

US-based commercial bank

\$6m

in savings

18-20%

more client facing time

24hr

turnaround for urgent
spreads

\$40bn

loan portfolio monitored

CLIENT CHALLENGES

- » Top 15 US commercial bank with well diversified loan portfolio
- » Key challenges were
 - Slower market response time
 - In-adequate client facing time for portfolio managers
 - Increasing regulatory pressure
 - Difficulty to retain onshore talent
 - High cost of function

OUR APPROACH

- » Pyramid based offshore team set-up based on the complexity of work
- » Well-structured training and roll out plan
- » Target to deliver urgent spreads/quotes within 24 hrs, complete all reviews within the regulatory deadlines and produce high quality output
- » Additionally, Acuity Knowledge Partners supported in standardizing the review templates, new money transactions, reviews for portfolio purchase transactions, UAT for new risk rating platform and response to regulatory queries
- » An overall productivity improvement of 10-15% was achieved across different support functions

IMPACT DELIVERED

- » Acuity Knowledge Partners conducted a detailed white boarding session to scope out support levels & complexity
- » Prepared detailed Standard Operating Procedures to ensure compliance with the credit policies and client processes
- » Efficiency improvement was channelized to deliver higher volumes, ad-hoc projects and high complexity of work
- » Sector experts were inducted for specialized support (Healthcare, Insurance, Energy)
- » Multi-layered governance structure to track performance and productivity, identify headwinds and implement appropriate measures

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.