SAMPLE ONLY — RBI Annex III layout (fictional data). Banks may require their latest circular format.

MakeMyLoanEasy.com · PROFESSIONAL DESK

DILIGENCE REPORT

(RBI consortium / multiple banking — Annex III specimen · Companies Act, 2013)

To,
The Manager,
[Name of the Bank / Financial Institution]

I/We have examined the registers, records, books and papers of ABC India Pvt Ltd having its registered office at [Complete Address] 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, as well as the provisions contained in the Listing Agreement/s, if any, entered into by the Company with the recognized stock exchange/s for the half year ended on 30/09/2025. In my/our opinion and to the best of my/our information and according to the examination carried out by me/us and explanations furnished to me/us by the Company, its officers and agents, I/We report that in respect of the aforesaid period:

1. The management of the Company is carried out by the Board of Directors comprising of as listed in Annexure I, and the Board was duly constituted. During the period under review the following changes that took place in the Board of Directors of the Company are listed in Annexure II, and such changes were carried out in due compliance with the provisions of the Companies Act, 2013.

2. The shareholding pattern of the company as on [DD/MM/YYYY] was as detailed in Annexure III. During the period under review the changes that took place in the shareholding pattern of the Company are detailed in Annexure IV.

3. The company has altered the following provisions of (i) The Memorandum of Association during the period under review and has complied with the provisions of the Companies Act, 2013 for this purpose. (ii) The Articles of Association during the period under review and has complied with the provisions of the Companies Act, 2013 for this purpose. [Nil alteration / details in working papers — sample].

4. The company has entered into transactions with business entities in which directors of the company were interested as detailed in Annexure V. [Nil / as detailed — sample].

5. The company has advanced loans, given guarantees and provided securities amounting to Rs. [Nil / amount] to its directors and/or persons or firms or companies in which directors were interested, and has complied with Section 185 of the Companies Act, 2013.

6. The Company has made loans and investments; or given guarantees or provided securities to other business entities as detailed in Annexure VI and has complied with the provisions of the Companies Act, 2013.

7. The amount borrowed by the Company from its directors, members, financial institutions, banks and others were within the borrowing limits of the Company. Such borrowings were made by the Company in compliance with applicable laws. The break up of the Company's domestic borrowings were as detailed in Annexure VII.

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

9. The Company has created, modified or satisfied charges on the assets of the company as detailed in Annexure VIII. Investments in wholly owned Subsidiaries and/or Joint Ventures abroad made by the company are as detailed in Annexure IX. [Nil — sample].

10. Principal value of the forex exposure and Overseas Borrowings of the company as on [DD/MM/YYYY] are as detailed in the Annexure X. [Nil / as detailed — sample].

11. The Company has issued and allotted the securities to the persons entitled thereto and has also issued letters, coupons, warrants and certificates thereof as applicable to the concerned persons and also redeemed its preference shares/debentures and bought back its shares within the stipulated time in compliance with the provisions of the Companies Act, 2013 and other relevant statutes. [Nil event — sample].

12. The Company has insured all its secured assets. [As represented / policies reviewed — sample].

13. 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 currency of the facility.

14. The Company has declared and paid dividends to its shareholders as per the provisions of the Companies Act, 2013. [Nil / as detailed — sample].

15. The Company has insured fully all its assets.

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

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

18. The Company has paid all its Statutory dues and satisfactory arrangements had been made for arrears of any such dues.

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

20. The Company has complied with the provisions stipulated in Section 186 of the Companies Act, 2013 in respect of its Inter Corporate loans and investments.

21. 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.

22. The Company has credited and paid to the Investor Education and Protection Fund within the stipulated time, all the unpaid dividends and other amounts required to be so credited. [Nil — sample].

23. Prosecutions initiated against or show cause notices received by the Company for alleged defaults/offences under various statutory provisions and also fines and penalties imposed on the Company and or any other action initiated against the Company and/or its directors in such cases are detailed in Annexure XI. [Nil — sample].

24. The Company has (being a listed entity) complied with the provisions of the Listing Agreement / SEBI (LODR) Regulations, if applicable. [Not listed — N/A sample].

25. The Company has deposited within the stipulated time both Employees' and Employer' contribution to Provident Fund with the prescribed authorities.

Note: The qualification, reservation or adverse remarks, if any, are explicitly stated at the relevant paragraph(s) above. [None in this sample.]

Place: [City]
Date: [DD/MM/YYYY]

Signature: ______________________________
Name of Chartered Accountant / Firm: MakeMyLoanEasy.com
Membership No. / FRN: [XXXXXX]
UDIN: [24123456789012345678]

Certification may be issued by a Practising Company Secretary, Chartered Accountant or Cost Accountant as permitted by RBI for consortium / multiple banking arrangements. Share your bank's latest Annex III specimen if it differs.

Annexure I — Board of Directors (current)

Sr.	Name	DIN	Designation
1	Shri [Director A]	[DIN]	Managing Director
2	Smt. [Director B]	[DIN]	Director

Annexure VII — Break-up of domestic borrowings (sample)

Lender	Nature	Sanctioned (Rs.)	Outstanding (Rs.)
[Bank A]	Cash Credit	40,00,000	32,50,000
[Bank B]	Term Loan	50,00,000	41,00,000

Annexure VIII — Charges created / modified / satisfied (sample)

Charge holder	Amount (Rs.)	Assets	Status
[Bank A]	50,00,000	Plant & machinery	Open
[Bank B]	25,00,000	Book debts	Open

Annexures II–VI, IX–XI: [To be appended as applicable in the actual report.] This sample illustrates the RBI numbered report structure only.