

# WeRize Product Analyst Assignment – Analysis Brief

**Dataset:** WeRize\_Product\_Analyst\_Assignment\_Data.csv (500 records)

**Objective:** Analyze repayment and collection data, identify key drivers of delay or default, and recommend actions to improve repayment efficiency.

## Instructions:

- Use any tool (Excel, SQL, Python, R, Power BI, Tableau).
- Structure findings as: What's happening → Why → What next.
- Submit: (a) Presentation deck (6–8 slides) and (b) Optional Excel/Python file.

## Part A – Data Exploration

1. Overview of dataset: total customers, average loan, EMI, % delayed.
2. Compare repayment metrics across *city\_tier* and *income\_bracket*.
3. Examine link between *previous\_delinquency* and delay behavior.

## Part B – Channel Performance

1. Analyze repayment by channel (WhatsApp, IVR, AI\_Call, Agent).
2. Identify best-performing channels for on-time repayment.
3. Suggest hypotheses for performance differences across segments.

## Part C – Delay Drivers

1. Identify 2–3 factors correlated with higher *days\_past\_due*.
2. Segment customers into Low, Medium, High risk categories.
3. Describe key characteristics of each group.

## Part D – Recommendations

1. Top 3 insights from your analysis.
2. Key customer segments most likely to default.
3. Channel strategy for Low / Medium / High risk customers.
4. How would you invest ₹10 lakh to improve collections?
5. Suggest 1–2 experiments or product ideas to test.

**Bonus (Optional):** Use *response\_text* to classify intent (Willing to pay / Unable to pay / Dispute) and relate it to delay trends.

Skill	What We're Looking For
Analytical Rigor	Depth and correctness of data analysis
Business Understanding	Ability to link findings to WeRize's context
Communication	Clarity and storytelling in presentation
Practicality	Actionable recommendations
Creativity	Bonus for modeling or NLP insights

**Submission:** Share your deck and analysis file within the given timeline.