

A PROJECT REPORT ON
**“STUDY ROLE AND FUNDAMENTAL ANALYSIS OF STATE BANK OF
INDIA.”**

A Project Submitted to
University of Mumbai for Partial Completion of the Degree
of Bachelor in Commerce (Accounting and finance)
Under the Faculty of Commerce

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Under the Guidance of

‘ASST. PROF. DR. KISHOR CHAUHAN’

JNAN VIKAS MANDAL’S

Mohanlal Raichand Mehta College of Commerce

Diwali Maa College of Science

Amritlal Raichand Mehta College of Arts

Dr. R.T. Doshi College of Computer Science

NAAC Re-Accredited Grade 'A+' (CGPA: 3.31) (3rd Cycle)

Sector-19, Airoli, Navi Mumbai, Maharashtra 400708



FEBRUARY, 2024.



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CERTIFICATE

This is to certify that **MR. VINAYAK PANJABRAO SHEWALE** has worked and duly completed his Project work for the degree
of Bachelor in Commerce (Accounting and Finance) under the Faculty of Commerce
in the subject of **ACCOUNTING AND FINANCE** and his project is entitled,
**“STUDY ROLE AND FUNDAMANTEL ANALYSIS OF STATE BANK OF
INDIA. -”**. Under my Supervision.

I further certify that the entire work has been done by the learner under my guidance
and that no part of it has been submitted previously for any Degree or Diploma
of any University.

It is his own work and fact reported by her personal finding and investigation

Guiding Teacher,

ASST. PROF. DR. KISHOR CHAUHAN.

Date of submission:

DECLARATION

I the undersigned **MR. VINAYAK PANJABRAO SHEWALE** here by, declare that the work embodied in this project work titled “**STUDY ROLE AND FUNDAMENTALA ANALYSIS OF STATE BANK OF INDIA**”, forms my own contribution to the research work carried out by me under the guidance of **ASST. PROF. DR. KISHOR CHAUHAN** is a result of my own research work and has been previously submitted to any other University for any other Degree/ Diploma to this or any other University.

Wherever reference has been made to previous works of others, it has been clearly indicated as such and included in the bibliography.

I, here by further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

(VINAYAK PANJABRAO SHEWALE)

Certified by:

ASST. PROF. DR. KISHOR CHAUHAN.

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To list who all have helped me is difficult because they are so numerous and the depth is so enormous.

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INDEX

SR. NO	CONTENT	PAGE.NO
1	INTRODUCTION	7-40
2	RESEARCH METHODOLOGY	41-49
3	LITERATURE REVIEW	50-52
4	DATA ANALYSIS, INTERPRETATION AND PRESENTATION	53-74
5	CONCLUSION	75-77
6	BIBLIOGRAPHY	78
7	ANNEXURE	79-83

EXECUTIVE SUMMARY

The evolution of State Bank of India can be traced back to the first decade of the 19th century. It began with the establishment of the Bank of Calcutta on 2 June 1806. We briefly review the main trends that are affecting the global banking industry, underlining the effects of each of these changes on the risk profile of banks. 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 market research survey undertaken at SBI BANK aims to discover preference of various consumer awareness of the SBI BANK and the different products of the SBI BANK.

The general objective of the survey is to create and expand existing customer's base and to identify competition and also emboss SBI BANK in the minds of Indian people. This project in its endeavour provides a picturesque depiction, aims to boost decision Making regarding how to aware of bank services and having identify them as prospective customer.

The methodology through which information has gathered is mainly ready to use customer's computerized database. The author of this report filled detailed report, being identified as strong potential market for SBI BANK and consumer awareness. This project contains information regarding consumer awareness of 101 respondents of SBI BANK.

CHAPTER 1

INTRODUCTION



Fundamental analysis (FA) is a method of measuring a security's intrinsic value by examining related economic and financial factors. Fundamental analysts study anything that can affect the security's value, from macroeconomic factors such as the state of the economy and industry conditions to microeconomic factors like the effectiveness of the company's management.

The end goal is to arrive at a number that an investor can compare with a security's current price in order to see whether the security is undervalued or overvalued.

This method of stock analysis is considered to be in contrast to technical analysis, which forecasts the direction of prices through an analysis of historical market data such as price and volume.

Fundamental analysis is another technique used to trade. Fundamental analysis is a technique that is used to determine the value of an asset by focusing on underlying factors that affect the company's future aspects and its actual business. With this technique,

You need to analyse the economic well-being of a financial entity as opposed to its price movements alone.

Fundamental analysis is used to identify those assets which are under-valued in the market, which means that they are selling at a lower price than the asset's intrinsic value. This analysis assumes that buyers would be attracted by the low prices, and this would make them buy the asset in a sufficient enough amount to increase its price.

➤ THE OBJECTIVES OF FUNDAMENTAL ANALYSIS

The objectives of this analysis technique include the following:

- To conduct an asset valuation and predict where its price will go;
- To make a projection on its business performance;
- To evaluate the management of the property and make internal financial decisions;
- To calculate credit risk of the asset;
- To find the intrinsic value of the property.
- The Mechanics of Fundamental Analysis

To conduct this analysis, you need to complete an in-depth and all-around study of the asset and its underlying factors. This would help you determine future prices and market developments. A combination of data is used to establish the actual current value of assets, whether they are overvalued or undervalued and the future value of the assets.

THE ROLE OF FUNDAMENTAL ANALYSIS IN TRADING

The first factor that you need to take into account when making use of fundamental analysis in trading¹⁷ are the profit sources that you are targeting as these can help you understand how to make someone else's money on your own. There are three kinds of profit sources that are crucial to understanding:

When your fellow traders (with less knowledge and experience as compared to you) become a source of profit for you. You can benefit from their losses by using better trading skills.

Initial public offerings and issuing additional stocks can give you the chance to cash in on the discrepancy between the price of the stocks or assets and the prices at which they will settle.

Established companies, mutual funds and other financial organizations can act as portfolio builders for traders. The trader's profit will then become the compensation for the risks he or she has taken.

However, fundamental analysis is not suitable for any short-term decision-making methods. Thus, you should make use of it in a strategical manner for longer periods of times.

A fundamental analyst would believe that the real value of an asset is based on its stability, earning potential and ability to grow. By exploiting the mispricing that occurs when an asset is priced at a value under or over its real value, the principal analyst seeks to profit by utilizing one of the two main schools of thought: growth investing and value investing.

THE 2 APPROACHES

Fundamental analysts make use of two different methods:

The top-down approach makes the analyst start their analysis with global economics (like GDP growth rates, inflation, interest rates, productivity, etc.) and then narrow their research to regional or industry analysis (like total sales, price levels, entry or exit from the industry, etc.).

The bottom-up approach is when the analyst starts with a particular business and then moves on to a more macro analysis.

THE PROBLEMS WITH FUNDAMENTAL ANALYSIS

There are some serious drawbacks to making use of fundamental analysis:

There are an infinite number of factors that can affect the earnings of a company, its assets and price over time and take them all into consideration when conducting this analysis can be tough.

The data being used to carry out the analysis may be out of date.

The earnings that have been reported by a company might be deceptive and dubious.

Giving proper weightings to the different influencing factors may be difficult.

The results obtained from this in-depth analysis only remain valid for a short period and forecasts may become downgraded.

The rules of this analysis are always changing as a way to suit the trading game.

The fundamental analysis assumes that the analyst is completely competent, which is not Always the case.

A single fundamental analyst will understand that other analysts will form the same point of view of the asset, and this will cause the value of the asset to be restored. Again, this may not always be the case.

This analysis technique does not take random events into account, like oil spillages, etc.

It also assumes that there is no monopolistic power over the markets.

It does not indicate anything about the timing of trade, and you might have found an asset whose value has been falling for quite some time and will continue to fall, but you would not know when to make the trade.

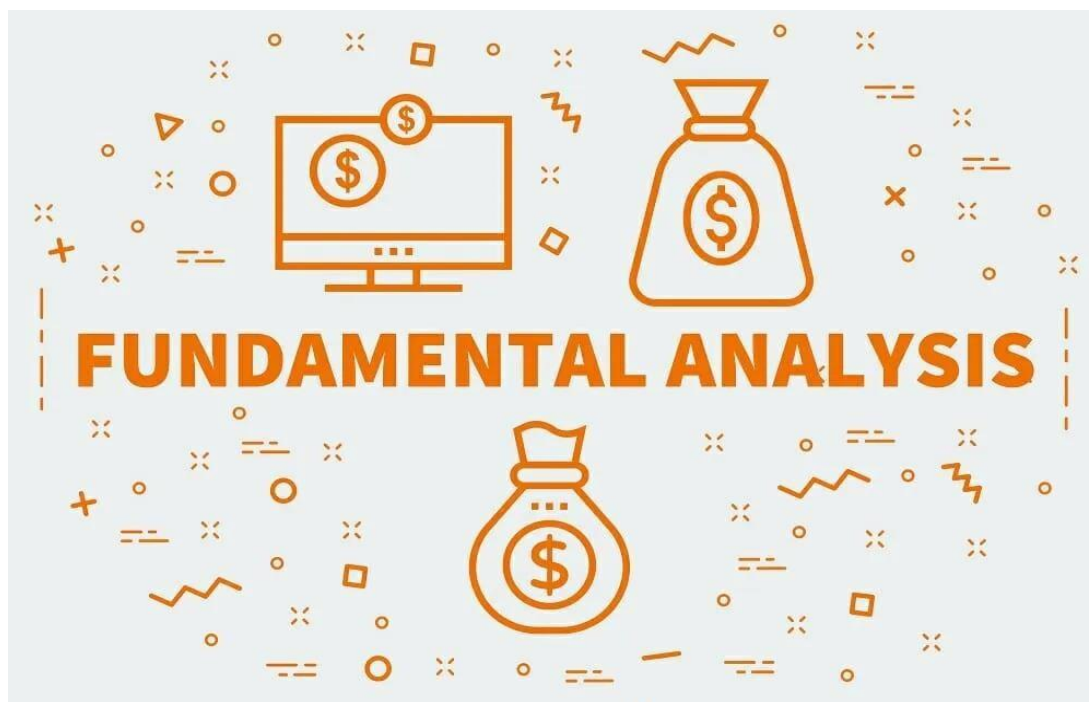
CRITICISMS OF FUNDAMENTAL ANALYSIS

Followers of the efficient market theory believe that fundamental analysis is awed because

It is not possible for someone to outsmart the market and identify mispriced assets using information that is available to the public.

Another source of great criticism of fundamental analysis is the fact that many believe that it is impractical. It causes analysts to come to vague conclusions about an asset and the number of variables that should be studied.

Thus, you need to apply fundamental analysis appropriately as it does not suit all market conditions and the fact that it is quite time- consuming means that you need to make sure that fundamental analysis is the option you want to go with. You should keep all of the problems under consideration before you decide to apply fundamental analysis and it would also be best for you to make use of another technical analysis technique as a way to ensure that the decisions you make based off of the fundamental analysis are not misguided.

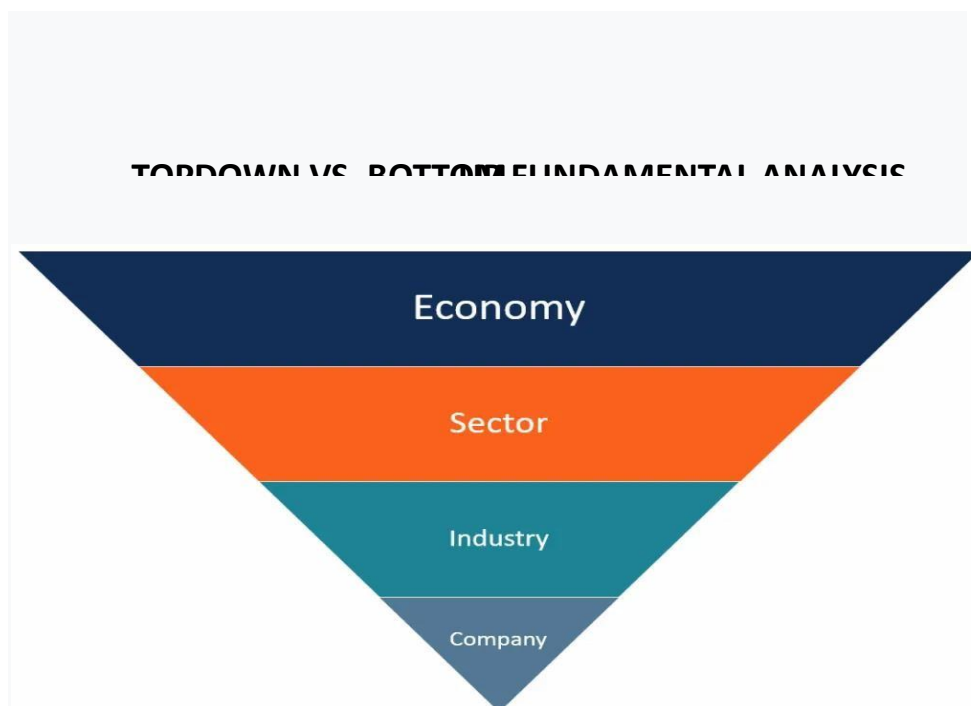


CONCEPT OF FUNDAMENTAL ANALYSIS

Fundamental analysis consists of three main parts:

1. Economic analysis
2. Industry analysis
3. Company analysis

Fundamental analysis is an extremely comprehensive approach that requires a deep knowledge of accounting, finance, and economics. For instance, fundamental analysis requires the ability to read financial statements, an understanding of macroeconomic factors, and knowledge of valuation techniques. It primarily relies on public data, such as a company's historical earnings and profit margins, to project future growth.



KEY TAKEAWAYS

- Fundamental analysis is a method of determining a stock's real or "fair market" value.
- Fundamental analysts search for stocks that are currently trading at prices that are higher or lower than their real value.
- If the fair market value is higher than the market price, the stock is deemed to be undervalued and a buy recommendation is given.
- In contrast, technical analysts ignore the fundamentals in favour of studying the historical price trends of the stock.

Pros and Cons of fundamental analysis

Pros of fundamental analysis

Fundamental analysis helps traders and investors to gather the right information to make rational decisions about what position to take. By basing these decisions on financial data, there is limited room for personal biases. Rather than establishing entry and exit points, fundamental analysis seeks to understand the value of an asset, so that traders can take a much longer-term view of the market. Once the trader has determined a numerical value for the asset, they can compare it to the current market price to assess whether the asset is over- or under-valued. The aim is to then profit from the market correction.

Cons of fundamental analysis

Fundamental analysis can be time consuming; it requires multiple areas of analysis which can make the process extremely complicated. As fundamental analysis takes a much longer-term view of the market, the results of the findings are not suitable for quick decisions. Traders looking to create a methodology for entering and exiting trades in the short-term might be better suited to technical analysis. It is also important to consider the best and the worst-case scenario. While fundamental analysis provides a more well-rounded view of the market, it is possible for negative economic, political or legislative changes to surprise markets.

UNDERSTANDING FUNDAMENTAL ANALYSIS

All stock analysis tries to determine whether a security is correctly valued within the broader market. Fundamental analysis is usually done from a macro to micro perspective in order to identify securities that are not correctly priced by the market.

Analysts typically study, in order, the overall state of the economy and then the strength of the specific industry before concentrating on individual company performance to arrive at a fair market value for the stock.

Fundamental analysis uses public data to evaluate the value of a stock or any other type of security. For example, an investor can perform fundamental analysis on a bond's value by looking at economic factors such as interest rates and the overall state of the economy, then studying information about the bond issuer, such as potential changes in its credit rating.

For stocks, fundamental analysis uses revenues, earnings, future growth, return on equity, profit margins, and other data to determine a company's underlying value and potential for future growth. All of this data is available in a company's financial statements (more on that below).

INVESTING AND FUNDAMENTAL ANALYSIS

An analyst works to create a model for determining the estimated value of a company's share price based on publicly available data. This value is only an estimate, the analyst's educated opinion, of what the company's share price should be worth compared to the current market price. Some analysts may refer to their estimated price as the company's intrinsic value.

If an analyst calculates that the stock's value should be significantly higher than the stock's current market price, they may publish a buy_or overweight_rating for the stock. This acts as a recommendation to investors who follow that analyst. If the analyst calculates a lower intrinsic value than the current market price, the stock is considered overvalued and a sell or underweight recommendation is issued.

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Investors who follow these recommendations will expect that they can buy stocks with favourable recommendations because such stocks should have a higher probability of rising over time. Likewise, stocks with unfavourable ratings are expected to have a higher probability of falling in price. Such stocks are candidates for being removed from existing portfolios or added as "short" positions.

This method of stock analysis is considered to be the opposite of technical analysis, which forecasts the direction of prices through an analysis of historical market data such as price and volume.

QUANTITATIVE & QUALITATIVE FUNDAMENTAL ANALYSIS

The problem with defining the word fundamentals is that it can cover anything related to the economic well-being of a company. They obviously include numbers like revenue and profit, but they can also include anything from a company's market share to the quality of its management.

The various fundamental factors can be grouped into two categories: quantitative and qualitative. The financial meaning of these terms isn't much different from their standard definitions. Here is how a dictionary defines the terms:

- ***Quantitative*** – "related to information that can be shown in numbers and amounts."
- ***Qualitative*** – "relating to the nature or standard of something, rather than to its quantity."

In this context, quantitative fundamentals are hard numbers. They are the measurable characteristics of a business. That's why the biggest source of quantitative data is financial statements. Revenue, profit, assets, and more can be measured with great precision.

The qualitative fundamentals are less tangible. They might include the quality of a company's key executives, its brand-name recognition, patents, and proprietary technology.

Neither qualitative nor quantitative analysis is inherently better. Many analysts consider them together.

QUALITATIVE FUNDAMENTALS TO CONSIDER

There are four key fundamentals that analysts always consider when regarding a company. All are qualitative rather than quantitative. They include:

THE BUSINESS MODEL

What exactly does the company do? This isn't as straightforward as it seems. If a company's business model is based on selling fast-food chicken, is it making its money that way? Or is it just coasting on royalty and franchise fees?

COMPETITIVE ADVANTAGE

A company's long-term success is driven largely by its ability to maintain a competitive advantage—and keep it. Powerful competitive advantages, such as Coca-Cola's brand name and Microsoft's domination of the personal computer operating system, create a moat around a business allowing it to keep competitors at bay and enjoy growth and profits. When a company can achieve a competitive advantage, its shareholders can be well rewarded for decades.

MANAGEMENT:

Some believe that management is the most important criterion for investing in a company. It makes sense: Even the best business model is doomed if the leaders of the company fail to properly execute the plan.

While it's hard for retail investors to meet and truly evaluate managers, you can look at the corporate website and check the resumes of the top brass and the board members. How well did they perform in prior jobs? Have they been unloading a lot of their stock shares lately?

CORPORATE GOVERNANCE

Corporate governance describes the policies in place within an organization denoting the relationships and responsibilities between management, directors and stakeholders. These policies are defined and determined in the company charter and its bylaws, along with corporate laws and regulations. You want to do business with a company that is run ethically, fairly, transparently, and efficiently. Particularly note whether management respects shareholder rights and shareholder interests. Make sure their communications to shareholders are transparent, clear and understandable. If you don't get it, it's probably because they don't want you to.

It's also important to consider a company's industry: customer base, market share among firms, industrywide growth, competition, regulation, and business cycles. Learning about how the industry works will give an investor a deeper understanding of a company's financial health.

FINANCIAL STATEMENTS

QUANTITATIVE FUNDAMENTALS TO CONSIDER

Financial statements are the medium by which a company discloses information concerning its financial performance. Followers of fundamental analysis use quantitative information gleaned from financial statements to make investment decisions. The three most important financial statements are income statements, balance sheets, and cash flow statements.

THE BALANCE SHEET

The balance sheet represents a record of a company's assets, liabilities and equity at a particular point in time. The balance sheet is named by the fact that a business's financial structure balances in the following manner:

$$\boxed{\text{Assets} = \text{Liabilities} + \text{Shareholders' Equity}}$$

Assets represent the resources that the business owns or controls at a given point in time. This includes items such as cash, inventory, machinery and buildings. The other side of the equation represents the total value of the financing the company has used to acquire those assets. Financing comes as a result of liabilities or equity. Liabilities represent debt (which of course must be paid back), while equity represents the total value of money that

the owners have contributed to the business – including retained earnings, which is the profit made in previous years.

THE INCOME STATEMENT

While the balance sheet takes a snapshot approach in examining a business, the income statement measures a company's performance over a specific time frame. Technically, you could have a balance sheet for a month or even a day, but you'll only see public companies report quarterly and annually.

The income statement presents information about revenues, expenses and profit that was generated as a result of the business' operations for that period.

STATEMENT OF CASH FLOWS

The statement of cash flows represents a record of a business' cash inflows and outflows over a period of time. Typically, a statement of cash flows focuses on the following cash-related activities:

Cash from investing (CFI):

Cash used for investing in assets, as well as the proceeds from the sale of other businesses, equipment or long-term assets

Cash from financing (CFF):

Cash paid or received from the issuing and borrowing of funds

Operating Cash Flow (OCF):

Cash generated from day-to-day business operations

The cash flow statement is important because it's very difficult for a business to manipulate its cash situation. There is plenty that aggressive accountant can do to manipulate earnings, but it's tough to fake cash in the bank. For this reason, some investors use the cash flow statement as a more conservative measure of a company's performance.

Fundamental analysis relies on the use of financial ratios drawn from data on corporate financial statements to make inferences about a company's value and prospects.

THE CONCEPT OF INTRINSIC VALUE

One of the primary assumptions of fundamental analysis is that the current price from the stock market often does not fully reflect a value of the company supported by the publicly available data. A second assumption is that the value reflected from the company's fundamental data is more likely to be closer to a true value of the stock.

Analysts often refer to this hypothetical true value as the intrinsic value. However, it should be noted that this usage of the phrase intrinsic value means something different in stock valuation than what it means in other contexts such as options trading. Option pricing uses a standard calculation for intrinsic value; however, analysts use various complex models to arrive at their intrinsic value for a stock. There is not a single, generally accepted formula for arriving at the intrinsic value of a stock.

For example, say that a company's stock was trading at \$20, and after extensive research on the company, an analyst determines that it ought to be worth \$24. Another analyst does equal research but determines that it ought to be worth \$26. Many investors will consider the average of such estimates and assume that intrinsic value of the stock may be near \$25. Often investors consider these estimates highly relevant information because they want to buy stocks that are trading at prices significantly below these intrinsic values.

This leads to a third major assumption of fundamental analysis: In the long run, the stock market will reflect the fundamentals. The problem is, nobody knows how long "the long run" really is. It could be days or years.

This is what fundamental analysis is all about. By focusing on a particular business, an investor can estimate the intrinsic value of a firm and find opportunities to buy at a discount. The investment will pay off when the market catches up to the fundamentals.

One of the most famous and successful fundamental analysts is the so-called "Oracle of Omaha," Warren Buffett, who champions the technique in picking stocks.

CRITICISMS OF FUNDAMENTAL ANALYSIS

The biggest criticisms of fundamental analysis come primarily from two groups: proponents of technical analysis and believers of the efficient market hypothesis.

TECHNICAL ANALYSIS

Technical analysis is the other primary form of security analysis. Put simply, technical analysts base their investments (or, more precisely, their trades) solely on the price and volume movements of stocks. Using charts and other tools, they trade on momentum and ignore the fundamentals.

One of the basic tenets of technical analysis is that the market discounts everything. All news about a company is already priced into the stock. Therefore, the stock's price movements give more insight than the underlying fundamentals of the business itself.

THE EFFICIENT MARKET HYPOTHESIS

Followers of the efficient market hypothesis (EMH), however, are usually in disagreement with both fundamental and technical analysts.

The efficient market hypothesis contends that it is essentially impossible to beat the market through either fundamental or technical analysis. Since the market efficiently prices all stocks on an ongoing basis, any opportunities for excess returns are almost immediately whittled away by the market's many participants, making it impossible for anyone to meaningfully outperform the market over the long term.

RELATED TERMS Undervalued Definition

Undervalued refers to an asset or security whose price is perceived to be less than its fair value, representing a buy opportunity.

Consensus Estimate Definition

A consensus estimate is a forecast of a public company's projected earnings based on the combined estimates of all equity analysts that cover the stock.

Technical Analysis of Stocks and Trends

Technical analysis of stocks and trends is the study of historical market data, including price and volume, to predict future market behaviour. **Balance Sheet**

A balance sheet is a financial statement that reports a company's assets, liabilities and shareholder's equity at a specific point in time.

BANKING IN INDIA

Modern banking in India originated in the last decade of the 18th century. Among the first banks were the Bank of Hindustan, which was established in 1770 and liquidated in 1829–32; and the General Bank of India, established in 1786 but failed in 1791.

The largest and the oldest bank which is still in existence is the State Bank of India (SBI). It originated and started working as the Bank of Calcutta in mid-June 1806. In 1809, it was renamed as the Bank of Bengal. This was one of the three banks founded by a presidency government, the other two were the Bank of Bombay in 1840 and the Bank of Madras in 1843. The three banks were merged in 1921 to form the Imperial

Bank of India, which upon India's independence, became the State Bank of India in 1955. For many years, the presidency banks had acted as quasi-central banks, as did their successors, until the Reserve Bank of India was established in 1935, under the Reserve Bank of India Act, 1934.

In 1960, the State Banks of India was given control of eight state-associated banks under the State Bank of

India (Subsidiary Banks) Act, 1959. These are now called its associate banks. In 1969, the Government of India nationalised 14 major private banks; one of the big banks was Bank of India. In 1980, 6 more private banks were nationalised. These nationalised banks are the majority of lenders in the Indian economy. They dominate the banking sector because of their large size and widespread networks.

The Indian banking sector is broadly classified into scheduled and non-scheduled banks. The scheduled banks are those included under the 2nd Schedule of the Reserve Bank of India Act, 1934. The scheduled banks are further classified into: nationalised banks; State Bank of India and its associates; Regional Rural Banks (RRBs); foreign banks; and other Indian private sector banks.[7] The SBI has merged its Associate banks into itself to create the largest Bank in India on 01 April 2017. With this merger SBI has a global ranking of 236 on Fortune 500 index. The term commercial banks refers to both scheduled and non-scheduled commercial banks regulated under the Banking Regulation Act, 1949.

Generally, the supply, product range and reach of banking in India is fairly mature-even though reach in rural India and to the poor still remains a challenge. The government has developed initiatives to address this through the State Bank of India expanding its branch network and through the National

Bank for Agriculture and Rural Development (NABARD) with facilities like microfinance.

PUBLIC SECTOR BANK

Public Sector Banks (PSBs) are a major type of bank in India, where a majority stake (i.e. more than 50%) is held by the government. The shares of these banks are listed on stock exchanges. There are a total of 12 Public Sector Banks alongside 1 state-owned Payments Bank in India.

EMERGENCE OF PUBLIC SECTOR BANKS

The Central Government entered the banking business with the nationalization of the Imperial Bank of India in 1955. A 60% stake was taken by the Reserve Bank of India and the new bank was named State Bank of India. The seven other state banks became subsidiaries of the new bank in 1959 when the State Bank of India (Subsidiary Banks) Act, 1959 was passed by the Union government.

The next major government intervention in banking took place on 19 July 1969 when the Indira government nationalised an additional 14 major banks. The total deposits in the banks nationalised in 1969 amounted to 50 crores. This move increased the presence of nationalised banks in India, with 84% of the total branches coming under government control.

BEFORE THE ECONOMIC LIBERALISATION

The share of the banking sector held by the public banks continued to grow through the 1980s, and by 1991 public sector banks accounted for 90% of the banking sector. A year later, in March, 1992, the combined total of branches held by public sector banks was 60,646 across India, and deposits accounted for ₹1,10,000 crore. The majority of these banks was profitable, with only one out of the 21 public sector banks reporting a loss.

LIBERALISATION IN THE 2000'S

The nationalised banks reported a combined loss of ₹1160 crores. However, the early 2000s saw a reversal of this trend, such that in 2002-03 a profit of ₹7780 crores by the public sector banks: a trend that continued throughout the decade, with a ₹16856 crore profit in 2008–2009.

COMPANY'S PROFILE

State Bank of India (SBI) is an Indian multinational, public sector banking and financial services statutory body headquartered in Mumbai, Maharashtra. SBI is the 43rd largest bank in the world and ranked 221st in the Fortune Global 500 list of the world's biggest corporations of 2020, being the only Indian bank on the list. A nationalised bank, it is the largest in India with a 23% market share by assets and a 25% share of the total loan and deposits market.

The bank descends from the Bank of Calcutta, founded in 1806 via the Imperial Bank of India, making it the oldest commercial bank in the Indian subcontinent. The Bank of Madras merged into the other two presidency banks in British India, the Bank of Calcutta and the Bank of Bombay, to form the Imperial Bank of India, which in turn became the State Bank of India in 1955.[10] The Government of India took control of the Imperial Bank of India in 1955, with Reserve Bank of India (India's central bank) taking a 60% stake, renaming it State Bank of India.

VIRTUAL BANKING:

SBI has yet to computerize its operations and network all its branches. The computers currently available serve only to relieve the burden of the clerical staff of maintaining manual ledgers and not to penetrate into areas of customer service. ATMs, Anytime-Anywhere, round the clock and telephone banking is still a far cry. These computers at the best remain only as desk ornaments. With the New Telecom Policy (NTP) almost in place, telecom sector will soon be revolutionized. E-commerce, telephone banking, consumer banking, Internet banking, insurance et al are waiting just around the corner. At least in major metros, virtual banking will soon take-over from the brick-mortar banks.

Privatization and Credit disbursement: Talks about privatization of the bank's ownership have been initiated but the SBI act of 1955 does not permit RBI's ownership to be diluted to below 55%. This act is outdated and needs to be re-addressed. However, efforts have been initiated by SBI to privatize its non – banking subsidiaries like SBI Caps, SBI Gilts, SBI Funds Management, where SBI's holding is about 85% of the equity. But the pace has to be hastened so that investments thus released can migrate to more important areas like development of new technologies and products in customer service and service intensive areas. Privatization also helps to professionalize the banks day-to-day operation, which will allow the management more freedom in decision making during credit disbursement. To aid privatization and effect a better price realization, the bank is attempting to change – over its accounting and reporting procedures to comply with US – GAAP norms. This is a prerequisite for trying out the ADR route, as it is known that US market is by far the undisputed biggest

It's market and can offer the best price. At the moment, the SBI stock is undervalued at Rs.240 whereas experts expect Rs.300 would be a more realistic value. Action on this front at blitzkrieg pace is the need of the hour. Manpower Retraining and not Retrenchment: As a hangover of the past socialistic mindset, all the nationalized banks have excess workforce. This is indeed a hot potato for the management of many enterprises and is therefore being handled with kid gloves. In India, it is everyone's worry to look at business as a source of employment, while making money is secondary. In this ocean of manpower, every institution does have its share of highly skilled and talented manpower, which contribute to asset building. It is the semiskilled manpower having outdated skills, which form the excess baggage.

All banks must invest in re-training the manpower so that they can migrate from the areas that will be vacated by computerization. The level of Non-Performing-Assets (NPAs) is still at very high levels and to start with, some of this excess manpower can cover areas of debt recovery. At the same time, one should also take note of the flight of talent from these nationalized banks to newly set-up private and foreign banks. And, it is these new banks top officials after migrating from the government banks are targeting at the top corporate clients and thus poaching into the corporate business, which has been the mainstay of the nationalized banks.

This will soon become a problem of serious proportion unless the banks initiate steps to stem the flow. It is difficult, to exclusively address the problem of excess manpower by schemes such as voluntary retrenchment scheme (VRS) because while attempting to remove dead wood, talent also takes an exit. Many industries have faced this problem. Also, it will be over simplicity to state that the salaries should be raised because that will only start a wage war. Instead, the banks should involve the services of international consultants specialized in this field and take a holistic view of the problem. Retraining and Rationalization of manpower commands higher priority over Retrenchment of manpower.

Nationalized banks have generally been preoccupied with treasury business. The new product areas that require greater penetration are personal banking, housing finance, consumer durable finance, auto-finance, internet banking, insurance, telephone banking et al. Development of these new areas call for heavy investments and this cash – flow can only be generated by privatization. In addition, surplus manpower once retrained can be absorbed in the new ventures. All nationalized banks and SBI in particular has the advantage of vast network of branches and can therefore carry the new business to the remotest corner, but to make this presence felt the banks have to move at blitzkrieg pace. The bottom line is that, even when all political parties are committed to privatization, somehow there is no exhibition of pace. It is time to be taken in by a revolution called "Privatization of Ownership".



STAMP DEDICATED TO SBI IN 2005



SEAL OF IMPERIAL BANK OF INDIA

HISTORY

The roots of State Bank of India lie in the first decade of the 19th century when the Bank of Calcutta later renamed the Bank of Bengal, was established on 2 June 1806. The Bank of Bengal was one of three Presidency banks, the other two being the Bank of Bombay (incorporated on 15 April 1840) and the Bank of Madras (incorporated on 1 July 1843). All three Presidency banks were incorporated as joint stock companies and were the result of royal charters. These three banks received the exclusive right to issue paper currency till 1861 when, with the Paper Currency Act, the right was taken over by the Government of India. The Presidency banks amalgamated on 27 January 1921, and the re-organised banking entity took as its name Imperial Bank of India. The Imperial Bank of India remained a joint-stock company but without Government participation.

Pursuant to the provisions of the State Bank of India Act of 1955, the Reserve Bank of India, which is India's central bank, acquired a controlling interest in the Imperial Bank of India. On 1 July 1955, the Imperial Bank of India became the State Bank of India. In 2008, the Government of India acquired the Reserve Bank of India's stake in SBI so as to remove any conflict of interest because the RBI is the country's banking regulatory authority.

OPERATIONS

SBI provides a range of banking products through its network of branches in India and overseas, including products aimed at non-resident Indians (NRIs). SBI has 16 regional hubs and 57 zonal offices that are located at important cities throughout India.

DOMESTIC PRESENCE



Samriddhi Bhavan, Kolkata

SBI has over 24000 branches in India. In the financial year 2012–13, its revenue was ₹2.005 trillion (US\$28 billion), out of which domestic operations contributed to 95.35% of revenue. Similarly, domestic operations contributed to 88.37% of total profits for the same financial year.

Under the Pradhan Mantri Jan Dhan Yojana of financial inclusion launched by Government in August 2014, SBI held 11,300 camps and opened over 3 million accounts by September, which included 2.1 million accounts in rural areas and 1.57 million accounts in urban areas.

International Presence

STATE BANK OF INDIA BRANCH LOCATED IN



Ramat Gan, Israel

As of 2014–15, the bank had 191 overseas offices spread over 36 countries having the largest presence in foreign markets among Indian banks.

In 1989, SBI established an offshore bank, State Bank of India International (Mauritius) Ltd. This then amalgamated with The Indian Ocean International Bank (which had been doing retail banking in Mauritius since 1979) to form SBI (Mauritius) Ltd. Today, SBI (Mauritius) Ltd has 14 branches – 13 retail branches and 1 global business branch at Ebene in Mauritius's Sri Lanka now has three branches located in Colombo, Kandy and Jaffna. The Jaffna branch was opened on 9 September 2013. SBI Sri Lanka is the oldest bank in Sri Lanka; it was founded in 1864.



State Bank of India Branch at Southall ,
United Kingdom

In 1982, the bank established a subsidiary, State Bank of India, which now has ten branches—nine branches in the state of California and one in Washington, D.C. The 10th branch was opened in Fremont, California on 28 March 2011. The other eight branches in California are located in Los Angeles, Artesia, San Jose, Canoga Park, Fresno, San Diego, Tustin and Bakersfield.

In Nigeria, SBI operates as INMB Bank. This bank began in 1981 as the Indo–Nigerian Merchant Bank and received permission in 2002 to commence retail banking. It now has five branches in Nigeria. In Nepal, SBI owns 55% of “Nepal SBI Bank Limited”. (The state-owned Employees Provident Fund of Nepal owns 15% and the general public owns the remaining 30%.) Nepal SBI Bank Limited has branches throughout the country.

In Moscow, SBI owns 60% of Commercial Bank of India, with Canara Bank owning the rest. In Indonesia, it owns 76% of PT Bank Indo Monex. State Bank of India already has a branch in Shanghai and plans to open one in Tianjin. In Kenya, State Bank of India owns 76% of Giro Commercial Bank, which it acquired for US\$8 million in October 2005. In January 2016, SBI opened its first branch in Seoul, South Korea.

FORMER ASSOCIATE BANKS

MAIN BRANCH OF SBI IN MUMBAI



SBI acquired the control of seven banks in 1960. They were the seven regional banks of former Indian princely states. They were renamed, prefixing them with 'State Bank of'. These seven banks were State Bank of Bikaner and Jaipur (SBBJ), State Bank of Hyderabad (SBH), State Bank of Indore (SBN), State Bank of Mysore (SBM), State Bank of Patiala (SBP), State Bank of Saurashtra (SBS) and State Bank of Travancore (SBT). All these banks were given the same logo as the parent bank, SBI. State Bank of India and all its associate banks used the same blue Keyhole logo said to have been inspired by Ahmedabad's Kankaria Lake. The State Bank of India wordmark usually had one standard typeface, but also utilised other typefaces. The wordmark now has the keyhole logo followed by "SBI".

The plans for making SBI a single very large bank by merging the associate banks started in 2008, and in September the same year, SBS merged with SBI. The very next year, State Bank of Indore (SBN) also merged.

Following a merger process the merger of the 5 remaining associate banks, (viz. State Bank of Bikaner and Jaipur, State Bank of Hyderabad, State Bank of Mysore, State Bank of Patiala, State Bank of Travancore); and the Bhartiya Mahila Bank) with the SBI was given an in-principal approval by the Union Cabinet on 15 June 2016. This came a month after the SBI board had, on 17 May 2016, cleared a proposal to merge its five associate banks and Bhartiya Mahila Bank with itself. On 15 February 2017, the Union Cabinet approved the merger of five associate banks with SBI. An analyst foresaw an initial negative impact as a result



STATE BANK OF INDIA MUMBAI LHO

NON-BANKING SUBSIDIARIES

Apart from five of its associate banks (merged with SBI since 1 April 2017), SBI's non-banking subsidiaries include:

<u>SBI Capital Markets Ltd</u>

SBI Cards & Payments Services Pvt.
Ltd. (SBICPSL)

SBI LIFE INSURANCE COMPANY LIMITED

In March 2001, SBI (with 74% of the total capital), joined with BNP Paribas (with 26% of the remaining capital), to form a joint venture life insurance company named SBI Life Insurance company Ltd.

OTHER SBI SERVICE POINTS

As of 31 March 2017, the SBI group had 59,291 ATMs.[30] Since November 2017, SBI also offers an integrated digital banking platform named YONO.

YES, BANK INVESTMENT

State Bank of India acquired 48.2% of the shares of Yes Bank as part of RBI directed rescue deal in March 2020.

LISTINGS AND SHAREHOLDING

As on 31 March 2017, Government of India held around 61.23% equity shares in SBI. The Life Insurance Corporation of India, itself state-owned, is the largest non-promoter shareholder in the company with 8.82% shareholding.

<u>Shareholders</u>	<u>Shareholding</u>
Promoters: Government of India	56.92%
FIIIs/GDRs/OCBs/NRIs	10.94%
Banks & Insurance Companies	10.63%
Mutual Funds & UTI	13.72%
Others	07.79%
Total	<u>100.0%</u>

The equity shares of SBI are listed on the Bombay Stock Exchange, where it is a constituent of the BSE SENSEX index and the National Stock Exchange of India, where it is a constituent of the CNX Nifty. Its Global Depository Receipts (GDRs) are listed on the London State Bank of India.



State Bank Institute of Credit and Risk Management, Gurugram

SBI is one of the largest employers in the whole country with 209,567 employees as on 31 March 2017, out of which 23% were female employees and 3,179 (1.5%) were employees with disabilities. On the same date, SBI had 37,875 Scheduled Castes (18%), 17,069 Scheduled Tribes (8.1%) and 39,709 Other Backward Classes (18.9%) employees. The percentage of Officers, Associates and Subordinates was 38.6%, 44.3% and 16.9% respectively on the same date. Around 13,000 employees joined the Bank in FY 2016–17. Each employee contributed a net profit of ₹511,000 (US\$7,200) during FY 2016–17.

DEPARTMENT/MANUFACTURING PROCESS

DEPOSIT	LOANS	CARDS	DIFFERENT CREDIT CARDS
• Savings Account	• Home Loans	• Consumer Cards	• SBI International cards
• Life Plus Senior Citizens Savings Account	• Loan Against Property	• Credit Card	• SBI Gold cards
• Fixed Deposits	• Personal Loans	• Travel Card	• SBI Gold Master cards
• Security Deposits	• Car Loan	• Debit Cards	• Your City Your Cards
• Recurring Deposits	• Loans against Securities	• Commercial Cards	
• Tax-Saver Fixed Deposit	• Two Wheeler	• Corporate Cards	• Partnership Cards
• Salary Account	• Pre-approved Loans	• Prepaid Card	
• Advantage Woman Savings Account	• Retail Asset	• Purchase Card	• SBI Employee Cards
• Rural Savings Account	• Farmer Finance	• Distribution Cards	
• People's Savings Account	• Business Installment Loans	• Business Card	• SBI Advantage Cards

MERGER

The consolidation of SBI-associated banks started first by State Bank of India merging its subsidiary State Bank of Saurashtra with itself on 13 August 2008. Thereafter it merged State Bank of Indore with itself on August 27, 2010. The remaining subsidiaries, namely the State Bank of Bikaner & Jaipur, State Bank of Hyderabad, State Bank of Mysore, State Bank of Patiala and State Bank of Travancore, and Bhartiya Mahila Bank were merged with State Bank of India with effect from 1 April 2017.

Vijaya Bank and Dena Bank were merged into Bank of Baroda in 2018. IDBI Bank was categorised as a private bank with effect from January 2019

On 30 August 2019, Finance Minister Nirmala Sitharaman announced the government's plan for further consolidation of public sector banks: Indian Bank's merger with Allahabad Bank (anchor bank – Indian

Bank); Punjab National Bank's merger with Oriental Bank of Commerce and United Bank (anchor bank – Punjab National Bank); Union Bank of India's merger with Andhra Bank and

Corporation Bank (anchor bank – Union Bank of India); and Canara Bank’s merger with Syndicate Bank (anchor bank – Canara Bank). The mergers took effect from 1 April, 2020.

PUBLIC SECTOR BANKS (GOVERNMENT SHAREHOLDING %, AS OF 31 OCTOBER 2020)

- 1. State Bank of India (56.92%)**
- 2. Punjab National Bank (85.59%)**
- 3. Bank of Baroda (71.60%)**
- 4. Canara Bank (78.52%)**
- 5. Union Bank of India (89.07%)**
- 6. Punjab & Sind Bank (83.06%)**
- 7. Indian Bank (88.06%)**
- 8. Bank of Maharashtra (92.49%)**
- 9. Bank of India (89.10%)**
- 10. Central Bank of India (92.39%)**
- 11. Indian Overseas Bank (95.84%)**
- 12. Bank (94.44%) 13. Payment Bank (PB)**
- 14. India Post Payment Bank (IPPB) (100%)**

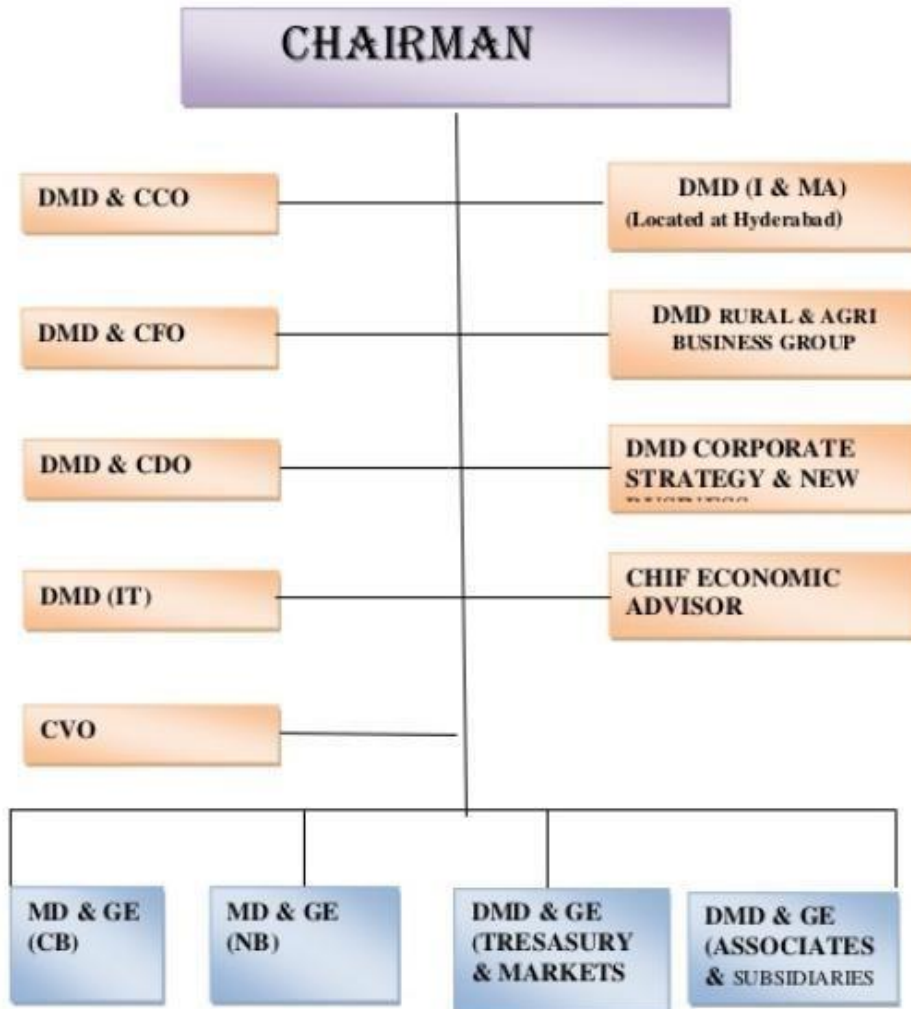


SBI Logo

State Bank of India

The Banker of Every Indian

ORGANISATION STRUCTURE



DMD: DEPUTY MANAGING DIRECTER

CCO: CHEIF CORPORATE OFFICER.

CFO: CHIEF FINANCE

CB: CORE BANKING OFFICER

NB: NON-BANKING.

IB: INTERNATIONAL BANKING.



State Bank Bhavan, Nariman Point, Mumbai

OBJECTIVES OF STUDY

- I. To determine the reason behind opting for Fixed Deposit.
- II. To know about the most preferred Fixed Deposit
- III. To determine customer perception toward corporation Bank and their expectations from Private Bank.
- IV. To determine the Feedback on Services Provided By SBI
- V. To study the types of Benefits provided By Corporation Bank

PURPOSE OF THE STUDY

Our Purpose is to be Indian Is SBI benchmarking ourselves against international standards and best practices in term of product offering, technology, service levels, risk management and audit & compliance. The objective is to build sound customer franchise across distinct businesses so as to be a preferred provider of banking services for target retail and wholesale customer segments, and to achieve a healthy growth in profitability, consistent with the bank's risk appetite. We are committed to do this while ensuring the highest level of ethical standards, professional integrity, corporate governance and regulatory compliance.

CHAPTER 2

RESEARCH METHODOLOGY

OBJECTIVE OF MARKETING RESEARCH

PRIMARY OBJECTIVE

The main objective of research is to analyse the consumer awareness of STAT BANK OF INDIA market comparison of the players in the market. To find out the perception, satisfaction and acceptance level of the STAT BANK OF INDIA in the market.

SECONDARY OBJECTIVE

1. The primary target of the market research was to find out preference of people towards bank.
2. Studies the facilities provide to the consumer by bank.

RESEARCH DESIGN —

Research design is the plan, structure and strategy of investigation conceived so as obtain answer to research to question and to control variance. The definition consists of three important terms – plans, structure and strategy. The plan is an outline of the research scheme on which the researcher is to work. The structure or research is a more specific outline or the scheme and the strategy shows how the research will be carried out, specifying the method to be used in the collection and analysis of data.

TYPE OF RESEARCH DESIGN

DESCRIPTIVE RESEARCH DESIGN

Descriptive studies are under taken in much circumstance. When the researcher is invested in knowing the characteristics of certain group such as age, sex, educational level or income, descriptive study may be necessary. Other cases when a descriptive study could be taken up are when he is interested in knowing the proportion of people in a given population who have behaved in a particular manner, making projection of certain thing or determining the relationship between two or more variables. The objective of such a study is to answer the — who, what, when, where and how || of the subject under investigation. There is general feeling that descriptive studies are factual and very simple. This is not necessarily true.

Descriptive study can be complex, demanding a high degree of scientific skill on the part of the researcher. A two parts of descriptive research design

- Cross sectional
- Longitudinal

In this survey we have used Cross Sectional Design

CROSS SECTIONAL DESIGN

Descriptive design gives the present picture of the situation at a given point of time. A cross sectional study is a connected with a sample of elements from a given population. Thus, it may deal with house holding, dealer, retail store or other entities. Data on the number of characteristics from the sample element are collected and analysed. Cross sectional studies are of two types – field studies and survey. Although the distinction between them is not clear cut, there are some practical differences which need different techniques and skills.

RESEARCH APPROACH

Basically, there are two approaches in collection of primary data – Survey and Observation. We have used survey in our research. Survey has four methods by which data can be collected in a survey. The methods are – Personal survey, Mail survey, Telephone survey and Computer survey. We have used Personal Survey.

RESEARCH INSTRUMENT

Marketing research has a choice of two main research instruments in collection of primary data: questionnaires and mechanical devices. In my marketing survey I have used questionnaires for collection of primary data. Questionnaire constitutes the most prevailing method of information method among the communication methods used. Both structured and unstructured questionnaires are used in marketing research. Different scales of measurement can be conducted and used to capture appropriately the strength of audience response. We have used structured questionnaires. A structured questionnaire is a formal list of questions framed so as to get the facts.

The interview asks the question strictly in accordance with a pre – arranged order. If for example the market researcher is interested in working the amount of expenditure incurred on different type of clothing i.e. cotton woollen or synthetic, by different household classified according to their incomes he may

frame a set of questions seeking this factual information. If the marketing researcher appoints some interviewer to collect information on his behalf, the interviewers are expected to adhere to the same order in asking the question as contained in the questionnaire. Structure questionnaire is one where the listing of questions is in a prearranged order and where to the object of inquiry is revealed to the respondent.

HYPOTHESIS

H₀: The association of respondent with bank is dependent on his satisfaction level of from bank services.

H₁: The association of respondent with bank is independent on his satisfaction level of from bank services

	Value	Df	Asymp.Sig.(2 sided)
Person chi-square	46.303	20	.001
Likelihood ratio	41.553	20	.003
Linear-by-Linear Association	2.044	1	.153
N of valid cases	100		

- a. 19 cells (63.3%) have expected count less than 5. The minimum expected count is .09. Here the significance value of chi-square test is 0.01 which is less than 0.05. So Null hypothesis is rejected. It means that the association of respondent with bank is independent on his satisfaction level of from bank services.

SCOPE OF THE STUDY

A big boom has been witnessed in bank in recent times. A large number of new players have entered the market and are trying to gain market share in this rapidly improving market. In focus and the various segments that it caters to. The study then goes on to evaluate and analyse the findings so as to present a clear picture of trends in the banking sector.

SIGNIFICANCE OF THE STUDY

Significance the geographical scope of the study is restricted to Bhubaneswar only with sample size of 2000 people. All the analysis and suggestions are based on the analysis of the both primary and secondary data. Therefore, the scope of the study revolves around the following aspects: -

- ✓ **Consumer perception towards Advance Product.**
- ✓ **Consumer awareness about Advance Product scheme and its product.**

Aware the Bank about the customer problems, especially in case of automobile sector.

LIMITATION OF RESARECH

Study report may feel constraint from following factors.

- ✓ Lack of experience
- ✓ Lack of time period

Market Summary > State Bank of India

614.25 INR

+6.70 (1.10%) ↑ today

5 Dec 3:55 pm IST • Disclaimer

+ Follow



CORPORATE ACTIONS

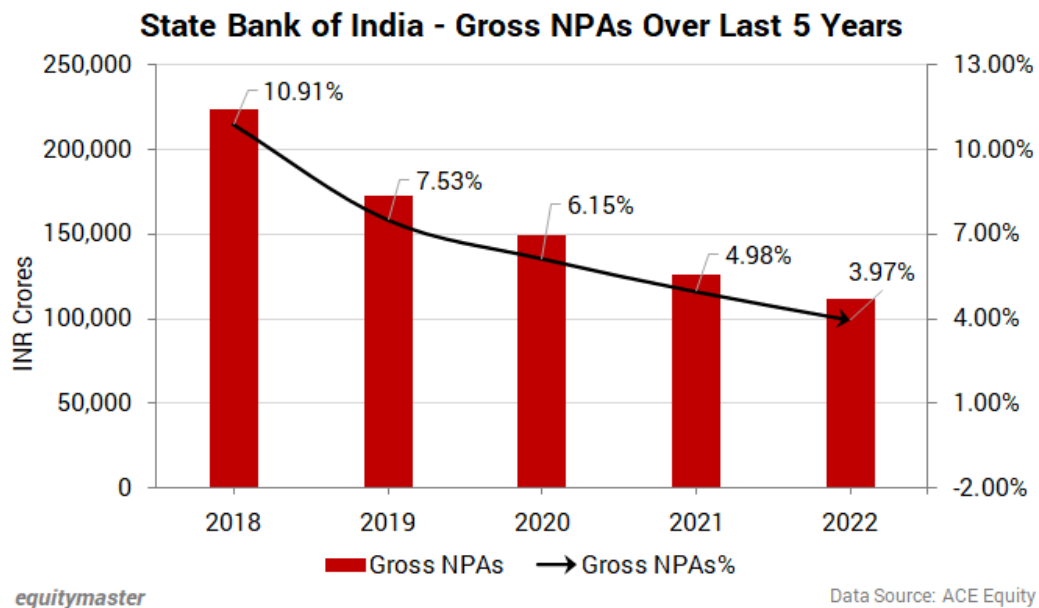
SBI DECLARED DIVIDEND OF LAST 5 YEARS

SERIES	FACE VALUE	PURPOSE	EX-DATE	RECORD DATE	BOOK CLOSURE START DATE	BOOK CLOSURE END DATE
EQ	1	Dividend - Rs 7.10 Per Share	25-May-2022	-	27-May-2022	31-May-2022
EQ	1	Dividend - Rs 4 Per Share	03-Jun-2021	04-Jun-2021	-	-
EQ	1	Annual General Meeting/ Change In Registrar And Transfer Agent	15-Jun-2018	-	19-Jun-2018	28-Jun-2018
EQ	1	Dividend - Rs 2.60 Per Share (Purpose Revised)	25-May-2017	-	30-May-2017	03-Jun-2017
EQ	1	Dividend - Rs 2.60/- Per Share	03-Jun-2016	-	07-Jun-2016	11-Jun-2016

FINANCIALS

In Rs Crores	Mar 21	Dec 21	Mar 22	YoY %	QoQ %
Balance Sheet					
Gross advances	25,39,393	26,64,602	28,18,671	11.00	5.78
<i>Domestic Corporate</i>	8,18,705	7,83,379	8,70,712	6.35	11.15
<i>Domestic Retail Personal</i>	8,70,711	9,52,189	10,02,303	15.11	5.26
<i>Of which: Home loans</i>	5,03,779	5,38,475	5,61,651	11.49	4.30
Deposits	36,81,277	38,47,794	40,51,534	10.06	5.29
<i>Domestic CASA</i>	16,46,974	17,00,688	17,75,084	7.78	4.37
<i>Domestic Term Deposits</i>	19,23,191	20,17,823	21,45,117	11.54	6.31
<i>CASA Ratio (%)</i>	46.13	45.74	45.28	-85 bps	-46 bps
GNPA	1,26,389	1,20,029	1,12,023	-11.37	-6.67
NNPA	36,810	34,540	27,966	-24.03	-19.03

QUATERLY



ANNUALLY

RATIO

Tenors	Existing Rates For Public w.e.f. 08.01.2021	Revised Rates For Public w.e.f 15.12.2021	Existing Rates for Senior Citizens w.e.f. 08.01.2021	Revised Rates for Senior Citizen w.e.f. 15.12.2021
7 days to 45 days	2.90	3.00	3.40	3.50
46 days to 179 days	2.90	3.00	3.40	3.50
180 days to 210 days	3.00	3.10	3.50	3.60
211 days to less than 1 year	3.00	3.10	3.50	3.60
1 year to less than 2 years	3.00	3.10	3.50	3.60
2 years to less than 3 years	3.00	3.10	3.50	3.60
3 years to less than 5 years	3.00	3.10	3.50	3.60
5 years and upto 10 years	3.00	3.10	3.50	3.60

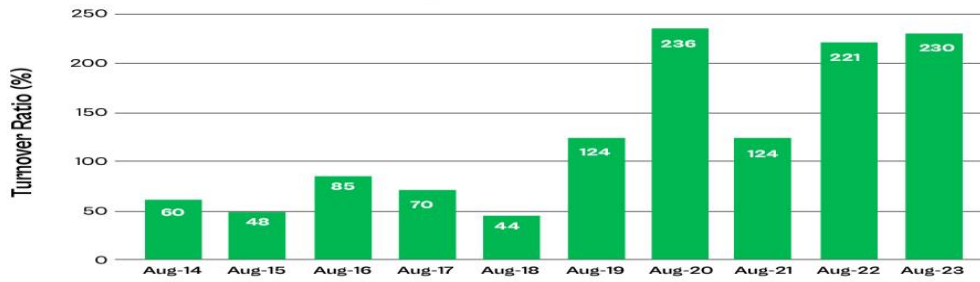
PER SHARE RATIO

Margin Ratios	Mar 2020	Mar 2019	Mar 2018	Mar 2017	Mar 2016	Trend Mar 16 - Mar 20
Net Interest Margin (%)	2.59	2.50	2.27	2.36	2.52	
Operating Profit Margin (%)	-29.63	-29.14	-35.70	-29.76	-18.16	
Net Profit Margin (%)	6.73	1.21	-1.82	-0.16	5.77	

MARGIN RATIO



Portfolio Turnover Ratio Across Periods



As of the Year ended Aug 20XX

RETURN RATIO

Valuation Ratios	Mar 2020	Mar 2019	Mar 2018	Mar 2017	Mar 2016	Trend Mar 16 - Mar 20
P/E (x)	8.89	124.32	-46.80	946.45	12.18	
P/B (x)	0.77	1.22	1.09	1.28	0.84	

VALUATION RATIO

Other Ratios	Mar 2020	Mar 2019	Mar 2018	Mar 2017	Mar 2016	Trend Mar 16 - Mar 20
CASA (%)	44.17	0.00	44.45	43.70	40.62	
Capital Adequacy Ratios (%)	13.00	13.00	13.00	13.00	13.00	

OTHER RATIOS

CHAPTER 3

LITERATURE REVIEW

Suoranta and Mattila indicated that mobile banking is among the most recent financial channel today. Several authors have further identified the benefits of mobile banking in terms of ubiquity coverage, flexibility, interactivity, and with greater accessibility compared to conventional banking channels such as Automated Teller Machine (ATM), and non-mobile banking (Sim, G.W.H., K.B., & V.H., 2011).

In the UK, mobile banking is considered to be one of the most value-added and important mobile services available (Kelly, 2003). However, the adoption rate is yet to be determined. The study examined both innovative attributes and customer's perceived risk in order to understand customer's behaviour and motivation toward this innovation. The findings were found to be helpful to the bankers.

A Study conducted by Uppal R.K. (Uppal, Feb. 2008) studies the extent of mobile banking in Indian banking industry during 2000-2007. The study concludes that among all e-channels, ATM is the most effective while mobile banking does not hold a strong position in public and old private sector but in new private sector banks and foreign banks m-banking is good enough with nearly 50 pc average branches providing m-banking services. M-banking customers are also the highest in e-banks which have positive impact on net profits and business per employee of these banks. Among all, foreign banks are on the top position followed by new private sector banks in providing m-banking services and their efficiency is also much higher as compared to other groups. The study also suggests some strategies to improve m-banking services.

A study conducted by Tiwari B. And Herstatt (2006) examine the installation of mobile banking and mobile financial services provided in Germany and other countries. 50 banks worldwide have been selected, half of them from Germany during May/June, 2005. From Indian banks, Bank of Punjab, HDFC, ICIC are dominating, providing mobile-financial services to their customers. The study explains different ways/methods to provide mobile- services that contain technical part with some case studies.

According to Mishra A. K. (Mishra, 2004)¹ examined the reasons for the satisfaction of the customers with the services rendered by the Urban Cooperative Banks. The author described that, urban cooperative banks are operating in a more competitive environment and therefore, the need to take care of customer requirements has become more important. The branches of UCBs must cater to the betterment of the customers.

They should also improvise on their own image, customer satisfaction and their profits.

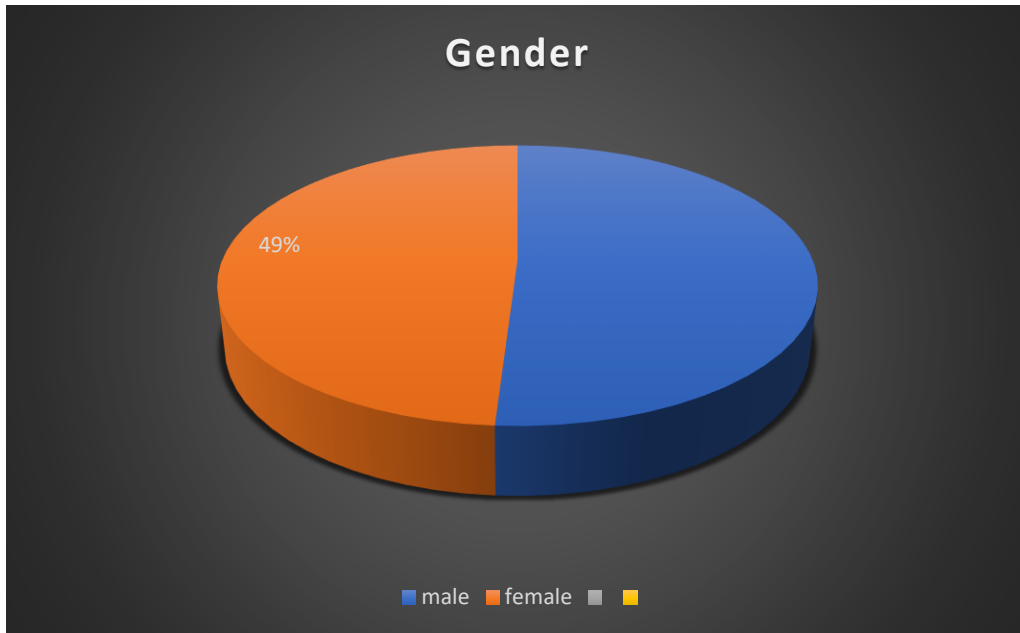
The time norms for specific business transactions should be displayed prominently in the banking hall so that it attracts the customer's attention.

In the ultimate analysis, what is necessary for improving customer services is the active participation of employees at all levels in the bank functions. The author also raised some points which can be a plus point for UCBs to impress & attract their customers. These points are: effective board of management, efficient employees/staff, cordial personalised services, proper guidance, provision of loan facilities, good systems, computer systems, prompt services, good work culture, convenient timings, proper clearing services for outstation cheques and demand drafts, split hour facilities, Sunday working day, discounting facilities for outstation cheques, and good location of the bank.

CHAPTER 4

DATA ANALYSIS, INTERPRETATION
AND
PRESENTATION

1. WHAT IS YOUR GENDER?



Particular	Gender
MALE	51%
FEMALE	49%
TOTAL	100%

INTERPRETATION:

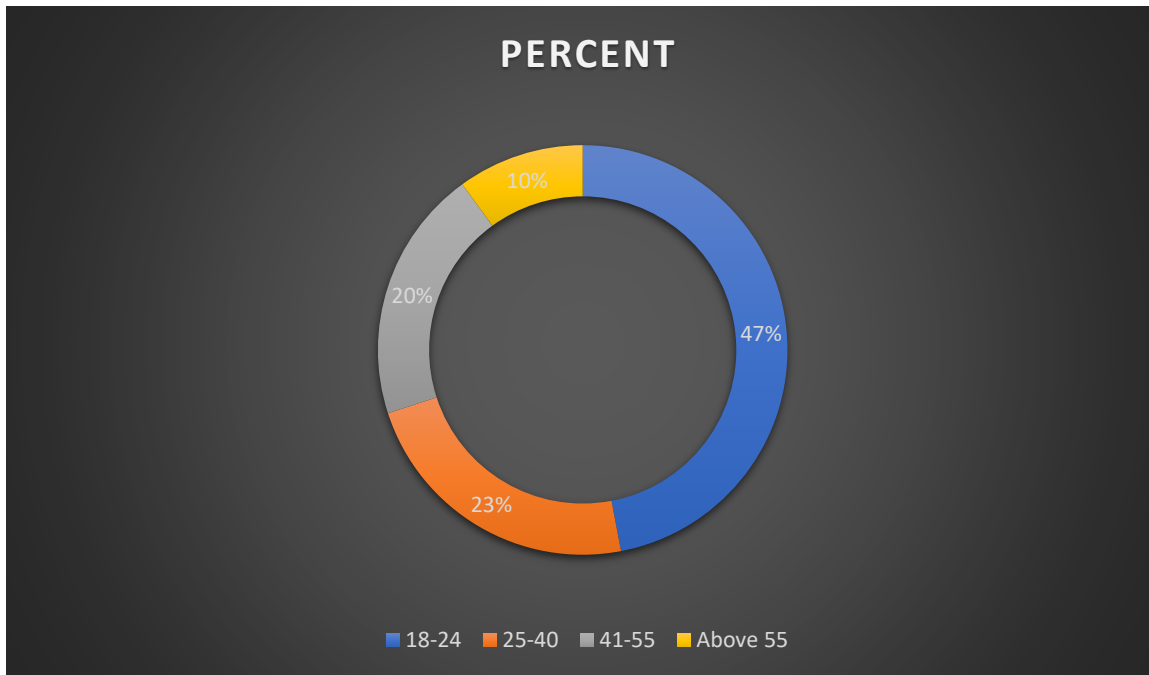
From the following details,

More responses are received by Female as 50.9%

And the remaining or least responses are received by

Male as 49.1%

1. WHAT IS YOUR AGE-GROUP?



INTERPRETATION:

From the above chart

47% responses are received from the age-group of 18-24

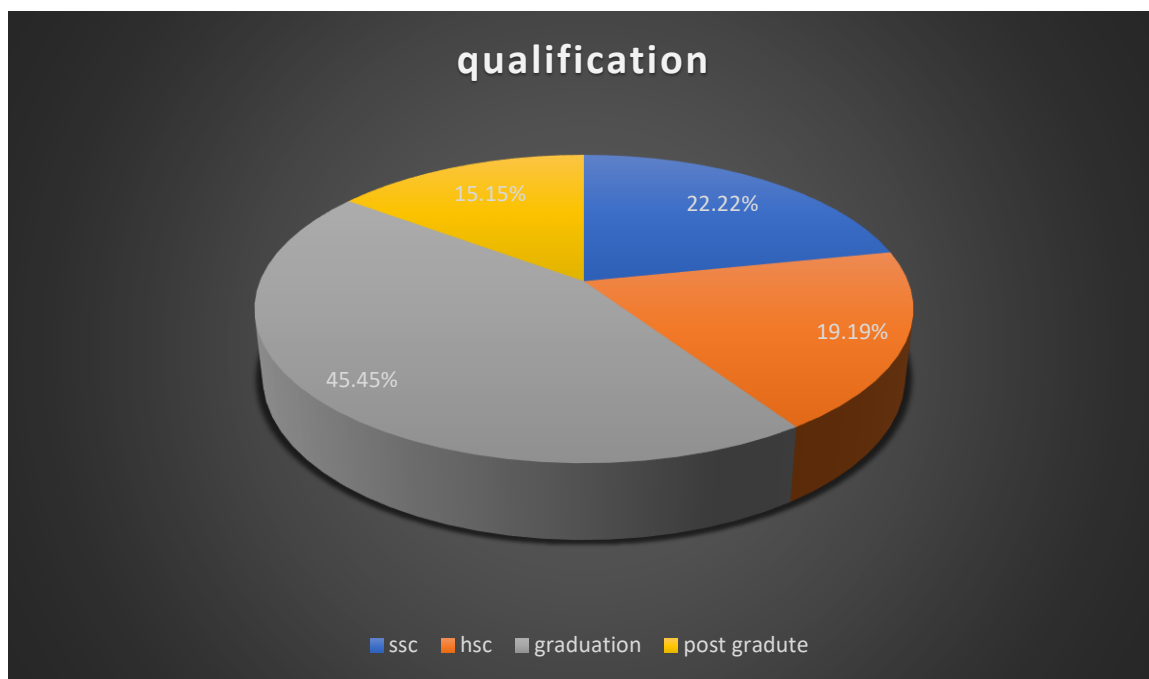
23% responses are received from the age-group of 25-40

20% responses are received from the age-group of 41-55

10% response are received from the age-group of above 55

PARTICULAR	NO. OF RESPONDENT	NO. OF RESPONDENT IN PERCENTAGE
18-24	47	47%
25-40	23	23%
41-55	20	20%
Above 55	10	10%

2. WHAT IS YOUR EDUCATION QUALIFICATIONS?



INTERPRETATION:

As per the Pie-chart

45.45% Respondent are Graduates

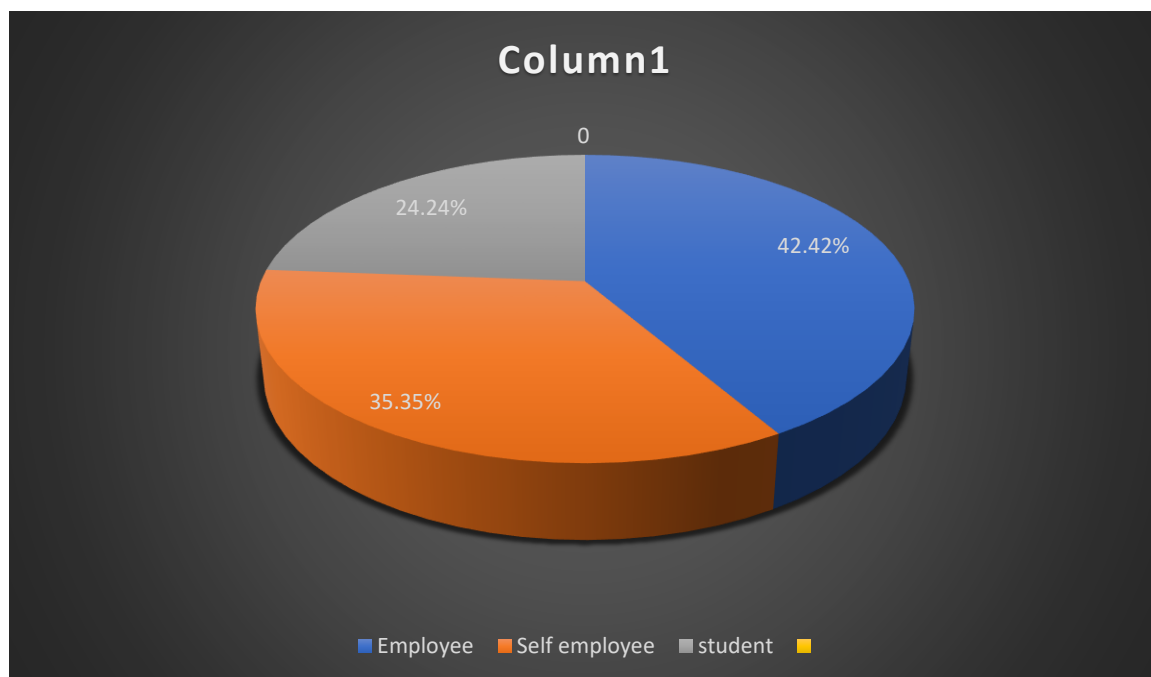
22.22% Respondent Have Passed SSC

19.19% Respondent Have Passed HSC

And the remaining 15.15% Responded are Post Graduate.

QUALIFICATION	NO. OF RESPONDENT	NO. OF RESPONDENT IN PERCENTAGE
GRADUATE	45	45.45%
SSC	22	22.22%
HSC	19	19.19%
POST GRADUATE	15	15.15%

4. YOUR DESIGNATION



INTERPRETATION:

Here as Out of 101

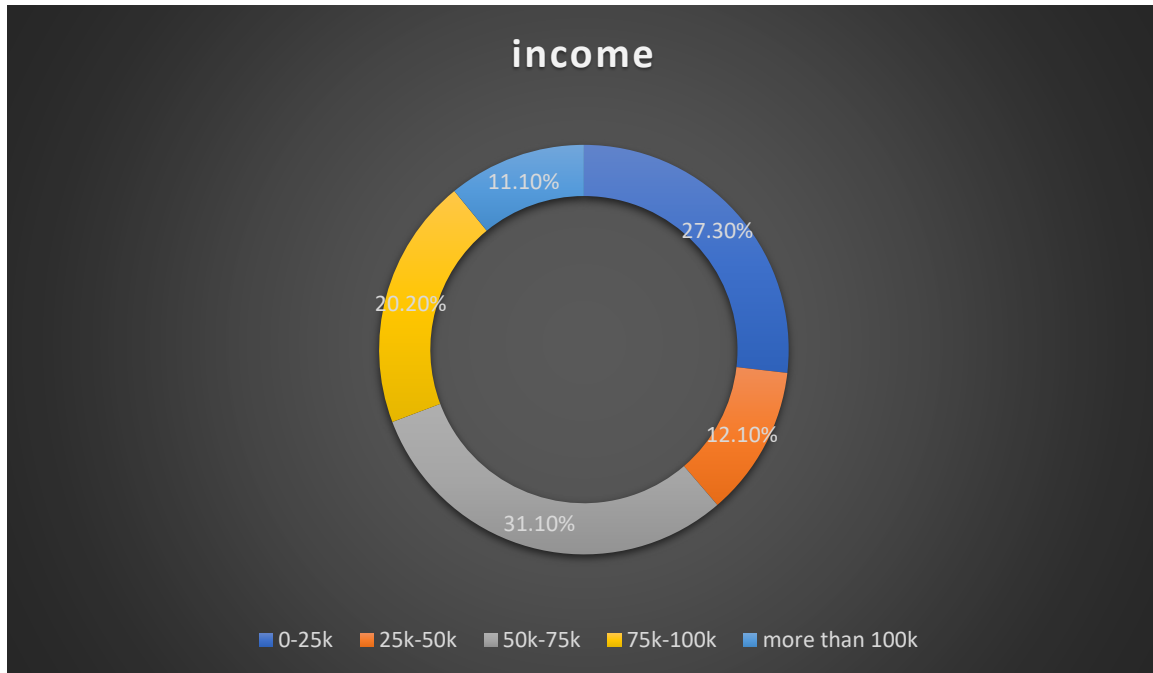
24.24 % Respondent are Students

35.35% Respondent are Self Employed

And 42.42% Respondent are Professional.

DESIGNATION	NO. OF RESPONDENT	NO. OF RESPONDENTS IN PERCENTAGE
STUDENT	24	24.24%
SELF EMPLOYEE	35	35.35%
PROFESSIONAL	42	42.42%

5. WHAT IS YOUR INCOME?



INTERPRETATION:

As per the above Pie-Chart

27.3 % Respondent are earning between 0-25000

11.1 % Respondent are earning More than 1 lakh

31.1% Respondent are earning between 50000-75000

20.2 % Respondent are earning between 75000-1 lakh

And the remaining 12.1% Respondent are earning between
25000-50000

INCOME	NO. OF RESPONDENT	NO. OF RESPONDENTS IN PERCENTAGE
0-25000	27	27.3%
25000-50000	12	12.1%
50000-75000	31	31.1%
75000-1 Lakh	20	20.2%
More than 1 Lakh	11	11.1%

6. DO YOU HAVE A BANK ACCOUNT?

OBJECTIVE: To know How Many Respondents Have Open their Bank Account.

Bank Account



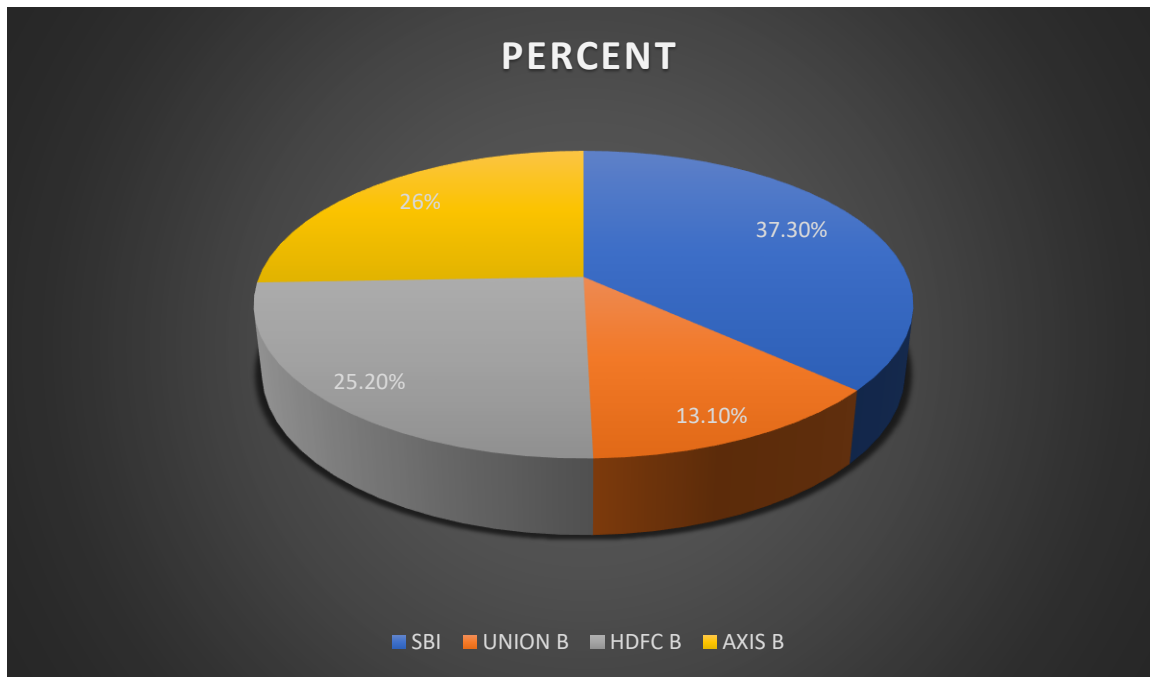
INTERPRETATION:

75 % Respondent have opened their Bank Account and the remaining 25% have not Opened till yet.

BANK ACCOUNT	No. OF RESPONDENT	NO. OF RESPONDENT IN PERCENTAGE
YES	75	75%
NO	25	25%

7. IN WHICH BANK YOU HAVE AN ACCOUNT?

OBJECTIVE: To know in which Bank the Respondent have open their Account.



INTERPRETATION:

As per the above Diagram,

More than 37% have opened their account in SBI 26% Respondent have opened their account in AXIS Bank.

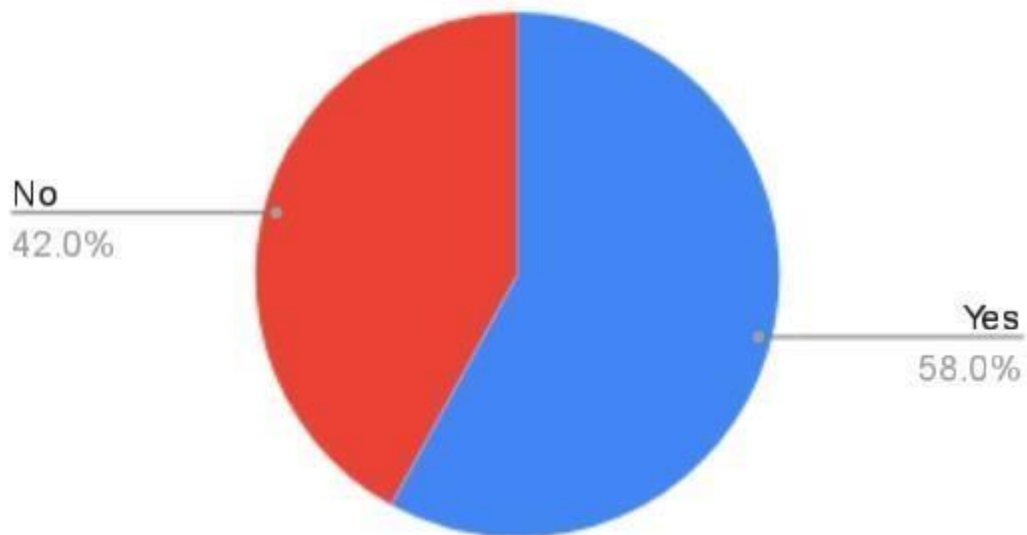
25.2% Respondent have opened their account in HDFC Bank and the remaining 13.1% Respondent have opened their account in UNION BANK OF INDIA.

BANK ACCOUNT	NO. OF RESPONDENT	NO. OF RESPONDENTS IN PERCENTAGE
SBI	37	37.3%
UNION BANK OF INDIA	13	13.1%
HDFC BANK	25	25.2%
AXIS BANK	26	26.2%

8. DO YOU HAVE A SBI ACCOUNT?

OBJECTIVE: To Know How many Respondents Have opened their account in SBI Bank.

SBI ACCOUNT

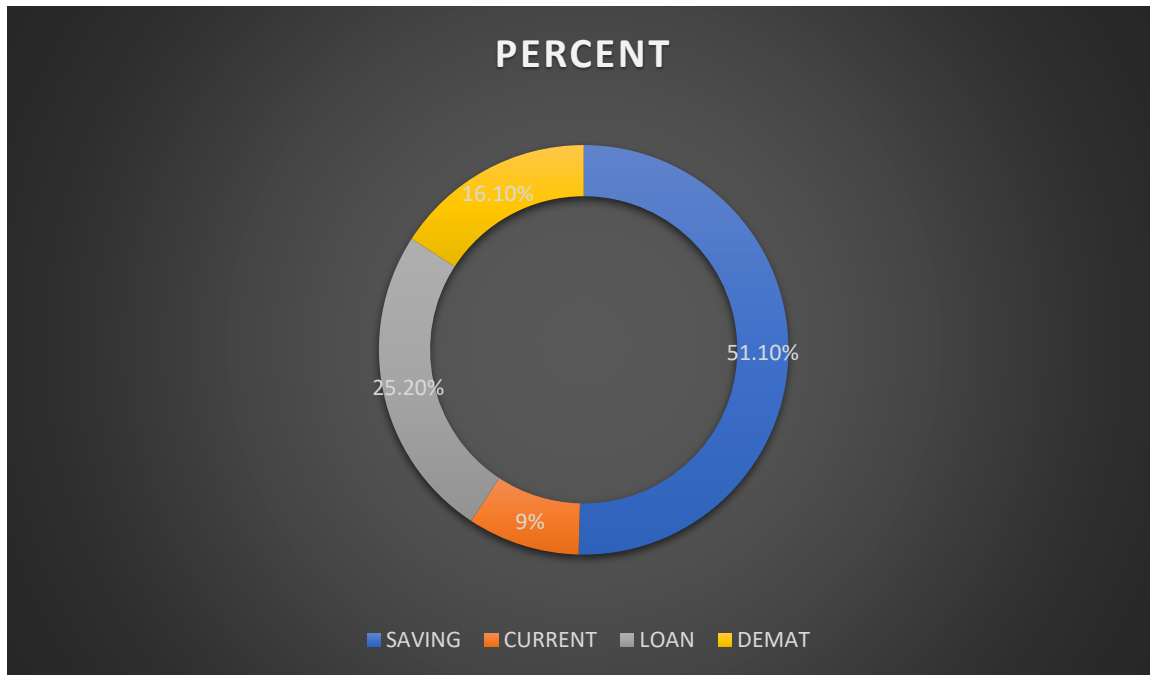


INTERPRETATION:

Most of the Respondent have opened their Account in SBI as of 58 % and the remaining 42 % have opened their Account in Other Banks.

9. WHICH TYPE OF ACCOUNT DO YOU HAVE IN SBI BANK?

OBJECTIVE: To know which type of account have opened by them in SBI Bank.



INTERPRETATION:

More than 51.1 % Respondent have Opened Savings account

9% Respondent have opened Current Account

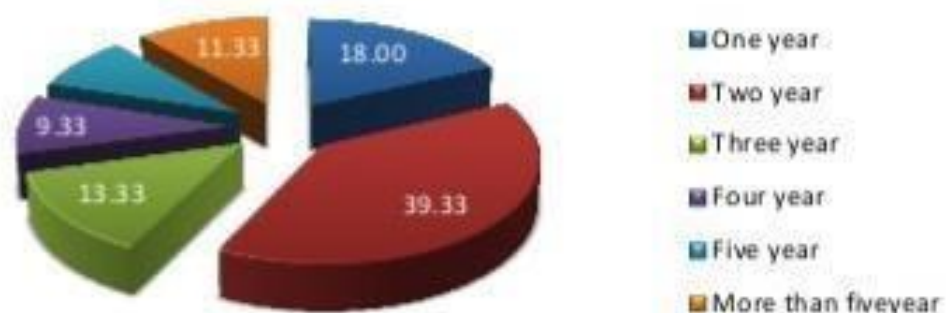
16.1% Respondent have opened De-Mat Account

And the remaining 25.2% Respondent have opened Loan Account.

TYPE OF BANK ACCOUNT IN SBI BANK	NO. OF RESPONDENTS	NO. OF RESPONDENTS IN PERCENTAGE
SAVING ACCOUNT	51	51.1%
LOAN ACCOUNT	25	25.2%
CURRENT ACCOUNT	9	9%
DE-MAT ACCOUNT	16	16.1%

10. SINCE HOW MANY YEARS YOU HAVE AN SBI ACCOUNT?

OBJECTIVE: To know since how many years consumer have their Account in SBI



INTERPRETATION:

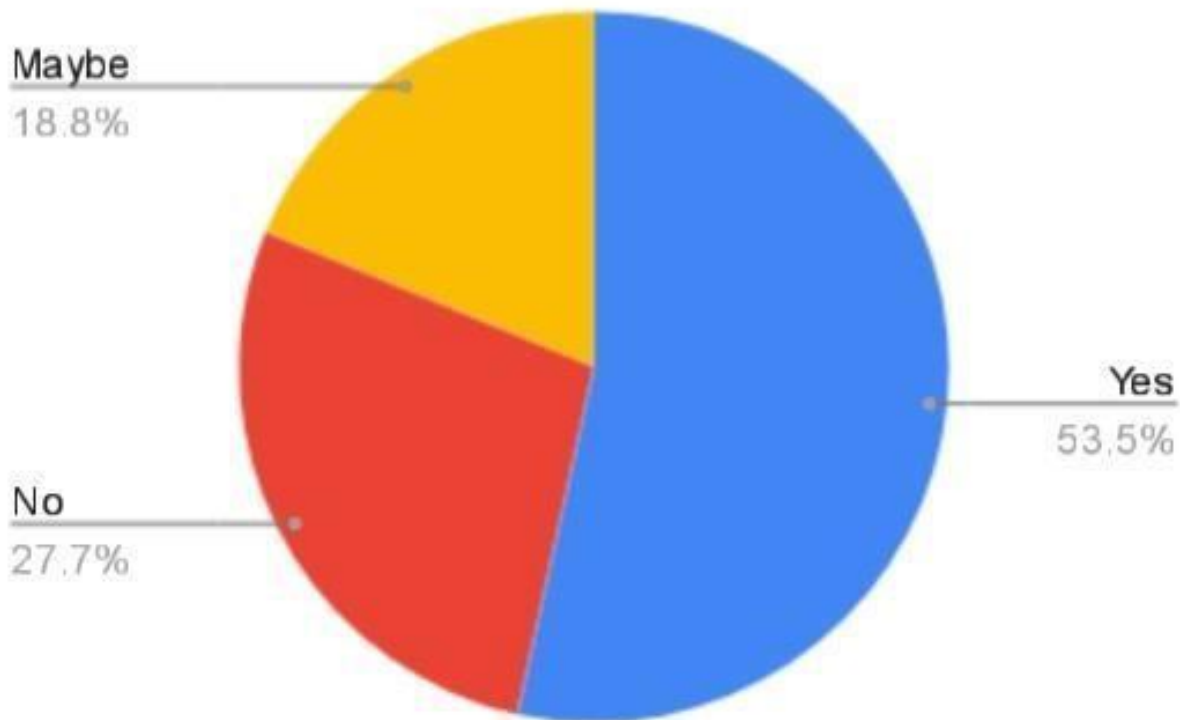
Most of the SBI Holders have their Account since 2 years 39.33%.

So it is most preferable since two years.

YEARS IN SBI BANK	NO. OF RESPONDENT	NO. OF RESPONDENTS IN PERCENTAGE
ONE YEAR	19	18%
TWO YEAR	40	39.33%
THREE YEAR	13	13.33%
FOUR YEAR	9	9.33%
FIVE YEAR	8	8.68%
More than five year	12	11.33%

11. DO BANK CATERS ALL YOUR BANKING NEEDS?

OBJECTIVE: To know how many consumers are satisfied with SBI Banking Needs.



INTERPRETATION:

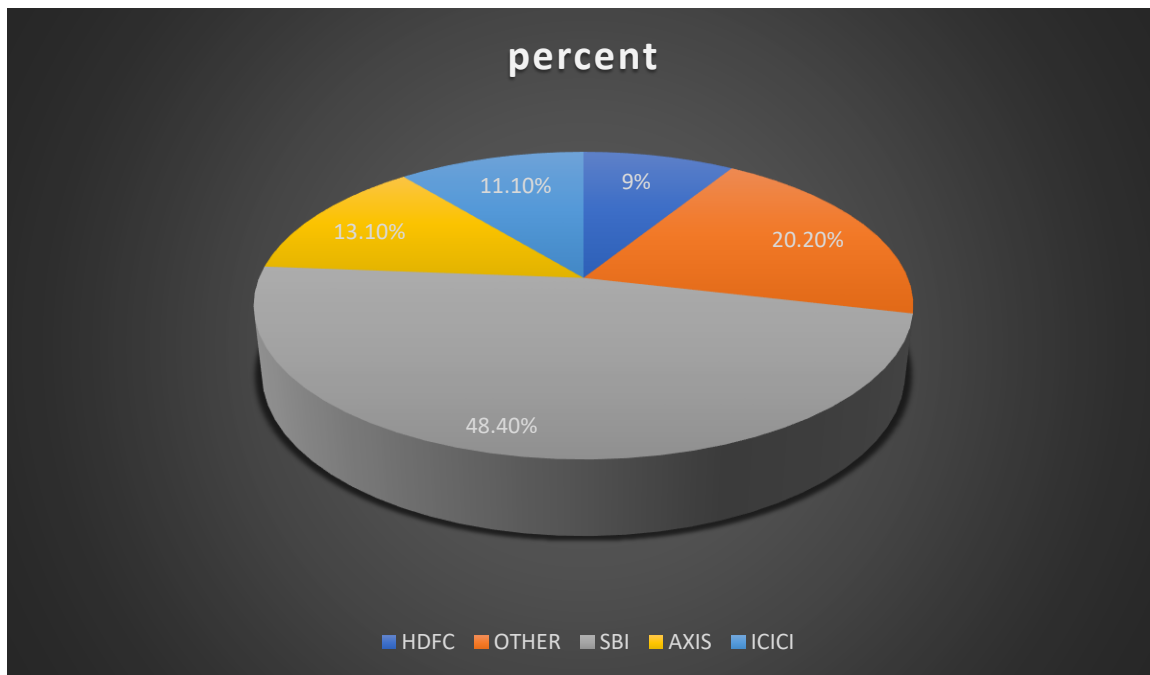
Here out of 101, 53.5% people are Satisfied with the SBI Banking Needs,

27.7% People are not satisfied with the SBI Banking Needs and 18.8% are not sure about it.

DO BANK CATERS ALL YOUR NEEDS	NO. OF RESPONDENTS	NO. OF RESPONDENTS IN PERCENTAGE
YES	55	53.5%
NO	28	27.7%
MAYBE	18	18.8%

12. ON WHICH BANK YOU DEPEND FOR YOUR REGULAR TRANSACTION?

OBJECTIVE: To know on which Bank consumers are depending for their regular transaction



INTERPRETATION:

Here Most of the Consumers are Depending on SBI as 48.4 %

11.1% Consumer are Depending upon ICICI Bank,

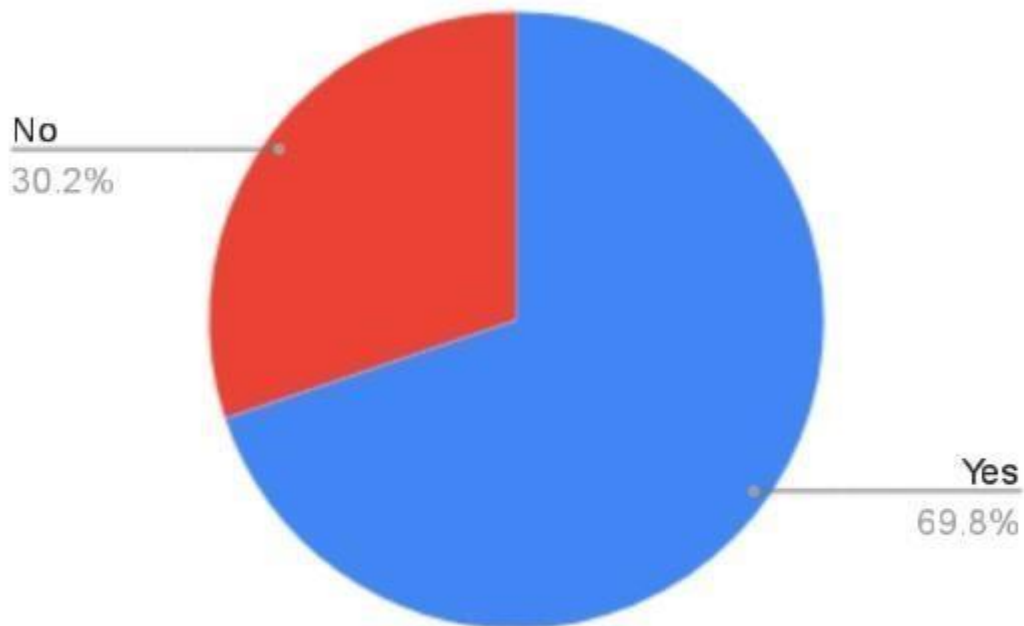
9% are dependent on HDFC

and the remaining 13.1% are dependent on AXIS Bank and 20.2% Other Banks.

Daily Bank transaction	NO. OF RESPONDENTS	NO. OF RESPONDENTS IN PERCENTAGE
HDFC	9	9%
Other	20	20.1%
SBI	48	48.4%
AXIS	13	13.1%
ICICI	11	11.1%

13. ARE YOU AWARE ABOUT THE PRODUCT & SERVICES PROVIDED BY SBI BANK? *

OBJECTIVE: To know how many consumers are aware about the Product and Services that are provided by SBI Bank.



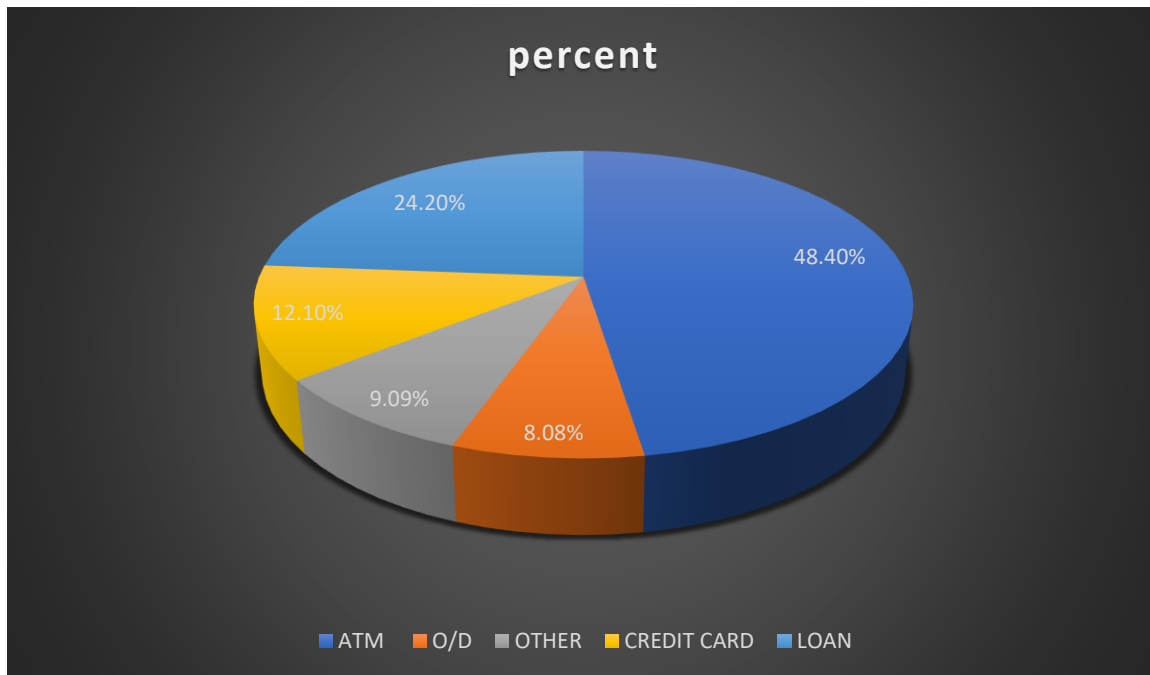
INTERPRETATION:

Here out of 100 % Mostly of the Account Holders are aware about the Product and Services as of 69.8% and Only 30.2% are unaware about the product and service

Service provided by SBI	No of respondents	No of respondents in %
YES	70	69.8%
NO	31	30.2%

14. WHICH OF THE FOLLOWING FACILITIES HAVE GIVEN MORE IMPORTANCE IN SBI BANK?

OBJECTIVE: To know which of the facilities have given more importance in SBI Bank.



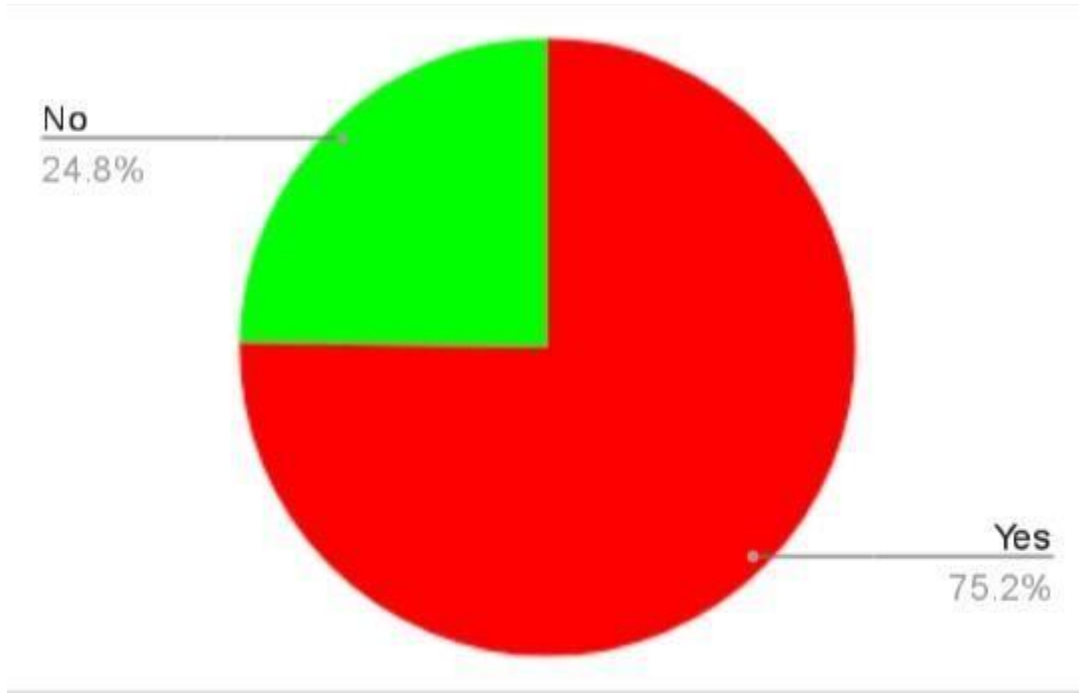
INTERPRETATION:

Here ATM Facilities have given More Importance as of 40% of the Consumers and 38% Loan Facilities are also given by SBI Bank and the rest of the facilities are not given more importance as per the Chart.

Facilities	No of respondents	No of respondents (%)
ATM facilities	48	48.4%
O/D facilities	8	8.08%
Other facilities	9	9.09%
Credit card facilities	12	12.1%
Loan facilities	24	24.2%

15. DO YOU USE THE ONLINE BANKING FACILITIES PROVIDED BY YOUR BANK?

OBJECTIVE: To know as the Account Holders are using the Online Facilities that are provided by the Bank.



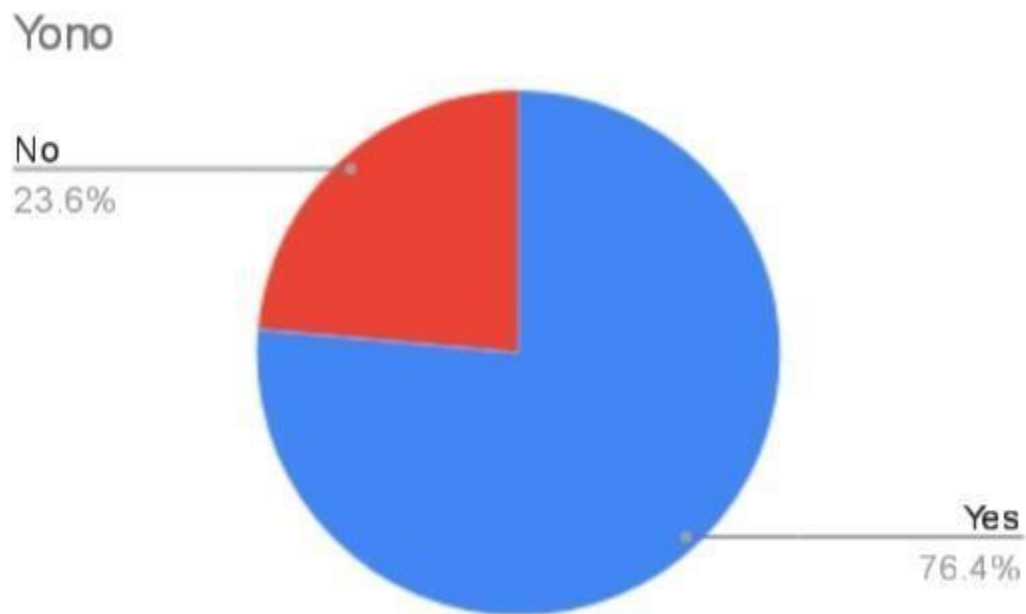
INTERPRETATION:

As per the Chart 75.2% are Using the Online Facilities that are provided By the Bank and the remaining 24.8% are not using the Online Facilities.

Online Banking facilities	No of respondents	No of respondents (%)
Yes	76	75.2%
No	25	24.8%

16. DO YOU USE YONO APP (SBI ONLINE APP)?

OBJECTIVE: To know how many use the Yono App.



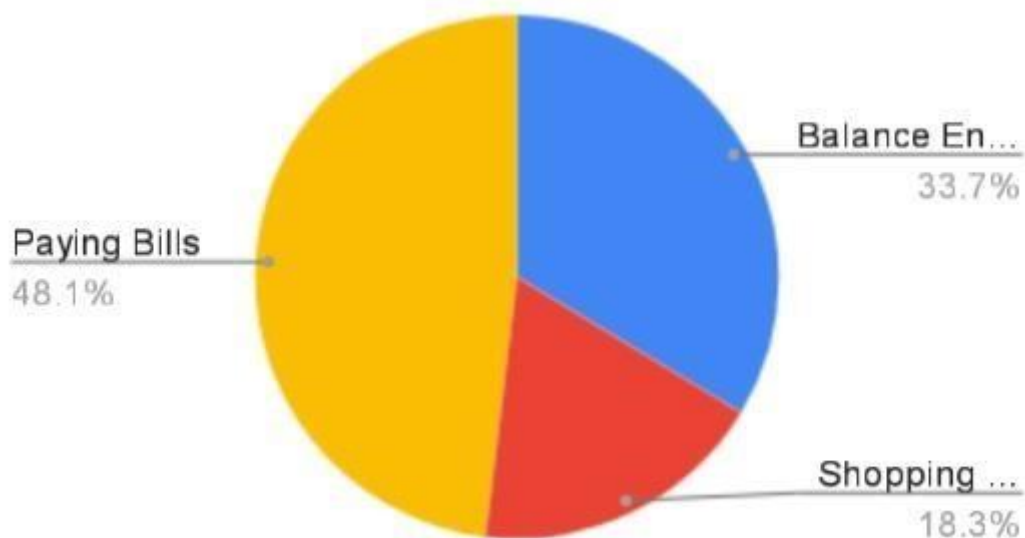
INTERPRETATION:

Most of the people use Yono App as for regulating their Daily Banking Needs as 76.4 % As the Yono App is More Reliable and Convenient to Use.

Yono app user	No of respondents	NO of respondents (%)
Yes	77	76.4%
No	24	23.6%

17. FOR WHAT PURPOSE YOU ARE USING THE ONLINE BANKING SERVICES?

OBJECTIVE: To know Why the Consumers are Using the Banking Services for what purpose.



INTERPRETATION:

Most of the Account Holders are using the Online Facilities for Paying their Water/Electricity/Mobile Bills as of 48.1%

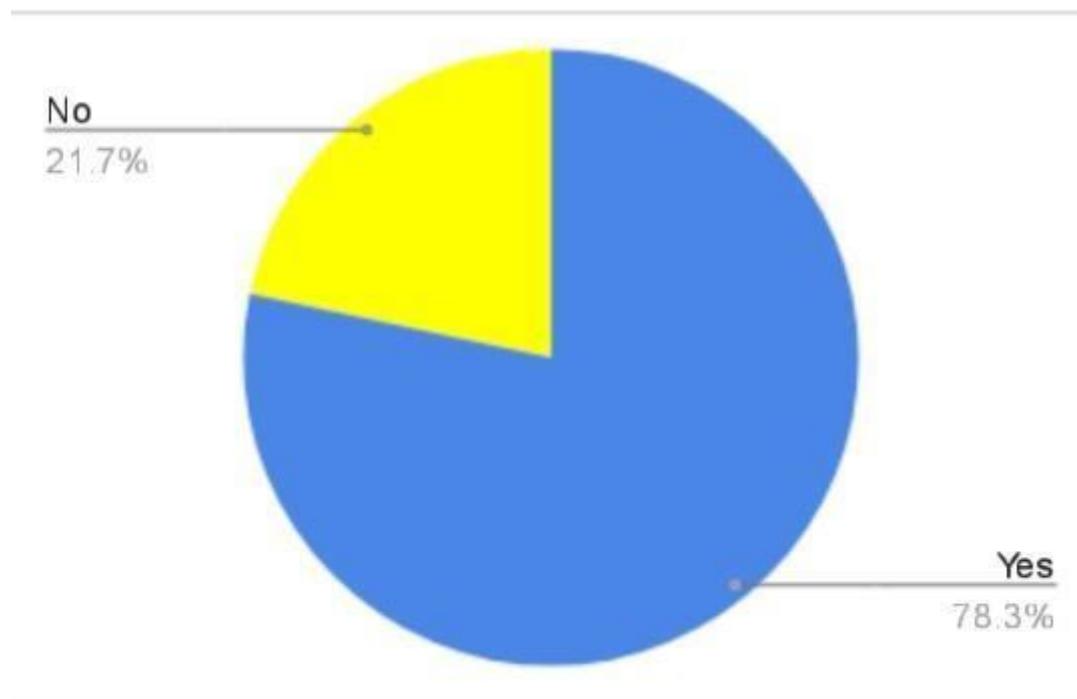
33.7% are using the Facilities to check on their Balance Enquiry

And the remaining 18.3% are using it for Shopping Purpose.

Purpose of net banking	No of respondents	No of respondents (%)
Paying bills	48	48.1%
Balance enquiry	35	33.7%
Shopping	18	18.3%

18. DO YOU VISIT YOUR BANK AFTER USING ONLINE BANKING SERVICES? *

OBJECTIVE: To know how many Holders are Going to their Bank their Online Facilities or Yono App.



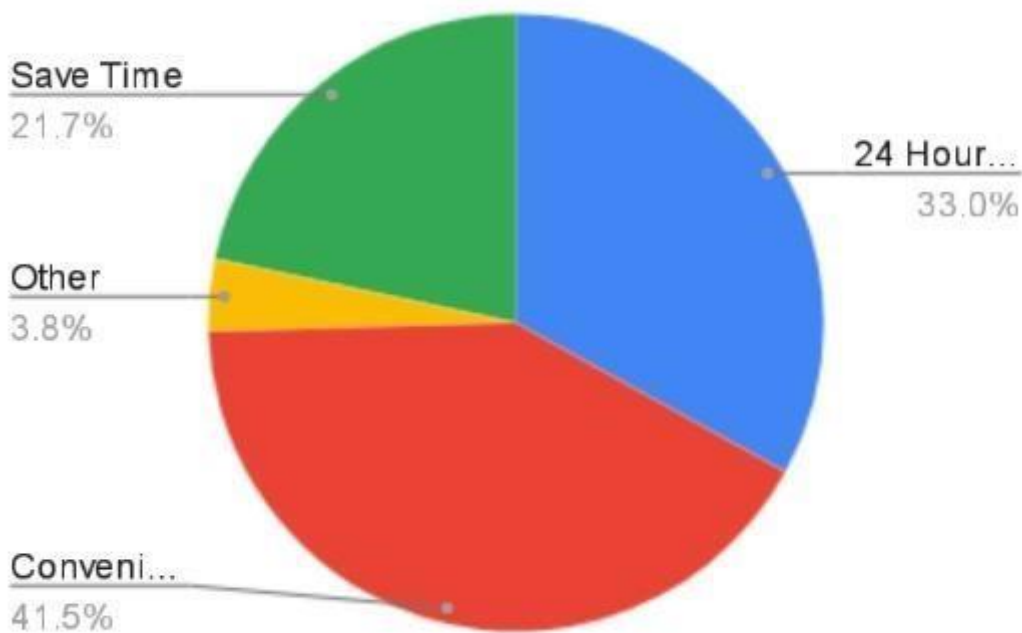
INTERPRETATION:

Here the 78.3% Holders are visited Bank after using the Online Facilities which is higher in terms of visiting the Bank after using the online Services.

Banking Visit	No of respondents	No of respondents (%)
Yes	78	78.3%
No	23	21.7%

19. SELECT THE REASON APPLICABLE FOR ONLINE BANK?

OBJECTIVE: To know why the Holders using the Online Banking.



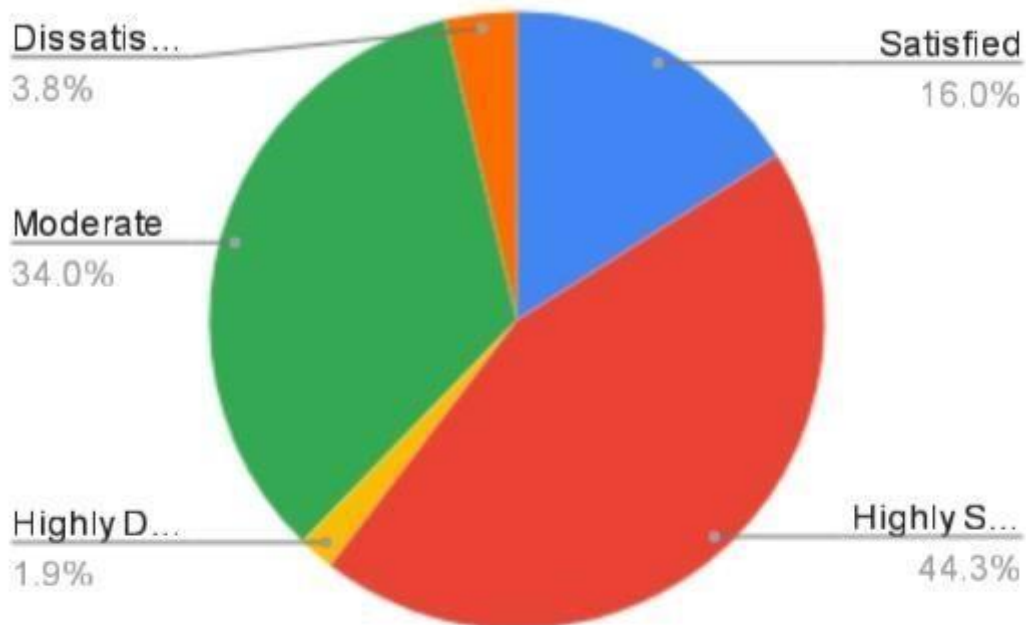
INTERPRETATION:

As of the 41.5 % Holders are using as it is convenient and reliable,33% Holders are using it because of the 24 hours Services,21.7% Holders are using because it helps to Save Time and remaining 3.8% are using it for others Purpose.

Reason application	No of respondents	No of respondents (%)
Convenient	42	41.5%
24 hours services	33	33%
Save time	22	21.7%
Other purpose	4	3.8%

20. WHAT DO YOU FEEL ABOUT LIKERT SCALE SERVICE QUALITY OF YOUR BANK?

OBJECTIVE: To know what the Holders like to give the suggestion on the Services provided by the Bank.



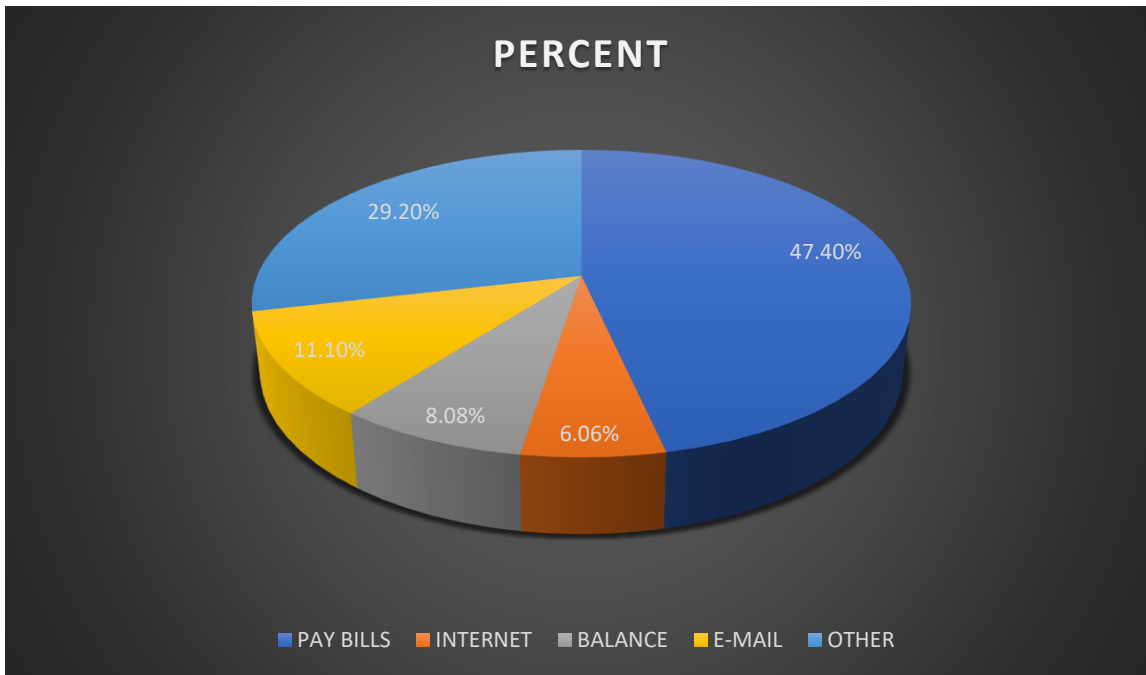
INTERPRETATION:

Mostly 44.3% Holders are Highly Satisfied from the Services Facilities provided by the bank

Likert scale service	No of respondents	No of respondents (%)
Highly satisfied	45	44.3
Satisfied	16	16%
Highly dissatisfied	1	1.9 %
Moderate	34	34%
Dissatisfied	5	3.8%

23. WHICH OF THE FOLLOWING FEATURES YOU LIKE TO USE OFTEN? *

OBJECTIVE: To know which features, do the Holders uses the most.



INTERPRETATION:

As of 48.6% Holders are using it to Pay their Water/Electricity/Mobile Bills.

Feature	NO of respondents	No of respondents (%)
Pay bills	47	47.4%
Internet	6	6.06%
Balance	8	8.08 %
E-mail	11	11.1%
OTHER	29	29.2%

CHAPTER 5
CONCLUSION

The balance-sheet along with the income statement is an important tool for investors and many other parties who are interested in it to gain insight into a company and its operation.

The balance sheet is a snapshot at a single point of time of the company's accounts- covering its assets, liabilities and shareholder's equity.

The purpose of the balance-sheet is to give users an idea of the company's financial position along with displaying what the company owns and owes. It is important that all investors know how to use, analyses and read balance-sheet.

P & Account tells the net profit and net loss of a company and its appropriation. In the case of State Bank of India, during fiscal 2019, the bank continued to grow and diversify its assets base and revenue streams.

Bank maintained its leadership in all main areas such as retail credit, wholesale business, international operation, insurance, mutual fund, rural banking etc. Continuous increase in the number of branches, ATM and electronic channels shows the growth take place in bank. Bank witnessed various challenges during the year but remained on a growth path by transforming itself.

This was made possible by the entire bank being guided by a common vision, shared values, and following high standards of integrity and governance.

RECOMMENDATIONS AND SUGGESTION

Though most of people consider SBI faster than other banks but private sector banks which are new are also in competition.

SBI needs to increase its performance in the matter of cooperativeness

Many ATM card holders complain that ATM Centre of various branch often remains out of order so they have to face problems, so SBI should take care of that.

SBI needs to educate its customer about its services. SBI needs to advertise more about its services.

Though only 20% people feel that they are non-cooperative but SBI needs to take care that the number should not increase as private sector banks are penetrating sharply.

Many people say that the process of solving problems is too slow. Younger players (Pvt. Banks) are fast in this matter so SBI needs to fasten its services.

Private sector banks have forayed all over for that SBI needs to be ready to face stiff competition.

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[Www.Moneycontrol.com](http://www.moneycontrol.com)

ANNEXURE

Questionnaire Dear Respondent, I am a student of JVM's Mehta College of Science and Commerce As part of our study, I am conducting survey on'' A study on Fundamental Analysis of SBI bank. Which will be presented at our college as a part of our study. We ensure you that the data provided by you will be kept confidential and used for academic purpose only. Please tick in following details as applicable.

Respondent's personal details:

Name: - _____

1. Gender: - _____
 2. Age: - _____
 3. Occupation: - _____
 4. Designation: _____
 5. Income: - _____
-

6. Do you have a Bank Account *?

Yes

No

7. In which Bank You have your Account *

SBI

HDFC BANK

AXIS BANK

UNION BANK OF INDIA

Other:

8. Do you have your Account in SBI Bank? *

Yes

No

9. Which type of Account you have opened in SBI Bank *

Saving A/C

Current A/C

De-Mat A/C

Loan

A/C

Other:

10. Since how many years you have your Account with SBI? *

1

2

3

4

5 or More years

11. Do you think Bank Caters All your Banking Needs? *

Yes

No

Maybe

12. Which Bank you most preferred for Online Banking? *

SBI

HDFC

ICICI

AXIS

Other

13. Are You Aware About the Product & Services Provided by SBI Bank? *

Yes

No

14. Which of the Following Facilities have given More Importance in your Bank? *

Loan Facilities

O/D Facilities

ATM Facilities

Credit Card Facilities

Other Facilities

15. Are you Aware about the Interest Rates of the Bank? *

Yes

No

16. Do You Use Mobile Banking Services Provided By your Bank? *

Yes

No

17. Do You Use Yono App (SBI online app) *

Yes

No

18. For What Purpose you are using the Online Banking Services? *

Paying Bills

Shopping Purpose

Balance

Enquiry Other:

19. Do you visit your Bank after using Online Banking Services? *

Yes

No

20. Please Select the reason applicable for Online Bank? *

Convenience

Save Time

24 Hour

service Other

21. How often Do you use Online Banking? *

Daily

Once in a week

Once in a Month

Never

22. Which of the following features you like to use? *

Pay Electricity/Water/Mobile Bills

Balance Enquiry

E-mail & Text alerts

Internal Account Transfer

23. What do you feel about likert scale service quality of your Bank? *

Highly Satisfied

Satisfied

Moderate

Dissatisfied

Highly Dissatisfied

**24. Would you recommend SBI Bank as a preferred banking choice to your colleagues /
Friends / Family Members? ***

Yes

No

Maybe