

Inspection Report- Cash Credit & 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:		
4.1	Term loan	Security	
➤	No. of installments	Of Rs. _____ p.m.	From _____
4.2	Cash Credit: Rs.	Security:	Due date:
5	O/S as on		
➤	Term Loan	Cash Credit	
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			
➤	Cash credit			
	Total			
2	Original cost of			
	Date of purchase			
	Less: Depreciation @ % for months			
	WDV as on			
	Approx. Market value as on			

3	Stock		Less: Creditors		
	Debtors		Less: Over 60 days		
	Sub-total		Sub-total		

	Less: Margin	@	%	
	Drawing Power			
	Outstanding as on			
	Excess drawing			
4	Max. Permissible Bank Finance		Year ended	As on
	Current Assets			
	Less : Current liabilities			
	Working capital gap			
	Less: Promoters contribution @ 25%			
	Max. Permissible Bank Finance			
	Less: CC Limit sanctioned			
	Excess borrowing			
5	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	
	Stocks	
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	
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 stocks:	
E-I	General:	
1	Products manufactured and sold	
2	Whether production is seasonal or throughout the year?	
3	Whether demand is seasonal or throughout the year?	
4	Main Items of:	
	RM	
	FG	
	WIP	
5	Factory works in	Shifts.
6	No. Of fire extinguishers.	
	Whether in up to date condition?	
7	Strength: Staff	Workers

E-II	Storage:	
1	Watch & ward arrangement	Self managed / Outside agency
2	Whether Burglar Alarm has been installed?	
3	Shop Floor	Tidy / Clean / untidy / well laid out / clustered
4	Shop floor environment	
5	Whether Bank's name board has been installed?	
6	Whether stocks are stored in assigned in areas?	
7	If yes, whether access to these areas is limited?	
8	Whether storage capacity is adequate?	
9	Whether material has been stored properly?	
10	Who is responsible for custody of stock?	
11	Physical facilities available for storage?	
12	Storage system adopted. Protection from dust, dampness?	
13	Stock & its life	
14	Location / Area of Godown	
15	Whether stock has been stored properly to facilitate verification of same?	
16	Who is responsible for custody of Godown keys?	
17	Whether wire seal is used while closing Godowns?	

E-III	Stock Records:	
1	Whether stock statements are submitted?	
2	If yes, submission is regular / irregular / late?	
3	How many stock statements were submitted in last 12 months?	
4	Basis of preparation of stock statements: book records/ physical?	
5	Whether stock register is maintained?	
6	If yes, whether up to date?	

E-IV	Verification of stocks:	
1	Whether norms have been laid down for stock levels?	
2	How often stocks is physically verified in a year?	
3	Stocks as on List attached	Rs.
4	Non-moving , damaged , obsolete stock	Rs.
5	Over stock holding vis-à-vis consumption	Rs.

F	Inspection of Fixed Assets:	
F-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	Is 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	

