**PGDM/MBA in Business Analytics**

**Applied Statistics (3 Credits)**

**Batch 02**

**Assessment – Guidelines**

**Last Date: 6th January 2018**

**Portfolio Analytics**

One of the leading Financial institution wants to understand how to position their different investment products across customers. They want to build a customer portfolio and segment different customers in such a way so as to understand how to position their products across different regions, age groups, occupations, family income, status, home status, children etc.

**Project objectives**

1. What are the characteristics of the customers who invest heavily in high-risk projects (such as equity, derivative, commodity) vis - a - vis the customers who are risk averse (such as life insurance, term deposit)
2. What are the attributes of customers that factor them into high – medium – low risk categories (Hint: You can use factor analysis to solve this)
3. What are the characteristics of customers who have a high % contribution in online purchases? (This understanding about the customer will help the financial institution in cross-selling and targeting the customers who will willingly buy their cashback credit card/debit card)
4. Is the average portfolio balance same across different gender and regions? Validate it statistically.
5. Any other objectives that you come across while evaluating and understanding the data will lead to additional points.

PTN: Your data has about 10K rows around 32 variables. The income of the customer is in pounds. And the investment values are in hundred pounds.

