

Annual Certificate

[On the letter head of statutory auditors]

Address of the bank audited

We, (Statutory Auditor's Firm details) hereinafter referred to as "Statutory Central Auditors" have been requested by (bank's Name), having its registered office at the above mentioned address, to issue the Annual Certificate containing the details of returns filed with the Reserve Bank of India ("the Statement") for the financial year for the purpose of submission to Reserve Bank of India (RBI) in accordance with the Depositor Education and Awareness Fund Scheme, 2014 and the Reserve Bank of India (Payments Banks – Miscellaneous) Directions, 2025.

2. Auditor's Responsibility

Pursuant to the requirements of the Depositor Education and Awareness Fund Scheme, 2014, it is our responsibility to provide a reasonable assurance whether the returns filed by the bank with the RBI have been correctly compiled by the bank in accordance with the Depositor Education and Awareness Fund Scheme, 2014.

3. The following documents have been furnished by the bank:

- (a) Copy of monthly returns in Form I and Form II filed with RBI duly certified by the concurrent auditors of the bank
- (b) Details of settlement made by the branches of the bank to customers
- (c) Other books and records of the bank and
- (d) Written representation

4. We have performed the following procedures:

- (a) Verified Form I and Form II
- (b) Verified details received from the branches regarding settlement made to customers on sample basis
- (c) Verified that Half-yearly Reconciliation Certificates (Form III) have been

submitted on time

- (d) Verified that the returns have been correctly compiled in accordance with the Depositor Education and Awareness Fund Scheme, 2014.

5. The balance of DEA Fund as it appears in the books of the bank as on 31.03.yyyy is as under

(Amount in crore)

| Sr. No. | Particular | Current Year 31.03.yyyy | Previous Year 31.03.yyyy |
|---------|--|----------------------------|-----------------------------|
| 1 . | Opening balance of DEA Fund as on 01.04.yyyy | | |
| 2. | Add: Amounts transferred to DEA Fund during the year yyyy-yy | | |
| 3. | Less: Amounts reimbursed by DEA Fund towards claims during the year yyyy-yy | | |
| 4. | Closing balance of DEA Fund as on 31.03.yyyy (1+2-3) | | |

6. Based on the procedures performed by us as mentioned in paragraph 4 above, information and explanations given to us by the bank's management and to the best of our knowledge, we report that the DEA Fund Returns/Certificates have been compiled correctly/have not been compiled correctly by the bank* in accordance with Depositor Education and Awareness Fund Scheme, 2014.

7. This certificate is issued solely for the purpose of submission to RBI. This certificate should not be used by any other person or for any other purpose.

Signatures of Statutory Auditors with firm's registration number (FRN) & seal

Place:

Date:

UDIN:

*Strike out whichever is not applicable