

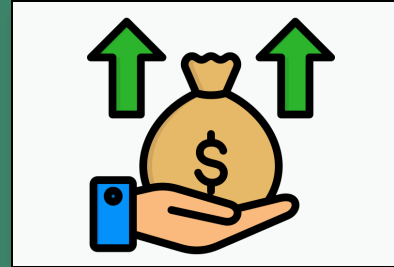


Mitron Bank Credit Card Vision

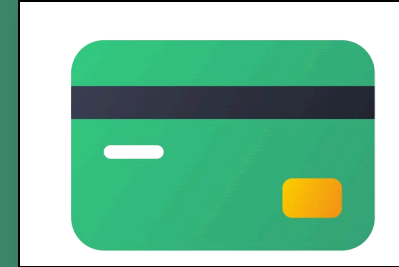
Provide Insights to the Product Strategy Team in the Banking Domain.



Customers



Spending



Cards Usage



Customers Demographic Analysis



4000

Total customers

2597

Male customers

1403

Female customers

206.6M

Total Income

22.1K

Avg Monthly Spend

51.7K

Average Income



Gender

All

Age_group

All

City

All

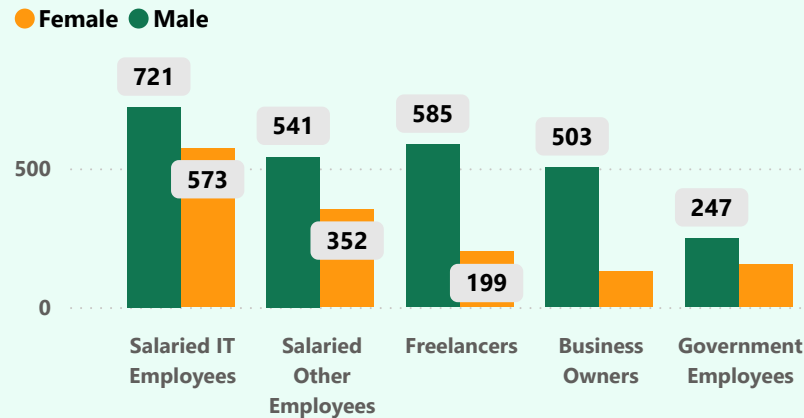
Occupation

All

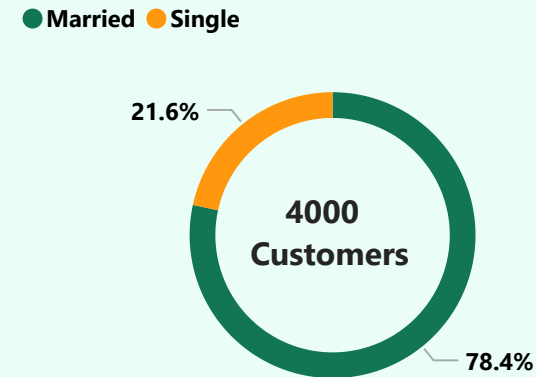
Marital status

All

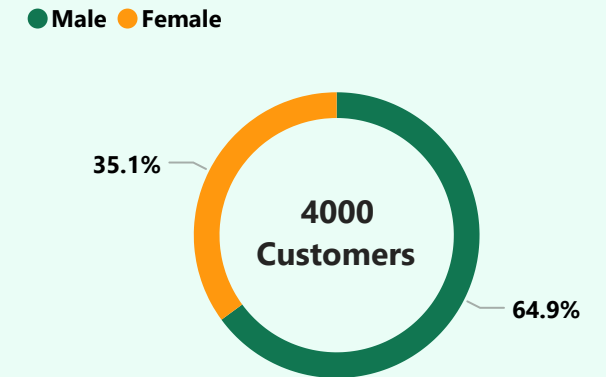
Customers by Occupation and Gender



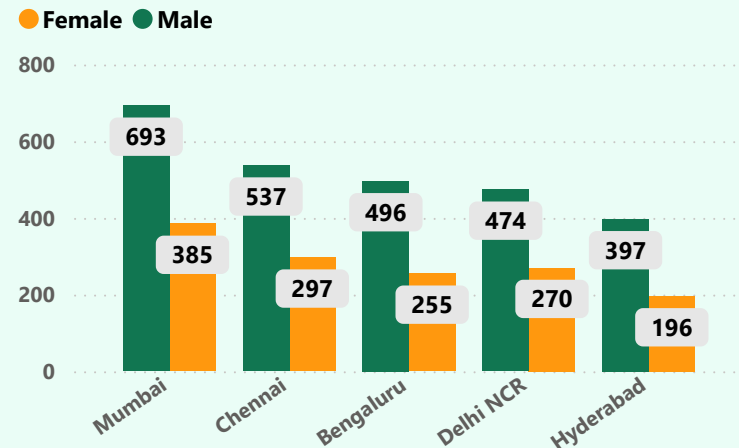
Customers by different Age Group



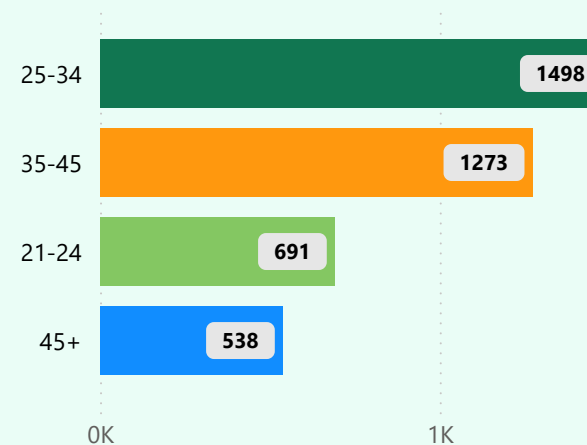
Customers by different Age Group



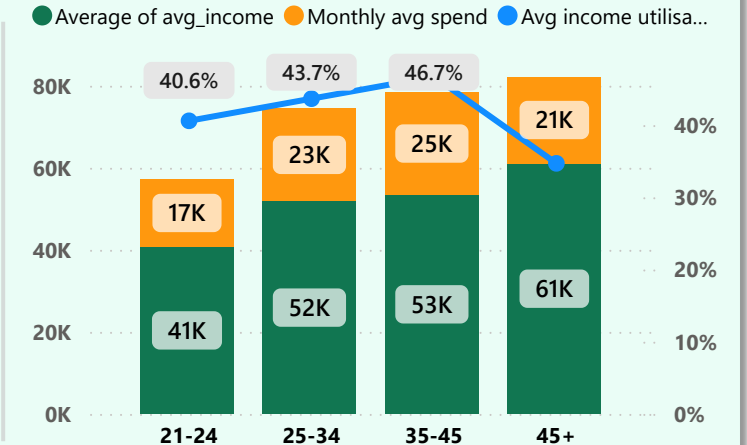
Customers by City and Gender



Customers by different Age Group



Avg Income, Spend & Income utilization by Age Group





Customers Spending Analysis



Gender
All

Category
All

City
All

Occupation
All

Payment Method
All

4000

Total customers

51.7K

Average Income

22.1K

Monthly Average spend

530.9M

Sum of spend

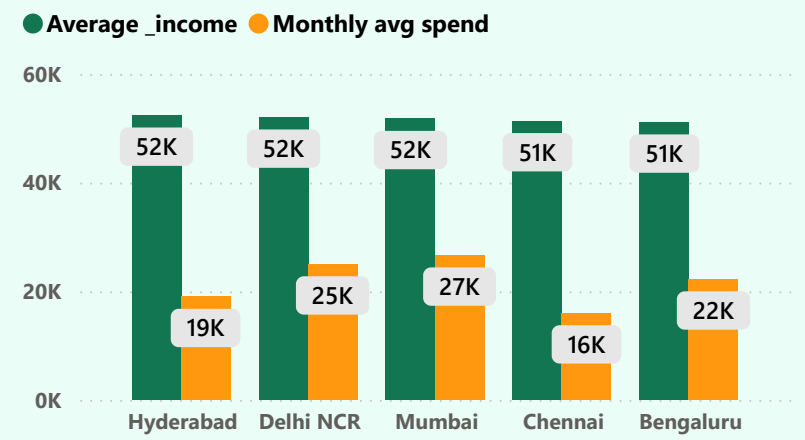
42.8%

Avg Income Utilization

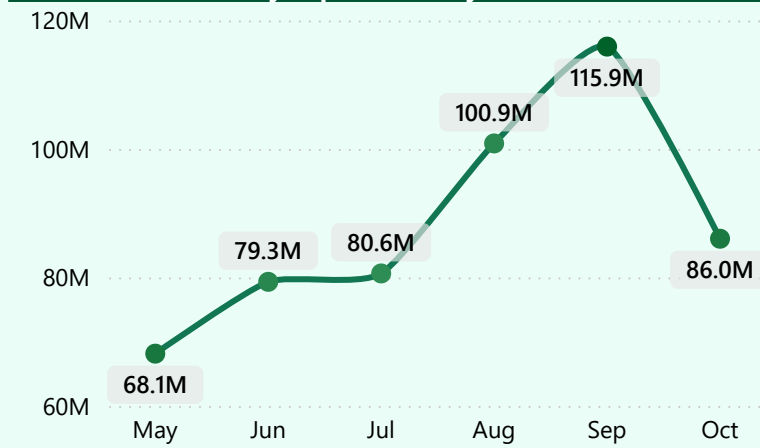
40.7%

Credit Card Usage %

Avg income, Avg spend of customers over different citites



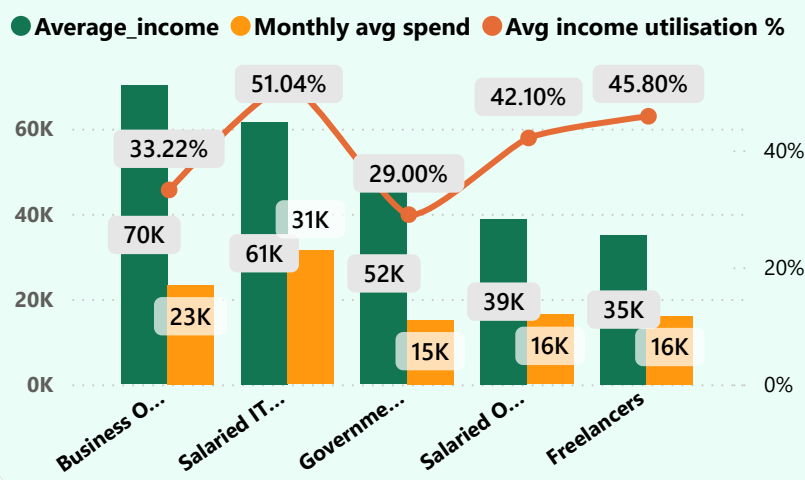
Monthly Expenditure by customers



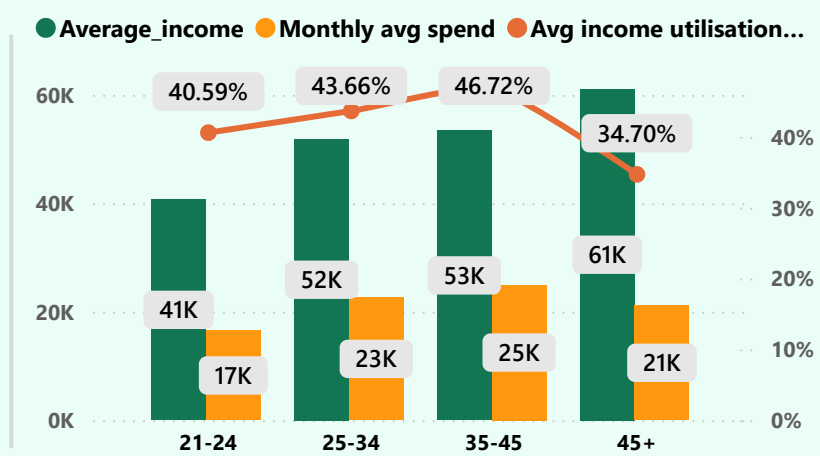
Month on month changes of Avg IU % on various categories

Category	May	Jun	Jul	Aug	Sep	Oct
Apparel	2.11%	2.46%	2.50%	3.13%	3.60%	2.67%
Bills	6.51%	7.59%	7.68%	9.66%	11.08%	8.25%
Electronics	4.95%	5.76%	5.87%	7.32%	8.40%	6.21%
Entertainment	2.57%	2.98%	3.03%	3.80%	4.36%	3.24%
Food	2.74%	3.19%	3.23%	4.07%	4.63%	3.44%
Groceries	5.35%	6.26%	6.35%	7.92%	9.10%	6.78%
Health & Wellness	4.06%	4.73%	4.83%	6.00%	6.96%	5.16%
Others	0.99%	1.16%	1.17%	1.47%	1.69%	1.25%
Travel	3.69%	4.27%	4.35%	5.45%	6.27%	4.64%

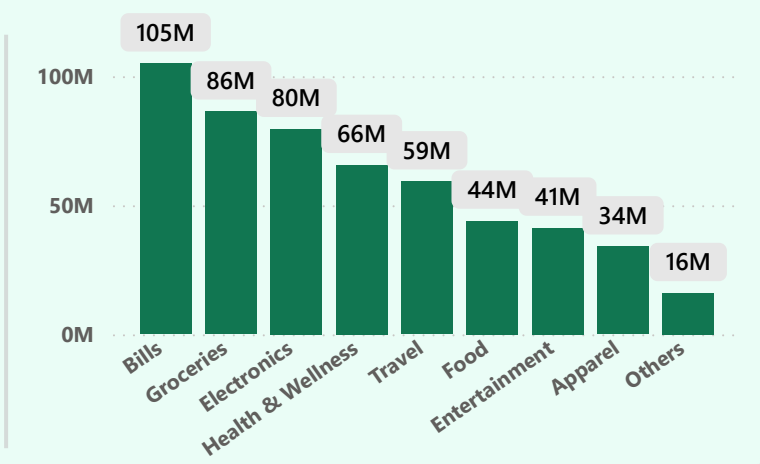
Avg spend, Avg Spend and Avg IU % by occupation



Avg spend, Avg spend and Avg IU % by age group



Total expenditure by customers on each category





Customers Cards Usage Analysis



Gender

All

Category

All

City

All

Occupation

All

Payment Method

All

4000

Total customers

51.7K

Average Income

22.1K

Monthly Average spend

530.9M

Sum of spend

42.8%

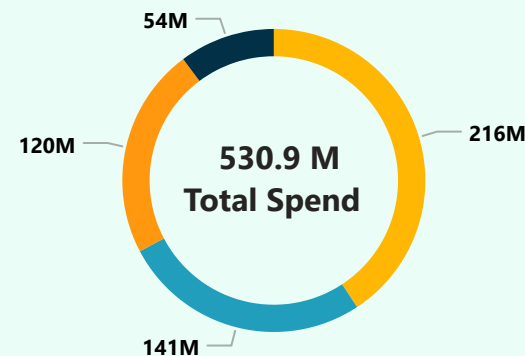
Avg Income Utilization

40.7%

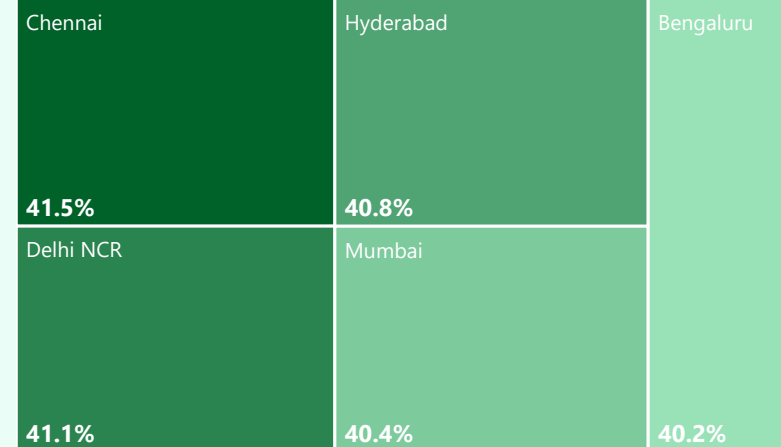
Credit Card Usage %

Total spend by various payment type

Credit Card UPI Debit Card Net Banking



Credit Cards Usage % by different city



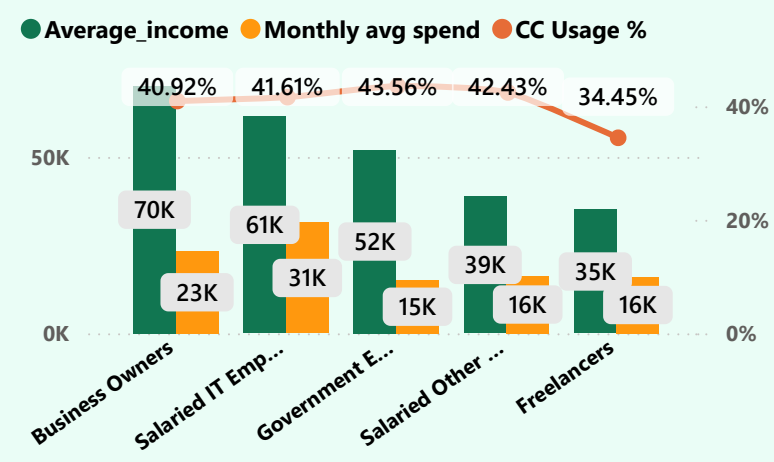
Avg IU % by different occupation and Payment Type

occupation	Credit Card	Debit Card	Net Banking	UPI
Business Owners	13.59%	7.40%	3.80%	8.42%
Freelancers	15.78%	10.53%	4.67%	14.82%
Government Employees	12.63%	7.22%	2.80%	6.34%
Salaried IT Employees	21.24%	11.38%	5.12%	13.31%
Salaried Other Employees	17.86%	9.26%	4.09%	10.89%

Avg IU% by different Categories and Payment type

Category	Credit Card	Debit Card	Net Banking	UPI
Apparel	1.13%	0.67%	0.28%	0.66%
Bills	3.74%	2.04%	0.87%	1.81%
Electronics	2.84%	1.27%	0.60%	1.71%
Entertainment	1.38%	0.67%	0.33%	0.96%
Food	1.24%	0.74%	0.36%	1.21%
Groceries	2.19%	1.73%	0.74%	2.31%
Health & Wellness	2.23%	1.33%	0.58%	1.15%
Others	0.55%	0.27%	0.13%	0.34%
Travel	2.15%	0.94%	0.48%	1.22%

Avg Income, Avg spend and Avg CC Usage % by Occupation



Avg Income, Avg spend and Avg CC Usage % by age group

