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| List of Appraisal, Documentation, disbursement & Monitoring Queries | |
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| A | Loan Application, Appraisal & Sanction Queries: |
| 1.0 | General Queries/ Observations: |
| 1 | Loan application has been left blank/ partially left blank. |
| 2 | Xerox copies of supporting papers given by borrower do not bear rubber stamp ' original seen' & not signed by officer. |
| 3 | Project Report has not been obtained. |
| 4 | Scrutiny note has not been prepared. |
| 5 | Stipulated margin has not been maintained. |
| 6 | Registration certificate from Registrar of firms is not on record. |
| 7 | Credit report has not been obtained from other banks. |
| 8 | Confidential report of borrower & sureties from their respective Bankers should be obtained. |
| 9 | Copy of Sanction letter is not on record. |
| 10 | Sanction details have not been mentioned on loan application form. |
| 11 | Chairman has not authenticated sanction. |
| 12 | Whether share linkage has been ensured? |
| 13 | Date of receipt of share money has not been mentioned in application / scrutiny note / process note. |
| 14 | Photograph of borrower & surety has not been obtained. |
| 15 | Purpose of the loan stated as domestic, business, personal etc. Purpose should be clearly mentioned. |
| 16 | Valuation report of the vehicle has not been obtained. |
| 17 | Additional surety as stipulated in sanction letter has not been obtained. |
| 18 | Additional surety as stipulated in sanction letter has been obtained but the necessary details prescribed in loan application have not been obtained. |
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| 2.0 | Loan against Flat / Gala / Shop / Land & Building etc.: |
| 1 | Latest copy of commencement certificate issued by municipal authorities has not been attached with Agreement for sale. |
| 2 | Latest commencement certificate from municipal authorities should be obtained. |
| 3 | Title clearance certificate / report from Advocate should be obtained. |
| 4 | Valuation report of premises should be obtained. |
| 5 | Market value of Rs. Lacs. Agreement value Rs. Lacs. Kindly obtain the clarification from borrower. |
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| 3.0 | Loan against Plant & Machinery: |
| 1 | Valuation report of machinery should be obtained. |
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| 4.0 | Loan against TDR, NSC etc.: |
| 1 | Surrender value certificate of policy should be obtained. |
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| B | Documentation Queries: |
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| 1.0 | General Queries/ Observations: |
| 1 | Acceptance of terms & conditions of sanction letter has not been obtained. |
| 2 | Board resolution for acceptance of terms & conditions of sanctions and for execution of documents is not on record. |
| 3 | Documents have been partially left blank / left blank. |
| 4 | Documents have not been dated. |
| 5 | Alterations on documents have not been authenticated. |
| 6 | Rate of interest has not been mentioned in documents. |
| 7 | Interest clause on DP note has not been amended suitably in view of charging of interest on monthly basis. |
| 8 | Additional signature of borrower & sureties has not been obtained on DP Note. |
| 9 | Rubber stamp of firm has not been affixed while executing the documents. |
| 10 | Common seal of the company has not been affixed on documents. |
| 11 | Due date has not been mentioned on documents. |
| 12 | Sanction letter date has not been mentioned on letter of acceptance terms & condition of sanction obtained from borrower and sureties. |

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| 13 | Loan repayment details have not been mentioned on documents. |
| 14 | Revenue stamp has not been affixed on receipt. (printed below loan agreement) |
| 15 | Loan amount / CC limit not mentioned in Facility Agreement / Guarantee Bond. |
| 16 | Continuing security letter need not have been obtained. |

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| 17 | Hypothecation deed need not have been taken. |
| 18 | Hypothecation agreement has not been obtained. |
| 19 | Hypothecation agreement has been under stamped. |
| 20 | Borrower has not signed every page of hypothecation report. |

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| 21 | Branch officials have not signed vehicle hypothecation agreement. |
| 22 | Description of goods hypothecated to bank should be mentioned in Hypothecation schedule. |
| 23 | Schedule-A & B of hypothecation agreement has been left blank. |
| 24 | Security details should be mentioned in loan / hypothecation agreement / Facility agreement. |
| 25 | Borrower's name has not been mentioned on guarantee bond. |
| 26 | Sureties have not signed on DP Note. |
| 27 | Sureties have executed DP Note but not on revenue stamp. |
| 28 | Guarantor's names have not been mentioned on loan agreement / Guarantee bond. |
| 29 | Sureties have not executed the documents. |
| 30 | Personal guarantee has not been notarized. |
| 31 | Irrevocable Power of Attorney has not been obtained from borrower. |
| 32 | Irrevocable Power of Attorney has not been notarized. |
| 33 | Power of Attorney & personal guarantee form have been notarized but neither party nor notary has mentioned the date of execution. |
| 34 | Date of execution of personal guarantee form is prior to date of execution of other documents. (Refer Para 2 on page 2 for contradiction) |
| 35 | Loan Officer & BM has not signed disbursement letter. |
| 36 | EMI has been mentioned as Rs. in limit entry instead of Rs. as mentioned in sanction letter. |
| 37 | Guarantors' names have not been mentioned in guarantee bond. |
| 38 | 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. |
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| 2.0 | Loan against Flat / Gala / Shop / Land & Building etc.: |
| 1 | Sale agreement has not been registered. |
| 2 | Original documents of title are not on record. |
| 3 | Earlier agreements / documents of title of land / premises are not on record. |
| 4 | Original EM copy was not produced for verification. |
| 5 | Equitable mortgage has not been created. |
| 6 | Some of the details in memorandum of entry have not been mentioned / ME has been left blank / partially left blank. |
| 7 | Branch officials have not signed memorandum of entry. |
| 8 | Name of the Branch official signing memorandum of entry has been mentioned on page 2 Para 5 instead of name of the witness. |
| 9 | Original lodgment receipt is not on record. |
| 10 | Original agreement should be obtained from Sub- Registrar of Assurances. |
| 11 | Acknowledgement of letter sent to Sub-Registrar of Assurances for return of original agreement after registration is not on record / not produced. |
| 12 | Consent letter has not been obtained / left blank. |
| 13 | Date of deposit of title deeds has not been mentioned in EM. |
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| 3.0 | Loan against TDR, NSC etc.: |
| 1 | NOC & letter of lien & set off have not been obtained from joint holder / third party. |

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| C | Disbursement Queries: |
| 1.0 | General Queries/ Observations: |
| 1 | Disbursement details have not been mentioned on loan application form. |
| 2 | Post-dated cheques should be obtained. |
| 3 | Bank's name should be mentioned on PDCs taken from borrower. |
| 4 | PO not handed over to vendor. |
| 5 | Acknowledgement for receipt of PO has not been obtained. |
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| 2.0 | Loan against Flat / Gala / Shop / Land & Building etc.: |
| 1 | Architect's certificate should be obtained. |
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| 3.0 | Loan against TDR, NSC etc.: |
| 1 | The depositor has not discharged TDR. |
| 2 | Signature on discharged TDR has not been verified. |
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| D | Post Disbursement Queries: |
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| 1.0 | General Queries/ Observations: |
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| 1 | Collateral security stipulated in sanction letter has not been obtained / not produced. |
| 2 | Supporting papers in respect of Renovation etc. have not been obtained from the borrower. |
| 3 | Supporting papers for utilization of loan have not been obtained. |
| 4 | Various papers in respect vehicle such as RC book, Tax book, Insurance policy, Bill, Receipt, Vehicle fitness certificate, Permit, RTO set of transfer documents; duplicate keys etc. have not been obtained. |
| 5 | Confirmation should be obtained from the borrower that bank's name has been painted on the vehicle. |
| 6 | Photograph of the vehicle should be obtained. |
| 7 | Security register should be up dated. |
| 8 | Charge has not been filed with ROC. |
| 9 | Registration certificate from ROC is not on record. |
| 10 | Insurance policy should be obtained. |
| 11 | Bank's name has not been mentioned on the policy. |
| 12 | Inspection should be carried out as stipulated in sanction letter. |
| 13 | Inspection should be carried out. |
| 14 | Disbursement to be ratified by HO. |
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| 2.0 | Loan against Flat / Gala / Shop / Land & Building etc.: |
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| 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 | Occupation certificate from municipal authorities should be obtained. |
| 9 | Who is holding share certificate? |
| 10 | Share certificate has not been issued. Letter should be obtained from society that the same will be forwarded directly to bank. |
| 11 | Bank's name board should be given for affixing on premises. |
| 12 | Standing instruction should be obtained for recovery of loan installment from SB/CD/CC account. |
| 13 | Letter should be obtained from addressed to society about vacation of charge. |
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| 3.0 | Loan against Plant & Machinery: |
| 1 | Bill copies, receipts of machinery / equipment 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 | Statement of Fixed assets acquired should be obtained duly certified by Chartered Accountant. |
| 5 | CA certificate of Project expenditure & means of financing should be obtained at periodic intervals. |
| 6 | Machinery Photograph should be obtained. |
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| 4.0 | Loan against TDR, NSC etc.: |
| 1 | Bank's lien has not been recorded. |
| 2 | Bank's lien was recorded after loan was disbursed. |
| 3 | LIC policies have not been sent for assignment. |
| 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. |
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| E | Loan Monitoring Queries: |
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| 1.0 | General Queries / Observations: |
| 1 | Audited Accounts, Audit Report, Tax Audit Report, IT Return should be obtained. |
| 2 | Company Secretarial Audit Report should be obtained. |
| 3 | Search report of ROC record of the borrower should be done. |
| 4 | Notice u/s 138 of N. I. Act has been issued. Follow up should be done. |
| 5 | CC Overdue |
| 6 | CC Overdrawn |
| 7 | CC Renewal papers being processed by branch. |
| 8 | CC Renewal papers forwarded to CO/HO. |
| 9 | CC Renewed but Documents not executed. |
| 10 | Stock statements not submitted by CC borrower. |
| 11 | Stock statement submission is irregular, late, at a time. |
| 12 | Insurance policy is not on record. |
| 13 | Insurance policy has expired. |
| 14 | Insurance cover is inadequate. |
| 15 | Credit summations are not commensurate with CC limit. |
| 16 | Whether conditions stipulated in sanction letter have been complied? |

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| 2.0 | Loan against Flat / Gala / Shop / Land & Building etc.: |
| 1 | Completion certificate from municipal authorities should be obtained. |
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| 3.0 | Loan against Flat / Gala / Shop / Land & Building etc.: |
| 1 | Completion certificate from municipal authorities should be obtained. |
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