

POWER BI DAX

1. AGE GROUP = SWITCH(TRUE(), Customer360Clean[AGE] < 25, "18-24",
Customer360Clean[AGE] < 35, "25-34",
Customer360Clean[AGE] < 45, "35-44",
Customer360Clean[AGE] < 55, "45-54",
Customer360Clean[AGE] < 65, "55-64",
"65+")
2. AVG MONTHLY EXPENSE = AVERAGE(Customer360Clean[AVG_MONTHLY_EXPENSE])
3. AVG MONTHLY INCOME = AVERAGE(Customer360Clean[AVG_MONTHLY_INCOME])
4. CHURN RATE = DIVIDE(COUNTROWS(FILTER(Customer360Clean,
Customer360Clean[CHURN_FLAG]=1)), COUNTROWS(Customer360Clean))
5. CREDIT LESS 600 = COUNTROWS(FILTER(Customer360Clean, Customer360Clean[CREDIT_SCORE]
< 600))
6. CREDIT_UTILIZATION_BAND = SWITCH(TRUE(), Customer360Clean[CREDIT_UTILIZATION] <= 20,
"0-20%",
Customer360Clean[CREDIT_UTILIZATION] <= 40, "21-40%",
Customer360Clean[CREDIT_UTILIZATION] <= 60, "41-60%",
Customer360Clean[CREDIT_UTILIZATION] <= 80, "61-80%",
"81-100%")
7. DEFAULT RATE = DIVIDE(COUNTROWS(FILTER(Customer360Clean,
Customer360Clean[DEFAULT_FLAG]=1)), COUNTROWS(Customer360Clean))
8. EXPENSE-TO-INCOME RATIO = DIVIDE([AVG MONTHLY EXPENSE], [AVG MONTHLY INCOME])
9. HIGH RISK CUSTOMERS = CALCULATE(COUNTROWS(Customer360Clean),
FILTER(Customer360Clean, Customer360Clean[CREDIT_SCORE] < 600 ||
Customer360Clean[CREDIT_UTILIZATION] > 60 ||
Customer360Clean[DELINQUENCY_COUNT_12M] > 2 ||
Customer360Clean[TOTAL_OVERDUE_DAYS_12M] > 30 || Customer360Clean[LOAN_HISTORY]
IN {"3-5 Loans", "6+ Loans"}))
10. HIGH RISK FLAG = IF(Customer360Clean[CREDIT_SCORE] < 600 ||
Customer360Clean[CREDIT_UTILIZATION] > 60 ||
Customer360Clean[DELINQUENCY_COUNT_12M] > 2 ||
Customer360Clean[TOTAL_OVERDUE_DAYS_12M] > 30 || Customer360Clean[LOAN_HISTORY]
IN {"3-5 Loans", "6+ Loans"}, 1, 0)
11. MONTHLY SURPLUS = [AVG MONTHLY INCOME] - [AVG MONTHLY EXPENSE]

12. SURPLUS % OF INCOME = DIVIDE([MONTHLY SURPLUS], [AVG MONTHLY INCOME])