

# DALAL STREET INVESTMENT JOURNAL

DEMOCRATIZING WEALTH CREATION

PRESENT

## Special Feature on Banking Sector



## Roll of Honour



**Banking  
Awards  
2021**

### **Fastest Growing Bank** **Private Sector Bank**

*DSIJ's 2021 Banking Award in Fastest Growing Bank (Private Sector) category goes to CSB Bank.*

- Net Interest Income earned for FY21 grew by 58.95 per cent over FY20
- Operating profit rose substantially by 118.5 per cent in FY21 as compared to FY20
- The bank's total assets grew 23.69 per cent in FY21 as compared to FY20

## Roll of Honour



**Banking  
Awards  
2021**

### **Fastest Growing Bank** **Public Sector Bank**

*DSIJ's 2021 Banking Award in Fastest Growing Bank (Public Sector) category goes to Union Bank Of India.*

- Net Interest Income earned for FY21 grew by 115.86 per cent over FY20
- Operating profit rose substantially by 109.75 per cent in FY21 as compared to FY20
- The bank's total assets grew 94.61 per cent in FY21 as compared to FY20

# Roll of Honour



**Banking  
Awards  
2021**

## Most Efficient Bank Private Sector Bank

*DSIJ's 2021 Banking Award in Most Efficient Bank (Private Sector) category goes to HDFC Bank.*

- The bank boasts the highest profit per employee among private and public banks of Rs 26 lakh per employee in FY21
- Business per employee grew by 10.34 per cent and stood at Rs 19.30 crore in FY21
- ROA stands at 1.97 per cent in FY21, which is one of the highest among the private sector banks

# Roll of Honour



**Banking  
Awards  
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## Most Efficient Bank Public Sector Bank

*DSIJ's 2021 Banking Award in Most Efficient Bank (Public Sector) category goes to Indian Bank.*

- Profit per employee stood at Rs 7.22 lakh in FY21 from Rs 4 lakh in FY20
- The bank's business per employee stood at an impressive Rs 22.17 crore in FY21
- In FY21, the bank's credit deposit ratio of 67.65 per cent was one of the highest among other public sector banks

## Roll of Honour



**Banking  
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### **Bank With Best Shareholder Returns** **Private Sector Bank**

*DSIJ's 2021 Banking Award in Bank with Best Shareholder Returns (Private Sector) category goes to Jammu & Kashmir Bank.*

- Over the past 1 year, the bank has given shareholders a stellar return of 176.90 per cent
- On a YTD basis, the bank has delivered a return of 73.81 per cent in 2021  
(Note: Returns as on October 29, 2021)

## Roll of Honour



**Banking  
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### **Bank With Best Shareholder Returns** **Public Sector Bank**

*DSIJ's 2021 Banking Award in Bank with Best Shareholder Returns (Public Sector) category goes to Indian Bank.*

- Over the past 1 year, the bank has given shareholders a stellar return of 195.19 per cent
- On a YTD basis, the bank doubled shareholder wealth by delivering a return of 100.82 per cent in 2021  
(Note: Returns as on October 29, 2021)



# Roll of Honour



**Banking  
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## **Bank With Best Asset Quality** **Private Sector Bank**

*DSIJ's 2021 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 0.40 as a per cent of total advances in FY21
- Capital Adequacy Ratio as per Basel III guidelines of the bank stood at a comfortable 18.79 per cent, up by 27 basis points over FY20.
- CASA Deposits accounted for 46.1 per cent of Total deposits and the bank recorded a 27 per cent increase in low-cost CASA deposits – the highest in previous three years

# Roll of Honour



**Banking  
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## **Bank With Best Asset Quality** **Public Sector Bank**

*DSIJ's 2021 Banking Award in Bank With Best Asset Quality (Public Sector) category goes to SBI.*

- In FY21, the bank's Net NPA as a per cent of total advances improved by 73 bps and stood at 1.50 per cent as a per cent from 2.23 per cent in FY20
- Capital Adequacy Ratio (CAR) as per Basel III guidelines has improved to 13.74 per cent as on March 2021, an increase of 68 basis points from 13.06 per cent in March 2020.
- The CASA Ratio improved by 97 bps from 45.16 per cent as of March 2020 to 46.13 per cent as of March 2021

## Roll of Honour

**FEDERAL BANK**  
YOUR PERFECT BANKING PARTNER

**Banking  
Awards  
2021**

### **Overall Best Bank in Mid-sized Category Private Sector Bank**

*DSIJ's 2021 Banking Award in Overall Best Bank in Mid-sized (Private Sector) category goes to Federal Bank.*

- The bank boasts the highest Business per employee of all public and private banks of Rs 24.03 crore in FY21
- In FY21, the bank's Net NPA as a per cent of total advances improved by 12 bps and stood at low of 1.19 per cent as a per cent from 1.31 per cent in FY20
- The Bank has 1272 branches, 1947 ATMs and 10 Mobile ATMs as on March 2021.

## Roll of Honour

**इंडियन बैंक**  **Indian Bank**  
इलाहाबाद ALLAHABAD

**Banking  
Awards  
2021**

### **Overall Best Bank in Mid-sized Category Public Sector Bank**

*DSIJ's 2021 Banking Award in Overall Best Bank in Mid-sized (Public Sector) category goes to Indian Bank.*

- In FY21, the bank's credit deposit ratio of 67.65 per cent was one of the highest among other public sector banks
- The share of low-cost Current Account and Savings Account (CASA-Domestic) deposits in total deposits stood at healthy 42 per cent in FY21
- The Bank has pan-India network with 20,593 touch points including 6,004 Brick & Mortar branches, 5,428 ATMs, 9,161 business correspondents and 3 overseas offices.

# Roll of Honour



**Banking  
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## Overall Best Bank Private Sector Bank

*DSIJ's 2021 Banking Award in Overall Best Bank (Private Sector) category goes to ICICI Bank.*

- The bank boasts one of the highest profit per employee among private and public sector banks of Rs 17 lakh per employee in FY21
- Despite its large size, the bank has shown impressive growth with operating profit rising by 29.52 per cent in FY21 as compared to FY20
- The Bank has an extensive network of 5,266 branches, 14,136 ATMs, 2,713 Cash acceptance machines and 1,786 Insta-banking kiosks.

# Roll of Honour



**Banking  
Awards  
2021**

## Overall Best Bank Public Sector Bank

*DSIJ's 2021 Banking Award in Overall Best Bank (Public Sector) category goes to SBI.*

- The bank is prominently managing its Net Non-Performing Assets, which stood at a low 1.50 per cent of total advances in FY21
- The bank boasts the highest business per employee and profit per employee among public sector banks – which stand at Rs 23.73 crore and Rs 8.28 lakh respectively
- SBI has the highest number of touchpoints in terms of branches and other digital modes with 71,968 operating business correspondents, around 22,219 branches and 62,617 ATMs including 13,237 Automated Deposit & Withdrawal Machines (ADWMs).