

Pre Disbursement Checklist – RCAD

A	1	Name of Borrower		Location					
	2	Business		RM Name					
	3	Client	Existing / New	Constitution					
				(To be ✓ & OSV done)					
B		Particulars	Short Name	BCIF	PAN	SV	Add. Proof.	NW stat.	SPDC
	1	Borrower							
	2	Co Borrower/							
	3	Guarantor 1							
	4	Guarantor 2							
	5	Guarantor 3							
	6	Guarantor 4							
	7	Guarantor 5							
C		Basic Documents							To be Ticked (✓)
	1	TS duly signed by Credit / Legal							
	2	Instruction to Docs Signed by Legal							
	3	Accepted Sanction Letter (signed & Rubber stamped on all pages)							
	4	Pricing Sheet							
	5	PF Confirmation							
	6	Verification of SL Validity							
	7	Terms & Conditions of TS to be in sync SL.							
	8	Latest Approvals emails							
	9	All Blanks in documents to be duly filled in.							
	10	All documents should be filled completely & dated							
	11	RCU Report / RCU head approval for FG Business							
	12	Disbursement request letter (< 5 day old)							
	13	Pending PDD to check for existing customer							
	14	ROC search report in case of Pvt Ltd - Borrower / Coll. Security owner							
D		OSV on KYC documents							
	1	Latest self certified copy of partnership deed							
	2	Certified Copy of MOA/AOA - In case of Company							
	3	Latest form 32 filed with ROC / CA Certified List of Directors- In case of Company							
	4	Schedule V of the last/latest Annual Report as a proof of directorship							
	5	Certified copy of Trust Deed and Resolution - Specific							
E		Takeover Case Yes/ No							
	1	Joint Letter							
	2	List of Document							
	3	Over and Above letter							
	4	Latest O/s Balance							
F		Repayment Mode PDC/SI/ECS					PDC	SI	ECS
		In case of PDCs							
	1	No of PDCs matches with Cash Flow							
	2	PDCs are duly filled and signed							
	3	PDC are crossed as A/c Payee							
	4	PDC favouring " KMBL – Loan a/c <Customer Name >							
	5	PDC submission form completely filled and signed							
		In Case of SI / ECS							
	1	Debit Mandate / SL Form as per format							
	2	ECS/SI is duly signed and stamped by issuing bank							
	3	Additional SPDCs as per Business policy / SL.							
		For SPDCs							
	1	Additional PDCs as per TS/SL							
	2	Date to be kept blank							
	3	Amt in Word & Figure Kept Blank							
	4	Not over Rs <EMI Amt>/Rs<loan Amt> or as specified in the SL.							
	6	PDC submission form completely filled and signed							
	7	Security PDC - In case of ECS, PDC should be drawn from the same bank, same account from where the ECS mandate is given for recovering the EMI							

G	Collateral Security Related								
1	Property Address to match with TS/SL/Legal/Valuation								
2	Property Document Received Yes / No								
3	Cross collateral marking								
4	Legal / Title Report								
5	Valuation Report								
6	Legal instructions to document / Check list								
7	Documents are properly numbered and matches with list								
8	If Vehicles	Vehicle No	RC	Insurance	Valuation	FC	FormB (Tax)	RTO booklet	
9	If Machineries	Invoices	Valuation	Insurance					
1									
2									
3									
H	Legal Documents - duly executed, filled in & Rubber stamped (wherever applicable)						Stamp paper in the name of	(✓)	(✓)
1	Master Facility Agreement with schedule						Borrower / Lender		
2	Schedule 1 General								
	Schedule 2 A OD Facility								
	Schedule 2 B DF Facility								
	Schedule 2 C CC Facility								
	Schedule 2 D PCF facility								
	Schedule 2 E Bill Collection/Disc/Purchase Fin								
3	Letter of Credit Agreement						Borrower/Lender		
4	Counter Guarantee and Indemnity						Borrower		
5	Hypothecation Deed						Borrower		
6	Supplemental Deed of Hypothecation						Borrower		
7	Power of Attorney - Borrowing.						Borrower		
8	Guarantee – Individual						Guarantor		
9	Guarantee – Corporate						Guarantor		
10	Demand Promissory note – Fixed /Floating / linked to LIBOR						Blank paper + Revenue stamp.		
11	Take Delivery Letter						Letter Head		
12	TBC undertaking						Borrower		
13	FD appropriation letter						Borrower		
14	General Undertaking						Borrower		
15	End Use Undertaking						Borrower		
16	POA to Mortgage						Mortgagor		
17	Declaration Mortgage						Mortgagor		
18	Property Undertaking						Mortgagor		
19	MOE/ Registered Mort. Deed / ROM						Mortgagor		
20	Constructive MOE for Enhancement cases						Mortgagor		
21	Sole Proprietorship Letter/SRL						Letter Head		
22	Partnership Authority Letter						Letter Head		
23	Board Resolution Borrower Co						Letter Head		
24	Board Resolution Guarantor Co						Letter Head		
25	Borrowing Power certificate						Letter Head		
26	Certificate u/s 372 A						CA Letter Head		
27	HUF declaration						Karta's Name		
28	HUF undertaking						Karta's Name		
29	Loan cum Hyp. Agreement						Borrower		
30	KMBL Signatures on legal documents.						Approval		
	(Note: Above docs to be in sync with Legal Instructions to Docs / checklist)								
I	PDD Approvals Recordings, if any.								
J	Balance disbursement condition, if any.								
K	File checked by								
L	Notes								
1	Legal Documents are adequately stamped/franked as per prevailing stamping rates of the state. Wherever filled in pen - initials / signature required								
2	Franking/Stamping date is prior or equal to the date of agreement executed .								
3	If any party executes the legal documents in vernacular language then a vernacular declaration has to been obtained .								
4	If any party is illiterate / physically handicapped / blind, a separate declaration has been obtained & Left hand thumb impression for males and right hand thumb impression for females have been obtained in place of Signature and same is either witnessed by bank official by putting "Thumb impression affixed in my presence" or notarised.								
5	CIBIL/NCIF report to check (Except First Group / BBG cases)								
6	Margin Money receipt available where customer paid directly to dealer. / CA Certificate								