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

**L&A – ST Operations {present}-{next}**

**ST(Others) Drawal to DCC Banks for {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 | Interest type | {roitype} |
| xi | {reset\_text} | {reset\_dates} |

1. Margin in Limit (Rs. in Crore)

|  |  |  |
| --- | --- | --- |
| i | Credit Limit Sanctioned for ({mldp}-{mldn}) | {mlinput} |
| ii | Less Disbursements ({mldp}-{mldn})  (Normal ST(O) – Rs.{ml21} Crore + BCTT –Rs.{ml22} Crore+ Federations – Rs.{ml23} Crore) + WC loans to PACS – Rs.{ml24} Crore +WC to Animal Husbandry- Rs.{ml25} Crore + ST Others Concessional – Rs.{ml26} Crore) | {ml2} |
| iii | Margin in Limit ({mldp}-{mldn}) | {mltot} |

2. Margin in GLC Total (Rs. in Crore)

|  |  |  |
| --- | --- | --- |
| i | GLC at DCCB level for last 12 months | {glcinput} |
| ii | Less Disbursements for last 12 months  (Normal ST(O) – Rs.{glc21} Crore + BCTT –Rs.{glc22} Crore+ Federations – Rs.{glc23} Crore) + WC loans to PACS – Rs.{glc24} Crore +WC to Animal Husbandry- Rs.{glc25} Crore + ST Others Concessional – Rs.{glc26} Crore) | {glc2} |
| iii | Margin in GLC | {glctot} |

3. Margin in NODC - TOTAL (Rs in crore)

|  |  |  |
| --- | --- | --- |
| i | NODC as on {nodcdate} | {nodcinput} |
| ii | Less outstanding  (Normal ST(O) – Rs.{nodc21} Crore + BCTT –Rs.{nodc22} Crore+ Federations – Rs.{nodc23} Crore) + WC loans to PACS – Rs.{nodc24} Crore +WC to Animal Husbandry- Rs.{nodc25} Crore + ST Others Concessional – Rs.{nodc26} Crore) | {nodc2} |
| iii | Margin in NODC | {nodctot} |

4. Margin in NODC – {purpose} (Rs.in crore)

|  |  |  |
| --- | --- | --- |
| i | NODC as on {nodcdate} | {nodctinput} |
| ii | Less outstanding  ({nodct2row}) | {nodct2} |
| iii | Margin in NODC | {nodcttot} |

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

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

|  |  |  |
| --- | --- | --- |
|  |  | Normal |
| 1. | Margin in Limit | {mltot} |
| 2. | Margin in GLC for last 12 months | {glctot} |
| 3. | Margin in NODC(Total) | {nodctot} |
| 4. | Margin in NODC({purpose}) | {nodcttot} |
| 5. | Least eligibility under {under} | {eli5} |
| 6. | Drawal applied | {drawalamount} |
| 7. | Drawal Eligibility amount | {eli7} |
| 6 | Remaining Eligible amount | {eli8} |

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 through {throughroi} | {roi2} |
| Risk Premium | {roi3} |
| Total Rate of Interest | {roi4} |

10. Therefore, it is for consideration to sanction the drawal of Rs. {finda} Crore as per eligibility worked out to the {branch} DCCB under {purpose} @ {roi4}%.({roitype} rate).

Submitted for orders.