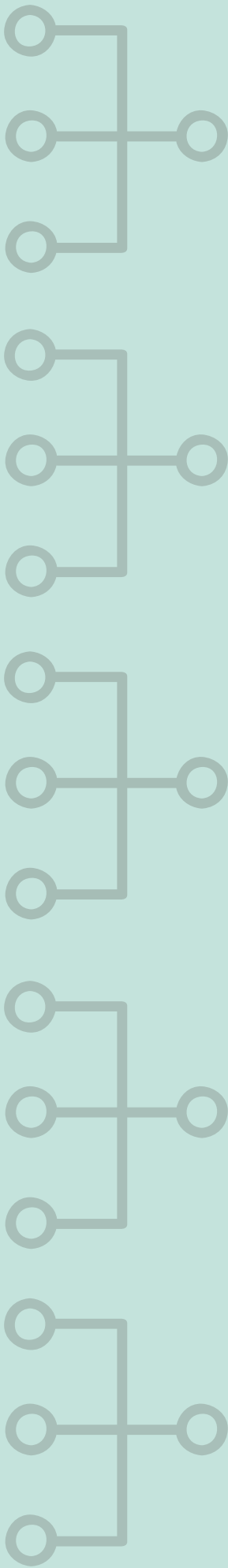


Abaabil

Financing Risk
Management



Designed and developed by

 **MILLENNIUM**
information solution ltd.

INTRODUCING

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Ababil Financing Risk Management System (AFRiMS) supports the complete financing process from customer finance application to disbursement. The solution offers a seamless digital journey and allows a quick time-to-approval.

AFRiMS is highly flexible and hence able to comply with various needs of large corporates, SMEs, retail or consumer financing. The solution is built on the scalable Platform, which provides the flexibility for creating new or maintaining existing, financing origination workflows without coding or IT support.

This solution unifies customer onboarding, financing origination, process workflow, risk and decision processes and any related financing administration.

OVERVIEW

Risk Engine

The risk analysis engine of AFRiMS can work for pre-screening, risk-based scoring, rating, limit creation and any additional decision points. It is capable to handle different decision logics, which can differ by customer segment (including sub-segments), product, product variant, etc. The models can be different by product or client sub-segments. Business rules and decision logic can be customized by the Bank's employees with relevant roles, even without deep IT knowledge.

There are 3 major sections of this Product:

- Pre-Investment/Financing Analysis
- Post-Investment/Financing Analysis
- Reporting

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➔ Serve as

FINANCING MANAGER

Mitigate Risk

Improve Customer Service

FINANCIAL ANALYZER

Gain Efficiencies

Risk Based Analysis Tool

RATING MANAGER

Managing Risk Rating Process

Historical Data Analysis

PORTFOLIO MANAGER

Post Assessment

Report Output

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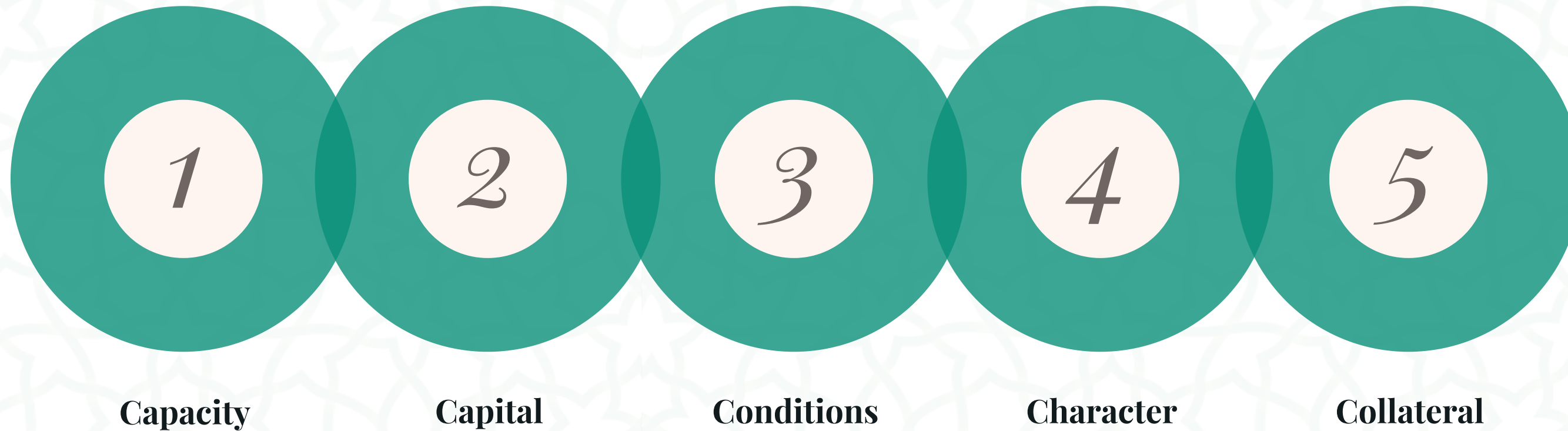
PRE-FINANCING

Allows you tailor your own risk scoring matrices to identify credit grading



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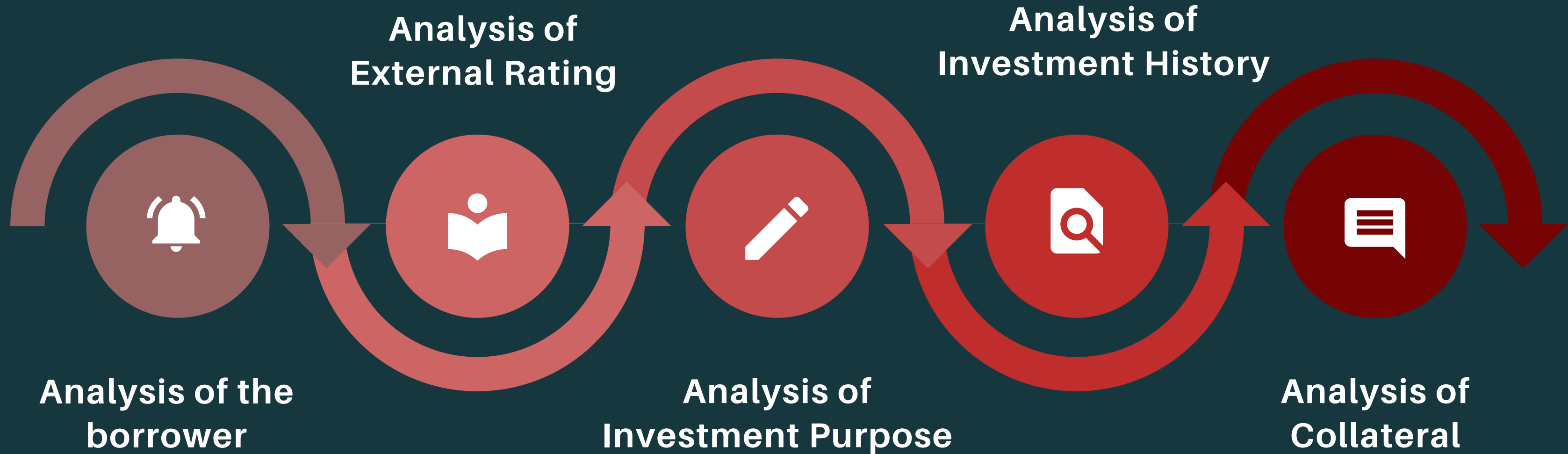


5 Cs of CREDIT

The five key considerations that a bank will take into account while reviewing investment eligibility

Qualitative Analysis

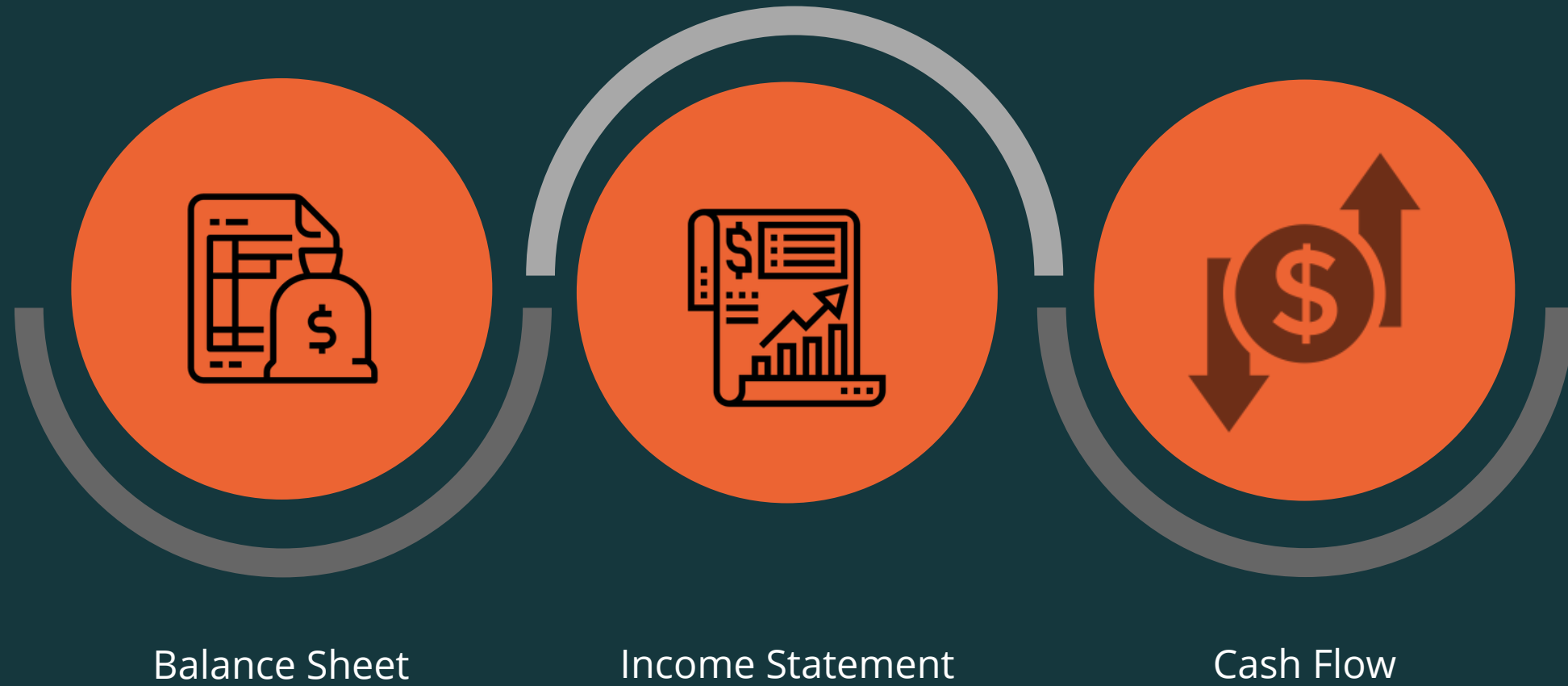
A step-by-step Investment Risk Assessment



Act as Financing Manager

Quantitative Analysis

Access Customer's Financial Status



Balance Sheet

Income Statement

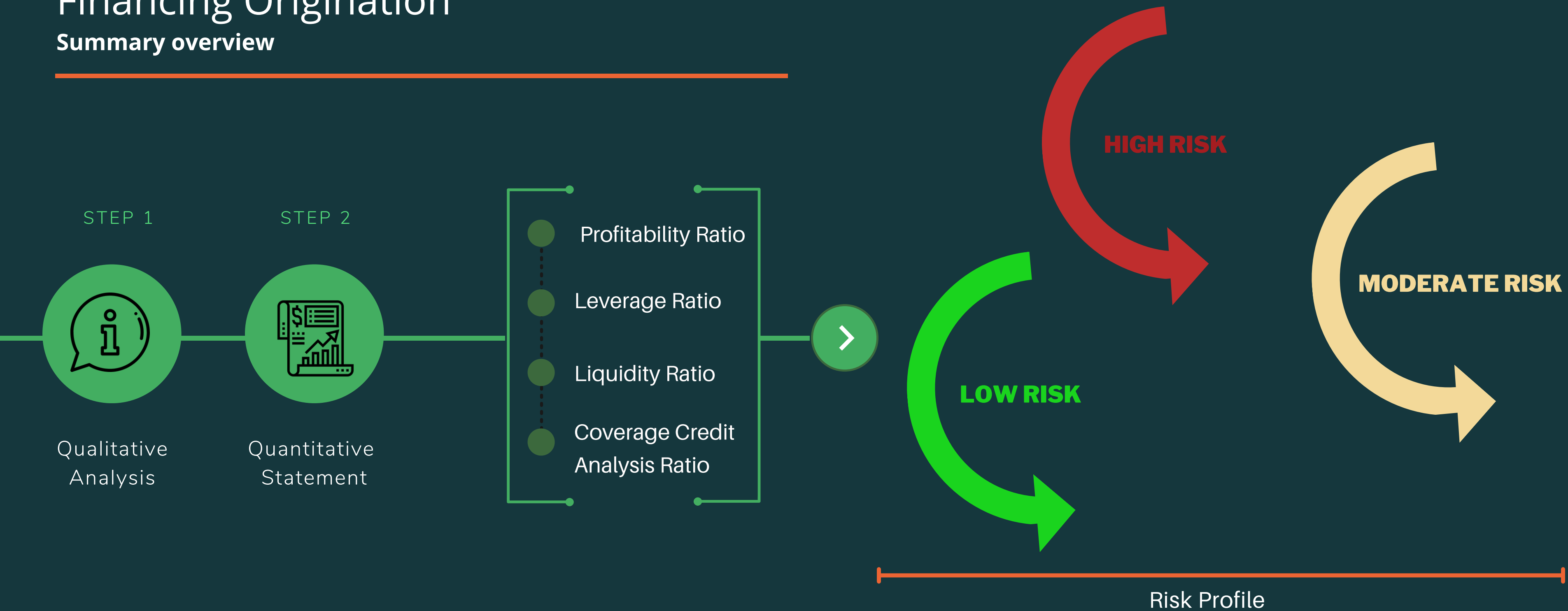
Cash Flow



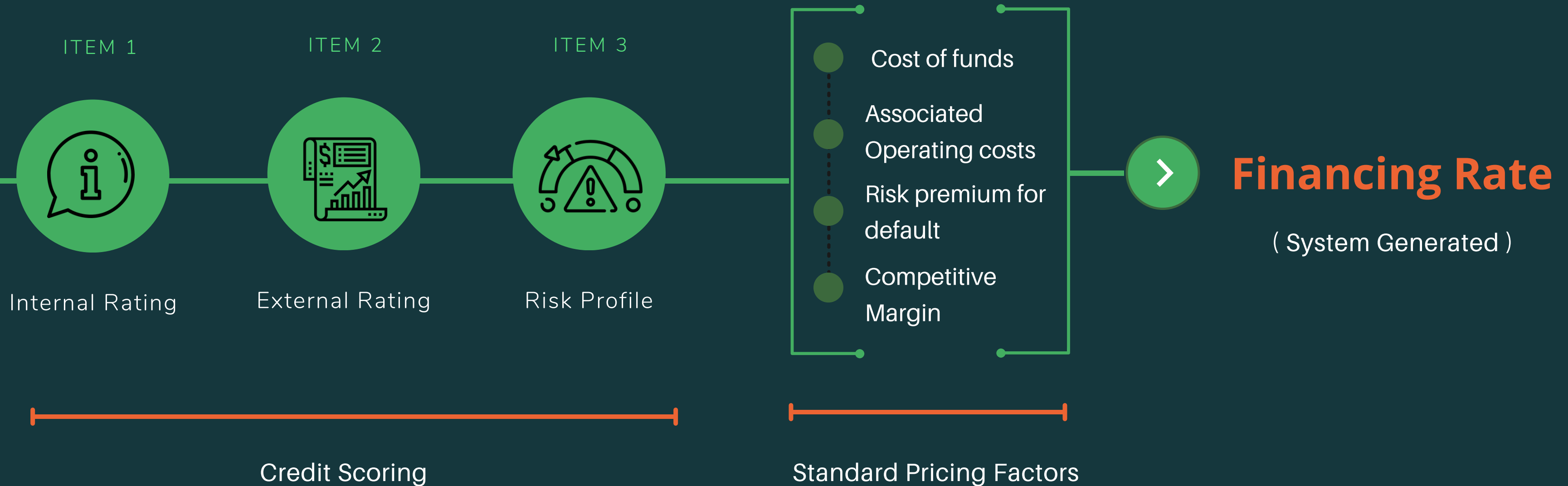
Act as Financial Analyzer

Financing Origination

Summary overview



Risk-Based Pricing for Investment



Act as Financing Manager

Risk Management of Sanctions and Disbursement

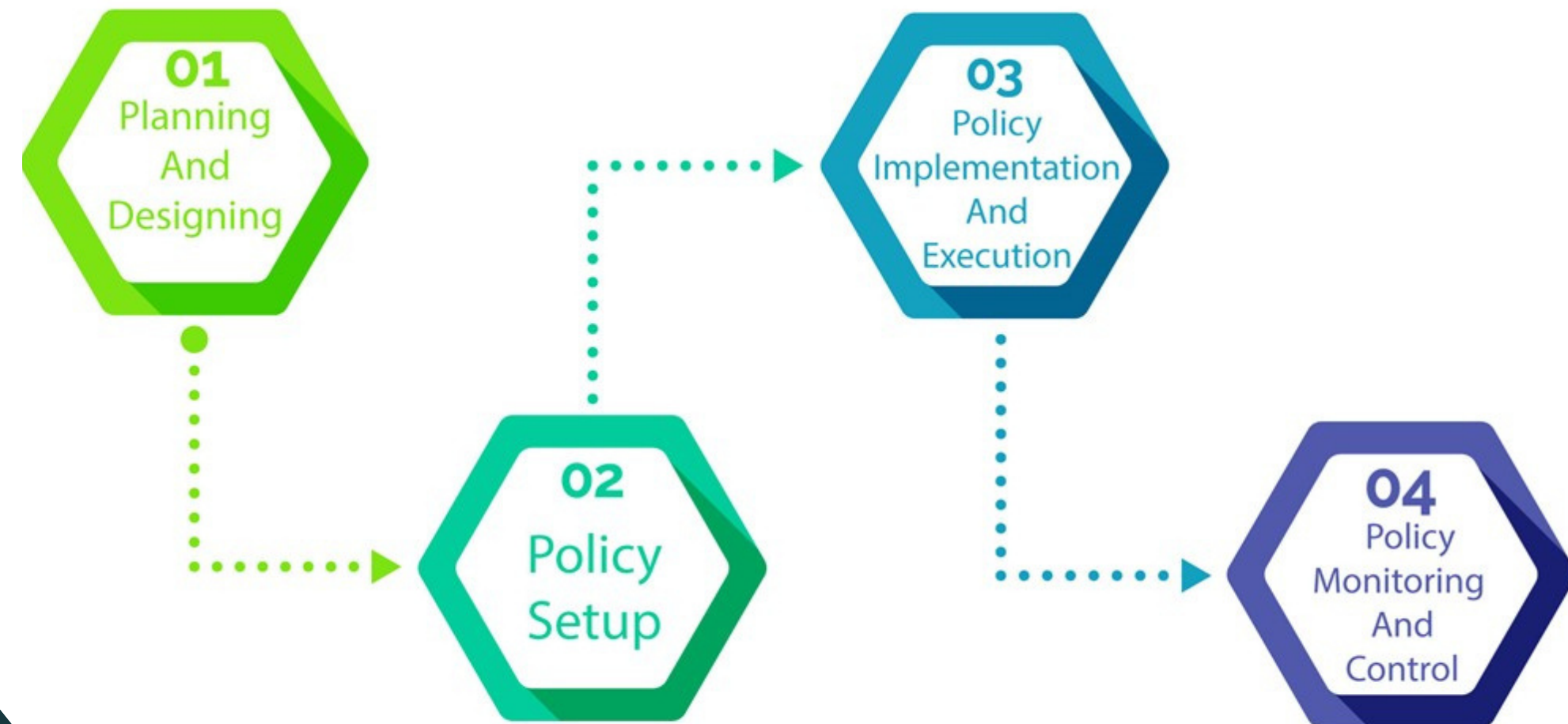


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POST-FINANCING

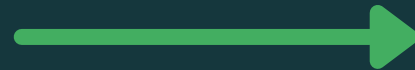
Featuring a multilayer protection mechanism, ensuring optimal risk



Risk Management by Financing Administration



Financing
Administrator



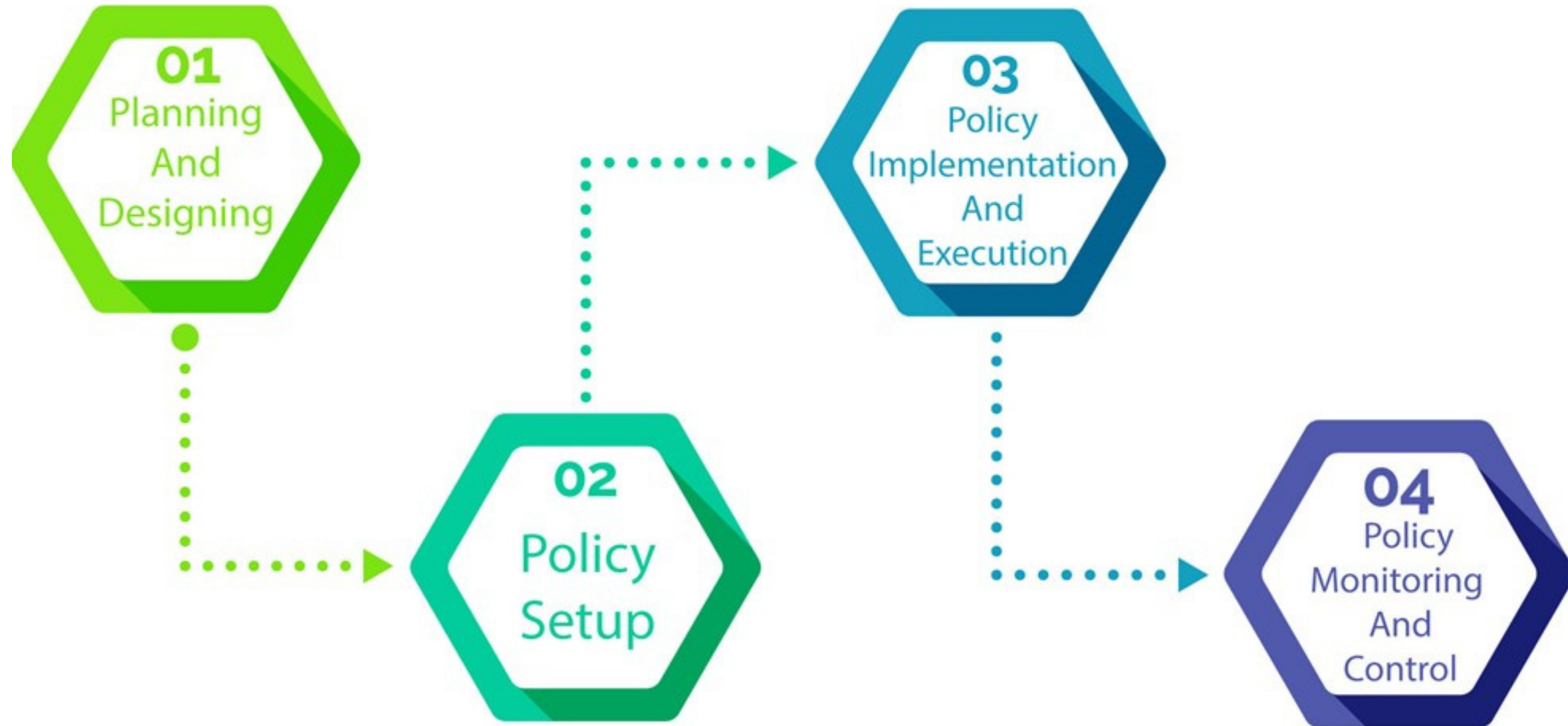
- Borrower Follow-up and Corrective Action
- Review of Existing Financing
- Review of Variation Reports
- Analysis of Sales and Stocks
- Early Warning
- Interaction with Borrower



Act as Financing Manager

RISK

SCORE	



Act as Portfolio Manager

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OVERALL RISK MANAGEMENT OF THE BANK



Assess Bank's exposure to potential consequences of concentration risk

01

Bank's overall Investment Position

02

Regional Position

03

Sector Wise Position

04

Product wise Position

05

NPL Movement

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REPORTS



Connect with data sources, gather information and provide insights

- Investment Risk
- Market Risk
- Liquidity Risk
- Operational Risk
- Reputation Risk
- Core Risk
- Compliance Risk
- Capital Management
- Money Laundering Risk

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We are a software solution provider with over two decades of experience in designing, developing, deploying and marketing software suites for enhancing your business process and efficiency.

Millennium has established itself as a consistent and reliable software company through its commitment and dedication towards quality, innovation and customer satisfaction. The company positions itself globally through software development, consultancy services and three flagship products.

- Ababil of Millennium is now certified by ISRA Consultancy for being Shariah Compliant with AAOIFI, AAFA, MWL, IFSB, BNM standards.
- Ranked as one of the top ten Global Islamic Banking Solution providers by Gartner Inc., USA since 2011
- Global Finance Magazine ranked Ababil of Millennium to be one of the award winners under the "The Innovators 2016 – Islamic Finance" category.
- Millennium has been awarded IFFSA Award in 2017 (Silver) ,2018 (GOLD),2020 (GOLD) and 2021 (GOLD) considered as the best solution provider in the region.



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