

# Commercial Credit Risk Rating and Workflow Management Solution



*Sentinel is a comprehensive credit risk rating and credit workflow solution for commercial lending. Banks can use their internal rating models or leverage D&B's expert industry specific rating models built based on its global expertise and local knowledge.*

In today's highly competitive and dynamic environment, banks need to find an equilibrium between growing their portfolio and managing their credit risks, while ensuring regulatory compliance and efficient capital deployment. This requires an objective credit risk assessment to differentiate between the quality of borrowers and better underwriting processes to improve customer experience, adherence to risk policies & proactive portfolio monitoring.

**Sentinel can help your bank stay ahead of your competition by giving you all these capabilities and more.**

Sentinel incorporates global best practices and D&B's local knowledge to provide a single integrated platform that automates credit risk rating and completes the underwriting process.

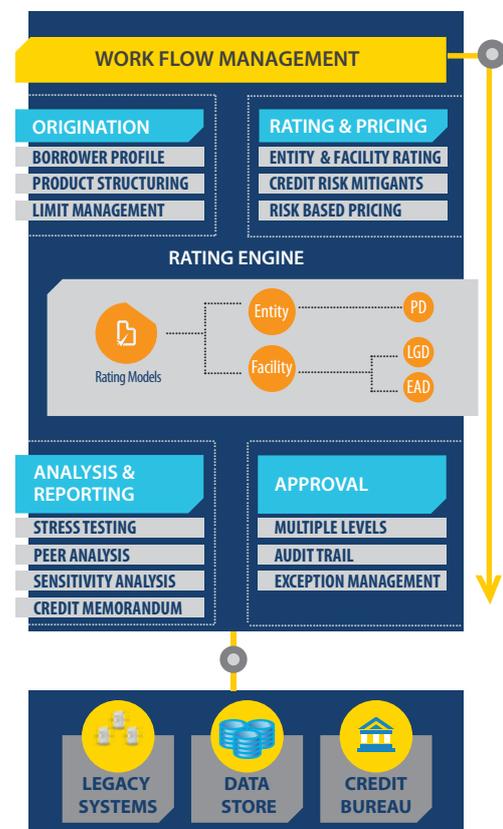
## SENTINEL Credit Rating Engine (CRE)

**Expert Rating Models** - Banks can configure their internal rating models, D&B's expert industry specific rating models or build new models with D&B's assistance.

**Financial Spreading** - Standard templates and auto validation eliminate mistakes in financial spreading. This module also generates cash flow statements and key financial ratios.

**Dual Rating** - Credit risk is assessed through a combination of entity and facility rating. An entity is rated using a combination of financial and non-financial parameters while facility rating is based on facility specific parameters.

**Basel II compliance** - Enables Basel II compliance through PD, LGD and EAD models.



## SENTINEL Workflow Management Solution (WMS)

**Entity and Facility Management:** Defines customer profiles such as background, ownership and relationship with the bank. Creates appropriate loan products and associated limits.

**Credit Risk Mitigants:** Defines various collaterals and guarantees provided for the loan offering.

**Flexible Workflow:** Designs and configures workflow based on banks' credit process management on roles, access control, routing and approvals. Enables document upload and site visit reports .

**Credit Memorandum :** Generates a credit memorandum providing information such as borrower details, credit facility details, entity and facility rating, pricing details and repayment schedule.

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**Multiple Level Approval & Audit Trail** : Allows multiple level approvals in the bank and maintains complete audit trail for the credit decisions taken.

**Portfolio Analysis & Reports** - Performs scenario analysis, stress testing & peer analysis and delivers a wide variety of standard reports.

## Benefits

Sentinel is an integrated and flexible platform to give your bank a significant competitive advantage through superior credit risk rating and better underwriting process management. It benefits all stakeholders in the bank :

### Senior Management

- Deploy capital more economically
- Improve portfolio profitability and shareholder returns
- Ensure regulatory and Basel II compliance
- Achieve higher customer satisfaction level
- Monitor key performance indicators in real time

### Risk

- Centralized administration of macroeconomic & industry risk parameters
- Greater adherence to risk management policies & procedures
- Transparency & traceability in lending decisions
- Estimation of PD, LGD & EAD
- Meet regulatory and internal audit requirements

### Credit Operations

- Improve productivity and data security
- Achieve consistency in financial spreading
- Avoid double data entry
- Reduce operational mistakes and improve process adherence
- Respond to customer queries faster
- Easy access to supporting documents

### Finance

- Achieve higher returns and precise capital allocation
- Ensure better portfolio monitoring through stress testing, peer analysis & sensitivity analysis
- Bring pricing in line with bank's risk tolerance
- Better fund management through pipeline visibility

### Sales & Marketing

- Win more deals with superior customer experience
- Reduce credit approval process turn-around time
- Flexible pricing based on customer risk rating
- Real time tracking & alerts on application status

### Technology

- Achieve greater automation by eliminating manual paper based processes
- Improve customer data security
- Create risk data history to help business gain valuable insights
- Seamless integration with upstream & downstream applications

## Engagement Model

Our Banking Solutions Group works as your 'trusted advisor' to provide end to end services including business consulting, gap analysis, product customization, installation, integration with upstream & downstream applications, data migration, business & IT user training and ongoing sustenance.

## About D&B

D&B is a leading provider of global business information and insights. Our clients leverage the world's largest data library and extensive local market expertise gathered from building several credit bureaus to mitigate risks, reduce costs, and increase profitability. With a global presence in over 200 countries and a thorough knowledge of local markets and regulatory environments, we provide our clients with the necessary insights to Decide with Confidence®.



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