This Case Study is an attempt to indicate the importance of credit management in financial institutions such as commercial banks, micro finances and others. Thus, the rationale behind for undertaking this study is to deeply investigate the causes of credit management problems and to suggest the possible solutions that enable the bank to run its operation in a safest way as credit is known to be the main stay of all banks. Inability to create and build up quality credit worthy customers leads to default risk and bankruptcy as well as hampers economic growth of a country. The main objective of the study is to evaluate the performance of credit management of a bank. Descriptive statistical tools are used in analyzing the data collected. Hence, the nature of the Study is descriptive. Finally, based on the findings possible recommendations are given.

**Problem Statement:**

From the data given in this embedded excel file you need to find out customer spending habits. Analysis of Customer Demographics in terms of Age Group, City and Product Segment.

**Steps to be followed to accomplish this task**

1. Data Migration to SAS
2. Cleansing and Standardizing
3. Analysis and Report Generation
4. Summary

**Conclusion:**

Justify how this Analysis can help Financial Institutions targeting the right segment of Customers.