

Lender's View Self-Check

See your business the way a bank's credit officer reads it, before your next renewal or loan. Ten questions across the five things every lender reads.

How to use: sit with your last 3 years' financials (or your CA) and tick Yes or No for each question. Count your Yes answers and see your score at the bottom.

1 Income statement

How your profit moves

- 1 Have your expenses grown in line with your sales, and not more than your sales, in each of the last 3 years? ☐ Yes ☐ No
- 2 Has your net profit grown, or at least held steady, in each of the last 3 years? ☐ Yes ☐ No

2 Balance sheet strength

How much is yours, how much is borrowed

- 3 Has your net worth (capital plus reserves) grown in each of the last 3 years? ☐ Yes ☐ No
- 4 Are your total outside liabilities less than 3 times your net worth?
3 is the norm; up to 4 is still acceptable to many banks. ☐ Yes ☐ No

3 Business experience

Years in the line

- 5 Has the business been running for 3 years or more under the same owners? ☐ Yes ☐ No
- 6 Have the owners been in this same line of business for 5 years or more? ☐ Yes ☐ No

4 Repayment history

Your track record

- 7 Have all your EMIs and interest been paid, and renewals done, on time in the last 12 months, with no cheque or ECS returns? ☐ Yes ☐ No
- 8 Is your CIBIL score 750 or above, for the business and for each owner?
700 is still acceptable to many lenders. ☐ Yes ☐ No

5 Future repayment capability

The one banks weigh most

- 9 Does your business earn at least 1.25 times what it needs to pay in loan instalments and interest each year (DSCR of 1.25 or more)? ☐ Yes ☐ No
- 10 Do you have firm orders, contracts or regular customers for the next 12 months? ☐ Yes ☐ No

Your score

___ / 10

Yes answers

8 to 10 · Bank-ready

Your file reads strong. You are in a position to ask for the best rate and terms.

5 to 7 · Almost there

A few changes, planned now, can improve your rate at the next renewal.

0 to 4 · Plan first

Start strengthening your file now, well before your next renewal or loan.



Go through your answers with me, free.

A 20-minute Lender's View call: we look at your score the way the bank would, and what to plan first. No documents needed for the first call.

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Call or WhatsApp