CREDIT CARD

Monthly Report



Project Objective

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



Project Insights- Month Dec 2025

MoM change:

- Revenue decreased by 28.8%
- Net Profit decreased by 5.33% & Net Profit Margin flat at 69%
- Customer count decreased by 3.97%

Overview YTD:

- Overall revenue is 12M
- Net Profit 8M
- High Net Profit Margins with 67%
- 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 Card Activation rate is 57.5%
- Overall Delinquent rate is 6.06%

Source: Dashboard Analysis (Customer and Credit Card Data)



Strategy & Recommendations

Position: Low Growth – Low Risk

Current State: High Net Profit & Profit Margin, slow revenue growth, low

delinquency, revenue concentrated in Blue Card

Recommended Move: Shift from Low Growth – Low Risk → High Growth – Low Risk.

Action Plan:

 Offer short-term delayed payment plans to 40-50 age group with high income during festive/high-spend seasons to boost purchase volume and interchange fee revenue.

Impact: Boost purchase volume by 10–15% and increase Revenue from 12M to 13.2M (+10%).

Upgrade blue card customers into silver card.

Impact: Rises ARPU from 1156 \rightarrow 1250 (+8%). Blue card revenue concentration from 93% to 80% over 12 months.

 Collaborate fintechs for co-branded credit card programs to access new customers and markets at lower costs.

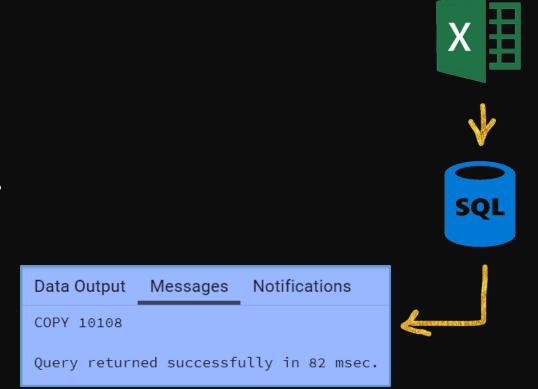
Impact: Acquire 8–10% new customers from untapped geographies and digital-first markets.

 Launch embedded finance features such as in-app Buy Now Pay Later (BNPL), micro-loans, and embedded insurance to create new revenue streams and increase customer stickiness.

Impact: Add 5–7% incremental revenue from new financial products and increase customer stickiness by 15%. incremental revenue from new financial products and increase customer stickiness by 15%.

Import data to SQL database

- 1. Prepare csv file
- 2. Create tables in SQL
- 3. import csv file into SQL



NOTE: Find all SQL queries & project data-<u>github.com/Sanya Vinayak/Credit-Card-Business-Performance-Dashboard</u>

DAX Queries

```
AgeGroup = SWITCH(
  TRUE(),
  'public cust detail'[customer age] < 30, "20-30",
  'public cust_detail'[customer_age] >= 30 && 'public cust_detail'[customer_age] < 40, "30-40",
  'public cust_detail'[customer_age] >= 40 && 'public cust_detail'[customer_age] < 50, "40-50",
  'public cust detail'[customer age] >= 50 && 'public cust detail'[customer age] < 60, "50-60",
  'public cust detail'[customer age] >= 60, "60+",
  "unknown"
IncomeGroup = SWITCH(
  TRUE(),
  'public cust detail'[income] < 35000, "Low",
  'public cust_detail'[income] >= 35000 && 'public cust_detail'[income] <70000, "Med",
  'public cust detail'[income] >= 70000, "High",
  "unknown"
```



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DAX Queries

```
week_num2 = WEEKNUM('public cc detail'[week start date])
Revenue = 'public cc detail'[annual fees] + 'public cc detail'[total trans amt] + 'public cc detail'[interest earned]
Current week Reveneue = CALCULATE(
  SUM('public cc_detail'[Revenue]),
  FILTER(
    ALL('public cc detail'),
    'public cc_detail'[week_num2] = MAX('public cc_detail'[week_num2])))
Previous_week_Reveneue = CALCULATE(
  SUM('public cc detail'[Revenue]),
  FILTER(
    ALL('public cc_detail'),
    'public cc_detail'[week_num2] = MAX('public cc_detail'[week_num2])-1))
    NOTE: Not All Queries I Mentioned here.....
```



Download Data

GitHub:

https://github.com/sanya vinayak/Credit-Card-Business-Insights



