

Inspection Report-Term Loan

Report No: IR/	Date	Date of visit:
-----------------------	-------------	-----------------------

A	Borrower:		
1.0	Name		
	Constitution		
2.0	Location:		
	Office	Telephone	
	Factory	Telephone	
3.0	Loan A/C No:	Branch:	
4.0	Loan Details:		
	Term loan	Security	
➤	No. of installments	Of Rs.	p.m. From
5	O/S as on		
➤	Term Loan		
6	Overdue as on		
➤	Installments	No. of installments	
➤	Interest	Interest recd. Up to	
7	Classification of loan as per RBI guidelines as on 31-03-	Standard / Sub-standard / Doubtful ()	

B	Position of Security:	RS.'000		
1		Value of security	O/S	Unsecured
➤	Term loan			
2	Original cost of			
	Date of purchase			
	Less: Depreciation @ % for months			
	WDV as on			

	Approx. Market value as on	
3	Collateral security	

C	Insurance:	
1	Assets covered	
	Location	
	Sum Insured	
	Policy no.	Expiry
	Actual value	
	Excess / Shortage	
2	Risks covered	
3	Risks to be covered / Insured	
	Fixed Assets	
4	Whether Bank clause has been attached with Insurance policy?	Yes / No

D	Licenses and other statutory payments:	
1	Factory license renewed up to	
2	Shop & establishment renewed up to	
3	Rent paid up to	On
4	Municipal Taxes paid up to	On
5	Water charges paid up to	On
6	Power / electricity charges paid up to	On
7	Provident Fund paid up to	On
8	ESIS paid up to	On
9	Sales tax / VAT paid up to	On
10	Sales tax VAT / Assessment completed up to	
11	I.T. Return for P. Y.	Filed on
12	Advance Tax for A.Y. (P.Y.) Installment	Paid up on
13	Income Tax Assessment completed up to	
14	Excise duty returns submitted up to	
15	Whether P&L and B/S of P. Y. has been submitted to Bank	

E	Inspection of Fixed Assets:	
E-I	Plant & Machinery , Furniture & Fixtures , Equipment etc	
1	Whether list of Fixed Assets offered to Bank as security is on record?	
2	Whether various items are in working condition?	
3	Whether in house periodic maintenance schedule has been laid down?	
4	Whether service contracts have been entered into for major items?	
5	Whether machinery spare parts are held in stocks?	
	If yes, whether useful?	
6	Whether various items have been numbered?	
7	Whether fixed assets are verified periodically?	
8	Are there any damaged / obsolete items of fixed assets?	
9	Are there any physical safeguards agt. Theft or loss of tools and other movable equipment?	
10	Whether the name plate indicating Bank's hypothecation charge is fastened securely To or that the lending Bank's name is painted on the machinery?	
11	Whether boiler inspection has been carried out?	
12	Original Cost	
	Less: Depreciation	
	WDV as on	
13	Whether Fixed Assets Register has been maintained?	
14	List of machinery inspected is attached	

E-II	Building:	
1	Whether flat, gala needs any repairs?	
2	When it was painted last?	
3	Whether building fitness certificate has been obtained every year from civil / structural engineer?	
4	Condition of flat / gala	
5	Original cost	RS.

