

## **MITRON BANK**

#### Task

Provide Insights to the top-level Management & Product Strategy Team in the Banking Domain.



Home



#### **Demographic**

Classify the customers based on available demography such as age group, gender, occupation etc.



#### **Income**

Categorizing
customers based
on available
income,
considering factors
such as age group,
gender, and
occupation. This
segmentation will
provide valuable
insights for
targeted audience.



#### **Expenditure**

Understanding customer spending patterns in specific categories allows us to customize offers and tailor them effectively.



#### **Utilization**

Utilization% of income as a key metric



#### Resources

Resources & notes with email id.



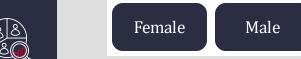
## Demographic





**Demographic** 

Income





Mitron Bank is a legacy financial institution headquartered in Hyderabad. They want to introduce a new line of credit cards, aiming to broaden its product offerings and reach in the financial market.

### **Overview**





**Saving** 

₹118.1M

Saving\*

864K

**Transactions** 







4000

2597

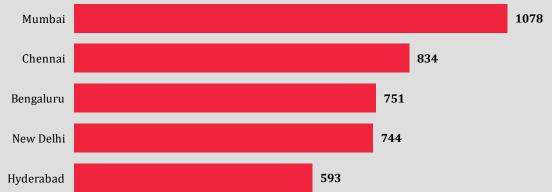
Male

**Customers** 

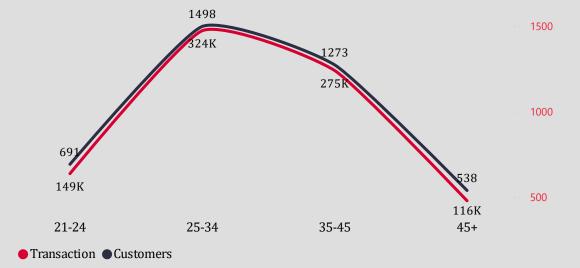


**Female** 





#### **Customer Distribution & Transactions by Age**





























## **Overview**

Income\*

₹408M

**●** 25-34 **●** 35-45 **○** 45+ **●** 21-24

Age

₹206.6M ₹2.48bn

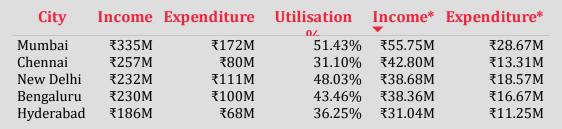
**Annual Income** 

₹1.24bn

**Income** 

**Marital Status** 

Married Single

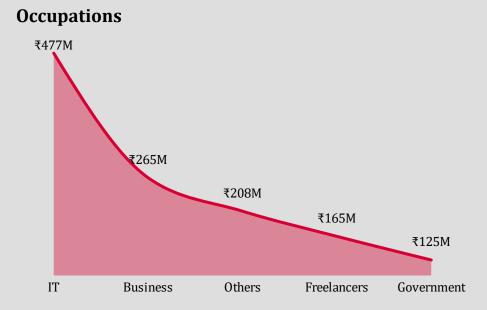


#### Gender

`— ₹1,003M



## ₹169M — ₹237M ₹197M ₹466M





## Expenditure DASHBOAR

















### **Overview**

₹88.48M

Expense\*

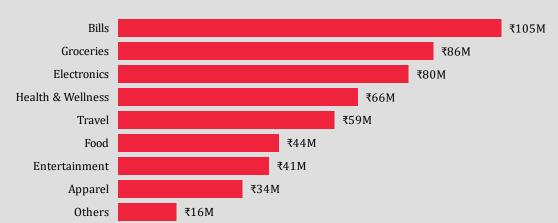
**₹1.06bn**Annual Expense

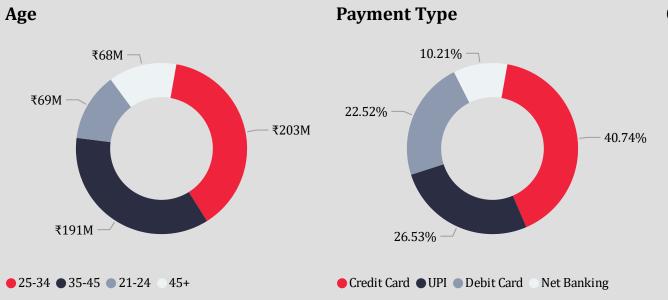
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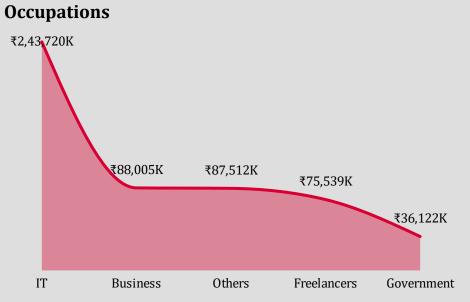
Expense

₹530.9M











## Utilization **DASHBOARD**



Month

 $\vee$ 





Demographic









Female	Male	

Married

Single

## **Overview**

<b>17</b>	.4	5	<b>%</b>
Cre	dit	Ca	rd

Age

42.82%

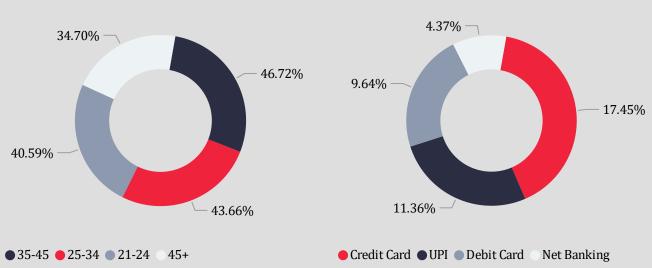
Utilization

4.37%

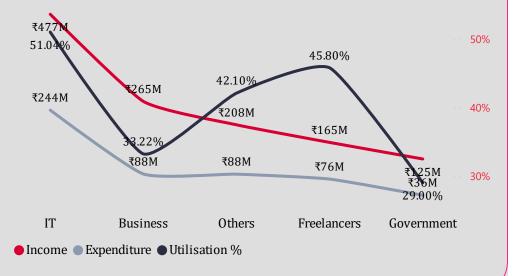
**Net Banking** 

_	Category	Credit Card	Debit Card	Net Banking	UPI	Total
+	Apparel	1.13%	0.67%	0.28%	0.66%	2.75%
+	Bills	3.74%	2.04%	0.87%	1.81%	8.46%
+	Electronics	2.84%	1.27%	0.60%	1.71%	6.42%
+	Entertainment	1.38%	0.67%	0.33%	0.96%	3.33%
+	Food	1.24%	0.74%	0.36%	1.21%	3.55%
+	Groceries	2.19%	1.73%	0.74%	2.31%	6.96%
+	Health &	2.23%	1.33%	0.58%	1.15%	5.29%
+	Others	0.55%	0.27%	0.13%	0.34%	1.29%
+	Travel	2.15%	0.94%	0.48%	1.22%	4.78%

#### **Payment Type**



#### **Occupations**



# Resources DASHBOARD













Codebasics Resume Project instructions & datasets: *Link* 

Icons Used in Dashboard: Link

Canvas Background Image: *Link* 

Mitron Bank Logo Maker: *Link* 

### **Interactive report by**

Pranav Bhoge @ Data Analyst

Do you have any question related to report/dashboard? Please email <a href="mailto:pranavsbhoge@gmail.com">pranavsbhoge@gmail.com</a>

#### **Note**

Average income Utilization% of customers = Average spends/ Average income.

The higher the average income Utilization%, the more is their likelihood to use credit cards.