CUSTOMER INCOME & SPENDING BEHAVIOR

4,000	Rs531M	Rs52K	22K	43%
Total # of Customers	Total Spending	Mon. Avg. Income	Mon. Avg. Spending	Expense Ratio

Spending Through Channels

Net Banking Rs54M
Debit Card Rs120M
Credit Card Rs216M
RAAST Rs141M
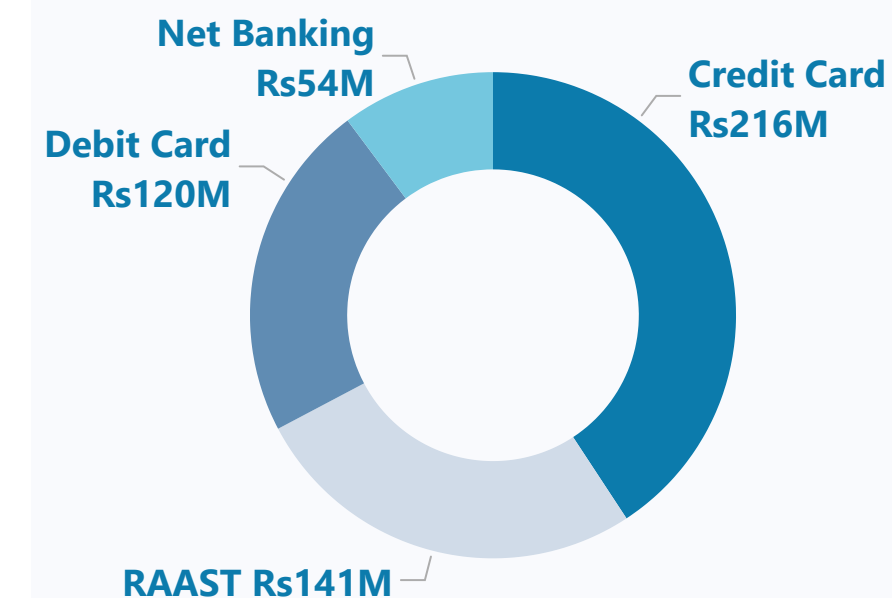
Customer Count Distribution

Female 1,403
Male 2,597
Single 864
Married 3,136
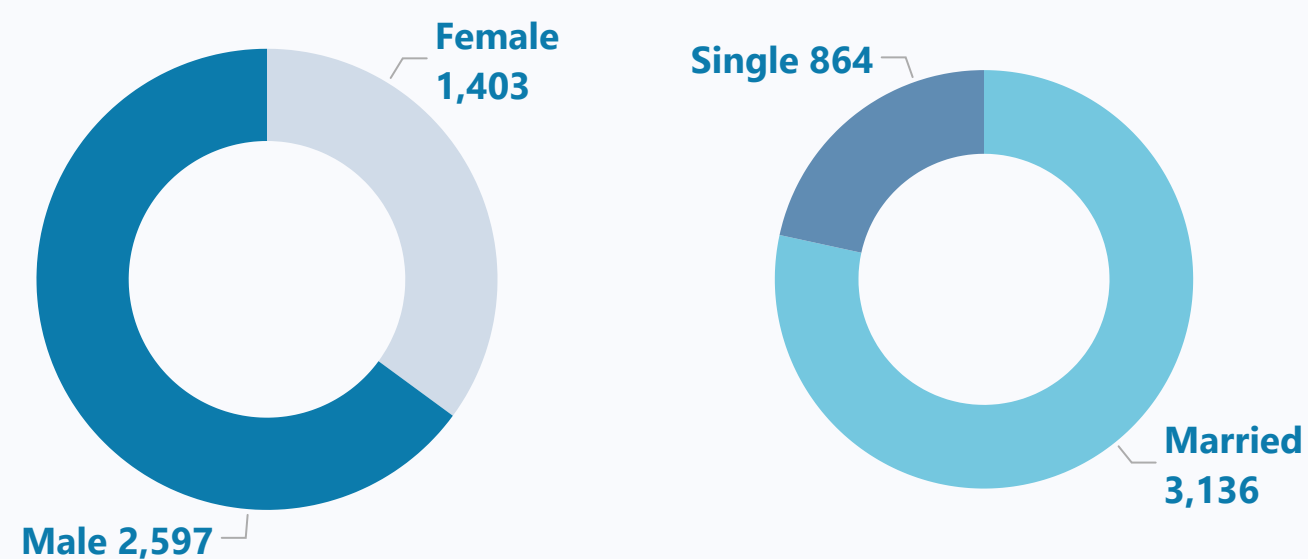
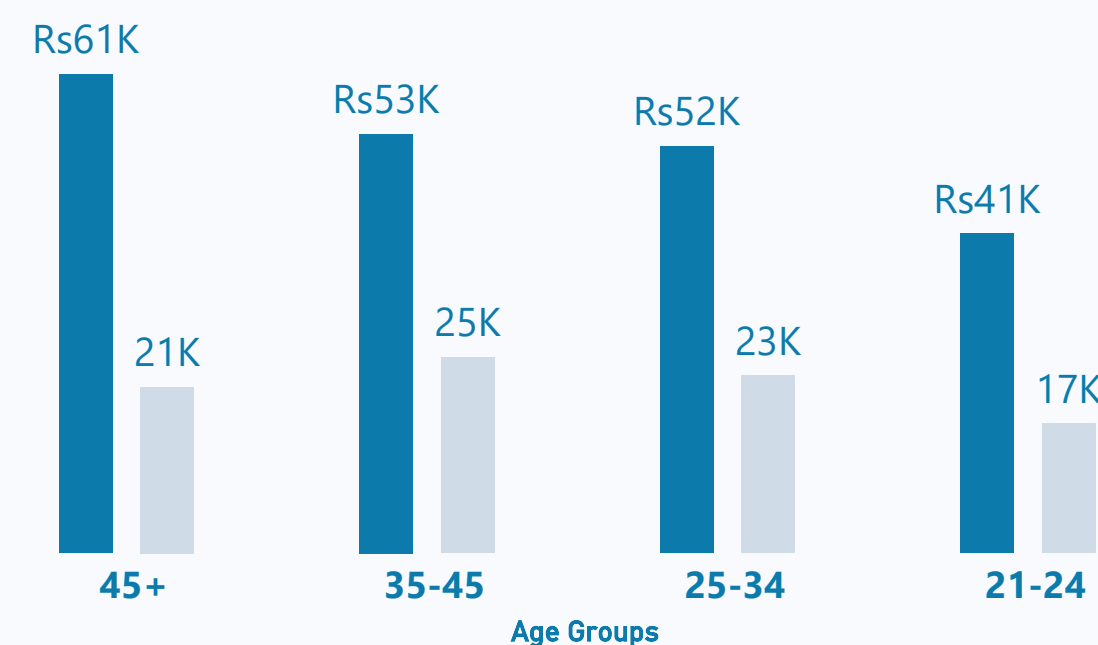## Age-Wise Average Monthly Income & Spend

● Mon. Avg. Income ● Mon. Avg. Spending

Age Group	Mon. Avg. Income	Mon. Avg. Spending
45+	Rs61K	21K
35-45	Rs53K	25K
25-34	Rs52K	23K
21-24	Rs41K	17K

Age Groups

Gender Wise Spending in Cities

● Female ● Male

City	Female	Male
Hyderabad	57M	115M
Rawalpindi	38M	74M
Karachi	31M	69M
Islamabad	26M	54M
Lahore	21M	47M

Month Over Month Spending

Month	Spending
May	68M
June	79M
July	81M
August	101M
September	116M
October	86M
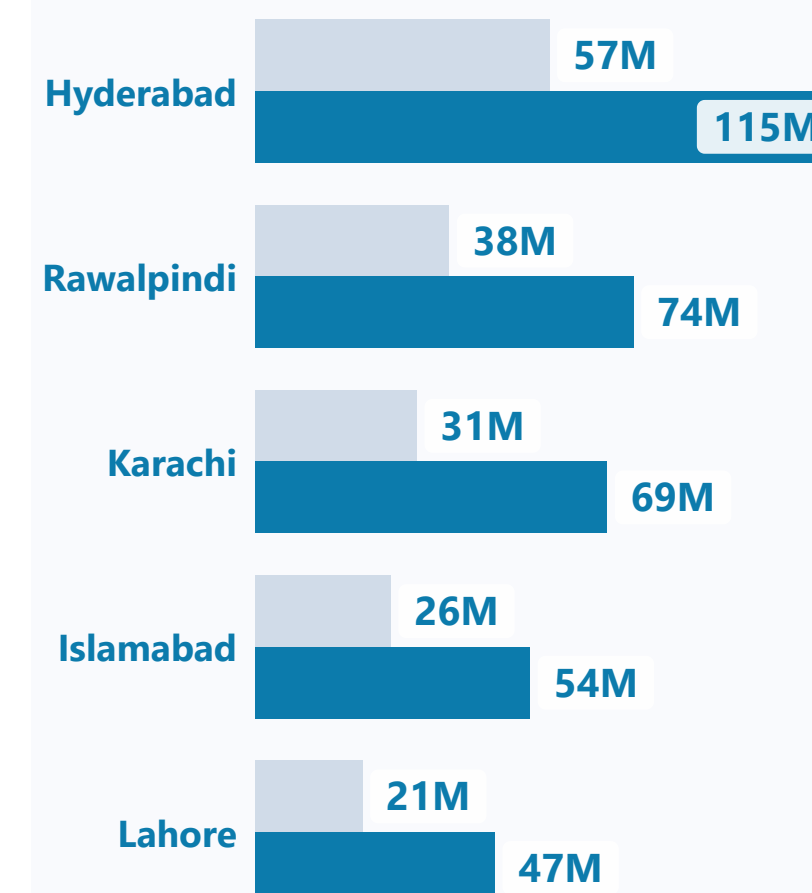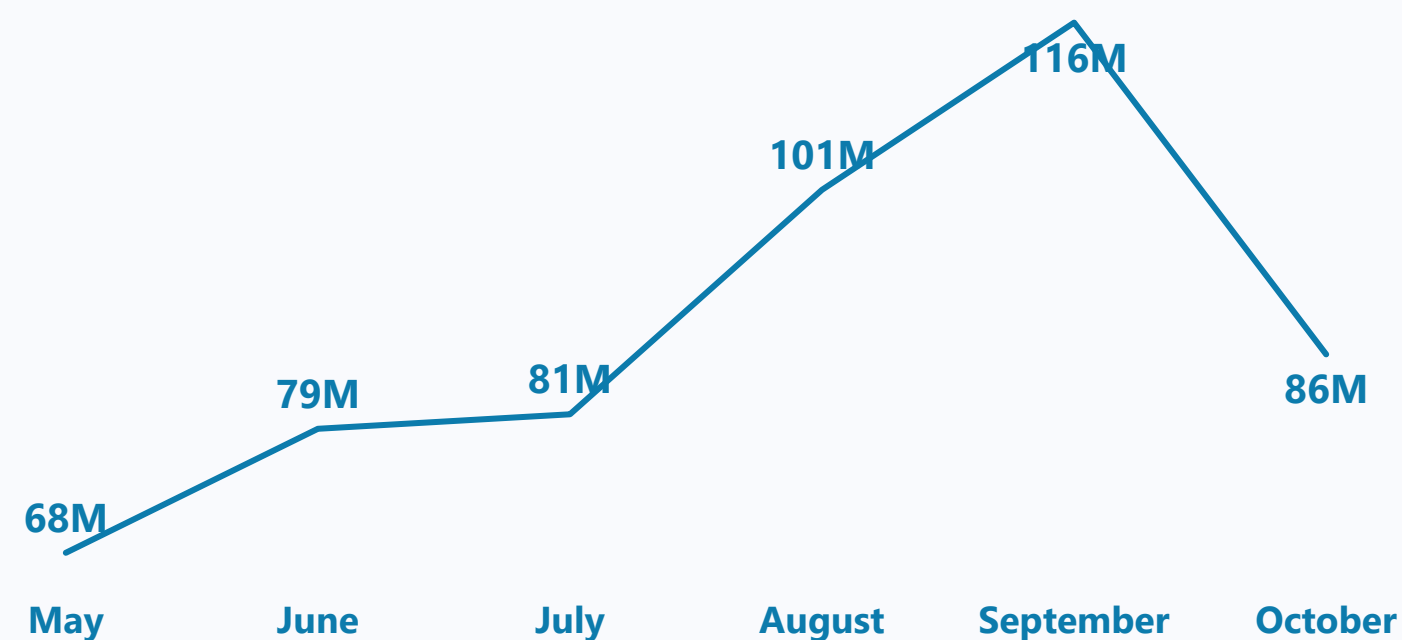
Occupation Wise Spending Distribution In Cities

● Business Owners
● Freelancers
● Government Employees
● Salaried IT Employees
● Salaried Other Employees

	Hydera...	Rawalp...	Karachi	Islamab...	Lahore
Salaried Other Employees	16%	17%	14%	20%	16%
Salaried IT Employees	47%	48%	43%	45%	44%
Government Employees			8%	8%	8%
Freelancers	12%	13%	19%	13%	15%
Business Owners	18%	16%	16%	15%	18%
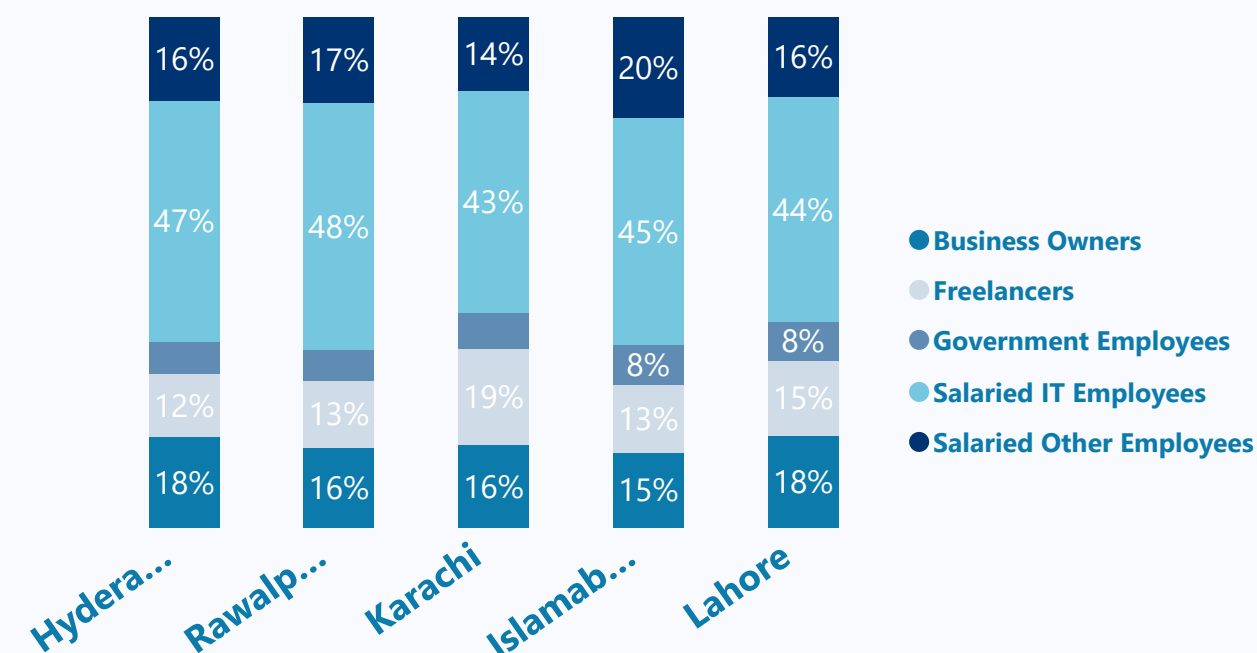
Customer Analysis

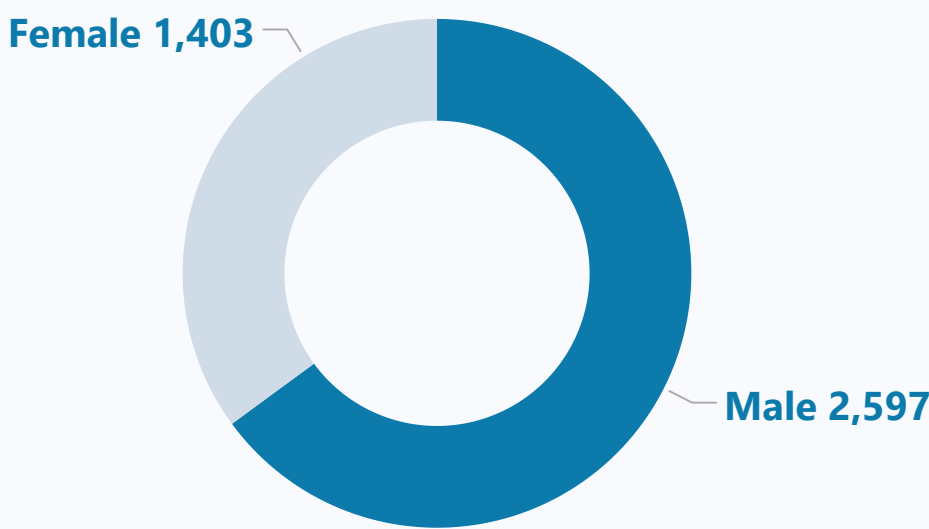| 4,000	4000	% of Customer Spend	% of Customer Income	% of Customer satisfy
Total # of Customers	Active Customer	41%	48%	33%
		Greater Than Avg Spend	Greater Than Avg Income	Avg income & Spend

Customers Analysis

Customer_id	Ciity	Gender	Total Spending	Mon. Avg. Income	Mon. Avg. Spending	Expense Ratio	Eligibility ▼
365CUS0124	Hyderabad	Male	Rs258K	Rs60K	43K	72%	1
365CUS0125	Hyderabad	Male	Rs270K	Rs62K	45K	72%	1
365CUS0126	Hyderabad	Male	Rs274K	Rs62K	46K	74%	1
365CUS0127	Hyderabad	Male	Rs258K	Rs61K	43K	70%	1
365CUS0128	Hyderabad	Male	Rs292K	Rs65K	49K	75%	1
365CUS0129	Hyderabad	Male	Rs258K	Rs63K	43K	69%	1
365CUS0130	Hyderabad	Male	Rs244K	Rs59K	41K	69%	1
365CUS0131	Hyderabad	Male	Rs244K	Rs60K	41K	68%	1
365CUS0132	Hyderabad	Male	Rs254K	Rs61K	42K	70%	1
365CUS0133	Hyderabad	Male	Rs271K	Rs64K	45K	71%	1
365CUS0134	Hyderabad	Male	Rs249K	Rs60K	42K	69%	1
365CUS0135	Hyderabad	Male	Rs280K	Rs63K	47K	74%	1
365CUS0136	Hyderabad	Male	Rs275K	Rs65K	46K	70%	1
365CUS0137	Hyderabad	Male	Rs275K	Rs62K	46K	73%	1
365CUS0138	Hyderabad	Male	Rs265K	Rs65K	44K	68%	1
365CUS0139	Hyderabad	Male	Rs227K	Rs62K	38K	60%	1
Total			Rs530,898K	Rs52K	22K	43%	1

Number of Customers by Gender

Female 1,403

Male 2,597

Occupation Wise Income
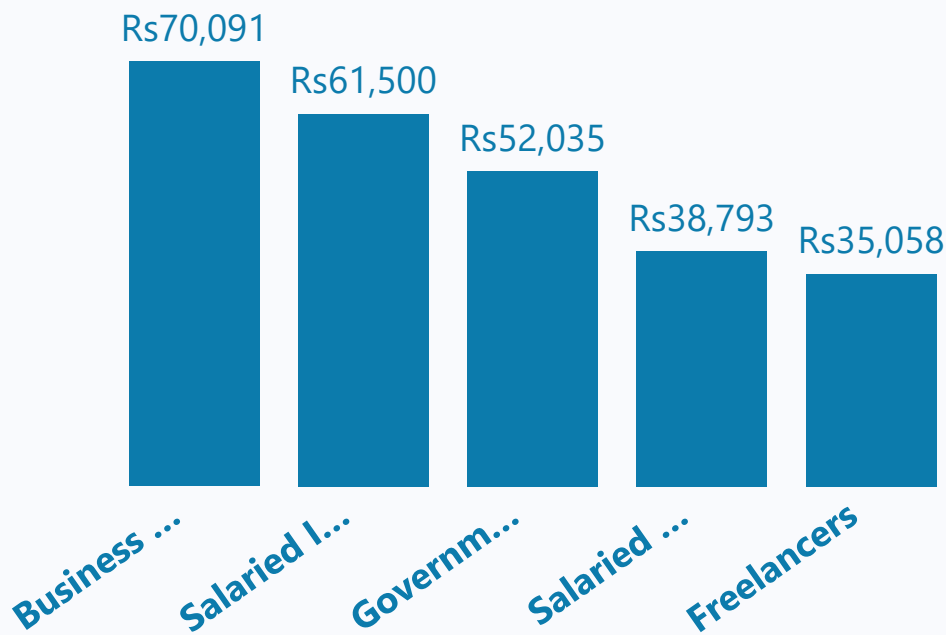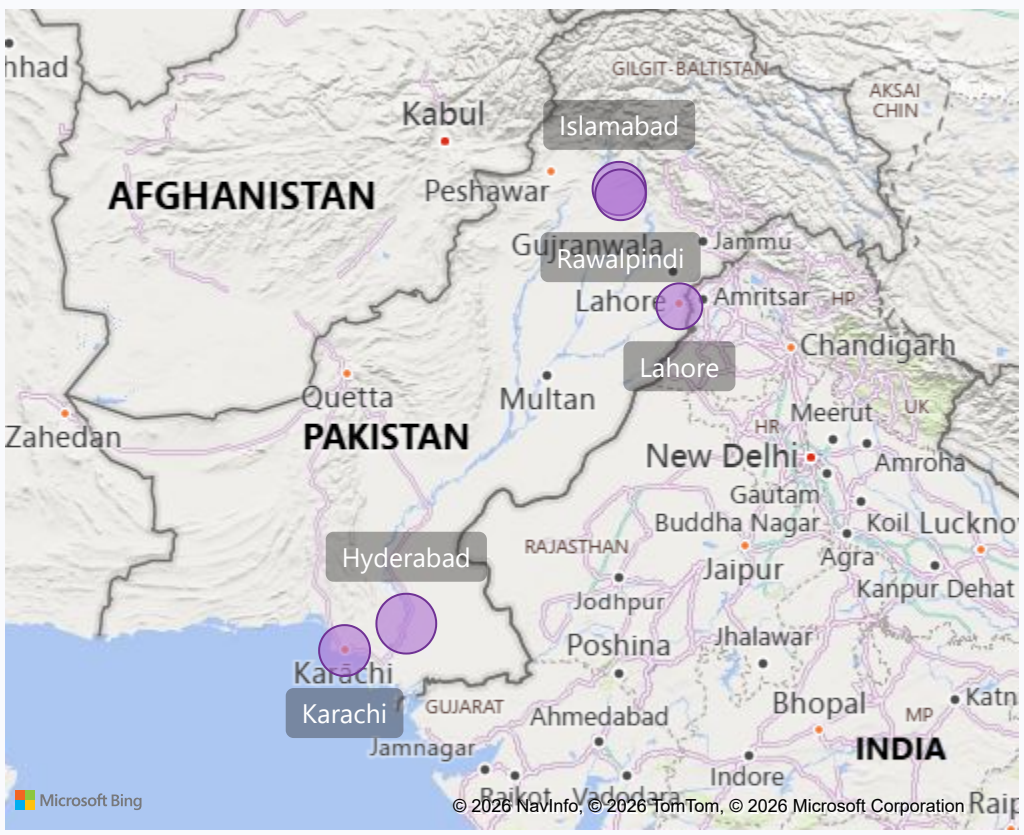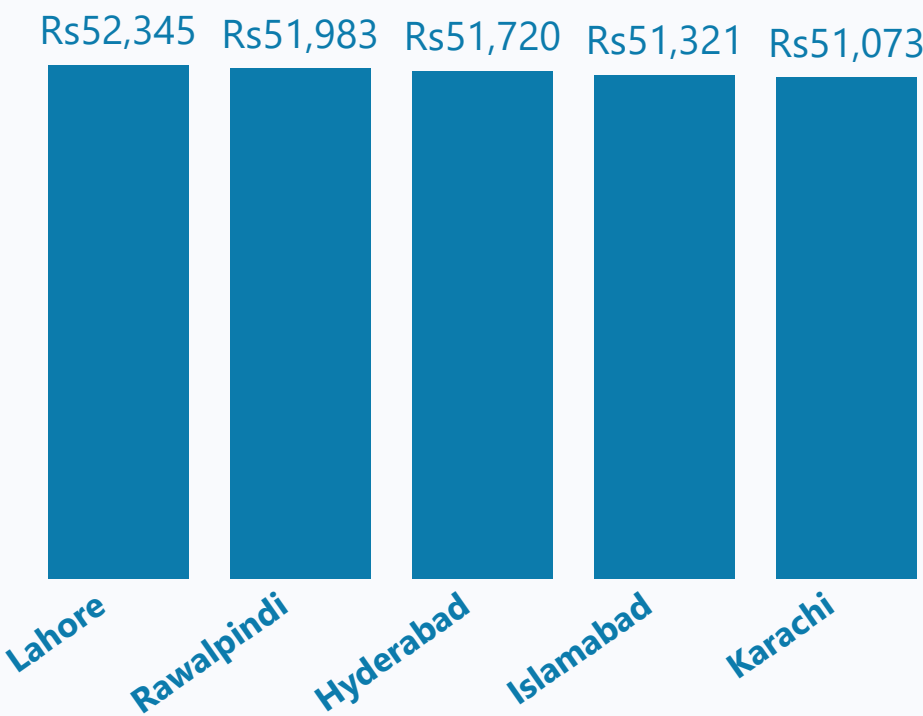
Rs70,091 — Business ...
Rs61,500 — Salaried I...
Rs52,035 — Governm...
Rs38,793 — Salaried ...
Rs35,058 — Freelancers

City Wise Income

Rs52,345	Rs51,983	Rs51,720	Rs51,321	Rs51,073
Lahore	Rawalpindi	Hyderabad	Islamabad	Karachi

Spending Behavior

Rs531M	**Hyderabad (172M)**	**Salaried IT Employees (244M)**	**Credit Card (216M)**	**Bills (105M)**
Total Spending	Max Spend City	Max Spend Occupation	Max Spend PaymentType	Max Spend Category

Hyderabad	Islamabad	Karachi	Lahore	Rawalpindi

Month Over Month Spending By City

- May: 22.1M
- June: 25.8M
- July: 26.1M
- August: 32.6M
- September: 37.5M
- October: 27.9M
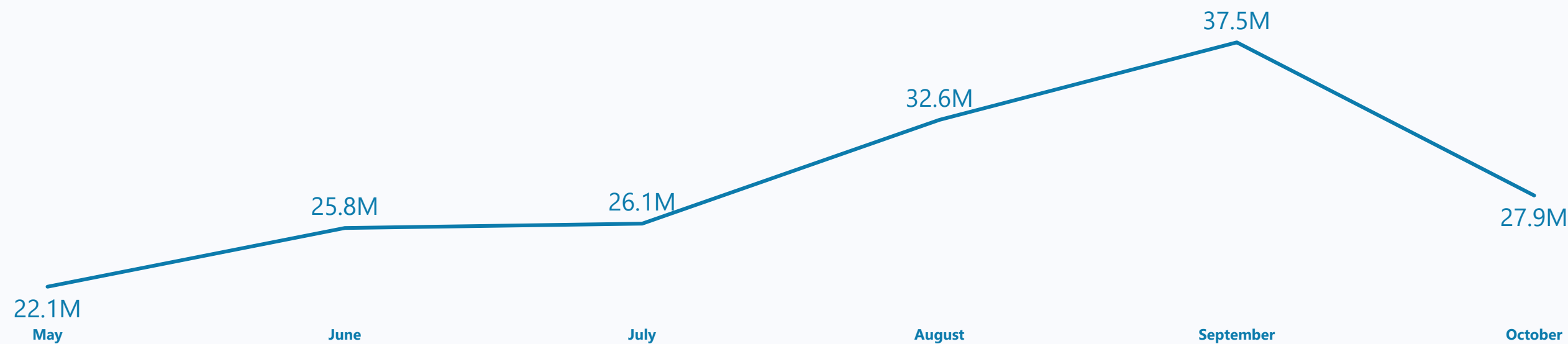
Marital Status Wise Spending in Cities

● Married ● Single
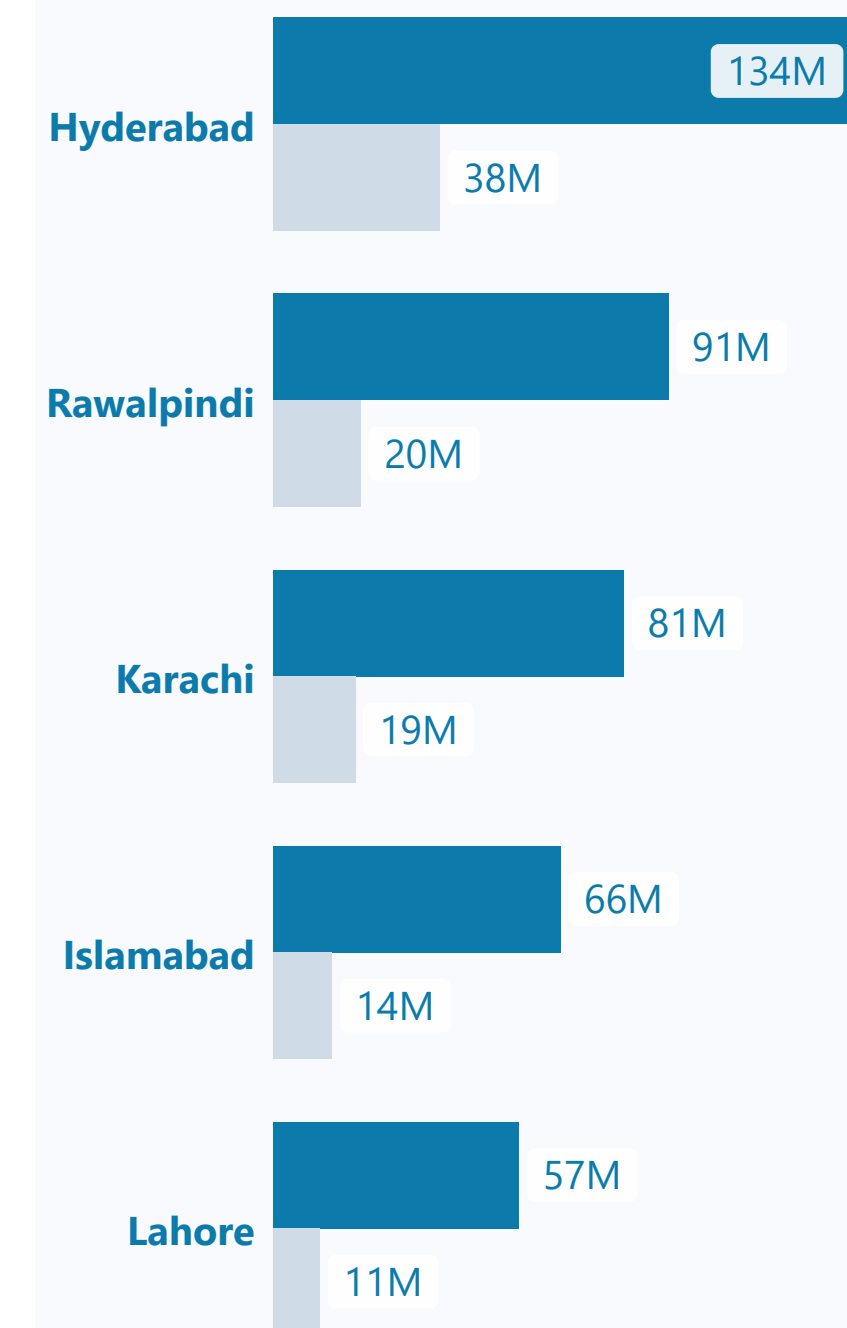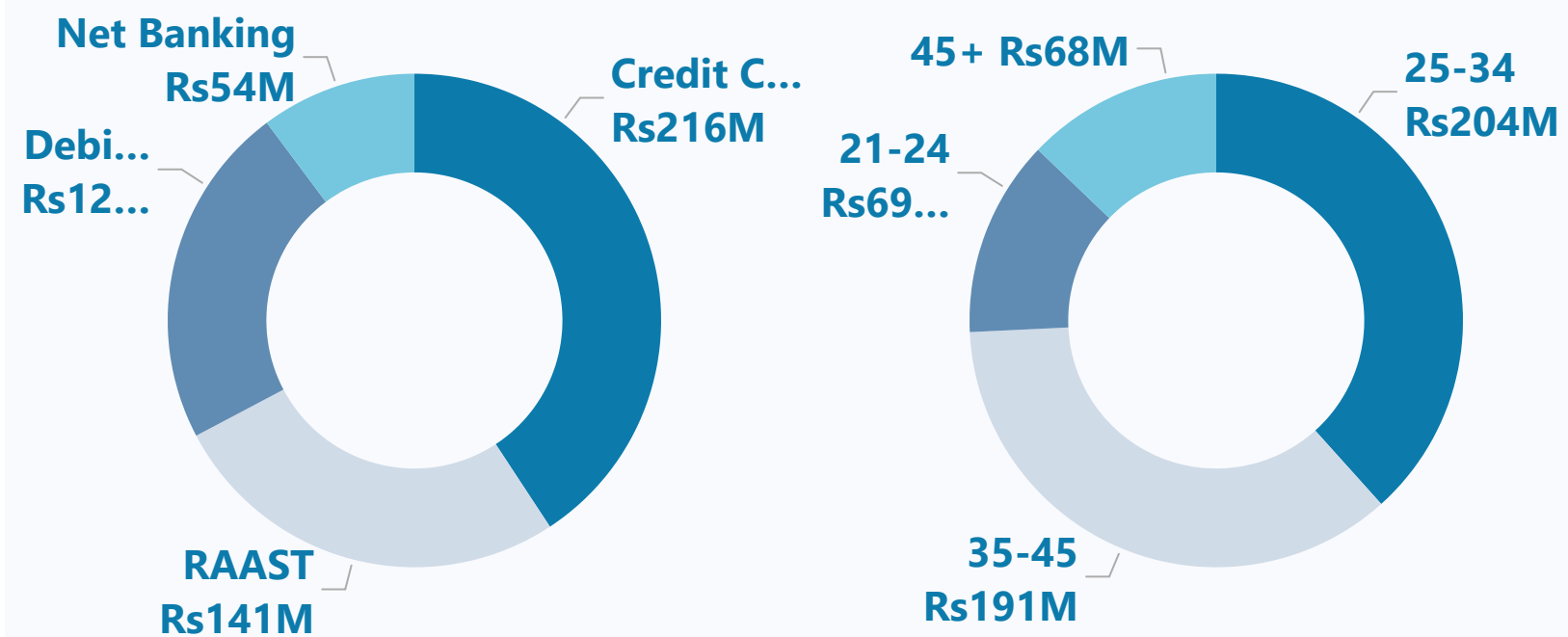
City	Married	Single
Hyderabad	134M	38M
Rawalpindi	91M	20M
Karachi	81M	19M
Islamabad	66M	14M
Lahore	57M	11M

Spending Distribution

- Net Banking Rs54M
- Debi... Rs12...
- Credit C... Rs216M
- RAAST Rs141M

- 45+ Rs68M
- 21-24 Rs69...
- 25-34 Rs204M
- 35-45 Rs191M

City Wise Spending

- Hyderabad: 26,598
- Rawalpindi: 24,966
- Karachi: 22,197
- Lahore: 18,977
- Islamabad: 15,962

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مائیکروفنانس بینک لمیٹڈ
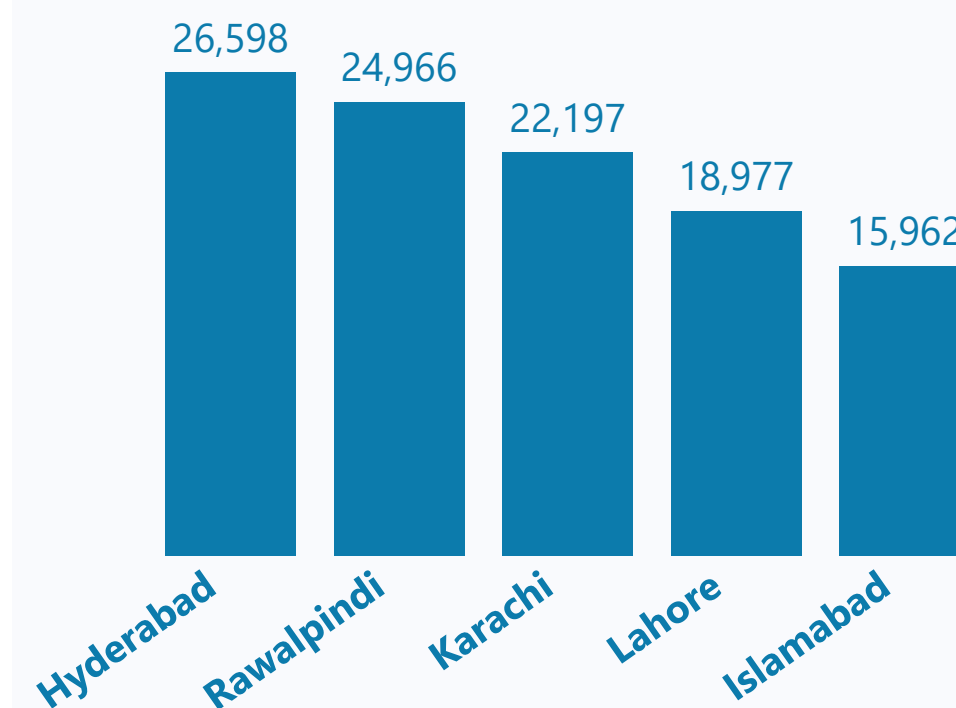
Income Utilization

Expense Ratio by Occupation and Age Category

Established Career

Business Owners	36%
Freelancers	48%
Government Employees	30%
Salaried IT Employees	55%
Salaried Other Employees	45%

Young Professional

Business Owners	35%
Freelancers	47%
Government Employees	30%
Salaried IT Employees	52%
Salaried Other Employees	43%

Student/Starter

Business Owners	31%
Freelancers	43%
Government Employees	27%
Salaried IT Employees	47%
Salaried Other Employees	39%

Pre-Retirement

Business Owners	29%
Freelancers	39%
Government Employees	25%
Salaried IT Employees	42%
Salaried Other Employees	35%

City Wise Expense Ratio

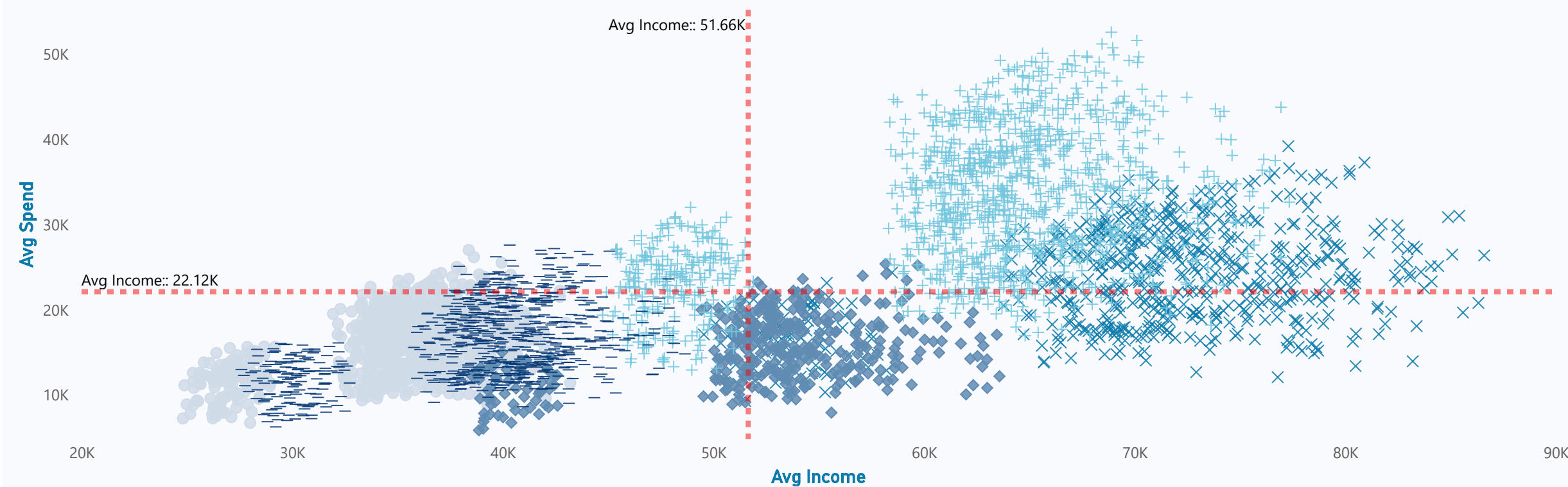| City	Expense Ratio
Hyderabad	51%
Rawalpindi	48%
Karachi	43%
Lahore	36%
Islamabad	31%
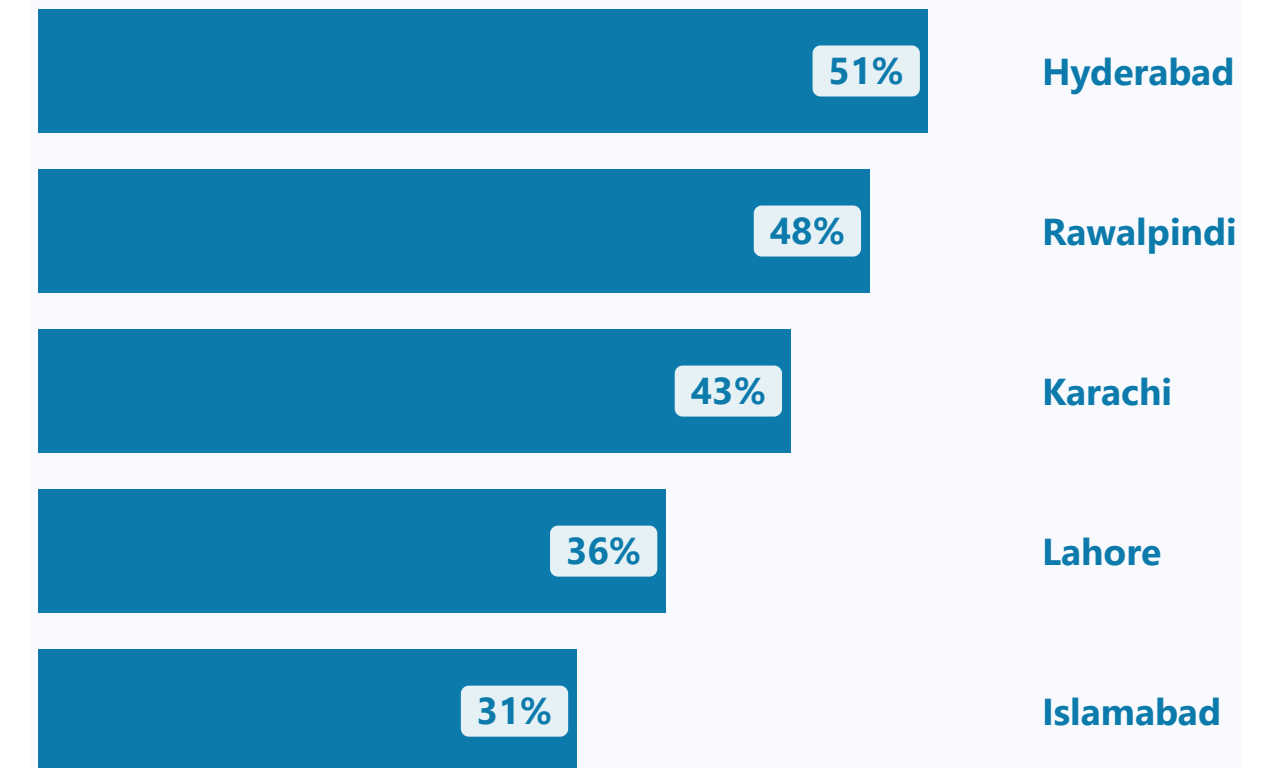
Income Vs. Spend

✕ Business Owners   ● Freelancers   ◆ Government Employees   ＋ Salaried IT Employees   ─ Salaried Other Employees

Avg Income:: 51.66K

Avg Income:: 22.12K

(scatter plot: Avg Spend vs Avg Income)

Income Tier Expense Ratio

Income Tier	Expense Ratio
Higher Income	44%
Middle Income	44%
Low Income	41%
Upper Middle Income	34%

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