# Assess Financial Health and Income Drivers

**₹ 831.71M**
**Total Income**

**₹ 618.76M**
**Total Expenses**

**₹ 212.95M**
**Actual Savings**

**161.36M₹**
**Savings Gap**

## Total Expenses by City Tier

| City_Tier | |
|---|---|
| Tier_2 | ₹ 0.30bn |
| Tier_1 | ₹ 0.20bn |
| Tier_3 | ₹ 0.11bn |

₹ 0.0bn   ₹ 0.1bn   ₹ 0.2bn   ₹ 0.3bn
Total Expenses
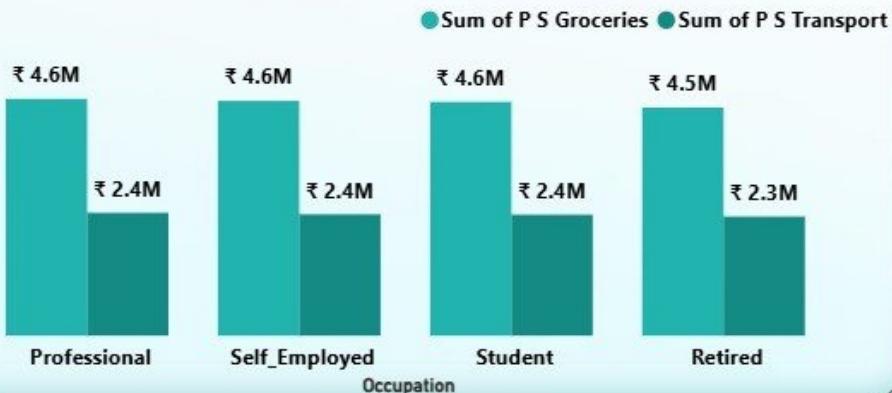
To analyse the distribution of Total Income and Total Expenses across key demographic segments such as Occupation and City Tier, and to establish the base level of Actual Savings for the entire population.

## Income by Occupation

| Occupation | |
|---|---|
| Professional | ₹ 0.21bn |
| Student | ₹ 0.21bn |
| Self_Employed | ₹ 0.21bn |
| Retired | ₹ 0.20bn |

₹ 0.0bn   ₹ 0.1bn   ₹ 0.2bn
Total Income

# Identify Potential Savings Opportunities (The Gap Analysis)

## Actual vs Potential Savings Across Age Groups

● Actual Savings  ● Total Potential Savings

Actual Savings and Total Pot...

- ₹ 68M (36-50 Yrs), ₹ 17M
- ₹ 63M (51+ Yrs), ₹ 15M
- ₹ 44M (26-35 Yrs), ₹ 11M
- ₹ 37M (18-25 Yrs), ₹ 9M

₹ 50M
₹ 0M

Age Group

## Essential Expenses Across Occupation

● Sum of P S Groceries  ● Sum of P S Transport

Sum of P S Groceries and Sum ...

- ₹ 4.6M (Professional), ₹ 2.4M
- ₹ 4.6M (Self_Employed), ₹ 2.4M
- ₹ 4.6M (Student), ₹ 2.4M
- ₹ 4.5M (Retired), ₹ 2.3M

₹ 4M
₹ 2M
₹ 0M
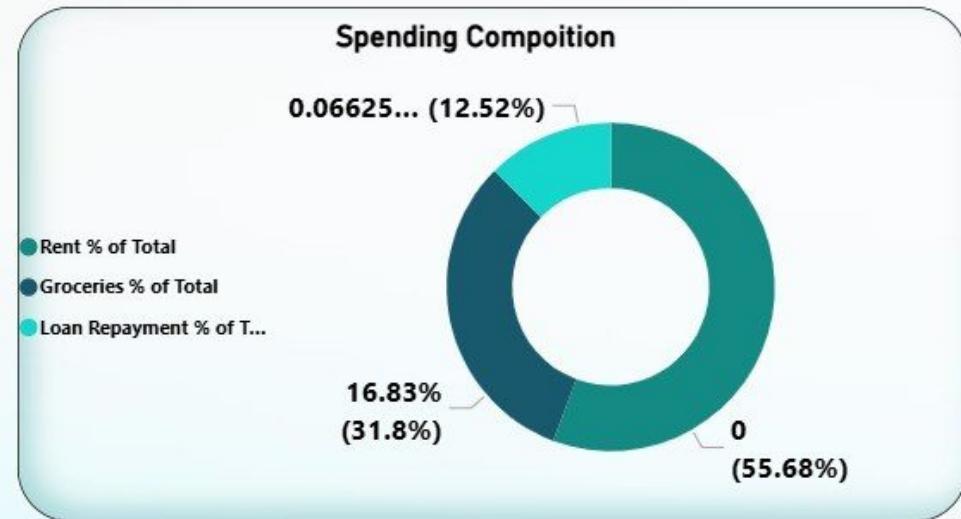
Occupation

To pinpoint specific expense categories (Groceries, Transport, Eating Out, etc.) and demographic groups (Age Group, City Tier) that contribute the most to the Potential Savings column, highlighting the largest areas of spending inefficiency.

# Deep Dive into Spending Habits

## Spending Compoition



- Rent % of Total
- Groceries % of Total
- Loan Repayment % of T...

0.06625... (12.52%)

16.83%
(31.8%)

0
(55.68%)

To provide a clear, proportional breakdown of all Expense Categories (Rent, Loan Repayment, Groceries, etc.) as a percentage of Total Expenses, allowing users to immediately see where money is being allocated.

# Evaluate Savings Performance and Strategy



Actual Savings, Gauge Max and Target Savings Amt

₹ 99.66M

₹ 212.95M

₹ 0M

$119.59M

To compare the Desired Savings (the target) against the Actual Savings and the Disposable Income across different demographic filters, evaluating whether people are meeting their financial goals and to quantify the Savings Gap.

# INDIAN PERSONAL FINANCE AND SPENDING HABITS

**Occupation**
All

**City_Tier**
All
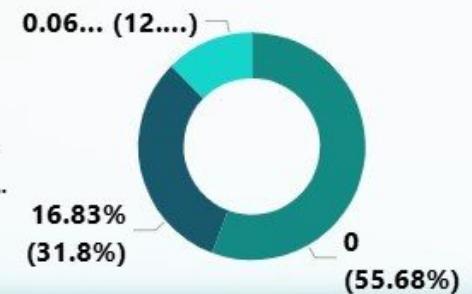
₹ 831.71M
**Total Income**

₹ 618.76M
**Total Expenses**

₹ 212.95M
**Actual Savings**

161.36M₹
**Savings Gap**

## Spending Compoition

0.06... (12....)

- Rent % of Total
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## Income by Occupation

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| Retired | ₹ 0.20bn |

₹ 0.0bn    ₹ 0.1bn    ₹ 0.2bn

## Actual Savings, Gauge Max and Target Savings Amt

₹ 99.66M

₹ 212.95M

₹ 0M                    $119.59M

## Actual vs Potential Savings Across Age Groups

- Actual Savings
- Total Potential Savings

| Age Group | Actual Savings | Total Potential Savings |
|---|---|---|
| 36-50 Yrs | ₹ 68M | ₹ 17M |
| 51+ Yrs | ₹ 63M | ₹ 15M |
| 26-35 Yrs | ₹ 44M | ₹ 11M |
| 18-25 Yrs | ₹ 37M | ₹ 9M |

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## Essential Expenses Across Occupation

- Sum of P S Groceries
- Sum of P S Transport

| Occupation | Sum of P S Groceries | Sum of P S Transport |
|---|---|---|
| Professi... | ₹ 4.6M | ₹ 2.4M |
| Self Em... | ₹ 4.6M | ₹ 2.4M |
| Student | ₹ 4.6M | ₹ 2.4M |
| Retired | ₹ 4.5M | ₹ 2.3M |