

# Credit Card Usage & Risk Analysis

Year

All

Qtr  
1

Qtr  
2

Qtr  
3

Qtr  
4

Risk\_Level

All

4934K

Total Spend

110K

Avg Monthly Income

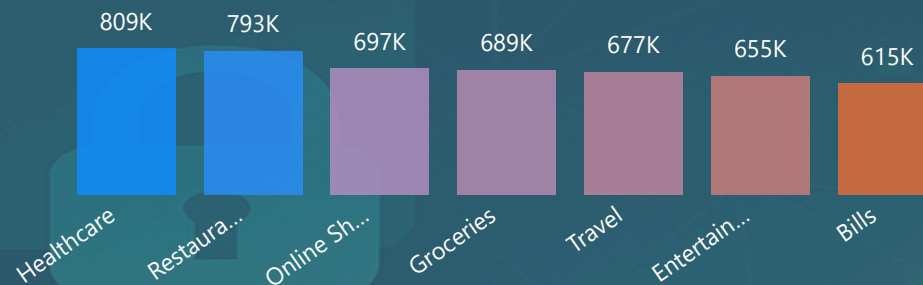
59

High-Risk Customers

5.2K

Avg Spend/Customer

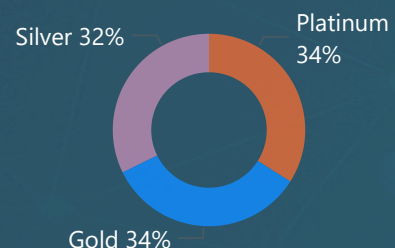
Transaction Amount by Merchant Category



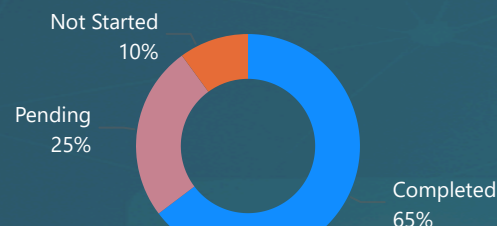
## Summary

- Total Spend** across all customers: ₹4.9 million
- Platinum card holders** show 2× higher average spend compared to other card types
- Travel, Healthcare, and Online Shopping** are the top spending categories
- 65%** of customers have completed KYC, while 35% remain incomplete or pending
- High-Risk Customer Analysis** reveals that many high-income customers maintain low account balances, indicating potential over-leverage
- Gender-wise Risk Distribution** shows a fairly even spread across male, female, and other gender groups

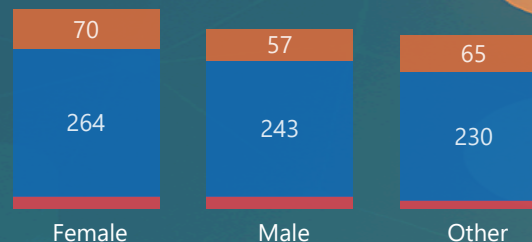
Customer Distribution by Card Type



KYC Status



Risk Level Distribution by Gender



Monthly Credit Card Spend Trend



High-Risk Customer Profile: Income vs Account Balance

