

Mitron Bank Analysis Codebasics Resume Challenge 8



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About 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.

Mitron Bank Analysis Dashboard

Demographic Classification

This Section shows the details about the different types of Customers of Mitron bank.

Income Utilization Analysis

This part highlight the how customers are using their income with their spending.

Spending Analysis

This part discuss on customers spending behaviors and expenses across various categories.

Payment Analysis

This part highlight about the how customers cover the various aspects of payment.

Recommendation

To increase the Card usage, consider offering enticing rewards, easy to use digital features, strong measures, low interest rate and personalized customer service.

Demographic Classification

month

All

age_group

All

occupation

All

city

All

gender

All

4000

Total customers

2597

Total Male

1403

Total Female

3136

Married

864

Single

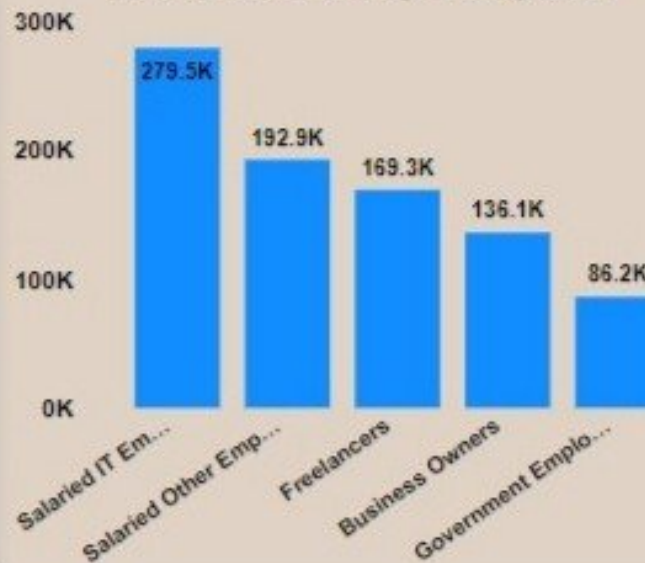
42.82%

Average Income Utilization. %

Customer by city



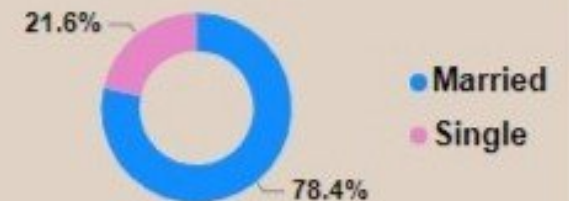
Total Customers by Occupation



Total Customer by gender



Total spend by marital status



Income Utilization Analysis

207M
Total Income

51.66K
Average Income

42.82%
Average Income Utilization. %

age_group

All

city

All

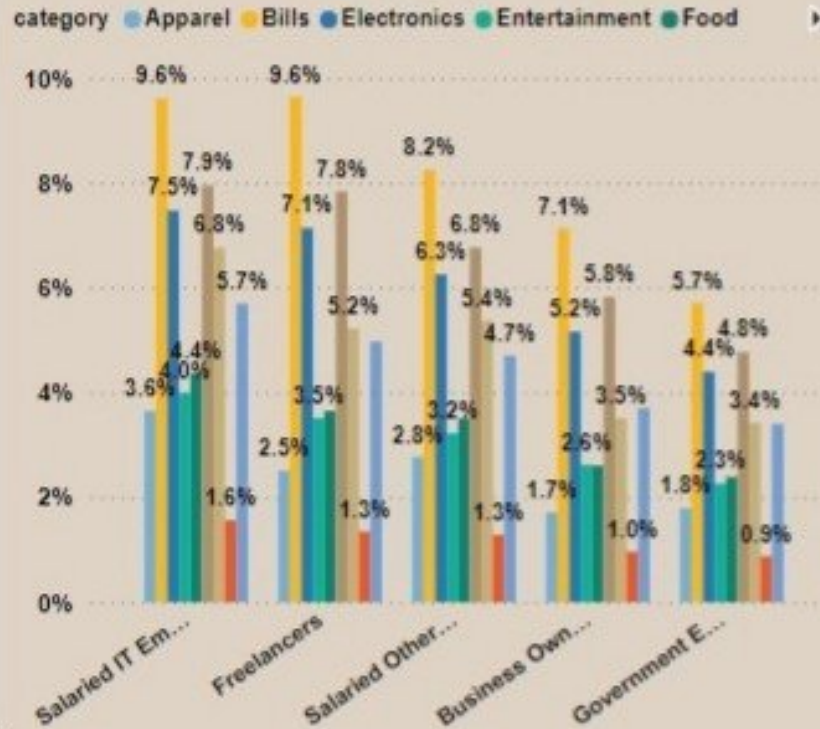
month

All

payment_type

All

Avg Income Utilization. % by occupation and category



Avg Income Utilization. % by city



Avg Income Utilization. % by gender



Avg Income Utilization. % by age_group



Avg Income Utilization. % by marital status



Spending Analysis

city

All

age_group

All

gender

All

531M

Total Spend

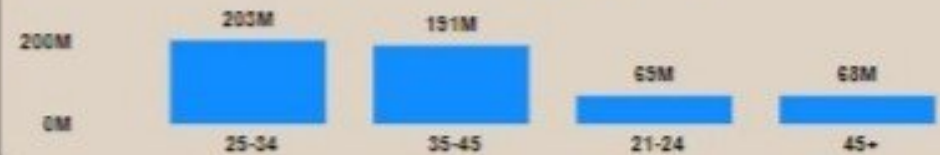
22.12K

Average Spend

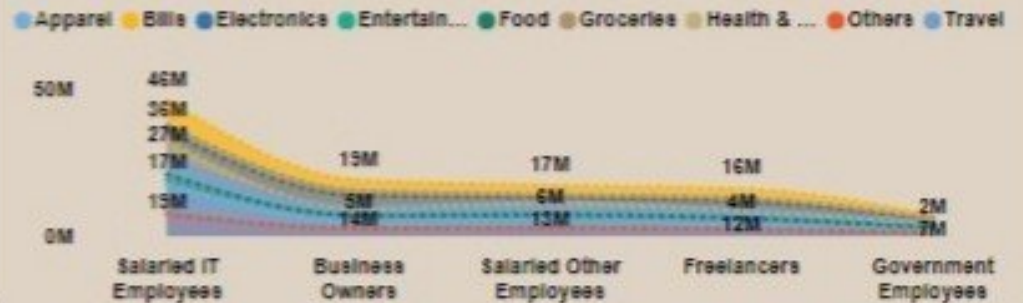
88.48M

Average Monthly Spend

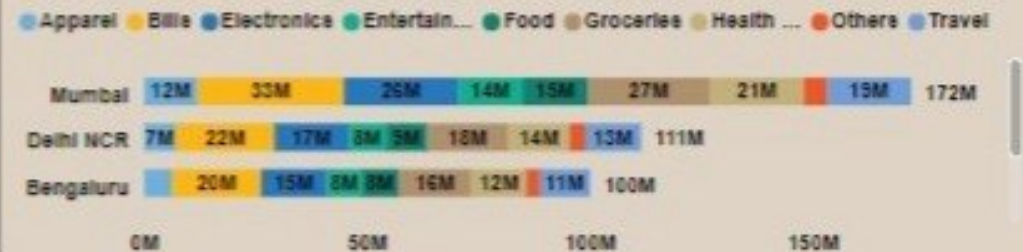
Spend by age_group



Spend by occupation and category



Spend by city and category



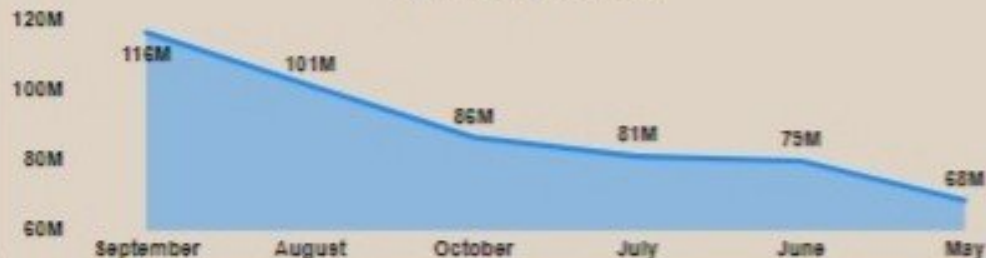
Spend by gender



Spend by marital status



Spend by month



Payment Analysis

age_group

All

city

All

payment_type

All

month

All

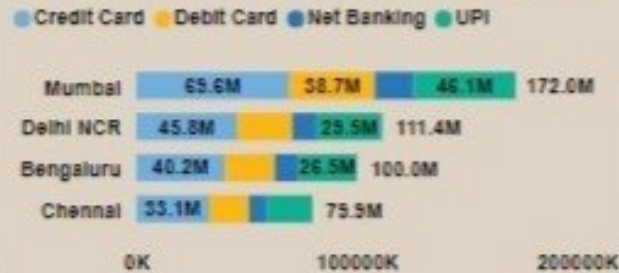
216M
Credit Card

120M
Debit Card

54M
Net Banking

141M
UPI

Spend by city and payment_type



Average Spend and Average_incom. by occupation



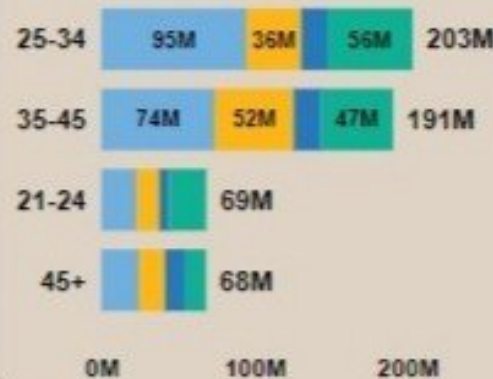
Spend by gender, marital status and payment_type

● Credit Card ● Debit Card ● Net Banking ● UPI



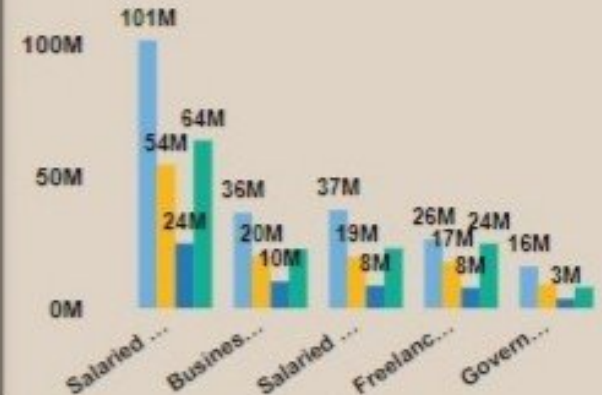
Spend by age_group and payment_type

● Credit ... ● Debit ... ● Net B... ● UPI



Spend by occupation and payment_type

● Credit Card ● Debit Card ● Net Bank... ● UPI



Credit Card Feature Recommendation

- Introduce unique benefits and rewards to incentivize credit card usage, especially among segments preferring this payment method.
- Customize credit limits to align with the financial preferences and capabilities of different customer segments.
- Develop exclusive card features catering to Salaried IT Employees and the 25-35 age group.
- Offer rewards points redeemable for a diverse range of items in the rewards catalogue or allow conversion to cash for settling outstanding dues.
- Enable convenient tracking of expenses and outstanding balances through real-time SMS alerts with each card use.
- Forge strategic partnerships with businesses in top-spending categories like Bills, Groceries, and Electronics to offer enhanced rewards and benefits for cardholders.
- Ensure easy access to funds globally and align credit card features with peak spending months like September to enhance customer engagement.
- Concentrate marketing efforts on high-spending metropolitan areas such as Mumbai and Delhi NCR.
- Customize messages for specific demographics, addressing unique age group and occupational needs.

Insights

- In demographic classification , Mumbai has more number of customers in comparison to others city.
- Salaried IT employee have maximum occupation in the terms of customers.
- Count of customer in Male is more than Female.
- In income utilization analysis, Male has highest income utilization compare to female.
- Age group of 35-45 has more income utilization.
- In spending Analysis, Customers spend more on the month of September followed by August.
- The highest spending categories are Bills, Groceries, Electronics and Health & Wellness.
- In Payment Analysis, 25-34 age group of customers spend the credit card most for easy and effective payments.
- Salaried IT employee and Business Owners emerges has highest user of credit card for payments.

THANK YOU

BANKING INDUSTRY

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Dhaval Patel



Hemanand Vadivel