

Banking Behaviour Unboxed

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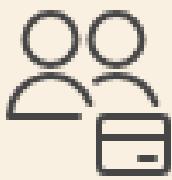


Introduction

Base Taken:

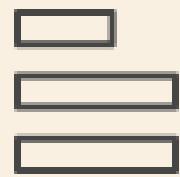
Bank Statements of 30K Journey Complete Customers submitted between May'25 - Jun'25

Customer Segmentation



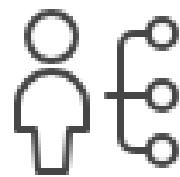
Affluency

- High Aff** - Salary > 50k or HL or AL or los flag
- Mod Aff** - Salary 22 k - 50 k
- Low Aff** - Salary < 22 k



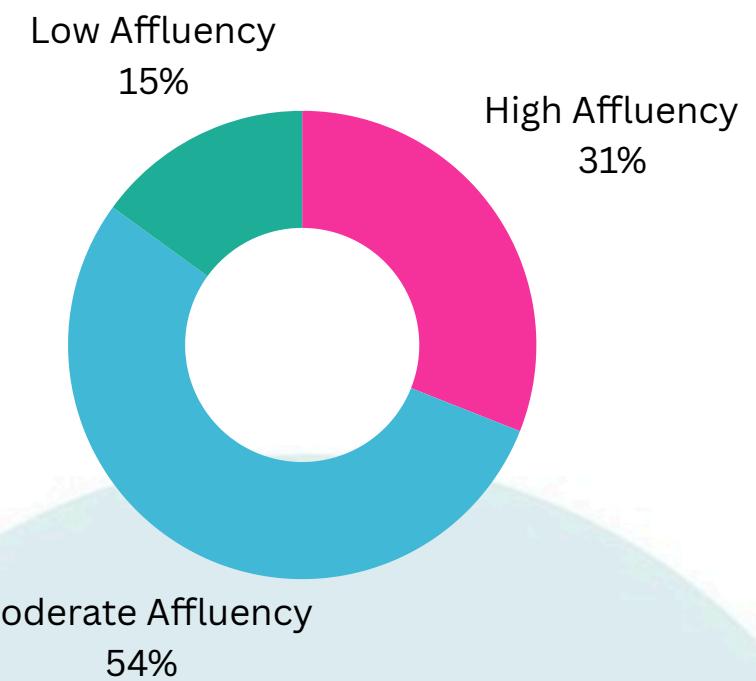
Tier

- Tier 1**
- Tier 2**
- Tier 3**



Age

- Young** - 18- 30
- Mid** - 30 - 45
- Retiree** - 45+



Transaction Categories



Essential

Recharge, Utilities, Medical , Fuel ,



Discretionary

Alcohol, Games, Lifestyle, Travel, Food, Online Subs



Obligations

Loan_Dr ,Insurance_Dr, nach, emandate



Competition

mpokket, slice, moneyview, kreditbee, kissht



Investment

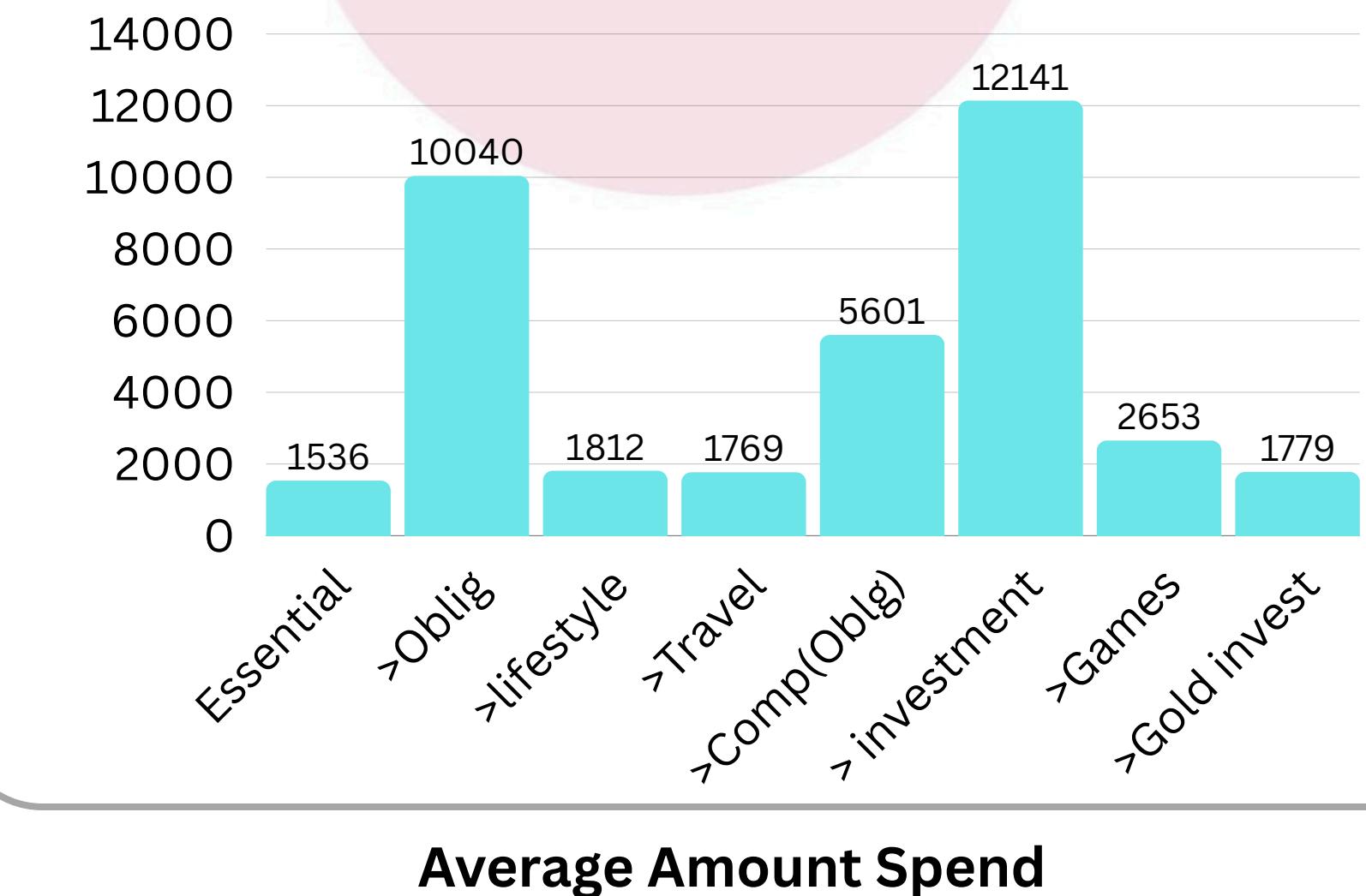
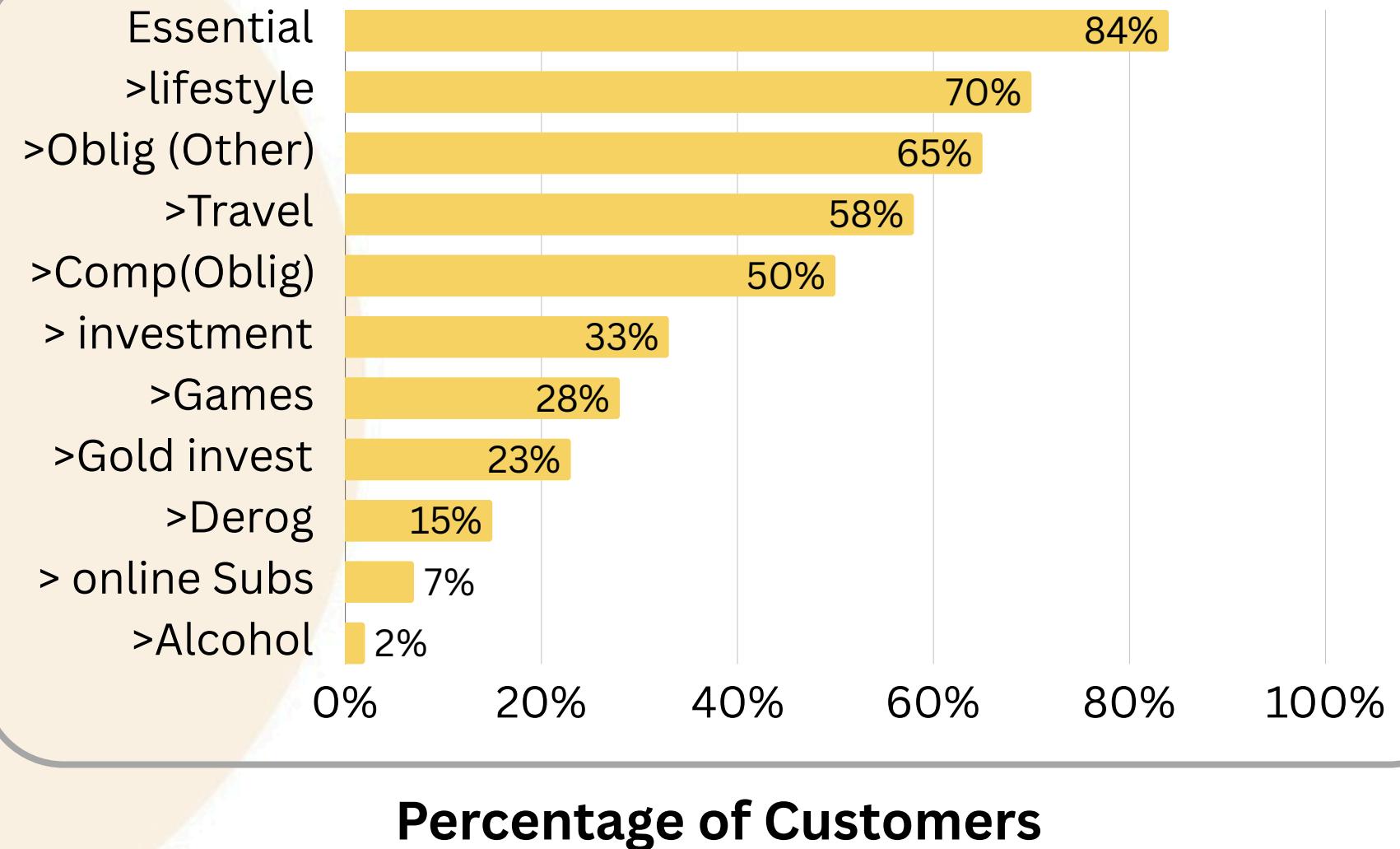
Gold Investment, Groww, Upstox, AngelOne, Zerodha,mf



Derogatory

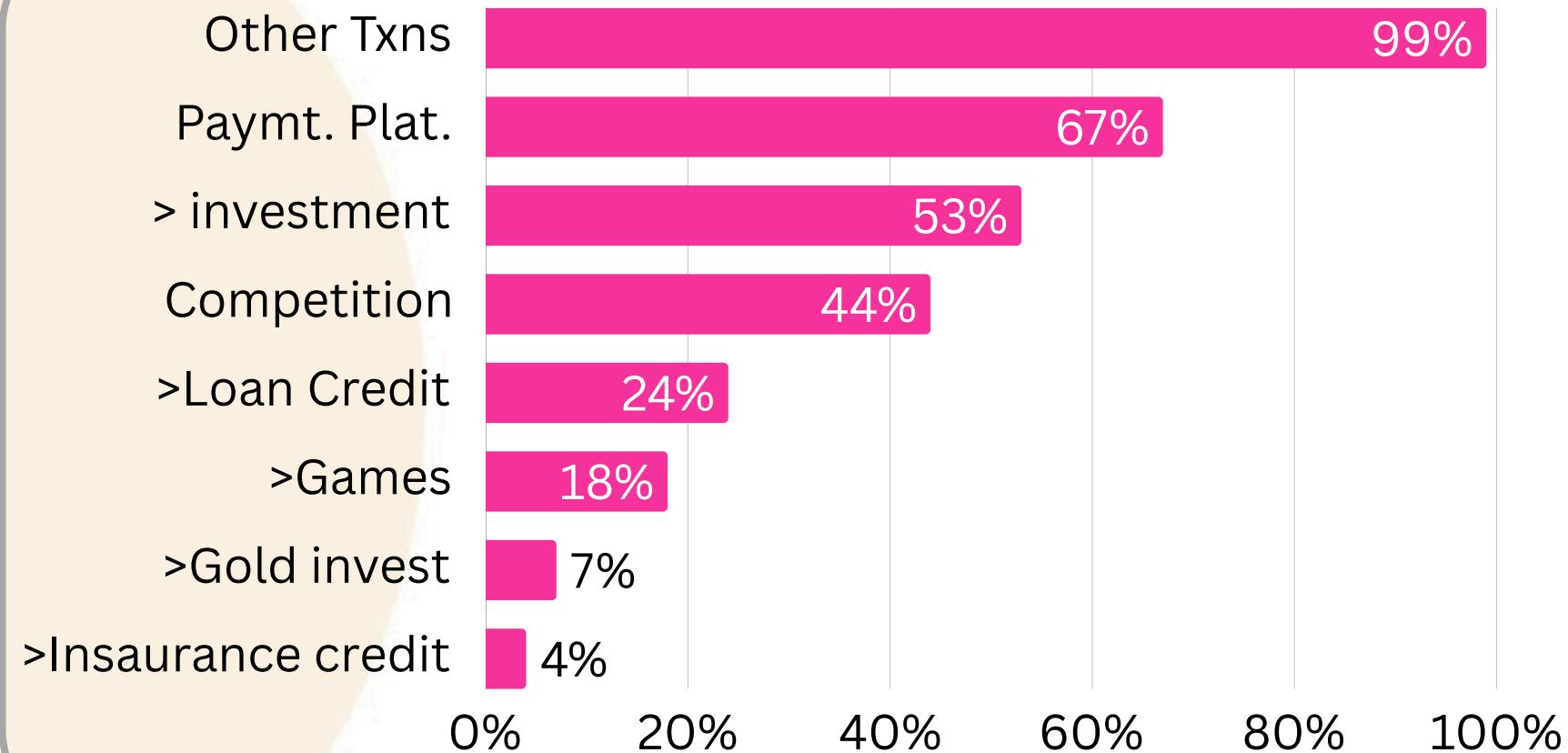
Bounced, Cheque Bounced, Below Min Balance

High Affluency (Debit)

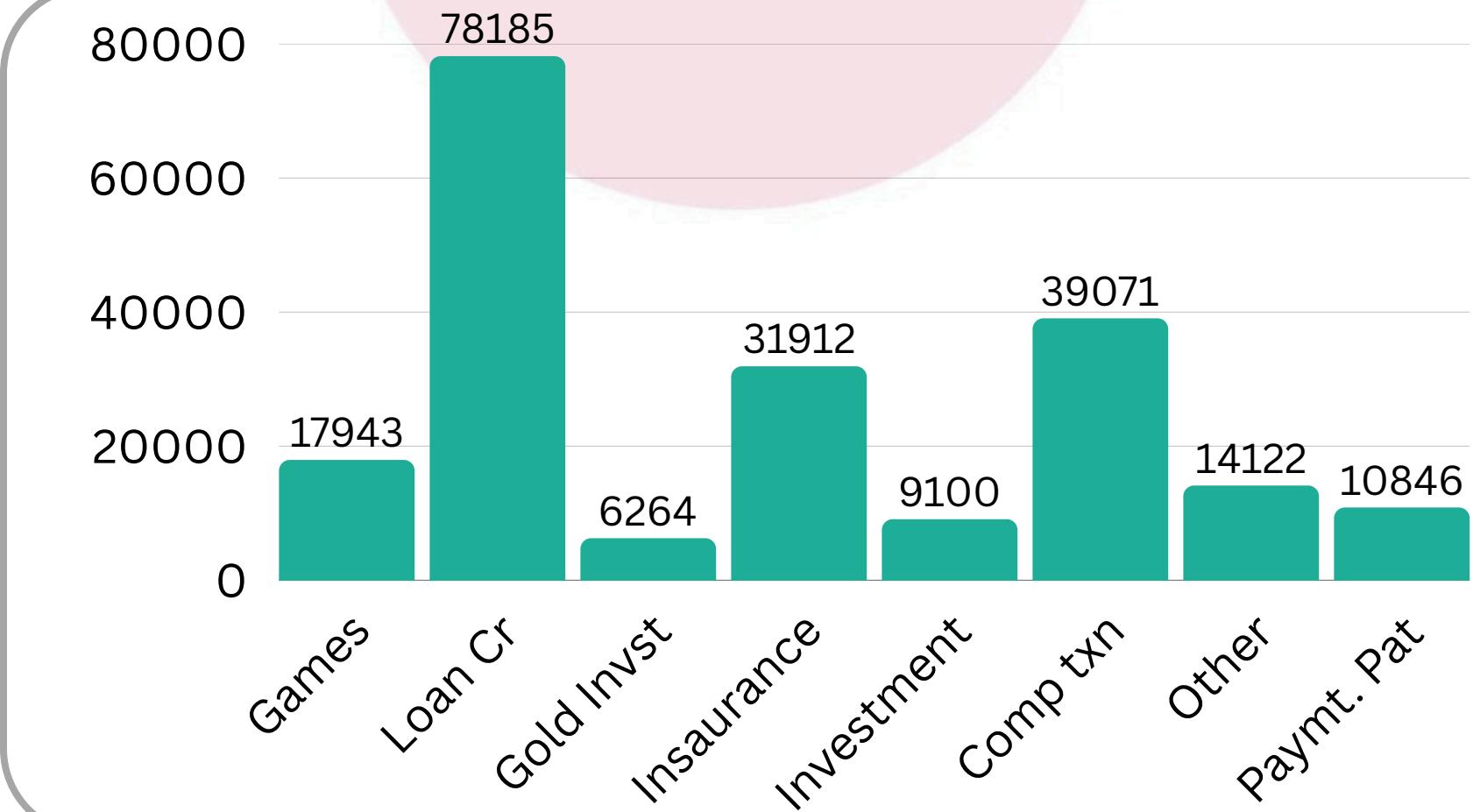


- Beyond essentials like rent and utilities, most customer spending falls under **competition, investments, Games and Obligation categories**.
- The average transaction amount per customer is highest in **Investments (₹12,100) ,Competition (₹5,600), Games (2500) and Obligation (~10000) .**
- This shows a strong preference for **credit products and investment options**.

High Affluency (Credit)



Percentage of Customers



Average Amount Spend

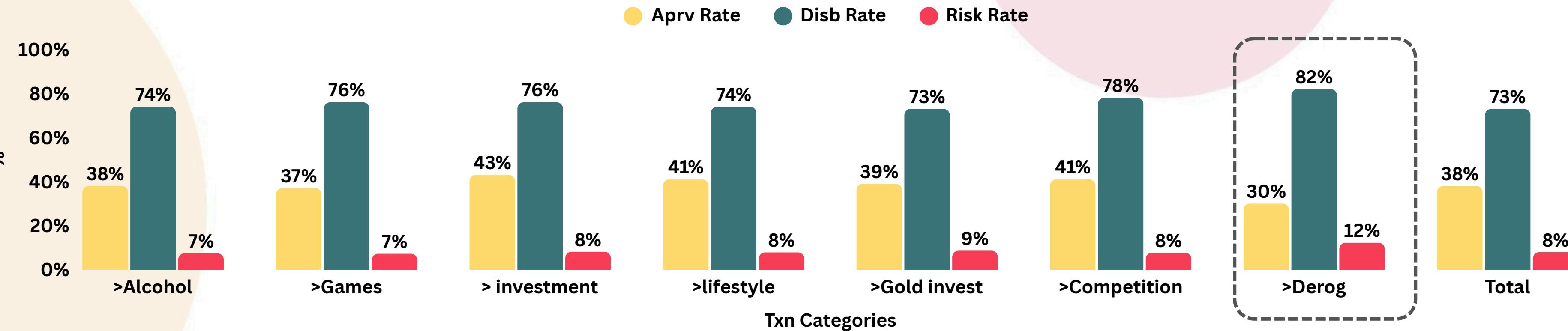
Credit - High Affluency

- In credit transactions, a large share of customers receives funds from investments (₹9.1K), competition (₹40K), and gaming (~₹18K).
- Also getting loan credits of (78,000)
- Interestingly, while only 2% of customers are credited under insurance, their average transaction amount is significantly higher at ~₹32K.

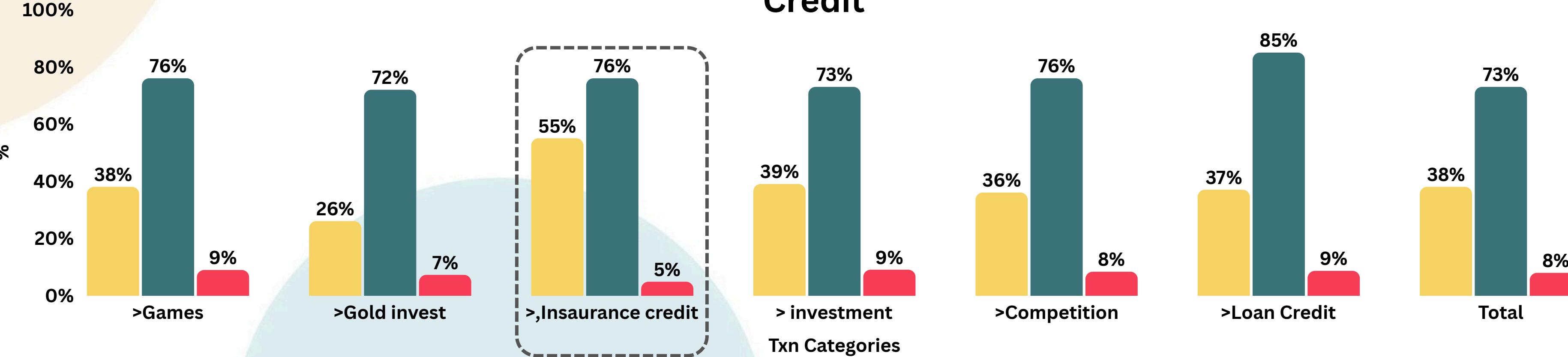
High Affluency Txn Wise Aprv Rate, Disb Rate & Risk(FPD)

fibe

Debit

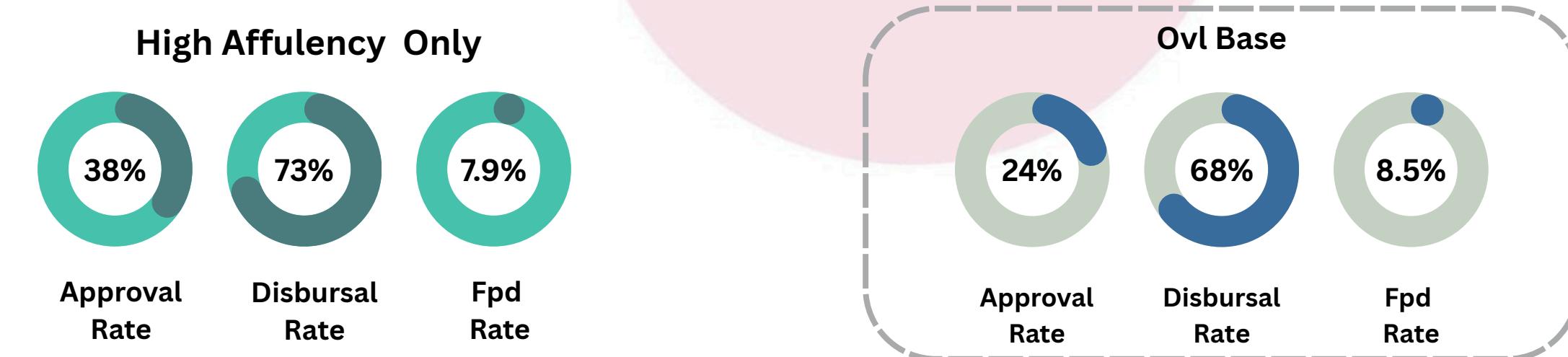


Credit



High Affluency

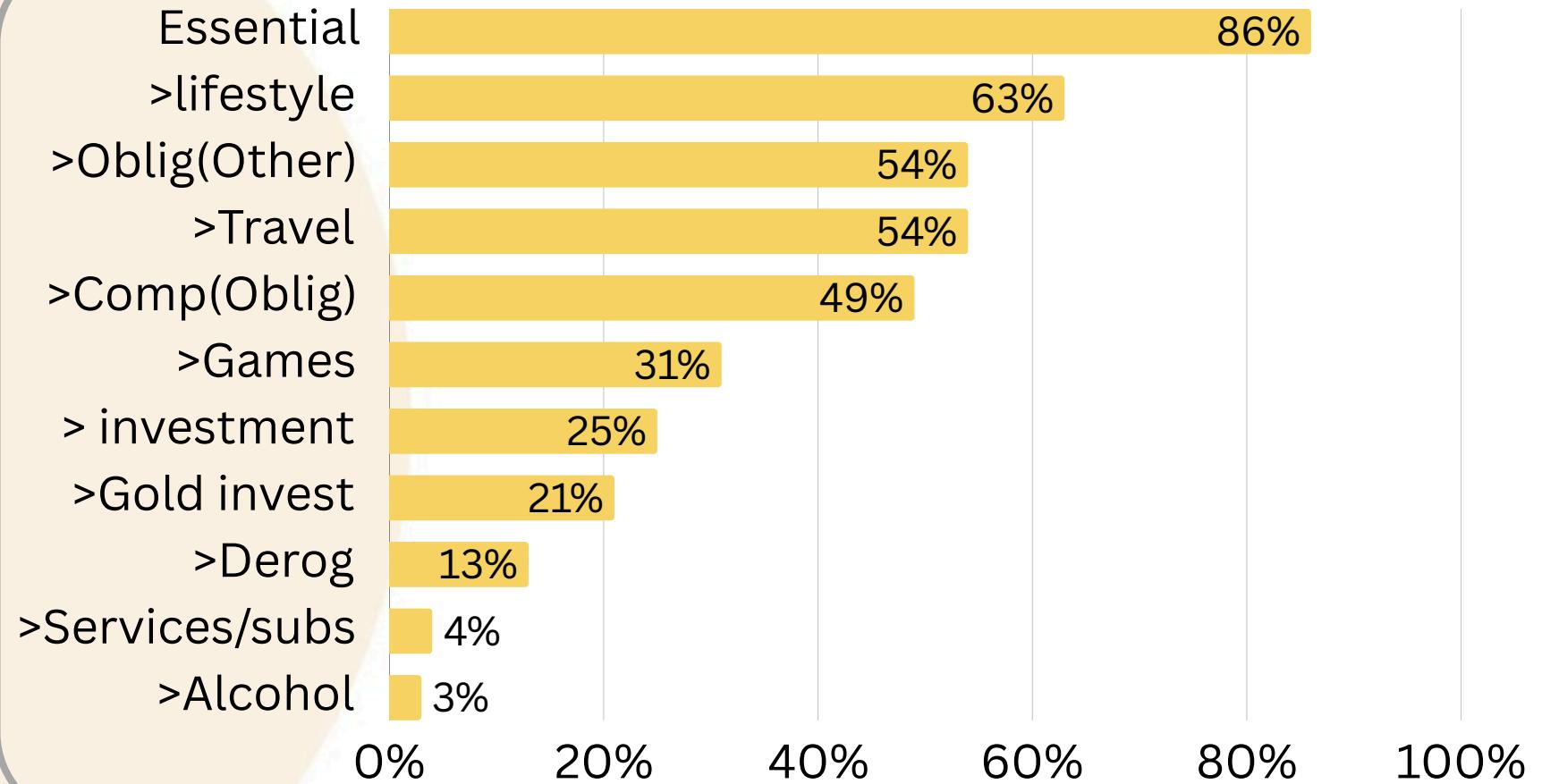
Impact on Approval, Disbursal & Risk



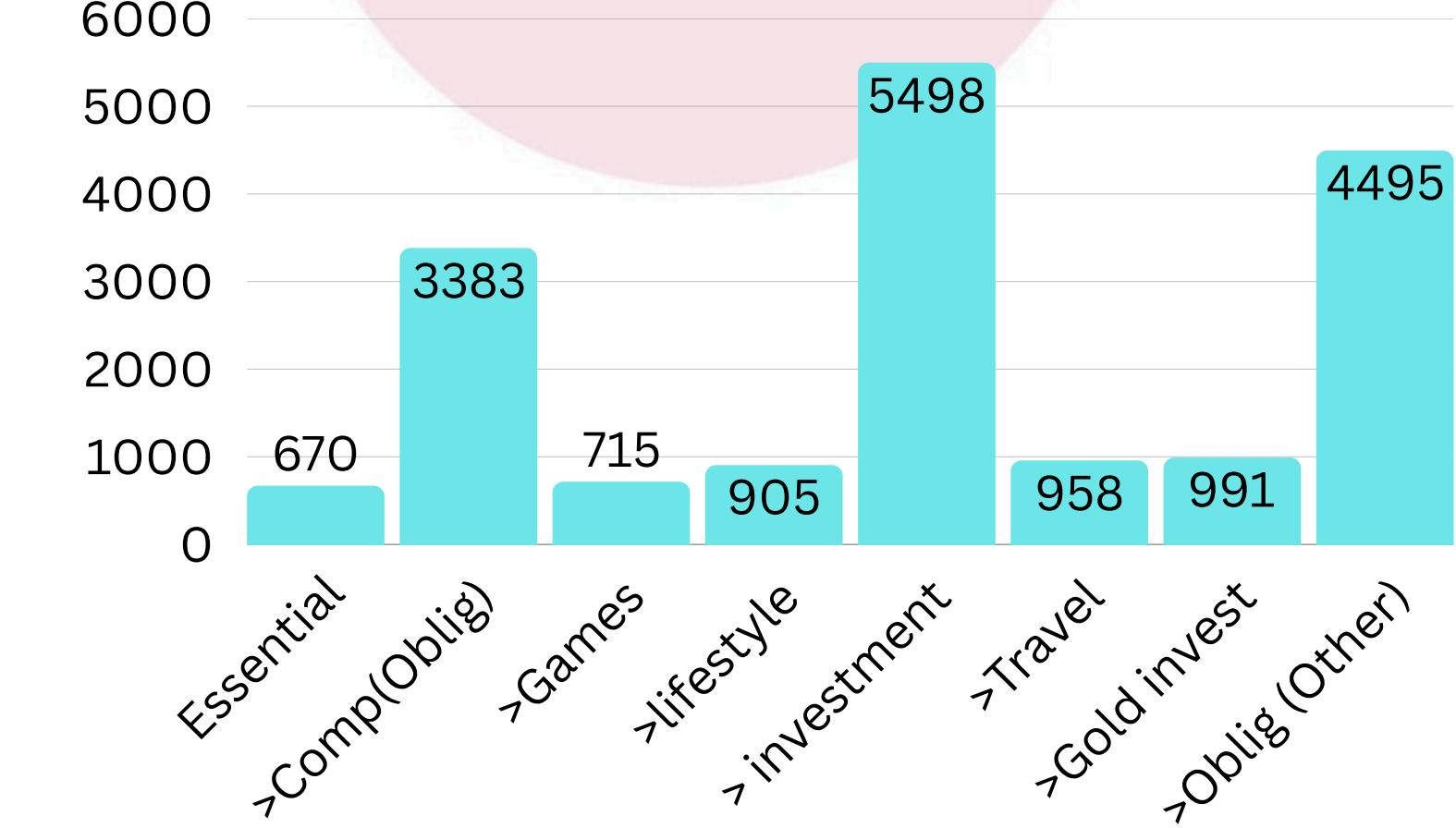
Presence of Derog Txn (Dr)	High Affluency			
	Cust #	Aprv Rate	Disb Rate	FPD Rates
Atleast 1 or more Derog Txn	15%	30%	82%	12.22%
1-2	9%	37%	80%	8.62%
>2	6%	21%	88%	19.17%
No Derog Txn	85%	40%	72%	7.25%
Total	9339	38%	73%	7.95%

- High Affluency with presence of 2+ derog Txns have high Disb Rates & High Risk.

Moderate Affluency (Debit)



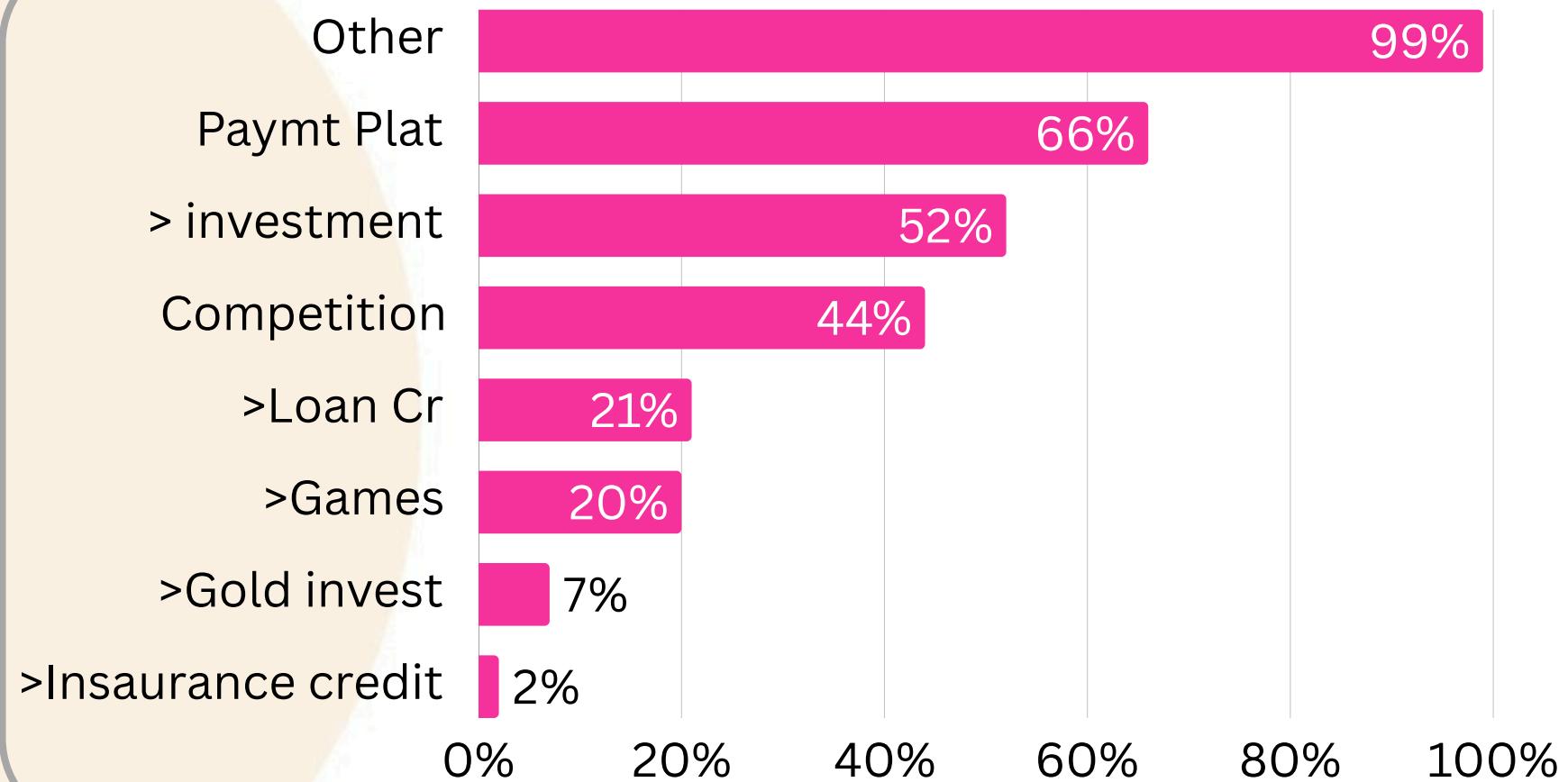
Percentage of Customers



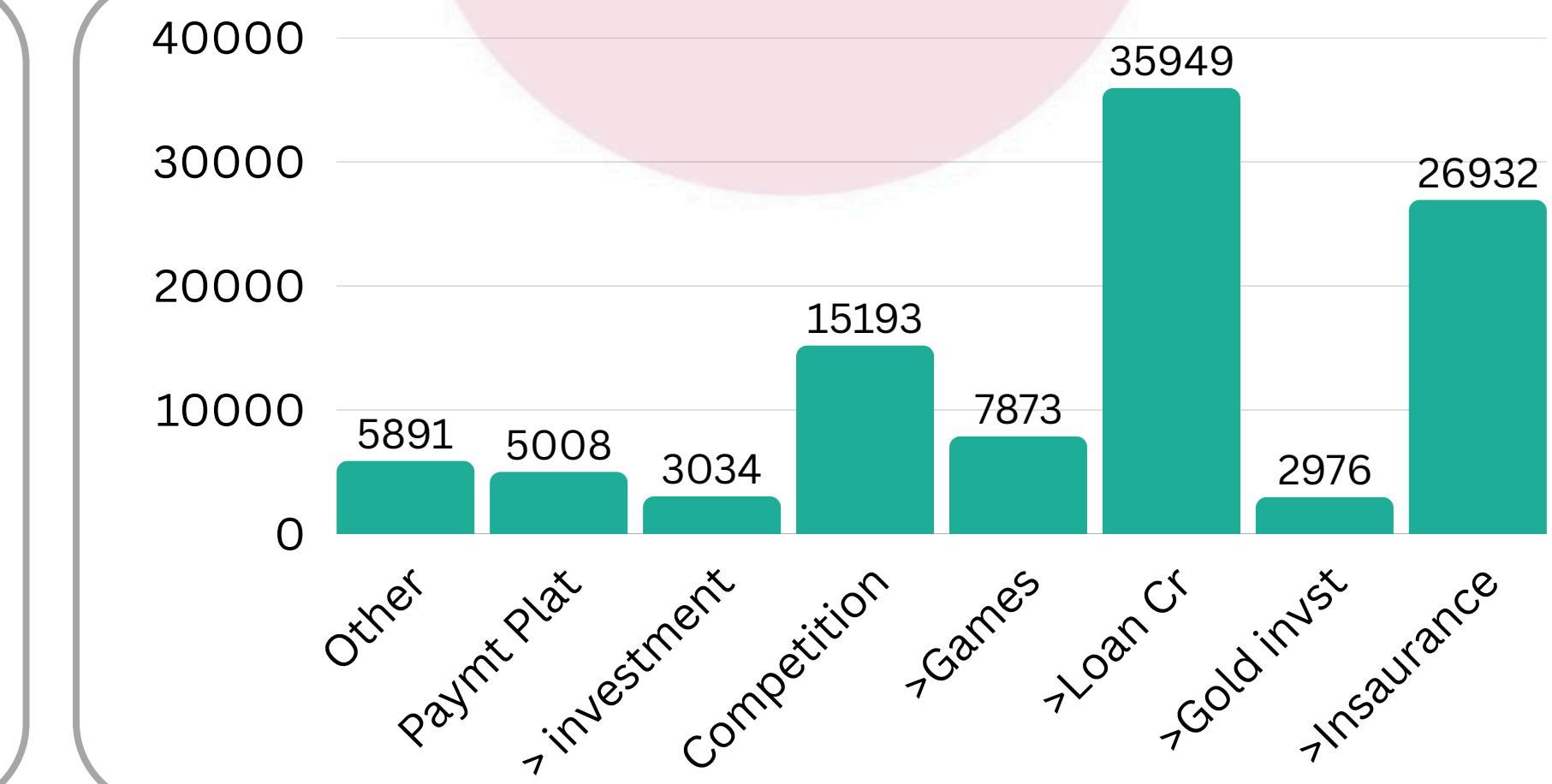
Average Amount Spend

- **Investment** debit drops to **5.5K**, which is **less than half of ₹ 12.1k (High Aff)**
25% of Moderate Aff spend here vs. **33% in High Aff**
- **Competition** spend drops to **₹ 3.4 K**, lower than High Aff's **₹5.6K**
49% of Moderate users spend here vs. **58% in High Affluency.**
- **Lifestyle** spend is **₹900**, half of **₹ 1.8 k (High Aff)**
63% of Moderate users spend here vs. **70% in High**, shows people spends but a small amount .
- **Obligation** spend around **₹4.5K**, which is **lower than High Aff ₹ 10 K**,**54% of Moderate** users spend here vs. **65% in High Affluency**

Moderate Affluency (Credit)



Percentage of Customers



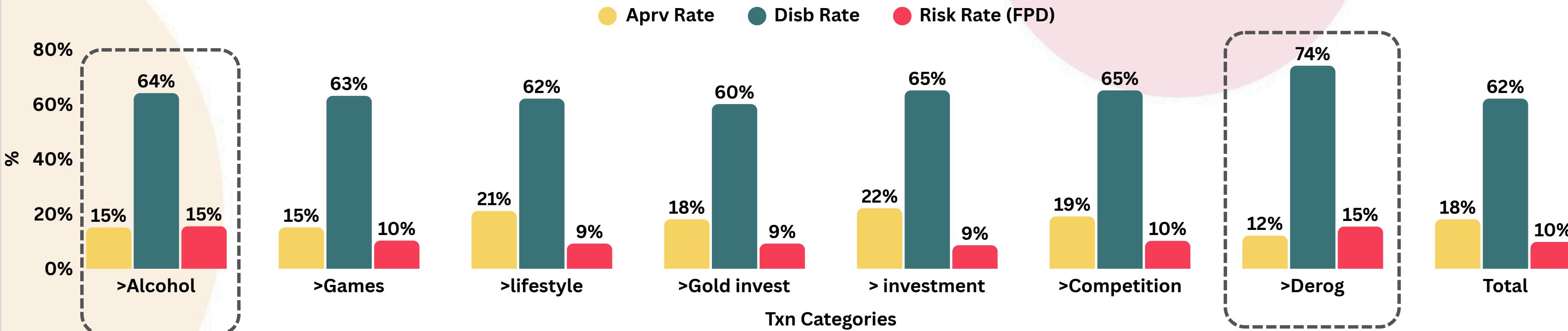
Average Amount Spend

- **Competition** credit is ₹15.2K (Mod Aff), which is nearly **3 times** lower than ₹40K (**High Aff**), showing similar percentage of cust, but with much smaller credit amount inflows.
- Games credit drops at ₹ 7.8 K (Mod Aff), well below ₹17.9K (**High Aff**) 20% of Mod Aff users → 18% in High Aff, but with lower credited amounts.
- Investment credit is ₹5.9K (Mod Aff), down from ₹9.1K (High Aff) 52% of Mod Aff users → 53% in High Aff, though with reduced average values
- Insurance credit averages ₹26.9K (Mod Aff), slightly lower than ₹32K (High Aff), but still the highest among all categories **2% of Mod Aff** users → 4% in High Aff, showing it's a rare but high-value credit inflow

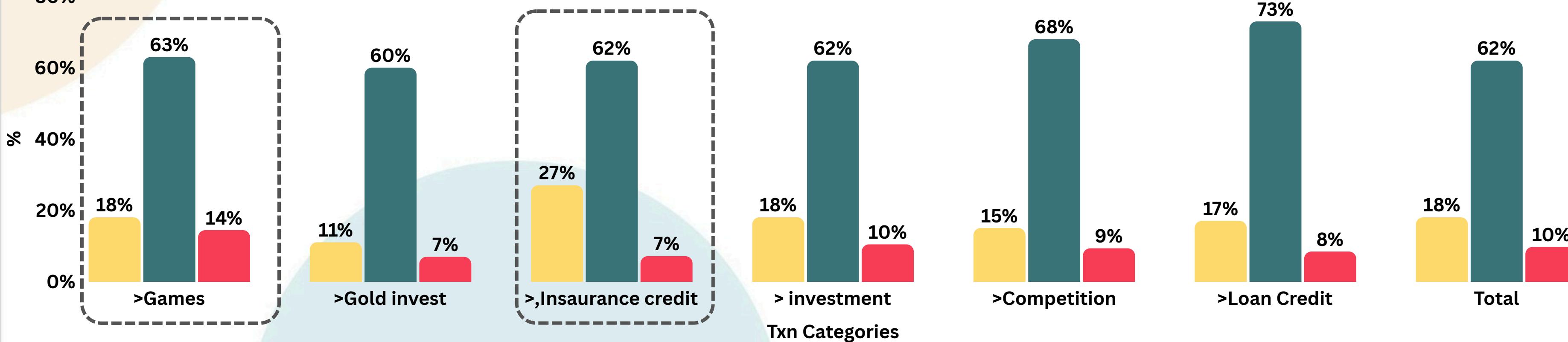
Moderate Affluency Txn Wise Aprv Rate,Disb Rate & Risk (FPD)

fibe

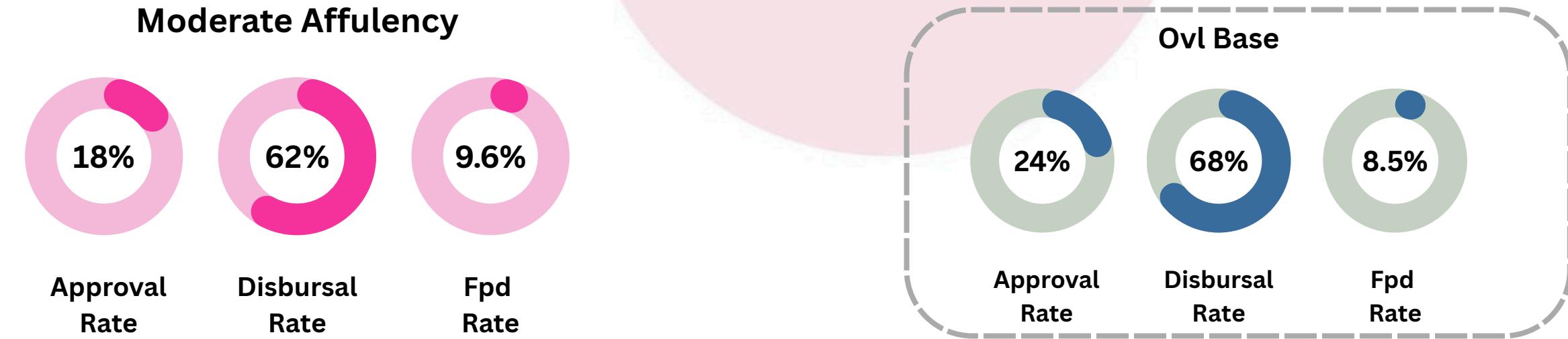
Debit



Credit



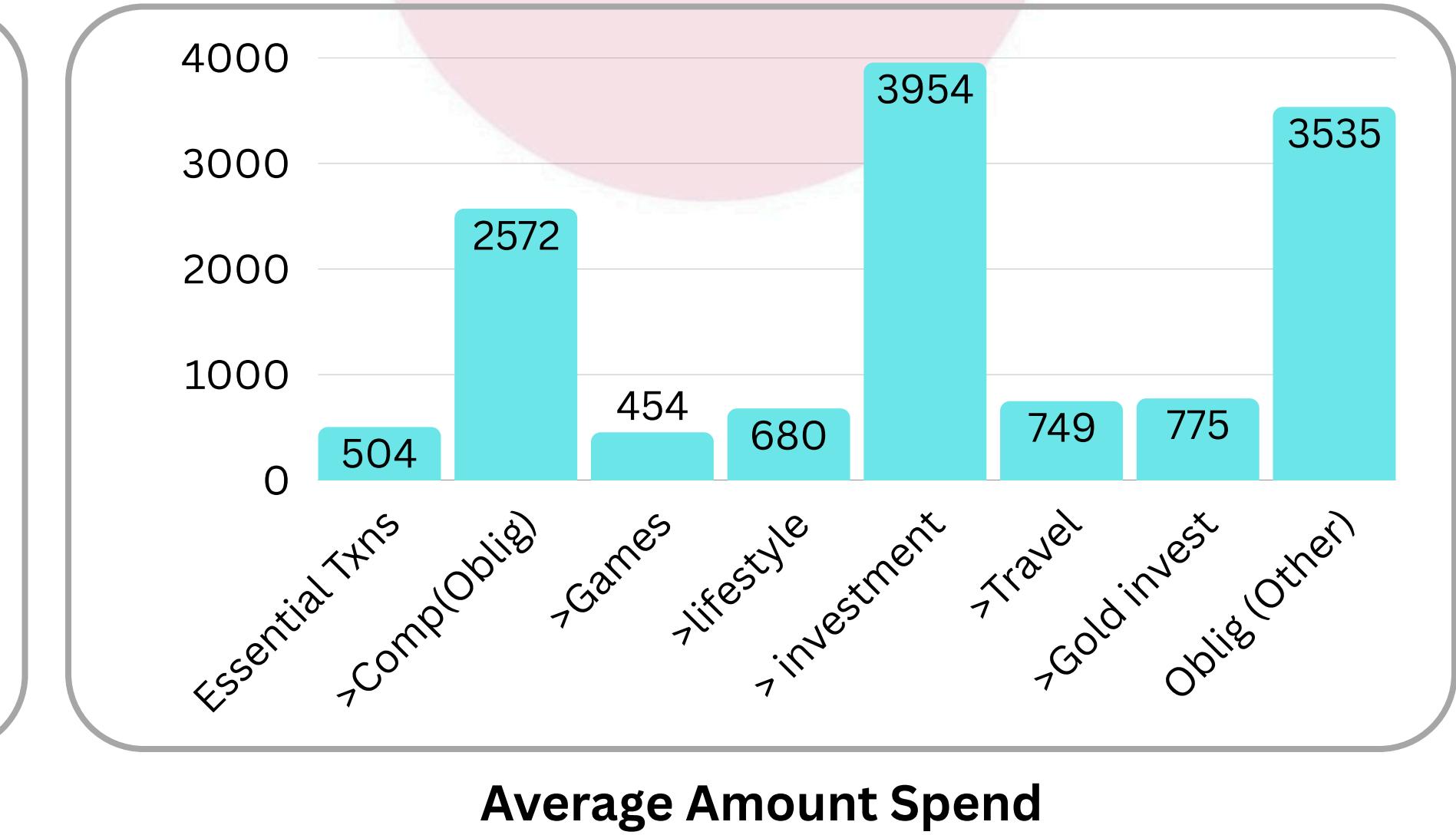
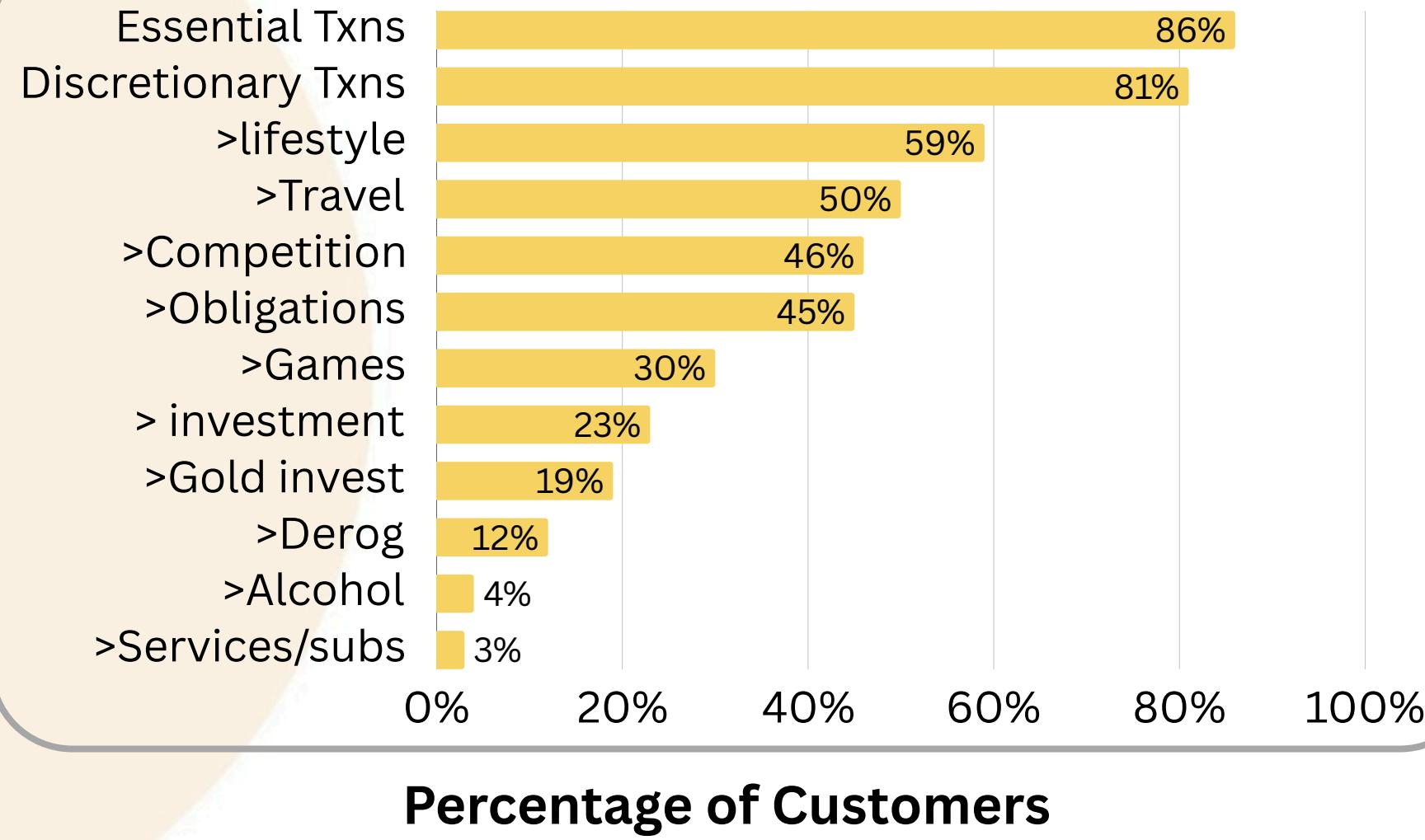
Moderate Affluency - Impact on Approval , Disbursal & Risk



Avg Gains in Gaming Txn (Cr)	Moderate Affluency Only			
	Cust #	Aprv Rate	Disb Rate	FPD Rates
Atleast 1 or more Gaming Txn	28%	18%	63%	14.37%
1-4	21%	20%	63%	14.20%
>5	7%	10%	59%	16.67%
No Gaming Txn	72%	18%	62%	8.86%
Total	15956	18%	62%	9.69%

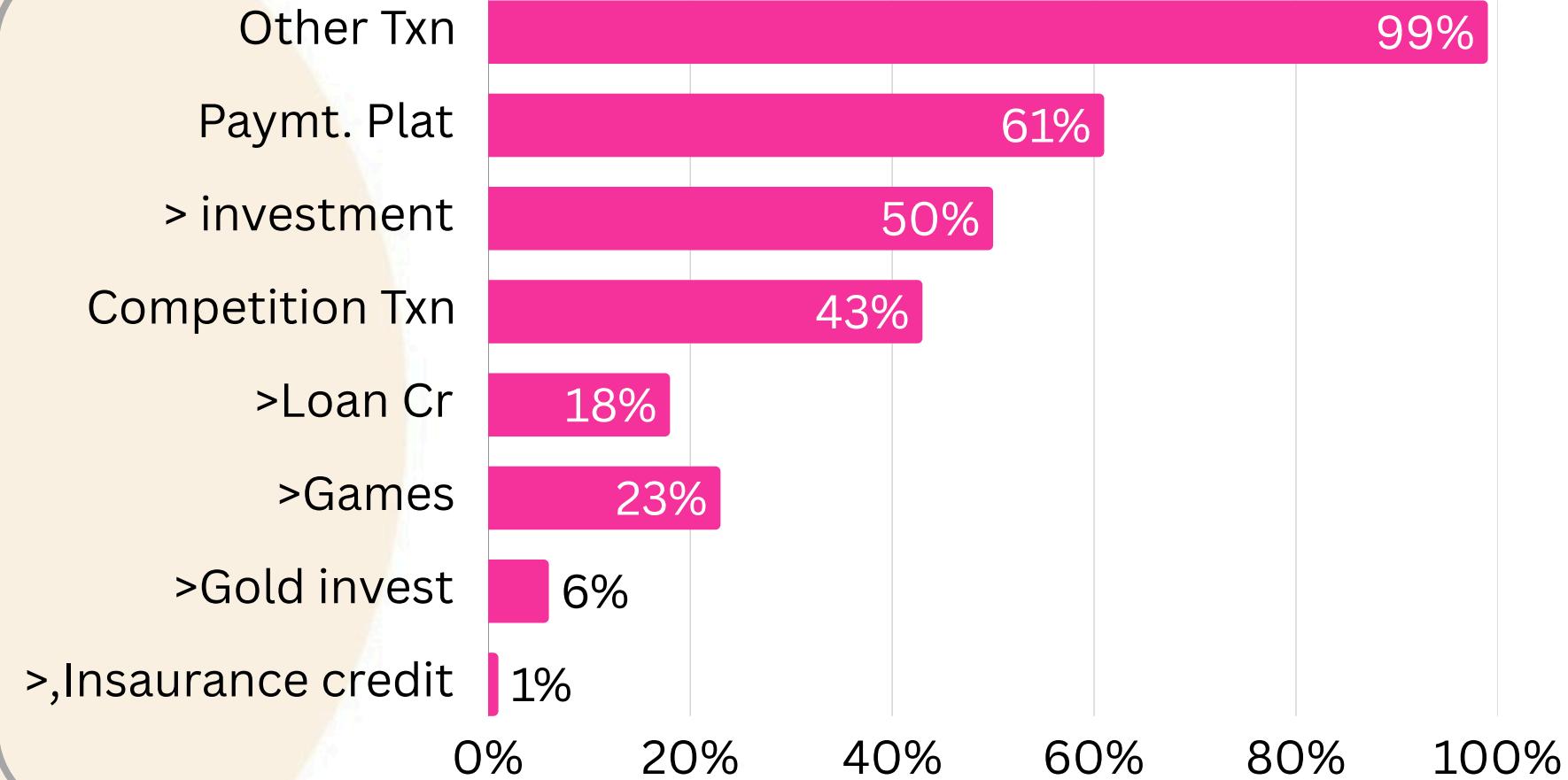
- Customers with more than 5 Credits from gaming platforms with Moderate Affluency have higher Risk

Low Affluency (Debit)

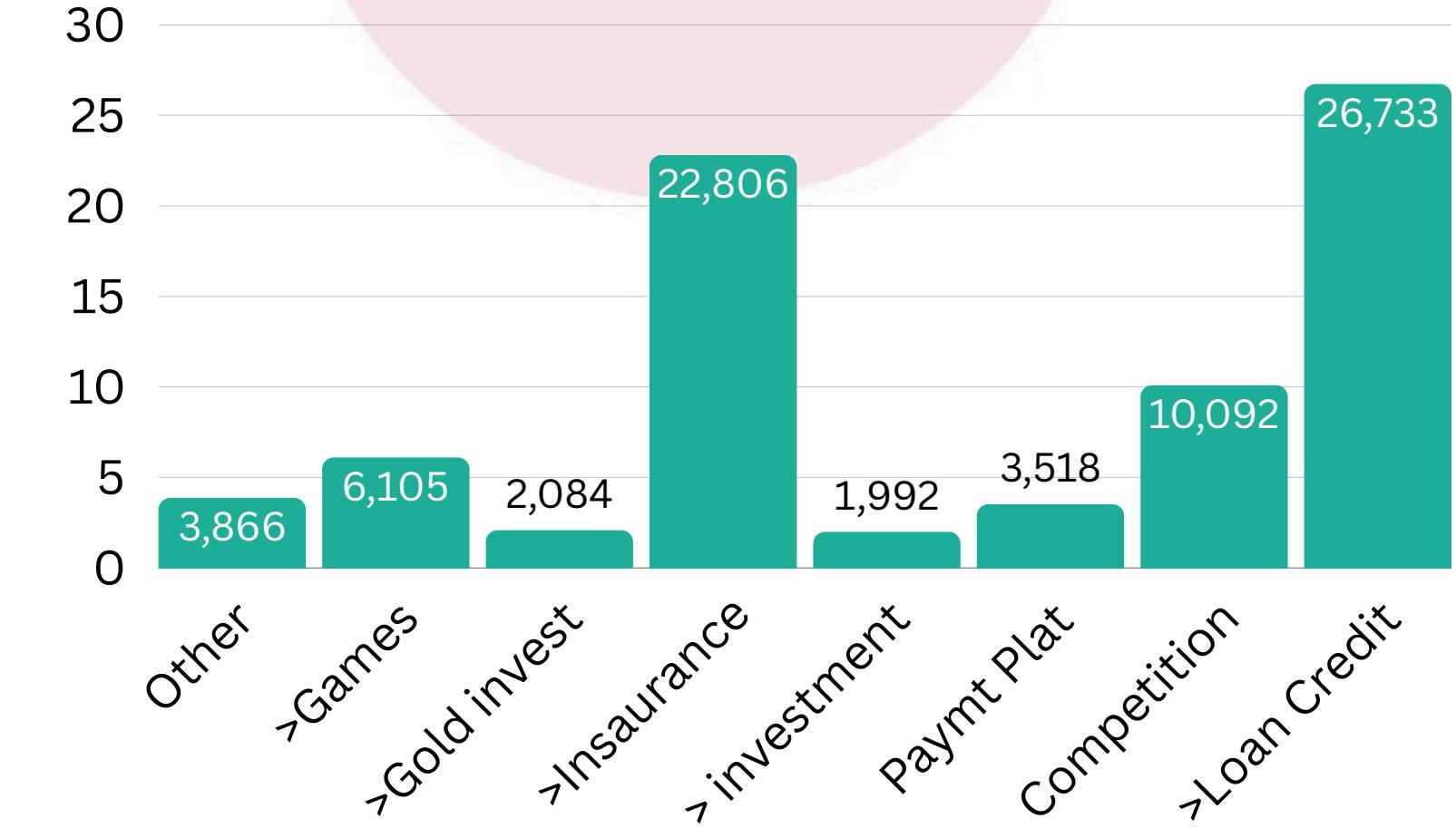


- **Investment spend is ₹3.9K vs. ₹12.1K in High Aff** → about 3x lower.
23% vs. 33% Cust in High Aff → fewer people invest, and with smaller amounts.
- **Competition spend is ₹2.5K vs. ₹5.6K in High Aff** → more than 2x lower.
46% vs. 58% Cust in High Aff → still used, but lesser usage and lower spend.
- **Lifestyle spend is ₹680 vs. ₹1.8K in High Aff** → almost 3x lower.
59% vs. 70% Cust in High Aff → people spend here, but a small amount.

Low Affluency (Credit)



Percentage of Customers

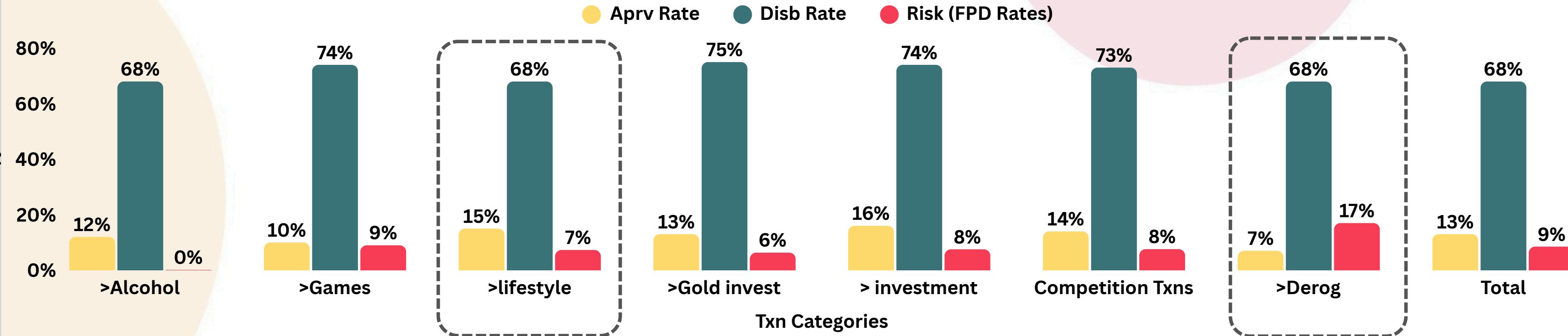


Average Amount Spend

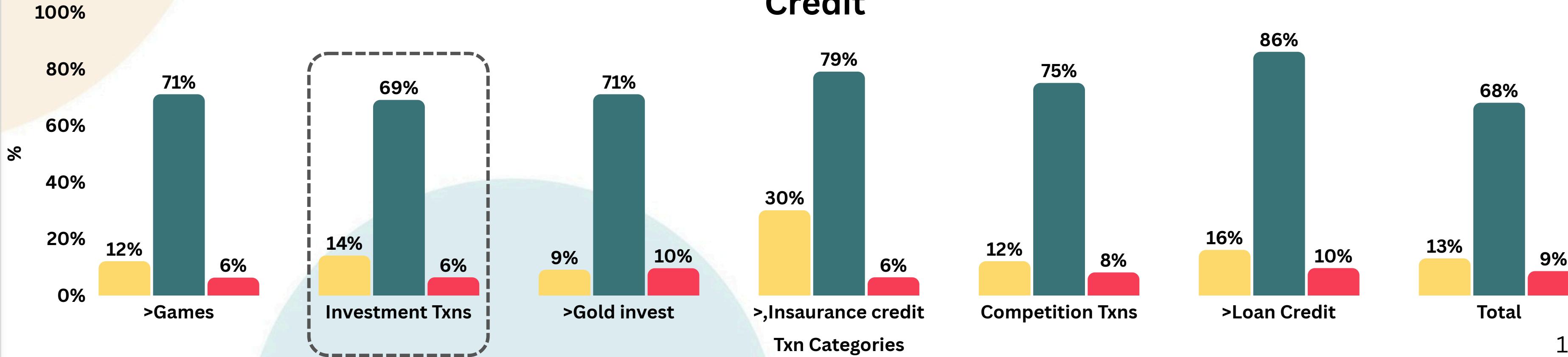
- **Competition credit is ₹10.1K vs. ₹40K in High Aff** → about 4x lower.
43% vs. 44% Cust in High Aff → same usage, but with much smaller loan amounts.
- **Investment credit is ₹5.8K vs. ₹9.1K in High Aff** → about 1.5x lower.
50% vs. 53% Cust in High Aff → similar behavior, but with lower credit value.
- **Gaming credit is ₹6.1K vs. ₹17.9K in High Aff** → about 3x lower.
23% vs. 18% Cust in High Aff → smaller payouts.

Low Affluency Txn Wise Aprv Rate,Disb Rate & Risk (FPD)

Debit

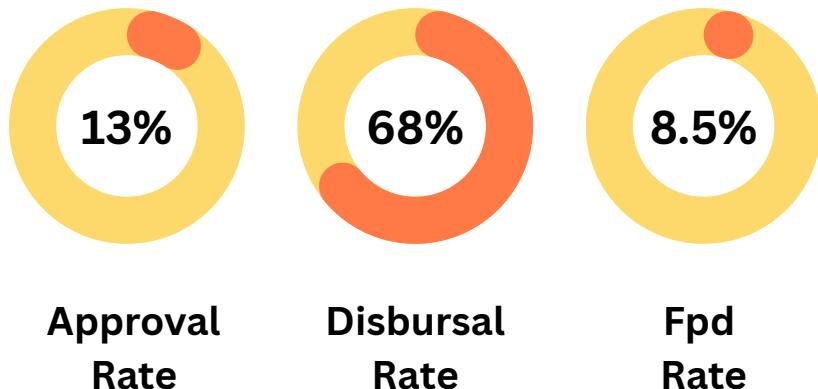


Credit

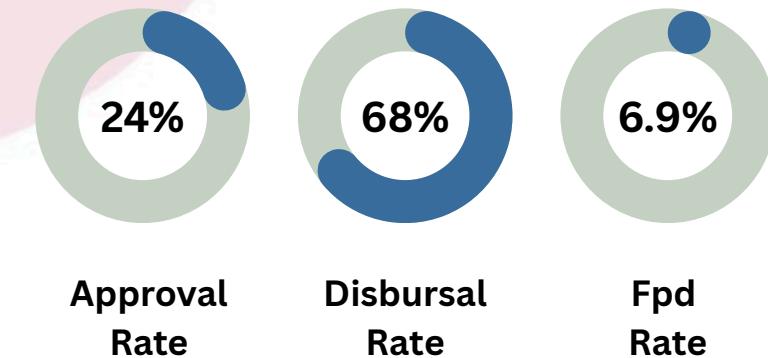


Low Affluency - Impact on Approval, Disbursal & Risk

Low Affluency



Ovl Base



Avg Gains in Investment Txn (Cr)	Low Affluency			
	Cust #	Aprv Rate	Disb Rate	FPD Rates
Atleast 1 or more Investment Txn	53%	14%	69%	6.31%
1-2	45%	13%	68%	6.52%
>3	8%	17%	73%	5.26%
No Investment Txn	47%	11%	66%	11.24%
Total	4453	13%	68%	8.50%

- Low Affluency Customers with >3 Investment Credits have Low Risk

Avg Spends In Lifestyle Txn (Dr)	Low Affluency			
	Cust #	Aprv Rate	Disb Rate	FPD Rates
Atleast 1 or more Lifestyle Txn	62%	15%	68%	7.29%
0-600	47%	13%	64%	8.24%
>600	15%	20%	75%	5.66%
No Lifestyle Txn	38%	9%	67%	11.61%
Total	4453	13%	68%	8.50%

- Low Affluency Customers with >600 Spends in Lifestyle Txns have Low Risk

Summary

Affluency	Transaction pattern	Approval Rate	FPD Rate
High Affluency	Derogatory Txns ≥ 2	High	High
Moderate Affluency	Gaming Credits ≥ 5	Low	High
Low Affluency	Investment Credits > 3	Low	Low
	Avg Lifestyle Spends $> ₹600$	Low	Low

Thank You

Appendix

Obligations

Narration	Amount
EMI towards Loan No - 01836896	-3461
Education Loan XX42186 EMI ANN	-6363
Personal Loan XX45698 EMI Dhul	-8177
NACH/10/7818764305/IDFCFIRSTBA	-8260

Derog

Narration	Amount
MINIMUM BALANCE CHGS	-147.5
DEBIT Mandate fail Chrg txn	-295

Insurance credit

Narration	Amount
BY TRANSFER-NEFT*CIUB0000032*CIUBH25	30000
BIRLALIFEINS_9288071_119569395	51125

Appendix

Debit	Cust %	Avg Txn Am	Avg Txn #	Aprv Rate	Disb Rate
Essential Txns	85%	913	11	24%	68%
Other Txn	100%	3,076	173	24%	68%
Discretionary Txns	84%	1,064	20	25%	68%
>Alcohol	3%	451	10	20%	69%
>Games	30%	1,253	15	21%	71%
>lifestyle	65%	1,181	7	27%	69%
>Services/subs	5%	223	4	40%	73%
>Travel	55%	1,201	7	26%	69%
Investment Txns	41%	5,240	8	27%	70%
>Gold invest	21%	1,229	9	25%	68%
> investment	27%	7,866	5	29%	72%
Payment Platform Txns	92%	1,729	70	24%	68%
Competition/Obligation Txns	75%	4,871	12	25%	70%
>Competition	49%	3,981	10	25%	72%
>Derog	14%	2,362	3	18%	78%
>Obligations	56%	6,403	6	27%	71%
Total	29749			24%	68%

Credit	Cust %	Avg Txn Am	Avg Txn #	Aprv Rate	Disb Rate
Other Txn	99%	8,172	73	24%	68%
Discretionary Txns	41%	6,162	4	25%	69%
>Games	20%	10,451	3	23%	70%
Investment Txns	56%	5,133	3	24%	69%
>Gold invest	7%	3,846	4	15%	67%
>Insurance credit	2%	29,381	3	43%	73%
> investment	52%	4,672	2	25%	69%
Payment Platform Txns	65%	6,682	8	24%	69%
Competition/Obligation Txns	44%	22,012	5	22%	74%
>Competition	27%	4,867	6	20%	73%
>Derog	5%	17,666	3	35%	76%
>Loan Credit	21%	49,669	2	24%	81%
Total	29749			24%	68%

Appendix



Cust#					Avg_tax_Amt				
Debit	Low Affluency	Moderate Affluency	High Affluency	Grand Total	Debit	Low Affluency	Moderate Affluency	High Affluency	Grand Total
Essential Txns	86%	86%	84%	85%	Essential Txns	504	670	1,536	913
Other Txn	100%	100%	100%	100%	Other Txn	1,634	2,337	5,026	3,076
Discretionary Txns	81%	84%	85%	84%	Discretionary Txns	604	811	1,699	1,064
>Alcohol	4%	3%	2%	3%	>Alcohol	383	413	589	451
>Games	30%	31%	28%	30%	>Games	454	715	2,653	1,253
>lifestyle	59%	63%	70%	65%	>lifestyle	680	905	1,812	1,181
>Services/subs	3%	4%	7%	5%	>Services/subs	154	193	262	223
>Travel	50%	54%	58%	55%	>Travel	749	958	1,769	1,201
Investment Txns	36%	39%	47%	41%	Investment Txns	2,602	3,477	8,696	5,240
>Gold invest	19%	21%	23%	21%	>Gold invest	775	992	1,779	1,229
>investment	23%	25%	33%	27%	>investment	3,954	5,498	12,141	7,866
Payment Platform Txns	90%	92%	92%	92%	Payment Platform Txns	870	1,261	2,921	1,729
Competition/Obligation Txns	69%	75%	80%	75%	Competition/Obligation Txns	2,752	3,631	7,713	4,871
>Competition	46%	49%	50%	49%	>Competition	2,572	3,384	5,601	3,981
>Derog	12%	13%	15%	14%	>Derog	814	1,492	4,283	2,362
>Obligations	45%	54%	65%	56%	>Obligations	3,535	4,495	10,040	6,403
Total	4453	15956	9340	29749	Total				

Appendix



Cust##				
Credit	Low Affluency	Moderate Affluency	High Affluency	Grand Total
Essential Txns	28%	27%	30%	28%
Other Txn	99%	99%	99%	99%
Discretionary Txns	40%	40%	42%	41%
>Alcohol	0%	0%	0%	0%
>Games	23%	20%	18%	20%
>lifestyle	9%	10%	12%	10%
>Services/subs	1%	1%	2%	1%
>Travel	10%	13%	13%	12%
Investment Txns	53%	56%	58%	56%
>Gold invest	6%	7%	7%	7%
>,Insauarance credit	1%	2%	4%	2%
>investment	50%	52%	53%	52%
Payment Platform Txns	61%	66%	67%	65%
Competition/Obligation Txns	43%	44%	44%	44%
>Competition	30%	28%	23%	27%
>Derog	3%	4%	7%	5%
>Loan Credit	18%	21%	24%	21%
Total	4453	15956	9340	29749

Avg_tax_Amt				
Credit	Low Affluency	Moderate Affluency	High Affluency	Grand Total
Essential Txns	12,266	16,849	41,706	24,492
Other Txn	3,866	5,891	14,122	8,172
Discretionary Txns	3,934	4,723	9,529	6,162
>Alcohol	275	360	430	364
>Games	6,105	7,873	17,943	10,451
>lifestyle	1,024	1,509	2,736	1,907
>Services/subs	265	598	417	482
>Travel	2,801	3,789	9,298	5,480
Investment Txns	2,291	3,477	9,071	5,133
>Gold invest	2,084	2,976	6,264	3,846
>,Insauarance credit	22,806	26,932	31,912	29,381
>investment	1,992	3,034	8,569	4,672
Payment Platform Txns	3,518	5,008	10,846	6,682
Competition/Obligation Txns	10,092	15,193	39,071	22,012
>Competition	2,540	3,772	8,525	4,867
>Derog	8,281	8,835	27,744	17,666
>Loan Credit	26,733	35,949	78,185	49,669
Total				

Appendix

Debit (HA Only)	Cust %	Avg Txn Am	Avg Txn #	Aprv Rate	Disb Rate
Essential Txns	84%	1,536	12	38%	73%
Other Txn	100%	5,026	174	38%	73%
Discretionary Txns	85%	1,699	22	39%	74%
>Alcohol	2%	589	9	38%	74%
>Games	28%	2,653	13	37%	76%
>lifestyle	70%	1,812	8	41%	74%
>Services/subs	7%	262	4	53%	79%
>Travel	58%	1,769	7	41%	74%
Investment Txns	47%	8,696	9	41%	75%
>Gold invest	23%	1,779	9	39%	73%
>investment	33%	12,141	7	43%	76%
Payment Platform Txns	92%	2,921	75	39%	73%
Competition/Obligation Txns	80%	7,713	12	40%	75%
>Competition	50%	5,601	9	41%	78%
>Derog	15%	4,283	3	30%	82%
>Obligations	65%	10,040	7	41%	75%
Total	9340			38%	73%

Debit (HA Only)	Cust %	Avg Txn Am	Avg Txn #	Aprv Rate	Disb Rate
Essential Txns	84%	1,536	12	38%	73%
Other Txn	100%	5,026	174	38%	73%
Discretionary Txns	85%	1,699	22	39%	74%
>Alcohol	2%	589	9	38%	74%
>Games	28%	2,653	13	37%	76%
>lifestyle	70%	1,812	8	41%	74%
>Services/subs	7%	262	4	53%	79%
>Travel	58%	1,769	7	41%	74%
Investment Txns	47%	8,696	9	41%	75%
>Gold invest	23%	1,779	9	39%	73%
>investment	33%	12,141	7	43%	76%
Payment Platform Txns	92%	2,921	75	39%	73%
Competition/Obligation Txns	80%	7,713	12	40%	75%
>Competition	50%	5,601	9	41%	78%
>Derog	15%	4,283	3	30%	82%
>Obligations	65%	10,040	7	41%	75%
Total	9340			38%	73%

Appendix

Debit(MA)	Cust %	Avg Txn Am	Avg Txn #	Aprv Rate	Disb Rate
Essential Txns	86%	670	11	18%	62%
Other Txn	100%	2,337	176	18%	62%
Discretionary Txns	84%	811	19	19%	62%
>Alcohol	3%	413	11	15%	64%
>Games	31%	715	16	15%	63%
>lifestyle	63%	905	7	21%	62%
>Services/subs	4%	193	3	31%	65%
>Travel	54%	958	7	21%	63%
Investment Txns	39%	3,477	8	20%	63%
>Gold invest	21%	992	9	18%	60%
>investment	25%	5,498	5	22%	65%
Payment Platform Txns	92%	1,261	68	19%	62%
Competition/Obligation Txns	75%	3,631	12	19%	64%
>Competition	49%	3,384	11	19%	65%
>Derog	13%	1,492	3	12%	74%
>Obligations	54%	4,495	5	20%	66%
Total	15956			18%	62%

Credit(MA)	Cust %	Avg Txn Am	Avg Txn #	Aprv Rate	Disb Rate
Other Txn	99%	5,891	77	18%	62%
Discretionary Txns	40%	4,723	5	19%	62%
>Games	20%	7,873	3	18%	63%
Investment Txns	56%	3,477	2	18%	62%
>Gold invest	7%	2,976	4	11%	60%
>,Insurance credit	2%	26,932	3	27%	62%
>investment	52%	3,034	2	18%	62%
Payment Platform Txns	66%	5,008	8	18%	63%
Competition/Obligation	44%	15,193	5	16%	68%
>Competition	28%	3,772	6	15%	68%
>Derog	4%	8,835	3	25%	72%
>Loan Credit	21%	35,949	2	17%	73%
Total	15956			18%	62%

Appendix

Debit(LA)	Cust %	Avg Txn Am	Avg Txn #	Aprv Rate	Disb Rate
Essential Txns	86%	504	11	12%	68%
Other Txn	100%	1,634	160	13%	68%
Discretionary Txns	81%	604	18	13%	68%
>Alcohol	4%	383	12	12%	68%
>Games	30%	454	16	10%	74%
>lifestyle	59%	680	6	15%	68%
>Services/subs	3%	154	3	20%	68%
>Travel	50%	749	7	14%	73%
Investment Txns	36%	2,602	7	15%	73%
>Gold invest	19%	775	8	13%	75%
>investment	23%	3,954	4	16%	74%
Payment Platform Txns	90%	870	67	13%	69%
Competition/Obligation Txns	69%	2,752	11	14%	73%
>Competition	46%	2,572	12	14%	75%
>Derog	12%	814	3	7%	68%
>Obligations	45%	3,535	4	15%	76%
Total	4453			13%	68%

Credit(LA)	Cust %	Avg Txn Am	Avg Txn #	Aprv Rate	Disb Rate
Other Txn	99%	3,866	70	12%	68%
Discretionary Txns	40%	3,934	4	14%	71%
>Games	23%	6,105	3	12%	71%
Investment Txns	53%	2,291	2	14%	69%
>Gold invest	6%	2,084	4	9%	71%
>,Insurance credit	1%	22,806	2	30%	79%
>investment	50%	1,992	2	14%	69%
Payment Platform Txns	61%	3,518	8	13%	67%
Competition/Obligation Txns	43%	10,092	5	12%	75%
>Competition	30%	2,540	6	11%	74%
>Derog	3%	8,281	2	20%	73%
>Loan Credit	18%	26,733	2	16%	86%
Total	4453			13%	68%