

CREDIT MONITORING FORMAT (CMF)

Branches including PCBs having borrowal accounts with aggregate limits [FB & NFB] of Rs.1.00 crore and above including Agricultural Advances have to submit Credit Monitoring Format [CMF] to CO/HO on bi-monthly basis as on last working day of even months of calendar year [monthly for all High Risk borrowal accounts and Moderate Risk borrowal accounts having aggregate limits of Rs.200 Crores and above] for the purpose of review. Sick Industrial Accounts are excluded from the scope of this statement.

Highlights

- ❖ Comprehensive System to Manage /analyze CMF report by HO
- ❖ Flexibility in Modification of Items in the Report
- ❖ Effectively Handling of CMF report online and paperless
- ❖ Ease of generating MIS report for CMF report submitted during a period

Benefits

- ❖ Facility to extract information from CBS Branch and upload to CMF Server
- ❖ Preparation of CMF report by Branches
- ❖ Submission of CMF report online by Circle office
- ❖ Automates the various processes of the submission of CMF report in the Circle office of a bank.
- ❖ Centrally located database
- ❖ Accessibility from any PCs with Internet Explorer.
- ❖ Reliable information
- ❖ No duplication of databases
- ❖ All data readily available at HO/CO
- ❖ Online update of the database at any point of time
- ❖ Updated information from any location and at any point of time
- ❖ Consolidated Data can be generated to analyze the behavioral pattern.
- ❖ Helpful in fast and critical business decisions
- ❖ Reduction in time for submitting the report drastically

Technical Details

- ❖ Front End: **ASP.NET**
- ❖ Back End : **ORACLE**

Client

- ❖ Canara Bank