

Services

SMS Banking & Alert Facility:

Alerts facility enables you to receive alerts on your Email ID and / or Mobile regarding large debit, large credits, SI failure, balance below AQB and balance update. New alerts may be added from time to time.

I / we don't wish to receive any Bank related promotional calls, SMS alerts or emails.

DCB – On The Go (Mobile Banking) Email Account Statement Internet Banking Utility Bills

Phone Banking Preferred Language Options: English Hindi Marathi Gujarati Tamil Telugu

Investment: Life Insurance Mutual Fund Wealth Management General Insurance

Passbook Cheque book for Current Account / Savings Account Cheque book for "OD"

Account Statement: Frequency of statement would be as per the product feature.

Please fill a separate Mobile Banking Registration Form for Joint Account Holder

Nominee Details for Loan / Over Draft against Gold + Current & Savings Account

I / we _____ Name(s) and address(es) nominate the following person to whom in the event of my / our death the amount in the account may be returned by the Bank:

Nominee Name: _____ **Relationship, if any** _____

Address of Nominee: _____ **Age:** _____ **years**

Please ensure that the nominee is not a minor

In case you have specified a nominee above, please indicate if you wish to make mention of the nominee name on the passbook, statement & DCA issued in respect of your account and / or the passbook issued to you. Yes No

I/We do hereby declare that what is stated above is true to the best of my/our knowledge and belief.

Thumb impression is required to be attested by 2 witnesses. In case of signature, no witness is required.

Witness(es):	Signature(s) / Thumb Impression(s) of Applicant
Name : _____	Name : _____
Signature : _____	Signature : _____
Address : _____	Address : _____
Place : _____	Place : _____
Date : _____	Date : _____

Form 60 / 61

(to be filled by those who do not have either PAN or GIR) In case of Agriculture Income, please fill up form 61 separately.

Form 60

1. Full name and address of the Declarant: _____

2. Particulars of transaction: _____

3. Amount of the transaction: _____

4. Are you assessed to tax: Yes No

5. If Yes,
a) Details of Ward / Circle / Range where the last return of income was filed: _____

b) Reason for not having PAN / GIR No.: _____

6. Details of the document being produced in support of address in column (1): _____

Verification

I, _____ hereby declare that what is stated above is true to the best of my knowledge and belief. Verified today, the _____ day of _____ 20

Date: _____

Place: _____ Signature of the Declarant

Form 61 [See provision to clause (a) of rule 114C(1)]

Form of declaration to be filed by a person who has agricultural income and is not in receipt of any other income chargeable to income-tax in respect of transactions specified in clauses (a) to (h) of rule 114B.

1. Full name and address of the Declarant: _____

2. Particulars of transaction: _____

3. Details of documents being produced in support of address in column (1): Yes No

I, _____ hereby declare that my source of income is from agriculture and I am not required to pay income-tax on any other income if any.

Date : _____

Place : _____ Signature of the Declarant

Verification

I, _____ hereby declare that what is stated above is true to the best of my knowledge and belief. Verified today, the _____ day of _____ 20

Date: _____

Place: _____ Signature of the Declarant

Demand Promissory Note

₹ Date

On demand I / we (jointly and severally) unconditionally promise to pay DCB Bank Limited ("DCB Bank") or its assigns or order the sum of Rupees

together with compounding interest on such sum from this date at the rate of DCB Bank Base Rate Plus %, i.e.

percent per annum or such other rates which DCB Bank may specify from time to time with monthly rests, for value received. Presentment for payment and noting and protest of this note are hereby unconditionally and irrevocably waived.

Paste revenue stamp and sign across

Signature of the Applicant(s)

Demand Promissory Note Delivery Letter

To,
The Branch Manager
DCB Bank Limited

Date

Branch

Dear Sir,

Please take delivery of the accompanying Demand Promissory Note dated for ₹ made by me / us

in favour of DCB Bank Limited ("DCB Bank").

I / We further request DCB Bank to note that I / we dispense with a notice of dishonour in terms of Section 98 (a) of the Negotiable Instruments Act, 1881 and that in the event of payment not being made on demand, DCB Bank is at liberty to give time for payment to me/us without discharging me/us from liability.

Date:

Place:

Applicant 1

Applicant 2

Standing Instructions:

I / We hereby authorize the Bank to recover my / our dues on the due date or any other bank charges by debiting my / our account number at your branch.

Signature and Code of the Bank
Official verifying the signature

Signature of the Applicant(s)

Customer Information & Due Diligence (CIDD) Form

Information	Details
Countries where business associates located (for Businessmen, only)	
Source of Funds for Credits in the Account	<input type="checkbox"/> Savings <input type="checkbox"/> Salary <input type="checkbox"/> Business Proceeds <input type="checkbox"/> Sale of Property <input type="checkbox"/> Investments <input type="checkbox"/> Inheritance <input type="checkbox"/> Professional fee <input type="checkbox"/> Other (please specify) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Wire Transfers Expected	Into the Account <input type="checkbox"/> Yes <input type="checkbox"/> No Value ₹ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> From the Account <input type="checkbox"/> Yes <input type="checkbox"/> No Value ₹ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Foreign Inward Remittances Expected	<input type="checkbox"/> Yes <input type="checkbox"/> No Approximate Value ₹ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

For Bank Use Only

Any of the Signatories / Beneficial Owners of the entity a Political / Public Figure or related to a Political / Public Figure Yes No if yes, please give position

Does it seem that the initial Deposit and/or the declared transaction profile is in line with the status/occupation declared? Yes No

Signed in my presence
Name & Signatures of the Officer along with Signature Code Number

Declaration cum Terms & Conditions – Loan / Overdraft against Gold + Current & Saving Account

I/we hereby agree to abide by the following terms and conditions:-

- All particulars / information given in the application form are true and complete and no material information has been suppressed / withheld. I/we acknowledge that DCB Bank Limited shall have no liability for any consequences arising out of any erroneous details provided by me/us. I / we authorize the Bank to carry out such credit checks and at such time, as it may deem necessary. The Bank may sanction this Loan / Overdraft at its sole discretion.
- I/We am/are the owner / joint-owners and am/are in possession of the gold jewellery / ornaments offered as security ("Gold Security") over which I/We shall consent to create a first and exclusive charge by way of pledge in favour of the Bank by depositing the same with the Bank to be kept with the Bank during the tenor and/or till the payment of all the outstanding amounts / dues of the Loan / Overdraft. I/We agree that the Bank shall be entitled to open such sealed packet and conduct investigation in connection with the quality of Gold Security at my/our cost at any time without notice and even in my/our absence.
- The valuation of the Gold Security shall be done by an independent assayer appointed by the Bank and the Loan / Overdraft amount shall be determined by the Bank on the basis of the value of the Gold Security as set out in the valuation report supplied by the assayer. Such value shall be governed by the Gold Rate published by the Bank from time to time.
- Upon maturity, I/We shall either repay the Loan / Overdraft alongwith interest, and such other dues as are payable by me/us to the Bank ("Dues") or I/we may, at any time, request a renewal / enhancement of the Loan / Overdraft which the Bank may grant us at its sole and absolute discretion, subject to the continuation of the pledge over the Gold Security in favour of the Bank and provision of such other security and in such form as the Bank may require and such variations in the lending norms, Terms & Conditions, rate of interest as the Bank may prescribe as per its policies prevailing at the time of such renewal/enhancement, subject to payment of a fee as the Bank may prescribe.
- The interest payable on the Loan / Overdraft shall be charged on actual / reducing basis computed on the basis of a year of three hundred and sixty-five days. Subject to prevailing policy of the Bank with regard to (a) the Loan / Overdraft amount applied by me/us and sanctioned to me/us; and / or (b) loan-to-value, I/we may be required by the Bank to pay the interest amount on monthly basis.
- I / we agree that the Loan / Overdraft may be prepaid, in whole or in part, by me/us in accordance to the provisions, terms and conditions of the Bank prevailing at the time of such pre-payment, including without limitation the payment of prepayment or part payment charges as the case may be, as stipulated by the Bank, which prepayment and/or part payment charges may be applied and collected by the Bank either at the time of maturity or closure or renewal, whichever is earlier. Without prejudice to any other rights that the Bank may have under the law, in case of non-payment of any dues, I / we shall be liable to pay additional interest/default interest at such rate as may be prescribed by the Bank on the entire Loan / Overdraft plus the interest due on that date.
- I / we shall bear, pay and reimburse all costs, charges and expenses, relating to administration charges, interest tax, service tax, duties (including stamp duty), sales tax / VAT and taxes (of any description as may be levied from time to time by the Government or other authority) and all other costs and expense whatsoever in connection with (a) application for and grant and repayment of Loan / Overdraft; (b) recovery and realization of the Loan / Overdraft together with interest; (c) enforcement of Gold Security and/or any other security furnished by me/us; (d) clearance of arrears of all taxes and any other charges and levies of the Government in respect of Gold Security and any other security furnished by me/us and insuring the Gold Security and any other security furnished by me/us. Also, legal costs on actual basis and other charges and expenses which may be incurred in preparation of any documents related and/or incidental to the Loan / Overdraft, as also for the enforcement or attempted enforcement of the Gold Security and/or any other security created.
- I / we hereby authorise the Bank to carry out the RTGS / NEFT transaction as per details mentioned in the application form. I / we understand that RTGS / NEFT request is subject to the RBI regulations and guidelines governing the same. I / we further acknowledge that the Bank accepts no liability for any consequences arising out of erroneous details provided by me/us.
- The Gold Security and any other security furnished by me/us to the Bank will be released only upon payment in full of the Dues by me/us to the Bank. The Bank has the right to retain / apportion the Gold Security and any other security furnished by me/us against any other dues outstanding to the Bank arising out of any other facility extended by the Bank to me/us. In case the value of Gold Security falls lower than the required margin of the Bank as applicable from time to time, without prejudice to the right to declare an Event of Default under Clause 12 herein and/or to right to sell the Gold Security and any other security furnished by me/us and/or exercise any other right or remedies available with the Bank hereunder and under law, I / we shall, within 7 (seven) days of a notice from the Bank in this regard, at the Bank's sole discretion, deposit with the Bank, such additional security, as may be required.
- I / we hereby represent(s) and warrant(s) that: (a) I / we declare that I / we am/are citizen(s) of India; (b) I / we confirm(s) that my / our title to the gold jewellery / ornaments deposited / to be deposited by me / us as security is not defective / challenged by any person in any manner nor is it spurious or of inferior quality as it has been acquired by me/us from genuine sources, is my / our bonafide property and no other person has any claim, lien or charge against it; (c) I / we confirm(s) that the value of the Gold Security as determined by the assayer and set out in the valuation report is acceptable and final and binding on me/us; (d) I / we shall utilize the Loan / Overdraft solely for the purpose stated in the application form and will not be used for any speculative or anti-social purpose; (e) I / we shall perform and is / are bound by all the covenants / conditions set out herein, in the sanction letter and any further conditions as may be prescribed by the Bank from time to time. In the event of any defect in the title/ownership to the jewellery / ornaments, I/we shall indemnify the Bank of all loss, damage, harms, costs and consequences arising out of such defects.
- The Bank may, without assigning any reason and upon written notice mailed or delivered to me / us restrict/cancel in full or in part the Loan / Overdraft and demand repayment thereof. Upon such notice, the Dues shall become forthwith due and payable by me / us to the Bank and I/we undertake to clear the dues immediately on such demand.
- The following events shall constitute events of default hereunder ("Events of Default"), upon the occurrence of which the Dues shall become immediately due and payable by me / us to the Bank and further enable the Bank to enforce the Gold Security and any other security furnished hereunder and sell the same: (a) Failure on my/our part to perform any of my / our obligations hereunder or under the sanction letter or if any circumstance or event occurs which adversely affects my / our capacity to repay the Loan / Overdraft or any part thereof or perform any of my / our obligations; (b) If any of the representations or statements or particulars made by me / us in the application form or herein are found to be false, misleading or incorrect; (c) If the Loan / Overdraft is not repaid on the date of maturity; (d) In the event of non-servicing of interest by me / us on the due date; (e) Upon detection of any systemic fraud in relation to the quality of the gold by the Bank; (f) If the value of the Gold Security falls lower than the required margin of the Bank as applicable from time to time, due to change in market price (whether actual or reasonably anticipated) or any other reason or if there is any deterioration or impairment of any security or any part thereof, which causes the security in the judgment of the Bank to become unsatisfactory in character or value; (g) If it is discovered that there is any collusion between the assayer and me/us resulting in a fraudulent and erroneous valuation of the Gold Security or in case the Bank has a reasonable suspicion in this regard; (h) If any attachment, distress, execution or other process against me / us or any of the security / Gold Security is enforced or levied upon; (i) In the event of my/our death, insolvency, failure in business, commission of an act of bankruptcy of either of us; (j) An attempt by me / us, without prior written consent of the Bank, to create any charge, lien, mortgage or any other encumbrance over any of the security / Gold Security; (k) Failure on my/our part to repay the Dues immediately when demanded by the Bank.
- Upon the occurrence of an Event of Default, the Bank shall be entitled to sell the Gold Security and/or any other security furnished by me/us in the open market after giving me / us a notice of 7 (seven) days which I / we agree is a reasonable period for the purposes of Section 176 of the Indian Contract, 1872. The proceeds so realized from the sale of the Gold Security and/or any other security furnished by me/us shall be utilized towards the repayment of Dues under the Loan / Overdraft. In the event that the proceeds so realized are insufficient to meet the amount of Dues, the Bank may take such other and further actions as it may deem necessary to realize the balance amount from me/us. In case of more than one borrower/applicant, we agree that our liability shall be joint and several.
- I/We agree that the Bank may elect to send notices / communications either by writing by post / courier / hand-delivery or through any electronic mode and shall be deemed to have been sent.
- The Bank shall have the right to stipulate any other and further terms and conditions that it may deem fit at any time prior to or after the grant of the Loan / Overdraft, which shall be binding on me/us. All rights of the Bank stipulated herein shall be in addition to the rights, powers and remedies available to the Bank under law. The Bank reserves the right to retain the photographs and documents submitted with this application form and will not return the same to the applicant(s).
- All disputes arising out of and / or relating to this including any collateral document shall be subject to the exclusive jurisdiction of the Courts / Tribunals in Mumbai only.
- I / we understand that the sanction of this Loan / Overdraft is at the discretion of the Bank and upon my/our executing necessary security and other formalities as required by the Bank. I / we authorise the Bank to conduct such credit checks as it considers necessary in its sole discretion and also authorise the Bank to release such or any other information in its records for the purpose of credit appraisal / sharing or for any other purpose. I / We further authorise the Bank to make any enquiries with any other finance company / bank / registered credit bureau regarding my/our credit history with them and also authorise the Bank to provide details of my/our credit history to any other bank / finance company / registered credit bureau.
- The Bank shall have the right to make disclosure of information relating to me/us to any Credit Bureau and/or any other governmental / regulatory / statutory or private agency as required under law from time to time. I / we hereby authorise and give consent to the Bank to disclose, without notice to me/us, information furnished by me/us in application form(s) / related documents executed / to be executed in relation to the Loan / Overdraft availed from the Bank, to the Bank's other branches / Subsidiaries / affiliates / Credit Bureau / Rating Agencies, Service Providers, banks / financial institution, governmental / regulatory authorities or third parties for KYC information verification, credit risk analysis, or for other related purposes that the Bank may deem fit.
- I / we confirm having received, read and understood the terms and conditions applicable to this Loan / Overdraft against Gold and accept hereby without notice the terms and conditions unconditionally and agree that this terms and conditions may be changed by the Bank at any time and will be bound by amended terms and conditions.
- The Loan / Overdraft will carry interest at the rate specified in the Demand Promissory Note executed by me/us. The interest rate for the Loan / Overdraft is linked to the Bank's Base rate and can be revised from time to time at the Bank's discretion. I/we shall be deemed to have notice of changes in the Bank's Base Rate and consequently to changes in applicable rate of interest if such changes are displayed on the notice board of the Bank's branch or published on the website of the Bank (www.dcbbank.com) and I/we are liable to pay interest at such revised rate from its effective date.
- The address for all communication shall be the one furnished in this application form, if not intimated to the Bank regarding any subsequent change of address in writing and under acknowledgement from the Bank.
- In the event of loss of pledged gold jewellery / ornaments by the Bank, the liability of the Bank is limited to replacing the value of the lost gold jewellery / ornaments as disclosed in the appraiser's certificate.
- I / we understand and acknowledge that the Bank shall have the absolute discretion, without assigning any reasons (unless required by applicable law), to reject my/our application and that the Bank shall not be responsible / liable in any manner whatsoever to me/us for such rejection, or any delay in notifying me/us of such rejection and any costs, losses, damage expenses, other consequences, caused by reason of such rejection or any delay notifying me/us of such rejection, of my/our application.
- I / we understand and acknowledge that the Bank retains the right to mortgage, assign, securitize, sell or dispose of the Loans / Overdraft to any bank, financial institutions or other agencies. Moreover, it has the right to transfer the receivable to any Special Purpose Vehicle (SPV).
- I / we confirm that no insolvency proceedings or suits for recovery of outstanding dues or monies whatsoever or for attachment of my/our assets or properties and/or any criminal proceedings have been initiated and/or are pending against me/us and that I/we have never been adjudicated insolvent by any court or other authority. I / we also hereby declare that I/we have no borrowings from any other agency, etc. on the date of application other than those mentioned herein above.
- I / We hereby authorize the Bank to recover my / our dues on the due date or any other bank charges by debiting any of my / our account at your DCB branch.
- The borrower(s) agree that for the purpose of renewal, in case the Bank decides to open a new loan account the Bank reserves the right to close existing loan account by transferring the outstanding to the new loan account or in existing loan account.

I / we consent / do not consent to receive information / services etc. for Marketing purposes through Telephone / Mobile / SMS / Emails by the Bank / its agent. I / we confirm that, I / we have read and understood the Declaration, and that all the details provided on the application form are true and correct. I / we agree and acknowledge that only direct telephone numbers (not board / general telephone numbers of offices / corporates / employers) will be accepted for registration of "Do Not Call". I / we authorise the Bank to disclose, from time to time any information relating to my / our Loan / Overdraft Against Gold Jewellery to any regulatory/ Government/legal authority parent, affiliate, and associates of the Bank, and to third parties engaged by the Bank, for purpose such as marketing of services.

In the event of Loan / Overdraft becoming Non-Performing Asset (NPA) for any reason, either due to non-servicing of interest or otherwise, or occurrence of any Events of Default, the Bank reserves the right, without any intimation to me/us, to reduce the unavailed Loan / Overdraft limit and also to disallow any further debit transactions in the Loan / Overdraft account despite the outstanding dues in the Loan / Overdraft account have not crossed the sanctioned Loan / Overdraft account limit. The Bank would not be liable and responsible for any damages / inconvenience caused to me/us arising out of such action taken by the Bank.

Signature of the Applicant 1

Signature of the Applicant 2

Bank Use Only

Bank Official Name: _____

Signature of the Branch Official

DCB BANK



DCB 24-Hour Customer Care

Call Toll Free: 1800 209 5363
Email: customercare@dcbbank.com
Web: www.dcbbank.com

Risk Classification

* Kindly fill the following details:

Expected Annual Turnover (₹): Less than ₹ 1 Lakh Upto ₹ 1 Lakh Upto ₹ 10 Lakhs Upto ₹ 50 Lakhs
 Upto ₹ 1 Crore Upto ₹ 5 Crores Upto ₹ 10 Crores Upto ₹ 25 Crores More than ₹ 25 Crores

Expected number of transactions in a month: Up to 20 21 to 50 More than 50

Basis of Categorisation: Politically Exposed Person Domiciled in Risk Country Trust Sleeping Partner
 High Risk Profession Others (Please specify): _____

Information: Politically Exposed Person due to position / status as: _____

If Domiciled in Risk Country - Country Name: _____

Nature of Business / Occupation: _____

***Details of Customer's Source of Funds & Estimated Net Worth:**

Income from Employment Income from Business Income from Investments Inherited Funds

Others (Please specify): _____

Risk Classification of Account (L / M / H): _____

Declaration for Signing in Vernacular Language

I _____, son / daughter / wife of _____ adult and
 inhabitant _____ of residing at _____
 _____, do hereby state and declare as solemn affirmation

as under :

I have been read out and explained in the language known to me, the contents of the loan documents and all other documents incidental to availing the loan from _____ DCB Bank by me / by Mr. / Ms. _____ and I signed the said documents after having understood them and by signing the same I / he / she / they do hereby agree to abide by all the terms and conditions of the Loan and the clauses of the same.

I declare that whatever I have stated hereinabove is true and correct to the best of my knowledge and belief.

Solemnly affirmed at _____, on this _____ day of May _____

Signed

x

 Name: _____
 Relation of Applicant: _____

x

 Signature of Applicant/co-Applicant
 Signing in vernacular Language

Date: _____

Place: _____

Loan / Over Draft Disbursal Checklist for Loan / Over Draft against Gold

(To be filled by BOM / Branch Head)

S. No.	Particulars	Yes/No/NA	Please tick (Y)			Remarks of BOM / BH
1	Current Fortnight Gold Rate					
2	Existing Gold Loan Exposure of this customer					
3	Total Gold Loan Exposure (incl the current disbursal)					
4	Application form - Dully filled in					
	- Sign by all borrowers at all places					
	- Has valuer signed on annexure 1 of the app form					
	- DPN (Demand Promissory Note) duly stamped and executed					
	- Application cum agreement duly stamped (e-franked) as per local state laws					
5	Photo duly affixed					
6	KYC Documents available (OSV done)		ID	SV	Address	
	- Please tick (Y)					
7	Sourcing codes properly captured:		GL Officer	DCB Bank Br.	Fullerton RM	
	- Please tick (Y)					
8	If the processing fee recovered?					
	- By way of separate cheque / Demand Draft / Pay Order					
	- By way of debit to operative account					
9	Has the PF cheque cleared					
10	Is the PF posted to Gold Loan Processing Fee Account					
11	Is the customer interaction / assessment sheet filled in after duly organised customer interview					
12	Based on the customer interaction and available facts, is the customer profiling done		Existing	NTB	PSL	
	- Please tick (Y)					
13	Is the criteria of existing customer checked? 1. Existing CASA relationship for 6 months (3 months in case of a excel / privilege customer) 2. Asset relationship for 12 months with no delq. 3. No AQB debits / penalties in last 6 / 3 months. 4. Has telephone at residence / office					
14	If the CIBIL done for loans > 10 lakhs					
15	Is the valuation done (1 if Loan <= 7.5 lakhs, else 2)		Valn 1	Valn 2		
	- Please tick (Y)					
	- Is the Machine calibrated?					
	- Is the valuation done as per format					
	- Is on the letter head / contains rubber stamp					
	- Done by empanelled valuer / their authorized representative, duly signed					
	- Gross wt, Net wt, Karat, Fine wt mentioned					
	- DCB Bank provided rate applied?					
	- Original report in file, one copy inside packet and one copy given to customer					
16	Pledge and Custody process					
	- Is the latest transparent packet used for storage					
	- Is a copy of valuation kept inside packet					
	- Is the packet signed by borrower and 2 custodians					
	- Packets are held in dual custody					
	- All details duly entered in the Gold loan register and signed by both custodians					
17	Loan Amount sanctioned	<= 5 lakhs	<=7.5 lakhs	<=15 lakhs	<=20 lakhs	
	- Please tick (Y)					
18	Approved by (not less than)	Branch Head	RH/NSM/Product	Hd Retail Assets	Hd Retail Banking	
	- Please tick (Y)					
19	Approval for negative Profile taken by					
20	Deviation, If any		LTV	ROI	PF	
	- Please tick (Y)					
21	Deviation approved by		RH/NSM/Product	Hd Retail Assets	Hd Retail Banking	
	- Please tick (Y)					
22	Repayment by way of		SI	PDC		
	- Please tick (Y)					
23	SPDCs taken					
24	System checks done post disbursal vis-à-vis underlying docs and app form					
	- Correct scheme code chosen? OD412 for an overdraft product LN533 for an EMI based Term Loan LN555 for a bullet payment term loan					
	- Name of applicant correctly mentioned					
	- Loan amount correctly booked					
	- Tenor of Loan correctly mentioned					
	- Repayment mode checked - SI properly linked					
	- ROI correctly mentioned INTTM Table correctly updated with Base Rate _____ (base rate) + _____ (base rate-interest rate)					
	- PF correctly recovered / deducted					
	- PF deposited in right account					
	- Collateral details as per valn					
	- SRM setting done as per Fine Gold weight					
	- Sourcing codes properly marked					
	- PSL codes properly captured					
25	Pay Order issued to the customer					
26	Following Documents sent to RAOU:					
	- Application form cum agreement					
	- KYC documents (ISA)					
	- Customer Interaction Sheet					
	- Copy of valuation report					
	- Security PDCs					
	- Bank Statement for 6 months (non DCB Bank a/c)					
	- CIBIL report (if the case is > 10 lacs or asked by sanctioning authority)					
	- CPV / Visit Report					
	- PSL documentation / declaration					
	- A/c opening form / CIDD					
	- Disbursal checklist					

MAKER Name: _____
 Designation: _____
 Signed by: _____ HRMS ID: _____

CHECKER Name: _____
 Designation: _____
 Signed by: _____ HRMS ID: _____