



## Branches Network of Sbi and other Banks

### KEYWORDS

Imperability, ternary, densifying

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**ABSTRACT** To study the growth of SBI and Other Banks (BOB, BOI, PNB and IDBI), various indicators i.e. Deposits, Advances, Profits, No. of Branches, No. of Employees, etc have been selected. The year 2006-07 has been selected as base year and indices have been computed for the subsequent years of the period under study. Here, an attempt has been made to study the trend of performance of the units under study during the study period to draw conclusion about the direction and extent of change in the items over the years.

#### BRANCH NETWORK:

The geographical spread of State Bank of India and its Banks; branches have been exhibited in tables 1.1 to 1.5.

#### State Bank of India

Table 1.1

	Rural	Urban	Semi-Urban	Metro-politan	Foreign	TOTAL
2010-11	5138	2416	3909	2079	156	13698
2009-10	4745	2240	3645	1866	142	12638
2008-09	4437	2051	3380	1756	92	11716
2007-08	4056	1774	2900	1455	84	10269
2006-07	3876	1550	2524	1279	83	9312

**Source:** Performance Highlights of Public Sector Banks 2006-07 to 2010-11

#### State Bank of India:

##### • 2006-07

SBI has the largest branch network in India with 9312 branches. It has 2524 branches in semi-urban, 1550 branches in urban, 1279 branches in metropolitan, and 83 branches in foreign, while 3876 branches in rural area. It reveals the fact that the least number of branches 0.89 percent are located in foreign countries while the highest numbers of branches 41.62 percent are located in rural area. Comparison of semi-urban, urban and metropolitan; metropolitan has the least number of branches i.e. 13.73 percent only.

##### • 2007-08

SBI has the largest branch network in India with 10269 branches. It has 2900 branches in semi-urban, 1774 branches in urban, 1455 branches in metropolitan, and 84 branches in foreign, while 4056 branches in rural area. It reveals the fact that the least number of branches 0.82 percent are located in foreign countries while the highest numbers of branches 39.49 percent are located in rural area. Comparison of semi-urban, urban and metropolitan; metropolitan has the least number of branches i.e. 14.17 percent only.

##### • 2008-09

SBI has the largest branch network in India with 11716 branches. It has 3380 branches in semi-urban, 2051 branches in urban, 1756 branches in metropolitan, and 92 branches in foreign, while 4437 branches in rural area. It reveals the fact that the least number of branches 0.78 percent are located in foreign countries while the highest numbers of branches 37.87 percent are located in rural area. Comparison of semi-urban, urban and metropolitan; metropolitan has the least number of branches i.e. 14.99 percent only.

##### • 2009-10

SBI has the largest branch network in India with 12638 branches. It has 3645 branches in semi-urban, 2240 branches in urban, 1866 branches in metropolitan, and 142 branches in foreign, while 4745 branches in rural area. It reveals the fact that the least number of branches 1.12 percent are located in foreign countries while the highest numbers of branches 37.55 percent are located in rural area. Comparison of semi-urban, urban and metropolitan; metropolitan has the least number of branches i.e. 14.77 percent only.

##### • 2010-11

SBI has the largest branch network in India with 13698 branches. It has 3909 branches in semi-urban, 2416 branches in urban, 2079 branches in metropolitan, and 156 branches in foreign, while 5138 branches in rural area. It reveals the fact that the least number of branches 1.14 percent are located in foreign countries while the highest numbers of branches 37.50 percent are located in rural area. Comparison of semi-urban, urban and metropolitan; metropolitan has the least number of branches i.e. 15.18 percent only.

#### Bank of Baroda

Table 1.2

	Rural	Urban	Semi-Urban	Metro-politan	Foreign	TOTAL
2010-11	1171	631	832	730	54	3418
2009-10	1126	580	720	674	48	3148
2008-09	1100	540	649	637	48	2974
2007-08	1097	519	624	613	46	2899
2006-07	1164	506	572	490	40	2772

**Source:** Performance Highlights of Public Sector Banks 2006-07 to 2010-11

#### Bank of Baroda:

##### • 2006-07

BOB has 2772 branches. Its branch network has been ranged between 1.44 percent in foreign to 41.99 percent in rural. It has 572 branches in semi-urban, 506 branches in urban, 490 branches in metropolitan, and 40 branches in foreign, while 1164 branches in rural area. Comparison of semi-urban, urban and metropolitan; metropolitan has the least number of branches i.e. 17.68 percent only.

##### • 2007-08

BOB has 2899 branches. Its branch network has been ranged between 1.59 percent in foreign to 37.84 percent in rural. It has 624 branches in semi-urban, 519 branches in urban, 613 branches in metropolitan, and 46 branches in foreign, while 1097 branches in rural area. Comparison of semi-urban, urban and metropolitan; urban has the least number of branches i.e. 17.90 percent only.

- **2008-09**

BOB has 2974 branches. Its branch network has been ranged between 1.61 percent in foreign to 36.99 percent in rural. It has 649 branches in semi-urban, 540 branches in urban, 637 branches in metropolitan, and 48 branches in foreign, while 1100 branches in rural area. Comparison of semi-urban, urban and metropolitan; urban has the least number of branches i.e. 18.16 percent only.

- **2009-10**

BOB has 3148 branches. Its branch network has been ranged between 1.53 percent in foreign to 35.77 percent in rural. It has 720 branches in semi-urban, 580 branches in urban, 674 branches in metropolitan, and 48 branches in foreign, while 1126 branches in rural area. Comparison of semi-urban, urban and metropolitan; urban has the least number of branches i.e. 18.42 percent only.

- **2010-11**

BOB has 3418 branches. Its branch network has been ranged between 1.58 percent in foreign to 34.26 percent in rural. It has 832 branches in semi-urban, 631 branches in urban, 730 branches in metropolitan, and 54 branches in foreign, while 1171 branches in rural area. Comparison of semi-urban, urban and metropolitan; urban has the least number of branches i.e. 18.46 percent only.

### Bank of India

**Table 1.3**

	Rural	Urban	Semi-Urban	Metropolitan	Foreign	TOTAL
2010-11	1344	841	645	660	29	3519
2009-10	1271	607	701	628	29	3236
2008-09	1244	568	624	585	28	3049
2007-08	1227	521	575	560	22	2905
2006-07	1219	475	508	523	25	2750

**Source:** Performance Highlights of Public Sector Banks 2006-07 to 2010-11

### Bank of India:

- **2006-07**

BOI has 2750 branches. Its branch network percentage ranged between 0.91 percent in foreign to 44.33 percent in rural area. It has 508 branches in semi-urban, 475 branches in urban, 523 branches in metropolitan, and 25 branches in foreign, while 1219 branches in rural area. Comparison of semi-urban, urban and metropolitan; urban has the least number of branches i.e. 17.27 percent only.

- **2007-08**

BOI has 2905 branches. Its branch network percentage ranged between 0.76 percent in foreign to 42.24 percent in rural area. It has 575 branches in semi-urban, 521 branches in urban, 560 branches in metropolitan, and 22 branches in foreign, while 1227 branches in rural area. Comparison of semi-urban, urban and metropolitan; urban has the least number of branches i.e. 17.93 percent only.

- **2008-09**

BOI has 3049 branches. Its branch network percentage ranged between 0.92 percent in foreign to 40.80 percent in rural area. It has 624 branches in semi-urban, 568 branches in urban, 585 branches in metropolitan, and 28 branches in foreign, while 1244 branches in rural area. Comparison of semi-urban, urban and metropolitan; urban has the least number of branches i.e. 18.63 percent only.

- **2009-10**

BOI has 3236 branches. Its branch network percentage ranged between 0.90 percent in foreign to 39.27 percent in rural area. It has 701 branches in semi-urban, 607 branches in urban, 628 branches in metropolitan, and 29 branches in foreign, while 1271 branches in rural area. Comparison of semi-urban, urban and metropolitan; urban has the least number of branches i.e. 18.76 percent only.

- **2010-11**

BOI has 3519 branches. Its branch network percentage ranged between 0.82 percent in foreign to 38.19 percent in rural area. It has 645 branches in semi-urban, 841 branches in urban, 660 branches in metropolitan, and 29 branches in foreign, while 1344 branches in rural area. Comparison of semi-urban, urban and metropolitan; metropolitan has the least number of branches i.e. 18.76 percent only.

### Punjab National Bank

**Table 1.4**

	Rural	Urban	Semi-Urban	Metropolitan	Foreign	TOTAL
2010-11	2047	1111	1154	1111	4	5427
2009-10	1992	1100	1043	816	5	4956
2008-09	1908	891	911	717	3	4430
2007-08	1994	865	841	564	3	4267
2006-07	1957	805	816	540	1	4119

**Source:** Performance Highlights of Public Sector Banks 2006-07 to 2010-11

### Punjab National Bank:

- **2006-07**

PNB has 4119 branches. It has 816 branches in semi-urban, 805 branches in urban, 540 branches in metropolitan, and 1 branches in foreign, while 1957 branches in rural area. It reveals the fact that the least number of branches 0.02 percent are located in foreign countries while the highest numbers of branches 47.51 percent are located in rural area. Comparison of semi-urban, urban and metropolitan; metropolitan has the least number of branches i.e. 13.12 percent only.

- **2007-08**

PNB has 4267 branches. It has 841 branches in semi-urban, 865 branches in urban, 564 branches in metropolitan, and 3 branches in foreign, while 1994 branches in rural area. It reveals the fact that the least number of branches 0.07 percent are located in foreign countries while the highest numbers of branches 46.73 percent are located in rural area. Comparison of semi-urban, urban and metropolitan; metropolitan has the least number of branches i.e. 13.22 percent only.

- **2008-09**

PNB has 4430 branches. It has 911 branches in semi-urban, 891 branches in urban, 717 branches in metropolitan, and 3 branches in foreign, while 1908 branches in rural area. It reveals the fact that the least number of branches 0.07 percent are located in foreign countries while the highest numbers of branches 43.07 percent are located in rural area. Comparison of semi-urban, urban and metropolitan; metropolitan has the least number of branches i.e. 16.19 percent only.

- **2009-10**

PNB has 4956 branches. It has 1043 branches in semi-urban, 1100 branches in urban, 816 branches in metropolitan, and 5 branches in foreign, while 1992 branches in rural area. It reveals the fact that the least number of branches 0.10 percent are located in foreign countries while the highest numbers of branches 40.19 percent are located in rural area. Comparison of semi-urban, urban and metropolitan; metropolitan has the least number of branches i.e. 16.46 percent only.

- **2010-11**

PNB has 5427 branches. It has 1154 branches in semi-urban, 1111 branches in urban, 1111 branches in metropolitan, and 4 branches in foreign, while 2047 branches in rural area. It reveals the fact that the least number of branches 0.07 percent are located in foreign countries while the highest numbers of branches 37.72 percent are located in rural area. Comparison of semi-urban, urban and metropolitan; urban & metropolitan has the least number of branches i.e. 20.47 percent both.

### Industrial Development Bank of India

**Table 1.5**

	Rural	Urban	Semi-Urban	Metropolitan	Foreign	TOTAL
2010-11	86	307	184	238	1	816

2009-10	73	281	144	210	1	709
2008-09	12	178	83	173	0	446
2007-08	52	176	97	174	0	499
2006-07	46	132	85	169	0	432

**Source:** Performance Highlights of Public Sector Banks 2006-07 to 2010-11

#### Industrial Development Bank of India:

##### • 2006-07

IDBI has 432 branches. Its branch network percentage ranged between 0 percent in foreign to 39.11 percent in metropolitan area. It has 85 branches in semi-urban, 132 branches in urban, 169 branches in metropolitan, and 0 branches in foreign, while 46 branches in rural area. Comparison of semi-urban, urban and metropolitan; semi-urban has the least number of branches i.e. 19.68 percent only.

##### • 2007-08

IDBI has 499 branches. Its branch network percentage ranged between 0 percent in foreign to 35.27 percent in urban area. It has 97 branches in semi-urban, 176 branches in urban, 174 branches in metropolitan, and 0 branches in foreign, while 52 branches in rural area. Comparison of semi-urban, urban and metropolitan; semi-urban has the least number of branches i.e. 19.44 percent only.

##### • 2008-09

IDBI has 446 branches. Its branch network percentage ranged between 0 percent in foreign to 39.91 percent in urban area. It has 83 branches in semi-urban, 178 branches in urban, 173 branches in metropolitan, and 0 branches in foreign, while 12 branches in rural area. Comparison of semi-urban, urban and metropolitan; semi-urban has the least number of branches i.e. 18.61 percent only.

##### • 2009-10

IDBI has 709 branches. Its branch network percentage ranged between 0.14 percent in foreign to 39.63 percent in urban area. It has 144 branches in semi-urban, 281 branches in urban, 210 branches in metropolitan, and 1 branch in foreign, while 73 branches in rural area. Comparison of semi-urban, urban and metropolitan; semi-urban has the least number of branches i.e. 19.68 percent only.

##### • 2010-11

IDBI has 816 branches. Its branch network percentage ranged between 0.12 percent in foreign to 37.62 percent in urban area. It has 184 branches in semi-urban, 307 branches in urban, 238 branches in metropolitan, and 1 branch in foreign, while 86 branches in rural area. Comparison of semi-urban, urban and metropolitan; semi-urban has the least number of branches i.e. 19.68 percent only.

#### REFERENCE

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