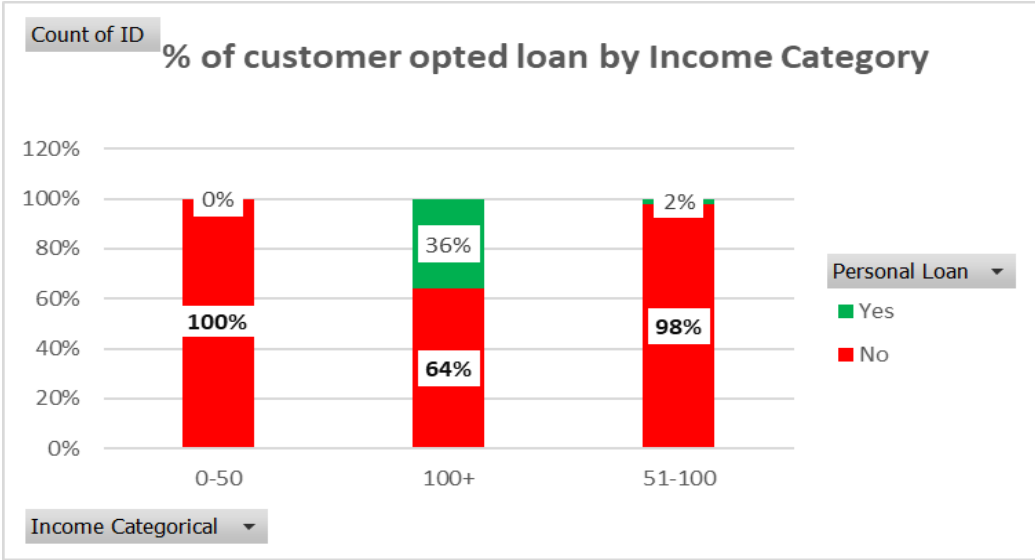


"HDFC Bank Loan Campaign Analysis ":
Targeting Potential Customers" Based on Previous Campaign Data

Analysing customer response categoised by Income group

Row Labels	No	Yes	Grand Total
0-50	100.00%	0.00%	100.00%
100+	63.86%	36.14%	100.00%
51-100	97.76%	2.24%	100.00%
Grand Total	90.40%	9.60%	100.00%

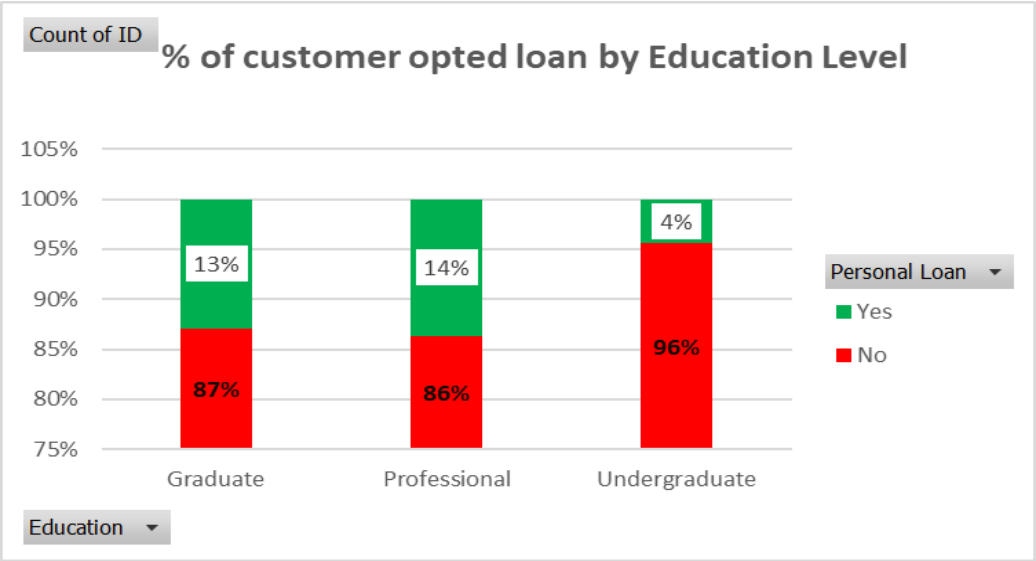


Insights:14:T23-
Customers with income level below 50,000 per year will not opt for loan
Of customer between the salary of 51000-100000 2% of them said yes for laon
36% Customers of salary above 1,00,000 have opted for Loan

Suggestion
So it clears that Salary of the person will influencing factor, the person with more salary will opt for loan ,bank can confidently give loan to them sonsidering thiere salary
So bank have to target customers with more than 100,000 salary

Analysis customer response categorised by Education

Row Labels	No	Yes	Grand Total
Graduate	87.03%	12.97%	100.00%
Professional	86.34%	13.66%	100.00%
Undergraduate	95.56%	4.44%	100.00%
Grand Total	90.40%	9.60%	100.00%



Insights

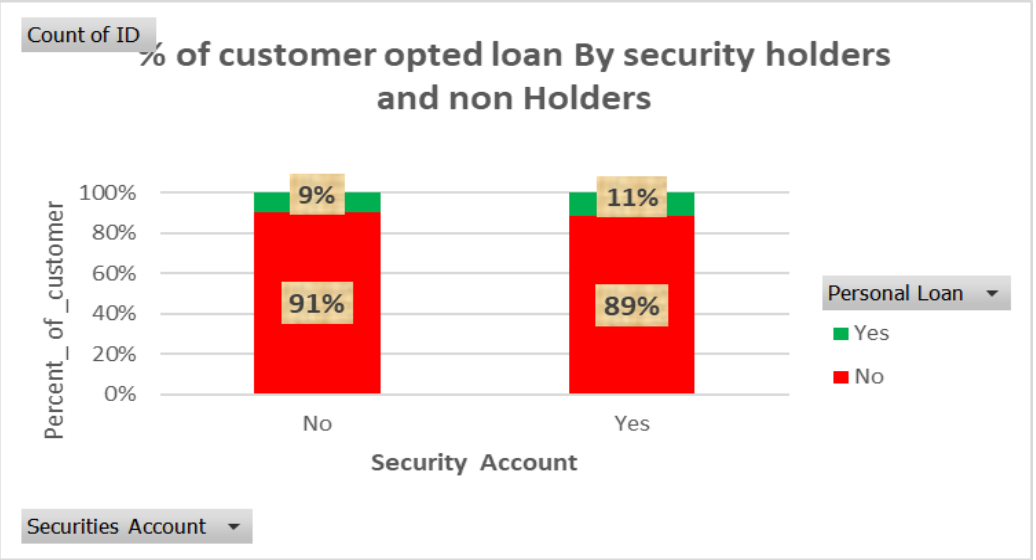
Customer who are graduates and professionals are likely to opt for laon than undergraduates,This is because of the salary

Suggestions

Bank have to target the customers who are professionals ,graduates and with good salary

Analysis customer response categorised by Security Accounts

Row Labels	No	Yes	Grand Total
No	90.62%	9.38%	100.00%
Yes	88.51%	11.49%	100.00%
Grand Total	90.40%	9.60%	100.00%

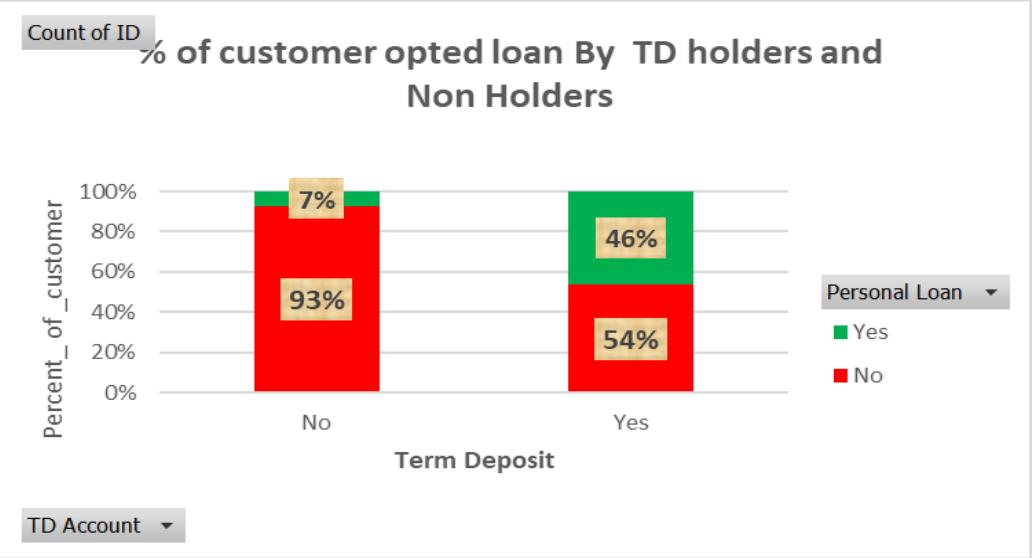


Insights

Having security account and not having will not majorly make any difference for the customer to take loan or not

Analysis customer response categorised by Term Deposit Accounts

Row Labels	No	Yes	Grand Total
No	93%	7%	100%
Yes	54%	46%	100%
Grand Total	90%	10%	100%



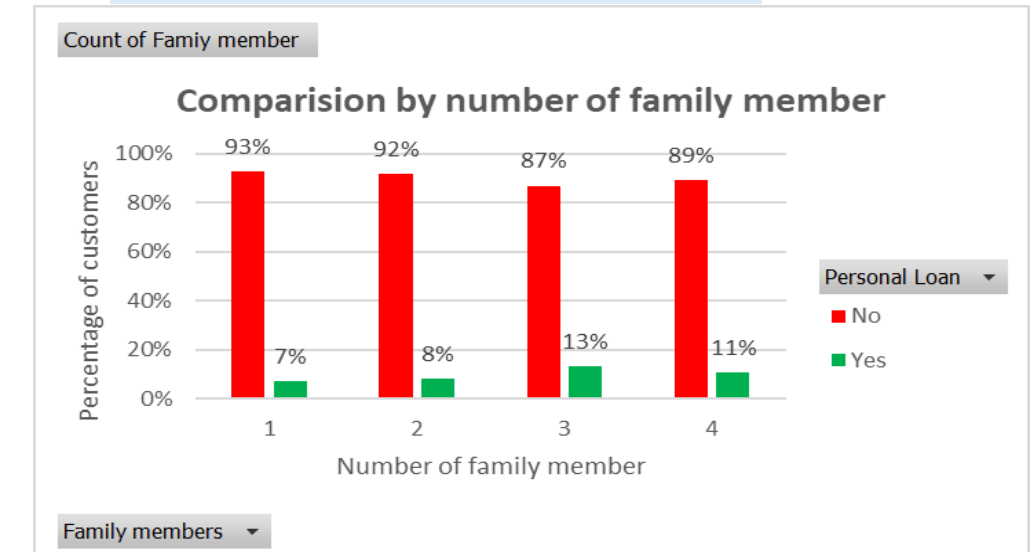
Insights

46 % of the customers with Term deposit account opted for loan

suggestions

Bank can target the customers with TD and provide loan by keeping thiere TD as a security

Row Labels	No	Yes	Grand Total
1	93%	7%	100%
2	92%	8%	100%
3	87%	13%	100%
4	89%	11%	100%
Grand Total	90%	10%	100%



Insights

The customer with 1 Family member and 2 members are less likely to to take loan and customers with 3 family members have the more probability to take loan compare to others

By the observation we can say the person with the income more than 100,000 per annum have the more chance to take loan , Persons income determine the loan taking ability of the customers and customers of education level of Graduate and professional are more chance to take loan ,

Bank needs to target :-

- 1].The customer with educational level of graduate and professional
- 2]Customer with salary more than 100,000
- 3]Customer having Term Deposit

