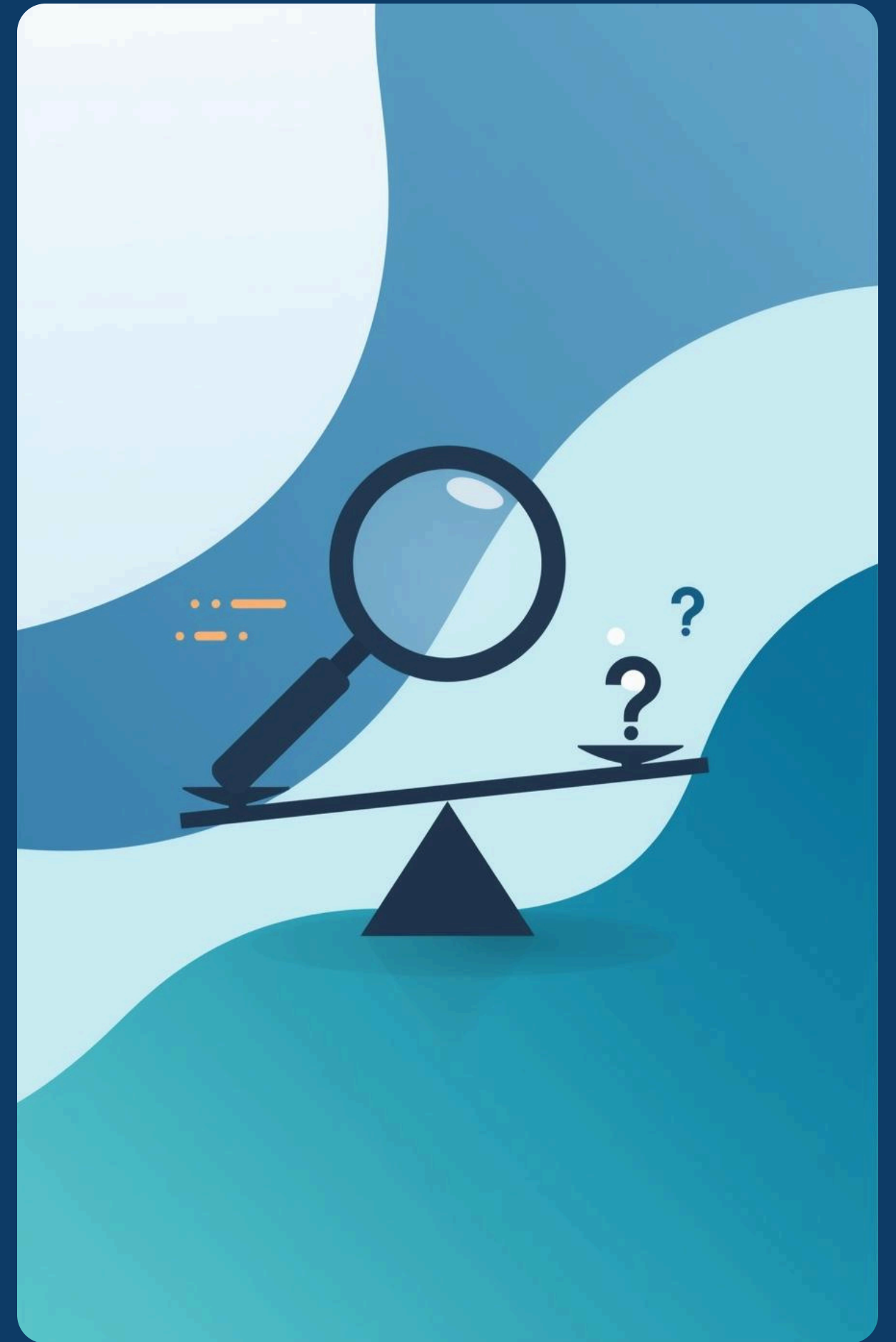


FinReg Monitor: Identify Risks

Presented by Rebbapragada Kartheek



Introduction to FinReg Monitor

FinReg Monitor allows users to pinpoint **company-specific risks** derived from the **Management Discussion & Analysis section** of annual integrated reports, enhancing risk management and compliance strategies.



Management Discussion & Analysis

The **Management Discussion & Analysis (MD&A)** section is crucial for assessing company-specific risks. It offers insights into management's perspective on risks and opportunities, providing a narrative that helps stakeholders understand potential challenges.



The Key Benefit

Helps quickly identify and prioritize company-specific risks, enabling proactive mitigation strategies and improved decision-making for effective risk management.



Risk Identification Process

Extraction

The initial step involves extracting relevant text data from the Management Discussion & Analysis (MD&A) sections of annual reports to identify potential company-specific risks using python

Analysis

Following the of extraction of text, it undergoes a detailed analysis to identify company specific risks that could be useful in a larger risk mitigation strategy, this is achieved using Gemini Flash 2.5 API, designed specially for agentic use cases.

Risk Ranking

Finally, the identified risks are ranked based on their significance and potential impact, allowing users to focus on the most critical company-specific risks for decision-making.

Technology Stack Overview

Components Powering FinReg Monitor

FinReg Monitor utilizes Python for data extraction, Gemini 2.5 Flash API for Risk Identification, and VADER sentiment analysis for ranking and prioritizing risks that requires urgent attention.



Preview:

Deploy

FinReg Analysis Settings

Analyze using Gemini to identify company-specific risks and tabulate them.

Compute VADER sentiment and display **Top 5 most negative risks**.

Gemini API Key

.....

Gemini Model

gemini-2.5-flash

Upload MDA PDF

FinReg Monitor

Upload an MDA file for automated company-specific risk extraction and sentiment ranking.

Uploaded MDA processed.

Extracted MDA (Preview)

Management's discussion and analysis Macro-economic Environment Global economy enters a period of st (TRUNCATED)

Run FinReg Analysis

FinReg Analysis Settings

Analyze using Gemini to identify company-specific risks and tabulate them.

Compute VADER sentiment and display Top 5 most negative risks.

Gemini API Key

.....

Gemini Model

gemini-2.5-flash

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1.2MB

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Run FinReg Analysis

	title	risk_area	time_horizon	compound
0	Operational Failures and Frauds (identified by Internal Audit Focus)	Operational & Physical Risk	short	-0.743
1	Weak Corporate Loan Demand due to Global Uncertainty	Market & Economic Risk	medium	-0.700
2	Early-Stage Credit and Fraud Risks from Vulnerable Customer Segments	Crime & Security Risk	short	-0.637
3	Fraud and Regulatory Non-Compliance in Customer Onboarding	Crime & Security Risk	short	-0.586
4	Liquidity Stress from Central Bank FX Intervention	Market & Economic Risk	short	-0.421
5	Inadequate Operational Controls	Operational & Physical Risk	short	-0.402



Analysis conducted on Axis Bank 2024 Annual report