

USA FINANCIAL DATA

Average Annual Income(in\$)

167.11K

Average Monthly Balance (in\$)

404.36

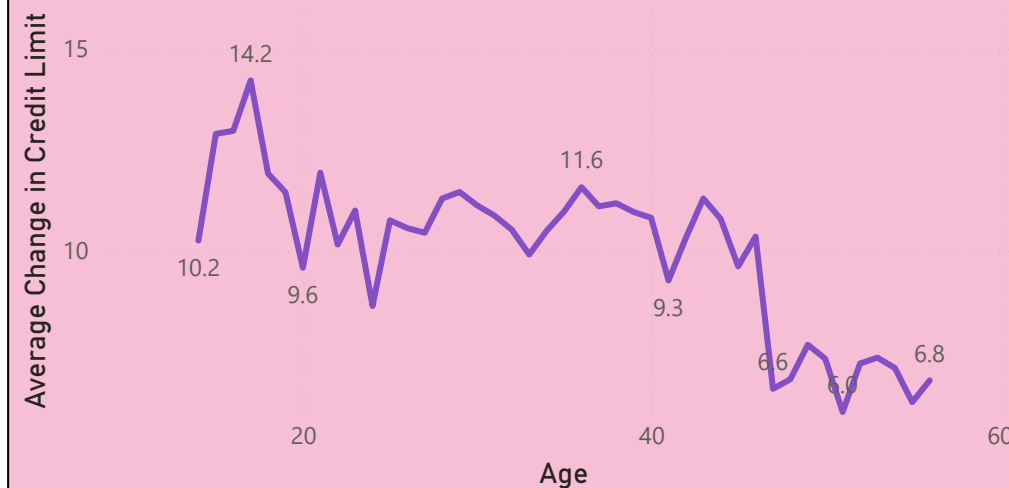
Average number of days in
Delay Payments

21.20

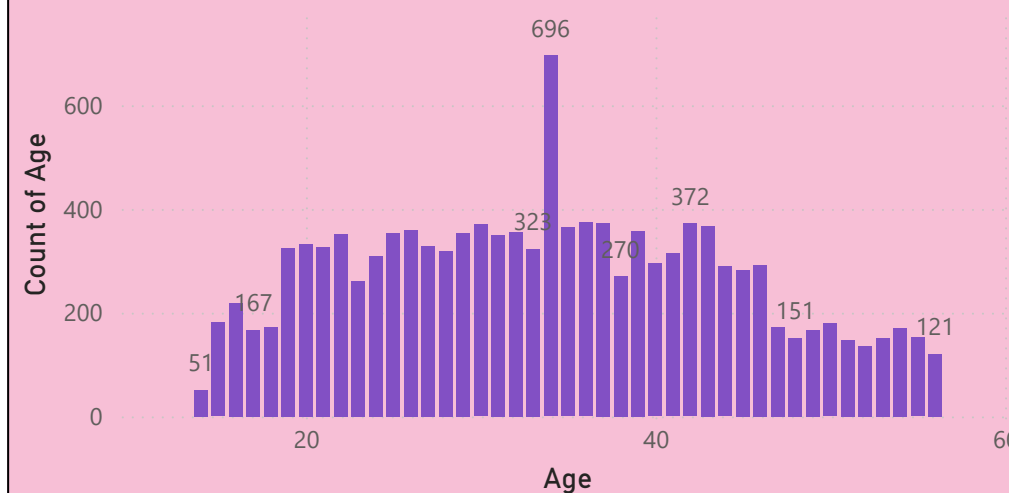
Average Credit Utilization
ratio(in%)

32.25

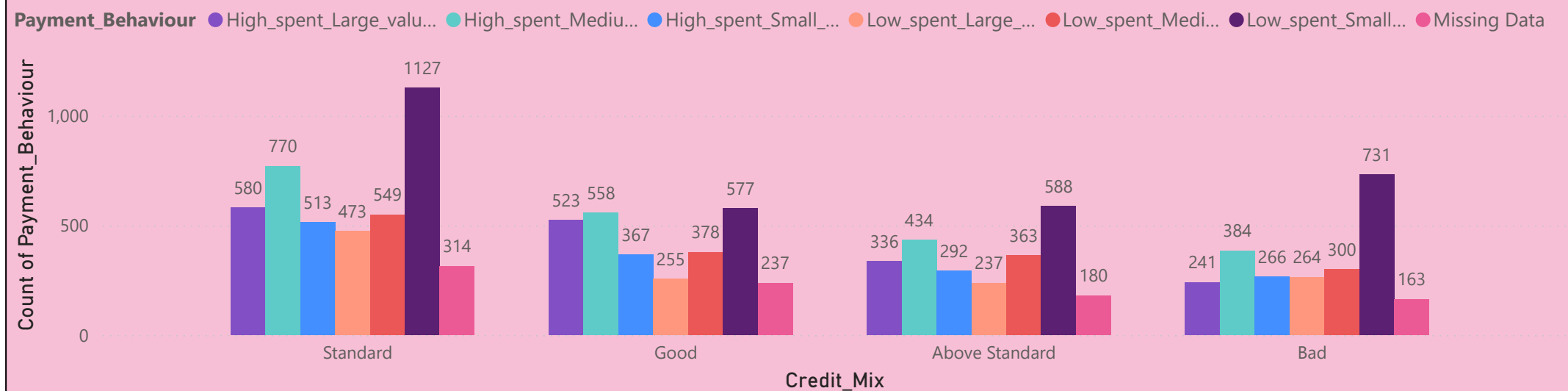
Relation Of Age with Changed Credit Limit



Distribution[Frequency] of Age

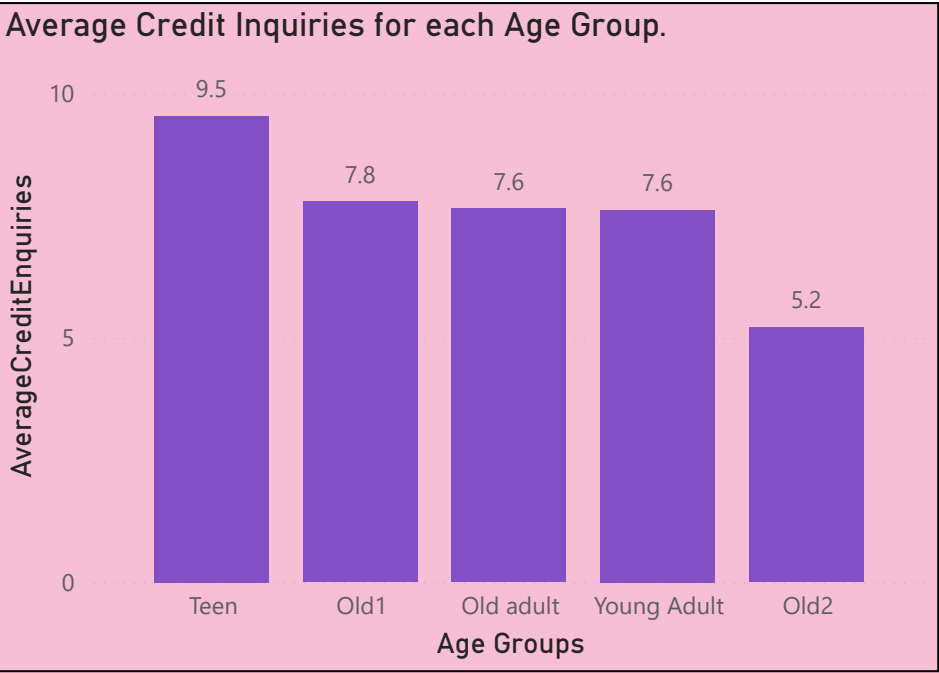


Payment Behaviour as Per Credit Mix



Credit Mix for each Age group





| Potential Customers | | |
|---------------------|------------------------|---------------------|
| Age | AverageCreditEnquiries | Potential Customers |
| 14 | 10.94 | Potentital Customer |
| 15 | 10.29 | Potentital Customer |
| 16 | 10.38 | Potentital Customer |
| 17 | 10.62 | Potentital Customer |
| 18 | 10.04 | Potentital Customer |
| 19 | 7.69 | Potentital Customer |
| 21 | 7.77 | Potentital Customer |
| 23 | 8.06 | Potentital Customer |
| 24 | 8.05 | Potentital Customer |
| 25 | 7.54 | Potentital Customer |
| 27 | 8.03 | Potentital Customer |
| 28 | 8.05 | Potentital Customer |
| 29 | 7.59 | Potentital Customer |
| 30 | 7.91 | Potentital Customer |
| 31 | 7.64 | Potentital Customer |
| 32 | 7.67 | Potentital Customer |
| 34 | 7.75 | Potentital Customer |
| 37 | 7.74 | Potentital Customer |
| 38 | 8.10 | Potentital Customer |
| 39 | 7.78 | Potentital Customer |
| 40 | 7.82 | Potentital Customer |

| LTV Score Based Promotions | |
|----------------------------|---|
| Age | LTV Score |
| 16 | "Any loan at 5% interest rate |
| 24 | "Any loan at 5% interest rate |
| 25 | "Any loan at 5% interest rate |
| 40 | "Any loan at 5% interest rate |
| 42 | "Any loan at 5% interest rate |
| 43 | "Any loan at 5% interest rate |
| 53 | "Any loan at 5% interest rate |
| 19 | 15% off on online purchases+10000 worth gift hampers |
| 20 | 15% off on online purchases+10000 worth gift hampers |
| 22 | 15% off on online purchases+10000 worth gift hampers |
| 45 | 15% off on online purchases+10000 worth gift hampers |
| 47 | 15% off on online purchases+10000 worth gift hampers |
| 15 | 30% off on online purchases +home loan at 4% interest |
| 27 | 30% off on online purchases +home loan at 4% interest |
| 29 | 30% off on online purchases +home loan at 4% interest |

| Loan Count Distribution | |
|-------------------------|---------------------|
| LoanType | Count of CustomerID |
| Payday Loan | 989 |
| Personal Loan | 989 |
| Credit-Builder Loan | 970 |
| Student Loan | 965 |
| Mortgage Loan | 944 |
| Home Equity Loan | 942 |
| Not Specified | 926 |
| Debt Consolidation Loan | 916 |
| Auto Loan | 903 |
| Total | 2665 |

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|-------------------------|----------------------|
| Type_of_Loan | Count of Customer_ID |
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| Mortgage Loan | 944 |
| Total | 2665 |

