

**SPECIMEN FORM OF INSPECTION REPORT TO BE PREPARED BY ASST.REGISTRAR/VALUATION
OFFICER P C A R D BANK, Ltd No., Br.**

Date of Inspection :
Period of Inspection :
Cash Balance :
Gold – No of Packets :

- I Fill up the questionnaire to be answered by the
Asst. Registrar/Valuation Officer
(Performa already prescribed)
- II Maintenance of Books of Accounts and
Registers:-

Comment on para each on:-

- 1 Cash Book:-Certificate of page nos.
Cash balance as per bye-law provision
Cash balance on the date of inspection
Mention the dates and amount on which dates
huge cash balances kept
- 2 Coin war Register:-Whether maintained
- 3 Day Book:-Whether kept intact-written up to
which date
- 4 Basic level village Data Register:-Whether
Maintained.
Data pertaining to the Agricultural holdings as
well as non-farm sector activities with area of
operation of the bank
- 5 Investment Register:-Is entries done
promptly-Date of maturity etc
- 6 Beneficiary profile cards:-Whether introduced in
respect of all borrowers
- 7 General Ledger:-Is it posted up to date -written
up to which date? -comment
- 8 Commitment Expenditure Register:-Whether
maintained? -comment
- 9 Misutilised loan Register:-
Whether maintained? Is there any periodical
verification by the supervisor on the Agrl. Officer
or the A.D.D Whether the cases reported-during
the inspection of NABARD or KSCARDB written in
the register.

- 10 Utilisation Certificate Register:-
Whether maintained and up to date Comment
- 11 Loan Application Register:-Whether all the
columns in the register are filled up-whether any
review by the Secretary or Board
- 12 Bank Account Reconciliation Register:-
Comment
- 13 Mortgage Register-Comment
- 14 Cash-in Transit Register-Comment
- 15 Borrowing Register –Comment
- 16 Cheque issued Register –comment
- 17 Bank Account Register-Comment
- 18 Product Register-Comment
- 19 Insurance Policy Details of Cash-Cash in Transit
–Furniture Building documents etc. Whether
keeping Registers to watch the continuance
- 20 Admission Register-Whether signature obtained
from share holders with examples where no
signature obtained –Attention of the Secretary. Is
there serially machine numbered
- 21 Minute Book-Make your comment
- 22 Monthly Receipts and Disbursements-Whether
Preparing-Up to which month the Receipts and
Disbursement passed by the Board and recorded
in the minutes Book
- 23 Land Register-Comment
- 24 D.C.B Register-Comment
- 25 Bond Register-Comment
- 26 Trunk call Register-Comment
- 27 P.F Register –Comment

- 28 Register for Loans-Sanctioned by the president
- 29 Inward Register & Despatch Register
- 30 Security Register
- 31 Register for cleared loans

- 32 Attendance Register-Any date kept blank whether initialled in the FN & AN
- 33 Casual leave Register-Whether maintained and up-to-date
- 34 Periodical Register –Whether maintained and up-to-date
- 35 Register of Printed-Forms-Whether maintained and up-to-date
- 36 Share Certificate Register – Whether certificate obtained for all the investments
- 37 Service books-Whether recording up to date –entry on surrender and increment-Age and qualification entries attested by Secretary
- 38 Suspense Register (Due by & Due to) Take a list of amounts due to the Society (Sl. No, date from which, the name of party, purpose, action taken)
- 39 Purpose-Wise Register
- 40 Furniture Register
- 41 Liability Register
- 42 Office Building –Own or rented. If rented conditions etc.
- 43 Printing-How done Whether quotations invited
- 44 Stationery supply – How done – Is there any check?

III Lending Policies and Procedures

- IV Rural Housing Loan
 - a Delay in sanctioning loans-Average delay –Delay with supervisor, Agri. Officer, Legal Section, President etc. -Whether any review by Secretary or Asst. Secretary -15 days rule-made your observations
 - b Preparation of Technical valuation Report / Valuation Report whether all details given in the form – pre and post examination of the loan files and made your observations
 - c Verification of utilisation of loan instalments –Whether U.C Register maintained –Point out number of cases where the Bank has not taken any follow-up action after the disbursement of the first instalment of loans –quote for examples on Ordinary Loans ,Minor Irrigation ,Interspace filing .Is there any timely action to verify the utilisation of loan instalments and misutilisation of loan cases? Is there any system of foreclosed loans
 - d Lending Operation of the Bank:-
 - i Ordinary Loans-Percentage of ordinary Loan issued
 - ii Scheme Loans – shortfall in the financial achievements and Physical achievements – Non-release of subsequent instalments
 - iii Non-farm loans
 - e Overdue Position –What is the overdue percentage –increasing or decreasing-Is there any procedure for launch intensive recovery drives-is there are cases for foreclosure .Point out some examples
 - f Spot visits Whether conducted if so how many cases. What is the result?(Attach a list containing (1) sl.no (2)Loan. No(3) Name(4) Purpose(5) Loan sanctioned(6) Loan disbursed(7) observations whether work how much spent follow up action loan misutilised point out some cases of not utilised at all

g Delay in drawl –Non - availment of subsequent instalments

IV Inspections

1 Inspection done NABARD

a When conducted

b Main observations

c Whether rectified

d Date of Rectification report submitted-Follow-up-action

2 Inspection done by Regional Manager-Last inspection date-period. Covered-main observations

3 Inspection done by Asst. Registrar/ Valuation Officer. Up to which period whether communicated to the Bank ,Joint Registrar, Addl. Registrar – Is there any inspection rectification Register

4 Whether the society keeps an Inspection Register / Visitor's Diary?

V Audit Period up to which audit completed, Audit report received. Whether placed in the Board what is the important defects pointed out-position of rectification

VI Maintenance of Vehicle:-

No. of the vehicle –Whether sanction is obtained from the Department –Trip sheet and Log book position. what is the mileage now getting whether mileage test conducted-if so ,When how repairing done-Is it in approved work shop –spare parts Register.Whether driver given request for

repairs, Retreading of tyres-mileage covered
 –purchase of new tyres and Battery –How
 recording Register for repairs attended (Date,
 Details of repair work ,amount paid etc)
 Whether entries attested by Secretary/Asst.
 Secretary quotation for major works

- VII Advance tour programme and diary of field staff-Whether giving whether approved whether review conducted and placed in the Board.
- VIII Observations on Tour diary T.A Bills-whether ceiling exceeding T.A of bills of staff T.A to Directors and President
- IX D.C.B Statements –position
- X Service books Examine each service book made your observations
- XI House Loans,Cycle Loan,Temporary advance etc.Whether sub rules approved point out defects ,if any

- XII Branch Working rules –Reserve fund Audit fee remittance Employees.Welfare Fund-Issue of share certificates-Bank Account reconciliation

- XIII D.V Files
- XIV Sale files
- XV Interest subsidy dues
- XVI Suggestions