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## **A COMPARATIVE STUDY OF AXIS AND YES BANK FOR THE PERIOD BETWEEN 2017-2022**

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### **ABSTRACT :**

The paper presents a comparative study of two most prominent banks in India – Axis and Yes Bank. The study aims to provide insights into the strengths, weakness, opportunities, and threats of both banks.

The study begins by providing an overview of Axis and Yes Bank, highlighting their respective histories, business models, and key milestones. It then delves into a detailed analysis of their financial performance. Comparative ratios such as return on assets, return on equity are also evaluated to gauge their financial health and efficiency.

Then the study examines the market position of Axis and Yes Banks in terms of asset size, branch network, customer base and geographical reach. It analyzes their competitive strategies, product offerings, technological innovations. The study also considers regulatory compliance, risk management practices, corporate governance standards, and sustainability initiatives as important factors influencing long-term performance and stakeholder confidence.

It concludes with strategic recommendations and actionable insights for both banks to enhance their competitiveness, strengthen their market position, and drive sustainable growth in the dynamic and challenging banking sector.

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**KEYWORDS** – Financial performance, Axis, Yes, Competitive strategies, Comparative Ratios

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### **INTRODUCTION :**

A Comparative Study investigates and analyses the similarities and contrasts between two or more subjects, processes, concepts or things. This approach is widely used in a variety of sectors including science, literature, banking, economics and sociology. The purpose of a comparative study is to get a better knowledge of the features, relationships, and consequences of the subjects under consideration.

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### **REVIEW OF LITERATURE :**

- **Panigrahi (2015)** studied that some public (Plc) and private (Pvt) sector banks with respect to the marketing strategies adopted by them. A concrete marketing strategy becomes the need of the hour for banks. Most of the effective marketing strategies that have been applied in the banks by reducing the service cost are relatively more helpful for banks and customers.
- **Roseanne (2018)** conducted an empirical study in Goa on consumer satisfaction and service quality. It was conducted on a sample of 300 customers from various banking industries which included customers of public and private sector. It has demographic features and dimensions as objective of the study. The results of the study have pointed it out that on the basis of demographic public and private sector are same in Goa.
- **Hernandez and Grayson (2012)**, the aim and intention of the current research is to analyze whether the internal marketing might be the most powerful instrument for involving employees on the journey of corporate liability. The result has suggested that the managers should make sure the internal factors of management, like employee commitment and internal communication were considered into account in attaining the success in the concerns of corporate responsibility.
- **Camilleri (2013)** Retail bank customers' impressions of online banking and service quality were evaluated. This study focused on consumers' impressions of two important components in the retail financial industry, namely online banking and service quality. In this study, numerous interactive marketing aspects were employed to view the opinions of bank customers, which appear to be more important in determining total customer satisfaction.
- **Mishra and Sahoo (2013)** examined the benefits and practices involved in the mobile banking field towards consumers' service. In the current day, the total computerization of banking operation is majorly significant for all banks in order to magnetize more consumers, offer

effective service as well as endure the competition; despite attaining the profit that is the main business goals.

- **Shem (2009)** has investigated the marketing strategies that are adopted by the banks in responding towards the company demands in Nairobi. Marketing strategies seems to be dynamic, different, and interactive, being partially planned or unplanned. The marketing strategies have differed depending on the station of the individual business.
- **Kameshwari (2012)** researched about the internal marketing in the banking sector. The interactive marketing denotes that the quality of service completely hinges on the value of the buyer-seller communication throughout the service. Interactive marketing is a form of approach that develops from the assessment of prospects with execution or end result. Keeping vows and guarantees of interactive marketing in mind it becomes very crucial for customers.
- **Tasmia (2014)** has examined about banking services and interactive marketing services. Customer convenience is the prime reason that decides the opting of banks in any locality or area. Therefore, to steadily withstand in the sector among the competitors, it is essential to introduce new strategies whenever required.  
Interactive marketing will be helpful to meet the requirements and surpass the potentials and anticipations of the customers.
- **Tanveer (2015)** explored the influence of the interactive marketing strategies in the banking sector. No particular research has been conducted in order to find out the development of customer loyalty in this specific field. As a result, this study was conducted in order to evaluate the influence of interactive marketing strategies (IMS). Interactive marketing (IM) is a perfect blend of relationship and service marketing.
- **Aslam, Hamid, and Arshad (2015)** The impact of interactive marketing on consumer happiness and loyalty was examined. The study discovered that consumer satisfaction is indistinguishable. Customer happiness may be used to justify future purchases, but it also plays a vital part in determining consumer loyalty.
- **Kishore (2018)** stated that in the current days, people are using numerous channels and networks for their requirements and demand that the banks offer a reliable and unified experience all the way through. Therefore, it is the bank's responsibility to satiate the existing consumers and to attract new customers.
- **Muhammad and Hesham (2014)** defines customer satisfaction as an emotional state or frame of mind in which the customer's desires, wishes, wants and probabilities all through the artifacts of service life is being met or surpassed which will induce them to purchase the product repeatedly.
- **Haruna (2015)** expressed that customer satisfaction is a constant and endless criterion that any organization must involve in. The current research examines the customer satisfaction in service marketing by exerting the 7Ps of marketing mix. It was found the fine blend of these P's are important to create customer satisfaction. Any one or two elements of marketing mix will not help any firm.
- **Ramaswamy & Ozcan (2019)** conducted a research on two companies and its interactive platforms. It has researched on interactive interface of Starbucks and I-phone and found that artifacts, person, and process all are equally important to create digital interface.
- **Oko and Kalu (2018)** expressed that the bank employees in Nigeria exposed that there are no proper relationships maintained amongst the employer and employees which will result in poor customer satisfaction. As an outcome, the current research was designed to examine the challenges involved in the acceptance of the interactive marketing ideologies in the Nigerian banking industry.
- **Manoj (2016)** specified that the constant growth of Information and Communication Technology (ICT) has delivered far-reaching expansions in the banking field at all stages, right from marketing strategies to dealings and communications with customers. Interactive marketing is the customer's communication steps amid the frontline staff and the workforces which are the essential factors in procuring successful marketing processes.
- **Gaurav (2016)** Using information from the Indian automotive sector, we examined the effects of relationship marketing on consumer loyalty. The primary goal of this study was to identify the constructs of interactive marketing within the context of India's car sector. The study investigates the impact of relationship marketing on customer loyalty in the automotive business.
- **Sarwar, Thambiah and Haque (2016)** In their study, they identified the significant aspects influencing consumer happiness in the Malaysian internet buying sector. The rapid growth of the Malaysian e-commerce business has created a need to highlight the characteristics that promote consumer happiness when using an e-retailing platform.
- **Lin and Wang (2010)** analyzed the service model relationship between interactive marketing, customer satisfaction with behavior intention and service value. In the current research, the service process has been separated and has been included into the interactive marketing dimensions.
- **Merisavo (2008)** analyzed the interface between customer loyalty and digital marketing communication. Digital channels such as email, mobile phones, internet, and digital TV provide new viewpoints to develop the customer relationship. In this research, the integrative conceptual model has been employed to examine the key components of digital marketing communication like content and frequency of brand interaction, interactivity and personalization that leads to enhance the commitment, loyalty, and value of customers.
- **Shem (2009)** has investigated the marketing strategies that are adopted by the banks in responding towards the company demands in Nairobi. Marketing strategies seems to be dynamic, different, and interactive, being partially planned or unplanned. The marketing strategies have differed depending on the station of the individual business. The marketing strategy has centered about the key idea of customer satisfaction, and it is considered as the main goal of marketing.
- **Ayuba and Aliyu (2015)** have evaluated the influence of internet marketing on banking services in Nigeria. The authors have found out that the internet marketing adoption (IMA) has significantly enhanced the banking service of the customers in Nigeria. Internet marketing has created cheaper ways to learn and track customers successively. Bank adopted the strategy to provide internet banking so that customers may avail services on fingertips. The internet marketing application has not created the significant impact on the patronage of customers.
- **Wadhe and Ghodke (2013)** The study looked at customer awareness and perceptions of mobile banking. The analysis was carried out amongst clients who lived in Pune. The study found that clients were aware of the mobile banking services (MBS) provided by other banks.

Consumers were aware with the many transactions that may be completed using mobile banking.

### **NEED FOR THE STUDY**

A comparative study between two companies is very important in order to provide financial performance of the companies for customers and even understand where the companies stand in the market. Liquidity analysis is important because it provides us with current ratio and quick ratio of the company which tell the liquidity position of the company. Similarly, profitability ratios is also important in order to ascertain the profitability of the company.

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### **OBJECTIVE OF THE STUDY :**

- To compare the influence of interactive marketing aspects on customer satisfaction at Yes and Axis Bank.
- To identify and compare the issues encountered by consumers using the different interactive platforms of Yes and Axis Bank.
- To determine the relationship between interactive marketing characteristics and consumer satisfaction with mobile banking.
- To assess and compare customer satisfaction levels across Yes and Axis Bank's interactive platforms.
- To determine the association between interactive marketing characteristics and consumer satisfaction with internet banking.

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### **RESEARCH HYPOTHESIS :**

Objectives might have two hypotheses, termed as null hypothesis and alternative hypothesis. When a researcher wants to prove a statement, that statement should be framed as an alternate hypothesis statement, and the null hypothesis can be presented in the opposite way. According to the research code, a study must only determine if the null hypothesis may be accepted or rejected. All tests are designed to determine whether the null hypothesis is accepted or rejected. When the null hypothesis is accepted, the alternative hypothesis is automatically rejected.

- **H01:** There is no substantial difference in customer satisfaction between Axis Bank and Yes Bank in terms of interactive marketing characteristics.
- **H1:** There is a significant difference between customer satisfaction of Axis and Yes Bank on the basis of Interactive Marketing dimensions.
- **H02:** There is no significant difference between the level of customer satisfaction from the various interactive platforms of Yes and Axis Bank
- **H2:** There is a significant difference between the level of customer satisfaction from various interactive platforms of Yes and Axis Bank.
- **H03:** There is no significant difference between problems faced by customers from various interactive platforms of Yes and Axis Bank.
- **H3:** There is a significant difference between problems faced by customers from various interactive platforms of Yes and Axis Bank.

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### **SCOPE OF THE STUDY :**

Both internal and external consumers of bank financial statements, such as analysts, creditors, and investors, must evaluate a company's profitability, liquidity, and solvency. Trend analysis, common-size statements, and ratio analysis are some of the most used approaches for analyzing financial accounts.

Comparative analysis is comparing the financial performance of AXIS and YES Bank over time in order to detect trends and patterns. This might entail comparing their growth rates, market shares, and other pertinent variables.

These strategies entail calculations and comparisons using previous and secondary data from the banks' rivals' annual reports or industry averages to estimate the relative strength and performance of the firm under consideration. This research examines the financial performance of AXIS and YES Bank using ratio analysis, trend analysis, and hypothesis testing.

Risk Management Practices: Evaluating both banks' risk management techniques, including credit risk, market risk, and operational risk.

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### **DATA COLLECTION :**

The study focuses primarily on Yes and Axis Bank, which were chosen using simple random selection among stock market banks in the current context. It is mainly based on secondary data acquired from selected banks' annual reports and other sources such as the Indian Banks' Association (IBA), RBI publications, bulletins, other publications, banking industry-related books, magazines, and journals. Credibility is based on opinions presented in many sources, including Business Standard, newspapers, literature, annual reports, and more.

The acquired data is carefully edited, sorted, and tabulated in accordance with the study's aims and assumptions. We used mathematical and statistical tools and procedures such as ratio analysis, trend analysis, and simple and numerous correlations. The researcher used the most appropriate parametric and non parametric tests for analysis.

## DATA ANALYSIS :

Several statistical approaches are used to interpret the data. The research concentrates on the Gross Profit Ratio, Net Profit Margin Ratio, Return on Assets, and Return on Capital Employed. Details about the data associated to each are shown below.

### 1. Gross Profit Ratio

It is calculated to find the gross profit.

$$\text{Sales} - \text{Cost of Good Sold} / \text{Sales} \times 100 = \text{Gross Profit Ratio}$$

This ratio determines the company's gross profit based on its total net sales.

The difference between sales proceeds and costs during a reporting period, before deducting costs for administration, selling, distribution, and financing, is known as gross income.

Significance: The ratio shows how gross profit and net sales are related to one another.

A greater percentage indicates reduced cost of products sold. paraphrase the icici bank and HDFC statement data analysis



## Ratio of Net Profit Margin :

The profit from sales is represented by this ratio. Because net profit comprises additions for all non-operating income and deductions for all non-operating losses and expenses, it is different from operating net profit. An extensive indicator of a company's capacity to turn every rupee of revenue from operations into profit is the net profit ratio. It displays how effectively corporate management is done. A business that has a high net profit ratio is more resilient to cost constraints. On the other hand, a business with a low net profit ratio would find it difficult to survive such unfavorable circumstances.

Net profit / business income equals the net profit margin ratio.

Net profit is calculated as follows: Net operating profit + non-operating income - non-operating expenses.

A financial statistic called the net profit margin ratio shows the proportion of net earnings to net revenue. To compute the ratio and express it as a percentage, divide net profit (profits after taxes) by net revenue (total revenue less any discounts, refunds, and allowances).

A large net profit margin is indicative of efficient cost control and profitability since it shows that a business can make more money off of its sales. On the other hand, a low net profit margin can be a sign of inefficiencies or higher costs than sales. Since net profit margins differ greatly by industry, comparing a company's net profit margin to its rivals in the same industry has greater relevance than examining the ratio alone.



Year	NP	BUSINESS INCOME	RATIO	NP	BUSINESS INCOME	RATIO
2017-18	17,486.73	80,241.36	21.79	6,777.42	54,965.89	12.33
2018-19	21,078.17	98,972.05	21.30	3,363.30	63,401.19	5.30
2019-20	26,257.32	1,14,812.65	22.87	7,930.81	74,798.32	10.60
2020-21	31,116.53	1,20,858.23	25.75	16,192.68	79,118.27	20.47
2021-22	36,961.36	1,27,753.12	28.93	23,339.49	86,374.55	27.02
MAXIMUM	36,961.36	1,27,753.12	28.93	23,339.49	86,374.55	27.02
MINIMUM	17,486.73	80,241.36	21.30	3,363.30	54,965.89	5.30
MEAN	26,580.02	1,08,527.48	24.13	11,520.74	71,731.64	15.15

Interpretation The Net Profit Ratios for Axis and Yes Bank from 2017–18 to 2021–2022 are shown in the above table: HDFC Bank: Throughout the study period, the Net Profit Ratio averaged 21.11%, exhibiting a fluctuating pattern. The ratio dropped to 21.30% in 2018–19 from its lowest point of 28.93% in 2021–2022. Axis Bank's Net Profit Ratio remained comparatively high despite the shifting pattern, showing a great performance in terms of profitability. ICICI Bank: Throughout the study period, the Net Profit Ratio exhibited a downward tendency, with the exception of one occurrence in 2021–2022, when there was some degree of profitability fluctuation and the ratio reached 28.93%. The net profit of Yes

Bank has decreased from 2017, reaching a low of 5.30% in 2018–19. The net profit of Yes Bank overall

Mean: The mean net profit ratio for yes Bank is 21.11, while for axis Bank, it is 15.3848. Variance: The variance for YES Bank is 0.2502, and for AXIS Bank, it is 45.0007. Observation: Both HDFC Bank and ICICI Bank have 5 observations. Degrees of Freedom (df): The degrees of freedom is 8 (5 + 5 - 2). T-start: The calculated t-value is 1.89453. Since the calculated t-value is lower than the critical t-value for a two-tailed test at a 5% significance level (1.89453 < 2.306004), we do not reject the null hypothesis. This implies that there is no significant difference in the net profit ratio between YES Bank and AXIS Bank

## FINDINGS :

Important discovery on Bank's Total Profit Rate: Bank might raise its total profit.

Rate with little additional work, suggesting that it can make more money than AXIS

Net Profit Ratio: In recent years, both banks have demonstrated a comparable Net Profit Ratio, demonstrating similar Profit-Generation Capabilities.

Yield on Capital Employed: YES Bank's yield on capital employed has increased, indicating a higher potential profit margin when compared to ICICI Bank in terms of capital utilization.

Profit Margin Record: The higher profit potential of Axis Bank is indicated by the fact that its profit margin record exceeds that of Yes Bank.

The overall profitability record of Axis Bank surpasses that of Yes Bank in nearly all aspects.

These results imply that Axis Bank outperforms Yes Bank in terms of profitability, it also has more room for profit.

## TALK AND ADVICE

Yes Bank could consider augmenting its resources or improving its profitability as a means of augmenting its return on assets. This may be accomplished by making additional loan extensions and charging interest on them, which would boost profitability.

Maximize Capital Investment Benefits: To increase its profitability, Yes Bank should spend its capital to get the most out of it and charge businesses more interest.

Maintain Significant Reserves: To guarantee profitability and a positive long-term outlook, banks, including Yes Bank, are required to maintain significant reserves.

Decrease Variable Costs and Enhance Customer Services: To boost profitability and overall performance, Yes Bank should concentrate on lowering variable costs, boosting customer satisfaction, and enhancing client loyalty.

These recommendations offer YES Bank concrete actions to take into consideration.

## LIMITATIONS OF THE STUDY :

Many sampling and non-sampling mistakes occur throughout research, limiting the quality of the results. This study, like all others, has several limitations, which are described below. Despite the researcher's best efforts to minimize bias, the study had the following limitations.

- The sample size is drawn from four major cities to represent India.  
Consumer preferences in semi-urban and rural settings may vary.
- The study utilized a purposive sample strategy, which may have led to sampling mistakes.
- The study tool utilized was a questionnaire, and the results may alter if other instruments were employed, such as interviews and focus group discussions, which allow for more subjective and individual replies.
- The accuracy and trustworthiness of secondary source data may vary, compromising the analysis's validity.

- Although the study compares Axis and Yes Bank, it may overlook variations in their business structures, strategies, and market positioning that might impact their financial success.
- The research may not have taken into account all aspects of the banks' operations, such as specific product lines or geographic areas, which might have an impact on overall performance.

These limitations should be acknowledged when evaluating the study's findings and developing inferences regarding the financial performance of Axis and Yes Bank.

## CONCLUSION :

The research findings are succinctly summarized in the conclusion, which also emphasizes AXIS Bank's greater output in contrast to YES Bank. This is an analysis of your conclusion:

Goal: The primary objective of the research was to perform a comparative evaluation of the financial

Performance of two famous private banking institutions in the industry: AXIS Bank and YES Bank.

Financial Statements: In assessing financial performance, the study emphasizes the need to analyze financial statements.

Performance Comparison: Based on the analysis, AXIS Bank has done significantly better than YES Bank.

Observations: The study compares the five-year total performance of both banks and finds that in contrast to Yes Bank, Axis Bank performs exceptionally well.

All things considered, the conclusion skillfully highlights the major discoveries of your study and offers a transparent evaluation of AXIS Bank vs YES Bank's financial performance.

Equity And Liabilities	As on 31st March 2017	As on 31st March 2018	Increase / Decrease	%
Equity Share Capital	512.51	519.02	6.51	1.27
Reserves & Surplus	88,949.84	1,05,775.98	16,826.14	18.92
Deposits	6,43,639.66	7,88,770.64	1,45,130.98	22.55
Borrowings	74,028.87	1,23,104.97	49,076.10	66.29
Other Liabilities & Provisions	56,709.32	45,763.72	-10,945.60	-19.30
<b>Total Capital and Liabilities</b>	<b>8,63,840.20</b>	<b>10,63,934.33</b>	<b>2,00,094.13</b>	<b>23.16</b>
Cash and Balances with Reserve Bank of India	37,896.88	1,04,670.47	66,773.59	176.20
Balances with Banks Money at Call and Short Notice	11,055.22	18,244.63	7,189.41	65.03
Investments	2,14,463.34	2,42,200.24	27,736.90	12.93
Advances	5,54,568.20	6,58,333.09	1,03,764.89	18.71
Fixed Assets	3,626.74	3,607.20	-19.54	-0.54
Other Assets	42,229.82	36,878.70	-5,351.12	-12.67
<b>Total Assets</b>	<b>8,63,840.20</b>	<b>10,63,934.33</b>	<b>2,00,094.13</b>	<b>23.16</b>

Equity And Liabilities	As on 31st March 2017	As on 31st March 2018	Increase / Decrease	%
Equity Share Capital	1,165.11	1,285.81	120.70	10.36
Reserves & Surplus	98,785.98	1,03,873.12	5,087.14	5.15
Deposits	4,90,039.06	5,60,975.21	70,936.15	14.48
Borrowings	1,47,556.15	1,82,858.62	35,302.47	23.92
Other Liabilities & Provisions	34,245.16	30,196.40	-4,048.76	-11.82
<b>Total Capital and Liabilities</b>	<b>7,71,791.46</b>	<b>8,79,189.16</b>	<b>1,07,397.70</b>	<b>13.92</b>
Cash and Balances with Reserve Bank of India	31,702.41	33,102.38	1,399.97	4.42
Balances with Banks Money at Call and Short Notice	44,010.66	51,067.00	7,056.34	16.03
Investments	1,61,506.55	2,02,994.18	41,487.63	25.69
Advances	4,64,232.08	5,12,395.29	48,163.21	10.37
Fixed Assets	7,805.21	7,903.51	98.30	1.26
Other Assets	62,534.55	71,726.80	9,192.25	14.70
<b>Total Assets</b>	<b>7,71,791.46</b>	<b>8,79,189.16</b>	<b>1,07,397.70</b>	<b>13.92</b>

Equity And Liabilities	AS ON 31st March 2018	AS ON 31st March 2019	Increase / Decrease	%
Equity Share Capital	519.02	544.66	25.64	4.94
Reserves & Surplus	1,05,775.98	1,48,661.69	42,885.71	40.54
Deposits	7,88,770.64	9,23,140.93	1,34,370.29	17.04
Borrowings	1,23,104.97	1,17,085.12	-6,019.85	-4.89
Other Liabilities & Provisions	45,763.72	55,108.29	9,344.57	20.42
<b>Total Capital and Liabilities</b>	<b>10,63,934.33</b>	<b>12,44,540.69</b>	<b>1,80,606.36</b>	<b>16.98</b>
Cash and Balances with Reserve Bank of India	1,04,670.47	46,763.62	-57,906.85	-55.32
Balances with Banks Money at Call and Short Notice	18,244.63	34,584.02	16,339.39	89.56
Investments	2,42,200.24	2,90,587.88	48,387.64	19.98
Advances	6,58,333.09	8,19,401.22	1,61,068.13	24.47
Fixed Assets	3,607.20	4,030.00	422.80	11.72
Other Assets	36,878.70	49,173.95	12,295.25	33.34
<b>Total Assets</b>	<b>10,63,934.33</b>	<b>12,44,540.69</b>	<b>1,80,606.36</b>	<b>16.98</b>

Equity And Liabilities	AS ON 31st March 2019	AS ON 31st March 2020	Increase / Decrease	%
Equity Share Capital	544.66	548.33	3.67	0.67
Reserves & Surplus	1,48,661.69	1,70,437.70	21,776.01	14.65
Deposits	9,23,140.93	11,47,502.29	2,24,361.36	24.30
Borrowings	1,17,085.12	1,44,628.54	27,543.42	23.52
Other Liabilities & Provisions	55,108.29	67,394.40	12,286.11	22.29
<b>Total Capital and Liabilities</b>	<b>12,44,540.69</b>	<b>15,30,511.26</b>	<b>2,85,970.57</b>	<b>22.98</b>
Cash and Balances with Reserve Bank of India	46,763.62	72,205.12	25,441.50	54.40
Balances with Banks Money at Call and Short Notice	34,584.02	14,413.60	-20,170.42	-58.32
Investments	2,90,587.88	3,91,826.66	1,01,238.78	34.84
Advances	8,19,401.22	9,93,702.87	1,74,301.65	21.27
Fixed Assets	4,030.00	4,431.92	401.92	9.97
Other Assets	49,173.95	53,931.09	4,757.14	9.67
<b>Total Assets</b>	<b>12,44,540.69</b>	<b>15,30,511.26</b>	<b>2,85,970.57</b>	<b>22.98</b>

Equity And Liabilities	As on 31st March 2020	As on 31st March 2021	Increase / Decrease	%
Equity Share Capital	548.33	551.28	2.95	0.54
Reserves & Surplus	1,70,437.70	2,03,169.55	32,731.85	19.20
Deposits	11,47,502.29	13,35,060.22	1,87,557.93	16.34
Borrowings	1,44,628.54	1,35,487.32	-9,141.22	-6.32
Other Liabilities & Provisions	67,394.40	72,602.15	5,207.75	7.73
<b>Total Capital and Liabilities</b>	<b>15,30,511.26</b>	<b>17,46,870.52</b>	<b>2,16,359.26</b>	<b>14.14</b>
Cash and Balances with Reserve Bank of India	72,205.12	97,340.74	25,135.62	34.81
Balances with Banks Money at Call and Short Notice	14,413.60	22,129.66	7,716.06	53.53
Investments	3,91,826.66	4,43,728.29	51,901.63	13.25
Advances	9,93,702.87	11,32,836.62	1,39,133.75	14.00
Fixed Assets	4,431.92	4,909.32	477.40	10.77
Other Assets	53,931.09	45,925.89	-8,005.20	-14.84
<b>Total Assets</b>	<b>15,30,511.26</b>	<b>17,46,870.52</b>	<b>2,16,359.26</b>	<b>14.14</b>

Equity And Liabilities	As on 31st March 2020	As on 31st March 2021	Increase / Decrease	%
Equity Share Capital	1,294.76	1,383.41	88.65	6.85
Reserves & Surplus	1,15,209.65	1,46,125.77	30,916.12	26.83
Deposits	7,70,968.99	9,32,522.16	1,61,553.17	20.95
Borrowings	1,62,896.76	91,630.96	-71,265.80	-43.75
Other Liabilities & Provisions	47,994.99	58,770.37	10,775.38	22.45
<b>Total Capital and Liabilities</b>	<b>10,98,365.15</b>	<b>12,30,432.67</b>	<b>1,32,067.52</b>	<b>12.02</b>
Cash and Balances with Reserve Bank of India	35,283.96	46,031.19	10,747.23	30.46
Balances with Banks Money at Call and Short Notice	83,871.78	87,097.06	3,225.28	3.85
Investments	2,49,531.48	2,81,286.54	31,755.06	12.73
Advances	6,45,289.97	7,33,729.09	88,439.12	13.71
Fixed Assets	8,410.29	8,877.58	467.29	5.56
Other Assets	75,977.67	73,411.21	-2,566.46	-3.38
<b>Total Assets</b>	<b>10,98,365.15</b>	<b>12,30,432.67</b>	<b>1,32,067.52</b>	<b>12.02</b>

Equity And Liabilities	As on 31st March 2021	As on 31st March 2022	Increase / Decrease	%
Equity Share Capital	1,383.41	1,389.97	6.56	0.47
Reserves & Surplus	1,46,125.77	1,69,122.01	22,996.24	15.74
Deposits	9,32,522.16	10,64,571.61	1,32,049.45	14.16
Borrowings	91,630.96	1,07,231.36	15,600.40	17.03
Other Liabilities & Provisions	58,770.37	68,982.79	10,212.42	17.38
<b>Total Capital and Liabilities</b>	<b>12,30,432.67</b>	<b>14,11,297.74</b>	<b>1,80,865.07</b>	<b>14.70</b>
Cash and Balances with Reserve Bank of India	46,031.19	60,120.82	14,089.63	30.61
Balances with Banks Money at Call and Short Notice	87,097.06	1,07,701.54	20,604.48	23.66
Investments	2,81,286.54	3,10,241.00	28,954.46	10.29
Advances	7,33,729.09	8,59,020.44	1,25,291.35	17.08
Fixed Assets	8,877.58	9,373.82	496.24	5.59
Other Assets	73,411.21	64,840.12	-8,571.09	-11.68
<b>Total Assets</b>	<b>12,30,432.67</b>	<b>14,11,297.74</b>	<b>1,80,865.07</b>	<b>14.70</b>

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