

Insights:

- I have credit card spends data from 2014-2015 and from this data these are valuable insights.
- Overall, Females are having more no of Credit cards than male.
- Overall, Silver card type has highest no of transactions than other types.
- Mumbai, Bangaluru, Ahmadabad & Delhi are top 4 cities with most spends with credit card.
- Most No of transactions are done by females in Bangaluru city and for male in Ahmadabad.
- It has observed that females are spending money via credit cards mainly in grocery, food & paying other bills(household).
- It has been observed that from Dec 2014 to May 2015 trend of credit cards are decreasing for females. On other hand there is rise & fall in male over this period.

Recommendations:

- Credit card spends trend is decreasing for females from Dec 2014 to May 2015 so credit cards company should come with better offers & discount to increase the spends.
- The transactions of credit card is lowest in case of travel. Credit card company can tie up with digital booking platforms such as make my trip, booking.com and other companies to provide some discounts or vouchers.