

Project Overview

CREDIT CARD INSIGHTS

Power BI



**POWER
QUERY**



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OVERVIEW

Mitron Bank, a legacy financial institution headquartered in Hyderabad, wants to introduce a new line of credit cards.

AtliQ Data Services approached Mitron Bank with a proposal to implement this project. Mr. Bashnir Rover, the strategy director of Mitron Bank, gave a pilot project to AtliQ involving 4000 customers across five cities for an analysis of their online spending and other details.

Peter Pandey, a data analyst at AtliQ, took over the project to analyze and report key findings to the strategy team of Mitron Bank.

Upon the successful acquisition of this project, Mr. Bashneer Rover assures to entrust the full project to AtliQ Data Services.

MITRON

Demographic Classification

4000

Total Customers

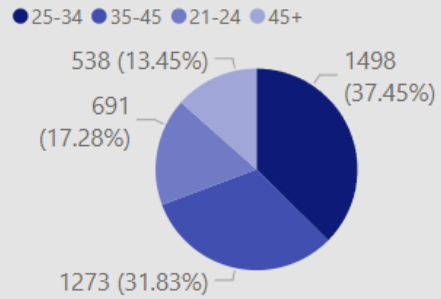
206.6M

Avg_income

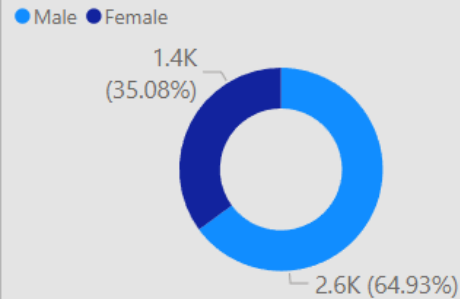
531M

Total spend

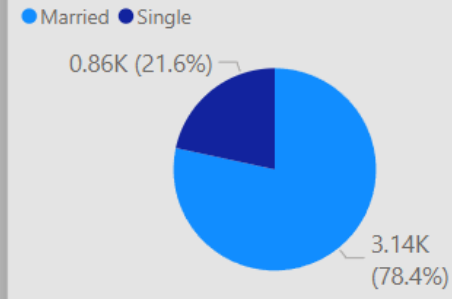
Customers by Age Group



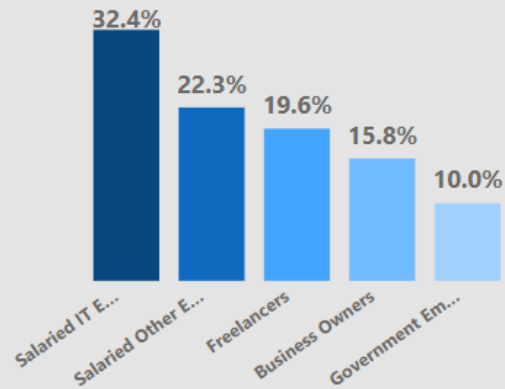
Customers by Gender



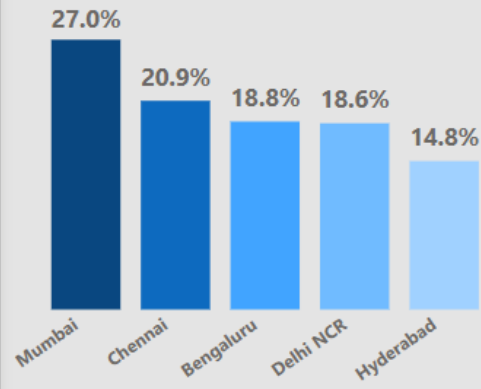
Customers by Marital Status



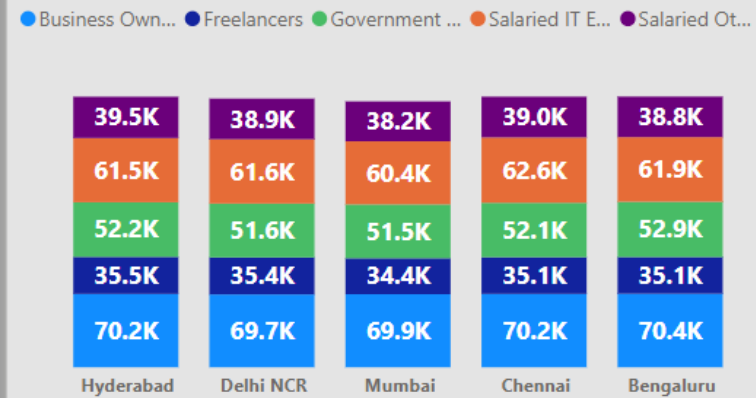
Customers by Occupation



Customers by City



Avg Income by City & Occupation



Spending Insights

56M

Avg_income

172M

Sum of spend

159.6K

Avg Spend per Customer

month

All

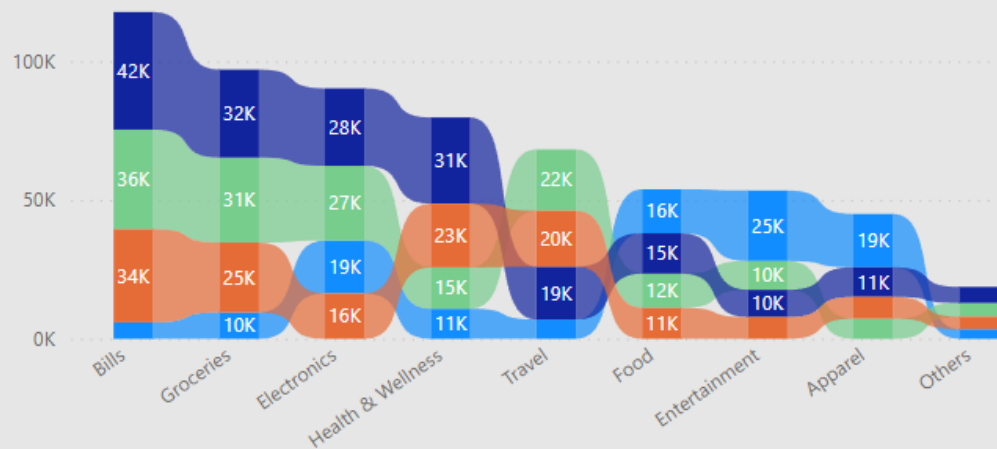
city

Mumbai

occupation	Apparel	Bills	Electronics	Entertainment	Food	Groceries	Health & Wellness	Others	Travel	Total
Salaried IT Employees	17.3K	40.3K	32.5K	18.7K	19.6K	33.6K	29.8K	6.8K	24.1K	222.6K
Business Owners	8.8K	35.0K	25.5K	13.4K	13.0K	28.5K	17.5K	4.8K	18.4K	164.9K
Salaried Other Employees	8.4K	21.9K	17.5K	9.8K	10.1K	18.3K	14.7K	3.5K	12.8K	116.9K
Freelancers	6.8K	22.9K	17.7K	9.8K	9.4K	19.1K	12.4K	3.3K	12.3K	113.7K
Government Employees	7.0K	21.2K	16.6K	9.0K	9.2K	17.8K	12.5K	3.3K	12.8K	109.4K
Total	11.1K	30.5K	23.9K	13.3K	13.6K	25.3K	19.7K	4.8K	17.5K	159.6K

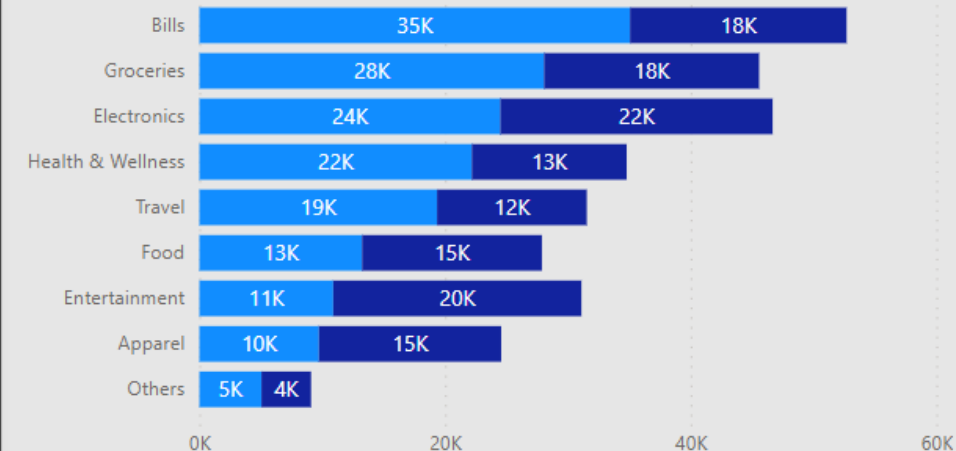
Avg Spend per customer by category and age_group

21-24 25-34 35-45 45+

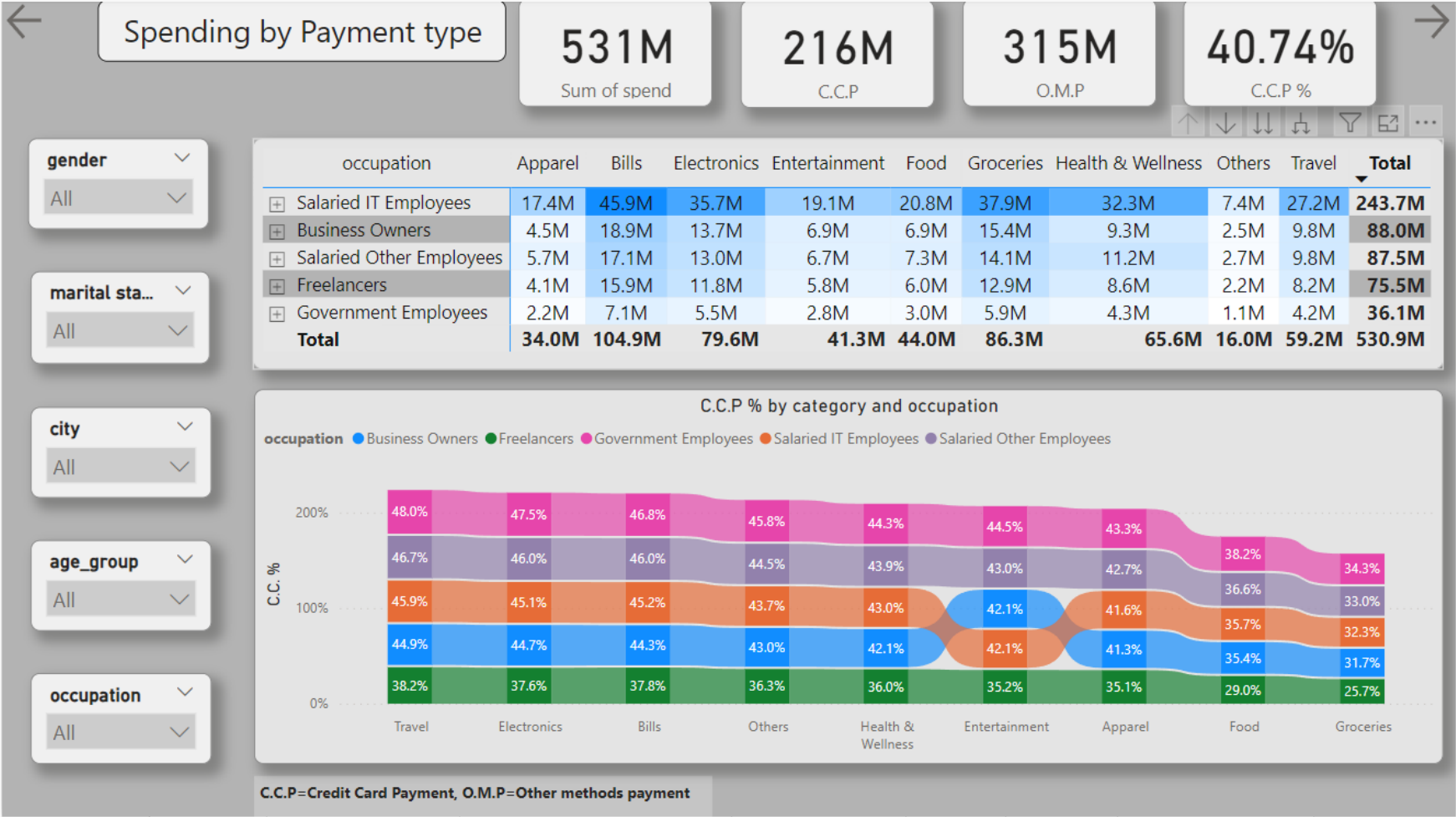


Avg Spend per customer by category and Marital status

marital status Married Single



DASHBOARD



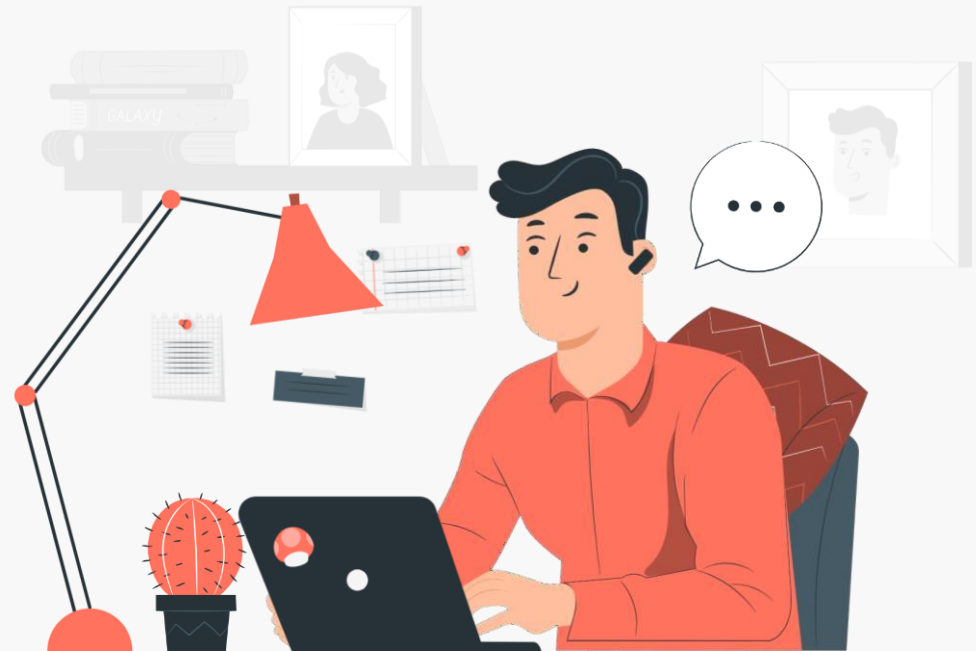


KEY CLIENTS



OCCUPATION

Salaried Employees and Freelancers, as they have the highest average income utilisation %.





CITIES

Mumbai, Delhi and Bengaluru are high income utilization cities. Market your credit cards in these key cities the most.



CATEGORIES

Bills, Groceries, Electronics, Health & Wellness, and Travel are the top 5 categories your key clients prefer. Provide credit offers in this order.





INDIVIDUAL DETAILS

Your key clients are married and single individuals, both male and female, within the age group of 25-45. As their income rises, so does their income utilisation, but this doesn't affect their preferred categories.





FESTIVE SEASON

Promote targeted offers in August, September, and October months due to high income utilization and spending patterns.



THANK YOU

Dear Codebasics team,

Thanks for the resume challenges! This project let me explore a new field and learn a lot.



Dhaval Patel



Hemanand Vadivel