

Enclosure 3
to circular DBS.CO.PP.BC.11/11.01.005/2001-2002 dt 17-04-02

Annexure

(For Large/Irregular/Critical Advance Accounts)

(to be obtained from the branch management by the Branch Auditors of branches dealing in large advances/asset recovery branches)

1. Name of the Borrower
2. Address
3. Constitution
4. Nature of business/activity
5. Other units in the same group
6. Total exposure of the branch to the Group
 - Fund Based (Rs. in lakhs)
 - Non-Fund Based (Rs. in lakhs)
7. Name of Proprietor/ Partners/ Directors
8. Name of the Chief Executive, if any
9. Asset Classification by the Branch
 - (a) as on the date of current audit
 - (b) as on the date of previous Balance Sheet
10. Asset Classification by the Branch Auditor
 - (a) as on the date of current audit
 - (b) as on the date of previous Balance Sheet
11. Are there any adverse features pointed out in relation to asset classification by the Reserve Bank of India Inspection or any other audit.
12. Date on which the asset was first classified as NPA (where applicable)
13. Facilities sanctioned:

Date of Sanction	Nature of facilities	Limit (Rs. in Lakhs)	Prime Security	Collateral Security	Margin %	Balance outstanding at the year-end	
						Current Year	Previous Year

Provision Made : Rs. _____ lakhs

14. Whether the advance is a consortium advance or an advance made on multiple-bank basis
15. If Consortium,
 - (a) names of participating banks with their respective shares
 - (b) name of the Lead Bank in Consortium
16. If on multiple banking basis, names of other banks and evidence thereof
17. Has the Branch classified the advance under the Credit Rating norms in accordance with the guidelines of the controlling authorities of the Bank
18. (a) Details of verification of primary security and evidence thereof;

(b) Details of valuation and evidence thereof

Date Verified	Nature of Security	Value	Valued by
Insured for Rs. _____ lakhs (expiring on _____)			

19 a) Details of verification of collateral security and evidence thereof

b) Details of valuation and evidence thereof

Date Verified	Nature of Security	Value	Valued by
Insured for Rs. _____ lakhs (expiring on _____)			

20. Give details of the Guarantee in respect of the advance

- (a) Central Government Guarantee;
- (b) State Government Guarantee;
- (c) Bank Guarantee or Financial Institution Guarantee;
- (d) Other Guarantee

Provide the date and value of the Guarantee in respect of the above.

21. Compliance with the terms and conditions of the sanction

Terms and Conditions		Compliance
i) Primary Security		
a) Charge on primary security		
b) Mortgage of fixed assets		
c) Registration of charges with Registrar of Companies		
d) Insurance with date of validity of Policy		
ii) Collateral Security		
a) Charge on collateral security		
b) Mortgage of fixed assets		
c) Registration of charges with Registrar of Companies		
d) Insurance with date of validity of Policy		
iii) Guarantees - Existence and execution of valid guarantees		
iv) Asset coverage to the branch based upon the arrangement (i.e., consortium or multiple-bank basis)		
v) Others		
a) Submission of Stock Statements/ Quarterly Information Statements and other Information Statements		
b) Last inspection of the unit by the Branch officials: Give the date and details of errors/omissions noticed		
c) In case of consortium advances, whether copies of documents executed by the company favouring the consortium are available		
d) Any other area of non-compliance with the terms and conditions of sanction		

22. Key financial indicators for the last two years and projections for the current year

Indicators	Audited year	Audited year	Audited year

	ended 31st March_____	ended 31st March_____	ended 31st March_____
Turnover			
Increase in turnover % over previous year			
Profit before depreciation, interest and tax			
Less: Interest			
Net Cash Profit before tax			
Less: Depreciation			
Less: Tax			
Net Profit after Depreciation and Tax			
Net Profit to Turnover Ratio			
Capital (Paid-up)			
Reserves			
Net Worth			
Turnover to Capital Employed Ratio (The term capital employed means the sum of Net Worth and Long Term Liabilities)			
Current Ratio			
Stock Turnover Ratio			
Total Outstanding Liabilities/ total Net Worth Ratio			
In case of listed companies, Market Value of Share?			
(a) High;			
(b) Low; and			
(c) Closing			
Earnings Per Share			
Whether the accounts were audited?			
If yes, upto what date; and are there any audit qualifications			

23. Observations on the operations in the account :

	Excess over drawing power	Excess over limit
1. No of occasions on which the balance exceeded the drawing power/sanctioned limit (give details)		
Reasons for excess drawings, if any		
Whether excess drawing were reported to the Controlling Authority and approved		
	Debit Summation (Rs. in Lakhs)	Credit Summation (Rs. in Lakhs)
2. Total summation in the account during the year		
Less : Interest		
Balance		

24. Adverse observations in other audit reports/Inspection Reports/Concurrent Auditor's Report/Stock Audit Report/Special Audit Report or Reserve Bank of India Inspection with regard to :

- i) Documentation;
 - ii) Operations;
 - iii) Security/Guarantee; and
 - iv) Others
25. Branch Manager's overview of the account and its operations.
26. a) In case the borrower has been identified/classified as Non-performing Asset during the year, whether any unrealised income including income accrued in the previous year has been accounted as income, contrary to the Income recognition Norms.
- b) Whether any action has been initiated towards recovery in respect of accounts identified/classified as Non-performing Assets.

Date:

Signature and Seal of Branch In-Charge