



Strategical Analysis for New **Credit Card** Line

Demographic Analysis



Income & Spending Analysis



Spending Pattern



Executive View



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MITRON
NATIONAL BANK

Demographic Analysis

Income & Spending
Analysis

Spending Pattern

Executive View



Filters

Select Age

All

Marital Status

Married

Single

Gender

Female

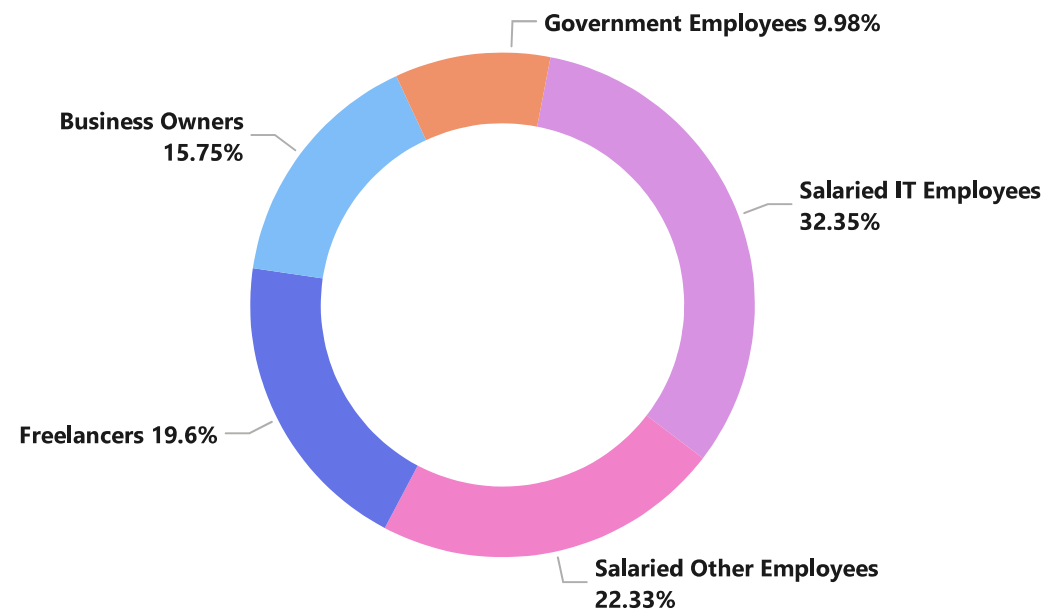
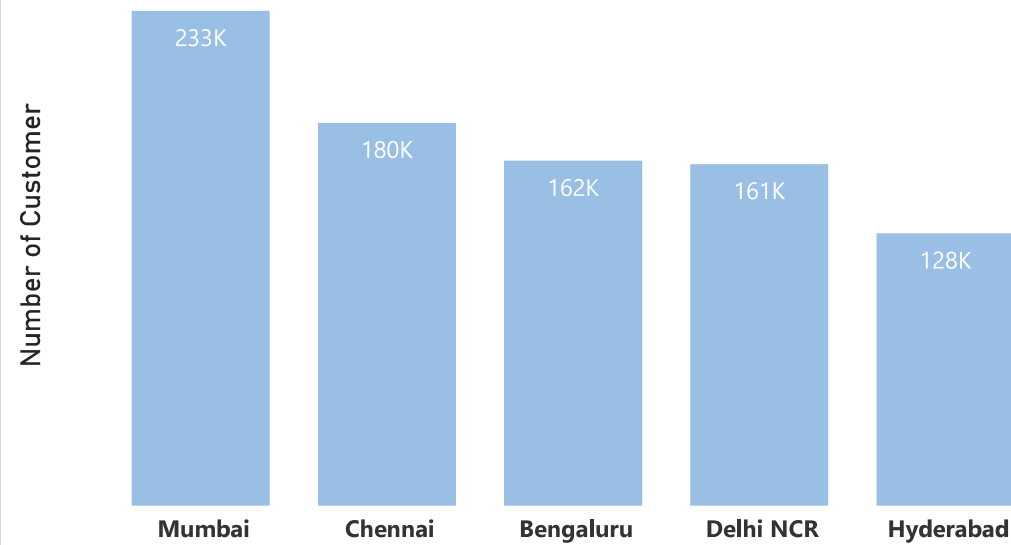
Male

Select City

All

Clear Filter

Customers by Cityes



2597

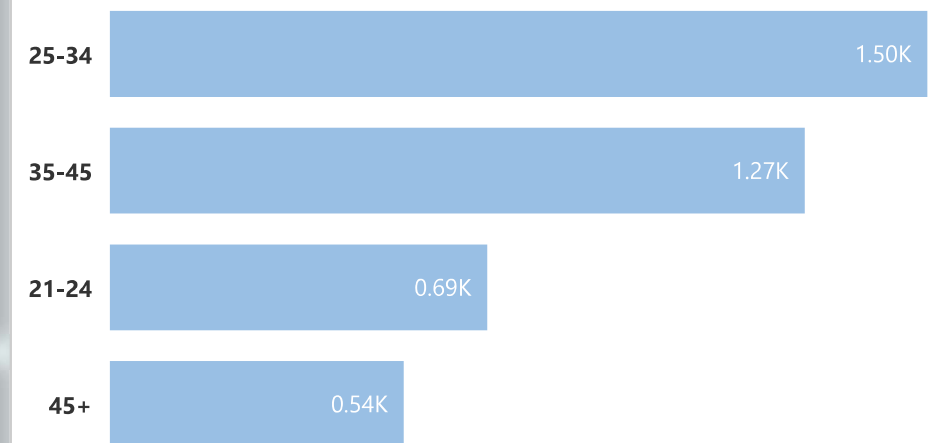
Total Male Customer



1403

Total Female Customer

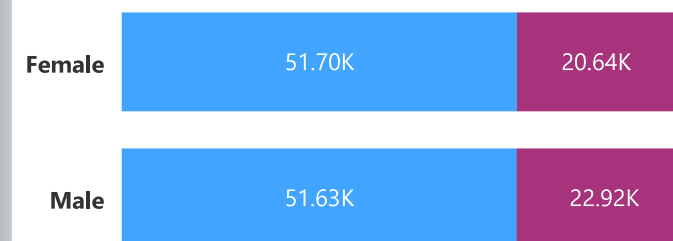
Age Group Distribution



Num of Customer

Avg. Income & Spend By Gender

● Avg Monthly Income
● Avg Monthly Spend





22.12K

Average Monthly Spend

51.66K

Avg Monthly Income

1239.77M

Total Income

530.90M

Total Spend

42.82%

Avg income utilisation

Filters

Select Age

All

Marital Status

Married

Single

Gender

Female

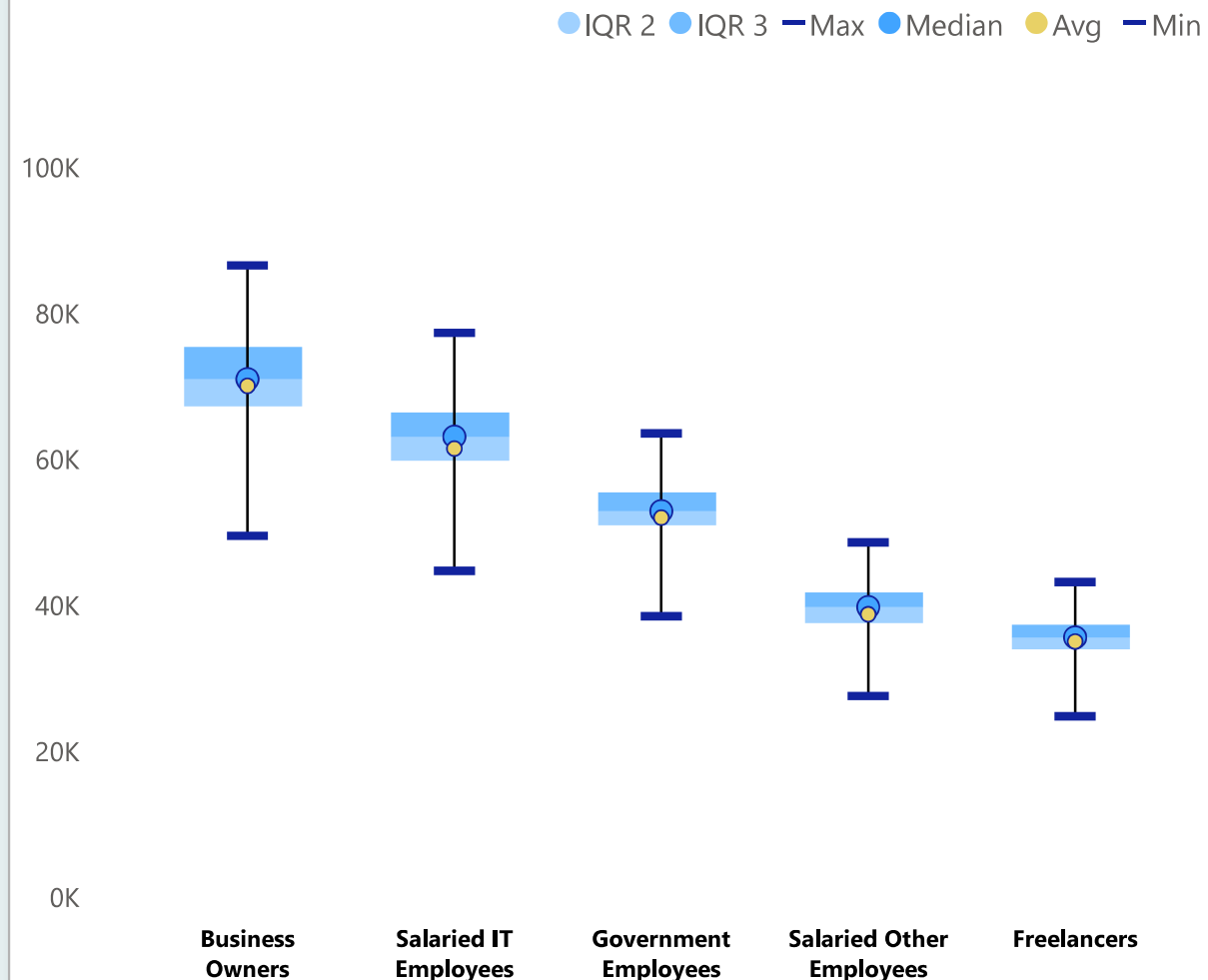
Male

Select City

All

Clear Filter

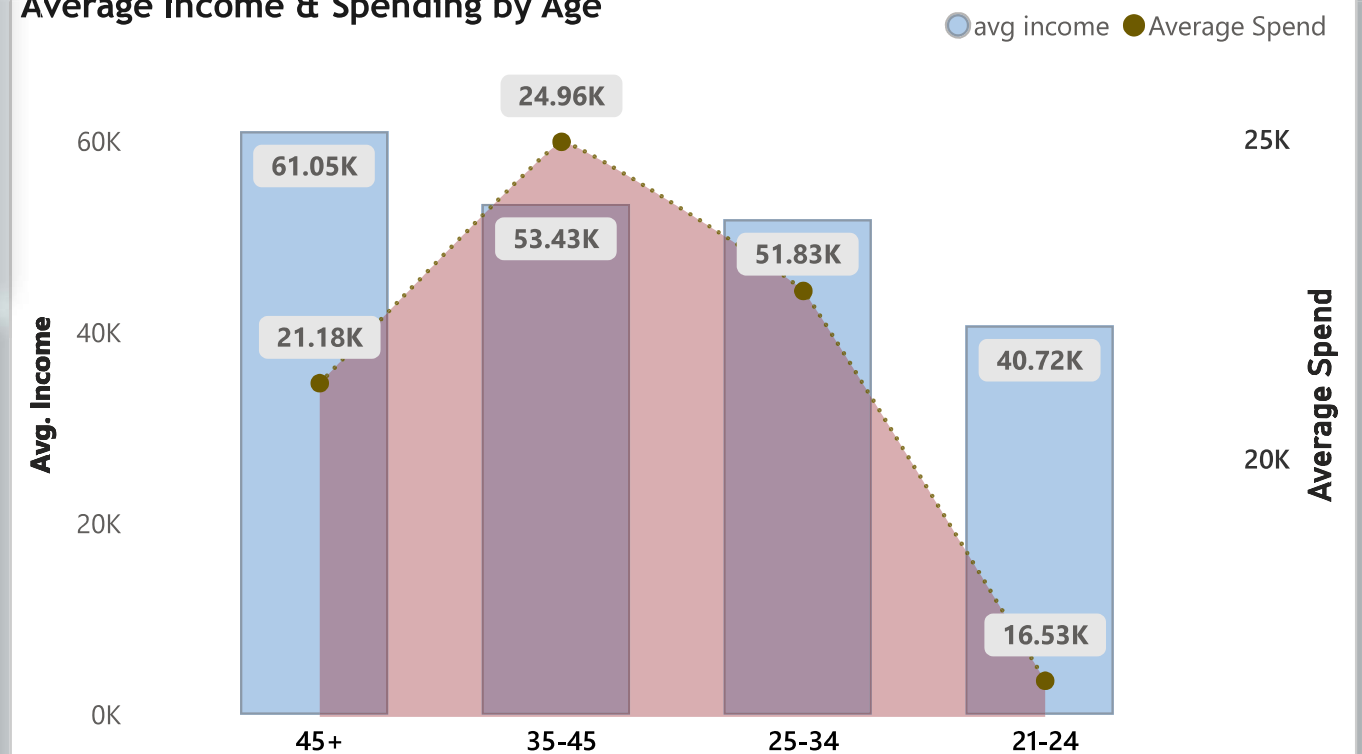
Income By Occupation



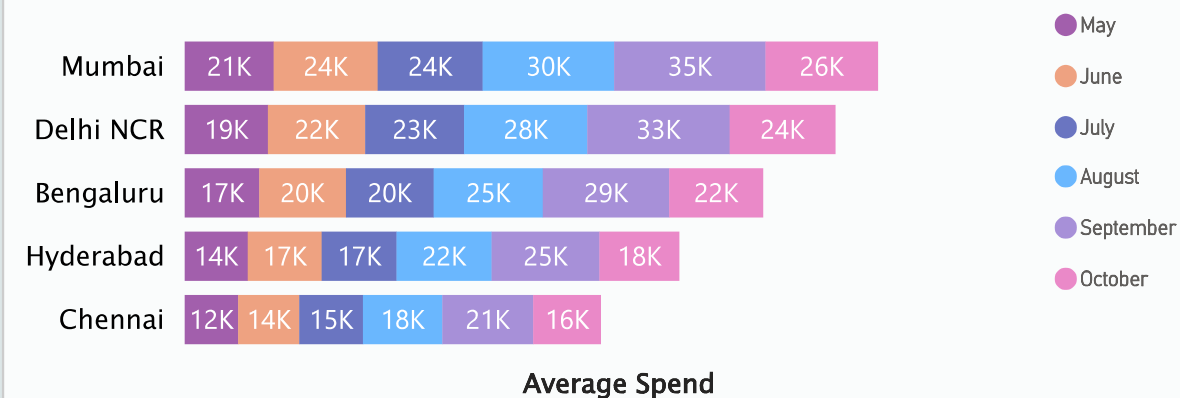
Relation between Avg Income and Avg. Spend of Customers



Average Income & Spending by Age



Avg. Monthly Spend by City





Filters

Select Age

All

Marital Status

Married

Single

Gender

Female

Male

Select City

All

Clear Filter

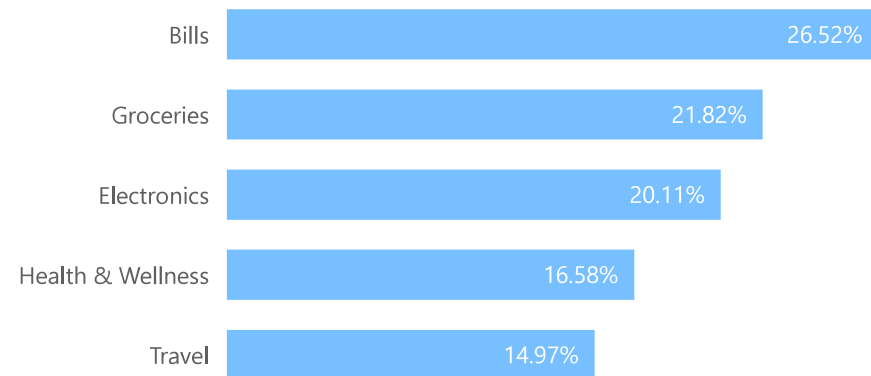
Avg. Spend By Customer Age

21-24

25-34

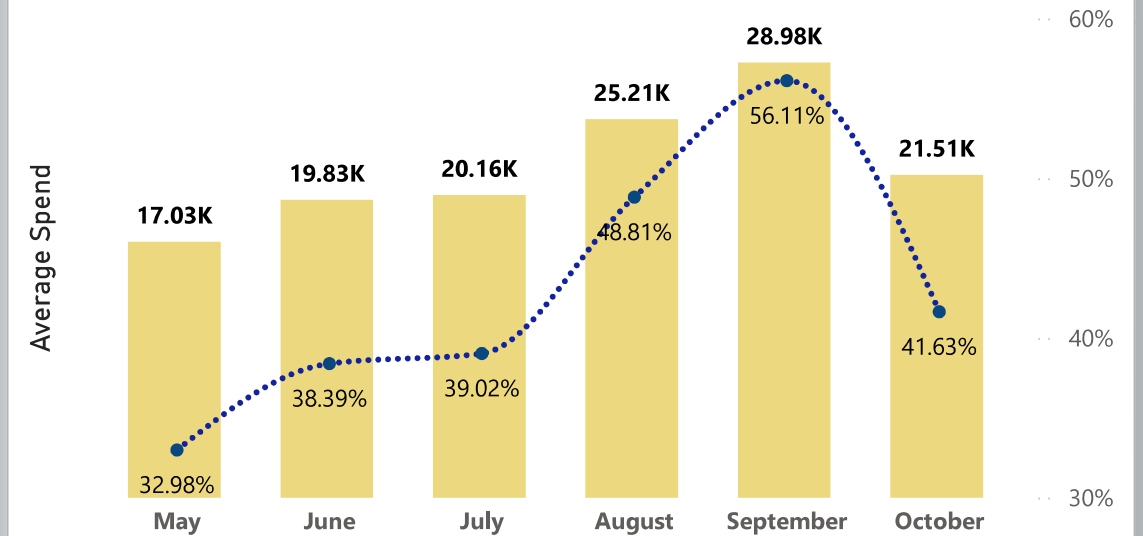
35-45

45+



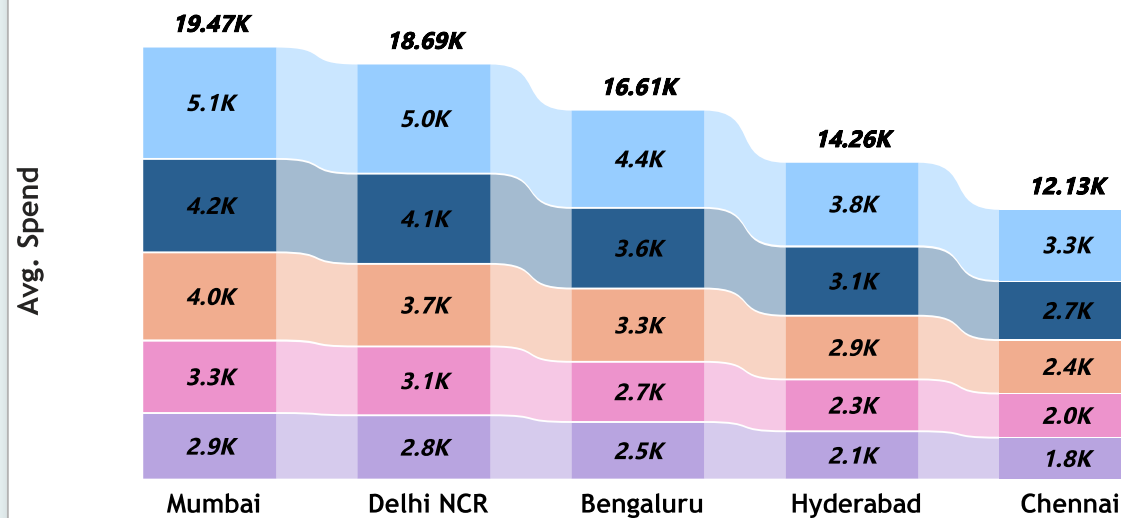
Average Spend

Average Spending by Month

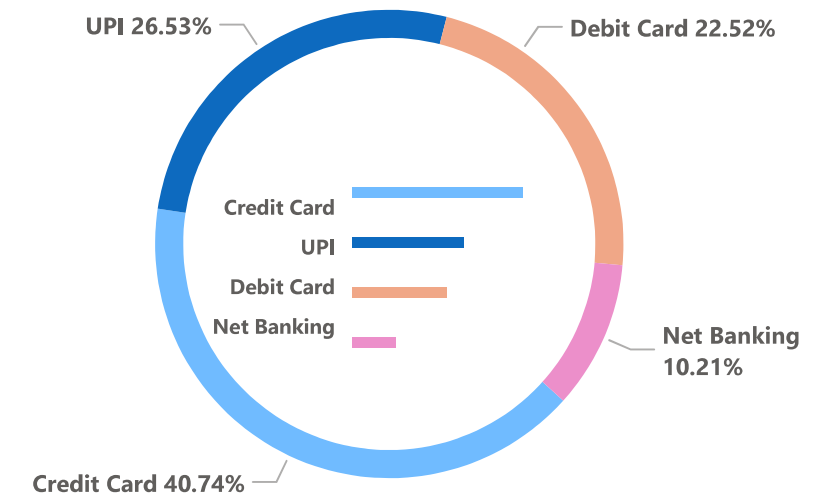


Average Spend by city in Top 5 categories

● Bills ● Electronics ● Groceries ● Health & Wellness ● Travel



Payment Method Used While Paying





Filters

Select Age

All

Marital Status

Married

Single

Gender

Female

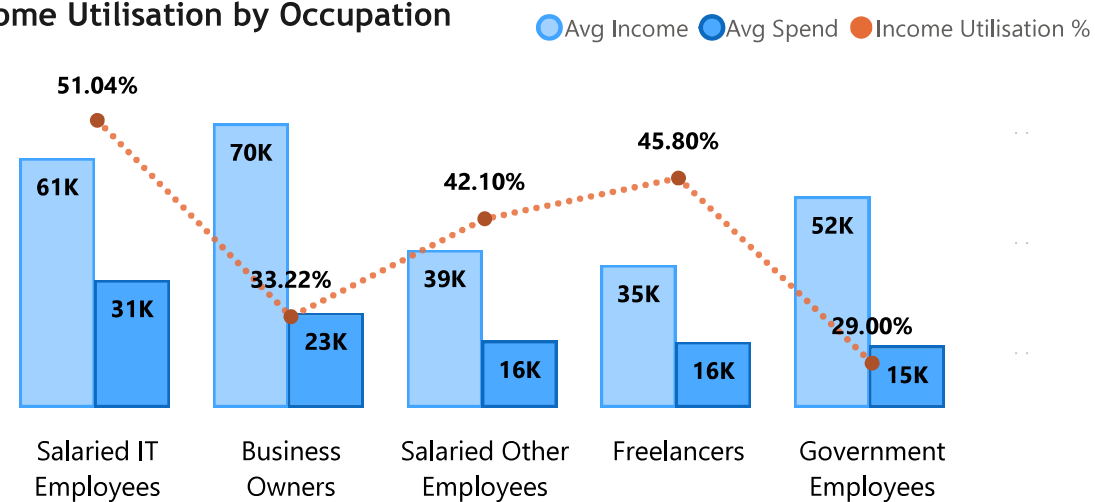
Male

Select City

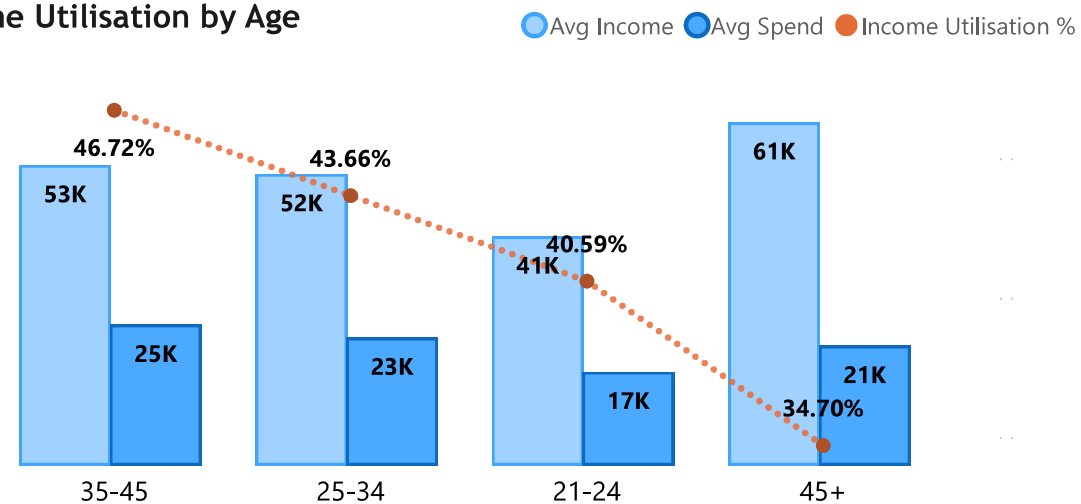
All

Clear Filter

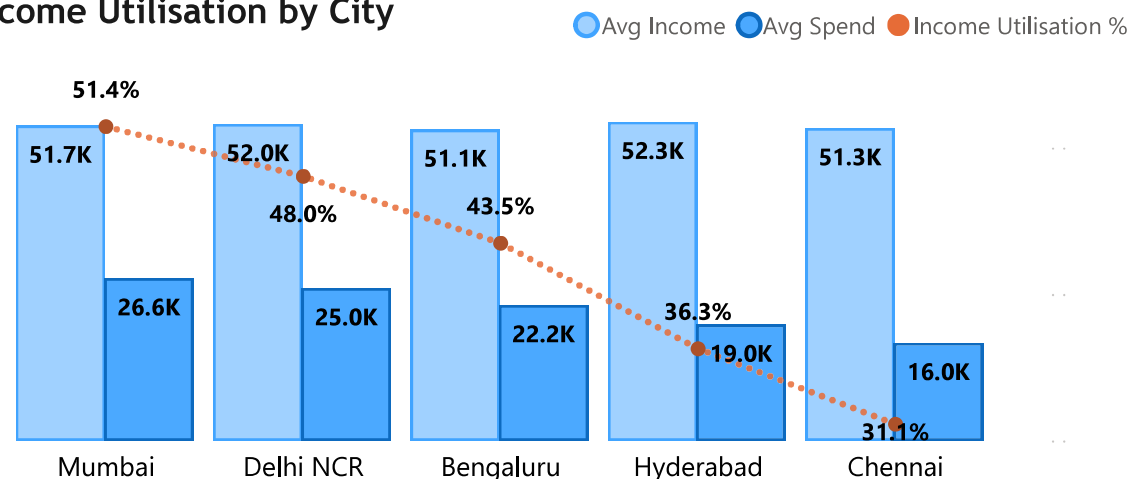
Income Utilisation by Occupation



Income Utilisation by Age



Income Utilisation by City



530.90M

Total Spend

1239.8M

Total Income

216.00K

Pay by Credit Card

42.82%

Income Utilisation

Top 3 Occupation Based on Credit Card Usage

Occupation	Average Spend	Income Utilisation	Credit Card Use
Salaried IT Employees	31.39K	51.04%	43.55%
Salaried Other Employees	16.33K	42.10%	30.06%
Freelancers	16.06K	45.80%	26.39%

Top 5 Categories By Payment Method

Category	Credit Card	Debit Card	UPI	Net Banking
Bills	46.33M	25.34M	22.43M	10.81M
Electronics	35.18M	15.74M	21.14M	7.49M
Groceries	27.17M	21.40M	28.60M	9.14M
Health & Wellness	27.68M	16.48M	14.29M	7.15M
Travel	26.61M	11.60M	15.12M	5.89M

City Wise Income, Spending & Card Usage

City Name	Avg Income	Avg Spend	Income Utilisation	Credit Card	Debit Card
Mumbai	51.72K	26.60K	51.43%	32.16%	32.39%
Delhi NCR	51.98K	24.97K	48.03%	21.19%	20.82%
Bengaluru	51.07K	22.20K	43.46%	18.59%	18.90%
Chennai	51.32K	15.96K	31.10%	15.32%	15.06%
Hyderabad	52.34K	18.98K	36.25%	12.74%	12.84%