

<b>From:</b>	<b>Report</b>	08
	<b>Bank</b>	
	<b>Branch</b>	
	<b>Subject</b>	Cash Credit / BDP Renewal
	<b>Date of Review</b>	

Name:		Due date		Branch:
CC-	Existing CC Limit	Rs	Enhancement requested	Rs.
BDP-	Existing BDP Limit	Rs.	CC	BDP
				'000

Sr. No.		Actual	Actual	Projection
<b>1.0</b>	<b>CC Limit as % of Sales:</b>			
	20 % of Sales			
<b>2.0</b>	<b>Maximum Permissible Bank Finance: (MPBF)</b>			
2.1	Current Assets			
2.2	Less: Current Liabilities			
2.3	Working Capital Gap (2.1 - 2.2)			
2.4	Less: Promoter's contribution @ 25 %			
<b>2.5</b>	<b>MPBF (2.3 - 2.4)</b>			
2.6	CC Outstanding			
2.7	BDP Outstanding			
<b>2.8</b>	<b>Total (2.6 + 2.7)</b>			
<b>2.9</b>	<b>Excess Outstanding (2.8 - 2.5)</b>			
3.1	<b>Drawing Power:</b>			
	Stock			
	Less: Creditors			
	Paid Stock			
	Less: Margin @ %			
<b>3.1</b>	<b>Drawing Power-Stock</b>			
3.2	<b>Drawing Power:</b>			
	Debtors			
	Less: > 90 days			
	Net Debtors			
	Less: Margin @ %			
<b>3.2</b>	<b>Drawing Power-Debtors</b>			
<b>3.0</b>	<b>Total Drawing Power (3.1 + 3.2)</b>			
<b>4.0</b>	<b>CC Limit + BDP Limit</b>			
<b>5.0</b>	<b>Minimum of 1, 2..5, 3 &amp; 4</b>			

Sr. No.	Notes			
1	It can be observed from above that the borrower has been under/over financed.			
2	As per RBI Master Circular, Bank may sanction working capital limits of 20 % of sales as a thumb rule.(Say Rs.                      Lacs)			
3	<b>Sales growth is tabulated below: Rs'000</b>			
	<b>Year</b>	<b>Sales</b>	<b>Increase (decrease) over p.y.</b>	
			<b>Rs.</b>	<b>%</b>
4	<b>Cash Credit Operations are listed below: Rs'000</b>			
	<b>Period:</b>			
	CC Limit		<b>Summations:</b>	
	Due date		Debit	
	Minimum o/s		Credit	
	Maximum o/s		Credits / CC limit	
	Average o/s		Whether adequate?	
			Date of last credit entry	

5	<b>Bill Discounting: Rs'000</b>			
	BDP Limit		Outstanding	
	Due date		Overdue	

6.1	<b>Last stock statement on record</b>			
6.2	Stock statement submission-Regular/ at a time/ Late			
6.3	Maximum stock value in last few months			
6.4	Whether Creditors are deducted to arrive at DP?			
6.5	Whether debtors above 90 days are deducted for DP?			
7.1	<b>Insurance Policy expiry</b>			
7.2	Sum Insured			
7.3	Adequacy of Insurance cover-Adequate / Inadequate			
7.4	Whether bank clause has been included in policy?			
8.1	<b>Date of last inspection</b>			
8.2	<b>Date of Last Valuation Report</b>			
	Security value: Rs.			
	Security available needs fresh look.			

9	<b>Financial Results: Rs'000</b>				
	<b>Year</b>				
	Sales				
	Gross Profit				
	Gross Profit %				
	Net Profit				
	Net Profit %				

