

End-to-end CRE services for a US-based commercial bank

100%on-time portfolio monitoring,
including covenants**USD15bn**

worth loan portfolio monitored

25-35%

more client-facing time

40-50%

cost savings

CLIENT CHALLENGES

- Slow market-response time
- Inadequate client-facing time for [portfolio managers](#)
- Irregularity in [portfolio monitoring](#), including covenants
- Lack of standardised risk assessment
- Difficulty in retaining onshore talent and high cost of operation

OUR APPROACH

- Set up a pyramid-based offshore team considering the complexity of work
- Established a well-structured training and rollout plan
- Targeted delivering time-sensitive request like initial loan sizing within 24 hours, completing all reviews within regulatory deadlines and producing high-quality output
- Provided support in standardising review templates, new money transactions, reviewing portfolio purchase transactions, UAT for new risk rating and loan management platforms, and responding to regulatory queries

IMPACT DELIVERED

- Conducted a detailed white-boarding session to scope out support levels and complexity of work
- Prepared detailed standard operating procedures and achieved 100% [compliance](#) with bank's credit policies and guidelines
- Channeled efficiency improvement to deliver higher volumes, ad hoc and complex projects

- Partnered with client on platform migration (both loan management and risk rating), providing ongoing support with platform improvement
- Ongoing support for ad hoc projects such as LIBOR transitions, COVID-19 impact analysis and portfolio integration

About Acuity Knowledge Partners

Acuity Knowledge Partners is a leading provider of high-value research, analytics and business intelligence to the financial services sector. The company supports over 650 financial institutions and consulting companies through a team of over 6,000+ subject matter experts who work as an extension of the clients' teams based out of various global delivery centres.

We empower our clients to drive revenues higher. We innovate using our proprietary technology and automation solutions. We enable our clients to transform their operating model and cost base.