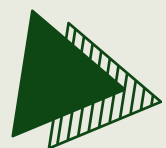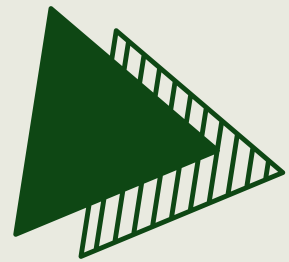# LEND-PAY INSIGHTS

Saurav Payal

Project Introduction

LendPay Insights is an analytical project aimed at evaluating the lending and repayment data of our portfolio.

- **Objective:** To identify key trends, metrics, and actionable insights using Excel pivot tables and calculated fields.

- **Scope:**
  - Analyzing anchor-wise, state-wise, and industry-wise disbursements and repayments.
  - Evaluating key performance metrics such as total disbursed amount, repayment cycles, and overdue percentages.
  - Performing advanced analysis on penalty ratios to pinpoint high-risk accounts.

- Approach: Data consolidation, pivot table analysis, and calculated measures for deep insights into lending practices and repayment behavior.

AGENDA

- Project Introduction

- Data Overview & Methodology

- Pivot Analysis

- Anchor-Wise Lending Summary

- State-Wise Analysis

- Industry-Wise Analysis

- Repayment Analysis

- Key Performance Metrics

- Advanced Analysis

- Penalty Ratio & Delay Patterns

- ER Diagram

- Conclusion & Recommendations

ER DIAGRAM PAGE
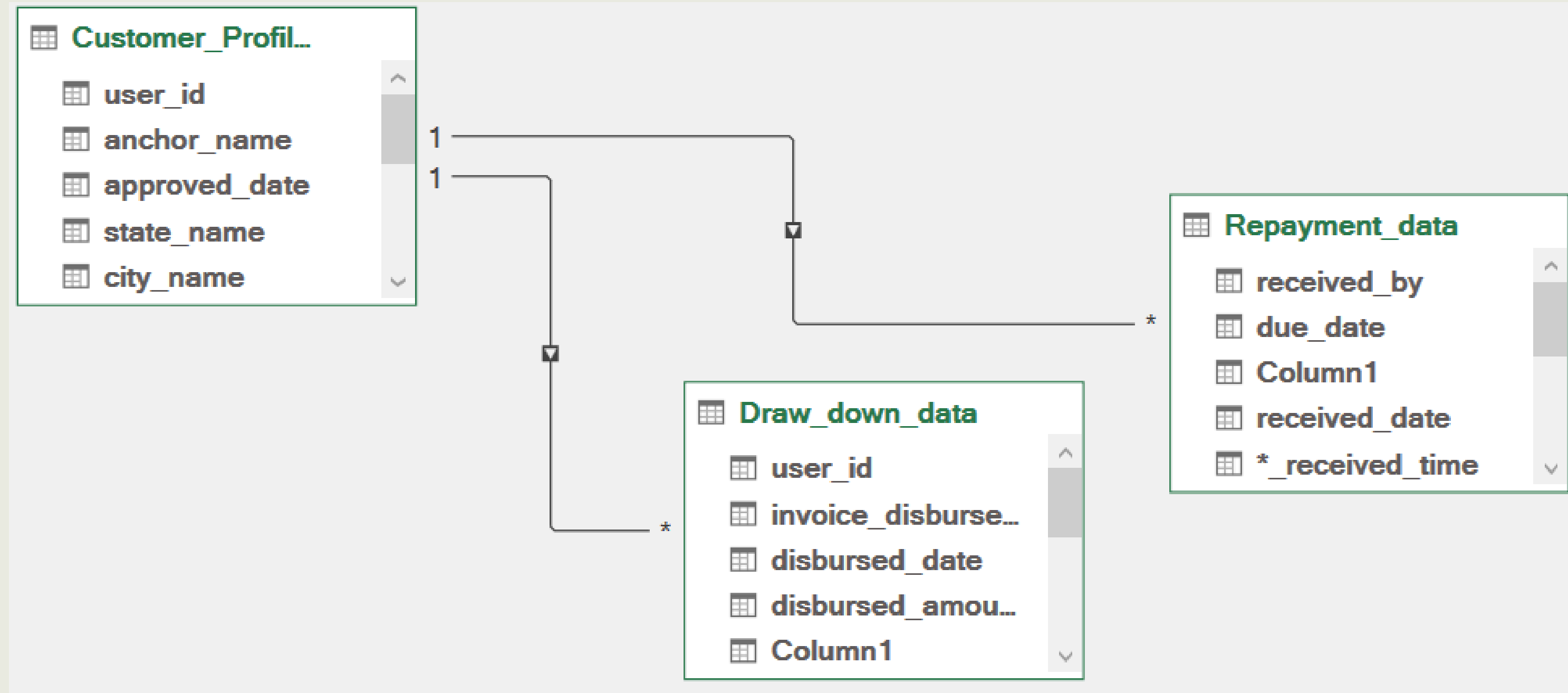
ANCHOR-WISE ANALYSIS

Key Insights

- Balanced Disbursements: Both Anchor Based and OPEN Limit contribute almost evenly to the total disbursed amount.

- Similar Interest Rates: The average interest rate for both categories is around **17%,** suggesting consistent pricing strategies.

- Sizable Available Limits: Over ₹209 Cr is still available, indicating potential for further lending.

- **Overall Lending Health: The nearly 50-50 split between the two anchor types provides a diversified lending approach.**

STATE-WISE ANALYSIS

Data Recap

- Top Disbursement States (by absolute amount) include Karnataka (₹99 Cr), Tamil Nadu (₹91.88 Cr), Maharashtra (₹90.72 Cr), etc.

- Overall Repayment Performance: 32.17%

- Notable Outliers:
  - West Bengal: 298.15% (over-recovery or data discrepancy)
  - Chhattisgarh: 111.03% (above 100%)
  - Chandigarh: 0.30% (lowest repayment ratio)

STATE-WISE ANALYSIS

Key Insights

- Wide Variation: Repayment performance ranges from 0.30% (Chandigarh) to 298.15% (West Bengal), indicating significant regional disparities.

- High Over-Performance: States above 100% (e.g., West Bengal, Chhattisgarh) may suggest overpayments or potential data inconsistencies.

- Core Lenders: States like Karnataka, Tamil Nadu, and Maharashtra lead in total disbursed amounts but still have relatively modest repayment ratios (25–26%).

- Potential Risks: Very low repayment percentages (e.g., Bihar 14%, J&K 6%) warrant further investigation into delayed or defaulting borrowers.

INDUSTRY-WISE ANALYSIS

Key Insights

- FMCG dominates with ₹276 Cr+ disbursed but has the shortest average tenure of 39 days, indicating rapid fund turnover.

- Automobiles, Spares & Parts & Oil sector has significant disbursements (₹70 Cr+) with a moderate tenure of 65 days, reflecting steady financing needs.

- Pharmacy sector has the longest average tenure of 130 days, despite having a relatively low disbursement volume, possibly due to longer payment cycles.

- Total disbursement across industries: ₹587 Cr+

- Available limit: ₹209 Cr, suggesting room for additional financing.

- Overall average tenure: ~61 days, showing a balance between short- and mid-term financing needs.

REPAYMENT-WISE ANALYSIS

Key Insights

- Installment Prepayment makes up the largest share at nearly ₹425.60 Cr, indicating most repayments occur ahead of schedule.

- Repayment Due stands at around ₹25.58 Cr, highlighting a notable amount still pending.

- Overdue Repayment remains relatively low at ₹34.33 Lakh, suggesting fewer late payments overall.

- Subvention Collection adds an extra ₹42.74 Lakh to the total received.

- Grand Total: ₹452 Cr received across all repayment categories, reflecting a healthy inflow of funds.

KEY PERFORMANCE METRICS

- **Total Disbursed Amount:** Stands at ₹587 Cr, split almost evenly between Anchor Based Limit (₹296 Cr) and OPEN Limit (₹291 Cr), reflecting a balanced lending portfolio.

- **Most Common Repayment Cycle:** Bullet Payment dominates with 925 instances, far surpassing other cycles like Monthly (82), 14 Days (51), and 7 Days (36), suggesting many borrowers prefer a single lump-sum repayment.

- **Top 5 Anchors by Disbursement:** Collectively account for ₹41 Cr. Among them, User ID 53285 leads at ₹18 Cr, followed by 57794 (₹9 Cr), 60278 (₹5 Cr), 56394 (₹5 Cr), and 57811 (₹4 Cr), highlighting the concentration of funds among a few key borrowers.

KEY PERFORMANCE METRICS

Percentage of Overdue Repayments (15%)

Roughly 15% of the total receivable amount (₹2.29 Cr) is overdue, indicating a moderate level of late payments that may warrant closer monitoring or improved collection efforts.

Correlation Between Interest Rate & Repayment Performance

- Higher Interest Rates (e.g., 24%) show stronger repayment performance (97%+), suggesting borrowers paying higher rates may prioritize on-time repayment.
- Lower Interest Rates (11–14%) correspond to lower repayment ratios (1%–70%), indicating potential complacency or weaker repayment discipline.
- Overall, repayment ratio rises with increasing interest rates, indicating a positive correlation between the two.

PENALTY RATIO ANALYSIS

- Penalty Ratio is calculated as (Debit Penal+Credit Penal)÷Disbursed Amount.

- Anchor-Based Limit shows an **average penalty ratio of 0.017**, while OPEN Limit stands at 0.022, suggesting slightly higher penalty charges for OPEN Limit borrowers.

- Top User IDs by Penalty Ratio (e.g., 31941 at 0.55, 33627 at 0.41) indicate significantly higher penalty incidence, hinting at delayed or risky repayment behavior.

- Lower Ratios (e.g., 0.29 or below) imply fewer penalties, reflecting timelier payments or fewer late charges.

- Overall, monitoring these high-penalty users can help mitigate risk and improve collection strategies.

CONCLUSION PAGE

Key Takeaways:

- Balanced Lending: Both Anchor Based and OPEN Limit categories contribute nearly equally to overall disbursements.

- Repayment Trends: Majority of repayments occur as installment prepayments; however, notable differences exist across states and industries.

- Risk Indicators: High penalty ratios in specific anchors and a low overall repayment performance ratio emphasize the need for improved collection strategies.

- Data-Driven Decisions: The insights derived support targeted risk management and optimized lending strategies.

Thank you.
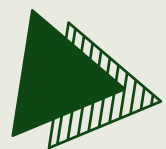
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