



# CZECHOSLOVAKIA BANK DATA ANALYSIS





DEMOGRAPHIC

LOAN

ACCOUNT

CARDS

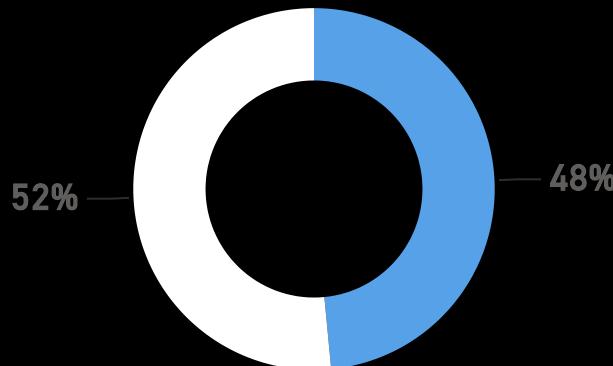
TRANSACTION

INSIGHTS

## DEMOGRAPHIC PROFILE

### GENDER RATIO

● FEMALE ● MALE



### AVERAGE SALARY OF CZECHOSLOVAKIA



9.03K

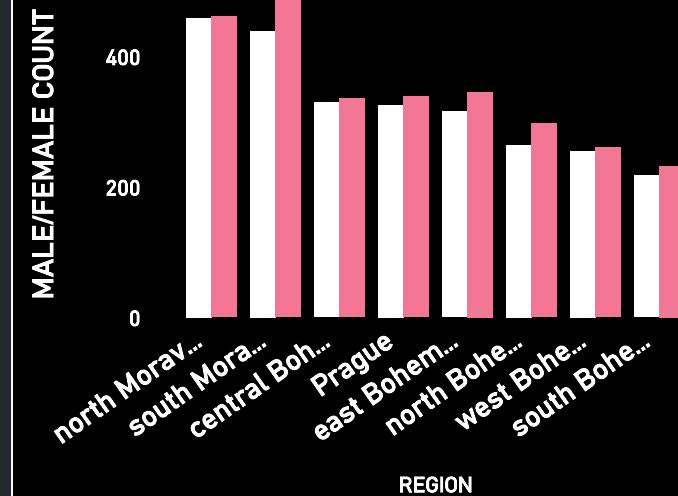
### TOTAL DISTRICTS IN CZECHOSLOVAKIA



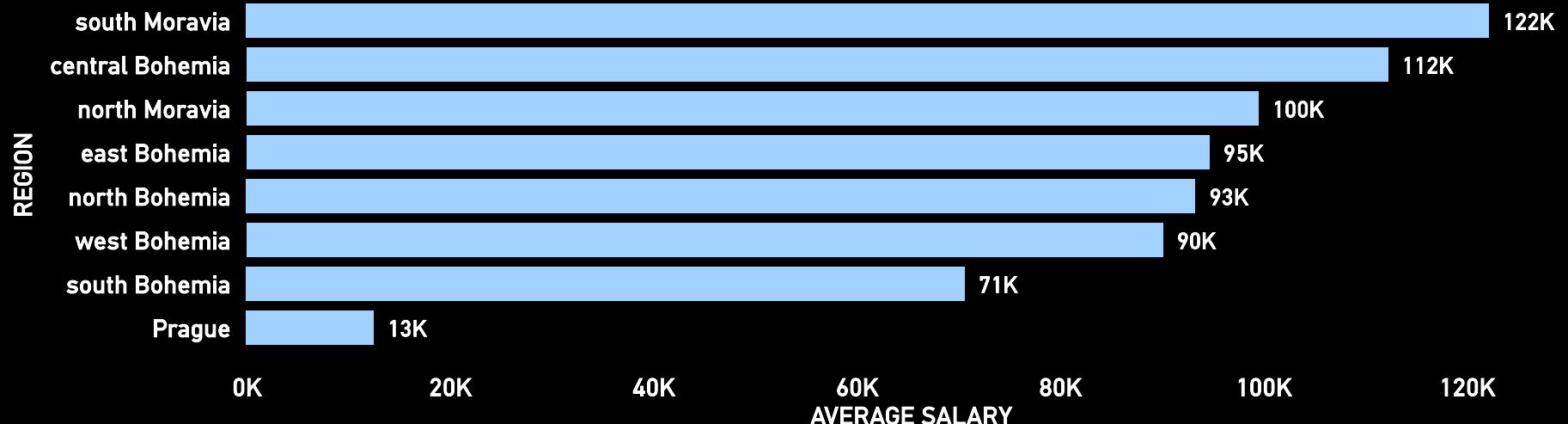
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### GENDER COUNT REGION WISE

● FEMALE COUNT ● MALE COUNT



### REGION WISE AVERAGE SALARY





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## LOAN OVERVIEW

### TOTAL LOAN BORROWERS



682

### TOTAL AMOUNT BORROWED



103M

2016

2017

2018

2019

2020

2021



### LOAN AMOUNT BY STATUS

AMOUNT  
60M  
40M  
20M  
0M

Running Contract  
Contract Finished  
Client in debt  
Loan not payed

### YEAR AND MONTH WISE LOAN BORROWER

AMOUNT  
20  
10  
0

2017

2018

2019

2020

2021

2022

YEAR

### INSIGHTS

1. TOTAL 682 PEOPLE BORROWED LOAN.
2. THE MAXIMUM LOAN BORROWER WERE IN DEC 2020 AND JAN 2021.
3. TOTAL 103M WAS BORROWED FROM THE BANKS.
4. MAXIMUM AMOUNT OF THE LOAN IS STILL BEING PAID



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ACCOUNT DATA

2016

2017

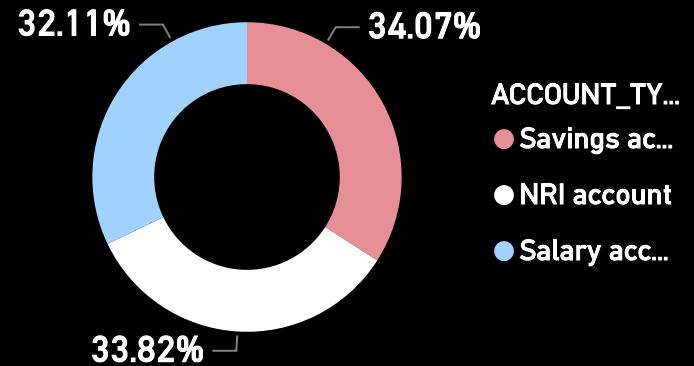
2018

2019

2020



#### TYPES OF TOTAL AACOUNT



- NRI account
- Salary account
- Savings account

#### TOTAL ACCOUNTS

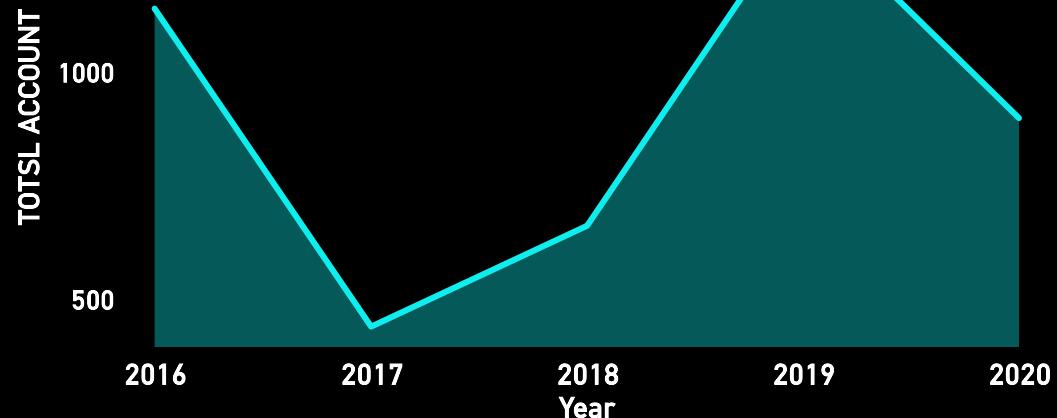


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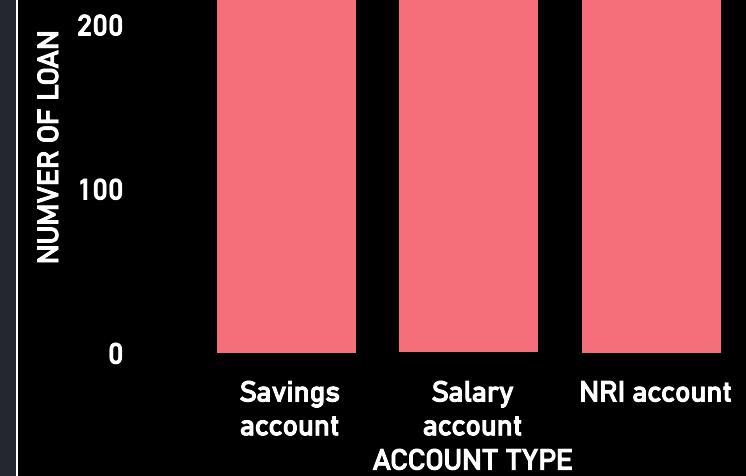
#### INSIGHTS

1. TOTAL 4500 ACCOUNTS WERE OPENED IN THE BANKS.
2. IN 2019 HIGHEST NUMBER OF ACCOUNTS WERE OPENED.
3. AMONGST ALL THE ACCOUNTS THE COUNT OF SAVING ACCOUNT IS THE HIGHEST.
4. MAXIMUM NUMBER OF LOANS WERE GIVEN TO SAVING ACCOUNT.

#### TOTAL ACCOUNT BY YEAR



#### NUMBER OF LOAN BY ACCOUNT TYPE





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CARDS DATA

2017

2018

2019

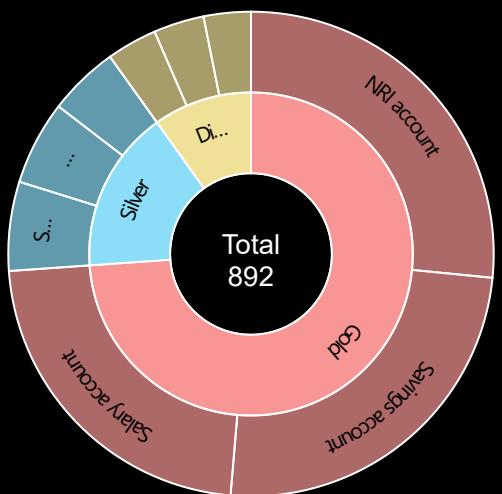
2020

2021

2022



NUMBER OF CARD ASSIGNED TO EACH ACCOUNT



TYPE

- Diamond
- Gold
- Silver

Diamond

Gold

Silver

TOTAL CARDS

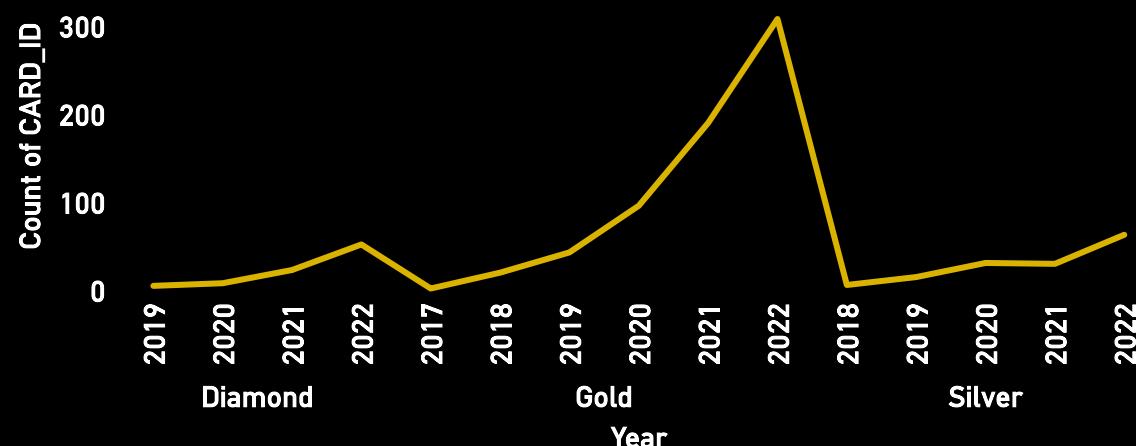


892

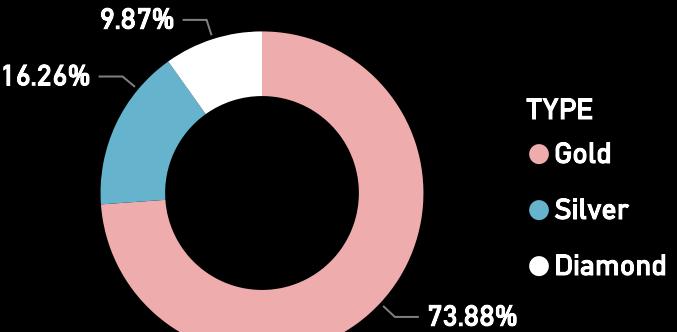
### INSIGHTS

1. 3 TYPES PF CARDS ARE BEING ISSUED. I.E. GOLD, SILVER AND DIAMOND.
2. TOTAL 892 CARDS WERE ISSUED IN 6 YEARS.
3. Gold card usage is the highest.
4. GOLD CARD IS HIGHLY USED BY THE NRI ACCOUNT.

YEAR AND MONTH WISE TOTAL CARD



CARD TYPES





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Transactions Data

All

2017

2018

2019

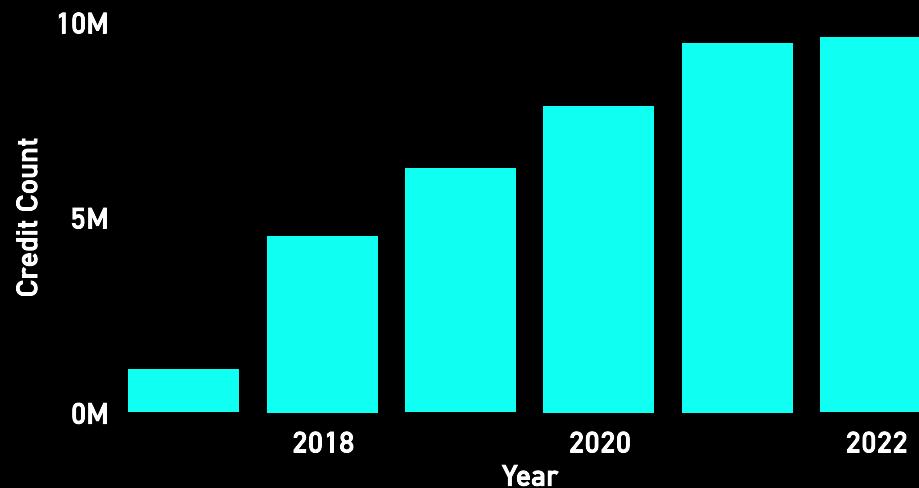
2020

2021

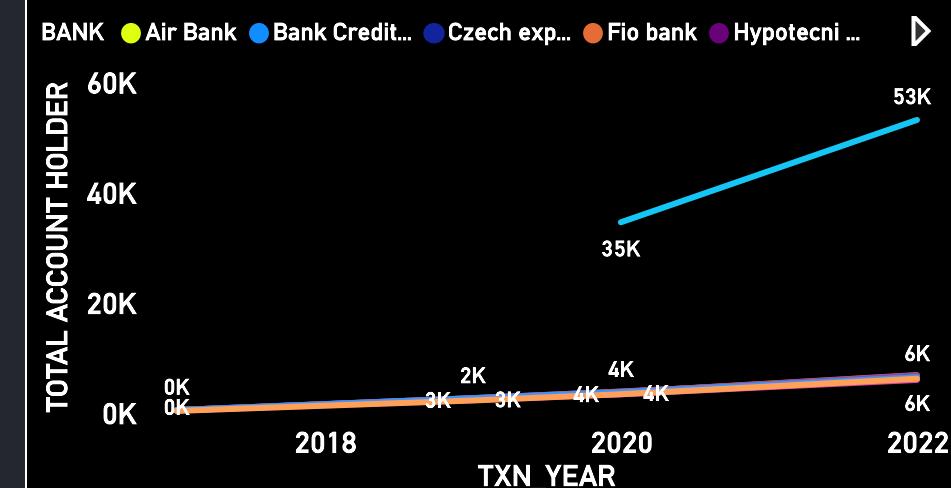
2022



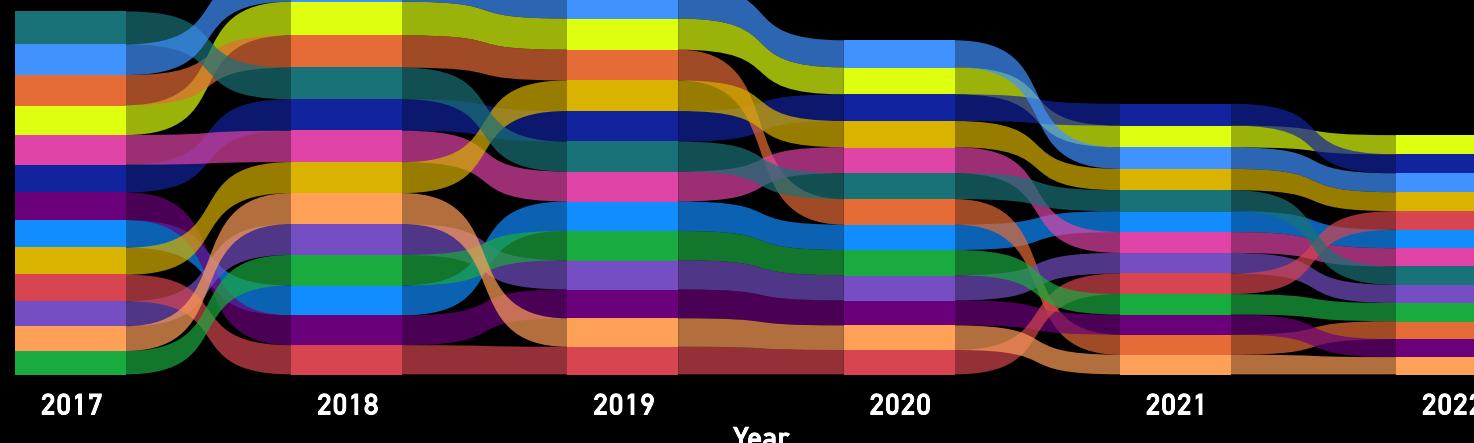
Withdrawal Count over the Years



Account Holder Distribution



Banks Performance Over the Years



- BANK
- Air Bank
  - Bank Creditas
  - Czech export bank
  - Fio bank
  - Hypotecni bank
  - J&T Bank
  - Kameron bank
  - Max bank



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## CONCLUSION

**The Bank can improve customer service and satisfaction level in the following ways:**

- 1) Make it easier for new customers to open an account
- 2) Empower local employees to Resolve issues
- 3) Ensure Customer privacy and security
- 4) Take customer feedback to innovate according to their needs and wants
- 5) Provide additional facilities to increase the usage of silver and diamond cards
- 6) Provide fast online payment experience

**The bank can introduce new financial product or service to attract more customers and increase more profitability:**

- 1) Introduce new loan products to attract more customers
- 2) Launch awareness campaigns to educate people more about the banking and credit cards.
- 3) Banks can open new branches in areas where it is not present this will help to increase the banks reach
- 4) Banks can launch their mobile apps for better accessibility and convenience
- 5) Collaborate with other companies to offer bundled services