kotak

Kotak Mahindra Bank Limited

LOAN DISBURSEMENT SHEET

Date of Disbursement		Loan A/c. No.	
Date of Maturity		Name of Customer	
Location		Temporary A/c no (New Loans / PO)	
Tenor		Facility	STL / TL / PO / WCDL
Business Segment		Disbursement Till date under Contract	
LOB			
Sanctioned Limit		Disbursement Till date under facility	
Limit as per system		Current Disbursement	
		Net Disbursement	
Free Limit for Disb.		System Free PO Limit for Disbursement	
PO Limit		DP Limit available (as per Credit Monitoring) - Yes / No.	
ROI (Fixed / Floating)		Penal Rate	
(Base Rate / PLR/ RPLR)		PDC / SPDC case	Yes / No.

Principal Repayment	Frequency :	Interest Repayment	Frequency :
	Start Date :		Start Date :
	End Date :		End Date :
	Mode :		Mode :

Trans ID No. - Finacle		UTR No.	
Cross Collateral A/c. No.			

REMARKS IF ANY :

PF Amt. Collected.		BR	
Date of PF Receipt.		SL	
BTS		LIMIT AVAILABILITY	
Request Letter		RTGS	
ROI APPROVAL		A/C CREDIT (A/c. No. to be specified)	
DP EMAIL		CSM Name	
OVERDUES		STP / NSTP	

Maker	Checker	Scrutinizer

CHECK LIST FOR LOANS & PURCHASE ORDER FUNDING
Internal Document not for circulation

Sr. No.	Nature of Document	Check Points	Amt / Particular	Maker	Checker
1	**Document Processing**	CSM or Non CSM Location			
		In case of CSM Location - Branch Control Sheet provided or not			
		Request letter provided and check for SV			
		No of pages provided - Scan/Fax/Original			
		First Responsibilty is to check whether we are processing fax/scaned documents only. No Original to be processed			
		If original are processed CPC will send negative mail to RM/CSM.			
2	**Request Letter (RL)**	**RL should be of latest date, ideally it should not be older than 5 days**			
		Must include Tenure in days/months, Rate in % plus fix/floating option, Amount to be disbursed and Account in which it need to be disbursed			
		Signature verification - Person authorised to signas per BR and SV done			
		Rate (do not take rate from Req. letter directly, check with current rate			
		Amount to be disbursed (as per terms of sanction and within available limit)			
3	**Rate Approval**	by appropriate authority is in place or not.			
4	**Board Resolution (BR)**	**BR should be latest and cover the transaction processed otherwise revised BR need to taken if not available in DTS**			
	source DTS	Name of Authorized Signatory is incorporated in BR			
		Check signature from system or other legible source like Pan Card, Driving Licence, Passport			
		If reference to sanction letter is there in BR pls check it match with sanction letter available in DTS.			
5	**Limit and DP in place**	Limit and DP are in place and in case DP or Limit is expired necessary approval for extension is in place			
		In case of two facility of similar nature, the necessary facility should be in place underwhich disbursement is requested			
		Check is set for the same product for which disbursal is requested.			
6	**Sanction letter (SL)**	Date of sanction letter - whether it is valid or not, if not extension from appropriate authority is in place. Normally SL is valid of 1year			
	source DTS	Sanction letter should covers the facility requested to be disbursed			
		Please check the terms of sanction letter like			
		Repayment - PDC (Note UDC. SPDC to be kept with CAD) or A/c Debit			
		Tenure of facilities			
		Validity of facilities			
		Rate applicable			
		Mode of disbursement like to kotak a/c or to other bank a/c via RTGS, NEFT, DD, other mode, or directly to vendor / manufacturer / supplier etc			
		CA Certificate required as per Saction			
		Reimbursement or Direct payment			
		Margin as per sanction terms is in place or not, source CAD or CA cert.			
		DP as per sanction terms is in place or not			
		Penal Rate applicable			
		Processing Fees as per sanction collected or not. Amount Collected	Rs.		
		Maximum minimum tranche, maximum funding at certain point of time			
		Check Moratorium Period and it's treatment			
		Mode of Payment - EMI, Equaited Principal, Bullet or Any other			
		Check all terms & conditions applicable to disbursement of facility			
7	**Term Sheet**	Term sheet covers the facility to be disbursed and should be latest, if same is not available in DTS call it from RM. Normally SL is valid for 1year			
	source DTS	**It should be signed**			
		It termsheet covers more than one facility of same nature - say two STL, It should be confirmed under which facility disbursal is requested.			
		check whether conditions applicable for facility are complied or not.			
		check for internal conditions in term sheet which are not mentioned in sanction letter.			
8	**PDC**	should be favoring KMBL only Party Name or A/c No on it is not acceptable			
		should be properly dated if date required			
		should be A/c payee only and all blanks to be crossed via horizontal line			
		Amount in words and figures match			
		Updated in PDC Tracker			
		PDC of Cooperative Bank - Not Acceptable			
9	**CA Certificate**	favouring KMBL preferred generally			
		should support reimbursement / disbursement as per sanction terms			
		should contain membership no. and seal and signature and should be on letter head			
		Should contain the contents/format as per sanction.			
10	**NCIF**	Check NICF for counterparties in all transactions (if any)			
		If check is negative, credit approval is required before processing trnx.			
11	**System**	First Page of Loan screen printout and to be checked			
		Repayment schedule from Sytem			
		Limit screen print from system			
		Accounting Entries			
12	**Communication**	All communication for discrepencies in docs should be done via mail - not over phone or IP			
		Communication for all disbursment, debit, credit and other transactions advise should be sent to business.			
13	**RTGS MAIL TO TREASURY**	**IN CASE OF ANY RTGS ABOVE 5 CR SEND MAIL TO TREASURY TBO-MM RTGS@KOTAK.COM**			