

# Merchant Performance

Total Revenue

₹ 179.9M

Avg Growth Rate

▲18.81%

Top Merchant Revenue

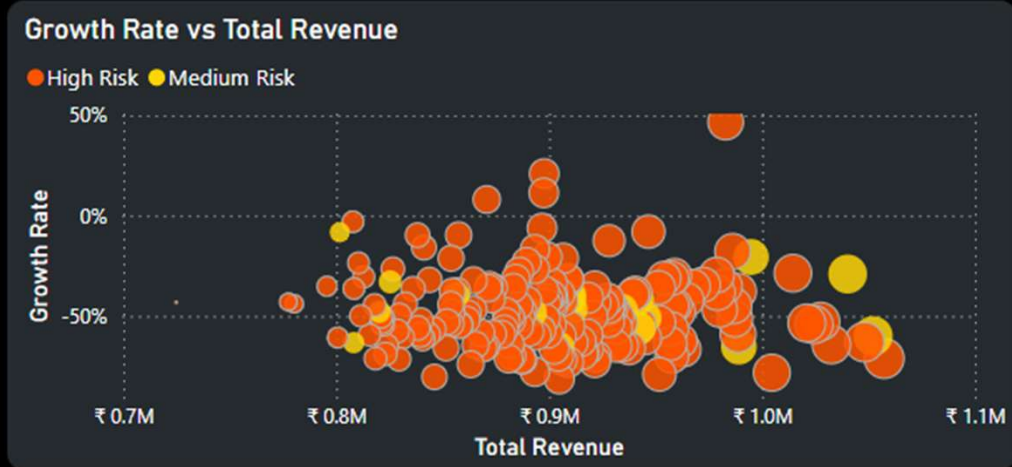
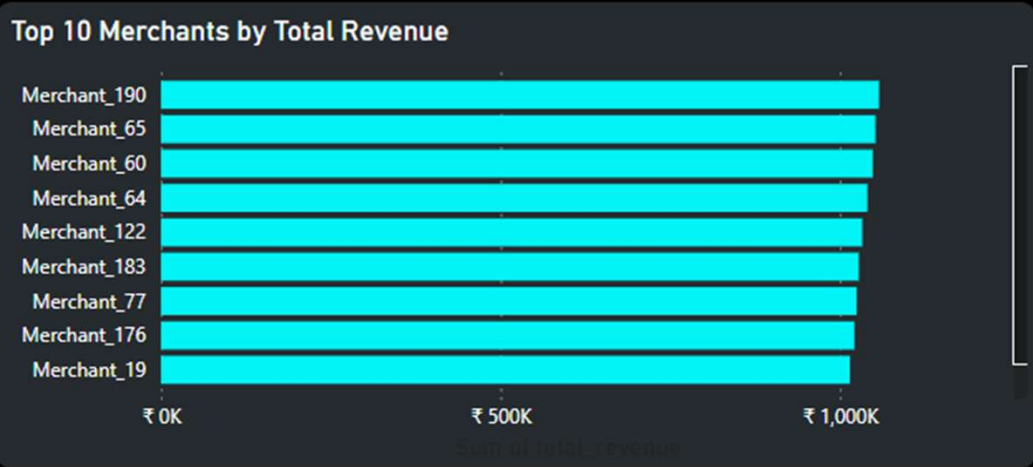
₹ 1.06M

% Total Revenue

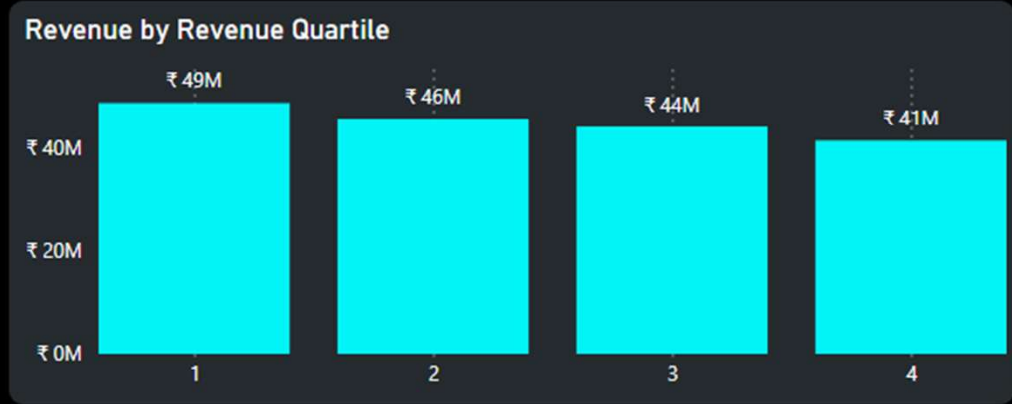
0.59%

% Revenue Top Quartile

27.13%



Merchant Name	Category	Country	Total Revenue	Growth Rate	Revenue Rank
Merchant_190	Entertainment	India	₹ 10,57,315.07	-71.14%	1
Merchant_65	Fuel	India	₹ 10,52,074.27	-59.95%	2
Merchant_60	Grocery	USA	₹ 10,48,074.97	-62.99%	3
Merchant_64	Travel	India	₹ 10,40,188.97	-29.08%	4
Merchant_122	Grocery	UK	₹ 10,32,532.41	-64.19%	5
Merchant_183	Entertainment	India	₹ 10,27,490.8	-52.75%	6
Merchant_77	Fashion	USA	₹ 10,24,391.61	-54.26%	7
Total			₹ 17,98,78,939.15		



# Fraud & Risk Monitoring

Avg Fraud Rate

4.51%

Avg Chargeback Rate

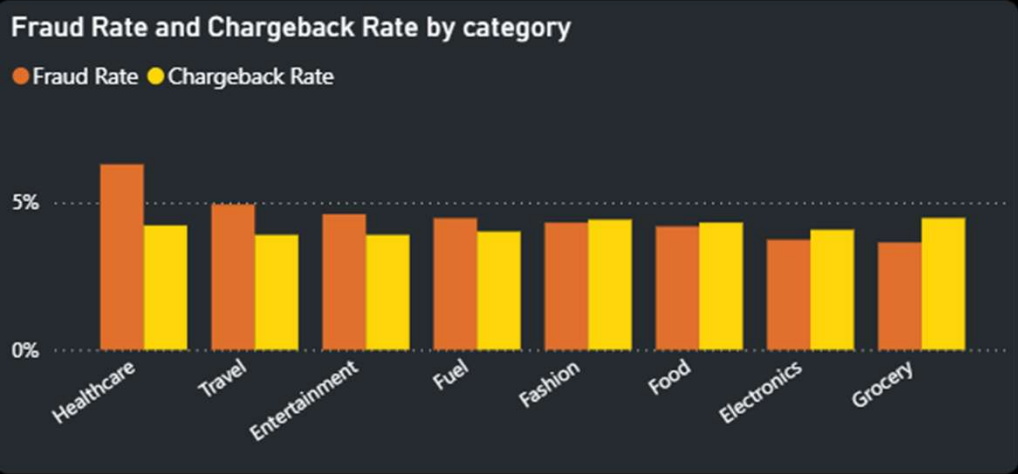
4.17%

Avg Complaint Rate

27.13%

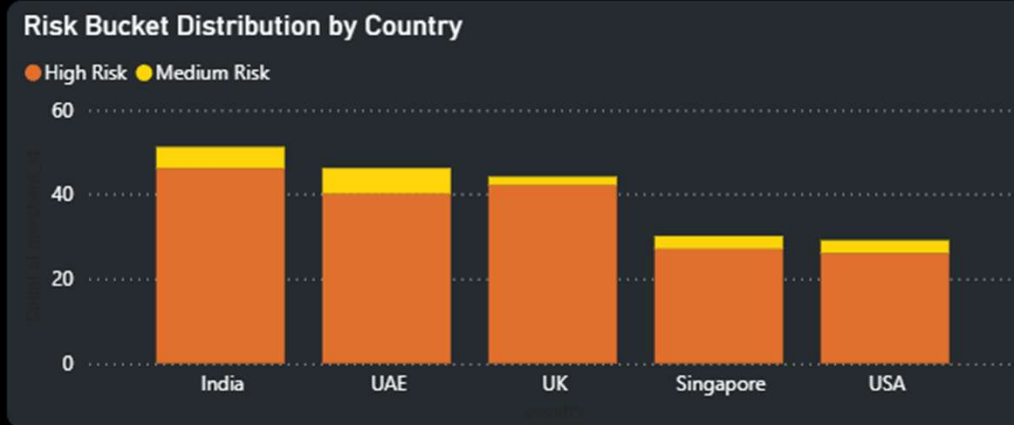
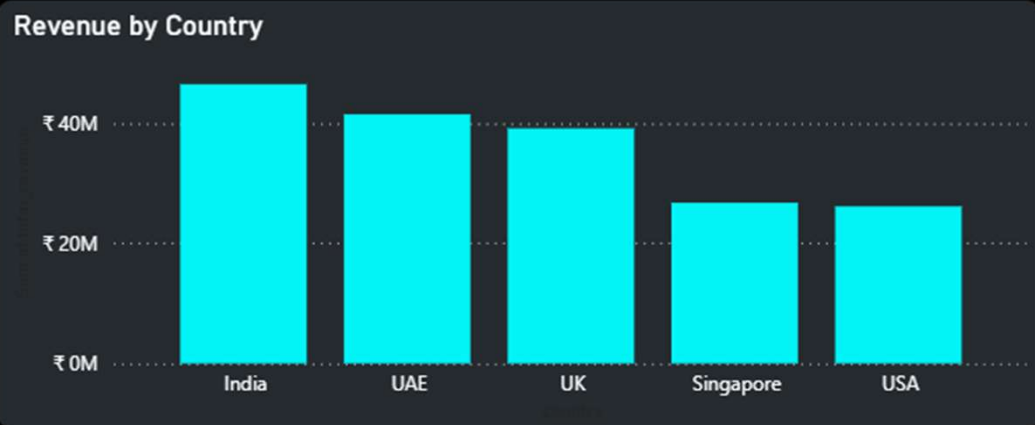
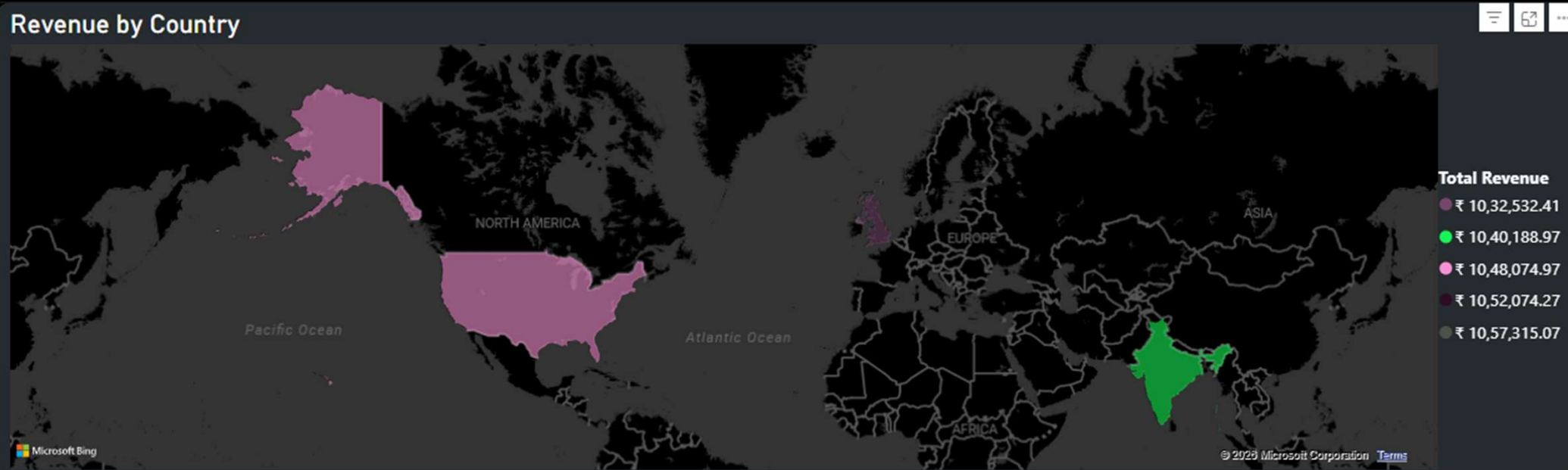
% Merchants High Risk

9.05%



High-Risk Merchant Hit List							
merchant_name	category	country	fraud_rate		chargeback_rate	complaint_rate	risk_bucket
Merchant_10	Food	Singapore	<div></div>	2.03%	<div></div>	4.73%	5.41% High Risk
Merchant_101	Fuel	India	<div></div>	2.64%	<div></div>	5.28%	5.94% High Risk
Merchant_103	Food	USA	<div></div>	4.18%	<div></div>	4.53%	4.18% High Risk
Merchant_104	Fashion	USA	<div></div>	6.21%	<div></div>	4.90%	7.84% High Risk
Merchant_105	Food	UK	<div></div>	1.82%	<div></div>	6.57%	5.11% High Risk
Merchant_106	Food	UAE	<div></div>	2.96%	<div></div>	6.30%	4.81% High Risk
Merchant_108	Fashion	India	<div></div>	3.64%	<div></div>	3.64%	7.28% High Risk

# Geography & Growth





# Insights & Strategic Recommendations

## Overall Business Performance

Total Revenue stands at **₹179.9M**, indicating strong revenue generation.

Average Growth Rate is **18.81%**, showing positive business expansion.

However, revenue distribution across quartiles shows gradual decline from Q1 (₹49M) to Q4 (₹41M).

Top Merchant contributes only **0.59%** of total revenue, indicating well-distributed merchant contribution.

💡 Insight : The business is growing steadily with a diversified merchant base, reducing dependency risk on a single merchant.

## Geographic Performance

**India** is the highest revenue-generating country (~₹49M).

UAE and UK follow as strong contributors.

Risk bucket distribution shows majority merchants fall under **High Risk** category across countries.

Singapore and USA contribute relatively lower revenue compared to India/UAE.

💡 Insight : Revenue growth is concentrated in India and UAE, but high-risk merchant concentration across regions requires enhanced monitoring.

## Merchant Performance Analysis

Majority of merchants in scatter plot fall in **negative growth region**, despite overall positive average growth.

Several high-revenue merchants show declining growth trends.

Revenue quartile distribution indicates top quartile contributes ₹49M while bottom quartile contributes ₹41M.

💡 Insight : Growth momentum is uneven across merchants. Some high-revenue merchants are experiencing negative growth, signaling early performance saturation.