SAMPLE BANK FINANCE DPR

Detailed Project Report & Loan Proposal Assistance

Illustrative Project: Integrated Value-Added Rice & Breakfast Foods Processing Unit

Rs. 18.00 Cr	Rs. 11.70 Cr	Rs. 6.50 Cr	Madhya Pradesh
Project Cost	Term Loan	Working Capital Limit	Project Location

Aarohan Foods Processing Private Limited (Illustrative / Fictional Entity)

This report has been created solely as a public sample to demonstrate the structure and presentation of a professional Bank Finance DPR. All names, figures, assumptions and business details are illustrative.

Important:

This sample is not a sanction letter, audit report, assurance report, valuation report or lender approval. It must not be submitted to a bank or used as the financial basis for an actual project.

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IMPORTANT NOTICE

Illustrative Sample & Professional Disclaimer

Read this page before reviewing the financial schedules.

Illustrative Data Only

All project data, promoter details, costs, capacities, prices, sales, expenses, funding assumptions and financial projections in this sample are fictional and prepared only for demonstration.

- This document demonstrates a possible structure for a Bank Finance DPR and does not represent any real client or live loan proposal.
- The projected figures are management-style assumptions for illustration; they are not audited, certified, verified or guaranteed.
- Actual DPR scope, projections, ratios and schedules depend on the specific project, borrower profile, lender requirements and available supporting documents.
- Loan sanction, security requirements, margin, rate of interest, moratorium, repayment period and working capital assessment remain subject to lender appraisal and policy.
- ProjectReportBank.com / CA Manish Gugliya provides professional preparation and advisory assistance and does not guarantee sanction or disbursement.

Sample Project Snapshot

10,000 MT p.a.	**55%**	**88%**	**2.41x**
Installed Capacity	Year-1 Utilisation	Year-5 Utilisation	Average DSCR*
Rs. 39.60 Cr	**Rs. 74.12 Cr**	**Rs. 2.38 Cr**	**Rs. 7.36 Cr**
Year-1 Revenue	Year-5 Revenue	Year-1 PAT	Year-5 PAT

*Average DSCR shown for repayment years (Year 2 to Year 5 in this 5-year extract).

REPORT NAVIGATION

Contents of This Illustrative DPR

How to use this sample

The purpose of this sample is to show depth, structure and presentation quality. An actual DPR would be tailored to the client’s industry, project cost, machinery, location, promoter background, existing financials, bank requirement and proposed financing structure.

SECTION 1

Executive Summary

The illustrative project proposes an integrated value-added rice and breakfast foods processing unit in Madhya Pradesh with facilities for rice flakes (poha), puffed rice, ready-to-cook breakfast mixes and packaged rice-based snacks. The unit is assumed to operate with an aggregate installed capacity of 10,000 MT per annum.

Rs. 18.00 Cr Project Cost	**Rs. 6.30 Cr** Promoter Contribution	**Rs. 11.70 Cr** Proposed Term Loan	**Up to Rs. 6.50 Cr** Proposed WC Limit
Approx. 9 months Implementation	**5 annual instalments after moratorium** Repayment	**10.50% p.a. assumed** Term Loan Rate	**Central & Western India** Primary Market

Project Rationale

- Integrated product portfolio intended to diversify revenue across traditional and value-added rice products.
- Scalable capacity with phased utilization from 55% in Year 1 to 88% in Year 5.
- Combination of B2B institutional sales and branded / private-label packaged products.
- Projected internal cash accruals are assumed to support term-loan servicing and incremental working capital.

Illustrative Financial Outlook

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5
Revenue (Rs. lakh)	3,960.0	4,867.2	5,840.6	6,641.2	7,412.2
EBITDA (Rs. lakh)	609.8	754.4	911.1	1,042.7	1,171.1
PAT (Rs. lakh)	237.7	357.6	495.9	615.2	736.0
Cash Accrual (Rs. lakh)	357.7	469.6	599.9	711.2	824.0
DSCR (x)	Moratorium	1.68	2.14	2.62	3.18

SECTION 2

Promoter & Project Profile

Illustrative Borrower

Particular	Illustrative Detail
Entity	Aarohan Foods Processing Private Limited (fictional)
Constitution	Private Limited Company
Proposed Location	Industrial Area, Madhya Pradesh
Business Activity	Processing and packaging of value-added rice & breakfast foods
Nature of Proposal	Greenfield project finance with term loan + working capital
Project Cost	Rs. 18.00 crore
Promoter Contribution	Rs. 6.30 crore
Term Loan Requested	Rs. 11.70 crore
Working Capital Facility	Up to Rs. 6.50 crore (illustrative assessment)

Illustrative Promoter Background

For demonstration purposes, the promoter group is assumed to have experience in agro commodity trading, rice procurement, distribution and food-product marketing. In an actual assignment, this section would include promoter qualifications, experience, group concerns, net worth, business track record, banking background and relevant supporting documents.

Proposed Project Objectives

- Establish an integrated processing platform for value-added rice products.
- Create a mix of bulk, institutional, private-label and branded retail products.
- Improve value realization through processing, seasoning, packaging and product diversification.
- Develop a scalable operation suitable for regional and national distribution.

SECTION 3

Project Description, Product Mix & Process

Installed Product Mix

Product	Capacity (MT p.a.)	Share	Primary Channel
Rice flakes / Poha	5,000	50%	Retail + institutional
Puffed rice / Murmura	2,000	20%	Bulk + packaged
Ready-to-cook breakfast mixes	1,500	15%	Branded / private label
Rice-based snacks	1,500	15%	Packaged consumer products
Total	**10,000**	**100%**	**-**

Indicative Process Flow

Raw Material Procurement -> Cleaning & Grading -> Conditioning / Processing -> Drying / Roasting / Puffing as applicable -> Blending / Seasoning -> Quality Check -> Packing -> Finished Goods Storage -> Dispatch

Key Raw Materials

- Paddy / rice suitable for the relevant finished product
- Edible oil, spices and seasoning ingredients
- Food-grade packaging material
- Secondary packaging and cartons
- Utilities, consumables and sanitation materials

Quality & Food-Safety Considerations

An actual DPR would include project-specific compliance assumptions such as FSSAI licensing, factory approvals, pollution / consent requirements, product labelling, hygiene controls, batch traceability, laboratory checks and other applicable statutory requirements.

SECTION 4

Capacity, Utilities, Manpower & Implementation

Capacity Utilisation Assumption

Particular	Year 1	Year 2	Year 3	Year 4	Year 5
Installed Capacity (MT)	10,000	10,000	10,000	10,000	10,000
Capacity Utilisation	55%	65%	75%	82%	88%
Estimated Production (MT)	5,500	6,500	7,500	8,200	8,800

Illustrative Utilities & Manpower

Requirement	Illustrative Provision
Connected Power Load	Approx. 650 kVA
Water	Approx. 70-90 KL/day including process & sanitation
Thermal / Process Utility	As per final equipment configuration
Direct & Indirect Manpower	Approx. 75-90 persons at stabilized operations
Quality / Lab	In-house basic QA with external testing as required
Warehousing	Raw material + finished goods storage integrated with plant

Indicative Implementation Schedule

Activity	Month 1-2	Month 3-4	Month 5-6	Month 7-9
Detailed planning / approvals	Yes			
Civil works / site development	Start	Continue	Complete	
Machinery ordering	Order	Fabrication	Delivery	
Installation & utilities		Start	Continue	Complete
Trial runs / recruitment			Start	Complete
Commercial operations				Target

SECTION 5

Market & Business Strategy

This illustrative sample does not rely on external market data. In an actual engagement, market analysis would be tailored to the product, geography, target segment, customer mix, competition and evidence available to the promoter.

Illustrative Go-to-Market Mix

Channel	Illustrative Share	Approach
Institutional / B2B	35%	Distributors, caterers, food-service and bulk buyers
Private Label	25%	Manufacturing for established regional / national brands
Distributor Network	25%	General trade and regional distributors
Modern / Online / Direct	15%	Selective retail, e-commerce and institutional direct sales

Revenue Drivers Considered

- Gradual increase in capacity utilization rather than immediate full-capacity operation.
- Weighted average realization reflecting a mix of commodity-like and value-added products.
- Annual price / product-mix improvement assumption of approximately 4% in the model.
- No extraordinary export premium or speculative market upside assumed in the base case.

Key Commercial Risks

- Raw-material price volatility
- Competition and price pressure
- Distributor credit / receivable cycle
- Brand-building expenditure for consumer products
- Seasonal procurement and inventory planning

SECTION 6

Project Cost & Means of Finance

Project Cost (Rs. lakh)

Particular	Amount
Land & site development	150.0
Building & civil works	330.0
Plant & machinery	850.0
Electricals & utilities	120.0
Lab / furniture / IT / other equipment	30.0
Pre-operative & preliminary expenses	50.0
Contingency / implementation provision	70.0
Margin for working capital	200.0
Total Project Cost	**1,800.0**

Means of Finance (Rs. lakh)

Source	Amount	Share
Promoter Contribution	630.0	35.0%
Proposed Term Loan	1,170.0	65.0%
Total	**1,800.0**	**100.0%**

Promoter Contribution Planning

In an actual assignment, the proposed source and timing of the promoter contribution would be discussed and supported by appropriate information. ProjectReportBank.com does not arrange promoter margin money and does not guarantee lender acceptance of a particular source.

SECTION 7

Key Financial Assumptions

Assumption	Illustrative Basis
Installed capacity	10,000 MT per annum
Capacity utilisation	55%, 65%, 75%, 82%, 88% over Year 1-5
Weighted average net realization	Approx. Rs. 72,000/MT in Year 1; 4% annual escalation
Raw material cost	61% of revenue
Packaging cost	7% of revenue
Power & fuel	4.2% of revenue
Employee cost	5.2% of revenue in Year 1 with operating leverage thereafter
Administrative overhead	3.2% of revenue
Selling / distribution	2.5% of revenue
Repairs & maintenance	1.5% of revenue
Term loan interest	10.50% p.a. assumed
Working capital interest	Illustrative annual charge based on utilization
Depreciation	Simplified illustrative schedule
Income tax	25% of positive PBT for illustration
Term loan repayment	Moratorium in Year 1; Rs. 234 lakh p.a. thereafter in sample horizon

Important

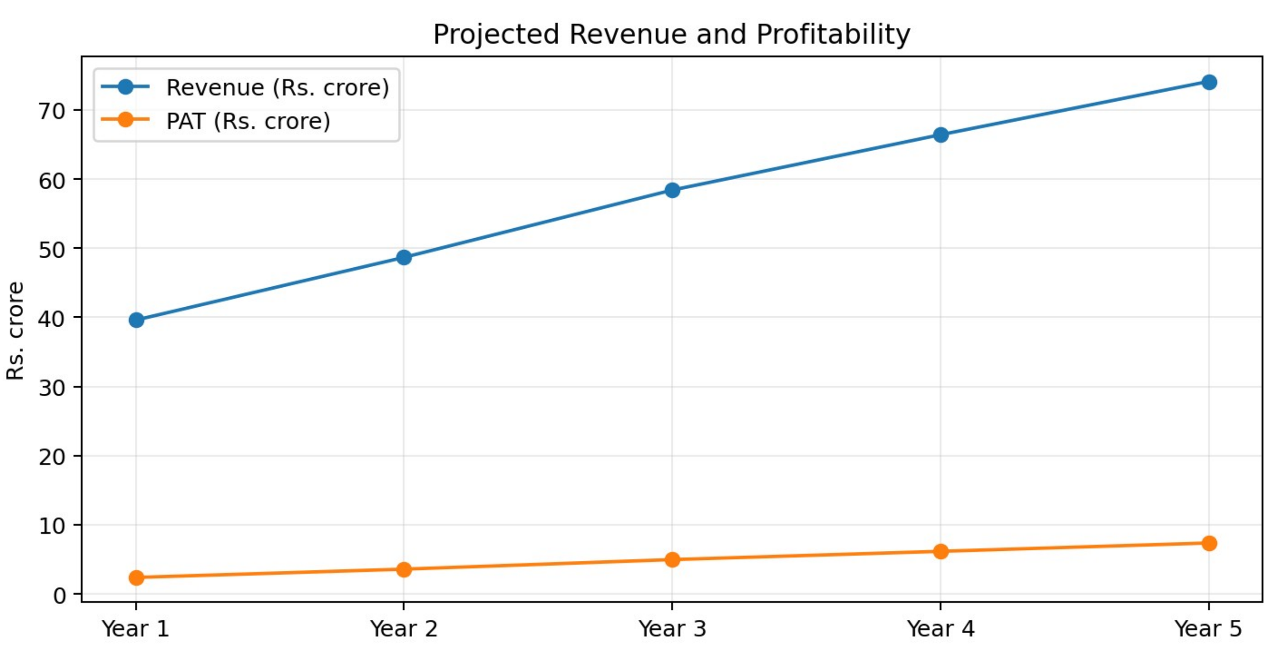
Actual projections must be prepared from project-specific quotations, capacity data, raw-material economics, operating cycle, pricing, promoter information and lender terms. These assumptions are only for demonstration.

SECTION 8

Projected Profit & Loss Account

All figures in Rs. lakh unless stated otherwise.

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5
Revenue	3,960.0	4,867.2	5,840.6	6,641.2	7,412.2
Raw Material	2,415.6	2,969.0	3,562.8	4,051.1	4,521.5
Packaging	277.2	340.7	408.8	464.9	518.9
Power & Fuel	166.3	204.4	245.3	278.9	311.3
Employee Cost	205.9	248.2	292.0	325.4	355.8
Admin Overheads	126.7	155.8	186.9	212.5	237.2
Selling / Distribution	99.0	121.7	146.0	166.0	185.3
Repairs & Maintenance	59.4	73.0	87.6	99.6	111.2
EBITDA	**609.8**	**754.4**	**911.1**	**1,042.7**	**1,171.1**
Depreciation	120.0	112.0	104.0	96.0	88.0
Term Loan Interest	122.8	110.6	86.0	61.4	36.9
Working Capital Interest	50.0	55.0	60.0	65.0	65.0
Profit Before Tax	**317.0**	**476.9**	**661.1**	**820.2**	**981.3**
Tax Provision	79.2	119.2	165.3	205.1	245.3
Profit After Tax	**237.7**	**357.6**	**495.9**	**615.2**	**736.0**



SECTION 9

Projected Balance Sheet - Summary

All figures in Rs. lakh. Simplified illustrative presentation.

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5
Net Worth	867.7	1,225.4	1,721.2	2,336.4	3,072.4
Term Loan	1,170.0	936.0	702.0	468.0	234.0
Working Capital Borrowing	450.0	520.0	580.0	620.0	650.0
Trade Payables	221.3	272.0	326.4	371.2	414.3
Other Current Liabilities	79.2	97.3	116.8	132.8	148.2
Total Liabilities	**2,788.3**	**3,050.8**	**3,446.5**	**3,928.4**	**4,518.9**
Net Fixed Assets	1,480.0	1,368.0	1,264.0	1,168.0	1,080.0
Current Assets / Cash / Operating Assets	1,308.3	1,682.8	2,182.5	2,760.4	3,438.9
Total Assets	**2,788.3**	**3,050.8**	**3,446.5**	**3,928.4**	**4,518.9**

Simplified Balance Sheet

The purpose of this schedule is to demonstrate integration of net worth, term debt, working capital and assets. An actual DPR would normally contain more detailed asset, liability, reserve, receivable, inventory and current-liability schedules.

SECTION 10

Cash Flow & Working Capital Assessment

Projected Cash Flow - Simplified (Rs. lakh)

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5
PAT + Depreciation (Cash Accrual)	357.7	469.6	599.9	711.2	824.0
Increase in Operating Net Working Capital	67.0	95.5	102.5	84.3	81.2
Term Loan Principal Repayment	0.0	234.0	234.0	234.0	234.0
Illustrative Net Cash Surplus	**290.7**	**140.1**	**263.3**	**392.9**	**508.8**

Illustrative Working Capital Assessment - Stabilized Year

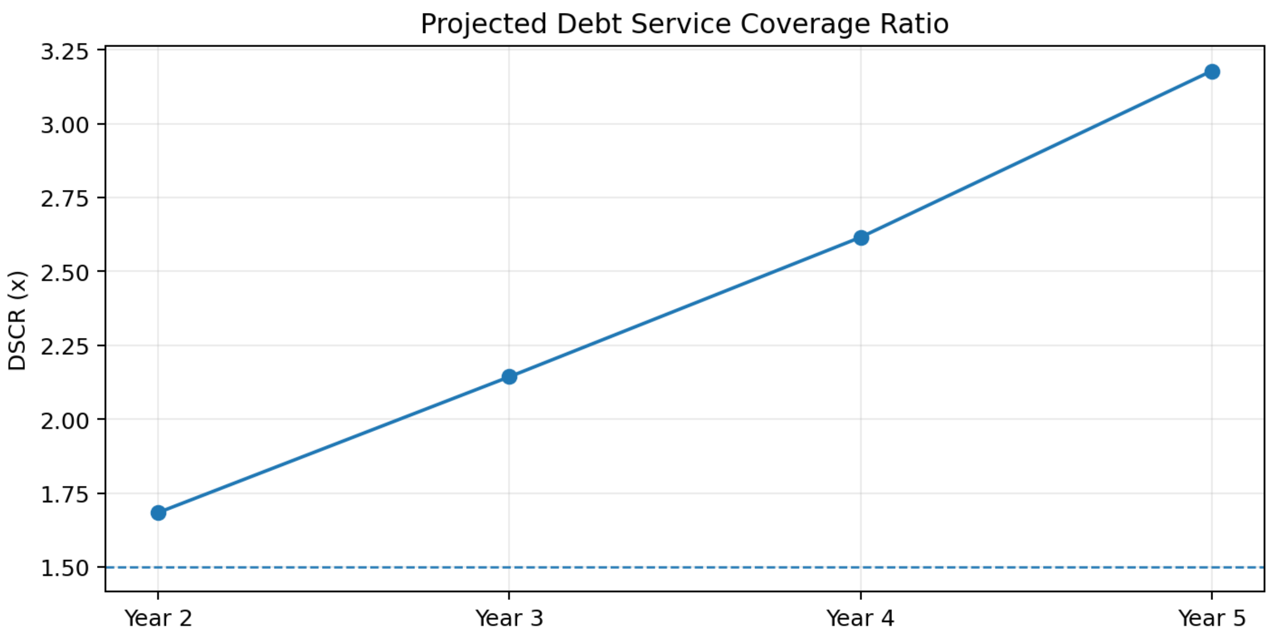
Particular	Rs. lakh
Raw Material Inventory	439.2
Packaging Inventory	33.6
Work-in-Process	95.0
Finished Goods	210.0
Receivables	480.1
Cash / Expense Buffer	55.0
Gross Current Assets	**1,312.9**
Less: Trade Creditors	489.7
Less: Other Current Liabilities	70.0
Estimated Net Working Capital	**753.3**
Illustrative Margin (25%)	188.3
Illustrative Bank Finance	**564.9**

SECTION 11

Term Loan Repayment & DSCR

Year	Opening TL	Interest	Principal	Closing TL	DSCR (x)
Year 1	1,170.0	122.8	0.0	1,170.0	Moratorium
Year 2	1,170.0	110.6	234.0	936.0	1.68
Year 3	936.0	86.0	234.0	702.0	2.14
Year 4	702.0	61.4	234.0	468.0	2.62
Year 5	468.0	36.9	234.0	234.0	3.18

Average DSCR for repayment years shown in the 5-year extract: 2.41x



DSCR Interpretation

DSCR is one indicator of debt-servicing capacity. Actual lender assessment may use a different formula, include additional debt obligations, apply stress cases, or require minimum / average DSCR thresholds under its internal policy.

SECTION 12

Financial Ratios, Break-Even & Sensitivity

Selected Indicators

Year	EBITDA Margin	PAT Margin	Debt / Net Worth*	Current Ratio*	Break-even / Sales
Year 1	15.4%	6.0%	1.87x	1.74x	61.6%
Year 2	15.5%	7.3%	1.19x	1.89x	56.3%
Year 3	15.6%	8.5%	0.74x	2.13x	51.7%
Year 4	15.7%	9.3%	0.47x	2.46x	48.8%
Year 5	15.8%	9.9%	0.29x	2.84x	46.4%

*Simplified illustrative ratios based on the summarized model.

Sensitivity - Year 3 PAT (Illustrative)

Scenario	Illustrative PAT (Rs. lakh)	Vs. Base
Base Case	495.9	100%
Sales realization -5%	335.2	68%
Raw material cost +3% of revenue	364.4	73%
Capacity utilisation -10% relative	357.0	72%
Combined moderate downside	257.8	52%

Sensitivity Purpose

A bankable DPR should not rely only on the base case. Sensitivity helps identify which assumptions most affect profitability and repayment capacity. Actual stress cases should be developed for the specific business.

SECTION 13

SWOT, Key Risks & Mitigation

Illustrative SWOT

Strengths	Weaknesses	Opportunities	Threats
Integrated product range; value addition; scalable operations	Initial brand-building and distribution investment; working-capital intensity	Growth in packaged breakfast / convenience products; private-label manufacturing	Raw-material volatility; competitive pricing; demand and credit risk

Key Risks & Possible Mitigation

Risk	Illustrative Mitigation
Raw material price volatility	Procurement planning, multiple suppliers, inventory discipline, periodic price reset
Lower-than-planned utilisation	Phased hiring, contract / private-label production, distributor expansion
Receivable delays	Credit limits, channel diversification, collection monitoring, insurance where suitable
Product quality / food safety	QA procedures, batch traceability, hygiene controls and testing
Debt-service pressure	Conservative repayment structure, adequate margin, sensitivity review and cash monitoring
Implementation delay	Milestone-based vendor follow-up, contingency and realistic commissioning schedule

Bank Appraisal Readiness

- Promoter contribution source and timing should be clearly evidenced.
- Machinery quotations, land / building documents and implementation schedule should reconcile with project cost.
- Sales assumptions should be explainable with capacity, product mix and market strategy.
- Working capital cycle should be consistent with inventory and receivable assumptions.
- Repayment schedule should remain supportable under reasonable downside scenarios.

SECTION 14

Conclusion & Professional Scope

On the illustrative assumptions used in this sample, the project demonstrates positive operating margins, increasing cash accruals and a repayment profile that appears serviceable within the model. This conclusion is purely demonstrative and must not be interpreted as a recommendation, certification, sanction opinion or assurance regarding any actual project.

What an Actual Bank Finance DPR Engagement May Include

- Customized Detailed Project Report tailored to the actual project and lender requirement.
- CMA Data preparation where required, based on available historical and projected information.
- 5-year or 7-year financial projections, working capital, repayment, DSCR and financial-ratio schedules.
- Project cost, means of finance and promoter-contribution planning support.
- Guidance for presenting major financial assumptions to the banker.
- Reasonable bank-query and revision support within the agreed professional scope.

Professional Fee & Payment Terms - Illustrative Service Positioning

Rs. 25,000 + GST	**30% Advance**	**70% Balance**	**5-6 working days***
Starting Professional Fee	At Commencement	After First Draft	First Draft Target

*Timeline begins after receipt of complete information and documents required for the assignment. Complex projects may require additional time.

No Loan Guarantee

Loan sanction and disbursement remain entirely at the discretion of the concerned bank or financial institution. No professional consultant can guarantee approval, loan amount, interest rate, repayment period or lender acceptance of a particular financing structure.

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