

LOAN REPAYMENT ANALYSIS

GROUP1

Contributors

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Total Amount Repaid
102.32M

Average Amount Repaid
25.55K

Total Amount Delinquent
179.25M

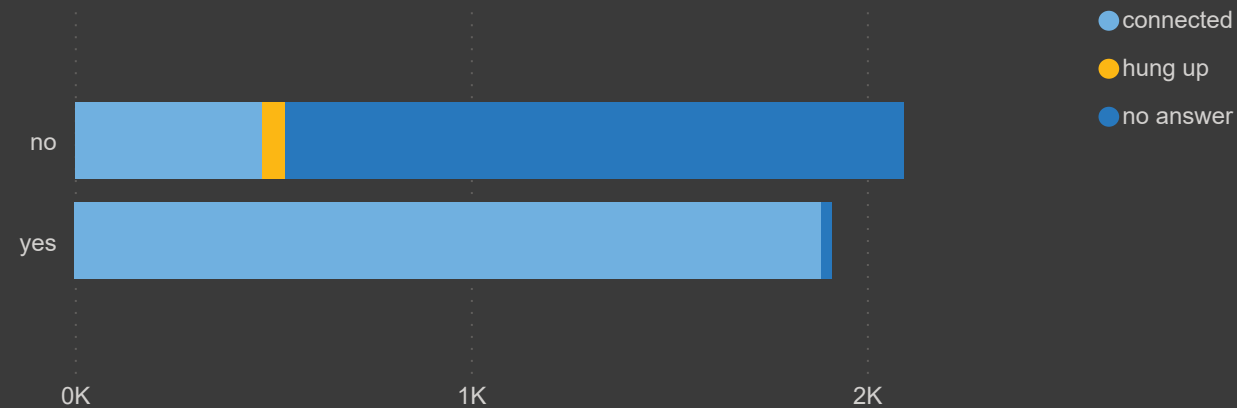
Total PTP Amount
1M

Region

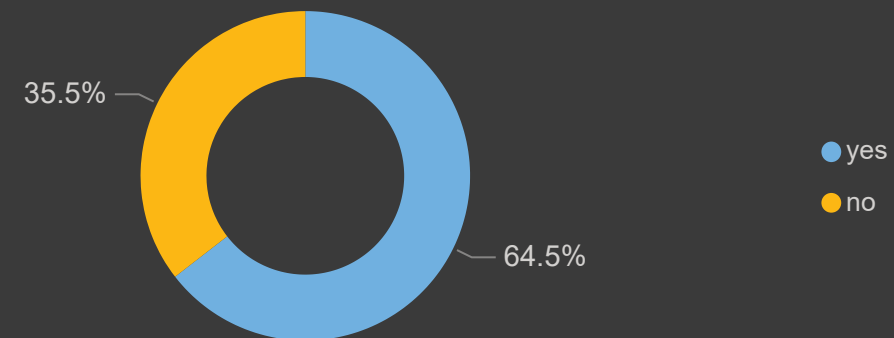
All



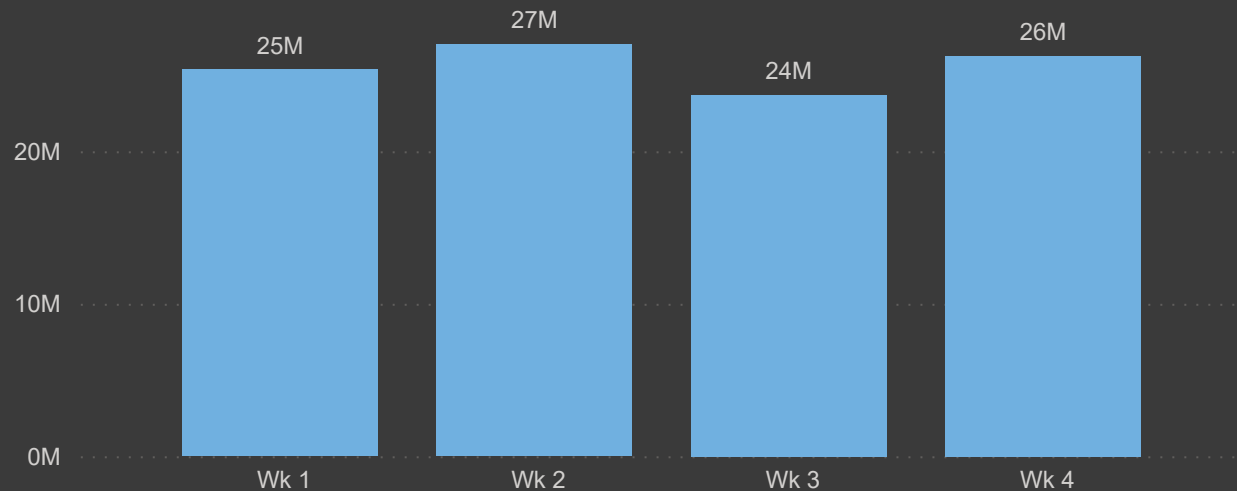
Promise to Pay By Call Status



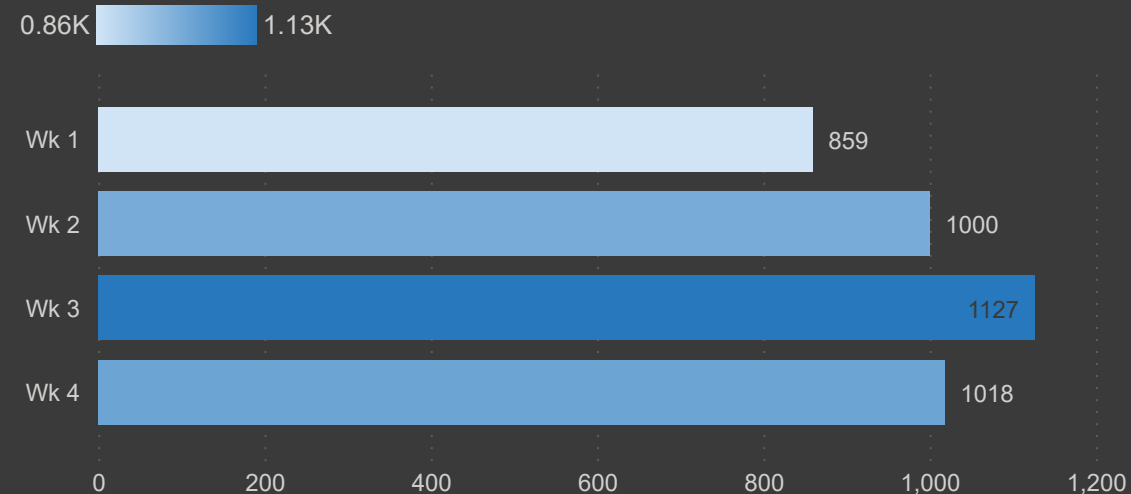
Amount Repaid by Connected



Total Amount Repaid by Week

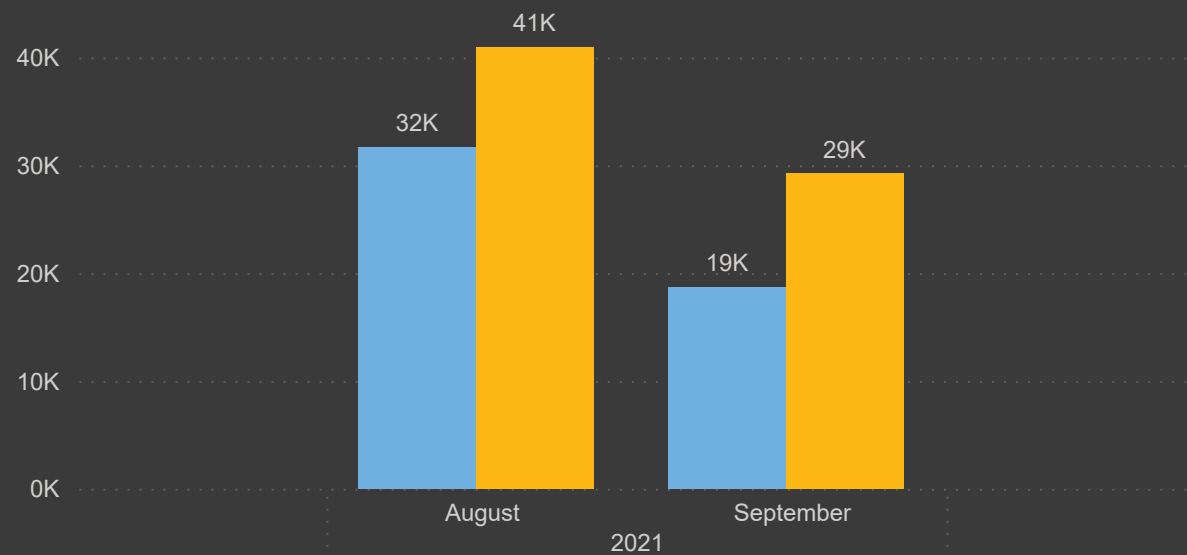


Bucket by Week



Total Amount Repaid by Bucket

Bucket ● D ● E

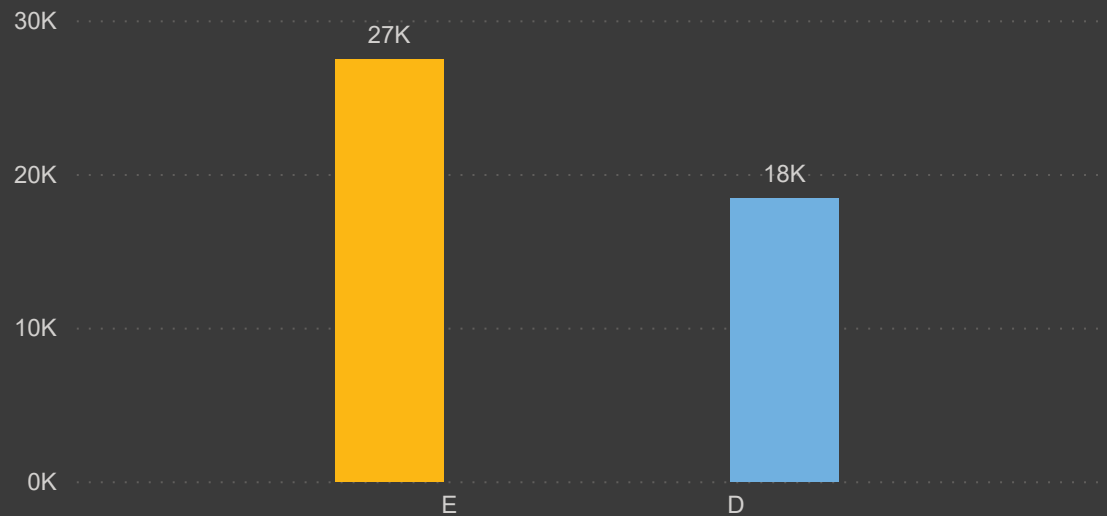


Total Amount Repaid by Region



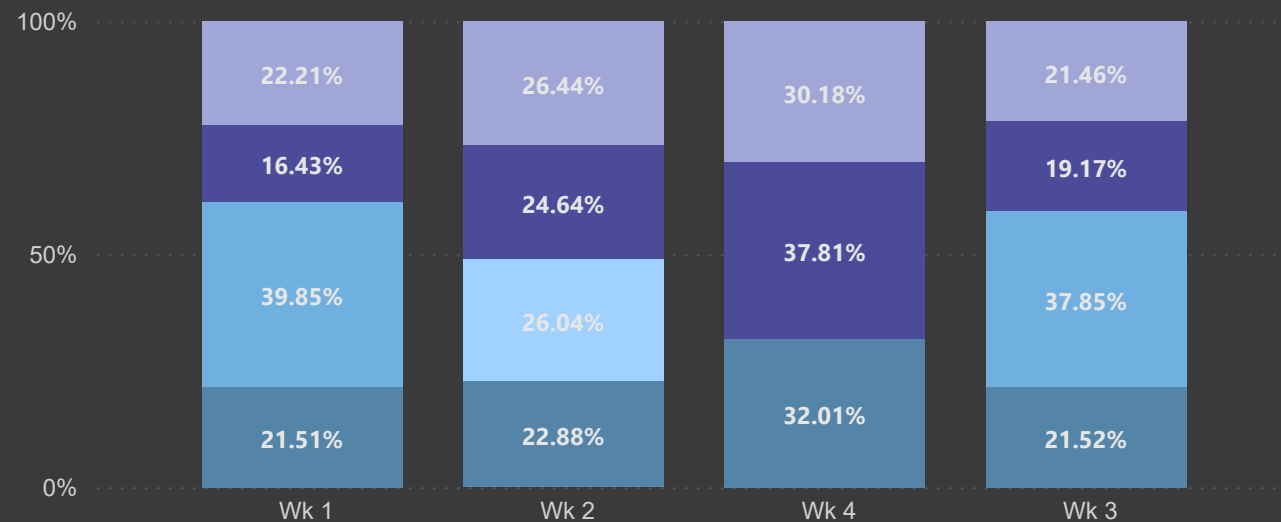
Average Amount Repaid by Bucket

Bucket ● E ● D



Average Amount Delinquent by Week and Account

bankname ● GT Bank ● Heritage Bank ● SunTrust Bank ● Wema Bank ● Zenith Bank



RECOMMENDATIONS

- Since connected calls resulted to 4.35x likelihood of repayment, the organization should devise a means to call customers at appropriate timing to enhance the connection of calls.
- If calls are not answered it increased the chances that there will be a possibility of negative promise to pay by 52.82x but we had a 1.41 positive response of repayment. Hence, modalities should be put in place for a call back of those who didn't respond at first call.
- The bucket that gave us better total amount repayment is bucket D hence the organization should assess what is done in this bucket and apply to bucket E to improve its performance as well.
- The organization should review the regional policies and infrastructures to help other regions perform better.
- Other ways of contacting the debtors should be implemented. Addresses can be collected so that person to person contact can be made if the debtors hang up or don't pick their calls.
- Promise to pay should be written and legally bound.