

**SECURITY DOCUMENTATION  
COMPULSORY REQUIREMENTS**

The attention of all staff members is drawn to the existing procedures relating to security Documentation which are reproduced below for easy reference. Those involved in credit administration activities are required to ensure strict compliance with the requirements as applicable to the duties assigned to them.

- a) **Preparation:** Branch should prepare the security documents only after receiving the facility approval.
- b) **Content:** All documents must reflect the conditions stipulated by the recommending/approving authorities.
- c) **Signatures:** Branch Credit Officers and Managers are responsible for:
  - Completing error free security documents
  - Obtaining borrower and guarantor signatures (if applicable)
  - Ensuring signatures match the initial mandate/signature uploaded in the system(no discrepancies allowed)

**d) Signature Verification:**

Branches must authenticate borrower and guarantor signatures by placing their own signatures with employee numbers in the designated verification seal.

**e) Document Submission:**

**System Upload:** All necessary documents must be uploaded to the system in the correct slab.

**Level 1 & 2 Entries:** Branches must complete Level 1 and Level 2 entries in the system before requesting Level 3 and Level 4 approvals via email to the Credit Administration Department.

**Data Feeding:** The branch should make sure to enter the correct sector code, security details, FSV, District & all other required Data in the system accurately and should verify it.

**f) Discrepancy Resolution:**

**Missing/Incorrect Documents:** If the Credit Administration staff identifies any discrepancies in the attached documents, they will request fresh documents. Branches must upload the requested documents and clearly mention the attached document slab in the email response for efficient checking.



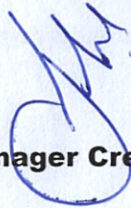
**g) Level 3 & Level 4 Approvals:**

1. Standard Process: The Credit Administration Department will only grant Level 3 and Level 4 approvals for lease/power draft facilities upon receiving:
  - \* The original security document file
  - \* The original approved sheet
  - \* Confirmation of absolute ownership

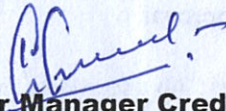
**h) Benefits of Adherence:**

Following these guidelines will significantly expedite the loan disbursement process, ultimately benefiting both the company and our valued customers.

**THERE ARE NO EXCEPTIONS TO THE AFORESAID REQUIREMENTS  
COMPLIANCE IS COMPULSORY.**



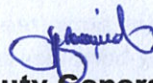
**Manager Credit**



**Senior Manager Credit**



**Head of Leasing**



**Deputy General Manager (Credit)**



**CEO/ Executive Director**