

# Mail 1

**Subject:** Dashboard Requirements and Analytical Insights

Dear Ayush,

Thank you for automating the process—it has been a significant time-saver for me. As part of the next steps, I need the following elements for the dashboard:

## 1. Key Metrics Overview

Please include the following key metrics:

- **Average Annual Income**
  - **Average Monthly Balance**
  - **Average Number of Delays in Payment**
  - **Average Credit Utilization**
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## 2. Age and Credit Limit Analysis

Investigate the relationship between age and changes in credit limits. The analysis should highlight how variations in customer age correlate with adjustments in their credit limits. This will help us understand if and how credit limit changes are influenced by age-related factors. Additionally, examine how payment behaviors differ across various credit mix categories.

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### **3. Age Demographics Distribution**

Generate a distribution plot to visualize the age demographics of the customer base. This plot should illustrate the frequency and distribution of ages, providing insights into the age profile of our population. These insights will aid in targeted marketing and service strategies.

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### **4. Credit Scores Across Age Groups**

Analyze the number of people in different age groups having different kinds of credit scores. Use the following rules to create age groups:

- **14–19:** Teen
  - **19–25:** Young Adult
  - **25–35:** Old Adult
  - **35–45:** Old1
  - **Above 45:** Old2
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## **5. Payment Behavior Across Credit Mix Categories**

Examine the frequency of various payment behaviors within each credit mix category. This analysis should focus on how often different payment behaviors occur across credit mix types. The insights will assist in tailoring risk management and credit strategies.

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Please let me know if you need additional details or clarification on any of the points mentioned above.

Best regards,  
Ava Parker,  
CFO  
Regal Finance Services