



Trends and Progress Profile of SBI and PNB

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Keywords :

To study the growth of SBI and PNB, 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 1.10 and in charts 1.1 to 1.5.

State Bank of India

Table 1.1

	Rural	Urban	Semi-Urban	Metropolitan	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

PERCENTAGE OF SBI

Table 1.2

	Rural	Urban	Semi-Urban	Metropolitan	Foreign	TOTAL
2010-11	37.5	17.64	28.54	15.18	1.14	100
2009-10	37.55	17.72	28.84	14.77	1.12	100
2008-09	37.87	17.51	28.85	14.99	0.78	100
2007-08	39.49	17.28	28.24	14.17	0.82	100
2006-07	41.62	16.65	27.11	13.73	0.89	100

SBI:

• 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 branch-

es 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.

Punjab National Bank

Table 1.3

	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

PERCENTAGE OF PNB

Table 1.4

	Rural	Urban	Semi-Urban	Metropolitan	Foreign	TOTAL
2010-11	37.72	20.47	21.27	20.47	0.07	100
2009-10	40.19	22.2	21.05	16.46	0.1	100
2008-09	43.07	20.11	20.56	16.19	0.07	100
2007-08	46.73	20.27	19.71	13.22	0.07	100
2006-07	47.51	19.54	19.81	13.12	0.02	100

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 branch 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.

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