Date : ....

DUE DILIGENCE CERTIFICATE

BASIC DETAILS ABOUT THE COMPANY

Name of the Company	
Registration No. of the Company	
Date of Registration / Incorporation	
Address of the Company	
Office Contact Number	
Office E-mail id	
Nominal Capital of the Company	
Paid-up Capital of the Company	
Latest Financial Statement Period	
Date of Last AGM	
Due Date to hold AGM (Extended)	
Total Number of Directors	
Details of Directors	Please See. Clause.No.1 below

FINANCIAL SUMMARY & HIGHLIGHTS :

The Financial Results for the year ended 31st March, 2021, as compared to the previous financial year based on Audited Balance Sheet & P&L A/c. is summarized here under :

in (₹) in (₹)

Sl. No	**PARTICULARS**	Current Year **31-03-2021**		Previous Year **31-03-2020**	
		Rs.	Pe.	Rs.	Pe.
(i)	Revenue from operations		00		00
(ii)	Other Income		00		00
(iii)	**Total Income / Revenue**		00		00
(iv)	Less : Finance Cost		00		00
(v)	Less : Depreciation & Amortization		00		00
(vi)	Less : Other Expenses		00		00
(vii)	**Total Expenditure / Expenses**		00		00
(viii)	Profit Before Tax & Exceptional Items		00		00
(ix)	Exceptional Items		00		00
(x)	**Profit Before Tax**		**00**		**00**
(xi)	Current Tax		00		00
(xii)	Deferred Tax		00		00
(xiii)	**Profit After Tax**		**00**		**00**
(xiv)	**Earning Per Equity Share**				
	(i) Basic				
	(ii) Diluted				

To:

The Manager,
ABCD Bank / Financial Corporation,
Postal Address,
City Name with Pincode, State

Sir / Madam,

I have examined the registers, records, book and papers of M/s. .... **Private Limited** ('this Company') having its registered office at .... as required to be maintained under the Companies Act, 2013 (the Act) and the Rules made thereunder, the provisions contained in the Memorandum and Articles of Association of the Company, the provisions of various statutes, wherever applicable for the Financial Year ended on 31-03-2021. (i.e) FY: 2020-21

Since 'this Company' is unlisted Private Limited company, the provisions contained in the Listing Agreement/s, if any, entered into by 'this Company' with the recognized stock exchange/s is/are not applicable to this Company.

In my opinion and to the best of my information and according to the examination carried out by me and explanations furnished to me by the Company, its officers and agents I report that in respect of the aforesaid period :

1) The management of the Company is carried out by the Board of Directors comprising of Executive & Non-Executive as listed in below table-1 and the Board was duly constituted.

Name of Director	Designation	DIN	Date of Appointment
	BOARD OF DIRECTORS		
Sri.	Managing Director		
Sri.	Director (Executive-WT)		
	OTHER DIRECTORS		
Shri.	Director (Non-Executive)		
Smt.	Director (Non-Executive)		

During the period under review there are no changes that took place in the Board of Directors of the Company.

2) The shareholding pattern of the company as on 31/03/2021 has been attached in **Annexure-1**. Similarly, there are no changes that took place in the shareholding pattern of the Company till this date of certification.

3) The company has NOT altered the Memorandum of Association (MOA) (and/or) Articles of Association (AOA) during this reporting period under review.

4) The company has entered into transactions with business entities in which directors of the company were interested as detailed in **Annexure-2**.

5) As per Clause No: 11.1 of Financial Statement in **Annexure-3**, 'this Company' has **not** given loans, and advances to its directors (and/or) persons (or) firms (or) companies in which directors were interested, as-such Section 185 of the Companies Act, 2013 is not applicable.

6) The amount borrowed by the Company from its directors, members, financial institutions, banks and others were within the borrowing limits of the Company not exceeding Rupees 50 Crore (Rupees Fifty Crore only), including the money already borrowed by the company as mentioned in Cl.No.58 of AoA and Such borrowings were made by the Company in compliance with applicable laws.

7) The total borrowing(s) from Directors / members / Financial Institutions / Banks are Rs... /-. The break up of domestic borrowings are listed below :

Sr. No.	Name(s) of the Related Party	Nature of Relationship with M/s. .... Private Limited	Unsecured Loans / Advances received from Related Party (AS-18) Period of Transactions & Value	
			FY: 2020-21 in (₹)	FY: 2019-20 in (₹)
1		Managing Director		
2		Director (WT)		
3		Director		
4		Director		
5		Shareholder		
6		Shareholder		
7		Shareholder		
8		Shareholder		
9		Shareholder		
10		Shareholder		
	Total Unsecured Loan from Related Parties			

Sl. No.	FY	Name of Bank	Creation / Modification	Date (dd/mm/yyyy)	SRN number	Charge ID Number	Amount of Charge (Rs.)
1	2017-18		Creation				
2	2017-18		Creation				
3	2018-19		Creation				
4	2018-19		Creation				
5	2018-19		Creation				
6	2019-20		Modification				
7	2019-20		Creation				
8	2020-21		Creation				
9	2021-22		Modification				
10	2021-22		Creation				
			Total Borrowings from Banks / Fin. Institutions				

8) The Company has not defaulted in the repayment of unsecured loans (or) debentures, facilities granted by banks, financial institutions and non-banking financial companies.

9) During the year under review, ‘this Company’ neither accepted any deposits nor there were any amounts outstanding at the beginning of the year which were classified as ‘Deposits’ in terms of Section 73 of the Companies Act, 2013 read with the Companies (Acceptance of Deposit) Rules, 2014 as amended from time to time, during the year under review and therefore details mentioned in Rule 8(5) (v) & (vi) of Companies (Accounts) Rules, 2014 relating to deposits, covered under Chapter V of the Act is not required to be given. (i.e) The Company has not accepted any Deposits from the Public.

10) The Company has created, modified or satisfied charges on the assets of the company as detailed in table in Cl.No: 7 above.

11) There were **NO** Investments made in wholly-owned Subsidiaries and/or Joint Ventures abroad by ‘this company’.

12) As per the available records, it seems that ‘this company” never received any overseas borrowings as-such the principal value of the forex exposure and Overseas Borrowings of the company is Nil / Not applicable.

13) During this period of Report under review, ‘This Company’ has not issued, offered and allotted any new Equity Shares to the persons-entitled thereto and also ‘This Company’ has never issued / offered / allotted / redeemed any preference shares / debentures.

14) As per the insurance document, it seems that, ‘this Company’ has insured some of its secured assets as per **Annexure-4**

15) The Company has complied with the terms and conditions, set forth by the lending bank / Financial Institution at the time of availing any facility and also during the period of loan.

16) The Company has never declared and paid dividends to its shareholders as per the provisions of the Companies Act, 2013.

17) The name of the Company and or any of its Directors does not appear in the defaulters' list of Reserve Bank of India.

18) The name of the Company and or any of its Directors does not appear in the Specific Approval List of Export Credit Guarantee Corporation.

19) The Company has paid all its Statutory dues and Satisfactory arrangements had been made for arrears of any such dues.

20) The funds borrowed from banks/financial institutions have been used by the company for the purpose for which they were borrowed.

21) The provisions stipulated in Section 186 of the Companies Act in respect of its Inter Corporate loans and investments are not applicable to ‘this company’.

22) It has been observed from the Reports of the Directors and the Auditors that the Company has complied with the applicable Accounting Standards issued by the Institute of Chartered Accountants in India.

23) ‘This Company’ has never paid any dividend as-such the credit of unpaid dividends to Investor Education and Protection Fund (IEPF) is not applicable.

24) As per the information received by ‘this company’, there is neither prosecution(s) initiated against ‘this company’ nor show cause notices received by ‘this Company’ for alleged defaults/offenses under various statutory provisions and also there are no fines (and/or) penalties imposed on the Company (and/or) any other action initiated against ‘this Company’ (and /or) its directors in any cases.

25) Since, ‘this Company’ is a Private Limited Company and not a listed entity, the provisions of Listing Agreement is not applicable to ‘this Company’.

26) The Company has been deposited PF & ESI contribution periodically and the PF&ESI Register(s) / Books are maintained properly.

27) Asper the “View Public Document / Search Report / Company Master Data” from Ministry of Corporate Affairs website, it seems that the Annual Returns & Financial Statements are filed during this period of report under review with MCA with in (extended) due date. Apart from MGT-7 & AOC-4, ‘This company’ has also filed all other periodical ROC forms such as DIR-3 KYC, DPT-3 and all other incidental Forms from time to time.

Place :
Date :

Seal & Sign of Practising Company Secretary (or) Chartered Accountant