



PROJECT REPORT

Sample Premium Project Report

123 Business Street, City, Country

Sample Premium Project Report | your@email.com | 222 555 7777

EXECUTIVE SUMMARY

PROJECT OVERVIEW

This feasibility study evaluates the viability of establishing a **Service** venture in **Nehru Place, Delhi, India**. The analysis includes comprehensive financial projections, risk assessment, and strategic recommendations to support the business loan application.

Project Details

| | |
|------------------|-------------------------------|
| Business Name: | Sample Premium Project Report |
| Entity Type: | Proprietorship |
| Business Sector: | Service |
| Location: | Nehru Place, Delhi, India |
| Employment: | N/A persons |
| Loan Scheme: | Traditional bank |
| Email: | n/a |
| Phone No.: | N/A |

Financial Summary

| | |
|------------------------|----------------------------------|
| Total Project Cost: | ₹ 495,003.00 |
| Promoter Contribution: | ₹ 500,000.00 |
| Bank Loan Required: | ₹ 500,000.00 |
| Fixed Investment: | ₹ 3.00 |
| Working Capital: | ₹ 495,000.00 |
| Interest Rate: | 10.00% (Traditional Bank Scheme) |

Key Assessment

Based on comprehensive financial analysis, this project demonstrates **strong viability** with positive cash flow projections and adequate debt service coverage. The business model shows potential for sustainable growth and profitability, making it a suitable candidate for business loan approval.

PROJECT OVERVIEW & BUSINESS PROFILE

PROMOTER INFORMATION

| | |
|----------------------|-----------|
| Promoter Name: | N/A |
| Education: | N/A |
| Experience: | N/A years |
| Nature of Business: | N/A |
| Industry: | N/A |
| Business Address: | N/A |
| Contact Information: | n/a n/a |

Business Description

The proposed venture establishes a **Service** operation in **Nehru Place, Delhi, India**, focused on **the proposed business activities** within the **Service** niche. The model is structured as a **Proprietorship**, designed for sustainable growth, efficient operations, and steady market penetration.

- **Sector & Offering:** Service | Core activities: the proposed business activities
- **Location Advantage:** Nehru Place, Delhi, India
- **Operating Structure:** Proprietorship
- **Financial Snapshot (Monthly):** Revenue ₹104,167, Opex ₹165,000, Estimated Profit ₹0
- **Working Capital Cushion:** ~₹495,000 (3 months of operating expenses)
- **Proposed Loan Scheme:** Traditional bank

PROJECT COST & MEANS OF FINANCE

Project Cost Breakdown

| PARTICULARS | AMOUNT |
|--------------------------|-------------|
| Fixed asset | ₹400,000.00 |
| Fixed asset | ₹80,000.00 |
| Fixed asset | ₹20,000.00 |
| Total Investment | ₹500,000.00 |
| 3 Months Working Capital | ₹495,000.00 |
| Total Project Cost | ₹995,000.00 |

MEANS OF FINANCE

This section will detail how the total project cost will be financed, including owner's contribution, bank loans, and any other sources of funding.

SOURCE OF FINANCE

| SOURCE | | AMOUNT |
|-----------------------|------|---------------|
| Promoter Contribution | 50% | ₹500,000.00 |
| Bank Loan | 50% | ₹500,000.00 |
| Total | 100% | ₹1,000,000.00 |

LOAN EMI DETAILS

| PARTICULARS | DETAILS |
|---------------------------|-------------|
| Loan Amount | ₹500,000.00 |
| Interest Rate (Per Annum) | 10.00% |
| Repayment Period | 5 Years |
| Monthly EMI | ₹10,623.52 |
| Annual EMI | ₹127,482.24 |
| Total Interest Payable | ₹137,411.20 |
| Total Amount Payable | ₹637,411.20 |

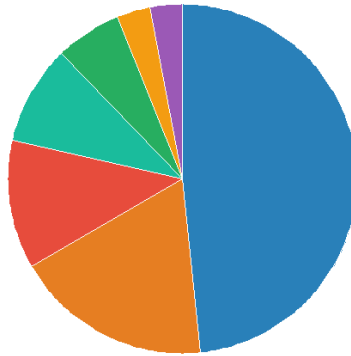
WORKING CAPITAL REQUIREMENTS

Monthly & Annual Expenses

| EXPENSE HEAD | MONTHLY (INR) | ANNUAL (INR) |
|-----------------|--------------------|----------------------|
| Salaries | ₹80,000.00 | ₹960,000.00 |
| Rent | ₹30,000.00 | ₹360,000.00 |
| Utilities | ₹15,000.00 | ₹180,000.00 |
| Marketing | ₹20,000.00 | ₹240,000.00 |
| Office supplies | ₹5,000.00 | ₹60,000.00 |
| Insurance | ₹5,000.00 | ₹60,000.00 |
| Other | ₹10,000.00 | ₹120,000.00 |
| Total | ₹165,000.00 | ₹1,980,000.00 |

EXPENSE SPLITUP

Expense Splitup



Salaries - 960,000

Other - 120,000

Rent - 360,000

Office supplies - 60,000

Marketing - 240,000

Insurance - 60,000

Utilities - 180,000

REVENUE PROJECTIONS

Key Revenue Metrics

| PARTICULARS | AMOUNT |
|-----------------------------------|---------------|
| Monthly Expected Revenue | ₹104,167.00 |
| Annual Revenue (Year 1) | ₹1,250,004.00 |
| Yearly Expected Growth in Revenue | 15% |

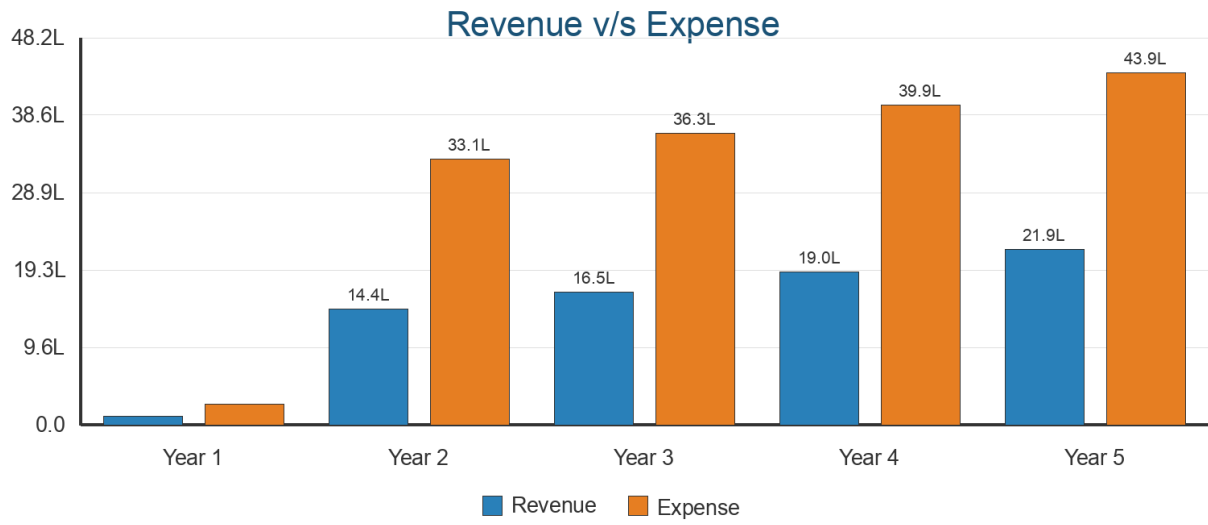
REVENUE & EXPENSES PROJECTION

| PARTICULARS | FY 2025-26 | FY 2026-27 | FY 2027-28 | FY 2028-29 | FY 2029-30 |
|-----------------------------------|------------------|--------------------|--------------------|--------------------|--------------------|
| Revenue from Operations | ₹104,167 | ₹1,437,500 | ₹1,653,125 | ₹1,901,094 | ₹2,186,258 |
| Less: Cost of Goods Sold (COGS) | (₹78,125) | (₹1,078,125) | (₹1,239,844) | (₹1,425,820) | (₹1,639,693) |
| Gross Profit | ₹26,042 | ₹359,375 | ₹413,281 | ₹475,273 | ₹546,564 |
| Less: Operating Expenses (OPEX) | (₹165,000) | (₹2,138,400) | (₹2,309,472) | (₹2,494,230) | (₹2,693,768) |
| EBITDA | ₹-138,958 | ₹-1,779,025 | ₹-1,896,191 | ₹-2,018,956 | ₹-2,147,204 |
| Less: Depreciation & Amortization | (₹4,167) | (₹49,583) | (₹44,625) | (₹40,163) | (₹36,146) |
| EBIT (Operating Profit) | ₹-143,125 | ₹-1,828,608 | ₹-1,940,816 | ₹-2,059,119 | ₹-2,183,350 |
| Less: Finance Costs (Interest) | (₹8,280) | (₹44,990) | (₹36,352) | (₹26,810) | (₹16,268) |
| Profit Before Tax (PBT) | ₹-151,405 | ₹-1,873,599 | ₹-1,977,168 | ₹-2,085,929 | ₹-2,199,618 |
| Less: Income Tax Expense | (₹0) | (₹0) | (₹0) | (₹0) | (₹0) |
| Profit After Tax (PAT) | ₹-151,405 | ₹-1,873,599 | ₹-1,977,168 | ₹-2,085,929 | ₹-2,199,618 |

DEPRECIATION AMORTIZATION SCHEDULE

| ASSET TYPE | TOTAL VALUE | RATE | FY 2025-26 | FY 2026-27 | FY 2027-28 | FY 2028-29 | FY 2029-30 |
|---------------------------|-------------|-------|------------|------------|------------|------------|------------|
| Fixed_asset | ₹400,000 | 10.0% | ₹3,333 | ₹39,667 | ₹35,700 | ₹32,130 | ₹28,917 |
| Fixed_asset | ₹80,000 | 10.0% | ₹667 | ₹7,933 | ₹7,140 | ₹6,426 | ₹5,783 |
| Fixed_asset | ₹20,000 | 10.0% | ₹167 | ₹1,983 | ₹1,785 | ₹1,607 | ₹1,446 |
| Total Annual Depreciation | ₹500,000 | - | ₹4,167 | ₹49,583 | ₹44,625 | ₹40,163 | ₹36,146 |

PROJECT FEASIBILITY GRAPH



CASH FLOW STATEMENT

As per Ind AS 7 - All figures in ₹

| PARTICULARS | FY 2025-26 | FY 2026-27 | FY 2027-28 | FY 2028-29 | FY 2029-30 |
|---|------------|--------------|--------------|--------------|--------------|
| A. CASH FLOW FROM OPERATING ACTIVITIES | | | | | |
| Cash Receipts from Customers | ₹104,167 | ₹1,437,500 | ₹1,653,125 | ₹1,901,094 | ₹2,186,258 |
| Cash Paid to Suppliers and Employees | (₹243,125) | (₹3,216,525) | (₹3,549,316) | (₹3,920,050) | (₹4,333,462) |
| Interest Paid | (₹8,280) | (₹44,990) | (₹36,352) | (₹26,810) | (₹16,268) |
| Income Tax Paid | (₹0) | (₹0) | (₹0) | (₹0) | (₹0) |
| Net Cash from Operating Activities (A) | (₹147,238) | (₹1,824,015) | (₹1,932,543) | (₹2,045,766) | (₹2,163,472) |
| B. CASH FLOW FROM INVESTING ACTIVITIES | | | | | |
| Purchase of Property, Plant & Equipment | (₹500,000) | (₹0) | (₹0) | (₹0) | (₹0) |
| Net Cash from Investing Activities (B) | (₹500,000) | ₹0 | ₹0 | ₹0 | ₹0 |
| C. CASH FLOW FROM FINANCING ACTIVITIES | | | | | |
| Proceeds from Promoter Contribution / Share Capital | ₹500,000 | ₹0 | ₹0 | ₹0 | ₹0 |
| Proceeds from Term Loan | ₹500,000 | ₹0 | ₹0 | ₹0 | ₹0 |
| Repayment of Term Loan (Principal) | (₹12,968) | (₹82,492) | (₹91,130) | (₹100,672) | (₹111,214) |
| Net Cash from Financing Activities (C) | ₹987,032 | (₹82,492) | (₹91,130) | (₹100,672) | (₹111,214) |
| Net Increase/(Decrease) in Cash (A+B+C) | ₹339,795 | (₹1,906,507) | (₹2,023,673) | (₹2,146,439) | (₹2,274,686) |
| Opening Cash Balance | ₹0 | ₹339,795 | ₹-1,566,713 | ₹-3,590,386 | ₹-5,736,824 |
| Closing Cash Balance | ₹339,795 | ₹-1,566,713 | ₹-3,590,386 | ₹-5,736,824 | ₹-8,011,510 |

BALANCE SHEET

As per Ind AS - All figures in ₹

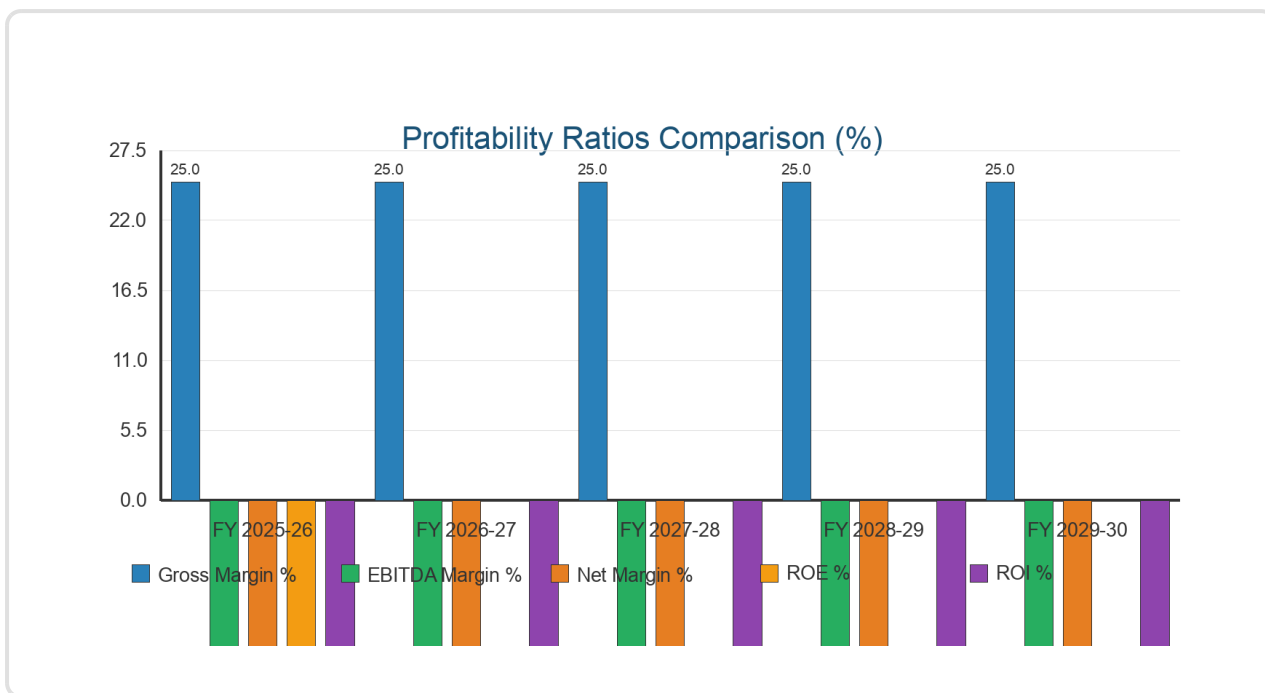
| Liability | Pre operative period | As of 31/03/2026 | As of 31/03/2027 | As of 31/03/2028 | As of 31/03/2029 | As of 31/03/2030 |
|-----------------------------------|----------------------|------------------|------------------|--------------------|--------------------|--------------------|
| Liability | | | | | | |
| A. Share holders funds | | | | | | |
| Capital | ₹500,000 | ₹500,000 | ₹500,000 | ₹500,000 | ₹500,000 | ₹500,000 |
| Reserve & Surplus | ₹0 | ₹-151,405 | ₹-2,025,003 | ₹-4,002,171 | ₹-6,088,100 | ₹-8,287,718 |
| B. Non current Liabilities | | | | | | |
| Termloan | ₹500,000 | ₹460,443 | ₹375,167 | ₹280,961 | ₹176,891 | ₹61,923 |
| C. Current Liabilities | | | | | | |
| Working capital loan | ₹0 | ₹0 | ₹0 | ₹0 | ₹0 | ₹0 |
| Account payable | ₹0 | ₹39,318 | ₹310,091 | ₹660,362 | ₹1,198,371 | ₹1,939,331 |
| Total Liability | ₹1,000,000 | ₹848,356 | ₹-839,745 | ₹-2,560,849 | ₹-4,212,839 | ₹-5,786,465 |
| Asset | | | | | | |
| A. Non current Assets | | | | | | |
| Fixed Assets | ₹1,000,000 | ₹495,833 | ₹446,250 | ₹401,625 | ₹361,463 | ₹325,316 |
| B. Current Assets | | | | | | |
| Trade receivables | ₹0 | ₹8,562 | ₹118,151 | ₹135,873 | ₹156,254 | ₹179,692 |
| Other Current Assets | ₹0 | ₹0 | ₹0 | ₹0 | ₹0 | ₹0 |
| Cash and cash equivalence | ₹0 | ₹343,961 | ₹-1,404,146 | ₹-3,098,347 | ₹-4,730,556 | ₹-6,291,474 |
| Total Asset | ₹1,000,000 | ₹848,356 | ₹-839,745 | ₹-2,560,849 | ₹-4,212,839 | ₹-5,786,465 |

FINANCIAL RATIOS ANALYSIS

Key Performance Indicators with Industry Benchmarks

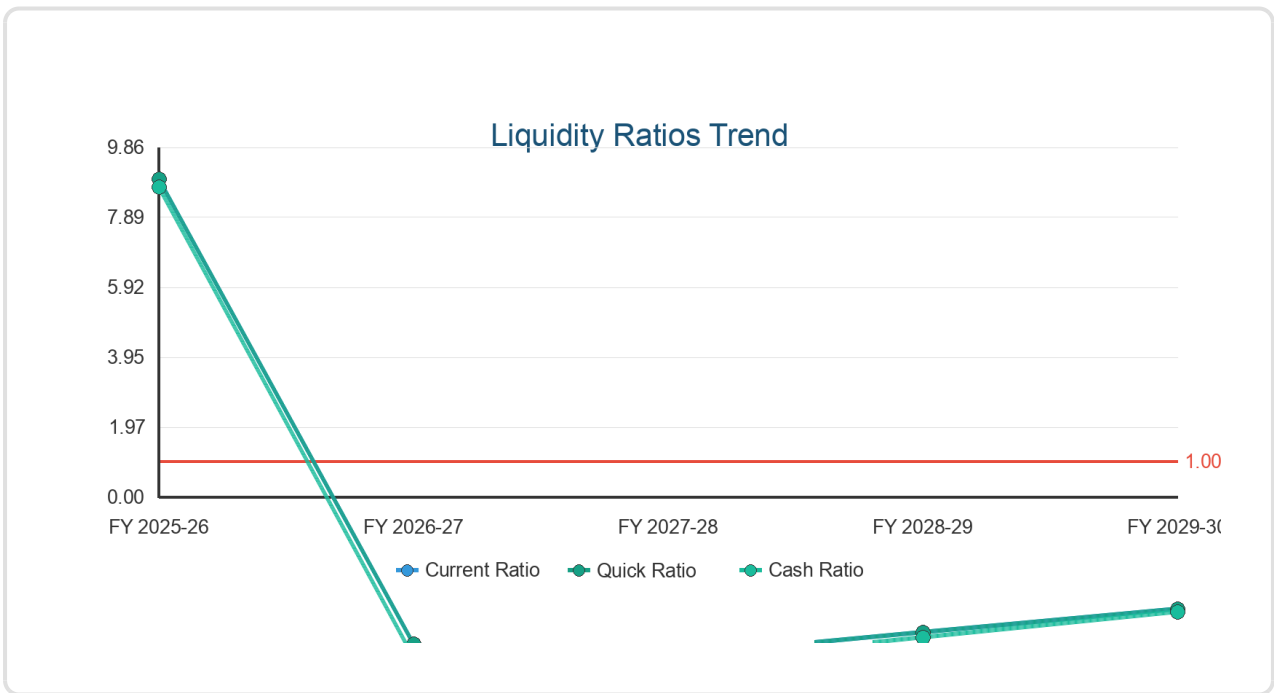
Profitability Ratios

| FINANCIAL YEAR | GROSS MARGIN % | EBITDA MARGIN % | NET PROFIT MARGIN % | ROE % | ROI % |
|----------------|----------------|-----------------|---------------------|--------|---------|
| FY 2025-26 | 25.0% | -1,600.8% | -145.3% | -43.4% | -15.1% |
| FY 2026-27 | 25.0% | -123.8% | -130.3% | 0.0% | -187.4% |
| FY 2027-28 | 25.0% | -114.7% | -119.6% | 0.0% | -197.7% |
| FY 2028-29 | 25.0% | -106.2% | -109.7% | 0.0% | -208.6% |
| FY 2029-30 | 25.0% | -98.2% | -100.6% | 0.0% | -220.0% |



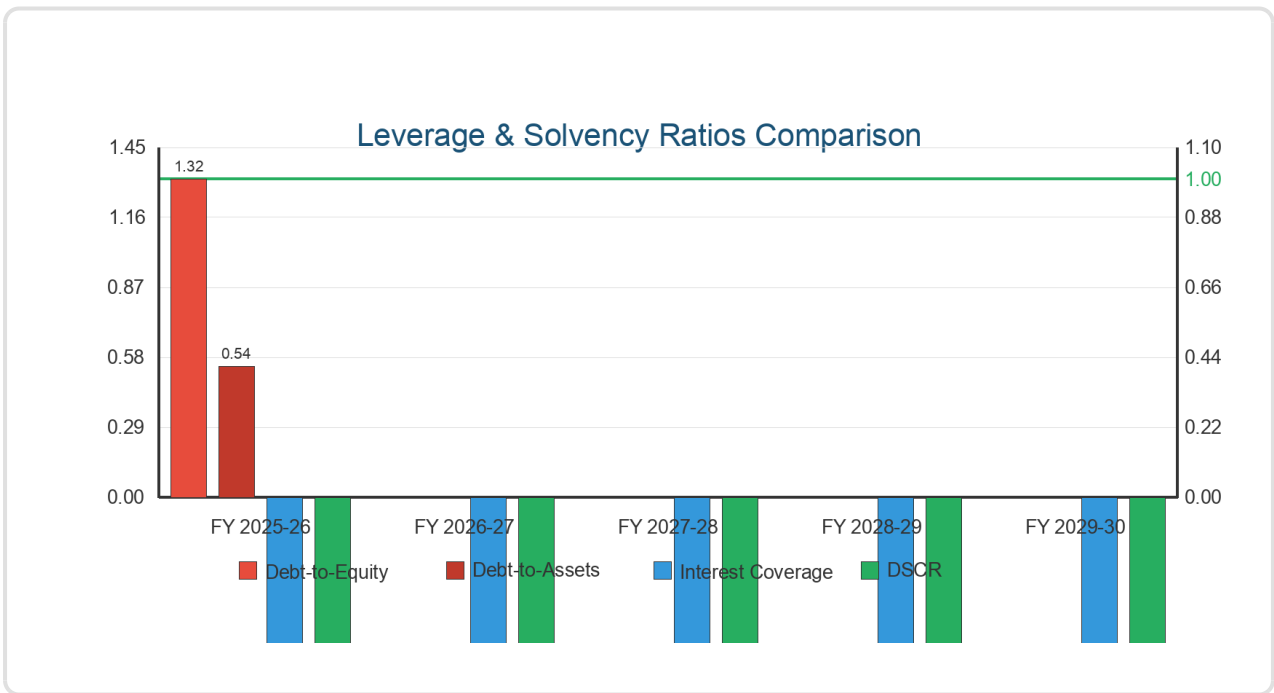
Liquidity Ratios

| FINANCIAL YEAR | CURRENT RATIO | QUICK RATIO | CASH RATIO |
|----------------|---------------|-------------|------------|
| FY 2025-26 | 8.97 | 8.97 | 8.75 |
| FY 2026-27 | -4.15 | -4.15 | -4.53 |
| FY 2027-28 | -4.49 | -4.49 | -4.69 |
| FY 2028-29 | -3.82 | -3.82 | -3.95 |
| FY 2029-30 | -3.15 | -3.15 | -3.24 |



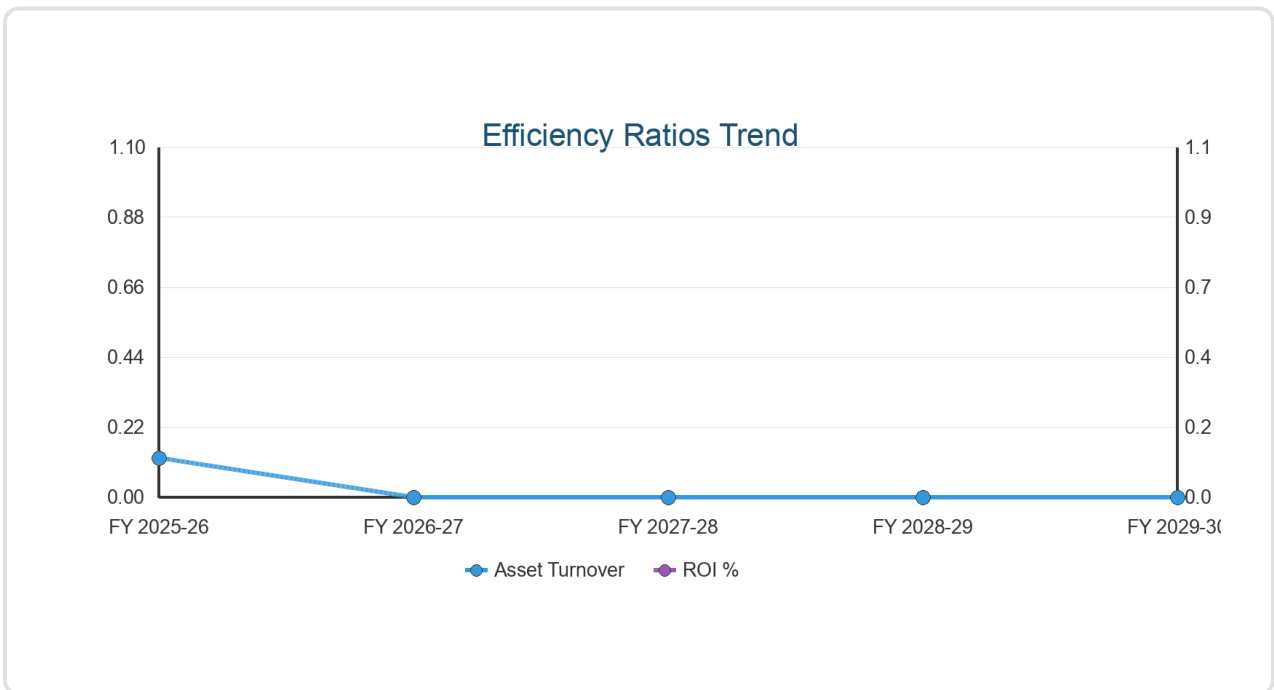
Leverage & Solvency Ratios

| FINANCIAL YEAR | DEBT-TO-EQUITY | DEBT-TO-ASSETS | INTEREST COVERAGE | DSCR |
|----------------|----------------|----------------|-------------------|--------|
| FY 2025-26 | 1.32 | 0.54 | -201.90 | -3.08 |
| FY 2026-27 | 0.00 | 0.00 | -40.64 | -14.00 |
| FY 2027-28 | 0.00 | 0.00 | -53.39 | -14.80 |
| FY 2028-29 | 0.00 | 0.00 | -76.80 | -15.63 |
| FY 2029-30 | 0.00 | 0.00 | -134.21 | -16.49 |



Efficiency Ratios

| FINANCIAL YEAR | ASSET TURNOVER | ROI % |
|----------------|----------------|---------|
| FY 2025-26 | 0.12 | -15.1% |
| FY 2026-27 | 0.00 | -187.4% |
| FY 2027-28 | 0.00 | -197.7% |
| FY 2028-29 | 0.00 | -208.6% |
| FY 2029-30 | 0.00 | -220.0% |



MONTHLY EMI BREAKDOWN

| MONTH | EMI (INR) | PRINCIPAL (INR) | INTEREST (INR) | BALANCE (INR) |
|----------|------------|-----------------|----------------|---------------|
| Mar 2026 | ₹10,623.52 | ₹6,456.85 | ₹4,166.67 | ₹493,543.15 |
| Apr 2026 | ₹10,623.52 | ₹6,510.66 | ₹4,112.86 | ₹487,032.49 |
| May 2026 | ₹10,623.52 | ₹6,564.92 | ₹4,058.60 | ₹480,467.57 |
| Jun 2026 | ₹10,623.52 | ₹6,619.62 | ₹4,003.90 | ₹473,847.95 |
| Jul 2026 | ₹10,623.52 | ₹6,674.79 | ₹3,948.73 | ₹467,173.16 |
| Aug 2026 | ₹10,623.52 | ₹6,730.41 | ₹3,893.11 | ₹460,442.75 |
| Sep 2026 | ₹10,623.52 | ₹6,786.50 | ₹3,837.02 | ₹453,656.25 |
| Oct 2026 | ₹10,623.52 | ₹6,843.05 | ₹3,780.47 | ₹446,813.20 |
| Nov 2026 | ₹10,623.52 | ₹6,900.08 | ₹3,723.44 | ₹439,913.12 |
| Dec 2026 | ₹10,623.52 | ₹6,957.58 | ₹3,665.94 | ₹432,955.54 |
| Jan 2027 | ₹10,623.52 | ₹7,015.56 | ₹3,607.96 | ₹425,939.98 |
| Feb 2027 | ₹10,623.52 | ₹7,074.02 | ₹3,549.50 | ₹418,865.96 |
| Mar 2027 | ₹10,623.52 | ₹7,132.97 | ₹3,490.55 | ₹411,732.99 |
| Apr 2027 | ₹10,623.52 | ₹7,192.41 | ₹3,431.11 | ₹404,540.58 |
| May 2027 | ₹10,623.52 | ₹7,252.35 | ₹3,371.17 | ₹397,288.23 |
| Jun 2027 | ₹10,623.52 | ₹7,312.78 | ₹3,310.74 | ₹389,975.45 |
| Jul 2027 | ₹10,623.52 | ₹7,373.72 | ₹3,249.80 | ₹382,601.73 |
| Aug 2027 | ₹10,623.52 | ₹7,435.17 | ₹3,188.35 | ₹375,166.56 |
| Sep 2027 | ₹10,623.52 | ₹7,497.13 | ₹3,126.39 | ₹367,669.43 |
| Oct 2027 | ₹10,623.52 | ₹7,559.61 | ₹3,063.91 | ₹360,109.82 |
| Nov 2027 | ₹10,623.52 | ₹7,622.60 | ₹3,000.92 | ₹352,487.22 |
| Dec 2027 | ₹10,623.52 | ₹7,686.13 | ₹2,937.39 | ₹344,801.09 |
| Jan 2028 | ₹10,623.52 | ₹7,750.18 | ₹2,873.34 | ₹337,050.91 |
| Feb 2028 | ₹10,623.52 | ₹7,814.76 | ₹2,808.76 | ₹329,236.15 |
| Mar 2028 | ₹10,623.52 | ₹7,879.89 | ₹2,743.63 | ₹321,356.26 |
| Apr 2028 | ₹10,623.52 | ₹7,945.55 | ₹2,677.97 | ₹313,410.71 |
| May 2028 | ₹10,623.52 | ₹8,011.76 | ₹2,611.76 | ₹305,398.95 |
| Jun 2028 | ₹10,623.52 | ₹8,078.53 | ₹2,544.99 | ₹297,320.42 |
| Jul 2028 | ₹10,623.52 | ₹8,145.85 | ₹2,477.67 | ₹289,174.57 |
| Aug 2028 | ₹10,623.52 | ₹8,213.73 | ₹2,409.79 | ₹280,960.84 |

| MONTH | EMI (INR) | PRINCIPAL (INR) | INTEREST (INR) | BALANCE (INR) |
|----------|------------|-----------------|----------------|---------------|
| Sep 2028 | ₹10,623.52 | ₹8,282.18 | ₹2,341.34 | ₹272,678.66 |
| Oct 2028 | ₹10,623.52 | ₹8,351.20 | ₹2,272.32 | ₹264,327.46 |
| Nov 2028 | ₹10,623.52 | ₹8,420.79 | ₹2,202.73 | ₹255,906.67 |
| Dec 2028 | ₹10,623.52 | ₹8,490.96 | ₹2,132.56 | ₹247,415.71 |
| Jan 2029 | ₹10,623.52 | ₹8,561.72 | ₹2,061.80 | ₹238,853.99 |
| Feb 2029 | ₹10,623.52 | ₹8,633.07 | ₹1,990.45 | ₹230,220.92 |
| Mar 2029 | ₹10,623.52 | ₹8,705.01 | ₹1,918.51 | ₹221,515.91 |
| Apr 2029 | ₹10,623.52 | ₹8,777.55 | ₹1,845.97 | ₹212,738.36 |
| May 2029 | ₹10,623.52 | ₹8,850.70 | ₹1,772.82 | ₹203,887.66 |
| Jun 2029 | ₹10,623.52 | ₹8,924.46 | ₹1,699.06 | ₹194,963.20 |
| Jul 2029 | ₹10,623.52 | ₹8,998.83 | ₹1,624.69 | ₹185,964.37 |
| Aug 2029 | ₹10,623.52 | ₹9,073.82 | ₹1,549.70 | ₹176,890.55 |
| Sep 2029 | ₹10,623.52 | ₹9,149.43 | ₹1,474.09 | ₹167,741.12 |
| Oct 2029 | ₹10,623.52 | ₹9,225.68 | ₹1,397.84 | ₹158,515.44 |
| Nov 2029 | ₹10,623.52 | ₹9,302.56 | ₹1,320.96 | ₹149,212.88 |
| Dec 2029 | ₹10,623.52 | ₹9,380.08 | ₹1,243.44 | ₹139,832.80 |
| Jan 2030 | ₹10,623.52 | ₹9,458.25 | ₹1,165.27 | ₹130,374.55 |
| Feb 2030 | ₹10,623.52 | ₹9,537.07 | ₹1,086.45 | ₹120,837.48 |
| Mar 2030 | ₹10,623.52 | ₹9,616.54 | ₹1,006.98 | ₹111,220.94 |
| Apr 2030 | ₹10,623.52 | ₹9,696.68 | ₹926.84 | ₹101,524.26 |
| May 2030 | ₹10,623.52 | ₹9,777.48 | ₹846.04 | ₹91,746.78 |
| Jun 2030 | ₹10,623.52 | ₹9,858.96 | ₹764.56 | ₹81,887.82 |
| Jul 2030 | ₹10,623.52 | ₹9,941.12 | ₹682.40 | ₹71,946.70 |
| Aug 2030 | ₹10,623.52 | ₹10,023.96 | ₹599.56 | ₹61,922.74 |
| Sep 2030 | ₹10,623.52 | ₹10,107.50 | ₹516.02 | ₹51,815.24 |
| Oct 2030 | ₹10,623.52 | ₹10,191.73 | ₹431.79 | ₹41,623.51 |
| Nov 2030 | ₹10,623.52 | ₹10,276.66 | ₹346.86 | ₹31,346.85 |
| Dec 2030 | ₹10,623.52 | ₹10,362.30 | ₹261.22 | ₹20,984.55 |
| Jan 2031 | ₹10,623.52 | ₹10,448.65 | ₹174.87 | ₹10,535.90 |
| Feb 2031 | ₹10,623.52 | ₹10,535.72 | ₹87.80 | ₹0.18 |

PROJECT REPORT NOTES & METHODOLOGY

Business Profile & Financial Assumptions

| Business Information | Revenue & Cost Structure | Loan Terms & Conditions |
|---|---|--|
| Business Type: Service Entity Type: Proprietorship Loan Scheme: Traditional bank Project ID: #0 Report Generated: January 28, 2026 | <ul style="list-style-type: none"> • Revenue Growth: 15.0% p.a. • COGS Rate: 30.0% • Gross Margin: 70.0% • OPEX Growth: 8.0% p.a. • Tax Rate: 25.0% | <ul style="list-style-type: none"> • Interest Rate: 10.00% p.a. • Loan Tenure: 5 years • Loan Amount: ₹500,000 • EMI Amount: ₹10,624 • Promoter Contribution: 50.0% (₹500,000) |

Depreciation Methodology

Method: Written Down Value (WDV) as per Companies Act 2013 | **Pro-rating:** Year 1 depreciation pro-rated based on remaining months in FY (April-March)

| ASSET NAME | DEPRECIATION RATE | ASSET VALUE |
|------------------|-------------------|-------------|
| Fixed_asset | 10.0% | ₹400,000 |
| Fixed_asset | 10.0% | ₹80,000 |
| Fixed_asset | 10.0% | ₹20,000 |
| Total Investment | | ₹1,000,000 |

Financial Statement Methodology

Cash Flow Statement

| | |
|---|---|
| Operating Activities: <ul style="list-style-type: none">• Cash Receipts: Revenue (pro-rated Year 1)• Cash Payments: COGS + Salaries + OPEX• Interest Paid: From EMI schedule, grouped by FY (April-March)• Tax Paid: Income tax on PBT (pro-rated Year 1) | Financing Activities: <ul style="list-style-type: none">• Loan Proceeds: Full amount Year 1• Principal Repayment: EMI principal (FY grouped)• Promoter Contribution: 50.0% of cost |
|---|---|

Balance Sheet

| | |
|--|---|
| Assets: <ul style="list-style-type: none">• Fixed Assets: Opening + Investments - Depreciation (WDV)• Current Assets: Cash + Receivables + Inventory + Other• Cash: Matches Cash Flow closing balance | Liabilities & Equity: <ul style="list-style-type: none">• Term Loan: Outstanding at FY end (Mar 31)• Current Liabilities: Payables + Account Payable• Equity: Capital + Reserve & Surplus (cumulative PAT) |
|--|---|

Note: All calculations use Indian FY (April-March). Interest from EMI schedule excludes disbursement month. Rounding applied after FY sum.

Compliance & Standards

| | |
|---|---|
| <ul style="list-style-type: none">• Accounting: Ind AS compliant• Depreciation: Companies Act 2013 (WDV)• Tax: Income Tax Act 1961 (25.0%) | <ul style="list-style-type: none">• Reporting: Ind AS 7 (Cash Flow)• Business Rules: Service type• Entity: Proprietorship criteria |
|---|---|

Disclaimer: This report is generated based on provided inputs and business rules. All calculations are estimates and should be verified with actual financial data. Projections are subject to market conditions and business performance variations.

Report Generated: January 28, 2026 | **Project ID:** #0

This report is generated for business loan application purposes. All financial projections are based on provided inputs and assumptions.