SAMPLE ONLY

[redacted]

Chartered Accountants

[redacted]

[redacted] · [redacted]

Firm Registration No.: [redacted]

Ref: [redacted]

Date: [redacted]

SOLVENCY CERTIFICATE

To Whomsoever It May Concern

This is to certify that we have examined the Statement of Assets and Liabilities of [redacted], residing at [redacted], holding Permanent Account Number [redacted], as at [redacted], together with the title documents, bank confirmations and other records produced before us.

A solvency certificate states the ability to meet liabilities to a stated extent. It is distinct from a net worth certificate, which states the value of assets less liabilities without any assertion about ability to pay.

SUMMARY OF ASSETS AND LIABILITIES

SR.	PARTICULARS	AMOUNT (INR)
A	**Assets considered**	
1	Immovable property, free from encumbrance	[redacted]
2	Bank balances and fixed deposits	[redacted]
3	Investments readily realisable	[redacted]
4	Other assets	[redacted]
	Total Assets (A)	[redacted]
B	**Liabilities**	
5	Secured borrowings	[redacted]
6	Unsecured borrowings and other dues	[redacted]
7	Contingent liabilities, to the extent crystallised	[redacted]
	Total Liabilities (B)	[redacted]
	SURPLUS OF ASSETS OVER LIABILITIES (A – B)	[redacted]

On the basis of our examination and the information and explanations given to us, we certify that [redacted] is **solvent** as at [redacted], and that the assets are sufficient to meet the liabilities to the extent of **INR** [redacted] (Rupees [redacted] only).

The assets listed above are, to the best of our knowledge and on the basis of the confirmations produced, free from any lien, charge or encumbrance except as disclosed.

This certificate is issued at the request of the applicant for the purpose of [redacted] and is not to be used for any other purpose or by any other party.

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]
[redacted]
Partner · Membership No.: [redacted]