



## Banking Partner

Does the MSE bank elsewhere? If so, what is that banking relationship? Is there a lien on current assets, fixed assets? What are the terms?

## MyLine

1. What type of finance has it taken to reach the current level of operations?
2. When you think of expansion what constraints do you visualize?
3. Do your banking needs vary with changes in volumes?
4. Do you have any running overdraft facility with your bank?
5. What type of facilities do you enjoy?

*What's your line?:*

1. Your line:
2. Your line:
3. Your line:
4. Your line:

## Scenario # 1

**Customer:**

Why do you want to know specifics of my banking?

**Guiding Answer**

More than the specifics I am trying relate to the pattern of your transactions.

**Customer:**

What could you do with that if I don't tell you the exact limits and which bank and all that?

**Guiding Answer**

We need not go there unless you feel the need. This is something I do routinely do to understand how different businesses work, how different people run their businesses...

**Customer:**

So ok, you might benefit. But how do I benefit from sharing information with you?

**Guiding Answer**

You never know. There could be a case for increasing your limit based on what others are doing. There could be an idea that someone else is using and you could also use to improve your cashflows.