

About Trusol Advisors



- Trusol Advisors, a management consulting firm, started by group of **seasoned professionals with hands on industry experience** of over 2 decades each in focused domains
- Provides **consulting and training services with execution support**
- Expertise in **Risk Management, Corporate Finance, Portfolio Monitoring and Due Diligence services** for various customer segments
- Customer segments include **Banks / NBFCs, Corporate, Private Equity / Venture Capital / Private Credit Funds**
- Alliances with **strong partners with complimentary skills** to ensure single stop comprehensive product offering
- Strength of over 70 professionals spread across all partner alliances
- Cumulatively **over 125 years of professional experience** across senior leaders of the team
- Has presence in **Mumbai and Delhi**

Our Offerings

Governance Framework

- ⑩ **Design a comprehensive organisation governance structure** in line with the industry best practices.
- ⑩ **Define Board and Management level Committees** with clear elaboration of their terms of reference.
- ⑩ Design the **risk organization structure commensurate with the complexity of operations**.
- ⑩ **Establish frameworks for the regular reporting of key metrics and performance indicators** to the Board and senior management, ensuring enhanced oversight and informed decision-making.

Policies & Process

- ⑩ **Perform gap analysis for policies** against current regulatory requirements and industry best practices.
- ⑩ **Develop / Enhance policies** across business segments – Wholesale, MSME and Retail.
- ⑩ **Develop / Enhance SOPs for key business processes over the entire credit life cycle** – Origination / Underwriting / Credit Administration / Post Disbursement Monitoring / Early Warning / Rehabilitation / Recovery, aligned with best practices.

Business Strategies

- ⑩ Understanding **Product and Customer Segmentations**; Developing business plans in consultation with Senior Management to balance growth and risks.
- ⑩ Determine if new products are required, developing **product features and documentations** Ex. product notes. Assisting in approval and implementation process. Developing the **process for future product approvals or modifications** in existing products.
- ⑩ Identify emerging target segments based on client data viz. volumes, revenue contribution and costs. Assess each customer segments contributions basis RoA, RoE and RAROC and **suggest suitable changes in business strategies**.

Virtual CRO & CFO services

- ⑩ Sit as observers in **credit committees and provide suitable inputs** and contribute towards ensuring a development of a healthy loan book.
- ⑩ Assist the finance function in aspects like **asset liability management, treasury book monitoring, capital requirements etc.**
- ⑩ Develop monitoring strategies to ensure **business plans and risk strategies are working in harmony** and as envisioned by Senior Management.

Our Offerings

Due Diligence

- ⑩ Evaluation of **business performance, examination of financial statements and key performance metrics**. Developing valuation models and credit assessment models
- ⑩ **Evaluation of market and competitive landscape** involving analysis of target market, key trends, incumbent players. Assessing the business model to ensure alignment with existing business development strategies.
- ⑩ Identification of **potential risks and assessment of mitigating strategies**. **Assessment of Risk Return metrics of the business** and projected business plan.

Data Analytics/Modelling

- ⑩ Development / Assessment / Validation of
 - ⑩ **Business origination models**
 - ⑩ **Credit Underwriting Models** across products
 - ⑩ **Behavioural Scorecards** across products
 - ⑩ **Delinquency analytics, Predictive default rates, Collections Model**
 - ⑩ **Profitability Analytics** for various products / business lines / relationship teams
- ⑩ Development of **Model Risk Management Framework** across the **entire model lifecycle - Model Governance, Ownership, Usage, Validation, Inventory etc.**

Enterprise Risk Management

- ⑩ Design / Enhance **Enterprise-Wide Risk Management Framework**.
- ⑩ Develop an **ICAAP framework** including all **Pillar 1 and Pillar 2 risks** in line with the industry best practices. Evaluation of the **Risk Appetite statement including various tolerance limits** in line with the business plan.
- ⑩ Designing **stress tests and scenario analysis** and integrating results for **capital planning and risk management**. Develop models for the computation of **Expected Credit Loss (ECL)** in line with **IFRS 9** requirements.

EWS & Portfolio Monitoring

- ⑩ **Development of EWS Policy, Design of the EWS Framework** across business segments, **Determination of triggers for EWS Alerts**.
- ⑩ **Standard Operating Process** for examination of EWS alerts.
- ⑩ Assistance in **identification / evaluation of vendors / implementation** of the early warning system.
- ⑩ Designing the **scope for the Data Analytics and Market Intelligence (MI) Unit**.
- ⑩ Establish **portfolio monitoring and reporting mechanisms** for ongoing risk management.