STUDY ON THE TRENDS OF LOANS AND ADVANCES

WITH SPECIAL REFERENCE TO HDFC BANK

Dissertation submitted to Mahatma Gandhi University, Kottayam in partialfulfillment of the requirements for the award of the degree of

BACHELOR OF BUSINESS ADMINISTRATION

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CERTIFICATE

This is to certify that this Project entitled, **“TRENDS OF LOANS AND ADVANCES”** is a record of genuine work done by **SANJU BIJU** under my guidance and supervision in partial fulfillment of the requirements for the award of the Degree of Bachelor of Bachelor of Business Administration programme of the Mahatma Gandhi University and it is hereby approved for submission.

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Place: Thrikkakara

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Name and Signature of External Examiner:

DECLARATION

I, Sanju biju, do hereby declare that this project report entitled, Trends of loans and advances is a bonafide record of work done by us under the guidance and supervision of Dr. Sreeja S, Assistant Professor, Department of Bachelor of Business Administration, Bharata Mata College, Thrikkakara and this work has not formed the basis for the award ofany academic qualification, fellowship or any other similar title of any other University or Board.

DATE :

PLACE **SANJU BIJU**

ACKNOWLEDGEMENT

We are grateful to God Almighty for having blessed us with his insight and knowledge, and for guiding us during the course of the study.

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SANJU BIJU

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CHAPTER – 1

INTRODUCTION

1.1 INTRODUCTION

A financial institution is essential to the nation's economic growth. Financial institutions are a driving force behind the nation's economic expansion by mobilizing resources and breaking the hoarding habit, banks play a crucial role in promoting thrift and discouraging hoarding. They actively pursue rapid economic growth, instilling a banking habit in the populace by gathering little, dispersed resources into one large quantity, putting them to further productive use, and providing other important services to the nation. This therefore provides the person with the chance to borrow money against future income, which could enhance the borrower's financial security. Bank handles the offer of gathered deposits and extends credit for business use.

Banks are currently regarded as the backbone of national economic progress. It is a financial institution that conducts financial transactions by paying out loans, accepting different kinds of deposits, and providing other financial services. Thus, the primary duty among the many is to lend money to investors. The investment environment will improve as a result of the loan, and the bank plays a key role in fostering this environment.

The most crucial component for the creation and management of a financial institution is its funding sources. Institutions that prioritize profit typically acquire these resources through ownership capital, public capital raised through the issuance of shares and debentures, and credit or loans obtained through banking institutions. These days, the credit, overdrafts, and other financial facilities offered by banking institutions are the organization's primary source of funding.

The center of the financial system is commercial banks. They keep the deposits of numerous people, organizations affiliated with the government, and companies. Through their lending and investing activities, they make money available to those who are borrowing, including people, businesses, and governmental institutions. By doing this, they support the government's financial operations as well as the flow of goods and services from producers to consumers. They serve as a significant portion of the exchange medium and are the channels through which monetary policy is influenced. These facts demonstrate how crucial the nation's commercial banking system is to the health of its economy.

The primary role of commercial banks is to create credit using borrowed money. Any bank's asset side balance sheet was dominated by loans and advances, which are also the main sources of income for banks. Advances and loans are permitted against a variety of securities and can take many different forms. Examples of bank lending include loans, overdrafts, discounting of bills of exchange, and others. Giving out loans and advances always involves some risk. (2007) Tamrakar (17)

The study focuses on assessing how banks use their deposits in terms of loans, advances, and investments and how that affects the bank's profitability. It also emphasizes the bank's position with regard to non-performing assets. Advancements and term loans both referred to credit. The sum of money that a creditor (Bank) lends to a borrower (Customer), either with or without security, is referred to as a loan or advance.

This study ignored other aspects of bank transactions in favor of highlighting and analyzing the banks' loan and advance management. This study will analyze the loan and advances management using the appropriate financial tools and statistical tools in order to highlight the loan and advances management of the bank.

1.2 STATEMENT OF THE PROBLEM

Commercial banks are essential to the nation's economic growth. Banks support the expansion of commerce and industry. Any commercial bank's primary goal is to raise money and use it wisely in profitable endeavors. Today's banking institutions are dealing with issues brought on by external factors, such as politics, the law, economics, society, infrastructure, the standard of living at work, etc.

Commercial banks have not, however, developed in a satisfactory manner. The primary and underprivileged sector of the economy is not something the banks are interested in lending to. Banking is not easily accessible to the general public in remote and rural areas; instead, it operates primarily in the nation's capital and largest cities.

1.3 OBJECTIVES OF THE STUDY

- To assess the loan and advance situation and lending capacity of HDFC Bank Ltd.
- To evaluate the trends in loan and advance amounts, non-performing loans, interest holdbacks, and loan loss provisions.
- To examine how loans and advances relate to overall assets, investments, deposits, and loan loss provisions.
- To examine the situation of a non-performing loan.

1.4 SCOPE OF THE STUDY

Compared to the overall system reform, there have been very few studies conducted on the banking system. Performance evaluation is the main focus of most studies on commercial banks. The revolutionary reform in the loan and advance industry could not be brought about by those studies alone. Since loans are the backbone of the banking system, it is important to conduct thorough research.

The foundation of the entire banking system is lending. This study on commercial banks' advances and loans is therefore very important. For those who are interested in learning about the status of bank loans and advances, this study is crucial. The credit departments of the chosen banks may also benefit from the recommendations from this study.

1.5 LIMITATION OF THE STUDY

- The inquiry is based solely on data from the previous five years.
- The data for concentration is mostly reliant on a single bank.
- Given that the majority of the clients are bank employees, the data may be provided by them with bias.
- There was a restricted time frame for the research.

CHAPTER – 2

LITERATURE REVIEW

2.1 REVIEW OF LITERATURE

1. **Haralayya, B.(2021).**With the prior approval of the RBI and under such terms and conditions as may be specified by it, a banking company may grant its full-time director loans and advances for the purpose of buying furniture, a car, a computer, restrictions/purchasing a house for personal use, and festival advances. The Industrial Development Bank of India (IDBI), a bank that frequently works with private enterprises, may make disclosure rules similar to those for registered corporations, i.e. segmented reporting, a combined balance statement, etc.

2. **Murad, H., Ali, S. B., Baig, U., Raza, A., Ali, S., & Abdullah, A. (2021).** Keeping conventional banks aside for the sake of this study, we compared the performance of both conventional and Islamic banks. The Islamic banking system created its own norms and standards, excluding bank rates and fictitious market trends. The purpose of the study is quite important in light of the fact that each banking system has its own realities. Both systems are experiencing ups and downs in Pakistan's current banking environment.

3. **Khairunnessa, F., Vazquez-Brust, D. A., & Yakovleva, N. (2021).** According to the research, Bangladesh's financial industry has led the way in green banking practices since 2011. It demonstrates that the Bangladeshi central bank has undoubtedly contributed significantly to the country's financial system's move toward sustainability. The rule is extensive and maintains a consistent policy focus over nine years. Our study reveals a healthy policy mix that includes a range of options like the Green Transformation Mix, as well as mandatory limits, specific guidance, and support.

4. **Al Zaidanin, J. S., & Al Zaidanin, O. J. (2021).** The Random Effects Model (REM) was used in the current study to examine the effect of credit risk management on the financial performance of sixteen commercial banks operating in the United Arab Emirates (UAE) from 2013 to 2019. The current study uses Return on Assets as a financial performance indicator and the Capital Adequacy Ratio, Non-Performing Loans Ratio, Cost-Income Ratio, Liquidity Ratio, and Loans-to-Deposits Ratio as financial credit risk measures.

5. **Shair, F., Shaorong, S., Kamran, H. W., Hussain, M. S., Nawaz, M. A., & Nguyen, V. C. (2021).** The aim of this study was to investigate how the competition among Pakistani banks and their risk-taking habits affected the volatility of their productivity and total factor efficiency. The Lerner index and the Boone indicator, two non-structural techniques, were employed to measure competition for this purpose. Liquidity, insolvency, and credit risks were used to examine the effects they had on bank efficiency and TFP growth.

6. **Boot, A., Hoffmann, P., Laeven, L., & Ratnovski, L. (2021).** The structure of financial intermediation is examined in this research in light of current breakthroughs in information (data collecting and processing) and communication (distribution and connection). We have claimed that historical trends like credit scoring and securitization are being followed by information-related innovation. The most important recent development is the amount of non-financial data that can be used in the delivery of financial services, including data from digital footprints.

7. **Owusu, F. B., & Alhassan, A. L. (2021).** Has stated that to examine the relationship between asset-liability com positions and bank profitability in Ghana from 2007 to 2015, we used a statistical cost accounting model. The research examined the impact of ALM on bank profitability metrics measured by net interest income and net income using six categories of assets and seven categories of bank liabilities.

8. **Haralayya, B., & Aithal, P. S. (2021).** The research by Bhatia (1978) and the Reserve Bank of India support the findings of the indicator. Additionally, it has been noted that the wage bill's proportion to overall expenses has decreased noticeably, which reflects the influence of escalating competitive pressures. Finally, it can be inferred from the foregoing discussion that the banking industry in India has produced conflicting results in the wake of reforms launched by the RBI and the Indian government.

9. **Haralayya, B. (2021).** Unexpectedly difficult conditions frequently force the retail banking industry to give up its traditional form and transform into a more durable, long-lasting, and simple banking innovation. These changing retail financial trends will help retail banks become better and more successful.

10. **Dincer, N., Eichengreen, B., & Geraats, P. (2022).** In this research, we present revised estimates of political, economic, procedural, policy, and operational openness for 112 central banks for the years 1998 to 2019. The transparency of monetary policy is still being advanced by central banks.

11. **Zheng, G. W., Siddik, A. B., Masukujjaman, M., & Fatema, N. (2021).** The primary objective of the study is to determine how the GF factors affect banks' sustainability performance in relation to PCBs in Bangladesh. The paper also describes how banks and NBFIs would finance the environment from 2015 to 2020. Primary data were collected from Bangladeshi bankers of PCBs in order to evaluate the impact of GF factors on the sustainability performance of the banks.

12. **Javadi, S., & Masum, A. A. (2021).** We present empirical data to show that lenders consider climate change to be a risk factor, and that this risk is reflected in the loan spreads they charge as well as other contractual terms of their loans. We provide evidence that the exposure of a corporation's consumers to climate risk negatively affects that firm's cost of borrowing by taking advantage of the economic relationship between a firm and its customers.

13. **Dell'Ariccia, G., Kadyrzhanova, D., Minoiu, C., & Ratnovski, L. (2021).** American businesses have significantly boosted their intangible capital investments during the past three decades. However, little is understood about how this change in the real economy may affect financial intermediation. In this essay, we investigate how intangible capital affects the makeup of loan portfolios held by US banks.

14. **Ashta, A., & Herrmann, H. (2021).** Has demonstrate in their study that AI technologies use big data analysis to assist lower costs, lower risks, and boost personalization, all of which contribute to economic growth by increasing aggregate demand and investment.

15. **Thornton, J., & Di Tommaso, C. (2021).** In this study, we use a panel of up to 521 banks from 21 different European nations between 2007 and 2017 to investigate whether the impact of NPLs on bank loans is influenced by bank capital and profitability levels.

According to our findings, NPLs have a sizable interaction effect on capital and profitability in the credit supply by European banks.

16. **Hauser, A. (2021).** Stated that hard cases produce bad law, so the saying goes. Given how really unusual the circumstances have been, we should be careful about making any hasty judgments about the Covid epidemic. However, many of the flaws in financial markets that were revealed last Spring have been there for a while and will only become more significant as families and businesses depend more and more heavily on these markets to manage their savings and finance investments.

17. **Alzoubi, H., Alshurideh, M., Kurdi, B. A., Alhyasat, K., & Ghazal, T. (2022).** The "impact of e-payment and online shopping on sales growth" is the main focus of the current study. The positivist study philosophy and deductive and descriptive research methods were used to perform the study. Both primary and secondary data sources were taken into consideration by the authors. The secondary data were mostly used for the data analysis and the literature review.

18. **Antolin-Diaz, J., Drechsel, T., & Petrella, I. (2021).** We have developed a Bayesian DFM that takes into account outlier data, fat tails, heterogeneous responses to common shocks, and low-frequency variation in the mean and variance of the variables. We have shown that the real-time nowcasting performance is significantly enhanced across a range of parameters in a thorough evaluation exercise based on truly real-time unrevised data

19. **Syed, A. A., & Aidyngul, Y. (2022).** In the first place, Tables 1 and 2 present descriptive data for macroeconomic and bank-specific factors in both developed and developing nations. According to the table for bank-specific factors, developing nations have a mean nonperforming loan value of 14.22, which is greater than the mean value for developed countries, which is 4.33.

20. **Khan, H. Z., Bose, S., Mollik, A. T., & Harun, H. (2021).** In recent years, the primary strategy used by regulators to encourage sustainable practices in both developed and emerging economies has been the influence of required legislation on the reporting of

non-financial performance indicators (Costa, 2014; Kinderman, 2019). These regulatory initiatives, which aim to increase transparency and stakeholders' satisfaction, are seen as a gradual end to the "self-regulation" era and a general progressive push towards harmonization of sustainable practices.

21. **Rao, P., Kumar, S., Chavan, M., & Lim, W. M. (2023).** The overview of SME financing offered here is based on a systematic analysis of 280 research papers that were published and located in the top five journals for "small business management."
22. **Azevedo, N., Mateus, M., & Pina, Á. (2022).** Two related questions were looked at in this study. The first is the distribution of outstanding loans made by the Portuguese banking system among sectors with varying levels of production. Second, how changes in the credit stock react to changes in firm productivity and how such changes are impacted by the current allocation.

23. **Liu, L. X., Liu, S., & Sathye, M. (2021).** A summary of post-GFC studies on bank failures was provided in the publication. 39 research in total that were published in reputable publications were compared. Although studies based on regression models now rule, the application of machine learning techniques was a growing trend.

24. **SINGH, S. K., BASUKI, B., & SETIAWAN, R. (2021).** NPL was the dependent variable in the study, and the independent/explanatory variables were Return on Asset (ROA), Capital Adequacy Ratio (CAR), Bank Size, GDP growth, and Inflation. In contrast to ROA, which has a positive and significant impact on NPL, bank-specific variables like bank size have a negative and large impact on NPL.

25. **Haralayya, B. (2021).** To sum up, one of the most crucial factors in the trend analysis project's success is net worth and employee engagement. Overall, I learnt in these six weeks how our exposure to actual labor affects our theoretical learning, and with this project, I finally gained experience in the field.

26. **Roa, L., Correa-Bahnsen, A., Suarez, G., Cortés-Tejada, F., Luque, M. A., & Bravo, C. (2021).** In this study, we examined the performance and implications of an alternative

dataset derived from a super-app with relation to creating credit risk models. Our study satisfactorily addressed each of the four research questions that were put out.

27. **Madaan, M., Kumar, A., Keshri, C., Jain, R., & Nagrath, P. (2021).** The goal of this study was to investigate, examine, and develop a machine learning algorithm to accurately determine if a person, given a set of characteristics, is likely to default on a loan. Lending Club might employ this kind of model to detect certain financial characteristics of prospective borrowers who might be at risk of defaulting and failing to repay their loans by the deadline.

28. **Kishore, T. S., Patro, E. R., Harish, V. S. K. V., & Haghighi, A. T. (2021).** The current work makes an effort to review the literature on topics related to the development, and in particular, the financial and cost analysis of the SHP plants. The study examines the specifics of SHP planning and development, as well as the current situation, problems, and potentially workable solutions for SHP plant development. It also looks at cost analysis techniques and methodologies that are utilized in SHP planning.

29. **Tien, N. H., Anh, D. B. H., Vu, N. T., On, P. V., Duc, P. M., & Hung, N. T. (2021).** In this study, our team has made an effort to play a very minor role in the creation and maintenance of an organization's customer service culture. This report's initial section focuses on analyzing cultural ideas and models.

30. **Grodecka-Messi, A., & Zhang, X. (2023).** The history of central banks has a variety of incidents that can serve as models for current policy issues. In this essay, I examine the era leading up to the Bank of Canada's founding and the introduction of the monopoly on central bank notes, which created competition for one of the funding sources used by Canadian chartered banks: cash issuance.

31. **Haralayya, B. (2021).** The important trend that the Indian store project wants to follow is using digital development to enhance individual appreciation and manage internal tactics.

For banking institutions and clients, new freedoms will be made possible by product format and conveyance.

32. **Kurznack, L., Schoenmaker, D., & Schramade, W. (2021).** In order to succeed in the unpredictable and uncertain business environment of the future, companies must reevaluate how they produce value and expand their businesses. New disruptive societal trends including social inequality, the energy transition, and climate change have an impact on businesses in almost every industry. Companies are also being judged more and more on how well they perform in terms of sustainability.

33. **Ahamed, F. (2021).** Stabilizing the macroeconomic and financial climate presents considerable problems for monetary, fiscal, and financial policies. The synthesis of governmental institutions and the vision of policymakers are the main forces propelling the economy toward growth and prosperity.

34. **Kacperczyk, M. T., & Peydró, J. L. (2022).** In a sample of multinational companies with syndicated loans, we investigate the impact of firm-level carbon emissions on bank lending and, via this channel, real, financial, and environmental outcomes. We use bank-level promises to carbon neutrality as a proxy for changes in banks' environmental preferences in order to identify shocks to enterprises that have previously received credit from these banks.

35. **Farooq, U., Gang, F., Guan, Z., Rauf, A., Chandio, A. A., & Ahsan, F. (2023).** A financial inclusion program generates economic activities that demand growth and prosperity, where everyone enjoys a high standard of living. It understands the range and depth of traditional financial amenities' applications and goes beyond simply approaching them.

36. **Khatun, M. N., Mitra, S., & Sarker, M. N. I. (2021).** Despite the fact that digital technology, like as mobile banking, may greatly speed up people's access to finance in impoverished nations like Bangladesh, it did not receive adequate attention prior to the COVID-19 pandemic. Using secondary data, this study examined the possibility that

mobile banking services could speed up people's access to money in Bangladesh during the COVID-19 pandemic.

37. Santoso, W., Sitorus, P. M., Batunanggar, S., Krisanti, F. T., Anggadwita, G., & Alamsyah, A. (2021). The banking and fintech businesses face challenges as a result of the development of fintech. The latest technology will give undesirable consequences if it is not in line with the competencies of human capital, therefore it is not just about technological readiness but also about human capital.

38. Kara, A. (2021). The COVID-19 pandemic has had profound effects on higher education systems, institutions, and mitigation strategies as well as new concerns that have emerged. The majority of higher education institutions around the world have shown flexibility and resiliency in the face of the COVID-19 pandemic.

39. Haralayya, B., & Aithal, P. S. (2021). According to Reserve Bank of India (2008), Kaur (2012), and Sinha (2012), it has been observed that planned business banks in India have reacted decisively in the areas of gainfulness, profitability, resource quality, standards of prudential controls of bookkeeping, introduction of CAMEL supervisory rating framework, and consistent up level of innovation to provide better and productive services to clients.

40. Miah, M. D., Rahman, S. M., & Mamoon, M. (2021). Based on the conversation, we discovered a few intriguing issues with banks' environmental consciousness. First, banks take environmental issues into account as part of their CSR. According to the interviews we conducted, most banks take part in environmental initiatives.

CHAPTER 3

INDUSTRY PROFILE

3.1 BRIEF HISTORY OF THE INDUSTRY

The banking sector has a centuries-long, varied, and rich history. Banking has developed over time, having its roots in ancient societies where temples functioned as safe havens for valuables and offered financial services. A turning point was reached in 1694 when the Bank of England was founded, creating the groundwork for contemporary central banking. Joint-stock banks and regulatory measures emerged in the 18th and 19th centuries, while technological breakthroughs and global financial transformations occurred in the 20th century. The introduction of electronic banking and regulatory changes during the second half of the 20th century, especially in the wake of the 2008 financial crisis, revolutionized the banking industry. The industry has undergone a digital transformation in the twenty-first century, with fintech innovations, online transactions, and mobile banking playing a major role. The modern financial landscape is shaped by the banking sector's ongoing adaptation to technological, regulatory, and economic changes.

During the Middle Ages, Italian city-states such as Florence and Venice developed into important financial centers, being the first to employ bills of exchange for long-distance trade. The global establishment of central banks and the US enactment of the Glass-Steagall Act to distinguish between commercial and investment banking marked the 20th century's formalization of banking activities. Globalization and technical breakthroughs, including the 1971 removal of the gold standard, were observed in the second half of the century. The banking sector has embraced mobile apps, internet platforms, and cutting-edge technologies like blockchain in the wake of the recent digital revolution. The idea of money and financial transactions has been put to the test by cryptocurrencies. The Dodd-Frank Act is one example of a regulatory response that aims to improve consumer protection and address systemic risks. The banking sector has a history of constant adaptation to shifting conditions, technological advancements, and regulatory environments as it negotiates the complexity of a dynamic global economy.

An acceleration of technological innovation and a surge in digital transformation have characterized the banking industry's 21st-century journey. Customers can now conveniently manage their finances from anywhere in the world with online banking, which has become widely available. With features like mobile payments, budgeting tools, and real-time account monitoring, mobile banking applications have further revolutionized the sector.

The financial ecosystem now includes new participants as a result of the growth of financial technology (fintech) businesses. These new businesses are disrupting the banking industry by using technology to offer creative financial services. The rise in popularity of robo-advisors, crowdfunding platforms, and peer-to-peer lending has changed the way that people and companies obtain financing.

Although blockchain technology was first connected to cryptocurrencies, it has uses outside of virtual currencies. With its potential to facilitate safe and transparent transactions, blockchain-based experiments pertaining to smart contracts, cross-border payments, and other areas are anticipated.

To remain competitive in the face of these developments, traditional banks are putting more money into technology and working with fintech companies. In response to the changing environment, regulatory bodies are also changing to address issues like data privacy, cybersecurity, and the possible effects of new technologies on the stability of the financial system.

The banking sector is still navigating a difficult terrain, striking a balance between the necessity of innovation and the requirement to uphold security and stability. A story of adaptation, disruption, and transformation is being told about the history of banking as the digital revolution reshapes financial services.

EVOLUTION OF BANKING IN INDIA

The history of banking in India spans from prehistoric native customs to the formal institutions that were established under British colonial control. The emergence of the Presidency Banks—the Bank of Bengal, the Bank of Bombay, and the Bank of Madras—signified the formalization of banking in its early stages. The Reserve Bank of India (RBI), which was established in 1935 and went on to become the central banking organization in charge of managing the industry's regulation and supervision, marked a turning point. After independence, nationalization in 1969 and 1980 had the goal of coordinating banking with social goals, particularly in assisting with agricultural and encouraging financial inclusion.

A new era of competition and innovation was ushered in in 1991 when economic liberalization opened the door to private and foreign banks. With the increasing use of online and mobile banking, the 21st century saw a digital revolution. The introduction of small finance banks and payments banks, along with initiatives such as the Pradhan Mantri Jan

Dhan Yojana (PMJDY), demonstrated a dedication to financial inclusion. This evolution shows a path from a nationalized and regulated banking system to a technologically advanced, diverse, and inclusive environment.

One can follow the development of banking in India through a number of phases that correspond to changes in the economy, laws, and technology over time. Here's a quick rundown:

- **Pre-Independence Era (Before 1947):**

1. India's banking history dates back thousands of years; evidence of banking operations dates back to the Vedic era.

2. The General Bank of India (1786–1791) and the Bank of Hindustan (1770–1829) were two of the first banks founded during the British colonial era.

- **Post-Independence Era (1947-1969):**

1. The government nationalized the banking industry after gaining independence in 1947.

2. The State Bank of India (SBI) was established in 1955 after the Imperial Bank of India was nationalized.

3. In an effort to establish social control over the financial industry and foster economic growth, the government nationalized fourteen significant private banks in 1969.

- **Banking Reforms (1980s-1990s):**

1. To expand the reach of banks, the government nationalized 20 banks in total during another round of nationalizations in the 1980s.

2. Economic liberalization policies were put in place at the beginning of the 1990s in an effort to expand private enterprise involvement in a number of industries, including banking.

- **Liberalization and Globalization (1990s-Onward):**

1. The Indian economy was liberalized in 1991, which made room for changes in the banking industry.
2. Entry-level privileges for private and international banks into the Indian market boosted competitiveness.
3. The Reserve Bank of India (RBI) implemented prudential standards, enhanced transparency, and strengthened the banking sector.

- **Technology and Digitalization (2000s-Onward):**

1. There was a notable transition in banking towards technology-driven banking in the 21st century.
2. The introduction of Core Banking Solutions (CBS) allowed for smooth branch-to-branch banking operations.
3. The widespread use of ATMs, mobile banking, and internet banking improved consumer convenience.
4. The Unified Payments Interface (UPI), which was introduced in 2016, completely changed digital payments in India.

- **Financial Inclusion and Jan Dhan Yojana (2014-Onward):**

1. The Mantri Pradhan In order to encourage financial inclusion, the Jan Dhan Yojana (PMJDY) was introduced in 2014 and offers banking services to those who are not already banked.
2. The program sought to promote direct benefit payments, increase the number of bank accounts, and develop financial literacy.

- **Recent Developments:**

1. The Insolvency and Bankruptcy Code (IBC) was enacted in 2016 to address issues related to insolvency and bankruptcy.

2. Various regulatory changes continue to be implemented to strengthen the banking and financial system.

The evolution of banking in India reflects a dynamic journey shaped by economic policies, regulatory measures, and technological advancements, ultimately contributing to the growth and development of the country's financial sector.

3.2 INDUSTRIAL PERFORMANCE – GLOBAL, NATIONAL AND REGIONAL

GLOBAL LEVEL

The resilience and effectiveness of the banking sector are shaped by a multitude of factors that collectively impact its performance on a global scale. The capacity of a bank to withstand economic fluctuations is reflected in its financial stability and solvency, which are measured by capital adequacy ratios and liquidity positions. Metrics for measuring profitability, such as equity and return on assets, show how well banks use their resources to generate profits. When evaluating credit risk management, asset quality—which is determined by non-performing loans—is crucial. Respect for regulatory norms, particularly those found in global frameworks such as Basel III, guarantees the stability and integrity of the industry. Modern banking performance is further defined by the adoption of technological innovation, such as fintech partnerships and digital transformation. Global banks are greatly impacted by the state of the economy, which includes changes in inflation, interest rates, and geopolitical stability. Contributions to financial inclusion, cross-border operations, resilience to economic shocks, and dedication to sustainable practices are some of the other elements that go into assessing the overall performance of global banks. The financial system is interconnected in this complex environment, which emphasizes the value of a thorough examination to determine the sector's resilience and overall health.

By raising lending rates, commercial banks have been able to increase interest income in the majority of major economies due to the tightening of central bank policy. McKinsey estimates that in 2022, this helped the global industry's profits rise by $280 billion. This year ought to bring about even more success. Expected return on equity is 13%, up from 9% on average since 2010. This year has been the best for global banking overall since at least 2007, according to McKinsey consultants' Global Banking Annual Review 2023. "It appears that a favourable wind has returned to the sails of the industry."

Change can, however, also bring with it greater risk and opportunity, as the bank failures of the previous year illustrate. Bank balance sheets continue to be laden with low-interest bonds that are losing money, despite the sharp rise in interest rates in the US, the eurozone, and other regions. A number of significant US regional banks, including Silicon Valley Bank (SVB), Signature Bank, and First Republic Bank, experienced rapid failure earlier this year as a result of "credit mismatches."

Increased rates can persist for a while and become more challenging to manage. Because he has predicted a protracted period of higher interest rates, Federal Reserve chairman Jerome Powell has been referred to as "higher for longer." Powell made this forecast during a speech at Jackson Hole in August. Depositors are waking up from their sleep and demanding higher returns, squeeze those net interest margins. Due to the increased vulnerability of borrowers in weaker economies, banks are compelled to decrease lending, increase loan-loss provisions, and maintain capital. Loan growth in the US would decline to 2% this year from 9% in 2022, predicts Amit Vora, global head of credit and lending solutions at CRISIL, a division of S&P Global. That is not a gentle application of the brakes; it is forceful.

Emerging market banks—aside from China, that is—have recovered remarkably and are now a beacon of stability and hope for the world financial system. They are more open to development than their counterparts in more developed fields. The expanding middle class is gobbling up staples like mortgages and retirement savings. Mobile devices have made it possible for millions of customers who have never used banks at all to access the internet. However, in large, prosperous economies, such as Mexico, Indonesia, and the Philippines, close to half of the population lacks access to banking.

Emerging market authorities continue to have low competition and high capital requirements because they were harmed by earlier crises. For instance, the US has over 4,000 licensed banks, while India only has 34. Richard Schmidt, the portfolio manager for emerging markets at US-based asset management firm Harding Loevner, continues, "Emerging markets bank like your grandfather did."

NATIONAL LEVEL

The national assessment of banking performance includes a detailed analysis of several important variables. Financial stability is essential to the integrity of the banking system and is measured by metrics such as capital adequacy ratios and stress tests. Credit and asset quality growth indicates the industry's capacity to promote responsible lending practices and reduce non-performing loans. Interest rates and inflation are important macroeconomic variables, and central banks have an impact on monetary policies, which in turn affect the profitability of banks. Regulatory compliance makes sure the industry stays within set parameters, which promotes stability and confidence. A thorough understanding of the performance of national banks is facilitated by the incorporation of technology into banking services, the implementation of financial inclusion initiatives, and the observance of ethical standards. Furthermore, the sector's contribution to employment, economic growth, and global economic integration highlights how important it is to the country's overall development and well-being. The landscape is further shaped by the effectiveness of government policies and the banking industry's dedication to consumer protection, underscoring the interaction of various factors in the assessment of banking performance at the national level.

After a seven-year lapse, the combined balance sheet of SCBs showed double-digit growth in FY 22.

● From January to November of 2022, the average growth in lending to the MSME sector was above 30.6%, which is very high. supported by the expanded Emergency Credit Linked Guarantee Scheme (ECLGS) of the Union government

● MSMEs accounted for 23.7% of the industry's gross loan offtake in November 2022, up from 17.7% in January 2020.

● At the end of FY23, the banking sector reported loans of approximately $1.67 trillion and deposits of nearly $2.2 trillion, giving rise to the highest credit-deposit ratio of the preceding three years—75.8%.

● Scheduled commercial banks (SCBs) saw excellent credit growth of 15.4% in FY23—an 11-year high—in contrast to FY22's 9.7% loan growth. The expansion was driven by loans to the services sector, to individuals, to the agriculture industry, and to related industries.

Personal loan growth jumped to 20.6% in FY23 from 12.6% in the same period the previous year, with home loans serving as the primary catalyst.

● SCBs added 4.6% more new bank branches in FY 22. The growth was driven by the opening of new branches in Tier 4, Tier 5, and Tier 6 centers.

NBFC

● The consistent rise in NBFC loans as a percentage of GDP indicates the NBFC sector's growing importance in the Indian financial system.

● The balance sheets of NBFCs continued to lend most money to the industrial sector, which was followed by retail, services, and agriculture.

● Non-bank financial corporations' (NBFCs) gross national product (GNPA) ratio dropped from a peak of 7.2% in June 2021 to 5.9% in September 2022, demonstrating a steady improvement in asset quality. The personal loan portfolio of NBFCs grew at the fastest rate over the preceding four years, with a compound annual growth rate (CAGR) of over 30%. By March 2023, its share of the total loan portfolio had increased to 31.2%.

REGIONAL LEVEL

The State Level Bankers Committee (SLBC) reported that as of March 2017, Kerala had 7,312 total bank branches. There is a breakdown of this number by banking group. While only 7% of the bank's branches are found in rural areas, 31% are found in urban areas, and 62% are found in semi-urban areas. Kerala, despite its small size, has a vast banking network, housing 4.6% of all scheduled commercial bank branches nationwide.

Kerala had 6,337 scheduled commercial bank branches as of March 2017 as opposed to 6,166 in March 2016. Between 2016 and 2017, 171 new branches were opened in the State. There were 6,376 bank branches globally as of June 2017. Kerala has the highest concentration of bank branches compared to all other semi-urban areas in the country. The State had 8,966 ATMs as of March 2016; by March 2017, there were 9,182 ATMs.

3.3 PROSPECTS AND CHALLENGES IN THE INDUSTRY

According to the IBM report "Banking on India," there has been significant disruption and change in India's banking systems, with a primary emphasis on investments driven by technology.

Promising outcomes are being observed in several of the central government's major financial enablement and digitalization programs. The study indicates that India stands to gain the following advantages from these initiatives:

- Financial Inclusion: Since the government launched the Pradhan Mantri Jan Dhan Yojana in 2014, 300 million people have opened bank accounts for the first time in an effort to provide the public with affordable and accessible financial services. Since 2011, the proportion of people without bank accounts has dropped by half. Moreover, 67% of Jan Dhan account holders reside in rural or semi-urban areas, and 55% of account holders are female.
- Digital Payments: In 2016, the Government of India and the National Payments Corporation of India (NPCI) jointly launched the BHIM and UPI (Unified Payment Interface) System. This has improved mobile banking and online payments, sparking a digital revolution.
- The rise of online banking In 2021, "digital banks"—banks that offer their services online instead of through physical locations—were proposed by the Niti Ayog. This will change how customers receive banking services and create new opportunities for the rural and urban sectors.

Three developments have largely changed the way the banking industry operates: more stringent regulations, increased competition from non-banks in specific market categories, and technological disruption. These developments jeopardize the ability of many commercial banks to maintain their business models, as well as the stability of their deposits, operational resilience, and exposure to highly leveraged organizations. With the widespread changes in financial institutions' risk profiles, it is appropriate to think about possible changes to the current regulatory framework. However, a much stricter regulatory approach may not always be the best way to deal with the new vulnerabilities that banks are facing, and it may even negatively impact the banks' intermediation business. However, there is still much space to enhance supervision methods and make them more intrusive and risk-aware.

CHAPTER 4

COMPANY PROFILE

4.1 BRIEF HISTORY OF THE ORGANIZATION AND CURRENT BOARD OF DIRECTORS / ORGANIZATION CHART

As a subsidiary of Housing Development Finance Corporation Limited (HDFC), HDFC Bank was established in 1994 and has been instrumental in the transformation of the Indian banking industry. Since it opened for business in 1995, the bank has quickly become well-known for its effective services and customer-focused philosophy. HDFC Bank has embraced technology innovations at an early stage and has progressively broadened its branch network and product offerings over the years. Significant acquisitions strengthened its position in the market, including Times Bank Limited in 2000 and Centurion Bank of Punjab in 2008. HDFC Bank has established itself as a leader in the sector thanks to its dedication to innovation and pioneering use of digital platforms. The bank's prominence in India's financial scene is highlighted by its strong financial performance, dedication to corporate social responsibility, and multiple awards. In January 2022, when I last updated, HDFC Bank was still one of India's top private sector banks.

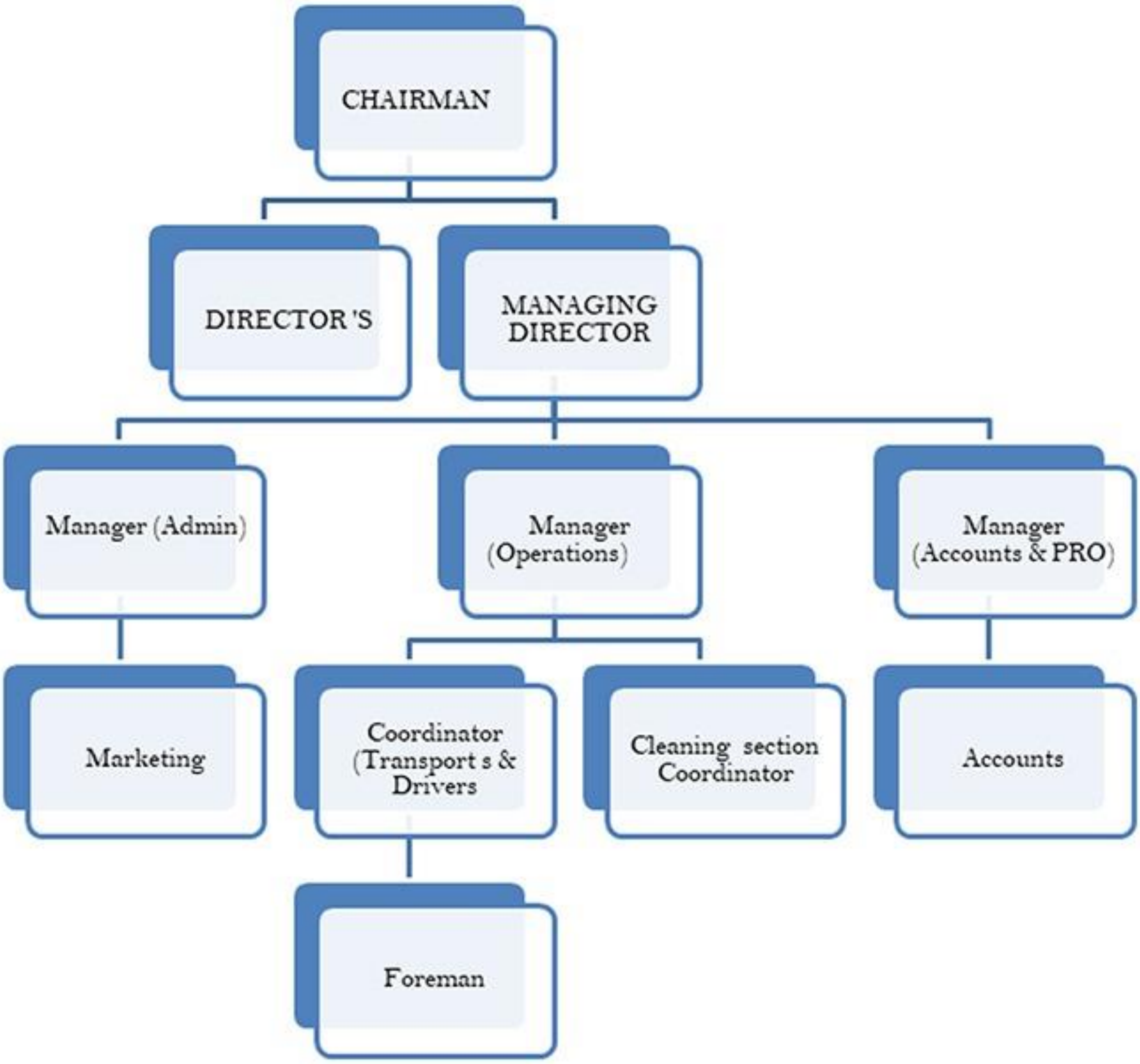
HDFC Bank has demonstrated a dedication to technological innovation through its early adoption of mobile services and online banking. The bank's focus on digitalization has improved client satisfaction and strengthened its position in the market. By means of deliberate mergers and acquisitions, HDFC Bank has broadened its market reach and provided an extensive array of financial services and products. The CEOs and managing directors of the organization have played a key role in guiding the bank's success. HDFC Bank has continuously produced outstanding financial outcomes, exhibiting a consistent increase in assets and profits. In addition, the bank has taken a proactive approach to corporate social responsibility, focusing on rural development, healthcare, and education. As of January 2022, when I last updated my knowledge, HDFC Bank is still a pillar of the Indian banking industry, renowned for its dependability, creativity, and dedication to the welfare of society. Please consult more recent sources for the most recent developments.

BOARD OF DIRECTORS OF HDFC BANK

The Companies Act, 2013, the Banking Regulation Act, 1949, relevant rules, guidelines, and circulars from the Reserve Bank of India, as well as the listing requirements of the Indian Stock Exchanges where the Bank's securities are listed, all dictate the makeup of the Board of Directors of the Bank. The Board is made up of the following members:

Sr. No.	Name of Director	Designation
1	Mr. Atanu Chakraborty	Part-Time Chairman and Independent Director
2	Mr. Keki M Mistry	Non-Executive (Non-Independent Director)
3	Mr. Umesh Chandra Sarangi	Independent Director
4	Mr. MD Ranganath	Independent Director
5	Mr. Sandeep Parekh	Independent Director
6	Dr. (Mrs). Sunita Maheshwari	Independent Director
7	Mrs. Lily Vadera	Independent Director
8	Mrs. Renu Karnad	Non-Executive (Non-Independent Director)
9	Dr. (Mr.) Harsh Kumar Bhanwala *	Independent Director
10	Mr. Sashidhar Jagdishan	Managing Director & Chief Executive Officer
11	Mr. Kaizad M Bharucha	Deputy Managing Director
12	Mr. Bhavesh Zaveri	Executive Director
13	Mr. V. Srinivasa Rangan	Executive Director

ORGANIZATIONAL CHART



4.2 MISSION, VISION STATEMENT AND QUALITY POLICY FORWARDED

The core values of HDFC Bank are inclusive banking and customer satisfaction while offering a full range of financial products and services. The bank prioritizes innovation and technology in order to deliver smooth and effective banking experiences. It works to comprehend and meet the various financial needs of both individuals and businesses. Its dedication to financial inclusion, which involves interacting with both urban and rural communities to foster economic growth, is at the center of its purpose. As part of its commitment to ethical banking, HDFC Bank employs strong risk management techniques to keep its business stable. The bank also takes an active part in CSR programs, focusing on sustainable practices, healthcare, and education to support the general socioeconomic development of local communities. It is noteworthy that the precise language and particulars of HDFC Bank's mission are subject to change; therefore, one should consult the bank's official documents and communications for the most recent details.

VISION STATEMENT

The vision of HDFC Bank is a statement that looks forward and summarizes the long-term objectives and aspirations of the organization. The core of the bank's vision often centers on being the customers' preferred and trusted financial partner, even though the exact language may change. HDFC Bank aspires to be a leader in digital banking and technological innovation, offering a state-of-the-art, seamless banking experience. A commitment to promoting financial inclusion and reaching a wide range of people and businesses—including those in underbanked and rural areas—is also commonly included in the vision. Sustainable practices and corporate responsibility are essential elements that demonstrate the bank's dedication to improving community and environmental well-being. In addition, maintaining the stability, security, and resilience of the bank's operations in a changing financial environment depends heavily on excellent risk management. It's best to consult HDFC Bank's official announcements and recent remarks from its executives for the most up-to-date and accurate information.

QUALITY POLICY FORWARDED

Like many other businesses, HDFC Bank usually places a strong emphasis on a quality policy that demonstrates its dedication to providing top-notch goods and services. The details of the quality policy may change over time, but generally speaking, it will center on maintaining regulatory compliance, promoting continuous improvement, and guaranteeing customer satisfaction. HDFC Bank is anticipated to give top priority to the highest quality standards in its operations, stressing the value of customer-centric strategies, adherence to industry rules, and the constant pursuit of improvements. People are urged to review HDFC Bank's official communications, such as its website, annual reports, or remarks made by the bank's leadership, for the most precise and current information on the bank's quality policy.

4.3 BUSINESS PROCESS OF THE ORGANIZATION – PRODUCT PROFILE

1. Retail banking

The retail division of HDFC Bank targets non-resident Indians (NRIs), individuals, salaried professionals, and micro and small businesses such as kirana shops and Self Help Groups (SHGs). In order to satisfy the demands of this market, the Bank tailors its products. It has a commanding lead in the payments industry and a solid lead in the personal and auto loan markets. The Bank also offers Wealth Management Services to High Net Worth Individuals (HNI). The following goods and services fall under this category:

- Auto Loans
- Credit and Debit cards
- Personal Loans
- Home Loans
- Gold Loans
- Mortgages
- Commercial Vehicle Finance
- Retail Business Banking

- Savings Account
- Current Account
- Fixed and Recurring Deposits
- Corporate Salary Accounts
- Construction Equipment Finance
- Agri and Tractor Loans
- SHG Loans
- Kisan Gold Card
- Distribution of Mutual Funds, Life, General and Health insurance
- Healthcare Finance
- Offshore loans to NRIs
- NRI deposits
- Small ticket working capital loans
- Business loans
- Two-wheeler loans
- Loans Against Securities

2. Home Loan/Mortgages Business

A strong reputation for home financing has been established by HDFC Bank since its merger with HDFC Limited. Over the years, HDFC Limited has established a strong reputation as the industry leader in India for home loan financing. Despite having been the lender of choice for HDFC Limited, the Bank now offers a wide range of home loans to accommodate the various needs of customers across all income brackets. Loans to individuals, working professionals, self-employed people, and salaried people are included in these. Within this category are the following goods and services:

Housing Loans

- Home Loans: Purchase of a new apartment from a developer or a development authority or purchase of resale properties
- Rural Housing Loans
- Affordable Housing – HDFC Reach Loans
- Refinance – Home Loan Balance Transfer
- Housing Loans for Non-Resident Indians (NRIs)

Other Home Loan Products

- House Renovation Loans
- Home Extension Loans
- Top up Loans

Other Loans

- Loan Against property

Wholesale/Corporate Banking

This industry's target market includes PSUs, large corporations, the government, and multinational enterprises. These clients have access to the full range of commercial and transactional banking services provided by the Bank, including working capital financing, cash management, trade services, and transactional services. For its corporate clients, they provide services like structured solutions, which integrate vendor and distributor financing with cash management services to enable better supply chain management. It is recognized as a leading provider of cash management and transactional banking services to corporate clients, mutual funds, banks, and stock exchange members. In addition to helping companies raise money through the debt and equity capital markets, the investment banking sector offers its clients consulting services and rupee loan syndication services. Among their offerings are:

- Working Capital Facilities
- Term Lending
- Project Finance
- Debt Capital Markets
- Mergers and Acquisitions
- Trade Credit
- Supply Chain Financing
- Forex and Derivatives
- Cash Management Services
- Wholesale Deposits
- Letters of Credit and Guarantees
- Custodial Services
- Correspondent Banking
- Construction Finance

3. Commercial and Rural Banking (CRB)

Micro, Small and Medium Enterprises (MSMEs), emerging corporates, small and marginal farmers, commercial agriculture, healthcare finance, equipment finance, and commercial transport companies are its target customer segment. Among their offerings are the following goods and services:

- Working Capital Loans
- Term Loans
- Supply Chain Management
- Project Finance
- Export Finance
- Tractor Finance
- Infrastructure Finance
- Crop Loan/Farmer Finance
- KCC
- Dairy/Cattle Finance
- Liabilities
- CASA Accounts
- Fixed Deposits
- Salary Account
- Trade Finance
- Bank Guarantee/LCs
- International Trade
- FX Advisory
- Trade Flows & Derivatives

4. Treasury

The Treasury oversees the Bank's holdings in securities and other market instruments and is the custodian of its cash and liquid assets.

- Foreign exchange & derivatives
- Solutions on hedging strategies
- Trade solutions - domestic and cross border
- Bullion
- Debt capital markets
- Equities
- Research - Reports & commentary on markets and currencies
- Asset liability management
- Statutory reserve

4.4STRATEGIES – BUSINESS, PRICING MANAGEMENT

1. Pricing Strategy

Given that every company has to contend with inflation and market fluctuations, HDFC's standing as a major player in the Indian banking sector is well-founded. It makes a profit at a reasonable price for its services. At premium prices, Bank HDFC provides competitive pricing. Because a sizable minimum sum is needed to start an account, the cost is similar to paying an insurance premium when compared to PSU and national banks.

On the other hand, some laws—like home load—also have competitive effects in line with RBI recommendations. Thus, the pricing for these items is determined by the market rather than the company. It offers reasonable credits for the longest feasible payment terms at a similar cost to both present and potential clients. Nothing for specific or related activities such check replacement, advance loan repayment, takeover, etc., deserves special attention aside from the standard costs. Because of this, HDFC has high prices in certain places and competitive prices in others.

2.Place and Distribution Strategy

According to the FINANCIAL RESULTS (INDIAN GAAP) FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2023, the Bank's distribution network included

8,091 branches and 20,688 ATMs throughout 3,872 cities / towns as of December 31, 2023. This represents 908 more branches and 1681 more branches than in 2022. We have 52% of our branches in rural and semiurban regions. The bank employs 15,053 Common Service Centers (CSC) to staff its business correspondents. As of December 31, 2023, there were 2,08,066 workers, or 41,176 more than there were on same date in 2022.

3.Promotion and Advertising Strategy

HDFC employs digital technology and other modern tools and approaches in addition to traditional marketing and promotion methods to promote its brand and goods. The company promotes its products and services, which include credit cards, on its website. It now commands a substantial market share in India and has developed into a prominent player in the financial services sector. HDFC's strong brand equity stems from its unwavering focus on client satisfaction. It was able to win over clients' confidence by offering a service. One of the top suppliers of innovative digital banking services in India is HDFC.

MARKETING AND ADVERTISING CAMPAIGNS OF HDFC

Among HDFC's marketing and advertising campaigns are Mooh Bandh Rakho, Summer Treats, and Bonus Back.

The Hindi expression "keep your mouth shut" is known as "Mooh Bandh Rakho." This program attempts to inform people about the many kinds of scams and how crucial it is to remain silent in order to prevent them.

The bank started the Summer Treats campaign to give deals to self-employed and salaried clients as well as retailers. The bank is offering free EMIs and no down payment on major appliances as part of the marketing. In addition, it would give 50% more reward points on credit card purchases made online, along with discounts and cashbacks on a selection of brands.

SOCIAL MEDIA PRESENCE

In today's digital age, when everything can be accessed, learned, and done with a few finger clicks, social media is crucial. The bank may reach a larger audience through social media, which helps them gain a comprehensive grasp of different offerings and initiatives. Over time, this will aid in their growth.

The bank has designated Nawazuddin Siddiqui as its brand ambassador.

MERGERS AND ACQUISITIONS

February of the year 2000. merged with Times Bank, sometimes referred to as Times Group—the biggest media conglomerate in India.

May 23, 2008. Punjab's Centurion Bank was acquired.

In order to manage a retail payment systems umbrella company across India that is analogous to the National Payments Corporation of India, 2021 saw the acquisition of 9.99% of FERBINE, a business driven by the Tata Group.

The bank and Paytm collaborated to provide a line of Visa-powered credit cards in September 2021.

2023 July. The Housing Development Finance Corporation and HDFC Bank amalgamated.

4.5 SWOT ANALYSIS OF THE COMPANY

STRENGTH

Strong product diversification, employee culture, market position, risk management, excellent customer service, and technology are among HDFC Bank's advantages.

- The bank has positive client feedback. Customer satisfaction has always been a top priority for HDFC Banks. Through its rapid and effective grievance reparation mechanisms, they handle customer complaints and feedback with a dedicated team that adopts a customer-centric approach. Additionally, they have committed to providing their staff with training so they can offer their clients the best possible services. HDFC Bank has introduced several client-centric initiatives, such as personalised banking solutions, an intuitive mobile app, and 24/7 customer support, in an effort to enhance the overall customer experience.

- The Bank maintains a high standard of credit quality and controls operational and market risks through an efficient risk management system. It has consistently maintained a high level of asset quality and actively identified and minimized risks. The bank also conducts stress tests and scenario studies on a regular basis to identify potential risks and assess how they might impact the business. The robust internal audit division of HDFC Bank conducts routine audits to ensure the smooth and effective operation of the bank's risk management protocols.
- After merging with its parent company, HDFC Banks' market capitalization grew, making it one of the biggest banks.
- The bank prioritizes employee motivation and encouragement by implementing employee-friendly policies and procedures. People and culture are seen by HDFC Bank as their main enablers. Creating value for their stakeholders has always been their top priority. To foster a positive workplace culture, HDFC Bank places a high priority on employee involvement and provides channels for employees to offer feedback and share ideas. It also offers a wide range of bonuses and benefits to its employees, including health insurance, retirement plans, and flexible work schedules. Additionally, they put a strong emphasis on skill development and make sure that their staff members can better themselves.
- HDFC Bank has led the way in digital innovation in the financial sector. It is well-represented online. The bank offers a range of services to facilitate better service utilization and customer adaptation, including digital wallets, internet banking, and mobile banking. In order to improve its digital offerings and operational efficiency, they have also implemented blockchain and artificial intelligence.
- HDFC Bank has improved the quality of its services by making significant investments in technology. Customers can complete the majority of their transactions from the comfort of their homes with online and mobile banking, eliminating the need for them to stand in long lines at the bank. To improve security, customers can use an OTP sent to their mobile number to register online for HDFC Bank's Net Banking services.
- International, corporate, and personal banking are among the financial services and products offered by Bank HDFC. By offering a variety of services, the bank has successfully met the diverse needs of its customers.
- An extensive branch network

- The bank performs exceptionally well in the market for retail banking. It provides each customer with customized services, enabling them to safely deposit money, apply for credit, and handle their finances. A wide range of services, including savings accounts, certificates of deposit, credit cards, mortgages, and personal loans, are provided by the retail banking industry.

WEAKNESS

Like any other business, HDFC Bank has its weaknesses as well as its strengths. It's critical to recognize, accept, and learn from the company's shortcomings in order to turn them into assets that may ultimately help the business operate more effectively as a whole. Among the aforementioned shortcomings that have been identified are:

- Lack of a Strong Rural Presence: The bank finds it difficult to grow and set up shop in rural regions. Due to the aforementioned reason, they have missed numerous opportunities to grow their revenue in comparison to their rival ICICI, which has already established a presence in the rural market.
- Intense Competition: In the market, the bank faces intense competition. ICICI, Axis Bank, Kotak Mahindra Bank, State Bank of India, and other banks are among their principal rivals. These competitors have expanded the geographic and product/service scope of their operations with great vigor.
- Weak Performance in Certain Sectors: HDFC Bank is undoubtedly one of the leading private sector banks operating in the present market. It is also accurate to say that they have been attempting to break into various markets. However, this does not imply that every segment will be performed to the highest standard. Despite its dominant position in the Indian banking market, HDFC Bank faces intense competition from other businesses, which may be the reason for its underperformance in a number of areas. Due to the bank's poor performance on exchanges and lower-than-expected earnings, its stock price has dropped and it is currently worth less than its rivals.
- Weak Marketing Approach: They don't advertise as aggressively and have a weaker marketing strategy than some other companies. The bank's objective of increasing its market growth has not been helped by this dearth of successful marketing techniques.
- Investor Uncertainty: As a result of shifting market positions, investors are hesitant to invest in HDFC and have second thoughts.

- Weak International Presence: Although it has branches outside in Kenya, Abu Dhabi, and Hong Kong, HDFC is primarily a domestic company. Just 0.55% of total revenue comes from international branches. Due to its reliance on local operations, the bank is vulnerable to the status of the Indian economy.

OPPORTUNITIES

The adage "Seize the opportunity" has long been in circulation. Recognizing opportunities is the first step towards taking advantage of them. The aforementioned opportunities may be staring us in the face. However, that isn't always the case; occasionally, it isn't as obvious, and we might have to look for it. When we do locate it, we must utilize it to the fullest. Here are a few of the opportunities:

- Enter New Markets: With only five or six overseas offices, HDFC Bank is essentially restricted to India. It's critical that the bank enter international markets and grow into more recent geographic areas. They will be able to grow their market share, brand, and revenue as a result.
- Providing Green Finance: For a number of years now, sustainability has been a much-needed trend. For the benefit of both the present and the future, people believe that sustainability is an important factor that shouldn't be disregarded. By providing them with sustainable financing, the increasing demand for the same can be satisfied. By encouraging sustainable practices and providing incentives for environmentally friendly projects, HDFC can satisfy the needs of clients who are conscious of their impact on the environment. This is closely related to the company's social responsibility.
- Strengthening Partnerships: To encourage builders, developers, and real estate agents to promote HDFC's services, HDFC Bank can look into a number of partnership models, such as referral programs or co-branding initiatives. By doing this, the bank will be able to expand its network of origination and strengthen its ties with these parties. The company can also offer value-added services to its partners, like home insurance or property management programs, to enhance the customer experience. It can also routinely provide training and skill development programs related to its products and services, which can improve the quality of referrals and customer conversions. By fostering a strong partnership ecosystem, HDFC can forge long-

lasting bonds with its partners and achieve steady growth in the real estate finance industry.

- Encouraging Affordable Housing: Since its founding, HDFC's primary goal has been to supply housing or assist those in need with their housing needs. The acronym HDFC stands for Housing Development Finance Corporation, and it pretty much says it all. Focusing on affordable housing could be very beneficial for HDFC as it can help the company expand its customer base and maintain its position as the leading housing finance provider in India.
- Diversifying Into Related Businesses: Since it reduces risk and lessens reliance on a single business sector, HDFC Bank may find it strategically advantageous to diversify into adjacent industries. By offering a complete range of financial services, HDFC can increase customer loyalty and create opportunities for cross-selling, which will increase its revenue streams. By expanding into related industries, HDFC can also benefit from economies of scale by leveraging its current infrastructure and customer base.
- Debt settlement procedure: HDFC Bank's bad debt portfolio has steadily improved in comparison to most other government banks. It can gain even more by implementing efficient debt settlement processes.
- Asset availability for growth: HDFC Bank possesses all the tools necessary for growth. Compared to government banks, it has a greater growth potential because of its strong asset quality.
- Digital opportunities: DFC has been proactively integrating technology into its operations. The company has been going through a digital transformation, with enterprise IT, enterprise factory, and digital factory serving as its three main pillars. The bank is ready to take advantage of any new opportunities in online banking in the future.

THREATS

A company should evaluate the risks it faces and develop a plan to mitigate those risks' impact on the business. It might be necessary to diversify the company's holdings, implement risk management strategies, or introduce new technologies or procedures in order to reduce the reliance on a specific business line. Threats that HFDC Bank needs to proactively address are as follows:

- Cybersecurity Threats: As technology advances, so do the threats to cybersecurity. Cybersecurity risks include things like data breaches, hacking, and phishing attempts, which can compromise the bank's IT infrastructure, interfere with daily operations, and cost it money and damage its reputation.
- In order to lower potential risks, HDFC Bank must invest heavily in cybersecurity measures and training programs because it manages sensitive financial and personal data. To further strengthen cybersecurity, the bank might want to consider integrating cutting-edge technologies like blockchain and artificial intelligence.
- Economic Downturns: The health of the Indian economy has a direct impact on HDFC Bank's performance. The profitability and future expansion of the bank could be impacted by high inflation, a halt in the economy, or other macroeconomic problems. The profitability and growth of Indian banks are significantly influenced by the overall status of the economy. The demand for credit and loans may decline, consumer spending may decline, and default rates may increase during a recession—all of which could be bad for the bank's bottom line. A downturn in the bank's primary source of revenue, the real estate market, might exacerbate an already dire economic situation.
- Regulatory Challenges: As a financial institution, HDFC Bank is subject to a number of regulations and compliance requirements from the Reserve Bank of India (RBI) and other regulatory bodies. Regulatory changes, noncompliance, or legal challenges could have a negative impact on the bank's operations and reputation.
- The bank must follow legal requirements in order to keep its operating license and its standing as a trustworthy company. Changes to regulations or requirements could cost the bank more in compliance, limit its ability to develop new products, and make it more difficult to expand its operations.
- Growing Competition and Limited Growth: As a result of their increased adaptability, government banks are starting to compete more with commercial banks such as HDFC Bank. The aggressive marketing that ICICI has engaged in has made it difficult for HDFC Bank to increase its market share.

- New Age Banking: Compared to earlier times, the banking sector has changed in the contemporary era. If HDFC Bank does not adapt to the new environment, it will be exposed to significant risks from things like cryptocurrency and online stock trading.

CHAPTER 5

RESEARCH METHODOLOGY

5.1 STATEMENT OF THE PROBLEM

The purpose of the study is to know the current trends of loans and advances in HDFC bank.

" A STUDY ON THE TRENDS OF LOANS AND ADVANCES WITH SPECIAL REFERENCE TO HDFC BANK " is the project's full title is carried out to see how the loans and advances work in bank.

5.2 RESEARCH DESIGN

The general approach you decide on to logically and cogently combine the various study components, guaranteeing you will successfully tackle the research problem, is referred to as the research design. It serves as the guide for data collection, measurement, and analysis.

5.3 SAMPLE DESIGN

Secondary data collection method is used to collect the data. Information from pre-existing sources, such as databases, literature reviews, or previously conducted research, is gathered through secondary data collection. When compared to primary data collection, researchers can save time and resources by analyzing and interpreting data gathered by others to gain insights and support their own studies.

5.3.2 SAMPLING TECHNIQUE

Sampling techniques are the ways in which a sample from a population is drawn. The research question, the kind of data being gathered, the population size, and the resources available for the study all influence the sampling strategy that is chosen.

5.4 DATA COLLECTION DESIGN

The process of organizing and putting into practice strategies for collecting data for a specific research study or projects is referred to as data collection design. Determining the kind of data required to address the research question, choosing the best data collection techniques, and organizing the data's collection, storage, and analysis are all steps in the design process.

5.4.1 DATA SOURCE

The study collected primary and secondary data in order to achieve its objectives. Information gathered from scratch and for the first time is considered a primary source and is therefore entirely unique. To obtain the primary data, two methods are used: observation and interrogation. Information obtained from secondary sources has previously been compiled and statistically analyzed by another party.Secondary data was gathered 42 using the internet, organizational records, and other documents that were maintained by the organization.

5.4.2 DATA COLLECTION TOOLS

Secondary data method : data which is collected from primary data like the data which was given from the bank and the internet.

5.4.3 DATA ANALYSIS TOOLS

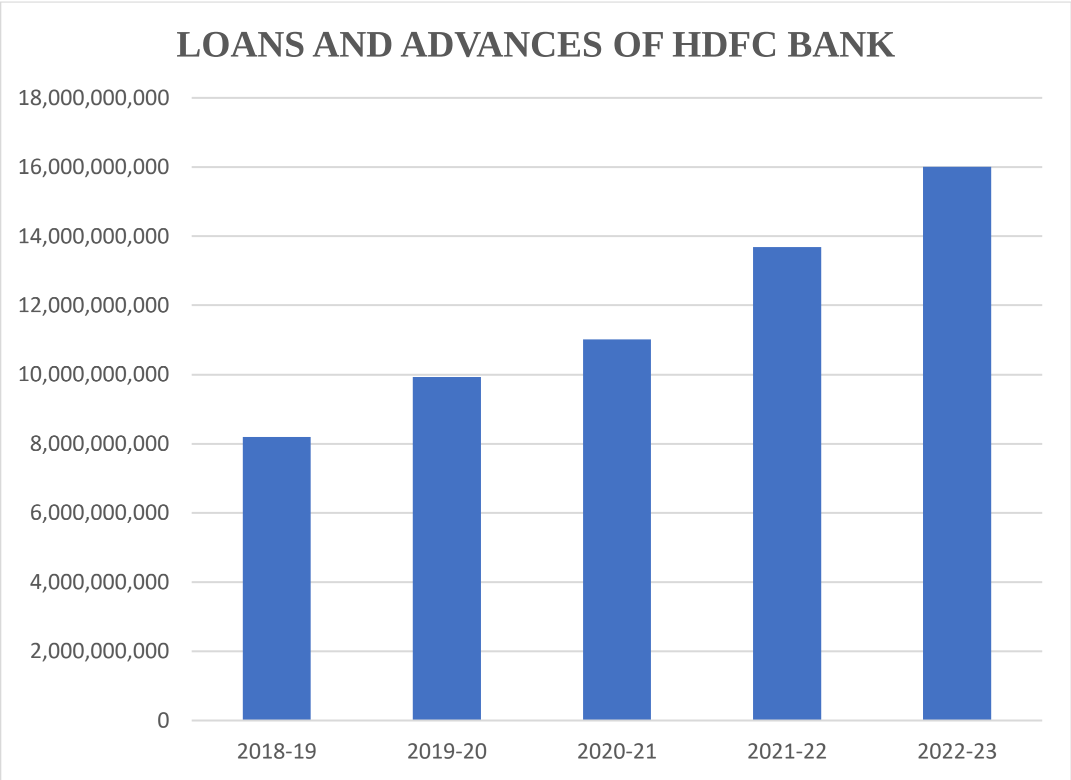
The gathered data is used to create tables. There is analysis, as well as a variety of conclusions and recommendations, and the percentages were computed and the analysis was completed using the simple percentage approach.The data is assessed and interpreted using a variety of tools, such as percentages, tabulations, and charts.

CHAPTER 6

DATA ANDALYSIS AND INTERPRETATION

1.Total loans and advances sanctioned by HDFC bank

YEAR	LOANS AND ADVANCES (AMOUNT IN CRORES)
2018-2019	8,194,012,167
2019-2020	9,937,028,781
2020-2021	11,012,267,818
2021-2022	13,688,209,314
2022-2023	16,005,859,000

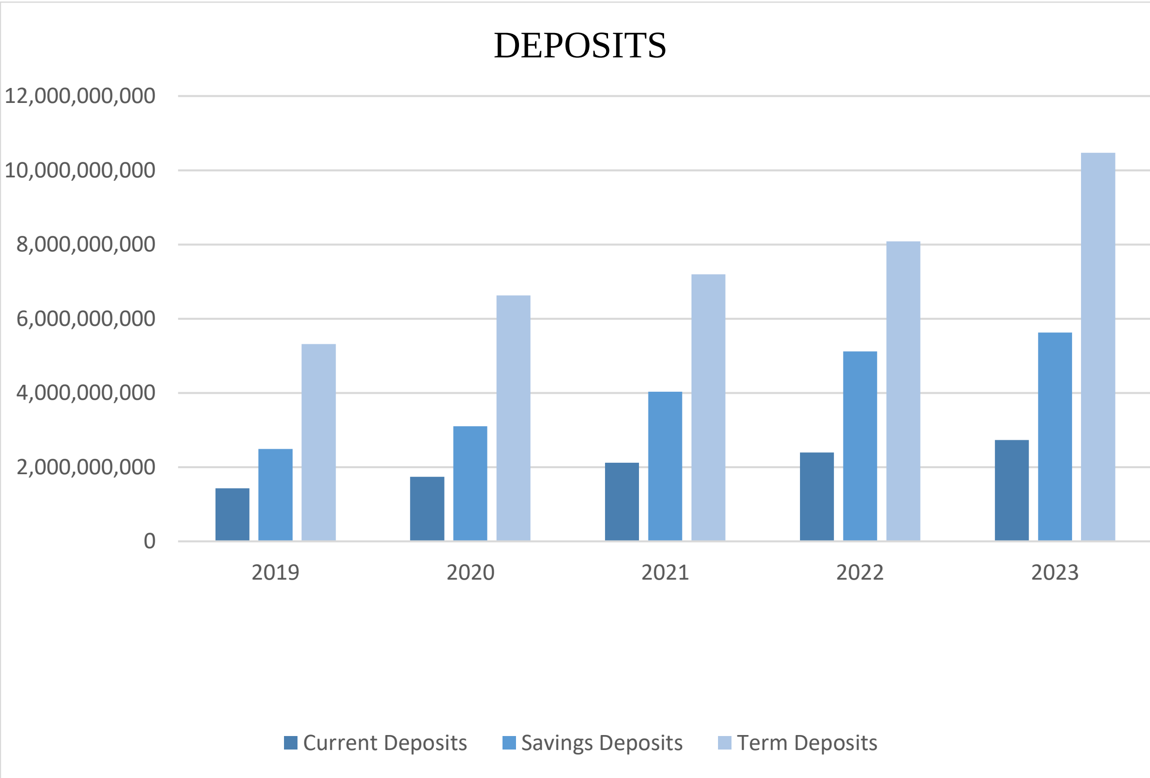


INTREPRETATION :

Loans and advances have increased by 8,194,012,167 in the 2018–2019 fiscal year. The increase in 2019–2020 was 1,743,016,614. grew by 1,075,239,037 in 2020–2021. The increase for 2021–2022 was 2,675,941,496. And grew by 2,317,649,686 in 2022–2023.The above chart shows a sharp increase in loans and advances, which suggests that India's national financial institutions are helping those in need by providing loans and advances at low interest rates.

2. DEPOSITS

Year	Current Deposits	Savings Deposits	Term Deposits
2019	1,424,977,698	2,487,003,765	5,319,427,821
2020	1,742,478,745	3,103,771,353	6,628,772,849
2021	2,121,821,060	4,035,000,577	7,193,780,571
2022	2,393,105,992	5,117,385,438	8,081,682,970
2023	2,734,961,482	5,624,927,280	10,474,057,701

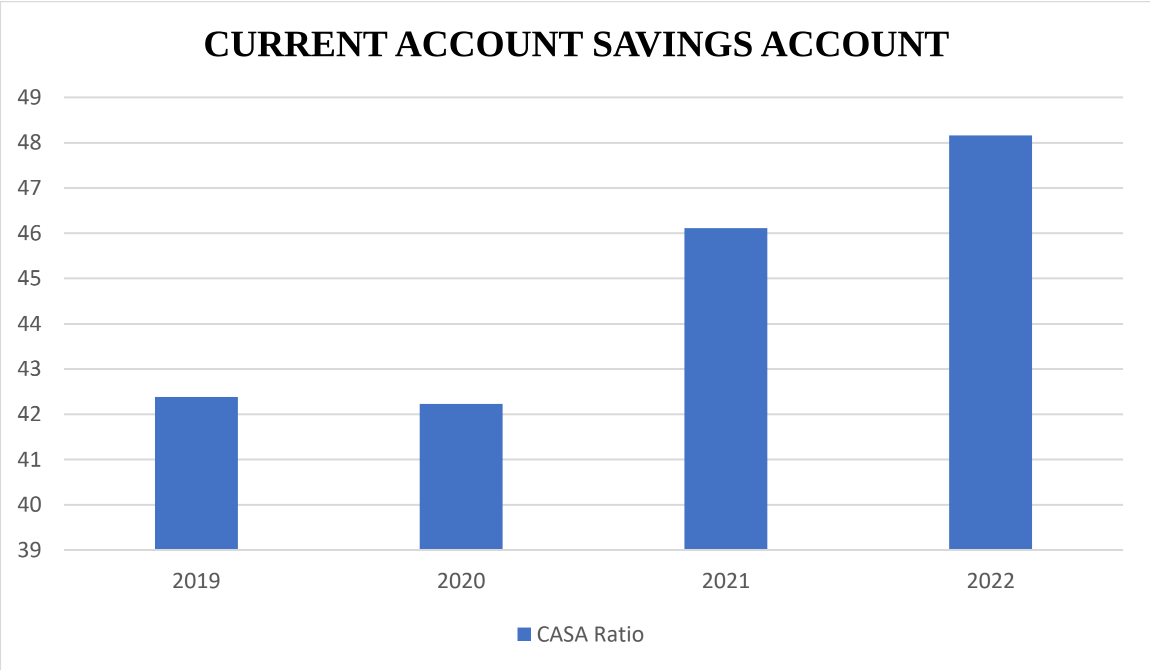


INTREPRETATION:

In 2019, there was a 5,319,427,821 rise in deposits.2020 will see a 1,309,345,028 increase in. By 2021, there will be a 565,007,722 deposit increase. There has been an 887,902,399 increase in deposits in 2022. And deposits have gone up by 2,392,374,731 in 2023. An abrupt rise in deposits is seen in the above chart.

3. CURRENT ACCOUNT TO SAVINGS ACCOUNT TO TOTAL DEPOSITS

Year	CASA Ratio
2019	42.38
2020	42.23
2021	46.11
2022	48.16
2023	44.38

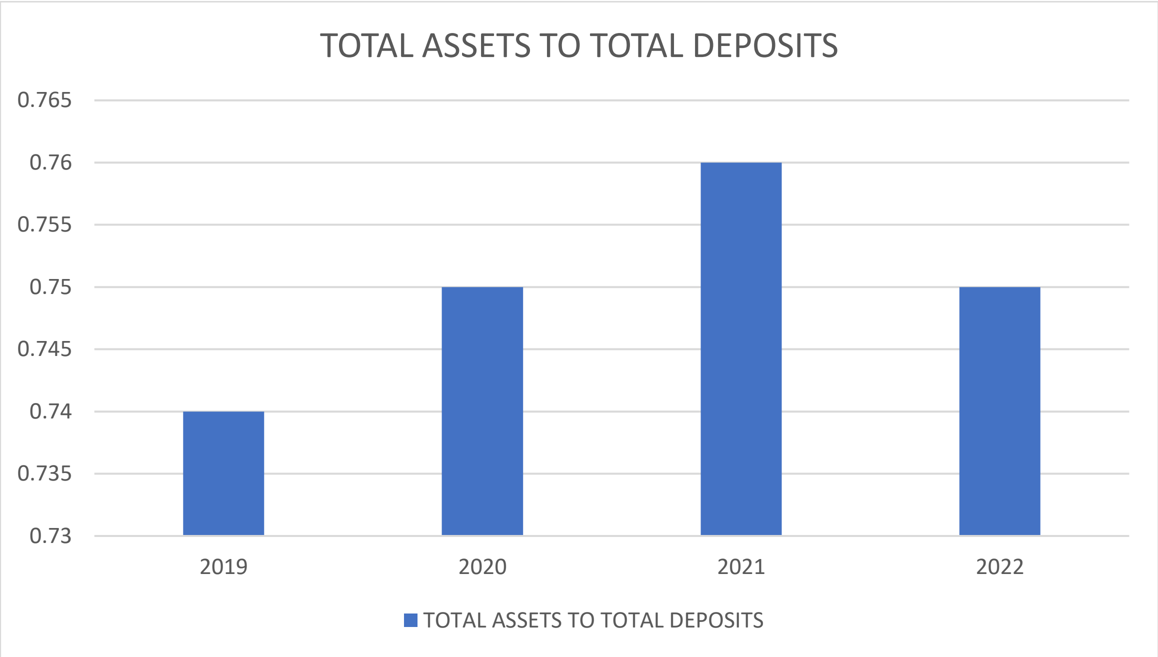


INTERPRETATION :

In 2019, the current and savings account balance was 42.38. The CASA dropped to 42.23 in the year 2020. The CASA increased to 46.11 in the year 2021. The CASA has increased to 48.16 in 2022. Furthermore, the CASA dropped to 44.38 in 2023.We can say that the percentage of the savings and current accounts varies over time.

4. TOTAL ASSETS TO TOTAL DEPOSITS

YEAR	TOTAL ASSETS TO TOTAL DEPOSITS
2019	0.74
2020	0.75
2021	0.76
2022	0.75
2023	0.76

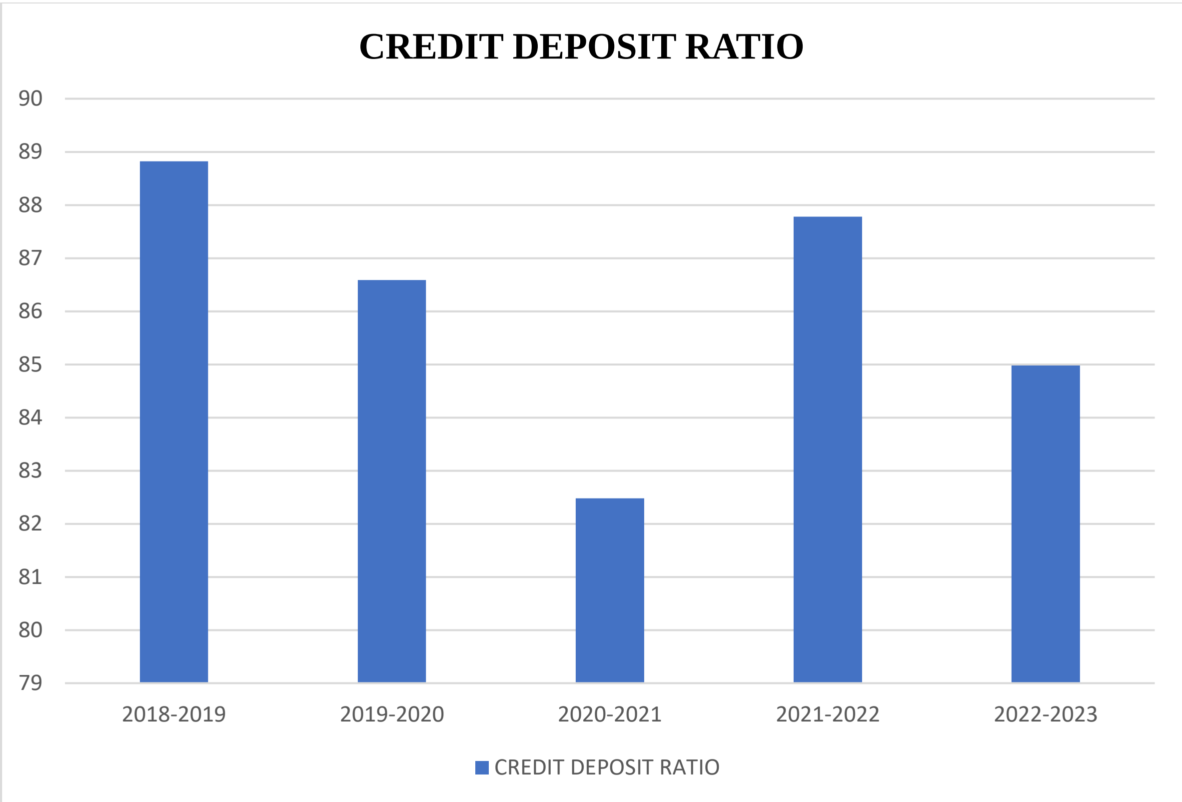


INTERPRETATION :

The ratio of total assets to total deposits in 2019 was 0.74%. 2020 saw an increase to 0.75% in the ratio of total assets to total deposits. The ratio of total assets to total deposits rose to 0.76% in 2021. The ratio of total assets to total deposits fell to 0.75% in 2022. In addition, the ratio of total assets to total deposits rose to 0.76% in 2023.We can state that there is a time variation in the percentage of total assets to total deposits.

5. RATIO ANALYSIS AND CREDIT DEPOSIT RATIO

YEAR	ADVANCES	DEPOSITS	CREDIT DEPOSIT RATIO
2018-2019	8,194,012,167	9,225,026,779	88.82
2019-2020	9,937,028,781	11,475,022,947	86.59
2020-2021	11,012,267,818	13,350,602,208	82.48
2021-2022	13,688,209,314	15,592,174,400	87.78
2022-2023	16,005,859,000	18,833,946,463	84.98

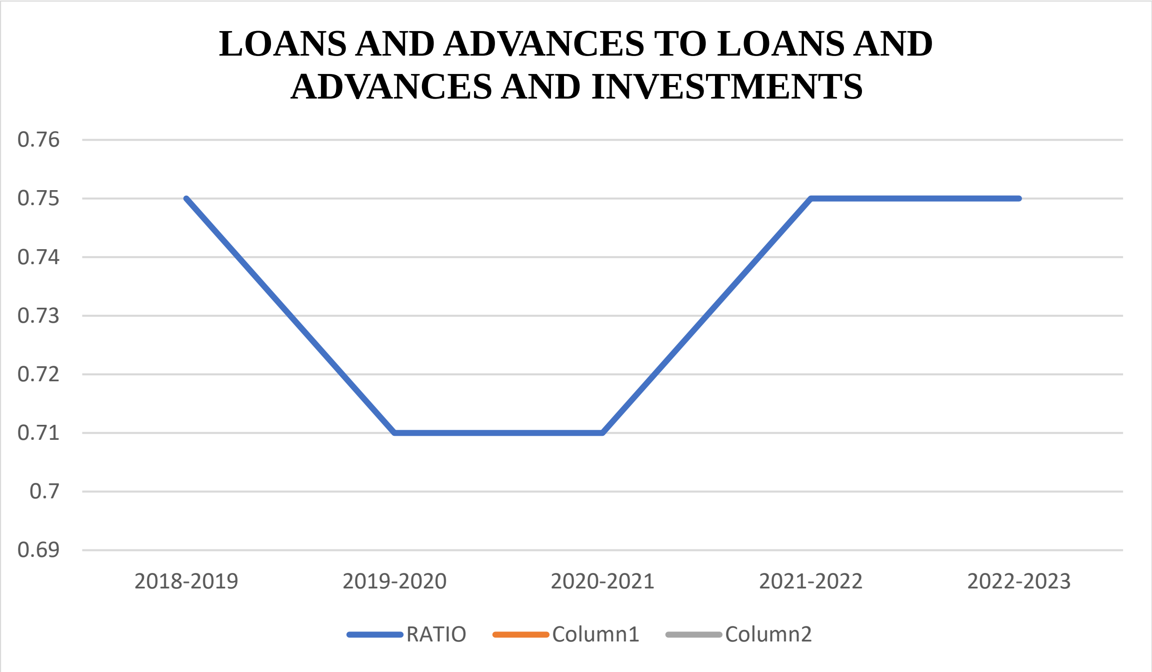


INTERPRETATION :

In 2019, there was an increase of 88.82% in the credit deposit ratio. The values have dropped by 86.59% in 2020. By 2021, there will be an 82.48% decrease in the current deposit ratio. By 2022, the current deposit ratio has risen by 87.78% percentage points. Additionally, there has been an 84.98 decline in the credit deposit ratio in 2023.

6. LOANS AND ADVANCES TO LOANS AND ADVANCES AND INVESTMENTS

YEAR	ADVANCES	INVESTMENT	RATIO
2018-2019	8,692,226,631	2,869,176,781	0.75
2019-2020	9,937,028,781	3,918,266,581	0.71
2020-2021	11,328,366,309	4,437,282,921	0.71
2021-2022	13,688,209,314	4,555,356,930	0.75
2022-2023	16,005,859,000	5,170,014,280	0.75



INTERPRETATION :

There was a 0.75 percent increase in 2019. In 2020, the values decreased by 0.71%. There was a 0.71% decline by 2021. The value shifted to 0.75% by 2022.And the figures remain the same, at 0.75%, in 2023.

CHAPTER 7

FINDINGS, SUGGESTIONS AND CONCLUSION

FINDINGS

• Based on this research, it is discovered that HDFC Advance Product has the top spot in the Bangalore market, providing a wonderful chance to fight with SBI Bank and keep its customers by meeting their needs with HDFC Advance Product.

• Every HDFC client is happy with the services they received from the financial organization.

• As a result of this project, HDFC deposits are rising annually.

• Customer service's response is extremely suitable & clean.

• The majority of customers switch from other banks' boost products to HDFC due to the latter's lower reimbursement period, high hobby rate, and hidden charges.

SUGGESTIONS

• Software for recognizing purchasers is required to draw in more customers and improve the offering.

• Before granting a loan to a customer, all hidden costs must be disclosed to them.

• HDFC should solicit customer input on its offerings and capabilities.

• In order for consumers to receive their loans on schedule, HDFC must perform certain actions. such as using a client service representative's mobile to confirm if a certain consumer received their mortgage on schedule or not. It should occur before a specific date to allow for the taking of necessary action.

• In order to prevent fraud and dishonesty, HDFC should be more concerned with physical verification than with smartphone verification.

CONCLUSION

In summary, this study has shed important light on how mergers and acquisitions affect HDFC Bank's financial results. Several important conclusions have been drawn from a thorough examination of pre- and post-merger/acquisition data, as well as from a study of the literature that has already been published and industry best practices.

HDFC is the biggest advance product issuer in India when it comes to gifts. The fulfillment made possible by utilizing HDFC is incredible and happens in a very short amount of time—something that a regular financial institution could never hope for—but it is made possible by HDFC. It happens as a result of brand perception, the fastest-growing Indian economy, and staff dedication toward the company. HDFC is in first function, serving a vast array of clients with appropriate services. The financial institution must focus on this in order to retain the large client base that the bank has.

In light of these findings, it is recommended that HDFC Bank continue to evaluate potential M&A opportunities judiciously, focusing on transactions that align with its strategic objectives and offer clear synergies and value-enhancing opportunities. By remaining vigilant, adaptable, and responsive to changing market dynamics, HDFC Bank can position itself for continued success and leadership in the banking industry.

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