



## Success Story

### Integrated Rating Management Solution (IRMS) - SMERA

#### *Client*

SMERA Rating Ltd.

#### *Profile*

SMERA Ratings Ltd (SMERA) is a full service credit rating agency exclusively set up for micro, small and medium enterprises (MSME) in India and has grown to rate SME, mid & large corporate. It provides ratings which enable MSME, SMEs, Corporates to raise bank loans at competitive rates of interest.

#### *Scope of Engagement*

SMERA awarded a contract to Nelito Systems Ltd, Mumbai for design, development and Implementation of Integrated Rating management system (IRMS).

The Software Application caters to:

- (a) CRM for Lead management, Mandate management
- (b) Workflow Management to manage the process flow
- (c) Centralized Data Repository to maintain and manage the Customer data for various financial years

For this they reached out to Nelito Systems Ltd which has two decades long expertise in Solutions Design and Implementation for Banking Industry worldwide.

## *Key features Requirement*

- ❖ Mandate / Instrument Management
- ❖ Performa / Payment Management
- ❖ Documents Screening and Handover Management
- ❖ Central Information Data Management
- ❖ Configurable Rating Engine and Scoring Models
- ❖ Rating Note Management
- ❖ Rating Committee Management
- ❖ Rating Letter and Rationale
- ❖ Surveillance and Renewal Management
- ❖ Integrated Applications - CRM and Core Rating Application
- ❖ Centralized Rating Repository
- ❖ Configurable Company Data Templates (Financial and Non-Financial)
- ❖ Configurable Rating Workflow
- ❖ Rating Model Configurator
- ❖ Dashboards and Activity Alerts
- ❖ Integrated Document Management System
- ❖ Standard Reports
- ❖ Query Builder (Configurable MIS)

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## *Implementation Challenges*

- ❖ Off-shore Development & Implementation
- ❖ Creating Rich User Interface for handling complex financial data
- ❖ Developing Seamless workflow for case handover from business team to operations team with limited exposure to sensitive data
- ❖ Development of configurable rating engine/model and data input templates (Financial/Non-Financial)

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## *Implementation Highlights*

- ❖ Technology: Asp.Net, C#.Net, SQL Server 2012 Enterprise Edition, Web Services
- ❖ Usage of in-built document management system (DMS) for storing all kinds of documents required for rating process
- ❖ Development of well-structured rating note (40+ pages) within a click
- ❖ Preserving of data value along with formulas during financial data entry
- ❖ Flexibility to save provisional / actual / projection financial data for a single financial year

## Benefits

- ❖ Automation of Standardized Rating Process Workflow
  - ❖ Use Standardized Rating Models across the organization
  - ❖ Centralized Tracking/ Monitoring/ Controlling of the Rating Process
  - ❖ Auto generated Alerts/ Emails for timely follow up
  - ❖ TAT Definition and Auto TAT violation alerts
  - ❖ Easy and fast generation of Rating Note
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## About Nelito

Nelito Systems Ltd. is engaged in the business of providing software solutions and services for Banking and Financial Services. Formed in the year 1995, Nelito has served more than 200 customers in 15 countries across 4 continents and earned a unique reputation for its personalized solutions and cost effective implementation with its esteemed customers, industry peers and independent research firms. Our offerings are broadly classified into **Analytics & Data Quality Services, Payment Systems, Transactions Systems, Mobility Solutions, IT Services & BPO Services.**

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