SAMPLE ONLY — fictional Demo Traders Pvt Ltd. Not for bank filing. Built with JR Stock Statement Pack (jrloanadvisors.com/tools/stock-statement/). Live tool: preview free · ₹199 one month · ₹2,999 year pack.

Stock statement for cash credit

Borrower: Demo Traders Pvt Ltd · Facility: CC ₹2.50 Cr · Statement date: 30 Sep 2026 · Unit: ₹ Lakh · Bank margins (illustrative): stock 25%, debtors 30%

Closing stock	Eligible debtors	Creditors	Illustrative drawing power
₹ 118.40 L	**₹ 72.00 L**	**₹ 41.20 L**	**₹ 138.20 L**

Part A — Stock summary

Category	Opening	Receipts	Issues	Closing	Value (₹ L)
Raw material	32.0	48.5	44.0	36.5	36.50
WIP	12.0	18.0	16.5	13.5	13.50
Finished goods	55.0	62.0	48.6	68.4	68.40
Total					**118.40**

Part B — Book debts (ageing)

Bucket	Amount (₹ L)	Eligible?
0–90 days	72.00	Yes (illustrative)
91–180 days	14.50	Check sanction
>180 days / disputed	6.20	Usually ineligible

Part C — Drawing power bridge (illustrative)

Step	₹ Lakh
Stock after 25% margin (118.40 × 75%)	88.80
Less creditors applied to stock	(41.20)
Net stock DP	47.60
Debtors after 30% margin (72.00 × 70%)	50.40
Subtotal	98.00
Add other approved current assets (sample)	40.20
Illustrative DP (capped at CC ₹250 L → 138.20 shown before cap story)	**138.20**

Your bank's sanction letter decides margins, ageing, unpaid stock order and caps. This sample uses a common stock-and-receivables sketch only.

Part D — Insurance (sample)

Stock insured for ₹1.50 Cr · Policy DEMO-FIRE-2026 · Valid to 31 Mar 2027 · Hypothecation noted in favour of lending bank (sample).

Sample figures for practice. The bank decides.