

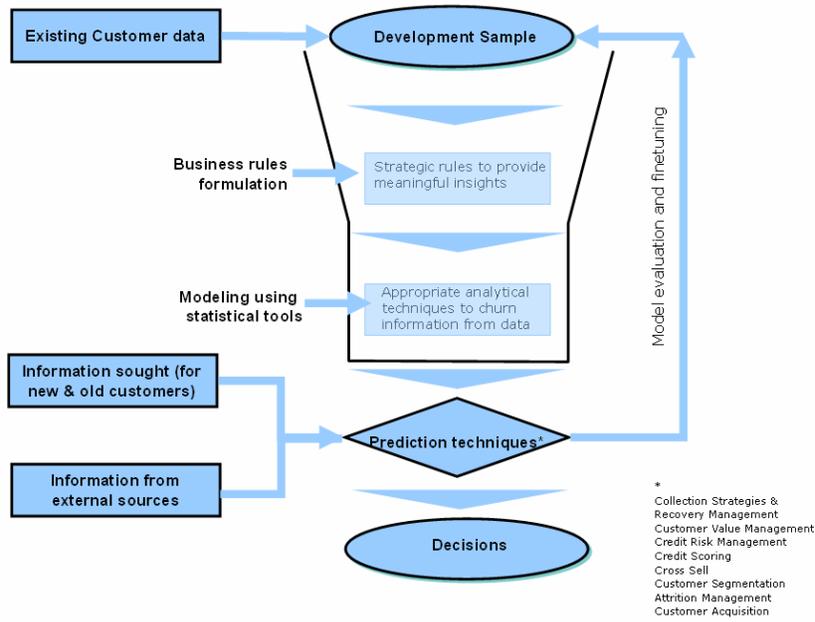


Case study : Our involvement with a leading rural bank that enabled sustainable and actionable analytics

Our client is a focused initiative to provide financial instruments to the underprivileged in rural India. Aaum collaborated with our client to build a comprehensive business intelligence platform that would enable advanced analytics and reporting to aid its business to

- define the data acquisition and customer analytics strategy for the bank which can be used for both descriptive and predictive purposes.
- devise timeliness, Risk score, Affinity analysis (cross-sell, up sell), Propensity analysis (Who buys what, what is the profile of my customers), Event behavior, customer profitability metrics, customer lifetime metrics, loyalty metrics.
- define "Technical infrastructure" requirements.

Knowing what path to take requires understanding of the rural market and devising an appropriate analytical strategy. Our assignment evaluated the current maturity of BI initiatives at client by analyzing the data sources and data that was collected in the past. Based on this understanding, we emphasized the need to set up the right data infrastructure for BI initiatives through setting up of data warehouses, analytical tools and reporting environment.



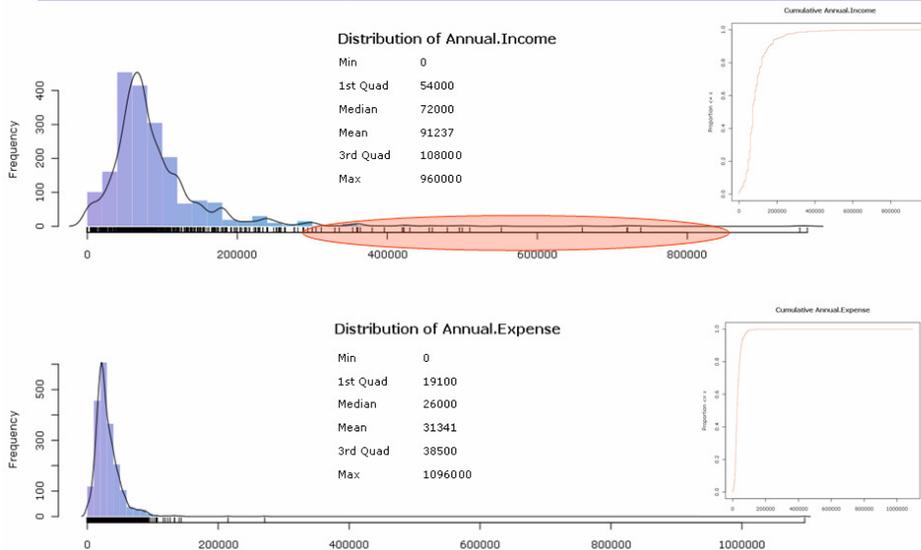
Aaum suggested four phased approach to bring the power of prediction to our client environment.

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|--------|-----------------------------------|
| Wave 1 | Data Management/ Reporting |
| Wave 2 | Comprehensive data analysis |
| Wave 3 | Monitoring/ Management techniques |
| Wave 4 | Advanced analytics |

We have completed first two phases and are moving to third phase. Sounds interesting to your business? Please do write to us at info@aaumanalytics.com

Sample illustration

Customer income and expense patterns at aggregate level



The above figure is an interesting illustration that reveals significant difference between 'Income' & 'Expense' observed at all levels. There exists good opportunity to design suitable financial products to promote savings as a habit.