

PENSION LOAN CHECK LIST

	DOCUMENTATION	Y/N
1	Duly filled standard Application	
2	KYC of Borrowers / Guarantors (POI & POA) (Verified with originals) (Guarantor should be Spouse or person named in the PPO)	
3	Self attested Photographs of Borrowers / Guarantors (Attested by Bank official)	
4	CIF Linking of Co-Applicant / Guarantors	
5	PPO COPY	
6	Assets and Liabilities With Supporting Documentary Proofs	
7	CIBIL Report of Borrower/ Guarantor & CIBIL REPORT from LOS	
8	Central Fraud Registry Report	
9	Appraisal	
10	Arrangement Letter (to be accepted/ exchanged and to be signed by borrowers / Guarantors and Banking official)	
11	Key Fact Statement	
12	Opinion Report	
13	Credit Scoring Sheet	
14	Pre Sanction Inspection the site / Farm / Unit, residence / business place of borrower / guarantor(s)	
15	Agreement	
16	Sanction Copy	
17	Control Return	
18	SI Letter	
19	D.P. NOTE IN FAVOUR OF THIRD PARTY & DELIVERY LETTER. (COS 228)	

REGISTERS	
APPLICATION RECEIVED REGISTER	
DOCUMENT EXECUTION REGISTER	
CBS	
KYC to be updated	
CIF Linking of Co-Applicant / Guarantors	
Risk categorization	
Correct Interest rate	
Correct Product Code	
Correct Repayment schedule	
Inspection Details	
Income leakage	
Processing Fees	
Inspection Charges	
For NPA Accounts	
Irregular Report	
General Notice	
NPA review	
Failed SI Report is to be printed, reviewed	
IRAC code in CBS	
Correct NPA tracking date	
Prompt Follow up	