

2021

PRISM – Pricing & Wallet Share Optimization

Analytics solution for SME & Mid Corporate Banking

From subjective decisions to data-driven pricing and wallet share growth.

PART OF MY ANALYTICS JOURNEY



THE CHALLENGE

Limited visibility for RM decisions

Relationship Managers relied on personal judgement with little visibility into portfolio, client value or competitor pricing, leading to inconsistent pricing, low utilization and missed wallet share opportunities.



THE SOLUTION

An analytics-driven platform to optimize pricing, limits and wallet share.



KEY BENEFITS



Higher Income

Decisions backed by objective benchmarking and data.



Improved Wallet Share

Better mix of collections and loans with higher utilization of limits.



More Targeted RM Actions

Focus on high-potential customers with clear next best actions.



Scalable & Sustainable

Standardized, data-driven process enabling continuous improvement.

BUSINESS IMPACT (2022 – EARLY 2023)



15%

Growth in Income
(Year 1)

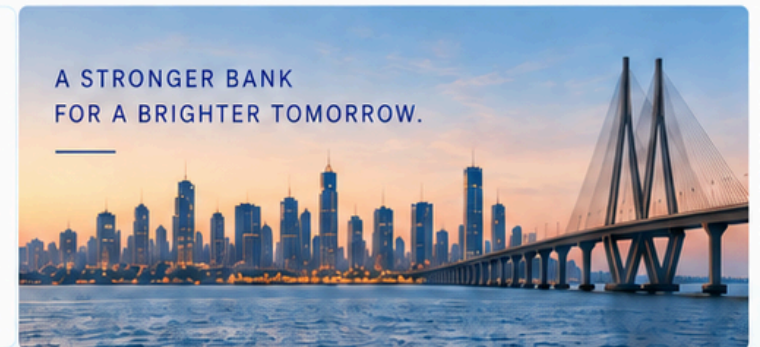


Significant
Improvement in
Pricing, Wallet Share
& Utilization



Integrated into
Workflow
for future scale

A STRONGER BANK
FOR A BRIGHTER TOMORROW.



From data to decisions. From insights to impact.

PEOPLE

ANALYTICS

EXECUTION

GROWTH

PRISM was created for SME and Mid-Corporate Banking to replace subjective pricing and wallet-share discussions with a scientific, portfolio-wide decision framework. Relationship Managers could see their own clients, but lacked a bank-wide benchmark for deciding where pricing, limits, utilization or wallet share could realistically be improved.

Strategic question	Response
Why was a new approach needed?	RMs had visibility of their own portfolios but not comparable customers across the bank, making target discussions subjective.
How did PRISM create comparability?	ML clustering grouped relatively homogeneous corporates using credit rating, industry, ownership, revenue size and leverage.
How were opportunities quantified?	Within clusters of roughly 50-100 companies, deciles were calculated for interest rate, collection wallet share, loan wallet share, utilization and RAROC.
How were targets controlled?	Business heads selected desired decile movement and priorities; customers were generally moved only one decile upward and top-decile customers were not disturbed.
How did it become operational?	Scores and target settings were converted into actionable RM recommendations, supported by leadership monitoring and internal adoption.

Business impact

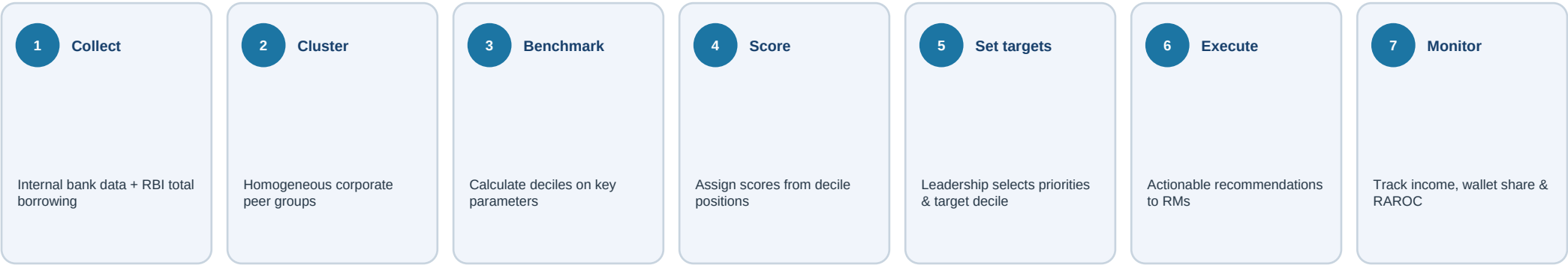
15%

growth in income in the first year of implementation. PRISM also created a repeatable framework for stronger pricing, higher wallet share, improved utilization and risk-adjusted return discussions.

From subjective RM judgement to comparable peer-based targets

Analytical stage	What PRISM did	Business interpretation
Cluster	Create relatively homogeneous corporate peer groups.	Credit rating; industry; ownership (PSU/private/MNC); revenue size; leverage / total borrowing.
Benchmark	Compare customers within each cluster.	Interest rate; collection wallet share; loan wallet share; utilization; RAROC.
Score	Translate decile positions into a consistent opportunity score.	Makes performance comparable and highlights gaps against peers.
Set target	Let business leadership choose desired movement and priorities.	Typically move one decile upward; protect customers already in top deciles.
Act	Push clear opportunities and rationale to RMs.	Focus RM conversations on pricing, limits, collections, loans and utilization.
Monitor	Track movement, income and RAROC over time.	Leadership review and continuous monitoring support adoption.

PRISM analytical flow



THE BUSINESS PROBLEM

Limited visibility

RMs could see their own portfolio but not the wider bank portfolio, so opportunities were difficult to benchmark.

Pushback on targets

When asked to increase pricing, limits or utilization, RMs could argue that each client was unique because of rating, ownership, size or borrowing structure.

Management challenge

Leadership lacked a logical, data-driven way to defend higher pricing or wallet-share targets consistently.

THE PRISM DECISION LOGIC

1. Build peers

Use clustering to compare customers with genuinely similar characteristics.

2. Establish position

Calculate deciles on commercial and risk-adjusted metrics inside each peer group.

3. Select ambition

Business heads choose the parameter priority and target decile movement.

4. Preserve realism

Move customers incrementally; do not disturb customers already at top-decile performance.

5. Create action

Convert the gap into RM-level pricing, limit, utilization and wallet-share recommendations.

6. Govern execution

Track movement and outcomes through regular leadership review.

Data & analytics foundation

Layer	Role in PRISM
Internal bank data	Provided customer, pricing, limits, utilization, collections, loans and portfolio performance inputs.
RBI total borrowing data	Added a view of total borrowing across banks and supported leverage / wallet-share context.
ML clustering	Created relatively homogeneous peer groups using rating, industry, ownership, size and leverage.
Benchmarking & deciles	Made pricing, wallet share, utilization and RAROC comparable within peer groups.
Scoring & dashboards	Converted benchmark positions into prioritized opportunities, targets and monitoring views.

Operating model

Business-head alignment	Leadership selected target deciles, priorities and the intensity of the commercial push.
RM enablement	Recommendations were translated into clear customer-level opportunities rather than abstract analytics.
Dashboard visibility	Performance views supported monitoring of pricing, wallet share, utilization, income and RAROC.
Continuous improvement	RM feedback and regular reviews were important because implementation required sustained business adoption.

5. Leadership & Capability Narrative

Business problem -> analytics -> adoption -> measurable impact

PRISM demonstrates a shift from relationship-manager intuition to a structured commercial decision system. The work combined banking context, corporate-finance measures and machine learning, then embedded leadership judgement into the target-setting process so that analytics could support - rather than replace - frontline commercial decisions.

Leadership dimension	Evidence from PRISM
Commercial orientation	Focused on pricing, limits, utilization, collections, loan wallet share and overall income growth.
Analytics judgement	Used clustering and peer benchmarking because absolute comparisons across heterogeneous corporates would be misleading.
Corporate finance integration	Included leverage, total borrowing, wallet share and RAROC alongside traditional pricing and utilization metrics.
Human-in-the-loop design	Business heads retained control over desired decile movement, parameter priority and push intensity.
Frontline adoption	RM feedback was used to customize the solution for the Indian banking context; extensive internal marketing supported adoption.
Governance & sustainability	Continuous leadership monitoring was needed to translate analytical targets into consistent execution.
Measurable impact	Income grew by 15% in the first year of implementation.

Portfolio message

PRISM shows how I combine business context, data science and corporate-finance logic to make subjective commercial decisions more defensible. The design used peer groups, benchmarking and controlled target setting to turn portfolio data into frontline action and measurable income growth.