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

DETAILED PROJECT REPORT FOR REAL ESTATE PROJECT FINANCE

# AFFORDABLE HOUSING PHASE I



## Sunrise Residency Developers (fictional)

**Sunrise Developers (fictional)**

**Promoter group**

DATE OF PROJECT REPORT

**10-NOVEMBER-2026**

Prepared from information supplied by the applicant. Financing remains subject to independent appraisal and approval.

SAMPLE

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*Report category: **Comprehensive DPR with CMA (where required)**. Only sections included for this format are listed below.*


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# PART A – PROJECT OVERVIEW & DEVELOPER PROFILE

## 3. EXECUTIVE SUMMARY & PROJECT AT A GLANCE

This opening states the project, the bank finance sought, and the dates that drive every later schedule.

Sunrise Residency Developers (fictional) seeks bank finance for Affordable housing Phase I under the template «Project finance — residential real estate (RRE)». Builder term loan for residential apartments / villas / plotted development. Sales absorption and RERA compliance drive repayment capacity. Projections follow the cost, sales, and facility details entered for this report.

| | |
|---|---|
| **Report template** | Project finance — residential real estate (RRE) |
| **Business activity** | Affordable housing Phase I |
| **Project objectives** | Arrange term and/or working-capital facilities, commence operations on the declared timeline, and service debt from operating surplus. |
| **Total project cost** | ₹45,00,000.00 |
| **Promoter / equity and cash sources** | ₹45,00,000.00 |
| **Term loans proposed** | ₹0.00 |
| **Working-capital limits (assessed)** | ₹0.00 |
| **First revenue year turnover** | ₹0.00 |
| **First revenue year profit after tax** | ₹0.00 |
| **Employment (declared)** | Not stated |
| **Aggregate DSCR (projection)** | N/A |
| **Repayment proposal** | During moratorium, interest on availed limit only; thereafter equal principal instalments with interest serviced separately (non-EMI structure). |
| **First revenue year — Current ratio** | N/A |
| **First revenue year — Debt-equity** | 0.00 |
| **Unit sales in projections from** | 01-APRIL-2026 (DCCO month) |

*A full ratio matrix for every projection year is in the section **Financial health — ratios at a glance**.*

*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.*

| | |
|---|---|
| **Report format (depth)** | Comprehensive DPR with CMA (where required) |
| **Proposed bank finance band** | Above ₹1 crore – ₹5 crore |
| **Total bank finance assessed (₹)** | — |
| **Eligible term loan (₹)** | 0 |
| **Eligible WC limit (₹)** | 0 |
| **Total project cost (₹)** | 0 |

| | |
|---|---|
| **Project segment** | Residential |
| **Projection / work start** | 01-APRIL-2026 |

SAMPLE

| | |
|---|---|
| **Sanctioned / assessed term loan** | 0 |

## 4. DEVELOPER / BORROWER PROFILE

The borrower is the developer named in the proposal. Office and project addresses are as entered in the wizard.

| | |
|---|---|
| **Applicant / enterprise name** | Sunrise Residency Developers (fictional) |
| **Constitution** | proprietorship |
| **Registered address** | Demonstration address only |
| **Project / unit address** | Demonstration address only |
| **Business stage** | new |
| **Sector** | real_estate |
| **Industry** | Real estate — project finance |
| **Ownership of premises** | leased |
| **Statutory registrations** | Not declared in wizard. |

### Proposed lending bank and branch

| | |
|---|---|
| **Proposed bank** | Sample Cooperative Bank (fictional) |
| **Branch name** | Demo Branch |
| **Branch address** | Fictional branch address |
| **IFSC code** | SAMP0000001 |

*Branch particulars are as entered by the applicant and IFSC directory lookup. The bank may assign a different processing branch.*

### Developer

| | |
|---|---|
| **Name of builder / developer** | Sunrise Residency Developers (fictional) |
| **Constitution** | proprietorship |

## 5. PROMOTERS' BACKGROUND, NET WORTH & PAST PROJECTS

Promoter net worth and completed projects support the bank's view of execution capacity.

| Name | Role | Contact | PAN | Aadhaar | Date of birth | Qualification | Experience (years) | Ownership % | Contribution (₹) | Net worth (₹) | Other interests |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Sunrise Developers (fictional) | Promoter group | | | | | | | 100 | ₹45,00,000.00 | | |

### Past projects

No completed projects were listed.

SAMPLE

# PART B – PROJECT DETAILS & TECHNICAL FEASIBILITY

## 6. PROJECT LOCATION, LAND & OWNERSHIP DETAILS

Land, survey identity and ownership decide the primary security and whether a development agreement is required.

| | |
|---|---|
| **Project address** | Demonstration address only |

Land and ownership details have not been entered under primary security.

## 7. LEGAL, STATUTORY APPROVALS & RERA COMPLIANCE

Statutory permissions and RERA status are taken from the approvals and the scheme description.

| Licence / registration | Status | Reference / note |
|---|---|---|
| Udyam / MSME registration | pending | Apply if not already registered |
| GST registration | pending | If turnover requires GST |
| Local trade / shop licence | pending | As applicable in the local area |
| Shop & Establishment / trade licence | As applicable | Local municipal / labour registration |
| Proprietor PAN | Required | Individual PAN of proprietor |
| Proprietor Aadhaar / KYC | Required | CKYC norms of lending bank |
| Business name registration (if applicable) | As applicable | GST trade name or local licence |

**Scheme note (including RERA / approval status as described)**

Affordable housing Phase I

## 8. PROJECT CONFIGURATION – BUILDINGS, WINGS & FLOORS

Floors, wings and the residential or commercial mix fix the inventory that is later priced and sold.

Floor-wise allocation has not been entered. The unit mix in the next sections still drives area, pricing and sales.

## 9. RESIDENTIAL / COMMERCIAL UNIT-WISE INVENTORY

Each saleable typology is listed with its count, built-up area in square feet and square metres, and sale value. Totals are the area of each unit multiplied by the number of units.

Unit-wise inventory has not been entered.

SAMPLE

## 10. CARPET AREA, BUILT-UP AREA, FSI & SALEABLE AREA

Built-up area is taken from the unit mix and shown in square feet and square metres. Saleable area is the area offered to buyers. FSI is stated where plot area and built-up area are both available.

## 11. CONSTRUCTION SPECIFICATIONS, AMENITIES & INFRASTRUCTURE

Specifications and amenities are the scheme description given for the bank.

Affordable housing Phase I

*Project team entered under **Operating expenses and liabilities — Staff**. Salaries are kept separate from other operating expenses.*

Not supplied. Salary expenses in the projection may appear under operating expenses.

## 12. PROJECT IMPLEMENTATION & CONSTRUCTION SCHEDULE

Work starts on the projection start date. DCCO is the date the inventory is ready to sell.

| | |
|---|---|
| **Project / construction start** | 01-APRIL-2026 |
| **Construction & development through** | 2026-04-01 (DCCO) |
| **Date of commercial operation (DCCO)** | 01-APRIL-2026 |
| **Moratorium on term loan (months)** | 0 |
| **Moratorium ends (indicative)** | Not applicable |
| **Unit sales / revenue in projections from** | 2026-04 (month of DCCO / commercial operation) |
| **Recruitment / site team** | From project start — see manpower section |

# PART C – PROJECT COST & BANK FINANCE

## 13. DETAILED PROJECT COST

Only lines included in the project cost statement form the total. A line that is not a bank-loan component stays with the promoters.

| Cost head | Amount (₹) | In term loan |
|---|---|---|
| **Total project cost** | **₹0.00** | |
| **Included in the term loan** | **₹0.00** | **Yes** |
| **Promoters' portion of project cost** | ₹0.00 | No |
| **Borrower margin on the bank finance** | **₹0.00** | |

SAMPLE

## 14. MEANS OF FINANCE & PROMOTERS' CONTRIBUTION

Means of finance compare promoters' contribution with the sanctioned bank finance.

| | |
|---|---|
| **Total project cost** | ₹45,00,000.00 |
| **Total bank finance (term + WC limits)** | ₹0.00 |
| **Promoter contribution (project cost − bank finance)** | ₹45,00,000.00 |
| **Promoter / equity in sources (financing tab)** | ₹45,00,000.00 |
| **Unsecured loans** | ₹0.00 |
| **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 | Promoters (fictional) | ₹45,00,000.00 | |

## 15. PROPOSED BANK LOAN & FINANCING STRUCTURE

Total tenure is as entered. Moratorium is the construction period up to DCCO. Repayment is the balance of the tenure.

| | |
|---|---|
| **During moratorium** | Interest serviced on the amount already disbursed |
| **Repayment type** | Equal principal (non-EMI) |
| **Interest servicing** | Monthly |
| **Instalment frequency** | Monthly |

*Moratorium, rate, repayment method and loan amount are documented under **CMA — Term loan structure**. This section consolidates the same facilities for DSCR and cash-flow linkage.*

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

Facility-wise limits, security and sub-limits as proposed.

*Financial statements are shown for the projection period selected in the wizard. The loan repayment schedule covers the full term loan tenure including moratorium, as recommended for term-loan appraisal.*

SAMPLE

## 16. CONSTRUCTION STAGE-WISE EXPENDITURE SCHEDULE

Stage totals roll up the month-wise construction drawings. The last drawing is two months before DCCO.

| Construction stage | Months | Project expenditure (₹) | Bank (₹) | Borrower margin (₹) |
|---|---|---|---|---|
| Site preparation, excavation and foundation | 1 | ₹0.00 | ₹0.00 | ₹0.00 |
| Plinth and ground-floor structure | 1 | ₹0.00 | ₹0.00 | ₹0.00 |
| RCC superstructure up to 50% of floors | 1 | ₹0.00 | ₹0.00 | ₹0.00 |
| RCC superstructure up to roof slab | 1 | ₹0.00 | ₹0.00 | ₹0.00 |
| Brickwork, blockwork and internal plaster | 1 | ₹0.00 | ₹0.00 | ₹0.00 |
| External plaster, plumbing and electrical rough-in | 1 | ₹0.00 | ₹0.00 | ₹0.00 |
| Flooring, doors, windows and waterproofing | 1 | ₹0.00 | ₹0.00 | ₹0.00 |
| Painting, fixtures, lifts and common facilities | 1 | ₹0.00 | ₹0.00 | ₹0.00 |
| Final finishing, testing and handover readiness | 1 | ₹0.00 | ₹0.00 | ₹0.00 |
| **Total** | | **₹0.00** | **₹0.00** | **₹0.00** |

## 17. BANK LOAN DISBURSEMENT SCHEDULE

Bank drawings stop at the sanctioned term loan, the lower of the eligible limit and the limit applied. The balance of project cost is the borrower margin. Interest during construction is charged only on the amount already drawn.

*Standard flat construction — 24 months. Floors above ground are not entered yet, so the typical G+5 to G+10 schedule is used. Each stage is released month by month. Bank drawings cannot exceed the sanctioned term loan, which is the lower of the eligible limit and the limit applied. Any balance of project cost, including the amount above the sanctioned limit, is the borrower margin. Moratorium interest is charged only on the amount disbursed up to that month.*

**Disbursement cadence:** Standard flat construction — 24 months — Floors above ground are not entered yet, so the typical G+5 to G+10 schedule is used. Drawings start on the projection start date and the last drawing is two months before DCCO.

| Sr. | Disbursement date | Construction milestone | Month % | Project expenditure (₹) | Bank disbursed (₹) | Borrower margin (₹) | Cumulative bank (₹) | Cumulative % |
|---|---|---|---|---|---|---|---|---|
| 1 | 01-APRIL-2026 | Month 1 · Site preparation, excavation and foundation | 0% | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | 0% |
| 2 | 01-APRIL-2026 | Month 2 · Plinth and ground-floor structure | 0% | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | 0% |
| 3 | 01-APRIL-2026 | Month 3 · RCC superstructure up to 50% of floors | 0% | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | 0% |
| 4 | 01-APRIL-2026 | Month 4 · RCC superstructure up to roof slab | 0% | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | 0% |
| 5 | 01-APRIL-2026 | Month 5 · Brickwork, blockwork and internal plaster | 0% | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | 0% |

SAMPLE

| Sr. | Disbursement date | Construction milestone | Month % | Project expenditure (₹) | Bank disbursed (₹) | Borrower margin (₹) | Cumulative bank (₹) | Cumulative % |
|---|---|---|---|---|---|---|---|---|
| 6 | 01-APRIL-2026 | Month 6 · External plaster, plumbing and electrical rough-in | 0% | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | 0% |
| 7 | 01-APRIL-2026 | Month 7 · Flooring, doors, windows and waterproofing | 0% | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | 0% |
| 8 | 01-APRIL-2026 | Month 8 · Painting, fixtures, lifts and common facilities | 0% | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | 0% |
| 9 | 01-APRIL-2026 | Month 9 · Final finishing, testing and handover readiness | 100% | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | 100% |

**Year-wise summary**

| Financial year | Project expenditure (₹) | Bank disbursed (₹) | Borrower margin (₹) |
|---|---|---|---|
| FY 2026-27 | ₹0.00 | ₹0.00 | ₹0.00 |
| **Total** | **₹0.00** | **₹0.00** | **₹0.00** |

*Projections draw the term loan and bring in borrower margin on these dates. The repayment chapter then shows the year-wise summary and the amortisation that follows from those drawdowns.*

## 18. INTEREST DURING CONSTRUCTION & FINANCING COST

Interest during construction is the interest accrued in the moratorium, on the amount disbursed up to each month.

| | |
|---|---|
| **Moratorium (months)** | 0 |
| **Interest during construction** | ₹0.00 |
| **Of which serviced in cash** | ₹0.00 |
| **Of which capitalised** | ₹0.00 |
| **Months included** | 0 |

This interest, and the operating expenses of the moratorium months, are met by the borrower. The projected profit and loss and cash flow show them as borne by the borrower. They are not charged to project profit or project cash. The month-wise interest, including the year-wise summary, is in the bank loan interest and repayment schedule.

# PART D – MARKET ASSESSMENT & REVENUE PROJECTIONS

## 19. MARKET ANALYSIS & SALES POTENTIAL

Demand, pricing context and the indicative lending criteria for project finance.

SAMPLE

**Target customers and profile.** Household and business clients requiring the declared service.

**Target market / geography.** the project location stated in the profile

**Competition.** Existing local operators offering similar products or services. The applicant will compete on price, quality, and service.

**Sales channels and marketing.** On-site service, contracts, and referrals.

**Sources and dates supplied by applicant.** No external statistics. This sample is fictional.

*Market statistics appear only when the applicant provided them. None are invented by the software.*

**Applicability.** This section summarises commonly applied RBI / Indian bank appraisal practice for «Project finance — residential real estate (RRE)». It is indicative only; sanction terms are decided solely by the lending bank.

Builder term loan for residential apartments / villas / plotted development. Sales absorption and RERA compliance drive repayment capacity.

### RBI project finance & CMA norms (residential)

- Project cost: land, construction, approvals, marketing — total drives exposure.
- Unit sales, booking velocity, and DCCO linked to moratorium and equal-principal repayment.
- RERA registration and sanction plans as declared by applicant.
- Inventory of unsold units and collection track record support CMA appraisal.

*Detailed margin, WC assessment, and repayment tables appear later in this report (project cost, means of finance, WC assessment, and schedules as applicable to your activity template).*

## 20. RESIDENTIAL / COMMERCIAL UNIT-WISE PRICING

Sale price and construction rate are taken from the unit mix. Profit per unit is sale price less the allocated project cost.

Unit mix has not been entered, so unit-wise prices cannot be tabulated.

## 21. PROJECTED SALES REVENUE / RENTAL INCOME

Revenue in the projections starts in the DCCO month and follows the sell-out window.

| | |
|---|---|
| **Income from** | DCCO month |
| **Sell-out window (months)** | 24 |

Enter DCCO and the unit mix to build the absorption schedule.

## 22. BOOKING, SALES & ABSORPTION SCHEDULE

Bookings are spread evenly over the sell-out months and then grouped into financial years.

Enter DCCO and the unit mix to build the absorption schedule.

SAMPLE

## 23. CUSTOMER ADVANCES & COLLECTION SCHEDULE

> Collections are recognised in the same financial year as the sale. A different advance pattern can be agreed with the bank.

Enter DCCO and the unit mix to build the absorption schedule.

## 24. UNSOLD INVENTORY & RECEIVABLES ASSESSMENT

> Unsold stock is the saleable inventory still to be booked at the end of each financial year.

Unsold inventory is calculated once the unit mix and DCCO are entered.

# PART E – FINANCIAL PROJECTIONS & VIABILITY

## 25. PROJECTED CASH FLOW

> Cash flow columns are the financial years from the projection start date through the end of the total tenure. During the moratorium, operating expenses and interest are borne by the borrower and do not reduce project cash. Month-wise drawings are in the disbursement schedule.

**Projection period:** Projection from 2026-04-01 · 5 financial year column(s) · model horizon through 2031-03. Column headers show financial years with month counts.

*₹ in Actuals*

| Particulars | FY 2026-27 (12 months) | FY 2027-28 (12 months) | FY 2028-29 (12 months) | FY 2029-30 (12 months) | FY 2030-31 (12 months) |
|---|---|---|---|---|---|
| **Opening cash** | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 |
| **Operating receipts** | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 |
| **Operating payments** | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 |
| **Cash before debt service** | **₹0.00** | **₹0.00** | **₹0.00** | **₹0.00** | **₹0.00** |
| **Interest paid** | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 |
| **Interest borne by borrower (moratorium)** | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 |
| **Expenses borne by borrower (moratorium)** | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 |
| **Principal paid** | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 |
| **Capital expenditure** | ₹45,00,000.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 |
| **Term loan drawdown** | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 |
| **Capital infusion (borrower margin)** | ₹45,00,000.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 |
| **Closing cash** | **₹0.00** | **₹0.00** | **₹0.00** | **₹0.00** | **₹0.00** |

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

*Interest and operating expenses during the moratorium are borne by the borrower. They are disclosed in the cash flow and do not reduce project cash.*

## 26. PROJECTED PROFIT & LOSS ACCOUNT

SAMPLE

Profit and loss uses the same financial-year columns as the cash flow. Expenses and interest up to the end of the moratorium are shown as borne by the borrower and are not charged to project profit.

**Projection period:** Projection from 2026-04-01 · 5 financial year column(s) · model horizon through 2031-03. Column headers show financial years with month counts.

*₹ in Actuals*

| Particulars | FY 2026-27 (12 months) | FY 2027-28 (12 months) | FY 2028-29 (12 months) | FY 2029-30 (12 months) | FY 2030-31 (12 months) |
|---|---|---|---|---|---|
| **Revenue / sales** | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 |
| **Direct costs** | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 |
| **Gross profit** | **₹0.00** | **₹0.00** | **₹0.00** | **₹0.00** | **₹0.00** |
| **Operating expenses** | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 |
| **EBITDA** | **₹0.00** | **₹0.00** | **₹0.00** | **₹0.00** | **₹0.00** |
| **Depreciation** | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 |
| **Interest** | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 |
| **Profit before tax** | **₹0.00** | **₹0.00** | **₹0.00** | **₹0.00** | **₹0.00** |
| **Tax** | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 |
| **Profit after tax** | **₹0.00** | **₹0.00** | **₹0.00** | **₹0.00** | **₹0.00** |
| **Expenses borne by borrower (moratorium)** | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 |
| **Interest borne by borrower (moratorium)** | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 |

*Up to the end of the moratorium, operating expenses and interest on the amount already disbursed are met by the borrower. Those amounts are shown after profit. They are not charged to project profit or to project cash.*

## 27. PROJECTED BALANCE SHEET

The balance sheet closes each financial year of the projection horizon.

**Projection period:** Projection from 2026-04-01 · 5 financial year column(s) · model horizon through 2031-03. Column headers show financial years with month counts.

*₹ in Actuals*

| Particulars | FY 2026-27 (12 months) | FY 2027-28 (12 months) | FY 2028-29 (12 months) | FY 2029-30 (12 months) | FY 2030-31 (12 months) |
|---|---|---|---|---|---|
| **Net fixed assets** | ₹45,00,000.00 | ₹45,00,000.00 | ₹45,00,000.00 | ₹45,00,000.00 | ₹45,00,000.00 |
| **Inventory** | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 |
| **Receivables** | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 |
| **Cash and bank** | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 |
| **Total assets** | **₹45,00,000.00** | **₹45,00,000.00** | **₹45,00,000.00** | **₹45,00,000.00** | **₹45,00,000.00** |
| **Term debt** | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 |
| **Working-capital debt** | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 |
| **Payables** | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 |
| **Total liabilities** | **₹0.00** | **₹0.00** | **₹0.00** | **₹0.00** | **₹0.00** |
| **Total equity** | **₹45,00,000.00** | **₹45,00,000.00** | **₹45,00,000.00** | **₹45,00,000.00** | **₹45,00,000.00** |
| **Total liabilities & equity** | **₹45,00,000.00** | **₹45,00,000.00** | **₹45,00,000.00** | **₹45,00,000.00** | **₹45,00,000.00** |

*Total assets should equal total liabilities & equity each year. Any rounding difference is flagged in reconciliation checks.*

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## 28. BANK LOAN INTEREST & REPAYMENT SCHEDULE

> The chart starts on the projection start date and runs for the total tenure. The year-wise summary is followed by the month-wise chart.

*Financial year summary and repayment amortisation tables below. Amounts match the projection engine. Pie and bar chart annexures are not used for this activity template — schedules are presented in tabular form only (as for residential and commercial project finance reports).*

## 29. FINANCIAL RATIOS, DSCR & REPAYMENT CAPACITY

> DSCR and the ratio set use the projected statements and the repayment chart.

*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 | ₹0.00 | ₹0.00 |
| FY 2027-28 | N/A | N/A | ₹0.00 | ₹0.00 |
| FY 2028-29 | N/A | N/A | ₹0.00 | ₹0.00 |
| FY 2029-30 | N/A | N/A | ₹0.00 | ₹0.00 |
| FY 2030-31 | N/A | N/A | ₹0.00 | ₹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 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | **N/A** |
| FY 2027-28 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | **N/A** |
| FY 2028-29 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | **N/A** |
| FY 2029-30 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | **N/A** |
| FY 2030-31 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | **N/A** |

### Cash DSCR build-up (year-wise)

| Year | Cash before debt service | Interest paid | Principal paid | Denominator | Cash DSCR |
|---|---|---|---|---|---|
| FY 2026-27 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | **N/A** |
| FY 2027-28 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | **N/A** |
| FY 2028-29 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | **N/A** |

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| Year | Cash before debt service | Interest paid | Principal paid | Denominator | Cash DSCR |
|---|---|---|---|---|---|
| FY 2029-30 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | **N/A** |
| FY 2030-31 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | **N/A** |

**Projection period:** Projection from 2026-04-01 · 5 financial year column(s) · model horizon through 2031-03. Column headers show financial years with month counts.

## Year-wise financial ratios and key performance indicators

| Ratio | FY 2026-27 (12 months) | FY 2027-28 (12 months) | FY 2028-29 (12 months) | FY 2029-30 (12 months) | FY 2030-31 (12 months) | Average |
|---|---|---|---|---|---|---|
| **DSCR (accrual)** | N/A | N/A | N/A | N/A | N/A | **N/A** |
| **Cash DSCR** | N/A | N/A | N/A | N/A | N/A | **N/A** |
| **Current ratio** | N/A | N/A | N/A | N/A | N/A | **N/A** |
| **Debt-equity ratio** | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | **0.00** |
| **TOL / TNW** | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | **0.00** |
| **Interest coverage (times)** | N/A | N/A | N/A | N/A | N/A | **N/A** |
| **Gross profit margin** | N/A | N/A | N/A | N/A | N/A | **N/A** |
| **EBITDA margin** | N/A | N/A | N/A | N/A | N/A | **N/A** |
| **Net profit margin** | N/A | N/A | N/A | N/A | N/A | **N/A** |
| **Return on capital employed** | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | **0.00%** |
| **Inventory holding (days)** | N/A | N/A | N/A | N/A | N/A | **N/A** |
| **Receivable collection (days)** | N/A | N/A | N/A | N/A | N/A | **N/A** |
| **Payable period (days)** | N/A | N/A | N/A | N/A | N/A | **N/A** |

## Working-capital gap by year

| Year | Method | Assessed limit (₹) | BS gap (₹) | WC drawing (₹) |
|---|---|---|---|---|
| FY 2026-27 | turnover | ₹0.00 | ₹0.00 | ₹0.00 |
| FY 2027-28 | turnover | ₹0.00 | ₹0.00 | ₹0.00 |
| FY 2028-29 | turnover | ₹0.00 | ₹0.00 | ₹0.00 |
| FY 2029-30 | turnover | ₹0.00 | ₹0.00 | ₹0.00 |
| FY 2030-31 | turnover | ₹0.00 | ₹0.00 | ₹0.00 |

*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.*

*Single view of repayment capacity, leverage, liquidity, margins, and working-capital days for the unit — use this section for a quick credit snapshot before reading detailed statements.*

Aggregate DSCR (projection)**N/A**

Aggregate cash DSCR**N/A**

**N/A**

**N/A**

**0.00**

**N/A**

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| |
|---|
| **N/A** |
| **0.00%** |

**Projection period:** Projection from 2026-04-01 · 5 financial year column(s) · model horizon through 2031-03. Column headers show financial years with month counts.

### Complete ratio matrix (by financial year)

| Ratio | FY 2026-27 (12 months) | FY 2027-28 (12 months) | FY 2028-29 (12 months) | FY 2029-30 (12 months) | FY 2030-31 (12 months) | Average |
|---|---|---|---|---|---|---|
| **DSCR (accrual)** | N/A | N/A | N/A | N/A | N/A | **N/A** |
| **Cash DSCR** | N/A | N/A | N/A | N/A | N/A | **N/A** |
| **Current ratio** | N/A | N/A | N/A | N/A | N/A | **N/A** |
| **Debt-equity ratio** | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | **0.00** |
| **TOL / TNW** | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | **0.00** |
| **Interest coverage (times)** | N/A | N/A | N/A | N/A | N/A | **N/A** |
| **Gross profit margin** | N/A | N/A | N/A | N/A | N/A | **N/A** |
| **EBITDA margin** | N/A | N/A | N/A | N/A | N/A | **N/A** |
| **Net profit margin** | N/A | N/A | N/A | N/A | N/A | **N/A** |
| **Return on capital employed** | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | **0.00%** |
| **Inventory holding (days)** | N/A | N/A | N/A | N/A | N/A | **N/A** |
| **Receivable collection (days)** | N/A | N/A | N/A | N/A | N/A | **N/A** |
| **Payable period (days)** | N/A | N/A | N/A | N/A | N/A | **N/A** |

*The **Average** column is the simple mean of years where the ratio is defined. **Aggregate DSCR** (total numerator ÷ total denominator across the projection) is N/A. Year-wise DSCR build-up appears in the DSCR projections section.*

### Working-capital indicators (first year with unit sales — after DCCO)

| | |
|---|---|
| **WC assessment method** | turnover |
| **Assessed WC limit (₹)** | ₹0.00 |
| **Balance-sheet WC gap (₹)** | ₹0.00 |
| **Working-capital drawing (₹)** | ₹0.00 |
| **Note** | Turnover method: 20% of year sales — aligns with loan assessment when WC method is turnover. |

*Pre-DCCO financial years show construction-phase costs and zero unit sales; WC metrics below use the first year in which sales are recognised (from DCCO).*

## 30. BREAK-EVEN, PROJECT PROFITABILITY & SENSITIVITY ANALYSIS

Break-even and sensitivity show how profit and debt service move if sales or costs change.

*Break-even sales are the level at which contribution covers fixed cost, including depreciation and interest. Margin of safety is projected sales minus that break-even level.*

### Year-wise break-even and margin of safety

| Particulars | FY 2026-27 (12 months) | FY 2027-28 (12 months) | FY 2028-29 (12 months) | FY 2029-30 (12 months) | FY 2030-31 (12 months) |
|---|---|---|---|---|---|
| **Projected sales** | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 |

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| Particulars | FY 2026-27 (12 months) | FY 2027-28 (12 months) | FY 2028-29 (12 months) | FY 2029-30 (12 months) | FY 2030-31 (12 months) |
|---|---|---|---|---|---|
| Variable costs | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 |
| Fixed costs | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 |
| Contribution | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 | ₹0.00 |
| **Break-even sales** | **₹0.00** | **₹0.00** | **₹0.00** | **₹0.00** | **₹0.00** |
| **Margin of safety** | **₹0.00** | **₹0.00** | **₹0.00** | **₹0.00** | **₹0.00** |
| Margin of safety (%) | N/A | N/A | N/A | N/A | N/A |
| Contribution margin (%) | N/A | N/A | N/A | N/A | N/A |

- **Lower sales.** Under Lower sales, calculated closing cash is zero or positive in every displayed year. This is not an approval opinion.
- **Higher operating costs.** Under Higher operating costs, calculated closing cash is zero or positive in every displayed year. This is not an approval opinion.
- **Higher interest.** Under Higher interest, calculated closing cash is zero or positive in every displayed year. This is not an approval opinion.
- **Delayed commencement.** Under Delayed commencement, calculated closing cash is zero or positive in every displayed year. This is not an approval opinion.
- **Longer receivable period.** Under Longer receivable period, calculated closing cash is zero or positive in every displayed year. This is not an approval opinion.
- **Combined downside.** Under Combined downside, calculated closing cash is zero or positive in every displayed year. This is not an approval opinion.

### Project profit on the unit mix

## PART F – SECURITY, RISK & CONCLUSION

## 31. PRIMARY SECURITY, COLLATERAL & GUARANTEES

> Primary security is the project land and the unsold inventory offered to the bank. Collateral is added only when the borrower has offered it.

### Primary security

Primary land security has not been entered.

*Primary land / project site security (market value, purchase consideration, development agreement) is detailed in the **CMA — Primary security** section. Additional collateral and guarantee fields below supplement that record.*

| | |
|---|---|
| **Primary security offered** | First charge by way of hypothecation of plant, machinery and equipment purchased / to be purchased out of bank finance. |
| **Collateral description** | Additional collateral, if any, to be offered as per bank policy and applicant capacity. |
| **Ownership** | Sunrise Residency Developers (fictional) |
| **Existing charge / lien** | To be confirmed. Existing charges must be disclosed to the bank. |
| **Guarantor details** | Proprietor personal guarantee as per bank norms. |

## 32. SECURITY COVERAGE & LOAN-TO-COST ASSESSMENT

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Loan-to-cost is the sanctioned term loan divided by the total project cost. Coverage compares realisable security with that loan.

## 33. PROJECT RISK ANALYSIS & MITIGATION

Risks are those that can delay DCCO, slow sales, or weaken debt service.

*Qualitative appraisal from project inputs and developer / MSME practice (milestone monitoring, absorption, and statutory compliance). Not a substitute for independent market research unless uploaded.*

From a developer's lens, Affordable housing Phase I at the declared project location is appraised as a project-finance case where lender comfort rests on cost discipline, timely DCCO, and credible sellout. Strengths centre on promoter capability and transparent means of finance; weaknesses and threats are predominantly execution, regulatory, and market-absorption risks typical of mid-size residential / mixed developments in India. Opportunities hinge on location demand and phased release of inventory after completion certification.

### Strengths

Structured project cost with land, construction, approvals, and marketing heads — total outlay as declared.

Promoter experience should be corroborated with completed-project certificates and banker references.

Defined moratorium and equal-principal repayment mirror common project-finance practice for under-construction assets.

CMA-style workbook links inventory, sellout, and term-loan servicing to DCCO-led revenue recognition.

Full assessable cost stack supports a single consolidated term-loan proposal subject to margin norms.

### Weaknesses

Execution risk until DCCO — labour, material inflation, and weather can shift the construction curve.

Sales absorption risk if local inventory or pricing moves against assumptions in the sellout schedule.

Interest carry during moratorium increases exposure; cost overrun without parallel cost overrun facility strains liquidity.

Regulatory dependencies (RERA, fire NOC, occupancy) can delay revenue even if civil works finish on time.

### Opportunities

Urban / suburban housing and plotted development demand at the declared project location supports phased sales post DCCO.

Modest unit mix diversification (if declared) reduces dependence on a single typology.

Refined pricing and phase launch can improve GDV realisation relative to base cost.

Structured drawdown linked to milestones enables lender monitoring and reduces idle debt.

### Threats

Competing launches in the same micro-market can pressure rates and slow absorption.

Input cost volatility (cement, steel, labour) without escalation clauses in contracts.

Rising interest rates affecting buyer eligibility and project IRR.

Extended approval timelines or litigation on land title / JDA.

### Risks and mitigation

Mitigation: milestone-based disbursements; contractor milestones and retention; RERA escrow / collection account as per bank policy; periodic sales review vs sellout plan; contingency in cost (promoter or line item); legal & title diligence; insurance (CAR policy) for

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construction phase; post-DCCO DSCR monitoring.

Detailed qualitative appraisal for credit committee review. Quantitative metrics (DSCR, LTV, sellout) appear in financial sections; this block focuses on execution, market, and governance risks typical of experienced developer oversight.

### Implementation / execution risk

Construction programme from 2026-04-01 to DCCO 2026-04-01 with 0 months moratorium and 0 months principal repayment thereafter. Slippage beyond 90 days on structural milestones should trigger lender review. Contractor selection, bill certification, and QC on MEP/finishing are critical path items for OC readiness.

### Market and absorption risk

Pre-sales and post-DCCO inventory liquidation must track the absorption curve in financial projections. Stress scenarios: 15–20% lower selling price or 6-month sales delay should be run with the bank. Broker-led sales require commission discipline as per cost head declared.

### Financial and interest risk

Interest during moratorium is serviced from promoter cash / pre-sales as modelled; term loan limit must not exceed assessable cost net of margin. Cost overrun without approval erodes promoter contribution and DSCR post DCCO.

### Regulatory and compliance risk

RERA registration, approved building plans, fire NOC, and occupancy certificate are prerequisites for full retail sales and optimal DSCR. Statutory registrations declared in the wizard must be verified.

### Construction quality & handover risk

Quality of sub-contractors, lift & MEP OEM warranties, and snag-free handover affect brand and post-possession claims. CAR insurance and contractor BGs (if obtained) reduce force-majeure gaps.

### Independent / bank studies (scope & status)

| Study | Scope | Status |
|---|---|---|
| Legal & title due diligence | Land ownership, JDA, encumbrance, RERA registration | To be confirmed with bank panel advocate |
| Technical / stage inspection | Civil, structural, MEP progress vs drawdown | Engineer certificate at each major tranche |
| Market / absorption review | Comparable sales, unsold inventory in catchment | Internal sellout schedule; external report if exposure > bank threshold |
| Environmental / fire / local NOC | Statutory approvals for occupation | As listed under approvals section |

## 34. OVERALL FINANCIAL VIABILITY & CONCLUSION

> The conclusion rests on the cost, the means of finance, the sell-out and the debt-service figures in this report.

This section summarises appraisal conclusions drawn from project inputs, cost / means of finance, CMA projections, and standard developer practice (25+ years industry norms for mid-size Indian projects). It does not replace the bank's independent committee approval.

### Key findings

- Project: Affordable housing Phase I; developer: Sunrise Residency Developers (fictional); location: the declared project location.
- Total project cost and assessable stack reconciled to wizard cost statement and loan assessment ticks.
- Term loan eligibility to be finalised after full data entry.
- GDV follows unit mix and sale rates entered in the wizard.
- Disbursement schedule in the report maps construction phases to drawdowns (month / quarter).

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- Across the displayed years the calculated closing cash is zero or positive, and yearly DSCR is at least 1.00 where debt service is due. This describes the arithmetic result of the assumptions supplied by the applicant. It is not a statement that finance will be approved.

### Conclusion

Subject to satisfactory legal, technical, and credit appraisal, Sunrise Residency Developers (fictional)'s proposal for Affordable housing Phase I presents a financeable real-estate project structure with milestone-linked monitoring. The bank may consider sanction of the proposed facilities with covenants on DCCO, sales collection, and minimum promoter contribution, along with periodic submission of WIP and unsold inventory statements.

## 35. ANNEXURES & SUPPORTING DOCUMENTS

Declarations and the supporting papers listed by the borrower.

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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