

## Commercial Credit Information Report (CIR)

Analyze the credit information of Commercial Borrowers to make prudent lending decisions

### A multi-faceted view of commercial creditworthiness

TransUnion CIBIL's Commercial CIR provides comprehensive, robust and multi-dimensional credit information on both potential and existing commercial borrowers, like Proprietorship Firms, Partnership Firms, Private/Public Limited Companies and other businesses, empowering the Credit Institutions to make well-informed lending decisions. CIR facilitates access to an unbiased, industry-wide view of credit status and behavior.

### Key Features and Benefits

#### Structured Report Layout with User-Friendly Design

- Executive summary to provide quick and easy insights on credit health of the borrower
- Enhanced readability with iconography, graphical representation, color coding and hyperlinks

#### Entity & Associated Parties profiling for relationship mapping & contactability

- Covers details on the Borrower, its Related Parties, Guarantors and Guaranteed parties

### Objective risk assessment

**Commercial CreditVision® (CCV) Algorithms** provide insights into specific borrower behavioural characteristics like Credit Activity, Payment Behaviour, Leverage, Liquidity Profile, Credit Quality amongst many others basis trended credit data of up to 36-months.

**Related Party Network Analysis** establishes multi-entity linkage of the same individual related party. This helps identify potential credit risks and exposure concentrations.



**CreditVision® CIBIL Commercial Rank (CV CMR)**, is an enhanced credit risk rank model designed to deliver sharper insights for lenders. It categorizes borrowers based on an evaluation of their credit behavior over the past 36 months. The classification supports credit risk assessment over a 15 month reference period.

**Related Party Score** determines the credit discipline of the individuals responsible for running the business profitably. This paired with the commercial business' credit discipline provides a wholistic outlook to the credit and risk analysts.

In addition to end of month snapshots, **Intra-Month** change in credit behaviour will now be available for better trend analysis.

## Debt Analysis



Share of loan wallet across lender types by product and delinquency status



Credit Performance across asset quality categories



Direct and Indirect debt obligations



Tradeline specific adverse information

## Current and historical credit behaviour at tradeline level

## Credit Demand trend over the past 36 months indicating credit hungriness and loan conversion.