

Credit Monitoring System

Banking, Finance & Fintech

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This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

Background

Designs a credit monitoring system — early warning signals, account-conduct and bureau-refresh tracking, a review cadence, trigger events (bounces, overdues, deteriorating conduct) and an escalation / remediation protocol. Use this to catch problem accounts before they become NPAs. For accounts that have already turned bad use the NPA Management Plan.

Purpose of this tool & output

Catch problems before they become NPAs

How the output is used

Use the system to catch problems before they become NPAs with early-warning signals and reviews.

Important cautions

AI-generated system; align to your risk framework and RBI norms.

Companion documents

- Loan Origination SOP
- Credit Appraisal Framework
- Credit Policy Builder
- Loan Documentation Checklist
- Collections Strategy Builder
- NPA Management Plan

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.