**The Andhra Pradesh State Cooperative Bank Ltd.,**

**DoR – ST Operations {present}-{next}**

**ASAO Drawal to DCC Banks for Khariff {dpresent}-{dnext}**

**Drawal - {drawno}**

({drawaldate})

Details of the Drawal: (Rs.in Crore)

|  |  |  |
| --- | --- | --- |
| i | Name of the DCC Bank | {branch} |
| ii | Purpose applied for | {purpose} |
| iii | Drawal amount | Rs.{drawalamount} Crore |
| iv | Credit Limit Application | {recieved} |
| v | Memberwise List | {confirm} |
| vi | Loan A/c No. |  |
| vii | Collateral No. |  |
| viii | Queue Reference No. |  |
| ix | Date of Disbursement | {drawaldate} |
| x | {reset\_text} | {reset\_dates} |

1. Total Outstanding (Rs. in Crore)

|  |  |  |
| --- | --- | --- |
| i | XVI A\c outstanding ({osd1}-{osd2}) | {osinput} |
| ii | XVII A\c outstanding ({osd2}-{osd3})  (Normal SAO-Rs.{ossao} Cr+ OPP -Rs.{osopp} Cr + DTP -Rs.{osdtp} Cr + ASAO – Rs.{osasao} Cr) | {ostot} |
| iii | Less total Outstanding  (SAO-Rs.{ossao2} Cr+ OPP -Rs.{osopp2} Cr + DTP -Rs.{osdtp2} Cr + ASAO – Rs.{osasao2} Cr) | {ostot2} |

2. Margin in Limit under ASAO (Rs.in crore)

|  |  |  |
| --- | --- | --- |
| Transactions under Normal Limit | | |
| I | Normal Credit Limit Sanctioned | {limit} |
| ii | Less XVII A/c outstanding | {mlt2} |
| iii | Margin in Limit | {mlt3} |

3. Margin in Disbursements (Rs in crore)

|  |  |  |
| --- | --- | --- |
| i | CCB’s Total Disbursements from {financial\_date} to {as\_on} | {mdi} |
| ii | 90% of disbursements under Additional SAO | {md2} |
| iii | XVII A\c outstanding ({osd2}-{osd3})  (Normal SAO-Rs.{ossao} Cr+ OPP -Rs.{osopp} Cr + DTP -Rs.{osdtp} Cr + ASAO – Rs.{osasao} Cr) | {ostot} |
| iv | Margin in Disbursements | {md4} |

4. Margin in NODC (Rs.in crore)

|  |  |  |
| --- | --- | --- |
| I | NODC as on {as\_on} | {mnodcinp} |
| Ii | Less total Outstanding  (SAO-Rs.{ossao2} Cr+ OPP -Rs.{osopp2} Cr + DTP -Rs.{osdtp2} Cr + ASAO – Rs.{osasao2} Cr) | {ostot2} |
| Iii | Margin in NODC | {mnodctot} |

5. APCOB Involvement against Outstanding/NODC at DCC Bank Level

(Rs.in crore)

|  |  |  |
| --- | --- | --- |
| i | Total outstanding at DCC Bank Level | {nodcosin} |
| ii | Total Outstanding at APCOB Level | {ostot2} |
| iii | % of APCOB Involvement | {nodcos3} |
| iv | NODC at DCCBank Level | {mnodcinp} |
| v | % of APCOB Involvement before present drawal | {nodcos5} |
| vi | Total Outstanding at APCOB Level after present drawal ({ostot2} Cr + {drawalamount} Cr Proposed Drawal ) | {amtafter} |
| Vii | % of APCOB Involvement after present drawal | {nodctot} |

6. The {branch} DCCB has applied drawal for an amount of Rs.{drawalamount} Crore under the purpose of Additional SAO.

7. Eligibility is worked out as below: (Rs in crore)

|  |  |  |
| --- | --- | --- |
|  |  | Normal |
| 1. | Margin in Limit | {mlt3} |
| 2. | Margin in Disbursements | {md4} |
| 3 | Margin in NODC | {mnodctot} |
| 4 | Drawal applied | {drawalamount} |
| 5 | Drawal Eligibility amount | {drawaleligible} |
| 6 | Remaining Eligible amount | {afterscrutiny} |

8. Risking Rate of DCCB:

|  |  |
| --- | --- |
| Rating of the {branch} DCCB | {riskd} |
| Premium | {risk2} |
| Rating arrived as on | {risk3} |

9. Rate of Interest on {drawaldate}:

|  |  |
| --- | --- |
| {roitype} Rate of Interest | {roi1} from NABARD |
| Margin for ASAO | {roi2} |
| Risk Premium | {roi3} |
| Total Rate of Interest | {roi4} |

10. It is observed that, the least eligibility worked out is under {under} of Rs.{leasteli} Crore. The DCCB has applied drawal for an amount of Rs.{drawalamount} Crore.

As per the eligibility worked out it is for consideration to sanction drawal of Rs.{finda} Crore to the {branch} DCCB under Additional SAO @ {roi4} %. ({roitype} Rate)

Submitted for orders.