

HDFC Credit and Debit Card Usage

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Title HDFC Credit and Debit Card Usage

Domain Banking

Tool stack used Excel, Python, Tableau

Problem

HDFC Bank has clear visibility on their own performance in the credit and debit cards segment. However, there is no direct way to assess their standing within the industry.

Implications

Without a system to gauge their performance against their peers, decision-making and strategic planning to improve or strengthen their positioning against their peers can become challenging.

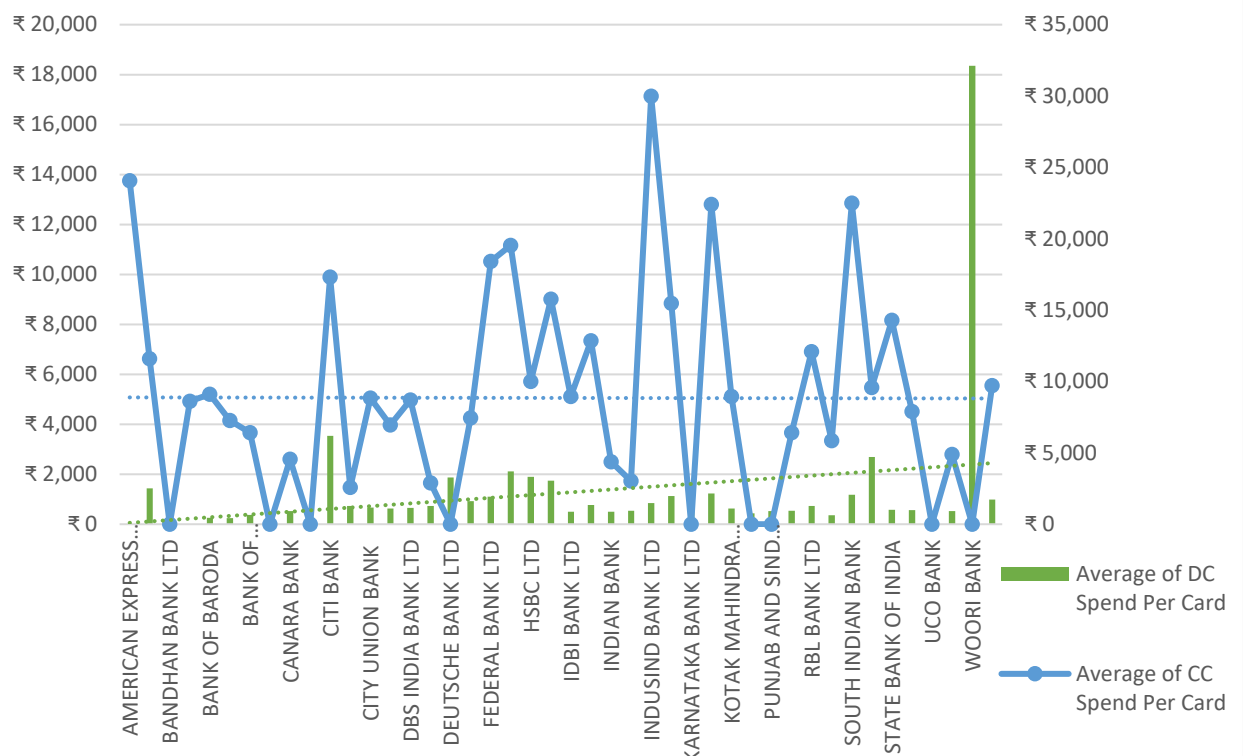
Objectives

- To download the credit and debit card usage in India statistics from RBI for the financial year 2022-23
- Prepare a comprehensive dashboard with

Approach

Steps	Finding and Impact	Deliverables
Downloaded the “CSV” files from RBI website using web crawling automation	Developed a basic web crawling automation code to download the files automatically	Python (Jupyter Workbook)
Cleaned the 12 excel files and added a “Date” column	The “Date” column was added to convert the data into time series for filtering and analysis	Excel Workbook
Concatenated all the 12 excel files using automated pipeline	Developed an automated pipeline code to concatenate the 12 files into 1 single combined file for easier handling	Python (Jupyter Workbook)
Added additional columns of KPIs like spend per card, etc. and created an interactive dashboard	HDFC is the market leader and significantly outperforms the industry	Tableau Dashboard

Comparison of Average Debit & Credit Spend Per Card for FY2022-23



The above chart depicts the comparison of the average debit and credit spend per card for FY2022-23. From the above chart, we can deduce that the average spend per credit card is significantly higher than the average spend per debit card. An outlier here is Woori Bank, whose average spend per debit card is significantly higher compared to its peers, but the reason can be attributed to the fact that the Woori Bank only recently started issuing debit cards and hence, the highly skewed numbers.

Growth Experienced

- 1. Overview of analytic work in Banking industry:** I've got an overview of the type of work an analyst at the banking sector would do
- 2. Increased Proficiency of Excel/Python/Tableau:** Got a good workout and proficiency over Excel and Python and learnt new skills like automating data pipeline, web crawling, etc. to improve efficiency which will help me to further boost my analytical and technical skills