

# *Annexure*

## Annex A: TOP 20 Countries of internet users

World Internet User Statistics Report has placed India on top of the world. While Indian internet users 'represent only 8.4% of their population.

<b>TOP 20 COUNTRIES WITH HIGHEST NUMBER OF INTERNET USERS</b>						
#	Country or Region	Population, 2011 Est	Internet Users Year 2000	Internet Users Latest Data	Penetration (% Population)	World % Users
1	<u>China</u>	1,336,718,015	22,500,000	485,000,000	36.3 %	23.0 %
2	<u>United States</u>	313,232,044	95,354,000	245,000,000	78.2 %	11.6 %
3	<u>India</u>	1,189,172,906	5,000,000	100,000,000	8.4 %	4.7 %
4	<u>Japan</u>	126,475,664	47,080,000	99,182,000	78.4 %	4.7 %
5	<u>Brazil</u>	203,429,773	5,000,000	75,982,000	37.4 %	3.6 %
6	<u>Germany</u>	81,471,834	24,000,000	65,125,000	79.9 %	3.1 %
7	<u>Russia</u>	138,739,892	3,100,000	59,700,000	43.0 %	2.8 %
8	<u>United Kingdom</u>	62,698,362	15,400,000	51,442,100	82.0 %	2.4 %
9	<u>France</u>	65,102,719	8,500,000	45,262,000	69.5 %	2.1 %
10	<u>Nigeria</u>	155,215,573	200,000	43,982,200	28.3 %	2.1 %
11	<u>Indonesia</u>	245,613,043	2,000,000	39,600,000	16.1 %	1.9 %
12	<u>Korea</u>	48,754,657	19,040,000	39,440,000	80.9 %	1.9 %
13	<u>Iran</u>	77,891,220	250,000	36,500,000	46.9 %	1.7 %
14	<u>Turkey</u>	78,785,548	2,000,000	35,000,000	44.4 %	1.7 %
15	<u>Mexico</u>	113,724,226	2,712,400	34,900,000	30.7 %	1.7 %
16	<u>Italy</u>	61,016,804	13,200,000	30,026,400	49.2 %	1.4 %
17	<u>Philippines</u>	101,833,938	2,000,000	29,700,000	29.2 %	1.4 %
18	<u>Spain</u>	46,754,784	5,387,800	29,093,984	62.2 %	1.4 %
19	<u>Vietnam</u>	90,549,390	200,000	29,268,606	32.3 %	1.4 %
20	<u>Argentina</u>	41,769,726	2,500,000	27,568,000	66.0 %	1.3 %
<b>TOP 20 Countries</b>		<b>4,578,950,118</b>	<b>275,424,200</b>	<b>1,601,772,290</b>	<b>35.0 %</b>	<b>75.9 %</b>
<b>Rest of the World</b>		<b>2,351,105,036</b>	<b>85,561,292</b>	<b>508,993,520</b>	<b>21.6 %</b>	<b>24.1 %</b>
<b>Total World - Users</b>		<b>6,930,055,154</b>	<b>360,985,492</b>	<b>2,110,765,810</b>	<b>30.5 %</b>	<b>100.0 %</b>

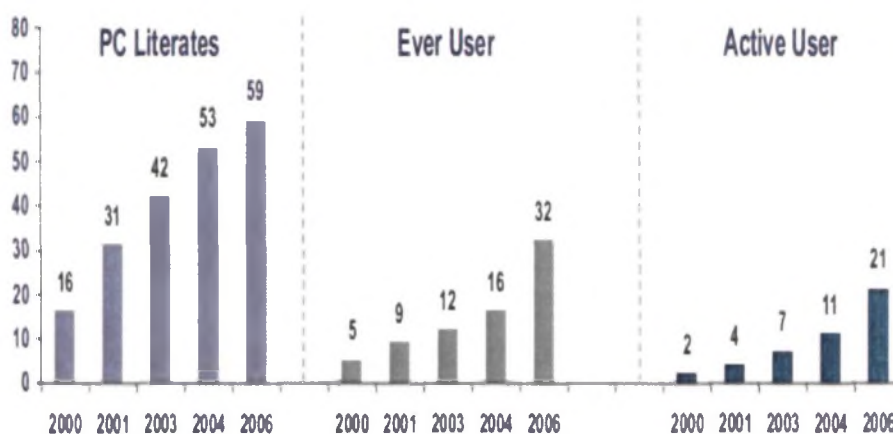
NOTES: (1) World Internet User Statistics were updated for June 30, 2011. (2) Additional data for individual countries and regions may

## Annex B: India Internet penetration and online banking usage

- ❖ There is an extremely close correlation between overall internet usage, Pc literacy and online banking.

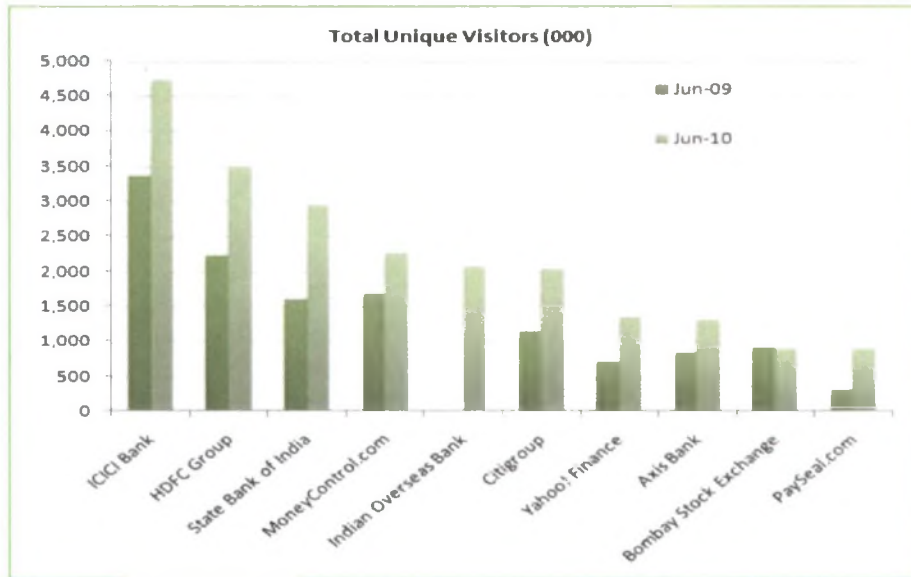
### India Internet Usage and Population Statistics:

YEAR	Users	Population	% Pen.	Usage Source
1998	1,400,000	1,094,870,677	0.1 %	ITU
1999	2,800,000	1,094,870,677	0.3 %	ITU
2000	5,500,000	1,094,870,677	0.5 %	ITU
2001	7,000,000	1,094,870,677	0.7 %	ITU
2002	16,500,000	1,094,870,677	1.6 %	ITU
2003	22,500,000	1,094,870,677	2.1 %	ITU
2004	39,200,000	1,094,870,677	3.6 %	C.I. Almanac
2005	50,600,000	1,112,225,812	4.5 %	C.I. Almanac
2006	40,000,000	1,112,225,812	3.6 %	IAMA
2007	42,000,000	1,129,667,528	3.7 %	IWS
2009	81,000,000	1,156,897,766	7.0 %	ITU
2010	100,000,000	1,173,108,018	8.5 %	IWS



Source: All India figures. Fig. in millions

- ❖ As internet penetration increases worldwide, customers will migrate out of bank branches and onto electronic channels.



List of top ten visited sites are ICICI, HDFC, SBI, Indian Overseas, Citigroup and Axis Bank. MoneyControl, Yahoo! Finance and Bombay Stock Exchange.



Although Variety of banking services available on line branches still preferable delivery channel for banking services. Regardless the long queue and time consuming.