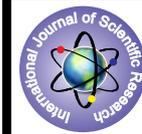


Trends And Progress Profile of State Bank of India & Industrial Development Bank of India



Management

KEYWORDS :

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ABSTRACT

To study the growth of SBI and IDBI various indicators i.e. Deposits and Advances. 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.

Deposits

Table 1.1

BANKS	2010-11	2009-10	2008-09	2007-08	2006-07
STATE BANK OF INDIA					
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	
INDUSTRIAL DEVELOPMENT BANK OF INDIA					
Deposits Rs. In Crores	180485.79	167667.08	112401.01	72997.98	43354.04
Index on the Base Year	416.31	386.74	259.26	168.38	100
% Increase over the previous year	7.65	49.17	53.98	68.38	

Source: mance Highlights of Public Sector Bank

STATE BANK OF INDIA:

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.

Table 1.2

BANKS	2010-11	2009-10	2008-09	2007-08	2006-07
STATE BANK OF INDIA					
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	
INDUSTRIAL DEVELOPMENT BANK OF INDIA					
Advances Rs. In Crores	157098.07	138201.85	103428.34	82212.69	62470.82
Index on the Base Year	251.47	221.23	165.56	131.6	100
% Increase over the previous year	13.63	33.60	25.81	31.6	

Source: Performance Highlights of Public Sector Bank

STATE BANK OF INDIA:

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.

INDUSTRIAL DEVELOPMENT BANK OF INDIA:

In IDBI, Deposits increased from Rs. 43354.04 crores in 2006-07 to Rs. 180485.79 crores in 2010-11. It gave 4.16 times growth over the base year.

Percentage increase over previous year" ranged between 7.65 Percentages in 2010-11 to 68.38 percent in 2007-08.

ADVANCES:

Table 1.6 and chart 1.5, chart 1.6 showed positions of advances in SBI and in IDBI 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.

INDUSTRIAL DEVELOPMENT BANK OF INDIA:

In IDBI, advances ranged between Rs. 62470.82 crores in 2006-07 to 157098.07 crores in 2010-11. It gave 2.51 times growth to the advances the base year.

Its "percentage increased over previous year" remained the highest 33.60 Percentage in 2009-10 while the lowest 13.63 percentage in 2010-11. Its overall trend remarked fluctuating during the study period.

REFERENCE

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.