

## Debt Service Coverage Ratio (DSCR) Certificate

(On the Letterhead of Chartered Accountant Firm)

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

To,

The Branch Manager

\_\_\_\_\_ Bank / Financial Institution

Branch: \_\_\_\_\_

### Certificate of Debt Service Coverage Ratio (DSCR)

We have examined the audited financial statements/books of accounts and other relevant records and information of M/s \_\_\_\_\_ ("the Entity"), having its registered office at \_\_\_\_\_, for the financial year ended on \_\_\_\_\_, as produced before us.

#### Management's Responsibility

The preparation of the financial information and maintenance of proper books of accounts and supporting documents are the responsibility of the management of the Entity.

#### Practitioner's Responsibility

Our responsibility is to provide a certificate based on the examination of books, records, audited financial statements and information/explanations provided to us.

Based on our verification and according to the information and explanations given to us, we hereby certify that the Debt Service Coverage Ratio (DSCR) of the Entity for the financial year ended \_\_\_\_\_ is as under:

#### Computation of DSCR

Particulars	Amount (Rs.)
Profit After Tax (PAT)	XXXXXX
Add: Depreciation & Amortisation	XXXXXX
Add: Interest on Term Loans	XXXXXX
Add: Other Non-Cash Expenses	XXXXXX
<b>Cash Accruals Available for Debt Servicing</b>	XXXXXX
Interest on Term Loans	XXXXXX
Current Maturity of Long-Term Debt / Principal Repayment	XXXXXX
<b>Total Debt Service Obligations</b>	XXXXXX
<b>Debt Service Coverage Ratio (DSCR)</b>	XX : XX

Formula Used:

$$\text{DSCR} = \frac{\text{PAT} + \text{Depreciation} + \text{Interest on Term Loan} + \text{Non-cash Expenses}}{\text{Interest on Term Loan} + \text{Principal Repayment}}$$

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This certificate is issued at the specific request of the client for submission to \_\_\_\_\_ Bank / Financial Institution for the purpose of \_\_\_\_\_ and should not be used for any other purpose without our prior written consent.

This certificate is based on the records and documents produced before us and the explanations provided by the management.

For \_\_\_\_\_ & Co.  
Chartered Accountants  
(Firm Registration No. \_\_\_\_\_)

Signature: \_\_\_\_\_

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

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

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

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

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