

GROUP 4 : Executive Excellence

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PRATHAM SANTOSH KONKAR

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SAKSHI VIKAS KHATAVKAR

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SHWETA SANJAY DABEKAR

AJINKYA CHANDRAKANT MAHADIK

AISHWARYA SHIVAJI BHATKANDE

SURAJ RAJU VARPE

BANKING INDUSTRY

Objective –

To understand financial ratios used to assess the performance and HEALTH of organizations.

To analyse the relationships between different ratios and their implications for decision-making.

To compare the financial performance of different companies or organizations using common ratios.

Capital Adequacy ratio –(it is a measure of how much capital a bank has on hand to cover potential losses.)

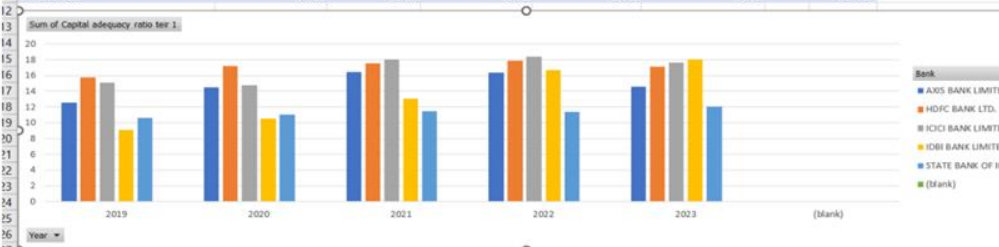
Under Basel III, the minimum total capital ratio is 12.9%, which indicates the minimum tier 2 capital ratio is 2%, as opposed to 10.9% for the tier 1 capital ratio.

Tier-1 capital-core funds on hand to manage losses
Teir 2 capital -secondary supply of funds available from the sale of assets

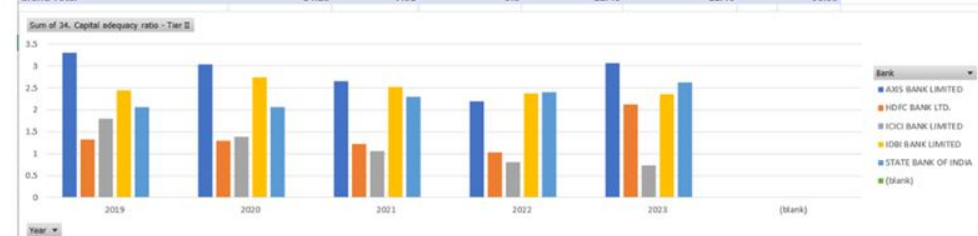
1ST graph As the data is showing according to current market **IDBI bank** has kept highest **18.08** .

2nd graph -3.07 highest has been kept by axis bank

Sum of Capital adequacy ratio tier 1	Column Labels						
Row Labels	AXIS BANK LIMITED	HDFC BANK LTD.	ICICI BANK LIMITED	IDBI BANK LIMITED	STATE BANK OF INDIA	(blank)	Grand Total
2019	12.54	15.78	15.09	9.13	10.65		63.19
2020	14.49	17.23	14.72	10.57	11		68.01
2021	16.47	17.56	18.06	13.06	11.44		76.59
2022	16.34	17.87	18.35	16.68	11.42		80.66
2023	14.57	17.13	17.6	18.08	12.06		79.44
(blank)							
Grand Total	74.41	85.57	83.82	67.52	56.57		367.89



Sum of 34. Capital adequacy ratio - Tier II	Column Labels						
Row Labels	AXIS BANK LIMITED	HDFC BANK LTD.	ICICI BANK LIMITED	IDBI BANK LIMITED	STATE BANK OF INDIA	(blank)	Grand Total
2019	3.3	1.33	1.8	2.45	2.07		10.95
2020	3.04	1.29	1.39	2.74	2.06		10.52
2021	2.05	1.23	1.06	2.53	2.3		9.77
2022	2.2	1.03	0.81	2.38	2.41		8.83
2023	3.07	2.13	0.74	2.36	2.62		10.92
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Grand Total	14.26	7.01	5.8	12.46	11.46		50.99



CASH DEPOSIT RATIO

Chart Title

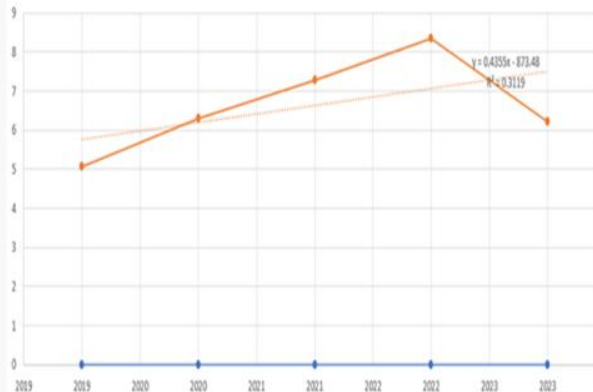


Chart Title

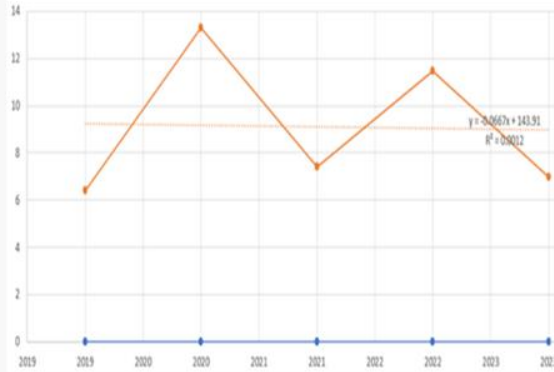
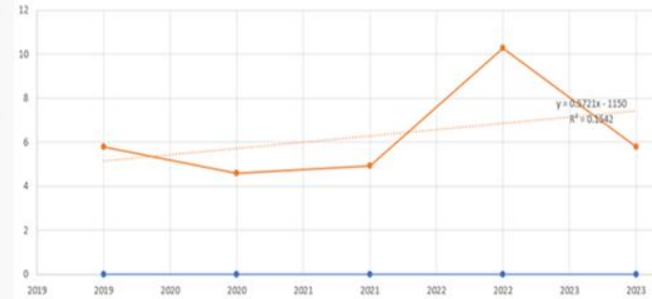


Chart Title



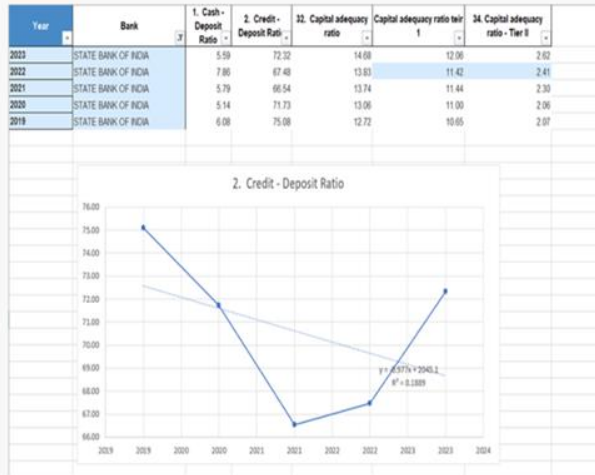
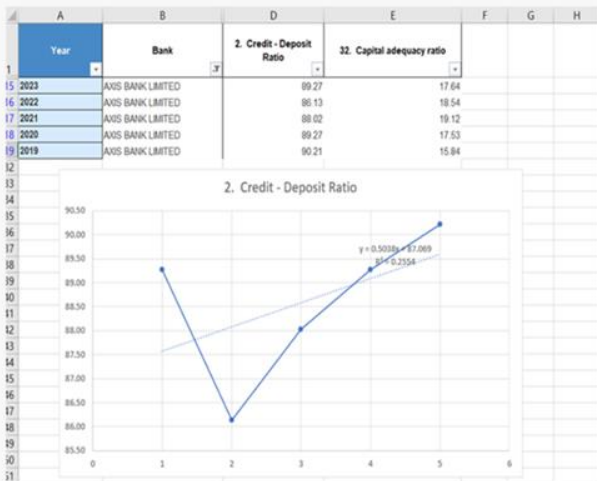
HDFC - increased steadily over the period, from **5.07%** in 2019 to **6.22%** in 2023.

AXIS BANK- The cash deposit ratio has increased steadily over the period, from 2019 - **6.40** to **6.98** in 2023

ICICI -The ratio from 2019 - **5.80** to 2023 - **5.80** is the same

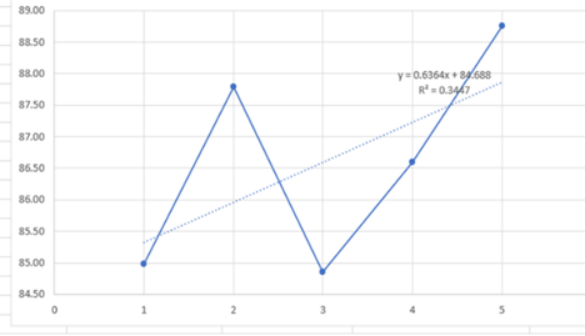
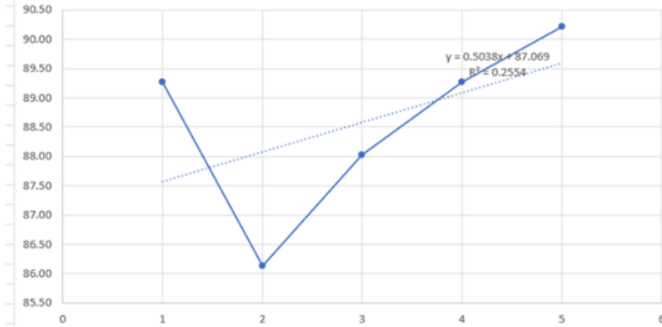
IDBI-There is an increase from 2019 - **5.60** to 2023- **6.51**

SBI-The cash reserve ratio in 2019 was **6.08** and in 2023 is **5.59**

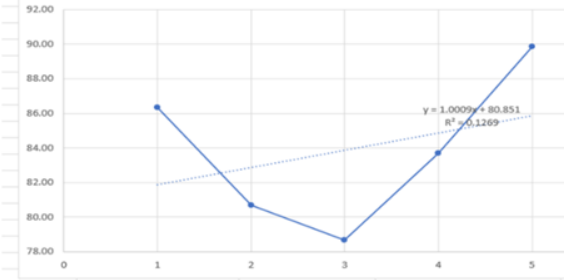


CREDIT DEPOSIT RATIO

2. Credit - Deposit Ratio



2. Credit - Deposit Ratio



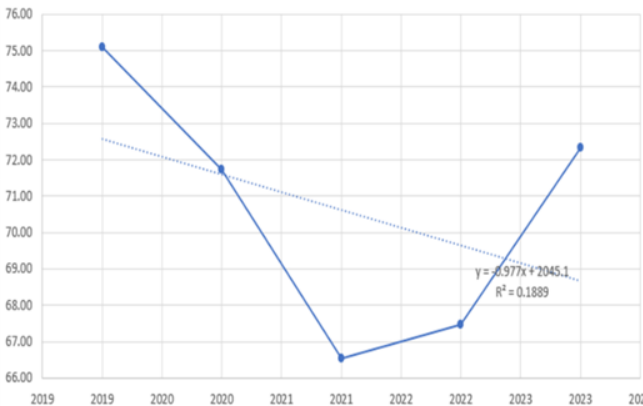
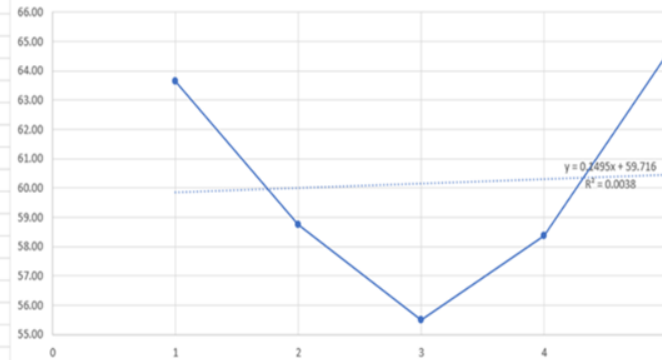
AXIS BANK-The credit reserve ratio has decrease from 2019- 90.21 to 89.27

HDFC BANK- In Hdfc bank the credit deposit ratio of bank from 2019- 89.76 has decline to 84.98

icici bank -credit deposit ratio from 2019= 90 to 2023 =87

Idbi bank – credit deposit from 2019= 5.60 2023 =6.51

SBI -Credit deposit ratio there is a slight decrease from 75.08 to 72.08



“A STUDY ON THE MATURITY PROFILE OF ASSETS AND LIABILITIES MANAGEMENT IN INDIAN SCHEDULED BANKS”

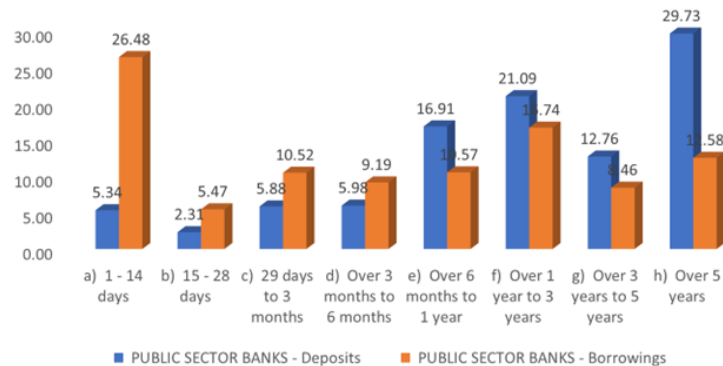
Objective: To evaluate Indian Scheduled Banks' maturity profile in managing their assets and liabilities.

Research Methodology

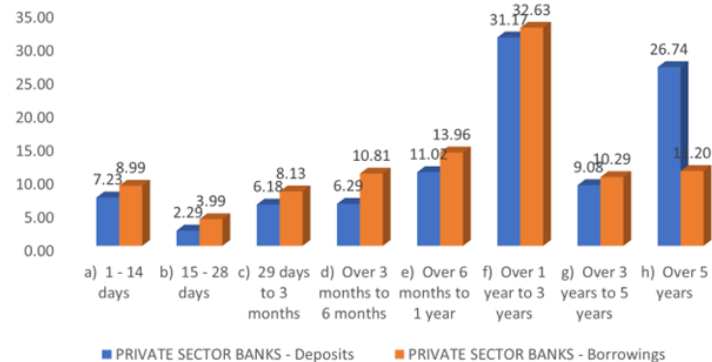
Secondary Data



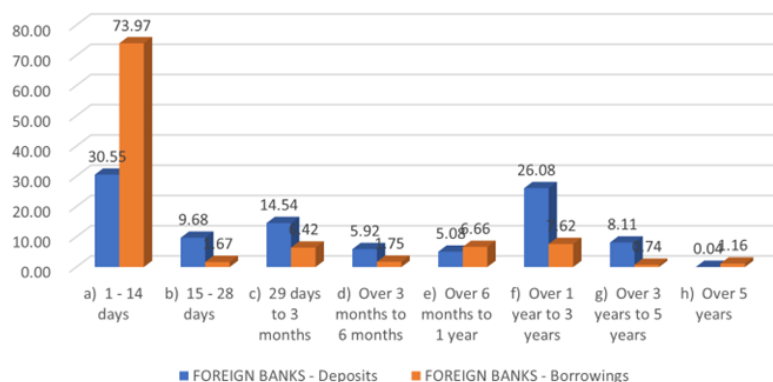
Public Sector Bank Deposits and Borrowing



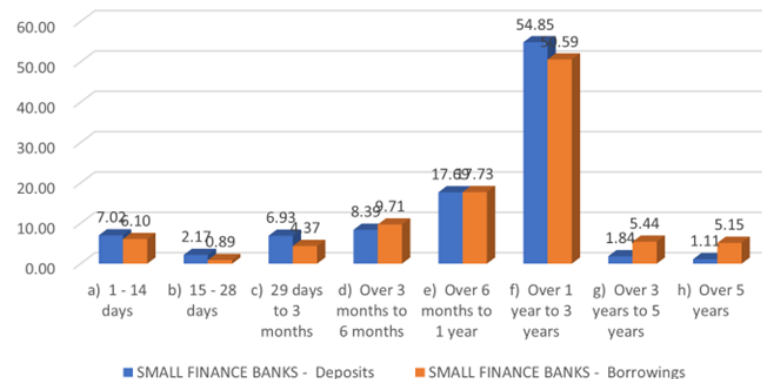
Private Sector Bank Deposits and Borrowing



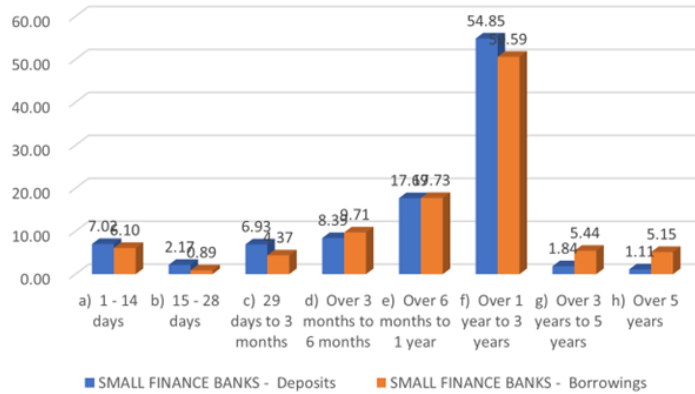
Foreign Bank Deposits and Borrowing



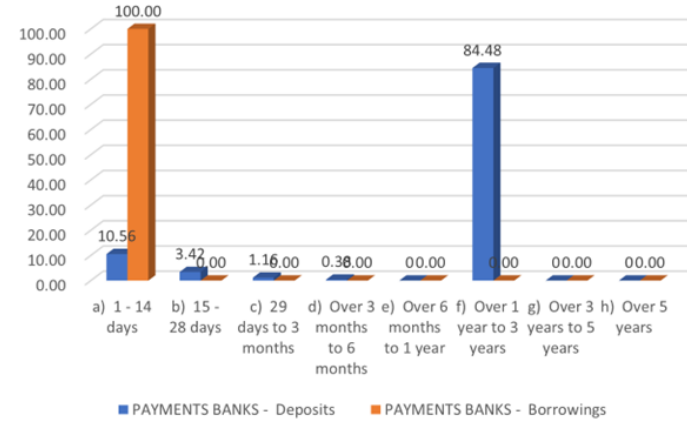
Small Finance Bank Deposits and Borrowing



Small Finance Bank Deposits and Borrowing



Payments Bank Deposits and Borrowing



Closing Thoughts: Positions it as a resilient and forward-thinking player in the financial landscape

Insuring Tomorrow: A Closer Look at India's Thriving Insurance Landscape and Future Prospects

Introduction

**Rising
Growth**

**Evolution
Journey**

**Penetration
Progress**

**Regulatory
Support**

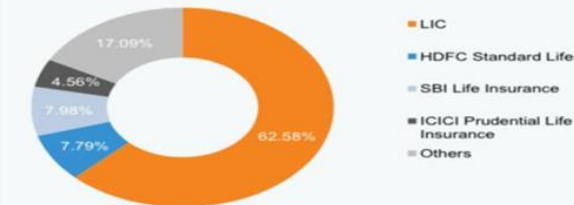
Insurance Penetration (Premiums as % of GDP)



Insurance Density (Premiums Per Capita) (US\$)



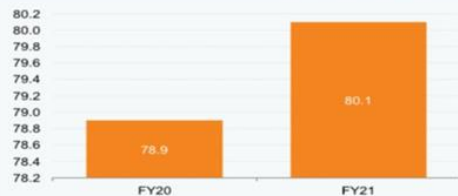
Premiums Market Share in First Year Life Insurance (FY23)



Life Insurance Premiums (US\$ billion)



Premiums Underwritten in India (US\$ billion)



First Year Premium Share of public and private sector in Life Insurance in India (%), FY23



Share of public and private sector in General and Health Insurance in India (%), FY21



OBJECTIVES:-

- To Study the Evolution of the Insurance Sector in India
- To Analysis the Impact of Policy Measures on the Insurance Sector

CONCLUSION :-

In order to manage and mitigate financial risks for people, companies, and other economic sectors, the insurance industry is essential. It acts as a safety net, guarding against unanticipated circumstances and assisting in the process of reestablishing normalcy following mishaps, natural disasters, or other catastrophes that qualify for insurance.

Study of Healthcare Sector

Objectives:

Assessing Digital Health Initiatives:

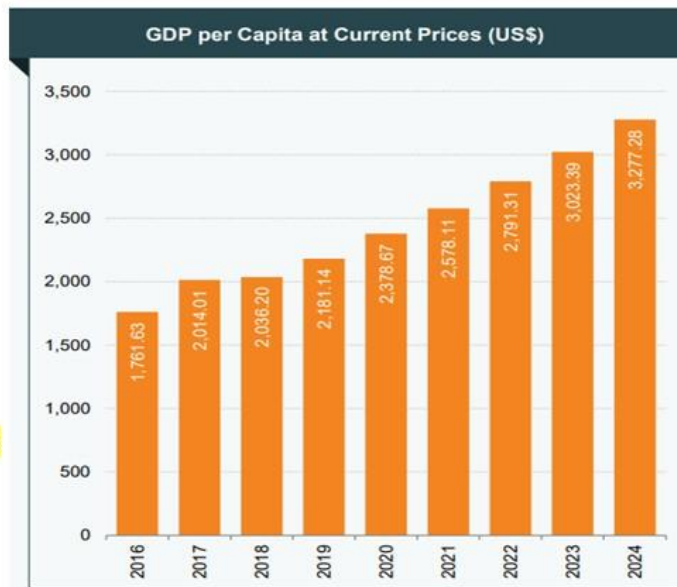
- to check how well digital health programs are working. It wants to see if things like online doctor visits or health apps are helping people and making healthcare better.
- Encouraging new and creative ideas in healthcare. It wants to bring in better ways of doing things, like using technology to improve surgeries or finding new solutions to health problems

▪ Rising income means a steady growth in the ability to access healthcare and related services.

▪ Per capita GDP of India is expected to reach US\$ 3,277.28 in 2024 from US\$ 1,761.63 in 2016.

▪ Moreover, changing demographics will also contribute to greater healthcare spending. This is likely to continue as the size of the elderly population is set to rise from the current 98.9 million to about 168 million by 2026

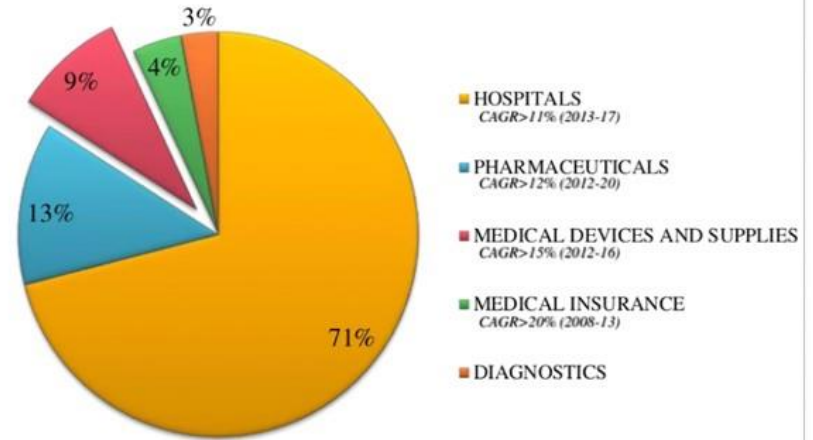
▪ Per capita GDP at current prices in April 2023, stood at US\$ 2,600.40.



Factors of Growth:

- Advancements in Medical Technology
- Government Initiatives and Policies
- Rise in Chronic Diseases
- Increasing Awareness and Health Consciousness
- Globalization of Healthcare
- Rapid Urbanization
- Health Insurance and Financing Options

SHARES OF HEALTHCARE EXPENDITURE



Learning Outcomes:

- Comprehensive Understanding: (understanding of the complexities within the healthcare sector, including its structures, challenges, and opportunities)
- Awareness of Health Sector Dynamics: (healthcare sector fosters awareness of the dynamic factors influencing its growth, such as technological advancements, government policies, and socioeconomic factors.)
- Application of Research Methodologies
- Civic Engagement and Social Responsibility:

INTRODUCTION

India's booming M&E industry, fueled by rising incomes and digital adoption, is poised for strong growth thanks to increasing ad revenue and VFX opportunities.

CONCLUSION

Netflix's rise from DVDs to global streaming giant highlights adaptability, cultural content, user focus, and potential for regulator collaboration.

OBJECTIVES

India's M&E industry plans to leverage digital growth, big data, monetization strategies, and analyze a national database's impact on streaming giants like Netflix.

ENTERTAINMENT AND MEDIA

LEARNING OUTCOMES

Netflix's success story offers valuable lessons in adaptability, global expansion, original content, user focus, disruption, and cultural relevance, suggesting future collaboration with regulators for balanced content regulations and regional preferences.

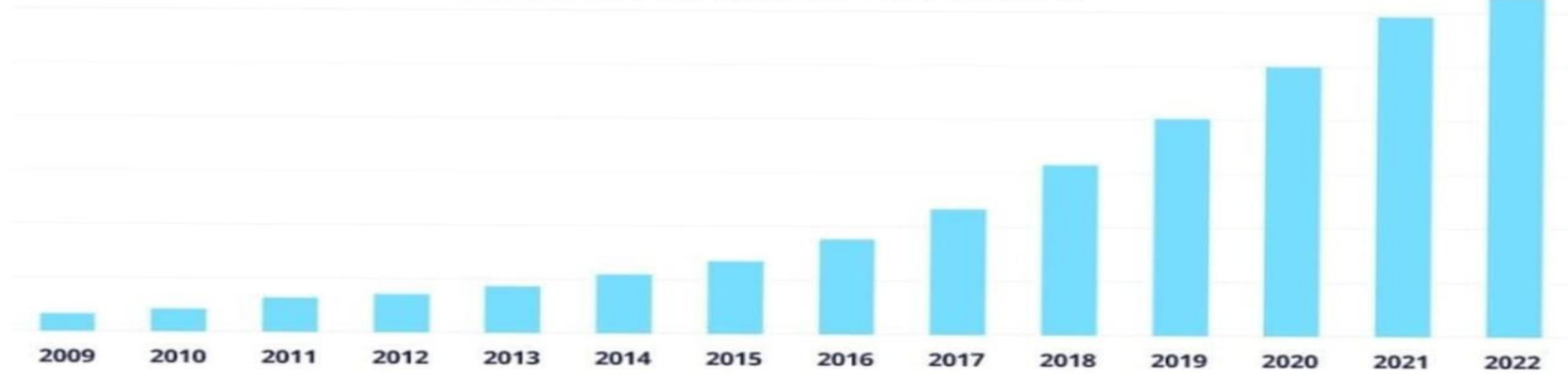
RESULT

Netflix's global streaming dominance stems from its original content, user-centric approach, and expansion into 190+ countries.

IMPLEMENTATION

Netflix rose from DVD rentals to global streaming dominance by pivoting to online subscriptions, producing hit originals, and personalizing user experiences.

Netflix annual revenue



Netflix's subscriber count over the years



Study of factors fuelling growth of E-commerce

Objectives:

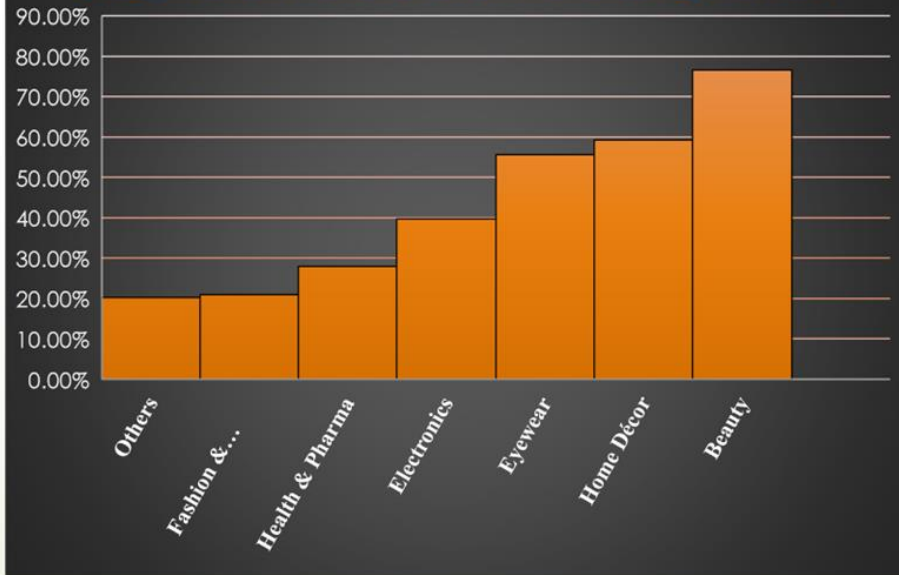
To study the factors contributing to the growth of the E-commerce

To study the growth of the categories assisting boost in the E-commerce

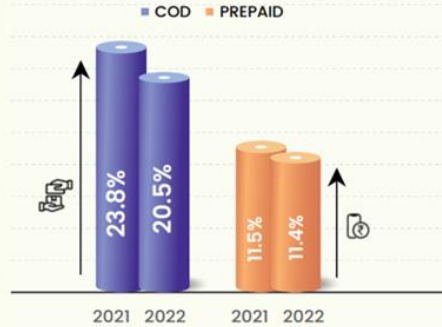
Factors of growth

- Rising Internet Users in India
- Online Retail Market
- Growth of Logistics
- Mobile Commerce
- Employment generation
- Payment Modernisations
- Consumer spending
- Increase in smartphones
- Policies and initiatives

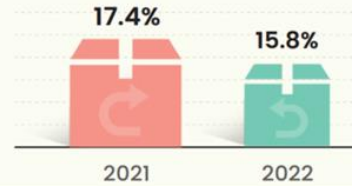
Segment wise order volume growth



Return on COD and Prepaid orders



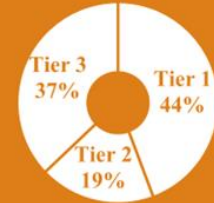
RETURN ORDER VOLUMES



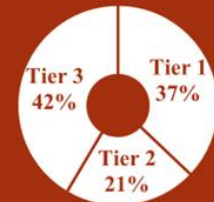
Learning Outcomes

1. India likes to look good
2. India's quick commerce growth.
3. Brand website vs marketplace growth
4. Tier wise growth
5. Omnichannel presence

TIER WISE MARKET SHARE 2023



TIER WISE MARKET SHARE 2022



Understanding NSE and Nifty 50

**Introduction
about NSE
& NIFTY 50**

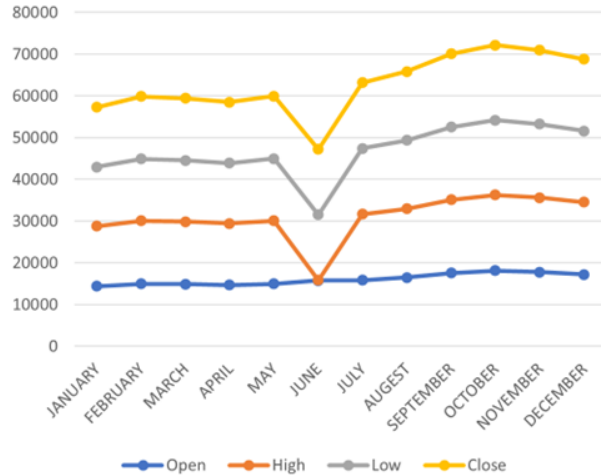
**Market
performance**

**Key sector
for growth in
2024**

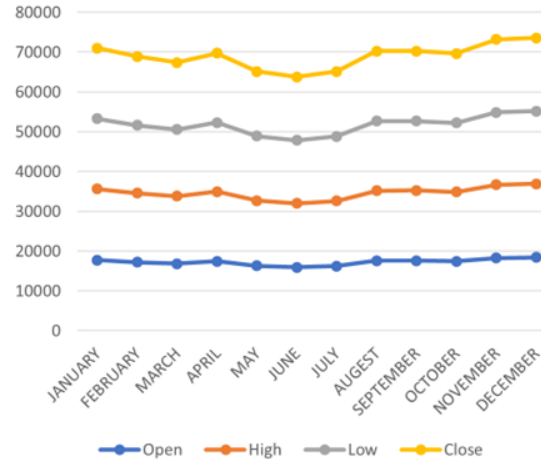
**RBI role and
decision**

**Expert
Insights**

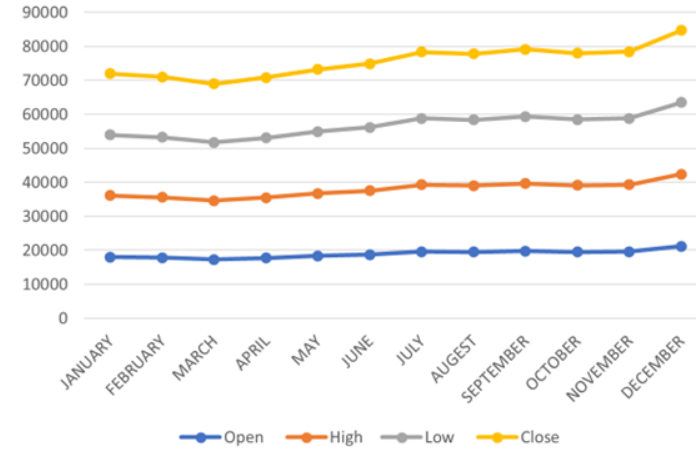
NIFTY 50 (2021-2022)



NIFTY 50 (2022-23)



NIFTY 50 (2023-24)



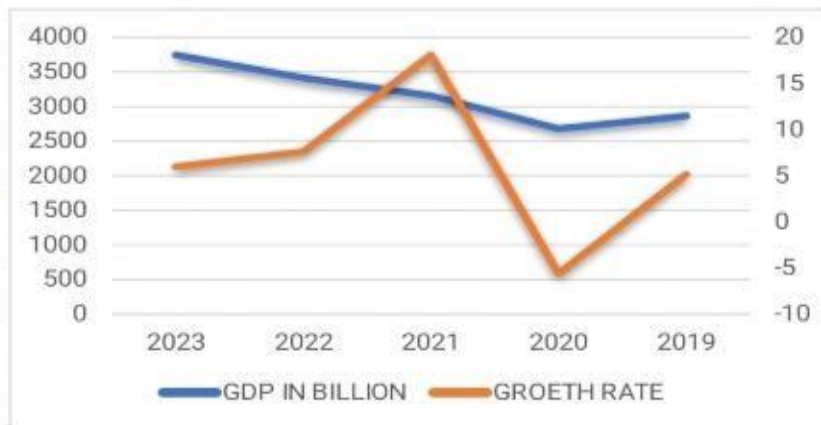
OBJECTIVE

1.To Analyze the Factors Influencing Investment Returns in the Nifty 50 Index Throughout 202

CONCLUSION

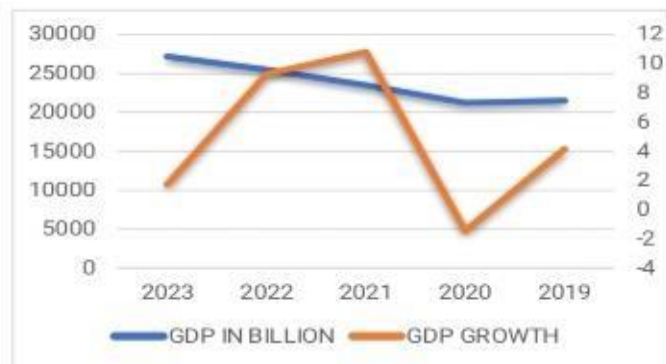
"India's stock market demonstrated resilience, sector diversity, and adaptability in 2023, with RBI's role, caution on high prices, and readiness for 2024 changes."

GDP of top 5 countries.



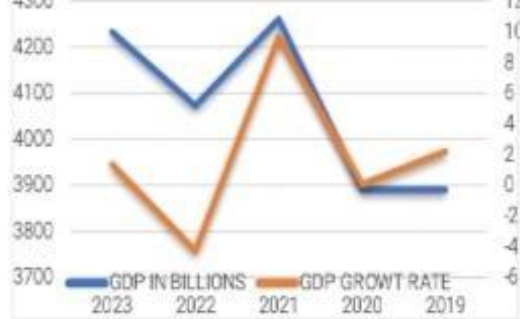
To analyse the sustainability of the momentum by securing real GDP growth of at least 7 per cent in an environment of macroeconomic stability

GDP OF INDIA OF LAST 5 YEARS.



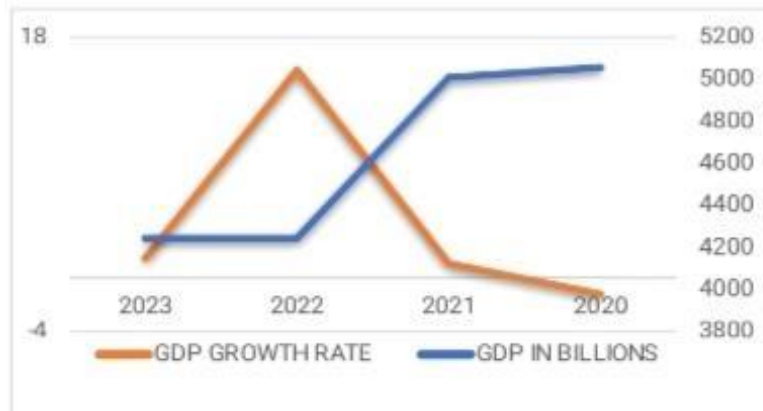
To Analyse, how America is the fastest-growing economy.

GDP OF UNITED NATION OF AMERICA OF LAST 5 YEARS.



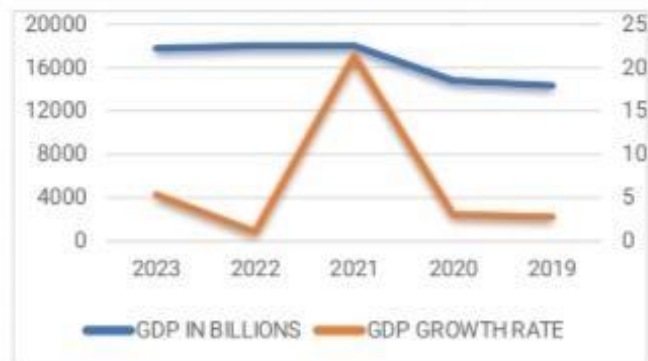
GDP OF GERMANY OF LAST 5 YEARS

To analyse why in covid also this country was having positive growth in GDP



GDP OF JAPAN OF LAST 5 YEARS

To analyse the reason behind decrease in the gdp



GDP OF CHINA OF LAST 5 YEARS

The Japanese economy is expected to grow by 2.9% in 2022, while the household consumption is expected to grow by 0.9% in 2022