

Performance of Scheduled Banks in India

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ABSTRACT

The research paper search through the performance of scheduled banks in india, and for that the distinction is made between the public sector banks and private sector banks using financial ratios. Banks in india play a very crucial role for the development of the nation like giving employment, credit facilities, loans like home loans, education loans, gold loans and many more through other schemes they also support many small-scale businesses which are in their budding stages, hence understanding the performance of scheduled banks in india become very important for proper decision making and policy formations.

This study that we have undertaken compares the public sector banks with the private sector banks using quantitative data available to us through RBI (reserve bank of india) and other secondary data sources, using financial ratios will reveal the intrinsic differences and similarities between scheduled public and private sector banks in india, for comparison ratios like Net Profit Margin, Operating Profit Margin, Return on Assets, Return on Equity and many more.

The results of this study will be useful for the policy makers, industry practitioners and other enthusiasts who wants to gain insights about the performance of scheduled banks in india for the study 20 banks have been chosen equally from both public as well as private sectors for the past 10 years and then their performance have been analysed and compared that which one is better performing and what key areas need to be taken care of.

INTRODUCTION

Banking plays a very crucial role or we can say a pivotal role in the development of a nation and if the banking sector in a country is not stable and is prone to many problems like corruption and illegal works the nation or the country would not thrive and flourish and will fall backwards in terms of education, infrastructure, information technology, and many other things, that's why having a stable and strong banking sector is important, there is a common issue which public sector banks face is of increasing levels of non performing assests.

Scheduled banks in india are divided into two parts which are as follows:-

1. public sector banks
2. private sector banks

In india currently there are 21 private sector banks, 12 public sector banks, 43 regional rural banks, and 44 foreign banks having presence inside india, with many more urban and rural cooperative banks. (RBI, 2023) Currently as of may 30, 2023 there are in total 12 scheduled public sector banks (after amalgamation) and 19 scheduled private sector banks, india is becoming a economic powerhouse and with that comes a huge pressure for a strong banking sector, now that india is in top 5 gdp holders in the world boasting a GDP of \$3.75 trillion doller economy, and with that there is a need for further expansion in the

banking sector and for that the government has to take suitable and appropriate steps so that the economy does not go into stagnation or recession many economists have suggested that india has to achieve an average growth rate of 9.1% to become the third largest economy in the world by 2027 surpassing Germany and Japan.(economic times, 2023) the total assets for the Indian banking industry was amounted to about \$2.9 trillion dollars in the financial year 2023 as compared to \$2.68 trillion dollar in 2022, which show a marginally better performance and better asset management, for the study banks like HDFC bank, Axis bank, state bank of india have been taken into consideration by looking at their popularity among youth, As of June 1st, 2022, 45.60 crore bank accounts were opened through the Pradhan Mantri Jan Dhan Yojana (PMJDY), with deposits reaching 1.68 trillion rupees (\$ 21.56 billion).(Vineet Shekhar et.al, 2023)

In this report we will be dealing with how the Indian scheduled banks are performing in the Indian market with the help of previous trends using some important financial ratios which indicate their performance, for this paper there are 12 scheduled public sector banks and 20 scheduled oprivate sector banks with the help of this paper we can understand which banks are doing better and which banks are lacking and need to work up on their cashflows and lending policies etc.

These banks have displayed remarkable growth and stability thanks to a solid regulatory framework and technological developments. Their achievement has been aided by sensible risk management techniques, strong governance systems, and income stream diversification. Furthermore, policies like financial integration and digitization have made banking services more readily available.

To sustain and further improve the performance of scheduled banks in India, going forward, it will be imperative to maintain a focus on innovation, customer-centric initiatives, and regulatory compliance.

Scheduled banks in india are important and be it private or public sector scheduled bank both are vital for the economy their importance has been listed below:-

- Economic Inclusion: Public scheduled banks, particularly in rural and isolated locations, are essential to guaranteeing that all segments of society have access to banking services.
- Reliability and Trust: The Indian banking system is considerably more stable and confident when it comes to public scheduled banks. Being owned by the government gives investors and depositors trust and a sense of security even in challenging financial times.
- India's overall economic growth and development are greatly aided by the substantial contributions made by private scheduled banks. They assist in capital development, encourage entrepreneurship, and promote investment in a number of economic areas through their lending activities.

In India, public deposits are accepted by scheduled banks in a variety of forms, such as current accounts, savings accounts, fixed deposits, and recurring deposits. The primary source of funding for banks, which they use for lending and investment activities, is these deposits.

Financing and lending to individuals, companies, and other organizations is one of scheduled banks' main responsibilities. They facilitate investments and economic activity by offering a variety of loan products, including working capital, personal, housing, auto, and corporate loans.

By providing banking services to underprivileged and marginalized groups in society, scheduled banks are essential in advancing financial inclusion. In order to provide basic banking services like savings accounts, credit facilities, and insurance products, they open branches and assign banking correspondents to isolated and rural locations.

CHAPTER – 2

LITERATURE REVIEW

Profitability:

Profitability measures such as return on assets (ROA) and return on equity (ROE) are commonly used to assess the financial performance of scheduled banks. Studies have found that factors like net interest margin, non-interest income, operating expenses, and asset quality significantly influence bank profitability (Bhattacharyya et al., 2019; Kumar & Dhingra, 2018).

Efficiency:

Efficiency indicators like cost-to-income ratio and productivity ratios are employed to evaluate the operational efficiency of banks. Research suggests that technological advancements, branch network optimization, and human resource management strategies impact the efficiency of scheduled banks (Pradhan et al., 2020; Mishra & Biswal, 2019).

Asset Quality:

Asset quality is a critical determinant of bank performance, with metrics such as nonperforming assets (NPAs) and provision coverage ratio (PCR) reflecting the health of the loan portfolio. Studies have examined the impact of credit risk management practices, macroeconomic factors, and regulatory interventions on asset quality in scheduled banks (Das & Dash, 2020; Prusty & Rout, 2017).

Financial Stability:

Assessing the financial stability of scheduled banks involves analyzing capital adequacy, liquidity, and solvency ratios. Research has investigated the relationship between financial stability and various internal and external factors, including capital structure, macroeconomic conditions, regulatory framework, and global economic shocks (Pandey & Nigam, 2018; Bhat et al., 2016).

Financial Performance Metrics:

A significant body of literature examines the financial performance of scheduled banks using various metrics such as return on assets (ROA), return on equity (ROE), net interest margin (NIM), and non-performing assets (NPAs). Studies by Mishra et al. (2018) and Gupta & Singh (2019) highlight the importance of these indicators in assessing bank profitability, asset quality, and operational efficiency.

Bank-Specific Factors:

Several studies delve into the determinants of scheduled banks' performance, considering factors like size, capital adequacy, liquidity, and operational efficiency. Research by Joshi & Joshi (2020) emphasizes the impact of capital structure on bank profitability, while Sharma & Mishra (2017) explore the role of technology adoption in enhancing operational efficiency and customer service.

Macroeconomic Environment:

The macroeconomic environment significantly influences scheduled banks' performance, as evidenced by studies examining the effects of GDP growth, inflation, interest rates, and regulatory policies. Chakrabarty & Sahoo (2019) analyze the impact of macroeconomic variables on bank profitability, highlighting the importance of stability and predictability in fostering a conducive banking environment.

OBJECTIVES OF THE STUDY

The study's goal is to analyze the financial ratios of India's scheduled commercial banks. Its specific goals are as follows:

1. To use financial ratios to assess the financial performance of India's scheduled commercial banks.
2. To outline the development of India's scheduled banks.

3. To provide recommendations based on the examination of the earnings and losses of Indian banks and to recommend actions that may be implemented to improve the efficacy and efficiency of India's scheduled commercial banks.
4. to determine what elements, whether they are public or private sector banks, are influencing the performance of these scheduled commercial banks in India.
5. to use the financial ratios of the banks that were supplied to us from secondary data sources to analyze the operational effectiveness of India's scheduled commercial banks.

CHAPTER-3

RESEARCH METHODOLOGY

The research methodology for studying the performance of scheduled banks in India involves a systematic approach to gather, analyze, and interpret data. For this research paper following research methodology has been adopted:

Selection of institution:

Scheduled Commercial Banks have been determined for the study's purposes, as indicated in the study's necessity.

Data collection:

In this report online secondary data has been used for the study of performance of scheduled banks in india, which has been collected from the official website of RBI (reserve bank of india) and other online secondary data providers have been used the data so collected is for the last ten years.

Time period:

To achive the objectives of this study the time period which has been selected is from 2013 to 2023, financial ratios have been selected for banks for all the years from 2013 till 2023.

Sample size:

Sample size for the study is 20 banks; 10 scheduled public sector banks and 10 scheduled private sector banks, their financial ratios have been selected to understand their performance for the last ten years and scertain how they are doing and what needs to be taken care of.

Tools and techniques:

The data which was collected was analysed using some tools and techniques like financial ratios and with excel we were able to simplify the data and also make graphical representation for the ratios for the last ten years.

Analysis of data:

Data which has been analysed for the ratios which have been sourced from secondary data sources and anlaysis have been made for each of them, data collected has been analysed using graphs and comparing them with each other.

RESEARCH TOOL USED

For this research paper the data that has been collected is from online sources that is the secondary data sources the data which has been collected is from the official website of reserve bank of india (RBI), and money control for collecting the financial ratio data, data which has been collected is crucial to know the performance of the scheduled banks in india these ratios are key performance ratios of a bank such as net profit margin, operating profit margin, return on assets, cost to income and others.

In this study we have used comparative analysis to analyse the data set that has been collected from secondary sources, here the performance ratios are compared private sector scheduled bank’s performance ratio will be compared with the performance ratios of public sector banks based on which sector banks did better and in which areas they have been better and where extra efforts will be needed.

To get better understanding we will be displaying and comparing the performance of private and public sector scheduled banks through graphs and diagrams so that we can easily compare the data which has been collected.

**CHAPTER-4
DATA ANALYSIS AND INTERPRETATION**

Data has been collected from the official website of Reserve bank of india for the public sector scheduled banks:-

KEY PERFORMANCE RATIOS		SBI BANK									
YEARS		2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
Net Profit Margin (%)		15.12	11.49	7.69	5.63	0.35	-2.96	5.97	6.06	8.59	7.98
Operating Profit Margin (%)		4.1	-3.22	-8.7	-11.94	-14.14	-23.19	-14.23	-10.91	-6.21	-5.61
Return on Assets (%)		0.91	0.63	0.45	0.36	0.02	-0.18	0.38	0.42	0.63	0.6
Operating Profit/Total Assets (%)		0.24	-0.17	-0.5	-0.77	-0.93	-1.48	-0.92	-0.75	-0.46	-0.42
Operating Expenses/Total Assets (%)		1.77	1.87	1.82	1.9	1.89	1.73	1.71	1.77	1.85	1.99
KEY PERFORMANCE RATIOS		CANARA BANK									
YEARS		2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
Net Profit Margin (%)		12.56	8.18	3.69	-4.56	0.74	-10.23	2.71	-6.38	6.17	6.16
Cost to Income (%)		38.37	43.3	43.52	40.83	38.78	48.4	33.31	35.68	23.83	24
Return on Assets (%)		0.78	0.46	0.22	-0.3	0.04	-0.68	0.19	-0.5	0.49	0.49
Operating Profit/Total Assets (%)		-0.6	-0.88	-1.1	-1.38	-0.89	-1.8	-1.1	-1.39	-0.33	-0.3
Operating Expenses/Total Assets (%)		1.67	1.61	1.67	1.59	1.5	1.54	1.45	1.35	1.32	1.23
KEY PERFORMANCE RATIOS		BANK OF BARODA									
YEARS		2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
Net Profit Margin (%)		15.74	10.4	1.17	0.71	0.87	-5.57	3.27	-12.24	7.91	11.66
Operating Profit Margin (%)		4.55	-6.02	-16.36	-12.85	-11.77	-20.82	-12.73	-23.59	-2.33	0.2
Return on Assets (%)		0.96	0.56	0.07	0.04	0.05	-0.33	0.19	-0.8	0.47	0.68
Operating Profit/Total Assets (%)		0.27	-0.32	-0.99	-0.84	-0.75	-1.26	-0.77	-1.54	-0.14	0.01
Operating Expenses/Total Assets (%)		1.68	1.69	1.77	1.56	1.44	1.41	1.33	1.32	1.07	1.08
KEY PERFORMANCE RATIOS		BANK OF INDIA									
YEARS		2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
Net Profit Margin (%)		8.44	8.94	5.32	-6.98	-13.6	-15.87	-3.96	-14.56	3.93	7.19
Operating Profit Margin (%)		-6.45	-11.75	-13	-22.83	-26.19	-30.93	-21.2	-23.3	-5.81	-4.12
Return on Assets (%)		0.49	0.46	0.29	-0.45	-0.88	-0.99	-0.24	-0.99	0.27	0.47
Operating Profit/Total Assets (%)		-0.37	-0.6	-0.72	-1.47	-1.7	-1.93	-1.33	-1.59	-0.4	-0.27
Operating Expenses/Total Assets (%)		1.71	1.62	1.49	1.59	1.71	1.49	1.41	1.53	1.3	1.16
KEY PERFORMANCE RATIOS		BANK OF MAHARASHTRA									
YEARS		2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
Net Profit Margin (%)		16.36	8.84	4.63	3.38	-44.09	-10.32	-11.37	0.77	3.55	3.22
Operating Profit Margin (%)		2.02	-11.52	-17.48	-10.96	-58.35	-23.89	-23.88	-7.03	-4.38	-4.25
Return on Assets (%)		0.97	0.49	0.27	0.23	-2.9	-0.73	-0.86	0.06	0.3	0.28
Operating Profit/Total Assets (%)		0.12	-0.65	-1.05	-0.74	-3.84	-1.69	-1.8	-0.57	-0.38	-0.37
Operating Expenses/Total Assets (%)		1.46	1.66	1.81	1.82	1.87	1.72	1.79	1.58	1.72	1.75

KEY PERFORMANCE RATIOS		CENTRAL BANK OF INDIA									
YEARS		2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
Net Profit Margin (%)		6.19	4.58	-3.9	-4.75	-24.91	-21.23	-9.89	-5.47	2.29	-5.16
Operating Profit Margin (%)		-9.79	-8.43	-17.83	-20.19	-35.57	-32.14	-21.55	-12.96	-4.87	-13.04
Return on Assets (%)		0.38	0.27	-0.24	-0.31	-1.7	-1.56	-0.73	-0.46	0.19	-0.43
Operating Profit/Total Assets (%)		-0.61	-0.49	-1.09	-1.33	-2.43	-2.36	-1.59	-1.09	-0.41	-1.1
Operating Expenses/Total Assets (%)		2.18	1.87	1.83	1.94	1.83	1.96	1.9	2.08	1.78	1.78
KEY PERFORMANCE RATIOS		INDIAN BANK									
YEARS		2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
Net Profit Margin (%)		11.75	10.15	7.68	3.51	1.67	7.35	8.76	4.37	6.34	7.6
Operating Profit Margin (%)		-4.14	-7.64	-7.86	-11.95	-8.13	-6.7	-5.02	-6.58	-2.25	-1.39
Return on Assets (%)		0.74	0.58	0.47	0.24	0.11	0.49	0.64	0.34	0.52	0.61
Non-Interest Income/Total Assets (%)		1	1.02	0.97	1.07	0.67	0.95	1.01	0.87	0.7	0.73
Operating Profit/Total Assets (%)		-0.26	-0.44	-0.49	-0.82	-0.55	-0.45	-0.36	-0.52	-0.18	-0.11
KEY PERFORMANCE RATIOS		PUNJAB AND SIND BANK									
YEARS		2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
Net Profit Margin (%)		16.42	14.64	-39.18	-12.49	-6.35	-9.35	2.46	3.84	1.41	3.77
Operating Profit Margin (%)		4.66	1.12	-52.13	-23.81	-16.02	-16.66	-4.61	-1.62	-3.57	-1.58
Return on Assets (%)		0.96	0.85	-2.47	-0.98	-0.49	-0.65	0.2	0.32	0.12	0.31
Non-Interest Income/Total Assets (%)		0.68	0.79	0.81	0.89	0.76	0.51	0.59	0.46	0.43	0.45
Operating Profit/Total Assets (%)		0.27	0.06	-3.29	-1.87	-1.25	-1.16	-0.39	-0.13	-0.31	-0.13
KEY PERFORMANCE RATIOS		PUNJAB NATIONAL BANK									
YEARS		2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
Net Profit Margin (%)		2.94	4.61	2.5	0.62	-19.44	-25.59	2.8	-8.38	6.61	7.73
Operating Profit Margin (%)		-11.31	-11.83	-13.36	-16.61	-33.81	-44.09	-16.13	-22.88	-6.1	-2.85
Return on Assets (%)		0.17	0.26	0.16	0.04	-1.28	-1.6	0.18	-0.59	0.5	0.6
Non-Interest Income/Total Assets (%)		0.83	0.93	1.01	1.11	0.95	1.15	1.24	1.03	0.97	0.83
Operating Profit/Total Assets (%)		-0.65	-0.67	-0.85	-1.07	-2.23	-2.76	-1.05	-1.62	-0.46	-0.22
KEY PERFORMANCE RATIOS		UNION BANK OF INDIA									
YEARS		2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
Net Profit Margin (%)		10.44	7.7	4.22	-7.78	-8.65	-16.02	1.69	4.19	5.55	5.77
Operating Profit Margin (%)		-7.67	-10.73	-12.26	-21.91	-21.78	-31.26	-13.5	-7.08	-5.42	-3.83
Return on Assets (%)		0.65	0.44	0.27	-0.52	-0.59	-1.07	0.12	0.33	0.46	0.47
Non-Interest Income/Total Assets (%)		1.14	1.05	1.05	0.95	0.9	1.02	1.09	0.89	0.92	0.79
Operating Profit/Total Assets (%)		-0.48	-0.61	-0.78	-1.48	-1.5	-2.1	-0.97	-0.56	-0.45	-0.31

The above data has been taken from money control and the list of banks was taken from the official website of the reserve bank of India (RBI), so for analysing the data first we will compare the net profit margin we will compare the average of all the net profit margin of all the banks listed above for the last 10 years:-

1) state Bank of India (SBI):

Average Net Profit Margin: $(15.12 + 11.49 + 7.69 + 5.63 + 0.35 - 2.96 + 5.97 + 6.06 + 8.59 + 7.98) / 10 = 6.992\%$

2) Canara Bank:

Average Net Profit Margin: $(12.56 + 8.18 + 3.69 - 4.56 + 0.74 - 10.23 + 2.71 - 6.38 + 6.17 + 6.16) / 10 = 2.304\%$

3) Bank of Baroda:

Average Net Profit Margin: $(15.74 + 10.4 + 1.17 + 0.71 + 0.87 - 5.57 + 3.27 - 12.24 + 7.91 + 11.66) / 10 = 4.3\%$

4) Bank of India:

Average Net Profit Margin: $(8.44 + 8.94 + 5.32 - 6.98 - 13.6 - 15.87 - 3.96 - 14.56 + 3.93 + 7.19) / 10 = -3.69\%$

5) Bank of Maharashtra:

Average Net Profit Margin: $(16.36 + 8.84 + 4.63 + 3.38 - 44.09 - 10.32 - 11.37 + 0.77 + 3.55 + 3.22) / 10 = -0.703\%$

6) Central Bank of India:

Average Net Profit Margin: $(6.19 + 4.58 - 3.9 - 4.75 - 24.91 - 21.23 - 9.89 - 5.47 + 2.29 - 5.16) / 10 = -$

7.125%

7) Indian Bank:

Average Net Profit Margin: $(11.75 + 10.15 + 7.68 + 3.51 + 1.67 + 7.35 + 8.76 + 4.37 + 6.34 + 7.6) / 10 = 6.318\%$

8) Punjab and Sind Bank:

Average Net Profit Margin: $(16.42 + 14.64 - 39.18 - 12.49 - 6.35 - 9.35 + 2.46 + 3.84 + 1.41 + 3.77) / 10 = -3.749\%$

9) Punjab National Bank (PNB):

Average Net Profit Margin: $(2.94 + 4.61 + 2.5 + 0.62 - 19.44 - 25.59 + 2.8 - 8.38 + 6.61 + 7.73) / 10 = -1.22\%$

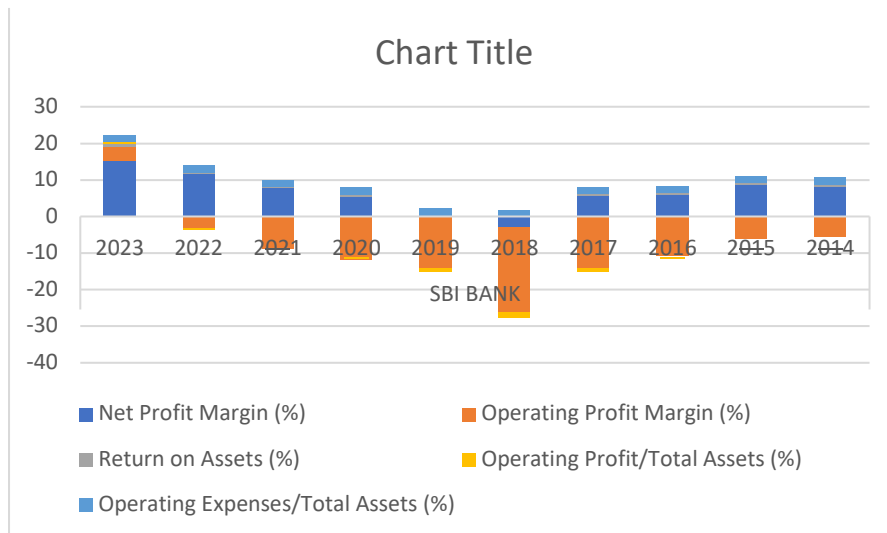
10) Union Bank of India:

Average Net Profit Margin: $(10.44 + 7.7 + 4.22 - 7.78 - 8.65 - 16.02 + 1.69 + 4.19 + 5.55 + 5.77) / 10 = 0.491\%$

So taking a look at the above calculation of average net profit margin the state bank of india appears to be doing better than any other public sector scheduled bank with an average net profit margin of 6.992% this is higher than most of the banks, state bank of india has constantly maintained a positive net profit margin in the last 10 years which shows the stable financial condition of the bank.

But for the other ratios we can see the following trends for all the banks which have been listed above and make the following analysis with the following outcome of the analysis:-

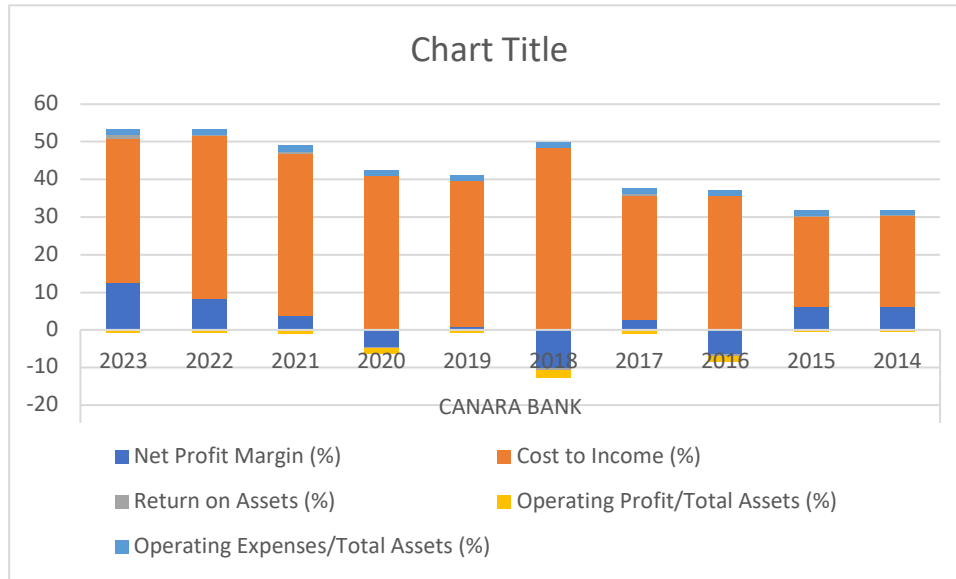
1) State bank of India



SBI bank has shown a positive trend throughout these 10 years for the mentioned key performance ratios

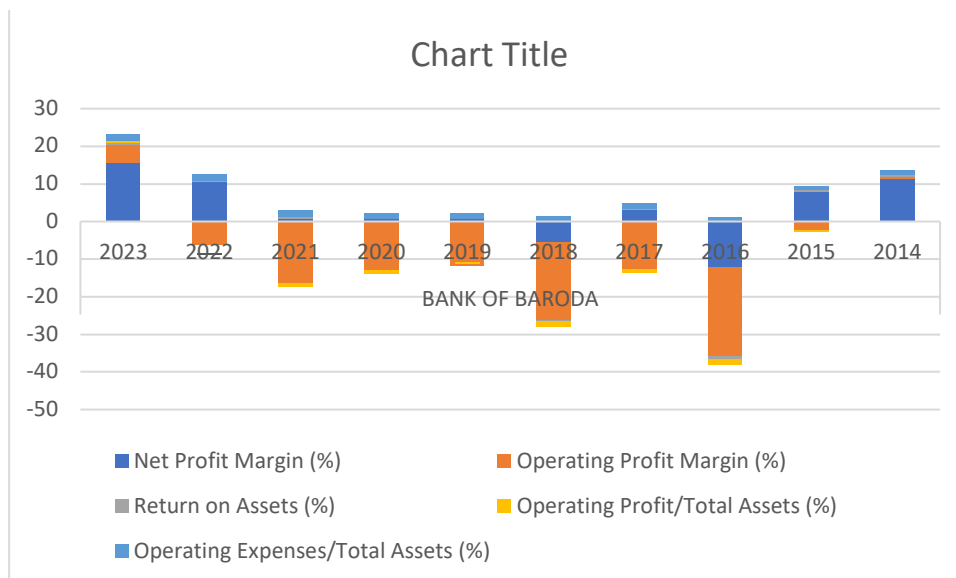
- Its net profit ratio stayed positive throughout these 10 years and has improved over the years
- Operating profit margin and return on assets show positive trend throughout the years which we can see in the above table

2) canara bank



- Canara banks result changes very often as compared to SBI, where we can see there has been negative values throughout the key performance ratios.
- There has been improvement in the net profit margin and return on assets in the given 10 years of data set.
- Operating profit margin has been negative which indicates operational inefficiency.

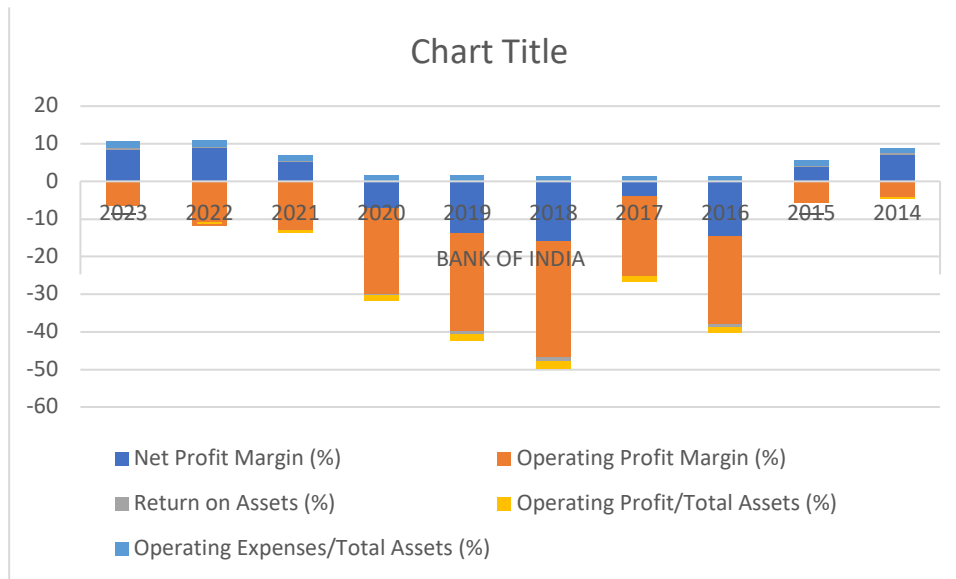
3) Bank of baroda



The performance of Bank of Baroda is inconsistent, with variations in profitability ratios.

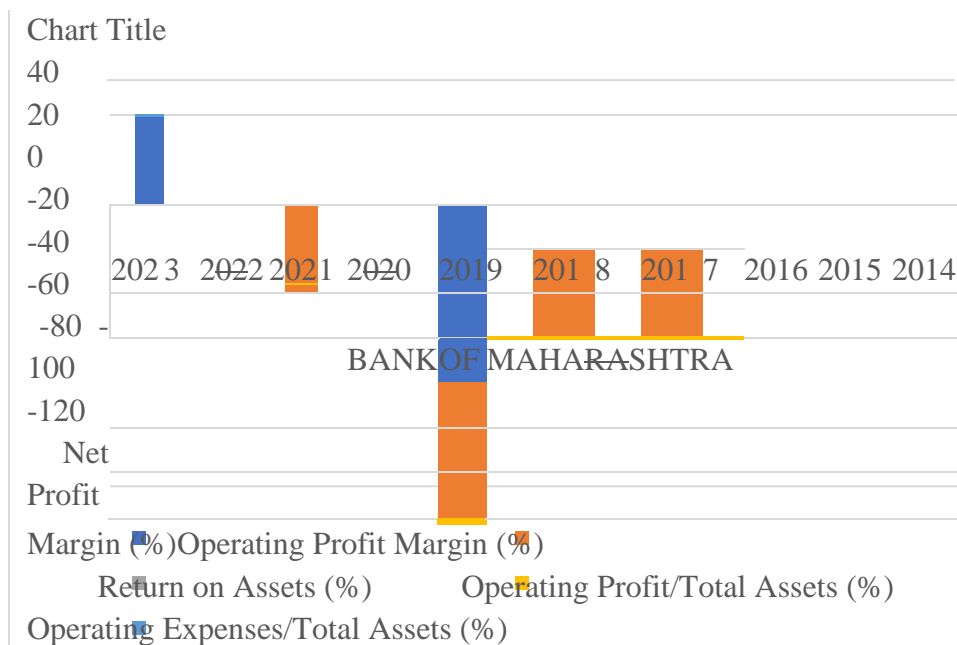
- In recent years, the Net Profit Margin has improved.
- Return on Assets is trending well, although Operating Profit Margin has showed instability.

4) bank of India



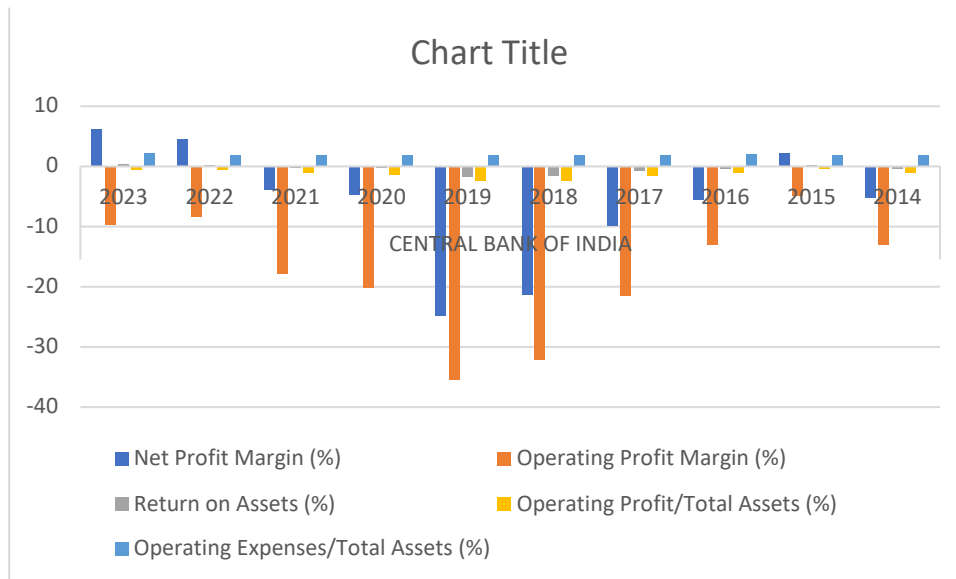
- The Bank of India has had years where its profitability has been negative.
- Net profit margin and return on assets have, nevertheless, somewhat improved in recent years.
- There is still a negative operating profit margin, which suggests inefficiencies in operations.

5) bank of Maharashtra



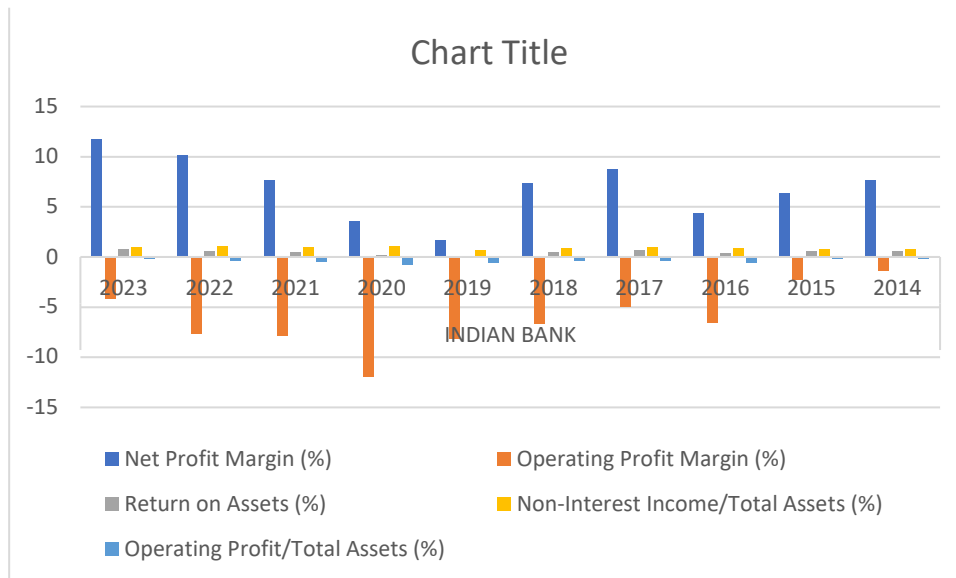
- The performance of the Bank of Maharashtra is highly variable.
- Although there has been progress, Net Profit Margin remains unstable. In most years, the operating profit margin is negative.

6) central bank of india



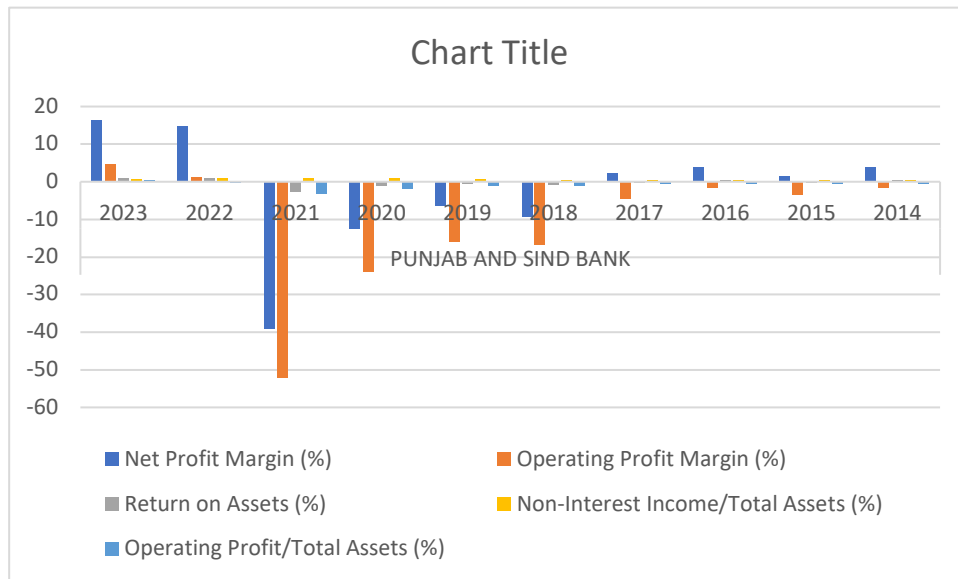
- The Central Bank of India's profitability measures are constantly negative, indicating relatively low performance.
- Making a profit and controlling operating costs are problems for the bank.

7) Indian bank



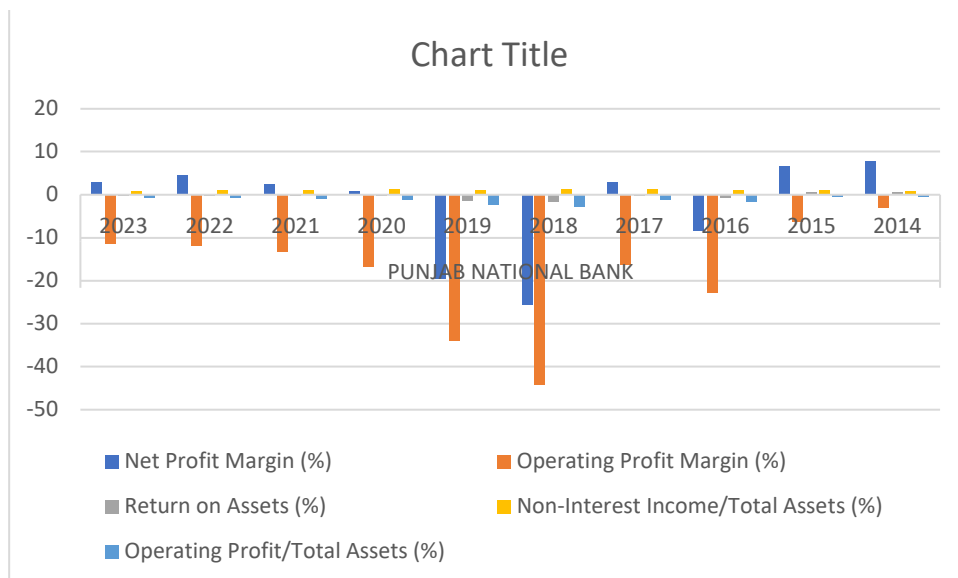
- With recent favorable profitability measures, Indian Bank's performance is comparatively stable.
- Net Profit Margin and Return on Assets are trending upward.

8) Punjab and sind bank



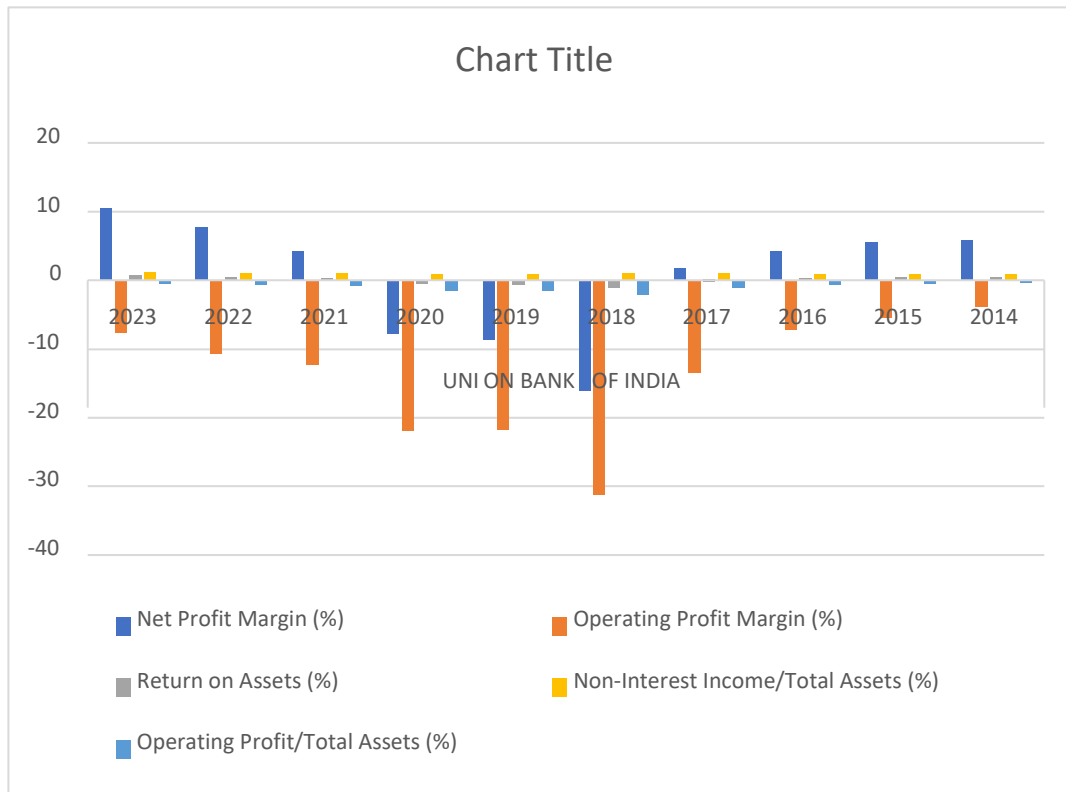
- The profitability of Punjab and Sind Bank has fluctuated significantly, resulting in a mixed performance.
- While the Operating Profit Margin is still unstable, the Net Profit Margin has increased recently.

9) Punjab national bank (PNB)



- PNB experiences difficulties with years of low profitability.
- Although Net Profit Margin has improved recently, Operating Profit Margin is still negative.

10) union bank of India



- Union Bank of India's performance has improved somewhat in the last few years.
- Net profit margin and return on assets are showing positive developments.

With steady increases in profitability ratios over time, SBI looks to be performing better than the other banks under analysis. Better asset quality, efficient cost control, and maybe more advanced risk management techniques than those of rival banks are all possible contributors to SBI's superior performance.

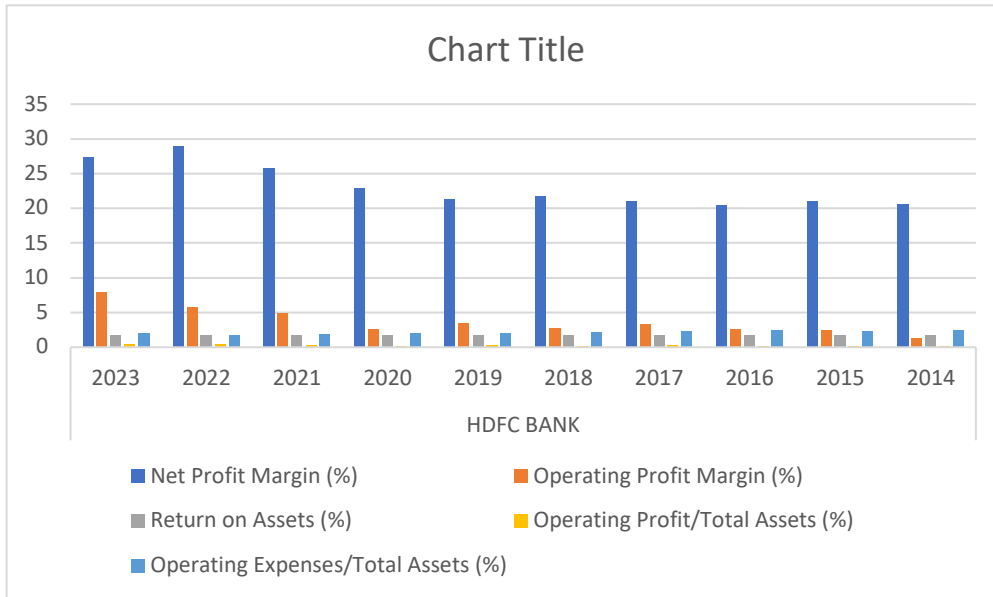
When evaluating bank performance, it is important to take into account several aspects including the state of the economy, modifications to regulations, and internal management choices.

Data below is provided for the private sector scheduled banks, data has been collected from secondary sources:-

KEY PERFORMANCE RATIOS		HDFC BANK									
YEARS	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	
Net Profit Margin (%)	27.29	28.93	25.74	22.86	21.29	21.79	20.99	20.41	21.07	20.61	
Operating Profit Margin (%)	7.97	5.83	4.89	2.6	3.48	2.82	3.25	2.56	2.51	1.35	
Return on Assets (%)	1.78	1.78	1.78	1.71	1.69	1.64	1.68	1.73	1.73	1.72	
Operating Profit/Total Assets (%)	0.52	0.36	0.33	0.19	0.27	0.21	0.26	0.21	0.2	0.11	
Operating Expenses/Total Assets (%)	1.93	1.81	1.87	2	2.09	2.13	2.28	2.39	2.36	2.44	
KEY PERFORMANCE RATIOS		AXIS BANK									
YEARS	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	
Net Profit Margin (%)	11.24	19.33	10.35	2.59	8.5	0.6	8.26	20.06	20.73	20.29	
Operating Profit Margin (%)	-8.12	-3.25	-12.96	-22.2	-15.37	-23.35	-17.98	-2.8	-2.83	-3.87	
Return on Assets (%)	0.72	1.1	0.66	0.17	0.58	0.03	0.61	1.56	1.59	1.62	
Operating Profit/Total Assets (%)	-0.52	-0.18	-0.82	-1.51	-1.05	-1.54	-1.33	-0.21	-0.21	-0.3	
Operating Expenses/Total Assets (%)	3.01	2	1.84	1.89	1.97	2.02	2.02	1.92	1.99	2.06	
KEY PERFORMANCE RATIOS		ICICI BANK									
YEARS	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	
Net Profit Margin (%)	29.2	27.02	20.46	10.6	5.3	12.33	18.09	18.44	22.76	22.2	
Operating Profit Margin (%)	11.04	5.58	-3.5	-11.38	-17.58	-19.36	-17.91	-10.61	-2.03	-1.39	
Return on Assets (%)	2.01	1.65	1.31	0.72	0.34	0.77	1.26	1.34	1.72	1.64	
Operating Profit/Total Assets (%)	0.76	0.34	-0.22	-0.77	-1.15	-1.21	-1.25	-0.77	-0.15	-0.1	
Operating Expenses/Total Assets (%)	2.07	1.89	1.75	1.96	1.87	1.78	1.91	1.75	1.77	1.73	
KEY PERFORMANCE RATIOS		CITY UNION BANK									
YEARS	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	
Net Profit Margin (%)	19.88	18.51	14.33	11.42	18.12	17.39	15.84	15.1	14.63	13.63	
Operating Profit Margin (%)	2.69	0.02	-2.7	-4.88	4.47	1.76	0.59	1.17	-0.33	1.8	
Return on Assets (%)	1.4	1.23	1.11	0.95	1.5	1.48	1.42	1.42	1.41	1.38	
Operating Profit/Total Assets (%)	0.19	0	-0.2	-0.4	0.37	0.14	0.05	0.11	-0.03	0.18	
Operating Expenses/Total Assets (%)	1.73	1.75	1.97	2.03	1.95	1.88	1.95	1.78	1.86	1.91	
KEY PERFORMANCE RATIOS		IDBI BANK									
YEARS	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	
Net Profit Margin (%)	17.72	13.33	6.82	-61.88	-68.48	-35.77	-18.56	-13.06	3.1	4.21	
Operating Profit Margin (%)	-3.53	-12.3	-16.38	-83.34	-83.44	-66.21	-32.83	-25.22	-11.13	-6.98	
Return on Assets (%)	1.1	0.8	0.45	-4.29	-4.71	-2.35	-1.42	-0.97	0.24	0.34	
Operating Profit/Total Assets (%)	-0.21	-0.74	-1.09	-5.78	-5.75	-4.35	-2.52	-1.88	-0.88	-0.56	
Operating Expenses/Total Assets (%)	2.13	2.1	2.03	2.11	1.6	1.35	1.42	1.1	1.13	1	
KEY PERFORMANCE RATIOS		IDFC FIRST BANK LTD.									
YEARS	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	
Net Profit Margin (%)	10.72	0.84	2.83	-18.05	-16.27	9.62	11.95	12.79	0	0	
Operating Profit Margin (%)	-8.93	-17.91	-11.28	-28.9	-24.12	-2.89	0.07	1.74	0	0	
Return on Assets (%)	1.01	0.07	0.27	-1.91	-1.16	0.67	0.9	0.63	-5,083.59	0	
Operating Profit/Total Assets (%)	-0.84	-1.61	-1.1	-3.07	-1.72	-0.2	0	0.08	-5,083.59	0	
Operating Expenses/Total Assets (%)	5.07	5.07	4.34	3.63	3.52	1.3	1.13	0.69	5,083.30	0	
KEY PERFORMANCE RATIOS		INDUSIND BANK LTD.									
YEARS	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	
Net Profit Margin (%)	20.31	14.96	9.78	15.34	14.82	20.86	19.9	19.74	18.5	17.05	
Operating Profit Margin (%)	-2.13	-9.03	-12.83	-8.8	-10.53	-6.62	-9.04	-8.72	-6.29	-5.84	
Return on Assets (%)	1.61	1.14	0.78	1.43	1.18	1.62	1.6	1.63	1.64	1.61	
Operating Profit/Total Assets (%)	-0.16	-0.69	-1.02	-0.82	-0.84	-0.51	-0.72	-0.72	-0.55	-0.55	
Operating Expenses/Total Assets (%)	2.49	2.37	2.3	2.68	2.3	2.52	2.67	2.62	2.49	2.51	
KEY PERFORMANCE RATIOS		DCB BANK									
YEARS	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	
Net Profit Margin (%)	11.08	8.18	9.7	9.55	10.69	10.16	9.61	11.45	13.44	13.41	
Operating Profit Margin (%)	1.33	-4.68	-3.54	-1.5	-0.81	-2.69	-2.39	-1.52	1.79	1.12	
Return on Assets (%)	0.88	0.64	0.84	0.87	0.9	0.81	0.83	1.01	1.18	1.17	
Operating Profit/Total Assets (%)	0.1	-0.36	-0.3	-0.13	-0.06	-0.21	-0.2	-0.13	0.15	0.09	
Operating Expenses/Total Assets (%)	2.55	2.25	2.13	2.34	2.38	2.58	2.61	2.56	2.45	2.46	
KEY PERFORMANCE RATIOS		FEDERAL BANK									
YEARS	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	
Net Profit Margin (%)	17.91	13.83	11.55	11.67	10.89	9.01	9.57	6.14	13.55	12.07	
Operating Profit Margin (%)	4.05	-1.45	-2.57	-2.94	-0.93	-2.87	-2.89	-4.01	1.71	2.08	
Return on Assets (%)	1.15	0.85	0.78	0.85	0.78	0.63	0.72	0.52	1.21	1.12	
Operating Profit/Total Assets (%)	0.26	-0.09	-0.17	-0.21	-0.06	-0.2	-0.21	-0.33	0.15	0.19	
Operating Expenses/Total Assets (%)	1.83	1.94	1.83	1.86	1.73	1.77	1.92	2.04	1.96	1.93	
KEY PERFORMANCE RATIOS		KARUR VYAS BANK LTD.									
YEARS	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	
Net Profit Margin (%)	16.97	12.04	6.56	3.92	3.62	6.06	10.77	10.42	8.6	8.39	
Operating Profit Margin (%)	-0.81	-1.71	-12.74	-15.35	-12.92	-9.72	-3.13	-2.55	-2.16	-2.63	
Return on Assets (%)	1.22	0.84	0.48	0.34	0.3	0.51	0.98	0.98	0.87	0.83	
Operating Profit/Total Assets (%)	-0.05	-0.11	-0.93	-1.34	-1.08	-0.82	-0.28	-0.24	-0.21	-0.26	
Operating Expenses/Total Assets (%)	2.25	2.31	2.66	2.55	2.32	2.12	2.07	2.17	2.07	1.96	

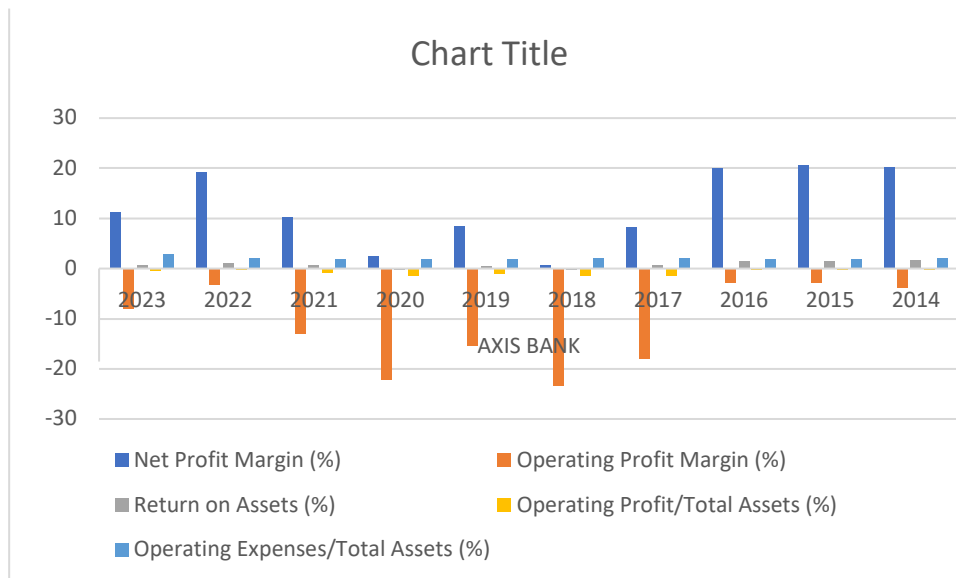
KEY PERFORMANCE RATIOS		JAMMU AND KASHMIR BANK LTD.									
YEARS	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	
Net Profit Margin (%)	12.79	6.25	5.32	-13.49	6.05	3.06	-24.41	6.07	7.2	17.47	
Operating Profit Margin (%)	4.7	-3.48	-3.53	-19.95	-4.53	-4.41	-31.78	-1.28	-1.2	11.7	
Return on Assets (%)	0.82	0.38	0.35	-1.04	0.45	0.22	-1.99	0.51	0.66	1.5	
Operating Profit/Total Assets (%)	0.3	-0.21	-0.23	-1.54	-0.34	-0.32	-2.59	-0.1	-0.11	1	
Operating Expenses/Total Assets (%)	2.49	2.75	2.39	2.5	2.44	2.21	2.08	1.92	1.85	1.49	
KEY PERFORMANCE RATIOS		KARNATAKA BANK LTD.									
YEARS	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	
Net Profit Margin (%)	16.34	8.17	7.74	6.66	8.08	6	8.72	8.31	9.6	7.42	
Operating Profit Margin (%)	2.59	-7.15	-16.24	-14.89	-8.88	-11.59	-6.88	-2.55	-1.18	-4.64	
Return on Assets (%)	1.19	0.55	0.56	0.51	0.6	0.46	0.7	0.73	0.87	0.66	
Operating Profit/Total Assets (%)	0.18	-0.48	-1.18	-1.15	-0.66	-0.89	-0.55	-0.22	-0.1	-0.41	
Operating Expenses/Total Assets (%)	1.98	1.96	1.96	2.12	1.84	1.9	2.03	1.75	1.74	1.85	
KEY PERFORMANCE RATIOS		SOUTH INDIAN BANK LTD.									
YEARS	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	
Net Profit Margin (%)	10.71	0.68	0.84	1.34	3.59	5.4	6.71	5.99	5.81	10.11	
Operating Profit Margin (%)	-0.51	-15.01	-15.37	-12.12	-6.96	-8.11	-5.52	-3.31	-3.59	2.77	
Return on Assets (%)	0.71	0.04	0.06	0.1	0.26	0.4	0.52	0.52	0.51	0.92	
Operating Profit/Total Assets (%)	-0.03	-0.98	-1.19	-0.96	-0.51	-0.6	-0.43	-0.29	-0.32	0.25	
Operating Expenses/Total Assets (%)	2.15	2.02	2.09	1.77	1.63	1.59	1.58	1.81	1.65	1.6	
KEY PERFORMANCE RATIOS		KOTAK MAHINDRA BANK LTD.									
YEARS	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	
Net Profit Margin (%)	31.93	31.7	25.94	22.08	20.32	20.68	19.27	12.75	19.19	17.13	
Operating Profit Margin (%)	11.25	8.2	5.6	2.13	1.09	0.16	-0.37	-3.18	-1.67	1.17	
Return on Assets (%)	2.23	1.99	1.81	1.65	1.55	1.54	1.58	1.08	1.76	1.71	
Operating Profit/Total Assets (%)	0.78	0.51	0.39	0.15	0.08	0.01	-0.03	-0.27	-0.15	0.11	
Operating Expenses/Total Assets (%)	2.81	2.58	2.23	2.45	2.4	2.42	2.61	2.84	3.07	2.9	
KEY PERFORMANCE RATIOS		DHANLAXMI BANK LTD.									
YEARS	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	
Net Profit Margin (%)	4.6	3.91	3.99	6.66	1.2	-2.45	1.13	-17.39	-18.81	-19.49	
Operating Profit Margin (%)	-2.34	-14.53	-11.2	-4.76	-4.22	-12.56	-9.05	-23.76	-25.42	-25.18	
Return on Assets (%)	0.32	0.26	0.28	0.53	0.09	-0.2	0.1	-1.68	-1.68	-1.71	
Operating Profit/Total Assets (%)	-0.16	-0.96	-0.79	-0.38	-0.34	-1.03	-0.79	-2.29	-2.27	-2.21	
Operating Expenses/Total Assets (%)	2.82	2.87	2.79	2.64	2.58	2.45	2.82	3.05	2.49	2.36	
KEY PERFORMANCE RATIOS		YES BANK LTD.									
YEARS	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	
Net Profit Margin (%)	3.16	5.6	-17.27	-62.98	5.8	20.84	20.27	18.76	17.32	16.2	
Operating Profit Margin (%)	-14.13	-11.54	-33.94	-108.47	-9.68	-4.93	-5.03	-1.27	-0.35	-1.03	
Return on Assets (%)	0.2	0.33	-1.26	-6.36	0.45	1.35	1.54	1.53	1.47	1.48	
Operating Profit/Total Assets (%)	-0.9	-0.69	-2.48	-10.96	-0.75	-0.31	-0.38	-0.1	-0.03	-0.09	
Operating Expenses/Total Assets (%)	2.44	2.15	2.11	2.6	1.64	1.66	1.91	1.8	1.67	1.6	
KEY PERFORMANCE RATIOS		CSB BANK LTD.									
YEARS	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	
Net Profit Margin (%)	23.59	22.49	11.66	0.84	-14.65	-7.51	0.11	-10.09	-3.44	1.78	
Operating Profit Margin (%)	9.97	10.38	-9.74	-13.83	-24.73	-17.18	-20.92	-17.15	-11.68	-6.01	
Return on Assets (%)	1.87	1.8	0.93	0.06	-1.16	-0.61	0	-0.95	-0.33	0.17	
Operating Profit/Total Assets (%)	0.79	0.83	-0.78	-1.1	-1.97	-1.4	-1.72	-1.62	-1.14	-0.59	
Operating Expenses/Total Assets (%)	3.23	3.1	3.12	2.82	3.32	2.74	2.73	2.76	2.74	2.61	
KEY PERFORMANCE RATIOS		BANDHAN BANK LTD.									
YEARS	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	
Net Profit Margin (%)	13.79	0.9	17.6	27.77	29.37	28.01	28.44	17.4	0	0	
Operating Profit Margin (%)	-1.72	-19.44	0.76	13.54	13.37	13.31	17.92	7.92	0	0	
Return on Assets (%)	1.4	0.09	1.91	3.29	3.45	3.03	3.67	1.39	0.1	0	
Operating Profit/Total Assets (%)	-0.17	-1.94	0.08	1.6	1.57	1.44	2.31	0.63	-1.4	0	
Operating Expenses/Total Assets (%)	2.97	2.53	2.44	2.64	3.2	2.95	3.38	3.11	1.07	0	
KEY PERFORMANCE RATIOS		TAMILNAD MERCANTILE BANK LTD.									
YEARS	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	
Net Profit Margin (%)	25.22	21.43	16.71	11.76	8.01	6.82	9.36	12.36	13.38	11.12	
Operating Profit Margin (%)	9.8	-0.01	-1.13	-3.42	-4.83	-8.74	-3.36	2.57	3.08	2.98	
Return on Assets (%)	1.77	1.55	1.26	0.95	0.63	0.58	0.85	1.14	1.27	1.13	
Operating Profit/Total Assets (%)	0.69	0	-0.08	-0.27	-0.38	-0.74	-0.3	0.23	0.29	0.3	
Operating Expenses/Total Assets (%)	1.98	2.1	2.06	1.99	1.87	1.87	1.9	1.8	1.9	1.85	

1) HDFC Bank



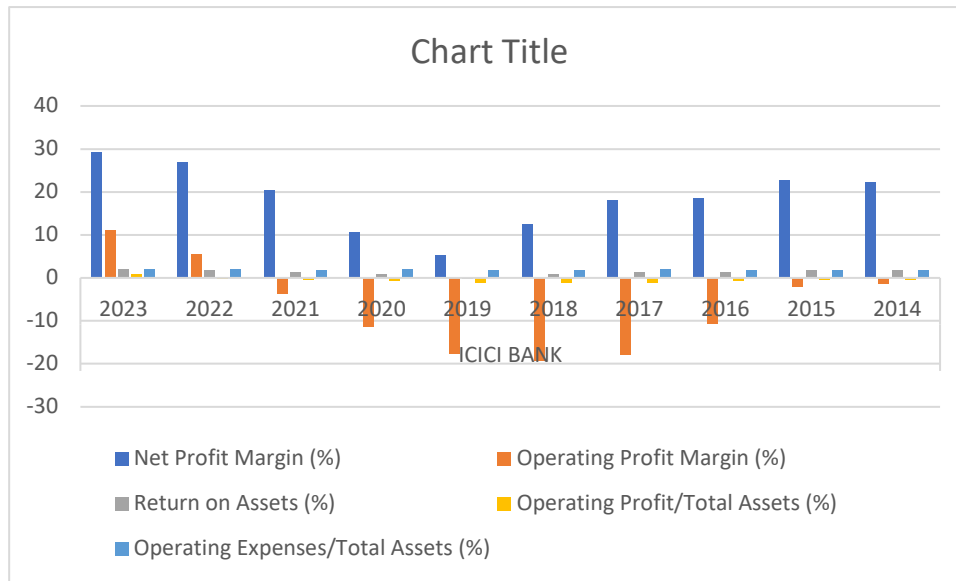
- Robust profitability and effective asset use are shown by consistently high Net Profit Margin and Return on Assets.
- The Operating Profit Margin, which has fluctuated over time, may be improved. Optimizing operational costs in relation to total assets might help achieve this.

2) axis Bank



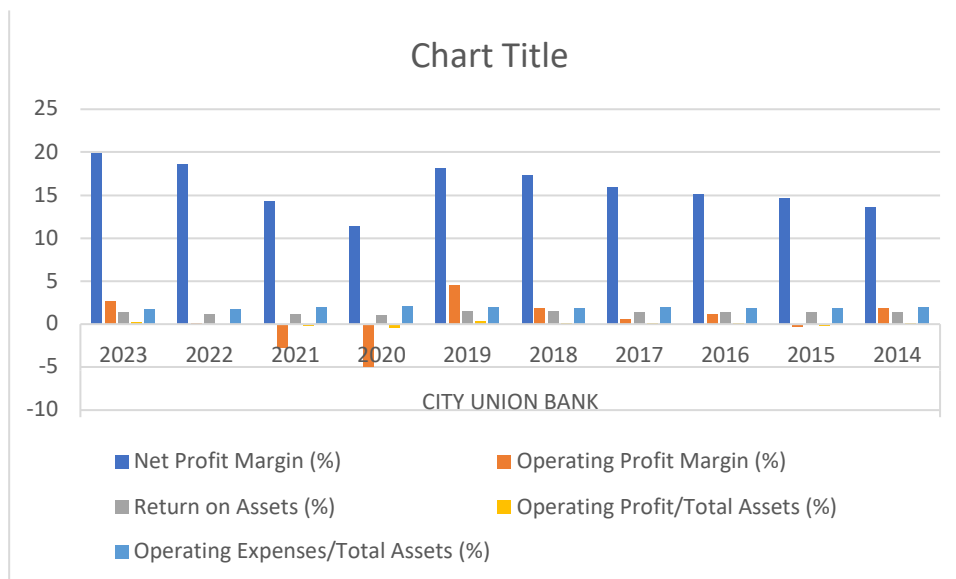
- Operating profit margin is still negative or low, suggesting inefficient operations, even while net profit margin has improved.
- It is important to implement strategies that lower operating costs in relation to total assets and improve operational efficiency. Techniques for decreasing overhead expenses and streamlining procedures might be used.

3)ICICI Bank



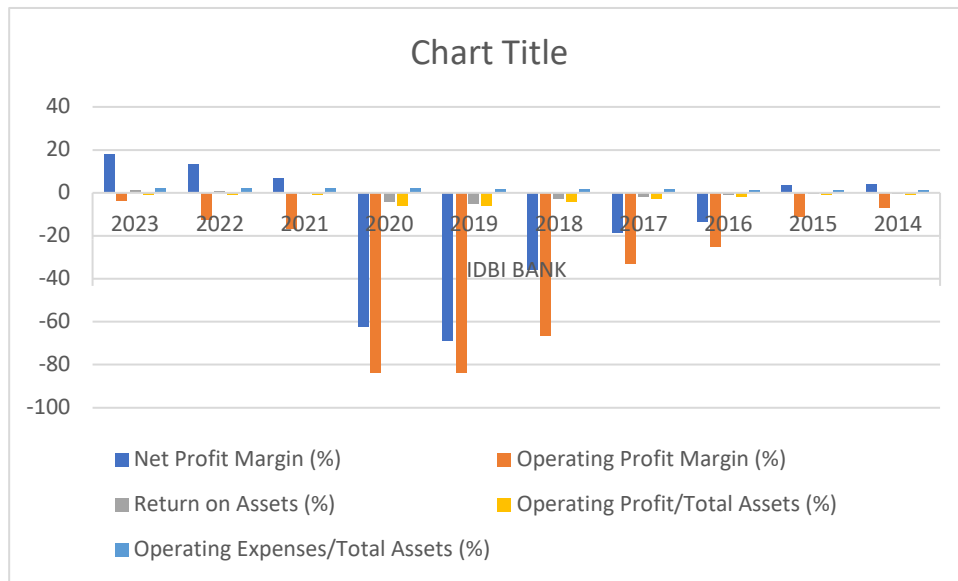
- high return on assets and net profit margin are indicators of its robust asset management and profitability.
- But there may be room for improvement in operating profit margin, maybe in the form of more effective cost control and operational efficiency.

4)City Union Bank



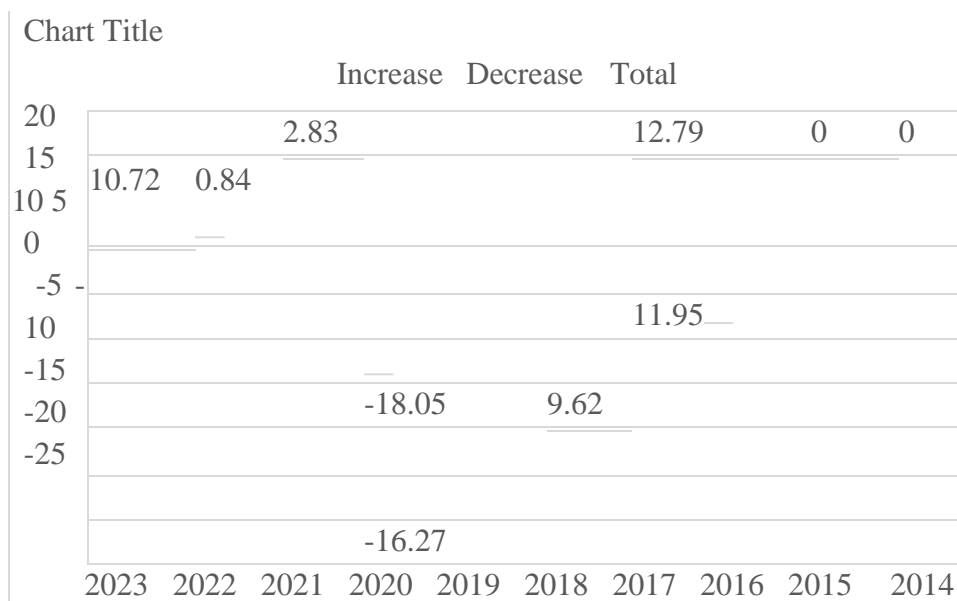
- Throughout the years, the bank's return on assets and net profit margin have remained steady.
- Better cost management and operational effectiveness might be used to increase operating profit margin.

5)IDBI Bank



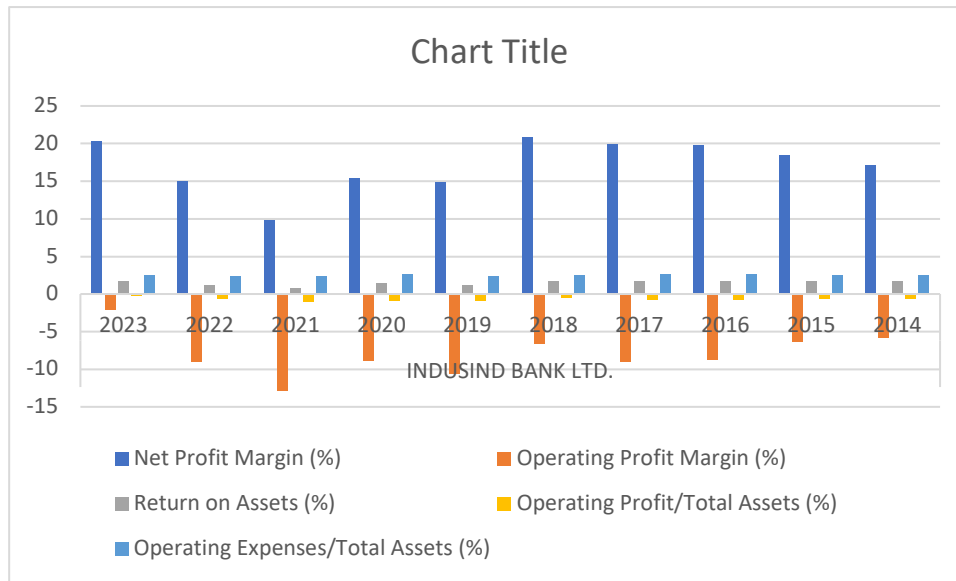
- Operational inefficiencies and inefficient use of assets are indicated by significant negative values in operating profit margin and low return on assets.
- Performance improvement requires both cost-cutting initiatives and plans to raise asset quality and utilization.

6) IDFC First Bank Ltd



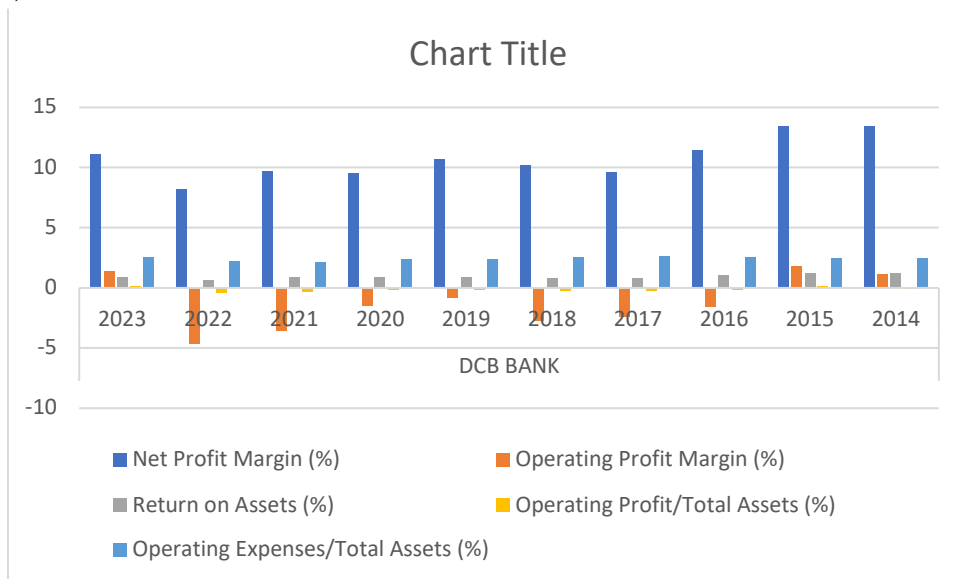
- In some years, the bank has battled with a negative operating profit margin and a poor return on assets.
- For sustained profitability, actions to raise asset quality and operational efficiency are essential.

7) IndusInd Bank Ltd



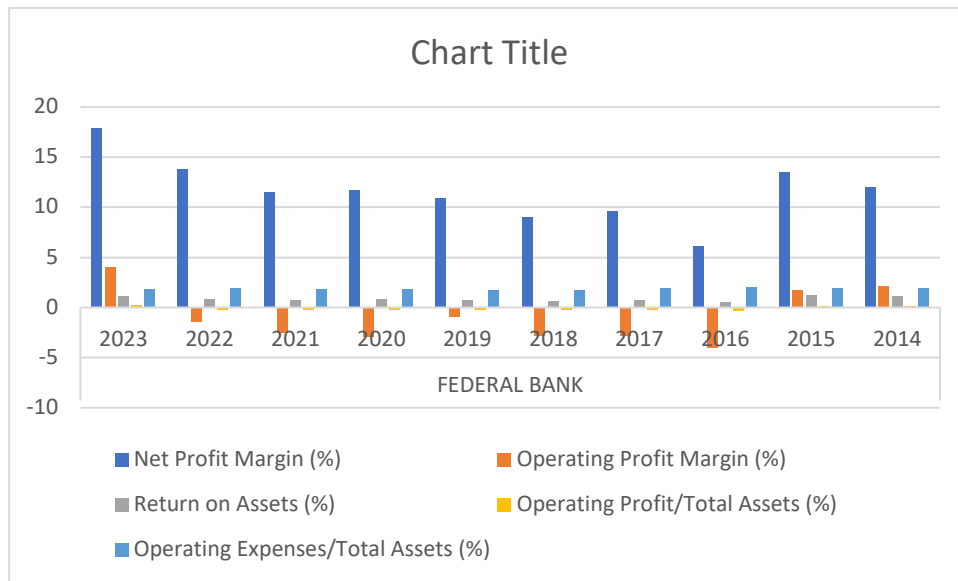
- Although the Return on Assets and Net Profit Margin are acceptable, there is room for improvement in the Operating Profit Margin by improving operational efficiency and cost control.

8)DCB Bank



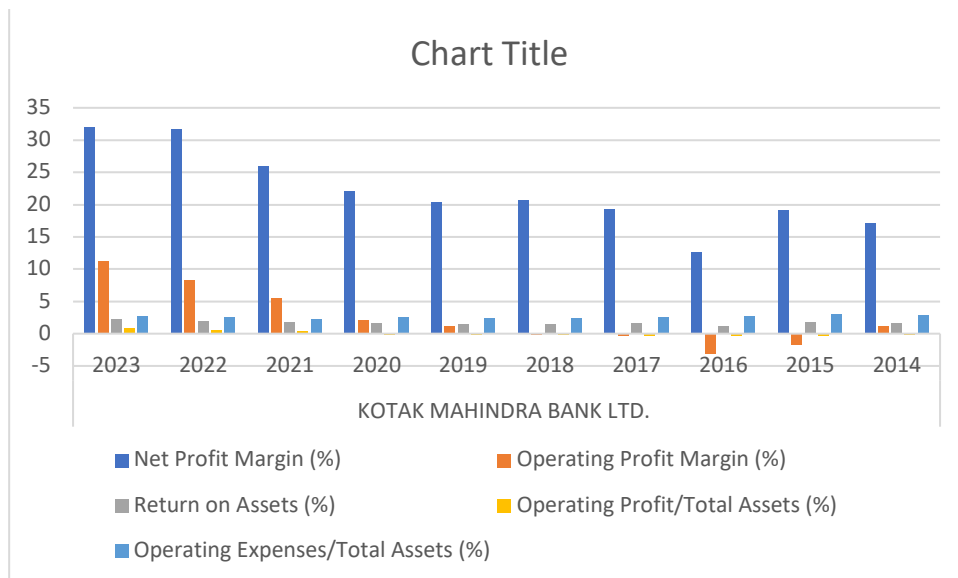
- Overall, the bank's performance has been steady with reasonable ratios.
- Persistent endeavors to maximize operational effectiveness and efficiently handle costs have the potential to further improve performance.

9)Federal Bank



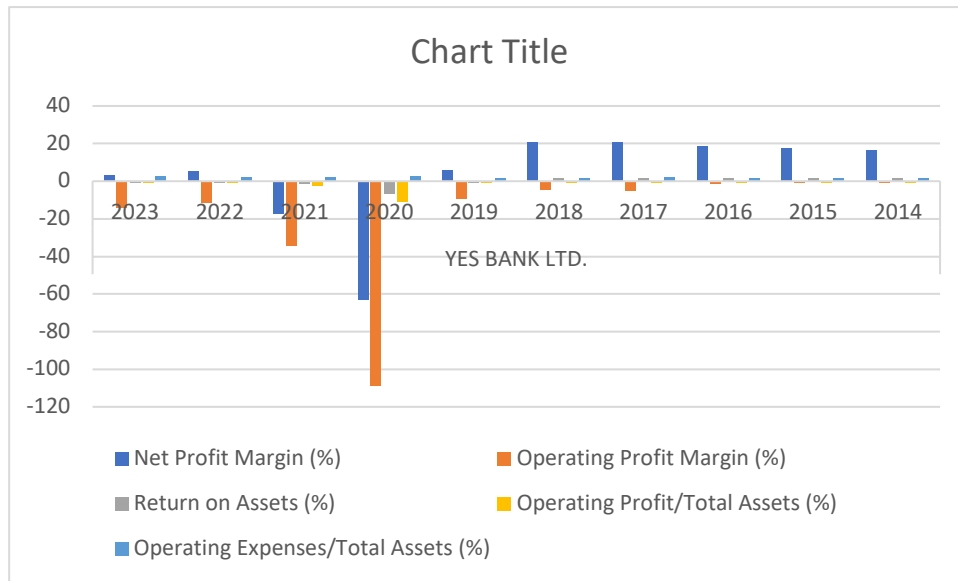
- While operating profit margin might be increased, the bank shows respectable profitability and operational effectiveness.
- Improved performance might result from cost-cutting and operational efficiency strategies.

10) Kotak mahindra bank ltd



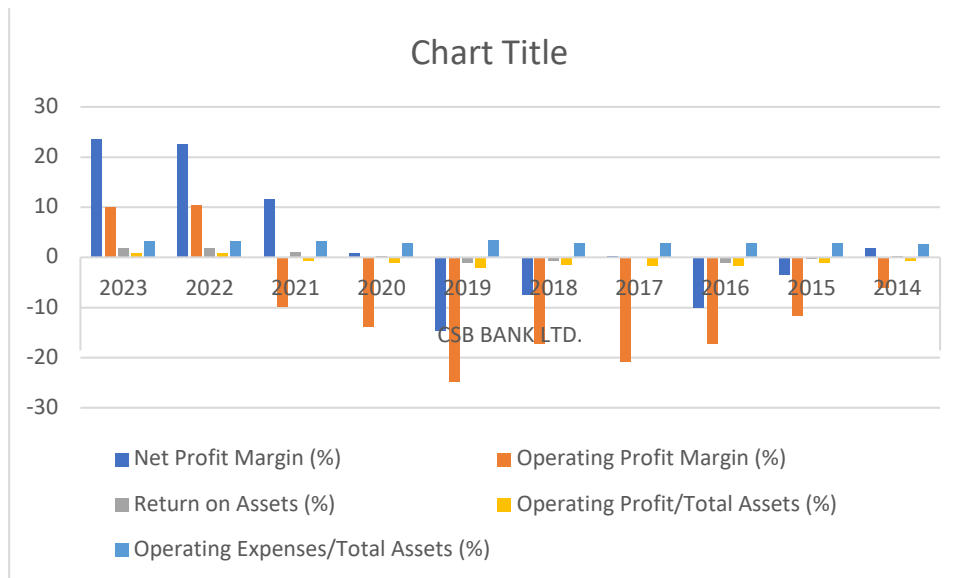
- Excellent asset utilization and profitability results, yet greater cost control might increase operating profit margin.
- It is advised that operational efficiency remain a top priority.

11) Yes Bank Ltd



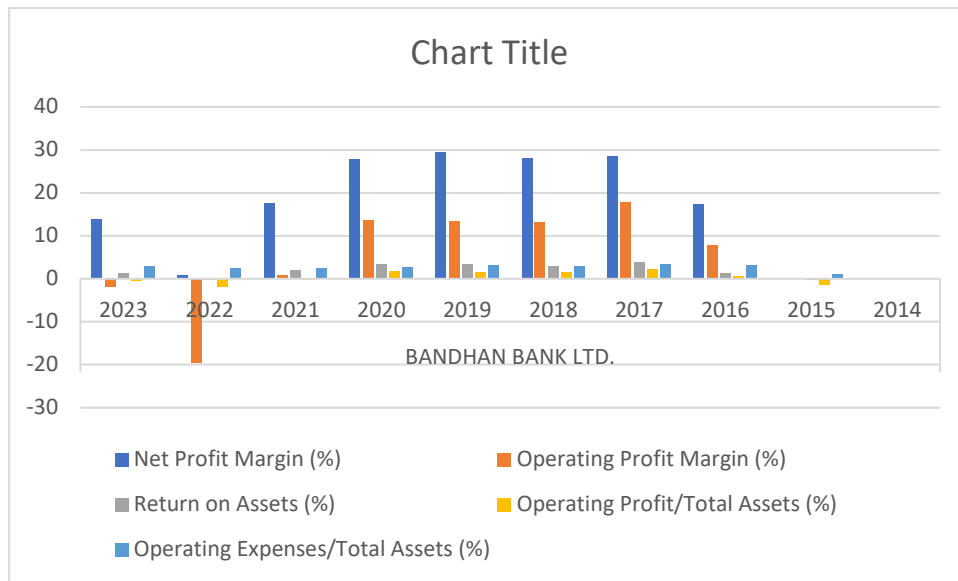
- In certain years, the bank has struggled with a negative operating profit margin and a poor return on assets.
- Turnaround requires immediate action to increase asset quality and operational efficiency.

12)CSB Bank Ltd



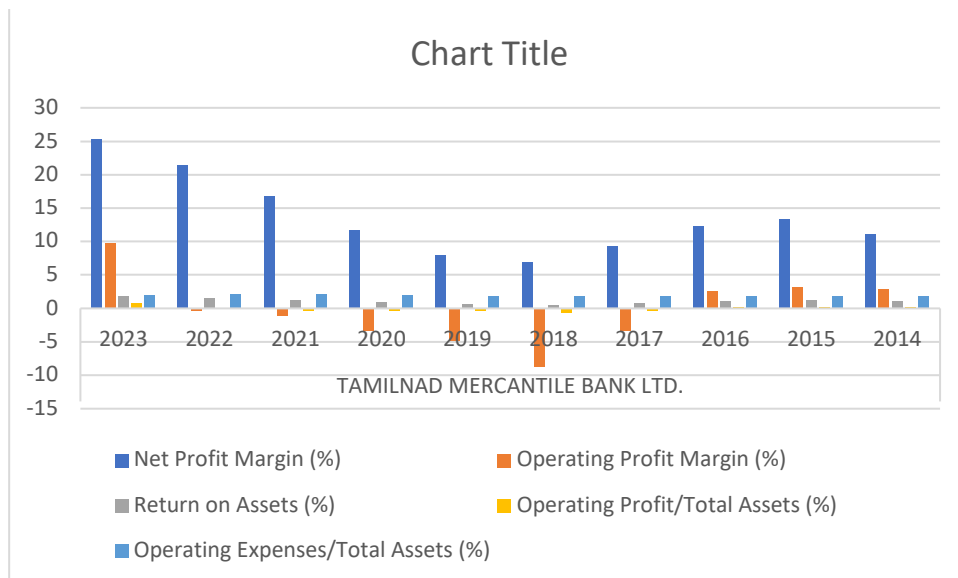
- The bank has had difficulties in the past with operational effectiveness and profitability.
- Steady growth depends on taking comprehensive steps to improve profitability and operational efficiency.

13)Bandhan Bank Ltd



- The operating profit margin has room to grow, notwithstanding moderate performance.
- Improved operational effectiveness and cost optimization techniques may produce better outcomes.

14)Tamilnad Mercantile Bank Ltd



- Reliable performance with generally reasonable ratios.
- Sustained expansion requires ongoing efforts to streamline processes and successfully control expenses.

CHAPTER – 5

FINDINGS:

Upon examination of these crucial metrics:

- Top-Performing Bank: With continuously high net profit margins, positive operating profit margins, and robust returns on assets, HDFC Bank seems to be leading the way in most categories. It exhibits effective asset use and profitability management.

- Banks that require improvement include IDBI Bank, IDFC First Bank Ltd., and Yes Bank Ltd., which perform quite poorly on a number of different parameters. They have poor operational profit margins, low net profit margins, and negative or low returns on assets. They also have comparatively high operational expenditures in comparison to their overall assets. These banks need to do a better job of controlling their operating efficiency, asset utilization, and profitability.
- Possibility for Improvement: The performance of certain banks is inconsistent, such as ICICI Bank and Axis Bank. Although their net profit margins and returns on assets are reasonably high, they may do better in controlling their operational profit margins, which are erratic in relation to total assets.
- Across a variety of criteria, HDFC Bank excels, demonstrating both profitability and effective operations.
- A number of important measures show that banks like Tamilnad Mercantile Bank, Kotak Mahindra Bank, and ICICI Bank are performing well.
- However, banks with a history of poor or negative performance in important indicators, such as IDBI Bank, Yes Bank, and Dhanlaxmi Bank, face difficulties.

CONCLUSION:

- Numerous conclusions may be made by examining the patterns in various banks. First off, HDFC Bank constantly increases its net profit margins and maintains a low ratio of operating expenditures to total assets, indicating outstanding performance across a variety of indicators. Despite changes in other statistics,
- ICICI Bank has consistently improved its net profit margins and return on assets throughout the years.
- With continuously high net profit margins and return on assets, Kotak Mahindra Bank demonstrates strong profitability.
- But there are also times when things are unstable and difficult. For example, Yes Bank and IDBI Bank have had large swings and even negative margins in certain years, which suggests unstable finances and difficult operations.
- Overall, some banks function well and consistently, while others have difficulties that have an impact on their profitability and effectiveness. To achieve sustainable development and resilience in the ever-changing financial sector, banks must prioritize preserving stable profitability, judicious expenditure management, and improving asset quality.

SUGGESTIONS:

- High net profit margins and a steady return on assets are hallmarks of HDFC Bank's continuous excellent profitability. This indicates strong cost-control strategies and asset management.
- Concerning indicators include negative operating profit margins and erratic net profit margins for Axis Bank and IDBI Bank. To increase profitability, they might have to concentrate on raising operational effectiveness and cost control.
- With erratic margins but a generally steady return on assets, ICICI Bank's performance is inconsistent. Profitability might be increased even further by streamlining operational costs.
- Both Federal Bank and City Union Bank continue to operate with a stable financial position and a reasonable level of profitability. They may concentrate on preserving this stability and possibly look into opportunities for small-scale expansion.

- Negative returns on assets and profitability are problems for banks such as IDFC First Bank and Dhanlaxmi Bank. For their financial performance to stabilize, they might need to implement cost-cutting and strategic restructuring measures.
- Continuous profitability and effective asset use are displayed by Kotak Mahindra Bank. But if long-term development is to be sustained, controlling operational costs may be a key area of attention.
- To maintain continued development and stability in an ever-changing financial sector, banks should place a high priority on initiatives that increase profitability, maximize asset utilization, and effectively control operational expenditures.

LIMITATIONS:

- **Data Access:** It might be difficult to get precise and thorough data from banks in the public and private sectors. For competitive or regulatory reasons, banks could be hesitant to provide some sensitive information.
- **Subjectivity and Bias:** Researchers may unintentionally add subjectivity or bias into their case studies, especially if they have preexisting conceptions about the public or private sectors. This bias may have an impact on how the study's findings and conclusions are interpreted.
- **Generalizability:** The conclusions drawn from a case study focusing on a small number of public and private sector banks might not apply to the Indian banking system as a whole. Thus, extrapolating the findings to other financial institutions or banks can provide challenges.
- **Complexity of Variables:** A wide range of internal and external factors, such as consumer behavior, economy, technology, and regulatory changes, have an impact on the banking sector. Analyzing and differentiating these factors' effects within a case study might be difficult.
- **Time Restrictions:** It takes time and money to do a thorough case study. Limitations on the length of the study or the resources at their disposal may restrict the researchers' ability to conduct an analysis as thorough and comprehensive as possible.
- The banking industry is subject to strict rules, and alterations to these regulations may have a substantial effect on the way banks conduct their business. Because regulations are always changing, case studies may find it difficult to stay current, which might result in inaccurate or out-of-date material.
- The protection of confidentiality is a concern that may prevent researchers from learning certain details about banking operations, risk management techniques, or strategic choices. This may restrict how thoroughly important elements influencing the performance of banks in the public and private sectors are analyzed and understood.

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