



STRATEGIC INSIGHTS

VALUE TRANSFORMATION

MS Consulting

OVERVIEW

EXPANSION &
GROWTH

STRATEGY &
ACTION

STRATEGY
PROPOSED

BUSINESS
ANALYTICS

RISK RETURN
& CONTROL

EXPOSURE
DEFAULTS &
INTEREST

WAR ROOM

STRATEGY & PERFORMANCE



[TOP](#)

[HOME](#)

OVERVIEW



22 Mn
 ↑ 12.8 % Lending


CPLY: 19.5 Mn



19.67 %

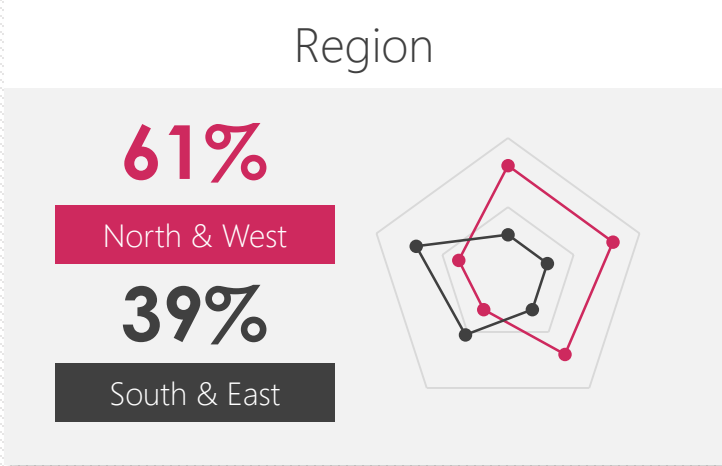
- > 7.51 % from last month
- > 3.12 % from 6 months ago

Requests Per Month : 660



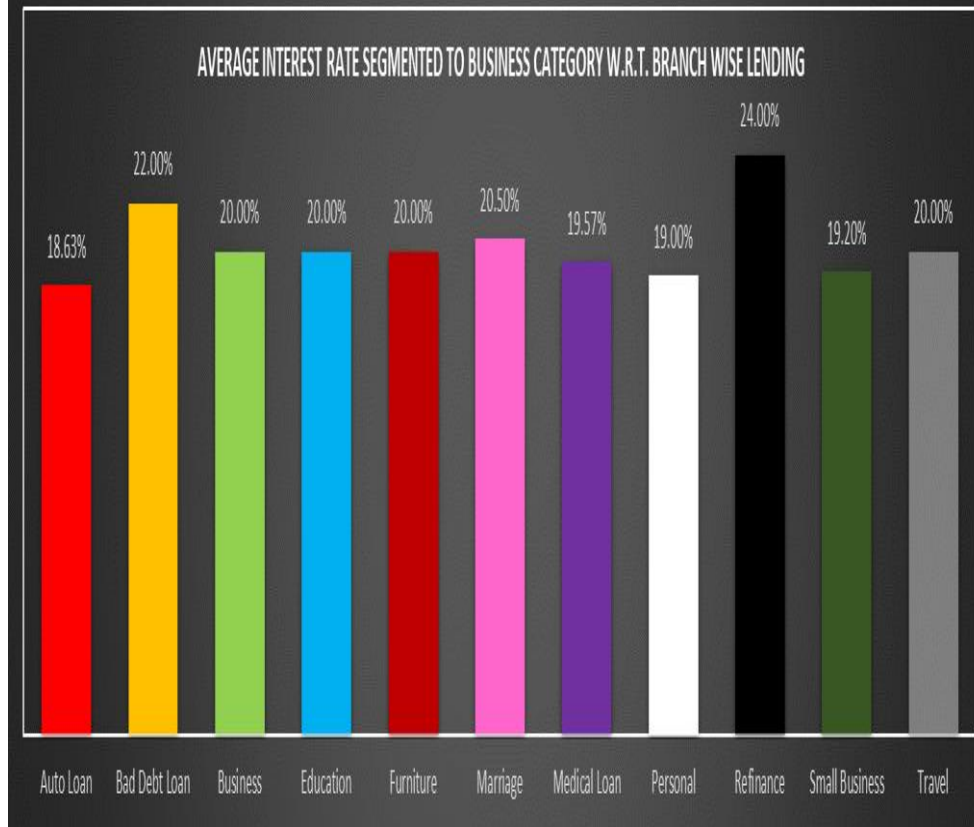
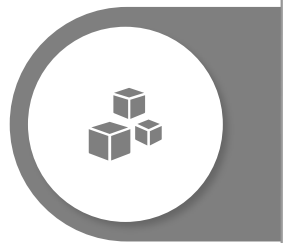
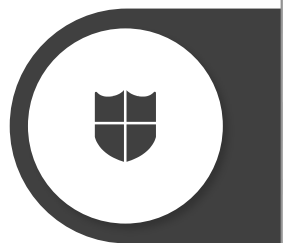
New Prospects 73%

Business (47%)	24% / 9.63 months
Travel (31%)	22.3% / 6 months
Other (22%)	18.61% / 12 months



- S** Strategy: Business Case Review II
- A** Action: Belgium & Italy – New Roadmap
- C** Control: Approval matrix for travel & bad loans

EXPANSION & GROWTH



- New product launch of refinance lending in France runs successful with no default and expected risk of exposure and probability to default has been minimized to provisions.
- Growth of small business segment surged to Belgium & France but with lower pace and returns continued to outshine CPL.
- Travel has paced up the returns with average 20% of interest as Q2 would entail the vacations regional lending buckets.
- Growth of Auto loan through Germany has scaled up the investors bucket with just 14% business collaboration.

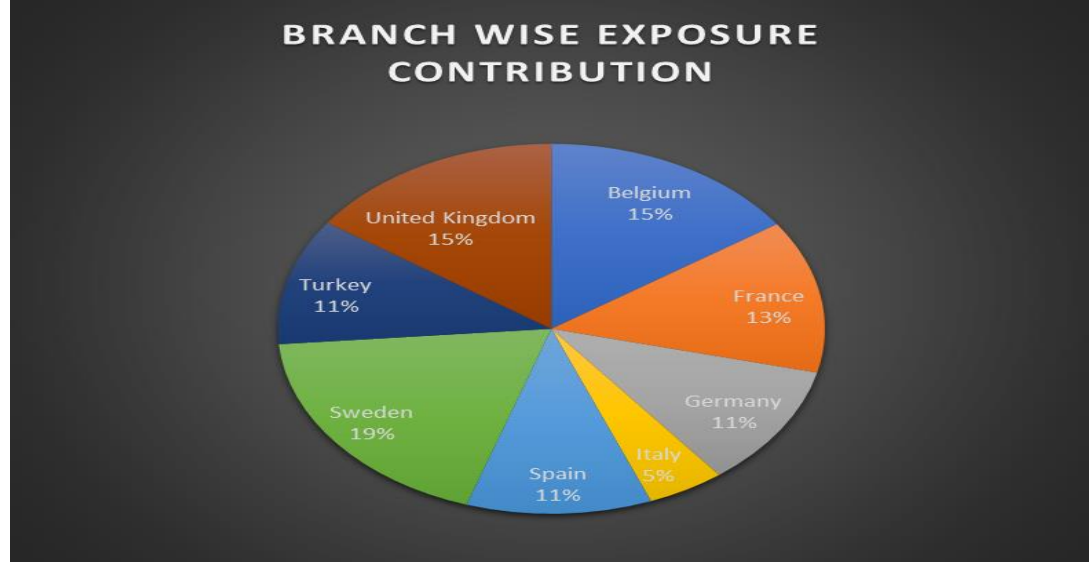
STRATEGY & ACTION

Customer Retention with lower tenure of 6 months and marginal rate of interest @ 23.45%. Need to create Data Driven Investor system.

20%

45%

Increase Corpus Diversification in Northern & Western regions testing risk platforms & DIT.



Acquiring customers in Eastern is aggressive in Q2 2019. Creating Niche Data Channels with strategic expansion & alliance on priority by Q2.

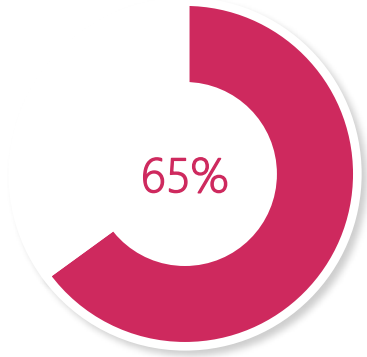
10%

25%

Borrower Factor Specification Platform ought to be stronger with 5 new proposed scores evaluating bridge between financial & behavioral aspects.

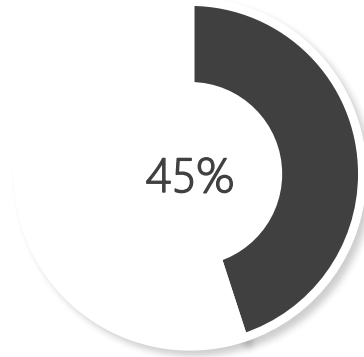


STRATEGY PROPOSED – Q1 ENDING



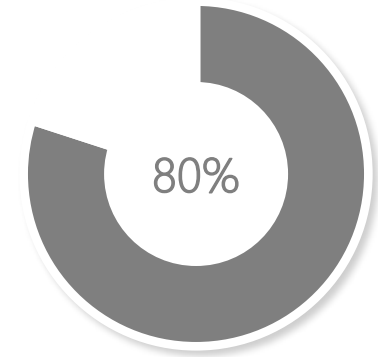
Investor Scale

Scaling lending in western region with business & medical loans > 35% borrower base would encourage > 22.7% average interest rate (current < 22.25%) with extreme 12 months repayment tenure.



Seasonal Surge

Education loans at all branches are considerably high pipeline bucket for Q2 target. Keeping > 23% of qtr. fraction controlling not less than 21.20% interest rate with not more than 9 months tenure.



Defaults & Exposures

Defaults standard admissible mark for Q2 to be readjusted @ 0.21 to encourage 25% more lending in business, home & auto lending. Risk adjusted to north eastern need to be 2.5% for defaults in EAD reserves.



BUSINESS ANALYTICS

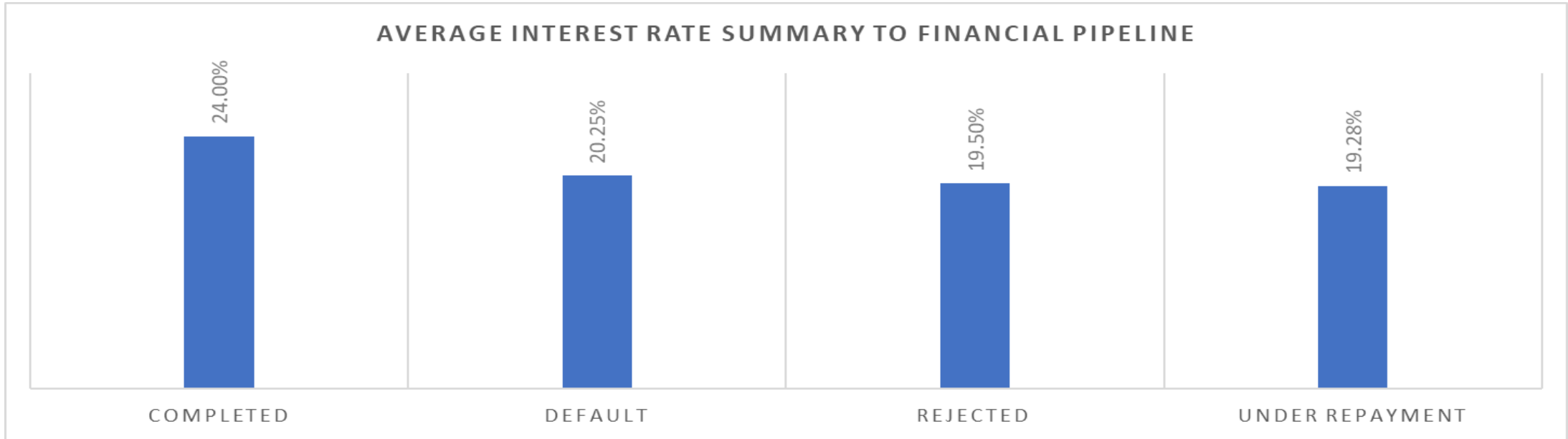
UK being best in outperformance in less than 9 months average tenure & more than 20% but down compared to CPLY as more than 30% sales team joined in last month.

Scope of risk adjustments w.r.t. defaults, exposures contingency & higher tenure & lower interest return conversion are to be reviewed before 31st March 2019.

Italy with average 20% interest rate & 11 months tenure has increased over 5% defaults to travel category where crystal reports viz., Investor Borrower Bucket leakage and frictional costs are to be data driven in respective dashboard.

Country	# Borrower	Total Lending	Total Interest	Average Tenure (mnts)	Average Interest Rate
Belgium	147	3,476,550	536,550	10	19%
France	105	2,494,800	394,800	11	19%
Germany	105	1,753,500	283,500	9	20%
Italy	63	878,850	143,850	11	20%
Spain	105	2,503,200	403,200	9	20%
Sweden	189	5,155,500	850,500	9	20%
Turkey	126	3,263,400	533,400	8	20%
United Kingdom	168	2,997,750	477,750	11	19%
Grand Total	1,008	22,523,550	3,623,550	9.69	19.67%

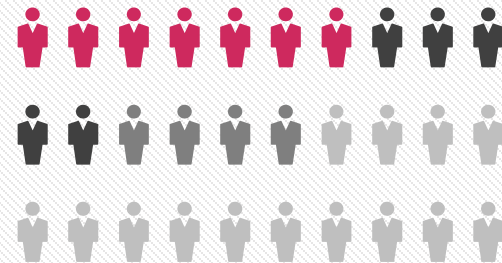
RISK RETURN & CONTROL



Higher over 20% interest rate confirming defaults, need business category differentiation metrics highlighted in regional reporting standards so as to create XIRR &PAD more strengthened and with respective & underlined KPIs & CSFs.

21.02%

Target - Under Repayment > 20% for 2 2019



10:30 AM

Alarm- Next meeting 4th April 2019



TOP

HOME

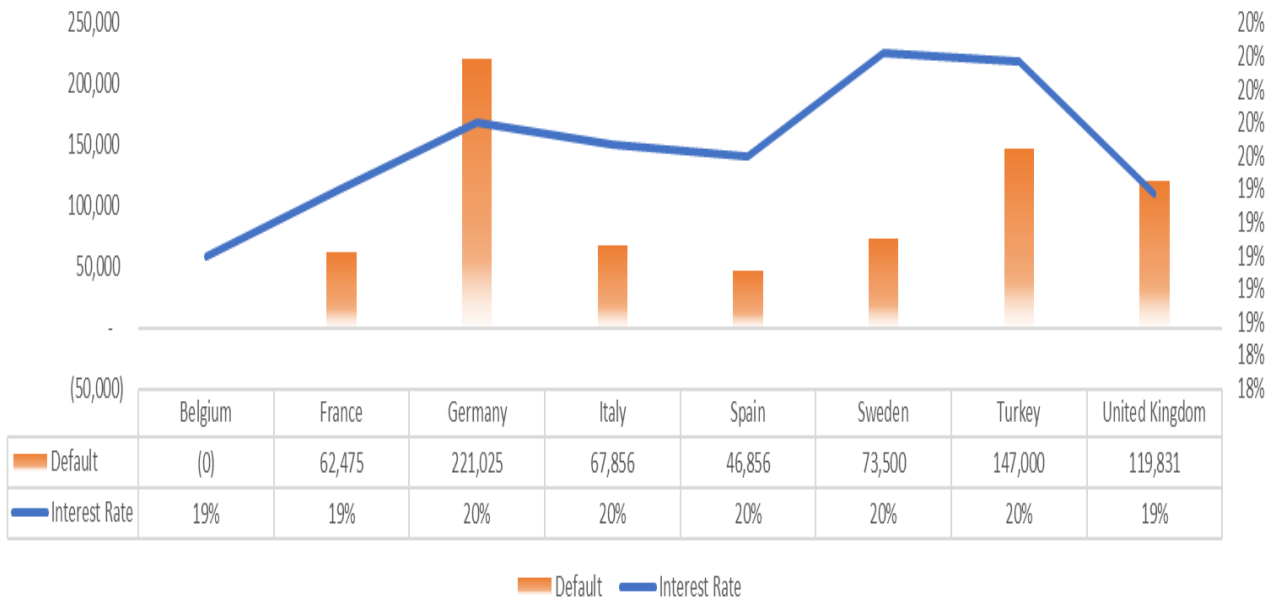
MS Consulting

EXPOSURE – DEFAULT & INTEREST



Control: Default to Exposure

BRANCH EXPOSURE TO INTEREST



Germany being highest in default needs specific measures and control strategy in approval matrix to refrain outliers. UK with < 20% average interest, unable to manage < 100k rather Belgium with lower return but no default. Turkey needs strict control to manage defaults.



Defaults Average



Average Interest Rate



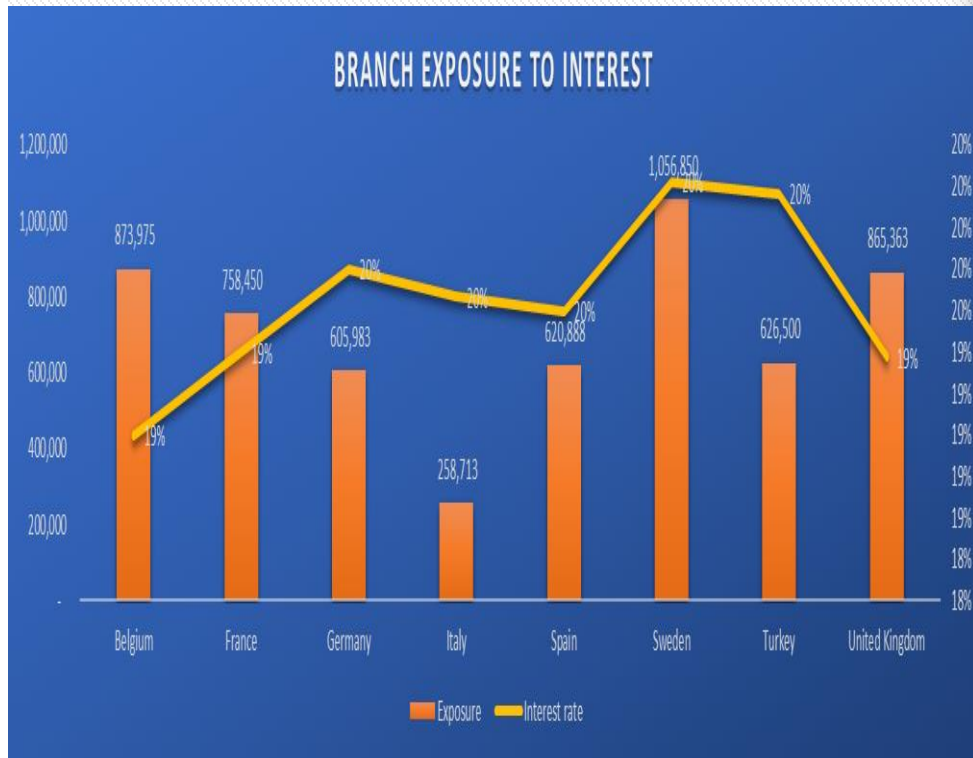
Recovery Rate



Rejected Rate



Q1 2019 – WAR ROOM



Auto loan, business, & education requires business case in France, Belgium & Italy for controlled growth and acceptable margins.



Lower base of investors to be mapped with third level strategic delegation for strategic Order Management System for pricing, rates & PADs.



Delivery system need to be categorized with strategic partnerships and management of banking platform for parallel narrow pathways and quick approvals.



Road shows to corporates, regions, business directories & strategic allies like, car dealers etc. through digital media, investor seminars etc. are part of Q2 marketing strategy.



THANK YOU

MS Consulting

[CONTACT FOR CUSTOMISATION & TRANSFORMATION IN YOUR BUSINESS
STRATEGY ANALYTICS & CONTROL](#)

[TOP](#)

[HOME](#)

MS Consulting