



Banking Analytics for Professionals

Introduction

Data Science is redefining every Industry domain. In BFSI domain, Data and Analytics is opening new opportunities, and differentiating one organisation from the other, and thereby giving a competitive edge. The objective of the workshop-based program is to learn applications of Banking analytics. We will learn how to identify the business cases and then solve for it using statistical techniques, and relevant tools.

Workshop

Face-to-Face Session

Duration

3 Days

24 Hours

Difficulty

Intermediate

Workshop objective(s)

- The participants will be educated on various banking products and processes of Banking Analytics
- The Real-time case studies which explains implementing Banking Analytics in a real-time scenario
- As Banking professionals, the course orients you to take speedy decisions in the banking industry
- The participants can decide to pursue a promising career as Banking Analytics

Who Should Attend

- Managers and Leaders from all and any of the 6 core sectors – Commercial Banking (Assets) ; Commercial Banking (Liabilities) ; Investment banking ; NBFCs ; Insurance; Risk and Collections.
- Specialists in functions related to Reporting and MIS.
- Techno-managerial roles from Analytics Unit who drive Analytics within the organization.

Topics Covered

- Evolution of data and technology in Banking
- Process in banking
- 5 types of Analytics techniques
- Problems and Process to solve problems
- Case studies

Learning Outcomes

Understanding the business cases in Banking and realise the benefits of using Banking Analytics

PURPOSE OF THE WORKSHOP

1. To enrich the participants with the Analytics possibilities in addressing the challenges in Commercial Banking (Assets) ; Commercial Banking (Liabilities) ; Investment banking ; NBFCs ; Insurance; Risk and Collections. and create tactics and strategies to tackle these effectively
2. To provide thought leadership and problem solving abilities to the managers and function heads in the < BFSI > domain.

OBJECTIVES OF THE WORKSHOP

For participants

1. To develop competencies in this emerging area of work in the 21st century
2. To up-skill themselves
3. To develop an approach of evidence based management
4. To use real life case studies and data to get the best grasp on this domain

For participating organisation

- To upskill BI and DW professionals with Analytics
- Create a team of skilled individuals in the area of management by numbers
- Create a culture of evidence based management

Sample Use cases

Common case study

Case Study 1-

- **Understanding the data using Descriptive stats**

Context-

- **A Bank has a new Marketing Manager who has joined . She is supposed to start performing on the job**
Problem statement - The Marketing manager wants to understand the data better. She wishes to explore if this data shows some trends about what type of people buy personal loans

Techniques used –

- **DCOVA and I framework**
- **Descriptive stats**

Tools used

- **R**

Case Study 2 area –

- **Clustering the database of customers**

Context-

- **The bank wants to understand if the customers can be clustered into homogenous groups using data which include - Tenure.CASA - in years Tenure.debit.card Tenure_max_loan- this is the oldest loan on books Tenure_min_loan- this is the newest loan on books Type of cust - HNI, Middle , others**

Techniques used –

- **DCOVA and I framework**
- **Associative stats and Clustering**

Tools used

- R

Case Study 3 area

- Understand what drives amount a customer will on the Insurance product

Context –

- An insurance company has data on individuals on total money spent in Life Insurance Products, Health Insurance Products and the Total Gross Salary (In lakhs). It wants to understand what a better indicator is for the amount spent on Life insurance, the health insurance or the customers earning.

Techniques used –

- DCOVA and I framework
- Associative stats and Correlation

Tools used

- R

Case Study 4 area – Predictive models

Context -

- The insurance company wants to create a linear equation to understand insurance price of the house to other factors given.

Techniques used –

- DCOVA and I framework
- Linear Regression model

Tools used

- R

Case Study 5 area – Forecasting

Context-

- A NBFC has some investors who create FDs where remittance is in Australian Dollars. It wants to look at the trend of the ratio of the conversion of Rupees to Australian Dollars and predict what should be the multiplier for the next few months.

Techniques used –

- DCOVA and I framework
- Forecasting model and Time Series

Tools used

- R

Workshop Details

Day	Morning	Duration	Afternoon	Duration
1	<ul style="list-style-type: none"> • Introduction and Welcome • Introduction to Process of Analytics 	1 hour 15 mins 2.5 hrs	<ul style="list-style-type: none"> • Introduction to Process of banking • Case study 1 – using descriptive stats to make sense of existing reports 	2.5 hrs 1.25 hrs
2	<ul style="list-style-type: none"> • Inferential stats – Bayes theorem • Case study 2 – How to use Bayes theorem • Inferential Stats – Sampling and Normal distributions 	1 hrs 1.25 hrs 1 hrs	<ul style="list-style-type: none"> • Case study 3 – How to use Normal Distributions for inferences • Differences stats and hypothesis testing • Case study 4 – Hypothesis test 	1. 25 hrs 1 hrs 1 hrs
3	<ul style="list-style-type: none"> • Associative stats – correlation / clustering • Case study 5 – How to use correlation • Associative stats - Clustering 	1 hrs 1.25 hrs 1 hrs	<ul style="list-style-type: none"> • Case study 5 – Clustering for segmentation • Introduction to Predictive analytics • Case study 7– Time series and forecasting 	1. 25 hrs 1 hrs 1 hrs
	<ul style="list-style-type: none"> • Introduction to Linear Regression models • Case study 8 – Regression models • Introduction to Logistic Regression 	1 hrs 1.25 hrs 1 hrs	<ul style="list-style-type: none"> • Case study 9– Logistic Regression model • Doubt clearing • Assessment 	1 hrs 1.25 hrs 1 hrs