

Credit Card Project

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OBJECTIVE

- 
- ▶ To empower stakeholders with a cutting-edge, dynamic weekly credit card dashboard, delivering instant access to crucial performance indicators and trends.
 - ▶ Elevate decision-making with real-time insights, ensuring a proactive approach to optimizing credit card operations and driving unparalleled success.

Credit Card Transaction Report

Q4

Q3

Q2

Q1

F

M

Week_Start_Date

All

Revenue

57M

Total Interest

7.98M

Count

667K

Total Amount

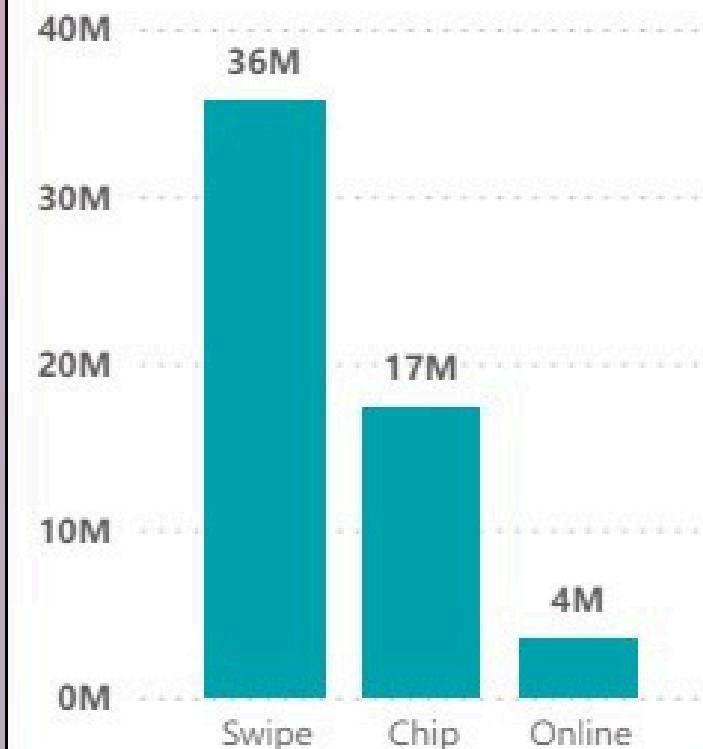
46M

Card_Catagory	Total Revenue	Total_Trans_Amt	Total Interest_Earned
Blue	47188612	37840749	66,14,172.62
Silver	5659109	4647596	8,21,922.98
Gold	2533682	2091362	3,84,755.16
Platinum	1135608	953314	1,61,629.05
Total	56517011	45533021	79,82,479.81

QTR Revenue and Total trans count



Revenue by Chip used

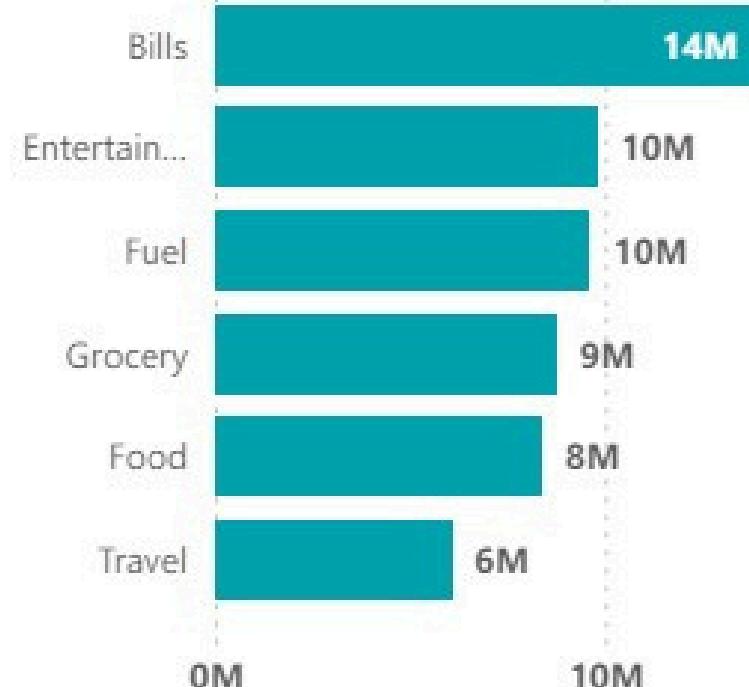


Low

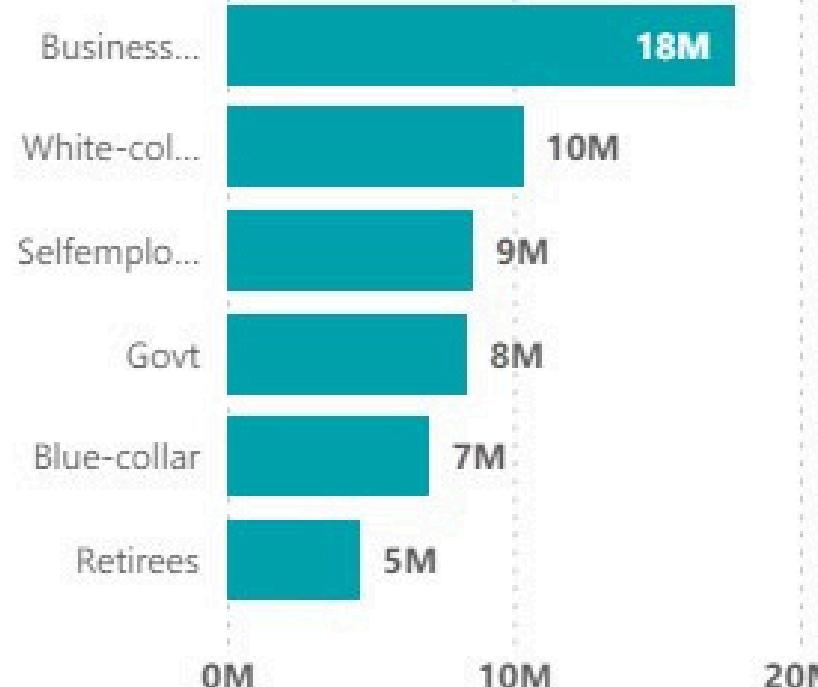


Gold

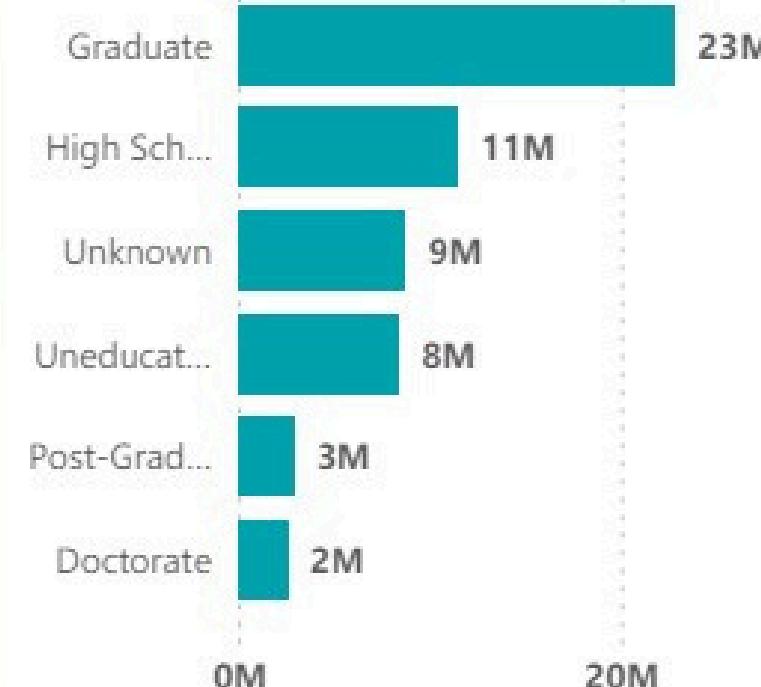
Revenue by Exp_Type



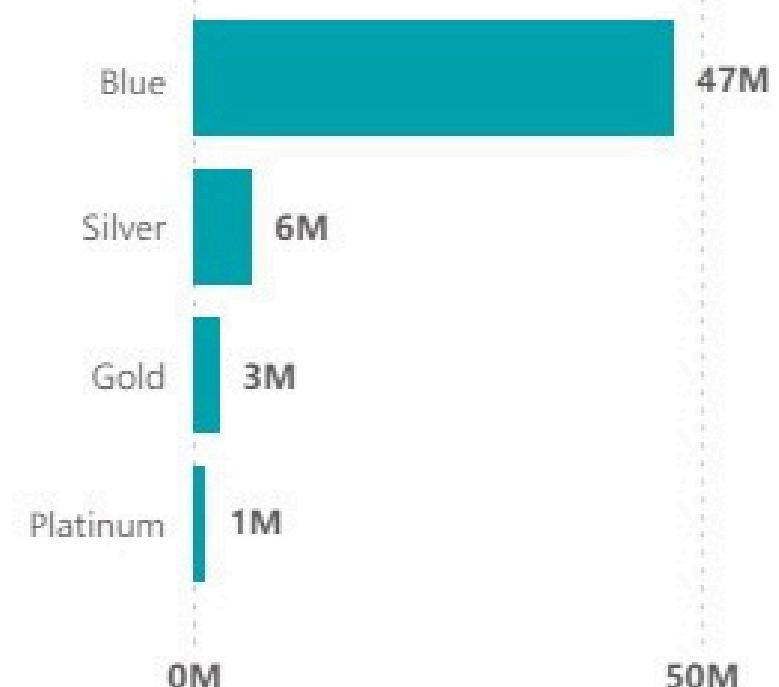
Revenue by Customer Job



Revenue by Education Level



Revenue by Card Category



Credit Card Customer Report



Revenue

57M

Total Interest

8.0M

CSS

3

Income

588M

Q4

Q3

Q2

Q1

M

F

Week_Start_Date

All

Revenue by Week

Gender

● F ● M

0.8M

0.6M

0.4M

Jan 2023

Apr 2023

Jul 2023

Oct 2023

Dependents Count

Gen...

● F ● M

4

4M

5M

2

7M

9M

0

5M

5M

0M

10M

Salary Group

Gender

● F ● M

High

7M

23M

Med

8M

8M

Low

10M

0M

20M

Marital Status

Gender

● F ● M

Married

13M

16M

Single

11M

13M

Unknown

2M

0M

20M

Customer_Job Total Revenue Interest_Earned Total Income

Blue-collar 7040606 9,67,751.42 73516911

Businessman 17697472 25,84,604.01 190350431

Govt 8335534 11,82,230.84 90834727

Retirees 4617448 6,41,692.22 49619308

Selfemployed 8542826 11,41,510.40 77659931

White-collar 10283124 14,64,690.92 105618475

Total 56517011 79,82,479.81 587599783

Education Level

Gender

● F ● M

Graduate

10M

13M

High Sc...

5M

6M

Unknown

4M

4M

Uneduc...

5M

Post-Gra...

1M

2M

Doctorate

1M

2M

0M

20M

Age Group

Gender

● F ● M

20-30

1M

30-40

4M

6M

40-50

11M

14M

50-60

9M

10M

60+

1M

0M

20M

Top 5 States

Gender

● F ● M

TX

6M

7M

NY

6M

7M

CA

7M

6M

FL

4M

6M

NJ

3M

0M

10M

Credit Card Performance Report

Swipe

Online

Chip

Q4

Q3

Q2

Q1

Week_Start_Date

All

Revenue

Total Amount

Avg Annual Fee

Activation Rate

Acquisition Cost

57M

46M

292

57%

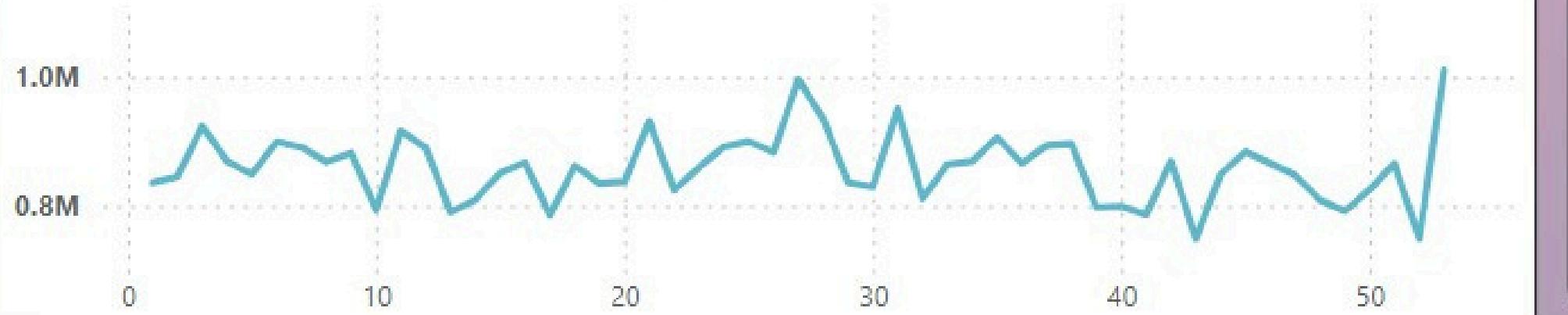
991K

Activation_30_Days %GT of Activation_Days	
0	42.54%
1	57.46%
Total	100.00%

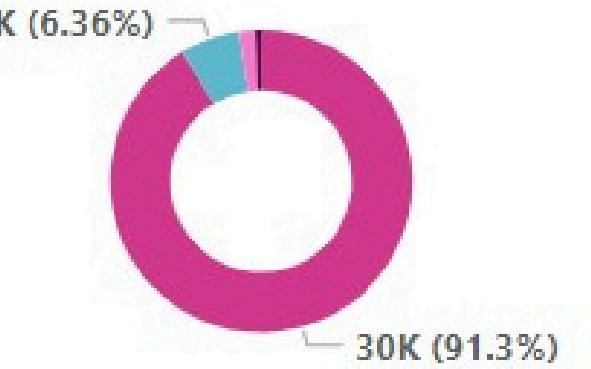
Card_Category	High	Low	Med	Total
Blue	3002378	4377241	3443400	10823019
Gold	210435	23221	29226	262882
Platinum	91193	1771	0	92964
Silver	408812	227016	166052	801880
Total	3712818	4629249	3638678	11980745

Week_Num2	Previous_week_Revenue	Current_week_Revenue	WOW_Revenue
53	933134	1201601	28.8%
52	1070439	933134	-12.8%
51	1026549	1070439	4.3%
50	980152	1026549	4.7%
49	1008777	980152	-2.8%
48	1047120	1008777	-3.7%
47	1078915	1047120	-2.9%
Total	933134	1201601	28.8%

Total_Trans_Amt by Week



CSS by Card Category

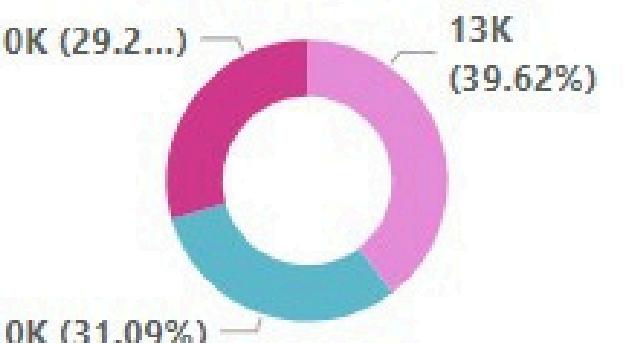


CSS by Account Activation



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

CSS by Income Group





Project Insights- Week 53 (31st Dec)

WoW change:

- Revenue increased by 28.8%.
- The total transaction amount and count increased significantly.
- Customer count also saw a notable rise.

Overview YTD:

- Overall revenue is 57M
- Total interest is 8M
- Total transaction amount is 46M
- Male customers are contributing more in revenue 31M, female 26M
- Blue & Silver credit card are contributing to 93% of overall transactions
- TX, NY & CA is contributing to 68% • Overall Activation rate is 57.5%
- Overall Delinquent rate is 6.06%



Project Outcomes

- ▶ Developed an interactive dashboard using transaction and customer data from a SQL database, to provide real-time insights.
- ▶ Streamlined data processing & analysis to monitor key performance metrics and trends.
- ▶ Shared actionable insights with stakeholders based on dashboard findings to support decision-making processes.

Thank you !

