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Not Mumbai, not Delhi: This city has India's highest household income

If you thought Mumbai or Delhi had India's highest-earning households, think again. A new income ranking has placed another city at the top, with both metros trailing behind.

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Ever wondered which Indian cities are home to the country's highest-earning households? While many would expect Mumbai or Delhi to be at the top, a new income chart tells a slightly different story. Bengaluru has taken the lead, with Chandigarh close behind, while Delhi and Mumbai have settled for the third and fifth spots.

The comparison came into the spotlight after Vijay Shekhar Sharma, founder of Paytm, posted the chart on X, highlighting that Delhi ranks third and Mumbai fifth in terms of average household income. The data is based on research by PRICE and Tata Sons Research for 2025-26.

BENGALURU LEADS THE LIST

The chart compares the average annual household income across 18 Indian cities. Bengaluru stands at the top with an average household income of nearly Rs 28 lakh a year. Chandigarh is a close second, with households earning almost the same on average.

Delhi comes next with an average household income of around Rs 26 lakh, making it the third-richest city in the ranking. Vadodara follows in fourth place, while Mumbai, despite being India's financial capital, is placed fifth with an average household income of about Rs 25 lakh.

The numbers show that high household incomes are no longer limited to just the country's biggest metros. Cities with strong industrial, technology and service sectors are also making their presence felt.

SEVERAL CITIES ARE CLOSELY GROUPED

After the top five, the gap between cities becomes much smaller. Pune, Thiruvananthapuram, Surat and Hyderabad report average household incomes ranging between roughly Rs 22 lakh and Rs 24 lakh a year.

Coimbatore follows with an average of about Rs 20 lakh. Ahmedabad, Kochi and Chennai are placed close to each other, with household incomes of around Rs 19 lakh. This suggests that many of India's growing urban centres are seeing similar income levels despite being located in different parts of the country.

LOWER-RANKED CITIES STILL SHOW STRONG EARNINGS

The second half of the chart includes Tiruppur, Jaipur, Lucknow, Kolkata, Madurai, Ranchi and Chhatrapati Sambhajinagar. Average household incomes in these cities range from around Rs 15 lakh to Rs 18 lakh a year.

Although these cities rank lower than the leaders, the figures indicate that household incomes have risen across a wide range of urban centres, reflecting broader economic growth.

WHAT THE RANKING SUGGESTS

The data highlights the strong earning potential of cities with thriving technology, services, manufacturing and business sectors. Bengaluru's position at the top is supported by its large technology industry, while Chandigarh's high ranking points to strong household earnings despite its relatively smaller size.

Delhi and Mumbai remain among India's wealthiest urban centres, but the ranking also shows that rising incomes are not limited to metro cities alone. Places such as Vadodara and Pune have also secured high positions, reflecting the changing economic landscape across the country.

While the chart represents average household income and not individual salaries, it provides a useful snapshot of how earnings compare across India's major cities in 2025-26.