

Accelerating Credit Decisioning with ML-Driven Risk Assessment



The Challenge

Traditional, rule-based decisioning relies on limited MIS-provided leads and misses much of the potential customer base. The bank needs prescriptive analytics to automate credit decisions using rich, real-time business and operational performance information.

The Solution

Use ML to rank and recommend qualified applicants:

- Identify creditworthiness drivers using demographics, behavior, geography, credit history
- Train ML models to shortlist pre-approved prospects
- Combine credit model outputs with cross-sell insights for comprehensive selection

The Results

- Better lead generation quality
- Higher conversion potential for digital loans
- Scalable, auditable decisioning workflows
- Reduced time to decision

Impact Delivered

- Faster credit decisions
- Higher approval quality
- Lower manual workload
- Better lead prioritization

Solution Components

- Customer-data ingestion
- Creditworthiness model
- Cross-sell model integration
- Decision orchestration