

Personal Finance & Budgeting : Exploring Behaviors & Challenges

Income vs Savings

Financial Safety

Investments & Risk

Traps

Digital vs Cash

Conclusion



Need help
feel free to contact

Support

221

total respondents

19.57

% Saving

19.50K

Avg Monthly Income

55.20

% Emergency Fund

37.10

% Active Loans

55.20

% invest

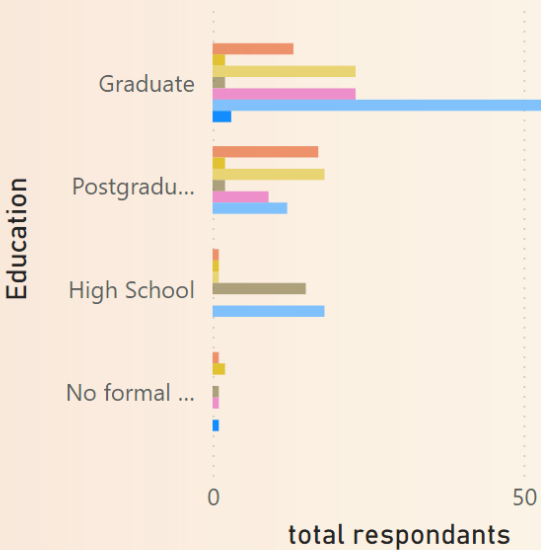
Gender Distribution

Gender Male Female



Respondants by Education & Occupation

Occupati... Govt Employee Homemaker



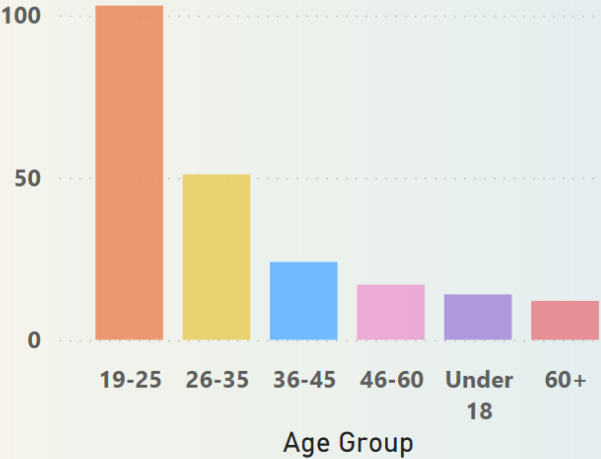
Marital

total respondents
221

Single
135

Married
86

Respondents by Age Group

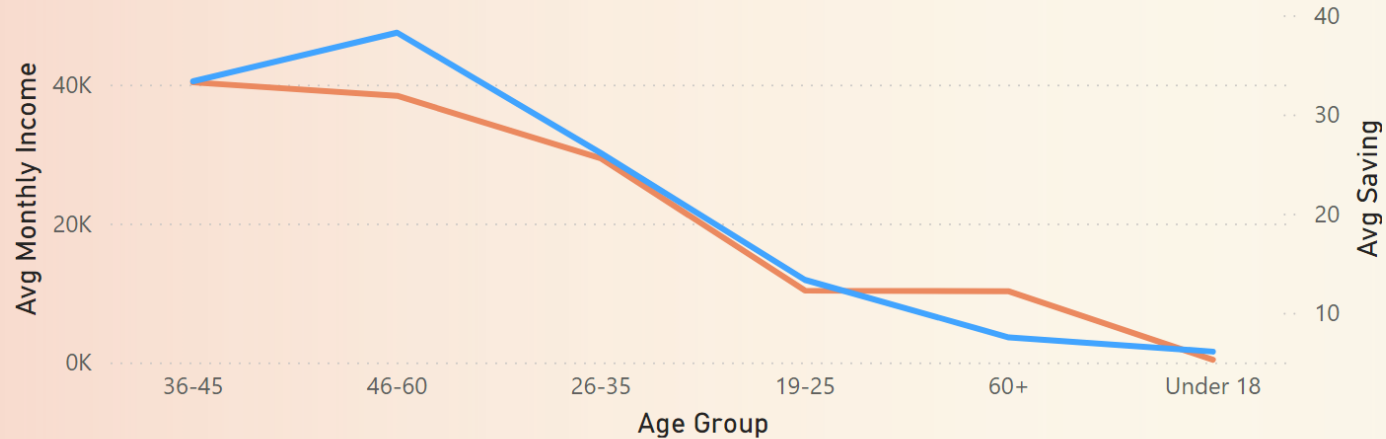


Income Vs Savings Paradox : The Myth

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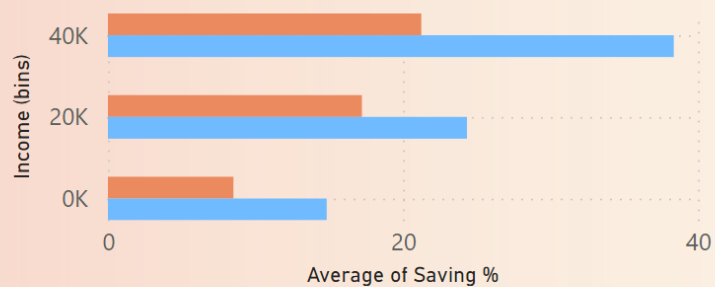
How Income & Savings Vary Across Age Groups

● Avg Monthly Income ● Avg Saving

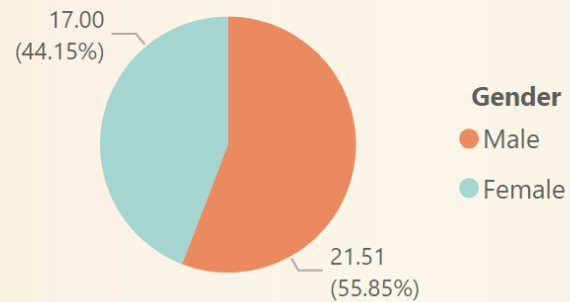


Savings % by Income Level and Expense Tracking Habit

Expense Track ● No ● Yes

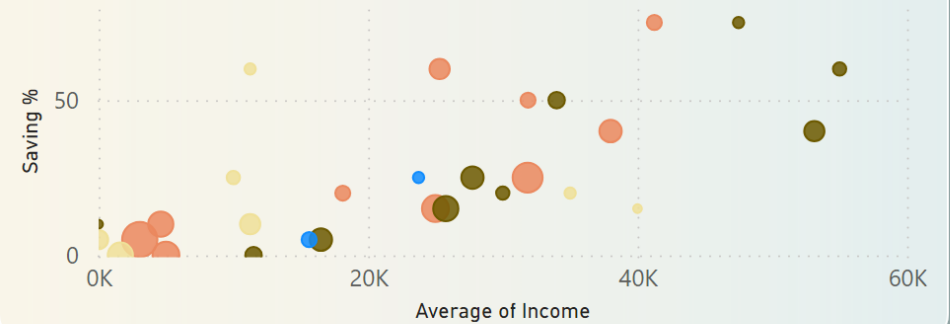


Average of Saving % by Gender

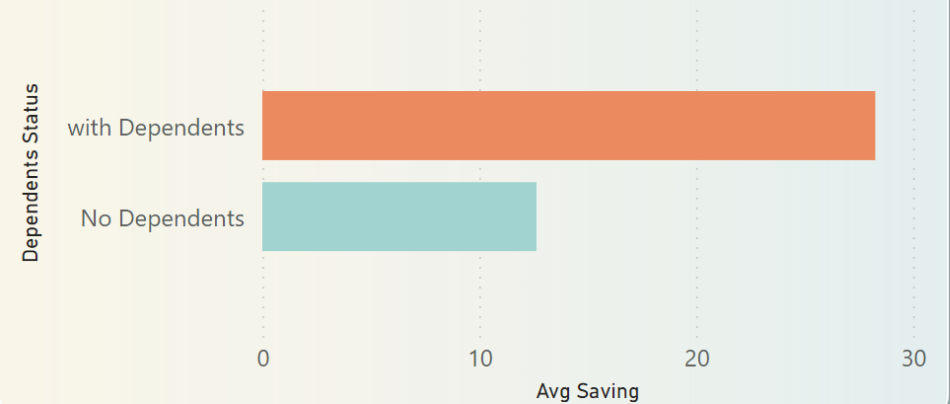


Does Higher Income Lead to Higher Savings? (by Education Level)

Education ● Graduate ● High School ● No formal education ● Postgraduate

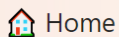


Do Dependents Affect Savings Capacity?



Dependents Status	Average of Saving %	total respondents
No Dependents	12.64	123
with Dependents	28.27	98

Financial Resilience – Are We Prepared for Shocks?

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47.06

At Risk (%)

52.94

Prepared (%)

Age Group

19-25

26-35

36-45

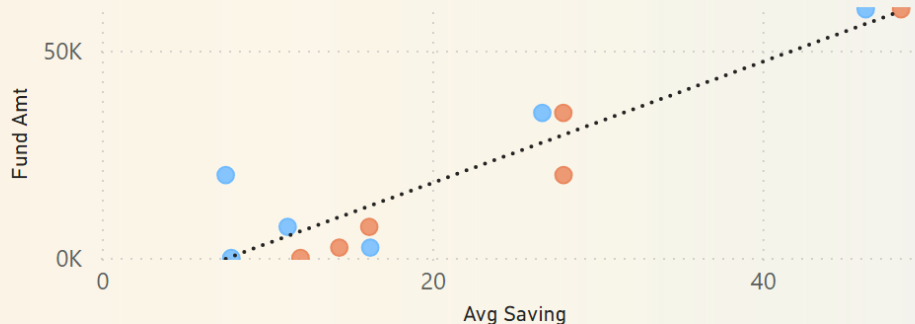
46-60

60+

Under
18

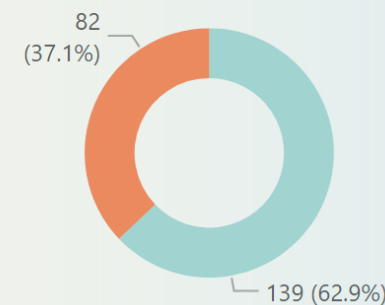
Expense Tracking vs. Success

Expense Track ● No ● Yes



Debt Status

Debt... ● No Debt ● In Debt



Motivations Behind Saving accors Age & Marital Status

Save Reason ×

Family

Age Group ×

26-35

Marital

total respondents
221

Family
53

Independence
52

26-35
23

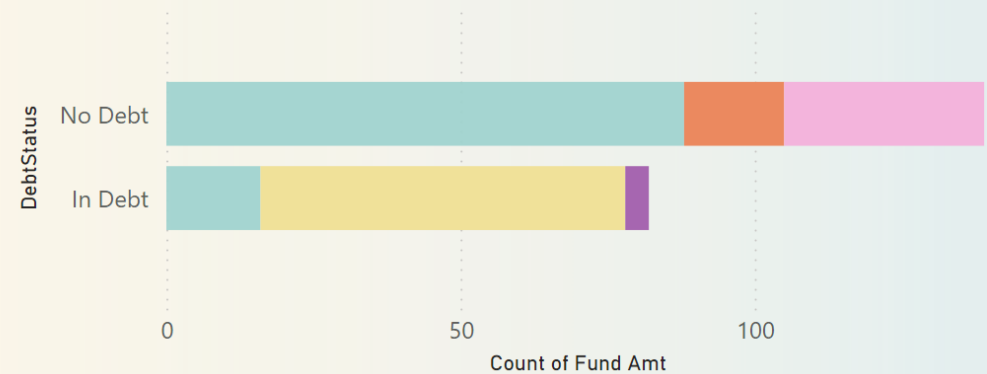
19-25
12

Married
21

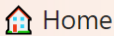
Single
2

Financial Strength by Debt & Budget Habit

Budget Habit ● At Risk - No F... ● Basic Saver ● Planner in ... ● Secure Plan... ● Struggler



Investments & Risk Appetite – Mindset Matters



Home



Income vs Savings



Financial Safety



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Risk



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Conclusion



Conclusion 2



Get Support

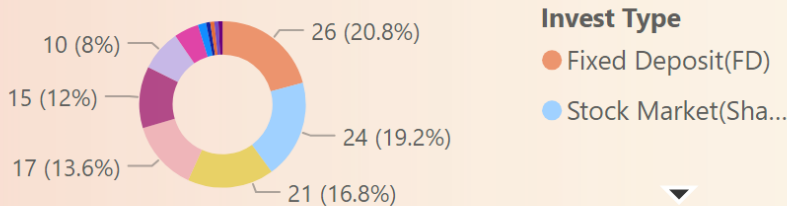
0.55

% of People Invest

0.45

% of Do Not Invest

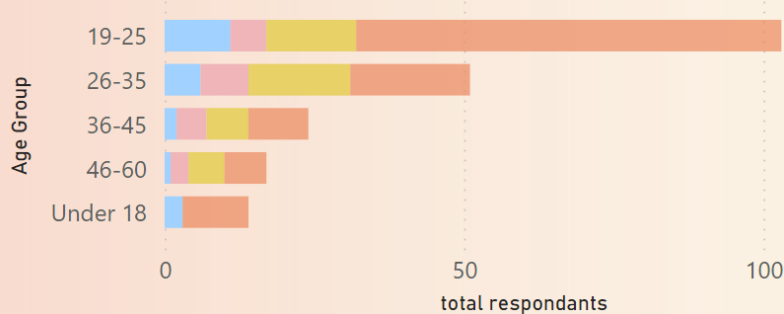
Which Investment Options Are Most Preferred?



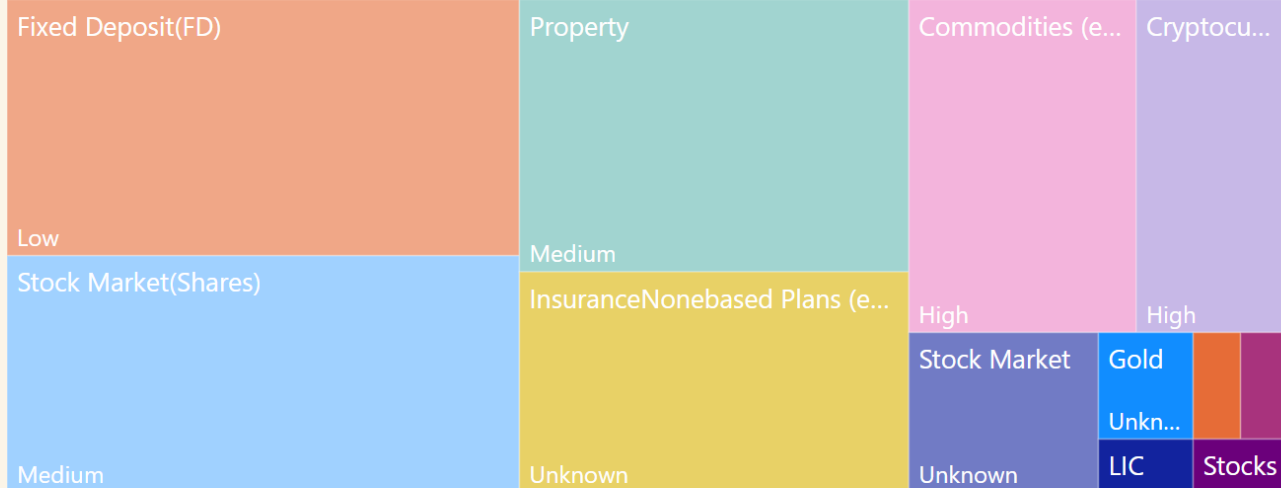
Does Risk Appetite Change Across Age Groups?

Risk Appetite

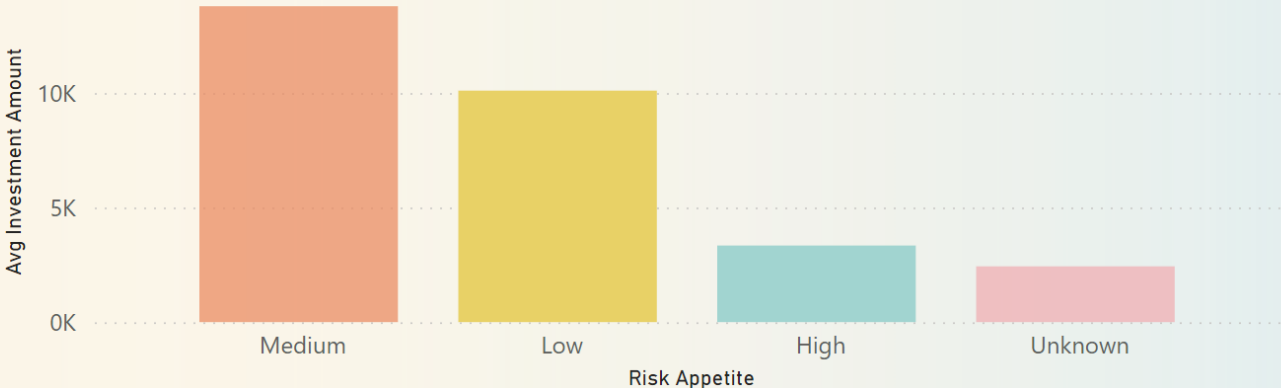
- High
- Low
- Medium
- Unknown



How Do Investment Choices Vary by Risk Appetite?



Do High-Risk Takers Invest More?



Behavioral Traps: Spending vs Planning



Home



Income vs Savings



Financial Safety



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Risk



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Conclusion

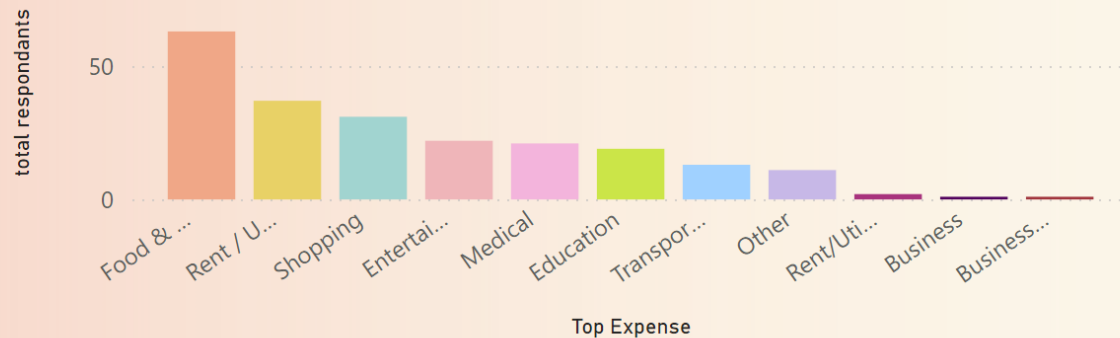


Conclusion 2

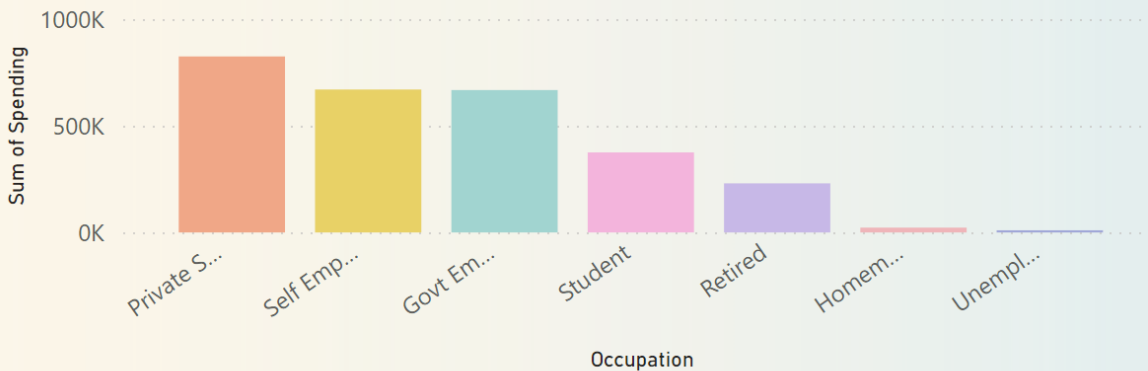


Get Support

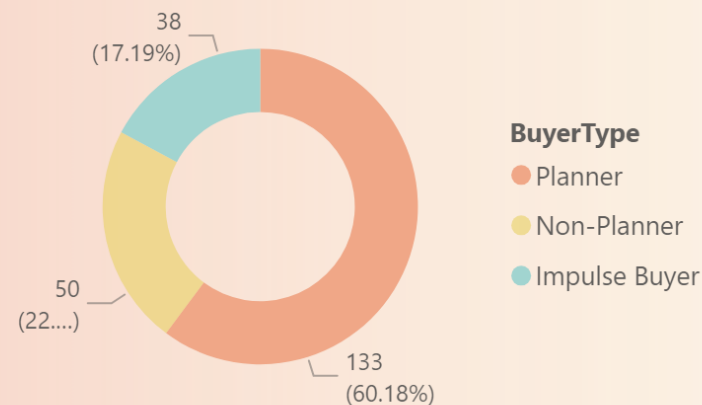
Food & Rent Dominate Household Budgets



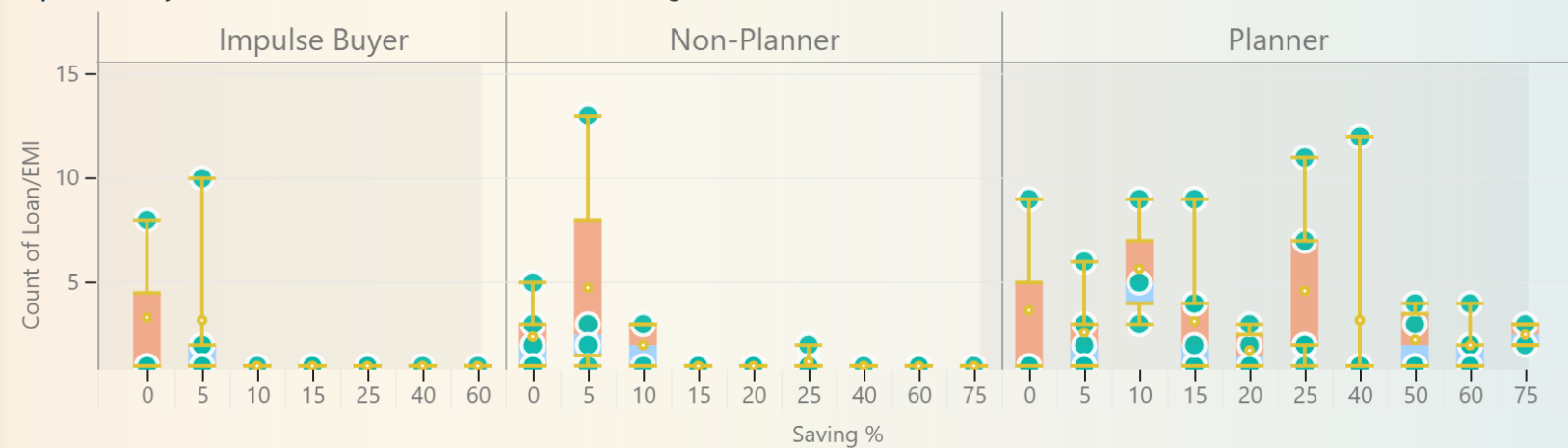
Private Sector & Self-Employed Drive Highest Spending



Planners Outnumber Impulse Buyers



Impulse Buyers Take More Loans at Low Savings Levels



Digital vs Cash – A Comparative Payment Analysis



Home



Income
vs...



Financial
Safety



Investme
nts &...



Traps



Digital vs
Cash



Conclusio
n



Conclusio
n 2



Get
Support

19.57

Average of Saving %

12.67K

Average of Spending

76.92

DigitalUserPct

Budget Habit

At Risk - No
Fund

Basic Saver

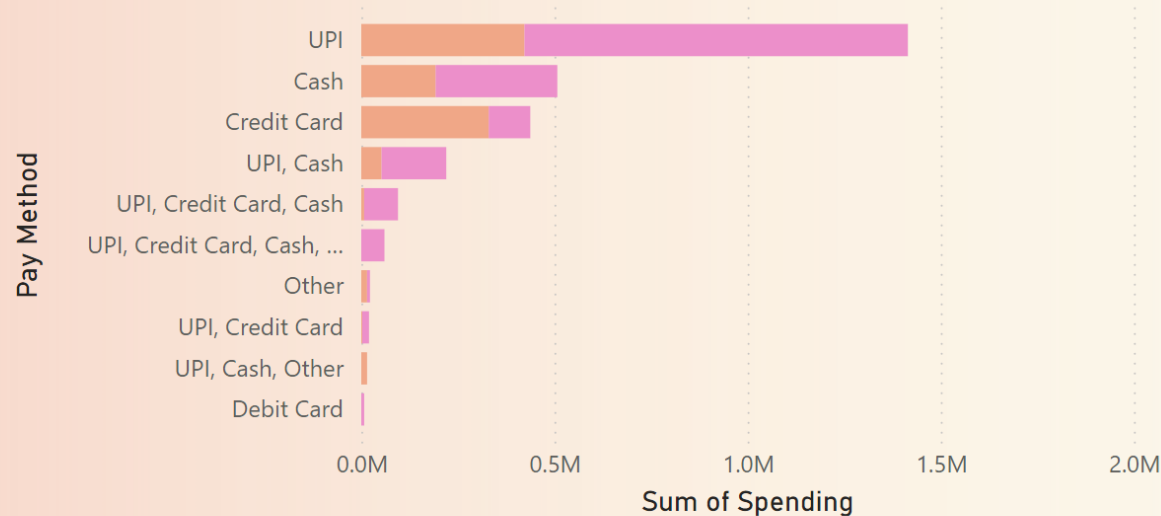
Planner in Debt

Secure Planner

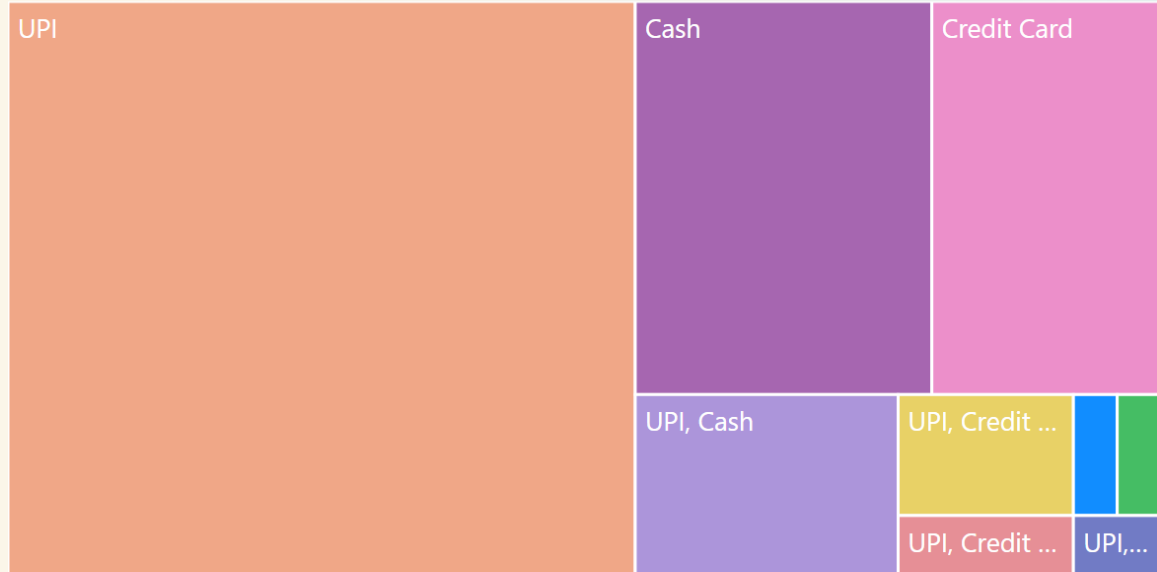
Struggler

Does Risk Appetite Change Across Age Groups?

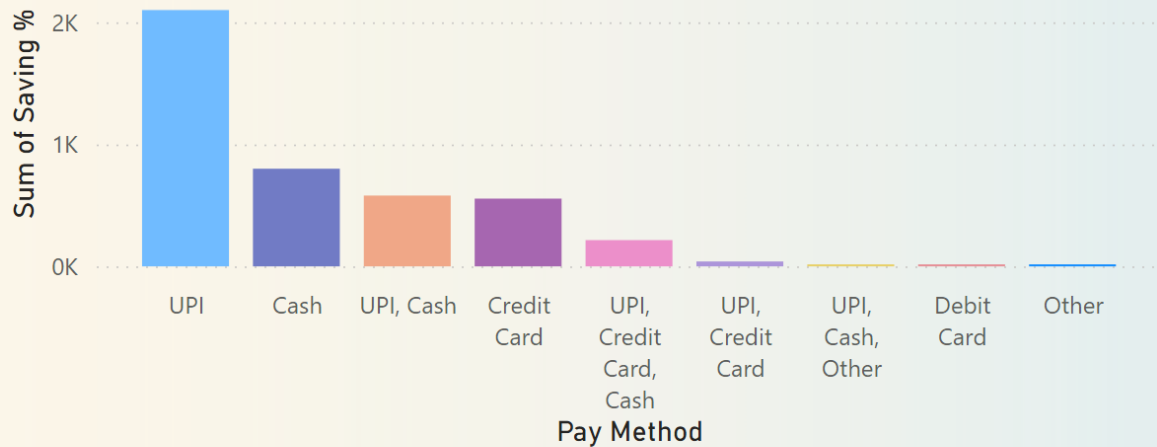
Gender ● Female ● Male



total respondents by Pay Method



Savings Discipline by Payment Method



Conclusion & Way Forward



Home



Income vs Savings



Financial Safety



Investments &
Risk



Traps



Digital vs Cash



Conclusion

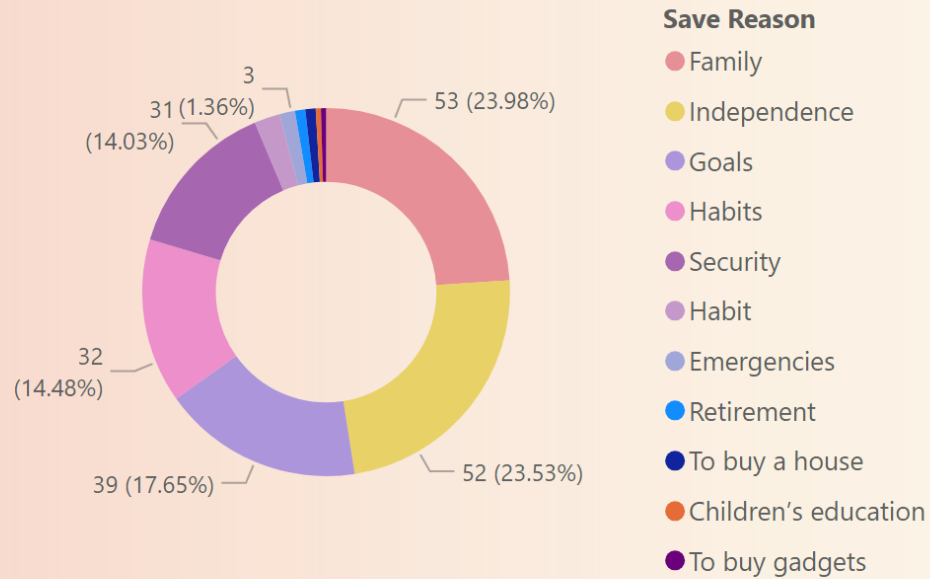


Conclusion 2

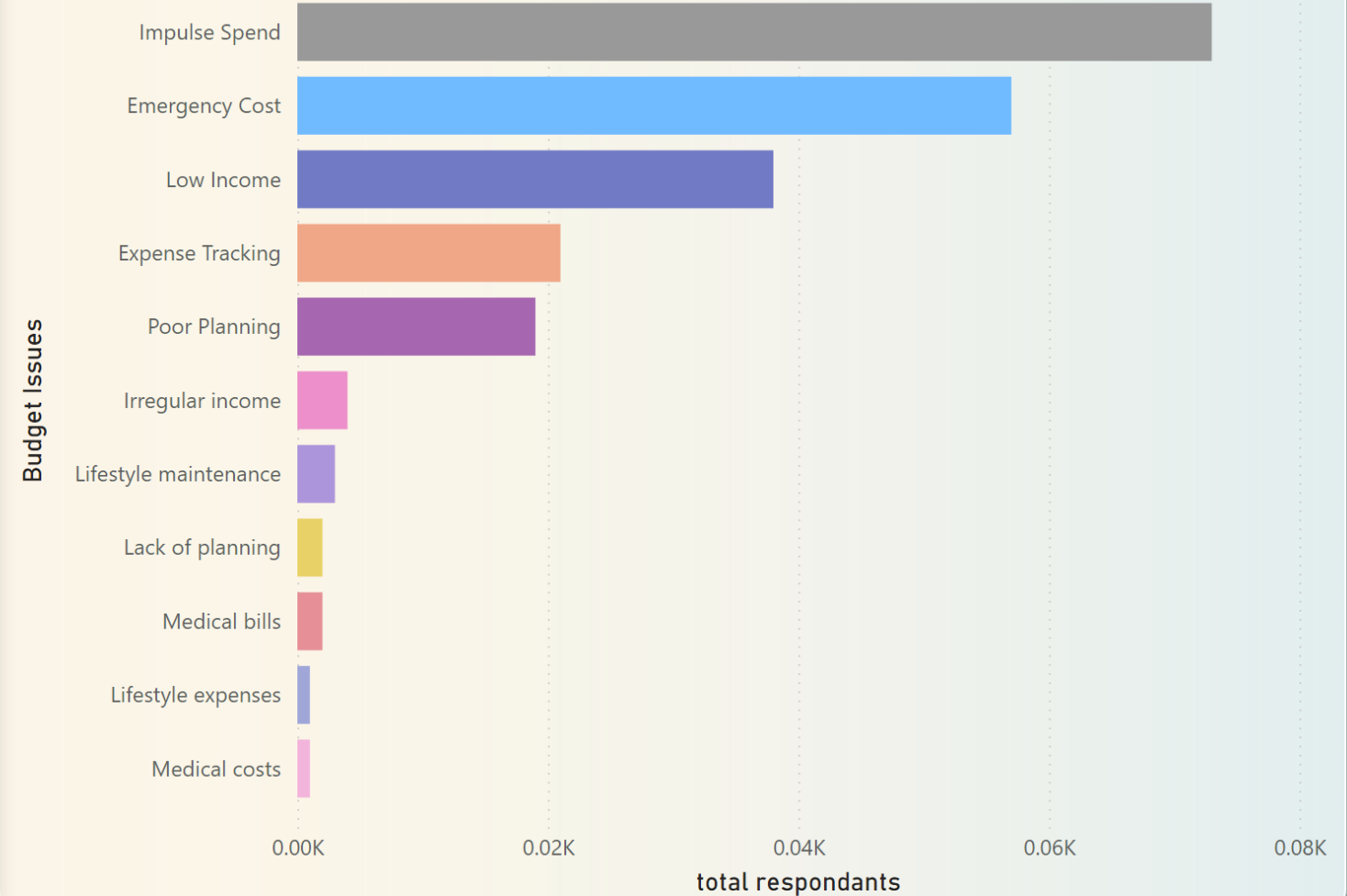


Get Support

total respondants by Save Reason



total respondants by Budget Issues



Conclusion 2

Section 1: Key Outcomes (Text / Multi-row Card)

Planners manage higher savings and balanced EMI use.

Impulse buyers face debt pressure with low savings.

Major spending areas → Food, Rent, Shopping.

Overspending & weak budgeting are the top challenges.

Investment is driven more by emotions (family security, independence) than wealth creation.

Section 3: Recommendations (Text Box with Icons / Shapes)

Strengthen budget discipline with digital tools.

Build financial literacy on debt vs. savings.

Use family & security goals to design investment plans.

Promote habit-based saving & tracking apps.

“Transforming today’s spenders into tomorrow’s smart investors.”

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