

From:	Report	12	Date of Review:
	Bank		
	Branch		
	Subject	Review of CC limits Rs.	Lacs & above
	Rs.	'000	

A						
1	CC Account No:					
2	Name					
3	CC Limit					
4	Due date					
B	As per last year Audited Accounts: (31-03-200)					
1.0	CC Limit as % of Sales:					
	Sales					
	20 % of Sales.					
2.0	Maximum Permissible Bank Finance: (MPBF)					
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 % of 2.3					
2.5	MPBF (2.3 - 2.4)					
2.6	CC Outstanding.					
2.7	BDP Outstanding.					
2.8	LC Limit on DA basis.					
2.9	Total (2.6 + 2.7 + 2.8)					
2.10	Excess Outstanding (2.9 - 2.5)					
3.1	Drawing Power:					
	Stock					
	Less: Creditors					
	Paid Stock					
	Less: Margin @ %					
3.1	Drawing Power-Stock					
3.2	Drawing Power:					
	Debtors					

	Less: > 90 days					
	Net Debtors					
	Less: Margin @ %					
3.2	Drawing Power-Debtors					
3.0	Total Drawing Power (3.1 + 3.2)					
4.0	CC Limit + BDP Limit					
5.0	Bank Finance should be Minimum of 1, 2.5, 3 & 4					

C	Stock Statement, Insurance, Operations:					
1.1	Last stock statement on record					
1.2	Stock statement submission-Regular/ at a time/ Late					
1.3	Maximum stock value in last few months					
1.4	Whether Creditors are deducted to arrive at DP?					
1.5	Whether debtors above 90 days are deducted for DP?					
2.1	Insurance Policy expiry					
2.2	Sum Insured					
2.3	Adequacy of Insurance cover-Adequate / Inadequate					
2.4	Whether bank clause has been included in policy?					
3.0	Date of last inspection					
4.0	CC Operations during last 12 months:					
4.1	Credit summations					
4.2	Credit summations divided by CC Limit					
4.3	Whether Credit summations are adequate? (Y/N)					

D	Debt-Equity Ratio (As per Last year Audited A/Cs)					
	Debt (Total of Secured + Unsecured Loans)					
	Equity (Capital + Reserves)					
	Debt-Equity Ratio					
	Excess Debt (considering D-E Ratio of 2.5:1)					