

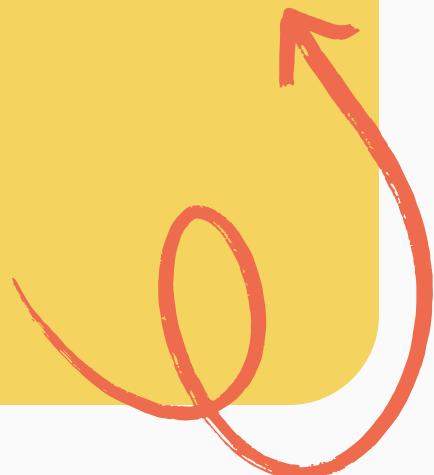
# FinReg Monitor: Identify Risks

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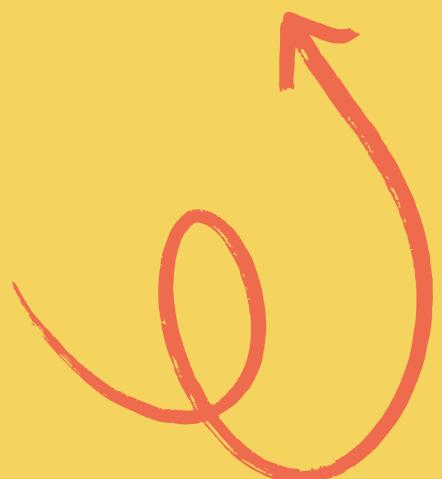
# Introduction to FinReg Monitor

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.



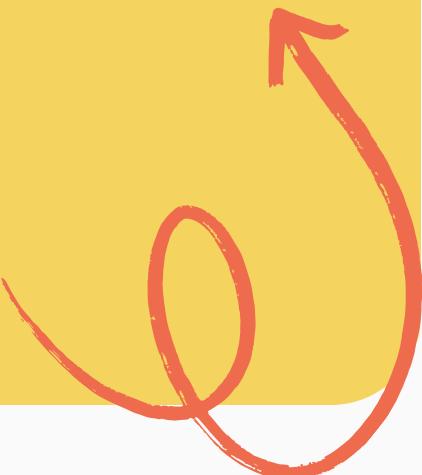
# Management Discussion & Analysis

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 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

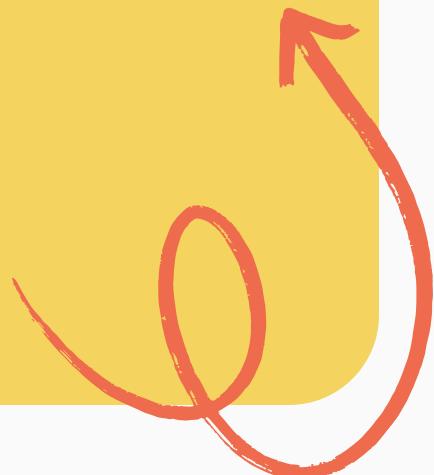


Finally, the identified risks are ranked based on their significance and potential impact, allowing users to focus on the most critical company-specific risks for decision-making.

# 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:

The screenshot shows a Streamlit application interface with a dark theme. On the left, a sidebar contains 'FinReg Analysis Settings' with three options: 'Analyze using Gemini to identify company-specific risks and tabulate them.', 'Compute VADER sentiment and display **Top 5 most negative** risks.', and 'Gemini API Key' (with a redacted input field and an eye icon). Below these are 'Gemini Model' (set to 'gemini-2.5-flash') and 'Upload MDA PDF'. On the right, the main area has a title 'FinReg Monitor' with a blue square icon. It displays a success message 'Uploaded MDA processed.' in a green box. Under 'Extracted MDA (Preview)', there is a truncated text snippet: 'Management's discussion and analysis Macro-economic Environment Global economy enters a period of st (TRUNCATED)'. At the bottom is a button '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

Upload MDA PDF

Deploy

# 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

\*created on Streamlit

**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  
Drag and drop file here  
Limit 200MB per file • PDF  
Browse files  
 AXIS\_ANNUAL... X  
1.2MB

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

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**