Credit Card Customer Segmentation – Presentation Script

# Slide 1: Title Slide

* Title: Credit Card Customer Segmentation & Insights
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# Slide 2: Executive Summary

* • Analyzed 150,000 credit card customers
* • Segmented into Good (70%) and Bad (30%) customers
* • Identified trends across demographics, income, and utilization
* • Developed actionable strategies for both customer groups

# Slide 3: Customer Overview – Demographics

* • Majority customers are aged 45–59
* • 60% are male
* • Most customers from South region

# Slide 4: Customer Overview – Financial Metrics

* • Average Monthly Income: ₹6,200
* • Debt Ratio highest in West region

# Slide 5: Good vs Bad Segmentation

* • 70% customers are Good, 30% are Bad
* • Bad customers are often self-employed or unskilled

# Slide 6: Behavioral Patterns

* • High credit utilization correlates with Bad status
* • Younger customers show more late payments

# Slide 7: Regional Insights

* • South region has better repayment history
* • Central & East show higher default risks

# Slide 8: Trend Insights

* • Income peaks around age 45–55
* • Utilization trends down after age 60

# Slide 9: Strategy Development

* Good Customers:
* • Loyalty Programs
* • Credit Limit Increase
* • Personalized Offers
* Bad Customers:
* • Repayment Plans
* • Risk Monitoring
* • Financial Counseling

# Slide 10: Next Steps

* • Deploy interactive dashboards for ongoing analysis
* • Monitor customer behavior monthly
* • Expand with ML-based predictive scoring
* • Train support staff on new strategies

# Slide 11: Contact & Thank You

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