Predixion Assignment Report

Summary

The conversation between a recovery agent (RA) from XYZ finances and a borrower (B), B has failed to make the loan payment within given time B explains that he lost his job and is searching for employment, which is causing financial difficulties. RA empathizes with B's situation but explains the importance of making loan payments on time. B accepts to pay the half of the EMI by next week and the rest by the 15th of next month, after getting a new job.

Key Actions

- B accepts to pay the half of the EMI by next week.
- B Plans to pay the rest of the EMI by the 15th of the next month, after getting a new job
- RA will send an SMS with payment details to B

Sentiment Analysis

Recovery agent

- Starts neutral
- shifts to slightly negative (But sir, you must understand that it's very important to make loan payments on time)
  The Recovery agent shows some empathy by acknowledging the borrower's job loss but emphasizes the importance of timely payments, introducing a slightly negative tone.
- then becomes positive and supportive after understanding Borrowers situation
  From conversation (you make half the EMI payment by next week, and pay the remaining by the 15th of next month.)
  The agent offers a solution, showing a slightly positive tone.

Borrower

- Starts neutral
- becomes negative expressing financial difficulties (Yes, there is a bit of a problem. I lost my job and am looking for a new one), The borrower expresses a negative sentiment, explaining his financial difficulty due to job loss, (I understand, but I don't have the money right now. Can I get some more time)
  The borrower remains negative, expressing his inability to pay and requesting more time.
- and then shifts to positive after accepting to a payment plan

(GitHub code link == Link)