

Process Review Audit Checksheet

Bank Name	xyz		
Process Review Period	Jun'25	Process Review Agency	QDegrees
Agency Name	Moneyview ENTERPRISES	Agency Location	Delhi
Product	Credit Cards	Audit Date	19-06-2025

Parameters

Parameter	Sub-Parameter	Status	Remarks
Agency Readiness			
	<i>Name Board Of The Collection Agency With Complete Address & GST Details</i>	Satisfactory	
	<i>Endorsement Card Carrying While Doing Field Collection</i>	Satisfactory	
	<i>PVR (Police Verification Report/Certificate) Done For Current Onboarded Manpower (Applicable For Field)</i>	Satisfactory	
	<i>FOS DRA (Debt Recovery Agent) Certified Or Trained Done For Current Onboarded Manpower (Applicable For Field)</i>	Satisfactory	
	<i>Agency Owner Willing To Infuse Additional Manpower For Handling Large Volume</i>	Satisfactory	
	<i>Deploy Dedicated Manpower For Moneyview Delinquent Account</i>	Satisfactory	
Agency KYC & Compliances			
	<i>Service Agreement (Valid Agreement & Not The Expiry One)</i>	Satisfactory	
	<i>Renewal Agreements</i>	Satisfactory	
	<i>Agency's Registration Certificate</i>	Satisfactory	

Parameter	Sub-Parameter	Status	Remarks
	<i>GST Fillings</i>	Satisfactory	
	<i>No Dues Certificates From the Agency To Moneyview</i>	Satisfactory	
	<i>Income Tax Return Filed Or Not</i>	Satisfactory	
	<i>Business Continuity Plan Is Available In The Agency Or Not</i>	Satisfactory	
	<i>Declaration Of Criminal Cases (Should Be Given Every Quarter By Proprietors)</i>	Satisfactory	
Allocation			
	<i>Secondary Allocation - List Of Cases Not Allocated To FOS</i>	Satisfactory	
	<i>Monthly Target, Performance Versus Allocation Tracker To Be Maintained</i>	Satisfactory	
	<i>Disposition Dump Is Being Maintained By Agency Along With Quality Remarks (Excel/CG App)</i>	Satisfactory	
	<i>Secondary Allocation - Delay In Secondary Allocation</i>	Satisfactory	
	<i>Trails Update Against Total Account Allocated</i>	Satisfactory	
	<i>PTP Cases Tracking By Tele-Callers & FOS</i>	Satisfactory	
	<i>Monitoring Feedback Of Visited Cases</i>	Satisfactory	
	<i>All Pin Code Areas In Coverage Of Field Officers For Collection Purposes</i>	Satisfactory	
	<i>CG App (Credgenics-Moneyview Inhouse Tool) Is Being Used While Performing Field Audits</i>	Satisfactory	
	<i>Account To Collector Ratio (ACR) Is Maintained By The Agencies (Tele-Callers @ 500 Per Month & FOS @ 150 Per Month)</i>	Satisfactory	
Information Security			
	<i>WhatsApp Is Exclusively Used For Collection Related Activities By Agency (No Data Sharing With Customer Or WhatsApp Call To Customers)</i>	Satisfactory	

Parameter	Sub-Parameter	Status	Remarks
	<i>No Shared Agents Or Tele-Callers By Agency With Any Other Bank Or NBFC Portfolios (Segregation Of Tele-Callers Bucket Wise & Sitting Arrangements)</i>	Satisfactory	
	<i>Encryption Of Data (Password Protected)</i>	Satisfactory	
	<i>USB, CD, Floppy Or Any Data Sharing Portal Should Be Deactivated</i>	Satisfactory	
	<i>Desktop Data Share Application Should Not Installed In The Assigned PC (WhatsApp, TeamViewer, Weshare, Etc.)</i>	Satisfactory	
	<i>Soft Data Purging Was Done By Agency</i>	Satisfactory	
	<i>Any Internal Tool Access Available In Agency</i>	Satisfactory	
	<i>Email Communication Through Registered Email Id</i>	Satisfactory	
Agency Back Office			
	<i>Issue Of Identity Cards And Digital Id To Collectors</i>	Satisfactory	
	<i>Deletion Of Id & Submission Of Identity Card Of Inactive Collectors (COC Parameter)</i>	Satisfactory	
	<i>Collector's Hiring Process (Positive RCU Check)</i>	Satisfactory	
	<i>Visitor Register - Maintained And Updated By Agency</i>	Satisfactory	
	<i>Collection Manager Was Present At The Time Of Audit</i>	Satisfactory	
	<i>Code Of Conduct (COC Should Be Display In Premises)</i>	Satisfactory	
	<i>Previous Audit Non Compliance Is Addressed By Agency</i>	Satisfactory	
	<i>Call Recording Data Being Maintained Separately For Moneyview And Purged After 6 Months</i>	Satisfactory	

Parameter	Sub-Parameter	Status	Remarks
	<i>Training & Briefing To Tele-Caller & FOS: Collection Manager & Agency Supervisor Is Responsible For Agent Training Time On Time</i>	Satisfactory	
	<i>Training Throughput Is Being Maintained By Agency</i>	Satisfactory	
	<i>Agency Manager/Proprietors Or Any Employee Found An Relationship With Moneyview (Employed Within Last 1 Year)</i>	Satisfactory	
Settlement Process			
	<i>Total Settlement Closed Vs Settlement Amount Received Data Is Being Maintained By Agency</i>	Satisfactory	