

From:	Annexure	
	Bank	
	Branch	
	Subject	Review -- Cash credit
	Date of review	
No	Particulars	Comments
1.0	Whether balance confirmations have been obtained periodically from CC borrowers?	
2.0	Stock statements:	
2.1	Whether stock statements are recorded immediately in DP Register?	
2.2	Whether DP is informed to counter on monthly basis?	
2.3	Whether list of borrowers who have not submitted stock statements by 15 Th. of the month is prepared?	
2.4	Whether reminders are sent for submission of stock statements?	
2.5	Whether stock statements are submitted in prescribed format?	
2.6	Whether signature of the person signing stock statement is verified?	
2.7	Whether stock statement is scrutinized?	
2.8	Whether creditors are deducted from stock to arrive at paid stock?	
2.9	Whether date of receipt of stock statement is written in stock / DP register?	
2.10	If stock statement is not submitted for 3 months, whether such names are informed to HO for guidance & discontinuing DP limit?	
2.11	Whether stock statements are filed borrower wise / month wise?	
2.12	Whether debtors > 90 days are ignored for DP calculation?	
3.0	Insurance Policies:	
3.1	Whether list of Insurance policies expired as on date is available?	
3.2	Whether list of Insurance policies not on record s available?	
3.3	Whether reminders are sent to borrowers to renew insurance policy?	
3.4	Whether burglary risk is also covered?	
3.5	Whether adequacy of insurance cover is ensured?	
3.6	Whether breakup of sum insured is mentioned in Insurance register?	
4.0	Operations:	
4.1	Whether cc limits expired as on date is available?	
4.2	Whether operations are allowed to cc borrowers after expiry of due date?	
4.3	If yes, whether list is on record?	
4.4	Whether the said list is approved by HO?	
4.5	Whether utilization in excess of DP is allowed?	
5.0	Inspections:	
5.1	Whether stock inspection is carried out by branch officials?	
5.2	If yes, what is the frequency?	

