## List down ALL the questions that you need answers for to successfully craft a strategy to increase profitability of this segment.

### For Customers

### Who are the defaulters and what are their percentages?

### What do the defaulters do? (their profession)

### Reason of default.

### Any outstanding debt on the defaulters from others. (refer CIBIL rating and/or other non-professional money lenders)

### Can the defaulter pay if allowed some more time?

### Are the defaulters genuine? How many times have they defaulted in the past and how many times have they paid within the stipulated time?

### What is the credibility of the person who referred them to our company?

### Did the background check reveal any red flags at the time which were considered non-relevant?

### If registered through a sales personnel, were they under pressure to complete their target? (This may have led to them registering a person whom they know to be a defaulter)

**For Google / Self Research**

* What are the most common defaulting patterns and the professions of the defaulters?
* What is the probability of these defaulters paying up after being chased down to the courts or other legal facilities?
* What are the most non-suspicious types of defaulters that get through to obtain the credit when they first apply?
* What do they do/arrange in their history that does not give the credit approver reasonable doubt that they will default?
* Who are the most common approvers of these defaulters? Did they have any reasonable doubt? Did the approvers know the defaulters previously in the past cases?