



PRESENTATION

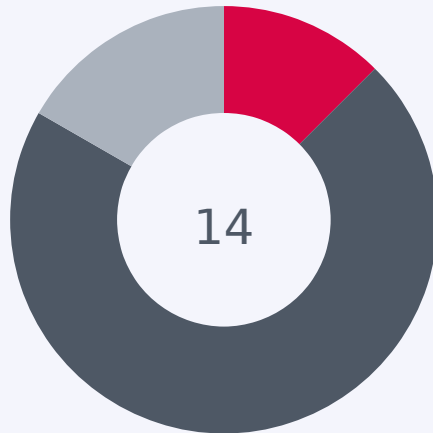
Analytics - Fintech Lending

A compendium of various analytics in the lending industry

Volume 1.0

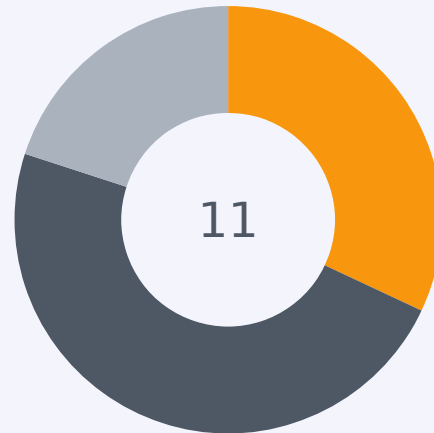
9 February 2017

Lead Generation



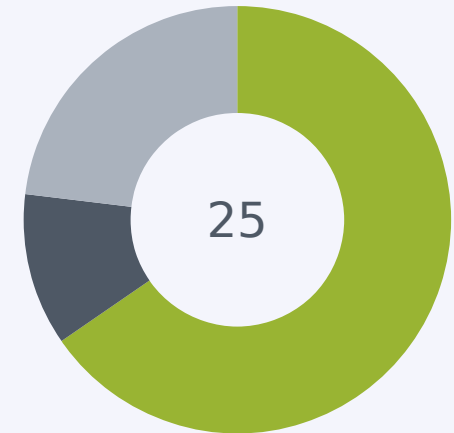
This Week

Number of Leads this past week



Previous Week

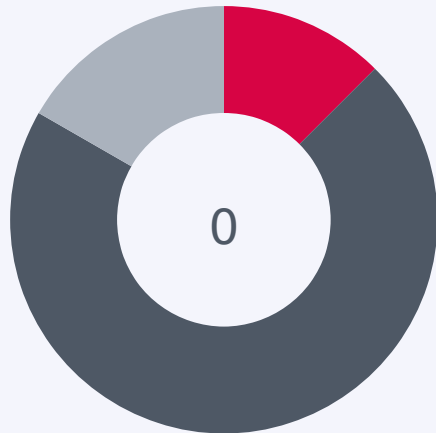
Number of Leads in the immediately preceding week



This Month

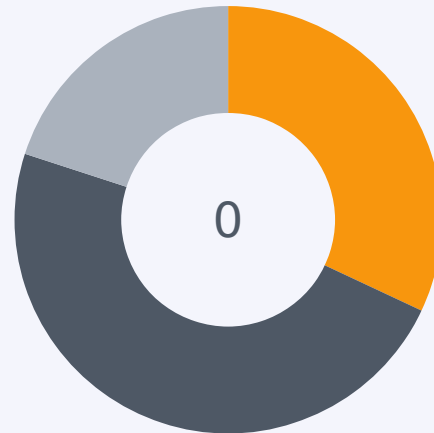
Number of Leads this month

Application Login



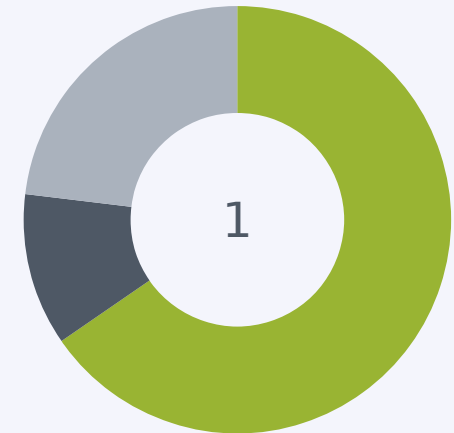
This Week

Number of Login this past week



Previous Week

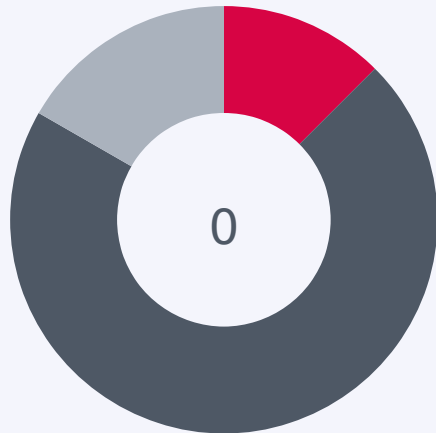
Number of Login in the immediately preceding week



This Month

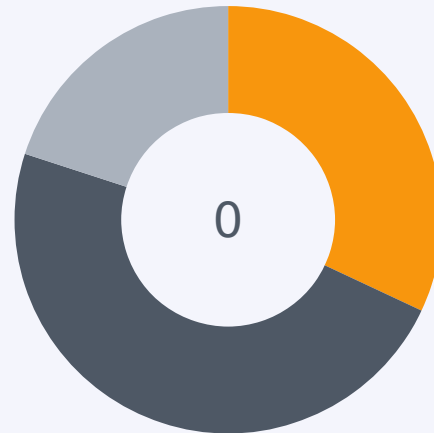
Number of Login this month

Visit Log



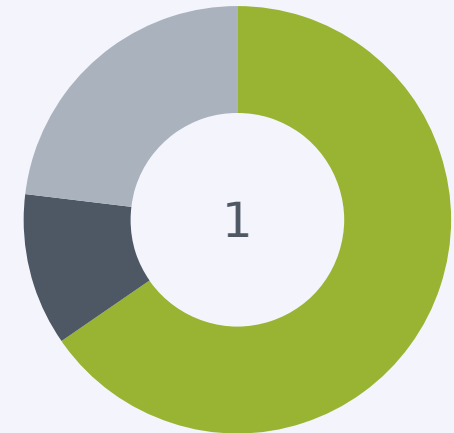
This Week

Number of prospect visit
this past week



Previous Week

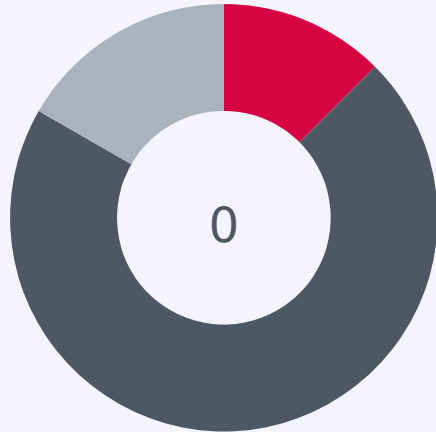
Number of Prospect visit in
the immediately preceding
week



This Month

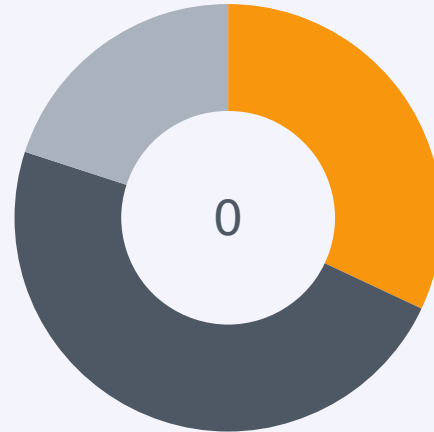
Number of Prospect visit
this month

Sanction



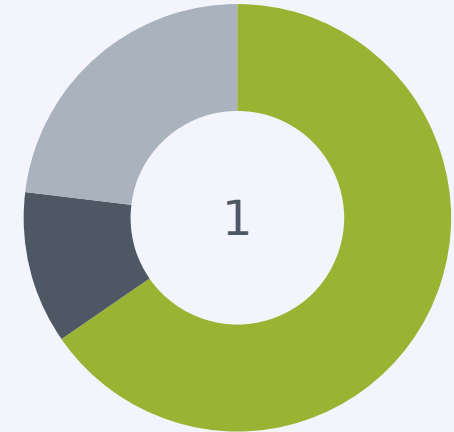
This Week

Number of Sanction this past week



Previous Week

Number of Sanction in the immediately preceding week



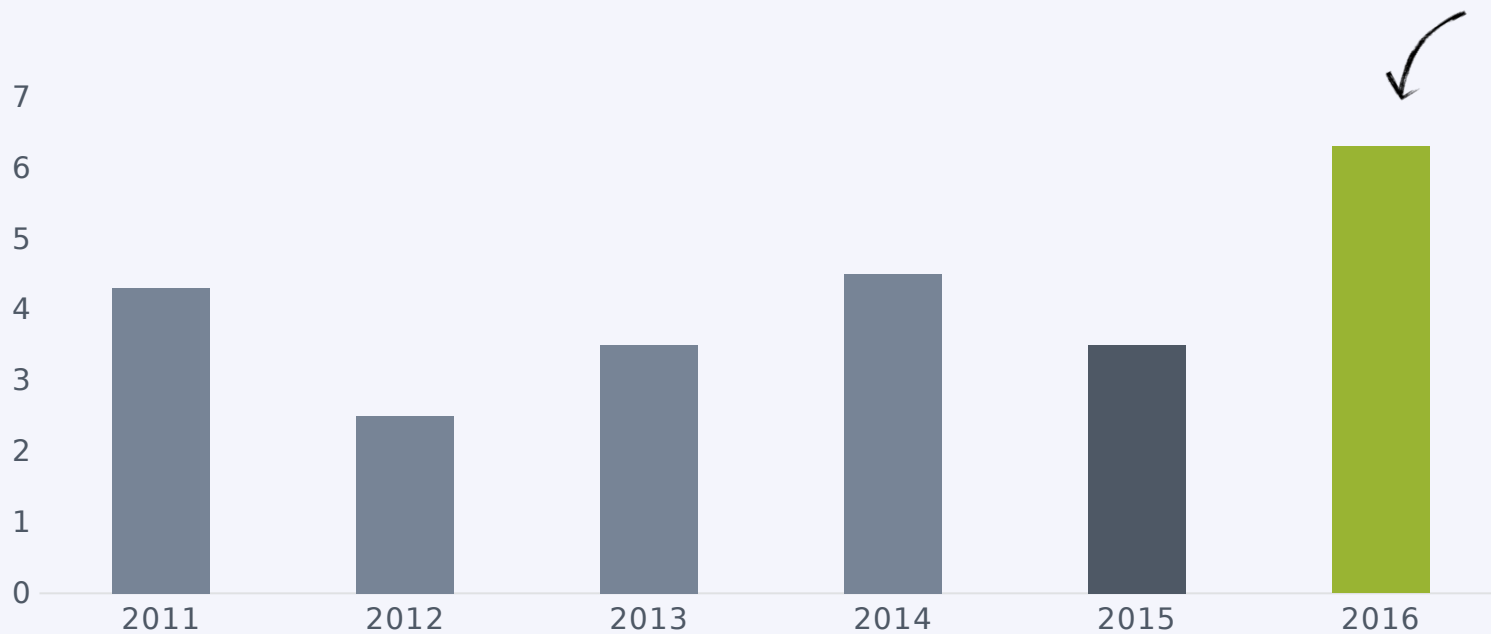
This Month

Number of Sanction this month

INFOGRAPHIC

Campaigns Customer Growth.

Growth of customers Year on Year

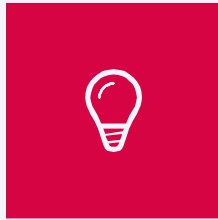


Traditional Vs Social Media
Social Media impact is clear

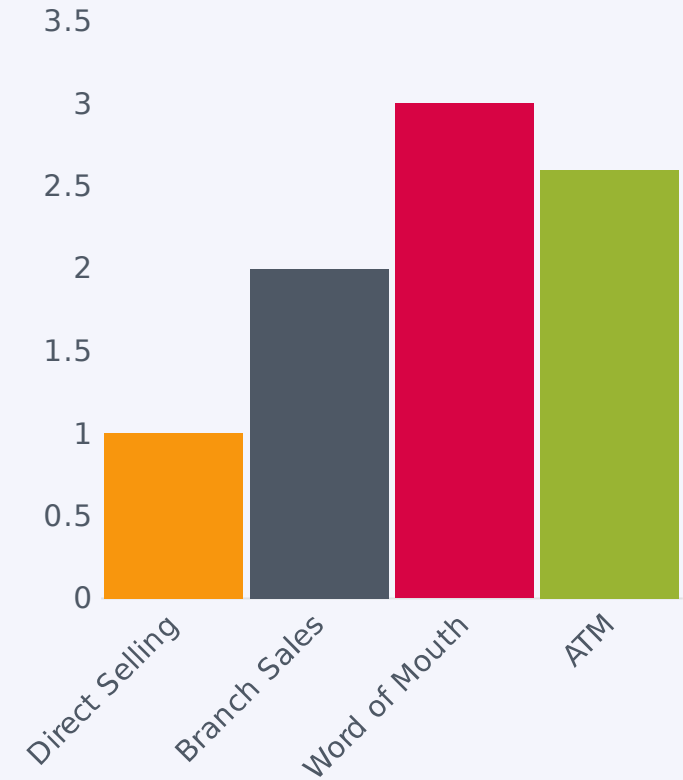
45%
Edupro Fair 2017
Chennai Trade Centre

90%
Facebook Promotion
Social Media Campaign
January 2017

Campaigns Top Sources.



WORD OF MOUTH seems to be the most effective campaign tool. Consider more customer stories in social media channels to augment this.



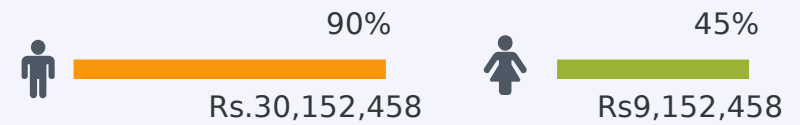
INFOGRAPHIC

Campaigns Top Locations



India Demographics

Location wise number of applications



INFOGRAPHIC

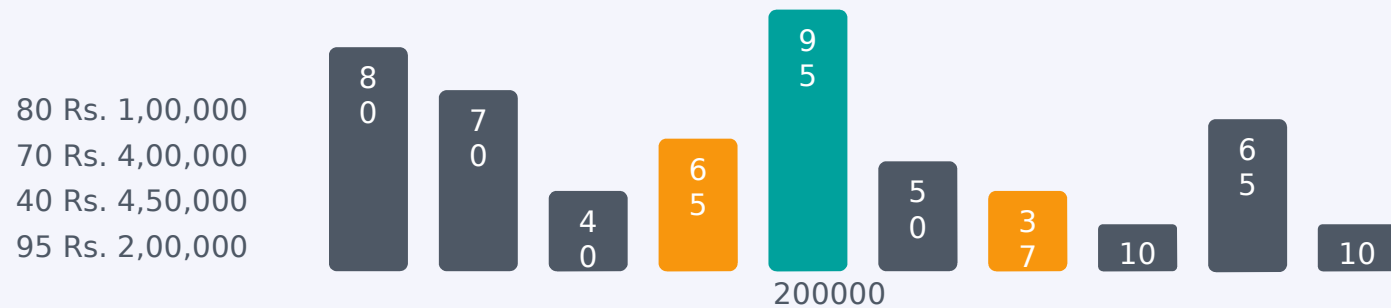
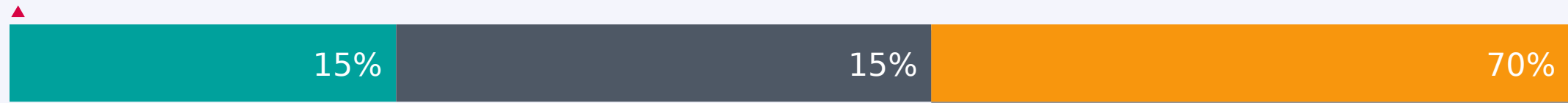
Credit Operations Top Borrower by Source & Ticket Size

Profile

15% Self Employed Prof.

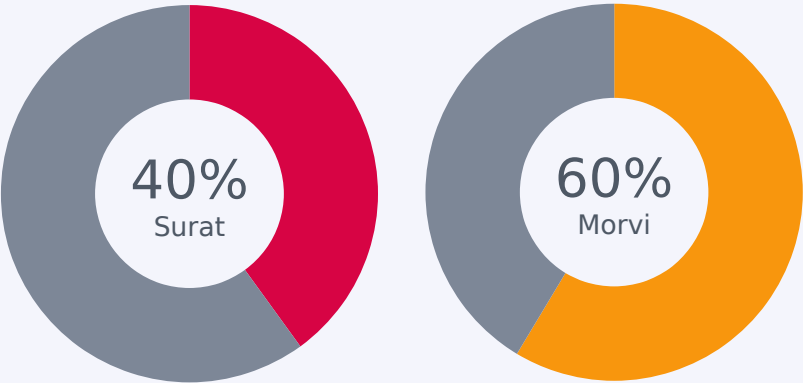
15% Salaried

70% Self Employed Non Prof

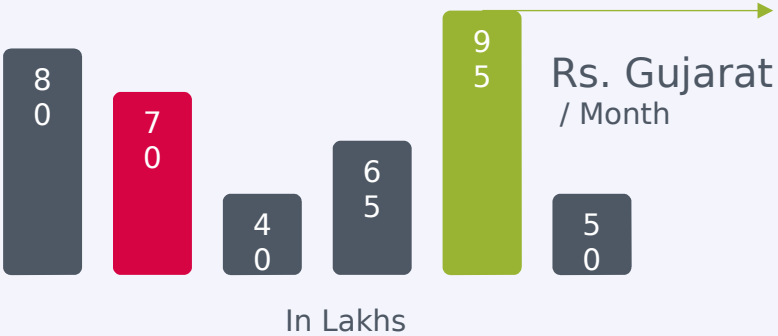


INFOGRAPHIC

Credit Operations Top borrowers by region

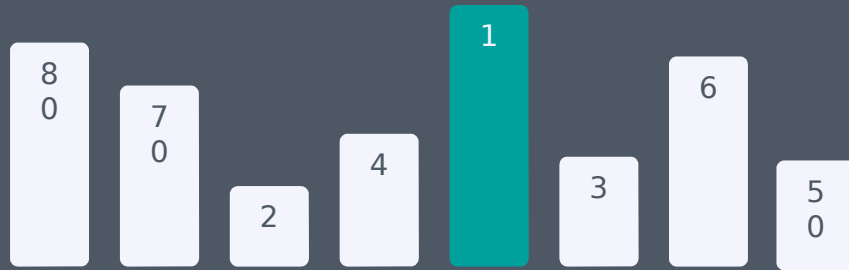


SME density is directly proportional to borrowing capacity



Rejects by Reason

Top reasons for rejecting prospective customers



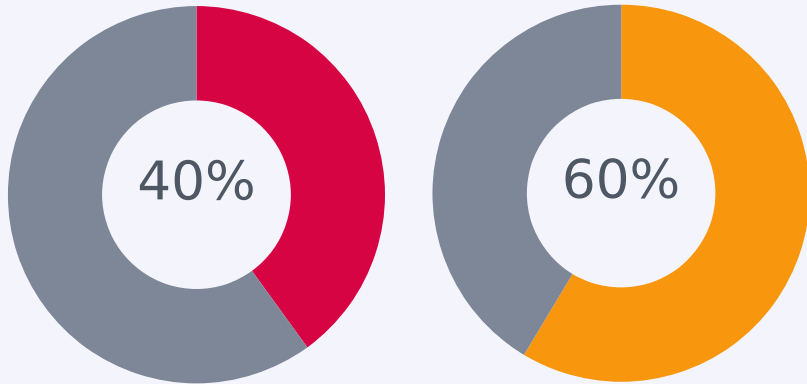
LEGEND

- 1. Repayment Capacity
- 2. Document Submission
- 3. CIBIL Score insufficient
- 4. eKYC failed



INFOGRAPHIC

Credit Operations Rejects by Region



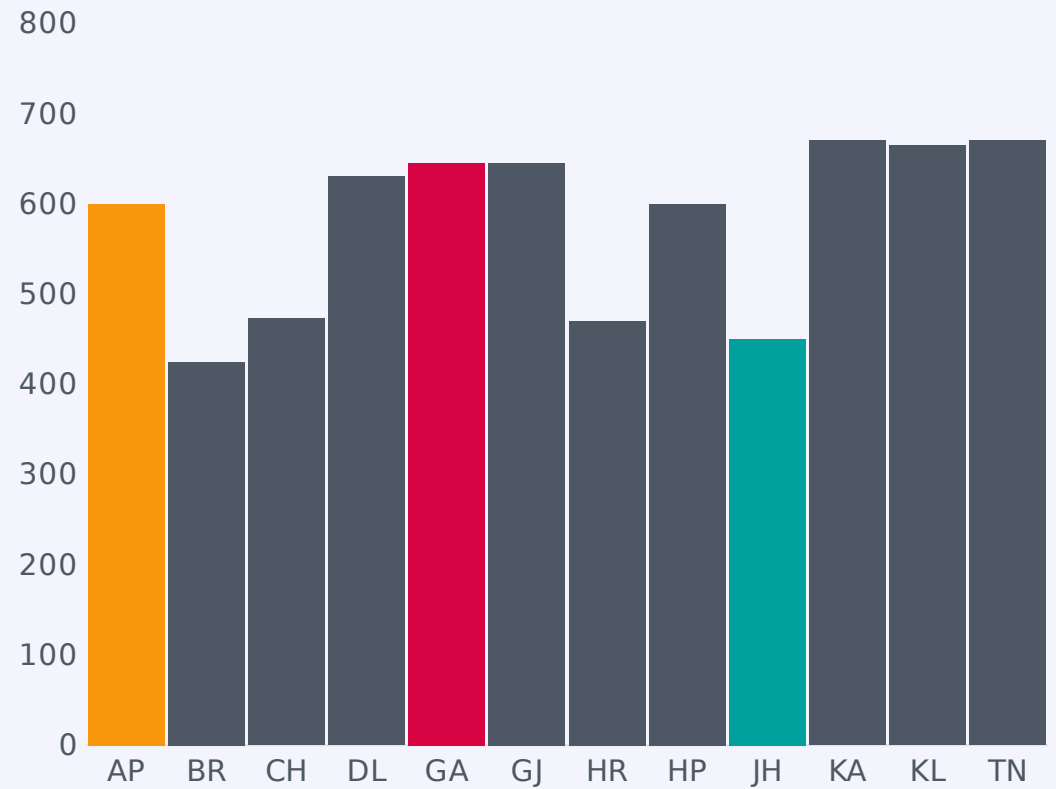
Rejects by Customer Profile is another dimension



Credit Operations Credit Score by Region

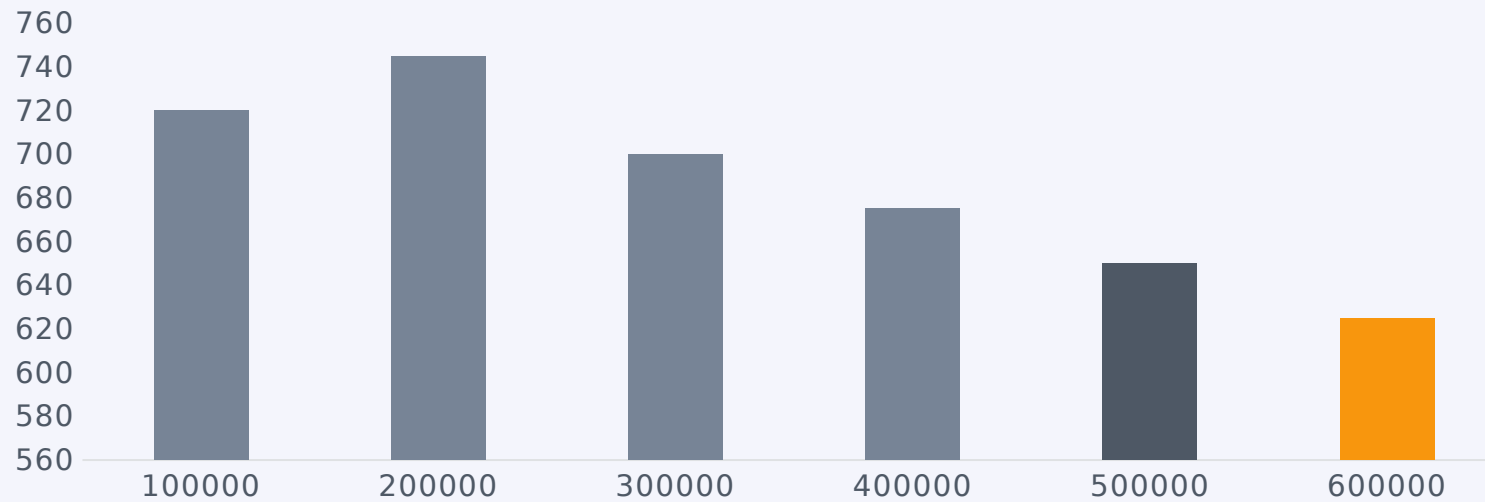
Credit Score by Customer Profile

- Students
- Software Engineers
- Self employed Non Professionals



Credit Operations CIBIL Score Vs Ticket Size

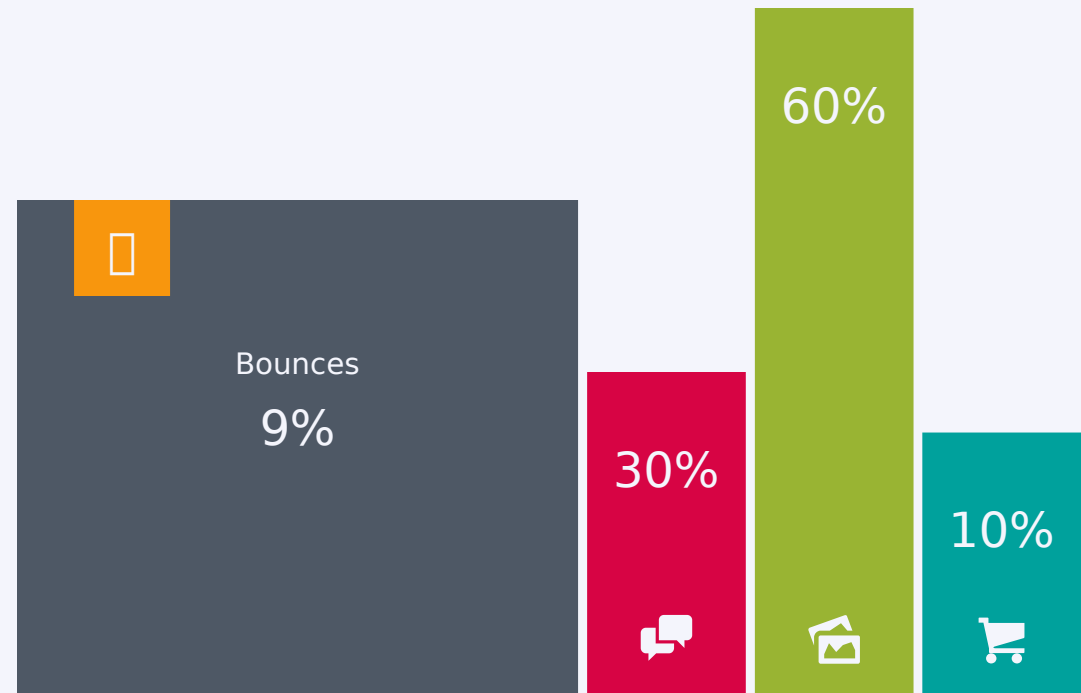
Average CIBIL score for ticket sizes



INFOGRAPHIC

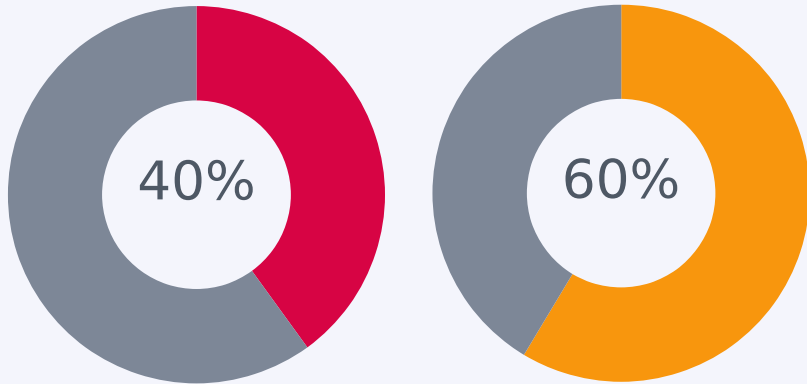
Operations Top Bounce Reasons

60% INSUFFICIENT BALANCE
30% SIGNATURE NOT TALLYING
10% STALE CHEQUE



INFOGRAPHIC

Operations Failed Repayment by Region

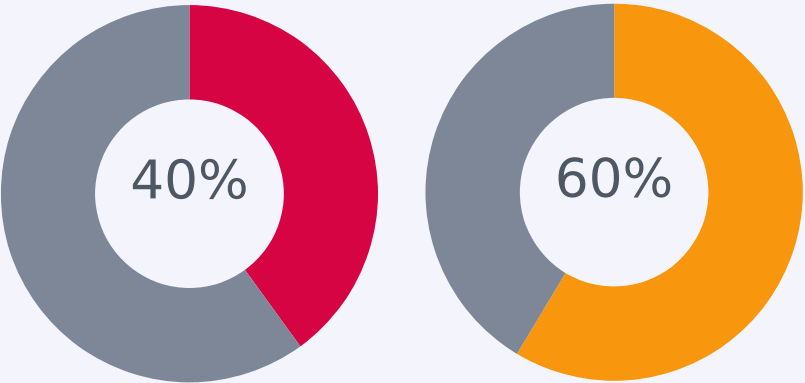


Failed repayments by Customer Profile is another dimension



INFOGRAPHIC

Collections NPA by Region



Failed repayments by Customer Profile is another dimension





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