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We are an analytics advisory company helping clients leverage analytics for competitive differentiation! We provide advisory services focussed on managing multiple analytical programs as well as deploying predictive analytical solutions across four areas of analytical competence: Marketing Decisions, Customer Management, Risk Management and Pricing Optimization in six industries - Financial Services, Insurance, CPG & Retail, Telecom, Public Sector & Government.

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4	Track 2, Round	5, Personal L	oans, anz k	egion					
- 6	icorecard Summary								
3	corecard Summary								Segment Selecto
	Category	Old Threshold	New Threshold	Population					
	X1	880-925	895-925	23,789					Risk Segment 1
	X2	820-875	850-890	1,57,890					
	X3	770-815	805-845	4,50,121					Marketing Segment 4
			Grand Total	6,31,800					CLTV segment 2
									CCTY augment 2
D	letailed Scorecard								
R	lisk Score @ Custome	r level							
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ı	Cuetomer Code	O at Street at 1	Ostanded 2	O at street at 3	Ostander A	Ostandar 5	o stander 6	Ostatulat 1	Risk Score
lo	Customer Code 6630691	Paramater .	Parameter 2	Paranda 3	Patartetet A	Patartetet 5	Paratete 6	Patander ¹	
lo	6630691	90	11	-12	0.039	12	0.9	5.33	521
lo		90 94 34	Patanda 2 11 19 21	Patanded 3 -12 3 7	Qatandada 0.039 0.146 0.048	Patartetet 5 12 10 21	9.9 0.75 0.47	94 treete ⁴ 5.33 5.00 2.47	
lo	6630691 3215782	90	11 19	-12 3	0.039 0.146	12 10	0.9	5.33 5.00	521 714
lo	6630691 3215782 5649380	90 94 34	11 19 21	-12 3 7	0.039 0.146 0.048	12 10 21	0.9 0.75 0.47	5.33 5.00 2.47	521 714 831
lo	6630691 3215782 5649380 3148199	90 94 34 92	11 19 21 17	-12 3 7 -1	0.039 0.146 0.048 0.116	12 10 21 5	0.9 0.75 0.47 0.32	5.33 5.00 2.47 6.67	521 714 831 488
lo	6630691 3215782 5649380 3148199 4628559	90 94 34 92 125	11 19 21 17	-12 3 7 -1 -5	0.039 0.146 0.048 0.116 0.024	12 10 21 5	0.9 0.75 0.47 0.32 1.14	5.33 5.00 2.47 6.67 4.87	521 714 831 488 686
lo	6630691 3215782 5649380 3148199 4628559 5097768	90 94 34 92 125 47	11 19 21 17 14 24	-12 3 7 -1 -5 3	0.039 0.146 0.048 0.116 0.024 0.116	12 10 21 5 15	0.9 0.75 0.47 0.32 1.14 1.08	5.33 5.00 2.47 6.67 4.87 5.00	521 714 831 488 686 326
lo	6630691 3215782 5649380 3148199 4628559 5097768 3669528	90 94 34 92 125 47 31	11 19 21 17 14 24 12	-12 3 7 -1 -5 3	0.039 0.146 0.048 0.116 0.024 0.116 0.05	12 10 21 5 15 18 4	0.9 0.75 0.47 0.32 1.14 1.08 0.58	5.33 5.00 2.47 6.67 4.87 5.00 4.27	521 714 831 488 686 326 777
lo	6630691 3215782 5649380 3148199 4628559 5097768 3669528 6543849	90 94 34 92 125 47 31 43	11 19 21 17 14 24 12 32	-12 3 7 -1 -5 3 9	0.039 0.146 0.048 0.116 0.024 0.116 0.05 0.02	12 10 21 5 15 18 4	0.9 0.75 0.47 0.32 1.14 1.08 0.58 0.53	5.33 5.00 2.47 6.67 4.87 5.00 4.27 4.47	521 714 831 488 686 326 777 618
lo	6630691 3215782 5649380 3148199 4628559 5097768 3669528 6543849 2912684	90 94 34 92 125 47 31 43 80	11 19 21 17 14 24 12 32 22	-12 3 7 -1 -5 3 9 2 -13	0.039 0.146 0.048 0.116 0.024 0.116 0.05 0.02 0.17	12 10 21 5 15 18 4 10 6	0.9 0.75 0.47 0.32 1.14 1.08 0.58 0.53	5.33 5.00 2.47 6.67 4.87 5.00 4.27 4.47 5.33	521 714 831 488 686 326 777 618 855
lo	6630691 3215782 5649380 3148199 4628559 5097768 3669528 6543849 2912684 2555830	90 94 34 92 125 47 31 43 80	11 19 21 17 14 24 12 32 22 41	-12 3 7 -1 -5 3 9 2 -13	0.039 0.146 0.048 0.116 0.024 0.116 0.05 0.02 0.17 0.159	12 10 21 5 15 18 4 10 6	0.9 0.75 0.47 0.32 1.14 1.08 0.58 0.53 1.2	5.33 5.00 2.47 6.67 4.87 5.00 4.27 4.47 5.33 4.33	521 714 831 488 686 326 777 618 855 722
lo	6630691 3215782 3215782 5649380 3148199 4628569 5097768 3669528 6543849 2912684 2555830 2272277 3154351	90 94 34 92 125 47 31 43 80 173 143 176	11 19 21 17 14 24 12 32 22 41 30 16	-12 3 7 -1 -5 3 9 2 -13 2 11	0.039 0.146 0.048 0.116 0.024 0.116 0.05 0.02 0.17 0.159	12 10 21 5 15 18 4 10 6 13	0.9 0.75 0.47 0.32 1.14 1.08 0.58 0.53 1.2 1.01	5.33 5.00 2.47 6.67 4.87 5.00 4.27 4.47 5.33 4.33 2.33 6.60	521 714 831 488 686 326 777 618 855 722 340
lo	6630691 3215782 5649380 3148199 4628559 5097768 3669528 6543849 2912684 2555830 2272277	90 94 34 92 125 47 31 43 80 173 143 176	11 19 21 17 14 24 12 32 22 41 30 16	-12 3 7 -1 -5 3 9 2 -13 2	0.039 0.146 0.048 0.116 0.024 0.116 0.05 0.05 0.02 0.17 0.159 0.011	12 10 21 5 15 18 4 10 6 13 14 10	0.9 0.75 0.47 0.32 1.14 1.08 0.58 0.53 1.2 1.01	5.33 5.00 2.47 6.67 4.87 5.00 4.27 4.47 5.33 4.33 2.33 6.60 2.20	521 714 831 488 686 326 777 618 855 722 340
lo	6630691 3215782 5649380 3146199 4628559 5097768 5669528 5643849 2212684 2855830 2272277 3164351 3885573 3644677	90 94 34 92 125 47 31 43 80 173 143 176	11 19 21 17 14 24 12 32 22 41 30 16 14	-12 3 7 -1 -5 3 9 2 -13 2 -11 -10 -2	0.039 0.146 0.048 0.116 0.024 0.116 0.05 0.02 0.17 0.159 0.011 0.026 0.099	12 10 21 5 15 18 4 10 6 13 14 10 10	0.9 0.75 0.47 0.32 1.14 1.08 0.58 0.53 1.2 1.01 1.07 1.11	5.33 5.00 2.47 6.67 4.87 5.00 4.27 4.47 5.33 4.33 2.33 6.60 2.20	521 714 831 488 696 326 777 618 855 722 340 338 241
No	6630691 3215782 5649380 3148199 4628559 5097768 3669528 2612844 2912684 2555830 2272277 3154351 3888573	90 94 34 92 125 47 31 43 80 173 143 176 104	11 19 21 17 14 24 12 32 22 41 30 16	-12 3 7 -1 -5 3 9 2 -13 2 11 -10	0.039 0.146 0.048 0.116 0.024 0.116 0.05 0.02 0.17 0.159 0.011 0.026 0.020 0.011	12 10 21 5 15 18 4 10 6 13 14 10	0.9 0.75 0.47 0.32 1.14 1.08 0.58 0.53 1.2 1.01 1.07 1.11 0.37	5.33 5.00 2.47 6.67 4.87 5.00 4.27 4.47 5.33 4.33 2.33 6.60 2.20	714 831 488 686 326 777 618 855 722 340 338 241 578

Risk Scorecarding

Overview

Customers differ in their extent and propensity to inflict real or notional losses to its service providers. The objective of this solution is to determine the risk infliction potential of the customers and pre-empt suitable mitigation steps through marketing or enterprise CRM. It also translates into customer portfolio cleansing or augmenting actions at a strategic level.

KIE Square View

All risk scoring models produce a likelihood score, but very few of those have the capability of self learning and application across micro segments. In fact, averaging across segments results into mediocre shelf life models, which predict well at overall level but fail at segment level at which all marketing implementations take place. So, the level of risk determination is not synchronized with that of marketing action.

Key Considerations

- Eliminate Generic Risk scorecards
- Scrutinize Non-learning Models
- Scrutinize Standalone scorecards that do not integrate seamlessly with marketing/ CRM and pricing decisions
- Demand ROI on the model through trade-offs of facilitation risk and scrutiny cost

Benefits

- Reduction in transactional losses
- Optimization of resource allocations
- Better quality of Assets Portfolio
- Product/ Service pricing in line with risk
- · Adjusted Life Time Value of Customer (Adj CLTV)

Application Domain

- Banking Non Payment Risk on Assets
- Telecom Non payment Risk on Postpaid Billing
- Insurance Fraud risk on claims

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