

Designing the Product Profitability Report

Project: Product wise Profitability Report - Segment/Vertical.

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Project Objective

To design and generate a comprehensive Product-wise Profitability Report for the Vertical.

Integrated Data Sources

Utilizing data from Multiple source for holistic insights.

Dual-Level Insights

Offering both product-level and category-level profitability views.

Extensive Metrics

Report across 10 vital calculated columns.

Key Opportunities



Enhanced Transparency

Real-time profitability analysis improves decision-making.



Strategic Resource Allocation

Data-driven planning based on high-granularity product insights.



Consolidated Reporting

Single actionable report from multiple data sources.



Efficiency Gains

Reduce manual reconciliation and data gathering efforts.



Core Benefits

Dynamic Financial Insights

Real-time product & category profitability views.



Flexible Adjustments

Support for manual overrides and real-time adjustments.



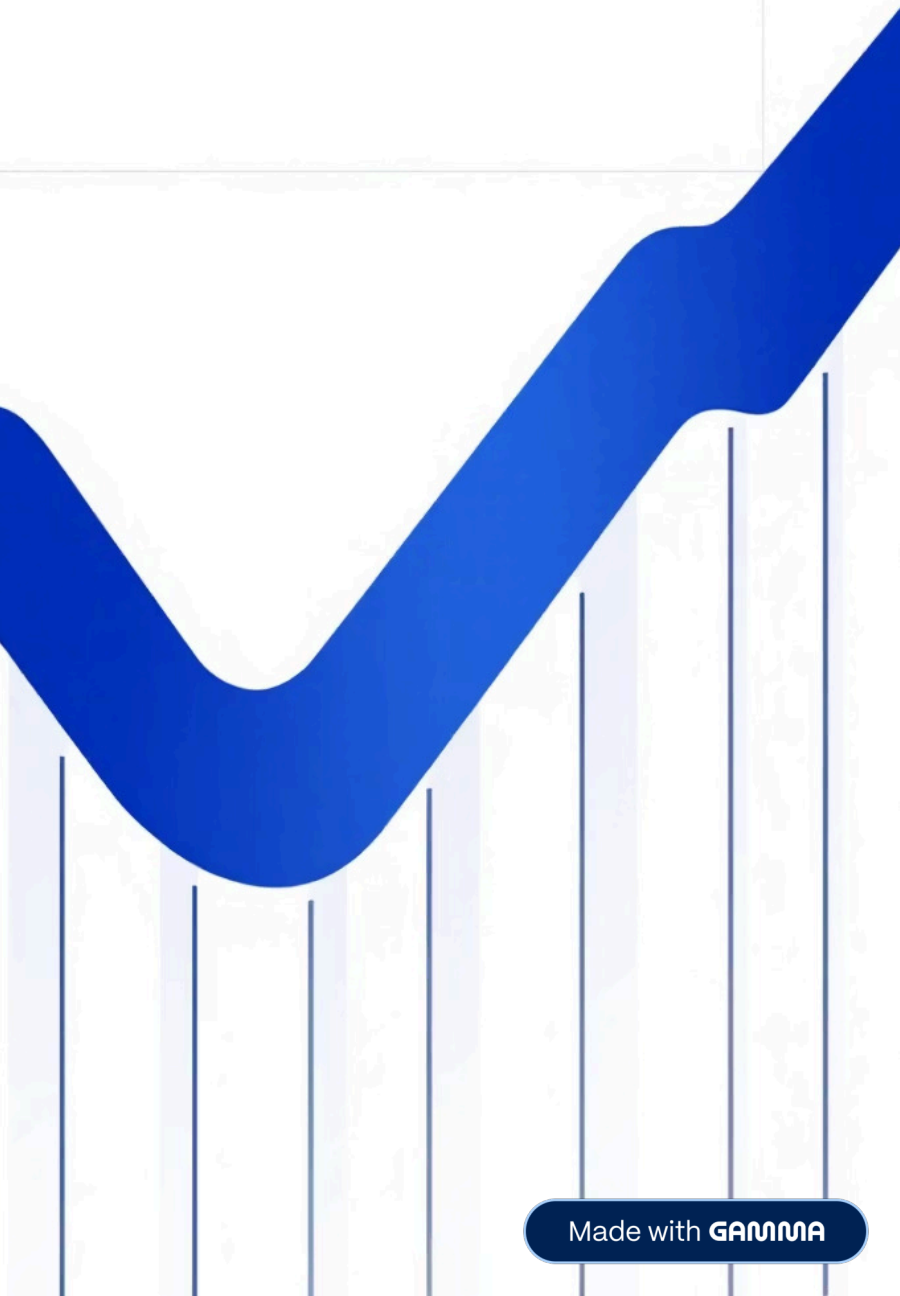
Streamlined Cost Logic

Efficient calculation and apportionment of direct/indirect costs.



Faster, Accurate Reporting

Accelerated cycles and improved data precision.



User Requirements

→ Multi-System Data Fetch

Ability to retrieve and filter product-wise data.

→ Custom Business Rules

Flexibility for tailored cost apportionment logic.

→ Centralized Input

System for exceptional values and default overrides.

→ Downloadable Output

Standard formats (Excel) for easy export.

→ Tiered Reporting Views

Product and category-level insights.



Core Profitability Metrics: Column Logic

Complex calculations drive the 10 key profitability columns.



Advance & Interest Income

Sourced from Multiple Source with specific exclusions and aggregations.



Reversal & Net Income

Derived from specific GLs, mapped to Income GLs, with Net Income as (Interest Income - Reversal).



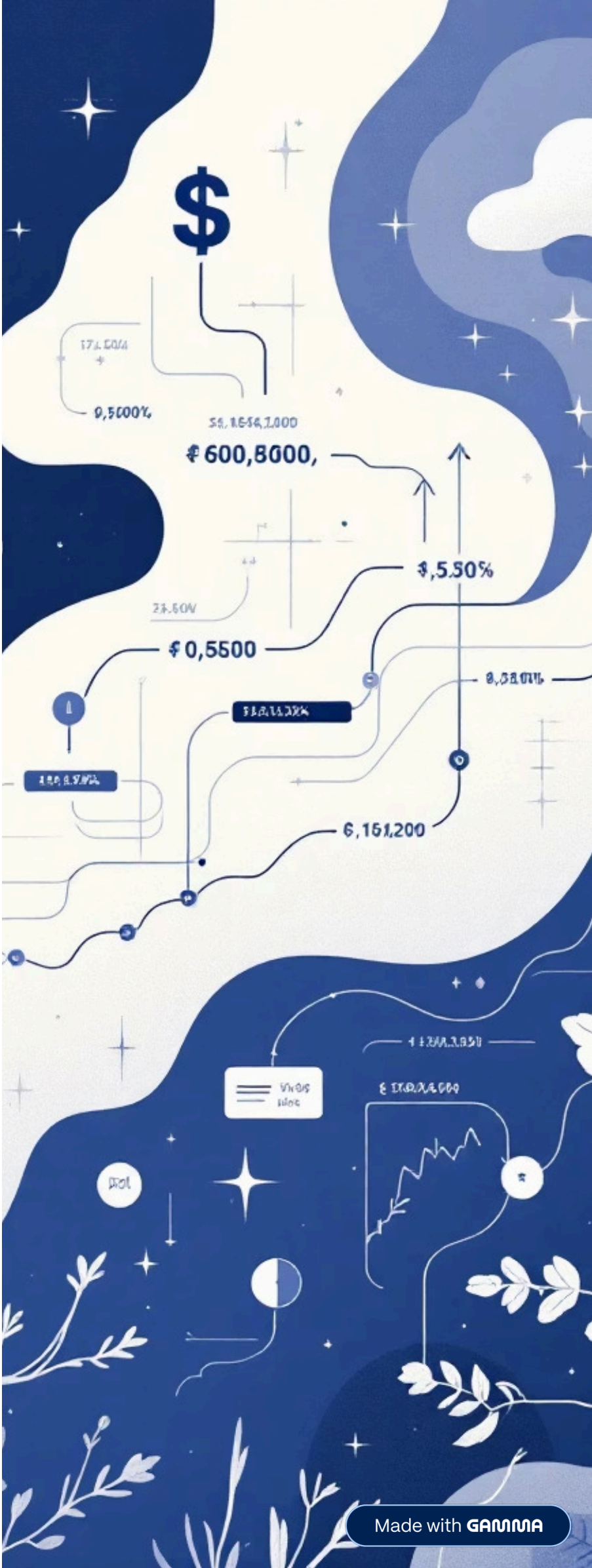
YOA & Processing Charges

Yield on Advances calculated based on Net Income; Processing Charges with apportionment logic.



Interest Cost & Expenses

Annualized interest rate applied to Advance; Direct & Operating Costs derived from Multiple Source, with allocation rules and manual provisions.



Final Output Summary

Comprehensive Insights

After calculating all 10 columns, the report provides layered profitability insights.

- Products are grouped into broader categories.
- Multiple products mapped to a single category for aggregation.



Product-level Profitability

Detailed insights for each individual product.

Category-level Aggregated Profitability

Consolidated view of performance across product categories.



Planned Deliverables

The project will deliver two primary report types to meet diverse analytical needs.

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Product-wise Report

Detailed profitability data for each product in the CBDA vertical.

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Category-wise Report

Consolidated profitability report grouped by category for high-level analysis.



Thank You

For your attention and collaboration on the Product-wise Profitability Report.