

A Study of Loans and Advance of HDFC Bank with Special Reference to Wardha City

Neha Deorao Deotare¹, Karan Ranjeet Sonone², Sandesh Devanand Deole³

MBA Student

Bapurao Deshmukh College of Engineering, Sewagram, Wardha, Maharashtra, India¹

Vidarbha Institute of Technology, Nagpur, Maharashtra, India^{2,3}

nehadeotare25@gmail.com¹, karansonone637@gmail.com², sandeshdeole02@gmail.com³

Abstract: *This research was conducted to assess HDFC Bank's financial performance in Wardha city. The Reserve Bank of India (RBI) gave HDFC one of the earliest 'in principle' approvals to open a bank in the private sector. Telephone banking is also available at locations. HDFC Bank offers a variety of goods and services, including wholesale and retail banking, treasury, auto loans, two-wheeler loans, personal loans, secured loans, consumer lifestyle loans, credit cards, and digital goods.*

Keywords: HDFC Bank's

I. INTRODUCTION

HDFC Bank Ltd is one of India's most prestigious financial institutions. HDFC Bank is a new generation private sector bank headquartered in Mumbai that offers a wide range of banking services, including commercial and investment banking on the wholesale side and transactional/branch banking on the retail side. Hdfc was founded by Hasmukh Bhai Parekh. He began his financial affairs in 1956. In 1992, government of India honored him with Padma Bhushan. In 1994 he abode the earth.

A bank is a financial institution that provides banking and other financial services to their customers. A bank is generally understood as an institution which provides fundamental banking services such as accepting deposits and providing loans. There are also nonbanking institutions that provide certain banking services without meeting the legal definition of a bank. Banks are a subset of the financial services industry.

II. LITERATURE REVIEW

Dhanabhakyaam and Kavitha (2012): Indian financial framework faces a few troublesome difficulties. The chosen open segment banks have performed well on the wellsprings of development rate and money related proficiency amid the examination time frame. The old Private part banks and the new private segment banks assume a crucial job in showcasing of New kind of stores and advances plans.

Mishkin (2009): analysed point out the money related transmission instruments in Corporate the financing cost channel, the swapping scale channel the benefit value channel and the credit channel. The loan fee channel is the essential money related transmission in the traditional micro economics model, per example, IS-LM model. Those models hold that fiscal arrangement works through the risk side of bank balance sheet given some level of Value stickiness, an adjustment in cash.

Dutta and Basak (2008): recommended that co-agent banks ought to enhance their recuperation execution, embrace new arrangements of automated observing of advances, actualise legitimate prudential standards and sort out consistent workshops to support in the focused savings money environment.

III. RESEARCH METHODOLOGY

It is necessary for the researcher to design his methodology for his problem as the same may differ from problem to problem. When we talk of research methodology we not only talk of the research methods but also consider the logic behind the methods we use in the context of our research study and explain why we are using a particular method or technique and why we are not using others so that research results are capable of being evaluated either by the researcher by the researcher himself or by others.

3.1 Objective of Study

- To highlight loans and advances trend of HDFC bank operating in Wardha City.
- To highlight sector wise loans and advances trend of HDFC bank operating in Wardha City.

3.2 Hypothesis

- There is significant increase in loans and advances trend of HDFC bank operating in Wardha City.
- There is significant increase in Priority sector loans and advances trend of HDFC bank operating in Wardha City.

IV. RESEARCH DESIGN

A research design is a logical and systematic planning and it helps directing a piece of research.

4.1 Nature of the Study

- **Analytical Study:** Analytical study is a system of procedures and techniques of analysis applied to quantitative data. It may consist of a system of statistical techniques applicable to numerical data. This study aims at testing hypothesis and specifying and interpreting relationship. It concentrates on analyzing data in depth and examining relationships from various angles.

4.2 Sampling Design

- **Sample and Sample Size:** This refers to number of respondents to be selected from the population to constitute a sample. The researcher has selected a sample size of one Private Sector Commercial Bank (i.e. HDFC Bank) operating in Wardha District.

4.3 Sampling Technique

- **Sampling Technique:** Convenience Sampling was used to select the sample. Convenient sampling is a non probability sampling technique that attempts to obtain a sample of convenient elements. In case of convenience sampling, the selection of sample depends upon the discretion of the interviewer.

4.4 Method and Sources of Data Collection

1. **Primary data:** The primary data was collected by means of a survey. Questionnaires were prepared and customers of the bank at two branches were approached to fill up the questionnaires'. The questionnaires contains 20 questions which reflect on the type and quality of services provided by the banks to the customers,
2. **Secondary data:** In order to have a proper understanding of the service quality of bank a depth study was done from the various sources such as books, a lot of data is also collected from the official website of the bank and the articles from various search engine like google, yahoo search and answer.com.

4.5 Data Collection Tool

Questionnaires as the primary form of collecting data.

4.6 Period of Study

The period of study is February 2022-April 2022.

V. LIMITATION

- This research is concerned only with the loans and advances of the selected bank. It doesn't consider other aspects of banks.
- The period of the study is limited for fiscal year 2020-21 to 2021-22.

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