



**Vendor Selection and Automation of entire
Credit Appraisal Process across Corporate
Banking Division**

A leading regional financial services group headquartered in Qatar and operates through its subsidiaries spread across MENA region with an Asset size of over USD 30 billion

Scope and Approach

The client was facing challenges in manual credit approval process and maintaining all the associated physical documentation. Aptivaa was mandated to assist the client in achieving automation of entire credit life cycle starting from the origination of a credit proposal followed by business and credit approvals, and subsequent credit processes and reporting's. The scope included designing of business requirement specification document and vendor selection for effective automation. Additionally, scope included providing implementation support (*designing of data model, designing of Target Operating Model, ETL jobs specification and testing, UAT, user training, project management, development of reporting framework and documentation*).

Aptivaa assisted the Bank with the development of detailed business requirement specification document, and subsequently helped the Bank with the vendor selection based on our proprietary vendor scoring and selection framework. The client selected SunGard (acquired by FIS) as strategic solution vendor as per Aptivaa's recommendation. To achieve operational efficiency in the entire credit lifecycle with the help of credit workflow solution, the target operating model was designed by re-engineering the current processes and removing the unwanted redundancies and touchpoints. Aptivaa assisted the IT team of the Bank in designing the ETL specifications, and performed UAT of the ETL jobs. Functional test cases to perform UAT were developed and extensive UAT was performed prior to Go-Live. The users were trained as well to perform the effective UAT. During the entire implementation, Aptivaa followed the approach of train the trainer across the functional hierarchy by conducting various workshops. The project was successfully completed with the submission of user manual, and reporting framework and overall project report.

The project being strategic in nature spanned for more than a year with the involvement of key management personnel and various users in the process.

Results

The client was among the first bank in Qatar to successfully achieve complete automation of the entire credit lifecycle for Corporate Banking division.

Deliverables

- Recommendation Report on Vendor Selection
- Target Operating Model
- Data Model



- UAT Test cases and UAT Results
- Periodic Project Progress and Status reports to Steering Committee and Core Committee
- Reporting Framework
- Training Manual
- User Manual
- Workshops to train the trainers



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.



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