

<b>From:</b>	<b>Report</b>	02
	<b>Bank</b>	
	<b>Branch</b>	
	<b>Subject</b>	Review -- Bill discounting
	<b>Date of Review</b>	

**1.0 Borrower wise outstanding as on \_\_\_\_\_ is given below : ( Rs. '000 )**

<b>BDP No.</b>	<b>Name</b>	<b>Limit</b>	<b>Due date</b>	<b>O/S</b>	<b>Over Due</b>
	<b>Total</b>				

O/S as % of Limit	Overdue	%
-------------------	---------	---

<b>Sr. No.</b>	<b>Particulars</b>	<b>Reply</b>
2	Up to which month BP /BD A/C has been balanced with GL?	
3	Whether statement of party wise o/s and overdue is prepared every month?	
4	Whether list of expired limits as on date is available?	
5	Whether due date diary is kept of bills discounted?	
6	Whether bills are debited to cc a/c on due date?	
7	Whether payment is received directly from borrower's customers or deposited in cash by borrower?	
8	Whether documents of title e.g. LR, RR, etc. is submitted by customer while discounting bills?	
9	Whether latest credit reports of drawees are on record?	
10	Whether specimen signatures of drawees are on record?	
11	If yes, whether verified with signed chalan etc.?	
12	Whether further bills are discounted although earlier bills are overdue?	
13	Whether power of attorney of borrower has been registered with drawees?	
14	Whether sub-limits for various drawees have been fixed?	
15	Whether penal interest is charged on overdue bills?	