

Risk Management



**DIGITIAN
GLOBAL
CONSULTING**

Making future ready

MAKING
YOUR BUSINESS
READY FOR
FUTURE



A **DIGITIAN** Group Company
Washington DC Dubai Mumbai Dar Es Salaam

About Us

DIGITIAN GLOBAL CONSULTING practice brings together experienced consulting professionals and industry executive leaders focused on solving our client's (profit and not for profit) critical challenges, to make right decisions, and to achieve sustainable success.

All our consultancies include coverage of DIGITIAN STRATEGY®, a proprietary model for industries to remain relevant and successful while helping our clients improving focus on DIGITIANS® and maintaining millennials.

We advise industries across the Globe and have developed path breaking consulting models and tools.

We value Our Customer FIRST :

F: Flexible

I: Innovative

R: Responsive

S: Simple

T: Trust

In the age of Digital Generation, what we call a DIGITIAN era, we take an integrated approach in providing our Consulting work in line with the changing and new requirement of digital generation. Most of our works are proprietary models, tailor-made as per Customer Business.



We understand in depth the problem facing the Banking and Financial Services (BFSI) segment – Banks, Finance companies, Housing Finance Companies, Micro Finance Companies and Digital FinTech in the complex regulation driven regime. We bring business alignment into risk consulting:

Consulting on Risk Management and Regulatory Compliance

- Risk Governance Framework - Risk Policy, Manual and Procedures
- Risk Dash Board with Digital Risk Registry
- Stress Testing Framework and Risk Appetite Determination
- Risk Mitigation strategies and Tools including Early warning signals and framework for risk controls
- Risk adjusted Return on Capital Employed (RAROCE)
- ICAP implementation
- Anti-Money Laundering Reporting and Compliance Framework
- Business Continuity Plan and Crises Management Framework

Consulting on Credit Risk Management

Credit is the most important life line for the BFSI business. Given the complexity of current capital regulation in every market, this is one of the biggest reasons for banking failure or poor performance. DGC provides comprehensive consulting across the Credit Life Cycle Management. We make credit business friendly to create Quality Loan portfolio in a digital way:

Origination, Underwriting and Maintenance

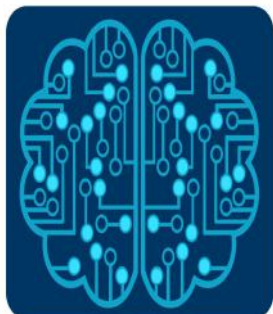
- Credit Governance Structure
- Credit, Risk Policies, Procedures and Manual (New/Review)
- Realtime Credit Risk Management Appetite determination, including pricing strategies for the market
- Credit Quality Health Check & Remediation Strategy
- Credit Rating and Credit scoring – For Corporate, Commercial, Retail, Mortgage, Auto, Unsecured and Credit Card Loans
- Loan Origination system through Internet and Mobile Device Framework for Customer Credit Experience Enhancement

Collection, Recovery & Closure

Credit Loss is part of Business but forecasting, price modelling and fast recovery is more relying on artificial intelligence which we bring:

- IFRS compliant framework for determining
 - Earning at Risk (EAR), Expected Loss (LO) Loss Given Default (LGD) - including option for digital automation software
 - Forecasting Loan Loss Provision
- Early warning Signals for proactive measures
- Collection – Preventive Collection Call Center, Soft buckets, and Hard Buckets with Forward and backward Flow with stabilization Tracking
- Stressed Assets Management Framework - A unique concept for holistic and fast decision-making framework for fast cash Recovery (restructuring, One-time settlement, M&A, Strip Sale)
- Auction Engine and Complete framework for Assets Foreclosure

We also provide Tailor made Training services to Risk and Credit Team.



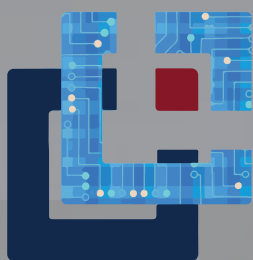
DIGITIAN

The Digital Generation

DIGITIANS are those who are born in or after the year 2000 and will be a dominant force through 2075. They are completely different in usage of their left brain and motor nerves. They are different from the Millennials in behaviour, thinking and action.

The world is changing superfast – media, communications, banking, currencies, education, retail channels, health & medicines, travel and tourism, consulting, manufacturing, agriculture, – every sector is facing disruptive innovations; nano technology, internet of things, artificial intelligence and robotics will be overwhelmingly embedded. In this age, model disruption, extinction, miniaturisation, real time delivery, speed and virtualisation are new normals.

We make you ready for them



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Contact Us

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