

# *FS Data & Analytics*

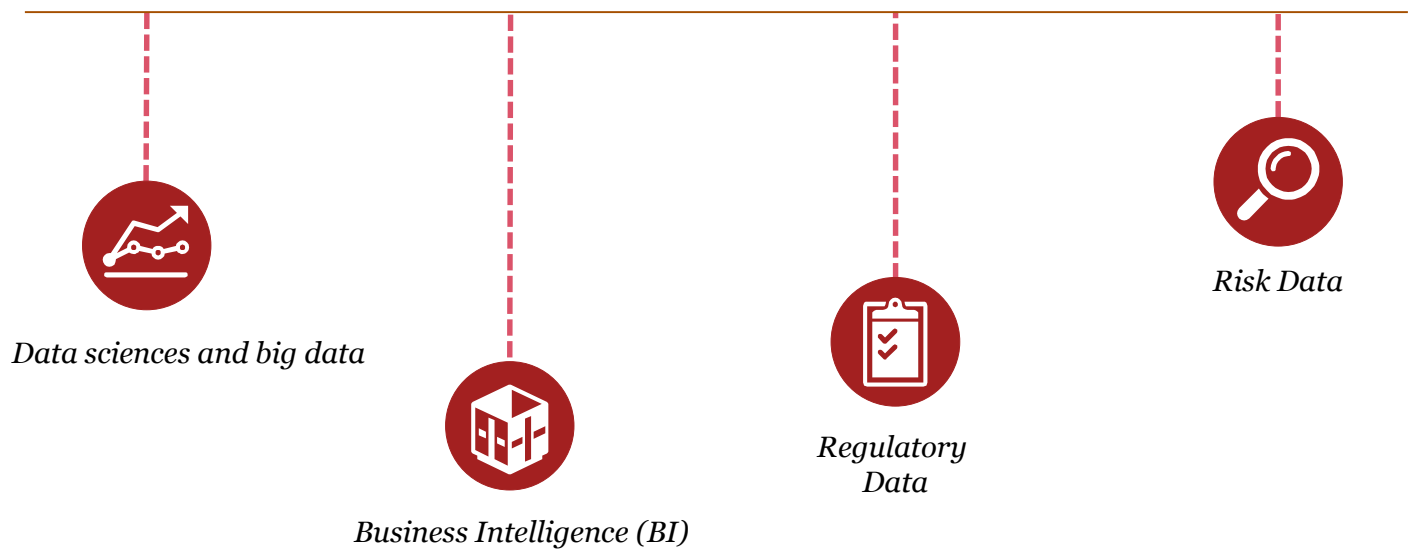


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# FS Data & Analytics Services

Our strong experience in the financial services (FS) sector has allowed us to develop a deep understanding of the current trends as well as the challenges faced by FIs. Keeping these in mind, we have classified our service offerings into four broad categories with dedicated teams specialising in each category. This allows us to develop innovative and future-ready solutions for our clients.

At PwC, we believe in providing a complete solution. We use our globally recognised framework—Transform—in all our engagements to deliver a holistic solution. From strategy through implementation and change management, we enable our clients to close the gap between planning and execution.



## Businesses covered

- Banking
- Insurance
- Asset and wealth management
- Private equity
- Non-bank financial companies (NBFCs)
- Capital markets & stock exchange
- Regulators

## How we can help

- Strategy, visioning, assessment
- Solution design
- Implementation and execution
- Project management
- Change management and benefits realisation

## 1. Data sciences and big data

It is increasingly important to consider non-traditional data sources (such as call logs, emails, click stream data and Internet of things [IoT]) along with traditional ones to augment insights and stay ahead of the competition. PwC has been engaged by leading FS institutions to provide cutting-edge analytics and big data solutions to solve critical business problems.



Data analytics



Machine learning



Insights driven organisation



Analysis of unstructured data



Analysis of sensor data, wearables, IoT

## 2. Business intelligence and data warehouse

Setting up a strong foundation and data architecture is a critical step towards establishing a framework for using data as an asset. We have helped multiple FIs in their end-to-end journey of establishing the data strategy, designing the information architecture, implementation of the data warehouse and driving adoption and benefits realisation.



Data warehouse



MIS dashboard automation



Balanced scorecard



Data modelling



Industry-specific data marts

## 3. Data-driven regulatory compliance

The Indian FS industry is experiencing a period of complex regulatory changes, and our clients are being presented with a unique set of challenges as they respond to these changes. Regulatory imperatives are non-negotiable. Our approach is to not only help clients comply with regulations but also to understand and respond to wider implications while doing so, i.e., the impact on people, processes and technology.



RBI regulations: ADF, RBS, etc.



GST



IFRS 9/Ind AS



FACTA & CRS



MiFID II/MiFIR



BCBS/Basel regulations

## 4. Risk Mitigation with data and analytics

Insights driven platforms are being built to mitigate risks across various areas within fraud and audit. Some of the FS companies are struggling on automation of Basel related risk framework and other FS companies are working on creating enterprise fraud framework. Risk analysis of Alternate channels for credit disbursement is one upcoming area.



Fraud analytics



Digital Audit



Alternative lending



AML screening



Controls testing

# The PwC advantage



Our digital innovation labs in Bengaluru and Kolkata work on both analytics roadmap and emerging technologies, such as big data, cloud and mobility



Our Centre for Forensic Technology & Analytics in Gurgaon provides a secure environment to handle enormous volumes of structured and unstructured data from a myriad of systems



Our Technology Consulting practice is Capability Maturity Model Integration (CMMI) Level 5 certified



Our global delivery framework, Transform, is used to ensure consistent delivery

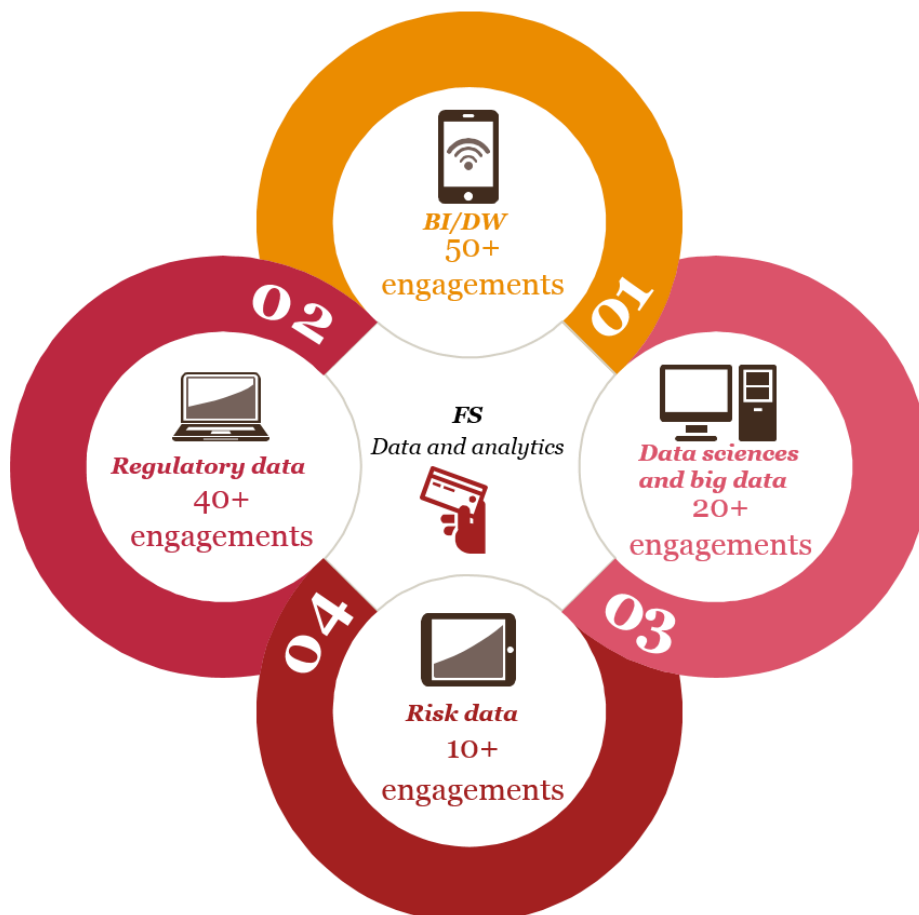


We have PwC proprietary analytics apps, IPs and knowledge assets



Strategic partnerships with OEM vendors, fin-tech companies and government agencies

# Our engagements in the last three years



## Contacts

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