

Process Review Audit Checksheet

Bank Name		Demo Client	
Process Review Period	Jul'25	Process Review Agency	QDegrees
Agency Name	TECHNO TECHNOLOGY	Agency Location	VISAKHAPATNAM
Product	Credit 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>	Unsatisfactory	Agency Location was not available
	<i>Copy of Active Agreement Between Collection Agency with Bank (upto date Penalty Metrics, Scope of work , COC to be checked)</i>	Satisfactory	Yes, the information was available
	<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	Details was not available
	<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>Windows 10 & 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>	Satisfactory	