**Customer Segmentation Criteria:**

1. ***Socio-Economic Status Graph*** – Here we try to distinguish our consumers into three categories; Low Income, Middle Income, High Income. The parameters considered for this graph are Average\_Bill\_units and Broad\_Rate\_Category (here consumers are categorized into different groups like Industrial, Commercial, Agribusiness, Residential, etc). Following are the conditions for distinguishing the consumers into different groups;
   1. **Low Income** – If a consumer has Avg\_Bill\_Units < 200 and he belongs to Residential or Residential\_BPL then he will be considered as Low Income consumer.
   2. **Middle Income** – If a consumer has Avg\_Bill\_Units > 200 and < 500 and he belongs to Residential then he will be considered as Middle Income consumer.
   3. **High Income** – If a consumer has Avg\_Bill\_Units > 500 and he belongs to Residential then he will be considered as High Income consumer.
   4. **Others** – This graph will contain all the other consumers available in Broad\_Rate\_Category like Industrial, Commercial, RailMetro&Monorail, Agricultural-Pumpsets, etc.
2. ***Tech-Savvy Consumer Graph*** – In this graph we try to find out which of the consumers are using digital mode of payment (cashless) and which consumers still follow the old traditional method for payment of bills. Here we consider two parameters namely PaymentDescription and PreferredPaymentMode. Following are the conditions for distinguishing the consumers into different groups;
   1. **TechSavvy** – For a consumer to be TechSavvy he must be doing his payment Digital/Online or via Bank Transactions which are variables under PaymentDescription and his PreferredPaymentMode must be Online or RTGS/NEFT.
   2. **Traditional** – For a consumer to be Traditional consumer he must be doing his payment through Dropbox or KIOSKs and he must be preferring to do it in form of Cash or Cheque.
3. ***Connection Type Consumer Graph*** – In this we try to figure out what categories does the consumer belong to and for that we have the following categories; Domestic, Commercial, Industrial & Others. Following are the conditions for distinguishing the consumers into different groups;
   1. **Domestic** – The domestic consumers are mostly the residential consumers so we consider all types of residents available in the data.
   2. **Commercial** – These are the business owners which are already segregated in the data.
   3. **Industrial** – These are mostly the manufacturing businesses and other big business owners.
   4. **Others** – In this category we try to capture the remaining consumers like Public-Service GOVT, RailMetroMono, Public-Service Others, Agricultural-Pumpsets, Group\_High\_Soc, etc.

**Payment Defaulter**

1. Chronic VS Occasional Defaulter Graph – Here we have the data for all the consumers which have incurred DPC and amongst them we have segregated the ones which are occasional ones so that we can target them and try to find out their issues.
   * The condition which decides whether a consumer is occasional or chronic defaulter is that if a consumer has incurred DPC more than 3 times then he is chronic defaulter and if it is less than 3 times then he is occasional defaulter.