

**A STUDY OF FINANCIAL PERFORMANCE OF  
COMMERCIAL BANKS IN POST  
DEMONETIZATION PERIOD (A COMPARATIVE  
STUDY OF PUBLIC AND PRIVATE SECTOR  
BANKS)**



**Thesis Submitted In Partial Fulfillment of the Award  
Of Degree of Doctor of Philosophy  
In The Faculty of Management Studies**

**SUBMITTED BY  
JYOTI DOBHAL**

**SUPERVISOR  
Dr. SAURABH JOSHI**

**Swami Rama Himalayan University  
Swami Ram Nagar, Jolly Grant, Dehradun**

**2023**

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I, Jyoti Dobhal, declare that the thesis entitled “A Study of Financial Performance of Commercial Banks in Post Demonetization Period (A Comparative Study of Public and Private Sector Banks)” is my own work conducted under the supervision of Dr. Saurabh Joshi, at Swami Rama Himalayan University, Himalayan School of Management Studies, 31 August, 2019 approved by D.R.C.

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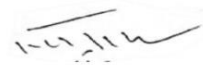


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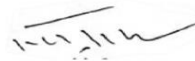
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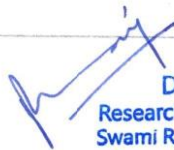
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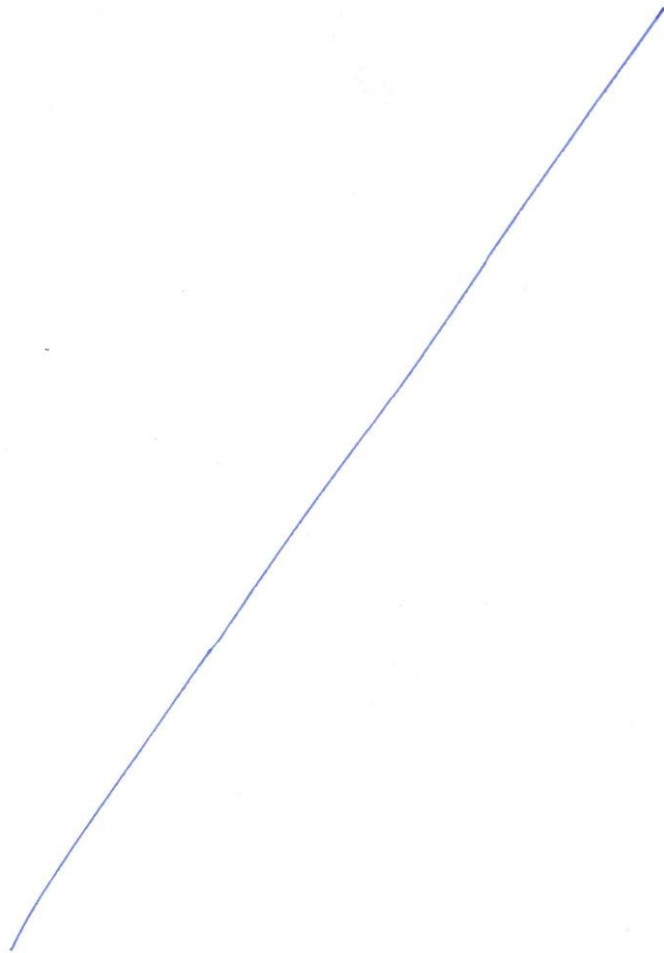
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Further, I am happy to express my appreciation to everyone who has been supportive, helpful, and influential in the completion of my thesis. My heartfelt gratitude goes to my supervisor, Dr. Saurabh Joshi (Assistant Professor, Himalayan School of Management Studies, Swami Rama Himalayan University, Dehradun), for his unwavering support and guidance during the Ph.D. program. It is because of his generous assistance that I could complete my research work without difficulty.



|     | <b>CONTENT</b>  | <b>PAGE No.</b> |
|-----|---|-----------------|
| 1   | Declaration by Student  | I               |
| 2   | Certificate by the Supervisor   | II              |
| 3   | Certificate For Plagiarism  | III             |
| 4   | Anti-plagiarism Software Report of Ph.D. Thesis                             | IV              |
| 5   | Certificate of successful completion of Viva Voce of Ph.D.                  | XIX             |
| 6   | Undertaking for submission of Ph. D. thesis                                 | XX              |
| 7   | Acknowledgements  | XXI             |
| 8   | List of Figures   | XXIII           |
| 9   | List of Tables  | XXVI            |
| 10  | Abbreviations   | XV              |
| 11  | Introduction  | 1- 35           |
| 12  | Review of Literature  | 36-62           |
| 2.1 | Studies related to impact of demonetization over banks                      | 36-54           |
| 2.2 | Studies related to financial performance of public and private sector banks | 54-62           |
| 13  | Materials and Methods   | 63-75           |
| 3.1 | Statement of problem  | 63              |
| 3.2 | Scope of study  | 64              |
| 3.3 | Research Gap  | 64              |
| 3.4 | objectives  | 65              |
| 3.5 | Data collection and organization method                                     | 65-75           |
| 3.6 | Methods   | 66              |
| 14  | Data Analysis   | 76-218          |
| 15  | Findings  | 219-237         |
| 16  | Conclusion  | 238             |
| 17  | Summary   | 239-243         |
| 18  | References  | 244-248         |
| 19  | Appendices  | 249             |

| <b>LIST OF FIGURES</b> |   |                 |
|------------------------|---|-----------------|
| <b>CHART NO.</b>       | <b>DESCRIPTION</b>  | <b>PAGE NO.</b> |
| Chart No.4.1(A)        | Other income to total Income Ratio (SBI ,PNB, BOB)        | 77              |
| Chart No.4.1(B)        | Other income to total Income Ratio (HDFC, ICICI, AXIS)    | 78              |
| Chart No.4.2(A)        | Return on Equity (SBI,PNB,BOB)                            | 80              |
| Chart No.4.2(B)        | Return on Equity (HDFC, ICICI, AXIS)                      | 81              |
| Chart No.4.3(A)        | Return on Asset (SBI, PNB, BOB)                           | 83              |
| Chart No.4.3(B)        | Return on Asset (HDFC,ICICI,AXIS)                         | 84              |
| Chart No.4.4(A)        | Return on Investment Ratio (SBI,PNB, BOB)                 | 86              |
| Chart No.4.4(B)        | Return on Investment Ratio( HDFC,ICICI,AXIS)              | 87              |
| Chart No.4.5(A)        | Cost of Deposit Ratio (SBI, PNB, BOB)                     | 89              |
| Chart No.4.5(B)        | Cost of Deposit Ratio (HDFC,ICICI,AXIS)                   | 90              |
| Chart No.4.6(A)        | Cost of Borrowing Ratio (SBI,PNB,BOB)                     | 92              |
| Chart No.4.6(B)        | Cost of Borrowing Ratio (HDFC,ICICI,AXIS)                 | 93              |
| Chart No.4.7(A)        | Gross profit Ratio (SBI,PNB,BOB)                          | 95              |
| Chart No.4.7(B)        | Gross profit Ratio (HDFC,ICICI,AXIS)                      | 96              |
| Chart No.4.8(A)        | Net Profit Ratio (SBI,PNB,BOB)                            | 98              |
| Chart No.4.8(B)        | Net Profit Ratio (HDFC,ICICI,AXIS)                        | 99              |
| Chart No.4.9(A)        | Return on Advance Ratio (SBI,PNB,BOB)                     | 101             |
| Chart No.4.9(B)        | Return on Advance Ratio (HDFC,ICICI,AXIS)                 | 102             |
| Chart No.4.10(A)       | Operating Expense to Total Income Ratio (SBI,PNB,BOB)     | 104             |
| Chart No.4.10(B)       | Operating Expense to Total Income Ratio (HDFC,ICICI,AXIS) | 105             |
| Chart No.4.11(A)       | Gross NPA to Total Asset Ratio (SBI,PNB,BOB)              | 107             |
| Chart No.4.11(B)       | Gross NPA to Total Asset Ratio (HDFC,ICICI,AXIS)          | 108             |
| Chart No.4.12(A)       | Net NPA to Total Asset Ratio (SBI,PNB,BOB)                | 110             |
| Chart No.4.12(B)       | Net NPA to Total Asset Ratio (HDFC,ICICI,AXIS)            | 111             |
| Chart No.4.13(A)       | Interest Income to Total asset Ratio (SBI,PNB,BOB)        | 113             |
| Chart No.4.13(B)       | Interest Income to Total Asset Ratio (HDFC,ICICI,AXIS)    | 114             |
| Chart No.4.14(A)       | Noninterest Income to Total asset Ratio (SBI,PNB,BOB)     | 116             |
| Chart No.4.14(B)       | Noninterest Income to Total Asset Ratio (HDFC,ICICI,AXIS) | 117             |
| Chart No.4.15(A)       | Operating Expense to Total Asset Ratio(SBI,PNB,BOB)       | 119             |
| Chart No.4.15(B)       | Operating Expense to Total Asset Ratio (HDFC,ICICI,AXIS)  | 120             |
| Chart No.4.16(A)       | Income on Asset Ratio (SBI,PNB,BOB)                       | 122             |
| Chart No.4.16(B)       | Income on Asset Ratio (HDFC,ICICI,AXIS)                   | 123             |
| Chart No.4.17(A)       | Operating Profit to Total Asset Ratio (SBI,PNB,BOB)       | 125             |
| Chart No.4.17(B)       | Operating Profit to Total Asset Ratio (HDFC,ICICI,AXIS)   | 126             |
| Chart No.4.18(A)       | Current Ratio (SBI,PNB,BOB)                               | 128             |
| Chart No.4.18(B)       | Current Ratio (HDFC,ICICI,AXIS)                           | 129             |

|                   |   |     |
|-------------------|---|-----|
| Chart No.4.19(A)  | Demand and Saving Deposit to Total Deposit Ratio(SBI,PNB,BOB)           | 131 |
| Chart No.4.19(B)  | Demand and Saving Deposit to Total Deposit Ratio(HDFC,ICICI,AXIS)       | 132 |
| Chart No.4.20(A)  | Total Investment to Deposit Ratio(SBI,PNB,BOB)                          | 134 |
| Chart No.4.20(B)  | Total Investment to Deposit Ratio(HDFC,ICICI,AXIS)                      | 135 |
| Chart No.4.21(A)  | Absolute Liquid Ratio(SBI,PNB,BOB)                                      | 137 |
| Chart No.4.21(B)  | Absolute Liquid Ratio(HDFC,ICICI,AXIS)                                  | 138 |
| Chart No.4.22     | Other income to Total Income Ratio                                      | 140 |
| Chart No.4.23     | Return on Equity (Public, Private Banks)                                | 142 |
| Chart No.4.24     | Return on Asset (Public, Private Banks)                                 | 144 |
| Chart No.4.25     | Return on Investment Ratio(Public, Private Banks)                       | 146 |
| Chart No.4.26     | Cost of Deposit Ratio(Public, Private Banks)                            | 148 |
| Chart No.4.27     | Cost of Borrowing Ratio(Public, Private Banks)                          | 150 |
| Chart No.4.28     | Gross profit Ratio(Public, Private Banks)                               | 152 |
| Chart No.4.29     | Net Profit Ratio(Public, Private Banks)                                 | 154 |
| Chart No.4.30     | Return on Advance Ratio(Public, Private Banks)                          | 156 |
| Chart No.4.31     | Operating Expense to Total Income Ratio(Public, Private Banks)          | 158 |
| Chart No.4.32     | Gross NPA to Total Asset Ratio(Public, Private Banks)                   | 160 |
| Chart No.4.33     | Net NPA to Total Asset Ratio(Public, Private Banks)                     | 162 |
| Chart No.4.34     | Interest Income to Total Asset Ratio(Public, Private Banks)             | 164 |
| Chart No.4.35     | Noninterest Income to Total Asset Ratio(Public, Private Banks)          | 166 |
| Chart No.4.36     | Operating Expense to Total Asset Ratio(Public, Private Banks)           | 168 |
| Chart No.4.37     | Income on Asset Ratio(Public, Private Banks)                            | 170 |
| Chart No.4.38     | Operating Profit to Total Asset Ratio(Public, Private Banks)            | 172 |
| Chart No.4.39     | Current Ratio(Public, Private Banks)                                    | 173 |
| Chart No.4.40     | Demand and Saving Deposit to Total Deposit Ratio(Public, Private Banks) | 175 |
| Chart No.4.41     | Total Investment to Deposit Ratio(Public, Private Banks)                | 177 |
| Chart No.4.42     | Absolute Liquid Ratio(Public, Private Banks)                            | 179 |
| Chart No.4.43(A)  | Regression(Interest earned and PAT),SBI                                 | 182 |
| Chart No.4.4(A)   | Regression(Other Income and PAT),SBI                                    | 183 |
| Chart No 4.45(A)  | Regression)Operating Expenses and PAT), SBI                             | 184 |
| Chart No 4.46(A)  | Regression(Interest paid on deposit and PAT), SBI                       | 185 |
| Chart No.4.47(A)  | Regression(NPA and PAT), SBI  | 187 |
| Chart No.4.48(A)  | Regression(Interest earned and PAT),PNB                                 | 188 |
| Chart No.4.49(A)  | Regression(Other Income and PAT),PNB                                    | 189 |
| Chart No.4.50(A)  | Regression(Operating Expenses and PAT), PNB                             | 191 |
| Chart No. 4.51(A) | Regression(Interest paid on Deposit and PAT), PNB                       | 192 |
| Chart No .4.52(A) | Regression(NPA and PAT), PNB  | 193 |
| Chart No .4.53(A) | Regression(Interest earned and PAT), BOB                                | 195 |

|                   |  |     |
|-------------------|--|-----|
| Chart No 4.54(A)  | Regression (Other Income and PAT),BOB                | 196 |
| Chart No 4.55(A)  | Regression (Operating Expenses and PAT), BOB         | 197 |
| Chart No. 4.56(A) | Regression (Interest paid on deposit and PAT), BOB   | 198 |
| Chart No 4.57(A)  | Regression (NPA and PAT), BOB                        | 200 |
| Chart No 4.58(A)  | Regression (Interest earned and PAT), HDFC           | 201 |
| Chart No.4.59(A)  | Regression (Other Income and PAT),HDFC               | 202 |
| Chart No.4.60(A)  | Regression (Operating Expenses and PAT), HDFC        | 203 |
| Chart No.4.61(A)  | Regression (Interest paid on deposit and PAT), HDFC  | 205 |
| Chart No.4.62(A)  | Regression (NPA and PAT), HDFC                       | 206 |
| Chart No.4.63(A)  | Regression (Interest earned and PAT), ICICI          | 207 |
| Chart No 4.64(A)  | Regression (Other Income and PAT),ICICI              | 208 |
| Chart No.4.65(A)  | Regression (Operating Expenses and PAT), ICICI       | 210 |
| Chart No.4.66(A)  | Regression (Interest Paid on deposit and PAT), ICICI | 211 |
| Chart No.4.67(A)  | Regression (NPA and PAT), ICICI                      | 212 |
| Chart No.4.68(A)  | Regression (Interest earned and PAT), AXIS           | 213 |
| Chart No.4.69(A)  | Regression (Other Income And PAT),AXIS               | 215 |
| Chart No.4.70(A)  | Regression (Operating Expenses And PAT), AXIS        | 216 |
| Chart No.4.71(A)  | Regression (Interest paid on deposit And PAT), AXIS  | 217 |
| Chart No.4.72(A)  | Regression (NPA And PAT), AXIS                       | 218 |

| <b>LIST OF TABLES</b> |  |                 |
|-----------------------|--|-----------------|
| <b>TABLE NO.</b>      | <b>DESCRIPTION</b>                               | <b>PAGE NO.</b> |
| Table No.4.1          | Other income to total Income Ratio               | 77              |
| Table No.4.2          | Return on Equity                                 | 80              |
| Table No.4.3          | Return on Asset                                  | 83              |
| Table No.4.4          | Return on Investment Ratio                       | 86              |
| Table No.4.5          | Cost of Deposit Ratio                            | 89              |
| Table No.4.6          | Cost of Borrowing Ratio                          | 92              |
| Table No.4.7          | Gross profit Ratio                               | 94              |
| Table No.4.8          | Net Profit Ratio                                 | 97              |
| Table No.4.9          | Return on Advance Ratio                          | 100             |
| Table No.4.10         | Operating Expense to total Income Ratio          | 103             |
| Table No.4.11         | Gross NPA to total Asset Ratio                   | 106             |
| Table No.4.12         | Net NPA to total Asset Ratio                     | 119             |
| Table No.4.13         | Interest Income to total asset Ratio             | 112             |
| Table No.4.14         | Noninterest Income to total asset Ratio          | 115             |
| Table No.4.15         | Operating Expense to total Asset Ratio           | 119             |
| Table No.4.16         | Income on Asset Ratio                            | 122             |
| Table No.4.17         | Operating Profit to total Asset Ratio            | 124             |
| Table No.4.18         | Current Ratio                                    | 128             |
| Table No.4.19         | Demand and Saving Deposit to total Deposit Ratio | 130             |
| Table No.4.20         | Total Investment to Deposit Ratio                | 134             |
| Table No.4.21         | Absolute Liquid Ratio                            | 137             |
| Table No.4.22         | Other income to total Income Ratio               | 140             |
| Table No.4.23         | Return on Equity                                 | 141             |
| Table No.4.24         | Return on Asset                                  | 143             |
| Table No.4.25         | Return on Investment Ratio                       | 145             |
| Table No.4.26         | Cost of Deposit Ratio                            | 147             |
| Table No.4.27         | Cost of Borrowing Ratio                          | 149             |
| Table No.4.28         | Gross profit Ratio                               | 151             |
| Table No.4.29         | Net Profit Ratio                                 | 153             |
| Table No.4.30         | Return on Advance Ratio                          | 155             |
| Table No.4.31         | Operating Expense to total Income Ratio          | 157             |
| Table No.4.32         | Gross NPA to total Asset Ratio                   | 159             |

|                   |  |     |
|-------------------|--|-----|
| Table No.4.33     | Net NPA to total Asset Ratio                     | 161 |
| Table No.4.34     | Interest Income to total asset Ratio             | 163 |
| Table No.4.35     | Noninterest Income to total asset Ratio          | 165 |
| Table No.4.36     | Operating Expense to total Asset Ratio           | 167 |
| Table No.4.37     | Income on Asset Ratio                            | 169 |
| Table No.4.38     | Operating Profit to total Asset Ratio            | 171 |
| Table No.4.39     | Current Ratio                                    | 173 |
| Table No.4.40     | Demand and Saving Deposit to total Deposit Ratio | 175 |
| Table No.4.41     | Total Investment to Deposit Ratio                | 177 |
| Table No.4.42     | Absolute Liquid Ratio                            | 179 |
| Table No.4.43     | SBI, PAT To Interest Earned                      | 181 |
| Table No. 4.43(A) | Correlation analysis                             | 181 |
| Table No.4.44     | SBI, PAT to Other Income                         | 182 |
| Table No.4.44(A)  | Correlation analysis                             | 183 |
| Table No.4.45     | SBI, PAT to Operating Expenses                   | 184 |
| Table No.4.45(A)  | Correlation analysis                             | 184 |
| Table No.4.46     | SBI, PAT to Interest Paid on Deposit             | 185 |
| Table No.4.46(A)  | Correlation analysis                             | 185 |
| Table No.4.47     | SBI, PAT to NPA                                  | 186 |
| Table No.4.47(A)  | Correlation analysis                             | 186 |
| Table No.4.48     | PNB, PAT To Interest Earned                      | 187 |
| Table No.4.48(A)  | Correlation analysis                             | 188 |
| Table No.4.49     | PNB, PAT to Other Income                         | 189 |
| Table No.4.49(A)  | Correlation analysis                             | 189 |
| Table No.4.50     | PNB, PAT to Operating Expenses                   | 190 |
| Table No.4.50(A)  | Correlation analysis                             | 190 |
| Table No.4.51     | PNB, PAT to Interest Paid on Deposit             | 191 |
| Table No.4.51(A)  | Correlation analysis                             | 192 |
| Table No.4.52     | PNB, PAT to NPA                                  | 193 |
| Table No.4.52(A)  | Correlation analysis                             | 193 |
| Table No.4.53     | BOB, PAT To Interest Earned                      | 194 |
| Table No.4.53(A)  | Correlation analysis                             | 194 |
| Table No.4.54     | BOB, PAT to Other Income                         | 195 |
| Table No.4.54(A)  | Correlation analysis                             | 195 |
| Table No.4.55     | BOB, PAT to Operating Expenses                   | 196 |
| Table No.4.55(A)  | Correlation analysis                             | 197 |

|                  |  |     |
|------------------|--|-----|
| Table No.4.56    | BOB, PAT to Interest Paid on Deposit   | 198 |
| Table No.4.56(A) | Correlation analysis                   | 198 |
| Table No.4.57    | BOB, PAT to NPA                        | 199 |
| Table No.4.57(A) | Correlation analysis                   | 199 |
| Table No.4.58    | HDFC, PAT To Interest Earned           | 200 |
| Table No.4.58(A) | Correlation analysis                   | 201 |
| Table No.4.59    | HDFC, PAT to Other Income              | 202 |
| Table No.4.59(A) | Correlation analysis                   | 203 |
| Table No.4.60    | HDFC, PAT to Operating Expenses        | 203 |
| Table No.4.60(A) | Correlation analysis                   | 203 |
| Table No.4.61    | HDFC, PAT to Interest Paid on Deposit  | 204 |
| Table No.4.61(A) | Correlation analysis                   | 204 |
| Table No.4.62    | HDFC, PAT to NPA                       | 205 |
| Table No.4.62(A) | Correlation analysis                   | 205 |
| Table No.4.63    | ICICI, PAT To Interest Earned          | 207 |
| Table No.4.63(A) | Correlation analysis                   | 207 |
| Table No.4.64    | ICICI, PAT to Other Income             | 208 |
| Table No.4.64(A) | Correlation analysis                   | 208 |
| Table No.4.65    | ICICI, PAT to Operating Expenses       | 209 |
| Table No.4.65(A) | Correlation analysis                   | 209 |
| Table No.4.66    | ICICI, PAT to Interest Paid on Deposit | 210 |
| Table No.4.66(A) | Correlation analysis                   | 210 |
| Table No.4.67    | ICICI, PAT to NPA                      | 211 |
| Table No.4.67(A) | Correlation analysis                   | 212 |
| Table No.4.68    | AXIS, PAT To Interest Earned           | 213 |
| Table No.4.68(A) | Correlation analysis                   | 213 |
| Table No.4.69    | AXIS, PAT to Other Income              | 214 |
| Table No.4.69(A) | Correlation analysis                   | 214 |
| Table No.4.70    | AXIS, PAT to Operating Expenses        | 215 |
| Table No.4.70(A) | Correlation analysis                   | 215 |
| Table No.4.71    | AXIS, PAT to Interest Paid on Deposit  | 216 |
| Table No.4.71(A) | Correlation analysis                   | 217 |
| Table No.4.72    | AXIS,PAT to NPA                        | 218 |
| Table No.4.72(A) | Correlation analysis                   | 218 |



## **Abbreviations**

Other Income to Total Income (O.I.T.I)

Return on Equity (R.O.E)

Return on Asset (R.O.A)

Return on Investment (R.O.I)

Cost of Deposit (C.O.D)

Cost of Borrowing (C.O.B)

Gross Profit (G.P)

Net Profit (N.P)

Return on Advance (R.O.Ad)

Operating Expenses to total Income (O.E.T.I)

Gross NPA to Total Asset (G.N.T.A)

Net NPA to Total Asset (N.N.T.A)

Interest Income to total Asset (I.I.T.A)

Non-Interest Income to Total Asset (N.I.I.T.A)

Operating Expenses to total Asset (O.E.T.A)

Income on Asset (I.O.A)

Operating Profit to total Asset (O.P.T.A)

Demand and Saving Deposit to Total Deposit (D.S.D.T.D)

Total Investment to Deposit (T.I.D)