



Analysis of Deposit and Advances in reference to State Bank of India and Punjab National Bank

Pratik J Suthar

Smt. TSR Commerce College Patan, Part Time lecturer, PhD Scholar CMJ University

Dr.Vijay Pithadia

Director, H D Gardi MBA College, Rajkot-Gujarat

KEYWORDS:

❖ DEPOSITS

The position of Deposits in SBI and in PNB, It showed an upward trend during the study period, 2006-07 to 2010-11.

Deposits

Table 1.1

BANKS	2010-11	2009-10	2008-09	2007-08	2006-07
SBI					
Deposits Rs. In Crores	933932.81	804116.23	742073.13	537403.94	435521.09
Index on the Base Year	214.44	184.63	170.39	123.39	100
% Increase over the previous year	16.14	8.36	38.08	23.39	
PNB					
Deposits Rs. In Crores	312898.73	249329.8	209760.5	166457.23	139859.67
Index on the Base Year	223.72	178.27	149.98	119.02	100
% Increase over the previous year	25.5	18.86	26.01	19.02	

SBI:

In SBI, Deposits increased from Rs. 435521.09 crores in 2006-07 to Rs. 933932.81 crores in 2010-11. It gave 2.14 times growth over the base year.

The trend of "percentage increase over previous year" showed fluctuating trend during the study period. The trend of "percentage increase over previous year" ranged between 8.36 percentages in 2009-10 to 38.08 percentages in 2008-09.

PNB:

In PNB, Deposits increased from Rs. 139859.67 crores in 2006-07 to Rs. 312898.73 crores in 2010-11. It gave 2.24 times growth over base year.

All over trend of deposits was upward but "percentage increase over previous year" marked fluctuating trend during the study period. The "percentage increase over previous year" ranged between 18.86 percent in 2009-10 to 25.50 percent in 2010-11.

❖ ADVANCES

The positions of advances in SBI and in PNB during the study period, 2006-07 to 2010-11. Overall trend of advances is marked being upward during the study period in all the units under study.

Table 1.2

BANKS	2010-11	2009-10	2008-09	2007-08	2006-07
SBI					
Advances Rs. In Crores	756719.45	631914.15	542503.2	416768.2	337336.49
Index on the Base Year	224.32	187.33	160.82	123.55	100
% Increase over the previous year	19.75	16.48	30.17	23.55	
PNB					
Advances Rs. In Crores	242106.67	186601.21	154702.99	119501.6	96596.52
Index on the Base Year	250.64	193.18	160.15	123.71	100
% Increase over the previous year	29.75	20.62	29.46	23.71	

SBI:

In SBI, in the beginning of the study period, 2006-07, advances were Rs. 337336.49 crores. It increased to Rs. 756719.45 crores at the end of the study period, 2010-11. It gave 2.24 times growth to the advances.

Its "percentage increased over previous year" remained the highest 30.17 Percentage in 2008-09 while the lowest 16.48 percentage in 2009-10. Its overall trend remarked fluctuating during the study period.

PNB:

Advances were Rs. 96596.52 crores in 2006-07 and peaked to Rs. 242106.67 crores in 2010-11. It gave 2.51 times growth to the advances during the study period.

Its "percentage increased over previous year" remained the highest 20.62 Percentage in 2008-09 while the lowest 29.75 percentage in 2010-11. Its overall trend remarked fluctuating during the study period.

REFERENCES

Performance Highlights of Public Sector Banks 2006-07 to 2010-2011 | Indian Banks' Association | Dr. Parul Chotalia " Performance Appraisal of State Bank of India and Its Associate Banks" Sep. 2007.