Oracle Financial Services Performance Analytics

OBIEE Reports User Guide

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Financial Services

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OFS Performance Analytics OBIEE Reports User Guide

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1 Preface

This section provides information about the Oracle Financial Services Institutional Performance Analytics (OFS IPA) Application User Guide. OFS IPA Application is packaged as part of the OFS PFT Applications Pack.

Topics:

- Audience
- Access to Oracle Support
- Related Information Sources
- Additional Documents to Read
- Conventions
- Abbreviations

1.1 Audience

This user guide is intended for the users of the Oracle Financial Services Institutional Performance Analytics (OFS IPA) Application.

1.2 Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For more information, visit http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info OR http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs if you are hearing impaired.

1.3 Related Information Sources

This section identifies additional documents related to the OFS IPA Application. You can access the below documents online from the Oracle Help Center (OHC) Documentation Library for OFS PA Applications Pack:

- OFS Performance Analytics Applications Pack Installation and Configuration Guide, Release 8.1.2.0.0
- OFS Performance Analytics Operational User Guide Release 8.1.2.0.0
- OFS Performance Analytics Business Administration Guide Release 8.1.2.0.0
- OFS Performance Analytics Business User Guide Release 8.1.2.0.0

Performance Analytics Security Guides:

- OFS Institutional Performance Analytics Security Guide Release 8.1.x
- OFS Retail Performance Analytics Security Guide Release 8.1.x

Performance Analytics Cloning Reference Guides:

- OFS Institutional Performance Analytics Cloning Reference Guide Release 8.1.x
- OFS Retail Performance Analytics Cloning Reference Guide Release 8.1.x

Data Protection Guides:

- OFS Performance Analytics Data Protection Guide Release 8.1.x

1.4 Additional Documents to Read

Oracle Financial Services Profitability Management Applications Pack is built on the Oracle Financial Services Advanced Analytical Applications Infrastructure (OFS AAI). See the following OFS AAI documents as no separate documents are required at the pack or application level for Oracle Financial Services Profitability Management Applications Pack:

- OFS Analytical Applications Infrastructure (OFS AAAI) Application Pack Installation and Configuration Guide Release 8.1.2.0.0
- OFS Analytical Applications Infrastructure Administration Guide Release 8.1.x
- OFS Analytical Applications Infrastructure User Guide Release 8.1.2.0.0
- OFS Analytical Applications Infrastructure Cloning Reference Guide Release 8.1.x
- OFS Analytical Applications Infrastructure Security Guide Release 8.1.x

You can access the common document from the OHC Documentation Library:

- OFS Analytical Applications 8.1.2.0.0 Technology Matrix

1.5 Conventions

The following text conventions are used in this document:

Table 1: Document Conventions

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action or terms defined in text or the glossary.
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
`monospace`	Monospace type indicates commands within a paragraph, URLs, code in examples, file names, text that appears on the screen, or text that you enter.
Hyperlink	Hyperlink type indicates the links to external websites, internal document links to sections.

1.6 Abbreviations

The following table lists the abbreviations used in this document:

Table 2: Abbreviations

Abbreviation	Meaning
AIX	Advanced Interactive eXecutive
BDP	Big Data Processing
DBA	Database Administrator
DDL	Data Definition Language
DEFQ	Data Entry Forms and Queries
DML	Data Manipulation Language
EAR	Enterprise Archive
EJB	Enterprise JavaBean
ERM	Enterprise Resource Management
ETL	Extract, Transform, Load
FTP	File Transfer Protocol
HDFS	Hadoop Distributed File System
HTTPS	Hypertext Transfer Protocol Secure
J2C	J2EE Connector
J2EE	Java 2 Enterprise Edition
JCE	Java Cryptography Extension
JDBC	Java Database Connectivity
JDK	Java Development Kit
JNDI	Java Naming and Directory Interface
JRE	Java Runtime Environment
JVM	Java Virtual Machine
LDAP	Lightweight Directory Access Protocol
LHS	Left Hand Side
MFA	Multi-Factor Authentication
MOS	My Oracle Support
OFSAA	Oracle Financial Services Analytical Applications
OFSAAI	Oracle Financial Services Analytical Application Infrastructure
OFSAAAI	Oracle Financial Services Advanced Analytical Applications Infrastructure Application Pack
OHC	Oracle Help Center
OLAP	On-Line Analytical Processing
OLH	Oracle Loader for Hadoop

Abbreviation	Meaning
ORAAH	Oracle R Advanced Analytics for Hadoop
OS	Operating System
RAM	Random Access Memory
RDBMS	Relational Database Management System
RHEL	Red Hat Enterprise Linux
SCD	Slowly Changing Dimension
SFTP	Secure File Transfer Protocol
SID	System Identifier
SSL	Secure Sockets Layer
TNS	Transparent Network Substrate
URL	Uniform Resource Locator
VM	Virtual Machine
WAR	Web Archive
XML	Extensible Markup Language

2 OFS Institutional Performance Analytics Reports

Oracle Financial Services Institutional Performance Analytics (OFS IPA) offers dashboards to users that organize different kinds of reports by subject area.

These reports present:

- Behavioral and Engagement trends of its target segments – exposures, commitments, line utilization, assets/liabilities, deposits, withdrawals, fees, income, recent transactions, and so on.
- Performance of the business and underlying customers.
- Product holdings and across the organization (that is corporate client and any of its sub-divisions or subsidiaries).
- The efficiency of the sales force in terms of ongoing customer revenue generation, cross-sell and up-sell, product usage, and pipeline.
- The efficiency of investments (like marketing, partner development).
- Time hierarchy prompted reports are all drill enabled on time hierarchy. On the first load, the values are visible for a year, and on subsequent drills, we obtain values for quarter and month. These are not drilled through reports.

2.1 Customer Analysis Dashboard

2.1.1 Profit and Loss Tab

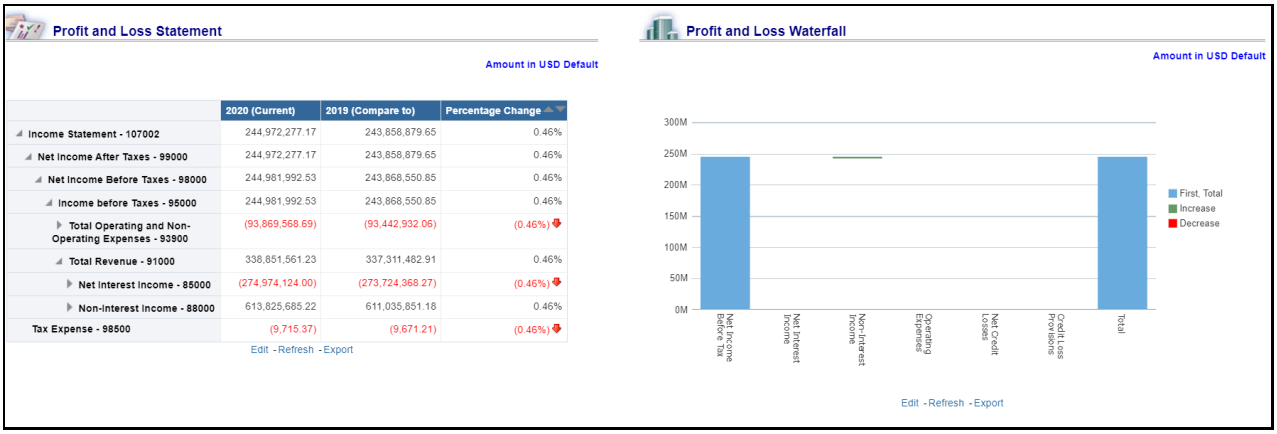
This Tab/page contains two Reports

- Profit and Loss Statement
- Profit and Loss Waterfall graph report

The reports on this page can be generated at the following granularity:

- Dashboard Level Filters
  - Search by Customer Name/ID – Key Word Search
  - Customer Name (Drop Down Filter)
  - Legal Entity (Drop Down Filter)
  - As of date - Calendar Date Selection
  - Currency (Drop Down Filter)
  - Amount - Denomination (Drop Down Filter)
- Page-Level Filters
  - Period level (Radio Button Selection)
  - Period: Current (Selected) Period Compared to Previous Period - (Drop Down Filter)

Figure 1: Profit and Loss Statement and Profit and Loss Waterfall



	2020 (Current)	2019 (Compare to)	Percentage Change
Income Statement - 107002	244,972,277.17	243,858,879.65	0.46%
Net Income After Taxes - 99000	244,972,277.17	243,858,879.65	0.46%
Net Income Before Taxes - 98000	244,981,992.53	243,868,550.85	0.46%
Income before Taxes - 95000	244,981,992.53	243,868,550.85	0.46%
Total Operating and Non-Operating Expenses - 93900	(93,869,568.69)	(93,442,932.06)	(0.46%)
Total Revenue - 91000	338,851,561.23	337,311,482.91	0.46%
Net Interest Income - 85000	(274,974,124.00)	(273,724,368.27)	(0.46%)
Non-Interest Income - 88000	613,825,685.22	611,035,851.18	0.46%
Tax Expense - 98500	(9,715.37)	(9,671.21)	(0.46%)

2.1.2 Profit and Loss (Scenario) Tab

This page compares profit and loss actual values with different scenarios like Plan, Budget, Forecast Values, and so on, to monitor and track the profit level situations. The comparison can be done between any scenarios. The report is a tabular one with three columns.

The reports on this page can be generated at the following granularity:

- Dashboard Level Filters
  - Search by Customer Name/ID – Key Word Search
  - Customer Name (Drop Down Filter)
  - Legal Entity (Drop Down Filter)
  - As of date - Calendar Date Selection
  - Currency (Drop Down Filter)
  - Amount - Denomination (Drop Down Filter)
- Page-Level Filters
  - Period level (Radio Button Selection)
  - Period: Current (Selected) Period Compared to Previous Period - (Drop Down Filter)

Figure 2: Profit and Loss – Scenario Comparison

	ACTUAL - 100			BUDGET - 200			ACTUAL - 100 v/s BUDGET - 200	
	MTD	QTD	YTD	MTD	QTD	YTD	B/W Month	B/W Month %
Income Statement - 107002	43,529,958.45	43,529,958.45	43,529,958.45					
Net Income After Taxes - 99000	43,529,958.45	43,529,958.45	43,529,958.45					
Net Income Before Taxes - 98000	43,529,958.45	43,529,958.45	43,529,958.45					
Income before Taxes - 95000	48,721,724.14	48,721,724.14	48,721,724.14					
Total Operating and Non-Operating Expenses - 93900	(5,172,598.19)	(5,172,598.19)	(5,172,598.19)					
Total Revenue - 91000	53,894,322.33	53,894,322.33	53,894,322.33					
Net Interest Income - 85000	53,881,491.53	53,881,491.53	53,881,491.53					
Non-Interest Income - 88000	12,830.80	12,830.80	12,830.80					
Provisions for Credit Losses - 99500	(5,191,765.69)	(5,191,765.69)	(5,191,765.69)					

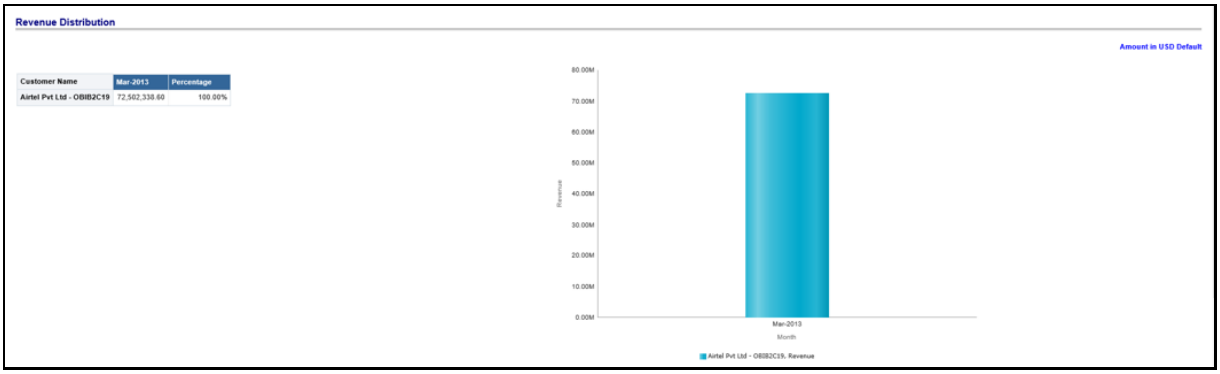
2.1.3 Revenue Summary Tab

The report on this page shows Revenue Distribution of Business.

The reports on this page can be generated at the following granularity:

- Dashboard Level Filters
  - Search by Customer Name/ID – Key Word Search
  - Customer Name (Drop Down Filter)
  - Legal Entity (Drop Down Filter)
  - As of date - Calendar Date Selection
  - Currency (Drop Down Filter)
  - Amount - Denomination (Drop Down Filter)
- Page-Level Filters
  - Period level (Radio Button Selection)

Figure 3: Revenue Distribution



2.1.4 Performance Summary Tab

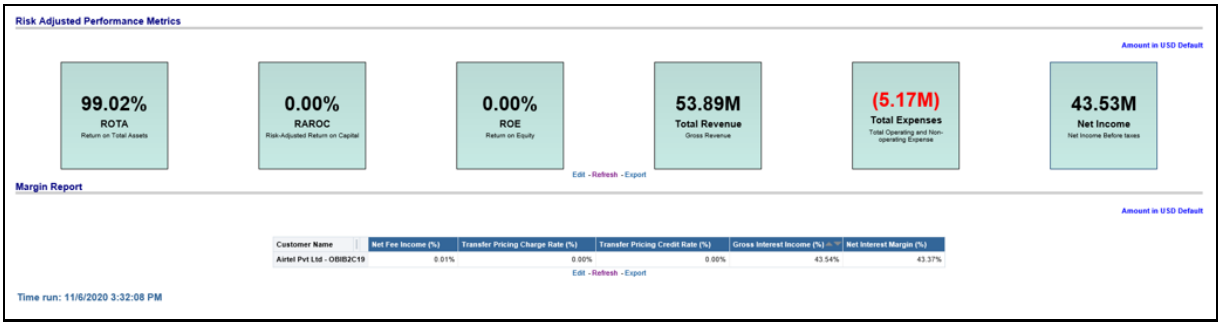
The reports on this page can be generated at the following granularity:

- Dashboard Level Filters
  - Search by Customer Name/ID – Key Word Search
  - Customer Name (Drop Down Filter)
  - Legal Entity (Drop Down Filter)
  - As of date - Calendar Date Selection
  - Currency (Drop Down Filter)
  - Amount - Denomination (Drop Down Filter)

This page contains reports on containing

- Performance Summary Report-RAPM (Risk Adjusted Performance Metric)- Shows Key Performance Indicators like Return on Total Assets, Risk Adjusted return on Capital (RAROC), Return on Equity (ROE), Total Revenue, Total Expenses, Net Income, and so on.

Figure 4: Risk Adjusted Performance Metrics



- Margin Reports – Captures margin on various financial parameters.

Customer Name	Net Fee Income (%)	Transfer Pricing Charge Rate (%)	Transfer Pricing Credit Rate (%)	Gross Interest Income (%)	Net Interest Margin (%)
Airtel Pvt Ltd - OBIB2C19	41.78%	0.00%	0.00%	4.57%	(18.72%)

Edit - Refresh - Export

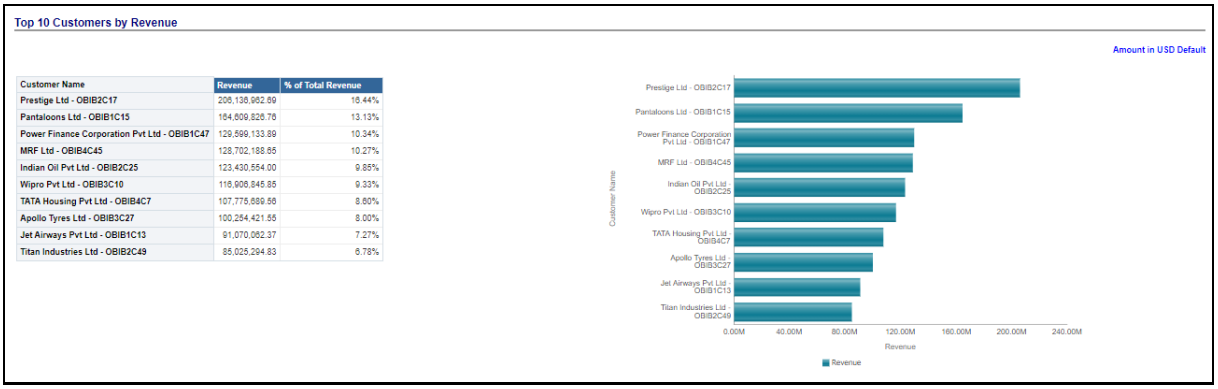
2.1.5 Top N Summary Tab

- This Page contains Top Rank Tables Reports.

The reports on this page can be generated at the following granularity:

- Dashboard Level Filters
  - Legal Entity (Drop Down Filter)
  - As of date - Calendar Date Selection
  - Currency (Drop Down Filter)
  - Amount - Denomination (Drop Down Filter)
- Page-Level Filters
  - Period level (Radio Button Selection)
  - N selection dropdown

Figure 5: Top 10 Customers by Revenue



2.1.6 Customer 360 Tab

This tab can be analyzed by Account or Customer and shows the following reports:

- Customer Central
- Jump off Reports for Accounts and Scores

Dashboard Filters

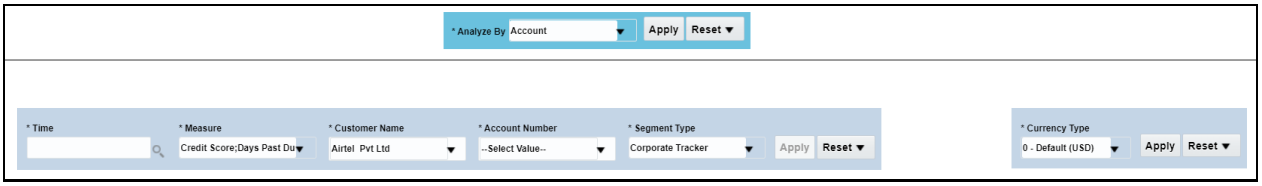
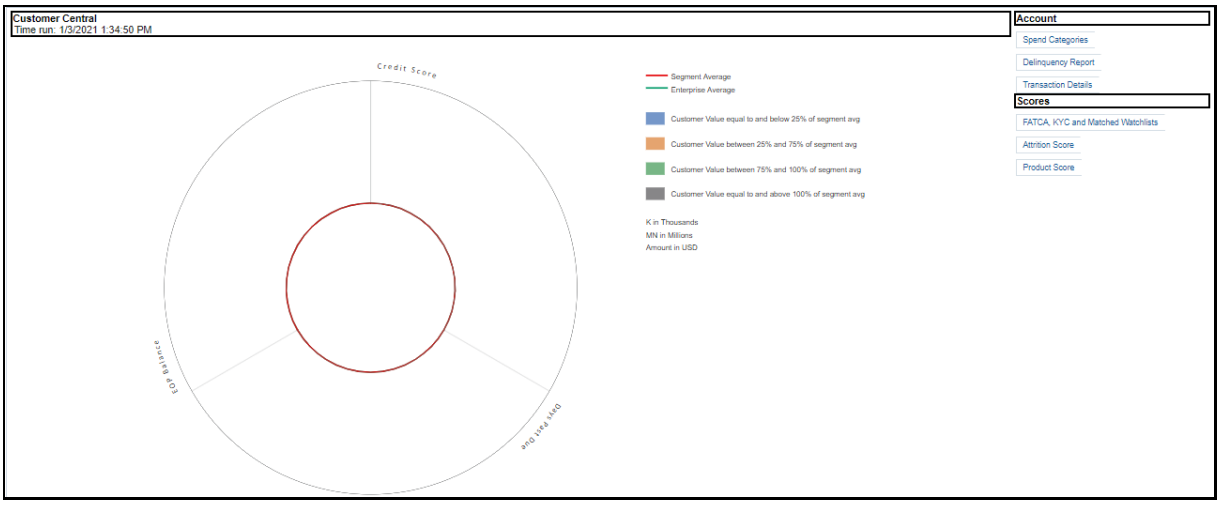


Figure 6: Customer Central and Jump Off Reports



2.1.7 Customer Group Tab

This tab shows the following reports:

- Customer Group Details
- Customer Group Structure

The reports on this page can be generated at the following granularity:

- Dashboard Level Filters
  - Search by Customer Name/ID – Key Word Search
  - Customer Name (Drop Down Filter)
  - Legal Entity (Drop Down Filter)
  - As of date - Calendar Date Selection
  - Currency (Drop Down Filter)
  - Amount - Denomination (Drop Down Filter)

Figure 7: Customer Group Details

2.2 Line of Business Analysis Dashboard

The Line of Business Analysis dashboard has the following tabs:

- Profit and Loss
- Profit and Loss (Scenario)
- Customer Summary
- Revenue Summary
- Performance Summary
- Top N Summary
- Customer Distribution
- Product Penetration
- Cross-Sell Summary

2.2.1 Profit and Loss Tab

The Profit and Loss tab contains two Reports:

- Profit and Loss Statement
- Profit and Loss Summary graph report

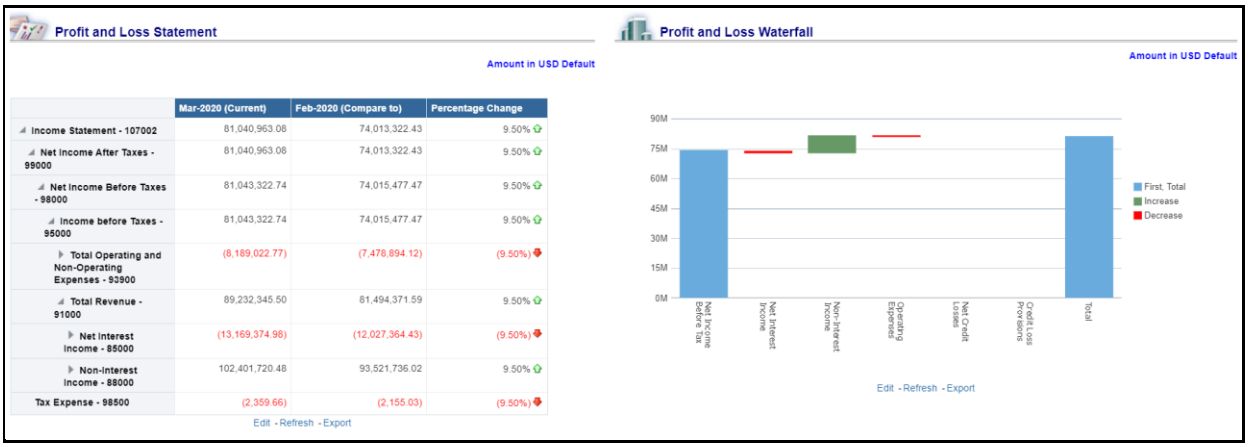
The reports on this page can be generated at the following granularity:

- Dashboard Level Filters
  - Legal Entity (Drop Down Filter)
  - Line of Business (Drop Down Filter)
  - As of date - Calendar Date Selection
  - Currency (Drop Down Filter)

- Amount - Denomination (Drop Down Filter)

- Page-Level Filters
  - Period level (Radio Button Selection)
  - Period: Current (Selected) Period Compared to Previous Period - (Drop Down Filter)

Figure 8: Profit and Loss Statement



2.2.2 Profit and Loss (Scenario) Tab

The Profit and Loss (Scenario) tab compares profit and loss actual values with different scenarios like Plan, Budget, Forecast Values, and so on, to monitor and track the profit level situations. The comparison can be done between any scenarios.

The report is a tabular one with three columns.

The reports on this page can be generated at the following granularity:

- Dashboard Level Filters
  - Legal Entity (Drop Down Filter)
  - Line of Business (Drop Down Filter)
  - As of date - Calendar Date Selection
  - Currency (Drop Down Filter)
  - Amount - Denomination (Drop Down Filter)

- Page-Level Filters
  - Scenario Selection: Scenario (Selected) Period Compared to Scenario (selected for comparison)- (Drop Down Filter)

Figure 9: Profit and Loss – Scenario Comparison

2.2.3 Customer Summary Tab

The Customer Summary tab contains the following customer's details reports:

- Open Customer Over Time
- Customer Summary by Month

The reports on this page can be generated at the following granularity:

- Dashboard Level Filters
  - Legal Entity (Drop Down Filter)
  - Line of Business (Drop Down Filter)
  - As of date - Calendar Date Selection
  - Currency (Drop Down Filter)
  - Amount - Denomination (Drop Down Filter)
- Page-Level Filters
  - Period level (Radio Button Selection)
- Report Level Filter(s)
  - LOB Filter- for Report Open Customer Over Time- Graphical Report and Customers by Month Graph Report.

2.2.3.1 Open Customer Over Time

This report shows the average no of open customers by LOB, in comparison with Pervious year same period and for Month, would compare with previous Month and with percentage Change. The period shown in the Table report will be by the period selected at the "As of Date" filter and Period Level Selection radio button.

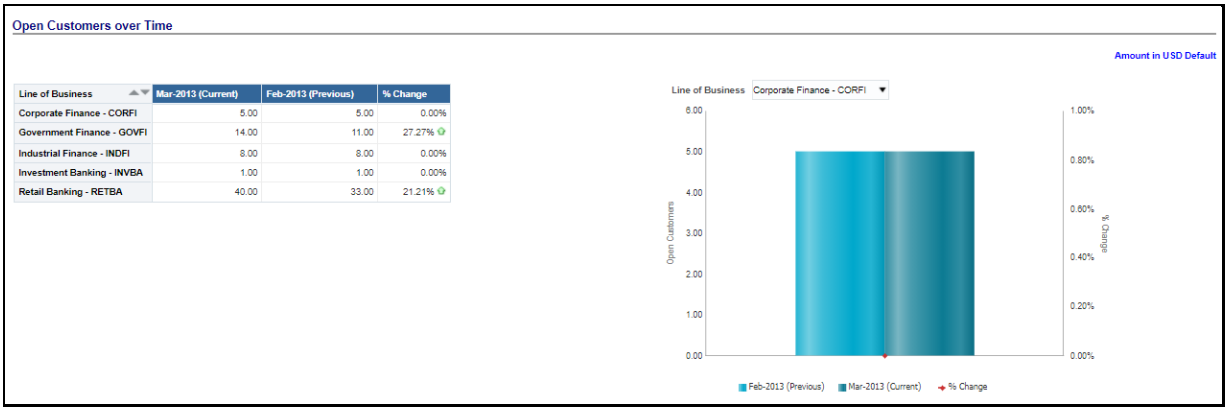
For example:

- Selecting Year Radio Button - Would show data for 12 months of the period Selected at "As-of-Date"
- Selecting Quarter Radio Button - Would show data for the current quarter of the period Selected at "As-of-Date"
- Selecting Month Radio Button - Would show data for 1 month of the period Selected at "As-of-Date"

This report has two parts:

- **Open Customers Over Time- Tabular Report**: This Tabular report shows the average no of open customers by LOB, in comparison with Pervious year same period and for Month, would compare with previous Month and percentage Change. This report shows the LOBs selected at the Dashboard level LOB filter.
- **Open Customers Over Time -Graph Report**: This report shows the average no of open customers by LOB with percentage change through the graph. The Graph uses a Report Level LOB Filter where a single LOB can be selected to see the trend.

Figure 10: Open Customers Over Time



Line of Business	Mar-2013 (Current)	Feb-2013 (Previous)	% Change
Corporate Finance - CORFI	5.00	5.00	0.00%
Government Finance - GOVFI	14.00	11.00	27.27%
Industrial Finance - INDFI	8.00	8.00	0.00%
Investment Banking - INVBA	1.00	1.00	0.00%
Retail Banking - RETBA	40.00	33.00	21.21%

2.2.3.2 Customers Summary by Month

This report shows average no of open customers, New Customers and Closed Customers by LOB, in comparison with Pervious year same period and for Month, would compare with previous Month and with percentage Change. The period shown in the Table report will be by the period selected at the "As of Date" filter and Period Level Selection radio button.

For example:

- Selecting Year Radio Button - Would show data for 12 months of the period Selected at "As-of-Date"
- Selecting Quarter Radio Button - Would show data for the current quarter of the period Selected at "As-of-Date"
- Selecting Month Radio Button - Would show data for 1 month of the period Selected at "As-of-Date"

This report has two parts:

- Customer Summary by month- By New Customers and Closed Customers
- Customer Summary By Month - By Open Customers

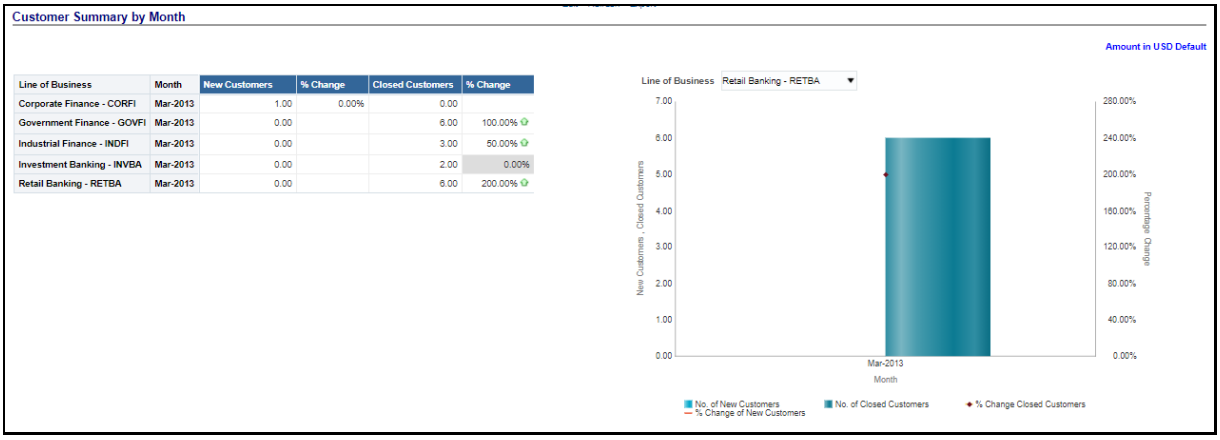
2.2.3.2.1 Customer Summary by Month- Tabular Report

This Tabular report shows the average no of open customers by LOB, in comparison with Pervious year same period and for Month, would compare with previous Month and percentage Change. This report shows the LOBs selected at the Dashboard level LOB filter.

2.2.3.2.2 Customer Summary by Month-Graph Report

This report shows the average no of open customers by LOB with percentage change through the graph. The Graph uses a Report Level LOB Filter where a single LOB can be selected to see the trend.

Figure 11: Customer Summary by Month



Line of Business	Month	New Customers	% Change	Closed Customers	% Change
Corporate Finance - CORFI	Mar-2013	1.00	0.00%	0.00	
Government Finance - GOVFI	Mar-2013	0.00		6.00	100.00%
Industrial Finance - INDFI	Mar-2013	0.00		3.00	50.00%
Investment Banking - INVBA	Mar-2013	0.00		2.00	0.00%
Retail Banking - RETBA	Mar-2013	0.00		6.00	200.00%

2.2.4 Revenue Summary Tab

The report on this page shows Revenue Distribution of Business.

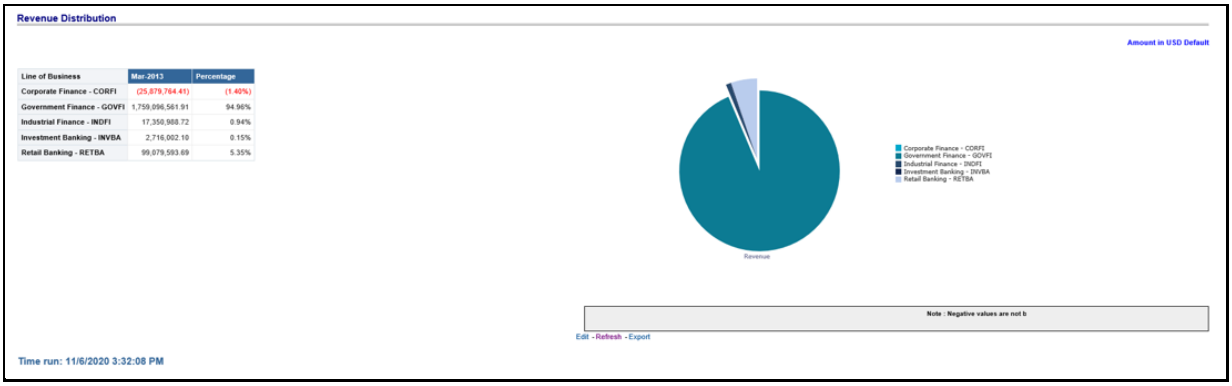
The reports on this page can be generated at the following granularity:

- Dashboard Level Filters
  - Legal Entity (Drop Down Filter)
  - Line of Business (Drop Down Filter)
  - As of date - Calendar Date Selection
  - Currency (Drop Down Filter)
  - Amount - Denomination (Drop Down Filter)
- Page-Level Filters
  - Period level (Radio Button Selection)

This report has two sections:

- Revenue Distribution by LOB with Percentage of Revenue by each LOB Selected from LOB Dropdown - Tabular Report
- Revenue Distribution by LOB Selected from LOB Dropdown - Pie Chart, where each Pie Slice Represent each LOB.

Figure 12: Revenue Distribution



2.2.5 Performance Summary Tab

This Page contains reports that contain:

- Performance Summary Report-RAPM (Risk-Adjusted Performance Metric)
- Margin Reports

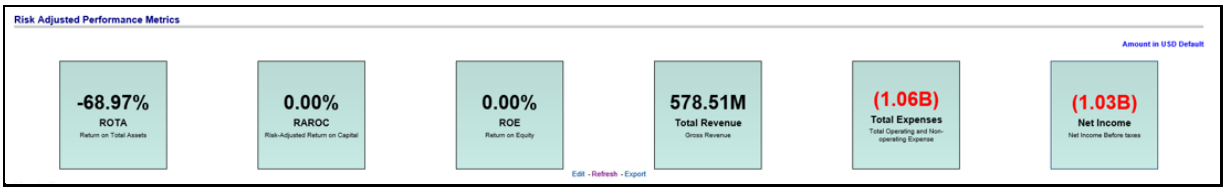
The reports on this page can be generated at the following granularity:

- Dashboard Level Filters
  - Legal Entity (Drop Down Filter)
  - Line of Business (Drop Down Filter)
  - As of date - Calendar Date Selection

2.2.5.1 Risk-Adjusted Performance Metric

Shows Key Performance Indicators like Return on Total Assets, Risk-Adjusted Return on Capital (RAROC), Return on Equity (ROE), Total Revenue, Total Expenses, Net Income, and so on.

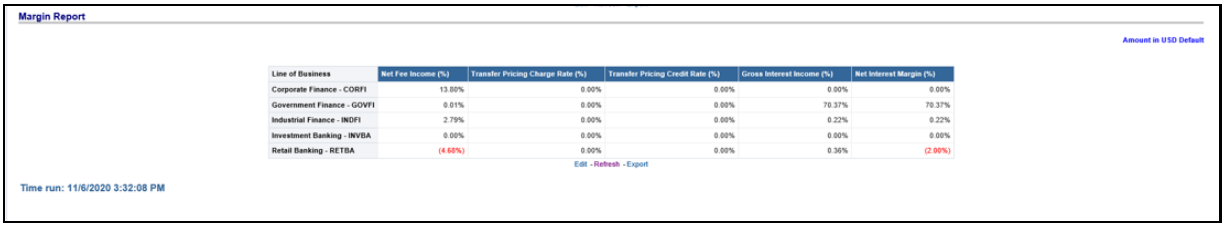
Figure 13: Risk Adjusted Performance Metrics



2.2.5.2 Margin Reports

Captures margin on various financial parameters.

Figure 14: Margin Report



Margin Report

Amount in USD Default

Line of Business	Net Fee Income (%)	Transfer Pricing Charge Rate (%)	Transfer Pricing Credit Rate (%)	Gross Interest Income (%)	Net Interest Margin (%)
Corporate Finance - CORFI	13.80%	0.00%	0.00%	0.00%	0.00%
Government Finance - GOVFI	0.01%	0.00%	0.00%	70.37%	70.37%
Industrial Finance - INDFI	2.79%	0.00%	0.00%	0.22%	0.22%
Investment Banking - INVBA	0.00%	0.00%	0.00%	0.00%	0.00%
Retail Banking - RETBA	(4.60%)	0.00%	0.00%	0.36%	(2.00%)

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Time run: 11/6/2020 3:32:08 PM

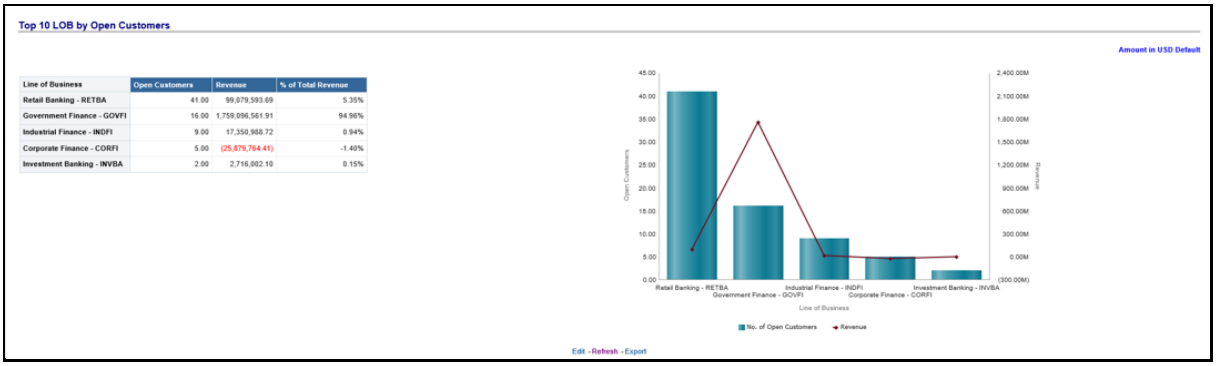
2.2.6 Top N Summary Tab

The reports on this page can be generated at the following granularity:

- Dashboard Level Filters
  - Legal Entity (Drop Down Filter)
  - As of date - Calendar Date Selection
  - Selection of N
  - Page-Level Filters
    - Period level (Radio Button Selection)

This tab contains the Top Rank Tables Reports. The Report displayed is TOP N Summary.

Figure 15: Top 10 LOB by Open Customers



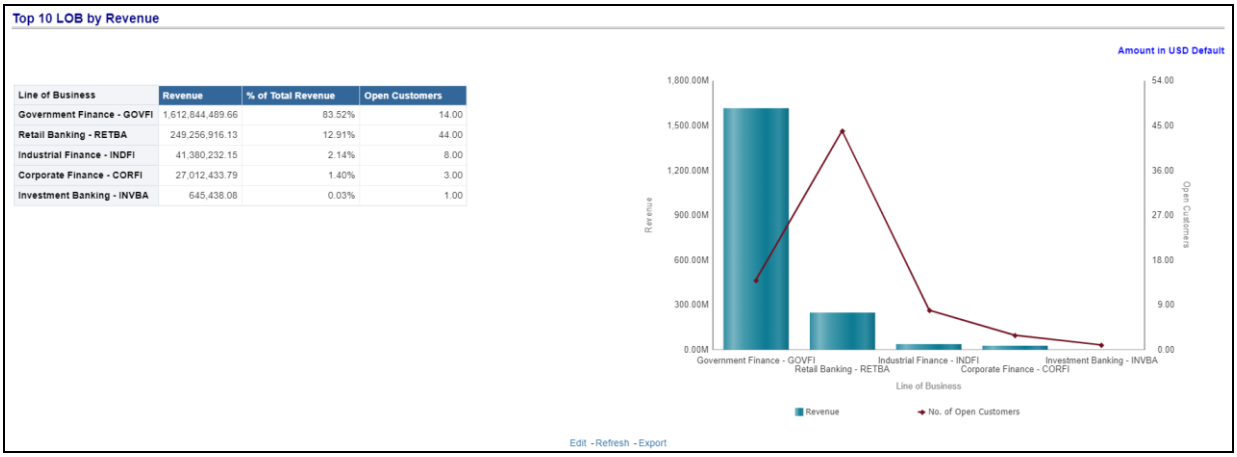
Top 10 LOB by Open Customers

Amount in USD Default

Line of Business	Open Customers	Revenue	% of Total Revenue
Retail Banking - RETBA	41.00	99,079,593.69	5.35%
Government Finance - GOVFI	16.00	1,759,096,561.91	94.96%
Industrial Finance - INDFI	9.00	17,350,988.72	0.94%
Corporate Finance - CORFI	5.00	(25,879,764.41)	-1.40%
Investment Banking - INVBA	2.00	2,716,002.10	0.15%

Edit - Refresh - Export

Figure 16: Top 10 LOB by Revenue



Top 10 LOB by Revenue

Amount in USD Default

Line of Business	Revenue	% of Total Revenue	Open Customers
Government Finance - GOVFI	1,612,844,489.66	83.52%	14.00
Retail Banking - RETBA	249,256,916.13	12.91%	44.00
Industrial Finance - INDFI	41,380,232.15	2.14%	8.00
Corporate Finance - CORFI	27,012,433.79	1.40%	3.00
Investment Banking - INVBA	645,438.08	0.03%	1.00

Edit - Refresh - Export

2.2.7 Customer Distribution Tab

This tab contains Customer Distribution Reports which has two parts as follows:

- Tabular Report
- Pie Wheel Report where Customer is distributed across LOBs and Industry as Pie Slices

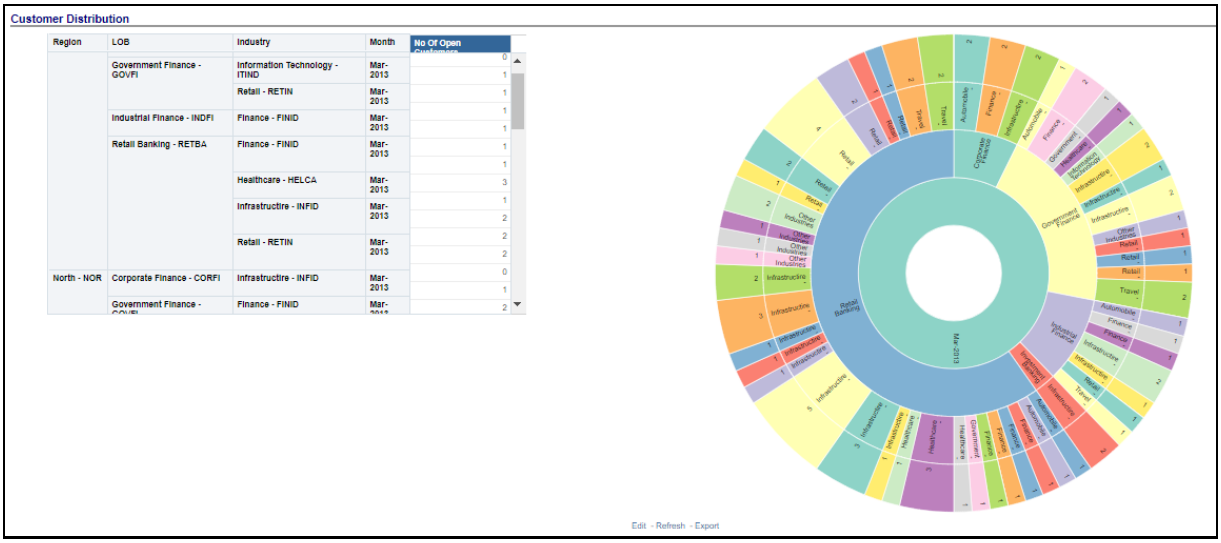
This report shows the Distribution of Customers across LOBs. This Report can be generated over Region, Legal Entity, Industry, As of Date, porting Currency, Amount, and Period Level (Year, Month, LOB).

The Values in Month and No. Of Open Customer, Columns would show Month wise actual data

For example, the month column would show; when Period Level shows as follows:

1. Period Level Select >Month - Month Column would show the current Month, No of Open Customers would show the actual number of customers
2. Period Level Select >Quarter - Month Column would show the months of the Quarter, No of Open Customers would show the actual number of customers per corresponding month of the Quarter
3. Period Level Select >Year- Month Column would show the months of the Year, No of Open Customers would show the actual number of customers per corresponding month of the Year.

Figure 17: Customer Distribution



2.2.8 Cross Sell Summary Tab

This tab contains the following reports:

- Cross-Sell Performance by Revenue
- Cross-Sell Performance by Income
- Cross-Sell Performance by Open Customers

The reports on this page can be generated at the following granularity:

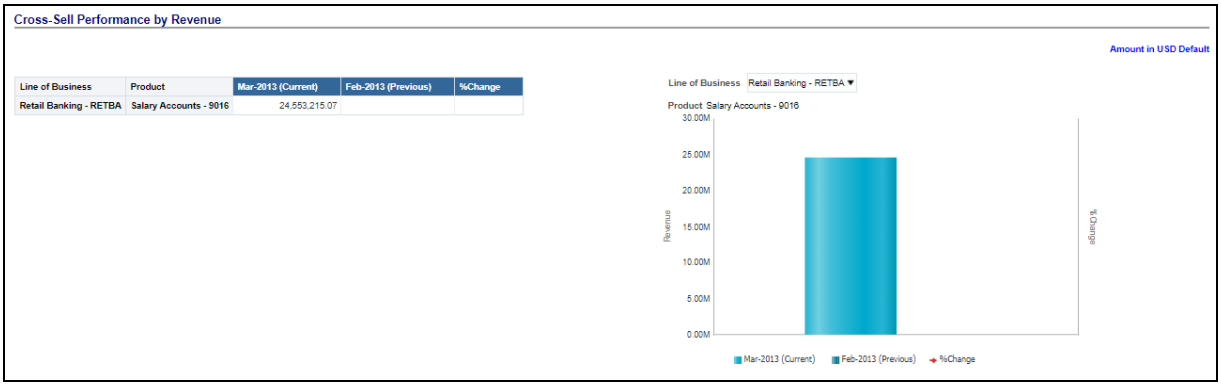
- Dashboard Level Filters
  - Legal Entity (Drop Down Filter)

- Referral Line of Business (Drop Down Filter)
- As of date - Calendar Date Selection
- Currency (Drop Down Filter)
- Amount - Denomination (Drop Down Filter)

- Page-Level Filters
  - Period level (Radio Button Selection)
  - Period comparison dropdown

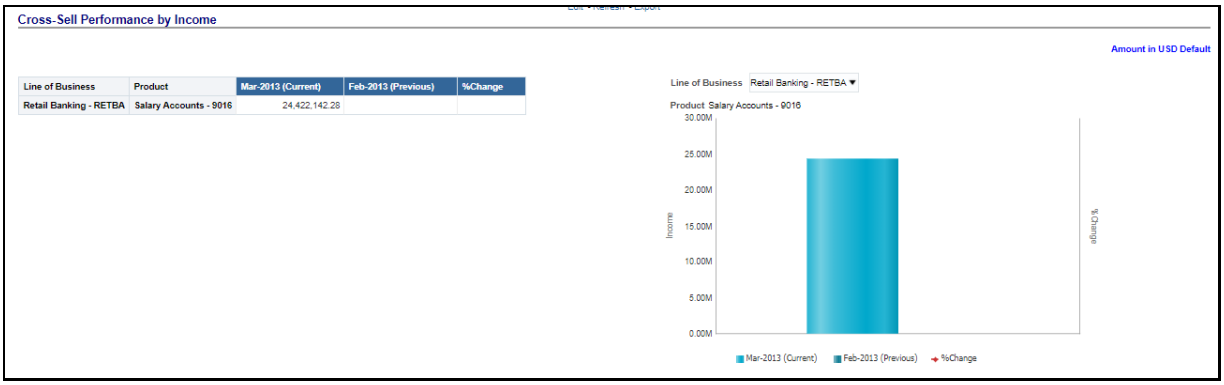
2.2.8.1 Cross-Sell Performance by Revenue

Figure 18: Cross Sell Performance by Revenue



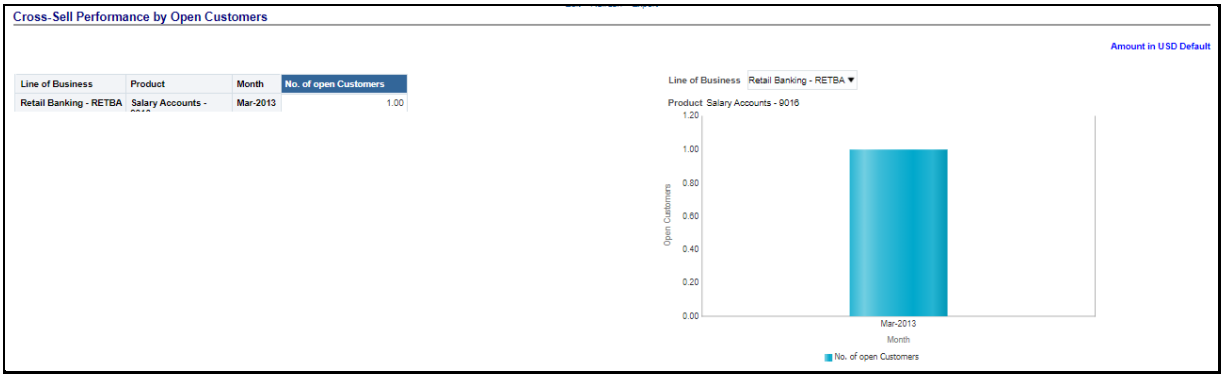
2.2.8.2 Cross-Sell Performance by Income

Figure 19: Cross Sell Performance by Income



2.2.8.3 Cross-Sell Performance by Open Customers

Figure 20: Cross Sell Performance by Open Customers



2.2.9 Product Penetration Tab

The reports on this page can be generated at the following granularity:

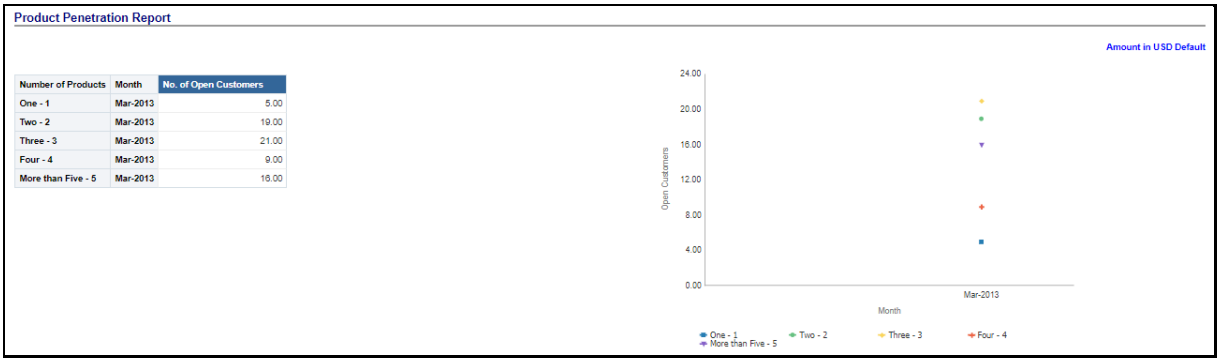
- Dashboard Level Filters
  - Legal Entity (Drop Down Filter)
  - As of date - Calendar Date Selection
  - Currency (Drop Down Filter)
  - Amount - Denomination (Drop Down Filter)
- Page-Level Filters
  - Period level (Radio Button Selection)

This report shows the number of Customers by Product and Time Period Selected. This report can be generated over the Region, Legal Entity, Industry, As of Date, porting Currency, Amount, and Period Level (Year, Month, LOB).

The Values in Month and No. Of Open Customer Columns would show Month wise actual data, for example, the month column would show, when Period Level shows as below

- Period Level Select >Month - Month Column would show the current Month, No of Open Customers would show the actual number of customers
- Period Level Select >Quarter - Month Column would show the months of the Quarter, No of Open Customers would show the actual number of customers per corresponding month of the Quarter
- Period Level Select >Year- Month Column would show the months of the Year, No of Open Customers would show the actual number of customers per corresponding month of the Year

Figure 21: Product Penetration Report



2.3 Relationship Manager Analysis Dashboard

This dashboard has the following tabs:

- Profit and Loss Tab
- Profit and Loss (Scenario) Tab
- Cross Sell Summary Tab
- Revenue Summary Tab
- Relationship Manager Org Performance (Jump Off from Revenue Summary Tab)

2.3.1 Profit and Loss Tab

This tab contains two Reports:

- Profit and Loss Statement
- Profit and Loss Waterfall graph report

The reports on this page can be generated at the following granularity:

- Dashboard Level Filters
  - Legal Entity (Drop Down Filter)
  - Node Manager (Drop Down Filter)
  - Leaf Manager (Drop Down Filter)
  - As of date - Calendar Date Selection
  - Currency (Drop Down Filter)
  - Amount - Denomination (Drop Down Filter)
- Page-Level Filters
  - Period level (Radio Button Selection)
  - Period: Current (Selected) Period Compared to Previous Period - (Drop Down Filter)

Figure 22: Profit and Loss Statement – Profit and Loss Waterfall

2.3.2 Profit and Loss (Scenario) Tab

This page compares profit and loss actual values with different scenarios like Plan, Budget, Forecast Values, and so on, to monitor and track the profit level situations. The comparison can be done between any scenarios.

The report is a tabular one with 3 columns.

The reports on this page can be generated at the following granularity:

- Dashboard Level Filters
  - Legal Entity (Drop Down Filter)
  - Node Manager (Drop Down Filter)
  - Leaf Manager (Drop Down Filter)
  - As of date - Calendar Date Selection
  - Currency (Drop Down Filter)
  - Amount - Denomination (Drop Down Filter)
- Page-Level Filters
  - Period level (Radio Button Selection)
  - Scenario Selection: Scenario (Selected) Period Compared to Scenario (selected for comparison)- (Drop Down Filter)

Figure 23: Profit and Loss – Scenario Comparison

2.3.3 Cross Sell Summary Tab

This tab displays the following reports:

- Cross-Sell Performance by Revenue
- Cross-Sell Performance by Income
- Cross-Sell Performance by Open Customers

This report can be generated for the Relationship Manager to measure their cross-sell efficiency and opportunity.

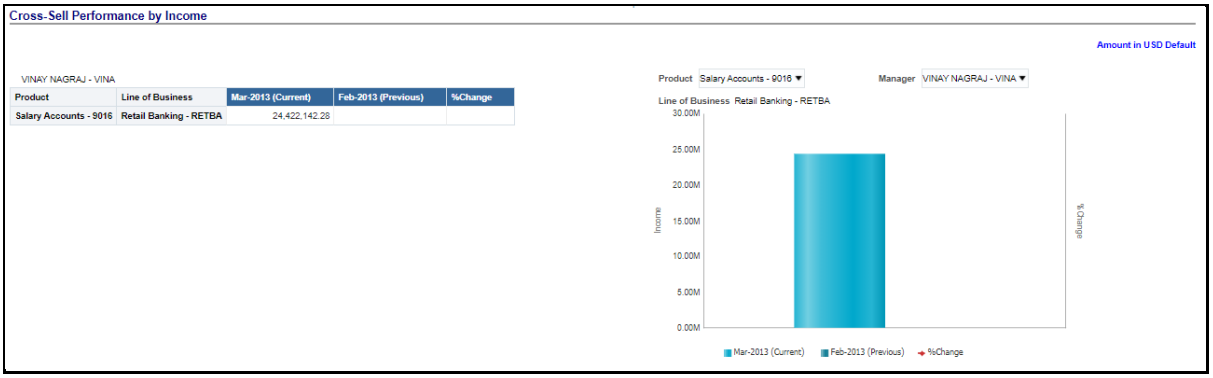
A business that is acquired through Cross Sell in Analysis.

2.3.3.1 Cross-Sell Performance by Revenue

Figure 24: Cross-Sell Performance by Revenue

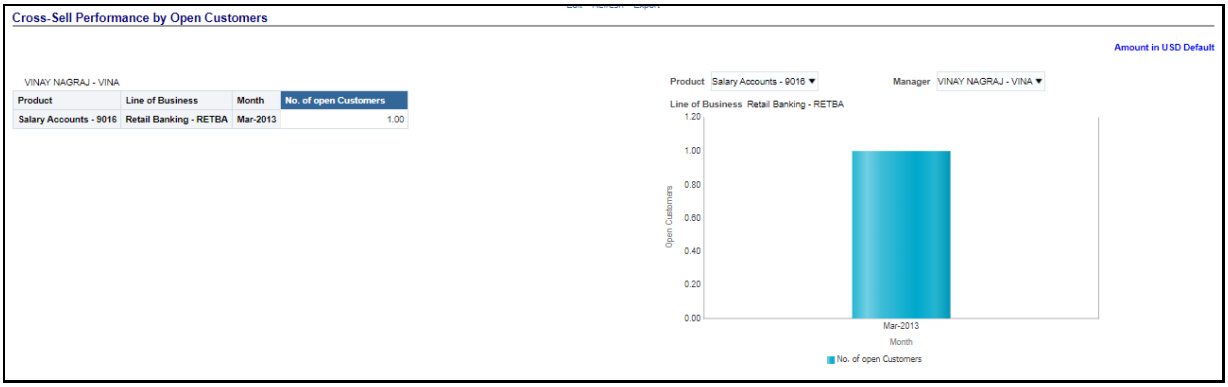
2.3.3.2 Cross-Sell Performance by Income

Figure 25: Cross-Sell Performance by Income



2.3.3.3 Cross-Sell Performance by Open Customers

Figure 26: Cross- Sell Performance by Open Customers



2.3.4 Revenue Summary Tab

The report on this page shows Revenue Distribution of Business

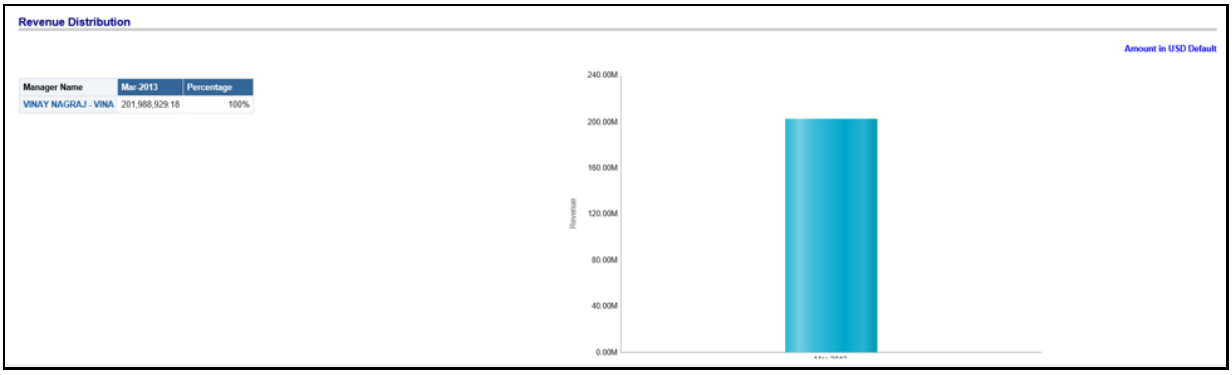
The reports on this page can be generated at the following granularity:

- Dashboard Level Filters
  - Search by Manager Name/ID – Key Word Search
  - Leaf Manager Name (Drop Down Filter)
  - Legal Entity (Drop Down Filter)
  - As of date - Calendar Date Selection
  - Currency (Drop Down Filter)
  - Amount - Denomination (Drop Down Filter)
- Page-Level Filters
  - Period level (Radio Button Selection)

The Revenue Summary report has two sections:

- Revenue Distribution by LOB with Percentage of Revenue by each LOB Selected from LOB Dropdown - Tabular Report
- Revenue Distribution by LOB Selected from LOB Dropdown - Pie Chart, where each Pie Slice Represent each LOB.

Figure 27: Revenue Distribution



2.3.5 Relationship Manager Org Performance

This Report is linked under Manager Analysis, Revenue summary Report as a Jump off/Linked report. By clicking on the bar Graph on Revenue Summary Report, the Report "Relationship Manager Org Performance Report" opens.

This report can be viewed by Customer Name, Product Name, and Account.

This Page contains two Reports:

- Relationship Manager Org Performance – Table Report
- Relationship Manager Org Performance – Bar Graph

Figure 28: Relationship Manager Org Performance

2.4 Opportunities & Activities Dashboard

The Opportunities & Activities Dashboard does in-depth analysis and provides information on Opportunities, Pipelines, and Sales Performance. The Dashboard comprises of Tabs named; Top 10 Opportunities, Opportunities and Activities.

2.4.1 Top 10 Opportunities Tab

2.4.1.1 Top 10 Sales Employees

This report displays the top 10 sales employees and identifies the best employee as ranked by the Estimated Revenue against deals closed by them. It also shows the number of wins and losses for the employee.

Figure 29: Top 10 Sales Employees

Top 10 Sales Employees
Time run: 3/28/2016 11:22:12 AM

Amount in Millions (USD)

Time	Rank	Employee	Expected Revenue	No. of Wins	No. of Losses	Incentives
2013	1	Thomos Martinez	56.61	6	4	1.40
	2	B.K. Liebsung	33.14	3	2	5.10
	3	Fransis Lucid	23.39	2	0	
	4	Tom Maddock	21.34	4	3	
	5	Mark Anthony	12.30	3	3	6.00
	6	A.J.Peter	10.20	4	2	
	7	David Thomos	1.87	2	0	3.80
	8	Stephen MAGILL	1.59	1	1	4.80
2016	1	Fransis Lucid	20.00	1	0	
	2	Thomos Martinez	10.00	1	0	

Rows 1 - 10

Analyze - Edit - Refresh - Export

2.4.1.2 Top 10 Current Quarter Opportunities- Current Period Report

This report lists the top 10 opportunities as ranked by Expected Revenue. This report also lists the product being sold and sales employees working on the deal and the probability of winning the same.

Figure 30: Top 10 Current Quarter Opportunities – Current Period Report

Top 10 Current Quarter Opportunities- Current Period Report
Time run: 11:22:12 AM

Amount in Millions (USD)

Quarter	Opportunity	Product	Employee	Revenue Probability	Expected Revenue
2016-Q1	Opp 1	Government Loans	Tom Maddock		1.23
	Opp 10	Loans Against Assets	Alfred Taylor	78.00	10.00
	Opp 2	Platinum Card	B.K. Liebsung		2.47
	Opp 30	Platinum Card	Fransis Lucid	50.00	10.00
	Opp 4	Platinum Plus	Alfred Taylor	42.00	0.50
	Opp 5	SavingsMax Account	Thomos Martinez		10.00
	Opp 6	Apex Current Acount	Fransis Lucid		20.00
	Opp 7	Sweep In Deposits	Mark Anthony		1.00
	Opp 8	MF Long Gain	David Thomos		1.23

Analyze - Edit - Refresh - Export

2.4.1.3 Top 10 Wins

This report lists the top 10 wins as ranked by Expected Revenue and the Sales Employee associated with the win and the date it was closed.

Figure 31: Top 10 Wins

Top 10 Wins
Time run: 3/28/2016 11:22:12 AM

Amount in Millions (USD)

Opportunity Name	Product	Employee	Opportunity Closed Date	Expected Revenue
Opp 7	Apex Current Acount	Fransis Lucid	09-Jan-2010	7.80
Opp 13	Government Loans	Thomos Martinez	16-Jan-2010	7.71
Opp 6	SavingsMax Account	Thomos Martinez	14-Jan-2010	7.69
Opp 2	Platinum Card	B.K. Liebsung	28-Jan-2010	5.20

Analyze - Edit - Refresh - Export

2.4.1.4 Top 10 Latest Opportunities

This report lists the top 10 latest opportunities as ranked by Revenue.

Figure 32: Top 10 Latest Opportunities

Top 10 Latest Opportunities
Time run: 3/28/2016 11:16:41 AM

Top N 10 Apply

Amount in Millions (USD)

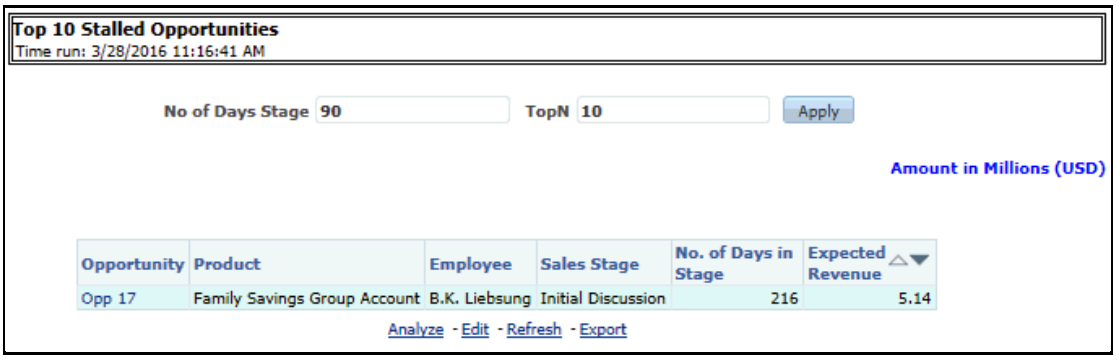
Opportunity	Product	Customer Name	Sales Stage	Expected Revenue	Oppurtunity Launch Date
Opp 14	Platinum Card	MRF Ltd	Short List	7.90	3/25/2012
Opp 7	Apex Current Acount	MRF Ltd	Selected	2.60	3/20/2012
Opp 21	Equi Plus (Ret)	MRF Ltd	Selected	5.32	3/15/2012
Opp 6	SavingsMax Account	MRF Ltd	Selected	2.56	3/10/2012
Opp 25	Salary Accounts	MRF Ltd	Selected	5.10	3/5/2012
Opp 13	Government Loans	MRF Ltd	Initial Discussion	2.57	2/29/2012
			Selected	2.57	2/29/2012
Opp 29	Platinum Card	MRF Ltd	Selected	4.88	2/24/2012
Opp 17	Family Savings Group Account	MRF Ltd	Initial Discussion	5.14	2/19/2012
Opp 2	Platinum Card	MRF Ltd	Selected	2.60	2/14/2012

Analyze - Edit - Refresh - Export

2.4.1.5 Top 10 Stalled Opportunities

This report lists the top 10 Stalled Opportunities as ranked by Expected Revenue.

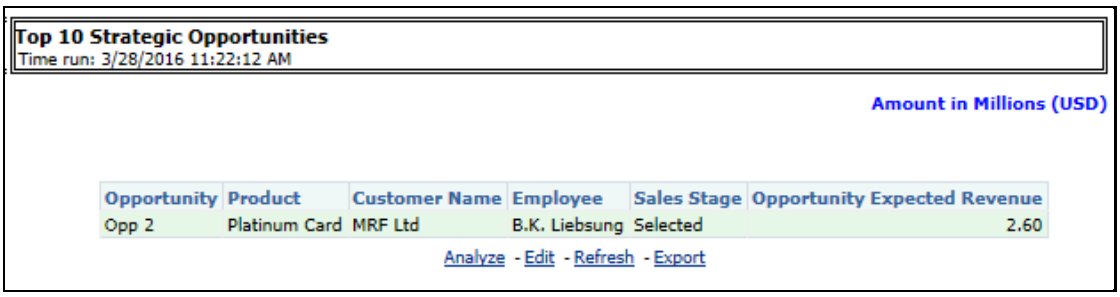
Top 10 Stalled Opportunities



2.4.1.6 Top 10 Strategic Opportunities

This report lists the top 10 Strategic Opportunities as ranked by Expected Revenue.

Figure 33: Top 10 Strategic Opportunities



2.4.1.7 Top 10 Opportunities - Existing Customers

This report identifies the opportunities that are being worked on with existing customers as ranked by Expected Revenue.

Figure 34: Top 10 Opportunities – Existing Customers

Top 10 Opportunities - Existing Customers
Time run: 3/28/2016 11:22:12 AM

Amount in Millions (USD)

Opportunity	Product	Customer Name	Opportunity Status	Expected Revenue	Income Generated YTD
Opp 14	Platinum Card	MRF Ltd	OPEN	15.79	0.00
		Power Finance Corporation Pvt Ltd	OPEN	7.90	0.00
Opp 21	Equi Plus (Ret)	MRF Ltd	OPEN	10.64	0.00
Opp 17	Family Savings Group Account	MRF Ltd	OPEN	10.28	0.00
Opp 13	Government Loans	MRF Ltd	OPEN	10.28	0.00
Opp 25	Salary Accounts	MRF Ltd	OPEN	10.20	0.00
Opp 29	Platinum Card	MRF Ltd	OPEN	9.75	0.00
Opp 7	Apex Current Account	MRF Ltd	OPEN	5.20	0.00
Opp 2	Platinum Card	MRF Ltd	OPEN	5.20	0.00
Opp 6	SavingsMax Account	MRF Ltd	OPEN	5.13	0.00

Analyze - Edit - Refresh - Export

2.4.1.8 Top 10 Opportunities by Opportunity Revenue

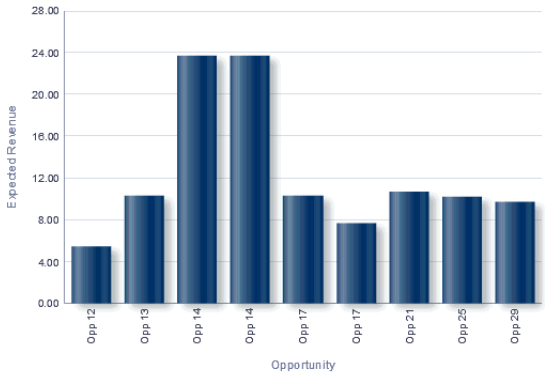
This report displays the top 10 opportunities as ranked by Expected Revenue.

Figure 35: Top 10 Opportunities by Opportunity Revenue

Top 10 Opportunities by Opportunity Revenue
Time run: 11:22:13 AM

Amount in Millions (USD)

Opportunity	Product	Customer Name	Expected Revenue
Opp 14	Platinum Card	Power Finance Corporation Pvt Ltd	23.69
Opp 17	Family Savings Group Account	Idea Cellular Ltd	7.71
Opp 12	Loans Against Assets	MRF Ltd	5.47
Opp 14	Platinum Card	MRF Ltd	15.79
		Power Finance Corporation Pvt Ltd	7.90
Opp 21	Equi Plus (Ret)	MRF Ltd	10.64
Opp 17	Family Savings Group Account	MRF Ltd	10.28
Opp 13	Government Loans	MRF Ltd	10.28
Opp 25	Salary Accounts	MRF Ltd	10.20
Opp 29	Platinum Card	MRF Ltd	9.75



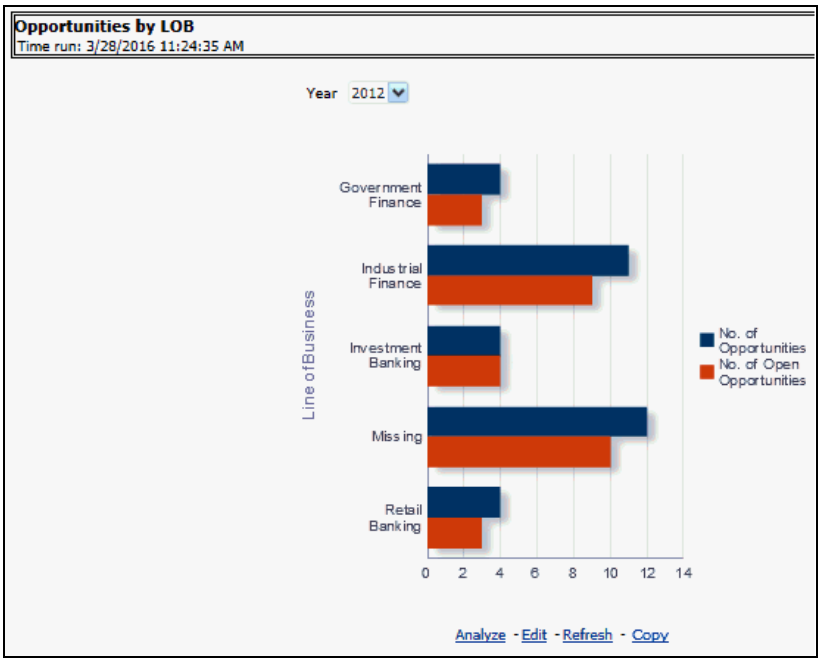
Analyze - Edit - Refresh - Export

2.4.2 Opportunities Tab

2.4.2.1 Opportunities by LOB

This report shows the number of current opportunities across the various lines of business.

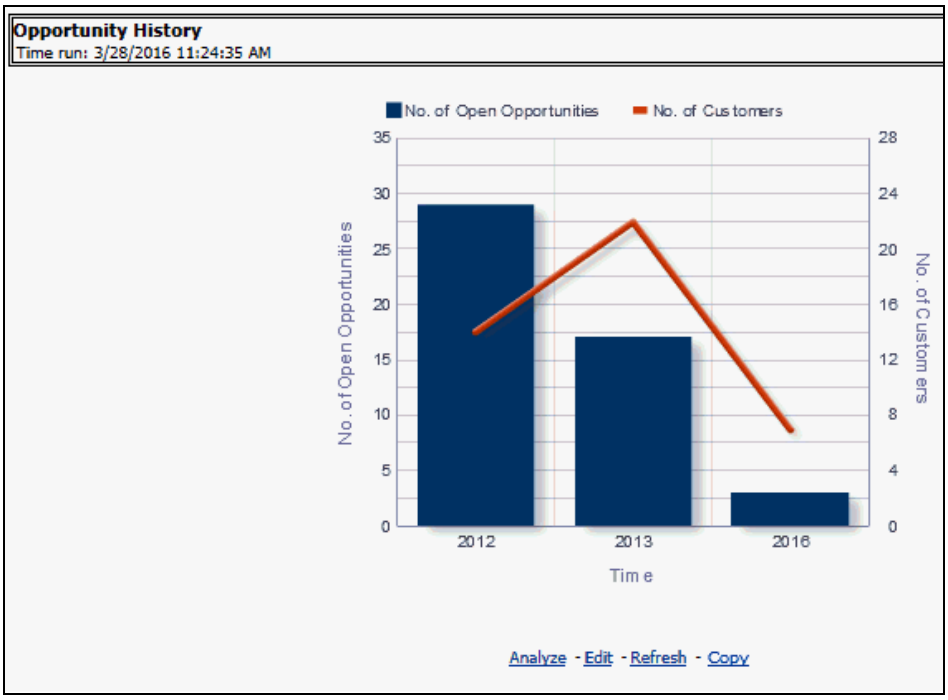
Figure 36: Opportunities by LOB



2.4.2.2 Opportunities by History

This report displays the time series outlining the growth of opportunities and growth in the number of customers across the same time period.

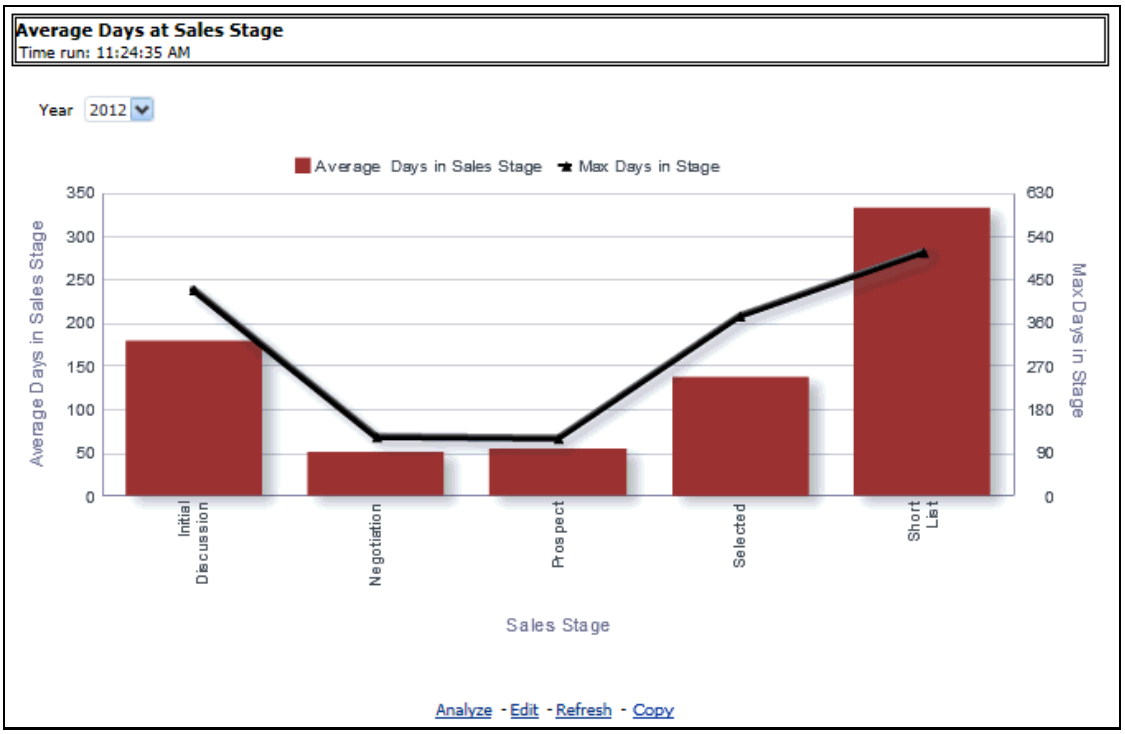
Figure 37: Opportunities by History



2.4.2.3 Average Days at Sales Stage

This report displays the average number of days an opportunity stays in any stage of the sales cycle witnessed in every stage.

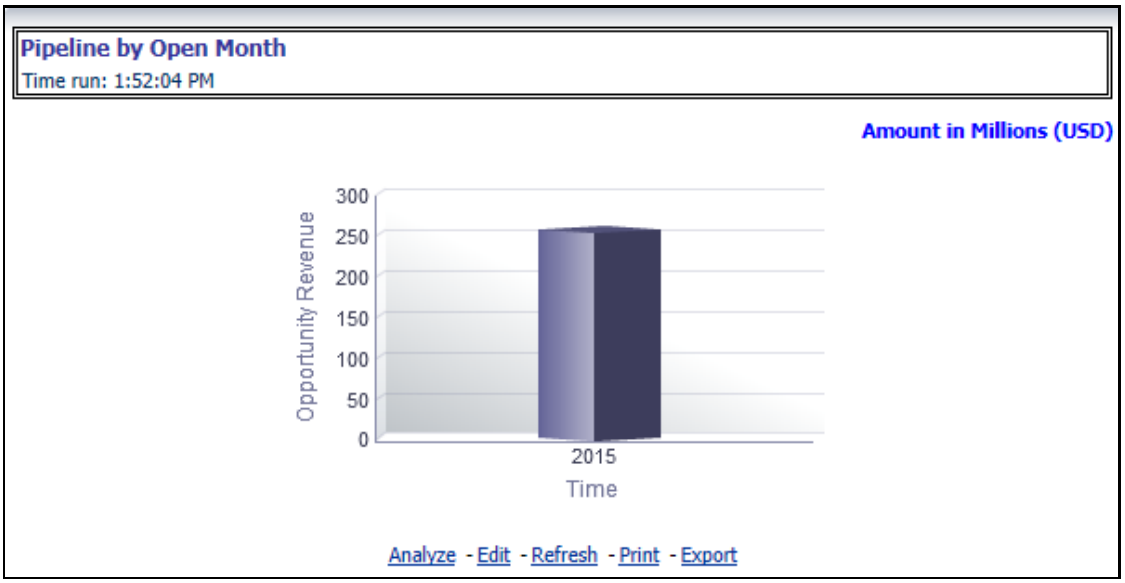
Figure 38: Average Days at Sales Stage



2.4.2.4 Pipeline by Open Month

This report displays the expected revenue corresponding to open opportunities over time.

Figure 39: Pipeline by Open Month



2.4.2.5 Pipeline Revenue by Sales Stage

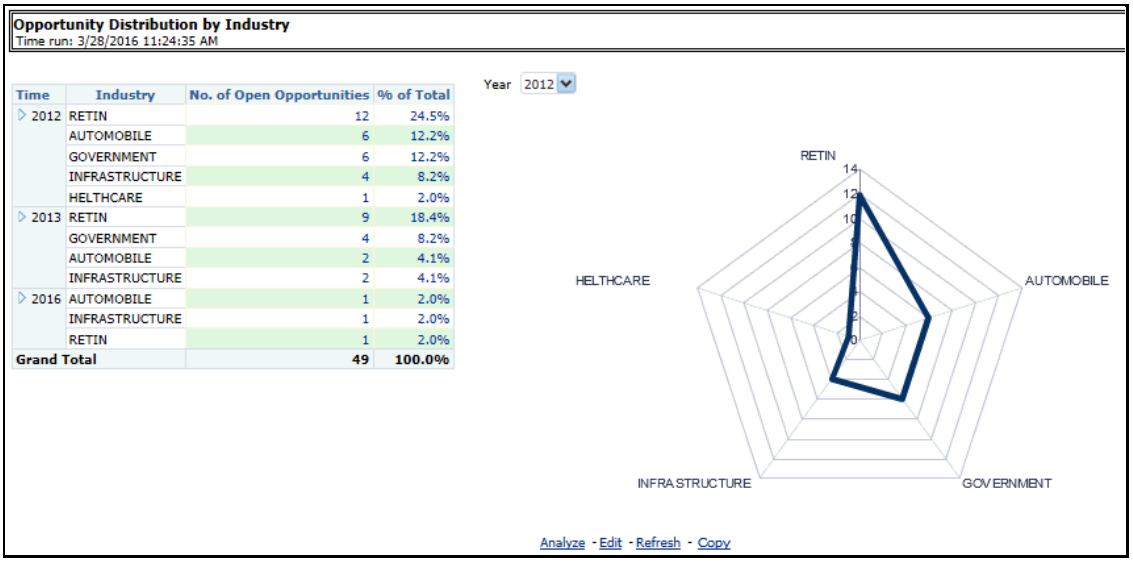
This report displays the distribution of expected revenue corresponding to each sales stage over time.

Figure 40: Pipeline Revenue by Sales Stage

2.4.2.6 Opportunity Distribution by Industry

This report shows the distribution of Open Opportunities across various Industry verticals they belong to.

Figure 41: Opportunity Distribution by Industry

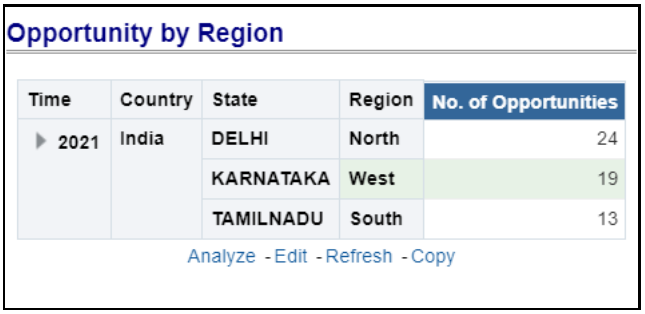


Time	Industry	No. of Open Opportunities	% of Total
2012	RETIN	12	24.5%
	AUTOMOBILE	6	12.2%
	GOVERNMENT	6	12.2%
	INFRASTRUCTURE	4	8.2%
	HELTHCARE	1	2.0%
2013	RETIN	9	18.4%
	GOVERNMENT	4	8.2%
	AUTOMOBILE	2	4.1%
	INFRASTRUCTURE	2	4.1%
2016	AUTOMOBILE	1	2.0%
	INFRASTRUCTURE	1	2.0%
	RETIN	1	2.0%
Grand Total		**49**	**100.0%**

2.4.2.7 Opportunities by Region

This report displays opportunities along with the corresponding regions.

Figure 42: Opportunity by Region



Opportunity by Region

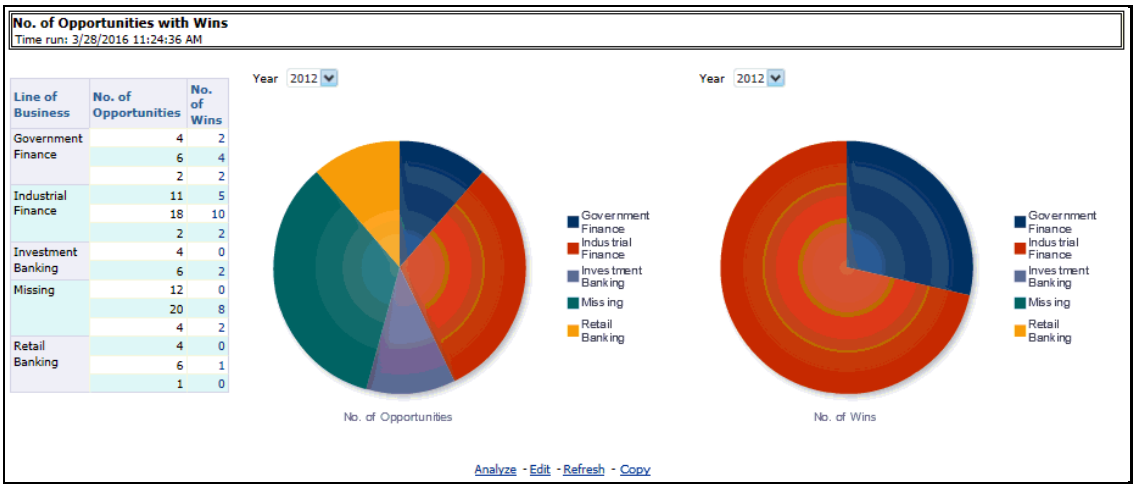
Time	Country	State	Region	No. of Opportunities
2021	India	DELHI	North	24
		KARNATAKA	West	19
		TAMILNADU	South	13

Analyze - Edit - Refresh - Copy

2.4.2.8 No. of Opportunities with Wins

This report displays the Number of Open Opportunities and corresponding wins in the current period.

Figure 43: Number of Opportunities with Wins



No. of Opportunities with Wins
Time run: 3/28/2016 11:24:36 AM

Line of Business	No. of Opportunities	No. of Wins
Government Finance	4	2
	6	4
	2	2
Industrial Finance	11	5
	18	10
	2	2
Investment Banking	4	0
	6	2
Missing	12	0
	20	8
	4	2
Retail Banking	4	0
	6	1
	1	0

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2.4.3 Activities Tab

2.4.3.1 Activity Distribution

This report displays the number of activities across various activity priorities distributed by the Product or Activity Type.

Page Filters include:

Figure 44: Filters

Figure 45: Activity Distribution

Activity Distribution
Time run: 3/28/2016 11:28:11 AM

Distribution by : Product

Activity Priority Code 3

	2012		2013	
Product	**Number of Activities**	**% of Total**	**Number of Activities**	**% of Total**
Apex Current Acount				
Business Loans				
Gold Card				
Government Loans			1	20.0%
Home Loan				
Institutional Savings			1	20.0%
Loans Against Assets				
MF Regular				
Platinum Card	1	100.0%	1	20.0%
Platinum Plus				
Regular Fixed Deposit				
Regular Savings Account				
Salary Accounts				
SavingsMax Account				
Signature Card			1	20.0%

Rows 1 - 15

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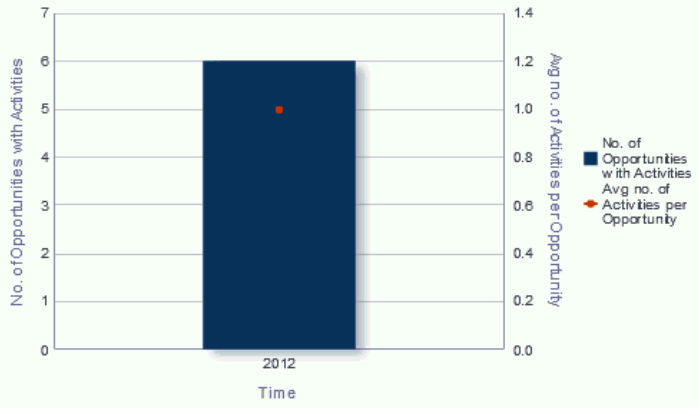
2.4.3.2 Opportunities with Activities

This report lists the number of opportunities that have an outstanding activity.

Figure 46: Opportunities with Activities

Opportunities with Activities
Time run: 3/28/2016 11:28:11 AM

Year 2012



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2.4.3.3 Top 5 Opportunities by Number of Activities

This report lists the top 5 opportunities that have the most outstanding activities. This identifies opportunities with the most activity.

Figure 47: Top 5 Opportunities by Number of Activities

Top 5 Opportunities by Number of Activities
Time run: 3/28/2016 11:28:11 AM

			2012			2013		
Opportunity	Product	Customer	Number of Activities	Number of Open Activities	Activity Completion Rate %	Number of Activities	Number of Open Activities	Activity Completion Rate %
Opp 1	Gold Card					1	0	100.00%
	Government Loans	India Cements Pvt Ltd				1	0	100.00%
Opp 11	Business Loans	Konkan Railway Corporation Pvt Ltd				1	0	100.00%
Opp 12	Loans Against Assets	MRF Ltd				1	0	100.00%
Opp 13	Government Loans	NDTV Ltd	1	0	100.00%			
Opp 14	Platinum Card	Power Finance Corporation Pvt Ltd	1	1	0.00%	1	1	0.00%
Opp 15	Regular Savings Account	Snapdeal Pvt Ltd				1	0	100.00%
Opp 19	Regular Fixed Deposit	Konkan Railway Corporation Pvt Ltd				1	0	100.00%
Opp 2	Platinum Card	Idea Cellular Ltd				1	0	100.00%
Opp 20	Super Saver Deposits	MRF Ltd				1	0	100.00%
Opp 23	Home Loan	Jindal Steel Ltd				1	1	0.00%
Opp 24	Institutional Savings	Konkan Railway Corporation Pvt Ltd				1	1	0.00%
Opp 25	Salary Accounts	NDTV Ltd	1	0	100.00%			
Opp 27	Apex Current Account	Snapdeal Pvt Ltd				1	1	0.00%
Opp 28	Government Loans	India Cements Pvt Ltd				1	0	100.00%

Rows 1 - 15

Analyze - Edit - Refresh - Copy

2.4.3.4 Bottom 5 Opportunities by Number of Activities

This report lists the number of opportunities with the least number of activities.

Figure 48: Bottom 5 Opportunities by Number of Activities

Bottom 5 Opportunities by Number of Activities
Time run: 3/28/2016 11:28:11 AM

			2012			2013		
Opportunity	Product	Customer	Number of Activities	Number of Open Activities	Activity Completion Rate %	Number of Activities	Number of Open Activities	Activity Completion Rate %
Opp 1	Gold Card					1	0	100.00%
	Government Loans	India Cements Pvt Ltd				1	0	100.00%
Opp 11	Business Loans	Konkan Railway Corporation Pvt Ltd				1	0	100.00%
Opp 12	Loans Against Assets	MRF Ltd				1	0	100.00%
Opp 13	Government Loans	NDTV Ltd	1	0	100.00%			
Opp 14	Platinum Card	Power Finance Corporation Pvt Ltd	1	1	0.00%	1	1	0.00%
Opp 15	Regular Savings Account	Snapdeal Pvt Ltd				1	0	100.00%
Opp 19	Regular Fixed Deposit	Konkan Railway Corporation Pvt Ltd				1	0	100.00%
Opp 2	Platinum Card	Idea Cellular Ltd				1	0	100.00%
Opp 20	Super Saver Deposits	MRF Ltd				1	0	100.00%
Opp 23	Home Loan	Jindal Steel Ltd				1	1	0.00%
Opp 24	Institutional Savings	Konkan Railway Corporation Pvt Ltd				1	1	0.00%
Opp 25	Salary Accounts	NDTV Ltd	1	0	100.00%			
Opp 27	Apex Current Account	Snapdeal Pvt Ltd				1	1	0.00%
Opp 28	Government Loans	India Cements Pvt Ltd				1	0	100.00%

Rows 1 - 15

Analyze - Edit - Refresh - Copy

2.5 Product Analysis Dashboard

The Product Analysis Dashboard displays the following tabs:

- Profit and Loss Tab
- Profit and Loss (Scenario)Tab
- Customer Summary Tab
- Revenue Summary
- Performance Summary
- Top N Summary
- Cross Sell Summary

2.5.1 Profit and Loss Summary Tab

This Tab/page contains two Reports

- Profit and Loss Statement
- Profit and Loss Summary graph report

The reports on this page can be generated at the following granularity:

- Dashboard Level Filters
  - Legal Entity (Drop Down Filter)
  - Product Type (Drop Down Filter)
  - Product (Drop Down Filter)
  - As of date - Calendar Date Selection
  - Currency (Drop Down Filter)
  - Amount - Denomination (Drop Down Filter)
- Page-Level Filters
  - Period level (Radio Button Selection)
  - Period: Current (Selected) Period Compared to Previous Period - (Drop Down Filter)

Figure 49: Profit and Loss Statement – Profit and Loss Waterfall

2.5.2 Profit & Loss - Scenario Comparison Tab

This page compares profit and loss actual values with different scenarios like, Plan, Budget, Forecast Values, and so on, to monitor and track the profit level situations. The comparison can be done between any scenarios.

The report is a tabular one with 3 columns.

The reports on this page can be generated at the following granularity:

- Dashboard Level Filters
  - Legal Entity (Drop Down Filter)
  - Product Type (Drop Down Filter)
  - Product (Drop Down Filter)
  - As of date - Calendar Date Selection
  - Currency (Drop Down Filter)
  - Amount - Denomination (Drop Down Filter)
- Page-Level Filters
  - Period level (Radio Button Selection)
  - Period: Current (Selected) Period Compared to Previous Period - (Drop Down Filter)

Figure 50: Profit and Loss Statement – Scenario Comparison

	ACTUAL - 100			BUDGET - 200			ACTUAL - 100 v/s BUDGET - 200	
	MTD	QTD	YTD	MTD	QTD	YTD	B/W Month	B/W Month %
Income Statement - 107002	(1,027,280,576.84)	(1,027,280,576.84)	(1,027,280,576.84)					
Net Income After Taxes - 99000	(1,027,280,576.84)	(1,027,280,576.84)	(1,027,280,576.84)					
Net Income Before Taxes - 98000	(1,027,234,573.34)	(1,027,234,573.34)	(1,027,234,573.34)					
Income before Taxes - 95000	(478,830,735.44)	(478,830,735.44)	(478,830,735.44)					
Total Operating and Non-Operating Expenses - 93900	(1,057,339,824.33)	(1,057,339,824.33)	(1,057,339,824.33)					
Total Revenue - 91000	578,509,088.89	578,509,088.89	578,509,088.89					
Net Interest Income - 85000	603,534,979.65	603,534,979.65	603,534,979.65					
Non-Interest Income - 88000	(25,025,890.77)	(25,025,890.77)	(25,025,890.77)					
Provisions for Credit Losses - 99500	(548,403,837.90)	(548,403,837.90)	(548,403,837.90)					
Tax Expense - 98500	(46,003.50)	(46,003.50)	(46,003.50)					

2.5.3 Customer Summary Tab

The Customer Summary page contains the reports customer's details

- Open Customer Over Time
- Customer Summary by Month
- New & Closed Customers

The reports on this page can be generated at the following granularity:

- Dashboard Level Filters
  - Legal Entity (Drop Down Filter)
  - Product Type (Drop Down Filter)
  - Product (Drop Down Filter)

- As of date - Calendar Date Selection
- Currency (Drop Down Filter)
- Amount - Denomination (Drop Down Filter)

- Page-Level Filters
  - Period level (Radio Button Selection)
- Report Level Filter(s)
  - Product Filter- for Report Open Customer Over Time- Graphical Report and Customers by Month Graph Report.

2.5.3.1 Open Customer Over Time

This report shows the average no of open customers by LOB, in comparison with Pervious year same period and for Month, would compare with previous Month and with percentage Change. The period shown in the Table report will be by the period selected at the "As of Date" filter and Period Level Selection radio button.

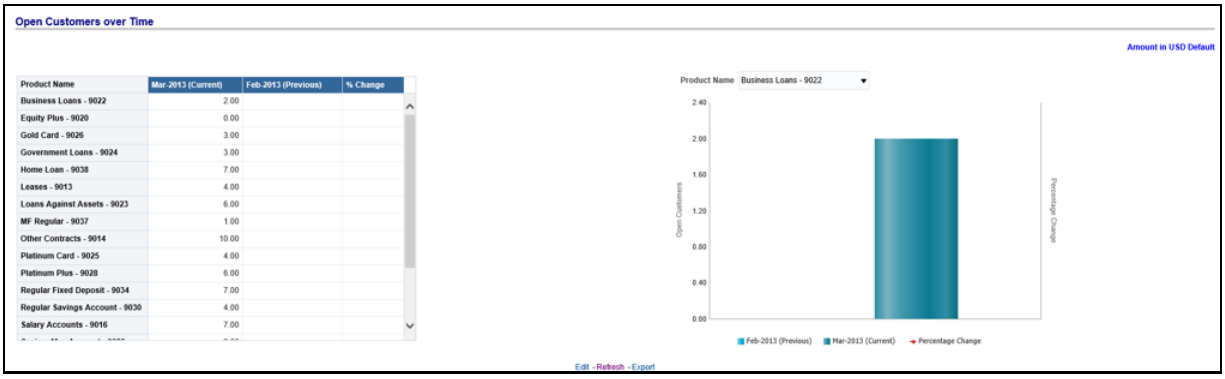
For example:

- Selecting Year Radio Button - Would show data for 12 months of the period Selected at "As-of-Date"
- Selecting Quarter Radio Button - Would show data for the current quarter of the period Selected at "As-of-Date"
- Selecting Month Radio Button - Would show data for 1 month of the period Selected at "As-of-Date"

This report has two parts:

- **1a. Open Customers Over Time- Tabular Report:** This Tabular report shows the average no of open customers by LOB, in comparison with Pervious year same period and for Month, would compare with previous Month and percentage Change. This report shows for the LOBs selected at the Dashboard level LOB filter.
- **1b. Open Customers Over Time -Graph Report**: This report shows the average no of open customers by LOB with percentage change through the graph. The Graph uses a Report Level LOB Filter where a single LOB can be selected to see the trend.

Figure 51: Open Customers over Time



2.5.3.2 Customers Summary by Month

This report shows average no of open customers, New Customers and Closed Customers by LOB, in comparison with Pervious year same period and for Month, would compare with previous Month and with percentage Change. The period shown in the Table report will be by the period selected at the "As of Date" filter and Period Level Selection radio button.

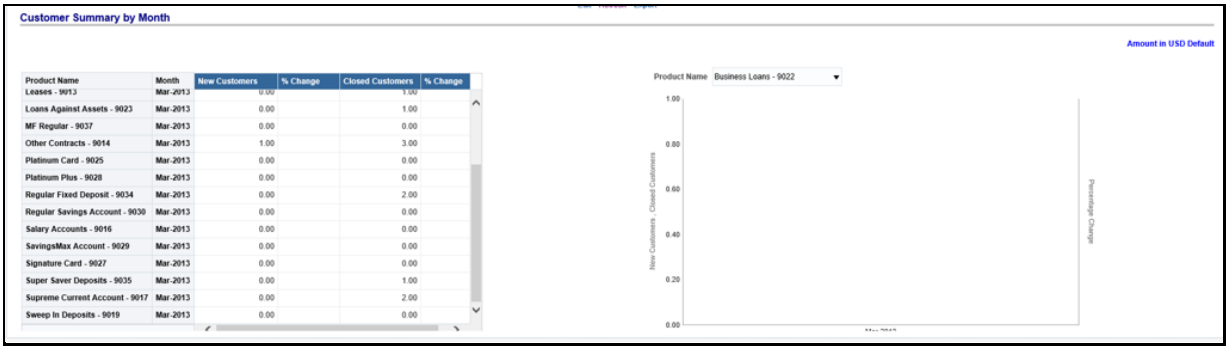
For example:

- Selecting Year Radio Button - Would show data for 12 months of the period Selected at "As-of-Date"
- Selecting Quarter Radio Button - Would show data for the current quarter of the period Selected at "As-of-Date"
- Selecting Month Radio Button - Would show data for 1 month of the period Selected at "As-of-Date"

This report has two parts:

- **2a. Customer Summary by month- By New Customers and Closed Customers**: This Tabular report shows the average no of open customers by LOB, in comparison with Pervious year same period and for Month, would compare with previous Month and percentage Change. This report shows for the LOBs selected at the Dashboard level LOB filter.
- **2b. Customer Summary By Month - By Open Customers**: This report shows the average no of open customers by LOB with percentage change through the graph. The Graph uses a Report Level LOB Filter where a single LOB can be selected to see the trend.

Figure 52: Customer Revenue by Month



2.5.4 Revenue Summary Tab

The report on this page shows Revenue Distribution of Business.

The reports on this page can be generated at the following granularity:

- Dashboard Level Filters
  - Legal Entity (Drop Down Filter)
  - Product Type (Drop Down Filter)
  - Product (Drop Down Filter)
  - As of date - Calendar Date Selection
  - Currency (Drop Down Filter)

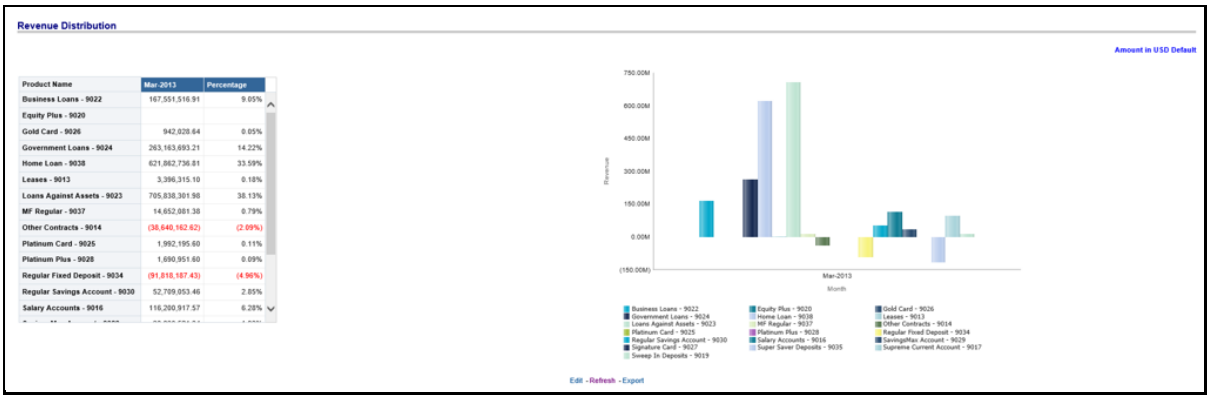
- Amount - Denomination (Drop Down Filter)

- Page-Level Filters
  - Period level (Radio Button Selection)

This report has two sections.

- Revenue Distribution by LOB with Percentage of Revenue by each LOB Selected from LOB Dropdown - Tabular Report
- Revenue Distribution by LOB Selected from LOB Dropdown - Pie Chart, where each Pie Slice Represent each LOB.

Figure 53: Revenue Distribution

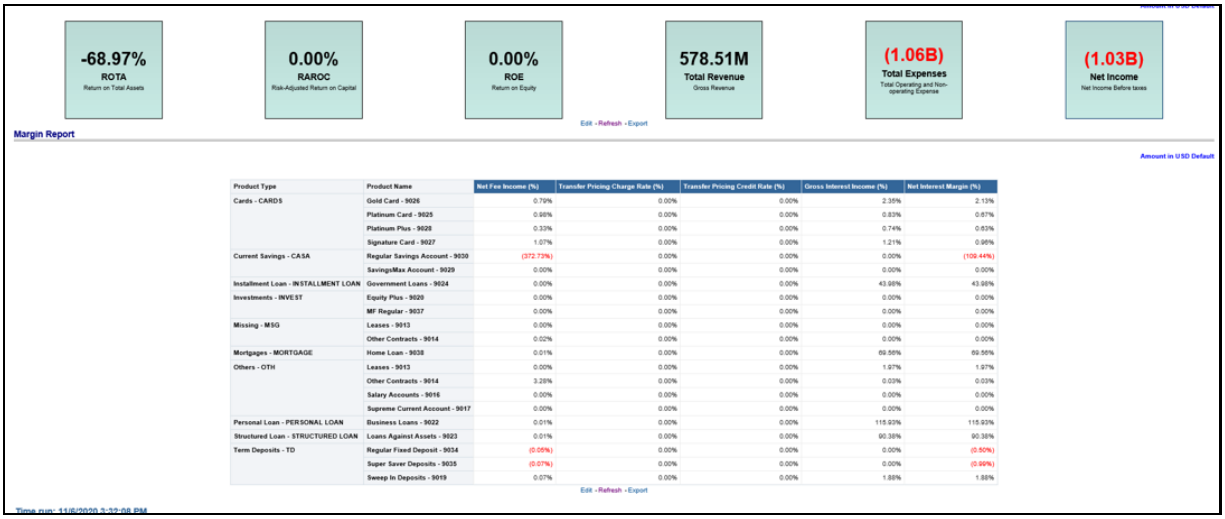


2.5.5 Performance Summary Tab

This page contains reports on containing

- **Performance Summary Report-RAPM (Risk Adjusted Performance Metric)**: Shows Key Performance Indicators like Return on Total Assets, Risk Adjusted return on Capital (RAROC), Return on Equity (ROE), Total Revenue, Total Expenses, Net Income, and so on.
- **Margin Reports**: Captures margin on various financial parameters.

Figure 54: Performance Summary – Margin Report



2.5.6 Top N Summary Tab

This tab contains Top Rank Tables Reports. The Reports are:

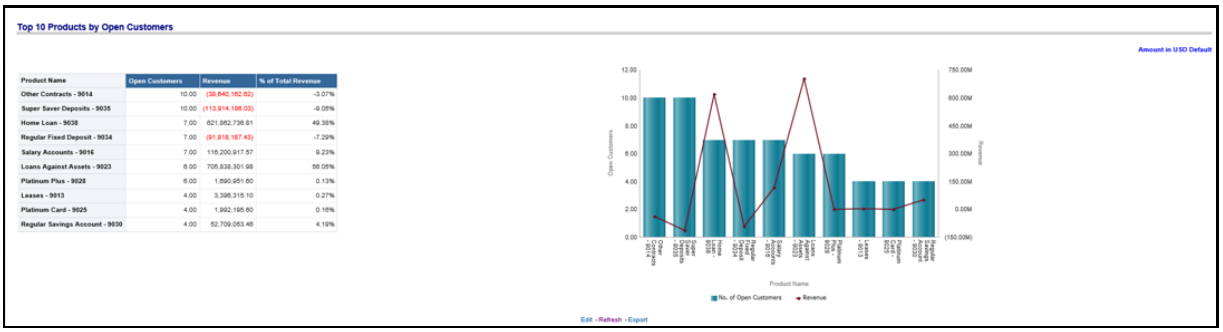
The reports on this page can be generated at the following granularity:

- Dashboard Level Filters
  - Legal Entity (Drop Down Filter)
  - Product Type (Drop Down Filter)
  - As of date - Calendar Date Selection
  - Currency (Drop Down Filter)
  - Amount - Denomination (Drop Down Filter)
- Page-Level Filters
  - Period level (Radio Button Selection)

The Values shown here are average values.

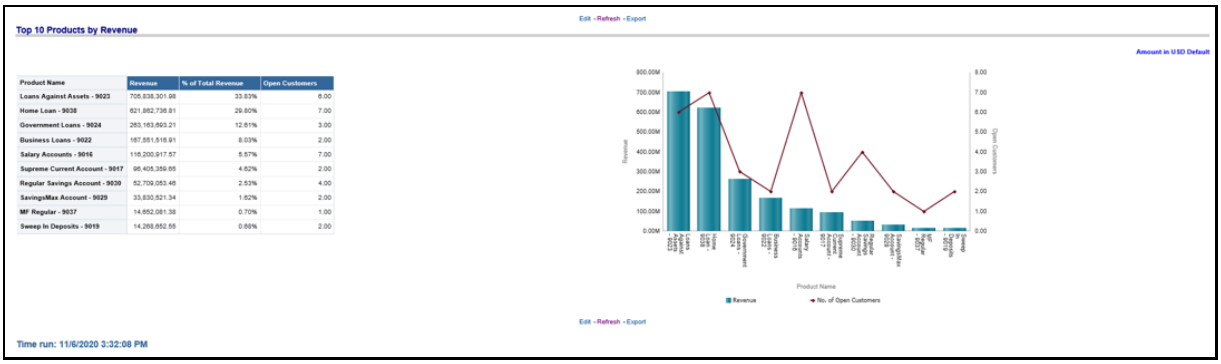
2.5.6.1 Top 10 Products by Open Customer – Table and Graph

Figure 55: Top 10 Products by Open Customers



2.5.6.2 Top 10 Products by Revenue – Table and Graph

Figure 56: Top 10 Products by Revenue – Table and Graph



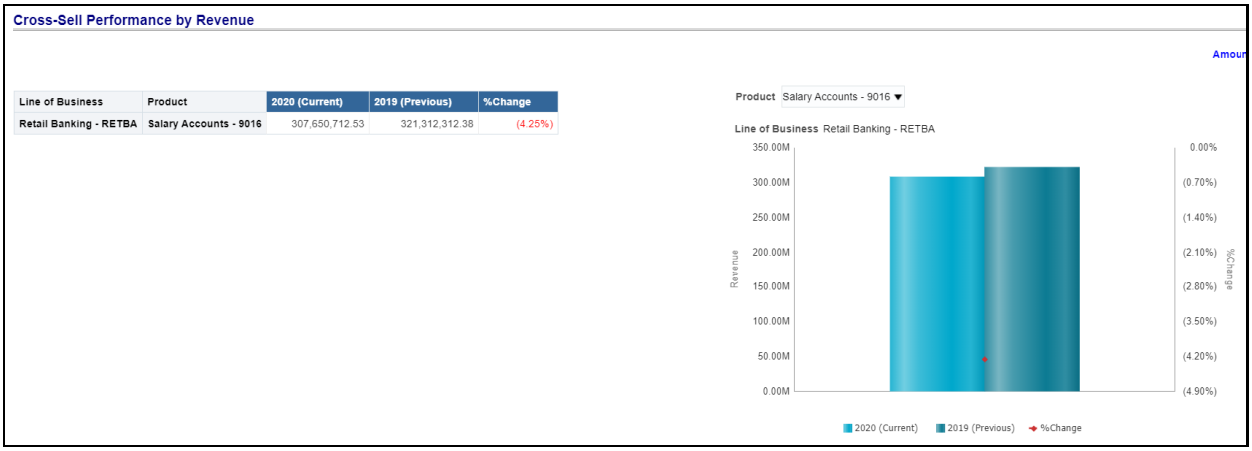
2.5.7 Cross Sell Summary Tab

This tab contains the Cross Sell Summary report. This report displays the Business that is acquired through Cross Sell in Analysis.

- Dashboard Level Filters
  - Legal Entity (Drop Down Filter)
  - Referral LoB (Drop Down Filter)
  - Product (Drop Down Filter)
  - As of date - Calendar Date Selection
  - Currency (Drop Down Filter)
  - Amount - Denomination (Drop Down Filter)
- Page-Level Filters
  - Period level (Radio Button Selection)
  - Period: Current (Selected) Period Compared to Previous Period - (Drop Down Filter)

2.5.7.1 Cross-sell Performance (Revenue)

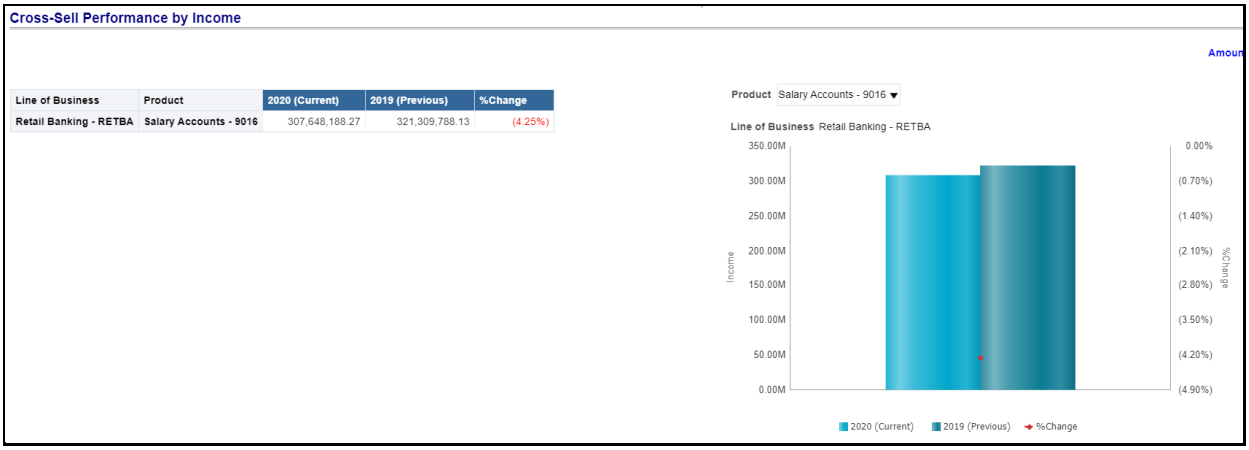
Figure 57: Cross-sell Performance (Revenue)



Line of Business	Product	2020 (Current)	2019 (Previous)	%Change
Retail Banking - RETBA	Salary Accounts - 9016	307,650,712.53	321,312,312.38	(4.25%)

2.5.7.2 Cross-sell Performance (Income)

Figure 58: Cross-sell Performance (Income)



Line of Business	Product	2020 (Current)	2019 (Previous)	%Change
Retail Banking - RETBA	Salary Accounts - 9016	307,648,188.27	321,309,788.13	(4.25%)

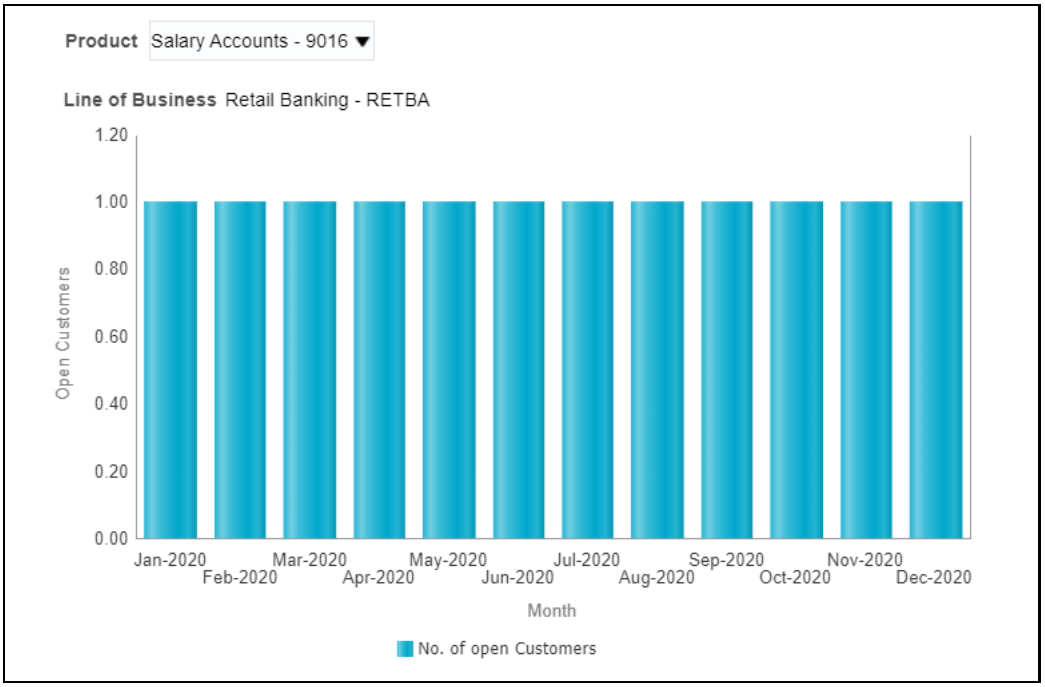
2.5.7.3 Cross-sell Performance by Open Customers

Figure 59: Cross-sell Performance by Open Customers

Line of Business	Product	Month	No. of open Customers
Retail Banking - RETBA	Salary Accounts - 9016	Jan-2020	1.00
		Feb-2020	1.00
		Mar-2020	1.00
		Apr-2020	1.00
		May-2020	1.00
		Jun-2020	1.00
		Jul-2020	1.00
		Aug-2020	1.00
		Sep-2020	1.00
		Oct-2020	1.00
		Nov-2020	1.00
		Dec-2020	1.00

2.5.7.4 Cross-sell Over Time by Open Customers

Figure 60: Cross-sell Over Time by Open Customers



3 OFS Retail Performance Analytics Reports

OFS RPA provides tools for data integration and includes customizable, pre-built dashboards and reports, a reporting data model, and user-friendly functional subject areas for ad-hoc reporting. It also provides you deep insights into customer engagements across target segments and products/Line of Business (LOB) including lending, credit cards, and so on. It proactively manages the growth through strategic insights into the retail business performance. OFS RPA helps you to monitor customer distribution across credit and delinquency bands and related exposures.

OFS RPA solution is built using OBIEE for Dashboard and Reports activities.

These reports provide the following:

- Gain deep insight into customer engagements across target segments and products/LOB including lending, credit cards, and so on.
- Perform Wallet share analysis and Customer Profitability.
- Understand the efficiency of investments (like marketing, branch, and channel, and so on) over time.
- Monitor customer distribution across credit and delinquency bands and related exposures.
- Perform an enterprise-wide revenue analysis across customer segments, products, and reporting lines including fee income, interest, and interchange.
- Summary performance of the LOBs, overall Profitability, and Portfolio mix.
- Customer trends across performance drivers like Sales, Balances, Deposits, Product subscriptions (revenue services), Credit scores, Delinquency bands, Losses, and so on.
- LOB-specific performance reports can be analyzed against key dimensions like customer segments, product family, region, branch, risk scores, and so on.
- Analyze expenses across customer segments, products, and channels to understand ROI.

For all dashboards, there are filters available. You can filter data based on year, region, line of business, and currency type.

Oracle Financial Services Retail Performance Analytics (OFS RPA) offers the following dashboards that organize different kinds of reports by subject area.

OFS RPA has the following tabs present in the Retail Performance dashboard:

- Business Overview Dashboard
- Customer Analysis Dashboard
- LOB Analysis Dashboard
- Manager Analysis Dashboard
- Product Analysis Dashboard

The following sections display the essential nature of the available reports as per each tab.

3.1 Business Overview Dashboard

Business Overview Dashboard provides in-depth analysis on enterprise-wide performance evaluation based on critical business parameters. The dashboard contains various tabs containing analytical reports on business performance, business acquisition, revenues, expenses, margins, credit loss, customers, and sensitivity analysis like what-if analysis.

The Business Overview Dashboard displays the following tabs:

- Summary Tab
- LoB Tab
- Product Tab
- Customer Tab
- Channel Tab
- Attrition Tab
- Product Penetration Tab
- Portfolio Mix Tab

3.1.1 Summary Tab

The Summary tab displays the Number of Accounts by Region and Product report.

3.1.1.1 No. of Accounts by Region

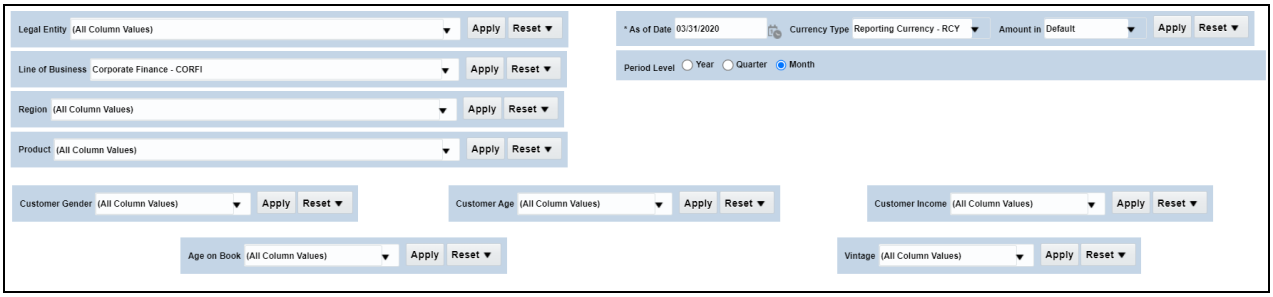
This report displays the concentration of Accounts across various Regions within the bank.

Figure 61: No. of Accounts by Region ~~and Product~~

3.1.2 LoB Tab

This tab has the following filters:

Figure 62: Filters



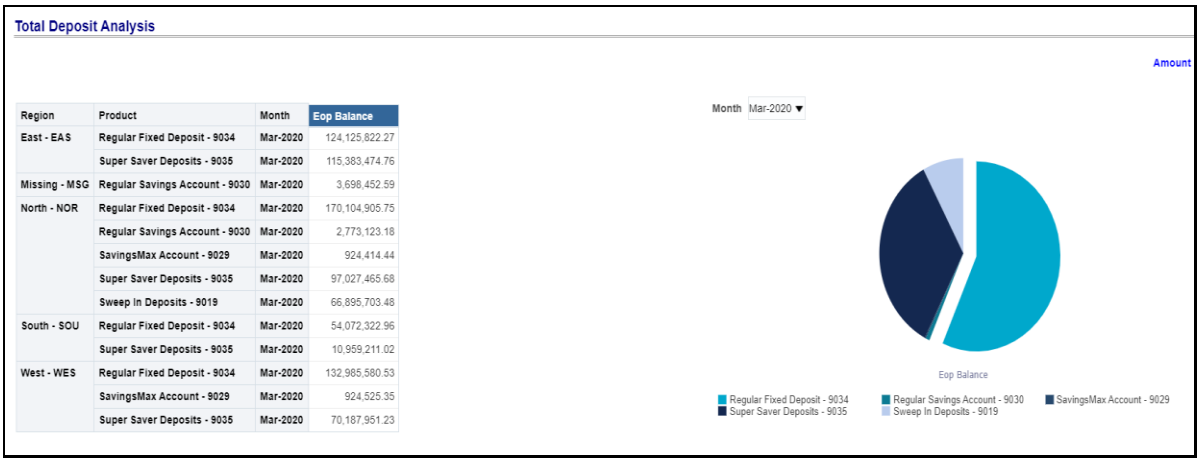
The LoB Tab displays the following reports:

- Total Deposit Analysis
- Performance by Card Type

3.1.2.1 Total Deposit Analysis

This report displays the distribution of deposits booked by the bank across various product categories.

Figure 63: Total Deposit Analysis



Region	Product	Month	Eop Balance
East - EAS	Regular Fixed Deposit - 9034	Mar-2020	124,125,822.27
	Super Saver Deposits - 9035	Mar-2020	115,383,474.76
Missing - MSG	Regular Savings Account - 9030	Mar-2020	3,698,452.59
North - NOR	Regular Fixed Deposit - 9034	Mar-2020	170,104,905.75
	Regular Savings Account - 9030	Mar-2020	2,773,123.18
	SavingsMax Account - 9029	Mar-2020	924,414.44
	Super Saver Deposits - 9035	Mar-2020	97,027,465.68
	Sweep In Deposits - 9019	Mar-2020	66,895,703.48
South - SOU	Regular Fixed Deposit - 9034	Mar-2020	54,072,322.96
	Super Saver Deposits - 9035	Mar-2020	10,959,211.02
West - WES	Regular Fixed Deposit - 9034	Mar-2020	132,985,580.53
	SavingsMax Account - 9029	Mar-2020	924,525.35
	Super Saver Deposits - 9035	Mar-2020	70,187,951.23

3.1.2.2 Performance by Card Type

This report displays Key Metrics such as the Number of New accounts, Number of Open customers, and so on reported across various card types demonstrating the mix across the card types.

Figure 64: Performance by Card Type

Performance by Card Type
Time run: 3/28/2016 12:43:54 PM

Amount in Millions (USD)

Time	Card Type	No. of Accounts	No. of New Accounts	No. of Open Customers	Fee Revenue	Total Payments	Total Revenue
2011	Platinum Card	2	1	2	14.15	0.13	142.42
	Signature Card	2	2	2	14.45	0.16	136.89
2012	Platinum Card	2	0	2	12.09	0.13	148.79
	Signature Card	2	0	2	15.43	0.16	127.22
2013	Gold Card	9	4	2	4.33	0.05	53.67
	Platinum Card	13	6	5	8.62	0.07	77.43
	Platinum Plus	12	7	6	6.12	0.09	92.60
	Signature Card	9	5	4	6.03	0.07	55.35

Analyze - Edit - Refresh - Export

3.1.3 Product Tab

The Product tab displays the following reports:

- # of Accounts by Product
- # of Accounts by Product
- New Business Summary by Product
- Summary of Closed Accounts
- New Business Summary by Product
- Summary of Closed Accounts

3.1.3.1 No. of Accounts by Product

Figure 65: No. of Accounts by Product

No. of Accounts by Product

Line of Business	Region	Product	Month	No Of Accounts
Corporate Finance - CORFI	East - EAS	MF Regular - 9037	Mar-2020	2.00
		Other Contracts - 9014	Mar-2020	1.00
	North - NOR	Other Contracts - 9014	Mar-2020	1.00
	South - SOU	Other Contracts - 9014	Mar-2020	1.00

Month Mar-2020

% Distribution of Accounts by Product

No Of Accounts

MF Regular - 9037 Other Contracts - 9014

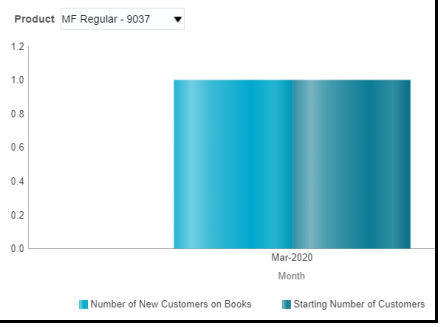
3.1.3.2 Summary of New Customers

This report displays the growth in customer base across the various products over time.

Figure 66: Summary of New Customers

Summary of New Customers

Line of Business	Region	Product	Month	Starting Number of Customers	Number of New Customers on Books	New customers Who Closed	New Customers still Open	% Change in No Of New Customers
Corporate Finance - CORFI	East - EAS	MF Regular - 9037	Mar-2020	1.00	1.00	0.00	1.00	
		Other Contracts - 9014	Mar-2020	1.00	1.00	0.00	1.00	
	North - NOR	Other Contracts - 9014	Mar-2020	1.00	0.00	0.00	0.00	
	South - SOU	Other Contracts - 9014	Mar-2020	1.00	0.00	0.00	0.00	



3.1.3.3 New Business Summary by Product

This report displays a summary of new customers on-boarded by product.

Figure 67: New Business Summary by Product

New Business Summary by Product

Line of Business	Region	Product	Month	New Accounts	New Customers	Credit Balance - New Customers	Debit Balance - New Customers
Corporate Finance - CORFI	East - EAS	MF Regular - 9037	Mar-2020	0.00	1.00	23399187.66	
		Other Contracts - 9014	Mar-2020	0.00	1.00	11699593.83	
	North - NOR	Other Contracts - 9014	Mar-2020	0.00	0.00	4419127.23	
	South - SOU	Other Contracts - 9014	Mar-2020	0.00	0.00		

3.1.3.4 Summary of Closed Accounts

This report displays the number of accounts closed across products.

Figure 68: Summary of Closed Accounts

Summary of Closed Accounts by Product

Line of Business	Region	Product	Month	Closed Accounts
Corporate Finance - CORFI	East - EAS	MF Regular - 9037	Mar-2020	0.00
		Other Contracts - 9014	Mar-2020	0.00
	North - NOR	Other Contracts - 9014	Mar-2020	0.00
	South - SOU	Other Contracts - 9014	Mar-2020	0.00

3.1.4 Customer Tab

The Customer tab displays the following reports.

- Customer Distribution by Income
- Customer Distribution by Age
- Customer Distribution by Region

3.1.4.1 Customer Distribution by Income

This report displays the Distribution of Open Customers and Open Accounts across Income bands.

Figure 69: Customer Distribution by Income

Customer Distribution by Income

Analyze by Open Customers

Line of Business	Region	Income Band	Month	Open Customers
Corporate Finance - CORFI	East - EAS	500,000 - 50,000,000,000	Mar-2020	2.00
	North - NOR	500,000 - 50,000,000,000	Mar-2020	1.00
	South - SOU	500,000 - 50,000,000,000	Mar-2020	1.00

3.1.4.2 Customer Distribution by Age

This report displays the Distribution of Open Customers and Open Accounts across Age bands.

Figure 70: Customer Distribution by Age

Customer Distribution by Age

Analyze by Open Customers

Line of Business	Region	Age Band	Month	Open Customers
Corporate Finance - CORFI	East - EAS	Less than 25 years	Mar-2020	2.00
	North - NOR	Less than 25 years	Mar-2020	1.00
	South - SOU	Less than 25 years	Mar-2020	1.00

3.1.4.3 Customer Distribution by Region

This report displays the distribution of Open Customers and Open Accounts across the region.

Figure 71: Customer Distribution by Region

Customer Distribution by Region

Analyze by Open Accounts

Line of Business	Region	Month	Open Accounts
Corporate Finance - CORFI	East - EAS	Mar-2020	3.00
	North - NOR	Mar-2020	1.00
	South - SOU	Mar-2020	0.00

3.1.5 Channel Tab

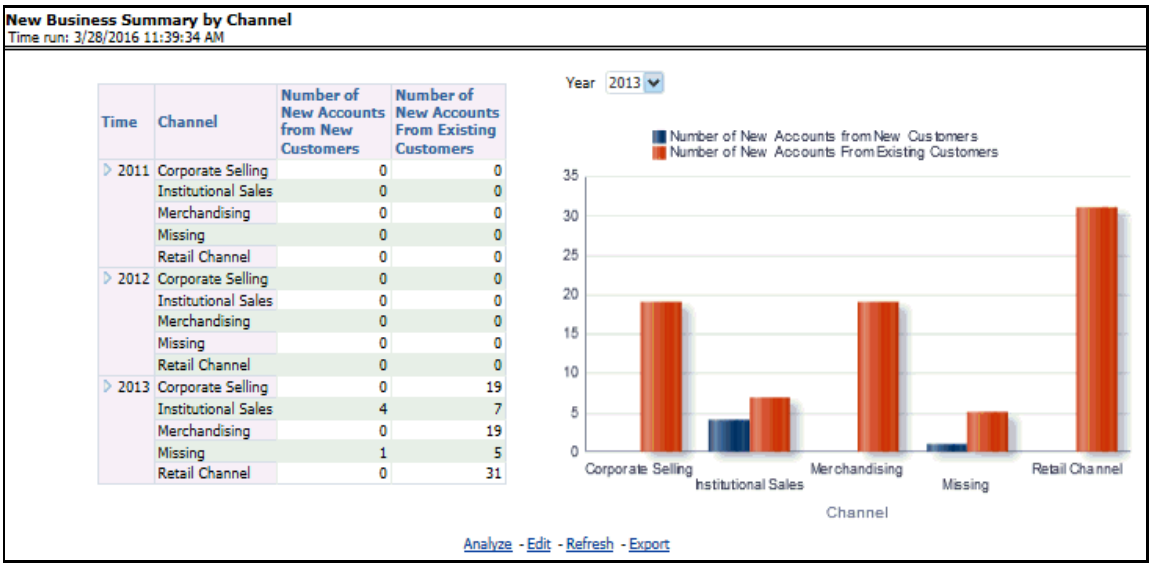
The Channel tab displays the following reports.

- New Business Summary by Channel
- Origination Channel Performance

3.1.5.1 New Business Summary by Channel

This report displays a summary of new accounts opened across various bank channels.

Figure 72: New Business Summary by Channel



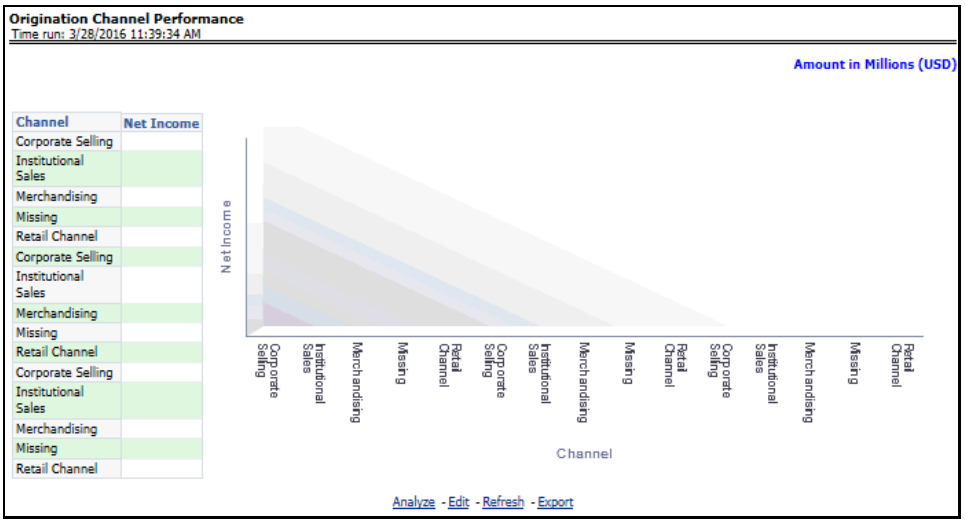
New Business Summary by Channel
Time run: 3/28/2016 11:39:34 AM

Time	Channel	Number of New Accounts from New Customers	Number of New Accounts From Existing Customers
2011	Corporate Selling	0	0
	Institutional Sales	0	0
	Merchandising	0	0
	Missing	0	0
	Retail Channel	0	0
2012	Corporate Selling	0	0
	Institutional Sales	0	0
	Merchandising	0	0
	Missing	0	0
	Retail Channel	0	0
2013	Corporate Selling	0	19
	Institutional Sales	4	7
	Merchandising	0	19
	Missing	1	5
	Retail Channel	0	31

3.1.5.2 Origination Channel Performance

This report displays Net Income generated by different sales and business acquisition channels.

Figure 73: Origination Channel Performance



Origination Channel Performance
Time run: 3/28/2016 11:39:34 AM

Amount in Millions (USD)

Channel	Net Income
Corporate Selling	
Institutional Sales	
Merchandising	
Missing	
Retail Channel	
Corporate Selling	
Institutional Sales	
Merchandising	
Missing	
Retail Channel	
Corporate Selling	
Institutional Sales	
Merchandising	
Missing	
Retail Channel	

3.1.6 Attrition Tab

The Attrition tab displays the Summary of Closed Accounts by Attrition Reason report.

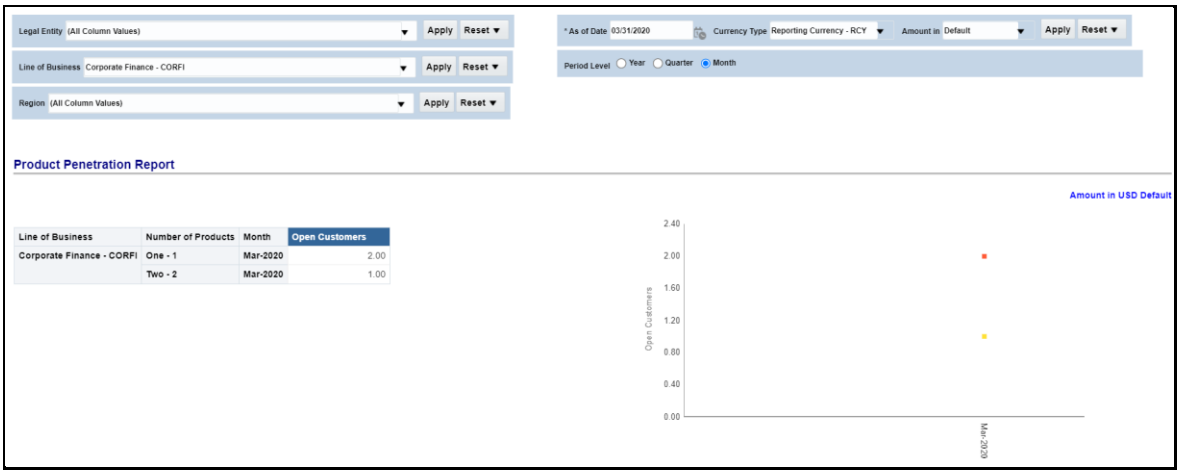
3.1.6.1 Summary of Closed Accounts by Attrition Reason

Figure 74: Summary of Closed Accounts by Attrition Reason

3.1.7 Product Penetration Tab

This report displays the movement/sales of products over a period.

Figure 75: Product Penetration Report



3.1.8 Portfolio Mix Tab

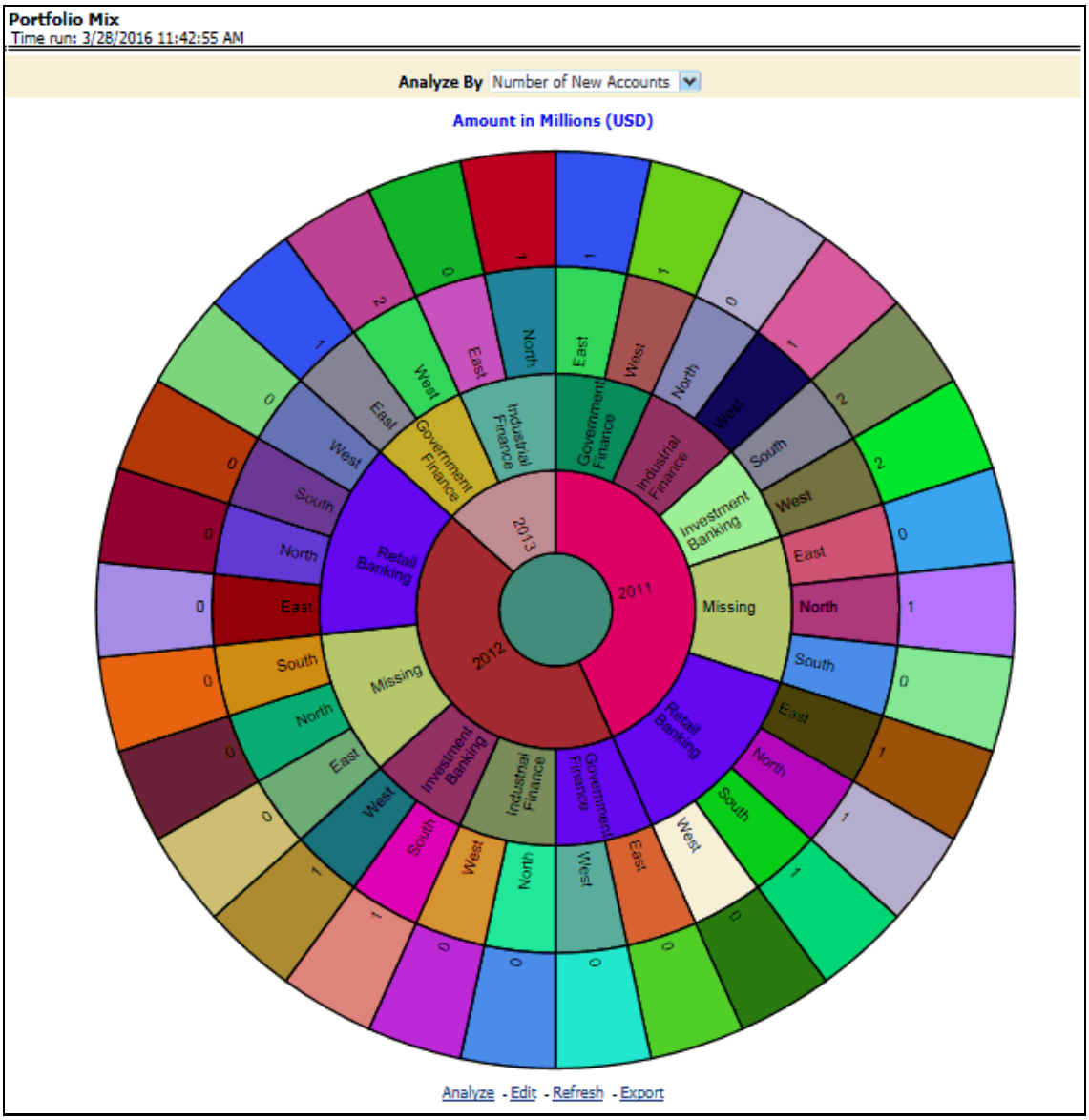
This report provides details about customers distributed among various region along with the Line of Business. The report can be analyzed through various business parameters like; the number of new and open accounts, revenues, spends, and so on.

3.1.8.1 Portfolio Mix

This report displays the growth of key metrics such as No. of New Accounts, End of Period balance, and Sales across various Lines of Businesses within the bank. This is a sunburst report.

On clicking a particular distribution, a consolidated view of that particular distribution is displayed. For example, if you need to get a consolidated view of 2011 distribution, click on 2011. You get consolidated data of 2011 distribution on open customers, Line of Business, constituent products, and corresponding revenue. Further, you can get a consolidated view of open customers, Line of Business, constituent products, and corresponding revenue, by clicking any particular distribution. To view the overall report, click the center of the circular graph.

Figure 76: Portfolio Mix – Sunburst Report



3.2 Customer Analysis Dashboard

The Customer Analysis Dashboard displays the following tabs:

- P&L Snapshot
- P&L Scenario
- Revenue Summary

- Performance Summary
- Top N Summary
- Customer 360

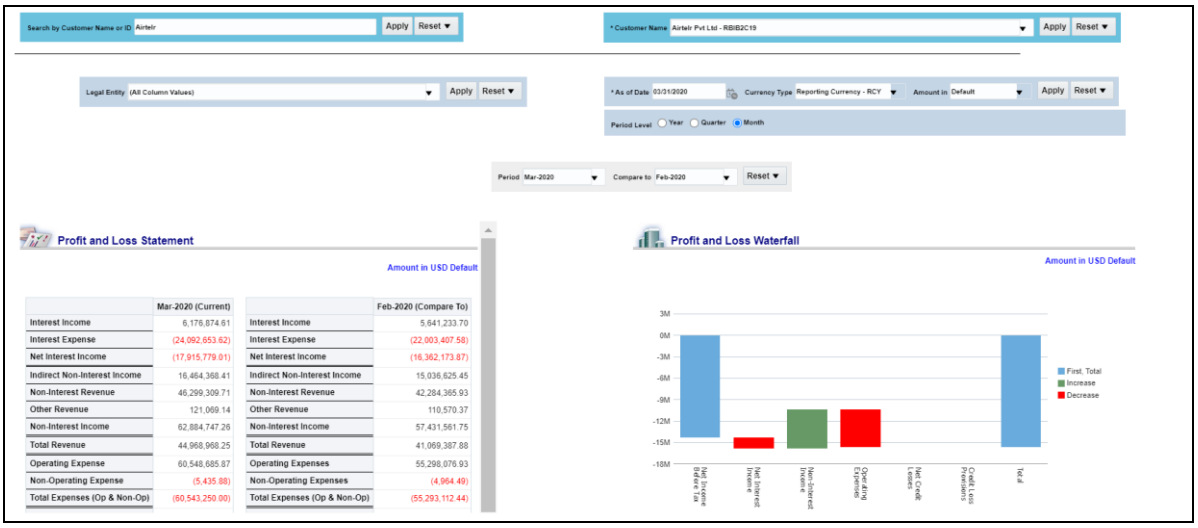
3.2.1 P&L Snapshot Tab

The P&L Snapshot tab displays the Profit and Loss Summary report.

3.2.1.1 Profit and Loss Summary

This report displays the Profit and Loss statement for all products which the user can then limit to a specific Line of Business (LOB) or slices of the Profit and Loss for a specific LOB across individual customer segments like age, gender, and Income.

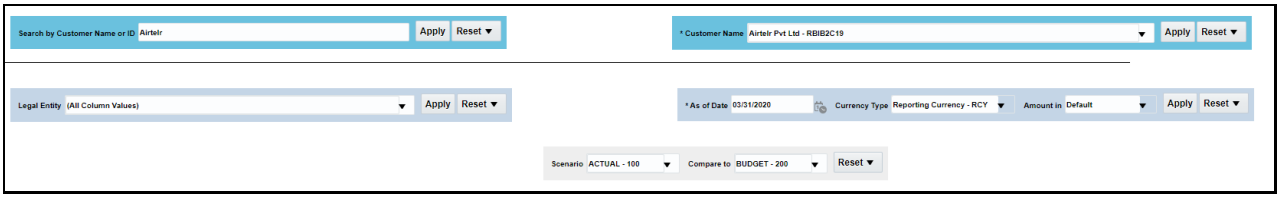
Figure 77: Profit and Loss Summary



3.2.2 P&L Scenario Tab

The P&L Scenario tab displays the Profit & Loss - Scenario Comparison report with the following operational filters.

Figure 78: Filters



3.2.2.1 Profit and Loss - Scenario Comparison

This report provides a comparison of the details of the income generated to predefined scenarios.

Figure 79: Profit and Loss - Scenario Comparison

Profit and Loss Statement - Scenario Comparison

	ACTUAL - 100			BUDGET - 200			ACTUAL - 100 v/s BUDGET - 200	
	MTD	QTD	YTD	MTD	QTD	YTD	B/W Month	B/W Month %
Income Statement - 107002	(15,575,231.68)	(45,313,591.42)	(175,107,525.47)					
Net Income After Taxes - 99000	(15,575,231.68)	(45,313,591.42)	(175,107,525.47)					
Net Income Before Taxes - 98000	(15,574,281.75)	(45,310,827.76)	(175,096,845.71)					
Income before Taxes - 95000	(15,574,281.75)	(45,310,827.76)	(175,096,845.71)					
Total Operating and Non-Operating Expenses - 93900	(60,543,250.00)	(176,140,692.49)	(680,669,084.73)					
Total Revenue - 91000	44,968,968.25	130,829,864.74	505,572,239.02					
Net Interest Income - 85000	(17,915,779.01)	(52,123,031.42)	(201,421,577.21)					
Non-Interest Income - 88000	62,884,747.26	182,952,896.16	706,993,816.23					
Tax Expense - 98500	(949.93)	(2,763.67)	(10,679.77)					

Edit - Refresh - Export

Some of the dashboard filters, that is, Customer Gender, Customer Age/Customer Income, Geography Filter prompt selection do not apply to this report.

3.2.3 Revenue Summary Tab

The Revenue Summary tab displays the Revenue Distribution report.

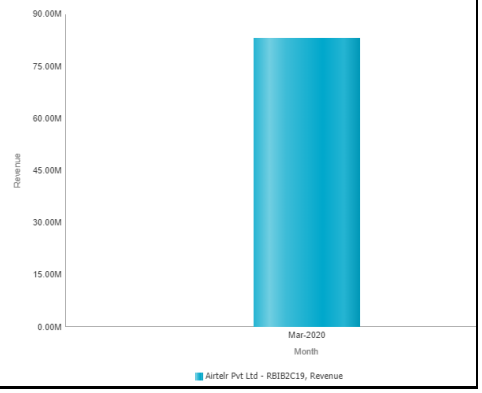
3.2.3.1 Revenue Distribution

This report provides the Revenue spread across the different top customers of the bank.

Figure 80: Revenue Distribution

Revenue Distribution

Customer Name	Mar-2020	Percentage
Airtelr Pvt Ltd - RBIB2C19	82,974,962.67	100.00%



3.2.4 Performance Summary Tab

The Performance Summary tab displays the following reports:

- Margin Report
- Risk Adjusted Performance Metrics

3.2.4.1 Margin Report

This report tracks the margin of profitability that has been achieved by the customer over a period.

Figure 81: Margin Report

Customer Name	Net Fee Income (%)	Transfer Pricing Charge Rate (%)	Transfer Pricing Credit Rate (%)	Gross Interest Income (%)	Net Interest Margin (%)
Airtelr Pvt Ltd - RBIB2C19	54.76%	0.00%	0.00%	5.38%	(15.60%)

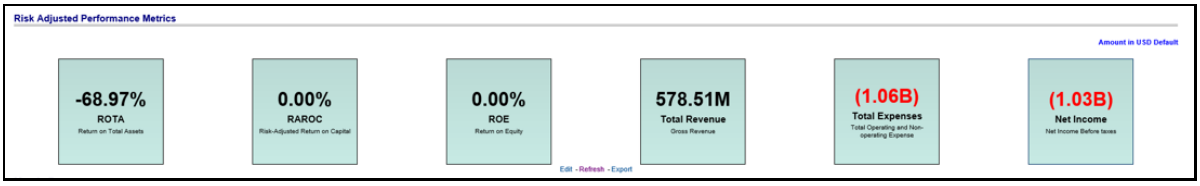
Edit - Refresh - Export

3.2.4.2 Risk-Adjusted Performance Metrics

This report helps you to determine the ratio of risk-adjusted Net Income against the Economic Capital.

This metric is also called Risk-Adjusted Return On Capital (RAROC). It helps in determining the efficiency of Economic Capital corresponding to every customer. This Report shows a snapshot of measures against various reporting lines, for example, Total Revenue, Total Expenses, Net Income, Return on Total Asset RAROC-Economic Capital, and Return on Equity.

Figure 82: Risk-Adjusted Performance Metrics



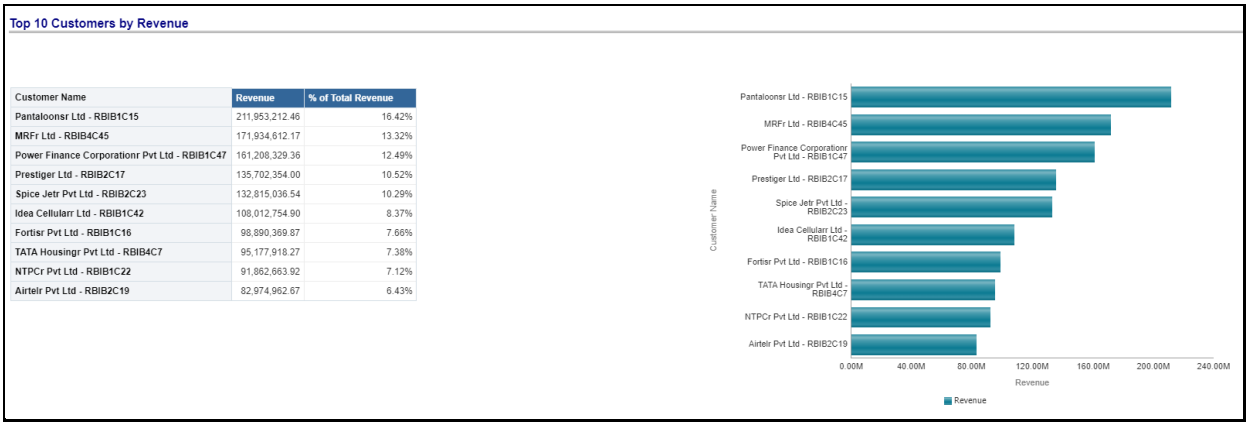
3.2.5 Top N Summary Tab

The Top N Summary tab displays the following reports:

- Top 10 Products by Revenue

3.2.5.1 Top 10 Customers by Revenue

Figure 83: Top 10 Customers by Revenue



3.2.6 Customer 360 Tab

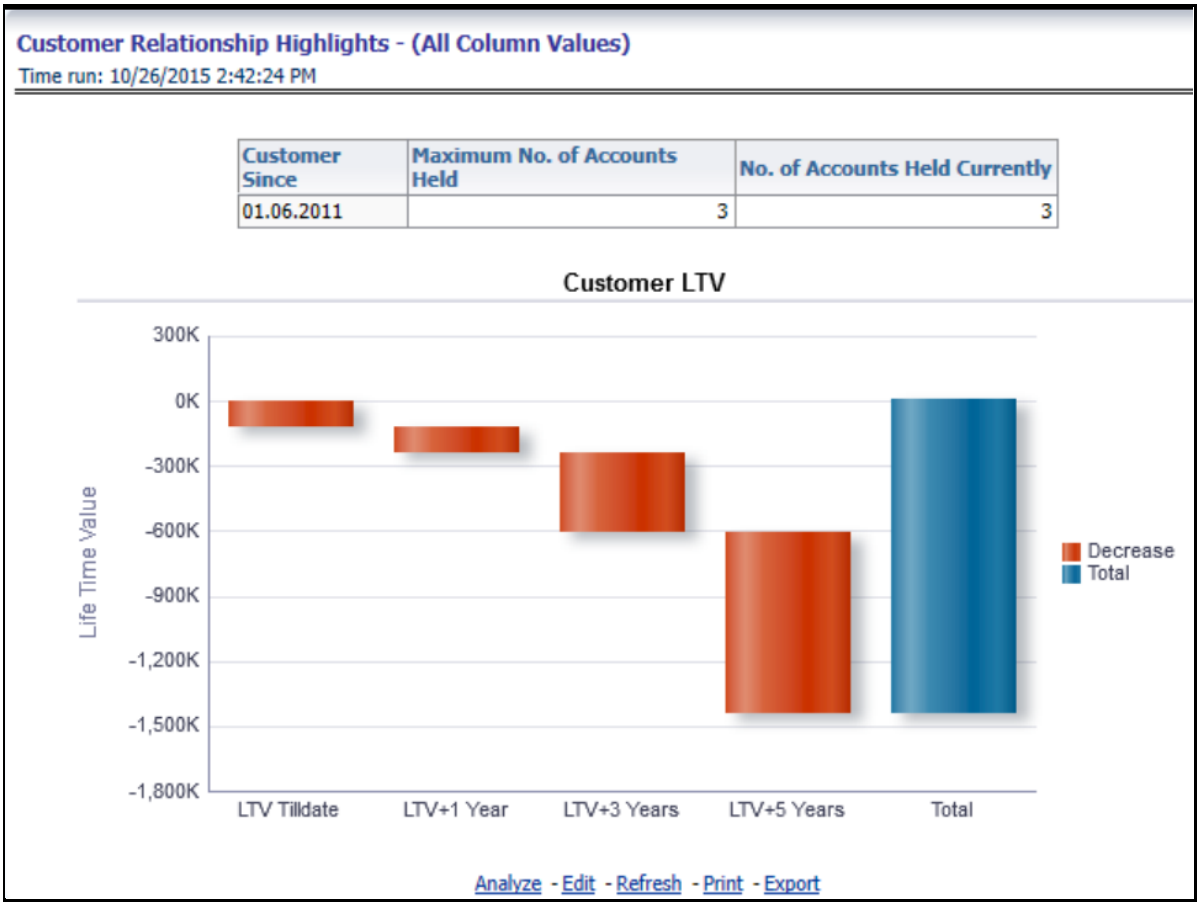
As in IPA, The Customer 360 tab in RPA displays the following reports:

- Customer Relationship Highlights
- Holding Summary & Key Drivers
- Last 5 Monetary Transactions
- Balance Metrics

3.2.6.1 Customer Relationship Highlights

This report shows the net value that is being generated by the bank through the customer across all the accounts held by customer.

Figure 84: Customer Relationship Highlights



3.2.6.2 Holding Summary & Key Highlights

This report provides details of the accounts held by the customer and specifies different measures of those accounts.

Figure 85: Holding Summary

Holding Summary

Time run: 10/26/2015 2:42:24 PM

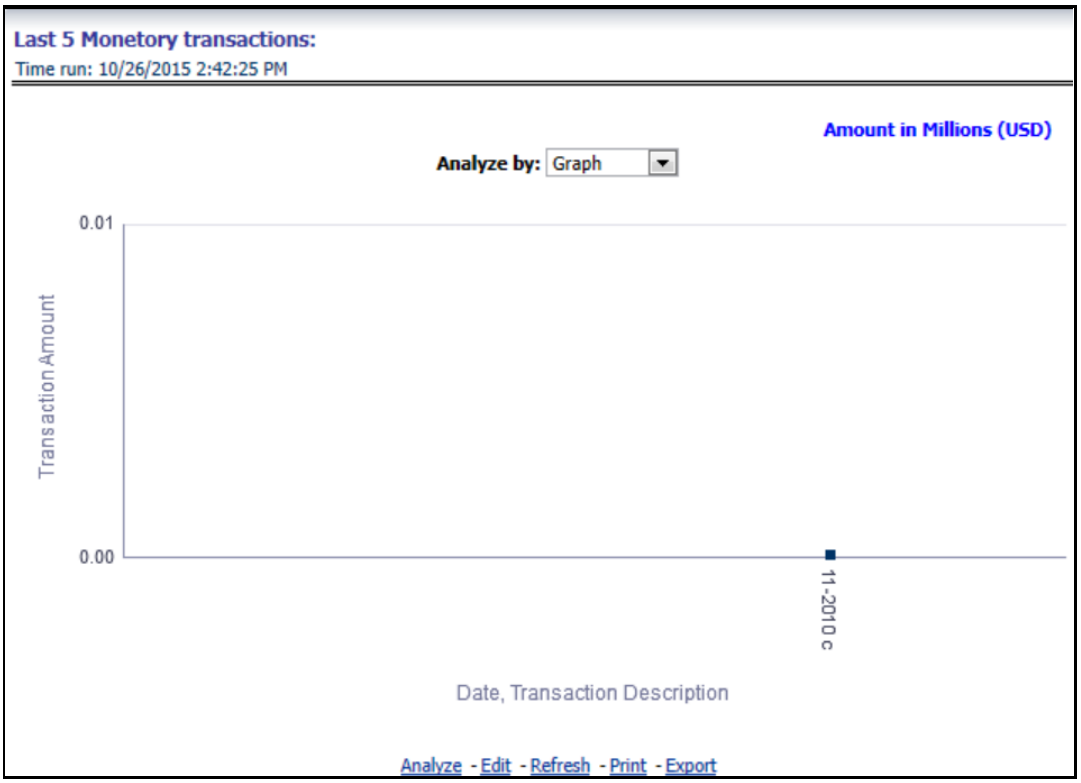
Account Number Issued	Customer Number	Relationship Manager Code	Member Since	Holding Type
RBIB1C1A3	RBIB1C1	FIPA	6/1/2011 12:00:00 AM	ROLE1

Analyze - Edit - Refresh - Print - Export

3.2.6.3 Last 5 Monetary Transactions

This report provides details of the last 5 monetary transactions carried out by the customer.

Figure 86: Last 5 Monetary Transactions



3.2.6.4 Balance Metrics

This report shows the accounts held by a customer and their respective life time and YTD peak balances.

Figure 87: Balance Metrics

Balance Metrics

Time run: 10/26/2015 2:42:25 PM

Amount in Millions (USD)

Customer ID	Account Number	Life Time Peak Balance	YTD Peak Balance
RBIB1C1	RBIB1C1A2	47.68	
	RBIB1C1A3	47.68	
	RBIB1C1A4	47.68	
	RBIB1C1A5	47.68	

Analyze - Edit - Refresh - Print - Export

3.3 LOB Analysis Dashboard

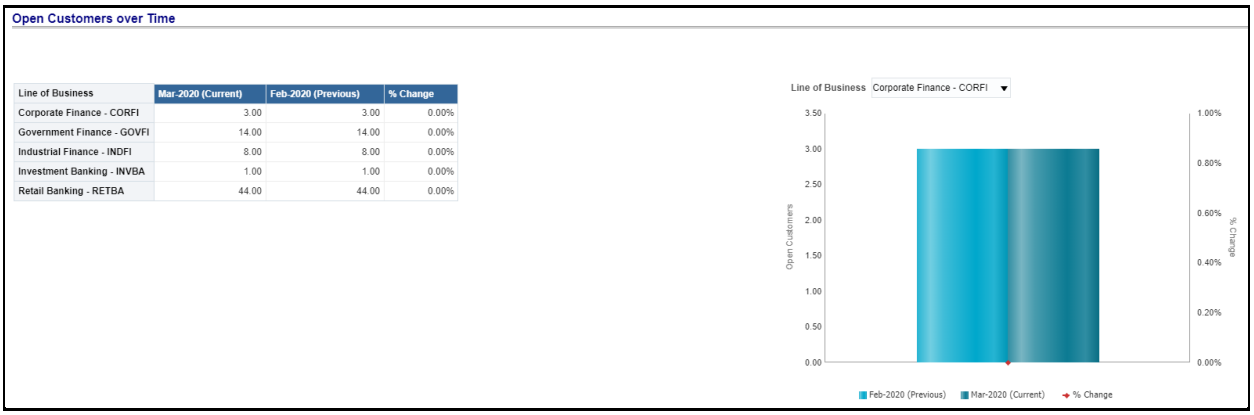
3.3.1 Customer Summary Tab

The Customer Summary tab of LOB Analysis dashboard displays the following reports for Line of Business Analysis:

- Open Customers over Time
- Customer Summary by Month

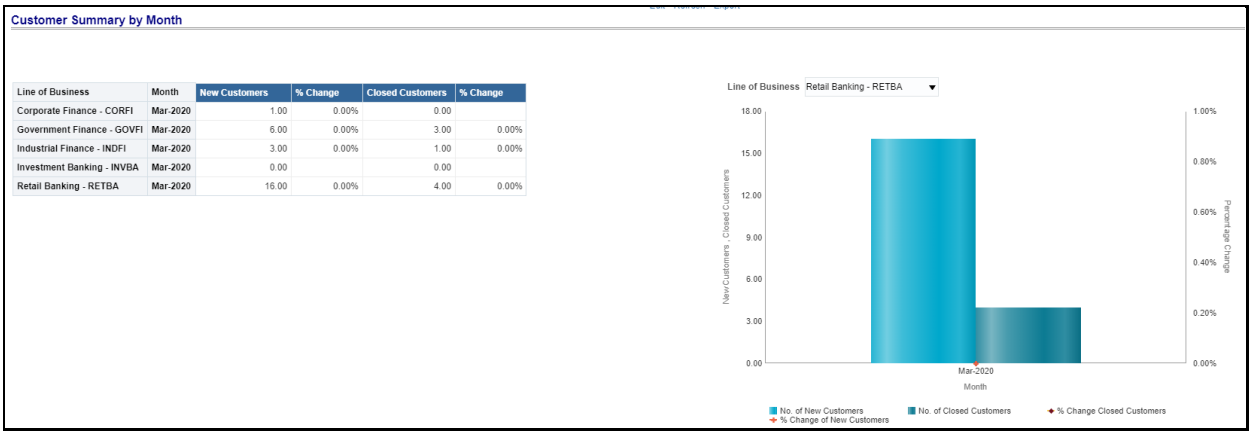
3.3.1.1 Open Customers Over Time

Figure 88: Open Customers Over Time



3.3.1.2 Customer Summary by Month

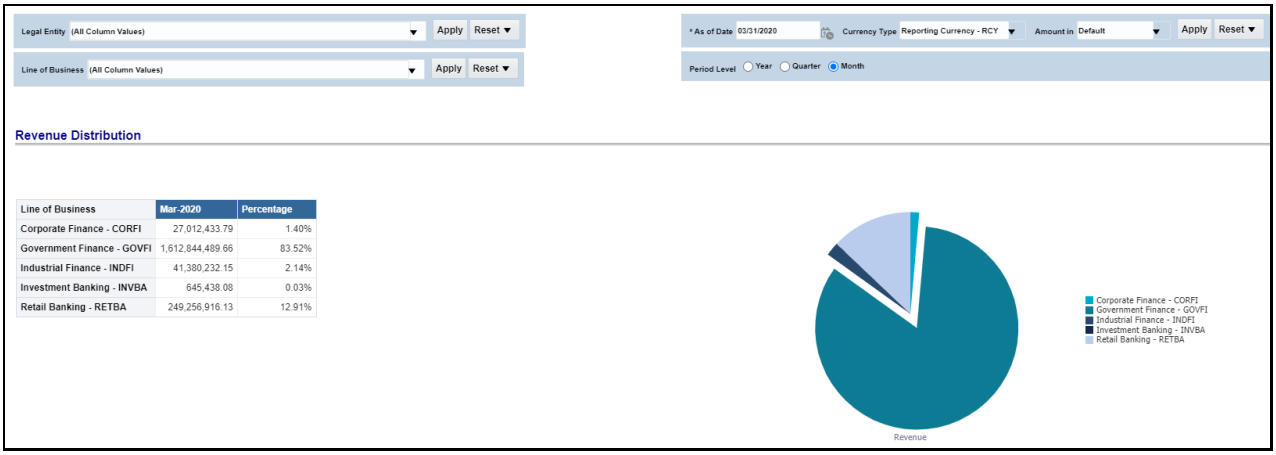
Figure 89: Customer Summary by Month



3.3.2 Revenue Summary Tab

The Revenue Summary tab displays the Revenue Distribution report.

Figure 90: Revenue Distribution

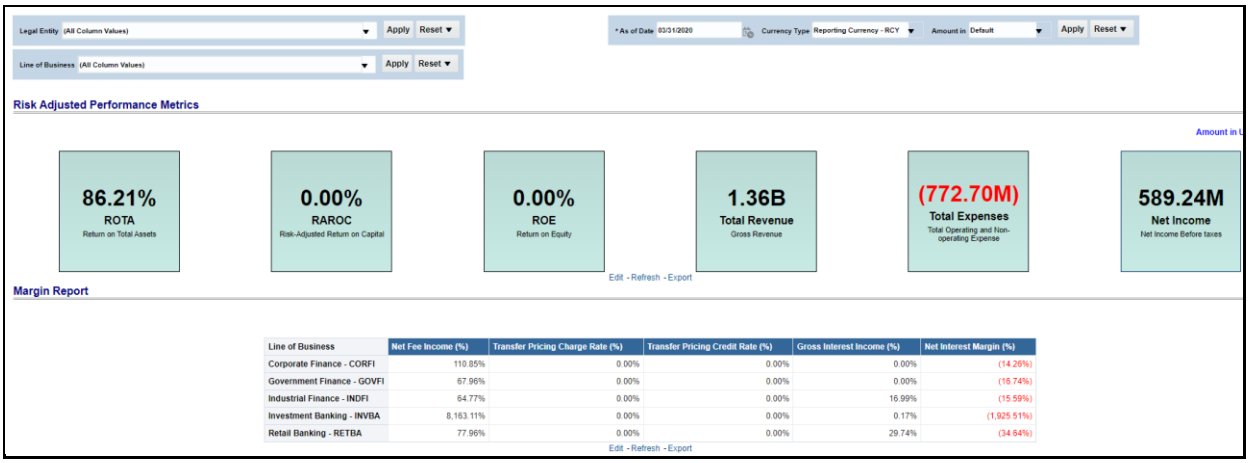


3.3.3 Performance Summary Tab

The Performance Summary tab displays the following reports:

- Risk Adjusted Performance Metrics
- Margin Report

Figure 91: Risk Adjusted Performance Metrics and Revenue Summary



Line of Business	Net Fee Income (%)	Transfer Pricing Charge Rate (%)	Transfer Pricing Credit Rate (%)	Gross Interest Income (%)	Net Interest Margin (%)
Corporate Finance - CORFI	110.85%	0.00%	0.00%	0.00%	(14.26%)
Government Finance - GOVFI	67.96%	0.00%	0.00%	0.00%	(16.74%)
Industrial Finance - INDFI	64.77%	0.00%	0.00%	16.99%	(15.59%)
Investment Banking - INVBA	8,163.11%	0.00%	0.00%	0.17%	(1,925.51%)
Retail Banking - RETBA	77.96%	0.00%	0.00%	29.74%	(34.64%)

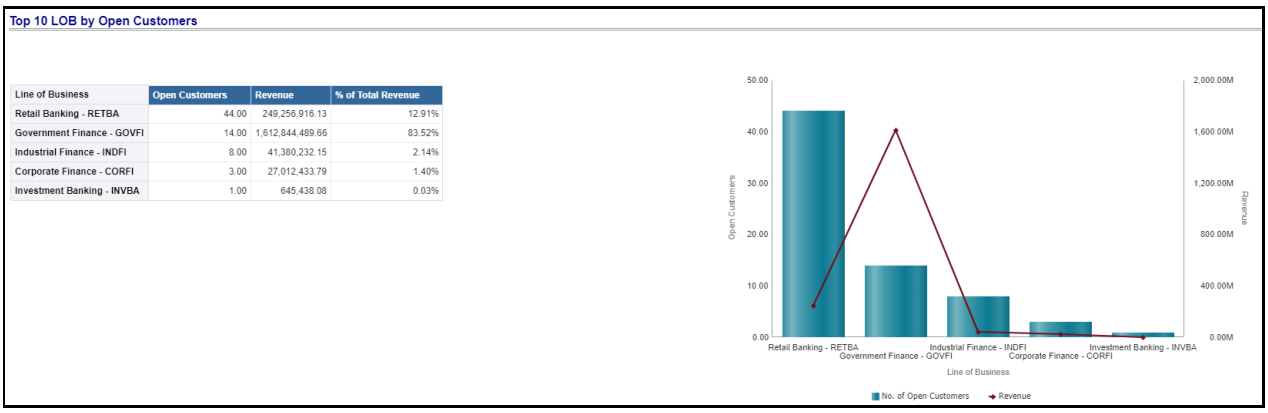
3.3.4 Top N Summary Tab

The Top N Summary tab displays the following reports:

- Top 10 LoB's by Customers
- Top 10 LoB's by Revenue

3.3.4.1 Top 10 Line of Business by Customers

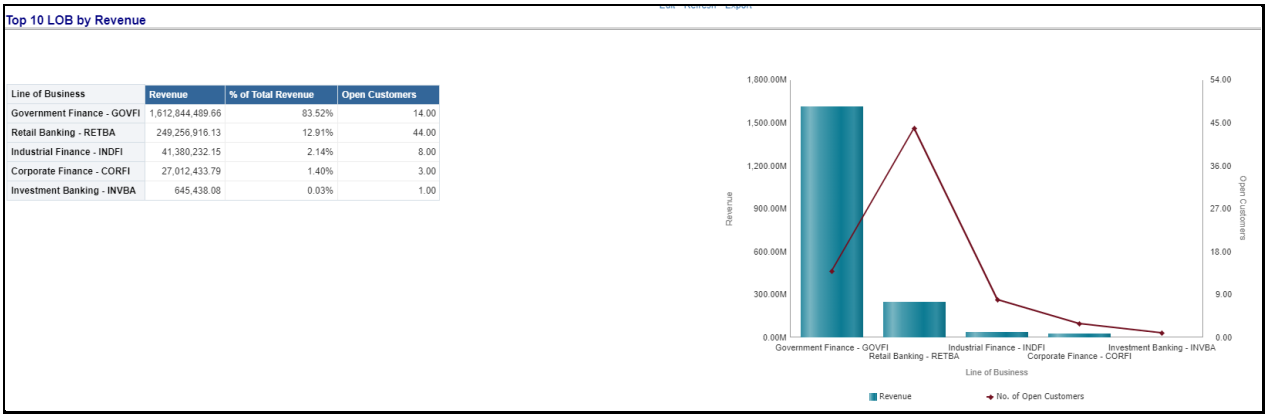
Figure 92: Top 10 LOB by Open Customers



Line of Business	Open Customers	Revenue	% of Total Revenue
Retail Banking - RETBA	44.00	249,256,916.13	12.91%
Government Finance - GOVFI	14.00	1,612,844,489.66	83.52%
Industrial Finance - INDFI	8.00	41,380,232.15	2.14%
Corporate Finance - CORFI	3.00	27,012,433.79	1.40%
Investment Banking - INVBA	1.00	645,438.08	0.03%

3.3.4.2 Top 10 Line of Business by Revenue

Figure 93: Top 10 LOB by Revenue



Line of Business	Revenue	% of Total Revenue	Open Customers
Government Finance - GOVFI	1,612,844,489.66	83.52%	14.00
Retail Banking - RETBA	249,256,916.13	12.91%	44.00
Industrial Finance - INDFI	41,380,232.15	2.14%	8.00
Corporate Finance - CORFI	27,012,433.79	1.40%	3.00
Investment Banking - INVBA	645,438.08	0.03%	1.00

3.3.5 New Business Analysis Tab

The New Business Analysis tab displays the following reports:

- Approval Trends across Channels
- Top 10 Reject Reasons

3.3.5.1 Approval Trends across Channels

This report displays variance in approval rates over time across the various bank channels and enables you to track how these rates have gone up or down in specific channels or compare a rise/fall in one channel vs performance in others. The dashboard prompts allow the user to narrow this analysis down to a specific LOB, Product Family, or Product.

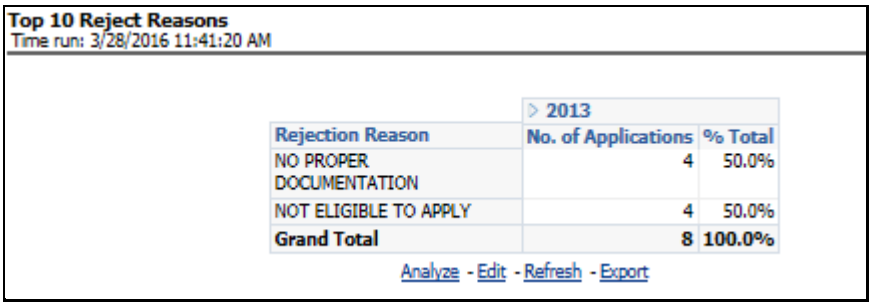
Figure 94: Approval Trends across Channels

Line of Business Filter prompt selection is not applicable for this report.

3.3.5.2 Top 10 Reject Reasons

This report displays a variance analysis of the various reasons why an application was rejected. This can also be viewed as a time series to see trends over a period.

Figure 95: Top 10 Reject Reasons



Top 10 Reject Reasons
Time run: 3/28/2016 11:41:20 AM

	2013	
Rejection Reason	No. of Applications	% Total
NO PROPER DOCUMENTATION	4	50.0%
NOT ELIGIBLE TO APPLY	4	50.0%
Grand Total	**8**	**100.0%**

Analyze - Edit - Refresh - Export

Line of Business Filter prompt selection is not applicable for this report.

3.4 Manager Analysis Dashboard

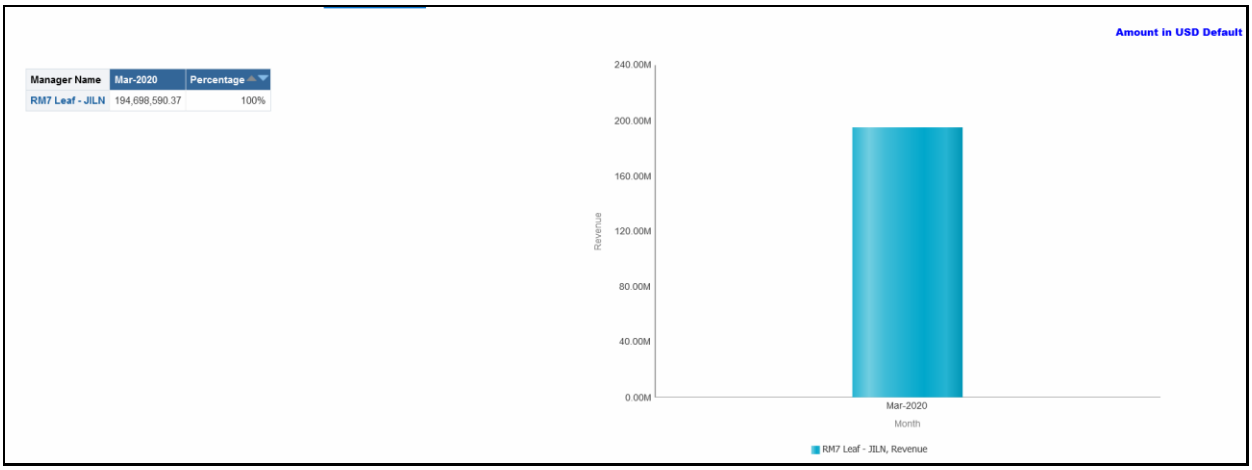
3.4.1 Revenue Summary Tab

The Revenue Summary tab displays the Revenue Distribution report.

3.4.1.1 Revenue Distribution

This report displays the percentage of the revenue for a set time period for a manager. You can filter the report by selecting the Manager filter.

Figure 96: Revenue Distribution



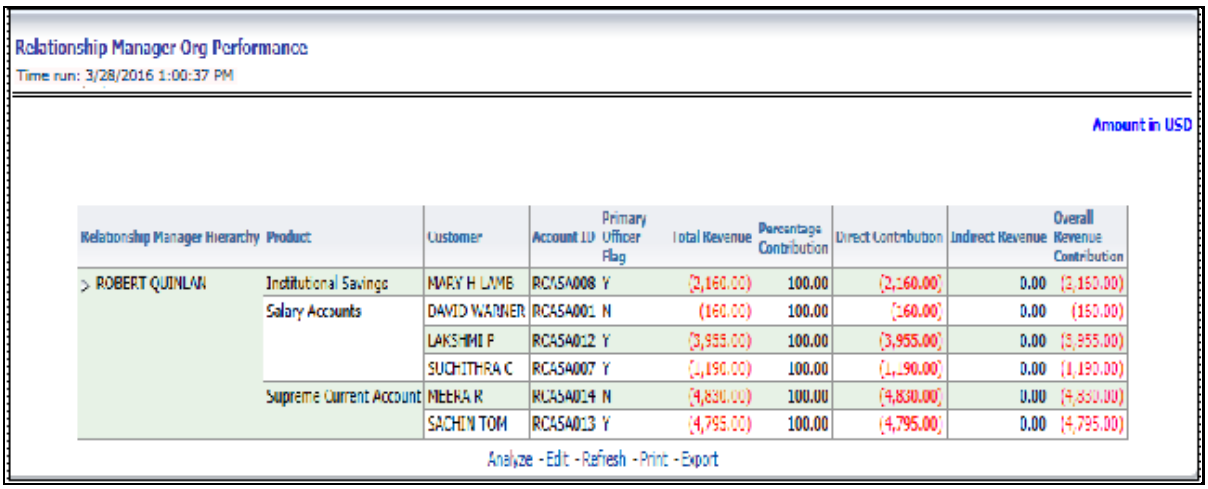
3.4.2 Relationship Manager Org Performance Tab

The Relationship Manager Org Performance tab displays the Relationship Manager Org Performance report.

3.4.2.1 Relationship Manager Org Performance

This report provides details of each Relationship Manager's performance at an Account Manager's level with details of customers, holding, total revenue, percent contribution to the business, and both direct and indirect revenue generation.

Figure 97: Relationship Manager Org Performance



Relationship Manager Org Performance

Time run: 3/28/2016 1:00:37 PM

Amount in USD

Relationship Manager Hierarchy	Product	Customer	Account ID	Primary Officer Flag	Total Revenue	Percentage Contribution	Direct Contribution	Indirect Revenue	Overall Revenue Contribution
> ROBERT QUINLAN	Institutional Savings	MARY H LAMB	RCASA008	Y	(2,160.00)	100.00	(2,160.00)	0.00	(2,160.00)
	Salary Accounts	DAVID WARNER	RCASA001	N	(160.00)	100.00	(160.00)	0.00	(160.00)
		LAKSHMI P	RCASA012	Y	(3,955.00)	100.00	(3,955.00)	0.00	(3,955.00)
		SUCHITHRA C	RCASA007	Y	(1,190.00)	100.00	(1,190.00)	0.00	(1,190.00)
	Supreme Current Account	NEEKA R	RCASA014	N	(4,830.00)	100.00	(4,830.00)	0.00	(4,830.00)
		SACHIN TOM	RCASA013	Y	(4,795.00)	100.00	(4,795.00)	0.00	(4,795.00)

Analyze - Edit - Refresh - Print - Export

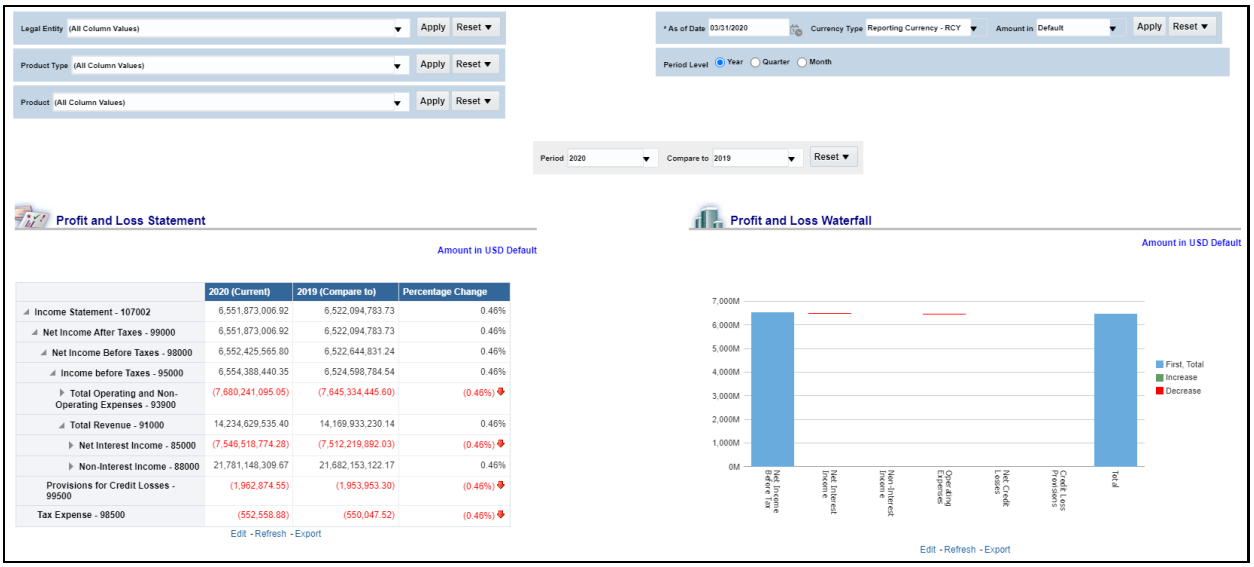
3.5 Product Analysis Dashboard

3.5.1 Profit and Loss Tab

The Profit and Loss tab displays the following reports:

- Profit and Loss Summary
- Profit and Loss Waterfall

Figure 98: Profit and Loss Statement & Profit and Loss Waterfall



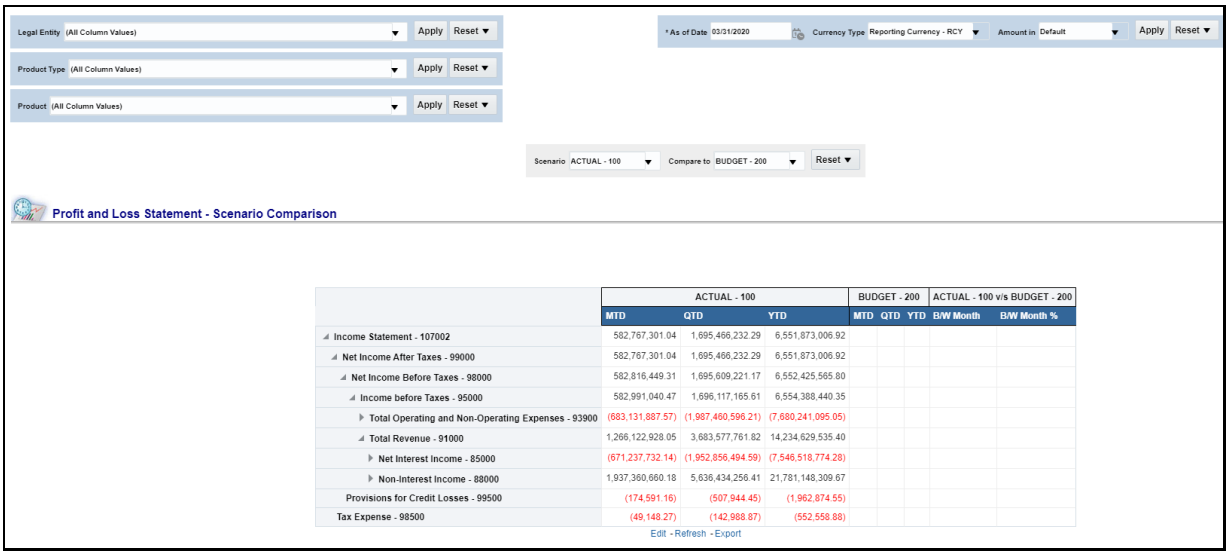
	2020 (Current)	2019 (Compare to)	Percentage Change
Income Statement - 107002	6,551,873,006.92	6,522,094,783.73	0.46%
Net Income After Taxes - 99000	6,551,873,006.92	6,522,094,783.73	0.46%
Net Income Before Taxes - 98000	6,552,425,565.80	6,522,644,831.24	0.46%
Income before Taxes - 95000	6,554,388,440.35	6,524,598,784.54	0.46%
Total Operating and Non-Operating Expenses - 93900	(7,680,241,095.05)	(7,645,334,445.60)	(0.46%)
Total Revenue - 91000	14,234,629,535.40	14,169,933,230.14	0.46%
Net Interest Income - 85000	(7,546,518,774.28)	(7,512,219,892.03)	(0.46%)
Non-Interest Income - 88000	21,781,148,309.67	21,682,153,122.17	0.46%
Provisions for Credit Losses - 99500	(1,962,874.55)	(1,953,953.30)	(0.46%)
Tax Expense - 98500	(552,558.88)	(550,047.52)	(0.46%)

3.5.2 Profit & Loss – Scenario Tab

The Profit & Loss – Scenario tab displays the Profit & Loss - Scenario Comparison report.

3.5.2.1 Profit & Loss - Scenario Comparison

Figure 99: Profit & Loss – Scenario Comparison



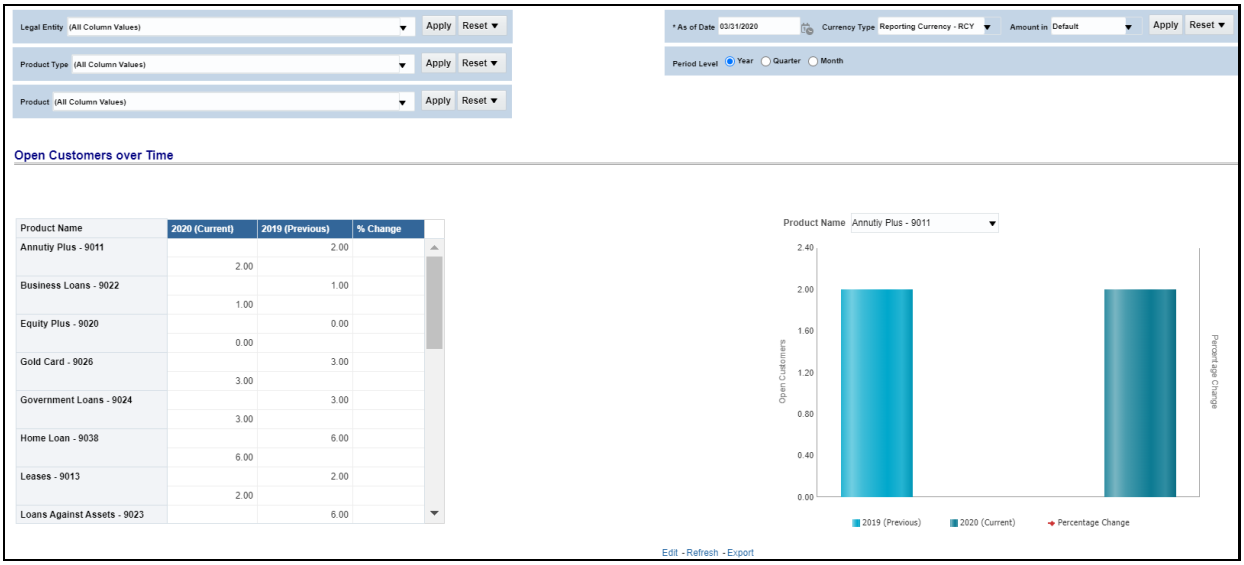
	ACTUAL - 100			BUDGET - 200			ACTUAL - 100 v/s BUDGET - 200	
	MTD	QTD	YTD	MTD	QTD	YTD	B/W Month	B/W Month %
Income Statement - 107002	582,767,301.04	1,695,466,232.29	6,551,873,006.92					
Net Income After Taxes - 99000	582,767,301.04	1,695,466,232.29	6,551,873,006.92					
Net Income Before Taxes - 98000	582,816,449.31	1,695,609,221.17	6,552,425,565.80					
Income before Taxes - 95000	582,991,040.47	1,696,117,165.61	6,554,388,440.35					
Total Operating and Non-Operating Expenses - 93900	(683,131,887.57)	(1,987,460,596.21)	(7,680,241,095.05)					
Total Revenue - 91000	1,266,122,928.05	3,683,577,761.82	14,234,629,535.40					
Net Interest Income - 85000	(671,237,732.14)	(1,952,856,494.59)	(7,546,518,774.28)					
Non-Interest Income - 88000	1,937,360,660.18	5,636,434,256.41	21,781,148,309.67					
Provisions for Credit Losses - 99500	(174,591.16)	(507,944.45)	(1,962,874.55)					
Tax Expense - 98500	(49,148.27)	(142,988.87)	(552,558.88)					

3.5.3 Customer Summary Tab

The Customer Summary tab displays the following reports:

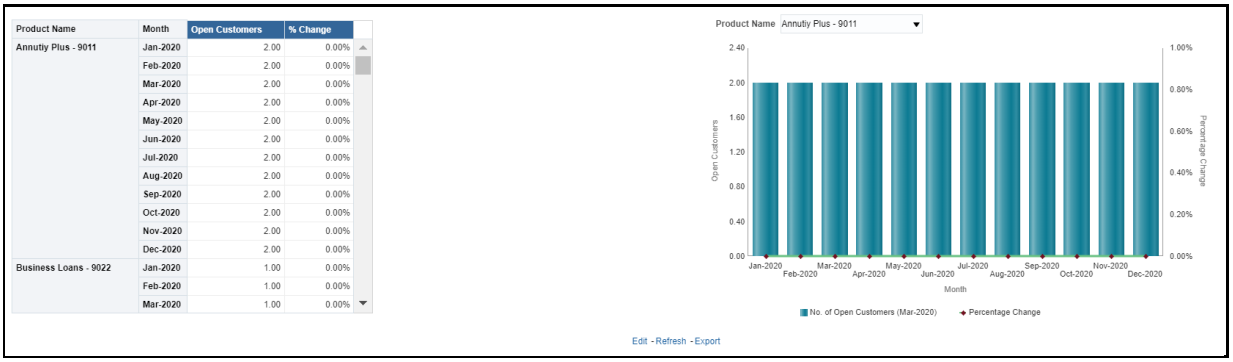
- Open Customers over Time

Figure 100: Open Customers over Time



- Customer Summary by Month

Figure 101: Customer Summary by Month

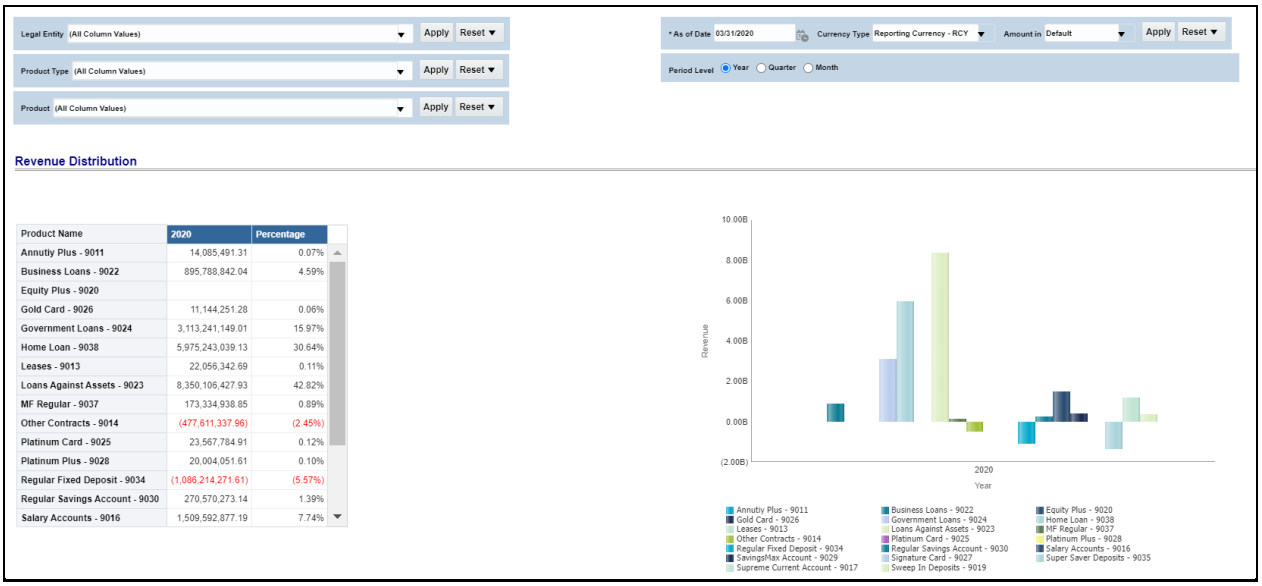


3.5.4 Revenue Summary Tab

The Revenue Summary tab displays the Revenue Distribution report.

3.5.4.1 Revenue Distribution

Figure 102: Revenue Distribution



Product Name	2020	Percentage
Annuity Plus - 9011	14,085,491.31	0.07%
Business Loans - 9022	895,788,842.04	4.59%
Equity Plus - 9020		
Gold Card - 9026	11,144,251.28	0.06%
Government Loans - 9024	3,113,241,149.01	15.97%
Home Loan - 9038	5,975,243,039.13	30.64%
Leases - 9013	22,056,342.69	0.11%
Loans Against Assets - 9023	8,350,106,427.93	42.82%
MF Regular - 9037	173,334,938.85	0.89%
Other Contracts - 9014	(477,611,337.96)	(2.45%)
Platinum Card - 9025	23,567,784.91	0.12%
Platinum Plus - 9028	20,004,051.61	0.10%
Regular Fixed Deposit - 9034	(1,086,214,271.61)	(5.57%)
Regular Savings Account - 9030	270,570,273.14	1.39%
Salary Accounts - 9016	1,509,592,877.19	7.74%

3.5.5 Performance Summary Tab

The Performance Summary tab displays the following reports:

- Margin Report
- Risk Adjusted Performance Metrics

3.5.5.1 Margin Report

Figure 103: Margin Report

Customer Name	Net Fee Income (%)	Transfer Pricing Charge Rate (%)	Transfer Pricing Credit Rate (%)	Gross Interest Income (%)	Net Interest Margin (%)
Airtel Pvt Ltd - OBIB2C19	41.78%	0.00%	0.00%	4.57%	(18.72%)

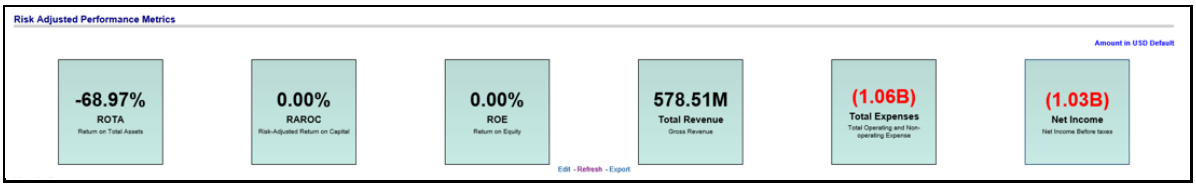
Edit - Refresh - Export

3.5.5.2 Risk Adjusted Performance Metrics

This report helps you to determine the ratio of risk-adjusted Net Income against the Economic Capital.

This metric is also called Risk-Adjusted Return On Capital (RAROC). It helps in determining the efficiency of Economic Capital corresponding to every customer. This Report shows a snapshot of measures against various reporting lines, for example, Total Revenue, Total Expenses, Net Income, Return on Total Asset RAROC-Economic Capital, and Return on Equity.

Figure 104: Risk-Adjusted Performance Metrics



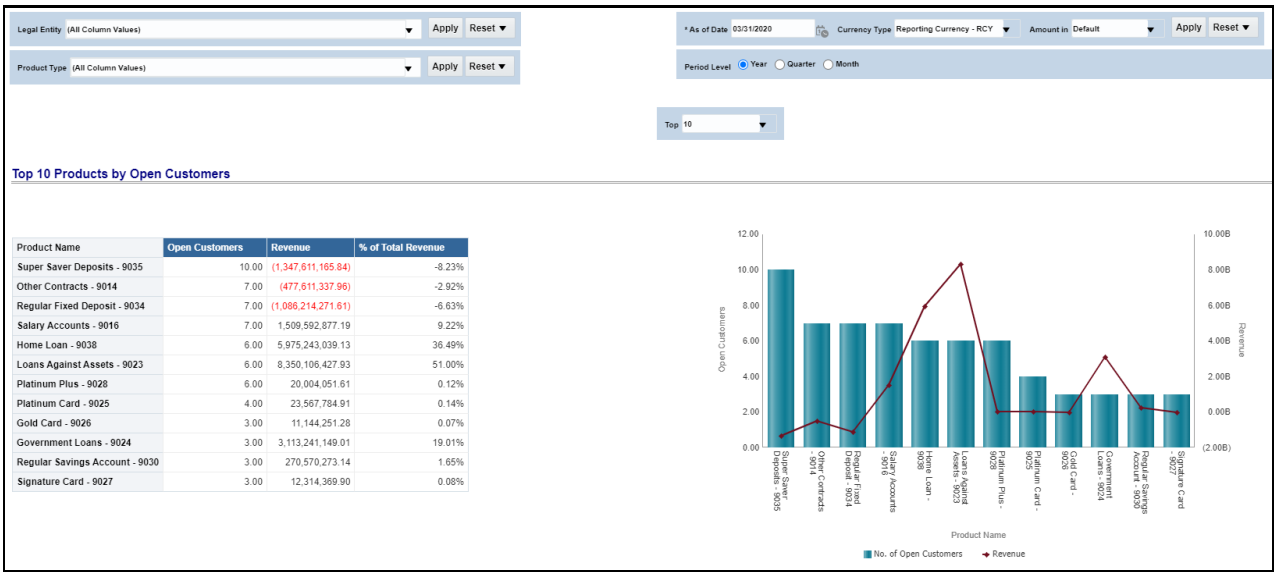
3.5.6 Top N Summary Tab

The Top N Summary tab displays the following reports:

- Top 10 Products by Customers
- Top 10 Products by Revenue

3.5.6.1 Top 10 Products by Customers

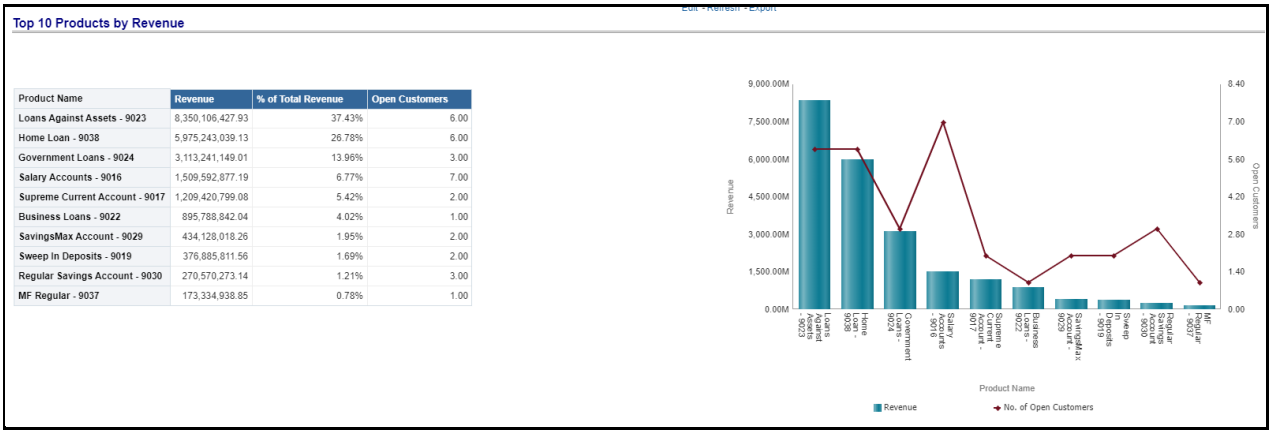
Figure 105: Top 10 Products by Customers



Product Name	Open Customers	Revenue	% of Total Revenue
Super Saver Deposits - 9035	10.00	(1,347,611,165.84)	-8.23%
Other Contracts - 9014	7.00	(477,611,337.96)	-2.92%
Regular Fixed Deposit - 9034	7.00	(1,086,214,271.61)	-6.63%
Salary Accounts - 9016	7.00	1,509,592,877.19	9.22%
Home Loan - 9038	6.00	5,975,243,039.13	36.49%
Loans Against Assets - 9023	6.00	8,350,106,427.93	51.00%
Platinum Plus - 9028	6.00	20,004,051.61	0.12%
Platinum Card - 9025	4.00	23,567,784.91	0.14%
Gold Card - 9026	3.00	11,144,251.28	0.07%
Government Loans - 9024	3.00	3,113,241,149.01	19.01%
Regular Savings Account - 9030	3.00	270,570,273.14	1.65%
Signature Card - 9027	3.00	12,314,369.90	0.08%

3.5.6.2 Top 10 Products by Revenue

Figure 106: Top 10 Products by Revenue



Product Name	Revenue	% of Total Revenue	Open Customers
Loans Against Assets - 9023	8,350,106,427.93	37.43%	6.00
Home Loan - 9038	5,975,243,039.13	26.78%	6.00
Government Loans - 9024	3,113,241,149.01	13.96%	3.00
Salary Accounts - 9016	1,509,592,877.19	6.77%	7.00
Supreme Current Account - 9017	1,209,420,799.08	5.42%	2.00
Business Loans - 9022	895,788,842.04	4.02%	1.00
SavingsMax Account - 9029	434,128,018.26	1.95%	2.00
Sweep In Deposits - 9019	376,885,811.56	1.69%	2.00
Regular Savings Account - 9030	270,570,273.14	1.21%	3.00
MF Regular - 9037	173,334,938.85	0.78%	1.00

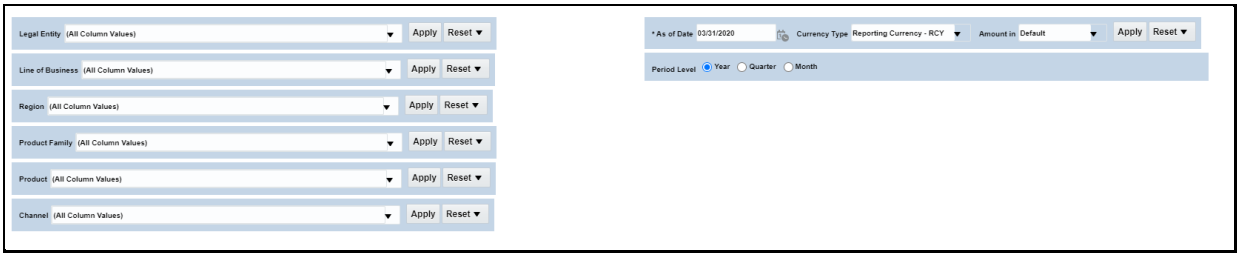
3.5.7 Summary Tab

The Summary tab displays the following reports:

- Acquisition by Channel
- Acquisition by Channel and Region
- Account Distribution by Credit Band and Channel
- Account Distribution by Credit Band and Region

The Report filters are as follows:

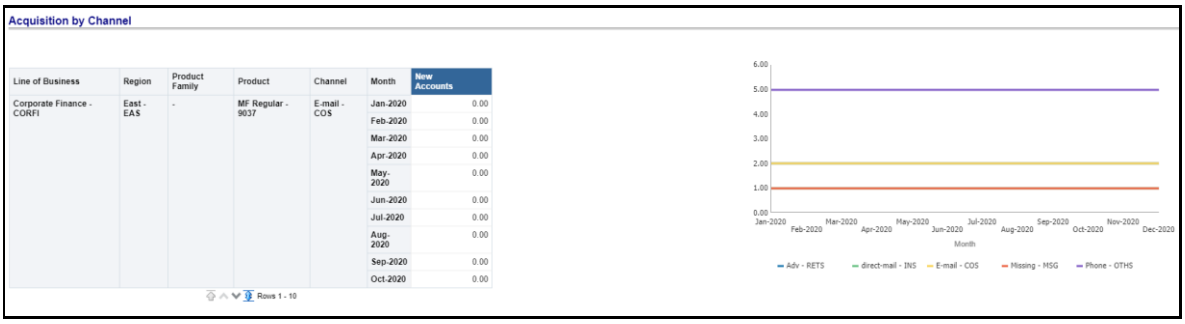
Figure 107: Filters



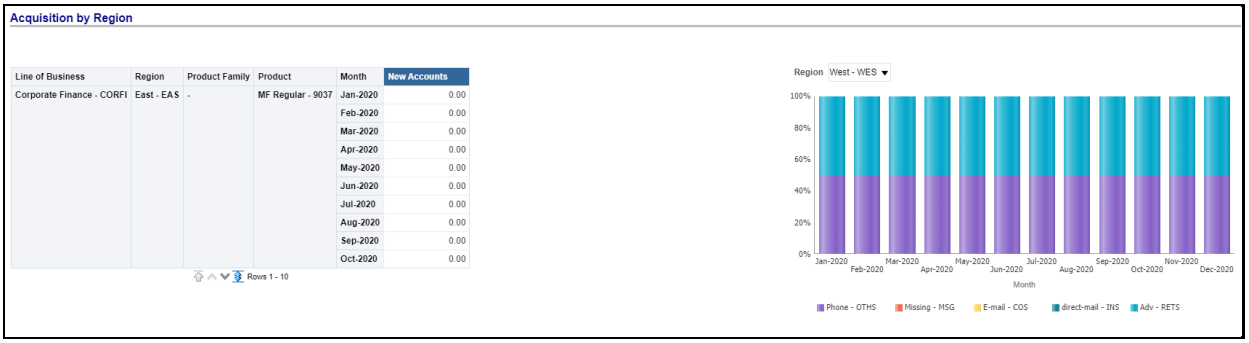
3.5.7.1 Acquisition by Channel

This report displays how acquisitions have migrated from one channel to another over a period.

Figure 108: Acquisition by Channel

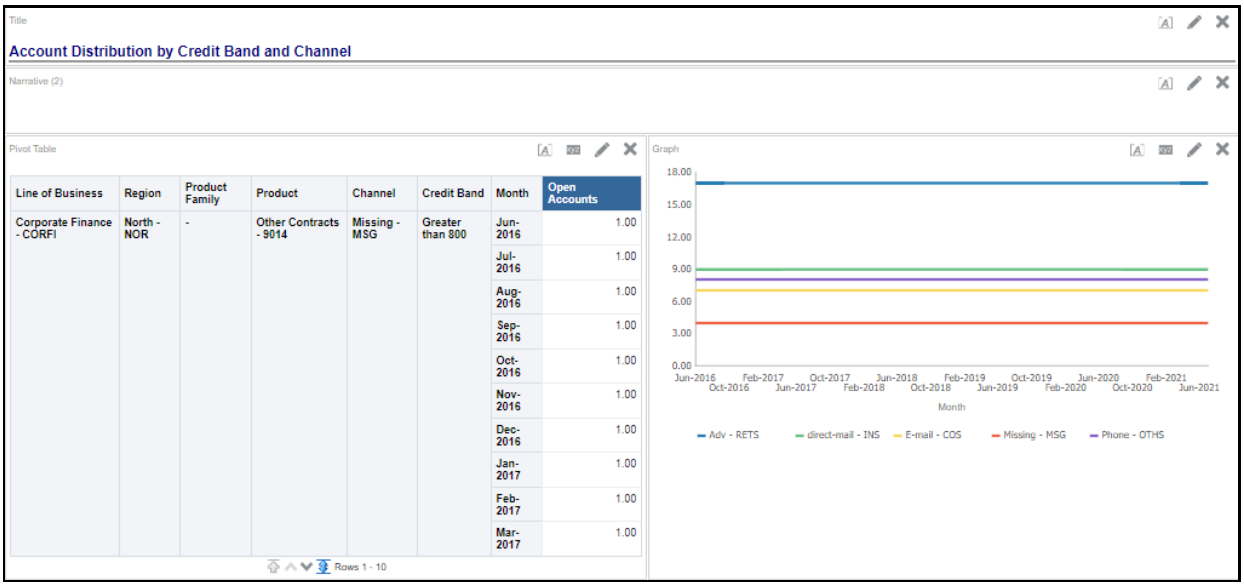


3.5.7.2 Acquisition by Region



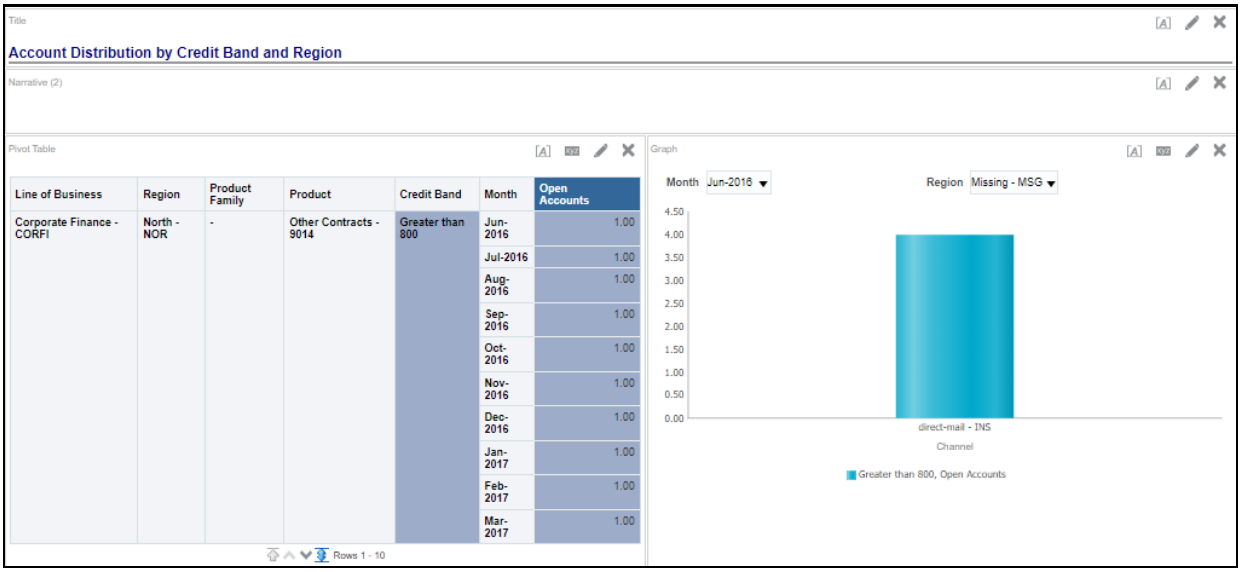
3.5.7.3 Account Distribution by Credit Band and Channel

This report outlines the number of accounts booked across various credit score bands and channels. The credit score corresponds to the customer holding the account.



3.5.7.4 Account Distribution by Credit Band and Region

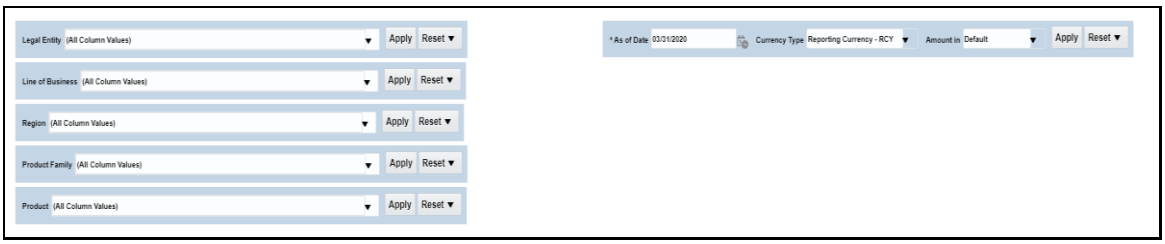
This report outlines the number of accounts booked across various credit score bands and region. The credit score corresponds to the customer holding the account.



3.5.8 Business Tab

The Business tab displays the following filters:

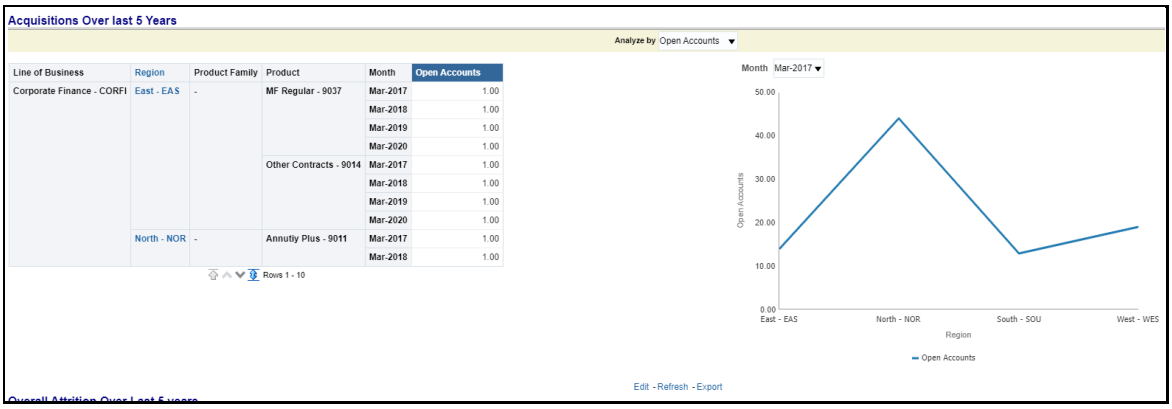
Figure 109: Filters



3.5.8.1 Acquisitions Over last 5 Years

This report displays the growth of accounts and customers over a period. The dashboard prompts allow the user to narrow this analysis down to a specific LOB, Product Family, or Product.

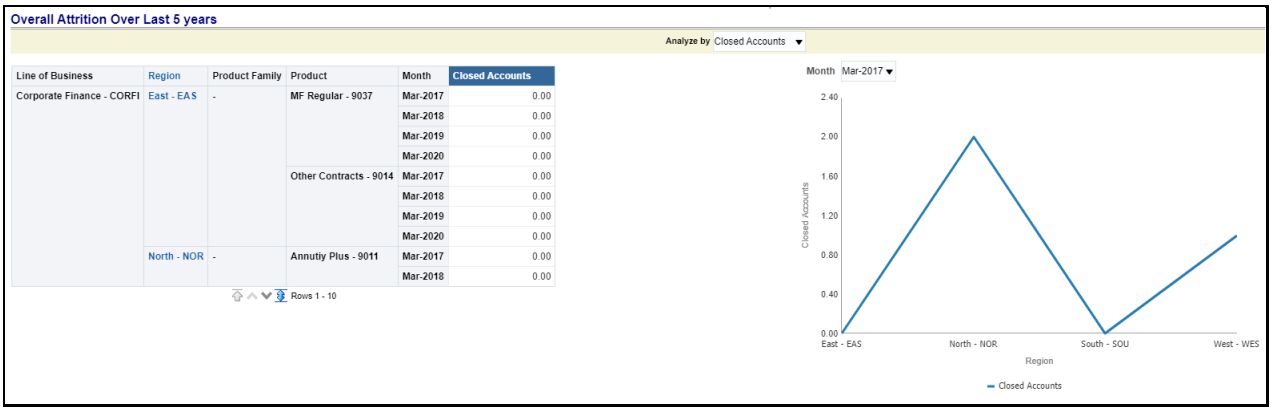
Figure 110: Acquisitions Over Last 5 Years



3.5.8.2 Overall Attrition Over last 5 Years

This report enables the user to have a view of the outflow (closed customers) or attrition over the last 5 years to fully understand how customers are flowing in and out of a certain product or product family or LOB.

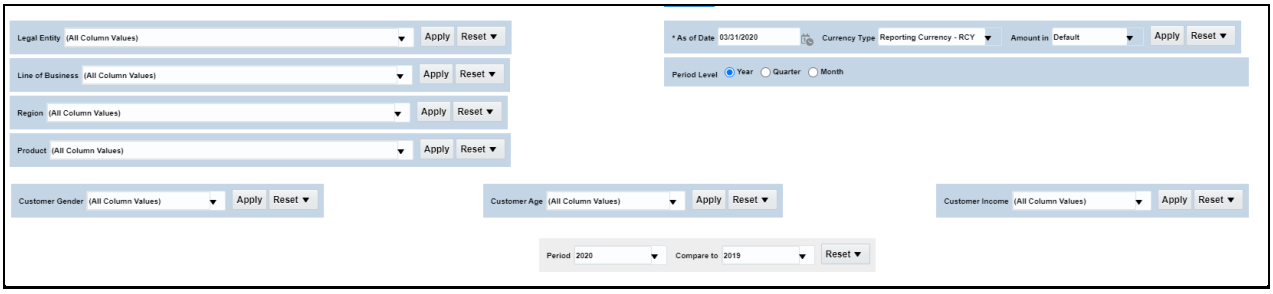
Figure 111: Overall Attrition Over Last 5 Years



3.5.9 Revenue Tab

The Revenue tab displays the Revenue Analysis report and has the following filters.

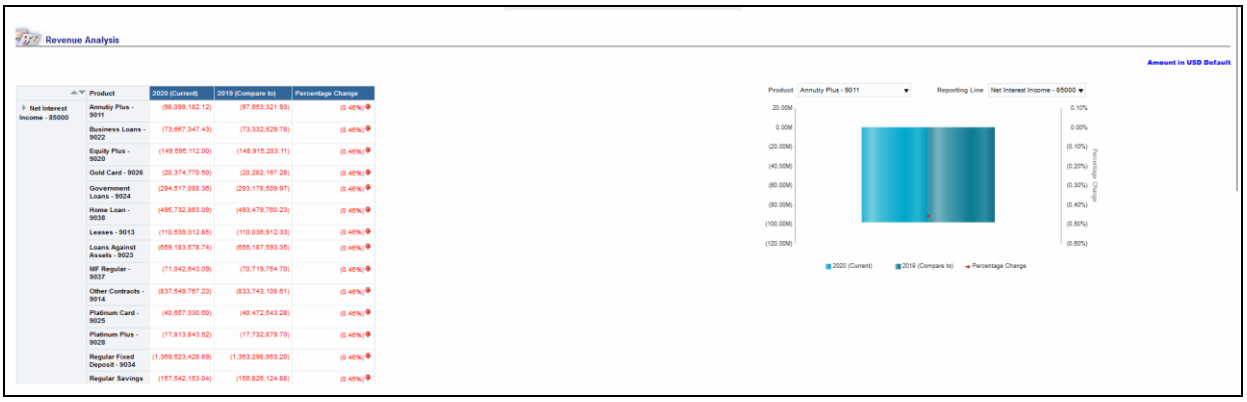
Figure 112: Filters



3.5.9.1 Revenue Analysis

This report displays variance analysis of the various Revenue components like Fee Income, Net Interest Revenue, and so on by Product with the ability to further understand this distribution across key customer segments like Gender, Age, and Income.

Figure 113: Revenue Analysis



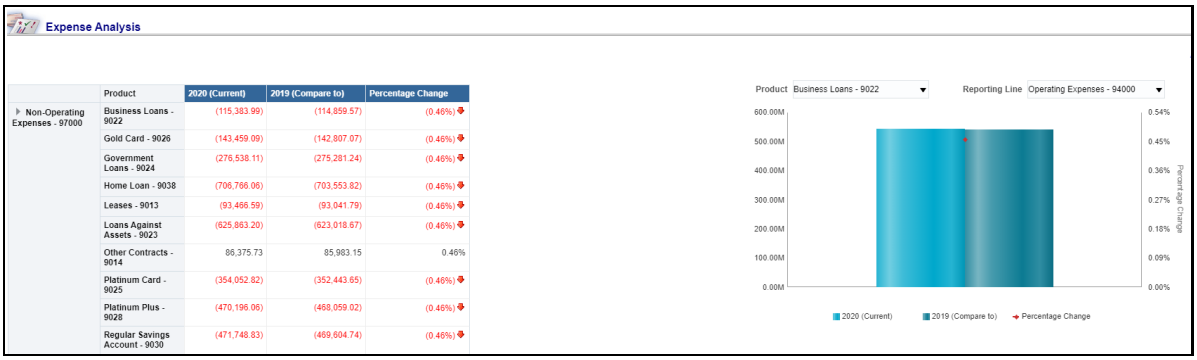
3.5.10 Expense Tab

The Expense tab displays the Expense Analysis report with the same report level filters as the Revenue Tab.

3.5.10.1 Expense Analysis

This report displays variance analysis of the various Expense components like Direct Expenses, Operating Expenses, and so on by Product with the ability to further understand this distribution across key customer segments like Gender, Age, and Income.

Figure 114: Expense Analysis

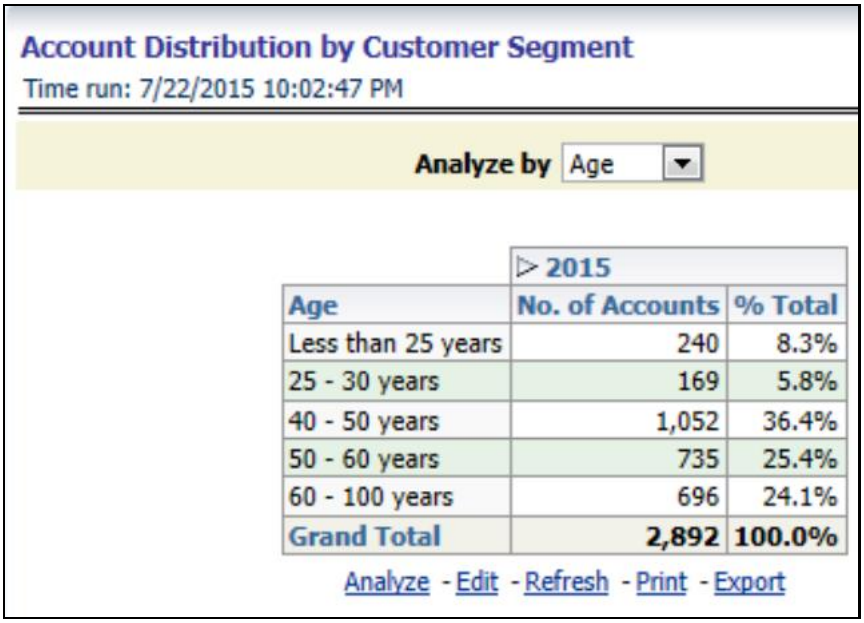


3.5.11 Customer Tab

The Customer tab displays the Account Distribution by Customer Segment report.

3.5.11.1 Account Distribution by Customer Segment

Figure 115: Account Distribution by Customer Segment

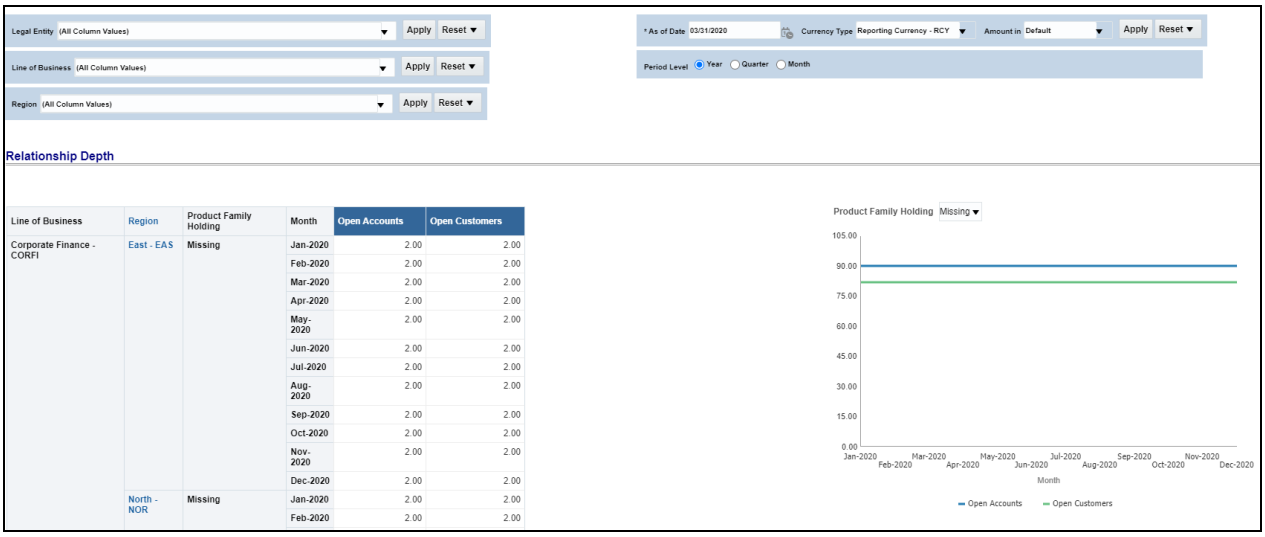


3.5.12 Relationship Tab

The Relationship tab displays the Relationship Depth report.

3.5.12.1 Relationship Depth

Figure 116: Relationship Depth



Line of Business	Region	Product Family Holding	Month	Open Accounts	Open Customers
Corporate Finance - CORFI	East - EAS	Missing	Jan-2020	2.00	2.00
			Feb-2020	2.00	2.00
			Mar-2020	2.00	2.00
			Apr-2020	2.00	2.00
			May-2020	2.00	2.00
			Jun-2020	2.00	2.00
			Jul-2020	2.00	2.00
			Aug-2020	2.00	2.00
			Sep-2020	2.00	2.00
			Oct-2020	2.00	2.00
			Nov-2020	2.00	2.00
			Dec-2020	2.00	2.00
	North - NOR	Missing	Jan-2020	2.00	2.00
			Feb-2020	2.00	2.00

3.5.13 Risk Summary Tab

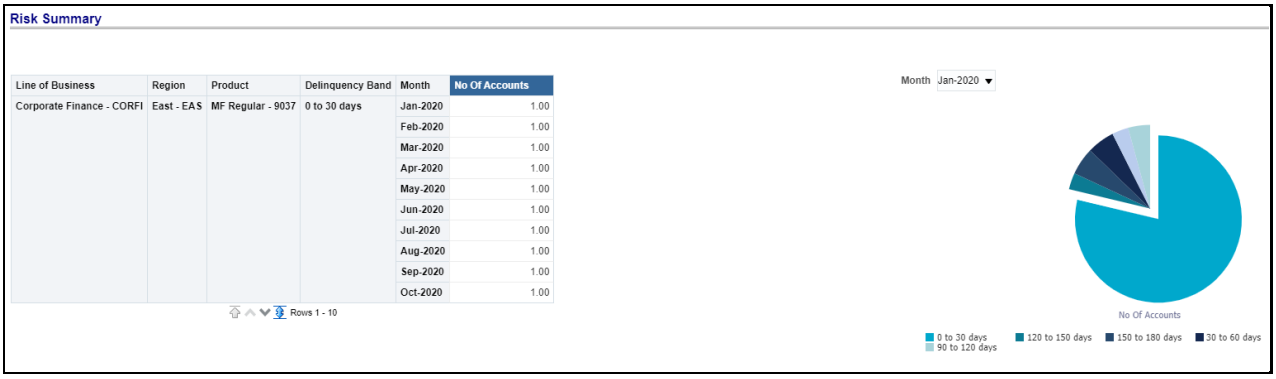
The Risk Summary tab displays the following reports:

- Risk Summary
- Credit Loss Statement

3.5.13.1 Risk Summary

This report gives a snapshot of the number of accounts in each delinquency bucket and the corresponding balance in each of these buckets. This can further be refined to limit this data to a specific LOB or a product within a LOB.

Figure 117: Risk Summary

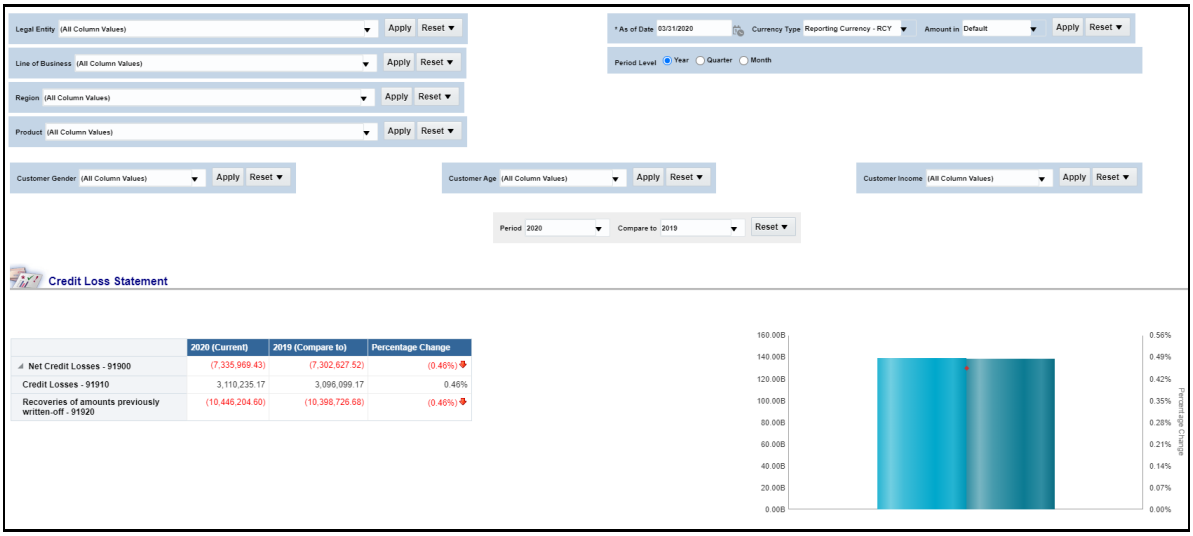


Line of Business	Region	Product	Delinquency Band	Month	No Of Accounts
Corporate Finance - CORFI	East - EAS	MF Regular - 9037	0 to 30 days	Jan-2020	1.00
				Feb-2020	1.00
				Mar-2020	1.00
				Apr-2020	1.00
				May-2020	1.00
				Jun-2020	1.00
				Jul-2020	1.00
				Aug-2020	1.00
				Sep-2020	1.00
				Oct-2020	1.00

3.5.13.2 Credit Loss Statement

This report displays Net Credit Loss (Gross Credit Loss adjusted for any recoveries) booked by the bank.

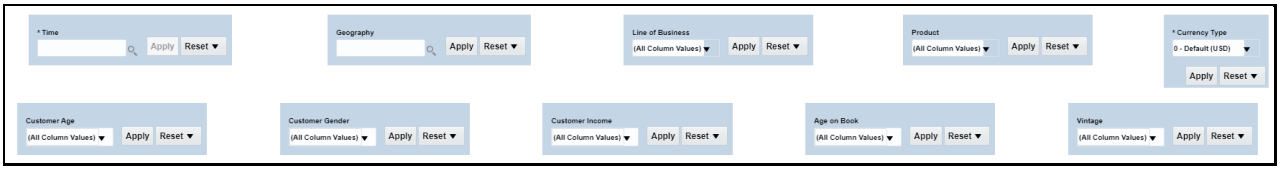
Figure 118: Credit Loss Statement



3.5.14 Cards Tab

Applicable filters for the reports include.

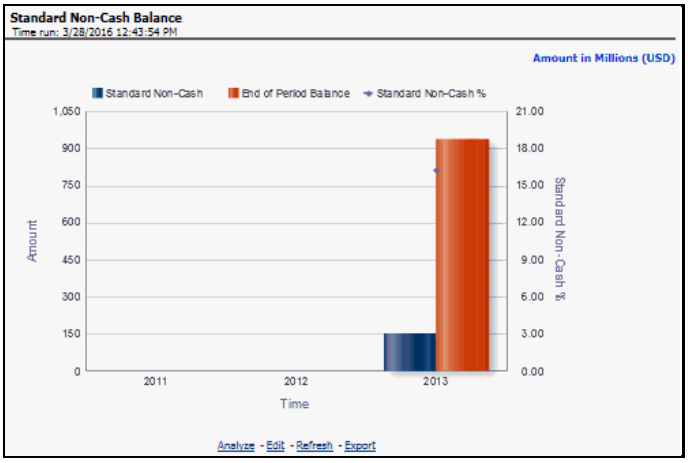
Figure 119: Filters



3.5.14.1 Standard Non-Cash Balance

This report displays the growth (or decline) of customer non-cash balance over time.

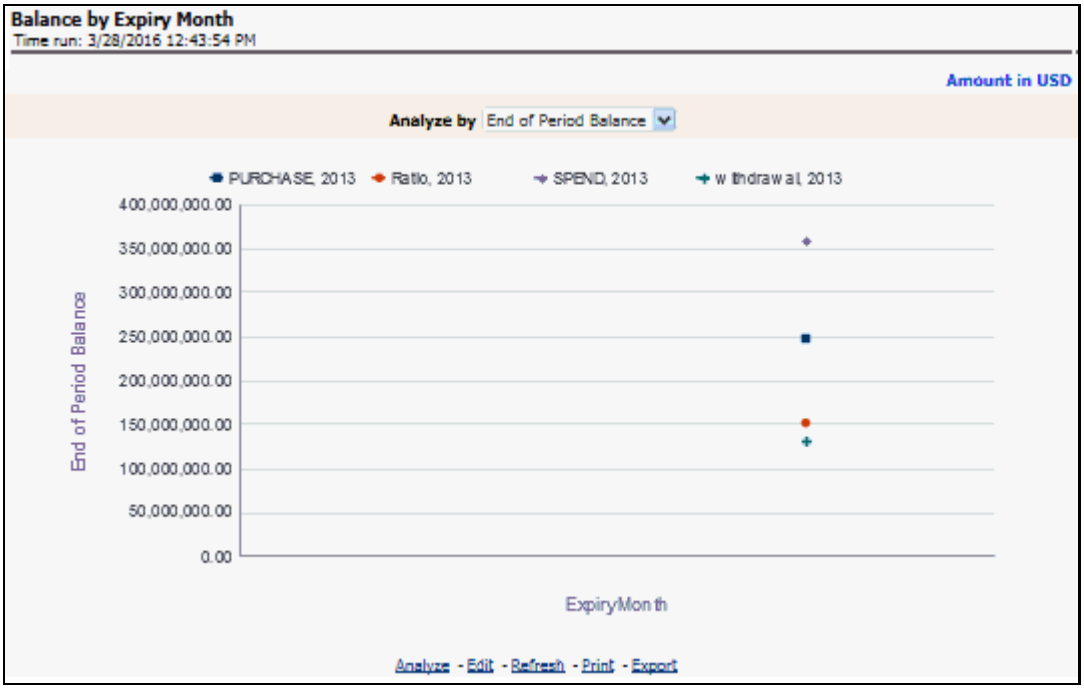
Figure 120: Standard Non-Cash Balance



3.5.14.2 Balance by Expiry Month

This report displays balance distribution across offer expiry dates gives the user an indication of the balance that is scheduled to flip to a different balance bucket.

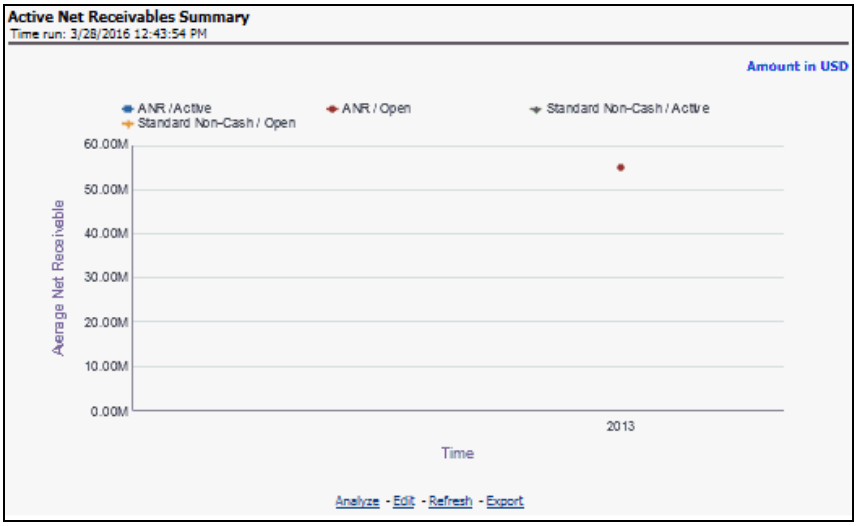
Figure 121: Balance by Expiry Month



3.5.14.3 Active Net Receivables Summary

This report displays the average growth (or decline) of balances per open customer in relation to how the standard non-cash balance is growing (or declining).

Figure 122: Active Net Receivables Summary



3.5.14.4 Summary of Balance (Receivables) Breakdown

This report summarizes the Average Net Receivable (ANR) mix across the different balance buckets available within the bank and the effective interest rate across each balance bucket.

Figure 123: Summary of Balance (Receivables) Breakdown

Summary of Balance (Receivables) Breakdown
Time run: 3/28/2016 12:43:54 PM

Amount in Millions (USD)

	2013		
	Balance	Revolve Rate	Effective Interest Rate
PURCHASE	247.47	0.31%	0.32%
Ratio	152.32	0.37%	0.32%
SPEND	401.96	0.29%	0.32%
withdrawal	132.15	0.37%	0.32%
Total Grand Total	**933.89**	**0.32%**	**0.32%**

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