

The 2023-2028 Outlook for Commercial Interest Banking in India

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Abstracts

This study covers the latent demand outlook for commercial interest 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 interest 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 interest banking as including all commonly understood services falling within this broad category, such as banks which earn interest by offering loans to businesses and other commercial entities, irrespective of product packaging, formulation, size, or form. Companies participating in this industry include Bank of America, Citigroup, 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).

Contents

1 INTRODUCTION

1.1 OVERVIEW

1.2 WHAT IS LATENT DEMAND AND THE P.I.E.?

1.3 THE METHODOLOGY

1.3.1 STEP 1. PRODUCT DEFINITION AND DATA COLLECTION

1.3.2 STEP 2. FILTERING AND SMOOTHING

1.3.3 STEP 3. FILLING IN MISSING VALUES

1.3.4 STEP 4. VARYING PARAMETER, NON-LINEAR ESTIMATION

1.3.5 STEP 5. FIXED-PARAMETER LINEAR ESTIMATION

1.3.6 STEP 6. AGGREGATION AND BENCHMARKING

1.4 FREQUENTLY ASKED QUESTIONS (FAQ)

1.4.1 CATEGORY DEFINITION

1.4.2 UNITS

1.4.3 METHODOLOGY

2 SUMMARY OF FINDINGS

2.1 LATENT DEMAND IN INDIA

2.2 TOP 100 CITIES SORTED BY RANK

2.3 LATENT DEMAND BY YEAR IN INDIA

3 ANDAMAN & NICOBAR ISLANDS

3.1 LATENT DEMAND BY YEAR - ANDAMAN & NICOBAR ISLANDS

3.2 CITIES SORTED BY RANK - ANDAMAN & NICOBAR ISLANDS

3.3 CITIES SORTED BY DISTRICT - ANDAMAN & NICOBAR ISLANDS

4 ANDHRA PRADESH

4.1 LATENT DEMAND BY YEAR - ANDHRA PRADESH

4.2 CITIES SORTED BY RANK - ANDHRA PRADESH

4.3 CITIES SORTED BY DISTRICT - ANDHRA PRADESH

5 ARUNACHAL PRADESH

5.1 LATENT DEMAND BY YEAR - ARUNACHAL PRADESH

5.2 CITIES SORTED BY RANK - ARUNACHAL PRADESH

5.3 CITIES SORTED BY DISTRICT - ARUNACHAL PRADESH

6 ASSAM

6.1 LATENT DEMAND BY YEAR - ASSAM

6.2 CITIES SORTED BY RANK - ASSAM

6.3 CITIES SORTED BY DISTRICT - ASSAM

7 BIHAR

7.1 LATENT DEMAND BY YEAR - BIHAR

7.2 CITIES SORTED BY RANK - BIHAR

7.3 CITIES SORTED BY DISTRICT - BIHAR

8 CHANDIGARH

8.1 LATENT DEMAND BY YEAR - CHANDIGARH

8.2 CITIES SORTED BY RANK - CHANDIGARH

8.3 CITIES SORTED BY DISTRICT - CHANDIGARH

9 CHHATTISGARH

9.1 LATENT DEMAND BY YEAR - CHHATTISGARH

9.2 CITIES SORTED BY RANK - CHHATTISGARH

9.3 CITIES SORTED BY DISTRICT - CHHATTISGARH

10 DADRA & NAGAR HAVELI

10.1 LATENT DEMAND BY YEAR - DADRA & NAGAR HAVELI

10.2 CITIES SORTED BY RANK - DADRA & NAGAR HAVELI

10.3 CITIES SORTED BY DISTRICT - DADRA & NAGAR HAVELI

11 DAMAN & DIU

11.1 LATENT DEMAND BY YEAR - DAMAN & DIU

11.2 CITIES SORTED BY RANK - DAMAN & DIU

11.3 CITIES SORTED BY DISTRICT - DAMAN & DIU

12 DELHI

- 12.1 LATENT DEMAND BY YEAR - DELHI
- 12.2 CITIES SORTED BY RANK - DELHI
- 12.3 CITIES SORTED BY DISTRICT - DELHI

13 GOA

- 13.1 LATENT DEMAND BY YEAR - GOA
- 13.2 CITIES SORTED BY RANK - GOA
- 13.3 CITIES SORTED BY DISTRICT - GOA

14 GUJARAT

- 14.1 LATENT DEMAND BY YEAR - GUJARAT
- 14.2 CITIES SORTED BY RANK - GUJARAT
- 14.3 CITIES SORTED BY DISTRICT - GUJARAT

15 HARYANA

- 15.1 LATENT DEMAND BY YEAR - HARYANA
- 15.2 CITIES SORTED BY RANK - HARYANA
- 15.3 CITIES SORTED BY DISTRICT - HARYANA

16 HIMACHAL PRADESH

- 16.1 LATENT DEMAND BY YEAR - HIMACHAL PRADESH
- 16.2 CITIES SORTED BY RANK - HIMACHAL PRADESH
- 16.3 CITIES SORTED BY DISTRICT - HIMACHAL PRADESH

17 JAMMU & KASHMIR

- 17.1 LATENT DEMAND BY YEAR - JAMMU & KASHMIR
- 17.2 CITIES SORTED BY RANK - JAMMU & KASHMIR
- 17.3 CITIES SORTED BY DISTRICT - JAMMU & KASHMIR

18 JHARKHAND

- 18.1 LATENT DEMAND BY YEAR - JHARKHAND

18.2 CITIES SORTED BY RANK - JHARKHAND

18.3 CITIES SORTED BY DISTRICT - JHARKHAND

19 KARNATAKA

19.1 LATENT DEMAND BY YEAR - KARNATAKA

19.2 CITIES SORTED BY RANK - KARNATAKA

19.3 CITIES SORTED BY DISTRICT - KARNATAKA

20 KERALA

20.1 LATENT DEMAND BY YEAR - KERALA

20.2 CITIES SORTED BY RANK - KERALA

20.3 CITIES SORTED BY DISTRICT - KERALA

21 LAKSHADWEEP

21.1 LATENT DEMAND BY YEAR - LAKSHADWEEP

21.2 CITIES SORTED BY RANK - LAKSHADWEEP

21.3 CITIES SORTED BY DISTRICT - LAKSHADWEEP

22 MADHYA PRADESH

22.1 LATENT DEMAND BY YEAR - MADHYA PRADESH

22.2 CITIES SORTED BY RANK - MADHYA PRADESH

22.3 CITIES SORTED BY DISTRICT - MADHYA PRADESH

23 MAHARASHTRA

23.1 LATENT DEMAND BY YEAR - MAHARASHTRA

23.2 CITIES SORTED BY RANK - MAHARASHTRA

23.3 CITIES SORTED BY DISTRICT - MAHARASHTRA

24 MANIPUR

24.1 LATENT DEMAND BY YEAR - MANIPUR

24.2 CITIES SORTED BY RANK - MANIPUR

24.3 CITIES SORTED BY DISTRICT - MANIPUR

25 MEGHALAYA

- 25.1 LATENT DEMAND BY YEAR - MEGHALAYA
- 25.2 CITIES SORTED BY RANK - MEGHALAYA
- 25.3 CITIES SORTED BY DISTRICT - MEGHALAYA

26 MIZORAM

- 26.1 LATENT DEMAND BY YEAR - MIZORAM
- 26.2 CITIES SORTED BY RANK - MIZORAM
- 26.3 CITIES SORTED BY DISTRICT - MIZORAM

27 NAGALAND

- 27.1 LATENT DEMAND BY YEAR - NAGALAND
- 27.2 CITIES SORTED BY RANK - NAGALAND
- 27.3 CITIES SORTED BY DISTRICT - NAGALAND

28 ORISSA

- 28.1 LATENT DEMAND BY YEAR - ORISSA
- 28.2 CITIES SORTED BY RANK - ORISSA
- 28.3 CITIES SORTED BY DISTRICT - ORISSA

29 PONDICHERRY

- 29.1 LATENT DEMAND BY YEAR - PONDICHERRY
- 29.2 CITIES SORTED BY RANK - PONDICHERRY
- 29.3 CITIES SORTED BY DISTRICT - PONDICHERRY

30 PUNJAB

- 30.1 LATENT DEMAND BY YEAR - PUNJAB
- 30.2 CITIES SORTED BY RANK - PUNJAB
- 30.3 CITIES SORTED BY DISTRICT - PUNJAB

31 RAJASTHAN

- 31.1 LATENT DEMAND BY YEAR - RAJASTHAN

31.2 CITIES SORTED BY RANK - RAJASTHAN

31.3 CITIES SORTED BY DISTRICT - RAJASTHAN

32 SIKKIM

32.1 LATENT DEMAND BY YEAR - SIKKIM

32.2 CITIES SORTED BY RANK - SIKKIM

32.3 CITIES SORTED BY DISTRICT - SIKKIM

33 TAMIL NADU

33.1 LATENT DEMAND BY YEAR - TAMIL NADU

33.2 CITIES SORTED BY RANK - TAMIL NADU

33.3 CITIES SORTED BY DISTRICT - TAMIL NADU

34 TRIPURA

34.1 LATENT DEMAND BY YEAR - TRIPURA

34.2 CITIES SORTED BY RANK - TRIPURA

34.3 CITIES SORTED BY DISTRICT - TRIPURA

35 UTTAR PRADESH

35.1 LATENT DEMAND BY YEAR - UTTAR PRADESH

35.2 CITIES SORTED BY RANK - UTTAR PRADESH

35.3 CITIES SORTED BY DISTRICT - UTTAR PRADESH

36 UTTARAKHAND

36.1 LATENT DEMAND BY YEAR - UTTARAKHAND

36.2 CITIES SORTED BY RANK - UTTARAKHAND

36.3 CITIES SORTED BY DISTRICT - UTTARAKHAND

37 WEST BENGAL

37.1 LATENT DEMAND BY YEAR - WEST BENGAL

37.2 CITIES SORTED BY RANK - WEST BENGAL

37.3 CITIES SORTED BY DISTRICT - WEST BENGAL

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