**Loan Recovery Analysis – Simplified Business Summary**

I recently completed a data-driven project focused on understanding how well a bank is recovering its loans — especially from customers who are **late** or have **defaulted** on their payments.

- **What Was the Goal?**

To find out:

* Who is **repaying on time**, and who isn’t
* How much money is still **unpaid**
* Which **methods of collecting money** are most used (and possibly effective)
* Where the bank is **losing the most money**

**- Key Findings:**

**1. Many Customers Delay or Default**

A large number of customers don’t pay on time. Some pay late, and others don’t pay at all. This is a clear **risk for the bank** — especially when defaulted customers owe high amounts.

**2. Not All Payment Methods Are Equal**

We noticed that some repayment methods (like cash or online) are more commonly used by defaulters. This might mean that certain payment methods are **harder to track** or **easier to misuse**.

**3. Recovery Actions Are Frequent – But Are They Working?**

The bank often uses actions like:

* Sending legal notices
* Making settlement offers
* Visiting customers in person

But just using these actions a lot **doesn’t mean they always work**. We need to connect these with the actual money recovered to know what’s effective.

**4. Few Customers, Big Losses**

Even though fewer people default, they often owe **very large amounts**. This means that the bank’s risk is **concentrated in a small group** — a classic “80/20” problem (where 20% of people cause 80% of the problem).

**5. Clear Visual Insights**

I used **visual dashboards** and charts to show:

* Which customer groups owe the most
* How much money is recovered
* Which methods or actions are being used

These visuals made the analysis **easy to understand** for non-technical stakeholders.