

BankLens

Data Checklist for Statutory Bank Branch Audit

Columns / Information to be sought from the Bank in Excel format

*** COMPULSORY — analysis cannot run without these columns**

+ RECOMMENDED — significantly improves accuracy of NPA detection & provisioning

(All other columns are optional but enhance reporting quality)

A. TERM LOAN BALANCE FILE

Sr.	Column Name	Description / What to Ask from Bank	Type
1	* account_number	Account or loan number (unique per account)	text
2	* customer_id	Customer ID number (must match across TL & CC/OD for borrower-wise NPA)	text
3	customer_name	Name of the customer / borrower	text
4	+ facility_type	Facility / Scheme code (e.g. EB-HOME LOAN, EB-MSME-TL, KCC)	text
5	* outstanding_amount	Current outstanding loan balance as on audit date	amount
6	* overdue_since_date	Date since instalment/interest payment is overdue (key for NPA date)	date
7	+ sanctioned_amount	Original sanctioned loan amount	amount
8	+ instalment_amount	Regular EMI / instalment amount	amount
9	+ drawing_power	Theoretical balance (scheduled outstanding)	amount
10	sanction_date	Date of loan sanction	date
11	+ disbursement_date	Date of first disbursement (detects Quick Mortality)	date
12	last_payment_date	Date of last payment / recovery received	date
13	interest_rate	Interest rate applied (% per annum)	number
14	interest_due	Interest amount currently due / overdue	amount
15	+ unrealized_interest	Interest accrued but not realized (to be reversed if NPA)	amount
16	security_type	Type of security (Property / Stock / FD / NSC / LIC)	text
17	+ security_value	Realisable value of collateral security held	amount
18	security_valuation_date	Date of last security valuation by approved valuer	date
19	guarantee_type	Guarantee scheme (ECGC / CGTMSE / CGTSL / NCGTC / None)	text
20	guarantee_amount	Amount covered under guarantee scheme	amount
21	restructured_flag	Whether account is restructured / rephased (Yes / No)	text
22	restructuring_date	Date of restructuring / rephasing	date
23	+ current_asset_classification	Bank's own asset classification from CBS (Standard/Sub-std/D1/D2/D3/Loss)	text
24	bank_npa_date	NPA date as per bank CBS (for MOC annexure)	date
25	+ current_provision_amount	Provision amount already held by bank against this account	amount
26	write_off_amount	Amount written off by bank (if any)	amount

B. CC/OD (CASH CREDIT / OVERDRAFT) BALANCE FILE

Sr.	Column Name	Description / What to Ask from Bank	Type
1	* account_number	Account or credit line number (unique per account)	text
2	* customer_id	Customer ID number (must match TL file for borrower-wise NPA)	text
3	customer_name	Name of the customer	text
4	+ facility_type	Facility / Scheme code (e.g. EB-MSME-CC, MC-CC, OD-SARAL)	text
5	* outstanding_amount	Current outstanding balance (debit balance) as on audit date	amount
6	+ sanctioned_amount	Sanctioned credit limit	amount
7	+ drawing_power	Drawing power (DP) of the account	amount
8	* last_credit_date	Date of last credit to the account (critical for NPA Criterion 2)	date
9	+ irregularity_date	Date when account became irregular / out of order	date
10	+ irregular_amount	Amount by which outstanding exceeds DP / limit	amount
11	+ limit_expiry_date	Date when credit limit expires / due for renewal	date
12	+ last_stock_statement_date	Date of latest stock / book debt statement submitted	date
13	sanction_date	Date of credit line sanction / last renewal	date
14	interest_rate	Interest rate applied (% per annum)	number
15	interest_due	Interest amount currently due	amount
16	+ unrealized_interest	Interest accrued but not realized (reversed if NPA)	amount
17	security_type	Type of security / collateral held	text
18	+ security_value	Realisable value of collateral security	amount
19	security_valuation_date	Date of last security valuation	date
20	guarantee_type	Guarantee scheme (ECGC / CGTMSE / CGTSL / NCGTC / None)	text
21	guarantee_amount	Amount covered under guarantee scheme	amount
22	restructured_flag	Whether account is restructured (Yes / No)	text
23	restructuring_date	Date of restructuring	date
24	+ current_asset_classification	Bank's own asset classification from CBS	text
25	bank_npa_date	NPA date as per bank CBS	date
26	+ current_provision_amount	Provision amount held by bank	amount
27	write_off_amount	Amount written off by bank	amount

Important Notes for the Auditor

1. Request SEPARATE Excel files for Term Loans and CC/OD accounts from the bank.
2. Load BOTH files in BankLens together for complete borrower-wise NPA identification.
3. Columns marked * are COMPULSORY - BankLens cannot run analysis without these.
4. Columns marked + are RECOMMENDED - these significantly improve NPA detection accuracy.
5. The more columns you provide, the more comprehensive and accurate the output.
6. All date columns should preferably be in DD-MM-YYYY or DD/MM/YYYY format.
7. All amount columns should be numeric (no commas, no currency symbols, no text).
8. For CC/OD multi-period trend analysis, request monthly balance files for 12 months.
9. Ensure Customer ID is CONSISTENT across both TL and CC/OD files - this is how BankLens identifies common borrowers for borrower-wise NPA propagation.
10. Request bank to include ALL accounts including NIL / zero balance accounts.
11. If bank provides SMA classification, map it to current_asset_classification column.
12. For CC/OD accounts, last_credit_date is critical for NPA Criterion 2 detection.
13. Stock statement date is important for detecting stale stock (>3 months = DP becomes NIL).

Reports Generated by BankLens from this data:

- Term Loan & CC/OD Working Papers (account-wise NPA analysis)
- Combined Analysis with Borrower-wise NPA Propagation
- Memorandum of Changes (MOC) - Categories C, D, E
- NPA Statement with Provision Adequacy Worksheet
- LFAR Advances Observations (Word document + Excel with absolute values)
- SMA Classification (SMA-0, SMA-1, SMA-2) & Early Warning Signals
- Sector-wise Classification & Standard Asset Provisioning