SAMPLE ONLY — fictional Sri Vel Industries Pvt Ltd. Not for bank filing. Built with JR CC/OD Limit Enhancement (jrloanadvisors.com/tools/cc-od-enhancement/). Live tool: preview free · full pack ₹1,499 per scenario.

CC / OD limit enhancement — scenario pack

Borrower: Sri Vel Industries Pvt Ltd · Industry: Manufacturing — auto components · Facility: CC · Unit: ₹ Crore · Prepared as demo 27 Oct 2026

Existing limit	Latest DP	Sales growth story	Suggested ask band
₹ 2.50 Cr	**₹ 2.35 Cr**	**+18%**	**₹ 3.10–3.40 Cr**

1. Today vs growth what-if

Item	Today	After growth
Net sales / turnover	18.00	21.24
Stock	3.40	3.90
Debtors	2.80	3.20
Creditors	1.60	1.85
Existing sanctioned CC	2.50	2.50

2. Method compare (illustrative)

Method	WC need / MPBF sketch (₹ Cr)	Note
Turnover (Nayak-style ~20%)	4.25	Often used for MSME
Tandon Method I	3.55	Current assets − other CL
Tandon Method II (25% margin on TCA)	3.20	**Binding in this demo**
DP bridge (stock + debtors − creditors after margins)	3.05	Must support the ask

In this sample, Method II binds at ~₹3.20 Cr. Suggested enhancement ask: **₹3.25 Cr** (vs existing ₹2.50 Cr). Bank still decides after CMA, stock behaviour and security.

3. Drawing-power bridge

Step	₹ Cr
Stock after margin	2.93
Less creditors	(1.85)
Debtors after margin	2.24
Illustrative DP	3.32
Existing limit	2.50
Headroom vs existing	+0.82

4. Banker checklist (what they usually open next)

- CMA Forms I–VI with MPBF
- Latest stock statement + insurance
- Account conduct / irregularity note for last 12 months
- Security / collateral cover vs new limit
- Why sales growth is durable (orders, capacity, not one-off)

5. Sensitivity (sales shock)

Sales vs plan	Binding method sketch
−10%	~₹2.90 Cr
Base (+18%)	~₹3.20 Cr
+10% more	~₹3.45 Cr

Sample figures for practice. The bank decides.