

TECHNO ECONOMIC

PROJECT REPORT

on

TERM LOAN

For Bank Term Loan Facility

SUBMITTED BY

ABC YOGA ACADEMY

Proprietor: ABC AICH

Constitution: Proprietorship

PROJECT COST

₹9,50,000

LOAN REQUIRED

₹7,00,000

AVG. DSCR

6.68x

PREPARED BY

VIDISHA CONSULTANCY SERVICES

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Report Date: 25.03.2026

TABLE OF CONTENTS

SL	PARTICULARS	SECTION
1	Executive Summary	Summary
	Business Overview & Key Highlights	
2	Cost of Project & Means of Finance	Project
2A	Summary of Report (27-Point)	Summary Rpt
3	Projected Profit & Loss	P&L
	Operating Expenses Breakup	
4	Projected Balance Sheet	Bal Sheet
5	Projected Cash Flow	Cash Flow
6	DSCR Analysis	DSCR
7	Key Financial Ratios	Ratios
8	Break-Even Analysis	BEP
9	Loan Repayment Schedule (Yearly)	Repayment
10	Monthly EMI Schedule	EMI
	Month-wise Principal & Interest	
11	Viability Assessment	Viability
	Observations & Recommendations	



EXECUTIVE SUMMARY

1. Business Overview

ABC YOGA ACADEMY, a **Proprietorship** (estd. 2020), in **YOGA CENTRE**, seeks a **Term Loan** of **₹7,00,000** at **9.5% p.a.** for **60 months**.

2. Purpose

Finance **Stock (₹0)** + **Fixed Assets (₹9,50,000)**. Total: **₹9,50,000**.

3. Viability

Yr1 Revenue: **₹18,10,440** | EBITDA: **₹8,71,517** | PAT: **₹6,94,931** | Avg DSCR: **6.68x** (strong). **Financially viable.**

PROJECT COST
₹9,50,000

MONTHLY EMI
₹14,701

YR1 PAT
₹6,94,931

BREAK-EVEN
46.69%

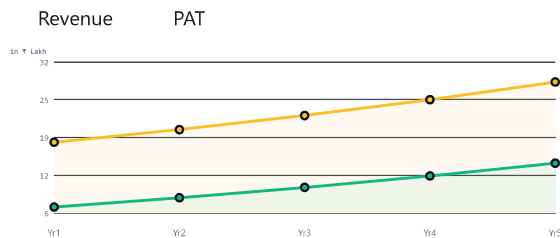
TERM LOAN
₹7,00,000

YR1 REVENUE
₹18,10,440

AVG DSCR
6.68x

PROJECTION
5 Years

REVENUE VS PAT TREND

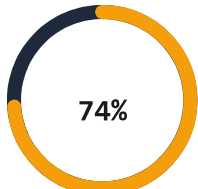


DSCR BY YEAR ($\geq 1.25X$)

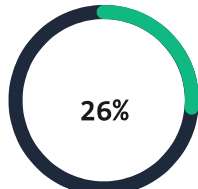


MEANS OF FINANCE

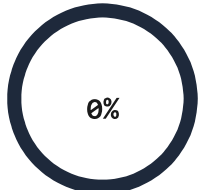
YEAR 1 P&L SNAPSHOT



Bank Loan



Promoter



Existing

Revenue

Gross Profit

EBITDA

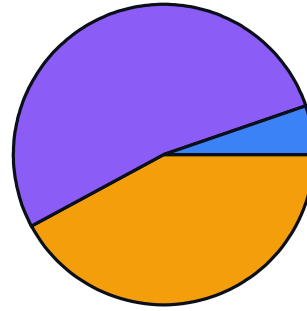
PAT



COST OF PROJECT

Particulars	Amount (₹)
Stock/Inventory	₹0
Machinery	₹4,00,000
Furniture	₹5,00,000
Computer	₹0
Other FA	₹50,000
Pre-Op Exp.	₹0
Margin Money	₹0
Total Project Cost	₹9,50,000

PROJECT COST BREAKDOWN



Machinery **₹4,00,000** (42.1%)

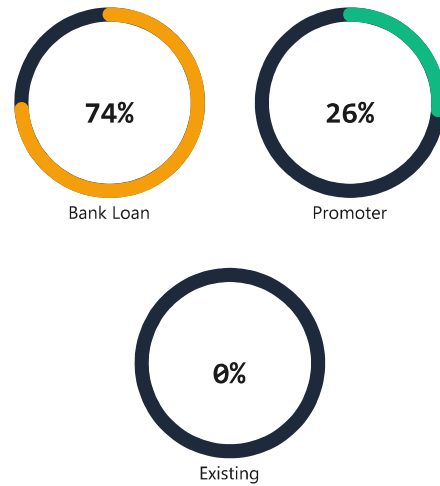
Furniture **₹5,00,000** (52.6%)

Other FA **₹50,000** (5.3%)

MEANS OF FINANCE

Source	Amount	%
Term Loan	₹7,00,000	73.68%
Promoter's Contr.	₹2,50,000	26.32%
Existing Capital	₹0	0.00%
Total	₹9,50,000	100%

FUNDING SPLIT



SUMMARY OF REPORT

Consolidated view of key financials across all projection years — UCO Bank format (27 parameters).

SI No.	Particulars	Yr 1	Yr 2	Yr 3	Yr 4	Yr 5
1	Gross Sales	₹18,10,440	₹20,27,693	₹22,71,016	₹25,43,538	₹28,48,762
2	Net Sales	₹18,10,440	₹20,27,693	₹22,71,016	₹25,43,538	₹28,48,762
3	(Export)	₹0	₹0	₹0	₹0	₹0
4	Net Operating Income	₹18,10,440	₹20,27,693	₹22,71,016	₹25,43,538	₹28,48,762
5	Net Monthly Income	₹1,50,870	₹1,68,974	₹1,89,251	₹2,11,961	₹2,37,397
6	PBDIT	₹8,71,517	₹10,06,339	₹11,58,851	₹13,31,253	₹15,26,010
7	Depreciation	₹1,15,000	₹1,00,500	₹87,900	₹76,943	₹67,406
8	Installment (Principal)	₹1,14,830	₹1,26,227	₹1,38,754	₹1,52,525	₹1,67,663
9	Interest on Term Loan	₹61,586	₹50,189	₹37,661	₹23,890	₹8,752
10	PBT	₹6,94,931	₹8,55,650	₹10,33,290	₹12,30,421	₹14,49,852
11	PAT	₹6,94,931	₹8,55,650	₹10,33,290	₹12,30,421	₹14,49,852
12	Inventory	₹0	₹0	₹0	₹0	₹0
13	Receivables	₹1,48,803	₹1,66,660	₹1,86,659	₹2,09,058	₹2,34,145
14	Current Assets	₹2,95,934	₹5,40,357	₹7,02,392	₹7,07,886	₹4,47,521
15	Total Assets	₹11,30,934	₹12,74,857	₹13,48,992	₹12,77,543	₹9,49,772
16	Trade Creditors	₹20,832	₹23,332	₹26,132	₹29,268	₹32,780
17	Current Liabilities	₹20,832	₹23,332	₹26,132	₹29,268	₹32,780
18	Total Outstanding Liabilities	₹6,06,002	₹4,82,276	₹3,46,321	₹1,96,931	₹32,780
19	Long Term Liabilities (Principal)	₹5,85,170	₹4,58,943	₹3,20,189	₹1,67,663	₹0
20	Total Net Worth	₹5,24,931	₹7,92,581	₹10,02,671	₹10,80,612	₹9,16,992
21	Adj. Total Net Worth	₹5,24,931	₹7,92,581	₹10,02,671	₹10,80,612	₹9,16,992
22	PBT / Net Sales %	38.38%	42.20%	45.50%	48.37%	50.89%
23	PBDIT / TA	77.06%	78.94%	85.90%	104.20%	160.67%
24	TOL / TNW	1.15	0.61	0.35	0.18	0.04
25	TOL / Adj. TNW	1.15	0.61	0.35	0.18	0.04
26	Total Annual Purchases	₹1,98,000	₹2,27,700	₹2,61,855	₹3,01,133	₹3,46,303
27	DSCR	4.94	5.70	6.57	7.55	8.65



MACHINERY & EQUIPMENT DETAILS

Enter machinery/equipment details as required for the project. Total cost should match "Machinery" figure in Project Cost.

TOTAL FROM SCHEDULE

₹4,00,000

PROJECT COST (ASSUMPTION)

₹4,00,000

DIFFERENCE

₹0

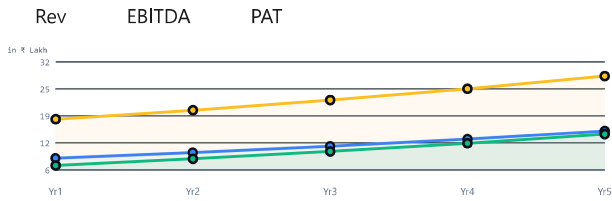
Matched

MACHINERY SCHEDULE (PRINT FORMAT)

Sr. No.	Description of Machinery / Equipment	Make / Brand / Model	Qty	Rate per Unit (₹)	Total Cost (₹)
1	TREADMILL		2	₹1,50,000	₹3,00,000
2	CROSS TRAINER		1	₹1,00,000	₹1,00,000
TOTAL			—	—	₹4,00,000

i Note: Total machinery cost as per this schedule is **₹4,00,000**. Ensure this matches "Machinery" value (₹4,00,000) in Project Cost assumptions.

REVENUE / EBITDA / PAT



YR 1 OPEX BREAKUP (ANNUAL)

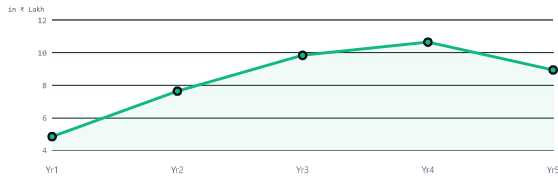
Rent	₹96,000
Salary & Wages	₹1,20,000
Electricity	₹24,000
Telephone	₹18,000
Transport	₹36,000
Insurance	₹12,000
Repairs	₹18,000
Miscellaneous	₹60,000
Admin & Office	₹48,000

PROJECTED P&L

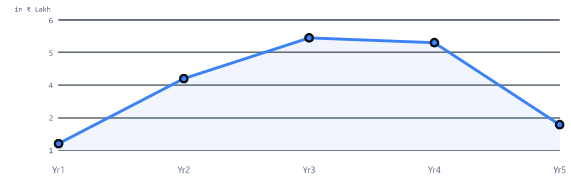
Particulars	Yr 1	Yr 2	Yr 3	Yr 4	Yr 5
Revenue	₹18,10,440	₹20,27,693	₹22,71,016	₹25,43,538	₹28,48,762
Less: COGS	₹5,06,923	₹5,67,754	₹6,35,884	₹7,12,191	₹7,97,653
Gross Profit	₹13,03,517	₹14,59,939	₹16,35,131	₹18,31,347	₹20,51,109
Operating Expenses Breakup					
Rent	₹96,000	₹1,00,800	₹1,05,840	₹1,11,132	₹1,16,689
Salary & Wages	₹1,20,000	₹1,26,000	₹1,32,300	₹1,38,915	₹1,45,861
Electricity	₹24,000	₹25,200	₹26,460	₹27,783	₹29,172
Telephone	₹18,000	₹18,900	₹19,845	₹20,837	₹21,879
Transport	₹36,000	₹37,800	₹39,690	₹41,675	₹43,758
Insurance	₹12,000	₹12,600	₹13,230	₹13,892	₹14,586
Repairs	₹18,000	₹18,900	₹19,845	₹20,837	₹21,879
Miscellaneous	₹60,000	₹63,000	₹66,150	₹69,458	₹72,930
Admin & Office	₹48,000	₹50,400	₹52,920	₹55,566	₹58,344
Total Opex	₹4,32,000	₹4,53,600	₹4,76,280	₹5,00,094	₹5,25,099
EBITDA	₹8,71,517	₹10,06,339	₹11,58,851	₹13,31,253	₹15,26,010
Depreciation	₹1,15,000	₹1,00,500	₹87,900	₹76,943	₹67,406
EBIT	₹7,56,517	₹9,05,839	₹10,70,951	₹12,54,311	₹14,58,604
Interest	₹61,586	₹50,189	₹37,661	₹23,890	₹8,752
PBT	₹6,94,931	₹8,55,650	₹10,33,290	₹12,30,421	₹14,49,852
Tax	₹0	₹0	₹0	₹0	₹0
PAT	₹6,94,931	₹8,55,650	₹10,33,290	₹12,30,421	₹14,49,852
Net Margin %	38.38%	42.20%	45.50%	48.37%	50.89%

Observation: Revenue grows 12% p.a. Margins improve from operational leverage.

NET WORTH GROWTH




CASH & BANK BALANCE

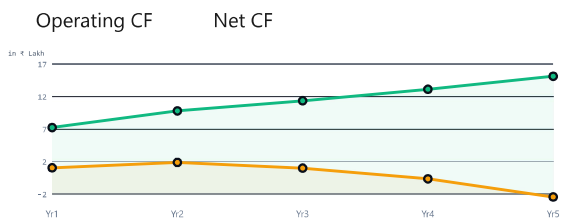


BALANCE SHEET

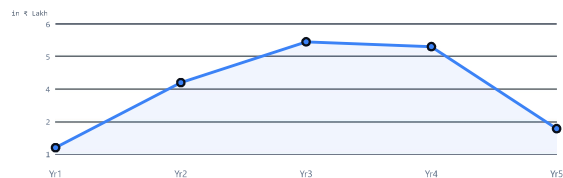
Particulars	Yr 1	Yr 2	Yr 3	Yr 4	Yr 5
ASSETS					
Net Fixed Assets	₹8,35,000	₹7,34,500	₹6,46,600	₹5,69,658	₹5,02,252
Pre-Op Exp.	₹0	₹0	₹0	₹0	₹0
Stock	₹0	₹0	₹0	₹0	₹0
Debtors	₹1,48,803	₹1,66,660	₹1,86,659	₹2,09,058	₹2,34,145
Cash & Bank	₹1,47,130	₹3,73,697	₹5,15,734	₹4,98,828	₹2,13,376
Margin Money	₹0	₹0	₹0	₹0	₹0
Total CA	₹2,95,934	₹5,40,357	₹7,02,392	₹7,07,886	₹4,47,521
TOTAL ASSETS	₹11,30,934	₹12,74,857	₹13,48,992	₹12,77,543	₹9,49,772
LIABILITIES					
Capital/Net Worth	₹5,24,931	₹7,92,581	₹10,02,671	₹10,80,612	₹9,16,992
Term Loan O/S	₹5,85,170	₹4,58,943	₹3,20,189	₹1,67,663	₹0
Creditors	₹20,832	₹23,332	₹26,132	₹29,268	₹32,780
Provisions	₹0	₹0	₹0	₹0	₹0
Total CL	₹20,832	₹23,332	₹26,132	₹29,268	₹32,780
TOTAL LIABILITIES	₹11,30,934	₹12,74,857	₹13,48,992	₹12,77,543	₹9,49,772

 **Verification:** Cash & Bank in BS matches Closing Cash in Cash Flow Statement across all years. Retained Earnings = Cumulative (PAT – Drawings).

OPERATING VS NET CASH FLOW



CLOSING CASH BALANCE

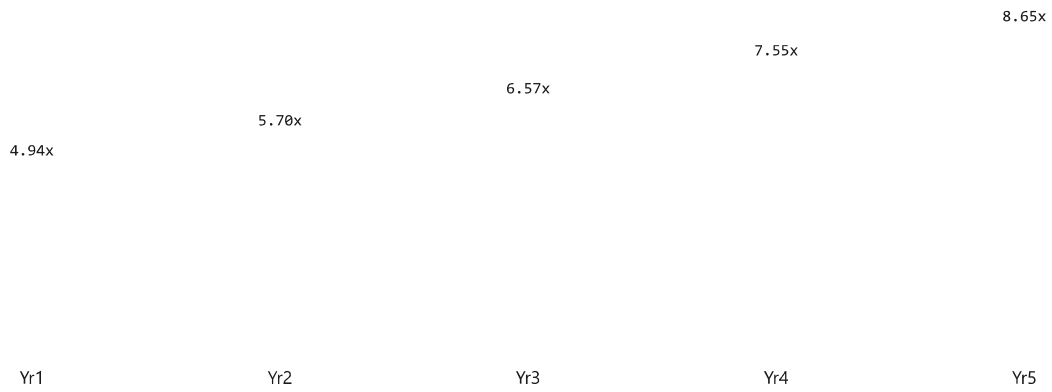


CASH FLOW

Particulars	Yr 1	Yr 2	Yr 3	Yr 4	Yr 5
A. OPERATING					
PAT	₹6,94,931	₹8,55,650	₹10,33,290	₹12,30,421	₹14,49,852
+ Depreciation	₹1,15,000	₹1,00,500	₹87,900	₹76,943	₹67,406
+ Interest (addback)	₹61,586	₹50,189	₹37,661	₹23,890	₹8,752
+ Pre-Op Amortisation	₹0	₹0	₹0	₹0	₹0
Working Capital Adj.	-₹1,27,971	-₹15,356	-₹17,199	-₹19,263	-₹21,575
Cash from Ops (A)	₹7,43,546	₹9,90,982	₹11,41,652	₹13,11,990	₹15,04,435
B. INVESTING					
Capex + Pre-Op + Margin	-₹9,50,000	₹0	₹0	₹0	₹0
C. FINANCING					
Loan + Promoter Inflow	₹9,50,000	₹0	₹0	₹0	₹0
- Principal Repaid	-₹1,14,830	-₹1,26,227	-₹1,38,754	-₹1,52,525	-₹1,67,663
- Interest Paid	-₹61,586	-₹50,189	-₹37,661	-₹23,890	-₹8,752
- Drawings	-₹4,20,000	-₹5,88,000	-₹8,23,200	-₹11,52,480	-₹16,13,472
Cash from Fin (C)	₹3,53,584	-₹7,64,416	-₹9,99,616	-₹13,28,896	-₹17,89,888
Net Cash Flow (A+B+C)	₹1,47,130	₹2,26,567	₹1,42,037	-₹16,906	-₹2,85,452
Opening Cash	₹0	₹1,47,130	₹3,73,697	₹5,15,734	₹4,98,828
Closing Cash	₹1,47,130	₹3,73,697	₹5,15,734	₹4,98,828	₹2,13,376

Note: Closing Cash matches Balance Sheet Cash & Bank. Drawings of ₹35,000/month growing at 40% p.a. deducted from Financing activities.

DSCR BY YEAR ($\geq 1.25X$ BENCHMARK)



DSCR

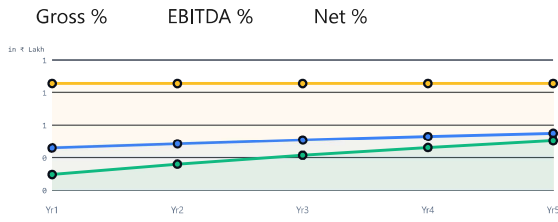
Particulars	Yr 1	Yr 2	Yr 3	Yr 4	Yr 5
PAT	₹6,94,931	₹8,55,650	₹10,33,290	₹12,30,421	₹14,49,852
+ Depreciation	₹1,15,000	₹1,00,500	₹87,900	₹76,943	₹67,406
+ Interest	₹61,586	₹50,189	₹37,661	₹23,890	₹8,752
Cash Accruals	₹8,71,517	₹10,06,339	₹11,58,851	₹13,31,253	₹15,26,010
Interest	₹61,586	₹50,189	₹37,661	₹23,890	₹8,752
Principal	₹1,14,830	₹1,26,227	₹1,38,754	₹1,52,525	₹1,67,663
Debt Service	₹1,76,416	₹1,76,416	₹1,76,416	₹1,76,416	₹1,76,416
DSCR	4.94x	5.70x	6.57x	7.55x	8.65x

AVERAGE DSCR

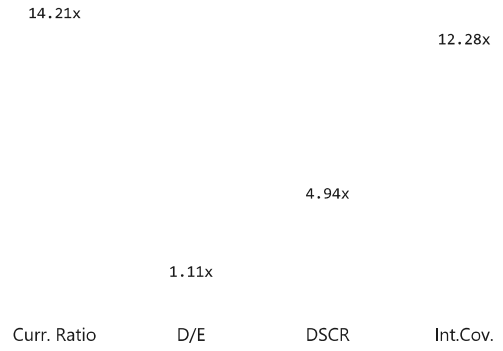
6.68x

 Excellent

MARGIN TRENDS (%)



YEAR 1 KEY RATIOS

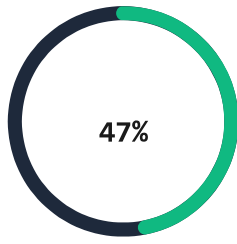


KEY RATIOS

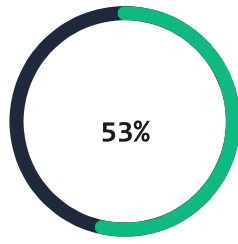
Particulars	Yr 1	Yr 2	Yr 3	Yr 4	Yr 5
Gross Margin %	72.00%	72.00%	72.00%	72.00%	72.00%
EBITDA Margin %	48.14%	49.63%	51.03%	52.34%	53.57%
Net Margin %	38.38%	42.20%	45.50%	48.37%	50.89%
Current Ratio	14.21	23.16	26.88	24.19	13.65
Debt-Equity	1.11	0.58	0.32	0.16	0.00
ROA %	61.45%	67.12%	76.60%	96.31%	152.65%
ROE %	132.39%	107.96%	103.05%	113.86%	158.11%
DSCR	4.94	5.70	6.57	7.55	8.65
Int. Coverage	12.28	18.05	28.44	52.50	166.65

Benchmarks: DSCR \geq 1.50 | CR \geq 1.33 | D/E \leq 3.00 | ICR \geq 2.00

BREAK-EVEN POINT



BEP % of Rev



Safety Margin

BEP VS PROJECTED REVENUE (YR 1)

Break-Even

Projected Rev

BREAK-EVEN

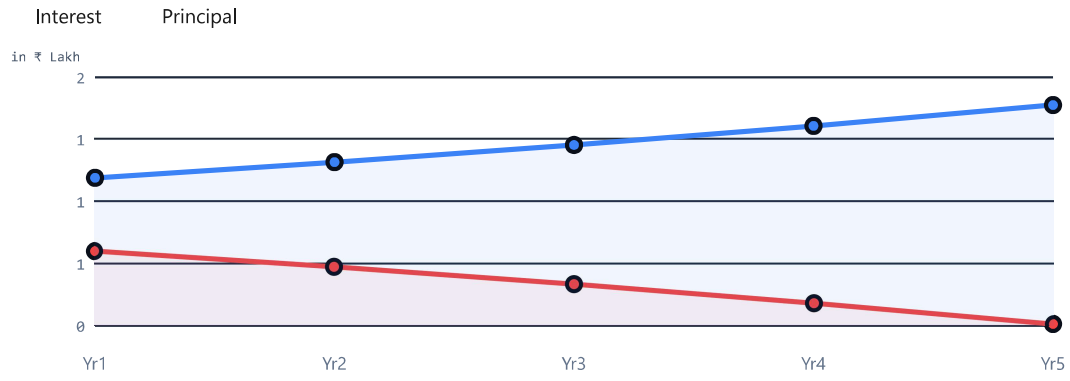
Annual Fixed Costs	₹6,08,586
Contribution Margin	72.00%
BEP Revenue (Annual)	₹8,45,258
BEP Revenue (Monthly)	₹70,438
Projected Rev (Yr1)	₹18,10,440
BEP as % Revenue	46.69%
Margin of Safety	53.31%

46.69%

₹0

Projected: ₹18,10,440

INTEREST VS PRINCIPAL SPLIT



LOAN REPAYMENT (YEARLY)

EMI: ₹14,701/mo | Moratorium: 0 mo | Rate: 9.5%

Particulars	Yr 1	Yr 2	Yr 3	Yr 4	Yr 5
Opening Bal	₹7,00,000	₹5,85,170	₹4,58,943	₹3,20,189	₹1,67,663
Interest	₹61,586	₹50,189	₹37,661	₹23,890	₹8,752
Principal	₹1,14,830	₹1,26,227	₹1,38,754	₹1,52,525	₹1,67,663
Total Paid	₹1,76,416	₹1,76,416	₹1,76,416	₹1,76,416	₹1,76,416
Closing Bal	₹5,85,170	₹4,58,943	₹3,20,189	₹1,67,663	₹0








31 MONTHLY EMI SCHEDULE

Loan: ₹7,00,000 | EMI: ₹14,701/mo

Mo	Opening	EMI	Interest	Principal	Closing
Year 1					
1	₹7,00,000	₹14,701	₹5,542	₹9,160	₹6,90,840
2	₹6,90,840	₹14,701	₹5,469	₹9,232	₹6,81,608
3	₹6,81,608	₹14,701	₹5,396	₹9,305	₹6,72,303
4	₹6,72,303	₹14,701	₹5,322	₹9,379	₹6,62,924
5	₹6,62,924	₹14,701	₹5,248	₹9,453	₹6,53,471
6	₹6,53,471	₹14,701	₹5,173	₹9,528	₹6,43,943
7	₹6,43,943	₹14,701	₹5,098	₹9,603	₹6,34,340
8	₹6,34,340	₹14,701	₹5,022	₹9,679	₹6,24,660
9	₹6,24,660	₹14,701	₹4,945	₹9,756	₹6,14,904
10	₹6,14,904	₹14,701	₹4,868	₹9,833	₹6,05,071
11	₹6,05,071	₹14,701	₹4,790	₹9,911	₹5,95,160
12	₹5,95,160	₹14,701	₹4,712	₹9,990	₹5,85,170
Year 2					
13	₹5,85,170	₹14,701	₹4,633	₹10,069	₹5,75,101
14	₹5,75,101	₹14,701	₹4,553	₹10,148	₹5,64,953
15	₹5,64,953	₹14,701	₹4,473	₹10,229	₹5,54,724
16	₹5,54,724	₹14,701	₹4,392	₹10,310	₹5,44,414
17	₹5,44,414	₹14,701	₹4,310	₹10,391	₹5,34,023
18	₹5,34,023	₹14,701	₹4,228	₹10,474	₹5,23,549
19	₹5,23,549	₹14,701	₹4,145	₹10,557	₹5,12,993
20	₹5,12,993	₹14,701	₹4,061	₹10,640	₹5,02,353
21	₹5,02,353	₹14,701	₹3,977	₹10,724	₹4,91,628
22	₹4,91,628	₹14,701	₹3,892	₹10,809	₹4,80,819
23	₹4,80,819	₹14,701	₹3,806	₹10,895	₹4,69,924
24	₹4,69,924	₹14,701	₹3,720	₹10,981	₹4,58,943
Year 3					
25	₹4,58,943	₹14,701	₹3,633	₹11,068	₹4,47,875
26	₹4,47,875	₹14,701	₹3,546	₹11,156	₹4,36,720
27	₹4,36,720	₹14,701	₹3,457	₹11,244	₹4,25,476
28	₹4,25,476	₹14,701	₹3,368	₹11,333	₹4,14,143
29	₹4,14,143	₹14,701	₹3,279	₹11,423	₹4,02,720
30	₹4,02,720	₹14,701	₹3,188	₹11,513	₹3,91,207
31	₹3,91,207	₹14,701	₹3,097	₹11,604	₹3,79,603
32	₹3,79,603	₹14,701	₹3,005	₹11,696	₹3,67,906
33	₹3,67,906	₹14,701	₹2,913	₹11,789	₹3,56,118
34	₹3,56,118	₹14,701	₹2,819	₹11,882	₹3,44,236
35	₹3,44,236	₹14,701	₹2,725	₹11,976	₹3,32,260
36	₹3,32,260	₹14,701	₹2,630	₹12,071	₹3,20,189
Year 4					
37	₹3,20,189	₹14,701	₹2,535	₹12,166	₹3,08,022

Mo	Opening	EMI	Interest	Principal	Closing
38	₹3,08,022	₹14,701	₹2,439	₹12,263	₹2,95,759
39	₹2,95,759	₹14,701	₹2,341	₹12,360	₹2,83,400
40	₹2,83,400	₹14,701	₹2,244	₹12,458	₹2,70,942
41	₹2,70,942	₹14,701	₹2,145	₹12,556	₹2,58,386
42	₹2,58,386	₹14,701	₹2,046	₹12,656	₹2,45,730
43	₹2,45,730	₹14,701	₹1,945	₹12,756	₹2,32,974
44	₹2,32,974	₹14,701	₹1,844	₹12,857	₹2,20,117
45	₹2,20,117	₹14,701	₹1,743	₹12,959	₹2,07,158
46	₹2,07,158	₹14,701	₹1,640	₹13,061	₹1,94,097
47	₹1,94,097	₹14,701	₹1,537	₹13,165	₹1,80,932
48	₹1,80,932	₹14,701	₹1,432	₹13,269	₹1,67,663
Year 5					
49	₹1,67,663	₹14,701	₹1,327	₹13,374	₹1,54,289
50	₹1,54,289	₹14,701	₹1,221	₹13,480	₹1,40,809
51	₹1,40,809	₹14,701	₹1,115	₹13,587	₹1,27,223
52	₹1,27,223	₹14,701	₹1,007	₹13,694	₹1,13,529
53	₹1,13,529	₹14,701	₹899	₹13,803	₹99,726
54	₹99,726	₹14,701	₹789	₹13,912	₹85,814
55	₹85,814	₹14,701	₹679	₹14,022	₹71,792
56	₹71,792	₹14,701	₹568	₹14,133	₹57,660
57	₹57,660	₹14,701	₹456	₹14,245	₹43,415
58	₹43,415	₹14,701	₹344	₹14,358	₹29,057
59	₹29,057	₹14,701	₹230	₹14,471	₹14,586
60	₹14,586	₹14,701	₹115	₹14,586	₹0

VIABILITY

Parameter	Value	Status
DSCR \geq 1.50 (Avg)	6.68	 Pass
DSCR \geq 1.25 (All)	4.94, 5.70, 6.57, 7.55, 8.65	 Pass
CR \geq 1.33	14.21	 Pass
D/E \leq 3.00	1.11	 Pass
BEP $<$ 80%	46.69%	 Pass
PAT $>$ 0 (Yr1)	₹6,94,931	 Pass
ICR \geq 2.00	12.28	 Pass

VERDICT

VIABLE

7/7 benchmarks met

OBSERVATIONS

- Investment: **₹9,50,000** — Stock + FA from loan.
- Revenue **₹18,10,440** Yr1, growing 12% p.a. over 5 years.
- Avg DSCR **6.68** — exceeds 1.50 benchmark.
- BEP at **46.69%**, safety margin 53.31%.
- Project is financially viable for the proposed Term Loan.**