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A STUDY ON FINANCIAL PERFORMANCE OF NEW GENERATION PRIVATE SECTORS COMMERCIAL BANKS IN INDIA

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ABSTRACT

The banking sector offers several facilities and opportunities to their customers. All the banks safeguards the money and valuables and provide loans, credit and payment service, such as checking accounts, money orders and cashier's cheques. The banks also offer investment and insurance products. In the early 1990's the then Narsimha Rao Government embarked on a policy of liberalization and licensing a small number of private banks. On the suggestions of Narsimhan committee, the banking Regulation Act was amended in 1993 and thus the gates from the new private sectors banks were opened. This came to be known as the new generation tech-savvy banks, and included Global Trust Bank (the first of such new generation banks to be set up), which later amalgamated with oriental bank of commerce, Axis Bank (earlier as UTI Bank), ICICI Bank, Development Credit Bank, IndusInd Bank, Kotak Mahindra Bank, Yes Bank and HDFC Bank. the private sectors played a strategic role in the growth of joint stock banks in India. The country is flooded with foreign banks and their ATM stations. Efforts are being put to give a satisfactory service to customers. Phone banking, Net banking and machine deposit is introduced.

KEYWORDS

financial performance, private banks.

INTRODUCTION

The private sector banks are always trying to innovate new products avenues new schemes, services 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 computerized operations credit card business, ATM services. The banks that were under the control of the private sector before the Second World War have enormous experience and expertise under their belt. Also there were many foreign banks which were functioning under complete private ownership since the 1950s. The prominent private sector banks had many unique characteristics. However, after the great depression, the government gave permission for private entrepreneurs to set up private sector banks on a massive scale. These private sector banks can be broadly classified into two categories. They are follows

- Old Private sectors banks
- New Private sector banks

OLD PRIVATE SECTOR BANKS

The old private sector banks were those banks which were working in the private sector before the great depression. The old private sector banks have been operating since a long time and may be referred to those banks, which are in operation from before 1991. These banks are more than 50 years old. The banks, which were not nationalized at the time of bank nationalization that took place during 1969 and 1980 are known to be the old private sector banks.

NEW PRIVATE SECTOR BANKS

The new private sector banks are those that have come into operation very recently. The banks, which came in operation after 1991, with the introduction of economic reforms and financial sector reforms are called as 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.

- The bank should have a minimum net worth of ₹100 crores.
- The promoters holding should be a minimum of 25% of the paid up capital.
- Within 3 years of the starting of the operations, the bank should offer shares to public.

The new private sector banks that were established in the private sector after the Second World War actually escaped from the conditions of nationalisation. There are seven new generation private sector banks in India. They are Axis Bank, Development Credit Bank, HDFC Bank, ICICI Bank, IndusInd Bank, Kotak Mahindra Bank and Yes Bank.

STATEMENT OF THE PROBLEM

The present structure of commercial banks in India is characterized by a mix of public sector banks and private sector banks. The share of public sector banks was around 2% in 1960. It increased to over 80% in 1987. A reverse trend is observed in respect of private sector banking. The share of private sector banks has declined from 98% in 1960 to less than 20% in 1987. The trend implies a reduction in the private sector banks concentration of economic power in the hands of a few private individuals. It is no longer adequate for private sector banks to provide only traditional banking services. The developing countries like India, still has a huge number of people who do not have are availing banking services and their expectations are raising as the level of services are increasing due to the emergence of information technology and competition.

- How private sector banks are moving growth and achievements
- To what extent the deposits and advances of the private sector banks grow during the period of this study.
- What are the factors affecting the profitability of the private sector banks?

SCOPE OF THE STUDY

This study is undertaken to measure the financial performance of New Generation private sector commercial banks in India. The study will provide details about the growth of deposits and advances, profitability analysis of the selected banks. It is hoped that the result of this study will propose policy measures for the betterment of the new generation private sector banks to achieve the good financial performance

OBJECTIVES OF THE STUDY

The main objectives framed for the present study are as follows:

- To study the growth of New Generation private sector commercial banks.
- To examine the growth of deposit and advances of selected banks.

HYPOTHESES

Keeping the above objectives and the data collected for this study, the following hypotheses were framed and tested.

- There is no significant difference between the mean values of AAGR in deposits among the selected banks.
- There is no significant different between the mean value of AAGR in advances among the selected banks.

METHODOLOGY

The present study is designed to analyse the financial performance of New Generation private sector commercial banks.

SAMPLING DESIGN

In India banks are being segregated into three groups such as public sector banks, private sector banks and forging banks in order to find the solution to the problems faced by the private sector banks this study focus only on new generation private sector banks. There are seven new generation private sector banks, registered in India as on 31.3.2014.

EXHIBIT 1

S.No	Name of the Bank	Year of establishment	Origin (state)
1	Axis Bank Ltd	1995	Andhrapradesh
2	Development credit bank Ltd	1995	Maharashtra
3	HDFC Bank Ltd	1994	Maharashtra
4	ICICI Bank Ltd	1996	Maharashtra
5	IndusInd Bank Ltd	1994	Maharashtra
6	Kotak Mahindra Bank Ltd	1985	Maharashtra
7	Yes Bank Ltd	2005	Maharashtra

From the above table the researcher has taken ICICI, HDFC, AXIS, FEDERAL BANK & KOTAK MAHINDRA BANK.. These banks are selected based on market capitalization. These are the top five banks in new generation banks.

DATA COLLECTION

The study comprises the secondary data only. The secondary data pertaining to the study were collected from the head offices of selected banks websites, journals, and magazines

STATISTICAL TOOLS USED

The collected data were codified, classified and then Tabulated with the help of computer statistical tools such as mean, standard Deviation (SD), coefficient of Variation (CV), Compound Annual Growth Rate (CAGR), Average Annual Growth Rate (AAGR), ANOVA, and 't' were used.

AREA OF STUDY

The area of study for the present study is whole of India. Because all the selected banks have branches all over India.

PERIOD OF STUDY

The secondary data were collected for the period of ten years from 2004-05 to 2013-14.

LIMITATIONS OF THE STUDY

The study suffers from the following limitations

- The analysis is made only by using secondary data which has its own limitation.
- The study is confined to New Generation Private sectors banks only which is expected to represent the industry. In other words industry comparisons are not conducted.

Deposits; The Money deposits with the bank is assured as for as its safety is concerned. Further the depositor is allowed to withdraw it whenever required. Banks allow interest on deposits. Such interest helps in growth of funds deposited with the bank.

Advances; The advances may be regarded as 'credit' granted where the money is disbursed and its recovery is made on a later date. It is a debt for the borrower. Loan is given for a definite purpose and for a predetermined period. Interest is charged on the loan at agreed rate and intervals of payment.

TREND ANALYSIS

Trend analysis refers to the study of movement of figures over a period. The trend may be regular or irregular. If it is regular it may show an increasing tendency or decreasing tendency. For financial statement analysis, trend percentages can be calculated when data relating to several years are to be analysed. Generally the earliest year is taken as the base year. The figures for the base year are taken as 100 and the figures for the other years are expressed as a percentage to the base year and the trend is determined

Formula for CAGR is $[(\text{End value} \div \text{Starting value})^{1/(\text{Number of years}-1)}] - 1$.

TABLE 1

Years	ICICI			HDFC			AXIS			YES BANK			KOTAK MAHINDRA		
	Amount	Times of Base Year Value	Trend %	Amount	Times of Base Year Value	Trend %	Amount	Times of Base Year Value	Trend %	Amount	Times of Base Year Value	Trend %	Amount	Times of Base Year Value	Trend %
2004-05	9981878	1.00	100.00	3635425	1.00	100.00	3171199	1.00	100.00	66304	1.00	100.00	429953	1.00	100.00
2005-06	16508316	1.65	165.38	5579682	1.53	153.48	4011353	1.26	126.49	291038	4.39	438.94	656592	1.53	152.71
2006-07	23051019	2.31	230.93	6829794	1.88	187.87	5878560	1.85	185.37	822040	12.40	1239.80	1100009	2.56	255.84
2007-08	24443104	2.45	244.87	10076860	2.77	277.19	8762622	2.76	276.32	1327316	20.02	2001.86	1642365	3.82	381.99
2008-09	21834783	2.19	218.74	14281158	3.93	392.83	11737411	3.70	370.13	1616943	24.39	2438.68	1564493	3.64	363.88
2009-10	20201660	2.02	202.38	16740444	4.60	460.48	14130022	4.46	445.57	2679857	40.42	4041.77	2388647	5.56	555.56
2010-11	22560211	2.26	226.01	20858641	5.74	573.76	18923780	5.97	596.74	4593893	69.29	6928.53	2926097	6.81	680.56
2011-12	25550000	2.56	255.96	24670640	6.79	678.62	22010430	6.94	694.07	4915170	74.13	7413.08	3853650	8.96	896.30
2012-13	29261360	2.93	293.14	29624700	8.15	814.89	25261360	7.97	796.59	6695560	100.98	10098.27	5102880	11.87	1186.85
2013-14	33191370	3.33	332.52	36733750	10.10	1010.44	28094460	8.86	885.93	7419200	111.90	11189.67	5907230	13.74	1373.92
AAGR			227.00			464.96			447.72			4589.06			594.76
CAGR			14.28			29.30			27.43			68.91			33.80
SD			64.36			302.76			283.81			4049.38			436.03
CV			28.35			65.12			63.39			88.24			73.31

Source: Compiled and calculated by published RBI reports

The above Table 1 show the value of AAGR in deposits were the highest at 4589.06% and the value of CAGR in deposits was the highest at 68.91% for YES Bank and it denotes that YES Bank had a highest growth in its deposits than all other selected banks. The deposit of YES Bank goes up to the maximum of 111.90 times of its base year value during the year 2013-14. The value of AAGR in deposits were the lowest at 227.00% and the value of CAGR in deposits was the lowest at

14.28% for ICICI Bank and it denotes that ICICI Bank had a lesser growth in its deposits than all other selected banks. The deposit of ICICI Bank goes up to the maximum of 3.33 times of its base year value during the year 2013-14. The lowest co-efficient of variation of AGR in deposits of ICICI Bank at 28.35 shows its stable growth in deposits during the period of this study.

TABLE 2

years	ICICI			HDFC			AXIS			YES BANK			KOTAK MAHINDRA		
	Amount	Times of Base Year Value	Trend %	Amount	Times of Base Year Value	Trend %	Amount	Times of Base Year Value	Trend %	Amount	Times of Base Year Value	Trend %	Amount	Times of Base Year Value	Trend %
2004-05	9140515	1.00	100.00	2556630	1.00	100.00	1560292	1.00	100.00	76098	1.00	100.00	401715	1.00	100.00
2005-06	14616311	1.60	159.91	3506126	1.37	137.14	2231423	1.43	143.01	240709	3.16	316.31	634831	1.58	158.03
2006-07	19586560	2.14	214.28	4694478	1.84	183.62	3687648	2.36	236.34	628973	8.27	826.53	1092406	2.72	271.94
2007-08	22561608	2.47	246.83	6342689	2.48	248.09	5966114	3.82	382.37	943027	12.39	1239.23	1555222	3.87	387.15
2008-09	21831085	2.39	238.84	9888305	3.87	386.77	8155677	5.23	522.70	1240309	16.30	1629.88	1662534	4.14	413.86
2009-10	18120560	1.98	198.24	12583059	4.92	492.17	10434095	6.69	668.73	2219312	29.16	2916.39	2077505	5.17	517.16
2010-11	21636590	2.37	236.71	15998267	6.26	625.76	14240783	9.13	912.70	3436364	45.16	4515.71	2932931	7.30	730.10
2011-12	25372770	2.78	277.59	19542000	7.64	764.37	16975950	10.88	1088.00	3798860	49.92	4992.06	3907920	9.73	972.81
2012-13	29024940	3.18	317.54	23972060	9.38	937.64	19696600	12.62	1262.37	4699960	61.76	6176.19	4846900	12.07	1206.55
2013-14	33870260	3.71	370.55	30300030	11.85	1185.16	23006680	14.75	1474.51	5563300	73.11	7310.70	5302760	13.20	1320.03
AAGR			236.05			506.07			679.07			3002.30			607.76
CAGR			15.67			31.62			34.85			61.10			33.20
SD			76.59			367.33			486.03			2587.51			432.23
CV			32.45			72.59			71.57			86.18			71.12

The above Table 2 show the value of AAGR in advances were the highest at 3002.30% and the value of CAGR in advances was the highest at 61/10% for YES Bank and it denotes that YES Bank had a highest growth in its advances than all other selected banks. The advances YES Bank goes up to the maximum of 73.11 times of its base year value during the year 2013-14. The value of AAGR in advances were the lowest at 236.05% and the value of CAGR in advances was the lowest at 15.67% for ICICI Bank and it denotes that ICICI Bank had a lesser growth in its advances than all other selected banks. The advance of ICICI Bank goes up to the maximum

ANALYSIS OF VARIANCE (ANOVA)

The analysis of variances technique, developed by R.A. Fisher in 1920's is capable of fruitful application to a diversity of practical problems. Basically, it consists of classifying and cross-classifying statistical results and testing whether the mean of a specified classification differ significantly. The variance is the square of the standard deviation of a series and gives an idea about the variability of the values of various items from the mean of the series. In the analysis of variance an attempt is made to find out whether the means given by a number of samples are significantly differ from one another. With the help of analysis of variance it is possible to study the significance of the difference of mean values of a large number of samples at the same time. In order to find out the significant difference of mean values of Annual Growth Rate in deposits and loans of selected banks single factor analysis of variance has been used. Suitable hypothesis are framed for the each items and the results are shows in the ANOVA tables.

Deposits

Ho: There is no significant difference between the mean values of AAGR in deposits among selected banks.

TABLE 3: ANOVA FOR AGR IN DEPOSITS

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	138840686.431	4	34710171.608	10.353	.000
Within Groups	150875951.119	45	3352798.914		
Total	289716637.551	49			

Source: calculated in SPSS by using published RBI reports

With a view to test the significance of variance of the AGR in deposits among the selected banks under the study, the 'F' test has been applied. The analysis of Table 3 shows that the calculated value of 'F' ratio came to 10.353 between the selected banks. The Table value of 'F' at 5 percent level of significance for V1= 4 and V2 = 45 is 2.581. The calculated value of 'F' is greater than the Table value. Therefore hypothesis is rejected. This shows that there is significant difference between the mean values of AAGR in deposits among the selected banks

Advances

Ho: There is no significant different between the mean value of AAGR in advances among the selected banks.

TABLE 4: ANOVA FOR AAGR IN ADVANCES

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	50934398.931	4	12733599.733	8.771	.000
Within Groups	65331331.332	45	1451807.363		
Total	116265730.263	49			

With a view to test the significance of variance of the AGR in Advances among the selected banks under the study, the 'F' test has been applied. The analysis of Table 4 shows that the calculated value of 'F' ratio came to 8.771 between the selected banks. The Table value of 'F' at 5 percent level of significance for V1= 4 and V2 = 45 is 2.581. The calculated value of 'F' is greater than the Table value. Therefore hypothesis is rejected. This shows that there is significant difference between the mean values of AAGR in deposits among the selected banks

TEST OF SIGNIFICANCE ('T' TEST)

The 'T' test has been applied to identify whether there is significant difference between two variables. In this analysis significant difference between AAGR in deposits and advances are analyzed.

AAGR in Deposits and AAGR in Advances

Ho: There is no significant difference in the mean values of AAGR in deposits and AAGR in advances.

TABLE 5: 'T' TEST VALUES OF AAGR IN DEPOSITS AND AAGR IN AND ADVANCES

BANK	TRENDS IN DEPOSIT		TRENDS IN ADVANCES		t' VALUE	TABLE VALUE	Ho
	MEAN	SD	MEAN	SD			
ICICI BANK	227.00	64.36	236.05	76.59	-0.27	2.10	Accepted
HDFC BANK	464.96	302.76	506.07	367.33	-0.26	2.10	Accepted
AXIS BANK	447.72	283.81	679.07	486.03	-1.23	2.10	Accepted
YES BANK	4589.0	4049.38	3002.30	2587.51	0.99	2.10	Accepted
KOTAK MAHINDRA	594.76	436.03	607.76	432.23	-0.06	2.10	Accepted

Source: calculated in SPSS by using published RBI report

Table 5 shows that YES Bank lead with the highest mean values in AGR in deposits and AGR in advances. The smaller standard deviation of ICICI Bank in AGR in deposits and AGR in advances depicts that it has maintained stability in its growth of deposits and advances. The 't' test has been applied to test the significant difference between the AGR in deposits and AGR in advances. It shows that the calculated value of 't' came for AXIS Bank at -1.23, ICICI Bank at -0.27, HDFC Bank at -0.26 and KOTAK MAHINDRA Bank at -0.06 and YES bank has positive value of 0.99. The table value of 't' at 5 percent level of significance for df is 2.10. The calculated value of 't' for all the selected banks were less than table value at 5 percent significant level. Therefore hypothesis is accepted. This shows that there is no significant difference between the mean values of AGR in deposits and AGR in advances.

CONCLUSION

This research was aimed at studying the financial performance of new generation private sector commercial banks Private sector banks an important role in the development of Indian economy. After introduction of new generation private sector banks, the banking industry underwent major changes. The Indian banking industry was dominated by public sector banks. But now the situation has changed private sector banks like ICICI, HDFC etc. with use of technology and professional management has gained a reasonable position in the banking industry. Banking constitutes an important link in several socio-economic activities. Therefore, the banking industry must be on a sound footing, while in India, there is stress on the social responsibility of banks, the significance of liquidity and profitability is not to be neglected. The financial viability of the banking system is certainly essential; not only to instill public confidence but also to make banks capable of discharging their social responsibilities.

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