

USA FINANCIAL DATA

Average Monthly Balance

403.09

Average Num. of Delays in Payment

21.08

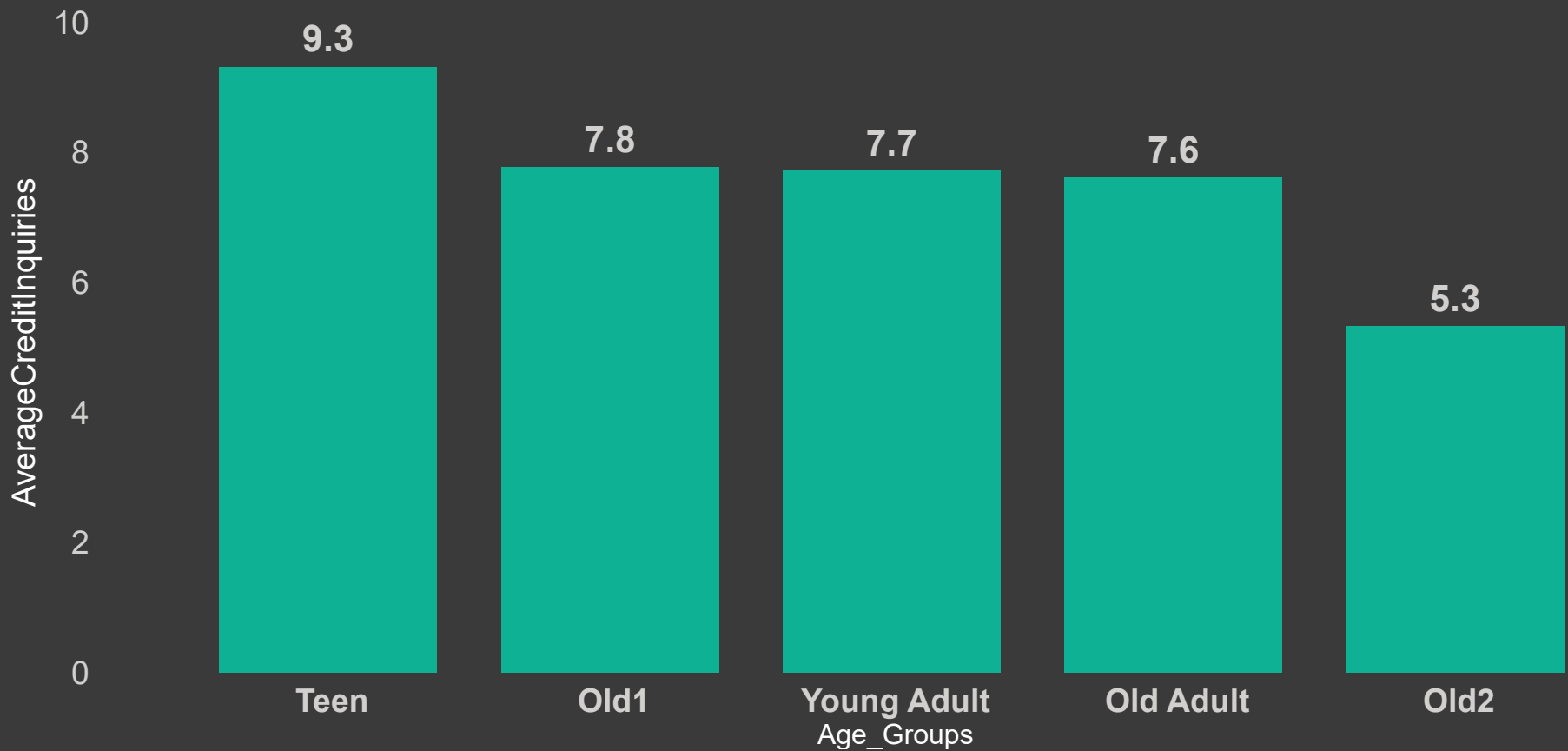
Average Annual Income

155.79K

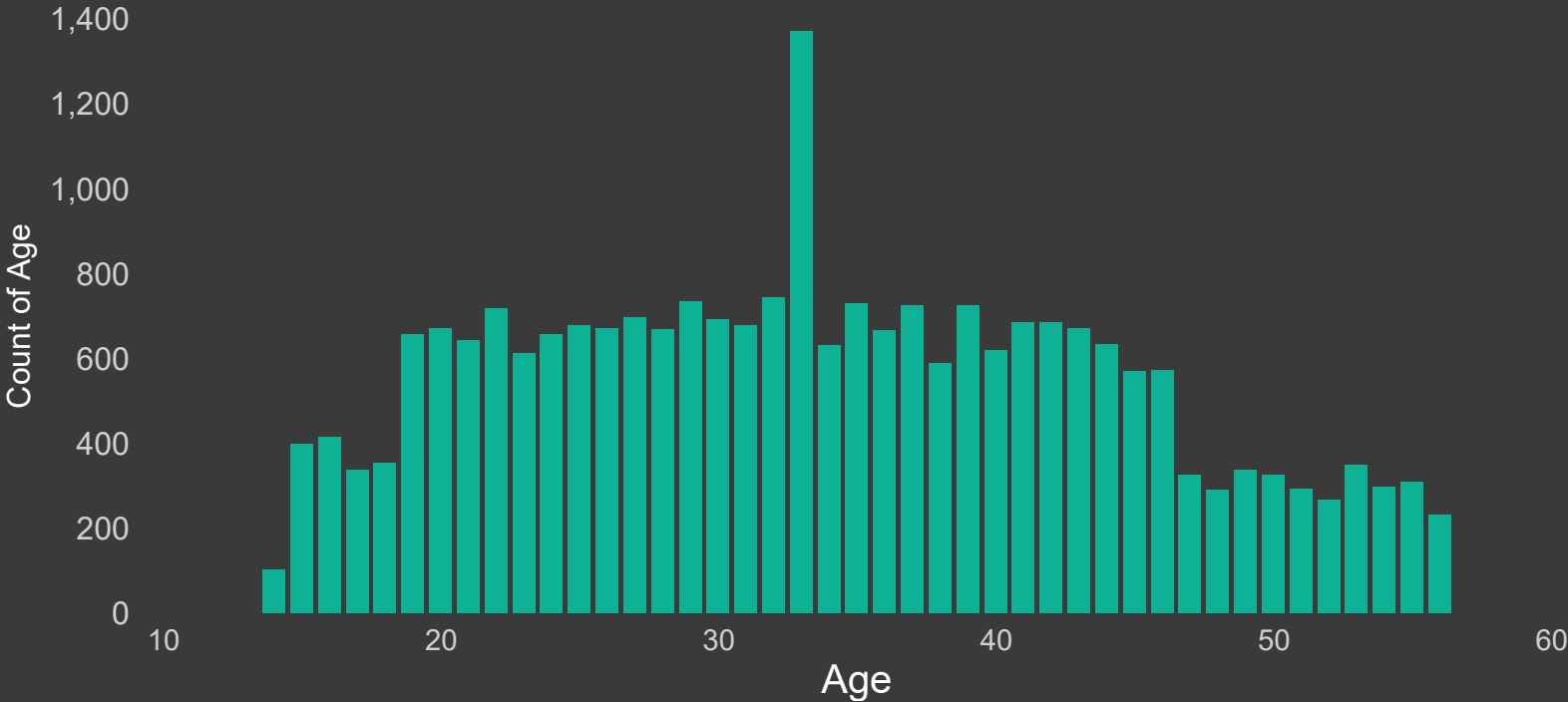
Average Credit Utilization Ratio

32.27

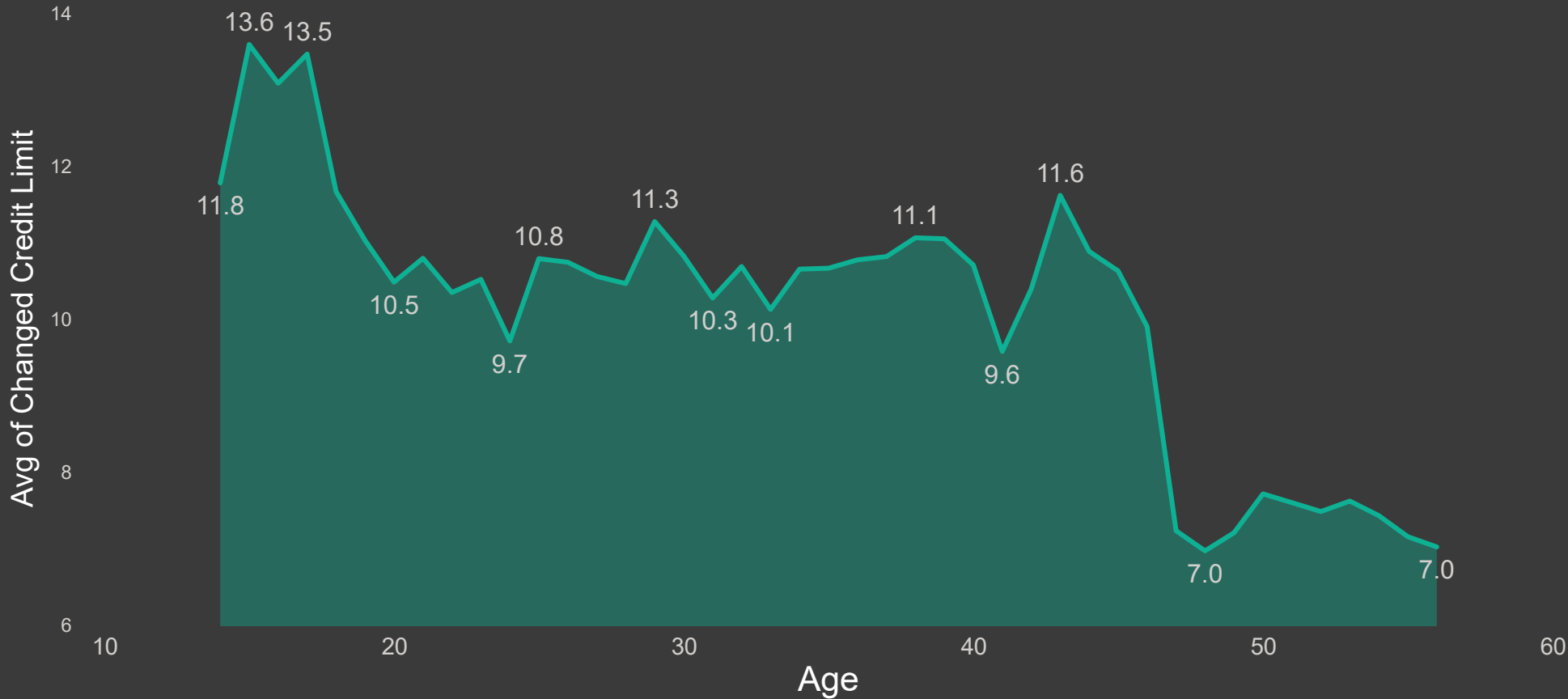
Average Credit Enquiry for Each Age Group



Distribution Frequency of Age



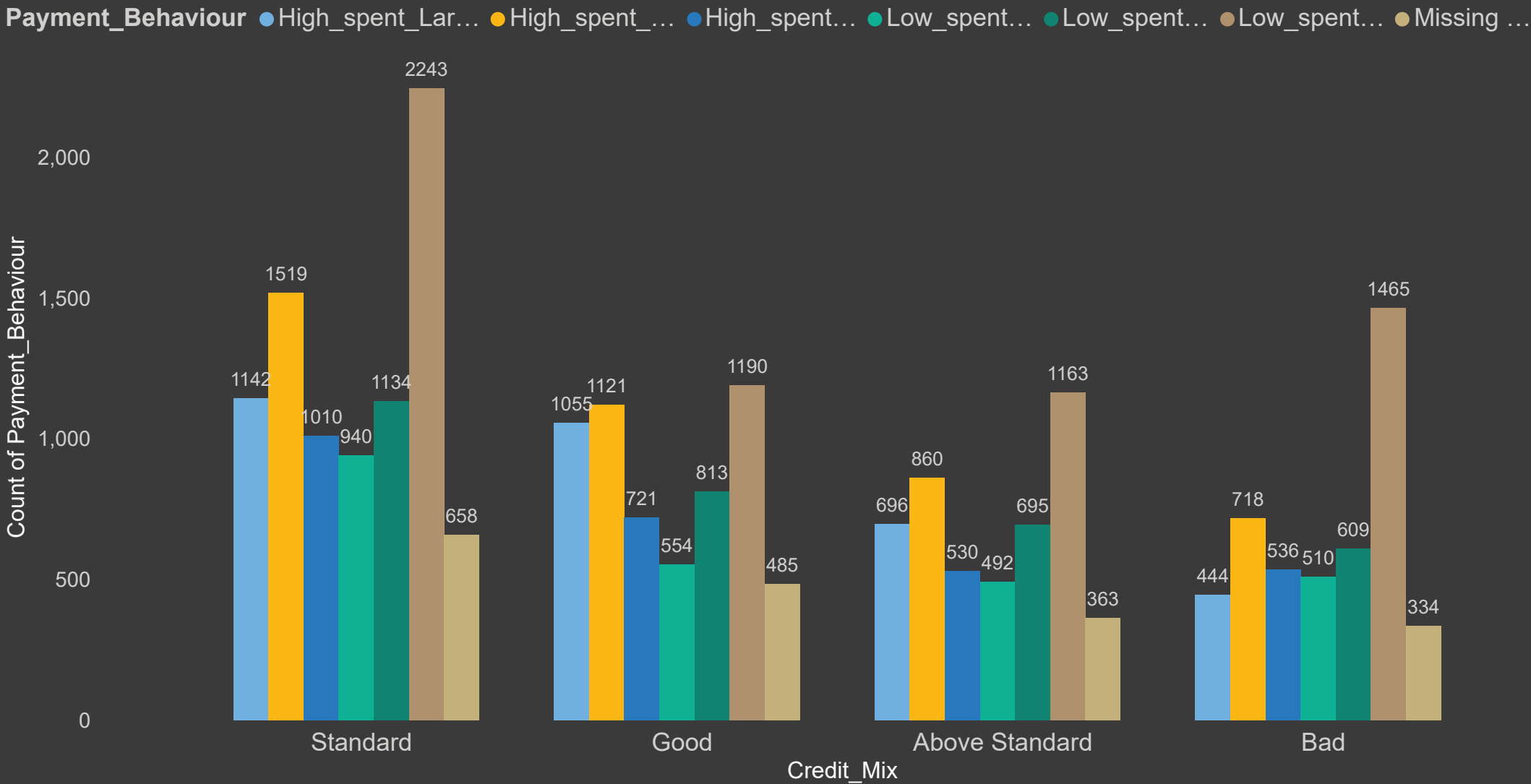
Relationship Between Age and Changed Credit Limit



Credit Mix for Each Age Groups



Payment Behaviour as Per Credit Mix

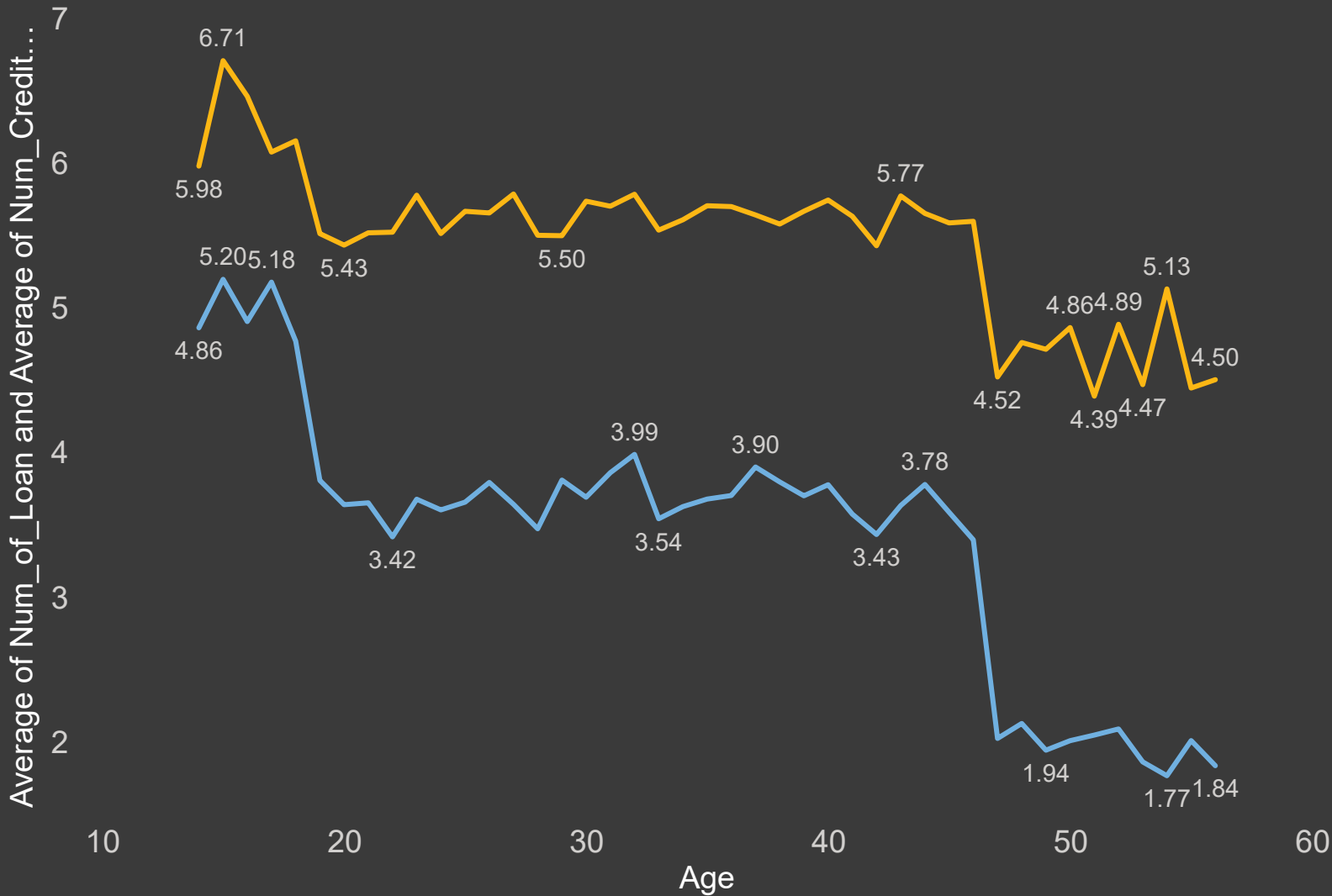


LTV Score Based Promotion

Age	LTV Score
▲	
15	15% off on online purchases + 10000 worth gift hampers
16	15% off on online purchases + 10000 worth gift hampers
19	Any loan at 5% interest rate
22	15% off on online purchases + 10000 worth gift hampers
25	15% off on online purchases + 10000 worth gift hampers
27	15% off on online purchases + 10000 worth gift hampers
29	Any loan at 5% interest rate
35	15% off on online purchases + 10000 worth gift hampers
37	Any loan at 5% interest rate
40	15% off on online purchases + 10000 worth gift hampers
46	15% off on online purchases + 10000 worth gift hampers
48	Any loan at 5% interest rate
49	15% off on online purchases + 10000 worth gift hampers
50	Any loan at 5% interest rate
51	Any loan at 5% interest rate
53	30% off on online purchases + home loan at 4% interest

Average Loans and Credit Cards as Per Age

Credit Cards / Loans ● Average of Num_of_Loan ● Average of Num_Credit_Card



Loan Count Distribution

LoanType	Count of CustomerID
▲	
Home Equity Loan	1473
Debt Consolidation Loan	1485
Auto Loan	1487
Mortgage Loan	1521
Not Specified	1525
Personal Loan	1536
Student Loan	1541
Credit-Builder Loan	1590
Payday Loan	1598

Potential Customer

Age	AverageCreditInquiries	Potential Customer
▼		
14	10.67	Potential Customer
15	10.43	Potential Customer
17	10.27	Potential Customer
16	10.15	Potential Customer
18	9.62	Potential Customer
43	8.02	Potential Customer
40	7.93	Potential Customer
23	7.92	Potential Customer
39	7.89	Potential Customer
32	7.87	Potential Customer
38	7.84	Potential Customer
44	7.83	Potential Customer