

100% spreading coverage (over 20,000 spreads annually) on MRA

40-50%
annualized cost savings

20%
faster decisions on new loans

99.9%
accuracy of delivered output

>45,000
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 work-flow

About Acuity Knowledge Partners

Acuity Knowledge Partners, formerly part of Moody's Corporation, is a leading provider of bespoke research, analytics, staffing and technology solutions to the financial services sector.

Headquartered in London, Acuity Knowledge Partners has nearly two decades of transformation experience in servicing over 300 clients with a specialist workforce of over 2,500 analysts and delivery experts across its global delivery network.

We provide our clients with unique assistance not only to innovate, implement transformation programmes and increase operational efficiency, but also to manage costs and improve their top lines.

These services are supported by our proprietary suite of Business Excellence and Automation Tools (BEAT) that offer domain-specific contextual technology.

Acuity Knowledge Partners is assisted by Equistone Partners Europe, a leading private equity organisation that backs specialist growth businesses and management teams.