*MODEL REPORT

PROJECT REPORT

ESTABLISHMENT OF A HITECH FLORICULTURE UNIT (NHB SCHEME)

PROMTED BY:

ABC PVT LTD
BANGALORE

DPR PREPARED BY:

BANKON

9480057055 www.bankonservices.com bankonservices@gmail.com

PROJECT INFORMATION

PROMOTER'S NAME AND ADDRESS:

OFFICE ADDRESS:

PROJECT LOCATION:

SUBMITTED TO:

DPR PREPARED BY:

BANKON SERVICES

OFFICE: No. 78, 2 Main, Gundappa Block,
Near Alwin Public School,
Ganganagar, Bangalore-560032

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9480057055

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bankonservices@gmail.com

WEBSITE
www.bankonservices.com

PROJECT
AT A GLANCE

<table>
<tr><td>Name of the promoters</td><td colspan="2">--</td></tr>
<tr><td>Constitution of the Unit</td><td colspan="2">Proprietorship / Partnership / Pvt. Ltd. / LLP / Society / Trust</td></tr>
<tr><td>Project Location</td><td colspan="2">--</td></tr>
<tr><td>Registered office</td><td colspan="2">--</td></tr>
<tr><td>Activity</td><td colspan="2">--</td></tr>
<tr><td>Type of Project / Industry</td><td colspan="2">(Automobiles / Manufacturing / Agri Processing / Service etc.)</td></tr>
<tr><td rowspan="6">Project cost</td><td>Particulars</td><td>Amount (Rs lakhs)</td></tr>
<tr><td>Promoter contribution-WC</td><td>—</td></tr>
<tr><td>Promoter contribution-TL</td><td>—</td></tr>
<tr><td>Term loan</td><td>—</td></tr>
<tr><td>Working capital loan</td><td>—</td></tr>
<tr><td>Total</td><td>—</td></tr>
<tr><td>Repayment period</td><td colspan="2">Repayment tenure, moratorium period, repayment method etc</td></tr>
<tr><td>Land & Building Details</td><td colspan="2">Own / Lease / Rent – Area, Cost Estimate</td></tr>
<tr><td>Plant & Machinery</td><td colspan="2">Major equipment and cost summary</td></tr>
<tr><td>Installed Capacity</td><td colspan="2">Mention units of production per year or per cycle</td></tr>
<tr><td>Raw Materials Required</td><td colspan="2">Key inputs</td></tr>
<tr><td>Manpower Requirement</td><td colspan="2">Managerial
Skilled
Unskilled</td></tr>
<tr><td>Implementation Period</td><td colspan="2">6 months from sanction</td></tr>
</table>

Expected Date of Commencement	---
Total Employment Generation	• Direct : -- • Indirect : --
Key Licenses / Approvals Required	Pollution NOC, FSSAI etc.
Profitability Snapshot (Year 1)	• Sales: ₹ ------------------------------------- • Net Profit: ₹ -------------------------------------
Important Ratios	**RATIO** DSCR IRR FACR ROCE BCR Current ratio
Project Objective / Purpose	Brief 2–3 line description of what the project aims to do -- --
Remarks (If any)	—

MODEL PROJECT REPORT

Financial Dashboard

Projected Performance • FY 2026-27 to FY 2033-34 • Rs. Lakhs

BankOn
Smart Plans. Stronger Projects.

TOTAL REVENUE (8YR)
₹786.5L
Cumulative gross income

TOTAL PAT (8YR)
₹289.9L
Cumulative profit after tax

AVG. DSCR
2.09x
Healthy
Min: 1.88x • Max: 2.39x

PROJECT IRR
30.8%
vs. 10% cost of capital

TOTAL INVESTMENT
₹226.8L
Civil ₹100L + Machinery ₹126.8L

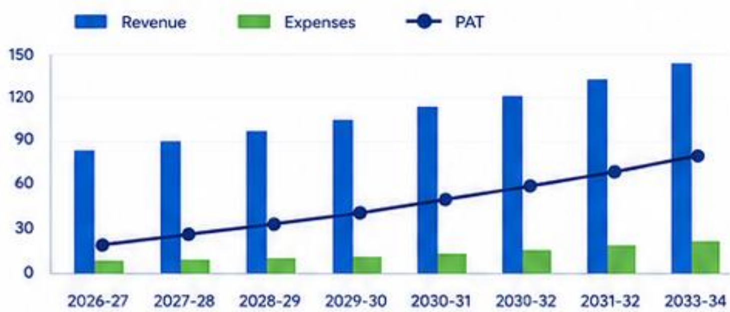
CLOSING CASH (FY34)
₹258.3L
Up from ₹0 at inception

NET WORTH (FY34)
₹346.8L
From ₹226.8L at start

LOAN REPAID BY
FY 2033-34 FULL
₹170L term loan cleared

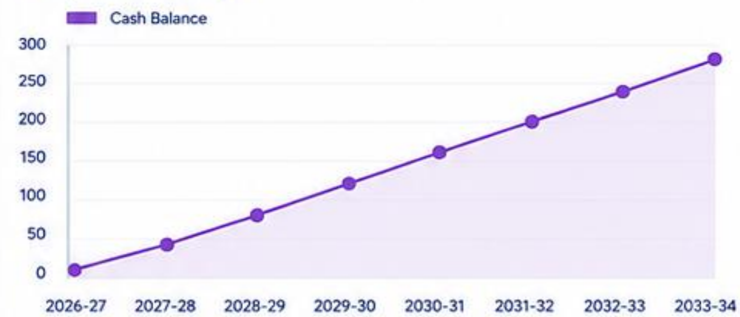
REVENUE vs. EXPENSES vs. PAT

Annual trend in Rs. Lakhs



CASH POSITION GROWTH

Closing cash balance each year



DEBT REPAYMENT SCHEDULE

Term loan outstanding balance (Rs. Lakhs)

DSCR BY YEAR

Min safe level: 1.25x

2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34
1.88x	1.94x	2.01x	2.09x	2.18x	2.28x	2.21x

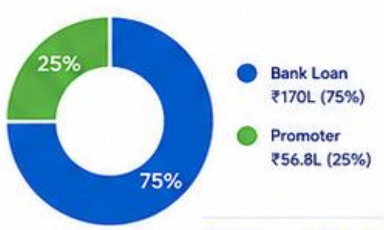
SAFE LEVEL 1.25x

PROFITABILITY MARGINS

NOI margin & PAT margin trend

PROJECT FUNDING MIX

Sources of capital



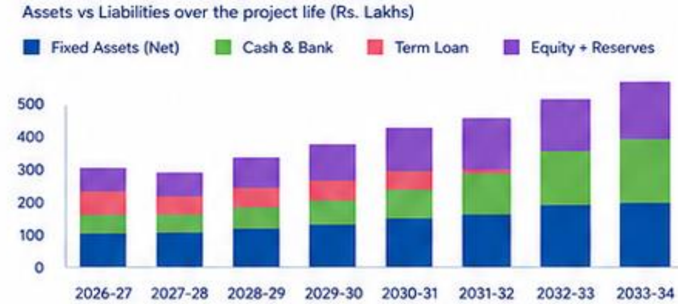
TOTAL ₹226.8L

P&L SNAPSHOT (FY 2033-34)

Total Income	₹119.34L
Total Expenses	₹10.87L
NOI	₹108.48L
Interest	₹2.01L
Depreciation	₹12.49L
Tax @ 30%	₹28.19L
PAT	**₹65.79L**

BALANCE SHEET COMPOSITION

Assets vs Liabilities over the project life (Rs. Lakhs)



Strong Revenue Growth
Consistent top-line growth over the years

Healthy Cash Accruals
Increasing cash position ensures financial stability

Robust Profitability
Healthy margins and strong bottom-line

Full Debt Repayment
Term loan fully repaid by FY 2033-34

High Returns & Net Worth
Attractive IRR with strong net worth creation

CONTENTS

PS: Additionally, provide any other useful information like GPS photos of land/project site, Security and valuation details, Google map road connections, etc.

Note:

This template is intended to provide a general overview of the structure and approach followed in preparing Detailed Project Reports (DPRs) for generally large-scale projects. The actual DPR for a specific project may vary in detail, scope and structure depending on the project type, project cost, bank requirements, and other relevant factors.

BankOn
Services

CHECK LIST OF DOCUMENTS FOR LOAN APPLICATION

1. Applicant KYC

- Aadhaar Card
- PAN Card
- Passport size photo
- Voter ID / Driving License (if required)

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2. Business Proof

- Business Registration Certificate (GST / Udyam / Firm / Company)
- Partnership Deed / MOA & AOA (for firms/companies)
- Shop & Establishment License (if applicable)

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3. Financial Documents

- Last 2–3 years Income Tax Returns (ITR)
- Balance Sheet & Profit & Loss Statement
- Bank Statements (last 6–12 months)
- GST Returns (if applicable)

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4. Project Documents

- Detailed Project Report (DPR)
- Cost of Project & Means of Finance
- Quotations / Estimates for machinery, equipment, etc.
- CMA Data (for higher loan amounts)

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5. Property / Collateral Documents *(if applicable)*

- Sale Deed / Title Deed
- Encumbrance Certificate (EC)

- Property Tax Receipts
- Approved Building Plan

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6. Existing Loan Details

- Sanction Letters (if any)
- Loan Statements / Repayment track

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7. For Agri / Subsidy Projects (if applicable)

- Land Documents (RTC / Patta / Lease Agreement)
- Land Sketch / Layout
- Permission / NOC (if required)
- Scheme-specific documents

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8. Additional Documents (if required)

- Net Worth Statement
- Guarantor Documents
- Experience Proof (for specific projects)
- Licenses / Approvals

Note: Document requirements may vary depending on bank, loan amount, and project type. The list just indicative, not complete and final.

MAJOR GOVERNMENT SCHEMES AND SUBSIDIES

MSME SUBSIDY SCHEMES

1. PMEGP (Prime Minister Employment Generation Programme)

- Subsidy: 15% – 35%
- For: New micro enterprises
- Max Project Cost: ₹50 lakh (manufacturing), ₹20 lakh (service)

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2. MUDRA Loan (Shishu / Kishore / Tarun)

- Subsidy: No direct subsidy
- Benefit: Collateral-free loans up to ₹10 lakh

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3. CGTMSE (Credit Guarantee Scheme)

- Subsidy: No direct subsidy
- Benefit: Collateral-free loans with govt guarantee up to ₹ 10 Cr

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4. CLCS-TUS (Credit Linked Capital Subsidy)

- Subsidy: Up to 15%
- For: Technology upgradation in MSMEs

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5. Stand-Up India Scheme

- Subsidy: No direct subsidy
- Benefit: Loans for SC/ST & Women entrepreneurs

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6. ZED Certification Scheme

- Subsidy: Up to 80% (for certification cost)
- For: Quality improvement & rating

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7. MSME Champions / Lean Scheme

- Subsidy: Support for process improvement, consultancy

Agriculture & Allied Subsidy Schemes

1. AIF (Agriculture Infrastructure Fund)

- Subsidy: 3% interest subvention
- For: Warehouses, cold storage, post-harvest infra

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2. PMFME (Food Processing Scheme)

- Subsidy: 35%
- For: Food processing units

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3. MIDH (Horticulture Subsidy)

- Subsidy: 40% – 55%
- For: Polyhouse, greenhouse, plantations, Cold storage

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4. NHB (National Horticulture Board)

- Subsidy: Up to 50%
- For: Hi-tech horticulture, cold storage

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5. AHIDF (Animal Husbandry Infra Fund)

- Subsidy: 3% interest subvention
- For: Dairy, meat processing

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6. NLM (National Livestock Mission)

- Subsidy: Varies (up to 50%)
- For: Sheep, goat, poultry

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7. SMAM Scheme (Sub-Mission on Agricultural Mechanization)

- Subsidy: Varies (up to 40% - 50%)
- For: Tractors, Power tillers, Harvesters, Farm equipment

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8. State Govt Subsidies

- Varies by state
- Often additional 25%–50% on top of central schemes

Note:

Subsidy percentage and eligibility depend on project type, location, category, and latest updated government guidelines.