

Chartered Accountants

Firm Registration No.: [REDACTED]

Ref: [REDACTED]

Date: [REDACTED]

NET WORTH STATEMENT OF THE CO-APPLICANT

To,

The Credit Manager

This is to certify that we have examined the Statement of Assets and Liabilities of [REDACTED], residing at [REDACTED], holding Permanent Account Number [REDACTED], being the co-applicant to the education loan application of [REDACTED] for study at [REDACTED], as at [REDACTED].

STATEMENT OF ASSETS AND LIABILITIES

SR.	PARTICULARS	AMOUNT (INR)
A	Assets	
1	Immovable property — residential flat	[REDACTED]
2	Bank balances — savings accounts	[REDACTED]
3	Fixed deposits and term deposits	[REDACTED]
4	Investments — shares and mutual funds	[REDACTED]
5	Motor vehicles	[REDACTED]
6	Jewellery and other valuables	[REDACTED]
7	Other assets	[REDACTED]
	Total Assets (A)	[REDACTED]
B	Liabilities	
1	Housing loan — outstanding	[REDACTED]
2	Vehicle loan — outstanding	[REDACTED]
3	Other borrowings	[REDACTED]
4	Other liabilities and dues	[REDACTED]
	Total Liabilities (B)	[REDACTED]
	NET WORTH (A – B)	[REDACTED]

On the basis of our examination and the information and explanations given to us, we certify that the net worth of [REDACTED] as at [REDACTED] is **INR** [REDACTED] (Rupees [REDACTED] only).

Of the above, assets aggregating **INR** [REDACTED] are unencumbered, readily realisable and free from any lien or charge.

This certificate is issued at the request of the applicant for the purpose of submission to the lender named above in connection with the said education loan application and is not to be used, referred to or distributed for any other purpose or to any other party without our prior written consent.

The preparation of the Statement is the responsibility of the applicant, including the completeness of the assets and liabilities disclosed. Our responsibility is to certify the Statement on the basis of the records produced before us.

We conducted our examination in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India, which requires that we comply with the ethical requirements of the Code of Ethics. We have complied with the relevant requirements of the Standard on Quality Control (SQC) 1.

For

[REDACTED]
Chartered Accountants

Place: [REDACTED]

Date: [REDACTED]

UDIN: [REDACTED]

FRN: [REDACTED]

Partner · Membership No.: [REDACTED]