



POST DISBURSEMENT CLIENT VISIT REPORT

Client name: _____ Client ID: _____

Loan officer: _____ Date of visit: _____

Disbursement date: _____ Loan amount: _____

Loan term: _____ Monthly instalment: _____ Maturity date: _____

1. Has the loan purpose been fulfilled?
2. If no, how was the loan utilized?
3. Are the loan approval conditions fulfilled?
4. Had there been significant changes in the circumstances of the loan client?
5. If yes, what has changed?
6. Comments regarding changes in volume of stocks:

7. Is the collateral still available?
8. What has changed since the initial site visit?

9. What are the problems and issues observed?

10. What do you recommend to resolve them?

11. Would you need your supervisor's intervention?

12. If yes, how?

Next planned visit date: _____

Loan officer signature: _____ Date: _____



Loan Monitoring Tool (for larger loans)

Loan #		Borrower's Name			
Branch		Business' Name			

		Visit #:						
		Date:						
1.	Borrower present at visit?		Yes / No		Yes / No		Yes / No	
		Cashflow Loan Appraisal	Projected	Actual	Projected	Actual	Projected	Actual
2.	Monthly Sales (Cash in)							
3.	Monthly Expenses (Cash Out)							
4.	Monthly Operational Cash(2 -3)							
5.	Actual Cash in hand							
6.	Quality of Financial Reporting							
7.	Scheduled Outstanding Balance of Loan							
8.	Amount in Arrears / Overdue days:							
9.	Relationship with Suppliers							
10.	Relationship with Customers							
11.	Competition (changes?)							
12.	Expenditures incurred which are NOT part of the project							
13.	Risk Grade							
14.	Follow-up needed		Yes / No		Yes / No		Yes / No	

Note: please highlight any significant changes in the business such as: new competitors, customers, suppliers, premises; new capital expenditures; COGS changes; sales price changes; marketing; change in sales volume (use back if necessary).

Comments from visit 1:

Signed: _____ Date: _____

Comments from visit 2:

Signed: _____ Date: _____

Comments from visit 3:

Signed: _____ Date: _____

ADDITIONAL MONITORING VISITS:

Comments:

Signed: _____ Date: _____

Comments:

Signed: _____ Date: _____

Comments:

Signed: _____ Date: _____

Monitoring Officer (name and signature): _____



CapPlus

CapitalPlus Exchange

Loan Monitoring Form		
Branch	Date	
Team	Client ID No.	
Loan Officer	Client Name	
Zone		
Loan Particulars:		
Loan Disbursement Date		
Amount of Loan		
Current Payment Status		
Loan Purpose		
Collateral Offered		
Guarantors		
Type of Business		
Current Risk Grade		
Visit Particulars:		
Condition of collateral		
Condition of business		
Condition of books of account		
Visit to Guarantor(s) - Optional		
Current Cash Flow compared with Loan Appraisal (attach recomputed Cash Analysis from Appraisal form)		
Change in Assets since Appraisal		
Change in competitive environment		
Evidence of other outstanding loans since disbursement?		
Probe for any misconduct on part of Loan Officer (Manager's visit)		
Conclusions		
Change in Risk Grade Recommendation		
Follow-up visit recommendation		
Other Comments		
Discussed with Loan Officer?		
Escalated to:		
Reason for Escalation:		
Report Prepared By:		