

<b>From:</b>	<b>Report</b>	07
	<b>Bank</b>	
	<b>Branch</b>	
	<b>Subject</b>	CC Operations

<b>Sr. No.</b>	<b>Observations</b>	<b>Comments</b>
	<b>Name</b>	<b>CC-</b>
	<b>CC Limit</b>	<b>Rs.</b>
	<b>Period: (Last 12 months)</b>	
1	Average balance	
2	Minimum balance	
3	Maximum balance	
4	Total credit summations	
5	Credit summations divided by CC limit	
6	Whether credit summations are commensurate with limit?	
7	Total Return cheques	
	<b>Period: From</b> <b>To</b>	
8	Whether cheque payments are substantial?	
9	Whether transfer of funds between sister concerns are observed?	
10	Whether bouncing cheques deposited is observed?	
11	Whether bouncing cheques issued is observed?	
12	What is the frequency of credit entries?	
13	Whether irregular or infrequent credit entries are observed?	
14	Date of last credit entry.	
15	Whether overdue bills have been cleared by debit to CC?	
16	Whether withdrawal against clearing is allowed?	
17	Whether credit entries comprise mainly of cash deposit?	
18	Whether debit entries comprise mainly of cash withdrawals?	
19	Whether third party cheques are accepted for collection?	
20	Number of visits / telephonic enquiry for balance or cheques presented for payment?	
21	Whether DP is less than CC Limit?	
22	Whether O/S generally exceed CC limit?	
23	Balance as on	
24	Whether stock statement non-submission charges have been debited?	
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	<b>This report will give overall indication of CC operation. The various issues raised above should be borne in mind while renewing CC limit.</b>	