CREDIT CARD

**WEEKLY
STATUS REPORT**

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Project objective:

To develop a comprehensive credit card weekly dashboard that provides real-time insights into key performance metrics and trends, enabling stakeholders to monitor and analyze credit card operations effectively.


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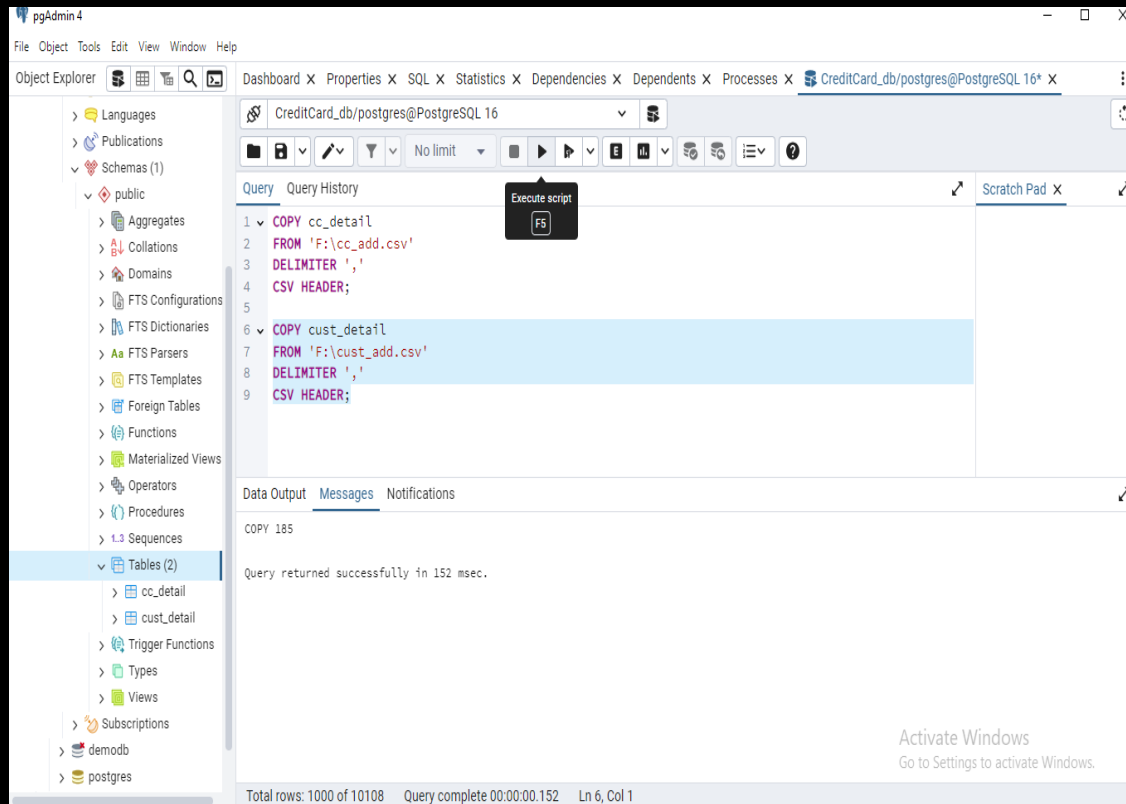
Data from SQL:

The weekly credit card dataset consists of two CSV files: one containing transaction and the other with customer details, covering data until 24/12/2023.

First, a table schema was created in PostgreSQL, followed by the import of data from the CSV files into SQL. This dataset was then imported into Power BI for dashboard preparation and insight generation.

For the next week's data (31/12/2024), the new CSV files were merged with the existing dataset in SQL. After merging, a simple refresh of the Power BI dashboard provided the updated insights seamlessly.

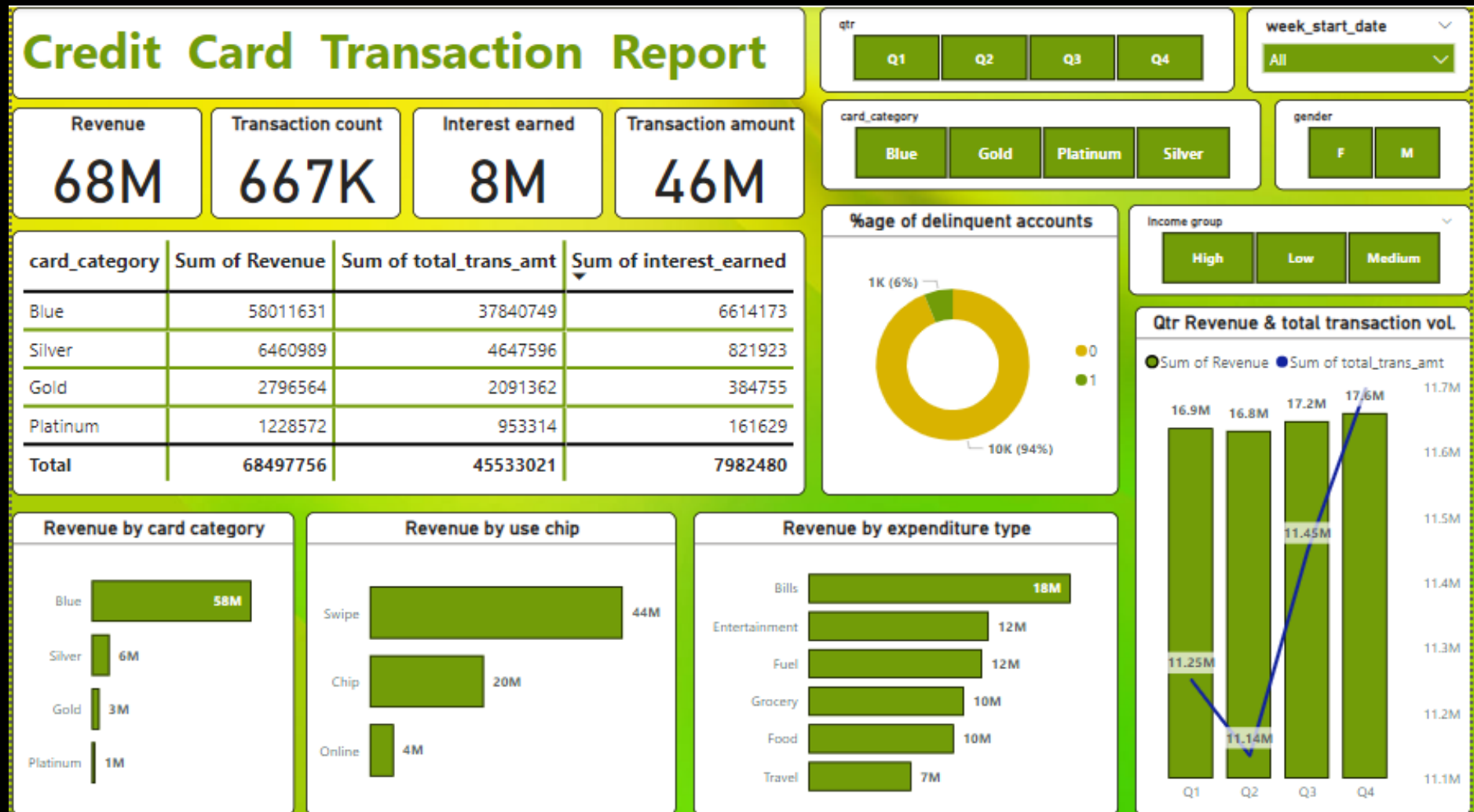Chetan Tiwari
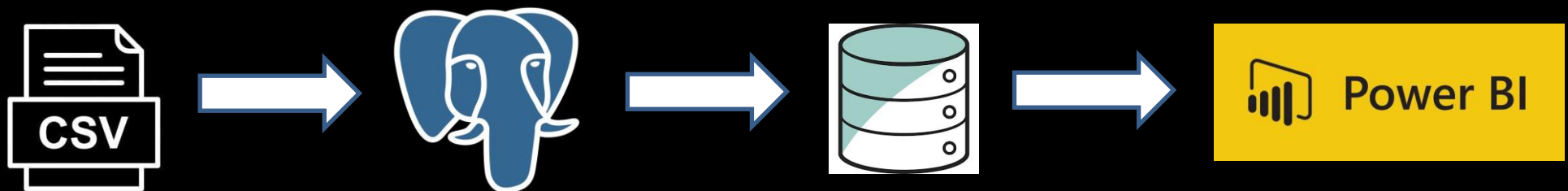
Data processing and DAX:

```
Revenue = 'public cc_detail'[annual_fees] + 'public cc_detail'[total_trans_amt] + 'public cc_detail'[total_revolving_bal] + 'public cc_detail'[interest_earned]
```

```
Income group = SWITCH(
    TRUE(),
    'public cust_detail'[income] < 35000, "Low",
    'public cust_detail'[income] >= 35000 && 'public cust_detail'[income] < 70000, "Medium",
    'public cust_detail'[income] >= 70000, "High",
    "NA"
    )
```

```
Age group = SWITCH(
    TRUE(),
    'public cust_detail'[customer_age] < 30, "20-30",
    'public cust_detail'[customer_age] >= 30 && 'public cust_detail'[customer_age] < 40, "30-40",
    'public cust_detail'[customer_age] >= 40 && 'public cust_detail'[customer_age] < 50, "40-50",
    'public cust_detail'[customer_age] >= 50 && 'public cust_detail'[customer_age] < 60, "50-60",
    'public cust_detail'[customer_age] >= 60, "60+",
    "NA"
     )
```

```
Current week revenue = CALCULATE(
    SUM('public cc_detail'[Revenue]),
    FILTER(ALL('public cc_detail'),
    'public cc_detail'[Week no.] = MAX('public cc_detail'[Week no.]
)))
```

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Dashboards:

Credit Card Transaction Report

Revenue	Transaction count	Interest earned	Transaction amount
68M	667K	8M	46M

card_category	Sum of Revenue	Sum of total_trans_amt	Sum of interest_earned
Blue	58011631	37840749	6614173
Silver	6460989	4647596	821923
Gold	2796564	2091362	384755
Platinum	1228572	953314	161629
Total	68497756	45533021	7982480

qtr: Q1 Q2 Q3 Q4

week_start_date: All

card_category: Blue Gold Platinum Silver

gender: F M

%age of delinquent accounts

1K (6%)

0
1

10K (94%)

Income group: High Low Medium

Qtr Revenue & total transaction vol.

● Sum of Revenue ● Sum of total_trans_amt

16.9M 16.8M 17.2M 17.6M

11.45M

11.25M 11.14M

Q1 Q2 Q3 Q4

Revenue by card category

Blue	58M
Silver	6M
Gold	3M
Platinum	1M

Revenue by use chip

Swipe	44M
Chip	20M
Online	4M

Revenue by expenditure type

Bills	18M
Entertainment	12M
Fuel	12M
Grocery	10M
Food	10M
Travel	7M

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Credit Card Customer Report

Income group
High | Low | Medium

qtr
Q1 | Q2 | Q3 | Q4

Revenue
68M

Avg Income
57K

Interest earned
8M

Avg. CS Score
3.19

card_category
Blue | Gold | Platinum | Silver

week_start_date
All

Revenue by Week

gender ● F ● M

0.8M	
0.6M	
0.4M	Jan 2023 Mar 2023 May 2023 Jul 2023 Sep 2023 Nov 2023

Revenue by Age group

Age	F	M
40-50	14M	16M
50-60	11M	11M
30-40	5M	7M
60+		
20-30		

Revenue by education

	F	M
Graduate	13M	15M
High School	6M	7M
Unknown	5M	5M
Uneducated	5M	5M
Post-Graduate		
Doctorate		
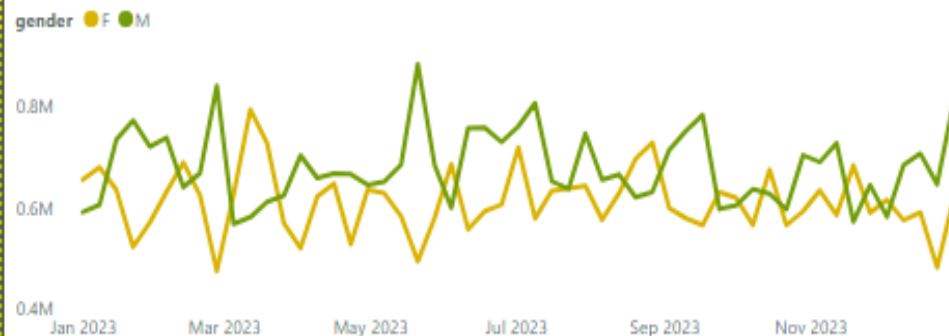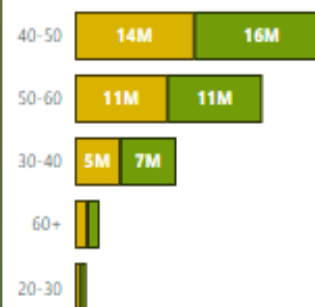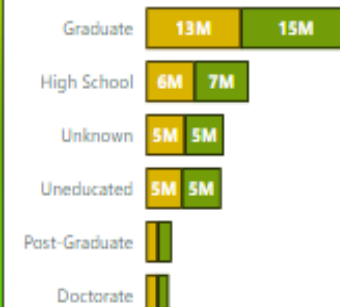
customer job	Sum of Revenue	Sum of interest earned	Sum of income
Blue-collar	8918408	967751	73516911
Businessman	19974425	2584604	190350431
Govt	10112943	1182231	90834727
Retirees	5753440	641692	49619308
Selfemployeed	11650633	1141510	77659931
White-collar	12087906	1464691	105618475
Total	68497756	7982480	587599783

Top 5 States

State	F	M
TX	8M	8M
CA	9M	7M
NY	7M	8M
FL	5M	7M
NJ	3M	

Revenue by Income

	F	M
High	8M	26M
Medium	10M	10M
Low	14M	
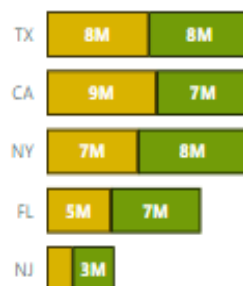
Revenue by marital status

	F	M
Married	16M	18M
Single	14M	15M
Unknown		

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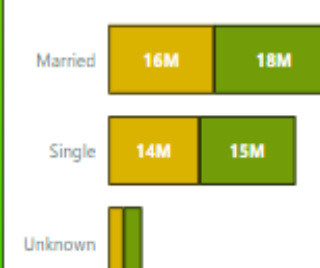
Insights:

WoW change (current week & previous week comparision):

- **Revenue increased by 26.64%**
- **Transaction amount increased by 35.04%**
- **Transaction count increased by 3.39%**
- **Customer count increased by 12.80%**

YoY overview:

- **Total revenue is 68M**
- **Total interest earned is 8M**
- **Total transaction amount is 46M**
- **Male are contributing more in revenue than the female**
- **Blue and Silver CC are contributing 94% of the total revenue**
- **%age of activation of CC within 30 days is 57%**
- **Overall delinquent rate is 6.06%**

- **Clients in the self-employed job category have the highest delinquency rate, reaching 1.66%**

Week no.	Prev week revenue	Current week revenue	WoW revenue
49	12,33,815.60	1197214.37	-2.97%
50	11,97,214.37	1258757.11	5.14%
51	12,58,757.11	1296939.10	3.03%
52	12,96,939.10	1128288.43	-13.00%
53	11,28,288.43	1428842.58	26.64%

Week no.	prev weel txn amt	current week txn amt	WoW transaction
49	808623	791352	-2.14%
50	791352	824791	4.23%
51	824791	865275	4.91%
52	865275	748677	-13.48%
53	748677	1011008	35.04%

delinquent_acc	Blue-collar	Businessman	Govt	Retirees	Selfemployeed	White-collar	Total
0	14.75%	17.81%	14.00%	9.16%	23.87%	14.35%	93.94%
1	0.85%	0.99%	1.10%	0.61%	1.66%	0.85%	6.06%
Total	15.60%	18.80%	15.10%	9.77%	25.53%	15.19%	100.00%

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Link to resources:

- **Dataset and dashboard:**   *https://github.com/Chetan713205/cc_financial_dashboard*
- **Linkedin profile:**   *https://www.linkedin.com/in/chetan-tiwari-/*
- **Github profile:**   *https://github.com/Chetan713205*

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