CMA Report Maker - Release notes

Version 1.2.0 - 30 October 2026

Status: released.

- **Full report package.** The PDF now includes a cover page with contents, a **feasibility report** and **assumptions** ahead of Forms I to VI, then ratios and notes. Excel includes the same sections.
- **Assumptions and feasibility tab.** Drafted from your figures and fully editable: indicators with an overall assessment (computed, including break-even sales and margin of safety), narrative boxes for the borrower, purpose, market, management, risks and conclusion, and ten assumption points you can reword, add or remove. Redraft restores the draft.
- **New PDF engine.** The PDF is generated by the tool itself (A4 landscape, fixed margins, header and "Page x of y" on every page, horizontal rules, bracketed negatives). This replaces the browser print window, whose settings could produce rotated pages with no margins.
- **No Chartered Accountant signature block.** The report ends with a declaration and a signature line for the borrower's authorised signatory only.
- **Report package** tab replaces "Print / Excel": PDF, Excel, JSON and a "download all three" button.

Version 1.1.1 - 30 October 2026

Status: released.

- **"Under testing" banner removed** from the tool page.
- **Redesigned screens.** Branded header with signed-in user and save status; step tabs (I to VI, Ratios, Loans, Validate, Print) in one scrolling bar; a case bar showing the borrower, bank and validation status with a one-click Validate button; a four-step guide on the Cases page; a sign-in and registration page with the product highlights; and a footer with the guide, error codes, release notes and disclaimer.
- No change to calculations, validation or the report.

Version 1.1.0 - 30 October 2026

Reworked after review of the first generated PDF, which had no page margins or numbering, uneven rows, repeated item numbers and no check before printing.

Status: released. The "Under testing" notice has been removed from CMA Report Maker.

New

- **Validate step.** A new *Validate* tab recomputes every form and checks sums, data and bank norms. Each point names the year and gives a **How to fix** line with the amount to add or reduce, and **Go to the place** opens and highlights the box. Printing and Excel are enabled only after validation; any later edit removes the validation. JSON backup is always available.
- **Editable norms** with three profiles (Standard CMA, Manufacturing MSME, Trading and services); values are stored with the case and printed in the report.
- **Monthly EMI term-loan interest.** Add each loan (amount, rate, month, moratorium, number of EMIs). The tool builds the month-by-month schedule and gives, per year, interest, principal repaid, balance and instalments due within 12 months, and can fill Forms II and III. This replaces the quarterly helper.
- **Professional report.** Cover page with borrower, bank and validation status; Form I; Forms II to VI with fixed column widths, bracketed negatives, repeating headings, header on every page and "Page x of y"; ratio analysis with remarks; notes page with norms applied and signature blocks. No red tables.
- **DSCR** added to the ratios; **turnover method** (Nayak) rows added to Form V.
- **Practice case with errors** to learn the hints.

- Ratios tab shows amber (not red) for a ratio below its norm.

Changed

- Form II and Form III item numbers renumbered so no number repeats (for example 13(a) to 13(c), 30(a) to 30(f)).
- Sample case retuned so it passes validation.
- The "Under testing" notice is removed from CMA Report Maker (page banner, landing card and listing). On the landing page the CA Office Manager badge now stays on one line.
- Landing-page search listing updated for all-India use (title, description, keywords, structured data).

Fixed

- Unprofessional layout of the printed report (no margins, no page numbers, split rows).

Version 1.0.0 - 30 October 2026

First release of **CMA Report Maker**, a free browser tool that prepares CMA (Credit Monitoring Arrangement) data for bank working-capital applications.

Status at release: under testing. The calculations were compared with the standard CMA workbook's own formulas (468 values in two scenarios, all equal). The page passed 29 browser tests with a simulated sign-in service, and the registration, key and code emails were tried on the live Techmin service. Layout on real phones and use by many people at once have not yet been verified.

What is included

- **Forms I to VI and ratios** as in the workbook: limits and associate concerns; operating statement; balance sheet analysis; comparative statement of current assets and liabilities; MPBF (Method I as in the workbook, Method II added); funds flow; 28 ratios with usual norms.
- **Six years in each form**: two audited, one actual and three estimate years, with editable year labels and types.
- **Sample case** with fictional figures that balance in every year, to learn the tool.
- **Interest helper** for term-loan and working-capital interest.
- **Checks** for an unbalanced balance sheet, negative net worth, negative MPBF and weak liquidity, plus nil-checks inside Forms III, IV and VI.
- **Print to PDF** (A4 landscape) and **Excel (.xls)** download.
- **Paste from Excel** into any row; keyboard movement between rows.
- **Several cases** per user: new, copy, rename, delete.
- **Free and fast**: one small page with no libraries and nothing to download; calculation happens as you type.

Sign-in and privacy

- **Register once.** Name, email, mobile, firm, designation, city and state are sent to Techmin, which emails a registration key. Paste the key to start.
- **No password.** Each later sign-in sends a 6-digit code to your email, valid for 10 minutes and usable once. Five wrong tries stop the code.
- **Your CMA figures never leave your browser.** Cases are saved automatically in this browser under your email. Techmin receives only registration details, last sign-in and the number of sign-ins.
- **Save and restore as JSON.** Download a backup of all cases, or one case, and restore it later or on another computer.
- Registered users appear in the **Techmin console** under *CMA users*, where Techmin can search, download the list and suspend or reactivate a user.

Known limitations

- The figures are stored unencrypted in the browser; the email code controls access to the tool, not to the computer's storage.
- Clearing browser data deletes the cases; keep JSON backups.
- Email codes need the Techmin sign-in service and Gmail; a free Gmail account allows about 100 emails a day across all Techmin tools, so heavy days may delay codes.
- Bank formats and norms vary. The tool follows the standard six forms and does not fill a specific bank's template; the norms are editable and are indicative until you set your bank's values (see the *Bank norms and formats* section of the user guide).
- No import from Excel files (paste works); no multi-user sharing of a case.
- Not a substitute for professional judgement; check every figure against the audited accounts.

Support

Quote the **error code** (for example `CMA-AUTH-04`) and the full message.