

**NOTE FOR (Name of Sanctioning Authority)**

**BANK OF MAHARASHTRA  
HEAD OFFICE  
CREDIT DEPARTMENT**

**NOTE FOR MANAGEMENT COMMITTEE / CREDIT APPROVAL COMMITTEE / HLCC of CHAIRMAN & MANAGING DIRECTOR / HLCC of EXECUTIVE DIRECTOR / HLCC of GENERAL MANAGER / HLCC of DEPUTY GENERAL MANAGER.**

**Date :**

| <b>SUMMARY</b> |   |                           |   |                      |                 |                          |
|----------------|---|---------------------------|---|----------------------|-----------------|--------------------------|
| 1              | <b>Name of the Account</b>  |                           |   |                      |                 |                          |
| 2              | <b>Branch/Zone</b>  |                           |   |                      |                 |                          |
| 3              | <b>IRAC Status (advances &amp; investments)</b>   |                           |   |                      |                 |                          |
| 4              | <b>Business activity</b>  |                           |   |                      |                 |                          |
|                | <b>4(a) Industry</b>  |                           |   |                      |                 |                          |
| 5              | <b>Activity Code</b>  |                           |   |                      |                 |                          |
| 6              | <b>Category</b>   |                           | Priority/Non Priority/SME   |                      |                 |                          |
| 7              | <b>Request For</b>  |                           | Fresh Sanction / Renewal / Enhancement of credit limits as under                        |                      |                 |                          |
|                |   |                           | <b>Rupees in Crore</b>  |                      |                 |                          |
|                | <b>S No</b>   | <b>Nature of facility</b> | <b>Existing</b>   | <b>Balance as on</b> | <b>Proposed</b> | <b>Increase/decrease</b> |
|                |   |                           |   |                      |                 |                          |
|                |   |                           |   |                      |                 |                          |
|                |   |                           |   |                      |                 |                          |
| 8              | <b>Group/Exposure limit status</b>  |                           | <b>Rupees in Crore</b>  |                      |                 |                          |
|                | <b>Exposure on</b>  | <b>Name</b>               | <b>Fund</b>   | <b>Non Fund</b>      | <b>Total</b>    | <b>Prudential Limit</b>  |
|                | <b>Applicant company/borrower</b>   |                           |   |                      |                 |                          |
|                | <b>Other group concerns</b>   |                           |   |                      |                 | XXX                      |
|                | <b>Total to group</b>   |                           |   |                      |                 |                          |
|                | <b>Investment exposure</b>  |                           |   |                      |                 |                          |
|                | <b>TOTAL EXPOSURE</b>   |                           |   |                      |                 |                          |
|                | <b>Entry Level exposure compliance</b>  |                           |   |                      |                 |                          |
|                | <b>Substantial Exposure limits compliance</b>   |                           |   |                      |                 |                          |
| 9              | <b>Date of last sanction / Sanctioning Authority</b>                                    |                           |   |                      |                 |                          |
| 10             | <b>Date of last reporting to Sanctioning Authority Other than date of last sanction</b> |                           |   |                      |                 |                          |
|                | <b>Context / Reasons</b>  |                           |   |                      |                 |                          |
| 11             | <b>Confirmation / Ratification if any</b>   |                           |   |                      |                 |                          |
| 12             | <b>Position vis-à-vis entry level norms Deviations if any</b>                           |                           | Yes / No. (Details to be covered under point No. 6.1 of the note in case of deviations) |                      |                 |                          |
| 13             | <b>Position vis-à-vis Takeover norms Deviations, if any</b>                             |                           | Yes / No. (Details to be covered under point No. 6.1 of the note in case of deviations) |                      |                 |                          |

Name of Applicant  
Name of the Zone / Branch

**NOTE FOR (Name of Sanctioning Authority)**

|      |   |          |
|------|---|----------|
| 14   | Whether the activity falls under Low Priority Area?<br>If so, justification for taking up the proposal                          |          |
| 14 A | Whether activity falls within the Sectoral Approval List, If yes, the name of the approving authority with Sanction no and date |          |
| 15   | Whether under Consortium?<br>If YES Name of the leader Bank:  | YES / NO |
| 16   | Details of Consortium / JLA / MBA   |          |

| Rupees in crore |                  |                    |                           |                           |                               |  |
|-----------------|------------------|--------------------|---------------------------|---------------------------|-------------------------------|--|
| Sr. No.         | Name of the Bank | Nature of facility | Existing Share Amount - % | Proposed Share Amount - % | ROI for the Fund based limits |  |
| 1               |                  | Fund based         |                           |                           |                               |  |
|                 |                  | Non-fund based.    |                           |                           |                               |  |
| 2               |                  | Fund based         |                           |                           |                               |  |
|                 |                  | Non-fund based.    |                           |                           |                               |  |
| 3               |                  | Fund based         |                           |                           |                               |  |
|                 |                  | Non-fund based.    |                           |                           |                               |  |

**Name of Lead Bank (in case of consortium / JLA only):**

|    |  |   |
|----|--|---|
| 17 | (a) NBG Approval Status                    | Name of sanctioning authority, Date of sanction with sanction no. |
|    | (b) Status with reference to Approval Grid | To be filled in by Head Office                                    |
|    | (c) Industry Exposure status               | To be filled in by Head Office                                    |

**18 Present position of the account: (Rupees in Crore)**

| Facility | Limit | Security | MV | DP | Balance as on | Over dues if any |
|----------|-------|----------|----|----|---------------|------------------|
|          |       |          |    |    |               |                  |
|          |       |          |    |    |               |                  |

If pledge of shares of the company / promoters is obtained, then it should be ensured that the shareholding in any company by the bank whether by way of primary/collateral security is within 30% norm as per section 19 subsection (2) of the BR act.

**19 Security Details (Rupees in Crore)**

| Facility | Nature     | Existing Description | Value (Our share) | Proposed Description | Value (Our share) |
|----------|------------|----------------------|-------------------|----------------------|-------------------|
|          | PRIMARY    |                      |                   |                      |                   |
|          | COLLATERAL |                      |                   |                      |                   |

**NOTE FOR (Name of Sanctioning Authority)**

|           |  |   |                                     |  |   |                       |
|-----------|--|---|-------------------------------------|--|---|-----------------------|
| <b>20</b> | <b>Collateral Cover</b>  |   |                                     |  |   |                       |
|           | <b>Sr. No.</b>   | <b>Description of security</b>                                | <b>Market value of the security</b> | <b>Market value of the securities Net of 1<sup>st</sup> charge</b> | <b>Security available to our facilities (A – B)</b> |                       |
|           |  |   |                                     |  |   |                       |
|           |  |   |                                     |  |   |                       |
|           |  |   |                                     |  |   |                       |
|           |  |   |                                     |  |   |                       |
|           |  | <b>Total (I)</b>  |                                     |  |   |                       |
|           |  | <b>Total Amount of facilities secured by collaterals (II)</b> |                                     |  |   |                       |
|           |  | <b>% Collateral Coverage (I / II X 100)</b>                   |                                     |  |   |                       |
| <b>21</b> | <b>Guarantee</b>   |   |                                     |  |   |                       |
|           | <b>Personal Guarantee</b>  |   |                                     |  |   |                       |
|           | <b>S No</b>  | <b>Names of the Guarantors</b>                                | <b>Net worth (as on -----)</b>      |  |   |                       |
|           |  |   |                                     |  |   |                       |
|           |  |   |                                     |  |   |                       |
|           |  |   |                                     |  |   |                       |
|           | <b>Corporate Guarantee</b>   |   |                                     |  |   |                       |
|           | <b>S No</b>  | <b>Name of Company / Corporation etc.,</b>                    | <b>Net worth (as on -----)</b>      |  |   |                       |
|           |  |   |                                     |  |   |                       |
|           |  |   |                                     |  |   |                       |
|           |  |   |                                     |  |   |                       |
|           | <b>ECGC cover</b>  |   |                                     |  |   |                       |
|           | <b>Credit Risk Rating with Date</b>  |   |                                     | for e.g.: (AAA) indicating Minimal Risk (Highest Safety)           |   |                       |
|           | <b>Comments on adverse rating &amp; justification thereof</b>  |   |                                     |  |   |                       |
| <b>22</b> | <b>(a) Rating by Rating agencies</b>   |   |                                     |  |   |                       |
|           | <b>I) Name of the external agency</b>  |   |                                     |  |   |                       |
|           | <b>II) Rating of the borrower/account</b>  |   |                                     |  |   |                       |
|           | <b>III) Rating Valid up to</b>   |   |                                     |  |   |                       |
|           |  |   |                                     |  |   |                       |
|           | <b>A.Risk Weight for the total proposed exposure</b>   |   |                                     |  |   |                       |
|           | <b>B. Capital charge for the proposed exposure</b>   |   |                                     |  |   |                       |
|           | <b>C. Cost of capital</b>  |   |                                     |  |   |                       |
|           |  |   |                                     |  |   |                       |
| <b>23</b> | <b>Rate of interest</b>  |   |                                     |  |   |                       |
|           | <b>Sr no</b>   | <b>Facility</b>   | <b>Applicable Rate of interest</b>  | <b>Existing Rate of interest</b>                                   | <b>Proposed Rate of interest.</b>                   | <b>Justification.</b> |
|           |  |   |                                     |  |   |                       |
|           |  |   |                                     |  |   |                       |
|           |  |   |                                     |  |   |                       |
|           | NB: The amounts preferably should be expressed in crores. However if the credit requirements are smaller warranting expression of the amounts in Lakhs the same can be done accordingly. However it should be ensured that expression of the amounts either in crores or in Lakhs should be uniform throughout the note. |   |                                     |  |   |                       |

**NOTE FOR (Name of Sanctioning Authority)**

| <b>1 Borrower Profile</b> |   |   |                           |                                    |
|---------------------------|---|---|---------------------------|------------------------------------|
| 1.1                       | Date of Incorporation / Inception   |   |                           |                                    |
| 1.2                       | Banking with us since   |   |                           |                                    |
| 1.3                       | Registered Office   |   |                           |                                    |
| 1.4                       | Factory address   |   |                           |                                    |
| 1.5                       | Constitution  |   |                           |                                    |
| 1.5 (a)                   | Borrowing powers (if any)   |   |                           |                                    |
| 1.6                       | Size/Segment  |   | MSME / Medium / Large     |                                    |
| 1.7                       | Details of Directors / Partners   |   | Rupees in crore           |                                    |
|                           | S No  | Names of the Directors / Partners   | Designation               | Net worth (as on-----) *           |
|                           |   |   |                           |                                    |
|                           |   |   |                           |                                    |
|                           |   |   |                           |                                    |
|                           |   |   |                           |                                    |
|                           |   |   |                           |                                    |
|                           |   |   |                           |                                    |
|                           |   |   |                           |                                    |
|                           | *Basis of NW-PI declaration, IT returns, etc.<br>\$ If Directors are disqualified under section 274 of the Companies Act. |   |                           |                                    |
| 1.8                       | <b>Shareholding pattern As on (last quarter)</b>  |   |                           |                                    |
|                           | Sr No   | Type of Holder  | % of holding              | % of holding net of shares pledge. |
|                           | 1   | Directors & relatives *   |                           |                                    |
|                           | 2   | FII's   |                           |                                    |
|                           | 3   | FI's  |                           |                                    |
|                           | 4   | Public  |                           |                                    |
|                           | 5   | Others  |                           |                                    |
|                           | 6   | (if holding is 5% or more details to be given)<br>*% of shares pledged with lenders (if after pledge, share of promoters is less than 25%, then to be considered high risk) |                           |                                    |
|                           |   | Paid up Capital   |                           |                                    |
|                           |   | If listed and quoted  |                           |                                    |
|                           | A   | Face Value  |                           |                                    |
|                           | B   | Present Price as of   |                           |                                    |
|                           | C   | 52 Week High / Low  |                           |                                    |
|                           | D   | Market cap  |                           |                                    |
|                           |   |   |                           |                                    |
| 1.9                       | Details of Guarantors (including mortgagors)  |   | (Rupees in Crore)         |                                    |
|                           | S No  | Names of the Guarantors   | Net worth (as on -----) * |                                    |
|                           |   |   |                           |                                    |
|                           |   |   |                           |                                    |
|                           |   |   |                           |                                    |
|                           |   |   |                           |                                    |
|                           |   |   |                           |                                    |
|                           |   |   |                           |                                    |
|                           |   |   |                           |                                    |
|                           | *Net worth should be of the latest concluded financial year. Any wide variation in the net                                |   |                           |                                    |

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|             |  |                         |                          |                       |                         |
|-------------|--|-------------------------|--------------------------|-----------------------|-------------------------|
|             | worth vis-à-vis reported during last review /sanction to be explained. (if net worth of guarantor is negative then the exposure shall be high risk)  |                         |                          |                       |                         |
| <b>1.10</b> | (i) Position with reference to RBI Defaulters' List in respect of the borrower / Directors / partners / proprietor / guarantors, etc. (latest list to be referred) In case of similarity of names suitable affidavit to be obtained. |                         |                          |                       |                         |
|             | (ii) If any of them is connected with any NPA/OTS/Writeoff cases in the past then number of equity shares held, amount and % of holding of each such director. Reasons for recommending despite name in defaulter list               |                         |                          |                       |                         |
|             | (iii) Reference to CIBIL list (copy of CIBIL report to be enclosed)  |                         |                          |                       |                         |
|             | (a) Consumer list for individuals (i.e. Directors, Partners, Proprietors, Guarantors)  |                         |                          |                       |                         |
|             | (b) Commercial list for other than individuals(firms/companies/trust etc)  |                         |                          |                       |                         |
|             | (iv) Reference to Specific Approval List of ECGC (in case of export finance.   |                         |                          |                       |                         |
|             | (v) Any litigation pending against the promoters/partners/directors:   |                         |                          |                       |                         |
| <b>1.11</b> | <b>(a) Change in Management if any from date of last review/Sanction (Reasons for change and its impact)</b>   |                         |                          |                       |                         |
|             | <b>(b) Succession plan</b>   |                         |                          |                       |                         |
| <b>1.12</b> | <b>Associate / Sister Concerns- having account with our Bank</b>   |                         |                          |                       |                         |
|             | <b>S No</b>  | <b>Names of Concern</b> | <b>Limits sanctioned</b> | <b>IRAC Status</b>    | <b>Last review date</b> |
|             |  |                         |                          |                       |                         |
|             |  |                         |                          |                       |                         |
|             |  |                         |                          |                       |                         |
|             |  |                         |                          |                       |                         |
| <b>1.13</b> | <b>Associate / Sister Concerns – Not having account with our Bank</b>  |                         |                          |                       |                         |
|             | <b>Sr. No.</b>   | <b>Names of Concern</b> | <b>Bankers</b>           | <b>IRAC Status</b>    |                         |
|             |  |                         |                          |                       |                         |
|             |  |                         |                          |                       |                         |
|             |  |                         |                          |                       |                         |
|             |  |                         |                          |                       |                         |
|             | Any adverse features/warning signals in any associate concern in the past.   |                         |                          |                       |                         |
|             | Any NPAs among associate concerns  |                         |                          |                       |                         |
|             | Group Risk assessment-(Financial credentials/viability on a consolidated basis supported by the consolidated accounts/position of the group.)  |                         |                          |                       |                         |
|             | <b>Consolidated KFI (wherever applicable)</b>  |                         |                          |                       |                         |
|             | <b>Particulars</b>   | <b>31.03. Audited</b>   | <b>31.03. Audited</b>    | <b>31.03. Audited</b> |                         |
|             | Net Sales  |                         |                          |                       |                         |
|             | % Increase / Decrease  |                         |                          |                       |                         |
|             | EBIDTA   |                         |                          |                       |                         |
|             | % to Net Sales   |                         |                          |                       |                         |
|             | Net Profit After Tax   |                         |                          |                       |                         |
|             | % to Net Sales   |                         |                          |                       |                         |
|             | Cash Accruals  |                         |                          |                       |                         |

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|  |             |  |  |  |  |
|--|-------------|--|--|--|--|
|  |             | Tangible Net Worth<br>Excl'dg Revaluation Res., Quasi<br>Equity  |  |  |  |
|  |             | TOL / TNW Ratio  |  |  |  |
|  |             | Net Working Capital  |  |  |  |
|  |             | Current Ratio  |  |  |  |
|  |             | DSCR   |  |  |  |
|  |             | <b>C.R. from bankers of associate concerns (wherever applicable) –</b>   |  |  |  |
|  |             | The study of balance sheets of sister concerns - If indicates that there is no interlocking of funds, accordingly remarks be given. If it indicates interlocking of funds then if the same has no adverse impact on the financials of the company and whether these are treated as NCA/CL as the case may be to be mentioned.  |  |  |  |
|  |             |  |  |  |  |
|  | <b>1.14</b> | <b>Background in brief (of promoters, their experience, past dealings)</b><br>(Details of the activity carried out(including business model pursued) and special points if any, which require to be highlighted, should also be covered)   |  |  |  |
|  | <b>1.15</b> | <b>Comments on conduct of the accounts (Details in Annexure – 3)</b><br>(Remarks on compliance of terms and conditions, operations in the account, repayment experience in case of term loans, LC/BG commitments, routing of proceeds through account, bills operations, availability of D.P., maintenance of important books of accounts, average utilization of limits, if restructured any time previously, any other adverse feature be stated in brief) |  |  |  |
|  |             | <b>Auditors of the company, Qualifying Comments if any</b>   |  |  |  |
|  | <b>1.16</b> | <b>Industry Scenario</b> :(prospects, internal/external factors, bank's experience with similar units if already financed)   |  |  |  |
|  |             | Any significant development in the applicant company.  |  |  |  |

|            |  |               |               |                   |
|------------|--|---------------|---------------|-------------------|
| <b>2</b>   | <b>Financial Analysis</b>                          |               |               |                   |
| <b>2.1</b> | <b>Abridged Balance sheet -- As per Annexure 1</b> |               |               |                   |
|            | <b>Profitability Analysis (% to Sales basis)</b>   |               |               | <b>Rs. In Cr.</b> |
|            | <b>Particulars</b>                                 | <b>Year 1</b> | <b>Year 2</b> | <b>Year 3</b>     |
|            | <b>Sales</b>                                       | <b>100%</b>   | <b>100%</b>   | <b>100%</b>       |
|            | Operating Expenses                                 |               |               |                   |
|            | Consumption of RM %                                |               |               |                   |
|            | Stores & Spares%                                   |               |               |                   |
|            | Power & fuel%                                      |               |               |                   |
|            | Factory Labour%                                    |               |               |                   |
|            | Repair & Maintenance%                              |               |               |                   |
|            | Depreciation%                                      |               |               |                   |
|            | <b>COST OF PRODUCTION%</b>                         |               |               |                   |
|            | <b>COST OF SALES%</b>                              |               |               |                   |
|            | Selling & General expenses%                        |               |               |                   |
|            | Total Exp Before Interest%                         |               |               |                   |
|            | Profit Before interest%                            |               |               |                   |
|            | Interest%  |               |               |                   |
|            | Profit after interest%                             |               |               |                   |
|            | Total Misc.income%                                 |               |               |                   |
|            | PBT%   |               |               |                   |
|            | PAT%   |               |               |                   |
|            |  |               |               |                   |

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| <b>2.2 Key Financial Indicators</b>   |                       | <b>(Rupees in Crore)</b>    |                                      |                         |                        |
|---------------------------------------|-----------------------|-----------------------------|--------------------------------------|-------------------------|------------------------|
| <b>Particulars</b>                    | <b>31.03. Audited</b> | <b>31.03. Audited (L.Y)</b> | <b>Corresponding Estimates*(L.Y)</b> | <b>31.03. Estimated</b> | <b>31.3. Projected</b> |
| Net Sales                             |                       |                             |                                      |                         |                        |
| % Increase / Decrease                 |                       |                             |                                      |                         |                        |
| EBIDTA                                |                       |                             |                                      |                         |                        |
| % to Net Sales                        |                       |                             |                                      |                         |                        |
| Net Profit After Tax                  |                       |                             |                                      |                         |                        |
| % to Net Sales                        |                       |                             |                                      |                         |                        |
| Cash Accruals                         |                       |                             |                                      |                         |                        |
| Tangible Net Worth                    |                       |                             |                                      |                         |                        |
| Exclgd Revaluation Res., Quasi Equity |                       |                             |                                      |                         |                        |
| TOL / TNW Ratio                       |                       |                             |                                      |                         |                        |
| Net Working Capital                   |                       |                             |                                      |                         |                        |
| Current Ratio                         |                       |                             |                                      |                         |                        |
| DSCR                                  |                       |                             |                                      |                         |                        |

\*estimates on which last assessment was carried out L.Y-Last Year

**2.3 Comments in brief on each key financial Indicator.**

(Comments should include position of the various financial ratios vis-à-vis the benchmarks and proper explanations/clarifications wherever the ratios and performance in absolute terms vary with the benchmarks. Comparison between estimates and actual for the last year and reasons for variances)  
Impact of contingent liabilities on financial position (as % to TNW) (as per comments in last audited B/S including AUDIT qualifications if any) be given.

**2.4 Net Working capital**

**(Rupees in Crore)**

| <b>Particulars</b>                     | <b>31.03. Audited</b> | <b>31.03. Audited</b> | <b>31.03. Estimated</b> | <b>31.3. Projected</b> |
|--|-----------------------|-----------------------|-------------------------|------------------------|
| Share Capital                          |                       |                       |                         |                        |
| General Reserves                       |                       |                       |                         |                        |
| Other Reserves                         |                       |                       |                         |                        |
| P/L Account                            |                       |                       |                         |                        |
| Debentures                             |                       |                       |                         |                        |
| Term Loans                             |                       |                       |                         |                        |
| Term Deposits                          |                       |                       |                         |                        |
| Other Term Liabilities                 |                       |                       |                         |                        |
| Long Term Sources (A)                  |                       |                       |                         |                        |
| Net Fixed assets                       |                       |                       |                         |                        |
| Investments                            |                       |                       |                         |                        |
| Other non current assets*              |                       |                       |                         |                        |
| Advances to suppliers of Capital goods |                       |                       |                         |                        |
| Intangible assets                      |                       |                       |                         |                        |
| Long Term Uses (B)                     |                       |                       |                         |                        |
| Net Working Capital (A – B)            |                       |                       |                         |                        |
| % to TCA                               |                       |                       |                         |                        |
| *Details of NCA to be given            |                       |                       |                         |                        |

**2.5 Comments on adequacy of NWC**

**(Comments should also cover wide variations in sources & uses if any and the reasons for the same.)**

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|            |  |             |              |             |                           |             |                           |                 |                      |  |  |
|------------|--|-------------|--------------|-------------|---------------------------|-------------|---------------------------|-----------------|----------------------|--|--|
| <b>2.6</b> | <b>Treatment proposed to meet shortfall if any</b> |             |              |             |                           |             |                           |                 |                      |  |  |
| <b>2.7</b> | <b>Comments on Funds Flow</b>                      |             |              |             |                           |             |                           |                 |                      |  |  |
| <b>2.8</b> | <b>Peer Group Comparison / Industry comparison</b> |             |              |             |                           |             |                           |                 |                      |  |  |
|            | <b>Name</b>  | <b>Year</b> | <b>Sales</b> | <b>EBIT</b> | <b>EBIT as % of sales</b> | <b>NPAT</b> | <b>NPAT as % of Sales</b> | <b>TOL/TN W</b> | <b>Current ratio</b> |  |  |
|            |  |             |              |             |                           |             |                           |                 |                      |  |  |
|            |  |             |              |             |                           |             |                           |                 |                      |  |  |
|            |  |             |              |             |                           |             |                           |                 |                      |  |  |

**3 Assessment of credit Requirements**

**I Term Loan**

**3.1 Project Details (Nature, purpose, technical, managerial appraisal)**

**3.2 Cost & Means of Project (Rupees in Crore)**

| <b>Cost of project</b>                 | <b>Amt.</b> | <b>Means of financing</b> | <b>Amt.</b> |
|--|-------------|---------------------------|-------------|
| <b>Hard Cost:</b>                      |             | Owner's Fund              |             |
| Land                                   |             | Loan Fund                 |             |
| Land Development cost                  |             |                           |             |
| Building and constructions             |             |                           |             |
| Plant & Machinery                      |             |                           |             |
| Equipments                             |             |                           |             |
| Mis. Fixed assets                      |             |                           |             |
| Any other Hard cost.                   |             |                           |             |
| <b>Total I</b>                         |             |                           |             |
| <b>Soft Cost:</b>                      |             |                           |             |
| Legal and Administrative expenses.     |             |                           |             |
| Interest During construction           |             |                           |             |
| Preliminary and Pre-operating Expenses |             |                           |             |
| Contingency                            |             |                           |             |
| Margin for Working Capital             |             |                           |             |
| <b>Total II</b>                        |             |                           |             |
| <b>Total (I +II)</b>                   |             | <b>Total</b>              |             |

**Margin on Hard Cost.**

**Margin on Total Cost.**

**Debt Equity Ratio -**

**Comments:** (Reasons for accepting the various components of project cost to be mentioned. Similarly the source of funding shall be mentioned)

**3.3 Fixed Assets Coverage Ratio (FACR) (in terms with chargeable assets)**

|  |        |        |        |        |        |        |
|--|--------|--------|--------|--------|--------|--------|
| Year   | 31.03. | 31.03. | 31.03. | 31.03. | 31.03. | 31.03. |
| Net Block of fixed asset (I)                     |        |        |        |        |        |        |
| Term Loan secured by charge on fixed assets (II) |        |        |        |        |        |        |
| FACR (I / II)                                    |        |        |        |        |        |        |



**NOTE FOR (Name of Sanctioning Authority)**

| 3.4  |  | Financial Projections & DSCR Calculations |  |      |      |      |                   | (Rupees in Crore) |  |
|--|--|---|--|------|------|------|-------------------|-------------------|--|
|  |  | Particulars                               | Year   | Year | Year | Year | Year              | Year              |  |
|  |  | Capacity Utilisation                      |  |      |      |      |                   |                   |  |
|  |  | Net Sales                                 |  |      |      |      |                   |                   |  |
|  |  | NP after tax                              |  |      |      |      |                   |                   |  |
|  |  | Depreciation                              |  |      |      |      |                   |                   |  |
|  |  | Interest                                  |  |      |      |      |                   |                   |  |
|  |  | Subtotal(i+ii+iii)=A                      |  |      |      |      |                   |                   |  |
|  |  | Instalments                               |  |      |      |      |                   |                   |  |
|  |  | Interest                                  |  |      |      |      |                   |                   |  |
|  |  | Subtotal(iv+v)=B                          |  |      |      |      |                   |                   |  |
|  |  | DSCR (A/B)                                |  |      |      |      |                   |                   |  |
|  |  | Average DSCR                              |  |      |      |      |                   |                   |  |
| <b>SENSITIVITY ANALYSIS, BEP &amp; IRR-</b>  |  |   |  |      |      |      |                   |                   |  |
| 3.4  | <p><b>Comments on above projections, Techno Economic Viability study, etc.</b><br/>           (Profitability estimations to be commented and the basis for acceptance of the profitability estimates to be explained with remarks about whether the estimates are reasonable &amp; realistic based on the past trends in the sales level/profits, the industry trends etc. So also accuracy of the interest and instalments projected is to be confirmed and ensured that all the repayment obligations both existing and projected are accounted for. BEP analysis, RoCE may also be discussed.</p> <p>In case of new projects whether any Techno/economic feasibility has been carried out either from outside agency/Lead Bank/Institution or done in-house by Technical officer be mentioned.</p> <p>Specific views to be offered on studying the viability report on parameters viz., the product, demand &amp; supply, competition, market potential, installed capacity, pricing vis-à-vis the market etc.)</p> |   |  |      |      |      |                   |                   |  |
| <b>Risk Analysis and mitigating factors-</b> |  |   |  |      |      |      |                   |                   |  |
|  |  | <b>Sr. No</b>                             | <b>Risk Identified</b>                                     |      |      |      | <b>Mitigation</b> |                   |  |
|  |  | 1   |  |      |      |      |                   |                   |  |
|  |  | 2   |  |      |      |      |                   |                   |  |
|  |  | 3   |  |      |      |      |                   |                   |  |
|  |  | 4   |  |      |      |      |                   |                   |  |
| 3.5  | <b>Moratorium requirements</b>   |   |  |      |      |      |                   |                   |  |
| 3.6  | <b>Implementation / Repayment Details</b>  |   |  |      |      |      |                   |                   |  |
|  |  | <b>Sr No.</b>                             | <b>Particular</b>  |      |      |      |                   | <b>Date</b>       |  |
|  |  | 1   | Date of Financial Closure                                  |      |      |      |                   |                   |  |
|  |  | 2   | Zero Date-(date of commencement of project implementation) |      |      |      |                   |                   |  |
|  |  | 3   | Date of Completion   |      |      |      |                   |                   |  |
|  |  | 4   | Date of Commencement of Commercial Production-             |      |      |      |                   |                   |  |
|  |  | 5   | Date of first repayment                                    |      |      |      |                   |                   |  |
|  |  | 6   | Total repayment period                                     |      |      |      |                   |                   |  |
|  |  | 7   | Date of last instalment                                    |      |      |      |                   |                   |  |
|  |  | 8   | Interest Serving   |      |      |      |                   |                   |  |
|  | If restructured whether complies with RBI guidelines and the Diminution Value. (details of Special Regulatory Treatment and its compliances to be given in a tabular form) Calculation sheet of diminution in value (approved by HO) shall be enclosed with the note.  |   |  |      |      |      |                   |                   |  |

**NOTE FOR (Name of Sanctioning Authority)**

| <b>II</b>   | <b>Working Capital</b>         |   |               |               |  |  |                                |  |  |  |             |               |  |               |               |             |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |              |  |  |  |  |                    |  |  |  |  |   |  |  |  |  |  |  |  |  |  |                         |  |  |  |  |               |  |  |  |  |   |  |  |  |  |  |  |  |  |  |         |  |  |  |  |             |  |  |  |  |                              |  |  |  |  |  |  |  |  |  |           |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |   |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |
|---|--------------------------------|---|---------------|---------------|--|--|--------------------------------|--|--|--|-------------|---------------|--|---------------|---------------|-------------|--|--|--|--|------------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--------------|--|--|--|--|--------------------|--|--|--|--|---|--|--|--|--|--|--|--|--|--|-------------------------|--|--|--|--|---------------|--|--|--|--|---|--|--|--|--|--|--|--|--|--|---------|--|--|--|--|-------------|--|--|--|--|------------------------------|--|--|--|--|--|--|--|--|--|-----------|--|--|--|--|------------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|---|--|--|--|--|---|--|--|--|--|--|--|--|--|--|-----|--|--|--|--|-----|--|--|--|--|-----------------|--|--|--|--|--|--|--|--|--|-----|--|--|--|--|-----|--|--|--|--|-----------------|--|--|--|--|
|   | <b>3.8</b>                     | <b>Fund Based</b>   |               |               |  |  |                                |  |  |  |             |               |  |               |               |             |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |              |  |  |  |  |                    |  |  |  |  |   |  |  |  |  |  |  |  |  |  |                         |  |  |  |  |               |  |  |  |  |   |  |  |  |  |  |  |  |  |  |         |  |  |  |  |             |  |  |  |  |                              |  |  |  |  |  |  |  |  |  |           |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |   |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |
|   | <b>3.8.1</b>                   | <b>Method Applied</b>   |               |               |  |  |                                |  |  |  |             |               |  |               |               |             |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |              |  |  |  |  |                    |  |  |  |  |   |  |  |  |  |  |  |  |  |  |                         |  |  |  |  |               |  |  |  |  |   |  |  |  |  |  |  |  |  |  |         |  |  |  |  |             |  |  |  |  |                              |  |  |  |  |  |  |  |  |  |           |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |   |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |
|   | <b>3.8.2</b>                   | <p><b>Comments on holding levels</b> (in respect of raw materials, work in progress, finished goods, receivables, creditors for purchases, other current assets and other current liabilities. Comparative data for last two/three years may be furnished)</p> <p>(With special reference to the trends observed in the monthly stock/book debts/security statements held on record and also with reference to the trends observed during latest visit to the unit/company. This be explained in case of major variances between actual holding levels and the estimated build up)</p>  |               |               |  |  |                                |  |  |  |             |               |  |               |               |             |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |              |  |  |  |  |                    |  |  |  |  |   |  |  |  |  |  |  |  |  |  |                         |  |  |  |  |               |  |  |  |  |   |  |  |  |  |  |  |  |  |  |         |  |  |  |  |             |  |  |  |  |                              |  |  |  |  |  |  |  |  |  |           |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |   |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |
|   |                                | <table border="1"> <thead> <tr> <th></th> <th colspan="4"><b>Holding level in months</b></th> </tr> <tr> <th><b>Year</b></th> <th><b>31.03.</b></th> <th><b>31.03.</b><br/><b>(last audited)</b></th> <th><b>31.03.</b></th> <th><b>31.03.</b></th> </tr> </thead> <tbody> <tr><td>Stock of RM</td><td></td><td></td><td></td><td></td></tr> <tr><td>Raw Material consumed.</td><td></td><td></td><td></td><td></td></tr> <tr><td>(Stock of RM / Raw Material consumed) X 12</td><td></td><td></td><td></td><td></td></tr> <tr><td> </td><td></td><td></td><td></td><td></td></tr> <tr><td>Stock of WIP</td><td></td><td></td><td></td><td></td></tr> <tr><td>Cost of Production</td><td></td><td></td><td></td><td></td></tr> <tr><td>(Stock of WIP/ Cost of Production) X 12</td><td></td><td></td><td></td><td></td></tr> <tr><td> </td><td></td><td></td><td></td><td></td></tr> <tr><td>Stock of Finished goods</td><td></td><td></td><td></td><td></td></tr> <tr><td>Cost of Sales</td><td></td><td></td><td></td><td></td></tr> <tr><td>(Stock of Finished goods/ Cost of Sales) X 12</td><td></td><td></td><td></td><td></td></tr> <tr><td> </td><td></td><td></td><td></td><td></td></tr> <tr><td>Debtors</td><td></td><td></td><td></td><td></td></tr> <tr><td>Gross sales</td><td></td><td></td><td></td><td></td></tr> <tr><td>(Debtors / Gross sales) X 12</td><td></td><td></td><td></td><td></td></tr> <tr><td> </td><td></td><td></td><td></td><td></td></tr> <tr><td>Creditors</td><td></td><td></td><td></td><td></td></tr> <tr><td>Raw Material Purchased</td><td></td><td></td><td></td><td></td></tr> <tr><td>(Creditors/ Raw Material Purchased) X 12</td><td></td><td></td><td></td><td></td></tr> <tr><td> </td><td></td><td></td><td></td><td></td></tr> <tr><td>Gross operating Cycle (RM + WIP + FG + Debtors)</td><td></td><td></td><td></td><td></td></tr> <tr><td>Net Operating Cycle (RM + WIP + FG + Debtors - Creditors)</td><td></td><td></td><td></td><td></td></tr> <tr><td> </td><td></td><td></td><td></td><td></td></tr> <tr><td>OCA</td><td></td><td></td><td></td><td></td></tr> <tr><td>TCA</td><td></td><td></td><td></td><td></td></tr> <tr><td>OCA as % of TCA</td><td></td><td></td><td></td><td></td></tr> <tr><td> </td><td></td><td></td><td></td><td></td></tr> <tr><td>OCL</td><td></td><td></td><td></td><td></td></tr> <tr><td>TCL</td><td></td><td></td><td></td><td></td></tr> <tr><td>OCL as % of TCL</td><td></td><td></td><td></td><td></td></tr> </tbody> </table> |               |               |  |  | <b>Holding level in months</b> |  |  |  | <b>Year</b> | <b>31.03.</b> | <b>31.03.</b><br><b>(last audited)</b> | <b>31.03.</b> | <b>31.03.</b> | Stock of RM |  |  |  |  | Raw Material consumed. |  |  |  |  | (Stock of RM / Raw Material consumed) X 12 |  |  |  |  |  |  |  |  |  | Stock of WIP |  |  |  |  | Cost of Production |  |  |  |  | (Stock of WIP/ Cost of Production) X 12 |  |  |  |  |  |  |  |  |  | Stock of Finished goods |  |  |  |  | Cost of Sales |  |  |  |  | (Stock of Finished goods/ Cost of Sales) X 12 |  |  |  |  |  |  |  |  |  | Debtors |  |  |  |  | Gross sales |  |  |  |  | (Debtors / Gross sales) X 12 |  |  |  |  |  |  |  |  |  | Creditors |  |  |  |  | Raw Material Purchased |  |  |  |  | (Creditors/ Raw Material Purchased) X 12 |  |  |  |  |  |  |  |  |  | Gross operating Cycle (RM + WIP + FG + Debtors) |  |  |  |  | Net Operating Cycle (RM + WIP + FG + Debtors - Creditors) |  |  |  |  |  |  |  |  |  | OCA |  |  |  |  | TCA |  |  |  |  | OCA as % of TCA |  |  |  |  |  |  |  |  |  | OCL |  |  |  |  | TCL |  |  |  |  | OCL as % of TCL |  |  |  |  |
|   | <b>Holding level in months</b> |   |               |               |  |  |                                |  |  |  |             |               |  |               |               |             |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |              |  |  |  |  |                    |  |  |  |  |   |  |  |  |  |  |  |  |  |  |                         |  |  |  |  |               |  |  |  |  |   |  |  |  |  |  |  |  |  |  |         |  |  |  |  |             |  |  |  |  |                              |  |  |  |  |  |  |  |  |  |           |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |   |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |
| <b>Year</b>   | <b>31.03.</b>                  | <b>31.03.</b><br><b>(last audited)</b>  | <b>31.03.</b> | <b>31.03.</b> |  |  |                                |  |  |  |             |               |  |               |               |             |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |              |  |  |  |  |                    |  |  |  |  |   |  |  |  |  |  |  |  |  |  |                         |  |  |  |  |               |  |  |  |  |   |  |  |  |  |  |  |  |  |  |         |  |  |  |  |             |  |  |  |  |                              |  |  |  |  |  |  |  |  |  |           |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |   |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |
| Stock of RM   |                                |   |               |               |  |  |                                |  |  |  |             |               |  |               |               |             |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |              |  |  |  |  |                    |  |  |  |  |   |  |  |  |  |  |  |  |  |  |                         |  |  |  |  |               |  |  |  |  |   |  |  |  |  |  |  |  |  |  |         |  |  |  |  |             |  |  |  |  |                              |  |  |  |  |  |  |  |  |  |           |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |   |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |
| Raw Material consumed.                                    |                                |   |               |               |  |  |                                |  |  |  |             |               |  |               |               |             |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |              |  |  |  |  |                    |  |  |  |  |   |  |  |  |  |  |  |  |  |  |                         |  |  |  |  |               |  |  |  |  |   |  |  |  |  |  |  |  |  |  |         |  |  |  |  |             |  |  |  |  |                              |  |  |  |  |  |  |  |  |  |           |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |   |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |
| (Stock of RM / Raw Material consumed) X 12                |                                |   |               |               |  |  |                                |  |  |  |             |               |  |               |               |             |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |              |  |  |  |  |                    |  |  |  |  |   |  |  |  |  |  |  |  |  |  |                         |  |  |  |  |               |  |  |  |  |   |  |  |  |  |  |  |  |  |  |         |  |  |  |  |             |  |  |  |  |                              |  |  |  |  |  |  |  |  |  |           |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |   |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |
|   |                                |   |               |               |  |  |                                |  |  |  |             |               |  |               |               |             |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |              |  |  |  |  |                    |  |  |  |  |   |  |  |  |  |  |  |  |  |  |                         |  |  |  |  |               |  |  |  |  |   |  |  |  |  |  |  |  |  |  |         |  |  |  |  |             |  |  |  |  |                              |  |  |  |  |  |  |  |  |  |           |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |   |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |
| Stock of WIP  |                                |   |               |               |  |  |                                |  |  |  |             |               |  |               |               |             |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |              |  |  |  |  |                    |  |  |  |  |   |  |  |  |  |  |  |  |  |  |                         |  |  |  |  |               |  |  |  |  |   |  |  |  |  |  |  |  |  |  |         |  |  |  |  |             |  |  |  |  |                              |  |  |  |  |  |  |  |  |  |           |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |   |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |
| Cost of Production  |                                |   |               |               |  |  |                                |  |  |  |             |               |  |               |               |             |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |              |  |  |  |  |                    |  |  |  |  |   |  |  |  |  |  |  |  |  |  |                         |  |  |  |  |               |  |  |  |  |   |  |  |  |  |  |  |  |  |  |         |  |  |  |  |             |  |  |  |  |                              |  |  |  |  |  |  |  |  |  |           |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |   |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |
| (Stock of WIP/ Cost of Production) X 12                   |                                |   |               |               |  |  |                                |  |  |  |             |               |  |               |               |             |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |              |  |  |  |  |                    |  |  |  |  |   |  |  |  |  |  |  |  |  |  |                         |  |  |  |  |               |  |  |  |  |   |  |  |  |  |  |  |  |  |  |         |  |  |  |  |             |  |  |  |  |                              |  |  |  |  |  |  |  |  |  |           |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |   |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |
|   |                                |   |               |               |  |  |                                |  |  |  |             |               |  |               |               |             |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |              |  |  |  |  |                    |  |  |  |  |   |  |  |  |  |  |  |  |  |  |                         |  |  |  |  |               |  |  |  |  |   |  |  |  |  |  |  |  |  |  |         |  |  |  |  |             |  |  |  |  |                              |  |  |  |  |  |  |  |  |  |           |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |   |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |
| Stock of Finished goods                                   |                                |   |               |               |  |  |                                |  |  |  |             |               |  |               |               |             |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |              |  |  |  |  |                    |  |  |  |  |   |  |  |  |  |  |  |  |  |  |                         |  |  |  |  |               |  |  |  |  |   |  |  |  |  |  |  |  |  |  |         |  |  |  |  |             |  |  |  |  |                              |  |  |  |  |  |  |  |  |  |           |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |   |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |
| Cost of Sales   |                                |   |               |               |  |  |                                |  |  |  |             |               |  |               |               |             |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |              |  |  |  |  |                    |  |  |  |  |   |  |  |  |  |  |  |  |  |  |                         |  |  |  |  |               |  |  |  |  |   |  |  |  |  |  |  |  |  |  |         |  |  |  |  |             |  |  |  |  |                              |  |  |  |  |  |  |  |  |  |           |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |   |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |
| (Stock of Finished goods/ Cost of Sales) X 12             |                                |   |               |               |  |  |                                |  |  |  |             |               |  |               |               |             |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |              |  |  |  |  |                    |  |  |  |  |   |  |  |  |  |  |  |  |  |  |                         |  |  |  |  |               |  |  |  |  |   |  |  |  |  |  |  |  |  |  |         |  |  |  |  |             |  |  |  |  |                              |  |  |  |  |  |  |  |  |  |           |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |   |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |
|   |                                |   |               |               |  |  |                                |  |  |  |             |               |  |               |               |             |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |              |  |  |  |  |                    |  |  |  |  |   |  |  |  |  |  |  |  |  |  |                         |  |  |  |  |               |  |  |  |  |   |  |  |  |  |  |  |  |  |  |         |  |  |  |  |             |  |  |  |  |                              |  |  |  |  |  |  |  |  |  |           |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |   |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |
| Debtors   |                                |   |               |               |  |  |                                |  |  |  |             |               |  |               |               |             |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |              |  |  |  |  |                    |  |  |  |  |   |  |  |  |  |  |  |  |  |  |                         |  |  |  |  |               |  |  |  |  |   |  |  |  |  |  |  |  |  |  |         |  |  |  |  |             |  |  |  |  |                              |  |  |  |  |  |  |  |  |  |           |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |   |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |
| Gross sales   |                                |   |               |               |  |  |                                |  |  |  |             |               |  |               |               |             |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |              |  |  |  |  |                    |  |  |  |  |   |  |  |  |  |  |  |  |  |  |                         |  |  |  |  |               |  |  |  |  |   |  |  |  |  |  |  |  |  |  |         |  |  |  |  |             |  |  |  |  |                              |  |  |  |  |  |  |  |  |  |           |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |   |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |
| (Debtors / Gross sales) X 12                              |                                |   |               |               |  |  |                                |  |  |  |             |               |  |               |               |             |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |              |  |  |  |  |                    |  |  |  |  |   |  |  |  |  |  |  |  |  |  |                         |  |  |  |  |               |  |  |  |  |   |  |  |  |  |  |  |  |  |  |         |  |  |  |  |             |  |  |  |  |                              |  |  |  |  |  |  |  |  |  |           |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |   |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |
|   |                                |   |               |               |  |  |                                |  |  |  |             |               |  |               |               |             |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |              |  |  |  |  |                    |  |  |  |  |   |  |  |  |  |  |  |  |  |  |                         |  |  |  |  |               |  |  |  |  |   |  |  |  |  |  |  |  |  |  |         |  |  |  |  |             |  |  |  |  |                              |  |  |  |  |  |  |  |  |  |           |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |   |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |
| Creditors   |                                |   |               |               |  |  |                                |  |  |  |             |               |  |               |               |             |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |              |  |  |  |  |                    |  |  |  |  |   |  |  |  |  |  |  |  |  |  |                         |  |  |  |  |               |  |  |  |  |   |  |  |  |  |  |  |  |  |  |         |  |  |  |  |             |  |  |  |  |                              |  |  |  |  |  |  |  |  |  |           |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |   |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |
| Raw Material Purchased                                    |                                |   |               |               |  |  |                                |  |  |  |             |               |  |               |               |             |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |              |  |  |  |  |                    |  |  |  |  |   |  |  |  |  |  |  |  |  |  |                         |  |  |  |  |               |  |  |  |  |   |  |  |  |  |  |  |  |  |  |         |  |  |  |  |             |  |  |  |  |                              |  |  |  |  |  |  |  |  |  |           |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |   |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |
| (Creditors/ Raw Material Purchased) X 12                  |                                |   |               |               |  |  |                                |  |  |  |             |               |  |               |               |             |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |              |  |  |  |  |                    |  |  |  |  |   |  |  |  |  |  |  |  |  |  |                         |  |  |  |  |               |  |  |  |  |   |  |  |  |  |  |  |  |  |  |         |  |  |  |  |             |  |  |  |  |                              |  |  |  |  |  |  |  |  |  |           |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |   |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |
|   |                                |   |               |               |  |  |                                |  |  |  |             |               |  |               |               |             |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |              |  |  |  |  |                    |  |  |  |  |   |  |  |  |  |  |  |  |  |  |                         |  |  |  |  |               |  |  |  |  |   |  |  |  |  |  |  |  |  |  |         |  |  |  |  |             |  |  |  |  |                              |  |  |  |  |  |  |  |  |  |           |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |   |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |
| Gross operating Cycle (RM + WIP + FG + Debtors)           |                                |   |               |               |  |  |                                |  |  |  |             |               |  |               |               |             |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |              |  |  |  |  |                    |  |  |  |  |   |  |  |  |  |  |  |  |  |  |                         |  |  |  |  |               |  |  |  |  |   |  |  |  |  |  |  |  |  |  |         |  |  |  |  |             |  |  |  |  |                              |  |  |  |  |  |  |  |  |  |           |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |   |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |
| Net Operating Cycle (RM + WIP + FG + Debtors - Creditors) |                                |   |               |               |  |  |                                |  |  |  |             |               |  |               |               |             |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |              |  |  |  |  |                    |  |  |  |  |   |  |  |  |  |  |  |  |  |  |                         |  |  |  |  |               |  |  |  |  |   |  |  |  |  |  |  |  |  |  |         |  |  |  |  |             |  |  |  |  |                              |  |  |  |  |  |  |  |  |  |           |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |   |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |
|   |                                |   |               |               |  |  |                                |  |  |  |             |               |  |               |               |             |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |              |  |  |  |  |                    |  |  |  |  |   |  |  |  |  |  |  |  |  |  |                         |  |  |  |  |               |  |  |  |  |   |  |  |  |  |  |  |  |  |  |         |  |  |  |  |             |  |  |  |  |                              |  |  |  |  |  |  |  |  |  |           |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |   |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |
| OCA   |                                |   |               |               |  |  |                                |  |  |  |             |               |  |               |               |             |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |              |  |  |  |  |                    |  |  |  |  |   |  |  |  |  |  |  |  |  |  |                         |  |  |  |  |               |  |  |  |  |   |  |  |  |  |  |  |  |  |  |         |  |  |  |  |             |  |  |  |  |                              |  |  |  |  |  |  |  |  |  |           |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |   |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |
| TCA   |                                |   |               |               |  |  |                                |  |  |  |             |               |  |               |               |             |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |              |  |  |  |  |                    |  |  |  |  |   |  |  |  |  |  |  |  |  |  |                         |  |  |  |  |               |  |  |  |  |   |  |  |  |  |  |  |  |  |  |         |  |  |  |  |             |  |  |  |  |                              |  |  |  |  |  |  |  |  |  |           |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |   |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |
| OCA as % of TCA   |                                |   |               |               |  |  |                                |  |  |  |             |               |  |               |               |             |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |              |  |  |  |  |                    |  |  |  |  |   |  |  |  |  |  |  |  |  |  |                         |  |  |  |  |               |  |  |  |  |   |  |  |  |  |  |  |  |  |  |         |  |  |  |  |             |  |  |  |  |                              |  |  |  |  |  |  |  |  |  |           |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |   |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |
|   |                                |   |               |               |  |  |                                |  |  |  |             |               |  |               |               |             |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |              |  |  |  |  |                    |  |  |  |  |   |  |  |  |  |  |  |  |  |  |                         |  |  |  |  |               |  |  |  |  |   |  |  |  |  |  |  |  |  |  |         |  |  |  |  |             |  |  |  |  |                              |  |  |  |  |  |  |  |  |  |           |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |   |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |
| OCL   |                                |   |               |               |  |  |                                |  |  |  |             |               |  |               |               |             |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |              |  |  |  |  |                    |  |  |  |  |   |  |  |  |  |  |  |  |  |  |                         |  |  |  |  |               |  |  |  |  |   |  |  |  |  |  |  |  |  |  |         |  |  |  |  |             |  |  |  |  |                              |  |  |  |  |  |  |  |  |  |           |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |   |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |
| TCL   |                                |   |               |               |  |  |                                |  |  |  |             |               |  |               |               |             |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |              |  |  |  |  |                    |  |  |  |  |   |  |  |  |  |  |  |  |  |  |                         |  |  |  |  |               |  |  |  |  |   |  |  |  |  |  |  |  |  |  |         |  |  |  |  |             |  |  |  |  |                              |  |  |  |  |  |  |  |  |  |           |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |   |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |
| OCL as % of TCL   |                                |   |               |               |  |  |                                |  |  |  |             |               |  |               |               |             |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |              |  |  |  |  |                    |  |  |  |  |   |  |  |  |  |  |  |  |  |  |                         |  |  |  |  |               |  |  |  |  |   |  |  |  |  |  |  |  |  |  |         |  |  |  |  |             |  |  |  |  |                              |  |  |  |  |  |  |  |  |  |           |  |  |  |  |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |   |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |  |  |  |  |  |     |  |  |  |  |     |  |  |  |  |                 |  |  |  |  |

**NOTE FOR (Name of Sanctioning Authority)**

| 3.8.3   |   | Summarized working based on accepted levels (Rupees in Crores) |                                |                 |                   |
|---|---|--|--------------------------------|-----------------|-------------------|
| Sr. No  | Particulars   | 31.03. Audited   | 31.03. Estimated               | 31.3. Projected |                   |
| 1.  | Total Current Assets  |  |                                |                 |                   |
| 2.  | Other current Liabilities* (excluding bank borrowing)   |  |                                |                 |                   |
| 3.  | WC Gap  |  |                                |                 |                   |
| 4.  | Min. NWC 25% of Current Assets (excluding export receivables & domestic receivables arising out of bills under letters of credit)   |  |                                |                 |                   |
| 5.  | Actual NWC Level  |  |                                |                 |                   |
| 6.  | 3 – 4   |  |                                |                 |                   |
| 7.  | 3 – 5   |  |                                |                 |                   |
| 8.  | MPBF (lower of 6 or 7)  |  |                                |                 |                   |
| 9.  | Excess borrowing, if any  |  |                                |                 |                   |
| Limit proposed in the consortium                                |   |  |                                |                 |                   |
| Our share   |   |  |                                |                 |                   |
| *details to be given and discussed under 3.8.2 above            |   |  |                                |                 |                   |
| Comments on excess borrowing, if any and allocation of limits – |   |  |                                |                 |                   |
| <b>III</b>  | <b>Non Fund Limits</b>  |  |                                |                 |                   |
| 3.9   | <b>Bank Guarantee</b><br>(While assessing the BG limit the position of existing BGs outstanding with purpose wise breaks up. Fresh BGs. to be issued Job/Contact wise to be furnished)  |  |                                |                 |                   |
| 3.10  | <b>Letter Of credit</b><br>(Transit / lead period of the raw materials/goods covered under LC to be explained while assessing the LC limit. The LC limit to be based on the total consumption of raw materials / goods estimated and the quantum of raw materials/goods proposed to be procured under LC. Appropriate reference should also be made in relation to the Sundry Creditors level estimated for determining the fund based working capital limits)<br>Prescription of margin on LC / BG lower than the prescription for fund based limits and interchangeability of limits, if proposed be properly justified |  |                                |                 |                   |
|   |   | <b>Computation of Letter of Credit</b>                         |                                |                 | <b>Rs. In cr.</b> |
| <b>S No.</b>  | <b>Particulars</b>  |  | <b>31.03 (last yr audited)</b> | <b>31.03</b>    |                   |
| 1   | Raw Material purchased for the Year   | I  |                                |                 |                   |
| 2   | % of Raw material Purchased under LC  | II   |                                |                 |                   |
| 3   | Raw Material purchased under LC   | III  |                                |                 |                   |
| 4   | Monthly purchases under LC (III/12)   | IV   |                                |                 |                   |
| 5   | Total period of LC (in months)=<br>Lead Period _____ + Transit Period _____ + Usance Period _____ i.e. _____ months   | V  |                                |                 |                   |
| 6   | Total LC Limit = Monthly purchases under LC X total period (IV X V)   | VI   |                                |                 |                   |
| 7   | LC Limit recommended  |  |                                |                 |                   |
| 3.11  | <b>Deferred Payment Guarantee / Forward Cover, etc.</b>   |  |                                |                 |                   |

**NOTE FOR (Name of Sanctioning Authority)**

|   | <p><b>Assessment of DPG shall be as per Term Loan.</b><br/> <b>Assessment of Forward contract.</b><br/>                 The exports and Import of the company for the last four years are as under:<br/>                 [ Rs. in Cr.]</p> <table border="1"> <thead> <tr> <th>Sr. No.</th> <th>Financial Year</th> <th>Exports*</th> <th>Import*</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Previous year's previous year</td> <td></td> <td></td> </tr> <tr> <td>2</td> <td>Previous year</td> <td></td> <td></td> </tr> <tr> <td>3</td> <td>Last completed FY</td> <td></td> <td></td> </tr> <tr> <td></td> <td>Total (A)</td> <td></td> <td></td> </tr> <tr> <td colspan="4"><b>Average for last 3 completed years</b></td> </tr> <tr> <td>4</td> <td>Current FY till</td> <td></td> <td></td> </tr> <tr> <td colspan="2">Forward Limit for export recommended by Zonal office.</td> <td></td> <td></td> </tr> <tr> <td colspan="2">Forward limit of Export: 100% of Average of last three year export turnover or 100% of current year export turnover whichever is higher</td> <td></td> <td></td> </tr> <tr> <td colspan="2"></td> <td></td> <td></td> </tr> <tr> <td colspan="2">Forward limit for import recommended by Zonal office.</td> <td></td> <td></td> </tr> <tr> <td colspan="2">Forward limit of Import: 25% of Average of last three year import turnover or 25% of current year import whichever is higher.</td> <td></td> <td></td> </tr> </tbody> </table> <p>*Based on Audited financials or as certified by Chartered accountant.</p> | Sr. No.  | Financial Year | Exports* | Import* | 1 | Previous year's previous year |  |  | 2 | Previous year |  |  | 3 | Last completed FY |  |  |  | Total (A) |  |  | <b>Average for last 3 completed years</b> |  |  |  | 4 | Current FY till |  |  | Forward Limit for export recommended by Zonal office. |  |  |  | Forward limit of Export: 100% of Average of last three year export turnover or 100% of current year export turnover whichever is higher |  |  |  |  |  |  |  | Forward limit for import recommended by Zonal office. |  |  |  | Forward limit of Import: 25% of Average of last three year import turnover or 25% of current year import whichever is higher. |  |  |  |
|---|---|----------|----------------|----------|---------|---|-------------------------------|--|--|---|---------------|--|--|---|-------------------|--|--|--|-----------|--|--|---|--|--|--|---|-----------------|--|--|---|--|--|--|---|--|--|--|--|--|--|--|---|--|--|--|---|--|--|--|
| Sr. No.   | Financial Year  | Exports* | Import*        |          |         |   |                               |  |  |   |               |  |  |   |                   |  |  |  |           |  |  |   |  |  |  |   |                 |  |  |   |  |  |  |   |  |  |  |  |  |  |  |   |  |  |  |   |  |  |  |
| 1   | Previous year's previous year   |          |                |          |         |   |                               |  |  |   |               |  |  |   |                   |  |  |  |           |  |  |   |  |  |  |   |                 |  |  |   |  |  |  |   |  |  |  |  |  |  |  |   |  |  |  |   |  |  |  |
| 2   | Previous year   |          |                |          |         |   |                               |  |  |   |               |  |  |   |                   |  |  |  |           |  |  |   |  |  |  |   |                 |  |  |   |  |  |  |   |  |  |  |  |  |  |  |   |  |  |  |   |  |  |  |
| 3   | Last completed FY   |          |                |          |         |   |                               |  |  |   |               |  |  |   |                   |  |  |  |           |  |  |   |  |  |  |   |                 |  |  |   |  |  |  |   |  |  |  |  |  |  |  |   |  |  |  |   |  |  |  |
|   | Total (A)   |          |                |          |         |   |                               |  |  |   |               |  |  |   |                   |  |  |  |           |  |  |   |  |  |  |   |                 |  |  |   |  |  |  |   |  |  |  |  |  |  |  |   |  |  |  |   |  |  |  |
| <b>Average for last 3 completed years</b>   |   |          |                |          |         |   |                               |  |  |   |               |  |  |   |                   |  |  |  |           |  |  |   |  |  |  |   |                 |  |  |   |  |  |  |   |  |  |  |  |  |  |  |   |  |  |  |   |  |  |  |
| 4   | Current FY till   |          |                |          |         |   |                               |  |  |   |               |  |  |   |                   |  |  |  |           |  |  |   |  |  |  |   |                 |  |  |   |  |  |  |   |  |  |  |  |  |  |  |   |  |  |  |   |  |  |  |
| Forward Limit for export recommended by Zonal office.   |   |          |                |          |         |   |                               |  |  |   |               |  |  |   |                   |  |  |  |           |  |  |   |  |  |  |   |                 |  |  |   |  |  |  |   |  |  |  |  |  |  |  |   |  |  |  |   |  |  |  |
| Forward limit of Export: 100% of Average of last three year export turnover or 100% of current year export turnover whichever is higher |   |          |                |          |         |   |                               |  |  |   |               |  |  |   |                   |  |  |  |           |  |  |   |  |  |  |   |                 |  |  |   |  |  |  |   |  |  |  |  |  |  |  |   |  |  |  |   |  |  |  |
|   |   |          |                |          |         |   |                               |  |  |   |               |  |  |   |                   |  |  |  |           |  |  |   |  |  |  |   |                 |  |  |   |  |  |  |   |  |  |  |  |  |  |  |   |  |  |  |   |  |  |  |
| Forward limit for import recommended by Zonal office.   |   |          |                |          |         |   |                               |  |  |   |               |  |  |   |                   |  |  |  |           |  |  |   |  |  |  |   |                 |  |  |   |  |  |  |   |  |  |  |  |  |  |  |   |  |  |  |   |  |  |  |
| Forward limit of Import: 25% of Average of last three year import turnover or 25% of current year import whichever is higher.           |   |          |                |          |         |   |                               |  |  |   |               |  |  |   |                   |  |  |  |           |  |  |   |  |  |  |   |                 |  |  |   |  |  |  |   |  |  |  |  |  |  |  |   |  |  |  |   |  |  |  |

|             |  |
|-------------|--|
| <b>3.12</b> | <b>Credit Risk Rating &amp; Rate of Interest</b><br>(Reasons for variation, if any, from previous rating & justification for any deviation in applicable rate of interest as per Credit Risk Rating be given)  |
| <b>3.13</b> | <b>Any other concessions/request sought/ sub-limits/ inter-changeability etc</b> (with justification such as competition, threat of loss of business, overall earnings, addl. Business potential, ancillary business/cross selling opportunities, attractive low tenor, value of the account/group ,others.) Cross Selling/Retail marketing based on company's future plans. |

**4 Security**

| <b>4.1</b>  | <b>Primary Security</b> (Rupees in Crore)  |                      |                  |                      |           |  |  |  |  |  |  |  |  |
|-------------|--|----------------------|------------------|----------------------|-----------|--|--|--|--|--|--|--|--|
|             | <table border="1"> <thead> <tr> <th>Description</th> <th>Nature of charge</th> <th>Total Value/WDV / BV</th> <th>Our Share</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table> | Description          | Nature of charge | Total Value/WDV / BV | Our Share |  |  |  |  |  |  |  |  |
| Description | Nature of charge   | Total Value/WDV / BV | Our Share        |                      |           |  |  |  |  |  |  |  |  |
|             |  |                      |                  |                      |           |  |  |  |  |  |  |  |  |
|             |  |                      |                  |                      |           |  |  |  |  |  |  |  |  |

Date of last stock audit report/ Last date of unit visit by bank official and any adverse comments:

| <b>4.2</b>                                       | <b>Collateral Security</b>   |               |                              |                      |                              |                      |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                                |  |  |  |  |
|--|--|---------------|------------------------------|----------------------|------------------------------|----------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--------------------------------|--|--|--|--|
|  | <table border="1"> <thead> <tr> <th>Description</th> <th>Nature of charge</th> <th>Market Value*</th> <th>Quantum of 1st charge if any</th> <th>MV net of 1st charge</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td colspan="4"><b>Total Value of Security net of 1st charge</b></td> <td></td> </tr> <tr> <td colspan="4"><b>Total Credit facilities</b></td> <td></td> </tr> </tbody> </table> | Description   | Nature of charge             | Market Value*        | Quantum of 1st charge if any | MV net of 1st charge |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | <b>Total Value of Security net of 1st charge</b> |  |  |  |  | <b>Total Credit facilities</b> |  |  |  |  |
| Description                                      | Nature of charge   | Market Value* | Quantum of 1st charge if any | MV net of 1st charge |                              |                      |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                                |  |  |  |  |
|  |  |               |                              |                      |                              |                      |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                                |  |  |  |  |
|  |  |               |                              |                      |                              |                      |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                                |  |  |  |  |
|  |  |               |                              |                      |                              |                      |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                                |  |  |  |  |
|  |  |               |                              |                      |                              |                      |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                                |  |  |  |  |
| <b>Total Value of Security net of 1st charge</b> |  |               |                              |                      |                              |                      |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                                |  |  |  |  |
| <b>Total Credit facilities</b>                   |  |               |                              |                      |                              |                      |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                                |  |  |  |  |

**NOTE FOR (Name of Sanctioning Authority)**

|  |             |  |   |
|--|-------------|--|---|
|  |             | <b>Collateral Coverage %</b>   |   |
|  |             | * Valuation Report dated _____ of _____ approved _____ Valuer (name)   |   |
|  |             | * The MV should be net of depreciation. The depreciation should be taken for the period from the date of report and upto the end of the last financial year. |   |
|  | <b>4.3</b>  | <b>Insurance:</b>  |   |
|  |             | <b>Sr No.</b>  | <b>Particular</b>   |
|  |             |  | <b>Value.</b>   |
|  |             | I)   | Primary Securities  |
|  |             | 1  | Name of insurance company   |
|  |             | 2  | Amount insured  |
|  |             | 3  | Valid upto-----   |
|  |             | II)  | Collateral Securities   |
|  |             | 1  | Name of insurance company   |
|  |             | 2  | Amount insured  |
|  |             | 3  | Valid upto-----   |
|  | <b>iii)</b> | <b>Whole turnover Credit Insurance/key man insurance if any—</b>   |   |
|  | <b>4.3.</b> | <b>(i) Corporate Guarantee</b> (if any)-(with details of compliances to M&AA, Company law etc & Latest net worth based on balance sheet).                    |   |
|  |             | <b>(ii) Personal guarantees</b> of directors / partners / third party / mortgagors with NW-  |   |
|  | <b>5</b>    | <b>Control &amp; Monitoring Aspect</b>   |   |
|  | <b>5.1</b>  | <b>Status regarding compliance of terms and conditions of the last sanction</b>  |   |
|  | <b>5.2</b>  | <b>Comments of Monitoring Dept. on latest APR / Credit Audit / Concurrent Audit</b>  |   |
|  |             | <b>Comments</b>  | <b>Present status of rectification/course of action proposed.</b> |
|  |             | <b>APR</b>   |   |
|  |             |  |   |
|  |             | <b>Credit Audit Reports</b>  |   |
|  |             |  |   |
|  |             | <b>Concurrent Audit Reports</b>  |   |
|  |             |  |   |
|  | <b>5.3</b>  | <b>Un-rectified inspection comments in respect of the latest Inspection Report dated</b>   |   |
|  |             | <b>Un-rectified Comments</b>   | <b>Course of action proposed to rectify/Remarks</b>               |
|  |             |  |   |
|  |             |  |   |
|  |             |  |   |
|  |             |  |   |
|  | <b>5.4</b>  | <b>Un-rectified comments in respect of RBI comments in AFI of 31-3-</b>  |   |
|  |             | <b>Un-rectified Comments</b>   | <b>Course of action proposed to rectify/Remarks</b>               |
|  |             |  |   |
|  |             |  |   |
|  |             |  |   |
|  |             |  |   |

**NOTE FOR (Name of Sanctioning Authority)**

|  |                              |  |                                     |  |  |
|--|------------------------------|--|-------------------------------------|--|--|
|  |                              |  |                                     |  |  |
| <b>5.5</b>   |                              | <b>Un-rectified comments in respect in Annual Audit report of 31-3-</b>  |                                     |  |  |
|  | <b>Un-rectified Comments</b> | <b>Course of action proposed to rectify/Remarks</b>  |                                     |  |  |
|  |                              |  |                                     |  |  |
|  |                              |  |                                     |  |  |
|  |                              |  |                                     |  |  |
|  |                              |  |                                     |  |  |
| <b>6 Deviation, Statutory declaration, SWOT, Recommendations etc.,</b>   |                              |  |                                     |  |  |
| <b>6.1 Deviation from RBI / Bank's policy guidelines if any: (Justification for proposing deviation to be given)</b> |                              |  |                                     |  |  |
|  | <b>Sr. No</b>                | <b>Norm</b>  | <b>Deviation if any / Status</b>    |  |  |
|  | .                            |  |                                     |  |  |
|  | A                            | Entry Level Ceiling norms  |                                     |  |  |
|  | B                            | Exposure Ceiling norms   |                                     |  |  |
|  | C                            | Margin requirement Norms   |                                     |  |  |
|  | D                            | Takeover norms   |                                     |  |  |
|  | E                            | Interest rate  |                                     |  |  |
|  | F                            | NOF norms  |                                     |  |  |
|  | G                            | Current Ratio  |                                     |  |  |
|  | H                            | TOL / TNW  |                                     |  |  |
|  | I                            | DSCR   |                                     |  |  |
|  | J                            | Debt Equity Ratio  |                                     |  |  |
|  | K                            | Unsecured Exposure Ceiling   | To be filled by H O                 |  |  |
|  | L                            | Interest Rate Sensitivity Ceiling  | To be filled in by Head Office(IRM) |  |  |
|  | M                            | Any Other  |                                     |  |  |
|  |                              |  |                                     |  |  |
| <b>For CRE proposals.</b>  |                              |  |                                     |  |  |
|  | <b>Sr. No.</b>               | <b>Norm</b>  | <b>Deviation if any / Status</b>    |  |  |
|  | 1                            | <b>Entry level norms</b><br>i) Individuals/ Proprietors : Rs. 5.00 crores<br>ii) <b>Partnership firm:</b> Exposure shall not exceed 5% of bank's net worth as on 31 <sup>st</sup> of the previous year.<br>iii) <b>For company</b> exposure shall not exceed 5% of bank's net worth as on 31 <sup>st</sup> of the previous year. |                                     |  |  |
|  | 2                            | <b><u>Risk Management Guidelines:</u></b><br>Minimum acceptable benchmark entry level rating pertaining to CRE shall be BBB ( Average Risk )   |                                     |  |  |
|  | 3                            | <b><u>Financing for land acquisition :</u></b><br>It is not permitted to extend fund based or non fund based facilities to private builders for acquisition of land even as part of a housing project  |                                     |  |  |
|  | 4                            | <b><u>Loan to Value</u></b><br>For all the new sanctions the minimum margin stipulation shall be 40% and LTV shall   |                                     |  |  |

**NOTE FOR (Name of Sanctioning Authority)**

|    |                                 |  |  |
|----|---------------------------------|--|--|
|    |                                 | be 60:40.  |  |
| 5  | <b>Facility:</b>                | Credit shall be considered on commercial terms by way of Term / Demand Loans linked to each specific project. Cash Credit facility shall be considered in case of borrowers who are large reputed builders undertaking projects on an ongoing basis. |  |
| 6  | <b>Security:</b>                | In case of financing of Real Estate Projects under Development Agreements entered into by the borrower with the landowner, such projects can be financed provided construction thereon can be validly mortgaged to the Bank.                         |  |
| 7  | <b>Repayment :</b>              | The repayment shall be worked out based on realistic cash flow statement submitted by the borrower and linked with the progress of project / realization of sales proceeds from prospective buyers   |  |
| 8  | Debt Equity Ratio:              | Benchmark level is 3:1   |  |
| 9. | <b>Promoters' Contribution:</b> | Promoters' Contribution should be minimum 25% of cost of the project   |  |
| 10 | <b>Tenor:</b>                   | Maximum repayment period for the loan shall normally not exceed 84 months including moratorium period. The same shall be based on the commercial judgment  |  |

**In case of Restructuring of the Loans:**

**General Restructuring guidelines.**

| Sr. No | RBI Guidelines   | Compliance                                 |
|--------|--|--|
| 1      | IRAC status of the restructured advance shall be 'standard', 'sub-standard' or 'doubtful' categories. i.e. loss assets are not eligible for restructuring.   | <b>IRAC status of the account is _____</b> |
| 2      | Restructuring shall not be with Retrospective effect.  |  |
| 3      | Borrower has consented to or applied for restructuring of facilities.  |  |
| 4      | Financial viability is established and there is a reasonable certainty of repayment from the borrower, as per the terms of repayment of restructuring package.                                     |  |
| 5      | Borrower shall not have been indulged in frauds and malfeasance.   |  |
| 6      | BIFR cases are not eligible for Restructuring without their express approvals.   |  |
| 7      | Bank guidelines on restructuring as enumerated in lending policy 2012-13 & Circular no AX1/CREDIT MONITORING /M CIR NO. 22 /2008-09 / dated 05/11/2008 & Cir. Dated 17/04/2009 ) are complied with |  |

**NOTE FOR (Name of Sanctioning Authority)**

| <b>Additional conditions to be satisfied for retention of asset classification post restructuring:</b>                         |  |                   |
|--|--|-------------------|
| <b>As per extant guidelines, asset classification may be retained as 'standard' if the following conditions are satisfied:</b> |  |                   |
| <b>Sr. No</b>  | <b>RBI Guidelines</b>  | <b>Compliance</b> |
| 01   | Advance restructured does not pertain to following sectors<br>1. Consumer and Personal advance.<br>2. Advances classified as Capital Market exposure.<br>3. Advances classified as commercial real estate exposure.  |                   |
| 02   | The account shall be under Standard Category on the date of restructuring<br>Or shall be eligible for incentive for quick implementation of restructuring package as per RBI guidelines. i.e.<br>1. With 120 days from date of approval under CDR Mechanism<br>2. With 120 days from date of receipt of application by bank in cases other than those restructured under CDR Mechanism.  |                   |
| 03   | The dues of the bank are fully secured as defined in Annexure 5* of RBI Master circular on IRAC norms.<br><br>The condition of fully secured by tangible security are not be applicable in the following cases.<br>1. MSE borrower where outstanding is up to 25 lacs.<br>2. For Infrastructure projects, provided the cash flows generated from these projects are adequate for repayment of the advance, the financing bank(s) have in place an appropriate mechanism to escrow the cash flows, and also have clear and legal first claim on these cash flows. |                   |
| 04   | The unit becomes viable in 8 years, if it is engaged in infrastructure activities, and in 5 years in the case of other units.  |                   |
| 05   | The repayment period of the restructured advance including the moratorium, if any, does not exceed 15 years in the case of infrastructure advance and 10 years in case of other advances. The aforesaid ceiling of 10 years would not be applicable for restructured home loans, in these cases the Board of Directors of the banks should prescribe the maximum period for restructured advance keeping in view the safety and soundness of the advances.   |                   |



**NOTE FOR (Name of Sanctioning Authority)**

|  |   |  |
|--|---|--|
| 06   | Promoters' sacrifice and additional funds brought by them should be a minimum of 20% of banks' sacrifice or 2 % of the restructured debt, whichever is higher.<br>Promoter's contribution shall be brought in upfront invariably. |  |
| 07   | The restructuring under consideration is not a "repeated restructuring"   |  |
| 08   | Personal Guarantee of the promoters is obtained invariably.   |  |
| <p>* When the amounts due to a bank (present value of principal and interest receivable as per restructured loan terms) are fully covered by the value of security, duly charged in its favor in respect of those dues, the bank's dues are considered to be fully secured. While assessing the realizable value of security, primary as well as collateral securities would be reckoned, provided such securities are tangible securities and are not in intangible form like guarantee etc., of the promoter / others. However, for this purpose the bank guarantees, State Government Guarantees and Central Government Guarantees will be treated on par with tangible security.</p> |   |  |

**In Case of Takeover**

| Sr. No. | Norm   | Deviation if any / Status |
|---------|--|---------------------------|
| 1       | Borrowal account should have a standing of minimum of three years and posted cash profit during last two years.  |                           |
| 2       | The account should be a standard asset with existing bank at the time of takeover<br>1. The account as on the date of receipt of proposal at our bank is a Standard Asset in terms of existing terms of sanction of existing, Bank and as on the date of actual takeover all instalments / interest due are duly paid.<br>2. Repayment has regularity and consistency as per the terms of repayment of existing bank and there are no bunched repayments.  |                           |
| 3       | The Borrowal account has not been rephrased by the existing Bank / Financial Institution.  |                           |
| 4       | The financial results considered for takeover should be based on Audited Balance Sheet of latest financial year and not on the provisional results. Wherever quarterly / Half yearly results are available, such results should also be considered and recommending authority in the field should satisfy himself about the genuineness / Correctness of these financial results. (Latest Audited balance sheet may be relied upon till the audit of the financial statement of the previous year) |                           |
| 5       | The current ratio as per Audited Balance Sheet of the previous financial year has to be minimum 1.25:1   |                           |
| 6       | DSCR<br>Minimum 1.25:1 in respect of completed Financial year/s and minimum 1.50:1 in respect of residual tenor of the project   |                           |
| 7       | TOL/TNW ratio not be more than 4:1 as per the audited financial results as also in future projections.   |                           |

**NOTE FOR (Name of Sanctioning Authority)**

|    |  |   |  |
|----|--|---|--|
|    |  | The said ratio is permitted to be 5:1 for export credit facilities.   |  |
| 8  |  | Minimum Credit Risk Rating BBB  |  |
| 9  |  | The names of the borrowers/directors/guarantors should not be appearing in the caution list / defaulters' list of RBI / ECGC / IBA / CIBIL / Credit information Companies (As per clause 5.2.1 of lending policy for 2012-13)   |  |
| 10 |  | <p><b>Security:</b><br/>All the securities charged to existing Bank/s shall be passed to our Bank to secure new facilities.</p> <ol style="list-style-type: none"> <li>1. In case any security is to be diluted reasons for the same should be specifically recorded in the appraisal</li> <li>2. Release and / or replacement, dilution of securities should not be the purpose of takeover.</li> </ol>  |  |
| 11 |  | Confidential Reports from all Bankers of the applicant/s and their group / associate concerns shall be obtained before sanction of credit limits and the said confidential reports shall be mentioned / commented upon in the appraisal note for sanction of takeover of the account without fail.  |  |
| 12 |  | Credit requirements of the borrower shall be fully and independently assessed before take over. At any stage of transfer, the necessary financial discipline shall be maintained.   |  |
| 13 |  | <p>Cap on additional exposure<br/>In no case takeover of working capital limit a/c shall result into increase in new working capital limit beyond 25% of the existing limit of the borrower as sanctioned by the existing bank/s<br/>In case of term loan / Project loan the credit limit to be approved shall be based on full fledged appraisal.</p>  |  |
| 14 |  | <p>Reduction in Rate of interest<br/>In no case Rate of interest offered by the bank shall be lower than 1% below the Rate of interest charged by the exiting banks<br/>Eg. If existing bank is / are charging interest @ 16% p.a. the rate of interest offered by our Bank shall in no case be lower than 15% p.a.<br/>Any further reduction beyond the above shall have to be referred to H. O. for approval for rate of interest as per condition at Sr. No. 20 below.</p> |  |
| 15 |  | Latest details regarding personal worth of Proprietor / Partners / Guarantors and directors (if personal guarantee is to be obtained) shall be obtained before takeover of the credit facility.   |  |
| 16 |  | Recommending authority should ensure that the factory / business premises /assets to be charged of the proposed borrower / guarantor is visited by Bank Official, market reports on the borrower complied and the report on these aspects is an integral part of the appraisal note for sanction  |  |
| 17 |  | <p>Disbursement / Documentation:<br/>It is to be ensured that required formalities of security</p>  |  |

**NOTE FOR (Name of Sanctioning Authority)**

|    |                        |  |  |
|----|------------------------|--|--|
|    |                        | creation including documentation are completed before realising the facilities / advance.  |  |
| 18 | Sanctioning Authority: | Any take over / transfer of account from other Bank/s shall be sanctioned by the sanctioning authority within whose delegated lending power the proposal falls, subject to a prior in-principle approval of the next higher sanctioning authority.   |  |
| 19 |                        | As part of due diligence by field offices, discreet enquiries be made about true health of the account to be taken over and whether any irregularities have been committed at the transferor bank with respect to sanction, disbursement and monitoring of account. A certificate to this effect shall be incorporated in the proposal notes   |  |
| 20 |                        | Before taking over an account, the Branch shall obtain necessary credit information from the transferor bank as per the format prescribed in H. O. circular No. AX1/CCC/Cir. No 37 /2008-09 dated 16/02/2009 on "lending under Multiple Banking Arrangement (MBA)/Consortium" This would enable the Bank to be fully aware of the irregularities, if any, existing in the borrower's account (s) with the transferor bank. |  |

|            |                                |  |  |
|------------|--------------------------------|--|--|
| <b>6.2</b> | <b>Regulatory declaration.</b> |  |  |
|------------|--------------------------------|--|--|

| <b>Sr no</b> | <b>Declaration</b>   | <b>Remark</b> |
|--------------|--|---------------|
| 1            | Relationship if any, of the Directors/Partners/Proprietor of the borrowing entity to any of the director's/Senior officials of the Bank. If no relationship exists, specific declaration to be made.   |               |
| 2            | Whether exposure in the account existing as well as proposed to the borrowing entity as well as of the group is within the prudential exposure ceilings as laid down in the lending policy   |               |
| 3            | Confirmation that an undertaking from guarantor's is obtained stating that no consideration is proposed/received from the borrower/borrowing entity for offering personal guarantees to the credit facilities.   |               |
| 4            | Confirmations that an undertaking is obtained from the borrower/borrowing entity stating that they have no objection for disclosure of the names of the directors/partners/proprietor of the borrowing entity to RBI/CIBIL as per requirements.  |               |
| 5            | Study of balance sheets of sister concerns, as far as possible on a common date else balance sheet as of not older than nine months shall be obtained to analyze interlocking of funds, diversion of funds etc. shall be done. Specific conclusions drawn on the same:                                   |               |
| 6            | Reference to RBI defaulter's list & CIBIL database and full details on the director's/partner's/borrowing entity whose names appear in the defaulter's list. Financial implications of the same more particularly if personal guarantees are given by these persons in the defaulting borrower accounts: |               |
| 7            | Declaration to be obtained from the borrower's / guarantors/ partners/director's that no litigation by any third party is pending against them. If there is any litigation then the details  |               |

**NOTE FOR (Name of Sanctioning Authority)**

|  |            |   |   |  |
|--|------------|---|---|--|
|  |            |   | should be incorporated in the body of the note below their names.   |  |
|  |            | 8   | Undertaking from the company that payment to small investors (if public deposit is accepted) is up to date and dues to SSI suppliers are paid on time.  |  |
|  |            | 9   | The firm/ Company to submit a certificate at the end of every quarter furnishing details of accounts opened with other Bank/s. If no account is opened, Nil certificates should be obtained and kept on record.   |  |
|  |            | 10  | An undertaking is obtained stating that the borrower is not<br>i. Directors (including the Chairman/Managing Director) of other banks,<br>ii. Any firm in which any of the directors of other banks is interested as a partner or guarantor; and<br>iii. Any company in which any of the directors of other banks holds substantial interest or is interested as a Director or Guarantor. |  |
|  |            | 11  | Instructions on obtaining/sharing of information relating to Credit, derivatives and un-hedged foreign currency exposures for borrowers availing credit facilities under consortium/multiple banking arrangement/ joint lending arrangement should be complied with.  |  |
|  |            | 12  | Confirmation that an undertaking is obtained stating that the directors of the company are not directors / relatives of directors of banks  |  |
|  | <b>6.3</b> | <b>Declaration as to statutory certificates:</b><br>The audited balance sheet and the auditor's report for the year 200 / 200..... is perused. The report other than what is stated elsewhere in this note and the annexure, does not contain any qualifying statement / remarks of the Auditors having financial implications.<br><br>The proposal does not violate any guidelines of the Bank / RBI / Govt. |   |  |
|  | <b>6.4</b> | <b>SWOT analysis, Mitigations for weaknesses &amp; threats:</b><br><br><b>Strength:</b><br><br><b>Opportunity:</b><br><br><b>Weakness :</b><br><br><b>Threats:</b>  |   |  |
|  | <b>6.5</b> | <b>Delegation: Proposal Falls within the sanctioning power of</b>   |   |  |
|  | <b>6.6</b> | <b>Recommendations</b><br><br><b>We have examined the proposal in its entirety and are satisfied that the proposal merits consideration and that it is a fair banking risk. We accordingly recommend for sanction of the credit facilities as under –</b>   |   |  |
|  |            | Facility  |   |  |
|  |            | Limit   |   |  |
|  |            | Purpose   |   |  |
|  |            | Security (including   |   |  |

**NOTE FOR (Name of Sanctioning Authority)**

|  |  |   |  |  |
|--|--|---|--|--|
|  |  | collateral & guarantees)                                      |  |  |
|  |  | Margin  |  |  |
|  |  | Rate of Interest  |  |  |
|  |  | Review  |  |  |
|  |  | Repayment (for CC it be mentioned as payable on demand)       |  |  |
|  |  | <b>Other terms and conditions are mentioned in annexure 2</b> |  |  |

**Note prepared by  
(Name and Signature)**

**ASSISTANT/DEPUTY/GENERAL MANAGER**  
\_\_\_\_\_Zone.

**NOTE FOR (Name of Sanctioning Authority)**

**Annexure 1 Abridged Balance Sheet**

(Rs in crores)

| <b>LIABILITIES</b>                              | <b>31.03.</b>  | <b>31.03.</b> | <b>31.03.</b>   | <b>ASSETS</b>   | <b>31.03.</b>  | <b>31.03.</b> | <b>31.03.</b>   |
|---|----------------|---------------|-----------------|---|----------------|---------------|-----------------|
|   | <b>Audited</b> | <b>Aud.</b>   | <b>Prov/est</b> |   | <b>Audited</b> | <b>Aud.</b>   | <b>Prov/est</b> |
| Capital   |                |               |                 | Fixed Assets (Net of Revaluation)                                   |                |               |                 |
| Reserves (excluding revaluation reserve)        |                |               |                 | Accumulated Depreciation (Net of Depreciation on revalued portion ) |                |               |                 |
| <b>NET WORTH</b>                                |                |               |                 | <b>NET BLOCK</b>  |                |               |                 |
|   |                |               |                 | <b>Capital WIP</b>  |                |               |                 |
|   |                |               |                 | Accumulated Losses  |                |               |                 |
| Term Loans                                      |                |               |                 | Other Intangible.   |                |               |                 |
| Other Term. Liabilities.                        |                |               |                 | <b>TOTAL INTANGIBLE ASSETS</b>                                      |                |               |                 |
| Deferred tax liabilities.                       |                |               |                 |   |                |               |                 |
| <b>TOTAL TERM LIABILITIES</b>                   |                |               |                 | Investments in subsidiaries and associate concern                   |                |               |                 |
|   |                |               |                 | Others  |                |               |                 |
| Sundry Creditors                                |                |               |                 | <b>OTHER NON-CURRENT ASSETS.</b>                                    |                |               |                 |
| Bank Borrowings                                 |                |               |                 | <b>TOTAL NON-CURRENT ASSETS.</b>                                    |                |               |                 |
| Term Loan repayable within one year.            |                |               |                 |   |                |               |                 |
| Other Current Liabilities*                      |                |               |                 | Cash & Bank   |                |               |                 |
| Unsecured loans from Promoters and relatives. # |                |               |                 | Raw Material  |                |               |                 |
| <b>TOTAL CURRENT LIABILITIES</b>                |                |               |                 | Work in progress.   |                |               |                 |
|   |                |               |                 | Finished Goods  |                |               |                 |
|   |                |               |                 | Receivables   |                |               |                 |
|   |                |               |                 | - Domestic  |                |               |                 |
|   |                |               |                 | - Export  |                |               |                 |
|   |                |               |                 | Other Current Assets*   |                |               |                 |
|   |                |               |                 | <b>TOTAL CURRENT ASSETS</b>   |                |               |                 |
| <b>TOTAL LIABILITIES</b>                        |                |               |                 | <b>TOTAL ASSETS</b>   |                |               |                 |

**\*Major component of OCA & OCL to be provided.**

**# Unsecured loans from promoter & relatives to be classified as Non-current only if undertaking is obtained form promoter / director / relative to be classified as Non-current only if undertaking is obtained from Promoter / director / relative that the level of unsecured loans shall be maintained during the tenure of our loan**

**NOTE FOR (Name of Sanctioning Authority)**

**Any variation in classification from audited balance sheet shall be properly explained with relative effect on projected years figures.**

Off Balance sheet items/Contingent liabilities\*

Rs. in crores

| Nature of the Off Balance sheet items/Contingent liabilities | 31.03.<br>Audited | 31.03.<br>Audited |
|--|-------------------|-------------------|
|  |                   |                   |
|  |                   |                   |

Comparative position of the figures as appearing in the annual reports/audited Balance sheets of the last two years to be furnished with views/comments on the impact of these items on the financials of the borrowing unit.

NB: Cash flow projections (project wise) wherever the assessment requires determination of the credit requirement based on cash peak level deficit should be provided.

**Annexure – 2 Other terms and conditions.****Annexure – 3 Comments on conduct of the accounts -  
Account operation details.**

(Rupees in Crore)

| Particulars                        | 2011-12 | 2012-13 | 2013-14 Up to |
|------------------------------------|---------|---------|---------------|
| <b>Cash Credit</b>                 |         |         |               |
| Maximum Balance                    |         |         |               |
| Minimum Balance                    |         |         |               |
| Average Balance                    |         |         |               |
| Turnover                           |         |         |               |
| <b>Letters of Credit</b>           |         |         |               |
| Issued - Number                    |         |         |               |
| Amount                             |         |         |               |
| Devolved - Number                  |         |         |               |
| Amount                             |         |         |               |
| <b>Bank Guarantee</b>              |         |         |               |
| Issued - Number                    |         |         |               |
| Amount                             |         |         |               |
| Devolved - Number                  |         |         |               |
| Amount                             |         |         |               |
| <b>FEX Business routed</b>         |         |         |               |
| Import Bills                       |         |         |               |
| Export Bills                       |         |         |               |
| Remittances - Inward               |         |         |               |
| - Outward                          |         |         |               |
| <b>Interest on</b>                 |         |         |               |
| Cash Credit                        |         |         |               |
| W C D L                            |         |         |               |
| PC / FOBN                          |         |         |               |
| Term Loan                          |         |         |               |
| Commission on Letters of Credit    |         |         |               |
| Bank Guarantee                     |         |         |               |
| Forex business                     |         |         |               |
| Processing Fees & Others           |         |         |               |
| <b>Total Earnings from the a/c</b> |         |         |               |