

Ref: MMLE/UC/SAMPLE/2025-26

Date: [DD/MM/YYYY]

UTILISATION CERTIFICATE

To Whom It May Concern

This is to certify that the loan / grant amount disbursed to M/s [Name of Firm / Company], PAN [AAAAA0000A], having its office at [Complete Address], by [Name of Bank / Agency] has been utilised for the purpose stated in the sanction letter / agreement, as verified from bank statements, invoices, payment vouchers and records placed before us for the period up to [DD/MM/YYYY]:

Borrower:	M/s [Name of Firm / Company]
Lender / agency:	[Name of Bank] — Loan A/c [XXXX]
Amount disbursed:	Rs. 90,00,000/-
Purpose (as per sanction):	Term loan — plant, machinery and civil works
Sanction / agreement ref.:	Sanction letter dated [DD/MM/YYYY]

SN	Particulars / end-use of funds	Amount (INR)
1	Plant & machinery	Rs. 42,00,000
2	Civil works / building	Rs. 35,00,000
3	Electrical installation	Rs. 8,50,000
4	Misc. project expenses	Rs. 4,50,000
Total utilisation certified		Rs. 90,00,000

Total amount utilised = Rs. 90,00,000/-.

We certify that the funds have been utilised for the purpose stated above and the expenditure is supported by invoices / payment records and entries in the books of account.

This certificate is issued at the request of the borrower for submission to the bank / lender / agency and shall not be used for any other purpose without our prior written consent.

Utilisation details are the management's responsibility. Our examination was conducted per the ICAI Guidance Note on Reports or Certificates for Special Purposes.

Place: [City]
Date: [DD/MM/YYYY]

For MakeMyLoanEasy.com
Chartered Accountants
FRN: [XXXXXX]

[Name of Chartered Accountant]
Membership No.: [XXXXXX]
UDIN: [24123456789012345678]