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Working-Capital Limit Calculator

Finance & Accounting

Document type: Financial model / analysis · Generated 29 Aug 2026

This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

Background

Estimates the cash-credit / OD limit your business can get using common bank methods (Turnover/Nayak 20% and operating-cycle/MPBF). Use it to size a working-capital ask. To improve the underlying cycle, use the Working-Capital Optimiser.

Purpose of this tool & output

Estimate the cash-credit / OD limit your business can get

How the output is used

Use it to estimate the cash-credit or OD limit your business can get, based on turnover, margins and stock-plus-debtors.

Who should vet it

Your CA or banker, to confirm the working-capital assessment before you apply.

Important cautions

Banks apply their own assessment; treat as indicative.

Companion documents

- Business Loan Readiness Assessor
- Loan Option Matcher
- Project Report / DPR Builder
- Loan Application Document Checklist
- Creditworthiness / CIBIL Improvement Plan
- Invoice Discounting / Factoring Advisor

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