

Debt Collection Analysis Report

1. WHAT IS THE AVERAGE LOAN AMOUNT FOR BORROWERS WHO ARE MORE THAN 5 DAYS PAST DUE

Result:

average_loan_amount
55252.48786127168

Query brief: Displayed the Average loan amount by checking the delayed payment as yes and due payment more than 5 days
Analysis: Created a column 'Due Payment' by checking the pre-defined column 'Days Left to Pay Current EMI' for delayed pay as yes because if a borrower has delayed in paying its EMI’s then it will be considered as due payment

2. WHO ARE THE TOP 10 BORROWERS WITH THE HIGHEST OUTSTANDING BALANCE

Result:

Name	Email Address	Geographical Location	Number of Payments	Loan Type	Loan Amount	EMI	Loan Purpose	Outstanding_Balance
Ira Sama	aradhya20@example.com	Satna	0	Personal Loan	97638	8841.74	Education Fees	117111.27999999998
Hiran Bali	davejayesh@example.com	Jehanabad	0	Personal Loan	99212	15625.44	Debt Consolidation	113350.16
Keya Khalsa	suhana09@example.com	Latur	0	Home Loan	95969	8596.6	Home Renovation	113284.03
Divit Gour	tellauthkarsh@example.org	Udaipur	0	Personal Loan	97834	13596.21	Home Renovation	112609.65
Shanaya Seshadri	manikyadixit@example.net	Tiruppur	1	Home Loan	98731	11039.36	Education Fees	112374.39
Yasmin Kohli	garashlok@example.net	Bhilai	1	Auto Loan	93031	7911.69	Education Fees	112098.29999999999
Kanav Chowdhury	shanayataneja@example.com	Bhagalpur	0	Auto Loan	99305	8011.59	Education Fees	111154.41
Kaira Thakur	shrakale@example.net	Bhagalpur	0	Home Loan	96175	11971.14	Debt Consolidation	111132.86
Jayesh Mandal	dorakartik@example.com	Guntakal	0	Personal Loan	97773	12074.18	Wedding Expenses	111119.79999999999
Sara Sabharwal	amaharaj@example.com	Thanjavur	0	Personal Loan	97097	9134.53	Education Fees	110294.78

Query brief: Calculated the outstanding amount by firstly adding the principal amount, the Simple Interest then Subtracted the multiplication of EMI and the number of times it has been paid and also checking if the number of payments is zero then just subtracting the EMI
Analysis: From the analysis we get that all the top 10 borrowers loan amount is above 90k, max number of payments is 1, most EMI is less than 10k, most loan types are personal loan and most of their loan purpose is education fees

3. LIST OF ALL THE BORROWERS WITH GOOD REPAYMENT HISTORY

Result:

Name	Credit Score	Number of Payments	Loan Term
Zaina Kunda	849	9	14
Shanaya Ramachandran	847	10	13
Mahika Dave	847	12	13
Dhruv Batta	844	10	14
Aarav Ganesan	843	10	14
Uthkarsh Bassi	843	10	13
Jayesh Badami	839	12	12
Tanya Solanki	836	10	11
Zaina Desai	836	12	14
Eshani Lad	835	11	13
Jayesh Konda	834	10	14
Ayesha Butala	833	12	15
Adira Khalsa	827	10	10
Piya Datta	826	10	10
Inaaya Ben	824	9	15
Tarini Dugar	823	10	15

Query brief: Created a CTE to take out Average Loan Term, Checked if the Number of times EMI paid is more than the Average Loan term
Checked if there is no delayed payments, And also checked if the credit card score is more than 750 to show overall good repayment history
Analysis: The above result is the sample of 57 rows that was extracted from the query, we can determine that the number of payments is either well above average loan term or equal to the loan term itself and the credit score ranges from 850 to 750 too.

4. BRIEF ANALYSIS WITH RESPECT TO LOAN TYPE

Result:

Loan Type	Total_Borrowers	Good_Borrowers	Good_Borrowers_Percentage	Good_Credit_Score_Borrowers
Auto Loan	1660	234	14.0964	284
Personal Loan	1680	249	14.8214	281
Home Loan	1660	227	13.6747	295

Query Brief: Created CTE’s to take out Average Loan term, to Calculate distinct Loan Type Borrowers and Also Sum the Borrowers Who have given the EMI more than the Average Loan Term to determine Good Borrower, to take out frequency of borrowers who have Credit score more than 750. Showed all the loan type, its Total number of Borrowers, Number of Good Borrowers their percentage and also the total number of good credit score borrower.

Analysis: The percentage of good borrowers is very low in all three types of loan, personal loan is by small margin of numbers and percentage has the most good borrowers but the least good credit score borrower and vice-versa for the home loan least number of good borrower but most number of good credit score borrower, basically people with 1 loan and consistent payment (Good_Borrowers) vs people with multiple successful paid off past loans with consistent payments (Good_Credit_Score_Borrowers).