



Bank Debit Recovery Analysis Dashboard

Bank Debit Collection Analysis Dashboard Project Plan including objectives, aims, data details, KPIs, visualizations, and explanations for each graph

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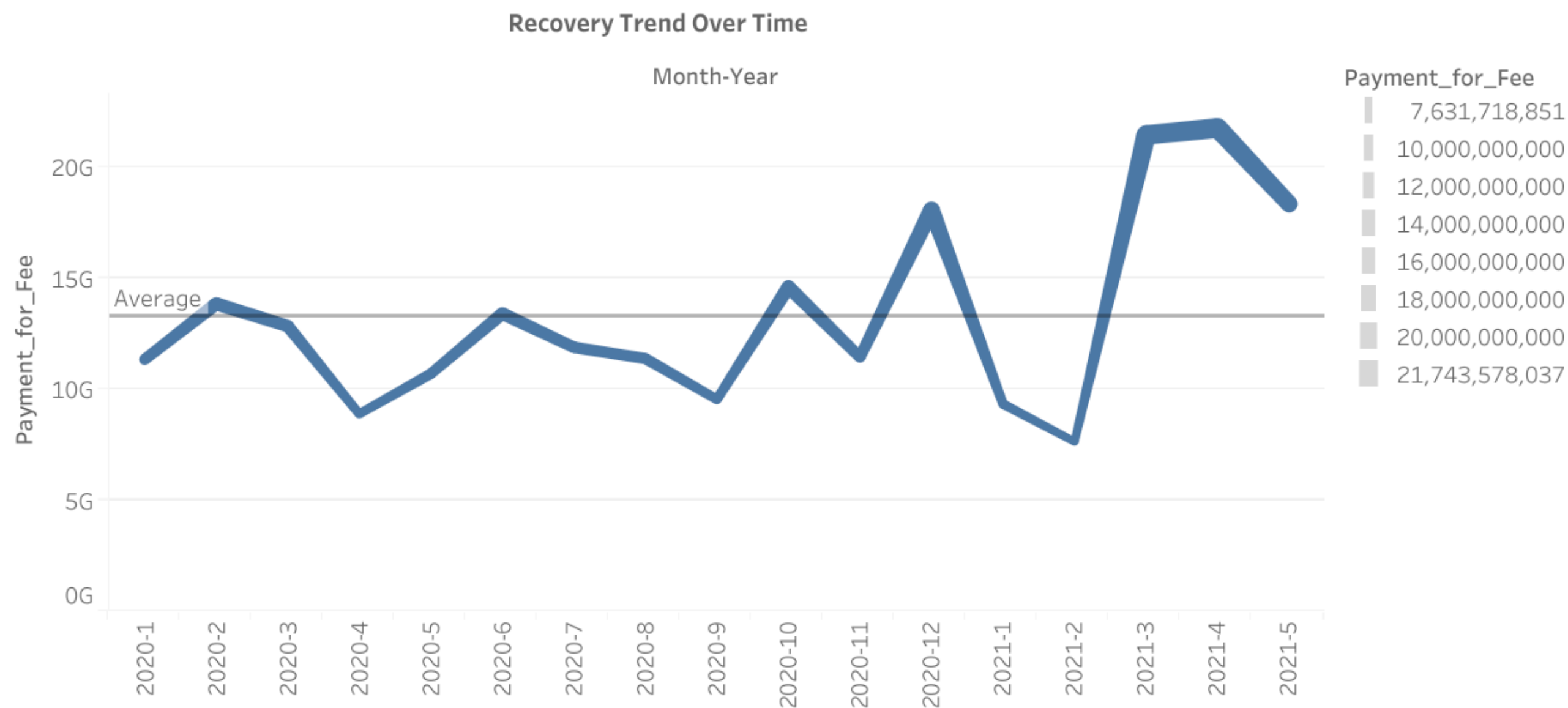
Objective

To create an interactive dashboard for analyzing and predicting loan recovery performance for Bank X. The dashboard will provide insights into debt collection trends, partner performance, product-level recovery efficiency, and overdue loan analysis. The purpose is to empower the bank with data-driven decision-making tools to optimize debt recovery strategies and improve overall financial performance.

Aim

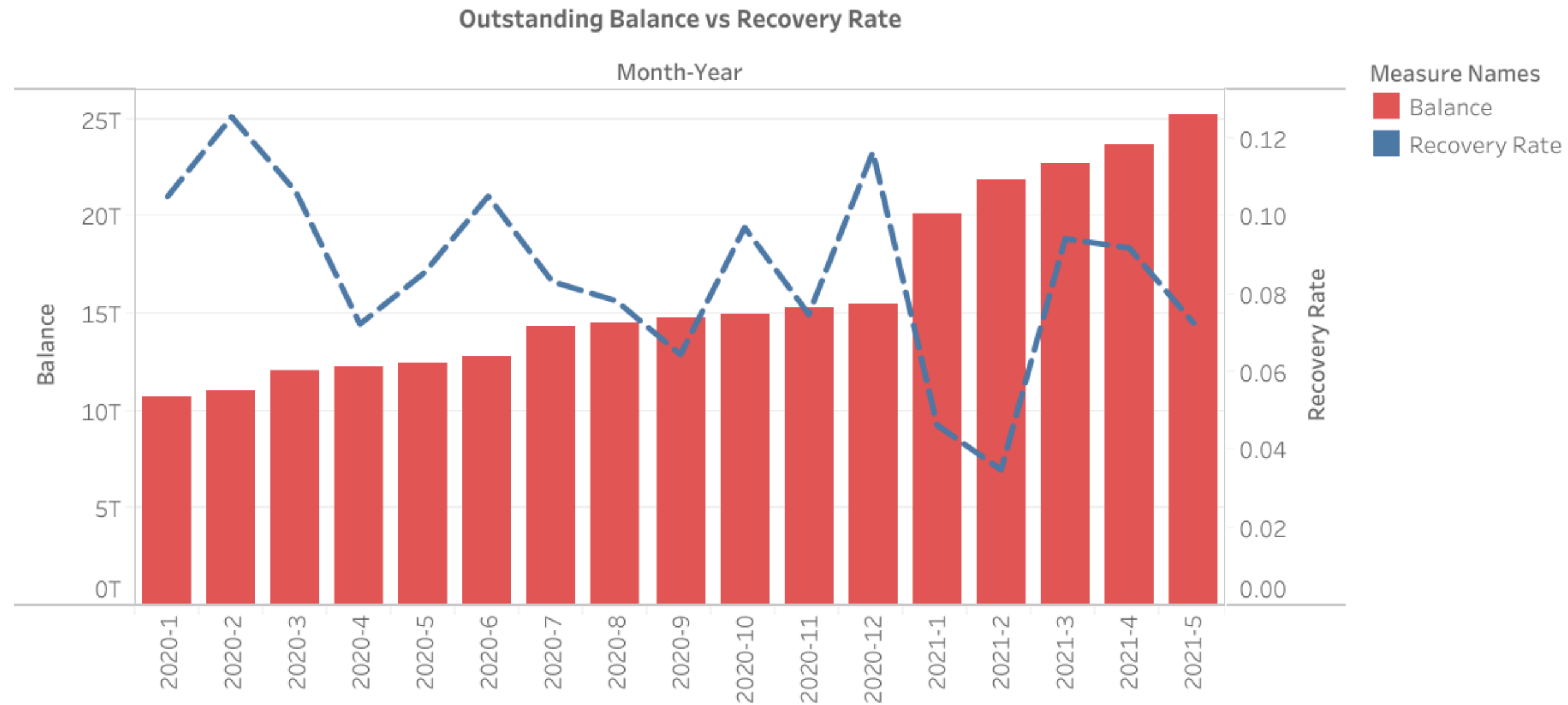
- To track the recovery performance of partner companies (Os_Company) handling debt collections.
- To analyze the effectiveness of different loan products in terms of repayment and outstanding balance.
- To provide insights into overdue loans (Days Past Due or DPD) and their impact on recovery efficiency.
- To visualize the overall outstanding balance, loan product performance, and debt recovery trends over time.
- To predict future recovery based on historical trends and patterns.

Recovery Trend Over Time



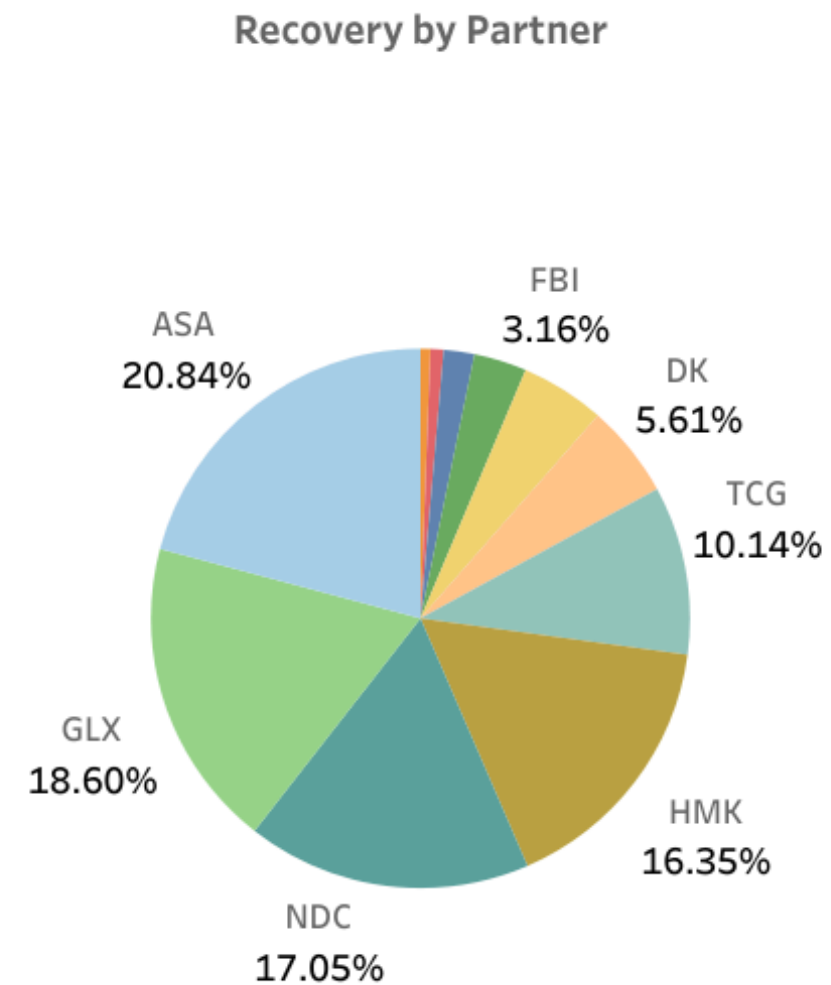
Recovery payments have increased over time, but fluctuations in recent months are worth noting. At its peak in 2021, payments were over 20T.

Outstanding Balance vs Recovery Rate



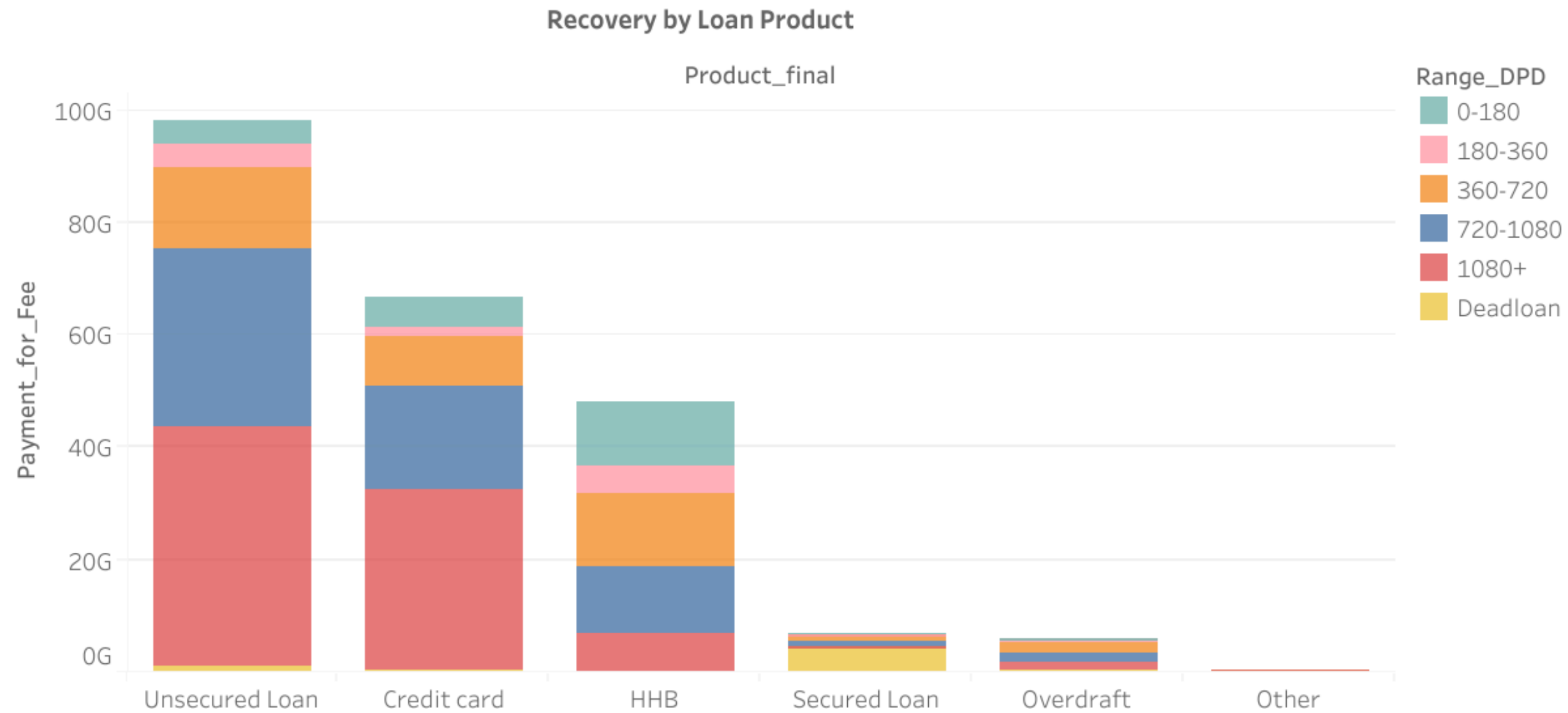
The outstanding balance increased over the time period, while the recovery rate had a more stable trend with some peaks between certain months.

Recovery by Partner



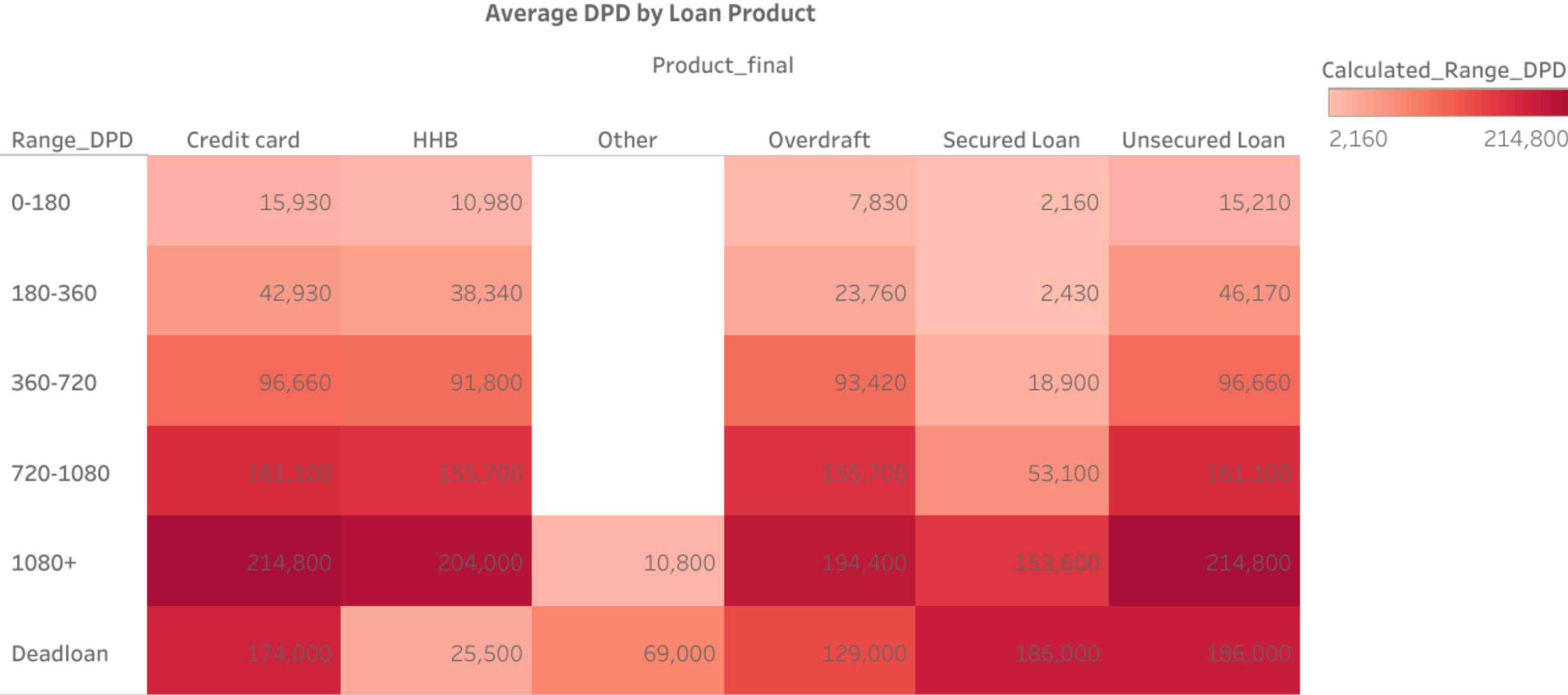
ASA contributed around 20.84% of total recovery, followed by GLX and NDC. Partners with low recovery, such as HNA, may require more attention.

Recovery by Loan Product



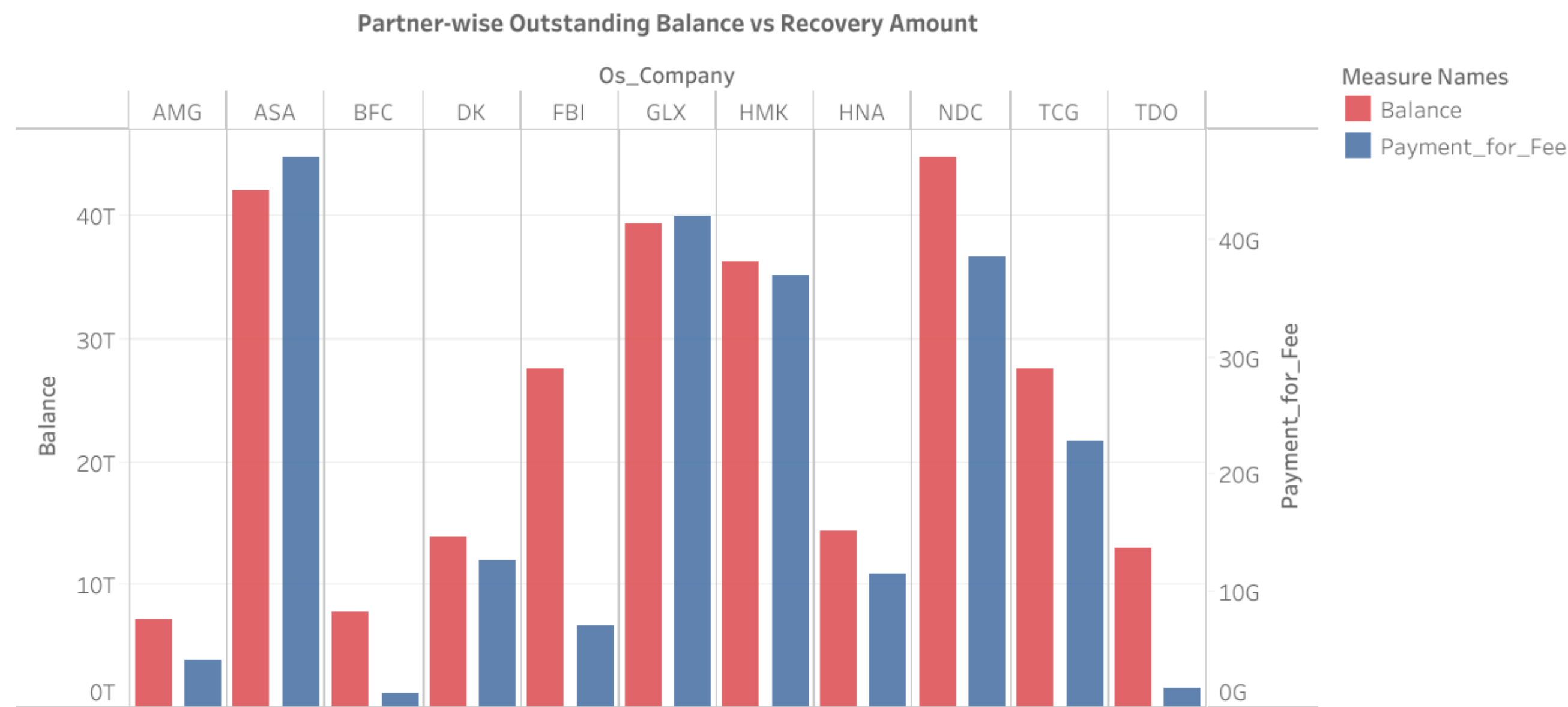
The largest recovery occurred in Unsecured Loans and Credit Cards with a significant contribution from delays above 720 days, while products such as HHB showed faster recovery although with lower total recovery.

Average Days Past Due by Loan Product



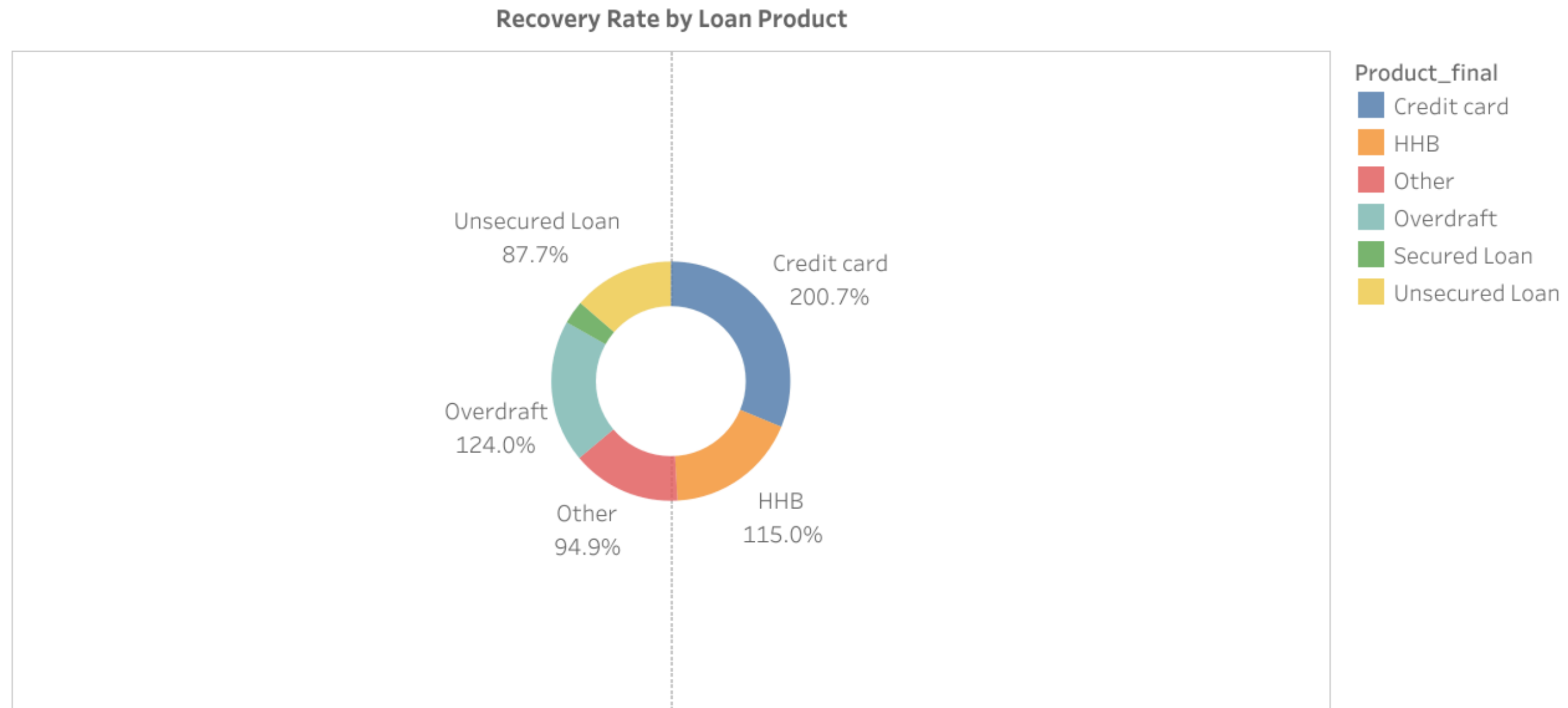
Products such as unsecured loans and credit cards have higher Days Past Due (DPD), especially in the category of more than 1080 days. This indicates a greater risk in these products.

Partner-wise Outstanding Balance vs Recovery Amount



Partners like GLX and ASA have high outstanding balances but relatively low recoveries. While some other partners, like DK, show significant recoveries despite lower balances.

Recovery Rate by Loan Product



Credit cards have the highest recovery rate, over 200%, while secured loans have a lower recovery rate (20.3%). This could be an indication of a strategy that is effective in some products but needs improvement in others.

Recommendation

1. Focus on Unsecured Loan and Credit Card Collection: Unsecured Loan and Credit Card have the highest recovery rate, but also show many long payment delays (720-1080 days and more than 1080 days). You can recommend the collection team to prioritize resource allocation on these two products to accelerate recovery and reduce the risk of future defaults.
2. Strengthen Strategy for High DPD Customers: Many customers are in the category of overdue (DPD) above 720 days. To improve recovery efficiency, it is advisable to take a special approach to these customers, such as renegotiating payment terms, reducing penalties, or discounts for full payment. This can encourage them to pay off their outstanding debts.
3. Optimize Collection for HHB and Secured Loans: Although the total recovery from HHB and Secured Loans is relatively lower, it shows faster recovery with lower DPD. Proactive collection strategies such as regular reminders before due dates can be applied to these products to maintain high recovery rates and avoid further payment delays.
4. Overdraft and Other Product Evaluation: Recovery from Overdraft and "Other" category seems quite low. You can recommend evaluating the business model and risk management of these products to understand if there is a need for improvement in the lending process, such as tightening credit requirements or increasing customer monitoring.
5. Use of Data Analytics for Delinquency Prediction: Given the significant delinquency in Unsecured Loans and Credit Cards, banks can develop data-driven predictive models to predict customers who are likely to experience delinquency. These models can use the customer's payment history, income, and credit profile, which can be integrated with prevention strategies to reduce the number of delinquencies in the future.