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Subject: Insights and Analysis for Age Groups and Customer Engagement Strategies

Dear Ayush Wase,

I hope this message finds you well. Please find below the requested insights and analysis based on the data provided:

1. Identifying Age Groups of Potential Customers for Loan Approaches

From the available data, it is possible to identify the age groups of potential customers. Please let me know if further segmentation or specific visualizations are required for this analysis.

2. In-depth Study of Potential Age Groups

Based on the previous task, I identified several age groups as potential customers. For an in-depth analysis, all age groups with an average inquiry count greater than **7.5** have been considered as potential customers.

3. LTV Score Calculation and Promotion Rollout

Using the following formula, I have calculated the LTV scores for each age group:

LTV Formula:

$$\text{LTV} = (0.3 \times \text{Average Annual Income}) - (0.15 \times \text{Average Days in Delay of Payment}) + (0.4 \times \text{Average Credit Score}) + (0.075 \times \text{Average Amount Invested}) + (0.075 \times \text{Average Monthly Balance})$$

Credit Score Calculation:

- **Good Credit:** 3
- **Bad Credit:** 0

Promotion Rollout Based on LTV:

- **LTV > 80,000:**
30% off on online purchases + home loan at 4% interest
 - **LTV between 60,000 and 80,000:**
15% off on online purchases + 10,000 worth of gift hampers
 - **LTV between 50,000 and 60,000:**
Any loan at 5% interest rate
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4. Analysis of Loans and Credit Cards Held by Age Groups

I have calculated the average number of loans and credit cards held by customers across different age groups. This analysis reveals trends in credit card ownership and usage, providing insights to inform targeted credit card offers and marketing strategies.

5. Visualization of Loan Disbursement Count by Loan Type

A visual representation of the count of each type of loan disbursed to date has been prepared. This will aid in identifying the most popular loan types, enabling the company to roll out targeted offers accordingly.

Please let me know if any additional insights or further refinements are needed.

Best regards,
Ava Parker,
CFO
Regal Finance Services