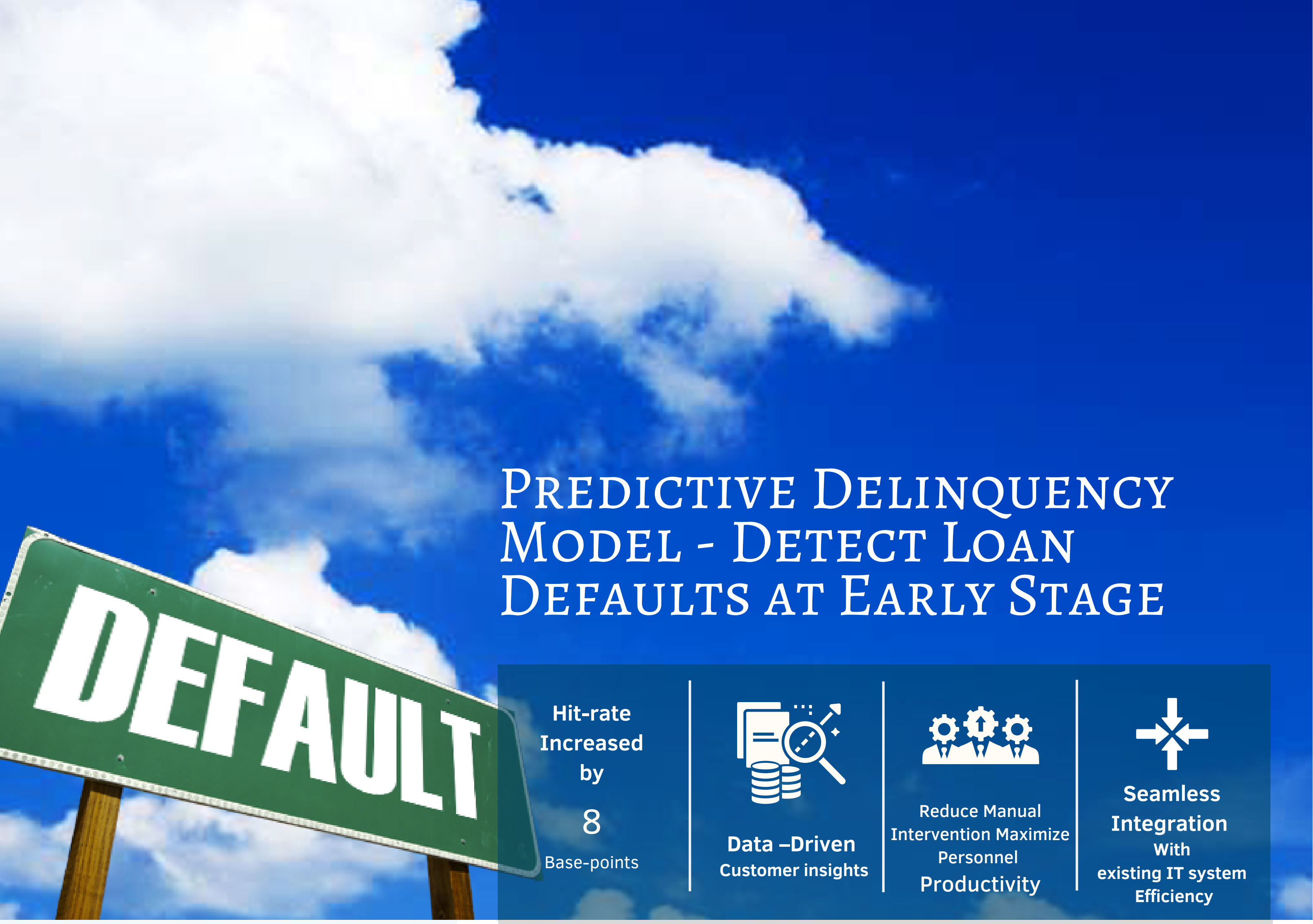

Predictive Delinquency Model - Detect Loan Defaults at Early Stage

Hit-rate Increased by 8 Base-points	Data –Driven Customer insights	Reduce Manual Intervention Maximize Personnel Productivity	Seamless Integration With existing IT system Efficiency

The Client

A publicly held top financial and banking services company.

Industry

BFSI

Overview

Increase in credit cards defaults can severely impact the bank's balance sheet. The defaults would also push up the bank's loss reserves and bad assets.

Business Challenge

Client wanted to identify and deploy new model that could detect and predict default behaviors of their credit card customers in the next 12 months and create clusters based on the level of delinquency.

Our Approach:

The solution involved improving existing Logistic Regression based models and applied new ML algorithms to better predict risks - by leveraging the bank's historical credit card data.

Outcomes

- ✓ Solution increased hit-rate by 8 base points, creating a deterrent for delinquent behavior.
- ✓ Generated personalized customer insights from data.
- ✓ Eliminate manual activity, which saved valuable time and money.
- ✓ Seamless integration without the need to replace the existing IT systems.

Quadratyx THE POWER OF INSIGHT | A Flatworld Solutions Company

+040-2970-2383 I info@quadratyx.com I www.quadratyx.com