



Credit Card Transaction Report

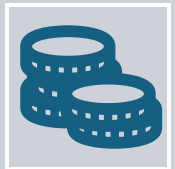
Key Metrics:



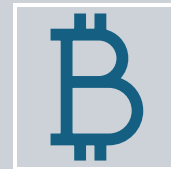
•Revenue: ₹57M



•Total Interest: ₹8M



•Transaction Amount:
₹46M



•Transaction Count:
667K



Card Category Data:

Blue Card:

- Sum of Revenue: ₹47,188,612
- Sum of Total Transaction Amount: ₹37,840,749
- Sum of Interest Earned: ₹6,614,172.62

Gold Card:

- Sum of Revenue: ₹2,533,682
- Sum of Total Transaction Amount: ₹2,091,362
- Sum of Interest Earned: ₹384,755.16



Platinum Card:

- Sum of Revenue: ₹1,135,608
- Sum of Total Transaction Amount: ₹953,314
- Sum of Interest Earned: ₹161,629.05

Silver Card:

- Sum of Revenue: ₹5,659,109
- Sum of Total Transaction Amount: ₹4,647,596
- Sum of Interest Earned: ₹821,922.98

Revenue by Customer Job:

- Businessman:
₹18M

- White-collar:
₹10M

- Self-
employed:
₹9M

- Govt: ₹8M

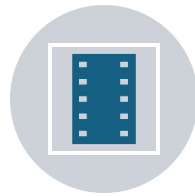
- Blue-collar:
₹7M

- Retirees:
₹5M

Revenue by Expenditure Type:



- Bills: ₹14M



- Entertainment:
₹10M



- Fuel: ₹9M



- Grocery: ₹9M



- Food: ₹8M



- Travel: ₹6M

Quarterly Revenue and Transaction Count:

Q1:

- Sum of Revenue: ₹14.0M
- Sum of Total Transaction Count: 163.3K

Q2:

- Sum of Revenue: ₹13.8M
- Sum of Total Transaction Count: 164.2K



•Q3:

•Sum of Revenue: ₹14.2M

•Sum of Total Transaction Count: 166.6K

•Q4:

•Sum of Revenue: ₹17.3M

•Sum of Total Transaction Count: 173.2K

Revenue by Card Category:



•Blue: ₹47M



•Silver: ₹6M



•Gold: ₹3M



•Platinum: ₹1M

Revenue by Education Level:

- Graduate:
₹23M

- High
School: ₹11M

- Unknown:
₹9M

- Uneducated:
₹8M

- Post-
Graduate:
₹3M

- Doctorate:
₹2M

Revenue by Use of Chip:

- Swipe: ₹36M

- Chip: ₹17M

- Online: ₹4M

Conclusion

The credit card performance analysis reveals that **Blue Cards** generate the highest revenue and transaction amounts, contributing significantly to overall metrics. Revenue is predominantly driven by **businessmen**, followed by **white-collar and self-employed customers**. Expenditure trends highlight **bills, entertainment, fuel, and groceries** as the top categories. Quarterly data shows consistent growth, with **Q4** achieving the highest revenue and transaction count. In terms of card usage, **swipe transactions** dominate, while **chip-based and online transactions** contribute smaller shares. Education levels also influence revenue, with **graduates** accounting for the largest portion, followed by **high school-educated users**.