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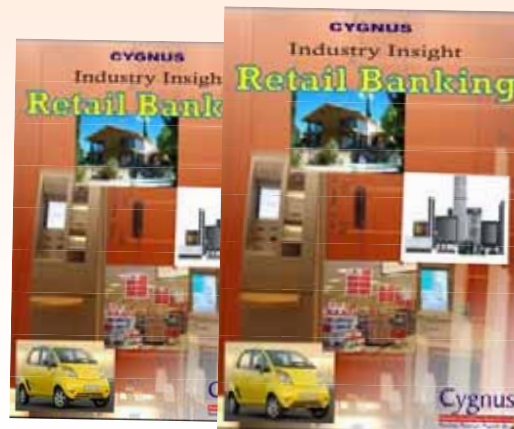
Business Consulting & Research Pvt. Ltd.,

Knowledge Partners for Profitable Growth

INDIAN RETAIL BANKING

2009 edition

- Major findings and key notes



INTRODUCTION

- 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.

MAJOR FINDINGS

- With recession departing away from global economy, opportunities are slowly increasing in the emerging markets.
- Emerging markets, except China, were less depending upon US for growth are the first to come out of recession eclipse.
- Growth opportunities in banking, especially retail segment is set to witness fast growth due to high consumption.
- The higher growth of retail lending in emerging economies is attributable to fast growth of personal wealth, favorable demographic profile, rapid development in information technology, the conducive macro-economic environment, financial market reforms, and several micro-level supply side factors.

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?
- What are the implications of SARFESI Act on recovery of money?
- How the banking industry would combat the competition from upcoming sectors like mutual funds?
- What are the various issues and challenges before this industry?
- What are strategies taken by retail bank companies and their comparison thereof?

PRODUCTS ANALYSED

- Indian retail credit
- Housing finance
- Auto finance
- Consumer durable loan
- Educational loan
- Other personal loans
- Credit cards
- Bancassurance

MAJOR PLAYERS

- Andhra Bank
- Axis Bank
- Bank of baroda
- Bank of India
- Canara Bank
- Central bank of India
- Citi Bank
- Deutsche Bank
- HDFC
- HSBC
- ICICI
- IDBI
- Indian Bank
- ING Vysya
- Indian Overseas Bank
- Jammu and Kashmir Bank
- State Bank of India
- Saraswat Cooperative bank
- Syndicate bank
- United Bank of India
- UCO bank

FOR WHOM

- Banks, Financial institutions
- MNC Banks
- Academicians
- Consultants
- Researchers

RESEARCH METHODOLOGY

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.