

**Automated
Data Flow**

Our **Automated Data Flow** (ADF) solution helps banks automate generation and submission of various reports to the Reserve Bank of India (RBI) in prescribed formats and frequencies (daily, some weekly, monthly etc.)

We have designed a smart and efficient data model - centralized data repository (CDR) - according to RBI guidelines, and appropriate access controls.

Our solution is capable of generating reports as per latest CIMS guidelines.



ADF Reporting

Requirements



Banks are required to submit a large number of returns upto 250 to the RBI at predefined frequencies.



Banks are required to setup systems and processes to

- » Automate extraction of data from source systems / platforms
- » Build CDR / Data mart in the banks' eco system to manage metadata as the centralized data repository
- » Automate return generation
- » Standardise the reporting format into universally acceptable options like XML or XBRL.

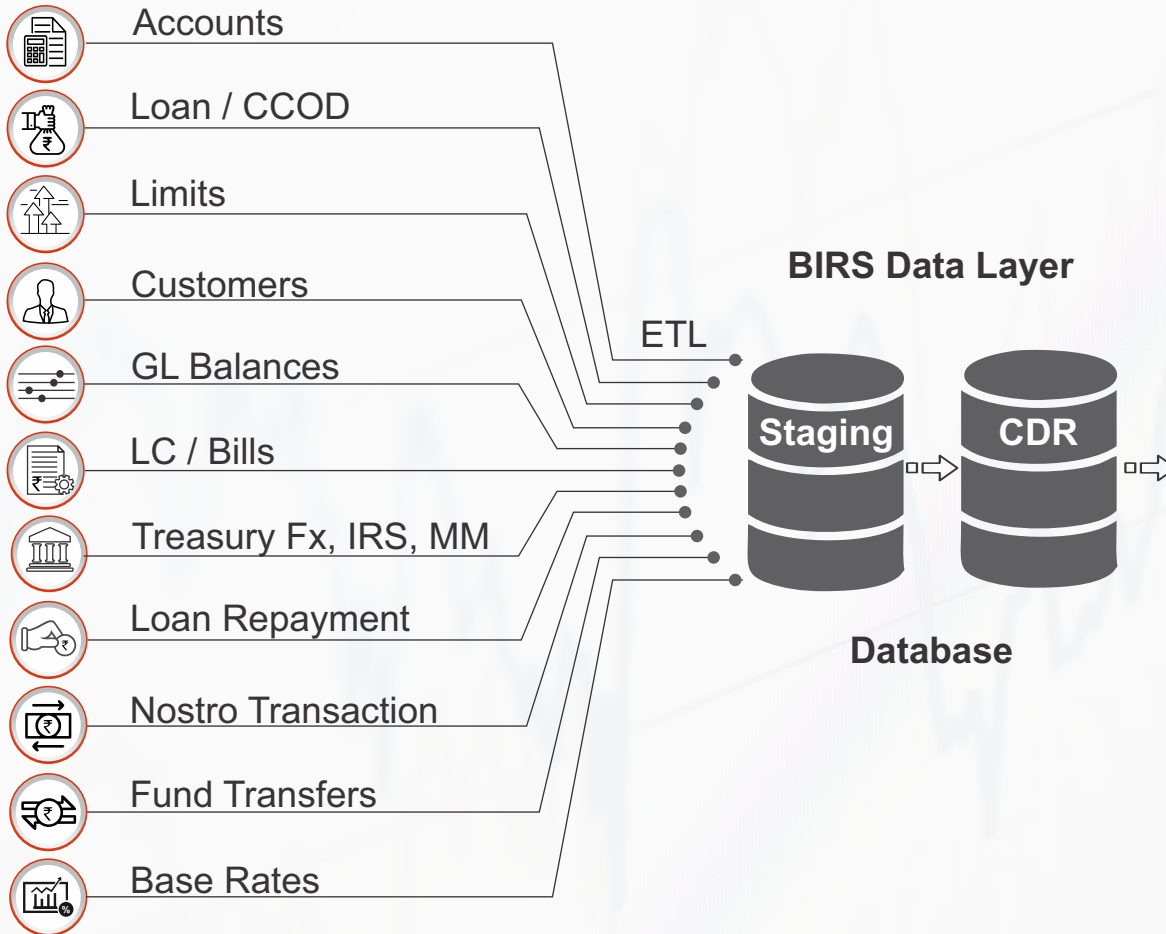


As per the latest directive on CIMS, banks are expected to leverage their current ADF system to generate XBRL files required for CIMS returns and utilize existing SFMS infrastructure for automation of returns submission.

ADF Reporting

Solution Framework

SPOT & Other Bank Sources



FULKRUM ADF Platform

- ADF reports
- Workflow with maker / checker
- Provision to update GL mapper
- Provision to pass Adjustments wherever necessary
- Manual uploads to address data gaps

20+ Manual Uploads

ADF Reporting

Solution Framework



Data Acquisition & Integration

- Automated Data extraction from multiple systems – CBS, Cash Management, Cards, Wallet, Treasury, Credit or from a data warehouse.
- Multiple ways of connecting – using scheduled jobs, scripts, stored procedures or accept file feeds eg. xls, csv, pipe delimited, etc.
- Workflow screens for incremental data input & authorization including adjustments, corrections etc.
- File upload & authorization capability for additional data not residing in banks business applications.



Data Transformation

- Parameter tables for ease of change.
- GL & product mappers for evolving banks.
- Validate and cleanse based on rules.
- Combine and transform data; Map data based on final RBI report requirements.
- Ensure re-usability & data source consistency for same items used in multiple reports.
- Load into intermediate/ destination tables.



Data Repository

- Central Data Repository as per RBI requirements
- Multiple data marts representing data subsets including intermediate tables to facilitate audit trails.
- Cubes on key data marts to enable drill down, composition / decomposition of report contents and perform audit checks
- Extensive audit logs.

ADF Reporting

Solution Framework



Report Generation

- Creating the respective RBI report in the desired format, presenting it for review and on authorization storing for onward submission.
- Reporting quality management and validations.



Report Submission and Archival

- Multiple formats as per RBI requirements – XBRL, XML, PDF, XLS, Doc
- Inventory and version control of all reports submitted.
- Archival of earlier reports generated and submitted to the RBI



Data Security

- Role based data access and report generation controls; Configured to specific client requirements.
- Audit trails and extensive logs.



Other Features

- Reporting calendar
- Reminders, escalations
- Dashboards
- Training and User Manuals



Centralized Data Repository



Comprehensive list of tables with all relevant attributes



Comprises a number of derived or computed fields



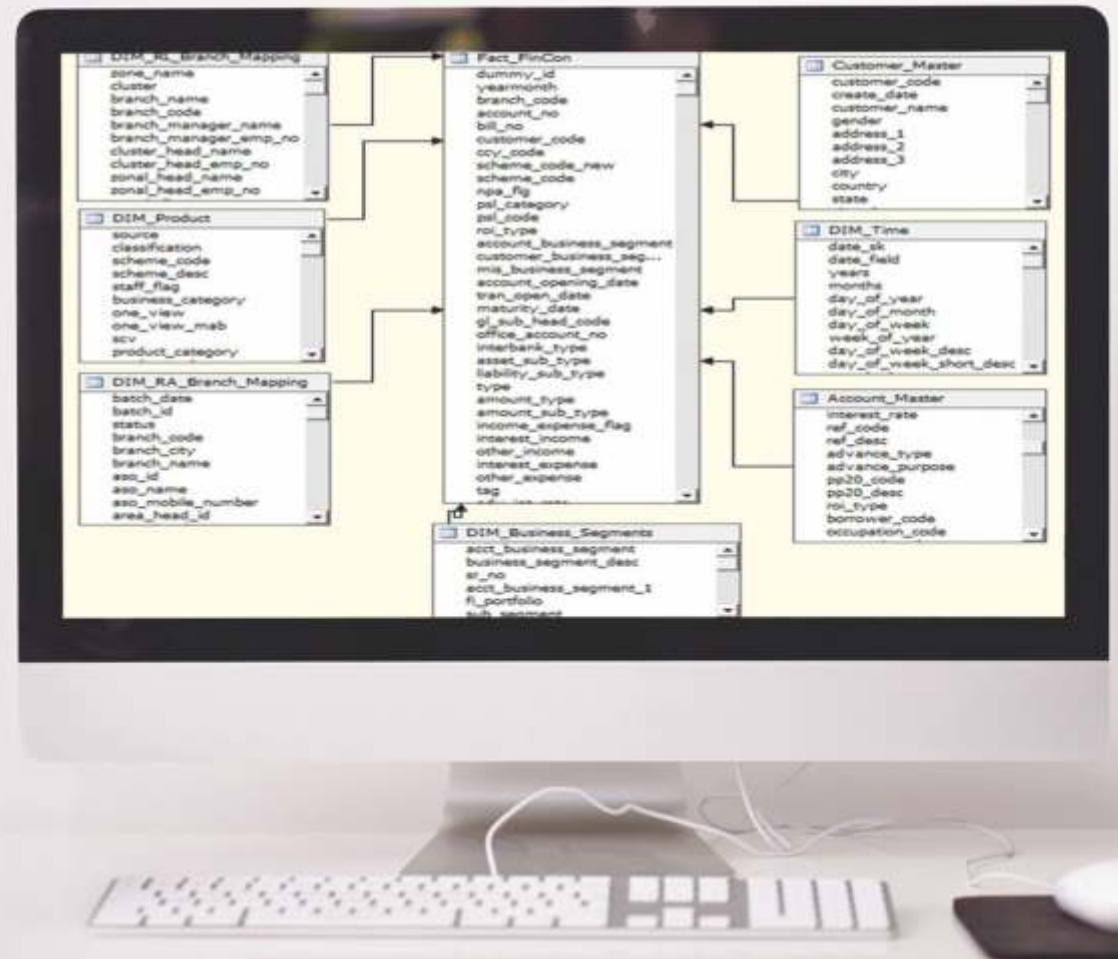
Parameter tables to deal with changing requirements



Framework for adjustments, value dating etc.



Framework to deal with cross report accuracy of key reporting metrics



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Business Intelligence and Risk Solutions (BIRS) provides a comprehensive range of risk management tools, analytical solutions and consulting services to financial institutions, banks, and corporates globally. We operate with a resource pool of 180+ analysts/developers and have engagements spanning 100+ clients in diverse geographies with a large presence in India, Sri Lanka, Mauritius, Malaysia, UAE and Africa. Some of our key clients include:

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- India's top 3 private sector banks by assets
- Mauritius' banking regulator
- UAE's largest bank
- A large private financial services provider in Mauritius.
- A premier private sector commercial bank in Sri Lanka
- A Mid-sized Malaysian Bank
- A leading African alternate credit financier



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