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A COMPARATIVE STUDY OF BANKS: WITH SPECIAL REFERENCE OF SBI AND ICICI BANK

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ABSTRACT

Banking is a most important institution for our society. The sector plays an important role in economic development of a country. It is a pillar for any strong nation economy. An efficient banking system is recognized as the prime requirement for the overall progress of any nation. The banking system of India is featured by the large network of bank branches, providing more services not only customers but to the nation also. Banks are most important institutions for our financial and non-financial requirements. Actually bank provides more facilities for our life. In India networking of bank branches are very large.

According to Narsimham committee "Private sector bank should be allowed to be established in India these new private sector banks will complement the overall financial sector reforms". SBI and ICICI are most popular banks, SBI is a very big bank in government sector on the other hand ICICI is a most second largest bank in private sector. Both are cooperated with peoples for his necessity or needs, but SBI is an oldest and ICICI is a private newly bank, so this study based on the most powerful banks comparison between SBI governments sector and ICICI private sector bank and this comparison is most important for our peoples and customers.

KEY WORDS: SBI, ICICI, Government Sector, Private Sector, Economic Development

INTRODUCTION

An efficient banking system is recognized as the prime requirement for the overall progress of any nation. Bank is a most important institution of our society; banks give him more financial and non-financial support for our necessity. Without bank or finance we cannot suffer in our life, every step of our life we wants finance, This finance is our necessity,

so without systematically process we all cannot suffer in our life or our society, so banking sector is most important for our systematically life.

Banks are those sector he give him financial or non-financial support. In this time life move very fast and this modern life wants more facilities. According to before and after conditions of banks are very changed. The banks (Government with Private)

give him various facilities and government and private banks always tried to give him better for our society. In this time both banks (Government and Private) give various facilities in all areas, so every type of bank wants well working, facilities, process, complete satisfaction, customer’s choice etc.

SBI BANK PROFILE

State Bank of India (SBI) founded in 1806, Bank of Calcutta was the first bank established in India and over a period of time evolved in to SBI. SBI represents a sterling legacy of over 200 years. It is the oldest and popular commercial bank in the Indian society. The bank is India’s largest commercial bank in terms of deposits, assets, branches, profits, number of customers and employees enjoying the continuing faith of millions of customers across the social spectrum. 222,033 total number of employees 99345 branches 14 Local Head Office and 57 Zonal Offices that are located at important cities throughout the country. The Headquarter of SBI is at Mumbai.

ICICI BANK PROFILE

ICICI Bank is a second largest and leading bank of private sector in India. It does headquarter in Mumbai, India. ICICI Bank was established by the Industrial Credit and Investment Corporation of India (ICICI), AN Indian financial institution, as a wholly owned subsidiary in 1994. The present company was formed in 1955 as the joint-venture of the World Bank. The bank was initially known as Industrial Credit and Investment Corporation of India before it changed its name to the abbreviated ICICI Bank. ICICI bank became the first Indian bank to list on the

New York Stock Exchange. 94,204 total numbers of employees, 4050 branches and 13,449 ATM in India.

OBJECTIVE OF THE STUDY

1. To compares the financial performance of SBI and ICICI Bank.
2. To study the financial performance of SBI and ICICI Bank.
3. To study selected years 2008-09 to 2014-15 for financial performance of SBI and ICICI Bank.

RESEARCH METHODOLOGY

In the present study, an attempt has been made to compare the financial performance of SBI and ICICI bank which one related to the public sector and private sector. The study is based on secondary data that has been collected from other secondary sources. The study covers the period of 2008-09 to 2014-15.

LIMITATIONS OF THE STUDY

Due to constraints of time and resources, the study is likely to suffer from certain limitations. The limitations of the study are:

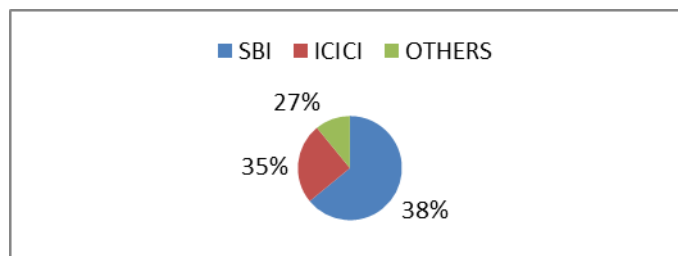
1. The study is based on secondary data.
2. The secondary data are collected from other sources for comparison between SBI and ICICI Bank.
3. This study comparison based on the only 2008-09 to 2014-15 years.

FOR THIS PURPOSE THJE

FOLLOWING PROGRAMME HAVE BEEN STUDIED

1. DATA ANALYSIS PERCENTAGES RESPONDENTS HAVING ACCOUNT IN SBI & ICICI

Figure: 1



Source: Google

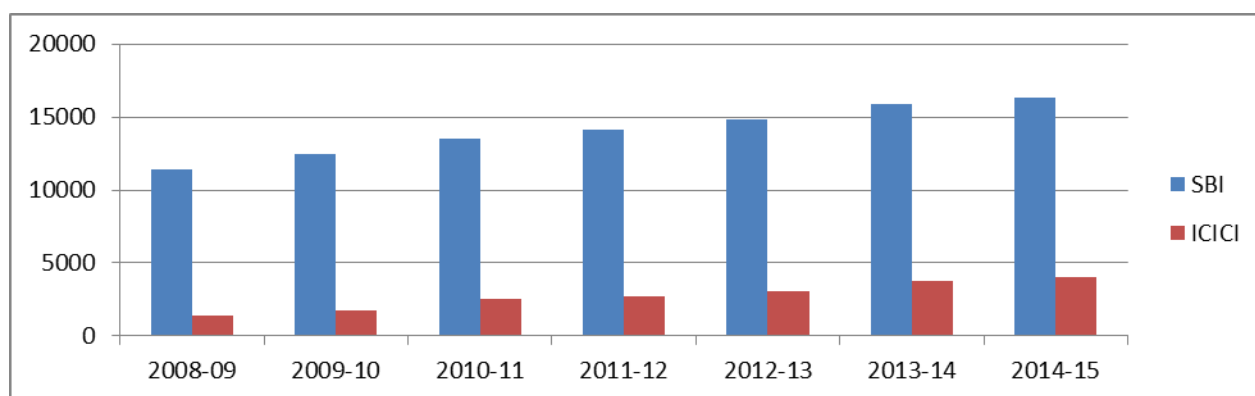
Figure 1 showing the respondents of customer related with banks accounts. 38% customers like the SBI, 35% customers like the ICICI and 27% customers like the other banks for our transactions, deposit of cash and other needs.

2. NO. OF BRANCHES IN SBI AND ICICI BANKS

Table: 1 Number of Branches

YEAR	SBI		ICICI	
	NO. OF BRANCHES	ADDITIONAL MADE	NO. OF BRANCHES	ADDITIONAL MADE
2008-09	11448	-----	1419	-----
209-10	12496	1048	1707	288
2010-11	13542	1046	2529	822
2011-12	14097	555	2750	221
2012-13	14816	721	3100	350
2013-14	15869	1053	3753	653
2014-15	16333	464	4070	317

Source: compiled from annual report of SBI & ICICI



(Graph: 1 showing total number of branches)

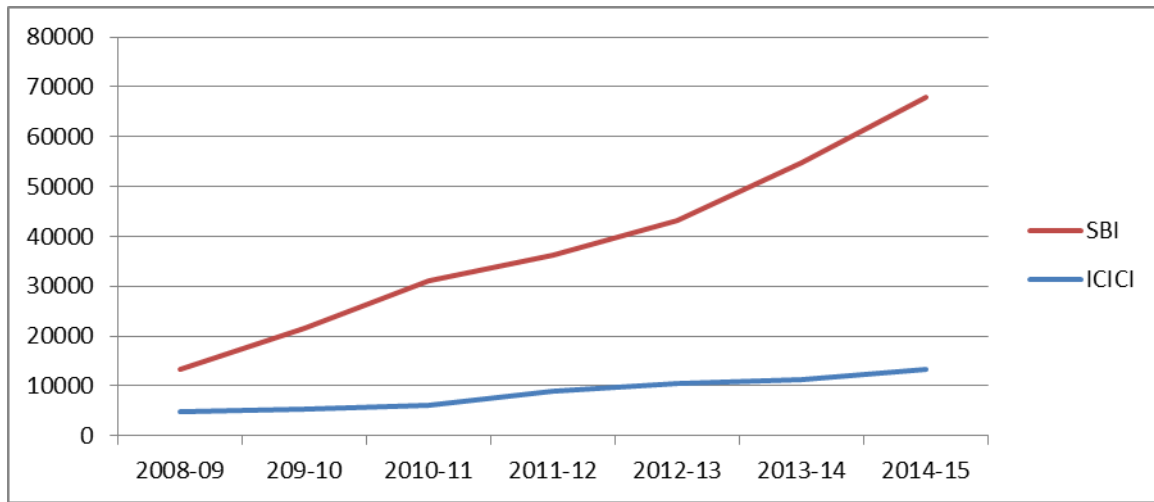
By observing table and graph number 1 drawn very easily that SBI has more number of branches. Year by year growth of branches of SBI continue maintain but just opposite condition of ICICI branches continue grow till the date. While SBI is a government and ICICI is a private sector bank.

3. NUMBERS OF ATMs IN SBI AND ICICI BANKS

Table: 2 Numbers of ATMs

YEAR	SBI		ICICI	
	TOTAL NO. OF ATMs	ADDITIONAL MADE	TOTAL NO. OF ATMs	ADDITIONAL MADE
2008-09	8581	-----	4713	-----
209-10	16294	7753	5219	506
2010-11	25005	8711	6055	836
2011-12	27286	2281	9000	2945
2012-13	32752	5466	10481	1481
2013-14	43515	10763	11315	834
2014-15	54560	11045	13449	2134

Source: compiled from annual report of SBI & ICICI



(Graph: 2 showing the number of ATMs)

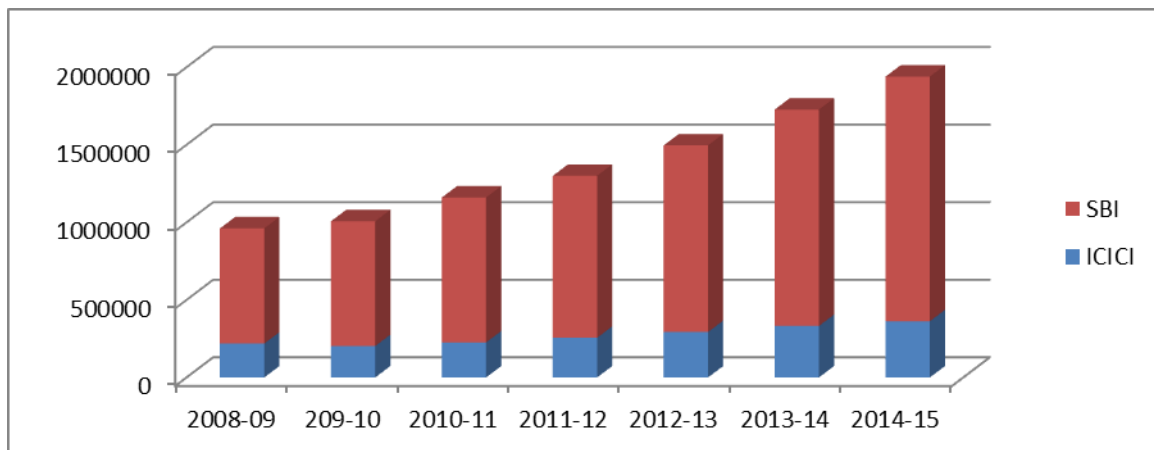
By observing table and graph number 2 drawn very easily that SBI has more than ICICI. Growth of ATMs has been continuing in both banks. Year 2011-12 the growth of ATMs of SBI is only 9% just opposite side ICICI growth of ATMs in the year of 2011-12 is 49%.

4. DEPOSITE IN SBI AND ICICI BANKS

Table: 3 Deposits (Figures in Crores)

YEAR	SBI		ICICI	
	TOTAL DEPOSITS	ADDITIONAL MADE	TOTAL DEPOSITS	ADDITIONAL MADE
2008-09	742073	-----	218348	-----
209-10	804116	62043	202017	16331
2010-11	933933	129817	225602	23585
2011-12	1043647	109714	255500	29898
2012-13	1202740	159093	292613	37113
2013-14	1394409	191669	331914	39301
2014-15	1576793	182384	362400	30486

Source: compiled from annual report of SBI & ICICI



(Graph: 3 showing the deposits of both banks)

By observing table and graph number 3 in case of SBI is increasing year by year while it fell down in case of ICICI in the year 09-10. The growth of SBI is 1.87 times, which is more than 1.52 times in the case of ICICI. But graph show that the average amount of deposit per branch in the case of ICICI is much better than SBI.

5. NET PROFIT IN SBI AND ICICI BANKS

TABLE: 4 NPAT (Figures in Crores)

YEAR	SBI		ICICI	
	TOTAL NPAT	ADDITIONAL MADE	TOTAL NPAT	ADDITIONAL MADE
2008-09	9121	-----	3758	-----
2009-10	9166	45	4025	267
2010-11	8265	90	5151	1126
2011-12	11707	3442	6465	1314
2012-13	14105	298	8325	1860
2013-14	10891	3214	9810	1485
2014-15	13102	2211	11175	1365

Source: compiled from annual report of SBI & ICICI

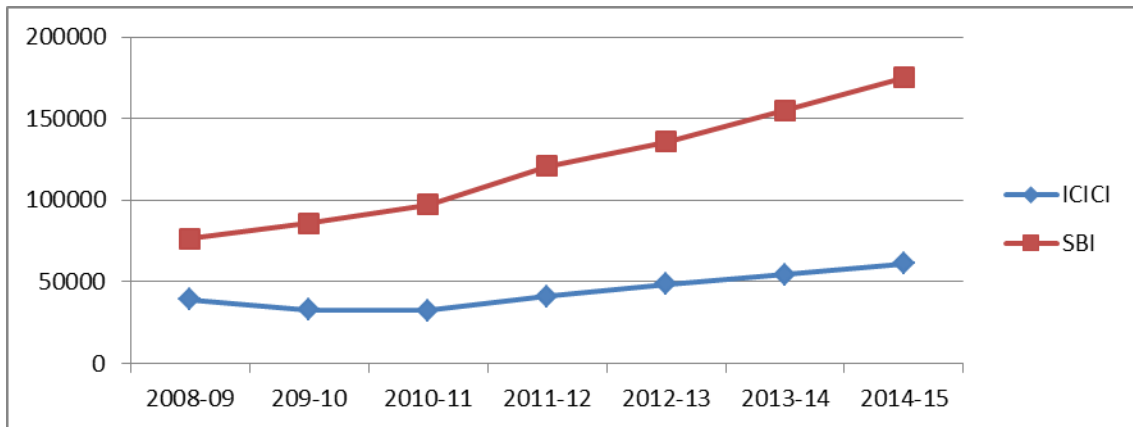
By observing table and graph number 4 it can be noticed that total NPAT in the case of ICICI is continuously increasing year by year while downfall can be seen in case of SBI in the year 2010-11 and 2013-14.

6. TOTAL INCOME IN SBI AND ICICI BANKS

TABLE: 5 Total Income (In Crores)

YEAR	SBI	ICICI
2008-09	76479	39210
209-10	85962	32999
2010-11	97219	32622
2011-12	120873	41045
2012-13	135692	48421
2013-14	154904	54606
2014-15	174973	61267

Source: compiled from annual report of SBI & ICICI

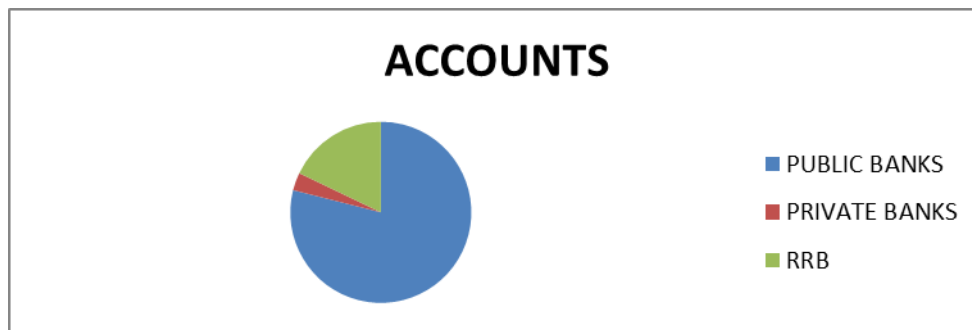


(Graph: 5 showing total income)

Table and graph 5 explain that the total income, in this time every sector growing improve. Both are banks year 2008-09 to 2014-15 continue increase in every years.

7. TOTAL NUMBERS OF ACCOUNTS OPENED IN PRADHANMANTRI JAN DHAN YOJANA IN PRIVATE , PUBLIC AND RRB BANKS

Figure: 2



Source: Google

Figure 2 show that banking sector is most important because this system opened the each holder accounts with 0zero balance. 8,73,68,439 a/c opened by Public sector, 35,00,025 a/c opened by Private sector, 1,97,93,953 a/c opened by RRB.

CONCLUSION

An efficient banking system is recognized as the prime requirement for the overall progress of any nation. SBI is greater than ICICI but actuality is this, per branch progress of ICICI is better than SBI bank. Based on the above facts and figures regarding branch expansion , ATM collections, deposits, NPAT, investors ratio and others, SBI is in a winning situation but the graph and figures of SBI is moving ups and down, on the other side the graph of ICICI is far better than SBI is flying continuously towards the sky is many of the observations. Per branch performance of ICICI is better than SBI in majority of the cases which reflects the efficiency and managerial skills of the bank, and if the situation will remain same ICICI may take a lead in Indian banking

industry in terms of profitability in near future. Both and others banks activities implementation is most important for us and some benefits take s government for providing him. SBI and ICICI banks sectors are different but activities and nature are same, so the bank is a most important part of our society.

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