

# A Study on SWOT Analysis of Kotak Mahindra Bank

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**Abstract:** Banking is a sector where transactions which are related to banking business are carried out. The banking sector is deemed to be one of the vital sectors of the economy. SWOT analysis of KOTAK MAHINDRA BANK analyses its strengths, weaknesses, opportunities and threats. Secondary data has been used in this study. The data has been collected from various journals, magazines and websites. The collected data has been analyzed and interpreted in SWOT Analysis format.

**Keywords:** Strengths, Weaknesses, Opportunities, Threats

## 1. Introduction

SWOT analysis analyses the brand by its strengths, weaknesses, opportunities and threats. In KOTAK MAHINDRA SWOT analysis, the strengths are inherent capabilities, weaknesses are inherent limitations, opportunities are external favorable conditions and threats are external unfavorable conditions.

SWOT analysis is a proven management framework which enables a brand like Kotak Mahindra to benchmark its business and performance as compared to the competitors. Kotak Mahindra is one of the leading brands in the banking and financial services sector.

### Objectives

- To analyze the financial strengths and weaknesses of KOTAK MAHINDRA BANK.
- To study the external opportunities and threats of KOTAK MAHINDRA BANK.
- To understand the current position of KOTAK MAHINDRA BANK.

### Scope of the Study

The study is limited to KOTAK MAHINDRA BANK and the data has been collected from secondary data. The study focuses on the financial strengths and weaknesses and external opportunities and threats of KOTAK MAHINDRA BANK.

### Need for the Study

KOTAK MAHINDRA BANK is a fast-growing brand and there is a need for the bank to analyze its strengths, weaknesses, opportunities and threats to know its current position in the market and the banking sector.

### Statement of Problem

SWOT analysis of KOTAK MAHINDRA BANK has been carried out in this study. This study is conducted to analyze the strengths and weaknesses of the bank and to understand its current position.

### Research Methodology

The study is based on secondary data. The data is collected from various magazines, journals and websites. The

information thus obtained has been interpreted in a SWOT Table.

### Tools used in the study

- SWOT Analysis

### Limitations

- Data of this study is based on secondary data.
- This study is limited to KOTAK MAHINDRA BANK.
- This study is subject to human error and can be biased.

## 2. Review of Literature

DAG OIVIND MADSEN AND TONNY STENHEIM (2021), have made a study on the "SWOT Analysis". In this study the authors have made a SWOT analysis of a generic tourism destination and have stated the strengths, weaknesses, opportunities and threats in a SWOT Table. They have stated that SWOT analysis can be useful and easy to understand strategic tool for the managers in this competitive business environment.

DAVID PATRISHKOFF (2015), has made a study on the "A SWOT Analysis on the SWOT Analysis", stating that a classic SWOT analysis is a good start for further strategic planning. The author has made a self-diagnosis of a SWOT listing out the strengths, weaknesses, opportunities and threats of a SWOT Analysis. He has also a made study on transforming the SWOT into foundation for disruptive innovation. To conclude, he states that the modern applications of the SWOT analysis is suitable for this complex and cascading nature in which the world operates now.

### Analysis

#### SWOT ANALYSIS

SWOT is a 4-box strategy analysis and strategy development model.

- Strengths
- Weaknesses
- Opportunities
- Threats

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**Strengths:** Strengths are internal and helpful. Strengths may be financial strengths, technological or production advantages or customer services advantages.

**Weaknesses:** Weaknesses are internal and harmful. Weaknesses may include financial weakness, inflexible technology or customer service weaknesses.

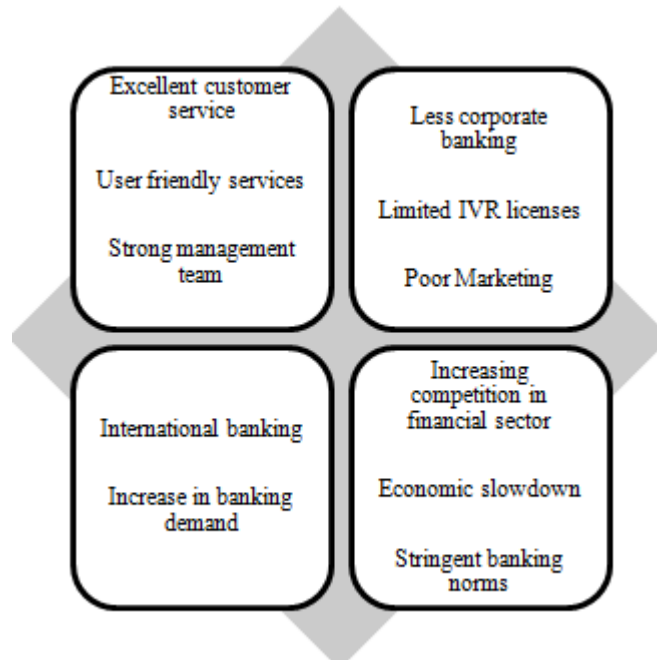
**Opportunities:** Opportunities are external factors over which the banks have no control and are helpful. Opportunities may arise from competitors withdrawing from market or technological innovations.

**Threats:** Threats are external factors over which the banks have no control and are harmful. Threats may include new competitors, hostile takeovers or restrictive regulations.

**SWOT TABLE**



**SWOT Table of Kotak Mahindra Bank**



**Interpretation**

These are the strengths, weaknesses, opportunities and threats of KOTAK MAHINDRA BANK. Kotak Mahindra is topping the charts with excellent customer services and amazing top management team. There are some factors that the bank needs to concentrate on, such as marketing and in

corporate banking. So, this is the SWOT analysis of KOTAK MAHINDRA BANK.

**Findings**

- The bank has strong top management team and excellent customer services.
- The bank has immense opportunities in international banking.

**Suggestions**

- Kotak Mahindra bank should concentrate more on marketing and corporate banking.
- Kotak Mahindra bank has to make strong competitive strategies to stay ahead of their competitors in the market.
- Kotak Mahindra bank must note and follow all the banking norms to avoid any legal issues.

**3. Conclusion**

Banks are the financial pillars of the economy. The main purpose of this study is to concentrate on the SWOT ANALYSIS OF KOTAK MAHINDRA BANK. In this study, SWOT Table is used to analyse the strengths, weaknesses, opportunities and threats of the Kotak Mahindra Bank. The data has been analysed and a conclusion has been derived stating that the Kotak Mahindra bank is fast growing bank in the financial sector and needs to concentrate more on marketing and corporate banking.

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