



4000

Active Customers

206.63M

Average Income

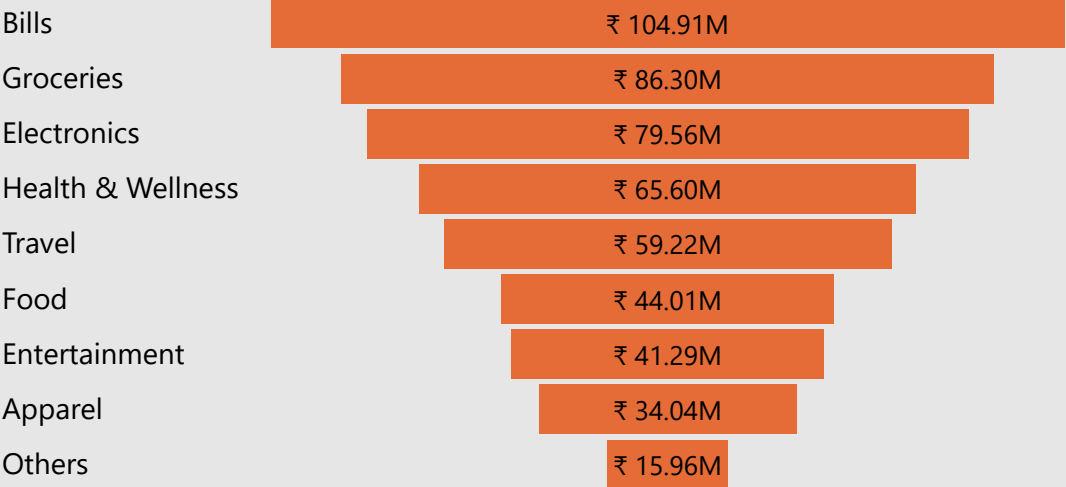
88.48M

Average Spend

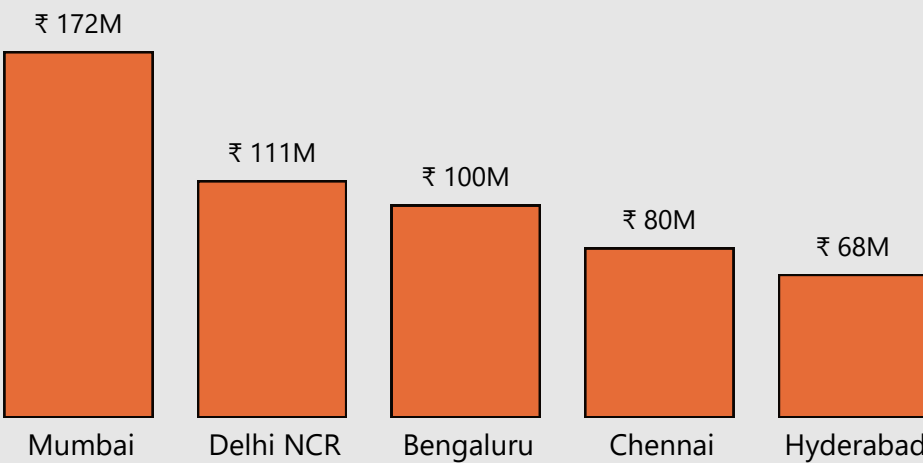
42.82%

Income Utilization

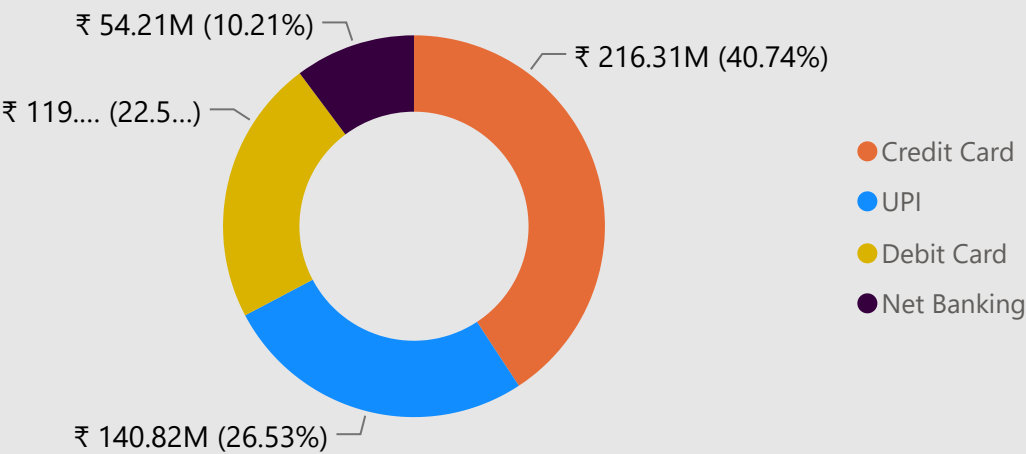
Sum of Spend by Category



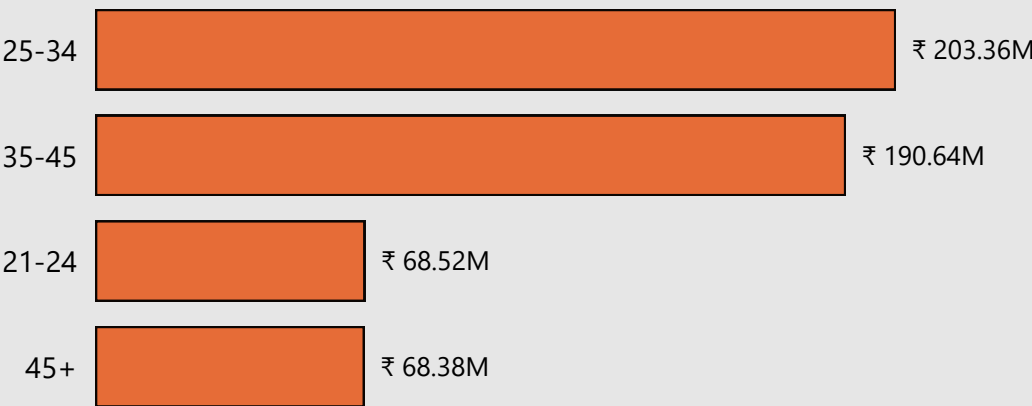
Sum of Spend by City



Sum of Spend by Payment type



Sum of Spend by Age Group



Gender

Female

Male

Marital status

Married

Single

Occupation

Business Owners

Freelancers

Government Employees

Salaried IT Employees

Salaried Other Employees

MITRON BANK

206.63M

Average Income

3136

Count of Married

864

Count of Unmarried

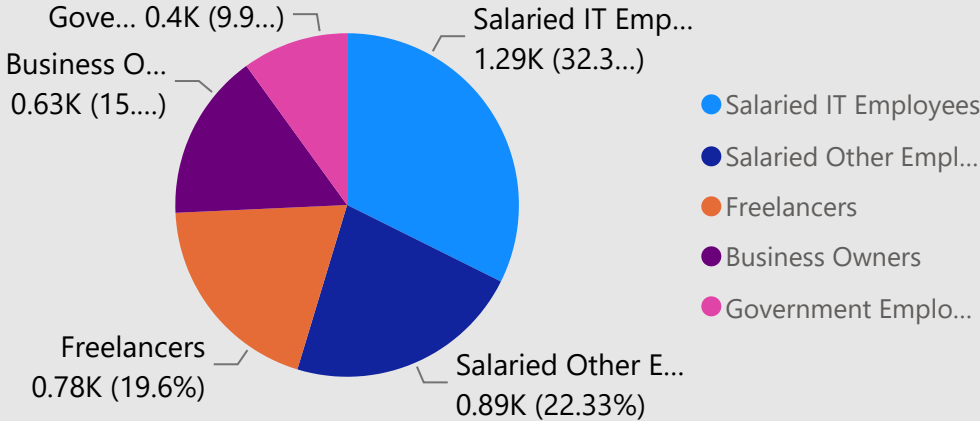
1403

Count of Female

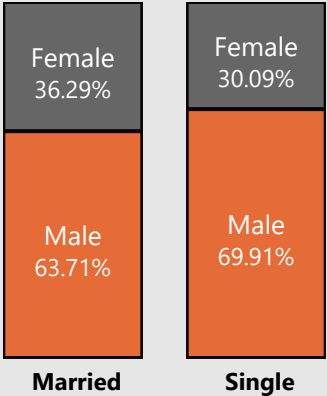
2597

Count of Males

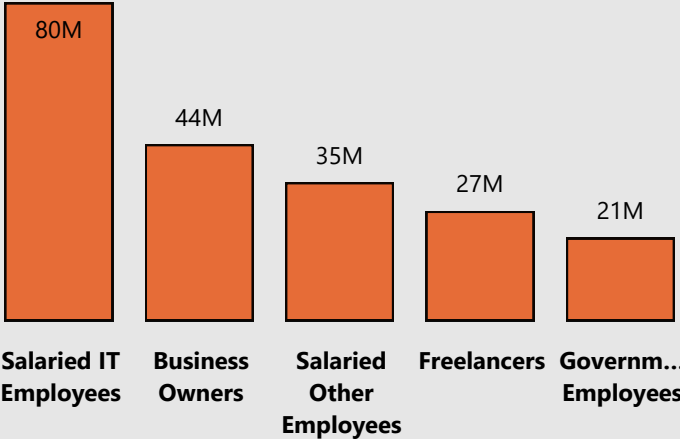
Active Customers by Occupation



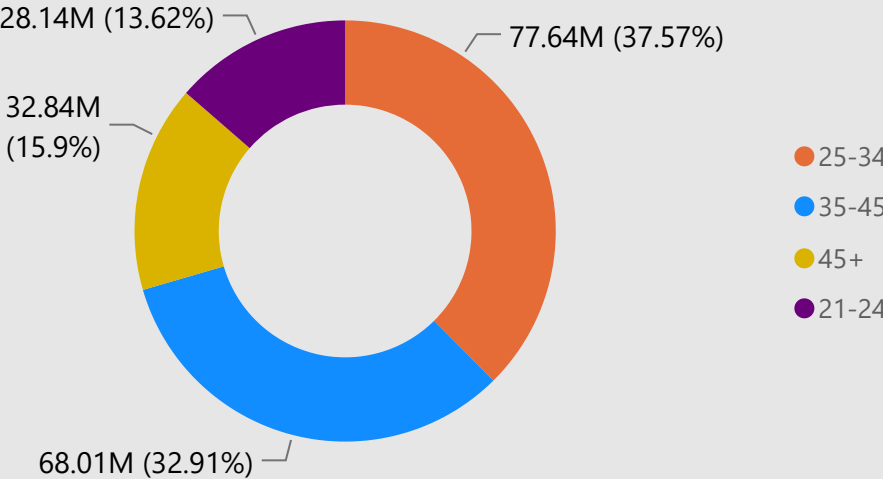
Average Income by Marital status and Gender



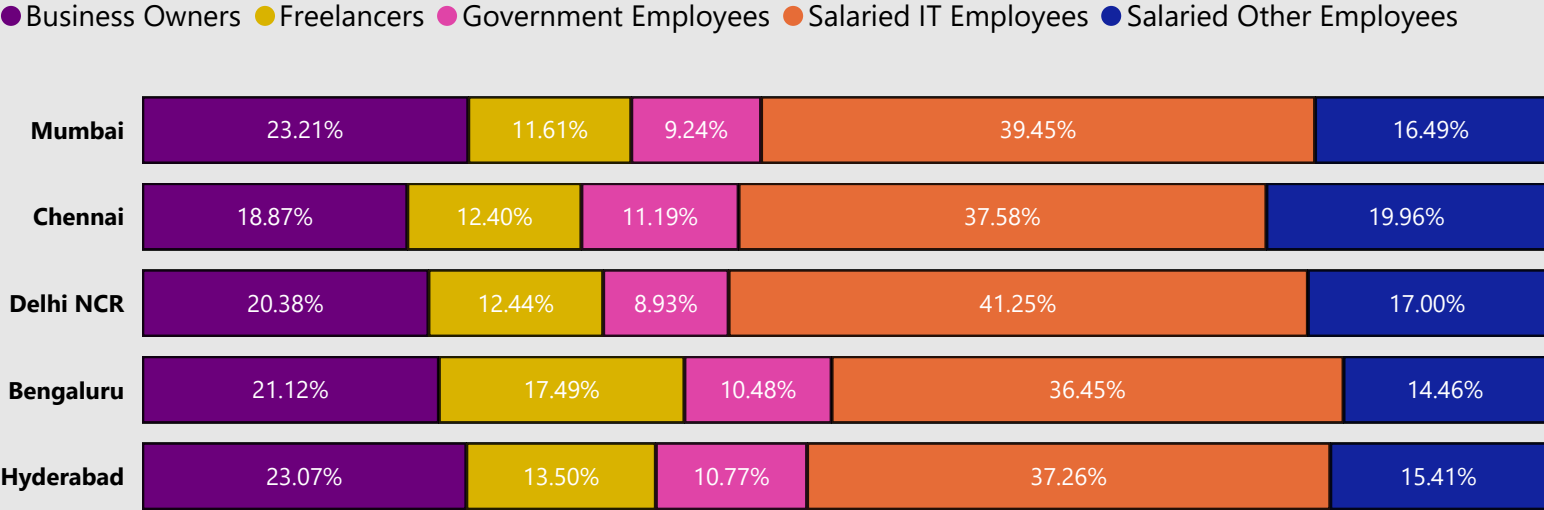
Average Income by Occupation

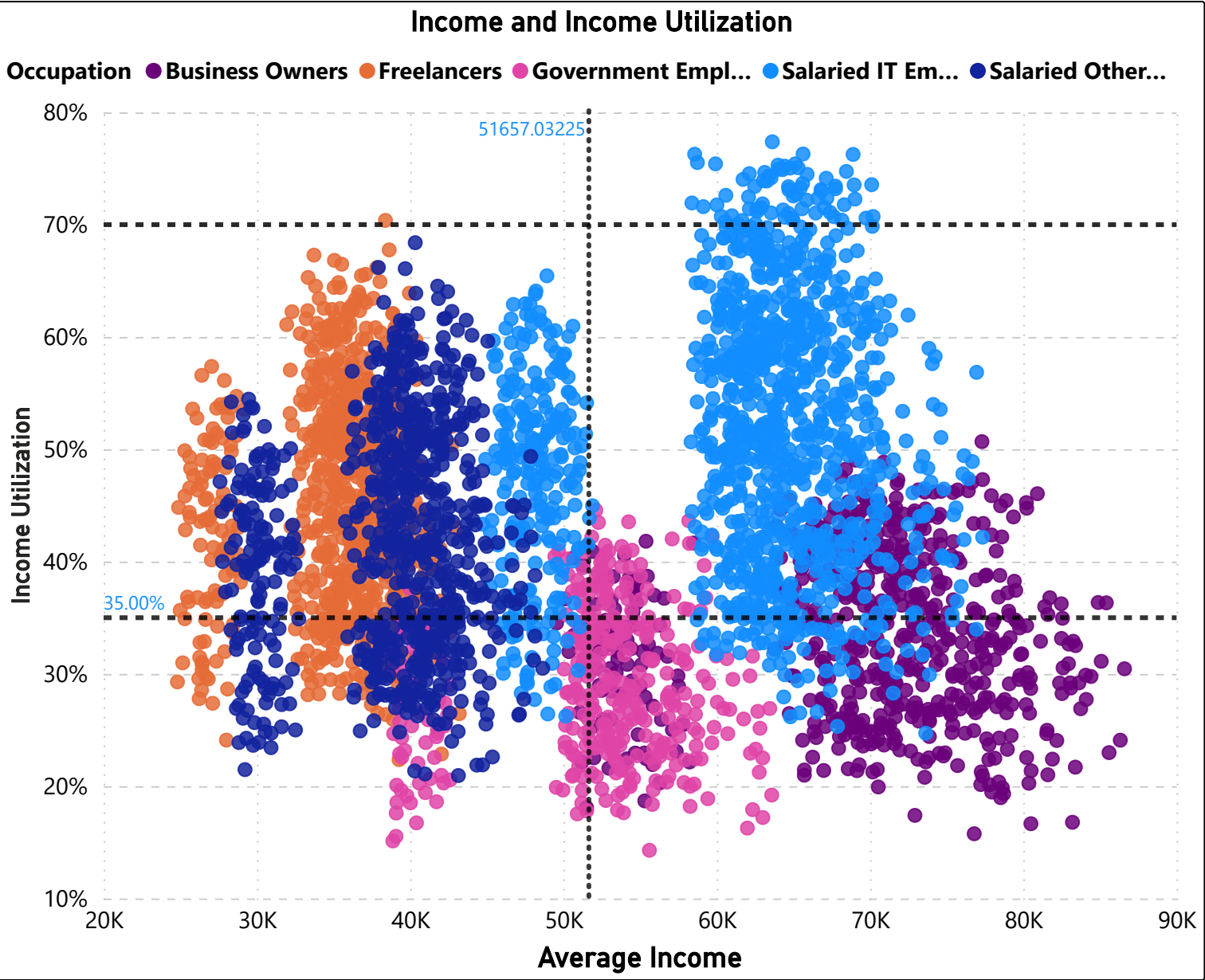


Average Income by Age Group



Average Income by City and Occupation





Occupation	Age Group	Average Income	Average Spend	Income Utilization
Salaried IT Employees	35-45	27742513	1,51,47,484.67	54.60%
Salaried IT Employees	25-34	28613901	1,50,15,587.33	52.48%
Freelancers	35-45	11317294	53,99,801.00	47.71%
Salaried IT Employees	21-24	12826386	60,59,640.50	47.24%
Freelancers	25-34	9787845	45,91,964.83	46.91%
Salaried Other Employees	35-45	12578967	56,06,115.50	44.57%
Salaried Other Employees	25-34	12597737	54,67,935.83	43.40%
Freelancers	21-24	3007343	12,78,774.67	42.52%
Salaried IT Employees	45+	10397777	43,97,338.17	42.29%
Freelancers	45+	3373189	13,19,232.50	39.11%
Salaried Other Employees	21-24	4731136	18,33,891.17	38.76%
Business Owners	35-45	11469453	41,37,275.00	36.07%
Salaried Other Employees	45+	4734699	16,77,338.50	35.43%
Business Owners	25-34	16473028	57,49,018.83	34.90%
Business Owners	21-24	4899576	15,35,996.67	31.35%
Government Employees	35-45	4903013	14,82,628.50	30.24%
Government Employees	25-34	10164461	30,68,357.17	30.19%
Business Owners	45+	11315386	32,45,161.00	28.68%
Government Employees	21-24	2671885	7,12,209.83	26.66%
Government Employees	45+	3022540	7,57,207.50	25.05%
Total		206628129	8,84,82,959.17	42.82%

# Insights

- In terms of spending money people from Mumbai is leading with ₹172M followed by Delhi(₹ 111M). Age group between 25-34 are spending more money than others(₹ 203M).
- Bills is the highest spend category with ₹ 104M which is almost 85% greater than least category which is other (₹15.96M)
- Salaried IT Employees are having more average income than others as they owns 38.51% of total average income followed by Business Owners (21.37%) .Government employees hold 10.05% at the bottom.
- Single males are spending more money on electronics on other side single females have tend to spend most on Apparel.

## Recommendations

- Bank can introduce exclusive credit card for Salaried IT Employees as they have income utilization of more than 50% which is more than average income utilization all together.
- Bank can introduce card with maximum reward points or cashback on bills paid by our credit cards by this we can capture maximum market share.
- Bank can have tie-ups for special discount with famous 'Electronics' and 'Apparel' brands to encourage new and existing members to shop by using our credit card for better engagement
- Salaried other and Freelancers must be second most targeted customers segment for credit card as most of them having income between ₹ 30K to ₹ 50K and income utilization between 35% to 70% we can introduce exclusive credit card for the same.