1. Bankin Basics (Career uide)

The KYC policy shall include following four key elements:

1. Customer Acceptance Policy;
2. Risk Management;
3. Customer Identification Procedures (CIP)
4. Monitoring of Transactions

Type of Customers-

RIP 1

RIP 2(Share Brokers- Who route lot of money but it does not belon to them)

RIP 3

Small Account

Maximum Amount of Credits: 1L (in FY)

Max Withdrawal: 4 or 10k(in One Month)

Max Balance: 50k (At any time)

The method of arriving STL Limit is furnished below.

RIP TYPE	RETAIL	CORPORATE
	25 % of Annual Income subject to Minimum Maximum	1/12th of Annual Turnover subject to Minimum Maximum
RIP 1 (Low-10 Years)	50000 20,00,000	5,00,000 50,00,000
RIP 2 (Medium-8 Years)	50000 15,00,000	4,00,000 50,00,000
RIP 3 (High-2 years)	50000 10,00,000	3,00,000 50,00,000

Sl No	Name of the Report	Short Name	Frequency of the Submission
1	Cash Transaction Report	CTR	15th of the succeeding Month
2	Counterfeit currency report	CCR	15th of the succeeding Month
3	Non-Profit Organisation Transaction Report	NTR	15th of the succeeding Month
4	Suspicious Transaction Report	STR	Within 7 days of arriving at conclusion that any transaction is of Suspicious nature
5	Cross Border Wire Transfer Report	CBWTR	15th of the succeeding Month

BCSBI

- Disposal of **MSEs** application shall be done for a credit limit or enhancement in existing credit limit **upto Rs. 5 lakh- within 02 weeks**; limit **above Rs. 5 lakh and upto Rs. 25 lakh- within 06 weeks**; limit **above Rs. 25 lakh- within 06 weeks** from the date of receipt, provided application is complete in all respects and is accompanied by documents as per 'check list' provided.

SECURITY ARRANGEMENTS IN BANK

1. Insurance coverage for cash in transit is **Rs.500 lacs**
2. Cash remittances are to be escorted as follows:

(CO: SECY: MASTER/68/2019-20 dated 19.06.2019).

Insurance cover is based on escorts as given hereunder;

UptoRs. 30 lakhs	No Armed escort
Above Rs. 30 lakhs upto Rs.100 lakhs -	1 Armed guard
Above Rs. 100 lakhs upto Rs.500 lakhs	2 Armed guards
Above Rs. 500 lakhs	Police escort

3. The key of the cash box **should not** accompany the remittance / withdrawal party. One set of the cash box key should be available at the Currency Chest/ branch where such remittance / withdrawal are carried out.
4. Bullion / Gold coins in transit will be escorted as done for cash.
5. In case the distance covered is short and no mode of transport is available, cash may be sent on foot.
   - In such cases, remittance should not exceed **Rs.2lakhs**.
   - The escort should walk a few paces behind the carrier.

RBI Circulars

. **Classification of enterprises.**-An enterprise shall be classified as a micro, small or medium nterprise on the basis of the following criteria, namely:--

(i) a micro enterprise, where the investment in plant and machinery or equipment does not exceed one crore rupees and turnover does not exceed five crore rupees;

(ii) a small enterprise, where the investment in plant and machinery or equipment does not exceed ten crore rupees and turnover does not exceed fifty crore rupees; and

(iii) a medium enterprise, where the investment in plant and machinery or equipment does not exceed fifty crore rupees and turnover does not exceed two hundred and fifty crore rupees.

Micro, Small and Medium Enterprises (MSME) sector – Restructuring of Advances

Please refer to the circular DOR.No.BP.BC.34/21.04.048/2019-20 dated February 11, 2020 on the subject.

2. In view of the continued need to support the viable MSME entities on account of the fallout of Covid19 and to align these guidelines with the Resolution Framework for COVID 19 – related Stress announced for other advances, it has been decided to extend the scheme permitted in terms of the aforesaid circular. Accordingly, existing loans to MSMEs classified as 'standard' may be restructured without a downgrade in the asset classification, subject to the following conditions:

i. The aggregate exposure, including non-fund based facilities, of banks and NBFCs to the borrower does not exceed ₹25 crore as on March 1, 2020.

ii. The borrower's account was a 'standard asset' as on March 1, 2020.

iii. The restructuring of the borrower account is implemented by March 31, 2021.

iv. The borrowing entity is GST-registered on the date of implementation of the restructuring. However, this condition will not apply to MSMEs that are exempt from GST-registration. This shall be determined on the basis of exemption limit obtaining as on March 1, 2020.

v. Asset classification of borrowers classified as standard may be retained as such, whereas the accounts which may have slipped into NPA category between March 2, 2020 and date of implementation may be upgraded as 'standard asset', as on the date of implementation of the restructuring plan. The asset classification benefit will be available only if the restructuring is done as per provisions of this circular.

vi. As hitherto, for accounts restructured under these guidelines, banks shall maintain additional provision of 5% over and above the provision already held by them.

Change in Bank Rate

Please refer to our circular DBR.No.Ret.BC.53/12.01.001/2019-20 dated March 27, 2020 on the captioned subject.

2. As announced in the Monetary Policy Statement 2020-21 dated May 22, 2020, the Bank Rate is revised downwards by 40 basis points from 4.65 per cent to 4.25 per cent with immediate effect.

Current Issues

- The 'MSP crops' (mainly, cereals, oilseeds, pulses and fibres) add up to only 25% of the value (2018-19).
- Farmers who produce the other 75% (mostly perishables) are dependent on the market and its price fluctuations.
- Currently, 23 crops are under the MSP regime, the most seminal being paddy and wheat.

CACP Recommends and CCEA Approves(CCEA Chairman:PM)

Sl.No.	Categories	Crops
1.	Cereals	paddy, wheat, maize, sorghum, pearl millet, barley, and ragi
2.	Pulses	gram, tur, moong, urad, lentil
3.	Oilseeds	groundnut, rapeseed, soybean, sesame, sunflower, safflower, and niger seeds
4.	Commercial crops	copra, jute, cotton, and sugarcane

Major Cropping Season in India – Kharif	
What are the examples of Kharif Crops?	Some important Kharif Crops are: • Bajra • Jowar • Maize (corn) • Millet • Rice (paddy and deepwater rice) • Soybean
What is meant by Kharif Season?	The cropping season in India starts in June and ends in October where monsoon crops are cultivated and harvested.

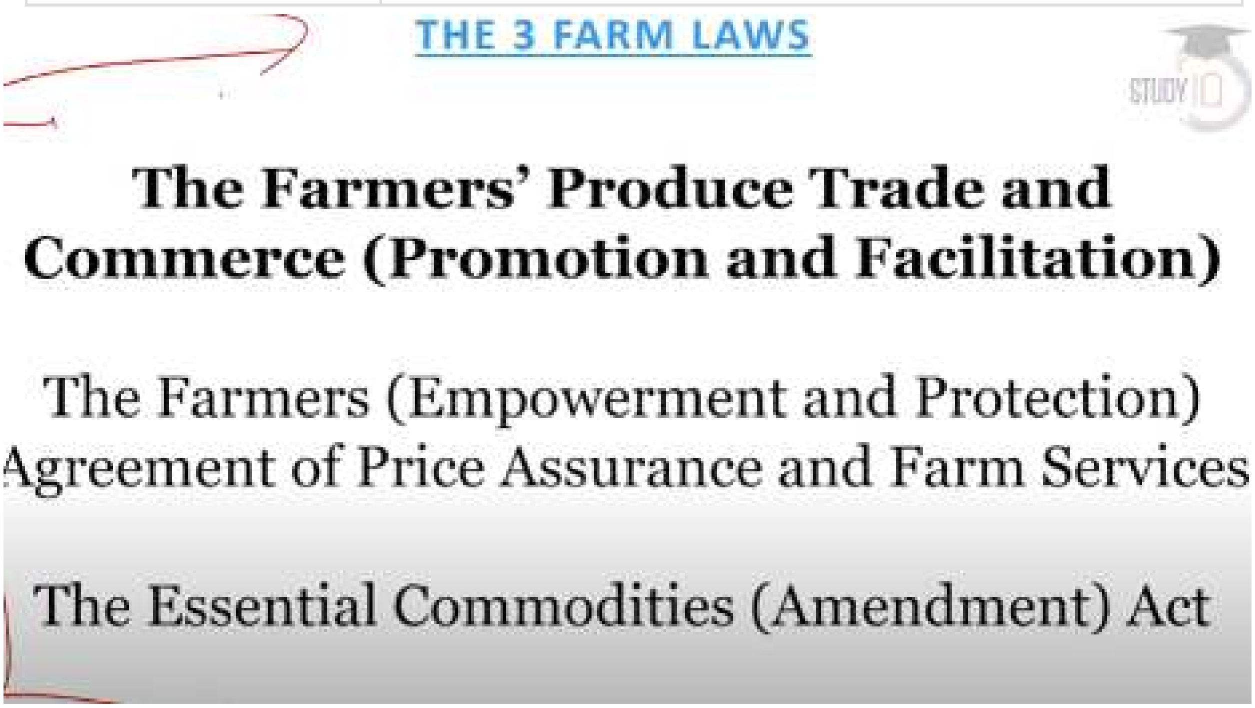
#Rabi Season

Major Cropping Season in India – Rabi	
What are Rabi crops? Examples.	Some important Rabi Crops are: • Barley • Gram • Rapeseed • Mustard • Oat • Wheat • Bajra

Is Coffee a Rabi crop?	No, The crops Coffee are Kharif crops.
What is a Rabi season?	The season where crops are sown in mid-November and harvested in April/May is called Rabi Season.

Zaid Season

Major Cropping Season in India – Zaid	
What are Zaid crops? Examples.	Some important Zaid Crops are: • Pumpkin • Cucumber • Bitter Gourd.
When Zaid crops are sown and harvested?	Since the Zaid crops are also called summer crops, they are sown and harvested between March and June.



Bill 2 – Contract Farming

- This law will allow farmers to enter into agreements with agri-firms, exporters or large buyers to produce a crop for a **pre-agreed price.**

- Farmers are worried this means the MSP will be removed/no govt. control over prices.
- Demand – Link MSP to contract prices

Bill 3 – Hoarding

- The Essential Commodities (Amendment) Bill proposes to allow economic agents to stock food articles freely without the fear of being prosecuted for hoarding.

- Unlimited stocking can lead to artificial price fluctuations and low prices for farmers after harvest.

Repo: 4%
Reverse: 3.35%
MSF: 4.25%

MPC-6 members 3 RBI 3 ovt side

Tata acquires Bi Basket
2 Dec- RBI asks HDFC Bank to stop issuing new Debit Credit Cards
Amendment in IBC

Trade Credit

- Limit to traders upto which Balance sheet need **not** be insisted :**Rs 10 lakh**
- Sanctioning limits to traders based on unaudited balance sheet : **For limits upto Rs 25 lakhs,**
- Non-insistence of approved valuers' valuation on collateral securities offered for securing limits to traders: **upto Rs 1 lakh etc**

Term loan/project financing

- ✓ The maximum period for repayment of term loans shall not generally exceed 120 months including the holiday period. This may however be increased upto 180 months for large projects involving longer gestation period
- ✓ Gestation/Holiday period for various project loans will vary from 3 months to **36 months.** However on any account the gestation period should not go above 36 months.
  - ✓ **Debt Service Coverage Ratio:** While the desirable ratio would be above 2:1, average DSCR of 1.5: 1 with minimum DSCR of 1.2: 1 can be accepted on merits. For MSME units located in backward areas an average DSCR of 1.5 with a minimum of 1.2 in any year can be accepted.
  - ✓ **Solvency ratios:** In general, debt equity ratio of less than 2:1 and Total outside Liabilities to Tangible Net Worth (TOL/TNW) ratio of less than 4:1 will be considered as reasonable requirements for any credit proposal. These bench marks will generally be observed for new connections.

Appraisal of Infrastructure Projects

- ✓ The desirable **debt equity ratio** is 3.5 to 4:1 and relaxation can be given on case-to-case basis.
- ✓ Likewise while the desirable and ideal DSCR ratio would be above 2:1, an average DSCR of **2.0 with a minimum of 1.50** in any year can be accepted.

Working capital limits **upto Rs.2 crore** (Rs.7.5 crore for SME borrowers) will be assessed as per **Nayak Committee recommendations i.e. turnover method.**

Borrowers enjoying working capital limits of **above Rs.2 crore and upto Rs. 10 Crore (above Rs.7.5 Crore and upto Rs.10 Crore for SME borrowers)** will be assessed as per the existing **traditional method** of arriving at Maximum Permissible Bank Finance (MPBF) calling for the CMA data and

Example:

Applicable for limits upto Rs.6 crores :

a. Projected sales = Rs. 10,00,000
b. Working capital requirements: 25% of projected sales i.e. Rs.2,50,000
c. Margin (contribution of Owner) : 5% of projected sales i.e. Rs.50,000
d. Working capital to be funded by bank : Rs.2,00,000

MPBF Method
(Tandon's II method of lending)

- Working capital gap : Current assets – current liabilities (other than bank borrowings)
- Minimum stipulated net working capital= 25% of current assets (excluding exports receivables)
- Actual projected NWC

- Borrowers enjoying working capital limits of **above Rs.10 Crore**, option will be given to the borrower to be assessed as per the cash budget method or as per MPBF method.

- Branches/RO/ZOs to adopt simplified procedures for sanction of working capital limits to MSEs i.e. 25% of the projected and accepted annual turnover could be extended as working capital limit to MSE units requiring aggregate fund based working capital limits up to Rs 7.5 crores. In such cases where 25%

- **Current Ratio:** While it is desirable for a current ratio of 1.33:1 (1.25:1 for MSE) as a benchmark, lower current ratio can be considered acceptable on a case-to-case basis depending upon the components and quality of current assets and current liabilities.

Stock Audit: Above 5 Crores

- ✓ Banks/FIs should submit the list of **suit filed accounts and non suit filed** accounts of willful defaulters of Rs.25 lakh and above on a monthly or more

No penal interest should be charged by banks for loans under priority sector up to **Rs 25,000** (RBI Cir dt. 17.08.2001).

- Banks should subject the title deeds and other documents in respect of all credit exposures of **Rs. 5 crore and** above to periodic **legal audit** and re-

Export Credit: Branches / Offices should also adhere to the following time frame prescribed by RBI for disposal of loan applications involving export credit.

	Disposal time frame
Fresh sanction/enhancement	45 days
Renewal	30 days
Adhoc limits	15 days

PSL

Farmers with landholding of **up to 1 hectare** are considered as **Marginal Farmers.** Farmers with a landholding **of more than 1 hectare and upto 2 hectares** are considered as **Small Farmers.**

- Loans to **Self Help Groups (SHGs) or Joint Liability Groups (JLGs)**, i.e. groups of Individual Small and Marginal farmers directly engaged in Agriculture and Allied Activities, provided banks **maintain disaggregated data** of such loans.

- Loans to farmers' producer companies of individual farmers, and co-operatives of farmers directly engaged in Agriculture and Allied Activities, where **the membership of Small and Marginal Farmers is not less than 75 %** by number and whose land-holding share is also not less than 75 % of the total land-holding.

2. Categories under priority sector

1. Agriculture
2. Micro, Small and Medium Enterprises
3. Export credit
4. Education
5. Housing
6. Social infrastructure
7. Renewable energy
8. Others

Catego-ries	Domestic commercial banks / Foreign banks with 20 and above branches	Foreign banks with less than 20 branches
Total Priority Sector	40 % of Adjusted Net Bank Credit [ANBC]* or Credit Equivalent Amount of Off- Balance Sheet Exposure, whichever is higher. (ANBC defined in below para)	40 % of Adjusted Net Bank Credit [ANBC] or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher; to be achieved in a phased manner by 2020.

Adjusted Net Bank Credit = Net Bank Credit + permitted Non SLR investments (Held Till Maturity HTM category) + Other Investments eligible to be treated as priority sector.

Net Bank Credit = O/s bank credit in India - Bills rediscounted with RBI/approved financial instns.

<u>Credit Equivalent of off-Balance Sheet exposure</u>

Exposure- In banking, exposure means '*your assets which you've lent to others*'. More is your exposure, greater is the chance you'd end up bankrupt in case the borrower's default! So, it is wise to have an optimum exposure to ensure profits and to avoid contingency.

Balance-Sheet Exposure- Banks perform multiple functions. The usual borrowing-lending appears on the balance-sheet of the banks. So, any type of lending is a balance-sheet exposure. But, there are certain transactions which don't appear on the balance sheet.

They are clubbed under **off-balance sheet exposure.**

Eg- Letters of undertaking, leasing assets, letters of credit etc. When banks issue LoUs, they act as guarantor for a business, as a third party. Bank's role is just to act as security for the money business plans to raise. When business defaults, banks will have to pay to the concerned party, it is when these appear on the balance-sheet of the banks. Till the business was in good health, all the parties were happy. When business goes bankrupt, the liability shifts onto the bank as it was the guarantor for the business. So, this *borrowing which a business owes to its creditor which becomes a liability on the balance sheet of the bank due to business going bankrupt and unable to pay, when valued in monetary terms* (all the assets like land, office etc. are valued) is called the **credit equivalent of off-balance sheet exposure** of the bank.

Agriculture	18 % of ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher. Within the 18 % target for agriculture, a target of 8 % of ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher is prescribed for Small and Marginal Farmers.##	Not applicable
Micro Enterprises	7.5% of ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher.	Not applicable.
Advances to Weaker Sections	10% of ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher.	Not applicable

Agriculture Advances

B. Loans to corporate farmers, farmers' producer organizations/ companies of individual farmers, partnership firms and co- operatives of farmers directly engaged in Agriculture and Allied Activities, viz., dairy, fishery, animal husbandry, poultry, bee-keeping and sericulture up to an aggregate limit of Rs.2 Crore per borrower. This will include:

iv. Loans to farmers up to Rs.50 lakh against pledge/hypothecation of agricultural produce (including warehouse receipts) for a period not exceeding 12 months.

Agriculture Infrastructure: Max 100 Crore under PSL

a. Loans to individuals up to **Rs.35.00 lakh** in **metropolitan centres** (with population of ten lakh and above) and loans up to **Rs.25.00 lakh** in **other centres** for purchase/construction of a dwelling unit per family provided the overall cost of the dwelling unit in the metropolitan centre and at other centres should not exceed **Rs.45 lakh** and **Rs.30 lakh** respectively.

b. Loans for repairs to damaged dwelling units of families up to **Rs. 5 lakh** in metropolitan centres and up to **Rs. 2 lakh** in other centres.

c. Bank loans to any governmental agency for construction of dwelling units or for slum clearance and rehabilitation of slum dwellers subject to a ceiling **of Rs.10 lakh** per dwellingunit.

d. The loans sanctioned by banks for housing projects exclusively for the purpose of construction of houses for economically weaker sections and low income groups, the total cost of which does not exceed **Rs. 10.00 lakh** per dwelling unit. For the purpose of identifying the economically weaker sections (EWS) and low income groups (LIG), the family income limit of **Rs.3.00 lakh per annum** and **Rs.6.00 lac per annum** respectively irrespective of the location, in alignment with the income criteria specified under PMAY is prescribed.

Social Infrastructure:

Bank loans up to a limit of ₹5 crore per borrower for setting up schools, drinking water facilities and sanitation facilities including construction/ refurbishment of household toilets and water improvements at household level, etc. and loans up to a limit of ₹10 crore per borrower for building health care facilities including under 'Ayushman Bharat' in Tier II to Tier VI centres. In case of UCBs, the above limits are applicable only in centres having a population of less than one lakh.

5.F.-Social infrastructure

A. Bank loans up to a limit **of Rs.5.00 crore** per borrower for building social infrastructure for activities namely schools, health care facilities, drinking water facilities and sanitation facilities in **Tier II** to **Tier VI** centres.

5.G.-Renewable Energy

Bank loans up to a limit of **Rs.15.00 Crore** to borrowers for purposes like solar based power generators, biomass based power generators, wind mills, micro- hydel plants and for non-conventional energy based public utilities viz. street lighting systems, and remote village electrification. For individual households, the loan limit will be **Rs.10.00 lakh per borrower**.

For PSL Latest Guidelines
https://www.rbi.org.in/Scripts/BS_ViewMasDirections.aspx?id=11959#Others

Education Loan: 20 Lakhs

RATIO ANALYSIS

Firm is solvent if **Tangible assets>Outside Liabilities**

Solvency can also be calculated by finding out Tangible Net Worth (TNW). **Hence, TNW= NET WORTH-INTANGIBLE ASSETS.**

An **intangible asset** is an **asset** that is not physical in nature. Goodwill, brand recognition and intellectual property, such as patents, trademarks, and copyrights, are all **intangible assets**.

- Solvency Ratio can also be calculated by dividing Total Tangible Assets by Total Outside Liabilities. Where this ratio is more than one, the unit is solvent.

$$\textbf{Solvency Ratio} = \frac{\textbf{Total Tangible Assets}}{\textbf{Total Outside Liabilities}}$$

- Liquidity Ratio indicates the ability of the business to pay its short term liability. Liquidity is referred as Short Term Solvency which means the unit is in a position to meet its short term liabilities.

- A firm is considered to be liquid if it is in a position to meet its current liability out of its current Assets.

Examples of Current Liabilities

Below is a list of the most common current liabilities that are found on the balance sheet:

- Accounts payable
- Short-term debt such as bank loans or commercial paper issued to fund operations
- Dividends payable
- Notes payable—the principal portion of outstanding debt
- Current portion of deferred revenue, such as prepayments by customers for work not completed or earned yet
- Current maturities of long-term debt
- Interest payable on outstanding debts, including long-term obligations
- Income taxes owed within the next year

- Traditionally two ratios are used to highlight the business liquidity. They are **Current Ratio and Quick Ratio. Net Working Capital (NWC)** is another way to measure the liquidity of the firm.

Net Working Capital= Current Assets –Current Liabilities

Hence, Net working Capital is excess of the Current assets over Current Liabilities. It is the available fund of Long Term Sources after meeting the Long Term Uses. Hence, we can say that NWC is the excess of Long Term Sources of Fund over Long Term Uses of Fund.

2. Current Ratio:

It indicates the extent to which the enterprise can meet its Current liabilities out of its Current Assets.

$$\text{Current Ratio} = \frac{\text{Current Assets}}{\text{Current Liabilities}}$$

- ✓ **Current Assets** include inventories, Sundry Debtors, trade receivables; short term Loans and Advances, Short Term Investment, Deposit with Bank, Cash & Bank Balance etc.

- ✓ These assets are convertible into cash within the operating cycle of the business within a period of 12 months.

- ✓ **Current Liabilities** include Creditors for goods and services, Short Term Loans, Book Cash Credit/overdrafts, outstanding expenses etc. These liabilities mature for payment within next 12 months.

- ✓ The objective of finding of this ratio is to know as to whether the business unit does have enough current assets to meet the payment schedule of its current debts with a margin for possible losses.
- ✓ Bench mark of this ratio is 1.50: 1. Minimum Current Ratio under Tandon Committee is 1.33:1 while under Nayak Committee for MSE customers it is 1.25:1.
- ✓ If the Current Ratio is less than one, it indicates that firm is not having adequate long term fund to bring as margin for buildup of Current Assets and also some portion of current liabilities has been not utilized for current Asset. A poor current ratio can be improved either by bringing in fresh long term funds or by ploughing back profit.

- ✓ Current Ratio being calculated on a particular date and not indicating for the entire financial year, the ratio has limitation as an indicator of liquidity. Hence, to monitor the account a lender should see the current ratio on regular intervals and also level of current assets vis a vis current liability has to be checked on regular basis.

3. Quick Ratio: It is also known as acid test ratio. It is a more exacting measure than Current Ratio. It concentrates on really liquid assets with value fairly certain.

Since selling of inventory and realization into cash is long time taking process, it is excluded from the Current Assets and not considered as part of Quick Assets.

$$\text{Quick Ratio} = \frac{\text{Quick Assets}}{\text{Current Liabilities}}$$

- ✓ Quick Assets consist of only cash and cash equivalents.
- ✓ Quick Assets = Current Assets - Inventories
- ✓ Quick Ratio of 1: 1 is considered satisfactory

A high Current Ratio but low Quick ratio may be reason of the large stock of inventory.

If any firm is able to post the profit at a rate higher than the rate of interest payable on fixed charge i.e. interest bearing fund, then only business in such fund increase the return on shareholder's fund.
Hence, increasing return on net worth by resorting to financial leverage is possible only where the unit's profit earning capacity is reasonably consistent and the rate of profit is more than the interest to be paid on borrowed funds.

A company is said to be highly geared when its fixed charge bearing funds are disproportionately higher compared to shareholder's funds.

Also known as gearing ratio.

Capital Gearing Ratio

It measures the proportion of fixed charge bearing Long Term Fund to Total Long Term Fund available with the firm.

Total long term fund =Net worth + Term Liabilities

Capital gearing ratio is one leverage ratio.

$$\text{Capital gearing ratio} = \frac{\text{Fixed charge bearing long term funds}}{\text{Total Long Term Fund(TL+NW)}}$$

3. **Debt equity ratio:**

It gives the relation between borrowed funds (debts) and Net owned funds (TNW).

There should be a proper balance between the borrowed funds and Owned Funds.

Debt Equity Ratio (DER) =Long Term Debts/Tangible Net Worth

The purpose of calculating this ratio is to determine the relative stake of outsiders and shareholders.

Higher the ratio, more is the borrowed funds in comparison of owned funds and the same is riskier to creditors.

As per Loan policy of our Bank, the ratio should not exceed 2:1 while accepting any proposal.

$$\text{Debt Equity Ratio} = \frac{\text{Total Outside Liability}}{\text{Tangible Net Worth}}$$

Total Outside Liability= Term Liability + Current Liability

$$\text{Proprietary Ratio} = \frac{\text{Share Holder's funds} \quad \text{X100}}{\text{Total Assets (excluding fictitious assets)}}$$

This ratio will come as 100% when there is no borrowing and entire tangible assets has been purchased by owned fun only.

1. **Gross Profit Ratio**

It gives the relationship of Gross Profit to Net Sales of a firm, in percentage terms

Gross profit ratio = Gross profit/ net sales*100

Gross Profit = Net Sales – Cost of sales (COS)

By comparing with gross profit to Net Sales the ratio indicates manufacturing efficiency as well as the pricing policy of the concern.

2. **Operating Profit Ratio**

$$\text{Operating Profit Ratio} = \frac{\text{Operating Profit}}{\text{Net Sales}} \times 100$$

Operating profit = Gross profit – operating expenses.

$$\text{Net Profit Ratio} = \frac{\text{Net Profit after Tax}}{\text{Net Sales}} \times 100$$

It measures overall profitability.

$$\text{ROI} = \frac{\text{EBIT}}{\text{Capital Employed}} \times 100$$

Capital employed = TNW + Term Liability + Current Liability
Capital employed= Total Tangible Assets

- ✓ shows efficiency of capital employed in the business

$$\text{Capital Turnover ratio} = \frac{\text{Net sales}}{\text{Capital employed}}$$

5. Overdraft extended by bank upto Rs. 10000/- under Pradhan Mantri Jan Dhan Yojana accounts provided borrower's house hold income doesn't exceed Rs. 1.00 lakh in rural area and Rs. 1.60 lakh for non-rural areas. These overdrafts will qualify as achievement of the targets for lending to micro units.

✓ In terms of the recommendations of the Prime Minister's Task Force on MSMEs, banks are advised to achieve:

I. 20 per cent year-on-year growth in credit to micro and small enterprises,

II. 10 per cent annual growth in the number of micro enterprise accounts and

III. 60 per cent of total lending to MSE sector as on corresponding quarter of the previous year to Micro enterprises.

Collateral:

Banks are mandated not to accept collateral security in the case of loans up to Rs.10 lakh extended to units in the MSE sector. Banks are also advised to extend collateral-free loans up to Rs. 10 lakh to all the units financed under the Prime Minister Employment Generation Programme (PMEGP) administered by KVIC.

Revised GCC Scheme:

Under this scheme individual like artisans, weavers, fishermen, rickshaw owners, self-employed persons etc seeking non-farm entrepreneurial credit are sanctioned with a credit limit of maximum rupees of 1 lakh.

Validity: GCC limit is valid for 3-year subject to annual review. Term loan maximum repayment period is 5 years.

Margin: Up to Rs. 50000/- - Nil

Above Rs. 50000/- - 10 to 15%

Interest Rate: 1YR MCLR + 0.75%

Security: Asset created out of loan as prime security and no collateral security, the limit should be covered under CGTMSE.

- All MSE credit up to Rs. 2 crores will also be granted without any collateral security and third party guarantee where CGTMSE guarantee is available. Collateral can be taken only if CGTMSE cover is not available for the unit. Bank will cover all eligible advances under CGTMSE. When an MSE borrower prefers collateral security to CGTMSE Cover for loans above Rs. 10 Lac and up to Rs. 200 lakhs, Bank will accede to the borrower's request. Such preference of the borrower and Bank's acceptance of the collateral security will be recorded.

- The following guarantee coverage are available for SME loans:

1. CGTMSE- UPTO 2 CRORES for Manufacturing and services. Up to 1 crore for retail trades.
2. CGFMU-RETAIL TARDE ADVANCES IN MUDRA UPTO 10 LAKHS.
3. CGSSI-ADVANCES UNDER STAND UP INDIA ABOVE 10 LACS TO 1 CRORE.

<u>Other Bench Marks in MSME lending:</u>

1. Current Ratio- 1.33 desirable (however 1.25 is acceptable for MSE)
2. Term liability to Tangible net worth ratio i.e. TL/TNW- 2:1 (Maximum)
3. Total outside liability to Tangible Net worth i.e. TOL/TNW – 4:1 (Maximum)
4. While the desirable ratio would be above 2: 1, average DSCR of 1.5: 1 with minimum DSCR of 1.2: 1 can be accepted on merits. For MSME units located in backward areas an average DSCR of 1.5, with a minimum of 1.2 in any year can be accepted.
5. Book debts: Maximum period 120 days, can be extended up to 180 days as per discretion.

Other Guidelines:

- Loans up to 10 lakh balance sheet may not be insisted.
- Loans up to 25 lakhs balance sheet needn't to be audited.
- More than 1 crore turnover accounts, Tax audit of the firm to be done and Auditors certificate along with form 3CB 3CD
- CMA (Credit monitoring Arrangement) data to be submitted for working capital limits 2 crore and above.
- Financials are to be signed by the POA of the firm/company.
- Financials are to be checked and matched with returns filed by the firm. Audited financials are to be obtained on time and should be matched with the estimated or projected.
- Wherever associate firms are available, branch should ask for the financial details of the associate firm also.

CGTMSE

Set up by GOI and SIDBI.
Available for Loans in Retail Trade upto 100 Lacs.(Lower Ceilin of 10 Lacs removed)

- ✓ Account should be standard and regular as on date of submission of request for revival and the Trust reserves the right to reject the claim if the account turns NPA within 180 days from the date of revival of account.

Invocation of guarantee

The Banks may invoke the guarantee in respect of eligible credit facility if the following conditions are satisfied.

a. The guarantee is in force.

b. The lock in period of 18 months from either the date of last disbursement of the loan to the borrowers or the date of payment of guarantee fee whichever is later.

c. The amount due and payable to the bank in respect of the credit facility has not been paid and the dues have been classified by the lending institution as NPA

d. The loan facility has been recalled and the usual recovery proceedings have been initiated. In case of recovery under SARFAESI Act, taking possession of the property under section 13(4) of the Act is construed as ***initiation of legal action***. (SME/ADV/497/2014-15 dt.01.07.2014)

e. In respect of loans sanctioned on or after 01.01.2013, initiation of legal proceedings as a pre-condition for invoking of guarantees shall be waived for credit facilities **upto Rs.50,000** /- subject to the bank taking a decision for not initiating legal action and filing claim under the Scheme.

As per CGTMSE, for loans sanctioned on or after 01/01/2013, the balance 25 per cent of the guaranteed amount will be paid on conclusion of recovery proceedings by the lending institution or after three years of obtention of decree of recovery, whichever is earlier. However, in cases where the legal action has been initiated under SARFAESI Act or RRA, the MLIs may be allowed to lodge 2nd claim after the lapse of three years from date of action under Section 13(4) of SARFAESI Act and the date of Recovery Certificate issued by the Tehsildar respectively subject to following confirmation from the MLIs:

a. Personal Guarantees have been invoked and no further recovery is possible.
b. No tangible secured assets have been left for disposal and no further recovery is possible.
c. The entire recoveries made in the account have been duly indicated in the 2nd claim application/have been passed on to CGTMSE.

Every amount recovered and due to be paid to the Trust shall be paid without delay, and if any amount due to the Trust remains unpaid beyond a period of 30 days from the date on which it was first recovered, interest shall be payable to the Trust by the lending institution at the rate which is 4% above Bank Rate for the period for which payment remains outstanding after the expiry of the said period of 30 days.

Credit Guarantee Scheme for Stand Up India (CGSSI) -for the loans sanctioned under Stand Up India Scheme

(ADV/ 112 / 2017-18, Dt 21.06.2017, Dep SME)

S. No	Particulars	
1.	Name of Sponsoring Agency	National Credit Guarantee Trustee Company (NCGTC)

CGFMU also managed by NCGTC

2	Salient features of Credit Guarantee Scheme for Stand Up India (CGSSI)	A. The Credit Guarantee will be available for all loans **conforming to the norms of Stand Up India Scheme over Rs.10 Lakh & up to Rs.100 Lakh** inclusive of Working Capital, to a single borrower particularly **for SC/ST/Women** (relatively excluded sect ion s of population) for setting up of Greenfield enterprises **without any Collateral** security and / **or third party** guarantees. B. The Maximum interest rate to be charged by a Member Lending Institution (MLI) on Stand Up India loans should not in any case, more than 3% p.a. over the MCLR C. Guarantee fee is 0.85% p.a. (Standard Base Rate) of the sanctioned loan amount plus Risk premium based on NPA level in the portfolio of the Bank and the details are given in Annexure.

D. The Guarantee cover would be available as below

Loan Amount	Guarantee Cover
Above Rs. I 0.00 Lakh and upto Rs.50.00 Lakh	80% of amount in default, subject to a maximum of Rs. 40.00 Lakh
Above Rs.50.00 Lakh and upto Rs.100.00Lakh	Rs.40.00 Lakh (plus) 50% of amount in default above Rs.50.00 lakh, subject to overall ceiling of Rs.65.00 Lakh of the amount in default.

MUDRA

- ✓ Loans up to Rs. 50000/- (Sishu)
- ✓ Loans from Rs. 50001/- to Rs. 5.00 lakh (Kishore)
- ✓ Loans from Rs. 500001/- to Rs. 10.00 lakh (Tarun)

➢ Micro Units Development and Refinance Agency LTD

Monitoring of PMMY progress at the State level will be done through SLBC forum and at National level by MUDRA/Department of Financial Services, Government of India. For

Card Limit: 20% of the working capital loan limit.

8. **Repayment**: This card limit will be repaid as per the repayment Programme fixed for the total credit facility in such a way that the repayment for the term loan component will start first. **First 80% of repayment will go towards term loan** component and the remaining 20 % will go towards liquidation of the card limit on reducing DP on monthly basis. But interest in the account is to be serviced as and when debited.

AGRICULTURAL ADVANCES

Collateral and Margin Free Advance Limit: **Rs. 1.60 Lakhs**

- Valuation from **Village Revenue Official** for Agrl. landed property upto **Rs.5.00 lacs**.
- Valuation certificate from Panel valuer for Agrl. lands valued above **Rs.5.00 lacs**
- Valuation Report from 2 panel valuers for loans valued more than Rs.5.00 crores)

2. **Horticulture** (ARID/ Master/54/2014-15 dt.25.06.2014)

- **Greenhouse technology** provides crops, particularly horticulture crops with a controlled and favorable environment to grow in all seasons
- **Broader classification of Horticulture**
  a. Pomology: Cultivation of Fruits like Mango, Citrus, Guava, Litchi, Papaya etc.
  b. Olericulture: Cultivation of vegetables
  c. Floriculture culture: cultivation of flowers like roses, jasmine, gladiolus, tube rose etc.
  d. Plantations: Cocoa, Coconut, Rubber, Coffee, Tea etc.
  e. Spices: Pepper, Cardamom, Vanilla etc.
  f. Medicinal & Aromatic plants: Aloevera, Rosemary, Saffron etc

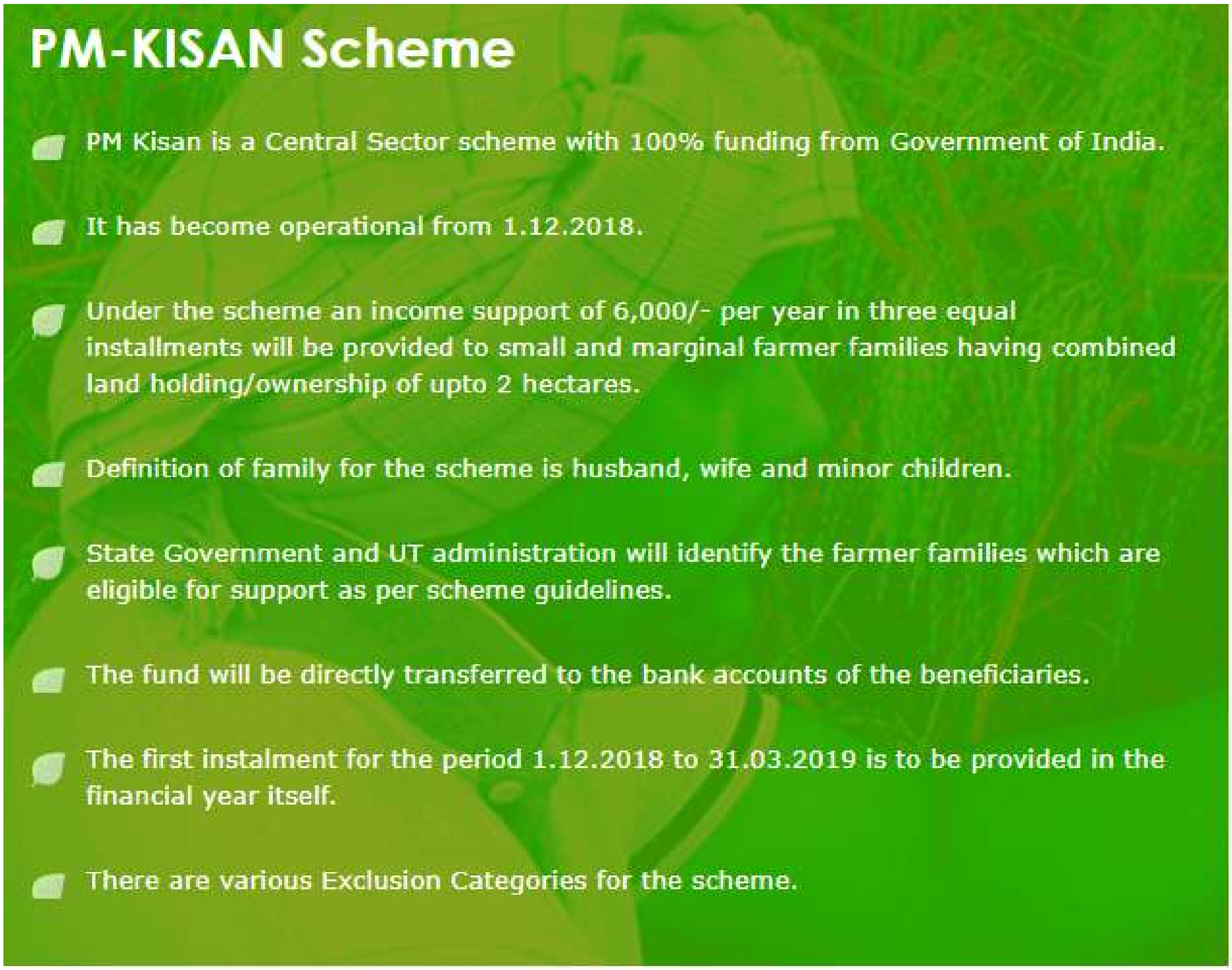
c. **Repayment**

1. The loan is to be repaid in sixty monthly instalments. Dairy business starts yielding income immediately after purchase of milch cattle, the repayment of loan instalment can start after one month from the date of purchase of milch cattle.
2. Maximum period 72 months (including maximum holiday period of 6-12 months) if advances are provided for two batches of improved breed of animals, construction of sheds and purchase of equipment.

- **Repayment**
  - ✓ **Tractors** - The loan should be repaid within a period of 9 years in half yearly/Annual instalments depending upon the cropping pattern periodicity of Income generation based on harvesting season.
  - ✓ **Power Tiller** - The loan should be repaid within a period of 7 years.
  - ✓ **Other machinery/equipment** - The repayment period may be fixed between 3 to 7 years depending upon the cropping pattern, life of machinery/equipments, repayment capacity etc
  - ✓ **Combine Harvester** - The loan amount should be repaid within a maximum period of 7 years in half yearly instalments coinciding with the seasons of harvest.
  - ✓ **Renovation/Repairs of Tractors** - Repayment period should not exceed five years and the repayment schedule should be fixed depending on the nature of repairs, life of machine, repayment capacity etc.

8. **Pradhan Mantri Kisan Sammon Nidhi (PM-Kisan)**

- ✓ Under this scheme, vulnerable landholding farmer families having cultivable land **upto 2 hectares**, will be provided direct income support at the rate of **Rs. 6,000 per year**
- ✓ Under no Circumstances, the money transferred from PM-Kisan scheme should be adjusted against any outstanding loan.



1. **Objectives**
    - To augment flow of credit to tenant farmers cultivating land either as oral lessees or sharecroppers and small farmers who do not have proper title of their land holding through formation and financing of JLGs.
2. **Definition of JLG**
    - A Joint Liability Group (JLG) is an informal group comprising preferably **of 4 to 10 individuals** coming together for the purpose of availing bank loan either singly or through the group mechanism against mutual guarantee.
    - Generally, the members of a JLG would engage in a similar type of economic activity. In certain groups, the members may prefer to undertake different type of economic activities as well.

- JLG should **not be formed** with members of the **same family** and more than one person from the same family should not be included in the JLG.

PMEGP (PRIME MINISTER'S EMPLOYEMENT GENERATION PROGRAM)

Objective: For generation of employment opportunities through establishment of micro enterprises in rural as well as urban areas launched on **01.04.2008**

Implementing Agency: Khadi and Village Industries Commission (KVIC) as the single nodal agency at the National level. At the State level, the Scheme will be implemented through State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs) and District Industries Centers (DICs) and banks.

Activities: Manufacturing and service

Project cost :
The maximum cost of the project / unit admissible under manufacturing sector **is Rs.25 lakhs.**
The maximum cost of the project / unit admissible under business / service sector is **Rs.10 lakhs.**

Eligibility conditions:

Borrowers: Individuals, SHGs, Charitable Trusts, Institutions under Societies Registration Act.1860, Production Co-operative Societies

Age:

- individual above 18 years,
- no income ceiling,
- 8th standard pass only for Rs10lac and above(manufacturing),Rs5lacs & above(service)project.
- Assistance only for new projects sanctioned under PMEGP. Existing units who already enjoying any Govt. assistance not eligible.
- Only one person from one family eligible for subsidy.

Identification of beneficiaries

- Will be done at the district level by a Task Force consisting of representatives from KVIC / State KVIB and State DICs and Banks.
- The Task force would be headed by the District Magistrate /Deputy Commissioner / Collector concerned

- EDP training mandatory to attend after sanction of loan.

Time norms for disposal of application:

Credit limits	Time norms for disposal
Limit up to Rs. 5.00 Lakhs	Within 2 weeks from the date of receipt of applications complete in all respects and supported by necessary documents
Limit Above Rs.5.00 Lakhs & up to Rs.25.00 Lakhs	Within 4 weeks from the date of receipt of applications and complete in all respects and supported by necessary documents
Above Rs.25.00 lakhs	Within 8 weeks from the date of receipt of applications provided the application is complete in all respects and is accompanied by documents.

DEENDAYAL ANTYODAYA YOJANA (DAY) NATIONAL URBAN LIVELIHOOD MISSION (NULM)

Target group: Underemployed/ unemployed urban poor for setting up manufacturing, servicing and petty business units.

Target

I. Women beneficiaries minimum 30%,
II. SCs and STs in ratio of their % in city/town population,
III. Differently abled - 3%,
IV. Minority communities 15%.

DIFFERENTIAL RATE OF INTEREST(DRI)

Eligibility:

- Individuals whose family income does not exceed Rs. 18000/- p.a. in Rural Areas and Rs 24000/ pa in Urban & Semi Urban areas.
- Individual whose land holding does not exceed 1 acre of irrigated and 2.5 acres of unirrigated land.
- No ceiling for SC/ST engaged in agri & allied activities.
- People engaged in Cottage and Rural Industries.
- Physically handicapped pursuing gainful occupation.
- Orphanages and women's home.
- State owned corporations /cooperative societies including State corporations for Supreme Court/ST's / Co-operative societies, Large sized Adivasi Multipurpose co-operative societies for Tribal Areas.

Purpose of loan
For productive activities, pursuing higher education for indigent students, purchase of artificial limbs, hearing aids, wheel chairs by physically handicapped.

Amount
Max Rs.15000. For physically handicapped, additional loan of Rs.5000 for artificial limbs / braille typewriter. Loan up to Rs.20000 for housing to SC/ST and under Indira Awas Yojana

Classification
Weaker section advances

Subsidy/margin
No subsidy. No margin.

Interest
4% pa simple interest

Security
Hypothecation of assets created out of bank loan. No collateral security.

Repayment
Depending upon income generated. **Max 5 years** including grace period up to 2 years depending upon the type of activity and income generation.

PMAY 356-358

H. Security:

Security will be applicable as under:

- Hypothecation of crops up to **card limits of Rs. 1.60 lakh** as per the extant RBI guidelines.
- With tie-up for recovery: Branches may consider sanctioning loans on hypothecation of crops **up to card limit of Rs.3.00 lakh** without insisting on collateral security for the Sugar mill tie up loans.
- For short term production credit, collateral security may not be insisted up to aggregate loan limit of Rs.3.00 lakhs for the existing- agriculture borrowers with satisfactory track record of 2 years in our Bank
- Collateral security may be obtained in all other cases which do not fall under the above.
- In States where branches have the facility of on-line creation of charge on the land records, the same shall been sured.

Season	**Crops**	**Maximum Premium payable by farmer** (% **of Sum Insured)***
Kharif	All food grain and Oilseeds crops (all Cereals, Millets, Pulses and Oilseeds crops)	2.0% of SI or Actuarial rate, whichever is less
Rabi	All food grain and Oilseeds crops (all Cereals, Millets, Pulses and oilseeds)	1.5% of SI or Actuarial rate, whichever is less
Kharif and Rabi	Annual Commercial/ Annual Horticultural crops	5% of SI or Actuarial rate, whichever is less
	Perennial horticultural crops (pilot basis)	5% of SI or Actuarial rate, whichever is less

II. **Fair Market Value** – is the price that would be agreed to in an open and unrestricted market between knowledgeable and willing parties dealing at arm's length who are fully informed and are not under any compulsion to transact.

The term "Fair Market Value" as used herein, may also be defined as being the amount, in terms of money, at which the property would be exchanged in the current real estate market, allowing a reasonable time to find a purchaser, as between a willing buyer and a willing seller, both having reasonable knowledge of all relevant facts, and with equity to both.

The terms of sale, whether favorable or unfavorable, would be the price of the property if it were offered for sale in the open market. It is further assumed that title to the property is good and marketable, and that it would be transferable without unreasonable restrictions.

III. **Gross Book Value** of a Fixed Asset is its historical cost or other amount substituted for historical cost in the books of account or financial statements. When the amount is shown net of accumulated depreciation is termed as net book value.

NPA

- Which remains **out of order for more than 90 days** in respect of an OD/CC account.

  (An account is treated as **out of order** if:

✓ The outstanding balance remains continuously in excess of the sanctioned limit/DP.

✓ Account where the regular/ad hoc credit limits have not been reviewed/renewed within 180 days from the due date/date of adhoc sanction.

✓ Submission of stock statements **older than 3 months.**

✓ No credit in the account for a period of **90 days**

✓ Credit in the account not adequate for servicing interest.)

- A bill remains overdue for a **period of more than 90 days** from the date of purchase in the case of **bills purchased** and **90 days** from **due date** in the case of bills discounted.

NPA Norms-Mrunal

Agri -Mrunal

Atmanirbhar-Mrunal

Disinvestment-Mrunal

498-522

2. **Articles of Association:**

   It is a document of a company which sets out its by-laws or rules and regulation that govern the management of its internal affairs and the conduct of its business.

3. **Karta:** Senior most member of a Hindu Undivided family (HUF), competent to enter into a contract.

4. **Co-parcener:** The male member and female members other than the Karta in a HUF.

5. **Probate:** It is the certified copy of will issued by court.

6. **Right of Subrogation:** Guarantor stepping into the shoes of the creditor on discharging the liability of principal borrower.

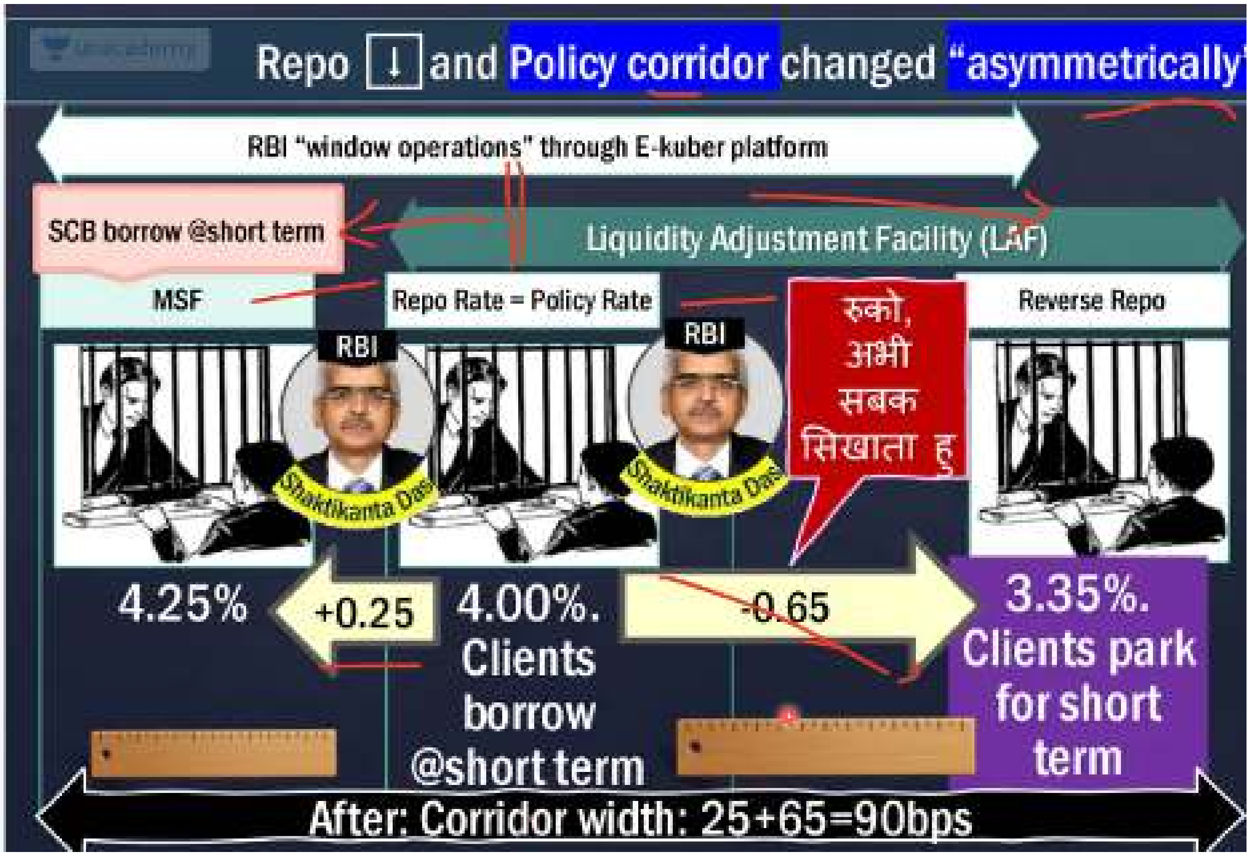
7. **Right of Redemption:** It is right of mortgagor to get back his mortgage property on repayment of loan. The limitation period is 30 years.

8. **Right of Foreclosure:** It is a right of mortgagee for debarring the mortgagor to get back the mortgage property. It is available in mortgage by conditional sale. The limitation period is 30 years,

9. **Pari-passu charge:** A charge in which all the creditors will have equal priority in proportion to the amount of their advance.

10. **Insolvency:** Insolvency is a state of financial distress in which an individual or an organization is unable to pay their debt becomes due.

11. **Bankruptcy:** It is legal process of liquidation of asset to meet the debt obligation.

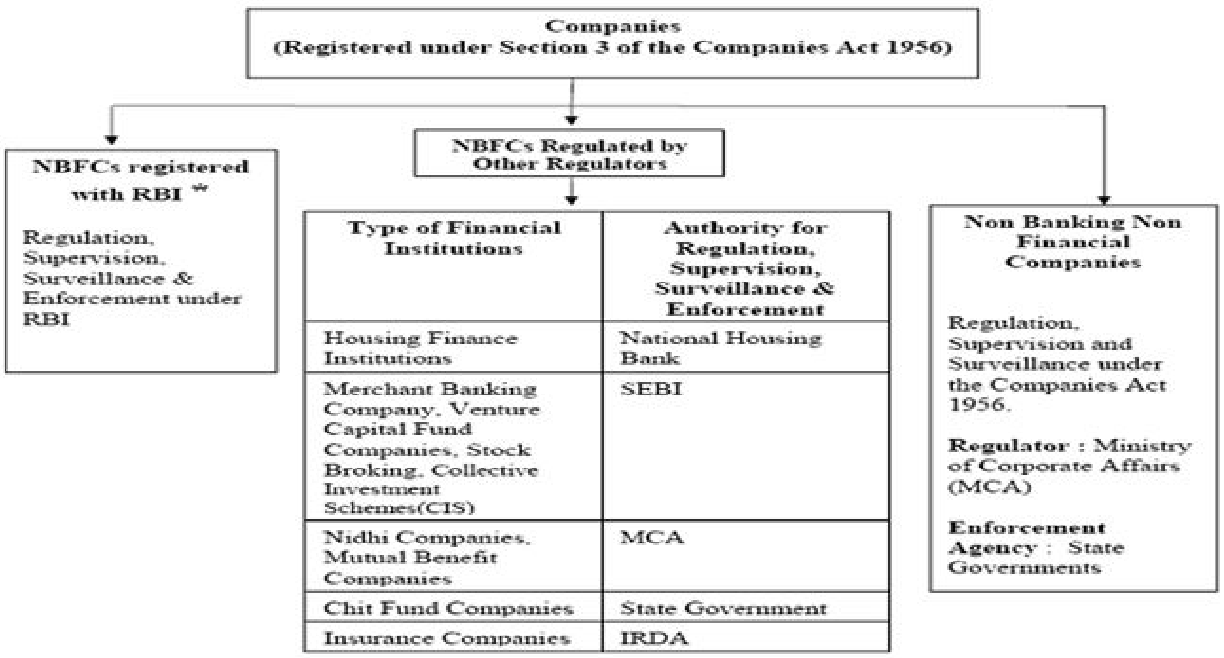


ATMANI 20% PCGS

Different types of NBFCs are as follows(list is not exhaustive):

- Investment Company (IC): IC means any company which is a financial institution carrying on as its principal business the acquisition of securities.
- Infrastructure Finance Company (IFC): IFC is a non-banking finance company a) which deploys at least 75 per cent of its total assets in infrastructure loans, b) has a minimum Net Owned Funds of ₹ 300 crores, c) has a minimum credit rating of 'A 'or equivalent d) and a Capital to Risk-Weighted Assets Ratio (CRAR) of 15%. Systemically Important Core Investment Company: It is an NBFC carrying on the business of acquisition of shares and securities which satisfies certain conditions stipulated by the RBI.
- Infrastructure Debt Fund Non- Banking Financial Company (IDF-NBFC): IDF-NBFC is a company registered as NBFC to facilitate the flow of long term debt into infrastructure projects. The IDF-NBFC raise resources through the issue of Rupee or Dollar denominated bonds of minimum 5-year maturity. Only Infrastructure Finance Companies (IFC) can sponsor IDF-NBFCs.
- Non-Banking Financial Company: Micro Finance Institution (NBFC-MFI): NBFC-MFI is a non-deposit taking NBFC having not less than 85% of its assets in the nature of qualifying assets with certain conditions.

Overview of Regulators of Non-Banking Companies



The usual duration of term **repo** is 7 days, 14 days and 28 days

ATMANI → PM Mudra Yojana → Shishu loan: 2% interest subvention

Existing MSME Classification			
Criteria : Investment in Plant & Machinery or Equipment			
Classification	Micro	Small	Medium
Mfg. Enterprises	Investment<Rs. 25 lac	Investment<Rs. 5 cr.	Investment <Rs. 10 cr.
Services Enterprise	Investment<Rs. 10 lac	Investment< Rs. 2 cr.	Investment<Rs. 5 cr.

Revised MSME Classification			
Composite Criteria : Investment And Annual Turnover			
Classification	Micro	Small	Medium
Manufacturing & Services	Investment< Rs. 1 cr. and Turnover < Rs.5 cr.	Investment< Rs. 10 cr. and Turnover < Rs.50 cr.	Investment< Rs. 20 cr. and Turnover < Rs.100 cr.

4.5.6 MSME Non-NPA borrower → ECLGS

⇒ Corona Lockdown → MSME business hurt → need loans to restart business → Emergency Credit Line Guarantee Scheme (ECLGS: आपातकालीन क्रेडिट लाइन गारंटी योजना)

⇒ This scheme will expire when
  - A) 31/10/2020 is over or
  - B) Total ₹3 lakh crore worth loans have been distributed, whichever is earlier.

⇒ **Beneficiary?**
  - MSME with a turnover upto ₹100 crore. Mudra borrowers are also covered.
  - Previous outstanding loan account can't be more than ₹25 crores, and can't be not an NPA. (It may be a regular, SMA0 or SMA1 account, as on 29/2/2020].

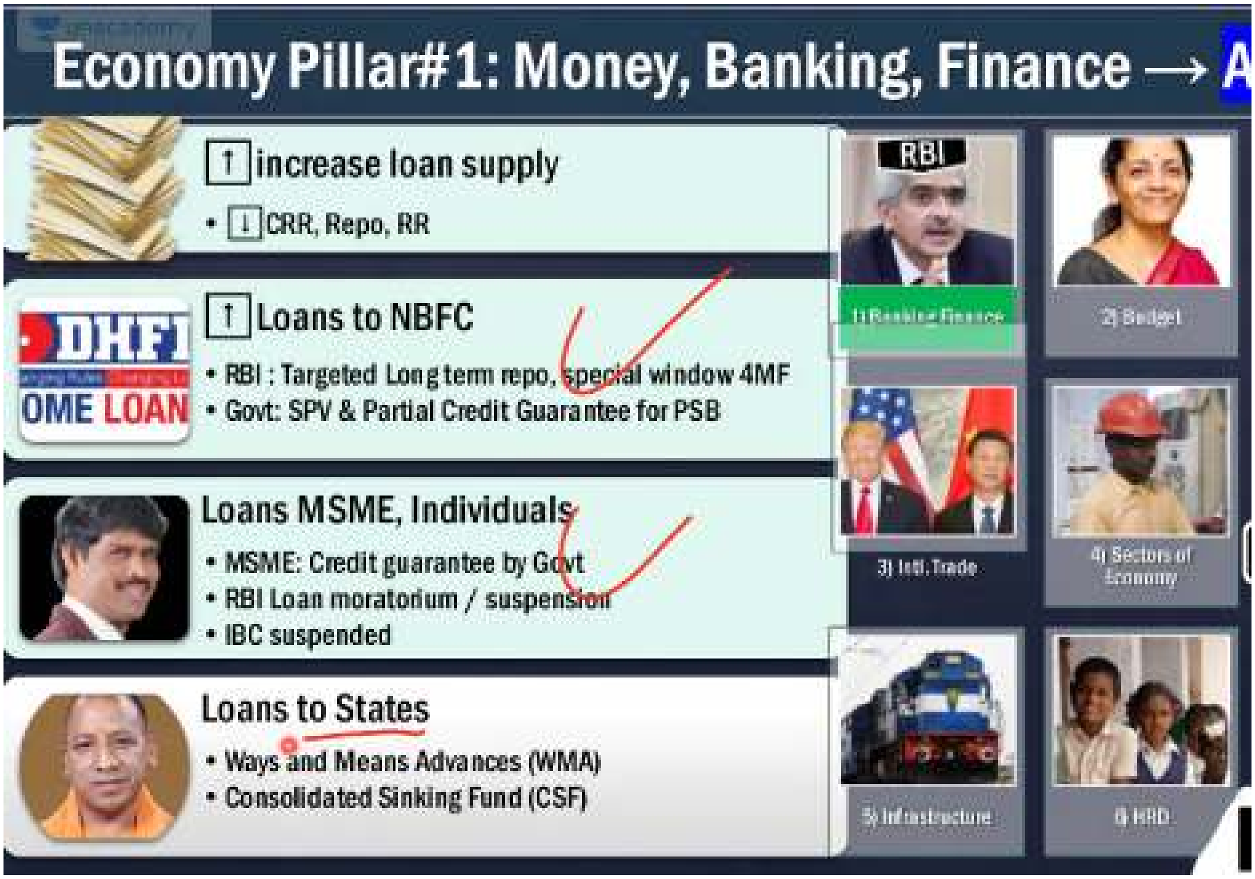
⇒ **Loan Amount?** 20% of the outstanding loan.

⇒ **Loan Tenure?** 4 Years (मियादी/समयकाल)

⇒ **Loan Interest?** 9.25% (Bank), 14% (NBFC).

⇒ **Collateral?** Not required. (गिरवी कुछ भी नही रखना होगा)

⇒ If the borrower doesn't repay loan principal or interest→ Credit guarantee covered by NCGTC (National Credit Guarantee Trustee Company Limited), a company under the Department of financial services in FinMin. ऋण अदायगी गारंटी उन उद्योगों के लिए जिनके लोन-खाते अभी एनपीए/अनर्जक परिसंपत्ति की श्रेणी में नहीं है



1.3.5 Loans → Insolvency & Bankruptcy code proceedings suspended

⇒ ATMANI: Government orders no fresh case will be registered in IBC code for upto next one year. (=suspended, नए केसो की कार्रवाई को स्थगित किया गया.)

⇒ **Before:** Insolvency bankruptcy code proceeding could be initiated for business loans default of minimum ₹1 lakh/>.

⇒ **After:** Minimum ₹1 crore/>. So even after suspension is lifted, most of the MSME will be spared from IBC proceedings.

Key Highlights of the Emergency Credit Line Guarantee Scheme

Eligibility of applicants

[illegible]

Loan sanctioning

[illegible]

No processing charges or collateral required

[illegible]

"Under **ECLGS** 2.0 entities with outstanding credit above Rs 50 crore and not exceeding Rs 500 crore as on February 29, 2020, which were less than or equal to 30 days past due as on February 29, 2020 are eligible," the statement said.

The loans provided under ECLGS 2.0 will have a five-year tenor, with a 12-month moratorium on repayment of principal, it said.

- 2010: RBI's Y. H. Malegam Committee → RBI created a new NBFC category called Micro Finance Institution (MFI)
- Give small loans to poor without collateral, flexible EMI.
- Examples: Bandhan (W.Bengal, separately got PvB license), Disha (A'Bad: separately got SFB license), SKS (Andhra), Cashpor (UP), Ujjivan (Karnataka).
- ES20 appreciated the role of MFI in Helping the weaker section because Majority of its borrowers are women (97%), SC/ST(30%) and minorities (29%)
- Who regulates them? RBI + Ministry of Corporate Affairs
- *Who can borrow from MFI? Ans. Household whose annual income is not more than ₹ 1.25 lakh (rural) or ₹ 2 lakhs (urban).
- *How much can one person borrow from an MFI? Ans. Not More than ₹ 1.25 lakh.

Types of Banks

EASE 1.0+2.0

- The **six themes** of EASE 2.0 are -
    1. Responsible Banking;
    2. Customer Responsiveness;
    3. Credit Off-take;
    4. PSBs as **UdyamiMitra** (SIDBI portal for credit management of MSMEs);
    5. Financial Inclusion & Digitalisation; and
    6. Governance and HR

PM SVAnidhi

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