



CASE STUDY

Advanced Financial Analysis for Strategic Decision-Making at a Leading Private Bank

Quick Summary

A leading bank's adoption of an advanced financial analysis framework transformed its financial management and strategic planning, improving operational efficiencies and positioning for sustainable growth. CRG Solutions exemplifies the critical role of targeted financial analysis in enhancing business outcomes in the banking sector.

About the Customer

A prominent financial institution, in their space of monitoring and managing its diverse financial portfolio, including investments, loans, and deposits across various business segments, aimed to enhance financial oversight and inform strategic decisions through detailed performance metrics.

The primary goal was to harness advanced financial analysis to provide actionable insights into the bank's performance, identify trends, guide investment decisions, and optimize resource allocation. The analysis focused on key financial indicators across different time periods and business segments.

Problem Statement:

Prior to adopting this comprehensive analytical approach, the bank faced several challenges:

- **Inconsistent Performance Tracking:** Difficulty in consistently measuring performance metrics across different segments and time frames.
- **Risk Management:** Inadequate insights into risk exposure in investments and loans.

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- **Strategic Planning Deficiencies:** Limited data-driven support for making informed strategic decisions in rapidly changing financial environments.

Solution:

The bank's new design document outlined a framework that included the following:

- **Month-to-Month and Year-Over-Year Analysis:** A detailed comparative analysis of key performance indicators (KPIs), such as net interest income (NII), fees, trading income, total income, operational expenses (Opex), and profit before tax.
- **Segment-Specific Performance Metrics:** customized dashboards for corporate, retail, and SME sectors to monitor and analyze performance tailored to each segment's unique needs and strategies.
- **Risk Assessment and Management:** Improved analytics will help you better understand and manage the risks associated with different portfolio segments.

The implementation of these analytical strategies resulted in significant improvements.

- **Enhanced Financial Performance Visibility:** Axis Bank achieved greater transparency in its financial operations, facilitating quicker responses to emerging trends and anomalies.
- **Improved Risk Management:** The bank strengthened its risk assessment processes, leading to more robust risk mitigation strategies and reduced exposure to volatile sectors.
- **Strategic Decision Support:** The data-driven insights provided by the analysis supported more effective strategic planning and resource allocation, enhancing overall business growth and profitability.

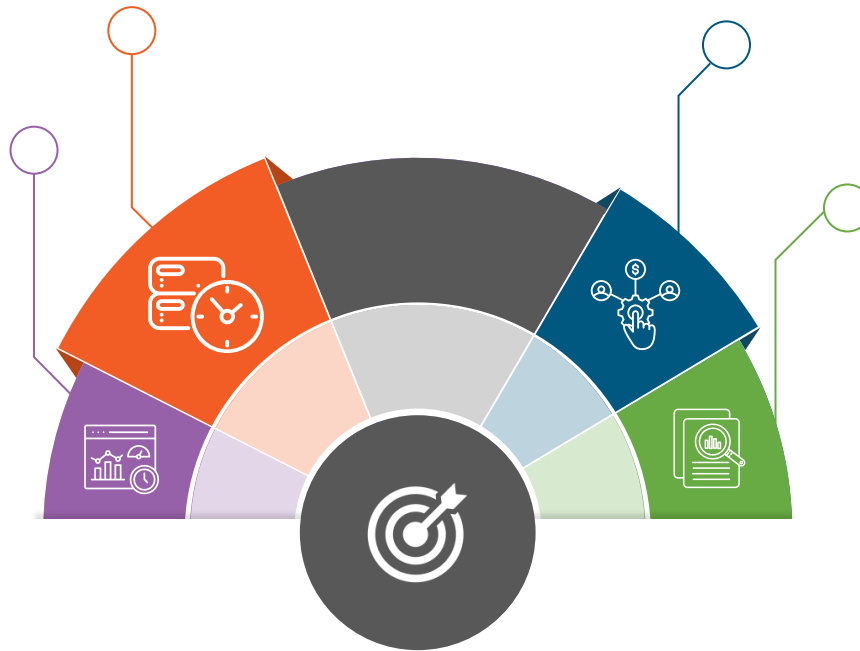
Business Benefits:

Profitability Improvement:
Strategic adjustments informed by analysis led to measurable improvements in profitability metrics across several business segments.

Risk Reduction:
Enhanced risk analysis capabilities significantly decreased unanticipated losses.

Operational Efficiency:
Streamlined data analysis processes reduced the time required for financial reporting and performance assessment.

Strategic Adjustments:
Data-driven insights informed targeted strategic adjustments.



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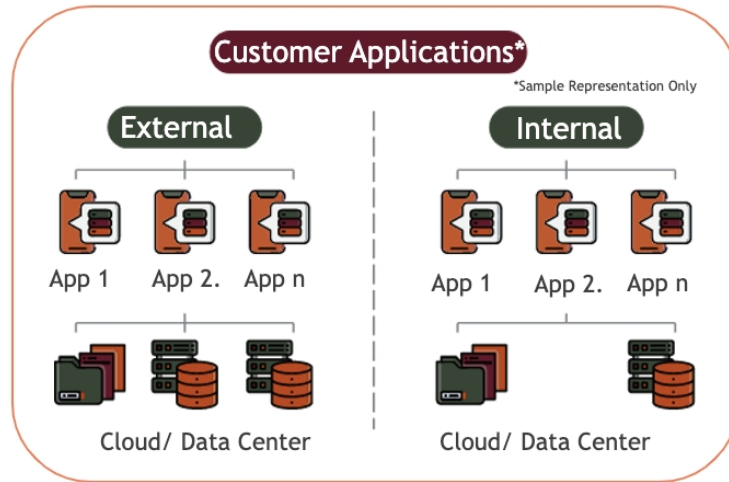
Business Excellence

About CRG solutions

We Cover

Analytics

We setup practices, tools to derive insights (customers, products, apps, teams) to enhance or optimize business effectiveness with the help of products like Tableau, Alteryx, PowerBI, Cloud and MLOPs



RPA

We automate all high volume and mundane tasks to reduce manual errors and to increase efficiency with the help of products like AA (Automation Anywhere), Yellow.ai

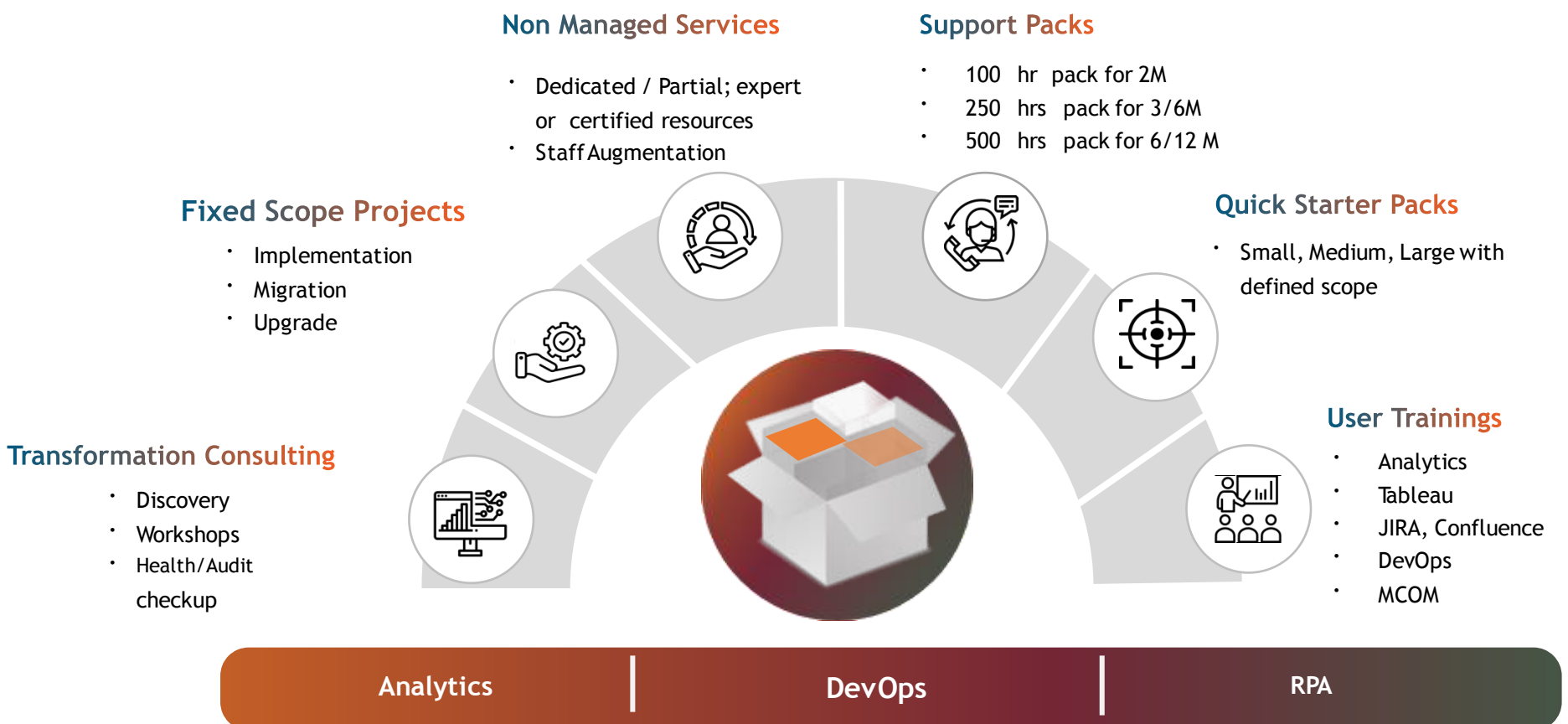


DevOps

We help streamline the application development and maintenance processes with custom project management practices and implementation of world class software tools like JIRA, Azure DevOps, Azure Cloud to improve team productivity



Services Portfolio



Our Socials



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