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ELEMENT BASED REPORTING (EBR)

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Element Based Reporting

Future-Ready Regulatory Reporting for India

🎯 Challenges

- **Frequent regulatory updates:** Regulators are making frequent changes in regulatory reporting requirement to enhance data accuracy, ensure financial stability and align with global standards.

- **Reporting Is Getting More Granular:** Reporting to the Reserve Bank of India is transitioning from conventional form-based submissions to a detailed and standardized element-based submission.

- **Complex Compliance:** Burden on regulated entities to upgrade the reporting system for seamless and accurate regulatory reporting.

To navigate these changes, regulated entities need a robust and scalable Regulatory Technology platform which can integrate data seamlessly from upstream system till regulatory submission.

Solution

End-to-end reporting automation (CIMS & EBR) for regulated entities.

Configurable and scalable for business requirement and regulatory changes.
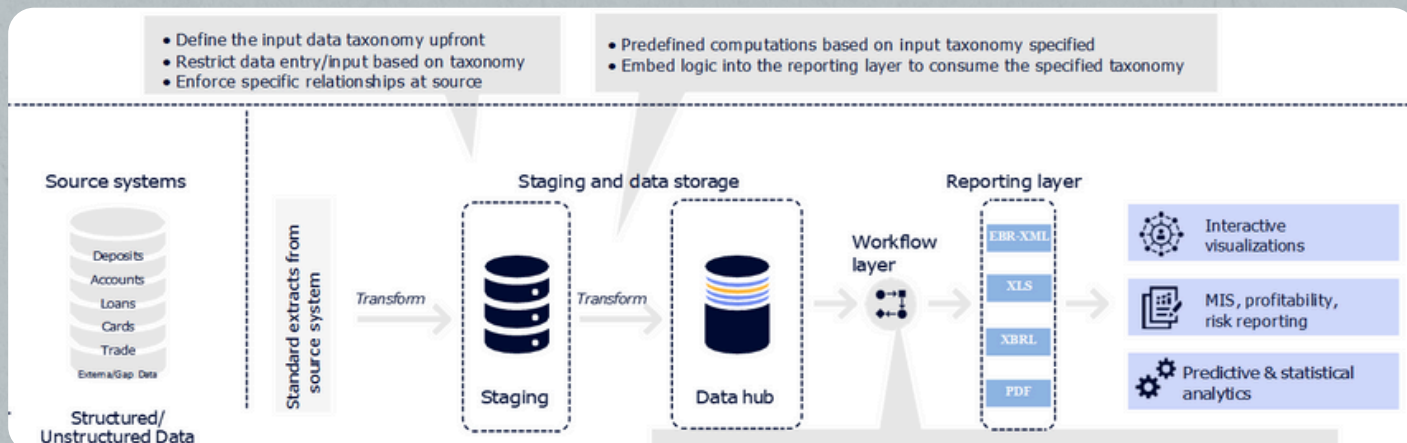
Seamlessly collect, validate, and submit regulatory data for reporting entities to stay regulatory compliant.

Provides features for seamless and accurate regulatory reporting journey

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Data Flow

- **Define the input data taxonomy upfront**
- **Restrict data entry/input based on taxonomy**
- **Enforce specific relationships at source**

- **Predefined computations based on input taxonomy specified**
- **Embed logic into the reporting layer to consume the specified taxonomy**

Source systems: Deposits, Accounts, Loans, Cards, Trade, External/Gap Data — Structured/Unstructured Data

Standard extracts from source system → Transform → Staging and data storage (Staging) → Transform → Data hub → Workflow layer → Reporting layer (EBR-XML, XLS, XBRL, PDF) → Interactive visualizations; MIS, profitability, risk reporting; Predictive & statistical analytics

- All the source systems containing required granular data will be identified.

- Data will be extracted from source system to Staging layer.

- Data will be transformed using data warehouse concepts and stored in data repository layer which is Datahub.

- User can generate the report in multiple formats from the application / reporting layer.

- Required logic-based computation will be performed in the workflow layer.

Benefits

Data Granularity

Data can be sourced from multiple upstream system at lowest granularity which can be used for other use cases as well.

Increased Accuracy

End-to-end automation helps accurate reporting with full traceability and minimal manual intervention.

Timely compliant

Stream-lined data flow and rule-based processing ensures timely and efficient report submission.

Pre-Built Regulatory Taxonomy

Solution comes up with embedded regulatory taxonomy which ensures consistent interpretation and accurate alignment with the regulatory guidelines.

Scalability & Flexibility

The solution is designed with flexibility to support all types of regulatory reports and can seamlessly adapt to evolving compliance mandates.

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Highlights

Element Dashboard
Consolidated view of all the reporting elements along with status of each element.

Data lineage
Ability to drill down the reporting metric of the element till the actual underlying granular data along with the logics used to compute the value.

Validation
Validation engine ensures data accuracy through predefined rules for reporting metric of the element.

Version Management
Ability to create and archive multiple versions of the element for audit trail.

Rule Engine
Centrally defined rules to compute the reporting metric of the element based on required logics.

User Management
Module to define the roles, create users and assign access privilege to replicate the actual structure of reporting entity.

Derived Dimension
UI driven framework to define business taxonomies centrally and maintain single source of truth for data.

Workflow Management
Review Process Flow engine to define numerous workflows with multiple approval levels. This workflow can be linked to an element or granular data point.

SDMX-ML Generation
Ability to show both element and Return format view of a reporting metric.

Return-Element Mapping View
In-built tool to generate SDMX-ML file as per regulatory standard for EBR submission.

Ready to simplify EBR?
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About Fintellix India Pvt Ltd.

Fintellix is operating in the intersection of regulators and regulated entities by providing cutting edge risk, regulatory, supervisory and data analytics solutions.