

From:	Report	02
	Bank	
	Branch	
	Subject	Compliance of Deposit Manual
	Date of Review	

Sr. No.	Subject	Manual page no.	Branch Reply
1.0	Savings Bank Account:		
1.1	Whether following documents are obtained while opening SB account? (Introduction, A/C opening form, 2 photographs, Initial deposit of cash, PAN or GIR / F-60, document in support of address)		
1.2	Whether introducer has maintained minimum balance & has operated account for 6 months?		
1.3	Whether introducer visits the branch personally with account opener for opening the account?		
1.4	If not, whether letter of thanks is sent to him?		
1.5	Whether diary is maintained for recording the birthday of minors?		
1.6	If not, whether DOB is recoded in Computer Master?		
1.7	Whether request letter is sent to guardians on minor attending majority? (18 years)		
1.8	Whether letter is sent to Co-op. societies for seeking names & signatures of new office bearers in September / October every year?		
1.9	Whether SB Passbooks are up dated immediately?		
1.10	Whether Duplicate Passbook stamp is affixed on issue of such passbook?		
1.11	Whether charges for issue of duplicate passbook are recovered?		
1.12	Whether minimum balance charges are recovered?		
1.13	Whether letter is sent to such account holders to deposit the short fall and to maintain the minimum balance?		
1.14	Whether un-issued cheque books are kept with authorized officials?		
1.15	Whether operations in newly opened SB accounts are monitored closely?		
1.16	Whether un-used cheques are collected back on closing of SB account?		
1.17	If yes, whether details are noted in A/C Closing register?		
1.18	Whenever staff is transferred to another branch, whether his Staff Saving a/c is closed and balance is transferred to new branch?		
1.19	Whether service charges are recovered in case of Fate enquiry on behalf of customer?		
1.20	Whether time of receipt of stop payment letter is recorded?		
1.21	Whether signature on stop payment letter is verified?		

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1.22	Whether stop payment charges are recovered?		
1.23	Whether accounts are reviewed at least once a calendar year to segregate inoperative account? (No operations for a period of say 2 years)		
1.24	When such accounts were last transferred?		
1.25	Whether inoperative charges are recovered?		
1.26	Whether outward-clearing cheques returned unpaid are sent to depositor by post on next day?		
1.27	Whether account holder is requested to record nomination in case not done by him?		
1.28	Whether request letter is obtained from customer for recording name of the nominee on Passbook /TDR?		
1.29	Whether nomination register is maintained?		
1.30			
2.0	Current Account:		
2.1	Whether introduction of SB account holder is obtained?		
2.2	Whether various documents prescribed for opening CD account is obtained?		
2.3	Whether Letter of Thanks is sent to depositor & introducer?		
2.4	Whether close & proper watch is kept on operations for at least 6 months?		
2.5	Whether signatures are scanned on day-to-day basis?		
2.6	Whether Numbering register is maintained?		
2.7	Whether folio charges are recovered?		
2.8	Whether time of receipt of stop payment letter is recorded?		
2.9	Whether signature on stop payment letter is verified?		
2.10	Whether stop payment charges are recovered?		
2.11	Whether minimum balance charges are recovered?		
2.12	Whether letter is sent to such account holders to deposit the short fall and to maintain the minimum balance?		
2.13	Whether supporting advice is sent to the customer whenever any debit or credit is effected in the account?		
2.14	Whether scanner is kept in the custody of authorized staff member & operated under his instruction?		
2.15			
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2.17			
2.18			
2.19			