

AN INTERNSHIP REPORT ON

“BANK OF INDIA”

Submitted by

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4AL21BA046

Submitted to



VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELAGAVI

In partial fulfilment of the requirements for the award of the degree of

MASTER OF BUSINESS ADMINISTRATION

Under the guidance

INTERNAL GUIDE

Mr. Guruprasad Pai

Department Of MBA

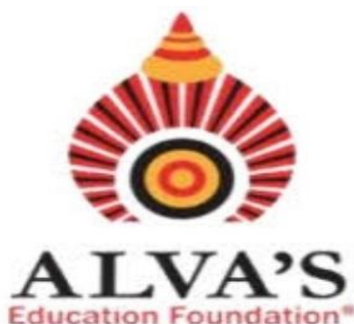
Alva's institute of engineering and technology

EXTERNAL GUIDE

Srinivas Reddy

A M

Bank of India



ALVA'S INSTITUTE OF ENGINEERING AND TECHNOLOGY

SHOBHAVANA CAMPUS MOODBIDRI, DAKSHINA KANNADA DISTRICT. -

574227

Certificate from company



DODDABALLAPUR BRANCH

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DATE:20.11.2022

TO WHOM SO EVER IT MAY CONCERN

This is to certify that Mrs Monisha.P, USN ID:4AL21BA046, student of Alva's Institute of Engineering & Technology. Doing Master of Business Administration as Completed 4 weeks Internship in our Organisation from 20.10.2022 to 20.11.2022 under the topic "Organisation study of Bank of India"


Manager



Certificate from the HOD



ALVA'S INSTITUTE OF ENGINEERING & TECHNOLOGY

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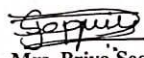
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CERTIFICATE

This is to certify that **MONISHA P** bearing USN 4AL21BA046, is a bonafide student of Master of Business Administration program of the Institute (2021-23) affiliated to Visvesvaraya Technological University, Belagavi.

The Internship report on "BANK OF INDIA, DODDABALLAPURA" is prepared by her under the guidance of Mr. **Guruprasad Pai**, Assistant Professor, PG Department of Business Administration in partial fulfillment of the requirements for the award of the degree of Master of Business Administration, Visvesvaraya Technological University, Belagavi, Karnataka.


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DECLARATION

I, MONISHA P, hereby declare that the Organization Study conducted at **“BANK OF INDIA”** Prepared by me under the guidance of **Mr. Guruprasad Pai, Department of MBA, ALVA’S INSTITUTE ENGINEERING OF TECHNOLOGY** and external guidance by **Srinivas reddy**. I also declare that this Internship Report is towards the partial fulfilment of the university regulations for the award of degree of Master of Business Administration by Visvesvaraya Technological University, Belagavi. I have undergone an Internship Study for a period of four weeks. I further declare that this project is based on the original study undertaken by me and not been submitted for the award of any degree / diploma from any other University

DISCLAIMER

The enclosed document is the outcome of a student academic assignment, and does-not represent the opinions/views of the University or the institution or the department or any other individuals referenced or acknowledged within the document. The data and information studied and presented in this report have been accessed in good faith from secondary sources/web sources/ public domain, including the organisation’s website, solely & exclusively for academic purposes, without any consent/permission, express or implied, from the organisation concerned. The author makes no representation of any kind regarding the accuracy, adequacy, validity, reliability, availability or completeness of any data/information herein contained.

Date:

Place: Doddaballapura

Signature of the student

Monisha P

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TABLE OF CONTENT

CHAPTER NO	TITLE	PAGE NO
1	Introduction about the Organization & Industry.	1-4
2	Organization Profile	5-10
i.	Back ground,	6
ii.	Nature of business,	7
iii.	Vision mission, quality police	7
iv.	Workflow model	8
v.	Product /service profile	8
vi.	Ownership pattern	9
vii.	Achievements/awards if any	9
viii.	Future growth and prospects	10
3	Mckensy's 7S framework and Porter's Five Force Model with special reference to organization study.	11-15
4	SWOT Analysis	16-19
5	Analysis of financial statements	20-29
6	Learning experience	30-31
	Bibliography	32

LIST OF GRAPHS AND CHARTS

CHART NO	CONTENT	PAGE NO
5.4	Liquidity ratio	25-26
5.4.1	1.Current ratio	26
5.4.2	2.Quick ratio	26
5.5	Performance ratio	27-28
5.5.1	1.Net interest margin	27
5.5.2	2.Net profit margin	28
5.6	Leverage ratio	28-29
5.6.1	1.Fixed asset turnover	29
5.6.2	ratio	

LIST OF TABLES

TABLE NO	CONTENT	PAGE NO
5.1	Balance sheet	21-23
5.2	Income statement analysis	23
5.3	Cashflow statement	24
5.4	Liquidity ratio	25-26
5.4.1	1.Current ratio	25
5.4.2	2.Quick ratio	26
5.5	Performance ratio	27-28
5.5.1	1.Net interest margin	27
5.5.2	2.Net profit margin	28
5.6	Leverage ratio	28-29
5.6.1	1.Fixed asset turnover ratio	28

Executive summary:

This is an attempt to know how the theories can be applied to practical situation. As MBA student of Alva's institute of engineering and technology it is a part of study for everyone to undergo internship at some good organization. So, this purpose I got the opportunity of internship program in "Bank of India"

This report is divided into six chapters. The first chapter deals with the introduction about the internship, industry profile. The second chapter is about the organization profile,

- Nature of business,
- Vision mission, quality policy,
- Workflow model
- Product/service profile,
- Ownership pattern,
- Achievements/awards if any,

Third chapter is McKinsey's 7S frame work with special reference to organization under study. The fourth chapter deals with the SWOT analysis. The fifth chapter is Analysis of financial statement sixth chapter is learning experience. It also consists of Bibliography.

CHAPTER-1
INTRODUCTION ABOUT THE ORGANIZATION AND INDUSTRY

INTRODUCTION:

Bank of India was founded on 7 September 1906 by a group of eminent businessmen from Mumbai, Maharashtra, India. The Bank was under private ownership and control till 19 July 1969 when it was nationalized along with 13 other banks.

Banking refers to a financial activity to manage and safeguard your hard – earned money. Banks cater to all sorts of Individuals, small businesses, and large corporations. Banks offer financial management products, including various types of accounts and loans.

For Bank of India's and the 11-digit IFSC code, the first four letters will be 'BKID' and the last 6 digits will represent a specific branch code. For example, the IFSC code of the Bank of India branch on Hauz Khas, G-1, Hauz Khas Enclave, Mehrauli Road, New Delhi 110016, is BKID0006005. Here, 006005 is the branch code.

Bank of India (BOI) is ranked among the leading public sector banking companies in India which provides personalized financial and banking solutions. A current account is a type of demand deposit account which includes deposits, withdrawals of funds, and business transactions.

Bank of India offers as many as 9 different types of savings account options to suit the varying needs of its customers. With BOI savings accounts, one can enjoy services like internet banking, mobile banking, rewards on credit card spends and more. Contents: BOI Savings Account Interest Rates 2022.

Bank of India (BOI) is a central public sector undertaking. It is under the ownership of the Ministry of Finance, Government of India.

As on 31 March 2021, Bank of India's total business stands at Rs. 1,037,549 crores, has 5,108 branches and 5,551 ATMs around the world.

OUR PRESENCE

The Bank came out with its maiden public issue in 1997 and followed on Qualified Institutions Placement in February 2008.

While firmly adhering to a policy of prudence and caution, the Bank has been in the forefront of introducing various innovative services and systems. Business has been conducted with the successful blend of traditional values and ethics and the most modern infrastructure. The Bank has been the first among the nationalised banks to establish a fully computerised branch and ATM facility at the Mahalaxmi Branch at Mumbai way back in 1989. The Bank is also a Founder Member of SWIFT in India. It pioneered the introduction of the Health Code System in 1982, for evaluating/ rating its credit portfolio.

INTRODUCTION TO THE BANKING INDUSTRY

The rapid transformation in the banking industry over the last decade has made the industry stronger, cleaner, transparent, efficient, faster, disciplined and a lot more competitive. The banking industry in India has a huge canvass of history, which covers the traditional banking practices from the time of Britishers to the reforms period, nationalization to privatization of banks and now increasing numbers of foreign banks in India. Therefore, banking in India has been through a long journey. Rural banking and micro financing are the two gateways for the international banks.

NEEDS OF THE BANKS

Before the establishment of banks, the financial activities were handled by money lenders and individuals. At that time the interest rates were very high. Again, there were no security of public saving and no uniformity regarding loans. So, as to overcome such problems the organized banking sector was established, which was fully regulated by the government. The organized banking sector works within the financial system to provide loans, accept deposits and provide other services to their customers.

THE FOLLOWING FUNCTIONS OF THE BANK EXPLAIN THE NEED OF THE BANK AND ITS IMPORTANCE:

1. To provide the security to the savings of customers.
2. To control the supply of money and credit.

3. To encourage public confidence in the working of the financial system, increase savings speedily and efficiently.
4. To avoid focus of financial powers in the hands of a few individuals and institutions.

STRUCTURE OF INDIAN BANKING INDUSTRY

All banks which are included in the Second Schedule to the Reserve Bank of India Act, 1934 are Scheduled Banks. These banks comprise Scheduled Commercial Banks and Scheduled Cooperative Banks. Scheduled Commercial Banks in India are categorized into five different groups according to their ownership and/or nature of operation.

These bank groups are:

- i. State Bank of India and its Associates
- ii. Nationalized Banks Private Sector Banks Foreign Banks
- iii. Regional Rural Banks.

In the bank group-wise classification, IDBI Bank Ltd. is included in Nationalized Banks. Scheduled Co-operative Banks consist of Scheduled State Co-operative Banks and Scheduled Urban Cooperative Banks

HISTORY OF INDIAN BANKING SYSTEM

The first banks were Bank of Hindustan (1770-1829) and The General Bank of India, established 1786 and since defunct. The largest bank, and the oldest still in existence, is the state Bank of India, which originated in the Bank of Calcutta in June 1806, which almost immediately became the Bank of Bengal, this was one of the three presidency banks, the other two being the Bank of Bombay and the Bank of Madras, all three of which were established under charters from the British East India C company.

CHAPTER 2

ORGANIZATION PROFILE

BACK GROUND

Bank of India was founded on 7 September 1906 by a group of eminent businessmen from Mumbai, Maharashtra, India. The Bank was under private ownership and control till 19 July 1969 when it was nationalized along with 13 other banks.

Beginning with one office in Mumbai, with a paid-up capital of Rs.5 million (US\$63,000) and 50 employees, the Bank has made a rapid growth over the years and blossomed into a mighty institution with a strong national presence and sizable international operations. In business volume, the Bank occupies a premier position among the nationalized banks.

The bank has over 5,084 branches in India spread over all states and union territories including specialized branches. These branches are controlled through 54 zonal offices. There are 60 branches, 5 subsidiaries, and 1 joint venture abroad.

The Bank came out with its maiden public issue in 1997 and follow-on Qualified Institutions Placement in February 2008.

Bank of India (BOI) is an Indian state-owned commercial bank that provides various banking product and services to their wide range of customers in India and internationally. The company's personal banking products and services include deposit schemes, such as current accounts, savings accounts, term deposits, and recurring deposits; and loans that comprise housing loans, car loans, educational loans, personal loans, loans for pensioners, loans against shares and debentures, festival loans, and travel loans, as well as mobile banking and demat services, automated teller machine (ATM) services, gift cards and cheques, Internet banking, foreign inward remittance, safe deposit lockers, and foreign travel cards. BOI was founded in 1906 and has its head office based in Mumbai.

NATURE OF BUSINESS

1. It provides financial and advisory services to small and medium businesses as well as larger corporations.
2. It provides fundamental banking services such as accepting deposits and providing loans.
3. Bank of India is a subset of the financial services industry.
4. It provides and offer cash management services for customers, reporting the transactions of their accounts and portfolios throughout the day.
5. BOI safeguard the money and valuables and provide loans, credit, payment services, such as checking accounts, money orders, and cashier's checks.
6. BOI also offer investment and insurance products.

VISION

“To Become the Bank of Choice for Corporates, Medium Business and Upmarket Retail Customers and Development Banking for Small Business, Mass Market and Rural Markets.”

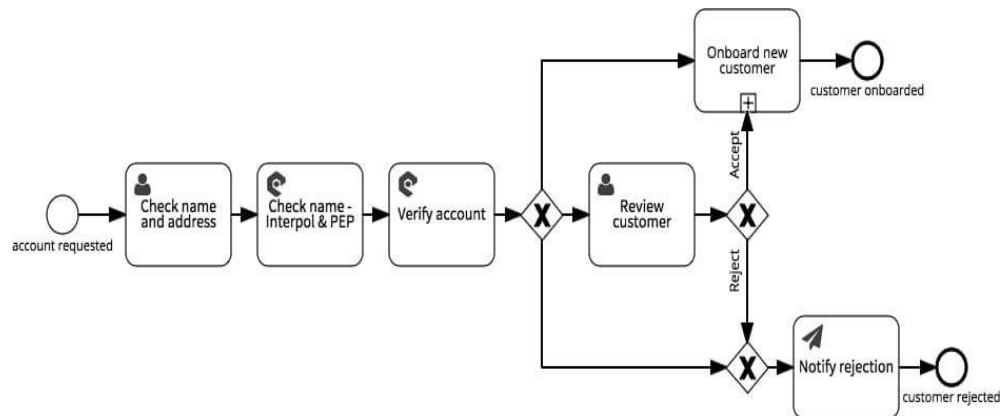
MISSION

“To provide superior, proactive banking service to niche markets globally, while providing cost effective, responsive service to others in our role as a development bank, and in doing so, meet the requirements of our stakeholders.

QUALITY POLICY

We, at Bank of India are committed to become the bank of choice by providing SUPERIOR, PRO-ACTIVE, INNOVATIVE, STATE-OF-THE-ART Banking services with an attitude of care and concern for the customers and patrons.

WORKFLOW MODEL



PRODUCT PROFILE

Bank of India provides a wide range of products and services in deposits, loans, NRI, banking, cards, and online services such as Internet banking. Following are the new products and services introduced:

Kits introduced for NRI Customers opening NRE/NRO accounts at foreign centers. Calculation of interest on Savings Bank account, from April 01, 2010, has been changed from monthly product basis to daily product basis.

As per Finance Ministry guidelines and recommendations, the bank's Corporate web-site (English) has been enabled for persons with Disabilities.

The bank introduced issuance of instar-pin for Debit-cum-ATM card. This will address the customer grievance for non-receipt of Re-pin and also save the effort and expense in generating and mailing Re-pins.

As a fraud prevention measure, SMS alerts-Star Sandesh are generated and provided to all customers who have registered their mobile number with the bank for all Debit transactions from delivery channels.

Enabling internet banking customers to make online Fixed Deposit

Star trade – online share trading – integration with Gupta Equities. Extended the facility of online e-Payment to the customers holding Bank's Debit cum-ATM card. This will enable the customers to use their Debit-cum-ATM card for e-payments in addition to credit card for Internet banking account.

OWNERSHIP PATTERN

Category	Persentage
Promoters	81.41%
Other Domestic Institutions	10.27%
Retail And others	6.63%
Foreign Institutions	1.12%
Mutual Funds	0.57%

AWARDS

2010-2011

The Bank received the winners Award in International Banking Technology Award 2010 from IBA in the Best Business Enablement Initiative category in recognition of its achievement in Banking Technology for the year 2009

2009-2010

Best Performance in Western zone under the Rural Employment Generation Program (REGP) of KVIC

2008-2009

The NDTV Business Leadership Awards 2008 India Best PSU Bank Award

2007-2008

Second National Award for excellence in lending to MSE sector for the year 2006-2007 Golden Jubilee Award 2007, for performance under KVIC during 2006-2007 under Western Region, issued by Ministry of Micro, Small and Medium Enterprises, Government of India.

FUTURE GROWTH AND PROSPECTS

The future growth will also involve development of suitable business models with strong governance frameworks, better information management, changes in the mode of working, building of enhanced resilience capabilities and a more responsible societal and environmental role for the banks.

Bank of India are spreading their connectivity and services all over the world

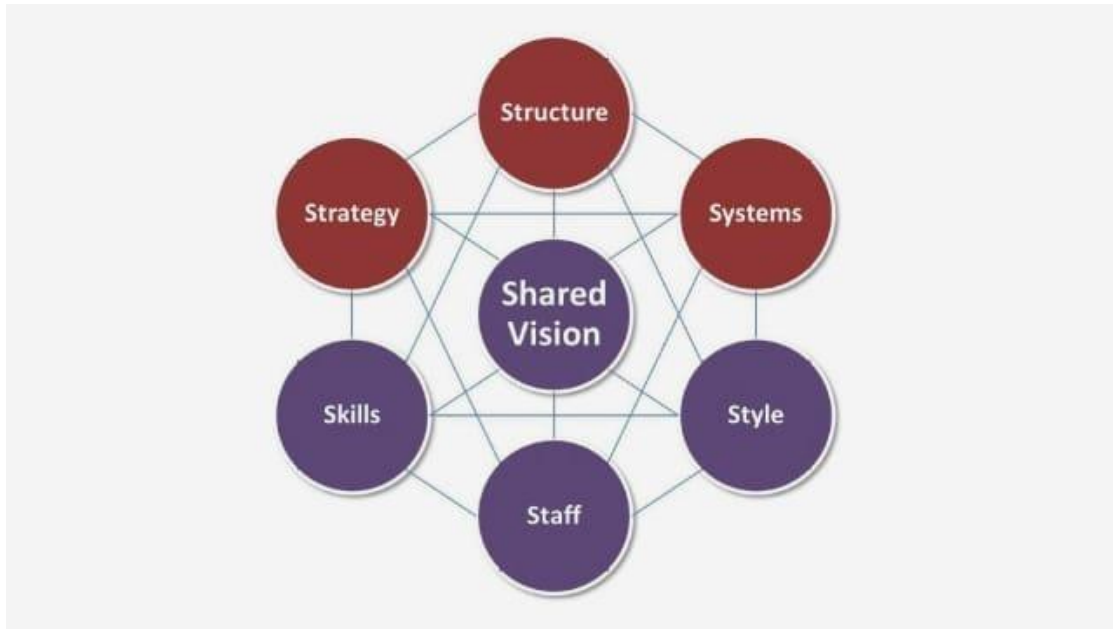
Bank of India witnessed tremendous changes in their different phases of operation and still working for providing fast and better functioning and services.

Bank of India was changed totally and adopted the computerization, digitalization and now the virtual banking services which not only facilitate the banking services but also create various challenges such as increasing NPAs, cyber hacking online frauds, failure of the bank.

CHAPTER 3

MCKENSY'S 7S FRAMEWORK AND PORTER'S FIVE FORCE MODEL WITH SPECIAL TO ORGANIZATION UNDER STUDY

MCKENSY'S 7S FRAMEWORK



STRATEGY

Bank of India needs to build a balance between short run cost savings and protecting its core competitive advantage. Customers perceive Bank of India products and services to deliver 'value for money' proposition plus a bit extra. In its zest to gain more market share through competing on prices, Bank of India should avoid cutting costs that can result in inferior product and service delivery.

STRUCTURE

The pandemic has questioned the current structure and supply chain management of the company. To be more resilient organization and prepare itself for future disruption of similar magnitudes Bank of India should focus on diversifying suppliers geographically so that climate related, geopolitical, and other disruptions don't impact the long-term survival of the company.

Reduce the dependence on China- As the trade war between US and China is getting aggressive, it should reduce its dependence on supply chain emerging

out of Chain. This will help the organization to diversify risks, avoid regulatory problems etc.

To achieve the above two goals- Bank of India needs to fine tune its organization structure. It needs to have smaller teams, easy reporting to the headquarters, and enabling teams to take decisions based on real time developments.

SYSTEMS

Bank of India needs to focus on the following areas- Improve internal processes, such as risk management, Customer Relationship Management (CRM), web app optimization, and data visualization across the organization.

Bank of India needs to put in place robust system for “work from home” employees so that there can be greater interaction among the employees both online improve productivity but also increase the data security and cyber security.

STAFF

Some of the steps Bank of India can take in to improve the human resources are

Recruitment and remote onboarding- Because of the pandemic, a lot of employees are working from remote locations. To make the environment more inclusive for the new employees, Bank of India should build system for remote onboarding such as – catalog of short videos, small groups interaction, technical demonstrations.

Open chats for the people to approach people at various levels in the hierarchy. It will not only help the top management to directly interact with the people below but also help in building an open and transparent culture. 51,459 employees are working in Bank of India.

SKILLS

Bank of India can build a structured training and development program for people working from remote locations.

Bank of India can hire fresh talent as more and more people are leaving their existing jobs because they are not challenging them enough.

Skills required for bank employees: Customer dealing, Customer satisfaction, Analytical skills, good knowledge of number and accounts, Mental mathematics, communication skills, Patience, Attention to minute details, Confidence, Critical thinking, technical skills, Stress management, Resilience.

STYLE

The leadership styles required in the physical location and in remote scenario are completely different. In a physical environment manager can stop by a chat, provide inputs and go through the work. But in the remote location's employees have to work in far more isolated environment. To improve the workflow-leaders should pursue collaborative and inclusive form of leadership. Leaders should build smaller teams as part of larger teams.

Transactional leadership: The finding of the study indicate that transactional leadership is the most dominant leadership style practiced within the banking sector.

SHARED VALUES

The organization has built a successful business model based on its core values, vision and mission. It doesn't have to change much in the shared values segment. One area where it can focus more is- sustainability.

PORTER'S FIVE FORCE MODEL

1. BARGAINING POWER OF BUYERS

If the buyers have strong bargaining power, then they usually tend to drive price down thus limiting the potential of Bank of India to earn sustainable profit.

2. BARGAINING POWER OF SUPPLIERS

If suppliers have strong bargaining power, then they will extract higher price from the Bank of India. It will impact the potential of Bank of India to maintain above average profit in Regional Bank industry.

3. RIVALRY AMONG EXISTING PLAYERS

If competition is intense then it becomes difficult for existing players such as Bank of India to earn sustainable profits.

4. THREAT OF SUBSTITUTE PRODUCTS AND SERVICES

If the threat of substitute is high then Bank of India has to either continuously invest into R&D or it risks losing out to disruptors in the industry.

5. THREAT OF ENTRANTS

If there is strong threat of new entrants in the Regional Bank industry then current players will be willing to earn lower profits to reduce the threats from new players.

FORCES	ANALYSIS	REASON
Buyers power	High	The switching cost is low for the customer.
Suppliers power	Low	Banks have to meet many regulatory criteria, made by RBI.
Competitive rivalry	High	Large number of private bank
The threat a Substitution	High	Mutual funds and government securities
The threat of entries	Low	Bank require the approval of the regulator RBI.

CHAPTER 4

SWOT ANALYSIS

STRENGTHS

- **Public Bank:** Since the bank is a public sector undertaking, it has the backing of the government.
- **Efficient services:** The bank is efficient in managing its assets and providing ROA which is also improving over the last 2 year,
- **Growing Reach:** BOI has a huge geographical presence in the country, thus making it accessible to the customers and increasing its reach to the target market.
- **Financially Backing the Agriculture Sector:** Financial facilities for the agricultural sector give a positive push to the agriculture sector to grow more.
- **Customers as Main Priority:** They emphasize providing benefits to customers. BOI's main motive is customer satisfaction that's why BOI come up with effective financial solutions and home loan services.
- **Empowering Employment:** Bank of India has over 50,000 employees, empowering employment then nation.
- **International Presence:** It has representative offices in Abu Dhabi, United Arab Emirates, and Shanghai, People's Republic of China, Australia and a branch in Hong Kong.
- **Easement of Banking:** Online Telebanking facilities are available to all its core customers and individuals as well as corporate.

WEAKNESSES

- **Less International Presence:** Nominal international presence as compared to leading players.
- **Lack of Digital Customer Support:** They do not respond to their customer's queries and do not guide them which helps their competitors.

- **Less Advertisement Leads to Lower Brand Presence:** The bank has to work out more on marketing its services. It has to come up with regular campaigns both online and offline to bring in new customers or to retain existing customers.

OPPORTUNITIES

- **Expansion:** Bank of India needs to expand its presence in the rural market.
- **Increasing Investments:** Increasing its Non-SLR investments will result in increased profits.
- **Interests Rates:** BOI can make credit cards more profitable by increasing the interest rate and the non-performing assets can be eased.
- **Digitalization:** With the Internet, the world has become a smaller place that helps in communication in any part of the world. This helps the bank get into the international market and target the global audience which helps to increase profitability.
- **Other Opportunities:** Small scale business banking, more global penetration through international banking, acquisition of smaller local banks in India.

THREATS

- **Private Sector Banks are Increasing Its Competition:** Private sector banks are developing novel investment packages and thereby gaining marketshare among retail consumers.
- **Economic Crisis:** As a result of the economic crisis, clients are not saving money in banks, reducing bank liquidity and making it difficult to operate efficiently.

- **Changing Policies:** Banking policies are governed by Reserve Bank of India (RBI) laws and regulations, therefore any changes made by the RBI have a direct impact on the bank's operations.
- **High Competition:** The primary competitors are Bank of Baroda, Canara Bank, Central Bank, Indian Overseas bank which is performing well.
- **Online Banks:** Loans are provided online by private banks which pose a threat to the Bank of India.
- **Tech-Platforms:** New-age technology like payment wallets is affecting the business of the bank.

CHAPTER 5
FINANCIAL ANALYSIS OF THE COMPANY

FINANCIAL ANALYSIS OF THE COMPANY

Financial analysis is the method of reviewing companies, programs, expenditures, and other activities relevant to finance to assess their performance and appropriateness. Financial analysis is usually used to determine whether an enterprise is sufficiently stable, solvent, liquid, or competitive to warrant a monetary investment

Financial analysis is used to assess economic trends, set monetary policies, build long-term business activity plans, and identify investment projects or companies. This is achieved using the financial numbers and data synthesis. A financial analyst must scrutinise the financial statement of a company—the statement of income, the balance sheet, and the statement of cash flow.

5.1 BALANCE SHEET OF BANK OF INDIA

The balance sheet of the Bank of India provides easy to compare in which year the company was doing well.

Equities & liabilities	2022	2021	2020	2019	2018
Equity Share Capital	4,104.31	3,277.66	3,277.66	2,760.03	1,743.72
Total Share Capital	4,104.31	3,277.66	3,277.66	2,760.03	1,743.72
Revaluation Reserve	6,926.62	6,251.79	6,322.36	6,273.34	5,549.16
Reserves and Surplus	44,100.32	36,156.13	34,216.30	32,647.79	28,247.76

Total Reserves and Surplus	51,026.93	42,407.93	40,538.65	38,921.13	33,796.93
Total shareholders funds	55,131.24	45,685.59	43,816.32	41,681.15	35,540.65
Deposits	627,895.96	627,113.56	555,504.98	520,862.35	520,854.38
Borrowings	26,760.37	32,464.11	39,752.47	44,241.17	43,588.78
Other liabilities and provisions	24,826.45	17,593.19	17,921.72	13,800.17	9,591.03
Total capital and liabilities	734,614.01	725,856.45	656,995.48	625,222.84	609,574.83

Assets	2022	2021	2020	2019	2018
Cash and balance with reserve Bank of India	40,280.58	60,697.57	29,239.25	29,236.56	31,347.84
Balance with banks money at call and short notice	51,277.06	65,883.10	57,217.05	65,574.92	64,534.66
Investments	174,448.41	187,252.85	158,572.99	147,639.04	137,111.11
Advances	420,841.79	365,686.52	368,883.30	341,005.94	341,380.19
Fixed asset	9,774.95	8,914.13	8,982.00	8,920.04	8,265.29

Other asset	37,991.22	37,422.28	34,100.88	32,846.34	26,935.73
Total asset	734,614.01	725,856.45	656,995.48	625,222.84	609,574.83

Contingent liabilities	423,198.21	453,634.85	352,309.91	311,309.21	0.00
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5.2 INCOME STATEMENT ANALYSIS

ANNUAL	2022	2021	2020	2019	2018
Total income	46,291.46	48,350.00	49,399.66	46,268.85	44,158.69
Total income growth (%)	-4.26	-2.12	6.77	4.78	-4.84
Provisions & contingencies	6,631.80	8,723.91	14,525.21	13,692.11	13,287.55
Provisions & contingencies growth (%)	-23.98	-39.94	6.08	3.04	16.38
Profit after tax (PAT)	3,492.57	2,082.75	-3,051.04	-5,426.57	-5,961.31
PAT growth (%)	54.91	—	—	—	—
Net interest margin (%)	1.91	1.96	2.32	2.18	1.72
Net profit margin (%)	9.12	5.09	-7.16	-13.23	-15.55
Basic EPS(Rs)	9.07	6.36	-9.39	-29.14	-51.83

5.3 CASHFIOW STATEMENT

Annual	2022	2021	2020	2019	2018
Net cash flow from operating activities	-35,486.91	37,868.00	-4,827.08	-9218.10	-7,366.00
Net cash used in investing activities	-643.95	-181.60	-231.80	71.07	-259.89
Net cash flow from financing activities	1,146.13	2,398.16	-3,192.06	7,982.80	7,185.41
Net cash flow	-- 34,984.73	40,084.57	-8250.94	-1,164.24	-440.48
Closing cash & cash equivalent	91,708.89	1,26,693.63	86,609.06	94,860.00	96,024.23
Closing cash & cash equivalent growth (%)	-27.61	46.28	-8.70	-1.21	-0.46

RATIO ANALYSIS

Ratio Analysis. Loading the player... A ratio analysis is a quantitative analysis of information contained in a company's financial statements. Ratio analysis is used to evaluate various aspects of a company's operating and financial performance such as its efficiency, liquidity, profitability and solvency.

5.4 SHOWING THE LIQUIDITY RATIO OF BANK OF INDIA

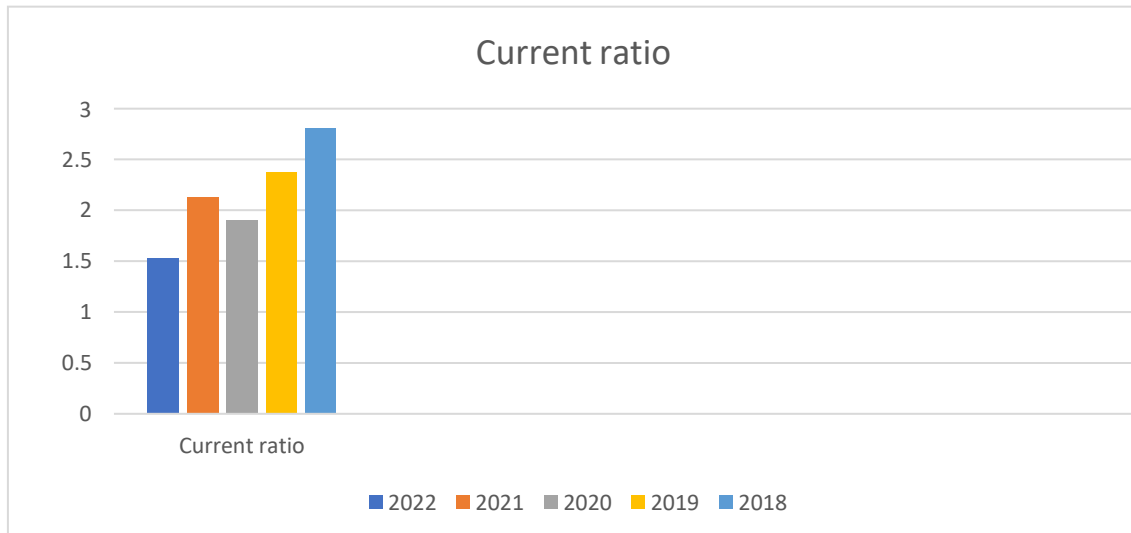
Liquidity ratios measure a company's ability to pay debt obligations and its margin of safety through the calculation of metrics including the current ratio, quick ratio, and operating cash flow.

The main two types of liquidity ratio

5.4.1 Current ratio: The current ratio is a liquidity ratio that measures a company's ability to pay short-term obligations or those due within one year. It tells investors and analysts how a company can maximize the current asset on its balance sheet to satisfy its current debt and other payables.

Current ratio=Current asset/current liability

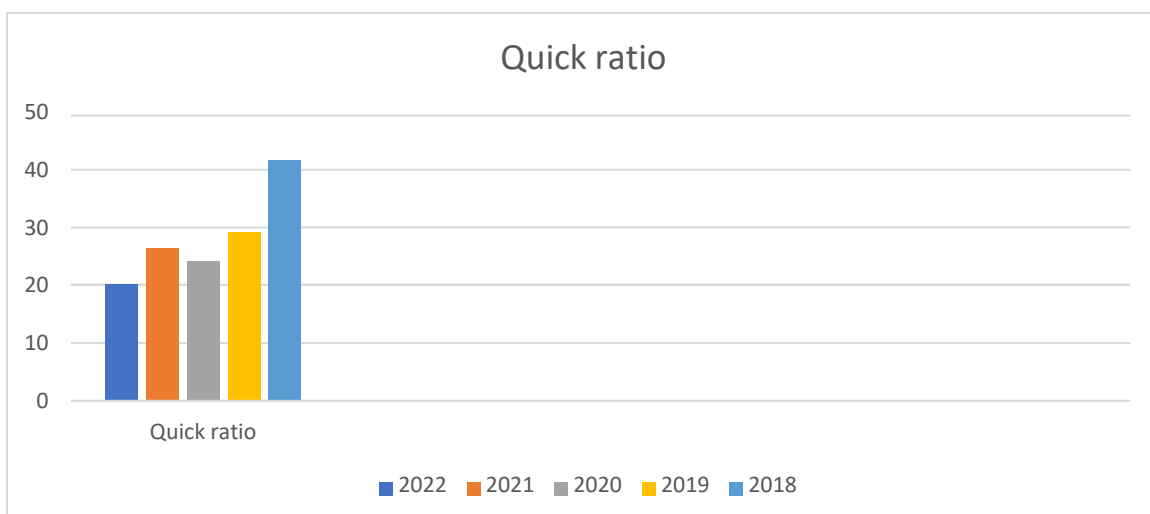
Financial Year 2022	2022	2021	2020	2019	2018
Current ratio	1.53	2.13	1.90	2.38	2.81



5.4.2 Quick ratio: The quick ratio is a measure of a company's short-term liquidity and indicates whether a company has sufficient cash on hand to meet its short-term obligations. The higher a company's quick ratio is, the better able it is to cover current liabilities

$$\text{Quick ratio} = \text{Current asset} / \text{Current liability}$$

Financial Year 2022	2022	2021	2020	2019	2018
Quick ratio	20.10	26.36	24.12	29.21	41.67



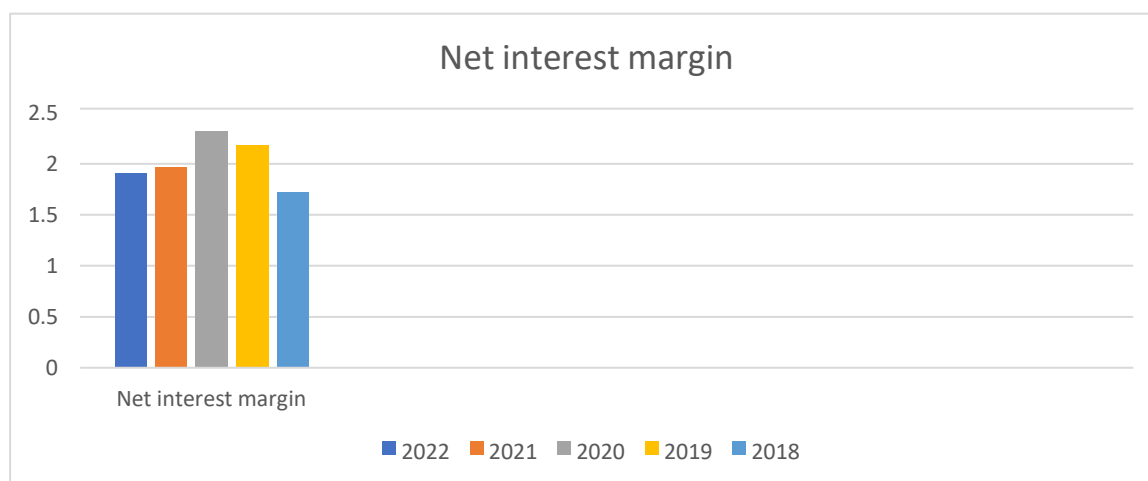
5.5 PERFORMANCE RATIO

The ratio of measured output to expected output for a given reporting period based on the system name-plate rating.

5.5.1 Net interest margin: Net interest margin is a measure of profitability for banks and financial institutions. It refers to the difference between interest received and interest paid. Interest rates in the economy significantly affect the financial net interest margin.

$$\text{Net interest margin} = (\text{Interest Income} - \text{Interest expense}) / \text{Total assets}$$

Financial year	2022	2021	2020	2019	2018
Net interest margin	1.91	1.96	2.32	2.18	1.72



5.5.2 Net profit margin: Measures how much net income or profit is generated as a percentage of revenue.

$$\text{Net Profit margin} = \text{Net Profit} / \text{Total revenue} \times 100$$

Financial year	2022	2021	2020	2019	2018
Net profit margin	8.94	5.32	-6.98	-13.60	-15.87



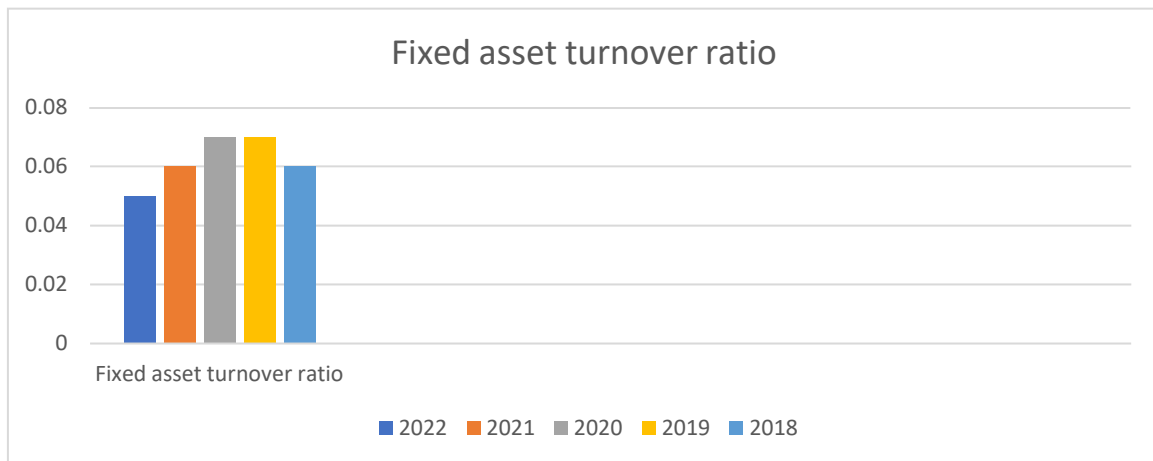
5.6 LEVERAGE RATIO

This ratio calculates the proportion of debt and equity that a company uses for funding the operations of the business.

5.6.1 Fixed asset turnover ratio: The fixed asset turnover ratio measures how efficiently a company is generating net sales from its fixed-asset investments.

Fixed asset turnover ratio= Net sales / Net fixed assets.

Financial year	2022	2021	2020	2019	2018
Fixed asset turnover ratio	0.05	0.06	0.07	0.07	0.06



CHAPTER 5
LEARNING EXPERIENCE

Every student in their professional course needs to undertake summer training or internship in his/her respective field, which gives his/her a chance to explore his/her skills and suits in the work environment.

The objective of the internship is to benefit both students working as well as for which students is working. The students get to learn the basics of their education and then turning into realities, where does companies could add values to their service through the creative and the innovative skills possessed by the new generations.

The internship period was for one month. During the course of my internship I got to interact with a lot of people. It was a great experience to learn from all the people. My guide was a very dynamic and hardworking person. He was great help to me. During the course of my internship, I got to interact with a lot of people. It was great experience to learn from all the people.

Talking to strangers was a thrilling experience for me. During all this time, I Learned, I Ivied, I Struggled, made new bonds and more importantly understood the essence of right attitude and team work

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