Credit_Card

Revenue by State_cd

- 16.1k - 150.0k
- 1.7M
- 3.9M
- 5.1M
- 5.3M +
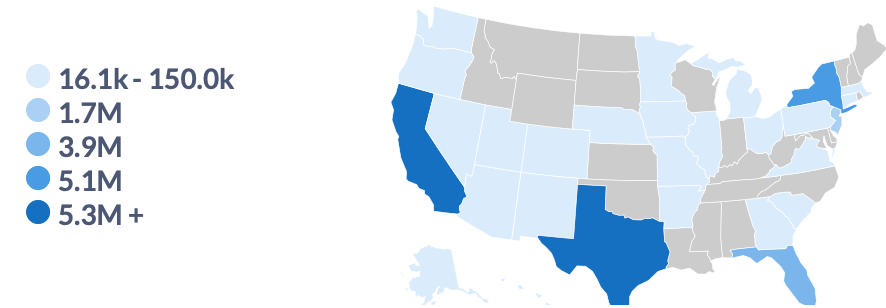
₹575.9M
Customer, Sum of Income
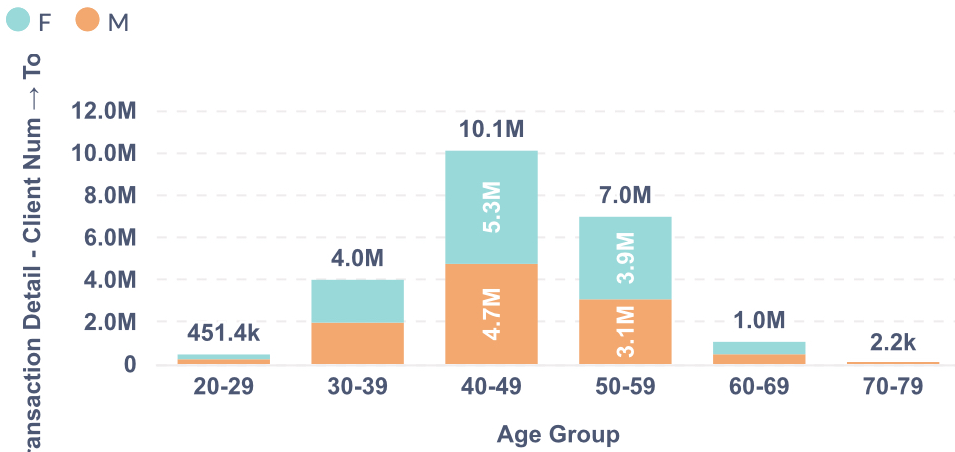
Revenue by Customer Job Type

● F ● M

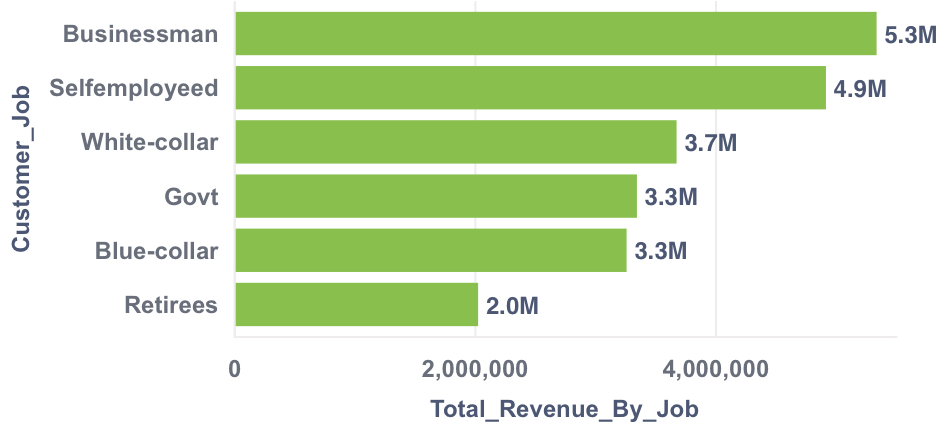| Customer_Job	Total_Revenue_By_Job
Businessman	5.3M
Selfemployeed	4.9M
White-collar	3.7M
Govt	3.3M
Blue-collar	3.3M
Retirees	2.0M

Revenue by Age Group

● F ● M

transaction Detail - Client Num → To

Age Group	value
20-29	451.4k
30-39	4.0M
40-49	10.1M (5.3M / 4.7M)
50-59	7.0M (3.9M / 3.1M)
60-69	1.0M
70-79	2.2k

3.19
Customer, Average of Cust Satisfaction Score

46.27
Customer, Average of Customer Age

Revenue By Exp_Type

● M ● F

Exp_Type	Total Revenue	F	M
Travel	1.9M	1.1M	
Food	2.9M	1.1M	1.8M
Grocery	3.4M	1.6M	1.7M
Entertainment	4.2M	2.5M	1.7M
Fuel	3.9M	2.0M	1.9M
Bills	6.3M	3.7M	2.6M
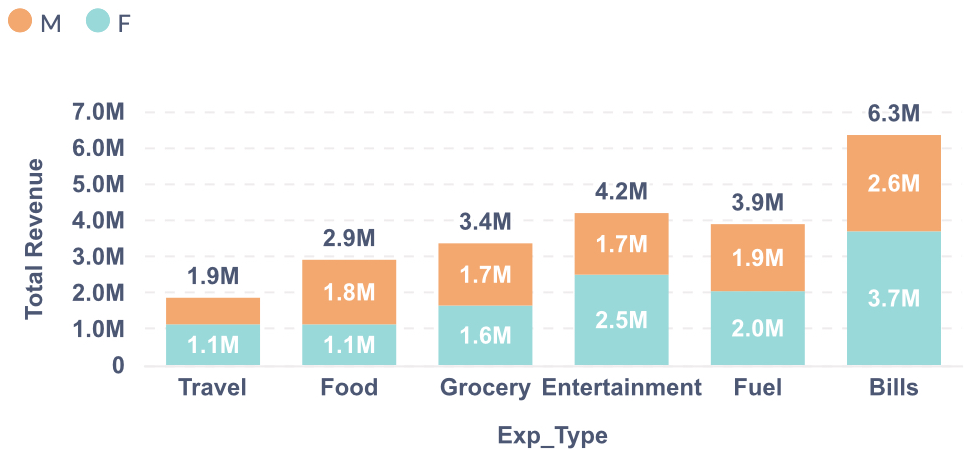
Weekly Revenue by Gender

● F ● M

Total Revenue / Week Number

Weekly Customer Count

No of Clients / Week Number

137.4B 139.3B 139.8B 140.3B 150.6B 154.3B 138.5B
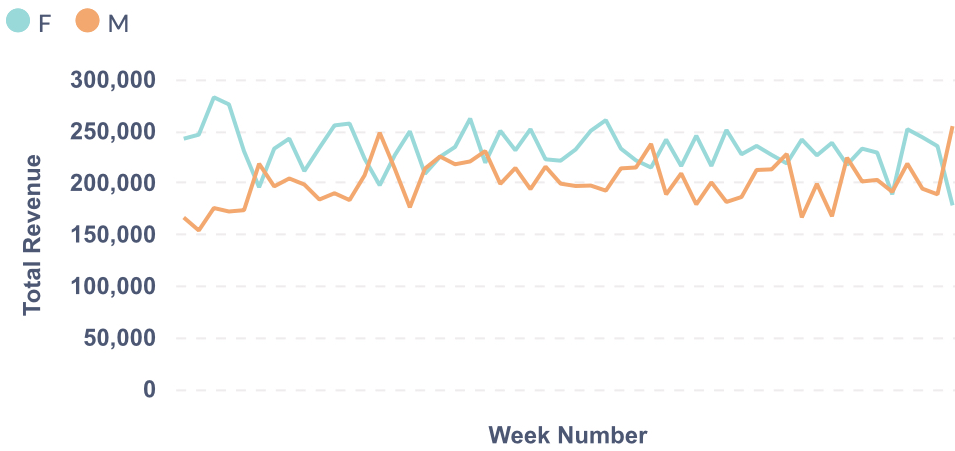
Quarter wise Revenue Growth for each age group

- 20-29
- 30-39
- 40-49
- 50-59
- 60-69
- 70-79

Qtr	Total	30-39	40-49	50-59
Q1	5.6M	924.8k	2.6M	1.7M
Q2	5.6M	1.0M	2.5M	1.7M
Q3	5.8M	1.0M	2.5M	1.9M
Q4	5.5M	995.5k	2.5M	1.6M
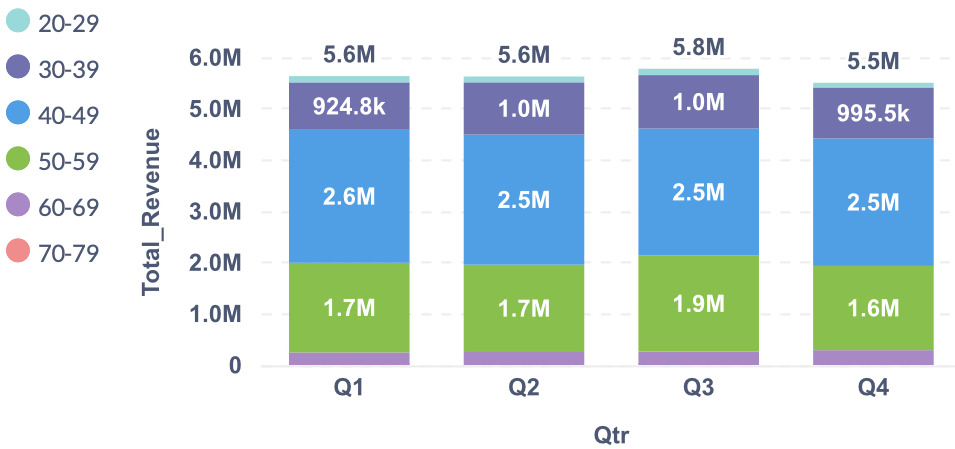
Top 3 customers by total revenue within each job type and income group

Client_Num	Customer_Job	Income_Group	Total_Revenue	Rev
718,200,333	Blue-collar	High	6,020.91	
715,091,208	Blue-collar	High	5,273.88	
713,269,533	Blue-collar	High	5,100.69	
716,279,508	Blue-collar	Low	3,707.31	
720,531,633	Blue-collar	Low	3,676.55	
789,920,883	Blue-collar	Low	3,598.8	
721,295,658	Blue-collar	Mid	3,994.75	
737,962,608	Blue-collar	Mid	3,974	
717,451,822	Blue-collar	Mid	3,967.81	

54 rows

cohorts based on activation within 30 days and compare their average acquisition

Activated_Late 50.3%
Activated_Earl 49.7%

49.95
TOTAL

50%   50%

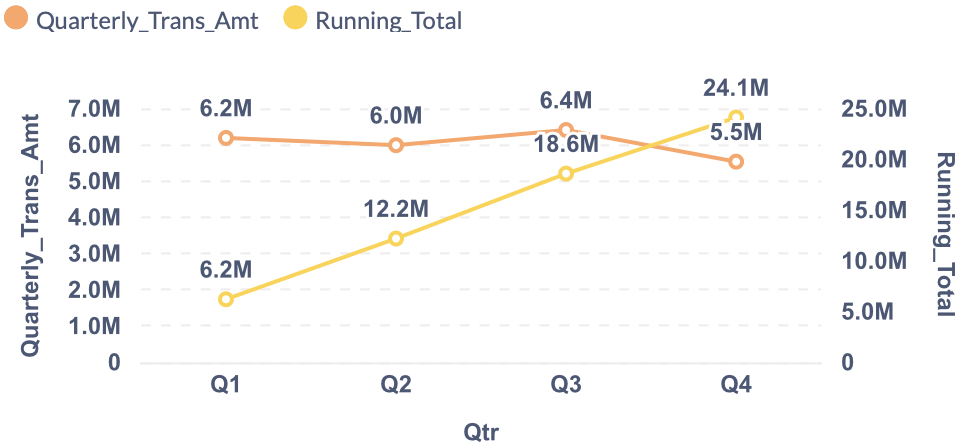## average credit utilization ratio for customers who have delinquent accounts, comp

Education_Level	Avg_Util_Delinquent	Avg_Util_Non_Delinquent
Doctorate	0.25	0.26
Graduate	0.24	0.27
High School	0.27	0.28
Post-Graduate	0.28	0.27
Uneducated	0.27	0.28
Unknown	0.25	0.28
	0.25	0.28

7 rows

istribution of interest earned by use chip method, using percentiles with window f
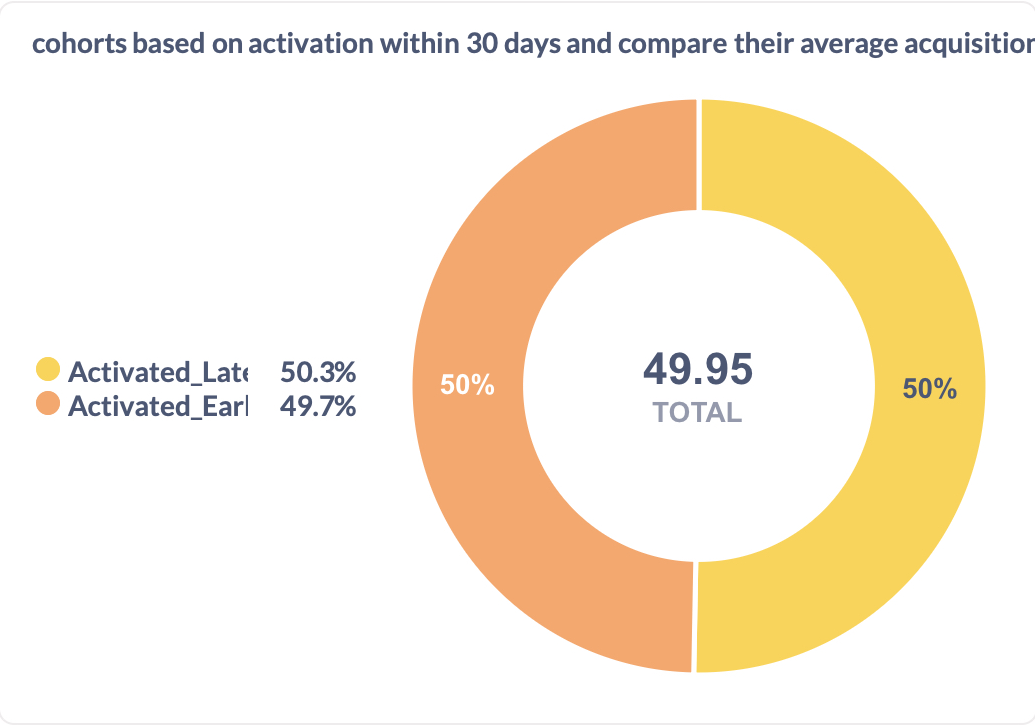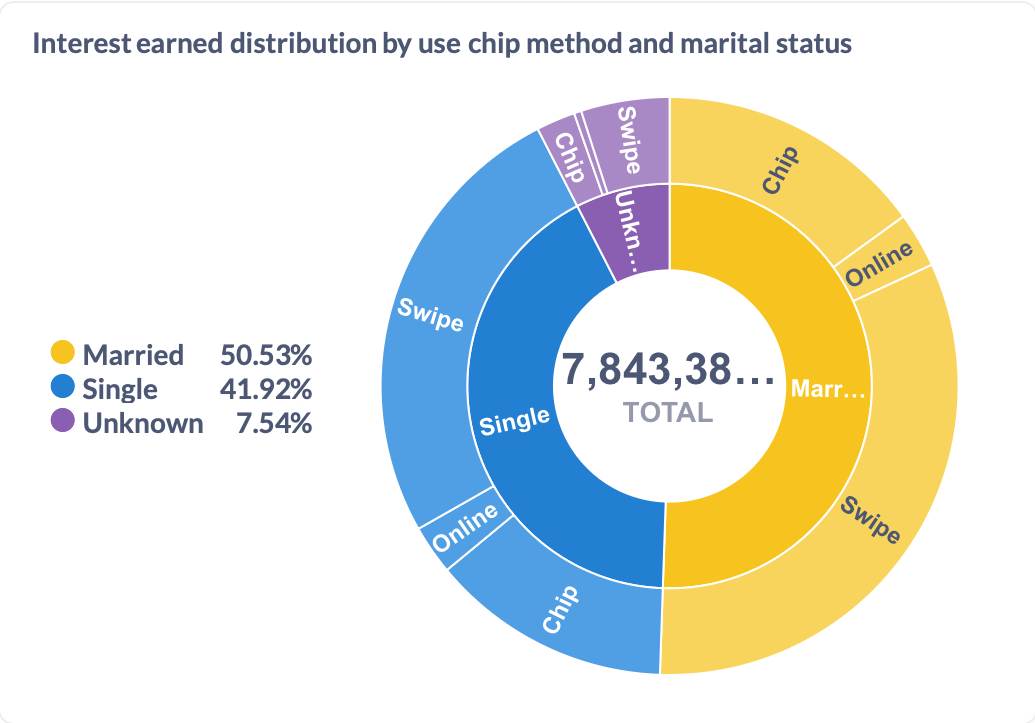
Use_Chip	Interest_Earned	Quartile
Chip	4,785	4
Chip	4,738.31	4
Chip	4,618.25	4
Chip	4,567.79	4
Chip	4,518.99	4
Chip	4,517.1	4
Chip	4,487.56	4
Chip	4,483.62	4
Chip	4,479.39	4

2,000 rows

Interest earned distribution by use chip method and marital status

Married 50.53%
Single 41.92%
Unknown 7.54%

7,843,38...
TOTAL

total transaction amount by expense type and card category

Card_Category	Travel_Amt	Entertainment_Amt	Grocery_Amt
Blue	2,895,907	6,724,234	5,905,053
Platinum	282,056	93,991	133,493
Silver	1,067,226	532,328	631,967
Gold	602,806	252,925	234,266

4 rows

running total of transactions by quarter for high-income customers

● Quarterly_Trans_Amt ● Running_Total

Quarterly_Trans_Amt (left axis): 7.0M, 6.0M, 5.0M, 4.0M, 3.0M, 2.0M, 1.0M, 0
Running_Total (right axis): 25.0M, 20.0M, 15.0M, 10.0M, 5.0M, 0

Q1: 6.2M, 6.2M
Q2: 6.0M, 12.2M
Q3: 6.4M, 18.6M
Q4: 5.5M, 24.1M

Qtr

credit utilization ratio vary by education level and delinquent status

● Avg_Util_Non_Delinquent ● Avg_Util_Delinquent

Credit_Uil_Ratio: 0.6, 0.5, 0.4, 0.3, 0.2, 0.1, 0

Education_Level	Non-Delinquent	Delinquent	Total
Uneducated	0.28	0.27	0.55
Unknown	0.28	0.25	0.52
Graduate	0.27	0.24	0.51
High School	0.28	0.27	0.56
Post-Graduate	0.27	0.28	0.55
Doctorate	0.26	0.25	0.51

Education_Level
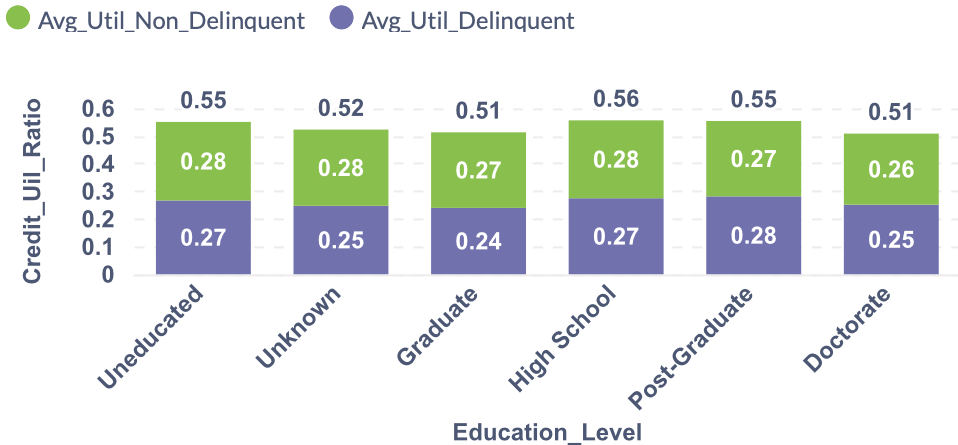
revenue contribution percentage by personal loan status and house ownership

● no ● yes

Revenue_Percentage: 100, 80, 60, 40, 20, 0

no: 48.13 (no), 39.03 (yes), total 87.16
yes: 12.84

Personal_loan
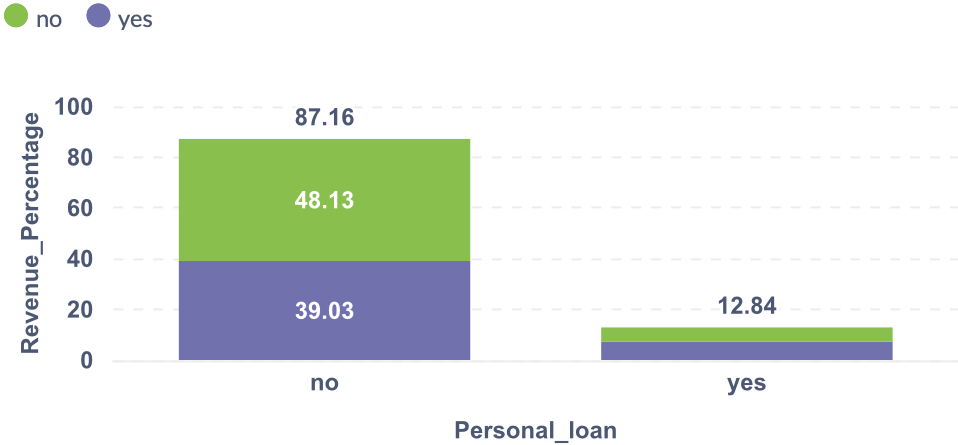
Average transaction amount by state and expense type

● Bills ● Travel ● Grocery ● Food ● Entertainment ● Fuel

Avg_Trans_Amt: 50.0k, 40.0k, 30.0k, 20.0k, 10.0k, 0

Labels: 26.0k, 42.0k, 20.6k, 29.7k, 21.0k, 35.4k, 28.1k, 38.1k, 31.3k, 25.9k, 29.2k, 40.1k

state_cd
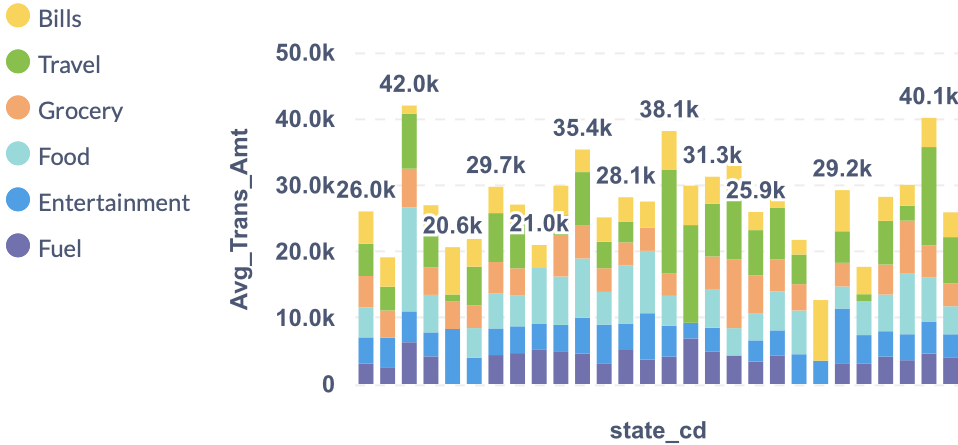
Revenue trends quarter-over-quarter by card category

● Q1 ● Q2 ● Q3 ● Q4

Total_Revenue: 6.0M, 5.0M, 4.0M, 3.0M, 2.0M, 1.0M, 0

Blue: 4.9M
Gold: 197.0k
Platinum: 92.4k
Silver: 443.6k

Card_Category
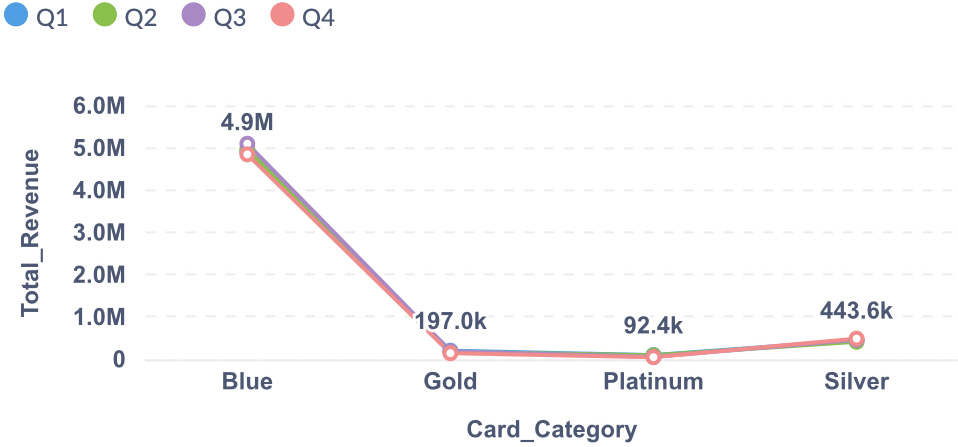
Top 5 Exp_type by total transaction volume over weeks

● Bills ● Fuel ● Entertainment ● Food ● Grocery ● Travel

Total_Volume: 14,000, 12,000, 10,000, 8,000, 6,000, 4,000, 2,000, 0

Labels: 11,457, 11,450, 12,401, 11,412, 11,589, 11,272

Week_Num