

Underwriting Checklist

Banking, Finance & Fintech

Document type: Plan / SOP / strategy / guide · Generated 14 Oct 2026

This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

Background

Builds a practical underwriting checklist for a specific loan product — KYC verification, income and cash-flow checks, bureau score and history, FOIR/DSCR, fraud checks, collateral and policy fit — with a decision matrix (approve / conditional / decline) and red flags. Use this as the operational checklist underwriters follow per file. For the reasoning method behind it use the Credit Appraisal Framework.

Purpose of this tool & output

Consistent, risk-aware underwriting

How the output is used

Use the checklist for consistent, risk-aware underwriting on every case.

Important cautions

AI-generated checklist; align to your credit policy.

Companion documents

- Loan Origination SOP
- Credit Appraisal Framework
- Credit Policy Builder
- Loan Documentation Checklist
- Collections Strategy Builder
- NPA Management Plan

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.