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Demographics | Income | Expenses | Utilization | Insights

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Customers Spending Analysis

Mitron Banking Group

Credit Cards

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Total Customers 4.0K

Total Spending 530.9M

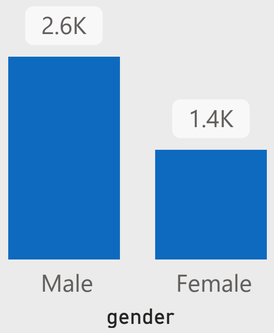
Avg Transaction 614.5

Transactions per month 144.0K

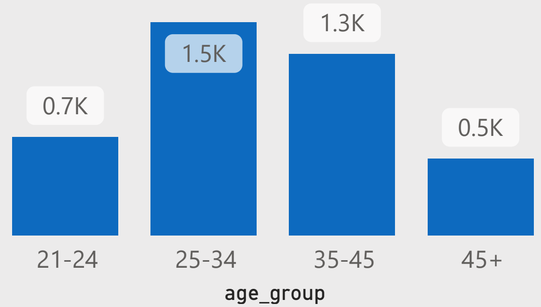
Demographics | Income | Expenses | Utilization | Insights

income gr... All | city All | gender All

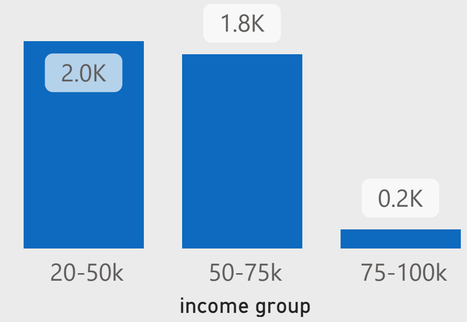
total_customers by gender



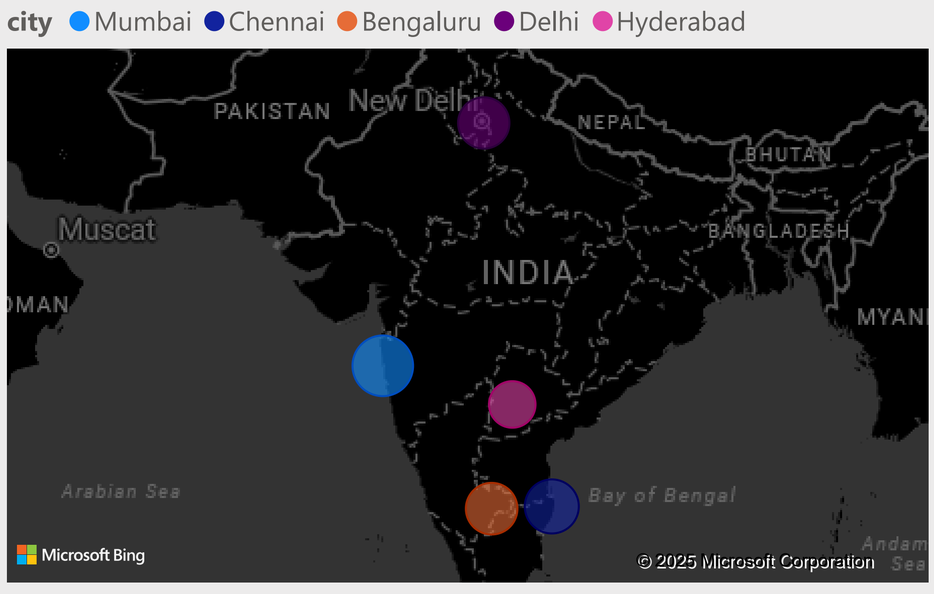
Total_Customers by Age Group



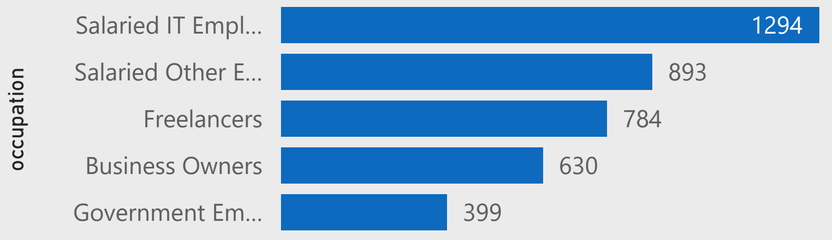
total_customers by income group



total_customers by city



total_customers by occupation



total_customers by marital status

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Demographics | Income | Expenses | Utilization | Insights

income gr... All | city All | gender All

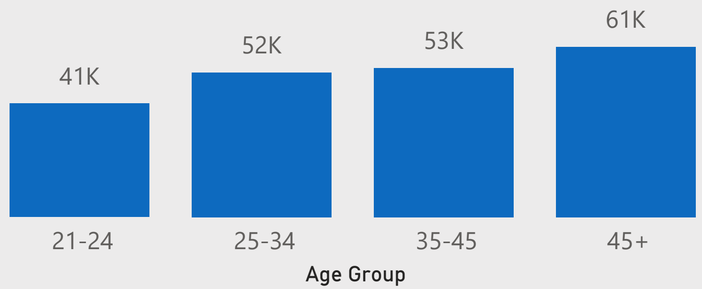
Avg Income 51.7K

Avg Monthly Spending 22.1K

Income Utilization 42.9%

Total Customers 4.0K

Avg Monthly Income by Age-Group

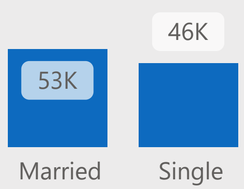


city	Business Owners	Freelancers	Government Employees	Salaried IT Employees	Salaried Other Employees
Bengaluru	70.4K	35.1K	52.9K	61.9K	38.8K
Chennai	70.2K	35.1K	52.1K	62.6K	39.0K
Delhi	69.7K	35.4K	51.6K	61.6K	38.9K
Hyderabad	70.2K	35.5K	52.2K	61.5K	39.5K
Mumbai	69.9K	34.4K	51.5K	60.4K	38.2K
Total	**70.1K**	**35.1K**	**52.0K**	**61.5K**	**38.8K**

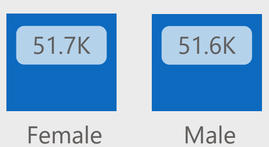
Avg Income by City

Avg Income by occupation

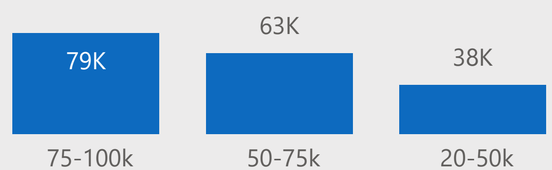
Avg Income by Marital Status



Avg Monthly Income by Gender



Avg Income by Income group



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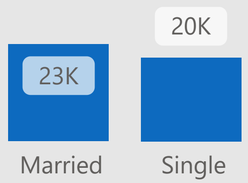
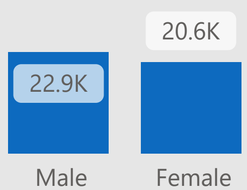
Total Spending 530.9M

Avg Monthly Spending 22.1K

Avg Expense by Marital Status



Avg Monthly Expense by Gender

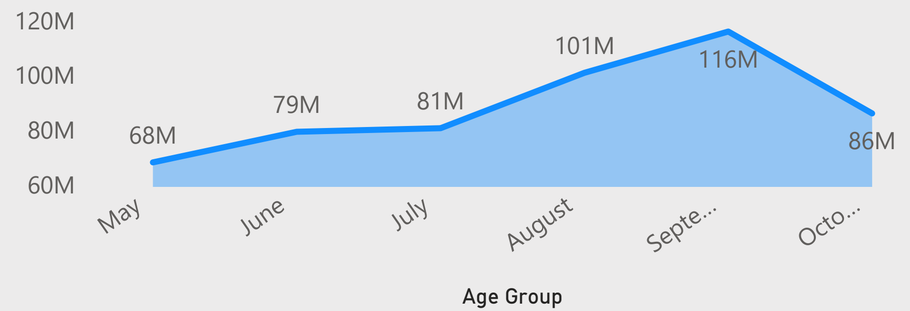


Demographics | Income | Expenses | Utilization | Insights

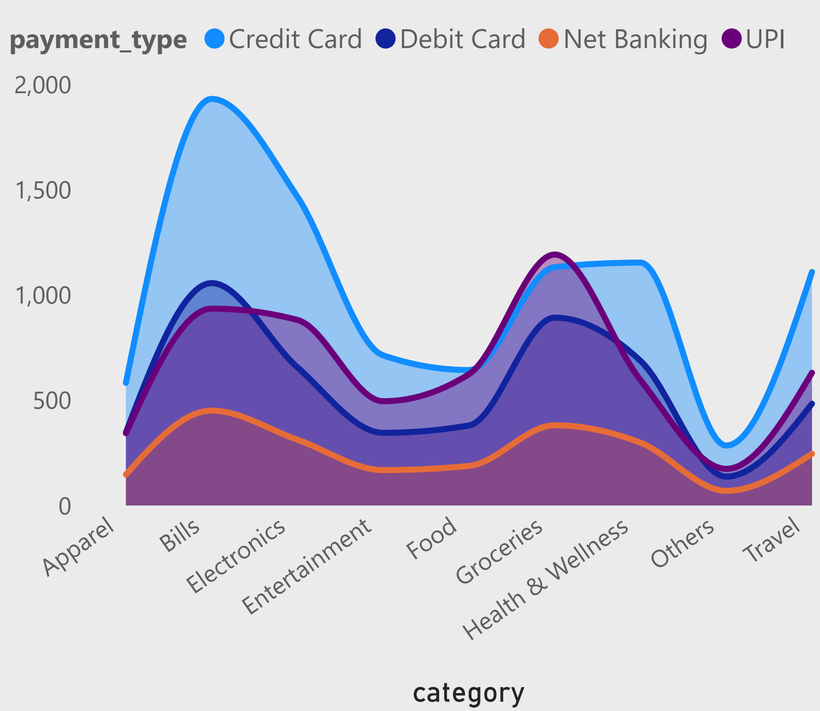
income gr... All | city All | gender All

Avg Expense by City

Spending by Months

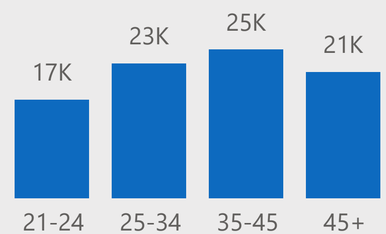


Avg Expense by Payment Mode

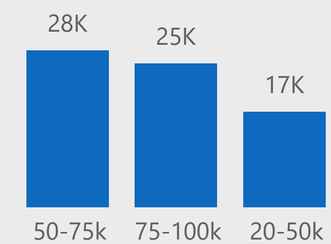


Avg Expense by occupation

Avg Monthly Expense by Age-Group



Avg Expense by Income group



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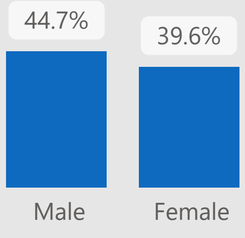
Total Spending 530.9M

Avg Monthly Spending 22.1K

Income Utilization %

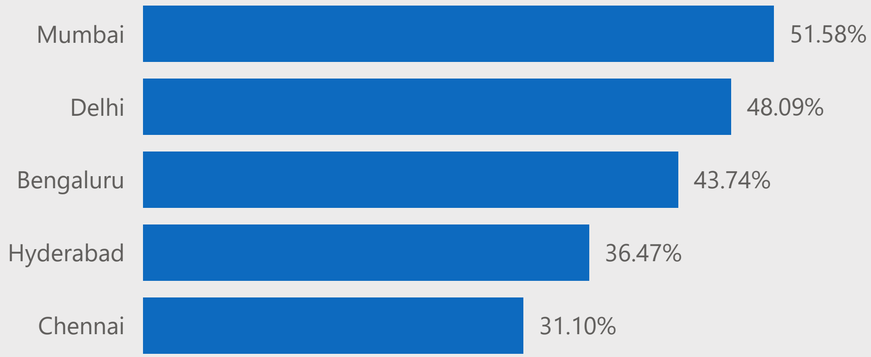
Income Utilization% by Gender



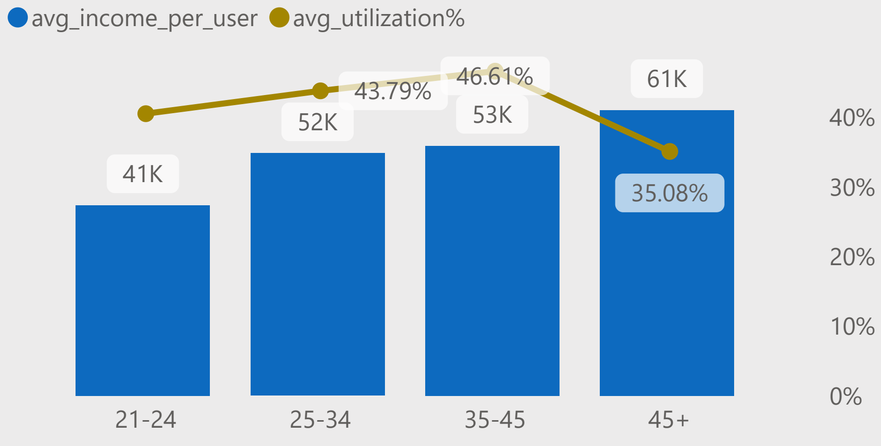
Demographics | Income | Expenses | Utilization | Insights

income gr... All | city All | gender All

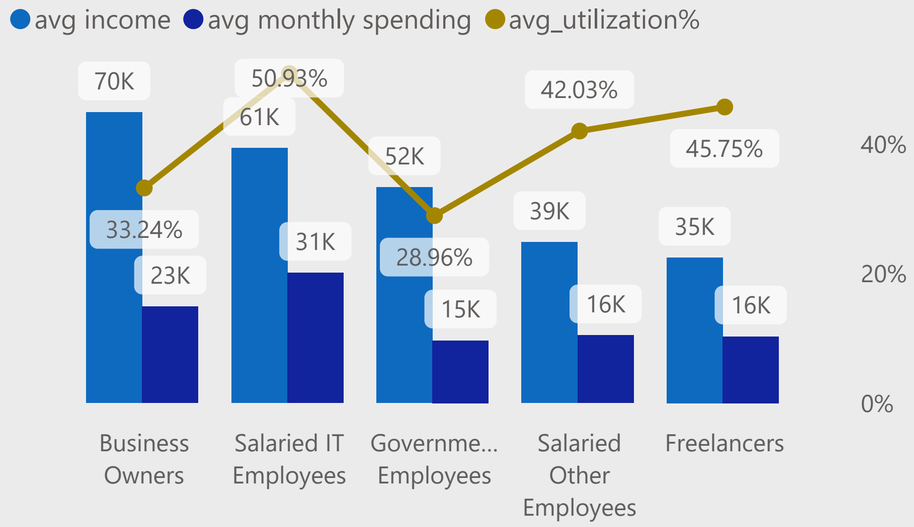
Income Utilization% by City



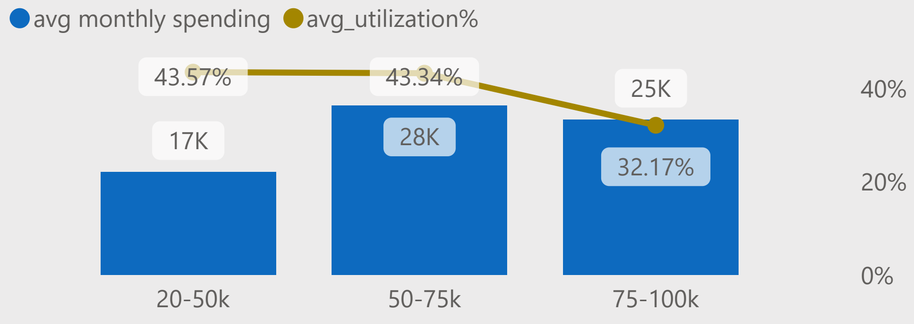
Income Utilization% by Age Group



avg spending & Income Utilization% by Occupation



avg spending & Income Utilization% by Income



MITRON
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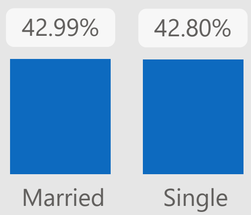
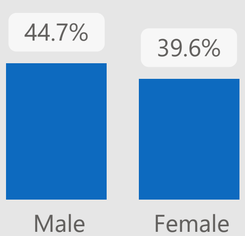
Total Spending 530.9M

Avg Monthly Spending 22.1K

Income Utilization %



Income Utilization% by Gender



Customer Insights Summary

We analyzed data from **4,000 customers**, and here's what stood out:

Demographic Overview
- **Majority** are **salaried IT employees**.
- **65% are male**, and over **77% are married**.
- Around **70% fall between ages 25–45** — prime working and spending years.
- **50% of customers earn between ₹20K–₹50K/month**.

Spending Behavior
- **Average transaction value:** ₹614.5
- **Average monthly expense:** ₹22.1K
- **Primary payment mode:** Credit cards dominate.

Location-Based Spending
- **Top spenders**: Mumbai, followed by Delhi NCR.
- Indicates **metro cities** drive major spending, possibly due to cost of living + lifestyle habits.

Category Breakdown
- **Top spending category**: **Bills** (electricity, phone, rent, etc.).
- **Males and females** have **almost identical spending levels**.
- **Health & Wellness** sees **more spend from female customers**.

Next Page => Key Insights 2

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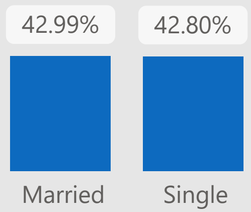
Demographics | Income | Expenses | Utilization | Insights

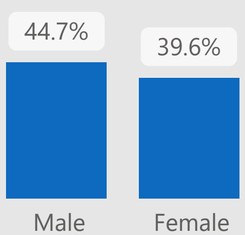
Total Spending 530.9M

Avg Monthly Spending 22.1K

Income Utilization %



Income Utilization% by Gender



Customer Insights Summary

Age and Family Influence

- **Ages 35–45** have **the highest monthly expenses**, likely due to **family responsibilities** (kids, household).

Occupation-Based Trends

- **Salaried IT employees** top the charts in average spend.
- **Government employees** have the **lowest monthly expenses** — possibly due to conservative financial habits.

Strategic Recommendations

1. **Target Audience**

1. Launch **new credit products focused on salaried IT professionals** — they are high earners, frequent spenders, and more digitally active.

1. **Promotions on Bills**
2. Since bills dominate spending, consider **cashback or auto-pay discounts** for bill payments.

1. **Segmented Offers**
2. For **female customers**, create campaigns around **Health & Wellness** offers and services.