

# HDFC Performance Dashboard

## Introduction

Our aim is to analyze HDFC bank performance on some key performance indicators (KPIs). Some of the key components that we focused upon are, number of cards issued, number of transactions and spending.

In this analysis we have mainly taken the data of credit card and debit card for analyzing banking sector.

## KPIs

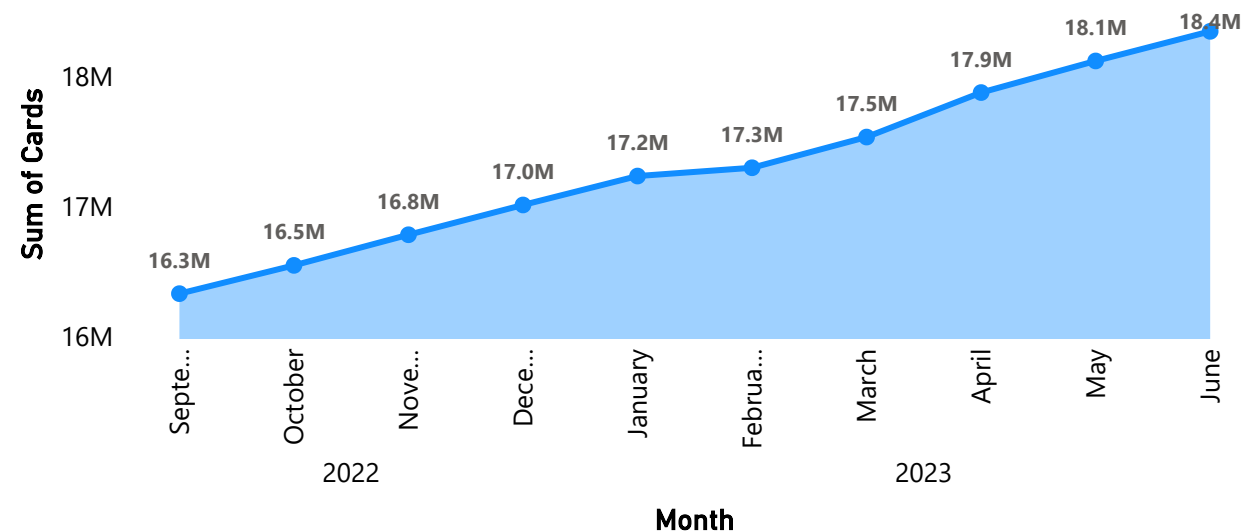
- > Number of cards issued
- > Number of transactions
- > Total Spendings

**Note :-** Thing to remember in this report is that we have considered debit and credit card into consideration for this analysis and the dashboard that we created previously.

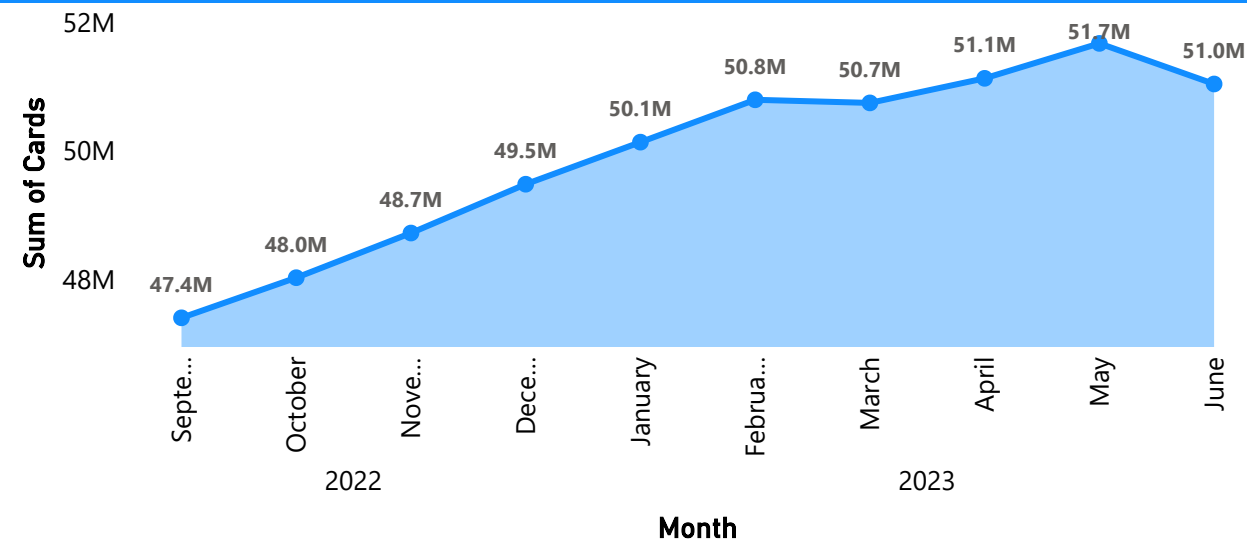
## 1. Number of cards issued

Referring to the below visual we can see that we have data from September 2022 till June 2023. By looking at the visual which is (sum of cards issued) we can see that from September to June 2023 the number of cards issued per month has increased drastically, both in credit and debit cards.

SUM OF ISSUED CARDS Credit



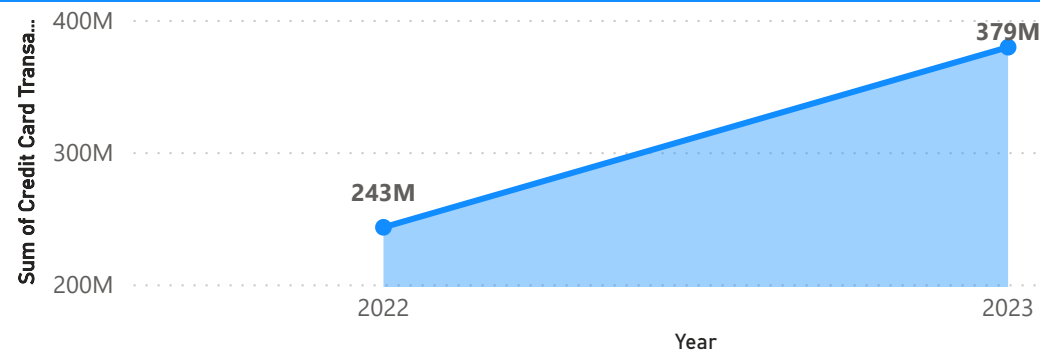
SUM OF ISSUED CARDS Debit



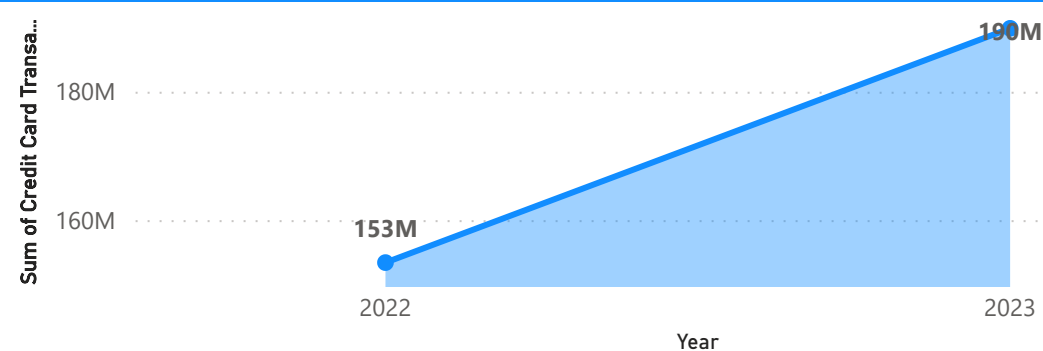
## 2. Number of transactions

As we can see from the KPI (sum of transaction by cards) both in the left and the right visual which is the credit cards visual and the debit cards which will respectively, we see in the credit card transaction from year 2022 to year 2023 our transactions have increased from 991 million to 155 million. And our debit cards transaction have increased from 114 million to 1380 million From year 2022 to 2023.

SUM OF TRANSACTION BY CARDS

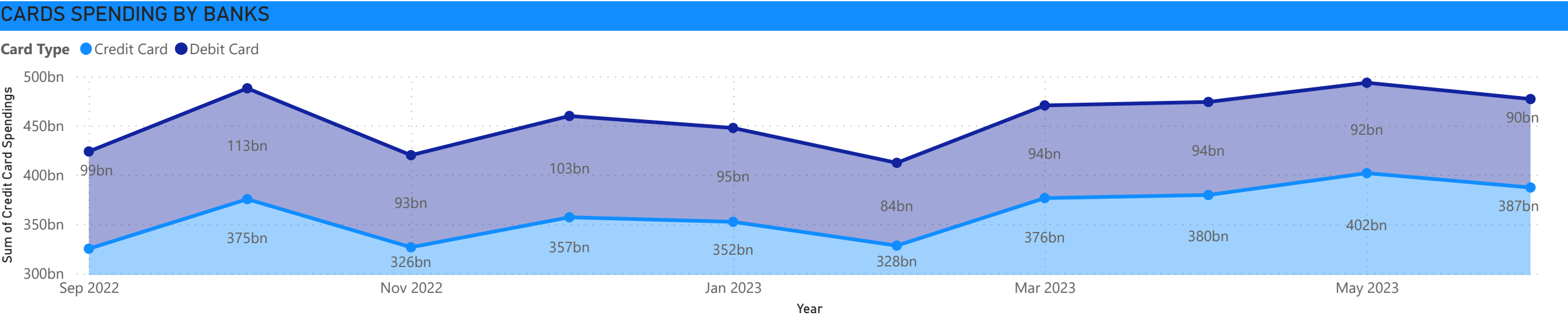


SUM OF TRANSACTION BY CARDS



### 3. Total Spending

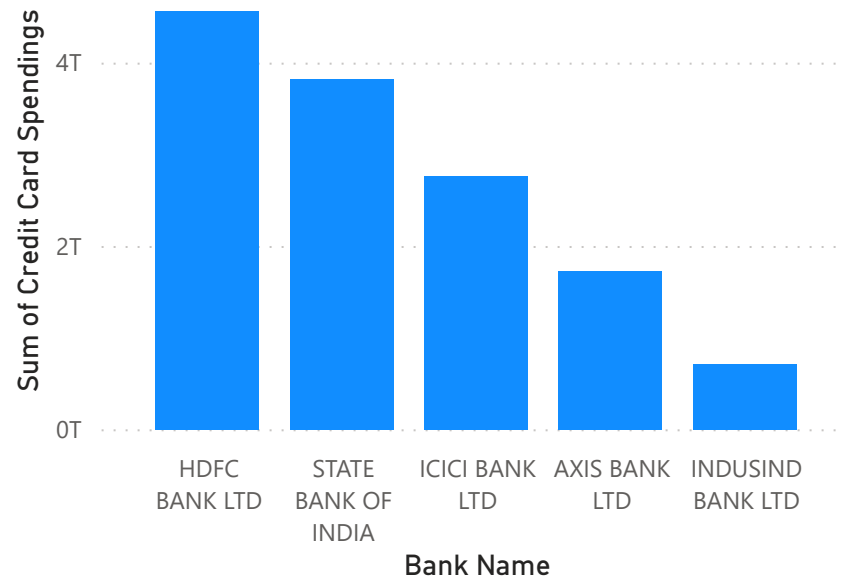
As we can see in the below visual we have our hdfc spending data by credit cards and debit cards. We can clearly see that even in consideration of HDFC Most of the transactions and spending credit cards with consideration of Hdfc and comparatively debit cards of Hdfc Bank are used less for spending. This might be because HDFC do provide very good extra benefits and facilities with their credit card transaction if we take launch facilities at airport also some discounts on E commerce website we can definitely agree to the fact that credit cards of hdfc will be used more for spending than the debit cards.



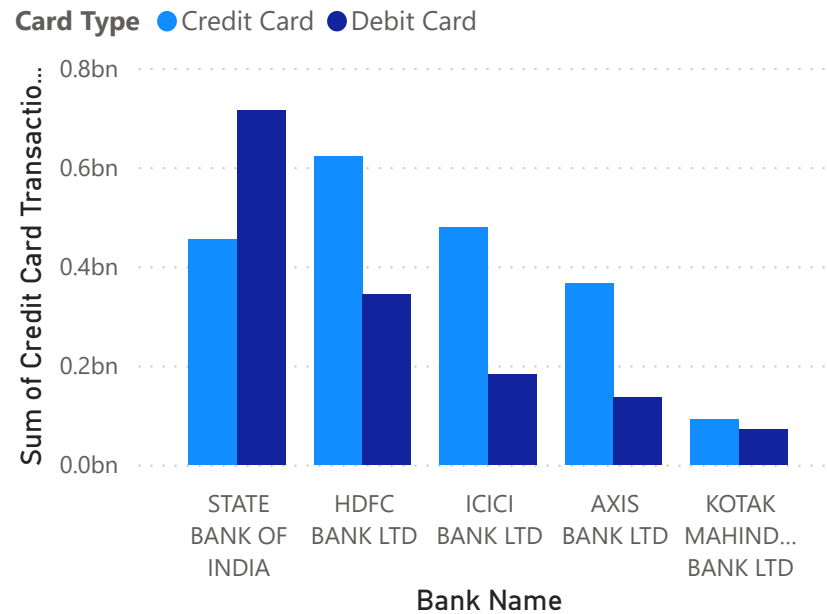
### 4. Top banks for both Credit cards in Debit cards

We can see in the below visuals that the bank with most amount of spending in terms of credit card is HDFC Bank and in terms of debit card SBI is the top bank for spending. In this report you can also find attachment to the number of transactions done by both debit and credit card for the top five bank and as you can see its HDFC and SBI are the top competitors in terms of both debit card and credit card

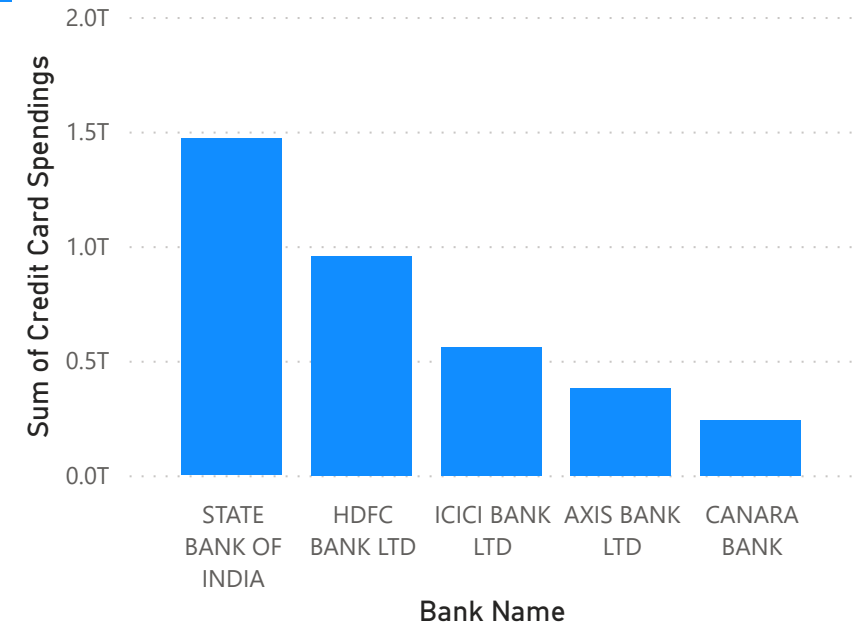
TOP 5 BANKS ON SPENDING Credit



TOP 5 BANKS ON TRANSACTIONS



TOP 5 BANKS ON SPENDING Debit



**Conclusion** - From the dashboard that we created and report that we have right now we can conclude that HDFC is one the top banks in banking sector in terms of debit and credit card. But in terms of debit card, State Bank of India gives high competition.

**Key takeaways** - First key takeaway is that, if HDFC bank improves their debit card facility, provide some offers some benefits some extra claims, it might help HDFC in attracting and gaining more customers in terms of debit card they have already been reaching highs in terms of credit card as being the top bank in the banking sector. Second key takeaway can be that people believe in SBI because it is a government affiliated or a government bank so HDFC should connect with the government and release some schemes that can benefit customers as well.