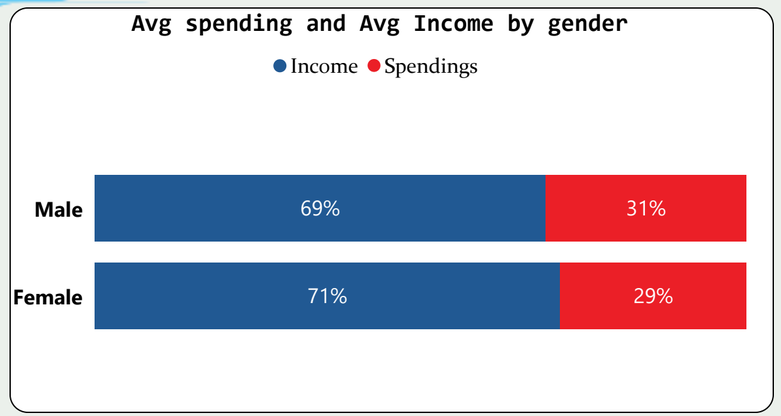
HDFC Bank

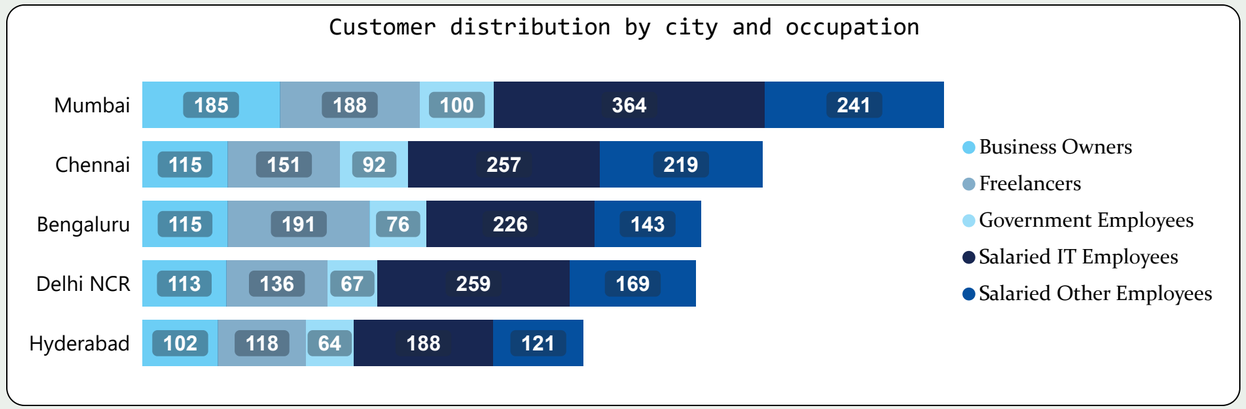
Demographic Overview

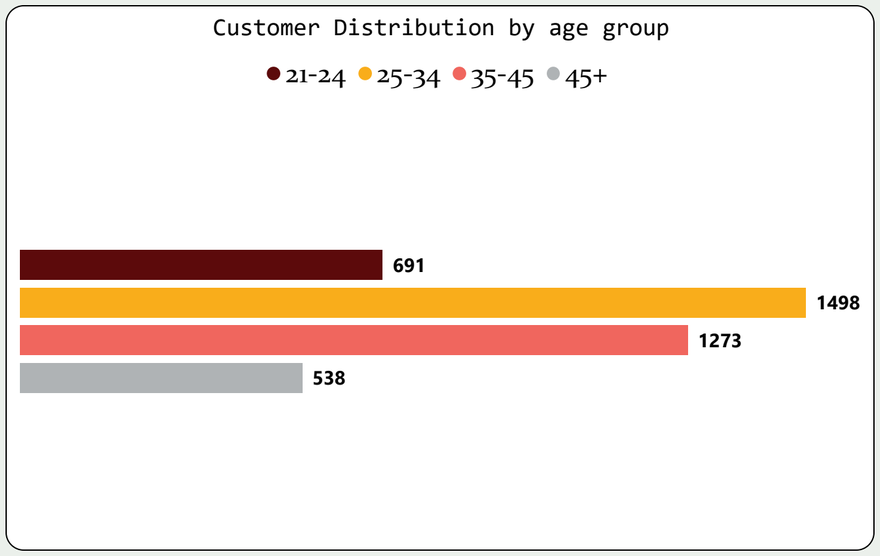
Month: All | Category: All | Occupation: All | Clear Filters

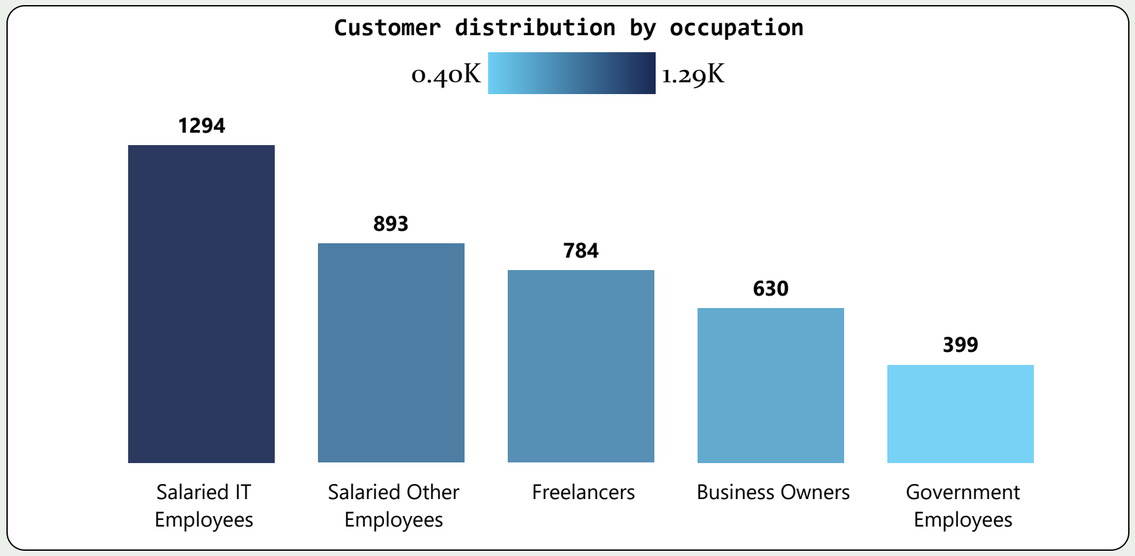
MENU

- Overview
- Spending Behaviour Analysis
- Payment Mode Preference
- Executive View









Created By:
Saksham Angane

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Spending Behaviour Analysis

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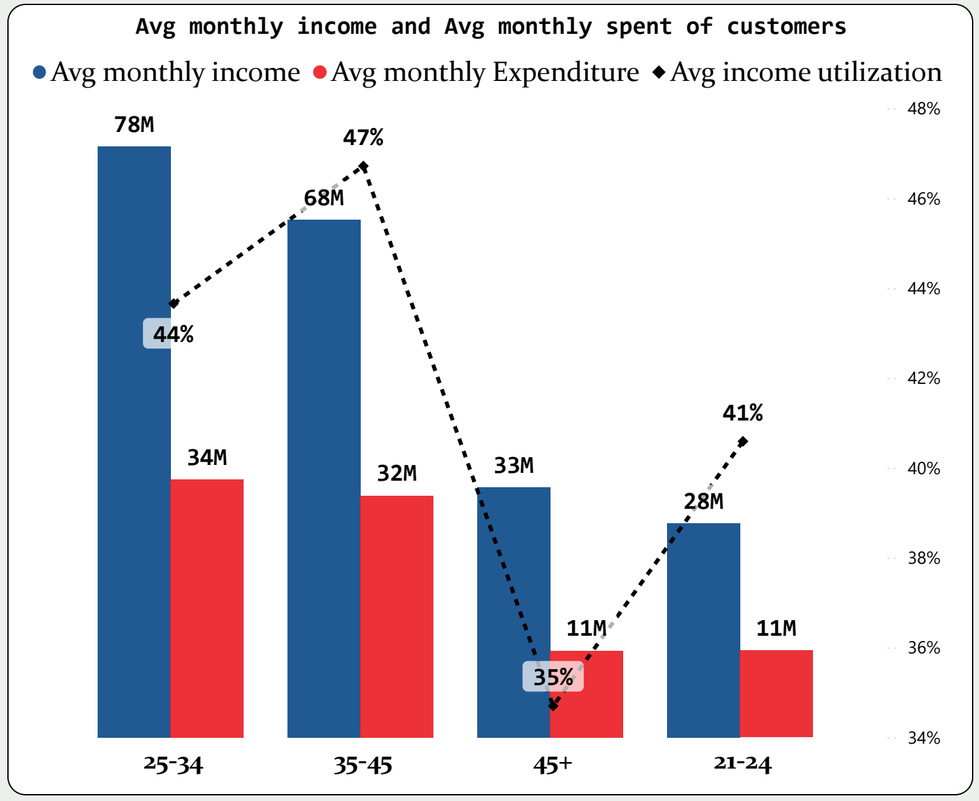
Total Spending
₹53.1Cr

Avg Income
₹51.66K

occupation	Avg income	Monthly Spendings	Avg income utilization
Salaried Other Employees	35M	15M	42.1%
Salaried IT Employees	80M	41M	51.0%
Government Employees	21M	6M	29.0%
Freelancers	27M	13M	45.8%
Business Owners	44M	15M	33.2%

category	August	July	June	May	October	September	Total
Bills	20.0M	15.9M	15.7M	13.5M	17.0M	22.9M	104.9M
Groceries	16.4M	13.1M	12.9M	11.1M	14.0M	18.8M	86.3M
Electronics	15.1M	12.1M	11.9M	10.2M	12.8M	17.4M	79.6M
Health & Wellness	12.4M	10.0M	9.8M	8.4M	10.7M	14.4M	65.6M
Travel	11.3M	9.0M	8.8M	7.6M	9.6M	13.0M	59.2M
Food	8.4M	6.7M	6.6M	5.7M	7.1M	9.6M	44.0M
Entertainment	7.9M	6.3M	6.1M	5.3M	6.7M	9.0M	41.3M
Apparel	6.5M	5.2M	5.1M	4.4M	5.5M	7.4M	34.0M
Others	3.0M	2.4M	2.4M	2.1M	2.6M	3.5M	16.0M



Insights:

Salaried IT employees have the **highest average income (80M)** and **highest monthly spending (41M)**, leading to a **51% income utilization rate**—significantly above the average.

Recurring spends (bills, groceries) offer sticky revenue streams via transaction fees and customer retention.

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Payment Mode Preference

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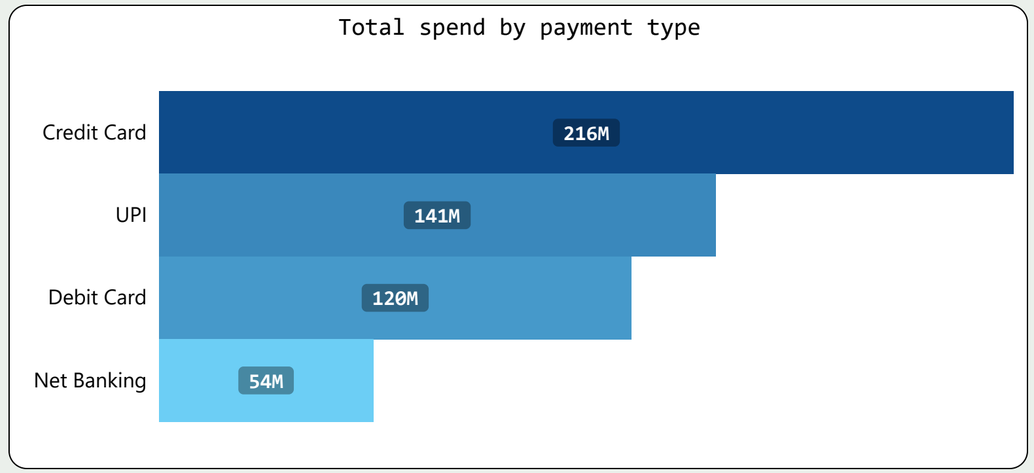
Average Income Utilization %

42.8%

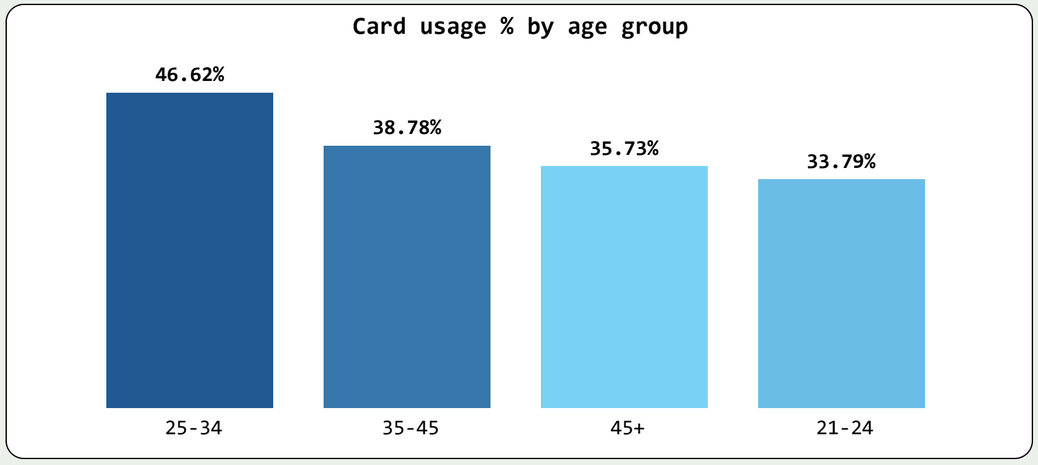
Average Income Utilization % by Occupation and Payment Mode

Payment type	Business Owners	Freelancers	Government Employees	Salaried IT Employees	Salaried Other Employees	To
Credit Card	13.6%	15.8%	12.6%	21.2%	17.9%	1
Debit Card	7.4%	10.5%	7.2%	11.4%	9.3%	
Net Banking	3.8%	4.7%	2.8%	5.1%	4.1%	
UPI	8.4%	14.8%	6.3%	13.3%	10.9%	1
Total	33.2%	45.8%	29.0%	51.0%	42.1%	4



Avg Income Utilization % by Category and Payment Mode

category	Credit Card	Debit Card	Net Banking	UPI	Total
Apparel	1.1%	0.7%	0.3%	0.7%	2.7%
Bills	3.7%	2.0%	0.9%	1.8%	8.5%
Electronics	2.8%	1.3%	0.6%	1.7%	6.4%
Entertainment	1.4%	0.7%	0.3%	1.0%	3.3%
Food	1.2%	0.7%	0.4%	1.2%	3.6%
Groceries	2.2%	1.7%	0.7%	2.3%	7.0%
Health & Wellness	2.2%	1.3%	0.6%	1.2%	5.3%
Others	0.6%	0.3%	0.1%	0.3%	1.3%
Travel	2.1%	0.9%	0.5%	1.2%	4.8%
Total	17.4%	9.6%	4.4%	11.4%	42.8%



Insights: UPI Emerges as a Strong Contender, Especially for Freelancers and Groceries

Debit cards (120M spend) are underutilized; banks can revive them by offering **reward points on debit UPI transactions**

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Average Monthly Expenditure

₹7.6Cr

Top 3 cities by avergae utilization

city	Avg monthly Income	Avg monthly spending	Avg income utilization
Mumbai	56M	29M	51.4%
Delhi NCR	39M	19M	48.0%
Bengaluru	38M	17M	43.5%

Top 5 categories by total spend

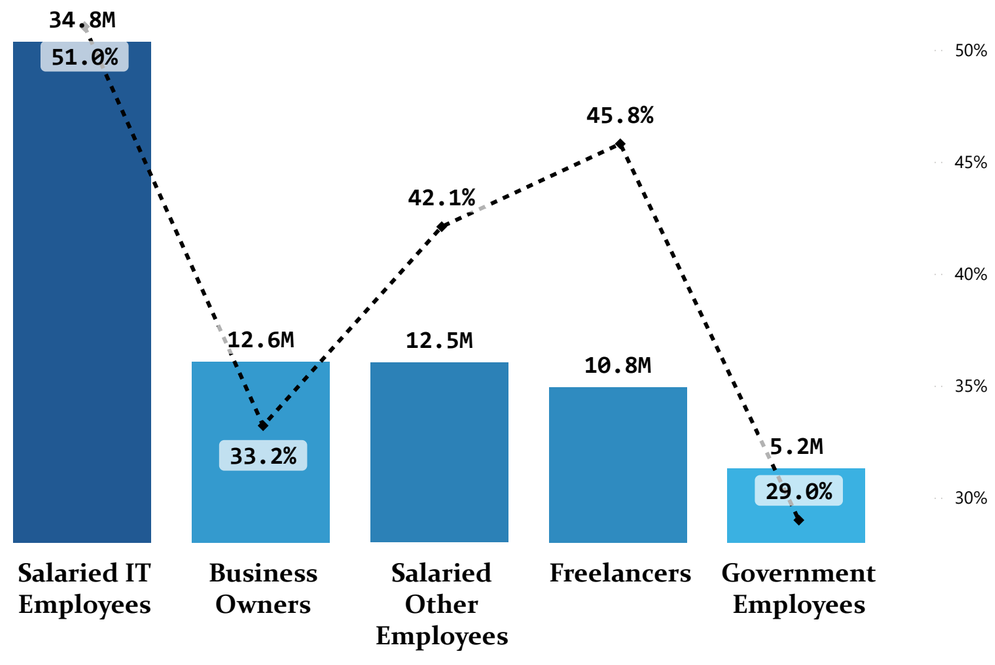
category	Credit Card	Debit Card	Net Banking	UPI	Total
Bills	46M	25M	11M	22M	105M
Groceries	27M	21M	9M	29M	86M
Electronics	35M	16M	7M	21M	80M
Health & Wellness	28M	16M	7M	14M	66M
Travel	27M	12M	6M	15M	59M
Total	163M	91M	40M	102M	396M

Top 3 Occupations by Average Income Utilization % and Credit Card Usage %

occupation	Avg inc utilization
Salaried IT Employees	51.0%
Freelancers	45.8%
Salaried Other Employees	42.1%

occupation	credit card usage
Government Employees	43.56%
Salaried Other Employees	42.43%
Salaried IT Employees	41.61%

Avg monthly spendings & Avg Income utilization by occupation



Insights:

- The **Bills** category has the highest total spend (**105M**), with **46% of payments made via credit cards -** the highest among all payment methods.
- **Salaried IT Employees** is a prime target for premium credit cards, EMI offers

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