



Risk Management

Robust Risk Management is a fundamental requirement for the success of any bank and it encompasses a wide range of needs – overall architecture, policy, procedures, end-to-end processes, portfolio management, systems, organisation and staffing. In a fast changing regulatory and business landscape, policies need to be evaluated and updated regularly. They also need to reflect a bank's risk priorities and at the same time be practical. Risk systems need to provide management and staff with key information required to make decisions strategically and day-to-day.

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Why BankT&D Consulting?

BankT&D Consulting covers all aspects of Risk Management including Credit Risk (Corporate, SME and Retail/Consumer), Market Risk, Operational Risk and Basel II and III.

We work with clients to bring Risk policies, procedures, end-to-end processes, governance and infrastructure to a state of the art level. Services we offer include:

- Analysis of your bank's 'as is' state with recommendations to reach "best practice" capability
- Assistance in implementing those recommendations
- Application of Risk Management tools and programmes that can strengthen your existing Risk Management function
- Design of appropriate Management Information Systems that provide effective monitoring, re-usable templates and more proactive controls
- Automation of Risk Management workflows and systems
- Training of staff in all aspects of the Risk function using interactive methods and tailored approaches

BankT&D consultants are all former senior practitioner bankers who bring hands-on experience to our risk management engagements.

Where BankT&D Consulting Can Assist You

Corporate Credit Risk

- Audits : Portfolio & Process reviews
- Credit policies and procedures: design, review and re-write
- End to end credit process review, redesign, and implementation support
- Target Market and Risk Asset Acceptance Criteria structure and grids
- Credit and Product Programs
- Risk rating mechanisms
- Portfolio Management
- Real estate and mortgage lending models
- Early warning; Problem Recognition
- Remedial/workout: implementation support
- Credit approval process re-design and CA writing workshops
- Basel II & III architecture review and build; capital allocation; aligning risk and pricing



SME and Commercial Risk

- Differentiated credit process for commercial/SME segment
- Early Problem Recognition and Remedial Management
- Credit and Product Programs
- Audits and portfolio reviews
- End to end credit process review, redesign, and implementation support
- Risk rating and scorecard development

Market and Treasury Risk

- Design and write Policy and Procedures manuals
- Develop ALCO structure, liquidity management, and funding strategies
- Specific product and Trading risks; position management
- Strengthen balance sheet and capital management

Retail and Consumer Risk

- Consumer credit risk cycle management
- Collections Management
- Credit and Product Programs
- Portfolio risk metrics; managing default rates
- Risk/Reward pricing
- Audits and portfolio reviews
- End-to-end credit process review, redesign, and implementation support
- Risk rating and scorecard development

Operational and Systems Risk

- Design and write Policy and Procedures manuals
- Operations risk categories as per Basel II
- Regulatory, compliance & legal risks
- Enhanced monitoring and control
- Systems selection, management and integration with Operations risk management
- End to end Basel II and III compliance
- Fraud risk management

Risk Management Training for Entry, Intermediate and Advanced Levels

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| ▪ Basic/Core Credit | ▪ Problem Recognition & Remedial Management |
| ▪ Applied Financial Analysis | ▪ Senior Risk Seminar |
| ▪ Credit Analysis Report Writing Workshop | ▪ Craft of Consumer Risk lending |
| ▪ Risk Management in Trade Finance | ▪ Managing Consumer Risk & Reward |
| ▪ Project Finance workshop | ▪ Operational Risk |
| ▪ Intermediate Credit | ▪ Basel II & III |
| ▪ Effective Relationship Management | ▪ Treasury, FX & Market Risk |

To learn more about how BankT&D Consulting can help your business with Risk Management, please contact Sarabjit Chhatwal at sarabjit.chhatwal@banktandd.com.