Loan Processing TAT Analysis Report

Overview

This report provides an analysis of loan processing Turnaround Time (TAT) across different stages of loan approval, disbursement, and transaction completion. The insights are based on the loan processing performance of various branches and states.

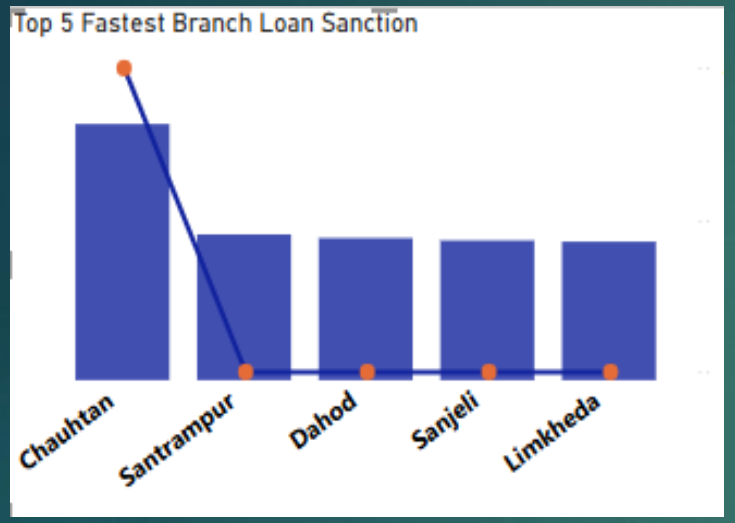
Key Performance Indicators (KPIs):

* **Total Loan Submitted:** 31K
* **Average Sanction Time: 1 days 6 Hours 57 Minutes**
* **Average Disbursement Time:** 0 Days 10 Hours 10 Minutes
* **Average Transaction Time:** 0 Days 14 Hours 20 Minutes

These KPIs highlight the efficiency of the loan approval process from submission to transaction completion.

Branch Performance Analysis

- **Top 5 Fastest Branches for Loan Sanction**



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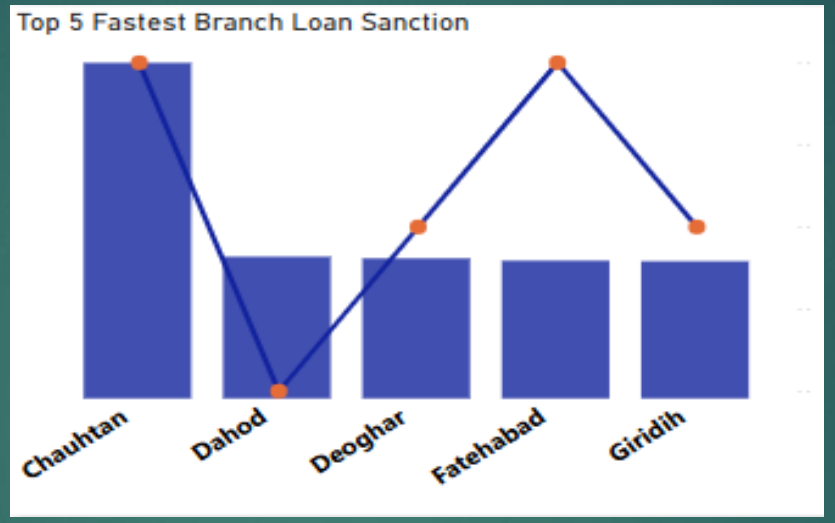

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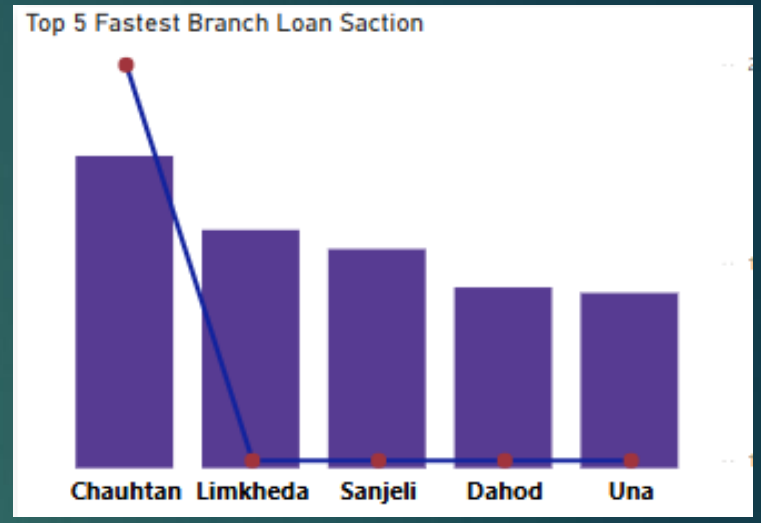

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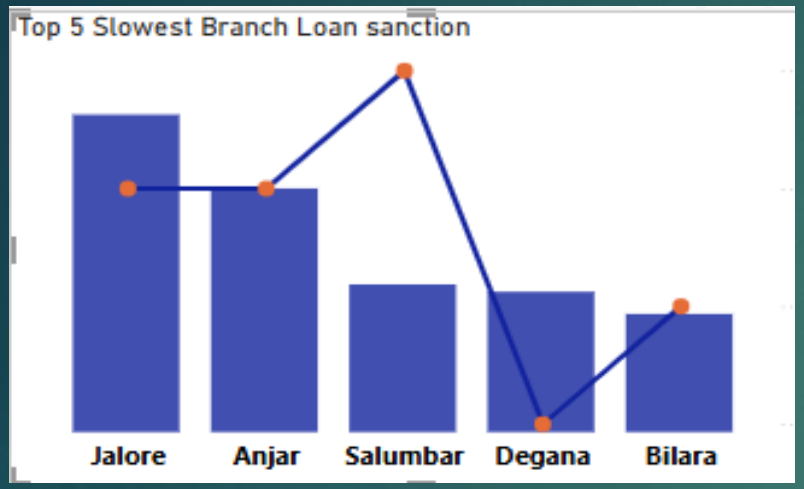
These branches approve loans **quickly** because of **efficient processes**.

Top 5 Slowest Branches for Loan Sanction



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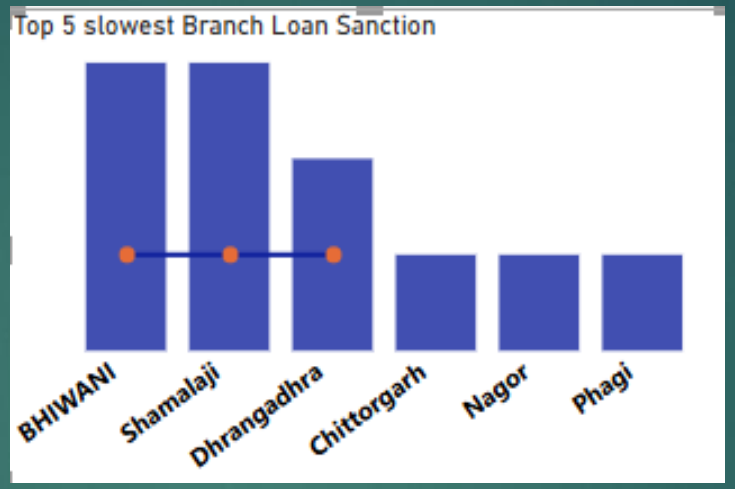

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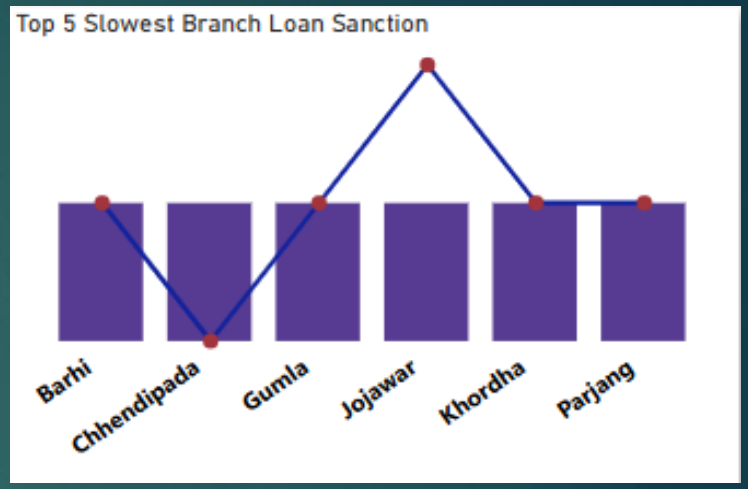

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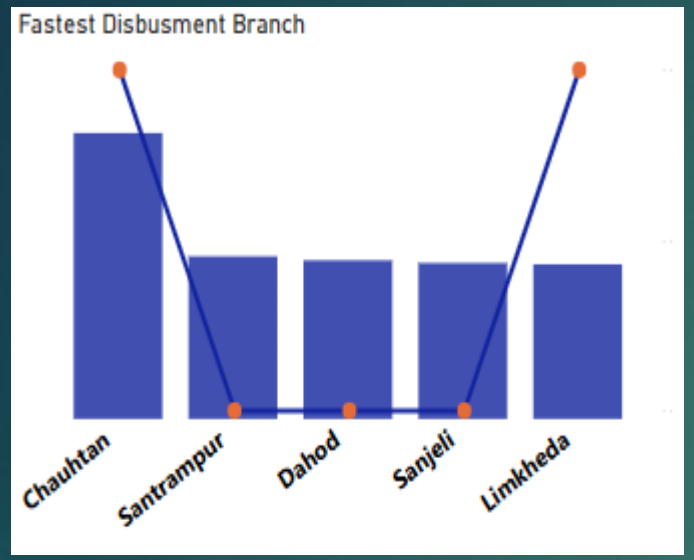
These branches take **too long** to approve loans due to **manual delays**.

Delays in these branches indicate inefficiencies in processing or documentation.

Fastest Disbursement TAT Branches



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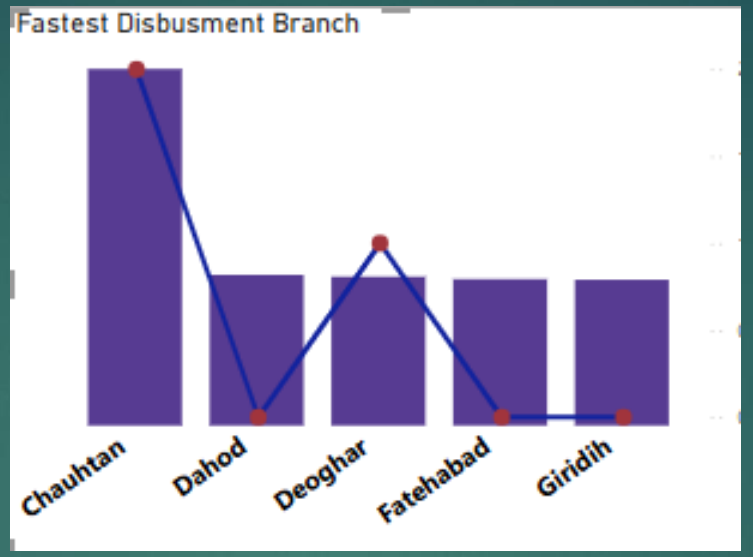

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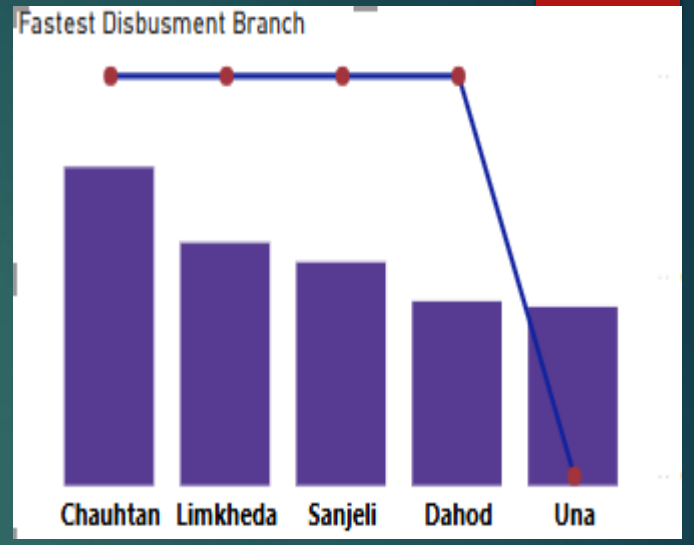

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These branches transfer funds **quickly after approval**.

These branches disburse funds **efficiently after loan approval**, ensuring quick access to money.

NEFT Transaction Performance

Fastest NEFT Branches:

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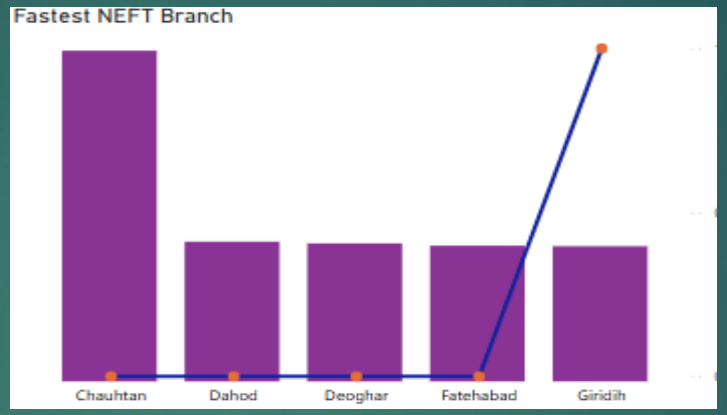

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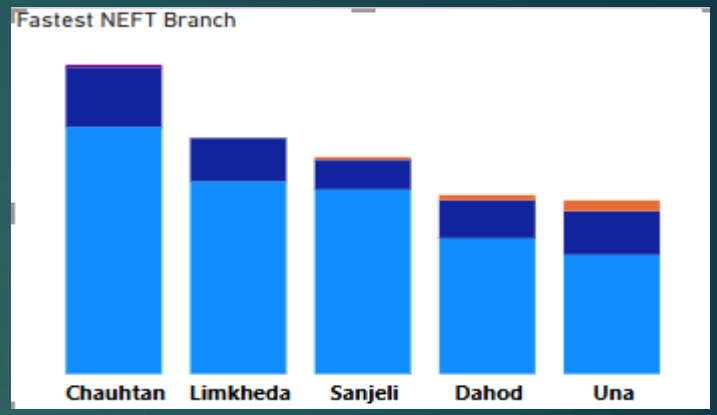

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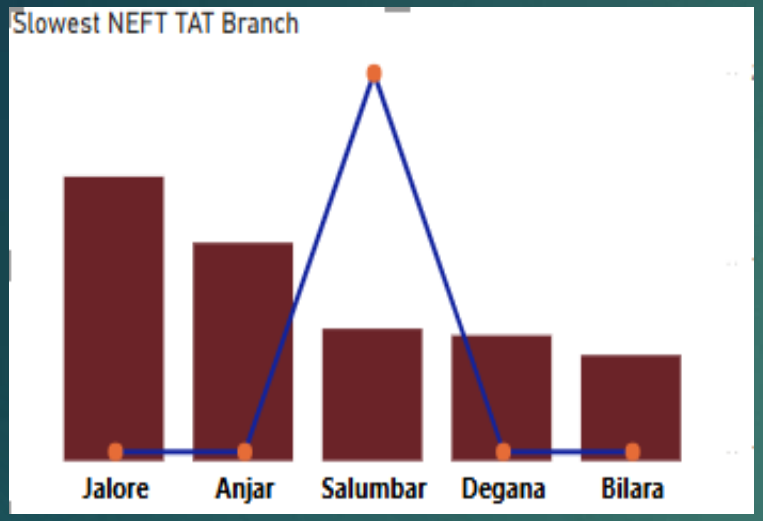
These branches handle NEFT payments **efficiently**.

NEFT transactions are completed quickly, showing **strong digital banking performance**.

Slowest NEFT TAT Branches:



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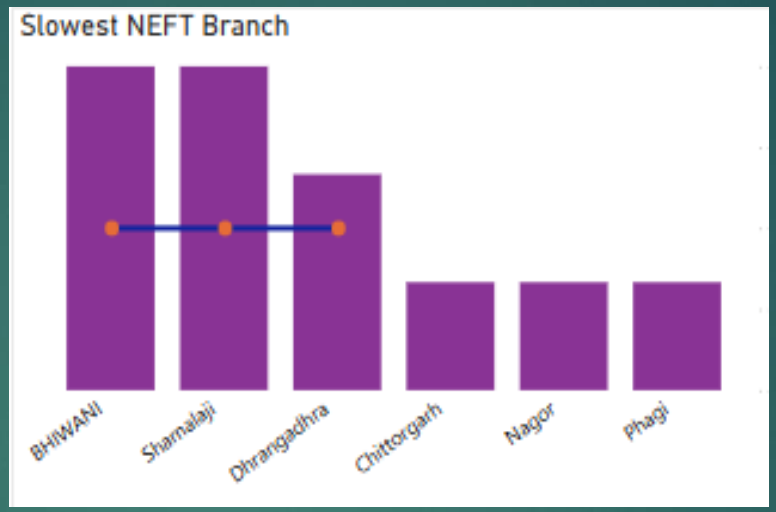

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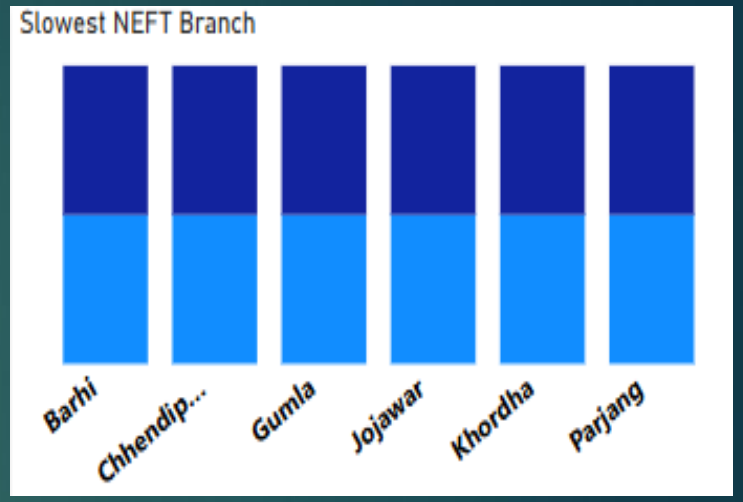

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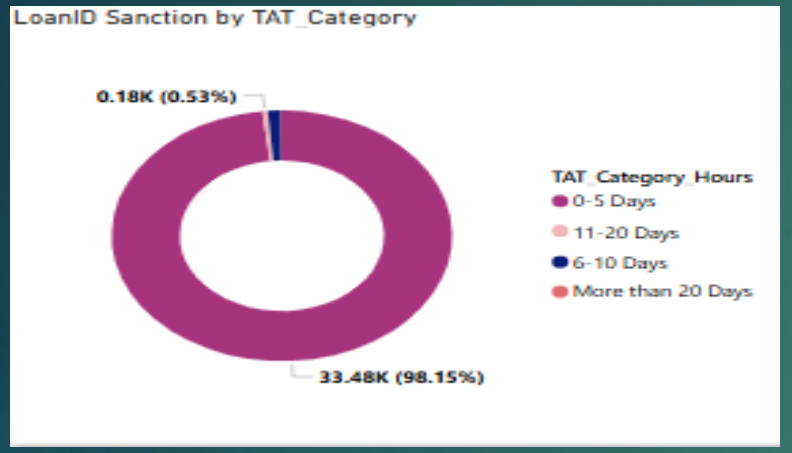
Delay due to **slow banking systems or manual approval steps**.

Slow transactions can impact customer trust and delay fund availability.

Or maybe **Network issues, manual approvals, or inefficient processes**.

Loan Processing Efficiency by Categories

Loan Sanction TAT Categories



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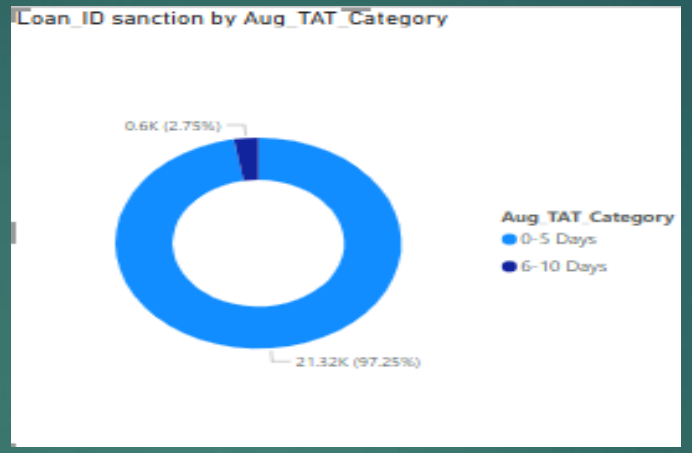

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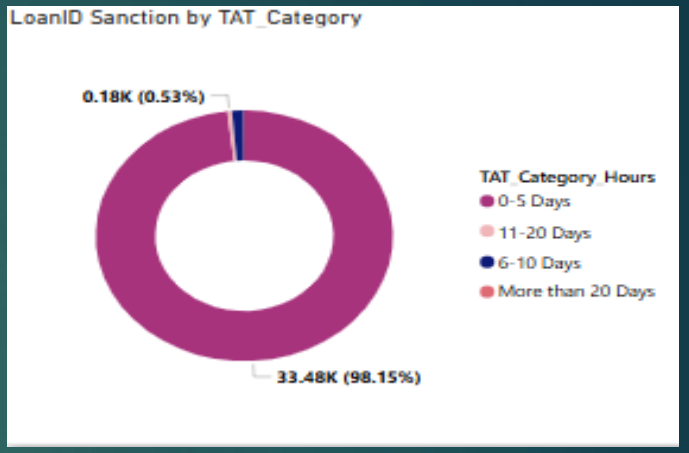

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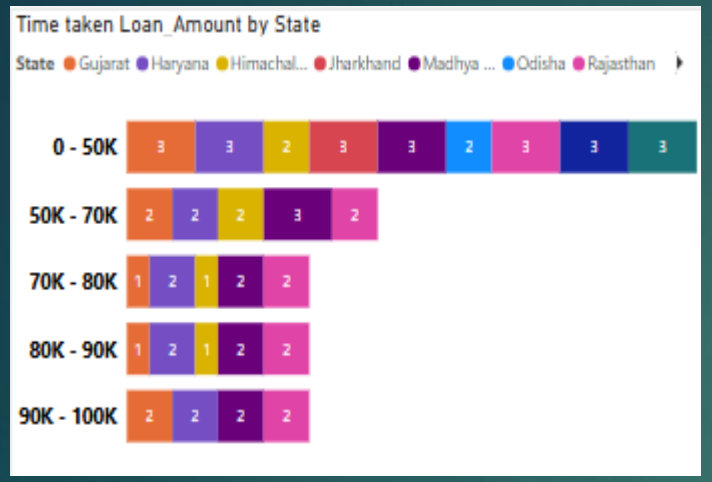
0-5 Days: 98.15% of loans
6-10 Days: 0.53%
More than 20 Days:1.32

Key Insight: Most loans (98%) are sanctioned within **5 days**, indicating high efficiency.

Processing Time Loan Amount by state



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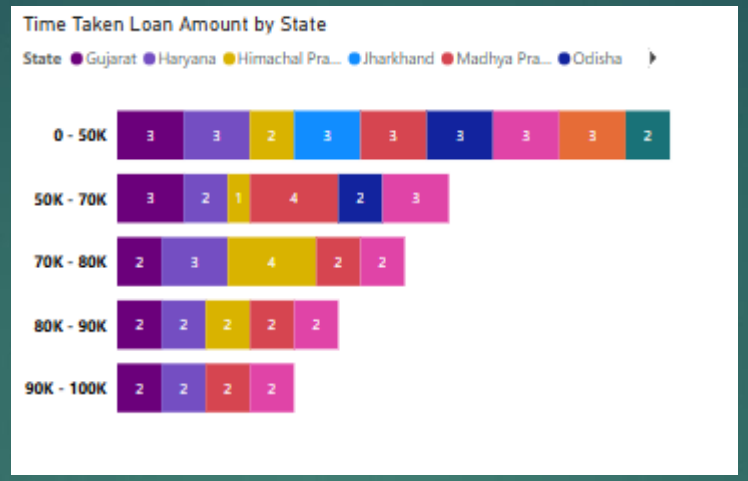

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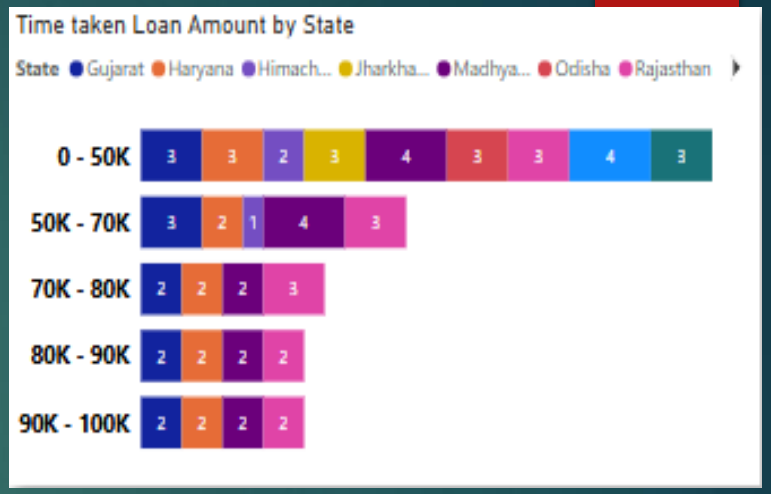

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0-50K : The processing time is **3 days** for most states, indicating that smaller loans might take longer to process.
smaller loans require additional verification or approvals, possibly due to a higher volume of applications or eligibility checks.

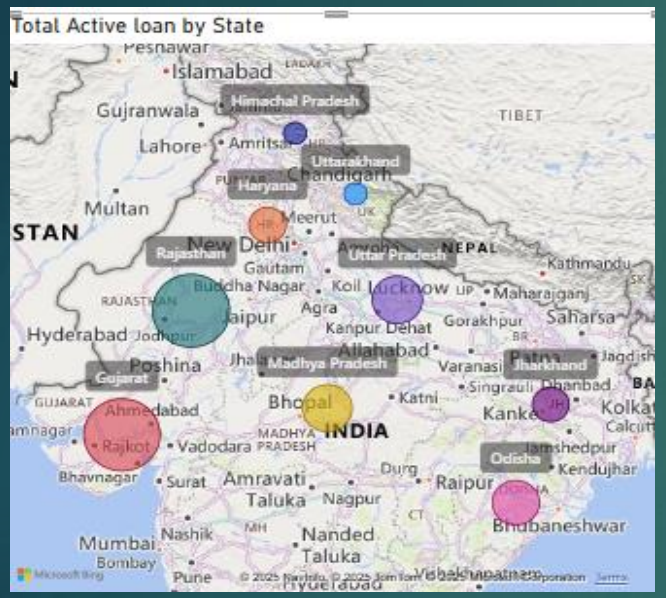
50k-70k: The time taken reduces to **2 days** for most states, that medium-sized loans are processed more efficiently.

70k-80k: Processing time remains at **2 days for all states.**
Indicates **a consistent and efficient process** for this loan category

- **80k-90k and 90k-100k:** not show increased processing times. Instead, the processing times remain stable at **2 days** across states.

Geographic Analysis of Loan Processing

Loan Distribution by State



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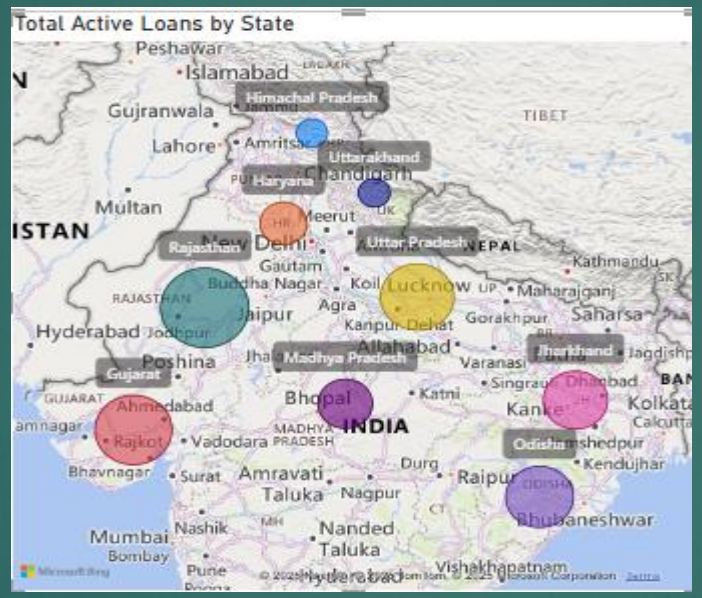

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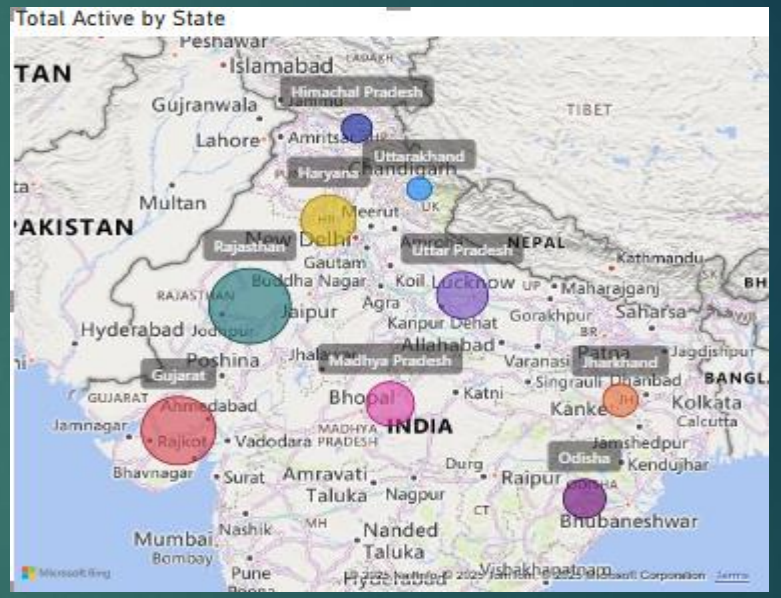

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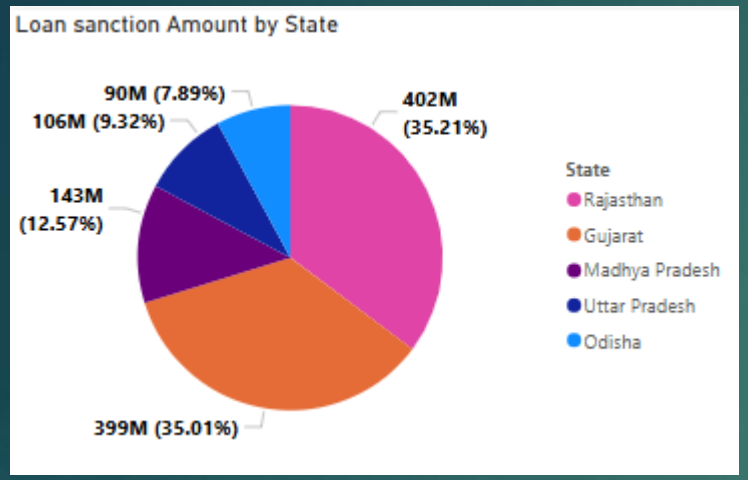
This map visualizes **which states have the highest number of loan applications**. And Active Loan.

State-Wise Loan Processing Performance



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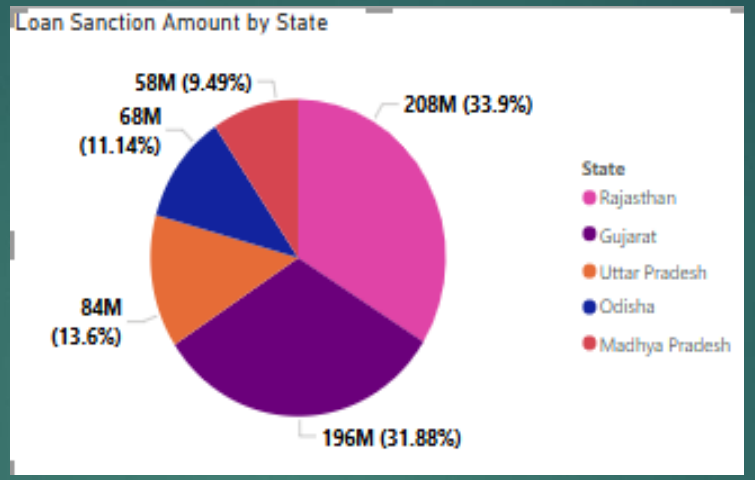

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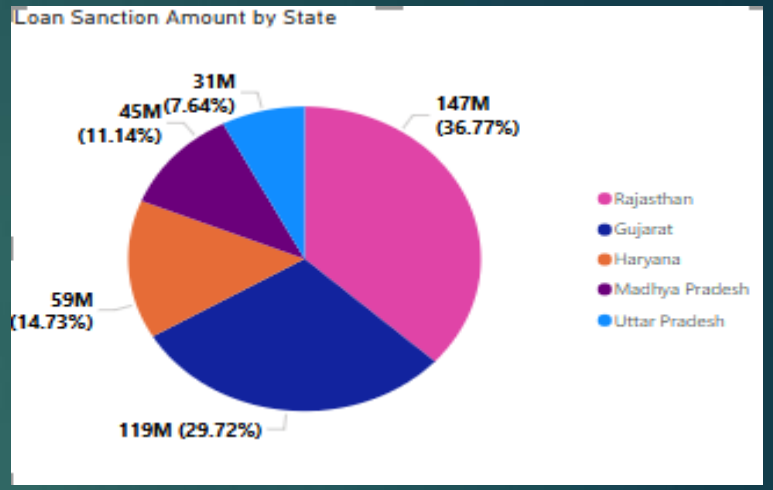

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Rajasthan and Gujarat together contribute 70% of loan processing.

Other states, including Uttar Pradesh and Odisha, are also significant contributors.

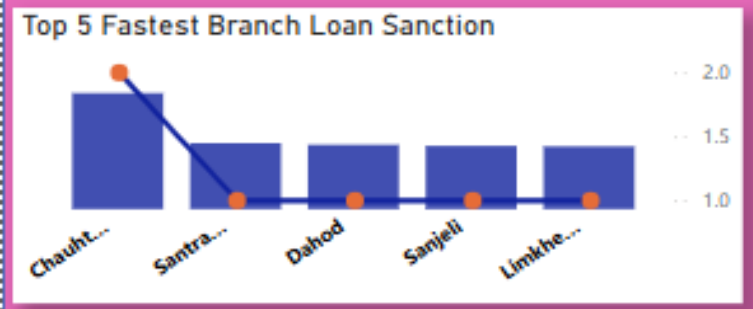
Loan Processing TAT Analysis

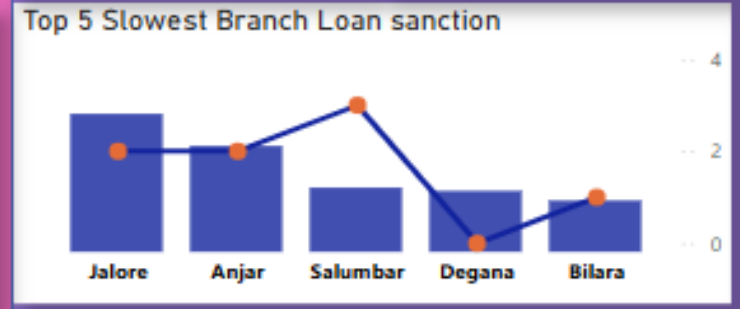
Submitted to Sanction: All

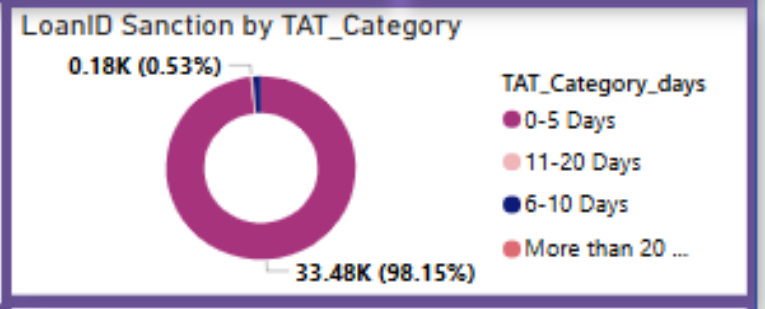
Sanction to Disbusment: All

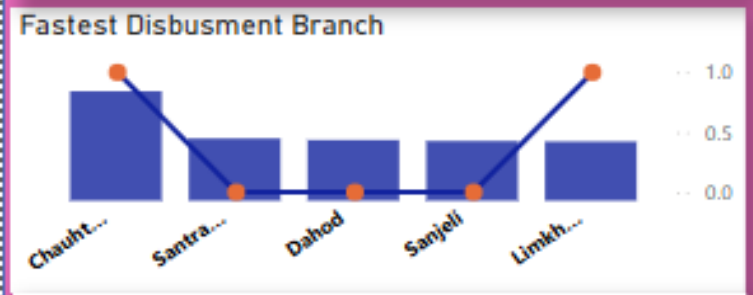
Disbursement to Transaction: All

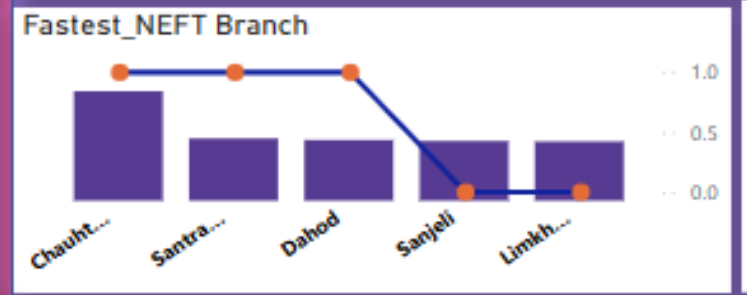
Total loan submitted	Average_sanction_Time	Average_Disbusment_Time	Average_Transaction_Time
31K	1 Days 6 Hours 57 Minutes	0 Days 10 Hours 10 Minutes	0 Days 14 Hours 20 Minutes

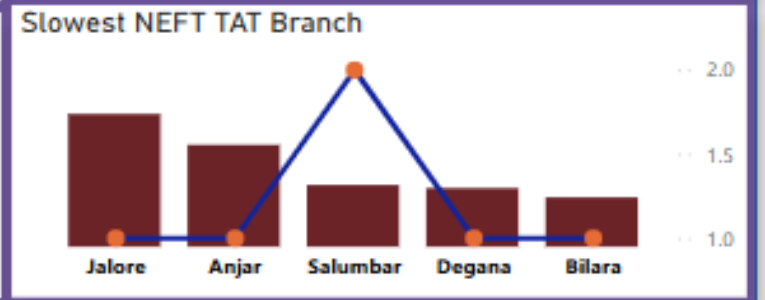


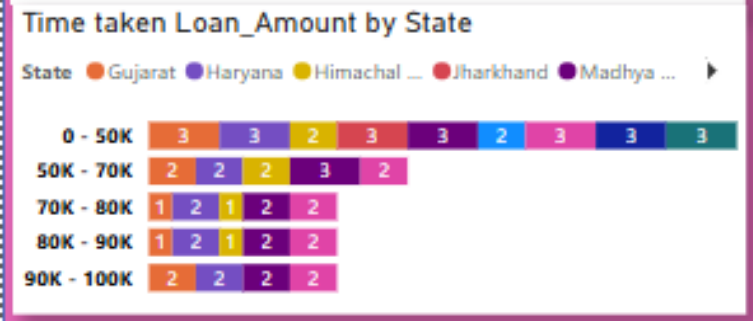


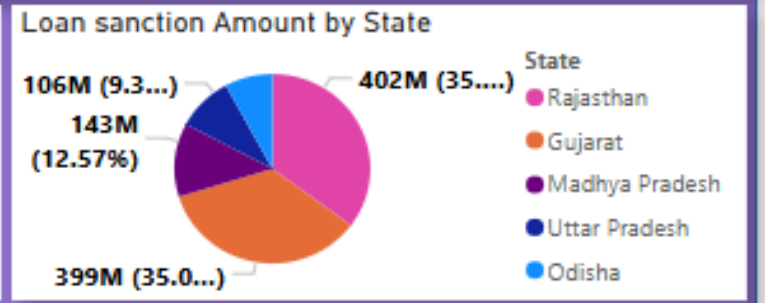












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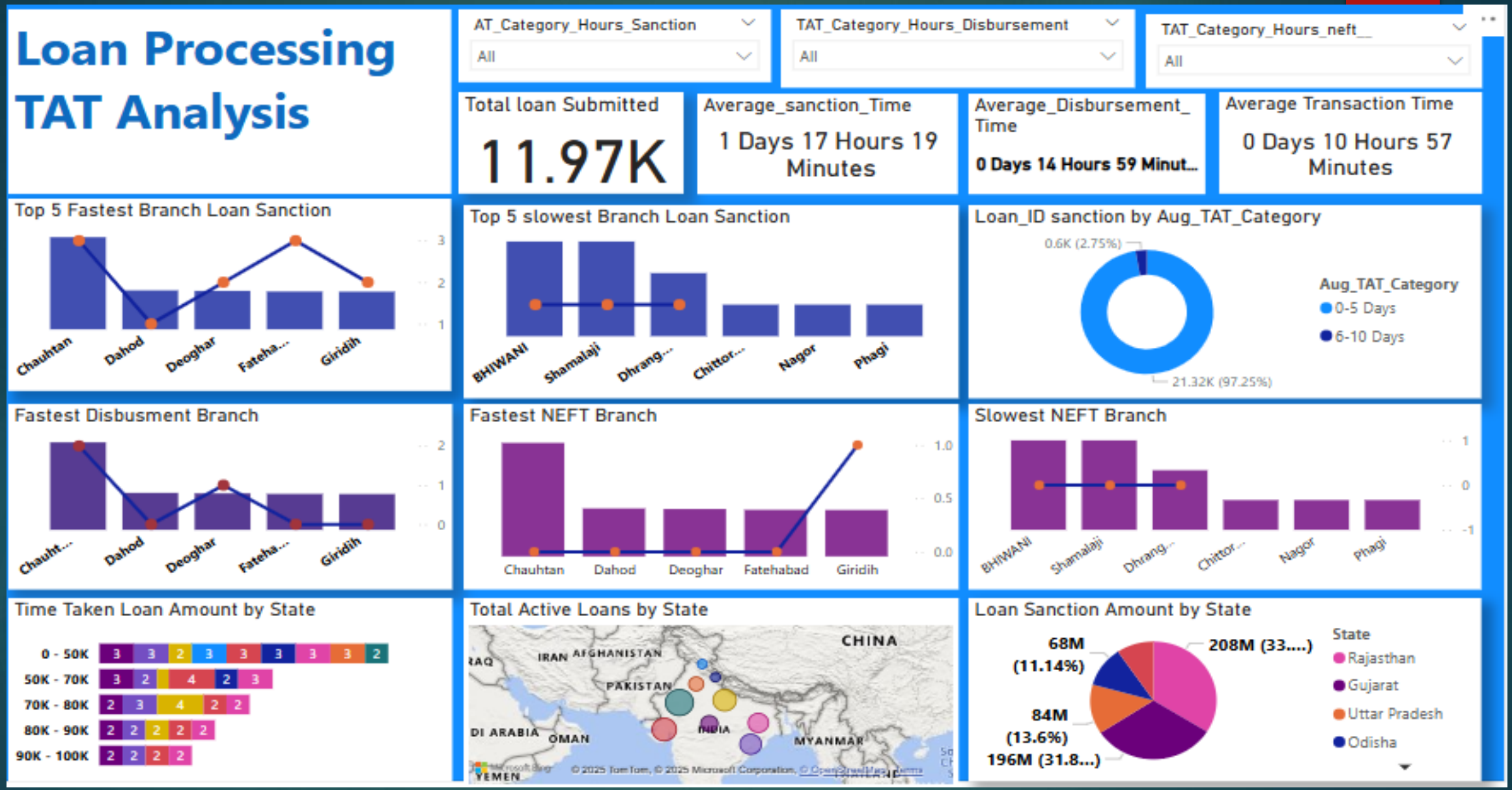
Loan Processing
TAT Analysis
AT_Category_Hours_Sanction
All
TAT_Category_Hours_Disbursement
All
TAT_Category_Hours_neft__
All
Total loan Submitted
11.97K
Average_sanction_Time
1 Days 17 Hours 19 Minutes
Average_Disbursement_Time
0 Days 14 Hours 59 Minut...
Average Transaction Time
0 Days 10 Hours 57 Minutes
Top 5 Fastest Branch Loan Sanction
Chauhtan
Dahod
Deoghar
Fateha...
Giridih
Top 5 slowest Branch Loan Sanction
BHIWANI
Shamalaji
Dhrang...
Chittor...
Nagor
Phagi
Loan_ID sanction by Aug_TAT_Category
0.6K (2.75%)
21.32K (97.25%)
Aug_TAT_Category
0-5 Days
6-10 Days
Fastest Disbusment Branch
Chauht...
Dahod
Deoghar
Fateha...
Giridih
Fastest NEFT Branch
Chauhtan
Dahod
Deoghar
Fatehabad
Giridih
Slowest NEFT Branch
BHIWANI
Shamalaji
Dhrang...
Chittor...
Nagor
Phagi
Time Taken Loan Amount by State
0 - 50K
50K - 70K
70K - 80K
80K - 90K
90K - 100K
Total Active Loans by State
CHINA
IRAN
AFGHANISTAN
PAKISTAN
INDIA
MYANMAR
OMAN
YEMEN
Loan Sanction Amount by State
68M (11.14%)
208M (33....)
84M (13.6%)
196M (31.8...)
State
Rajasthan
Gujarat
Uttar Pradesh
Odisha

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Loan Processing TAT Analysis

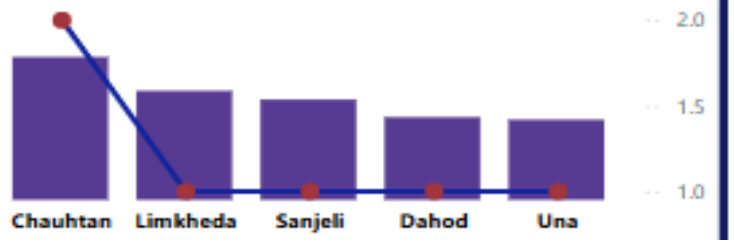
TAT_Category_Hours_Sanction: All

TAT_Category_Hours_Disbursem...: All

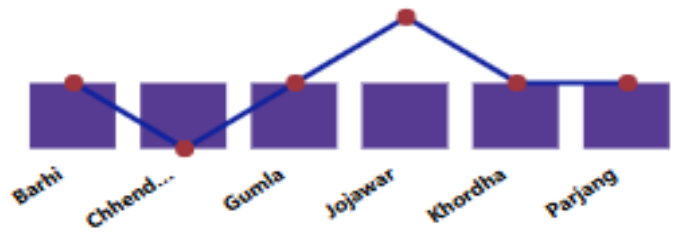
TAT_Category_Hours_neft: All

Total Loan submitted	Average Sanction Time	Average Disbusment Time	Averrage_Transaction_Time
6340	1 Days 12 Hours 35 Minutes	0 Days 16 Hours 50 Minutes	0 Days 8 Hours 58 Minutes

Top 5 Fastest Branch Loan Saction

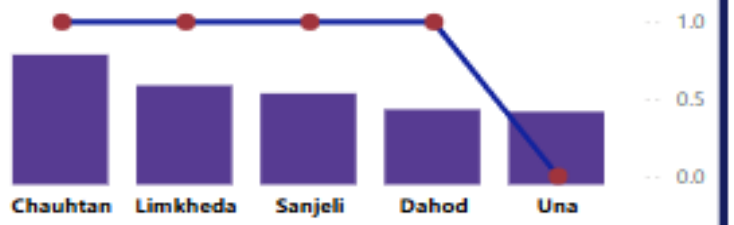


Top 5 Slowest Branch Loan Sanction

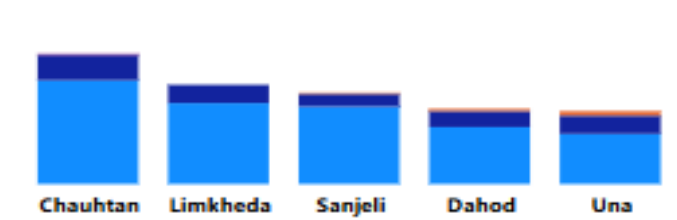


Loan_ID sanction by TAT_Category

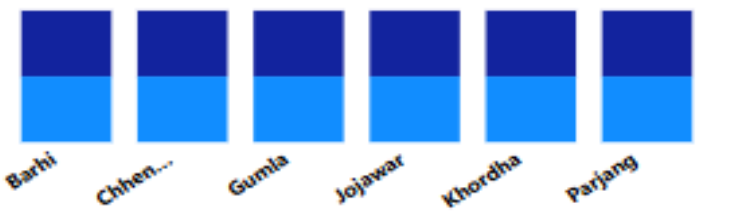
Fastest Disbusment Branch



Fastest NEFT Branch



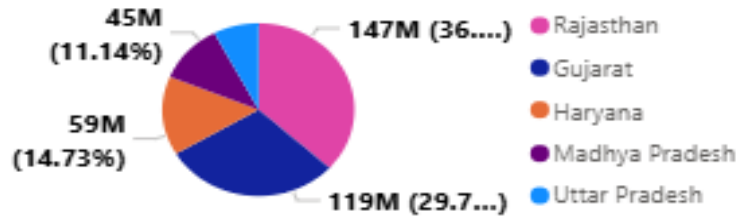
Slowest NEFT Branch



Time taken Loan Amount by State

Total Active by State

Loan Sanction Amount by State



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Conclusion

- **98% of loans are sanctioned within 5 days**, showing **high overall efficiency**.
- **Some branches experience significant delays**, affecting overall loan processing speed.
- **NEFT transactions are slow in specific branches**, indicating **digital banking issues**.
- **Smaller loans take longer to process**, possibly due to manual verification.

Thank you