

# Sector Wise Advances Of State Bank Of India

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**Abstract:**— This research aims to sector-wise advances of State Bank of India. Sectors consist of four types are priority sectors, public sectors, banking sectors, and other sectors. The priority sectors are included Agriculture and allied activities, Industry (Micro & Small, Medium and Large), Services and Personal loans. Public sector advance consists of financial institutions. A Banks advance means public sectors and private banks are included and last advances in other advances. The researcher used only secondary data. The researcher has used analysis is the trend, forecast and two-way Anova. The data was collected from State Bank of India annual reports. The sectors wise advances of State Bank of India during the ten year period, from 2009-10 to 2018-19. The study reveals the global of banking and finance is converting very speedy and banks are leveraging expertise and era in providing newer offerings to the customers. In this look at sectors clever advances of kingdom bank of India in 4 sectors (precedence sectors, public sectors, banking sectors, and other sectors) were analyzed. The examiner reveals that the values of quarter smart advances of SBI range drastically from every enhance and there may be a growing trend except 2011-12 in the Total Advances of SBI. There is a fluctuating trend of Growth Rate in each total advances as an entire as well as in each area. advances.

**Index Terms:**— State Bank of India, Advances, Priority Sectors, Public Sectors. Trends and Forecast

## 1 INTRODUCTION

The State Bank of India, the oldest and the largest commercial bank in India, by revenue, assets and market capitalization with its present covering all time zones in the world, stands in a class by itself. It is a government-owned company established in 1955 and has its headquarters in Mumbai. As at end - March 2019, the assets of the bank stood at Rs. 3888467.07 crores and had more than 22010 branches and 43.51 crores in banking customers. State Bank of India is the largest and one of the oldest banks operating in India. SBI deals in banking and financial-related services having a presence internationally. Forbes has ranked this bank at the 216th position in its "Fortune Global 500" list which contains the names of the largest corporations all over the world in 2018. After merging with its 5 associate banks and Bharatiya Mahila Bank on April 1, 2017, this bank has accomplished in serving more than 43 crore customers through more than 26,340 branches and over 60,000 ATM facilities. The bank also enjoys an international presence with 195 offices set up in 36 counties. The Loan and advances of a banking company should be classified as secured and unsecured. Secured loans are given against approved securities, goods and documents of title to goods, fixed assets, and etc. unsecured loans are given on the personal creditworthiness of the borrowers, generally supported by a second signature. Review of literature The researcher studied the lending policies of a sample of UK banks with respect to environment, focusing on issues of environmental risk management, market segmentation and the exploitation of marketing opportunities and researcher found that while the banks are placing considerable emphasis on environmental risk management in their corporate lending operations, there is little evidence of them harnessing the opportunities presented by the "greening" of industry (Thompson 1998).

The researcher concluded that retail lending will receive greater focus. Banks could compete with one another to provide a full range of financial services to this segment. Bank would use multiple delivery channels to suit the requirements and tastes of customers. While some customers might value relationship banking (conventional branch banking) others might prefer convenience banking (e-banking). Banks should consider the quality of bank lending. The most significant challenge before banks are the maintains of rigorous credit standards, especially in an environment of increased competition for new and existing clients. Large-scale efforts are needed to upgrade skills in credit risk measuring, controlling and monitoring as also revamp operating procedures. Credit evaluation may have to shift from cash flow based analysis to "borrower account behaviour" (Buvanewari - 2010). Priority sector advances and agricultural advances of both the types of banks had improved manifold over the study period. But, they were still lacking behind to achieve the targets set for them by RBI in the agriculture sector. The researcher observed that the performance of private sector banks in respect of all the parameters was better than that of public sector banks. It is suggested to increase the attention of both the public and private sector banks in the priority sector of the economy (Kaur and Slony 2011). The commercial bank loan advances in Nigeria and also examines those various determinants of commercial banks lending behavior in Nigerian. The study reveals that there is a positive relationship between Loan and advances and Volume of deposits annual average exchange rate of the naira to the dollar, Gross domestic product at the current market price and cash reserve requirement ratio except for Investment portfolio and Interest rate (lending rate) that have a negative relationship. The researcher revealed from the result that there is a long - run relationship between Loan and advances and all the explanatory variables in the model and this shows that commercial bank has a lot of impact of their lending behavior. The commercial bank should endeavor to create more deposits in other to improve their lending behavior and should enforce the most easily realizable policies and good credit management in every situation (Olusanya, et al 2012). The movement of Non Performing Assets, Loans, and Net Profit of the private banking industry by analyzing the data from the year 2007 to 2011. The researcher observed that the lending policies of the various Banks were not proper due to having improper financing. Rather than concentrating on urban areas only, the banks

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should set up branches in the rural regions also which could improve their profitability (Jain and Sheikh 2012). The Growth of loans and advances and recovery performance of state co-operative agricultural and rural development bank in Punjab. The recovery position is better. There is a positive correlation between recovery and loans disbursed and loans outstanding. So the recovery position of the bank is better as loan outstanding increases recovery of over dues also increases (Rajni and Dhaliwal 2013). Lending is the principal business activity for most commercial banks. The advance portfolio is typically the largest asset and the predominant source of revenue. As such, it is one of the best sources of risk to a bank's safety and soundness. Effective management of the advance portfolio's credit risk requires that the board, control the bank's risk profile and management understand and its credit culture. To achieve this, they must have a thorough knowledge of the portfolio's composition and its inherent risks (Imeokpararia 2013). Research and comparative analysis in nature. The researcher used only secondary data that was collected from books related, and research articles, thesis works already done on the topic and particularly from annual reports of SBI and HDFC Bank. The total period of the study is 5 years, i.e. 2008-2012. The researcher found that the deposits of SBI are superior to HDFC Bank. This is because of the confidence of the people in the State Bank of India as it is the largest public sector bank in India. The volumes of Demand Deposits of SBI and HDFC Bank are almost similar, but the volume of savings and term Deposits are significantly different and loans and advances, term advances, and short-term loans of SBI are greater than HDFC Bank as SBI is having a greater network and customer base (Bara 2013). The positive and significant relationship between deposit volume and loan and advance, there is a need for bank management to devise new methods of enhancing customers' deposits (John 2014). Investigated, first, that an increase in the riskiness of banks' balance sheets positively influences banks' target capital ratios and the adjustment towards higher equilibrium capital ratios has a significant impact on banks' assets. The impact is more sizeable on security holdings than on advances, thereby suggesting a pecking order of bank assets for deleveraging. Bank undercapitalization in relation to banks' risks and earnings just before the onset of the latest financial crisis, the new Basel III capital and liquidity requirements as well as new macroprudential policy measures seem well-placed. The purpose of these new regulatory initiatives is to strengthen banks' capital and liquidity positions, improve the quality of the capital and decreasing bank leverage. All these measures should reduce the vulnerability of the banking sector and improve financial stability, making the occurrence of financial crisis less frequent (Maurin and Toivanen 2015). In the financial crisis, banks have started to accept less risk as a result of the expansion in credit risk. Banks, which takes fewer risks, may do so in the light of the deterioration in its portfolio of long-ago loans. Taking less risk leads banks to decrease their credit lines and thus show a slower growth rate in gross advance (Cucinelli 2015). The positive interaction between Deposit and loans (advances) of the Bank, the more deposits should be mobilized so as to lend more which in turn brings more revenue to the Bank. In these records, the bank should open more branches so that it could mobilize more deposits by covering more members of the customer (Selvaraj and Kumar 2015). The problem of recovery

is not with small borrowers but with huge borrowers and a strict policy should be followed for solving this difficulty. The government should also make more provisions for the faster settlement of pending cases and also it should reduce the mandatory lending to the priority sector as this is the major problem creating an area. So the problem of NPA needs lots of serious effort otherwise NPAs will keep killing the profitability of banks which is not good for the growing Indian economic at all Singh (2016). The banking sector is very important for the economic development of a country. The SBI is one of the leading banks of public sector banks in India. The market position of SBI is better. Deposits, Investments, Advances, Borrowing, and net profit are growing evidence of concern by the SBI group on the declining profitability of the banking system due to unsecured loans and advances. It has been becoming extremely over and finds remedial measures to reduce the profitability in the value of new banking philosophy (Nayana and Veena 2018).

### Objectives

- ✓ To analyze the sectors wise advances of State Bank of India

### Hypotheses

Set-1: Ho: There is no significant difference in the values of sector - wise advances of SBI

Set-2: Ho: There is no significant difference in the value of the sector - wise advances of SBI during the periods of ten years.

### Scope of the Study

The study mainly focused on the following aspects with the help of SBI annual reports, which have been published by the bank and the data from during the period 2009-10 to 2018-19.

### Methodology

The researchers have used only secondary data. The researcher has used analysis is the trend, forecast and two - way Anova. The data was collected from the State Bank of India.

### Data Analysis and Interpretation

#### 1 GROWTH OF SECTOR WISE ADVANCES IN STATE BANK OF INDIA

A sector - wise advance in India consists of the priority sector, the public sector, banks, and other sectors. Table 1 shows that the sector - wise advances of SBI.

**TABLE 1**  
**GROWTH OF SECTOR WISE ADVANCES OF STATE BANK OF INDIA**

Years	Advances in India (Rs. In Crore)									
	Priority Sector		Public Sector		Banks		Others		Total Advances	
	Amount (Rs.)	GR (%)	Amount (Rs.)	GR (%)	Amount (Rs.)	GR (%)	Amount (Rs.)	GR (%)	Amount (Rs.)	GR (%)
2009-10	250905 (32.76)	--	63561 (8.30)	--	1245 (0.16)	--	450145 (58.78)	--	765856	--
2010-11	318873 (35.83)	27.09	64079 (7.20)	0.81	1637 (0.18)	31.49	505405 (56.79)	12.28	889994	16.21
2011-12	250176 (34.11)	-21.54	54707 (7.46)	-14.63	180 (0.02)	-89.00	428436 (58.41)	-15.23	733499	-17.58
2012-13	264313 (30.10)	5.65	54670 (6.23)	-0.07	68 (0.01)	-62.22	559156 (63.67)	30.51	878207	19.73
2013-14	280819 (28.14)	6.24	74172 (7.43)	35.67	99 (0.01)	45.59	642792 (64.42)	14.96	997882	13.63
2014-15	288952 (27.07)	2.90	99444 (9.32)	34.07	261 (0.02)	163.64	678592 (63.58)	5.57	1067249	6.95
2015-16	328551 (27.38)	13.70	144401 (12.03)	45.21	1473 (0.12)	464.37	725604 (60.47)	6.93	1200029	12.44
2016-17	341257 (26.50)	3.87	121630 (9.45)	-15.77	1404 (0.11)	-4.68	823349 (63.94)	13.47	1287640	7.30
2017-18	448358 (27.25)	31.38	161939 (9.84)	33.14	3280 (0.20)	133.62	1031896 (62.71)	25.33	1645473	27.79
2018-19	520729 (27.63)	16.14	240295 (12.75)	48.39	9174 (0.48)	179.70	1114679 (59.14)	8.02	1884877	14.55
Total	3292933	85.43	1078898	166.82	18821	862.51	6960054	101.84	11350706	101.02
Average	329293.3	9.49	107889.8	18.54	1882.1	95.83	696005.4	11.32	1135071	11.22

Source:SBI Annual Reports

Note: GR denote Growth Rate Table 1 depicts the Sector-Wise Total Advances of SBI during the under the following

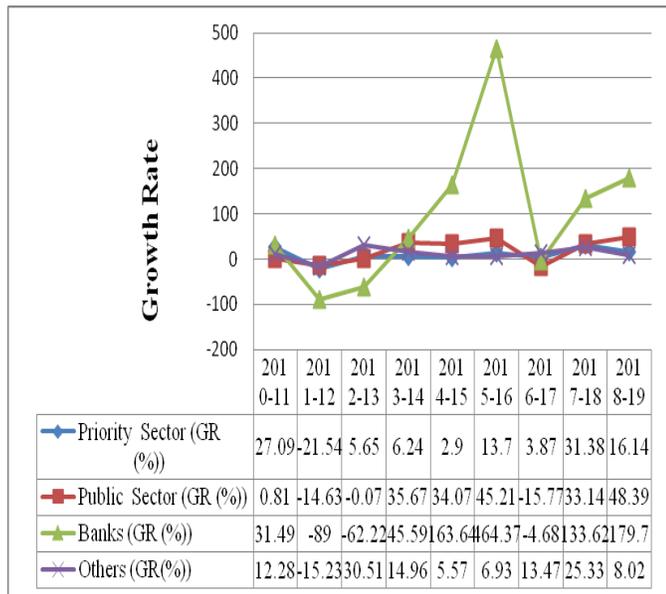
1. Throughout the study period, there is an increasing trend except 2011-12 in the Total Advances of SBI. It is increased from Rs.765856 crore to Rs.1884877 crore.

2. During the study period, the SBI have witnessed a fluctuating trend of Growth Rate in both total advances as a whole as well as in each sectors. It ranges from

- 17.58 per cent to 27.79 per cent in Total Advances
  - 21.54 per cent to 31.38 per cent in advances to Priority Sector
  - 15.77 per cent to 48.39 per cent in advances to Public Sector
  - 89.00 per cent to 464.37 per cent in advances to Banks
  - 15.23 per cent to 30.51 per cent in advances to Others
2. During the study period, the negative growth rate could be witnessed by advances of sectors..
3. During the study period, the average total sector wise advances of SBI stood at Rs.1135071 crore. The corresponding figure of these sectors during the period under reference is
- Rs. 329293 crore in Advances to Priority Sector
  - Rs. 107889 crore in Advances to Public Sector
  - Rs. 1882 crore in advances to Bank
  - Rs. 696005 crore in advances to Others
4. During the study period, the average growth rate of total sector wise advances stood at

- 11.22 per cent in Total Advances
  - 9.49 per cent in priority sector advances
  - 18.54 per cent in public sector advances
  - 95.83 per cent in bank advances
  - 11.32 per cent in other Advances
5. During the study period, the annual growth rate of sector wise advances was higher than that of Average Growth Rate in
- 6 out of 9 years in total advances (2010-11, 2012-13, 2013-14, 2015-16, 2017-18, 2018-19 )
  - 4 out of 9 years in priority sector advances (2010-11, 2015-16, 2017-18, 2018-19 )
  - 5 out of 9 years in public sector advances (2013-14, 2014-15, 2015-16, 2017-18, 2018-19 )
  - 4 out of 9 years in bank advances (2014-15, 2015-16, 2017-18, 2018-19 )
  - 5 out of 9 years in other advances ( 2010-11,2012-13, 2013-14, 2016-17, 2017-18).

**FIGURE 1**  
TREND OF SECTOR WISE ADVANCES IN INDIA OF STATE BANK OF INDIA (Growth)



**2 TREND OF PRIORITY SECTOR ADVANCE**

Priority sector advances is one the major categories of sector wise advances of SBI. Table 2 shows that the trend of priority sector advances in SBI.

**Table 2**  
Trend of Priority Sector Advance in SBI (Rs.In Crore)

Year	Priority Sector	Increase/Decrease	Trend
2009-10	250905	--	220446
2010-11	318873	67968	244634
2011-12	250176	-68697	268823
2012-13	264313	14137	293011
2013-14	280819	16506	317199
2014-15	288952	8133	341388
2015-16	328551	39599	365576
2016-17	341257	12706	389764
2017-18	448358	107101	413952
2018-19	520729	72371	438141

Source: Computed

Table 2 reveals that the priority sector advance of SBI was increased except 2011-12 between Rs. 250905 crore in 2009-10 to Rs. 520729 crore in 2018-19. The highest value of priority sector advance of SBI is Rs. 520729 crore in the year of 2018-19. The trend value of that period Rs. 220446 crore in 2009-10 to Rs. 438141 crore in the year 2018-19.

**Table 2.1**  
Estimated Trend Equation of Priority Sector Advances of SBI

Variables	Trend Co-efficient	Standard Error	t-value	R <sup>2</sup>	F-value
Constant	196257.867	36955.180	5.311**	.673	16.494
t	24188.261	5955.866	4.061**		

\*Significant at 5% level \*\* Significant at 1% level  
Trend Equation Fitted:  $Y_t = 24188.261 + 196257.867$

**Table 2.1**  
Analysis of Variance for Priority Sector Advances of SBI

Source	Sum of Square	Df	Mean Square	F-value	Sig
Regression	48268435969.603	1	48268435969.603	16.494	.004 <sup>o</sup>
Residual	23411748200.497	8	2926468525.062		
Total	71680184170.100	9			

Source: Computed Significant at 1% level

The above two tables show that the estimated trend equation and analysis of variance of priority sector advance of SBI that explain the trend co-efficient, R<sup>2</sup> and F-Value. As the trend equation is positive, the value of R<sup>2</sup> 0.673, which means 67.3 per cent, the F-value reveals the significance of the trend equation at 1% level

**Table 3**  
Forecast of Priority Sector Advances of SBI

S.No	Year	Forecast Value (Rs.In Crore)
1.	2019-20	462329
2.	2020-21	498362
3.	2021-22	575246
4.	2022-23	642440
5.	2023-24	730355

Source: Computed

Table 3 concludes that the forecast value of priority sector advance will be increased from Rs. 462329 crore in the year 2019-20 to Rs. 730355 crore in 2023-24.

**3 TREND OF PUBLIC SECTOR ADVANCES OF SBI**

Public sector advances is one the advances category of SBI. Table 4 shows that the trend of public sector advances of SBI.

**Table 4**  
Trend of Public Sector Advances of SBI (Rs.In Crore)

Year	Public Sector	Increase/Decrease	Trend
2009-10	63561		28671
2010-11	64079	518	46275
2011-12	54707	-9372	63879
2012-13	54670	-37	81483
2013-14	74172	19502	99088
2014-15	99444	25272	116692
2015-16	144401	44957	134296
2016-17	121630	-22771	151901
2017-18	161939	40309	169505
2018-19	240295	78356	187109

Source: Computed

Table 4 reveals that the public sector advance in SBI was fluctuating between Rs. 63561 crore in 2009-10 to Rs. 240295 crore in 2018-19. The highest value of public sector advance of SBI is Rs. 240295 crore in the year of 2018-19. The trend value of that period Rs. 28671 crore in 2009-10 to Rs. 187109 crore in the year 2018-19.

**Table 4.1***Estimated Trend Equation of Public Sector Advances of SBI*

Variables	Trend Co-efficient	Standard Error	t-value	R <sup>2</sup>	F-value
Constant	11066.267	20437.029	0.541	.781	28.567
t	17604.279	3293.726	5.345**		

\*Significant at 5% level \*\* Significant at 1% level

Trend Equation Fitted:  $Y_t = 11066.267 + 17604.279t$ **Table 4.2***Analysis of Variance for Public Sector Advances of SBI*

Source	Sum of Square	Df	Mean Square	F-value	Sig
Regression	2556762711 0.412	1	2556762711 0.412	28.567	.001 <sup>b</sup>
Residual	7160094327 .188	8	895011790. 898		
Total	3272772143 7.600	9			

Source: Computed Significant at 1% level

The above two tables show that the estimated trend equation and analysis of variance of public sector advance of SBI that explain the trend co-efficient, R<sup>2</sup> and F-Value. As the trend equation is positive, the value of R<sup>2</sup> 0.781, which means 78.1 per cent, the F-value reveals the significance of the trend equation at 1% level

**Table 5***Forecast of Public Sector Advances*

S.No	Year	Forecast Value (Rs.In Crore)
1.	2019-20	204713
2.	2020-21	235886
3.	2021-22	275433
4.	2022-23	316727
5.	2023-24	353598

Source: Computed

Table 5 reveals that the forecast value of public sector advance will be increased from Rs. 204713 crore in the year 2019-20 to Rs. 353598 crore in 2023-24.

**4 TREND OF BANK ADVANCES BY SBI**

Bank advances is another category of advances of SBI. Table 6 shows that the trend of bank advances in SBI.

**Table 6***Trend of Bank Advances in SBI*

Year	Banks	Increase/Decrease	Trend
2009-10	1245	--	-664
2010-11	1637	392	-98
2011-12	180	-1457	468
2012-13	68	-112	1033
2013-14	99	31	1599
2014-15	261	162	2165
2015-16	1473	1212	2731
2016-17	1404	-69	3297
2017-18	3280	1876	3862
2018-19	9174	5894	4428

Source: Computed

Table 6, observed that the Bank advance of SBI was fluctuating between Rs. 1245 crore in 2009-10 to Rs. 9174 crore in 2018-19. The highest value of Bank advance of SBI is Rs. 9174 crore in the year of 2018-19. The trend value of that period Rs. -664 crore in 2009-10 to Rs. 4428 crore in the year 2018-19. This is also in fluctuating nature.

**Table 6.1** *Estimated Trend Equation of Bank Advances of SBI*

Variables	Trend Co-efficient	Standard Error	t-value	R <sup>2</sup>	F-value
Constant	-1229.867	1557.243	-.790	.389	5.083
t	565.812	250.972	2.254*		

\*Significant at 5% level \*\* Significant at 1% level

Trend Equation Fitted:  $Y_t = (-1229.867) + 565.812t$ **Table 6.2** *Analysis of Variance for Bank Advances of SBI*

Source	Sum of Square	Df	Mean Square	F-value	Sig
Regression	26411826.91 2	1	26411826.91 2	5.083	.054
Residual	41571529.98 8	8	5196441.248		
Total	67983356.90 0	9			

Source: Computed Significant at 5% level

The above two tables show that the estimated trend equation and analysis of variance of bank advance in SBI that explain the trend co-efficient, R<sup>2</sup> and F-Value. As the trend equation is positive, the value of R<sup>2</sup> 0.389, which means 38.9 per cent, the F-value reveals the significance of the trend equation at 5% level

**Table 7***Forecast of Bank Advances of SBI*

S.No	Year	Forecast Value (Rs.In Crore)
1.	2019-20	4994
2.	2020-21	6302
3.	2021-22	8504
4.	2022-23	10957
5.	2023-24	14264

Source: Computed

Table 7 concludes that the forecast value of Bank advance will be increased from Rs. 4994 crore in the year 2019-20 to Rs. 14264 crore in 2023-24.

**5 TREND OF OTHER ADVANCES BY SBI**

Other advance is another one category of the advances of SBI. Table 8 shows that the trend of other advances in SBI.

**Table 8***Trend of Other Advances of SBI (Rs.In Crore)*

Year	Other Advances in India	Increase/Decrease	Trend
2009-10	450145	--	363933
2010-11	505405	55260	437726
2011-12	428436	-76969	511519
2012-13	559156	130720	585312
2013-14	642792	83636	659105
2014-15	678592	35800	732898
2015-16	725604	47012	806691
2016-17	823349	97745	880484
2017-18	1031896	208547	954277
2018-19	1114679	82783	1028070

Source: Computed

Table 8 concludes that the others advance of SBI was increasing every year except 2011-12 between Rs. 450145 crore in 2009-10 to Rs. 1114679 crore in 2018-19. This is the highest value of other advance of SBI is Rs.1114679crore in the year of 2018-19. The trend value of that period of Rs. 363933crore in 2009-10 to Rs.1028070 crore in the year 2018-19.

**Table 8.1**

Estimated Trend Equation of Other Advances in India of SBI

Variables	Trend Co-efficient	Standard Error	t-value	R <sup>2</sup>	F-value
Constant	290140.333	51902.416	5.590**	.907	77.826
t	73793.648	8364.832	8.822**		

\*Significant at 5% level \*\* Significant at 1% level  
Trend Equation Fitted:  $Y_t = 290140.333 + 73793.648t$

**Table 8.2**

Analysis of Variance for Other Advances in India of SBI Trend Equation

Source	Sum of Square	Df	Mean Square	F-value	Sig.
Regression	449253960928.194	1	449253960928.194	77.826	.000
Residual	46180470464.206	8	5772558808.026		
Total	495434431392.400	9			

Source: Computed Significant at 1% level

The above two tables show that the estimated trend equation and analysis of variance of other advance in SBI that explain the trend co-efficient, R<sup>2</sup> and F-Value. As the trend equation is positive, the value of R<sup>2</sup> 0.907, which means 90.7 per cent, the F-value reveals the significance of the trend equation at 1% level

**Table 9**

Forecast of Other Advances

S.No	Year	Forecast Value (Rs.In Crore)
1.	2019-20	1101870
2.	2020-21	1209191
3.	2021-22	1350736
4.	2022-23	1443965
5.	2023-24	1589815

Source: Computed

Table 9 concludes that the forecast value of other advance will be increased from Rs. 1101870 crore in the year 2019-20 to Rs. 1589815 crore in 2023-24.

## 6 TEST OF SIGNIFICANCE OF SECTOR - WISE ADVANCES IN STATE BANK OF INDIA

Table 10 gives the relevant details of sector wise advances of SBI of the four advances which differed significantly from each other and shows whether the sector wise advances differ across ten years of the study period. The researcher used two way ANOVA

### Hypothesis

Set-1: Ho: There is no significant difference in the values of sector wise advances of SBI

Set-2: Ho: There is no significant difference in the value of the

sector wise advances of SBI during the periods of ten years. Level of Significance = 0.05

**Table 10**  
DIFFERENT SECTOR - WISE ADVANCES OF SBI

Source of Variation	SS	DF	MS	F
Between Years	324314591000.6	9	36034954555.6	3.53
Between Deposits	2824050287524.1	3	941350095841.3	92.22
Residual	275595729356.4	27	10207249235.4	--
Total	3423960607881.1	39	--	--

### Result

#### Set-1:Ho

The table value of 'F' at 5 % for V=9, V2=27 is 2.25. Since the calculated value is greater than the table value the null hypothesis is rejected. Hence, the values of sector wise advances of SBI differ significantly from each advance.

#### Set-2:Ho

The table value of 'F' at 5 % for V=3, V2=27 is 2.96. Since the calculated value is less than the table value the null hypothesis is accepted. Hence, the values of sector wise advances of SBI differ not significantly during the ten years period.

### Conclusion

The global of banking and finance is converting very speedy and banks are leveraging expertise and era in providing newer offerings to the customers. In this look at sectors clever advances of kingdom bank of India in 4 sectors (precedence sectors, public sectors, banking sectors, and other sectors) were analyzed. The examiner reveals that the values of quarter smart advances of SBI range drastically from every enhance and there may be an growing trend except 2011-12 in the Total Advances of SBI. There is a fluctuating trend of Growth Rate in each total advances as an entire as well as in each area.

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