

PSD Checklist - AL LA < 20 lakhs Branch Ops. - Version 1.3 Date 10th Aug 2013 - Annexure III

>>>	Items to be checked	To be checked By	Remarks	Critical
>	Application Form			
	Branch code, DSA/DDSA code, Direct case code (as per applicability)			Non Kyc - Non Critical
1	CRE Code & RM Code	Branch Operations		Critical
2	Name matches with name on ID proof	Branch Operations		KYC - Critical
3	Address matches with address proof	Branch Operations		KYC - Critical
4	Pin code properly mentioned	Branch Operations		KYC - Critical
5	DOB matches with ID proof/Dob proof	Branch Operations		Non Kyc - Critical
6	Tel nos mentioned on the form	Branch Operations		Non Kyc - Critical
7	Email ID mentioned on the form	Branch Operations		Non Kyc - Critical
8	Photo pasted on the application form duly signed across (Not to be stapled)	Branch Operations		KYC - Critical
9	Photo on Application form matches with photo on id proof	Branch Operations		KYC - Critical
10	Office & Permanent address details properly filled	Branch Operations		Non Kyc - Non Critical
11	Loan amount/Asset Cost /Model details properly filled	Branch Operations		Non Kyc - Non Critical
12	MID properly filled	Branch Operations		Non Kyc - Non Critical
13	Application form duly Signed	Branch Operations		Kyc - Critical
14	Reference Details (one relative & one friend)	Branch Operations		Non Kyc - Non Critical
15	Sign on application form matches with SV proof	Branch Operations		KYC - Critical
16	Name of CRE/DSA & DSA stamp available on Application form	Branch Operations		Non Kyc - Non Critical
17	Rcu sign & stamp available on Application form	Branch Operations		KYC - Critical
18	Bank details updated	Branch Operations		Non Kyc - Non Critical
19	In case of company, directors details and in case of Partnership firm, partner's details to be updated.	Branch Operations		Non Kyc - Non Critical
>	ID Proof			
1	ID proof as per KYC policy	Branch Operations		KYC - Critical
>	Address proof			
1	Address proof as per KYC policy	Branch Operations		KYC - Critical
>	SV Proof			
1	SV Proof as per KYC policy			
		Branch Operations		KYC - Critical
>	KYC for Non-Individuals			
	KYC of Proprietorship, Partnership firm, Company, Trust, Society and HUF as per KYC policy.	Branch Operations		KYC - Critical
>	PAN Verification			
1	PAN Verification of applicant, coapplicant & Gaurantor	Branch Operations		KYC - Critical
2	PAN verification to be done in case where PAN no is available on PAN Card, Form 16, ITR, Salary Slip etc other than CIBIL	Branch Operations		KYC - Critical
3	Name in PAN verification should be match with the provided document.	Branch Operations		KYC - Critical
4	If name on PAN verification is mismatch with the provided document then PAN card to be sampled and report to be positive.	Branch Operations		KYC - Critical
>	FI / BD Report			
1	Name of Applicant & Co-Applicant matches with Application form	FI desk and ADE Desk/CAM Desk(RSPM)	Branch Ops will check availability of FI report & cross check name & address with application form.	Non Kyc - Critical
2	Resi, Office & Permanent Address matches with application form	FI desk and ADE Desk/CAM Desk(RSPM)		Non Kyc - Critical
3	FI date should not be > 30 days	FI desk and ADE Desk/CAM Desk(RSPM)		Non Kyc - Non Critical
4	Tel No on TVR reports should match with Application form	FI desk and ADE Desk/CAM Desk(RSPM)		Non Kyc - Non Critical
5	FI agency sign, stamp & Code available on TVR Report (In case TVR is done by TCL employee then Name, Employee No & sign on employee req on reort)	FI desk and ADE Desk/CAM Desk(RSPM)		Non Kyc - Non Critical

>	CIBIL,DEDUPE			
1	Name,DOB & PAN no matches with application form	FI desk and ADE Desk/CAM Desk(RSPM)	Branch Ops will check availability of CIBIL & DEDUPE report & cross check name	Non Kyc - Critical
2	CIBIL date should not be > 30 days	FI desk and ADE Desk/CAM Desk(RSPM)		Non Kyc - Non Critical
3	Commercial CIBIL in case loan amount is >= 15 LAC	FI desk and ADE Desk/CAM Desk(RSPM)		Non Kyc - Non Critical
>	CAM & APPROVALS			Non Kyc - Critical
1	CAM should contain Name,Emp No & Designation of the Account Manager	CAM Desk		Non Kyc - Critical
2	The Approving authority approval as per CAM along with name & designation	Branch Operation		Non Kyc - Critical
3	FI deviations properly capture in CAM/Approval	CAM Desk		Non Kyc - Non Critical
4	Cibil & Dedupe deviations properly captured in Cam/Approval	CAM Desk		Non Kyc - Non Critical
5	Check if any condition mentioned by Credit in Approval	Branch Operation		Non Kyc - Critical
6	Approval as per DoA	PSD Desk and Branch Operations		Non Kyc - Critical
>	SANCTION LETTER			
1	Loan amount,Tenure & Emi amount matches with CAM/Approval	Branch Operations		Non Kyc - Critical
2	IRR & Processing fees properly mentioned	Branch Operations		Non Kyc - Critical
3	Signed by Borrower/Co-Borrower	Branch Operations		Non Kyc - Critical
4	Premium amount of KLI properly mentioned	Branch Operations		Non Kyc - Critical
5	Signed by TCL onroll signatory (location where TCL onroll employee is not available then sanction letter to be pasted on mail and approval on that mail to be taken from Credit Manager / territory sales manager.)	Branch Operations		Non Kyc - Critical
>	DISBURSEMENT MEMO			
1	Disbursement Memo should be completely filled(Name of applicant,Dealer Name & Code, DSA name & Code, RM, CRE code)	Branch Operations		Non Kyc - Critical
2	Loan amount,Processing fees,tenure,Margin money ,IRR & Disb amount should be filled also matches with Sanction Letter	Branch Operations		Non Kyc - Critical
3	Disbursement in Favour of should be mentioned	Branch Operations		Non Kyc - Critical
4	Mode of Disbursement should be mentioned(RTGS/Local cheque/TA/ Transfer in case of HDFC bank account)	Branch Operations		Non Kyc - Critical
5	DM must be signed by operations and local sales or Credit.	Branch Operations		Non Kyc - Critical
>	Agreement & Annexure			Non Kyc - Critical
1	Agreement & POA duly filled and sign at all required places	Branch Operations	CPC will check the availability of signatures on the Agreement	Non Kyc - Critical
2	Loan amount,Processing Fees,tenure & IRR should be filled also matches with Sanction Letter	Branch Operations		Non Kyc - Critical
3	EMI start date mentioned in Annex - 1 matches with ECS/PDCs	Branch Operations		Non Kyc - Critical
>	Performa Invoice			
1	Asset cost , Model should be properly mentioed	Branch Operations		Non Kyc - Critical
2	Should be with dealer seal and sign	Branch Operations		Non Kyc - Non Critical
>	MMR			
1	MMR as MMR policy	Branch Operations		Non Kyc - Critical
>	REPAYMENT			
1	Repayment should be taken from the same bank mentioned in CAM by credit else approval will be required from same approving authority.	Branch Operations		Non Kyc - Critical
	PDC schedule is filled & signed by Borrower	Branch Operations		Non Kyc - Non Critical

A	ECS/AUTODEBIT			
1	Account no & MICR no matches with Cancelled Chque	Branch Operations		Non Kyc - Critical
2	Emi amount matches with Sanction letter	Branch Operations		Non Kyc - Critical
3	ECS mandate should be verified by bank	Branch Operations		Non Kyc - Critical
4	3 CTS SPDC's	Branch Operations		Non Kyc - Critical
5	All SPDCs should be favouring to TATA CAPITAL FINANCIAL SERVICES LTD	Branch Operations		Non Kyc - Critical
6	In case of at par cheques MICR code of local branch should be mentioned	Branch Operations		Non Kyc - Critical
B	PDC			
1	All CTS PDCs should be favouring to TATA CAPITAL FINANCIAL SERVICES LTD	Branch Operations		Non Kyc - Critical
2	A/C payee on all pdcs	Branch Operations		Non Kyc - Critical
3	Amt in words & figures matches	Branch Operations		Non Kyc - Critical
4	Properly Dated	Branch Operations		Non Kyc - Critical
5	Emi amount matches with Sanction letter	Branch Operations		Non Kyc - Critical
>	RCU			
1	RCU screening on all documents	Branch Operations		Non Kyc - Critical
2	In case of RCU sampled, report to be available	Branch Operations		Non Kyc - Critical
3	In case of RCU Negative, Fraud, CNV proper approval available	Branch Operations		Non Kyc - Critical
>	KLI CASES			
1	DOGH completely filled up & signed by applicant. (name, dob, nominee details, address, sign)	Branch Operations		Non Kyc - Non Critical
2	Max age should not be more than 55 years	Branch Operations		Non Kyc - Non Critical
3	Branch sales sign with branch stamp	Branch Operations		Non Kyc - Non Critical
4	Proof of Age required	Branch Operations		Non Kyc - Non Critical
5	Undertaking signed by Applicant	Branch Operations		Non Kyc - Non Critical
6	Confirmation of application signed by sales & borrower.	Branch Operations		Non Kyc - Non Critical
7	Medical Questionnaire and Medical Test Report in case loan amount > 25 lacs	Branch Operations		Non Kyc - Non Critical
8	In case cover amount > 50 lakhs then IT returns	Branch Operations		Non Kyc - Non Critical
9	Premium Calculation sheet	Branch Operations		Non Kyc - Non Critical
10	Scribe signature in case borrower has signed in vernacular language	Branch Operations		Non Kyc - Non Critical
>	OTHER DOCUMENTS			
1	Asset Cost & Model as per approval should match with Quotation/Performa Invoice	Branch Operations		Non Kyc - Non Critical
2	Rate and PF approval in case of waiver	CPC	CPC before releasing RO	Non Kyc - Non Critical
3	Vernacular language declaration if applicable	Branch Operations		Non Kyc - Critical
4	Deferral Module Screen shot In case of Deferral	Branch Operations		Non Kyc - Non Critical
>	DOA			Non Kyc - Critical
	CM - Upto Rs. 15 lakhs	Branch Operations		
	ACM - Upto RS. 20 lakhs	Branch Operations		
	RCM- Upto Rs. 50 lakhs	Branch Operations		
	Head Credit Auto loan - Upto Rs. 1 Crore	Branch Operations		
	Retai Credit Committee-1 (RCC-1)- Above Rs. 1 crore to Rs. 2 Crore	Branch Operations		
	Retai Credit Committee-2 (RCC-2)- Above Rs. 2 crore to Rs. 4 Crore	Branch Operations		
	RCC2 + CFO - Above Rs.4 crore to Rs. 10 crore	Branch Operations		
	RCC2 + CFO+MD - Above Rs.10 crore	Branch Operations		
	RCC1 Shall consist - HEAD (CFAB) & Head Risk (CFAB)			
	RCC2 Shall consist - HEAD (CFAB) & Head Risk (TCL)			
Note : CPC will do disbursement as per DM, Performa Invoice, MMR, Sanction letter & rate approval , any descercpancy in disbursement due to wrong information provided by branch wrt above mentioned docs will be treated as Non KYC- Critical error for Branch.				