

Mitron Bank

Credit card Analysis

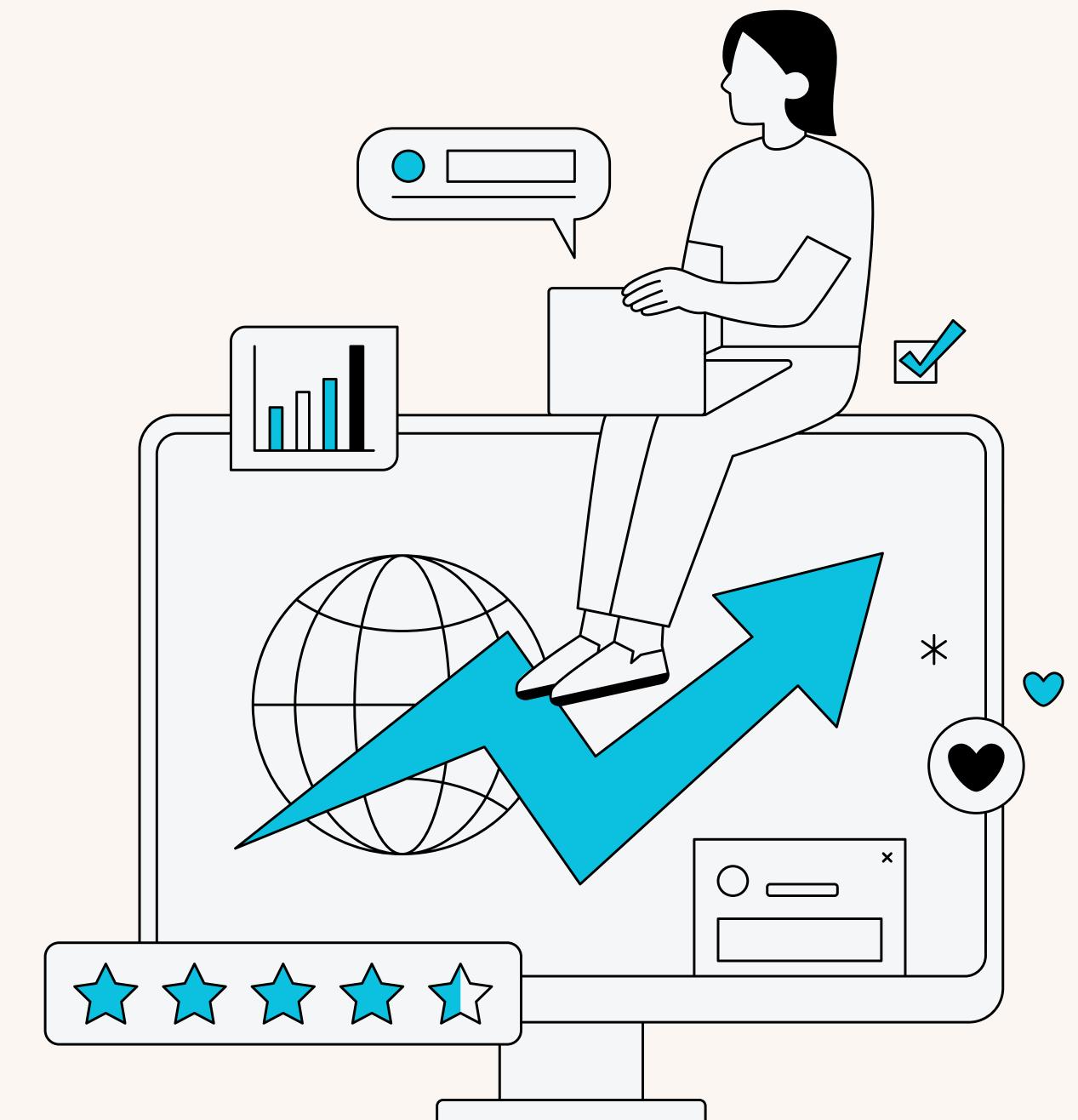


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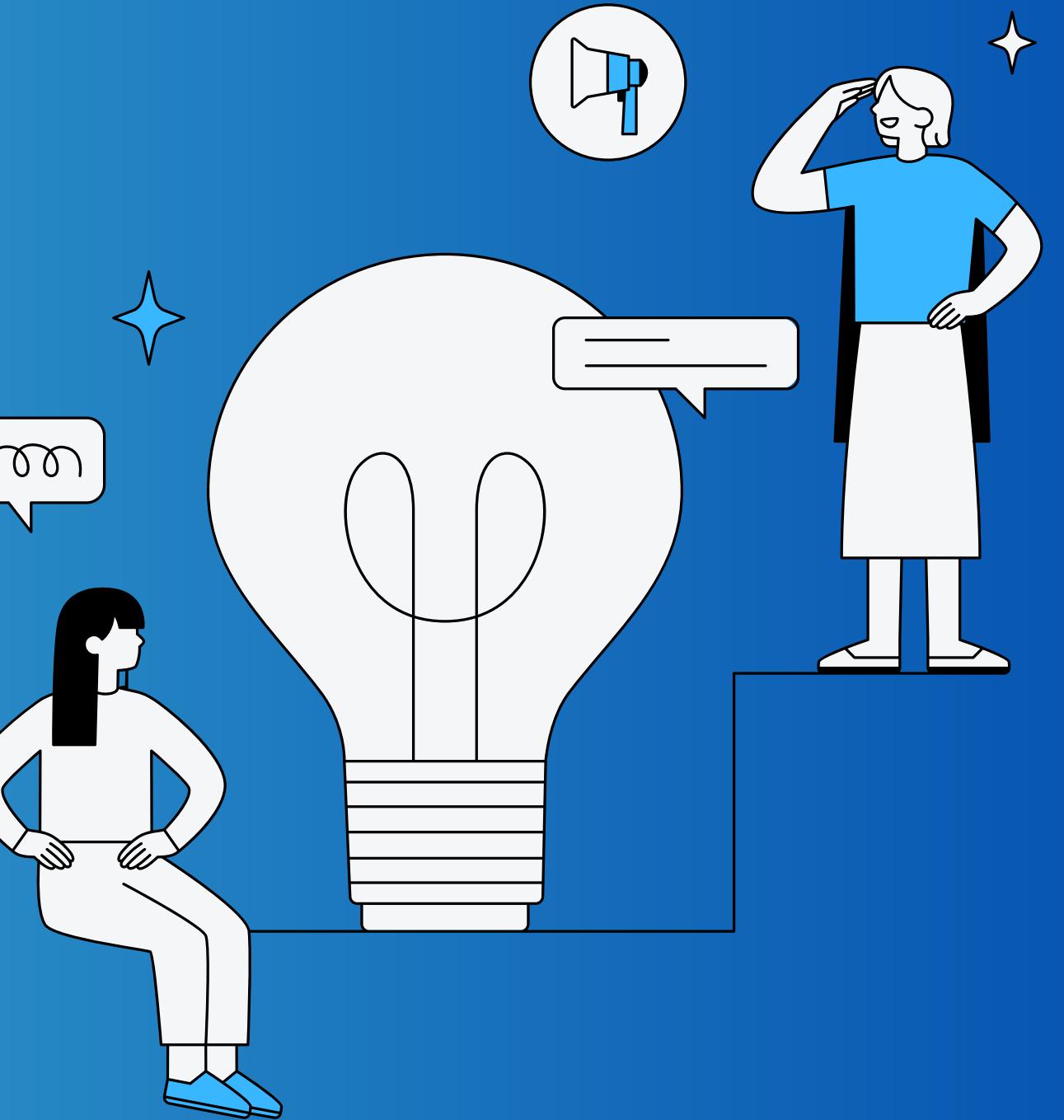
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Overview of Mitron Bank

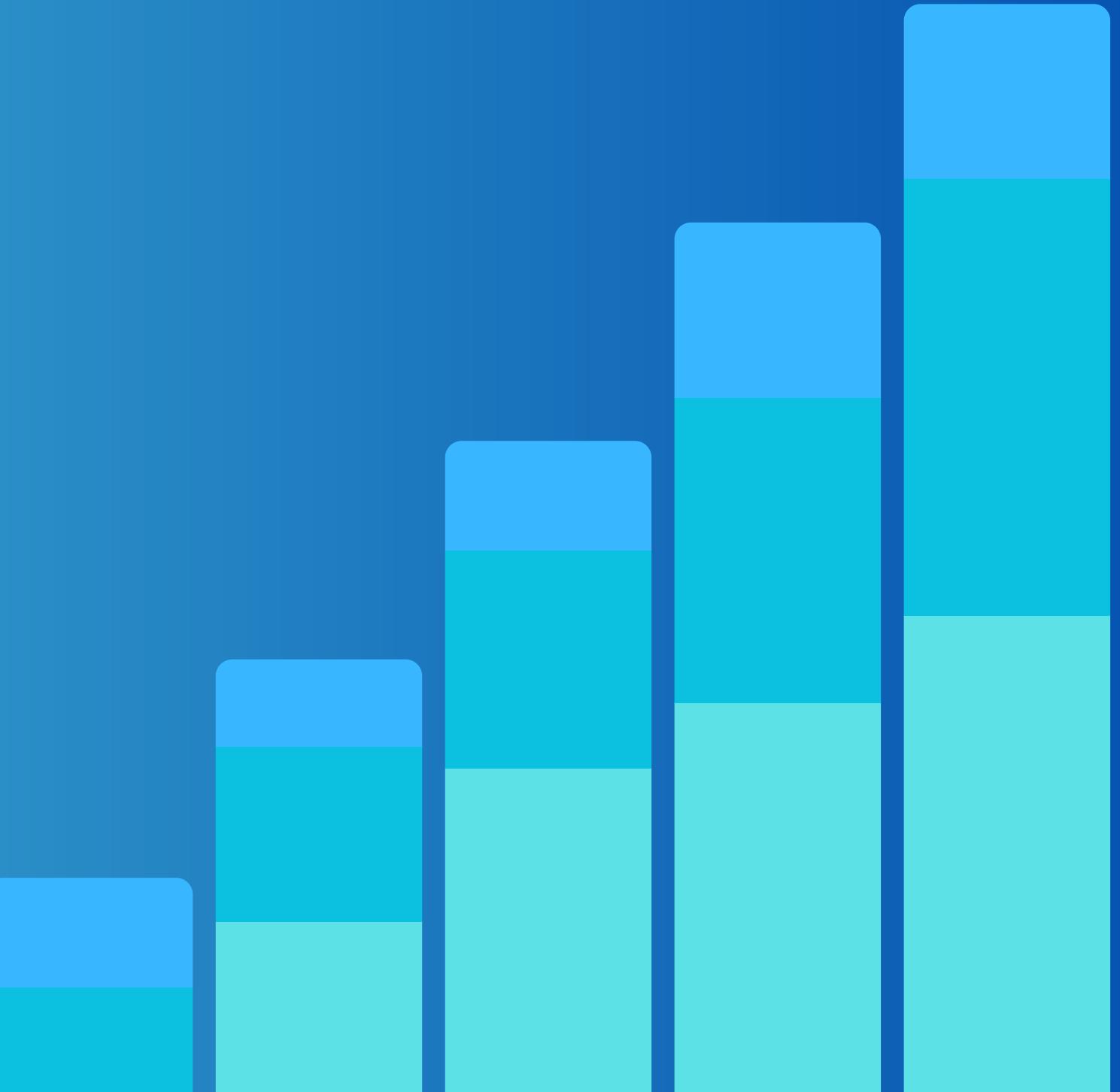
Mitron Bank is a legacy financial institution headquartered in Hyderabad. They want to introduce a new line of credit cards, aiming to broaden its product offerings and reach in the financial market.



Task to start our analysis

Business Challenge

- Mitron Bank's strategy director, Mr. Bashnir Rover, is skeptical about AtliQ's capabilities and wants proof of concept before committing to the full project.
- He provides sample data of 4,000 customers across five cities, including their online spend and other financial details.
- The goal is to analyze this data to identify key insights into customer spending habits, preferences, and potential target segments.

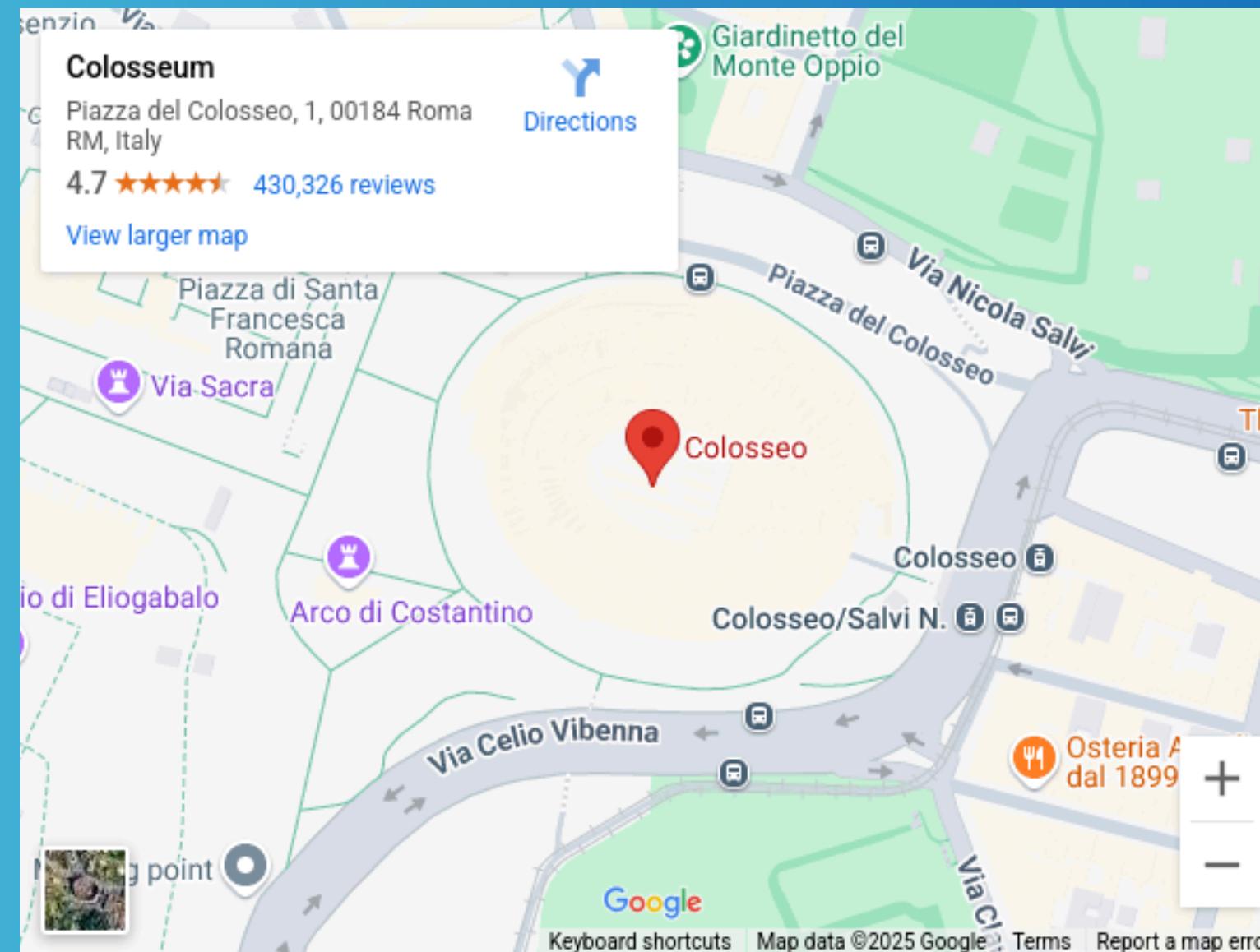


Project Overview

- Understanding customer behavior (e.g., spending patterns, income levels, city-wise trends).
- Segmenting customers based on spending habits, risk profiles, and creditworthiness.
- Tailoring credit card offerings (e.g., cashback, rewards, travel benefits) to attract different customer segments.
- Predicting market trends and competition analysis to position their product effectively.

Mitron Bank Market Presence

Mitron Bank is headquartered in Hyderabad. It expanded their services in 5 different cities like Bangalore, Mumbai, Chennai , Delhi and Hyderabad

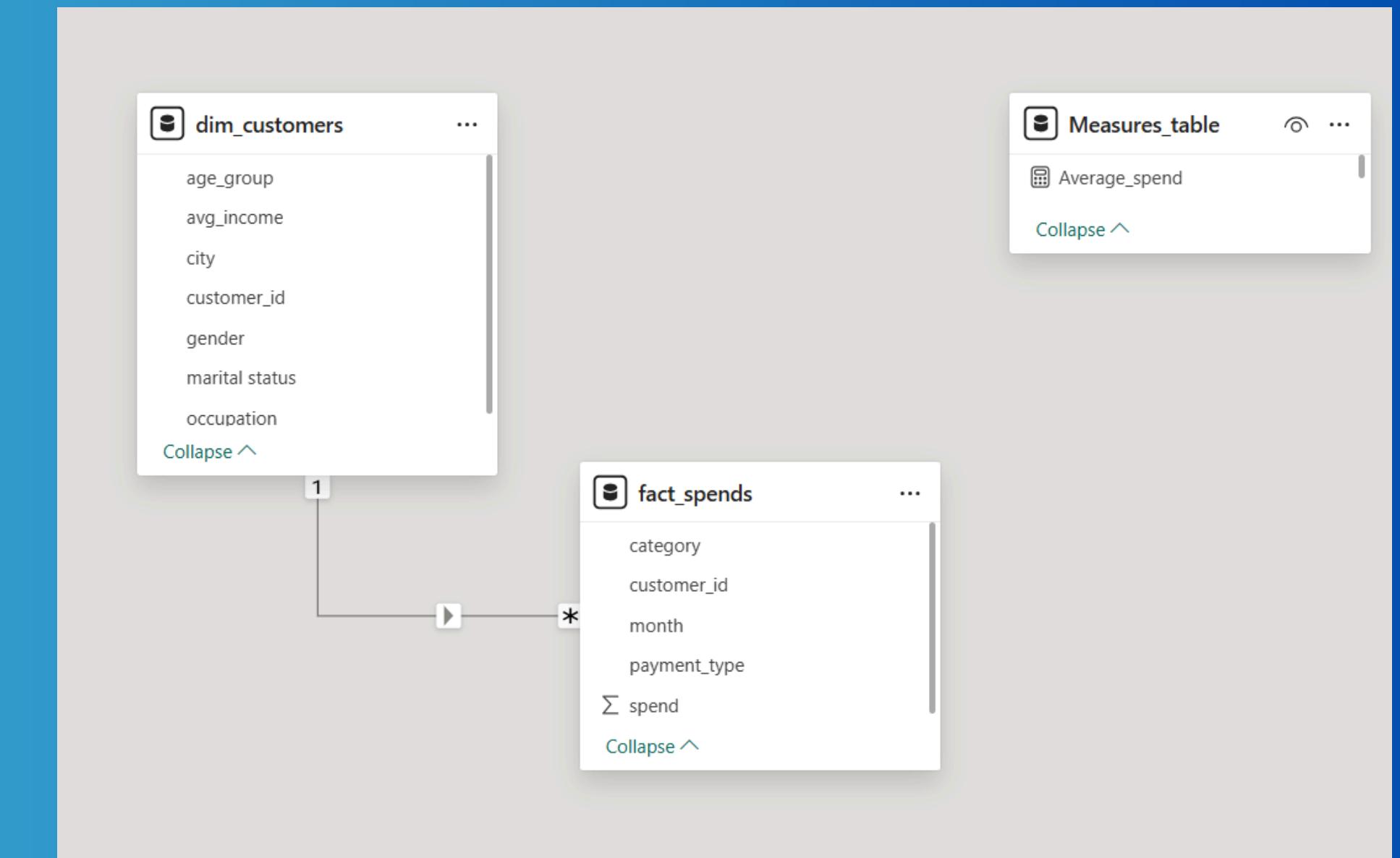


Dataset Overview

Excel files

Dim_customers , Fact_spends

Age_group	Category
avg_income	customer_id
city	month
customer_id	payment_type
gender	spend
marital_status	
occupation	



Power BI dashboard

Click here



Insights

Young & Urban Savvy: The majority of users fall in the 25-34 age group

Tech Professionals Lead the Way: Salaried IT employees , Govt employees & others dominate credit card usage,

City Hotspots: Mumbai & Chennai emerge as top cities where customers actively swipe their cards.

Men & Marriage Influence Spending: Married couple and men are highly interested in spending and swiping their credit cards

Categories that are highly spent on are Bills, Electronics and Tarvel .

Recommendations

Mitron Bank can craft exclusive tech-savvy, high-reward credit cards tailored for IT professionals, with perks like travel benefits, cashback on electronics, and premium memberships to attract this key segment!

Collaborate with e-commerce giants, travel agencies, and IT marketplaces to provide discounts and exclusive deals for tech professionals and frequent travelers.

Offer a no-cost EMI option on high-ticket electronics and travel bookings to make spending more flexible.

Extra Cashback & Reward Points – Customers earn 2X rewards on shopping, electronics, and travel during the festive season.

Zero-Cost EMI for Medical Expenses – Convert medical bills above ₹10,000 into 3 to 12-month EMIs with zero interest to ease financial burden.



Why This Works?

- Encourages high-value transactions in top spending categories.
- Creates a competitive edge with unique perks tailored to the target audience.
- Boosts customer engagement by making credit cards a lifestyle essential!

Swipe Smart, Live Limitless – Your Perfect Credit Partner Awaits!

Presented by Ramya Ramesetty

Thank you very much!

