

Operational Performance Evaluation of Banks in India: A comparative study of Public and Private Sector Banks

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Abstract: Banks in India have been undergoing major challenges in the dynamic environment over the past few years because large numbers of policies has been developed and implemented by government related to banks in current scenario. The objective of this study was overall analysis of Operational Performance of Banks in India and a comparison was made between public and private sector banks based on the performances of various banks data like branch expansion, deposit mobilisation, credit deployment. Operational performance is a measure of the profitability and growth of the banks. Recording branch expansion, deposit mobilisation and credit deployment for the past period help in projecting the growth and operational performance for the coming period of unbendable competition. Measuring operational performance is the most important measure of the banks because it show the strength of Indian financial system.. In this paper data can be analyzed with a support of income statement and balance sheet of banks and Trends and progress report of RBI.

Keywords: AXIS, ICICI, SBI, PNB, ATM, EGR

I. INTRODUCTION

Economic development of any country is mainly influenced by the growth of banking sector in that country. Banking sector is instrumental in shaping the economic destiny of a country. A well planned, organized, efficient and viable banking system is a necessary concomitant of economic and social infrastructure in an economy. The banking system is one of the vital organs in financial system and it plays very crucial role in economic development of a country. A strong banking system is required in modern society because it fulfills the financial requirement. The banking system occupies an important role in a nation's economy. The bank is the most important financial intermediaries in the economy as it connect surplus and deficits economic agents. Banks are vital institutions in any society as they significantly contribute to the development of an economy through facilitations of business and industry. A banking institution is indispensable in a modern society. Finance greatly contributes to economic development. Banking industry is the blood vascular system in every economy. The performance of banks is completely linked to the growth of the economy, while the nature and quantum of growth is depends upon the banking system. Banks play a significant role in the economic development of a country. Banks have control over a largest portion of the supply of money in circulation. Nature and character of production in the country can be influenced by the banks. In fact, banks are regarded as the

mainstay of the economic development of a country. Over the years, especially after the nationalization, Indian banking system has become quite complex and varied. No longer is banking merely a process of financial intermediation: it has evolved into a technology for delivering a wide range of financial services.

The segment of financial system dealing with lending and deposits of funds is represented by banking institutions. Banks act as financial intermediaries, i.e. intermediaries of saving and investment. The banking sector is laying greater emphasis on providing improved services to their clients and also upgrading their technology infrastructure, in order to enhance the customer's overall experience as well as give banks a competitive edge. In the initial post liberalization years, when private sector participation was allowed in the banking sector many experts expressed concerns about the public sector's ability to sustain the competitive pressure as new private sector banks brought the necessary competition into the industry. But public sector banks have not only withstood the pressure and also improved for the better in the light of the tough competition. Technology, customer focus, quality of service etc. which were the distinguishing features of private sector banks, have now become part of the public sector banks as well.

Today, the bank management of India is facing a two faceted challenge- to improve their profitability on the one hand and to serve the public in new ways and means with

greater efficiency and effectiveness on the other. In the noble task of fulfilling the socio- economic responsibilities, commercial viability of the banking should not be ignored. Although, profits are no longer the be-all and end- all of banking business; nevertheless any concern for healthy growth, long- term viability and lasting contribution of banks must accord due emphasis on performance. It becomes necessary to keep a continuous watch on the performance of this vital sector of economy.

II. REVIEW OF LITERATURE

A number of studies have been conducted in India and abroad to study the various aspects of operational performance evaluation in the banking sector. These studies have been reviewed critically with a view to understand the research methodology, research findings etc. And to identify the gap that exists in the literature in this area. These studies have been placed in chronological order.

Uppal (2010) studied the extent of mobile banking in Indian banking industry during 2000-07. The study concluded that among all e-channels, ATM is the most effective, while mobile banking does not hold a strong position in public sector banks and old private sector banks. In new private sector banks and foreign banks, mobile banking is good enough with nearly 50 per cent average branches providing mobile banking services. Mobile banking customers are also the highest in banks providing electronic services, which have a positive impact on net profits and business per employee of these banks. Among all, foreign banks are on the top position followed by new private sector banks in providing mobile banking services; and their efficiency is also much higher as compared to other groups. The study also suggested some strategies to improve mobile banking services.

Prasad and Ravinder (2011) analyzed the profitability of four major banks in India, i.e., State Bank of India, Punjab National Bank, ICICI Bank and HDFC Bank for the period 2005-06 to 2009-10. Statistical tools like arithmetic mean, one-way ANOVA, Tukey HSD Test have been employed for the purpose of study. The profitability of these banks have been evaluated by using various parameters like Operating Profit Margin, Gross Profit Margin, Net Profit Margin, Earning per Share, Return on Equity, Return on Assets, Price Earning Ratio and Dividend Payout Ratio. The study revealed that State Bank of India performed better in terms of earning per share and dividend payout ratio, while Punjab National Bank performed better in terms of operating profit margin and return on equity. The study found that HDFC Bank outperformed in terms of gross profit margin, net profit margin, return on assets and price earning ratio. The study evidenced that ICICI Bank paid highest portion of earning as dividends to shareholders. Analysis ranked HDFC Bank on the top position followed by Punjab National Bank, State Bank of India and ICICI Bank.

Mishra et.al (2013) analyzed the soundness and the efficiency of 12 public and private sector banks based on market cap. CAMEL approach has been used over a period of twelve years (2000-2011), and it is established that private sector banks are at the top of the list, with their performances in terms of soundness being the best. Public sector banks like Union Bank and SBI have taken a back seat and display low economic soundness in comparison. The present study makes an attempt to measure the efficiency change of these selected banks operating in India during 2010-2012. By using frontier based non-parametric technique, Data Envelopment Analysis (DEA), provides significant insights on efficiency of different banks and places private sector ones at an advantage situation and thereby hints out the possibility of further improvisation of most of the public sector banks. DEA results exhibit that among the public sector banks, the performance of Bank of India, Canara Bank and Punjab National Bank got dampened in the last two years under study where as among the private sector banks, except the case for Axis Bank which was not found to be satisfactory at all, the remaining private sector banks shows marked consistency at their efficiency level during the period under study.

Mehotra et.al (2014) analysed the performance management includes activities which ensure that goals are consistently met in an effective and efficient manner. Performance management can focus on the performance of an organization, a department, employee, or even the processes to build a product or service, as well as many other areas. Professionals are often found discussing about performance management practices in organization even when they themselves are not aware of the proper meaning, evaluation criteria and applicability of various performance management practices. Performance management system is ensured in every organization irrespective of the size, nature and purpose of the organization. This study was conducted in tier III cities like Bareilly, Moradabad, and Rampur of Uttar Pradesh, where a large number of banks providing financial and other banking services are present. The focus of the study was on assessing the level of awareness of banking professionals regarding various performance appraisal methods.

Taneja et.al (2015) analysed the impact of employees' fairness perception on their attitude and behavior. The study used data from 219 employees belonging to two public sector banks and two private sector banks in India, and factor analysis was applied to confirm the structure of justice and outcome measures. Multiple hierarchal regression analysis was applied to establish the underlying relationship between appraisal fairness perception and employees' reactions. The results reported that informational and distributive justice predicted performance appraisal system satisfaction and satisfaction with feedback. All types of justice perception influence employees' satisfaction with rater; distributive justice is a key

determinant of rater satisfaction, followed by interpersonal, procedural and informational justice. Intention to quit is negatively influenced by procedural fairness and distributive fairness. None of the justice perception predicted pay satisfaction and work performance. Integrating previous justice researches, this study has attempted to examine the importance of employees' fairness perception. The results suggest that justice should be of prime importance for organizations in order to generate positive outcomes for performance appraisal systems. The findings supported the current theories of appraisal justice to cross-cultural boundaries.

Mohd Mustafal et.al (2017) analysed the operational efficiency, service quality and managerial effectiveness are the main areas to observe the performance of a bank. The financial performance of a bank can be measured as the achievement of the bank in terms of profitability position, service quality, customer satisfaction and other relevant aspects. The profitability of a bank denotes the efficiency with which a bank deploys its total resources to optimize its net profits and thus serve as an index to the degree of asset utilization and managerial effectiveness. At present, the Indian banking system faces a number of difficult challenges. In such a scenario, the present study is an attempt to measure the financial performance of the second largest public sector bank of India i.e. Punjab National Bank. This study is entirely based on secondary data and different ratios have been applied to evaluate the financial performance of the bank along with regression analysis with the help of SPSS 20.0. The study concluded that the selected bank has performed well on the sources of growth rate and financial efficiency but profitability position has been found poor during the study period.

OBJECTIVES OF THE STUDY

The objective of the study is as follows:

1. To assess the operational performance of public and private sector banks by following operational performance indicator:
 - i) Branch Expansion
 - ii) Deposit Mobilization
 - iii) Credit Deployment
2. To compare the operational performance of public and private sector banks working in India.

III. DATA AND METHODOLOGY

STATEMENT OF PROBLEM

In India the public and private sector banks play a vital role in the economy. They indirectly motivate the each other's and foreign sector banks by offering a healthy competition to each others. Today public and private sector banks help in introducing a high degree of professional management and marketing concept into banking. It helps both to

develop similar skill and technology. The Public and private sector banks provide a healthy and positive competition on general efficiency levels in the banking system. The public and private sector banks help the Indian companies and the government agencies to meet their financial requirements from international capital markets. In this way they help to a large extent in the promotion of trade and industry in the country. The public and private sector banks are always trying to innovate new products avenues (new schemes, services, etc.) and make the industries to achieve expertise in their respective fields by offering quality service and guidance. They introduce new technology in the banking service. Thus, they lead the other banks in various new fields, for example, introduction of computerised operations, credit card business, ATM service, etc. The importance of public and private sector banks in Indian financial system over the last 15 years has been tremendous. Performance evaluation is the primary goal of all banks because of tough competition in the financial market. Without evaluating the performance the banks will not survive in the long run.

SCOPE OF THE STUDY

The study will cover a period of 16 years from 2001-02 to 2016-17.

RESEARCH DESIGN

The research design used for the study is descriptive and analytical in nature.

SAMPLE SIZE

All private sector banks and all public sector banks have been selected for the study purpose. The detail of these banks as given below:

Sr. No	Name of Private Banks	Name of Public Banks
1	HDFC Bank	SBI
2	ICICI Bank	Bank of Baroda
3	Kotak Mahindra Bank	Punjab National Bank
4	Axis Bank	Central Bank
5	Indusind Bank	Canara Bank
6	Yes Bank	Bank of India
7	IDFC Bank	Indian Bank
8	RBL Bank	IDBI Bank
9	Federal Bank	Union Bank

10	City Union Bank	Vijaya Bank
11	Karur Vysya	Syndicate Bank
12	DCB Bank	IOB
13	South Indian Bank Ltd.	Corporation Bank
14	Karnataka Bank	UCO Bank
15	JK Bank	Allahabad Bank
16	Lakshmi Vilas	Oriental Bank
17	Dhanlaxmi Bank	Andhra Bank
18	RETF Gold	Bank of Maharashtra
19	Nainital Bank Ltd.	United Bank
20	Capital Small Finance Bank Ltd.	Dena Bank
21	Krishna Bhima Samrudhi Local Area Bank Ltd.	Punjab and Sind Bank
22	Equitas Small Finance Ltd.	
23	Subhadra Local Area Bank Ltd.	
24	Coastal Local Area Bank Ltd.	
25	Bandhan Bank Ltd.	
26	Catholic Syrian Bank Ltd.	

(Source: <http://www.rbi.ord.in/banksinindia.aspx> dated 25 May 2017)

DATA TYPE AND SOURCE OF DATA COLLECTION

Secondary data will be used to fulfill the objective of this study and data will be collected from various sources such as Statistical Tables relating to Banks of India, Trends and progress of Banks in India, RBI Monthly Bulletin Published by RBI and Annual reports of banks.

IV. TOOLS AND TECHNIQUES USED

After reviewing the related literature the various indicators were identified to access the performance of private sector banks. Various statistical tools will be applied to analyze the secondary data. To assess and compare the operational performance of public and private sector banks, Branch Expansion, Deposit Mobilisation, Credit Development will be analysed. Mean, standard deviation, coefficient of variation, EGR are used for assessing operational performance and profit performance.

OPERATIONAL PERFORMANCE OF PUBLIC AND PRIVATE SECTOR BANKS IN INDIA

The present chapter undertakes the analysis in terms of operational performance and growth of public and private sector banks in India by taking into consideration the following variables:

1. Branch Expansion
2. Deposit Mobilization
3. Credit Deployment

BRANCH EXPANSION

Indian banking system is largely branch banking system. The branch expansion policy of the banking sector seeks to achieve two extensive objectives, narrowing down regional imbalances and providing banking facilities to pastoral and mistreated areas. The policy mainly focuses on opening more offices in rural, and semi-urban areas and centers which have few or no branches. As per fresh set of guidelines released by RBI, banks need to open at least 25% of their banking outlets in a year in unbanked rural centers. The Reserve Bank of India has permitted the opening of mini branches across the country.

BRANCH EXPANSION IN PUBLIC SECTOR BANKS IN INDIA

The data relating to branch expansion of public sector banks in India, their exponential growth rate, Standard Deviation and coefficient of variation are presented in Table 1. The number of public sector bank branches shows a constant growth in public sector banks working in India. The exponential growth rate of branches for all the public sector banks, as computed at the end of March 2017, was 3.834 per cent. At the end of March 2017, Corporation Bank showed the premier exponential growth (8.802%), followed by Andhra Bank (6.53%). Lowest exponential growth rate was witnessed in the case of Central Bank of India (2.656%), followed by Bank of Maharashtra (2.806%). In 2017, State Bank of India recorded the maximum number of branches (17170), followed by Punjab National Bank (6938). The reason for maximum number of branches of SBI is merger of all state banks in to State Bank of India. The minimum number of branches was recorded in the case of Punjab and Sind Bank (1466), and followed by Dena Corporate Centre (1874). In the year 2001, maximum number of branches were witnessed in the case of State Bank of India (9072), and followed by Punjab National Bank (3878). The minimum number of branches were witnessed in the case of State Bank of Mysore (603), followed by State Bank of Travancore (671). All the public sector banks taken together under study had average number of 60178 branches. Maximum average number of branches had been recorded for State Bank of India (12160), followed by Punjab National Bank (4946), while minimum average branches had been recorded in the case of State Bank of Mysore (701), followed by State Bank of Travancore (802).

The coefficient of variation regarding branch expansion in public sector banks was highest in the case of Corporation Bank (49.19%), followed by Canara Bank (36.66%), while it was lowest in Central Bank of India (16.05%), and followed by State Bank of Mysore (16.27%).

BRANCH EXPANSION IN PRIVATE SECTOR BANKS IN INDIA

The data relating to branch expansion of private sector banks in India, their exponential growth rate, Standard Deviation and coefficient of variation were presented in Table 2. The number of private sector bank branches shown a regular expansion in private sector banks working in India. The exponential growth rate of branches for all private sector banks, as computed at the end of March 2017 was 15.37 per cent. At the end of March 2017, Equities small Finance Bank Limited registered the premier exponential growth (27.89 %) followed by Kotak Mahindra Bank Limited (27.52%) and Yes Bank (26.94%). Lowest exponential growth rate was witnessed in the case of RBL Bank Limited (1.94%), followed by Catholic Syrian Bank Limited (2.56%) and Dhanluxmi Bank Limited (3.76%). In the year 2001, the maximum number of branches were recorded in the case of Federal Bank (411), followed by Jammu and Kashmir Bank limited (383) and ICICI Bank (354). The minimum number of branches were recorded in the case of Nainital Bank (48), followed by Ratnakar Bank (62) and City Union Bank (88). In the year 2001, maximum number of branches were witnessed in the case of Federal Bank Limited (411), followed by Jammu and Kashmir Bank Limited (383) and South Indian Bank Limited (372). The minimum number of branches were witnessed in the case of Krishna Bhima Samruddhi Local Area Bank Limited and Subhadra Local Area Bank Limited (02), followed by Costal Local Area Bank Limited (04) and Capital Small Finance Bank Limited (08). Maximum average number of branches were recorded in the case of ICICI Bank (1954), followed by HDFC Bank (1792) and Axis Bank (1186), while minimum average number of branches were recorded in the case of South Indian Bank Limited (06), followed by Krishna Bhima Samruddhi Local Area Bank Limited (22) and Capital Small Finance Bank Limited (27). All the private sector banks taken together under study recorded an average number of 10855 branches.

The coefficient of variation regarding branch expansion in private sector banks was highest in the case of YES Bank (114.58%), followed by Kotak Mahindra Bank Limited (114.14%) and Indusind Bank Limited (95.81%), while the ratio was lowest in RBL Bank Limited (8.27%), and followed by IDFC Bank Limited (11.28%) and Catholic Syrian Bank Limited (14.82%).

V. DEPOSIT MOBILIZATION

Deposit mobilization is a vital purpose of commercial banks. Commercial banks have to stimulate resources in the form of deposits for beneficial lending. In fact, the growth rate and market share of a bank depends mainly upon its deposits mobilization effort. Mutually, banks grasp the major resources through deposits. Banks are able to produce large deposits as they also provide for the settlement process and machinery for mutual claims. The performance of investment policies, their types and the capacity of credit creation also depends on the quantum, types and possession of deposits. Size of the deposits, decide the sketch of lending activities of the bank system in the country. While size is important, the composition and source of deposit is more important from the feature of cost and intermediation. Since their lending and profit earning capacities depend upon deposits with banks.

DEPOSIT MOBILIZATION BY PUBLIC SECTOR BANKS IN INDIA

There was raise in the deposits mobilized by Public Sector Banks operating in India during the period of study. The data relating to deposits mobilized by public sector banks has been presented in Table no 3. State Bank of Patiala (82.071%) recorded the highest exponential growth in deposit mobilized during the study period. During the same period, Punjab and Sind Bank showed the lowest exponential growth (13.97%) in deposit mobilized. At the end of March 2017, State Bank of India mobilized the maximum amount of deposits (Rs. 204475139 lakh). On the other hand, Punjab and Sind Bank showed lowest level of deposits (Rs. 8554016 lakh). Average deposits for the years 2001 to 2017 of all public sector banks taken together under study were Rs. 675743812.1 lakh. State Bank of Patiala had highest average deposits (Rs. 330480366 lakh), followed by State Bank of India (Rs. 82966327 lakh) and Bank of Borada (Rs. 27170383 lakh). On the other hand, State Bank of Indore recorded lowest average deposits (Rs. 1623479 lakh), followed by State Bank of Mysore (Rs. 3308710 lakh) and State Bank of Jaipur (Rs. 4188354 lakh).

Maximum variation in deposits was witnessed by State Bank of Patiala (129.7171.33 % C.V.), followed by Bank of Borada (78.35 % C.V.) and Andhra Bank (75.08% C.V.), whereas minimum variation was recorded for State Bank of Indore (56.41% C.V.), followed by Central Bank of India (62.10% C.V.) and UCO Bank (63.85% C.V.).

DEPOSIT MOBILIZATION BY PRIVATE SECTOR BANKS IN INDIA

Table 4 portrays an increasing trend in the deposits mobilized by private sector banks operating in India during the period 2001 to 2017. In 2017, highest deposit mobilization was found in the case of HDFC Bank (Rs.64364000 lakh), followed by ICICI Bank (Rs. 49003900 lakh) and Axis Bank (Rs. 49003900 lakh). The

least deposit mobilization was found in Subhadra Local Area Bank Limited (Rs. 3964.28 lakh), followed by Capital Small Finance Bank Limited (Rs. 237821 lakh) and Equitas Small Finance Bank Limited (Rs. 670018.52 lakh). At the end of March 2001, ICICI Bank mobilized the maximum amount of deposits (Rs. 1637821 lakh), followed by HDFC Bank (Rs. 1165811 lakh) and Jammu and Kashmir Bank Limited (Rs. 1116808 lakh). On the other hand, Subhadra Local Area Bank Limited showed lowest level of deposits of (Rs. 731 lakh), followed by Capital Small Finance Bank Limited (Rs. 11577 lakh) and YES Bank (Rs. 25635 lakh). IDFC Bank Limited recorded the highest exponential growth rate (91.90%) in deposit mobilized during the study period, followed by Equities Small Finance Bank Limited (49.04%) and Tamilnad Mercantile Bank Limited (48.46%). During the same study period, Catholic Syrian Bank Limited showed the lowest exponential growth rate (11.08%) in deposit mobilized with Subhadra Local Area Bank Limited ahead at (11.14%) and DCB Bank Limited (11.39%). Axis Bank, HDFC Bank and ICICI Bank, Bandhan Bank Limited and YES Bank had higher exponential growth in deposits than that of all private sector banks taken together, while all other private sector banks registered lower exponential growth in deposits than that of all private sector banks taken together. Average deposits from the year 2001 to 2017 of all private sector banks taken together under study amounted to Rs. 90081663 lakh. The maximum average deposits were recorded in the case of ICICI Bank (Rs. 21785915 lakh), followed by HDFC Bank (Rs. 20078045 lakh) and Axis Bank (Rs. 14711214 lakh), whereas minimum average deposits Shown by Subhadra Local Area Bank Limited (Rs. 2819 lakh), followed by Coastal Local Area Bank Limited (Rs. 10682 lakh) and Capital Small Finance Bank Limited (Rs. 72449 lakh).

The coefficient of variation regarding deposits in private sector banks was highest in RBL Bank Limited (153.51%), followed by the Kotak Mahindra Bank Limited (128.32%) and YES Bank (116.71%), while it was lowest in the case of Equitas Small Finance Bank Limited (45.72%), and followed by Bandhan Bank Limited (50.84%) and Jammu and Kashmir Bank Limited (56.71%).

CREDIT DEPLOYMENT BY PUBLIC SECTOR BANKS IN INDIA

Lending or advancing loans is one of the main function of a commercial bank. A commercial bank provides credit to the public directly or indirectly. Lending is done on the basis of the fund raised, i.e., by accepting deposits from the public. So, on the one hand bank accepts deposits from people, they lend from very corpus of funds on the other hand. Lending is imperative to earn revenue. A major portion of the bank deposits get blocked in cash reserves and liquid assets to meet CRR and SLR requirements. The residual or deployable funds have to be lent very carefully so that not only the banks can meet establishment expenses and interest obligations comfortably but also earn a reasonable

return on funds. The banks lend on the basis of three principles – safety, liquidity and profitability. As per safety principles banks make sure that the loans have been granted to a reliable borrower who can repay from a reasonably sure source within a relatively short period.

CREDIT DEPLOYMENT BY PUBLIC SECTOR BANKS IN INDIA

The data relating to credit deployment by public sector banks has been presented in Table 5 Public sector banks witnessed the moderate growth in credit. The annual growth rate of credit extended ranged from 14.34 per cent of all public sector banks under study. The annual growth rate of credit was highest in the case of State Bank of Indore (23.95%), followed by Andhra Bank (19.98%), and Vijaya Bank (19.16%), while it was lowest in the case of Central Bank of India (13.33%), and followed by State Bank of Hyderabad (14.69%) and Dena Corporate Centre (15.74%). The banks indicating relatively higher exponential growth in credit as compared to exponential growth of all public sector banks taken together were, State Bank of Indore (23.95%), Andhra Bank (19.98%), Vijaya Bank (19.16%), and State Bank of Mysore (18.39%), State Bank of Patiala (18.03%), and State Bank of Travancore (16.77%). The banks showing lower exponential growth in credit as compared to overall exponential growth of all public sector banks were, Central Bank of India (13.33%), and followed by State Bank of Hyderabad (14.69%) and Dena Corporate Centre (15.74%), Indian Overseas Bank (15.98%), Union Bank of India (16.51%). At the end of March 2017, maximum credit extended by State Bank of India (Rs. 157107838 lakh), while the minimum credit extended by Punjab and Sind Bank (Rs. 5833453 lakh). Average credit deployment for the years 2001 to 2017 of all public sector banks taken together under study stood at Rs. 195611246 lakh. State Bank of India exhibited highest average credit (Rs. 65513735 lakh), followed by Punjab National Bank (Rs. 19108958 lakh) and Bank of India (Rs. 17875675 lakh), whereas State Bank of Indore recorded lowest average credit (Rs. 1190872 lakh), followed by State Bank of Mysore (Rs. 2551302 lakh) and State Bank of Hyderabad (Rs. 3003546 lakh).

Maximum variations in credit deployment were witnessed by Bank of Borada (85.96% C.V.), followed by Bank of Maharashtra (96.98% C.V.) and Corporation Bank (96.9% C.V.). However, minimum variation had been registered for State Bank of Hyderabad (53.08% C.V.), followed by State Bank of Indore (59.27% C.V.) and State Bank of Patiala (64.22% C.V.).

CREDIT DEPLOYMENT BY PRIVATE SECTOR BANKS IN INDIA

The data relating to credit deployment by private sector banks has been presented in Table 6 Private sector banks witnessed the high growth in credit as compare to public sector banks. The annual growth rate of credit extended

ranged from 17.69 per cent of all private sector banks under study. The annual growth rate of credit was highest in the case of YES Bank (49.01%), followed by HDFC Bank (34.85%) and RBL Bank Limited (33.23%), while it was lowest in the case of Subhadra Local Area Bank Limited (8.87%) followed by Equitas Small Finance Bank Limited (9.74%) and Jammu and Kashmir Bank Limited (11.24%). In 2001, highest credit deployment was found in the case of ICICI Bank (Rs.703146 lakh), followed by Kotak Mahindra Bank Limited (Rs.505635 lakh) and Federal Bank Limited (Rs. 485413 lakh). The least credit deployment was found in the case of Subhadra Local Area Bank Limited (Rs. 698.46 lakh), followed by Costal local Area Bank Limited (Rs. 1592.63 lakh) and Capital Small Finance Bank Limited (Rs. 10563.86 lakh). At the end of March 2017, maximum credit was extended by HDFC Bank (Rs. 55456800 lakh), while the lowest credit was extended by Subhadra Local Area Bank Limited (Rs. 2722.77 lakh). Average credit deployed from the year 2001 to 2017 of all private sector banks taken together under study amounted to Rs. 75487967 lakh. The maximum average credit deployment was recorded in ICICI Bank (Rs. 21259243 lakh), followed by HDFC Bank (Rs. 15996725 lakh) and Axis Bank (Rs. 2224548 lakh), whereas minimum credit had been registered for Subhadra Local Area Bank Limited (Rs. 2674 lakh), followed by Costal local Area Bank Limited (Rs. 8539 lakh).

The coefficient of variations regarding credit in private sector banks was highest in the case of RBLB Bank (157.33%), followed by YES Bank (124.51%) and Kotak Mahindra Bank Limited (111.09%), while lowest variations had been recorded by IDFC Bank limited (20.72%), Equitas Small Finance Bank Limited (35.36%) and Bandhan Bank Limited (36.25%).

VI. CONCLUSION

- From the above analysis, it is concluded that the total number of branches witnessed a stable growth during the entire period covered by the study (2001 to 2017) both in the case of public and private sector banks. This will show the progress if Indian Banking system in the country.
- Both Public and private sector banks in India have shown great achievement in the field of deposit mobilization. Deposits of public sector banks recorded an exponential growth rate of 30.781 per cent while private sector banks recorded 17.91 per cent during the study period. The growth in deposits is also influenced by demonetization.
- Both Public and private sector banks under study have shown reasonable growth in credit deployment. The annual growth rate of credit deployed ranged from 13% to 19% in the case of public sector banks and 8 % to 34% for private sector banks under study.

- The total deposits of public sector banks in India moved from Rs.9936008 lakh in 2001 to Rs. 727632408 lakh in 2017 under study, while total deposits of private sector banks under study moved from Rs. 9637178 lakh in 2001 to Rs. 259365429 lakh in 2017.
- The total credit deployment in the case of public sector banks increased from Rs. 41061635 lakh in 2001 to Rs. 350478454 lakh in 2017. The credit deployment in the case of Private Sector Banks increased from Rs. 5333199.95 lakh in 2001 to Rs. 216933635.4 lakh in 2017.

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TABLE NO-I		Branch Expansion in Public Sector Banks in India																					
Sr No.	Year	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Mean	SD	CV	EGR	
1	SBI	9072	9085	9081	9084	9086	9143	9270	10183	11472	12495	13675	14097	14816	15869	16333	16784	17170	12160	3068.67	25.24	4.068	
2	SBBJ	790	793	794	805	813	816	830	847	857	867	965	1056	1135	1168	1241	1360	NA	946	180.082	19.04	3.691	
3	SBOH	878	885	895	904	915	930	939	992	1022	1132	1286	1396	1502	1632	1897	2000	NA	1200	365.305	30.44	5.643	
4	SBOM	603	603	604	616	627	634	637	650	664	689	693	726	779	812	850	1037	NA	701	114.102	16.27	3.686	
5	SBOP	723	723	738	742	745	753	766	802	848	890	967	1082	1168	1216	1387	1445	NA	937	238.671	25.47	4.726	
6	SBOT	671	675	671	679	689	694	707	713	730	753	812	889	943	986	1064	1157	NA	802	152.196	18.98	3.696	
7	AB	1901	1915	1924	1926	1930	1932	2006	2135	2217	2261	2387	2496	2675	2840	3107	3209	3246	2359	471.19	19.97	3.4	
8	An. B	1019	1069	1100	1112	1123	1148	1194	1363	1425	1549	1639	1705	1798	1863	1897	1953	2803	1515	450.711	29.74	6.53	
9	BOB	2668	2668	2680	2680	2680	2687	2727	2845	2915	3088	3345	3769	4016	4297	4851	5330	5422	3451	952.585	27.6	4.531	
10	BOI	2534	2548	1548	2550	2551	2563	2635	2845	2935	3093	3286	3645	3970	4225	4369	4562	4963	3225	892.557	27.68	4.291	
11	BOM	1218	1220	1233	1256	1280	1287	1331	1365	1407	1436	1493	1589	1728	1854	1880	1891	1897	1492	252.181	16.9	2.806	
12	CB	2404	2408	2424	2476	2519	2551	2588	2690	2740	3050	3263	3600	3728	4755	5682	5849	6083	3459	1268.31	36.66	5.973	
13	CBOI	3110	3115	3117	3121	3130	3143	3184	3324	3533	3587	3689	3941	4294	4385	4469	4677	4730	3679	590.532	16.05	2.656	
14	Co.B	653	659	685	726	769	794	884	964	1035	1108	1356	1568	1707	2021	2298	2440	2517	1305	641.938	49.19	8.802	
15	DCC	1096	1033	1036	1036	1042	1039	1034	1071	1093	1124	1234	1342	1464	1633	1739	1846	1874	1279	301.021	23.54	3.409	
16	IBB	1424	1320	1342	1358	1369	1395	1438	1524	1612	1758	1863	1958	2092	2253	2412	2565	2682	1786	448.807	25.13	4.035	
17	IOB	1436	1446	1433	1481	1520	1523	1651	1879	1927	2022	2367	2568	2992	3265	3381	3397	3373	2215	759.736	34.29	5.483	
18	OBC	932	969	988	1033	1138	1161	1224	1344	1422	1530	1763	1864	1930	2126	2251	2351	2353	1552	496.245	31.98	5.955	
19	PNB	3878	3858	3871	3889	4005	4028	4039	4178	4327	4735	5278	5670	5874	6201	6560	6760	6938	4946	1114.08	22.52	3.702	
20	SB	1733	1749	1741	1788	1817	1897	2072	2188	2246	2328	2495	2709	2986	3249	3552	3764	3933	2485	729.011	29.33	5.254	
21	UBI	2054	2022	2020	2032	2050	2095	2210	2361	2558	2805	3016	3201	3511	3871	4081	4200	4282	2845	827.498	29.08	4.699	
22	Un.BI	1314	1305	1299	1302	1306	1316	1324	1399	1445	1526	1763	1892	1929	2001	2004	2011	2053	1599	304.856	19.06	2.828	
23	P & SB	746	842	859	926	978	1021	1058	1087	1098	1112	1128	1157	1198	1223	1258	1286	1466	1085	175.204	16.15	4.313	
24	UCOB	1721	1715	1710	1718	1730	1749	1857	1945	2058	2139	2236	2456	2614	2894	3020	3077	3104	2220	516.765	23.28	3.755	
25	VB	842	827	843	879	910	924	978	1053	1101	1157	1242	1300	1359	1512	1618	1863	2031	1202	358.045	29.78	5.656	
	Total	45420	45453	44634	46119	46722	47223	48583	51747	54687	58234	63241	67676	72208	78151	83201	86814	82920	60178	14856.9	24.69	3.834	

Source: Compiled from various issues of Statistical Tables relating to Banks in India, Published by RBI.

Table no-2		Branch Expansion in Private Sector Banks in India																			
Sr No.	Year	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Mean	SD	CV
1	Axis	86	110	140	190	247	349	491	626	786	983	1390	1622	1947	2402	2589	2904	3304	1186	1049.632	88.48433
2	CSBL	284	284	289	294	300	312	330	346	360	360	364	372	390	430	426	429	426	353	52.2874	14.82465
3	CUBL	111	120	123	129	136	141	163	182	209	224	246	300	375	425	475	525	550	261	147.4175	56.52
4	DCBB	58	61	63	65	67	68	68	77	80	88	92	98	102	124	160	198	262	102	54.30224	53.32976
5	DHAN	155	159	163	169	173	178	181	181	181	268	289	294	294	280	280	280	280	224	56.62076	25.29705
6	FBL	411	413	420	434	454	466	531	601	611	671	771	978	1128	1174	1247	1252	1252	754	327.8363	43.49319
7	HDFC	131	171	201	240	446	515	639	745	1408	1725	1986	2544	3062	3403	4014	4520	4715	1792	1573.328	87.79441
8	ICICI	354	358	446	489	508	557	703	1249	1409	1699	2500	2750	3100	3753	4050	4450	4850	1954	1543.213	78.96048
9	IND BL	32	40	53	88	116	137	172	182	182	210	300	500	500	602	801	1000	1200	360	344.6695	95.81522
10	JKB	383	398	412	424	435	445	480	491	491	572	626	704	777	817	857	865	873	591	178.8291	30.24868
11	KBL	352	356	366	374	386	400	415	436	451	469	478	503	550	600	675	725	773	489	128.5107	26.29271
12	KVBL	208	212	214	228	233	243	268	312	335	369	451	551	554	572	629	667	735	399	177.2293	44.4324
13	KMBL	28	34	39	42	54	65	105	178	217	250	322	356	438	605	684	1333	1369	360	410.8369	114.14
14	LVBL	210	212	217	219	222	223	231	236	247	266	289	328	361	400	459	502	504	302	101.8512	33.77575
15	NBL	58	61	63	65	68	79	80	87	92	101	108	112	116	121	121	123	130	93	24.2233	25.98082
16	RBLB	158	163	178	182	189	193	199	199	201	203	205	205	208	208	210	212	215	196	16.2065	8.278559
17	SIBL	372	380	393	408	422	424	466	489	519	572	598	608	672	794	834	850	863	568	170.2441	29.94702
18	TMBL	160	162	166	171	173	174	184	201	214	217	230	251	267	301	352	408	508	243	95.36174	39.17391
19	YES	22	24	25	27	28	30	40	67	117	150	214	356	430	560	630	860	1000	269	308.6977	114.5821
20	BBL	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	501	681	765	840	697	126.2386	18.11821
21	CSFBL	8	12	13	13	15	18	20	21	24	25	27	29	34	37	38	47	73	27	15.51001	58.07715
22	CLABL	4	8	10	12	13	14	17	17	18	20	21	23	28	30	50	50	45	22	13.66809	61.14671
23	KBSL	2	3	5	5	7	8	9	9	11	11	14	15	16	16	17	22	27	12	6.56245	56.63028
24	SLABL	2	3	3	3	4	4	4	5	5	5	6	8	8	9	10	11	11	6	2.87935	48.46431
25	IDFCB	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	56	67	74	66	7.408704	11.28229
26	ESFBL	NA	NA	NA	NA	NA	NA	NA	45	85	98	137	159	187	207	264	399	412	199	119.2301	59.82442
	Total	3588.806	3743.975	4002.728	4271	4696	5043	5796	6982	8253	9556	11664	13666	15544	18371	20609	23464	25291	10855	7129.02	65.67267

Source: Compiled from various issues of Statistical Tables relating to Banks in India, Published by RBI.

Table 4		DEPOSIT MOBILIZATION BY PRIVATE SECTOR BANKS IN INDIA																				
Sr No.	Year	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Mean	SD	CV	EGR
1	Axis	909220	1228721	1696472	2095391	3171199	4011353	5878560	8762622	11737411	14130022	22010450	18923780	25261359	28094456	32244194	35796756	41437900	14711214	13773261	93.62323	26.96106
2	CSBL	277581	319137	350620	388046	402111	428885	474859	531761	633283	697835	872567	1060487	1234163	1367386	1447449	1443840	1491560	789504	452865.1	57.3607	11.08123
3	CUBL	161162	197371	231737	284665	309523	351774	469933	642496	820662	1028459	1291428.51	1634075.62	2030476	2201689	2407496	2715813	3011574	1124322	1036274	92.16878	20.08
4	DCBB	343049	369176	365709	447418	389476	312400	441520	607485	464689	478733	633556	561017	836384	1032516	1260913	1492599	1928900	703855	463980.4	65.91985	11.39664
5	DHAN	149434	165724	183789	215577	233884	253268	308796	360843	496880	709848	1025263	1180441	1120213	1213321	1238168	1135376	1129368	654129	448638.9	68.58569	13.47472
6	FBL	766544	886531	1094742	1347669	1519288	1787874	2158444	2591335	3219819	3605795	4301478	4893712	5761486	5973128	7082499	7917171	9766456	3804351	2717357	71.42761	17.23978
7	HDFC	1165811	1765381	2237607	3040886	3635425	5579682	6829794	10076860	14281158	16740444	20858641	24670645	29624698	36733748	45079564	54642419	64364000	20078045	19801654	98.62342	28.49195
8	ICICI	1637821	3208511	4816931	6810859	9981878	16508316	23051019	24443104	21834783	20201660	22560211	25549996	29261363	33191366	36156273	42142571	49003900	21785915	13702372	62.89555	23.66527
9	IND BL	718713	840012	859787	1120027	1311428	1500630	1764481	1903741	2211026	2671017	3436537	4236155	5411672	6050229	7413436	9300035	12657222	3729773	3416493	91.60056	19.63588
10	JKB	1116808	1291111	1467490	1866139	2164497	2348464	2519428	2859326	3300411	3723716	4467594	5334690	6422062	6933586	6575619	6939025	7246309	3916251	2221160	56.71647	12.39802
11	KBL	607550	700148	829172	940695	1083705	1324317	1403744	1701619	2033328	2373065	2733645	3160832	3605622	4058283	4600861	5048821	5673311	2463454	1631801	66.24036	14.98493
12	KVBL	361525	418006	512192	591148	667219	757684	934031	1255000	1510140	1927185	2472185	3211159	3865298	4375768	4469027	5007890	5369981	2217967	1787947	80.61197	18.36946
13	KMBL	125635	251648	325486	458625	658634	786593	926583	1153264	1403256	1686442	2926097	3853652	5102877	5907233	7486031	13864302	15742586	3685820	4729800	128.3242	35.2455
14	LVBL	227764	247692	277050	329581	349593	433637	501987	561848	736091	907538	1114951	1411414	1561898	1857288	2196421	2543096	3055335	1077246	886182.2	82.26367	17.61788
15	NBL	53508	60801	66871	75880	93327	112504	148065	179000	213723	250749	290876	330632	372362.91	464958.04	534404.29	531058.66	685278.51	262588	195969.5	74.62998	17.27772
16	RBLB	31568	35986	45893	52658	68959	73569	87639	110107	130705	158504	204216	2473933	834052	1159860	1709925	2434865	3458809.2	651250	999756.5	153.5135	34.11581
17	SIBL	466855	591970	686127	828002	849232	957865	1223921	1515612	1809234	2301152	2972108	3650053	4426230	4749109	5191249	5572073	6611749	2611914	2027401	77.62126	18.01736
18	TMBL	319807	372999	408458	440428	482688	520287	601988	767025	956604	1163930	1380845	1713700	2024000	2264600	2565000	3036887	3219015	1200980	999477.6	83.22184	15.52532
19	YES	25635	34265	42653	55635	66303	291038	822039	1327342	1616942	2679852	4539900	4915200	6695600	7419200	9117600	11172000	14287400	3829918	4469958	116.7116	48.46788
20	BBL	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	786982	1028679	1208875	2322866	1336851	679688.5	50.84252	43.44534
21	CSFBL	11577	18699	22568	28965.63	39759.37	40658.65	45865.62	52156.85	57869.65	59569	64791.95	81966.3	10865.32	126414	150678	181413	237821	72449	64587.31	89.1483	20.79285
22	CLABL	1896.34	2689.54	2975.39	3286.01	3786.52	3975.28	4635.92	5552.69	7342.22	10096.55	12178.66	15113.61	17360.21	18629.36	28962.06	32439.56	NA	10682	9519.242	89.11066	20.83996

23	KBSL	156984	186956	268534	298716	315987	355628	456862	568942	689751	765860	873256	987101	1151487	1316168	1631048	1859626	1969305	814836	588777.7	72.25721	17.12608
24	SLABL	731	953	1033	1146	1358.96	1784.68	1987.65	2204.5	2671.47	2941.63	3448.92	3925.16	4072.32	4223.19	5054.85	6425.18	3964.28	2819	1632.047	57.89163	11.14931
25	IDFCB	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	568910	659852	8219000	4020800	1517866	1671900	110.1481	91.90648
26	ESFBL	NA	NA	NA	NA	NA	NA	NA	202365.4	216753.4	236021.4	256235.4	282342.4	306873.8	325685.3	485621.2	570183.4	670018.52	355210	162404.3	45.72064	49.04481
	Total	9637178	13194488	16793897	21721442	27799261	38742187	51056182	62181611	70384533	78510434	78000580.9	110501946	135120875	158194736	182766024	217417460	259365429	90081663	76017239	84.38703	17.91617

Source: Compiled from various issues of Statistical Tables relating to Banks in India, Published by RBI.

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2204.5 2671.47 2941.63 3448.92 3925.16 4072.32 4223.19 5054.85 6425.18 3964.28

CREDIT DEPLOYMENT BY PUBLIC SECTOR BANKS IN INDIA

(Rs. In Lakh)

Sr No.	Year	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Mean	SD	CV	EG R
1	SBI	11359027	12080647	13775846	15793354	20237446	26180093	33733649	41676820	54250320	63191415	75671945	86757889	104561655	120982872	130002639	146370042	157107838	65513735	48801139.03	74.48994	17.84293
2	SBBJ	516813	593133	677333	859655	1203619	1589580	2052622	2507594	2985071	3517639	4120665	4924433	5753497	6417209	6954842	7292746	NA	3247903	2316558.051	71.32473	19.29911
3	SB OH	709149	842259	966260	1181368	1559974	2086302	2810925	3184875	3267917	3382484	3444200	4065300	4598100	5086200	5329600	5541800	NA	3003545	1594321.956	53.08135	14.69053
4	SB OI	342748	428915	518295	640606	904066	1187597	1535138	1822433	2161211	2367708	NA	NA	NA	NA	NA	NA	NA	1190872	705776.3675	59.26553	23.95426
5	SB OM	428671	491450	526067	630672	878125	1175416	1646553	2102715	2561605	2953586	3402981	3983531	4493257	4948195	5202586	5395418	NA	2551302	1764661.745	69.16711	18.39319
6	SB OP	683339	867879	1074640	1308634	1535927	2218002	2876976	3640004	4363412	4634723	5143319	6293449	7379979	7593656	7864213	8218571	NA	4106045	2636744.686	64.21616	18.03496
7	SB OT	639750	743551	917066	1113243	1484834	1886640	2478628	2813662	3271093	3846126	4604423	5534595	6748362	6940461	6872061	6546627	NA	3527570	2303340.09	65.29537	16.77068
8	AB	958270	1099250	1254360	1534154	2115083	2914777	4129004	4972047	5880176	7243700	9362489	11114510	12948965	13800657	14987684	15237205	15810300	7374272	5420405.939	73.50428	19.14911
9	An. B	742317	967772	1151294	1288547	1751684	2210043	2788907	3423839	4413926	5611351	7143536	8322298	9837330	10764420	12595473	13078789	13684633	5869186	4519229.425	76.99926	19.97831
10	BO B	2742068	3366299	3534808	3560088	4340038	5991178	8362087	10670132	14398590	17503529	2286736	28737729	32818576	39700581	42806514	38377018	38325922	17501288	15044158.02	85.96029	17.92025
11	BOI	3182314	3831078	4263318	4585590	5552889	6517375	8493590	11347633	14290937	16849071	21309618	24883334	28936750	37073354	40202554	35918895	36648167	17875675	13125468.31	73.42642	16.50158
12	BO M	667253	825512	950814	1173151	1306165	1646973	2291939	2928581	3429077	4031470	4688077	5605976	7547078	8892040	9859910	10756267	9551523	4479518	3448116.367	76.97516	18.09632
13	CB	2783177	3312671	4047160	4763862	6042140	7942569	9850569	10723804	13821940	16933463	21126829	23248982	24217662	30106748	33003551	32471482	34200876	16388087	11047034.47	67.40893	16.97513

14	CB OI	188333 8	212875 1	231592 2	228041 1	272773 2	374834 8	517954 7	7299743	854832 0	105383 49	1297254 1	1475 1285	171935 84	177315 17	188477 53	180009 59	139398 77	941694 0	6260729.021	66.483 69	13. 326 94
15	Co. B	866610	109874 1	120291 7	138897 2	185463 7	239624 3	299496 5	3918557	485121 6	632025 6	8685040	1004 6902	118716 65	137086 30	145066 03	140322 24	140356 79	669293 3	5147119.766	76.903 8	19. 011 28
16	DC C	700190	752296	843560	941179	113085 9	142312 4	183033 9	2302398	288779 6	354624 4	4482805	5669 254	657812 2	775537 7	789343 1	823283 3	725746 2	377807 5	2778899.629	73.553 33	15. 737 22
17	IB	943391	109083 6	122749 9	141260 9	183801 1	224846 4	290581 2	3983871	514652 8	621461 3	7524991	9032 360	105642 55	122208 99	125863 55	129049 08	127699 28	615384 3	4516894.728	73.399 58	17. 684 3
18	IOB	130955 1	151623 4	174470 0	202948 6	252051 9	347562 0	470602 8	6040182	748852 7	789991 6	1118329 8	1407 2443	160364 12	175887 77	171756 02	160860 67	140458 62	852466 0	6000098.92	70.385 2	15. 984 95
19	OB C	110764 1	141578 7	156772 4	196807 6	252992 0	335772 5	441384 7	5456583	685003 7	834893 0	9590822	1119 7769	128955 06	139079 84	145261 30	148799 9	157706 00	684665 2	5059950.713	73.904 02	18. 056 68
20	PN B	280290 5	343694 2	402281 2	472247 3	604127 5	746273 7	965965 2	11950157	154702 99	186601 21	2421066 7	2937 7476	308725 21	349269 13	380534 40	412325 80	419493 15	191089 58	13925281.88	72.873 06	18. 425 38
21	SB	131161 6	148846 6	163053 5	206469 3	267292 1	364662 4	516704 4	6405101	815322 7	904063 6	1067819 2	1236 2018	147569 02	173912 41	202719 82	201368 49	199669 35	924382 2	6846212.039	74.062 57	18. 551 36
22	UBI	175053 5	213833 1	255148 4	294259 1	401050 8	533799 5	623864 3	7426691	965342 3	119315 30	1509860 8	1778 8208	208102 19	229104 43	255654 57	267354 00	286466 58	124433 37	9254998.512	74.377 14	19. 088 26
23	Un. BI	573935	682271	735169	796334	113896 8	155223 1	221563 2	2785811	353935 5	423300 4	5350244	6304 329	689086 6	657675 1	667630 4	680602 0	661393 0	373359 7	2491892.239	66.742 39	16. 506 41
24	P &S B	476482	518087	557674	589209	603001	893503	117212 2	1834331	246153 5	326391 1	4263785	4615 141	514307 9	572390 7	638701 8	639160 7	583345 3	314071 0	2237242.392	71.233 65	16. 947 91
25	UC OB	100854 4	128053 7	159231 0	206264 4	276557 1	373775 8	469889 1	5508189	688038 6	825045 3	9907081	1155 4001	128282 86	149584 21	147350 87	125905 37	119724 45	743124 4	4844926.736	65.196 72	16. 722 75
26	VB	572001	619666	789134	110453 0	143357 9	166640 1	242235 5	3168922	354681 1	415066 8	4871863	5790 374	697657 6	815040 3	866958 6	889869 6	945488 9	425214 4	3085448.554	72.562 18	19. 162 95
	Tot al	410616 35	476173 61	544387 01	627361 31	801794 91	104493 318	136655 464	16989467 5	214572 735	254464 896	1993416 45	2600 0898 4	296472 716	340829 524	366222 495	345922 962	350478 454	195611 246	114806402.4	58.691 11	14. 340 89

Source: Compiled from various issues of Statistical Tables relating to Banks in India, Published by RBI.

Source: Compiled from various issues of Statistical Tables relating to Banks in India, Published by RBI.

Sr. No	Name of Bank	Short Name
1	State Bank of India	SBI
2	State Bank of Jaipur	SBBJ
3	State Bank of Travancore	SBOH
4	State Bank of Mysore	SBOM
5	State Bank of Patiala	SBOP
6	State Bank of Travancore	SBOT
7	Allahabad Bank	AB
8	Andhra Bank	An. B
9	Bank of Baroda	BOB
10	Bank of India	BOI
11	Bank of Maharashtra	BOM
12	Canara Bank	CB
13	Central Bank of India	CBOI
14	Corporation Bank	Co.B
15	Dena Corporate Centre	DCC
16	Indian Bank	IBB
17	Indian Overseas Bank	IOB
18	Oriental Bank of Commerce	OBC
19	Punjab National Bank	PNB
20	Syndicate Bank	SB
21	Union Bank of India	UBI
22	United Bank of India	Un.BI
23	Punjab & Sind Bank	P & SB
24	UCO Bank	UCOB
25	Vijaya Bank	VB

Sr. No	Name of Bank	Short Name
1	Axis bank Ltd.	Axis
2	Catholic Syrian bank Ltd.	CSBL
3	City Union Bank Ltd.	CUBL
4	DCB Bank Ltd	DCBB
5	Dhanlaxmi Bank Ltd.	DHAN
6	Federal Bank Ltd.	FBL
7	HDFC Bank Ltd.	HDFC
8	ICICI Bank Ltd.	ICICI
9	Indusind Bank Ltd.	IND BL
10	Jammu & Kashmir Bank Ltd.	JKB
11	Karnataka Bank Ltd.	KBL
12	Karur Vysya Bank Ltd	KVBL
13	Kotak Mahindra Bank Ltd.	KMBL
14	Lakshmi Vilas Bank Ltd.	LVBL
15	Nainital bank Ltd.	NBL
16	RBL Bank Ltd.	RBLB
17	South Indian Bank Ltd.	SIBL
18	Tamilnad Mercantile Bank Ltd.	TMBL
19	YES Bank Ltd.	YES
20	Bandhan Bank Limited	BBL
21	Capital Small Finance Bank Ltd.	CSFBL
22	Coastal Local Area Bank Ltd.	CLABL
23	Krishna Bhima Samruddhi Local Area Bank Ltd.	KBSL
24	Subhadra Local Area Bank Ltd.	SLABL
25	IDFC Bank Limited	IDFCB
26	Equitas Small Finance Bank Ltd.	ESFBL