

- 1) The month of May has highest transaction activities across all the domains whereas February month has the lowest. Dormancy has been inconsistent throughout all the domains if analyzed month wise. For instance, January has seen highest transactions (lowest dormancy) in Education domain whereas restaurant domain has seen lowest transactions (higher dormancy) in same month. On the other hand, in the month of September, International domain has highest number of transactions (lowest dormancy) whereas Retail domain has lowest number of transactions (highest dormancy). Across the year, in majority of the cases, Education has the lowest dormancy trends whereas Restaurants and Retail have highest dormancy trends.
- 2) The regions with the highest dormancy activities i.e. lowest transaction activities (the total transactions are less than 32 million) are Akola, Bikaner, Buxar, Indore, Jaipur, Lucknow, Madurai, Mathura and Trichy. Other cities like Ahmedabad, Goa, Bangalore, Surat, Vellore and other 42 remaining cities from dataset has lowest dormancy activities i.e. highest transaction activities (the total transactions are between 32 million and 35 million)
- 3) The total transactions in 2022 across all domains and regions are 1 billion. Among these 1 billion total transactions, Public domain has lowest dormancy activity i.e. highest transaction activities (14.33%) followed by International domain (14.33%), Investment domain (14.29%), Education domain (14.28%), Medical domain (14.27%), Restaurant domain (14.27%) and Retail domain (14.23%). The difference between dormancy activities across all the domains in year 2022 is less than 1%.
- 4) The total transactions and total value of all transactions vary across region and domain. For instance, Ahmedabad has no low total transactions and no low total value of all transactions across all the domain. The transaction activities in Ahmedabad have been in the range of intermediate to high across all the domains i.e. intermediate to low dormancy activities. If the example of total transactions is considered, then Bidar has lowest total transactions (highest dormancy) in Restaurant domain whereas Tirumala has lowest total transactions (highest dormancy) in International domain. On the other hand, if we take retail domain into analysis, then Bokaro city has highest total value of all transactions for this domain whereas Daman has lowest total values of all transactions in Retail. However, if more the total transactions, the more will be the total value of all transactions irrespective of domain and region.
- 5) The top five regions with lowest dormancy activity (highest transaction activity) based on total transactions are Goa followed by Ajmer, Lunglie, Bhuj and Bokaro whereas the least five regions with highest dormancy activity (lowest transaction activity) are Buxar (fifth highest dormant city) Indore, Madurai, Lucknow and Bikaner (highest dormant city). However, the total values of all transactions still vary irrespective of total transactions. For instance, the total transactions value

of Indore is more than that of Madurai and similarly, Bhuj (third lowest dormant city) has more transactions value than that of Goa (first lowest dormant city).

- 6) For active accounts, the total values of all transactions should be above ₹2,300 million and total transactions should be more than 450000 within that domain and region. If either of the thresholds are not met, then accounts are dormant. The total value of all transactions of active accounts across all the domain and region is ₹753 billion whereas of dormant accounts across all domain-region is ₹127 billion. The share of retail transactions to the total transactions is 14.23 % (₹143000).
- 7) The slicers used in this project are multi selector i.e. more than one city at the time can be selected at the same time. If one city is selected, the total transaction values and total number of transactions, dormant and non-dormant accounts of that particular region will be reflected in the visualisation. However, if two or more cities will be selected at a time, the changes shown in visualisation will vary. For example, if two cities are selected in the slicer, visualisation like pie chart and stacked chart will sum up the total transaction values and total transaction counts but for the visualisation like map and matrix, it won't be summed up but two cities' data will be shown separately.
- 8) Across the different business domains, the highest distribution of dormant accounts is of Retail (10, 17.86%) followed by Education (10, 17.86%), Medical (8, 14.29%), Restaurants (8, 14.29%), Investments (8, 14.29%), Public (6, 10.71%) and International (6, 10.71%).
- 9) The percentage of total transactions in each region contributed by different domains varies from region to region and domain to domain. However, the three cities with highest transaction activity are Goa followed by Ajmer and Lunglei.  
Goa: - Education (14.06% contribution of total transactions by this domain in Goa for year 2022), International (14.22%), Investments (13.97%), Medical (13.94%), Public (14.42%), Restaurant (14.92%) and Retail (14.47%).  
Ajmer: - Education (14.49%), International (14.24%), Investments (13.69%), Medical (14.26%), Public (14.30%), Restaurants (14.52%) and Retail (14.50%)  
Lunglei: - Education (13.90%), International (14.24%), Investments (14.44%), Medical (14.22%), Public (14.24%), Restaurants (14.71%) and Retail (14.24%).

The three cities with lowest transaction activity are Buxar (most least one) followed by Indore and Madurai.

Madurai: - Education (14.26%), International (14.72%), Investments (13.69%), Medical (14.43%), Public (14.42%), Restaurants (14.35%) and Retail (14.35%)  
Indore: - Education (14.26%), International (14.09%), Investments (14.33%), Medical (14.51%), Public (13.85%), Restaurants (14.54%) and Retail (14.42%)  
Buxar: - Education (14.10%), International (14.17%), Investments (14.61%), Medical (14.28%), Public (14.66%), Restaurants (14.49%) and Retail (13.69%).

10) The total number of transactions count in 2022 across all the domain both below and above threshold (the total values of all transactions should be above ₹2,300 million and total transactions should be more than 450000 within that domain and region) is 1480410000 i.e. approx. 1 billion. The total dormant transactions accounts according to threshold levels is 251021000 (16.96% of total transactions) and total active transactions accounts is 1229390000 (83.04% of total transactions).

## Conclusion

This analysis of REC-SSEC Bank's transaction dataset provided comprehensive insights into the dormant account landscape across various regions and business domains. While the **overall transaction activity** in 2022 was robust, significant disparities exist in **dormancy patterns** when segmented by region, domain, and period.

Notably, **May** emerged as the month with the highest transaction activity, while **February** saw the lowest, reflecting seasonal fluctuations in customer engagement. Domains like **Education** consistently showed **lower dormancy trends**, while **Retail** and **Restaurants** experienced **higher dormancy**, indicating potential areas for customer re-engagement efforts.

Geographically, regions such as **Goa, Ajmer, and Lunglei** demonstrated **strong transaction activity** (low dormancy), whereas **Buxar, Indore, and Madurai** had the **highest dormancy** rates, highlighting areas requiring focused strategies.

Dormancy patterns also correlated closely with transactional thresholds: accounts with transaction values below ₹2,300 million or transaction counts below 450,000 were identified as **dormant**, and collectively accounted for **16.96%** of total transactions. In contrast, **active accounts** represented **83.04%** of the transaction landscape, contributing a significantly higher share of the overall transaction value.

These findings underscore the importance of **tailored domain-specific and region-specific strategies** to boost activity in historically dormant segments. Insights from this study can inform targeted outreach, customer re-engagement programs, and improved resource allocation, ultimately supporting REC-SSEC Bank's goals of reducing dormancy and enhancing customer engagement.

