SAMPLE ONLY — fictional demo. Not for bank filing. jrloanadvisors.com

SAMPLE — fictional demo numbers

LRD Cashflow Pro — sample deal file

Sample — fictional OMR office (not a real client) · Loan ₹7,00,00,000 · 9.5% · 9 years

Coverage: 0.85× — Tight — bank will ask hard questions

Summary

Monthly net rent	₹8,25,000
EMI	₹9,66,655
LTV	46.67%
Escrow	3 month(s) · ₹24,75,000

Year table

Year	Gross / mo	Net / mo	EMI	Coverage	Band
1	₹10,00,000	₹8,25,000	₹9,66,655	0.85×	Tight — bank will ask hard questions
2	₹10,00,000	₹8,25,000	₹9,66,655	0.85×	Tight — bank will ask hard questions
3	₹10,00,000	₹8,25,000	₹9,66,655	0.85×	Tight — bank will ask hard questions
4	₹11,50,000	₹9,48,750	₹9,66,655	0.98×	Tight — bank will ask hard questions
5	₹11,50,000	₹9,48,750	₹9,66,655	0.98×	Tight — bank will ask hard questions
6	₹11,50,000	₹9,48,750	₹9,66,655	0.98×	Tight — bank will ask hard questions
7	₹13,22,500	₹10,91,063	₹9,66,655	1.13×	Watch — thin cushion
8	₹13,22,500	₹10,91,063	₹9,66,655	1.13×	Watch — thin cushion
9	₹13,22,500	₹10,91,063	₹9,66,655	1.13×	Watch — thin cushion

Stress

- **Rent falls 20%**: coverage 0.68× — Tight — bank will ask hard questions (net ₹6,60,000 / EMI ₹9,66,655)

- **Two more empty months a year**: coverage 0.7× — Tight — bank will ask hard questions (net ₹6,75,000 / EMI ₹9,66,655)
- **Rate rises 2% a year**: coverage 0.79× — Tight — bank will ask hard questions (net ₹8,25,000 / EMI ₹10,43,256)

Sample figures for practice. The bank decides.