



Case Study

Developed a comprehensive database for the client's customer exclusion process.

Developed a comprehensive database for the client's customer exclusion (negative dedupe) process.

About Client

Client is an Indian private sector bank headquartered in Mumbai and founded in 1943. It mainly served small and medium enterprises (SMEs) and business merchants in the Kolhapur-Sangli belt. As of December 2019, it has a network of 372 branches and 394 ATMs across 28 states and union territories and announced a raised INR 675 crore through preferential issue. In August 2020, the company announced that it has raised INR 1566 crore through preferential issue.

Objectives:

- Client wanted to create a database with details of customers to be excluded in the acquisition process.
- The objective was to provide a shared platform to the client and partners with a database of all customers not to be offered a new product/ to be blocked from the existing product.

Approach

- The database included details of customers that were flagged by the client's Fraud Control Unit, declined due to Fraud, as well as customers in Very High Risk segments, potentially risky customers such as those above a certain dpd (days past due date).
- These customers were identified by a unique identifier(PAN).
- The database contained customers of both credit and retail assets of the client.
- All these customers were excluded from new acquisition.

Variables

Customer Risk,
Payment
Status, FCU
data

Outcomes

- First combined shared database for exclusion process
- Risk of potential fraud reduced significantly

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