

BFSI Use Case

Credit Risk Management

Our Credit Risk Management App provides insights on the outstanding credit risk of a bank, segmented by region and by product. Analysis subjects include delinquencies, non-performing loans and asset liability management.

Key Performance Indicators

- Probability of defaults
- Exposure at default
- Loss in case of a default
- Expected Loss
- Number of Clients

Users

- Chief Risk Officer (CRO) of Corporate/ Wholesale/ Commercial Banking Division
- CXOs

Benefits

- The app helps a CRO visualize consolidated exposures across sectors and credit ratings
- It enables users to track the KPIs for the bank along with a 12 month trend for each key risk indicator
- It effectively measures loss due to defaults, delinquency rates and return on risk weighted assets, while anticipating the expected losses
- It can track the bank's performance based on the gap between assets and liabilities
- It provides a snapshot of the risk associated with branches in a region and with specific banking products

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