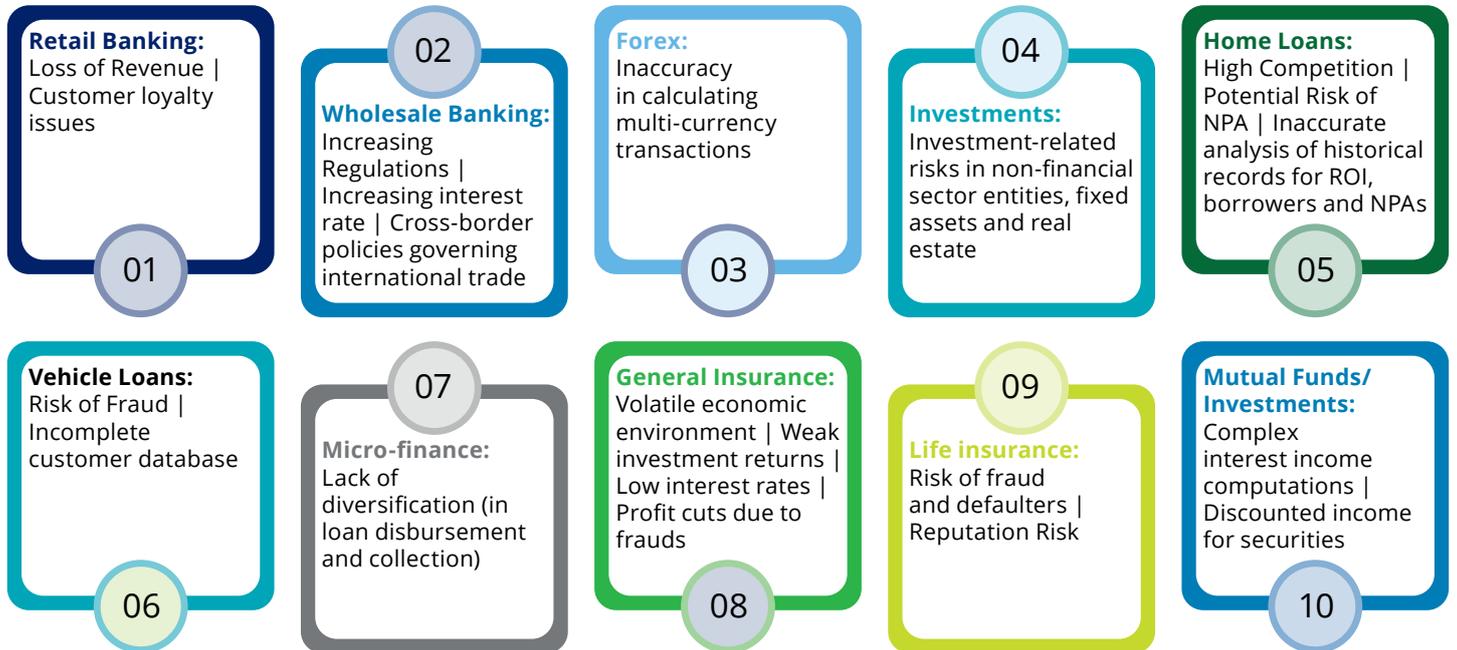


## Analytics

### Key Challenges



## Service Offering



Deloitte Risk Analytics suite is the most comprehensive business analytics tool for today's decision makers. It provides a 360 degree view of risk to business operations and empowers users with critical insights into the Key Performance Indicators.



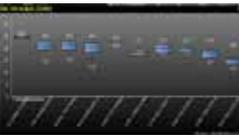
With a strong combination of advanced analytics, machine learning capability and BFSI expertise—earned through the successful delivery of solutions to many clients—we have developed process knowledge across different functional areas.



## Use Cases

### Rate of Interest (ROI) Analysis

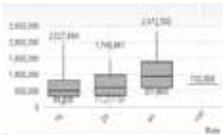
- Comparison of actual LTV ratio for particular ROI from data vs calculated LTV ratio highlights
- ROI Outliers (Product Wise).
- Tenure wise ROI analysis



**ROI Analysis**

### Loan Disbursement Analysis

- Sector-wise analysis of each performing and non-performing sector of investment clarifies the health of the same
- Generating conglomerate result of which sectors to invest in and in what break-up to reap maximum benefits.



### NPA Analysis

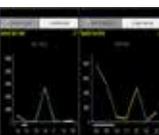
Loan amount analysis specific to NPA, Classification steps wise analysis, NPA analysis based on product type and loan purpose



**Retail NPA- Exceptions Overview**

### Interest Recomputation

Automation of re-computing of interest calculation and discounted income for the purpose of audits by implementing them in different workflows in various analysis tools to enable better business decisions.



**Interest rate and Maturity year trend**

### Vehicle Loan Analysis

Use of advanced analytics, algorithms to identify which vehicle loans are an area of concern for banks with missing customer data such as vehicle registration number, chassis number or having duplicate records.



### Claim Analytics

With sophisticated analytics solutions insurers can be easily in the risk free zone and focus on competition instead of frauds and the volatile economic environment



**Detailed Profiling of Policies**

## Benefit Realization

Deloitte risk analytics solution can help in strategize and prioritize the actions. It delivers a full spectrum of innovative solutions and services for Banking and Financial Service Institutions. Ranging from point-solutions to large-scale deployments that encompass several banking processes. These solutions are capable of easily expanding and adapting to new or changing business process.

Some of the key benefits :

- Fraud indicators to carve out special investigative audits
- Increased transparency and understanding of risk exposures to manage the business more effectively
- End-to-end process, right from data extraction to model development stitched together with a configurable workflow lending a quick and robust decision making capability.
- Comprehensive pre-built Logical Data Model, capable of addressing regulatory requirements across complete range of functional areas for BFSI
- Tested and proven solution capable of handling high volume and variability in data.
- Increased compliance, regulatory and external reporting capabilities
- Reduced tolerance for reporting errors or restatements.
- Allow senior management to make informed operational decisions



## Contacts

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