



Mitron Bank **New Credit Card Vision**

Provide Insights to Product Strategy team in the banking domain



Customers



Spending



Card Usage



Customers Demographics Analysis



Total Customers
4000

Male Customers
2597

Female Customers
1403

Average Income
51.66K

Avg spend / month
22.12K

Avg IU %
42.8%



Gender

All

Age_Group

All

City

All

Occupation

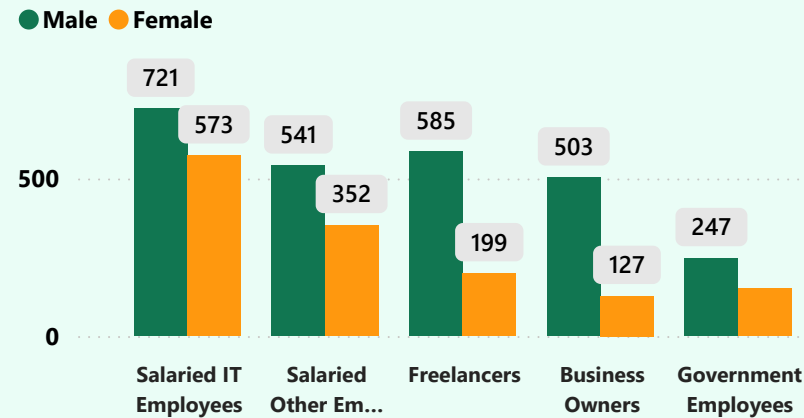
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Marital status

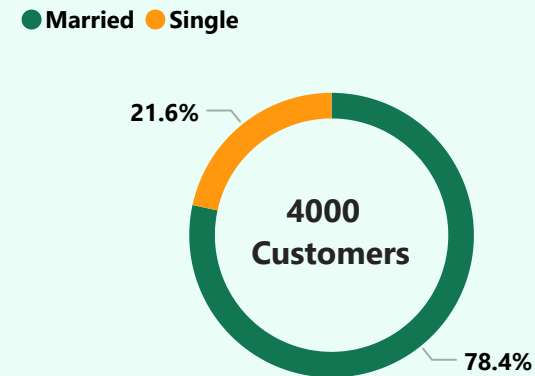
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IU = Income Utilization

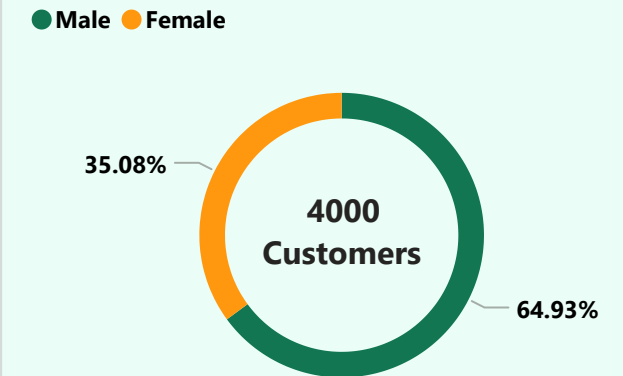
Customers by Occupation and Gender



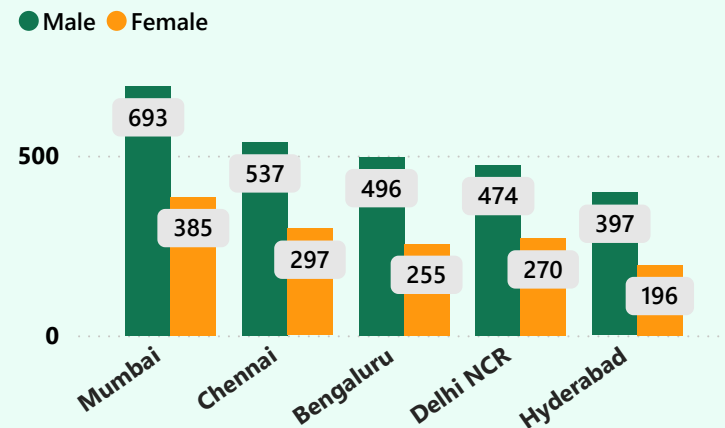
Customers by Marital Status



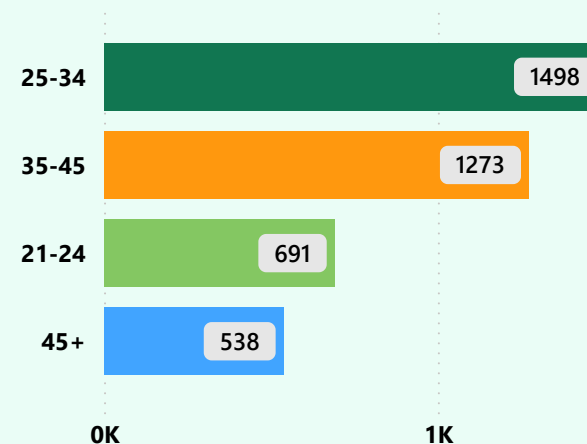
Customers by gender



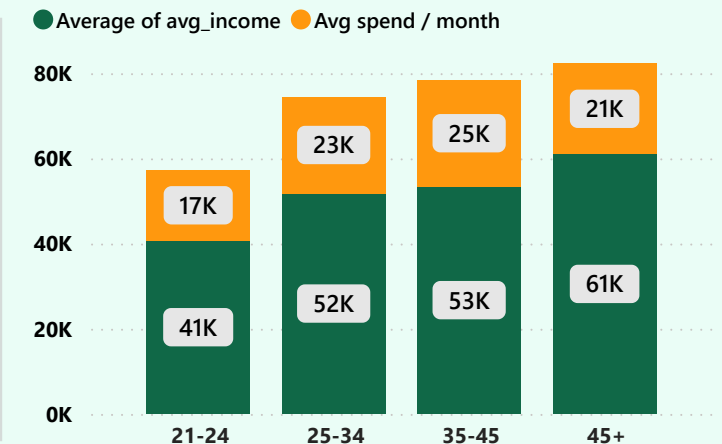
Customers by city and gender



Customers by different Age Group



Avg Income, spend & Income Utilization by Age Group





Customers Spending Analysis



Total Customers
4000

Average Income
51.66K

Avg spend / month
22.12K

Total Spend
531M

Avg IU %
42.8%

CC Usage %
40.74%



Gender

All

Occupation

All

City

All

Category

All

Payment Type

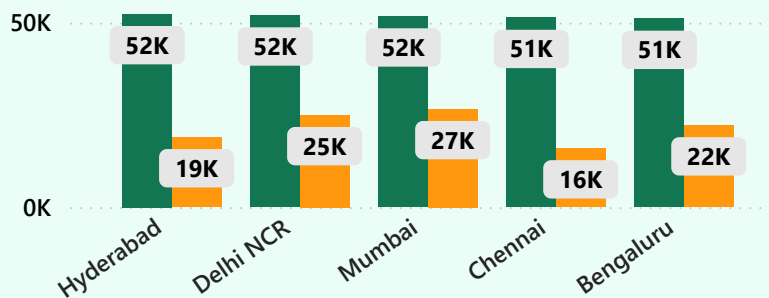
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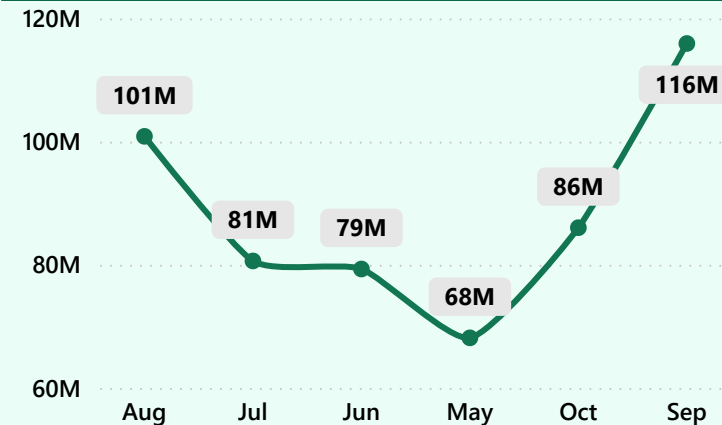
IU = Income Utilization

Avg income, Avg spend of customers over different cities

● Average of avg_income ● Avg spend / month



Monthly Expenditure by customers

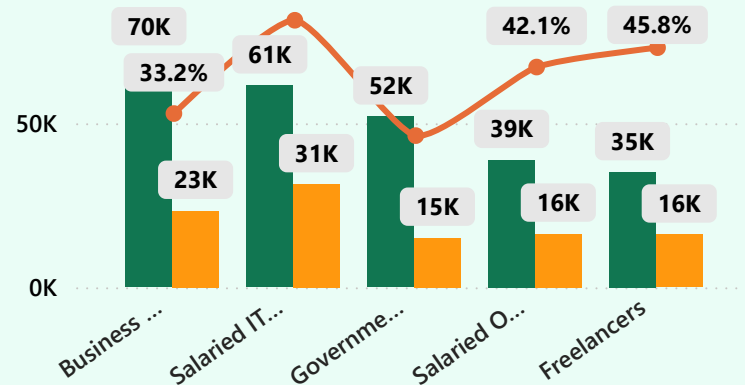


Month on month changes of Avg IU % on various categories

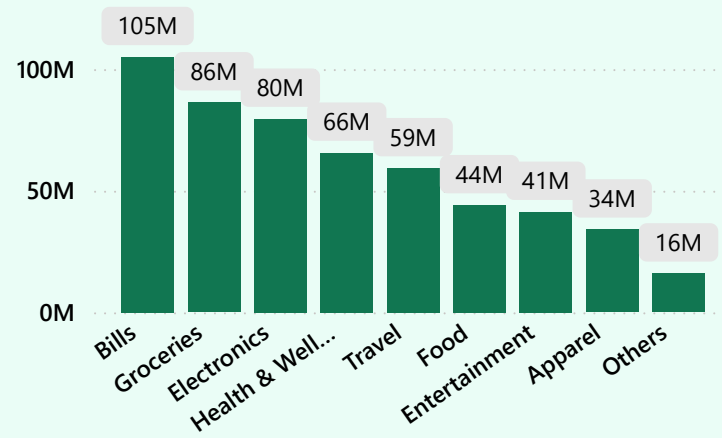
category	Aug	Jul	Jun	May	Oct	Sep
Apparel	3.1%	2.5%	2.5%	2.1%	2.7%	3.6%
Bills	9.7%	7.7%	7.6%	6.5%	8.2%	11.1%
Electronics	7.3%	5.9%	5.8%	4.9%	6.2%	8.4%
Entertainment	3.8%	3.0%	3.0%	2.6%	3.2%	4.4%
Food	4.1%	3.2%	3.2%	2.7%	3.4%	4.6%
Groceries	7.9%	6.3%	6.3%	5.4%	6.8%	9.1%
Health & Wellness	6.0%	4.8%	4.7%	4.1%	5.2%	7.0%
Others	1.5%	1.2%	1.2%	1.0%	1.2%	1.7%
Travel	5.4%	4.3%	4.3%	3.7%	4.6%	6.3%

Avg Income, Spend and Income Utilization by occupation

● Average of avg_income ● Avg spend / month ● Avg Income Utilization

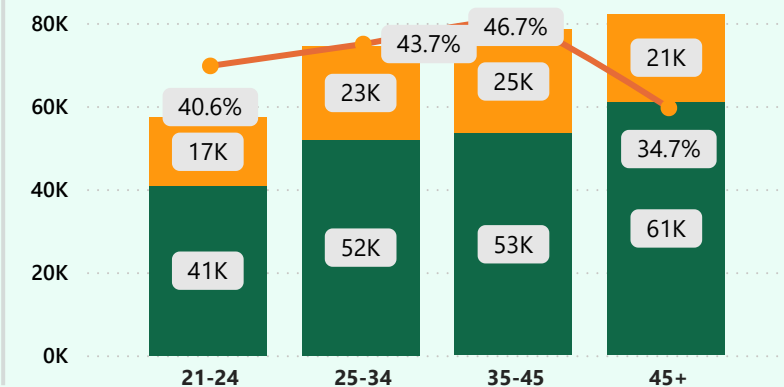


Total expenditure by customers on each category



Avg Income, spend & Income Utilization by Age Group

● Average income ● Avg spend / month ● Avg Income Utilization





Customers Cards Usage Analysis



Total Customers
4000

Average Income
51.66K

Avg spend / month
22.12K

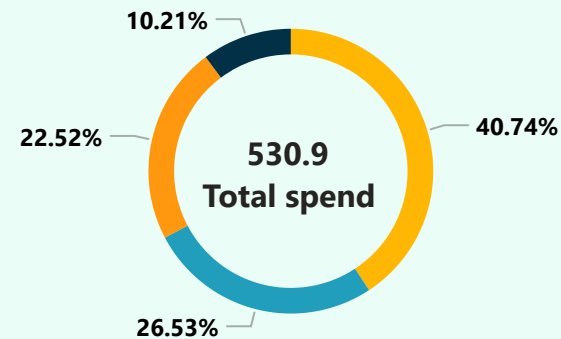
Total Spend
531M

Avg IU %
42.8%

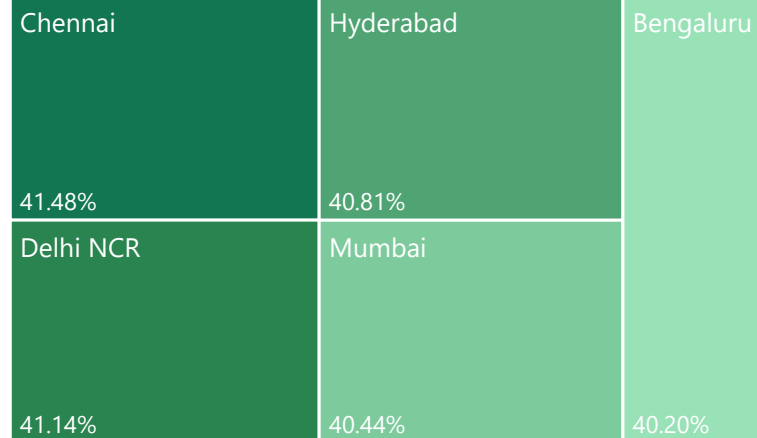
CC Usage %
40.74%

Total spend by various payment type

● Credit Card ● UPI ● Debit Card ● Net Banking



Credit Cards Usage % by different cities



Avg IU % by different occupation and Payment Type

occupation	Credit Card	Debit Card	Net Banking	UPI
Business Owners	13.6%	7.4%	3.8%	8.4%
Freelancers	15.8%	10.5%	4.7%	14.8%
Government Employees	12.6%	7.2%	2.8%	6.3%
Salaried IT Employees	21.2%	11.4%	5.1%	13.3%
Salaried Other Employees	17.9%	9.3%	4.1%	10.9%

Gender

All

Category

All

City

All

Occupation

All

Payment Type

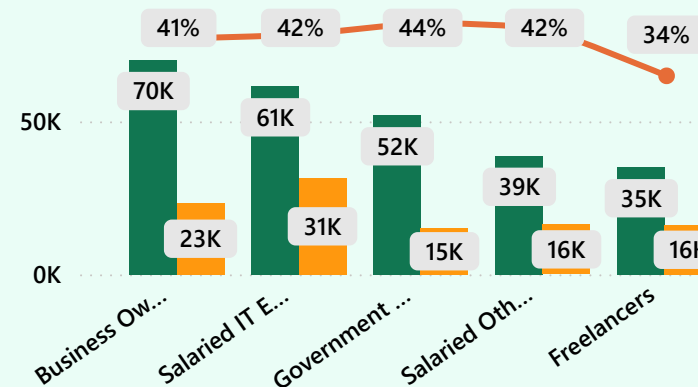
All

Customers by city and gender

category	Credit Card	Debit Card	Net Banking	UPI
Apparel	1.1%	0.7%	0.3%	0.7%
Bills	3.7%	2.0%	0.9%	1.8%
Electronics	2.8%	1.3%	0.6%	1.7%
Entertainment	1.4%	0.7%	0.3%	1.0%
Food	1.2%	0.7%	0.4%	1.2%
Groceries	2.2%	1.7%	0.7%	2.3%
Health & Wellness	2.2%	1.3%	0.6%	1.2%
Others	0.6%	0.3%	0.1%	0.3%
Travel	2.1%	0.9%	0.5%	1.2%

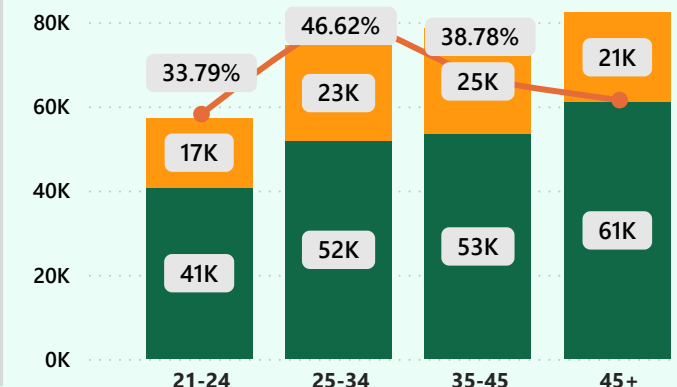
Customers by different Age Group

● Average Income ● Avg spend / month ● CC Usage %



Avg Income, spend & Income Utilization by Age Group

● Average of avg_income ● Avg spend / month ● CC Usage %



IU = Income Utilization