MITRON BANK

Demography

Income Analysis

Expenditure Analysis

Income Utilization Analysis

Active Customers
4000

Income Utilisation %
42.82%
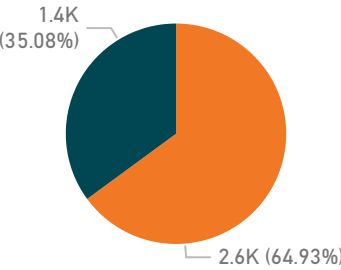
Customer by Gender
1.4K (35.08%)
2.6K (64.93%)
Male Female

Customer by Marital Status
0.86K (21.6%)
3.14K (78.4%)
Married Single
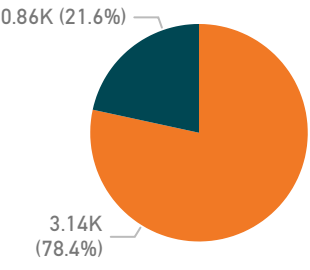
Customer by Age Group and gender
Male Female

Age Group	Male	Female
21-24	434	257
25-34	966	532
35-45	834	439
45+	363	175

Customer by Occupation
Male Female

Occupation	Male	Female
Salaried IT Employees	721	573
Salaried Other Employees	541	352
Freelancers	585	199
Business Owners	503	127
Government Employees	247	152
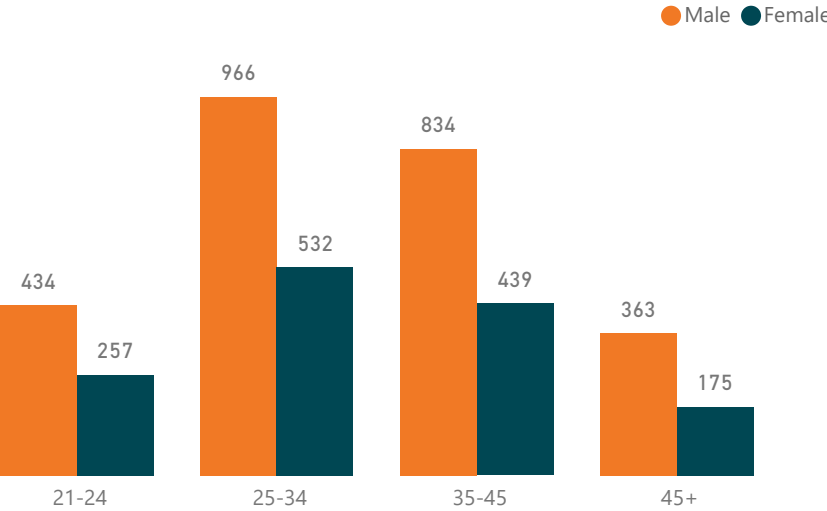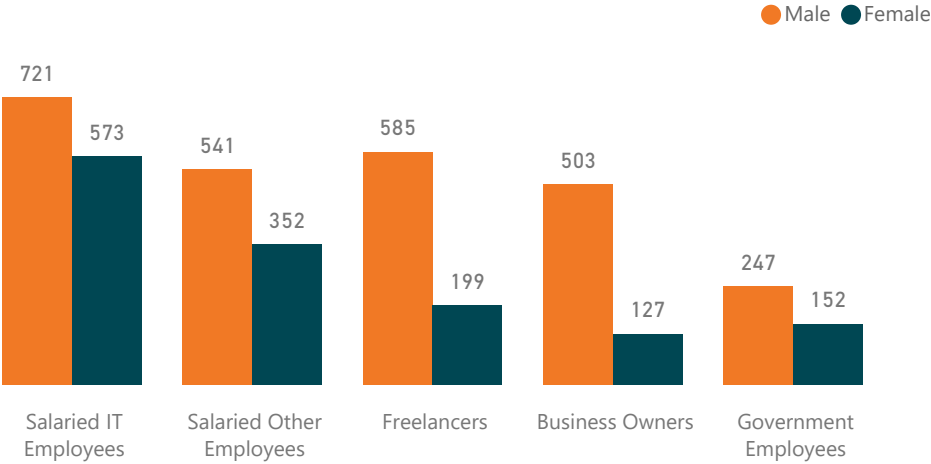
Customer Distribution and Average Income by City and Occupation
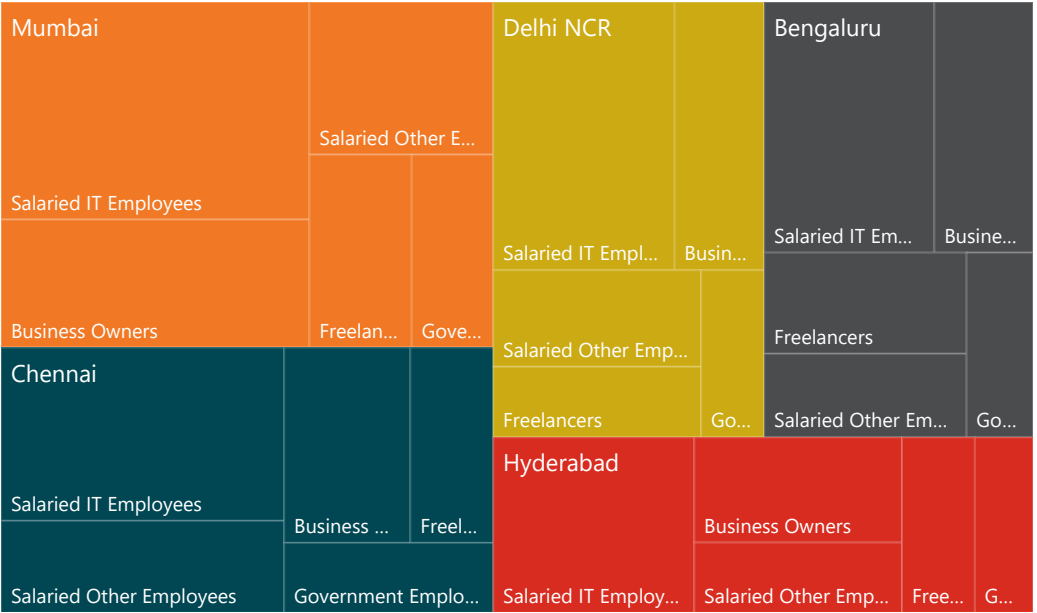
Mumbai
Salaried IT Employees
Salaried Other E...
Business Owners
Freelan...
Gove...

Delhi NCR
Salaried IT Empl...
Busin...
Salaried Other Emp...
Freelancers
Go...

Bengaluru
Salaried IT Em...
Busine...
Freelancers
Salaried Other Em...
Go...

Chennai
Salaried IT Employees
Business ...
Freel...
Salaried Other Employees
Government Emplo...

Hyderabad
Business Owners
Salaried IT Employ...
Salaried Other Emp...
Free...
G...

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Income Analysis

Average Income
$206.63M

Income Utilisation %
42.82%

Income Utilisation % by occupation

- Business O... 33.22%
- Freelancers
- Governmen...
- Salaried IT ... 42.10%
- Salaried Ot...
- 51.04%
- 29.00%
- 45....
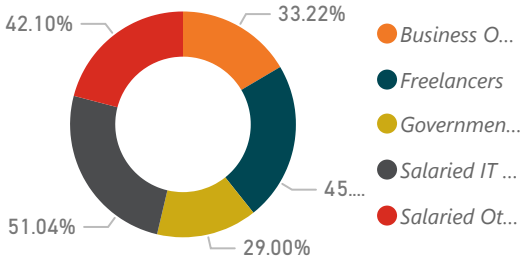
Average Income by Age group

Age Group	Average Income
21-24	$41K
25-34	$52K
35-45	$53K
45+	$61K

Income Utilisation % By month

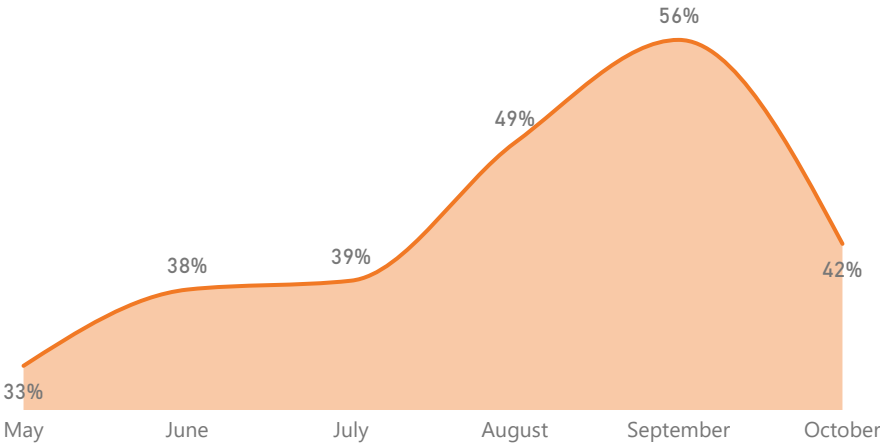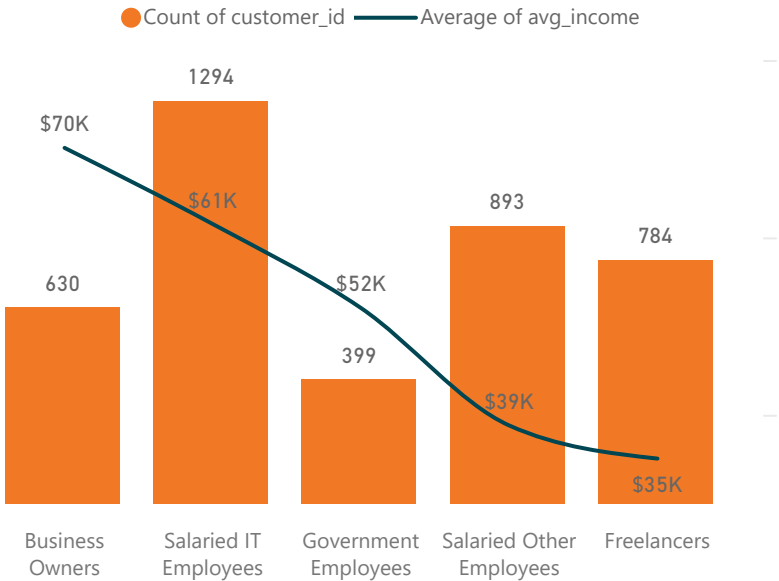| Month	%
May	33%
June	38%
July	39%
August	49%
September	56%
October	42%
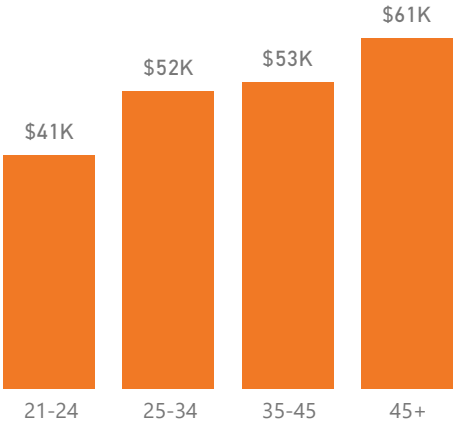
Average Income of Occupations in Different Cities

city	Business Owners	Freelancers	Government Employees	Salaried IT Employees	Salaried Other Employees
Bengaluru	$70.43K	$35.12K	$52.89K	$61.87K	$38.80K
Chennai	$70.23K	$35.14K	$52.08K	$62.60K	$39.00K
Delhi NCR	$69.74K	$35.38K	$51.56K	$61.59K	$38.91K
Hyderabad	$70.21K	$35.50K	$52.23K	$61.51K	$39.53K
Mumbai	$69.95K	$34.43K	$51.53K	$60.42K	$38.15K
Total	**$70.09K**	**$35.06K**	**$52.03K**	**$61.50K**	**$38.79K**

Active Customers and Average Income by occupation

- Count of customer_id
- Average of avg_income

Occupation	Count	Average Income
Business Owners	630	$70K
Salaried IT Employees	1294	$61K
Government Employees	399	$52K
Salaried Other Employees	893	$39K
Freelancers	784	$35K

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Expenditure Analysis

Average Spend by Month

Month	Value
May	68M
June	79M
July	81M
August	101M
September	116M
October	86M

Total Spend by Age Group

Age Group	Value
21-24	69M
25-34	203M
35-45	191M
45+	68M
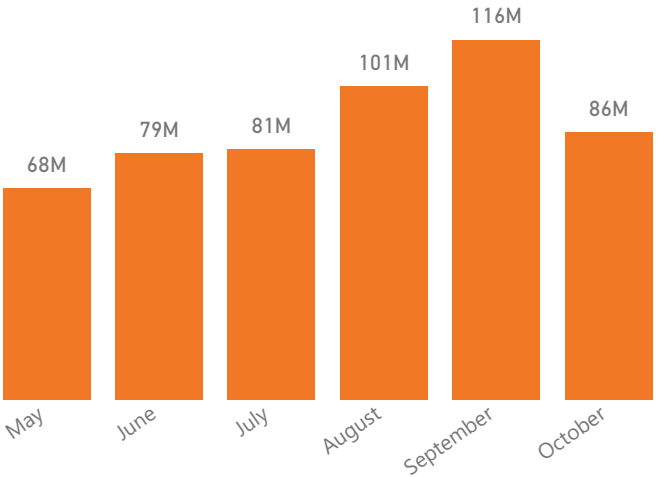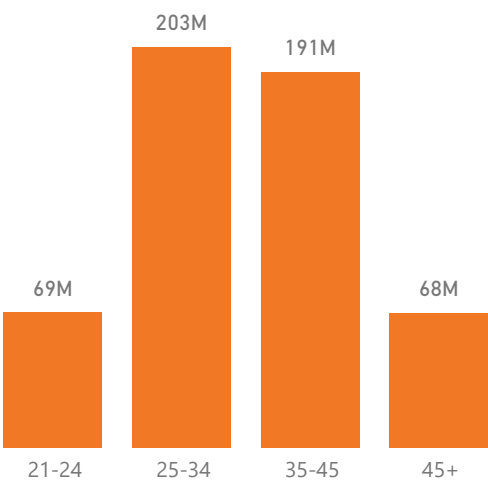
Total Spend by Payment Type

Payment Type	Value
Credit Card	216M
UPI	141M
Debit Card	120M
Net Banking	54M

Total Spend by City

- Bengaluru — 18.84%
- Chennai — 15.0...
- Delhi NCR — 20.99%
- Hyderabad — 12.72%
- Mumbai — 32.41%
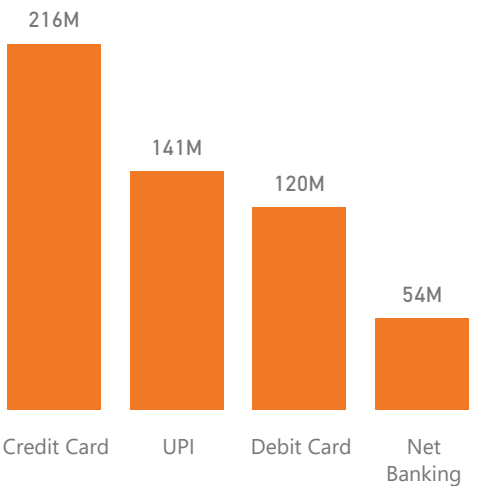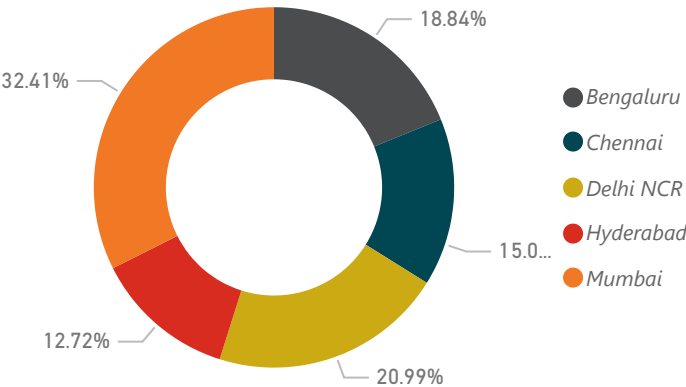
Total Spend by Category and Payment Type
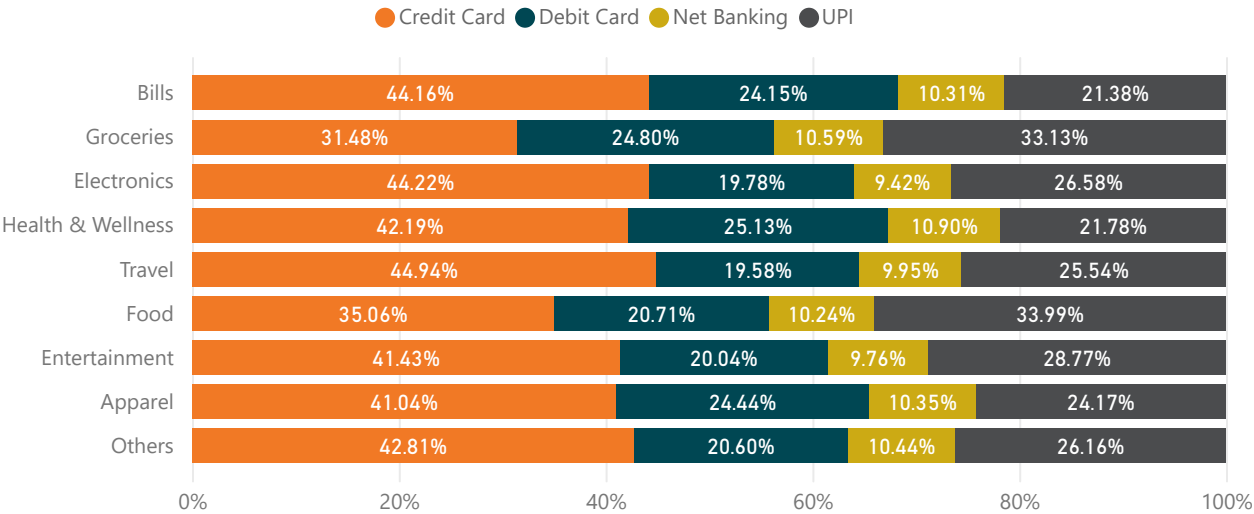
Legend: ● Credit Card ● Debit Card ● Net Banking ● UPI

Category	Credit Card	Debit Card	Net Banking	UPI
Bills	44.16%	24.15%	10.31%	21.38%
Groceries	31.48%	24.80%	10.59%	33.13%
Electronics	44.22%	19.78%	9.42%	26.58%
Health & Wellness	42.19%	25.13%	10.90%	21.78%
Travel	44.94%	19.58%	9.95%	25.54%
Food	35.06%	20.71%	10.24%	33.99%
Entertainment	41.43%	20.04%	9.76%	28.77%
Apparel	41.04%	24.44%	10.35%	24.17%
Others	42.81%	20.60%	10.44%	26.16%

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Income Analysis
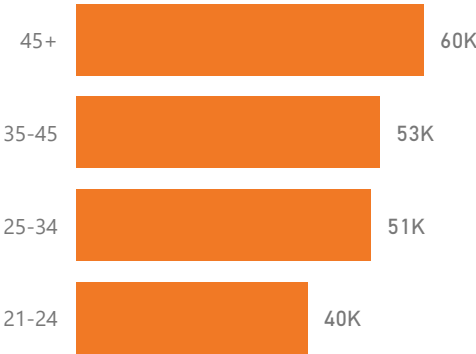
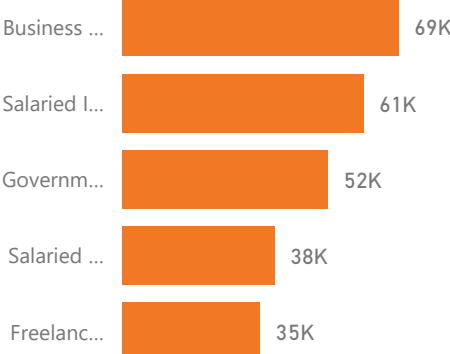Expenditure Analysis

Income Utilization Analysis

📌 Executive Summary – Income Utilisation Analysis

· **Salaried IT Employees show the highest income utilisation (~51%)**, driven by stable earnings and consistent spending behavior.

· **Government employees exhibit the lowest income utilisation**, reflecting a conservative spending approach and stronger savings orientation.

· **The 35–45 age group records the highest income utilisation**, corresponding to peak earning years and increased financial commitments.

· **Customers aged 45+ maintain lower utilisation despite higher income**, indicating a shift toward savings and long-term financial planning.
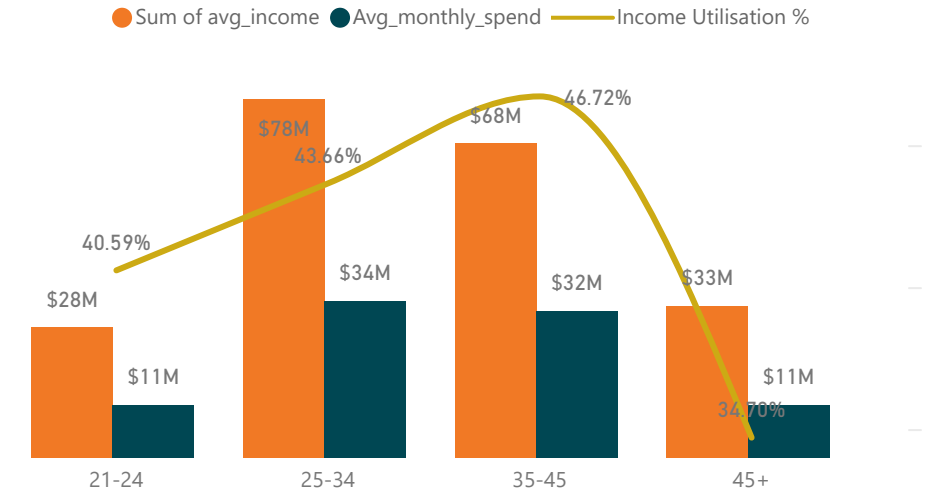
Average Income, Spend and Income Utilisation % by Age Group

● Sum of avg_income   ● Avg_monthly_spend   — Income Utilisation %

- $28M / $11M (21-24) — 40.59%
- $78M / $34M (25-34) — 43.66%
- $68M / $32M (35-45) — 46.72%
- $33M / $11M (45+) — 34.70%

Average Income, Spend and Income Utilisation % by Occupation

● Sum of avg_income   ● Avg_monthly_spend   — Income Utilisation %

- $80M / $41M (Salaried IT Employees) — 51.04%
- $27M / $13M (Freelancers) — 45.80%
- $35M / $15M (Salaried Other Employees) — 42.10%
- $44M / $15M (Business Owners) — 33.22%
- $21M / $6M (Government Employees) — 29.00%

Unutilised Income by Age Group

- 45+ : 60K
- 35-45 : 53K
- 25-34 : 51K
- 21-24 : 40K

Unutilised Income by Occupation

- Business ... : 69K
- Salaried I... : 61K
- Governm... : 52K
- Salaried ... : 38K
- Freelanc... : 35K