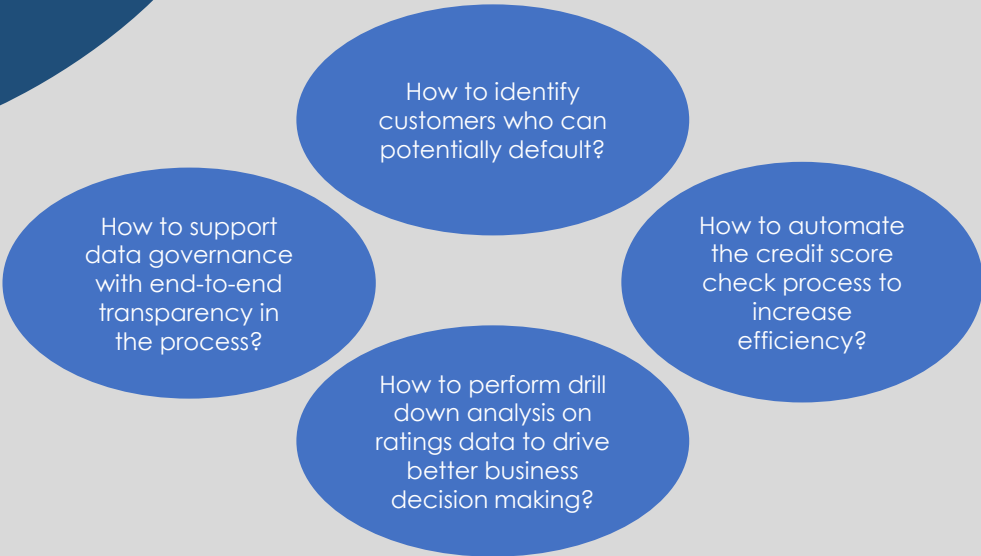


Risk Scorecard

Risk scoring is a statistical means of providing a quantifiable risk factor to a given customer or applicant. It evaluates and rates the creditworthiness based on the credit history and mitigates loss which greatly improves overall performance and secure a competitive advantage. Similar techniques can be used for building collection scorecard, cross-sell and upsell models, customer acquisition and retention strategies.

Key Business Questions

Credit Risk Management consulting covers the entire spectrum, including risk identification through diagnostic review analysis, risk assessment through corporate and retail scoring model development, risk measurement through estimation of Probability of Default (PD), Loss Given Default (LGD), Exposure at Default (EAD) and Credit VaR models, as well as overall risk management, including collateral management, risk-based pricing, and reporting frameworks.



Advantages

- Strengthen enterprise-wide compliance programs by implementing effective governance and risk management frameworks
- Cross sell additional products based on different risk bands in the customer portfolio
- Enable decision making at different stages of customer lifecycle
- Clear understanding of denial or approval reasons leading to sound business approach
- Reduce credit losses

Our end-to-end approach



About TransOrg Analytics

TransOrg Analytics is a Big Data and machine learning solutions and services company transforming businesses. Our solutions and products encompass advanced analytics, data engineering, data science, machine learning, artificial intelligence and smart data visualization. We come with tenured experience of 11+ years across North America, Middle East, APAC and India and have delivered millions of dollars in incremental top line revenues via 300+ projects of varying complexities for 60+ clients including Fortune 500 companies.