



State Bank of India

ANNEXURE-II

**APPRAISAL MEMORANDUM FOR
SANCTION OF SME COLLATERAL FREE LOAN
UNDER GUARANTEE COVER OF CGTMSE (SMCFCL)
(For Sanction – Below Rs. 25.00 lacs)**

Segment :	Manufacturing	Micro	Small
	Services ✓	Micro	Small

The proposal conforms to the extant instructions of the scheme. The scores awarded under credit scoring criteria are as under :

SEGMENT	MIN. SCORE	MARKS SCORED
i. Personal Details	15/30	22
ii. Business Details	25/50	33
iii. Collateral Conditions (Not Applicable -To be Normalised with i & ii)	10/20	
Total Score out of 100		55

(To be eligible under the scheme, the unit should get a minimum 50% under each sub-head & 60 in overall score- applicable below Rs. 25.00 lacs)

1. PROPOSAL FOR

I. Sanction of

a.

b.

II. Approval for

c.

d.

III. Confirmation of

e.

f.

2. Details of Credit limits

Rs.in lacs

Facility	Existing Limits	Facility	Proposed Limits
CC(Hyp)	—	CC(Hyp)	0.90
SME Credit Plus	—	SME Credit Plus	—
TL	—	TL	3.60
LC/BG (As sub limit of CC(Hyp))	—	LC/BG(As sub limit of CC(Hyp))	—
Total limits		Total limits	4.50
3.Name of the Firm / Company		ANURAG KUMAR SRIVASTAVA	
4.Name of Proprietor /Partners/Directors		1. SRI. ANURAG KUMAR SRIVASTAVA 2. — 3. — 4. —	

23. Recommendations;

In view of the stipulations mentioned as per the banking norms and PMEGP loans we recommend free the sanction of composite loan for Rs 450000/- (Four lac fifty thousand only) as detailed below to Sri Anurag Kumar Srivastava, under the PMEGP loan scheme (SME collateral free loan) under CGTSMC cover

Recommended for sanction of
Working Capital limit of
Term loan of

Total limit

Rs. 90000/-
Rs. 360000/-

Rs. 450000/-

On the terms and conditions as set out in Annexure-II A

Signature Name Designation Date 26/04/16	Appraised & Assessed by 	Sanctioned by
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Enclosure:
Applicant's application & others
Statement of Credit Score arrived as Annexure.

आ.स.वि.व.आ.
03 MAR 2017

निरिक्षण/RFA
29 MAY 2019

नियंत्रित/CONTROLLED

प्रबन्धक/Regional Manager
क्षेत्रीय व्यवसाय कार्यालय, सिवान
Regional Business Office, Siwan

Signature Name Designation Date	Controlled by
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