



## Project Description: Card Usage Dashboard for HDFC Bank

**Situation:** As a leading bank in India, HDFC Bank aims to maintain its competitive edge and make data-driven decisions. However, there is currently no direct way for the bank's management to assess its performance in the debit and credit cards segment relative to the broader banking industry. This lack of visibility hampers strategic planning and decision-making processes.

**Problem:** HDFC Bank needs a comprehensive card usage dashboard that enables the management to evaluate the bank's performance relative to industry benchmarks and competitors. The dashboard should provide insights into key performance indicators (KPIs) such as the number of cards issued, transaction volume, spending, spend per card, and average transaction size. Additionally, the bank wants to track its market share based on the number of cards issued, number of transactions, and spending.

**Objective:** The objective of this project is to create a robust and user-friendly card usage dashboard that meets the following expectations:

1. **Market Share Analysis:** Display the bank's market share in the debit and credit card segments both overall and on a month-wise basis. This will provide a clear understanding of the bank's standing in the industry.
2. **KPI Trend Analysis:** Present the trend of key performance indicators (KPIs) month-wise, including the number of cards issued, transaction volume, spending, spend per card, and average transaction size. This will help track the bank's performance over time.
3. **Top Banks Comparison:** Identify and highlight the top banks in the industry based on the selected KPIs for each month. This will allow the bank's management to benchmark its performance against competitors.

**Dashboard Features:** The card usage dashboard should include the following features:

1. **Filters:** Provide filters for card type selection (credit or debit) and bank selection (if the management wants to compare HDFC Bank's performance with any specific bank).
2. **Visualizations:** Utilize visually appealing and informative charts, graphs, and tables to present the data effectively. Line charts, bar charts, pie charts, and tables can be used to represent different KPIs and their trends.
3. **Interactive Elements:** Make the dashboard interactive by enabling drill-down options, hover-over tooltips, and clickable elements for enhanced user experience. This will allow users to explore specific data points in more detail.
4. **Data Refresh:** Implement a data refresh mechanism to ensure that the dashboard always displays up-to-date information. The dashboard should fetch the latest data automatically and reflect any changes in real-time.