

RACE

Risk Analysis and Credit Evaluation

Surya



Probability of Default is a fundamental building block for any successful lending practice. RACE PD algorithm differs from the rest by being non-parametric.

Statistical pattern recognition tools are the scientific basis, working on a RACE data universe of around 5000 companies with financial statements for up to 10 years. This has been tested for multiple geographies and reflects universal business realities. Experienced bankers have helped bias algorithms based on real life experiences.

RACE not only enables you to measure current PD, but future PD's as well through scenario creation. Thus, alerts may be set up with respect to quarterly or yearly statements for banks to proactively exercise diligence.

RACE is a product for bankers, by bankers.

RACE Advantage

1 Easy to use PD calculator

4 Open and Transparent

2 Can map PD to multiple grades

5 Incorporates workflow management

3 Fine tunable for a geography

6 Easy integration of external data

Portfolio Analysis

The final objective of any risk asset's evaluation is to arrive at a realistic conclusion regarding its quality, so that it may be rated within the bank's Risk Asset Portfolio. Meaningful analysis of such a graded portfolio is a potent tool in management's hands. RACE enables management to understand their Risk Asset Portfolio through MIS reports that analyze these assets.

- ✓ By Risk Grade
- ✓ By Industry
- ✓ By Risk Grade within the Industry
- ✓ By Size (within industry)
- ✓ By Geography
- ✓ By Exposure
- ✓ Ranking by Financial Ratios within Group
- ✓ Ranking by Financial Ratios – All Borrowers

RACE Highlights

- Is not a scoring model. It calculates PDs using advanced statistical techniques
- Provides customizable Financial Analysis Module (FAM)
- Ratio input enabled in absence of RACE FAM
- Portfolio analysis for assessing risk concentration
- Enables progress towards RAROC and Economic Capital allocation
- Compliant with Basel II, III approach

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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