CHAPTER – 4
PROFILE OF SAMPLED BANKS
CHAPTER – 4
PROFILE OF SAMPLED BANKS

4.1 Public Sector Banks in India
[1] State Bank of India
[3] Bank of Baroda
[4] Bank of India
[5] Union Bank of India

4.2 Private Sector Banks in India
[1] ICICI Bank
[2] HDFC Bank
[5] Indusind Bank

References:
4.1 PUBLIC SECTOR BANKS IN INDIA

Profiles of 5 Public Sector Banks are as under:

[1] STATE BANK OF INDIA

SBI is an Indian Multinational Banking and Financial Service company. It is a Government owned bank with its headquarters in Mumbai. SBI is one of the big four banks of India along with ICICI Bank, Punjab National Bank and HDFC Bank

The Roots or Origin of the State Bank of India goes back to the first decade of the 19th Century with the establishment of the Bank of Calcutta on 2nd June 1806, which later re-named as the Bank of Bengal on 2nd January 1809. It was the first joint-stock bank of British India sponsored by the Government of Bengal. The Bank of Bombay (Incorporated on 15th April, 1840) and the Bank of Madras (Incorporated on 1st July 1843) followed the Bank of Bengal. These three presidency banks were result of Royal charters and incorporated as joint stock companies. The presidency banks were amalgamated on 27th January, 1921 and the re-organized banking entity took as its name Imperial Bank of India.

On 1st July, 1955 the Imperial Bank of India became the State Bank of India. In 1959, the Government passed the State Bank of India (Subsidiary Banks) Act, which made seven State Banks Associates of SBI. Thereafter, a process of consolidation began.

On 7th October 2013 Arundhati Bhattacharya became the first women appointed as chairperson of the bank. As of 28th June, 2013 the bank had 180 overseas offices spread over 34 Countries.

Earlier, SBI had seven associated banks, all of which had belonged to princely states, until the government nationalized them between October 1959 and May 1960. On 13th August, 2008 State Bank of Saurashtra merged with SBI. Then on 19th June 2009 the SBI board approved the absorption of State Bank of Indore and process of merging was completed by April 2010. At present SBI
has five associated banks, all use the “State Bank of” name followed by the regional headquarters’ name:

- State Bank of Bikaner and Jaipur
- State Bank of Hyderabad
- State Bank of Mysore
- State Bank of Patiala
- State Bank of Travancore

**SBI Companies (Non-banking Subsidiaries)**

Apart from its five associate banks, SBI also has the following non-banking subsidiaries:

- SBI Capital Market Ltd.
- SBI Fund Management Pvt. Ltd.
- SBI Factors & Commercial Services Pvt. Ltd.
- SBI Cards & Payments Service Pvt. Ltd.
- SBI DFHI Ltd.
- SBI Life Insurance Company Ltd.
- SBI General Insurance

**Awards:**

- SBI was ranked 298th in the fortune Global 500 rankings of the world’s biggest corporations for the year 2012 ¹
- SBI received “Best Public Sector Bank” award in the D &B India’s study on India’s top banks 2013. ²
SBI was ranked as the top bank in India based on tier 1 capital by the Banker Magazine in a 2014 ranking

Key Indicators:

Key Indicators of State Bank of India for 2007-08 to 2011-12 have been shown in the following Table No. 4.1

<table>
<thead>
<tr>
<th>Items</th>
<th>2007-08</th>
<th>2008-09</th>
<th>2009-10</th>
<th>2010-11</th>
<th>2011-12</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deposits (Rs.)</td>
<td>5374039</td>
<td>7420731</td>
<td>8041162</td>
<td>9339328</td>
<td>10436474</td>
</tr>
<tr>
<td>Advances (Rs.)</td>
<td>4167682</td>
<td>5425032</td>
<td>6319142</td>
<td>7567194</td>
<td>8675789</td>
</tr>
<tr>
<td>Net NPA (%)</td>
<td>1.78</td>
<td>1.79</td>
<td>1.72</td>
<td>1.63</td>
<td>1.82</td>
</tr>
<tr>
<td>No. of Branches</td>
<td>10683</td>
<td>12034</td>
<td>13094</td>
<td>14046</td>
<td>14316</td>
</tr>
<tr>
<td>No. of Employees</td>
<td>179205</td>
<td>205896</td>
<td>200299</td>
<td>222933</td>
<td>215481</td>
</tr>
</tbody>
</table>

(Source: A Profile of Bank: 2011-12, RBI Report)

Above Table No. 4.1 shows five key indicators of State Bank of India. The Deposits of SBI continuously increased during the study period. It was Rs. 5374039 million during the year 2007-08 and finally went up to Rs. 10436474 million in the year 2011-12.

The advances of SBI also continuously increased during the study period. It was Rs. 4167682 million in 2007-08 and went up to Rs. 8675789 million in 2011-12.

The net NPA Ration shows a mix trend during the study period. It was 1.78 percent in 2007-08, increased marginally to 1.79 per cent in 2008-09 then decreased to 1.72 percent in 2009-10 and finally went up to 1.82 percent in 2011-12.

The number of Branches continuously increased during the study period. It was 10683 in 2007-08 and finally went up to 14316 in 2011-12. SBI have a big branch network and spread across India.
Number of employees shows a mix trend during the study period. No. of Employees was 179205 in 2007-08 and increased up to 215481 in 2011-12. In between years No. of employees either increased or decreased. But SBI has highest staff strength in entire banking sector

[2] **PUNJAB NATIONAL BANK**

Punjab National Bank is an India financial Service Company based in New Delhi, founded in 1894. PNB is one of the big four banks in India.

PNB was registered on 19th May 1894 and commenced operations on April 12, 1895 from Lahore with an authorized total capital of Rs. 2 Lac and working capital of Rs. 20,000. A pioneer throughout, the Bank distinguished itself by appointing auditors in 1895 long before it was mandatory; introduced the “teller” system in 1944 (another first); establishing profit sharing bonus, provident fund and voluntary outside audit well before they formed keystones of good management.

In 1900, PNB established its first branch outside Lahore in Rawalpindi. Branches in Karachi and Peshawar followed. Lala Lajpatrai joined the Board of Directors soon after. The next major event took place in 1940 when PNB absorbed Bhagwan (or Bhugwan) Dass Bank, which had its head office in Dehradun.

At the partition of India and the commencement of Pakistan Independence, PNB lost its premise in Lahore, but continued to operate in Pakistan. Many a staff member felt victim to the widespread riots in the discharge of their duties. The conditions deteriorated further. The bank was forced to close 92 offices in West Pakistan constituting 33 percent of the total number and having 40 percent of the total deposits. The bank however continued to maintain a few caretaker branches. On 31th March 1947, the bank officials decided to leave Lahore and transfer the registered office of the bank to Delhi and permission for transfer was obtained from the Lahore High Court on 20th June 1947. PNB was then housed in the precincts of sreeniwas in the salubrious civil lines, Delhi.
In 1951, the bank took over the assets and liabilities of Bharat Bank Ltd. and became the second largest bank in the private sector. In 1962, PNB amalgamated the Indo-commercial Bank with it.

Nationalization came in 1969, which unleashed a new chapter in the long history of the bank. PNB expanded its presence rapidly in unbanked areas. With its large presence throughout the country and with a view of strengthening the rural credit delivery system, the bank sponsored regional Rural Banks (RRBs.)

PNB was having a banking subsidiary in the UK, as well as branches in Hong Kong, Dubai and Kabul. It has representative offices in Almaty (Kazakhstan), Dubai, Shangahi (China), Oslo (Norway) and Sydney (Australia).

**Merger/Acquisition:**

The banks growth has been aided by takeover/merger of 7 private sector banks during different periods in its history. The first ever and the only merger of a nationalized bank with PNB were in 1993, when it acquired New Bank of India, which GOI had nationalized in 1980. In 2003, PNB took over Nedungadi Bank, the oldest private sector bank in Kerala. This was the seventh merger in PNB’s history of more than 115 years.

**Subsidiaries:**

PNB has the following non-banking subsidiaries:

- PNB Gilts Ltd.
- PNB Housing Finance Ltd.
- PNB Investment Service Ltd.
- PNB Insurance Broking Pvt. Ltd. (It is non functional & broking license has been surrendered)

**Domestic Joint Ventures:**

- Principal PNB Asset Management Co. Pvt. Ltd.
- Principal Trustee Company Pvt. Ltd.
- Assets Care & Reconstruction Enterprise Ltd.
PNB MetLife India Insurance Company Ltd.

**Awards:**

- PNB was awarded the best ‘Public Sector Bank’ by CNBC TV 18 in 2012.
- PNB was ranked # 717 in the Forbas Global 2000 in May 2013.
- ‘The Banker’ Magazine London has ranked PNB at 170th position amongst world’s Top 1000 Banks in 2013, up from 175th position in 2012.

**Key Indicators:**

Key Indicators of Panjab National Bank for 2007-08 to 2011-12 have been shown in the following Table No. 4.2.

<table>
<thead>
<tr>
<th>Items</th>
<th>2007-08</th>
<th>2008-09</th>
<th>2009-10</th>
<th>2010-11</th>
<th>2011-12</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deposits (Rs.)</td>
<td>1664572</td>
<td>2097605</td>
<td>2493298</td>
<td>3128987</td>
<td>3795885</td>
</tr>
<tr>
<td>Advances(Rs.)</td>
<td>1195016</td>
<td>1547030</td>
<td>1866012</td>
<td>2421067</td>
<td>2937748</td>
</tr>
<tr>
<td>Net NPA (%)</td>
<td>0.64</td>
<td>0.17</td>
<td>0.53</td>
<td>0.85</td>
<td>1.52</td>
</tr>
<tr>
<td>No. of Branches</td>
<td>4319</td>
<td>4472</td>
<td>4978</td>
<td>5231</td>
<td>5739</td>
</tr>
<tr>
<td>No. of Employees</td>
<td>56025</td>
<td>54780</td>
<td>57103</td>
<td>53114</td>
<td>57997</td>
</tr>
</tbody>
</table>

(Source: A Profile of Bank: 2011-12, RBI Report)

Above Table No. 4.2 shows five key indicators of Punjab National Bank. The Deposits of PNB Continuously increased during the study period. It was Rs. 1664572 million during the year 2007-08 and finally went up to Rs. 3795885 million in the year 2011-12.

The Advances of PNB also continuously increased during the study period. It was Rs. 1195016 million in 2007-08 and finally went up to Rs. 2937748 million in 2011-12.
The Net NPA Ratio of PNB shows a mix trend during the study period. It was 0.64 percent in 2007-08 & then afterwards it was reduce to 0.17 percent in 2008-09 and from there on increased continuously & went up to 1.52 percent in 2011-12.

The number of Branches continuously increased during the study period. It was 4319 in 2007-08 and went up to 5739 in 2011-12.

Number of employees shows a mix trend during the study period. No. of employees were 56025 in the year 2007-08, then afterwards reduced to 54780 in 2008-09 and finally number were 57997 in 2011-12.

[3] **BANK OF BARODA**

Bank of Baroda is an Indian state owned banking and financial services company head quartered in Vadodara.

The Bank of Baroda was founded by the Maharaja of Baroda, H.H. Sir Sayajirav Gaekwad on 20th July, 1908 in the princely State of Baroda with a paid up capital of Rs. 10 lacs. For BOB, It has been long and eventful journey of almost a century across 25 countries. Bank of Baroda is one of the big banks of India along with SBI, PNB and ICICI Bank.

After establishment in 1908, two years later BOB established its first branch in Ahmedabad. The bank grew domestically until after World War II. Then, in 1953 it crossed the Indian Ocean to serve the communities of Indians in Kenya and Indians in Uganda by establishing a branch each in Mombasa and Kampala.

In 1961-62, The New Citizen Bank Ltd. Amalgamated with the bank. In 1963, BOB acquired Surat Banking Corporation in Surat, Gujarat. In 1969, the Indian Government Nationalized 14 top banks including BOB. In 1972, BOB acquired Bank of India’s operations in Uganda. Two years later, BOB opened a branch each in Dubai and Abu Dhabi. In 1975, it has acquired the majority shareholding and management control of Bareilly Corporation Bank (east. in 1928) and Nainital Bank (east. in 1954) both in Uttar Pradesh. Since then, Nainital Bank has expanded to Uttarakhand State.
In 1976, BOB opened the branch in Oman and another in Brussels and two years later, it has opened a branch in New York and another in the Seychelles.

In 1988, BOB acquired Traders Bank, which had a Network of 34 Branches in Delhi. In 1996, BOB entered the capital market in December with an initial public offering.

**International Presence:**

In its International expansion, the Bank of Baroda followed the Indian Diaspora, especially that of Guajarati’s. The Bank has 101 branches or offices in 24 Countries including 61 branches or offices of the bank, 38 branches of its 8 subsidiaries and 1 representative office in Thailand. The Bank of Baroda has a joint venture in Zambia with having 16 branches.\(^6\)

**Subsidiary:**

[A] **Domestic:**
- BOB Cards Ltd.
- BOB Capital Markets Ltd.
- Nainital Bank Ltd.

[B] **Overseas:**
- Bank of Baroda (Botswana) Ltd.
- Bank of Baroda (Kenya) Ltd.
- Bank of Baroda (Uganda) Ltd.
- Bank of Baroda (Guyana) Ltd.
- Bank of Baroda (New Zealand) Ltd.
- Bank of Baroda (Tanzania) Ltd.
- Bank of Baroda (Trinidad & Tobago) Ltd.
PROFILE OF SAMPLED BANKS

- Bank of Baroda (Ghana) Ltd.
- Representative Office: Bank of Baroda (Thailand)

**Awards**

- BOB received the Golden Peacock Award for excellence in corporate Governance for the year 2011.
- BOB received the ‘Best Public Sector Bank Award’ by NDTV Profit, a Leading Business Channel.
- BOB was awarded the ‘Best PSU Bank’ in the 2nd Edition of Bloomberg UTV Financial Leadership Award.
- BOB was awarded the ‘Best Public Sector Bank’ by CNBC TV 18- ‘India Best Bank and Financial Institutions Awards 2012.’
- BOB was conferred the Best Public Sector Bank under the category Global Business Development at Dun & Brad street Polaris financial Technology Banking Awards 2013.

**Key Indicators:**

Key indicators of Bank of Baroda for 2007-08 to 2011-12 have been shown in the following Table No. 4.3

<table>
<thead>
<tr>
<th>Items</th>
<th>2007-08</th>
<th>2008-09</th>
<th>2009-10</th>
<th>2010-11</th>
<th>2011-12</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deposits (Rs.)</td>
<td>1520341</td>
<td>1923970</td>
<td>2412619</td>
<td>3054395</td>
<td>3848711</td>
</tr>
<tr>
<td>Advances(Rs.)</td>
<td>1067013</td>
<td>1432514</td>
<td>1750353</td>
<td>2286764</td>
<td>2873773</td>
</tr>
<tr>
<td>Net NPA (%)</td>
<td>0.47</td>
<td>0.31</td>
<td>0.34</td>
<td>0.35</td>
<td>0.54</td>
</tr>
<tr>
<td>No. of Branches</td>
<td>2931</td>
<td>3006</td>
<td>3182</td>
<td>3447</td>
<td>3992</td>
</tr>
<tr>
<td>No. of Employees</td>
<td>37260</td>
<td>36440</td>
<td>38152</td>
<td>39385</td>
<td>41448</td>
</tr>
</tbody>
</table>

(Source: A Profile of Bank: 2011-12, RBI Report)

Above Table No. 4.3 shows five key indicators of Bank of Baroda. The Deposits of BOB Continuously increased during the study period. It was Rs.
1520341 million during the year 2007-08 and finally went up to Rs. 3848711 million in the year 2011-12.

The advances of BOB also continuously increased during the study period. It was Rs. 1067013 million in 2007-08 and finally went up to Rs. 2873773 million in 2011-12.

The Net NPA Ratio shows a mix trend during the study period. It was 0.47 percent in 2007-08 and afterwards reduced to 0.31 percent in 2008-09 and from there on increased continuously and it was 0.54 percent in 2011-12.

The number of branches continuously increased during the study period. It was 2931 in 2007-08 and went up to 3992 in 2011-12.

Number of Employees shows a mix trend during the study period. No. of employees were 37260 in 2007-08 and afterwards reduced to 36440 in 2008-09 and from there on increased continuously & went up to 41448 in 2011-12.

[4] BANK OF INDIA

Bank of India is an Indian State owned commercial bank with head quarters in Mumbai. BOI is a founder member of SWIFT (Society of Worldwide inter Bank Financial Telecommunications) which facilitates provision of cost-effective financial processing and communication services.

Bank of India was founded on 7th September 1906 by a group of eminent businessmen from Mumbai. The bank was under private ownership and control till July 1969, when it was nationalized along with 13 others banks. The promoters incorporated the Bank of India on 7th September 1906 under Act VI of 1882, with an authorized capital of Rs. 10 million divided into 1,00,000 shares each of Rs. 100. The Bank came out with its maiden public issue in 1997 and follow on qualified Institutions placement in February 2008.

The Bank has been the first among the nationalized banks to establish a fully computerized branch and ATM facility at the Mahalaxmi Branch at Mumbai way back in 1989. It pioneered the introduction of the Health code system in 1982, for evaluating/rating its credit portfolio.
Key dates of History:

- 1906: BOI founded with Head Office in Bombay
- 1921: BOI entered into an agreement with the Bombay Stock Exchange to manage its clearing house.
- 1946: BOI opened a branch in London, the first Indian Bank to do so. This was also the first post WWII overseas branch of any Indian Bank.
- 1951: BOI opened a branch in Singapore.
- 1953: BOI opened a branch in Kenya and another in Uganda
- 1953 or 54: BOI opened a branch in Aden.
- 1955: BOI opened a branch in Tanganyika
- 1960: BOI opened a branch in Hong Kong
- 1962: BOI opened a branch in Nigeria
- 1967: The Government of Tanzania nationalized BOI’s operations in Tanzania and folded them into the government owned National Commercial Bank, together with those of Bank of Baroda and several other foreign banks.
- 1969: The Government of India nationalized the 14 top banks, including Bank of India. In the same year, the People’s Democratic Republic of Yemen nationalized BOI’s branch in Aden, and the Nigerian and Ugandan governments forced BOI to incorporate its branches in those countries.
- 1970: National Bank of Southern Yemen incorporated BOI’s branch in Yemen, together with those of all the other banks in the country; this is now National Bank of Yemen. BOI was the only Indian bank in the country.
- 1972: BOI sold its Uganda operation to Bank of Baroda
- 1973: BOI opened a rep. in Jakarta.
1974: BOI opened a branch in Paris. This was the first branch of an Indian Bank in Europe.

1976: The Nigerian Government acquired 60% of the shares in Bank of India (Nigeria).

1978: BOI opened a branch in New York.

1970s: BOI opened an agency in San Francisco.

1980: Bank of India (Nigeria) Ltd. changed its name to Allied Bank of Nigeria.

1986: BOI acquired Paravur Central Bank (Ernakulum District Kerala State) in a rescue.

1987: BOI took over the three UK branches of Central Bank of India (CBI), CBI had been caught up in the Sethia fraud and default and the Reserve Bank of India required it to transfer its branches.

2003: BOI opened a representative office in Shenzhen.


2006: BOI plans to upgrade the Shenzhen and Vietnam representative offices to branches, and to open representative offices in Beijing, Doha and Johannesburg. In addition, BOI plans to establish a branch in Antwerp and subsidiary in Dar-es-Salaam, marking its return to Tanzania after 37 years.

2007: BOI acquired 76 percent of Indonesia-based PT Bank Swadesi.

2011: BOI opened a fully owned Subsidiary in Auckland, New Zealand on 6 October 2011 (Bank of India (New Zealand) Ltd.

2012: BOI opened a fully owned subsidiary in Uganda on 18 June 2012 (Bank of India (Uganda) Ltd.

2013: BOI opened a fully owned subsidiary in Botswana on 9 August 2013 (Bank of India) (Botswana) Ltd.
Presence:

Presently Bank has overseas presence in 22 Foreign Countries spread over 5 continents with 56 offices including 5 subsidiaries, 5 representative offices and 1 joint venture, at key banking and financial centres viz, Tokyo, Singapore, Hong Kong, London, Jersey, Paris and New York.

Key Indicator:

Key indicators of Bank of India for 2007-08 to 2011-12 have been shown in the following Table No. 4.4

<table>
<thead>
<tr>
<th>Items</th>
<th>2007-08</th>
<th>2008-09</th>
<th>2009-10</th>
<th>2010-11</th>
<th>2011-12</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deposits (Rs.)</td>
<td>1500120</td>
<td>1897085</td>
<td>2297619</td>
<td>2988858</td>
<td>3182160</td>
</tr>
<tr>
<td>Advances (Rs.)</td>
<td>1134763</td>
<td>1429094</td>
<td>1684907</td>
<td>2130962</td>
<td>2488333</td>
</tr>
<tr>
<td>Net NPA (%)</td>
<td>0.52</td>
<td>0.44</td>
<td>1.31</td>
<td>0.91</td>
<td>1.47</td>
</tr>
<tr>
<td>No. of Branches</td>
<td>2980</td>
<td>3109</td>
<td>3228</td>
<td>3582</td>
<td>4021</td>
</tr>
<tr>
<td>No. of Employees</td>
<td>40557</td>
<td>40155</td>
<td>39676</td>
<td>39788</td>
<td>41537</td>
</tr>
</tbody>
</table>

(Source: A Profile of Bank: 2011-12, RBI Report)

Above Table No. 4.4 shows five key indicators of Bank of India. The deposits of BOI continuously increased during the study period. It was Rs. 1500120 million during the year 2007-08 & went up to Rs. 3182160 million in the year 2011-12.

The advances of BOI also continuously increased during the study period. It was Rs. 1134763 million in 2007-08 & finally went up to Rs. 2488333 million in 2011-12.

The Net NPA Ration shows a mix trend during the study period. It was 0.52 percent in 2007-08 & afterwards reduced and then again increased and finally it was 1.47 percent in 2011-12.

The number of Branches continuously increased during the study period. It was 2980 in 2007-08 and went up to 4021 in 2011-12.
Number of employees shows a mix trend during the study period. No. of employees were 40557 in 2007-08 and then afterwards reduced for next two years and from there on increased once again. In 2011-12, No. of employees were 41537.

[5] **UNION BANK OF INDIA**

Union Bank of India is one of the largest government owned banks in India. UBI was established on 11\textsuperscript{th} November 1919 as a limited company with its head quarters in Mumbai. The Head office building of the Bank in Mumbai was inaugurated by Mahatma Gandhi, the father of the nation in the year 1921.

At the time of India’s independence in 1947, UBI only had four branches-three in Mumbai and one in Saurashtra. After Independence, UBI accelerated its growth and by the time the government nationalized it in 1969, it had grown to 240 branches in 28 states.

Shorty after nationalization, UBI merged in Belgaum Bank, a private sector bank established in 1930 that had it merged in a bank in 1964, the Shri Jadeya Shankarling Bank. Then, in 1985 UBI merged in Miraj State Bank, which had been established in 1929. In 1999, the Reserve Bank of India requested that UBI acquire Sikkim Bank in a rescue after extensive irregularities had been discovered at the non-schedule bank. Sikkim Bank had eight branches located in the North-East, which was attractive to UBI.

UBI began its international expansion in 2007 with the opening of representative offices in Abu Dhabi, United Arah Emirates and Shanghai, People Republic of China. The next year, UBI established a branch in Hong Kong, its first branch outside India. In 2009, UBI opened a representative office in Sydney, Australia.

At present, the off shore banking operations of UBI are led by its branches in Hong Kong, Dubai (Dubai International Financial Centre) and Antwerp Belgium.
Awards:

❖ UBI received The Dale Carnegie Leadership award on 28th October 2010 by Dale Carnegie Training for the Bank’s transformation initiatives undertaken through project NAV NIRMAN.

❖ UBI received Financial Technology Initiative award in the Global Conference on Financial Inclusion & Payment Systems.

❖ UBI got IDRBT IT Excellence Awards 2012-13 under following categories
  • IT Excellence Award for “Best IT Team”
  • Special Award for “Technology for FI”
  • Special Award for “Managing IT Risk”

❖ UBI won 6 IBA (Indian Bank Association)Technology Awards under following categories :
  • Winner :
    Best Payment Initiatives
  • Runner up :
    ➢ Best Technology Bank of the year
    ➢ Best Risk Management & Security
    ➢ Best use of mobility Technology
    ➢ Best Internet Bank
    ➢ Best use of Technology in Training and Learning Initiatives

Key Indicators

Key indicators of Union Bank of India for 2007-08 to 2011-12 have been shown in the following Table No. 4.5
### Table No. 4.5
Key Indicators of Union Bank of India

<table>
<thead>
<tr>
<th>Items</th>
<th>2007-08</th>
<th>2008-09</th>
<th>2009-10</th>
<th>2010-11</th>
<th>2011-12</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deposits (Rs.)</td>
<td>1038586</td>
<td>1387028</td>
<td>1700397</td>
<td>2024613</td>
<td>2228689</td>
</tr>
<tr>
<td>Advances(Rs.)</td>
<td>742669</td>
<td>965342</td>
<td>1193153</td>
<td>1509861</td>
<td>1778821</td>
</tr>
<tr>
<td>Net NPA (%)</td>
<td>0.17</td>
<td>0.34</td>
<td>0.81</td>
<td>1.19</td>
<td>1.70</td>
</tr>
<tr>
<td>No. of Branches</td>
<td>2476</td>
<td>2678</td>
<td>2935</td>
<td>3142</td>
<td>3329</td>
</tr>
<tr>
<td>No. of Employees</td>
<td>27168</td>
<td>29014</td>
<td>29419</td>
<td>27746</td>
<td>30838</td>
</tr>
</tbody>
</table>

(Source: A Profile of Bank: 2011-12, RBI Report)

Above Table No. 4.5 shows five key indicators of Union Bank of India. The deposit of UBI continuously increased during the study period. It was Rs. 1038586 million during the year 2007-08 and finally went up to Rs. 2228689 million in 2011-12.

The advances of UBI also continuously increased during the study period. It was Rs. 742669 million in 2007-08 and went up to Rs. 1778821 million in 2011-12.

The Net NPA Ratio of UBI also continuously increased during the study period. It was 0.17 percent in 2007-08 and finally went up to 1.70 percent in 2011-12.

The number of branches continuously increased during the study period. The numbers of branches were 2476 in 2007-08 and went up to 3329 in 2011-12.

Number of employees shows a mix trend during the study period. No. of employees were 27168 in 2007-08 and then afterwards increased up to years 2009-10. It was reduced in 2010-11 and once again increased and went up to 30838 in 2011-12.
4.2 PRIVATE SECTOR BANKS IN INDIA

Profiles of 5 Private Sector Banks are as under:

[1] ICICI BANK

ICICI Bank is an Indian Multinational Banking and Financial Services company head quartered in Vadodara. ICICI Bank was originally promoted in 1994 by ICICI Ltd. an Indian financial institution and was its wholly owned subsidiary. ICICI’s shareholding in ICICI Bank was reduced to 46 percent through a public offering of shares in India in 1998, followed by various other offering. ICICI (The Parent Company) was formed in 1955 at the initiative of the World Bank, the Government of India and representatives of Indian Industry to provide long term project financing to Indian Industry. The parent company was later merged with the bank.

The bank was initially known as the Industrial credit and investment corporation of India Bank, before it changed its name to the abbreviated ICICI Bank. At present, it is the second largest bank in India in terms of assets and market capitalization.

In 1999, ICICI became the first Indian Company and the first bank or financial institution from non-Japan Asia to be listed on the NYSE. In 2000, ICICI Bank became the first Indian Bank to list on the New York stock Exchange with its five million American depository shares issue generating a demand book 13 times the offer size.

Acquisitions: (Brief History)

- 1996: SCICI Ltd.
- 1997: ITC Classic
- 1998: Anagram Finance
- 2001: Bank of Madurai

2007: Sangli Bank

2010: The Bank of Rajasthan (BOR)

Role in Indian Financial Infrastructure:

The Bank has contributed to set up of a number of Indian institutions to establish financial infrastructure in the country over the years. Some of them are:

- National stock Exchange
- Credit Rating Information Service of India Ltd. (CRISIL)
- National Commodities and Derivatives Exchange Limited (NCDEX)
- Entrepreneurship Development Institute of India
- North Eastern Development Finance Corporation (NEDFI)
- Asset Reconstruction Company India Ltd. (ARCIL)
- Credit Information Bureau of India Ltd. (CIBIL)
- Institutional Investor Advisory Service India Limited (IIAS)

Subsidiaries:

- ICICI Prudential Life Insurance Company Ltd.
- ICICI Lombard General Insurance Company Ltd.
- ICICI Securities Ltd.
- ICICI Prudential AMC & Trust
- ICICI Venture Funds Management Company Ltd.
- ICICI Direct
- ICICI Venture
- ICICI Foundation

ICICI Bank has also banking subsidiaries in UK, Canada & Russia.
Awards:

- ICICI Bank is the only Indian brand to figure in the BrandZ top 100 most valuable Global Brands Reports 2011, Second year in a row.
- ICICI Bank received the Golden Peacock Innovative Product / Service Award for its tab Banking Project.
- ICICI Bank received an award under the categories of ‘Most Innovative Bank’ and ‘Most Innovative use of Multi-channel Infrastructure’ at the Indian Bank’s Association’s BANCON Innovation Awards 2013.

Key Indicators:

Key Indicators of ICICI Bank for 2007-08 to 2011-12 have been shown in the following Table No. 4.6

<table>
<thead>
<tr>
<th>Items</th>
<th>2007-08</th>
<th>2008-09</th>
<th>2009-10</th>
<th>2010-11</th>
<th>2011-12</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deposits (Rs.)</td>
<td>2444311</td>
<td>2183478</td>
<td>2020166</td>
<td>2256021</td>
<td>2555000</td>
</tr>
<tr>
<td>Advances(Rs.)</td>
<td>2256161</td>
<td>2183108</td>
<td>1812056</td>
<td>2163659</td>
<td>2537277</td>
</tr>
<tr>
<td>Net NPA (%)</td>
<td>1.55</td>
<td>2.09</td>
<td>2.12</td>
<td>1.11</td>
<td>0.73</td>
</tr>
<tr>
<td>No. of Branches</td>
<td>1271</td>
<td>1432</td>
<td>1719</td>
<td>2565</td>
<td>2780</td>
</tr>
<tr>
<td>No. of Employees</td>
<td>40686</td>
<td>34596</td>
<td>35256</td>
<td>26929</td>
<td>25253</td>
</tr>
</tbody>
</table>

(Source: A Profile of Bank: 2011-12, RBI Report)

Above Table No. 4.6 shows five key indicators of ICICI Bank. The deposit of ICICI Bank shows a mix trend during the study period. It was Rs. 2444311 million during the year 2007-08 and then afterwards decreased up to year 2009-10, again increased and it was Rs. 2555000 million in 2011-12.

The Advances of ICICI Bank also shows a mix trend during the study period. It was Rs. 2256161 million in 2007-08 and then afterwards reduced up to year 2009-10, again increased and it was Rs. 2537277 million in 2011-12.
The Net NPA Ratio of ICICI represents a mix trend during the study period. It was 1.55 percent in 2007-08 and went up to 2.12 percent in 2009-10 and then afterwards reduced and it was 0.73 percent in 2011-12.

The number of branches continuously increased during the study period. Numbers of branches were 1271 in 2007-08 and went up to 2780 in 2011-12.

Number of employees shows a mix trend during the study period. No. of employees were 40686 in 2007-08, Decreased in 2008-09, increased in 2009-10 and then afterwards decreased and they were 25253 in 2011-12.

[2] **HDFC BANK**

HDFC Bank Ltd. is an Indian banking and financial services company based in Mumbai. It was incorporated in August 1994. HDFC Bank is the fifth largest bank in India by assets. The Bank was promoted by the Housing Development Finance Corporation, a premier housing finance company (established in 1977) of India.

The Housing Development Finance Corporation (HDFC) was amongst the first to receive an ‘in principle’ approval from the Reserve Bank of India (RBI) to set up a bank in the private sector, as part of RBI’s liberalization of the Indian Banking Industry in 1994. The bank was incorporated in August 1994 and commenced operations as a scheduled commercial bank in January 1995.

HDFC Bank’s mission is to be a world class Indian Bank. The bank is committed to maintain the highest level of ethical standards, professional integrity, corporate governance and regulatory compliance. Bank’s business philosophy is based on five core values: operational excellence, customer focus, product leadership, people and sustainability.

The Bank’s American Depository shares (ADS) are listed on the New York stock exchange (NYSE) under the symbol ‘HDB’ and the Bank’s Global Depository Receipts (GDRs) are listed on Luxembourg Stock Exchange.
Acquisitions / Amalgamation:

- 2000: Times Bank Limited another New Private Sector Bank Promoted by - Times Group was merged with HDFC Bank Ltd., effective from February 26, 2000. This was the first merger of two private banks in the New Generation Private Sector Banks.
- 2008: On May 23, 2008 the amalgamation of Centurion Bank of Punjab with HDFC Bank was formally approved by Reserve Bank of India to complete the statutory and regulatory process.

The amalgamation added significant value to HDFC Bank in terms of increased branch network, geographic reach, customer base and a bigger pool of skilled manpower.

Subsidiaries: 10

HDFC Bank has two subsidiaries:

- HDB Financial Services Limited (HDBFS)
- HDFC Securities Ltd. (HSL)

Awards:

- HDFC Bank received NDTV Profit Business Leadership Award-2012 in the banking category.
- HDFC Bank received NAASCOM CNBC-TV 18 IT innovation award for best IT Driven Innovation in Banking (COMMERCIAL).
- HDFC Bank received The National Quality Excellence Awards for Best Customer Service Result.
- HDFC Bank received IBA Innovation Awards for most innovative use of Technology.
- HDFC Bank got Business India Award for Best Bank 2013.
- HDFC Bank received Business world award for 'Best Bank in India (Large Banks).
HDFC Bank adjudged or declared India’s most valuable Brand in BrandZ™ Top 50 most valuable Indian Brands, study by millward brown.

**Key Indicators:**

Key Indicators of HDFC Bank for 2007-08 to 2011-12 have been shown in the following Table No. 4.7

<table>
<thead>
<tr>
<th>Items</th>
<th>2007-08 (Rs.)</th>
<th>2008-09 (Rs.)</th>
<th>2009-10 (Rs.)</th>
<th>2010-11 (Rs.)</th>
<th>2011-12 (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deposits (Rs.)</td>
<td>1007686</td>
<td>1428116</td>
<td>1674044</td>
<td>2085864</td>
<td>2467064</td>
</tr>
<tr>
<td>Advances (Rs.)</td>
<td>634269</td>
<td>988830</td>
<td>1258306</td>
<td>1599827</td>
<td>1954200</td>
</tr>
<tr>
<td>Net NPA (%)</td>
<td>0.47</td>
<td>0.63</td>
<td>0.31</td>
<td>0.19</td>
<td>0.18</td>
</tr>
<tr>
<td>No. of Branches</td>
<td>745</td>
<td>1422</td>
<td>1729</td>
<td>1980</td>
<td>2186</td>
</tr>
<tr>
<td>No. of Employees</td>
<td>37386</td>
<td>52687</td>
<td>51888</td>
<td>55752</td>
<td>66076</td>
</tr>
</tbody>
</table>

(Source: A Profile of Bank: 2011-12, RBI Report)

Above Table No. 4.7 shows five key indicators of HDFC Bank. The deposits of HDFC Bank continuously increased during the study period. It was Rs. 1007686 million during the year 2007-08 and went up to Rs. 2467064 million in the year 2011-12.

The advances of HDFC Bank also continuously increased during the study period. It was Rs. 634269 million in 2007-08 and finally went up to Rs. 1954200 million in 2011-12.

The Net NPA Ratio shows a mix trend during the study period. It was 0.47 percent in the year 2007-08, went up to 0.63 percent in 2008-09 and then afterwards continuously decreased and it was 0.18 percent in 2011-12.

The number of branches continuously increases during the study period. It was 745 during the year 2007-08 and finally went up to 2186 in 2011-12.
Number of employees shows a mix trend during the study period. No. of employees were 37386 in 2007-08, increased up to 52687 in 2008-09 then decreased in 2009-10 and again increased in next two years and final they were 66076 in 2011-12.

[3] **AXIS BANK**

AXIS Bank (Formerly UTI Bank) is the third largest private sector bank in India. Axis Bank is one of the first new generation private sector banks to have begun operations in 1994, after the government of India allowed new private banks to be established. The Bank was promoted in 1993, jointly by specified undertakings of Unit Trust of India (SUUTI) (then known as Unit Trust of India), Life Insurance Corporation of India (LIC), General Insurance Corporation of India (GIC), National Insurance Company Ltd., The New India Insurance Company Ltd., The Oriental Insurance Company Ltd. and United India Insurance Company Ltd. The shareholding of Unit Trust of India was subsequently transferred to SUUTI, an entity established in 2003.

Axis Bank opened its registered office in Ahmedabad and Corporate Office in Mumbai in December 1993. The first branch was inaugurated on 2 April 1994 in Ahmedabad by Dr. Manmohan Singh, the then Finance Minister of India.

With a balance sheet size of Rs. 3, 83,245 Crores as on 31\textsuperscript{st} March 2014, Axis Bank has achieved consistent growth and stable asset quality with 5 years CAGR (2010-14) of 21 percent in Total Assets, 19 percent in Total Deposits 23 percent in Total Advances and 28 percent in Net Profit. The GDRs issued by the bank are listed on the London Stock Exchange (LSE).

**International Operations (Presence):**

The Overseas Operations of the bank are spread over through its seven international offices with branches at Singapore, Hong Kong, Dubai (at the DIFC), Colombo and Shangahi and representative offices at Dubai and Abu
Dhabi. In addition to this, the bank has a presence in UK, with its wholly owned subsidiary Axis Bank UK Limited.

**Subsidiaries:**

The Bank has eight wholly owned subsidiaries:

- Axis Capital Ltd.
- Axis Private Equity Ltd.
- Axis Trustee Services Ltd.
- Axis Assets Management Company Ltd.
- Axis Mutual Fund Trustee Ltd.
- Axis Bank UK Ltd.
- Axis Securities Ltd.
- Axis Finance Ltd.

**Awards:**

- Axis Bank received ‘Best Bank’ – outlook money awards 2011.
- Axis Bank received NDTV Profit Business Leadership Awards 2011 for Best Bank in the Private Sector.
- Axis Bank received CNBC TV-18 India’s Best bank and financial Institution Awards 2012 for Best Bank.
- Axis Bank got Outlook money Awards 2012 for Best Bank Runners up.
- Axis Bank received Money Today FPCIL Awards 2012-13 for Bank of the year.
- Axis Bank featured in Asia’s Fab 50 companies for 2013 by Forbes Asia.
- Axis Bank voted for most trusted private sector bank in the country in the most trusted brands survey 2013 by brand equity.
Key Indicators

Key indicators of Axis Bank for 2007-08 to 2011-12 have been shown in the following Table No. 4.8

<table>
<thead>
<tr>
<th>Items</th>
<th>2007-08</th>
<th>2008-09</th>
<th>2009-10</th>
<th>2010-11</th>
<th>2011-12</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deposits (Rs.)</td>
<td>876262</td>
<td>1173741</td>
<td>1413002</td>
<td>1892378</td>
<td>2201043</td>
</tr>
<tr>
<td>Advances(Rs.)</td>
<td>596611</td>
<td>815568</td>
<td>1043409</td>
<td>1424078</td>
<td>1697595</td>
</tr>
<tr>
<td>Net NPA (%)</td>
<td>0.42</td>
<td>0.40</td>
<td>0.40</td>
<td>0.29</td>
<td>0.27</td>
</tr>
<tr>
<td>No. of Branches</td>
<td>651</td>
<td>831</td>
<td>1035</td>
<td>1460</td>
<td>1657</td>
</tr>
<tr>
<td>No. of Employees</td>
<td>14739</td>
<td>20624</td>
<td>21640</td>
<td>26341</td>
<td>31738</td>
</tr>
</tbody>
</table>

(Source: A Profile of Bank: 2011-12, RBI Report)

Above Table No. 4.8 shows five key indicators of AXIS Bank. The deposits of Axis Bank continuously increased during the study period. It was Rs. 876262 million during the year 2007-08 and went up to Rs. 2201043 million in the year 2011-12.

The advances of Axis Bank also continuously increased during the study period. It was Rs 596611 million in 2007-08 and finally went up to Rs. 1697595 million in 2011-12.

The Net NPA Ratio either remained stable or decreased during the study period. It was 0.42 percent in 2007-08. Then afterwards remained Stable at 0.40 percent for next two years and finally it went down to 0.27 percent in 2011-12.

The number of Branches continuously increased during the study period. It was 651 in 2007-08 and finally went up to 1657 in 2011-12.

The number of employees also continuously increased during the study period. No. of employees were 14739 in 2007-08 and went up to 31738 in 2011-12.
Kotak Mahindra Bank is an Indian bank and financial service firm established in 1985. It was previously known as Kotak Mahindra Finance Limited, a non-banking financial company. In February 2003, Kotak Mahindra Finance Ltd., the Group’s flagship company was given the license to carry on banking business by the Reserve Bank of India. Kotak Mahindra Finance Ltd. is the first company in the Indian banking history that has converted to a bank. The bank has its registered office at Mumbai.

Kotak Mahindra Finance Ltd. was founded in 1985 by Uday Kotak. In 2004 the company converted to a commercial bank when it received a license from the Reserve Bank of India.

Key dates of History: 11

- 1987: Kotak Mahindra Finance Limited enters the Lease and Hire Purchase Market
- 1990: The Auto Finance division is started.
- 1991: The Investment Banking Division is started. Takes over FICOM, one of India’s largest financial retail marketing networks.
- 1996: The Auto Finance Business is hived off into a separate company – Kotak Mahindra Prime Limited. Formerly known as Kotak Mahindra primus Limited, Kotak Mahindra takes a significant stake in Ford Credit. Kotak Mahindra Limited, for financing Ford Vehicles. The launch of
Matrix Information Services Limited Marks the Group’s entry into information distribution.

- 1998: Enters the mutual fund market with the launch of Kotak Mahindra Asset Management Company.
- 2000: Kotak Mahindra ties up with Old Mutual plc. For the Life Insurance business.
- 2000: Kotak Securities launches its on-line broking site (now www.kotaksecurities.com.)
- 2000: Commencement of private equity activity through setting up of Kotak Mahindra Venture Capital Fund.
- 2001: Matrix sold to Friday Corporation.
- 2003: Kotak Mahindra Finance Ltd. converts to a commercial bank – the first Indian company to do so.
- 2004: Launches India Growth Fund, a private equity fund.
- 2005: Kotak Group realigns joint venture in Ford Credit; Buys Kotak Mahindra Prime (formerly known as Kotak Mahindra Primus Limited) and sells Ford Credit Mahindra.
- 2005: Launches a real estate fund.
- 2006: Bought the 25% stake held by Goldman Saches in Kotak Mahindra Capital Company and Securities
- 2008: Launched a Pension Fund under the New Pension System. Kotak Mahindra Bank Ltd. Opened a representative office in Dubai
- 2009: Entered Ahmedabad Commodity Exchange as anchor investor.
- 2010: Ahmedabad Derivatives and Commodities Exchange, a Kotak anchored enterprise, became operational as a national commodity exchange.

2014: Kotak Mahindra Bank Ltd. brought 15% stake in Multi Commodity Exchange of India, also known as the MCX.

Subsidiaries:
- Kotak Mahindra Old Mutual Life Insurance Ltd.
- Kotak Securities Ltd.
- Kotak Mahindra Capital Company (KMCC)
- Kotak Mahindra Prime Ltd. (KMPL)
- Kotak International Business
- Kotak Mahindra Asset Management Company Ltd. (KMAMC)
- Kotak Private Equity Group (KPEG)
- Kotak Realty Fund

Awards:
- Kotak Mahindra Bank received ICAI Award for excellence in financial reporting under category 1-Banking Sector for the year ending 31\textsuperscript{st} March 2010.
- Kotak Mahindra Bank Adjudged Best Bank among Emerging Banks at outlook money awards 2013.
- Kotak Mahindra Bank won EMC Transformer Award 2013 for innovative implementation of storage technologies in the bank.
Key Indicators:

Key indicators of Kotak Mahindra Bank for 2007-08 to 2011-12 have been shown in the following Table No. 4.9

<table>
<thead>
<tr>
<th>Items</th>
<th>2007-08</th>
<th>2008-09</th>
<th>2009-10</th>
<th>2010-11</th>
<th>2011-12</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deposits (Rs.)</td>
<td>164236</td>
<td>156440</td>
<td>238865</td>
<td>292610</td>
<td>385365</td>
</tr>
<tr>
<td>Advances(Rs.)</td>
<td>155522</td>
<td>166253</td>
<td>207751</td>
<td>293293</td>
<td>390792</td>
</tr>
<tr>
<td>Net NPA (%)</td>
<td>1.78</td>
<td>2.39</td>
<td>1.73</td>
<td>0.72</td>
<td>0.61</td>
</tr>
<tr>
<td>No. of Branches</td>
<td>182</td>
<td>225</td>
<td>257</td>
<td>329</td>
<td>363</td>
</tr>
<tr>
<td>No. of Employees</td>
<td>9058</td>
<td>8227</td>
<td>8804</td>
<td>10400</td>
<td>11207</td>
</tr>
</tbody>
</table>

(Source: A Profile of Bank: 2011-12, RBI Report)

Above Table No. 4.9 shows five key indicators of Kotak Mahindra Bank. The deposits of Kotak Mahindra Bank continuously increased during the study period except the year 2008-09. It was Rs. 164236 million in 2007-08, than decreased to Rs. 156440 million in 2008-09 and then afterwards increased continuously and finally went up to Rs. 385365 million in 2011-12.

The Advances of Kotak Mahindra Bank continuously increased during the study period. It was Rs. 155522 million in 2007-08 and finally went up to Rs. 390792 million in 2011-12.

The Net NPA Ratio of Bank continuously decreased during the study period except the year 2008-09. It was 1.78 per cent in 2007-08, then increased to 2.39 percent in 2008-09 and then afterwards decreased continuously and finally it went down to 0.61 per cent in 2011-12.

The number of Branches continuously increased during the study period. It was 182 in 2007-08 and finally went up to 363 in 2011-12.
The number of employees shows a mix trend during the study period. No. of employees were 9058 in 2007-08. Then afterwards reduced to 8227 in 2008-09 and increased continuously from there on and went up to 11207 in 2011-12.

[5] **INDUSIND BANK**

Indusind Bank Limited is a Mumbai based Indian new generation bank established in 1994. Indusind was inaugurated in April 1994 by then Union Finance Minister Manmohan Singh. Indusind Bank is the first among the new generation private banks in India. It started with a capital based of INR 1,000 million, among which Rs. 600 million was contributed by the Indian Residents and Rs. 400 million was raised by the non-resident Indians.

According to Indusind Bank, its name and inspiration are derived from the Indus Vally Civilization - a culture described by National Geographic as “one of the greatest of the ancient world” combining a spirit of innovation with sound business and fair trade practices. The bank has specialized in retail banking services and continuously upgrades its support system by introducing newer Technologies. It is also working on expanding its network of branches all across the country along with meeting the global benchmarks. The bank also has representative offices in London and Dubai.

**Awards:**

- Indusind Bank received Business Today – KPMG Best Banks survey-2011 award for “Best midsized Bank”, Bank”

- Indusind Bank got “Most improved Bank performance of the year” at financial Leadership Awards 2012 by Bloomberg UTV.

- Indusind Bank awarded with the best bank award among small banks for “IT for operational effectiveness” by Institute for development and Research in Banking Technology. (IDRBT)

- Indusind Bank received an award as 1st runners up for best Risk Management & IT Security, at IBA Technology Awards.
Indusind Bank received Business World PWC Best Banks Survey 2013 Award for fastest growing mid size Bank.

Indusind Bank got banking frontier - Finnoviti Awards 2013, “For my Account my Number”.

**Key Indicators:**

Key indicators of Indusind Bank for 2007-08 to 2011-12 have been shown in the following Table No. 4.10

<table>
<thead>
<tr>
<th>Table No. 4.10</th>
<th>Key Indicators of Indusind Bank (Rs. in millions)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Items</strong></td>
<td>2007-08</td>
</tr>
<tr>
<td>Deposits(Rs.)</td>
<td>190374</td>
</tr>
<tr>
<td>Advances(Rs.)</td>
<td>127953</td>
</tr>
<tr>
<td>Net NPA (%)</td>
<td>2.27</td>
</tr>
<tr>
<td>No. of Branches</td>
<td>195</td>
</tr>
<tr>
<td>No. of Employees</td>
<td>2869</td>
</tr>
</tbody>
</table>

(Source: A Profile of Bank: 2011-12, RBI Report)

Above Table No. 4.10 shows five indicators of Indusind Bank. The Deposits of Indusind Bank continuously increased during the study period. It was Rs. 190374 million in 2007-08 and finally went up to Rs. 423615 million in 2011-12.

The Advances of Indusind Bank also continuously increased during the study period. It was Rs. 127953 million in 2007-08 and went up to Rs. 350640 million in the years 2011-12.

The Net NPA Ration continuously decreased during the study period. It was 2.27 percent in 2007-08, decreased continuously and finally went down to 0.27 percent in 2011-12.
The number of Branches either remained stable or increased continuously during the study period. No. of Branches was 195 in 2007-08 & 2008-09 and then afterwards increased continuously and finally went up to 397 in 2011-12.

Number of employees continuously increased during the study period. No. of employees were 2869 in 2007-08, increased continuously and finally went up to 9370 in 2011-12.
References:


**Web Sites:**

[1] www.sbi.co.in  
[2] www.pnbindia.in  
[3] www.bankofbaroda.co.in  
[4] www.bankofindia.co.in  
[5] www.unionbankofindia.co.in  
[8] www.axisbank.com  
[10] www.indusind.com  