



**Quality Assurance of the Credit Process and
Credit Assessment in one the
developmental banks in GCC**

Quality Assessment of the Credit Process and Credit Assessment in one the developmental banks in GCC

The Client

A development bank in the GCC region which provides financing to projects in manufacturing, education and other infrastructure areas

Scope and Approach

The client wanted external assistance in carrying out a credit audit of their credit processes, credit assessment and a review of their portfolio quality. This was a key project for the client given that there was a significant increase in delinquencies in its portfolio.

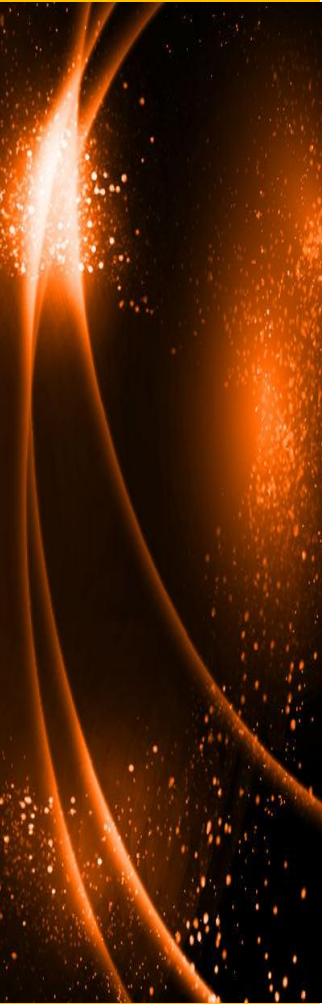
Aptivaa supported the client by carrying out an audit of the credit stages right from credit origination, assessment, approvals, collaterals, agreements, disbursements, adherence to KYC requirements etc. Each customer's credit application file was reviewed and assessment notes were prepared showcasing the anomalies observed. A strategy to overcome the gaps was provided to the client.

Results

The Client was able to identify the weaknesses in different stages of the credit lifecycle and undertake mitigating actions.

Deliverables

- QA report highlighting weakness in credit lifecycle for each portfolio customer
- Credit quality assessment and suggested strategy to be adopted going forward



About Us

Aptivaa is a vertically focused risk and compliance professional services firm offering risk consulting, solutions and analytical services to banks, insurers, as well as asset management and other financial services companies across the globe.

We have developed world-class competencies in high-stakes financial risk and compliance areas such as Enterprise Risk Management, IFRS 9, Credit, Market & Operational Risk, Basel II, Basel III, ICAAP, Risk Based Pricing, Risk Systems implementations etc. We strive to enhance our offerings in line with the latest regulatory updates and ever evolving risk management methodologies and frameworks across the industry.



Abu Dhabi | Mumbai | London | New York

Contact: info@aptivaa.com | Website: www.aptivaa.com | [LinkedIn !\[\]\(a03a7eb2f4046e1d3c76772003e549ea_img.jpg\)](https://www.linkedin.com/company/aptivaa) <https://www.linkedin.com/company/aptivaa>