

**SUPPLEMENTARY CLAIM CERTIFICATE**  
**(On the Letterhead of Statutory Auditor)**

To,  
The Board of Directors  
\_\_\_\_\_ Limited

**Statutory Auditors' Certificate for Supplementary claim relating to the Scheme of grant of ex-gratia payment of difference between compound and simple interest for six months to borrowers in specified loan account (1.3.2020 to 31.8.2020)**

1. This Certificate is issued in accordance with the terms of our engagement letter reference no.: \_\_\_\_\_ dated \_\_\_\_\_. This is supplementary to the certificate issued by M/S \_\_\_\_\_ in the captioned subject on \_\_\_\_\_ vide UDIN \_\_\_\_\_.
2. We, \_\_\_\_\_, Chartered Accountants (Firm's Registration Number \_\_\_\_\_), are the Statutory Auditors of \_\_\_\_\_ (the "Lending Institution") for the year ending March 31, 2021/ as on date, having its Registered Office at \_\_\_\_\_. As required by Para 10(1) of Annexure I of the Communication issued by Ministry of Finance, Department of Financial Services (DFS) Ref: F No.2/12/2020-BOA.I dated 23<sup>rd</sup> October, 2020 addressed to the Lending Institution and communicated to us by the Lending Institution, we are required to certify whether the claim relating to the Scheme of grant of ex-gratia payment of difference between compound interest and simple interest for six months to borrowers in specified loan account (1.3.2020 to 31.8.2020) has been made as per the guidelines issued by DFS (i.e. circular no F.No.2/12/2020-BOA.I dated October 23, 2020 and the subsequent FAQs issued by GOI, hereinafter to be referred as 'DFS guidelines') referred above. We have reviewed the accompanying Statement of "The claim related to the Scheme of grant of ex-gratia payment of difference between compound interest and simple interest for six months to borrowers in specified loan account (1.3.2020 to 31.8.2020)" (the "Statement") which has been certified by the Lending Institution and stamped by us for identification purposes only.
3. Based on our review of the books of account and other relevant records of the Lending Institution, We confirm that Supplementary Statement of Claim-cum-Indemnity submitted by the Bank/ Lending Institution vide number \_\_\_\_\_ dated \_\_\_\_\_ is in accordance with the Scheme of grant of ex-gratia payment of difference between compound interest and simple interest for six months to borrowers in specified loan account (1.3.2020 to 31.8.2020), has been made as per the DFS guidelines and credited to borrowers specified loan account between **06.11.2020 to 21.11.2020**.
4. Criteria against which the information contained in the Supplementary Statement of Claim-cum-Indemnity is evaluated and found as per the DFS guidelines and conveyed by designated officer of SBI in addition to the guidelines of DFS, GoI as mentioned above.
5. With respect to Portfolio sold to various LIs before 29.02.2020, we confirm that we have verified the confirmation obtained by \_\_\_\_\_ (LI) from all the other LIs with respect to these accounts with total claim amount of Rs. \_\_\_\_\_ pertaining to \_\_\_\_\_ number of accounts.

## Conclusion

6. Based on the work performed as mentioned above, and according to the information, explanations and representations given to us, nothing has come to our attention that causes us to believe that the supplementary claim of Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_ only) pertaining to payment of claim to the customer accounts, now submitted by the Lending Institution, as per attached Undertaking cum Indemnity, has not been appropriately computed by the lending institution as per the DFS guidelines and that the controls established are not adequate for eligibility criteria and completeness.

## Restriction on Use

7. This certificate has been issued at the request of the Lending Institution for onward submission to the Designated Officer of State Bank of India (SBI). This certificate is intended solely for the purpose in accordance with Para 10(i) of Annexure I of the communication issued by Ministry of Finance, Department of Financial Services (DFS), Ref: F No. 2/12/2020-BOA.I dated 23<sup>rd</sup> October 2020 and is not to be used for any other purpose or to be distributed to any other parties. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other party to whom it is shown or into whose hands it may come without our prior consent in writing.

For \_\_\_\_\_  
Chartered Accountants  
(ICAI Reg. No. \_\_\_\_\_)  
Partner  
(Membership No. \_\_\_\_\_)  
UDIN: \_\_\_\_\_  
Date:     /     /2021