

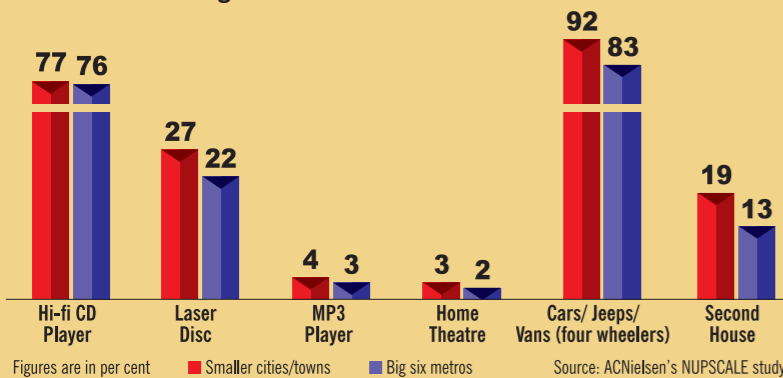
# THE STORY IN NUMBERS

How small towns compare to big cities.

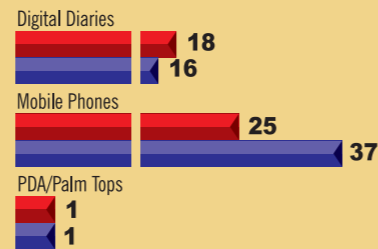
COMPILED BY SHAILESH DOBHAL

The Small Town Consumer Isn't Very Different From His/Her Metro Counterpart

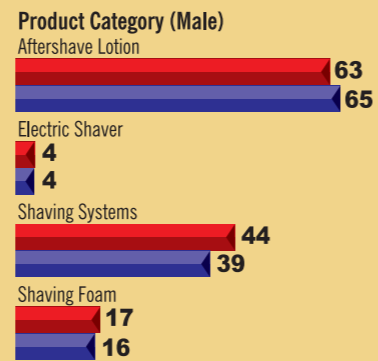
## Penetration Amongst Affluent Urban Households



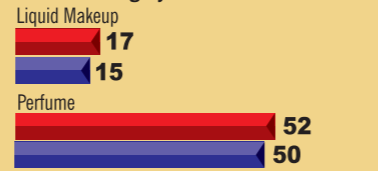
## Penetration Amongst Affluent Urban Individuals



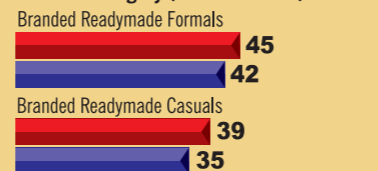
## Penetration Amongst Affluent Urban Households



## Product Category (Female)



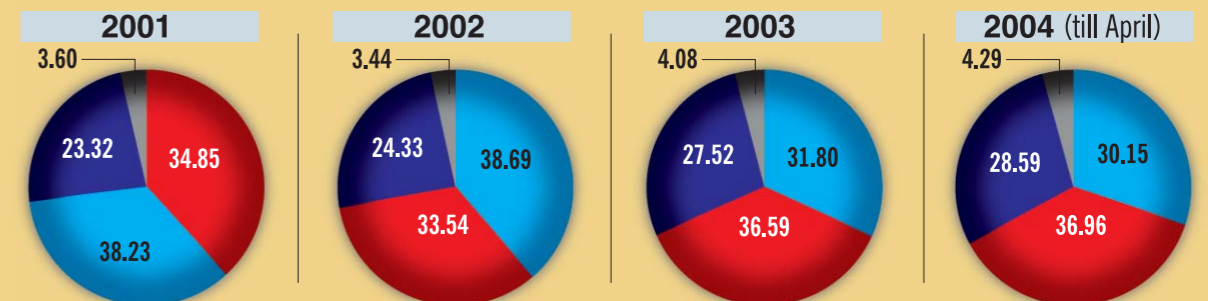
## Product Category (Male + Female)



Source: ACNielsen's NUPSCALE study

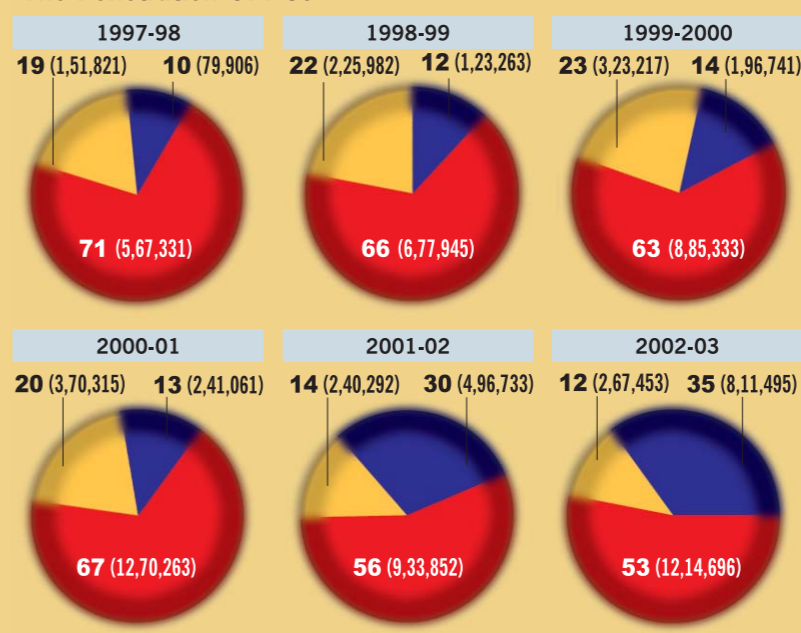
## The Share Of Small Towns In Happening Markets Like Telecommunications, Computing And Credit Cards Is Increasing

### Mobile Connections\*



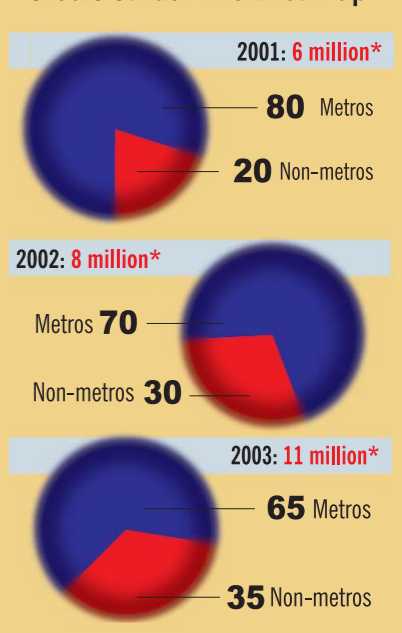
Figures are in per cent. \*Only GSM. A Circle comprises of Maharashtra, Gujarat, Andhra Pradesh, Karnataka, and Tamil Nadu. B Circle comprises of Kerala, Punjab, Haryana, western Uttar Pradesh, eastern Uttar Pradesh, Rajasthan, Madhya Pradesh, West Bengal and Andaman & Nicobar Islands. C Circle comprises of Himachal Pradesh, Bihar, Orissa, Assam, North-East, and Jammu & Kashmir. Source: COAI

### The Penetration Of PCs



Figures are percentage of the total market. Figures in brackets are absolute number of desktops installed. Source: MAIT

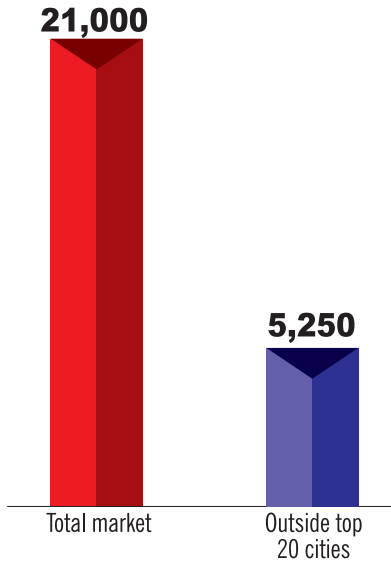
### Credit Cards: The Break-up



Figures are in per cent. \*Total no. of cards (cumulative). Source: Credit Card Management Consultancy

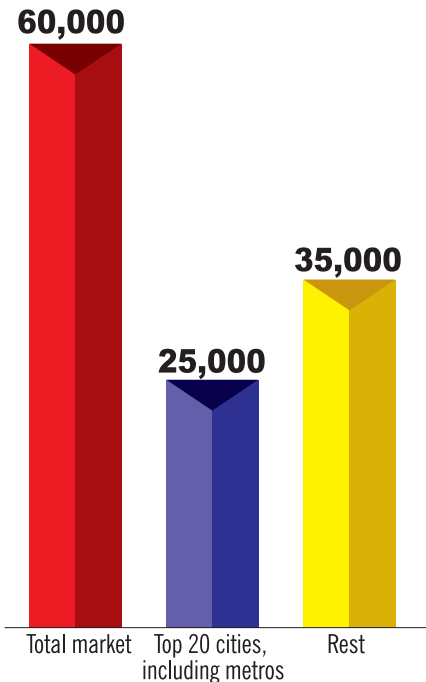
**In Absolute Terms, The Market In Small Towns For Cars And Home Loans Cannot Be Ignored**

**Car Loans**



Figures in Rs crore

**Home Loans**



Figures in Rs crore

**While The Consumer Durables And Fast Moving Consumer Goods Markets In Small Towns Is Large, These May Be Losing Out To The Happening Categories**

**Consumer Durables**

	VOLUME CONTRIBUTION			VALUE CONTRIBUTION		
	2002	2003	2004*	2002	2003	2004*
Colour television	12	11	11	12	12	11
Refrigerator (Frost-free)	9	10	10	9	10	11
Refrigerator (Regular)	10	10	10	10	10	11
Washing machine (Fully-automatic)	9	11	12	9	12	13
Washing machine (Semi-automatic)	11	12	12	12	12	12
Washing machine (Regular)	11	11	12	11	12	12
Audio home system	13	12	12	15	13	14
Microwave oven	10	14	12	11	14	13

Source: ORG-GfK

\* For the period January-April

**Fast Moving Consumer Goods**

	VOLUME CONTRIBUTION			VALUE CONTRIBUTION		
	2002	2003	2004*	2002	2003	2004*
Toilet Soaps	6.5	6.0	5.8	6.0	5.7	5.5
Washing PWD/LQD	6.9	6.5	6.3	5.5	5.4	5.2
Tooth Powder	7.9	7.7	7.5	7.9	7.4	7.2
Shampoo	8.4	7.9	7.7	7.4	6.9	6.7
Skin Creams	9.8	9.4	9.3	10.1	9.6	9.5
Beverages	9.8	9.9	10.3	9.8	9.9	10.4
Packaged Tea	6.5	6.3	6.5	5.9	5.6	5.9
Chocolates	11.9	11.5	11.1	11.8	11.5	11.1
Refined Oil (Packed)	9.6	9.8	8.7	9.9	10.0	8.7
Biscuits	6.9	6.6	6.4	6.4	6.1	6.0

Figures are contribution in volume and value terms of cities with population of 5-10 lakh as a percentage of All-India sales of products

\* For the period January-April