

From:	Report	03
	Bank	
	Branch	
	Subject	Bill Discounting
	Date of Review	

BDP		Name	
Limit	O/S	Overdue	

Sr. No.		Reply
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1	Whether separate file has been maintained for paid and unpaid bills?	
2	Whether Bills are verified & authenticated by the loan officer before discounting?	
3	Whether remark to 'To pay _____ Bank' should be noted on the bill?	
4	Whether payment details are noted on the bills?	
5	Whether bills are debited to CC account on due date?	
6	Whether payment is received directly from borrower's customers or deposited in cash by borrower?	
7	Whether further bills have been discounted if earlier bills are overdue?	
8	Whether bills have been discounted after due date?	
9	Whether original bills, RR/LR etc. are obtained from borrower for discounting?	
10	Whether bills, RR/LR are forwarded directly by borrower or by the branch?	
11	Whether branch has sent letter to the purchaser that BD limit has been sanctioned to the party and hence payment should be made directly to Apna Bank as original bills are forwarded to the purchaser directly?	
12	Whether the Bank has fixed drawee wise sub-limit?	

