



# exclusivine

we got you covered

[www.exclusivine.com](http://www.exclusivine.com)

# Risk-based Business Analytics & Modeling

## A Paradigm shift in Enterprise Risk Management

### Operate with great intelligence and performance

**exclusivine** was established in 2003 by a group of experienced professionals from across the banking, business, and IT sectors. With this unique combination of knowledge, expertise, and insights, the **exclusivine's** team provides banks and other financial institutions with a comprehensive range of business intelligence and performance management solutions.

Created by bankers, for bankers, exclusivine's turnkey solutions address all key banking business lines and operations, with dedicated dashboards for executive management, financial control, personal banking, commercial banking, risk management and compliance, and operations management.

Each of these integrated, easy-to-use solutions to reflect the latest developments in global banking challenges, technologies, compliance, and legislative requirements.

### About Exclusivine

**exclusivine** is a fintech company established in 2003 by a global network of ERM professionals for providing Management consultancy, Governance Risk and Compliance (GRC), ERM frameworks, Business Process Re-engineering products and services along with Advisory Services.

**exclusivine** is known for deep domain knowledge, experience and high customer satisfaction by collaborating with Stakeholders in the global BFSI (Banking and Financial Services Industry) to solve most pressing challenges from strategy through execution.

GDC (Global Development Center) was started in 2009 in India for further strengthening domain expertise through focused product development in banking domain.

Every customer is unique and has unique requirements and **exclusivine** with its strong techno-functional consultants, models solutions accordingly.

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### Our Mission

To provide the banking sector with intuitive, world-class business intelligence and performance management solutions that address the specific needs of banking executives, in a language they can easily, readily understand.

### Our Vision

Delivering customer-centric services to financial institutions globally through business intelligence and performance management analytics.

### Why exclusivine





# Risk-based Business Analytics & Modeling

## Our landscape

### Solutions designed around deep industry insights.

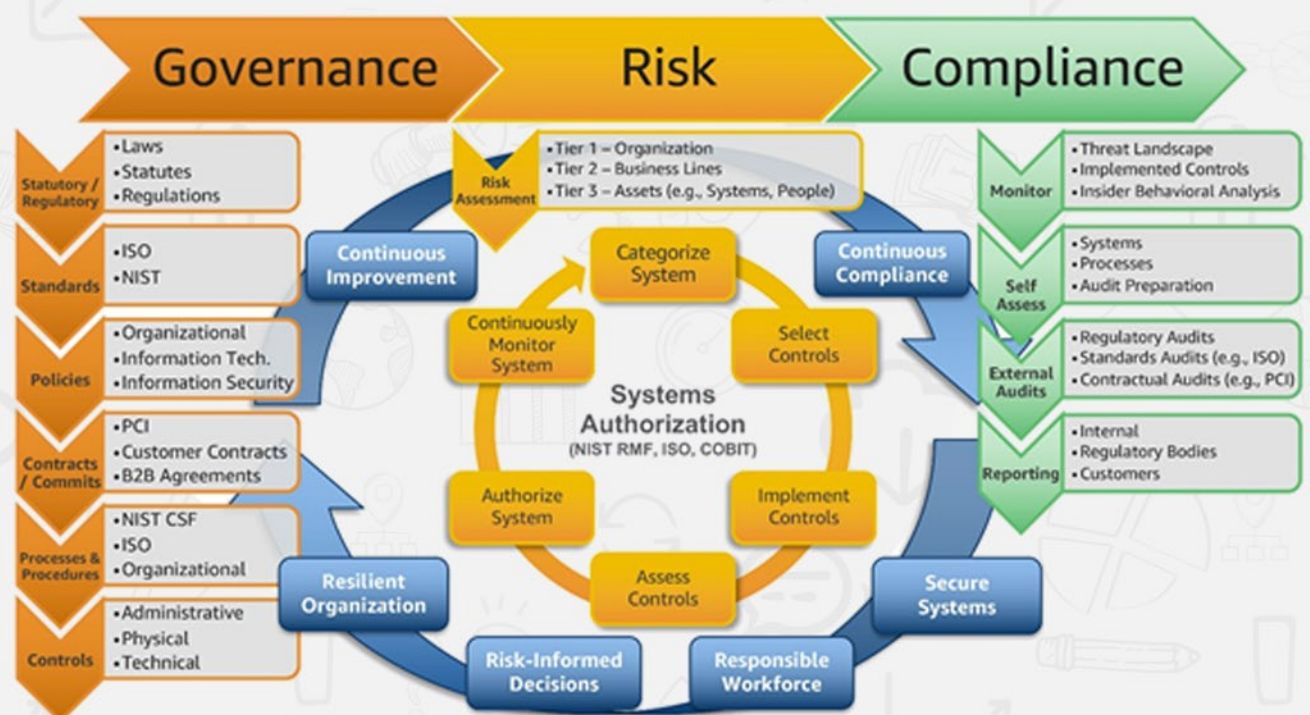
Run by a team of highly experienced banking professionals, exclusivine understands the unique needs and challenges of the banking sector in a way that no other IT solutions providers can. The company's solutions blend deep financial sector understanding with world-class IT capabilities, all delivered with speed, ease, cost-efficiency, and meaningful, value-added insights.

### The solutions are quick, easy, cost-effective implementation.

Designing, building, and implementing a customized banking intelligence solution is a costly, time-consuming process for most solutions providers. exclusivine's turnkey business intelligence solutions can be applied in a fraction of the time, and are easily customizable to your needs and preferences.

### Easier streamlining of banking operations.

exclusivine's executive banking dashboards are segmented in the same way that your organization segments its operations – allowing you to conduct business more efficiently. Segment and streamline your operations like never before, while also being able to stay on top of the bigger picture seamlessly.

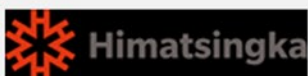


## exclusivine's SAP Services

Enterprises across the globe extensively use SAP for their business growth. Activities across the global level have thrown up challenges towards harmonizing business processes while catering to local specific imperatives. Additionally, technologies such as mobile, social, cloud and analytics have significantly changed the technology landscape. In this dynamic complex environment, it needs an expert and clinical approach to ensure that SAP delivers measurable business solutions. Get in touch with exclusivine's SAP experts.



### Under our belt



## exclusivine's products and services

### exclusive-9

State of the art IFRS 9 ECL Tool developed using the latest technologies to automate your IFRS 9 requirements.

### e-Origin

Banking Loan Origination System to smoothly integrate your credit underwriting process and seamless integration of the credit approval process.

### e-Adequacy

Internal Capital Adequacy Assessment Process (ICAAP) and Internal Liquidity Adequacy Assessment Process (ILAAP) framework and tools to always keep track of your internal capital and liquidity adequacy simplifying your Basel risk assessment needs.

### e-ST

Stress testing frameworks and tool at your disposal.

Stress testing is a deep domain simulation technique used to test the resilience of institutions and investment portfolios against possible future financial situations. Such testing is customarily used by the financial industry to help gauge investment risk and the adequacy of assets, as well as to help evaluate internal processes and controls. In recent years, regulators have also required financial institutions to carry out stress tests to ensure their capital holdings and other assets are adequate.

Trust us it's stress-free.



## exclusivine's products and services

### e-Quant

A Quantitative Risk Assessment (QRA) is a formal and systematic risk analysis approach to quantifying the risks associated with the operation of the banking process. A QRA is an essential tool to support the understanding of the exposure of risk that an institution faces due to employees, the environment, banking assets and its reputation.

### e-RWA

Risk-weighted asset (also referred to as RWA) is a bank's assets or off-balance-sheet exposures, weighted according to the risk factors they are associated with. This sort of asset calculation is used in determining the capital requirement or Capital Adequacy Ratio (CAR) for a financial institution. In the Basel regime risk-weight approach is the preferred methodology which banks should adopt for capital calculation:

1. It provides an easier method to compare banks across different geographies.
2. Off-balance-sheet exposures can easily be included in capital adequacy calculations.
3. Banks are not deferred from carrying low-risk liquid assets in their books.

### e-Performance

Services and tools to develop and monitor your organisation's KPIs which are impactful and communicate your strategy and vision clearly to all stakeholders using the Balance Scorecard approach.

## exclusivine's products and services

### e-Ops

exclusivine's objective of an Operational Risk Management Framework (ORMF) is to identify, assess, monitor and report the risks to which an organization may be exposed currently or potentially. To be effective, the framework must be cohesive, consistently applied and integrated with business processes if it is to be described as “embedded”.

exclusivine developed a fit-for-purpose ORMF and this can be evidenced by our appropriate documentation, e.g. risk strategy, risk appetite statement, policies and procedures. We have taken steps to implement these, delivering communications and training material to raise awareness and understanding across the business lines and functions.

We will ensure that business actions and decisions are demonstrably influenced by risk management considerations and risk management information, indicating integration of the framework itself and its alignment with business processes. The challenge may arise because the framework has been developed over a period of time and/or in separate component parts. In larger organizations, the framework may be managed in different parts of the business and perhaps different teams in central functions perform oversight of the outputs.

Our aim is to establish a fully integrated and embedded ORMF that will bring benefits to the organization in financial and non-financial terms. It will also provide a robust basis for demonstrating the value of operational risk management activity.

### Custom Services

Partner with us on anything business, be it improving your customers' experience or automation.

We got you covered.



## Our Footprints

### Asia

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