

tcs B@NCS™



Global Risk Management



Risk management has traditionally been performed by individual business divisions, which vary in their capabilities to identify and manage risks, and collaborate information across a bank. This often results in fragmented and prolonged business processes, reduced agility to respond to risk events, a restrained ability to scale up business volumes, and added infrastructure and operational costs. Progressive risk management demands a unified picture of risk across a bank, while it continually strives to achieve accurate, integrated strategies, complete transparency and prudent decision making, thereby reducing overall costs.

Understanding this need, Tata Consultancy Services (TCS) offers global risk management solution from TCS BaNCS that serves as a critical link between risk strategy and day-to-day business operations. It enables banks to propagate opportunistic, risk directives across all business lines and geographies using risk appetite indicators and risk-based limit profiles. Leveraging global risk management solution from TCS BaNCS, risk managers can continuously monitor exposure and limit profile/concentrations, asset quality, risk-reward parameters, vulnerabilities and in-place countermeasures such that risks are constantly optimized and in line with risk strategy. A comprehensive yet flexible global risk management solution from TCS BaNCS can provide a real-time, fully drillable and aggregated view of quality-assured, fully-audited, transparent global credit risk reference data across business divisions and asset classes. The solution also enables risk managers to access the bank's consolidated data along with trade-level data and caution traders on unsafe trade deals.

Overview

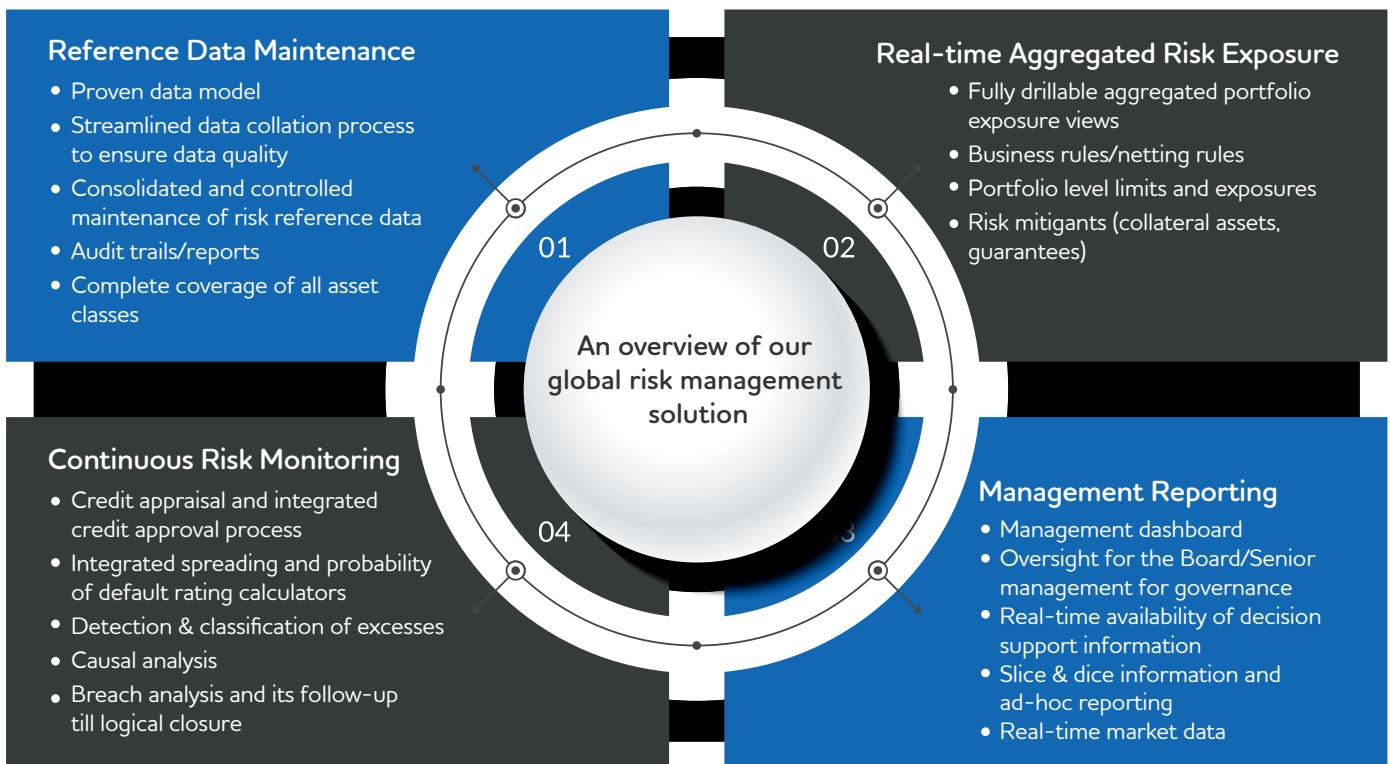
The current financial turmoil has asserted that measuring risk is not the same as managing risk. Risk managers frequently produce too much data and there is also a lack of quality and transparency. Further, driven by regulatory agenda, risk managers have become isolated not just from decision making but also from the very risks that they are mandated to manage. No wonder, 80 percent of financial services firms say their governance, risk and compliance processes are still not integrated across their enterprise.

One of the crucial questions banks need to ask themselves is about aggregated data and full, transparent access for risk managers to trade data. There is an increased need for an integrated risk management approach, which can help banks continuously identify risks, assess the institution-wide impact and implement an enterprise-wide strategy to manage those risks collectively.

Comprehensive, enterprise-wide credit risk management

The global risk management solution from TCS BaNCS is a robust risk infrastructure management platform that can help banks address all the above challenges and also prepare for the ever-growing market changes and new regulatory requirements. It also focuses on a portfolio driven and deal-driven risk management approach and provides real-time, fully-drillable aggregated portfolio risk data views on country, industry, business division and counterparty levels. Whether it is maintaining relationships between counterparty structures such as joint ventures and common directors or analyzing the impact of securities or collateral, TCS BaNCS can provide banks with a competitive edge for sustainable growth. From historical trend analysis and benchmarking capabilities, to identifying potential problems and integrated limit sanctioning processes, the solution caters to every need, thereby, strengthening a bank's overall risk institutional culture and helping banks with better decision making.

Our solution also provides a 360° view of quality-assured, fully-audited, transparent and verifiable global credit risk reference data across business divisions and asset classes. The global risk management solution from TCS BaNCS is flexible, in that it seamlessly connects with analytical engines and rating models, and rapidly adapts to enhancements in bank-specific risk policies or regulatory requirements.



The global risk management solution from TCS BaNCS gives your firm the agility to manage global risk events swiftly by using information-driven, decision-making tools, fostering prudent risk management practices.

Benefits

Developed on a service-oriented, scalable, high-performance platform for global 24x7 use, global risk management solution from TCS BaNCS easily integrates with heterogeneous trading/booking systems and various data hubs. Further, it helps banks with the following:

- **Single source of risk information.** Cross-referencing between counterparty source systems, accounts and trading engines, our solution prevents over estimation of RWA (Risk Weighted Assets) and provisions, and facilitates large exposure and concentration reporting
- **Risk process governance.** Coordination between various risk management functions, our solution helps banks to implement credit policy
- **Unified, yet agile platform.** Flexible global risk management solution from TCS BaNCS can be customized and integrated with institution-specific rating models, analytical engines, and decision engines
- **Reduced Total Cost of Ownership (TCO).** By integrating disparate applications across client on-boarding, facility agreement, collateral management, limit management and sanctioning, exposure management and reporting into a single solution, it enhances user experience and reduces TCO
- **Accelerated delivery.** Accelerators such as development tools for auto-code generation, and Service Integrator for easy, scalable, technology-agnostic, and resilient integration with the bank's IT infrastructure, it ensures quicker time-to-market and minimizes project risks.

Features

The global risk management solution from TCS BaNCS reclaims enormous time lost in gathering data manually from disparate applications for effective credit risk analysis and control. By embedding data governance standards and risk management practises into business processes, it builds a single source of risk-related reference data and improves risk management capabilities of the bank. It further helps banks with functionalities such as:

- **Risk management dashboards.** The global risk management solution from TCS BaNCS provides real-time, institution-wide, consolidated risk data visibility and multiple portfolio views across business lines and asset classes
- **Financial spreading, credit analysis and sanctioning process.** Spanning across counterparty, facility agreements, multi-faceted limits, credit analysis and sanctioning capabilities, it provides delegated lending authorities implementation
- **Collateral management.** The solution allows for maintenance and ranking of collateral -- both assets and guarantors — at counterparty, facility agreement, and trade levels
- **Excess management.** The solution enables the banks to identify excesses automatically and classify them into active, passive, material and immaterial breaches. Its comprehensive workflow mechanism tracks assigned tickets to credit officers and tracks them until closure
- **User configurable alerts, warning notification, and widgets.** Provides configured widgets for alerts based on external market or internal events, tracking pending actions and hotlinks, with the ability to email and view these notifications

About TCS BaNCS

The TCS BaNCS universal financial solution is designed to help financial services institutions enhance end customer experience, enabling them to embrace open and innovative technologies that embody true digital customer engagement. The comprehensive product suite has been recognized by leading industry bodies for its advanced depth and breadth of functionality spanning banking and financial services for 18+ years.

Deployed at more than 500+ installations worldwide, it is the largest collection of components, enterprise and consumer apps for the financial industry made available through the cloud, helping firms become more agile and intelligent by leveraging the power of new and extended ecosystems. It enables clients to utilize Artificial Intelligence (AI) to optimize and enhance their current capabilities while advancing operational excellence and improving risk management.

To know more about TCS BaNCS, please visit: <https://www.tcs.com/bancs> or write to us at tcs.bancs@tcs.com

About Tata Consultancy Services Ltd (TCS)

Tata Consultancy Services (TCS) (BSE: 532540, NSE: TCS) is a digital transformation and technology partner of choice for industry-leading organizations worldwide. Since its inception in 1968, TCS has upheld the highest standards of innovation, engineering excellence and customer service.

Rooted in the heritage of the Tata Group, TCS is focused on creating long term value for its clients, its investors, its employees, and the community at large. With a highly skilled workforce of over 607,000 consultants in 55 countries and 180 service delivery centres across the world, the company has been recognized as a top employer in six continents. With the ability to rapidly apply and scale new technologies, the company has built long term partnerships with its clients – helping them emerge as perpetually adaptive enterprises. Many of these relationships have endured into decades and navigated every technology cycle, from mainframes in the 1970s to Artificial Intelligence today.

TCS sponsors 15 of the world's most prestigious marathons and endurance events, including TCS New York City Marathon, TCS London Marathon and TCS Sydney Marathon with a focus on promoting health, sustainability, and community empowerment. TCS generated consolidated revenues of over US \$30 billion in the fiscal year ended March 31, 2025.

For more information, visit www.tcs.com