

## **Exploratory Data Analysis - Loan Defaulter Segmentation**

### **Key Insights**

1. Target customers with low income (below 1 million), working in safe job roles like Accountants, Core staff, Managers, and Laborers.
2. Prefer customers who are highly educated, married, have children, own a house/apartment, and are female.
3. Recommend giving loans to previously canceled/refused applicants who are now repayers.
4. Avoid organizations of type 'Transport type 3' and roles like Low-Skill Laborers and Drivers.
5. Avoid high-income customers with previously unused offers due to high default rates.

### **Amount Segment Recommendations**

1. The credit amount should not exceed 1 million.
2. The annuity can be set around 50K, depending on eligibility.
3. The income bracket could be below 1 million.

### **Precautions**

1. Avoid Transport type 3 organization.
2. Avoid Low-Skill Laborers and drivers.
3. Avoid high-income customers with previously unused offers.