

Financial Spreading Support for a Top 10 Canadian Bank

USD 6m

cost savings and growing

20-25%

faster decisions on new loans

20-25%

more client facing time

>74,000

hours projects delivered

CLIENT CHALLENGES

- Slow loan approvals
- Inconsistent [spreading](#) at branch level
- Irregular monitoring
- Reduced front office productivity
- Lack of defined process and methodology document

OUR APPROACH

- Centralized spreading process to remove inconsistencies across branches
- Pyramid based offshore team set-up based on the complexity of spreads
- Historical data validation to make it consistent across the database
- Prepared detailed methodology document based on client's internal credit policy to produce a standardised output across the bank
- An automated and integrated [workflow tool](#) is designed to place, update, prioritize and track all the requests
- Urgent spreads delivery within 24 hrs and high quality output

IMPACT DELIVERED

- Seamless onshore and offshore transition through specifically designed End-to-End process maps
- Stringent service level agreements to ensure timely delivery and high quality output
- Multi-layered governance structure to track performance and productivity, identify headwinds and implement appropriate measures
- Channelized efficiency gains to deliver more value added work and effective management of workflow

About Acuity Knowledge Partners

Acuity Knowledge Partners is a leading provider of high-value research, analytics and business intelligence to the financial services sector. The company supports over 350+ financial institutions and consulting companies through a team of over 3,000+ subject matter experts who work as an extension of the clients' teams based out of various global delivery centres.

We empower our clients to drive revenues higher. We innovate using our proprietary technology and automation solutions. We enable our clients to transform their operating model and cost base.

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