INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

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CONTENTS

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     INTRODUCTION

     REVIEW OF LITERATURE

     NEED/IMPORTANCE OF THE STUDY

     STATEMENT OF THE PROBLEM

     OBJECTIVES

     HYPOTHESES

     RESEARCH METHODOLOGY

     RESULTS & DISCUSSION

     FINDINGS

     RECOMMENDATIONS/SUGGESTIONS

     CONCLUSIONS

     SCOPE FOR FURTHER RESEARCH

     ACKNOWLEDGMENTS

     REFERENCES

     APPENDIX/ANNEXURE

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10.   **FIGURES &TABLES**: These should be simple, crystal clear, centered, separately numbered &self explained, and **titles must be above the table/figure**. **Sources of data should be mentioned below the table/figure**. It should be ensured that the tables/figures are referred to from the main text.

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- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

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- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

UNPUBLISHED DISSERTATIONS AND THESES

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

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WEBSITES

- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 http://epw.in/user/viewabstract.jsp

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STUDY ON PROFITABILITY IN NEW GENERATION PRIVATE SECTOR BANK IN INDIA

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ABSTRACT
In the present study it is established that the profitability position of new generation private sector bank in India with respected Spread to Total Deposit Ratio, Spread to Total Income Ratio, Interest earned to Working Fund Ratio, Interest Paid to Working Fund Ratio for Kotak Mahindra Bank and Axis Bank are better than other banks in the segment of New Generation Private Sector Banks operating in India therefore the other banks in new generation private sector banks are to improve their the profitability position.

KEYWORDS
private sector banks, profitability.

INTRODUCTION
Bank is an institution which deals with money and credit. It accepts deposits from the public, makes the funds available to those who need them and helps in the remittance of money from one place to another. In India till the eighties, the banks operated in a protected environment characterized by administered interest rates, high levels of pre-emption in the form of reserve requirements and directed credit. Financial and banking sector reforms were initiated in India in 1991 with the report of a committee on the financial system headed by M. Narsimham, against the backdrop of challenges faced by the Indian banks, from within and outside the banking system in the country as well as forces of globalization operating worldwide. As a result of financial reforms, there has been a shift in the focus from quantitative to qualitative growth. The accent of the reform process was to improve productivity and efficiency of the financial system and to provide a highly competitive environment for different bank group i.e. new generation private sector banks, old private banks, public sector banks and foreign banks, which are working in India. The banking Industry has undergone rapid changes, followed by a series of fundamental developments. Significant among them are the advancements in information technology as well as the communication system these have changed the very concept of "Class Banking" to "Mass Banking." All these changes have caused pressure on their productivity, organizational efficiency and quality of customer services. Thus, there is a tremendous scope for Indian banks to enhance their competitiveness among different segments.

PRIVATE SECTOR BANKS
The banks, which came in operation after 1991, with the introduction of economic reforms and financial sector reforms are called "new private-sector banks". Banking regulation act was then amended in 1993, which permitted the entry of new private-sector banks in the Indian banking sector. However, there were certain criteria set for the establishment of the new private-sector banks, some of those criteria being:
a) The bank should have a minimum net worth of Rs. 200 crores.
b) The promoters holding should be a minimum of 25% of the paid-up capital.
c) Within 3 years of the starting of the operations, the bank should offer shares to public and their net worth must increased to 300 crores.

STATEMENT OF THE PROBLEM
The examination of financial performance in Banking has important public policy implications in the Indian context due to the following facts: Firstly, the principle aim is to achieve a more competitive and efficient financial system. The Banking industry is a vital part of the financial system in any country. Thus, its success or failure is strongly affecting the health of the economy[1]. Secondly it is interesting to study the determinants of financial performance, as it is extremely useful for managers in improving organizational performance and it also help the policy-making bodies create, if needed, an appropriate regulatory environment. Lastly, despite the importance of financial performance studies, the literature on performance on New Generation Private Sector Indian Banking does not exist. So a great work is needed on measuring and comparing the financial performance of New Generation Private Sector Banks in India.

OBJECTIVES OF THE STUDY
To study the profitability of New Generation Private Sector Banks in India

RESEARCH METHODOLOGY
SCOPE OF STUDY
This study covers all New Generation Private Sector Banks functioning in India during the period of March 2012 namely Axis Bank Ltd (AXIS), Development Credit Bank Ltd (DCB), HDFC Bank Ltd (HDFC), ICICI Bank Ltd (ICICI), Indusind Bank Ltd (Indusind), Kotak Mahindra Bank, (KOTAK) and Yes Bank Ltd, (YES).
PERIOD OF THE STUDY
The study period is twelve years i.e. from 2000-2001 to 2011-2012
SOURCE OF DATA
The study is based on the secondary data collected from the IBA Bulletin, Annual issue And Monthly issues, Statistical Table Relating to the Bank in India, and the Reserve Bank of India monthly Bulletin and Annual Report of Respective Banks
STATISTICAL TOOLS
For the analysis of the data, various statistical tools and techniques like Average (Mean), Standard deviation (STD), Coefficient of Variation (CV), Compound Annual Growth Rate (CAGR), Maximum and Minimum, One Way Anova, Duncan analysis are used in this study, Comparative analysis and deep study are done and at last results are received to arrive at the conclusions.

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[1] Ahmed Arif Almazari (2011), "Financial Performance Evaluation of Some Selected Jordanian Commercial Banks" International Research Journal of Finance and Economics ,ISSN 1450-2887 Issue 68,P4

RESULTS AND DISCUSSIONS

In the section, some importance ratio are used to analyze the profitability of new generation private sector bank in India. The following selection ratio are used in the study Spread to Total Deposit Ratio, Spread to Total Income Ratio, Interest Earned to Working Fund Ratio, Interest Paid to Working Fund Ratio.

SPREAD TO TOTAL DEPOSIT RATIO

Spread denotes the difference between interest paid and interest received and total deposit includes savings account, current deposit and fixed deposit. Deposits form the basis for the main banking activity namely lending and advancing. Spread, as a percentage of total deposit of the bank can express the extent the bank had effectively utilized deposits and ultimately in making profit. This ratio is calculated with the help of the following formula

$$\text{Spread to Total Deposit Ratio} = \frac{\text{Spread}}{\text{Total Deposit}} \times 100$$

It is showed that from the table 9 It was found and conclude that the Average Spread to Total Deposit Ratio of New Generation Private Sector Bank in India during the study period and it was ranged between 9.67 Per cent in case of Kotak Mahindra Bank to 2.58 Per cent in case of IndusInd Bank. The standard deviation ranged between 9.65 Per cent in case of Kotak Mahindra to 0.38 Per cent in case of Yes Bank.

It was found that in Kotak Mahindra Bank the co-efficient of variation of Spread to Total Deposit Ratio was high about 99.83 Per cent and in Yes Bank Spread to Total Deposit Ratio found low about 13.71 Per cent. It shows that Spread to Total Deposit Ratio in Yes Bank is more stable and consistent during the study period.

The Compound Annual Growth Rate during the study period found high in case of Axis Bank is about 10.66 Per cent and low in case of IndusInd Bank about -15.9 Per cent. With respected Spread to Total Deposit Ratio it was found that among New Generation Private Sector Banks the Kotak Mahindra Bank found to good compare to other New Generation Private Sector Bank in India.

To find the signification difference between the New Generation Private Sector Bank in India with respect to Spared to Total Deposited ratio during the study period Anova test was further used and presented in the following table:

ANOVA

TABLE NO. 1: ANOVA FOR SPARED TO TOTAL DEPOSIT

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	405.767	6	67.628	5.117	.000
Within Groups	938.295	71	13.215		
Total	1344.062	77			

Source: computed by the researcher using table no 9

It was found from the table 1 that the "F" value of Spared to Total Deposited ratio of New Generation Private Sector Bank in India showed 5.117and the significant at 5 per cent level is ".000". It was found that the significant value is less than 0.05; hence it was conclude that there is significant difference between the Banks with respect to Spared to Total Deposited ratio. Therefore to find the significant sample units with respect to Spared to Total Deposited ratio the Duncan Analysis is applied on the New Generation Private Sector Bank in India to identify the mean difference microscopically.

TABLE NO. 2: DUNCAN ANALYSIS FOR SPARED TO TOTAL DEPOSIT

BANK NAMES	N	Subset for alpha = 0.05	
		1	2
INDUSIND	12	2.5780	
AXIS	12	2.6375	
DCB	12	2.7533	
YES BANK	8	2.7932	
ICICI	12	3.1375	
HDFC	12	3.6400	
KOTAK MAHIDRA	10		9.6720
Sig.		.559	1.000
Means for groups in homogeneous subsets are displayed. Source, computed by the researcher using table no 9			

It was found from the Duncan analysis that the Kotak Mahindra Bank has major signification difference with respect to Spared to Total Deposited ratio among the New Generation Private Sector Bank in India.

SPREAD TO TOTAL INCOME RATIO

Spread as a percentage of total income would reveal the relationship between the net income from banking operation and the total income of the bank. Total income comprises of interest income and non interest income of the banks. Interest income included interest on advances and the interest income from investments and discount earned from dealing with bills of exchange. Spread to total income is calculated with the help of following formula.

$$\text{Spread to Total Income} = \frac{\text{Spread}}{\text{Total Income}} \times 100$$

It was found from the table -10 It was found and conclude that the Average Spread to Total Income ratio of New Generation Private Sector Bank in India during the study period was ranged between 41.67 Per cent in case of Kotak Mahindra Bank to 22 Per cent in case of IndusInd Bank. The standard deviation ranged between 22.18 Per cent in case of HDFC Bank to 3.88 Per cent in case of Kotak Mahindra Bank

It was found that in HDFC Bank the co-efficient of variation of Spread to Total Income ratio was high about 74.25 Per cent and in Kotak Mahindra Bank Spread to Total Income ratio found low about 9.31 Per cent. It shows that Spread to Total Income ratio in Kotak Mahindra Bank is more stable and consistent during the study period.

The Compound Annual Growth Rate during the study period found high in case of Axis Bank is about 9.99 Per cent and low in case of Kotak Mahindra Bank about -6.2 Per cent. With respected Spread to Total Income ratio it was found that among New Generation Private Sector Bank Kotak Mahindra Bank found good compare to other New Generation Private Sector Bank in India.

To find the signification difference between the New Generation Private Sector Bank in India with respect to Spared to Total Income ratio during the study period Anova test was further used and presented in the following table:

ANOVA

TABLE NO. 3: ANOVA FOR SPARED TO TOTAL INCOME

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3071.787	6	511.964	4.948	.000
Within Groups	7346.854	71	103.477		
Total	10418.640	77			

Source: computed by the researcher using table no10

It was found from the table 1 that the "F" value of Spared to Total Income ratio of New Generation Private Sector Bank in India showed 4.948 and the significant at 5 per cent level is ".000". It was found that the significant value is less than 0.05; hence it was conclude that there is significant difference between the Banks with respect to Spared to Total Income ratio. Therefore to find the significant sample units with respect to Spared to Total Income ratio the Duncan Analysis is applied on the New Generation Private Sector Bank in India to identify the mean difference microscopically.

TABLE NO. 4: DUNCAN ANALYSIS FOR SPARED TO TOTAL INCOME

BANK NAMES	N	Subset for alpha = 0.05	
		1	2
INDUSIND	12	22.0033	
ICICI	12	22.1117	
DCB	12	22.9742	
AXIS	12	25.4192	
YES BANK	8	25.7338	
HDFC	12	29.8625	
KOTAK MAHIDRA	10		41.6720
Sig.		.119	1.000
Means for groups in homogeneous subsets are displayed. Source, computed by the researcher using table no 10			

It was found from the Duncan analysis that the Kotak Mahindra Bank has major signification difference with respect to Spared to Total Income ratio among the New Generation Private Sector Bank in India.

INTEREST EARNED TO WORKING FUND RATIO

Interests earned relate to fund based income and represents the earnings from pure banking business. The major components of interest earned consist of interest on loans and advances granted and discount earned. It relates to deployment or utilization of working funds for earning profit. This ratio is calculated with the help of the following formula

$$\text{Interest Earned to Working Fund} = \frac{\text{Interest Earned}}{\text{Working Fund}} \times 100$$

As is evident from the Table -11 It was found and conclude that the Average Interest earned to Working Fund Ratio of New Generation Private Sector Bank in India during the study period was ranged between 177.8 Per cent in case of Axis Bank to 66.24 Per cent in case of Kotak Mahindra Bank. The standard deviation ranged between 173.8 Per cent in case of Axis Bank to 15.52 Per cent in case of IndusInd Bank

It was found that in Axis Bank the co-efficient of variation of Interest earned to Working Fund Ratio was high about 97.76 Per cent and in IndusInd Bank Interest earned to Working Fund Ratio found low about 12.29 Per cent. It shows that Interest earned to Working Fund Ratio in IndusInd Bank is more stable and consistent during the study period.

The Compound Annual Growth Rate during the study period found high in case of Yes Bank is about 33 Per cent and low in case of Axis Bank about -8.9 Per cent. With respected Interest earned to Working Fund Ratio it was found that among New Generation Private Sector Bank in Axis Bank found good compare to other New Generation Private Sector Bank in India.

To find the signification difference between the New Generation Private Sector Bank in India with respect to Interest Earned to Working Fund ratio during the study period Anova test was further used and presented in the following table:

TABLE NO. 5: ANOVA FOR INTEREST EARNED TO WORKING FUND

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	103179.652	6	17196.609	3.285	.007
Within Groups	371713.548	71	5235.402		
Total	474893.199	77			

Source: computed by the researcher using table no 11

It was found from the table 1 that the "F" value of Interest Earned to Working Fund ratio of New Generation Private Sector Bank in India showed 3.285and the significant at 5 per cent level is ".007". It was found that the significant value is less than 0.05; hence it was conclude that there is significant difference between the Banks with respect to Interest Earned to Working Fund ratio. Therefore to find the significant sample units with respect to Interest Earned to Working Fund ratio the Duncan Analysis is applied on the New Generation Private Sector Bank in India to identify the mean difference microscopically.

TABLE NO. 6: DUNCAN ANALYSIS FOR INTEREST EARNED TO WORKING FUND

BANK NAMES	N	Subset for alpha = 0.05	
		1	2
KOTAK MAHIDRA	10	66.2410	
ICICI	12	72.7000	
YES BANK	8	82.7450	
HDFC	12	92.8642	
DCB	12	115.0667	115.0667
INDUSIND	12	126.2767	126.2767
AXIS	12		177.7725
Sig.		.094	.059
Means for groups in homogeneous subsets are displayed. Source, computed by the researcher using table no 11			

It was found from the Duncan analysis that the Axis Bank has major signification difference with respect to Interest Earned to Working Fund ratio among the New Generation Private Sector Bank in India.

INTEREST PAID TO WORKING FUND RATIO

Interest expenditure is a fund based expenditure and represents the cost of funds for the banks. The major items of interest expenditure consist of interest paid on deposits and interest paid on borrowings. It is an indicator of the rate at which a bank incurs expenditure towards the usage of outside funds. This ratio is calculated with the help of the following formula

$$\text{Interest Paid to Working Fund} = \frac{\text{Interest paid}}{\text{Working Fund}} \times 100$$

It was found from the table 12 -It was found and conclude that the Average Interest Paid to Working Fund Ratio of New Generation Private Sector Bank in India during the study period was ranged between 124.9 Per cent in case of Axis Bank to 32.54 Per cent in case of Kotak Mahindra Bank. The standard deviation ranged between 120.1 Per cent in case of Axis Bank to 9.89 Per cent in case of Kotak Mahindra Bank

It was found that in Axis Bank the co-efficient of variation of Interest Paid to Working Fund Ratio was high about 96.2 Per cent and in IndusInd Bank Interest Paid to Working Fund Ratio found low about 19.97 Per cent. It shows that Interest Paid to Working Fund Ratio in IndusInd Bank is more stable and consistent during the study period.

The Compound Annual Growth Rate during the study period found high in case of Yes Bank is about 43.96 Per cent and low in case of Axis Bank about -11.4 Per cent. With respected Interest Paid to Working Fund Ratio it was found that among New Generation Private Sector Bank in Axis Bank found good compare to other New Generation Private Sector Bank in India.

To find the signification difference between the New Generation Private Sector Bank in India with respect to Interest Paid to Working Fund ratio during the study period Anova test was further used and presented in the following table:

ANOVA

TABLE NO 7: ANOVA FOR INTEREST PAID TO WORKING FUND

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	63898.688	6	10649.781	3.956	.002
Within Groups	191133.285	71	2692.018		
Total	255031.973	77			

Source: computed by the researcher using table no 12

It was found from the table 1 that the "F" value of Interest Paid to Working Fund ratio of New Generation Private Sector Bank in India showed 3.956 and the significant at 5 per cent level is ".002". It was found that the significant value is less than 0.05; hence it was conclude that there is significant difference between the Banks with respect to Interest Paid to Working Fund ratio. Therefore to find the significant sample units with respect to Interest Paid to Working Fund ratio the Duncan Analysis is applied on the New Generation Private Sector Bank in India to identify the mean difference microscopically.

TABLE NO 8: DUNCAN ANALYSIS FOR INTEREST PAID TO WORKING FUND

BANK NAMES	N	Subset for alpha = 0.05		
		1	2	3
KODAK MAHIDRA	10	32.5390		
ICICI	12	53.2183	53.2183	
HDFC	12	58.2092	58.2092	
YES BANK	8	58.4372	58.4372	
DCB	12		83.7017	83.7017
INDUSIND	12		93.1750	93.1750
AXIS	12			1.2488E2
Sig.		.295	.114	.083
Means for groups in homogeneous subsets are displayed. Source, computed by the researcher using table no 12				

It was found from the Duncan analysis that the Axis Bank has major signification difference with respect to Interest Paid to Working Fund ratio among the New Generation Private Sector Bank in India.

CONCLUSION

It was found and concluded that the profitability position of new generation private sector bank in India with respected Spread to Total Deposit Ratio, Spread to Total Income Ratio, Interest earned to Working Fund Ratio, Interest Paid to Working Fund Ratio for Kotak Mahindra Bank and Axis Bank are better than other banks in the segment of New Generation Private Sector Banks operating in India therefore the other banks in new generation private sector banks are to improve their the profitability position.

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APPENDIX

TABLE 9: SPARED TO DEPOSIT

EARS	AXIS	Growth Rate	Trend value	DCB	Growth Rate	Trend value	HDFC	Growth Rate	Trend value	ICICI	Growth Rate	Trend value	INDUSIND	Growth Rate	Trend value	KODAK	Growth Rate	Trend value	YES	Growth Rate	Trend value
2001	1.08		100	2.53		100	4.34		100	2.47		100	2.215		100						
2002	1.56	44.3	144.3	2.47	-2.587	97.41	3.57	-17.8	82.16	1.85	-25.15	74.85	1.938	-12.51	87.49						
2003	1.90	22.08	176.2	1.96	-20.77	77.18	3.72	4.183	85.6	2.96	59.963	119.7	2.145	10.662	96.82	36.76		100			
2004	2.70	41.79	249.8	2.14	9.288	84.35	-1.58	-143	-36.39	2.76	-6.694	111.7	2.828	31.882	127.7	3.83	-89.59	10.407			
2005	2.31	-14.5	213.5	1.79	-16.25	70.65	-1.79	13.47	-41.29	2.84	3.1037	115.2	3.168	12.013	143	5.25	37.09	14.267	2.73		100
2006	2.69	16.57	248.9	2.41	34.51	95.03	4.56	-355	105.2	2.85	0.2871	115.5	2.1	-33.73	94.79	5.79	10.35	15.744	2.938	7.6252	107.6
2007	2.67	-0.82	246.8	2.71	12.44	106.8	5.43	19.04	125.2	2.88	0.9265	116.6	1.539	-26.72	69.46	5.95	2.87	16.196	2.084	-29.07	76.34
2008	2.95	10.68	273.2	2.86	5.765	113	5.19	-4.48	119.6	2.99	3.8037	121	1.58	2.6874	71.34	7.46	25.35	20.302	2.491	19.526	91.25
2009	3.14	6.446	290.8	4.25	48.32	167.6	5.20	0.163	119.8	3.83	28.228	155.2	2.076	31.414	93.74	9.71	30.06	26.404	3.162	26.932	115.8
2010	3.54	12.77	327.9	2.96	-30.34	116.8	5.01	-3.6	115.5	4.02	4.824	162.7	3.319	59.824	149.8	7.78	-19.86	21.161	2.94	-7.004	107.7
2011	3.47	-2.08	321.1	3.37	14.02	133.1	5.05	0.896	116.5	4.00	-0.495	161.9	4.005	20.698	180.8	7.67	-1.365	20.872	2.71	-7.681	99.44
2012	3.64	5.033	337.3	3.59	6.571	141.9	4.98	-1.39	114.9	4.20	5.1162	170.2	4.023	0.4431	181.6	6.52	-15.03	17.736	3.287	21.108	120.4
Mean	2.64			2.75			3.64			3.14			2.578			9.67			2.793		
STD	0.804			0.712			2.555			0.718			0.872			9.654			0.383		
CV	30.5			25.85			70.2			22.88			33.84			99.83			13.71		
CAGR	10.66			2.958			1.163			4.529			5.099			-15.9			2.351		
Maximum	3.643			4.246			5.431			4.201			4.023			36.76			3.287		
Minimum	1.08			1.79			-1.79			1.848			1.539			3.826			2.084		

Source: Collected and Compiled By Researcher from Various Issues of RBI, Statistical Tables Relating to Banks in India

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TABLE 10: SPREAD TO TOTAL INCOME

YEARS	AXIS	Growth Rate	Trend value	DCB	Growth Rate	Trend value	HDFC	Growth Rate	Trend value	ICICI	Growth Rate	Trend value	INDUSIND	Growth Rate	Trend value	KODAK	Growth Rate	Trend value	YES	Growth Rate	Trend value
2001	9.33		100	19.86		100	35		100	27.66		100	18.83		100						
2002	12	28.66	128.7	19.25	-3.054	96.95	30.91	-11.7	88.29	21.7	-21.37	78.63	18.2	-3.353	96.65						
2003	17.19	43.23	184.3	16.03	-16.71	80.75	33.29	7.721	95.11	11.37	-47.73	41.1	18.43	1.2358	97.84	37.27		100			
2004	26.58	54.6	284.9	21.69	35.25	109.2	-15.9	-148	-45.28	15.71	38.195	56.8	23.8	29.157	126.4	44.44	19.24	119.24			
2005	31.25	17.57	334.9	17.67	-18.54	88.97	-17.4	9.725	-49.69	22.13	40.891	80.03	30	26.042	159.3	40.82	-8.139	109.54	37.63		100
2006	29.8	-4.64	319.4	22.62	28.05	113.9	45.47	-361	129.9	25.47	15.07	92.09	22.88	-23.72	121.5	40.55	-0.654	108.82	29.49	-21.62	78.38
2007	28.13	-5.59	301.5	27.2	20.21	137	44.13	-2.93	126.1	22.94	-9.924	82.95	15.56	-31.98	82.64	39.99	-1.402	107.29	21.9	-25.75	58.2
2008	29.38	4.421	314.9	23.63	-13.11	119	42.17	-4.46	120.5	18.45	-19.6	66.69	13.81	-11.28	73.3	40.87	2.217	109.67	19.8	-9.349	52.76
2009	26.84	-8.62	287.7	25.78	9.097	129.8	37.82	-10.3	108	21.62	17.217	78.17	16.6	20.21	88.14	44.36	8.535	119.03	20.97	5.607	55.71
2010	32.11	19.63	344.2	25	-3.045	125.9	41.61	10.02	118.9	24.45	13.093	88.41	27.19	63.77	144.3	47.84	7.846	128.37	26.75	27.601	71.09
2011	33.17	3.285	355.5	29.18	16.74	146.9	43.45	4.434	124.1	27.64	13.039	99.93	31.99	17.668	169.9	45.48	-4.941	122.03	26.73	-0.087	71.03
2012	29.25	-11.8	313.5	27.78	-4.802	139.9	37.8	-13	108	26.15	-5.385		26.75	-16.38	142	35.1	-22.82	94.19	22.55	-15.63	59.93
Mean	25.42			22.97			29.87			22.11			22			41.67			25.73		
STD	8.01			4.194			22.18			4.911			5.971			3.879			5.853		
CV	31.51			18.25			74.25			22.21			27.13			9.309			22.75		
CAGR	9.99			2.836			0.643			-0.47			2.968			-0.6			-6.2		
Maximum	33.17			29.18			45.47			27.66			31.99			47.84			37.63		
Minimum	9.329			16.03			-17.4			11.37			13.81			35.1			19.85		

Source: Collected and Compiled By Researcher from Various Issues of RBI, Statistical Tables Relating to Banks in India

TABLE 11: INTEREST EARNED TO WORKING FUND

YEARS	AXIS	Growth Rate	Trend value	DCB	Growth Rate	Trend value	HDFC	Growth Rate	Trend value	ICICI	Growth Rate	Trend value	INDUSIND	Growth Rate	Trend value	KODAK	Growth Rate	Trend value	YES	Growth Rate	Trend value
2001	295.1		100	130.2		100	137.9		100	94.63		100	133.8		100						
2002	191.9	-35	65.02	116.3	-10.62	89.38	87.68	-36.4	63.57	32.61	-65.54	34.46	126.4	-5.583	94.42						
2003	212.9	10.99	72.17	145.8	25.34	112	89.84	2.463	65.13	128.6	294.41	135.9	123.3	-2.385	92.17	33.46		100			
2004	685.1	221.7	232.2	121.4	-16.73	93.29	94.64	5.342	68.61	106.4	-17.29	112.4	123.2	-0.116	92.06	47.62	42.31	142.31			
2005	79.46	-88.4	26.93	152.1	25.23	116.8	68.44	-27.7	49.61	72.94	-31.43	77.09	136.8	11.04	102.2	55.53	16.6	165.94	13.78		100
2006	100.1	25.98	33.93	168.8	11.02	129.7	84.45	23.39	61.22	63.42	-13.05	67.02	137.2	0.288	102.5	83.16	49.76	248.51	33.21	141.03	241
2007	134	33.9	45.43	103.3	-38.81	79.37	107.1	26.81	77.63	93.23	46.99	98.52	142	3.473	106.1	81.48	-2.019	243.49	74.65	124.79	541.8
2008	79.87	-40.4	27.07	87.91	-14.9	67.54	87.98	-17.8	63.78	65.76	-29.47	69.49	139.3	-1.848	104.1	70.55	-13.42	210.82	98.9	32.509	717.9
2009	106.1	32.81	35.95	107.8	22.66	82.85	111.5	26.7	80.81	62.33	-5.213	65.87	138.8	-0.419	103.7	78.48	11.25	234.53	123.3	24.683	895.1
2010	72.54	-31.6	24.58	77.65	-27.99	59.66	75.14	-32.6	54.48	49.8	-20.1	52.63	112.9	-18.62	84.38	71.71	-8.625	214.3	76.7	-37.81	556.7
2011	79.77	9.97	27.03	86.29	11.13	66.29	78.52	4.496	56.93	47.15	-5.33	49.82	88.62	-21.52	66.22	62.98	-12.18	188.21	106.5	38.887	773.1
2012	96.43	20.89	32.68	83.25	-3.529	63.95	91.18	16.13	66.11	55.53	17.778	58.68	113	27.53	84.45	77.44	22.96	231.42	134.9	26.606	978.8
Mean	177.8			115.1			92.86			72.7			126.3			66.24			82.75		
STD	173.8			29.61			18.67			27.77			15.52			16.29			42.27		
CV	97.76			25.73			20.1			38.2			12.29			24.59			51.08		
CAGR	-8.9			-3.656			-3.39			-4.34			-1.4			8.753			33		
Maximum	685.1			168.8			137.9			128.6			142			83.16			134.9		
Minimum	72.54			77.65			68.44			32.61			88.62			33.46			13.78		

Source: Collected and Cmpiled By Researcher from Various Issues of RBI, Statistical Tables Relating to Banks in India

TABLE 12: INTEREST PAID TO WORKING FUND

YEARS	AXIS	Growth Rate	Trend value	DCB	Growth Rate	Trend value	HDFC	Growth Rate	Trend value	ICICI	Growth Rate	Trend value	INDUSIND	Growth Rate	Trend value	KODAK	Growth Rate	Trend value	YES	Growth Rate	Trend value
2001	262.5		100	101.1		100	82.54		100	63.82		100	104.6		100						
2002	160.7	-38.8	61.22	88.26	-12.68	87.32	55.28	-33	66.97	23.63	-62.98	37.02	97.38	-6.891	93.11						
2003	166.1	3.34	63.27	116.8	32.35	115.6	52.94	-4.24	64.13	109.1	361.68	170.9	92.73	-4.781	88.66	16.03		100			
2004	441	165.6	168	88.49	-24.24	87.56	112.5	112.5	136.2	83.91	-23.07	131.5	83.62	-9.821	79.9	19.45	21.35	121.35			
2005	49.26	-88.8	18.77	117.1	32.33	115.9	82.84	-26.3	100.4	50.94	-39.29	79.81	86.7	3.6801	82.89	25.74	32.31	160.56	5.438		100
2006	62.74	27.36	23.9	123	5.055	121.7	36.41	-56.1	44.11	42.55	-16.47	66.67	100.8	16.28	96.39	39.2	52.32	244.56	18.28	236.2	336.2
2007	87.98	40.22	33.52	67.72	-44.95	67	49.42	35.74	59.87	66.33	55.88	103.9	116.3	15.33	111.2	42.07	7.322	262.47	52.89	189.31	972.6
2008	50.4	-42.7	19.2	60.73	-10.33	60.08	42.51	-14	51.5	50.16	-24.38	78.59	117.1	0.6709	111.9	36.44	-13.39	227.33	73.86	39.642	1358
2009	69.99	38.88	26.66	74.86	23.28	74.07	60.84	43.08	73.68	45.56	-9.171	71.39	111.2	-5.024	106.3	39.6	8.669	247.04	91.87	24.385	1689
2010	41.34	-40.9	15.75	53.7	-28.27	53.13	36.18	-40.5	43.83	34.08	-25.19	53.4	75.95	-31.69	72.61	30.78	-22.27	192.04	51.2	-44.27	941.5
2011	45.22	9.382	17.23	55.8	4.008	55.26	36.98	2.217	44.8	30.78	-9.687	48.23	54.64	-28.06	52.24	30.12	-2.139	187.93	73.67	43.87	1355
2012	61.28	35.51	23.35	56.81	1.72	56.21	50.09	35.46	60.69	37.76	22.673	59.17	77.08	41.07	73.7	45.96	52.56	286.7	100.3	36.19	1845
Mean	124.9			83.7			58.21			53.21			93.17			32.54			58.44		
STD	120.1			25.87			23.33			24.34			18.61			9.885			33.48		
CV	96.2			30.91			40.08			45.74			19.97			30.38			57.29		
CAGR	-11.4			-4.688			-4.08			-4.28			-2.51			11.11			43.96		
Maximum	441			123			112.5			109.1			117.1			45.96			100.3		
Minimum	41.34			53.7			36.18			23.63			54.64			16.03			5.438		

Source: Collected and Compiled By Researcher from Various Issues of RBI, Statistical Tables Relating to Banks in India

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