

**List of Documentation & Monitoring Queries**

<b>Remark code</b>	<b>Description</b>
<b>A</b>	<b>Loan against Flat / Gala / Shop / Land &amp; Building etc.:</b>
1	Letter acknowledging Bank's charge should be obtained from Builder.
2	Letter acknowledging Bank's charge should be obtained from co-operative society whenever formed.
3	Letter acknowledging Bank's charge should be obtained from co-operative society.
4	Share certificate should be obtained whenever issued.
5	Share certificate duly transferred in favor of borrower should be obtained.
6	Stamped receipts for entire payment should be obtained.
7	Possession letter should be obtained.
8	Branch officials have not signed memorandum of entry.
9	Title clearance certificate / report from Advocate should be obtained.
10	Valuation report of premises should be obtained.
11	Original agreement should be obtained from Sub- Registrar of Assurances.
12	Some of the details in memorandum of entry have not been mentioned / ME has been left blank / partially left blank.
13	Acknowledgement of letter sent to Sub-Registrar of Assurances for return of original agreement after registration is not on record / not produced.
14	Bank's name board should be given for affixing on premises.
15	Sale agreement has not been registered.
16	Equitable mortgage has not been created.
17	Original lodgment receipt is not on record.
18	Original documents of title are not on record.
19	Earlier agreements / documents of title of land / premises are not on record.
20	Consent letter has not been obtained / left blank.
21	Original EM copy was not produced for verification.
22	Architect's certificate should be obtained.
23	Latest copy of commencement certificate issued by municipal authorities has not been attached with Agreement for sale.
24	Occupation certificate from municipal authorities should be obtained.
25	Latest commencement certificate from municipal authorities should be obtained.
26	Completion certificate from municipal authorities should be obtained.
27	Share certificate has not been issued. Letter should be obtained from society that the same will be forwarded directly to bank.
28	Who is holding share certificate?
29	Date of deposit of title deeds has not been mentioned on EM.
30	Market value of the flat is Rs.                      /-. However it was observed that agreement value is Rs. /-. Kindly obtain the clarification from borrower and also from seller.
31	Margin of     % has been stipulated in sanction letter; however actual margin works out to     %. (Margin Rs.     /Total cost of flat Rs.     /-)
32	Acknowledgement on charge creation letter should be obtained from society.

<b>B</b>	<b>Loan against Plant &amp; Machinery:</b>
1	Bill copies & receipts of machinery / equipment should be obtained.
	Custom duty payment receipt, Octroi receipt, Clearing & transportation charges receipt etc. should be obtained.
2	Installation report, commissioning report of machinery should be obtained.
3	Bank's name board should be given for affixing on machinery.
4	Valuation report of machinery should be obtained.
5	Statement of Fixed assets acquired should be obtained duly certified by Chartered Accountant.
6	CA certificate of Project expenditure & means of financing should be obtained at periodic intervals.
7	Whether bank's name board has been given to the borrower? If yes, obtain the confirmation that the same has been displayed in the premises.
8	Details of machinery hypothecated should be mentioned in schedule-A of HB.
9	Machinery should be insured.
10	Inspection should be carried out.
11	Security value, margin, address, description of machinery hypothecated etc. has not been mentioned in hypothecation agreement.
12	Machinery photograph should be kept on record.
<b>C</b>	<b>Loan against TDR, NSC etc.:</b>
1	NOC & letter of lien & set off have not been obtained from joint holder / third party.
2	Bank's lien has not been recorded.
3	Bank's lien was recorded after loan was disbursed.
4	LIC Policies have been said to be sent for registering assignment but acknowledged copy from LIC was not produced for our verification.
5	LIC Policy has been sent for registering assignment but the same has not been received back till date.
6	Surrender value certificate of policy should be obtained.
7	The depositor has not discharged TDR.
8	LIC policies have not been sent for assignment.
9	Signature on discharged TDR has not been verified.
<b>D</b>	<b>General:</b>
1	Alterations on documents have not been authenticated.
2	Rate of interest has not been mentioned in documents.
3	Common seal of the company has not been affixed on documents.
4	Board resolution for acceptance of terms & conditions of sanctions and for

	execution of documents is not on record.
5	Additional surety as stipulated in sanction letter has not been obtained.
6	Additional surety as stipulated in sanction letter has been obtained but the necessary details prescribed in loan application have not been obtained.
7	Hypothecation agreement has been under stamped.
8	Confidential report of borrower & sureties from their respective Bankers should be obtained.
9	Continuing security letter need not have been obtained.
10	Post-dated cheques should be obtained.
11	Security details should be mentioned in loan / hypothecation agreement / Facility agreement.
12	Security register should be up dated.
13	Power of Attorney & personal guarantee form have been notarized but neither party nor notary has mentioned the date of execution.
14	Xerox copies of supporting papers given by borrower do not bear rubber stamp 'original seen' & not signed by officer.
15	Name of the Branch official signing memorandum of entry has been mentioned on page 2 Para 5 instead of name of the witness.
16	Date of execution of personal guarantee form is prior to date of execution of other documents. (Refer para 2 on page 2 for contradiction)
17	Insurance policy should be obtained.
18	Inspection should be carried out as stipulated in sanction letter.
19	Inspection should be carried out.
20	Borrower has not signed every page of hypothecation report.
21	Personal guarantee has not been notarized.
22	Documents have been partially left blank / left blank.
23	Charge has not been filed with ROC.
24	Registration certificate from ROC is not on record.
25	Loan application has been left blank/ partially left blank.
26	Sanction details have not been mentioned on loan application form.
27	Chairman has not authenticated sanction.
28	Disbursement details have not been mentioned on loan application form.
29	Irrevocable Power of Attorney has not been obtained from borrower.
30	Registration certificate from Registrar of firms is not on record.
31	Hypothecation agreement has not been obtained.
32	Stipulated margin has not been maintained.
33	Bank's name has not been mentioned on the policy.
34	Supporting papers in respect of Renovation etc. have not been obtained from the borrower.
35	Hypothecation deed need not have been taken.
36	Sureties have not executed the documents.
37	Irrevocable Power of Attorney has not been notarized.
38	Accounts duly certified by CA should be obtained.
39	Project Report has not been obtained, / Scrutiny note has not been prepared.
40	Documents have not been dated.
41	Search report of ROC record of the borrower should be obtained.
42	Copy of Sanction letter is not on record.
43	Rubber stamp of firm has not been affixed while executing the documents.
44	Interest clause on DP note has not been amended suitably in view of charging

	of interest on monthly basis.
45	Loan amount / CC limit not mentioned in Facility Agreement / Guarantee Bond.
46	Description of goods hypothecated to bank should be mentioned in Hypothecation schedule.
47	Additional signature of borrower has not been obtained on DP Note.
48	Whether share linkage has been ensured?
49	Acceptance of terms & conditions of sanction letter has not been obtained.
50	Guarantor's names have not been mentioned on loan agreement / Guarantee bond.
51	Supporting papers for utilization of loan have not been obtained.
52	Standing instruction should be obtained for recovery of loan installment from SB/CD/CC account.
53	Whether conditions stipulated in sanction letter have been complied?
54	Borrower's name has not been mentioned on guarantee bond.
55	Due date has not been mentioned on documents.
56	Sureties have not signed on DP Note.
57	Schedule-A & B of hypothecation agreement has been left blank.
58	Loan repayment details have not been mentioned on documents.
59	Sureties have executed DP Note but not on revenue stamp.
60	Date of receipt of share money has not been mentioned in application / scrutiny note / process note.
61	Bank's name should be mentioned on PDCs taken from borrower.
62	Photograph of borrower & surety has not been obtained.
63	Purpose of the loan stated as domestic, business, personal etc. Purpose should be clearly mentioned.
64	Credit report has not been obtained from other banks.
65	Notice u/s 138 of N. I. Act has been issued. Follow up should be done.
66	Collateral security stipulated in sanction letter has not been obtained / not produced.
67	Whether bank's name board has been given to the borrower? If yes, obtain the confirmation that the same has been displayed in the premises.
68	Both the copies of disbursement letter have been kept in file. One copy should be given to borrower.
69	Loan officer / BM has not signed disbursement letter.
70	Borrower's name has not been mentioned on guarantee bond.
71	Rubber stamp of the firm has not been affixed on documents.
72	Both copies of disbursement letter are in the file. One copy should have been given to borrower.
73	Sanction letter date has not been mentioned in letter of acceptance obtained from borrower & sureties.
74	Undertaking should be obtained from borrower that unsecured loans will not be repaid till bank loan is outstanding. Undertaking should also be obtained from persons giving unsecured loans that the same will not be withdrawn.
75	Sanction letter date has not been mentioned in the letter of acceptance of terms & conditions of sanction obtained from the borrower & sureties.
76	Loan installment has been mentioned as Rs.     in Limit entry instead of Rs.     as sanctioned.

