

## CMA Data Certification

( for Bank Finance / Credit Facility)

### To Whomsoever It May Concern

This is to certify that I/We have examined the books of accounts, financial statements, income tax returns, GST returns, bank statements, and other relevant records of **Mr./Ms./M/s** \_\_\_\_\_ (hereinafter referred to as “the Borrower”), having PAN: \_\_\_\_\_, and address at \_\_\_\_\_.

Based on the verification of records and information furnished, we hereby certify that the CMA (Credit Monitoring Arrangement) data submitted for bank financing purposes has been prepared on the basis of actual financials and reasonable projections.

### 1. Historical Financial Data (Audited / Actuals)

#### Profit & Loss Summary

Particulars	Year 1 (₹)	Year 2 (₹)	Year 3 (₹)
Sales / Income	_____	_____	_____
EBITDA / Operating Profit	_____	_____	_____
Net Profit after Tax	_____	_____	_____

#### Balance Sheet Summary

Particulars	Year 1 (₹)	Year 2 (₹)	Year 3 (₹)
Total Assets	_____	_____	_____
Total Liabilities	_____	_____	_____
Net Worth	_____	_____	_____

### 2. Projected Financials (If Applicable)

Particulars	Year 4 (₹)	Year 5 (₹)
Projected Sales	_____	_____
Projected EBITDA	_____	_____
Projected Net Profit	_____	_____

### 3. Working Capital Assessment (If applicable)

- Current Assets considered: ₹ \_\_\_\_\_
- Current Liabilities considered: ₹ \_\_\_\_\_

- Net Working Capital: ₹ \_\_\_\_\_

#### 4. Key Ratios (As per CMA Data)

- Current Ratio: \_\_\_\_\_
- Debt-Equity Ratio: \_\_\_\_\_
- Interest Coverage Ratio: \_\_\_\_\_
- DSCR (Debt Service Coverage Ratio): \_\_\_\_\_

#### 5. Verification Statement

We further certify that:

- The CMA data has been prepared based on **books of accounts, audited financial statements (if available), and management-provided projections.**
- Reasonable assumptions have been used for projections, which appear to be in line with past performance and industry trends.
- We have verified the arithmetic accuracy of the CMA statements submitted.
- No independent valuation or assurance on future performance is provided.

#### 6. Purpose of Certificate

This certificate is issued at the specific request of the borrower for submission to **Bank / Financial Institution for the purpose of Loan / Cash Credit / Overdraft / Working Capital Assessment / Term Loan Processing** and should not be used for any other purpose without prior written consent.

#### 7. Limitation

This certificate does not constitute an audit opinion or assurance engagement under Standards on Auditing or ICAI guidelines. We do not accept responsibility for future financial performance or deviations from projections.

Place: \_\_\_\_\_

Date: \_\_\_\_\_

**For (Name of CA Firm / Chartered Accountant)**

(Signature)

CA Name: \_\_\_\_\_

Membership No.: \_\_\_\_\_

FRN (if firm): \_\_\_\_\_

UDIN: \_\_\_\_\_

Seal: \_\_\_\_\_