

MITRON BANK

Mitron Bank's Credit Vision Strategic Insights

Demography

Expenditure Analysis

Income Analysis

**Income Utilisation
Analysis**



- Home
- Demography
- Income Analysis
- Expenditure Analysis
- Income Utilisation Analysis

Demography

Months

All

Gender

All

City

All

Age Group

All

4000

Total Customers

1.2

Income Utilization %

Total Spend By Payment Type

974K

649K

585K

247K

Credit Card

UPI

Debit Card

Net Banking

Customers By City

Mumbai

1078

Chennai

834

Bengaluru

751

Delhi NCR

744

Hyderabad

593

Average Income By Gender

Male

Female

73M (35.1%)

134M (64.9%)

Average Spend By Gender

Female

Male

49.06%

50.94%

Average Income By Marital Status

Married

Single

39M (19....)

167M (80.92%)

Average Spends By Marital Status

Single

Married

49.2%

50.8%

Customers by City & Customer Segmentation

Mumbai

Middle Class 557

Chennai

Middle Class 443

Upper Class 452

Upper Class 360

Bengaluru

Middle Class 404

Upper Class 306

Delhi NCR

Middle Class 394

Upper Class 324

Hyderab...

Middle Cla...

Upper Cla...



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Income Analysis

Months

Gender

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Age Group

All

All

All

All

207M

Average Income

1.2

Income Utilization %

city	Business Owners	Freelancers	Government Employees	Salaried IT Employees	Salaried Other Employees
Bengaluru	8099265	6707009	4019849	13981893	5548003
Chennai	8076682	5305860	4791035	16086923	8541541
Delhi NCR	7880177	4811330	3454808	15952953	6575831
Hyderabad	7161460	4189249	3342863	11564298	4782601
Mumbai	12939859	6472223	5153344	21994510	9194563

Income Utilisation % By Occupation

Average Income By Age-Group

Customers & Average Income by Occupation

Income Utilisation % By Months



Home

Demography

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Income Utilisation Analysis

Expenditure Analysis

Months

All

Gender

All

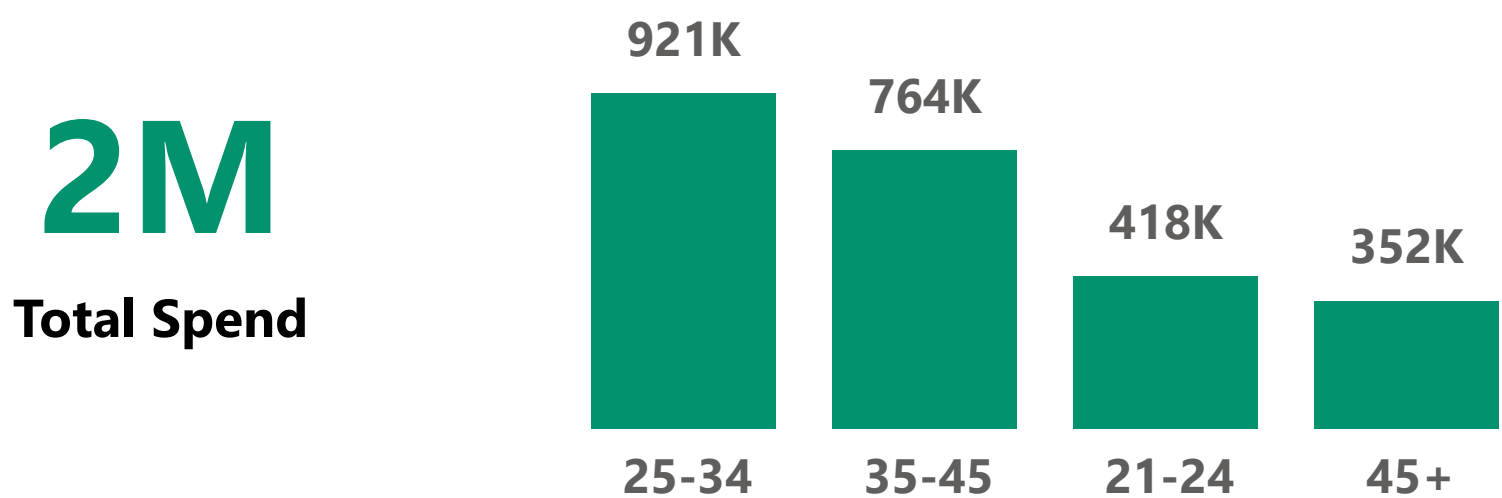
City

All

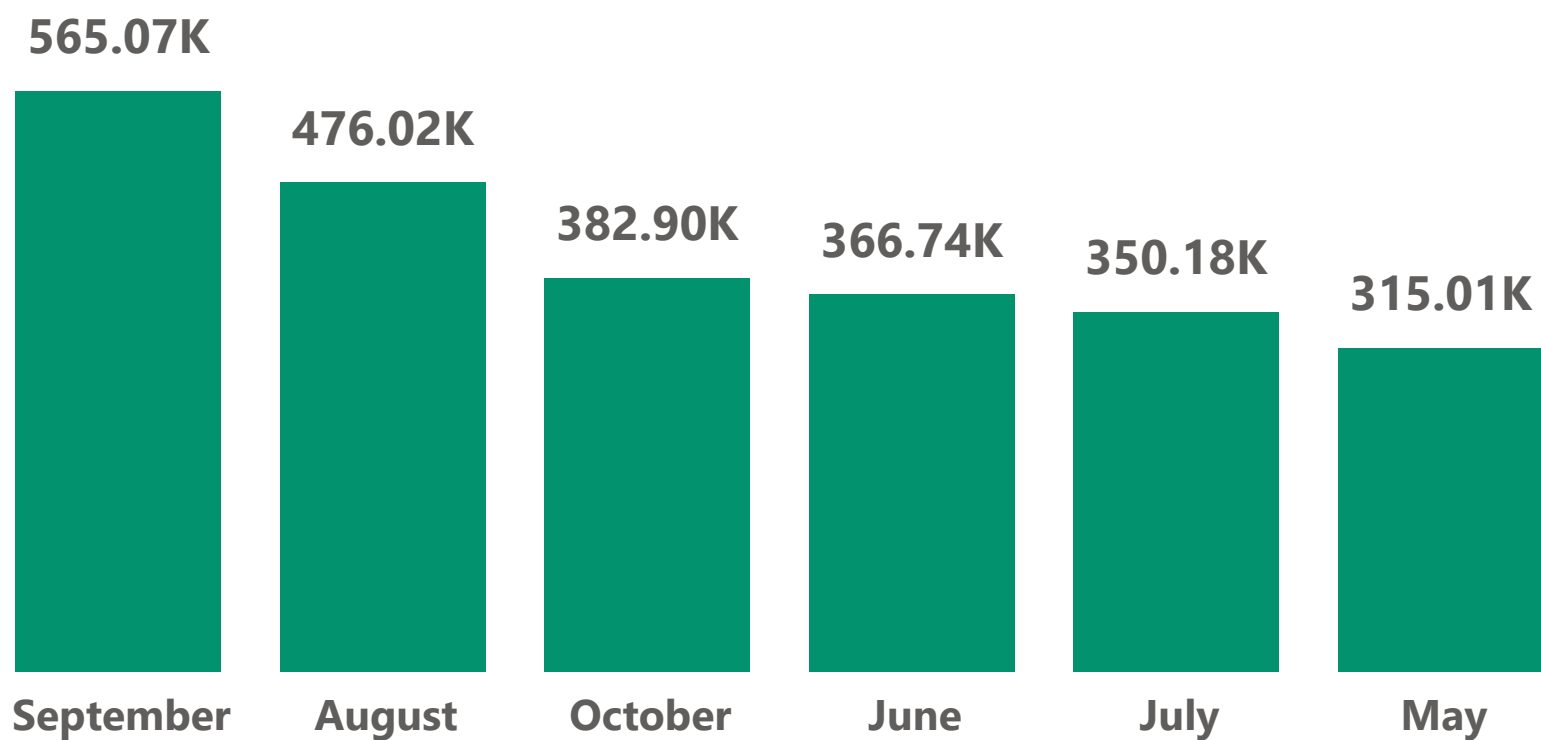
Age Group

All

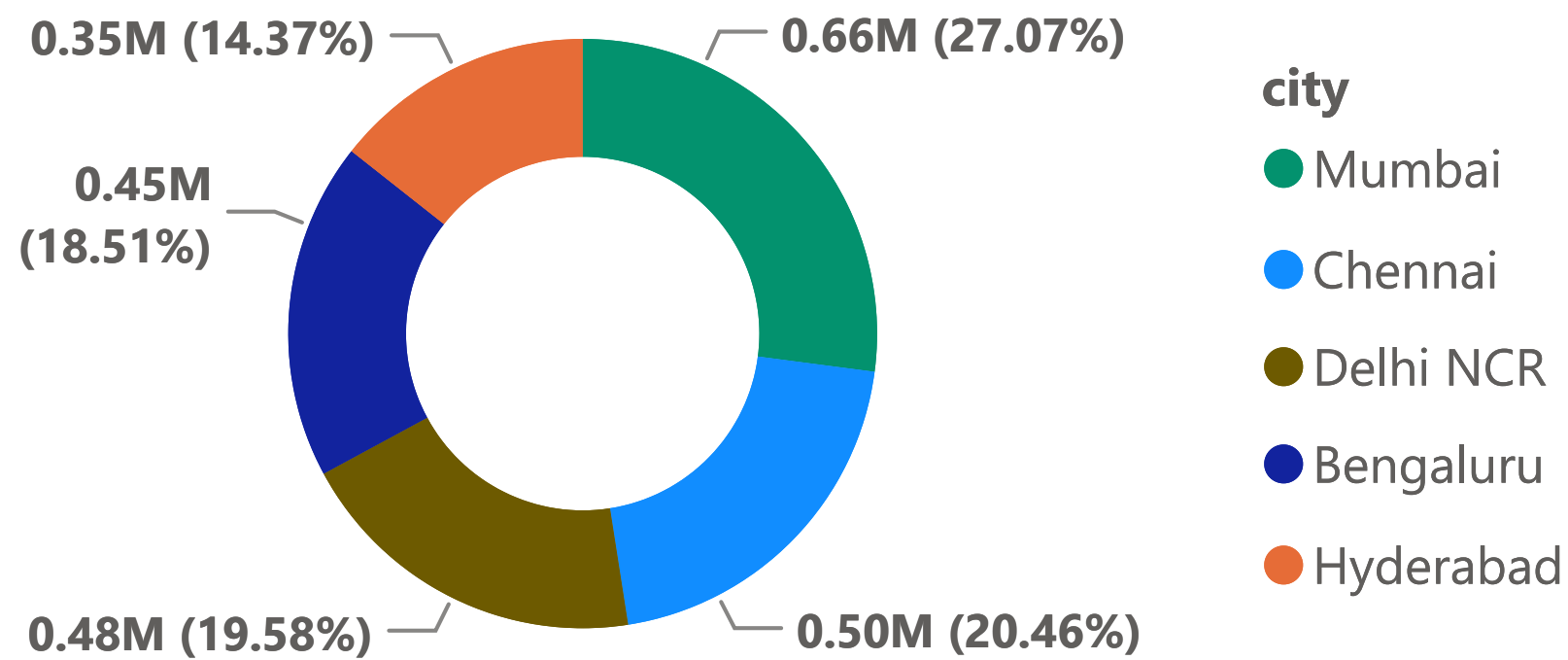
Total Spend By Age-Group



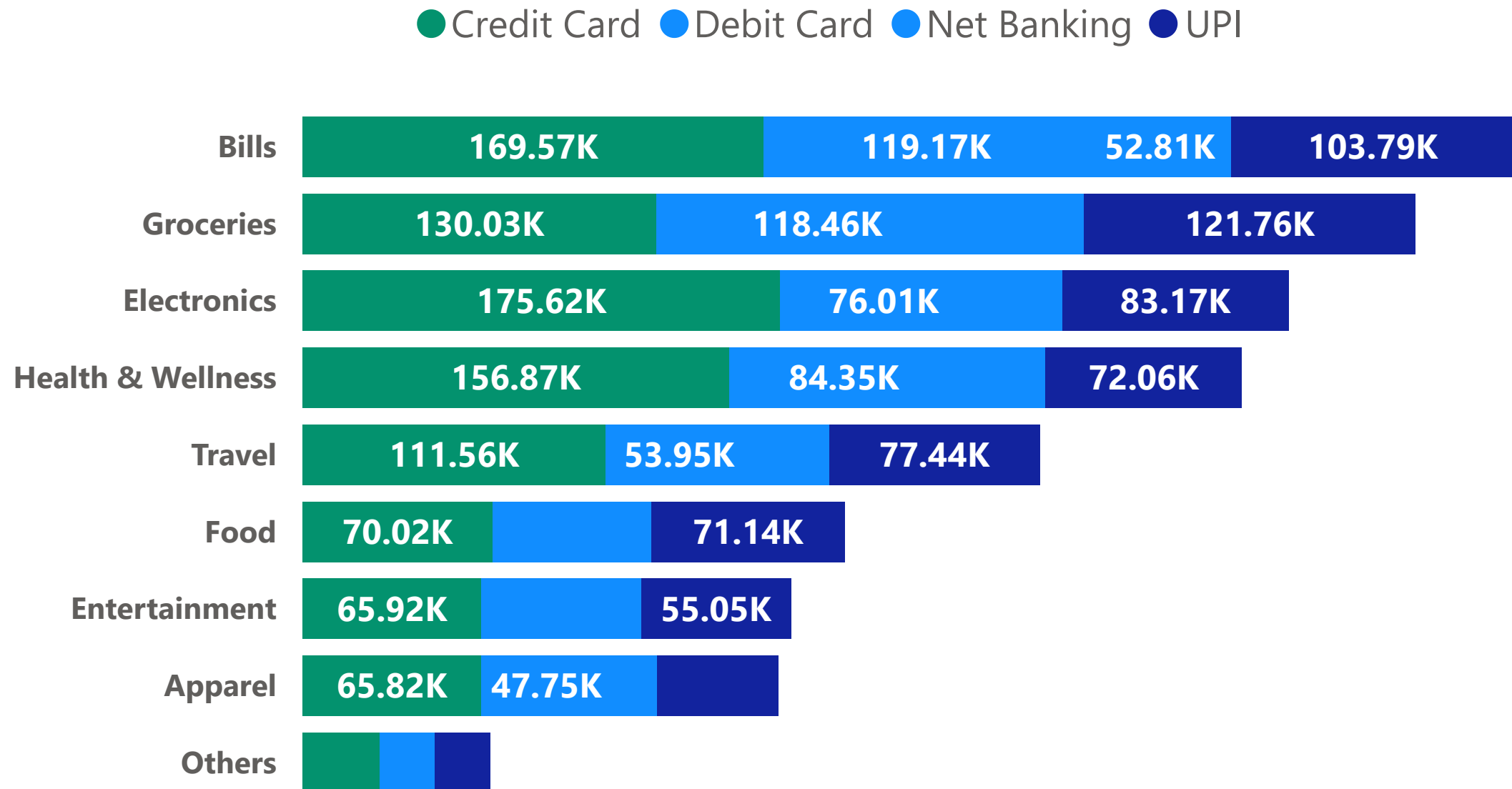
Total Spend By Months



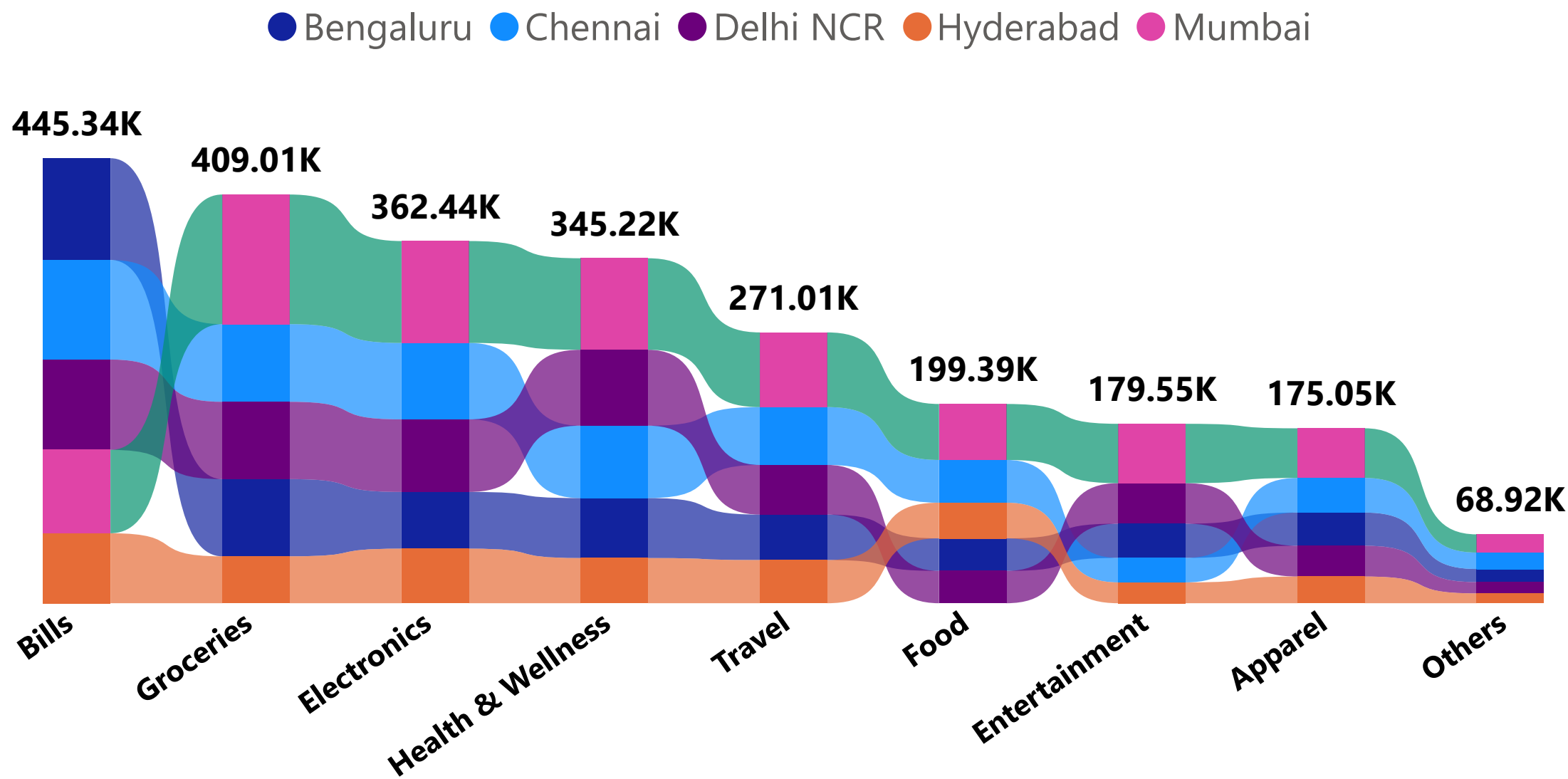
Total Spend By City



Total Spend By Category & Payment Type



Total Spend By Category & City





Income Utilization Analysis

Months

All

Gender

All

City

All

Age Group

All

Home

Demography

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Expenditure
Analysis

Income Utilisation
Analysis

207M

Average Income

2M

Total Spend

1.2

Income Utilization %

Female

1.22

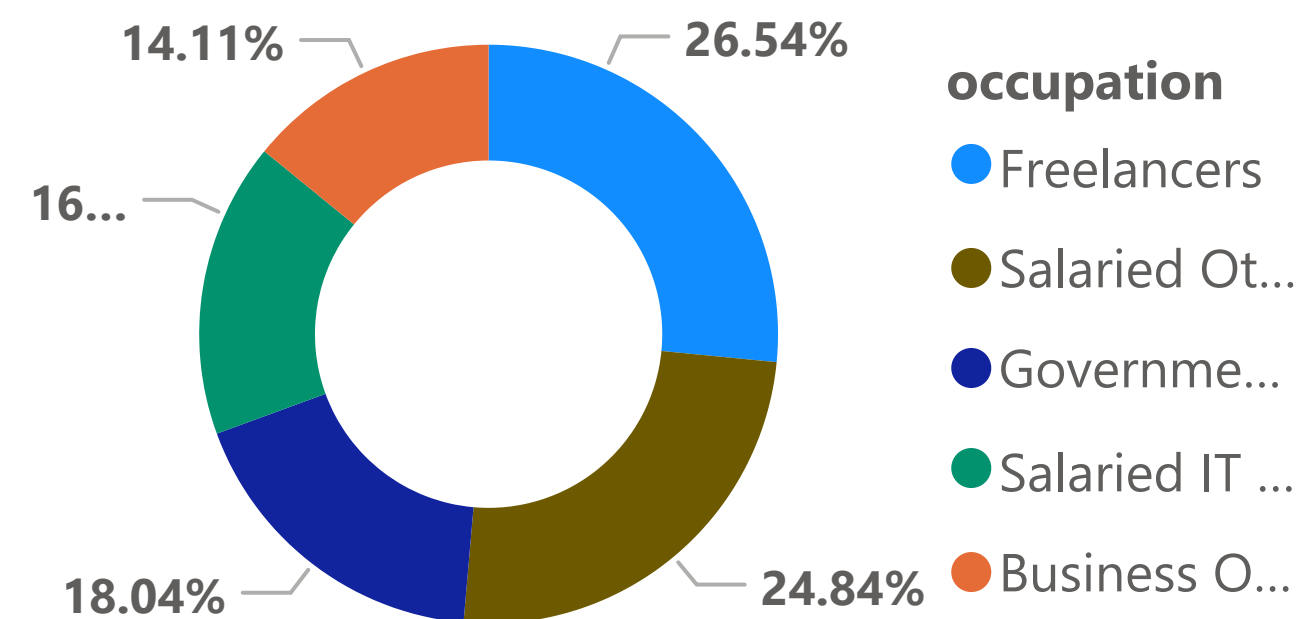
Income Utilisation %

Male

1.17

Income Utilisation %

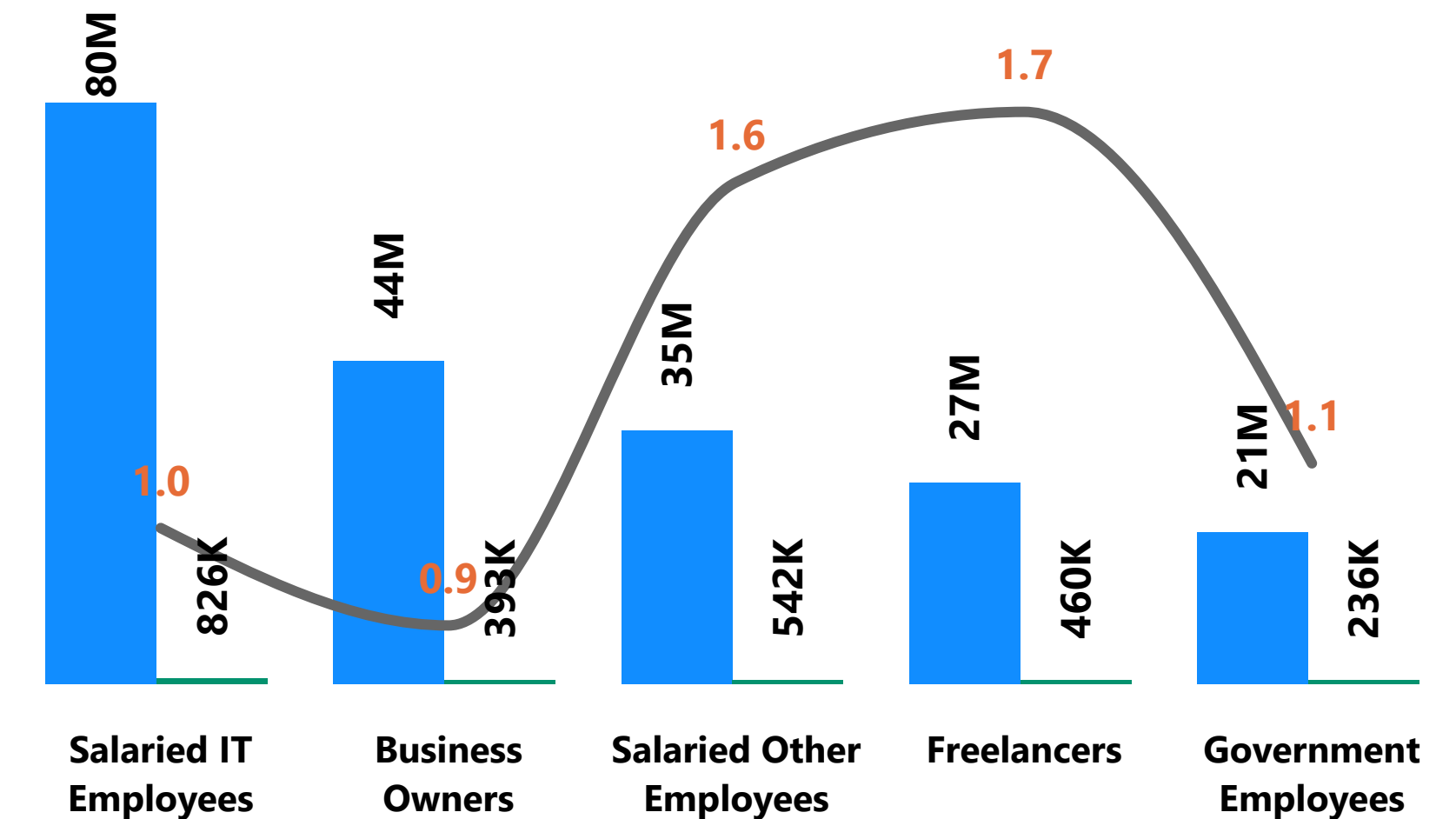
Income Utilisation % By Occupation



Occupation	Average Income	Spends	Income Utilization %
Business Owners	44157443	392583	0.9
Freelancers	27485671	459566	1.7
Government Employees	20761899	235902	1.1
Salaried IT Employees	79580577	825732	1.0
Salaried Other Employees	34642539	542131	1.6
Total	206628129	2455914	1.2

Average Income, Spends & Income Utilisation % By Occupation

Total Income Total Expenses (spend) Income Utilization %



Average Income, Spends & Income Utilisation % By Age Group

Total Income Total Expenses (spend) Income Utilization %

