

From:	Report	24	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:					
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 %					
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					

	CC Account No.					
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	Minimum of 1, 2.5, 3 & 4					

C	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)					

