

CARE

Capital Adequacy and Risk Evaluation

Surya



Capital adequacy is a tough line for banks to walk. Too little and you are dangerously placed. Too much and you are not lending enough. Risk based capital allocation is the Mantra, for bank's management and regulator as well. Basel Committee and central banks will have continuously emerging rules on capital computation apropos risk in the bank's positions.

Surya's CARE

Capital Charge Calculator- Credit Risk

- Standardized Approach
- Internal Ratings Based Approach
- Rule Driven RWA Calculator based on Claim Category with CRM
- Support for IRB foundation approach

Capital Availability

- Rule based Tier Definition

Capital Adequacy

- CRAR Calculator

Capital Charge Calculator - Market Risk

- Standardized Approach
- Maturity Approach
- Duration Approach
- VaR Models

Compliance Reports

- Capital Adequacy Reports
- Audit runs and views (explains calculation)

Capital Charge Calculator - Operational Risk

- Basic Indicator Approach
- Standardized Approach
- Advanced Approach

Tools for Advance Model

- Credit Risk – RACE
- Op Risk - Loss Data Collector (LDC)

CARE System Architecture

Banking Transaction Interface Objects

Assets

- Term Loans
- Bonds
- Equities

Collaterals

- Real Estate
- Equities

Ratings

- Assets
- Derivatives

Market Data

CARE Rules

- Capital
- Claims
- CRM
- Specific charge
- Haircuts

CARE Application

- Capital Charge Credit Risk Standardised
- Capital Charge Market Risk
- Capital Charge Ops Risk Basic Indicator
- Credit Risk Foundation IRB
- Capital Adequacy Calculations
- Loss Data Collection
- Economic Capital Allocation
- Advanced Credit Risk Modeling
- Ops Risk Advanced

Key Benefits of CARE:



Compliance:

A solution which is fully compliant with Basel II and Basel III norms across multiple jurisdictions.



Flexibility:

Uniquely positioned to understand the operational systems complementing risk and regulatory needs through tailored solution.



Solution Flexibility:

CARE facilitates data processing through rule engines. It allows development of specific regulatory reporting suites and caters to MIS reporting needs specific to bank's requirement. These rules can be re-configured to adopt changing regulations and business needs.



Multidimensional Analysis:

Presents clean and validated business data in a variety of formats – reports, dashboards, scorecards for analysing key information across multiple dimensions.



Reduced implementation time and total cost of ownership:

CARE's easy-to-use framework and incremental implementation approach significantly lowers implementation time and total cost of ownership.



Integrating external data:

External data (financial statements) can be uploaded or users can key in financial information as well.

Surya specializes in risk and treasury management systems for financial services industry. With an implementation base spanning several countries across continents, Surya's solutions help enterprises to minimize risk, improve profitability and effectively monitor financial performance. Central to our products are robust frameworks and plug-n-play software components that ensure cost efficiency, scalability, ease of use and rapid implementation.

Surya is focused on developing solutions that help clients to keep abreast of changing internal and external financial risk management requirements.

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