

Combating the impact of the crisis is now a top priority for every bank

HOW CAN QARAR ASSIST BANKS DURING THE COVID-19 PANDEMIC?

ASSET GROWTH AND HEALTH MAINTENANCE

- Adaptation of policies and product programs to the rapid changes
- Scorecard validation and recalibration to capture changing default trends
- Scorecard strategy cut-offs review
- Credit policy review
- Risk-based pricing

DIGITISATION

- Qarar's SmartSuite decision engine can help accelerate the digitisation journey
- Adjustable policies in real-time to respond to fast changing environment
- Run Dynamic Credit Limit management actions
- Campaign optimisation for "best time to call"

PORTFOLIO ASSESSMENT

- Identifying vulnerable segments
- Run scenario analysis and (reverse) stress testing
- Assess impact of measures promoted by regulators
- Rollover analysis and provision estimation
- Construct dynamic credit limit strategies

PROACTIVE REHABILITATION

- Automated restructuring or rescheduling decision-making
- Automated model and model governance
- Managing SME's through the crisis
- Collector Training to help banks' clients manage their cashflow

VALUATION OF COLLATERAL

- Property valuation using HPI
- Re-valuation and monitoring