**Market Segmentation in SBI life Insurance**

**1. Overview**

**Objective :**

This case requires to develop a customer segmentation to give recommendations like saving plans, loans, wealth management, etc. on target customer groups.

**Data Description :**

The sample Dataset summarizes the usage behavior of about 9000 active credit card holders during the last 6 months. The file is at a customer level with 18 behavioral variables.

**Attribute Information :**

Following is the Data Dictionary for customer's credit card dataset :-

**CUSTID :** Identification of Credit Card holder (Categorical)  
**BALANCE :** Balance amount left in their account to make purchases  
**BALANCEFREQUENCY :** How frequently the Balance is updated, score between 0 and 1 (1 = frequently updated, 0 = not frequently updated)  
**PURCHASES :** Amount of purchases made from account  
**ONEOFFPURCHASES :** Maximum purchase amount done in one-go  
**INSTALLMENTSPURCHASES :** Amount of purchase done in installment  
**CASHADVANCE :** Cash in advance given by the user  
**PURCHASESFREQUENCY :** How frequently the Purchases are being made, score between 0 and 1 (1 = frequently purchased, 0 = not frequently purchased)  
**ONEOFFPURCHASESFREQUENCY :** How frequently Purchases are happening in one-go (1 = frequently purchased, 0 = not frequently purchased)  
PURCHASESINSTALLMENTSFREQUENCY : How frequently purchases in installments are being done (1 = frequently done, 0 = not frequently done)  
**CASHADVANCEFREQUENCY :** How frequently the cash in advance being paid  
**CASHADVANCETRX :** Number of Transactions made with "Cash in Advanced"  
**PURCHASESTRX :** Numbe of purchase transactions made  
**CREDITLIMIT :** Limit of Credit Card for user  
**PAYMENTS :** Amount of Payment done by user  
**MINIMUM\_PAYMENTS :** Minimum amount of payments made by user  
**PRCFULLPAYMENT :** Percent of full payment paid by user  
**TENURE :** Tenure of credit card service for user