

Case Study

Data Science



Case Study: Model Based Customer and Branch Management at a Leading Indian Microfinance Institution

Problem Statement

- ✓ Create the centralized firm wide model with bureau data so as to make it the basis of strategy development and decision making.
- ✓ The client also acquired banking licence and wanted to set up the analytical framework for it.
- ✓ Utilize the microfinance loan information to build cross sell models.

Project Objectives

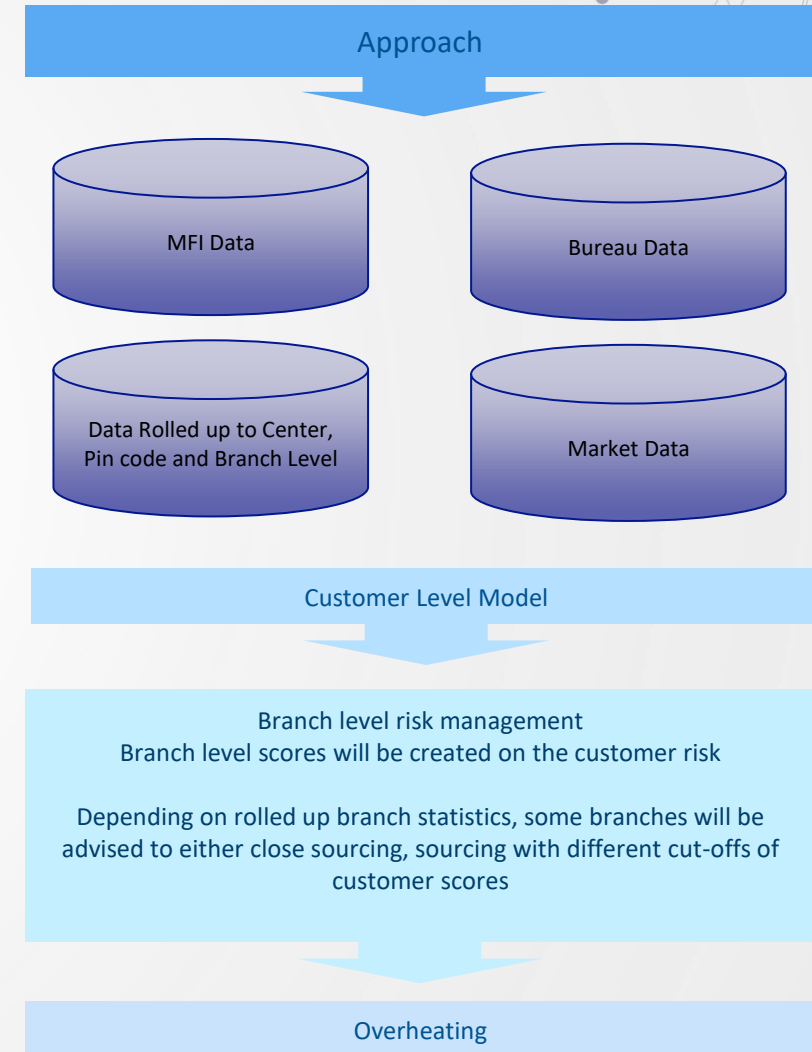
- ✓ Increase Revenue by better customer management by the use of models.
- ✓ Complete review of the customer management framework

Deliverables identified

Customer Behaviour Scorecard | Customer Acquisition Scorecard | CXO Dashboards | Cross Sell Analysis

Impact / Result

- ✓ The model was used to formulate strategies of underwriting, cross selling and retention management at the customer level.
- ✓ Model rolled up to the branch level were used to decide branch level policies on customer acquisition and controls.
- ✓ The dashboards with daily refresh frequency and mobile and chatbot integration improved business efficiency.
- ✓ The models continued to rank order the population even during the event of demonetization when the bad rates for the entire portfolio shot up.



“We Just Do Common Things Uncommonly Well”



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