



6 Sigma Group
Credit Risk Management System
End to End Processing of Credit Risk and Loan Origination

Bankers serving Bankers

List of Attributes

Superior in Every Respect



Superior Functionality

- Ability to import existing portfolio data
- Fully IFRS 9 Compliant with no Overlays
- Basel III & IV Compliant
- APIable with other systems
- End-to-End Digital Processing
- AML and KYC friendly Obligor Database
- Cross Reference Obligor, Buyer, Seller, Affiliate data
- Integrated Financial Analysis module
- PIT and Cash Flow Centric



Superior Analytics

- Financial Modeling capabilities
- System Generated ORR, FRR, PRR, ECL, RORAC and RAROC
- Project Finance Assessment and Evaluation Capabilities
- Obligor Facilities and Collateral data Integration
- Fully Integrated Credit Application Module
- Multiple Reports covering all risk and management requirements



Superior Credit Admin

- Multiple Notification Capabilities across bank
- Full Credit Administration Capabilities
- Dual Maker Checker Capabilities
- Linked Documentation
- Full reporting capabilities and Data Dump for Central Bank reporting



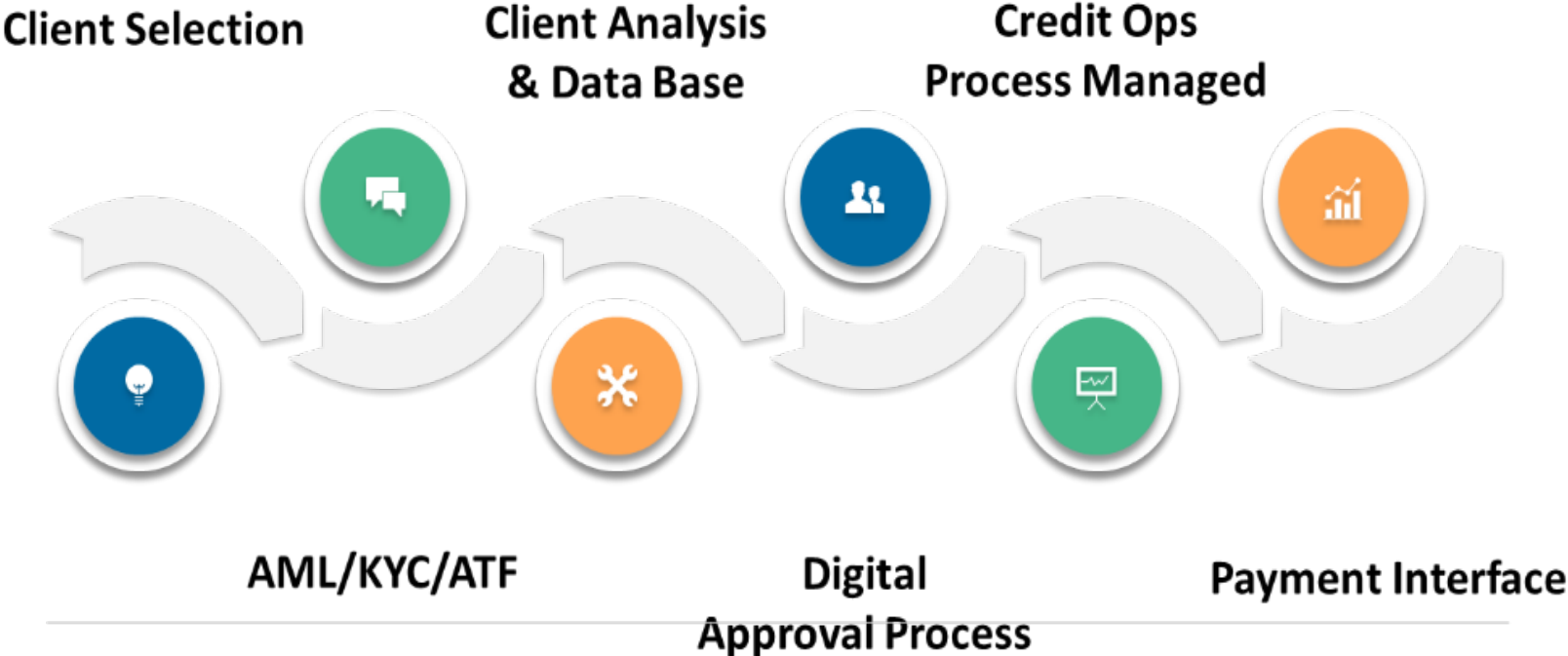
Superior Exposure Mgt

- Automated CA fill-in
- Automated Portfolio Limit Checking
- Credit Process mirrors bank's process and adds multiple dimensions
- Digital CA approval capable
- Complete and fully integrated Facilities and Collateral Management
- System accommodates drawdowns, repayments, extensions, collections, etc.
- SWIFT connection ready
- Automated ticklers
- Automated Client communication - bank specific

CRMS

Offers End-to-End processing of Credits and Manage User Intervention:

End to End Processing



The Bank

Digital Bank Functions

Front End

6 Sigma's CRMS – The Engine

Back End

AML/Compliance

Cash Management

Client Interface

Intelligence

Onboarding

Financial Risk Assessment

Qualitative Risk Assessment

TMRACs

Exposure Recommendation

Risk Management

PRR & Stress Testing

Processing

Facility & Drawdown Structuring

Credit Automation

Credit Admin

Fee Structuring

Collateral Management

Treasury Rates

Portfolio Cap Management

Reporting

Dashboards

Admin Functions

User Grouping

Internal & External Notifications

Reporting & Dump File

IFRS 9 ECL

Client Correspondence

Treasury

Payments SWIFT/BIC etc

Fin Con Leger

Reconciliations

LC and FX modules

The Digital Back-office

Complexity made Simple



Facility Structuring

- Corporate
- SME
- Retail
- Project Finance
- Object Finance
- Government
- Financial Institutions
- Parametrized

Limits & Caps

- Industry Caps
- Country Caps
- Single Risk Name
- Facility Type
- Collateral Type
- Portfolio Caps
- Facility Limits
- Sub-Limits

Drawdowns

- Multi-Currency
- Condition Precedents
- Maker Checker
- Documentary Links
- Parameterized Fees
- Islamic
- Discounted
- Diarized

Collateral

- Singular
- Multiple
- Shared
- Parametrized
- Diarized
- Multiple Values
- Revaluation

Repayments

- Fees
- Penalties
- Early Settlement
- Restructuring
- Confirmations
- Links to Ledger

CRMS

A fully user parametrized system:

Core Features

- Client Identification
- Targeting &
- Evaluation

- Prescreening – TMRAC with AML/KYC/CTF module recommended
- Obligor Evaluation – financial, management, industry and country
- Centralized Obligor Database
- Financial Spreads – Cash flow centric PIT
- Forecast module

- Financial Analysis,
- Credit Application & Processing

- Full spread and financial analysis – historical, forecast and sensitivity
- System generated ORR, FRR and PRR
- Integrated CA generation
- Auto import of financials, facilities, collateral, etc. into CA
- Standardized / transparent CAs and integrated approval process

- Facility Mgt
- Collateral Mgt
- Portfolio Mgt
- Credit Mgt

- Detailed facility database
- Detailed collateral management
- Separation of Operations function
- End-to-end digital processing
- Portfolio reporting capabilities – slice-and-dice