**MITRON BANK**

CTRL+click here to follow link

**DEMOGRAPHY**

**INCOME**

**SPENDING**

**RECOMMENDATION**

**INSIGHTS**

**MITRON**

**4000**
Total Customers

**2597**
Male Customers

**1403**
Female Customers

## CUSTOMER DISTRIBUTION BY AGE

Customers

- 1498 (25-34)
- 1273 (35-45)
- 691 (21-24)
- 538 (45+)

Age

## CUSTOMERS BY CITY AND OCCUPATION

city ● Bengaluru ● Chennai ● Delhi NCR ● Hyderabad ● Mumbai

| occupation | | | | | |
|---|---|---|---|---|---|
| Salaried IT Employees | 226 | 257 | 259 | 188 | 364 |
| Salaried Other Employees | 143 | 219 | 169 | 121 | 241 |
| Freelancers | 191 | 151 | 136 | 118 | 188 |
| Business Owners | 115 | 115 | 113 | 102 | 185 |
| Government Employees | 76 | 92 | 67 | 64 | 100 |

0        500        1000
Customers
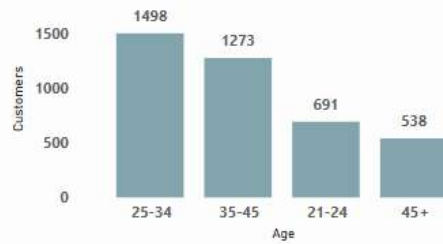
## COSTUMER DISTRIBUTION BY AGE

Total Customers

- 1.3K (Salaried IT ...)
- 0.9K (Salaried Ot...)
- 0.8K (Freelancers)
- 0.6K (Business O...)
- 0.4K (Governmen...)
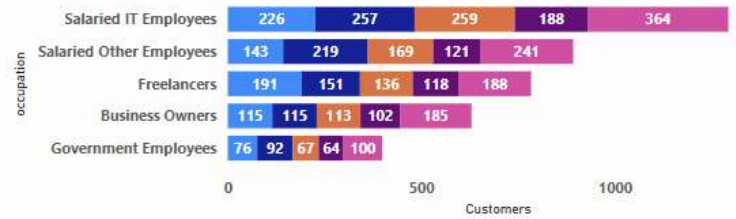
occupation

## AVERAGE INCOME BY MARITIAL STATUS

● avg income by married ● avg income by si...

39M (19.08%)

167M (80.92%)
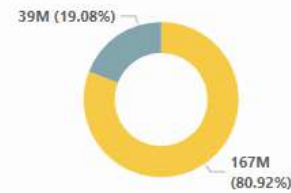
## AVERAGE INCOME BY GENDER

● avg income by male ● avg income by female

73M (35.1%)

134M (64.9%)
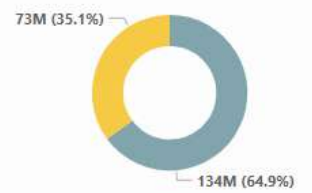
MITRON

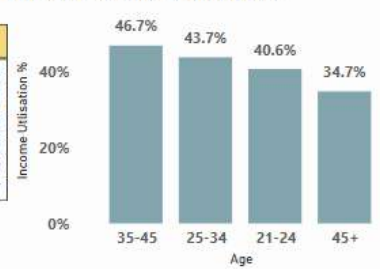**42.8%** Income Utilization

**531M** Total Spend

**52K** Average Income

## INCOME BY OCCUPATION

| city | Business Owners | Freelancers | Government Employees | Salaried IT Employees | Salaried Other Employees | Total |
|---|---|---|---|---|---|---|
| Bengaluru | 70,428 | 35,115 | 52,893 | 61,867 | 38,797 | 51,073 |
| Chennai | 70,232 | 35,138 | 52,076 | 62,595 | 39,002 | 51,321 |
| Delhi NCR | 69,736 | 35,377 | 51,564 | 61,594 | 38,910 | 51,983 |
| Hyderabad | 70,210 | 35,502 | 52,232 | 61,512 | 39,526 | 52,345 |
| Mumbai | 69,945 | 34,427 | 51,533 | 60,424 | 38,152 | 51,720 |
| **Total** | **70,091** | **35,058** | **52,035** | **61,500** | **38,793** | **51,657** |

## INCOME UTILIZATION BY AGE

46.7% — 35-45
43.7% — 25-34
40.6% — 21-24
34.7% — 45+

Income Utilisation %
Age

## INCOME UTILIZATION BY MONTH

Income Utilisation %

33.0% (5)
38.4% (6)
39.0% (7)
48.8% (8)
56.1% (9)
41.6% (10)

Month Number

## INCOME UTILIZATION BY OCCUPATION
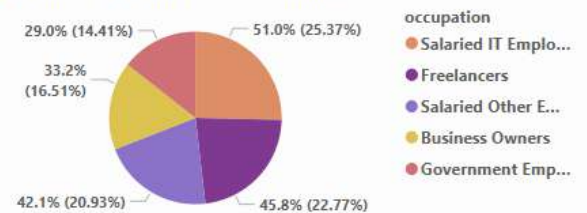
29.0% (14.41%)
33.2% (16.51%)
42.1% (20.93%)
45.8% (22.77%)
51.0% (25.37%)

occupation
● Salaried IT Emplo...
● Freelancers
● Salaried Other E...
● Business Owners
● Government Emp...

**MITRON**

## Amount Spend by Payment Type



Bar chart showing Amount Spend by Payment Type:
- Credit Card: ₹216M
- UPI: ₹141M
- Debit Card: ₹120M
- Net Banki...: ₹54M
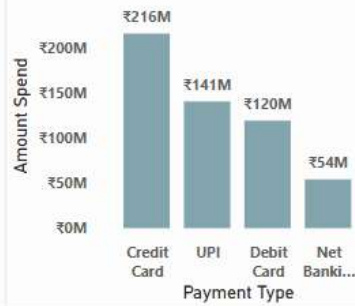
## Amount Spend by Occupation



Pie chart:
- Salaried I...: 244M (45.9...)
- Business ...: 88M (16.58%)
- Salaried ...: 88M (16...)
- Freelancers: 76M (14.23%)
- Governm...: 36M (6.8%)
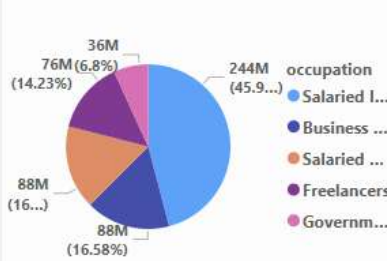
## Amount Spendby Category and City

city: ● Bengaluru ● Chennai ● Delhi NCR ● Hyderabad ● Mumbai



Area chart of Amount Spend by category: Bills, Groceries, Electronics, Health & W..., Travel, Food, Entertainme..., Apparel, Others
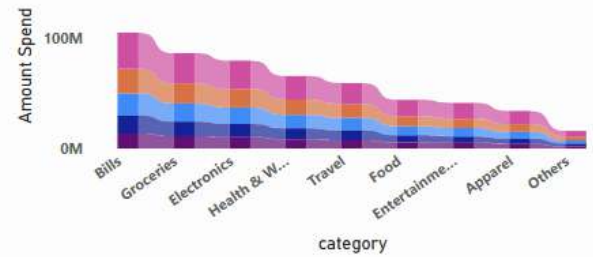
## Amount Spend by Category and Age

age_group: ● 21-24 ● 25-34 ● 35-45 ● 45+



Area chart of Amount Spend by Category: Bills, Groceries, Electronics, Health & W..., Travel, Food, Entertainment, Apparel, Others
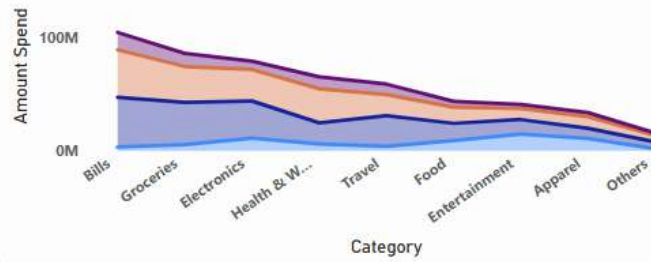
## Amount Spend by Category and Gender

gender: ● Female ● Male



Bar chart of total spend by category: Bills, Groceries, Electronics, Health & W..., Travel, Food, Entertainme..., Apparel, Others
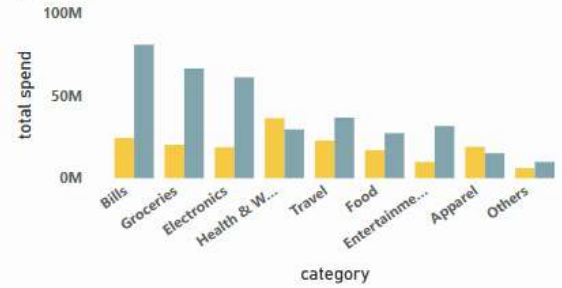
RECOMMENDATION  FILTERS    CATEGORY | All ⌄    CITY | All ⌄    PAYMENT | All ⌄    OCCUPATION | All ⌄

| | 4000 Total Customers | | 1240M Customers Income | | 42.8% Income Utilization | | 531M Total Spend |

## INCOME UTLISATION BY OCCUPATION

| occupation | Income Utilization % |
|---|---|
| Salaried IT Employees | 51.0% |
| Freelancers | 45.8% |
| Salaried Other Employees | 42.1% |
| Business Owners | 33.2% |
| Government Employees | 29.0% |
| **Total** | **42.8%** |

## INCOME UTLISATION BY CITY

| city | Income Utilization % |
|---|---|
| Bengaluru | 43.5% |
| Chennai | 31.1% |
| Delhi NCR | 48.0% |
| Hyderabad | 36.3% |
| Mumbai | 51.4% |
| **Total** | **42.8%** |

## INCOME UTLISATION BY CATEGORY

| category | Income Utilization % |
|---|---|
| Apparel | 2.7% |
| Bills | 8.5% |
| Electronics | 6.4% |
| Entertainment | 3.3% |
| Food | 3.6% |
| Groceries | 7.0% |
| Health & Wellness | 5.3% |
| Others | 1.3% |
| Travel | 4.8% |
| **Total** | **42.8%** |

## PAYMENT BY CATEGORY

| category | Credit Card | Debit Card | Net Banking | UPI | Total |
|---|---|---|---|---|---|
| Apparel | ₹13.97M | ₹8.32M | ₹3.52M | ₹8.23M | **₹34.04M** |
| Bills | ₹46.33M | ₹25.34M | ₹10.81M | ₹22.43M | **₹104.91M** |
| Electronics | ₹35.18M | ₹15.74M | ₹7.49M | ₹21.14M | **₹79.56M** |
| Entertainment | ₹17.10M | ₹8.28M | ₹4.03M | ₹11.88M | **₹41.29M** |
| Food | ₹15.43M | ₹9.12M | ₹4.51M | ₹14.96M | **₹44.01M** |
| Groceries | ₹27.17M | ₹21.40M | ₹9.14M | ₹28.60M | **₹86.30M** |
| Health & Wellness | ₹27.68M | ₹16.48M | ₹7.15M | ₹14.29M | **₹65.60M** |
| Others | ₹6.83M | ₹3.29M | ₹1.67M | ₹4.17M | **₹15.96M** |
| Travel | ₹26.61M | ₹11.60M | ₹5.89M | ₹15.12M | **₹59.22M** |
| **Total** | **₹216.31M** | **₹119.56M** | **₹54.21M** | **₹140.82M** | **₹530.90M** |

# INSIGHTS

**MITRON**

**Target audience**:
- Salaried IT Employees (high income + high utilization)
- Ages 25–45 (most spending power)
- Cities like Mumbai and Delhi NCR have higher average utilization

**Card Design Recommendation**:
- Introduce **category-based cashback** for Bills, Groceries, and Electronics
- Use **occupation-based segmentation** for targeted credit card variants

**Payment Preferences**:
- **Credit Card** is the top method (40.74% of avg spend), so they should promote this further via partnerships or rewards
- UPI and Debit Card also show good usage — consider dual-mode card with UPI/credit integration