

RASHTRIYA MAHILA KOSH
Due Diligence Checklist for NGOs/IMOs

SI	PARTICULARS	Yes/No	Remarks
A	Administrative		
	1. Attested Copy of the Registration Certificate/Renewal		
	2. Bye-laws of the Organization		
	3. The registration of the organization alive		
	4. Whether Office bearers are elected members of any political party/ Management Committee of any such other organisation		
	5. Change in address and office bearers of NGO if any from the time application was submitted till date of verification		
	6. Whether NGO/IMO is not blacklisted by any agency.		
	7. Published materials (Annual Report) on the activities of the NGO/IMO, if any available.		
	8. Certified copy of the Memorandum and Articles of Association whether available.		
	9. List of Authorized signatories (from amongst elected members only) with their specimen signatures attested by the Borrowers' bankers whether available.		
	10. Certified updated list of Directors/Office Bearers whether available.		
	11. Whether requisite manpower available and required for implementation.		
	12. Training strategy and Infrastructure availability with the organisation for training staff and group members, etc.		
	13. All beneficiaries' accounts to be Aadhar linked and Bank account details & Aadhar copy of the beneficiaries whether furnished.		
B	Financial		
	1. Audited Balance Sheet for the last 3 years along with annual report.		
	2. Copies of sanctions received from funding agencies/Govt. Departments etc		
	3. Utilisation certificate for funds received from funding agencies		
	4. If borrowed from other organizations, No Dues / Over dues and balance outstanding certificate from such funding agencies		
	5. Details of Socio-Economic development activities implemented during the last 2/3 years		
	6. DCB (Demand, Collection, Balance) for the last three years		
	7. Bye-laws / Memorandum of Association of the organisation should have the clause that it may borrow from any agency and also lend to SHGs and individuals.		
	8. Whether the total borrowings of the organisation from all agencies are within the overall borrowing power provided under Bye-laws / MoA of the organisation. (Certificate by the Authorized Signatory whether available to this effect)		
	9. Detailed project proposal covering the following : - Project objectives, area of implementation, focus group, etc. - Year wise physical and financial performance indicators. If the proposal is for up scaling the operations of any ongoing programs, the latest details of such ongoing program may be furnished for the period covering the repayment period. - Details of source wise funding arrangement proposed, including		
	10. Detailed cash flow statement indicating inflows and outflows on business activities including repayment of proposed and other borrowings plus the cost of management. All the assumptions regarding inflow and outflow be spelt clearly .		
	11. The latest Rating report by Certified rating agencies viz. CRISIL/M CRIL, CARE etc. and the same should be satisfactory. The rating by		

	above agencies is a must for those NGOs/IMOs who are enjoying / applying for loan of Rs. 1 Crore and above.		
	12. The details of all debts/ loans outstanding, disclosing the arrears if any.		
	13. Total demand, collection, overdue and recovery % for all the members duly certified by the Chartered Accountant to be submitted.		
	14. Details of personal assets of promoters if any.		
C	Managerial		
	1. Details of current Managing Committee members in prescribed proforma duly self-attested whether available.		
	2. Passport size photographs of the President, Secretary & Treasurer of the organization duly self attested individually whether available.		
	3. Certificate regarding proof of residence & PAN card of the President, Secretary and Treasurer with their present and permanent address duly self attested whether obtained.		
	4. Clause of 2/3rd quorum in MOA bye laws for any decision is available.		
	5. Certified True copy of the Board resolution authorizing particular person to deal with the Bank / Execution of loan documents whether available.		
	6. Monitoring mechanism and recovery strategy for the project whether submitted.		
	7. List of Bank Accounts and Bank Details/Bank facilities enjoyed by NGO/IMO.		
	8. Details of Pending law suit against NGO/IMO and pending law suits initiated by NGO/IMO.		