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

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

**SAO Drawal to DCC Banks for Rabi {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 | TP Note amount | Rs.{drawalamount} |
| iv | Loan A/c No. |  |
| v | Collateral No. |  |
| vi | Queue Reference No. |  |
| vii | Date of Disbursement | {drawaldate} |

1. Total Outstanding (Rs. in Crore)

|  |  |  |
| --- | --- | --- |
| i | XVI A\c outstanding ({osd1}-{osd2}) | {osinput} |
| ii | XVII A\c outstanding ({osd2}-{osd3})  (SAO – Rs.{ossao1} Cr + OPP – Rs.{osopp1} Cr +DTP – Rs.{osdtp1} Cr + SAO - Fresh Finance – Rs.{osfsao1} Cr + ASAO – Rs.{osasao1} Cr) | {ostot} |
| iii | Total outstanding  (SAO – Rs.{ossao2} Cr + OPP – Rs.{osopp2}Cr +DTP – Rs.{osdtp2}Cr + SAO - Fresh Finance – Rs.{osfsao2}Cr + ASAO – Rs.{osasao2} Cr) | {ostot2} |

2. Margin in Limit (Rs in crore)

|  |  |  |
| --- | --- | --- |
| Transactions under Normal Limit | | |
| I | Normal Credit Limit Sanctioned | {ml1} |
| ii | Less XVII A/c outstanding | {ml2} |
| iii | Margin in Limit | {ml3} |
| Transactions under New Member/Additional Limit | | |
| I | New member Credit Limit Sanctioned | {ml4} |
| ii | Less XVI A/c outstanding | {osfsao1} |
| iii | Margin in Limit | {ml6} |

3. Net Increase in Outsanding

|  |  |  |
| --- | --- | --- |
| I | Outstanding as on {fbefore} | {nos1} |
| ii | Outstanding as on {as\_on1} | {nos2} |
| iii | Net Increase in Outstanding | {nos3} |
| iv | 70% of Net Increase in Outstanding | {nos4} |
| V | Drawals already allowed | {osfsao1} |
| vi | Margin | {nos6} |

4. Margin in Disbursements (Rs in crore)

|  |  |  |
| --- | --- | --- |
| i | CCB’s Total Disbursements from {financialdate} to {as\_on} | {md1} |
| ii | Of (i) disbursed to New members | {md2} |
| iii | Normal SAO Disbursements from {financialdate} to {as\_on} | {md3} |
| iv | 70% of disbursements under Normal SAO | {md4} |
| v | Less Drawals allowed (Normal SAO)- Rs.{ossao1} Cr +OPP – Rs.{osopp1} Cr + DTP – Rs.{osdtp1} Cr + Excess drawn under ASAO – Rs.{md54} Cr | {md5} |
| vi | Margin in Disbursements | {md6} |
|  | |  |
| vii | Of which disbursements made for New members | {md7} |
| viii | 70% of disbursements | {md8} |
| ix | Less drawals allowed | {osfsao1} |
| x | Margin in Disbursements | {md10} |

5. Margin in NODC (Rs in crore)

|  |  |  |
| --- | --- | --- |
| I | NODC as on {as\_on} | {mnodc1} |
| II | Total outstanding  (SAO – Rs.{ossao2} Cr + OPP – Rs.{osopp2}Cr +DTP – Rs.{osdtp2}Cr + SAO - Fresh Finance – Rs.{osfsao2}Cr + ASAO – Rs.{osasao2} Cr) | {ostot2} |
| III | Margin in NODC | {mnodc3} |

6. APCOB Involvement against Outstanding/NODC at DCCBank Level

(Rs in crore)

|  |  |  |
| --- | --- | --- |
| i | Total outstanding at DCCBank Level (SAO+SLF) | {nodcos1} |
| ii | Total Outstanding at APCOB Level  {purposebased} Excess drawn under ASAO- Rs.{nodcos22} Cr | {nodcos2} |
| iii | % of APCOB Involvement | {nodcos3} |
| iv | NODC at DCCBank Level | {nodcos4} |
| v | % of APCOB Involvement before present drawal | {nodcos5} |
| vi | Drawal Applied | {drawalamount} |
| vii | Total Outstanding at APCOB Level after present drawal ({nodcos2} Crore + {drawalamount} Crore.) | {nodcos7} |
| viii | % of APCOB Involvement after present drawal | {nodcos8} |

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

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

|  |  |  |  |
| --- | --- | --- | --- |
|  |  | Normal | New Members |
| 1 | Margin in Limit | {ml3} | {ml6} |
| 2 | Margin in Disbursements | {md6} | {md10} |
| 3 | Margin in NODC | {mnodc3} | {mnodc3} |
| 4 | Drawal applied | {drawalamount} | {drawalamount} |
| 5 | Drawal Eligibility Amount | {eli5} | {eli52} |
| 6 | Remaining Eligible amount | {eli6} | {eli62} |

9. Risking Rate of DCCB:

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

10. Rate of Interest on {drawaldate}:

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

11. It is observed that, the least eligibility worked out is under {under} is Rs.{mineli} Crore and 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 {purpose} @ {roi4}%

Submitted for orders.