

SMERATE

Credit Analysis and Rating framework

Surya



SMERATE is a Credit Analysis and Rating framework for retail and corporate customers of a bank. It incorporates a weighted scoring model for an objective analysis of financial (quantitative) as well as non-financial (qualitative) data, leading to an integrated assessment of credit risk at both customer and portfolio levels. Hence this also facilitates Probability of Default (PD) for the SME (Small and Medium Enterprise) client base, if bank has a PD Model associated to the ratings

Users may build their own scoring models within SMERATE in recognition of varying criteria used in assessment of different borrower-types. SMERATE has the capability to automatically associate scoring models based on customer type, industry or facility requested.

When the rating is complete, it generates an integrated, Weighted Credit Score for the borrower. This is then automatically mapped into the Credit Risk Grades structure of the bank, permitting extensive macro analysis of the bank's credit portfolio.

The process of creating a new model for analysis and assessment of credit risk involves:

- Defining a range of relevant financial and non-financial attributes.
- Assigning weights and a range of scores for the analysis.
- Mapping the total score to the bank's Credit Rating structure.
- Defining a Credit Risk Grades rating structure for the bank.

Analytics:

Following key risk analytics are readily available in SMERATE for effective macro portfolio management:

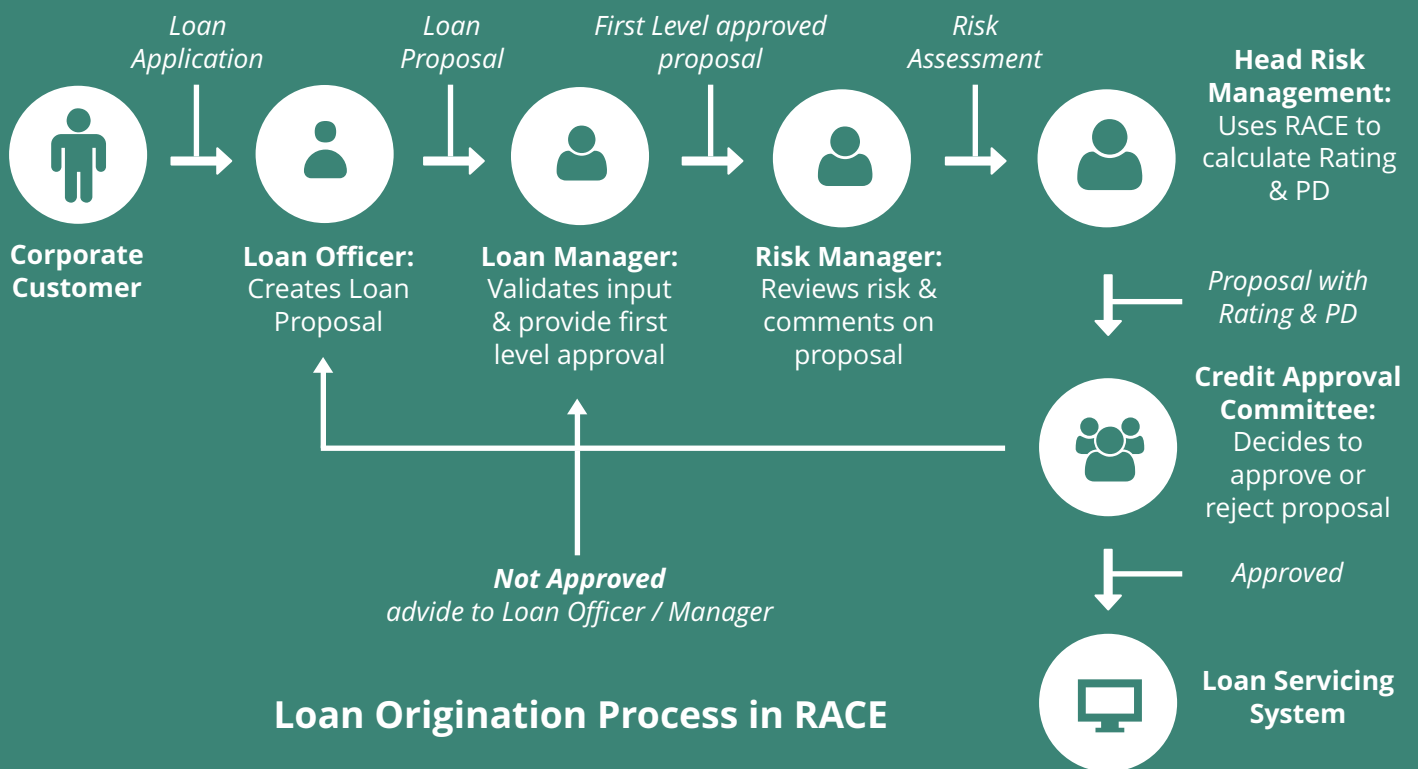
- Ratings Report
- Trend analysis
- Breached ratios
- Portfolio Concentration and Exposure Report
- Proposals Status Report

Credit File Workflow:

An important aspect of SMERATE is its Credit File. The approach adopted is one whereby the Customer's paper based file is replaced by an online digital file that records all relevant information, including credit memoranda, approval process and documents, customer diary, credit inspections and audit reports. The creation of digital files enables easy access to data mining.

In this way the bank's entire credit processing and monitoring system can be made near-paperless.

Credit Evaluation Workflow:



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 its 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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