



Mitron Bank

Introduction of New Credit Card line

Analysis by – Rajish Nair

MITRON BANK

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.



Project Details

AtliQ Data Services came to know about that mitron bank want to introduce new line of credit card through an internal link and approached Mitron Bank with a proposal to implement this project.

However, strategy director of Mitron Bank, Mr.Bashnir Rover is skeptical and asked them to do a pilot project with the sample data before handing them the full project.

They have provided a sample dataset of 4000 customers across five cities on their online spend and other details.

Peter Pandey is a data analyst at AtliQ Data Services and asked by his manager to take over this project. His role is to analyse the provided sample data and report key findings to the strategy team of Mitron Bank.

Task

Design a dashboard with your metrics and analysis. The end users of this dashboard are top-level management and product strategy team.

Present insights to Mr.Bashnir Rover & team. Be creative and concise with your presentation.

This analysis is expected to guide them in tailoring the credit cards to customer needs and market trends.

The Datasets

Dim_customers

4000 Rows

Fact_spends

86400 Rows

Dataset Name	Columns	Description
dim_customers	customer_id	Unique ID assigned to each customer.
	gender	Gender of the customer (Male, Female).
	age_group	Categorizes customers into age groups (21-24, 25-34, 35-45, 45+).
	marital_status	Marital status of the customer (Single, Married).
	city	City of residence for the customer (Mumbai, Delhi-NCR, Chennai, Hyderabad, Bengaluru).
	occupation	Occupation or profession of the customer (Salaried IT Employees, Salaried Other Employees, Business Owners, Freelancers, Government Employees).
	average_income	Monthly average income of the customer (in INR).
fact_spends	customer_id	Unique ID linking to the dim_customer table.
	month	Month in which spending was recorded (May, June, July, August, September, October).
	category	Category of spending (Entertainment, Apparel, Electronics, etc).
	payment_type	Type of payment used by the customer (Debit Card, Credit Card, UPI, Net Banking).
	spends	Total amount spent by the customer in the specified month, category, and payment type.

Customer

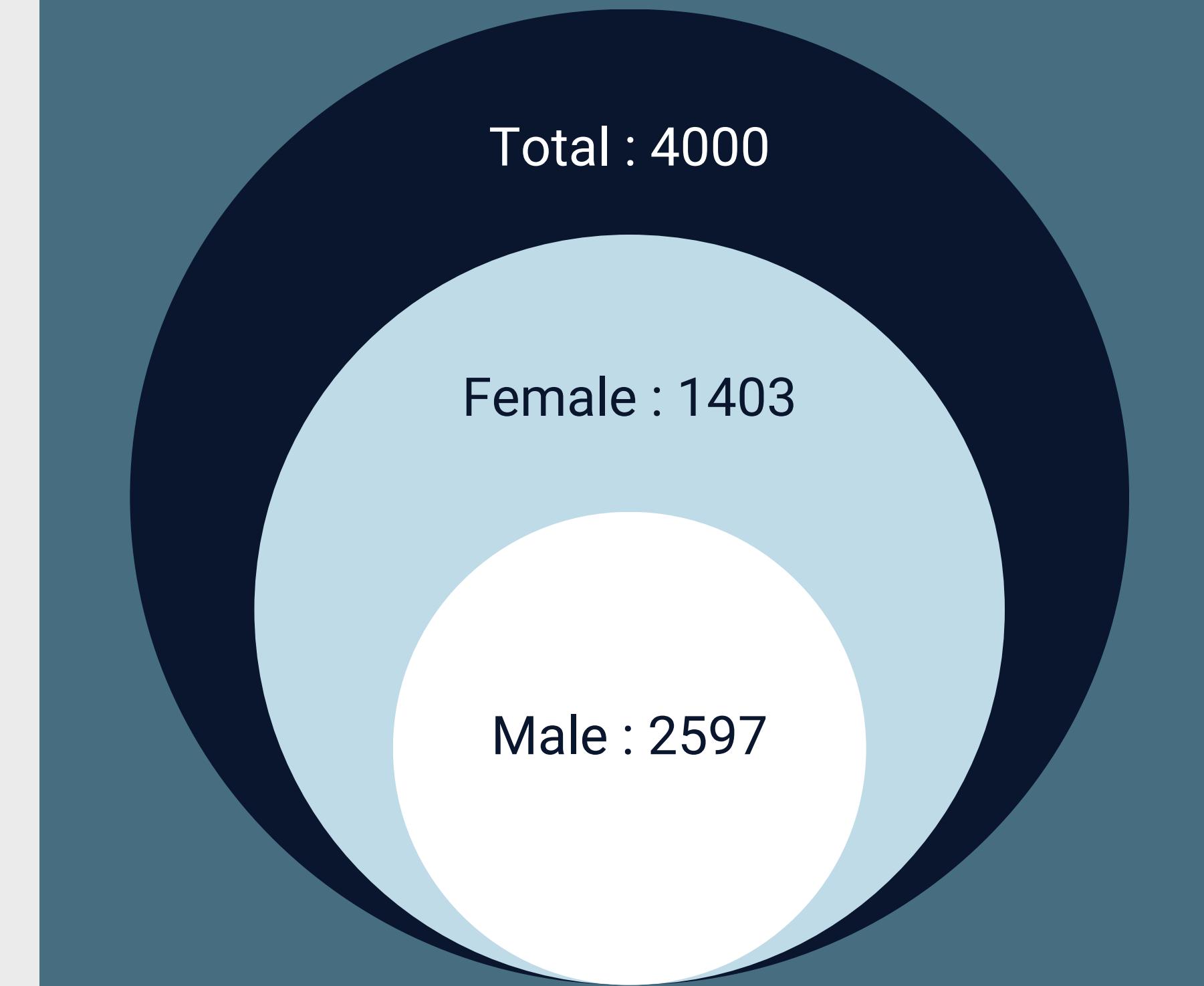
Demographic Brief

City with Highest Customers

Mumbai (1078)

Age group with Highest Customers

25-34 (1498)



Mitron Bank

Customer Base

Most of customer are
MALE (gender)

2597

25-45

Most are of middle age
and younger group

Most of customers are
MARRIED

3136

1294

Most are SALARIED IT
EMPLOYEES

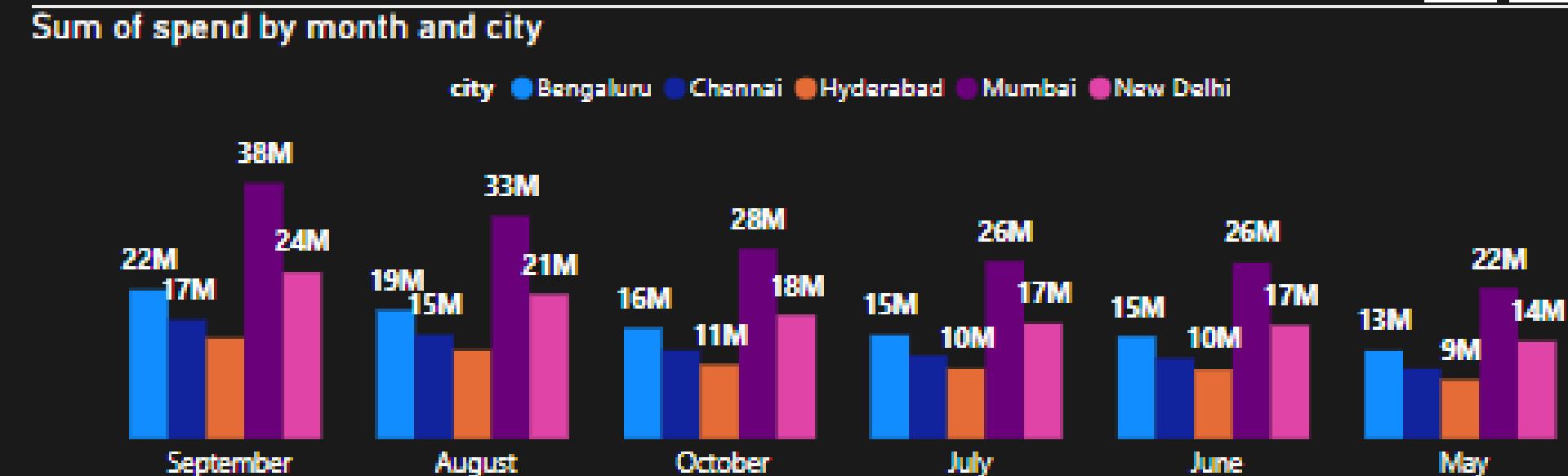
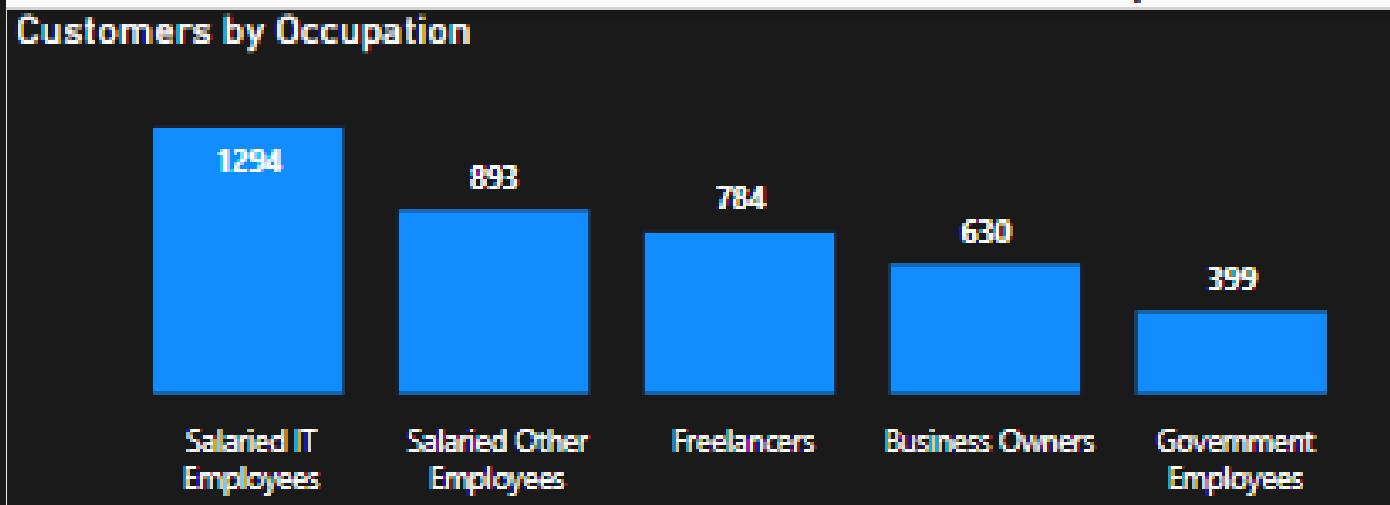


Demographic Insights

Number of **Salaried IT employees** are highest among occupation

78% of Customers are **Married**

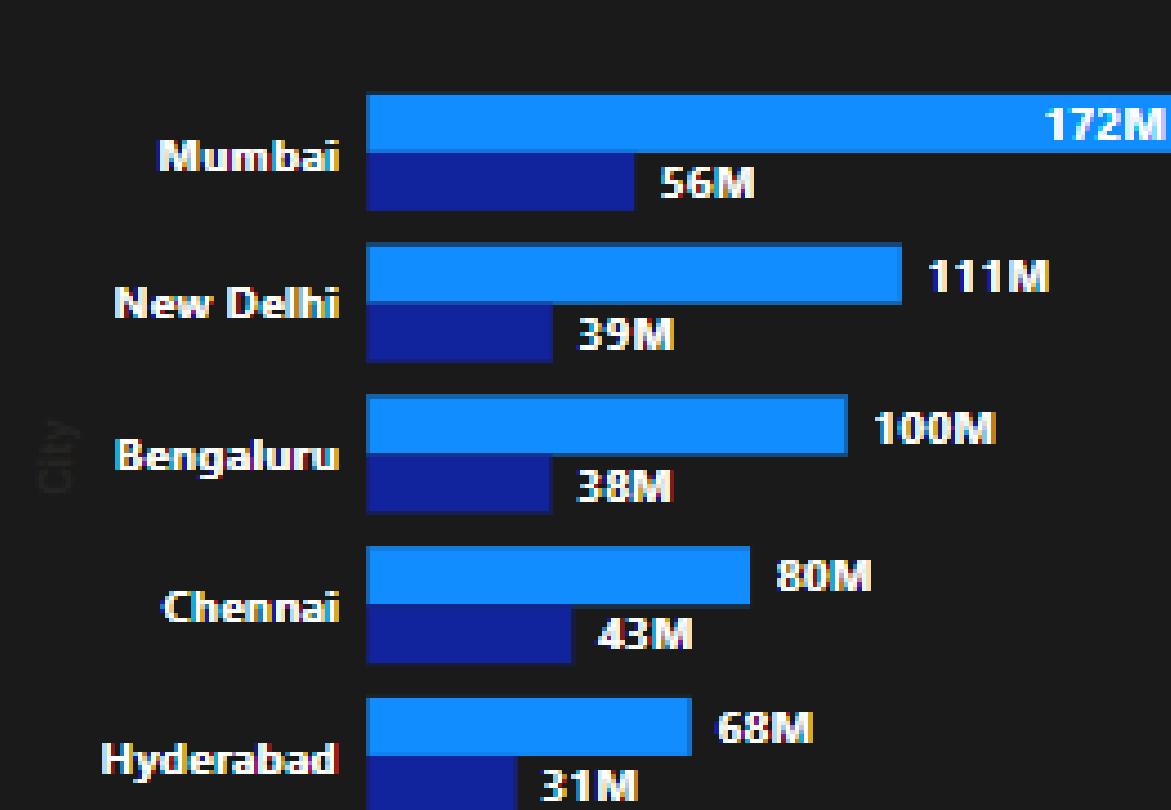
Age group of **25-34** have highest Customer base



Spending Insights

City wise Income and Spend

● Spend ● Income



Mumbai Customers are highest in spending

SEPTEMBER has highest spend among months

Spend on **BILLS** and **GROCERIES** is highest

CREDIT CARD is highest used among all payment type

SALARIED IT EMPLOYEES spend highest among all

Credit Card
21,63,08,873
Total Spend Value
UPI
14,08,23,223
Total Spend Value
Debit Card
11,95,57,229
Total Spend Value
Net Banking
5,42,08,430
Total Spend Value

Income Utilization

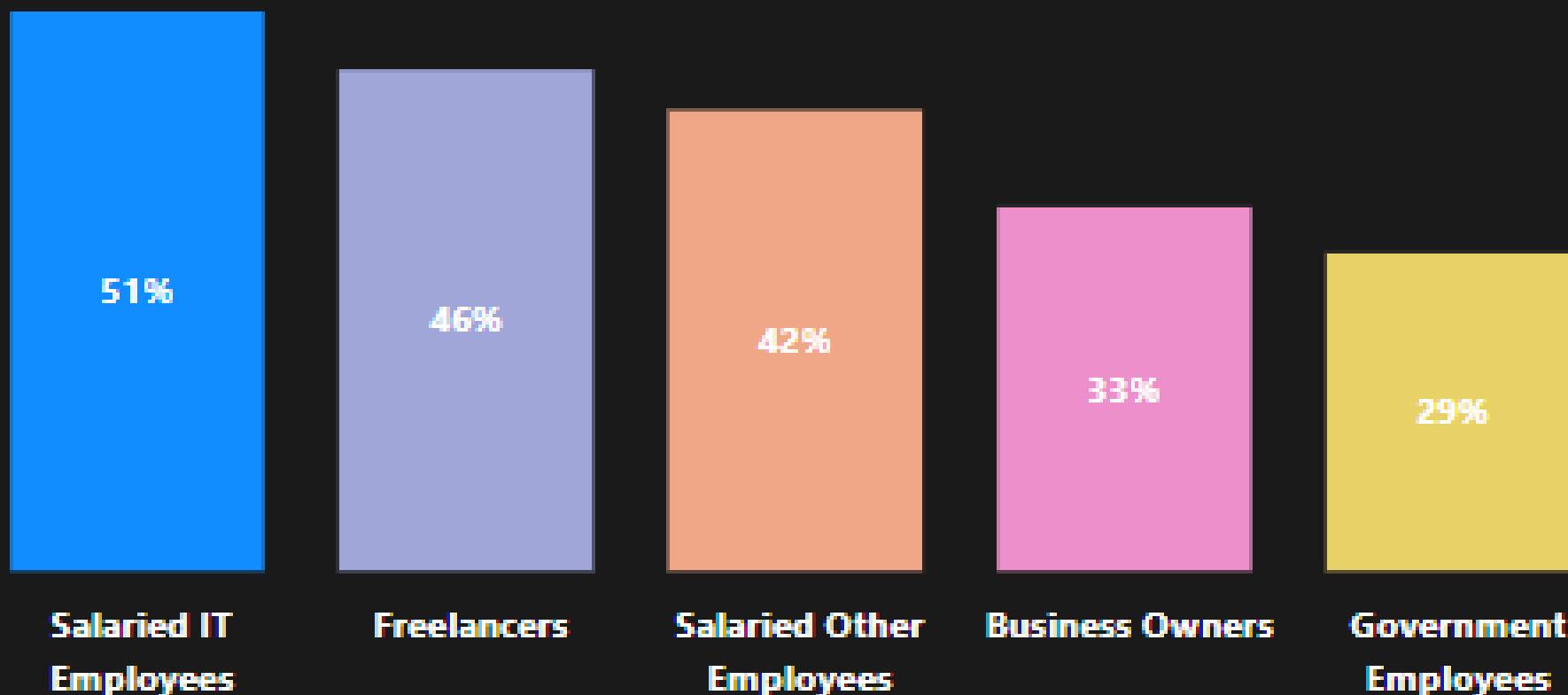
SEPTEMBER month is highest amount income utilization

MALE utilize income more than Female

Mumbai utilize more among all cities

SALARIED IT EMPLOYEES utilize most of income among all

income_utilization by occupation



Recommendations

Focus more on younger aged customers for higher spend using credit cards

City specific offers to captivate more market

Enhanced limit for salaried IT customers who use most in all categories

Less Annual charges or waving of charges after some limit of use



Thanks

Team Code Basics for this resume project challenge