

# The 2023-2028 Outlook for Commercial Banking in India

<https://marketpublishers.com/r/2D826FD1AB0CEN.html>

Date: September 2022

Pages: 400

Price: US\$ 595.00 (Single User License)

ID: 2D826FD1AB0CEN

## Abstracts

This study covers the latent demand outlook for commercial banking across the states, union territories, and cities of India. Latent demand (in millions of U.S. dollars), or potential industry earnings (P.I.E.) estimates are given across over 4,900 cities in India. For each city in question, the percent share the city is of its state or union territory and of India as a whole is reported. These comparative benchmarks allow the reader to quickly gauge a city vis-?-vis others. This statistical approach can prove very useful to distribution and/or sales force strategies. Using econometric models which project fundamental economic dynamics within each state, union territory, and city, latent demand estimates are created for commercial banking. This report does not discuss the specific players in the market serving the latent demand, nor specific details at the product level. The study also does not consider short-term cyclicalities that might affect realized sales. The study, therefore, is strategic in nature, taking an aggregate and long-run view, irrespective of the players or products involved.

In this report we define the sales of commercial banking as including all commonly understood services falling within this broad category, such as establishments providing banking services to individuals, small businesses, and large organizations, irrespective of product packaging, formulation, size, or form. Companies participating in this industry include Bank of America, Citigroup, Goldman Sachs Group, JP Morgan Chase, Wachovia, and Wells Fargo. In addition to the sources indicated, additional information available to the public via news and/or press releases published by players in the industry was considered in defining and calibrating this category. All figures are in a common currency (U.S. dollars, millions) and are not adjusted for inflation (i.e., they are current values). Exchange rates used to convert to U.S. dollars are averages for the year in question. Future exchange rates are assumed to be constant in the future at the current level (the average of the year of this publication's release in 2022).

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