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Customer Onboarding Checklist

JS Bank	
Customer Onboarding checklist	
Borrowers Name:	Date _____
CIF No.:	
Facility Name:	
Branch Name & Code:	
Documentation:	
1	Valid Copy of Customer CNIC- Original Seen -O/S By Branch Staff
2	Biometric of the Customer or Nadra Verisys (Mandatory)
4	Compliance check must be done as per SOP (Customers Name to be Run through Compliance Portal)
4.a	Did the name appear in any list on the Compliance Portal
5	ORR Form
6	Approved CA (Credit Application) along with limit approval as per Grid
7	Undertaking Signature Form duly signed by BOM or BM
8	Contact Details in CIF (active mobile is Mandatory) Staff Need to Verify the Active Mobile through Calling in the customer presence.
9	Valid Copy of Nominee CNIC – Original Seen -O/S Done by Branch Staff
10	Valid Copy of Witness CNIC – Original Seen -O/S Done by Branch Staff
11	Signature Differ Undertaking (if Required)
12	If Borrower is House Wife then Beneficiary Owner Identity Details are required (copy of CNIC)
13	In case of GTF facility, current Gold facility proof of other Bank (Disbursement certificate or Repayment Schedule)
Purpose of the Loan	
Personal Use To be Tagged to CF	
Business Purpose To be Tagged to SE	
Loan Amount Requested	
Less than or equal to Rs. 2,500,000/- Decision making at Branch level	
Rs. 2,500,001- 25,000,000 Decision making at Risk	
Mandatory for Rollover Customer	
1	Has the customer taken Loan or used the facility in the Past (Rollover Customer)
2	If yes, Mention the Account details
3	Is the Past Loan still under Process?
4	Name of the Goldsmith - Previous evaluation
4	Name of the Goldsmith – evaluation for Rollover

5	State the new seal Bag number	
Valuation Certification of the Ornaments:		
1	Gold Valuation certificate must be signed by Borrower, Goldsmith and BOM	
2	Valuation must be done in the Presence of Borrower, Goldsmith and BOM	
Video Upload Requirement:		
1	Gold Checking Process Video (Clear Video Required)	
2	Weight on scale must be captured in Video	
3	Gold Packing and Sealing Process must be captured in video	
4	Borrower, Goldsmith and BOM must be visible in the Video	
5	Teams call was carried out for Gold evaluation	
6	Introduction of BOM / Customer / Goldsmith was carried out	
Legal Booklet Filling:		
1	Legal Booklet must be filled properly by all means	
2	Borrower Signature and Thumb Impression required on all the Pages of Legal booklet	
3	BOM Signature and Stamp required on all the pages (S.V)	
4	Date on Evaluation, CA and Legal Booklet must be same	
5	Loan Expiry Date on CA & Transaction Letter must be same	
6	Complete detail of Nominee must be filled in booklet	
7	Borrowers Signature Required on Cutting or on Over Writing (If any)	
8	Gold Smith Signatures and Stamp Required on Cutting or on Overwriting (If any – Only Evaluation Pages)	
Scanning of Documents:		
1	All Documents must be Scanned clearly (Specially CNIC of Customer)	
Ornaments Storage or Safe in:		
1	Securities register of gold ornaments at branch duly signed by two authorized custodians.	
Repayment Schedule:		
1	RPS must be signed by customer and attached with Legal booklet and copy must be handed over to customer	
To Be Carried Out by CAD		
1	ECIB of the borrower has been carried out and attached with the documentation	☑

Gold Relationship Manager/Branch Manager

Branch Operation Manager

