CMA DATA: FORM I

Particulars of the borrower and the facilities asked for

Name of the borrower	Constitution	Year of incorporation
Activity	Factory and registered office	GSTIN
Udyam category	Promoters and directors	Branch
Data as on	Prepared by	Figures in

Facilities: existing and proposed

Facility	Existing limit	Outstanding on 31-03-2026	Proposed limit	Primary security
Total				

Purpose of the request

For the borrower (authorised signatory)

Chartered accountant (where the bank asks)

CMA DATA: FORM II

Operating statement · ₹ lakh

Particulars (₹ lakh)	2024-25 actual	2025-26 actual	2026-27 estimate	2027-28 projected	2028-29 projected	2029-30 projected
1. Net sales (excluding GST)						
2. Raw materials consumed						
3. Power and fuel						
4. Direct labour						
5. Other manufacturing expenses						
6. Depreciation						
7. Cost of production (2 to 6)						
8. Add: opening stock of WIP and finished goods						
9. Less: closing stock of WIP and finished goods						
10. Cost of sales (7 + 8 − 9)						
11. Gross profit (1 − 10)						
12. Selling, general and admin expenses						
13. Operating profit before interest (11 − 12)						
14. Interest and finance charges						
15. Other income						
16. Profit before tax (13 − 14 + 15)						
17. Provision for tax						
18. Profit after tax (16 − 17)						
19. Dividend paid						
20. Retained profit (18 − 19)						
21. PBT as % of net sales						

Assumptions behind the projections

CMA DATA: FORM III

Analysis of the balance sheet · ₹ lakh

Liabilities

Particulars (₹ lakh)	2024-25 actual	2025-26 actual	2026-27 estimate	2027-28 projected	2028-29 projected	2029-30 projected
1. Short-term bank borrowings (cash credit)						
2. Sundry creditors for goods						
3. Advances from customers						
4. Statutory dues and provision for tax						
5. Other current liabilities						
6. Term loan instalments due within a year						
7. Total current liabilities (1 to 6)						
8. Term loans (excluding item 6)						
9. Unsecured loans from promoters						
10. Total term liabilities (8 + 9)						
11. Total outside liabilities (7 + 10)						
12. Equity share capital						
13. Reserves and surplus						
14. Net worth (12 + 13)						
15. Total liabilities (11 + 14)						

Assets

Particulars (₹ lakh)	2024-25 actual	2025-26 actual	2026-27 estimate	2027-28 projected	2028-29 projected	2029-30 projected
16. Cash and bank balances						
17. Receivables (domestic, under 6 months)						
18. Raw materials						
19. Work in progress						
20. Finished goods						
21. Other current assets (advances, prepaid)						

Particulars (₹ lakh)	2024-25 actual	2025-26 actual	2026-27 estimate	2027-28 projected	2028-29 projected	2029-30 projected
22. Total current assets (16 to 21)						
23. Gross block						
24. Less: accumulated depreciation						
25. Net block (23 - 24)						
26. Non-current assets (deposits, long-term advances)						
27. Intangible assets						
28. Total assets (22 + 25 + 26 + 27)						
29. Tangible net worth (14 - 27)						
30. Net working capital (22 - 7)						
31. Current ratio (22 / 7)						
32. TOL / TNW (11 / 29)						

Check
Item 15 must equal item 28 in every column. If it does not, the projection is wrong somewhere; find it before the bank does.

CMA DATA: FORM IV

Comparative statement of current assets and current liabilities, with holding periods · ₹ lakh

Current assets

Particulars (₹ lakh)	2024-25 actual	2025-26 actual	2026-27 estimate	2027-28 projected	2028-29 projected	2029-30 projected
Receivables						
months of net sales						
Raw materials						
months of consumption						
Work in progress						
months of cost of production						
Finished goods						
months of cost of sales						
Other current assets						
Cash and bank balances						
Total current assets						

Current liabilities other than bank borrowings

Particulars (₹ lakh)	2024-25 actual	2025-26 actual	2026-27 estimate	2027-28 projected	2028-29 projected	2029-30 projected
Raw material purchases in the year						
Sundry creditors for goods						
months of purchases						
Advances from customers						
Statutory dues and provision for tax						
Other current liabilities						
Term loan instalments due within a year						
Total other current liabilities						

How holding periods are worked

Months = closing balance ÷ the year's figure × 12. Raw materials on consumption, work in progress on cost of production, finished goods on cost of sales, receivables on net sales, creditors on purchases. Purchases = consumption + closing raw material stock − opening stock.

CMA DATA: FORM V

Computation of maximum permissible bank finance (MPBF) · ₹ lakh

Year	1. Total current assets	2. Other current liabilities	3. Working capital gap (1 - 2)	Method I: 75% of WCG	4. Minimum NWC: 25% of current assets	5. Actual or projected NWC	6. Item 3 - item 4	7. Item 3 - item 5	9. Shortfall in NWC (4 - 5)	Bank finance asked for
2024-25 actual										
2025-26 actual										
2026-27 estimate										
2027-28 projected										
2028-29 projected										
2029-30 projected										

8. MPBF under Method II

MPBF is the lower of item 6 and item 7. Where item 9 is positive, net working capital is short of the minimum: the bank either reduces the limit by that amount or asks for more long-term funds. A negative figure in item 9 is a surplus.

CMA DATA: FORM VI

Funds flow statement · ₹ lakh

Particulars (₹ lakh)	2025-26 actual	2026-27 estimate	2027-28 projected	2028-29 projected	2029-30 projected
1. Long-term sources					
a. Profit after tax					
b. Depreciation					
c. Increase in share capital					
d. Increase in term liabilities					
e. Total (a to d)					
2. Long-term uses					
a. Increase in gross block (capex)					
b. Decrease in term liabilities					
c. Increase in non-current assets					
d. Dividend paid					
e. Total (a to d)					
3. Long-term surplus (1e - 2e)					
4. Increase in current assets					
5. Increase in current liabilities other than bank					
6. Increase in bank borrowings					
7. Increase in net working capital (4 - 5 - 6)					

Check

Item 3 must equal item 7 every year: the long-term surplus is what adds to net working capital. In 2026-27, the term liabilities rise by ₹170 lakh: the new ₹180 lakh term loan and ₹50 lakh of promoters' loans, less ₹40 lakh repaid and ₹20 lakh moved to instalments due within a year.

KEY RATIOS

Worked by formula from Forms II and III · ₹ lakh

Year	Current assets	Current liabilities	Current ratio	Total outside liabilities	Tangible net worth	TOL / TNW	Profit after tax	Depreciation	Interest on term loans	Term loan repaid	DSCR
2024-25 actual											
2025-26 actual											
2026-27 estimate											
2027-28 projected											
2028-29 projected											
2029-30 projected											

Reading the ratios

Current ratio rises from 1.17 to 1.38 as profits stay in the business. TOL/TNW falls from 2.35 to 1.05. DSCR stays between 2.17 and 3.56, so the term loan is serviced comfortably from cash profit. Each bank sets its own comfort levels in its loan policy.