



Executive Summary & Overview

27-07-2024

27-07-2025

City

All

Total Customers

25K

Total Transactions

313K

Total Loan

₹ 5.3bn

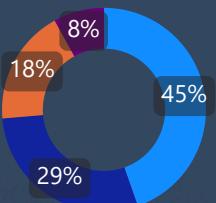
Revenue

₹ 2bn

Avg Profit

15.00

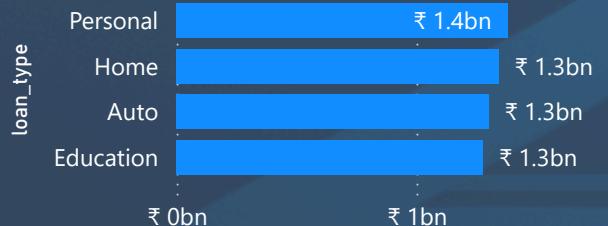
Customer Segmentation



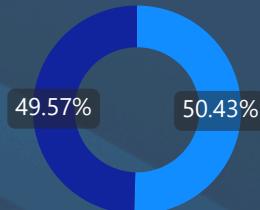
CustomerSegment

- Regular
- Gold
- Silver
- Platinum

Total Loan Amount by Loan Type



Customer Count by Gender



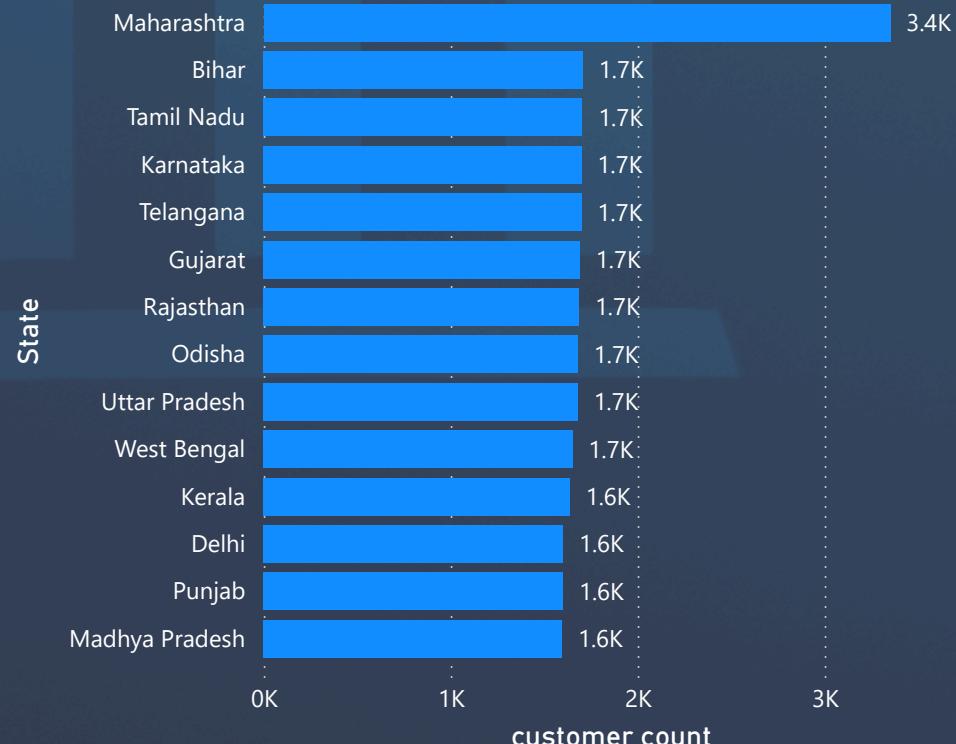
Gender

- Male
- Female

Total Transaction Amount by Month



Customer Distribution



Transaction Amount by Type





Customer Demographics Deep Dive

Avg Income

₹ 857K

No. of City

15

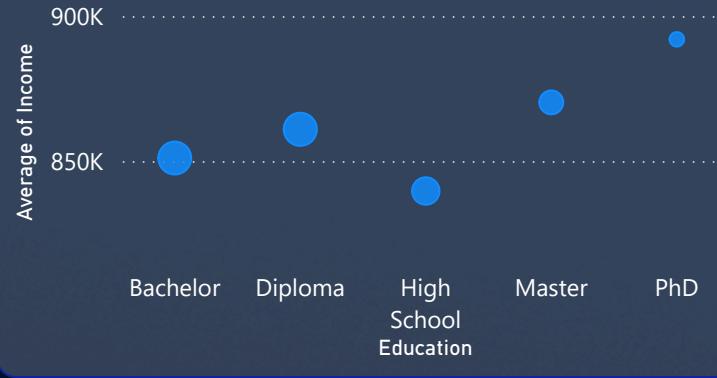
Most Common Occupation

Self-employed

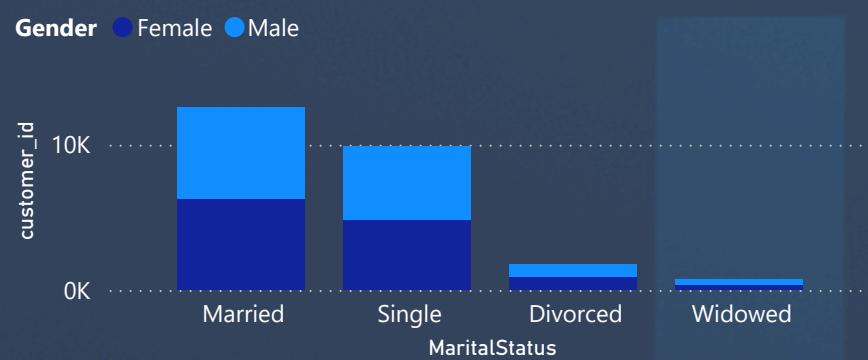
Average Tenure (in years)

8

Education Level vs. Annual Income



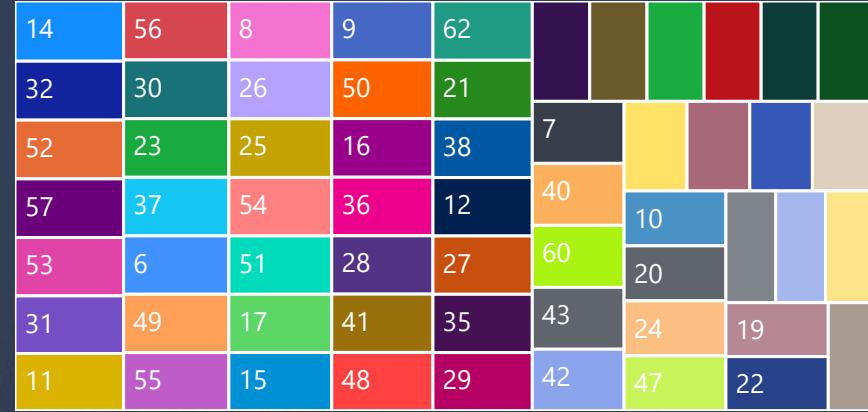
Marital Status & Gender Breakdown



Occupation Distribution



Count of Customer_id by Age



City

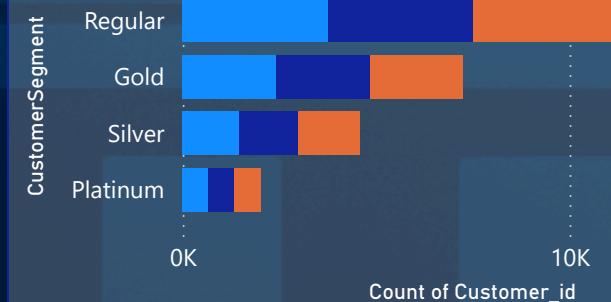
All

Occupation

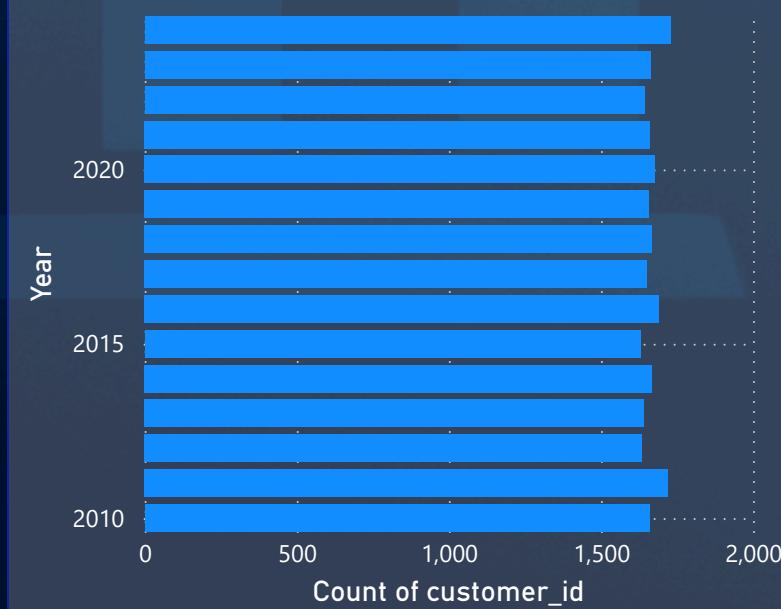
All

Customer Segment by Account Type

account_type ● Current ● Salary ● Savings



Customers by Account Open Year





Total Active Loans

4990

Avg Loan Amount

₹ 530K

Avg Interest Rate

11

Total Amount Disbursed

₹ 5.3bn

Avg Loan Term (in years)

10.52

Loan Portfolio Analysis

loan_type

All

CustomerSegm...

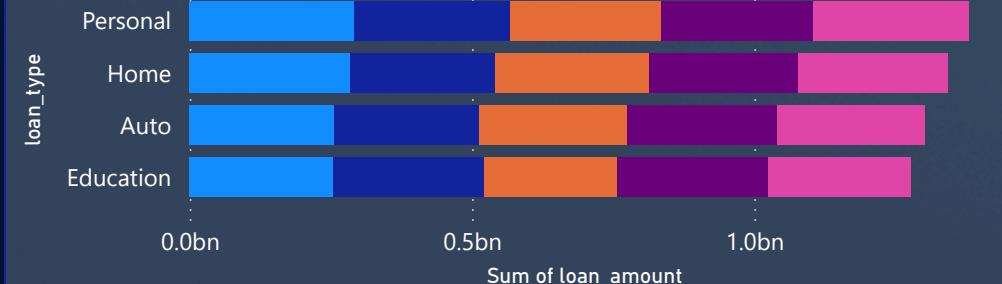
All

LoanStatus

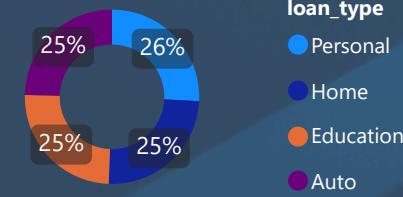
All

Loan Amount by Loan Type & Status

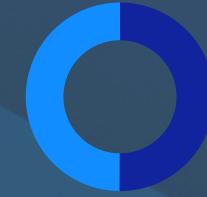
LoanType ● Auto Loan ● Business Loan ● Education Loan ● Home Loan ● Personal Loan



Loan Type Distribution



Loan Status Distribution



Loan Amount by Customer Segment

loan_type ● Auto ● Education ● Home ● Personal

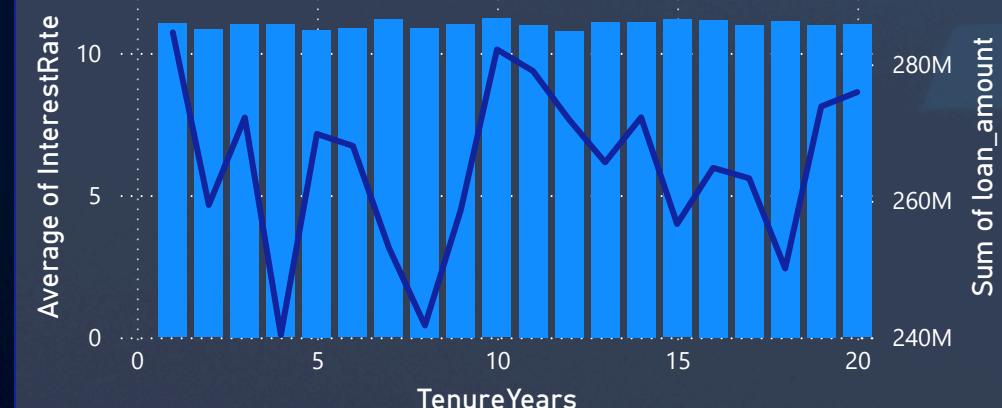


Top 10 Customers by Total Loan Amount



Interest Rate vs. Loan Amount

● Average of InterestRate ● Sum of loan_amount





Total Transaction Amount

₹ 1.6bn

Avg Transaction Amount

₹ 5,050

Most Frequent Transaction

ATM Withdrawal

Total Profit

₹ 375K

Avg Profit

₹ 15

Transaction & Profitability Insights

date

27-07-2024

27-07-2025

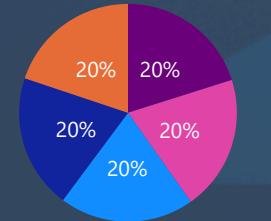
Profitability by Customer Segment

● Increase ● Decrease ● Total

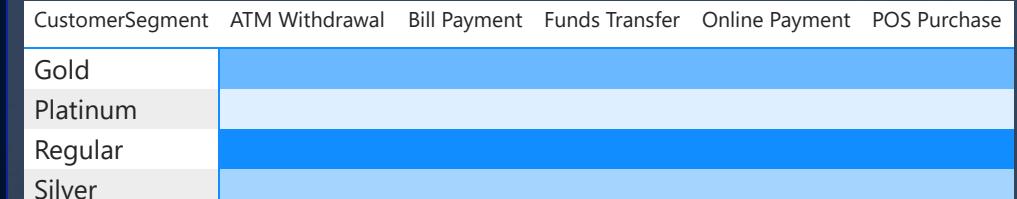


Transaction Type Contribution

TransactionTy...



Profitability Heatmap



Transaction Volume & Amount

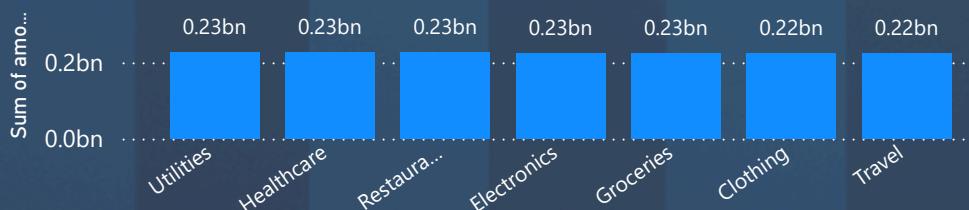
● Sum of amount ● Count of transaction_id



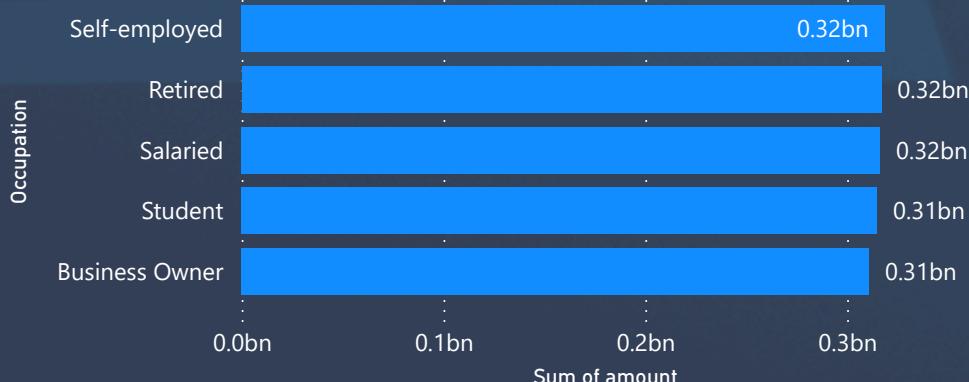
Top 10 Customers by CLV

CustomerName	Sum of CustomerLifetimeValue
Anusha Dora	₹ 9,99,858.13
Bishakha Chhabra	₹ 9,99,790.37
Chandran Rao	₹ 9,99,990.13
Dhriti Ganesan	₹ 9,99,881.87
Indrajit Sarkar	₹ 9,99,922.9
Jack Dutta	₹ 9,99,932.51
Nathan Mammen	₹ 9,99,930.83
Neel Ramachandran	₹ 9,99,962.31
Pranit Gupta	₹ 9,99,973.31
Siddharth Kaur	₹ 9,99,824.61

Transaction Amount by Merchant Category



Transaction Amount by Occupation





Client Deep Dive: The Complete Picture

customer_id

22

Total Transactions Made

8

Name

Sneha Badal

Gender

Male

City

Jaipur

State

Rajas...

Education

Diploma

Total Profit

₹ 19

Occupation

Self-employed

Income

₹ 1M

Customer Segmnet

Gold

Account Type

Savings

Marital Status

Single

Total Loan Amount

₹ 54K

Loan History

loan_id	LoanType	LoanStatus	InterestRate	loan_amount	Year	Month	Day	TenureYears
22	Home Loan	Active	11.69	54,092.43	2012	August	11	13

Customer Since

11 August 2014

Current Age

48

Transaction History

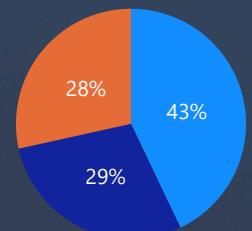
transaction_id	Year	Month	Day	TransactionType	Sum of amount
032e5b09-f09b-44ce-b3eb-4241cc9d4f9a	2025	January	18	Funds Transfer	7,685.88
07aa7913-8a31-46de-bfca-5c33b5d5febcd	2025	January	23	POS Purchase	274.42
0c984c8f-f980-4d53-9d0f-11ef0a7f4139	2025	February	21	Online Payment	5,319.20
10d09bab-f089-40a3-b03c-34473eb605e3	2025	February	18	Online Payment	6,516.02
ab65b27b-38a3-4f82-9df8-88311298fc37	2025	February	14	POS Purchase	4,829.18
d7fe046d-82e9-405e-aada-b4e8783131f9	2024	November	24	Funds Transfer	710.80
f4279a1c-cf7b-4d3d-bcb5-eada826de956	2025	June	9	Funds Transfer	9,363.19
f85b708e-9468-4c51-82ed-4b2d059a9ca1	2025	January	30	POS Purchase	6,674.33

Loan Status Breakdown



LoanStatus
● Active

Transaction Type Contribution



TransactionType
● Funds Transfer
● Online Payment
● POS Purchase

Risk Management & Mitigation Cockpit

Count of Defaulted vs Total



Total Amount at Risk

2.69bn

Default Rate

50.50%

Number of Defaulted Loans

5050

Most At-Risk Customer Segment

Regular

City
All

CustomerSegment
All

Amount Risk out of Total



Average Annual Income: Default vs. Non-Default



Loan Term vs. Default Count

LoanStatus ● Active ● Closed



Default Rate by State



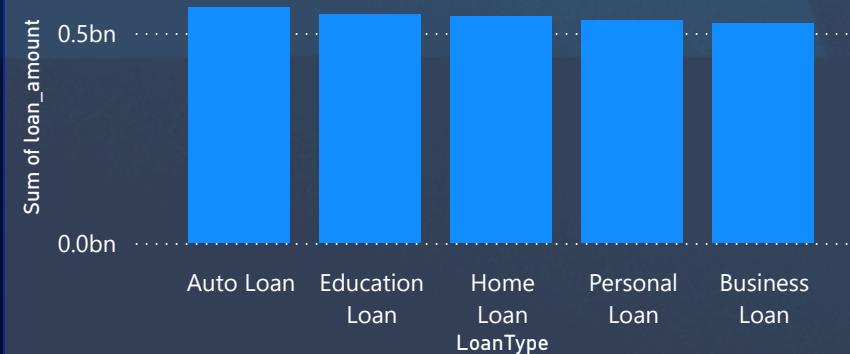
Default Distribution by Occupation



Customers with Defaulted Loans

customer_id	CustomerSegment	Sum of loan_amount	LoanType
244	Regular	₹ 9,99,656.69	Personal Loan
5634	Gold	₹ 9,99,537.68	Auto Loan
5736	Regular	₹ 9,98,945.42	Personal Loan
8261	Regular	₹ 9,99,357.08	Personal Loan
9202	Regular	₹ 9,99,212.68	Business Loan
9762	Gold	₹ 9,99,161.33	Business Loan
12016	Regular	₹ 9,99,875.94	Education Loan
15212	Regular	₹ 9,99,421.9	Business Loan
19032	Regular	₹ 9,99,209.85	Business Loan
24288	Regular	₹ 9,99,431.04	Business Loan

Defaulted Loan Amount by Loan Type





BankSphere

CustomerSegment

All

Churn Rate

0.65%

Total Churned Customers

163

Lost Loan Value from Churned Customers

₹ 40.3M

Most Common Segment for Churn

Regular

Customer Retention & Churn Analysis

State

All

Occupation

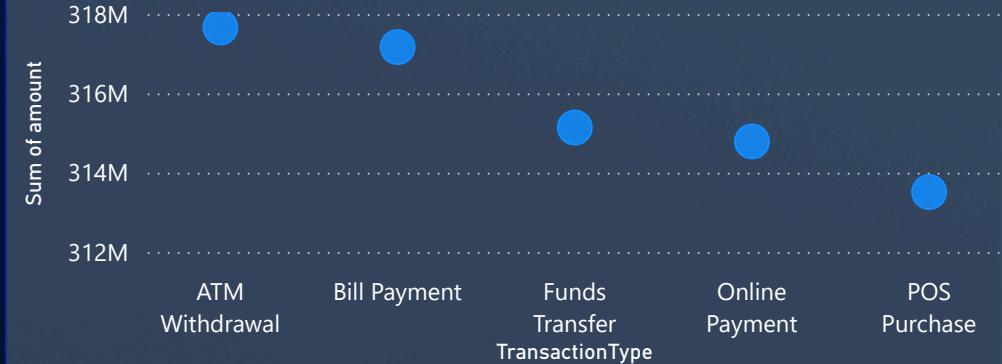
All

Average Tenure(in years) by Churn Status

Increase ● Decrease ● Total

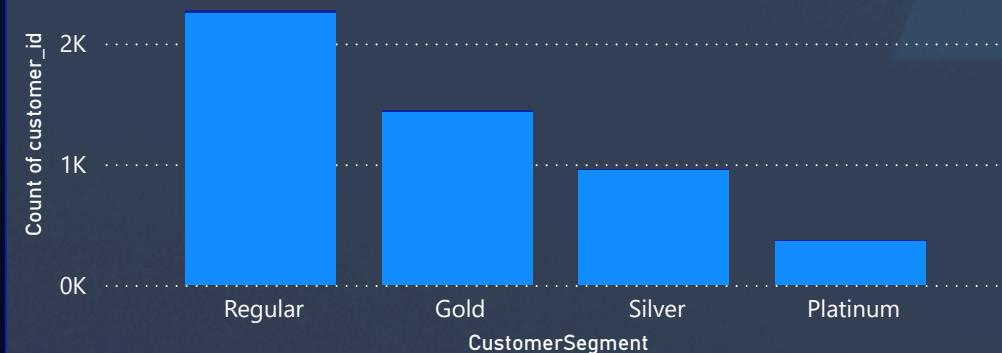


Sum of amount and Total Churned Customers by TransactionType



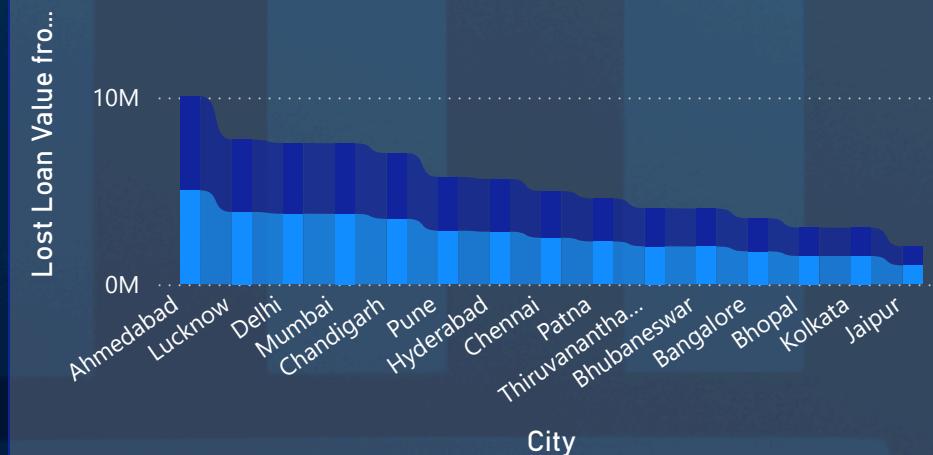
Active vs. Churned Customers by Segment

Churn Status ● Active ● Churned



Lost Loan Value from Churned Customers by City and Churn Status

Churn Status ● Active ● Churned



Churn by Occupation





BankSphere

Cross-Sell & Upsell Opportunities

Cross-Sell Opportunities (Loans)

15K

Upsell Candidates (Segment Upgrade)

6684

Potential Value of New Loans

₹ 8.0bn

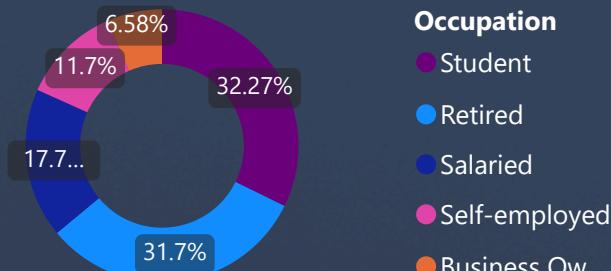
Product Ownership Matrix

CustomerSegment	Auto Loan	Business Loan	Education Loan	Home Loan	Personal Loan
Gold					
Platinum					
Regular					
Silver					

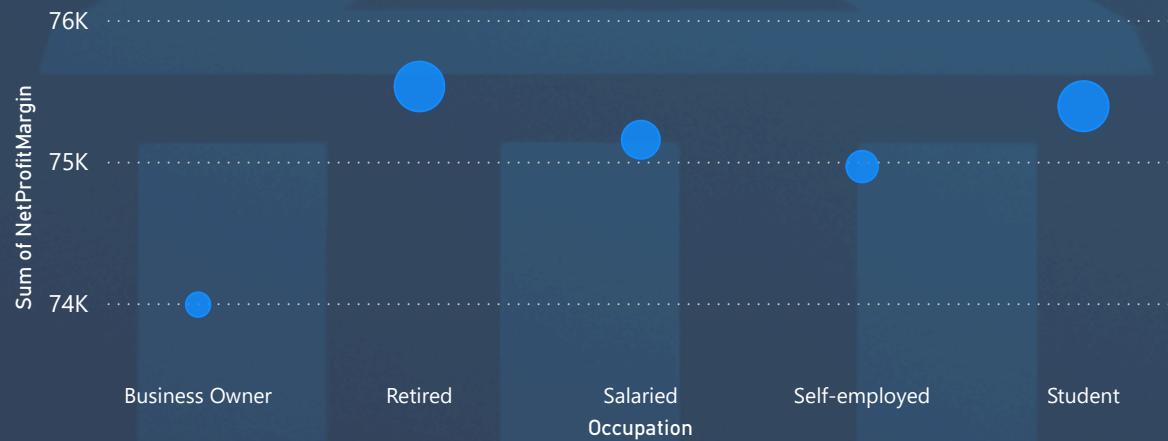
Upsell Candidates and Count of CustomerName



Upsell Candidates by Occupation



Sum of NetProfitMargin and Upsell Candidates by Occupation



Sum of amount and Upsell Candidates by TransactionType

