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**Integrated Risk
Intelligence**
Strategic journey
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Risk Advisory ●



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**Financial Risk
Tools**
Tech-led
enablement of
the FSI Industry

Risk Advisory ●



D-ECaLc Solution- Expected Credit Loss (ECL) Computation Tool

Business challenges



Inefficiency caused due to the manual computation and configuration of risk components viz. PD, LGD, EAD



Inability to perform scenario analyses, i.e., "What-if" analyses, effectively & efficiently



Inability to automate the archival of ECL results of the previous runs

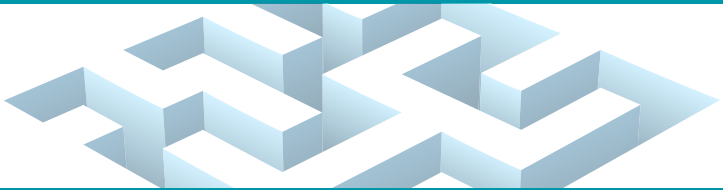


Difficulty in maintaining audit log history



Complexity in reconciling input and output values by considering various data sources and data across portfolios





How can the tool help?

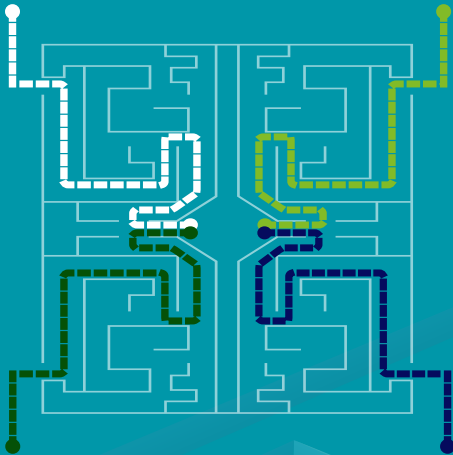
- The D-ECaLc tool can provide a stable and functional platform to perform ECL computations.
- It enables the seamless upload of data by converting input files in the desired format.
- It allows the ECL computation to be carried out in a timely manner.
- To speeden the troubleshooting process and debugging the detected issues, the tool creates an elaborate dashboard on various exceptions and errors faced during ECL computation.
- Additionally, it has embedded features such as data archival, exporting to excel , exception handling, model hosting and macroeconomic model scenarios analysis.
- Also, with the data monitoring and reporting feature, the ECL engine will be customised to individually monitor the workflow of all the relevant entities.
- Detailed audit log on data manipulation operations will be performed in the system.

Compliance Risk Assessment tool

Business challenges

Difficulties faced while monitoring overall compliance and therefore, have broad oversight over regulations, risks and controls for multiple overseas branches of banks by the Central Compliance Department

Challenges faced in assessing, mapping and complying with the stringent host and home country regulations



Issues faced in maintaining an audit trail of risk and control scores and history of changes made to the controls

Inefficiency in managing time and effort invested in record keeping of the regulations, risks and controls across multiple branches and its changes thereof



How can the tool help?

- The Compliance Repository in the tool enables the banks to maintain a repository of applicable regulations, risks and controls for managing compliance risks.
- It assists in maintaining the risk and control scores for monitoring and managing regulatory obligations and compliance risks for banks, through the Risk and Control Assessment Framework.
- It provides a control testing and assessment plan that enables banks in creating an assessment plan for testing of controls. It also provides a feature to input the control testing scores by the user, prior to approval of the final scores.
- It can monitor the critical regulatory requirements like reports and limits through the Key Compliance Indicators Module, which enables the user to track important regulatory requirements and record breaches.
- Eventually, it can generate customised compliance reports for the bank.

FSI Risk and Control Self-assessment (RCSA) tool

Business challenges

Lack of a centralized data repository management and integrated operational risk reporting systems for key business segments that could help in maintaining Key Risk Indicators (KRIs) across the organization, through trend analysis and an automated alert notification mechanism to higher management for compliance

Inadequacy in the management of the workflow of approvals related to operational risk incident management

Ineffective tracking and mitigation of the impact of loss incidents, due to the lack of a robust recovery and resolution process



How can the tool help?

- The tool provides a role-based access to users across the organisation.
- It creates elaborate dashboards for a consolidated view of risk information-based on the assigned roles.
- The tool also summarizes the risk scores, speed of onset and audit process that provides an in-depth understanding of the overall registered risks in an organisation.
- It creates multiple reports, such as category-wise view of key risks, Key Risk Indicators (KRI) along with relevant breach plans, report on operational loss incidents, and risk management governance structure.
- Further, the tool enables an end-to-end documentation of the risk mitigation plan and the systematic approval of respective authorities.
- It captures the new proposed risks and updates existing risk registers by user.
- Additionally, it provides updates and email notification alerts to users in case of non-compliance.