

Operational Risk Management Solution



ORA is a comprehensive solution for Operational Risk Management Department (ORMD) in Banks & Financial Institutions to Identify, Measure, Monitor and Mitigate operational risks across business units, enabling them to achieve Basel II compliance

Rapid changes in the financial business environment coupled with Basel II regulatory enforcements have necessitated the adoption of global operational risk management best practices. Banks need to implement robust ORM systems to identify, assess, measure, and mitigate operational risks across the enterprise on an ongoing basis and create a proactive operational risk management culture across the organization.

ORA helps banks and financial institutions map and control operational risk for better business decisions and achieve Basel II compliance.

ORA provides a ready to launch Operational Risk Management Framework along with Library of Key Risk Indicators, Key Business Processes and associated Risks and Controls (developed by D&B based on BASEL guidelines, in-house research and its experience of working with banks in the region) embedded in the system to quickly roll-out the solution to various Organizational / Business Units and provides the necessary infrastructure to capture operational losses and compute operational risk capital under Standardized and Advanced Measurement Approaches.

ORA Solution Overview

Key Modules

Risk Framework: Provides an extensive library for easy configuration of business lines, segments, activity groups, activities and underlying processes for mapping with respective risks and controls.

Risk & Control Self-Assessment (RCSA): Can be used across multiple locations to perform end-to-end RCSA activities from the stage of structuring questionnaires to automatic generation of risk scores and heat maps.

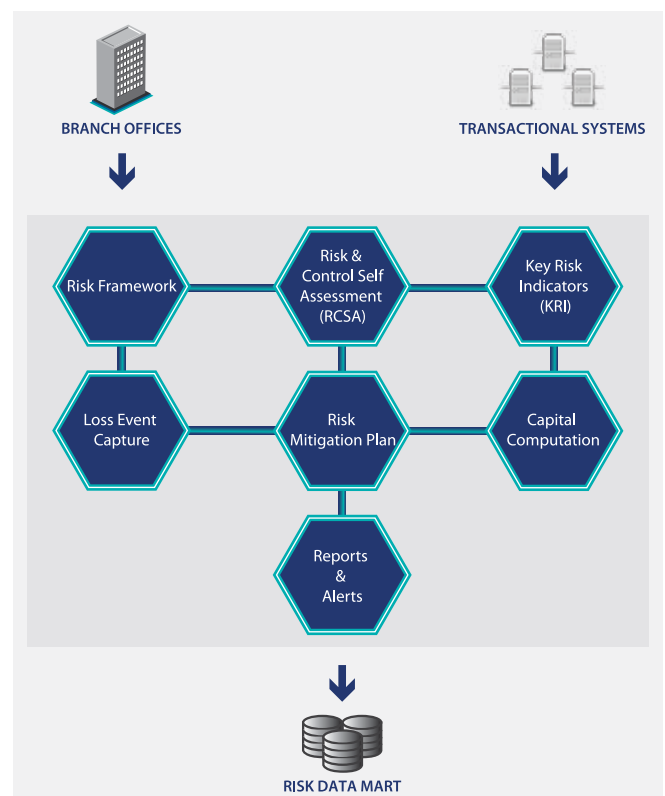
Key Risk Indicators: Enables KRI profiling such as the name, description, measure type, periodicity and threshold rule. Monitors the breaches and manages escalations.

Risk Mitigation Plans: Integrated with RCSA & KRI modules, it enables origination of plans for follow up and action within a defined target date for high risks and KRI breaches.

Loss Event Capture: Supports collection of both qualitative and quantitative data on loss events and generates loss reports. Includes maker-checker functionality to ensure data integrity.

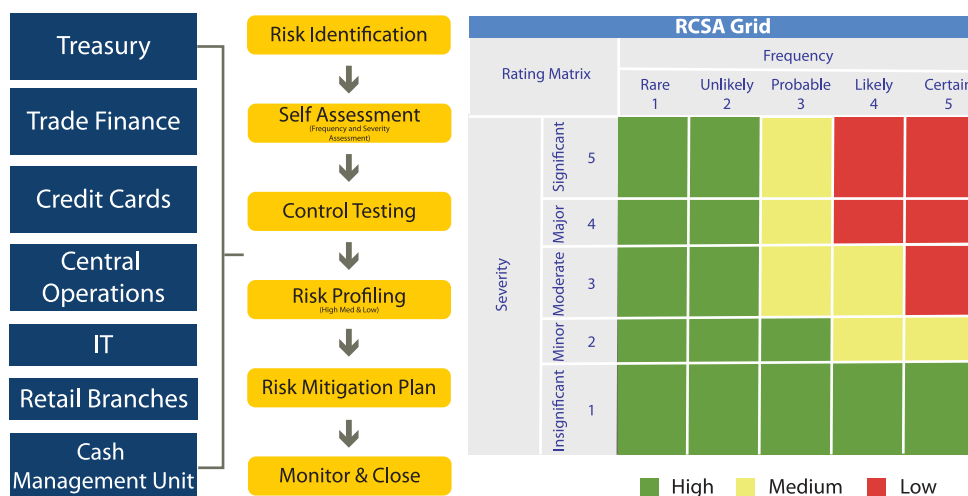
Capital Computation: Enables capital charge computation under the Basic Indicator Approach (BIA) and The Standardized Approach (TSA) under Basel accord.

Reports & Alerts: Exhaustive set of standard reports are available in real time for individual business units and central risk management department.



Operational Risk Management Solution

Easy configuration and real time assessment of risk profiles and heat maps across various business units



Benefits

ORA is an integrated and flexible platform to give your bank a significant competitive advantage through superior credit risk rating and better underwriting process management. It benefits all stakeholders in the bank:

Senior Management

- Enterprise wide Operational Risk Management
- Risk Management Culture
- Performance Management

Operations

- Faster response to loss events through auto alerts and escalations
- Reduce overall operational risk to the bank
- Faster implementation time through predefined KRI library

Technology

- Achieve greater automation by eliminating manual paper based processes
- Easy roll out and maintenance because of web based technology
- Seamless integration with upstream & downstream applications

Engagement Model

Our Banking Solutions Group works as a 'trusted advisor' to provide end to end services including business consulting, gap analysis, product customization, installation, integration with upstream and downstream applications, data migration, end user and IT administrator training and ongoing sustenance. Bank also benefits from D&B's experience of managing the largest commercial database globally and several commercial credit bureaus in the region.

About D&B

D&B is a leading provider of global business information and insights. Our clients leverage the world's largest data library and extensive market & technical expertise to mitigate risks, reduce costs, and increase profitability. With a global presence in over 200 countries and a thorough knowledge of local markets and regulatory environments, we provide our clients with the necessary insights to **Decide with Confidence**®.



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