

**PROJECT REPORT ON
COMPARATIVE ANALYSIS OF SBI AND ICICI BANK**

**Submitted in Partial fulfillment of the requirements for the
Award for BBA Degree**

**Submitted by
Nisha Shah
BBA Business Analytics
Batch – (2019-2022)
Admission No: 19GSOB1090005**

**Under Guidance of
Sandeep Sharma**



**GALGOTIAS
UNIVERSITY**

School of Business

Galgotias University, Greater Noida-203201

Student declaration

I Nisha Shah , student of BBA- Business Analytics hereby declares that the project “**the project research report on COMPARATIVE ANALYSIS OF SBI AND ICICI BANK**” is a work done on my research, and everything that is written is true, under the guidance of Sandeep Sharma. I further confirm that the report was written solely to meet my academic requirements.

Name: Nisha Shah

Signature:

Date:

TABLE OF CONTENT

TITLE	
Title Page	
Certificate of Originality	
Preface	
Acknowledgement	
Table of Contents	
Chapter 1: Introduction	
Chapter 2: Company Profile	
Chapter 4: Research Objectives & Hypothesis	
Chapter 5: Research Methodology	
Chapter 6: Data Analysis	
Chapter 7 Findings and Conclusion	
BIBLIOGRAPHY	

INTRODUCTION

A bank is an institution that deals in money and its substitutes and provides other financial services. Banks accept deposits and make loans or make an investment to derive a profit from the difference in the interest rates paid and charged, respectively.

In India the banks are being segregated in different groups. Each group has their own benefits and limitations in operating in India. Each has their own dedicated target market. Few of them only work in rural sector while others in both rural as well as urban. Many even are only catering in cities. Some are of Indian origin and some are foreign players.

India's economy has been one of the stars of global economics in recent years. It has grown by more than 9% for three years running. The economy of India is as diverse as it is large, with a number of major sectors including manufacturing industries, agriculture, textiles and handicrafts, and services. Agriculture is a major component of the Indian economy, as over 66% of the Indian population earns its livelihood from this area. Banking sector is considered as a booming sector in Indian economy recently. Banking is a vital system for developing economy for the nation.

However, Indian banking system and economy has been facing various challenges and problems which have discussed in other parts of project.

INDIAN BANKING SYSTEM

Banking in India originated in the first decade of 18th century with The General Bank of India coming into existence in 1786. This was followed by Bank of Hindustan. Both these banks are now defunct. The oldest bank in existence in India is the State Bank of India being established as "The Bank of Bengal" in Calcutta in June 1806. A couple of decades later, foreign banks like Credit Lyonnais started their Calcutta operations in the 1850s. At that point of time, Calcutta was the most active trading port, mainly due to the trade of the British Empire, and due to which banking activity took roots there and prospered.

The first fully Indian owned bank was the Allahabad Bank, which was established in 1865. By the 1900s, the market expanded with the establishment of banks such as Punjab National Bank, in 1895 in Lahore and Bank of India, in 1906, in Mumbai - both of which were founded under private ownership. The Reserve Bank of India formally took on the responsibility of regulating the Indian banking sector from 1935. After India's independence in 1947, the Reserve Bank was nationalized and given broader powers.

The Public Sector emerged as the driver of economic growth consequent to the industrial revolution in Europe. With the advent of globalization, the public sector faced new challenges in the developed economies. No longer the public sector had the privilege of operating in a sellers market and had to face competition both from domestic and international competitors. Further, in the second half of the 20th century in the developed economies, the political opinion started swinging towards the views that the intervention as well as investment by Government in commercial activities should be reduced to the extent possible.

Without a sound and effective banking system in India it cannot have a healthy economy. The banking system of India should not only be hassle free but it should be able to meet new challenges posed by the technology and any other external and internal factors. For the past three decades India's banking system has several outstanding achievements to its credit. The most striking is its extensive reach. It is no longer confined to only metropolitans or cosmopolitans in India. In fact, Indian banking system has reached even to the remote corners of the country. This is one of the main reasons of India's growth process. The government's regular policy for Indian bank since 1969 has paid rich dividends with the nationalization of 14 major private banks of India.

SBI

PRODUCT & SERVICES OFFERED BY SBI:-

- Terms deposit scheme
- Recurring deposits scheme
- Loans
- SBI SARAL Personal loan
- Education loan
- Car loan
- Home loan
- Medi-Plus loan

TERM DEPOSITS

- Provide security, trust and competitive rate of interest.
- Flexibility in period of term deposit from 15 days to 10 years
- Affordable Low Minimum Deposit Amount:
· One can open a term deposit with SBI for a nominal amount of Rs.1000/- only.
- Flexibility in choosing the amount one wish to invest and the maturity period.

BENIFITS O F SCHEME: -

Safety: – SBI IS continues to deliver on its promise of safety and security over 200 years.

Liquidity Loan /overdraft facility: One can avail a loan/overdraft against his deposit. SBI provides loan / overdraft up to 90% of deposit amount at nominal cost. So one can continue to earn interest in his deposit and still can meet his urgent financial requirements.

Premature Withdrawal: Interest to be charged on premature withdrawal of term deposits at 1.00% below the rate applicable for the period deposit has remained with the Bank.

Transferability-Transfer of Term Deposits between wide networks of branches without any charge.

Compounding / Flexible / Timely Payment of Interest

- Under Special Term Deposit Scheme, interest accrues in account and gets compounded quarterly.
- Term Deposits are available at all SBI Branches
- Easy and convenient access of information at SBI internet banking.

Tax Implications:

· Tax Deductible at Source, as per Income Tax Act

Flexibility to convert Special Term Deposit to Term Deposit and vice versa

· One can convert his special Term Deposit to a Term Deposit to receive monthly/quarterly interest payments to match his financial requirements.

One can also convert his Term Deposit to a Special Term Deposit, which provides compounded rate of interest to multiply his money faster.

RECURRING DEPOSIT:-

Recurring deposit refers to a little investment by an investor to meet his financial goals of future (Children's education or marriage, buy a car etc.) Recurring deposit provides the element of compulsion to save at high rates of interest, wide choice in period of deposit.

Features:-

- Flexibility in period of deposit with maturity ranging from 12 months to 120 months.
- Low minimum monthly deposit amount.
- One can start a Recurring Deposit with SBI for a monthly installment of Rs.100/- only.

Benefits:-

Including all the benefits of terms deposits there are some more benefits of recurring benefits:-

- Nomination Facility is available in this scheme
- One can save a monthly installment of multiple of 10 every month
- One can monitor his deposit through SBI Internet Banking or through a passbook issued to you.

LOAN

TYPE	AMOUNT	RATE OF INTEREST	SECURITY	ELIGIBILITY
	MIN. MAX.			
SBI SARAL Personal loan	10,000-10,00,000	17.75	Nil	A person having a good profession and income
Education loan	4,00,000	12.25%	Nil	Graduation courses
	400,000-7,50,000	13.75%	Tangible collateral Security	Post graduation Professional courses
	4,00,000-7,50,000	12.25%	suitable third party guarantee	Other courses approved by UGC/Government/AICTE etc.
Car loan – <u>Used Vehicle</u>	15,00,000		As per bank's Extant instructions.	person having a income below 1,00,000
Up to 3 years	15,00,000	16.25%		
Above 3 years	15,00,000	16.50%		
<u>New vehicle</u>				
Up to 3 years				
1	7,50,000	12.75%		
2	7,50,000			
Above 3yrs	15,00,000	12.50%		
3-5years				
5-7years	15,00,000	12.75%		
	15,00,000	13.00%		

Home loan				
Up to 5 years	30,00,000	10.50- 11.75%	Availability of sufficient, regular and continuous source of income for servicing the loan repayment. Age 18-60 years	Equitable mortgage of the property or Other tangible security of adequate value like NSCs, Life Insurance policies etc., if the property cannot be mortgaged
5 to 15 years	30,00,000-75,00,000	10.75- 11.50%		
Up to 15 yrs	30,00,000 – 75,00,000.	11.75- 12%		
Medi-Plus loan	50,000-200,000.	14.50%	As per bank's Extant instructions.	Govt emp. From 10 years self-employed professional employee/agent (income > 3 lakhs)

SERVICES

- Domestic treasury
- SBI Vishwayatra foreign travel card
- Broking services
- Revised service Charges
- ATM Services
- Internet Banking
- E-Pay
- E-Rail
- RBIFT
- Safe Deposit Locker
- Gift Cheques
- Micro Codes
- Foreign Inward Remittance

ATM SERVICE

STATE BANK NETWORKED ATM SERVICES

State Bank offers you the convenience of over 8000 ATMs in India, the largest network in the country and continuing to expand fast! This means that you can transact free of cost at the ATMs of State Bank Group (This includes the ATMs of State Bank of India as well as the Associate Banks – namely, State Bank of Bikaner & Jaipur, State Bank of Hyderabad, State Bank of Indore, State Bank of Mysore, State Bank of Patiala, State Bank of Saurashtra, and State Bank of Travancore) and wholly owned subsidiary viz. SBI Commercial and International Bank Ltd., using the State Bank ATM-cum-Debit (Cash Plus) card.

E-PAY

Bill Payment at Online SBI (e-Pay) will let you to pay your Telephone, Mobile, Electricity, Insurance and Credit Card bills electronically over our Online SBI website

E-RAIL

Book your Railways Ticket Online.

The facility has been launched wef 1st September 2003 in association with IRCTC. The scheme facilitates Booking of Railways Ticket Online.

SAFE DEPOSIT LOCKER

For the safety of your valuables we offer our customers safe deposit vault or locker facilities at a large number of our branches. There is a nominal annual charge, which depends on the size of the locker and the centre in which the branch is located.

RISK MANAGEMENT

An independent Risk Governance structure in line with the international best practices has been put in place in the Bank. In view of the growing volume and complexity in business, risk management has assumed critical importance. Accordingly, the Bank has elevated the risk function to Board level by appointing the Managing Director as Chief Risk Officer to ensure this crucial function gets the importance it deserves.

The Bank has Board approved policies and procedures in place to measure, manage, mitigate various risks such as Credit, Market, Operational, Liquidity, and Interest Rate Risks across all its portfolios.

The Risk Management Committee of the Board oversees the policy and strategy for risk management. In addition, various Risk Committees, namely the Credit Risk Management, Asset Liability, Market Risk Management and Operational Risk Management Committees are in place to monitor risks in their respective areas on an ongoing basis.

CREDIT RISK MANAGEMENT

Credit Risk Management processes encompasses identification, assessment, measurement, monitoring and control of the credit exposures.

The Bank has multiple Credit Risk Assessment models in place covering Manufacturing, Trade, Non-Banking Financial Corporations, Banks and Primary Dealers. The Credit Risk Models developed for Manufacturing and Trading sectors have been refined to conform to the requirements under Advanced Internal Based Approach of Basel II. The other models are also being reviewed.

The Bank conducts Industry studies to assess the Risk prevalent in each industry and also gives guidelines to operating functionaries in lending to these industries. Industry wise exposure limits are fixed and monitored regularly.

The Bank manages its portfolio of loan assets with a view to limiting concentrations in terms of risk quality, geography, industry, maturity and large exposure.

MARKET RISK MANAGEMENT:

Market risk is the risk that the value of the 'on' & 'off' balance sheet positions of the Bank will be adversely affected by movements in market variables viz: interest rates, exchange rates, and equity and commodity prices.

Market Risk Management is governed by Board approved Policies for Investment and Trading in Bonds, Equities

and Foreign Exchange. The identification, measurement, monitoring and reporting of Market Risk is done by the Market Risk Management Department which is a part of the independent Risk Governance Structure of the Bank. Exposure, Stop loss and Duration limits have been prescribed. These limits along with other management action triggers are tracked daily and necessary action initiated as required to control and manage Market Risk. In addition, Value at Risk (VaR) is generated on a daily basis for the purpose of close monitoring. Back testing of VaR numbers is also carried out to validate these measurements. The portfolio is also subjected to Stress testing under various scenarios so that a proper understanding of the potential losses under extreme price movements is always kept in view.

OPERATIONAL RISK MANAGEMENT

Operational risk is the risk of losses resulting from inadequate or failed internal processes, people and systems or from external events. Operational risk includes legal and regulatory risk but excludes strategic and reputation risks. The Bank manages Operational risks by putting in place and maintaining a comprehensive system of internal controls and policies. The Operational Risk Management Policy of the Bank establishes a consistent framework for systematic and proactive identification, assessment, measurement, monitoring, and mitigation of operational risk. The policy applies to all business and functional areas within the Bank, and is supplemented by operational systems, procedures and guidelines which are periodically updated.

All key processes, risks and controls are documented and periodic assessments of risks and controls are carried out. The Bank has initiated steps for creation of a loss database with a view to graduate to Advanced Measurement Approaches under the Basel II Guidelines.

The objective of the Bank's Operational Risk Management is to continuously review systems and control mechanisms, create awareness of operational risk throughout the Bank, assign risk ownership, alignment of risk management activities with business strategy, and ensuring compliance with regulatory requirements.

ICICI

PRODUCTS & SERVICES OF ICICI BANK

ICICI Bank offers a wide range of banking products and financial services to dynamic.) ICICI Bank is also the largest issuer of credit cards in India. corporate and retail customers through a variety of delivery channels and specialised subsidiaries and affiliates in the areas of investment banking, life and non-life insurance, venture capital and asset management.

PRODUCTS OF ICICI BANK

TYPES OF ACCOUNTS

1. SAVING ACCOUNT

A **Savings Account** for everyone with a host of convenient features and banking channels to transact through. So now you can bank at your convenience, without the stress of waiting in queues. We service savings accounts with 8 to 8 banking and 'out of branch' banking

2. LIFE PLUS SENIOR CITIZEN SAVING ACCOUNT

We understand that a **Savings Account** needs to do more after you reach the age of seniority; we understand your concerns for safety and security. We have an ideal **Savings Bank Service** for those who are 60 years and above. The **Senior Citizen Services** from ICICI Bank has several advantages that are tailored to bring more convenience and enjoyment in your life.

3. YOUNG STAR SAVING ACCOUNT

It's really important to help children learn the value of finances and money management at an early age. Banking is a serious business, but we make banking a pleasure and at the same time fun. Children learn how to manage their personal finances.

4. RECURRING DEPOSIT ACCOUNT

When expenses are high, you may not have adequate funds to make big investments. An **ICICI Bank Recurring Deposit** lets you invest small amounts of money every month that ends up with a large saving on maturity. So you enjoy twin advantages- affordability and higher earning.

4. FIXED DEPOSIT ACCOUNT

Safety, Flexibility, Liquidity and Returns!!!!

A combination of unbeatable features of the **Fixed Deposit** from **ICICI Bank**.

CARDS

1. CREDIT CARD

Credit Cards give you a smart way to shop, and offer you flexibility and convenience in managing your finances. ICICI Bank **credit cards provide** a host of exciting offers and benefits such as low interest rates, rewards programs, and a high credit and cash limit. We offer different types of **credit card** to suit the different needs and requirements for added features.

2. TRAVEL CARD

Presenting ICICI Bank Travel Card. The Hassle Free way to Travel the world. Traveling with US Dollar, Euro, Pound Sterling or Swiss Francs; Looking for security and convenience; take ICICI Bank Travel Card. Issued in duplicate. Offers the Pin based security. Has the convenience of usage of Credit or Debit card.

3. DEBIT CARD

The ICICI Bank Debit Card is a revolutionary form of cash that allows customers to access their bank account around the clock, around the world. The ICICI Bank Debit Card can be used for shopping at more than 3.5 Lakh merchants in India and 24 million merchants worldwide.

4. COMMERCIAL CARD

ICICI Bank Commercial Cards have been designed as payment solutions for large & mid-sized organizations. A widely accepted concept internationally, Commercial Cards help to better streamline payment processes & thus increase efficiencies.

5. MERCHANT SERVICE

Give your customer quick and convenient ways to make payments. With ICICI bank's two payment acceptance solution, enjoy business like never before. POS Machine at your retail establishment will assist you to accept cards. Payseal, online payment gateway will make e-commerce more convenient, easy and secure on internet... your business can only get even bigger and better.

LIFE INSURANCE

1. INVESTMENT & SAVING PLANS

Endowment policies are a good way of putting aside your savings today for a future goal - whether it's to buy a house in India or fund your entrepreneurial vision. Our savings-oriented policies are designed to make your savings grow and have them available to you at the end of a fixed number of years or through the term of the plan.

LifeTime II- A complete market-linked insurance plan that adapts itself to your changing protection and investment needs, throughout a lifetime.

Invest shield Gold- A unit-linked insurance plan with an assurance of Capital Guarantee*, which offers you the benefit of a limited premium payment and coverage term.

Premier Life - A market linked insurance plans that meet your Investment and Protection needs.

2. RETIREMENT PLANS

Many of us picture ourselves enjoying the fruits of our labour after retirement - going on a dream vacation, or helping our child's career take wing. Financing all this will depend on our personal savings and investments, so it's important to save for the future from today. Our retirement plans are designed to help you systematically save, so that you can enjoy all the things you have dreamed of when you retire.

LifeTime Pension II- A regular premium linked deferred pension plan that gives you the freedom to choose the amount of premium, and invest in market-linked funds, to generate potentially higher returns.

3. CHILD PLANS

As a responsible parent, you want to ensure a hassle-free, successful life for your child. However, life is full of uncertainties and even the best-laid plans can go wrong. Smart Kid Education Plans are designed to provide flexibility and to safeguard your child's future education and lifestyle; taking all possibilities into account. SmartKid Child Plans has a bouquet of three products which can help you secure your child's education.

- Unit-linked Regular Premium

- Unit-linked Single Premium

- Regular Premium Smart Kid

DEMAT SERVICE

Feature of demat service:

E-Instructions: You can transfer securities 24 hours a day, 7 days a week through Internet & Interactive Voice Response (IVR) at a lower cost. Now with "Speak to transfer", you can also transfer or pledge instructions through our customer care officer.

Consolidation Demat Account: Dematerialize your physical shares in various holding patterns and consolidate all such scattered holdings into your primary demat account at reduced cost.

Digitally Signed Statement: Receive your account statement and bill by email.

Corporate Benefit Tracking: Track your dividend, interest, bonus through your account statement.

Mobile Request: Access your **demat account** by sending SMS to enquire about Holdings, Transactions, Bill & ISIN details.

Mobile Alerts: Receive SMS alerts for all debits/credits as well as for any request which cannot be processed.

- Dedicated customer care executives specially trained at our call centre, to handle all your queries.
- Countrywide network of over 300 branches, you are never far from an ICICI Bank **Demat Services** outlet.

LOANS

1. HOME LOANS

The No. 1 **Home Loans Provider** in the country, ICICI Bank **Home Loans** offers some unbeatable benefits to its customers - Doorstep Service, Simplified Documentation and Guidance throughout the Process. It's really easy !

2. PERSONAL LOAN

If you're looking for a **personal loan** that's easy to get, your search ends here. ICICI Bank **Personal Loans** are easy to get and absolutely hassle free. With minimum documentation you can now secure a loan for an amount upto Rs. 15 lakh.

3. CAR LOAN

The most preferred financier for **car loans** in the country. Network of more than 1000 channel partners in over 200 locations. Tie-ups with all leading automobile manufacturers to ensure the best deals.

4. COMMERCIAL VEHICAL LOAN

Range of services on existing loans & extended products like funding of new vehicles, refinance on used vehicles, balance transfer on high cost loans, top up on existing loans, Extend product, working capital loans & other banking products.

5. FARM EQUIPMENT LOAN

Preferred financier for almost all leading tractor manufacturers in the country. Flexible repayment options in tandem with the farmer's seasonal liquidity. Monthly, Quarterly and Half-yearly repayment patterns to choose from. Comfortable repayment tenures from 1 year to 9 years.

6. BUSINESS INSTALMENT LOAN

Business Installment Loan (BIL) helps the entities take a giant strides by fulfilling their business requirements, be it working capital requirement, business expansion or to grab that once in a lifetime business opportunity.

TYPE	AMOUNT		RATE OF INTEREST	SECURITY	ELIGIBILITY
	MIN.	MAX.			
Personal loan	15,00,000				
Education Loan	4,00,000	400,000-7,50,000	For all 10-12%	Nil Tangible Collateral security Suitable Third party guarantee	Graduation Courses Post graduation professional courses Other courses approved by UGC/Government/AICTE etc.
Car loan	15,00,000		11-13%	As per the extent instructions	Person having the income below 100,000.
Home loan	75,00,000		11.5-12.5%	Availability of sufficient, regular and continuous source of income for servicing the loan repayment.	Equitable mortgage of property or other tangible security of adequate value like NSC, life insurance policy etc. the property cannot be mortgage.

RISK MANAGEMENT

Risk is an integral part of the banking business and ICICI Bank aims at the delivery of superior shareholder value by achieving an appropriate trade-off between risk and returns. ICICI Bank is exposed to various risks, including credit risk, market risk and operational risk. Our risk management strategy is based on a clear understanding of various risks, disciplined risk-assessment and measurement procedures and continuous monitoring. The policies and procedures established for this purpose are continuously benchmarked with international best practices. A comprehensive range of quantitative and modeling tools developed by a dedicated risk analytics team supports the risk management function at ICICI Bank.

The Risk, Compliance & Audit Group (RCAG) is responsible for assessment, management and mitigation of risk in ICICI Bank. This group, forming a part of the Corporate Centre, is completely independent of all business operations and accountable to the Risk and Audit Committees of the Board of Directors. RCAG is organized into six subgroups: Credit Risk Management Group, Market Risk Group, Credit Policies Group, Internet Audit Group, Retail Risk Group and Risk Analytics Group.

CREDIT RISK MANAGEMENT

Credit risk is the risk that a borrower is unable to meet its financial obligations to the lender. ICICI Bank measures, monitors and manages credit risk for each borrower and also at the portfolio level. ICICI Bank has a standardized credit approval process, which includes a well-established procedure of comprehensive credit appraisal and rating. ICICI Bank has developed internal credit rating methodologies for rating obligors as well as for rating. ICICI Bank has developed internal credit rating methodologies for rating obligors as well as for product / facilities. The rating factors in quantitative and qualitative issues and credit enhancement features specific to the transaction. The rating serves as a key input in the sanction as well as post-sanction credit processes. Credit rating, a as concept, has been well internalized within the Bank. The rating for every borrower is reviewed as least annually and for higher risks credits and large exposures at shorter intervals. Sector knowledge has been institutionalized across ICICI Bank through the availability of sector-specific information on the Intranet. Industry knowledge is constantly updated through field visits, interactions with clients, regulatory bodies and industry experts. In respect of the retail credit business, ICICI Bank has a system of centralized approval of all products and policies and monitoring of the retail portfolio. We continuously refine our retail credit parameters based on portfolio analytics.

MARKET RISK MANAGEMENT

Market risk is the risk of loss resulting from changes in interest rates, foreign currency exchange rates, equity prices and commodity prices. HDFC Bank's exposure to market risk a function of its trading and asset and liability

management activities and its role as a financial intermediary in customer-related transactions. The objective of market risk management is to minimize the impact of losses due to market risks on earning and equity capital.

Market risk policies include Asset-Liability Management (ALM) policies and policies for the trading portfolio. The Asset-Liability Management Committee (ALCO) of Board of Directors approves ALM policies. Alco's role encompasses stipulating liquidity and interest-rate risk limits, monitoring risk levels by adherence to set limits, articulating the organization's interest rate view and determining business strategy in the light of the current and expected business environment. These sets of policies and processes are articulated in ALM policy. A separate set of policies for the trading portfolio address issues related to investments in various trading products and are approved by the Committee of Directors (COD) of the Board. RCAG exercises independent control over the process of market-risk management and recommends changes in processes and methodologies for measuring market risk.

OPERATIONAL RISK MANAGEMENT

Operational risk can result from a variety of factors, including failure to obtain proper internal authorization, improperly documented transactions, failure of operational and information security procedures, computer systems and software or equipment, fraud, inadequate training and employee errors. We attempt operational risk by maintaining a comprehensive system of internal controls, establishing systems and procedures to monitor transactions, maintaining key back-up procedures and undertaking regular contingency planning. The Middle Office Group monitors adherence to credit procedures. The International Audit Group undertakes a comprehensive audit of all business group and other functions, in accordance with a risk-based audit plan. This plan allocates audit resources based on an assessment of the operational risks in the various businesses. ICICI Bank has been a pioneer in the implementation of a risk-based audit methodology in the Indian banking sector. The International Audit Group conceptualizes and implements improved system of internal controls to minimize operational risk.

GROWTH OF BANKING

Journey of Indian Banking System can be segregated into three distinct phases. They are as mentioned below:

Phase I: Early phase from 1786 to 1969 of Indian Banks

Phase II: Nationalisation of Indian Banks and up to 1991 prior to Indian banking sector reforms

Phase III: New phase of Indian Banking System with the advent of Indian Financial & Banking Sector Reforms after 1991.

Phase I

The General Bank of India was set up in the year 1786. Next came Bank of Hindustan and Bengal Bank. The East India Company established Bank of Bengal (1809), Bank of Bombay (1840) and Bank of Madras (1843) as independent units and called it Presidency Banks. These three banks were amalgamated in 1920 and Imperial Bank of India was established which started as private shareholders banks, and mostly the European, Europeans-shareholders.

In 1865 Allahabad Bank was established and first time exclusively by Indians, Punjab National Bank Ltd. was set up in 1894 with headquarters at Lahore. Between 1906 and 1913, Bank of India, Central Bank of India, Bank of Baroda, Canara Bank, Indian Bank, and Bank of Mysore were set up. Reserve Bank of India came in 1935.

During the first phase the growth was very slow and banks also experienced periodic failures between 1913 and 1948. There were approximately 1100 banks, mostly small. To streamline the functioning and activities of commercial banks, the Government of India came up with The Banking Companies Act, 1949 which was later changed to Banking Regulation Act 1949 as per amending Act of 1965 (Act No. 23 of 1965). Reserve Bank of India was vested with extensive powers for the supervision of banking in India as the Central Banking Authority. During those days public has lesser confidence in the banks. As an aftermath deposit mobilization was slow. Abreast of it the savings bank facility provided by the Postal department was comparatively safer.

Phase II

Government took major steps in this Indian Banking Sector Reform after independence. In 1955, it nationalized Imperial Bank of India with extensive banking facilities on a large scale especially in rural and semi-urban areas. It formed State Bank of India to act as the principal agent of RBI and to handle banking transactions of the Union and State Governments all over the country. Seven banks forming subsidiary of State Bank of India was nationalized in 1960 on 19th July, 1969, major process of nationalization was carried out. It was the effort of the then Prime Minister of India, Mrs. Indira Gandhi. 14 major commercial banks in the country were nationalised. Second phase of nationalisation Indian Banking Sector Reform was carried out in 1980 with seven more banks. This step brought 80% of the banking segment in India under Government ownership. The following are the steps taken by the Government of India to Regulate Banking Institutions in the Country:

1949: Enactment of Banking Regulation Act.

1955: Nationalisation of State Bank of India.

1959: Nationalisation of SBI subsidiaries.

1961: Insurance cover extended to deposits.

1969: Nationalisation of 14 major banks.

1971: Creation of credit guarantee corporation.

1975: Creation of regional rural banks.

1980: Nationalisation of seven banks with deposits over 200 crore.

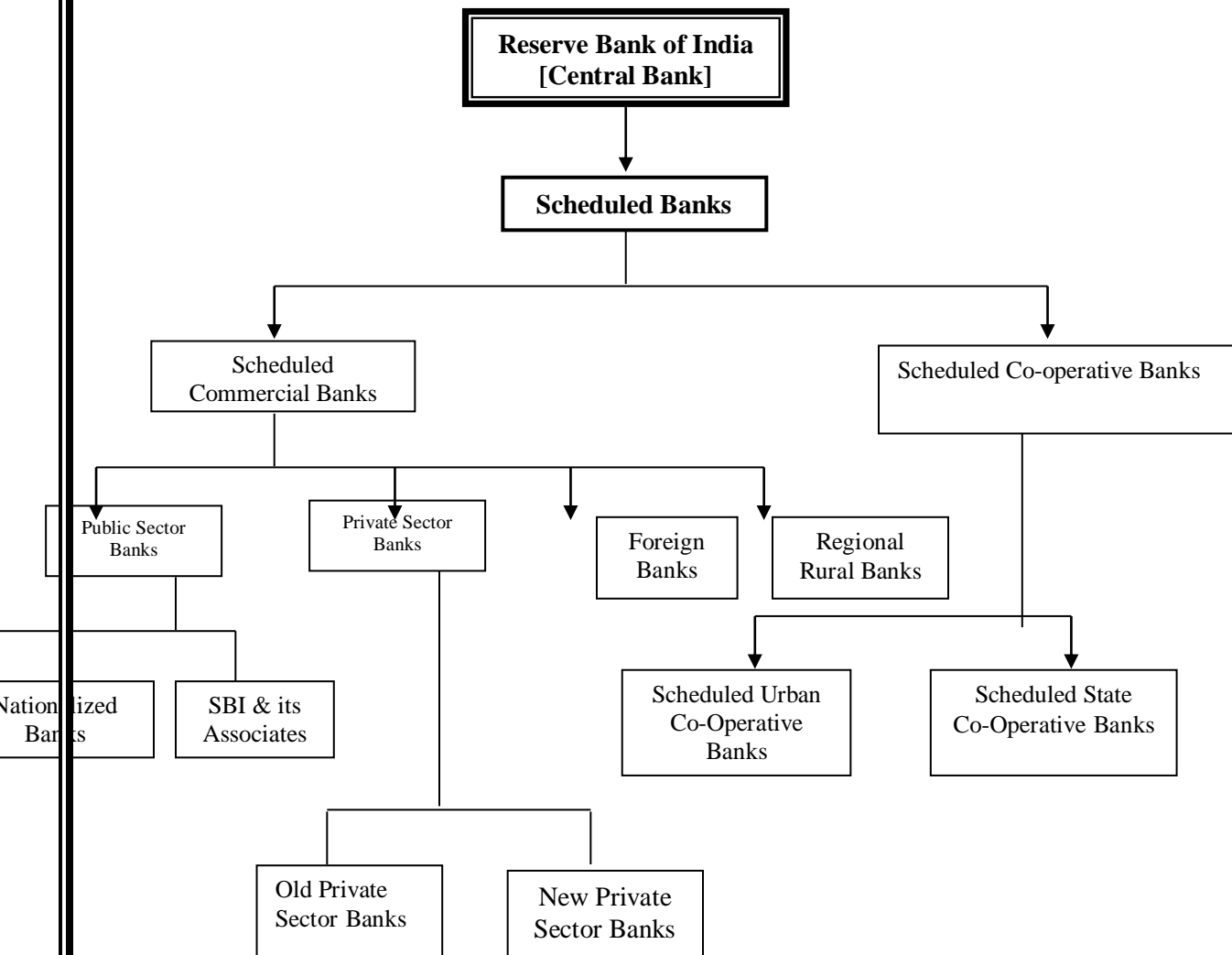
After the nationalisation of banks, the branches of the public sector bank India rose to approximately 800% in deposits and advances took a huge jump by 11,000%. Banking in the sunshine of Government ownership gave the public implicit faith and immense confidence.

Phase-III

This phase has introduced many more products and facilities in the banking sector in its reforms measure. In 1991, under the chairmanship of M Narasimham, a committee was set up by his name which worked for the liberalisation of banking practices. The country is flooded with foreign banks and their ATM stations. Efforts are being put to give a satisfactory service to customers. Phone banking and net banking is introduced. The entire system became more convenient and swift. Time is given more importance than money. The financial system of India has shown a great deal of resilience. It is sheltered from any crisis triggered by any external macroeconomics shock as other East Asian Countries suffered. This is all due to a flexible exchange rate regime, the foreign reserves are high, the capital account is not yet fully convertible, and banks and their customers have limited foreign exchange exposure

The Structure of Indian Banking Sector

The Indian banking industry has Reserve Bank of India as its Regulatory Authority. This is a mix of the Public sector, Private sector, Co-operative banks and foreign banks. The private sector banks are again split into old banks and new banks.



Fact Files of Banks in India

The first, the oldest, the largest, the biggest, get all such types of information's about Banking in India in this section.

The first bank in India to be given an ISO Certification	Canara Bank
The first bank in Northern India to get ISO 9002 certification for their selected branches	Punjab and Sind Bank
The first Indian bank to have been started solely with Indian capital	Punjab National Bank
The first among the private sector banks in Kerala to become a scheduled bank in 1946 under the RBI Act	South Indian Bank
India's oldest, largest and most successful commercial bank, offering the widest possible range of domestic, international and NRI products and services, through its vast network in India and overseas	State Bank of India
India's second largest private sector bank and is now the largest scheduled commercial bank in India	The Federal Bank Limited
Bank which started as private shareholders banks, mostly Europeans shareholders.	Imperial Bank of India
The first Indian bank to open a branch outside India in London in 1946 and the first to open a branch in continental Europe at Paris in 1974.	Bank of India, founded in 1906 in Mumbai
The oldest Public Sector Bank in India having branches all over India and serving the customers for the last 132 years	Allahabad Bank
The first Indian commercial bank which was wholly owned and managed by Indians	Central Bank of India

Bank of India was founded in 1906 in Mumbai. It became the first Indian bank to open a branch outside India in London in 1946 and the first to open a branch in continental Europe at Paris in 1974.

CHAPTER 2 COMPANY PROFILE

Introduction of SBI (State bank of India):

The State Bank of India, the country's oldest Bank and a premier in terms of balance sheet size, number of branches, market capitalization and profits is today going through a momentous phase of Change and Transformation – the two hundred year old Public sector behemoth is today stirring out of its Public Sector legacy and moving with an ability to give the Private and Foreign Banks a run for their money. The origin of the state bank of India goes back to the first decade of the nineteenth century with the establishment of the Bank of Calcutta in Calcutta on 2 June 1806.

The bank is operating into many businesses with strategic tie ups – Pension Funds, General Insurance, Custodial Services, Private Equity, Mobile Banking, Point of Sale Merchant Acquisition, Advisory Services, structured products etc – each one of these initiatives having a huge potential for growth.

It is also focusing at the top end of the market, on whole sale banking capabilities to provide India's growing mid / large Corporate with a complete array of products and services. It is consolidating its global treasury operations and entering into structured products and derivative instruments. Today, the Bank is the largest provider of infrastructure debt and the largest arranger of external commercial borrowings in the country. It is the only Indian bank to feature in the Fortune 500 list.

SBI have about 8500 of its own 10000 branches and another 5100 branches of its Associate Banks, today it offers the largest banking network to the Indian customer. The Bank is also in the process of providing complete payment solution to its clientele with its over 8500 ATMs.

It presently has 52 foreign offices in 34 countries across the globe. It has also 5 Subsidiaries in India – SBI Capital Markets- SBICAP Securities, SBI DFHI, SBI Factors and Commercial Services Pvt Ltd (SBI FACTORS), SBI Funds Management Pvt Ltd (SBI FUNDS) and SBI Cards & Payments Services Pvt. Ltd. SBICPSL) - forming a formidable group in the Indian Banking scenario. It is in the process of raising capital for its growth and also consolidating its various holdings.



STATE BANK OF INDIA

State Bank of India (SBI) is India's largest commercial bank. SBI has a vast domestic network of over 9000 branches (approximately 14% of all bank branches) and commands one-fifth of deposits and loans of all scheduled commercial banks in India.

The State Bank Group includes a network of eight banking subsidiaries and several non-banking subsidiaries offering merchant banking services, fund management, factoring services, primary dealership in government securities, credit cards and insurance.

The eight banking subsidiaries are:

- 1-State Bank of Bikaner and Jaipur (SBBJ)
- 2-State Bank of Hyderabad (SBH)
- 3-State Bank of India (SBI)
- 4-State Bank of Indore (SBIR)
- 5-State Bank of Mysore (SBM)
- 6-State Bank of Patiala (SBP)
- 7-State Bank of Saurashtra (SBS)
- 8-State Bank of Travancore (SBT)

The origins of State Bank of India date back to 1806 when the Bank of Calcutta (later called the Bank of Bengal) was established. In 1921, the Bank of Bengal and two other Presidency banks (Bank of Madras and Bank of Bombay) were amalgamated to form the Imperial Bank of India. In 1955, the controlling interest in the Imperial Bank of India was acquired by the Reserve Bank of India and the State Bank of India (SBI) came into existence by an act of Parliament as successor to the Imperial Bank of India.

Today, State Bank of India (SBI) has spread its arms around the world and has a network of branches spanning all time zones. SBI's International Banking Group delivers the full range of cross-border finance solutions through its four wings - the Domestic division, the Foreign Offices division, the Foreign Department and the International Services division.

State Bank of India (SBI) (LSE: SBID) is the largest bank in India. If one measures by the number of branch offices and employees, SBI is the largest bank in the world. Established in 1806 as Bank of Calcutta, it is the oldest commercial bank in the Indian subcontinent. SBI provides various domestic, international and NRI products and services, through its vast network in India and overseas. With an asset base of \$126 billion and its reach, it is a regional banking behemoth. The government nationalized the bank in 1955, with the Reserve Bank of India taking a 60% ownership stake. In recent years the bank has focused on three priorities, 1), reducing its huge staff through Golden handshake schemes known as the Voluntary Retirement Scheme, which saw many of its best and brightest defect to the private sector, 2), computerizing its operations and 3), changing the attitude of its employees (through an ambitious programme aptly named 'Parivartan' which means change) as a large number of employees are very rude to customers.

HISTORY

The State Bank of India traces its roots to the first decade of 19th century, when the Bank of Calcutta, later renamed the Bank of Bengal, was established on 2 June 1806. The government amalgamated Bank of Bengal and two other Presidency banks, namely, the Bank of Bombay (incorporated on 15 April 1840) and the Bank of Madras on 27 January 1921, and named the reorganized banking entity the Imperial Bank of India. All these Presidency banks had been incorporated as joint stock companies, and were the result of the royal charters. The Imperial Bank of India continued as a joint stock company. Until the establishment of a central bank in India the Imperial Bank and its early predecessors served as India's central bank, at least in terms of issuing the currency. The State Bank of India Act 1955, enacted by the Parliament of India, authorized the Reserve Bank of India, which is the central banking organization of India, to acquire a controlling interest in the Imperial Bank of India, which was renamed the State Bank of India on 30 April 1955.

- June 2, 1806: The Bank of Calcutta established.
- January 2, 1809: This became the Bank of Bengal.
- April 15, 1840: Bank of Bombay established.
- July 1, 1843: Bank of Madras established.
- 1861: Paper Currency Act passed.
- January 27, 1921: all three banks amalgamated to form Imperial Bank of India.
- July 1, 1955: State Bank of India formed; becomes the first Indian bank to be nationalized.
- 1959: State Bank of India (Subsidiary Banks) Act passed, enabling the State Bank of India to take over eight former State-associated banks as its subsidiaries.
- 1980s When Bank of Cochin in Kerala faced a financial crisis, the government merged it with State Bank of India.

June 29, 2007: The Government of India today acquired the entire Reserve Bank of India (RBI) shareholding in State Bank of India (SBI), consisting of over 314 million equity shares at a total amount of over 355 billion rupees.

ABOUT LOGO



THE PLACE TO SHARE THE NEWS

SHARE THE VIEWS

Togetherness is the theme of this corporate logo of SBI where the world of banking services meet the ever changing customers needs and establishes a link that is like a circle, it indicates complete services towards customers. The logo also denotes a bank that it has prepared to do anything to go to any lengths, for customers.

The blue pointer represent the philosophy of the bank that is always looking for the growth and newer, more challenging, more promising direction. The key hole indicates safety and security.

MISSION, VISION AND VALUES

MISSION STATEMENT:

To retain the Bank's position as premiere Indian Financial Service Group, with world class standards and significant global committed to excellence in customer, shareholder and employee satisfaction and to play a leading role in expanding and diversifying financial service sectors while containing emphasis on its development banking rule.

VISION STATEMENT:

- ◆ Premier Indian Financial Service Group with prospective world-class Standards of efficiency and professionalism and institutional values.
- ◆ Retain its position in the country as pioneers in Development banking.
- ◆ Maximize the shareholders value through high-sustained earnings per Share.
- ◆ An institution with cultural mutual care and commitment, satisfying and Good work environment and continues learning opportunities.

VALUES:

- ◆ Excellence in customer service
- ◆ Profit orientation
- ◆ Belonging commitment to Bank
- ◆ Fairness in all dealings and relations
- ◆ Risk taking and innovative



SBI QUARTERLY RESULTS Q1 FY10

SBI GROUP NET PROFIT UP BY 68%

SBI Group Net Profit for Q1FY10 at Rs. 2759 crores, up by 68.11 % from Rs. 1641 crores in Q1FY09.

SBI STAND ALONE RESULTS

A) SBI NET PROFIT UP BY 42%

Net Profit for Q1FY10 at Rs. 2330 crores, up by 42.03 % from Rs. 1641 crores in Q1FY09.

B) TOTAL BUSINESS GROWTH OF OVER Rs. 3, 03, 000 CRORES (Y-O-Y)

Deposits up by Rs 2, 01,706 crores, 35.90% growth from Rs. 5, 61,857 crores in June 08 to Rs. 7, 63,563 crores in June 09.

- CASA ratio as on June '09 is 38.45% (41.87% as on June 2008).
- CASA growth of 22.7% (YOY)
- Market share in deposits as on June 2009 is 17.55% (15.23% as on June2008).

Gross Advances up by Rs. 1,02,046 crores, a 22.79% growth from Rs 4,47,747 crores in June 08 to Rs. 5,49,793 crores in June 09. Market Share in advances as on June 2009 is 16.49% (15.71% in June 2008).

- Large Corporate advances grew by 37% (YOY)
- Mid corporate advances grew by 15% (YOY)
- SME advances grew by 23.96% (YOY)
- Agriculture advances grew at 30% (YOY)
- Home loans grew by 24.03 %, Auto loans by 29.05% and Education loans by 40.46 %.(YOY)
- International advances up by 30.19% (YOY)

Balance sheet size increased to Rs. 9, 76,989 crs in June 2009 crores from Rs.7,45,367 in June 2008, a growth of 31%.

OPERATING PROFIT AT Rs. 3674 CRORES IN Q1FY10

_ NII increased by 4.30% (YOY) to Rs. 5,025 crores in Q1FY10.

- Interest Income on Advances increased by 23.40%.
- Income from resource operations (including investments) increased by

34.26%.

- Interest expense increased by 38.59%, as a result of unprecedented growth in deposits, signifying customer preference for SBI brand. For a time SBI was getting deposits at Rs.1000 crores per day. It was SBI's strong Balance Sheet and timely support (by virtue of ample liquidity), which enabled some corporate to meet their international obligations.

- NIM at 2.74% for Q1FY10 vs. 3.02% for Q1FY09 (*on 12 month trailing basis*).

However, NIM for the quarter was at 2.30% in Q1FY10 against 3.03% in Q1FY09.

Other income increased by 48.46% to Rs. 3569 crores; core fee income increased by 45% to Rs. 1862 crores.

- Operating expenses increased by 51% to Rs.4, 920 crores from Rs.3, 259 crores, primarily due to:

- Additional provision for wage revision at Rs.767 crores being made pending wage settlement with the unions. The amount for Q1FY10 includes Rs.629 crores on account of an increase in the estimated liability from Nov 2007 to March 2009, which will not recur in subsequent quarters.

- Pension Contribution at Rs.429 crores is driven by an increase in the actuarial estimate of the Bank's liability on account of interest rate changes.

- excluding the impact of the above, the increase in operating expenses is 14%. All Provisions relating to staff up to this quarter have been fully met.

INCOME STATEMENT OF SBI

(Rs. Crore)

	Q1 FY08-09	Q1 FY09-10	Y-O-Y Growth (%)	Comment
Interest on Advances	10014	12357	23.40	Driven by strong loan growth of 22.79% YOY despite slowdown. Interest income on advances has grown more than the loan growth.
Interest on resource operations	3715	4988	34.26	Growth on the back of Treasury operations.
Total Interest Income	13799	17473	26.62	
Total Interest Expenses	8982	12448	38.59	Primarily due to YOY growth of 47.19% in interest paid on deposits.
Net Interest Income	4818	5025	4.30	
Non Interest Income	2404	3569	48.46	Core fee income has increased by 45% with Forex income growing by 178%.
Operating Income	7222	8594	19.00	
Operating Expenses	3259	4920	50.95	Mainly due to the impact on account of additional provision for wage revision amounting to Rs.767 crores and Rs.429 crores for pension contribution.
Operating Profit	3962	3674	(7.28)	Operating Profit excl. impact of additional provision for wage revision and pension is up by 23%.
Provisions	1549	172	(88.90)	Write back of investment depreciation of Rs.1201 crores (mainly on equity and mutual funds).
Profit before Tax	2413	3710	53.75	
Tax	772	1171	51.68	
Profit after Tax	1641	2330	42.03	

Introduction of ICICI:

ICICI Bank was originally promoted in 1994 by ICICI Limited, an Indian financial institution, and was its wholly owned subsidiary. ICICI's shareholding in ICICI

Bank was reduced to 46% through a public offering of shares in India in fiscal 1998.

ICICI Bank is India's second-largest bank with total assets of Rs. 3,997.95 billion at March 31, 2008. The Bank has a network of about 1,308 branches and 3,950 ATMs in India and presence in 18 countries. ICICI Bank offers a wide range of banking products

and financial services to corporate and retail customers through a variety of delivery channels and through its specialized subsidiaries and affiliates in the areas of investment banking, life and non-life insurance, venture capital and asset management.

The Bank currently has subsidiaries in the United Kingdom, Russia and Canada, branches in United States, Singapore, Bahrain, Hong Kong, Sri Lanka, Qatar and Dubai International Finance Centre and representative offices in United Arab Emirates, China,

South Africa, Bangladesh, Thailand, Malaysia and Indonesia. Our UK subsidiary has established branches in Belgium and Germany.

ICICI Bank's equity shares are listed in India on Bombay Stock Exchange and the National Stock Exchange of India Limited and its American Depositary Receipts (ADRs) are listed on the New York Stock Exchange (NYSE).



ICICI BANK

ICICI Bank is a leading Indian private sector commercial bank offering a variety of products and services. It was incorporated in India in 1994. In 2002, ICICI, a non-bank financial institution, and two of its subsidiaries, ICICI Personal Financial Services and ICICI Capital Services, were amalgamated with ICICI Bank. As of March 31, 2007 ICICI Bank is the largest private sector bank in India and the second largest bank in India, in terms of assets. May 10, 2007, ICICI Bank has the largest market capitalization among all banks in India.

ICICI Banks commercial banking operations span the corporate and the retail sector. It offers a suite of products and services for both its corporate and retail customers. ICICI Bank offers a range of retail credit and deposit products and services to retail customers. The implementation of its retail strategy and the growth in the commercial banking operations for retail customers has had a significant impact on its business and operations in recent years. At year-end fiscal 2007, retail finance represented 63.8% of its total loans and advances compared to 62.9% at year-end fiscal 2006 and 60.9% at year-end fiscal 2005. ICICI Bank has approximately 24.0 million retail customer accounts. Its corporate customers include India's leading companies as well as growth oriented small and middle market businesses, and the products and services offered to them include loan and deposit products and fee and commission-based products and services. Through its treasury operations, it manages its balance sheet and strives to optimize profits from the trading portfolio by taking advantage of market opportunities. ICICI Bank believes that the international markets present a major growth opportunity and have, therefore, expanded to countries other than India to serve its customers' cross border needs and offer its commercial banking products to international customers.

At year-end fiscal 2007 its principal network consisted of 710 branches, 45 extension counters and 3,271 automated teller machines, or ATMs, across several Indian states. Pursuant to the amalgamation of Sangli Bank with ICICI Bank, its network of branches and extension counters increased by 198. ICICI Bank offers its customers a choice of delivery channels, and they use technology to differentiate their products and services from those of its competitors. ICICI Bank remains focused on changes in customer needs and technological advances to remain at the forefront of electronic banking in India, and seek to deliver high quality and effective services.



HISTORY OF ICICI

ICICI was formed in 1955 at the initiative of the World Bank, the Government of India and Indian industry representatives. The principal objective was to create a development financial institution for providing medium-term and long-term project financing to Indian businesses.

Until the late 1980s, ICICI primarily focused its activities on project finance, providing long-term funds to a variety of industrial projects. With the liberalization of the financial sector in

India in the 1990s, ICICI transformed its business from a development financial institution offering only project finance to a diversified financial services provider that, along with its subsidiaries and other group companies, offered a wide variety of products and services. As

India's economy became more market-oriented and integrated with the world economy, ICICI capitalized on the new opportunities to provide a wider range of financial products and services to a broader spectrum of clients.

ICICI Bank was incorporated in 1994 as a part of the ICICI group. ICICI Bank's initial equity capital was contributed 75.0% by ICICI and 25.0% by SCICI Limited, a diversified finance and shipping finance lender of which ICICI owned 19.9% at December 1996. Pursuant to the merger of SCICI into ICICI, ICICI Bank became a wholly-owned subsidiary of ICICI. Effective March

10, 2001, ICICI Bank acquired Bank of Madura, an old private sector bank, in an all-stock merger.

Conversion into a bank offered ICICI the ability to accept low-cost demand deposits and offer a wider range of products and services, and greater opportunities for earning non-fund based income in the form of banking fees and commissions. ICICI Bank also considered various strategic alternatives in the context of the emerging competitive scenario in the Indian banking industry. ICICI Bank identified a large capital base and size and scale of operations as key success factors in the Indian banking industry. In view of the benefits of transformation into a bank and RBI's pronouncements on universal banking, ICICI and ICICI Bank decided to merge.

At the time of the merger, both ICICI Bank and ICICI were publicly listed in India and on the New York Stock Exchange. The amalgamation was approved by each of the boards of directors of ICICI, ICICI Personal Financial Services, ICICI Capital Services and ICICI Bank at their respective board meetings held on October 25, 2001. The amalgamation was approved by ICICI

Bank's and ICICI's shareholders at their extraordinary general meetings held on January 25, 2002 and January 30, 2002, respectively. The amalgamation was sanctioned by the High Court of

Gujarat at Ahmedabad on March 7, 2002 and by the High Court of Judicature at Bombay on

April 11, 2002. The amalgamation was approved by RBI on April 26, 2002. The amalgamation became effective on May 3, 2002. The date of the amalgamation for accounting purposes under

Indian GAAP was March 30, 2002.

2003 ICICI opened subsidiaries in Canada and the United Kingdom (UK), and in the UK it established an alliance with Lloyds TSB. It also opened an Offshore Banking Unit (OBU) in Singapore and representative offices in Dubai and Shanghai.

2004 ICICI opens a rep office in Bangladesh to tap the extensive trade between that country, India and South Africa.

2005 ICICI acquired Investitsionno-Kreditny Bank (IKB), a Russia bank with about US\$4mn in assets, head office in Balabanovo in the Kaluga region, and with a branch in Moscow. ICICI renamed the bank

ICICI Bank Eurasia. Also, ICICI established a branch in Dubai International Financial Centre and in Hong Kong.

2006 ICICI Bank UK opened a branch in Antwerp, in Belgium. ICICI opened representative offices in Bangkok, Jakarta, and Kuala Lumpur.

2007 ICICI amalgamated **Sangli Bank**, which was headquartered in Sangli, in Maharashtra State, and which had 158 branches in Maharashtra and another 31 in Karnataka State. Sangli Bank had been founded in 1916 and was particularly strong in rural areas.

ICICI also received permission from the government of Qatar to open a branch in Doha. ICICI Bank Eurasia opened a second branch, this time in St. Petersburg.

2008 The US Federal Reserve permitted ICICI to convert its representative office in New York into a branch. ICICI also established a branch in Frankfurt.

2009: ICICI made huge changes in its organisation like elimination of loss making department and retrenching outsourced staff or renegotiate their charges in consequent to the recession. In addition to this, ICICI adopted a massive approach aims for cost control and cost cutting. In consequent of it, compensation to staff was not increased and no bonus declared for 2008-09.

VISION

To be the leading provider of financial services in India and a major global bank.

To be the preferred brand for total financial and banking solutions for both corporates and individuals

To be the dominant Life, Health and Pensions player built on trust by world-class people and service.

This we hope to achieve by:

- Understanding the needs of customers and offering them superior products and service
- Leveraging technology to service customers quickly, efficiently and conveniently
- Developing and implementing superior risk management and investment strategies to offer sustainable and stable returns to our policyholders

- Providing an enabling environment to foster growth and learning for our employees
- And above all, building transparency in all our dealings

The success of the company will be founded in its unflinching commitment to 5 core values -- Integrity, Customer First, Boundary less, Ownership and Passion. Each of the values describes what the company stands for, the qualities of our people and the way we work.

We do believe that we are on the threshold of an exciting new opportunity, where we can play a significant role in redefining and reshaping the sector. Given the quality of our parentage and the commitment of our team, there are no limits to our growth.

MISSION

We will leverage our people, technology, speed and financial capital to:

- Be the banker of first choice for our customers by delivering high quality, world-class products and services.
- Expand the frontiers of our business globally.
- Play a proactive role in the full realisation of India's potential.
- Maintain a healthy financial profile and diversify our earnings across businesses and geographies.
- Maintain high standards of governance and ethics.
- Contribute positively to the various countries and markets in which we operate.
- create value for our stakeholders
- Provide the social facilities to the society

IN order to build some brand equity by doing social service, ICICI Bank has decided to undertake a MISSION for reducing low birth weight incidence at the village level.

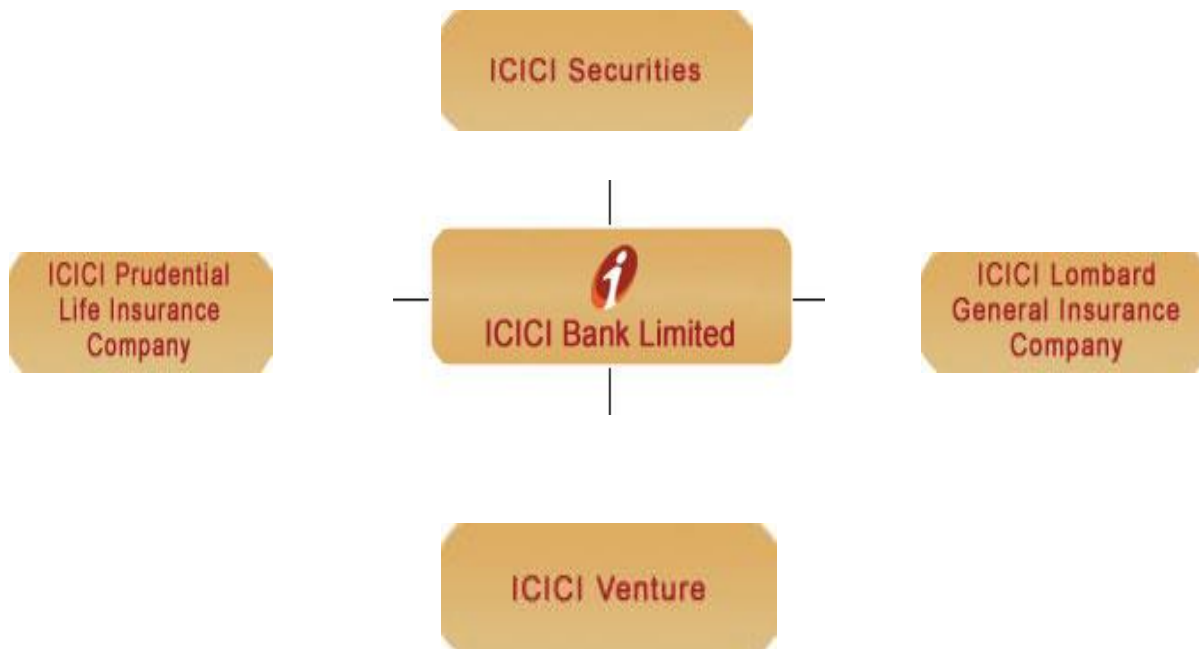
REGISTERED OFFICE

ICICI Bank Limited

Registered Office: Landmark, Race Course Circle, Vadodara 390 007.

Corporate Office: ICICI Bank Towers, Bandra Kurla Complex, Mumbai 400 051.

SUBSIDIARIES



ICICI SECURITIES

ICICI Securities, Ltd. operates as an investment banking company in India. It offers corporate finance services, including advisory services related to joint ventures, mergers, acquisitions, divestitures, spin-offs, and leveraged buyouts; equity capital markets services, such as initial public offerings, rights offerings, convertible offerings, and private placement and international offerings for unlisted and listed entities; private equity/venture capital services; and infrastructure advisory services. The company also provides services related to fixed income and money markets, which include designing instruments, pricing, structuring, documentation, and placing the issue with institutional investors; debt trading, including corporate bond trading and derivatives trading; and debt research services. In addition, ICICI Securities provides research, sale, and trading services related to equities markets. Further, the company deals in securities markets transactions in the United States, as well as provides research and investment advice to the U.S. investors. Additionally, it offers corporate advisory services in the United Kingdom and Singapore.

Today ICICI Securities Ltd is the largest equity house in the country providing end-to-end solutions (including web-based services) through the largest non-banking distribution channel so as to fulfill all the diverse needs of retail and corporate customers. ICICI Securities (I-Sec) has a dominant position in its core segments of its operations -

Corporate Finance including Equity Capital Markets Advisory Services, Institutional Equities, Retail and Financial Product Distribution.

With a full-service portfolio, a roster of blue-chip clients and performance second to none, we have a formidable reputation within the industry. Today ICICI Securities is among the leading Financial Institutions both on the institutional as well as retail side.

Headquartered in Mumbai, I-Sec operates out of several locations in India.

ICICI Securities Inc., the step-down wholly owned US subsidiary of the company is a member of the National Association of Securities Dealers, Inc. (NASD). As a result of this membership, ICICI Securities Inc. can engage in permitted activities in the U.S. securities markets. These activities include Dealing in Securities and Corporate Advisory Services in the United States and providing research and investment advice to US investors.

ICICI Securities Inc. is also registered with the Financial Services Authority, UK (FSA) and the Monetary Authority of Singapore (MAS). The company is based in Mumbai, India. ICICI Securities, Ltd. operates as a subsidiary of ICICI Bank Limited.

ICICI PRUDENTIAL LIFE INSURANCE

ICICI Prudential Life Insurance Company is a joint venture between ICICI Bank - one of India's foremost financial services companies-and Prudential plc - a leading international financial services group headquartered in the United Kingdom. Total capital infusion stands at Rs. 47.80 billion, with ICICI Bank holding a stake of 74% and Prudential plc holding 26%.

We began our operations in December 2000 after receiving approval from Insurance Regulatory Development Authority (IRDA). Today, our nation-wide team comprises of 2099 branches (inclusive of 1,116 micro-offices), over 276,000 advisors; and 18 Bancassurance partners.

ICICI Prudential is the first life insurer in India to receive a National Insurer Financial Strength rating of AAA (Ind) from Fitch ratings. For three years in a row, ICICI Prudential has been voted as India's Most Trusted Private Life Insurer, by The Economic Times - AC Nielsen ORG Marg survey of 'Most Trusted Brands'. As we grow our distribution, product range and customer base, we continue to tirelessly uphold our commitment to deliver world-class financial solutions to customers all over India.

ICICI VENTURE

ICICI Venture is one of the largest and most successful private equity firms in India with funds under management in excess of USD 2 billion.

ICICI Venture, over the years has built an enviable portfolio of companies across sectors including pharmaceuticals, Information Technology, media, manufacturing, logistics, textiles, real estate etc thereby building sustainable value. It has several “firsts” to its credit in the Indian Private Equity industry. Amongst them are India’s first leveraged buyout (Info media), the first real estate investment (Cyber Gateway), the first mezzanine financing for a acquisition (Arch Pharmedlabs) and the first ‘royalty-based’ structured deal in Pharma Research & Development (Dr Reddy’s). ICICI Venture is a subsidiary of ICICI Bank, the largest private sector financial services group in India.

ICICI LOMBARD

ICICI Lombard is a leading insurance company that is a joint undertaking between two major organizations - ICICI Bank Limited and Fairfax Financial Holdings Limited, a Canada based company. They have a share amount of 74:26. ICICI Lombard has received approvals from various pioneer organizations of finance world.

This ISO 9001: 2000 certified company is the first general insurance company in India. ICICI Lombard General Insurance Company Limited offers the best insurance coverage and provides extensive customer care services. With its registered office at Mumbai, ICICI Lombard is spread all over the country. This insurance company has its office at 65 different locations of India.

ICICI Lombard is the leading private general insurance company in India. It is known for its simple and quick documentation. Its claim to fame is its extremely fast mode of settlement. Online policies are offered almost instantly. The product line of ICICI Lombard General Insurance Company Limited is extensive and covers almost all the fields.

The security system of the data transfer is made tight by 128-bit encryption. It is the first company to have online interface for providing digitally signed documents.

This Insurance Company has been honored with numerous prestigious awards. It received the following awards:

- Economic Times Avaya Global Connect Customer Responsiveness Award 2006
- Best Housing Insurance in the Smart Living Awards by 360 degrees, a Times of India Group subsidiary, in Nov 2006
- Gold Shield for "Excellence in Financial Reporting" by the ICAI (Institute of Chartered Accountants of India), 2006
- General Insurance Company of the Year at the 10th Asia Insurance Industry Awards

ICICI Lombard offers a range of products and services, which include:

- Health Insurance
- Home Insurance
- Motor Insurance
- Overseas Travel insurance
- Student Medical Insurance
- Domestic Travel Insurance
- Fire Insurance
- Marine Insurance
- Industrial Insurance
- Corporate Insurance
- Liability Insurance
- Credit Insurance
- Shop Insurance

ICICI BANK QUARTERLY RESULTS Q1 FY10

Performance Review – Quarter and year ended March 31, 2010

- 35% year-on-year increase in standalone profit after tax to Rs. 1,006 crore for the quarter ended March 31, 2010 from Rs. 744 crore for the quarter ended March 31, 2009
- Highest ever consolidated profit after tax of Rs. 4,670 crore for the year ended March 31, 2010; 31% increase from Rs. 3,577 crore for the year ended March 31, 2009
- Current and savings account (CASA) ratio increased to 41.7% at March 31, 2010 from 28.7% at March 31, 2009
- Net non-performing asset ratio decreased to 1.87% at March 31, 2010 from 1.96% at March 31, 2009 and 2.19% at December 31, 2009
- Strong capital adequacy ratio of 19.4% and Tier-1 capital adequacy of 14.0%
- Dividend of Rs. 12 per share proposed

Summary Profit and Loss Statement (as per unconsolidated Indian GAAP accounts)

(Rs. in crore)

	Q4-2009	Q4-2010	FY2009	FY2010
Net interest income	2,139	2,035	8,367	8,114
Non-interest income	1,674	1,891	7,603	7,478
- Fee income	1,343	1,521	6,524	5,650

- Lease and other income	117	174	636	647
- Treasury income	214	196	443	1,181
Less:				
Operating expense	1,552	1,458	6,306	5,593
Expenses on direct market agents (DMAs)	53	46	529	125
Lease depreciation	52	23	210	142
Operating profit	2,156	2,399	8,925	9,732
Less: Provisions	1,085	990	3,808	4,387
Profit before tax	1,071	1,409	5,117	5,345
Less: Tax	327	403	1,359	1,320
Profit after tax	744	1,006	3,758	4,025

1. Represents commissions paid to direct marketing agents (DMAs) for origination of retail loans. These commissions are expensed upfront.

2. Prior period figures have been regrouped/re-arranged where necessary.

Summary Balance Sheet

Rs. crore

	March 31, 2009	March 31, 2010
Assets		
Cash & bank balances	29,967	38,874
Advances	218,311	181,206
Investments	103,058	120,893
Fixed & other assets	27,965	22,427
Total	379,301	363,400
Liabilities		
Net worth	49,533	51,618
- Equity capital	1,113	1,115

- Reserves	48,420	50,503
deposits	218,348	202,017
CASA ratio	28.7%	41.7%
Borrowings	93,155	94,264
Other liabilities	18,265	15,501
Total	379,301	363,400

ADVANTAGES OF ICICI OVER SBI:

ICICI is growing at a very fast rate with a total asset of Rs. 3,744.10 billion.

In the area of human relations, the two are taking divergent paths. SBI, which had over 1 lacks employees, has reduced headcount through a voluntary retirement scheme and is cautious about adding headcount.

ICICI Bank, on the other hand, is setting up regional hubs where its workforce would be concentrated and plans to add 20,000 to its headcount every year. The group plans to add between 75,000 and 1, 00,000 employees in the next few years

ICICI Bank is also set to outdo SBI is in its international book

- An area where it has been very aggressive.

ADVANTAGES OF SBI OVER ICICI:

-SBI is the largest and oldest bank of India. Its major stocks are held by government of India. So this bank enjoys the trust of its Customers a lot.

-SBI offers flexible tenures of loan repayment.

-State bank of India has vast experience in the field of SME (Small and Medium Enterprises) Financing.

-As it is the oldest name so it enjoys public trust a lot.

-SBI have four national level Apex Training Colleges and 54 Learning Centers spread all over the country the Bank is Continuously engaged in skill enhancement of its employees.

-Some of the training programs are attended by bankers from banks in other countries.

-SBI group, which has over 10,000 branches, is planning to add another 3,000 branches.

-It is also set to become the largest issuer of debit cards and is the second largest credit card issuer.

The banking sector in India has made remarkable progress since the economic reforms in 1991. New private sector banks have brought the necessary competition into the industry and spearheaded the changes towards higher utilization of technology, improved customer service and innovative products. Customers are now becoming increasingly conscious of their rights and are demanding more than ever before. The recent trends show that most banks are shifting from a "product-centric model" to a "customer-centric model" as customer satisfaction has become one of the major determinants of business growth. In this context, prioritization of preferences and close monitoring of customer satisfaction have become essential for banks. Keeping these in mind, an attempt has been made in this study to analyze the factors that are essential in influencing the investment decision of the customers of the public sector banks. For this purpose, Factor Analysis, which is the most appropriate multivariate technique, has been used to identify the groups of determinants. Factor analysis identifies common dimensions of factors from the observed variables that link together the seemingly unrelated variables and provides insight into the underlying structure of the data. Secondly, this study also suggests some measures to formulate marketing strategies to lure customers towards banks.

IA Bank ties up with SBI for money transfers

Sunday, 09.23.2007, 11:59pm (GMT-7)

NEW JERSEY: Indus American Bank has tied up with State Bank of India to offer money transfer services to India for its clients. Under the new money transfer service, which will provide expanded services to Indus American Bank customers can expect service at over 14,000 branch locations of State Bank of India within India, and at over 14,000 additional RTGS participating banks.

Funds remitted from Indus American Bank would reach recipients typically within 24 hours. As the largest bank in India, State Bank of India offers excellent exchange rates which are now available to Indus American Bank customers. India is one of the biggest destinations for foreign remittances.

ICICI Bank allots equity shares

ICICI Bank allotted 17,800 equity shares of face value of Rs 10 each on Sep. 18, 2007 under the employees stock option scheme, 2000 (ESOS). ICICI Bank (ICICIBANK) was promoted in 1994 by ICICI, an Indian development financial institution. The two entities subsequently merged to become the largest commercial bank in the private sector.

Shares of the company gained Rs 7.75, or 1.38%, to settle at Rs 569.9. The total volume of shares traded was 173,655 at the BSE

OBJECTIVE OF RESEARCH

Each research study has its own specific purpose. It is like to discover to Question through the application of scientific procedure. But the main aim of our research to find out the truth that is hidden and which has not been discovered as yet. Our research study following objectives:-

- 1) To study the comparative analysis between SBI & ICICI bank on the basis of customer satisfaction, lending schemes and risk management.
- 2) To know customer awareness regarding the products and services of SBI and ICICI bank.
- 3) To find the advantages of SBI over ICICI bank and vice versa.
- 4) To know the preference of loan & advances of SBI over ICICI.

RESEARCH METHODOLOGY

TYPES OF RESEARCH

My research is based on Descriptive, Qualitative and Quantitative research.

Descriptive Research:-

Descriptive research includes surveys and fact finding enquires of different kinds. The major purpose of descriptive research is description of the state of affairs as it exists at present. Researcher has no control over the variables of this type of research.

Qualitative Research:-

In our research we need comparison as well the similarities between different banks. So this based on all qualitative data. In short, Qualitative research is especially important in the behavioral sciences where the aim is to discover the underline motives of human behavior. Through such research we can analyses various factors which motivate to people to behave in a particular manner or which make people like or dislike a particular thing.

Quantitative research: - Quantitative research is based on the measurement of quantity or amount. It is applicable to phenomena that can be expressed in terms of quantity. So we can use it in our research for collection of all the numerical data.

SAMPLE AREA: Chandigarh and Mohali

SAMPLE SIZE: “This refers to the number of items to be selected from the universe to constitute a sample”

In our research sample size is 100 to know the customer satisfaction & perception about the banks.

STATISTICAL TOOL- I have applied 3 techniques in my project i.e

- 1-weighted average method
- 2- Rank correlation method and
- 3- Chi-square test in my project.

SOURCES OF DATA COLLECTION

While deciding about the method of data collection to be used for the study the researcher should keep to types of data.

1. Primary
2. Secondary Data.

I used in my research primary data, as well as secondary data. Primary means collected a fresh, and the first time data will use Questionnaire and secondary means which are already available like annual report, magazines, internet etc.

SAMPLING TECHNIQUE

It is a series of questions asked to individuals to obtain statistically useful information about a given topic. Respondents give answer according to their will. I used one questionnaire as a sampling technique. The questionnaire prepared for the customers of the SBI & ICICI bank to know their satisfaction level.

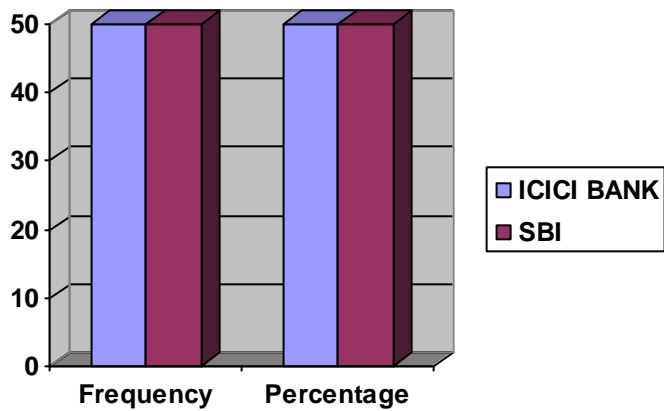
LIMITATION OF THE STUDY

- 1- As the Chandigarh and Mohali dealt in survey, so the coverage area is small according to the project need.
- 2- Size Of the research may not be substantial.
- 3- Information may be biased because of the preference of the customers.
- 4- Complete data was not available due to company privacy and secrecy.
- 5- The survey was carried through questionnaire and the questions were based on perception.
- 6- There was lack of time on the part of respondents.
- 7- The banking sector is too vast & it is not possible to cover each & every customer.
- 8- The study is limited to a particular branch of SBI and ICICI bank.

DATA ANALYSIS & INTERPRETATION

Q.1- ACCOUNTS ON WHICH BANK

	Frequency	Percentage
ICICI BANK	50	50
SBI	50	50

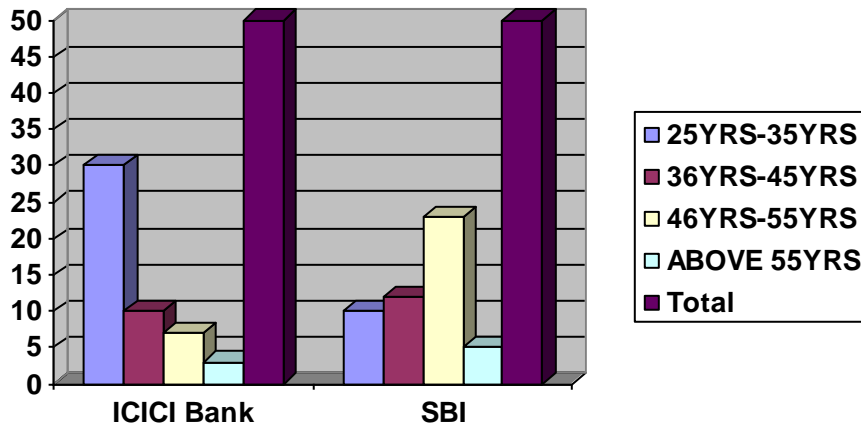


Interpretation:

From the above table 50% having accounts in ICICI BANK and 50% having in SBI.

Q.2.AGE OF THE RESPONDENTS

	ICICI Bank	SBI
25YRS-35YRS	30	10
36YRS-45YRS	10	12
46YRS-55YRS	7	23
ABOVE 55YRS	3	05
Total	50	50



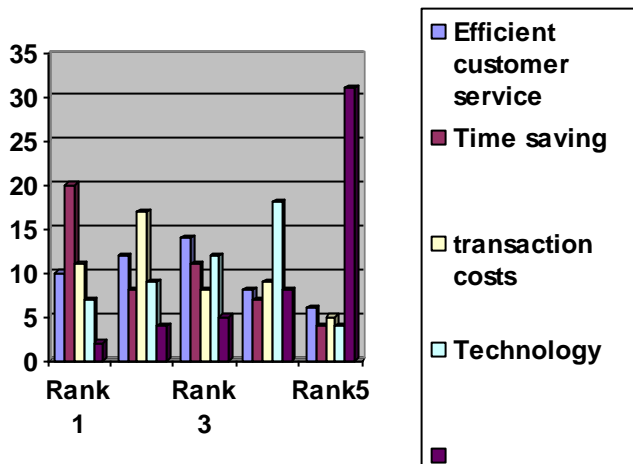
Interpretation:

Above table shows, in case of SBI maximum customers are of age group between 46-55 i.e 46% where as in case of ICICI Bank maximum 60% customer are of age group between 25- 35 yrs.

Q.3. - REASON TO CHOOSE THE BANKS

SBI

SERVICES	Rank 1	Rank 2	Rank 3	Rank4	Rank5
Efficient customer service	10	12	14	8	6
Time saving	20	8	11	7	4
transaction costs	11	17	8	9	5
Technology	7	9	12	18	4
ATMs	2	4	5	8	31



Interpretation:

Above table shows that, Maximum respondents give rank 1 to time saving where as maximum respondents give lowest rank to ATMs.

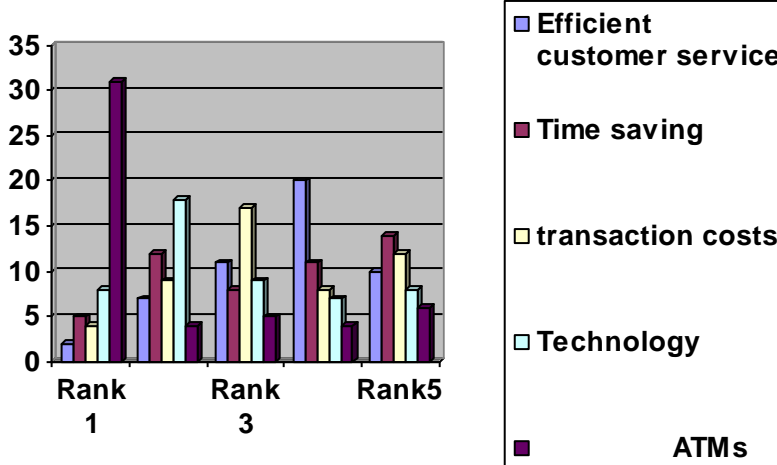
Analysis: Applying weighted average method.

SERVICES	Rank 1	Rank 2	Rank 3	Rank 4	Rank 5	Calculation	Weighted average	R1
Efficient customer service	10	12	14	8	6	138	2.76	3
Time saving	20	8	11	7	4	117	2.34	5
transaction costs	11	17	8	9	5	130	2.60	4
Technology	7	9	12	18	4	153	3.06	2
ATMs	2	4	5	8	31	212	4.24	1

Above calculations shows that the highest weighted average is of ATMs.

ICICI BANK

SERVICES	Rank 1	Rank 2	Rank 3	Rank4	Rank5
Efficient customer service	2	7	11	20	10
Time saving	5	12	8	11	14
transaction costs	4	9	17	8	12
Technology	8	18	9	7	8
ATMs	31	4	5	4	6



Interpretation:

Above table shows that maximum customers give rank 1 to ATMs where as maximum customer gives time saving to lowest rank of ICICI bank Services.

Analysis: Applying weighted average method.

SERVICES	Rank 1	Rank 2	Rank 3	Rank 4	Rank 5	Calculation	Weighted average	R2
Efficient customer service	2	7	11	20	10	179	3.58	2
Time saving	5	12	8	11	14	167	3.34	3
transaction costs	4	9	17	8	12	185	3.7	1
Technology	8	18	9	7	8	139	2.78	4
ATMs	31	4	5	4	6	100	2	5

Above calculation shows that transaction cost is on Rank 1 for the ICICI customer where as ATMs are on the last rank.

Applying rank Correlation method over these two banks weighted average.

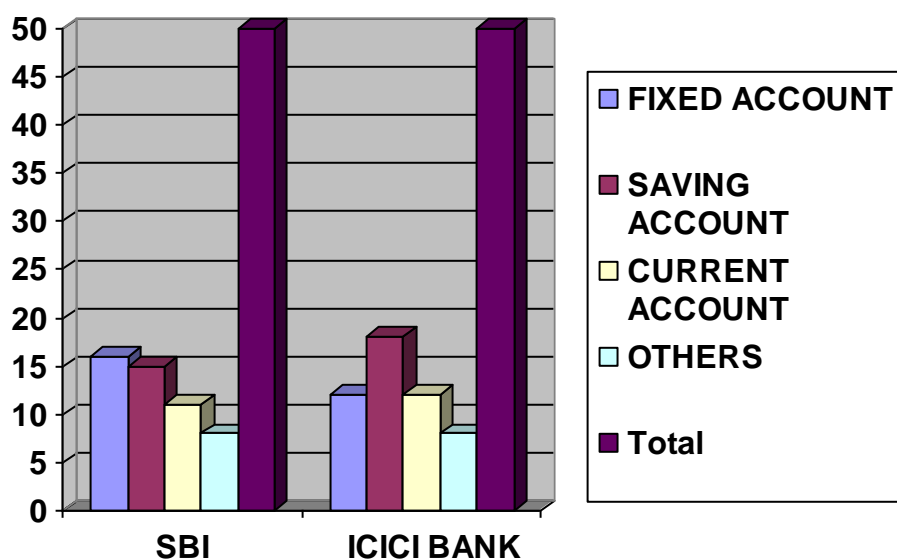
R1	R2	D= R1-R2	D ²
3	2	1	1
5	3	2	4
4	1	3	9
2	4	-2	4
1	5	-4	16
TOTAL			34

$$\begin{aligned} & 1-6\sum D^2 / N^3- N \\ & = 1- 6 \times 34 / (5)^3 - 5 \\ & = 1- 204 / 125 -5 \\ & = - 1.69 \end{aligned}$$

S0, there are negative relationship between these two banks.

Q.4- TYPE OF ACCOUNT IN THE BANKS

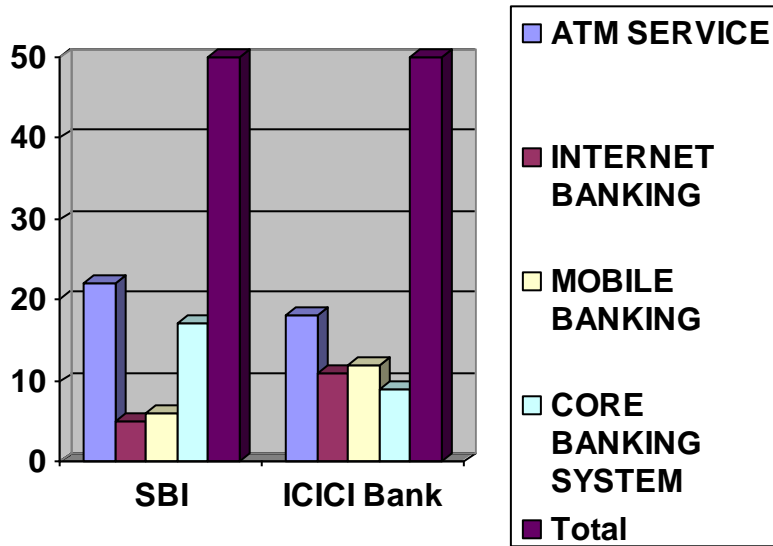
	SBI	ICICI BANK
FIXED ACCOUNT	16(32%)	11(22%)
SAVING ACCOUNT	15(30%)	19(38%)
CURRENT ACCOUNT	11(22%)	12(24%)
OTHERS	8(16%)	8(16%)
Total	50	50



Interpretation: Above table shows that 32% and 22% customers having fixed account in SBI and ICICI respectively where as only 16% customers having others accounts in both banks.

Q.5- TYPE OF SERVICE PREFER THE MOST (for SBI & ICICI BANK)

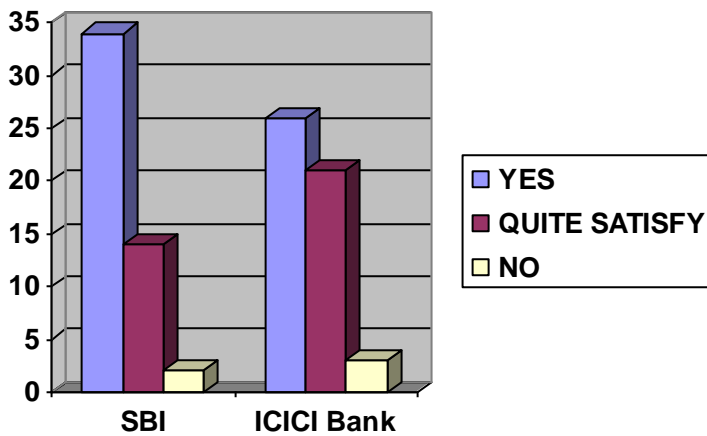
	SBI	ICICI Bank
ATM SERVICE	22(44%)	18(36%)
INTERNET BANKING	5(10%)	11(22%)
MOBILE BANKING	6(12%)	12(24%)
CORE BANKING SYSTEM	17(34%)	9(18%)
Total	50	50



Interpretation: Above table shows that 44% customers prefer the ATM services of SBI where as 6% prefer to mobile banking and in ICICI 36% give preference to ATM services and 24% to mobile banking.

Q.6- SATISFACTION LEVEL

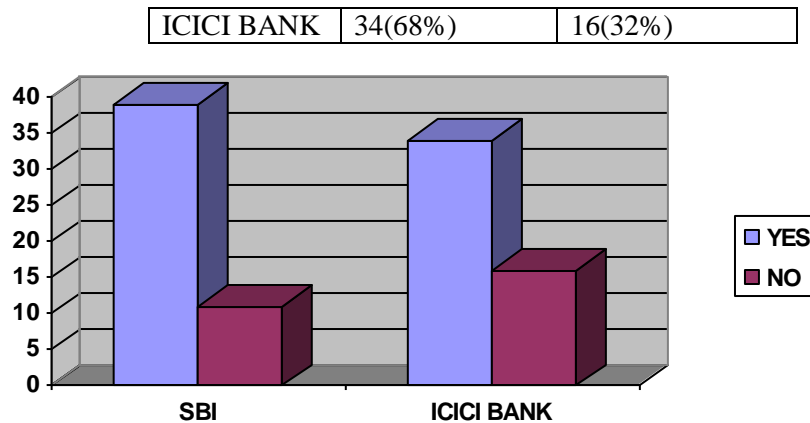
	SBI	ICICI Bank
YES	34	26
QUITE SATISFY	14	21
NO	2	3



Interpretation: Out of 50 only 34 respondents are fully satisfied with SBI and 26 with ICICI bank.

Q.7-AWARENESS ABOUT THE PRODUCT & SERVICES

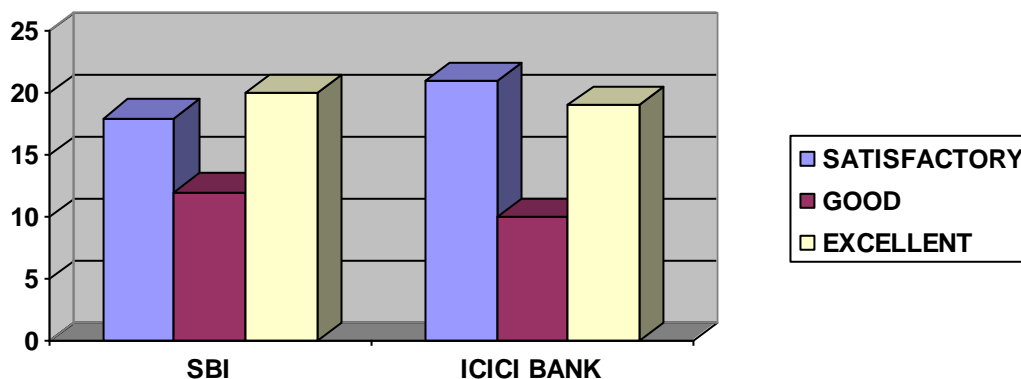
	YES	NO
SBI	39(78%)	11(22%)



Interpretation: Above table shows that maximum customers are aware about their bank's products and services.

Q.8- SATISFACTION LEVEL OF LOAN & ADVANCES PRODUCTS.

	SBI	ICICI BANK
HIGHLY SATISFIED	20(40%)	6(12%)
SATISFIED	15(30%)	17(34%)
AVERAGE	06(12%)	15(30%)
DISSATISFIED	04(8%)	07(14%)
HIGHLY DISSATISFIED	5(10%)	05(10%)



Interpretation: Above table shows that maximum i.e. 40% customers are highly satisfied with the advance products of SBI where as in case of ICICI maximum customers i.e. 34% are only satisfied with its advance products.

Analysis: - Applying **WEIGHTED AVERAGE METHOD**

SCALE	W	X ₁	WX ₁	X ₂	WX ₂
-------	---	----------------	-----------------	----------------	-----------------

HIGHLY SATISFIED	5	20	100	6	30
SATISFIED	4	15	60	17	68
AVERAGE	3	6	18	15	45
DISSATISFIED	2	4	8	7	28
HIGHLY DISSATISFIED	1	5	5	5	5
TOTAL(Σ)	15		191		176

WEIGHTED AVERAGE

$$\text{SBI} = \frac{WX_1}{W}$$

$$= \frac{191}{15}$$

$$= 12.73$$

$$\text{ICICI BANK} = \frac{WX_2}{W}$$

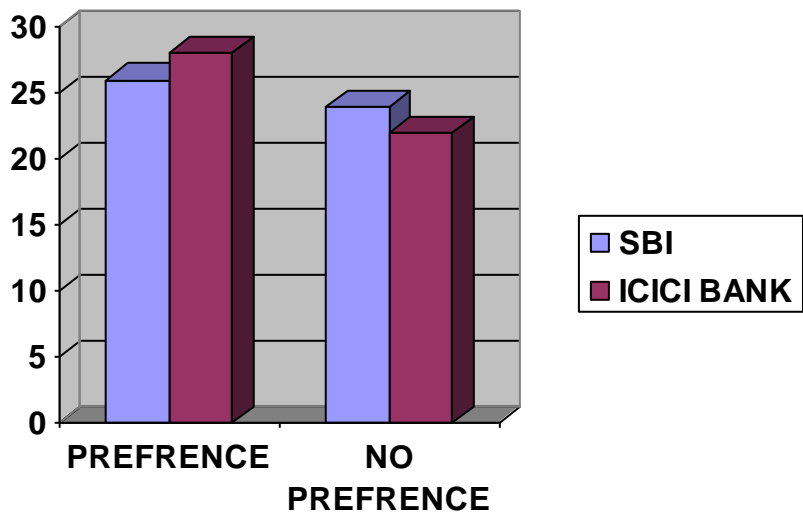
$$= \frac{176}{15}$$

$$= 11.73$$

So, SBI is more preferable than ICICI bank.

Q.9-PREFERENCE OF LAON & ADVANCES SCHEMES OF SBI OVER ICICI.

	PREFERENCE	NO PREFERENCE
SBI	26	24
ICICI BANK	28	22



Interpretation: Maximum customer is prefer to take loan from their own bank.

Analysis: to know the preference of SBI over ICICI bank's loan & advances i am applying chi- square test.

	PREFERENCE	NO PREFERENCE	TOTAL
--	------------	---------------	-------

SBI	26	24	50
ICICI BANK	28	22	50
TOTAL	54	46	100

Observed values O	Expected Values E	O-E	(O-E) ²	(O-E) ² / E
26	27	1	1	0.037
24	23	1	1	0.043
28	27	2	4	0.148
22	23	-1	1	0.043
TOTAL				0.271

Degree of freedom= (c-1) (r-1)
= (2-1) (2-1)
= 1

Level of significance at 5%, = 0.46

Calculated value= 0.271

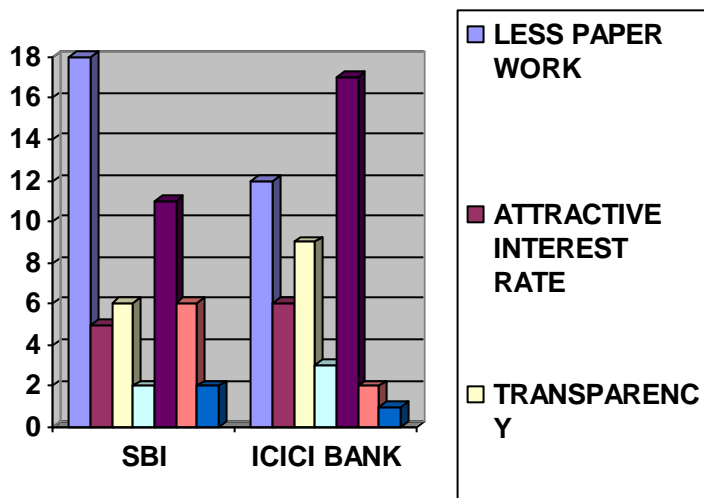
It shows that calculated value is lower than table value,

So, hypothesis is accepted, means there is a preference of SBI loans & advances over ICICI bank.

Q.10-FEATURES YOU LIKE MOST IN TODAY'S BANKING SCENARIO

	SBI	ICICI BANK
LESS PAPER WORK	18	12

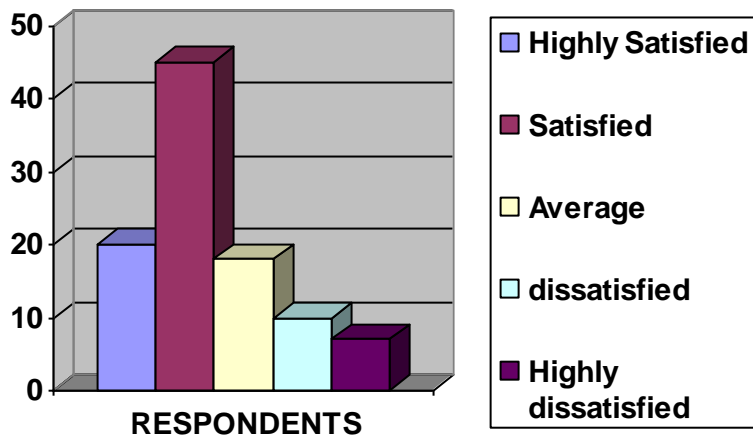
ATTRACTIVE INTEREST RATE	5	6
TRANSPARENCY	6	9
SIMPLE & FAST PROCESSING	2	3
FLEXIBILITY TO CHOOSE ON EMI BASE LOAN OR AN OVERDRAFT	11	17
LONGER TENURE LOAN FOR EASE OF REPAYMENT	6	2
SPECIALLY DESIGN PRODUCTS FOR SELF EMPLOYED	2	1



Interpretation- Above data shows that maximum 36% of SBI customers are today's banking scenario because of less paper work whereas in case of ICICI Bank maximum customers i.e 34% like it because of flexible EMI base loan or over draft.

Q.11- SATIFY WITH PRESENT BANKING SYSTEM

	RESPONDENTS
Highly Satisfied	20
Satisfied	45
Average	18
Dissatisfied	10
Highly dissatisfied	07



Interpretation: Above data shows that maximum of customers i.e 45% are satisfied with the present banking system.

FINDINGS

- Most of the respondents choose SBI because the bank is giving more loan and advances facility to the customers.
- The age group of 25yrs – 35yrs respondents mostly having accounts in ICICI bank where as maximum old age respondents having account in SBI.
- According to my knowledge and perception maximum old age customers found SBI more reliable bank as a public sector bank where as mostly youngsters have interest in ICICI bank.
- Customer awareness programme is required so that more people should attract towards loans & advances product.
- Maximum customers are satisfied with today's banking scenario.
- Maximum customers like the most in banking services i.e less paper work where as they also like the EMI base loan scheme.
- Even in case of loan & advances customers not only give preference to SBI but they are also satisfied with it.
- In ICICI bank maximum customers having saving accounts where as in SBI maximum customers have fixed account, reason among this that maximum customer rely over SBI for their long term money deposits.
- maximum customers are satisfied with the more no. of ATM facilities of SBI where as ICICI customers like it low transaction cost.
- 36% of SBI customers well known about its loans & advances products where as, in ICICI bank 16% customers don't know about the loan & advances product of it.

RECOMMENDATIONS

- 1- Since many of the respondents are not aware of their product & services. The bank has to take some initiatives.
- 2- The bank can post a list of services that they are rendered to the customers inside the bank Premises And they can post demo of all these services in their bank website..
- 3- SBI should concentrate more on the respondents are falling under the age group 25yrs – 35yrs.
- 4- ICICI should concentrate more over the people are falling under the age group of 45-55 yrs.
- 5- ICICI needs to increase its lending money to attract the more people towards its loan and advances products.

CONCLUSION

We can conclude that the financial sector is a nerve system of Indian economy. For steady growth in economy innovations and development in financial sector is very important.

. The banks should focus on-

- Launch Innovative product
- Customized advance products
- Better customer services
- Fastest customer's problem solving techniques
- Customer retention

Since both the banks are competing equally with each other.

But SBI bank is little bit below the line in young customer handling when compared to ICICI bank. The ICICI bank is little bit below the line in concentrating on Loan & advances products & services then to SBI bank.

But SBI should be considering more reliable because of public sector bank & because of its various schemes.

BIBLIOGRAPHY

BOOKS or JOURNALS

- 1- Preston McAfee, R, Introduction to economic analysis, IV edition -
- 2- Varshnnew, P.N. Banking and Practices, IVth edition
- 3- Mithani, D.M, Money, Banking, International trade & Public finance 2nd edition
- 4-Business world 2010 February volume.

WEBSITES

www.rbi.com

www.statebankofindia.com

www.ICICBank.com

www.moneycontrol.com

ANNEXURE- 1
QUESTIONNAIRE

1. Name:

2. Age: a) 25yrs- 35 yrs b) 36 yrs - 45yrs c) 46 – 55 yrs d) above 55 yrs

3. Gender: a) Male b) Female

4. Educational Qualification:

a) Illiterate (b) School (c) UG (d) PG

e) Professional Course (f) Others

5. Occupation:

a) House wife (b) Students (c) Salaried person

d) Business man (e) Professionals (f) Supervisor

g) Managerial (h) pensioner

6. Income level:

a) Rs.50,000 – Rs.150,000 b) Rs.150,001-Rs.250,000

c) Rs.250,001- Rs.350,000 d) Rs.350,001-Rs.450,000

e) Above Rs. 450,000

7. In which bank do you have an account?

a) ICICI bank (b) SBI bank

8. Why you choose the particular bank?

a) Efficient customer service b) more ATMs

c) Time saving d) transaction costs

e) Technology

9. What type of account do you have in bank?

- a) Saving b) Fixed c) Current
- d) Others.....

10. Which type of service you prefer the most in your bank?

- a) ATM service b) Internet banking
- c) Mobile banking d) core banking

10. Are you satisfied with it?

- a) Yes b) quite satisfy c) No

11. Are you aware about the product and services provided by these banks?

- a) Yes b) No

12. What do you feel by services provided by SBI and ICICI bank in advance product?

- a) Highly Satisfactory (b) satisfied c) average d) dissatisfied
- e) Highly dissatisfied

13. Are you taking the loan from your bank?

- a) Yes b) No

14. What Features do you like most in today's banking scenario regarding the loans?

- a) Less paper work b) Transparency
- c) Less interest rates d) longer tenure loan for ease of repayment
- e) Flexibility to choose EMI base loan or an over draft
- f) Specially design products for self employed.

15. Are you satisfied with today's banking system?

- a) Yes b) No