

# Synopsis

## Industry Insight: Indian Retail Banking (2006 edition)

Retail banking in India has fast emerged as one of the major drivers of the overall banking industry and has witnessed enormous growth in the recent past. The Retail Banking Report encompasses extensive study & analysis of this rapidly growing sector. It primarily covers analysis of the present status, current trends, major issues & challenges in the growth of the retail banking sector. This report helps in Banks, financial institutions, MNC Banks, academicians, consultants and researchers to have a better understanding of the booming opportunities in retail banking in India.

## Major Findings

Retail lending across the globe has been a showcase of innovation in the commercial banking sector. Countries like China and India have emerged as potential markets with huge investment opportunities. The higher growth of retail lending in emerging economies is attributable to fast growth of personal wealth, favourable demographic profile, rapid development in information technology, the conducive macro-economic environment, financial market reforms, and several micro-level supply side factors. .

The retail banking strategies of banks are undergoing major transformation, as banks adopt a mix of strategies like organic growth, acquisitions and alliances. This has resulted in a paradigm shift in the marketing strategies of the banks. Public Sector Banks players are adopting aggressive strategies, leveraging their branch network and their customer base to earn a larger share of the retail pie. Banks are also going in for innovative strategies like cross selling and packaged selling of retail products. At the same time, new foreign players are also entering this high growth sector.

## Points Discussed

- Global retail banking vis-à-vis Indian scenario
- Indian retail banking overview
- What are the regulatory factors involved in Indian banking industry
- How interest rate risks, money laundering, and outsourcing are affecting the performance of banking sector?
- What would be the impact of Basel-II norms in Indian banking industry?
- How the banking industry would combat the competition from upcoming sectors like mutual funds?
- What are the various issues and challenges before this industry?

## **Products Analysed**

Key products analyzed in this report include: Indian retail credit scenario, Housing finance, Auto finance, Consumer Durable loan, educational Loan, Other personal loans, Credit Cards & Bancassurance.

## **Players Profiled**

This section provides an overview, and profile of twenty one major players namely, Andhra Bank, Bank of Baroda, Bank of India, Canara Bank, Central Bank of India. Citibank, Deutsche Bank, HDFC Bank, HSBC, IDBI, Indian bank, Indian Overseas Bank, ICICI Bank, ING Vysya Bank, Jammu & Kashmir bank, Punjab National Bank, Saraswat Co-Operative Bank Ltd, State Bank of India, Syndicate Bank, Union Bank of India & UTI Bank.

## **Research Methodology Used**

The data used, extensively draws from the in-house and proprietary sources available at Cygnus as our research team regularly tracks the sector. The other sources include **Bank for International Settlements (BIS)**, Reserve Bank of India, Banking related Journals, and Research papers, Industry portals, Government Agencies, and Trade associations, monitoring of Industry News and developments etc. The data has been cross-checked by the research team and validated to provide the latest and unambiguous information.

The detailed TOC give the scope of coverage .

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- 11. Indian Bank
- 12. Indian Overseas Bank
- 13. ICICI Bank
- 14. ING Vysya Bank
- 15. Jammu & Kashmir Bank Ltd.
- 16. Punjab National Bank
- 17. Saraswat Co-Operative Bank Ltd.
- 18. State Bank of India
- 19. Syndicate Bank
- 20. Union Bank of India
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