



**THIS CIRCULAR CANCELS AND REPLACES CREDIT CIRCULAR NO; 2019/04 DATE  
26<sup>TH</sup> MARCH 2019 ON THE SUBJECT SECURITY DOCUMENTS CHECK LIST**

**Credit Circular No 2024/ 12  
3<sup>rd</sup> July 2024**

**CHECK LIST OF LOANS / LEASE FACILITIES**

1. We are attaching the format of the revised check list of Loans and Lease facilities that should be completed to record the security documents which were obtained strictly in terms of the securities terms and conditions stated on the Approved Credit paper
2. This format should be perfected (in duplicate) at the branch. on completion and execution of security documentation, and the Branch Manager is responsible to verify the contents in the list against the approved credit paper.
3. On completion of the format the original should be placed in the securities file and the sequence therein should be followed when filing and the security documents. for easy verification. (The copy of the format should be kept at the branch for their reference)
4. The securities file should be forwarded to CAD in a Sealed Packet addressed to CAD.
5. On receipt of a sealed packet containing the Securities file at CAD the officials should ascertain availability of documents as per the check list and against the documents already uploaded. The section in the format applicable to CAD should be completed and disbursement should be authorized as per existing procedures.
6. The security documents should be recorded in the "Securities In" register and authenticated as provided in the register ( "A" & "B " Class) and placed in a dual control vault on the same day
7. If any discrepancy is observed at CAD it should be brought to the notice of the Branch Manager Immediately under advice to DGM (Credit) or Head of Leasing as applicable for necessary action.
8. Please explain the contents in this circular to your staff and ensure compliance with immediate effect

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Head of Leasing

A handwritten signature in blue ink, appearing to be "J. B.", written over the printed name.

Deputy General Manager (Credit)

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CEO/ Executive Director



### Check List of Loan/Lease Facility

Branch		Amount		Facility No	
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Client name /Clients' names,

No	Security Document	B Signature	A Signature	CAD Dept.
1	Approved Credit limit paper			
2	Project Evaluation Sheet			
3	Application Form-Loan/Lease			
4	Client NIC			
5	Guarantor Statements			
6	Guarantor NIC			
7	Offer Letter			
8	Loan Agreement/Lease Agreement			
9	Guaranty Bond			
10	Addendum			
11	Promissory Note			
12	Receipt			
13	Letter of Set Off			
14	Letter of Authority			
15	Letter Of Special Condition			
16	Letter of Consent			
17	Others			
18				
19				
20				
<b>Relating to Mortgage over Immovable properties</b>				
21	Deed Of Transfer/Certificate of Title			
22	Deed Of Declaration Under Section 47 Of the Act.			
23	Extracts			
24	Title Report			
25	Pedigree			
26	Title Deed/Title Certificate – Deed no- .....			
27	Original Approved Plan: Plan No-.....			
28	Street line, Non-Vesting Certificate & Ownership			
29	Original valuation			
30	Property Inspection Report			
31	Divisional Secretary Approval Letter			
32	Lawyer's Confirmation for execution of Mortgage Bond			
33	Mortgage Bond: Bond No-.....			
34	Title Insurance Policy			
35	Fire Insurance Policy			
36	Approved Building Plan			
37	Specific (Irrevocable)Power of attorney			
38	Deed of postponement: Deed No-.....			
39	Decreasing Tem Assurance Policy(DTAP)			
40	Other Special document:			



41					
42					
Related to Lease Facilities					
43	Supplier Agreement				
44	MTA6				
45	Copy of Delivery Order				
46	LF-1 - Invoice supplier				
47	LF-2-Consent Letter				
48	LF-3-Consent to Register LCB as Owner				
49	LF-6-Acceptance Receipt				
50	LF-7-Consent to assign/transfer owner right				
51	Certificate Of Registration(CR)				
52	Copy of the Revenue License				
53	Insurance Documents				
54	Duplicate Key				
55	Original Valuation				
56	Luxury/Semi Luxury Tax Receipts				
57					
58					
Other Security Documents					
59	Inspection Report				
60	Income Details of Borrowers				
61	Income Details of Guaranties				
62	CRIB reports				
63	Pay Slips				
64	Standing Orders : Bank Name-.....				
65	Salary Deduction Forms				
66	Business registration Documents				
67	a.				
68	b.				
69	c.				
70	d.				
71	Forms from ROC				
72	Affidavits				
73	Tax Receipts				
74	Billing Proof				

The responsibility of collecting these securities upon registration at the Land Registry and Lodged with security file remains with the Branch Credit/Back Officer under Branch Manager's supervision.

Checked & Lodged by Branch		Back Officer	Branch Manager
	Name		
	Signature/Date		

Checked & Lodged by Head Office (CAU)		1 <sup>st</sup> Signature	2 <sup>nd</sup> Signature
	Name		
	Signature/Date		