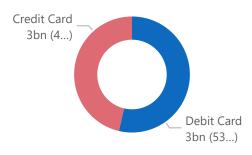
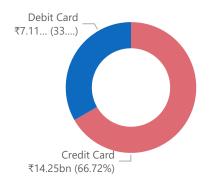
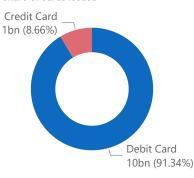
Market Share of Transactions



Market Share Of Total Spend

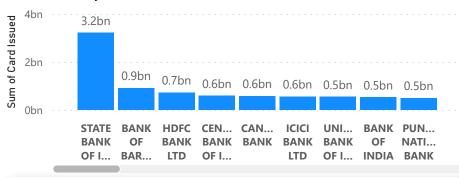


Market Share Of Cards Issued



The Credit Card issued by banks (8.66%) are way less than debit cards issued. But share credit card in Total spend (66.72%) is more than debit cards. The Credit card(46.34%) and Debit card(53.64) share in Transactions is fairly equal. This trend is followed by HDFC bank as well.

Cards Issued By HDFC Bank and Other banks



Spending By HDFC Bank and Other banks



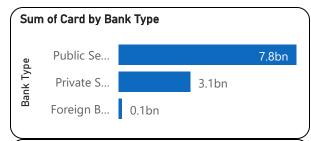
Total Transaction HDFC Bank and Other banks

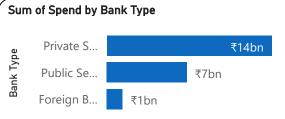


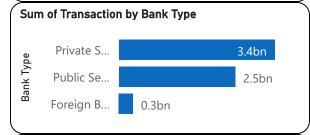
The Cards issued by HDFC Bank holds market share of only 6.63% which is less than SBI(29.17%) and Bank of Baroda(8.25%).

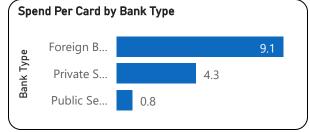
In terms of spending, HDFC Bank has 24.32% of market share followed by SBI with 21.07 % and ICICI Bank with 15.48%.

Total transaction market share is led by SBI with 24% who is followed by HDFC Bank with 18.93% and ICICI Bank with 12.91%.





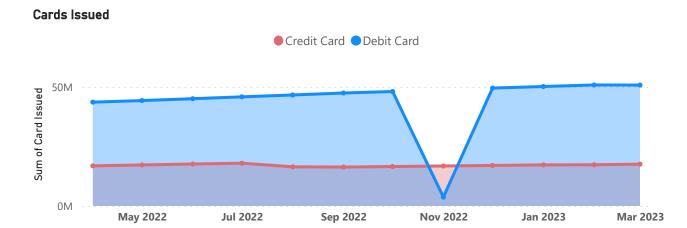




The Number of cards issued by Public sector Banks is 70.35% of all bank types. But the spend per card is only 0.8 for public sector banks which is least among all three bank types.

The Private Sector bank leads in Transactions and Spendings. The Public Sector banks issued huge number of cards. But they were not used as much as Private bank issued card.

The Spend per Card is noticeably more for foreign banks.



The HDFC Debit Cards issued by month shows an Abnormal trend in month of November. The Credit cards Issued shows constant trend.