

# Insights from Credit card PBI report (week-53)

## WoW changes - 31 Dec

- ▶ Revenue in week 53 increased by 28.8%, amounting to 1201.60K
- ▶ Transactions this week were 1158K , 3.4% more than last week
- ▶ Interest this week amounts to 139.09 K, customers increased by 185
- ▶ More than half Revenue earned this week is from CA, LL i.e. 506k
- ▶ 10 more clients turned to be delinquent , activation of 105 increased
- ▶ Maximum expenditure this week is done on fuel 203k
- ▶ This week has recorded highest increase in Revenue %
- ▶ Females contributed 493k Revenue while Mens contributed 708k

# Overall Insights from Credit card PBI report

- ▶ Total Revenue- 57 M, of which 48M is from Blue cards, More than 90% clients are blue card holder with Avg utilization ratio- 29.2 %
- ▶ 8 M Interest has been earned, 6.6 M coming from Blue card holders
- ▶ Total 557K transactions, with substantial increase of 10 % in Q4
- ▶ Total clients -10.23K, Activation Rate- 57.5%, Delinquent rate is 6.06%,
- ▶ Of 624 maximum delinquent account holders 27.4% are self employed
- ▶ Customers prefer swipe in credit cards as 2/3 revenue is from swipe transactions
- ▶ Maximum clients using credit cards are business owners, graduates and between age group 40-50, while maximum expenditure is done in paying Bills
- ▶ TX, NY, CA are contributing to 68% of total Revenue