

BENCHMATRIX CORPORATE PROFILE





WORD FROM THE CEO

As CEO, I have had the opportunity to listen to some of the concerns of banking executives regarding risk and compliance management, IT security and increasing regulatory burden.

Like the year before it, last year brought both rewards and new challenges for the banking industry, executives highlighting the increasing importance of collaboration and enhanced corporate governance.

While acknowledging these developments and the challenges they pose, I believe that adopting better technology and processes and remaining true to the principles of governance, risk and compliance management will create exciting prospects for banks, moving forward.

With experience of numerous full-cycle implementations, we at BenchMatrix are confident that our team of GRC experts and software developers will continue to enable organizations to meet emerging challenges, and provide sustainable, effective and efficient banking solutions.

Irfan Fazli

Group Chief Executive Officer



TABLE OF CONTENTS

- 2** Word from the CEO
- 6** About BenchMatrix
- 7** About RiskNucleus®
- 9** Product Suite
- 11** Advisory Services
- 12** Our Team
- 15** Contact Us

110 Projects. 66 Clients. 13 Countries



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ABOUT BENCHMATRIX

BenchMatrix helps banks reduce risk and manage compliance through consultancy and customized GRC solutions

BenchMatrix is a leading advisory services and automated GRC solutions provider with a focus on developing practical and customized approaches to risk and compliance management for organizations. Our team has performed several full cycle implementations in multinational organizations with success stories in Bahrain, Qatar, Saudi Arabia, UAE, Kuwait, France, Canada and Pakistan.

We provide end-to-end governance, risk and compliance solutions for banks and other financial and non-financial institutions. Under the guidance of senior executives from the banking, risk and regulatory sectors, the company has witnessed phenomenal growth, now operating through subsidiaries and representative offices in Australia, Bahrain, Canada, Dubai and Pakistan.

ADVISORY SERVICES

BenchMatrix specializes in helping organizations in the development of institutional governance, risk and compliance frameworks, conducting gap analyses and process reviews to help identify and assess risks and recommend action plans to address control weaknesses.

RISKNUCLEUS® PRODUCT SUITE

RiskNucleus® is a web-based, modular fully configurable and integrated application that streamlines the process of Consumer & Corporate Loan Origination, Risk Rating Models & Credit Administration, Regulatory Compliance, Anti-Money Laundering, Corporate Governance, Enterprise Risk Management, Operational Risk Management, Market & Liquidity Risk Management, Learning Management and Business Continuity Management.

Our dedicated team of compliance and risk management experts provides client support around the clock ensuring clients' needs are always met in record time.

For more information regarding our products and services visit us at www.benchmatrix.com.

ABOUT **RISKNUCLEUS®**

RiskNucleus® is a web-based, modular fully configurable and integrated application that streamlines the process of governance, risk and compliance management.



QUICK IMPLEMENTATION

Our software is specifically designed to be simple to be deployed and configurable for even the most complex financial needs. Installation in any organization takes less than a week, configuration takes 1-4 weeks and implementation on average takes between 4-8 weeks.



DASHBOARDS & REPORTING

Our solutions enable users to create, interact with, and share a wide range of data visualization, dashboards, and reports. With the help of this feature, users can gain insights using data from multiple sources and blending it into a single report.



INTEGRATION

All RiskNucleus® modules are integrated with each other to enable data sharing and comprehensive reporting. Additionally, they can be integrated with core banking solutions to enable movement of data within the organization, enabling a holistic view of governance and risk management.



USER FRIENDLINESS

All functionalities and user interfaces of RiskNucleus® modules have been developed keeping ease-of-use and simplicity in mind to ensure that both technical and non-technical system users are capable of extracting value from their use of the system.



RISKNUCLEUS® PRODUCT SUITE

CORPORATE BANKING

Configure & implement Credit Policy, define and manage a multi-tier limit structure, simplify Collateral Assessment, enhance Credit Monitoring including review of incomplete documentation, deferrals and insurance, under-insurance, valuation, overdue stock reports, expired limits, exceptions and auto-generate electronic request review notifications to relevant parties and monitor TAT using 'My Bucket'

CONSUMER LOAN ORIGATION

Automate the activities of financing origination, appraisal and approval in the Consumer Financing Process. The system allows financing approvals with strengthened of internal and regulatory checks, establish internal policy management and substantially reducing turn-around-time for processing of loan applications.

RISK RATING & CREDIT ADMIN

Our ORR model enables financial institutions to configure key quantitative and qualitative risk drivers in accordance with the organization's credit policy.

It can also be integrated with other bank functions like portfolio monitoring, loan pricing, capital planning, loan loss reserves analysis and ROC analysis.

REGULATORY COMPLIANCE

Manage all regulatory activities including audit compliance and self-certification and managed under one framework. It provides a platform to obtain all the relevant regulatory guidelines, analysis, rules, and developments to support you. It connects every regulatory action to departmental users which implies that your organization will be compliant from all ends.

ANTI-MONEY LAUNDERING

Screen customers, transactions, employees and more against sanctions lists, ensure effective KYC/CDD review, perform customer risk assessments, monitor transactions through a fully configurable scenario manager and alert work flow module, automate SAR and CTR reporting, maintain necessary documents, and generate extensive reports



ENTERPRISE RISK MANAGEMENT

Our solution uses a powerful Formula Builder and Rule Engine to configure formulae directly linked to the Risk Data Mart, enabling automated calculation of complex ratios and other risk metrics for use in Basel III Capital Adequacy, Prudential Reporting and Internal Reporting modules.

In addition to the above, our ERM solution also includes pre-configured reports, drill-down dashboards, data management and Extract, Transform & Load (ETL).

OPERATIONAL RISK

The application helps banks in meeting functional and regulatory requirements without the need for external expertise. With an easy-to-use platform RiskNucleus captures, collects, manages, tracks operational risk using Loss Data & Analytics, Risk Assessment, Control Testing, Key Indicators and Reports

CORPORATE GOVERNANCE

Streamlines the entire process of shareholder, board and management meetings to save time, effort & cost whilst ensuring accountability and good corporate governance.

BUSINESS CONTINUITY

Implement and manage an effective business continuity management process to enable recovery from a disaster with efficiency through our BCM solution. Automate the end-to-end BCM lifecycle including Business Impact Analysis, Business Continuity Strategy, Crisis Management, Business Continuity Plans, Plan Testing & On-going Review.

LEARNING MANAGEMENT

A comprehensive learning management system that enables organizations to create a continuous learning environment and effectively shape corporate culture.

A quick 3-step process to create trainings and roll-out tests across the organization through a web-based platforms



ADVISORY SERVICES

Acknowledging that a one-size-fits-all approach is not suitable for all organizations, we strive to offer customized services to our clients.

Our key areas of expertise include Enterprise Risk Management Framework Development, Operational Risk Management, Credit, Market & Liquidity Risk Management, Business Continuity Planning, Business Process Automation & Improvement, Internal Control Framework Development.

RISK ADVISORY

Get maximum value for your investment in Risk Management. With our guidance, connect business processes and integrate valuable data using best risk management practices.

IT ADVISORY

Align and address your business and IT goals with the help of our team. We work in partnership with clients, advising them to better use information technology in order to meet their business objectives.

MANAGEMENT CONSULTANCY

Truly evolve your business through optimal management of people, processes and technology. We believe that market leadership is possible when Strategy and Technology are leveraged to draw maximum value in realizing an organization's goals.

OUR TEAM

MUSADDIQ IJAZ

Chairman

Former Chief Risk Officer in a well renowned bank in Saudi Arabia, Musaddiq Ijaz has over 40 years of experience in the banking industry.

He has developed and executed risk management framework and risk strategy with a focus on enterprise-wide risk management where he was responsible for ensuring Basel regime, COSO Framework, and other globally recognized risk management techniques.

He has developed and implemented Internal Capital Adequacy Assessment Programme (ICAAP) and Internal Liquidity Adequacy Assessment Programme (ILAAP) along with well-defined Credit, Market, and Operational risk management policies and played a vital role in and delegating credit sanctioning authority.

Musaddiq Ijaz has been a pioneer in managing credit cycle. He has worked with numerous local and international clients with a diversified portfolio, belonging to various sectors of the economy. He has also developed and executed several risk management frameworks and risk strategies

SYED SAQLAIN

Executive Director

With over 30 years of local and international Banking experience, he has worked in Saudi Arabia, U.A.E, Pakistan, and Canada, specializing in Treasury Management, Market Risk, Liquidity Risk, Operational Risk, Compliance, Anti-Money Laundering, and Fraud Risk Management.

At BenchMatrix, he is contributing his hands-on experience in risk management framework and implementation of GRC solutions to help accomplish the clients better outcomes in the banking processes.

He has conducted Workshop on Risk and Control Self Assessment (RCSA) and has also been responsible for implementing Key Risk Indicators and the system for incident reporting (loss data), developing process flow for seven major departments highlighting Risk and Control. He has reviewed and Validated Business Impact Analysis for Business Continuity Plan along with the development of RiskNucleus product suite.

He has prepared research reports on the challenges of Banking industry, Credit Unions, Health Care and conducted GAP analysis based on Risk Management guidelines.

OUR TEAM

IRFAN FAZLI

Group Chief Executive Officer

Irfan Fazli has over 26 years of experience in investment banking, commercial banking and global securities operations, specializing in managing risk and audit functions. He is an Enterprise Risk Management expert and has lead several full cycle implementations while working with leading global banks.

He has been able to conduct over numerous numbers of RCSA workshops, and trained over 300 employees. He has the experience in Basel II regulatory compliance, ICCAP Coordination and Reporting and regulatory capital calculations. Apart from that he has the experience of audit and risk management assignments in Australia, London, Channel Islands, US, Canada, Saudi Arabia, Algeria, Egypt, Jordan, Tunisia, Brazil, Bahrain and Pakistan.

His previous work experience includes: Royal Bank of Canada, ABN AMRO Equities, Standard Chartered Bank, Arab Banking Corporation, Citibank, Deloitte and Touche, Toronto Dominion Bank, Nortel, Loblaws Canada, Bell Canada, Meezan Bank, KFH, Riyad Bank, Dain Rausher, UGB, BBK, Future Bank.

TAIMUR KALEEM

CEO, Pakistan

Taimur Kaleem has over 9 years of experience. He has played a significant role in the development of Management Reports for Loss Data, Risk & Control Self Assessment, and Key Indicators for RiskNucleus.

WAQAS ALAM

Deputy CEO – Bahrain

With over 8 years of professional experience in System Development Life Cycle and implementation, Waqas Alam has been responsible for managing development and implementation of multiple GRC Projects in several organizations across the Middle East, Europe, and Pakistan.

NOMAN ZAHID

Group Head of Information Technology

Noman Zahid has over 9 year experience in the field of software analysis, requirement gathering, framework design, and the development and implementation of different products in Pakistan, South Korea, Bahrain, Qatar and the UAE.

OUR TEAM

JUZER SHABBIR

Deputy Group Head of Technology

Juzer Shabbir has over 8 years of Domestic & International experience in providing strategic guidance regarding software development life cycle (SDLC). He has been involved in Analysis, Design and Development of Multi-Tiered Web Applications & Distributed Applications for Banking Clients with successful project implementations in Pakistan, Qatar, Bahrain, Saudi Arabia, Kuwait & various other countries.

SYED IKRAM-ULLAH

Executive Manager

Syed Ikram-Ullah has over 10 years of experience. He has been in development and deployment of Risk Management Solutions in number of financial institutes and possesses comprehensive business/technical skills.

NADEEM MUKADDAM

Executive Manager

Nadeem Mukaddam has over 21 years of experience in banking with focus on Risk Management & Compliance in various roles. He has immense experience working with the security services industry and has been extensively involved in dealing with major US and European Institutional Investors.

SYED ASAD ALI NAQVI

Head of Business & Product Development

Syed Asad Ali Naqvi has over 8 years of experience in the field of Finance & Business Development with an MBA degree. He has been one of the pioneers of BenchMatrix and has contributed towards managing the organization's commercial development ensuring consistent and rapid growth in sales across all channels.

AHMED UMAIR

Head of IT – Pakistan

Ahmed Umair has more than 9 years of professional experience working as Software Engineer and Project Manager. He has been a core part of numerous national and international projects from concept to completion. His field of expertise include designing, programming, testing and implementation of systems.

CONTACT US

If you would like to learn more about us and our products, please visit our website (www.benchmarkmatrix.com) or contact our representatives in your region.

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