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# Manual for Loan Details Entries

User manual for CMA entries



Merger & Acquisition Division  
SMB ENABLERS PRIVATE LIMITED



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Working Capital Loans	Description of Loan	Sanctioned Limit	Name of Bank	Interest Rate	2016-2017	2017-2018	2018-2019	2019-2020	Enhanced limit	Year in which enhancement obtained
Working Capital Loan 1	<input type="text" value="0"/>									
Working Capital Loan 2	<input type="text" value="0"/>									
Working Capital Loan 3	<input type="text" value="0"/>									
Working Capital Loan 4	<input type="text" value="0"/>									
Working Capital Loan 5	<input type="text" value="0"/>									
Working Capital Loan 6	<input type="text" value="0"/>									
Working Capital Loan 7	<input type="text" value="0"/>									
Working Capital Loan 8	<input type="text" value="0"/>									
Working Capital Loan 9	<input type="text" value="0"/>									
Working Capital Loan 10	<input type="text" value="0"/>									

Figure 1

## Loan Details

Loans taken from Banks and financial institutions are collected here. This is an important input. We have to calculate future interest and principle repayment for you. We need to collect all the details from you, so that the projections are correct and defensible.

### I. Working Capital

Fund based working capital limits have to be listed here. We have listed 10 different loans from various banks. If you have consortium lending of multiple banking more than one line to be used. Otherwise for most of the Companies in MSME sector, only one line here is required. Lot of details have to be accommodated and screen may be congested. Following are the fields collected.

- Description of Loan: Please enter the nature of the Loan – “Cash credit” and “Line of Credit” etc., so long as you don’t have to pay the principle amount and only interest is paid. This may be treated as Working Capital.
- Sanctioned Limit: Working Capital limit sanctioned by the Bank/NBFC. Suppose sanction limit is Rs 1,00,00,000/- , please enter Rs. 1,00,00,000/-\_Actual utilisation may be less or if you availed TOD may be more. That figure is collected separately.
- Name of Bank: This has to be chosen from drop down box. If it is NBFC, choose NBFC. If it is bank, your bank will be listed. Choose from the dropdown box.
- Interest Rate: Please enter the interest rate based on your sanctioned letter.
- Actual Utilisation: Year ending 31<sup>st</sup> March is given. Please fill the actual outstanding as on 31<sup>st</sup> March of that particular year. In you don’t have break-up for the past years, it is okay. You can provide just one entry. However, for immediately preceding year, we need break-up. Current year need not be entered. We will calculate.
- Increased Apply Now: Please enter the additional limit now applied if any. For example, if your original limit is Rs.1,00,00,000/- and you want the limit to Rs.1,20,00,000/- please enter Rs.20,00,000/-. Additions applied for needs to be entered.

Term Loans	Description of Loan	Principal payment	Name of Bank	Interest Rate	2016-2017	2017-2018	2018-2019	2019-2020	Instalment Type	Sanctioned Limit
Term Loan 1	TL	100000	Axis Bank	10	0	0	500000	500000	Monthly	500000
Term Loan 2	0	0	0	0	0	0	0	0	0	0
Term Loan 3	0	0	0	0	0	0	0	0	0	0
Term Loan 4	0	0	0	0	0	0	0	0	0	0
Term Loan 5	0	0	0	0	0	0	0	0	0	0
Term Loan 6	0	0	0	0	0	0	0	0	0	0
Term Loan 7	0	0	0	0	0	0	0	0	0	0
Term Loan 8	0	0	0	0	0	0	0	0	0	0
Term Loan 9	0	0	0	0	0	0	0	0	0	0
Term Loan 10	0	0	0	0	0	0	0	0	0	0

Figure 2

## II. Term Loans

Term Loan where in you pay fixed monthly repayment of Principle is classified here. Term Loan, repayable quarterly (for example) is collected here. If you are servicing Loan based on EMI, i.e, same instalment payment every month, there is separate section for it. This section is for loans where principle repaid is constant and interest reduces over a period of time.

Rest same as working capital Loan.

Current year data need not be entered.

- a) Instalment Types: If the principle is paid monthly, quarterly or half-yearly depending on instalment, interest calculation will vary.

Term Loans	Description of Loan	EMI (Monthly)	Name of Bank	Interest Rate	2016-2017	2017-2018	2018-2019	2019-2020	Remaining Install	Installment Type
EMI 1	<input type="text" value="0"/>									
EMI 2	<input type="text" value="0"/>									
EMI 3	<input type="text" value="0"/>									
EMI 4	<input type="text" value="0"/>									
EMI 5	<input type="text" value="0"/>									
EMI 6	<input type="text" value="0"/>									
EMI 7	<input type="text" value="0"/>									
EMI 8	<input type="text" value="0"/>									
EMI 9	<input type="text" value="0"/>									
EMI 10	<input type="text" value="0"/>									

Figure 3

### III. EMI Loan

Most of the NBFC and Bank Long Term Loans fall within this category, if constant amount is paid every month. We have given provision for only 10 loans. If you have more mortgage loans and personal loans, this may not work. If you have more than 10 loans, contact us. Following is the mode of data entry.

- i. Description of Loan: What is the nature of Loan? Mortgage loan, unsecured loan etc., (specify the Classification of loan)
- ii. Monthly Instalments: What is the EMI amount you are paying for the particular loan? Please enter the amount correctly.
- iii. Name of the Bank / Finance Institution: If it is the bank, choose the bank name, If it is a NBFC, Choose NBFC. NBFC names are not listed.
- iv. Interest Rate: Please provide the interest rate given in the sanction letter.
- v. Past Year Data: We will need the closing balance of loans in the past three years.

We need the break-up of all loans in the immediately preceding previous years. i.e. if today's date is 15<sup>th</sup> June 2020, break-up of year end details as on 31<sup>st</sup> March 2020 should be entered under column "2020". If you have new loans add in "2021".

All the details are needed for proper calculations.

Hint: For "2018" and "2019" in the past years, we don't need the total, but we need the break-up. You just give the loan outstanding in the year [total] in the first line. It is enough.

- vi. Number of Balance Instalments: Please let us know, starting with April of the current year how many instalments are remaining. i.e. balance as on the previous year end should be entered. Once above date are entered, relax. We will calculate the balance correctly for the rest Principle and Interest Components for each year.

Non Fund Based Limits	Opening Limits	Additions
LC	<input type="text" value="0"/>	<input type="text" value="0"/>
BG	<input type="text" value="0"/>	<input type="text" value="0"/>
FLC	<input type="text" value="0"/>	<input type="text" value="0"/>

Figure 4

**IV. Non-Fund Based Limits**

Letter of Credit-Inland (LC), Bank Guarantee (BG) and Foreign Letter of Credit (FLC) are listed. Please provide the opening balance and current year (base year). We collect these details to calculate the bank charges. You may leave them blank if you do not have non-fund based limits.

New Project Capex Details	2019-2020
Land	<input type="text" value="0"/>
Building	<input type="text" value="0"/>
Factory Building	<input type="text" value="0"/>
Plant and Machinery	<input type="text" value="0"/>
Electrical & Equipment	<input type="text" value="0"/>
Furniture & Fittings	<input type="text" value="0"/>
Motors & vehicles	<input type="text" value="0"/>
Computers	<input type="text" value="0"/>
Softwares	<input type="text" value="0"/>
Patents & Copyright	<input type="text" value="0"/>
Goodwill	<input type="text" value="0"/>
Other	<input type="text" value="0"/>

**V. New Project Capex Details**

If you have new project going for which you are raising losses, please make sure, you enter the value of asset for the project. It is an exhaustive list and enter the details to the extent needed. We validate loan value of this. This detail will be used as additions to the fixed assets.