संदर्भ सं: 2215/32/ROKOL-II/M/s DHAKESHWARI MARBLE & TILES /7170/CRM/2026-27 Date: 11.09.2026

CREDIT REVIEW SECTION: REGIONAL OFFICE: KOLKATA-II

To
The Divisional Manager
MSME Sulabh
KOLKATA-RO-II

Dear Sir,

On review of your Credit Report of M/s DHAKESHWARI MARBLE & TILES (DLP APPLICATION ID-CM080926000819**), our Reviewing authorities have commented as follows, which MSME Sulabh to comply and adhere to immediately.**

Reviewed subject to MSME Sulabh fulfilling the following conditions stipulated by Reviewing Authorities:

Pre-disbursement Compliance: -

- ✓ **MSME Sulabh/Branch to ensure that a fresh RD of Rs. 10,000/- is opened in the name of the Firm before release of Limit. The said RD to be lien marked in the system.**
- ✓ **MSME Sulabh/Branch to ensure the genuineness of the ITR, balance sheet & KYCs of both the proprietor & firm.**
- ✓ **Drawing Power to be arrived correctly and same to be created in CBS promptly.**
- ✓ **In order to derive drawing power, MSME Sulabh/Branch to consider paid up stocks only and for calculating Book Debts, only sundry debtors upto 90 days to be considered.**
- ✓ **MSME Sulabh/Branch to conduct both debtor-based and asset-based CERSAI search before release of limit in order to ensure that there is no existing charge in CERSAI Portal on the currents assets which are proposed to be hypothecated to us.**
- ✓ **All pre-disbursement conditions stipulated in sanction letter and office note pertaining to this limit to be complied with.**

Specific conditions:

i. **MSME Sulabh/Branch to ensure the genuineness and achievability of the Financials submitted by the Party.**

ii. **Post-sanction inspection report of the unit along with geo-tagged photographs with the assets created out of the Bank finance must be kept on record with loan papers.**

iii. **Primary security (Stocks) must be insured for full value with comprehensive Bank hypothecation clause.**

iv. **The entire exposure to be fully covered under CGTMSE and on successful creation of CGPAN, the same to be updated in CBS at CHX10 option.**

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v. Fresh Charge to be created at the earliest in CERSAI Portal on the Current Assets (Stocks) of the Firm and details of the same to be updated in BAM73.

vi. It has been observed that party does not route its sales transactions via GST. MSME Sulabh/Branch to strictly advise the borrower to route its sales transactions via GST hence forth.

vii. MSME Sulabh/Branch to obtain GST returns (GSTR-3B) from borrower periodically and ensure there is no irregularity in GST payment by the borrower. Further, turnover figure in all GSTR-3B reports to coincide with the sales figure in B/S and P & L Statement. MSME Sulabh/Branch must take a close watch on the sales figure mentioned in the GSTR-3B reports and monitor Firm's progress towards achieving its projected parameters.

For Compliance: -

1. MSME Sulabh has permitted fresh working capital (OCC) limit of Rs. 20.00 lakhs for a period of one year from the date of sanction.
2. MSME Sulabh & Branch to ensure that all terms & conditions of sanction and all scheme related guidelines must be complied with.
3. Applicable rate of interest is 10.00% = [RLLR (8.00%) + 2.25%] (Floating) -0.25% CGTMSE concession (HO Cir-IC/220/2026 dated 31.03.2026 (As applicable to Internally Normal Risk rated accounts)
4. Approval of Risk rating must be obtained as per Cir 139/2025.
5. Branch to take utmost caution while remitting fees for CGTMSE coverage and ensure no laxity is done at any point of time. The entire fee for CGTMSE has to be borne by the firm as and when the fee is raised by the concerned authority without fail. No exceptions or concessions will be permitted in this matter.
6. MSME Sulabh/Branch to ensure that the firm should not maintain any Current A/C with any other Bank at any point of time. Branch to further ensure that entire sales/business-related transactions of the firm are routed only through the OCC A/C maintained with our Bank.
7. MSME Sulabh/Branch to ensure the end-utilisation of the financed amount and there must be no diversion of fund.
8. The Firm has achieved net sales of Rs. 53.46 Lakhs during FY 2023-24 and Rs. 57.20 Lakhs during 2024-25. As per provisional Balance Sheet submitted by the Party, sales of the firm in FY 2025-26 has increased and stood at Rs. 85.68 lakhs. The Firm has further projected to achieve net sales of Rs. 102.81 Lakhs & Rs.123.38 lakhs in FY 2026-27and FY 2027-28 respectively. MSME Sulabh to ensure that the projected financials are genuine and achievable.
9. MSME Sulabh/Branch to ensure that funds are directly remitted to the vendor for purchasing stocks. MSME Sulabh/Branch to closely monitor the subject account and ensure the end utilization of financed amount so that there must be zero diversion of fund.
10. MSME Sulabh/Branch to strictly monitor the transactions of the accounts and ensure the end utilisation of the financed amount to minimise any possibility of diversion of fund.
11. MSME Sulabh & Branch to advise the borrower to maintain financial discipline so that the account does not appear in SMA/SWL List at any point of time.

12. Account to be monitored closely. There should be no overdue in the account at any point of time.
13. MSME SULABH/Branch to ensure that projected sales figure of the firm are achieved & all future sales of the firm to be regularly routed through the OCC account and no diversion of funds to be observed in the account.
14. MSME Sulabh/Branch to ensure submission of monthly stock statement by the borrower within 7th of every month without fail and update the same in CBS in order to avoid penal charges on delay submission of stock statement. Subsequently, branch to complete monthly LCM updation in SAS package within 15th of every month if applicable.
15. MSME SULABH/Branch to ensure that periodical inspection must be conducted and visit report along with photographs of the same must be kept on record with loan papers.
16. MSME Sulabh/Branch to ensure that declaration made in NF589 is supported by valid documentary proofs.
17. MSME Sulabh/Branch has to conduct post sanction visit for physical verification of assets financed by the bank as per HO Cir. No. IC/606/2024 and ensure quality of assets are up to standard. Noting of visit dates along with the observations of such visits to be recorded in CR file. Geo-tagged Photographs of visits must also be kept with loans papers.
18. MSME Sulabh/Branch has to ensure to obtain Insurance copy with bank's hypothecation clause. Renewal of such insurance to be monitored by MSME Sulabh/Branch throughout the loan tenor up to the closure of loan liability.
19. MSME Sulabh/Branch has to ensure regular submission of GSTR-3B from the party and ensure that there is no irregularity in GST payment by the borrower and turnover figure of all GST reports to coincide with the sales figure in Balance Sheet.
20. Branch/MSME Sulabh to ensure that there is no statutory dues payable by the firm. CA certificate to be obtained in this regard.
21. MSME Sulabh/Branch to ensure regular monitoring of the account and it should not appear in the QMA/Pre-SMA list for whatsoever reason.
22. The branch to ascertain that all applicable trade licenses and sales returns are obtained and insurance is always kept up to date with no delays or gaps in the same.
23. Branch to ensure adequate insurance of primary as well as collateral security as per bank guidelines.
24. MSME Sulabh/Branch has to ensure MIS Code needs to be entered in CBS FP BAM83 as mentioned in process note/sanction memorandum.
25. Branch has to remain vigilant regarding sanction, documentation, monitoring & follow up, inspection, charging interest & charges, proper appraisal & due diligence, etc. so that the account would not be downgraded and result in loss to the Bank.
26. AODs are to be obtained wherever applicable as per extant guidelines.
27. Branch has to ensure follow term loan guidelines strictly.
28. MSME Sulabh/Branch to ensure Hypothecation Board is displayed at the entrance of the unit without fail. It should be ensured during every unit inspection visits.
29. MSME Sulabh/Branch to ensure that all applicable charges are debited as per policy guidelines.
30. All scheme related guidelines to be complied by MSME SULABH & Branch.
31. Documentation must be complete in all respects.
32. All applicable charges must be collected.
33. End-utlisation of the loan amount financed must be ensured.

B) FOR GUIDANCE:

I. End-use of the loan amount must be ensured
II. Perfection of documentation to be ensured
III. Securities must be insured as per guidelines

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IV. Account eligible for LCM updation in SAS package to be ensured and completed within 15th of every month.
V. MSME Sulabh/Branch to ensure that projection is realistic & achievable.
VI. CIC charges to be collected as per updated circulars from time to time.
VII. Processing charges to be collected as per updated circulars from time to time.

MSME Sulabh/Branch to ensure proper assessment of credit, processing, sanction and documentation, monitoring and follow up done as per Policy guidelines of the scheme as per credit policy of the Bank and HO Circulars like risk rating, charging interest, processing charges, inspection etc. so that the account would not be downgraded and result in loss to the Bank.

Please note the review of the sanction does not condone any violation of guidelines/lapses on the part of the sanctioning authority.

Yours faithfully

Senior Manager
Credit Administration and Monitoring Section