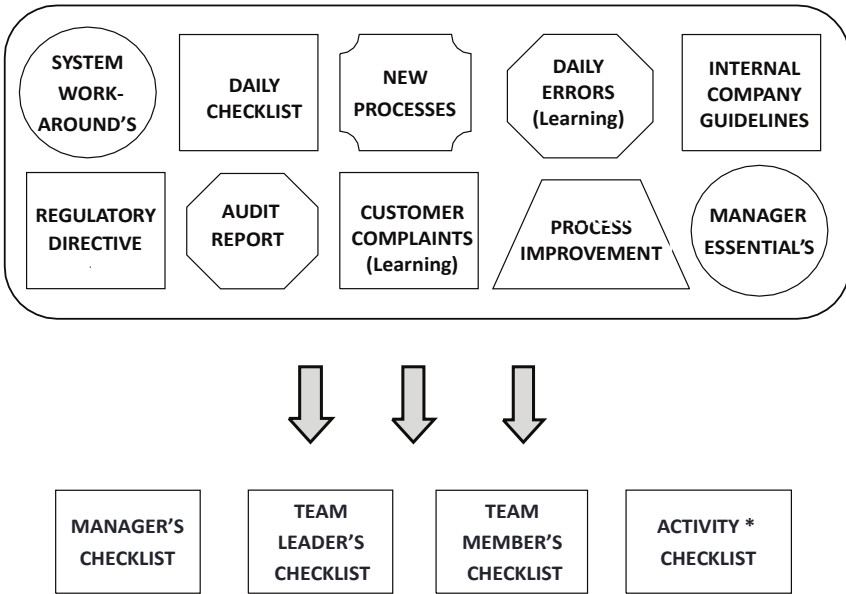


Due Diligence in the Department –A Flow Chart



\* Some activities – say Account Opening, Income Computation, etc. – are critical in nature, have frequent updates, attract exceptions, and so should have detailed checklists of their own.