Sample report. Fictional data for demonstration — not a customer file.

PROJECT REPORT STUDIO · PRSOFTECH

Electrical goods trade

Harbour Electricals (fictional)

Demonstration address only

Basic Business Profile

Promoter / applicant	Harbour Electricals (fictional)
Proposed bank	Sample Cooperative Bank (fictional)
Branch	Demo Branch
IFSC	SAMP0000001
Activity / sector template	General term loan — manufacturing (MSME / industrial unit)
Report category (depth)	Basic Business Profile
Proposed bank finance (for category)	₹0.00
Loan scheme (as declared)	General MSME / business loan
Report date	2026-10-06
Reference no.	—

This report category is selected based on the proposed bank finance in this application and common Indian banking practice. It is not prescribed by RBI for all loans. Your bank may require additional or different documents.

Prepared from information supplied by the applicant. Not issued by, or affiliated with, the named bank. Financing remains subject to independent appraisal and approval.

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*Report category: **Basic Business Profile**. Only sections included for this format are listed below.*

3. Applicant and business profile

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3. Applicant and business profile

Applicant / enterprise name	Harbour Electricals (fictional)
Constitution	proprietorship
Registered address	Demonstration address only
Project / unit address	Demonstration address only
Business stage	new
Sector	trading
Industry	Fictional demonstration
Ownership of premises	leased

4. Project description

New unit / expansion / modernisation	new

5. Project cost

Description	Category	Amount (₹)

Total project cost: **₹0.00**. Long-term cost: ₹0.00. See Annexure for the cost composition chart.

6. Means of finance

Total project cost	₹0.00
Total bank finance (term + WC limits)	₹6,00,000.00
Promoter contribution (project cost bank finance)	₹0.00
Promoter margin on term loan (fixed assets)	₹0.00
Promoter margin on working capital (stock + receivables)	₹98,630.00
Promoter / equity in sources (financing tab)	₹2,00,000.00
Unsecured loans	₹0.00
Subsidy treated as cash in hand	₹0.00
Term loans (means)	₹0.00
Expected subsidy (not counted as cash)	₹0.00
Working-capital limits (not in long-term means)	₹6,00,000.00
Funding gap	₹0.00

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Promoter contribution is shown as total project cost minus total bank finance proposed. Align the financing tab with this figure where applicable. Working capital bank limits and non-fund limits are not added to long-term means. An expected subsidy is not treated as cash.

Sources as entered

Type	Name	Amount	Status
promoter_contribution	R. Iyer (fictional)	₹2,00,000.00	

7. Proposed credit facilities

Term loan assessed on machinery/asset cost minus borrower margin: **₹0.00** from asset cost ₹0.00.

Total project cost (means of finance)	₹98,630.00
Promoter contribution (cost bank)	₹0.00
Total bank finance sought (A + B)	₹1,88,055.00
Eligible term loan (A)	₹0.00
Eligible WC limit (B)	₹1,88,055.00
Moratorium interest	Service
Repayment type	EMI (equated instalments)

Cash credit · cash_credit

Sanction amount / limit	₹6,00,000.00
Interest rate	11% p.a.
Repayment method	—

Consolidated summary

Facility-wise requirement (as entered): Cash credit (cash_credit): ₹600000.

8. Projected profit and loss

Particulars	FY 2026-27
Revenue / sales	₹24,00,000.00
Direct costs	₹19,68,000.00
Gross profit	**₹4,32,000.00**
EBITDA	₹2,52,000.00
Depreciation	₹0.00
Interest	₹46,200.00
Profit before tax	₹2,05,800.00
Tax	₹0.00

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Particulars	FY 2026-27
Profit after tax	₹2,05,800.00

9. Projected cash flow

Particulars	FY 2026-27	FY 2027-28	FY 2028-29	FY 2029-30	FY 2030-31
Opening cash	₹0.00	₹5,72,355.67	₹7,88,389.61	₹10,21,537.77	₹12,87,511.45
Operating receipts	₹22,38,709.68	₹25,85,720.89	₹27,85,901.75	₹30,08,258.48	₹32,48,919.13
Operating payments	₹20,60,154.01	₹21,33,969.14	₹23,08,103.59	₹24,87,712.30	₹26,86,729.27
Cash before debt service	-₹1,444.33	₹2,62,233.94	₹2,79,348.16	₹3,12,173.68	₹3,43,398.73
Interest paid	₹46,200.00	₹46,200.00	₹46,200.00	₹46,200.00	₹46,200.00
Principal paid	₹0.00	₹0.00	₹0.00	₹0.00	₹0.00
Capital expenditure	₹0.00	₹0.00	₹0.00	₹0.00	₹0.00
Closing cash	**₹5,72,355.67**	**₹7,88,389.61**	**₹10,21,537.77**	**₹12,87,511.45**	**₹15,84,710.18**

Negative closing cash, if any, is shown as entered by the model and should be reviewed.

10. DSCR projections

Accrual DSCR = (PAT + depreciation + non-cash charges + interest expensed on debt facilities) ÷ (interest expensed + principal repaid). Cash DSCR uses cash before debt service ÷ (interest paid + principal paid).

Aggregate DSCR: **6.66**. Aggregate DSCR is total cash accrual available divided by total debt service. It is not an average of the yearly ratios.

Year-wise DSCR ratio

Financial year	DSCR	Cash DSCR	Numerator (₹)	Denominator (₹)
FY 2026-27	5.45	-0.03	₹2,52,000.00	₹46,200.00
FY 2027-28	6.02	5.67	₹2,78,320.43	₹46,200.00
FY 2028-29	6.61	6.04	₹3,05,434.80	₹46,200.00
FY 2029-30	7.26	6.75	₹3,35,823.08	₹46,200.00
FY 2030-31	7.98	7.43	₹3,68,940.10	₹46,200.00

Detailed DSCR build-up (year-wise)

Year	PAT	+ Depreciation	+ Non-cash	+ Interest (add-back)	= Numerator	Interest (DS)	+ Principal	= Denominator	DSCR
FY 2026-27	₹2,05,800.00	₹0.00	₹0.00	₹46,200.00	₹2,52,000.00	₹46,200.00	₹0.00	₹46,200.00	**5.45**
FY 2027-28	₹2,32,120.43	₹0.00	₹0.00	₹46,200.00	₹2,78,320.43	₹46,200.00	₹0.00	₹46,200.00	**6.02**

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Year	PAT	+ Depreciation	+ Non-cash	+ Interest (add-back)	= Numerator	Interest (DS)	+ Principal	= Denominator	DSCR
FY 2028-29	₹2,59,234.80	₹0.00	₹0.00	₹46,200.00	₹3,05,434.80	₹46,200.00	₹0.00	₹46,200.00	**6.61**
FY 2029-30	₹2,89,623.08	₹0.00	₹0.00	₹46,200.00	₹3,35,823.08	₹46,200.00	₹0.00	₹46,200.00	**7.26**
FY 2030-31	₹3,22,740.10	₹0.00	₹0.00	₹46,200.00	₹3,68,940.10	₹46,200.00	₹0.00	₹46,200.00	**7.98**

Cash DSCR build-up (year-wise)

Year	Cash before debt service	Interest paid	Principal paid	Denominator	Cash DSCR
FY 2026-27	-₹1,444.33	₹46,200.00	₹0.00	₹46,200.00	**-0.03**
FY 2027-28	₹2,62,233.94	₹46,200.00	₹0.00	₹46,200.00	**5.67**
FY 2028-29	₹2,79,348.16	₹46,200.00	₹0.00	₹46,200.00	**6.04**
FY 2029-30	₹3,12,173.68	₹46,200.00	₹0.00	₹46,200.00	**6.75**
FY 2030-31	₹3,43,398.73	₹46,200.00	₹0.00	₹46,200.00	**7.43**

11. Declarations and annexures

The applicant confirms that the information and assumptions supplied through Project Report Studio are true to the best of their knowledge. This document is generated software output and does not certify figures, does not replace professional appraisal, and does not indicate sanction of finance by any bank or government agency.

Limitations. Projections depend on assumptions stated in Section 18. Narrative sections may include template-assisted wording derived from the activity type and figures entered in the wizard; they are not independent market research unless the applicant supplied sources. Uploaded annexures, if any, are listed on the website and are not automatically verified.

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