

Improving Time-to-market for Cross-sell/Up-sell Campaigns for a Large Private Sector Asset Lender

Challenges faced

Our client, an Indian private sector asset lender, was facing difficulties with legacy systems, silos of data, and loosely connected processes across LOBs, causing ineffective and delayed cross-sell/up-sell campaigns. Additionally, underwriters lacked a holistic solution to monitor borrowers with respect to different indicators, and analyze the risks associated with them.

Our solution

Spectra streamlined data integration across all core systems, deployed a standard way to create a 360-degree view for each customer, and applied advanced analytics models to deliver very high throughput for an end-to-end process.

Additionally, Spectra implemented a comprehensive solution of descriptive and predictive warnings to help underwriters proactively monitor the risks and opportunities associated with existing customers.

Business impact

Spectra made changes in the logic, wherever necessary, with large-scale data fusion, and delivered faster end-value with powerful processing using an optimized analytics model. The client's business improved significantly, using customer insights.

Additionally, the client achieved the following benefits



Delivered campaigns in 40 hours instead of 4 weeks



The project took 10 weeks from concept to deployment



Identified 4.5 billion commercial portfolios with early warnings

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