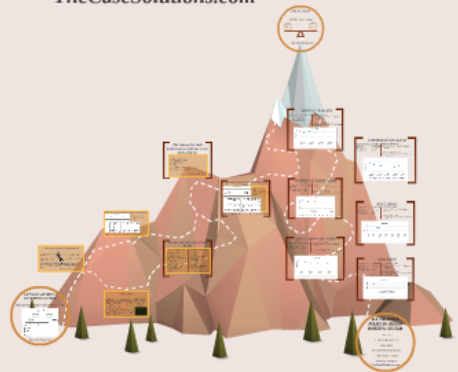


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YES BANK: Mainstreaming Development into Indian Banking

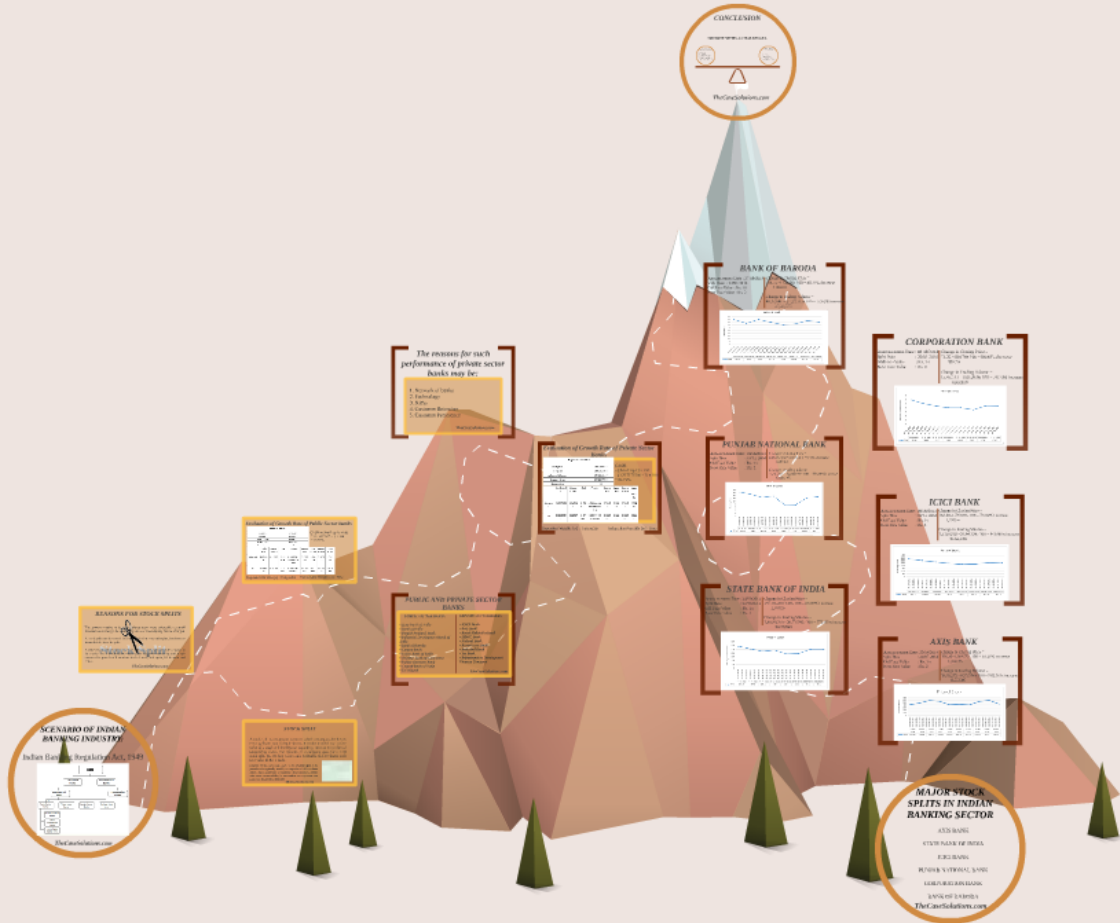
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Submitted by:
Lavisha Sachdev
(15226)

YES BANK: Mainstreaming Development into Indian Banking

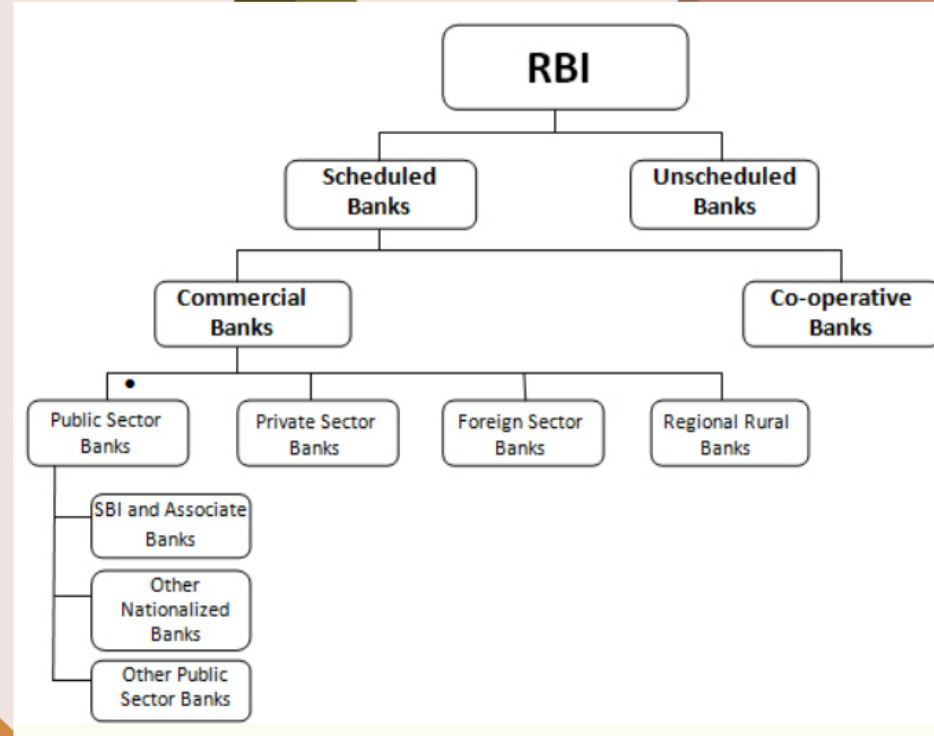
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 Lavisha Sachdev
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SCENARIO OF INDIAN BANKING INDUSTRY:

Indian Banking Regulation Act, 1949



STOCK SPLIT

A stock split is a corporate action in which a company divides its existing shares into multiple shares. It results in reduction in face value of a stock and thereby corresponding increase in number of outstanding shares. For instance, if a company goes for a 1:10 stock split, Rs. 10 face value stock is divided into 10 shares with face value of Re. 1 each.

Another version of a stock split is the **reverse split**. This procedure is typically used by companies with low share prices that would like to increase these prices to either gain more respectability in the market or to prevent the company from being delisted

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REASONS FOR STOCK SPLITS

The primary motive is to make shares seem more affordable to small investors even though the underlying value of the company has not changed.

A stock split can also result in a stock price increase following the decrease immediately after the split.

Another reason for the price increase is that a stock split provides a signal to the market that the company's share price has been increasing and people assume this growth will continue in the future, and again, lift demand and prices.

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PUBLIC AND PRIVATE SECTOR BANKS

PUBLIC SECTOR BANKS

- *State Bank of India*
- *Bank of India*
- *Punjab National Bank*
- *Industrial Development Bank of India*
- *Bank of Baroda*
- *Canara Bank*
- *Union Bank of India*
- *Oriental Bank of Commerce*
- *Indian Overseas Bank*
- *Central Bank of India*
- *UCO Bank*

PRIVATE SECTOR BANKS

- *ICICI Bank*
- *Axis Bank*
- *Kotak Mahindra Bank*
- *HDFC Bank*
- *Federal Bank*
- *KarurVysya Bank*
- *IndusInd Bank*
- *Yes Bank*
- *Infrastructure Development Finance Company*

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The reasons for such performance of private sector banks may be:

1. Network of banks
2. Technology
3. NPAs
4. Customer Retention
5. Customer Preference

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MAJOR STOCK SPLITS IN INDIAN BANKING SECTOR

AXIS BANK

STATE BANK OF INDIA

ICICI BANK

PUNJAB NATIONAL BANK

CORPORATION BANK

BANK OF BARODA

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CONCLUSION

OPPORTUNITIES & CHALLENGES

OPPORTUNITIES

1. A growing economy
2. Banking deregulation
3. Increased client borrowing
4. An increase in the number of banks
5. An increase in the money supply
6. Low government-set credit rates
7. Larger customer checking account balances

CHALLENGES

1. Rural Market
2. Intense Competition
3. Employees' Retention
4. High Transaction Costs
5. Social and Ethical Aspects
6. Timely Technological up degree



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