

From:	Report	05
	Bank	
	Branch	
	Subject	Review -- Deposits
	Date of Review	

Sr. No.	Particulars	Reply
1.0	General :	
1.1	Whether signature-scanning job is up to date? SB CD TD	
1.2	Whether scanned signatures have been confirmed?	
1.3	Whether introducer signs in presence of Branch Manager?	
1.4	Whether thanks giving letter is sent to introducer & accountholder? If Yes, last Account number	SB: CD:
1.5	Whether photograph of the customer is collected at the time of opening of account ---- SB ---- CD ---- TDR	
1.6	Whether IT P.A. No. or declaration is obtained?	
1.7	Whether balance cheques on closing of account are taken back? If yes, whether details are entered in A/C Closed register?	
1.8	Whether pass books were prepared in respect SB A/Cs opened yesterday?	
2.0	Saving Deposit A/C :	
2.1	Whether list of saving a/cs not maintaining minimum balance of Rs. is prepared periodically?	
2.2	Whether request letters are sent to such SB accountholders to deposit the shortfall & to maintain minimum balance?	
2.3	Are there any debit balances in SB a/cs?	
	If yes, the details are given below :	
	As on	Number of a/cs
		Debit balance
3.0	Current Deposits :	
3.1	Whether list of current accounts not maintaining minimum balance of Rs. is prepared periodically?	
3.2	Whether request letters are sent to such accountholders to deposit the shortfall & to maintain minimum balance?	

3.3	Whether balance confirmations have been obtained periodically from current account holders?			
3.4	Whether acknowledge is obtained while giving statement of account periodically?			
3.5	Are there any debit balances in current account?			
	If yes, details are given below :			
	As on	Number of a/cs	Debit balance	
4.0	Recurring Deposits :			
4.1	Whether list of RD account holders not paying monthly installments in time is prepared?			
4.2	Whether reminders are sent to such RD Account holders to pay the installments in regularly?			
4.3	Whether letters are sent to RD A/C holders on maturity?			
5.0	Kumar Saving Deposits / Minor accounts:			
5.1	Whether date of birth is recorded in ledger?			
5.2	Whether account is closed & transferred to SB A/C on account holder becoming major?			
6.0	Term Deposits :			
6.1	Are there any term deposit receipts not collected by depositors? (over one month)			
6.2	Whether such receipts are kept with Branch Manager?			
6.3	Whether reminders are sent after one month requesting deposit holders to collect the Term deposit receipts?			
6.4	Whether notice of maturity of Term deposit is sent to customers?			
6.5	Whether matured term deposits are transferred to separate account?			
6.6	Whether interest provision is made on matured Term deposits?			
7.0	Margin Money :			
7.1	Whether operations are allowed in margin money account?			
8.0	Balancing differences :			
	As on	General Ledger > Deposit jotting	Deposit Jotting > General Ledger	