

Case Study Icici Bank Internal Audit

Bank Quest Management and Labour Studies Proceedings of the International Conference, 2004 on Business & Finance: Banking, insurance and financial services Business Studies Annual Report - Indian Council of Social Science Research An Analysis of Price Volatility, Trading Volume and Market Depth of Stock Futures Market in India An Analysis of Deposits and Lending Behaviours of ICICI Bank Business Today Social Sciences Research Journal Finance India Reserve Bank of India Bulletin Financial Performance Analysis Outlook Journal of Management Studies Panjab University Research Journal Expanding the Frontier in Rural Finance The Indian Journal of Commerce Southern Economist Nelson Information's Directory of Investment Research Journal of Constitutional and Parliamentary Studies Indian Council of Social Science Research Srinivasan Kaliyaperumal D. Amutha Reserve Bank of India Deepak Adhana Maria E. Pagura

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this six part series begins with a look at the proceedings of the international conference that focused on banking finance and insurance volume ii brings to light the theoretical concepts of the capital market investor perceptions inflation etc

project report from the year 2010 in the subject business economics investment and finance course ph d language english abstract every modern economy is based on a sound financial system and acts as a monetary channel for productive purpose with effecting economic growth it encourages saving habit by throwing open and plethora of instrument avenues suiting to the individuals requirements mobilizing savings from households and other segments and allocating savings into productive usage such as trade commerce manufacture etc thus a financial system can also be understood as institutional arrangements through which financial surpluses are mobilized from the

units generating surplus income and transferring them to the others in need of them in nutshell financial market financial assets financial services and financial institutions constitute the financial system the activities include exchange and holding of financial assets or instruments of different kinds of financial institutions banks and other intermediaries of the market financial markets provide channels for allocation of savings to investment and provide variety of assets to savers in various forms in which the investors can park their funds at the same time financial market is one that integral part of the financial system which makes significant contribution to the countries economic development it establishes a link between the demand and supply of long term capital funds the economic strength of a country depends squarely on the state of financial market apart from the productive potential of the country the efficient allocation of fund by the capital market depends on the state of capital market all the countries therefore focus more on the functioning of the capital market indian financial market has faced many challenges in the process of effecting more efficient allocation and mobilization of capital it has attained a remarkable degree of growth in the last decade and in continuing to achieve the same in current decade also opening up of the economy and adoption of the liberalized economic policies have driven our economy more towards the free market over the last few years financial markets more specifically the security market were experiencing a lot of structural and regulatory changes the major constituents of financial market are money market and the capital market catering to the type of capital requirements

a sound and effective banking system is the backbone of an economy icici bank is india s second largest bank with total assets of 4 062 34 billion us 91 billion at march 31 2011 and profit after tax 51 51 billion us 1 155 million for the year ended march 31 2011 the bank has a network of 2 752 branches and 9 225 atms in india and has a presence in 19 countries including india in order to compare and analyze various deposits of icici bank over a period of time percentage methods co efficient of variations linear trend and compound growth rate have been used the secondary data collected through internet books newspaper journals records and brochures from 2008 09 to 2017 18 the study examines the growth of deposits of icici bank in head office and branches the objectives of the present study are to find out the trend and growth of deposits of icici bank in head office and branches during 2008 09 to 2017 18 to study the employee engagement of icici bank to assess the product and services offered by icici bank it is found that the trend co efficient was found to be statistically significant for deposits of icici bank in branch offices it indicates on an average deposits of icici bank in branches had increased by 0 1502 percent per annum the value r^2 indicates that the 85 to 81 percent variations in dependent variable explained by time variable icici bank achieved competitive advantage by enabling rapid roll out of new products faster customer service and reduced time to market to cater to the ever growing needs of customers its open architecture and flexibility has enabled easy integration with multiple systems icici bank positioned itself as technology savvy customer friendly

bank thus icici bank accords utmost concern to customer satisfaction by offering innovative and need based financial products and services using state of the art technology thus it can be concluded that the perceptions and experiences of the customers on the technology deployment in icici bank was in favour of up gradation of technology

banking sector plays an imperative role in economic development of a country the banking system of india is featured by a large network of bank branches serving many kinds of financial services of the people in today s financial world financial performance is a mundane among the perspective of various stakeholders be it in the management lenders owners and investors perspective the knowledge of financial performance helps in predicting comparing and evaluating the earning ability of the company it also helps in economic and investment decisions any company provides financial information through financial statements and reports a bank s financial performance can be assessed by analyzing the data provided in its quarterly and annual reports the present study is conducted to compare the financial performance of axis bank and icici bank on the basis of net profit and some ratios such as return on equity capital adequacy total income to capital employed and total debt to owners fund ratio etc the period of study taken is from the year 2013 14 to 2017 18 the study found that icici bank is performing well and financially sound in terms of net profit than axis bank but in context of return on equity axis bank has better managing efficiency than icici bank

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