



Credit Card Analytics for a Large Bank in India

Industry: BFSI

Location: India

The organization is an American financial services corporation with assets of over \$300Billion. It is the fifth largest bank in the United States by total branches, the sixth largest bank by deposits and sixth largest by total assets.

Business Objective

The Bank is the fifth largest Bank in India by assets and a leading player in credit card business. The Bank has been innovative in launching various Credit Card schemes resulting into an exponential growth in the cards business. The Bank has been largest issuer of credit cards in India with a base of over 5 million cards and market share of more than 30%.

Solution Details

Rolta implemented a Credit Card & Delinquencies Analytics solution built on OBIEE (Oracle Business Intelligence Enterprise Edition) to address this issue of the bank. The solution involved interfacing credit card data starting from card origination, to invoicing and payments, thereby touching upon all data points on the card life cycle. This data was correlated and analyzed using advanced algorithms to mine through for distress signals, payment behavior, usage behavior, recovery efficiency etc., and further integrated with core transaction systems to generate cross sell opportunities.

Benefits

- Single source for entire credit card business analytics enabling advanced liquidity analysis, funds flow planning etc.
- Enabled vigilance on prospective defaults and improved recovery efficiency resulting into direct monetary gains for the bank



- Enabled product performance measurement and tracking and simulation of new product models.
- Assisted in identification of cross sell opportunities

About Rolta

Rolta is a leading provider of innovative IT solutions for many vertical segments, including Utilities, Oil & Gas, Manufacturing, Federal and State Governments, Defense, Homeland Security, Financial Services, Retail, and Healthcare. By uniquely combining its expertise in the IT, Engineering and Geospatial domains Rolta develops exceptional solutions for these segments. The Company leverages its industry-specific know-how, rich repository of field-proven intellectual property that spans photogrammetry, image processing, geospatial applications, Business Intelligence, Big Data analytics and Cloud computing for providing sophisticated enterprise-level integrated solutions. Rolta OneView™ Enterprise Suite is one such innovative Big Data Analytics solution for asset intensive industries with field-proven benefits. It brings unique value through its IT-OT integration and Predictive Analytics capabilities using Rolta's patented technology. Rolta is a multinational organization headquartered in India with revenues exceeding US\$ 600M and over 3500 people operating from 40 locations worldwide and has successfully executed projects in over 45 countries.