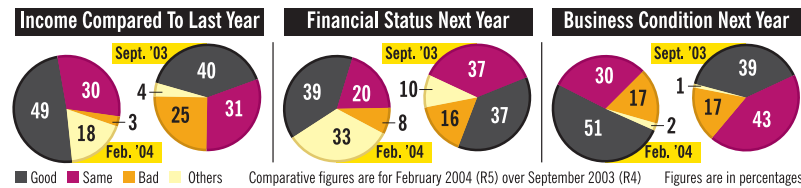


north

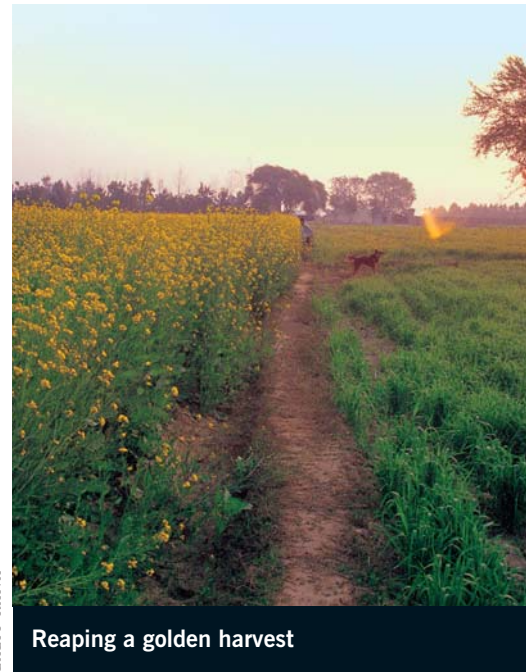
Season of plenty

TRENDS

- 6% INCREASE** in job optimism (R5 14 per cent versus R4 8 per cent)—number of people saying employment will be GOOD next year
- 8% JUMP** in consumers (R5 65 per cent versus R4 57 per cent) who believe it is a GOOD time to BUY a DURABLE
- 8% INCREASE** (R5 88 per cent versus R4 80 per cent) in consumers who will SAVE MORE
- 11% JUMP** (R5 65 per cent versus R4 54 per cent) in people who say that it is a GOOD time to BUY an AUTOMOBILE
- 13% JUMP** in number of people (R5 57 per cent versus R4 44 per cent) who believe that their REAL INCOME, after adjusting for inflation, has gone up



The only thing that can spoil the party for the North, it seems, is a bad monsoon this year. For now, the region's growth engines—agriculture and medium-sized industry—are firing on all cylinders. Real income is hugely up and economic expectations have gone through the roof. "A couple of big initiatives are likely to benefit the industry in the post-election period," adds Atul Sobti, Senior Vice President (Sales & Marketing), Hero Honda. Keep your fingers crossed.



LALIT RANA

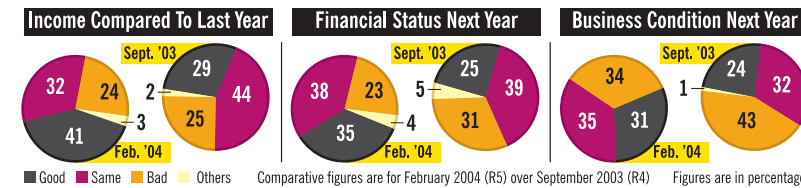
Reaping a golden harvest

east

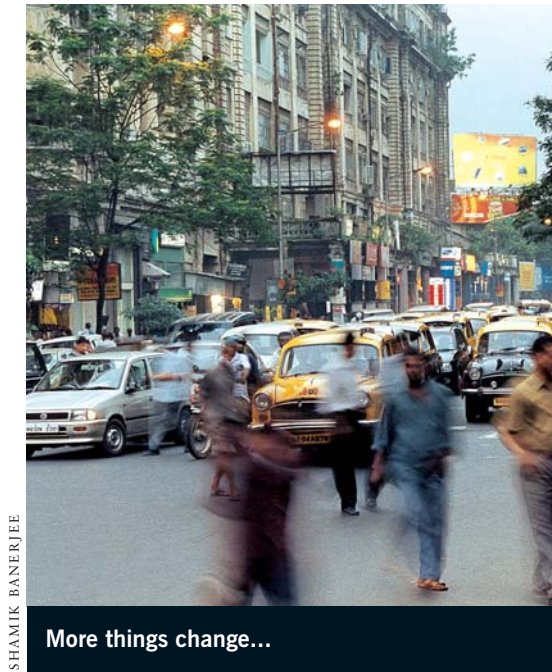
Still a laggard

TRENDS

- 2% DROP** (R5 27 per cent versus R4 29 per cent versus) in consumers who say their REAL INCOME has gone UP
- 2% DROP** (R5 88 per cent versus R4 90 per cent) in people who say they will SAVE MORE
- 6% DROP** (R5 6 per cent versus R4 12 per cent) in consumers who are optimistic on JOB opportunities next year
- 16% JUMP** (R5 71 per cent versus R4 55 per cent) in number of consumers who believe now is a GOOD time to BUY a DURABLE
- (=) STATUS QUO** (R5 41 per cent versus R4 41 per cent) in number of people who believe now is a GOOD time to BUY an AUTOMOBILE



The story of the East is more about the future. Personal income is set to go up. Family-financial status will improve drastically and believe it or not, Kolkatans even feel that business conditions will turn for the better an year from now! "The consumer seems more upbeat now. If only the state government now steps in with the right policies and approach," adds R.S. Agarwal, Chairman of Emami. Well, if only!



SHAMIK BANERJEE

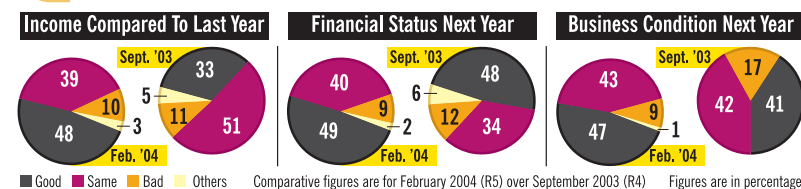
More things change...

Up, up and away

south

TRENDS

- 1% DROP** (R5 12 per cent versus R4 13 per cent) in people who say job market will be GOOD next year
- 3% INCREASE** (R5 42 per cent versus R4 39 per cent) in consumers who say their price adjusted REAL INCOME has gone UP
- 4% DROP** (R5 53 per cent versus R4 57 per cent) in people who want to SAVE MORE
- 5% JUMP** (R5 70 per cent versus R4 65 per cent) in people who say now is a GOOD time to BUY an AUTOMOBILE
- (=) STATUS QUO** (R5 69 per cent versus R4 69 per cent) in consumers who say now is a GOOD time to BUY a DURABLE



The boom in IT and automobiles, the engines of the South's economy, has meant that the region remains the front-runner in consumer sentiment across the country. Intention to buy a house or an automobile is the strongest here. And on an equally happy note, from the marketer's perspective, the propensity to save is down and is the lowest across regions. "Income growth and high computer literacy across the region is adding to the upbeat mood here," says R. Ravi, General Manager (Sales), Electrolux Kelvinator India. But concerns over jobs cloud an otherwise clear horizon.



DEEPAK G. PAWAR

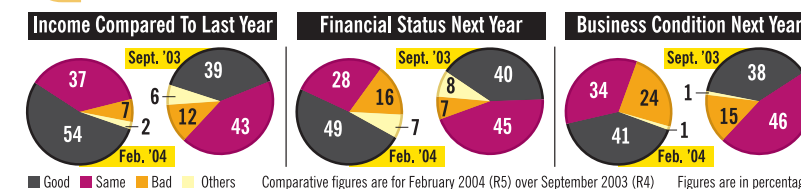
Save! You must be joking!

Spring in the step

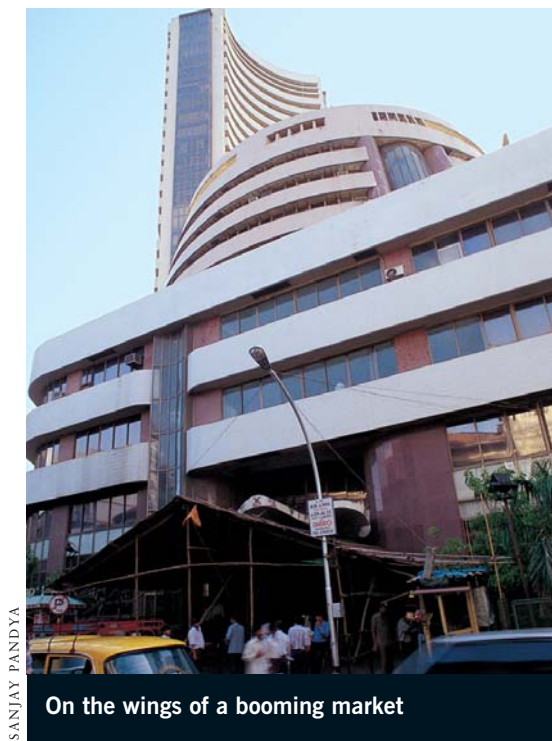
west

TRENDS

- 1% INCREASE** (R5 11 per cent versus R4 10 per cent) in number of consumers who are OPTIMISTIC about JOBS next year
- 6% INCREASE** (R5 60 per cent versus R4 54 per cent) in people who believe now is a GOOD time to BUY an AUTOMOBILE
- 9% JUMP** (R5 63 per cent versus R4 54 per cent) in the number of consumers who believe now is a GOOD time to BUY a DURABLE
- 14% INCREASE** (R5 89 per cent versus R4 75 per cent) in consumers who intend to SAVE MORE
- 18% JUMP** (R5 57 per cent versus R4 39 per cent versus) in people who say their price adjusted REAL INCOME has gone up



While southern Maharashtra may be still reeling from the near-drought it experienced last year, it is boom time for the rest of the Western region. There is a spring in the consumer's step and walk-ins at restaurants, coffee bars, and multiplexes are up. "We are seeing newer kinds of customers, entire families, even people from socio-economic class B," says Sudipta Sen Gupta, Head (Marketing), Café Coffee Day. Lower interest rates are driving growth in sales of consumer durables and automobiles. ICICI Bank has seen its retail disbursal grow by a phenomenal 65 per cent in the current fiscal.



SANJAY PANDYA

On the wings of a booming market