

## Comparative Analysis of Commercial Bank's Income in India

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**EDITORIAL BOARD EXCERPT** At the initial time of submission the paper had a 23% plagiarism which was later revised to 14% and is an accepted level for publication. The editorial viewpoint is of an observation that article had a successive close watch by the blind reviewer's which at later stages had rectified and amended by the author in various phases as and when requisite to do consequently. The reviewers had in a beginning stages mention with minor revision with a following statement which at a small duration streamlined by the author rathore. The comments related to this manuscript are tremendously perceptible related to exponential organization both subject wise and research wise by the reviewers during evaluation and further at blind review process too. The author is commendable of appreciation for writing this paper in such a simple and easy way. The author of this article did a comparative analysis of commercial bank's income in India. This study is based on secondary data and the source from where the data has been taken is reliable enough. This article has three objectives and each objective clearly justifies the topic of this article. Though this study is for 5 financial years, but has not included 2018 in financial year. Author has considered all the reputed banks so the work done is justified. For finding the result author has done a percentage analysis & trend analysis. The objective of the paper is clear and discussions are well placed and open up avenues for future studies. All the comments had been shared as mixtures of dates by the authors in due course of time. By and large all the editorial and reviewer's comments had been incorporated in a paper at the end and further the manuscript had been earmarked and decided under "Empirical Research Paper" category as its highlights and emphasize the commercial bank's income in India

**ABSTRACT Purpose:** Due to technological developments in information and communication, competition among Commercial Banks has increased. Hence, the variety and density of businesses & requirements of financial services are enforcing banks to start providing additional banking services to customers that can strengthen income generation. Sources of Commercial Bank's income are classified in two groups namely: Net Interest Income and Non-Interest Income. This study aims to inspect the contribution of Net-Interest and Non-Interest incomes in total income of selected Indian commercial banks.

**Methodology:** Comparative analysis and trend analysis on both the types of incomes are performed. On selected commercial banks & their relevant data for five years (2013-2017) are collected from the annual reports of respective banks.

**Findings:** Percentage of net-interest income has reduced whereas percentage of non-interest income has shown growth during the period of study. It is observed that percentage of non-interest income is less than net-interest income in total income but all together there are minimal expenditure incurred to earn non-interest income, which makes it more lucrative. Trend analysis displays that there is an upward increasing movement in case of non-interest income and downward decreasing movement in case of net-interest income.

**Value:** Commercial banks' net-interest incomes are extremely depending on movement of interest-rate & economic cycles whereas non-interest income offers diversification & better stability for commercial bank's revenues. Therefore, the study tries to explain that mingling net-interest with non-interest income will decrease the instability of incomes of Commercial Banks in India.

**KEYWORDS** Commercial Banks | Net Interest Income | Non-Interest Income

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## Introduction

Bank is a financial intermediary that receives deposits from people who have surplus money and channels those deposits into lending to those people who are in need of money. In other words, it can be said that a bank link customer with capital shortages to customers who have surplus capital. The essential function of banks is to generate interest income which is a foremost source of income, because loans form bigger share of the bank's balancesheet.

Such assets create enormous interest income for commercial banks & to a huge extent governs their financial performance.

Due to technological developments in information and communication, competition among Commercial Banks has increased. Hence, the variety and density of businesses & requirements of financial services are enforcing banks to start providing additional banking services to customers that can strengthen income generation.

## Sources of Bank's Income

Sources of Commercial Bank's income are classified in two groups namely: Net-Interest Income and Non-Interest Income. The interest margin is the difference between the amount of money charged for loaned out money and the amount of money bank have to pay to depositors. The interest earned on loans and advances, besides income from investments are interest income. The bank has to incur certain expenses to earn interest income, these are known as interest expenses.

The positive difference of both is known as Net interest income or Fund Based

Income. Another source of bank's income is Non-Interest Income or Fee Income. These are income for which the banks need not to maintain Cash Reserve Ratio. As, this money is not considered as a part of deposit. All those sources of income where bank's direct fund is not involved is known as Non-Interest Income/Non-Fund Income. It is the money which

commercial banks gets as income from the services which a bank provides and fine which a bank charges when a customer does not pay interest on loaned money, another examples are : issuing letter of credit, funds transfer, remittances, collections, government business, agency business, dealing in derivatives, foreign exchange operations, fine charges on low balance in bank account, or on cheque bounce, etc.

## Components of Net Interest Income

Major components of interest income are: term loans, cash credit facility [cash credit – pledge and cash credit- hypothecation], overdraft facility, bills finance, export finance, pre-shipment advances/ packing credit advances, post shipment credit, etc.

## Components of Non-Interest Income

Non-Interest incomes involve least or no cost, these are kind of pure profit to commercial banks. Such income can be generated by following activities: collection of cheques, charging annual fees on credit cards, charging fees on deposit account against service providing, issue of demand draft, telegraphic transfer charges, fees from participation in mutual fund commission, providing advisory at the time of mergers and acquisition activities, securities underwriting, sale of assets and investments (commission and brokerage), bank guarantee, letter of credit, sale of insurance policies and mutual funds of other companies, fine charges due to insufficient balances in bank accounts, returned cheque fee in case payment is not honoured, agency bank functions like, pension payment, collection and payment of PPF, collection of senior citizen deposits, collection of government bonds, wealth management services, foreign exchange transactions, selling precious metals like silver and gold, opening Demat account, etc.

## Objectives of the Study

- To examine the contribution of Net-Interest income & Non-Interest incomes in total income of selected Indian commercialbanks.

- To make a comparative analysis of Net-Interest income & Non-Interest incomes of selected Indian commercial banks.
- To perform trend-based analysis on Net-Interest income & non-Interest incomes of selected Indian commercial banks from FY 2012-13 to 2016-17.

## Research Methodology

This research paper aims to study the diverse sources of commercial banks' income in India and their contribution in total income. Also, to perform the trend analysis on bank's income from different sources. In order to reach the aim three public sector banks: State Bank of India, Central Bank of India and Punjab National bank and two private sector banks: ICICI Bank, and YES Bank have been selected & their relevant data of net interest income, non-interest income and total income for five years (2013-2017) are collected from the annual reports of respective banks. Percentage analysis and trend analysis are performed on collected data to find the results.

## Limitations of the Study

Each living & non-living factor has its own constraint, that control the applicability. A study can't be free from its constraints, for example, the restraint of time, ranges, economy, energies, opportunity along with the process of the study. Limitations for this research work are asunder:

- Scope of this study is broader but sample size contains only 2 private and 3 public sector bank's Net- Interest & Non-Interest Income data.
- Annual reports of selected commercial banks are used to collect secondary data. The constraint of secondary data & its findings rests on totally on the accurateness of such data.
- Results of this study are limited to the selected commercial banks.
- The period of study is restricted to five financial years (2012-13 to 2016-17).

## Brief Introduction of Selected Commercial Banks

**State Bank of India** is a worldwide public sector bank & financial services company. The bank is a corporation possessed by government of India. SBI's headquarter is situated in Mumbai, Maharashtra., State Bank of India is merged with its five Associate Banks & Bharatiya Mahila Bank on 1st April, 2017. The bank has existence in 37 countries having 198 offices in 72 countries.<sup>[1]</sup>

**Punjab National Bank** is also an Indian global banking & financial services company. The bank is Delhi based company. PNB has a banking subsidiary in the UK (PNB International Bank, which is operational with seven branches in the UK). The bank also has its presence in Hong Kong, Kowloon, Dubai & Kabul. PNB had the honour of keeping accounts of Jawahar Lal Nehru, Mahatma Gandhi, Indira Gandhi, Lal Bahadur Shastri and Jallianwala Bagh Committee, etc. <sup>[2]</sup>

**Central Bank of India**, is a government-owned bank & is also one of the largest commercial banks in India. It is a Mumbai, Maharashtra based bank. The bank is operating with 4730 branches, 5319 ATM's & 4 extension counters in 27 states in India & three Union Territories. The overseas office of the bank is situated in Nairobi, Hong Kong & a joint venture with Bank of India, Bank of Baroda, & the Zambian government.<sup>[3]</sup>

**YES BANK** is fifth major private sector bank in India. The bank was instituted by Mr Rana Kapoor & Mr Ashok Kapoor in the year 2004. It is the only bank to receive award of Greenfield Bank licence by the Reserve Bank of India in the last ten years. The bank is a "Full Service Commercial Bank", & has gradually built a Corporate, Retail & SME Banking franchise, It has network of 600 branches & 2,000 ATMs in urban India. Yes bank is the fastest rising private bank in India.<sup>[4]</sup>



**ICICI Bank** is the Industrial Credit and Investment Corporation of India Bank, it is an Indian worldwide banking & financial services company. The headquarter of bank is situated in Mumbai-Maharashtra. The bank's registered office is situated in Vadodara, Gujrat. The bank stood at the third rank in India, in terms of assets & stood at fourth rank in term of market capitalisation in the year 2017. The bank provides an extensive series of several banking products as well as financial services for all customers with the help of delivery channels & specialised subsidiaries in the areas of venture capital, life insurance, nonlife insurance, investment banking & asset management. The bank has around 4,850 branches & 14,404 ATMs in India. These branches have their existence in 19 countries including India.<sup>[5]</sup>

## Literature Review

- Rosie Smith Christos, Staikouras and Geoffrey Wood in their paper "Non-Interest Income and Total Income Stability" (2003) studies the irregularity of net-interest income & non-interest income & its relationship for the banking structures of EU countries between the years 1994 to 1998. It is observed that the improved importance of non-interest income stabilises profits in the European banking business for most of the banks in those years. However, it is not always more stable than the net-interest income.<sup>[6]</sup>
- Basil Senyo DAMANKAH, Olivia ANKUTSEDE and Albert AMANKWAA, in their paper studies "Analysis of Non-Interest Income of Commercial Banks in Ghana" (2014) that small size banks are greatly involved in generating revenue through non-interest (feebased) earning services, comparative to advanced corresponding activities. Common aspects which emphasis greatly on generating non-interest income are risk exposure, liquidity, customer deposits, etc. also present amongst banks in Ghana. Prime rates of the Central Bank also influence banking dealings & is definitely associated to bank's involvement in non-traditional business events. Such results have implications for regulators of bank, who essentially issue guidelines in the course of harmonizing the several sources of bank's income.<sup>[7]</sup>
- Dr. A. K. Singh and Samir Dubey studies in their paper "A Comparative Study of Non-Fund Based Income of Indian Private Sector Banks and Foreign Banks Operating in India" (2011) comparison of non-interest income (fee based revenue) of Private Sector Banks & Foreign Banks operating in India. A comparison is done using descriptive statistical tools. It was found that Foreign Banks that are operating in India are performing better in accordance with generation of non-fund-based income. Moreover, it is also found that their collection of non-fund-based revenue is equivalent to fifty% of their fund-based income.<sup>[8]</sup>

Table No. 1

### Percentage Analysis of Income: Yes Bank

| YES Bank                  | 2017         | 2016         | 2015         | 2014         | 2013         |
|---------------------------|--------------|--------------|--------------|--------------|--------------|
| Total Interest Earned (□) | 16,424.64    | 13,533.44    | 11,572.01    | 9,981.35     | 8,294.00     |
| Interest Expended (□)     | 10,627.34    | 8,966.72     | 8,084.17     | 7,265.09     | 6,075.21     |
| Net Interest Income (□)   | 5797.3       | 4566.72      | 3487.84      | 2716.26      | 2218.79      |
| Other Income (□)          | 4,156.76     | 2,712.15     | 2,046.46     | 1,721.58     | 1,257.43     |
| Net Total Income (□)      | 9,954.06     | 7,278.87     | 5,534.30     | 4,437.84     | 3,476.22     |
| % of Net Interest Income  | <b>58.24</b> | <b>62.74</b> | <b>63.02</b> | <b>61.21</b> | <b>63.83</b> |
| % of Non-Interest Income  | <b>41.76</b> | <b>37.26</b> | <b>36.98</b> | <b>38.79</b> | <b>36.17</b> |

Source: [Moneycontrol > Markets > Banks - Private Sector > Balance Sheet - Yes Bank](https://www.moneycontrol.com/markets/banks-private-sector/balance-sheet-yesbank). Retrieved from <https://www.moneycontrol.com/financials/yesbank/balance-sheetVI/YB# YB>

**Table No. 2**
**Percentage Analysis of Income: Central Bank of India**

| Central Bank of India     | 2017         | 2016         | 2015         | 2014         | 2013         |
|---------------------------|--------------|--------------|--------------|--------------|--------------|
| Total Interest Earned (□) | 24,661.41    | 25,887.90    | 26,408.78    | 24,427.55    | 21,860.65    |
| Interest Expended (□)     | 18,087.40    | 18,822.27    | 19,161.71    | 17,933.16    | 16,123.08    |
| Net Interest Income (□)   | 6574.01      | 7065.63      | 7247.07      | 6494.39      | 5737.57      |
| Other Income (□)          | 2,875.64     | 1,938.79     | 1,894.23     | 1,922.58     | 1,667.33     |
| Total Income (□)          | 9,449.65     | 9,004.42     | 9,141.30     | 8,416.97     | 7,404.90     |
| % of Net Interest Income  | <b>69.57</b> | <b>78.47</b> | <b>79.28</b> | <b>77.16</b> | <b>77.48</b> |
| % of Non-Interest Income  | <b>30.43</b> | <b>21.53</b> | <b>20.72</b> | <b>22.84</b> | <b>22.52</b> |

Source: Moneycontrol > markets > Banks - Public Sector > Balance Sheet - Central Bank of India. Retrieved from <https://www.moneycontrol.com/financials/centralbankindia/balance-sheetVI/CBO01#CBO01>

**Table No. 3**
**Percentage Analysis of Income: ICICI Bank**

| ICICI Bank                | 2017         | 2016         | 2015         | 2014         | 2013         |
|---------------------------|--------------|--------------|--------------|--------------|--------------|
| Total Interest Earned (□) | 54,156.28    | 52,739.43    | 49,091.14    | 44,178.15    | 40,075.60    |
| Interest Expended (□)     | 32,418.96    | 31,515.39    | 30,051.53    | 27,702.59    | 26,209.18    |
| Net Interest Income (□)   | 21,737.32    | 21,224.04    | 19,039.61    | 16,475.56    | 13,866.42    |
| Other Income (□)          | 19,504.48    | 15,323.05    | 12,176.13    | 10,427.87    | 8,345.70     |
| Total Income (□)          | 41,241.80    | 36,547.09    | 31,215.74    | 26,903.43    | 22,212.12    |
| % of Net Interest Income  | <b>52.71</b> | <b>58.07</b> | <b>60.99</b> | <b>61.24</b> | <b>62.43</b> |
| % of Non-Interest Income  | <b>47.29</b> | <b>41.93</b> | <b>39.01</b> | <b>38.76</b> | <b>37.57</b> |

Source: Moneycontrol > Markets > Banks - Private sector > Balance Sheet - ICICI Bank. Retrieved from <https://www.moneycontrol.com/financials/icicibank/balance-sheetVI/ICI02#ICI02>

**Table No. 4**
**Percentage Analysis of Income: Punjab National Bank**

| Punjab National Bank      | 2017         | 2016         | 2015         | 2014         | 2013         |
|---------------------------|--------------|--------------|--------------|--------------|--------------|
| Total Interest Earned (□) | 47,275.99    | 47,424.35    | 46,315.36    | 43,223.25    | 41,893.33    |
| Interest Expended (□)     | 32,282.82    | 32,112.57    | 29,759.79    | 27,077.28    | 27,036.82    |
| Net Interest Income (□)   | 14,993.17    | 15,311.78    | 16,555.57    | 16,145.97    | 14,856.51    |
| Other Income (□)          | 8,951.37     | 6,877.02     | 5,890.73     | 4,576.71     | 4,215.92     |
| Total Income (□)          | 23,944.54    | 22,188.80    | 22,446.30    | 20,722.68    | 19,072.43    |
| % of Net Interest Income  | <b>62.62</b> | <b>69.01</b> | <b>73.76</b> | <b>77.91</b> | <b>77.90</b> |
| % of Non-Interest Income  | <b>37.38</b> | <b>30.99</b> | <b>26.24</b> | <b>22.09</b> | <b>22.10</b> |

Source: Moneycontrol > Markets > Banks - Public Sector > Balance Sheet - Punjab National Bank. Retrieved from <https://www.moneycontrol.com/financials/punjabnationalbank/balance-sheetVI/PNB05#PNB05>



**TABLE No. 5**  
**Percentage Analysis of Income: State Bank of India**

| State Bank of India       | 2017         | 2016         | 2015         | 2014         | 2013         |
|---------------------------|--------------|--------------|--------------|--------------|--------------|
| Total Interest Earned (□) | 1,75,518.24  | 1,63,685.31  | 1,52,397.07  | 1,36,350.80  | 1,19,657.10  |
| Interest Expended (□)     | 1,13,658.50  | 1,06,803.49  | 97,381.82    | 87,068.63    | 75,325.80    |
| Net Interest Income (□)   | 61,859.74    | 56,881.82    | 55,015.25    | 49,282.17    | 44,331.30    |
| Other Income (□)          | 35,460.93    | 28,158.36    | 22,575.89    | 18,552.92    | 16,034.84    |
| Total Income (□)          | 97,320.67    | 85,040.18    | 77,591.14    | 67,835.09    | 60,366.14    |
| % of Net Interest Income  | <b>63.56</b> | <b>66.89</b> | <b>70.90</b> | <b>72.65</b> | <b>73.44</b> |
| % of Non-Interest Income  | <b>36.43</b> | <b>33.11</b> | <b>29.09</b> | <b>27.35</b> | <b>26.56</b> |

Source: Moneycontrol> Markets > Banks - Public Sector > Balance Sheet - State Bank of India. Retrieved from <https://www.moneycontrol.com/financials/statebankindia/balance-sheetVI/SBI#SBI>

**Table No. 6**  
**Trend analysis of Net Interest Income**

|      | YES Bank | CBI    | ICICI Bank | PNB    | SBI    |
|------|----------|--------|------------|--------|--------|
| 2017 | 91.25    | 89.79  | 84.43      | 80.39  | 86.55  |
| 2016 | 98.30    | 101.27 | 93.03      | 88.59  | 91.08  |
| 2015 | 98.74    | 102.32 | 97.70      | 94.69  | 96.55  |
| 2014 | 95.89    | 99.58  | 98.10      | 100.02 | 98.93  |
| 2013 | 100.00   | 100.00 | 100.00     | 100.00 | 100.00 |

\*2013 has taken as base year for trend analysis calculations

**Table No.7**  
**Trend Analysis of Non-Interest Income**

|      | YES Bank | CBI    | ICICI Bank | PNB    | SBI    |
|------|----------|--------|------------|--------|--------|
| 2017 | 115.45   | 135.15 | 125.87     | 169.12 | 137.17 |
| 2016 | 103.01   | 95.63  | 111.59     | 140.21 | 124.66 |
| 2015 | 102.23   | 92.03  | 103.82     | 118.72 | 109.54 |
| 2014 | 107.25   | 101.44 | 103.16     | 99.91  | 102.96 |
| 2013 | 100.00   | 100.00 | 100.00     | 100.00 | 100.00 |

\*2013 has taken as base year for trend analysis calculations

## Findings

It is clear from the above tables no. 1-5 that percentage of net-interest income has reduced in all selected commercial banks from financial year 2013 to financial year 2017 where as percentage of non-interest income has shown growth during the same period.

When comparison of net-interest income & non-interest income was performed it is observed that percentage of non-interest income is less than net-interest income in total income but all together there are minimal expenditure incurred to earn non-interest income, which makes it more lucrative.

Trend analysis displays that there is an upward increasing movement in case of non-interest income and downward decreasing movement in case of net-interest income.

This is also true that evolution of non-interest income does not completely counterbalance the decrease in the interest margin.

## Recommendations

Since there are very less expenditures incurred to earn non-interest income, all banks shall try to maximise income through this way because there is huge risk involved in earning net interest income as crores of rupees are dispersed as loan to earn interest income.

It seems to be predictable understanding that non-interest income is constant in comparison with net-interest income & other activities generating fee-based incomes decrease commercial bank's risk through diversification. The amalgamation of activities like; banking, securities & insurance can generate securer revenue, as the incomes from diverse products in banks are not perfectly associated. Commercial banks' net-interest incomes are extremely depending on movement of interest-rate & economic cycles where as non-interest income offers diversification & better stability for commercial bank's revenues. Therefore, this can be said that mingling net-interest with non-interest income will decrease the instability of incomes.

Non-interest income has become more important as compared to net-interest income. Banks also try to increase non-interest income because it has potentials which make it diverse from net-interest income & thus essential. Moreover, non-interest income is characteristically described to be easier or stable when compared to net interest income.

The following steps can be taken by commercial banks to generate more non-interest income & in turn overall profit of a bank:

- Commercial banks may put an extra effort to increase more use of mobile banking in remote areas and in rural areas due to its being quite customer friendly, safe & secure in comparison to internet banking.
- Banks may offer outstanding customer service, where customers are satisfied with services provided to them.
- Banks shall open its branches in areas where inflow & outflow of non-banking activities are in huge amount.
- Banks may provide rebate in rent for the lockers & safe custody to those who have larger amount of deposits in their current accounts.
- Commercial banks are required to focus on usages of technology-based banking instruments / products such as Credit Card, Debit Card, Internet Banking transactions, Mobile Banking transaction etc. and third-party product such as Mutual Fund, Insurance business etc. to generate more non-interest income.

#### Blind Reviewers Comment

The author of this article did a comparative analysis of commercial banks income in India. This study is based on secondary data and the source from where the data has been taken is reliable enough. Author has considered all the reputed banks so the work done is justified. For finding the result author has done a percentage analysis and trend analysis. This is an "Empirical Study" as it highlights and emphasize the commercial bank's income in India.

## Conclusion

In a transformed atmosphere after liberalization of financial segment, there was an over-all model swing in the business & marketing tactics of commercial banks which made the evolution of other income related business almost extremely important. If systematic efforts are made towards endorsing non-interest income, then it would turn into a supportive bolster for the commercial banks & support them to deal with existing condition & conquer the global challenges more positively.

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The Editorial Board had used the turnitin plagiarism [http://www.turnitin.com] tool to check the originality and further affixed the similarity index which is 14% in this case (See Annexure-I). Thus the reviewers and editors are of view to find it suitable to publish in this Volume-11, Issue-1, Jan-Mar, 2019

## Annexure 1

### ORIGINALITY REPORT

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