

FINANCIAL ANALYSIS

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The financial analysis dashboard delivers a comprehensive overview of key performance indicators, including the running total, 4-week moving average, client base growth, total transaction value, credit limits, and customer acquisition cost (CAC), while also tracking performance through month-over-month and week-over-week trends.

Financial Analysis

Date ▾

All ▾

Week_no ▾

All ▾

Month ▾

All ▾

Card_Category ▾

All ▾

10K

total_clients

\$45.53M

Total trans amount

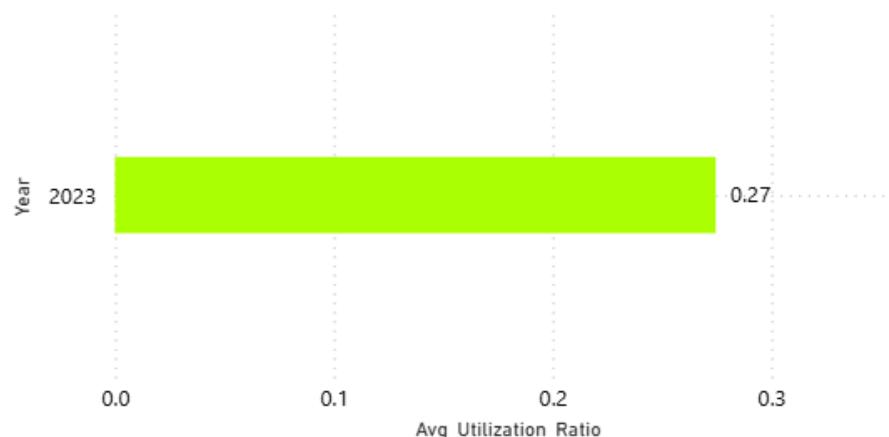
\$88.96M

credit limit

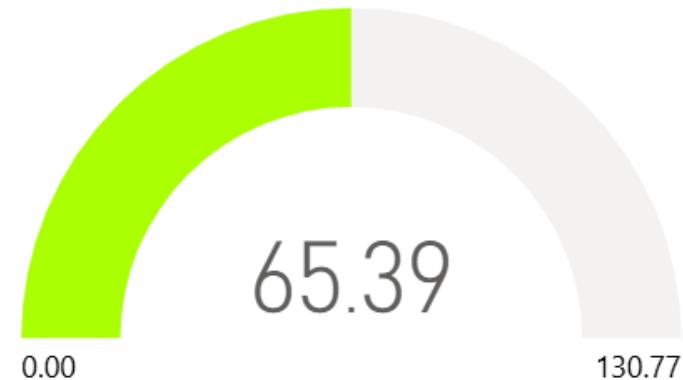
991K

total cac

Avg_Utilization_Ratio by Year



Credit_Risk_Score



	Month	Total_trans_amount	runn_total
Client_Num	July	\$45,46,958	\$2,69,32,847
	January	\$43,22,186	\$43,22,186
All	December	\$42,41,103	\$4,55,33,021
Customer_Job	April	\$41,74,728	\$1,54,25,316
	October	\$40,50,909	\$3,78,86,498
All	February	\$35,39,575	\$78,61,761
	June	\$35,33,660	\$2,23,85,889
	September	\$34,52,874	\$3,38,35,589
	August	\$34,49,868	\$3,03,82,715
	May	\$34,26,913	\$1,88,52,229
	November	\$34,05,420	\$4,12,91,918
	March	\$33,88,827	\$1,12,50,588
	Total	\$4,55,33,021	\$4,55,33,021

	Month	Total_trans_amount	mom_gro_wth%	wow_gro_wth%
	July	\$45,46,958	28.68%	378.12%
	January	\$43,22,186	0.00%	409.04%
All	December	\$42,41,103	24.54%	466.48%
Customer_Job	April	\$41,74,728	23.19%	431.86%
	October	\$40,50,909	17.32%	377.39%
All	February	\$35,39,575	-18.11%	301.38%
	June	\$35,33,660	3.11%	300.24%
	September	\$34,52,874	0.09%	333.03%
	August	\$34,49,868	-24.13%	280.74%
	May	\$34,26,913	-17.91%	315.86%
	November	\$34,05,420	-15.93%	321.14%
	March	\$33,88,827	-4.26%	329.00%
	Total	\$4,55,33,021	10.27%	5981.80%

21 %

The second dashboard provides insights into the average utilization ratio, delinquency rate, and clients with delinquencies. It also highlights interest earned versus total revolving balance by clients, incorporates churn indicators, and identifies the top five clients based on transaction value.

Financial Analysis

Date

All

Week_no

All

Month

All

Card_Category

All

Client_Num

All

Customer_Job

All

0.27

Avg_Utilization_Ratio

6.06%

deliquency_rate

624

clients_with_deliqency

0.02

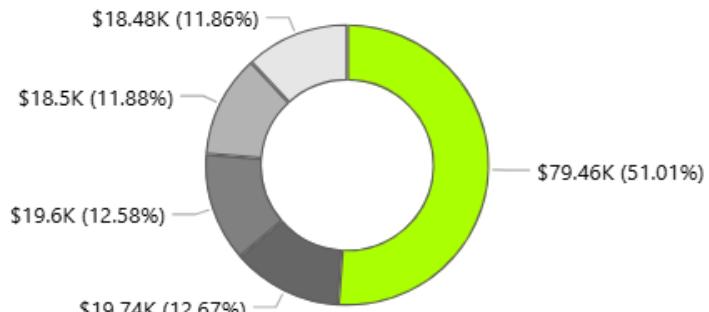
ratio_cac

Client_Num	interest-earn%	int_earn	total_rev_bal
708082083	2.64	4,393.21	1661
708083283	0.03	69.44	2517
708084558	0.11	202.58	1771
708085458	0.00	236.40	0
708086958	1.34	1,004.87	749
708095133	0.15	275.12	1833
708098133	0.11	159.80	1418
708099183	0.22	409.80	1873
708100533	0.42	888.60	2277
Total	0.67	79,82,479.81	11980745

Client_Num	avg_utl_ratio
708082083	0.47
708083283	0.74
708084558	0.21
708085458	0.00
708086958	0.24
708095133	0.06
708098133	0.50
708099183	0.33
708103608	0.21
708104658	0.62
708108333	0.00
708112008	0.04
Total	0.13

Client_Num	churn_flag
708082083	0
708083283	0
708084558	0
708085458	0
708086958	0
708095133	0
708098133	0
708099183	0
708100533	0
708103608	0
708104658	0
708108333	0
Total	0

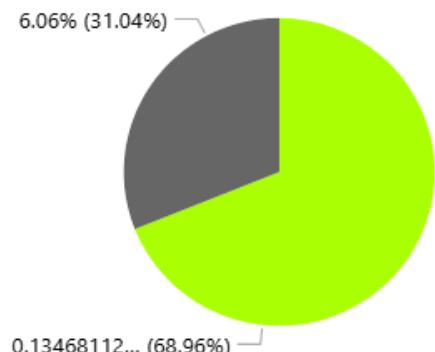
Top 5 client by transaction amount



Top 5 Clients

- 920819113
- 919695363
- 956622169
- 941614504
- 718140783

avg_utilization_ratio Vs deliquency_rate



- avg_utl_ratio
- deli_rate

The third dashboard illustrates the correlation between income and credit limit, average customer satisfaction, and loan status by personal loan. It further presents client distribution by card category, total interest earned, risk segmentation of clients, and average satisfaction scores segmented by card category.

Financial Analysis

Date

All

Week_no

All

Month

All

Card_Category

All

Client_Num

All

Customer_Job

All

0.13

Income CreditLimit Corr

3.19

avg_cus_satisfaction

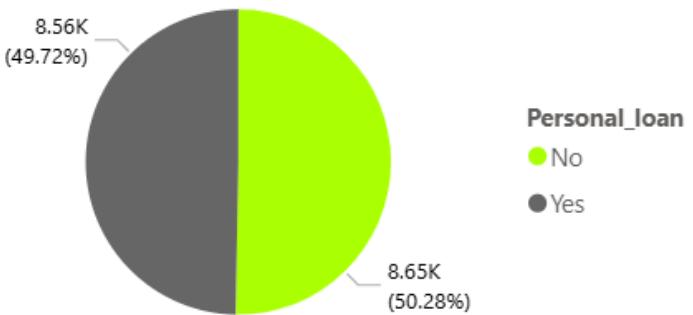
0

churn_flag

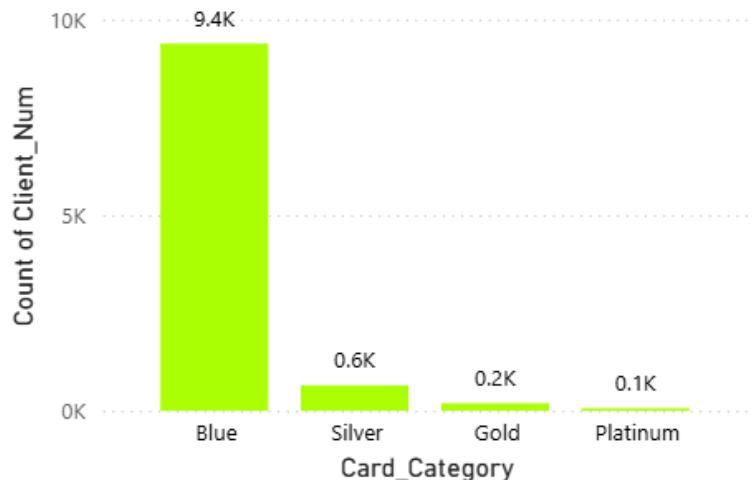
\$7.98M

Sum of Interest_Earned

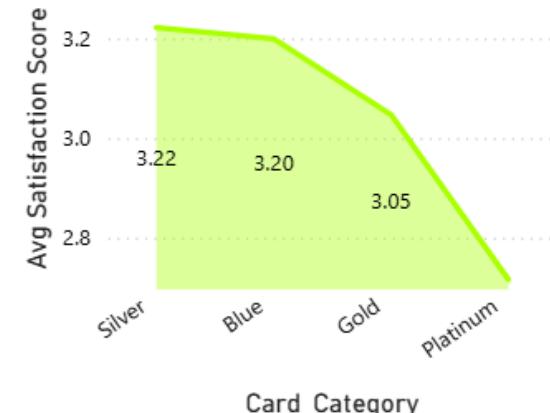
Avg Credit Limit by Loan Status by Personal_loan



Count of Client_Num by Card_Category



Avg Satisfaction Score by Card_Category



Card_Category Avg Satisfaction Score

Card_Category	Avg Satisfaction Score
Blue	3.20
Gold	3.05
Platinum	2.72
Silver	3.22
Total	3.19

Client_Num	Risk_Segment
708082083	Low Risk
708083283	Medium Risk
708084558	Low Risk
708085458	Low Risk
708086958	Low Risk
708095133	Low Risk
708098133	Medium Risk
708099183	Low Risk
708100533	Medium Risk
708103608	Low Risk
708104658	Medium Risk
708108333	Low Risk
708112008	Low Risk
708113208	Low Risk
708117933	Low Risk
708119658	Low Risk
708121908	Low Risk
708123033	Low Risk
708125733	Low Risk
708128733	Low Risk
708129933	Medium Risk
708132783	Low Risk
708134283	Low Risk
Total	Low Risk

THANKYOU

