



Competing business priorities & budgetary constraints have increased the need for strategic risk monitoring across business units to reduce operational & investment losses.

MindCraft's MetRisk is a BI Solution for AMC's that provides this level of effectiveness through a comprehensive & centralized approach to risk monitoring.

Client

A leading asset management company belonging to a global financial conglomerate. The company has an impressive product portfolio across asset classes and services its customers through its offices spread across India.

Objective

Business decisions are dependent on data obtained from disparate systems. The client found it imperative to have a well established and pro-active mechanism to ensure that risk exposure is minimal and thereby implement:

- Measures to check consistency in the composition of product quality which would offer market returns commensurate with the product objective.
- Monitoring mechanisms for investor transactions in order to adhere to Regulator guidelines.
- Notifications to appropriate levels of the management with respect to variation in the Company's strategic growth related parameters.

Challenges

- Inconsistent planning, execution of risk monitoring across multiple business processes:
 - No slice & dice of data
 - Extensive use of Excel
- Large volumes of data & insights across multiple data sources
- Measuring & monitoring expected/ predicted outcomes vs. actual
- Inability to communicate results and insights effectively



Solution



KEY FEATURES

- **Ease of Use** – Delivery through an impressive dashboard accessible by the risk team and key members of the management
- **Comprehensiveness** – Encompasses all functional areas including Operations, Investment, Surveillance, Real Estate, Offshore and Portfolio Management
- **Flexibility** – Offers flexibility to facilitate changes in metric parameters to remain in conjunction with regulatory / strategic monitoring measures
- **Structured** – Architected with an internal escalation mechanism which in turn ensures that monitoring and preventive measures are taken at the required levels in the organization
- **Seamless information processing** – Provides notification alerts for information uploads to be carried out by business users to ensure availability of accurate and timely information and also to prevent downtime by taking pro-active actions

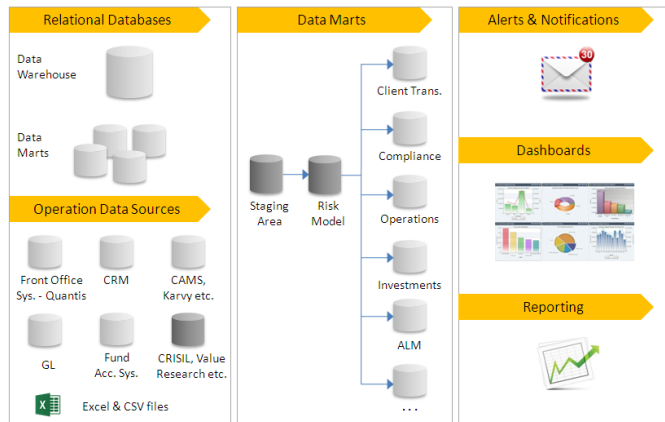
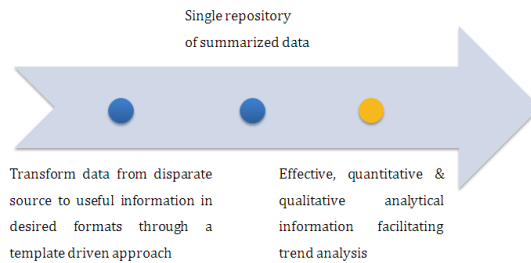
KPIs



Investment	PMS	Operational	Surveillance
<ul style="list-style-type: none"> • Limits • Exposure based on: <ul style="list-style-type: none"> • Unrated/ low rated instruments • Credit downgrades • Maturity profile • Sectoral view • Investor AUM concentration • Portfolio performance based on: <ul style="list-style-type: none"> • Fund category – i.e . balanced/ hybrid • Peer performance • Third party ranking / downgrades • Valuation Changes <ul style="list-style-type: none"> • Top movers/ losers • Portfolio Turnover 	<ul style="list-style-type: none"> • Portfolio Composition, Turnover • Investor Profiling • Complaints Management • Limits • Exposure to underperforming baskets 	<ul style="list-style-type: none"> • Transaction Analysis (Switch/ Purchase/ Redemption) • Audit issues tracking – Internal Audit, Statutory Audit • Tracking of exceptions - Penalty payments, fraud forgery, budget excess • Fund Flow tracking (Treasury, Investment) • Operations tracking : Errors in trade capture, complaints management etc. 	<ul style="list-style-type: none"> • Investor transaction profiling and analysis for unusual activity



Solution Architecture



Benefits

- Clear visibility to Enterprise-wide risks across business functions, geographies, channels, time-periods and products
- Meets the Unique Regulatory, Multi-Channel, Operational Efficiency and Data Volume Requirements of the Industry
- Timely risk-informed decision making
- Ensures accurate Statutory & Regulatory compliance



MindCraft is a Software Products, Solutions and Services organization. We enable customers to transform their businesses through products for Banking, Insurance, Mutual Fund & Financial Services and a cross industry product suite. We provide technology services around Development & Integration, Business Intelligence & Analytics and Systems Software Management. Incorporated in India in 2002, we have a team of over 500. We also have a presence in Singapore, USA & UAE.