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A STUDY ON THE GROWTH PERFORMANCE OF SELECTED PUBLIC AND PRIVATE SECTOR BANKS IN INDIA

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ABSTRACT

This paper examines the growth performance of selected scheduled public and private sector banks in India during the year 2005-06 to 2014-15. A balanced panel data analysis has been carried out to examine the growth performance and profitability of selected public and private sector banks in India. It is found that private sector banks growth performance well when compared with public sector banks and it is also found that State Bank of India achieved maximum which is followed by ICICI Bank, BOB and HDFC bank. The study concludes that customers are more interested in investing their savings in public sector banks and are likely to take advances in private sector banks.

KEYWORDS
growth performance, profitability.

INTRODUCTION

The Indian banking system has remained unimpressive in the last ten years. The profit before tax of the banks fluctuated, especially after 2008 the earning capacity of the banks were declined. Recently the opportunities for banks in India to make profits are gradually reducing and the rate of growth in terms of deposit, investment, loans and advances are also showed a declining trend. The Reserve Bank of India argues that well conceptualized lending and credit administration policies and procedures can survive in the emerging competitions. The banking habits have been seriously threatened thereby discouraging savings culture and hence reducing the amount of funds that can be mobilized by banks. The profitability and growth performance of the banks, regarded as a key measure of financial performance for any firms. Although the monetary authorities have taken some measures such as bank consolidation and review of prudential guidelines to stabilize the financial system, there is a big challenge ahead to the commercial banks. Thus, the study investigates the financial performance of selected public and private sector banks in India.

LITERATURE REVIEW

Cheryl shais pellissery and koshy (2015) attempted to analyze the financial performance of public sector banking companies and non-banking financial companies in India for the period of 5 years from 2006-2007 to 2010-2011. They found that the companies differ significantly in terms of their financial performance and also found that the NBFS$_S$ have outperformed than the banking companies.

Thota Nagaraju (2014) aimed to evaluate both the profitability and marketability efficiency of 34 Indian public and private banks considering the time period from 2006 to 2010 by applying Data Envelopment Analysis. Profitability efficiency was analyzed using four inputs like asset, equity, operating expenses, and employees and four outputs like revenue, profit margin, ROA, and ROE. He found that private banks underperformed in terms of marketability and profitability efficiency than the public sector banks.

Neeta Maheswari and Neha Agarwal (2013) evaluated the financial performance of state bank of India using ratio analysis. From the analysis, the study brought out those Investment valuation ratios demonstrated that SBI has a strong financial position. The profitability ratios indicated that return on long terms fund and return on net worth clearly proved the financial soundness of SBI.

Dr. Aparna Bhaita, Dr. Poonam Mahajan and Dr. Subhash Chander (2012**)** attempt to examine the determinants of profitability in the private sector banks in India for the period 4 years from 2006-07 to 2009-10. The study considered a sample of 23 banks in the private sector has been taken (15 banks in the old private sector and 8 banks in new private sector). They found that private sector banks were able to generate better profitability in the present globalised era.

Sunitha sukhija and Dr. Arti gaur (2010) in their paper "A study of financial performance of selected private sector banks in India" analyzed the financial position of private sector banks for the period of 10 years from 1999-00 to 2008-09. They suggested that banks are required to maintain proper ratio of liquidity, solvency and profitability for effective control.

Bodla and Richa Verma Bajaj (2010) deals with the efficiency of 29 private sector banks with the dataset ranging from the period 1998-99 to 2005-06. For the purpose of analysis, the DEA technique of measuring relative productivity of bank has been used. They suggest that the inefficient banks need to improve the quantum of their advance, deposits and investments and reduce the level of net NAP$_S$ to net advance ratio.

STATEMENT OF THE PROBLEM

Though the Indian banking system has been established with laudable objective, they are suffering from various problems and as a result, their financial Performance is very precarious due to number of reasons such as lower or negative spread, mounting non-performing assets, poor liquidity and profitability and entry of other foreign banking institutions into the financial market leads to an increasing competition among the banking companies. Therefore, in this study an attempt has been made to assess the growth performance of selected public and private sector banks in India.

SCOPE OF THE STUDY

This study focused on the financial performance of selected public and private sector banks in India. The study was undertaken for the period of 10 years from 2005-06 to 2014-15.

OBJECTIVE OF THE STUDY

To analyze the growth performance of select public and private sector banks in India.

METHODOLOGY

The methodology adopted in the present study is as follows.

SOURCE OF DATA

The present study is mainly based on secondary data. It has been collected from PROWESS a database of CMIE and the annual report of RBI.

PERIOD OF THE STUDY

The study covers period of 10 years from 2005-06 to 2014-15.

SELECTION OF SAMPLE

For the present study, the population has been defined in terms of number of listed scheduled commercial banks operating in India under the public and private sector. The total number of banks falling under this category was 47. For the present study 4 banks i.e., 2 Banks from public sector (State Bank of India, Bank of Baroda) and 2 banks from private sector (HDFC Bank, ICICI Bank) were selected under purposive sampling method.

DATA ANALYSIS

Different kinds of statistical tools and techniques are used for the analysis of data taken from published reports along with ratio analysis. They are Mean, Standard Deviation, Co-efficient of Variation and Annual Growth Rate.

- Net Profit
- Total Income
- Total Expenditure
- Operating Expenses
- Deposits
- Advance
- Total Assets

RESULTS AND DISCUSSION

(i) NET PROFIT

Net profit is the one of the most important performance measures for any commercial bank. The performance of a commercial bank should be judged in terms of profitability alone. The net profitability is the gross profit minus provisions and other contingencies. The net profit is usually influenced by the fulfillment of social objectives and spreading the bank services. The trends in net profit of select scheduled commercial banks are presented in the following table.

TABLE 1: GROWTH IN NET PROFIT (Rs. in Crs.)

Year	SBI	BOB	HDFC	ICICI
2005-06	4405.31	827.16	870.59	2534.47
2006-07	4536.79	1018.45	1142.13	3024.85
2007-08	6722.12	1435.30	1589.77	4112.52
2008-09	9122.94	2164.91	2242.09	3746.76
2009-10	9171.88	3002.21	2945.96	3930.69
2010-11	8274.75	4241.8	3926.91	5123.24
2011-12	11735.22	5044.17	5166.10	6466.51
2012-13	14127.94	4481.46	6726.98	8299.75
2013-14	10916.87	4540.92	8476.19	9714.66
2014-15	13129.51	3398.47	10208.55	11170.56
Mean	**9214.33**	**3015.485**	**4329.526**	**5812.393**
SD	**3175.47**	**1491.30**	**24.86**	**5.85**
CV (%)	**34.46**	**49.45**	**70.92**	**48.73**
Growth(%)	**13.12**	**21.22**	**32.31**	**17.73**

Source: Calculated from the annual reports of the banks.

As it is seen in Table 1, the average profits of SBI stood at Rs. 9214.33 Cr and this has experienced a positive growth rate of 13.12% during the study period to reach a level of profit of Rs. 13, 129.51 Cr. In the case of Bank of Baroda net profits recorded an average growth rate of 21.22 per cent which is far higher than the growth rate recorded by SBI. The net profit of HDFC Bank increased from Rs. 870.59 Cr. in 2005-06 to Rs. 10, 208.55 Cr in 2014-15. The average growth rate of net profit was 32.31%. The profit of ICICI Bank was increased from Rs. 2, 543.47 Cr to Rs. 11,170.56 Cr. The ICICI Bank recorded a positive growth of 17.73%. The standard deviation and co-efficient of variation signifies that the variation in the growth of profit was less consistent with low degree of uniformity. From the analysis it can be concluded that private sector banks are making huge profit compared with public sector banks

(ii) TOTAL INCOME

Indian commercial banks generate income by interest earned on advances, loans, over drafts and other income by way of remittance services, commission, acting as corporate agents for insurance agencies, selling precious metals, earning rental income and other services. The total income is earned by the bank by banks through interest and other income is the measure of evaluating bank performance.

TABLE 2: GROWTH IN TOTAL INCOME (Rs.in Crs.)

Year	SBI	BOB	HDFC	ICICI
2005-06	43449.32	8444.01	5688.98	12949.56
2006-07	44648.31	10438.12	8242.52	19368.35
2007-08	58348.74	13892.18	12398.15	28958.54
2008-09	76482.74	17876.11	19802.97	39667.19
2009-10	85962.07	19504.75	20155.83	39268.81
2010-11	97218.96	24695.14	24263.36	33184.58
2011-12	120872.91	33096.05	33657.82	32621.95
2012-13	135691.93	38827.27	41917.49	41045.41
2013-14	154903.73	43402.45	49055.17	48421.13
2014-15	174973.11	47365.56	57466.25	54606.02
Mean	**99255.17**	**25754.15**	**27264.85**	**61267.27**
SD	**43696.55**	**13343.52**	**16751.50**	**11904.20**
CV (%)	**44.02**	**51.81**	**61.44**	**34**
Growth(%)	**17.75**	**21.93**	**28.34**	**13.13**

Source: Calculated from the annual reports of the banks.

It is observed from the above table that the Total Income of all the selected Commercial Banks has increased in absolute amount over the period of study except in case of ICICI Bank, the Total Income of ICICI Bank has declined during the 2009-10, 2010-11 and 2011-12. The Maximum growth in Total Income was found in HDFC Bank at 28.34 %, which is followed by BOB at 21.93%, ICICI Bank 13.13 % and SBI 17.75 %. The standard deviation and co-efficient of variation signifies that the variation in the growth of profit was less consistent with low degree of uniformity. The findings reveal that SBI occupies the first place in terms of Total Income followed by, HDFC, BOB and ICICI.

(iii) TOTAL EXPENDITURE

The total amount paid to the customers on their various deposits is called interest expenditure. The total expenditure incurred in bank is the sum of interest expanded and operating expenses. The following table gives the amount of total expenditure spent by select commercial banks in India.

TABLE 3: GROWTH IN TOTAL EXPENSES (Rs. in Crs.)

Year	SBI	BOB	HDFC	ICICI
2005-06	39042.65	7617.04	4818.12	16828.28
2006-07	40107.00	9411.66	7101.07	25848.32
2007-08	51619.62	12456.66	10807.95	35509.46
2008-09	67361.51	15648.91	17557.96	35510.68
2009-10	76796.02	16446.37	17207.13	29159.61
2010-11	88954.44	20453.42	20336.96	27470.57
2011-12	109165.61	28089.09	28490.73	34580.15
2012-13	121587.00	34346.56	35191.21	40095.82
2013-14	144012.61	38861.37	40576.48	44795.55
2014-15	161871.42	43967.11	47250.35	50091.92
Mean	**90051.78**	**22729.82**	**22933.84**	**33989.04**
SD	**40859.32**	**12169.76**	**13704.08**	**9192.01**
CV (%)	**45.37**	**53.54**	**59.75**	**27.04**
Growth(%)	**18.23**	**21.95**	**27.64**	**8.94**

Source: Calculated from the annual reports of the banks.

It is evident from the table 3 that the Total Expenditure of all the selected Commercial Banks has recorded a fluctuating trend over the period of study. The average Total Expenditure of SBI was Rs. 90051.78 Cr. which is followed by ICICI Bank Rs. 33, 989.04 Cr, HDFC Bank Rs. 22, 933.84 Cr. and BOB Rs. 22,729.82 Cr. However, the growth in Total Expenditure found highest in the case of HDFC Bank and BOB at 27.64% and 21.95 % respectively. The standard deviation and co-efficient of variation signifies that the variation in the total expenditure was less consistent with low degree of uniformity. From the analysis it can be concluded that total expenditure was found more in SBI which is followed by BOB, HDFC Bank and ICICI Bank

(iv) OPERATING EXPENSES

Operating expenses or non-interest expenses includes the expenses incurred on establishment rent, taxes and lighting and stationary advertisement, depreciation, directors and auditor's fees, legal charges, postage telegram, telephone, repair and maintenance, insurance and others.

TABLE 4: GROWTH IN OPERATING EXPENSES (Rs. in Crs.)

Year	SBI	BOB	HDFC	ICICI
2005-06	1808.99	397.16	750.19	1126.66
2006-07	1942.13	447.66	856.26	1510.44
2007-08	2382.81	540.61	1135.41	1922.12
2008-09	2927.84	661.09	1580.24	1952.99
2009-10	3598.09	806.11	1783.23	1770.03
2010-11	4089.86	933.89	2048.46	1815.42
2011-12	4564.82	1121.08	2349.08	1925.13
2012-13	5489.37	1305.38	2845.41	2198.79
2013-14	6519.86	1749.25	2968.47	2506.39
2014-15	7232.57	2015.88	3396.44	2714.56
Mean	**4055.63**	**997.81**	**1971.32**	**1944.28**
SD	**1796.53**	**523.22**	**869.46**	**433.44**
CV (%)	**44.3**	**52.44**	**44.11**	**22.29**
Growth(%)	**17.48**	**20.16**	**18.65**	**7.62**

Source: Calculated from the annual reports of the banks.

It is evident from the table 4 that the operating expenses of all the selected Commercial Banks has fluctuating trend over the period of study. The average operating expenditure of SBI was Rs. 4, 055.63 Cr. which is followed by HDFC Bank Rs. 1971.32Cr, ICICI Bank Rs. 1944.28 Cr. and BOB Rs. 997.81 Cr. However, the growth in Total Expenditure found highest in the case of BOB and HDFC Bank at 20.16% and 18.65 % respectively. The standard deviation and co-efficient of variation signifies that the variation in the total Expenditure was less consistent with low degree of uniformity. From the analysis it can be concluded that operating expenditure were found more in SBI which is followed by BOB, HDFC, ICICI Bank and HDFC Bank.

(v) DEPOSITS

One of the important performance parameters of commercial banks is deposits. The banks accept money as deposits from public and lend it to public. In commercial banks the deposits are of two types. They are: time deposits and demand deposits. The time deposits can be further classified into 3 categories namely, saving bank deposits, current deposits – short term and long term deposits which are known as term deposits. Since deposits indicate the growth and development of a bank.

TABLE 5: GROWTH IN DEPOSITS (Rs. in Crs.)

Year	SBI	BOB	HDFC	ICICI
2005-06	380046.17	93661.99	55796.82	165083.21
2006-07	435521.14	124916.97	68297.94	230510.29
2007-08	537403.95	152034.11	100768.6	244431.18
2008-09	742073.12	192397.11	142811.61	218347.80
2009-10	804116.27	241261.95	167404.44	202016.66
2010-11	933932.82	305439.53	208586.43	225602.17
2011-12	1043647.00	384871.18	246706.46	255500.00
2012-13	1202740.00	473883.30	296247	292613.62
2013-14	1394409.00	568894.49	367337.51	331913.74
2014-15	1576793.00	617559.51	450795.62	361562.71
Mean	**905068.20**	**315491.90**	**270475.20**	**252758.10**
SD	**383062.98**	**178428.87**	**123952.22**	**56962.66**
CV (%)	**42.32**	**56.56**	**58.89**	**22.54**
Growth(%)	**17.18**	**24.07**	**25.77**	**6.95**

Source: Calculated from the annual reports of the banks.

It is clear from the table 5 the Average Deposit were mobilized by SBI at Rs. 9,05,068.20 Cr, BOB received an average deposit of Rs. 3,15,491.90 Cr. HDFC Bank mobilized Rs. 2,70,475.20 Cr. and ICICI Bank Rs. 2,52,758.10 Cr. However, the average growth in deposit was found highest in the case of HDFC Bank at 25.77%, which is followed by BOB at 24.07%, SBI at 17.18% and ICICI Bank at 6.95%. The standard deviation and co-efficient of variation indicates that all the banks were less consistent in the average deposit. From the analysis it can be concluded that the maximum deposit was mobilized by the public sector banks when compared with private sector banks.

(vi) ADVANCES

Advances in banks are also known as loans. The advances carry interest rates depending on the risk involved. The income earned through advances is the main sources of income to banks. The advances can be classified into two categories short term and long term loans. The advances given by the select scheduled commercial banks have been presented in table 6.

TABLE 6: GROWTH IN ADVANCES (Rs.in Crs.)

Year	SBI	BOB	HDFC	ICICI
2005-06	261800.91	59911.78	35061.26	146163.11
2006-07	337336.59	83620.87	46944.78	195865.60
2007-08	416768.27	106701.13	63426.97	225616.18
2008-09	542503.28	143251.46	98883.05	218310.99
2009-10	631914.29	175035.31	125830.68	181205.61
2010-11	756719.55	228676.40	159982.79	216365.97
2011-12	867578.90	287377.30	195420.00	253727.75
2012-13	1045617.00	328185.89	239720.67	290249.44
2013-14	1209829.00	397005.78	303000.39	338702.78
2014-15	1300026.21	428065.11	365495.00	387522.10
Mean	**737009.30**	**223783.11**	**163376.50**	**245372.91**
SD	**344994.94**	**124809.63**	**106204.33**	**70267.79**
CV (%)	**46.81**	**55.77**	**65.01**	**28.64**
Growth(%)	**19.61**	**24.82**	**29.84**	**9.18**

Source: Calculated from the annual reports of the banks.

It is clear from the table 6 that the Total Advance of all the selected Commercial Banks has increased in absolute amount over the period of study except in case of ICICI. Whose Total Advance has decreased for the year 2009-10 and 2010-11 compared with the previous year. It is evident from the above table that the average advances of SBI was Rs.7,37,009.30 Cr. BOB Rs.2,23,783.11 Cr. HDFC Rs.1,63,376.50 Cr and ICICI Bank Rs.2, 45,372.91 Cr. The advances showed an increasing trend in except ICICI Bank. The growth in rate of advances showed a positive growth in all the Banks. The maximum growth in Advances was achieved by HDFC Bank.

(vii) TOTAL ASSETS

Total assets of financial institution show its financial strength and the assets required for a company to generate earnings. It represents the economic resources owned by the company. The total assets include the net fixed assets and current assets. The growth in total assets indicates the firm's ability to produce large volume of business and thereby earn large revenue. It is one of the main aims of the financial companies to increase its level of resources to show its size.

TABLE 7: GROWTH IN TOTAL ASSETS (Rs. in Crs.)

Year	SBI	BOB	HDFC	ICICI
2005-06	494160.65	113392.56	73586.87	252058.73
2006-07	566806.17	143146.29	91319.29	345312.14
2007-08	722125.10	179599.50	133251.00	400417.01
2008-09	965043.00	226672.21	183358.71	379849.06
2009-10	1053957.01	278316.74	222556.98	363866.89
2010-11	1224694	358397.22	277428.85	406678.16
2011-12	1337409	447321.53	337971.53	489496.30
2012-13	1568699	547135.49	400389.92	537262.94
2013-14	1794570	659504.52	491658.12	596882.32
2014-15	2048080	714988.61	590576.00	648784.25
Mean	**1177554**	**366847.41**	**280209.69**	**442060.91**
SD	**492664.87**	**205604.44**	**164772.11**	**116811.62**
CV (%)	**41.84**	**56.05**	**58.8**	**26.42**
Growth(%)	**16.98**	**26.73**	**25.96**	**9.31**

Source: Calculated from the annual reports of the banks.

It is clear from the table 7 the Average Total Assets of SBI was Rs. 11,77,554 Cr. BOB has average total assets of Rs. 3, 66,847.41 Cr. ICICI bank has Rs. 4, 42,060.91 Cr of Total Assets and HDFC Bank has Rs.2, 80,209.69 Cr. However, the average growth in Total Assets was found highest in the case of Bank of Baroda at 26.73%, which is followed by HDFC Bank at 25.96%, SBI at 16.93% and ICICI Bank at 9.31%. The standard deviation and co-efficient of variation signifies that the variations in the Total Assets were less consistent during the period of study. From the analysis it can be concluded that the SBI has higher level of total assets.

TABLE 8: PERFORMANCE BASED RANKING

Parameter	SBI	BOB	HDFC	ICICI
Net Profit	1	4	3	2
Total Income	1	4	3	2
Operating Expenses	1	4	3	2
Total expenditure	1	4	2	3
Deposits	1	2	3	4
Advances	1	3	4	2
Total Assets	1	3	4	2

The above table presents the overall ranking based on the performance of the sample banks. It reveals that the financial performance of SBI was found better in all the aspects which are followed by BOB, HDFC Bank and ICICI Bank.

CONCLUSION

Indian banking sector is one of the most attractive and biggest market of Asia for the investment. The banking sector is mainly concentrating on providing customer service more effectively and efficiently the success of any financial institution especially, banks depends upon the service providing and satisfaction of the customer. In the present day competitive market environment retaining the customer and their goodwill is a major challenge. The need of bank is making the customer happier by providing qualitative services that there is one to one correspondence between development of the economy and occupational structure. Even though the performance of Indian Banking sector during the period 2009-12 is under challenges due to stressed financial conditions, the Indian banking sector recorded steady growth in several performance variables, such as deposits, advances, Total Income, Total Expenditure and Net Profit.

These parameters have a vital role in increasing the profitability and productivity of Indian Banks. The technological investment and innovations in information technology during the recent part has provided dividend of efficiency gain for scheduled commercial banks. The effect of information technology initiatives in Indian banks have reduced operational costs and improved the profit through cost efficiencies during the period 2005-06 to 2014-15. The innovative thinking of banks through productive analytics using information technology has fully leveraged the Indian banking sector in business perspectives. The strategy of deviation from product centric to customer centric operations also significantly influenced the positive growth of commercial banks. The banks are reducing their operational cost and increasing quality of services. Many banks are focusing their operations towards customer centric services. In the present competitive business environment, the banks are searching for new ways and means to provide an excellent banking experience to their customers for a cheaper cost. This study emphasizes the positive growth and stability of Indian commercial banks during 2005-06 to 2014-15. Customers are more interested in investing their savings in public sector banks and are likely to take advances in private sector banks.

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