**Assignment**

**Brief** – We run a Debt Relief Program (DRP) for people who are heavily trapped in debt (multiple credit cards and personal loans). Customers are enrolled through our APP or manually assisted by our Sales Representatives. The program involves making an SPA (Special Purpose Account) in which the customer makes monthly contributions to get out of debt. We charge a monthly subscription fees (MSF) during the program.

After enrollment, we help customers to graduate from the program (Duration of the program ranges from 6 -72 months depending on the customer preference, overall debt, tenure of loan, number of creditors, budgeting & affordability. Secured debt is NOT settled by us as banks/NBFCs have their mechanisms to recover the same. We ONLY help in settlement of their unsecured debt. (Unsecured debt is one which is not backed by any asset like personal loan and credit card. Examples of secured loan – Gold loan, Home loan).

The shared data is from 2020-2024. The data includes all customer files created and even the ones who didn’t enroll for the program due to drop off at different stages of enrolment. ClientFileStatus of the column sheet mentions the stages to which customer proceeded in our system - Lead < Agreement Signed < Active < Graduate etc. All the variables are present in different columns and have their explanation in the notes. Most of the later variables are spend categories (Rent, Living expenses, Dependent expenses, Discretionary expenditures) of the customer. Please categorize accordingly for your analysis.

**Objective -**

Use Analytical & Predictive Modelling techniques of your choice (Basis Available Data and case appropriateness) for the following -

1. Prepare 5-8 clusters/segments basis the behavior of churn and individual customer parameters.
2. Churn predication – for customers not graduating from the program. Prepare an intent model for predicting the churn for customers. Please use training and test samples from the provided data. State your logic/assumptions for using the samples.
3. Notable Inferences and Insightful Trends from the date provided.

**Deliverables** - Please share your results in a PPT format/Google slides before 3rd June 12pm. Submission/ Queries Email – [Dipesh.dayama@freed.care](mailto:Dipesh.dayama@freed.care)