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**ANNEXURE TO THE LONG FORM AUDIT REPORT** -RECORD NUMBER 

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| --- | --- | --- |
| To be obtained from the branch management by the Branch Auditors of branches dealing in large advances / asset recovery branches particularly for borrower having aggregate balances outstanding in all the funded limits in excess of 5% of aggregate advances of the branch OR Rs.2.00 crore whichever is less as on | | |
| |  |  |  |  |  | | --- | --- | --- | --- | --- | | Branch Code: |  | http://10.10.1.209:8080/FMDAUDIT/images/refresh.gif | Zone Code: |  | | Branch Name: |  | | Zone Name: |  | | | |
|  | **Sanctioned Authority:** | |
| 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 (Rs.in lakhs) |  |
| 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) During Current Year |  |
|  | (b) During Previous Year |  |
| 10 | Asset Classification by the Branch Auditors |  |
|  | (a) During Current Year |  |
|  | (b) During previous Year |  |
| 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: |  |
|  | Facilitiessanctionedhttp://10.10.1.209:8080/FMDAUDIT/images/refresh.png | |
| 14 | Whether the advance is a consortium advances 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 |  |
|  | Details of valuation and evidence thereofhttp://10.10.1.209:8080/FMDAUDIT/images/refresh.png | |
| 19 | (a) Details of verification of collateral security and evidence thereof |  |
|  | (b) Details of valuation and evidence thereof |  |
|  | collateralsecurityevidencehttp://10.10.1.209:8080/FMDAUDIT/images/refresh.png | |
| 20 | Give details of the Guarantee in respect of the advance |  |
|  | (a) Central Government Guarantee; |  |
|  | (b) State Government Guarantee; |  |
|  | (c) Bank Guarantee of Financial Institution Guarantee; |  |
|  | (d) Other Guarantee |  |
|  | (Provide the date and value of the Guarantee in respect of the above.) | |
| 21 | Compliance with the terms of 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 collateralsecurity |  |
|  | 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 two years and projections for the current year (Rs.in lakhs) |  |
|  | |  |  |  |  | | --- | --- | --- | --- | | Indicators | Audited year ended 31st March | Audited year ended  31st March | Estimates for year 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 |  |  |  | | Earning Per Share |  |  |  | | Whether the accounts were audited? If yes, upto what date; and are there any audit qualifications | |  |  | | --- | --- | | Yes | No | |  | | | |  |  | | --- | --- | | Yes | No | |  | | | |  |  | | --- | --- | | Yes | No | |  | | | | |
| 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 / Internal Audit 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 operation. |  |
| 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 | | |
| \*\*\*\*\*\*\*\* THANK YOU........... END OF REPORT \*\*\*\*\*\*\*\* | | |
| |  | | --- | | http://10.10.1.209:8080/FMDAUDIT/images/home.png   <=Main Menu      http://10.10.1.209:8080/FMDAUDIT/images/refresh.png   Refresh      http://10.10.1.209:8080/FMDAUDIT/images/save.png    Submit       http://10.10.1.209:8080/FMDAUDIT/images/print.png      Print         http://10.10.1.209:8080/FMDAUDIT/images/Aprove.png      Approve the Entry | | | |



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