Service Portfolio Analysis of Banking Sector: A Comparative Study

Atul Kumar¹, Jena Joshi² and Jini Saxena³

¹Associate Professor and Deputy Director, ²Assistant Professor and ³Associate Professor, Siddhant Institute of Business Management, Pune, Maharashtra, India.


ARTICLE HISTORY: Submitted: June 27, 2018, Revision received: July 30, 2018, Accepted: August 14, 2018

ARTICLE TYPE: Research paper

ABSTRACT
India’s economic growth has been strongly driven by the Indian banking sector. The development of the Indian economy has, also, in turn, developed the banking sector in the country. The objectives of the research paper were to study the services rendered by the Indian banking sector, to appraise those services and carrying out the comparative analysis of the service portfolio of banks. Based on the secondary information, the study was carried out on three banks, viz SBI, Central Urban Co-operative Bank and ICICI Bank. Primary data was also collected from respective bank branches regarding the services offered through the survey. For the purpose of evaluation, the Boston Consulting Group (BCG) matrix was considered.

KEYWORDS: Globalisation, Banks, Service portfolio analysis, Comparative analysis, Private banks, Nationalised bank, Cooperative banks, Boston Consulting Group (BCG) matrix.

REFERENCES