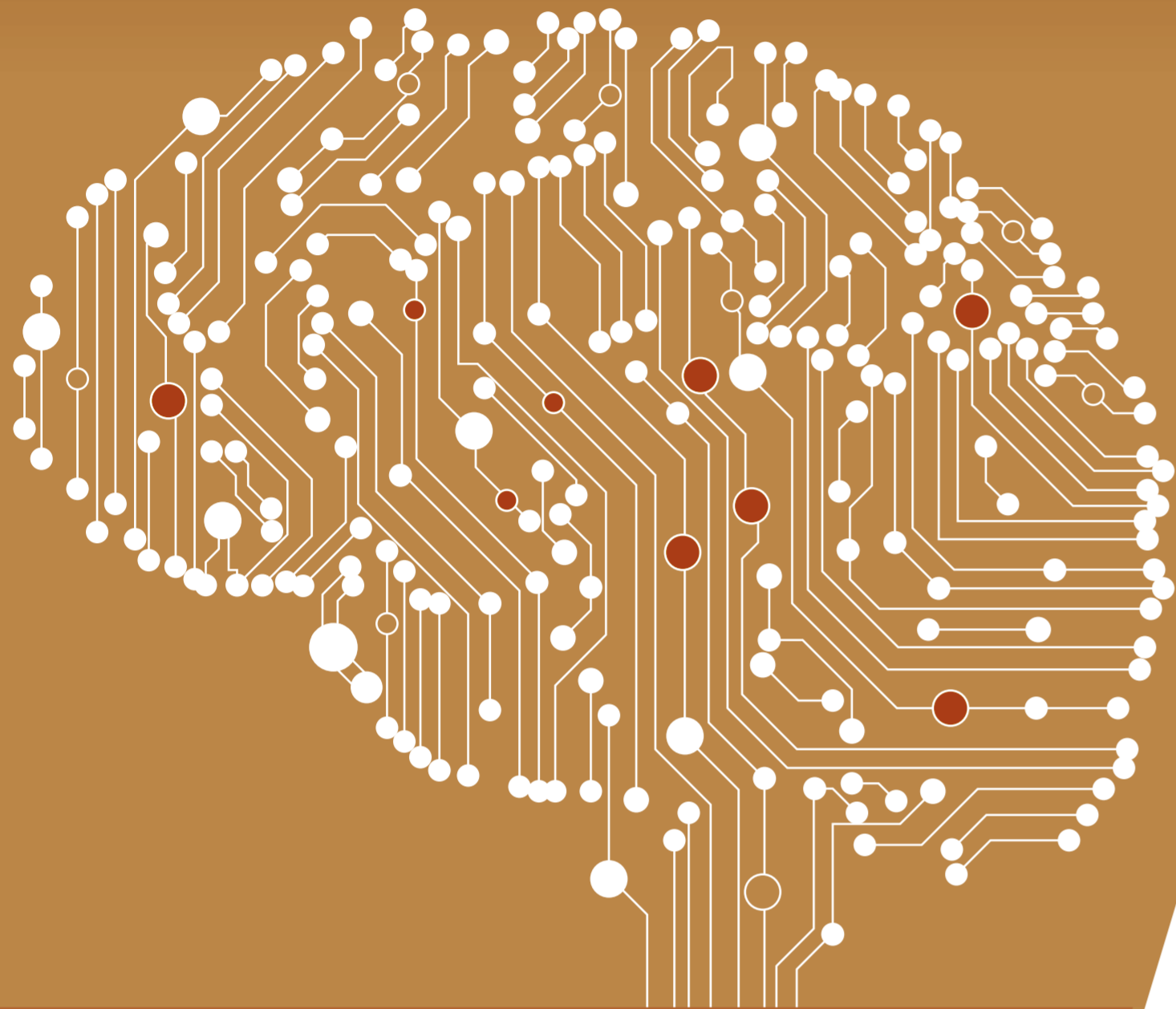


DATA SCIENCES – A PRAGMATIC AND DOMAIN LED APPROACH

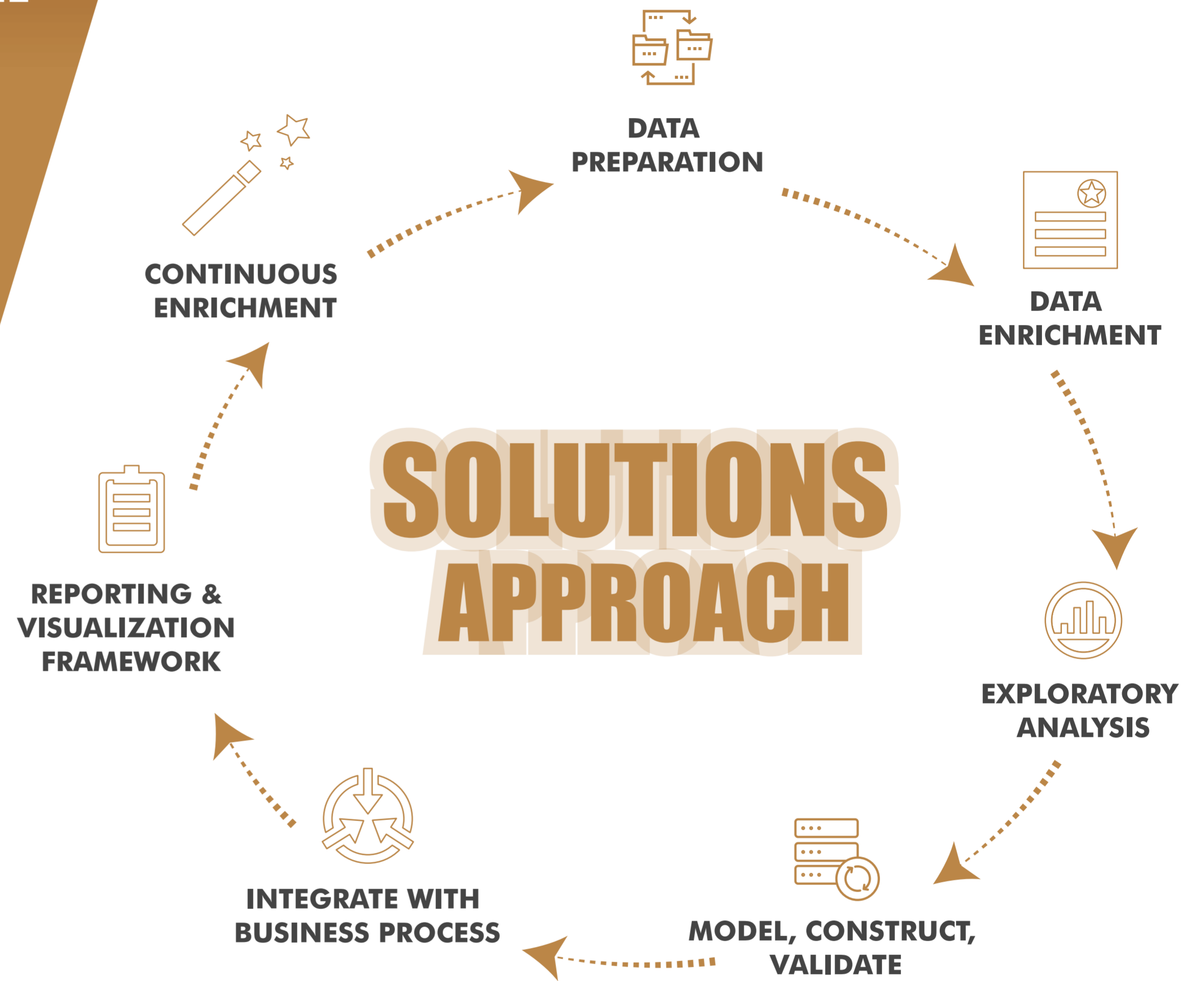


Focus on solving specific business problems using data modeling and statistical techniques

Integrate with the reporting & visualization framework for ease of dissemination, interpretation and decisioning

“Self-service” features for greater end user control

DATA SCIENCES



Default Prediction Modeling	Credit Scoring for Retail & SMB lending
Collections Allocation Efficiency	Risk Tolerance Optimization in Collections
Fraud Pattern Detection	OR techniques to optimize operations capacity

<p>REVENUE & CLIENT FRANCHISE</p>	Cross & Up-selling to Retail & SMB customers	Behavioural Segmentation
	Pricing Analytics & Recommendation Engine	Next Best Offer Recommendations
<p>RISK & COST CONTROL</p>	Predicting & Mitigating Customer Churn	Revenue Forecasting