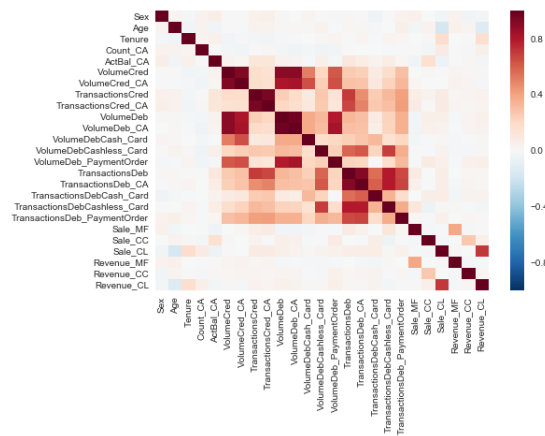


1. Client Classification

Below list the segments that related to customers' preference of products.

Key Segments	Mutual Fund	Credit card	Consumer Loan
Gender	Male	Female	Female
Age	Younger clients	Elder clients	Younger clients
Tenure	Shorter bank tenure	Longer bank tenure	Longer bank tenure
No.of Current Account		Less accounts open	More accounts open
Balance of Current Account	Lower bank balance	Higher bank balance	Lower bank balance
Monthly Debit Turnover	Lower debit turnover	Higher debit turnover	Higher debit turnover
Monthly Credit Turnover	Higher credit turnover		Higher credit turnover
Payment via pmt order	Less usage of pmt order	More usage of pmt order	More usage of pmt order
Pmt via cash card			More usage of Cash card
Pmt via cashless card	More usage of Cash card		

The overview of the correlation of different segments is attached.



2. Target Client

(The segments listed and revenue by product have positive correlation.)

Mutual Fund:

Elder male client, with lower debit turnover and higher credit turnover, prefer pmt order for payment.

Credit card:

Elder male client, with higher debit & credit turnover, prefer pmt order for payment.

Consumer Loan:

Younger client, with longer bank tenure, higher debit & credit turnover, prefer pmt order for payment.

3. Expected Revenue on Target Customer

We will have 100 new customers targeted and based on the model, the distribution of new offers and expected revenue is listed below.

	Targeted Customer	Predicted Revenue
Mutual Fund	14	110.6699704
Credit card	46	299.8857151
Consumer Loan	40	297.508694