

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 → 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



Data Output	Messages	Notifications
COPY 10108		
Query returned successfully in 82 msec.		

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

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"  
)
```



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_Revenue = CALCULATE(  
    SUM('public cc_detail'[Revenue]),  
    FILTER(  
        ALL('public cc_detail'),  
        'public cc_detail'[week_num2] = MAX('public cc_detail'[week_num2])))
```

```
Previous_week_Revenue = 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>

