KALVEE BUSINESS SOLUTIONS / BUSINESS PROJECT PROPOSAL

HOME TIFFIN & MEAL SERVICE

Detailed Project Report & Bank Loan Application Support

INDIA • MODEL PROJECT • NOVEMBER 2026

TOTAL PROJECT COST	ILLUSTRATIVE BANK FINANCE
₹2,25,000	₹1,75,000

APPLICANT AND LENDING INSTITUTION

Field	Applicant to complete
Applicant / proposed firm name	_____
Proposed business location	_____
Bank and branch	_____
Date of submission	_____

DOCUMENT STATUS • APPLICANT CUSTOMISATION REQUIRED

A professionally formatted model DPR and financial illustration, not an approved loan or a certified appraisal. The applicant must replace blank fields, verify quotations and demand, attach documentary evidence and sign before submitting to a bank.

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QUICK LINKS TO OFFICIAL PORTALS

KVIC PMEGP application

MUDRA programme

FSSAI food-business licensing

Udyam registration

For bank use: replace all illustrative assumptions with actual applicant data, quotations and bank-approved terms.

01 / LENDING REQUEST

Covering letter to the bank

To: The Branch Manager | Bank / Branch: _____ | Date: _____

Subject: Request for indicative business loan of ₹1,75,000 towards establishing a Home Tiffin and Meal Service

Dear Sir/Madam,

I/We propose to establish a home-style meal preparation and delivery business at the location stated in this report. The estimated project cost is ₹2,25,000, to be financed by promoter contribution of ₹50,000 and an illustrative bank facility of ₹1,75,000. I/We request the bank to consider this proposal under an appropriate micro-enterprise financing product, including MUDRA where eligible, subject to the bank's credit assessment and sanction conditions.

The enclosed business plan describes the proposed market, capital expenditure, operating arrangements, projected financials, repayment illustration, risk mitigants, and compliance plan. All estimates are illustrative and will be replaced or supported by local quotations, actual customer evidence, registrations and documents requested by the lender.

Yours faithfully, Applicant signature: _____ Place: _____

Borrower / enterprise profile

Field	Applicant to complete
Applicant / promoter name	_____
Entity type / constitution	_____
Address and proposed kitchen premises	_____
Mobile and email	_____
Business experience / qualifications	_____
Udyam / FSSAI (if already issued)	_____
Expected launch date	_____

LOAN PURPOSE

Indicative facility: setup of kitchen equipment, sanitation and delivery infrastructure, plus project working capital. The proposed lender will determine the appropriate facility type, margin, moratorium, interest rate, repayment period and security terms.

02 / EXECUTIVE ASSESSMENT

Project at a glance

Project parameter	Proposed model
Nature	Home-cooked meals on weekly/monthly subscriptions and fixed-route delivery
Customer focus	Office staff, hostels, students, PG residents, families and assisted households
Service capacity	45 paid meals/day × 26 operating days = 1,170 meals/month
Average receipt	₹135 / paid meal (illustrative customer collection)
Monthly revenue at model volume	₹1,57,950
Monthly estimated total cost	₹1,44,700
Model monthly remainder after cost/reserve	₹13,250
Promoter contribution	₹50,000
Indicative bank borrowing	₹1,75,000

Business concept and customer promise

The proposed enterprise will prepare standardised, home-style vegetarian/non-vegetarian meals (as permitted by the kitchen's licences) under prepaid subscriptions. The model relies on predictable menus, disciplined portion costing, controlled purchasing, good food safety and deliveries concentrated within a small catchment area. It is a proposed business, not a record of existing sales.

Why the model may be viable

- Recurring lunch and dinner subscriptions can improve demand visibility versus purely walk-in orders.
- Fixed delivery routes, standard portion sizes and simple menus can constrain wastage and dispatch costs.
- A lean pilot of 10–15 meals/day can test product quality, pricing, and delivery before full launch.
- Daily cash collection, reconciled digital payments and customer feedback can support credit monitoring.

Important underwriting point
The ₹1,57,950 monthly sales figure is a capacity-and-price assumption (45 × 26 × ₹135), not a verified order book. A bank should validate market demand, local input costs, kitchen permissions and the promoter's experience before approving finance.

03 / PROJECT INVESTMENT

Estimated cost of project

Investment component	Amount
Cooking equipment and food-grade utensils	₹50,000
Refrigeration and hygienic storage	₹22,000
Sanitation, wash and pest-prevention setup	₹18,000
Kitchen ventilation and premises fit-out	₹35,000
Insulated delivery carriers, crates and starter packaging	₹35,000
Food-safety applications, branding and trial production	₹10,000
Operating float and first ingredient purchases	₹55,000
TOTAL PROJECT COST	₹2,25,000

Proposed means of finance

Source	Amount	Share
Promoter / own contribution	₹50,000	22.2%
Illustrative bank finance	₹1,75,000	77.8%
TOTAL	₹2,25,000	100.0%

Capital deployment safeguards

- Collect at least three comparative equipment quotations and retain the selected vendor's specifications.
- Evidence the ₹50,000 promoter contribution through bank statements or other lawful sources.
- Request bank disbursement against verified invoices and applicable sanction conditions.
- The ₹55,000 operating float is initial working capital; it is not an additional capital expenditure over the above total.
- No government subsidy or grant has been assumed in the project's means of finance.

Bank adjustment
The ₹1,75,000 facility is a planning example—not an offer of lending or a requested limit mandated by any scheme. The bank may revise the debt/equity mix after checking the borrower's eligibility, eligible costs, collateral/security policy and projected cash flow.

04 / DELIVERY AND OPERATING PLAN

Operating model and sales plan

Operating metric	Model assumption
Meals sold per day	45
Operating days per month	26
Total paid meals / month	1,170
Average billed receipt per meal	₹135
Projected sales / month	₹1,57,950
Projected gross annual sales	₹18,95,400

Workflow, procurement and quality

- Weekly menu and prepaid customer commitments; plan purchase quantities the previous day.
- Buy ingredients from documented vendors and keep purchase bills, inventory and expiry checks.
- Maintain potable water, safe cooking temperatures, allergen information, clean equipment and staff hygiene.
- Pack in food-grade sealed containers, record dispatch time and route deliveries by postcode/cluster.
- Track daily sold meals, food waste, refunds, complaints, cash/UPI collections and bank deposits.
- Maintain an alternate supplier and delivery partner; avoid dependence on a single customer.

Market-entry activities

Initial demand validation: interview at least 15 likely customers, trial three menu/price combinations, secure prepaid test subscriptions and collect letters of interest from offices or hostels before scaling. Use simple QR/UPI payments and invoice records. Promotion may include local resident associations, WhatsApp Business, corporate sampling and referrals where consent is obtained.

People, premises and service coverage

Illustrative staffing: owner/operator, one kitchen helper and a part-time delivery arrangement. Indicative clean preparation area: 120–250 sq. ft. with adequate utilities, ventilation, drainage, chilled storage and segregation. The applicant must document actual occupancy/lease permissions and applicable food safety requirements.

05 / OPERATING FINANCES

Illustrative monthly profit and loss

At 45 paid meals per day, 26 operating days and ₹135 per meal, estimated monthly sales are ₹1,57,950. This is an illustrative steady-state run-rate, not an audited result.

Revenue / expenditure item	Monthly (₹)
Ingredients: grains, vegetables, oil and staples	₹51,000
Food-grade containers, labels and seals	₹11,700
Delivery / last-mile logistics	₹16,000
Kitchen helper wages	₹17,000
Owner working-time allowance	₹22,000
Utilities, sanitation and cleaning	₹6,000
Premises rent / space allocation	₹8,000
Marketing, mobile and customer outreach	₹4,000
Spoilage, refunds and customer support	₹3,500
Loan interest: base-month allowance	₹2,000
Equipment depreciation: illustrative	₹2,000
Income-tax reserve: illustrative (not statutory computation)	₹1,500
TOTAL MODEL COST AND RESERVES	₹1,44,700
SALES REVENUE	₹1,57,950
MODEL MONTHLY REMAINDER	₹13,250

Margin interpretation
Net model remainder: ₹13,250 per month; margin ≈ 8.4%. The owner's working-time allowance of ₹22,000 is already included as a cost. Income-tax reserve and loan interest are estimates, not tax or lender calculations.

06 / REPAYMENT AND CREDIT ANALYSIS

Indicative bank facility and repayment

For illustration only, this section assumes a ₹1,75,000 amortising term loan, 12% annual interest charged monthly, 60 equal monthly instalments, immediate repayment and no processing charge, insurance, moratorium, fees or interest variation. Actual sanction terms may differ.

Loan assumption	Value
Illustrative loan amount	₹1,75,000
Interest rate	12.0% p.a. assumed
Repayment period	60 months
Approximate EMI	₹3,893
Estimated total interest over tenor	₹58,567
Total paid over 60 months	₹2,33,567

Annual debt-service illustration

Year	Interest	Principal	Total instalments	Closing loan
1	₹19,538	₹27,176	₹46,713	₹1,47,824
2	₹16,091	₹30,622	₹46,713	₹1,17,202
3	₹12,207	₹34,506	₹46,713	₹82,696
4	₹7,831	₹38,882	₹46,713	₹43,814
5	₹2,900	₹43,814	₹46,713	₹0

Year-one repayment serviceability

Illustrative annual EBITDA at the model run-rate: ₹2,25,000. After an assumed tax reserve of ₹18,000, model cash available before debt service is ₹2,07,000. Indicative Year-1 bank instalments total approximately ₹46,713; simplified illustrative debt-service cover ≈ 4.43x.

Credit caution
This coverage is NOT a bank-certified DSCR. It assumes 100% attainment of steady-state sales, stable collections, costs and no unforeseen cash needs. The 75%-volume scenario has a loss, so the bank must stress-test early ramp-up and borrower household cash commitments.

07 / FIVE-YEAR FINANCIAL OUTLOOK

Projected profit and cash flow – illustrative

Assumptions for illustration: Year 1 model steady-state sales; revenue and meal-linked costs grow 10% yearly from Year 2; non-financing operating overhead increases 6% yearly; depreciation ₹24,000/year; indicative tax reserve ₹18,000/year; year-specific interest follows the assumed 12% / 60-month repayment schedule. These assumptions require local substantiation.

₹ / year	Y1	Y2	Y3	Y4	Y5
Sales	₹18,95,400	₹20,84,940	₹22,93,434	₹25,22,777	₹27,75,055
Variable costs	₹9,86,400	₹10,85,040	₹11,93,544	₹13,12,898	₹14,44,188
Operating fixed costs	₹6,84,000	₹7,25,040	₹7,68,542	₹8,14,655	₹8,63,534
EBITDA	₹2,25,000	₹2,74,860	₹3,31,348	₹3,95,224	₹4,67,333
Loan interest	₹19,538	₹16,091	₹12,207	₹7,831	₹2,900
Depreciation (fixed)	₹24,000	₹24,000	₹24,000	₹24,000	₹24,000
Tax reserve (illustrative)	₹18,000	₹18,000	₹18,000	₹18,000	₹18,000
Net model surplus	₹1,63,462	₹2,16,769	₹2,77,141	₹3,45,393	₹4,22,433
Cash after debt service*	₹1,60,287	₹2,10,147	₹2,66,635	₹3,30,511	₹4,02,620

* Estimated cash generated after income-tax reserve and scheduled bank instalments, before further capital expenditure, working-capital changes, personal drawings beyond the owner allowance, and unforeseen costs. First-year profit differs slightly from the page's ₹13,250/month run-rate because this five-year illustration uses amortised loan interest instead of the flat ₹2,000/month allowance.

Key modelling limits

- Five-year volumes and prices are forecast assumptions—not confirmed orders; the projected rise assumes ongoing demand and capacity management.
- Debt service is based on assumed loan terms; working-capital credit, if sanctioned separately, changes interest and repayment.
- Actual income tax, GST, FSSAI classification, establishment expenses and compliance cost depend on the enterprise.
- The business owner should replace model values with location-specific supplier quotes and obtain an accountant-reviewed version for the lender.

08 / BREAK-EVEN AND DOWNSIDE RISK

Scenario-based viability assessment

Demand level	Revenue/month	Variable cost	Remainder	Margin
75% run-rate	₹1,18,462	₹61,650	-₹5,688	-4.8%
100% run-rate	₹1,57,950	₹82,200	₹13,250	8.4%
125% run-rate	₹1,97,438	₹1,02,750	₹32,188	16.3%

Simple monthly break-even

Using assumed variable cost of ₹82,200/month and fixed cost/allowance/reserve of ₹62,500/month at baseline volume, break-even sales are approximately ₹1,30,322 per month, equivalent to roughly 965 paid meals per month, or about 37.1 meals per operating day at ₹135 collected per meal.

Downside observation
At 75% of the assumed sales volume, the model produces a monthly shortfall of around ₹5,688, even before any new unexpected expenditure. The borrower should maintain a working-capital buffer and postpone scaling until paid repeat orders support demand.

Key risks and proposed controls

Risk	Mitigant
Sales/ramp-up risk	Prepaid pilots, corporate letters of intent, route density and weekly sales review
Food safety or contamination	FSSAI compliance, food-grade packaging, temperature logs and staff hygiene
Ingredients price spikes	Weekly menu-costing, supplier alternatives, quantity controls
Delivery disruption	Backup rider and dispatch buffer, route clustering and refund policy
Cash collection delays	Advance subscriptions, digital receipts, daily reconciliation
Finance and liquidity	No assumed subsidy; retain cash buffer; track EMI and inventory separately

09 / LICENCES AND PUBLIC FINANCING ROUTES

Legal, food safety and registration plan

- Food safety: obtain the FSSAI registration/licence applicable to the actual kitchen category, turnover and other qualifying criteria before operations. Official threshold order dated 13 March 2026 states registration turnover up to ₹1.5 crore, effective 1 April 2026; activity-specific rules still apply.
- Business registration: consider Udyam registration where eligible (free through the official portal); obtain local trade/shop and premises permissions as applicable.
- Taxes and accounts: confirm GST registration treatment, invoicing, payroll and tax obligations with a qualified adviser.
- Premises: secure written occupancy/lease permission and confirm food-safety, fire, storage, ventilation and waste-management needs.
- Retain supplier invoices, daily order/dispatch logs, bank payment records and food-safety checklists for audit and bank monitoring.

Funding routes – do not presume subsidy approval

Scheme / channel	Potential relevance / limitation
MUDRA (PMMY)	₹1.75 lakh is within the Kishor band; the lender determines loan terms and credit decision.
PMEGP	Qualifying new service businesses may seek bank-linked margin-money subsidy, subject to approved activity and scheme rules. Do not count subsidy until sanctioned.
PMFME	Targets qualifying food-processing activities, not automatically ordinary cooked tiffin delivery; only pursue if activities satisfy food-processing rules.
Conventional MSME term loan	Alternative bank/NBFC lending may be appropriate if a scheme does not fit.

Official government sources

MUDRA (Government of India): www.financialservices.gov.in/pradhan-mantri-mudra-yojana-pmmy

PMEGP / KVIC: www.kviconline.gov.in/pmegpeportal/

FSSAI / FoSCoS: foscos.fssai.gov.in/

FSSAI 2026 order: FSSAI official website (refer to the March 2026 order)

Udyam Registration: udyamregistration.gov.in/

Central scheme discovery: www.myscheme.gov.in/

10 / BANK DOCUMENT CHECKLIST

Document pack for lender verification

Tick each item only after it is actually available. Bank-specific documents and declarations will be required in addition to this general list.

✓	Item	Evidence to attach
☐	Applicant KYC	Aadhaar/PAN, address verification, photographs
☐	Entity and tax	Registration/constitution records, Udyam if eligible, GST where applicable
☐	FSSAI and local approvals	Proof of current registration/licence or application, occupancy/trade permissions
☐	Promoter financial capacity	Recent bank statements, own contribution proof, income returns as requested
☐	Experience	Resume, training/food-business experience and references
☐	Premises and utilities	Lease/ownership permission, premises layout, utility estimates
☐	Vendor evidence	Equipment quotations, packaging costs, food ingredient supplier quotations
☐	Demand evidence	Pilot orders, prepaid subscribers, letters of intent, menu/price list
☐	Project plan	Signed DPR, project budget, financial assumptions, loan-purpose allocation
☐	Other lender documents	Application form, credit consent, guarantor information if required

To be updated before bank submission

- Insert verified applicant address, promoter experience, actual customer and supplier data.
- Request bank-specific eligibility/financial-assessment documents before relying on the loan model.
- Recalculate actual profit and DSCR using local quotes, applicant loan requirement and bank rate.
- Obtain signatures, timestamps and documentary proof for all factual declarations.

11 / IMPLEMENTATION SCHEDULE AND DECLARATIONS

Proposed 30-day mobilisation roadmap

Stage	Proposed activity	Evidence / outcome
Days 1–7	Interview prospective buyers; prepare menu economics; collect vendor quotes	Demand notes, indicative orders, 3 equipment estimates
Days 8–14	Verify premises, food safety category, supplier arrangements and bank paperwork	Location record, registrations/applications, vendor short list
Days 15–21	Conduct production trials, record direct costs, submit formal loan request	DPR, margin proof, pilot customer evidence
Days 22–30	Implement kitchen systems, train staff, confirm subscriptions and reconcile cash	Food-safety checklist, signed sales tests and working ledger

Applicant declaration

I/We confirm that the facts entered into the final proposal and supporting statements are true to the best of my/our knowledge, that material assumptions have been supported by actual local evidence, and that no government loan, grant or subsidy has been represented as approved unless documentary sanction is attached. I/We understand that the bank has sole discretion to assess creditworthiness, eligible costs, collateral/security requirements and lending terms.

Field	Applicant to complete
Applicant / proprietor	_____
Authorised signature and date	_____
Place of execution	_____
Bank branch and submission reference	_____

Prepared-by statement

Prepared as an editable model by Kalvee Business Solutions, www.kalveebsolutions.com. Kalvee Business Solutions is not the lending institution, has not audited the applicant, has not certified projections and cannot guarantee approval. Government regulations and scheme portals are cited for applicants to verify independently.

NOT AN AUTOMATICALLY BANK-SANCTIONED DOCUMENT
The promoter must personalise, verify, sign and submit this report with genuine supporting records. No bank, ministry, scheme operator or government authority has endorsed this model DPR.

ANNEXURE A / APPLICANT INPUT SCHEDULE

Complete these fields before submission

Field	Applicant to complete
Proposed kitchen address and locality	_____
Nature of premises: owned / rented	_____
Kitchen area (sq. ft.) and utilities	_____
Planned menu and actual selling prices	_____
Expected paid meals (Day 1 / Month 3 / Month 12)	_____
Attached customer/order evidence	_____
Attached vendor quotations	_____
Promoter's available bank balance / equity proof	_____
Selected bank product / offered interest	_____
Final loan amount / tenure requested	_____
FSSAI registration/licence details	_____
Municipal trade / Shops registration if applicable	_____

Financial audit trail

The model in this report is based on the Kalvee Business Solutions Home Tiffin & Meal Service guide: ₹2,25,000 example cost; 45 paid meals/day × 26 days × ₹135 = ₹1,57,950 example sales; model expenditure and reserves ₹1,44,700/month; estimated remainder ₹13,250/month (8.4%). The ₹1,75,000 loan, ₹50,000 contribution, 12% interest and five-year tenor are additional illustrative assumptions for the financing example; they must be replaced with the actual bank offer.

The site guide and this DPR are not evidence of an existing enterprise, a verified customer base or the promoter's financial standing. The source does not provide named promoters, bank statements, sanctioned facilities or location-specific quotations; this proposal does not fabricate them.