CIBIL COMMERCIAL PORTFOLIO SURVEILLANCE
Measure, Manage and Monitor your portfolio proactively

CIBIL Commercial Portfolio Surveillance solution is an end-to-end solution helping credit institutions to take better informed decisions throughout the loan lifecycle - from Acquisition to Portfolio Management.

CIBIL Commercial Portfolio Surveillance is targeted towards the emerging or mid-corporates who typically have an exposure in the range of ₹10 crores - ₹50 crores. Given the high ticket size of the loan in this segment, it becomes pertinent for the credit institutions to have an updated view on the credit exposure and behavior of the borrowers at an almost real-time basis. A continuous surveillance mechanism will help the lenders take a proactive action and frame business, risk and collections strategies effectively.

Critical needs of the market are:

- To track the portfolio health on a regular basis enabling designing of proactive measures
- To evaluate credit risk in a more objective and unbiased manner
- To have access to early warning signals on a real time basis
CIBIL Commercial Portfolio Surveillance addresses these needs by offering the following services:

**CIBIL Emerging Corporate Rank (CER)** - a credit risk rank ordering on a scale of CER-1 to CER-10 (CER-1 being least risky and CER-10 being most risky)

**Portfolio Health Status** - portfolio study at regular intervals to understand the health status of the portfolio and its transition

**Instant alerts** - on any change in the risk behavior of the borrowers including change in the risk rank

CIBIL Commercial Portfolio Surveillance provides analytical and informative insights and meets the market demands by providing:

A detailed health check of the commercial portfolio at regular intervals

An unbiased, objective view on the credit behavior of the commercial entity based on monthly updated credit data submitted by all the lenders pan-India

Near real-time risk assessment

Analytical view to predict delinquencies before the occurrence of the event

CIBIL Commercial Portfolio Surveillance is applicable across the loan lifecycle:

**For Acquisition/Renewals**
Pre-screening of your borrowers basis the CIBIL Emerging corporate Rank (CER), the rank component of CIBIL Commercial Portfolio Surveillance, will improve operational efficiencies.

**For Risk Appraisal**
CIBIL Emerging Corporate Rank (CER), the rank component of CIBIL Commercial Portfolio Surveillance, supplements the underwriting process by providing an objective and consistent interpretation of the credit risk associated with your borrower.

**For Portfolio Monitoring and Management**
Monitor the risk transition of your borrowers and manage the portfolio health. Helps in implementing Risk Mitigation, Business Expansion and Portfolio Retention strategies effectively.