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A Working Paper on the Impact of Gender of Leader on the Financial Performance of the Bank: A Case of ICICI Bank

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Abstract

The banking sector is the backbone of any economy and this gains more importance for a country like India, where the banks have played an important role in the development of the nation. On the other hand, woman is the backbone of any family. When there is a merger of these two features viz. bank and woman we expect the synergies to emerge.

There has been a continuous surge in the number of woman employees in the banking sector of late. The woman has gone an extra mile not only to get employed in the banking sector (popularly known as BFSI- banking, financial service and insurance), rather to lead the banking sector. Though the number of woman employees has increased in other sectors also but banking sector has a special meaning as this sector, was considered to be a male dominated segment.

The objective of the paper is find out whether is there any difference in the impact of gender of the CEO of a bank or not on the performance of bank, by studying the financial statements of the bank. The paper studies the ICICI bank which is the largest private sector bank which is led by woman today and a comparison is being done to draw meaningful conclusion with respect to woman leadership as to whether woman is able to perform satisfactorily vis-à-vis man or not.

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The paper uses financial statements and ratio analysis along with CAMEL model to compare the performance of the banks, which is used by the apex bank to monitor the performance of domestic banks. The CAMEL rating is done to determine the bank's overall condition w.r.t. financial and operating and managerial efficiencies.

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1. Introduction

India is a country where woman was considered to be the equal as man. Women were given equal status in the society and they had access to all those things where the men could enter. It was during the medieval period that the condition of the women society deteriorated and women were seen as lesser to the men. These phases continued till of late where girls were not allowed to go to school and were supposed to do the household work and take care of the home and family. After independence the government realised the need to uplift the women in the society and took various initiatives to bring girl and woman to the forefront. The education, as well as, the awareness of the parents also increased where parents started realising that the girl and woman are the important part of the overall system. This continued and the women came out of so called shell and started taking up the job and proved that they were, if not better, not less than men.

There seems to be a change wind, at least in the urban area, where the girls are not only being given education but are also allowed to pursue their career and become equally important person in the family. The globalisation has opened the new avenues for the overall job market and the women have been pro-active to leverage upon the same. The number of women taking up job and talking of career is across the spectrum but still there are certain fields or sectors which require special mention. Some of those sectors are gas and petroleum industry, steel industry and banking and finance service industry. Since these are the sectors which were staffed with men majorly, the entry of women into these sectors has been noticeable as these were the areas which were considered to be tough and thorny which could be handled and managed by only men.

This research paper focuses the entry and growth of the women into banking services. There has been an increase in the number of women entering into this sector, but what is worth mentioning here is that few women have gone an extra mile to become the CEOs and chairman of the bank. This growth of women requires special attention and has a special meaning for a country like India where the importance of women seems to be losing. There are 2 private sector banks which are currently headed by women and 1 of those banks is the sample of present study. A comparison in leadership is being done with the help of CAMEL tool to understand the overall competence of women into this sector.

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