

<b>From:</b>	<b>Annexure</b>	
	<b>Bank</b>	
	<b>Branch</b>	
	<b>Subject</b>	<b>Overall Review</b>
	<b>Date of Review</b>	

<b>Cash Verification / Bank A/Cs etc.</b>
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Sr. No	Particulars	Reply
<b>1.0</b>	<b>Verification of Cash on hand:</b>	
1.1	Cash was test checked on _____ after close of banking operations and found to agree with cash book / cash summary/ GL	Rs.
1.2	Whether cash bundles were stitched?	
1.3	If yes, whether the same bears signature of cashiers & checking officials?	
1.4	Whether cash balance includes soiled notes?	
	If yes,	Rs.
<b>2.0</b>	<b>Custody &amp; Control:</b>	
2.1	Whether cash retention limit has been fixed by HO?	
2.2	If yes, what is the limit?	Rs.
2.3	Whether the said letter is on record?	
2.4	Whether daily cash on hand is normal / high / low as compared to retention limit?	
2.5	Whether cash is kept under dual control?	
2.6	If yes, whether the same is exercised after close of banking hours in the morning?	
2.7	Whether cash safe keys have been kept in strong room?	
2.8	If No, whether the safe has been installed in a secured place?	
2.9	Whether there is a double check over all cash payments?	
<b>3.0</b>	<b>Duplicate Keys:</b>	
3.1	Whether duplicate set of the cash safe keys and strong room keys are left in the cash safe or in the strong room?	
3.2	With whom duplicate set of cash and strong room keys have been lodged?	
3.3	Whether the letter to that effect is on record?	
3.4	When the duplicate keys were withdrawn last to ensure that they are in working condition?	
<b>4.0</b>	<b>Insurance:</b>	
4.1	Whether the copy of blanket insurance policy is on record?	
4.2	If yes, provide details	

<b>5.0</b>	<b>Tokens:</b>				
5.1	Who is responsible for safe custody of tokens?				
5.2	How many tokens are in use?				
5.3	Whether number of tokens is sufficient considering the number of payments?				
5.4	Whether token register has been maintained?				
5.5	If yes, whether the same is up to date?				
5.6	Whether any tokens are missing?				
5.7	If yes, the numbers are				
5.8	Whether missing tokens were reported to HO?				
5.9	Whether token register has been initialed by cashier & counter staff?				
<b>6.0</b>	<b>Excess / shortage of cash:</b>				
6.1	Whether branch has received excess / short cash?				
6.2	If yes, the details are as follows.				
	<b>Date</b>	<b>Rs.</b>	<b>Date</b>	<b>Rs.</b>	
6.3	Whether reported to HO?				
<b>7.0</b>	<b>Stamped documents on hand:</b>				
7.1	Who is responsible for custody stamped documents?				
7.2	Balance of Adhesive stamps on hand as on				Rs.
7.3	Whether the said balance agreed with GL?				
7.4	Whether stamped documents are usable?				
7.5	Whether stock of stamped documents is balanced & adequate?				
<b>8.0</b>	<b>Torn notes with RBI:</b>				
8.1	Whether soiled notes were deposited with RBI?				
8.2	IF yes, when?				
	<b>Date</b>	<b>Rs.</b>	<b>Date</b>	<b>Rs.</b>	
8.3	What is the amount due from RBI?				Rs.
8.4	Whether it includes amount short credited by RBI?				
8.5	If yes, give details.				
	<b>Date</b>	<b>Rs.</b>	<b>Date</b>	<b>Rs.</b>	

<b>9.0</b>	<b>Postage stamps on hand:</b>		
9.1	Whether postage stamp A/C is maintained on impress system?		
9.2	Balance of stamps as on		Rs.
9.3	Whether postage book has been maintained?		
9.4	Whether postage stamp balance agreed with balance as per GL/ postage book?		
<b>10.0</b>	<b>Bank Accounts:</b>		
10.1	Details of Bank accounts maintained by the Branch.		
	<b>Bank</b>	<b>A/C No.</b>	<b>Reconciled as on</b>
10.2	Who is responsible for the custody of cheque books?		
10.3	Whether blank cheques were signed by one signatory?		
10.4	If yes, whether the same were crossed & made payable to HO?		
	Cheque No.		
10.5	Whether bank balance is transferred to HO regularly?		
	Balance		Transferred
	As on	Rs.	As on
			Rs.

<b>Subject</b>	<b>Bank Guarantee</b>
<b>Date of Review</b>	

<b>Bank Guarantees as on</b>	<b>No</b>	<b>Rs.</b>
Opening balance as on 31-03-200		
Bank guarantees issued during the period		
<b>Sub-total</b>		
Bank guarantees cancelled during the period		
<b>Closing balance as on</b>		

<b>Sr. No</b>	<b>Particulars</b>	<b>Replay</b>
1	Whether Branch has provided performance guarantee? (Master Circular states that UCB may provide only financial guarantees and not performance guarantee. Scheduled UCB may issue performance guarantee.)	
2	Whether guarantees have been issued for periods exceeding 10 years? (Master circular states that guarantees should not be issued for periods exceeding 10 years in any case.)	

		No.	Rs.
3	The break up of BG – Secured		
	-- Unsecured		
	Number and amount to be stated.		
4	Whether deferred payment bank guarantee has been issued?	BG:	
	If yes, details to be furnished along with security offered.		
	Whether total credit facilities including deferred payment guarantee is within the prescribed exposure ceiling?		
5	Whether Bank guarantees is issued in security forms serially numbered?		
6	Whether guarantee is issued duly signed jointly?		
7	Whether guarantee is issued in triplicate? (One copy each for branch, beneficiary and HO)		
8	Whether guarantee includes specific stipulation binding the beneficiary to seek confirmation of HO?		
9	Whether guarantees have been issued to current account holders? (Master circular states that guarantees should not normally be allowed to the customers who do not enjoy credit facilities but only maintain current accounts.)	BG:	
10	Whether guarantees have been issued to customer enjoying credit facilities with other bank?	BG:	
	If yes, whether reason has been ascertained & reference has been made to their bankers?		
11	Whether bank guarantee has been invoked?		
	BG      Rs.      Invoked      BG      Rs.      Invoked		
12	Whether payment has been made by the bank/branch on invocation of BG?		
	BG      Rs.      Paid on      BG      Rs.      Paid on		

Sr. No.	Particulars				Reply
1	Whether bank guarantee register has been maintained?				
2	If yes, whether the same is up to date?				
3	Up to which month Bank guarantee A/C has been balanced?				
4	Whether any BG's have expired?				
	BG No.	Rs.	Date of expiry	Last Letter Sent on	

<b>Subject</b>	<b>Review –Administration</b>
<b>Date of review</b>	

<b>Sr. No</b>	<b>Particulars</b>	<b>Reply</b>
<b>1.0</b>	<b>Premises:</b>	
1.1	Whether branch premises have been kept clean & tidy?	
1.2	Whether premises are adequate?	
1.3	Whether premises need repairs and painting?	
1.4	Whether fire extinguishers have been installed?	
1.5	If yes, whether the same is in up to date condition?	
1.6	Whether Bank's name board has been kept clean?	
1.7	Whether Neon signboard is in working condition?	
1.8	Whether security guard has been provided?	Staff / Contract
1.9	If yes, whether gun has been provided?	
1.10	Whether attendance record of security guard has been kept?	
<b>2.0</b>	<b>Furniture &amp; Fixtures, office equipment:</b>	
2.1	Whether various items have been numbered?	
2.2	Whether physical verification was conducted by branch?	
2.3	Whether the following essential items were in working condition?	
2.4	Whether service contract has been entered into?	
		<b>Working condition</b>
		<b>Service contract</b>
	Siren	
	Ultra violet Rays lamp	
	Token indicator	
	Water cooler	
	Air conditioner	
	Calculators	
	Emergency light	
	Computer	
	Scanner	
	Pass book printer	
	TDR printer	
	Note stitching machine	
	EPABX / intercom	
	UPC	
	Cash counting machine	
	Shutter	
	Fax	
	Briefcase with alarm	
	ATM	
	Aqua guard	
2.5	Whether any item is in irreparable condition?	

<b>3.0</b>	Whether <b>insurance policies</b> in respect of cash, Gold, Furniture, and Premises are on record?	
<b>4.0</b>	<b>Stock of printed stationery:</b>	
4.1	Whether cheque book stock is sufficient?	
4.2	Whether cheque book stock register is signed by receiver?	
4.3	Whether imp. Stationery such as cheque books, PO books, TDR receipts etc. are kept under lock & key?	
<b>5.0</b>	<b>Licenses &amp; Exhibits:</b>	
5.1	Whether shop & establishment license has been renewed?	
5.2	If yes, valid up to?	
5.3	Whether displayed?	
5.4	S & E license number	
5.5	RBI license number	
5.6	Whether RBI license has been displayed?	
5.7	Whether suggestion box has been kept in the branch?	
5.8	Whether Gun license is in force?	
5.9	If yes, valid up to	
5.10	Whether MCGM license of Neon sign has been renewed?	
5.11	Whether the following boards have been displayed?	
	If yes, whether up to date?	
	a) List of Directors	
	b) List of committee members	
	c) Deposits & Advances statistics	
	d) Business hours / locker hours	
5.12	Whether bio-data, copy of gun license of security guard is on record?	
<b>6.0</b>	<b>Minute Book:</b>	
6.1	When last meeting of the branch committee was held?	
6.2	Whether the same has been written?	
6.3	Whether minutes of the last meeting are confirmed in the next meeting?	
6.4	Whether leave of absence is granted to absentee members?	

<b>Subject</b>	<b>Review of Registers</b>
<b>Date of Review</b>	

<b>Sr. No</b>	<b>Particulars</b>	<b>Maintained</b>	<b>Up dated</b>
	Whether following Registers have been maintained?		
	If yes, whether up to date?		
<b>1.0</b>	<b>Cash Registers:</b>		
1.1	Cash scroll---- Receipts & Payments.		
1.2	Cash in transit register.		

1.3	Token register.		
1.4	Location wise cash balance held.		
1.5	Token issue / Additional payment scroll.		
1.6	Soiled notes register.		
1.7	Additional cash receipt scroll		
1.8	Excess cash register		
<b>2.0</b>	<b>Accounting Registers:</b>		
2.1	Dead stock register.		
2.2	Postage book.		
2.3	Stamped documents register.		
2.4	BRBC register.		
2.5	Pay order register.		
2.6	Sundry creditors register.		
2.7	Bank Guarantee register.		
2.8	Stop payment register.		
2.9	Cheque book issue registers.		
<b>3.0</b>	<b>Safe deposit Registers:</b>		
3.1	Locker attendance register.		
3.2	Locker number & key number.		
3.3	Key number & locker number.		
3.4	Due date diary for rental.		
3.5	Locker surrender register.		
3.6	Locker issue register.		
3.7	Specimen signature cards.		
<b>4.0</b>	<b>Deposit Registers:</b>		
4.1	Due date diary for --- Fixed deposits		
	--- Cash certificates		
	--- Dam duppat		
	--- Recurring deposit		
<b>5.0</b>	<b>Loan Registers:</b>		
5.1	Loan application received register.		
5.2	Loan sanctioned register.		
5.3	Stock statement register.		
5.4	Drawing power register --- CC against stock & Book-debts		
	--- Loan against Shares		
5.5	Insurance registers ---- CC		
	---- Vehicle loan		
	---- Term loan		
5.6	Security register ---- Deposit loan		
	---- Overdraft		
	---- NSC, Shares loan		
	---- Term loan		
5.7	Due date diary for --- renewal of insurance policy		

	--- Repayment of loan Installments.		
5.8	Inspection register.		
5.9	Excess OD / TOD register.		
5.10	Bill discounting register.		
5.11	Multiple limits register.		
5.12	Processing fee register.		
<b>6.0</b>	<b>Administration Registers:</b>		
6.1	Key register.		
6.2	Stationery register.		
6.3	Inward mail register.		
6.4	Committee meeting minute book.		
6.5	Staff rotation register.		

Sr. No	Particulars	Reply
<b>7.0</b>	<b>Stop payment Register?</b>	
7.1	Whether stop register is maintained?	
7.2	If yes, whether the same is up to date?	
7.3	Whether time of receipt of letter is marked on letter?	
7.4	Whether signature of the customer giving the instruction is verified?	
7.5	Whether stop payment instructions are recorded immediately in the ledger?	
<b>8.0</b>	<b>Vouchers:</b>	
8.1	Vouchers were bound up to	
<b>9.0</b>	<b>Cheque book Register:</b>	
9.1	Whether cheque books issued in small lots to counter for issue are recorded in cheque book register?	
9.2	Whether signatures have been taken in said register?	
9.3	How many cheque books were prepared but not collected by customer?	SB: CD / CC:
9.4	Who is responsible for its custody?	
9.5	Whether cheque books not collected after one month are kept with Branch Manager?	
<b>10.0</b>	<b>BRBC Register:</b>	
10.1	Whether bills / cheques etc. are forwarded in time for collection?	
	Deposited on	Sent on
	Deposited on	Sent on
	Deposited on	Sent on
	Deposited on	Sent on
	Deposited on	Sent on
	Deposited on	Sent on
	Deposited on	Sent on
	Deposited on	Sent on
<b>11.0</b>	<b>Pay orders:</b>	
11.1	Who is responsible for custody of pay order books?	
11.2	Whether List of unpaid PO is in agreement with GL?	

<b>Subject</b>	<b>Safe deposit lockers</b>
<b>Date of Review</b>	

<b>Sr. No.</b>	<b>Particulars</b>	<b>Reply</b>		
<b>1.0</b>	<b>General:</b>			
1.1	Whether lockers have been installed in a strong room?			
1.2	Whether timings for the operations of locker have been displayed prominently at a conspicuous place?			
1.3	Whether the said timings are strictly adhered to?			
1.4	Whether specimen signature cards have been kept in the order of locker numbers?			
1.5	Whether scanning is up to date?			
<b>2.0</b>	<b>Locker Rent:</b>			
2.1	Whether due date diary for rental is kept?			
2.2	Whether the standing instruction to debit the A/C for the locker is obtained?			
2.3	Whether payment reminder is sent before due date?			
2.4	If the rent is not paid, whether slip is attached to specimen card & locker?			
2.5	Whether series of reminders are sent to defaulting parties on regular basis?			
2.6	Whether list of rent in arrears has been prepared?			
2.7	If yes, arrears as on	Rs.		
2.8	Whether stamped receipts are issued for rental?			
<b>3.0</b>	<b>Surrender of lockers:</b>			
3.1	Whether surrender certificates are obtained?			
3.2	Whether lock of such surrendered locker is interchanged / changed with extra lock?			
3.3	Whether surrendered lockers have been re-allotted?			
<b>4.0</b>	<b>Custodian's key:</b>			
4.1	Whether duplicate master key has been provided?			
4.2	If yes, with whom it has been lodged?			
4.3	Whether letter to that effect is on record?			
<b>5.0</b>	<b>Lockers rented information:</b>			
5.1	<b>Type</b>	<b>Total no. of locker Lockers</b>	<b>Rented out</b>	<b>Vacant lockers</b>
	<b>Total</b>			
5.2	Whether branch manager checked keys of unoccupied lockers?			

5.3	If yes, when?	
5.4	Whether the said keys were sealed?	
5.5	Whether locker available board is displayed?	
<b>Particulars</b>		
6.0	Whether password is obtained from the customer?	
7.0	Whether locker room is inspected immediately after customer leaves the safe deposit vault?	
8.0	Whether a person-accompanying customer is allowed to enter the locker room with customer?	
9.0	Whether another customer is allowed to operate locker simultaneously?	
10.0	Whether following equipment is provided in the locker room?	
10.1	Staircase	
10.2	Small stool	
11.0	Whether locker room is used by branch for storing?	

<b>Subject</b>	<b>Review -- Deposits</b>
<b>Date of review</b>	

<b>Sr. No.</b>	<b>Particulars</b>	<b>Reply</b>
<b>1.0</b>	<b>General:</b>	
1.1	Whether signature-scanning job is up to date?	
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?	
1.5	Whether balance cheques on closing of account are taken back? If yes, whether details are entered in A/C closed register?	
1.6	Whether passbooks were prepared in respect A/Cs opened yesterday?	
1.7	Whether letter is sent to Co-op. societies for seeking names & signatures of new office bearers in Sept. /Oct. every year?	
1.8	Whenever staff is transferred to another branch, whether his STS a/c is closed and balance is transferred to new branch?	
<b>2.0</b>	<b>Saving Deposit A/C:</b>	
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?	

	<b>As on</b>	<b>Number of a/cs</b>	<b>Debit balance</b>	
<b>3.0</b>	<b>Current Deposits:</b>			
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 account holders to deposit the shortfall & to maintain minimum balance?			
3.3	Whether balance confirmations have been obtained periodically from current account holders?			
3.4	Whether acknowledgement is obtained while giving statement of account periodically?			
3.5	Are there any debit balances in current account?			
	<b>As on</b>	<b>Number of a/cs</b>	<b>Debit balance</b>	
3.6	Whether supporting advice is sent to the customer whenever any debit or credit is effected in the account?			
<b>4.0</b>	<b>Recurring Deposits:</b>			
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?			
<b>5.0</b>	<b>Kumar / Minor Saving Deposits:</b>			
5.1	Whether diary is maintained for recording birthday of minors?			
5.2	Whether date of birth is recorded in ledger?			
	KS:			
5.3	Whether account is closed & transferred to SB A/C on account holder becoming major?			
<b>6.0</b>	<b>Term Deposits:</b>			
6.1	Are there any term deposit receipts not collected by depositors (over one month)?			TDR:
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?			

<b>7.0</b>	<b>Margin Money:</b>	
7.1	Whether operations are allowed in margin money account?	
	MMS:	

<b>Subject</b>	<b>Print outs &amp; Back up</b>
<b>Date of review</b>	

<b>Sr. No.</b>	<b>Particulars</b>	<b>Reply</b>
	<b>Following Print outs are taken by branch:</b>	

<b>2.0</b>	<b>Back up:</b>	
2.1	Whether back up is taken?	
	If yes, when?	
2.2	Whether back up register is kept?	
	Whether signed by concerned officer and time is recorded?	
2.3	When Hard disk to Hard disk back up is taken?	
2.4	Where back up cartridges are stored in fireproof cabinet?	
2.5	Whether back up is sent to HO, locker, nearby branch etc.?	
	If yes, whether record is kept?	
2.6	Whether back up is taken home by Branch manager?	
2.7	Whether monthly back up is taken?	
2.8	Whether yearly back up is taken?	
2.9	Status of data purging:	
	Up to	Up to
	Up to	Up to
	Up to	Up to
	SB	CC
	CD	Loans
	TDR	GL
		PL

<b>Notes:</b>