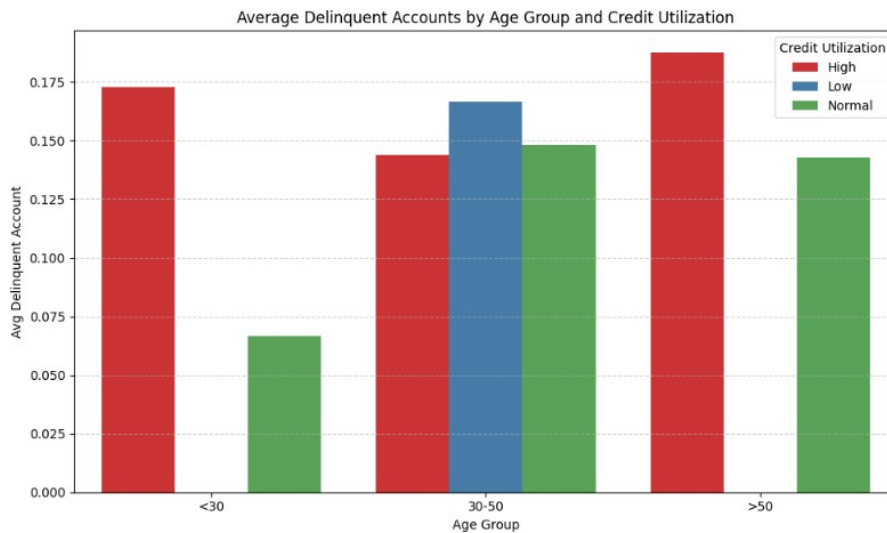


Business Summary Report

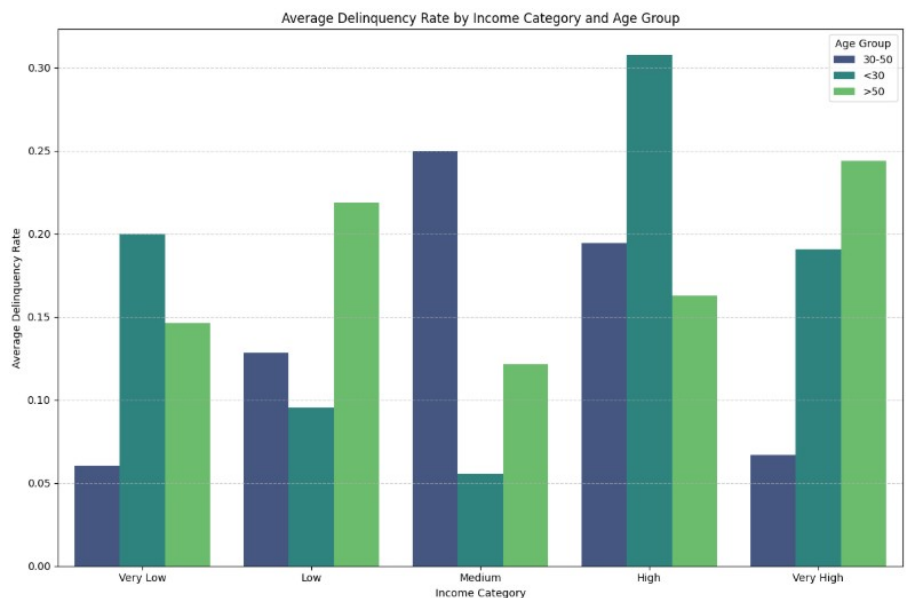
Predictive Insights for Collections Strategy

1. Summary of Predictive Insights

customers over 50 with high credit utilization (>0.3) are more likely to be delinquent.



Individuals with <30 years and relatively high income (117 k to 163k] show highest rates of delinquency compared to other groups in the same criteria



2. Recommendation Framework

- **Restated Insight:**

Individuals with <30 years and relatively high income (**117 k to 163k**) show highest rates of delinquency compared to other groups in the same criteria

- **SMART Recommendation:**

Deliver a compulsory digital financial literacy module (covering credit scores, EMI planning, and spending discipline) to 100% of such customers , aiming to reduce delinquency by 5% within 60 days of loan disbursement.

- **Justification**

- Specific : Focused on a clearly defined, high-risk group.
- Measurable : Target a 5% reduction in delinquency within the targeted group.
- Actionable : It is a well directed plan with a specific end goal
- Relevant : Aligns with Geldium's goals to reduce delinquency and improve customer satisfaction.
- Time-bound : Designed as a time-limited work plan with measurable outcomes

3. Ethical and Responsible AI Considerations

- **AI Responsibility :**

The method of adversarial learning should be adopted to check for any potential biases in model's behaviour across key groups

- **Explainability and Ethical Considerations :**

The adopted model is relatively transparent and explainable to the stakeholders due to its simple tree like structure. The data interpretation is also done by keeping customer's anonymity considering privacy concerns.