



# Text Classification

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# Credit Risk – Classifying an individual as credit worthy or not



## Business Problem:

Identifying credit risk of customers is an important step in loan disbursement process. Classifying customers into credit worthy or not is a critical decision that lenders should arrive at. They have to grant loans to good customers and avoid loans to bad customers. Any misclassification may lead to huge costs



## How teX.ai solves this problem?

teX.ai classification module uses ML & NLP to:

- ✓ Identify significant parameters for model in determining credit risk of a customer
- ✓ Profile each customer based on parameters like – Age, Job, Housing, Purpose etc.,
- ✓ Provide a summary of analysis with a list of good and bad customers



## Expected Business Impact with teX.ai

- ✓ **30%-40%** improvement in processing time
- ✓ **Avoid bad loans**



# Classifying Emails



## Business Problem:

Companies receive a huge number of emails daily from customers. These emails should be routed to respective teams for quick actions. These emails may or may not be relevant. Manual teams face below challenges:

- ✓ Monitor continuously the inbox
- ✓ Read email and decide if it is spam or ham
- ✓ Route it to respective department for action

Any delay in solving issues will lead to a dip in customer satisfaction



## How teX.ai solves this problem?

teX.ai classification module:

- ✓ Monitors email inbox 24/7
- ✓ Classifies it as spam or ham (relevant emails)
- ✓ Analyses email content and identifies main issue
- ✓ Routes it to respective department for action
- ✓ Models used – SVM, TF-IDF, Word2Vec, Neural Networks



## Expected Business Impact with teX.ai

- ✓ **20%-25%** improvement in reaction time
- ✓ **20%-30%** increase in customer satisfaction




# THANK YOU



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