LOAN PAYMENT DASHBOARD

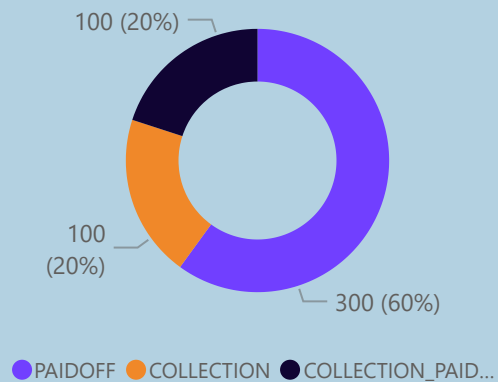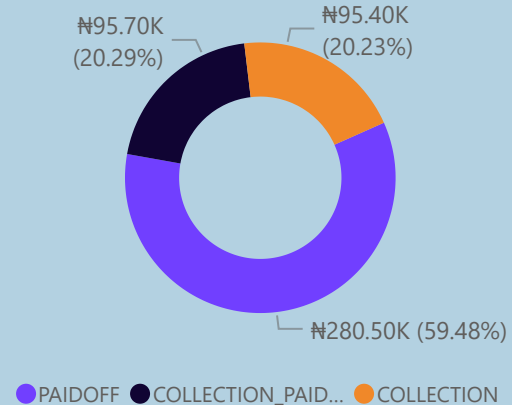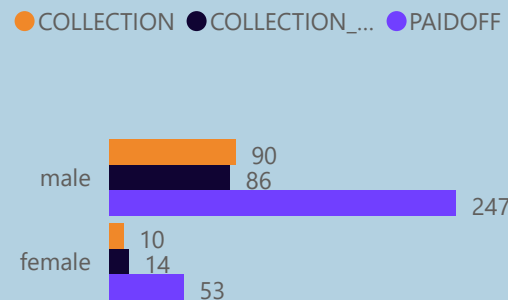| Total Loans	Average age of Customers	Total Principal	Average Past Due Days in Collection	Average Past Due Days paid off after collection efforts
500	31.12	₦471.60K	63	9.16

Total Loans by loan_status

- 100 (20%)
- 100 (20%)
- 300 (60%)

● PAIDOFF ● COLLECTION ● COLLECTION_PAID...

Total Principal by loan_status

- ₦95.70K (20.29%)
- ₦95.40K (20.23%)
- ₦280.50K (59.48%)

● PAIDOFF ● COLLECTION_PAID... ● COLLECTION

Total Loans by Gender and loan_status

● COLLECTION ● COLLECTION_... ● PAIDOFF

male
- 90
- 86
- 247

female
- 10
- 14
- 53

Total Loans by education and loan_status

● COLLECTION ● COLLECTION_PAIDOFF ● PAIDOFF

Education	COLLECTION	COLLECTION_PAIDOFF	PAIDOFF
College	39	48	133
High Scho...	49	37	123
Bachelor			41
Master or ...			

0 — 200

Age Distribution

loan_status ● COLLECTION ● COLLECTION_PAIDOFF ● PAIDOFF

(area chart with ages 20–50, values 0–30)

Total Amount Trend

₦0.2M
₦0.1M
₦0.0M

Sep 08 — Sep 10 — Sep 12 — Sep 14 — Sep 16
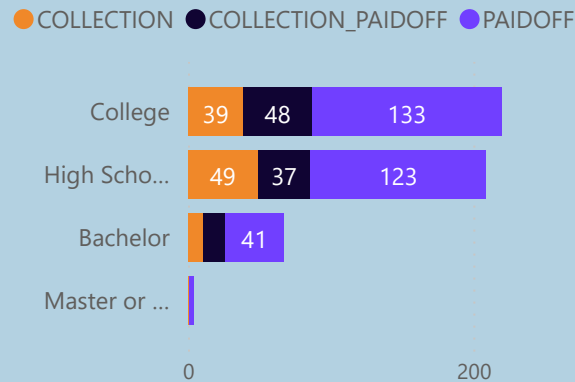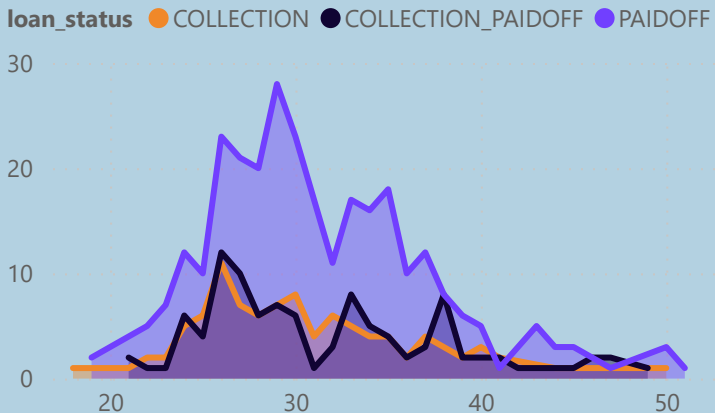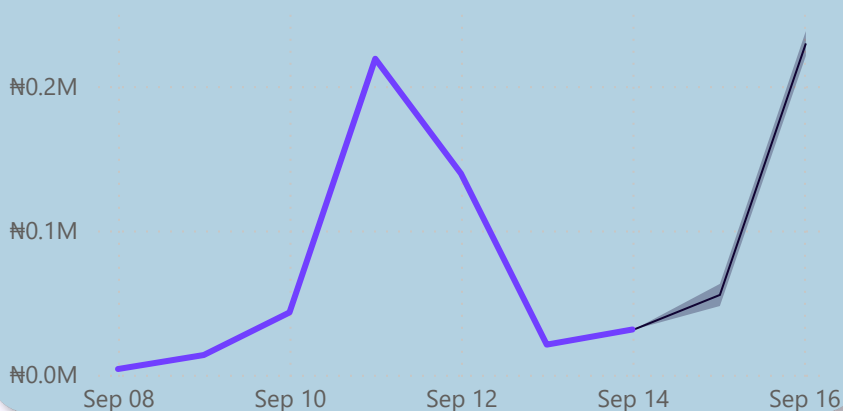
Total Loans by Terms and loan_status

● COLLECTION ● COLLECTION_PAIDOFF ● PAIDOFF

Terms	COLLECTION	COLLECTION_PAIDOFF	PAIDOFF
Monthly	59	60	153
Bi-weekly	41	39	127
Weekly		1	20
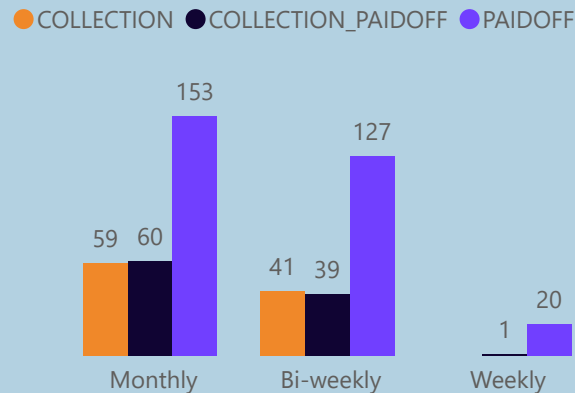
INSIGHTS

- The dataset encompasses a total of 500 loans disbursed between September 8, 2016, and September 14, 2016, with an aggregate principal sum of approximately NGN472,000.
- Of these loans, 300 have been successfully repaid, 100 were settled post-collection efforts, and an additional 100 remain outstanding.
- Gender-wise, the majority of loan recipients are male, constituting 85% of the dataset, with 59% of them successfully repaying their loans.
- In terms of educational background, there is a prevalent trend among college students, closely followed by high school students or those at a lower educational level, as the primary beneficiaries of the loans. Interestingly, a minimal percentage of loans, merely 3%, were secured by individuals at the Master's level or above.
- The average age of customers obtaining loans is 31.2 years, indicating a diverse age distribution among loan recipients.
- Furthermore, a noteworthy observation is that a significant proportion of loans are repaid on a monthly basis, showcasing a prevalent preference for this payment frequency.
- On average, loans in collection remain outstanding for approximately 63 days. Conversely, loans paid after collection efforts demonstrate a notably quicker resolution, with an average of 6.91 days.