RK ASSOCIATES
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VALUERS & TECHNO ENGINEERING CONSULTANTS (P) LTD.

RK ADVISORY & CONSULTING GROUP

CREDIT MONITORING ARRANGEMENT (CMA) SERVICES

INTRODUCTION

Credit Monitoring Arrangement (CMA Data) is the financial forecast of any greenfield/brownfield project or company used by lending institutions to appraise and analyse the financial position of a company before lending. It systematically analyses the operating margins, working capital management, Maximum Permissible Bank Finance (MPBF) limit, DSCR, etc. of the loan proposal.

Almost every bank, NBFC, financing institution requires professionally prepared CMA (Credit Monitoring Arrangement) at the time of application of loan to analyse the financial soundness and reasonableness of the loan proposal.

As per present practice, borrowers submit its CMA data to the Bank which Bank reviews to take credit decision. However, this lacks an independent expert review and due to paucity of time & skills many a times credit officers have to rely upon the data submitted by the borrower which may not reflect the true picture of the borrowing company/ business and bank decision may be at risk.

Engaging an expert independent consultant to prepare or vet the CMA/ financial projections will give a fair & true view of the business/ financials position of the borrowing company.

R.K Associates the most trusted and leading consulting & advisory company of India and is empanelled from several Banks & financial institutions for different professional services is launching preparation or vetting of the submitted CMA to present unbiassed credible, reliable, and authentic CMA data of the companies and the projects.