

PSD Checklist - AL LA < 20 lakhs Sales. - Version 1 Date 10th Aug 2013 - Annexure IV

>>>	Items to be checked	To be checked By	Remarks	Critical
>	Application Form			
1	Application duly filled	Sales		KYC - Critical
2	Name matches with name on ID proof	Sales		KYC - Critical
3	Address matches with address proof	Sales		KYC - Critical
4	Pin code properly mentioned	Sales		KYC - Critical
5	Photo pasted on the application form duly signed across(Not to be stapled)	Sales		KYC - Critical
6	Photo on Application form matches with photo on id proof	Sales		
>>	KYC for Individuals			
1	Photo, ID proof, Address proof & SV proof of applicant , Coapplicant, Gaurantor and Authorised signatory.	Sales		KYC - Critical
>	KYC for Non-Individuals			
1	KYC of Properitorship, Partnership firm, Company, Trust, Society and HUF as per KYC policy.	Sales		KYC - Critical
2	BOR / PAL / Trust Noc / Society NOC / HUF declaration	Sales		KYC - Critical
>	SANCTION LETTER			
1	Scheme and rate should be match with approval	Sales		Non Kyc - Critical
2	Signed by customer	Sales		Non Kyc - Critical
3	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.)	Sales		Non Kyc - Critical
>	AGREEMENT & ANNEX -1			Non Kyc - Critical
1	Agreement & POA duly filled and sign at all required places	Sales		Non Kyc - Critical
2	Loan amount,Processing Fees,Tenure & IRR should be filled also matches with Sanction Letter	Sales		Non Kyc - Critical
3	EMI start date mentioned in Annex - 1 matches with ECS/PDCs	Sales		Non Kyc - Critical
>	Performa Invoice			
1	Asset cost & Model properly available			Non Kyc - Critical
2	Delear Seal and sign			Non Kyc - Critical
>	MMR			
1	MMR as per MMR Policy			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.	Sales		Non Kyc - Critical
2	PDC / SPDC schedule is filled & signed by Borrower	Sales		Non Kyc - Critical
>	KLI CASES			
1	DOGH completely filled up & signed by applicant.(name.dob,nominee details,address,sign)	Sales		Non Kyc - Non Critical
2	Branch sales sign with branch stamp	Sales		Non Kyc - Non Critical
3	Proof of Age required	Sales		Non Kyc - Non Critical
4	Premium Calculation sheet	Sales		Non Kyc - Non Critical
5	Scribe signature in case borrower has signed in vernacular language	Sales		Non Kyc - Non Critical
>	OTHER DOCUMENTS			
1	Asset Cost & Model as per approval should match with Quotation/Performa Invoice	Sales		Non Kyc - Non Critical
2	Rate Approval if Rate is below RAAC rate	Sales		Non Kyc - Non Critical
3	Processing Fees approvals in case of waiver	Sales		Non Kyc - Non Critical
4	Vernacular language declararion if required	Sales		Non Kyc - Critical
5	Any ST condition put by Credit in Credit Approval			Non Kyc - Critical

List Of Documents to be kept in file before Despatching to Storage - Annexure II	
1	Application Form
2	Income documents
3	Bank Statement
4	CIBIL
5	Dedupe
6	FI Report
7	KYC
8	CAM
9	Approval
10	Performa Invoice
11	MMR
12	RCU Report if case is sampled
13	Sanction Letter
14	Disbursal Advice
15	IRR Sheet
16	Rate & PF Approval
17	ECS Mandate/Autodebit Mandate/DAS Annex
18	Agreement
19	POA
20	Annex 1
21	RTO Sets
22	Disbursement Memo
23	Deferral Approval
24	KLI Application form if applicable
25	Credit subjectivity Document
26	Declaration Given by Onroll person on signature verification
	Additional Documents in case of USED Car
1	RC Book
2	Insurance Policy
3	Valuation Report with photo of vehicle
4	Carwale Grid
5	Chasis imprint
6	Third party authorisation letter by borrower