Conclusion:

Conclusively, it can be said that almost all Indian commercial banks are in the process of becoming Universal banks in near future. This is because when they are compared in terms of services offered by ICICI Bank, most of them have already been providing identical services and in the days to come they are expected to add a few more services to their list. Moreover, as all the sample banks are rated 3 on the CAMEL Scale, risk exposure is comparatively less. If proper and constant monitoring is done by the Reserve Bank of India and at the same time, if the banks are proactive with appropriate risk management system, all the banks can become financially stronger. Lastly, it has also been seen that the both the bank managers as well as the customers of the banks have a supportive attitude towards transformation of banks into Universal banks but what is lacking is poor awareness of the available services among bank customers.