

# The 2023-2028 Outlook for Non-Interest Commercial Banking in India

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# **Abstracts**

This study covers the latent demand outlook for non-interest 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 non-interest 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 non-interest commercial banking as including all commonly understood services falling within this broad category, 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 ISLANDS3.2 CITIES SORTED BY RANK - ANDAMAN & NICOBAR ISLANDS3.3 CITIES SORTED BY DISTRICT - ANDAMAN & NICOBAR ISLANDS

# 4 ANDHRA PRADESH

4.1 LATENT DEMAND BY YEAR - ANDHRA PRADESH4.2 CITIES SORTED BY RANK - ANDHRA PRADESH4.3 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 - ASSAM6.2 CITIES SORTED BY RANK - ASSAM6.3 CITIES SORTED BY DISTRICT - ASSAM

# 7 BIHAR

7.1 LATENT DEMAND BY YEAR - BIHAR7.2 CITIES SORTED BY RANK - BIHAR7.3 CITIES SORTED BY DISTRICT - BIHAR

#### 8 CHANDIGARH

8.1 LATENT DEMAND BY YEAR - CHANDIGARH8.2 CITIES SORTED BY RANK - CHANDIGARH8.3 CITIES SORTED BY DISTRICT - CHANDIGARH

#### 9 CHHATTISGARH

9.1 LATENT DEMAND BY YEAR - CHHATTISGARH9.2 CITIES SORTED BY RANK - CHHATTISGARH9.3 CITIES SORTED BY DISTRICT - CHHATTISGARH

#### 10 DADRA & NAGAR HAVELI

10.1 LATENT DEMAND BY YEAR - DADRA & NAGAR HAVELI10.2 CITIES SORTED BY RANK - DADRA & NAGAR HAVELI10.3 CITIES SORTED BY DISTRICT - DADRA & NAGAR HAVELI

#### 11 DAMAN & DIU

11.1 LATENT DEMAND BY YEAR - DAMAN & DIU11.2 CITIES SORTED BY RANK - DAMAN & DIU11.3 CITIES SORTED BY DISTRICT - DAMAN & DIU



# 12 DELHI

12.1 LATENT DEMAND BY YEAR - DELHI12.2 CITIES SORTED BY RANK - DELHI12.3 CITIES SORTED BY DISTRICT - DELHI

# 13 GOA

13.1 LATENT DEMAND BY YEAR - GOA13.2 CITIES SORTED BY RANK - GOA13.3 CITIES SORTED BY DISTRICT - GOA

#### **14 GUJARAT**

14.1 LATENT DEMAND BY YEAR - GUJARAT14.2 CITIES SORTED BY RANK - GUJARAT14.3 CITIES SORTED BY DISTRICT - GUJARAT

#### **15 HARYANA**

15.1 LATENT DEMAND BY YEAR - HARYANA15.2 CITIES SORTED BY RANK - HARYANA15.3 CITIES SORTED BY DISTRICT - HARYANA

#### **16 HIMACHAL PRADESH**

16.1 LATENT DEMAND BY YEAR - HIMACHAL PRADESH16.2 CITIES SORTED BY RANK - HIMACHAL PRADESH16.3 CITIES SORTED BY DISTRICT - HIMACHAL PRADESH

#### 17 JAMMU & KASHMIR

17.1 LATENT DEMAND BY YEAR - JAMMU & KASHMIR17.2 CITIES SORTED BY RANK - JAMMU & KASHMIR17.3 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 - KARNATAKA19.2 CITIES SORTED BY RANK - KARNATAKA19.3 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 - LAKSHADWEEP21.2 CITIES SORTED BY RANK - LAKSHADWEEP21.3 CITIES SORTED BY DISTRICT - LAKSHADWEEP

#### 22 MADHYA PRADESH

22.1 LATENT DEMAND BY YEAR - MADHYA PRADESH22.2 CITIES SORTED BY RANK - MADHYA PRADESH22.3 CITIES SORTED BY DISTRICT - MADHYA PRADESH

#### 23 MAHARASHTRA

23.1 LATENT DEMAND BY YEAR - MAHARASHTRA23.2 CITIES SORTED BY RANK - MAHARASHTRA23.3 CITIES SORTED BY DISTRICT - MAHARASHTRA

#### 24 MANIPUR

24.1 LATENT DEMAND BY YEAR - MANIPUR24.2 CITIES SORTED BY RANK - MANIPUR24.3 CITIES SORTED BY DISTRICT - MANIPUR



#### **25 MEGHALAYA**

25.1 LATENT DEMAND BY YEAR - MEGHALAYA25.2 CITIES SORTED BY RANK - MEGHALAYA25.3 CITIES SORTED BY DISTRICT - MEGHALAYA

#### 26 MIZORAM

26.1 LATENT DEMAND BY YEAR - MIZORAM26.2 CITIES SORTED BY RANK - MIZORAM26.3 CITIES SORTED BY DISTRICT - MIZORAM

#### **27 NAGALAND**

27.1 LATENT DEMAND BY YEAR - NAGALAND27.2 CITIES SORTED BY RANK - NAGALAND27.3 CITIES SORTED BY DISTRICT - NAGALAND

#### 28 ORISSA

28.1 LATENT DEMAND BY YEAR - ORISSA28.2 CITIES SORTED BY RANK - ORISSA28.3 CITIES SORTED BY DISTRICT - ORISSA

#### **29 PONDICHERRY**

29.1 LATENT DEMAND BY YEAR - PONDICHERRY29.2 CITIES SORTED BY RANK - PONDICHERRY29.3 CITIES SORTED BY DISTRICT - PONDICHERRY

#### **30 PUNJAB**

30.1 LATENT DEMAND BY YEAR - PUNJAB30.2 CITIES SORTED BY RANK - PUNJAB30.3 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 - SIKKIM32.2 CITIES SORTED BY RANK - SIKKIM32.3 CITIES SORTED BY DISTRICT - SIKKIM

# **33 TAMIL NADU**

33.1 LATENT DEMAND BY YEAR - TAMIL NADU33.2 CITIES SORTED BY RANK - TAMIL NADU33.3 CITIES SORTED BY DISTRICT - TAMIL NADU

# **34 TRIPURA**

34.1 LATENT DEMAND BY YEAR - TRIPURA34.2 CITIES SORTED BY RANK - TRIPURA34.3 CITIES SORTED BY DISTRICT - TRIPURA

#### **35 UTTAR PRADESH**

35.1 LATENT DEMAND BY YEAR - UTTAR PRADESH35.2 CITIES SORTED BY RANK - UTTAR PRADESH35.3 CITIES SORTED BY DISTRICT - UTTAR PRADESH

#### **36 UTTARAKHAND**

36.1 LATENT DEMAND BY YEAR - UTTARAKHAND36.2 CITIES SORTED BY RANK - UTTARAKHAND36.3 CITIES SORTED BY DISTRICT - UTTARAKHAND

#### **37 WEST BENGAL**

37.1 LATENT DEMAND BY YEAR - WEST BENGAL37.2 CITIES SORTED BY RANK - WEST BENGAL37.3 CITIES SORTED BY DISTRICT - WEST BENGAL



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