

Weekly Status  
Report  
Dashboard

# CREDIT CARD FINANCE PROJECT

# PROJECT OBJECTIVE

To develop a comprehensive credit card weekly dashboard that provides real-time insights into key performance metrics and trends, enabling stakeholders to monitor and analyze credit card operations effectively.

# PROJECT INSIGHTS- WEEK OVER WEEK

## WoW change:

- Revenue increased in W53: 28.8%, Total Transaction Amt & Count increased by 26% & 9%
- Highest Growth in W43 - W44: +13.7% (₹934K → ₹1.06M)
- Sharpest Decline in W42 - W43: -13.5% (₹1.08M → ₹934K)
- W36 – W38: Steady upward momentum(+3.4%, +1.7%, +1.8%)
- W50 – W52: Continued recovery after slight drop (Q4 end)
- Average Revenue/Week: \$1.02M

# OBSERVATIONS

## 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%

# REVENUE BY CARD CATEGORY

Blue cards generate \$47M(83.5%), outperforming:

- Silver: \$6M (Primary volume driver)
- Gold: \$3M
- Platinum: \$1M

# QUARTERLY PERFORMANCE (Q1–Q4)

Revenue is evenly distributed across quarters:

- Q4: \$14.5M, highest
- Q3: \$14.2M, second-best
- Q3 had peak transaction count (166.6K) → high engagement
- Insight: Q4 monetization is stronger despite fewer transactions than Q3.

# CUSTOMER SEGMENTATION INSIGHTS

## By Income:

- High-income group (\$30M) generates 52.8% of total revenue.
- Low-income group is significantly under-monetized (\$11M, 18.7%).

## By Education:

- Graduates alone drive \$23M, twice that of any other segment.
- Post-grads and doctorates underperform — niche opportunity.

## By Occupation:

- Businessmen generate \$18M+, highest across job groups.
- Blue-collar and retirees show lower monetization potential.
- Self-employed and white-collar are stable but untapped.

# CUSTOMER ACQUISITION COST (CAC) BY AGE & GENDER

Highest CAC:

- Females, 40–50 age group: \$250K
- Males, 40–50 age group: \$193K
- Insight: Though expensive to acquire, this group likely offers high LTV (lifetime value).
- Lowest CAC: 20–30 age group, both genders → use for volume scaling.



THANK YOU