Comparative Analysis of Commercial Bank’s Income in India

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ABSTRACT

Purpose: Due to technological developments in information and communication, competition among Commercial Banks has increased. Hence, the variety and density of businesses & requirements of financial services are enforcing banks to start providing additional banking services to customers that can strengthen income generation. Sources of Commercial Bank’s income are classified in two groups namely: Net Interest Income and Non-Interest Income. This study aims to inspect the contribution of Net-Interest and Non-Interest incomes in total income of selected Indian commercial banks.

Methodology: Comparative analysis and trend analysis on both the types of incomes are performed. On selected commercial banks & their relevant data for five years (2013-2017) are collected form the annual reports of respective banks.

Findings: Percentage of net-interest income has reduced whereas percentage of non-interest income has shown growth during the period of study. It is observed that percentage of non-interest income is less than net-interest income in total income but all together there are minimal expenditure incurred to earn non-interest income, which makes it more lucrative. Trend analysis displays that there is an upward increasing movement in case of non-interest income and downward decreasing movement in case of net-interest income.

Value: Commercial banks’ net-interest incomes are extremely depending on movement of interest-rate & economic cycles whereas non-interest income offers diversification & better stability for commercial bank’s revenues. Therefore, the study tries to explain that mingling net-interest with non-interest income will decrease the instability of incomes of Commercial Banks in India.

KEYWORDS Commercial Banks | Net Interest Income | Non-Interest Income

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Introduction
Bank is a financial intermediary that receives deposits from people who have surplus money and channels those deposits into lending to those people who are in need of money. In other words, it can be said that a bank link customer with capital shortages to customers who have surplus capital. The essential function of banks is to generate interest income which is a foremost source of income, because loans form bigger share of the bank's balancesheet.

Such assets create enormous interest income for commercial banks & to a huge extent governs their financial performance.

Due to technological developments in information and communication, competition among Commercial Banks has increased. Hence, the variety and density of businesses & requirements of financial services are enforcing banks to start providing additional banking services to customers that can strengthen income generation.

Sources of Bank's Income
Sources of Commercial Bank's income are classified in two groups namely: Net-Interest Income and Non-Interest Income. The interest margin is the difference between the amount of money charged for loaned out money and the amount of money bank have to pay to depositors. The interest earned on loans and advances, besides income from investments are interest income. The bank has to incur certain expenses to earn interest income, these are known as interest expenses.

The positive difference of both is known as Net interest income or Fund Based

Income. Another source of bank's income is Non-Interest Income or Fee Income. These are income for which the banks need not to maintain Cash Reserve Ratio. As, this money is not considered as a part of deposit. All those sources of income where bank's direct fund is not involved is known as Non-Interest Income/Non-Fund Income. It is the money which commercial banks gets as income from the services which a bank provides and fine which a bank charges when a customer does not pay interest on loaned money, another examples are: issuing letter of credit, funds transfer, remittances, collections, government business, agency business, dealing in derivatives, foreign exchange operations, fine charges on low balance in bank account, or on cheque bounce, etc.

Components of Net Interest Income
Major components of interest income are: term loans, cash credit facility [cash credit – pledge and cash credit- hypothecation], overdraft facility, bills finance, export finance, pre-shipment advances/packing credit advances, post shipment advances, post shipment credit, etc.

Components of Non-Interest Income
Non-Interest incomes involve least or no cost, these are kind of pure profit to commercial banks. Such income can be generated by following activities: collection of cheques, charging annual fees on credit cards, charging fees on deposit account against service providing, issue of demand draft, telegraphic transfer charges, fees from participation in mutual fund commission, providing advisory at the time of mergers and acquisition activities, securities underwriting, sale of assets and investments (commission and brokerage), bank guarantee, letter of credit, sale of insurance policies and mutual funds of other companies, fine charges due to insufficient balances in bank accounts, returned cheque fee in case payment is not honoured, agency bank functions like, pension payment, collection and payment of PPF, collection of senior citizen deposits, collection of government bonds, wealth management services, foreign exchange transactions, selling precious metals like silver and gold, opening Demat account, etc.

Objectives of the Study
• To examine the contribution of Net-Interest income & Non-Interest incomes in total income of selected Indian commercial banks.
To make a comparative analysis of Net-Interest
• income & Non-Interest incomes of selected
Indian commercial banks.
To perform trend-based analysis on Net-Interest
• income & Non-Interest incomes of selected
Indian commercial banks from FY 2012-13 to
2016-17.

Research Methodology
This research paper aims to study the diverse
• sources of commercial banks’ income in India and
their contribution in total income. Also, to perform
the trend analysis on bank’s income from different
sources. In order to reach the aim three public sector
banks: State Bank of India, Central Bank of India and
Punjab National bank and two private sector banks:
ICICI Bank, and YES Bank have been selected &
their relevant data of net interest income, non-interest
income and total income for five years (2013-2017) are
collected from the annual reports of respective banks.
Percentage analysis and trend analysis are performed
on collected data to find the results.

Limitations of the Study
Each living & non-living factor has its own
constraint, that control the applicability. A study can’t
be free from its constraints, for example, the restraint
of time, ranges, economy, energies, opportunity
along with the process of the study. Limitations for
this research work are asunder:
• Scope of this study is broader but sample size
contains only 2 private and 3 public sector bank’s
Net-Interest & Non-Interest Income data.
• Annual reports of selected commercial banks are
used to collect secondary data. The constraint
of secondary data & its findings rests on totally
on the accurateness of such data.
• Results of this study are limited to the selected
commercial banks.
• The period of study is restricted to five financial
years (2012-13 to 2016-17).

Brief Introduction of Selected
• Commercial Banks
State Bank of India is a worldwide public sector
bank & financial services company. The bank is a
• corporation possessed by government of India. SBI’s
headquarter is situated in Mumbai, Maharashtra.,
State Bank of India is merged with its five Associate
Banks & Bharatiya Mahila Bank on 1st April, 2017.
The bank has existence in 37 countries having 198
offices in 72 countries.[1]

Punjab National Bank is also an Indian global
banking & financial services company. The bank is
Delhi based company. PNB has a banking subsidiary
in the UK (PNB International Bank, which is
operational with seven branches in the UK). The
bank also has its presence in Hong Kong, Kowloon,
Dubai & Kabul. PNB had the honour of keeping
accounts of Jawahar Lal Nehru, Mahatma Gandhi,
Indira Gandhi, Lal Bahadur Shastri and Jallianwala
Bagh Committee, etc. [2]

Central Bank of India, is a government-owned
bank & is also one of the largest commercial banks
in India. It is a Mumbai, Maharashtra based bank.
The bank is operating with 4730 branches, 5319
ATM’s & 4 extension counters in 27 states in India
& three Union Territories. The overseas office of the
bank is situated in Nairobi, Hong Kong & a joint
venture with Bank of India, Bank of Baroda, & the
Zambian government.[3]

YES BANK is fifth major private sector bank in
India. The bank was instituted by Mr Rana Kapoor
& Mr Ashok Kapoor in the year 2004. It is the only
bank to receive award of Greenfield Bank licence by
the Reserve Bank of India in the last ten years. The
bank is a “Full Service Commercial Bank”, & has
gradually built a Corporate, Retail & SME Banking
franchise, It has network of 600 branches & 2,000
ATMs in urban India. Yes bank is the fastest rising
private bank in India.[4]
**ICICI Bank** is the Industrial Credit and Investment Corporation of India Bank, it is an Indian worldwide banking & financial services company. The headquarter of bank is situated in Mumbai-Maharashtra. The bank’s registered office is situated in Vadodara, Gujrat. The bank stood at the third rank in India, in terms of assets & stood at fourth rank in term of market capitalisation in the year 2017. The bank provides an extensive series of several banking products as well as financial services for all customers with the help of delivery channels & specialised subsidiaries in the areas of venture capital, life insurance, nonlife insurance, investment banking & asset management. The bank has around 4,850 branches & 14,404 ATMs in India. These branches have their existence in 19 countries including India.[5]

### Literature Review

- Rosie Smith Christos, Staikoursas and Geoffrey Wood in their paper “Non-Interest Income and Total Income Stability” (2003) studies the irregularity of net-interest income & non-interest income & its relationship for the banking structures of EU countries between the years 1994 to 1998. It is observed that the improved importance of non-interest income stabilises profits in the European banking business for most of the banks in those years. However, it is not always more stable than the net-interest income.[6]

- Basil Senyo DAMANKAH, Olivia ANKU-TSEDE and Albert AMANKWAAM, in their paper studies “Analysis of Non-Interest Income of Commercial Banks in Ghana” (2014) that small size banks are greatly involved in generating revenue through non-interest (fee-based) earning services, comparative to advanced corresponding activities. Common aspects which emphasis greatly on generating non-interest income are risk exposure, liquidity, customer deposits, etc. also present amongst banks in Ghana. Prime rates of the Central Bank also influence banking dealings & is definitely associated to bank’s involvement in non-traditional business events. Such results have implications for regulators of bank, who essentially issue guidelines in the course of harmonizing the several sources of bank’s income.[7]

- Dr. A. K. Singh and Samir Dubey studies in their paper “A Comparative Study of Non-Fund Based Income of Indian Private Sector Banks and Foreign Banks Operating in India” (2011) comparison of non-interest income (fee based revenue) of Private Sector Banks & Foreign Banks operating in India. A comparison is done using descriptive statistical tools. It was found that Foreign Banks that are operating in India are performing better in accordance with generation of non-fund-based income. Moreover, it is also found that their collection of non-fund-based revenue is equivalent to fifty% of their fund-based income.[8]

### Table No. 1

**Percentage Analysis of Income: Yes Bank**

<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>Total Interest Earned (△)</td>
<td>16,424.64</td>
<td>13,533.44</td>
<td>11,572.01</td>
<td>9,981.35</td>
<td>8,294.00</td>
</tr>
<tr>
<td>Interest Expended (□)</td>
<td>10,627.34</td>
<td>8,966.72</td>
<td>8,084.17</td>
<td>7,265.09</td>
<td>6,075.21</td>
</tr>
<tr>
<td>Net Interest Income (□)</td>
<td>5,797.3</td>
<td>4,566.72</td>
<td>3,487.84</td>
<td>2,716.26</td>
<td>2,218.79</td>
</tr>
<tr>
<td>Other Income (□)</td>
<td>4,156.76</td>
<td>2,712.15</td>
<td>2,046.46</td>
<td>1,721.58</td>
<td>1,257.43</td>
</tr>
<tr>
<td>Net Total Income (□)</td>
<td>9,954.06</td>
<td>7,278.87</td>
<td>5,534.30</td>
<td>4,437.84</td>
<td>3,476.22</td>
</tr>
<tr>
<td>% of Net Interest Income</td>
<td>58.24%</td>
<td>62.74%</td>
<td>63.02%</td>
<td>61.21%</td>
<td>63.83%</td>
</tr>
<tr>
<td>% of Non-Interest Income</td>
<td>41.76%</td>
<td>37.26%</td>
<td>36.98%</td>
<td>38.79%</td>
<td>36.17%</td>
</tr>
</tbody>
</table>

### Comparative Analysis of Commercial Bank’s Income in India

#### Table No. 2

Percentage Analysis of Income: Central Bank of India

<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>Total Interest Earned</td>
<td>24,661.41</td>
<td>25,887.90</td>
<td>26,408.78</td>
<td>24,427.55</td>
<td>21,860.65</td>
</tr>
<tr>
<td>Interest Expended</td>
<td>18,087.40</td>
<td>18,822.27</td>
<td>19,161.71</td>
<td>17,933.16</td>
<td>16,123.08</td>
</tr>
<tr>
<td>Net Interest Income</td>
<td>6574.01</td>
<td>7065.63</td>
<td>7247.07</td>
<td>6494.39</td>
<td>5737.57</td>
</tr>
<tr>
<td>Other Income</td>
<td>2,875.64</td>
<td>1,938.79</td>
<td>1,894.23</td>
<td>1,922.58</td>
<td>1,667.33</td>
</tr>
<tr>
<td>Total Income</td>
<td>9,449.65</td>
<td>9,004.42</td>
<td>9,141.30</td>
<td>8,416.97</td>
<td>7,404.90</td>
</tr>
<tr>
<td>% of Net Interest Income</td>
<td>69.57</td>
<td>78.47</td>
<td>79.28</td>
<td>77.16</td>
<td>77.48</td>
</tr>
<tr>
<td>% of Non-Interest Income</td>
<td>30.43</td>
<td>21.53</td>
<td>20.72</td>
<td>22.84</td>
<td>22.52</td>
</tr>
</tbody>
</table>


#### Table No. 3

Percentage Analysis of Income: ICICI Bank

<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>Total Interest Earned</td>
<td>54,156.28</td>
<td>52,739.43</td>
<td>49,091.14</td>
<td>44,178.15</td>
<td>40,075.60</td>
</tr>
<tr>
<td>Interest Expended</td>
<td>32,418.96</td>
<td>31,515.39</td>
<td>30,051.53</td>
<td>27,702.59</td>
<td>26,209.18</td>
</tr>
<tr>
<td>Net Interest Income</td>
<td>21,737.32</td>
<td>21,224.04</td>
<td>19,039.61</td>
<td>16,475.56</td>
<td>13,866.42</td>
</tr>
<tr>
<td>Other Income</td>
<td>19,504.48</td>
<td>15,323.05</td>
<td>12,176.13</td>
<td>10,427.87</td>
<td>8,345.70</td>
</tr>
<tr>
<td>Total Income</td>
<td>41,241.80</td>
<td>36,547.09</td>
<td>31,215.74</td>
<td>26,903.43</td>
<td>22,212.12</td>
</tr>
<tr>
<td>% of Net Interest Income</td>
<td>52.71</td>
<td>58.07</td>
<td>60.99</td>
<td>61.24</td>
<td>62.43</td>
</tr>
<tr>
<td>% of Non-Interest Income</td>
<td>47.29</td>
<td>41.93</td>
<td>39.01</td>
<td>38.76</td>
<td>37.57</td>
</tr>
</tbody>
</table>


#### Table No. 4

Percentage Analysis of Income: Punjab National Bank

<table>
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<tbody>
<tr>
<td>Total Interest Earned</td>
<td>47,275.99</td>
<td>47,424.35</td>
<td>46,315.36</td>
<td>43,223.25</td>
<td>41,893.33</td>
</tr>
<tr>
<td>Interest Expended</td>
<td>32,282.82</td>
<td>32,112.57</td>
<td>29,759.79</td>
<td>27,077.28</td>
<td>27,036.82</td>
</tr>
<tr>
<td>Net Interest Income</td>
<td>14,993.17</td>
<td>15,311.78</td>
<td>16,555.57</td>
<td>16,145.97</td>
<td>14,856.51</td>
</tr>
<tr>
<td>Other Income</td>
<td>8,951.37</td>
<td>6,877.02</td>
<td>5,890.73</td>
<td>4,576.71</td>
<td>4,215.92</td>
</tr>
<tr>
<td>Total Income</td>
<td>23,944.54</td>
<td>22,188.80</td>
<td>22,446.30</td>
<td>20,722.68</td>
<td>19,072.43</td>
</tr>
<tr>
<td>% of Net Interest Income</td>
<td>62.62</td>
<td>69.01</td>
<td>73.76</td>
<td>77.91</td>
<td>77.90</td>
</tr>
<tr>
<td>% of Non-Interest Income</td>
<td>37.38</td>
<td>30.99</td>
<td>26.24</td>
<td>22.09</td>
<td>22.10</td>
</tr>
</tbody>
</table>

TABLE No. 5
Percentage Analysis of Income: State Bank of India

<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>Total Interest Earned (₹)</td>
<td>1,75,518.24</td>
<td>1,63,685.31</td>
<td>1,52,397.07</td>
<td>1,36,350.80</td>
<td>1,19,657.10</td>
</tr>
<tr>
<td>Interest Expended (₹)</td>
<td>1,13,658.50</td>
<td>1,06,803.49</td>
<td>97,381.82</td>
<td>87,068.63</td>
<td>75,325.80</td>
</tr>
<tr>
<td>Net Interest Income (₹)</td>
<td>61,859.74</td>
<td>56,881.82</td>
<td>55,015.25</td>
<td>49,282.17</td>
<td>44,331.30</td>
</tr>
<tr>
<td>Other Income (₹)</td>
<td>35,460.93</td>
<td>28,158.36</td>
<td>22,575.89</td>
<td>18,552.92</td>
<td>16,034.84</td>
</tr>
<tr>
<td>Total Income (₹)</td>
<td>97,320.67</td>
<td>85,040.18</td>
<td>77,591.14</td>
<td>67,835.09</td>
<td>60,366.14</td>
</tr>
<tr>
<td>% of Net Interest Income</td>
<td>63.56</td>
<td>66.89</td>
<td>70.90</td>
<td>72.65</td>
<td>73.44</td>
</tr>
<tr>
<td>% of Non-Interest Income</td>
<td>36.43</td>
<td>33.11</td>
<td>29.09</td>
<td>27.35</td>
<td>26.56</td>
</tr>
</tbody>
</table>


Table No. 6
Trend analysis of Net Interest Income

<table>
<thead>
<tr>
<th></th>
<th>YES Bank</th>
<th>CBI</th>
<th>ICICI Bank</th>
<th>PNB</th>
<th>SBI</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017</td>
<td>91.25</td>
<td>89.79</td>
<td>84.43</td>
<td>80.39</td>
<td>86.55</td>
</tr>
<tr>
<td>2016</td>
<td>98.30</td>
<td>101.27</td>
<td>93.03</td>
<td>88.59</td>
<td>91.08</td>
</tr>
<tr>
<td>2015</td>
<td>98.74</td>
<td>102.32</td>
<td>97.70</td>
<td>94.69</td>
<td>96.55</td>
</tr>
<tr>
<td>2014</td>
<td>95.89</td>
<td>99.58</td>
<td>98.10</td>
<td>100.02</td>
<td>98.93</td>
</tr>
<tr>
<td>2013</td>
<td>100.00</td>
<td>100.00</td>
<td>100.00</td>
<td>100.00</td>
<td>100.00</td>
</tr>
</tbody>
</table>

*2013 has taken as base year for trend analysis calculations

Table No. 7
Trend Analysis of Non-Interest Income

<table>
<thead>
<tr>
<th></th>
<th>YES Bank</th>
<th>CBI</th>
<th>ICICI Bank</th>
<th>PNB</th>
<th>SBI</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017</td>
<td>115.45</td>
<td>135.15</td>
<td>125.87</td>
<td>169.12</td>
<td>137.17</td>
</tr>
<tr>
<td>2016</td>
<td>103.01</td>
<td>95.63</td>
<td>111.59</td>
<td>140.21</td>
<td>124.66</td>
</tr>
<tr>
<td>2015</td>
<td>102.23</td>
<td>92.03</td>
<td>103.82</td>
<td>118.72</td>
<td>109.54</td>
</tr>
<tr>
<td>2014</td>
<td>107.25</td>
<td>101.44</td>
<td>103.16</td>
<td>99.91</td>
<td>102.96</td>
</tr>
<tr>
<td>2013</td>
<td>100.00</td>
<td>100.00</td>
<td>100.00</td>
<td>100.00</td>
<td>100.00</td>
</tr>
</tbody>
</table>

*2013 has taken as base year for trend analysis calculations

FINDINGS

It is clear from the above tables no. 1-5 that percentage of net-interest income has reduced in all selected commercial banks from financial year 2013 to financial year 2017 where as percentage of non-interest income has shown growth during the same period.

When comparison of net-interest income & non-interest income was performed it is observed that percentage of non-interest income is less than net-interest income in total income but all together there are minimal expenditure incurred to earn non-interest income, which makes it more lucrative.

Trend analysis displays that there is an upward increasing movement in case of non-interest income and downward decreasing movement in case of net-interest income.

This is also true that evolution of non-interest income does not completely counterbalance the decrease in the interest margin.

RECOMMENDATIONS

Since there are very less expenditures incurred to earn non-interest income, all banks shall try to maximise income through this way because there is huge risk involved in earning net interest income as crores of rupees are dispersed as loan to earn interest income.
It seems to be predictable understanding that non-interest income is constant in comparison with net-interest income & other activities generating fee-based incomes decrease commercial bank's risk through diversification. The amalgamation of activities like; banking, securities & insurance can generate secured revenue, as the incomes from diverse products in banks are not perfectly associated. Commercial banks' net-interest incomes are extremely depending on movement of interest-rate & economic cycles where as non-interest income offers diversification & better stability for commercial bank’s revenues. Therefore, this can be said that mingling net-interest with non-interest income will decrease the instability of incomes.

Non-interest income has become more important as compared to net-interest income. Banks also try to increase non-interest income because it has potentials which make it diverse from net-interest income & thus essential. Moreover, non-interest income is characteristically described to best eadier or stable when compared to net interest income.

The following steps can be taken by commercial banks to generate more non-interest income & in turn overall profit of a bank:

- Commercial banks may put an extra effort to increase more use of mobile banking in remote areas and in rural areas due to its being quite customer friendly, safe & secure in comparison to internet banking.
- Banks may offer outstanding customer service, where customers are satisfied with services provided to them.
- Banks shall open its branches in areas where inflow & outflow of non-banking activities are in huge amount.
- Banks may provide rebate in rent for the lockers & safe custody to those who have larger amount of deposits in their current accounts.
- Commercial banks are required to focus on usages of technology-based banking instruments / products such as Credit Card, Debit Card, Internet Banking transactions, Mobile Banking transaction etc. and third-party products such as Mutual Fund, Insurance business etc. to generate more non-interest income.

**Conclusion**

In a transformed atmosphere after liberalization of financial segment, there was an over-all model swing in the business & marketing tactics of commercial banks which made the evolution of other income related business almost extremely important. If systematic efforts are made towards endorsing non-interest income, then it would turn into a supportive bolster for the commercial banks & support them to deal with existing conditions & conquer the global challenges more positively.

**References**


**Blind Reviewers Comment**

The author of this article did a comparative analysis of commercial banks income in India. This study is based on secondary data and the source from where the data has been taken is reliable enough. Author has considered all the reputed banks so the work done is justified. For Finding the result author has done a percentage analysis and trend analysis. This is an “Empirical Study” as it highlights and emphasize the commercial bank’s income in India.
GJEIS Prevent Plagiarism in Publication
The Editorial Board had used the turnitin plagiarism [http://www.turnitin.com] tool to check the originality and further affirmed the similarity index which is 14% in this case (See Annexure-I). Thus the reviewers and editors are of view to find it suitable to publish in this Volume-11, Issue-1, Jan-Mar, 2019.

Annexure 1

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<tr>
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