OS Collection Performance

Giới thiệu chung:	gồm 1 bảng chứa thông tin thu hồi nợ của đối tác theo từng tháng trong năm 2020 và 2021
Đề bài:	Phân tích Hiệu quả thu hồi hồi nợ để Head of Collection của Ngân hàng X thấy được hiệu quả thu hồi nợ của các đối tác, từ đó có quyết định phân bổ danh mục nợ trong quý tới và chiến lược hợp tác phù hợp

Metadata

Field	Meaning
Year	Năm báo cáo
Month	Tháng báo cáo
Os_company	Tên công ty luật đang là đối tác của Ngân hàng X để thu hồi nợ khoản vay đó
Range_DPD	Nhóm tuổi nợ
Product_final	Loại sản phẩm vay của ngân hàng
Payment_for_fee	Số tiền thu hồi được tại tháng báo cáo
PR_amount	Dư nợ gốc của khoản vay
Balance	Tổng dư nợ của khoản vay

DESIGN THINKING

Emphasize

- Who is Stakeholders?	- Head of Collection
- What they want to know?	- Statistic/Effective of OS Collection
- What they want to see?	- Easy dashboard
- What u want them to do after presenting?	- reallocate debt portfolio
** What is the paint-point?	** Do OS do good? Which are better Which need reallocate
** OMTM?**	**Collection rate

Emphasize

		®	Define_Exploratory		®	Ideate_Qualitative_Data	®	Prototype & Test

- Clean data	- Data type
	- Constraint (type, range, accuracy, completeness, consistency,...)
	- Outlier
			- Which metrics are matter?	- Absolute: Payment for Fee (PfF)
				- Relative: Collection Rate
						- Keep ranking by PfF
						- Analyze PfF, Rate
						- Labeled by
						   DPD,
						   Final,
						   Co-op?
								Draw graphs to analyze & identify some initial patterns

- Data Categories	Qualitative Quantitative		- Dimension?	- OS Companys take more than 10% of GT PfF are labeled Big Co-op - There are some collections which were pre-collected		- Through time		

Emphasize

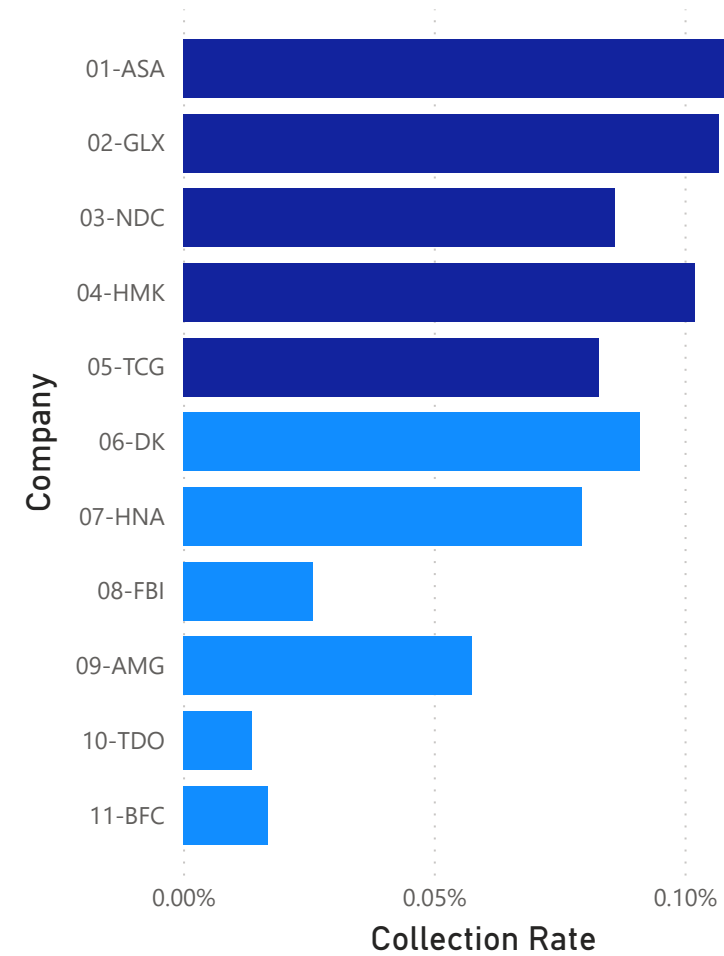|		®	Define_Explainatory		®	Ideate	®	Prototype
What do they need from presentation?	- Overall Information of Effective of Collection - Throught time to compare - Investigate more		- One or multiple page(s)?	- Multiple, for easily distinguish & create the flow		- 3 dashboard with the flow may be: Summary ->Detailed Filter -> Some collections are pre-collected		Showed in Dashboard
- What do you want them to do after presenting?			- Filter or not? - Colors?	+ Grey for background object + Blue for focusing + Colorful but consistent for each company				
			- Graphs	- Bar (simple & easily comparing) - Pie (show shares)				
			- Button/Tooltips?	- Using for simplify the visualization				

$226.3bn
Payment for Fee

0.0824%
Collection Rate

Payment for Fee by Company

Company
- ● 01-ASA
- ● 02-GLX
- ● 03-NDC
- ● 04-HMK
- ● 05-TCG
- ● 06-DK
- ● 07-HNA
- ● 08-FBI
- ● 09-AMG
- ● 10-TDO
- ● 11-BFC

$47.16bn (20.84%)
$42.09bn (18.6%)
$38.57bn (17.05%)
$36.99bn (16.35%)
$22.94bn (10.14%)
$12.69bn (5.61%)
$11.47bn (5.07%)
$7.14bn (3.16%)
$1.31bn (0.58%)
$1.79bn (0.79%)
$4.15bn (1.83%)

Payment for Fee by Product_final

Product_final
- ● Unsecured Loan
- ● Credit card
- ● HHB
- ● Secured Loan
- ● Overdraft
- ● Other

$98.13bn (43.36%)
$66.69bn (29.47%)
$48.2bn (21.3%)
$6.92bn (3.06%)

Collection Rate by Company and Big coop?

Big coop? ● False ● True
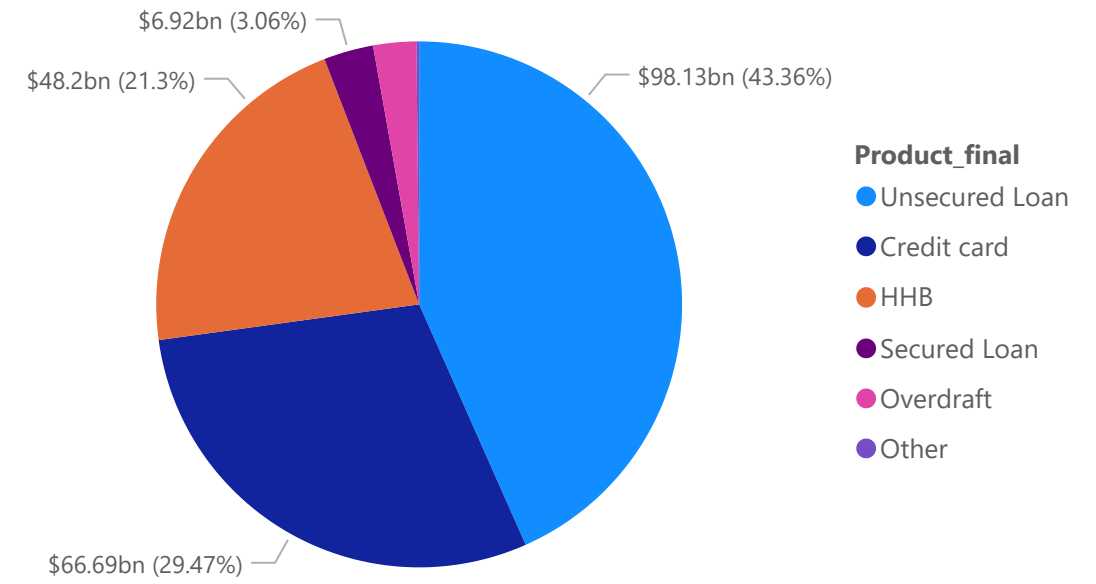
Payment for Fee by Year and Quarter
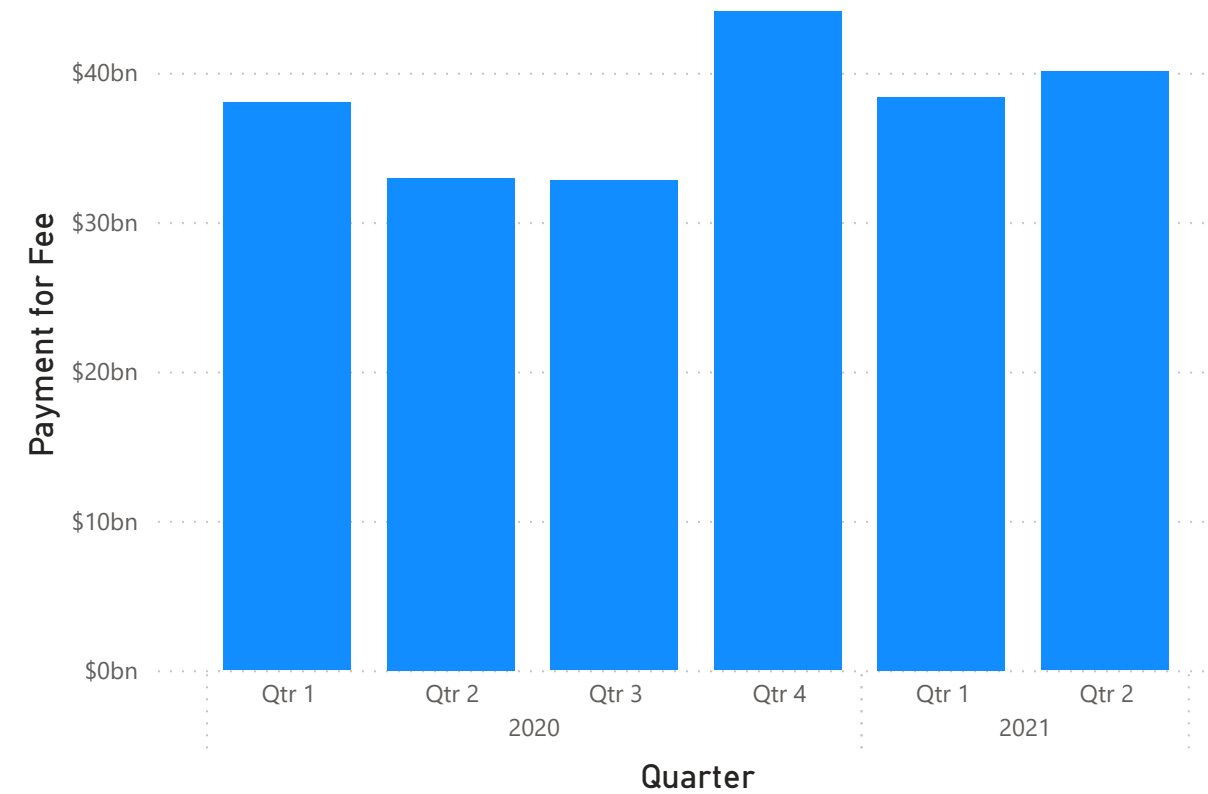
Payment for Fee by Range_DPD

Range_DPD
- ● A1080+
- ● 720-1080
- ● 360-720
- ● 0-180
- ● 180-360
- ● Deadloan

$83.41bn (36.86%)
$64.89bn (28.67%)
$39.01bn (17.24%)
$21.26bn (9.4%)
$11.14bn (4.92%)
$6.59bn (2.91%)

Collection Rate by Year, Quarter and Company

Company ● 01-ASA ● 02-GLX ● 03-NDC ● 04-HMK ● 05-TCG ● 06-DK ● 07-HNA ● 08-FBI ● 09-AMG ▶
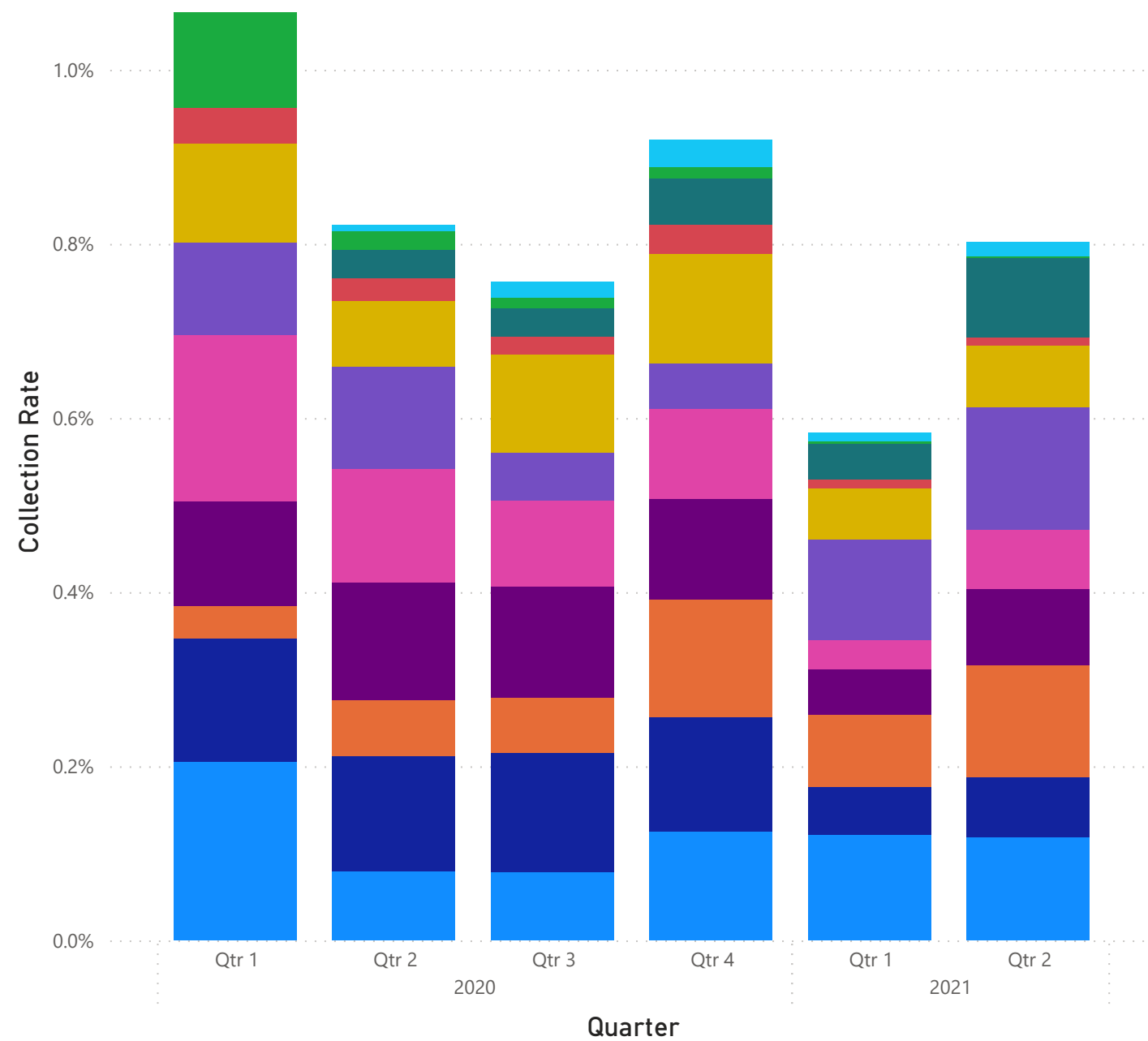
$224.56bn
Payment for Fee

0.0818%
Collection Rate

Company ⌄
- ☐ 01-ASA
- ☐ 02-GLX
- ☐ 03-NDC
- ☐ 04-HMK
- ☐ 05-TCG
- ☐ 06-DK
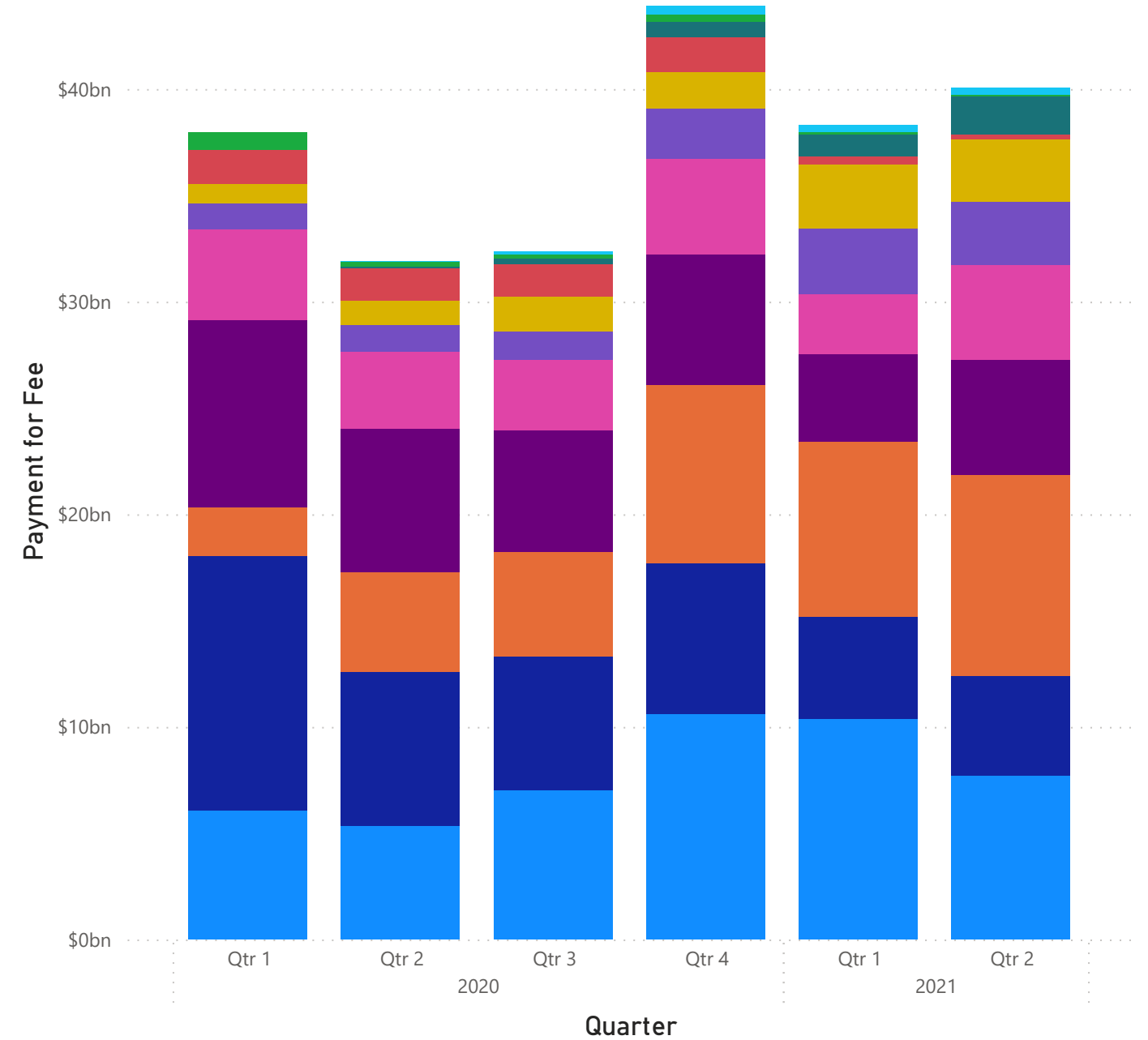- ☐ 07-HNA
- ☐ 08-FBI
- ☐ 09-AMG
- ☐ 10-TDO
- ☐ 11-BFC

Payment for Fee by Year, Quarter and Company

Company ● 01-ASA ● 02-GLX ● 03-NDC ● 04-HMK ● 05-TCG ● 06-DK ● 07-HNA ● 08-FBI ● 09-AMG ▶

Product Final

Credit card	HHB	Other	Overdraft	Secured Loan	Unsecured Loan

Range DPD

0-180	180-360	360-720	720-1080	A1080+	Deadloan

Big co-op?
%GT of PoF > ... ⌄
- ☐ False
- ☐ True

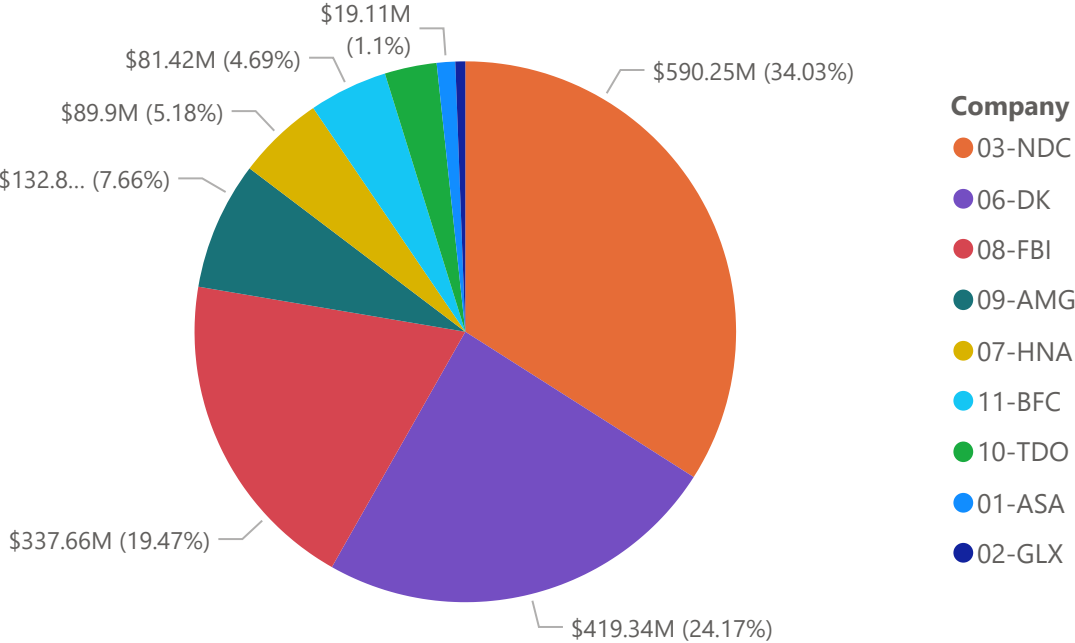# Visualization of Pre-collect Loans

0.7665%
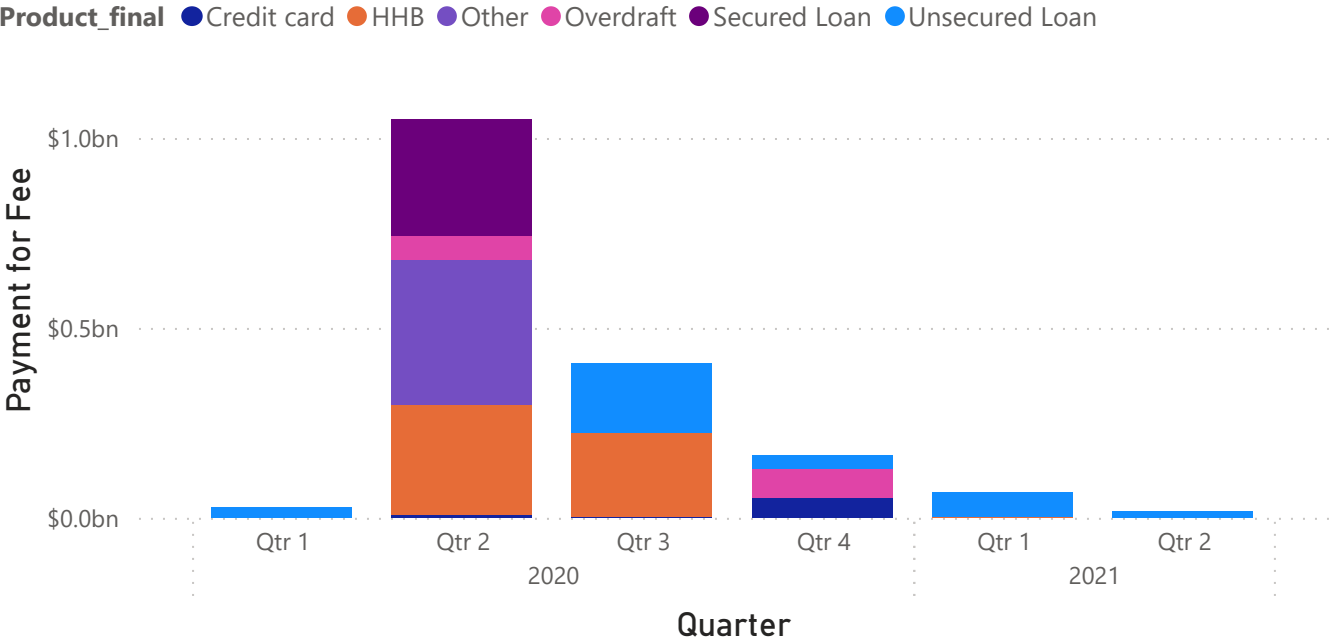% of pre-collect

$1.73bn
Payment for Fee

$226.3bn
Payment for Fee

Payment for Fee by Company of Pre-collect Loans

$19.11M (1.1%)
$81.42M (4.69%)
$89.9M (5.18%)
$132.8... (7.66%)
$337.66M (19.47%)
$419.34M (24.17%)
$590.25M (34.03%)

Company
- 03-NDC
- 06-DK
- 08-FBI
- 09-AMG
- 07-HNA
- 11-BFC
- 10-TDO
- 01-ASA
- 02-GLX

Payment for Fee by Year, Quarter and Product_final of Pre-collect Loans

Product_final: ● Credit card ● HHB ● Other ● Overdraft ● Secured Loan ● Unsecured Loan

Qtr 1 | Qtr 2 | Qtr 3 | Qtr 4 — 2020
Qtr 1 | Qtr 2 — 2021

Payment for Fee by Year, Quarter and Range_DPD of Pre-collect Loans

Range_DPD: ● 0-180 ● 180-360 ● 720-1080 ● A1080+ ● Deadloan

Qtr 1 | Qtr 2 | Qtr 3 | Qtr 4 — 2020
Qtr 1 | Qtr 2 — 2021