

HDFC Bank tops Business Today's Best Banks Survey

HDFC Bank has been declared the Best Bank in the annual Business Today-KPMG Best Banks Survey.

The ranking covers 65 scheduled commercial banks that provided their annual reports at the time of conducting the study. The data to rank the banks was taken from published annual reports of the banks as well as the Reserve Bank of India's 'Profile of Banks, 2012/13'. The three broad ranking parameters - divided into 29 sub-parameters - were Growth, Size and Strength. There were four overarching sub-parameters under Strength, viz. Quality of Assets, Productivity & efficiency, Quality of earnings and Capital adequacy, each with further sub-divisions.

The ranking process required the banks to be grouped in four sets.

Set A: 29 banks with balance sheet size higher than or equal to Rs 100,000 crore;

Set B: 21 banks with more than 10 branches and balance sheet size less than Rs 100,000 crore;

Set C1: Six banks with 10 or less branches and balance sheet size more than or equal to Rs 10,000 crore;

Set C2: Nine banks with less than 10 branches and balance sheet size less than Rs 10,000 crore.

To compute a bank's total score, it was assigned a score for each of the 29 sub-parameters. The score under each parameter was multiplied by the parameter's weightage. The results were aggregated to arrive at the total score.

A special cover story about our Bank was published in Business Today's edition of December 8, 2013 .

You can access the article on our website using this link:

http://www.hdfcbank.com/htdocs/aboutus/News_Room/pdf/Business-Today-cracking-rural-puzzle.pdf