



# Mitron Bank Credit Card

Married

Single

Demographic

Spend & Income

Income Utilization

Pres. Analysis

Card Recomm.

Total HC

4K

Male

2.6K

Female

1.4K

Income Util (%)

42.8%

1. Overall males count more than females also Married count more.
2. Max customers are from Mumbai, Chennai & Bengaluru cities.
3. Salaried IT Employees are in top1 by occupation.
4. Customers having 25-34 & 35-45 age group count more.
5. Max customers are earning 50K+ Avg monthly income and they are mostly in the 25-34 & 35-45 age group.
6. Only few freelancers & Other Salaried employees earning up to 30K.

city

Mumbai

1.1K

Chennai

0.8K

Bengaluru

0.8K

Delhi NCR

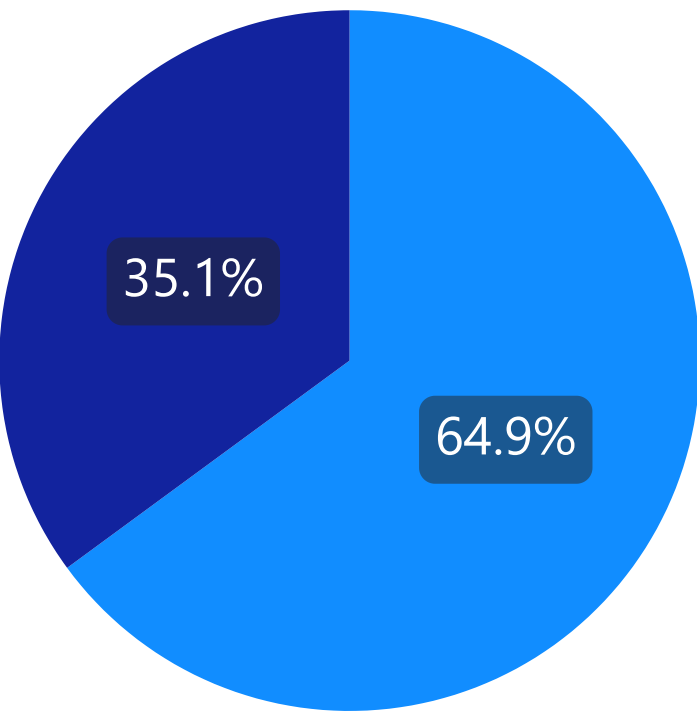
0.7K

Hyderabad

0.6K

Count of customer\_id

Male Female



occupation

Salaried IT Employees

1294

Salaried Other Employees

893

Freelancers

784

Business Owners

630

Government Employees

399

Count of customer\_id

age\_group

25-34

1498

35-45

1273

21-24

691

45+

538

Count of customer\_id

Income Slab

50K+

2.0K

31-40K

1.1K

41-50K

0.7K

30K

0K

2K

Count of customer\_id



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Male Spend

59.52M

Income- 134M

Female Spend

28.96M

Income- 73M

Male Inc Utl

44.4%

By CC- 17.92%

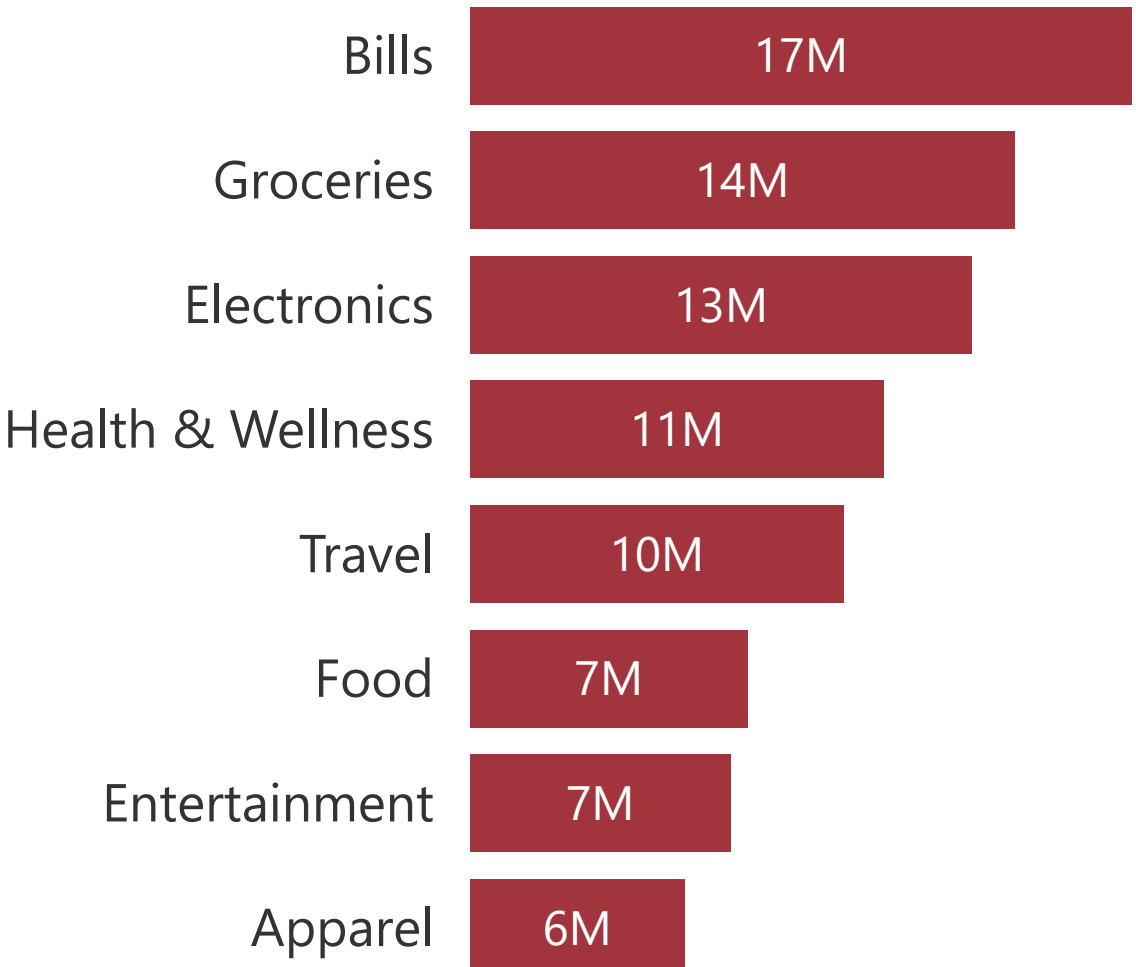
Female Inc Utl

39.9%

By CC- 16.57%

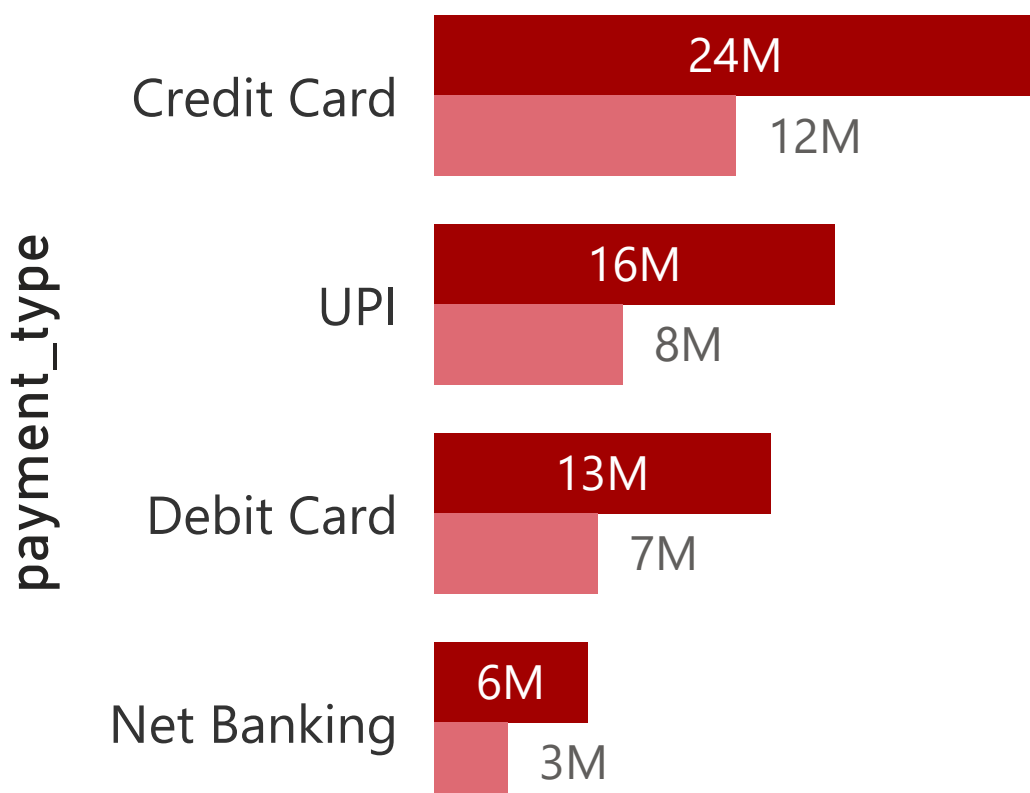
1. Bills, groceries, electronics & health are the top3 sources of income spends
2. Credit card, UPI & debit card are top3 payment types used.
3. By occupation Salaried IT Employees & Business users have more income, also more spend whereas Gov. employee min spends w.r.to income.
4. Customers from Mumbai & Delhi NCR have more income as well more spend.
5. Age-group 25-34, 35-45 have more income also spend more, but 45+ age group spends wisely, even though having more income.

category



Avg Spend

gender ● Male ● Female

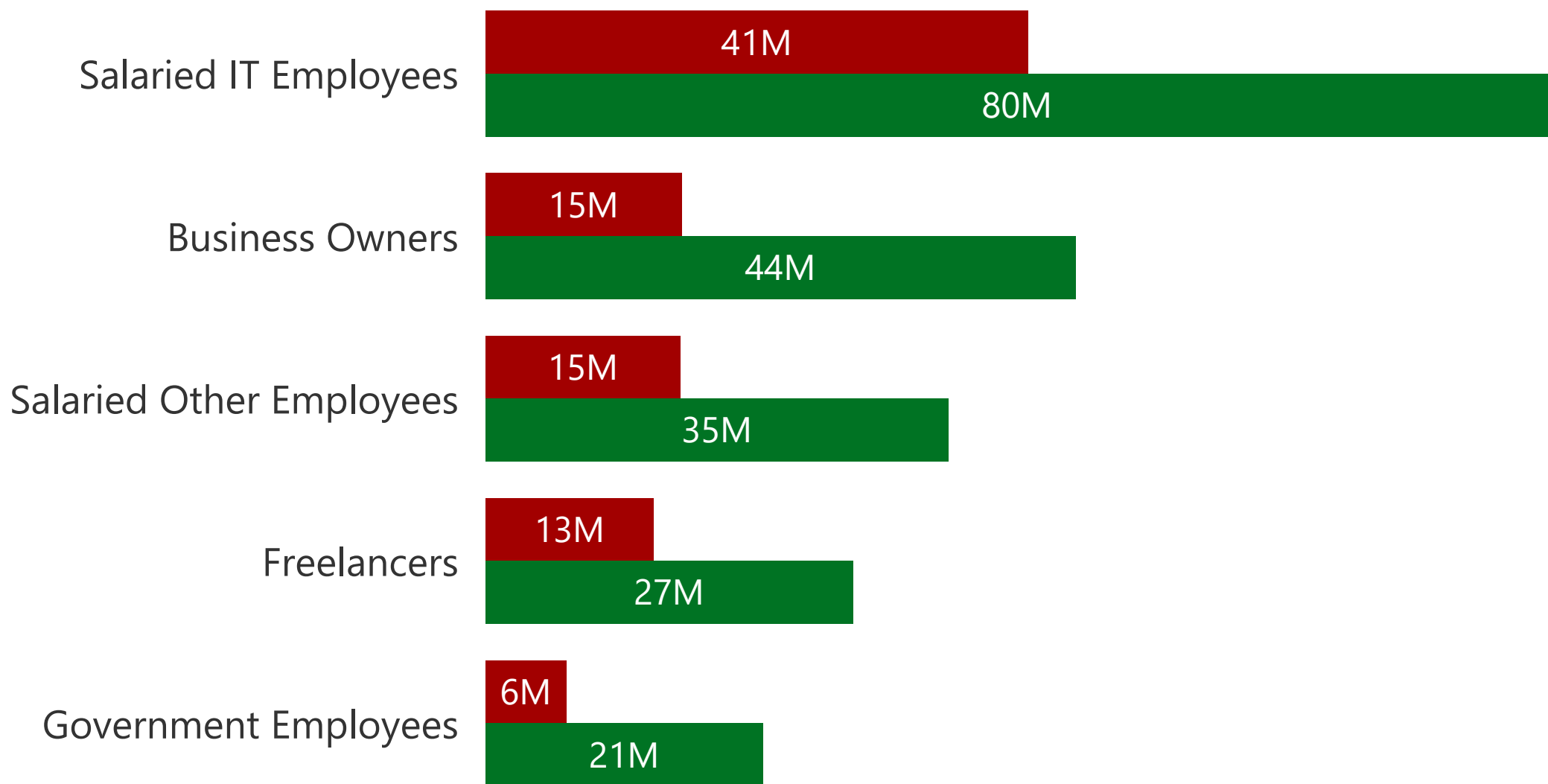


payment\_type

Avg Monthly Spend

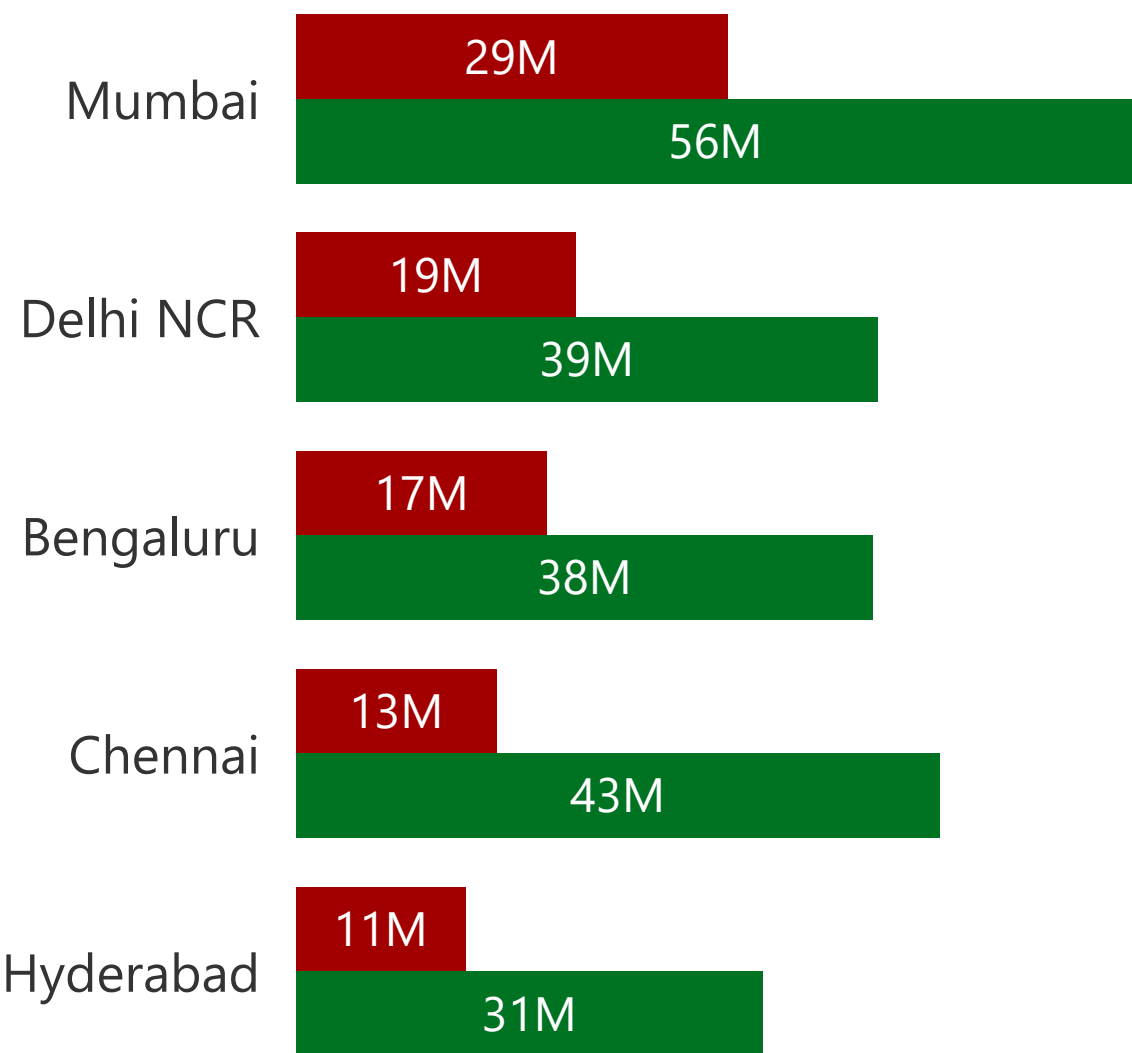
● Sum of AvgSpend ● Sum of avg\_income

occupation



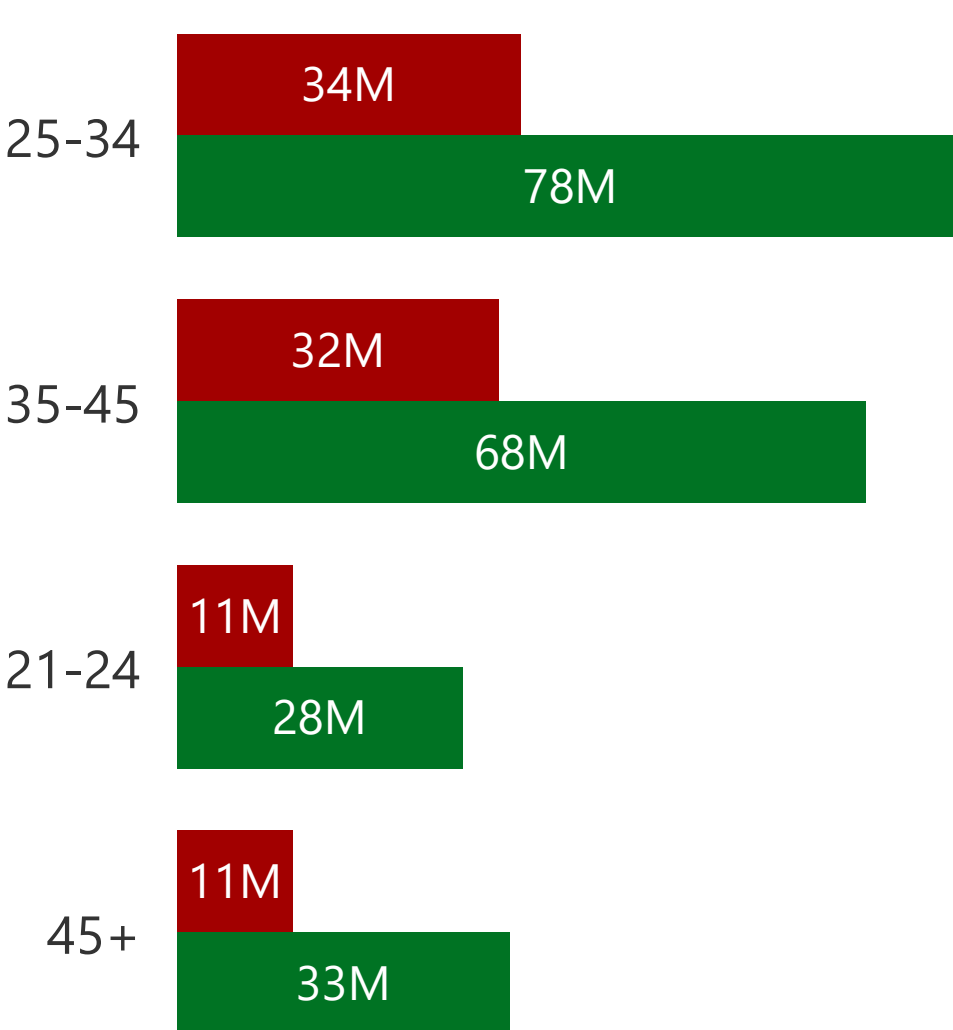
● Sum of AvgSpend ● AvgIncome

city



● Sum of AvgSpend ● AvgIncome

age\_group





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Income Util (%)

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Male Inc Utl

44.4%

Female Inc Utl

39.9%

By CC Util(%)

17.4%

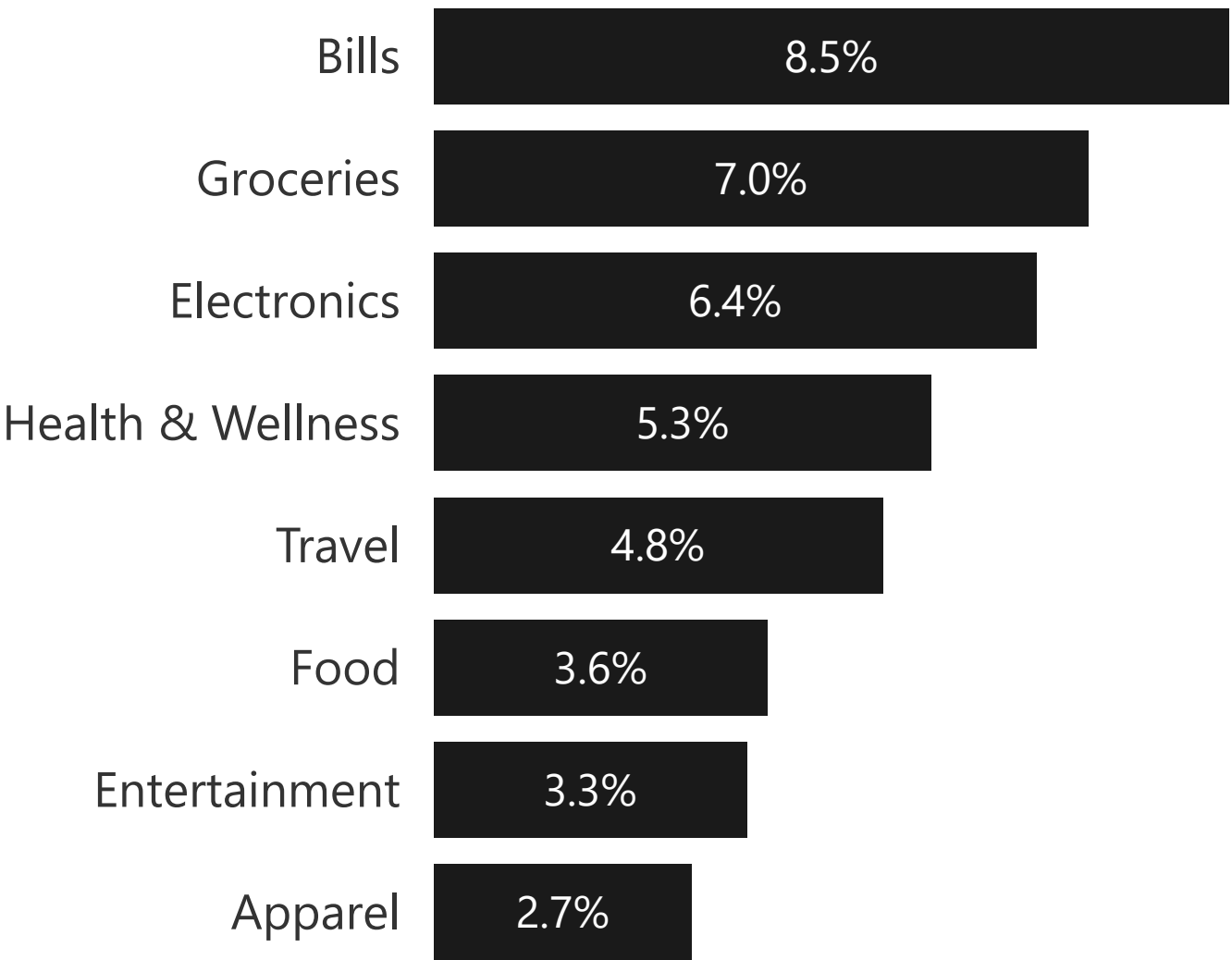
By UPI Util(%)

11.4%

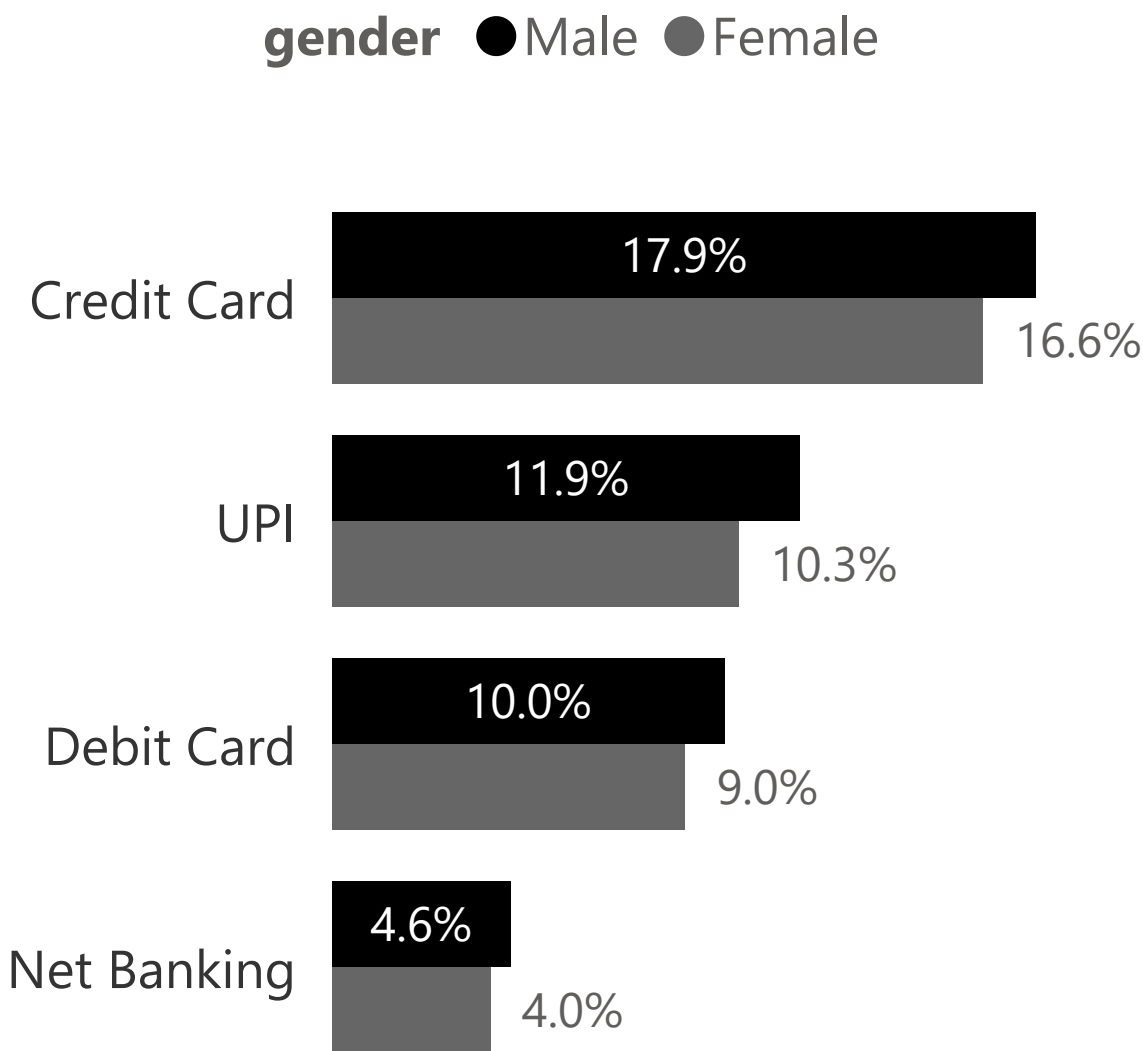
By DC Util(%)

9.6%

Income Util (%) by category



Income Util (%) by payment\_type

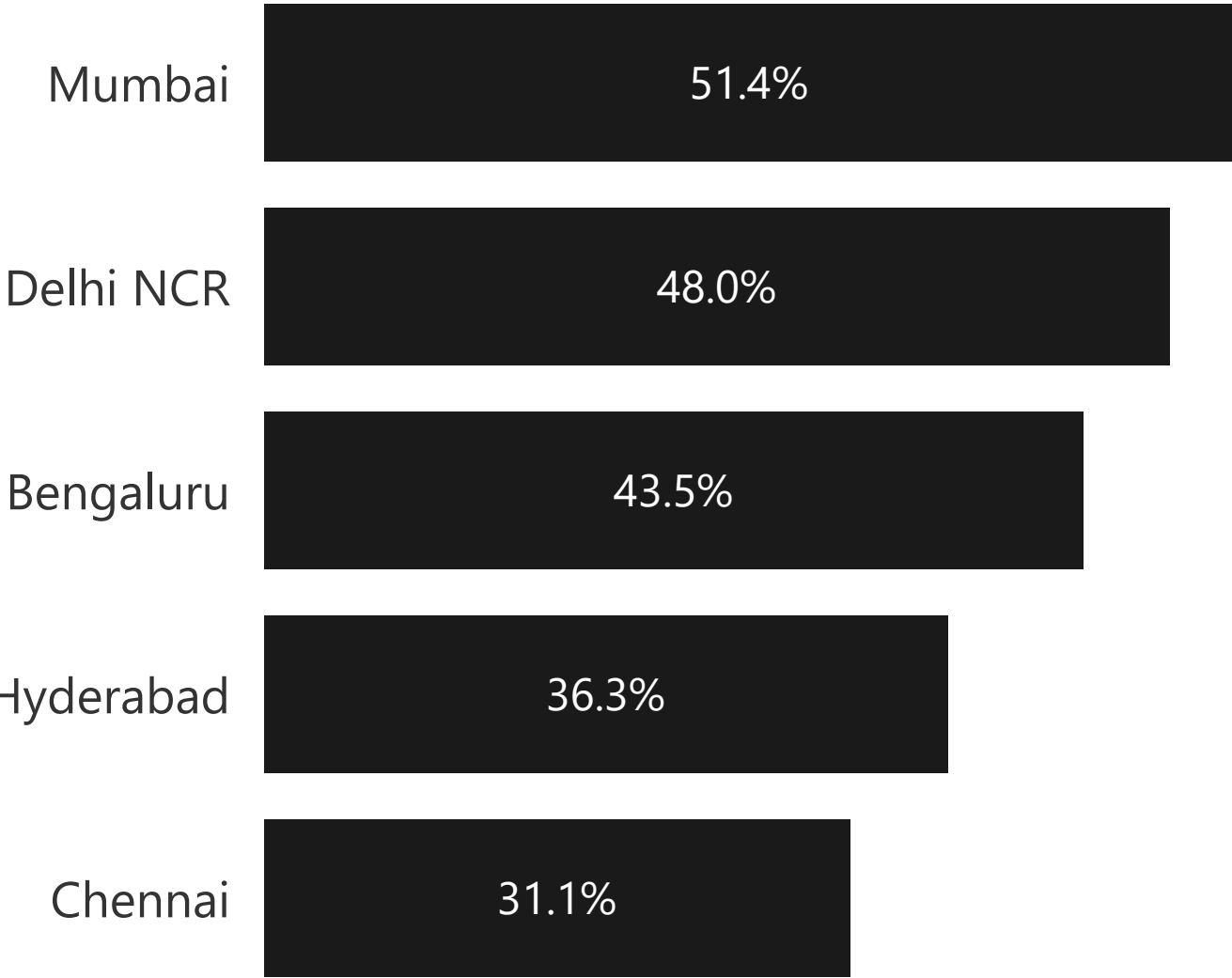


- 1. Overall, male is more income utilizing than female.
- 2. More income is utilizing by Credit Card, UPI & Debit Card.
- 3. More income is utilizing by Salaried IT Employees & Freelancers.
- 4. Mumbai, Delhi NCR & Bengaluru are top3 cities by income util%.
- 5. Customers having 35-45 & 25-34 age group are more income utilizing, whereas 45+ has more income but low income util% than 21-24.

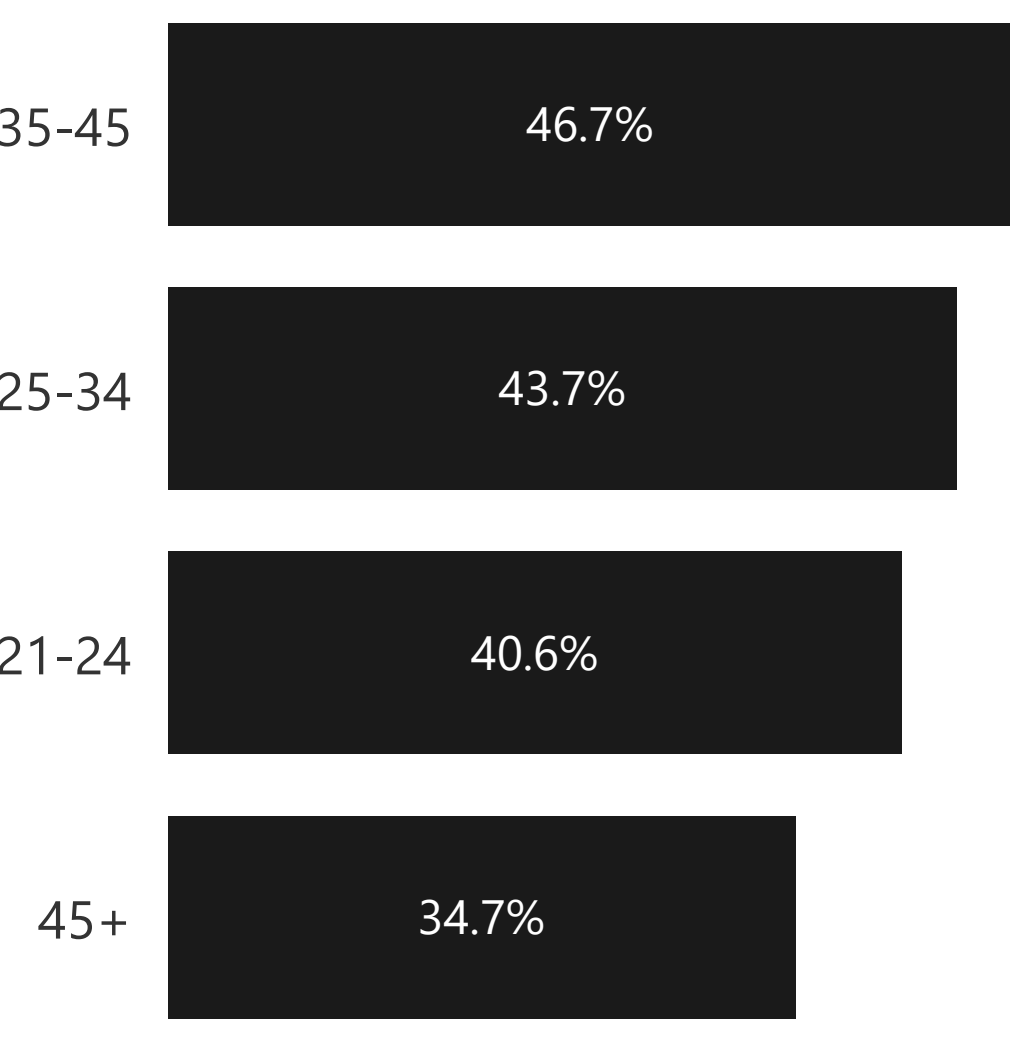
Income Util (%) by occupation



Income Util (%) by city



Income Util (%) by age\_group





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## Filter by payment\_type

Credit Card

Debit Card

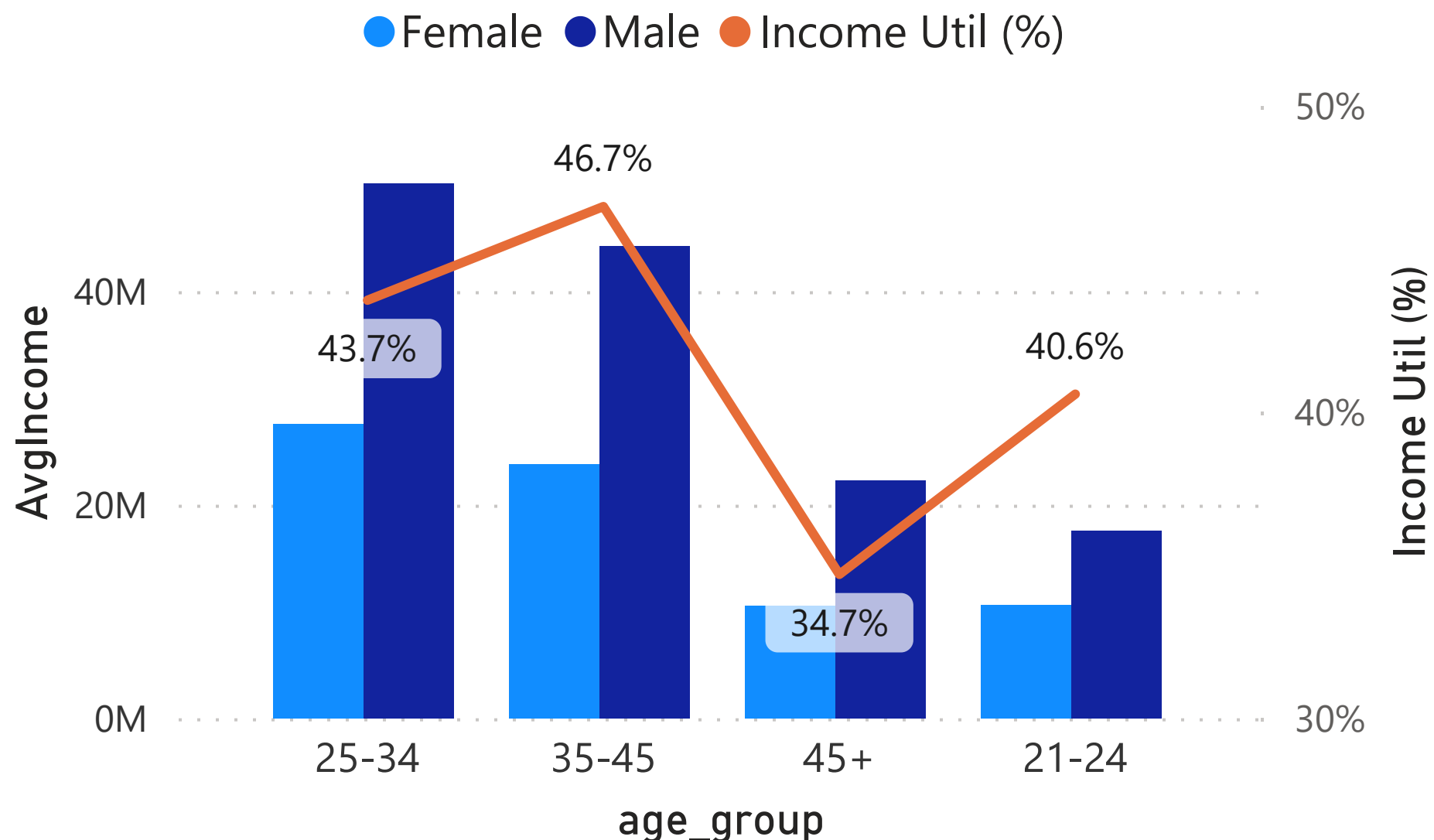
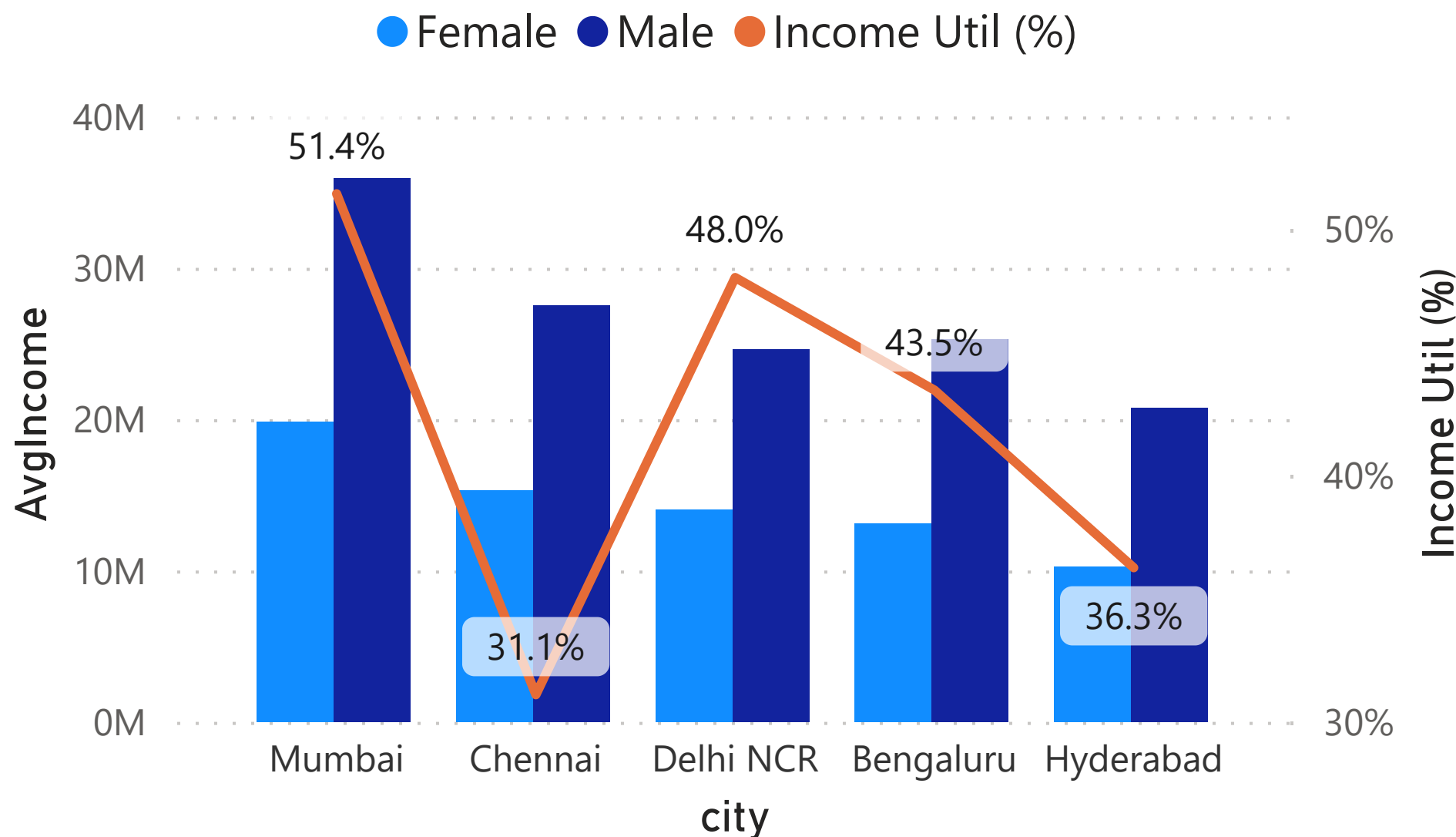
Net Banking

UPI

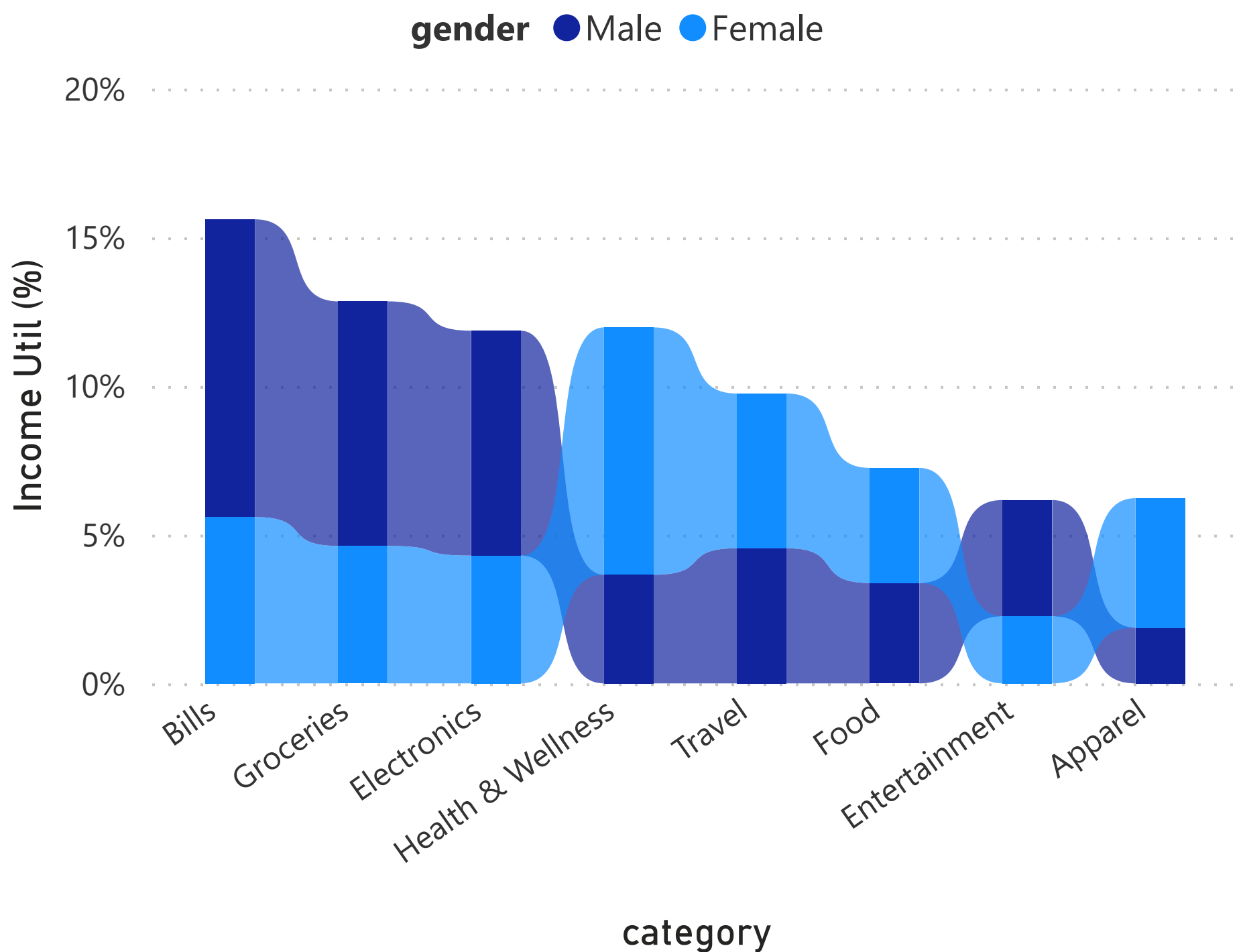
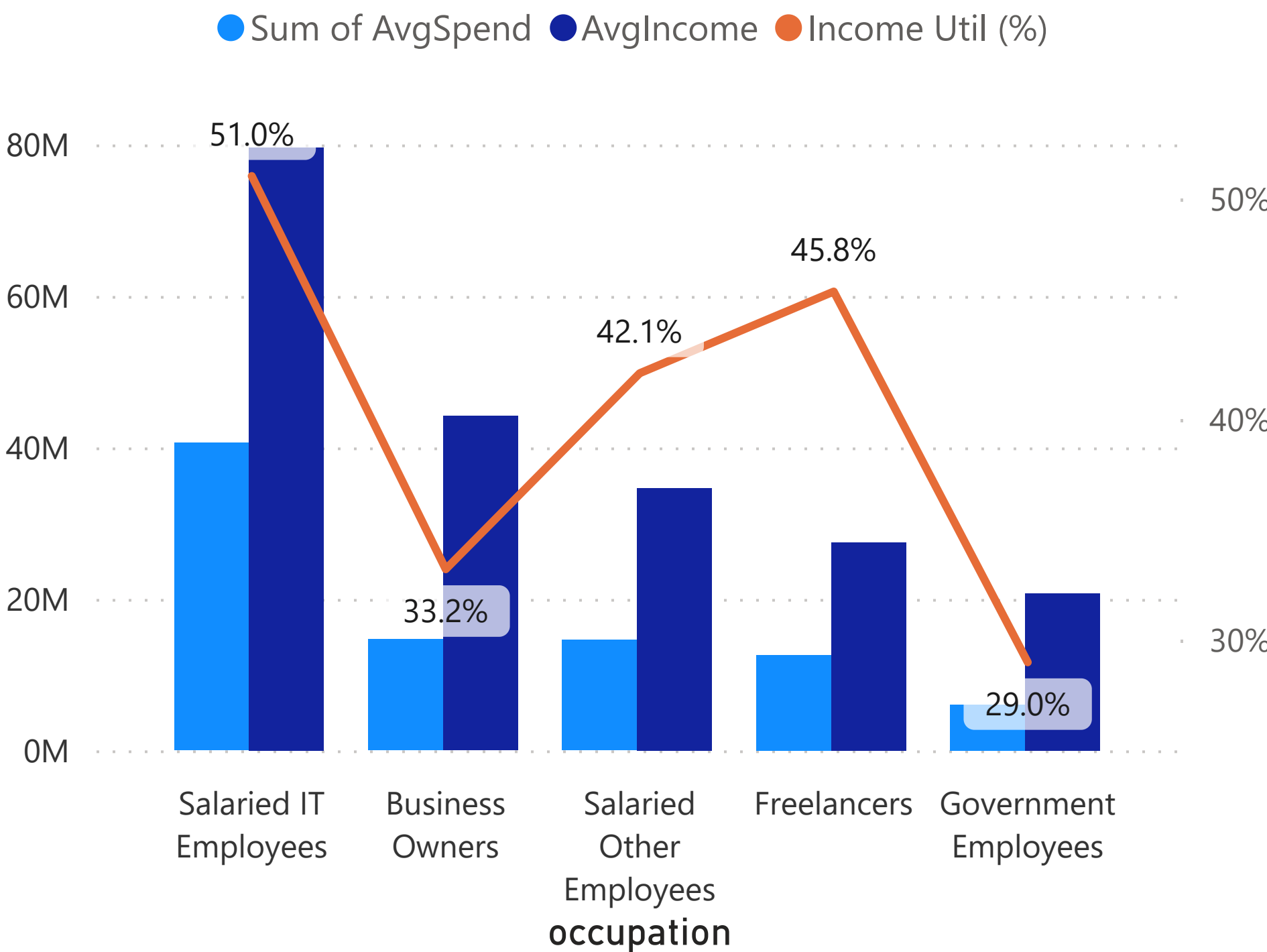
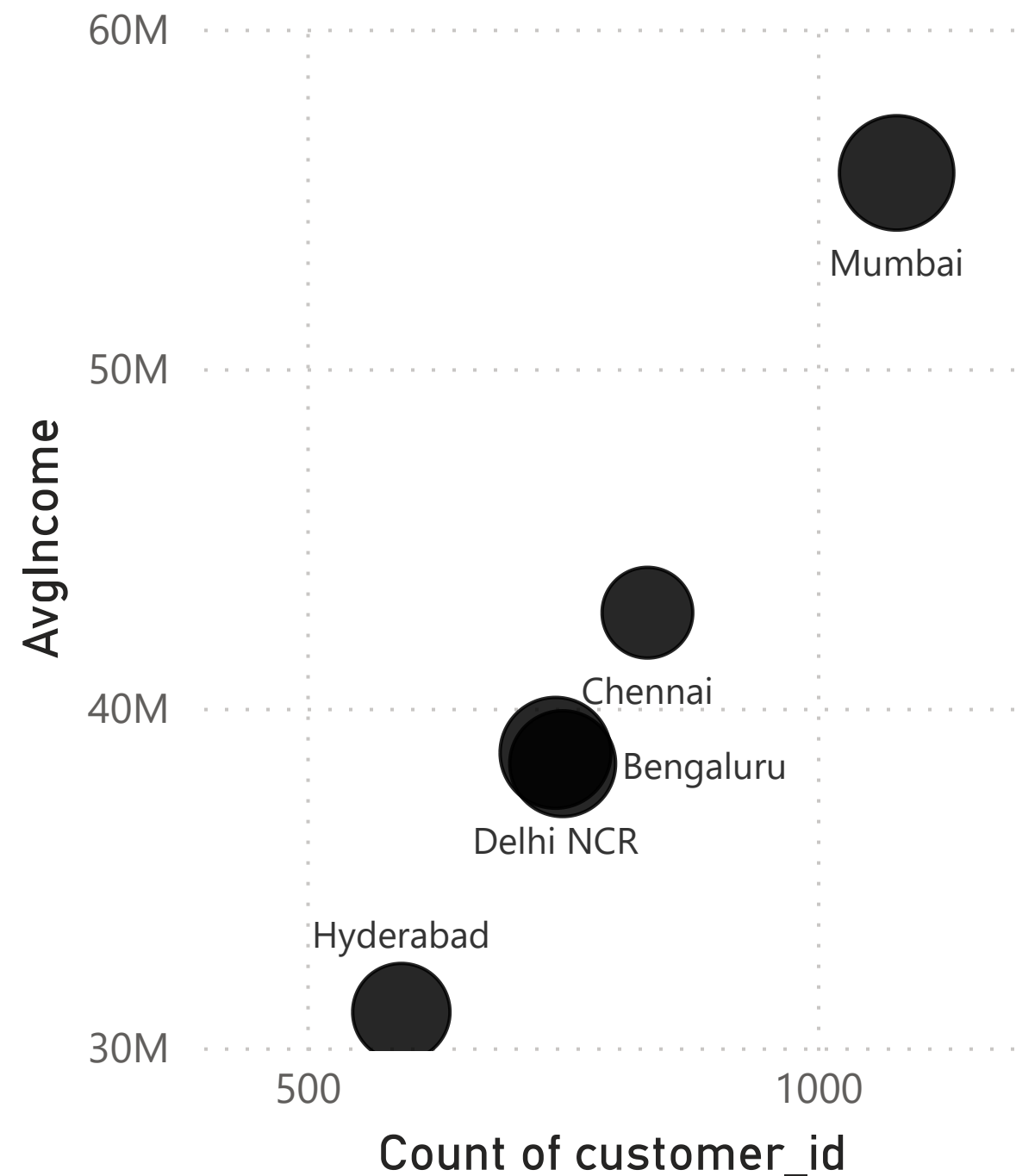
## Filter by gender

Female

Male



## Rel. b/w Avg Income & Cust\_count







# Mitron Bank Credit Card

## #1. Customer Segment

On the basis of more Income Util % by **credit card** & more **customers count**. Target points-

- 1. **By City-** Mumbai > Delhi NCR > Bengaluru
- 2. **By Age Group-** 25-34 > 35-45
- 3. **By Occupation-** Salaried IT emp. > other emp. > Freelancer

## #2. Customer Segment

On the basis of more Income Util % **by UPI** & **avg income util. by credit card** also more customers count. Target points-

- 1. **By City-** Mumbai > Delhi NCR > Bengaluru
- 2. **By Age Group-** 21-24 > 25-34 > 35-40
- 3. **By Occupation-** Freelancer > Salaried IT employees

## #3. Customer Segment

On the basis of more Income Util % by **Net banking** & avg income util. by credit card- Target will be,

- 1. **By City-** Mumbai > Delhi NCR > Bengaluru
- 2. **By Age Group-** 45+ > 35-45
- 3. **By Occupation-** Salaried IT employees > Freelancer > Business users (avg)

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## Credit Card Recommendation with Reasons

### #1. Mitron Lifetime Credit Card

**Features:** Lifetime free, Instant card access, General purpose & suitable for all  
**Reason:** To beat the market competition (targeting #1. Customer Segment)

### #2. Mitron Family Credit Card

**A. Features:** x% off or cashback on regular bill, electronics & daily groceries where customer is married male &  
**B. Features:** 3 times free family health checkup in 1yr, y% off on bills, cashback on travel & electronics where customer is married female.  
**Reason:** married male is utilizing more income on above mentioned, whereas married female is utilizing more income on health & wellness, bills, travel.

### #3. Mitron MoneyLife Credit Card

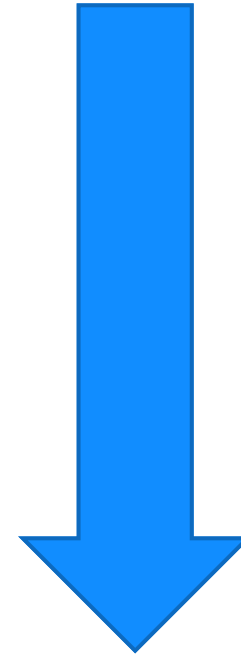
**Features:** First 1 yrs no fees, x% off on flight or train ticket, 3 months free individual health checkup, buy 1 get 1 free on Nykaa (apparel) etc.  
**Reason:** Max Income Util% by credit card on Travel > Health & Wellness > Apparel > Food by single female.

### #4. Mitron MoneyServe Credit Card

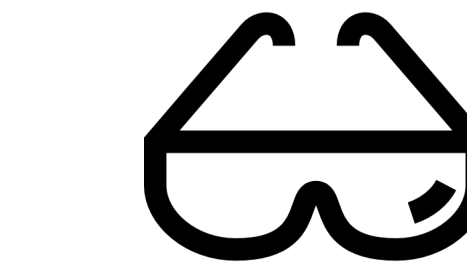
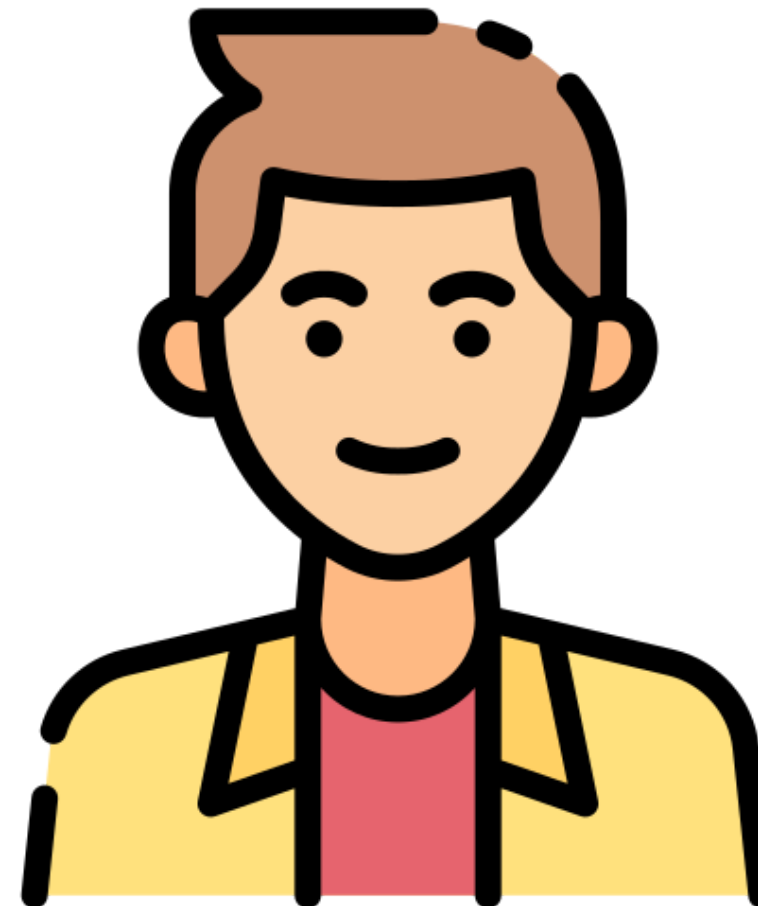
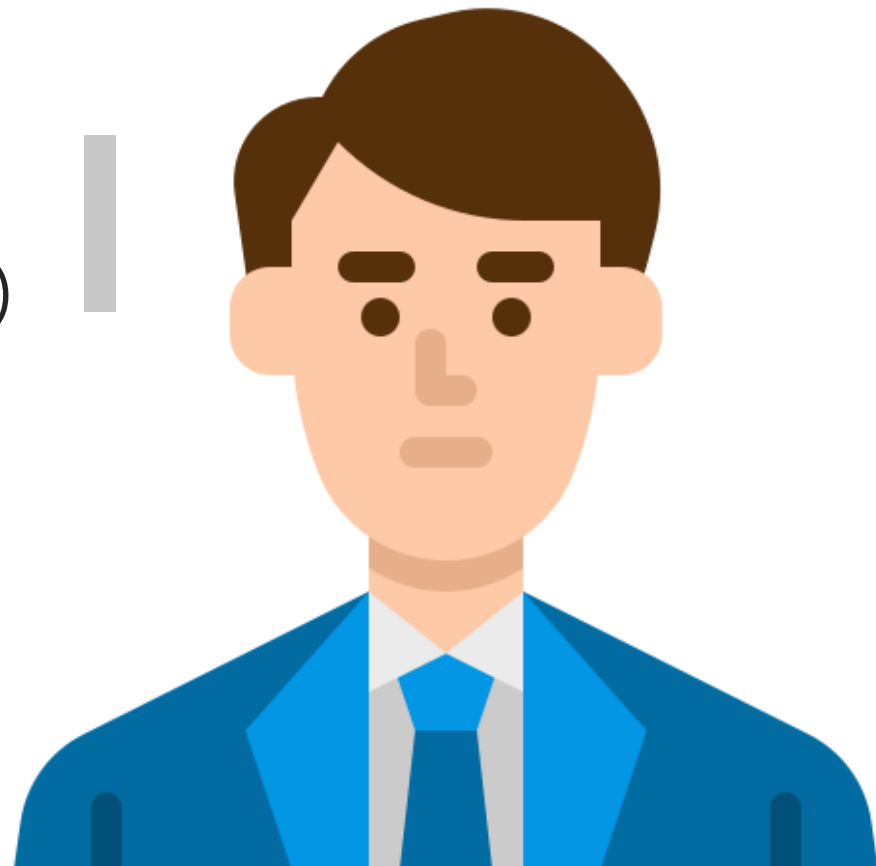
**Features:** First 1 yr no fees, y% off on regular bills & groceries, 10% instant discount on Flipkart (electronics) etc.  
**Reason:** Single male is spending more income by credit card on Bills, Groceries, electronics & travel.



Mr. Bashir Rover  
(Mitron Bank)



Tony Sharma  
(AtliQ Data services)



Peter Pandey  
(AtliQ Data services)

