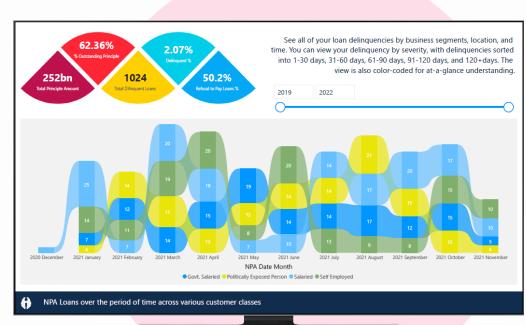


# Lending Analytics • Solution

**Maximize Performance** 

**Minimize Risk** 

**Improve Operational Efficiencies** 





Founded in 2013, Intellify is preferred and trusted technology consulting and development partner for global enterprises, from start-ups to Fortune 500

Intellify works with different stakeholders of the knowledge value chain to provide the Business Intelligence, Data Analytics and Technology solutions which enables them to make the informed decisions and solving the business challenges.

In nearly of decade long experience, we have successfully completed 90+ varieties of projects as a trusted Business Intelligence Partner, Data Analytics & Visualization Services Provider, Technology Consulting Partner, Product Development partner and a preferred vendor for many Global Business Intelligence firms as well.

## Lending Analytics Solution



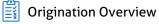
#### **Overview**

Built by experienced team of Industry and Technology experts, Intellify's Lending Analytics solution drives Business Decisions based on the data.

## Solution helps to get insights for business-critical decisions like:

- Who is contributing to your sales funnel leakages, and do you know why?
- Do you know which customer segments to target? As customer acquisition costs are skyrocketing and you want to have tighter control over it.
- What are cross-sell opportunities from existing pool of customers?
- What are the operational gaps and areas of improvements?
- What is NPA percentage and how is it trending? Any co-relation between NPA and Regions/Branches/Loan issuing authorities?
- Do you know which of your collection agent and strategy works best in collections? and unravel many more such insights

#### Loan Origination



📯 LO Performance Analysis

Rorrower's Analysis

Product Analysis

Time Analysis

🛰 🛮 Leakage Analysis

Origination Operations Analysis

Regional Analysis

Actuals vs Target Analysis

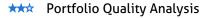
#### Loan Servicing



Demographic Analysis



Servicing Ops Analysis

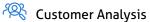


Credit Score Analysis

#### Collection/ Delinquency Management



🔐 Demographic Analysis



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**High Risk Accounts Analytics** 

Geo Analysis

Recovery Strategy Analysis



**Recovery Status** 

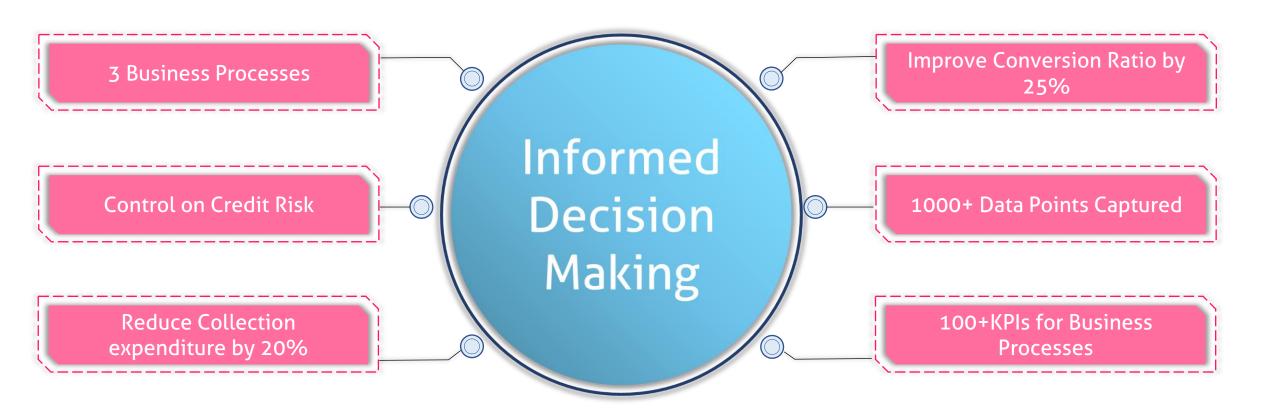


NPA Analysis

Collection Team Analysis

# Lending Analytics Solution comprises of:





#### Intellify

## Our solution have some unique features:





Dashboard Subscribers Groups for Easy Sharing





Embed Live Dashboards into Presentations and Reports



# Our Lending Analytics Suite Covers...



#### **Loan Origination**

Origination Overview Operations Analysis

Time & Regional Analysis

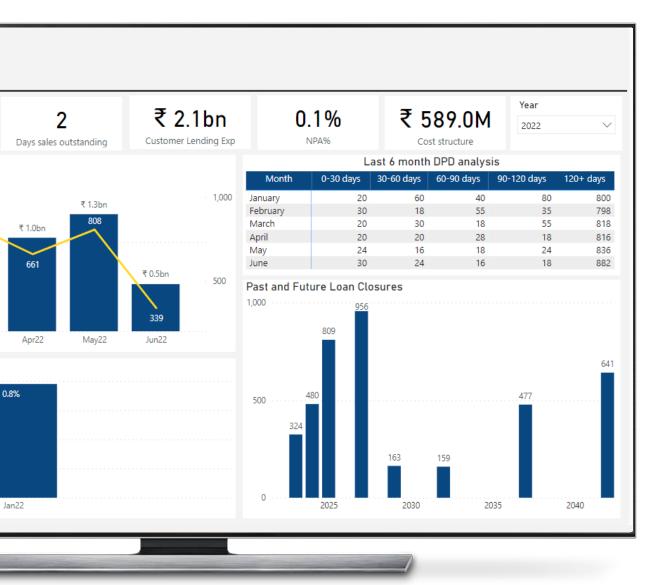
**Product Analysis** 

Customer Analysis LO Performance Analysis











## **Loan Servicing**

Servicing Overview

Credit Risk Analysis

Demographic Analysis

Overdue Ageing

Credit Score Analysis

Portfolio Quality



### Delinquency

Collections Overview

High Risk Accounts & NPA Analysis

Recovery Status Analysis

**Geo Analysis** 

Risk Quadrant **Analysis** 

Recovery Strategy Analysis





#### Summary - Delinquent and NPAs

5bn

**Total Principle Amount** 

62.03%

% Outstanding Principle **Total Dilinquent Loans** 

21

2.17%

Delinquent %

Delinquency & NPA Details by Loan Type							
LoanType	Total Dilinquent Loans		Delinquent %	Total NPA Loans		NPA %	
Business		8	0.83%		6	0.01	
Agriculture		6	0.62%		3	0.00	
Real Estate		5	0.52%		3	0.00	
Auto		2	0.21%		1	0.00	
Total		21	2.17%		13	0.01	

	Delinquency & NPA Details by
	Loan Asset Total Dilino
1	Office and Machinary
0	Land
0	Property
0	Vehicle
1	Total

Delinquency & NPA Details by Customer Class							
Customer Class	Total Dilinquent Loans	Delinquent %	Total NPA Loans	NPA %			
Govt. Salaried	5	0.52%	2	0.00			
Politically Exposed Person	8	0.83%	5	0.01			
Salaried	5	0.52%	4	0.00			
Self Employed	3	0.31%	2	0.00			
Total	21	2.17%	13	0.01			

	Delinquency 8	& NPA Details by
	Branch District	Total Dilinquent Loa
)	Mumbai	
	Akola	
)	Bhandara	
)	Buldhana	
	Gondia	
	Latur	
	Nagpur	
	Osmanabad	
	Total	



## How does it work?









Get the Data Points in Place

Pre-defined Data Model does Analysis

Interactive Dashboards showing 100+ KPI's

Take Strategic Decisions Faster!



# **Benefits**

Overall Cross & Up sell **Get Decisive** business and opportunities Insights operational growth Reduce Early warning delinquencies Minimize signals on & Maximize **Business Risk** Fraud and Risk collection yields



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