

Deloitte.

Identify. Investigate. Decide.
Assistance with stressed asset
management



Stressed asset management

How can we help

Review stressed assets case

- Forensic review of case to identify inconsistencies (Checklist based approach)
- Data Analytics to identify "Red Flag" transactions

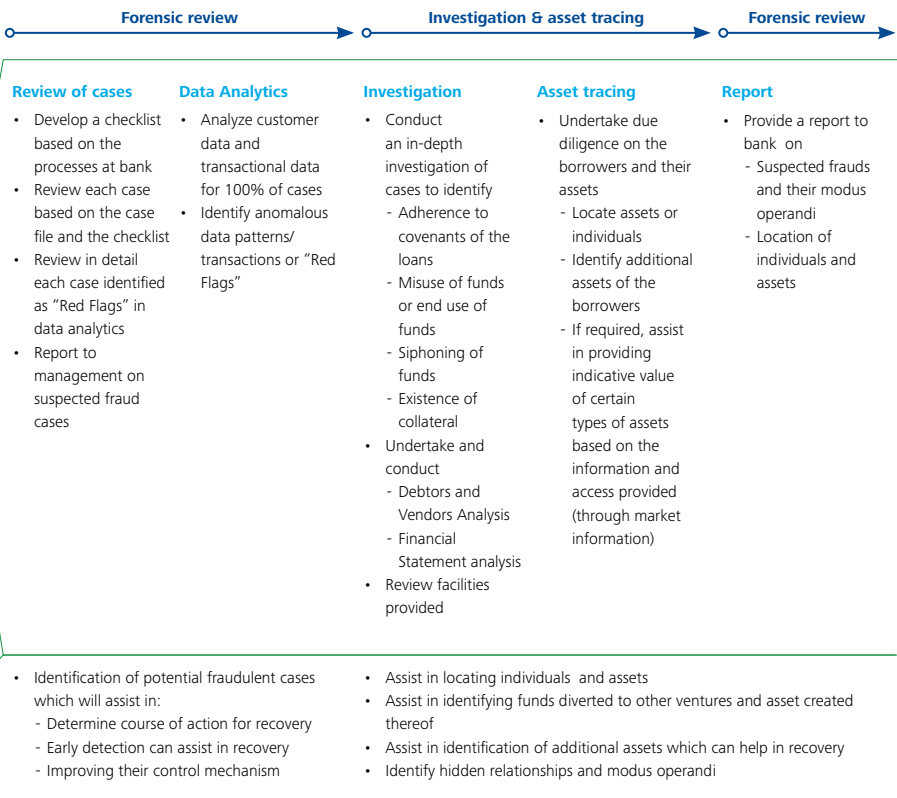
Investigation and asset tracing

- Investigation into end use of funds
- Asset tracing



Our Approach

Our approach for Stressed asset management covers Forensic review, Investigation and asset tracing and reporting. The detailed approach is mentioned below:



About Deloitte Forensic

Our Deloitte Forensic practice has an established team of professionals which include forensic accountants, finance specialists, ex-law enforcement officers, lawyers, investigators and research analysts besides other multi-disciplinary expertise and experience to assist clients in the below mentioned service lines. A brief overview of each of the service lines within Deloitte Forensic is mentioned below:



Fraud and Financial Investigations

Services include — Corporate Investigations, Forensic Accounting and Asset Misappropriation Investigations.



Anti-Money Laundering (AML)

Services include — AML Compliance Program Assessment, Know your Customer (KYC) Assessment, AML Risk and Control consulting and AML Training and investigations.



Anti-Fraud Consulting

Services include — Forensic Audit assistance, Fraud Awareness training, Fraud Control advisory and Fraud Risk assessment.



Data Analytics

Using proprietary technology, our professionals find innovative solutions which help to efficiently search and process data and arrive at meaningful analysis.



Computer Forensics

Services include — identification, collection and forensic analysis of computers, Personal Digital Assistants (PDAs), mobile phones and other external storage devices. We apply sophisticated tools and technologies including the use of government-level data encryption.



Business Intelligence

Services include — Background information investigations, pre-investment due diligence, vendor due diligence, litigation intelligence and fraud investigation support.



Litigation and Dispute Consulting

Services include — assessing risk and damages exposure which help clients to manage their case strategies. We provide expert opinion and testimony in litigation and arbitration matters. We also provide document review services. Deloitte Discovery is a one-stop service provider for all legal discovery related services including litigation readiness, data collection, data filtering, processing, hosting, document review and production.

Relevant illustrative experience

Illustrative experience with a public sector bank of India and its associates

- **Forensic Audit** on behalf of Banking Regulator for a consortium of more than 20 banks led by a public sector bank
- **Forensic Services** on analysis of Financial Statements/Accounting records for a borrower in the paper industry
- **Background checks and Assets tracing** services on individuals and a company dealing in trading of locks and safes, related to loans granted by a public sector bank
- **Assistance in implementing an integrated Risk management framework** and compliance to Pillar I requirements of Basel II and the Reserve Bank of India
- **Assessment of Credit Risk Management** across all the segments of the Bank and Business Units (BUs)

Other relevant forensic investigations in the Financial Services industry

- Provided forensic services to conduct financial statement analysis, assets tracing and identifying movement of funds for banking facilities provided to two borrower entities by **6 lending banks**
- Assisted law enforcement agency in India in carrying out an investigation of facilities provided by more than **23 financial institutions** to a private company
- Provided forensic services to a bank in India to analyze **end use of funds** disbursed to the borrower as pre-shipment and post shipment credit facilities and identified diversion of funds
- Assisted **law enforcement agency** in carrying out an investigation on a complaint made by a private sector bank
- **Assisted Banking Regulator** in carrying out an investigation for a private sector bank covering areas of large value advances and deposits
- Fraud Investigation for a Financial Institution relating to alleged **diversion of funds** by borrower's promoters
- **Review of assets portfolio** consisting of mortgages and working capital finance for a large private sector bank in India to identify high risk accounts



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