



RBI Reporting Simplified for Co-operative Banks using Ahana's Data Management Solution Platform

Co-operative banks often run core banking, treasury, and digital channels as separate systems built at different times and managed by different vendors. Over the years, this creates multiple versions of the same business truth, repeated reconciliation work, and reporting processes that depend on spreadsheets and manual checks. The result is a familiar pattern: regulatory reporting takes days per cycle, errors and exceptions rise during consolidation, and management reporting lacks consistency across departments.

The problem we see across banks

From Ahana's experience with regional and co-operative banks, the operational reality is consistent. Data sits in silos across core systems, treasury, and digital platforms. Teams spend large effort reconciling numbers, building ad hoc extracts, and preparing regulatory and MIS outputs manually. This causes delays, drives rework when exceptions surface, and makes it difficult to provide a unified view of customer activity and performance across products.

What this use case delivers

This use case focuses on building a Central Data Platform (CDP) that becomes the foundation for regulatory reporting and MIS. The goal is not to change the bank's operational systems. The goal is to create a governed, repeatable data pipeline that consolidates data once, standardizes it, and makes it available for RBI reporting, management dashboards, and analytics.



The unified solution framework (technical view)

Ahana's solution framework is organized as a practical, end-to-end pipeline:

- **Central Data Platform (Data and storage):** A CDP acts as the consolidated repository to ingest, store, and serve data for regulatory and MIS workloads.
- **Orchestration (automation of pipelines):** Apache Airflow is used to schedule and run workflows so ingestion, transformations, and refresh cycles follow a defined cadence. This reduces reliance on manual steps and supports repeatable operations.
- **Architecture (layered data design):** The approach follows a medallion-style layered architecture aligned to STG, CDR, and MART layers, supporting a clear separation between raw ingestion, curated core datasets, and analytics-ready outputs.
- **Analytics (business consumption layer):** Oracle Analytics is positioned as the BI layer for dashboards and self-service reporting, with flexibility against open-source, OEM, or in-house analytics alternatives depending on the bank's environment.

How the data flows

The data integration flow is straightforward and designed to be explainable to both IT and business stakeholders. Data comes from core CBS, regulatory datasets, treasury, and digital channels, then moves through STG (raw), CDR (core), and MART (BI) layers. From there it supports regulatory reporting, predictive risk analytics, and management reporting used for strategy and oversight.

What intelligence the platform enables

Once the platform is in place, the use case positions the outputs in business terms:

- 23+ RBI reports can be auto-generated
- A unified customer view supports cross-sell analytics
- Risk analytics support early warning and collections use patterns
- Reporting and analytics are standardized enough to support wider adoption of AI/ML-ready use cases later

Proven implementation snapshot

The shared case reference describes a leading co-operative bank where the integration scope covered four core systems, including Flexcube CBS plus treasury and digital systems, across 25+ products, creating a single source of truth.

Before the program, the environment was described as fragmented silos: disconnected systems with no unified view, manual Excel reporting with high error rates, and reactive risk management without early warning. After implementation, the architecture was standardized as STG to CDR to MART, regulatory pipelines were automated with reporting cycles moving from days to hours, and predictive analytics supported NPA management. The same reference also states automated RBI reports with 100 percent timely and accurate submissions, MIS updates moving to a daily rhythm, and a self-service analytics base suitable for AI/ML adoption