

V M V V SANGHA'S



V M K S R VASTRAD ARTS SCIENCE  
AND V S BELLIHAL COMMERCE COLLEGE  
HUNGUND

Project report entitled

**"A PROJECT REPORT ON BARODA BANK"**

**UNDER GRADUATION OF BACHELOR OF COMMERCE**

**Submitted by**

**Ms. AISHWERYA G HAGEDAL**

**B.Com-IV Semester**

**Register Number U15IY21C0020**

**Under the Guidance of**

**Mr. SHREESHAIL BOMMASAGAR**

**Lecturer,**

**Department of commerce**

**2022-23**

# CERTIFICATE

This is to certify that **MS. Aishwerya G Hagedal** is a bonafide student of the of Commerce, bearing REG NO : U15IY22C0027 during the academic year 2022-23 has satisfactorily completed the project work entitled "**A PROJECT ON BANK OF BAROD**" submitted in partial fulfillment of the requirements for the award of the Degree of Commerce by **RANI CHANNAMMA UNIVERSITY** under guidance and supervision by **Mr. SHREESHAIL BOMMASAGAR** And Prof. B A KANTHI Head of the Department in Commerce.

**Mr. SHREESHAIL BOMMASAGAR** (Coordinator) (HOD OF COMMERCE)  
**Prof. B. A. Kanthi** Head, Department of Commerce  
**Prof. S K MATH** Principal  
V.M.K S.R.Vastrad Arts, Science & V.S. Bellihalli Commerce College, Hungund-587118  
Vijaya Mahantesh Krupashetty  
S.R. Vastrad Arts, Science & V.S. Bellihalli Commerce College, Hungund-587118

# CERTIFICATE

This is to certify that the project work on " **A PROJECT REPORT ON RELIANCE INDUSTRIES LIMITED**" has been carried out by **Mr. Sharanabasava Madiwalar B.** Com II semester under the guidance of **Mr. SHREESHAIL BOMMASAGAR** Co-ordinator, **Prof. B A KANTHI** Head of the Department in Commerce towards the partial fulfilment of the requirements for the award of degree of department of Commerce by the **Rani Channamma University** during the year **2022-23**.

Date :  
Place : **HUNGUND**

**Prof. S K MATH**  
(PRINCIPAL)

Principal  
Vijaya Mahantesh Krupaposhit  
S R. Vastrad Arts, Science & V S. Bellitha  
Commerce College, Hungund-587416



# Acknowledgement

I am greatly indebted to my guide, **Shri. SHREESHAIL BOMMASAGAR** Co-ordinator, Department of Commerce, Rani Channamma University, V M K S R VASTRAD ARTS SCIENCE & V S BELLIHAL COMMERCE COLLEGE HUNGUND for his inspiring guidance. In spite of several busy assignments, he has been kind enough to spare his time for giving me pleaser and privilege to work under his guidance.

Further I am also thankful Principal. **Prof. S K MATH** and **Prof. B A KANTHI** Head of the Department in Commerce and **Mr. S S PATIL** and **Mr. B S HOSAMANI** for their encouragement and help in carrying out this project work.

My sincere thanks to all for supporting me in carrying out project report and I also thanks to library staff and all my friends for their co-operation during the course of projectwork and I am also thankful to printers of their skilful printing this work.

My parents are main soul for my confidence, determination and strength throughout my life. The sweet hopes and wishes have made me able to present this work.

Last but not the least I take this opportunity to thank and remember all my friends who are with me and who have helped me throughout my life from the place they have resided in making me feel that I am also one among them who can achieve things as we want.

Date :

Place : HUNGUND

*A. G. Hagedal*  
MS. Aishwerya G Hagedal



# Acknowledgement

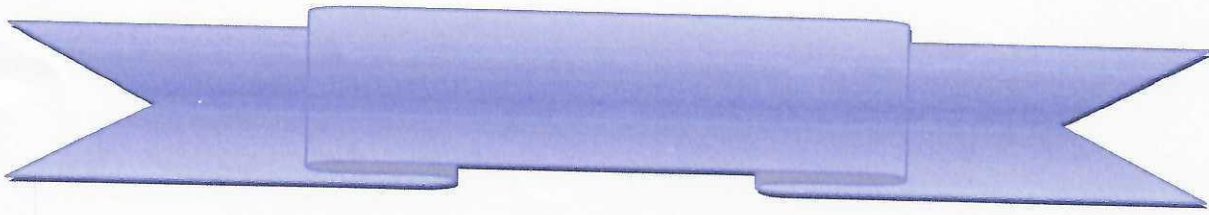
I am greatly indebted to my guide, **Shri. SHREESHAIL BOMMASAGAR** Co-ordinator, *Department of Commerce, Rani Channamma University, V M K S R VASTRAD ARTS SCIENCE & V S BELLIHAL COMMERCE COLLEGE HUNGUND* for his inspiring guidance. In spite of several busy assignments, he has been kind enough to spare his time for giving me pleaser and privilege to work under his guidance.

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I declare that this project report entitled "**A PROJECT REPORT ON RELIANCE INDUSTRIES LIMITED**" independent project carried out by me in partial fulfilment of the requirements for the award of the degree of Bachelor of Commerce by the **Rani Channamma University**. The project report has been prepared under the guidance of . **Mr. SHREESHAIL BOMMASAGAR** Coordinator Department of in Commerce, **Rani Channamma University, V M K S R VASTRAD ARTS SCIENCE & VS BELLIHAI COMMERCIAL COLLEGE HUNGUND.**

I have not submitted his project previously to this university or any other university for the award of any degree.

**Date :**  
**Place : HUNGUND**

*A. G. Hagedal*  
**MS Aishwerya G Hagedal**



# Bank of Baroda

[Article](#) [Talk](#)



**Bank of Baroda (BOB or BoB)** is an [Indian public sector bank](#) headquartered in [Vadodara, Gujarat](#). It is the second largest public sector bank in India after [State Bank of India](#), with 153 million customers, a total business of US\$218 billion, and a global presence of 100 overseas offices. Based on 2019 data, it is ranked 1145 on [Forbes Global 2000](#) list.<sup>[4][5][6]</sup>

**Bank of Baroda Ltd.**




**बैंक ऑफ़ बड़ौदा**  
**Bank of Baroda**

<b>Type</b>	Public
<b>Traded as</b>	BSE: 532134 <a href="#">↗</a> NSE: BANKBARODA <a href="#">↗</a>
<b>ISIN</b>	INE028A01039
<b>Industry</b>	Banking Financial services
<b>Predecessor</b>	Vijaya Bank Dena Bank
<b>Founded</b>	20 July 1908; 115 years ago
<b>Founder</b>	Sayajirao Gaekwad III
<b>Headquarters</b>	Vadodara, Gujarat, India <sup>[1]</sup>
<b>Number of locations</b>	9,693 Branches 10,033+ ATMs (March 2023)
<b>Area served</b>	India & Worldwide
<b>Key people</b>	Hasmukh Adhia (Chairman) Debadatta Chand (MD & CEO) <sup>[2]</sup>



<b>Services</b>	<ul style="list-style-type: none"> <li>Asset management</li> <li>Commercial banking</li> <li>Financial services</li> <li>Investment banking</li> <li>Mortgage loans</li> <li>Private banking</li> <li>Private equity</li> <li>Retail banking</li> <li>Savings</li> <li>Securities</li> <li>Wealth management</li> </ul>
<b>Revenue</b>	▲ ₹110,777.98 crore (US\$14 billion) (2023)
<b>Operating income</b>	▲ ₹20,564.54 crore (US\$2.6 billion) (2023)
<b>Net income</b>	▲ ₹14,905.20 crore (US\$1.9 billion) (2023)
<b>Total assets</b>	▲ ₹1,525,878.97 crore (US\$190 billion) (2023)
<b>Total equity</b>	▲ ₹106,049.30 crore (US\$13 billion) (2023)
<b>Owner</b>	Government of India(63.97%)
<b>Number of employees</b>	79,806 (2022)

<b>Subsidiaries</b>	Bank of Baroda Uganda Limited Bank of Baroda Tanzania Limited Nainital Bank Baroda UP Gramin Bank
<b>Capital ratio</b>	14.99%
<b>Website</b>	<a href="http://www.bankofbaroda.in">www.bankofbaroda.in</a> 
<b>Footnotes / references</b> [3]	

The Maharaja of Baroda, Sayajirao Gaekwad III, founded the bank on 20 July 1908 in the princely state of Baroda, in Gujarat.<sup>[7]</sup> The Government of India nationalized the Bank of Baroda, along with 13 other major commercial banks of India, on 19 July 1969 and the bank was designated as a profit-making public sector undertaking (PSU).





Syajirao Gaekwad III, the founder of Bank of Baroda



Bank of Baroda International Banking Branch at MG Road, Bengaluru formerly Vijaya Bank Head Office

In 1908, Sayajirao Gaekwad III, set up the Bank of Baroda (BoB),<sup>[8]</sup> with other stalwarts of industry such as Sampatrao Gaekwad, Ralph Whitenack, Vithaldas Thakersev

In 1906, Sayajirao Gaekwad III, set up the Bank of Baroda (BoB),<sup>[8]</sup> with other stalwarts of industry such as Sampatrao Gaekwad, Ralph Whitenack, Vithaldas Thakersey, Lallubhai Samaldas, Tulsidas Kilachand and NM Chokshi.<sup>[9]</sup> Two years later, BoB established its first branch in Ahmedabad. The bank grew domestically until after World War II. Then in 1953 it crossed the Indian Ocean to serve the communities of Indians in Kenya and Indians in Uganda by establishing a branch each in Mombasa and Kampala. The next year it opened a second branch in Kenya, in Nairobi, and in 1956 it opened a branch in Tanzania at Dar-es-Salaam. Then in 1957, BoB took a big step abroad by establishing a branch in London. London was the center of the British Commonwealth and the most important international banking center. In 1958 BoB acquired Hind Bank (Calcutta; est. 1943), which became BoB's first domestic acquisition.<sup>[citation needed]</sup>



In 1961, BoB acquired New Citizen Bank of India. This merger helped it increase its branch network in Maharashtra. BoB also opened a branch in Fiji. The next year it opened a branch in Mauritius

In 1963, BoB acquired Surat Banking Corporation in Surat, Gujarat. The next year BoB acquired two banks: Umbergaon People's Bank in southern Gujarat and Tamil Nadu Central Bank in Tamil Nadu state.

In 1965, BoB opened a branch in Guyana. That same year BoB lost its branch in Narayanganj (East Pakistan) due to the Indo-Pakistani War of 1965. It is unclear when BoB had opened the branch. In 1967 it suffered a second loss of branches when the Tanzanian government nationalised BoB's three branches there at (Dar es Salaam, Mwanza, and Moshi), and transferred their operations to the Tanzanian government-owned National Banking Corporation.

In 1972, BoB acquired Bank of India's operations in Uganda. Two years later, BoB opened a branch each in Dubai and Abu Dhabi.

Back in India, in 1975, BoB acquired the majority shareholding and management control of Bareilly Corporation Bank (est. 1954) and Nainital Bank (est. in 1922), both in Uttar Pradesh and Uttarakhand respectively. Since then, Nainital Bank has expanded to Uttarakhand, Uttar Pradesh, Haryana, Rajasthan and Delhi state. Right now BoB have 99% shareholding in Nainital Bank.



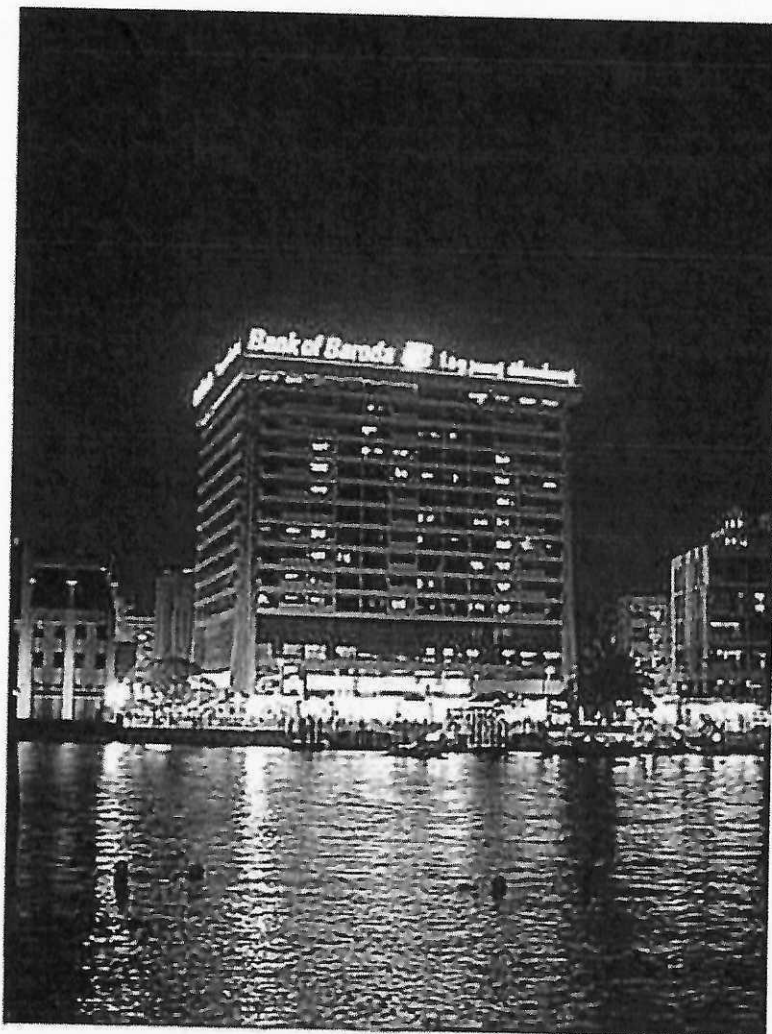
In 1980, BoB opened a branch in Bahrain and a representative office in Sydney, Australia. BoB, Union Bank of India and Indian Bank established IUB International Finance, a licensed deposit taker, in Hong Kong. Each of the three banks took an equal share. Eventually (in 1999), BoB would buy out its partners.

A second consortium or joint-venture bank followed in 1985. BoB (20%), Bank of India (20%), Central Bank of India (20%) and ZIMCO (Zambian government; 40%) established Indo-Zambia Bank in Lusaka. That same year BoB also opened an Offshore Banking Unit (OBU) in Bahrain (Gulf).

Back in India, in 1988, BoB acquired Traders Bank, which had a network of 34 branches in Delhi.



In 1992, BoB opened an OBU in Mauritius, but closed its representative office in Sydney. The next year BoB took over the London branches of Union Bank of India and Punjab & Sind Bank (P&S). P&S's branch had been established before 1970 and Union Bank's after 1980. The Reserve Bank of India ordered the takeover of the two following the banks' involvement in the Sethia fraud in 1987 and subsequent losses.



A Bank of Baroda branch at Dubai Creek.

In 1996, BoB Bank entered the capital market in December with an initial public offering (IPO). The government of India is still the largest shareholder, owning 66% of the bank's equity.

In 1997, BoB opened a branch in Durban. The next year BoB bought out its partners in IUB International Finance in Hong Kong.

Apparently this was a response to regulatory changes following Hong Kong's reversion to the People's Republic of China. The now wholly owned subsidiary became Bank of Baroda (Hong Kong), a restricted license bank. BoB also acquired Punjab Cooperative Bank in a rescue. BoB incorporate a wholly-owned subsidiary, BOB Capital Markets, for broking business.

In 1999, BoB merged in Bareilly Corporation Bank in another rescue. At the time, Bareilly had 64 branches, including four in Delhi. In Guyana, BoB incorporated its branch as a subsidiary, Bank of Baroda Guyana. BoB added a branch in Mauritius and closed its Harrow Branch in London

In 2000 BoB established Bank of Baroda (Botswana). The bank has three banking offices, two in Gaborone and one in Francistown. In 2002, BoB converted its subsidiary in Hong Kong from deposit taking company to a Restricted License Bank.

*[citation needed]*

In 2002 BoB acquired Benares State Bank (BSB) at the Reserve Bank of India's request. BSB had been established in 1946 but traced its origins back to 1871 and its function as the treasury office of the Benares state. In 1964 BSB had acquired Bareilly Bank (est. 1934), with seven branches in western districts of Uttar Pradesh; BSB also had taken over Lucknow Bank in 1968. The acquisition of BSB brought BoB 105 new branches. Lucknow Bank, a unit bank with its only office in Aminabad, had been established in 1913. Also in 2002, BoB listed Bank of Baroda (Uganda) on the Uganda Securities Exchange (USE). The next year BoB opened an OBU in Mumbai.

*[citation needed]*



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Smt. Soundara Kumar

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Shri Ajay Singhal

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## DIRECTORS



Smt. Parvathy V. Sundaram

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Shri Mukesh Kumar Bansal



Shri Lalit Tyagi

[View Profile →](#)



Shri Joydeep Dutta Roy

[View Profile →](#)

## Executive Directors



Shri Ajay K Khurana

[View Profile →](#)



Shri Debadatta Chand

Managing Director & CEO

[View Profile →](#)

## Meet our Board of Directors



Dr. Hasmukh Adhia

Non-Executive Chairman



<b>Fiscal Period</b>	<b>2023</b>	
<b>Period End Date</b>	<b>Mar 23</b>	<b> </b>
<b>Interest Income Bank</b>	<b>94138.61</b>	<b>:</b>
<b>Total Interest Expense</b>	<b>49942.17</b>	<b>:</b>
<b>Net Interest Income</b>	<b>44196.44</b>	<b>:</b>
<b>Loan Loss Provision</b>	<b>4550.79</b>	<b>.</b>
<b>Net Interest Inc After Loan Loss Prov</b>	<b>39645.65</b>	<b>.</b>
<b>Non- Interest Income Bank</b>	<b>16639.37</b>	<b>.</b>
<b>Non- Interest Expense Bank</b>	<b>-35720.47</b>	<b>-</b>
<b>Net Income Before Taxes</b>	<b>20564.55</b>	<b>.</b>
<b>Provision for Income Taxes</b>	<b>5876.67</b>	<b>:</b>
<b>Net Income After Taxes</b>	<b>14687.88</b>	<b>:</b>
<b>Minority Interest</b>	<b>-100.01</b>	<b>-</b>
<b>Equity In Affiliates</b>	<b>3173.38</b>	<b>:</b>

In 2004 BoB acquired the failed south Gujarat Local Area Bank. BoB also returned to Tanzania by establishing a subsidiary in Dar-es-Salaam. BoB also opened a representative office each in Kuala Lumpur, Malaysia, and Guangdong, China. *[citation needed]*

In 2005 BoB built a Global Data Centre (DC) in Mumbai for running its centralised banking solution (CBS) and other applications in more than 1,900 branches across India and 20 other countries where the bank operates. BoB also opened a representative office in Thailand. *[citation needed]*

In 2006 BoB established an Offshore Banking Unit (OBU) in Singapore. *[citation needed]*

In 2007, its centenary year, BoB's total business crossed 2.09 trillion (short scale), its branches crossed 2000, and its global customer base 29 million people. In Hong Kong, Bank got Full Fledged Banking license and business of its Restricted License Banking subsidiary was taken over Bank of Baroda branch in Hong Kong  
w.e.f.01.04.2007. *[citation needed]*

In 2010 Malaysia awarded a commercial banking licence to a locally incorporated bank to be jointly owned by Bank of Baroda, Indian Overseas Bank and Andhra Bank.<sup>[citation needed]</sup>

In 2011 BoB opened an Electronic Banking Service Unit (EBSU) at Hamriya Free Zone, Sharjah (UAE). It also opened four new branches in existing operations in Uganda, Kenya (2), and Guyana. BoB closed its representative office in Malaysia in anticipation of the opening of its consortium bank there. BoB received 'In Principle' approval for the upgrading of its representative office in Australia to a branch. Bob also acquired Mumbai-based Memon Cooperative Bank, which had 225 employees and 15 branches in Maharashtra and three in Gujarat. It had to suspend operations in May 2009 due to its precarious financial condition.



The Malaysian consortium bank, India International Bank Malaysia (IIBM), finally opened in Kuala Lumpur, which has a large population of Indians. BOB owns 40%, Andhra Bank owns 25%, and IOB the remaining 35% of the share capital. IIBM seeks to open five branches within its first year of operations in Malaysia, and intends to grow to 15 branches within the next three years.<sup>[citation needed]</sup>

On 17 September 2018, the government of India proposed the merger of Dena Bank and Vijaya Bank with the Bank of Baroda, pending approval from the boards of the three banks, effectively creating the third largest lender in the country.<sup>[12]</sup> The merger was approved by the Union Cabinet and the boards of the banks on 2 January 2019. Under the terms of the merger, Dena Bank and Vijaya Bank shareholders received 110 and 402 equity shares of the Bank of Baroda, respectively, of face value ₹2 for every 1,000 shares they held.

The merger came into effect on 1 April 2019.<sup>[13]</sup> Post-merger, the Bank of Baroda is the third largest bank in India, after State Bank of India and HDFC Bank. The consolidated entity has over 9,500 branches,<sup>[14]</sup> 13,400 ATMs, 85,000 employees and serves 120 million customers.<sup>[15]</sup> The amalgamation is the first-ever three-way consolidation of banks in the country, with a combined business of Rs14.82 trillion (short scale), making it the third largest bank after State Bank of India (SBI) and ICICI Bank.<sup>[16]</sup> Post-merger effective 1 April 2019, the bank has become the India's third largest lender behind SBI and ICICI Bank.<sup>[17]</sup>

Bank of Baroda announced in May 2019 that it would either close or rationalise 800–900 branches to increase operational efficiency and reduce duplication post-merger. The regional and zonal offices of the merged companies would also be closed. *PTI* quoted an unnamed senior bank official as stating that Bank of Baroda would look to expand in eastern India as it already had a strong presence in the other regions.<sup>[18]</sup>

# Bank Of Baroda

ISIN: INE028A01039 | SECTOR: Bank - Public



Trade

[Open trading A/c](#)

Quote

Charts

Technicals

Valuations

Corp Action

Balance Sheet

P & L

Quarterly Results

Half Yearly Results

**BSE LIVE** Sep 01, 16:01

Volume ⓘ **2,139,239**

**190.70** ▲ **3.50** (1.87%)

**NSE LIVE** Sep 01, 15:59

Volume ⓘ **15,838,571**

**190.60** ▲ **3.45** (1.84%)

## FINANCIALS

[Check Credit Score](#)



# FINANCIALS

Standalone

Consolidated

Annual Report

Print/Copy to Excel :

Balance Sheet (New)

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BALANCE SHEET OF BANK OF BARODA (in Rs. Cr.)	MAR 23	MAR 22
	12 mths	12 mths
EQUITIES AND LIABILITIES		
SHAREHOLDER'S FUNDS		
Equity Share Capital	1,035.53	1,035.53
TOTAL SHARE CAPITAL	1,035.53	1,035.53
Revaluation Reserve	0.00	0.00

Check  
Credit Score

Reserve			
Reserves and Surplus	97,187.36	84,874.19	
Total Reserves and Surplus	97,187.36	84,874.19	
<b>TOTAL SHAREHOLDERS FUNDS</b>	<b>98,222.89</b>	<b>85,909.72</b>	
Deposits	1,203,687.79	1,045,938.56	
Borrowings	101,910.48	103,899.29	
Other Liabilities and Provisions	54,740.38	42,252.27	
<b>TOTAL CAPITAL AND LIABILITIES</b>	<b>1,458,561.55</b>	<b>1,277,999.83</b>	<b>1,</b>
<b>ASSETS</b>			<b>Check Credit Score</b>
Cash and Balances with Reserve Bank of India	54,882.63	55,184.41	
Balances with Banks Money at Call and Short Notice	40,820.61	67,470.59	
Investments	362,485.36	315,795.39	

Advances	940,998.27	777,155.18	
Fixed Assets	8,706.57	9,921.90	
Other Assets	50,668.10	52,472.37	
<b>TOTAL ASSETS</b>	<b>1,458,561.55</b>	<b>1,277,999.83</b>	<b>1,</b>
<b>OTHER ADDITIONAL INFORMATION</b>			
Number of Branches	8,200.00	8,168.00	
Number of Employees	77,244.00	79,173.00	
Capital Adequacy Ratios (%)	16.24	15.84	
<b>KEY PERFORMANCE INDICATORS</b>			
Tier 1 (%)	13.99	13.34	
Tier 2 (%)	2.25	2.50	
<b>ASSETS QUALITY</b>			
Gross NPA	36,764.00	64,059.39	
Gross NPA (%)	4.00	7.00	

Check  
Credit Score



Net NPA	8,384.00	13,364.64
Net NPA (%)	0.89	1.72
Net NPA To Advances (%)	1.00	2.00
<b>CONTINGENT LIABILITIES, COMMITMENTS</b>		
Bills for Collection	67,712.47	64,741.92
Contingent Liabilities	577,753.35	399,234.43

# RESULTS OF BANK OF BARODA

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**News**

**Results**

**Estimates**

**Analysis**

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31.08.2023

Fitch affirms BoB ratings at BBB-, outlook stable

22.08.2023

BoB introduces 'Video Re-KYC' to allow 'know your customer' updation without visiting bank branch

22.08.2023

Bank of Baroda bullish on India's consumption demand prospects, says executive director

22.08.2023

MC Explains: The legal implication of Bank of Baroda's notice to Sunny Deol

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Credit Score

# Bank Of Baroda

ISIN: INE028A01039 | SECTOR: Bank - Public

**+** Trade

Open trading A/c

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Volume ⓘ **15,838,571**


**190.60** ▲ **3.45** (1.84%)

Check



[Standalone](#)[Consolidated](#)Annual Report 

Print/Copy to Excel :

Balance Sheet (New) [Go](#)[« Prev 5](#)[Next 5 »](#)**BALANCE SHEET  
OF BANK OF  
BARODA (in Rs.  
Cr.)****MAR 23****MAR 22**

12 mths

12 mths

**EQUITIES AND  
LIABILITIES**[Check  
Credit Score](#)**SHAREHOLDER'S  
FUNDS**Equity Share  
Capital

1,035.53

1,035.53

**TOTAL SHARE  
CAPITAL**

1,035.53

1,035.53

Revaluation  
Reserve

0.00

0.00

Reserves and Surplus	97,187.36	84,874.19
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Check  
Credit Score

# Bank Of Baroda Profit & Loss Annual

Trade

BSE: 532134 | NSE: BANKBARODA | ISIN: INE028A01039 |  
Sector: Regional Banks

**190.7** ▲ +3.5 (1.87%)

Updated : 01 Sep 2023

**Income** Balance Sheet Cash Flow

Interim Data  Annual Data

Fiscal Period	2023
Period End Date	Mar 23
Interest Income Bank	94138.61
Total Interest Expense	49942.17



Net Income After Taxes	14687.88	7
Minority Interest	-100.01	-8
Equity In Affiliates	3173.38	2
Net Income Before Extra Items	14905.20	7
Net Income	14905.20	7
Income Available to Com Excl Extra Ord	14905.20	7
Income Available to Com Incl Extra Ord	14905.20	7
Diluted Net Income	14905.20	7
Diluted Weighted Average Shares	517.14	5
Diluted EPS Excluding Extra Ord Items	28.82	1
DPS- Common Stock Primary Issue	5.50	2
Diluted Normalized EPS	33.19	1

\*All figures in crores except per share values

\*All figures in crores except per share values

## **Bank Of Baroda Quick Links**

Bank Of Baroda Dividend | Bank Of Baroda Bonus |  
Bank Of Baroda News | Bank Of Baroda AGM | Bank Of  
Baroda Rights | Bank Of Baroda Splits | Bank Of Baroda  
Board Meetings | Bank Of Baroda Key Metrics | Bank Of  
Baroda Shareholdings | Bank Of Baroda Balance Sheet |  
Bank Of Baroda Cashflow | Bank Of Baroda Q1 Results |  
Bank Of Baroda Q2 Results | Bank Of Baroda Q3 Results  
| Bank Of Baroda Q4 Results

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Stocks | NSE Active Stocks