

clause (ix) Repayment of Loans

a) whether Co. defaulted in repayment of loans/other borrowings / Pmtt. to any lender,

if yes, report as below:

Nature of Borrowing	Name of Lender*	Amt of (₹) default	Principal/Intt	Delay (no. of days)	Remarks, if any
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* lender wise details → default of [Bank / FI / govt]

b) whether Co. declared as wilful defaulter by Bank / FI / other lender.

Kyv?
[purpose x]

(LT) ↙

↘ (ST) (PT)

c) whether term loans were applied for purpose for which loans were obtained

whether funds raised on short term basis utilised for long term purpose.

[if NOT, (₹) amt of loan diverted & purpose to be indicated]

[if yes, nature & amt (₹) indicated.]

2 to SAJV

(P) ↙

whether Co. taken funds from any entity / person

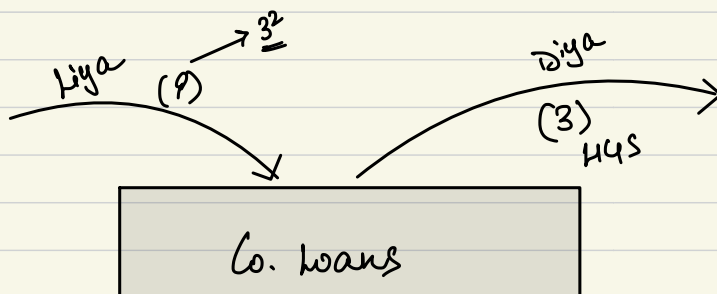
↓
to meet obligations of SAJV

↓
if yes, details of nature of transⁿ & (₹) amt indicated.

(P) ↘

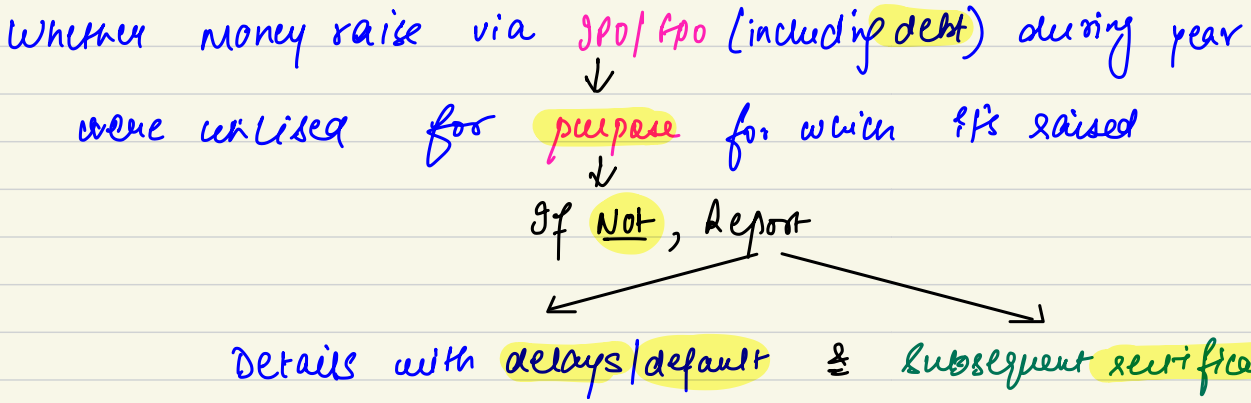
whether Co. raised loans during year, on pledge of securities held in SAJV,

↓
if yes, give details & also report if any default on such loans.

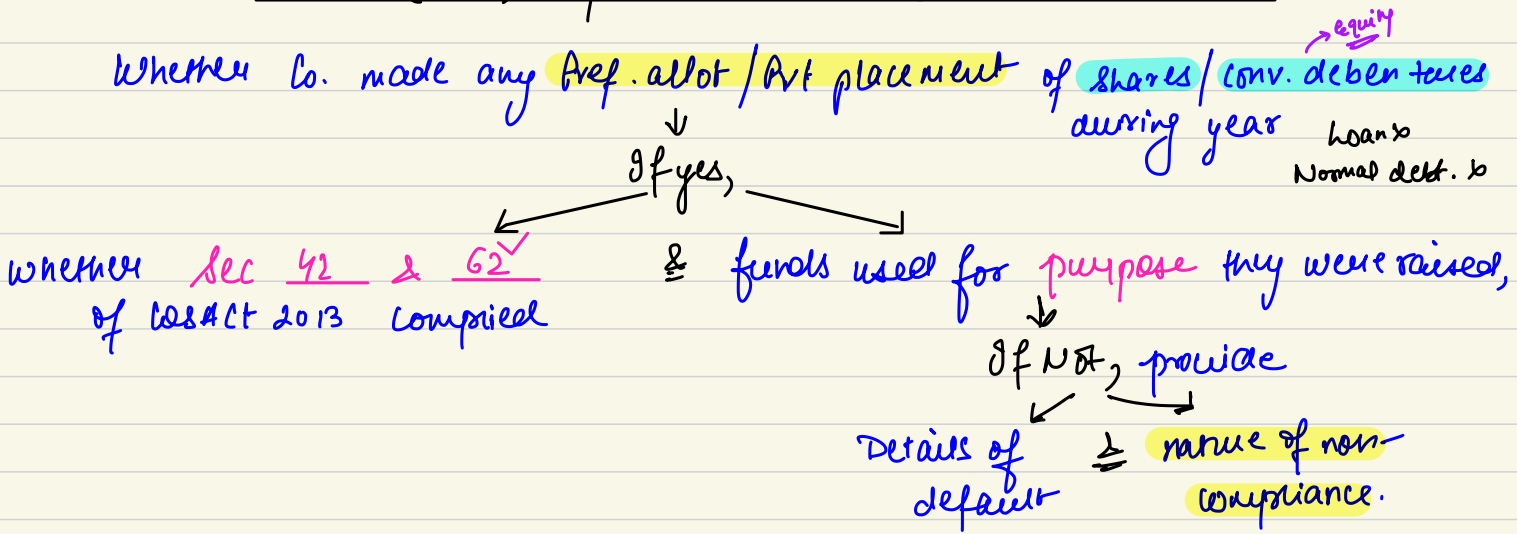


Ten Tan Tan Tara IPO lag gaya humara

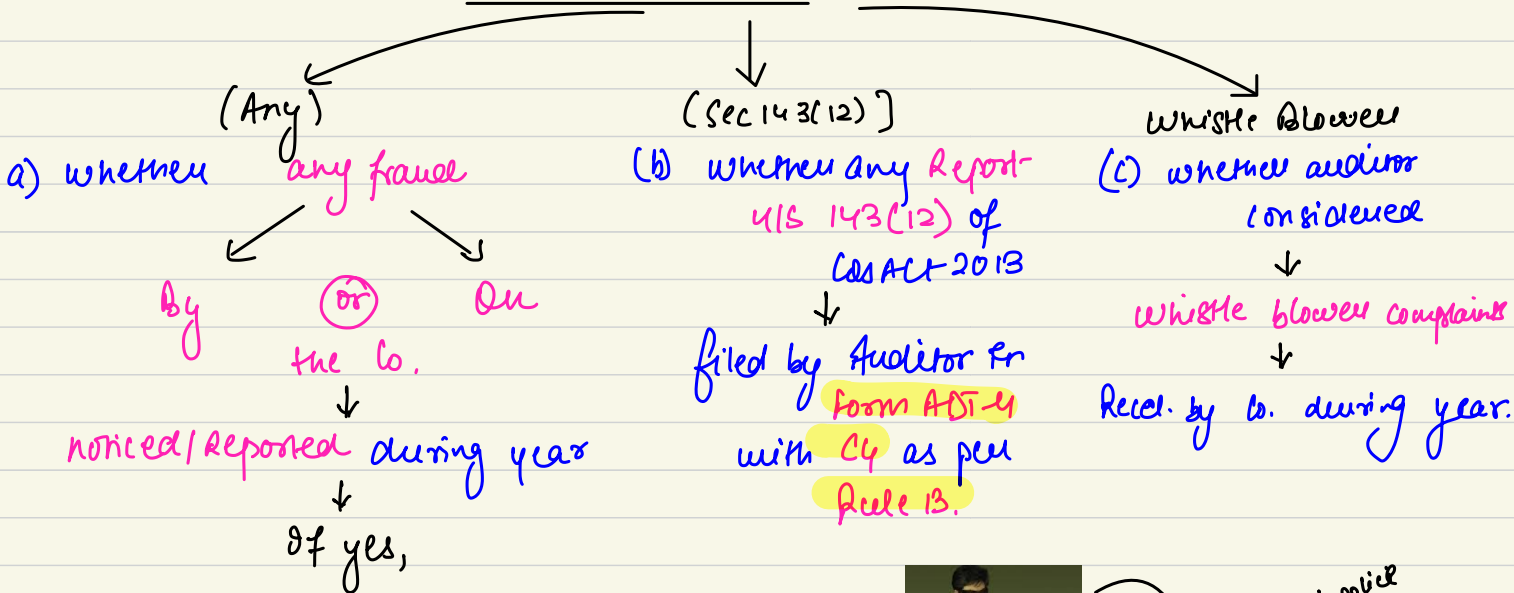
Clause (x) (a) IPO/FPD Reporting



Clause (x) (b) Preferential Allotment & Pvt. Placement



Clause (xi) Fraud



ko 11 malko ki police dhond rahi hai
 ↓
 use Fraud kiya

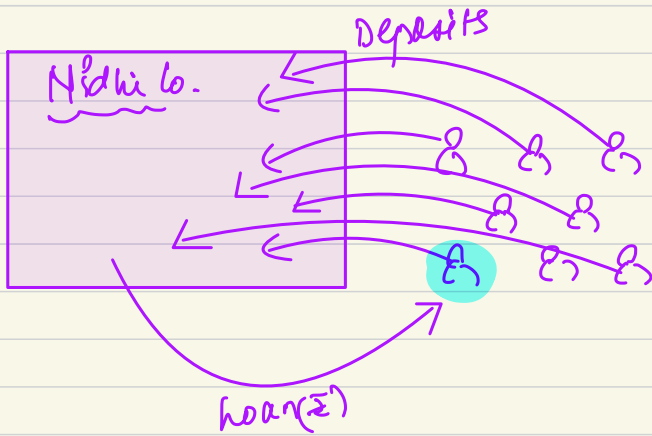
Clause (xii) Nidhi Co.

Whether Nidhi Co.

Complied with **Net Owned funds** to **deposit Ratio** of **1:20**.

maintaining **10%** unencumbered **term deposits** (free of charge) to meet **Liability**

made any **default** in **payment of** **INT** or **repayment** for any period & if yes, give **details**.



आदत Savings



न्युटि
Nidhi
अपेक्षा
12 बाजे अयेजी

होममाल

Clause (xiii) Related Party

Whether all **transⁿ** with **R.P.(s)** (SASSO)

are as per **Sec 177 & 188** of **Ins. Act 2013**

details have been **disclosed** in **AR** as per **applicable a/c** **stand.**

Clause (xiv) Internal Audit

a) Whether Co. has **internal audit system** (Sec 138) **commensurate** with **nature & size of business**

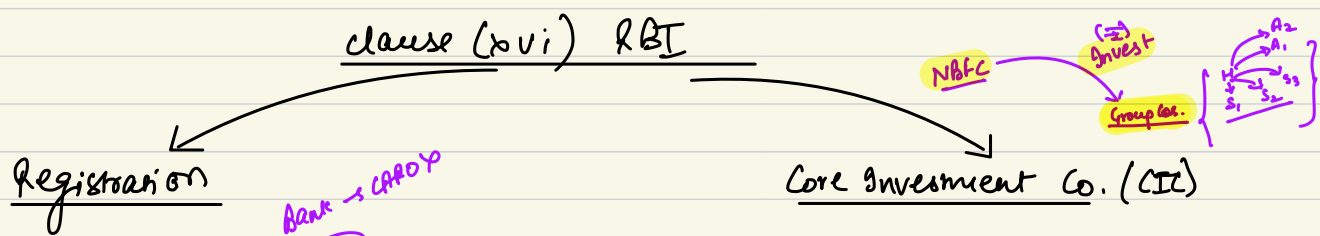
According to

Entity ↑
Complex ↑ → Int. audit Team ↑

b) Whether **Report of Int. Auditor** for **Audit period** **considered** by **stat auditor.**

Int. Auditor → **Yes** → **Accha** → CR + Rom + M
→ **Bura** → CR + Rom + M

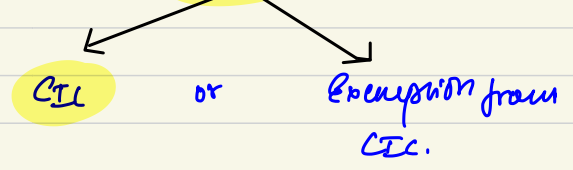
clause (xv) Non Cash Transⁿ *Barter deal*
 whether Co. has entered into non-cash transⁿ with
 ↓
 Directors / persons connected with him *A.R. / O.R.*
 & if yes, whether **Sec 192** of **CoS Act 2013** complied.



a) whether Co. reqd. to be **NBFC**
 Regd. **U/S 45 IA** of **RBI Act 1934**
 & if yes, whether registration obtained.

c) whether Co. is a **CIC**
 (defined by **RBI Regulations**)
 ↓
 whether it continues to fulfill **criteria** of

b) Whether Co. conducted any
 Non Banking financial or Housing finance acts.
 ↓
 without valid **"COR"** (Certificate of Regⁿ)
 from **RBI**



d) whether group has **> 1 CIC** as part of group.
 ↓
 if **YES**, indicate **no. of CICs** in group.

clause (xvii) Cash less

whether Co. has incurred **cash lesses** in **FY**
 ↓
 If yes, state amount of cash less. **or** **immediately preceding FY**
 ↓
PAT + Non-cash exp - non cash income.

Clause (xviii) Resignation by Auditor

whether any resignation by stat. auditors during year
 ↓
 If so, whether auditor considered **concerns, objections & issues** raised by outgoing auditor.
see gco

Audit 3

clause (xix) Going concern

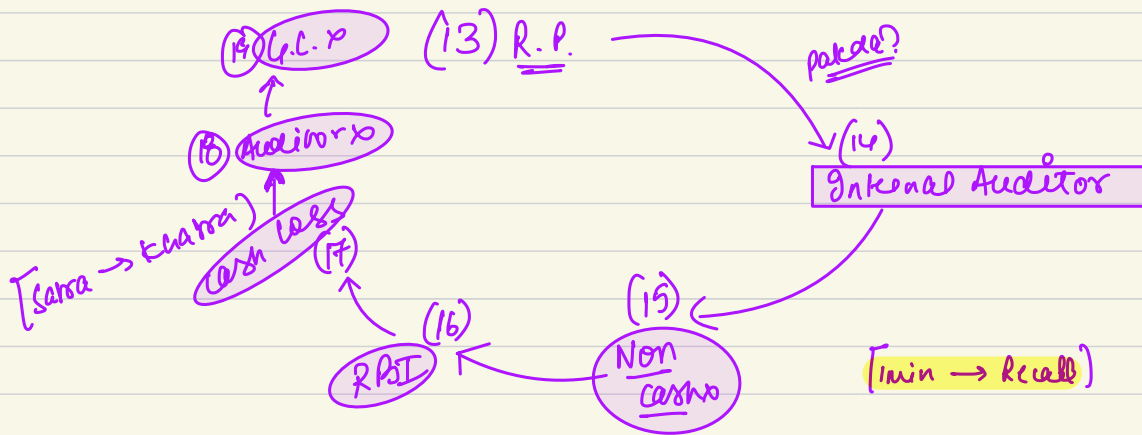
- On basis of:
- Ageing & expected dates of realisation of financial assets.
 - payment of financial liabilities
 - financial ratios
 - auditor's knowledge of BODs & mgt's Plans
 - other info. frs

whenever auditor is of opinion that
NO M.U. exists on date of A/R that

Co. is capable of meeting liabilities at B.S date
&
when they fall due within 1 year from B.S. date.

→ SASTO? G.C. Assess. lower 12 months

CAO ka mukdavyuh [Sk. Exclusion]





clause (xv) CSR Reporting

(a) whether Co. has to fd. unspent amt
(other than ongoing projects)
↓
to specified fund in Sched. VII
↓
within 6 months of expiry of A.Y.

(b) whether any amt unspent up to 31.3.5
for any ongoing project
↓
trfd. to special A/c.

Sec 135 [3 preceding A.Ys N.P (Aug) x 2%]

(Kharana)

↓
Specified Sched. VII
fund (6m.)

[School/Hospital etc.]
ongoing project

↓
spe. A/c

Clause XVI Qualification in Consol FS. CARO

whether any qualification / adverse remarks by respective auditors
in CARO Reports of Cos.

↓
Included in Consol. FS.

↓
If yes, indicate

Details of Cos.

≡ para nos. of CARO report containing qualification / adverse remark.

Parent Co. CARO is

(vi) → Cash Record

S₁

S₂

S₃

CARO (i)

(ii)

⋮

(xv) Non-cash → BR to DR

CARO

(i)

(ii)

(iii)

(iv)

(v) Deposits → Sec 73-76

⋮

i

CARO

(xiii)

R.P. Ts → Disclosure

⋮

i

CA Ro 2020 Summary

Applicability: Every Co. (including foreign Co.) Except One Person BaSI Pvt Ltd.

Para(3) Reporting

Clause (i) → PPE/GA → PPT + Renewal { Regd. value + Benami (Proceeding → How long B.P. → 0 ✓)
(₹) change → Lot. or more (agg. → Net value → each class)

Clause (ii) → Inventory { P.V. → R/I coverage + Pro. | Disc. 10% or more
W.C. Sanction > 5cr (BIFI) → Only Returns agree with Books?

Clause (iii) → LGS • SATV & others • Repay. sched. + Regular • Refresh (₹ (agg) 1 to total
• Tres → prejudicial? • O/S > 90 days + Steps • Due date (₹ 1:1 PIR. As)

Clause (iv) → LGS → Sec 185 & 186 comply?

Clause (v) → Depo bits → RBI directives + Sec 73-76 comply → Not → Order (LLB/ULC/MAB) comply?

Clause (vi) → Cost Records → Sec 148(1) Cg → made & maintain?

Clause (vii) → Stat DUES → Undisputed → Regular → O/S > 6m on last day of FY
↳ Disputed (₹ + forum) [Repⁿ → Dispute x]

Clause (viii) → Income disclosed in G.Tax assessment → recorded in Books?

Clause (ix) → Repay. of loans

- Details of default • Term loan → purpose? • Loan for SATV
- Willful defaulter? • SI Loan → L.T? • Loan → pledger of SATV securities.

Clause (x) → GPO/FPO → funds → purpose? → x → Details (₹) Rectification
↳ P.A./Aut. → Sec 42/62 + purpose? → x → ₹/Details

Clause (xi) Fraud → Any (Bylon) + Sec 143(12) ADT-4 + Whistle Blower complaints.

Clause (xii) Nidhi Co. → NOF: Deposit 1:20 + 10% Unenc. deposits + default Int
(Repay.)

Clause (xiii) R.P. (S) → Sec 177 & 188 + Atc Stds.

Clause (xiv) G. Audit system → commensurate → Nature & size of Business
(+) G. Audit report + considered → stat. auditor

Clause (xv) Non Cash Transⁿ → Any Director/connected P? → Sec 192?

clause (xvi) RBI → a) Regd. w/ USIA? Yes → Regd?
b) conducted → N.B/H.F. Act w/10 COR?
c) CIC?
d) >CIC → No. of CIC in group?

clause (xvii) Cash loss (C.Y & P.Y) → (₹)

clause (xviii) Resignation by Auditor → consider 3/C/O of outgoing auditor?

clause (xix) Going concern → on basis of financial (A/L/R) + Plans + other info
↓
No M.V. for meeting high. (B.S date & 1 year)

clause (xx) CSR Reporting → total unspent amt → ₹ 500 cr fund within 6m. of FY
→ ongoing project → Sp. Acc.

clause (xxi) Qualification/Adverse remarks → CARO (cos. → included in CFs)
↓
Details of cos + para. nos.