

DAVANAGERE



UNIVERSITY

INPLANT TRAINING A PROJECT REPORT ON

“A STUDY ON FINANCIAL STATEMENTS OF HDFC”

Submitted in Partial fulfillment of the requirement for the
Award of degree in

Bachelor of Commerce

Submitted by

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CHANDRAVALLI, CHITRADURGA**

2023-24

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CHAIRMAN CERTIFICATE

This is to certify that Miss. AMRUTHA M bearing Reg. No. U13SJ21C0029 is a bonafide Student of the SJM College of Arts, Science & Commerce, Chandravalli, Chitradurga Davangere University, during the Academic Year 2023-24. He has prepared a project report on "A STUDY ON FINANCIAL STATEMENTS OF HDFC" Submitted in the partial fulfillment of the requirement for the award of the Degree in Master of Business Administration.

Date:

Place:Chitradurga

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Chitradurga

DECLARATION

I hereby declare that this project report entitled “**A STUDY ON FINANCIAL STATEMENTS OF HDFC**” is prepared by me during the year 2021-22 under the guidance of **Prof. B M SWAMY Dept. of Commerce** of SJM College of Arts, Science & Commerce, Chandravalli, Chitradurga .

I further declare that this report is of my own efforts and has not been submitted earlier to any other institutions or universities.

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Date:
Place: Chitradura

Prof. B M SWAMY
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ACKNOWLEDGEMENT

On the successful completion of a project work. I would like to express my sincere gratitude to all those who were involved directly and indirectly with this project.

I take this opportunity to express my deep sincere gratitude to my beloved Guide **Prof. B M SWAMY Dept. of Commerce** of, SJM College of Arts, Science & Commerce, Chandravalli, Chitradurga Davanagere University, without whom this project would have been impossible. I would like to thank for his constant encouragement, guidance and suggestions in all aspect of this project.

I am also thankful to my Parents lectures Friends for their support and encouragement during the period of my project work.

DATE:

PALCE: Chitradurga

Miss. AMRUTHA M

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EXECUTIVE SUMMARY

HDFC Bank is an India's House Financing Company. HDFC has track record in International Markets also. HDFC Bank is the Marketplace Frontrunner current of Loans. HDFC offers almost all type of loans. HDFC Housing related Credit facilities has large Client base. It has strong Consumer Franchises, Financial Markets and Market reputation.

The research design which is used is descriptive research which tries to explain, provide an explanation for and interpret conditions of the existing i.e. "What is". The purpose of a descriptive study is to look at a phenomenon that is happening at specific region and time. Various data are collected through secondary data that is nothing but analyzing the various facts and figures which are already been studied by others and various information is collected by going through the websites and journals.

The project is all about the analysis of Income and expenses statement of the HDFC bank. The evaluation has done by analyzing the business declaration of firm and proportion analysis done to comprehend the overall situation of the company.

The HDFC Bank is performing well in the market. HDFC is a leading public sector bank in India. As per data consideration the financial data is showing good results in its performance. The Non-Performing Assets compare to low in the market. The Operating Profit, Net Profit, Gross Profit, developing every year. The HDFC Bank Total Assets Turnover is less than previous year. The analysis of 5 year data is showing good results in the market. The bank should keep on maintain this.

CHAPTER -I

INTRODUCTION

1.1 INTRODUCTION ABOUT PROJECT

Project at HDFC Bank had given me chance to explore the world of Private Banking Sector. It had given me a wonderful opportunity to know functioning of Bank and increased my knowledge over it. Through Project, have got a very good opportunity to learn things that happen in real World Environment. Have been introduced to the Corporate World. This Project have given be Potential to start my career with good knowledge in Banking Industry which I prefer the most. During Project I have treated as an Individual who can contribute to the company growth. From this Project I have learned work Ethics which contributes to the growth in my career and Management Skills, and I got confidence in my abilities to do work.

This research project is a learning program which aims to provide the students a chance to combine the theoretical knowledge through practical experience. It is a field experience which provides an opportunities to explore and share their insights. The research project is conducted to help the students to understand the working environment of an organization in its areas. The Project program allows the students to join an organization to learn the inside working condition, how they work, functions of different brokerage departments, authority and responsibility in the Banking Sector.

A Project is a trained from a company and get the exposure of corporate and business, so that will be helpful in knowing the business and also knowing our strengths and weakness so that it will be helpful in career planning. In the process of Project I have learnt how a company runs the business operation how to sustain in the market for longer time using our own strategies, how to be different from the competitors. The foremost objective of the learning is to recognize the company's operation.

1.2 Banking Sector Profile

In India Banking Sector begin 18th century. The General Bank of India appeared in 1786 and followed by Bank of Hindustan. All three administration Banks were set up by Indian Government. The between those Presidency Banks is Bank Of Bengal set up in 1809, Bank of Bombay in 1840 and Bank of Madras in 1843.

Allahabad Bank remained the Indian first totally had bank developed in 1865. By the establishment of Sets like Bank of India in 1996 in Mumbai, Punjab National Bank in 1895, in Lahore the market have been expanded. In 1935 Indian Banking Sector obligations were taken over by Reserve bank Of India. Post India's Independence (1947) Reserve Bank was given more influences. Finance industry has hugely extended and multifaceted nature as a result of the impact of de rule, extended advancement it is basic to keep up balance among steadfastness and adequacy.

Among creating nations RBI is the most established Central Bank. Being pinnacle Bank of nation RBI has been managing, observing, controlling and advancing the fate of the Indian Financial System. RBI has the note giving position and keep saves so as to make sure about money related soundness in the nation and to work credit framework and cash. RBI is the investor's bank i.e., all Banks working in the Nation have accounts with RBI. Installments and Foreign trade receipts are to be executed through Reserve Bank of India.

STRUCTURE OF INDIAN BANKING SYSTEM:

Indian Financial Scheme stands comprised with large number of Cooperative Banks and Commercial Banks. Banking System is said to be the heart of Financial System.

Public Sector Banks: Public Sector Banks Consists of State Bank of India and its 7 Other Banks, 19 Nationalized Banks. Public Sector Banks are Publicly Owned and Socially Controlled. Public Sector Banks provide necessary financial assistance to village banks for the development of agriculture in rural areas.

Private Sector Banks: RBI have surrendered rules for setting new Private Sector Banks in January 1993. At present there are 9 New Private Sector Banks and 21 Old Private Sector Banks. New Private Sector Banks are Professionalized, Aggressive, and rapidly creating. Old Private Sector Banks are little with satisfactory execution and unequivocal Regional obsession. Private Sector Banks Consists of Both Indian Banks and Foreign Banks.

Foreign Banks: Foreign Banks are the Divisions of mutual Standard companies unified broad but operating in India. In 1990's many Foreign Banks expanded their branches and opened offices in India. Foreign Banks maintain high level customer satisfaction and well updated Technology. Foreign Banks have strong performance in corporate sector as well as Retail sector.

Regional Rural Banks (RRB): Below Regional Rural Banks act 1976 Government of India had set up 19 RRB's. Purpose behind setting up RRB's is to provide credit for agricultural Labourers, Small Entrepreneurs in Rural areas, Marginal Farmers, Artisans. There are 196 Banks.

Cooperative Banks: Cooperative Banks stand mainly engaged in financing Agricultural and Rural Development. Cooperative Banks are small scale Banks which carries its functions on a no loss, no profit basis for mutual help and cooperation. Cooperative Banks help in Democratization of Indian financial System.

Banking Sector Reforms:

In India, a lengthy period Banks were subjected to a very controlled Environment categorized through a Credit Flows Restrictions, Interest Rate Structure, and Cash Replacement Ratio requirements (CRR) and Statutory Liquidity Ratio (SLR). All these have resulted in Mounting Non Performing Assets, Bad Debts and Defaults. Globalization of Indian Economy has made the Financial Services System as Customer Oriented, Cost Effective and Technology based.

Narasimhan Committee I (1991): First Phase Includes

- ✓ Public Sector Banks direct access to Capital Markets with profitability Operations.
- ✓ Debit Retrieval Boards were set up for quick salvage of Debt.
- ✓ CRR and SLR were reduced to 10 per cent and 25 per cent respectively.
- ✓ Prudential Customs for Ordering of Assets, Income credit and Provision for Bad Debts.

Narasimhan Committee II 1998:

After introduction of First Reforms the Second Narasimhan Committee gave Report in 1998 with suggestions and major recommendations:

- ✓ Bank's Non-Performing Assets have to be below 5 per cent.
- ✓ Asset Liability Management has to be done to avoid Mismatch.
- ✓ Banks were suggested to adopt Statistical Risk Management Techniques.
- ✓ For resolving Grievances of Customers Banking Ombudsman was introduced.

Recommendations made by Narasimhan Committee were accepted by Government of India, this resulted in transformation of Banking Industry to a highly reliable business in India. In India banking sector is too supportive and consumer driven industry sector.

Diversification of Banking Industry:

Banking Industry in India have entered in to a new phase, where Banks underwent speedy and massive expansion. Banks faced competition from International markets and Domestic markets as well as from Non-Banking Institutions. Private Banks have massive Geographic spread, Technology driven operations, Customer oriented Services. Private Banks have started using Electronic Transfer System for Fund transferring, this have influenced even Public Sector Banks. All the Electronic Fund Transfers are done with high Security.

Scenario of Indian Banking Industry:

Banking sector growth is qualitative instead of being quantitative. According to “VISION 2020 “Bank’s Balance Sheets are likely to be in the pace of Deceleration. It states that more additions are likely to be made to Reserves and Capital Based on Liabilities. In the First Phase of reforms 14 different banks nationalized in the year 1969. Banks Geographical coverage have increased enormously. Priority Sector ' lending have come into Lime light. At initial stage Public Sector Banks have faced difficulty in adopting new Technology and products creation.

Recent Developments in Indian Banking Sector:

The Reserve Bank of India have introduced strict Prudential Norms for Profitability, improved Productivity and good Operational Efficiency. Introduction of New Private bank have brought healthy competition in Banking Sector. Paradigm shift in Standards of Services have brought by new private Banks in terms of Technology employed, Market Orientation, Services offered and speed in delivery. Public Sector Banks which were still following Traditional approaches have taken up new Technology based banking in order to face competition.

Globalization have brought enormous change in Banking Sector, where Indian Banks have started opening up their Branches in abroad to serve Customers across the world. In the new Era of Banking in India, Technology used have changed and Customers who prefer quality, time and price have increased. Banks have started their Services in a wide range spreading up to all Geographic parts of country. Now Banking is no more a tedious process, Banking is at Finger tips of every Customer. In recent times Online Banking is the most preferred Banking by most of Customers. Online Banking provides services to Customers with more choices and convenience. It allows Customers to do Banking from any place at any time. Phone Banking is also allowing customers to do Banking at their most convenient ways. Banks which provide all kind of online services should get prior approval from Reserve Bank of India. Online Banking offers world-wide connectivity and banking with high security. Services are provided to Customer round the Clock. Challenges faced by Banks through online Banking is fear of Hacking. Risk Management is the Challenge that has to be maintained by Banks in Online transactions made by its Customers daily.

1.3 Profile of the Bank

HDFC Bank Limited is an Indian Banking and Financial Services Company. HDFC Limited stood the first in Private Sector to get "on a basic level" underwriting from spare Bank of India (RBI) to set up Bank. HDFC Bank was combined in August 1994. It has Registered Office in Mumbai, India. HDFC began its Operations as Scheduled business Bank in January 1995.

Capital Structure: As on 31st March 2020

- ✓ Paid-Up Investment - Rs.501,29,90,634
- ✓ HDFC group holds about 21.67 per cent of bank's Equity
- ✓ ADS (American Depository Shares) holds about 18.87 per cent of the Equity

Statistical Data of HDFC Bank: As of 31st March 2020

- ✓ Market Capitalization - Rs. 2,67,293.01 Crores.
- ✓ Assets - Rs. 5,90,503.07
- ✓ Net Profit - Rs. 10215.92 Crores.
- ✓ Branches - 4,014
- ✓ Operating Cities - 2,464
- ✓ ATMs - 11,766
- ✓ Employees - 69,065

HDFC Bank is an India's House Financing Company. HDFC has track record in International Markets also. HDFC Bank is the Marketplace Lead in Loans. HDFC insurances over a Million Residence pieces in its Loan Portfolio. HDFC Housing related Credit facilities has large Client base. It has strong Consumer Franchises, Financial Markets and Market reputation.

PROMOTERS:

HDFC Bank was founded by Hasmukhbhai Parekh. Aditya Puri is Supervision Director for HDFC at present. HDFC Board of Executives is collected of important Persons who has good knowledge and experience in Commercial Banking, Industry, Public Policy and Administration.

VISION, MISSION AND QUALITY POLICY

VISION:

“To be Customer driven best managed enterprise that enjoys Market Leadership in providing Housing related Finance”.

MISSION

“To be a World Class Indian Bank.”

QUALITY POLICY

- ✓ Bank always attempt to Innovate and provide Fiscal options to fulfil Customers Expectations in Sub Culture and Home wants.
- ✓ HDFC cares Customers Service assume requirements and promises Proactive options to its Customers.
- ✓ HDFC has ISO 9001-2000 centred nice Administration procedure which enhances their Potential via Progress, Motivation and Realization.
- ✓ HDFC follows State of Art Information Technological Know-How & Communication Programs with continuous enhancements which might be established on efficient approaches and Robust Measures.

PRODUCTS AND SERVICES

- ✓ Whole sale banking
- ✓ Retail banking
- ✓ Treasury

Wholesale Banking:

Wholesale Banking of HDFC entails vast range of Transactional Banking and Commercial offerings together with Exchange services, Working Capital Finance, Money Administration, and Transactional Services to Small, Medium and Tremendous Sized Corporates, Agriculture Founded Businesses in India. HDFC furnish all acknowledged services to Mutual Cash and Inventory alternate Contributors, Corporate Customers & Banks. HDFC

provides Structured Solutions that combines Money Management offerings with Distributor Finance and Supplier for providing its Clients Advanced give chain Management.

Retail Banking:

HDFC Retail Banking services Supplies its Buyers large varieties of Services beneath one roof. Huge range of Services and Banking furnished to Goal Buyers. Major Point of Interest of Retail Banking are Online Banking, Phone Banking, and Supply Channels like ATM's and so on. HDFC Bank is famous for its desired Banking Offerings to excessive Internet valued Participants. HDFC Financial Institutions has VISA, Trade Cards and Master Debit and Credit cards offerings to the Customers. Retail Banking Offerings involves all sort of Loans and Banking offerings equivalent to Recurring Deposits, Fixed Deposits and Invoice Repayments.

Treasury:

HDFC has 3 Principal Product areas within the Bank, they are as follows:

- ✓ Equities.
- ✓ Derivatives and Foreign exchange.
- ✓ Debt securities and Local currency money market.

Treasury is on the Whole Accountable for Administration of Market Risks and Returns on Investment Portfolio. HDFC offers advices on danger Administration and Product Constructions to its purchasers, HDFC Bank has separate Treasury Crew for its Operations. As per the RBI recommendations HDFC preserves 25 per cent of its Credits in Government Safeties.

1.1 Products Offered By HDFC Bank:

HDFC agreements wide variety of Products under Retail Banking, NRI Banking and Wholesale Banking. Products are as follows:

Products of HDFC Bank

Loans	Accounts and Deposits	Working Capital Finance
Depository Services	Money Transfer	Trade Services
Insurance	Investment and Insurance	Cash Management

Deposits	Research Reports	Agriculture Finance
Bill Payments	Payment Services	Transactional Services

Types of Loans Offered By HDFC Bank:

HDFC offers different kinds of advances they are as follows:

Auto loan

Agriculture loan

Business loan

Education loan

Gold loan

Home loan

Loans against Assets

Loans against securities

Personal loan

Rural loan

List of Accounts HDFC Offers:

Some of the Accounts offered by HDFC are as follows:

Saving account

Current account

Salary account

Rural account

AREA OF OPERATIONS:

Insurance Solutions:

HDFC offers Insurance Coverage Options to its Customers through HDFC Life with a purpose to meet requirements and way of Life want of its Customers. HDFC has vast range of Coverage Plans they are as follows:

- Life Insurance - HDFC Average Life Protection Limited offers this Insurance. It has eight products and Thirty three individual products under Life Insurance.
- General Insurance - HDFC ERGO offers General Insurance. General Insurance covers Travel, Personal Accident, Home, Health and Motor Insurance.
- Business Insurance - It covers Business Insurable interests.

Mortgages:

HDFC is prime loan provider for both Individuals and Corporates. Finance is provided for Residential Houses and Construction or Purchase of House.

Mutual Funds:

HDFC in order to meet Individuals Return-Risk ambitions is delivering Debt, Equity and Extremely short-term Revenue Funds. Mutual Funds decision is completely founded on various parameters like Performance, Credit Scores, Standard Deviation, volatility and many other. Investment in Mutual Funds is done based on the Customers risk perception. HDFC Asset Management Company Ltd is the Mutual Fund provider.

Direct Equity:

Head Quartered on Primary evaluation HDFC presents recommendations to its Clients on Equity. HDFC has specialized Research Team which consists of experts and Network Analysts having competencies in more than a few Industries. HDFC Direct Equity team uses Top-Down and Backside-Up approach to identify Stocks.

Estate Planning:

Defence of one's Wealth and transferring it to Future generation. HDFC Estate Planning suggest to its customers the approaches for transferring their Wealth to Future generation. HDFC has tie-ups with Legitimate Associations and Firms to provide Estate Planning services. Estate planning has separate team with Planners who give suggestions to Clients. The team consists of Professionals from the field of Legal, Investment and Banking.

Following are some of the features of Estate Planning.

Uninterrupted assets Management.

Unambiguous transfer and distribution of assets to its Beneficiaries.

Best Tax planning.

Prudent Succession.

Structured Products:

A non-convertible debenture is referred to as structured product. HDFC offers type of Structured Products which are Main Protected.

Fixed Income Products:

The Fixed Income Products offered by HDFC are as follows:

Tax free Bonds.**Government Bonds.**

Income Funds.

Fixed Maturity Plans.

RBI Bonds.

NHAI (National Highways Authority of India)

REC (Renewable Energy Certificate).

INFRASTRUCTURE FACILITIES:

HDFC has best in class Infrastructure Facilities which is helping for the Growth of Organisation in every aspect starting from Human Resource to Technology. Few aspects of Infrastructure are discussed below:

Technology:

HDFC gives first and foremost priority to Technology. Key Purpose of HDFC is to Internet enabling the Core Organisations. HDFC has Particularly Computerized Environment in terms of Verbal Exchange System and Information Technology. It offers Customers Rapid Fund Switch services, as all Branches of HDFC Bank are connected online. Retail Branch Customers are provided with multi Branch access. HDFC uses the Software coded by Oracle which is known as Flex cube for Corporate Banking and Finware for Retail Banking.

Distribution Network:

All HDFC Bank branches are Online Real-Time linked. HDFC offers Services to Customers far and Wide India. HDFC has its presence in all important Commercial and Enterprise Centres. Being a listed Corporation HDFC has branches in NSE and BSE centres where they have lively member base. HDFC ATM's can be accessed by all kinds of World Wide and Home cards, MasterCard, Maestro Plus and other Debit and Bank Cards.

Human Resource:

As of March 2015 HDFC has 76,286 employees. HDFC has team of highly Skilled, Knowledge employees who are Professionals in fields of Engineering, Accounting, Banking, and Legal. Team comprises of CA's, MBA's, Engineers, Graduates in field of Commerce and Arts. This bank is highly Customer focused and serves the needs of Corporates and Individuals.

COMPETITORS**ICICI**

ICICI is the second biggest Indian Bank as far as Assets. ICICI has its activities in fields of Life Insurance, Asset Administration, Funding Banking and Venture Capital. ICICI has its essence in 17 Countries along with India. ICICI has branches in abroad like Singapore, Oman, United States, Hong Kong and so forth. ICICI alongside UTI had set up Credit Rating office called as CRISIL. ICICI offers wide scope of items to its Customers in Retail Banking and Wholesale Banking.

Axis Bank:

Pivot Bank was once in the past alluded as UTI Bank. It is the 1/3 greatest Bank in Private Sector in India. It was established in the year 1990, headquartered in Mumbai, Maharashtra. Pivot Bank presents expansive assortment of Fiscal Offerings to Customers, MSME, Retail Businesses, Corporates and Agriculture Businesses. Hub Bank enlisted Office is in Ahmedabad. Hub Bank has 8 Overseas Offices at Dubai, Singapore, Colombo, Hong kong, Shanghai, Abu Dhabi. Pivot Bank has activities in Treasury, Investment this bank has recorded on NSE and BSE.

Yes Bank:

This bank was begun in the year 2004 by Rana Kapoor. Truly Bank has its Headquarters in Mumbai. Indeed Bank is the supplier of Financial and Banking Services. Truly Bank works in Retail, Corporate, Banking Franchises, Corporate Finance, SME, Financial Markets, Branch Banking, Investment Banking, Wealth Management and Transactional Banking. Truly Bank is well in to Commercial Banking. Indeed Bank is recorded in NSE and BSE. Indeed Bank is the most confided in Bank in India. Indeed Bank has its significant commitment in Invest Banking, it gives IPO warning, Mergers and Acquisition advices and so forth. At present, this bank was directed by Reserve Bank of India.

Standard Chartered Bank:

Standard Chartered is a British Multinational Financial and Banking Services Company. It is Head quartered in London and was established in the year 1969. Standard Chartered Bank works in Corporate, Institutional and Consumer Banking. It is recorded in London Stock Exchange, Hong Kong Stock Exchange and NSE of India. It gives Consumer Banking administrations, for example, Cash the executives, Finance for SME, offering Loans and installments. Standard Chartered has its Indian Offices at Chennai, Bangalore, and Mumbai and so forth.

Kotak Mahindra

Kotak Mahindra was the fourth biggest Bank in India. Kotak Mahindra gives Financial and Banking administrations. Kotak Mahindra works in zone of Investment Banking, Wealth Management, Personal Finance and Life Insurance. In the year 2014 Kotak Mahindra bank obtained ING Vysya Bank.

SWOT ANALYSIS:

STRENGTHS:

1. Second Private Sector Bank with 11,766 ATM's and 4,014 Branches across India. These facilities offer Customers the best quality of services.
2. HDFC has well diversified Products that Caters all kinds of Customer needs- HDFC satisfies needs of variant customers.
3. When Compared to other Banks in India level of Customer Satisfaction is high for HDFC Bank
4. HDFC Bank Cards are accessible both in Home Country and International, therefore HDFC Bank cards are the most preferred cards by Customers- HDFC offers wide varieties of Cards.
5. It has online linked Branches far and wide Country.
6. HDFC has low attrition rate- Employees of HDFC are satisfied with the Organisation cooperation.

WEAKNESSES:

1. HDFC mainly focuses on High Net worth Individuals- Most of the HDFC Customers are individuals with high creditworthiness focus on normal Customers is less.
2. Compared with other Banks HDFC presence in rural areas is weak- HDFC does not have much of their branches in rural areas.
3. Lacks in Aggressive Marketing Strategies- Strategies of HDFC are not changing with Market conditions.
4. Some Products failed to reach Customers expectations- Few products of HDFC failed to satisfy customer needs.

OPPORTUNITIES:

1. Bank's Profit is expected to increase because of its best Asset performance than Public Banks- Public banks has high NPA percentage.
2. Innovative Technology of Bank is attracting more young people to choose HDFC Bank as their Home Bank- HDFC has unique applications like Chiller app
3. Low NPA rate.
4. HDFC Regarded as the most Preferred Bank to open Corporate Salary Account- Most of Corporates has their Salary Accounts opened with HDFC.

THREATS:

1. RBI licensing to Payment Banks- Payment Banks are new revolution in Banking Sector, these are going to be competitors for other Banks.
2. ICICI Market share is increasing- ICICI has increased its operations comparatively with HDFC this is major threat for HDFC.

FUTURE GROWTH AND PROSPECTS:

HDFC Bank has grown enormously these years with a good rate. HDFC market share has improved continuously and its loans are also booking at a higher rate. HDFC Customer base is increasing day by day.

1.2 EVALUATION OF THE COMPANY:-

- ✓ Branches: 5,313
- ✓ ATM's: 13,514
- ✓ Revenue: Amt 95,461 crore (US\$13 billion) 2019
- ✓ Operating Income: Amt 26,334 crore (US\$ 3.6 billion) 2019

Management at HDFC:

SI. No	Name	Designation
1	Shyamala Gopinath	Chair Person
2	Paresh Sukthankar	Deputy Managing Director
3	A N Roy	Director
4	Renu Karnad	Director
5	Keki Mistry	Director
6	Umesh Chandra Sarangi	Additional Director
8	Kaizad Bharucha	Executive Director
9	Bobby Parikh	Director
10	Partho Datta	Director
11	Malay Patel	Director

Other detail:

Business Group	HDFC Group
Listings	BSE,NSC,NYSE
ISIN No.	INE040A01018
Incorporation	31/12/1994
Public Issue Date	31/12/1995

INFRASTRUCTURE FACILITIES:

Chairs

AC (Air Conditioning)

Printer

Computer

Generator

CHAPTER II

2 CONCEPTUAL BACKGROUND AND LITERATURE REVIEW

JUSTIFICATION OF THE STUDY:

Budget summary are masterminded fundamentally for dynamic. They accept a key activity in setting the arrangement of authoritative decision. In any case, the information in the financial quick can't close in the situation as no critical can draw from these declaration alone.

The data gave in the monetary rundown is of huge use in delayed down on decision through examination and comprehension of spending synopses. The money related examination is the path toward perceiving financial quality and shortcoming of the firm by correctly setting up association between the things of bookkeeping report and Profit and loss account.

There are different strategy or methods used in investigating cash related reports, for instance, Comparative clarification, Trend examination, Common size declaration, Schedule of changes in working capital, Fund stream and cash assessment, Cost volume advantage evaluation and "Degree Analysis".

Extent examination is a best astounding resource for an economic investigation. The method is setting up and decoding many extents that the monetary report can be evaluated even more obviously and decision delivered utilizing such assessment.

The inspiration driving cash related assessment is to break down the data controlled economic rundown so as to condemn the profit and budgetary adequacy of the firm. Spending outline assessment is an undertaking to choose the enormity and centrality of monetary report data with the objective that measure may be made of things to come picking up, capacity to pay attention and commitment improvements and advantage of a sound benefit game plan.

A cash related scope is the suggestion between two accounting numbers taken statistically level give snippets of data to the financial circumstance of the worry. These are the pointer and markers of money related quality, adequacy, position or deficiency of an endeavor. One can arrive at derivation about the particular cash related circumstance of a concern with the help of extents

2.1 INTERODUCTION OF THE TOPIC:

THE MEANING OF FINANCIAL STATEMENTS:

Money related exact insinuate such statement which contain monetary execution and position of data almost an endeavor. They report productivity and budgetary circumstance of the business toward the nature of the accounting time period. The gathering spending report consolidates at any rate two explanations which the assistant makes completion office retro. The 2 clarification as follows:

- ❖ **The Balance Sheet**

- ❖ **Income and Cost account**

It gives about genuinely significant information to the level that cash related record reflects the budgetary condition on a particular information to the degree the get together of preferences, liabilities and proprietor worth, etc. and the bit of leeway and catastrophe account shows the depictions of tasks during a specific time slot to the degree the income got and the cost acknowledged during the year. Thusly the spending report gives a contracted perspective on monetary position and tasks of a firm.

FINANCIAL ANALYSIS MEANING:

The key errand of budgetary appraisal is to pick the information basic to the decision functional to the full scale information controlled in the financial report. The going with improvement is to sift through the data in a manner to incorporate imperative relationship. The last advancement is understanding and affirmation of finding and ends. Spending report is the technique for choice, affiliation and assessment.

Features of Financial Analysis:

- ❖ The current a capricious information controlled in a monetary report is the essential as well as in the sensible from.
- ❖ Towards request things in limited in the monetary report is accommodating and balanced gathering.

- ❖ To kind relationship between's various social event arrive at various conclusions.

DETERMINATION OF ANALYSIS OF FINANCIAL STATEMENT:

To realize the picking up cutoff or productivity.

To identify the dissolvability.

To realize the cash related characteristics.

Get know the information of interest rates and benefits.

The kind comparative examination with various companies.

Know the example of corporate.

TYPES OF FINANCIAL ANALYSIS:

1) Classification dependent on ordinary used:

a) External investigation:

Pariahs, who don't advance toward the arranged inside bookkeeping records of the corporate firm, do this appraisal, these untouchables celebrations are conceivable scholar, moneylender, government affiliations, acclaim work environments and all things considered people.

b) Internal investigation:

The assessment drove by person who moves toward the inside accounting records of a corporate stable is recognized as inward examination.

2) Based on modus worked:

a) Horizontal Analysis:

Flat Analysis alludes to a Level examination implies the association of cash related data of an association for a couple of Year. The figures of this kind of examination are presented on a level plane over different Sections.

b) Vertical Analysis:

Investigation Is done with the help of various association of many things resulted in a cash declaration in bookkeeping retro. It's a "static examination".

APPROACHES FOR FINANCIAL ANALYSIS:

Various frameworks can be utilized with a definitive target of assessment of spending once-over. These are also named as system or contraptions of money related evaluation. Out of these, and experience can pick those systems which are reasonable to its requirements. The standard strategies for money related evaluation are:

- 1) Comparative Financial Statements.
- 2) Common-size Statements.
- 3) Trend Analysis.
- 4) Fund Flow Statement.
- 5) Cash Flow Statement.
- 6) Ratio Analysis.

Comparative financial statement:

The money related disclosure precisely when spending rundown figures for at any rate two years are set side-side to help evaluation, these are called "Comparative Financial Statement". Such pronouncement not just showcase the transcendent quantities of numerous years yet what's more oblige bits to display to expansion or diminishing right now one year to another. Moreover, these declaration may in like manner show the change beginning with one year then onto the following on rate from. Such joint effort explanations are of work a motivating force in confining the inclination concerning the headway of the undertaking.

REASON OR UTILITY OR IMPORTANCE OF COMPARATIVE STATEMENTS:

Toward brand the Date less troublesome and continuously sensible.

Near show the Tendency.

Towards show the strong reasons for the concern.

To differentiate the associations execution and the typical execution of the business.

Toward assistance in deciding.

Comparative Balance Sheet:

The Comparative Balance Sheet as a two or more various dates can be set up to show the turn of events or abatement in different resources, liabilities and capital. Such a practically identical cash related record is extremely critical in considering the models in a business endeavor.

Advantages:

- ✓ Cooperative assessments.
- ✓ Supportive is a very significant thing while measuring the things.
- ✓ Supportive to significant examples.
- ✓ Helpful between pay enunciation and financial record.

Comparative income and loss account:

Salary and misfortune explanation shows the general shortage of a particular years however comparative advantage and adversity speak to different years gives the going with information.

Rate of increase or decline in net advantage.

Rate of increase or decreasing in working advantage.

Percentage of increase or decrease in cost of things deals.

Rate of increase or lessening in net advantage.

Rate of increase or decrease in bargains.

Trend Analysis:

Example rate are significant is checking relative assessment of the money related reports for a measures of years. These show the heading of headway finished quite a while and help an analyst of spending reports to shape an idea concerning whether impeccable propensities have made. This aides in future evaluations of different things.

For discovering model rate whenever might be held as the 'base year'. Everything of base year is accepted to be indistinguishable from hundred and on that premise the level of things of reliably chose.

Ratio Analysis:**Which means:**

A degree evaluation is quantitative examination of information contained in a connection's cash related summation. Degree evaluation is used to survey various bits of a connection's working and cash related execution, for instance, its capacity, liquidity, bit of space and dissolvability.

Meaning of BETA:

A Beta coefficient is an extent of the capriciousness, or purposeful rick, of an individual stock interestingly with the unsystematic risk of the entire market. Beta is used in the Principal Asset assessing classical (CAPM).

Formula for calculating:

$BETA = \frac{\text{Today's expense}}{\text{Yesterday price}} * 100$

Meaning of Correlation:

Association is a real measure that demonstrates how much in any event two components change together.

Meaning of Regression:

A framework for choosing the authentic association between at any rate two variable where an alteration in a destitute variable is connected with, and depends upon, a change in at any rate one independent components.

CASH-FLOW STATEMENT:

An income is a declaration exhibiting inflows and outpourings of cash through a particular retro. By the day's end, it is an overview of source and employments of each during a particular scope of time.

2.2 LITERATURE REVIEW:

- 1) **Sangmi and Nazir (2010):** Analysis the budgetary exhibition of Punjab National bank and Jammu and Kashmir save money with the assistance of CAMEL Approach. The investigation found that normal influence proportion in the event of PNB was contrasting with JKB. The examination likewise presumed that liquidity position of JKB was superior to the PNB. Be that as it may, the venture to store proportion was better in PNB contrast with JKB.
- 2) **Dr. V. R. Nedunchezianand Ms. K. Premalatha (2013):** Attempted to discover the money related execution of business banks during its post-merger period and to assess its effect of merger. The information examination was finished with assistance of combined t-test to find that the criticalness contrast of the proportions. It was seen that general execution of chose banks after merger shows better improvement in a large portion of the territories.
- 3) **Kanika and Nancy (2013):** analysis of financial enactment and growth patterns in Regional Rural Banks. The study covered a specific period from 2006-2007 and 2011-2012 after globalization and amalgamation and the author suggested that RRBs are providing the strongest banking facilities.
- 4) **M. Gangu Naidu (2012):** The Date was taken for 5 year 2006 to 2010. Ratios were used to evaluate financial that CAGR of various were seen in Andhra Bank. Andhra Bank has shown CAGR in case of interest earned, expenditure, burden, total liability, total assets and interest expenditure funds. It was concluded that there was decrease in interest earn, total expenditure, net profit to total funds which lead to decrease in profitability while decrease in the ratio of interest expenditure leading to increase burden ratio.
- 5) **Nutan N. Thoke and Parikshit K. Pachorkar (2012):** The aftereffect of the examination uncovered connection between's in the open division banks and private area banks and there was high level of positive relationship between's autonomous variable and premium salary. The examination of level of other pay demonstrated that private area banks were creating more level of other pay than open division banks. Credit store

proportion demonstrated that how private banks have completely utilized their advantage for income age.

- 6) **Shaini and Mallikarjunappa (2016):** An investor should remember risk is directly related to return and hence he should ensure to keep risk associated proportional to returns. In general it is believed that higher the risk, higher will be returns, but seeking excessive risk may not be advisable as it does not ensure excessive returns. At a particular level of return, security has its own degree of risk.
- 7) **Basel II Norms (2004):** Basel II norms had been curious about International Standards for a way so much Capital must be maintained with the aid of Banks to averse more than a few sorts of dangers they face. With the intention to be certain stability and Solvency Banks has to hold Capital Reserves. Basel II additionally refers that the greater chance the Banks face the more Capital Reserves to be maintained.
- 8) **Rajan and Nallari (2004):** Study was done on Asset-Liability Management in Banks for the period 1992-2004. This assessment found that SBI and its reinforcements has the best Asset-Liability Management during that period. It moreover communicated that Private Banks are commonly centred on Profit making where as remote are Liability managed.
- 9) **Dash and Patak (2011):** Have stated that Private Sector Banks has balancing Profitability and good short- term Liquidity position. Private Sector Banks follow Strategies for Asset-Liability Management.
- 10) **Pandey and Bandyopadhaya (2003):** The variables influencing the profitability execution Of PSBs on the wellspring of make back the initial investment investigation. The investigation contains all the 27 open area banks of India for the time of 1990-2000. The investigation recommended that so as to improve edge of security, benefit winning bank must diminish working cost and losing bank need the heaviness of premium instalment.
- 11) **Bhaduri and Shanmugam (2008):** The possession introduction issue Of the Indian financial part through the post improvement period (1992-2007). The outcomes Of the examination determine that both outside and household private banks are higher to their open supplements with respect to 4 execution pointers to be specific, return on resource,

Operating cost, Operating benefit proportion, proportion and staff Expense Ratio. The investigation features that remote banks were prevalent among private segment banks, however the state bank assortment shows better execution among open area banks.

12) Chidambaram and Alameu (1994): The issues Of diminishing net revenue in Indian open part banks when contrasted with their private division partners. It is seen that in violence Of comparable social obligations, with reverence to store, advances and saves as identified with open segment banks. The client better assistance, inventive items and great market procedures, innovation, legitimate watching Of propels and provincial heading are some Of the components answerable for the accomplishment Of private division banks in India.

13) DR.S. Gurusamy (2009): The key Elements of hugeness for shaping the cash related system Of a country is an advantages fund that. The store adds to the improvement Of normalized investment funds course of action of the country. The hold to be set up by the private fragment organizations, relationship for the portion Of retirement points of interest, or governments. Advantages holds are proposed to oblige need respite, ingesting smoothing, etc fills in as the activities Of social money related value. Advantages Framework insinuates a framework Of blueprint low which single addition demonstrated benefits to an ordinary advantage in retirement called pay.

14) Shanmugasundram and Benedict (2013):

Directed an examination on the instability of the sectoral files regarding NSE. In this study the chance relationship in various time interims of the CNX NIFTY file and five sectoral lists including Auto list, Bank file, FMCG record, foundation list and IT file was analyzed. The aftereffects of the examination didn't bolster any huge difference over the danger of sectoral and NIFTY.

15) Chaudhuri (2002):

Analyzed some significant subjects of applicable to the turn of events and achievement in the open area banks for the year 1995-2001. The less then fundamental issue of the open division banks are many, however a primary powerful factor gets from the idea of their

proprietorship and what that changed as far as region and needs. In any case, it was concluded that the open part banks in India are neither solid nor poor frail. In any case, they don't have any further ability to endure the weight of following government strategies.

16) AlpeshGajera (2015):

In this examination piece a money related execution assessment of private and open segment banks make that in criticalness variety in the budgetary presentation of these banks and private area banks or finished better than open segment banks in regard of capital ability connection and monetary investigation.

17) Dangwal and Kapoor (2010):

The examination on target related assessment of nationalized banks in India and evaluated the improvement record cost of various boundaries through as a rule benefit records. They found that out of the 19 banks, 4 banks had phenomenal execution, 5 banks had extraordinary execution and 6 banks had dreary appearing. As such the bit of nationalized banks change extensively.

18) Sarkar and Das (1997):

They found that open segment banks are testing unwell with the other 2 classifications. In any case, they watchfulness that no firm ramifications can be gotten from an examination made for a solitary year.

19) Manish Mittal and Arunna Dhademad (2005):

It states that the benefit is the highly significant constraint for analysis of Bank industry execution of the investor. In this investigation Manish Mittal and Arunna Dhademad Secondary information for the similar examination. This found open segment Bank are private part bank.

20) E. Gordon and K. Natrajan (2014):

The framework gave the intermediation towards the venture and investment funds and advertisers quicker financial improvement. It is the monetary establishments and budgetary markets to the emotionally supportive network.

CHAPTER III-RESEARCH DESIGN

3.1 STATEMENT OF THE PROBLEM:

This project report has been prepared to explain the importance of financial statement analysis in Banking Sector. Financial statement analysis importance has increased in Indian Financial Market after Liberalization due to the increased fluctuations in the distant exchange rate and the local interest rates. Banks have been guided to Profitability, good balance amongst spreads, and long-term ability due to de regulated interest rates. Due to the cut throat competition in banking sector there should be strategic planning in performing their operations, so Banks have taken up the financial statement analysis to survive in this competition and to grow enormously. During the course of Internship the financial statement analysis Process and Business loans Management have been observed. Financial statement analysis forms a Dynamic framework for Managing Volatility at Banks.

3.2 NEED FOR THE STUDY:

Any organization would like to recognize its position towards its competitors. The remaining performance of any agency is the monetary parameters due to the fact always all fees efficiencies, activities and solvency function of the corporation might be pondered within the financial mirror.

- To understand the volume of the earnings and its reasonableness.
- To recognize the movement of income over a period of time.
- To understand the cause for the version inside the profit.
- To recognize the prevailing status of the enterprise.

3.3 OBJECTIVES

1. To learning the Structure, growth & quantity of the selected bank and to realize the earning capacity.
2. To involve contrast for a beneficial interpretation of the monetary assertion.
3. To find out the solution to the unfavorable financial circumstance and financial overall performance.

4. To suggest the measures for improving financial performance.

NEED FOR THE STUDY

The need for the study is too constrained to accumulating monetary records posted in The Money Control and NSE website. The evaluation is carried out to signify the viable solution. The look at is completed of 5 years (2015-2019) for Ratio evaluation, 10 years (2010-2019) for Calculating Beta and Correlation, and five years (2015-2019) for Trend Analysis. The gift study is limited to simplest HDFC Bank.

3.4 RESEARCH METHODOLOGY:

RESEARCH FRAME WORK:

This have a look at is based at the information collected from Money control and NSE for an in depth study of its financial assertion analysis with assist of Ratio Analysis, Trend Analysis and Beta Correlation and to decide the position of the corporation.

RESEARCH DESIGN: DESCRIPTIVE RESEARCH:

The descriptive research tries to explain, provide an explanation for and interpret conditions of the existing i.e. "What is". The purpose of a descriptive study is to look at a phenomenon that is happening at specific region and time.

Descriptive studies is a reality-finding research with ok interpretation. It is extra specific because it makes a specialty of the precise components or measurement of the problem studied.

3.5 LIMITATIONS:

1. One of the elements of the study become loss of availability of statistics.
2. The look at is primarily based only ultimate five year Records for Ratio Analysis and trend Analysis and 10 years Records for Beta and Correlation.

3.6 SOURCES OF DATA:

SECONDARY DATA:

Researcher has to analyse the facts and translate the effects. It has suitable, ok and particular expertise.

I took data in Money control, NSE Records with the help of this I prepared my Report.

The Study is been made on the economic evaluation so following files are require for that.

- Profit and Loss Account.
- Balance Sheet.
- HDFC Bank securities and Market Returns.

3.7 CHAPTER SCHEME:

Chapter 1 presents the Introduction to the study

Chapter 2 explains the literature review

Chapter 3 related to Research Design

Chapter 4 shows the Data Analysis and Interpretations

Chapter 5 is findings, suggestions, and conclusion

CHAPTER-IV
ANALYSIS AND INTERPRETATION

RATIO ANALYSIS: (in Crore)

4.1 PROPRIETARY/ NETWORTH/ EQUITY RATIO:

Net worth (shareholder equity) ÷ Total Assets

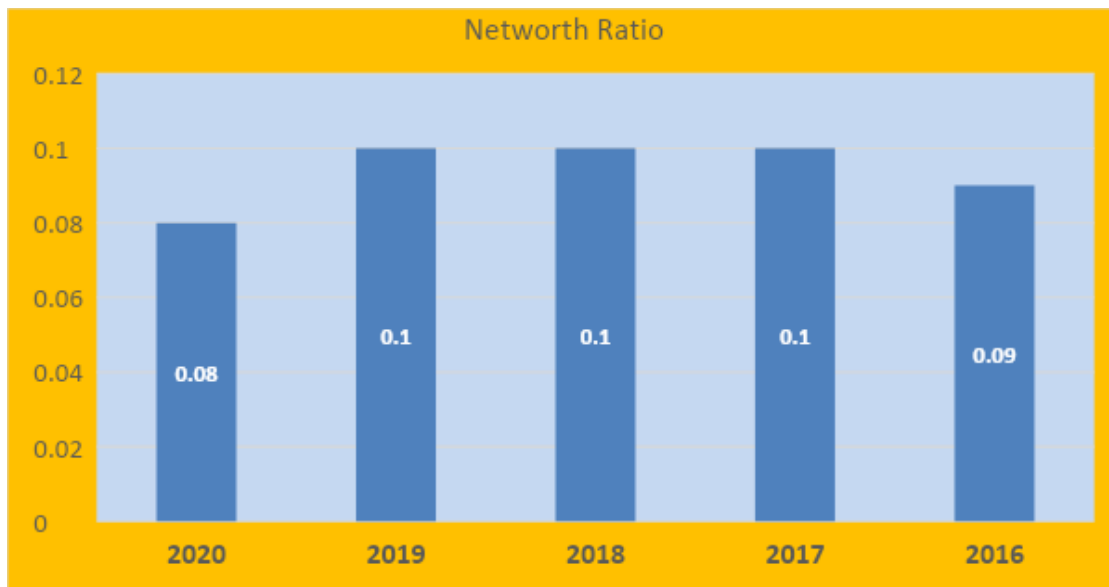
Table no: 4.1

Table Showing Net worth Ratio of HDFC Bank during 2016-2020

Years	Net worth	Total assets	Ratio
2020	106295.00	1063934.32	0.09
2019	89462.35	863840.19	0.10
2018	72677.76	708845.57	0.10
2017	62009.42	590503.07	0.10
2016	43478.63	491599.50	0.08

Graph no: 4.1

Graph showing Net worth Ratio Of HDFC Bank during 2016-2020



Analysis: Table 4.1 Shows the Net worth Ratio of HDFC Bank for the last 5 year (2016-2020). The Net worth ratio calculated are Net worth, Total assets, and this ratio are calculated with the help of financial statement.

Interpretation:

The Net worth ratio reflects the financial strength of bank. In the year 2020 the Net worth ratio of the bank was 0.09 in the year 2019, 2018, 2017, it has increased to 0.10 and In the Year 2016 it has decreased. The solvency of 2020 and 2016 is good.

4.2 OPR (operating Profit Ratio):

$$\text{Operating Profit} \div \text{Net Sales} * 100$$

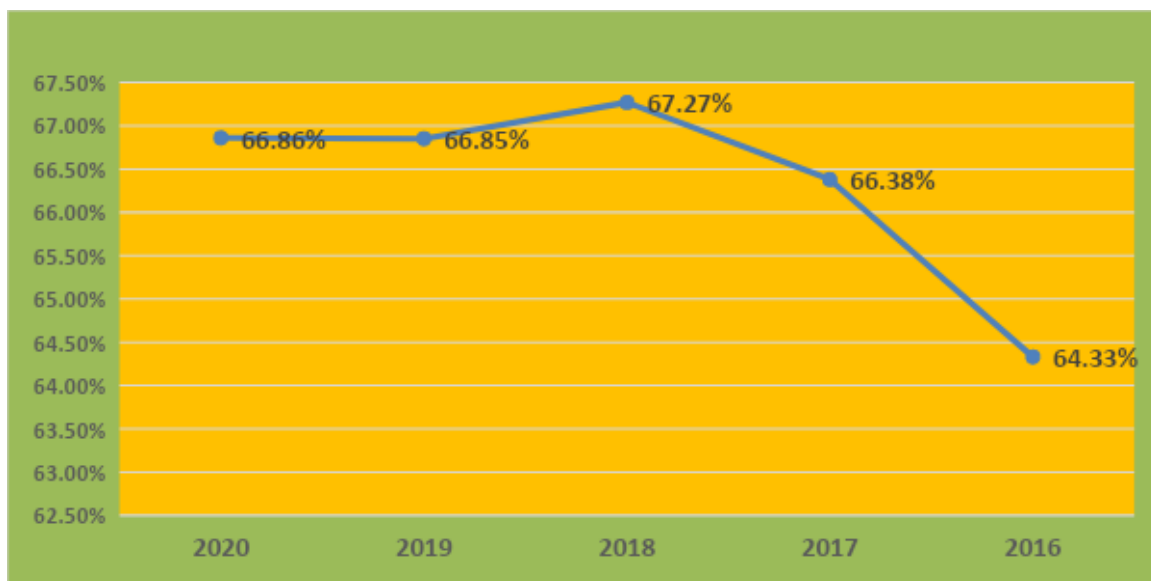
Table no: 4.2

Table showing Operating Profit Ratio Of HDFC Bank during 2016-2020

Years	Operating profit	Net sales	Ratio
2020	51623.50	80241.35	64.33 %
2019	46009.34	69305.96	66.38 %
2018	40516.15	60221.45	67.27 %
2017	32406.61	48469.91	66.85 %
2016	27505.33	41135.54	66.86 %

Graph no: 4.2

Graph showing Operating Profit Ratio Of HDFC Bank during 2016-2020



Analysis: From the above table, the operating profit Ratio is the highest during the year 2018 followed by the other year i.e. 2016, 2017, 2019, and lastly by 2020. The highest operating profit ratio is measured at 67.27 % and the lowest is measured at 64.33 %.

Interpretation: The operating profit ratio indicates how much make a profit a company, before taking interest and taxes. The operating Profit of the company is fluctuating. In 2020 is 64.33% compare to previous year the operating profit is reduced.

4.3 NPR (net profit ratio)

$$\text{Net profit} \div \text{Net sales} * 100$$

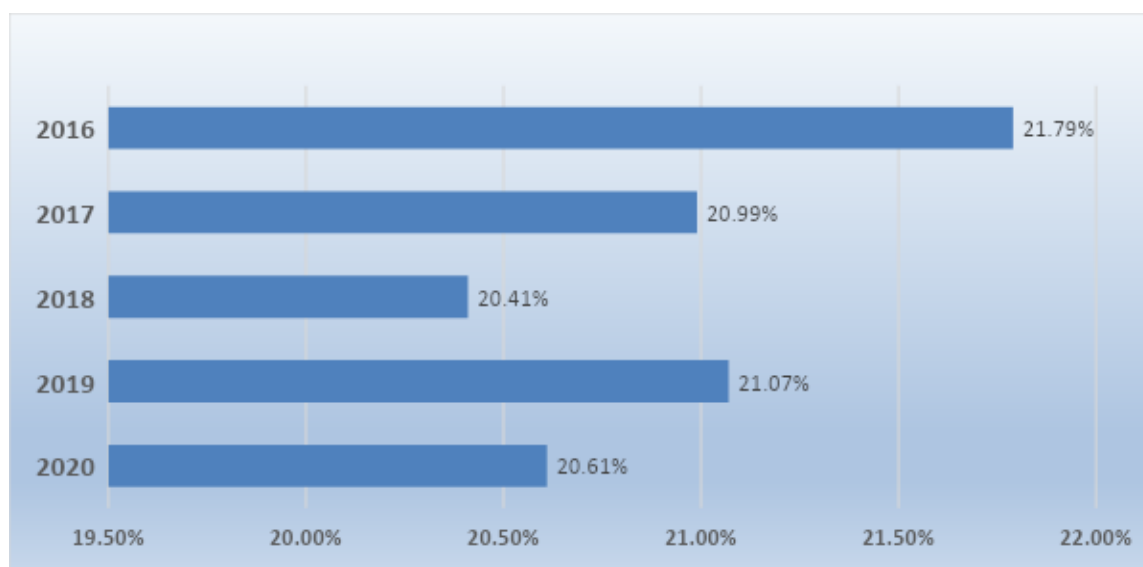
Table no: 4.3

Table showing Net profit ratio of HDFC Bank during 2016-2020

Years	Net profit	Net sales	Ratio
2020	17486.75	80241.35	21.79 %
2019	14549.64	69305.96	20.99 %
2018	12296.21	60221.45	20.41 %
2017	10215.92	48469.91	21.07 %
2016	8478.38	41135.54	20.61 %

Graph no: 4.3

Graph showing Net profit ratio Of HDFC Bank during 2016-2020



Analysis: From the above table it is followed for the year 2020. The next profit Ratio is highest followed in the Year 2017.

Interpretation: This Ratio calculates the rate of net profit received on sales. It assists in decisive the overall efficacy of the business process. The net profit of the company is vary to year. It means the bank doesn't have much efficiency in terms of operation.

4.4 RETURN ON SHAREHOLDER:

Net profit ÷ Shareholder fund (net worth)*100

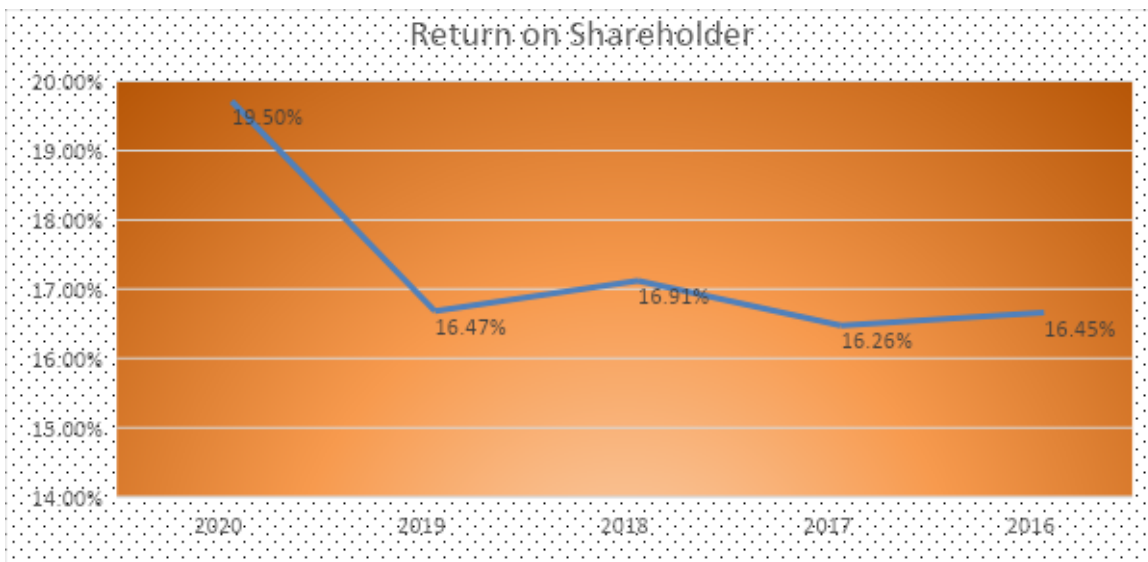
Table no: 4.4

Table showing Return On Shareholder of HDFC Bank during 2016-2020

Years	Net profit	Shareholder fund (Net worth)	Ratio
2020	17486.75	106295.00	16.45 %
2019	14549.64	89462.35	16.26 %
2018	12296.21	72677.76	16.91 %
2017	10215.92	62009.42	16.47 %
2016	8478.38	43478.63	19.5 %

Graph no: 4.4

Graph showing Return On Shareholder during 2016-2020



Analysis: Table 4.4 shows the Return On shareholder the highest during the year 2016. The ratios included are net profit, and Net Worth ratios. The highest Return on Shareholder ratio is measured at 19.5 % and the lowest is measured at 16.26 %.

Interpretation: This Ratio is tells how much money return to the Shareholder. In 2016 the bank will return more money to the shareholder compare to previous year.

4.5 RETURN ON ASSET:

$$\text{Net profit} \div \text{Total Asset} * 100$$

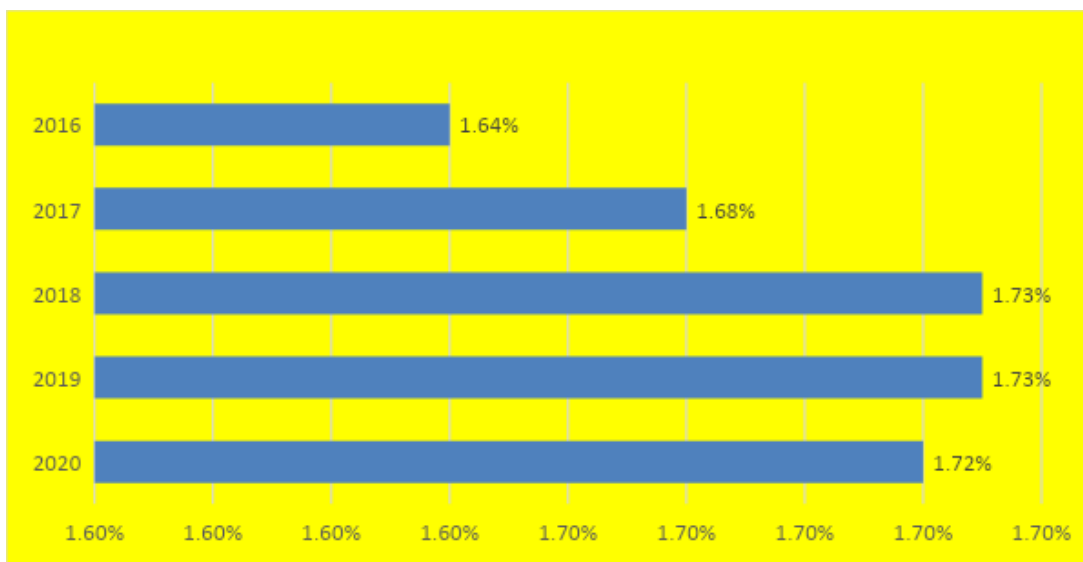
Table no: 4.5

Table showing Return on Asset Of during HDFC Bank 2016-2020

Years	Net profit	Total asset	Ratio
2020	17486.75	1063934.32	1.64 %
2019	14549.64	863840.19	1.68 %
2018	12296.21	708845.57	1.73 %
2017	10215.92	590503.07	1.73 %
2016	8478.38	491599.50	1.72 %

Graph no: 4.5

Graph showing Return on Asset Of during 2016-2020



Analysis: Chart 4.5 shows the return on assets of the HDFC bank for the last 5 years. There is a decrease in the return on asset ratio from 2016 - 2020 and this ratio is the net income created by the bank on its Net Profit and as well as includes Total asset also. The return on asset in the Year 2017 & 2018 was 1.73 % and continually decreased to 1.64 % in the 2020.

Interpretation: This Ratio Measures how successfully a company can receive a return on its investment in assets.

This decrease ratio indicates that the company is generating less profits.

The increase ratio specifies that the company is creating more profits.

4.6 ROI

$$\text{Net profit} \div \text{Total Investment} * 100$$

Table no: 4.6

Table showing Return on Investment Of during 2016-2020

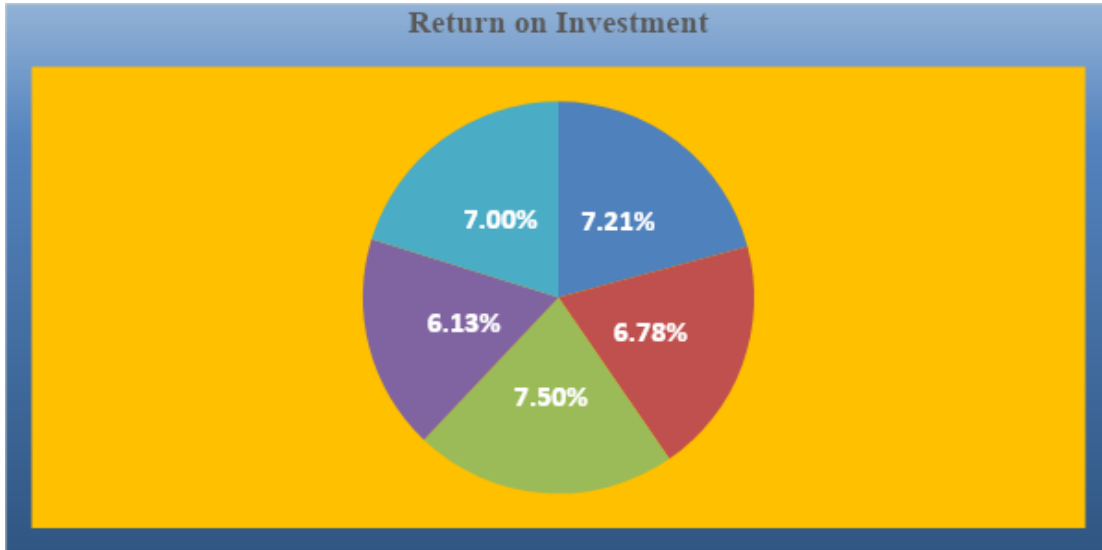
Years	Net profit	Total investment	Ratio
2020	17486.75	242200.24	7.21 %
2019	14549.64	214463.34	6.78 %
2018	12296.21	163885.77	7.50 %
2017	10215.92	166459.95	6.13 %
2016	8478.38	120951.07	7.00 %

Analysis: From the above table it shows that the return on investment and net profit was measured for five years. During the year 2016, the net Profit was Rs. 8478.38 crore, but it had increased to Rs. 17486.75 in the year 2020-2021. The entire investment of the bank was Rs. 120951.07 in the year 2016, but it has increased to 242200.24 crore in the year 2020-2021.

Interpretation: ROI calculates the gross or loss created on an investment relative to the amount of money invested. The ROI of the company is vary, it's expressed used for financial decision for individual.

Graph no: 4.6

Graph showing Return on Investment Of during 2016-2020



4.7 Gross profit Ratio:

$$\text{Gross profit} \div \text{Net sales} * 100$$

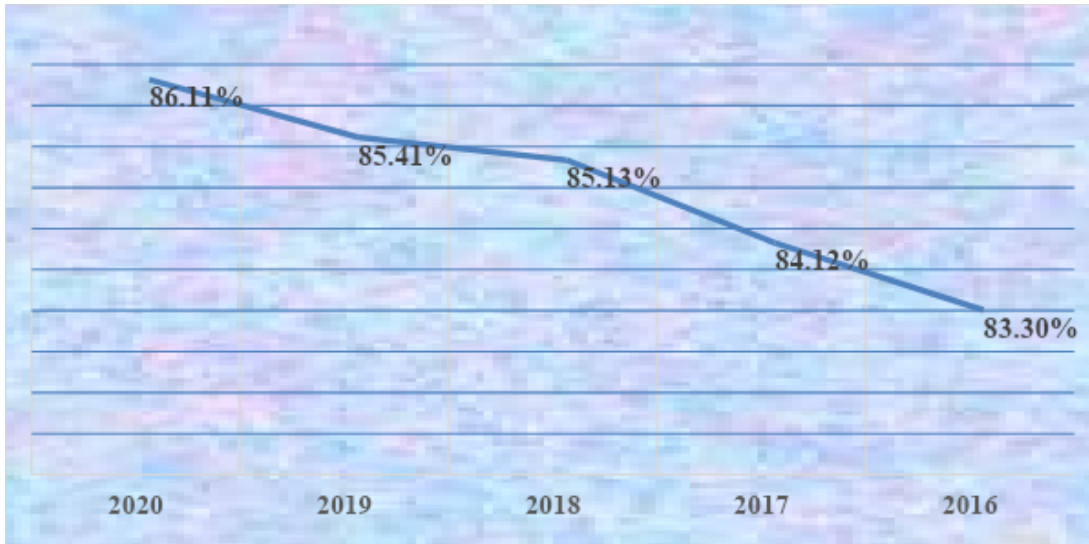
Table no: 4.7

Table showing Gross profit ratio Of during 2016-2020

Years	Gross profit	Net sales	Ratio
2020	66843.81	80241.35	83.30 %
2019	58305.83	69305.96	84.12 %
2018	51267.87	60221.45	85.13 %
2017	41402.95	48469.91	85.41 %
2016	35424.97	41135.54	86.11 %

Graph no: 4.7

Graph showing Gross Profit Ratio Of during 2016-2020



Analysis and Interpretation:

The above table indicate gross profit ratio may indicate unfavorable purchasing, the gross profit of the company in 2020 is 83.30%, compared to previous year it will reduce year to year, it means the lack in operating expenses, interest payments and taxes.

4.8 Debt to Equity Ratio:

Total debt ÷ Equity (Shareholder fund)

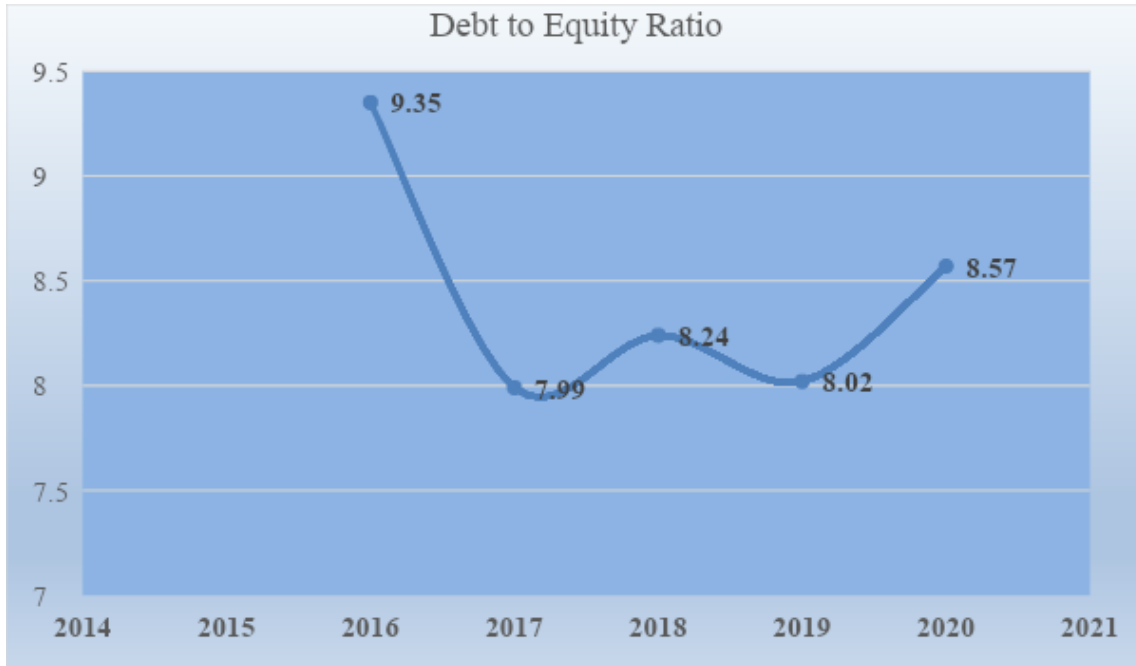
Table no: 4.8

Table showing Debt to equity ratio Of during 2016-2020

Year	Total Debt	Equity (Shareholder fund)	Ratio
2020	911875.61	106295.00	8.57
2019	717668.53	89462.35	8.02
2018	599442.66	72677.76	8.24
2017	496009.2	62009.42	7.99
2016	406776.47	43478.63	9.35

Graph no: 4.8

Graph showing Debt to equity ratio of during 2015-2020



Analysis: Table 4.8 showing the Ratio of Debt to Equity Ratio of HDFC Bank for 5 year (2016-2018). The Ratio included is total debt ratio and equity shareholder fund are calculated with the help of details given in financial statements.

Interpretation: The debt-to-equity ratio is calculates the relationship between the capital given by creditor and the capital given by shareholders. The Debt equity ratio of the enterprise is fluctuating.

4.9 Debt to Total Asset Ratio:

Total debt ÷ Total Assets

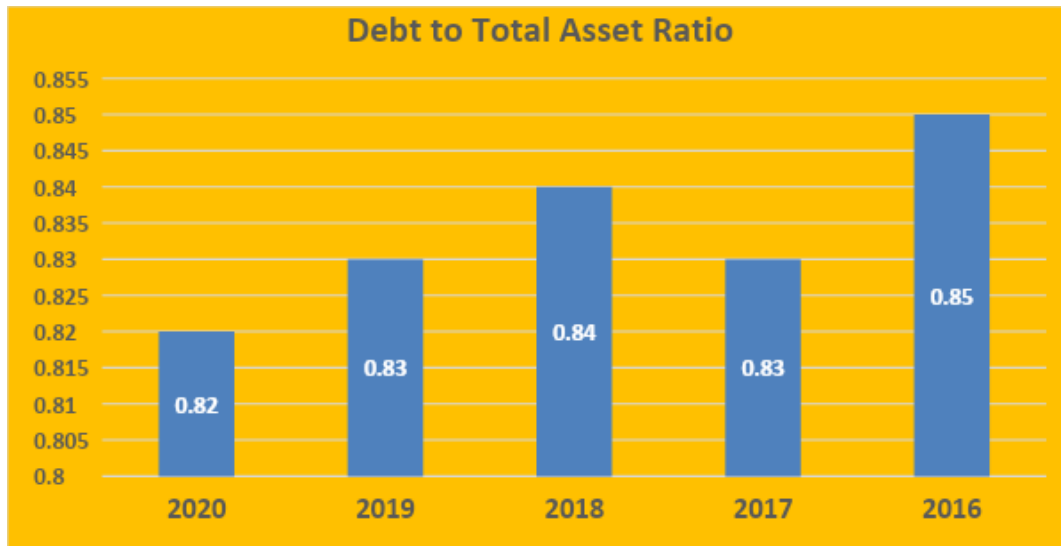
Table no: 4.9

Table showing Debt to total asset ratio Of during 2016-2020

Years	Total Debt	Total Asset	Ratio
2020	911875.61	1063934.32	0.85
2019	717668.53	863840.19	0.83
2018	599442.66	708845.57	0.84
2017	496009.2	590503.07	0.83
2016	406776.47	491599.50	0.82

Graph no: 4.9

Graph showing Debt to total asset ratio Of during 2016-2020



Analysis: From the above table Profitability made by the Total asset eared from the Debit to total benefit ratio. The debt to total asset ratio is the highest during the year 2020 followed by the other year i.e. 2018, 2017, 2019 and lastly by 2016. The highest liability to total asset ratio is measured at 0.85 and the lowest is measured at 0.82.

Interpretation: The debit to total asset ratio calculates the percentage of assets financed by creditors rather than shareholder. The high % of debt financing leads to high risk, a low % of debt financing leads to low risk when investing.

4.10 Total Asset Turnover Ratio:

Sales ÷ Total Asset

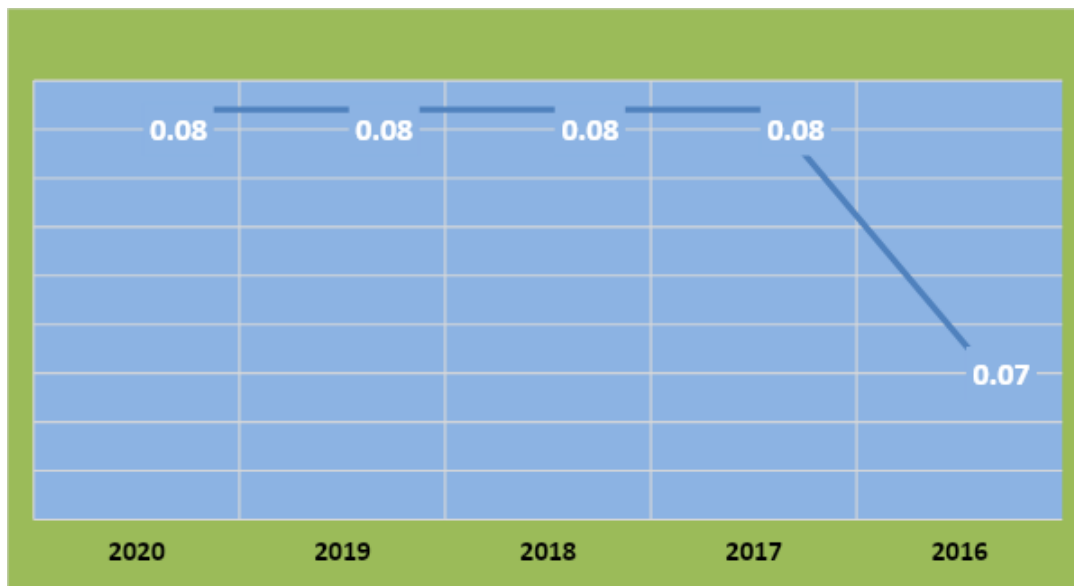
Table no: 4.10

Table showing Total asset turnover ratio Of during 2016-2020

Years	Sales	Total asset	Ratio
2020	80241.35	1063934.32	0.07 Times
2019	69305.96	863840.19	0.08 Times
2018	60221.45	708845.57	0.08 Times
2017	48469.91	590503.07	0.08 Times
2016	41135.54	491599.50	0.08 Times

Graph no: 4.10

Graph showing total asset turnover ratio Of during 2016-2020



Analysis and Interpretation:

From the above table, it reveals that the turnover of the selected banks assets during year 2016 was Rs. 491599.50 Crore. It has increased to Rs. 1063934.34 Crores in the year 2019-2020. The sales of the year 2016 was Rs.41135.54 crore and it had increased to 80241.35 crore in the year 2019-2020. The total asset ratio highlights that covered capacity of business is moderately snowballing year by year.

4.11 Fixed Asset Turnover Ratio:

Sales ÷ Fixed Asset

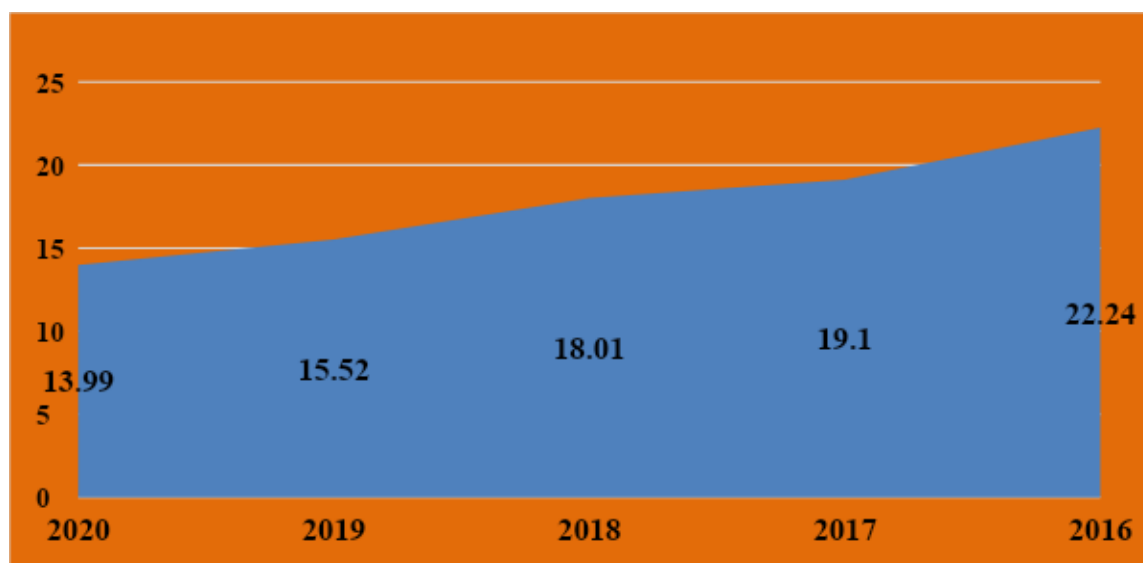
Table no: 4.11

Table showing fixed asset turnover ratio of during 2016-2020

Years	Sales	Fixed asset	Ratio
2020	80241.35	3607.20	22.24 times
2019	69305.96	3626.74	19.10 times
2018	60221.45	3343.16	18.01 times
2017	48469.91	3121.73	15.52 times
2016	41135.54	2939.92	13.99 times

Graph no: 4.11

Graph showing fixed asset turnover ratio of during 2016-2020



Analysis: Chart 4.11 shows the Fixed Asset Turnover Ratio for the HDFC Bank in the last five years. The above statement in 2020 there is less sales because it has the highest ratio as compare to other year and the lowest followed in the year 2016

Interpretation: This ratio indicates how much company utilize its fixed assets to generate the sales.

The lower ratio indicates the company is invested over in terms of pnt, equipment, and other fixed assets.

4.12 Return on Equity:

$$\text{Net Profit} \div \text{Net worth (Shareholder fund)} * 100$$

Table no: 4.12

Table showing return on equity Of during 2016-2020

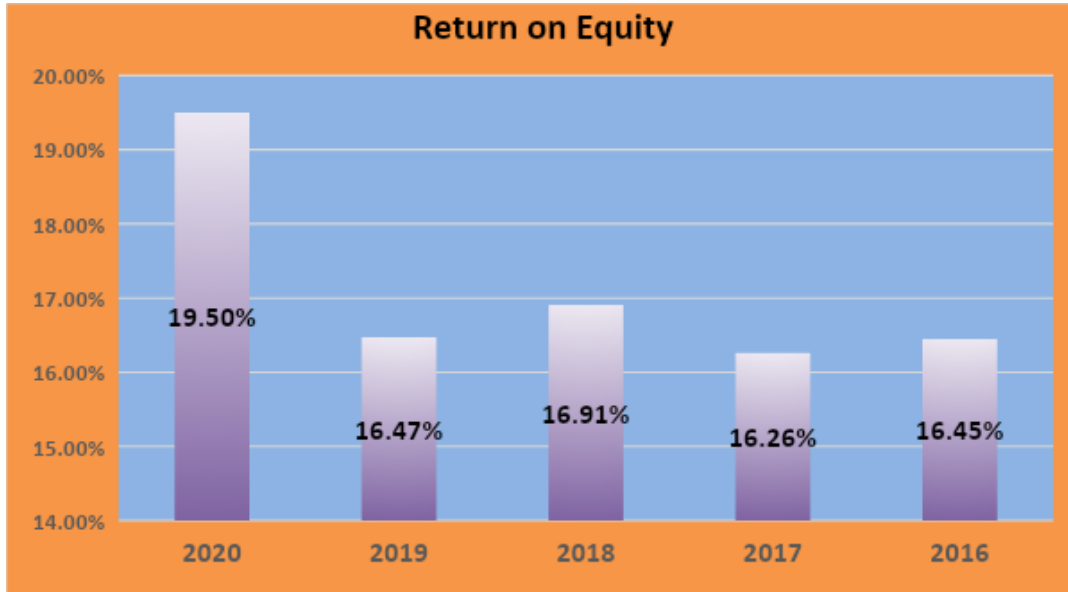
Year	Net profit	Net worth	Ratio
2020	17486.75	106295.00	16.45%
2019	14549.64	89462.35	16.26%
2018	12296.21	72677.76	16.91%
2017	10215.92	62009.42	16.47%
2016	8478.38	43478.63	19.50%

Analysis: Chart 4.12 shows the return on equity of the HDFC Bank for the last five years. There is a decrease in the return on equity ratio from 2016 to 2020. The return on equity in the year 2016 was 19.50 % and continually decreased to 16.45 % in the year 2020.

Interpretation: ROE calculates the how profitable a company is for its shareholders. From the above table indicates the ROE of the company id fluctuating.

Graph no: 4.12

Graph showing return on equity Of during 2016-2020



4.13 Net Sales to Total Asset Ratio:

Net Sales ÷ Total Assets

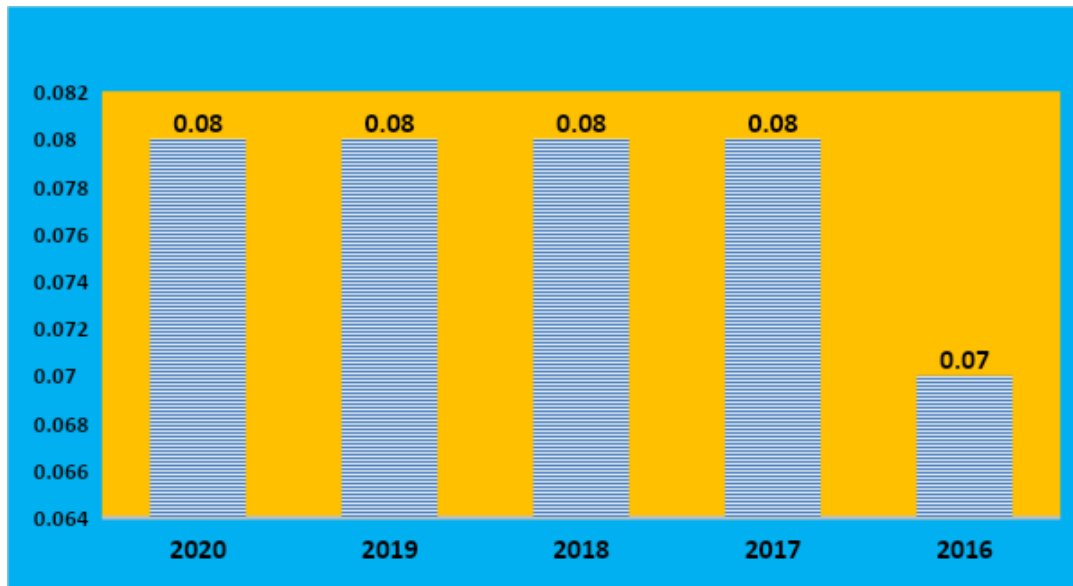
Table no: 4.13

Table showing Net sales to total asset ratio Of during 2015-2019

Year	Net Sales	Total asset	Ratio
2020	80241.35	1063934.32	0.07
2019	69305.96	863840.19	0.08
2018	60221.45	708845.57	0.08
2017	48469.91	590503.07	0.08
2016	41135.54	491599.50	0.08

Graph no: 4.13

Graph showing Net sales to total asset ratio of during 2015-2019



Analysis: Chart 4.10 shows the total asset turnover ratio of HDFC Bank for the last 5 year. We can observe that in the year 2020 the ratio was 0.07 times and after that in the next 4 year ratio increased to 0.08 times 2016, 2017, 2018, and 2019 respectively.

Interpretation: When the ratio is high it means the management is able to wring the most possible use out of a small investment in the assets.

4.14 BETA AND CORRELATION:

Table no: 4.14

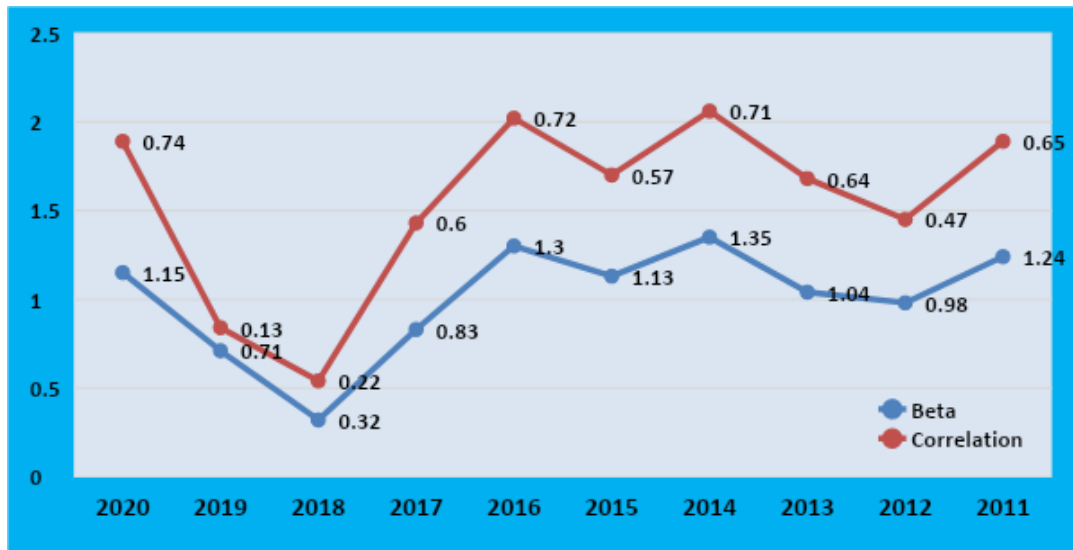
Table showing Beta and correlation of during 2016-2020

Years	Beta	Correlation
2020	1.24	0.65
2019	0.98	0.47
2018	1.04	0.64
2017	1.35	0.71
2016	1.13	0.57
2015	1.30	0.72

2014	0.83	0.60
2013	0.32	0.22
2012	0.71	0.13
2011	1.15	0.74

Graph no: 4.14

Graph showing Beta and correlation of during 2011-2020



Analysis & Interpretation: Compare the HDFC securities into a market returns. In 2020, 2015, 2015, 2014, 2013, and 2011 is high risk compare to a market Risk, because market risk is always 1.

The correlation of the company is in 2020, 2019, 2018, 2017, 2013, 2012 and 2011 has Strong Correlation and in 2017 is moderate strong correlation, and 2011 is weak correlation with the market returns compare to the HDFC securities.

5 Trend Analysis of HDFC: (in Core)

4.15 Trend Analysis of Sales

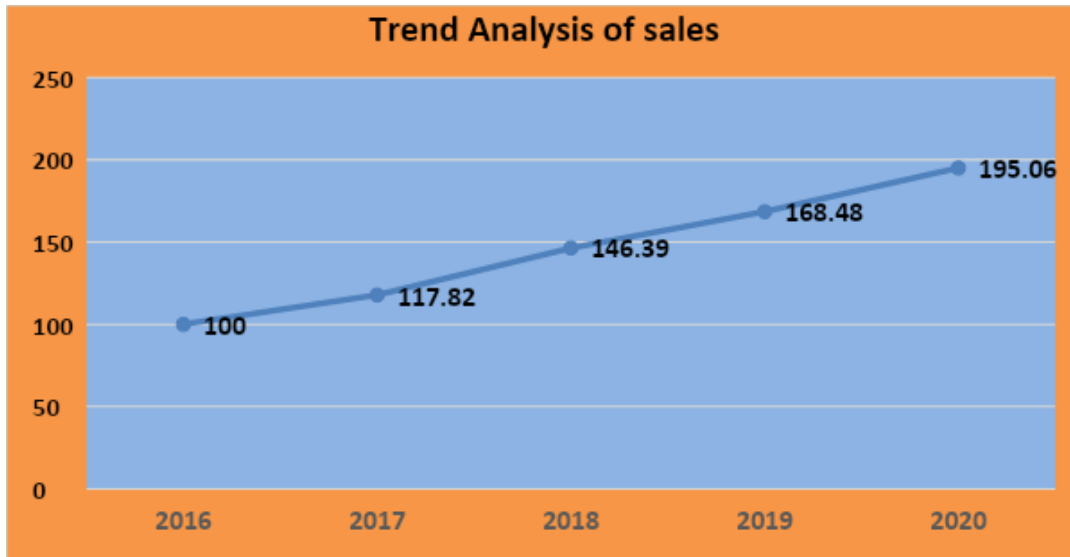
Table no: 4.15

Table showing Trend Analysis of Sales Of during 2016-2020

Years	Sales	Percentage
2016	41135.54	100
2017	48469.91	117.82
2018	60221.45	146.39
2019	69305.96	168.48
2020	80241.35	195.06

Graph no: 4.15

Graph showing Trend analysis of sales Of during 2016-2020



Analysis: From the above table, it can be observed that the total assets ratios has found a increasing phase from 100 in 2016, 117.82 in 2017, 146.39 in 2018, 168.48 in 2019, and finally 195.06 in 2020. Which shows the change in profitability of the bank.

Interpretation: From the above table it represents that sales are increasing by year to year it is a good sing that the bank is performing well in the market. The credit cards, Bank Insurance, CASA Accounts are selling more by the banks and achieving its target.

4.16 Trend Analysis of Fixed assets:

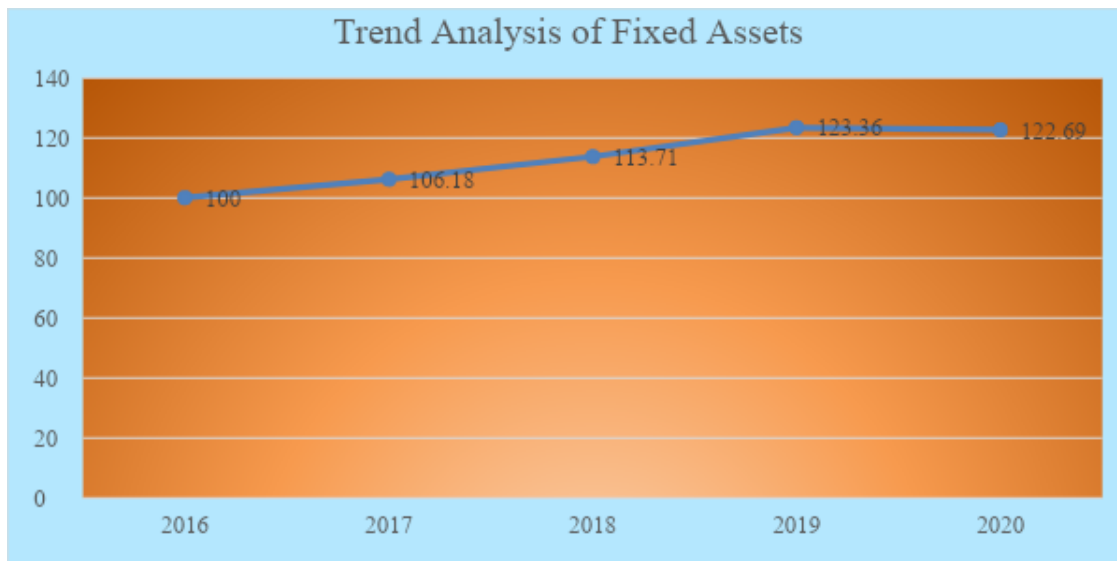
Table no: 4.16

Trend analysis of fixed assets of during 2016-2020

Years	Fixed Assets	Percentage
2016	2939.92	100
2017	3121.73	106.18
2018	3343.16	113.71
2019	3626.74	123.36
2020	3607.2	122.69

Graph no: 4.16

Graph showing Trend analysis Of fixed asset Of during 2016-2020



Analysis and Interpretation: From the table, it can be observed that the return on asset ratio is fluctuating from the year. Trend analysis of fixed assets in the year 2016 shows 100 and increased to 106.18 in the year 2017. It has increased to 113.71 in the year 2018. It has increased to 123.36 in the year 2019. Further it has decreased to 122.69 in the year 2020.

From the above table indicates the fixed assets of the company is increasing year. It means the company invest much amount in fixed assets.

4.17 Trend Analysis of Total Shareholder Funds:

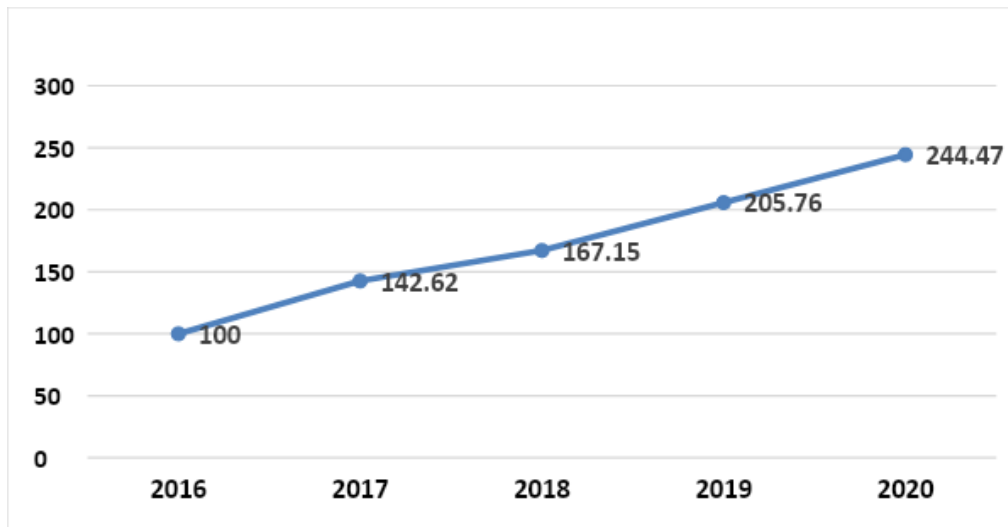
Table no: 4.17

Table showing Trend Analysis Of Total Shareholder Funds Of during 2016-2020

Years	Total Shareholder Fund	Percentage
2016	43478.63	100
2017	62009.42	142.62
2018	72677.76	167.15
2019	89462.35	205.76
2020	106295	244.47

Graph no: 4.17

Graph showing Trend analysis of total shareholder funds Of during 2016-2020



Analysis & Interpretation: From the above table, it can be observed that total asset ratios has found a increasing phase from 100 in 2016, 142.62 in 2017,167.15 in 2018, 205.76 in 2019, 244.47 in 2020. Which shows the change in profitability of the bank.

The above table shows that there is increase in shareholder fund, it consist of equity share capital and reserves. The number of Equity Shareholder are increasing year to year and it the profit they distributed dividend along with they kept fund for reserves. It shows that the company management performing well. There is increasing reserves also.

4.18 Trend Analysis of Total Assets:

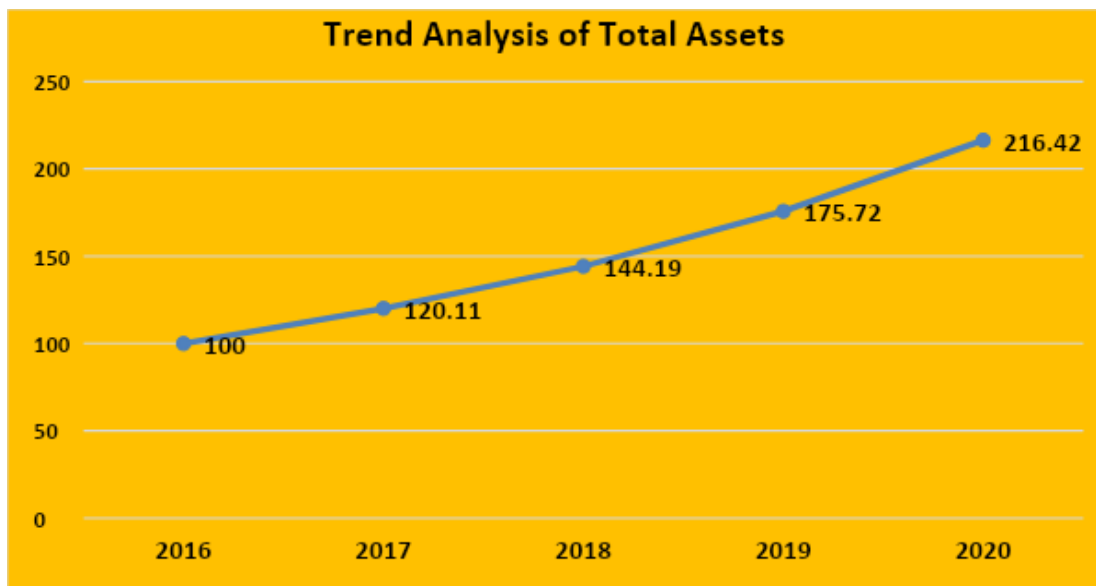
Table no: 4.18

Table showing Trend analysis of total asset Of during 2016-2020

Years	Total Assets	Percentage
2016	491599.5	100
2017	590503.07	120.11
2018	708845.57	144.19
2019	863840.19	175.72
2020	1063934.32	216.42

Graph no: 4.18

Graph showing Trend analysis of total asset Of during 2015-2019



Analysis & Interpretation: From the above table, it can be observed that the total assets ratios has found a increasing phase from 100 in 2016, 120.11 in 2017, 144.19 in 2018, 175.72 in 2019, and finally 2016.42 in 2020. Which shows the change in profitability of the bank.

The above table represents that an increase in total assets. The bank investing in fixed assets so the net working capital is increasing along with an increasing shareholder equity.

4.19 Trend Analysis of Total Income:

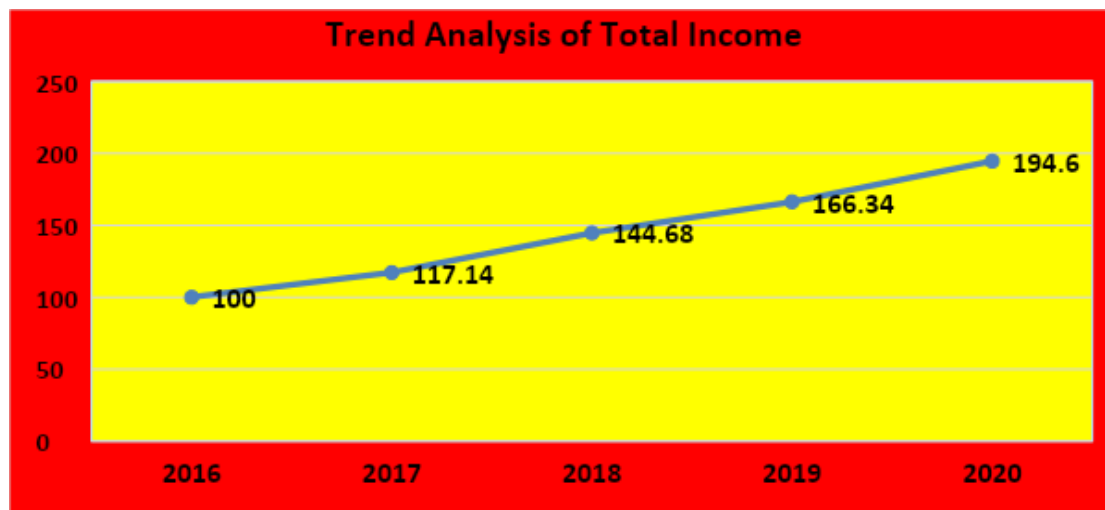
Table no: 4.19

Table showing Trend analysis of total income Of during 2016-2020

Years	Total Income	Percentage
2016	49055.18	100
2017	57466.26	117.14
2018	70973.17	144.68
2019	81602.46	166.34
2020	95461.66	194.60

Graph no: 4.19

Graph showing Trend analysis of total income Of during 2016-2020



Analysis and interpretation: From the above table, it can be observed that the total asset ratios has found a increasing phase from 100 in 2016, 117.14 in 2017, 144.68 in 2018, 166.34 in 2019, and finally 194.60 in 2020.

The above table shows that is there is Total Income and Percentage. The bank getting more income from individuals, organizations, Revenue From sales, by selling credit cards, products from bank and interest and also accepting the deposits from the public.

4.20 Trend Analysis of Total Expenditure:

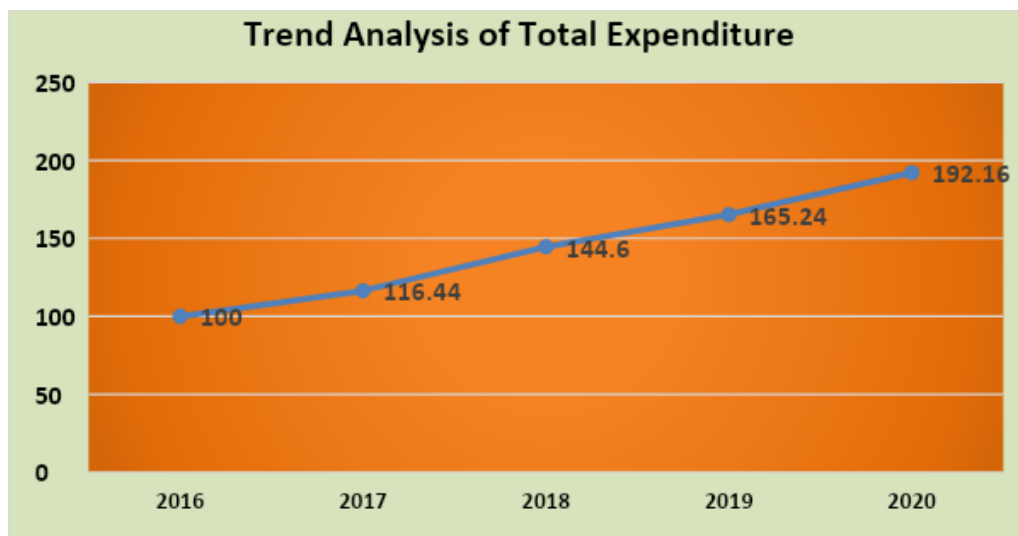
Table no: 4.20

Table showing Trend analysis of total expenditure Of during 2016-2020

Years	Total Expenditure	Percentage
2016	40576.8	100
2017	47250.34	116.44
2018	58676.96	144.60
2019	67052.82	165.24
2020	77974.93	192.16

Graph no: 4.20

Graph showing Trend analysis of total expenditure Of during 2016-2020



Analysis & Interpretation: From the above table, it can be observed that the total asset ratios has found a increasing phase from 100 in 2016, 116.44 in 2017, 144.60 in 2018, 165.24 in 2019, 192.16 in 2020. Which shows the change in profitability of the Bank.

The above table describes about the expenditure which is made by the bank. The expenses regarding administration, negotiation, and enforcement of loan documents, and collateral audit fees.

4.21 Trend Analysis of Operating Profit:

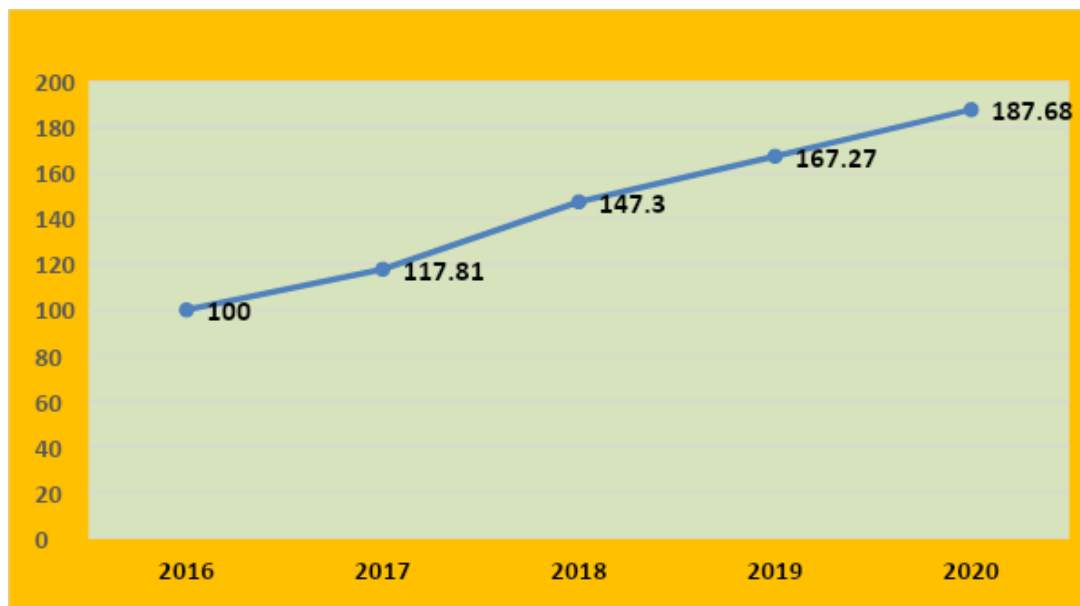
Table no: 4.21

Table showing Trend analysis Of Operating Profit Of during 2016-2020

Years	Operating profit	Percentage
2016	27505.33	100
2017	32406.61	117.81
2018	40516.15	147.30
2019	46009.34	167.27
2020	51623.5	187.68

Graph no: 4.21

Graph showing Trend analysis Of Operating profit Of during 2016-2020



Analysis & Interpretation: From the above table, it can be observed that the total asset ratios has found a increasing phase from 100 in 2016, 117.81 in 2017, 147.30 in 2018, 1367.27 in 2019 and finally 187.68 in 2020.

The above table represents the operating profit is increasing year by year. The operating profit which is earned mainly by the bank on core business operation such as by deposits, providing loans, and by banking related services.

4.22 Trend Analysis of Gross Profit:

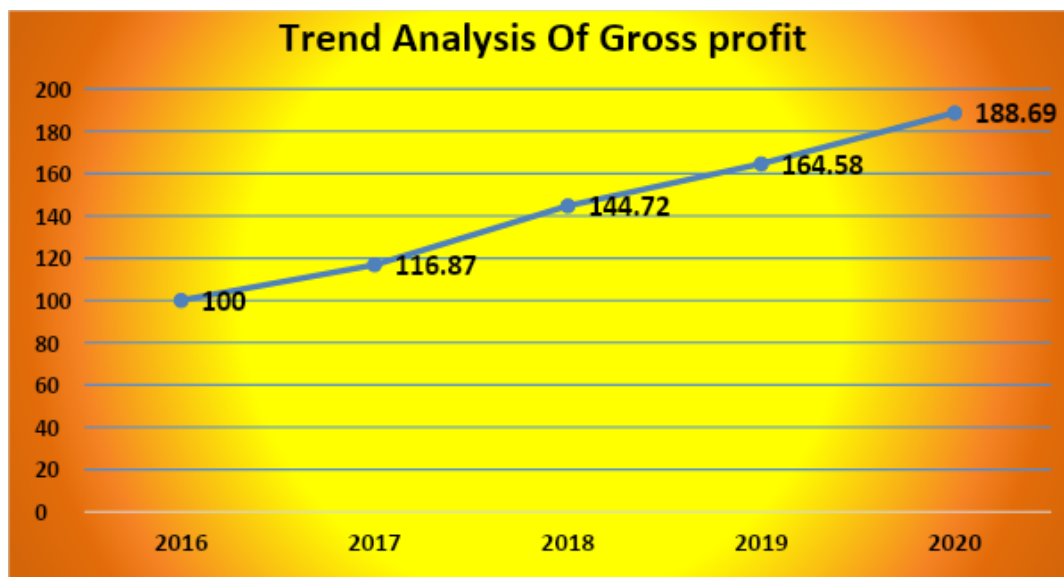
Table no: 4.22

Table showing Trend analysis Of gross profit Of during 2016-2020

Years	Gross Profit	Percentage
2016	35424.97	100
2017	41402.95	116.87
2018	51267.87	144.72
2019	58305.83	164.58
2020	66843.81	188.69

Graph no: 4.22

Graph showing Trend analysis of gross profit Of during 2015-2019



Analysis and Interpretation: From the above table, it can be observed that the total asset ratios has found a increasing phase from 100 in 2016, 116.87 in 2017, 144.72 in 2018, 164.58 in 2019, and finally 188.69 in 2020. Which shows the change in profitability of the Bank.

The above table describes about a trend increased in gross profit, the sales which is made by the bank is higher than the cost which is incurred on sales. So that the gross profit increased year by year.

4.23 Trend Analysis of Net Profit:

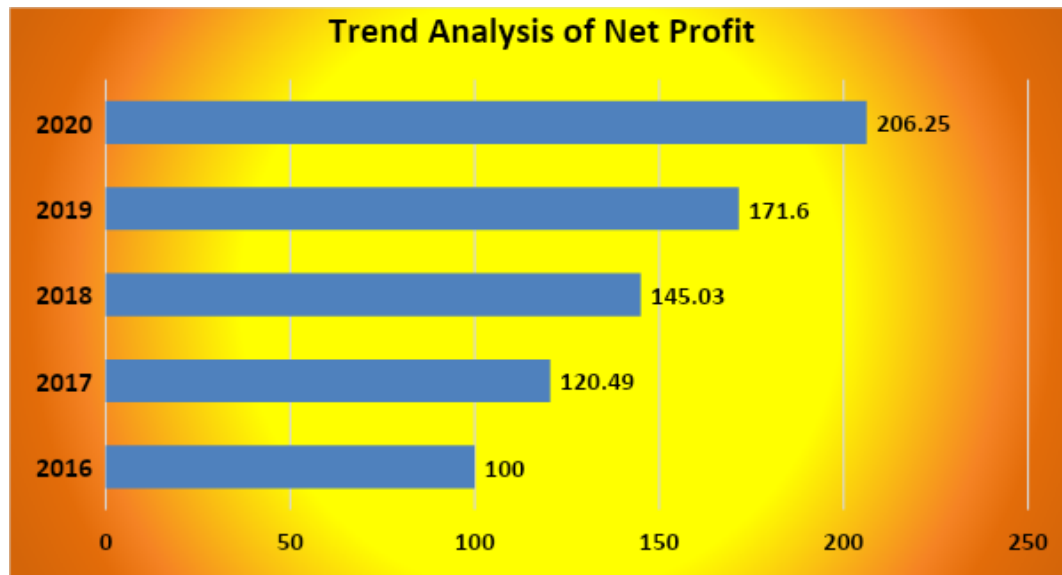
Table no: 4.23

Table showing Trend analysis Of Net profit Of during 2015-2019

Years	Net Profit	Percentage
2016	8478.38	100
2017	10215.9	120.49
2018	12296.2	145.03
2019	14549.6	171.60
2020	17486.7	206.25

Graph no: 4.23

Graph showing Trend analysis Of Net profit Of during 2016-2020



Analysis and Interpretation: From the above table, it can be observed that the total assets ratios has found a increasing phase from 100 in 2016, 120.49 in 2017, 145.03 in 2018, 171.60 in 2019, and finally 206.25 in 2020.

The above table represents the operating profit is increased year by year, which means bank are basically make money by lending money at higher rate of interest, interest on deposits, CDs.

4.24 Trend Analysis of Total Debt:

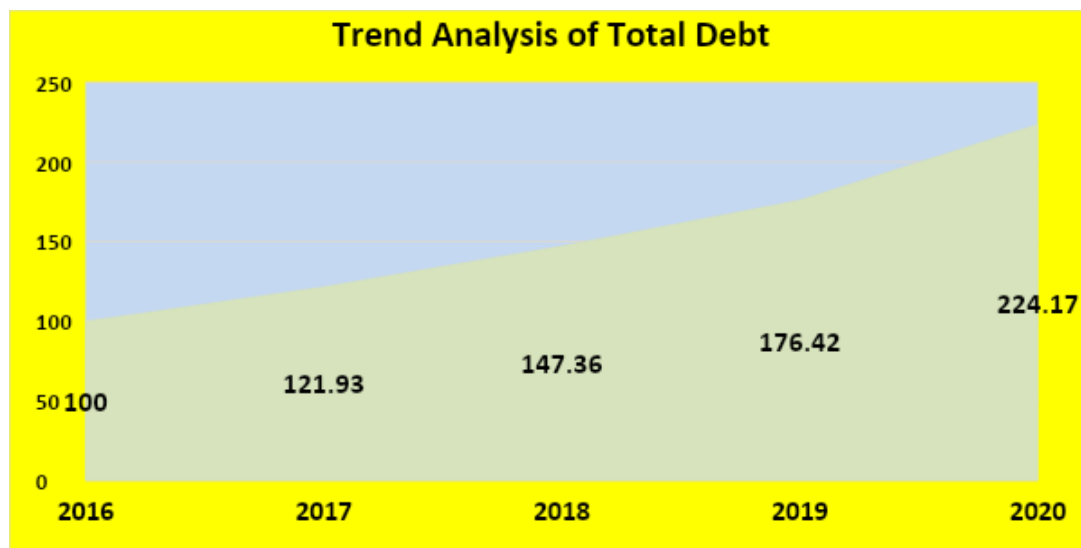
Table no: 4.24

Table Showing Trend analysis of Total Debt Of during 2015-2019

Years	Total Debt	Percentage
2016	406776.5	100
2017	496009.2	121.93
2018	599442.7	147.36
2019	717668.5	176.42
2020	911875.6	224.17

Graph no: 4.24

Graph showing Trend analysis of Total Debt Of during 2016-2020



Analysis and Interpretation: From the above table, it can be observed that the total asset ratios has found a increasing phase from 100 in 2016, 121.93 in 2017, 147.36 in 2018, 176.42 in 2019, and finally 224.17 in 2020. Which shows the change in profitability of the Bank.

The above table represents the total debt of the HDFC Bank is increased Year by year. Which means the deposits is increased along with that the barrowings also increased more than the deposits from past 5 year.

CHAPTER: 5

5. FINDINGS, SUGGESTIONS, AND CONCLUSION

5.1 FINDINGS:

- ❖ It is found that HDFC bank is the Best Competitor compare to any other financial institutions.
- ❖ It is found that HDFC bank doesn't have much branches in rural places.
- ❖ It is found that The NPA percentage of the HDFC bank (0.40 %)
- ❖ It is found that The HDFC bank improved their Solvency.
- ❖ It is found that The HDFC bank Total Assets Turnover is less than the previous year..
- ❖ It is found that the systematic Risk of the HDFC bank in 2019, 2017, 2016, 2015, 2014, and 2010 is high compare to market risk.
- ❖ It is found that the HDFC returns are strongly associated with market returns.

5.2 SUGGESTIONS:

- ❖ It is suggested that the HDFC Bank should improving their Total Asset Turnover.
- ❖ It is suggested that the Bank should concentrate on their Security returns.
- ❖ The company should improving Their Dividend distribution.
- ❖ The HDFC Bank should improving their operating expenses.

5.3 CONCLUSION:

It is conclude that The HDFC Bank is performing well in the market. HDFC is a leading public sector bank in India. As per data consideration the financial data is showing good results in its performance. The Non-Performing Assets compare to low in the market. The Operating Profit, Net Profit, Gross Profit, are increased year to year. The HDFC Bank Total Assets Turnover is less than previous year. The bank have to concentrate on Proving Dividend to the shareholders. Compare to previous year the bank should improve their Solvency. The analysis of 5 year data is showing good results in the market. The bank should keep on maintain this.

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Website:

www.hdfcbank.com

www.moneycontrol.com

www.nseindia.com

www.shodhganga.com

ANNEXURE

FINANCIAL STATEMENTS

PROFIT AND LOSS ACCOUNT OF HDFC BANK: (in crore)

	Mar 2020	Mar 2019	Mar 2018	Mar 2017	Mar 2016
	12 months	12 months	12 months	12 months	12 months
INCOME					
Interest / Discount on Advances /Bills	62661.79	52055.26	44827.86	37180.79	31686.92
Income from investment	16222.37	15944.34	14120.03	10705.61	9036.85
Interest on balance With RBI and other Inter-Bank funds	523.88	532.02	361.61	517.10	355.99
Others	833.31	774.34	911.95	66.41	55.78
TOTAL INTEREST EARNED	80241.36	69305.96	60221.45	48469.90	41135.53
Other income	15220.30	12296.50	10751.72	8996.35	7919.64
TOTAL INCOME	95461.66	81602.46	70973.17	57466.26	49055.18
EXPENDITURE					
Interest expended	40146.49	36166.73	32629.93	26074.24	22652.90
Payments to and Provisions for Employees	6805.74	6483.66	5702.20	4750.96	4178.98
Depreciation	906.34	833.12	705.84	656.30	671.61
Operating expenses (exclude employee Cost and depreciation)	14978.30	12386.55	10571.66	8580.29	7191.61
TOTAL OPERATING EXPENSES	22690.38	19703.34	16979.70	13987.54	12042.20
Provision towards Income tax	10107.25	7916.97	6507.59	5204.03	4269.2341
Provision towards Deferred tax	-896.68	-327.54	-165.88	-91.23	24.27
Other provision and Contingencies	5927.49	3593.31	2725.61	2075.01	1587.27
Total provision and contingencies	15138.06	11182.74	9067.32	7188.56	5881.70
Total expenditure	77974.93	67052.82	58676.96	47250.34	40576.80
Net profit / loss for the year	17486.73	14549.64	12296.21	10215.92	8478.38

Net profit / loss after EI and Prior year items	17486.73	14549.64	12296.21	10215.92	8478.38
Profit / loss Brought forward	32668.94	23527.69	18627.79	14654.15	11132.18
Total Profit / loss available for	50155.67	38077.33	30924.01	24870.07	19610.56
APPROPRIATIONS					
Transfer to / From Statutory Reserve	4371.68	3637.41	3074.05	2553.98	2119.59
Transfer to / From Capital Reserve	235.52	313.41	222.15	224.92	58.27
Transfer to / From General Reserve	1748.67	1454.96	1229.62	1021.59	847.84
Transfer to /From Investment Reserve	-44.20	4.29	-8.52	27.54	3.22
Dividend and Dividend tax for the previous year	3390.58	-1.69	-11.71	0.84	4.85
Equity share dividend	0.00	0.00	2401.78	2005.20	1643.35
Tax on dividend	0.00	0.00	488.95	408.21	279.29
Balance carried over To balance sheet	40453.42	32668.94	23527.69	18627.79	14654.15
TOTAL Appropriations	50155.67	38077.33	30924.01	24870.07	19610.56
OTHER INFORMATION					
EARNINGS PER SHARE					
Basic EPS (Rs)	67.76	57.18	48.84	42.00	35.47
Diluted EPS (Rs)	66.84	56.43	48.26	42.00	35.21
DIVIDEND PERCENTAGE					
Equity dividend rate (%)	650.00	550.00	475.00	400.00	343.00

Particulars	2020	2019	2018	2017	2016
Sales turnover	80241.35	69305.96	60221.45	48469.90	41135.53
Other Income	15220.31	12296.49	10751.72	8996.34	7919.64
Total Income	95461.66	81602.46	70973.17	57466.26	49055.18
Operating Profit	51623.50	46009.34	40516.15	32406.61	27505.33

Gross profit	66843.81	58305.83	51267.87	41402.95	35424.97
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BALANCE SHEET OF HDFC BANK: (in crore)

	Mar 2020	Mar 2019	Mar 2018	Mar 2017	Mar 2016
	12 Months	12 Months	12 Months	12 Months	12 Months
EQUITIES AND LIABILITIES					
SHAREHOLDER'S FUNDS					
Equity share capital	519.02	512.51	505.64	501.30	479.81
Total share capital	519.02	512.51	505.64	501.30	479.81
Reserves and surplus	105775.98	88949.84	72172.13	61508.12	42998.82
Total reserves and surplus	105775.98	88949.84	72172.13	61508.12	42998.82
Total Shareholder's funds	106295.00	89462.35	72677.76	62009.42	43478.63
Deposits	788770.64	643639.66	546424.19	450795.64	367337.48
Barrowings	123104.97	74028.87	53018.47	45213.56	39438.99
Total Debt	911875.61	717668.53	599442.66	496009.2	406776.47
Other Liabilities and provision	45763.72	56709.32	36725.13	32484.46	41344.40
Total Capital and liabilities	1063934.32	863840.19	708845.57	590503.07	491599.50
ASSETS					
Cash and balance With Reserve bank of India	104670.47	37896.88	30058.31	27510.45	25345.63
Balance with banks Money at call and short notice	18244.61	11055.22	8860.53	8821.00	14238.01
Investments	242200.24	214463.34	163885.77	166459.95	120951.07
Advances	658333.09	554568.20	464593.96	365495.03	303000.27
Fixed assets	3607.20	3626.74	3343.16	3121.73	2939.92
Other assets	36878.70	42229.82	38103.84	19094.91	25124.60
Total assets	1063934.32	863840.19	708845.57	590503.07	491599.50
OTHER ADDITIONAL INFORMATION					
Number of branches	4787.00	4715.00	4520.00	4014.00	3403.00
Number of Employees	88253.00	84325.00	87555.00	76286.00	68165.00
Capital adequacy Ratios (%)	15.00	15.00	16.00	17.00	16.00

KEY PERFORMANCE INDICATORS					
Tier 1 (%)	13.00	13.00	13.00	14.00	12.00
Tier 2 (%)	2.00	2.00	2.00	3.00	4.00
ASSETS QUALITY					
Gross NPA	8606.97	5885.66	4392.83	3438.38	2989.28
Gross NPA (%)	1.00	1.00	1.00	1.00	1.00
Net NPA	2601.02	1843.99	1320.37	896.28	820.03
CONTINGENT LIABILITIES, COMMITMENTS					
Bills for collection	42753.83	30848.04	55242.58	22304.93	20943.06
Contingent liabilities	875488.23	817869.59	821565.54	975233.95	723154.91

CASH FLOW STATEMENT OF HDFC BANK (in crore)

	Mar 2020	Mar 2019	Mar 2018	Mar 2017	Mar 2016
	12 Months	12 Months	12 Months	12 Months	12 Months
Net Profit/ Loss Before Extraordinary Items and Tax (NPBT)	26697.30	22139.08	18637.92	15328.72	12772.05
Net cash flow from Operating activities	26074.07	23585.40	-3224.67	-15862.27	8363.60
Net cash used in Investing activities	-533.10	-1956.25	-804.76	-1944.27	-1591.26
Net cash used from Financing activities	48411.43	-11567.63	6588.57	14543.44	5562.98
Foreign exchange Gains/losses	10.59	-28.26	28.24	10.91	-31.85
Net Inc/Dec in cash And cash equivalents	73962.99	10033.26	2587.39	-3252.19	12303.47
Cash and Cash Equivalents begin Of year	48952.10	38918.84	36331.45	39583.64	27280.17
Cash and Cash Equivalents end of year	122915.08	48952.10	38918.84	36331.45	39583.64