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PRESENTS

BANKING SPECIAL



ROLL OF HONOUR

Fastest Growing Bank **Private Sector Bank**

DSIJ's 2020 Banking Award in Fastest Growing Bank (Private Sector) category goes to Bandhan Bank.

- Net Interest Income earned for FY20 grew by 44 per cent over FY19
- Operating profit rose substantially by 50 per cent YoY in FY20
- The bank provided a PAT growth of 50 per cent YoY in FY20



Bandhan Bank

ROLL OF HONOUR

Fastest Growing Bank **Public Sector Bank**

DSIJ's 2020 Banking Award in Fastest Growing Bank (Public Sector) category goes to Bank Of Baroda

- Total Assets grew substantially by 27 per cent YoY in FY20
- Net Interest Income earned increased by 33 per cent YoY in FY20
- The bank's operating profit grew by 28 per cent YoY in FY20



ROLL OF HONOUR

Most Efficient Bank Private Sector Bank

DSIJ's 2020 Banking Award in Most Efficient Bank (Private Sector) category goes to HDFC Bank.

- ROA improved from 1.90 per cent to 2.01 per cent in FY20
- The bank boasts the highest profit per employee among private sector banks
- Business per employee grew by 4 per cent and stood at ₹17.49 crore in FY20



ROLL OF HONOUR

Most Efficient Bank Public Sector Bank

DSIJ's 2020 Banking Award in Most Efficient Bank (Public Sector) category goes to Indian Bank

- Business per employee grew by 5 per cent and stood at ₹22.87 crore in FY20
- In FY20, the bank's total advances to deposit ratio was the best among other public sector banks
- Profit per employee stood at ₹4.02 lakh in FY20 from ₹1.64 lakh in FY19



ROLL OF HONOUR

Overall Best Bank Private Sector Bank

DSIJ's 2020 Banking Award in Overall Best Bank (Private Sector) category goes to HDFC Bank.

- In FY20, the bank deposits and advances grew 24 per cent and 21 per cent respectively despite weak market sentiments
- The bank is prominently managing its Net Non-Performing Assets, which stood at a low of 0.36 per cent in FY20
- The bank added around 313 retail branches during FY20, including 4 overseas outlets which took its total banking outlets to 5,416 during the year.



ROLL OF HONOUR

Overall Best Bank Public Sector Bank

DSIJ's 2020 Banking Award in Overall Best Bank (Public Sector) category goes to Indian bank .

- In FY20, the total assets of the bank stood at ₹3,09,468 crore and grew considerably by 11 per cent
- The bank Credit Deposit ratio stood at an ideal 76.04 per cent in FY20
- The spread earned by the bank as a percentage of total assets stood at a commendable 2.46 per cent in FY20



ROLL OF HONOUR

Bank With Best Asset Quality Private Sector Bank

DSIJ's 2020 Banking Award in Bank With Best Asset Quality (Private Sector) category goes to HDFC Bank

- The bank is prominently managing its Net Non-Performing Assets, which stood at a low of 0.36 as a per cent of total advances in FY20
- Capital Adequacy Ratio as per Basel III guidelines of the bank stood at a comfortable 18.52 per cent, up by 142 basis points YoY
- Its current and savings account (CASA) deposits grew 23.9 per cent, comprising of 42.2 per cent of total deposits as of March 2020



ROLL OF HONOUR

Bank With Best Asset Quality Public Sector Bank

DSIJ's 2020 Banking Award in Bank With Best Asset Quality (Public Sector) category goes to SBI

- In FY20, the bank's Net NPA declined 21 per cent and stood at 2.23 per cent as a per cent to total advances from 3.01 per cent in FY19
- Capital Adequacy Ratio (CAR) has improved to 13.06 per cent as on March 2020, an increase of 34 basis points from 12.72 per cent in March 2019.
- Provision Coverage Ratio as on 31 March 2020 stood at 83.62 per cent, up from 78.73 per cent as on 31 March 2019.

