

# Deposit Insurance: Promoting Accessibility and Convenience

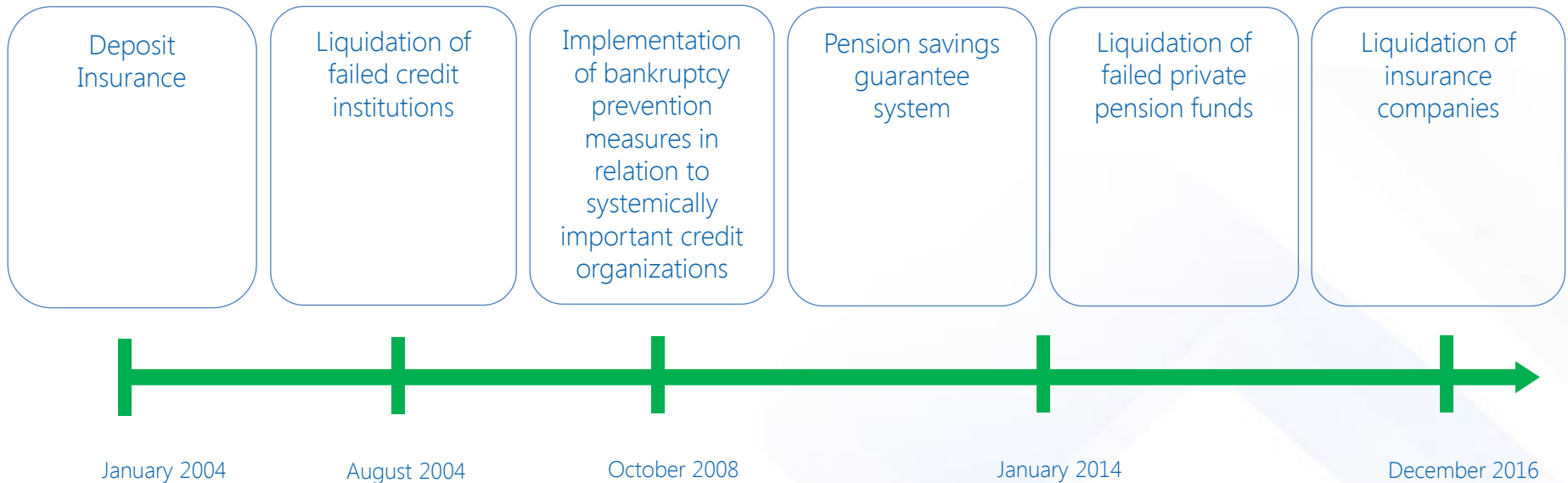
Bank Resolution and Receivership – How new technologies help to deal more effectively with creditors and debtors of a failed bank

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Deputy General Director



Applying new IT-solutions to facilitate creditor access to claims

# DIA - Main functions




# DIA's geography



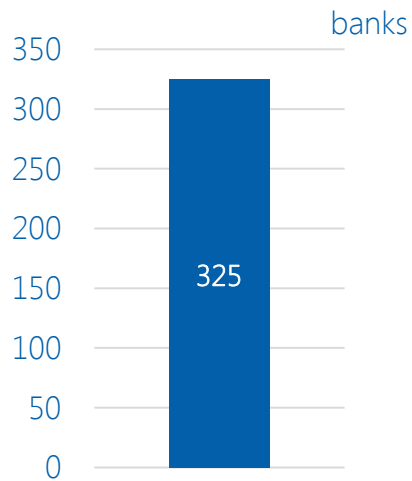
## 630 banks

The Agency operates as an insolvency administrator (liquidator); in **305** banks the insolvency procedures are over.

 Areas where the Agency operates

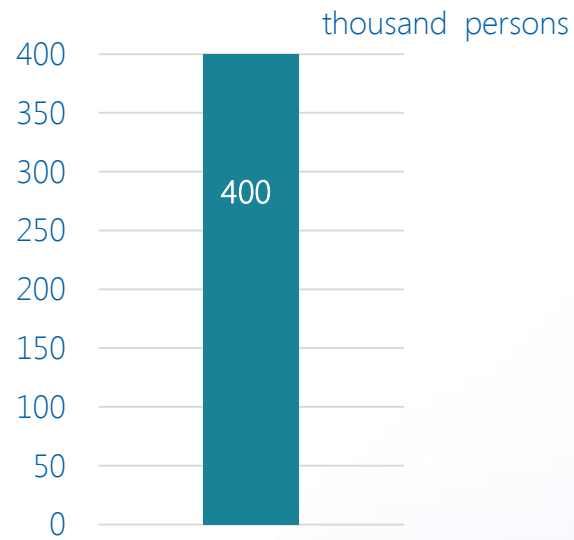
 Areas where the Agency does not operate

## Creditors. Key figures



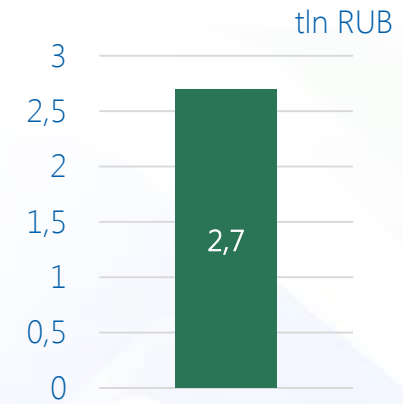
■ 325 banks

Liquidation in progress



■ 400 thousand persons

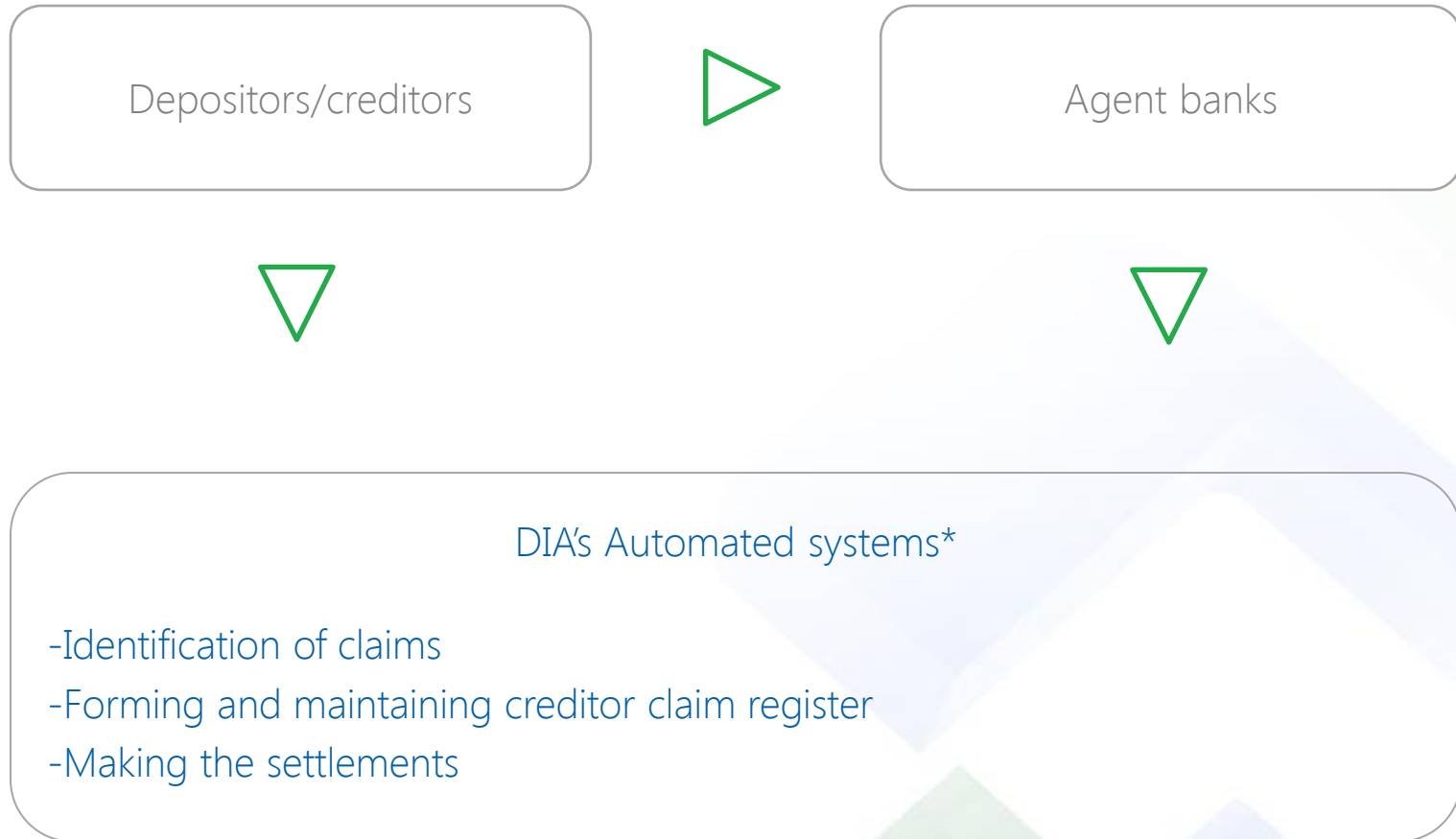
Number of creditors



■ 2.7 tln RUB  
(43 bln USD)

Amount of creditor claims

# Processing creditor claims



\*Implemented solutions guarantee data confidentiality, integrity and availability

# Digital interaction with creditors of banks under liquidation



Deposit Insurance Agency

DIA website  
www.asv.org.ru



SMS notifications



E-mail



Hotline



**banki.ru**

Financial web portal,  
mobile application



Creditors

# Disclosing information about the banks' bankruptcy administration (forced winding-up), with the breakdown by elements of liquidation procedure



DIA website  
[www.asv.org.ru](http://www.asv.org.ru)



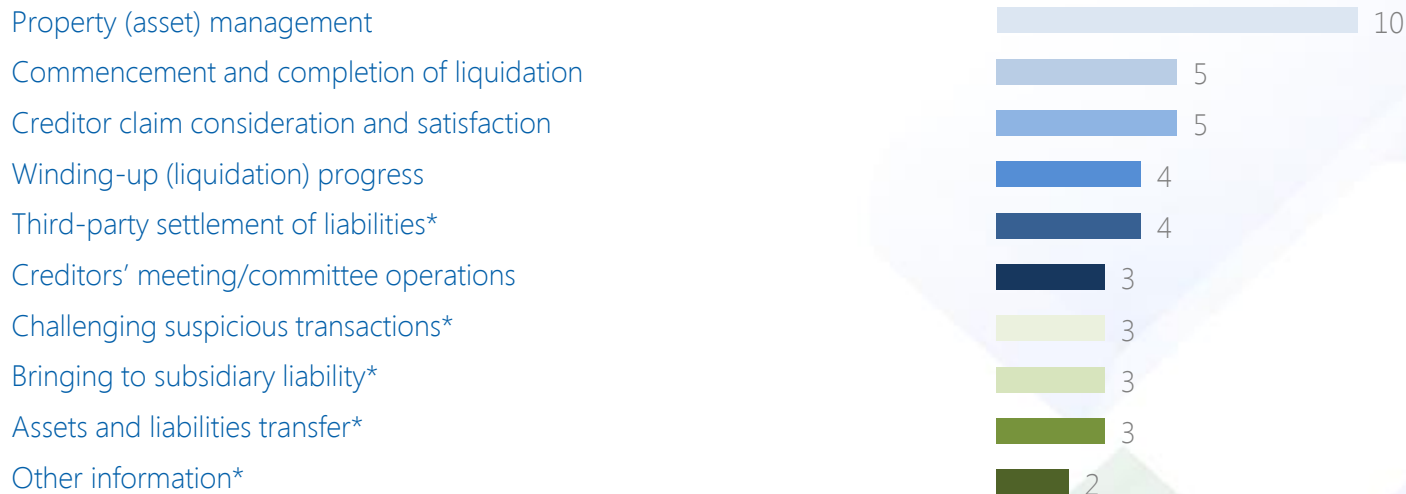
Automatic data  
transmission mode



UNIFIED FEDERAL REGISTER OF  
BANKRUPTCY INFORMATION

## Publication type

## Number of publications



\* If applicable



# Asset sale website and portal

DIA website  
[www.asv.org.ru](http://www.asv.org.ru)



torgiasv.ru web-portal

Information on the  
financial organizations'  
assets on sale

## Information

- Information on winding-up progress for each bank
- Answers to creditors' questions
- Application forms and standard documents
- Contact details of relevant divisions
- DIA bank details for debt settlement

## Additional services

- Website incoming call
- Mobile version
- Version for visually impaired users

- Detailed information on the ways, time and location of asset sale
- Lot characteristic (monitoring changes can via personal account)

*There are 51,408 lots at the portal now*

# Online interaction with clients and counterparties of banks under liquidation

 DIA website  
[www.asv.org.ru](http://www.asv.org.ru)

 [torgiasv.ru](http://torgiasv.ru) web-portal  
Information on the  
financial organizations'  
assets on sale

Overall audience coverage -  
more than 8 mln people per month

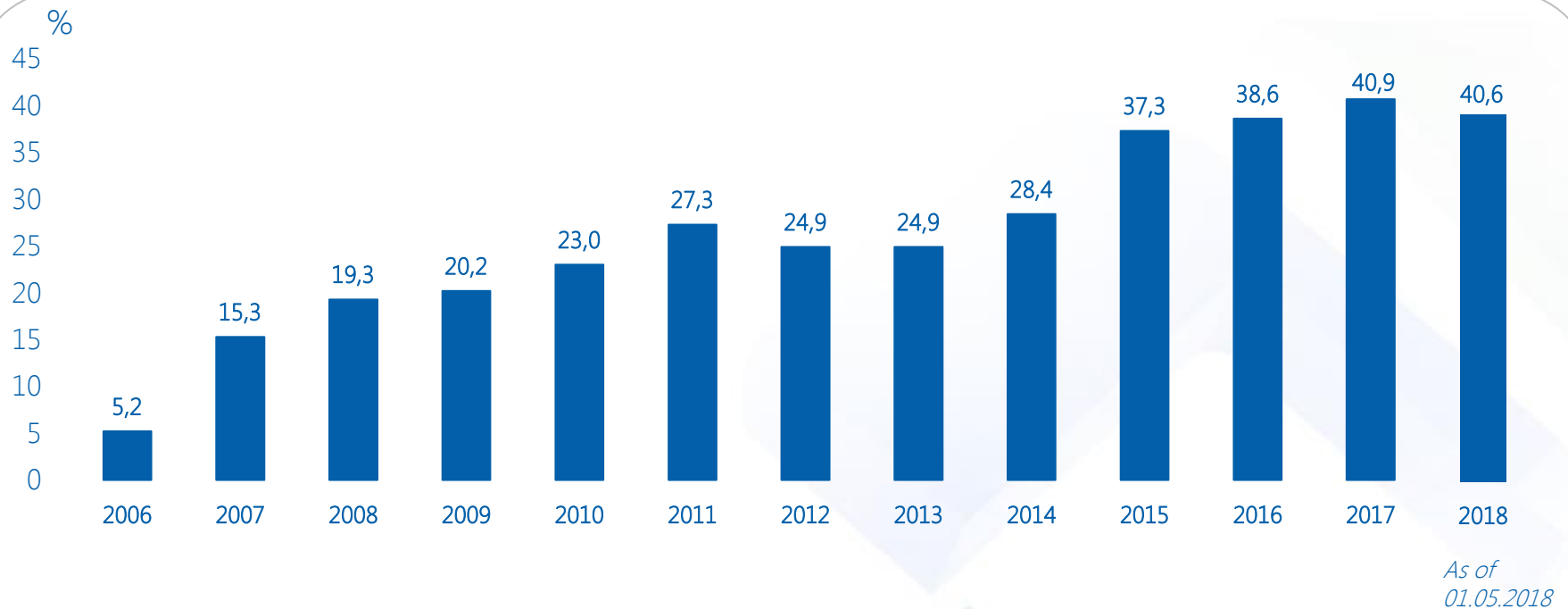
 Finoteka – informational Internet  
platform  
[finoteka.ru](http://finoteka.ru)

 **banki.ru**  
Financial web portal  
 Mobile application

Social nets



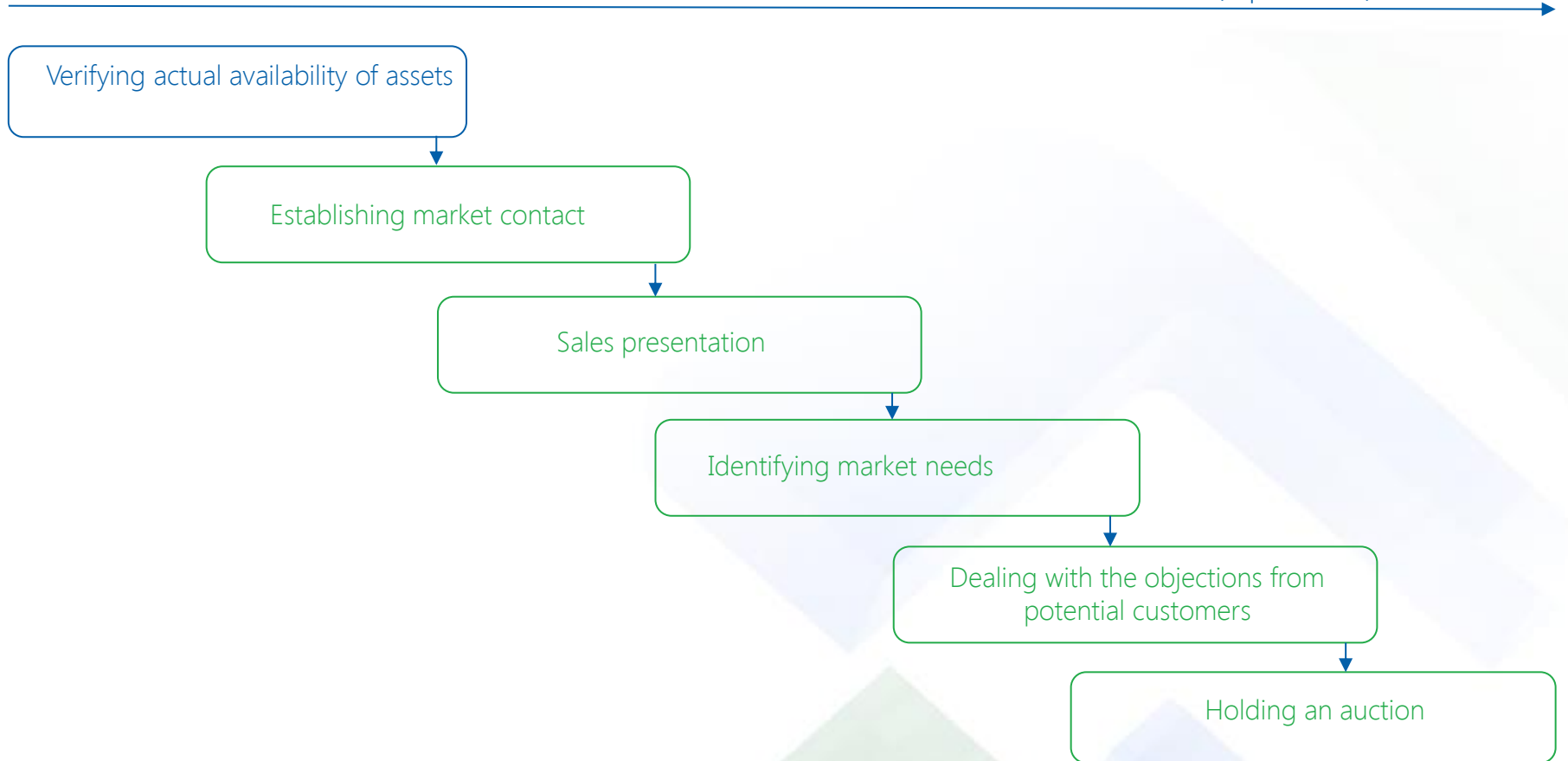
## Settlement of creditor claims in banks for which the liquidation is over



# Quick asset sale

Interim administration

Bankruptcy administration  
(liquidation)



 with the auction organizer involved

## Benefits of the new approach



Higher percentage of creditors' claims settlement




Acceleration of liquidation procedures



Significant reduction of asset sales time and prevention of asset impairment as a result

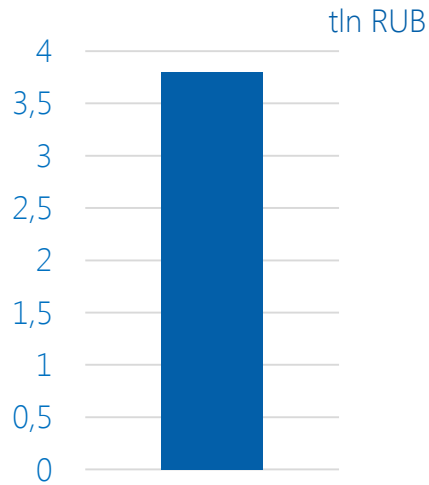


Significant reduction of liquidation costs



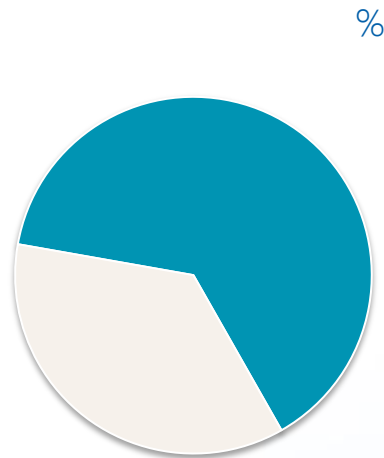
Application of new technologies to deal with the debtors of banks under liquidation

## Debtors. Key figures



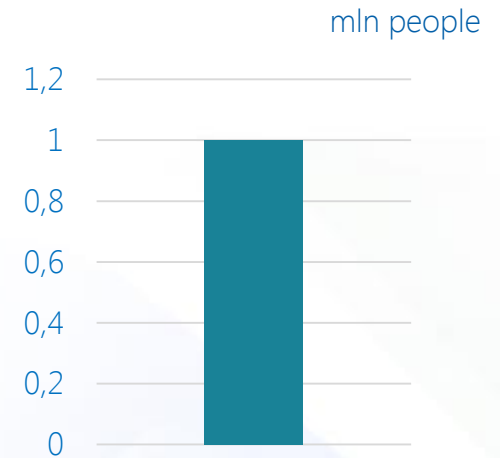
■ 3.8 tln RUB  
(61 bln USD)

Balance sheet assets of banks under liquidation



■ more than 60%

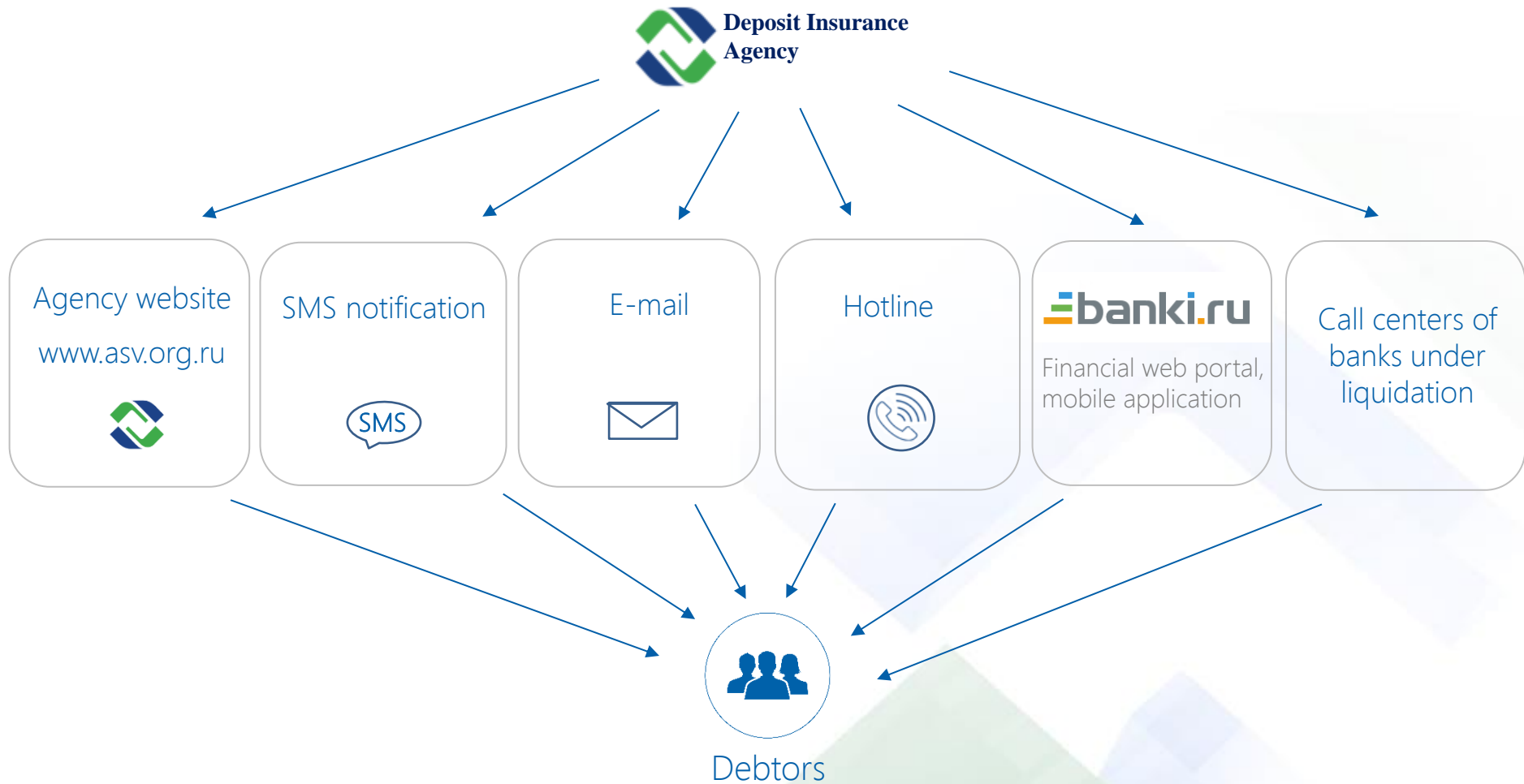
Credit portfolio share in assets of banks under liquidation



■ 1 mln people

Number of debtors

# Sharing information with debtors of banks under liquidation





## Providing debtors with debt payment services

Agent banks  
accepting payments  
under credit agreements

Payment center –  
17 000 payment  
acceptance outlets  
nationwide

Agent banks'  
Mobile applications

Banks under liquidation

## Electronic DIA project - Goals

Higher accessibility of provided services.

Three main elements: convenience – transparency – promptness

Reducing DIA's costs and manpower in providing services to clients

Rendering one-stop-shop services as the basis for effective interaction between clients and the DIA

# DIA's electronic services – key areas of development

## Information services for clients

### Target segments:

- Depositors of banks under liquidation;
- Creditors of banks under liquidation;
- Debtors of banks under liquidation;
- Asset buyers

### Channels used:

- DIA's websites;
- Integrated portal of the state services;
- Mobile application.

## Payment infrastructure development

### Depositors

Effecting payments via remote channels of the Agency and agent banks.

### Debtors / Buyers

Expanding payment acceptance channels;

Developing centralized credit support system;

Improving the credit portfolio quality;

Reducing clients' transaction costs.

## Expanding electronic interaction with the state authorities and major external counterparties

### Central Bank of Russia;

Federal Bailiff Service;

Pension Fund of Russia;

Federal Tax Service;

Federal Service for State Registration, Cadastral Records and Cartography;

THANK YOU FOR YOUR  
ATTENTION!