MITRON BANK
STRATEGIC ANALYSIS FOR NEW CREDIT CARD LAUNCH

Demographic Analysis

Income Analysis

Spend Analysis

Overview

2597 Male

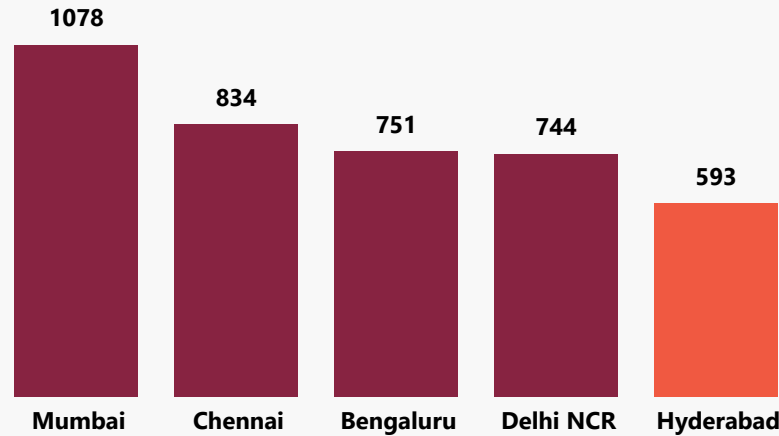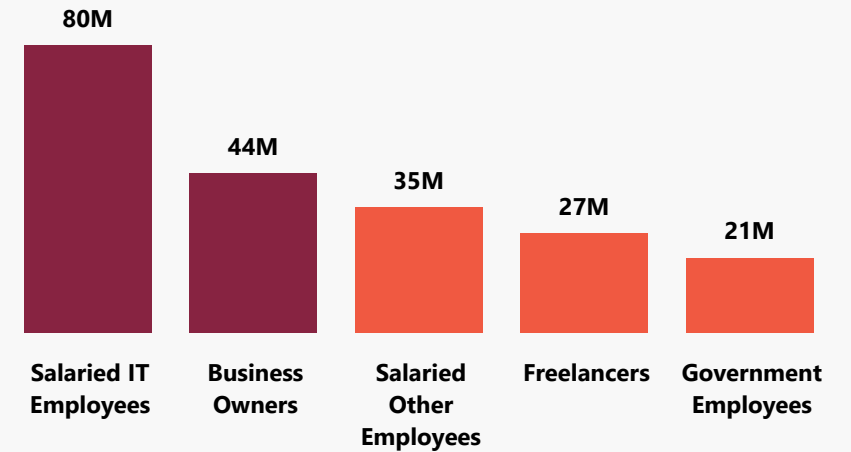**1403** Female
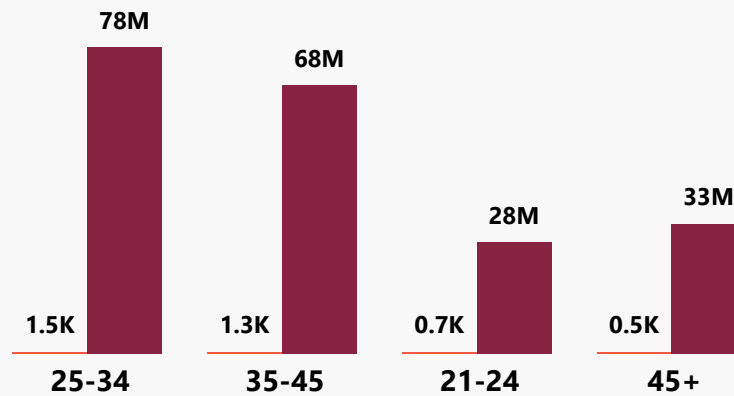
3136 Married

864 Single

Month
All

Gender
All

Age
All

City
All

City vs Customers

- Mumbai: 1078
- Chennai: 834
- Bengaluru: 751
- Delhi NCR: 744
- Hyderabad: 593

Occupation vs Income

- Salaried IT Employees: 80M
- Business Owners: 44M
- Salaried Other Employees: 35M
- Freelancers: 27M
- Government Employees: 21M

Age vs Income vs Customers

- 25-34: 78M / 1.5K
- 35-45: 68M / 1.3K
- 21-24: 28M / 0.7K
- 45+: 33M / 0.5K

● Count of customer_id ● Sum of avg_income

Customers vs Gender vs Marital Status
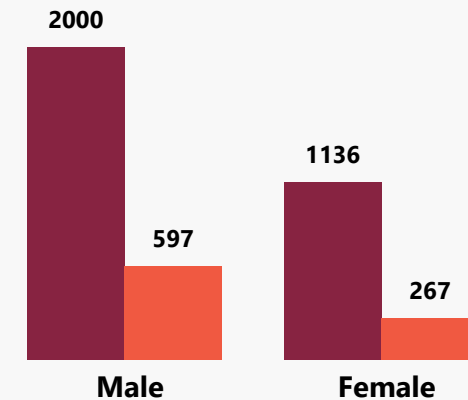
- Male: Married 2000, Single 597
- Female: Married 1136, Single 267

● Married ● Single

Dashboard Navigation

- Demographic Analysis
- **Income Analysis**
- Spend Analysis
- Overview

Key Metrics

4000 — Total Customers

207M — Total Income

Filters

- Month: All
- Gender: All
- Age: All
- City: All

Income Utilization % by month

Month	Utilization %
May	33%
June	38%
July	39%
Oct	42%
Aug	49%
Sep	56%
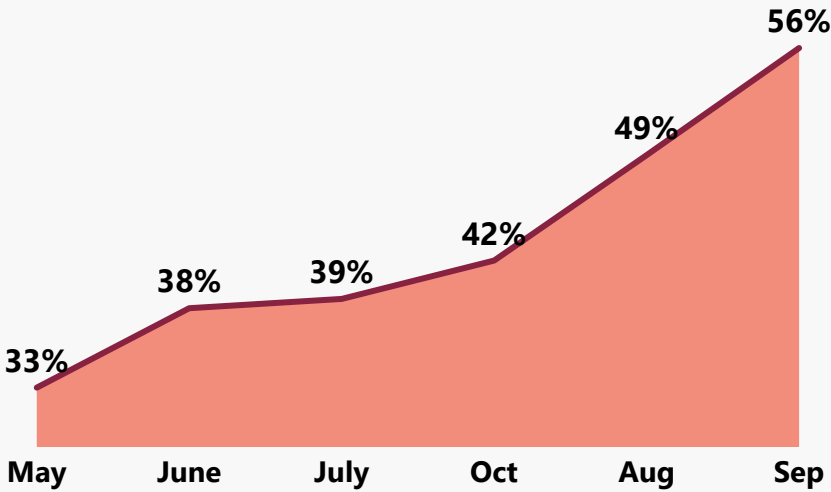
Customers & Average Income by Occupation

Legend: ● Customers — Average Income

Occupation	Customers	Average Income
Business Owners	630	70K
Salaried IT Employees	1294	61K
Government Employees	399	52K
Salaried Other Employees	893	39K
Freelancers	784	35K

Total income vs Gender

- 73M (35%) Female
- 134M (65%) Male

Legend: ● Male ● Female
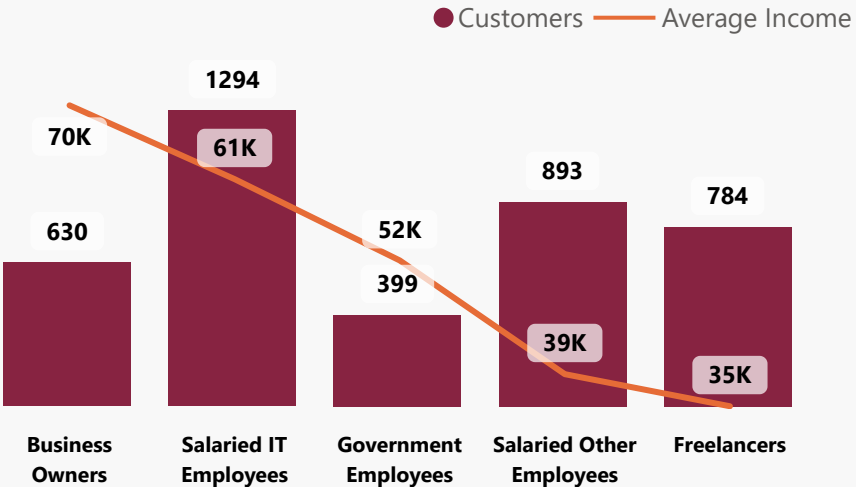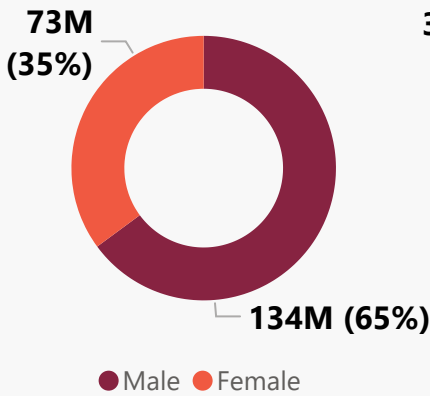
Total Income vs Marital Status
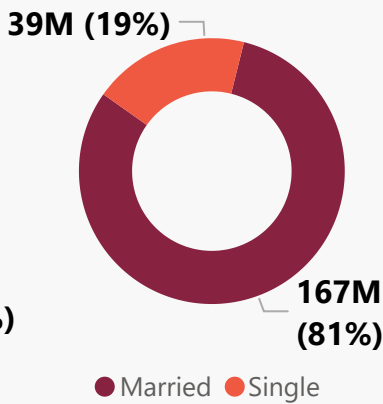
- 39M (19%) Single
- 167M (81%) Married

Legend: ● Married ● Single

Age vs Avg Income

Age	Avg Income
45+	61K
35-45	53K
25-34	52K
21-24	41K
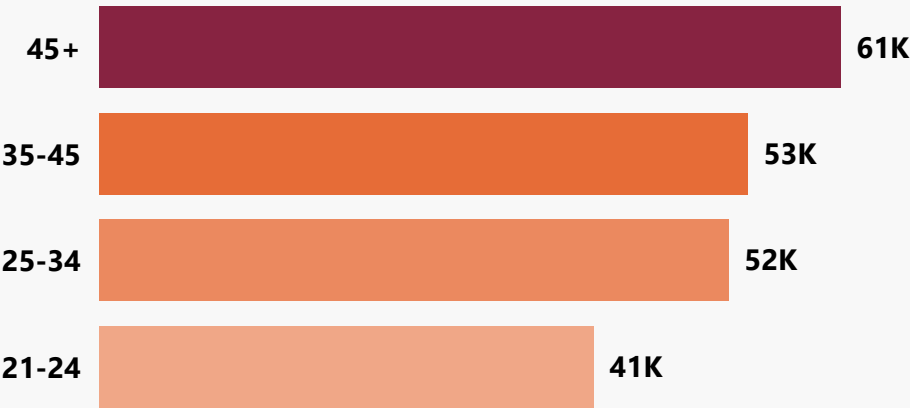
Spend Analysis

531M Total Spend
207M Total Income
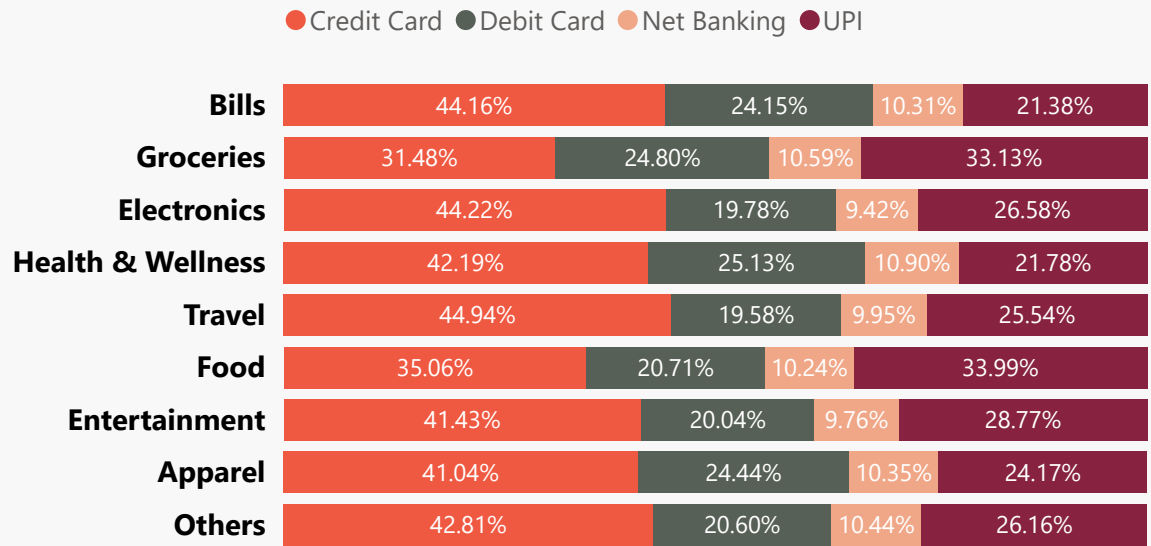
Month: All
Gender: ☐ Female
Age: All
City: All
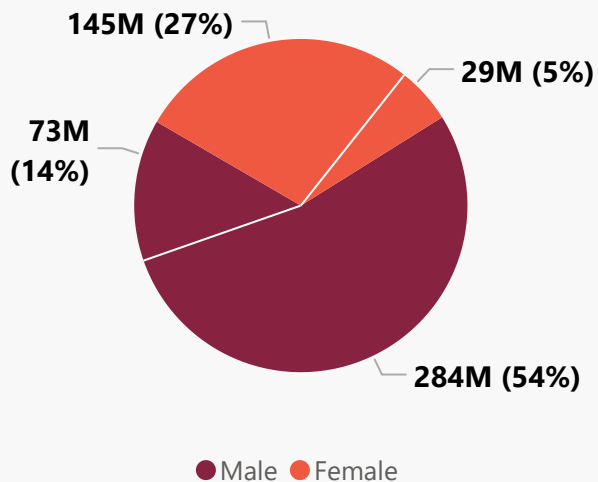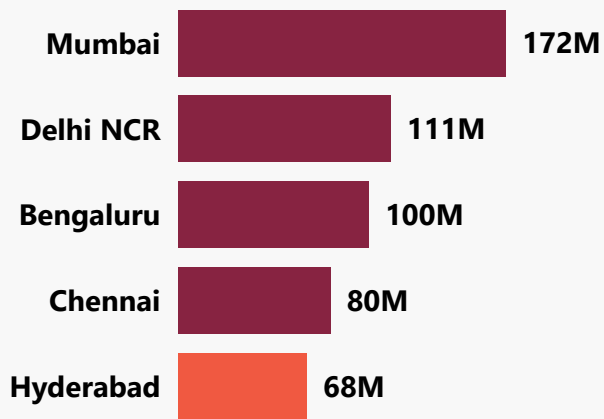
Spend by category and Payment type

● Credit Card ● Debit Card ● Net Banking ● UPI

Category	Credit Card	Debit Card	Net Banking	UPI
Bills	44.16%	24.15%	10.31%	21.38%
Groceries	31.48%	24.80%	10.59%	33.13%
Electronics	44.22%	19.78%	9.42%	26.58%
Health & Wellness	42.19%	25.13%	10.90%	21.78%
Travel	44.94%	19.58%	9.95%	25.54%
Food	35.06%	20.71%	10.24%	33.99%
Entertainment	41.43%	20.04%	9.76%	28.77%
Apparel	41.04%	24.44%	10.35%	24.17%
Others	42.81%	20.60%	10.44%	26.16%

Month vs Spend

- May: 68M
- June: 79M
- July: 81M
- Oct: 86M
- Aug: 101M
- Sep: 116M

Age vs Income vs Spend

● Sum of avg_income ● Sum of spend

Age	Sum of avg_income	Sum of spend
25-34	78M	203M
35-45	68M	191M
45+	33M	68M
21-24	28M	69M

Total spend vs Gender

- 145M (27%)
- 29M (5%)
- 73M (14%)
- 284M (54%)

● Male ● Female

City vs Spend

City	Spend
Mumbai	172M
Delhi NCR	111M
Bengaluru	100M
Chennai	80M
Hyderabad	68M

Demographic Analysis
Income Analysis
Spend Analysis
Overview

Income Utilization % is a metric used to measure the proportion of a customer's income that is being spent or utilized over a specific period. It helps financial institutions understand spending behaviors and financial health of their customers.

Formula:
Income Utilization % = (Total Spend/Total Income)× 100

Total Spend/Expenditure: The total amount of money spent by the customer over a specified period.
Total Income: The total income earned by the customer over the same period.

INSIGHTS
- Key clients are aged between 25-45.
- Individuals aged 25-34 and 21-24 prioritize Entertainment, Apparel, and Travel.
- Top spending categories: Bills, Groceries, Electronics, Health and Wellness, and Travel.
- Males and married individuals are prominent card users.
- Key clients include salaried employees and freelancers.
- Mumbai leads overall, with diverse spending patterns in Delhi NCR, Bengaluru, and Chennai.
- Festive months (August, September, and October) show peak spending and high-income utilization.