

Model DPR

Name of the entity

Project title

Bank Name, Branch

Eligible Convergence program

List of activities proposed

Submitted by

Name, Address & Contact details of the beneficiary

Date
Place

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1. Project at a Glance

Applicant (s) / Legal entity Name	
Constitution / beneficiary	
Registration No. of applicant/CIN	
Registration date	
GST No. of applicant	
PAN No of applicant	
Project Activity proposed	
Project Site Address	
Bank/ Financial Institution identified for Term loan	
Gestation/Moratorium period	
Repayment period	
Land ownership: Owned or on registered lease	
<i>Financial Details</i>	
○ Project economic period/ economic life	
○ Total Project Cost of the proposal	
○ Current Ratio	
○ IRR	
○ BCR	
○ Average DSCR	
○ Debt to Equity Ratio	
○ Promoters Contribution	
○ Break Even Point	

2. Introduction/Executive Summary

- Company & Business Description

(A brief description of the history and formation of the organisation)

- Management

(Prior experience and loan history)

Name	UID	PAN	Mobile	Email	Credit Rating	% of share holding

- Vision and mission

3. Current/Proposed Products and Services

- Product Offering

Describe your product line in more detail, if applicable. List each product and its functionality

- Service Offerings

Describe your service line in more detail, if applicable. List each service and why you're offering it

4. Proposed investment requirements under AIF loan

- Location
(Map with nearby landmarks)
- Land requirement

Land Area	
Status of Legal title & Possession	
if leased, Period of lease	
Coordinates of location	
Connectivity to roads	
Availability of Water	
Availability of Power	

- Machinery requirements

Particulars	No of units /Capacity	Estimated cost

- Construction requirements

Particulars	No of units /Capacity	Estimated cost

- Estimated time of completion / Gant chart

5. Market Analysis and Sales Plan

- Location Analysis

[Explain why you've chosen your (proposed) location and what benefits you expect to see from it.]

- Acquisition Channels

[What are your main customer acquisition channels (e.g., search engine marketing, event marketing, blogging, co-marketing, paid, etc.) and what do you plan to prioritize this year?]

- Sales Methodology

[How will you reach and engage with new leads? Are you pursuing an inbound or outbound sales strategy? Why does your prospecting strategy make sense for your business?]

- Sales Channels

[What will you utilize to sell your products? Will you sell online, in stores, or through sales reps? Are you going to sell at your own store or distribute to other stores?]

6. SWOT Analysis

Strengths <i>(Internal, positive)</i>	Weakness <i>(Internal, negative)</i>	Opportunities <i>(External, positive)</i>	Threats <i>(External, negative)</i>

7. Financials

a) Project Cost

<u>Cost of Project</u>	Rs/Lakhs
1. Land & Building	
2.Plant & Machinery	
3.Electrical Equipment	
4.Office Equipment	
5.Furniture	
6.Vehicles	
7.Preliminary expenses	
8.Preoperative expenses	
9.Working capital margin	
10.Contingencies	
Total	

b) Source of finance

<u>Means of Finance</u>	Rs/Lakhs
Term Loan	
Promoters contribution <i>(Min 10%)</i>	
Convergence programs/Govt subsidy	
Total	Same as project cost

c) Projected P&L

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5
A. Income					
Sales					
Total Income					
B. Expenses					
2. Manpower					
3. Raw Material					
4. Consumables					
5. Power & Fuel					
6. Repairs & Maintenance					
7. Depreciation					
C. Cost of Production (2to7)					
D. Profit before Int, OH, tax (A-C)					
E. Interest					
8. Term Loan					
9. W Cap borrowing					
Total interest					
F. Profit bef OH, tax (D-E)					
G. Land and building rent					
H. Administration Expenses					
I. Selling & Distrib Expenses					
I. Profit before w/off & Tax (F-G-H-I)					
J. Write-off					
I1. Preliminary expenses					
I2. Pre-operative expenses					
Total W/off					
K. Profit Before Tax (I-J)					
L. Income Tax					
M. Profit After Tax (K-L)					

d) Projected Cash flow statement

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5	Year 1
A. Inflow						
1. Cash Profit from Operations						
2. Share Capital						
3. Term Loan						
4. Working capital Borrowing						
5. Increase in Current liabilities						
Total A						

f) Break-Even Analysis

Capacity Utilization					
Sales S					
Variable Costs V					
Contribution C = S-V					
Fixed Costs F					
Break Even Sales Rs/Lakhs					
Break Even Capacity %					
Cash Break Even Point %					
Cash Break Even Sales Rs/Lakhs					

g) Ratio Analysis

Benefit Cost Ratio, Net Present Value and Internal Rate of Return

Year	Total sales	Total cost	PV Sales	PV Cost	Total Inflows
BCR		If a project has a BCR greater than 1.0, the project is expected to deliver a positive net present value to a firm and its investors.			
NPV		A positive NPV indicates that the projected earnings generated by a project or investment. An investment with a negative NPV will result in a net loss			
IRR		The internal rate of return (IRR) is the annual rate of growth that an investment is expected to generate.			

h) Debt Service Coverage Ratio

Year	Year 1	Year 2	Year 3	Year 4	Year 5
Net profit					
Add					
Interest on Term loan					
Interest on working capital loan					
Income Tax					
Depreciation					
Preliminary Exp Write off					
Preoperative Exp Write off					
Net Operating Income					

(EBITDA)					
Term loan repayment					
Interest on Term loan					
Principal repayment of WC Loan					
Interest on working capital					
Total Principal + Interest payment					
DSCR					

A DSCR of less than 1 means negative cash flow, which means that the borrower will be unable to cover or pay current debt obligations without drawing on outside sources