QUESTION - 7

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- Course Code: NAS2001
- Course Title: Advanced Data Analytics
- Slot: A21+A22+A23
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Q7. Banking Sector: Understand customer spend & repayment behavior, along with evaluating areas of bankruptcy, fraud, and collections. Also, respond to customer requests for help with proactive offers and service.

```
In [1]:
```

```
import pandas as pd
import numpy as np
import pandas_profiling as pp
import matplotlib.pyplot as plt
%matplotlib inline
import seaborn as sns
from datetime import datetime, timedelta
```

In [3]:

```
customer_acquisition=pd.read_csv('Customer Acquisition.csv')
```

In [4]:

```
spend_data=pd.read_csv('spend.csv')
```

In [5]:

```
repayment_data=pd.read_csv('Repayment.csv')
```

In [6]:

```
repayment data.head()
```

Out[6]:

	SL No:	Customer	Month	Amount	Unnamed: 4
0	NaN	A 1	12-Jan-04	495414.75	NaN
1	2.0	A1	3-Jan-04	245899.02	NaN
2	3.0	A1	15-Jan-04	259490.06	NaN
3	4.0	A1	25-Jan-04	437555.12	NaN
4	5.0	A1	17-Jan-05	165972.88	NaN

In [7]:

#Drop the unnamed columns, SL No from repayment data

In [8]:

```
repayment_data.drop(['Unnamed: 4','SL No:'],axis=1,inplace=True)
```

```
In [9]:
```

```
#drop the rows which contain missing values
repayment_data.dropna(axis=0,inplace=True)
```

In [10]:

```
#change the type of month column from object to datetime
repayment_data['Month'] = repayment_data['Month'].apply(lambda x:pd.to_datetime(x))
```

In [11]:

```
repayment data.head()
```

Out[11]:

	Customer	Month	Amount
0	A 1	2004-01-12	495414.75
1	A 1	2004-01-03	245899.02
2	A 1	2004-01-15	259490.06
3	A 1	2004-01-25	437555.12
4	A 1	2005-01-17	165972.88

In [12]:

```
spend data.head()
```

Out[12]:

	SI No:	Customer	Month	Туре	Amount
0	1	A1	12-Jan-04	JEWELLERY	485470.80
1	2	A1	3-Jan-04	PETRO	410556.13
2	3	A1	15-Jan-04	CLOTHES	23740.46
3	4	A1	25-Jan-04	FOOD	484342.47
4	5	A1	17-Jan-05	CAMERA	369694.07

In [13]:

```
spend_data.info()
```

In [14]:

```
#drop the column SI No
spend_data.drop('Sl No:',axis=1,inplace=True)
```

In [15]:

```
#Change the type of Month Column from object to datetime
spend_data['Month']=spend_data['Month'].apply(lambda x:pd.to_datetime(x))
```

In [16]:

```
spend_data.head()
```

```
Out[16]:
```

	Customer	Month	Туре	Amount
0	A1	2004-01-12	JEWELLERY	485470.80
1	A1	2004-01-03	PETRO	410556.13
2	A1	2004-01-15	CLOTHES	23740.46
3	A1	2004-01-25	FOOD	484342.47
4	A 1	2005-01-17	CAMERA	369694.07

In [17]:

```
spend_data.isnull().sum()
```

Out[17]:

Customer 0
Month 0
Type 0
Amount 0
dtype: int64

spend_data does not contain missing values

In [18]:

```
customer acquisition.head()
```

Out[18]:

	No	Customer	Age	City	Product	Limit	Company	Segment
0	1	A 1	76	BANGALORE	Gold	500000.0	C1	Self Employed
1	2	A2	71	CALCUTTA	Silver	100000.0	C2	Salaried_MNC
2	3	A3	34	COCHIN	Platimum	10000.0	C3	Salaried_Pvt
3	4	A4	47	BOMBAY	Platimum	10001.0	C4	Govt
4	5	A 5	56	BANGALORE	Platimum	10002.0	C 5	Normal Salary

In [19]:

```
customer_acquisition.info()
```

<class 'pandas.core.frame.DataFrame'> RangeIndex: 100 entries, 0 to 99 Data columns (total 8 columns): No 100 non-null int64 Customer 100 non-null object Age 100 non-null int64 City 100 non-null object Product 100 non-null object Limit 100 non-null float64 100 non-null object Company Segment 100 non-null object dtypes: float64(1), int64(2), object(5) memory usage: 6.3+ KB

customer_acquisition does not contain missing values

In [20]:

```
#drop the No Column from acquisition table
customer_acquisition.drop('No',axis=1,inplace=True)
```

In [21]:

```
customer_acquisition.head()
```

Out[21]:

Segment	Company	Limit	Product	City	Age	Customer	
Self Employed	C1	500000.0	Gold	BANGALORE	76	A 1	0
Salaried_MNC	C2	100000.0	Silver	CALCUTTA	71	A2	1
Salaried_Pvt	СЗ	10000.0	Platimum	COCHIN	34	A3	2
Govt	C4	10001.0	Platimum	BOMBAY	47	A4	3
Normal Salary	C5	10002.0	Platimum	BANGALORE	56	A 5	4

1. In the above dataset,

a. In case age is less than 18, replace it with mean of age values.

In [37]:

```
customer_acquisition.loc[(customer_acquisition.Age<18),'Age']=customer_acquisition.Age.me
an()</pre>
```

b. In case spend amount is more than the limit, replace it with 50% of that customer's limit. (customer's limit provided in acquisition table is the per transaction limit on his card)

In [38]:

```
Customer_Spend_Transaction=pd.merge(left=customer_acquisition, right=spend_data, on='Customer')
```

In [39]:

```
Customer_Spend_Transaction.info()

<class 'pandas.core.frame.DataFrame'>
Int64Index: 1500 entries, 0 to 1499
```

Data columns (total 10 columns):
Customer 1500 non-null object
Age 1500 non-null float64
City 1500 non-null object
Product 1500 non-null object
Limit 1500 non-null float64
Company 1500 non-null object
Segment 1500 non-null object

Month 1500 non-null datetime64[ns]

Type 1500 non-null object
Amount 1500 non-null float64

dtypes: datetime64[ns](1), float64(3), object(6)

memory usage: 128.9+ KB

In [40]:

```
Customer_Spend_Transaction.head()
```

Out[40]:

	Customer	Age	City	Product	Limit	Company	Segment	Month	Туре	Amount
0	A 1	76.0	BANGALORE	Gold	500000.0	C1	Self Employed	2004-01-12	JEWELLERY	485470.80
1	A 1	76.0	BANGALORE	Gold	500000.0	C1	Self Employed	2004-01-03	PETRO	410556.13
2	A1	76.0	BANGALORE	Gold	500000.0	C1	Self Employed	2004-01-15	CLOTHES	23740.46
3	A 1	76.0	BANGALORE	Gold	500000.0	C1	Self Employed	2004-01-25	FOOD	484342.47
4	A1	76.0	BANGALORE	Gold	500000.0	C1	Self Employed	2005-01-17	CAMERA	369694.07

Customer_Spend_Transaction['Amount']=np.where(Customer_Spend_Transaction.Amount>Customer_ Spend Transaction.Limit, Customer Spend Transaction.Limit/2, Customer Spend Transaction.Amo

In [52]:

Customer Spend Transaction.head()

Out [52]:

	Customer	Age	City	Product	Limit	Company	Segment	Month	Туре	Amount
0	A 1	76.0	BANGALORE	Gold	500000.0	C1	Self Employed	2004-01-12	JEWELLERY	485470.80
1	A 1	76.0	BANGALORE	Gold	500000.0	C1	Self Employed	2004-01-03	PETRO	410556.13
2	A 1	76.0	BANGALORE	Gold	500000.0	C1	Self Employed	2004-01-15	CLOTHES	23740.46
3	A1	76.0	BANGALORE	Gold	500000.0	C1	Self Employed	2004-01-25	FOOD	484342.47
4	A1	76.0	BANGALORE	Gold	500000.0	C1	Self Employed	2005-01-17	CAMERA	369694.07

c. Incase the repayment amount is more than the limit, replace the repayment with the limit.

In [53]:

Customer Repayment Transaction=pd.merge(left=customer acquisition, right=repayment data, on ='Customer')

In [54]:

```
Customer Repayment Transaction.info()
```

```
<class 'pandas.core.frame.DataFrame'>
Int64Index: 1500 entries, 0 to 1499
Data columns (total 9 columns):
Customer 1500 non-null object
           1500 non-null float64
Age
         1500 non-null object
1500 non-null object
City
Product
Limit
           1500 non-null float64
           1500 non-null object
Company
           1500 non-null object
Segment
            1500 non-null datetime64[ns]
Month
           1500 non-null float64
Amount
```

dtypes: datetime64[ns](1), float64(3), object(5)

memory usage: 117.2+ KB

In [55]:

Customer_Repayment_Transaction.head()

Out[55]:

	Customer	Age	City	Product	Limit	Company	Segment	Month	Amount
0	A 1	76.0	BANGALORE	Gold	500000.0	C1	Self Employed	2004-01-12	495414.75
1	A 1	76.0	BANGALORE	Gold	500000.0	C1	Self Employed	2004-01-03	245899.02
2	A 1	76.0	BANGALORE	Gold	500000.0	C1	Self Employed	2004-01-15	259490.06
3	A 1	76.0	BANGALORE	Gold	500000.0	C1	Self Employed	2004-01-25	437555.12
4	A 1	76.0	BANGALORE	Gold	500000.0	C1	Self Employed	2005-01-17	165972.88

In [56]:

Customer Repayment Transaction['Amount']=np.where(Customer Repayment Transaction.Amount>C ustomer Repayment Transaction.Limit, Customer Repayment Transaction.Limit, Customer Repayme nt Transaction. Amount)

```
In [57]:
Customer_Repayment_Transaction.head()
Out[57]:
```

	Customer	Age	City	Product	Limit	Company	Segment	Month	Amount
0	A 1	76.0	BANGALORE	Gold	500000.0	C1	Self Employed	2004-01-12	495414.75
1	A1	76.0	BANGALORE	Gold	500000.0	C1	Self Employed	2004-01-03	245899.02
2	A1	76.0	BANGALORE	Gold	500000.0	C1	Self Employed	2004-01-15	259490.06
3	A1	76.0	BANGALORE	Gold	500000.0	C1	Self Employed	2004-01-25	437555.12
4	A 1	76.0	BANGALORE	Gold	500000.0	C1	Self Employed	2005-01-17	165972.88

2. From the above dataset create the following summaries:

a. How many distinct customers exist?

```
In [63]:
Customer_Spend_Transaction['Customer'].drop_duplicates().count()
Out[63]:
100
In [60]:
Customer_Repayment_Transaction['Customer'].drop_duplicates().count()
Out[60]:
100
```

The count of distinct customers is 100.

b. How many distinct categories exist?

```
In [66]:
Customer Spend Transaction['Product'].drop duplicates()
Out[66]:
0
          Gold
18
       Silver
29
    Platimum
Name: Product, dtype: object
In [65]:
Customer Repayment Transaction['Product'].drop duplicates()
Out[65]:
0
          Gold
       Silver
18
    Platimum
Name: Product, dtype: object
```

The count of distinct product categories is equals to 3.

c. What is the average monthly spend by customers?

```
In [68]:
```

```
Customer_Spend_Amount=Customer_Spend_Transaction.groupby(['Customer','Month'])[['Amount'
]].mean().reset_index()
```

In [69]:

Customer_Spend_Amount['Spend_Month'] = Customer_Spend_Amount['Month'].apply(lambda x:x.mon
th)

In [70]:

AvgMonthlySpend=Customer_Spend_Amount.groupby(['Customer','Spend_Month'])[['Amount']].mea
n().reset_index()

In [72]:

AvgMonthlySpend.head(20)

Out[72]:

	Customer	Spend_Month	Amount
0	A 1	1	341332.877000
1	A 1	2	138421.151250
2	A 1	4	261649.250000
3	A 1	5	361141.310000
4	A 1	8	344372.100000
5	A 1	10	244534.680000
6	A 1	11	183839.610000
7	A10	1	173828.282500
8	A10	2	170265.770000
9	A10	3	134631.266667
10	A10	4	270721.680000
11	A10	5	189207.392500
12	A10	7	239798.030000
13	A10	8	454827.230000
14	A10	11	459690.690000
15	A100	1	50000.000000
16	A11	1	145845.600000
17	A11	2	262142.565000
18	A11	3	177102.153333
19	A11	4	483603.210000

Hence, The average monthly spend by customers are shown by the above dataset.

d. What is the average monthly repayment by customers?

In [74]:

```
Customer_Repayment_Amount=Customer_Repayment_Transaction.groupby(['Customer','Month'])[[
'Amount']].mean().reset_index()
```

In [75]:

```
\label{lem:customer_Repayment_Amount['Repayment_Month']=Customer_Repayment_Amount['Month'].apply(lambda x:x.month)
```

In [76]:

```
AvaMonthlyRenayment=Customer Renayment Amount arounby(['Customer' 'Renayment Month'])[['
```

```
Amount']].mean().reset_index()
```

In [78]:

AvgMonthlyRepayment.head(20)

Out[78]:

	Customer	Repayment_Month	Amount
0	A1	1	325723.331000
1	A1	2	137713.785000
2	A1	4	254474.580000
3	A1	7	297176.740000
4	A1	9	186427.500000
5	A1	11	285729.090000
6	A10	1	283324.721667
7	A10	2	217344.503333
8	A10	3	240130.543333
9	A10	4	120467.322500
10	A10	5	98672.695000
11	A10	7	358194.650000
12	A100	1	69551.190000
13	A11	1	354257.830000
14	A11	2	248148.406667
15	A11	3	254319.010000
16	A11	4	319488.693333
17	A11	5	338580.575000
18	A11	7	128484.370000
19	A11	8	332677.610000

Hence, The average monthly repayment by customers are shown by the above dataset.

e. If the monthly rate of interest is 2.9%, what is the profit for the bank for each month? (Profit is defined as interest earned on Monthly Profit. Monthly Profit = Monthly repayment - Monthly spend. Interest is earned only on positive profits and not on negative amounts)

```
In [110]:
```

 $\label{lem:customers} $$\operatorname{AvgMonthlyCustomers=pd.merge(left=AvgMonthlySpend,right=AvgMonthlyRepayment,left_on=['Customer','Spend_Month'],right_on=['Customer','Repayment_Month'])}$

In [112]:

 $\label{local_avgMonthlyCustomers.Amount_y-AvgMonthlyCustomers.Amount_y-AvgMonthlyCustomers.Amount_x$

In [113]:

AvgMonthlyCustomers['Profit']=np.where(AvgMonthlyCustomers['Monthly_Profit']>0,AvgMonthlyCustomers['Monthly Profit']*2.9/100,np.nan)

In [115]:

AvgMonthlyCustomers.head(20)

Out[115]:

	Customer Customer	Spend_Month Spend_Month	Amount_x Amount_x	Repayment_Month_ Repayment_Month_	Amount_y Amount_y	Monthly_Profit Monthly_Profit	Profit Profit
0	A1	1	341332.877000	1	325723.331000	-15609.546000	NaN
1	A1	2	138421.151250	2	137713.785000	-707.366250	NaN
2	A1	4	261649.250000	4	254474.580000	-7174.670000	NaN
3	A1	11	183839.610000	11	285729.090000	101889.480000	2954.794920
4	A10	1	173828.282500	1	283324.721667	109496.439167	3175.396736
5	A10	2	170265.770000	2	217344.503333	47078.733333	1365.283267
6	A10	3	134631.266667	3	240130.543333	105499.276667	3059.479023
7	A10	4	270721.680000	4	120467.322500	-150254.357500	NaN
8	A10	5	189207.392500	5	98672.695000	-90534.697500	NaN
9	A10	7	239798.030000	7	358194.650000	118396.620000	3433.501980
10	A100	1	50000.000000	1	69551.190000	19551.190000	566.984510
11	A11	1	145845.600000	1	354257.830000	208412.230000	6043.954670
12	A11	2	262142.565000	2	248148.406667	-13994.158333	NaN
13	A11	3	177102.153333	3	254319.010000	77216.856667	2239.288843
14	A11	4	483603.210000	4	319488.693333	-164114.516667	NaN
15	A11	5	323982.030000	5	338580.575000	14598.545000	423.357805
16	A11	8	404113.850000	8	332677.610000	-71436.240000	NaN
17	A12	1	343885.410000	1	163723.511667	-180161.898333	NaN
18	A12	2	177805.415000	2	374689.108000	196883.693000	5709.627097
19	A12	3	210351.497500	3	250283.542500	39932.045000	1158.029305

f. What are the top 5 product types?

In [143]:

Customer_Spend_Transaction.groupby('Type').Amount.sum().reset_index().sort_values('Amoun
t',ascending=False)

Out[143]:

	Туре	Amount
10	PETRO	28597384.98
4	CAMERA	27690738.44
7	FOOD	20519243.60
0	AIR TICKET	20155847.12
14	TRAIN TICKET	19995825.72
13	SHOPPING	17106660.97
3	BUS TICKET	16279935.35
9	MOVIE TICKET	13001899.29
6	CLOTHES	12302511.36
11	RENTAL	11850628.72
8	JEWELLERY	11507786.00
2	BIKE	7009789.53
5	CAR	5107867.45
1	AUTO	4806060.41
12	SANDALS	3848906.29

Hence, The Top 5 Product Types are PETRO, CAMERA, FOOD, AIR TICKET, TRAIN TICKET according to Spend Amount.

g. Which city is having maximum spend?

```
In [144]:
```

```
\label{lem:customer_Spend_Transaction.groupby('City').Amount.sum().reset_index().sort_values('Amount', ascending=False)
```

Out[144]:

Amount	City	
45963513.50	COCHIN	4
41108132.30	CALCUTTA	2
40461647.02	BANGALORE	0
28603127.38	BOMBAY	1
22128635.65	CHENNAI	3
15337155.87	TRIVANDRUM	7
15260586.97	PATNA	6
10918286.54	DELHI	5

Hence, "COCHIN" is having maximum spend.

h. Which age group is spending more money?

```
In [140]:
```

```
Customer_Spend_Transaction['Age_Group']=np.where(((Customer_Spend_Transaction.Age.astype(int) >= 18) & (Customer_Spend_Transaction.Age.astype(int) < 25)), 'Youth', np.where(((Customer_Spend_Transaction.Age.astype(int) >= 25) & (Customer_Spend_Transaction.Age.astype(int) < 65)), 'Adult', 'Senior'))
```

```
In [145]:
```

```
Customer_Spend_Transaction.groupby('Age_Group').Amount.sum()
```

Out[145]:

```
Age_Group
Adult 1.674181e+08
Senior 3.768249e+07
```

Senior 3.768249e+07 Youth 1.468050e+07

Name: Amount, dtype: float64

Hence, Age Group "Senior" (65 or more) is spending more money.

i. Who are the top 10 customers in terms of repayment?

```
In [149]:
```

```
Customer_Repayment_Transaction.groupby('Customer').Amount.sum().reset_index().sort_value
s('Amount', ascending=False).head(10)
```

Out[149]:

Amount	Customer			
10539142.91	A61	58		
9876290.74	A60	57		
9572000.66	A13	5		
8489871.46	A43	38		

40	A45 Customer	8448334.87 Amount
4	A12	8334760.16
6	A14	7943268.63
39	A44	7744730.12
33	A39	7622483.30
37	A42	7615460.86

3. Calculate the city wise spend on each product on yearly basis. Also include a graphical representation for the same.

In [151]:

```
Customer_Spend_Transaction['Yearly_Spend'] = Customer_Spend_Transaction['Month'].apply(lamb
da x:x.year)
```

In [168]:

In [174]:

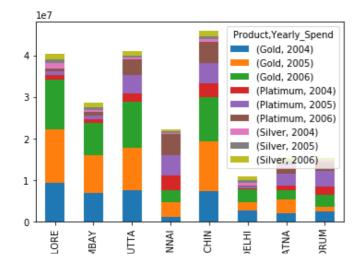
City Wise Data

Out[174]:

Product	Gold			Platimum			Silver		
Yearly_Spend	2004	2005	2006	2004	2005	2006	2004	2005	2006
City									
BANGALORE	9289878.54	12892362.99	12030611.09	1112732.30	912284.97	685831.27	1291852.58	830612.34	1415480.94
BOMBAY	6987853.53	8983018.28	7917144.31	897264.94	711804.94	972130.01	532089.03	508988.54	1092833.80
CALCUTTA	7477140.98	10303355.80	11167532.77	2037690.30	4434696.31	3589606.66	500006.00	440147.06	1157956.42
CHENNAI	1059618.50	3740945.58	2704288.62	3535652.38	5053956.32	5024923.40	282056.86	377184.49	350009.50
COCHIN	7315850.15	12110613.03	10499142.38	3419904.07	4960921.71	4920592.29	814229.62	652269.38	1269990.87
DELHI	2806495.00	1964845.27	2957103.32	283512.89	494157.86	176788.72	768172.30	612311.21	854899.97
PATNA	2072567.90	3252615.77	2276181.69	1113069.60	2883231.07	1256137.65	756684.10	950094.19	700005.00
TRIVANDRUM	2415102.84	1240375.85	2735710.87	2161676.67	3601443.30	2147403.75	209667.48	269912.99	555862.12

In [175]:

```
City_Wise_Data.plot(kind='bar', stacked=True)
plt.show()
```



4. Create graphs for

a. Monthly comparison of total spends, city wise

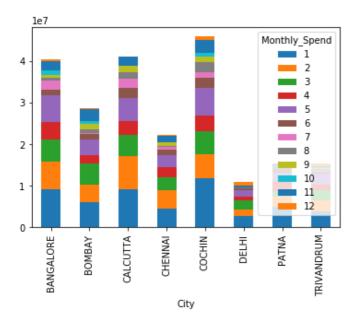
In [178]:

Customer_Spend_Transaction['Monthly_Spend'] = Customer_Spend_Transaction.Month.apply(lambda
x:x.month)

In [183]:

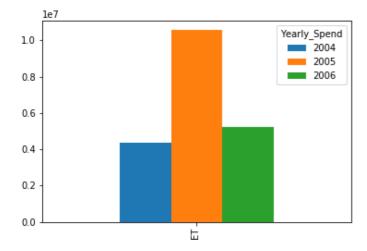
Out[183]:

<matplotlib.axes._subplots.AxesSubplot at 0x12f6134e2e8>



b. Comparison of yearly spend on air tickets

In [188]:

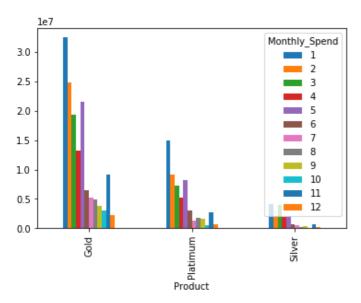


c. Comparison of monthly spend for each product (look for any seasonality that exists in terms of spend)

In [190]:

Out[190]:

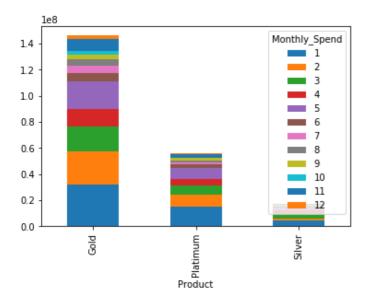
<matplotlib.axes._subplots.AxesSubplot at 0x12f6161bfd0>



In [191]:

Out[191]:

<matplotlib.axes. subplots.AxesSubplot at 0x12f615de7b8>

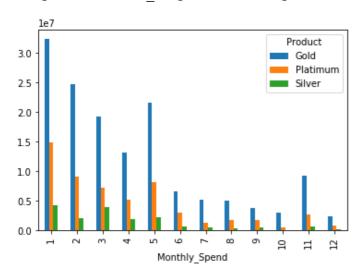


In [193]:

- - - -

Out[193]:

<matplotlib.axes. subplots.AxesSubplot at 0x12f618b1d68>



You need to find top 10 customers for each city in terms of their repayment amount by different products and by different time periods i.e. year or month. The user should be able to specify the product (Gold/Silver/Platinum) and time period (yearly or monthly) and the function should automatically take these inputs while identifying the top 10 customers.

In [196]:

Customer_Repayment_Transaction['yearly']=Customer_Repayment_Transaction.Month.apply(lambd
a x:x.year)
Customer_Repayment_Transaction['monthly']=Customer_Repayment_Transaction.Month.apply(lamb
da x:x.month)

In [205]:

```
def top10Customers(product_category, time_period):
    return Customer_Repayment_Transaction.loc[(Customer_Repayment_Transaction.Product ==
product_category)].groupby(['Customer','City','Product', time_period]).Amount.sum().reset
_index().sort_values('Amount', ascending=False).head(10)
```

In [211]:

product_category=str(input("Please Enter Product Category and product category should be
in Gold/Silver/Platinum: "))
time_period=str(input("Please Enter Time Period and time period should be in yearly/month
ly: "))

Please Enter Product Category and product category should be in Gold/Silver/Platinum: Gold

Please Enter Time Period and time period should be in yearly/monthly: yearly

In [212]:

top10Customers Analysis=top10Customers(product_category,time_period)

In [213]:

top10Customers Analysis

Out[213]:

Amount	yearly	Product	City	Customer	(
4276860.55	2005	Gold	COCHIN	A61	64
4165317.77	2005	Gold	DELHI	A44	55
4042447.57	2005	Gold	COCHIN	A45	58
4006956.60	2005	Gold	BANGALORE	A43	52

-	-				
13	Customer A13	City BANGALORE	Product Gold	yearly 2005	Amount 3757673.00
65	A61	COCHIN	Gold	2006	3744127.41
61	A60	CALCUTTA	Gold	2005	3742856.10
14	A13	BANGALORE	Gold	2006	3477314.89
38	A29	CALCUTTA	Gold	2006	3434298.00
35	A28	TRIVANDRUM	Gold	2006	3376614.65

In []: