



# MITRON BANK CREDIT CARD FEATURES



CODEBASICS RESUME PROJECT CHALLENGE # 8

Presented by Khushboo Rani

# AGENDA

1. Problem Statement

2. Goal

3. Task

4. Data-set

5. Dashboard

6. Insights

7. Recommendations



**HYDERABAD**  
— INDIA —

# PROBLEM STATEMENT



MITRON BANK, A LEGACY FINANCIAL INSTITUTION HEADQUARTERED IN HYDERABAD, IS EMBARKING ON A TRANSFORMATIVE JOURNEY TO INTRODUCE A NEW LINE OF CREDIT CARDS.



# PROJECT GOAL

The goal is clear: broaden mitron bank's credit card offerings and expand their reach in the ever-evolving financial market.





# TASK

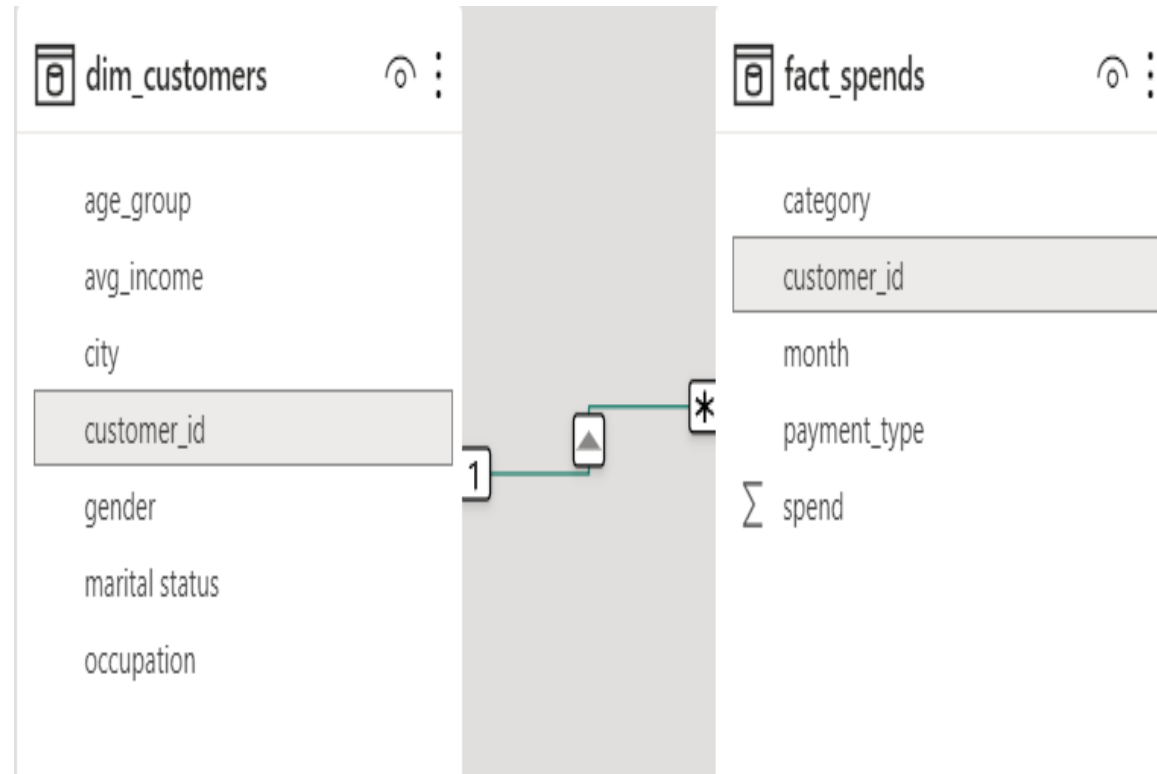
Strategy director of Mitron Bank, Mr. Bashnir Rover gave us sample data of 4K customers. Primary *objective is to analyze extensive datasets encompassing customer spending habits across various demographics and regions through a dashboard.*



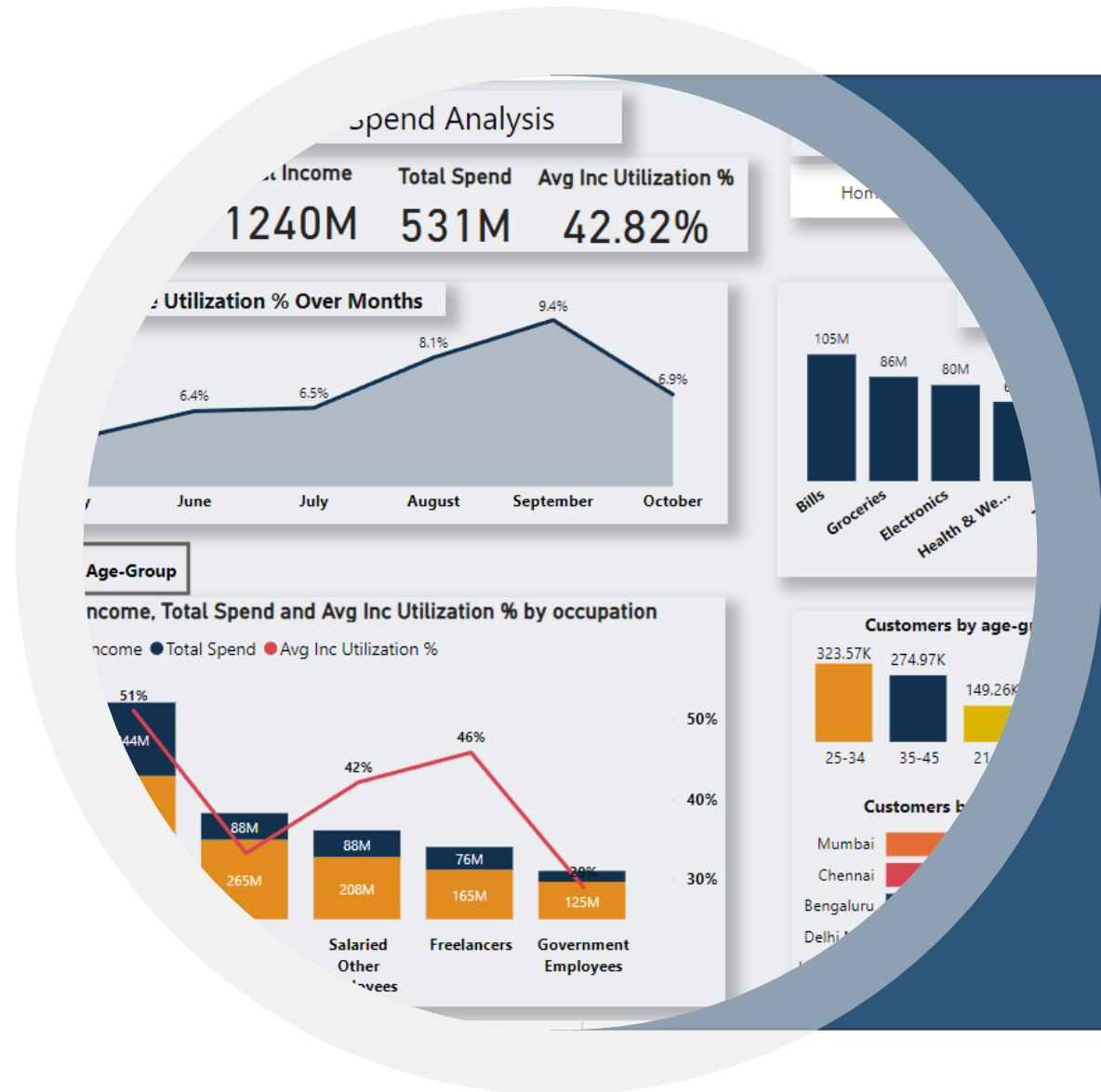
# DATA-SET

1. dim\_customers

2. fact\_spends



# Let's Explore Dashboard



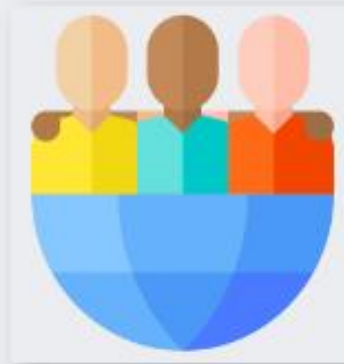




# Mitro Bank Credit Card Analysis



Home



Diversification & Spend  
Analysis



Credit Card Analysis



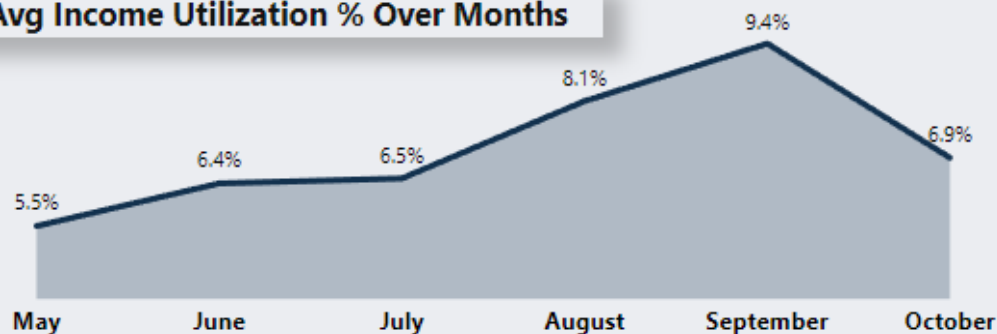
Clear all slicers



# Diversification & Spend Analysis

Total Customers	Total Income	Total Spend	Avg Inc Utilization %
4K	1240M	531M	42.82%

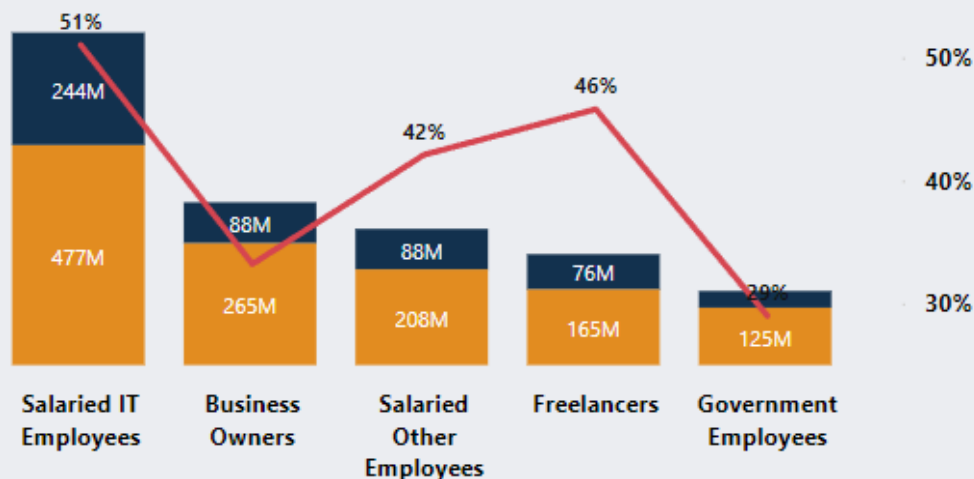
## Avg Income Utilization % Over Months



## Show Age-Group

## Total Income, Total Spend and Avg Inc Utilization % by occupation

● Total Income ● Total Spend ● Avg Inc Utilization %



Home



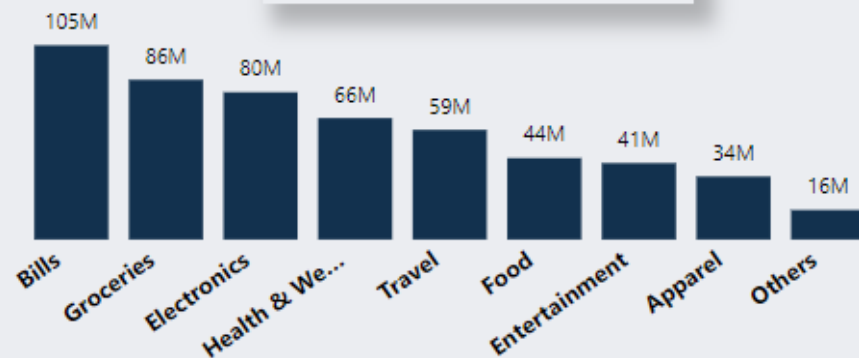
Diversification &  
Spend Analysis



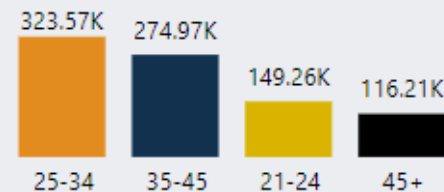
Credit Card  
Analysis



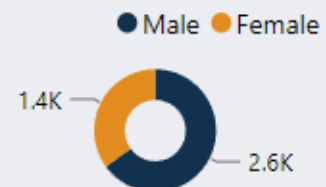
## Category Vs Total Spend



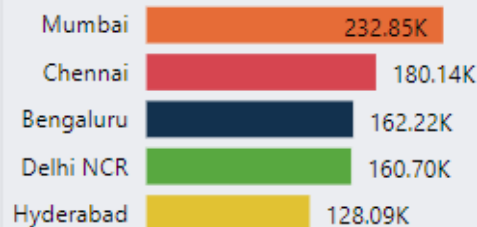
## Customers by age-group



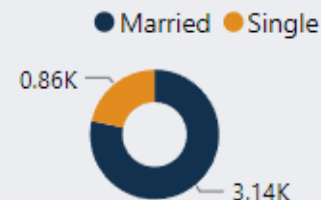
## Customers by Gender



## Customers by City



## Customers by Marital Status





1240M

Total Income

531M

Total Spend

42.82%

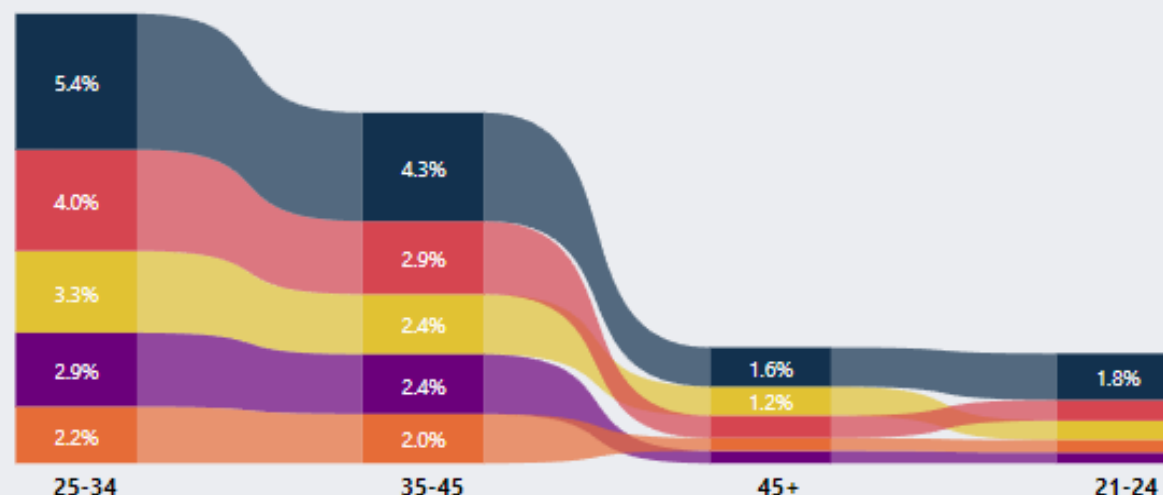
Avg Inc Utilization %

40.74%

CreditCardUsage %

## Credit Card Usage % by City & Age-Group

● Bengaluru ● Chennai ● Delhi NCR ● Hyderabad ● Mumbai



## Credit Card Usage % by Occupation & Category

occupation	Apparel	Bills	Electronics	Entertainment	Food	Groceries	Health & Wellness	Others	Travel	Total
Salaried IT Employees	1.36%	3.91%	3.03%	1.51%	1.40%	2.31%	2.61%	0.61%	2.35%	19.10%
Salaried Other Employees	0.46%	1.48%	1.13%	0.54%	0.50%	0.87%	0.92%	0.22%	0.86%	6.99%
Business Owners	0.35%	1.58%	1.15%	0.55%	0.46%	0.92%	0.74%	0.21%	0.83%	6.78%
Freelancers	0.27%	1.13%	0.83%	0.38%	0.33%	0.63%	0.58%	0.15%	0.59%	4.90%
Government Employees	0.18%	0.63%	0.49%	0.24%	0.21%	0.38%	0.36%	0.09%	0.38%	2.96%
Total	2.63%	8.73%	6.63%	3.22%	2.91%	5.12%	5.21%	1.29%	5.01%	40.74%

## Credit Card Usage %

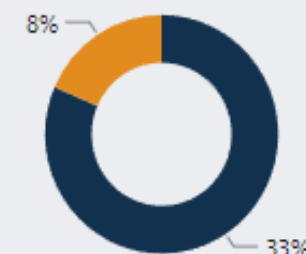
### By Gender

● Male ● Female



### By Marital Status

● Married ● Single



# INSIGHTS

## 1. Spending Patterns:

1. The highest spending categories are Bills, Groceries, Electronics, and Health & Wellness.
2. Mumbai emerges as a significant spending hub across various age groups.

## 2. Occupation Insights:

1. Salaried IT Employees, Business Owners, and Other Salaried Employees exhibit higher spending and income levels.
2. Freelancers and Government Employees also contribute substantial spending.

## 3. Age Group Behavior:

1. Age groups 25-34 and 21-24 show potential for higher spending on Entertainment, Apparel, and Travel categories.
2. Older age groups (45+) display lower credit card usage across categories.

# INSIGHTS

## 4. City-wise Spending:

1. Mumbai stands out with higher credit card usage across multiple age groups and categories.
2. Other cities like Delhi NCR, Bengaluru, and Chennai exhibit varying spending patterns across age groups.

## 5. Gender and Marital Status Impact:

1. Male customers show higher credit card usage compared to females.
2. Married individuals display significantly higher credit card usage compared to singles.

## 6. Category-specific Insights:

1. Categories like Bills, Electronics, and Travel present opportunities for tailored credit card benefits or rewards due to their higher spend levels.

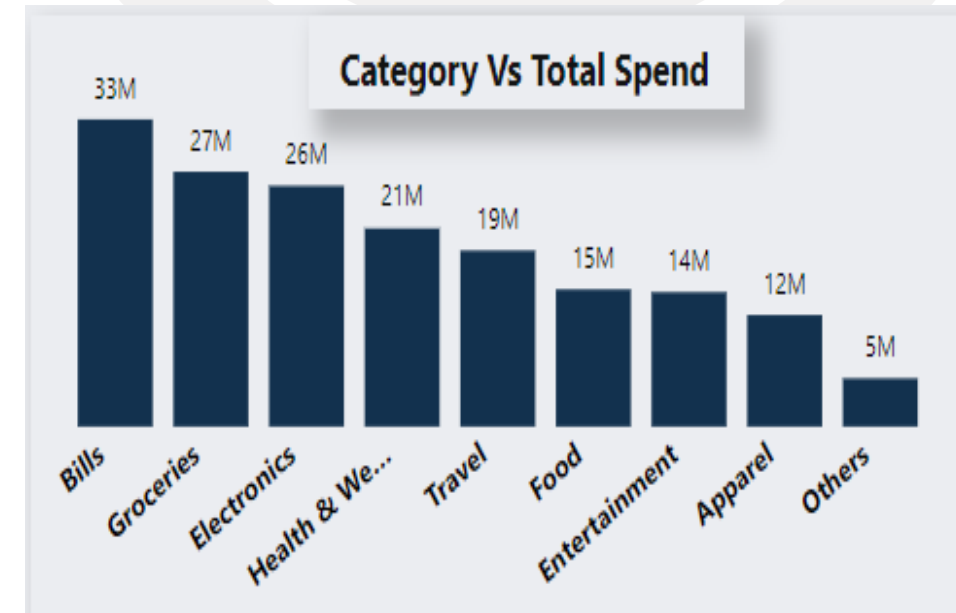
# RECOMMENDATIONS

## City-based Features:

Mumbai:

- Enhanced Rewards:** Offer increased cashback or rewards points on categories like Bills, Groceries, Electronics, and Health & Wellness due to significant spending patterns in Mumbai.
- Specialized Travel Benefits:** Provide exclusive travel-related offers or discounts for customers in Mumbai given their substantial spending on Travel.

In Mumbai



# RECOMMENDATIONS

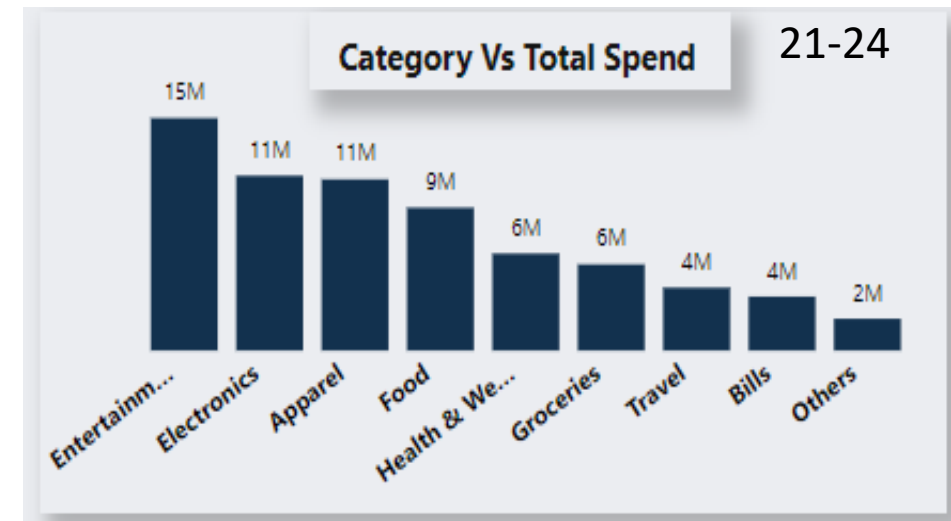
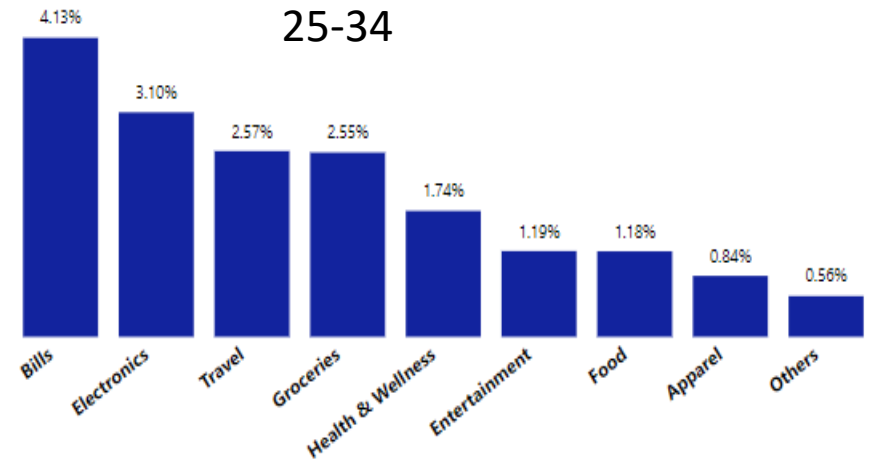
## Age-group-based Features:

### 25-34 Age Group:

- **Diverse Category Offers:** Target this group with diverse offers in categories like Electronics, Entertainment, and Travel, as they exhibit higher credit card usage percentages and spend across various categories.

### 21-24 Age Group:

- **Youth-centric Benefits:** Create exclusive deals for Entertainment, Apparel, and Travel to attract and retain younger customers, considering their spending potential in these categories.



# RECOMMENDATIONS

## Occupation-based Features:

Salaried IT Employees:

- **Higher Credit Limits:** Provide tailored credit limits reflecting their higher total income and significant spending patterns.

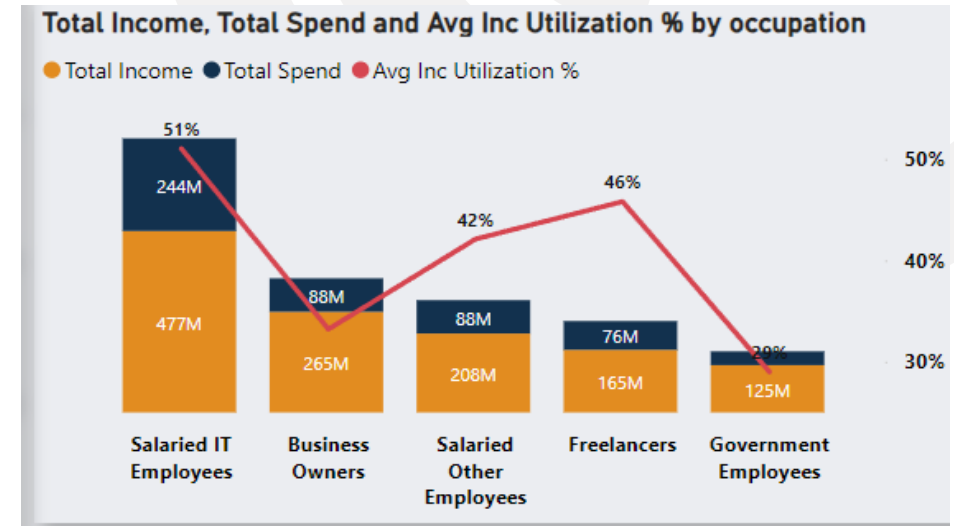
Business Owners:

- **Business-oriented Rewards:** Offer cashback or rewards tailored to business-related expenses and transactions.

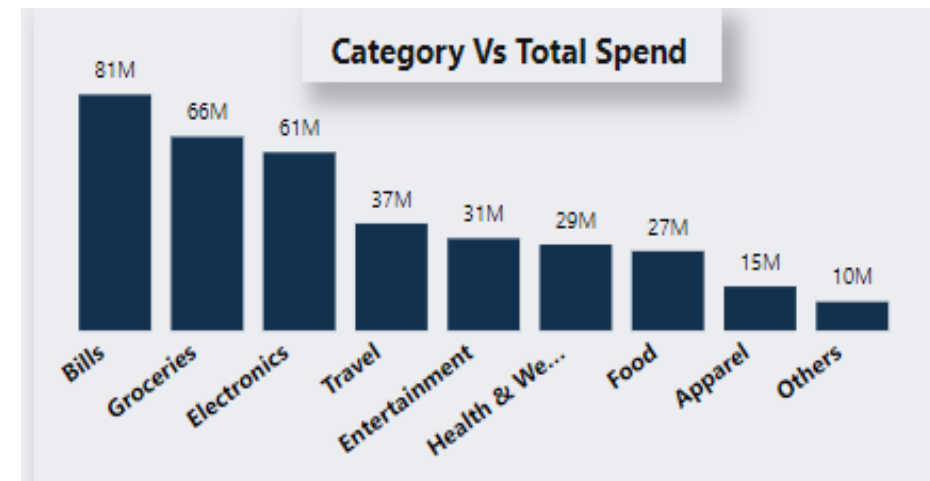
## Gender-based Features:

Male Customers:

- **Targeted Rewards:** Design rewards or cashback offers aligned with spending habits on Electronics, Travel, and other high-value categories.



Male





# RECOMMENDATIONS

## Marital Status-based Features:

Married Individuals:

- Family-centric Benefits:** Introduce family-oriented offers such as discounts on family outings, groceries, or utility bill payments.

## Category-based Features:

Bills Category:

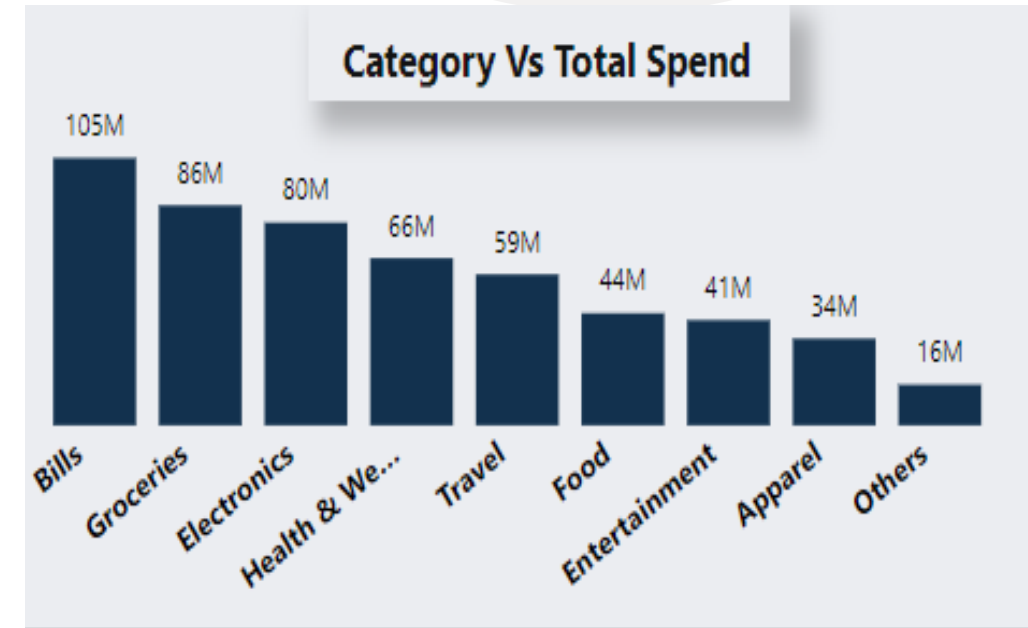
- Special Cashback:** Offer higher cashback or rewards points on utility bills, given its status as a significant spending category.

Electronics Category:

- Flexible Payment Plans:** Introduce EMI schemes or flexible payment options for high-value electronic purchases.

Travel Category:

- Travel Benefits:** Provide exclusive travel-related offers, discounts, or rewards for travel-related expenses to encourage card usage in this category.





Dhaval Patel

Hemanand Vadivel

# THANK YOU!

