

FINAL REPORT ON BANKS PERFORMANCE

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.

KPI

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

At the end of the report I'll be comparing all the banks with some KPI's like-

- > Total number of transactions in percentage
- > Total of spendings in percentage.

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.

Key Point :- This report will cover up different sectors of the bank which are public, private and International.

List of Banks

#PUBLIC SECTOR -

1. Bank of Baroda
2. Bank of India
3. Bank of Maharashtra
4. Central Bank of India
5. Indian Bank
6. Punjab National Bank
7. State Bank of India
8. Union Bank of India

#FOREIGN BANKS

1. American Express
2. Bank of America
3. CITI Bank
4. DBS India Bank
5. Deutsche Bank
6. Standard chartered bank

#PRIVATE SECTOR -

1. Access bank
2. Dhanalakshmi Bank
3. Federal Bank
4. HDFC Bank
5. ICICI bank
6. Jammu and Kashmir Bank
7. Karnataka Bank
8. Kotak Mahindra Bank
9. Nanital Bank
10. Yes Bank

#PAYMENTS BANKS

1. Airtel Payments Bank
2. JIO Payments Bank
3. PAYTM Payments Bank



1. Number of cards issued

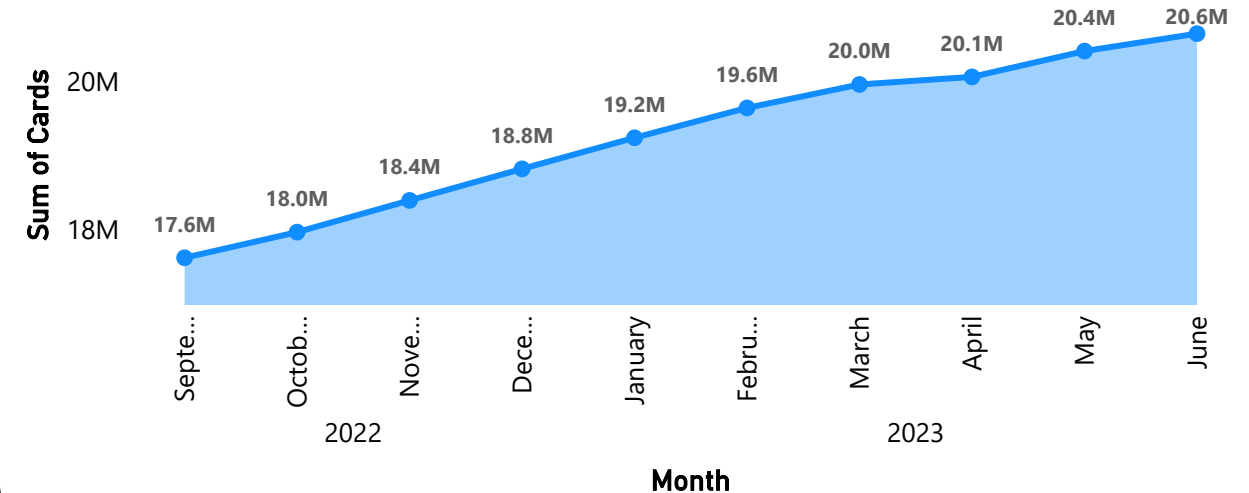
Referring to the side visuals we can see that we have data from September 2022 till June 2023. By looking at the visual which is (sum of cards issued) we can see that from September to June 2023 the number of cards issued per month has increased drastically, both in credit and debit cards, Which are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

Banks in Public Sector are -

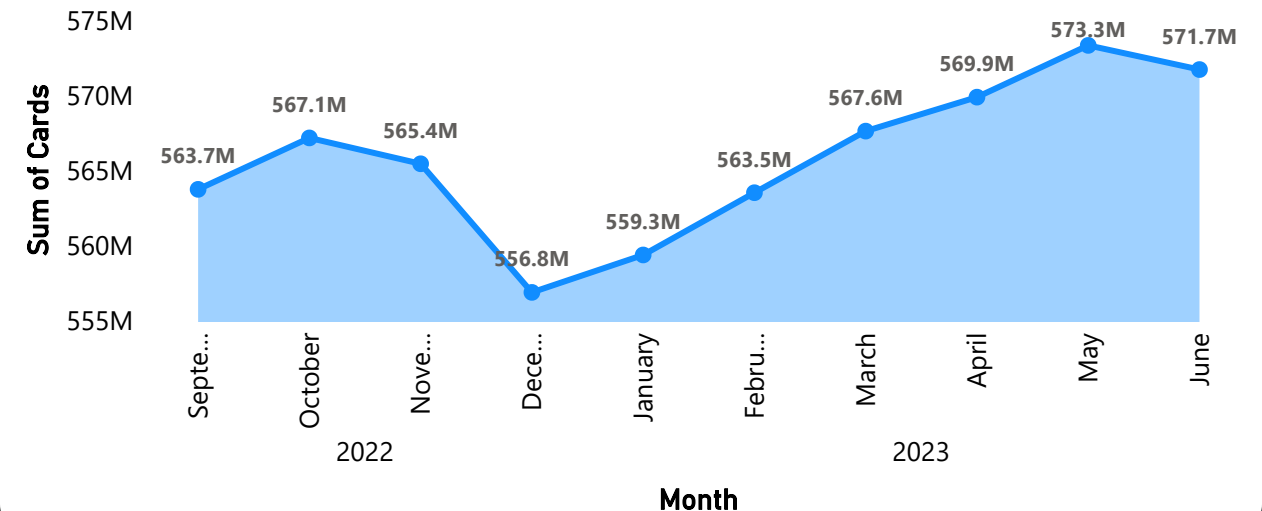
1. Bank of Baroda
2. Bank of India
3. Bank of Maharashtra
4. Central Bank of India
5. Indian Bank
6. Punjab National Bank
7. State Bank of India
8. Union Bank of India

PUBLIC SECTOR BANKS

SUM OF ISSUED CARDS Credit



SUM OF ISSUED CARDS Credit

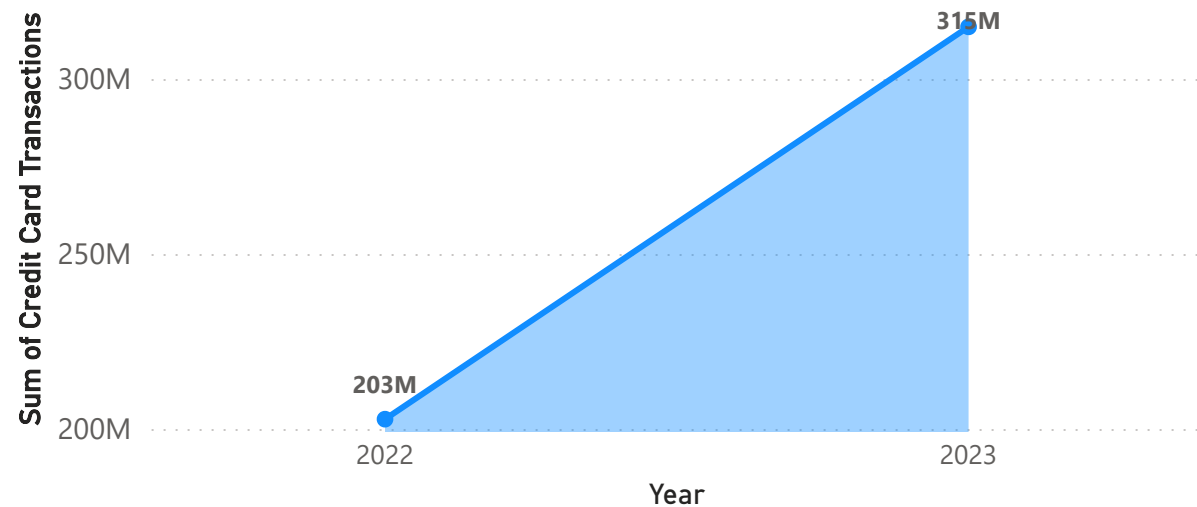


PUBLIC SECTOR BANKS

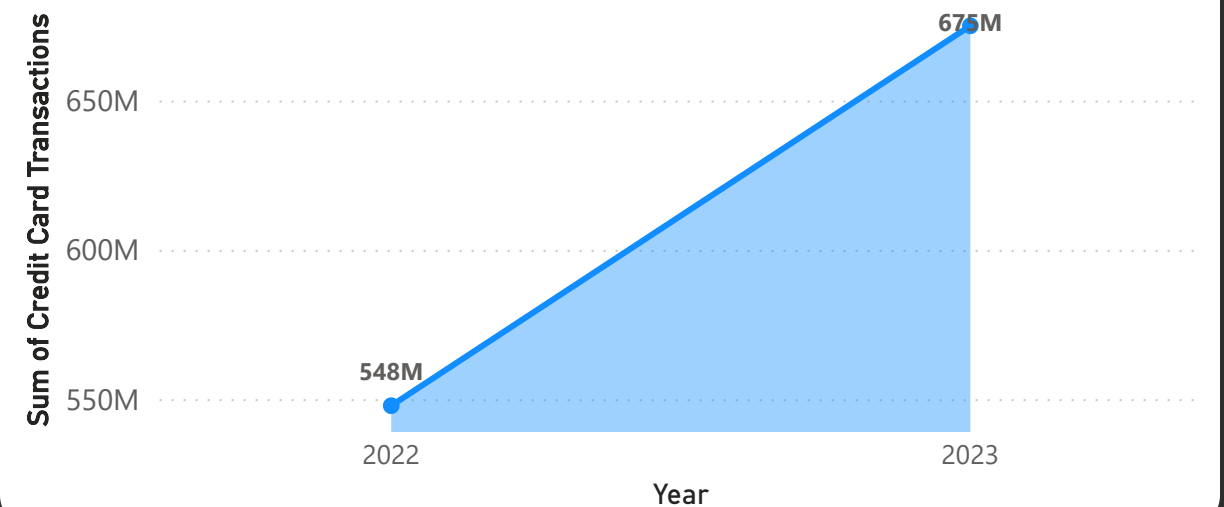
2. Number of transactions

1. 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 203 million to 315 million. And our debit cards transaction have increased from 548 million to 675 million From year 2022 to 2023.

SUM OF TRANSACTION BY CARDS

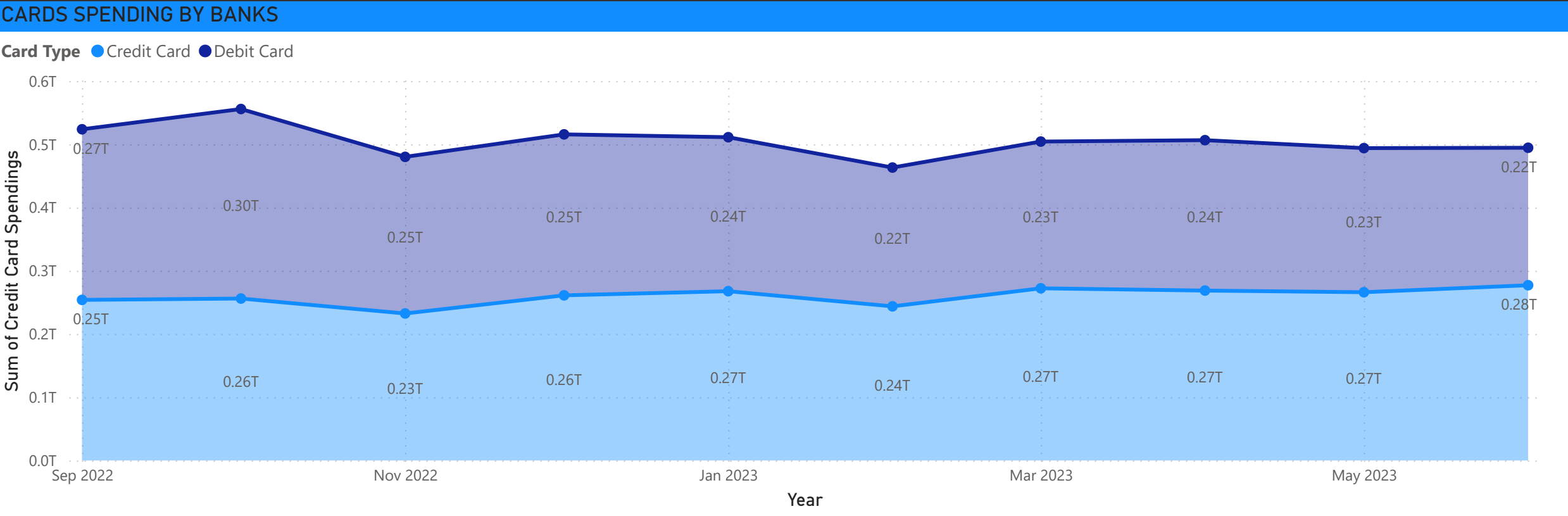


SUM OF TRANSACTION BY CARDS



3. Total Spending

From the below we can see that the credit card and debit card spendings have been equally being distributed although Spending standby debit card is comparatively high than the spending done in credit card. This statement can also be supported because in this graph we are comparing the public sector banks and this type of banks doesn't give much benefits to the consumers when it comes to the credit section. Also the statement which supports this is mostly middle and the lower class customers opt for these type of banks.



1. Number of cards issued

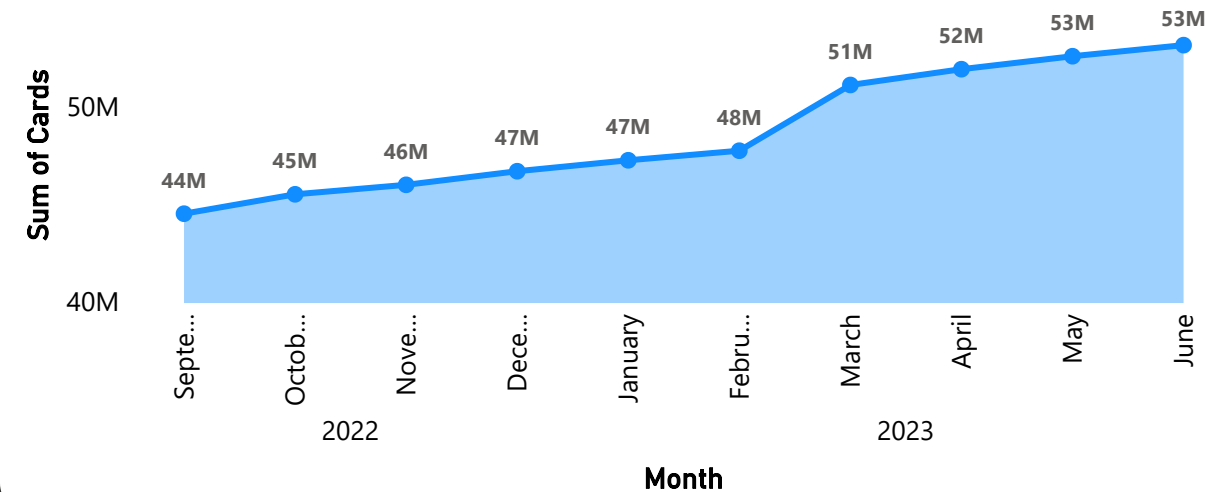
Referring to the side visuals we can see that we have data from September 2022 till June 2023. By looking at the visual which is (sum of cards issued) we can see that from September to June 2023 the number of cards issued per month has increased drastically, both in credit and debit cards, Which are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

Banks in PRIVATE SECTOR -

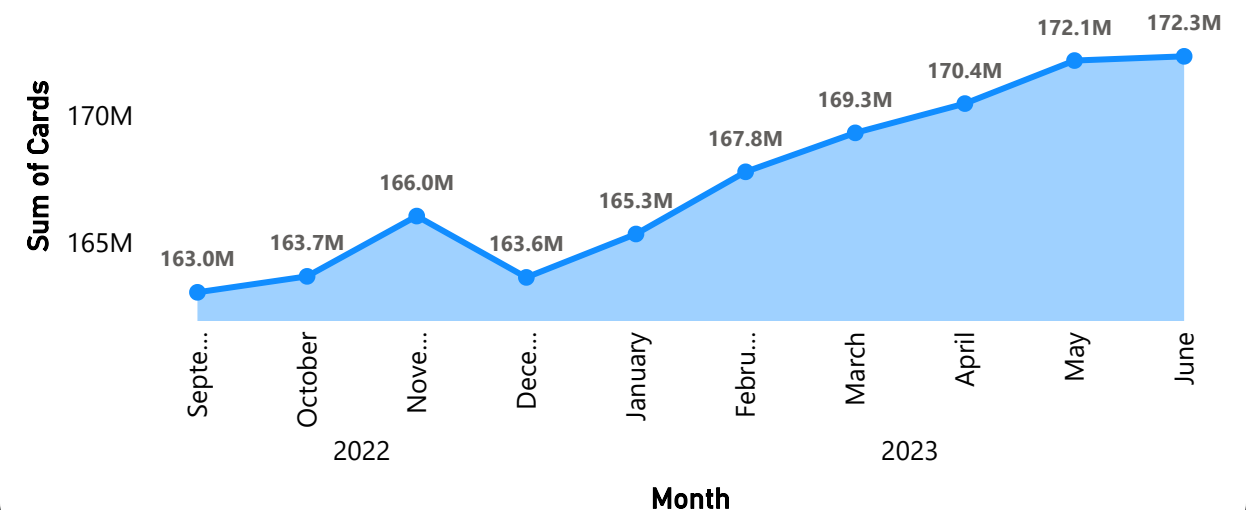
1. Access bank
2. Dhanalakshmi Bank
3. Federal Bank
4. HDFC Bank
5. ICICI bank
6. Jammu and Kashmir Bank
7. Karnataka Bank
8. Kotak Mahindra Bank
9. Nanital Bank
10. Yes Bank

PRIVATE SECTOR BANKS

SUM OF ISSUED CARDS Credit



SUM OF ISSUED CARDS Credit

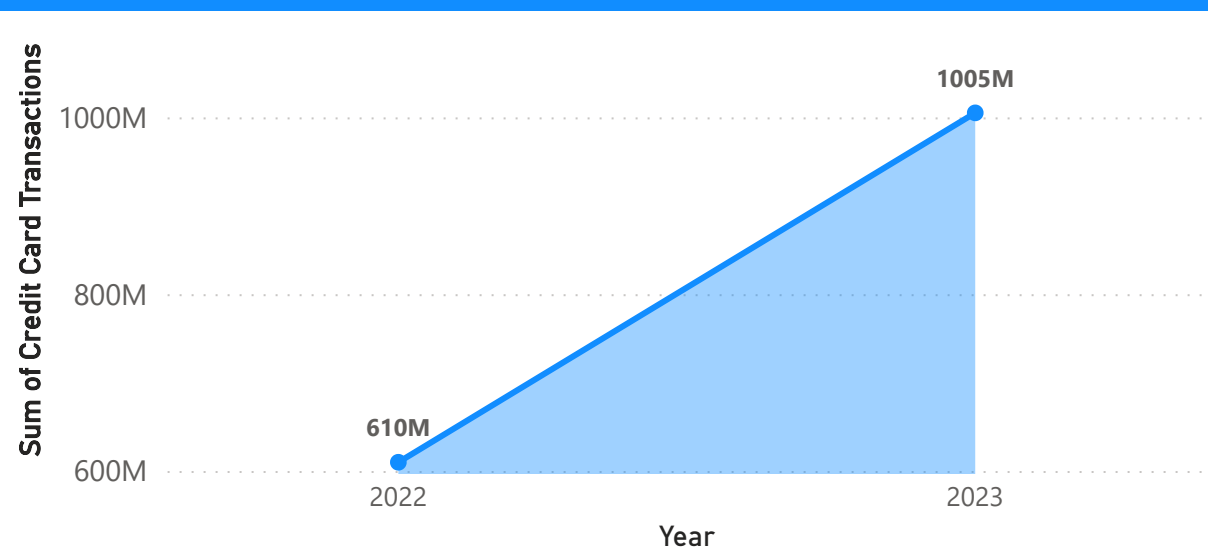


PRIVATE SECTOR BANKS

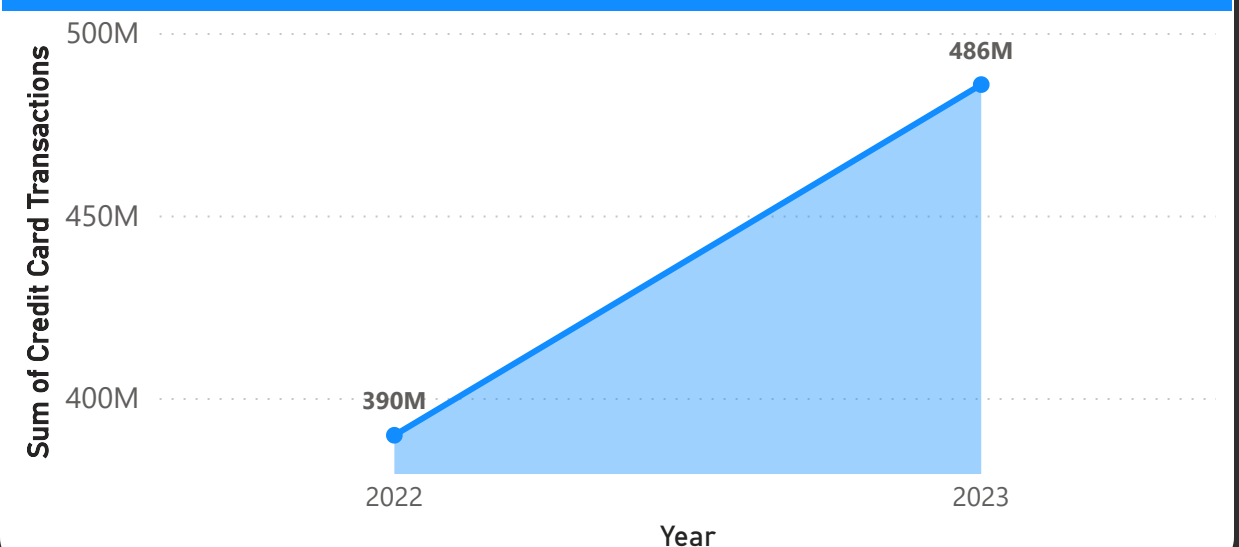
2. Number of transactions

1. 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 610 million to 1005 million. And our debit cards transaction have increased from 390 million to 486 million From year 2022 to 2023.

SUM OF TRANSACTION BY CARDS



SUM OF TRANSACTION BY CARDS



3. Total Spending

In the below visual we can see the distribution of credit card and debit card and it is clearly visible that spending done by credit card is comparatively much higher than the spending done by debit card. To support this statement we can see that here we are comparing the private sector banks so the private sector does give extra benefits and offers to the customers who use their bank. To again support the statement it can also be said that private sector banks are mostly used by customers who are of upper middle class or the privileged class so they mostly offer transactions which are done by credit cards to avail offer and to do high volume of transactions.



1. Number of cards issued

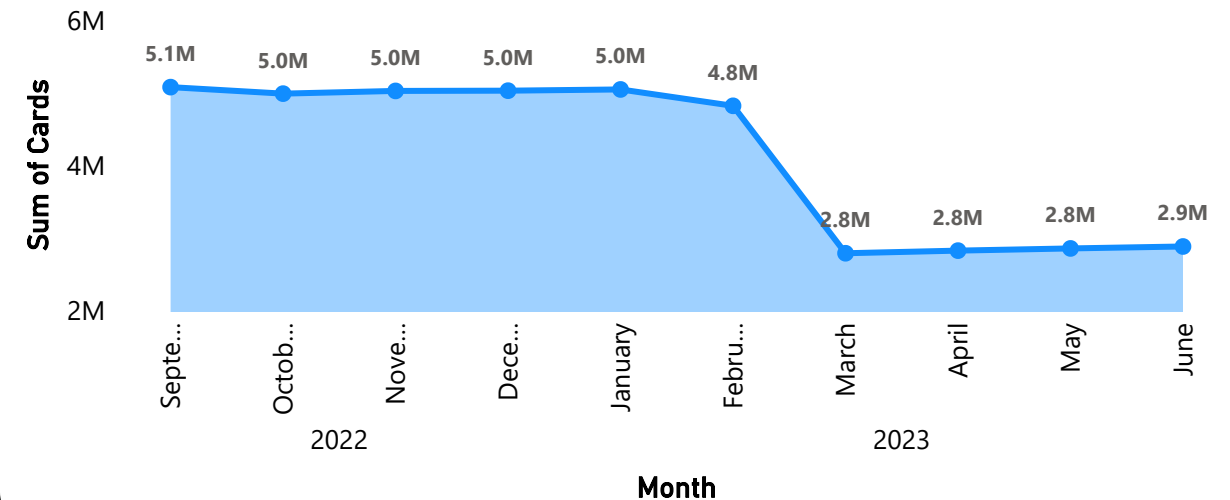
Referring to the side visuals we can see that we have data from September 2022 till June 2023. By looking at the visual which is (sum of cards issued) we can see that from September to June 2023 the number of cards issued per month has Decreased drastically, both in credit and debit cards, Which are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

FOREIGN BANKS -

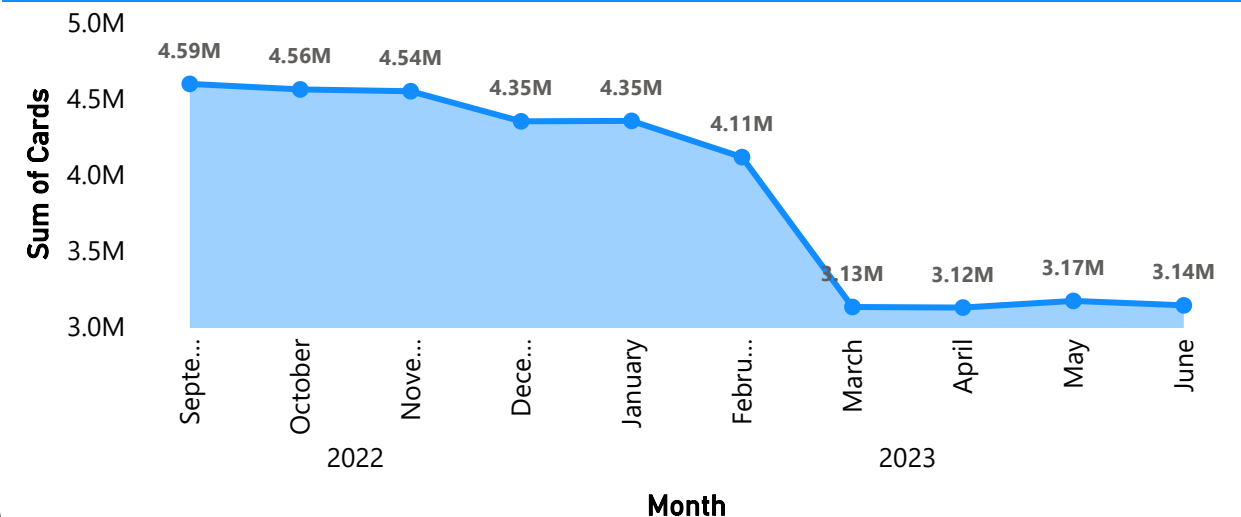
1. American Express
2. Bank of America
3. CITI Bank
4. DBS India Bank
5. Deutsche Bank
6. Standard chartered bank

FOREIGN BANKS

SUM OF ISSUED CARDS Credit



SUM OF ISSUED CARDS Credit

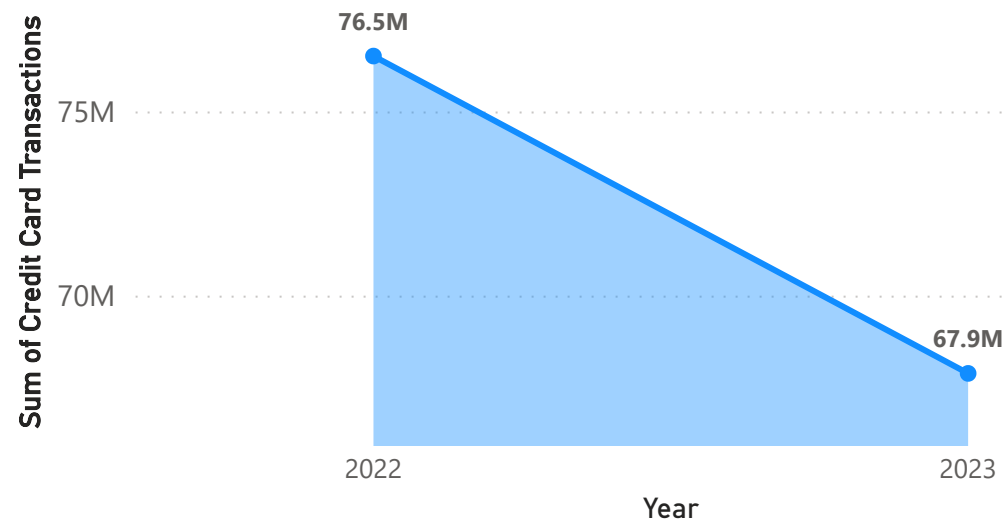


FOREIGN BANKS

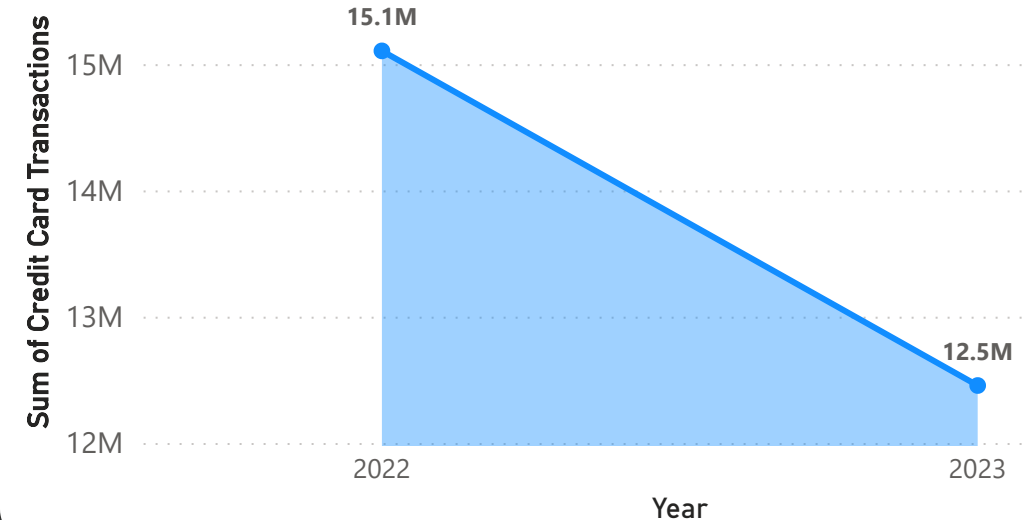
2. Number of transactions

1. 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 Decreased from 75.6 million to 67.9 million. And our debit cards transaction have Decreased from 15.1 million to 12.5 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 it is clearly visible that foreign banks do provide the accessibility and the facility to go with the credit card transactions. Banks also provide international facilities and currency exchange and also some privileges on international transactions. So it is very clear to make the statement that credit card spending done by the foreign banks when customers use it is much higher than the debit card spending for such banks.

To support the statement we can see that international banks do provide the facility to to pay in different currency mode so that you don't have to do currency exchange while traveling or making any type of international



PAYMENTS BANKS -

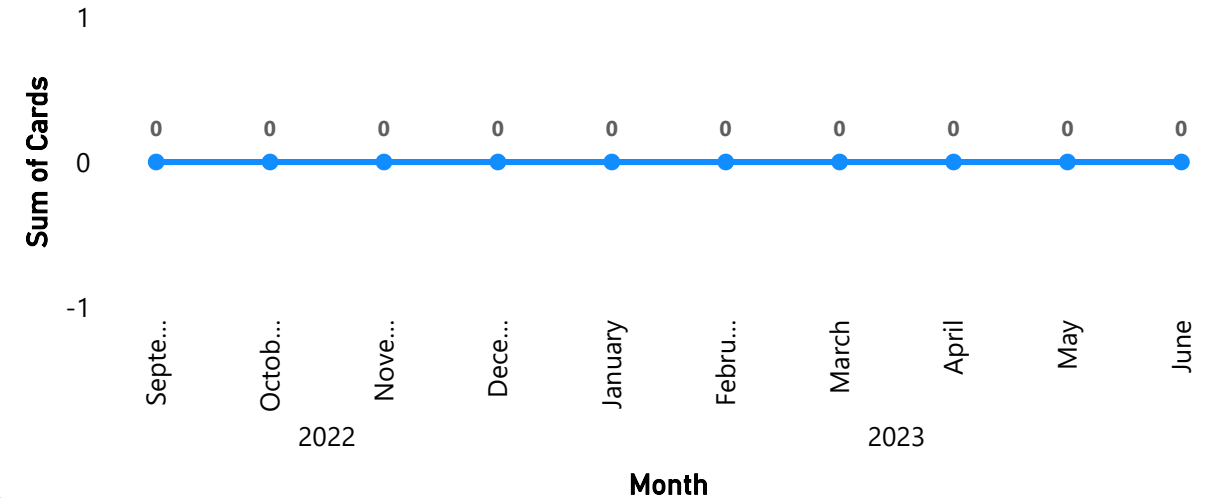
1. Airtel Payments Bank
2. JIO Payments Bank
3. PAYTM Payments Bank

1. Number of cards issued

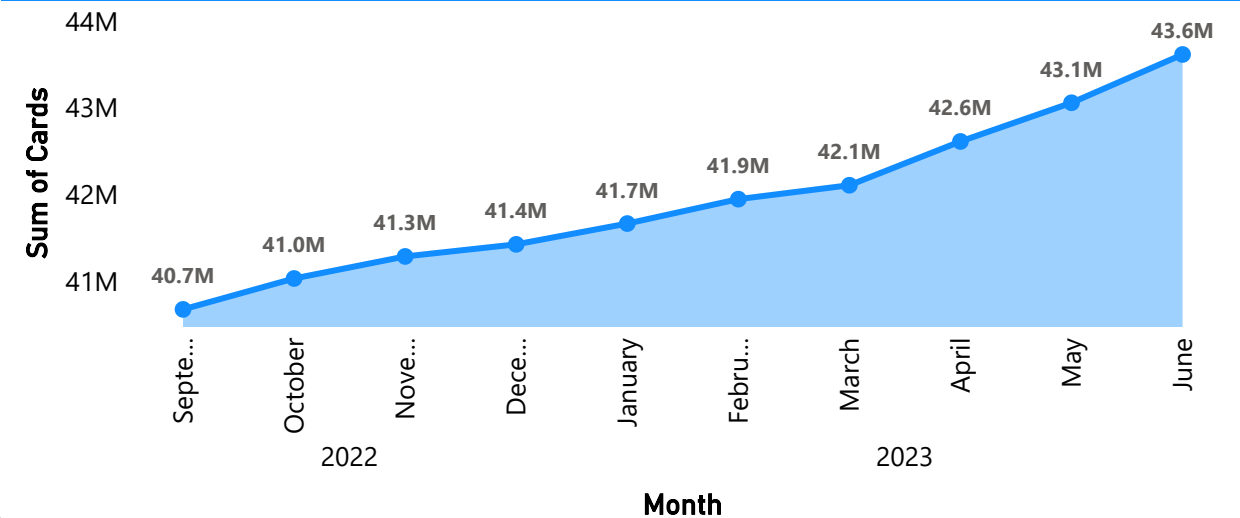
Referring to the side visuals we can see that we have data from September 2022 till June 2023. By looking at the visual which is (sum of cards issued) we can see that from September to June 2023 the number of cards issued per month has increased drastically. But to make a proper statement these type of bank does not provide the CREDIT card facility.

PAYMENTS BANKS

SUM OF ISSUED CARDS Credit



SUM OF ISSUED CARDS Credit

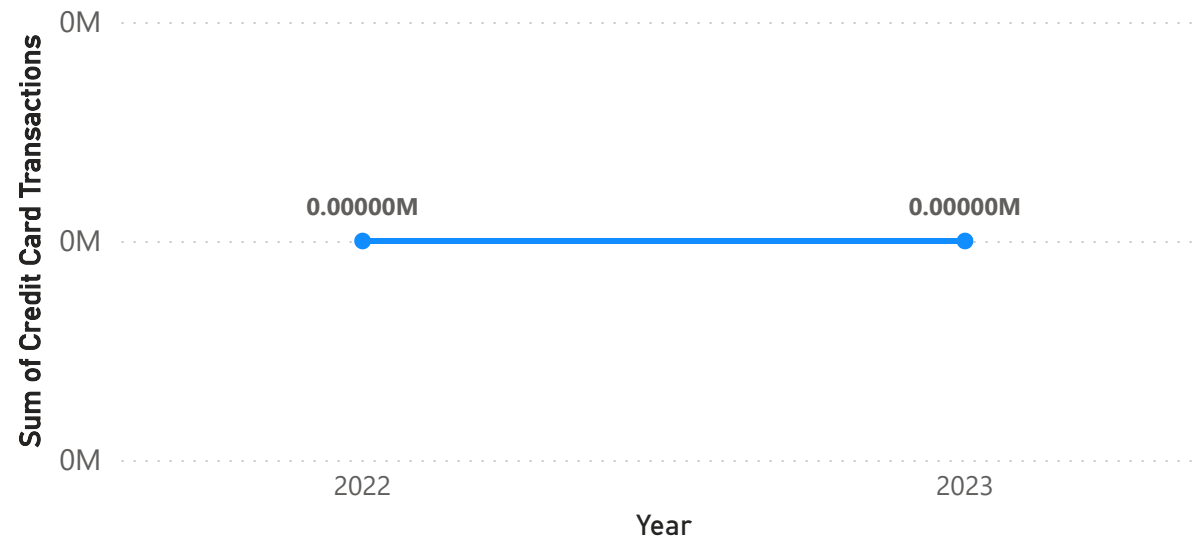


PAYMENTS BANKS

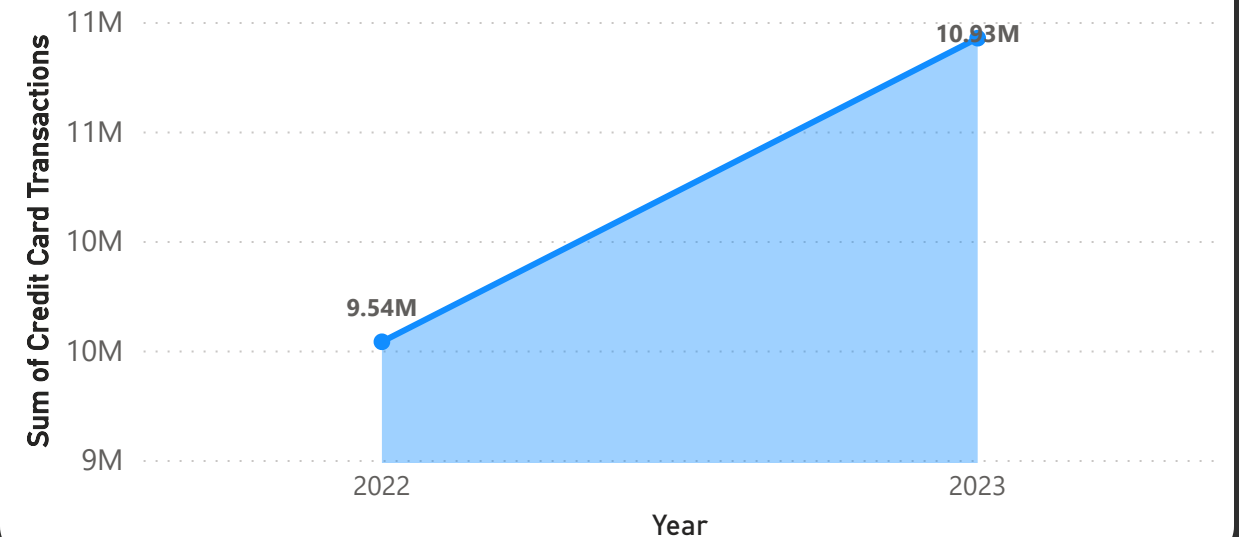
2. Number of transactions

1. As we can see from our below KPI 's that the number of transactions done by credit card is zero consistently because these type of bank does not provide any credit facility so it is very obvious to say that the number of transactions will not be there in any type of credit mode. And our debit cards transaction have increased from 9.54 million to 10.93 million From year 2022 to 2023.

SUM OF TRANSACTION BY CARDS



SUM OF TRANSACTION BY CARDS



3. Total Spending

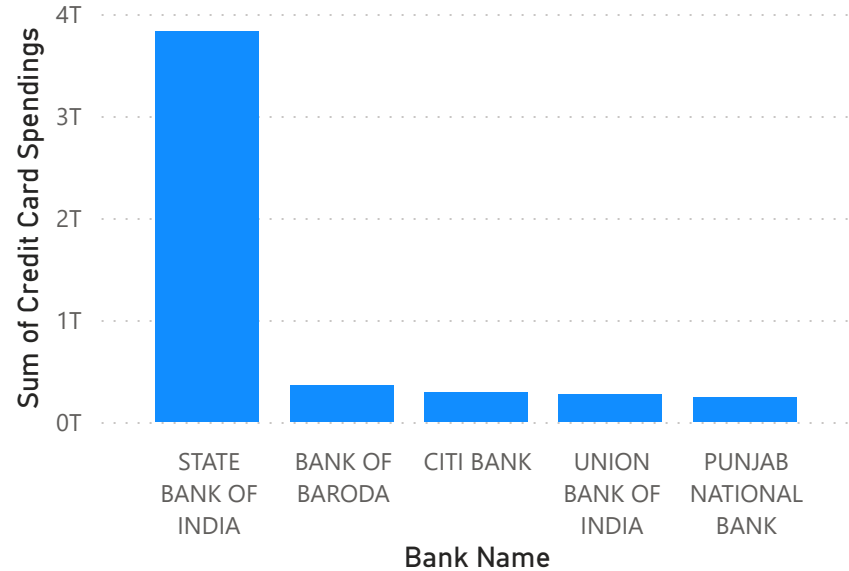
The very first thing to remember in the payment sector bank is that these bank do not provide any kind of credit facility because even the miners who are above the age off 16 can also make their account and do payments.

As we can see from the below visual we can directly clear out that the spending is done by credit card is null is zero because truly we said it that these bank does not provide that facility and the transaction and their working is completely done on debit card basis and customers do opt for it because this provide even the minor people to do transaction create an account and do the basic payments.

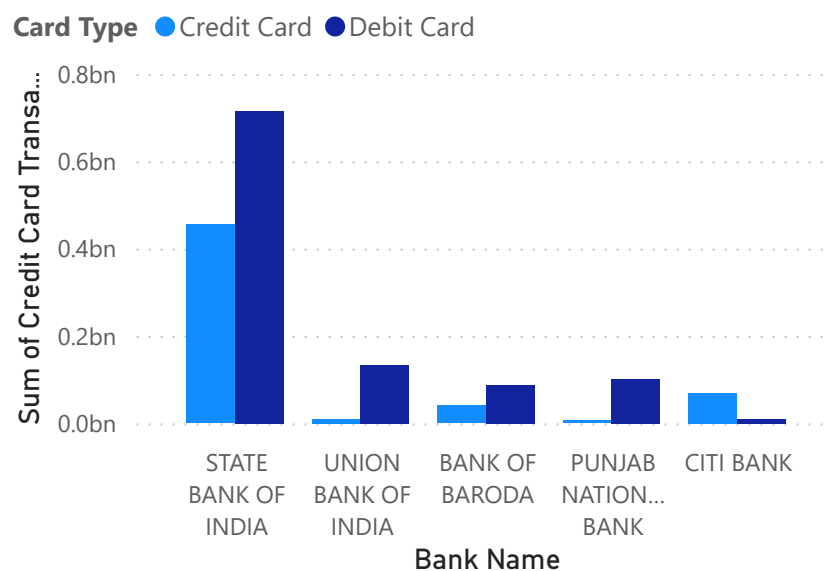


Top Banks in Public Banks

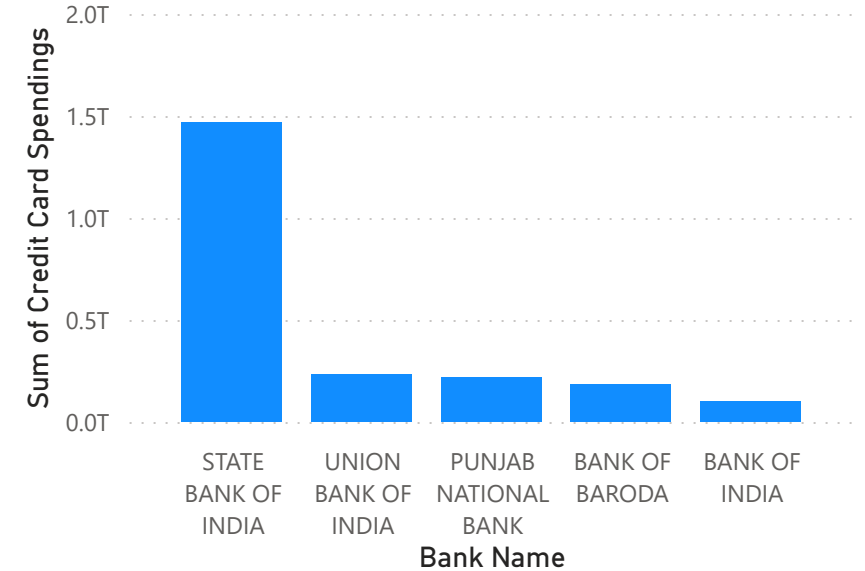
TOP 5 BANKS ON SPENDING Credit



TOP 5 BANKS ON TRANSACTIONS



TOP 5 BANKS ON SPENDING Debit

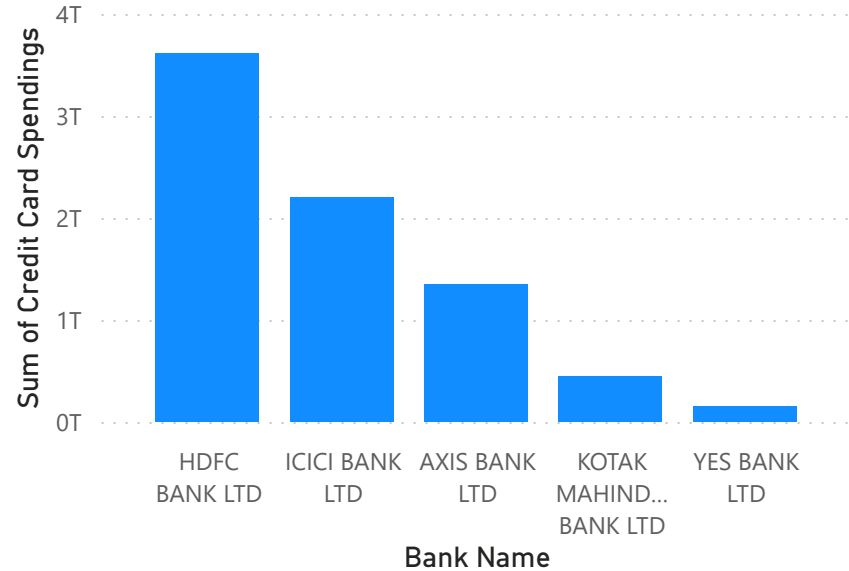


Conclusion - From the analysis that we did on public sector banks we can clearly see that State Bank of India is the leading public bank in India with most of the customers trusting SBI 's facility in debit card segment. Also that even the credit card segment in public banks SBI is the leading and then Bank of product comes after SBI in terms of credit card spending.

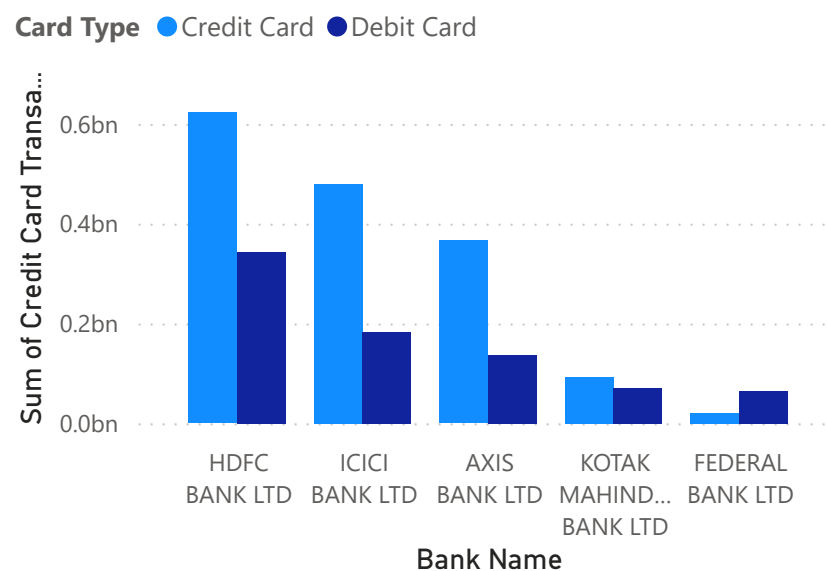
Key takeaways - Key takeaway that we can assume from the analysis from the overall sectors of bank is that blink sector banks still have a large space to grow and improve and attract more customers also they should provide some extra benefits for their customers in terms of purchases and transactions.

Top Banks in Private Banks

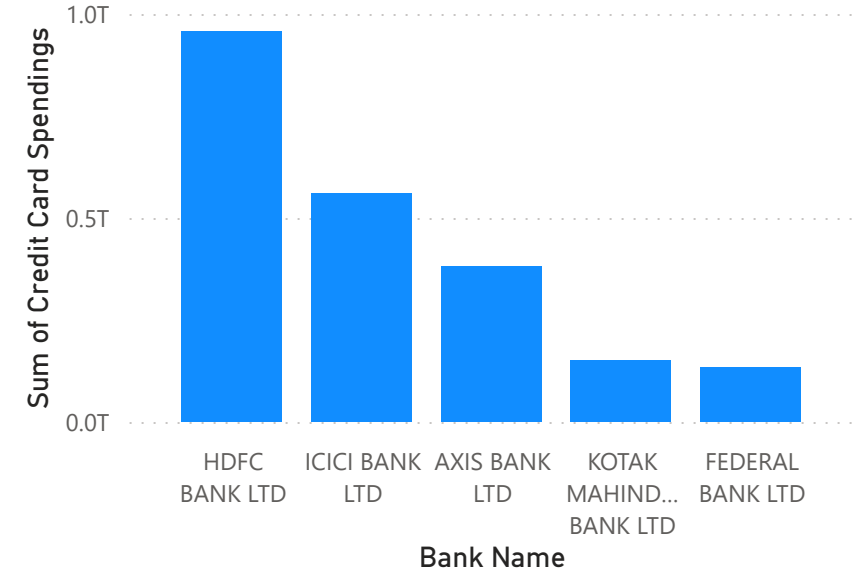
TOP 5 BANKS ON SPENDING Credit



TOP 5 BANKS ON TRANSACTIONS



TOP 5 BANKS ON SPENDING Debit

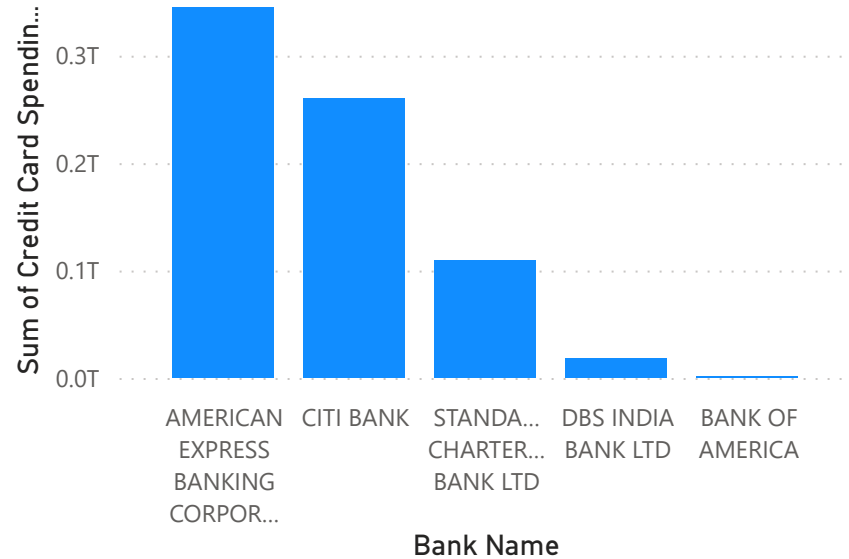


Conclusion - In the private sector bank we can see that HDFC is leading in both debit card and credit card segment. On the next weekend see in terms of credit card ICICI bank is leading. If we compare this with SBI from public sector bank it is clearly visible that SBI has a better hand in terms of debit card facilities and segment but on the other hand HDFC is leading in credit card segment.

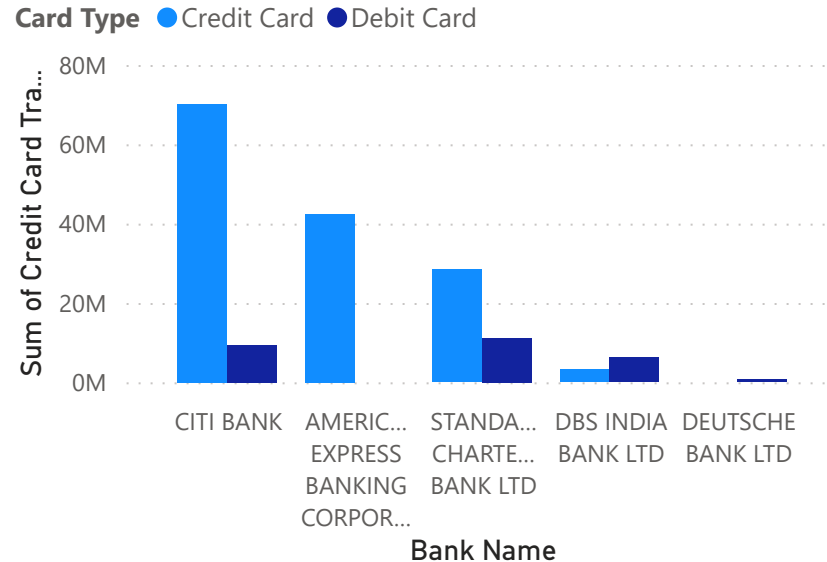
Key takeaways - From the complete analysis we can see that even though banks being privatized HDFC still doesn't lead in the debit card segment which is the SBI bank who holds the top position so it will be beneficial for the private banks to start some government schemes which are even more beneficial for their customers and provide them with more trust and better facilities.

Top Banks in Foreign Banks

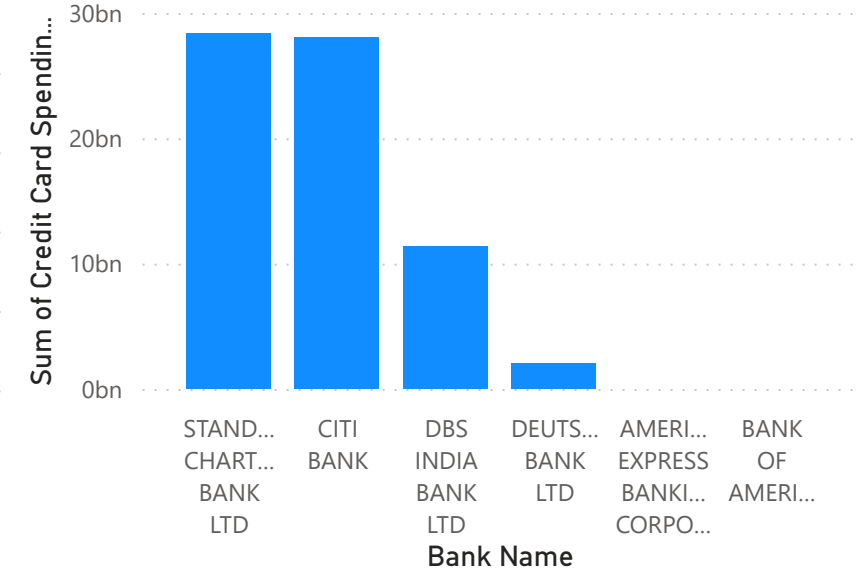
TOP 5 BANKS ON SPENDING Credit



TOP 5 BANKS ON TRANSACTIONS



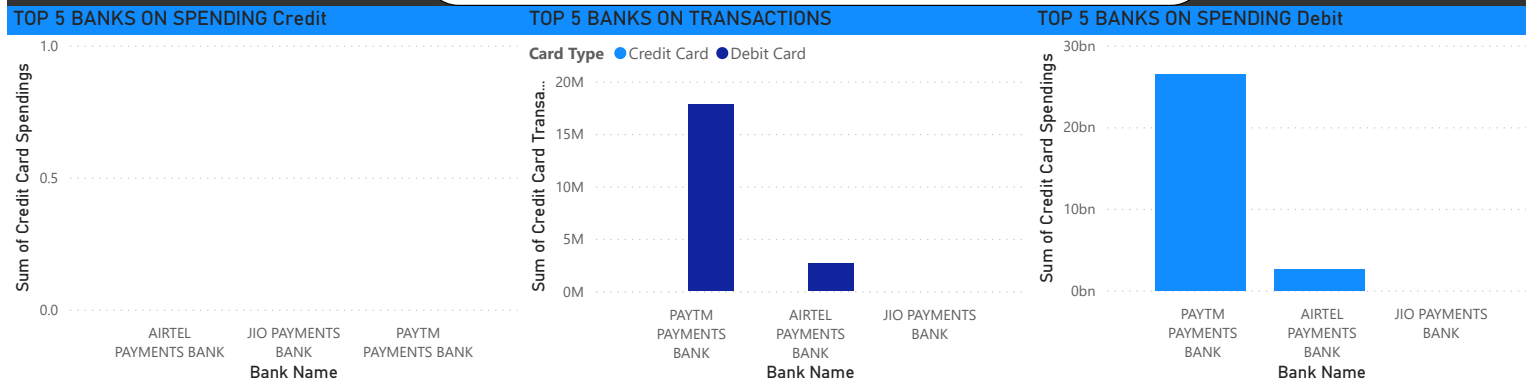
TOP 5 BANKS ON SPENDING Debit



Conclusion - Talking about the foreign banks it is clearly visible that American Express provides the best credit facilities in India and all about all around the road though in India talking about debit card segment standard chartered bank leads the debit card spending with the next on the line citibank.

Key takeaways - The takeaways that we get from the complete analysis is that there is a high competition among the international banks for customer retention and attraction as we can see CiTi banks is having the most number of transaction done in credit card segment though American Express leads in the spending amount of credit card. Also that some of the banks like American Express don't provide debit facilities in India.

Top Banks in Payments Banks



Conclusion - The key takeaways when we compare the payments bank is that paytm payment bank is the leading payment bank in India and there is not Much competition to it in this segment.

Key takeaways - Some key takeaways that we get are that Airtel payments bank do have the opportunity and the capital to grow and compete paytms payment banks in terms of debit segment.

These Type of banks don't provide credit card facilities because even the miners were below the age of 18 can open their payments bank account and do basic transaction.

So the level of the growth is comparatively less in terms of other banks but in India There is a rise of minors who are willing to learn grow and invest so it is a great opportunity for them to start enrolling and opening their accounts.