

MakeMyLoanEasy.com

Professional Desk · Chartered Accountants

[Firm Address Line 1] · [City] · FRN: [XXXXXXX]

Ref: MMLE/NW/SAMPLE/2025-26

Date: [DD/MM/YYYY]

CERTIFICATE OF NET WORTH

To,

The Branch Manager

[Name of Bank]

[Branch Name, City]

This is to certify that we have examined the Statement of Assets and Liabilities of Shri [Full Name of Individual / Name of Firm / Company], residing at / having its registered office at [Complete Address], holding Permanent Account Number [AAAAA0000A], as at [DD/MM/YYYY] (the “Statement Date”).

The Statement of Assets and Liabilities is annexed hereto as Annexure–A. Based on our examination of the records and documents listed in Annexure–B and the information and explanations given to us, we certify that the net worth of the above-named person / entity as at the Statement Date is as follows:

Net Worth (Assets - Liabilities)

Rs. 45,75,000/-

(Rupees Forty-Five Lakh Seventy-Five Thousand only)

This certificate is issued at the specific request of the applicant for submission to the lender named above in connection with the said credit facility / loan application and shall not be used, referred to or distributed for any other purpose or to any other party without our prior written consent.

The preparation and completeness of the Statement of Assets and Liabilities, including the identification and valuation of assets and the disclosure of liabilities, is the sole responsibility of the person / management of the entity concerned. Our responsibility is limited to certifying the Statement on the basis of the records produced before us and the representations made to us.

We conducted our examination in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India. We have complied with the applicable requirements of the Code of Ethics issued by the ICAI.

Place: [City]

Date: [DD/MM/YYYY]

For MakeMyLoanEasy.com

Chartered Accountants

FRN: [XXXXXXX]

[Name of Chartered Accountant]

Membership No.: [XXXXXXX]

UDIN: [24123456789012345678]

ANNEXURE – A
STATEMENT OF ASSETS AND LIABILITIES

Name: Shri [Full Name] | PAN: [AAAAA0000A] | As on: [DD/MM/YYYY]

Sr.	Particulars	Amount (INR)
A	ASSETS	
1	Immovable property — residential / commercial (as per sale deed / valuation dated [...])	25,00,000
2	Bank balances — savings / current accounts	3,25,000
3	Fixed deposits and term deposits	8,50,000
4	Investments — shares, mutual funds, bonds	4,75,000
5	Motor vehicles (as per insurance / invoice)	6,00,000
6	Gold / jewellery and other valuables (declared value)	4,25,000
7	Other assets (specify)	2,00,000
	Total Assets (A)	54,75,000
B	LIABILITIES	
1	Housing loan — outstanding (Bank: [...])	5,00,000
2	Vehicle loan — outstanding	1,25,000
3	Personal / business borrowings — banks & NBFCs	2,00,000
4	Other liabilities, creditors & statutory dues (if any)	75,000
	Total Liabilities (B)	9,00,000

NET WORTH (A - B)

Rs. 45,75,000/-

ANNEXURE – B
DOCUMENTS EXAMINED (ILLUSTRATIVE)

1. Self-attested copy of PAN card and Aadhaar / address proof.
2. Bank statements for the period [...] to [...].
3. Fixed deposit receipts / investment statements as on Statement Date.
4. Copy of sale deed / index-II for immovable property (if claimed).
5. Loan account statements for outstanding borrowings disclosed.
6. ITR / Form 26AS for FY [...] (where business / professional income assets involved).
7. Declaration cum representation letter from the applicant.

Note: Valuation basis for immovable property and other assets is as stated in the Statement. The bank may accept, modify or obtain independent valuation at its discretion. This annexure forms an integral part of the Certificate of Net Worth.