

## Analytics Challenge Round 2: Case Study Option 1

### TVS Credit – Empowering India. One Indian at a Time

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From the largest cities to the smallest villages, India is filled with ambition and enterprise. As Indians from all walks of life set out to write their growth story, our timely and affordable credit empowers them to bring their dreams alive.

As part of the \$8.5 billion TVS Group, we empower Indians from various socioeconomic backgrounds with financial products that serve their needs. In doing so, we further the cause of financial inclusion.

Our two wheeler, used car, three wheeler, and tractor loans are designed for Indians in small towns and the rural heartland, for our nation's growth is powered by their prosperity. Our foray into the used commercial vehicle and consumer durable finance is yet another step in this direction.

With over 5 million customers and a long-term CRISIL rating of AA-, our growth is built on firm foundations. We have won several awards, including the Flame Award for Excellence in Rural Marketing, The Best BFSI Company Award at the ET Now Makers of Developed India Awards 2018, and the Most Effective Employee Engagement Strategy Award at the World HRD Congress.

#### Key Facts:



Began Operations in  
2010



RBI Licensed (2010)



AA- by CRISIL for Long Term Loans  
A+ by CRISIL & ICRA for Short  
Term Debt



ISO 9001:2015  
ISMS 27001:2013 certification

#### Products:



Two Wheeler  
Loans



Used Car  
Loans



Tractor  
Loans



Used  
Commercial  
Vehicle Loans



Three  
Wheeler  
Loans



Business  
Loans



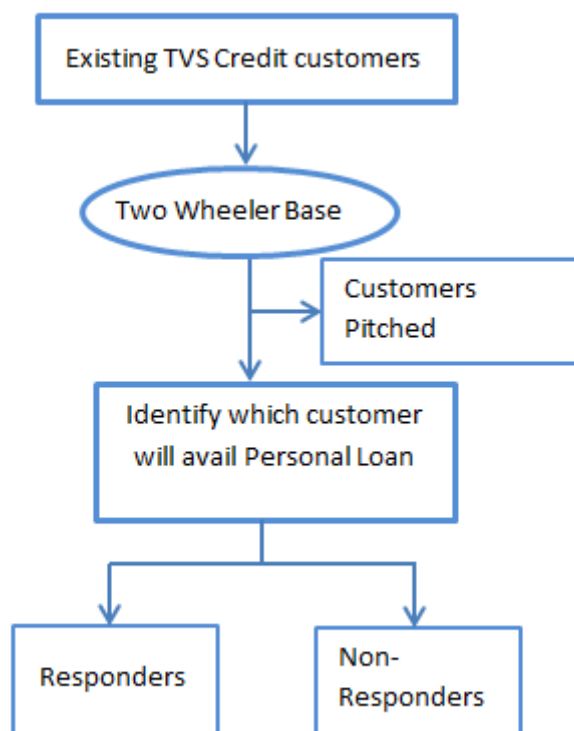
Consumer  
Loans

## Case Study-Personal Loan Propensity on Two Wheeler Customer Base

TVS Credit started off in 2010, offering Two Wheeler loans to TVS Motor customers. Along the way we moved into other products like- Tractor loans, Used Car loans, Consumer Durable loans, Used Commercial Vehicle loans and Business loans. It was imperative for us to shift from a captive financier to a full-fledged retail financier with multiple products to drive growth.

We have recently identified another opportunity to serve our customers better by launching Personal Loans. This product is tailored for customers who are in urgent need of finances for their personal requirements. The TVS Credit business team has decided to leverage the existing Two Wheeler loan customer base to cross sell the Personal Loan product.

The objective of this exercise is to identify the segment of customers, who have a higher propensity to avail a Personal Loan from TVS Credit. This will help us to reach out to the right customers and ensure maximum conversions.



## Data Dictionary

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Feature	Feature Definition
V1	Customer ID
V2	Gender (Male/Female)
V3	DOB
V4	Pincode
V5	MOB (Month of business with TVS Credit)
V6	Resident type of customer
V7	Product code of Two wheeler (MC : Motorcycle , MO : Moped, SC : Scooter)
V8	Number of advance instalments of loan
V9	Cost of Asset
V10	Total Loan amount of existing loan
V11	Status of existing loan (L : Live, M : Mature, F: Foreclosed)
V12	Payment type of existing loan
V13	Rate of interest of existing loan
V14	Tenure of existing loan
V15	Number of times bounced while repayment
V16	Outstanding principle amount
V17	Net Salary
V18	Number of PL loans taken outside TVS Credit
V19	Number of Unsecured loans taken outside TVS Credit
V20	Number of closed loans
V21	Number of Live loans
V22	Number of credit cards
V23	Number of Two Wheeler(TW) Loans
V24	Number of Auto loans (Including car loans/commercial vehicles as well)
V25	Loan amount of last loan taken
V26	Maximum amount sanctioned for any Two wheeler loan
V27	Maximum amount sanctioned for any housing loan
V28	Whether a customer only has Two wheeler loan
V29	Number of times enquired for secured loan in last 6 months
V30	Number of times enquired for Unsecured loan in last 6 months
V31	Total number of times enquired in last one year
V32	Target variable ( 1: Responders / 0: Non-Responders)

### Deliverables for Round 2:

1 Pager (word file/excel/ppt) which includes brief understanding of the problem, approach(4-5 lines), expected benefit(value), algorithm used and final evaluation metric.

Deadline: 17<sup>th</sup> November 2019 23:59 HRS



**Deliverable for Round 3-** Teams will be selected basis their submissions in Round 2.

In Round 3, the qualified teams will have to present a detailed ppt on the case study selected in Round 2.

For any queries with regards to the **Analytics Challenge Round 2-Case 1**, please write to us at [epic@tvscredit.com](mailto:epic@tvscredit.com).