

GROUP NO:6

SUB GROUP:-1

1. Arpita Gawde
2. Khushi Pandey
3. Mitali Nilakhe
4. Sarika Shelar
5. Priya Khandelwal

SUB GROUP:-2

1. Manoj Kalam
2. Anish Adak
3. Pooja Tambore
4. Abhishek Kadam
5. Nehal More
6. Aadarsh Waghela



Mentor
Dr. Jayashri Murali

DESK RESEARCH

TOPIC :-

**STATUTORY
NORMS AND
COMPLIANCE**



HISTORY

PARAMETERS



**YEAR OF
ESTABLISHMENT**

1993

1994

1994

STRUCTURE






**Amitabh
Chaudhary**







**Sashidhar
Jagdishan**



**Sandeep
Bakhshi**

PARAMETERS			
MARKET POSITION	₹3.145 Billion	\$157.14 Billion	\$98.97 Billions
FINANCIALS	REVENUE :- 1.2 Lakh Crore NET PROFIT :- ₹20,000 Crore	REVENUE:-2 Lakh crore NET PROFIT :- ₹50,000 Crore	REVENUE :1.8 Lakh NET PROFIT :- ₹40,000 Crore
SOCIAL RESPONSIBILITY	ABF Sustainability Initiatives	Green Initiatives Financial Inclusion	Green Banking Financial Literacy

❑ RATIOS OF RBI , AXIS , HDFC AND ICICI BANK

PARAMETERS				
CRR	4.50%	4.00%	4.50%	4.50%
SLR	18.00%	18.00%	18.00%	18.00%
BASE RATE	RR 6.25% RRR 3.35%	10.80%	9.45%	16.66%
CAPITAL ADEQUATE RATIO (CRAR)	9.00 %	Tier I- 14.2% Tier II- 2.43%	Tier I-16.79% Tier II -2.01%	Tier I-15.60% Tier II-0.73%

□ RBI GOVERNS



भारतीय रिजर्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

RBI/2014-15/91

DBOD.No.Ret.BC.11/12.01.001/2014-15

July 01, 2014
Ashadha 10, 1936 (Saka)

All Scheduled Commercial Banks
(Excluding Regional Rural Banks)

Dear Sir/Madam,

Master Circular - Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR)

Please refer to the [Master Circular RBI/2013-14/64 DBOD.No.Ret.BC.19/12.01.001/2013-14 dated July 01, 2013](#) updating instructions/guidelines issued to the Scheduled Commercial Banks (SCBs) on CRR/SLR till June 30, 2013. The Master Circular has been suitably updated by incorporating the instructions issued on the subject up to June 30, 2014. A copy of the updated Master Circular is enclosed. The Master Circular has also been placed on the Reserve Bank of India website (<http://www.rbi.org.in>).

NOTIFICATION

Mumbai, the 14th July, 2017

Reserve Bank of India Monetary Policy Committee and Monetary Policy Process Regulations, 2016

No. M.P.D.F.M.D.No. 17/02.02.015/17-18.—In exercise of the powers conferred by clause (qa), (qb), (qc), (qd) and (qe) of Section 58 of the Reserve Bank of India Act, 1934 (2 of 1934) amended in 2016, the Central Board of the Reserve Bank of India, with the previous sanction of the Central Government, hereby makes the following regulations:—

- Monetary Policy Process**
1. (i) These regulations shall be called as the Reserve Bank of India Monetary Policy Committee and Monetary Policy Process Regulations, 2016.
(ii) They shall come into force effective from 1st August, 2016.

- Interpretations**
2. In these regulations:
 - a) "the Act" means the Reserve Bank of India Act, 1934 (2 of 1934);
 - b) "the Bank" means the Reserve Bank of India;
 - c) "the Board" means the Central Board of the Reserve Bank of India;
 - d) "Committee" means the Monetary Policy Committee (MPC) constituted under sub-section 1 of Section 45ZB of the Reserve Bank of India Act, 1934 (2 of 1934);
 - e) "Members" means members of the Monetary Policy Committee appointed by the Central Government under sub-section (2) of Section 45ZB of the Reserve Bank of India Act, 1934 (2 of 1934).

Background

A High Level Steering Committee (HLSC) for Review of Supervisory Processes for Commercial Banks was constituted by the Governor, Reserve Bank of India on August 3, 2011. The HLSC was chaired by Dr. K.C. Chakrabarty, Deputy Governor. Members of the HLSC comprised Shri B. Mahapatra, Executive Director, Reserve Bank, Shri Basant Seth, Chairman and Managing Director (Rtd.), Syndicate Bank, Smt. Chanda Kochhar, Chief Executive Officer, ICICI Bank Ltd., Shri Diwakar Gupta, Managing Director and Chief Financial Officer, State Bank of India, Prof. J R Varma, Indian Institute of Management, Ahmedabad, Shri M B N Rao, Chairman and Managing Director (Rtd.), Canara Bank and Shri G. Jagannathan Rao, Chief General Manager-in-Charge, Department of Banking Supervision (Member Secretary).

The HLSC was mandated to suggest measures for making the supervisory processes for commercial banks more effective and useful to the supervised entities as well. The terms of reference for the Committee included a mandate for reviewing the extant approach, methodology, processes/tools for onsite and off-site supervision, supervisory rating and stress testing frameworks and recommending measures for a gradual progression to a risk based supervision framework. The Committee has since submitted its [Report](#) to the Governor on June 11, 2012.

The Committee expects that the recommendations made in the report would transform the approach and processes for supervision of commercial banks in India

RESERVE BANK OF INDIA

www.rbi.org.in

RBI/2023-24/138
CO.DGBA.GBD.No.S1252/42-01-029/2023-2024

March 22, 2024

All Agency Banks

Madam/Dear Sir,

Annual Closing of Government Accounts – Transactions of Central / State Governments – Special Measures for the Current Financial Year (2023-24)

All Government transactions done by agency banks for the Financial Year 2023-24 must be accounted for within the same financial year. Accordingly, the following arrangements are put in place to report and account for Government transactions for March 31, 2024.

2. All Agency banks should keep their designated branches open for over the counter transactions related to government transactions upto the normal working hours on March 30 and March 31, 2024.

**Circulars
and
Notifications**

**Monetary
Policy
Announcements**

**Supervisory
and
Regulatory
Meetings**

**Reports and
Publications**

Communication aspects of the Reserve Bank include strategies on:

- i. Monetary Policy communication;
- ii. Financial Stability communication;
- iii. Communication relating to other functional domains;
- iv. Communication during times of crisis;
- v. Dissemination through flagship publications; and
- vi. RBI staff as ambassadors of RBI.

a) Monetary Policy communication

12. The Reserve Bank explains the monetary policy measures and stance with the rationale, information and analysis to enable market participants and other stakeholders to provide clarity about its assessment of the medium term outlook. The Reserve Bank of India Act, 1934 was amended in 2016 to provide statutory basis for a monetary policy framework, the MPC and the inflation target to be set by the Government of India, in consultation with the Reserve Bank, once in every five years.

13. The monetary policy framework aims at (a) setting the policy (interest rate) based on an assessment of the current and evolving macroeconomic situation and, (b) modulation of liquidity conditions on a day-to-day basis through appropriate actions to anchor money market rates. The operating framework responds to the evolving monetary and financial market conditions, consistent with the monetary policy stance. The Reserve Bank has widely pre-policy consultations with economists, bankers, industry groups and other stakeholders to ascertain their views on aggregate sector-specific assessments and their policy expectations.

14. The resolution of the MPC is released on the Bank's website and other communication channels, followed by a press conference that is broadcast live on various public media platforms. In the spirit of transparency, it is followed by monetary policy formulation and put in public domain after the release of the MPC minutes.

b) Financial Stability communication

15. The Reserve Bank's communication on financial stability has the following broad dimensions:

- i. publication of the industry annual report on 'Trend and Progress of Banking in India' and half-yearly 'Financial Stability Report', to provide an assessment of performance of the Indian banking system as well as its soundness, risks and resilience of the Indian financial system, supplemented by press releases on important developments in the financial sector;
- ii. organising informal press briefings and media workshops, at both central and regional office levels, to explain the supervisory and regulatory aspects pertaining to the financial sector and to help explaining macro-prudential policy actions to stakeholders; and
- iii. making communication an integral part of financial stability framework to highlight the underlying messages, beyond data and measures, to the broader audience and developing communication capacity by keeping all stakeholders apprised of the developments in the financial sector.

c) Communication relating to other functional domains

16. The Reserve Bank releases information on the macroeconomic conditions as well as developments in the regulatory and other domains mentioned in para 4 above through traditional and non-traditional channels (e.g., press releases, notifications, publications – regular and occasional and multi-media public awareness initiatives). Speeches, press conferences and media interviews of the Top Management articulate Bank's view on issues of importance. For equitable distribution of market sensitive information, the Reserve Bank uses embargoed releases through news agencies.

d) Communication during times of crisis

17. In an event of unexpected and sudden detrimental situation arising in the economy, and particularly in the financial sector, the primary objective of the Reserve Bank is to move quickly with relevant policy response, give assurance to mitigate the situation and remove any undue speculation. In such times, internal communication is as important as external communication.

e) Dissemination through flagship publications

18. All major publications of the Reserve Bank are released on its website to ensure simultaneous reach of information to all the stakeholders. The statutory publications include the Bank's 'Annual Report', the 'Report on Trend and Progress of Banking in India' and the 'Monetary Policy Report'. The list of important publications is given in Annex.

* RBI Staff as Ambassadors of RBI

Digital Communication Channels

FINANCIAL REGULATION AND SUPERVISION

blurring of the distinction between financial intermediaries under the combined effect of domestic integration, innovations in instruments and processes, advances in technology and the massive volumes created by the financial system has necessitated a pro-active strengthening of the regulatory and supervisory framework. Recent international experience has highlighted the critical role played by the regulatory and supervisory functions in ensuring the stability of the financial system. This has made the upgradation and refinement of the regulatory and supervisory function of the Reserve Bank a concurrent priority. The approach of the Reserve Bank in this context is to pursue a progressive upgrading of prudential norms and benchmarking of these norms against international standards, although there has been a strong emphasis on adapting these standards to the country-specific situation.

Section presents an overview of the regulatory and supervisory policy initiatives undertaken in 2008-09 and broaden the ongoing process of financial sector reforms. It reviews the measures initiated during the year in the financial sector with a view to calibrating the approach to a new supervisory regime compatible with the process. An overview of various measures initiated to enhance the co-ordination with other regulatory agencies in the transparency and corporate governance practices and to improve customer service is also presented. The Reserve Bank's supervision of various intermediaries - commercial banks, co-operative banks, financial institutions and non-bank financial companies - is evaluated in terms of key financial and prudential indicators.

On-Site and Off-Site Supervision



Public Speeches and Press Conferences

Indian financial system, supplemented by press releases on important developments in the financial sector;

- ii. organising informal press briefings and media workshops, at both central and regional office levels, to explain the supervisory and regulatory aspects pertaining to the financial sector and to help explaining macro-prudential policy actions to stakeholders; and
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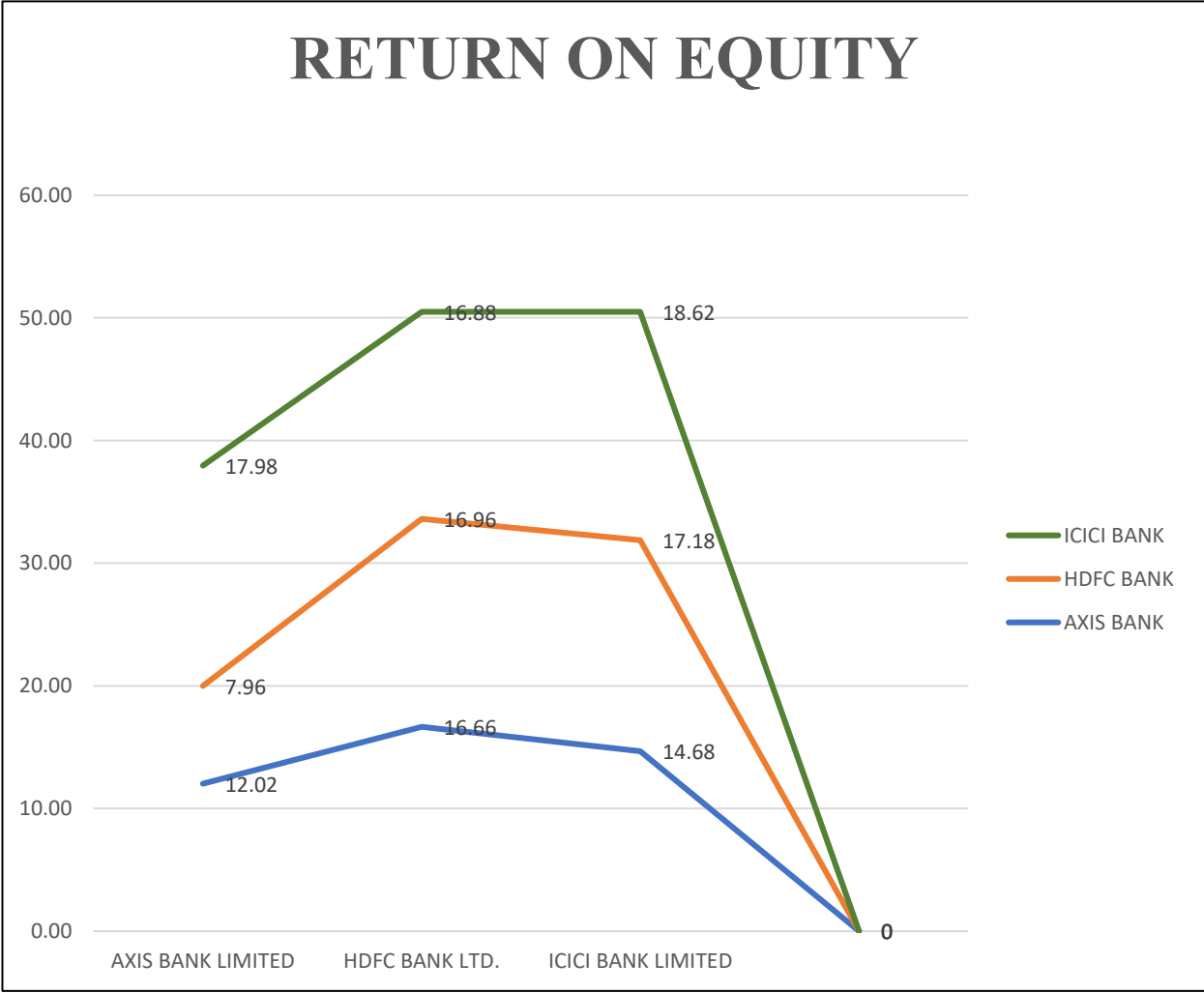
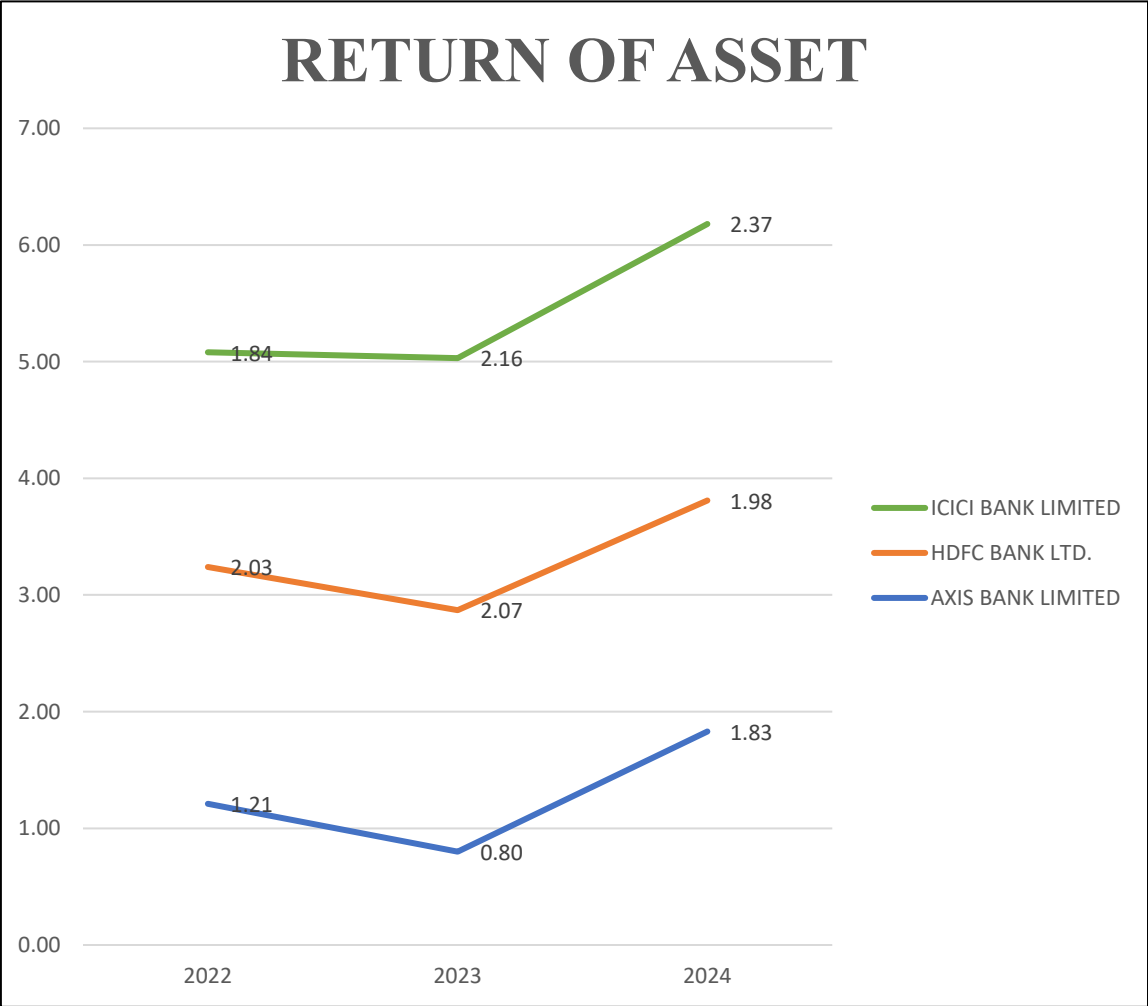
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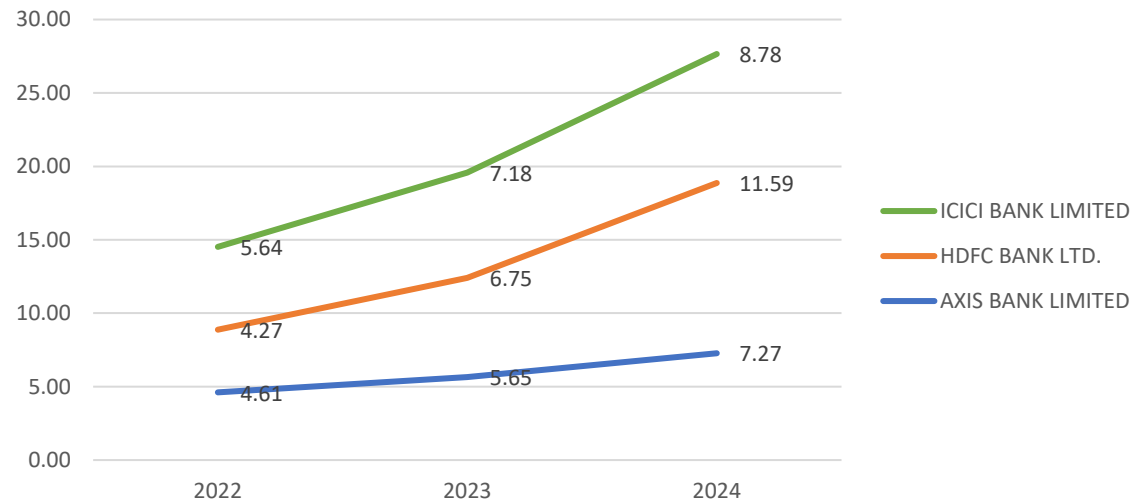
* RBI Staff as Ambassadors of RBI

Crisis Communication

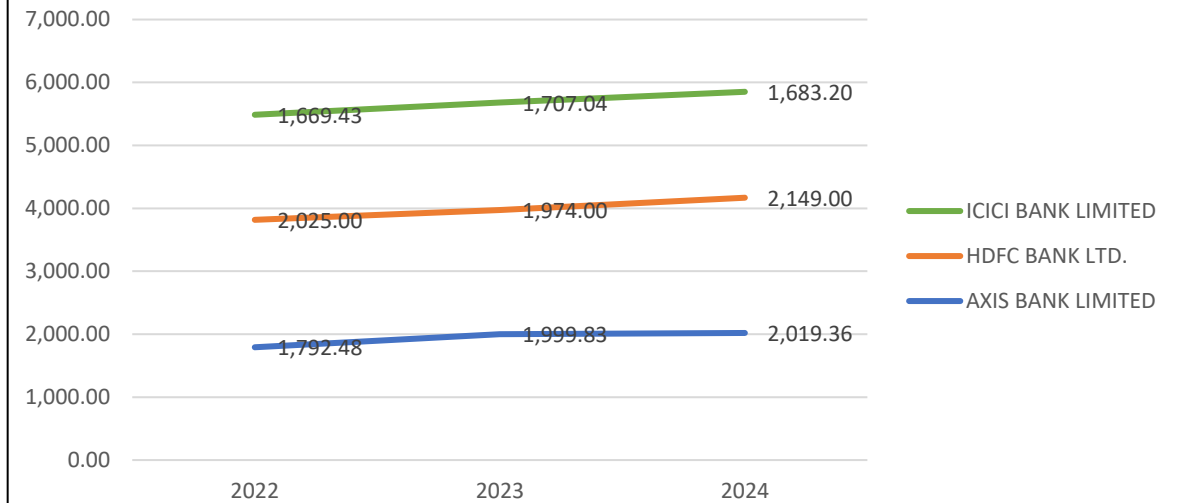
❑ MARKET AND FINANCIAL PERFORMANCE OF THE BANKS



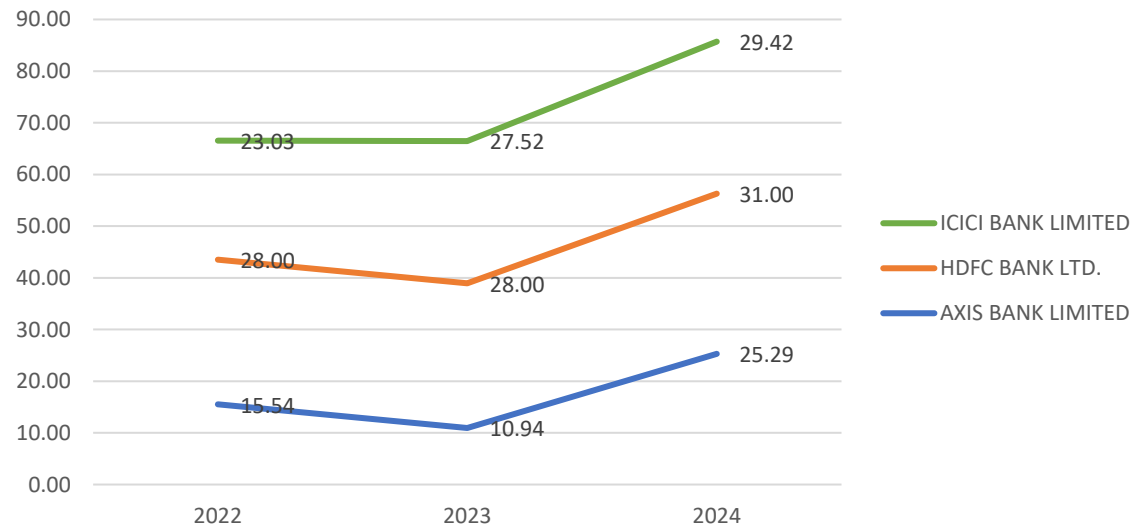
COST OF BORROWINGS



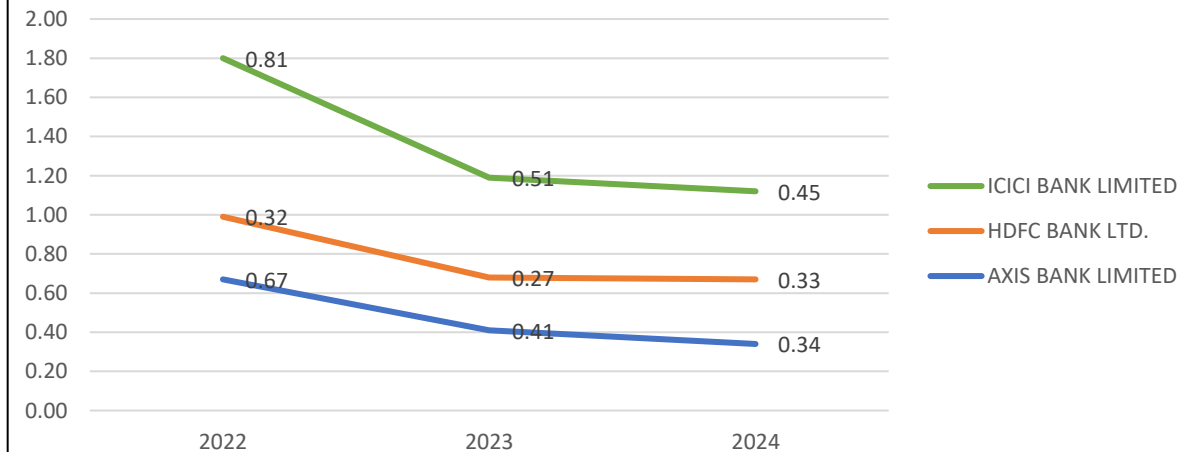
BUSINESS PER EMPLOYEE



PROFIT PER EMPLOYEE





RATIO OF NET NPA TO NET ADVANCE



❑ Future Plans and Industry Trends : Axis Bank ,HDFC Bank and ICICI Bank

Aspect	Axis Bank	HDFC Bank	ICICI Bank
Future Plans	<ul style="list-style-type: none">- Expand digital banking.- Focus on retail banking & asset quality.	<ul style="list-style-type: none">- Increase loan securitization.- Reduce loan-to-deposit ratio (<90%).	<ul style="list-style-type: none">- Growth across retail, SME & corporate banking.- Strengthen digital & profitability.
Industry Trends	<ul style="list-style-type: none">- Slower loan growth (RBI norms).- Focus on deposits.	<ul style="list-style-type: none">- Faster deposit growth.- Adjusting post-merger loan strategy.	<ul style="list-style-type: none">- RBI easing benefits.- Credit growth ~11-12.5% (FY25-26).

❑CHALLENGES AND OPPORTUNITIES FOR AXIS , HDFC AND ICICI

PARAMETERS	CHALLENGES 	OPPORTUNITIES 
Digital Disruption	Fintech competition, cybersecurity risks.	AI banking, blockchain security, fintech partnerships.
Open Banking & Embedded Finance	Regulatory shifts, tech giants entering finance	API banking, embedded finance, cross-industry tie-ups.
Credit & Risk Management	High NPAs, SME lending risks, strict RBI norms.	AI credit scoring, early risk detection, green financing.
Personalized Banking	Demand for real-time, customized financial services.	AI-driven personalization, gamification, biometrics.
Sustainable Banking (ESG)	Regulatory pressure for green banking.	Green bonds, carbon tracking, ESG investments.

REFERENCE

<https://www.axisbank.com/>

<https://www.hdfcbank.com/>

<https://www.icicibank.com/>

<https://m.rbi.org.in//home.aspx>

Topic : ESG Fund

Financial Services Industry



ENVIRONMENTAL



SOCIAL



GOVERNANCE

Benefits of ESG Funds:

1. Attracts socially responsible investors
2. Potential for long-term sustainable growth

Governed by SEBI Structure



Nand
Kishore



Rohit
Shimpi



NIMESH
SHAH



Mittul
Kalawadia



B.
Gopkumar



Hitesh
Das

- **Launch Date :Nov 27, 2006**

- **Highest return till now 14.62%**

- **lowest return till now 3.13%**

- **Launch Date :October 14, 2020**

- **Highest return till now 16.37%**

- **lowest return till now 4.51%**

- **Launch Date :February 2020**

- **Highest return till now 13.83%**

- **lowest return till now 2.07%**

HISTORY



1. SBI ESG Funds

2016: 'SBI Growth with Values Portfolio'

2018: SBI Magnum Equity ESG Fund,

Later: SBI ESG Exclusionary Strategy Fund,

2. ICICI Prudential ESG Fund

2020: ICICI Prudential ESG Fund

Focus: Invests in businesses with strong sustainability practices and corporate governance.

3. Axis ESG Equity Fund

2020: Axis ESG Equity Fund,

UN PRI Signatory: UN Principles for Responsible Investment (UN PRI),



AUM as on
Jan 31,2025
₹5,542.95 Cr

AUM as on
Jan 31,2025
₹1470.84 Cr

AUM as on
Jan 31,2025
₹1249.2 Cr

Category: Thematic

Plan:- Regular

(Benchmark) NIFTY 100 ESG TRI



"ESG Funds: Sustainable Investment Choices"

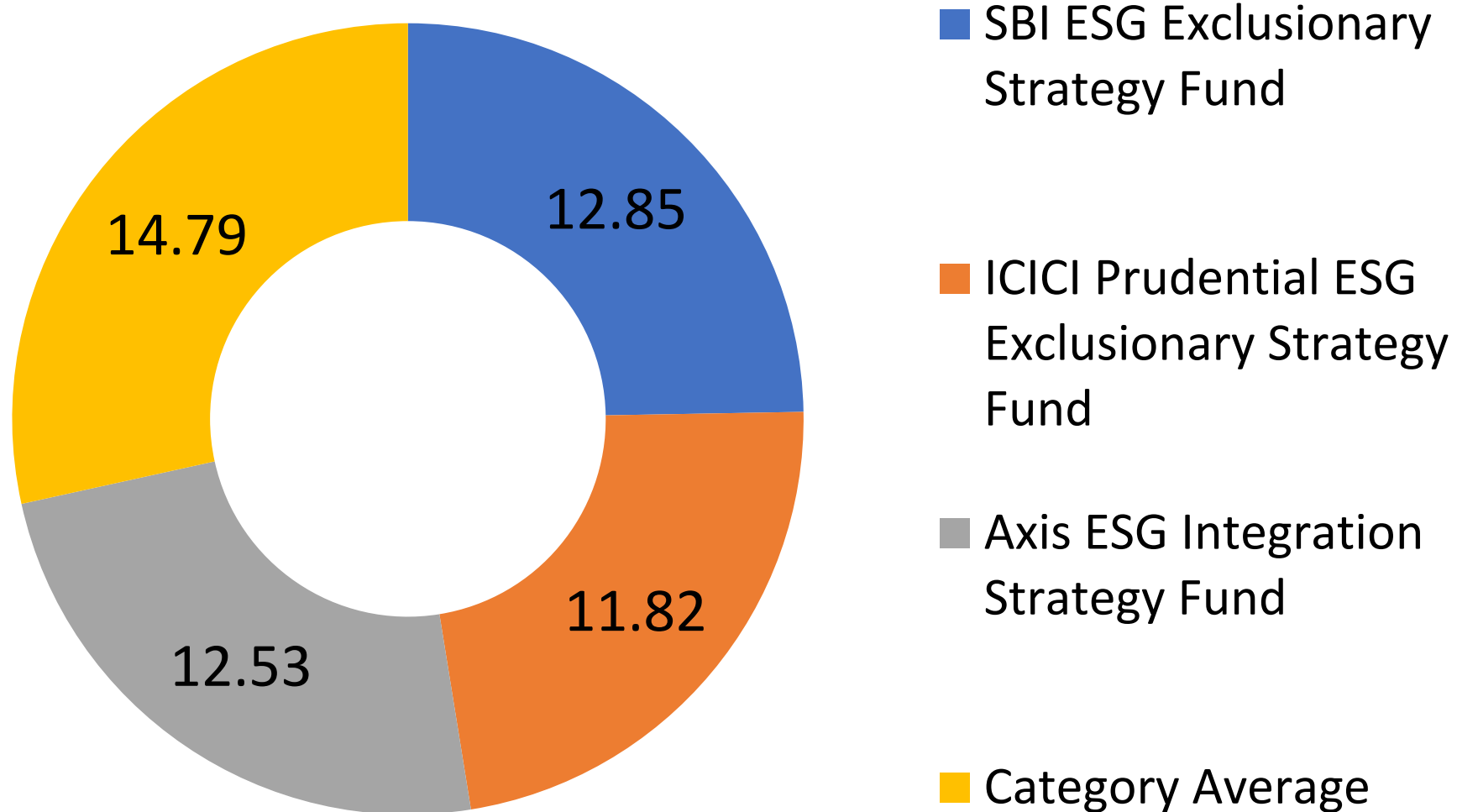


ESG funds in India are regulated by SEBI (Securities and Exchange Board of India).



The AMFI (Association of Mutual Funds in India) also provides guidelines for ESG mutual funds.

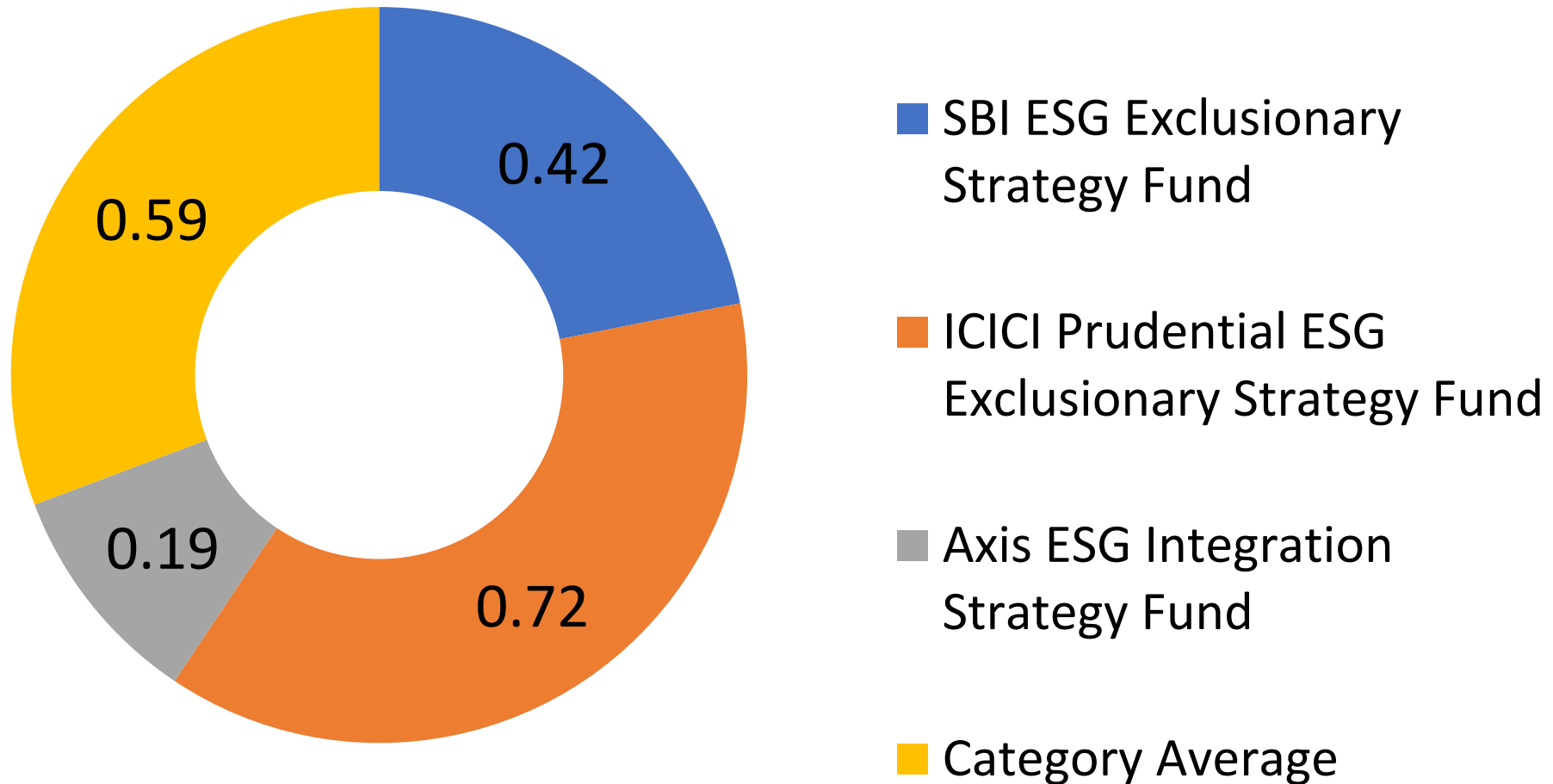
Standard Deviation



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<https://www.moneycontrol.com>

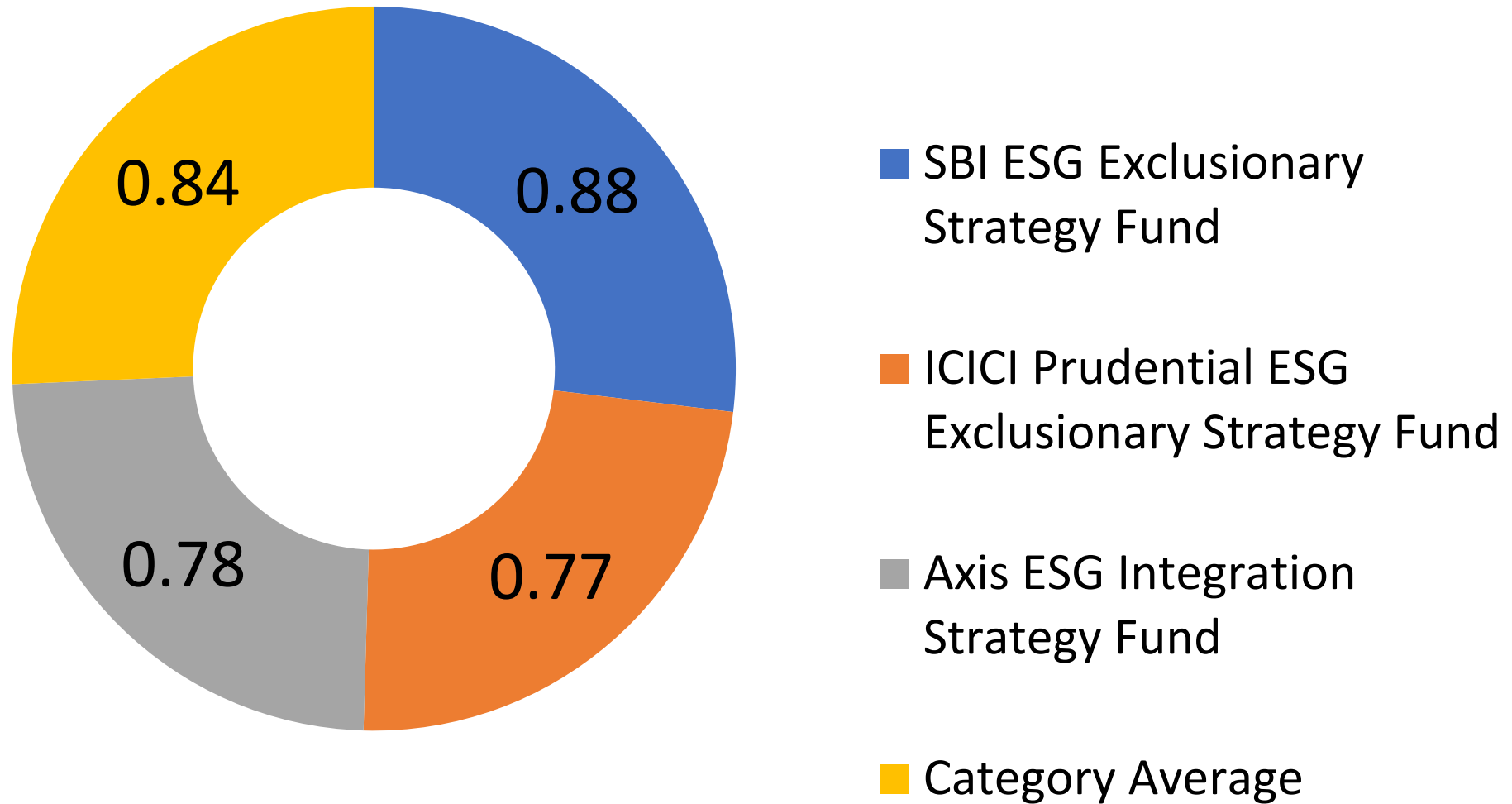
Sharpe Ratio



Refer From

<https://www.moneycontrol.com>

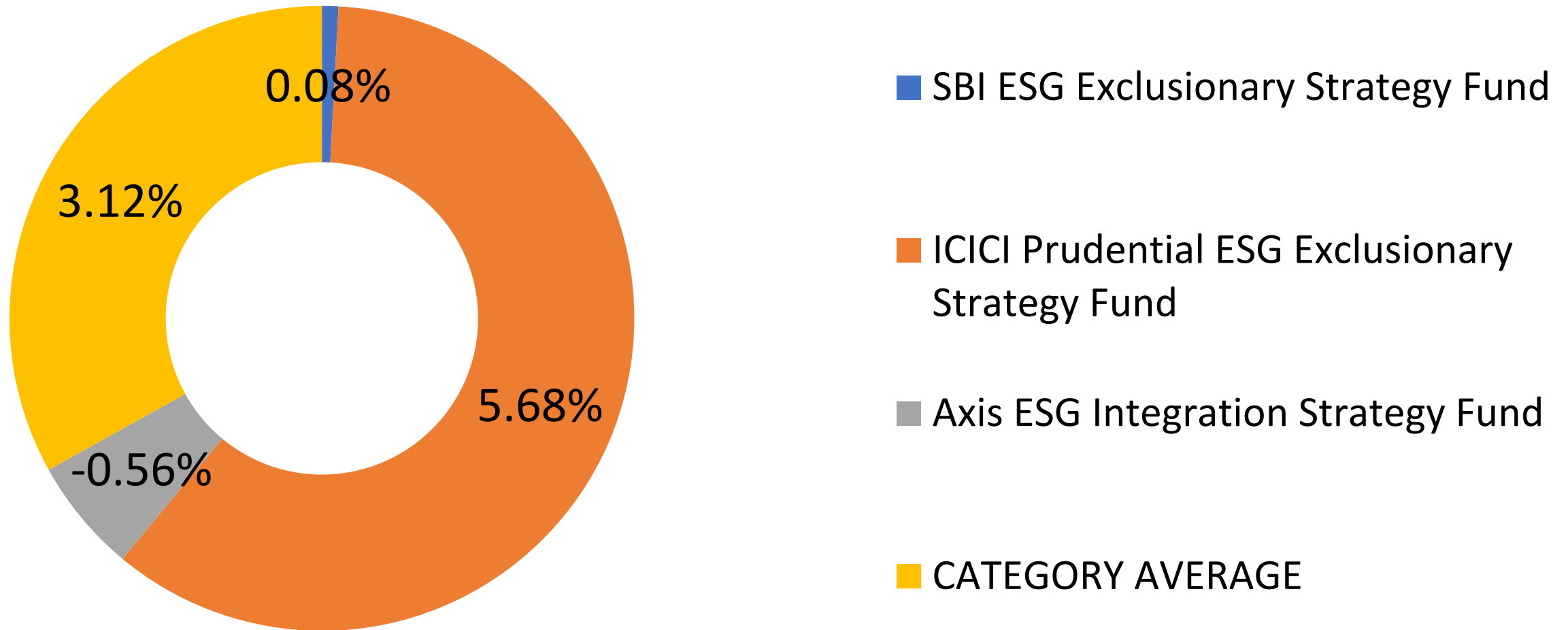
Beta Ratio



Refer From

<https://www.moneycontrol.com>

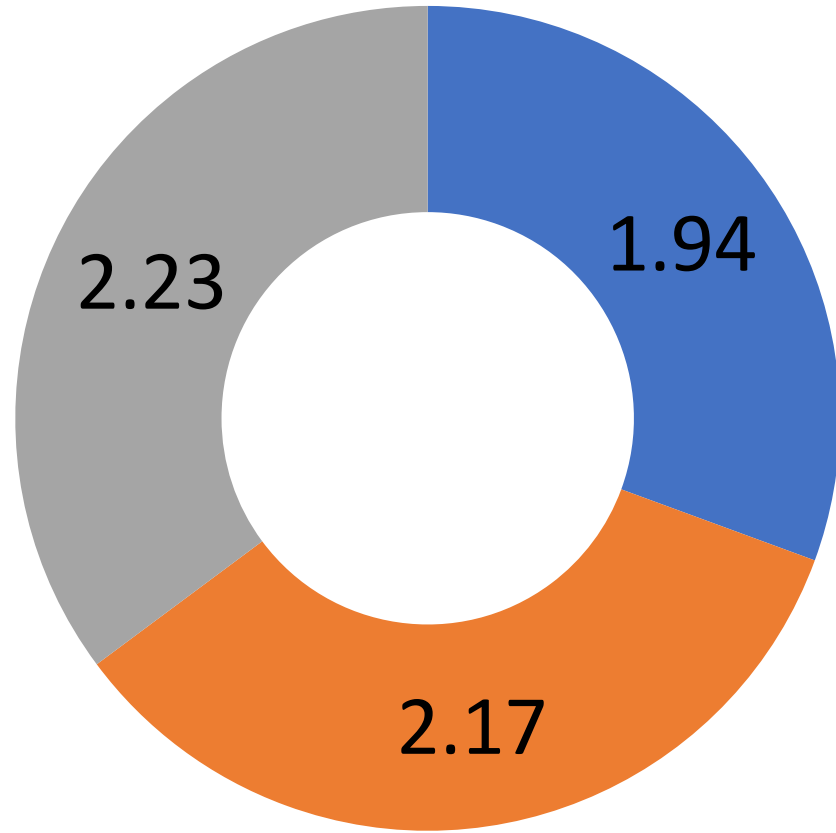
Alpha



Refer From

<https://www.moneycontrol.com>

Expense Ratio



- SBI ESG Exclusionary Strategy Fund
- ICICI Prudential ESG Exclusionary Strategy Fund
- Axis ESG Integration Strategy Fund

Numbers in percentage %

Refer From

<https://www.moneycontrol.com>

Scheme Name	SBI ESG Exclusionary Strategy Fund	ICICI Prudential ESG Exclusionary Strategy Fund	Axis ESG Integration Strategy Fund
NAV	₹ 211.78 As On:03/03/2025	₹ 19.46 As On:03/03/2025	₹ 19.31 As On: 03/03/2025
Risk Type	Very High	Very High	Very High
Min. Lump Investment	₹ 1,000	₹ 5,000	₹ 100
Min. SIP Investment	₹ 500	₹ 100	₹ 100

Refer From

<https://m.economictimes.com>

"ESG Funds: Future plans and Strategy "



- **Axis Mutual Fund** - Focus on the international investors from march 2025. They find long term investing companies.
- **ICICI Mutual Fund** - Long term capital appreciation. They invest in companies with highest ESG score
- **SBI Mutual Fund** - SBI plans starts from ₹250 This will help to promote small investors. SBI Mutual Funds targets small investors.



Reference :

<https://www.moneycontrol.com>

<https://www.icicipruamc.com>

<https://www.sbimf.com>

<https://www.axismf.com>

Conclusion

*Thank
you!*