

India Banking Industry By Total Number of Banks in India (Bank Type), By Total Deposits in India (Deposit Type, Bank Type, Region), By Total Credit/Lending in India (End Use Sector, Bank Type, Region), By Total Assets (Type of Banks), By Total Foreign Currency Reserves in India (Type of Reserve), By Total Number of ATMs in India (Bank Type), By Total Interest Income and Other Income (Type of Banks), Opportunities, 2015-2022

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Abstracts

The forecast period holds promising growth prospects for India's banking sector, driven by several factors including the country's burgeoning population, the seamless experience offered by digital banking, heightened awareness of structured loans, and subsidized interest rates.

Banking Landscape and Regulatory Framework

The Reserve Bank of India (RBI) plays a pivotal role in overseeing India's banking ecosystem, which encompasses both cooperative and commercial banks. Commercial banks are further categorized into Scheduled Commercial Banks (SCBs) and Non-Scheduled Commercial Banks. Cooperative banks encompass urban and rural entities. SCBs encompass private, public, foreign banks, as well as Regional Rural Banks (RRBs).

Key Role of Public Sector Banks (PSBs)

India's Public Sector Banks (PSBs) constitute a significant segment of government-owned financial institutions. These banks, majority-owned by the Government of India's Ministry of Finance or state finance ministries, wield considerable influence in lending and deposit activities. While PSBs have traditionally dominated, the rise of private sector and foreign banks has brought increased competition to the market.

Distribution of Deposits and Bank Assets

Public sector banks (PSBs) retain around 70% of total deposits, with private sector banks accounting for the bulk of the remaining share. The Indian banking landscape includes a diverse array of institutions, such as public sector banks, private sector banks, foreign banks, regional rural banks, urban cooperative banks, and rural cooperative banks.

Rising Assets and Regulatory Initiatives

Banking assets across all sectors have demonstrated growth in the period from 2020 to 2022. By March 2022, the combined assets of the entire banking industry, inclusive of public and private sector banks, foreign banks, small finance banks, and payment banks, reached USD 29.08 billion. Notably, public and private sector banking assets stood at USD 17.05 billion and USD 9.89 billion, respectively, in 2022. The establishment of the Public Credit Registry (PCR) by the RBI, a comprehensive credit database accessible to all stakeholders, is a significant regulatory initiative expected to strengthen the industry. Additionally, the passage of the Insolvency and Bankruptcy Code (Amendment) Ordinance, 2017 Bill is set to further fortify the banking sector.

Financial Inclusion and Technological Advancements

The 'Pradhan Mantri Jan Dhan Yojana (PMJDY),' a major government initiative for financial inclusion, has led to the opening of 45.60 crore bank accounts by June 1, 2022. The cumulative deposits in Jan Dhan bank accounts totaled Rs. 1.68 trillion (USD 21.56 billion). With rising income levels, the demand for banking services in rural areas is poised to increase, fueling sectoral expansion. India is also a global leader in Android-based mobile lending apps, boasting 82% of such apps worldwide, with 887 active lending apps currently in operation.

Mergers and Acquisitions Shaping Industry Dynamics

Mergers and acquisitions have reshaped the Indian banking landscape in recent years, as private and public sector banks have undergone transformative phases to address industry competition. Such activities enhance the capital base of the anchor bank, augmenting its access to funds and enabling more stringent lending criteria. Efficiency and operational scaling are additional advantages, as technological and financial gaps are filled through such integration, minimizing costs and optimizing branch operations.

Prominent Industry Examples

Notable instances include HDFC Bank's merger with HDFC Limited in April 2022 and Kotak Mahindra Bank's acquisition of a 9.98% stake in KFin Technologies for digital banking in November 2021. Government initiatives also play a role, as exemplified by the consolidation of India's 10 public sector undertaking (PSU) banks into anchor banks, such as the merger of Oriental Bank of Commerce and United Bank of India with Punjab National Bank (PNB) and the amalgamation of Indian Bank with Allahabad Bank.

Expanding Outreach for Industry Growth

A key priority for India's government is expanding banking access while embracing digitalization. The Pradhan Mantri Jan Dhan Yojana program, a cornerstone initiative, has facilitated financial services accessibility for disadvantaged groups. By allowing people without savings accounts to open accounts without minimum balance constraints, the program has contributed to financial inclusion. The push for rural banking expansion continues to be championed by the government and the RBI.

Industry Segmentation

The India Banking industry is segmented based on the Total Number of Banks in India, by Total Deposits in India, by Total Credit/Lending in India, by Total Assets, by Total Foreign Currency Reserves in India, and by Total Number of ATMs in India into Bank Type. The market analysis also studies the Total interest income and other income segmentation to devise the Type of Banks.

Company Profiles

State Bank of India, HDFC Bank Limited, ICICI Bank Limited, Canara Bank, Punjab National Bank, Union Bank of India, Bank of Baroda, Axis Bank Limited, Kotak Mahindra Bank Limited, Bank of India, are among the major market players in India that lead the market growth of the India Banking Market.

Report Scope:

In this report, India Banking industry has been segmented into following categories, in addition to the industry trends which have also been detailed below:

India Banking industry, By Total Number of Banks in India, (Volume), 2015-2022:

By Bank Type

Total Number of Private Banks

Total Number of Public Banks

Total Number of Foreign Banks

Total Number of Regional Rural Banks

Total Number of Small Finance Banks

India Banking industry, By Total Deposits in India, (Value), 2015-2022:

By Deposit Type

Total Saving Deposits

Total Current Deposits

Total Term Deposits

By Bank Type

Total Deposits with Public Banks

Total Deposits with Private Banks

Total Deposits with Foreign Banks

Total Deposits with Regional Rural Banks

Total Deposits with Small Finance Banks

By Region

Total Deposits in Central Region

Total Deposits in Eastern Region

Total Deposits in North Eastern Region

Total Deposits in Northern Region

Total Deposits in Southern Region

Total Deposits in Western Region

By End Use Sector

Total Credit/Lending with Industry Sector

Total Credit/Lending with Services Sector

Total Credit/Lending with Agriculture Sector

Total Credit/Lending with Retail Sector

By Bank Type

Total Credit/Lending with Public Banks

Total Credit/Lending with Private Banks

By Region

Total Credit/Lending in Central Region

Total Credit/Lending in Eastern Region

Total Credit/Lending in North Eastern Region

Total Credit/Lending in Northern Region

Total Credit/Lending in Southern Region

Total Credit/Lending in Western Region

India Banking industry, By Total Assets, (Value), 2015-2022:

By Type of Banks

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Total Assets with Private Sector Banks

Total Assets with Foreign Banks

Total Assets with Small Finance Banks

Total Assets with Payments Banks

India Banking industry, By Total Foreign Currency Reserves in India, (Value), 2015-2022

By Type of Reserve

Total Reserve with Foreign Currency Assets

Total Reserve with Gold

Total Reserve with Special Drawing Rights

Total Reserve with Reserve Tranche Position in the International Monetary Fund (IMF)

India Banking industry, By Total Number of ATMs in India, (Volume), 2015-2022

By Bank Type

Total Number of Private Bank ATMs

Total Number of Public Bank ATMs

Total Number of Foreign Bank ATMs

India Banking industry, By Total Interest Income and Other Income, (Value),
2015-2022

By Type of Banks

Total interest income and other income with Public Sector Banks

Total interest income and other income with Private Sector Banks

Total interest income and other income with Foreign Banks

Total interest income and other income with Small Finance
Banks

Total interest income and other income with Payments Banks

Competitive Landscape

Company Profiles: Detailed analysis of the major companies present in India Banking industry.

Available Customizations:

With the given market data, TechSci Research offers customizations according to a company's specific needs. The following customization options are available for the report:

Company Information

Detailed analysis and profiling of additional market players (up to five).

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