Credit Operations Office

Monthly Metrics Review

OCTOBER 2017

Monthly Metrics Overview

Credit Risk

Expected Loss

358.96

Sept'17 Expected Loss

	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17
	357.7	316.71	277.44	290.816	361.3125	424.1844	427.1748	383.35	358.96
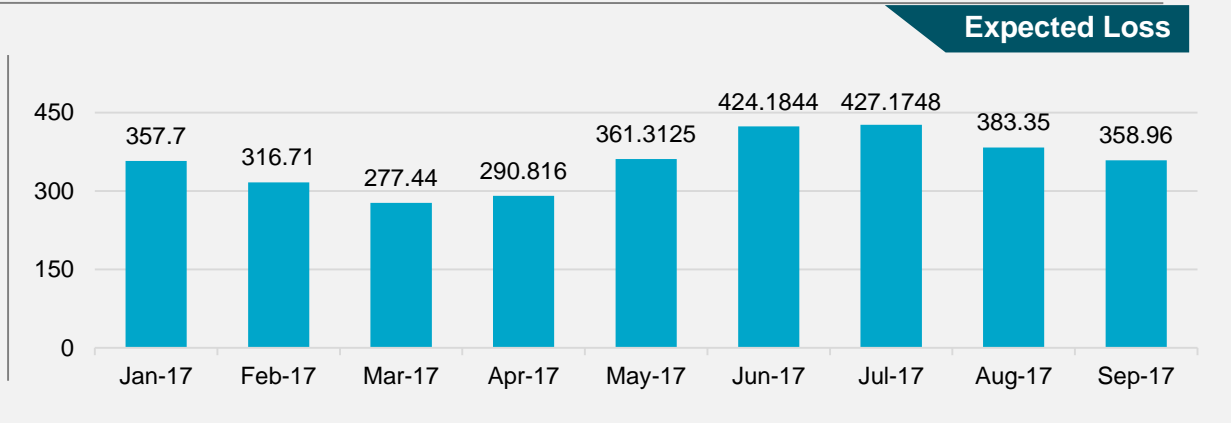
Metrics

Metrics	Aug '17	Sept '17	Trend
Average Probability Of Default	9.2%	9.3%	
Adjusted Exposure	5,125	5,128	
Loss Given Default	68%	70%	

Company's Portfolio

Top Inflight Initiatives (by $**)

1	Product X	$3.8 M	🟢
2	Product Y	$3.2 M	🟢
3	Product Z	$1.7 M	🟢
4	Product A	$1.7 M	🟢
5	Product B	$1.5 M	🟡
6	Product C	$900 K	🟡
7	Product D	$860 K	🟢

Summary / Actions

- Expected Loss going down because of improved Predictive analytics pack went live in production in July.

- Average probability of default is showing up trend because more students cards has been issued for past quarter but not a real threat #see appendix for more insights.

Customer Satisfaction (Scale of 10)

8.5

Sept'17 Customer Score

Customer Score

- 10 Excellent
- 9
- 8 **Very Good (Goal)**
- 7 Good
- 6
- 5 Average
- 4 Poor
- 3
- 2 Very Poor
- 1 Lowest Possible

Score Trend

6	7	7	7	7.5	7.5	7.7	7.9	8.5
Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17

■ Customer Satisfaction (Scale of 10)
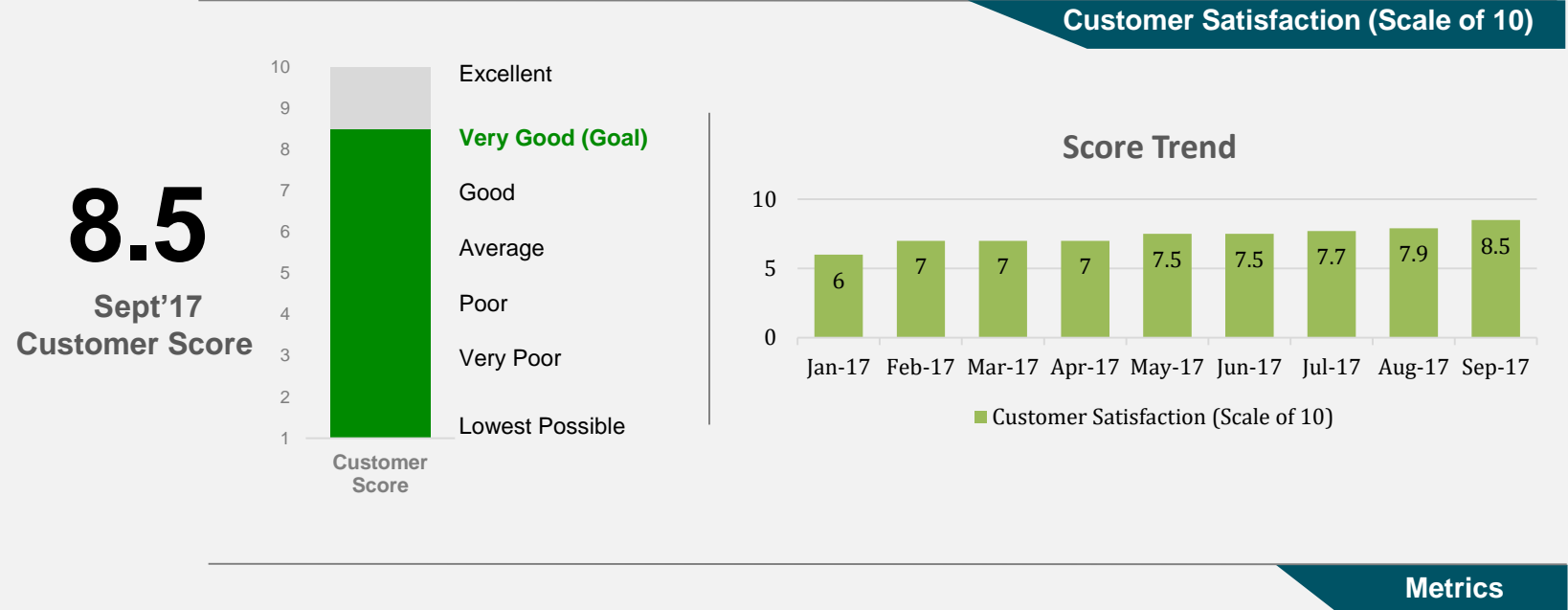
- Customer score is 8.5 which is a very good score. And we are consistently improving on our customer score over the year.

- Average approval rating has gone down because lot of students has applied in fall for cards and got reject because of no credit history or other factors. Please refer appendix for more information/ insights.

- Due our recent successful migration to new and improved application, account setup time has really gone down and customer experience has improved a lot.

Metrics

KPI	Aug '17	Sept '17	Trend
Average Approval Rating	25%	15%	
Account Setup Time (Mins)	25	10	

Service Delivery

Promotion Index

Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept
-1	1	0	-1	-1	1	0	-1	1

Net Promotion Index

Margin Trend Over Time

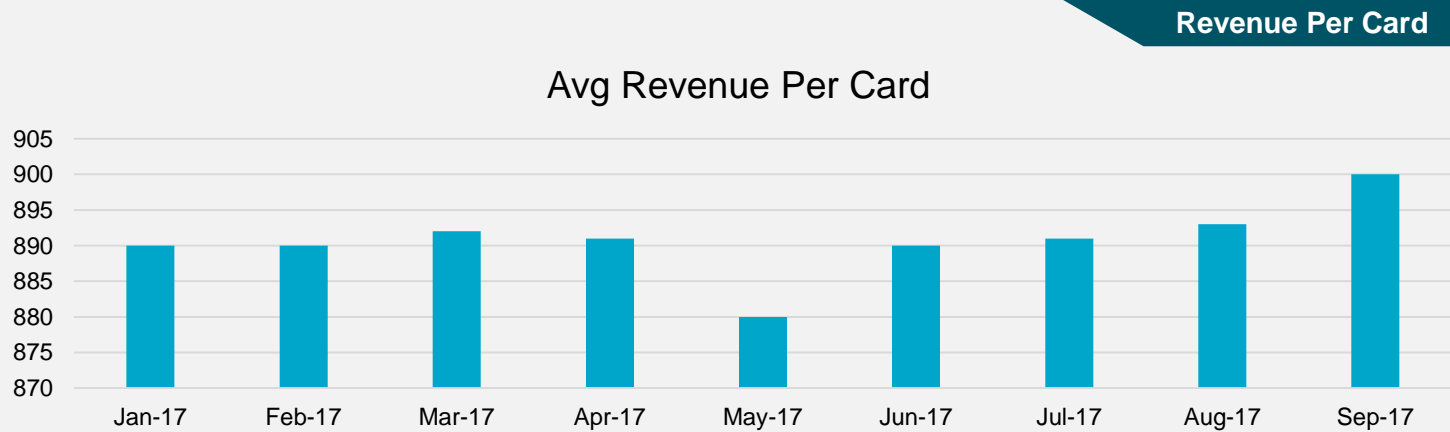### Avg Margin Per Card

Significant Plan Releases

Sept '17
- Gold Diner Club
- Platinum Student Card

Aug '17
- Chip Cards
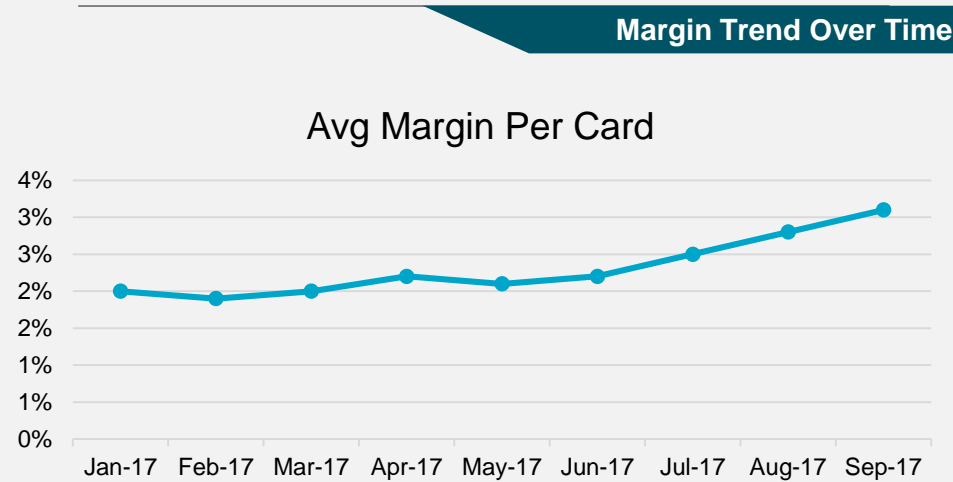
Summary / Actions

- Average Revenue per card and margin is showing upward trends. Our marketing efforts started in June paying off positively.

- We can hold a meeting to discuss how to keep the momentum going in coming months too.

- Net promotion index gone up and positive. Customers are happy by our efforts to improve customer experience.
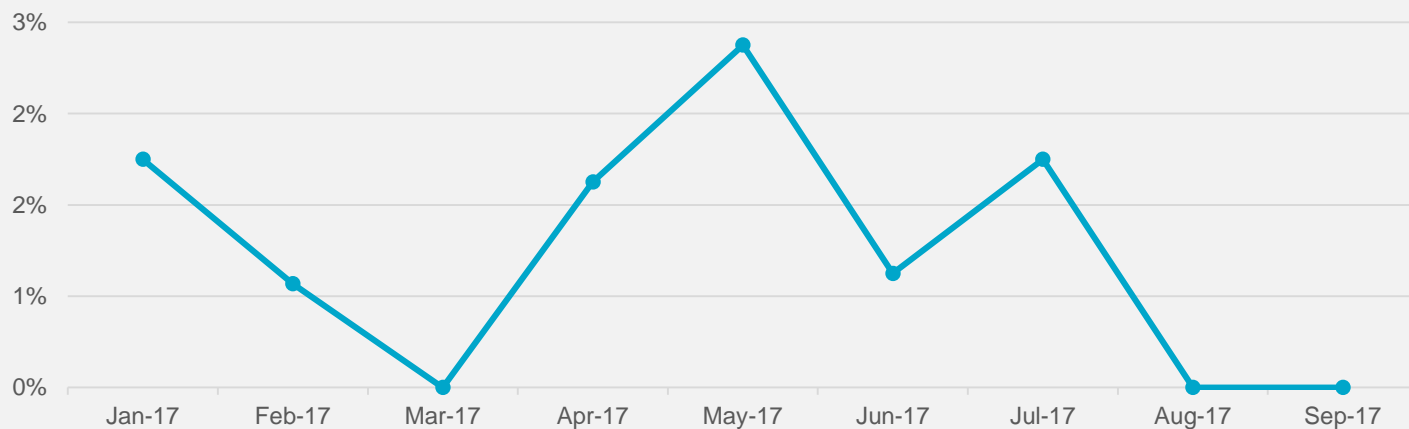
Revenue Per Card

Avg Revenue Per Card
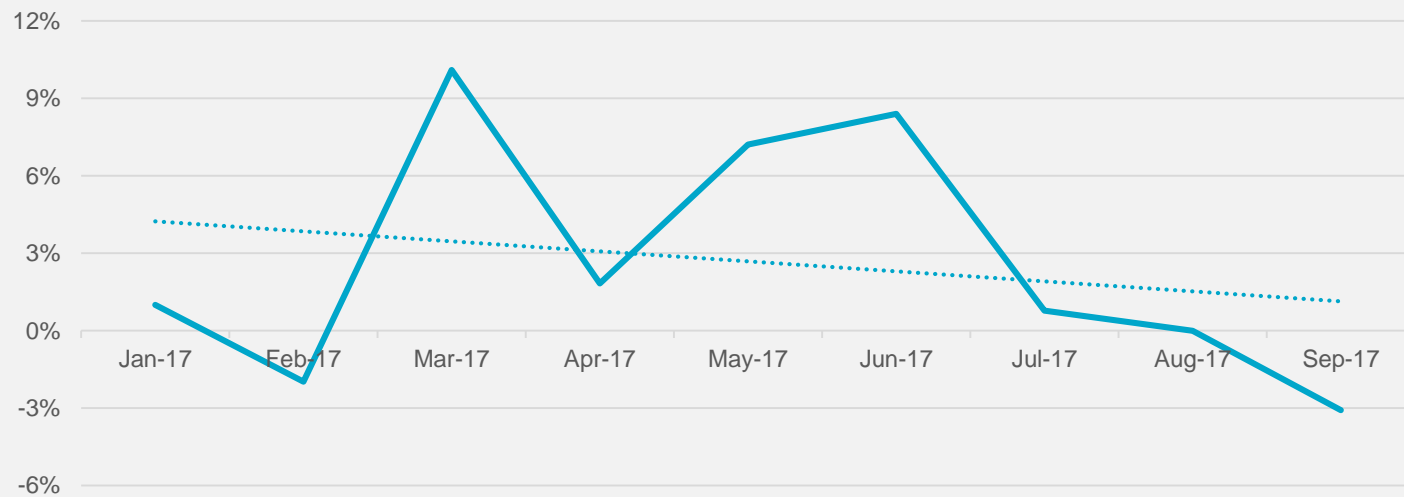
Portfolio Growth

Card Portfolio Growth Rate

Projects with most FTEs

Avg. Customer Acquisition Cost (CAC)
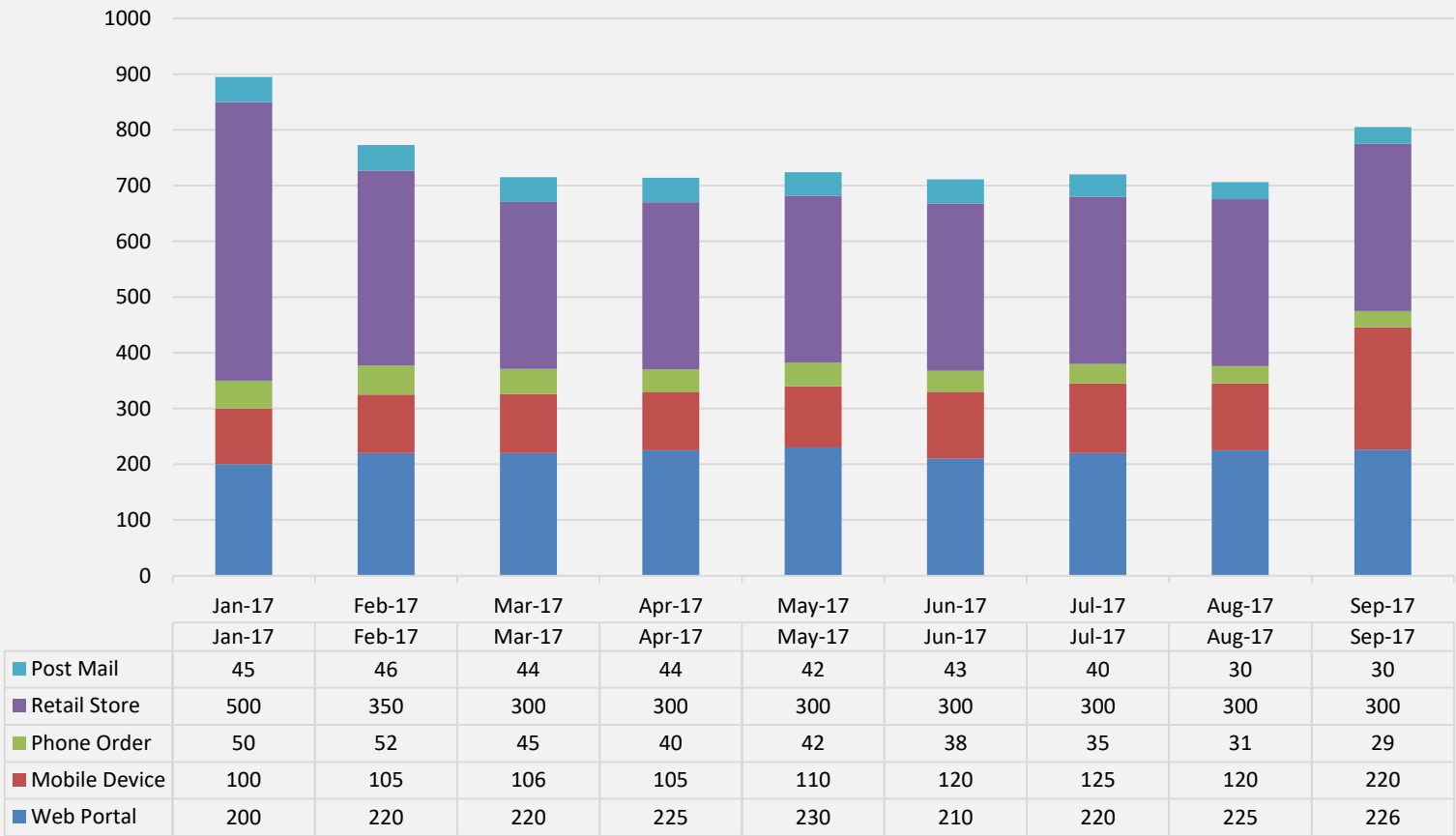

Churn Rate
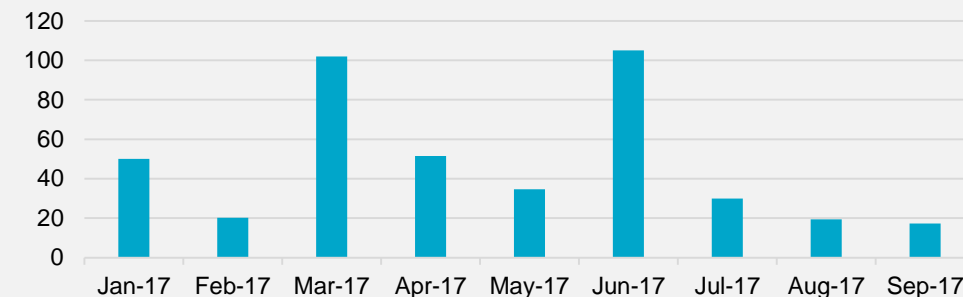
Churn Rate

Summary / Actions

- Not many portfolio launched in the past quarter. We can set up meeting with portfolio team to get more insights into it.

- Churn rate is 0% continuously for 2 months. This is largely due to the launch of our customer interaction program.

- CAC is improving tremendously since we spent a lot on marketing in June. Lot of customers has been added with less and less cost.

Payment Types

Summary / Actions

Types Of Payments

	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17
Post Mail	45	46	44	44	42	43	40	30	30
Retail Store	500	350	300	300	300	300	300	300	300
Phone Order	50	52	45	40	42	38	35	31	29
Mobile Device	100	105	106	105	110	120	125	120	220
Web Portal	200	220	220	225	230	210	220	225	226

- Retail Store payments was highest in January to till date because of new year. We should plan accordingly for 2018 new year and festive season and give offers on retail store card transactions.

- Mobile device shopping or card payment usage is showing sharp increase. With festive season and new year round the corner, marketing and sales team can study the market segments and release offers accordingly.

- Web portal is showing a consistent trend. We should only focus on security and user experience for next quarter.

Appendix For More Data Insights