

Process Review Audit Checksheet

Bank Name		Demo Client	
Process Review Period	Jul'25	Process Review Agency	QDegrees
Agency Name	AMS COMTEL BUSINESS PROCESS MANAGEMENT SERVICES PVT LTD	Agency Location	Jaipur
Product	Cards	Audit Date	03-07-2025

Parameters

Parameter	Sub-Parameter	Status	Remarks
AGENCY MANAGEMENT			
	<i>Name Board of The Collection Agency With Complete Address</i>	Satisfactory	
	<i>Agency Location Address Matches With The CVMU Tracker</i>	Satisfactory	
	<i>Copy of Active Agreement Between Collection Agency with Bank (upto date Penalty Metrics, Scope of work , COC to be checked)</i>	Satisfactory	
	<i>Agent Register With Following Columns (Agent Name, Endorsement Card, Date Of Joining & Resignation Date)</i>	Satisfactory	
	<i>Workstation Is Used Exclusively For Bank Activities</i>	Satisfactory	
	<i>Deactivation of Mobicule Ids of All Agents Resigned / Terminated And Confirmation Mail Is Sent To Banker</i>	Satisfactory	
	<i>DRA Certificates available for FOS & Properitor (In Case Of Provisional Certificate DRA Certificate To Be Filed Within 45 Days Of Joining)</i>	Satisfactory	

Parameter	Sub-Parameter	Status	Remarks
	<i>Check Police Verification is Done For All Agents (In Case Of Receipt/Ack Of PV, PV To Be Obtained Within 90 Days Of PV Initiation Date)</i>	Satisfactory	
	<i>Real Time Deactivation Email Request Sent To Banker For Resigned / Terminated Agents (Email TAT Not Beyond 7 Days)</i>	Satisfactory	
	<i>Fire Extinguisher With Active Validity is Available in The Premises</i>	Satisfactory	
	<i>Check if visitor register is maintained at the agency & verify minimum 4 visits are done by agency manager</i>	Satisfactory	
	<i>Every active agent's Mobicule ID should be in use. (Except TC agents)</i>	Satisfactory	
PROCESS MANAGEMENT			
	<i>Data Sharing Apps, Social Media Portals, Etc. Are Blocked (Facebook / Instagram / Whatsapp / Shareit / Shareme / Sharekaro /Any desk Etc.)</i>	Satisfactory	
	<i>Agency Performance Letter Printed On Agency Letter Head</i>	Satisfactory	
	<i>Check If All Customer Related Data (Soft Copy / Hard Copy) is Deleted</i>	Satisfactory	
	<i>Copy Of Data Purging Letter Printed On Agency Letter Head</i>	Satisfactory	
	<i>NDC Printed On Agency Letter Head</i>	Satisfactory	
	<i>Presence Of Banker During Process Review (Mention the reason with product name (Cards/Retail/MSME) in remarks if UNSATISFACTORY)</i>	Unsatisfactory	Banker was not present at the time of audit
	<i>Copy Of GSTIN Certificate is Available With Agency</i>	Satisfactory	
	<i>Valid Fidelity Insurance Is Available with agency</i>	Satisfactory	

Parameter	Sub-Parameter	Status	Remarks
INFOSEC MANAGEMENT			
	<i>Windows10 & Winzip-9 Or Above Versions Are Installed</i>	Satisfactory	
	<i>Block External Storage Device (CD / DVD / PC Card / Pen Drive Etc.)</i>	Satisfactory	
	<i>Email Communications Via Domain Email Ids Only & The Same Are Registered With The CVMU Team</i>	Satisfactory	
	<i>All Files Sent And Received By An Agency Are Password Protected</i>	Satisfactory	
	<i>Firewall (Antivirus, Netprotector,Etc.) Is Installed</i>	Satisfactory	
	<i>Heavy Files Above 2 Mb Are Compressed Using Winzip 9 Or Above Only</i>	Satisfactory	
TELE-CALLING MANAGEMENT			
	<i>All Tele-Callers Cellphones Are Prohibited On Floor. (Tele-calling Agency)(Mention the reason with product name (Cards/Retail/MSME) in remarks if UNSATISFACTORY)</i>	Satisfactory	
	<i>Dialers & Call Recording Facilities Are Installed And Operational (Tele-Calling Agency)</i>	Satisfactory	
	<i>No Shared Agents / Tele-Callers By Agency With Any Other Bank Portfolios</i>	Satisfactory	
	<i>Call Recordings Of The Last 6 Months Are Preserved At The Agency</i>	Satisfactory	
CASH RISK MANAGEMENT			
	<i>Cash / Cheque Deposition Within 48 Hours Of Receipt cut and deposition steps to be completed on Mobicule</i>	Satisfactory	

Parameter	Sub-Parameter	Status	Remarks
	<i>Lock And Key Storage Facility Available At The Agency</i>	Unsatisfactory	No such facility was not there