



Case Study

Analysed the performance and decline reasons of customers rejected by the bank but boarded in competing organizations.

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About Client

Client is an Indian private sector bank headquartered in Mumbai and founded in 1943. It offers services across six verticals: corporate and institutional banking, commercial banking, branch and business banking, retail assets, development banking and financial inclusion, treasury and financial market operations. In August 2020, the company announced that it has raised INR 1566 crore through preferential issue. It was led by Baring Private Equity Asia whereas other investors included ICICI Prudential Life, CDC Group, and local private equity company Gaja Capital.

Objectives:

- The objective was to monitor performance of customers not boarded by the bank using external data provided by Bureau

Approach

- Customers rejected by bank but boarded in peers and competitors were identified using Bureau(CIBIL) data.
- Reasons for decline were analysed at application, login and approval stage.
- Performance of those customers in competitor trades was monitored
- Segments with relatively better performance were analysed for scope of improving customer base.

External Variables

Bureau information for competitor trades and performance

Internal Variables

Acquisition variables at the time of application, login and approval

Outcomes

- Identification of segments of potentially well-performing customers and analysis of their decline reasons
- Monitor the performance of customer with the internal and external variable

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