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

PROJECT REPORT STUDIO

PRSOFTECH

Ladies tailoring & alterations

Stitch & Style (fictional)

Demonstration address only

Basic Business Profile

Proposed bank finance band: Up to ₹50,000

Promoter / applicant	Stitch & Style (fictional)
Proposed bank	Sample Cooperative Bank (fictional)
Branch	Demo Branch
IFSC	SAMP0000001
Activity / sector template	General term loan — services (professional / job-work / maintenance)
Report category (depth)	Basic Business Profile
Proposed bank finance band	Up to ₹50,000
Proposed bank finance (for category)	₹0.00
Total loan / limits sought (₹)	0
Loan scheme (as declared)	General MSME / business loan
Report date	2026-10-08
Reference no.	SAMPLE-BASIC_TAILOR

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	Stitch & Style (fictional)
Constitution	proprietorship
Registered address	Demonstration address only
Project / unit address	Demonstration address only
Business stage	new
Sector	service
Industry	Fictional demonstration
Ownership of premises	leased

4. Project description

Purpose	To establish or expand Ladies tailoring & alterations as a service enterprise and fund tools, equipment, and workspace fit-out through term loan.
New unit / expansion / modernisation	New unit / greenfield project. Report format: General term loan — services (professional / job-work / maintenance).
Scope	Service delivery setup — equipment, workshop/office, and billing infrastructure.
Expected benefits	Local employment, orderly repayment from projected cash flows, and utilisation of the declared business model.
Background	Fictional neighbourhood tailoring shop.

5. Project cost

Total cost of machinery / assets (assessment): **₹0.00**. This is distinct from total bank finance proposed.

Description	Category	Amount (₹)
Industrial sewing machines (fictional)	plant	₹55,000.00

Total project cost (means of finance): **₹55,000.00**. Long-term capital cost: ₹55,000.00. See Annexure for the cost composition chart.

6. Means of finance

Total project cost	₹55,000.00
Total bank finance (term + WC limits)	₹0.00
Promoter contribution (project cost − bank finance)	₹55,000.00
Promoter / equity in sources (financing tab)	₹55,000.00
Unsecured loans	₹0.00

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Subsidy treated as cash in hand	₹0.00
Expected subsidy (not counted as cash)	₹0.00
Funding gap	₹0.00

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	Lata Verma (fictional)	₹55,000.00	

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)	₹0.00
Promoter contribution (cost bank)	₹0.00
Total bank finance sought (A + B)	₹0.00

Consolidated summary

8. Projected profit and loss

Projection period: Projection from 2026-04-01 · 3 financial year column(s) · model horizon through 2029-03. Column headers show financial years with month counts.

Particulars	FY 2026-27 (12 months)	FY 2027-28 (12 months)	FY 2028-29 (12 months)
Revenue / sales	₹4,41,000.00	₹4,42,208.22	₹4,41,000.00
Direct costs	₹1,00,800.00	₹1,01,076.16	₹1,00,800.00
Gross profit	**₹3,40,200.00**	**₹3,41,132.06**	**₹3,40,200.00**
Operating expenses	₹5,04,000.00	₹5,29,927.89	₹5,54,155.20
EBITDA	-₹1,63,800.00	-₹1,88,795.83	-₹2,13,955.20
Depreciation	₹8,250.00	₹8,250.00	₹8,250.00
Interest	₹0.00	₹0.00	₹0.00
Profit before tax	-₹1,72,050.00	-₹1,97,045.83	-₹2,22,205.20
Tax	₹0.00	₹0.00	₹0.00
Profit after tax	**-₹1,72,050.00**	**-₹1,97,045.83**	**-₹2,22,205.20**

Operating expenses schedule

Expense head	FY 2026-27 (12 months)	FY 2027-28 (12 months)	FY 2028-29 (12 months)
Shop rent	₹72,000.00	₹75,085.15	₹77,875.20
Staff salaries & wages (as per manpower table)	₹4,32,000.00	₹4,54,842.74	₹4,76,280.00
Total operating expenses	**₹5,04,000.00**	**₹5,29,927.89**	**₹5,54,155.20**

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Expense heads are applicable to the declared activity. Heads marked "varies with sales" are a percentage of each year's turnover; other heads are fixed costs escalated yearly. Staff salaries are taken from the manpower table.

9. Projected cash flow

Projection period: Projection from 2026-04-01 · 3 financial year column(s) · model horizon through 2029-03. Column headers show financial years with month counts.

Particulars	FY 2026-27 (12 months)	FY 2027-28 (12 months)	FY 2028-29 (12 months)
Opening cash	₹0.00	-₹1,93,674.20	-₹3,82,551.79
Operating receipts	₹4,05,435.48	₹4,42,110.84	₹4,41,097.38
Operating payments	₹95,109.68	₹1,01,060.54	₹1,00,815.62
Cash before debt service	-₹1,93,674.20	-₹1,88,877.59	-₹2,13,873.44
Interest paid	₹0.00	₹0.00	₹0.00
Principal paid	₹0.00	₹0.00	₹0.00
Capital expenditure	₹55,000.00	₹0.00	₹0.00
Closing cash	**-₹1,93,674.20**	**-₹3,82,551.79**	**-₹5,96,425.23**

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: **N/A**. 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	N/A	N/A	-₹1,63,800.00	₹0.00
FY 2027-28	N/A	N/A	-₹1,88,795.83	₹0.00
FY 2028-29	N/A	N/A	-₹2,13,955.20	₹0.00

Detailed DSCR build-up (year-wise)

Year	PAT	+ Depreciation	+ Non-cash	+ Interest (add-back)	= Numerator	Interest (DS)	+ Principal	= Denominator	DSCR
FY 2026-27	-₹1,72,050.00	₹8,250.00	₹0.00	₹0.00	-₹1,63,800.00	₹0.00	₹0.00	₹0.00	**N/A**
FY 2027-28	-₹1,97,045.83	₹8,250.00	₹0.00	₹0.00	-₹1,88,795.83	₹0.00	₹0.00	₹0.00	**N/A**
FY 2028-29	-₹2,22,205.20	₹8,250.00	₹0.00	₹0.00	-₹2,13,955.20	₹0.00	₹0.00	₹0.00	**N/A**

Cash DSCR build-up (year-wise)

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Year	Cash before debt service	Interest paid	Principal paid	Denominator	Cash DSCR
FY 2026-27	-₹1,93,674.20	₹0.00	₹0.00	₹0.00	**N/A**
FY 2027-28	-₹1,88,877.59	₹0.00	₹0.00	₹0.00	**N/A**
FY 2028-29	-₹2,13,873.44	₹0.00	₹0.00	₹0.00	**N/A**

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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