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	Business Loan	**Audit Date**	03-07-2025

Parameters

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

Parameter	Sub-Parameter	Status	Remarks
	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)	Satisfactory	
	Real Time Deactivation Email Request Sent To Banker For Resigned / Terminated Agents (Email TAT Not Beyond 7 Days)	Satisfactory	
	Fire Extinguisher With Active Validity is Available in The Premises	Unsatisfactory	Fire Extinguisher not hanged on the wall
	Check if visitor register is maintained at the agency & verify minimum 4 visits are done by agency manager	Satisfactory	
	Every active agent's Mobicule ID should be in use. (Except TC agents)	Satisfactory	
PROCESS MANAGEMENT			
	Data Sharing Apps, Social Media Portals, Etc. Are Blocked (Facebook / Instagram / Whatsapp / Shareit / Shareme / Sharekaro /Any desk Etc.)	Unsatisfactory	Data sharing apps installed in the system
	Agency Performance Letter Printed On Agency Letter Head	Satisfactory	
	Check If All Customer Related Data (Soft Copy / Hard Copy) is Deleted	Satisfactory	
	Copy Of Data Purging Letter Printed On Agency Letter Head	Satisfactory	
	NDC Printed On Agency Letter Head	Satisfactory	
	Presence Of Banker During Process Review (Mention the reason with product name (Cards/Retail/MSME) in remarks if UNSATISFACTORY)	Unsatisfactory	test
	Copy Of GSTIN Certificate is Available With Agency	Satisfactory	

Parameter	Sub-Parameter	Status	Remarks
	Valid Fidelity Insurance Is Available with agency	Satisfactory	
INFOSEC MANAGEMENT			
	Windows10 & Winzip-9 Or Above Versions Are Installed	Satisfactory	
	Block External Storage Device (CD / DVD / PC Card / Pen Drive Etc.)	Unsatisfactory	USB ports accessible to the system
	Email Communications Via Domain Email Ids Only & The Same Are Registered With The CVMU Team	Satisfactory	
	All Files Sent And Received By An Agency Are Password Protected	Satisfactory	
	Firewall (Antivirus, Netprotector,Etc.) Is Installed	Satisfactory	
	Heavy Files Above 2 Mb Are Compressed Using Winzip 9 Or Above Only	Satisfactory	
TELE-CALLING MANAGEMENT			
	All Tele-Callers Cellphones Are Prohibited On Floor. (Tele-calling Agency)(Mention the reason with product name (Cards/Retail/MSME) in remarks if UNSATISFACTORY)	Satisfactory	
	Dialers & Call Recording Facilities Are Installed And Operational (Tele-Calling Agency)	Satisfactory	
	No Shared Agents / Tele-Callers By Agency With Any Other Bank Portfolios	Satisfactory	
	Call Recordings Of The Last 6 Months Are Preserved At The Agency	Satisfactory	
CASH RISK MANAGEMENT			

Parameter	Sub-Parameter	Status	Remarks
	Cash / Cheque Deposition Within 48 Hours Of Receipt cut and deposition steps to be completed on Mobicule	Satisfactory	
	Lock And Key Storage Facility Available At The Agency	Satisfactory	