

Wednesday, July 8, 2026

By Yashaswani Chauhan

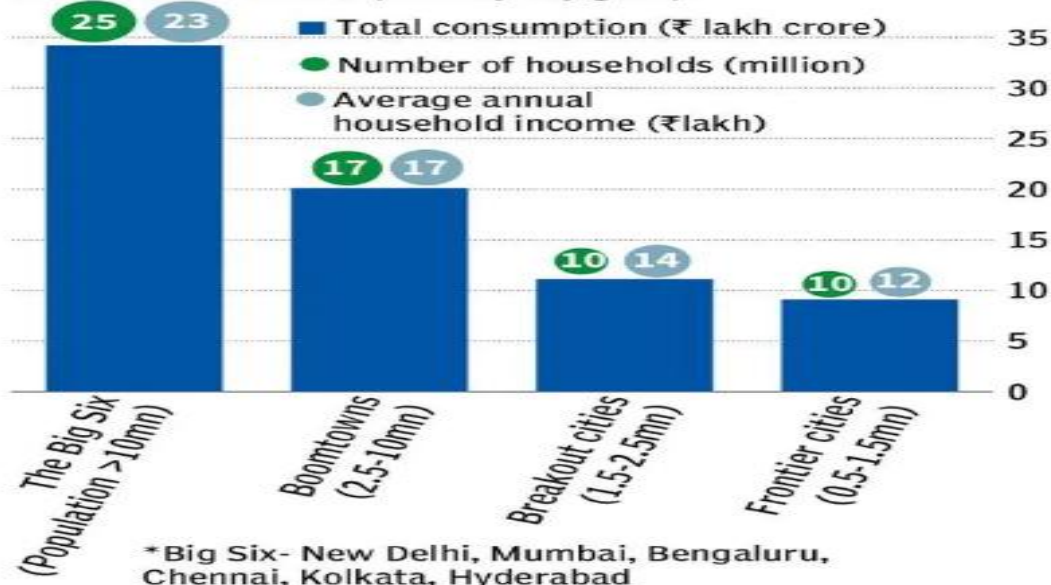
Urban India drives consumption

India's consumption is increasingly being shaped by its large cities. According to The Many Urban Indias report by PRICE and Tata, the country's top 100 cities are projected to account for ₹74.5 lakh crore in consumption in 2025-26, representing 61 per cent of urban demand. The report also highlights shifting household spending patterns, rising savings and the growing importance of emerging urban centres in driving India's consumption story



The Big Six generate nearly half of urban consumption

India's urban consumption by city group



Big Six cities contribute 46% of top-100 city consumption

Consumption across Big Six

Big six consumption **₹34.2 lakh crore**

46%

Share of top-100 city consumption from Big Six

13.5

Average household consumption (₹ lakh/year)

10.9%

Annual growth (2015-26)

Housing and transport dominate urban household budgets

Household spending pattern

Spending (₹ lakh crore)

17

Housing and utilities

15.8

Transport

4.9

Education

3.5

Healthcare

Fruit and vegetable spending reaches ₹4.6 lakh crore

Food spending in the top 100 cities

Annual spending (₹ lakh crore)

4.6

Fruit and vegetables

4

Dairy

3.4

Cereals and pulses

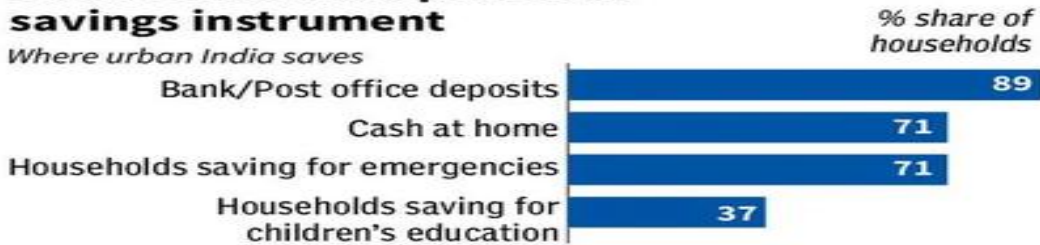
Urban households save ₹37.7 lakh crore annually

Urban household savings



Bank remains the preferred savings instrument

Where urban India saves



Weekends account for most discretionary spending



Source: *The Many Urban Indias* report by People Research on India's Consumer Economy (PRICE) and TATA