



Brochure

LTIMindtree's EPM Solution for Branch-Level Profitability for Retail Banking

Introduction

Enterprise Performance Management (EPM) is a comprehensive solution for calculating profitability at the branch level and analyzing cost and revenue allocation in retail banking. It enables accurate service and product profitability assessment at individual branches and against customer segments.

Our EPM Profitability and Cost Management (PCM) system offers a specialized accounting and activity-based costing solution. It provides insights into each operating branch's revenue, cost, and gross margin percentages.



Business Problem

Retail banking conglomerates often lack sufficient Key Performance Indicators (KPIs) and metrics for calculating activity-based costs and profitability at the branch level. Accurately measuring and evaluating the costs and profitability associated with various activities can be quite challenging. The banks provide a wide range of products and services with their own cost structure and revenue generation potential. Assigning costs and calculating profitability at the branch level requires a deep understanding of the cost drivers and their allocation to different products and services. The complexity of the product and service offerings adds to the challenge of accurately attributing costs to specific activities.

Some other challenges related to these are fragmented data sources leading to difficulties in data monitoring and inaccurate analysis. Inconsistent or ad-hoc cost allocation practices across branches result in unreliable cost data, making comparing and analyzing profitability across different branches challenging.



Our Solution

LTIMindtree presents a cost and profitability solution for the banking and financial service industry built on the Oracle EPM PCM Cloud Suite. The solution:

- Collects data by integrating on-premises and cloud data sources with the EPM cloud platform.
- Allocates cost and revenue from the company/corporate level to individual branches/groups based on cost/revenue drivers.
- Responsible for total company to individual branch level allocations on the basis of the relative index of measured weightage for each branch.
- Ensures profitability KPIs for custom calculation of profitability indicators.
- Considers various revenue and cost components at different levels for the sequential buildup of branch profitability.
- Simulates branch profitability against service groups, individual branches, and specific activities.



Why LTIMindtree

LTIMindtree brings over two decades of experience in EPM transformation capabilities, including financial transformation for corporate finance, operational streamlining, and solution building on cost management, financial management, and strategy management solutions. We also specialize in solution building on cost, financial, and strategy management solutions.

LTIMindtree embraces the limitless possibilities of technology with a range of comprehensive IT services and solutions, that help empower your business to thrive in this digital age.

For more information, write to us at oraclemarketing@ltimindtree.com.

About LTIMindtree

LTIMindtree is a global technology consulting and digital solutions company that enables enterprises across industries to reimagine business models, accelerate innovation, and maximize growth by harnessing digital technologies. As a digital transformation partner to more than 700 clients, LTIMindtree brings extensive domain and technology expertise to help drive superior competitive differentiation, customer experiences, and business outcomes in a converging world. Powered by 84,000+ talented and entrepreneurial professionals across more than 30 countries, LTIMindtree — a Larsen & Toubro Group company — combines the industry-acclaimed strengths of erstwhile Larsen and Toubro Infotech and Mindtree in solving the most complex business challenges and delivering transformation at scale. For more information, please visit: www.ltimindtree.com