SAMPLE – FICTIONAL DETAILS · NOT A REAL PERSON, BUSINESS OR OFFICIAL FORM

Bank-loan project report (sample extract)

Prepared in the name of Hari Menon, Nila Spices (fictional) · Sample – fictional details.

This extract shows the tone of a project report a bank may ask for. It is not a submitted application and not a credit decision.

Purpose of the loan (sample)

A working-capital and fitting-out loan to open a retail spice shop in Thrissur. The applicant (fictional) proposes a contribution from savings and requests a term loan plus a small cash-credit limit. Exact amounts in a real report would match quotations and bank statements.

Security and repayment (illustrative)

Repayment from monthly shop receipts after operating costs. A real report would include a month-by-month cash-flow, existing liabilities, and whatever security the bank has asked for. We do not invent collateral you do not have.

Promoter (sample)

Hari Menon, 42, resident of Thrissur, ten years in wholesale kirana sales (all fictional). No claim is made about CIBIL or existing facilities in this sample.