



Oodle - Loan Data Analytics

Executive Summary

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Performance Insights & Recommendations



10,000

Total Applications



64.7%

Approved Applications



30.69%

Converted Applications



37.74M

Funded Amount

Insights

- **Older customers (55+) emerge as a high-value segment:** Conversion rates and average funded loan amounts both rise with age, making the 55+ group particularly attractive for targeted marketing.
- **Low deposit-to-loan ratio customers (<20%) are riskier but lucrative:** These applicants convert at lower rates, but when they do convert, they yield higher loan values — suggesting careful targeting with risk-adjusted offers.
- **Convertible car applicants represent the strongest opportunity:** This segment shows the highest conversion rate and highest average funded loan amount, signaling a premium customer group.
- **Urban applicants outperform rural in both value and conversion:** Customers in urban areas not only convert more often but also take larger loans, making them a priority geography for marketing spend.

Recommendations

Invest

- Urban, 35+ applicants, esp. **Convertible & SUV** (<20–40% deposit).
- **55+ Convertible (Urban)** → highest funded loans & conversion.
- Strong ROI → scale campaigns here.

Optimize

- **25–34 Convertible (Urban, <20%)** → valuable but lower conversion.
- **Rural 35–54 Convertible/SUV** → approvals high, conversion lagging.
- Use APR/deposit incentives to lift performance.

Reduce

- **<25 applicants** across Saloon/SUV with high deposits.
- **High-deposit (60–80%+) Convertible/Saloon** → low value, weak conversion.
- Scale back spend; reallocate to high-yield groups.