PERFORMANCE EVALUATION OF BANCASSURANCE: A STUDY WITH SPECIAL REFERENCE TO ICICI BANK

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ABSTRACT
One of the most significant changes in the financial service sector over the past few years has been the growth and development of bancassurance. In present scenario, banking institutions and insurance companies have found bancassurance to be an attractive and profitable compliment to their existing activities. This research tries to diagnose some realities behind bancassurance business of ICICI bank. Capital Adequacy Ratio, Return on Asset, Level of NPA, Staff Cost, Profit Per Employee, Business Per Employee, Operating Expenses and Staff cost are the variables used for measuring the performance of banks in bancassurance channels. The effect of bancassurance is measured by analyzing the financial performance before (1998-2002) and after(2008-2012) the commencement of bancassurance channels.

KEY WORDS: Bancassurance, Capital Adequacy Ratio, NPA, EPS, Return On Asset, Business Per Employee, Profit Per Employee

Reference:


8. Annual report of ICICI bank 2012