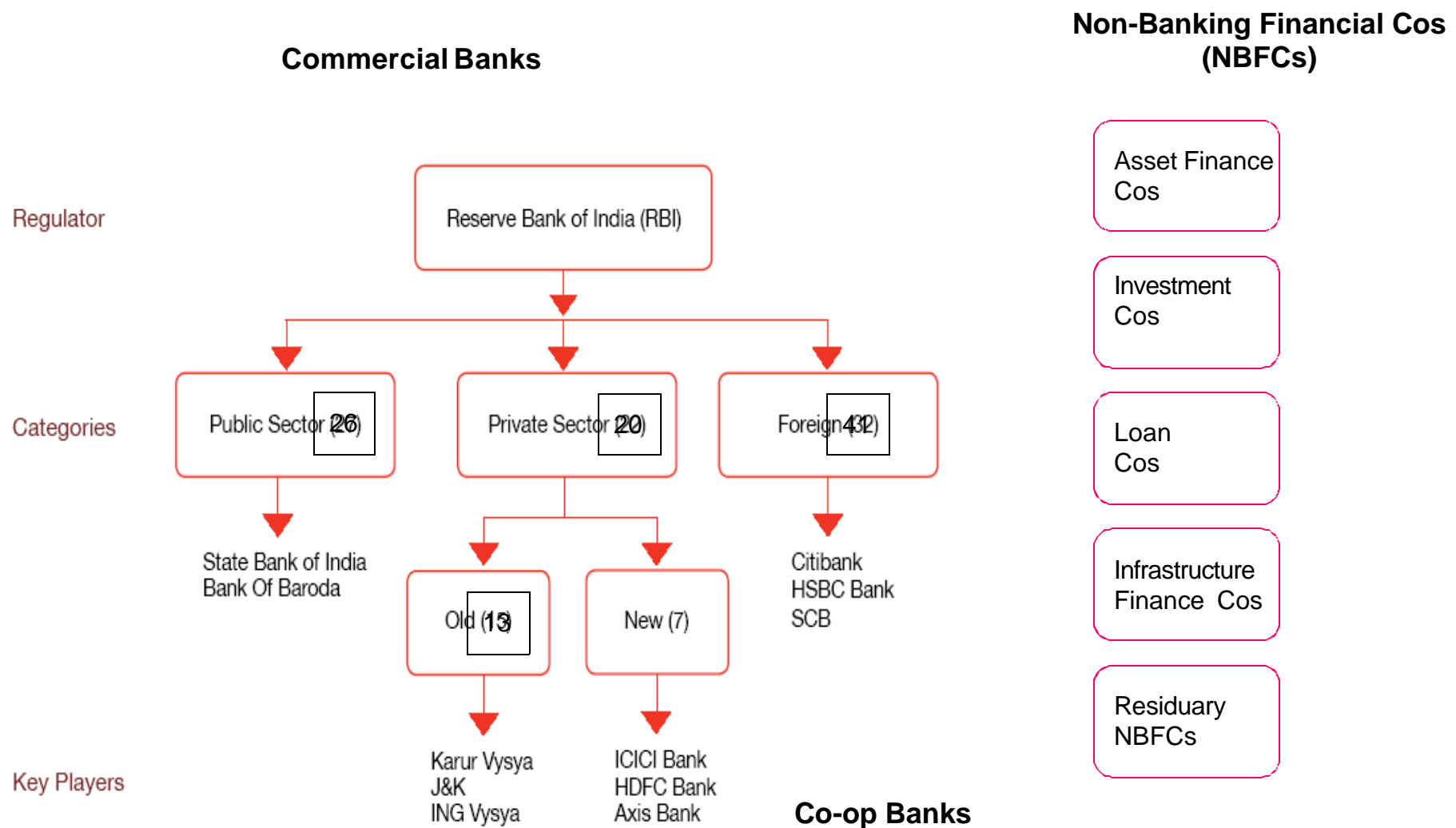


# **EVOLUTION OF PRIVATE BANKS IN INDIA**

18<sup>th</sup> April 2013

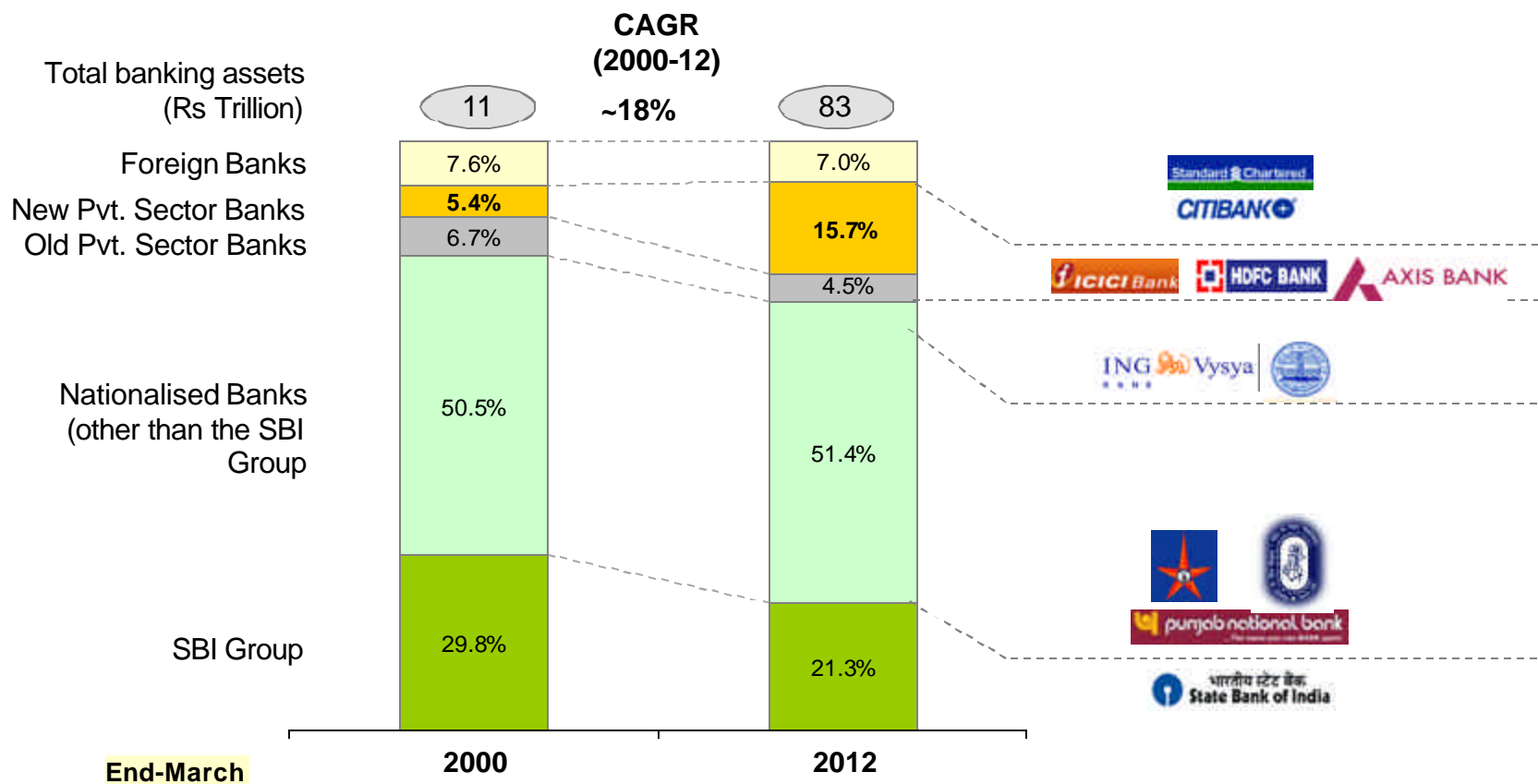
**Presentation to:  
ESCAP-ITC Second Technical Capacity Building Workshop  
April 18, 2013**

# Structure of Financial Institutions in India



## New private sector banks have gained significant share ...

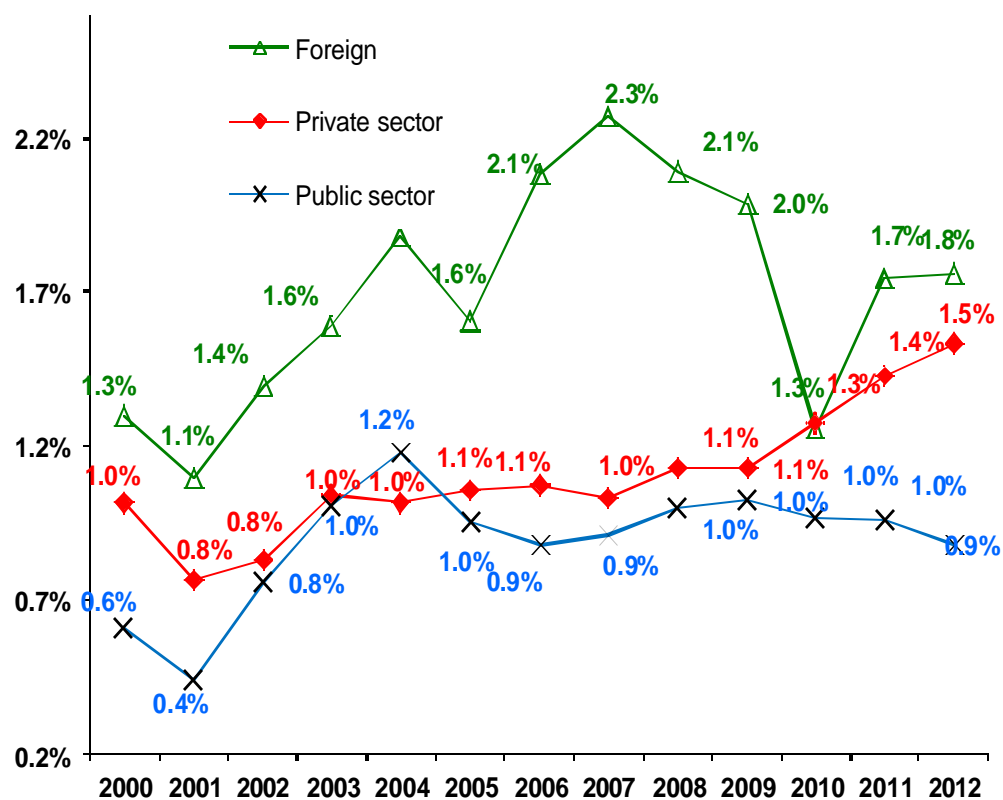
### Assets shift dramatically towards new private sector banks



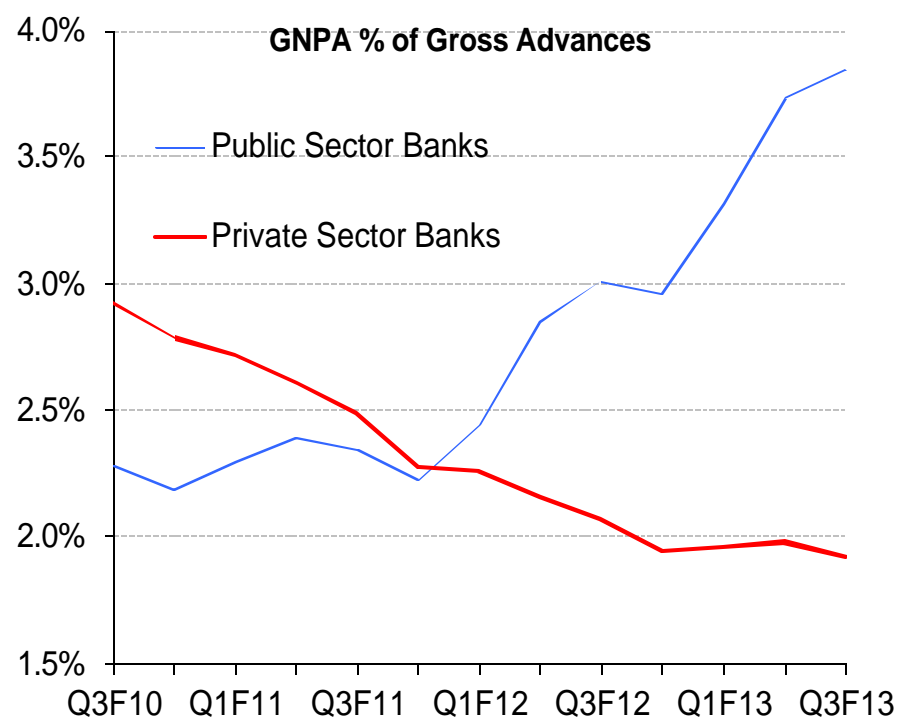
Data is for end-March of the respective years

## Private sector banks have been more profitable, with superior asset quality ...

**Return on Assets**  
(%)

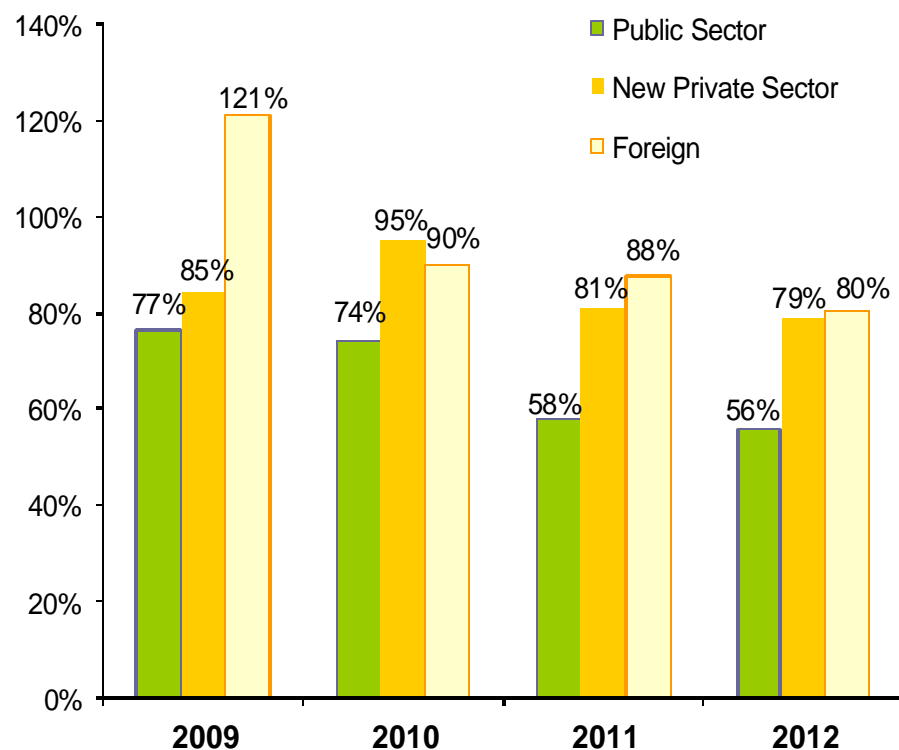


**Asset quality (Non-Performing Loans)**  
(% of Advances)

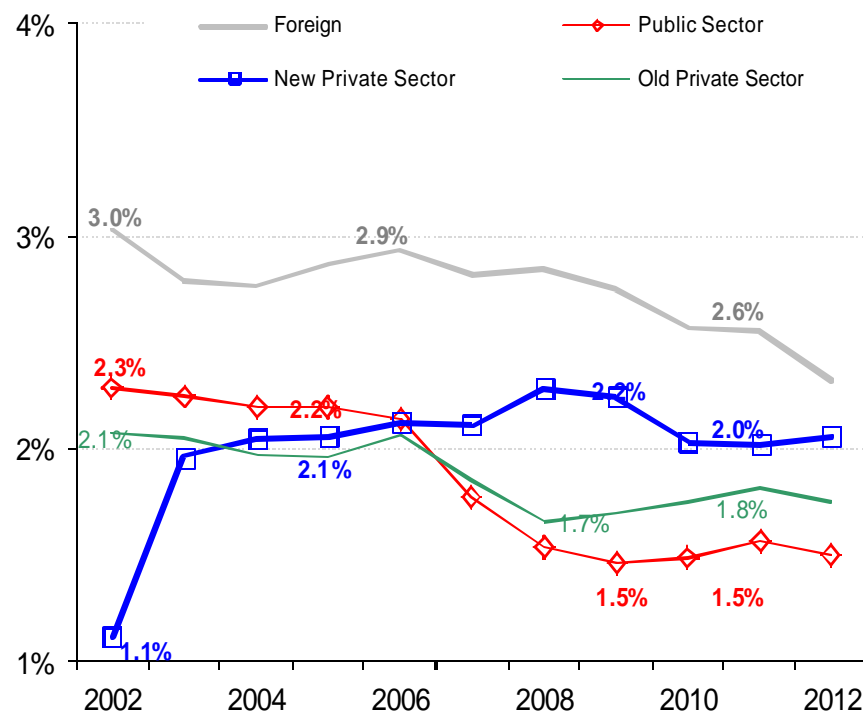


... partly due to mix of businesses while maintaining operational efficiency

**Ratio of Non-interest Income to Operating Expense**  
(Fee incomes + Trading profits) (%)



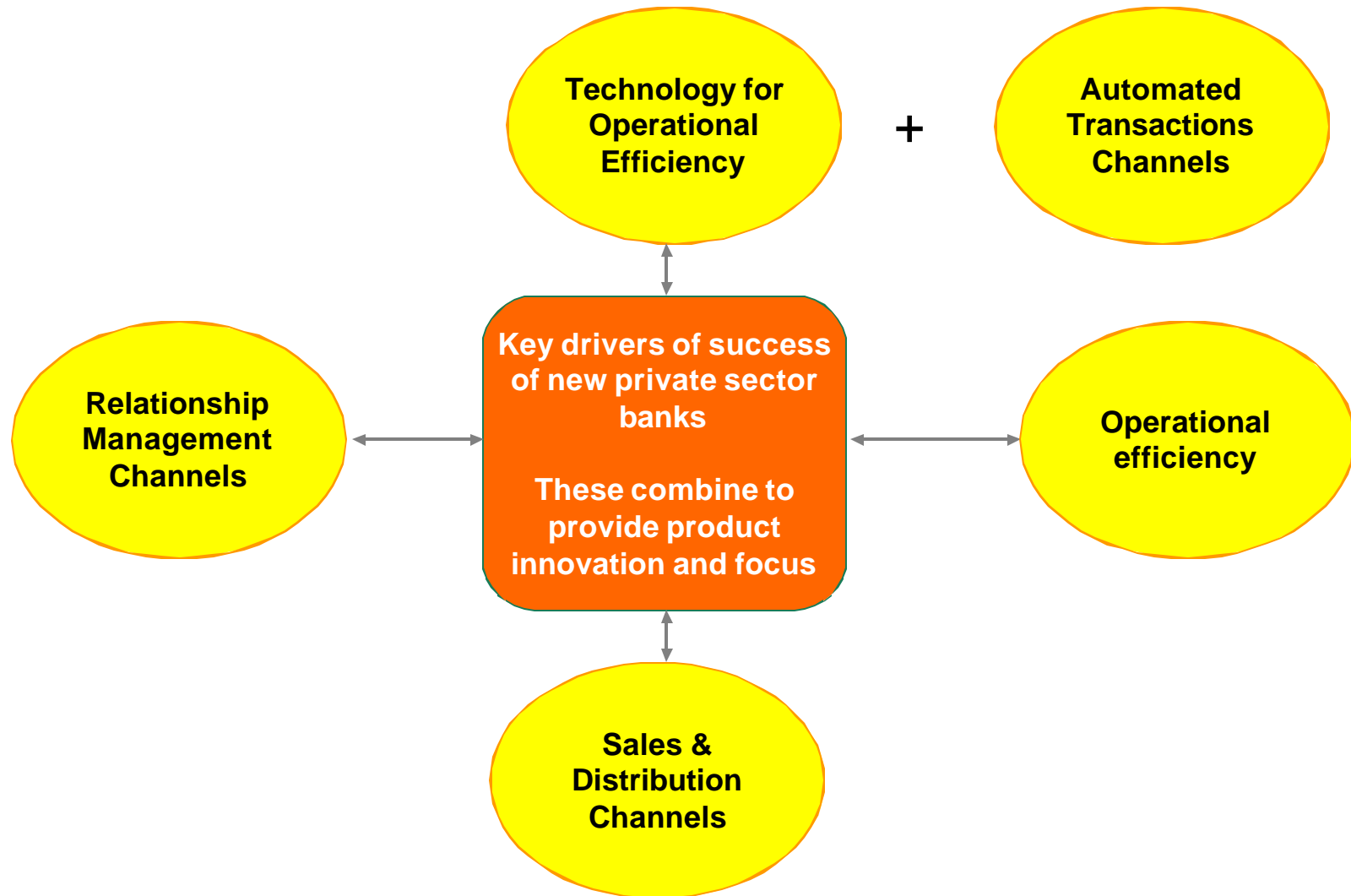
**Intermediation cost**  
(Operating expenses as % of assets)



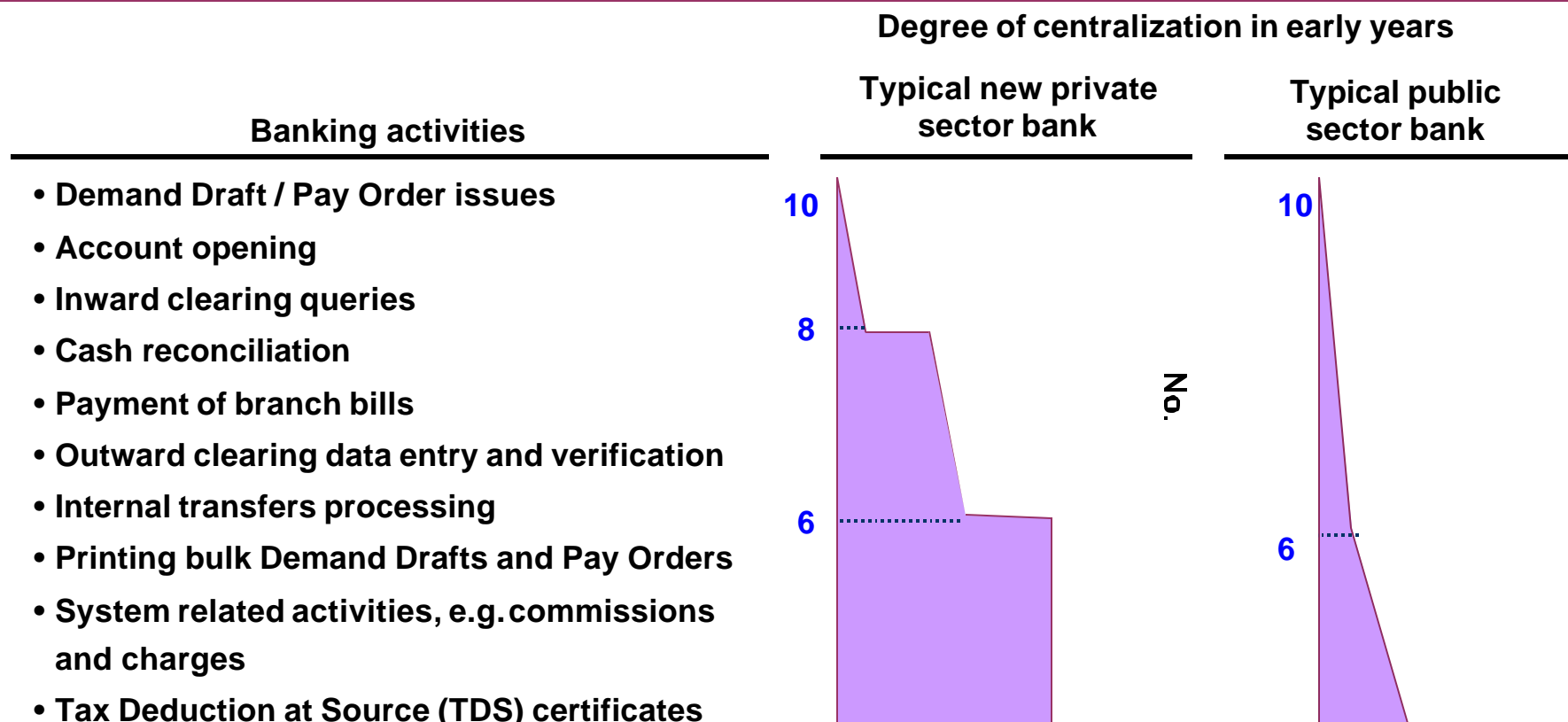
How did this happen?

Five key drivers of success of new private sector banks

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## Operational efficiency increasingly achieved through centralisation of processes



预览已结束，完整报告链接和二维码如下：

[https://www.yunbaogao.cn/report/index/report?reportId=5\\_7053](https://www.yunbaogao.cn/report/index/report?reportId=5_7053)

