

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

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 socio-economic 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 5.4 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

## **Analytics Case Study-1**

### **Personal Loan Risk Assessment on Two Wheeler Loan Customer Base**

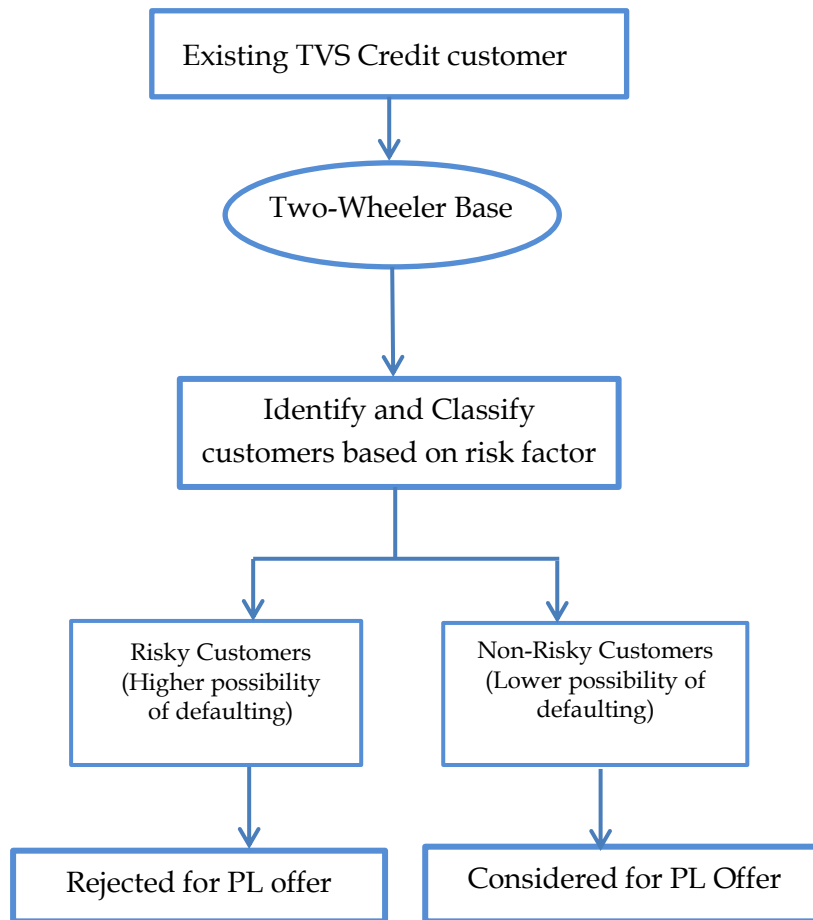
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TVS Credit started off in 2010, offering Two Wheeler Loans to TVS Motor customers. Along the way we moved into other products such as- Tractor Loans, Used Car Loans, Consumer Durable Loans, Used Commercial Vehicle Loans and Business Loans. It was imperative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

We recently launched another product- Personal Loans (PL). This product is tailored to customers who are in urgent need of finances for their personal requirements. The business team decided to leverage the existing Two Wheeler Loan (TW) customer base to cross sell the Personal Loan product. However, there is a risk factor associated while offering a personal loan to an interested customer.

The objective of this exercise is to identify the segment of customers, who have a higher tendency to default, if they are offered a Personal Loan. This would help us in mitigating the risk associated with the most risky set of customers and offer Personal Loan to only less risky customers.

## Credit Process Flow



## Data Dictionary

Feature	Feature Definition
V1	Customer's ID
V2	First EMI Bounce (0 : No, 1: Yes) (existing loan)
V3	Number of bounces in last 3 months Outside TVS Credit
V4	MOB (Month of business with TVS Credit)
V5	Number of bounces with TVS Credit
V6	Cost of Asset (existing loan)
V7	Total down payment of existing loan
V8	EMI of existing loan
V9	Total Loan amount of existing loan
V10	Tenure of existing loan
V11	Customer's Geographical Area Code
V12	Customer's TW Dealer's Code

V13	Customer's TW Model's Code
V14	Rate of interest for existing loan
V15	Gender
V16	Employment type of customer (SAL : Salaried, SELF : Self-employed, HOUSEWIFE, PENS : Pensioner, STUDENT)
V17	Pin code
V18	Date of Birth
V19	Number of Live loans
V20	Number of Two Wheeler loans
V21	Maximum sanction amount of Live Loans
V22	Number of new loans taken in last 3 months
V23	Number of closed loans
V24	Number of enquiries
V25	Number of times defaulted in last 3 months
V26	Number of times defaulted in last 6 months
V27	Number of times defaulted in last 12 months
V28	Maximum loan amount sanctioned for any Gold loan
V29	Maximum loan amount sanctioned for any personal loan
V30	Target variable ( 1: Bad Customer / 0 : Good Customer )

## **Deliverables**

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Participants need to solve any **ONE** of the two Analytics Case Studies shared as part of the challenge.

### **Deliverable for Round 2:**

1-2 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: 3<sup>rd</sup> Jan 2021, 23:59 Hrs

**Deliverable for Round 3(Finale Round)** - Participants will be shortlisted basis their submissions in Round 2.

In this round, the participants will have to present a detailed ppt on the same case study selected in Round 2.

For any queries on the **Analytics Challenge Case Study**, please write to us at [epic@tvscredit.com](mailto:epic@tvscredit.com).