

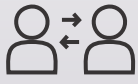


Credit One View

A proactive surveillance system for
holistic risk assessment of borrowers



Credit risk monitoring infrastructure with active surveillance through Credit One view



Enables **proactive monitoring** and well-informed corrective action planning with CRISIL's Credit One View framework



Set up holistic risk assessment of borrowers with a multi-dimensional trigger library



Credit One View

Proactively monitor borrowers for potential default



Data and analytics on demand with a one-stop solution for users (RMs, Monitoring and Risk teams)



Combine intelligence from the bank source system with external data sources



Classify risk-prone borrowers before delinquency and take corrective action



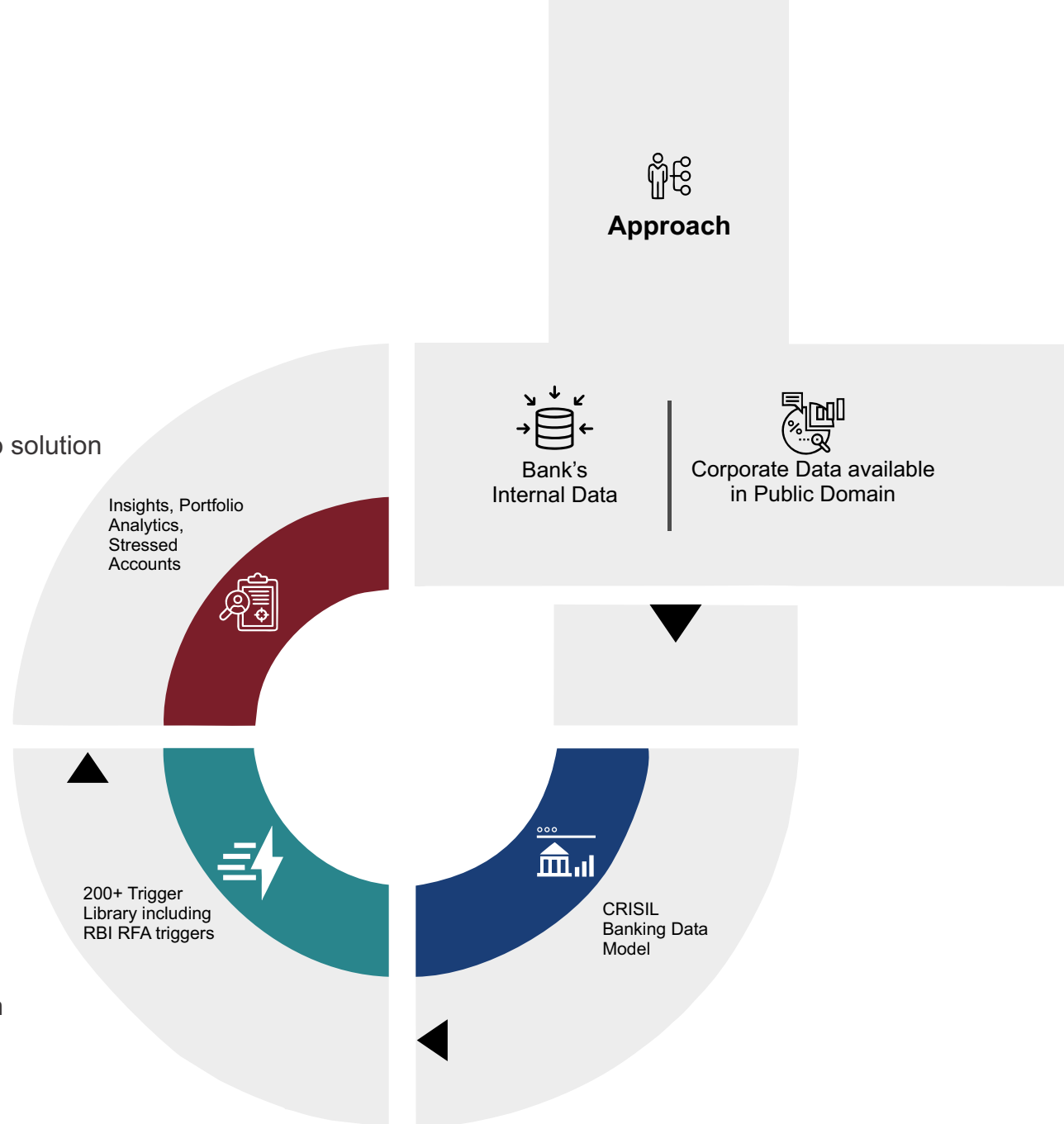
Pinpoint stress with data-driven risk insights and relay information to other functions



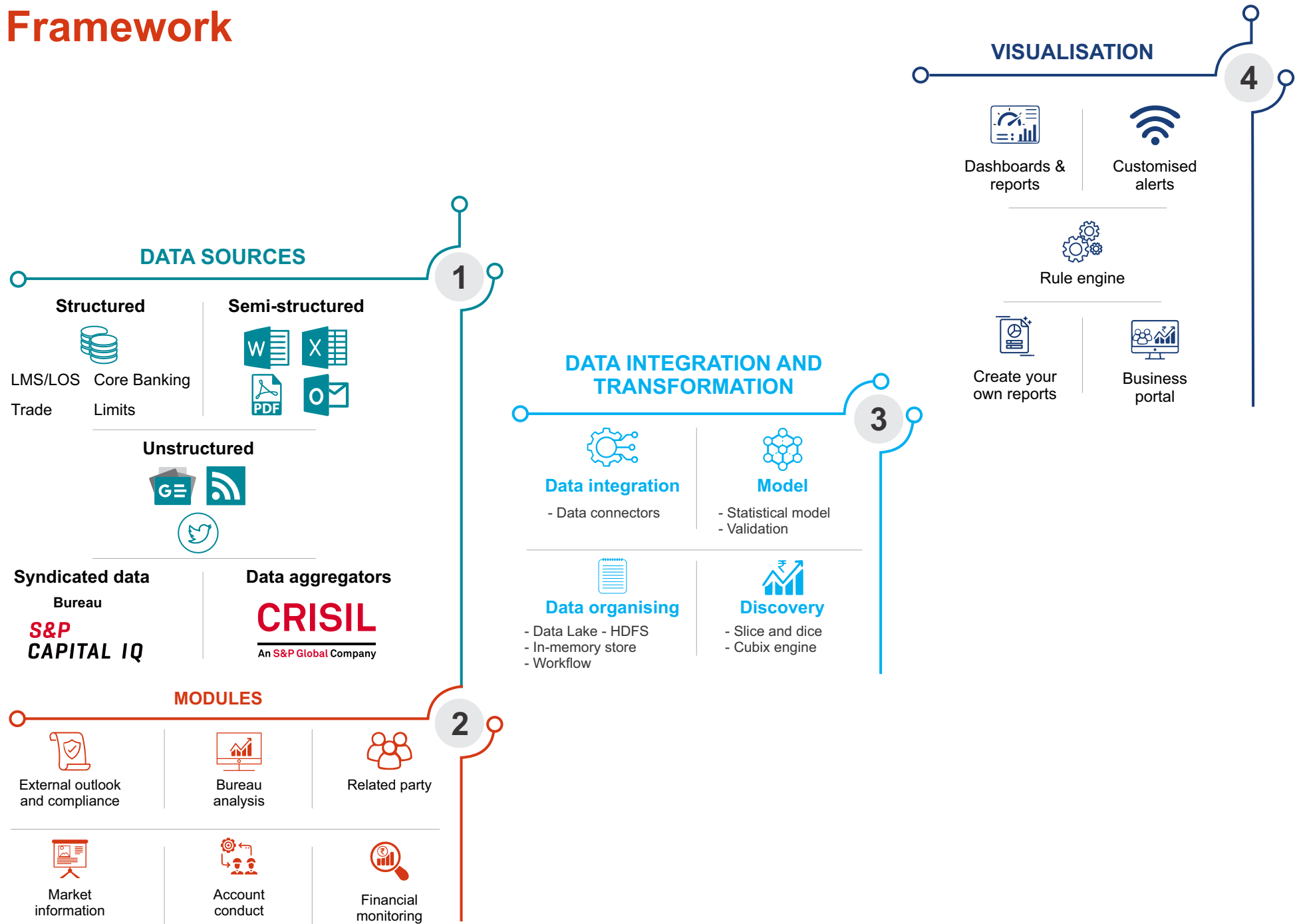
Borrower 360° profile



Cloud deployment and On Premise installation



Credit One View Framework



Credit One View

Data and Analytical Layer

MCA

Network map of related parties to decipher related party transactions
Negative checklist

Stock Exchanges

Shareholding pattern over a period of time
Reliance on external debt
Market sentiment and actions
Share price movement and bulk deals

Courts

Litigations across all major courts and tribunals.

Credit Bureau and Rating Agencies

Compare own delinquency with other banks
Track rating downgrades, withdrawal or changes in outlook

Compliance

Monitor delays/non payment of GST, Income Tax, PF
Statutory dues

Negative checklist

SEBI - list of shell companies
RBI - Willful defaulter list
CIBIL - suit filed & willful defaulter cases and many more

Social Media

Any negative news about the client or related party in media
Tweets with negative view of company's product & services

CRISIL

Yield movement of debt instruments over a period of time
Industry benchmarking, Industry outlook & Peer comparison
Analysis of MF holdings

Internal Systems

Delinquency movement
Cheque returns
LC devolvement / BG invocation
Account churn compared with details in stock statement
Adhoc limits / TOD
Cash and high value transactions
Transaction pattern
Pending documents & covenant tracking

Data Insights, Visualisation and Reports

Powerful ability to track, connect, synthesize and analyse external data feeds



Drawing Power Analysis

Automate stock statement analysis, compute drawing power, track monthly performance, compare against peers within bank's portfolio.



Related party transactions

Identify related parties through MCA data on common directors, registration address etc. and track their transactions using advanced algorithms



Transaction Analysis

Identify hidden patterns through transaction analysis through payment narration using fuzzy logic



Continuous Monitoring

The solution on a near real time basis enriches data to provide meaningful alerts. This proactive monitoring will help bank take timely corrective action.



Complete borrower 360 view

Get a 360 view of the borrower from both external and internal data on a common platform

Versatile, flexible and configurable reports, automated triggers and alerts



Trigger Configuration

Powerful trigger configurator, to create/modify triggers through a front end, enables quick adaptation to changing risk environment



Customized Alerts

Triggers based on business, region even borrower can be built. This will help closely monitor portfolio basis its key characteristics.



Role Based Dashboards and Reports

Get pre-configured portfolio views, with drill down up to borrower levels, restricted by role based access controls.

Create own dashboards and reports with drill down capabilities as per your business needs.

| Our Clients

Business Intelligence and Risk Solutions (BIRS) provides a comprehensive range of risk management tools, analytical solutions and consulting services to financial institutions, banks, and corporates globally. We operate with a resource pool of 180+ analysts/developers and have engagements spanning 100+ clients in diverse geographies with a large presence in India, Sri Lanka, Mauritius, Malaysia, UAE and Africa. Some of our key clients include:

- India's top 2 public sector banks by assets
- India's top 3 private sector banks by assets
- Mauritius' banking regulator
- UAE's largest bank
- A large private financial services provider in Mauritius.
- A premier private sector commercial bank in Sri Lanka
- A Mid-sized Malaysian Bank
- A leading African alternate credit financier



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It is India's foremost provider of ratings, data, research, analytics and solutions with a strong track record of growth, culture of innovation, and global footprint.

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CRISIL Business Intelligence & Risk Solutions (BIRS) is uniquely positioned to help banks and financial institutions in their data and analytics needs. Our deep domain knowledge of processes and best practices across the entire BFSI spectrum enables us to offer innovative solutions that aid decision making across Corporate & Investment Banking, Commercial & Retail Banking, Cards, Asset Management and Insurance domains. Our proprietary technology platform combined with deep business domain knowledge helps us deliver best in class solutions across all the key functional areas including Risk Management, Sales & Marketing, Financial Control & Reporting, Regulatory Compliance and Governance. The solutions are designed to provide advanced insights into data with an emphasis on actionable intelligence, ensuring you take data driven decisions to achieve your business objectives. To know more about what we do please visit us at www.crisil.com

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