

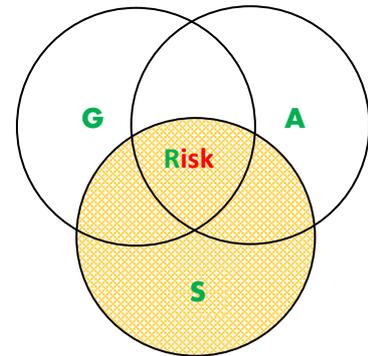
SOLUTIONS





Solutions Component

GRAS provides practical assistance in the development and implementation of ORM tools. We have implemented in more than 15 banks, and have an extensive experience in introducing RSAs, RCSAs, KRIs, CLDs, KRIs and other ORM related programmes. Both the individual ORM tools as well as the interdependencies between these tools must be in line with the bank’s ORM goals. The assistance can thus also be aimed at integrating the bank’s existing ORM tools to ensure an optimal effect of each tool.



In many advanced banks, the ORM programme is supported by an IT System. This is one of the key success factors for a cost efficient ORM roll out. It is also an absolute must for AMA qualification. We have a separate module to assist in the process of selecting an appropriate IT system. GRAS is independent from the software companies and therefore can provide the bank with unbiased advice.

Crucially, we have found that, even if the tools have been introduced and a good system is in place, there is often a reluctance to start using the tools and to provide good information to the system. This often leads to underperforming ORM initiatives. We believe that, next to an appropriate incentive scheme, a formal awareness programme is indispensable. One of our modules is to set up such an awareness programme.

The three modules focus on the ORM toolset, the IT System selection and Bank Wide Awareness

Name	Audience	Purpose
TOOLS	ORM Department	Assist and train the ORM department and the ORM staff in the bank in the use and deployment of the bank’s ORM tools.
SYSTEMS	Senior Management ORM Department	Help in the selection process of an appropriate IT system to accommodate the ORM initiatives.
AWARENESS	Bank Wide	Increase the ORM awareness throughout the bank. This must be achieved through a joint effort of risk and business. It can be realised using a combination of communication materials, specific instructions, road shows, workshops etc.

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