

# INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

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**A STUDY ON COST BENEFIT ANALYSIS OF SELECT PRIVATE SECTOR BANK****M. NAGAJOTHI****STUDENT****DEPARTMENT OF MANAGEMENT STUDIES****ANNA UNIVERSITY (BIT CAMPUS)****TRICHY****DR. S. P. DHANDAYUTHAPANI****ASST. PROFESSOR****DEPARTMENT OF MANAGEMENT STUDIES****ANNA UNIVERSITY (BIT CAMPUS)****TRICHY****ABSTRACT**

*Cost benefit analysis is sound decision making tool for calculating a comparing benefit and costs for functional requirements of project. To alternate solution could be ranked in terms of cost benefit ratio. In this study tool is used by listing all the deposit and borrowing costs associated with the project and then estimating the benefits of return on investment and advances of bank.*

**KEYWORDS**

private sector bank, cost benefit analysis

**INTRODUCTION****OVERVIEW OF BANKING INDUSTRY**

In the banking industry very important place to growth of economic development. In modern economic life blood of bank. Banks accepts deposits and make loans and derive a profit from the difference of the interest rates paid and charged to deposits and borrowers respectively. The role of the bank is to provide a safe place to keep your money banks are various institutions in any society as they significantly contribute to the development of the economy through facilitation. Banks can facilitate the development of saving plans and instrument of the government's monetary strategy among others. The private sector bank is main problem to accelerating the pace of economic growth. The RBI to encourage the private sector participant because the economic development by The making available the loans easily on reasonable rate of interest to increasing the participation of the private sector in economic development.

**BANK'S PROFILE****PROFILE OF TMB**

Tamilnadu mercantile bank limited is a bank head quartered tuticorin. The bank was originally registered on 11<sup>th</sup> may 1921. The bank launched its ATM card on 11Nov 2003. The bank currently has 437 full branches throughout India. 10 regional offices, extension counters 11, central processing centres 6, service branch 1, currency chests 3, 911 ATM. TMB was rated as the fastest growing private sector bank. The bank has won the LIKMATBFSI best private sector bank 2014-15 Award.

**PROFILE OF KVB**

Karur Vysya Bank was started in the year 1916 in karur. The bank had a branch network of 629 and an ATM network of 1645 as a on 31.3.2015. It has implemented core banking solution across the bank including rural branches in 2006. The bank has around the branches 629 and around ATMs 1645. KVB wins MSME banking Excellence Awards in 2015. KVB wins National Payment Excellence Awards in 2014.

**PROFILE OF HDFC**

Housing Development Finance Corporation is an Indian banking financial services company headquartered in Mumbai, Maharashtra in 1994 august. HDFC was amongst the first to receive an in principle approval from the RBI to set up bank in the private sector as part of RBI's liberalisation of Indian banking industry 1994. HDFC is second largest private sector bank in India. HDFC was ranked 58<sup>th</sup> among India's. Most trusted brands HDFC banks. Operate in a highly automated environment in terms of information technology and communication system. HDFC bank wins best private sector banking service for super affluent client for 5 years in a row at Ruomoney Award in 2014. Business leader of the and world 30 best CEO'S Award in 2015. HDFC banks wins NABARD Award in 2016.

**INTRODUCTION COST BENEFIT ANALYSIS**

**Definition:** It can be explained as a procedure for estimating all costs involved and possible profits to derived from a business opportunity or proposal.

**Description:** It takes into account both qualitative and quantitative factors for analysis of value for money for particular investment opportunity. Benefits to costs ratio and other indicators are used to conduct such analyses. The objectives is ascertain the soundness of any investment opportunity and provide a basis for making comparisons with other such proposals. All negative and positives of the investment are first quantified in monetary terms and then adjusted for their time value to obtain correct estimates for conduct of cost benefit analysis. Most economists also account for opportunity costs of the investment in the project to get the cost involved.

**LITERATURE REVIEW**

(Dr. Atul Bansal, 2014) In this paper to analyse the cost of benefit analysis for nationalized bank in India. To deliver the which highest rate interest and benefit of the investment. To measure the risk, reduce the project under consideration. The nationalized banks mobilize a major part of their funds through deposit and borrowings. The present aspect deals with cost benefit analysis of bank funds and concludes that nationalized banks are they beneficiary to mobilize funds through borrowing rather than deposit. The study concluded that cost of borrowing is the best way to achieve more profitability through advance and investment.

(SUDESHKUMAR, DR. BIMAL ANJUM, DR. SUMAN NAYYAR, 2012) The study deals on financial decision in pharmaceutical industry in India through cost analysis. The study to measure the efficiency of capital structure on cost analysis. Secondary data collected from annual report of industry in CIPLA Ltd, Auribindo pharma, Cardila Health Care Ltd using which determine cost analysis with help of trend analysis to identify the cost of capital structure. The study concluded that cost of capital little impact of the pharmaceutical industry.

(Daniela Gonzales, Erin M. searcy, Sandra D. Eksioglu, 2013) How to reduce the transportation cost for biomass feed stock to analysed and collected the data form the three types of transportation cost for the analysis. To take the train, barge, truck transportation cost. Cost efficiency achieved barge shipment than track and train transportation. But the train cost is cheapest mode of fuel transaction because to reduce the tariff and high volume of grains can be export. Regression analysis indicates that transportation costs for densified biomass will be impacted by transportation distance, volume shipped, transportation mode used, and shipment destination. Since biomass production is concentrated in the Midwestern United States, a bio refinery's shipments will probably come from that region.



For shipments from the Midwest to the Southeast US, barge transportation, if available, is the least expensive transportation mode. If barge is not available, then unit trains are the least expensive mode for distances longer than 161 km (100 miles). For shipments from the Midwest to the West US, unit trains are the least expensive transportation mode for distances over 338 km (210 miles). For shorter distances, truck is the least expensive transportation mode for densified biomass.

## OBJECTIVES

1. To analyse the highest rate of return through investment and advance
2. To analyse the cost of funds to get the cheapest source of funds.
3. To identify and compare the cost of funds with the return to find out the most profitable investment
4. To suggest suitable strategies for the efficient management of funds to the investor.

## RESEARCH METHODOLOGY

### RESEARCH DESIGN

#### Sample design

The sample design selected by random sampling.

### METHODS OF DATA COLLECTION

The research study is totally dependent for the study would be secondary data collection method. The data collected from various sources such as banks annual report, balance sheet, profit and loss statement, journal of accounting and finance. The research is taken three banks from private banking sector.

#### PRIVATE BANKS

TAMILNADU MERCANTILE BANK

KARUR VYSYA BANK

HOUSING DEVELOPMENT FINANCE CORPORATION

### HYPOTHESES OF THE STUDY

H01: There is no significant correlation between the cost of deposit and return on advance ad investment

H02: There is no significant correlation between the cost of borrowing funds and return on advances and investments.

Parameters for the cost benefit Analysis

- Cost of Deposit (Interest on deposit as percentage of total deposit)
- Cost of Borrowing (Interest on borrowing funds as percentage of Total borrowing funds)
- Return on Advances (Interest on Advance as percentage of Total Advances)
- Return on Investment (Interest on investment as percentage of Total investments)

## ANALYSIS AND INTERPRETATION

TABLE 1.1: COST OF DEPOSIT (INTEREST ON DEPOSIT AS PERCENTAGE OF TOTAL DEPOSIT) (X1)

Years	KVB	TMB	HDFC
2011	4.14	4.68	4.39
2012	4.34	4.79	4.56
2013	5.20	5.42	5.35
2014	5.18	5.72	5.53
2015	4.46	12.61	5.67
Overall growth	7.73	6.41	29.16
Average	5.17	6.41	9.11
SD	0.49	0.44	0.58
CV	9.54	6.79	6.42

The above table 1.1 shows that all three banks there are increasing trend in their cost of deposit during the period. On an average, it is highest in HDFC Bank with 9.11% followed by with 6.41% TMB, but it is the least in KVB with 5.17%. From the above banks the highest overall increasing of 29.16% in the cost of deposit TMB shows 12.61% increase and KVB shows the 7.73% increase in the cost of deposit. Karur Vysys Bank shows the highest variation in terms of 9.54% CV that consist the competitive environment.

TABLE 1.2: COST OF BORROWING (INTEREST ON BORROWING FUNDS AS PERCENTAGE OF TOTAL BORROWING FUNDS) (X2)

Years	KVB	TMB	HDFC
2011	1.13	6.14	1.74
2012	1.38	8.21	1.37
2013	2.69	7.84	1.86
2014	2.28	4.81	1.17
2015	2.19	2.41	3.26
Over all growth	93.81	-60.75	87.36
Average	17.25	5.22	16.13
SD	0.65	2.37	0.82
CV	3.79	45.43	5.08

The above table 1.2 shows that there is increasing trend in KVB and TMB Bank during the study period with the highest inc. in KVB with 93.81% and HDFC 87.36% but decreasing in TMB with 60.75%. On an average, cost of borrowing funds is the least in TMB i.e., 5.22% and the highest in the KVB i.e., 17.25%.

TABLE 1.3: RETURN ON ADVANCES (INTEREST ON ADVANCE AS PERCENTAGE OF TOTAL ADVANCES) (X3)

Years	KVB	TMB	HDFC
2011	11.85	10.78	12.36
2012	11.02	10.81	11.57
2013	11.07	10.86	11.77
2014	10.48	11.44	11.94
2015	9.54	10.61	11.31
Overall growth	-19.49	-1.58	-8.50
Average	5.75	8.82	8.41
SD	0.85	0.32	0.40
CV	14.86	3.58	4.71

The above table 1.3 shows a declining trend in return on advance in above three banks during study period. KVB shows the highest decline of 19.49% in their returns; where it is least in TMB i.e., 1.58% The decline is not a sign of sound system of credit control. On an average, return on advance is the highest in TMB, in HDFC and KVB with 8.41 and 5.74% respectively.

**TABLE 1.4: RETURN ON INVESTMENT (INTEREST ON INVESTMENT AS PERCENTAGE OF TOTAL INVESTMENTS) (X4)**

Years	TMB	KVB	HDFC
2011	20.21	22.11	20.54
2012	26.36	25.86	22.93
2013	26.93	29.56	26.36
2014	28.77	31.07	25.55
2015	27.29	26.65	24.55
Overall growth	35.03	30.53	24.39
Average	27.43	25.96	24.57
SD	3.31	3.28	2.85
CV	12.07	13.40	11.59

The above TABLE shows 1.4 that there increasing trend in return on investment in all three banks. The highest increasing rate shows in KVB, followed by HDFC with 24.39% and in TMB with 20.53%. On an average, return on investment is the highest in KVB BANK with 27.43% and followed by TMB BANK with 25.96%.

**TABLE 1.5: CORRELATION COEFFICIENT ANALYSIS**

Factors	KVB	TMB	HDFC
Cost Deposit and ROA (X1 AND X3)	-0.028	0.637	-0.540
Cost Deposit and ROI (X1,X4)	0.701	0.935	0.911
Cost of Borrowing and ROA (X2,X3)	-0.535	0.036	-0.567
Cost of Borrowing and ROI (X2,X4)	0.745	-0.062	0.058

The above table 1.5 shows the rejection of the entire hypothesis that test the correlation coefficient among the cost of funds. But the return there from is not significant hence, shows that cost and return of funds are significantly correlated with each other at different coefficients. In case correlation between cost of deposit(X1) and return on advance (X3), it is negative and insignificant in KVB and HDFC Bank but it is positive and significant in TMB.

Correlation among cost of deposits (X1) and return on investment (X4) is positive in KVB. Correlation between cost of borrowing funds (X2) and return on advance (X3) is positive and significant in all banks. Overall, it can be concluded that cost and returns are significantly correlated with each other, which shows that the increase in cost, return also increase because more funds are generated either through deposits or borrowing, the more will be the investment either on term credit or securities.

## CONCLUSION

In private sector banks prefer deposits as cheaper mode of funds mobilization and advances as more effective use of funds, just because of their efficient marketing strategies and sophisticated risk management. Private sector prefers borrowing funds i.e., from the RBI to mobilize funds and invest the maximum share of their funds in the government securities as these are less risky with more returns. Fixed rules of the government is the main reason for more cost of deposit because these rules bind them not to make deposits at flexible rates of interest according to the market situation. But for the efficient management of funds, banks should be given full autonomy and they should set their standards for each type of portfolio separately according to the market conditions 'in India has most successful bank share those that combine visionary technology and very competitive pricing with strong relationships and brands build on trust with previous in-depth experience of the client business. Banks would have adopted the effective, practical and competitive strategies to survive in the high tech banking environment.

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