

A STUDY ON EQUITY STOCK ANALYSIS OF SELECTED PRIVATE BANKS

**A project report submitted to
JAWAHARLAL NEHURU TECHNOLOGICAL UNIVERSITY ANANTAPUR
In partial fulfilment of the requirements
for the award of the degree of
MASTER OF BUSINESS ADMINISTRATION**

By

K. HARISH

Regd.No. 20691E0052

Under the guidance and supervision of

Mr. V.VENKATA RAO

M.com, MBA, M.Phil., (Ph.D.)

Assistant professor

DEPARTMENT OF MANAGEMENT STUDIES



**DEPARTMENT OF MANAGEMENT STUDIES
MADANAPALLE INSTITUTE OF TECHNOLOGY&SCIENCE
(UGC AUTONOMOUS)**

**(Affiliated to Jawaharlal Nehru Technological University
Anantapur, Anantapurm)**

**MADAPALLE – 517325.
ANNAMAYYA DISTRICT, A.P.**

2020-2022



MADANAPALLE INSTITUTE OF TECHNOLOGY & SCIENCE

(UGC - AUTONOMOUS)

Approved by AICTE, New Delhi and Affiliated to JNTUA, Anantapuramu

www.mits.ac.in www.mits.edu

DEPARTMENT OF BUSINESS ADMINISTRATION

CERTIFICATE

This is to certify that the project report entitled “**A STUDY ON EQUITY STOCK ANALYSIS OF SELECTED PRIVATE BANKS**” submitted by **K.HARISH (Reg.No.20691E0052)** under the guidance of , **Mr.V.VENKATA RAO Asst.prof** for the award of **Master of Business Administration** to **Jawaharlal Nehru Technological University Anantapur, Anantapuram**, is a record of independent project work undertaken by him under my supervision and guidance and the project has not been submitted either in partial or whole for the award of any other degree or diploma of any university.

Mr. V.VENKATA RAO
Assistant Professor & Project Guide
Department of Management Studies

Dr. SREMMANT BASU
Professor&Head,
Department of Management Studies

INTERNAL EXAMINER

EXTERNALEXAMINER

An ENGINEERING COLLEGE SPONSORED BY: RATAKONDA RANGA REDDY EDUCATION ACADEMY

P.B. NO. 14, Angallu, Madanapalle – 517 325, Annamayya Dist, Andhra Pradesh, India.

Phone: 08571 – 280255, 280706 Fax: 08571 - 280433

DECLARATION

I hereby declare that the project entitled “**A STUDY ON EQUITY STOCK ANALYSIS OF SELECTED PRIVATE BANKS**” is a bonafide work submitted to Jawaharlal Nehru Technological University Anantapur, Ananthapuram under the guidance and supervision of **Mr.V.VENKATA RAO**, Assistant Professor, Department of Management Studies, Madanapalle Institute of Technology & Science, Madanapalle, for the award of **MASTER OF BUSINESS ADMINISTRATION**. It is a record of original work done by me and that the project has not previously formed the basis for the award of any degree.

Date:

(K. HARISH)


Place:

Regd.No.20691E0052

Document Information

Analyzed document	20691E0052_VVW3.DOCX (D143139306)
Submitted	8/22/2022 7:38:00 AM
Submitted by	
Submitter email	dean-rrc@mits.ac.in
Similarity	7%
Analysis address	dean-rrc.mits@analysis.urkund.com

Sources included in the report

W	URL: https://www.business-standard.com/company/icici-bank-5418/information/company-history Fetched: 11/19/2019 1:45:01 PM	 1
W	URL: https://vaduwwulefaxebo.weebly.com/uploads/1/4/1/8/141853820/gifironese_fedel.pdf Fetched: 7/23/2022 7:25:26 AM	 4
W	URL: https://www.icicicareers.com/website/know-us/history-and-facts/2015/Dec/history.html Fetched: 9/25/2019 5:39:59 AM	 1

Entire Document

UNIT-1 INTRODUCTION

ACKNOWLEDGEMENT

I would like to thank to all persons who have contributed towards the successful completion of the project work, I am glad to say working on this project has been both illuminating and enjoyed for me.

I have deep sense of gratitude to of **Mr.V.VENKATA RAO** Assistant Professor, Project Guide, **MITS Department in Management of Studies** , for his encouragement, guidance and valuable suggestions throughout the project.

I take this opportunity to thank our respected chairman **Sri Dr. N.VIJAY BHASKAR CHOUDHARY Ph.D., Secretary & correspondent, MITS, Dr.C. YUVARAJ, Principal, MITS and Dr. SREMMANT BASU, Ph.D, Professor& Head, MITS Department in Management of Studies**, for their continuous support and encouragement.

My heartfelt Thanks to my parents & Friends for going out of their way to seen that I successfully implementing and completing this project. Their words of wisdom and patience were much more than a blessing.

I would like to thank all the faculty members of Department in Management of Studies, MITS and friends who directly and indirectly helped me to complete this project.

K.HARISH

Roll. No: 20691E0052

LIST OF CONTENTS

Chapter No.	Title	Page No.
	Title page	I
	Certificate	II
	Declaration	III
	Acknowledge	V
	Abstract	VI
	List of Contents	VII
1.	Introduction	
	Introduction	1-8
2.	Industry and company profile	
	Industry and company profile	9-23
3.	Research and Methodology	
	Research and Methodology	24-27
	Review of Literature	28-31
	Objectives and Limitations	32-38
4.	Data analysis and interpretation	
	Data analysis and interpretation	39-76
5.	summary of findings, suggestions & conclusion	
	Findings and suggestions	78-78
	Conclusion	79-79
	References	80-82

List of tables

S No	Title	Page No
4.1	Market prices of HDFC Bank	27
4.2	Descriptive statistics	28
4.3	Capital structures of HDFC Bank	29-30
4.4	Financial ratios of HDFC Bank	32-36
4.5	Earning per of HDFC Bank	37
4.6	Book value of HDFC Bank	37
4.7	Market prices of ICICI Bank	39
4.8	Descriptive statistics of ICICI Bank	40
4.9	Capital structures of ICICI Bank	41
4.10	Financial ratios of ICICI Bank	42-43
4.11	Earnings per share of ICICI Bank	45-46
4.12	Book value of ICICI Bank	46
4.13	Market prices of KOTAK Mahindra Bank	47
4.12	Descriptive statistics and regression, ANOVA single factor	49-51
4.15	Capital structures of Kotak Mahindra Bank	52-53
4.16	Financial ratios of KOTAK Mahindra Bank	57-59
4.17	Earnings per share	60
4.18	Book value of KOKAT Mahindra Bank	60
4.19	Returns of HDFC, ICICI and KOTAK Banks	62
4.20	Risk, Earning, dividend per shares comparison	62-73

List of Table Graphs

SLNO	TITLE	Page No
4.1	Market prices of HDFC Bank	28
4.2	Descriptive statistics of HDFC Bank	28
4.3	Capital structures of HDFC Bank	31
4.4	Financial ratios of HDFC Bank	37
4.5	Earnings per share and Book value of HDFC Bank	38
4.6	Market prices of ICICI Bank	40
4.7	Capital structures of ICICI Bank	41-42
4.8	Financial ratios of ICICI Bank	49
4.9	Earnings per share and book value of ICICI Bank	47
4.10	Market prices of KOTAK Mahindra bank	50
4.11	Capital structures of KOTAK Mahindra Bank	52
4.12	Financial ratios of KOTAK Mahindra Bank	56
4.13	Earnings per share and book value of KOTAK Mahindra Bank	57
4.14	Comparative of capitalization three private banks	57
4.16	Comparative of earning per share	59
4.17	Comparative of dividend per share	66
4.19	Comparative risks of three private banks	67
4.20	Comparative return of three private banks	72

ABSTRACT

A stock or a portion of the other security addressing to a belonging interest. On an association's bookkeeping report, the proportion of the resources contributed by the owners notwithstanding the held pay. In this "banking area is the foundation of any advanced economy". (It is one of the major monetary mainstays of the monetary area), which assumes a fundamental part in the working of an economy. It is exceptionally huge for improvement of a monetary, on the grounds that it meets the monetary prerequisites of exchange, industry and farming to achieve the elevated degree of commitment and responsibility. Subsequently, the improvement of a nation is related with the advancement of banking. The financial framework demonstrates the monetary strength of the country. In the investigation of optional information has utilized for study. As of now, the position has changed private area keeps money with utilization of the innovation and expert administration has acquired a practical point in the financial business. The confidential financial area actually has "massive development expected in India". India is perhaps of the quickest developing economy on the planet. At the end of the day, an investigation of past market costs, capital construction, proportions examination and procuring per share conduct to foresee the future pattern is named specialized investigation.

Keywords: Selected private banks, Investment choices, Capital structure, Earning per share, Book value

CHAPTER-I

INTRODUCTION

INTRODUCTION

India is a making country. Nowadays' various people are fascinated to place assets into cash related advertises especially on values to get remarkable yields, and to save appraisal in faire way. Values the introduction of gives suggestion, immense amounts of monetary expert are exhibit. Value investigation is the method involved with dissecting area and organizations to offer guidance to proficient asset directors and confidential clients on what offer to purchase. Sell investigation work for store the board firms. Value investigation is to give data to financial backers.

Key is the more examination is exchanging discipline utilized to assess speculations and recognize exchanging monetary and monetary variables. Basic investigators concentrate on whatever can influence the security's worth, from macroeconomic factors, for example, the condition of the economy and industry condition to microeconomic for the most factors like the adequacy of the organization's administration.

The banking is one of the major monetary mainstays of the working of an economy. It is an exchanging discipline utilized to assessed speculation and distinguish exchanging open doors by breaking down measurable patterns assembled from exchanging action, like value development and volume. Dissimilar to principal examination, who endeavor to assess a security's characteristic worth, specialized investigators center around examples of cost developments, exchanging signals and different other logical outlining instruments to assess a security's fortify or shortcoming.

India is an emerging nation. These days many individuals are intrigued to put resources into monetary business sectors particularly on values to get exceptional yields, and to save charge in genuineness way.

security addresses an understanding in the remote possibility that he guesses that the security's expense ought to rise, he will get it; assuming the monetary expert guesses that the expense ought to fall, he will sell it. These are by then understanding what security ought to sell for (i.e., focal examination) ends up being less huge than perceiving what various theorists guess that it ought to sell for. Saying this doesn't infer that acknowledging what a security ought to sell for isn't huge it is. Regardless, there is ordinarily a really strong accord of stock's future benefit that the ordinary monetary expert can't refute.

Pivot Bank Limited gives corporate, retail, and business banking items and administration in India.

Moreover, it takes part in putting resources into sovereign and corporate obligation, and common assets; exchanging tasks; subsidiary exchanging and unfamiliar trade activities ; and focal financing activities. Further, the organization offers corporate warning, arrangements and partnership, public issue the board, project evaluation, capital market related, card, Internet banking, ATM, depositary, monetary warning, NRI, global banking, cash the executives and other help.

Confidential banking in India

" Increasing contest has further developed the item range, improved conveyance channels and nature of administrations, brought down costs and kept strain on the banks to embrace the state - of-workmanship innovation.

Liberation and the requests of the globalized economy are moving the Indian financial industry at the speed of the idea. In this transformation innovation, client care and union have arisen as the vital boundary for characterizing execution. The general development in the area has been achieved by liberation which has opened a few valuable open doors for banks to increment incomes by differentiating into regions like venture banking, protection, Mastercards, vault administrations contract funding, securitization, and so on. This has come about into an undeniable improvement in the monetary wellbeing of business banks regarding capital sufficiency, productivity and resource quality. It has additionally come about into more noteworthy options for customers and an increment level of refinement and innovation in banks India's populace of high total assets people might be developing at second quickest rate in the Asia-Pacific district (after south korea), yet the outright numbers are still little. No big surprise then that private brokers and abundance supervisors are progressively looking towards non-inhabitant Indians(NRIs) who are loaded to support their organizations.

The idea of private banking is taken on by every one of the confidential banks, unfamiliar banks and, surprisingly, a portion of the public area banks. An illustration of good banking is the banking done by HDFC which has the for the beyond three years been decreed as a best bank in India and this intends that there is a consistency in the presentation of HDFC. In this setting of the confidential financial area on the lookout, and this review to the asses level of the assistance quality impression of banking sub-clients.

CHAPTER-II
INDUSTRY & COMPANY PROFILES

INDUSTRY PROFILE

Current banking in India started in the mid of eighteenth 100 years. Among the principal banks were the Bank of Hindustan, which is laid out in 1770 and exchanged in 1829-32; and the General Bank of India, laid out in 1786 yet bombed in 1791.

The biggest and most seasoned banks which is still in presence is the State Bank of India (SBI). It began and began functioning as the Bank of Calcutta in mid - june 1806. In 1809, it was renamed as the Bank of Bengal. This was one of the three banks established by an administration government , the other two were the Bank of Bombay in 1840 and the Bank of Madras in 1843, The three banks were converged in 1921 to frame the Imperial bank of India, which upon India's freedom, turned into the State Bank of India in 1955. For a long time, the administration banks had gone about as semi national banks, as did their replacements, until the Reserve Bank of India was laid out in 1935, under the Reserve Bank of India Act, 1934.

In 1960, the State Bank of India was given control of eight state - related banks under the state bank of India (auxiliary banks) Act, 1959. Anyway the consolidation of these banks related manages an account with SBI came full circle on 1 April 2017. In 1969, the public authority of India nationalized 14 significant confidential banks; one of the large banks was Bank of India. In 1980, 6 additional confidential banks were nationalized. These nationalized banks were are larger part loan specialists in the Indian economy. They overwhelm the financial area in view of their enormous size and far and wide organizations.

The Indian financial area is extensively grouped into booked and non planned banks. The planned banks are those included under the second booked of the Reserve Bank of India Act, 1934. The planned banks are additionally grouped into: nationalized banks; State Bank of India and its partners; Regional Rural Banks (RRBs); unfamiliar banks; and other Indian confidential financial areas. The SBI has blended its partner banks into itself to make the biggest Bank in India on 1 April 2017. With this consolidation SBI has a worldwide positioning of 236 on Fortune 500 Index. The term business banks alludes to both booked and non-planned business banks managed under the financial Regulation Act,1949.

By and large the stock, item reach and reach of banking in India is genuinely full grown despite the fact that arrive at in provincial India and to the unfortunate actually stays a test. The public authority has created drives to address this through the State Bank of India growing its branch organization and through the National Bank of Agriculture and Rural Development (NBARD) with offices like microfinance.

2.1 HDFC BANK LTD:

The Housing Development Finance Corporation Limited (HDFC) was among quick to get an 'on a basic level' endorsement from the Reserve Bank of India (RBI) to set up a bank in the confidential area, as a component of RBI's progression of the Indian Banking in 1994. The bank was consolidated in August 1994 for the sake of 'HDFC Bank Limited', with its enlisted office in Mumbai, India. HDFC Bank started tasks as a Scheduled Commercial Bank in January 1995.

HDFC Bank perceives the significance of good corporate administration, which is by and large acknowledged as a vital figure accomplishing decency for all partners and accomplishing hierarchical productivity. This Corporate Governance Policy, subsequently, is laid out to give a course and system to overseeing and checking the bank as per standards of good corporate administration.

- Investors' data and Helpdesk
- Codes and Policies
- Posting
- Advertisers Rights (HDFC LTD)
- Profiles of Directors
- Arrangement of the Board
- Arrangement of Committees of Directors
- Acquaintance of Independent Directors
- General Body Meeting
- Monetary Calendar
- Debentures Trustees
- Banking Customer Helpdesk

Corporate Governance Regulations

We are consolidated under the organizations Act and our value shares are recorded on the BSE Limited (previously known as Bombay Stock Exchange Limited) and the National Stock Exchange of India Limited, which are the significant stock trades in Indian. Our corporate administration system is in consistence with the organizations' demonstration, the guideline and rules of the Securities and Exchange Board of India (SEBI) and the necessities of posting arrangements went into with the Indian stock trades ("arrangements "). Organizations recorded in the NYSE should conform to specific guidelines of corporate administration set out in area 303A of the NYSEs recorded Company Manual. Recorded organizations that are unfamiliar confidential guarantors, as the term is characterized in rule 3b-4 of the Exchange Act, are allowed to follow home nation rehearses in lieu of the arrangements of this segment 303A, then again, actually unfamiliar confidential backers are expected to consent to the prerequisites of segments 303A. 06, 303A.11 and 303A. 12(b) and (c) of the NYSEs recorded Company Manual. According to these prerequisites, an unfamiliar confidential backer unquestionable requirement.

- Lay out an autonomous review advisory group that has determined liabilities and authority. [NYSEs Listed Company Manual Section 303A.06];
- Give brief composed notice by its CEO assuming any boss becomes mindful of any rebelliousness with any pertinent corporate administration rules.
- Give to the NYSE yearly composed certification regarding its corporate administration practices, and break composed confirmations in case of progress to the leading group of a board council.
- Incorporate a proclamation of tremendous contrast between its corporate administration practices and those followed by US organizations in the yearly report of the unfamiliar confidential backer

2.2 HDFC BANK PRODUCT AND SERVICES

HDFC Bank gives various items and administrations including discount banking, retailer banking, depository, vehicle advances, bikes credits, individual credits, advances against

property, purchaser tough credit, way of life advance and charge cards. Alongside these different computerized items are Payzapp and Smart BUY.

Speculations

In walk 2020, Housing Development Finance Corporation, parent organization of HDFC Bank, made a speculation of ₹1,000 crores in Yes Bank. According to the plan of development of yes bank, 75% of the all out venture by the organization would be secured for a long time. On 14 March, yes Bank assigned 100₹ portions of the assumed worth of ₹2 each for thought of ₹10 per share (incorporate ₹8 premium) to the Corporation collecting to 7.97 percent of the expense issue value share capital of Yes bank.

AMALGMATIONS

In 2002, HDFC Bank saw its consolidation with times Bank Limited (a confidential area bank advanced by Bennett, Coleman and Co. Times Group). With this, HDFC and times become the initial two confidential banks in the New age private area Banks to have gone through a consolidation. In 2008, RBI supported the combination of Centurion Bank of Punjab with HDFC Bank. With this, the stores of the consolidated substance became Rs. 1,22,000 crores, while the advances were Rs. 89,000 crore and Balance Sheet size was Rs. 1,63,000 crores.

HDFC Bank has consistently valued a profoundly computerized climate, be it regarding data innovation or correspondences frameworks. Every one of the parts of the bank gloat of online network with the other, guaranteeing quick asset move for the clients. Simultaneously, the bank's office organization and Automated Teller Machines (ATMs) permit multi-branch admittance to retail clients. The bank utilizes its cutting-edge innovation, alongside market position and mastery, to make an upper hand and fabricate portion of the overall industry.

CAPITAL STRUCTURE

As of now, HDFC Bank gloats of an approved capital of Rs 550 crore (Rs5.5 billion), of this the settled up sum is Rs 424.6 center (Rs.4.2 billion). As far as value share, the HDFC Group holds 19.4%. Unfamiliar Institutional Investors (FIIs) have around 28% of value and around 17.6% is held by the ADS Depository (in regard of the banks American Depository Shares (ADS) Issue). The bank has around 570,000 investors. Its portions track down a posting on stock trade, Mumbai and National Stock Exchange, while its American Depository Shares are recorded on the New York Stock Exchange (NYSE), under the image 'HDB'.

Products& Services

Individual Banking

- Bank accounts
- Pay Accounts
- Current Accounts
- Fixed Deposits
- Demat Accounts
- Safe Deposits Lockers
- Advances
- Charge cards
- Check cards
- Pre-loaded cards
- Ventures and Insurance
- Forex administration
- Installment administration
- Net banking
- InstaAlerts
- Portable banking
- InstaQuery
- Telephone banking

NRI BANKING

- Rupee Savings Accounts
- Rupee Current Accounts
- Rupee Fixed Deposits

- Unfamiliar Currency Deposits
- Represents Returning Indians
- Speedy transmit (North America, UK, Europe, Southeast Asia)
- India Link (Middle East, Africa)
- Really look at Lockbox
- Transmitted/wire Transfer
- Reserves Transfer through Checks/DDs/TCs
- Shared Funds
- Confidential Banking
- Portfolio Investment Schemes
- Advances
- Installment administration

Depository

The Treasury portion centers around three principal item regions: unfamiliar trade and subordinates, neighborhood cash currency market and obligation protections, and values.

With in excess of 120,000 workers and more than 6,300 branches, HDFC Bank Limited is viewed as one of the India's biggest confidential banks. As per Forbes, it is viewed as quite possibly of the Largest Public Company in the World.

HDFC Bank Mobile Banking

HDFC's portable financial office permits clients to deal with their ledger in a hurry. The versatile financial help can be actuated by downloading the application and entering the client ID and IPIN. A similar ID and stick can be utilized to get to portable banking, or you can set up Quick Access PIN (QAP).

The portable financial office from HDFC Bank offers you an effective and advantageous manner by which you

The portable financial office from HDFC Bank offers you an effective and helpful manner by which you can remain associated with the bank. Utilizing the Mobile Banking App from

HDFC, you can start in excess of 75 exchanges on your cell phone. Doing this through a portable program window is likewise conceivable. The Mobile Banking office is remarkable in its security highlights, as there will be no data put away on your sim card or cell phone.

Elements of HDFC Bank Mobile Banking

- Missed Call Recharge-It is feasible to get your telephone charged through a straightforward missed call to the number, 7308080808. You want visit a store or download any application for cell phone re-energize. You can likewise interface the telephone quantities of your loved ones to your record, after which they can likewise benefit this office.
- This is one of the most helpful ways of re-energizing your telephone.
- The office is accessible for a wide range of gadgets.
- Exchanges are totally secure, as it occurs through the record holders enlisted portable number.
- mPassbook - This is a shiny new component presented by the bank in partnership with the Mobile Banking office. With this component, you can refresh passbook through your cell phone; consequently investment funds you a visit to the bank office.
- With this office, you can likewise decide to get standard exchanges reports on your current and bank accounts. Furthermore, you get an outline of your fixed and repeating stores. These subtleties can be seen on your telephone in any event, when you are disconnected.
- The mPassbook office is just accessible for IOS and Android clients as of now.
- The intuitive Statement component of mPassbook permits you to label exchanges and view a separation of your costs and credits.
- SMSBanking - on the off chance that you don't have an information plan enacted on your telephone, or on the other hand in the event that you not possessing a cell phone, you can in any case profit Mobile Banking benefits through SMS banking. This office permits you to check your record equilibrium, and view account explanation and small - proclamation by sending telephone a SMS. And afterward the greater part of the confidential financial interaction.
- Complementary Mobile Banking-Using this office, clients can dial the bank's cost - free number from the cell phone enrolled with the bank for SMS Banking.

2.3 ICICI BANK PRIVATE LIMITED

ICICI BANK LIMITED is an Indian global bank and monetary assistance organization settled in Vadodara. It offers many financial items and monetary administrations for corporate and retail clients through different diversifies and concentrated auxiliaries in the space of speculation banking, life, non-extra security, funding and resource the executives.

The bank has an organization of 5,275 branches and 15,589 ATMs across India and has a presence in 17 nations. The bank has auxiliaries in the United Kingdom and Canada; branches in United states, Singapore, Bahrain, Hong kong, Quatar, Oman, Dubai International Finance Center, China and South Africa, as well as delegates office in United Arab Emirates, Bangladesh, Malaysia and Indonesia. The organization's UK auxiliary has likewise settled branches in Belgium and Germany.

2.4 HISTORY OF ICICI BANK LIMITED

The Industrial Credit and Investment Corporation of India (ICICI) was laid out on 5 January 1955 and sir AR bed Ramasamy Mud liar was chosen as the principal executive of ICICI LTD. It was organized as an endeavor of the World bank, India's public area working closely together banks and public area insurance agency to give project funding to Indian industry. ICICI Bank was laid out by ICICI, as a completely claimed auxiliary in 1994 in Vadodara. The bank was established as the Industrial Credit and Investment Corporation of Indian Bank, before it changed its name to ICICI Bank. The parent organization was subsequently converged with the bank.

During the 1990s, ICICI changed its business its business from an improvement monetary organization offering just undertaking money to an expanded monetary administrations bunch, offering a wide assortment of items and administrations, both straightforwardly and through various auxiliaries and members like ICICI bank. ICICIs shareholding in ICICI bank was diminished to 46% through a public contribution of offers in Indian in 1998, trailed by value presenting as American storehouse receipts on the NYSE in 2000. ICICI bank gained the bank of Madura Limited in an all-stock arrangement in 2001 and offered extra stakes to institutional financial backers during 2001-02. ICICI bank sent off web banking activities in 1998.

In 1999, ICICI become the primary Indian organization and the main bank of monetary establishment from non-Japan Asia to be recorded on the NYSE. ICICI, ICICI bank, and ICICI

individual monetary help Limited converged in a converse consolidation in 2002. During the monetary emergency of 2007-08, client hurried to ICICI ATMs and branches in an areas because of gossipy tidbits about bank disappointment. The Reserve bank of India gave an explanation on the monetary fortify of ICICI bank to scatter the tales.

Results OF ICICI BANK LTD

ICICI bank offers items and administrations, for example, online cash move, following administrations, current records, investment accounts, time stores, repeating stores, mortgages, advances, computerized storage spaces, Visas, pre-loaded cards and computerized wallets called ICICI pocket.

ICICI bank sent off 'ICICISack' which offers online types of assistance, for example, installment choices, advanced accounts, moment vehicle credits, protection, speculations, advances and so on.

THE Success Journey

- In the 1990, ICICI bank was advanced, by ICICI restricted, the Indian Financial Institution.
- In monetary 1998, through a public contribution of offers in Indian, ICICI's shareholding in ICICI bank was diminished to 46%.
- In 2002, the investors alongside the high court of Gujarat and the high court of Judicature as well as the Reserve bank of India, endorsed the consolidation.
- In December 1996, sheets of ICICI bank and the Sangli Bank Limited as their particular gatherings endorsed an all stock blend of Sangli manage an account with ICICI bank.
- In April 1997, RBI endorsed the plan of combination.
- In August 2010, the blend of bank of Rajasthan Ltd. With ICICI bank Lt. became effective. The supervisor considerably improved the consolidated the branch organization to north of 2500 the nation over.

ICICI BANK AWARDS

In 2018, ICICI bank won the Celent Model bank grants in the arising Innovation class. It additionally won the best retail bank grant for Indian at the Asia Banker Excellence in retail Financial administrations for the International honors for the fifth continuous time. It likewise won the greatest honors around the same time and the Indian Banks Association (IBA) Awards.

ICICI OFFERINGS

ICICI bank offers different administrations to general society in India and abroad. Notice underneath are a portion of their administrations with a short depiction.

ICICI bank Multinational

ICICI Prudential life coverage gives private extra security administrations

ICICI protections restricted offers extensive variety of monetary administrations

ICICI Lombard general organization gives private area non-disaster protection

ICICI OFFERING SHARE PRICE NSE

ICICIs shares is one of the number one among the financial backers. The offer costs rely upon the everyday change on the lookout.

ICICI Bank is driving confidential area bank in India. The banks solidified absolute resources remained at Rs. 14.76 trillion at September 30, 2020. ICICI bank presently has an organization of 5,418 branches and 13,463 ATMs across India.

2.5 KOTAK MAHINDRA BANK LIMITED

KOTAK MAHINDRA BANK LIMITED is an Indian banking and monetary administrations organization settled in Mumbai. It offers banking items and monetary administrations for corporate and retail clients in the space of individual accounting, speculation banking, life coverage, and abundance the board. It is India's third biggest confidential area bank by resources and by market capitalization as of November 2021. As of the February 2021, the bank has 1600 branches and 2519 ATMs.

HISTORY OF KOTAK BANK

In 1985, Uday Kotak established Kotak Capital Management Finance as a speculation and monetary administration organization, with a credit of ₹30 lakh from loved ones. In 1986, Anand Mahindra and his dad Harish Mahindra put ₹1 lakh in the organization and it was consequently renamed as Kotak Mahindra Finance. The organization was at first participated in charge limiting and rent and recruit buy exercises.

In the 1990s, the organization laid out vehicle supporting and speculation banking divisions, and extended its tasks abroad. In 1996, vehicle supporting organization Kotak Mahindra Primus was consolidated as a 60:40 joint endeavor between Kotak Mahindra Finance and Ford Credit International. In 2001, OM Kotak Mahindra Life Coverage Organization was laid out as a 74:26 Joint endeavor between Kotak Mahindra Finance and Old Mutual.

In 2005, Kotak Mahindra Bank gained Ford Credit's 40% stake in Kotak Mahindra Primus, making it a completely possessed auxiliary of the gathering. The organization was accordingly renamed as Kotak Mahindra Prime; Kotak Mahindra Bank moved 49% stake in Kotak Mahindra Prime to its step down auxiliary Kotak Protections.

In 2015, Kotak Bank gained ING Vysya Bank in an arrangement esteemed at ₹15,000 crore. With the consolidation finished, Kotak Mahindra Bank had very nearly 40,000 workers, and the quantity of branches came to 1,261. After the consolidation, ING Group, which controlled ING Vysya Bank, possessed a 7% offer in Kotak Mahindra Bank.

In 2017, Kotak Mahindra Bank procured Old Mutual's 26% stake in Kotak Mahindra Old Mutual Life Insurance for ₹1,292 crore making the extra security organization its completely - claimed auxiliary.

In 2021, the bank procured a 9.99% stake in Ferbina, an element advanced by Tata Group, to work a container India umbrella substance for retail installments frameworks, like National Installments Corporation of India.

KOTAK BANK Q4 Profit up 65% resources quality improves strongly

Confidential moneylender Kotak Mahindra Bank detailed a 65% ascent in its net benefit to ₹2,767 crore for the March quarter on the rear areas of strength for of and higher expense pay. The bank had detailed a benefit of ₹1,682 crore in a similar period a year prior. We are obviously in new a never ordinary world, we never drop our defenses and even as we go for development we guarantee that our radio wire is generally up" said Uday Kotak, MD, Kotak Mahindra Bank.

" Our slippages is one of the least is banking ,and we are more than satisfactorily accommodated ".

The bank switched Covid-19 arrangement of ₹423 crore during the quarter and held Covid - related arrangements at ₹547 crore toward the finish of the March. On inversion of Covid arrangement, kotak said the bank accepted the call in light of its inner information. The bank revealed an ascent of 18% in net revenue pay to ₹4,521 crore, from ₹3,843 crore in the comparing period last year. Its net interest edge was 4.78% for the quarter under survey. Charge and administrations rose 23% to ₹1,697 crore.

The resource quality markers showed vigorous improvement with gross non-performing advance proportion at 2.34% down from 3.25% in a similar period last year. Net NPA proportion remained at 0.64%. credit cost on progresses for the March quarter was 27 premise focuses barring inversion of Covid arrangements. Arrangements inclusion proportion remained at 73.2%. Progresses became by 21% to ₹2.71 lakh crore, moved areas of strength for by in the retail and MSME fragment. Kotak said that energy on credit development will proceed.

- Uday Kotak
- ING Vysya Bank
- Kotak Mutual Fund
- Kotak extra security

All out resources ₹478,872 crore, All out value ₹83,345 crore

CHAPTER - III

RESEARCH METHODOLOGY

3.1 STATEMENT OF THE PROBLEM

In the period of globalization, the use of money is thought as the main capability of an association. The organizations are confronting a still contest from the entire market, so the inflow and outpouring of assets will be overseen well. Finance is one of the main parts of business the board. Without appropriate monetary arranging a venture is probably not going to find actual success. Monetary execution examination is the most common way of distinguishing the monetary qualities and shortcomings of the organization by appropriately laying out the connection between the things of asset report and benefit and misfortune account. It additionally assists in present moment and long haul gauging and development with canning

be related to the assistance of monetary execution examination. The Indian Banking Sector has been the foundation of the Indian economy throughout the course of recent many years, assisting it with enduring different public and overall monetary shocks and implosions. It is perhaps of the best entertainer on the planet banking industry seeing gigantic seriousness, development, effectiveness, productivity and adequacy particularly in the new years. The Indian market is developing business sector and continue to succeed one needs to investigate the current open doors well. The financial area is "expected to develop at 2.5 to multiple times the country's GDP development rate". For individual banks, a ton will rely upon their fundamental business technique. The differentiator will be a bank's effectiveness and will likewise be a key variable. The new age private area banks assume a significant part in the monetary improvement of a country. "Today they have a piece of the pie of 20% in stores and advances". This has been accomplished in developing business sector demonstrating that private bank have effectively gained by the development of the Indian economy. The new ages private area banks are encountering the positive change in their work and execution. Thusly, it is important to know the presentation of the banks is vital. Subsequently, the scientist point is to examine the presentation of new age private area banks in India. The confidential areas banks assume a part in the Indian economy. They in a roundabout way rouse the public area banks by contributions a solid rivalry to them. In India Banks are arranged into various gatherings, for example, booked and unscheduled business banks, public area banks, confidential banks, unfamiliar banks and agreeable banks. RBI as of late allowed to begin installment banks too in India. Business banks possesses lion part of India banking framework which comprises of public area and confidential area. The period from 1991 onwards astounding development in the financial area occurred respects to advancement of monetary arrangements. According to the Narasimham Committee proposals RBI allowed passage of private area players in India Banking framework. At present India has an extensive variety of banking area which comprises of 20 confidential area banks.

3.2 LITERATURE

The current review paper is committed to audit the huge writing which has been completed to gauge the presentation of private financial area of India.

Prasad K and Ravindar. G (2012) investigated s concentrate on execution assessment of 20 nationalized keeps money with assistance of CAMEL model. The review was fundamentally founded on optional information covered the period long term (2005-2010). Results showed

that Andhra bank was at the top most position followed by bank of Baroda and Punjab and Sind Bank. It was likewise seen that national bank of India was at the base most position.

K.S. Nemavathi and Dr . V. R Nedunchezhiyan, (2012) in their review specialized examination the analysts finds that the chose banks protections had high vacillations during the period to achieve the goals set out for this exploration, successful apparatuses are utilized.

Dr. Sreemoyee Guha Roy (2013) in her review Equity Research: Fundamental and Technical Analysis, looks at the financial climate, industry execution and company execution prior to pursuing a venture choice. The review come to an end result about the dynamic way of behaving of the financial backers

Mrs..J . Nidhya&Dr.G. Thamizhchelvan (2014) has found in their review the adequacy of specialized Analysis in financial area of Equity market, pointed toward undertaking specialized examination of chosen organizations remembered for the CNX Nifty. The reason for the review shows the way that specialized examination can be of important use for the financial backers in pursuing their speculation choice. Different break down instruments of specialized examination have been utilized at guaging stock costs.

P. Devika& Dr. S. Poornima (2015) tracked down in their investigation of monetary as a strategy for share valuation in examination with specialized examination, conceives on various patterns of the securities exchange and it relates the patterns towards the use of central and specialized examination.

Darshan Shivanand Gadag and Manas Myur (2016) has established in their review, Understanding specialized examination: A calculated edge work, the financial exchange markers would assist the financial backers with distinguishing significant market defining moments. The pointers like moving midpoints and MACD is a critical specialized examination instrument on any file or stock which assists with figuring out the value conduct of the offers.

Gajera Alpeshkumar 2016 in his these reasoned that profits on resources is high in confidential area banks while return on value is high in open area banks which show that private area bank have ideal use of their resources. One purpose for deviation is public area banks have network in country regions likewise which isn't quite so productive as metropolitan region because of which public area banks execution is unfortunate contrast with private area banks.

Chirag V. Jiyani (2015) in his article reasons that private area banking saw significant development and unrivaled monetary administrations. Stores, propels, Total livelihoods, Total

costs of private banks has expanded during the review time frame. The concentrate additionally shows that generally speaking monetary exhibition of private banks improved during the review time frame.

T.Deva Prasad, C.Chaitanya (2018) in their article express that outcome that specialized pointers can assume valuable part in the timing financial exchange section and exit. By applying specialized apparatuses merchants or financial backers appreciate significant benefit. Shares unpredictability of banking areas vary from different areas since banking share instability relies on RBI choice.

Baggam Seshu Sailendra, T. Subramanian (2015) in a paper named "A Study on the Technical Analysis of offer value developments of banking area with unique Reference to NSE distributed in Transaction on Engineering and Sciences, broke down that offer costs of private area banks shows a greater number of vacillations than public area banks".

Dr. Virender Koundal (2012) in his paper named "Execution of Indian banks in Indian monetary framework" reason that different changes affect business banks in India, yet it is understood that the significant advantages is taken by the confidential area banks and unfamiliar banks though open area banks are as yet falling behind on different monetary boundaries.

A.John wiliam(2015) in an exploration paper entitled " a concentrate on value share value unpredictability of chosen private banks in (NSE) stock trade " sees that despite the fact that the confidential financial organizations take on various functional procedure the offer instability is comparative for every one of the chose private banks.

Mariappan (2011) examined that the IT upheaval has gotten a dazzling change the business climate, with the most extreme effect on the banking and money area, thus, the financial area sports another look today.

Seema Malik(2014) has examined the impact of innovation on change of banking in India and furthermore concentrated on the advantages and difficulties of changing financial patterns. Innovation and monetary developments have "prompted gigantic improvement in financial administrations and tasks throughout the last ten years. Endurance, development and benefit" of banks rely on the authoritative adequacy and functional proficiency in todays cutthroat situation where clients' necessities are changing consistently and innovation is contacting new highs.

Sana Samreen(2014) has investigated the general financial industry with the assistance of watchmen five powers model. The concentrate likewise focused on the different turns of events, difficulties and open doors in the financial business. The creator stressed upon the requirements to act both unequivocally and rapidly to fabricate an empowering, as opposed to a restricting, banking area in India.

Das and Ghose (2006) utilized non-parametric DEA to assess the productivity of Indian business banks in the post - change period, 1992-2002.

Sathye (2003) "utilizing DEA to gauge productivity, observed that private banks are less effective than public and unfamiliar banks".

3.3Need for the Study

The vast majority of the financial backers put resources into share market with no thought or lucidity on playing out the offers and even they have no information about central and specialized investigation. The investigation of my venture is crucial examination and specialized examination on chose banks and contrasting the presentation of the chose banks.

On an assessment of the monetary exhibition of India private area banks. He composed private area banks play an "significant job being developed of Indian economy. After progression, the financial business went through significant changes. The financial changes absolutely have changed the banking. Area". RBI allowed new banks to be begun in the confidential area according to the proposal of Narasimhan committee. The Indian financial industry was overwhelmed by open area banks. In any case, presently the circumstances have changed new age keeps money with utilized of innovation and expert administration has acquired a sensible situation in the financial business.

Examined the impact of innovation on change of banking in India. She investigated the impact of innovation and furthermore concentrated on the advantages and difficulties of changing financial patterns. Innovation and monetary advancements have prompted enormous improvement in financial administrations and activities over the course of the last ten years. Endurance, development and benefit of banks relies on the hierarchical viability and functional productivity in the present serious situation where client needs are changing consistently and innovation is contacting new high.

3.4 OBJECTIVES OF THE STUDY

Explanation: How the productivity of banks is influencing their return from venture and above all what it means for the prize to its investors or proprietors and point is to comprehend the way in which supervisors have done whatever it takes to change the business and further develop benefit.

- To measure the return of selected private sector banks.
- To study the risk of selected private banks.
- To study the capitalization of selected private sector banks.
- To study EPS, DPS of selected private banks.

3.5 DATA COLLECTION AND TOOLS USED FOR ANALYSIS

The review includes the optional information as it were. The auxiliary information relating to the review were gathered sites, diaries and magazines. This is the review examination the presentation of the banks by involving the information for the time of 2017 to 2022. The scientist has utilized the measurable apparatuses, for example, "Expressive statics, Anova single element, relapse examination, t-test and two inspecting expecting inconsistent changes".

3.6 LIMITATIONS OF THE STUDY

- This study is predominantly done in view of the exhibition 3 confidential area which may be not adequate to sum up entire financial area.
- The review depends on specialized examination and no basic variables were thought of.
- The crucial investigation and the business of the area are not inspected totally.
- The credit risk the board of the singular bank isn't examined.

3.7 SCOPE OF THE STUDY

Extent of the review is more extensive covers the financial areas in India. There is enormous arising issue of "monetary state of banking area in India". In any case, study is simply going to cover chosen nationalized three confidential banks. Unfamiliar banks have been barring from the review. As the arrangements and guidelines of Foreign Banks are not the same as other Commercial Banks they are barred.

The extent of the tasks is restricted to figuring out the essentials of major examination and specialized examination and apply it to take a choice of putting resources into banking area.

3.8 RESEARCH METHODOLOGY

"Research technique implies gathering, examining deciphering the information. In blueprint or exploration system is the technique for get-together analyzing and unraveling the data to examination the issue and answer the entryway in such a manner where the costs can be restricted and the sought after degree of precision can be achieved to land at a particular end". The current review endeavors to assess the exhibition of chosen private banks in India. It analyzes and different parts of execution of chosen private area banks in India. Optional information has been utilized with the end goal of this review.

- The framework used as a component of the assessment for the fulfillment of the errand the fulfillment of the endeavor objections, is according to the accompanying:
- Market expenses of the association have been taken for the significant stretches of different dates, there by isolating the association.

HYPOTHYSIS

H0: There is no massive distinction between the chose factors of chosen banks.

H1: There is a massive distinction between the chose factors of chosen banks.

RESEARCH METHODOLOGY

The current review endeavors to assess the exhibition of chosen private area banks in India. Optional information has been utilized with the end goal of this review. To investigate the essentials of the main 3 banks, has be taken as tests HDFC Bank, ICICI Bank, KOTAK Bank the reason for review. The factors which are considered for examining the productivity are market costs, capital design, monetary proportions. The factors are concentrated on over a time of years beginning from 2014to 2021.

Monetary ANALYSIS

This segment of study encapsulates the computation and investigation of chosen factors taken into reflection for the review reason. The proportions are being determined by the guide of crude information accessible on the concerned sites. The crude information includes yearly outcomes and accounting report of the example organizations. After computations of market costs, capital design, monetary proportions investigation individual is being finished. During the time of 2014 to 2021.

The measurable instrument for examination is

- Market prices
- Capital structure
- Financial ratios
- Earning per share and Book value

Wellsprings OF THE RESEARCH STUDY

Optional source: -

Optional information taken from chosen banks of market costs, capita structures, monetary proportions. In this examination, we have gathered information from sites. So we can utilize auxiliary information.

Auxiliary information gathered from following sites... .

- www.moneycontrol.com
- www.nse
- www.iciciindia.com
- www.HDFC.com
- www.kotakmahindra

Table 1:

Procedure of Research Study

Wellsprings of Data	Required information will be gathered through auxiliary sources
Research Instrument	Websites, yearly report information
Test size	3 banks
Inspecting unit	HDFC, ICICI, KOTAK Mahindra

CHAPTER - IV
DATA ANALYSIS AND INTERPRETATION

HDFC BANK LIMITED

The Housing Development Finance Corporation Limited (HDFC) was among quick to get an on a basic level endorsement from the Reserve Bank of India (RBI) to set up a bank in the confidential area, as a feature of RBIs progression of the Indian Banking Industry in 1994. The bank was consolidated in August 1994 for the sake of HDFC Bank Limited, with its enrolled office in Mumbai, India. HDFC bank started tasks as a Scheduled Commercial Bank in January 1995. The Bank had a cross country dissemination organization of 4,787 branches and 12,635 ATMs in 2,691 urban communities/towns.

The offers are recorded on the Bombay Stock Exchange Limited and National Stock Exchange of India Limited. The Bank's American Depository shares (ADS) are recorded on the New York Stock Exchange (NYSE) under the image 'HBD' and the Bank's Global Depository Receipts (GDRs) are recorded on Luxembourg Stock Exchange under ISIN No US40415F2002.

Table: 4.1

Market prices from 2014 to 2021

Months	2014	2015	2016	2017	2018	2019	2020	2021
JAN	334	475.5	541.2	604.7	936.4	1064	1276	1440
FEB	315	534.3	529	643.1	1003	1043	1220	1410
MAR	332.6	540.2	487.5	698.2	939.7	1043	1200	1564
APR	375.8	513.1	534.4	723	945.3	1163	863.9	1499
MAY	360.7	494.4	563.9	773.3	972.2	1159	1009	1394
JUN	396.8	524.5	591.5	819.5	1058	1214	975	1520
JUL	411.5	530.7	590	826.3	1054	1228	1066	1502
AUG	413	556.4	624.5	890.5	1081	1115	1026	1435
SEP	423	510.7	644	890.5	1035	1114	1128	1575
OCT	433	537.6	640	902.9	1005	1232	1090	1583
NOV	457.6	547.5	640.5	907.6	965	1239	1194	1585
DEC	479.2	538.5	601.2	927.5	1066	1274	1441	1495

GRAPH NO : 4.1



Interpretation

In the examination above table market costs of the organization. The above table demonstrates that the market costs HDFC Bank will be expanded in each year SEPTEMBER, OCTOBER, NOVEMBER. In the expanded the market costs 1500 above in this three months.

Table: 4.2

Descriptive statics Market prices

parameters	2014	2015	2016	2017	2018	2019	2020	2021
Mean	394.32	525.26	582.29	800.57	1005.07	1157.15	1124.06	1500.24
Std d	51.688	23.1923	51.307	111.02	52.952	81.777	153.970	68.3518
kurtosis	-0.948	0.54349	-0.907	-1.063	-1.6505	-1.4296	0.48294	-1.357
skweness	-0.033	-0.9449	-0.389	-0.577	0.0336	0.1732	0.3982	-0.1927

Interpretation

The above table represents that the market prices of HDFC Bank in which year is highest mean is 2021 is 1500.24 and the lowest has 2014 has 394.32. which means that there is high price differential among the prices will be sectoral indices. The standard deviation which measures from mean values that 2016 was lowest standard deviation is 51.307 and 2020 was highest standard deviation.

ANOVA						
Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	11916760	7	1702394	243.4545	9.64E-55	2.115472
Within Groups	615353.9	88	6992.658			
Total	12532114	95				

Interpretation

To the analyst we need to establish that the qualities, p-esteem is critical in light of p or sig-esteem is resolved whether the contrast between a portion of the means are in the genuinely huge 1702394 is at long last reasoned that the oddball the invalid speculation isn't equivalent.

The amount of significant worth is the spin-offs of relapse-esteem between a gathering 11916760 and lingering values 615353.9 with in the gatherings.

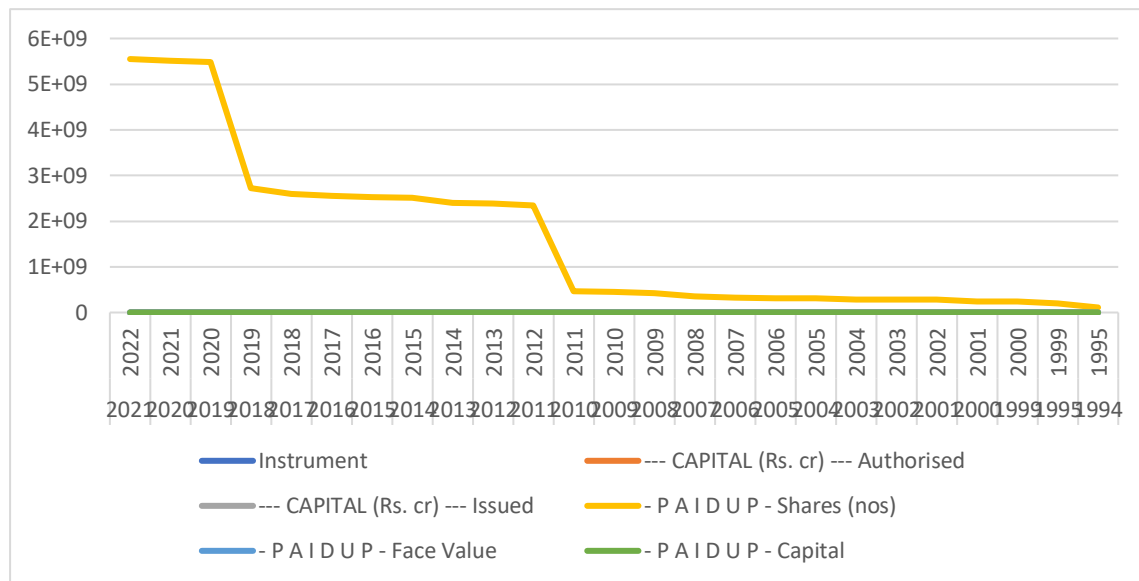
Table 4.3

CAPITAL STRUCTURE

Capital and Paid up capital

From	To	Instrument	Authorised	Issued	Shares (nos)	Face Value	Capital
2021	2022	Equity Share	650	554.55	5.55E+09	1	554.55
2020	2021	Equity Share	650	551.28	5.51E+09	1	551.28
2019	2020	Equity Share	650	548.33	5.48E+09	1	548.33
2018	2019	Equity Share	650	544.66	2.72E+09	2	544.66
2017	2018	Equity Share	650	519.02	2.6E+09	2	519.02
2016	2017	Equity Share	650	512.51	2.56E+09	2	512.51
2015	2016	Equity Share	550	505.64	2.53E+09	2	505.64

2014	2015	Equity Share	550	501.3	2.51E+09	2	501.3
2013	2014	Equity Share	550	479.81	2.4E+09	2	479.81
2012	2013	Equity Share	550	475.88	2.38E+09	2	475.88
2011	2012	Equity Share	550	469.34	2.35E+09	2	469.34
2010	2011	Equity Share	550	465.23	4.65E+08	10	465.23
2009	2010	Equity Share	550	457.74	4.58E+08	10	457.74
2008	2009	Equity Share	550	425.38	4.25E+08	10	425.38
2007	2008	Equity Share	550	354.43	3.54E+08	10	354.43
2006	2007	Equity Share	450	319.39	3.19E+08	10	319.39
2005	2006	Equity Share	450	313.14	3.13E+08	10	313.14
2004	2005	Equity Share	450	309.88	3.1E+08	10	309.88
2003	2004	Equity Share	450	284.79	2.85E+08	10	284.79
2002	2003	Equity Share	450	282.05	2.82E+08	10	282.05
2001	2002	Equity Share	450	281.37	2.81E+08	10	281.37
2000	2001	Equity Share	300	243.6	2.44E+08	10	243.6
1999	2000	Equity Share	300	243.28	2.43E+08	10	243.28
1995	1999	Equity Share	300	200	2E+08	10	200
1994	1995	Equity Share	300	110	1.1E+08	10	110

GRAPH NO: 4.3

Interpretation

In this graphical portrayal showing some variety of the capital design recently structure understanding year-to-year changes of the costs in approved capital and settled up capital. To the a large portion of the settled up offers will be expanding from 1995 to 2022 in the qualities is 1E+09, 2E+09, 3E+09, 4E+09, 5E+09 will be follow the no. of offers will have raised and capital will be all the more emphatically raised.

SUMMARY OUTPUT

<i>Regression Statistics</i>	
Multiple R	0.9452693
R Square	0.893534
Adjusted R Square	0.8783246
Standard Error	40.902768
Observations	25

<i>ANOVA</i>					
	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F</i>
Regression	3	294866.24	98288.745	58.748718	2.196E-10
Residual	21	35133.765	1673.0364		
Total	24	330000			

	<i>Coefficients</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>P-value</i>	<i>Lower 95%</i>	<i>Upper 95%</i>	<i>Lower 95.0%</i>	<i>Upper 95.0%</i>
Intercept	96.510229	71.618714	1.347556	0.1921612	-52.42904	245.4495	-52.42904	245.4495
X Variable 1	7.973E-09	1.065E-08	0.7482535	0.4626056	-1.419E-08	3.013E-08	-1.419E-08	3.013E-08
X Variable 2	5.5920138	4.894551	1.1424978	0.2661064	-4.5867622	15.77079	-4.5867622	15.77079
X Variable 3	0.916565	0.1158354	7.9126528	9.816E-08	0.6756722	1.1574578	0.6756722	1.1574578

Interpretation

In the information examination of the capital construction of HDFC bank costs of Authorized capital and Paid up capital in the investigation to the importance $2.696E-10$ of the business in capital costs. In the positive coefficient variable is the critical of it shows the reliant variable will be expanded the worth is 96.510229 and this implies that reliant variable likewise to the expanded.

Table 4.4 FINANCIAL RATIOS

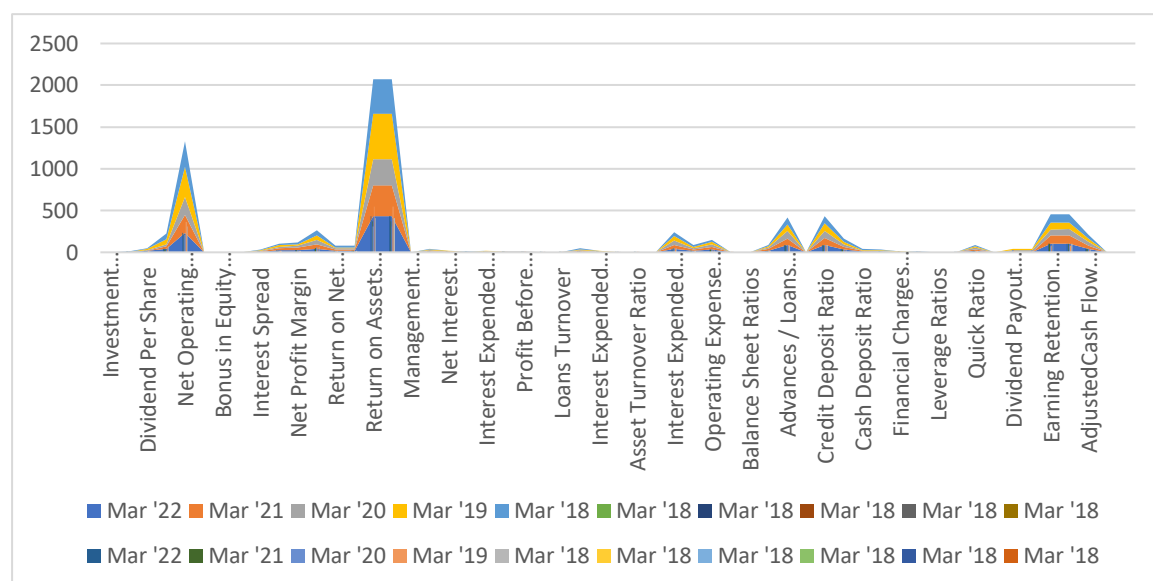
	Mar '22	Mar '21	Mar '20	Mar '19	Mar '18
Investment Valuation Ratios					
Face Value	1	1	1	2	2
Dividend Per Share	15.5	6.5	2.5	15	13
Operating Profit Per Share (Rs)	38.06	32.21	26.52	57.7	69.06
Net Operating Profit Per Share (Rs)	230.37	219.23	209.39	363.43	309.2
Free Reserves Per Share (Rs)	--	--	--	--	--
Bonus in Equity Capital	--	--	--	--	--
Profitability Ratios					
Interest Spread	6.14	6.86	7.02	7.2	7.78

Adjusted Cash Margin(%)	24.52	22.19	19.88	19.05	19.26
Net Profit Margin	28.93	25.74	22.86	21.29	21.79
Return on Long Term Fund(%)	43.63	47.92	55.69	55.57	62.88
Return on Net Worth(%)	15.39	15.27	15.35	14.12	16.45
Adjusted Return on Net Worth(%)	15.39	15.27	15.35	14.12	16.45
Return on Assets Excluding Revaluations	432.95	369.54	311.83	547.89	409.6
Return on Assets Including Revaluations	432.95	369.54	311.83	547.89	409.6
Management Efficiency Ratios					
Interest Income / Total Funds	6.7	7.38	8.27	8.57	8.32
Net Interest Income / Total Funds	3.77	3.96	4.05	4.18	4.16

Non Interest Income / Total Funds	1.55	1.54	1.68	1.53	1.58
Interest Expended / Total Funds	2.92	3.42	4.23	4.4	4.17
Operating Expense / Total Funds	2.67	2.88	3	2.82	2.3
Profit Before Provisions / Total Funds	2.57	2.54	2.64	2.79	3.34
Net Profit / Total Funds	1.15	0.94	1.02	1.17	1.77
Loans Turnover	0.1	0.11	0.13	0.13	0.13
Total Income / Capital Employed(%)	8.24	8.91	9.95	10.1	9.9
Interest Expended / Capital Employed(%)	2.92	3.42	4.23	4.4	4.17
Total Assets Turnover Ratios	0.07	0.07	0.08	0.09	0.08
Asset Turnover Ratio	0.07	0.08	0.09	0.09	0.09
Profit And Loss Account Ratios					

Interest Expended / Interest Earned	43.63	46.32	51.06	51.26	50.03
Other Income / Total Income	18.76	17.26	16.85	15.12	15.94
Operating Expense / Total Income	32.37	32.26	30.16	27.9	23.23
Selling Distribution Cost Composition	0.16	0.07	0.08	0.15	0.2
Balance Sheet Ratios					
Capital Adequacy Ratio	18.9	18.79	18.52	17.11	14.82
Advances / Loans Funds(%)	85.16	82.01	85.21	83.95	80.8
Debt Coverage Ratios					
Credit Deposit Ratio	86.43	85.66	87.56	86.32	84.68
Investment Deposit Ratio	31.07	33.66	32.96	31.12	31.88
Cash Deposit Ratio	7.85	6.83	5.75	8.85	9.95
Total Debt to Owners Fund	7.26	7.22	7.56	6.97	8.58
Financial Charges Coverage Ratio	2.18	2.05	1.85	1.81	1.84

Financial Charges Coverage Ratio Post Tax	1.69	1.58	1.47	1.44	1.46
Leverage Ratios					
Current Ratio	0.05	0.03	0.04	0.05	0.04
Quick Ratio	18.77	17.58	16.62	16.61	17.48
Cash Flow Indicator Ratios					
Dividend Payout Ratio Net Profit	--	--	24.9	19.22	--
Dividend Payout Ratio Cash Profit	--	--	23.82	18.23	--
Earning Retention Ratio	100	100	75.1	80.78	100
Cash Earning Retention Ratio	100	100	76.18	81.77	100
AdjustedCash Flow Times	40.43	41.18	41.8	41.55	42.88

GRAPH NO : 4.4

Interpretation

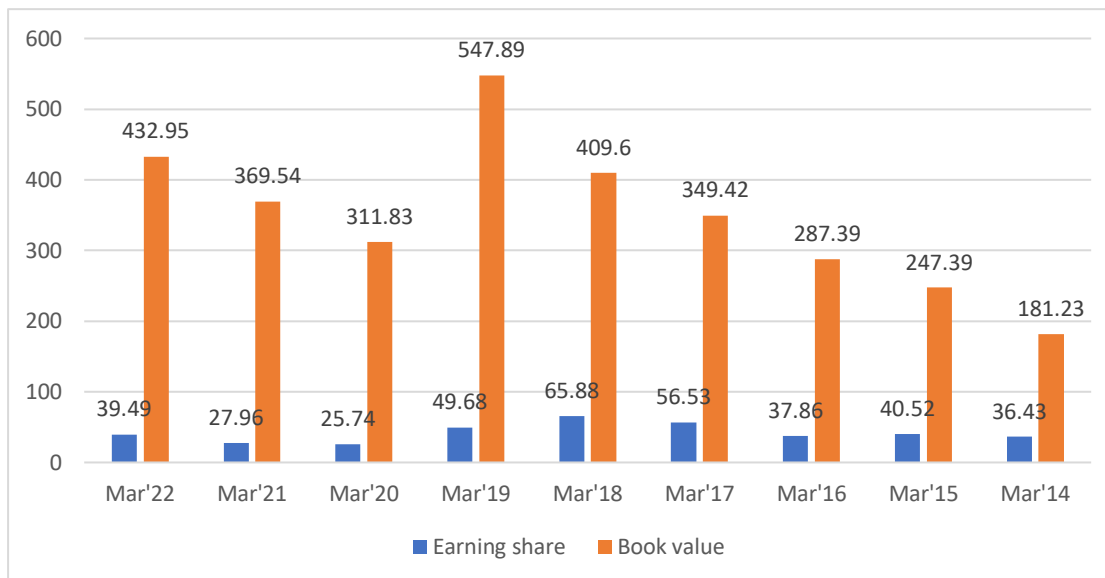
In the graphical portrayals is, we are noticing the cycle key monetary proportions is the most elevated is return on resources will more 2018-409.6, 2019-547.89, 2020-311.83, 2021-369.54, 2022-432.95 this HDFC Bank more benefit create from its resources. What's more, the this procuring a benefit from financial administration. The net working will be marginally will be better.

Table 4.5

Earnings per share and Book value

	Mar'22	Mar'21	Mar'20	Mar'19	Mar'18	Mar'17	Mar'16	Mar'15	Mar'14
Earning share	39.49	27.96	25.74	49.68	65.88	56.53	37.86	40.52	36.43
Book value	432.95	369.54	311.83	547.89	409.6	349.42	287.39	247.39	181.23

GRAPH NO : 4.5



Interpretation

In the graphical portrayal is examination will acquire per offer and Book esteem. To the acquiring per share in the most noteworthy 2018-65.88 and will be least 2020-25.74 qualities and to Book esteem year of most elevated values is 2019-547.89 and will be the least worth is 2014-181.23.

t-Test: Two-Sample Assuming Unequal Variances

	Variable 1	Variable 2
Mean	42.23222	348.5822
Variance	169.7546	11793.31
Observations	9	9
Hypothesized Mean Difference	0	
df	8	
t Stat	-8.40268	
P(T<=t) one-tail	1.53E-05	
t Critical one-tail	1.859548	
P(T<=t) two-tail	3.06E-05	
t Critical two-tail	2.306004	

Interpretation

In the information examination of the t-test, two example test inconsistent varianeces distinction between variable1 42.2322 and variable2 348.5822 a lot of more will be book esteem is generally profoundly unpredictability. Furthermore, the p one tail 1.53E-05 and p ($t \leq t$) two tail will be 3.06E-05 better of the variance.11793.31

ICICI BANK LIMITED

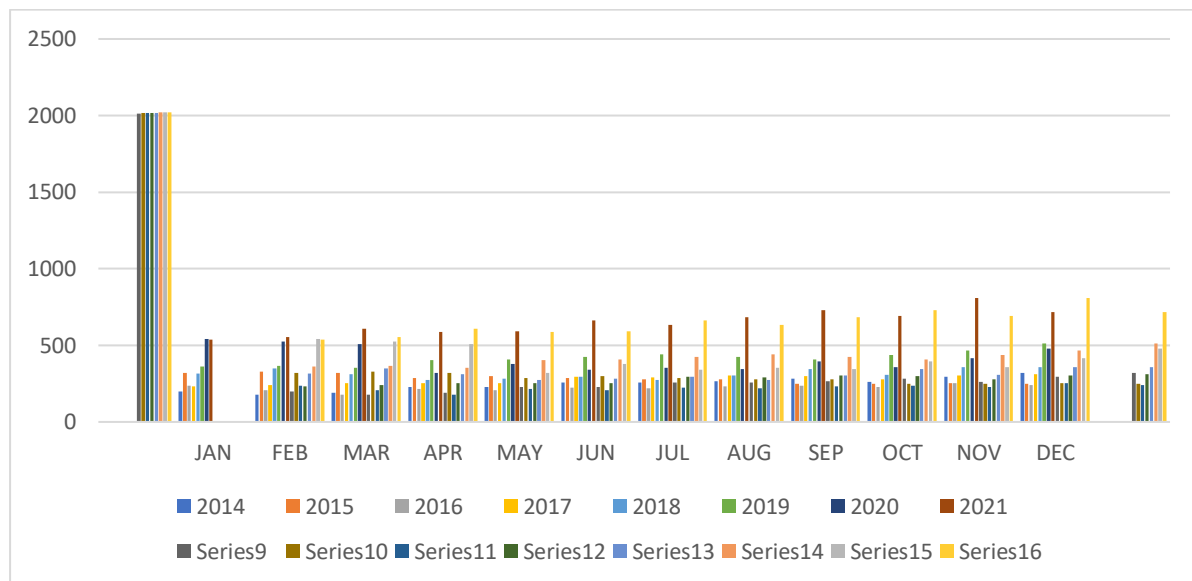
ICICI Bank was laid out in 1994 as a completely claimed auxiliary of ICICI Ltd., an Indian monetary organization that had been laid out in 1955 to give project funding to Indian businesses. In that time of liberation and advancement, the Reserve Bank of India (India's national bank) permitted private to enter the area, which had recently been overwhelmed by state-claimed public area banks and unfamiliar firms. ICICI Bank gained by the chance to serve India's expanding working class, which was disappointed with the administrations presented by the state - claimed public area banks. In support of themselves, the state-claimed bank had a huge organization of branches, yet they offered negligible or no computerization. The unfamiliar banks, then again, brought conveyed top of the line advances that empowered them to the table for imaginative items through a tiny organization of branches that zeroed in solely on companies and high-total assets people. However, these unfamiliar banks regularly missing the mark on under-remaining of nearby clients' requirements. ICICI Bank took advantage of the innovative devices available to its to draw in the Indian working class clients who felt under-served by both unfamiliar banks and state-possessed elements.

Table:4.6

Statement of Market price from 2014 to 2021

Months	2014	2015	2016	2017	2018	2019	2020	2021
JAN	200.65	320.64	237.55	233	314	361.5	539.9	535.55
FEB	186.67	327.55	206.36	241.68	347.55	364.5	524	552
MAR	188.58	318.95	177.5	252.36	312.65	352.05	508.25	607.55
APR	227.69	286.36	214.55	253.45	273	401.45	319	587.55
MAY	226.07	301.05	206.64	253.18	284.2	407.5	380.15	592.55
JUN	256.59	288.18	221.73	295.91	295	426	339	664.55
JUL	258.28	276.77	219.73	291.4	274	439.5	354.25	633.95
AUG	265.87	276.77	232.64	303.9	302.6	423.25	346.8	684.05
SEP	283.27	250	235.23	299.7	343.6	409.65	394.7	727.6
OCT	262.36	248.59	228.18	276.6	306.3	436.95	358.25	693.6
NOV	295.64	251.82	254.05	303	357	466.65	417	807.7
DEC	321.09	250.05	242.05	309.7	358.9	513.45	479.7	716.4

GRAPH NO: 4.6



Interpretation

The examination above table in market costs shows the development of the organization. In the above table shows that the market costs of 2017 to 2021 with each month JAN-DEC costs of ICICI Bank. We are noticing the 2021 market costs will be expanded from 500 to 800 above.

Table 4.7

Statement of Descriptive statics

parameters	2014	2015	2016	2017	2018	2019	2020	2021
Mean	246.996	283.060	223.017	276.156	314.066	416.870	413.41	650.25
Std	43.808	29.335	20.240	27.721	31.024	45.957	78.923	80.076
kurtosis	-0.753	-1.389	1.206	-1.728	-1.341	0.495	-1.359	-0.313
skewness	-0.7538	0.212	-0.806	-0.286	0.231	0.510	0.566	0.382

Interpretation

In the above table addresses that the most noteworthy mean 2021 in 650.25 and the least has year 2016 223.017, and that implies there is high contrasts among costs of the relative multitude of years in this bank. The standard deviation which implies the deviation from mean qualities addresses that 2016-year standard deviation is 20.240 and 2021 was 80.076 is best quality deviation.

ANOVA

Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	1638408	7	234058.4	95.17647	2.78E-38	2.115472
Within Groups	216409.9	88	2459.204			
Total	1854818	95				

Interpretation

The specialist that the found, that p esteem is critical as a result of p or sig esteem is resolved whether the distinctions between the a few the means are genuinely significant, 234058 was at long last reason that the oddball the invalid speculation and the are not equivalent.

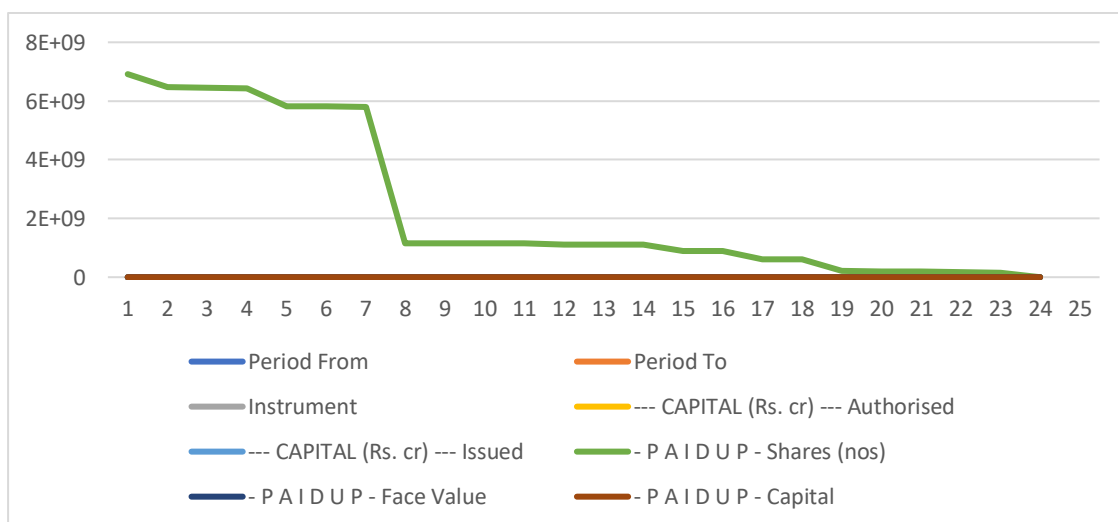
The aggregate worth of spin-offs of relapse esteem between bunch 1638408 and leftover worth is 216409 inside the gathering.

Table 4.8: Capital structure**Capital and Paid up capital**

From	To	Instrument	Authorised	Issued	Shares (nos)	Face Value	Capital
2020	2021	Equity Share	2500	1383.2	6915992387	2	1383.2
2019	2020	Equity Share	2500	1294.55	6472765203	2	1294.55
2018	2019	Equity Share	2500	1289.25	6446239653	2	1289.25
2017	2018	Equity Share	2000	1285.6	6427990776	2	1285.6
2016	2017	Equity Share	1275	1164.9	5824476135	2	1164.9
2015	2016	Equity Share	1275	1162.95	5814768430	2	1162.95
2014	2015	Equity Share	1275	1159.45	5797244645	2	1159.45
2013	2014	Equity Share	1275	1154.99	1154987255	10	1154.99
2012	2013	Equity Share	1275	1153.58	1153581715	10	1153.58
2011	2012	Equity Share	1275	1152.71	1152714442	10	1152.71
2010	2011	Equity Share	1275	1151.77	1151772372	10	1151.77

2009	2010	Equity Share	1275	1114.85	1114845314	10	1114.85
2008	2009	Equity Share	1275	1113.25	1113250642	10	1113.25
2007	2008	Equity Share	1275	1112.69	1112687495	10	1112.69
2006	2007	Equity Share	1000	899.27	899266672	10	899.27
2005	2006	Equity Share	1000	889.82	889823901	10	889.82
2004	2005	Equity Share	1550	616.39	616391905	10	616.39
2003	2004	Equity Share	1550	613.02	613021301	10	613.02
2001	2002	Equity Share	300	220.36	220358680	10	220.36
2000	2001	Equity Share	300	196.82	196818880	10	196.82
1999	2000	Equity Share	300	196.82	196818880	10	196.82
1997	1999	Equity Share	300	165	165000700	10	165
1995	1997	Equity Share	300	150	150000700	10	150
1994	1995	Equity Share	300	150	700	10	0

GRAPH NO : 4.8



Interpretation

In the above graphical portrayal is we will track down the monetary design of a recently types of the comprehension year-to-year changes of the costs in approved capital and settled up capital. To the majority of the settled up offers will be expanding from 1995 to 2022 in the qualities is 2E+09,4E+09, and 6E+09 with the settled up offers will be increment and all the more unequivocally will be benefit.

Regression:

SUMMARY OUTPUT

<i>Regression Statistics</i>	
Multiple R	0.930872
R Square	0.866524
Adjusted R Square	0.846502
Standard Error	270.2824
Observations	24

ANOVA

	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F</i>
Regression	3	948509.4	316169.8	43.27974	6.23E-09
Residual	20	146105.2	7305.26		
Total	23	1094614.6			

	<i>Coefficients</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>P-value</i>	<i>Lower 95%</i>	<i>Upper 95%</i>	<i>Lower 95.0%</i>	<i>Upper 95.0%</i>
Intercept	-7901.68	1981.074	3.98859	0.000723	-12034.13	3769.23	12034.13	3769.23
X Variable 1	1.4E-06	3.19E-07	4.395898	0.000279	7.37E-07	2.07E-06	7.37E-07	2.07E-06
X Variable 2	817.6702	198.6875	4.115358	0.000537	403.2153	1232.125	403.2153	1232.125
X Variable 3	-0.46482	0.368084	1.26282	0.221181	-1.232638	0.302988	1.232638	0.302988

Interpretation

In the there is critical connection between the approved capital and settled up capital of the capital construction and the likelihood 0.5 and 0.846502. In the capital design of the relapse examination to the importance 6.23E-09 of the business wise of capital construction. In the negative coefficient is the critical of it demonstrates the autonomous variable will be diminished the worth is - 7901.68 this implies subordinate variable additionally diminished.

In the conventional squared technique is factual strategy for examination that the more gauges the effect of No. of offers, Face esteem, Capital issue are reliant variable the speculation for testing the effect of costs of capital design.

H0: there is no critical effect of the followed through on up capital of the costs.

H0: there is a critical effect of the costs on Authorized capital costs.

We reject the invalid speculation and acknowledge the elective theory i.e., critical effect of on Capital construction.

Table 4.9

Statement of Financial ratios

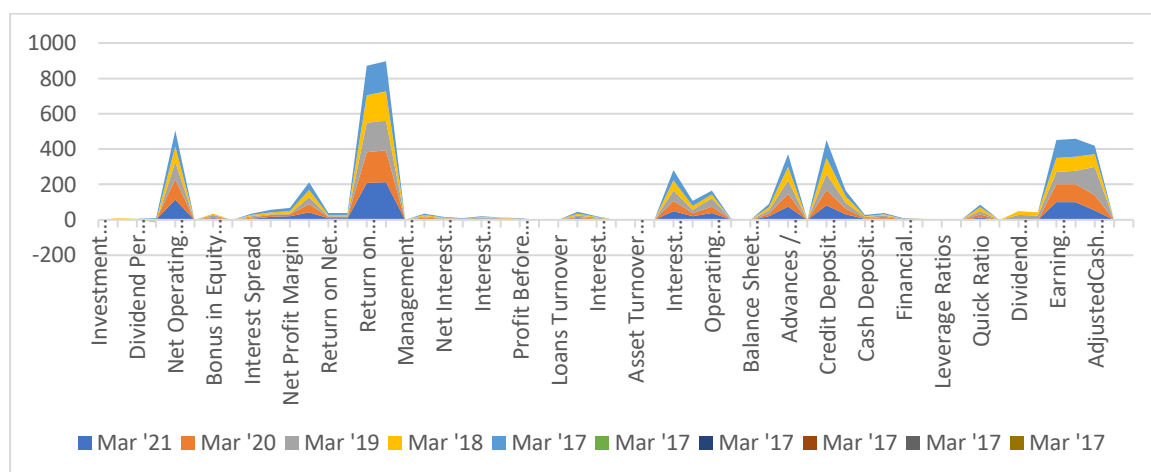
	Mar '21	Mar '20	Mar '19	Mar '18	Mar '17
Investment Valuation Ratios					
Face Value	2	2	2	2	2
Dividend Per Share	2	--	1	1.5	2.5
Operating Profit Per Share (Rs)	3.31	-2.24	-15.45	10.76	13.44
Net Operating Profit Per Share (Rs)	114.4	115.56	98.35	85.51	92.98

Free Reserves Per Share (Rs)	--	--	--	--	--
Bonus in Equity Capital	8.42	9	9.04	9.06	--
Profitability Ratios					
Interest Spread	6.87	7.15	6.36	6.43	6.58
Adjusted Cash Margin(%)	17.6	9.73	5.31	10.44	14.33
Net Profit Margin	20.46	10.6	5.3	12.33	18.09
Return on Long Term Fund(%)	41.76	49.01	38.13	38.54	45.09
Return on Net Worth(%)	11.21	6.99	3.19	6.63	10.11
Adjusted Return on Net Worth(%)	11.21	6.99	3.19	6.63	10.11
Return on Assets Excluding Revaluations	208.81	175.17	163.38	158.91	166.37
Return on Assets Including Revaluations	213.28	179.99	168.1	163.59	171.59
Management Efficiency Ratios					

Interest Income / Total Funds	6.81	7.27	6.9	6.68	7.29
Net Interest Income / Total Funds	3.36	3.24	2.94	2.8	2.92
Non Interest Income / Total Funds	1.63	1.6	1.58	2.12	2.62
Interest Expended / Total Funds	3.46	4.04	3.96	3.88	4.36
Operating Expense / Total Funds	3.16	3.38	4.02	1.96	1.87
Profit Before Provisions / Total Funds	1.74	1.37	0.41	2.86	3.58
Net Profit / Total Funds	--	-0.6	-1.77	0.68	1.33
Loans Turnover	0.11	0.12	0.12	0.11	0.12
Total Income / Capital Employed(%)	8.45	8.87	8.48	8.8	9.91
Interest Expended / Capital Employed(%)	3.46	4.04	3.96	3.88	4.36

Total Assets Turnover Ratios	0.07	0.07	0.07	0.07	0.07
Asset Turnover Ratio	0.07	0.08	0.07	0.07	0.08
Profit And Loss Account Ratios					
Interest Expended / Interest Earned	50.72	55.52	57.39	58.11	59.86
Other Income / Total Income	19.34	18.03	18.63	24.07	26.48
Operating Expense / Total Income	37.42	38.05	47.45	22.25	18.88
Selling Distribution Cost Composition	0.78	1.18	1.14	0.73	0.53
Balance Sheet Ratios					
Capital Adequacy Ratio	19.12	16.11	16.89	18.42	17.39
Advances / Loans Funds(%)	74.95	73.66	75.11	74.18	75.25
Debt Coverage Ratios					
Credit Deposit Ratio	80.95	86.52	90.54	92.92	98.69
Investment Deposit Ratio	31.16	32.11	33.84	34.68	35.32

Cash Deposit Ratio	4.77	5.14	5.85	6.17	6.45
Total Debt to Owners Fund	7.09	8.24	7.77	7.28	6.58
Financial Charges Coverage Ratio	1.93	1.7	1.67	1.8	1.84
Financial Charges Coverage Ratio Post Tax	1.43	1.21	1.11	1.24	1.33
Leverage Ratios					
Current Ratio	0.07	0.09	0.12	0.12	0.12
Quick Ratio	14.52	15.76	18.66	20.44	16.31
Cash Flow Indicator Ratios					
Dividend Payout Ratio Net Profit	--	--	28.69	21.5	--
Dividend Payout Ratio Cash Profit	--	--	23.31	19.28	--
Earning Retention Ratio	100	100	71.31	78.5	100
Cash Earning Retention Ratio	100	100	76.69	80.72	100
AdjustedCash Flow Times	54.01	86.83	157.7	74.22	46.41

GRAPH NO: 4.9

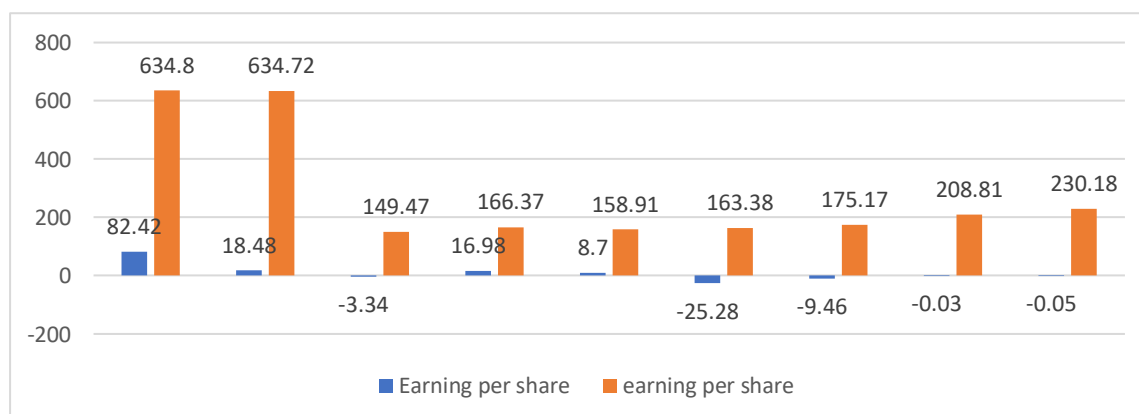
Interpretation

In this graphical portrayal is generally in the change income, procuring, credit stores and advances. Also, the exceptionally Return on resources will be most elevated in somewhat revaluation on barring and including resources 213.28, 179.99, 168.8, 163.59, 171.59 costs will be not exactly HDFC bank return on resources proportions.

Table 4.10

Earnings per share and Book value

	Mar-22	Mar-21	Mar-20	Mar-19	Mar-18	Mar-17	Mar-16	Mar-15	Mar-14
Earning per share	-0.05	-0.03	-9.46	-25.28	8.7	16.98	-3.34	18.48	82.42
Book value	230.18	208.81	175.17	163.38	158.91	166.37	149.47	634.72	634.8

GRAPH NO: 4.10

Interpretation

In the graphical portrayal is examination will procure per offer and Book esteem. To the acquiring per share in the most noteworthy March-14 will be 82.42 and the least will be costs March-22 will be - 0.05. In the Book esteem most noteworthy worth is March-14 ,15 which will be 634.8 and 634.72 and the least worth is March-16 is 149.47.

t-Test: Two-Sample Assuming Unequal Variances

	<i>Variable</i> <i>1</i>	<i>Variable</i> <i>2</i>
Mean	9.824444	280.2011
Variance	921.2036	41057.65
Observations	9	9
Hypothesized Mean Difference	0	
df	8	
t Stat	-3.95891	
P(T<=t) one-tail	0.002092	
t Critical one-tail	1.859548	
P(T<=t) two-tail	0.004183	
t Critical two-tail	2.306004	

Interpretation

In the information examination of the portrayal acquiring per and book esteem is normal worth is 9.82444 and book esteem normal is 280.2011 is for the most part ideal worth is book esteem exceptionally is unpredictability. In the ideal of the t basic one tail is 1.859548 and p (t<t=) one tail 0.002092.

KOTAK MAHINDRA BANK LIMITED

Starting from the beginning of the recent Kotak Mahindra Finance Limited in 1985, it has been a consistent and sure excursion prompting development and achievement. Kotak Mahindra is one of Indian's driving banking and monetary administrations bunch, offering a great many monetary administrations that envelop each circle of life. Kotak Mahindra Bank Ltd is an all inclusive resource for all financial necessities. The bank offers individual budget arrangements of each and every sort from investment account to Mastercards, conveyance of

shared assets to "life coverage items. Kotak Mahindra Bank offers exchange banking, works loaning verticals, oversees IPOs and gives working capital" advances. ING Vysya Bank has converged with Kotak Mahindra Bank with impact from April 1, 2015, and the consolidated element will bear the name Kotak Mahindra Bank.

Kotak Mahindra Bank is an Indian confidential area bank settled in Mumbai, Maharashtra, India. In February 2003, Reserve Bank of India (RBI) gave the permit to Kotak Mahindra Finance Ltd., the gathering's lead organization, to continue banking business. It offers a great many financial items and monetary administrations for corporate and retail clients through an assortment of conveyance directs and concentrated auxiliaries in the space of individual accounting, venture banking, disaster protection, and abundance the board.

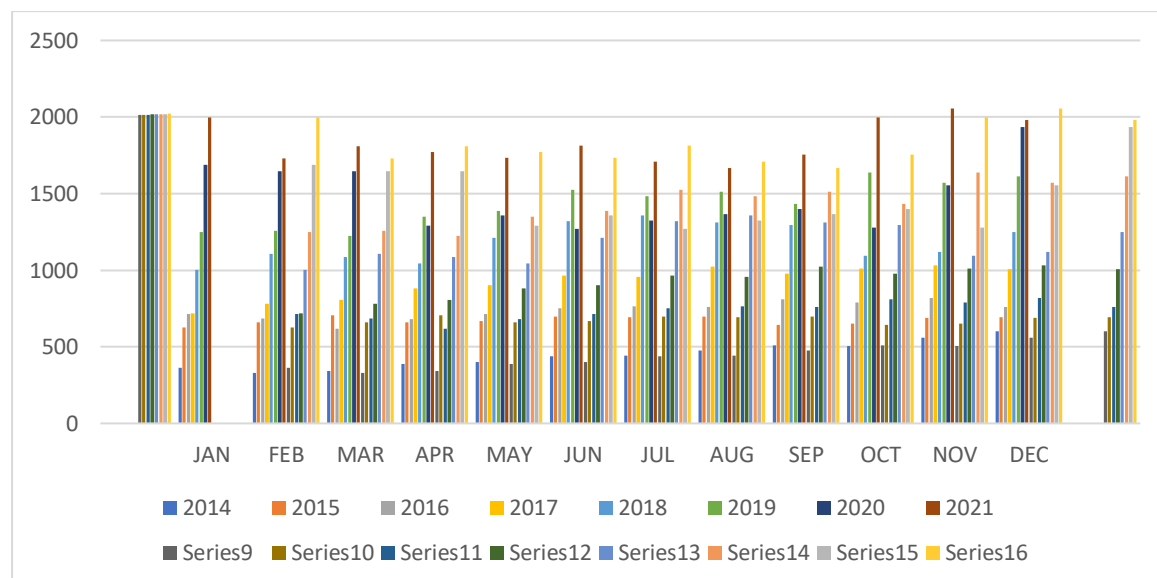
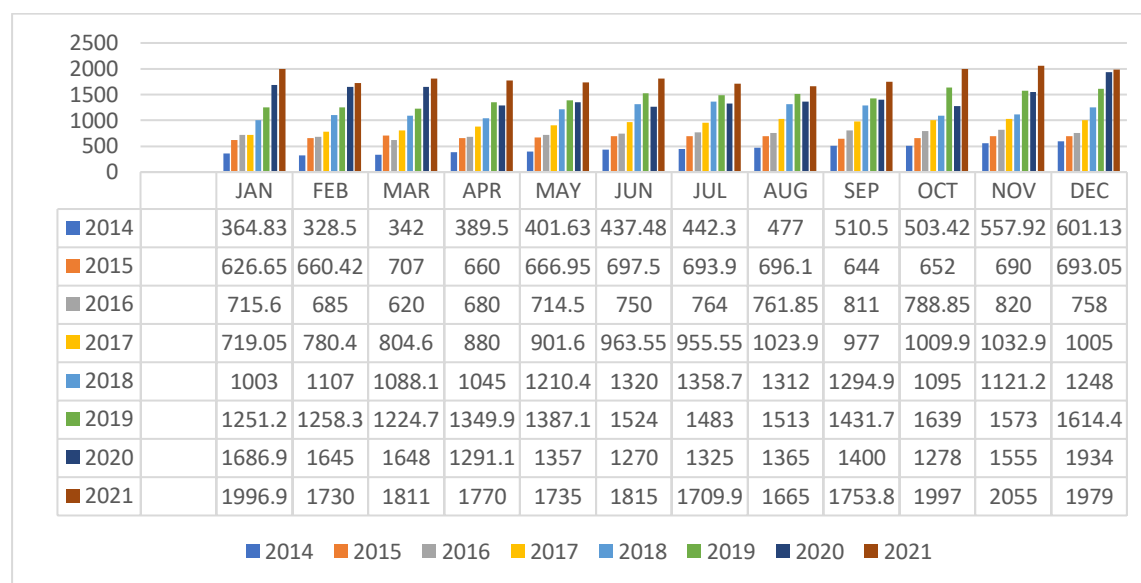
Kotak Mahindra Bank has an organization of 1,348 branches across 675 areas and 2,051 ATMs in the country. In 2016, is quite possibly of the biggest bank in India by market capitalization.

Table: 4.11

Market prices from 2014 to 2021

Months	2014	2015	2016	2017	2018	2019	2020	2021
JAN	364.83	626.65	715.6	719.05	1003	1251.15	1686.9	1996.9
FEB	328.5	660.42	685	780.4	1107	1258.25	1645	1730
MAR	342	707	620	804.6	1088.05	1224.7	1648	1811
APR	389.5	660	680	880	1045	1349.9	1291.1	1770
MAY	401.63	666.95	714.5	901.6	1210.35	1387.05	1356.95	1735
JUN	437.48	697.5	750	963.55	1320	1524	1270	1815
JUL	442.3	693.9	764	955.55	1358.7	1483	1324.95	1709.9
AUG	477	696.1	761.85	1023.85	1312	1513	1364.95	1665
SEP	510.5	644	811	977	1294.9	1431.7	1400	1753.75
OCT	503.42	652	788.85	1009.9	1095	1639	1278	1997
NOV	557.92	690	820	1032.9	1121.15	1573	1555	2055
DEC	601.13	693.05	758	1005	1248	1614.4	1934	1979

GRAPH NO : 4.11



Interpretation

In the examination of the above table market costs in the development of the organization. It can demonstrate that all market costs in Kotak Mahindra Bank 2017 to 2021 these costs will be expanded consistently. We have noticed 2017 will steadiness expanded market costs.

Table 4.12**Statement of Descriptive statics**

parameters	2014	2015	2016	2017	2018	2019	2020	2021
Mean	446.350	673.964	739.066	921.11	1183.59	1437.42	1479.57	1834.7
std	86.058	25.585	58.437	104.60	121.19	143.93	210.92	134.49
kurtosis	-0.794	-1.010	0.006	-0.558	-1.581	-1.3129	0.1006	-1.373
skewness	0.340	-0.4561	-0.556	-0.822	0.0536	-0.1917	0.9398	0.5556

Interpretation

In the above table to the addresses that long term is the most noteworthy mean 1834.70 and least has 2014 is the 446.350, which imply that the exorbitant costs contrasts among the costs of distinguished years. The standard deviation which estimates the deviation from mean qualities that 2015-year most minimal standard deviation 25.585 and 2020 has the best quality deviation.

ANOVA						
<i>Source of Variation</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>	<i>P-value</i>	<i>F crit</i>
Between Groups	18899967	7	2699995	179.3967	2.94E-49	2.115472
Within Groups	1324437	88	15050.42			
Total	20224403	95				

Interpretation

The scientist saw that as the vast majority of p esteem is so huge on account of p or critical is resolved whether the distinctions between the a portion of the means are measurably in huge .. 269999 in at long last presume that the oddball the invalid speculation and the mean are not equivalent.

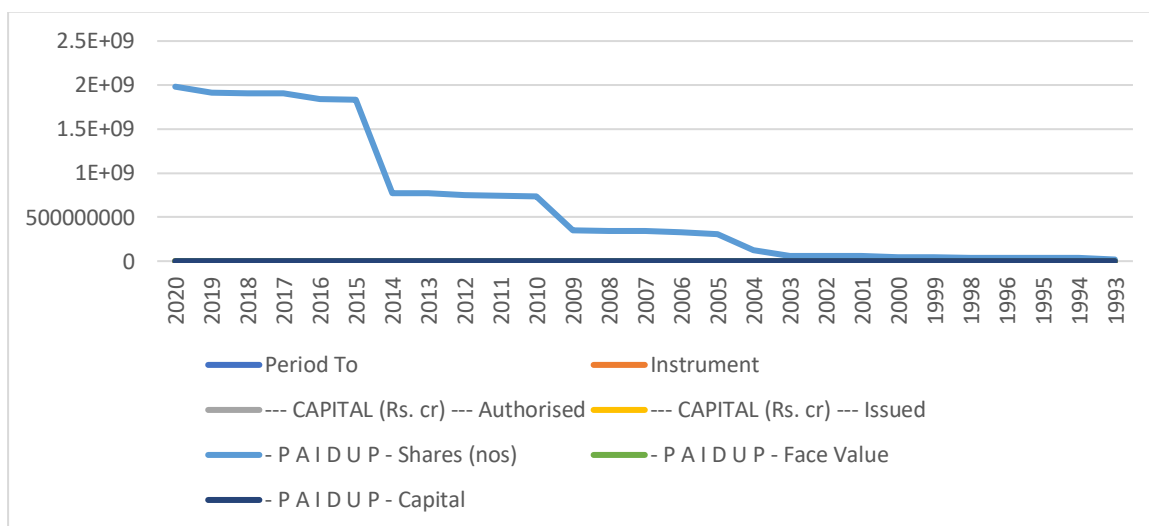
The total worth of the continuations of relapse esteem is between bunch 18899967 and leftover qualities 1324437 with the gatherings.

Table 4.13**Capital structure****Capital and Paid up capital**

From	To	Instrument	Authorised	Issued	Shares (nos)	Face Value	Capital
2020	2021	Equity Share	1400	990.92	1981835668	5	990.92
2019	2020	Equity Share	1400	956.52	1913038338	5	956.52
2018	2019	Equity Share	1400	954.38	1908754827	5	954.38
2017	2018	Equity Share	1500	952.82	1905648506	5	952.82
2016	2017	Equity Share	1500	920.45	1840897877	5	920.45
2015	2016	Equity Share	1500	917.19	1834382158	5	917.19
2014	2015	Equity Share	700	386.18	772352664	5	386.18
2013	2014	Equity Share	500	385.16	770311001	5	385.16
2012	2013	Equity Share	400	373.3	746609026	5	373.3
2011	2012	Equity Share	400	370.34	740689510	5	370.34
2010	2011	Equity Share	400	368.44	736871504	5	368.44
2009	2010	Equity Share	400	348.14	348141477	10	348.14
2008	2009	Equity Share	400	345.67	345668859	10	345.67
2007	2008	Equity Share	400	344.67	344672842	10	344.67
2006	2007	Equity Share	350	326.16	326155708	10	326.16
2005	2006	Equity Share	350	309.29	309294625	10	309.29
2004	2005	Equity Share	200	123.32	123323500	10	123.32
2003	2004	Equity Share	100	59.53	59532750	10	59.53
2002	2003	Equity Share	100	59.21	59212750	10	59.21
2001	2002	Equity Share	100	59.21	59212750	10	59.21

2000	2001	Equity Share	100	45.91	45912500	10	45.91
1999	2000	Equity Share	100	45.91	45912500	10	45.91
1998	1999	Equity Share	100	36.73	36730000	10	36.73
1996	1998	Equity Share	100	36.73	36723800	10	36.72
1995	1996	Equity Share	100	36.73	36723200	10	36.72
1994	1995	Equity Share	100	36.73	36718200	10	36.72
1993	1994	Equity Share	100	18.36	18365000	10	18.36

GRAPH NO : 4.13



Interpretation

In the graphical representation is analysis showing some more of the capital structure form understanding year-to-year changes of the prices in authorized capital and paid up capital. To the mostly firm's shares will be increasing from 1995 to 2022 in the values and group of values for the 1E+09, 1.5+09, 2E+09, and 2.5+09 will be raised capital structure.

Regression

SUMMARY OUTPUT

<i>Regression Statistics</i>	
Multiple R	0.9308725
R Square	0.8665236
Adjusted R Square	0.8465022
Standard Error	270.28245
Observations	24

<i>ANOVA</i>					
	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F</i>
Regression	3	9485093.8	3161697.9	43.27974	6.225E-09
Residual	20	1461052	73052.60		
Total	23	10946146			

	<i>Coefficients</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>P-value</i>	<i>Lower 95%</i>	<i>Upper 95%</i>	<i>Lower 95.0%</i>	<i>Upper 95.0%</i>
Intercept	-7901.681	1981.0737	3.988585	0.000722	-12034.128	3769.233	12034.12	3769.233
X Variable 1	1.402E-06	3.189E-07	4.395898	0.000278	7.365E-07	2.067E-06	7.365E-07	2.067E-06
X Variable 2	817.67015	198.68751	4.115357	0.000537	403.21527	1232.125	403.2152	1232.125
X Variable 3	0.4648218	0.3680838	1.262815	0.221181	-1.2326311	0.302987	1.232631	0.302987

Interpretation

In the information examination capital design costs of the relapse investigation to the importance 6.225E-09 of the business wise in capital construction. In the negative coefficient variable is the huge of it demonstrates the autonomous variable will be diminished the worth is - 7901.681 and this implies that reliant variable likewise patterns to the diminished.

Table 4.14**Financial ratios**

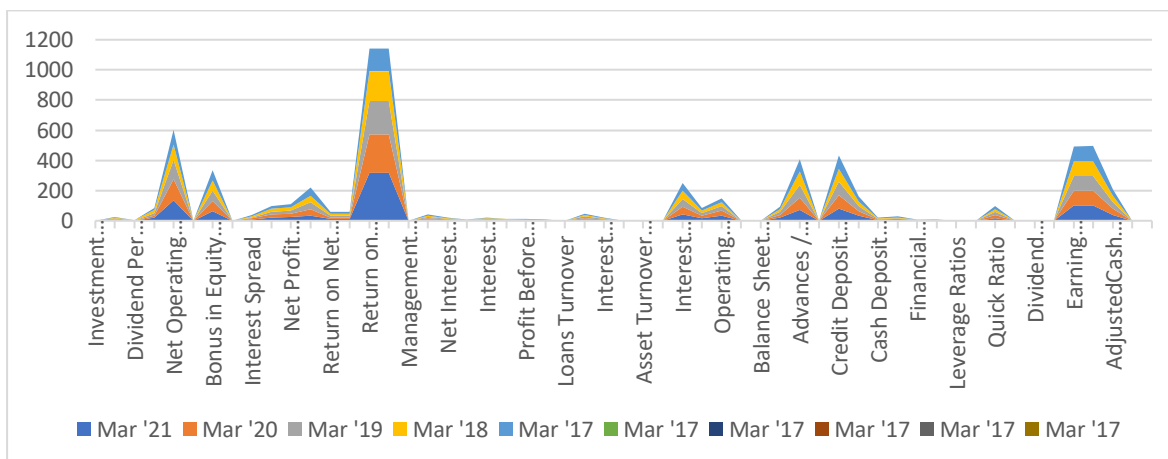
	Mar '21	Mar '20	Mar '19	Mar '18	Mar '17
Investment Valuation Ratios					
Face Value	5	5	5	5	5
Dividend Per Share	0.9	--	0.8	0.7	0.6
Operating Profit Per Share (Rs)	21.25	14.66	16.5	17.86	15.16
Net Operating Profit Per Share (Rs)	135.43	140.77	125.44	103.63	96.14
Free Reserves Per Share (Rs)	--	--	--	--	--
Bonus in Equity Capital	64.72	67.05	67.2	67.31	69.68
Profitability Ratios					
Interest Spread	8.21	7.79	6.73	6.94	7.64
Adjusted Cash Margin(%)	22.69	19.56	18.32	18.43	17.48
Net Profit Margin	25.94	22.08	20.32	20.68	19.27
Return on Long Term Fund(%)	32.64	43.32	46.78	43.84	53.3
Return on Net Worth(%)	10.95	11.86	11.47	10.89	12.35
Adjusted Return on Net Worth(%)	10.95	11.86	11.47	10.89	12.35
Return on Assets Excluding Revaluations	319.03	253.6	222.13	196.69	150.01
Return on Assets Including Revaluations	319.03	253.6	222.13	196.69	150.01

Management Efficiency Ratios					
Interest Income / Total Funds	7.22	8.01	8.3	8.24	8.7
Net Interest Income / Total Funds	4.13	4.02	3.9	3.98	3.99
Non Interest Income / Total Funds	1.47	1.6	1.6	1.69	1.71
Interest Expended / Total Funds	3.09	3.99	4.4	4.26	4.71
Operating Expense / Total Funds	2.99	3.18	2.81	2.56	2.62
Profit Before Provisions / Total Funds	2.5	2.32	2.56	2.98	2.94
Net Profit / Total Funds	1.09	1.11	1.35	1.7	1.67
Loans Turnover	0.12	0.13	0.13	0.13	0.14
Total Income / Capital Employed(%)	8.69	9.61	9.89	9.93	10.41
Interest Expended / Capital Employed(%)	3.09	3.99	4.4	4.26	4.71
Total Assets Turnover Ratios	0.07	0.08	0.08	0.08	0.09
Asset Turnover Ratio	0.07	0.08	0.09	0.09	0.09
Profit And Loss Account Ratios					
Interest Expended /	42.85	49.87	52.98	51.73	54.09

Interest Earned					
Other Income / Total Income	16.9	16.63	16.13	17.03	16.42
Operating Expense / Total Income	34.46	33.11	28.41	25.75	25.19
Selling Distribution Cost Composition	0.38	0.45	0.49	0.55	0.55
Balance Sheet Ratios					
Capital Adequacy Ratio	22.26	17.89	17.45	18.22	16.77
Advances / Loans Funds(%)	74	78.63	86.44	85.65	80.49
Debt Coverage Ratios					
Credit Deposit Ratio	81.68	87.06	89.7	87.35	86.04
Investment Deposit Ratio	33.18	29.92	32.44	31.32	32.54
Cash Deposit Ratio	4.05	4.17	4.73	4.69	4.86
Total Debt to Owners Fund	4.8	6.2	6.09	5.81	6.46
Financial Charges Coverage Ratio	2.09	1.77	1.69	1.73	1.66
Financial Charges Coverage Ratio Post Tax	1.64	1.47	1.41	1.43	1.39
Leverage Ratios					
Current Ratio	0.05	0.04	0.04	0.05	0.06
Quick Ratio	15.6	23.01	20.24	19.49	18.09
Cash Flow Indicator Ratios					

Dividend Payout Ratio Net Profit	--	--	3.29	2.79	--
Dividend Payout Ratio Cash Profit	--	--	3.06	2.6	--
Earning Retention Ratio	100	100	96.71	97.21	100
Cash Earning Retention Ratio	100	100	96.94	97.4	100
AdjustedCash Flow Times	38.2	41.59	43.17	43.91	42.52

GRAPH NO : 4.14

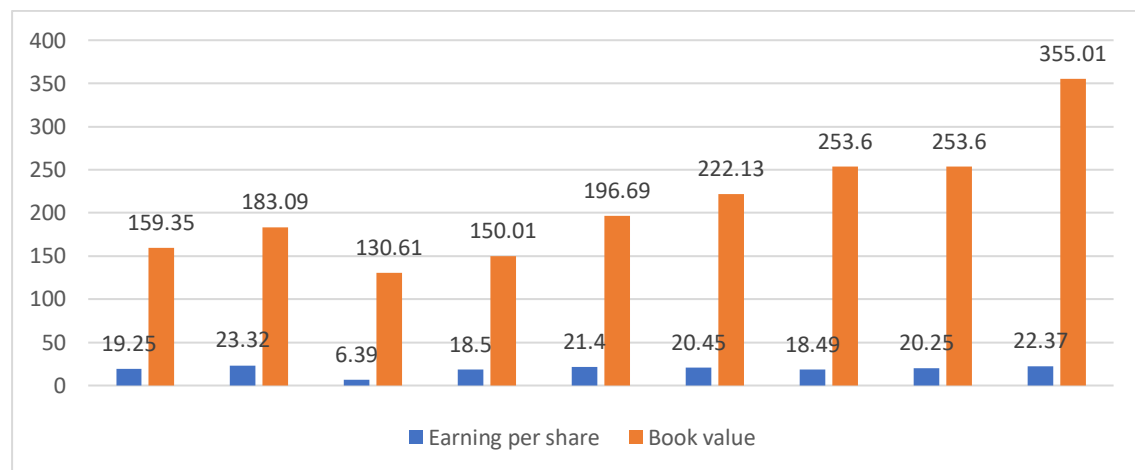


Interpretation:

The graphical portrayal for the most in the most elevated proportion is involved Return on resources is generally consistently will be expanded 319.03, 253.6, 222.13, 196.69, 150.01. Furthermore, the generally expanded for the change income, acquiring, propels, credit stores and working, net edge will in great way on the monetary proportions to the advantage of the organization.

Table 4.15**Earnings per share and Book value**

	Mar-22	Mar-21	Mar-20	Mar-19	Mar-18	Mar-17	Mar-16	Mar-15	Mar-14
Earning per share	22.37	20.25	18.49	20.45	21.4	18.5	6.39	23.32	19.25
Book value	355.01	253.6	253.6	222.13	196.69	150.01	130.61	183.09	159.35

GRAPH NO : 4.15**Interpretation**

In the graphical portrayal examination will acquire per offer and Book esteem. To the acquiring per share in the most elevated Mar-15 is 23.32 and will be least Mar-16 is 6.39. The book esteem is and the most noteworthy worth is Mar-22 is 355.01 and the least will be the Mar-16 is 130.61. both in acquiring share cost and book esteem is Mar-16 will be most minimal qualities.

t-Test: Two-Sample Assuming Unequal Variances

	<i>Variable</i> <i>1</i>	<i>Variable</i> <i>2</i>
Mean	18.93556	211.5656
Variance	24.87395	4790.4
Observations	9	9
Hypothesized Mean Difference	0	
df	8	
t Stat	-8.32788	
P(T<=t) one-tail	1.63E-05	
t Critical one-tail	1.859548	
P(T<=t) two-tail	3.27E-05	
t Critical two-tail	2.306004	

Interpretation

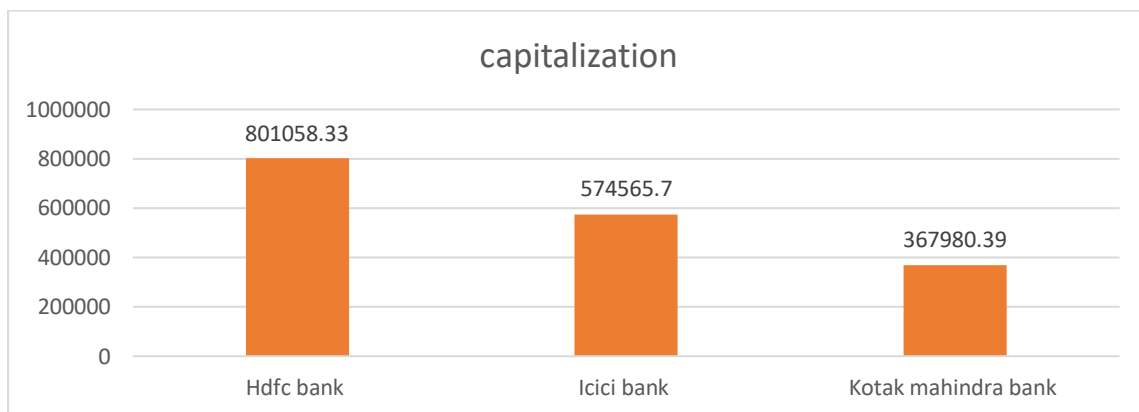
In the above information examination to the portrayal for the procuring per offer and book esteem is most normal is 18.9355 and 211.5656 for the a less difference to the 24.87395 is procuring per share. Also, p t one tail esteem is 1.63E-05 and p two tail esteem is 3.27E-05 is the some difference.

TABLE 4.16

STATEMENT OF COMPARISION OF CAPITALIZATION SELECTED PRIVATED BANKS

Name of the banks	capitalization
Hdfc bank	801058 Cr
Icici bank	574566 Cr
Kotak mahindra bank	367980Cr

GRAPH NO: 4.16



Interpretation:

In the graphical portrayal to the chose banks for the capitalization cycle. In the a greater amount of the greatest capitalization is HDFC bank is 801058.33 market capitalization and least market capitalization is Kotak Mahindra bank esteem is 367980.39 crore capitalization.

Anova: Single Factor

SUMMARY

<i>Groups</i>	<i>Count</i>	<i>Sum</i>	<i>Average</i>	<i>Variance</i>
Column 1	3	1743604	581201.3	4.69E+10

ANOVA

<i>Source of Variation</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>	<i>P-value</i>	<i>F crit</i>
Between Groups	0	1	0	0	1	161.4476
	9.38E+1					
Within Groups	0	1	9.38E+10			
	9.38E+1					
Total	0	2				

Interpretation:

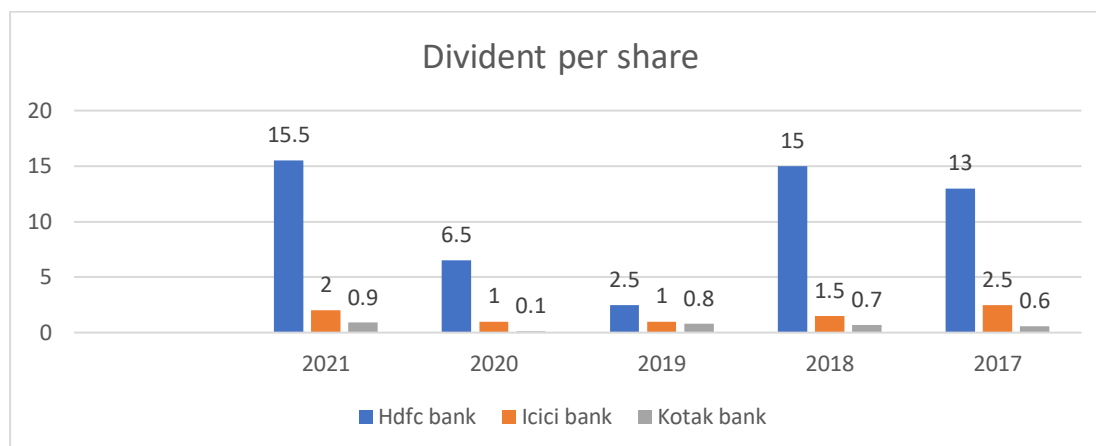
In the portrayal of the information examination for the will be the single ANOVA figure the fluctuation 4.69E+10 and the between the gatherings 9.38+10 and factor pundit 161.4476 in the greater part of the importance cycle. We track down between the gatherings in similar qualities.

TABLE 4.17

Comparison of Divident per share between selected banks

Name of the bank	2021	2020	2019	2018	2017
Hdfc bank	15.5	6.5	2.5	15	13
Icici bank	2	1	1	1.5	2.5
Kotak bank	0.9	0.1	0.8	0.7	0.6

GRAPH NO: 4.17



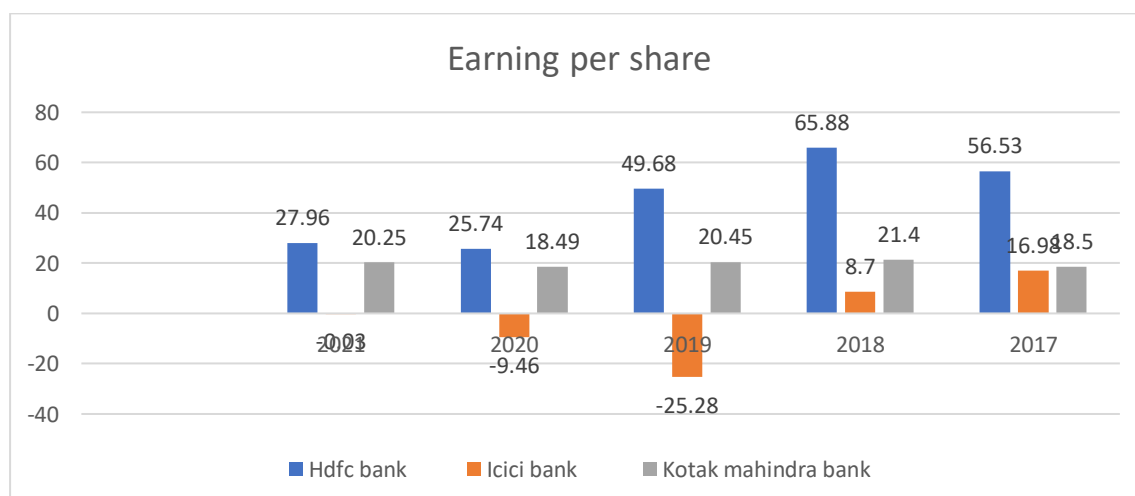
Interpretation:

In the graphical portrayal is the showing the plainly seen which one is the best profit per portion of the worth. To the most recent five years of information most noteworthy per profit per share from 2017 to 2021 most elevated profit share is HDFC Bank most elevated esteem in long term is 15.5 and the least worth is Kotak bank 0.1.

TABLE 4.18

Statement of Comparison of Earning per share between selected banks

Name of the bank	2021	2020	2019	2018	2017
Hdfc bank	27.96	25.74	49.68	65.88	56.53
Icici bank	-0.03	-9.46	-25.28	8.7	16.98
Kotak mahindra bank	20.25	18.49	20.45	21.4	18.5



Interpretation:

In the information examination of the graphical portrayal to the Earning per share it is showing plainly which is procuring per share the most noteworthy of the organization. The most noteworthy of the HDFC bank is the most noteworthy procuring 2018 in 65.88 and ICICI bank is least acquiring per share - 25.28 this is the most minimal of the chose banks. We to notice the HDFC bank is the most noteworthy procuring per share is most recent five years.

Anova: Single Factor

SUMMARY

<i>Groups</i>	<i>Count</i>	<i>Sum</i>	<i>Average</i>	<i>Variance</i>
Column 1	3	48.18	16.06	209.0271
Column 2	3	34.77	11.59	345.4675
Column 3	3	44.85	14.95	1427.438
Column 4	3	95.98	31.99333	901.5521
Column 5	3	92.01	30.67	502.1323

ANOVA

<i>Source of Variation</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>	<i>P-value</i>	<i>F crit</i>
Between Groups	1091.708	4	272.927	0.403068	0.802382	3.47805
Within Groups	6771.234	10	677.1234			
Total	7862.942	14				

Interpretation:

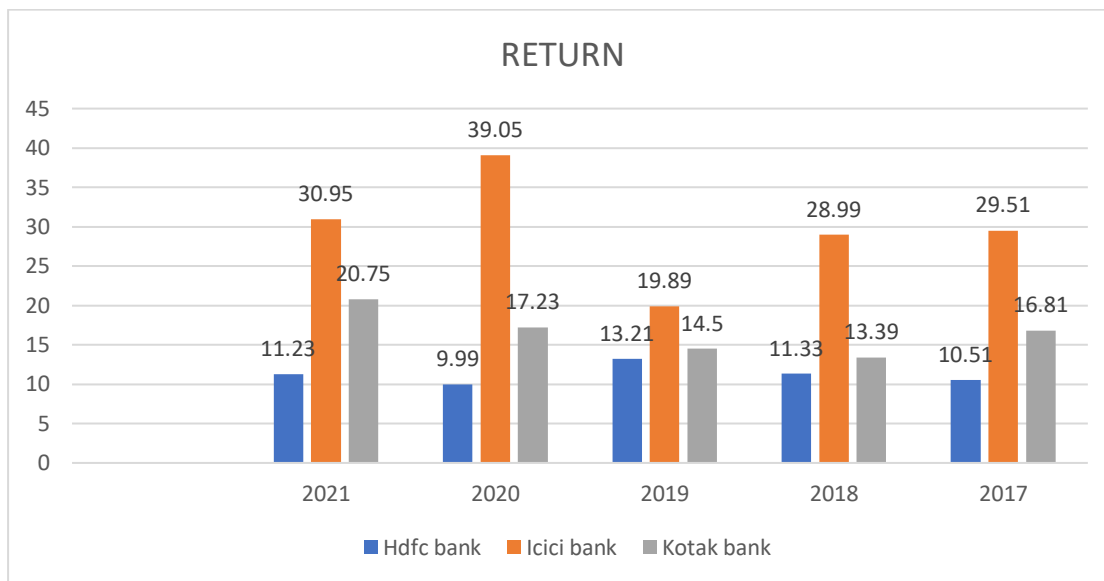
In the above table to information examination of for Earning per offer to the most elevated typical mean of the 31.9933 and least change is the 209.0271. To a Single ANOVA element of the p esteem is 0.802382 and between the gatherings 1091.708 for variable of the interaction.

TABLE 4.19

Statement of Comparison on Return of between selected banks

Name of the bank	2021	2020	2019	2018	2017
Hdfc bank	11.23	9.99	13.21	11.33	10.51
Icici bank	30.95	39.05	19.89	28.99	29.51
Kotak bank	20.75	17.23	14.5	13.39	16.81

GRAPH NO: 4.19



Interpretation:

In the graphical portrayal of these bar diagrams Returns of the chose banks. In the most noteworthy worth is ICICI bank is the most significant yields in the 2020 worth is 39.05 and least worth 2019 worth is 19.89. In the least returns is HDFC bank in 2020 worth is 9.99. ICICI bank is best Returns is the best procure in most recent five years.

Anova: Single Factor

SUMMARY

Groups	Count	Sum	Average	Varianc e
Column 1	0	0	#DIV/0!	#DIV/0!
		62.9	20.9766	97.2581
Column 2	3	3	7	3
		66.2		228.835
Column 3	3	7	22.09	6
			15.8666	12.5564
Column 4	3	47.6	7	3
		53.7	17.9033	93.2465
Column 5	3	1	3	3

ANOVA

Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	72.9022	9	18.2255	0.14769	0.95821	4.12031
Within Groups	863.793	4	123.399	6	8	2
Total	936.695	7	11			

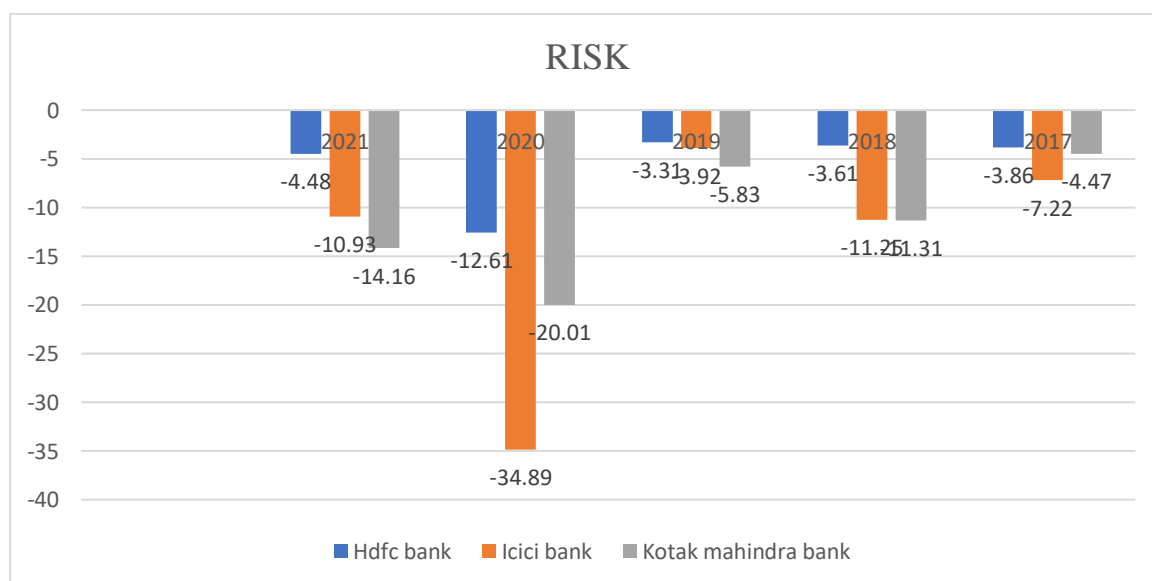
Interpretation:

In the above information examination of the Returns of the above Single anova variable of the some the p esteem is 0.95821 and f basic worth is 4.12031 of the cycle. In the inside bunches esteem is 863.9734 and between bunches esteem is 72.9022 of the changes.

TABLE 4.20

Statement of Comparison on Risk of the selected bank

Name of the banks	2021	2020	2019	2018	2017
Hdfc bank	-4.48	-12.61	-3.31	-3.61	-3.86
Icici bank	-10.93	-34.89	-3.92	-11.25	-7.22
Kotak mahindra bank	-14.16	-20.01	-5.83	-11.31	-4.47



Interpretation:

In the above table to the graphical portrayal is the Risk of chosen banks. In the most noteworthy misfortune experienced in risk in ICICI bank in 2020 worth is - 34.98 and the less of the gamble in HDFC bank in 2019 worth is - 3.31 to the better. We need to notice a lot of chance in ICICI bank in most elevated risk and cautiously to the contribute.

CHAPTER - V

FINDINGS, SUGGESTIONS AND CONCLUSION

FINDINGS

1. These three banks have been well acting right after developing Indian economy. Kotak Mahindra Bank seems to have reached as the immersion point as its keep up with stable proportions most recent five years.
2. In Indian economy, banking area organizations stands firm on a decent footing in the financial backers mind while choosing costs of the for the venture.
3. Estimation of instability of market costs of the banking.
4. Most important job in Indian economy of the confidential banking.
5. In the showed a positive moving business sector costs and monetary proportions throughout the last years.

SUGGESTIONS

1. The job of new age banks to the Indian economy is excessively unavoidable in the anyway for the long walk distance. In the entirely different age of private banking in India to the edge their system and new advancement for clients.
2. However, the kotak bank positions first in market costs and it ought to likewise think to expand the benefits via the increment.
3. They ought to approach to the increment into the their capital meet the more possibilities in the market costs.

CONCLUSION

A financial backer should investigate what sort of business the organization is doing, for the perceivability of the moving industry, and afterward the previous records, capital requirements of the organization for the extension of the worldwide confidential banks. "Banks were considered as a spine to the monetary framework and assume a significant part of financial turn of events" in Nation. A productive financial arrangement of countries and more critical positive externalities which increment the effectiveness of monetary power method for fostering a Nation. As one of the targets of monetary area changes was to work on the effectiveness of private financial framework in country economy.

The financial backer absolute requirement and ought to zero in on key market costs, key monetary proportions, capital designs, procuring per offer and he likewise check whether the organization is creating incomes. The expression "finance "in our straightforward comprehension it is seen as identical to the cash".

REFERENCES

1. **K.S.Nemavathi & Dr. V.R Nedunchezian (2012)** “ A study on Technical Analysis with Special Reference to cement sector “ International Journal of Software and Web Sciences (IJSWS).
2. **Dr. Sreemoyee Guha Roy (2013)** “ Equity Research : Fundamental and Technical Analysis” , International Journal of Science and Research (IJSR) Vol.
3. **Mrs. J. Nithya & Dr. G. Thamizhchelvan (2014)** “Effectiveness of Technical Analysis in Banking Sector of Equity Market “, IOSR Journal of Business and Management of the banking investment.
4. **P. Devika & Dr. S. Poornima (2015)** “Fundamental Analysis as a Method of Share Valuation in Comparison with Technical Analysis “, Journal of Exclusive Management Science.
5. **Darshan Shivanand Gadag & Manas Mayur (2016)** “Understanding Technical Analysis: A Conceptual Framework”, International Journal of Advanced Research in Management and Social.
6. **Jaiswal, Preeti (2016)**, FDI Reforms in Banking Sector, Anveshana’s International Journal of Research in Regional Studies, Law, Social Sciences, Journalism and Management Practices .
7. **Korna, Johnmark M., Ajekwe, Tagher, Idyu, Issac A. (2013)**, The Impact of Foreign Direct Investment on the Nigerian Banking sector, IOSR Journal of Business and Management.
8. **LAMCJA, Jonida (2015)**, Foreign Direct Investment in Banking System: Albanian Case, Interdisiplinary Journal of Research and Development, 2(1), 59-64.
9. **Sathya Pal Sharma, N.K. (2013)**, Role of FDI in Banking, in generating wealth to Indian Economy, International Journal of Advancements in Research & Technology more economy.
10. **A. Vinisha**, “Financial Performance of New Generation Banks in India: An Interbank Analysis”, Business Sciences International Research Journal level.
11. **Pankaj Kumar Varshney**, “Customer Satisfaction Avenues in Retail Banking Related to the these Private Sector Banks of India”, Galore International Journal of Applied Sciences and Humanities.

12. **V. Annapurna and G. Machala**, “Performance of New Generation private banking sector in India: A Balanced Scorecard Evaluation”, International Journal of Current Engineering and Scientific Research for the project.
13. **Priyanka Jha**, “Analysing Financial Performance (2011-2018) of private sector banks is in India”, ICTACT Journal on Management Studies.
14. **Kothari SP, Shanken J.** Beta and Book-to-Market: Is the Glass Half Full or Half Empty and full of level.
15. **Shah R.** Investment perception regarding Indian Financial markets. Abhinav International Monthly Referred Journal of Research in Management & Technology for process.
16. **Berry, L., Parasuraman, A., & Zeithaml, V. A. (1989).** Perceived services quality as a customer-based performance measure: An empirical examination of organizational barriers using an extended service quality model. Human Resource Management.
17. **Berry, L., & Parasuraman, A. (1991).** Marketing services: Competing through Quality. Free press| Macmillan, London.
18. **De Brentani, U. B., & Cooper, R. (1992).** Developing successful new financial services for business. Industrial Marketing Management.
19. **Nadire Cavus, Dambudzo Netsai Christina Chingoka (2016),** Information technology in the banking sector: Review of mobile banking, Global Journal of information Technology,..
20. **Gayathri G, Suvitha K Vikram (2018),** Impact of Information Technology on the Profitability of Banks in India, International Journal of Pure and Applied Mathematics.

MADANAPALLE INSTITUTE OF TECHNOLOGY & SCIENCE
An Autonomous Institution
(Approved by AICTE, New Delhi & Affiliated to JNTUA, Anantapuram)
Department of Management studies

PROGRAMME OUTCOMES (POs)

At the end of the programme, graduate will be able to

PO	Statement
PO1:	Apply knowledge of management theories and practices to solve business problems.
PO2:	Foster Analytical and critical thinking abilities for data-based decision making.
PO3:	Ability to develop Value based Leadership ability.
PO4:	Ability to understand, analyze and communicate global, economic, legal, and ethical aspects of business.
PO5:	Ability to lead themselves and others in the achievement of organizational goals, contributing effectively to a team environment.
PO6:	Apply statistical tools and techniques for better decision making in managing an organization.
PO7:	Possess the skills required to integrate concepts from various disciplines to identify and develop business strategies.
PO 8:	Ability to engage in independent and life-long learning in the broadest context.

Contribution of Project work towards attainment of POs

PO1: To the understanding for the investors and they can easily move forward way of financial process.	3
PO2: In the equity stock analysis of these three banks stocks some volatility difference may more comparative little better understanding.	3
PO4: The project is purposes of the analysis of the is to evaluate investment worthiness of the equity shares and find out the appropriate timings of investment in such share.	3
PO6: The project applied descriptive and regression statistical, anova tools for better decision making in managing an private financial banks.	3
PO7: The project need of the purposes in the benefit for the investors and banks for the understanding their market value of the industry and improving the best of the process.	3
PO8: The understanding help of the financial in specific private banks the industry and analyzing their equity stock analysis of the stocks may long term their best way of impact of private banks in India	2

1 – Slightly; 2 – Moderately; 3 - Strongly

Project Guide

Mr. V. Venkata Rao

Assistant Professor,

Department of Management studies