Risk Management as a Service (RMaaS)
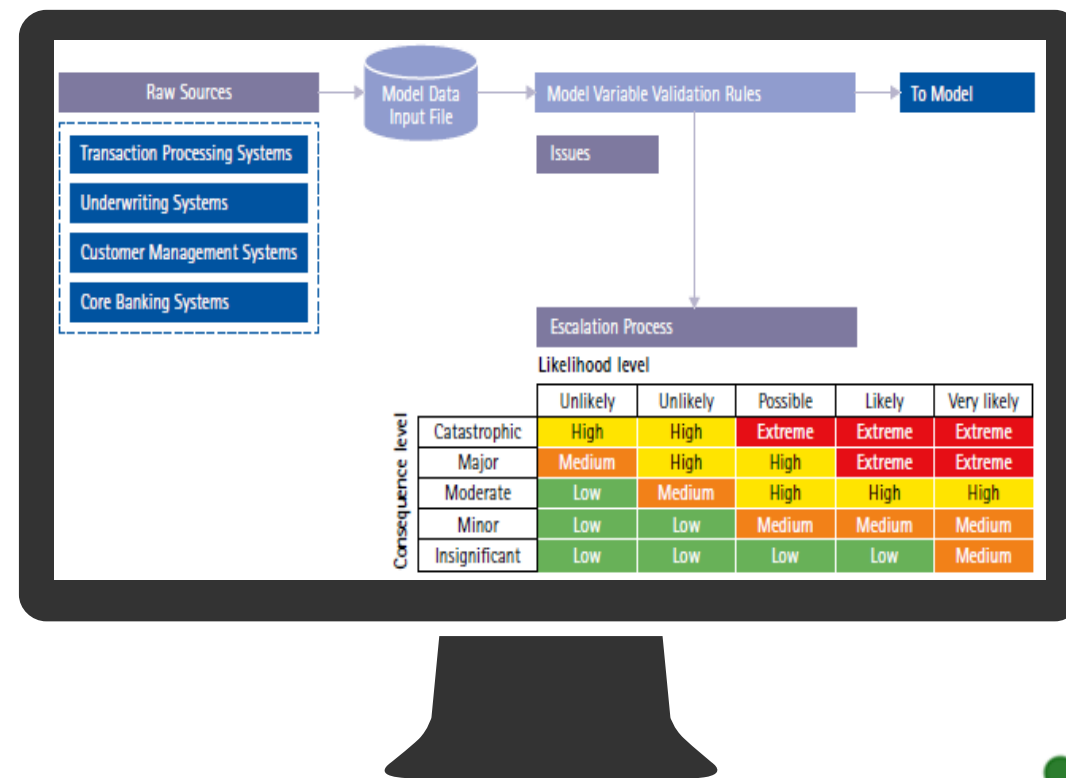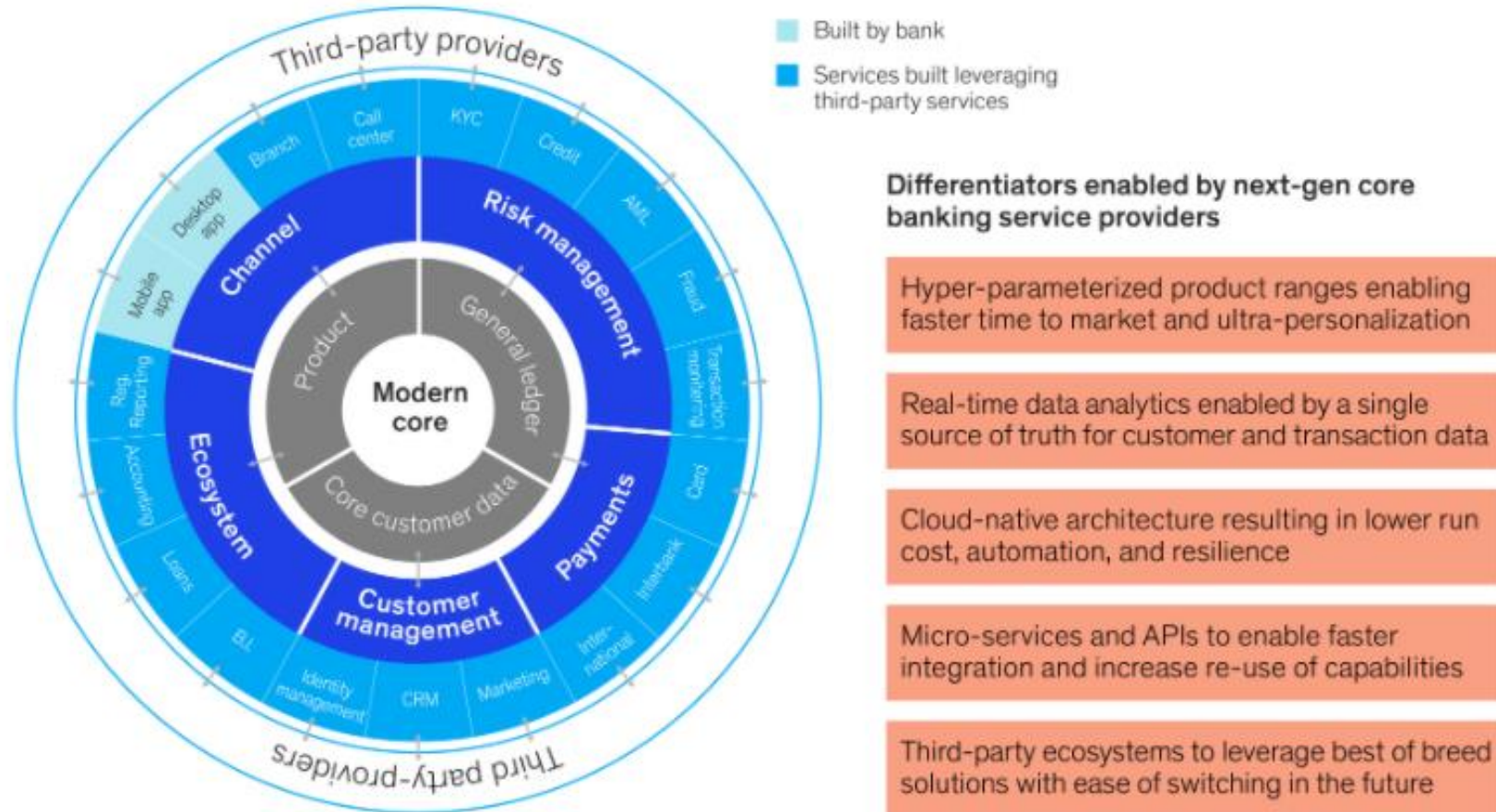
Our Risk Analytics Solutions -
for BFSI Customers

01	**RTE -** Risk Testing Engine		**02**	**NPL -** Non-Performing Loans
03	**CDM -** Contracts Data Mining		**04**	**FSA** – Financial Statements Analyzer
05	**BAaaS -** Blockchain Analytics as a Service		**06**	**PLA -** P2P Lending Analytics
07	**SCP -** Smart Contracts for LSTK Projects		**08**	**AML -** Anti Money Laundering
09	**PMS** - Portfolio Management System		**10**	**ATP -** Algo Trading Platform

Risk Management for Digital Banks -
Services Bundle from 3rd party providers

Built by bank

Services built leveraging third-party services

Differentiators enabled by next-gen core banking service providers

Hyper-parameterized product ranges enabling faster time to market and ultra-personalization

Real-time data analytics enabled by a single source of truth for customer and transaction data

Cloud-native architecture resulting in lower run cost, automation, and resilience

Micro-services and APIs to enable faster integration and increase re-use of capabilities

Third-party ecosystems to leverage best of breed solutions with ease of switching in the future

Reference – Mckinsey Analytics

Our Service Offerings –
Risk Management as a Service (RMaaS)

- Loans, Credit Lending, P2P Lending
- Contracts, Projects
- Financial Risks
- Market, Exposure
- Transactions, Operational
- Portfolio, Assets

➢ We have developed plug & play an AI/ML based risk management solutions which can be tapped by Open API or non-API based banking/financial solutions

➢ Our risk management solutions can be consumed as a service either from a 3rd party cloud (AWS/Azure/GCP) or on-premise

➢ These individual risk management solutions can be implemented either as a bundled/non bundled services

➢ Each implementation cycle for any solution can be in done in sprints and will take 12-14 weeks

➢ All these solutions confirm to GRC requirements such as Basel, CECL and IFRS9
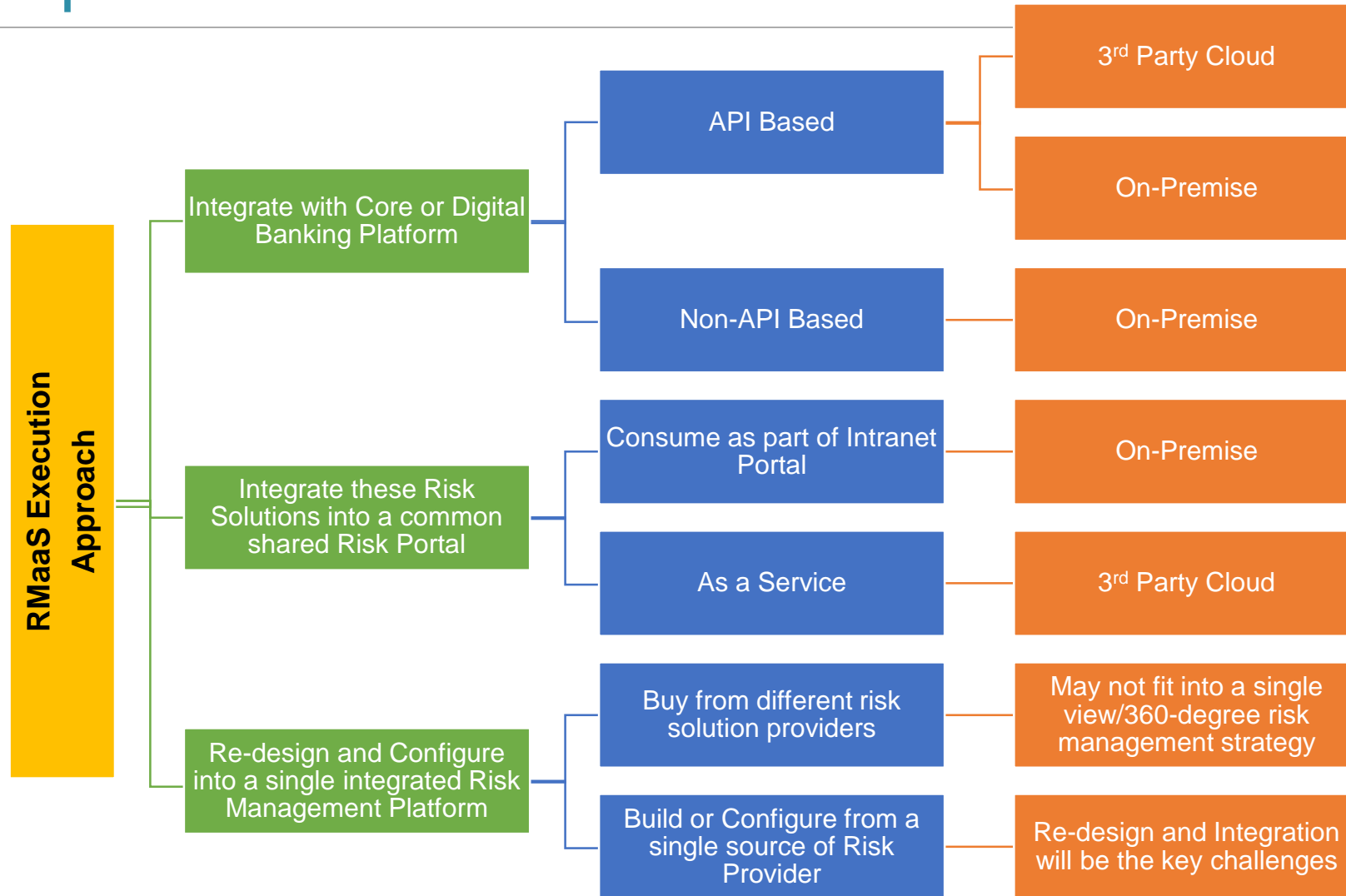
Options for Banks to adopt Digital Banking -
Next Generation Banking Readiness
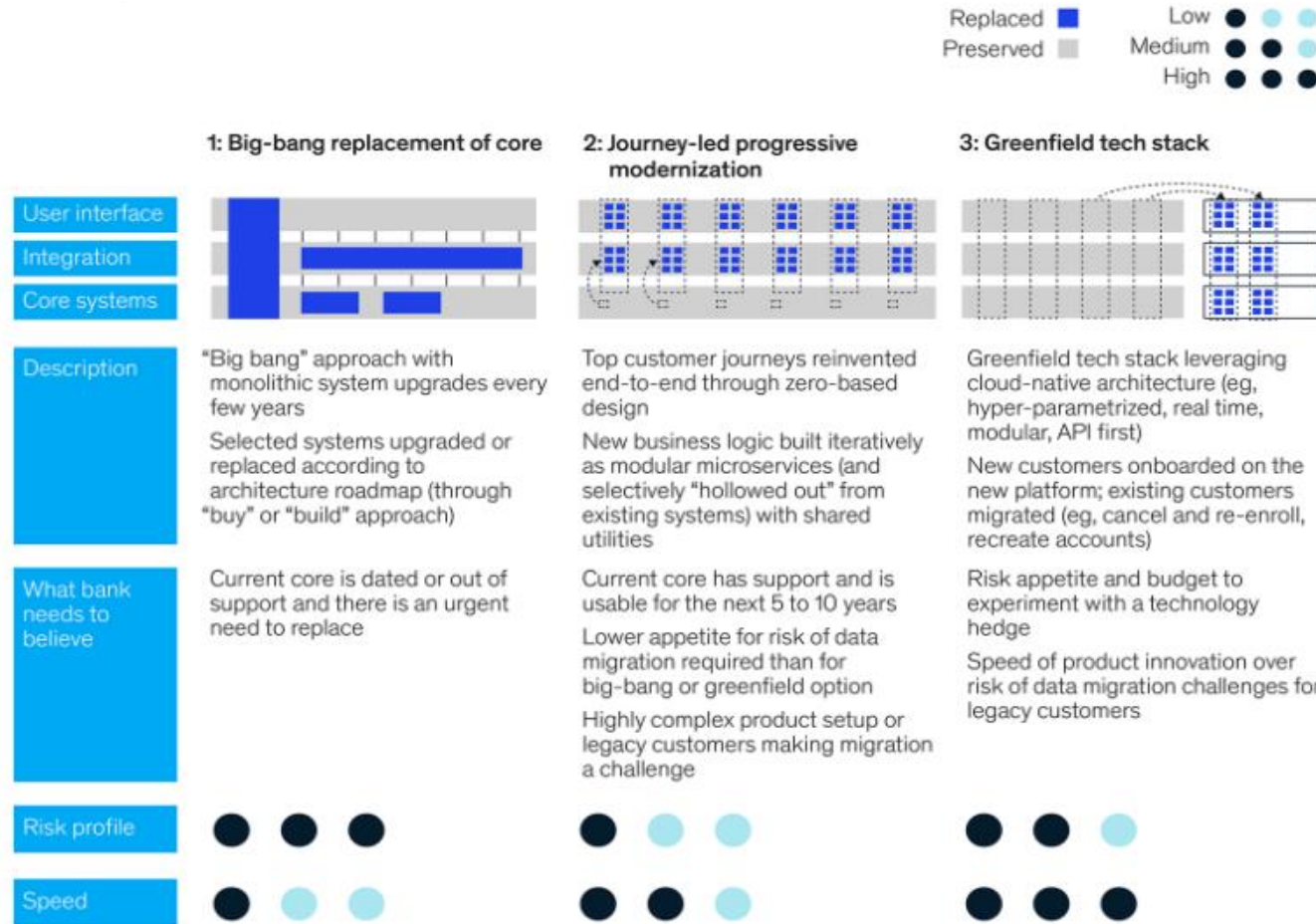
Reference – Mckinsey Analytics

Options for Banks -
to adopt RMaaS

RMaaS Execution Approach

- Integrate with Core or Digital Banking Platform
  - API Based
    - 3rd Party Cloud
    - On-Premise
  - Non-API Based
    - On-Premise
- Integrate these Risk Solutions into a common shared Risk Portal
  - Consume as part of Intranet Portal
    - On-Premise
  - As a Service
    - 3rd Party Cloud
- Re-design and Configure into a single integrated Risk Management Platform
  - Buy from different risk solution providers
    - May not fit into a single view/360-degree risk management strategy
  - Build or Configure from a single source of Risk Provider
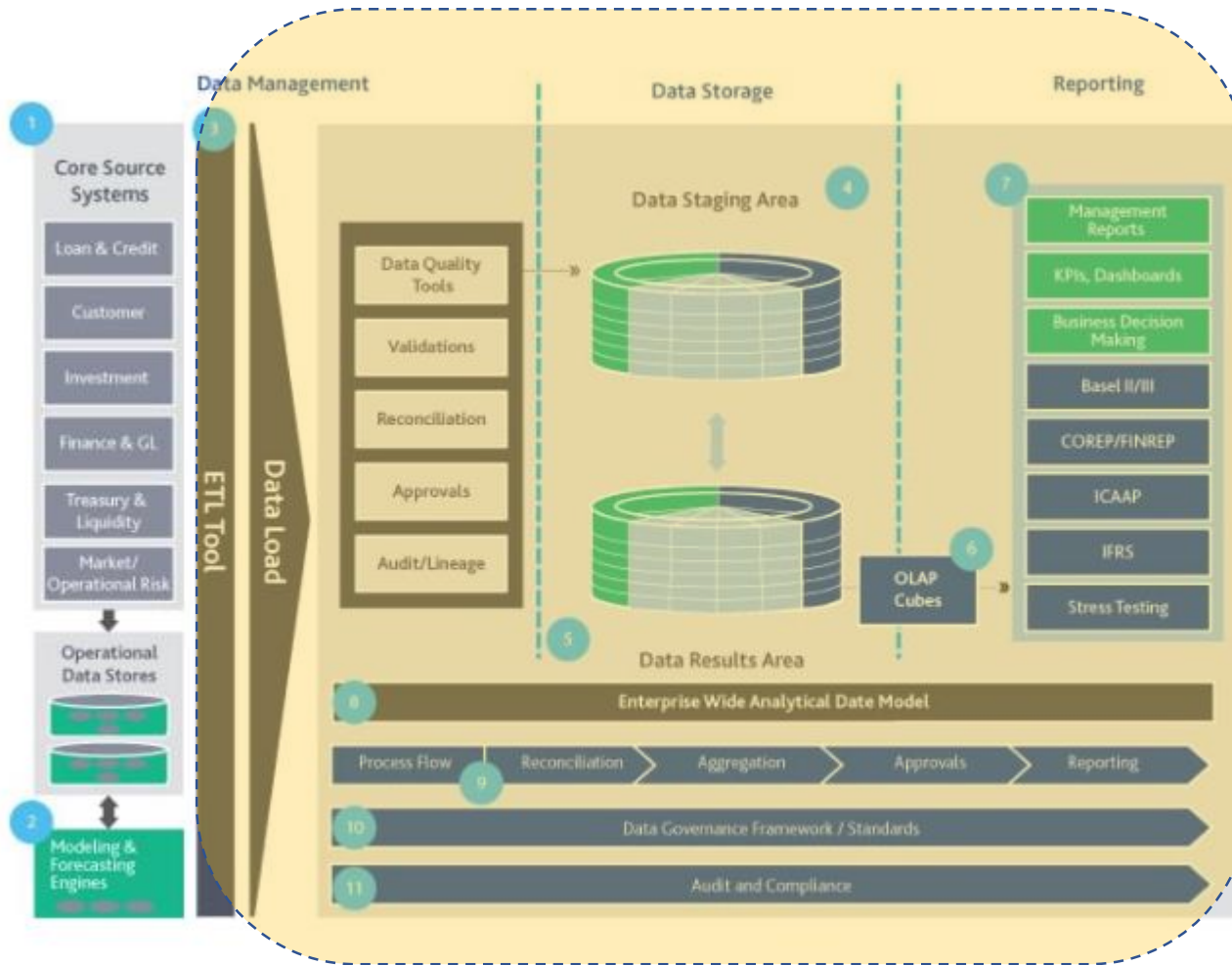   - Re-design and Integration will be the key challenges

Reference – Our In-house Analytics CoE

RMaaS from an industry requirement – vis-à-vis to Moody's Risk Analytics

Run it on a single integrated instance (cloud/on-premise)

Reference – Moody's Analytics

Provide API access to your Data Lake/ Data Warehouse

- Consume Best-Fit Risk Models as APIs
- Access to Analytical Notebooks
- Embedded APIs for UI/UX Portals
- Configurations to Core Risk Modelling Engines
- Workflow Driven Decision Engines

Reference – Our In-house Analytics CoE

Thank You

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