A COMPARATIVE STUDY ON FINANCIAL PERFORMANCE OF PRIVATE AND PUBLIC SECTOR BANKS WITH SPECIAL REFERENCE TO AFFECTING FACTORS AND THEIR IMPACT ON PERFORMANCE INDICATORS

A Thesis submitted to Gujarat Technological University

for the Award of

Doctor of Philosophy

in

Management

by

Gajera Alpeshkumar Chandulal

Enrollment No.119997392009

under supervision of

Dr. Vijay Pithadia

GUJARAT TECHNOLOGICAL UNIVERSITY

AHMEDABAD

[November – 2016]

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Place: Ahmedabad

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The viva-voce of the PhD Thesis submitted by Shri Gajera Alpeshkumar Chandulal (Enrollment No. 119997392009) entitled **"A comparative study on financial performance of private and public sector banks with special reference to affecting factors and their impact on performance indicators"** was conducted on ……………………….………… (day and date) at Gujarat Technological University.

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ABSTRACT

Research work under this title is divided into two parts (1) Evaluation of financial performance of private and public sector banks and (2) Identifying the factors responsible for better/poor financial performance of private/public sector banks.

- **Evaluation of financial performance of private and public sector banks:** For analyzing financial performance of private and public sector banks all private sector banks (20) as well as all public sector banks (26) are taken into consideration. Private sector banks include old private sector banks (13) as well as new private sector banks (7). Public sector banks include SBI and its associates (6) as well as all nationalized banks (20). (As on date of 31/03/2012). To evaluate the financial performance of above banks 29 financial performance parameters are selected. Financial data of last 12 years, i.e. from year 2001 - 02 to 2012 – 13 are collected for calculating and analyzing financial performance of different parameters.

- **Identifying the factors responsible for better/poor financial performance of private/public sector banks. :** On the basis of result of financial performance analysis, second part of research is to carry forward for identifying the factors responsible for deviation in financial performance of private and public sector banks. For identifying the factors responsible for better/poor financial performance of private/public sector banks, parameters are decomposed by using their definitions.

So at the end of these two stage research, I came to know about the factors responsible for better/poor financial performance of private/public sector banks in each financial indicators.

Acknowledgement

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List of Abbreviation

CRA – Cash Recovery Analysis

NPA – Non Performing Assets

RRB – Regional Rural Banks

CBS – Core Banking Solution

CRR – Cash Reserve Requirement

SLR - Statutory Liquidity Ratio

ABEP – Annual Branch Expansion plan

SEB – Schedule Commercial Banks

RBI – Reserve Bank of India

BCA - Business Correspondent Agents

BF - Business Facilitators

BC - Business Correspondents

USSD – Unstructured Supplementary Service Data

NPCI – National Payments Corporation of India

NUUP - National Urban Upgrading Program

IMPS – Immediate Payment Service/Intermediate Mobile Payment Service

NBFC - Non-Banking Financial Companies

CAR – Capital adequacy ratio

CDR – Cash to Deposit ratio

IBA – Indian Bank's Association

MICR – Magnetic Ink Character Recognition

SS – Sum of Square

DF – Degree of Freedom

MS – Mean Square

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CHAPTER – 1

Overview of Banking Industry in India

1.1 Introduction

Banking in India in the modern sense originated in the last decades of the 18th century. The first banks were Bank of Hindustan (1770-1829) and The General Bank of India, established 1786 and since defunct.

The largest bank, and the oldest still in existence, is the State Bank of India, which originated in the Bank of Calcutta in June 1806, which almost immediately became the Bank of Bengal. This was one of the three presidency banks, the other two being the Bank of Bombay and the Bank of Madras, all three of which were established under charters from the British East India Company. The three banks merged in 1921 to form the Imperial Bank of India, which, upon India's independence, became the State Bank of India in 1955. For many years the presidency banks acted as quasi-central banks, as did their successors, until the Reserve Bank of India was established in 1935.

In 1969 the Indian government nationalized all the major banks that it did not already own and these have remained under government ownership. They are run under a structure know as 'profit-making public sector undertaking' (PSU) and are allowed to compete and operate as commercial banks. The Indian banking sector is made up of four types of banks, as well as the PSUs and the state banks; they have been joined since the 1990s by new private commercial banks and a number of foreign banks.

Banking in India was generally fairly mature in terms of supply, product range and reach-even though reach in rural India and to the poor still remains a challenge. The government has developed initiatives to address this through the State Bank of India expanding its branch network and through the National Bank for Agriculture and Rural Development with things like microfinance.

Indian Banking Industry currently employs 1,175,149 employees and has a total of 109,811 branches in India and 171 branches abroad and manages an aggregate deposit of ₹ 67504.54 billion (US$1.1 trillion or €840 billion) and bank credit of ₹52604.59 billion (US$880 billion or €650 billion). The net profit of the banks operating in India was ₹ 1027.51 billion (US$17 billion or €13 billion) against a turnover of ₹9148.59 billion (US$150 billion or €110 billion) for the fiscal year 2012-13.[1]

1.2 History

In ancient India there is evidence of loans from the Vedic period (beginning 1750 BC).[2][3] Later during the Maurya dynasty (321 to 185 BC), an instrument called adesha was in use, which was an order on a banker desiring him to pay the money of the note to a third person, which corresponds to the definition of a bill of exchange as we understand it today. During the Buddhist period, there was considerable use of these instruments. Merchants in large towns gave letters of credit to one another.

1.3 Colonial era

During the period of British rule merchants established the Union Bank of Calcutta in 1829, first as a private joint stock association, then partnership. Its proprietors were the owners of the earlier Commercial Bank and the Calcutta Bank, who by mutual consent created Union Bank to replace these two banks. In 1840 it established an agency at Singapore, and closed the one at Mirzapore that it had opened in the previous year. Also in 1840 the Bank revealed that it had been the subject of a fraud by the bank's accountant. Union Bank was incorporated in 1845 but failed in 1848, having been insolvent for some time and having used new money from depositors to pay its dividends.[5]

The Allahabad Bank, established in 1865 and still functioning today, is the oldest Joint Stock bank in India, it was not the first though. That honor belongs to the Bank of Upper India, which was established in 1863, and which survived until 1913, when it failed, with some of its assets and liabilities being transferred to the Alliance Bank of Simla.

Foreign banks too started to appear, particularly in Calcutta, in the 1860s. The Comptoir d'Escompte de Paris opened a branch in Calcutta in 1860, and another in Bombay in 1862; branches in Madras and Pondicherry, then a French possession, followed. HSBC

established itself in Bengal in 1869. Calcutta was the most active trading port in India, mainly due to the trade of the British Empire, and so became a banking centre.

The first entirely Indian joint stock bank was the Oudh Commercial Bank, established in 1881 in Faizabad. It failed in 1958. The next was the Punjab National Bank, established in Lahore in 1895, which has survived to the present and is now one of the largest banks in India.

Around the turn of the 20th Century, the Indian economy was passing through a relative period of stability. Around five decades had elapsed since the Indian Mutiny, and the social, industrial and other infrastructure had improved. Indians had established small banks, most of which served particular ethnic and religious communities.

The presidency banks dominated banking in India but there were also some exchange banks and a number of Indian joint stock banks. All these banks operated in different segments of the economy. The exchange banks, mostly owned by Europeans, concentrated on financing foreign trade. Indian joint stock banks were generally undercapitalized and lacked the experience and maturity to compete with the presidency and exchange banks. This segmentation let Lord Curzon to observe, *"In respect of banking it seems we are behind the times. We are like some old fashioned sailing ship, divided by solid wooden bulkheads into separate and cumbersome compartments."*

The period between 1906 and 1911, saw the establishment of banks inspired by the Swadeshi movement. The Swadeshi movement inspired local businessmen and political figures to found banks of and for the Indian community. A number of banks established then have survived to the present such as Bank of India, Corporation Bank, Indian Bank, Bank of Baroda, Canara Bank and Central Bank of India.

The fervor of Swadeshi movement lead to establishing of many private banks in Dakshina Kannada and Udupi district which were unified earlier and known by the name South Canara (South Kanara) district. Four nationalized banks started in this district and also a leading private sector bank. Hence undivided Dakshina Kannada district is known as "Cradle of Indian Banking".

During the First World War (1914–1918) through the end of the Second World War (1939–1945), and two years thereafter until the independence of India were challenging for Indian banking. The years of the First World War were turbulent, and it took its toll with banks simply collapsing despite the Indian economy gaining indirect boost due to war-related economic activities. At least 94 banks in India failed between 1913 and 1918 as indicated in the following table:

Table 1.1 Banks in India failed between 1913 and 1918

Years	Number of banks that failed	Authorized Capital (₹ Lakhs)	Paid-up Capital (₹ Lakhs)
1913	12	274	35
1914	42	710	109
1915	11	56	5
1916	13	231	4
1917	9	76	25
1918	7	209	1

1.4 Post-Independence

The partition of India in 1947 adversely impacted the economies of Punjab and West Bengal, paralyzing banking activities for months. India's independence marked the end of a regime of the Laissez-faire for the Indian banking. The Government of India initiated measures to play an active role in the economic life of the nation, and the Industrial Policy Resolution adopted by the government in 1948 envisaged a mixed economy. This resulted into greater involvement of the state in different segments of the economy including banking and finance. The major steps to regulate banking included:

- The Reserve Bank of India, India's central banking authority, was established in April 1935, but was nationalized on 1 January 1949 under the terms of the Reserve Bank of India (Transfer to Public Ownership) Act, 1948 (RBI, 2005b).[6]
- In 1949, the Banking Regulation Act was enacted which empowered the Reserve Bank of India (RBI) "to regulate, control, and inspect the banks in India".
- The Banking Regulation Act also provided that no new bank or branch of an existing bank could be opened without a license from the RBI, and no two banks could have common directors.

1.5 Nationalization in the 1960s

Despite the provisions, control and regulations of the Reserve Bank of India, banks in India except the State Bank of India (SBI), continued to be owned and operated by private persons. By the 1960s, the Indian banking industry had become an important tool to facilitate the development of the Indian economy. At the same time, it had emerged as a large employer, and a debate had ensued about the nationalization of the banking industry. Indira Gandhi, the then Prime Minister of India, expressed the intention of the Government of India in the annual conference of the All India Congress Meeting in a paper entitled *"Stray thoughts on Bank Nationalization."*[7] The meeting received the paper with enthusiasm.

Thereafter, her move was swift and sudden. The Government of India issued an ordinance ('Banking Companies (Acquisition and Transfer of Undertakings) Ordinance, 1969') and nationalized the 14 largest commercial banks with effect from the midnight of 19 July 1969. These banks contained 85 percent of bank deposits in the country.[7] Jayaprakash Narayan, a national leader of India, described the step as a *"masterstroke of political sagacity."* Within two weeks of the issue of the ordinance, the Parliament passed the Banking Companies (Acquisition and Transfer of Undertaking) Bill, and it received the presidential approval on 9 August 1969.

A second dose of nationalization of 6 more commercial banks followed in 1980. The stated reason for the nationalization was to give the government more control of credit delivery. With the second dose of nationalization, the Government of India controlled around 91% of the banking business of India. Later on, in the year 1993, the government merged New Bank of India with Punjab National Bank. It was the only merger between nationalized banks and resulted in the reduction of the number of nationalized banks from 20 to 19. After this, until the 1990s, the nationalized banks grew at a pace of around 4%, closer to the average growth rate of the Indian economy

1.6 Liberalization in the 1990s

In the early 1990s, the then government embarked on a policy of liberalization, licensing a small number of private banks. These came to be known as *New Generation tech-savvy banks*, and included Global Trust Bank (the first of such new generation banks to be set

up), which later amalgamated with Oriental Bank of Commerce, UTI Bank (since renamed Axis Bank), ICICI Bank and HDFC Bank. This move, along with the rapid growth in the economy of India, revitalized the banking sector in India, which has seen rapid growth with strong contribution from all the three sectors of banks, namely, government banks, private banks and foreign banks.

The next stage for the Indian banking has been set up with the proposed relaxation in the norms for foreign direct investment, where all foreign investors in banks may be given voting rights which could exceed the present cap of 10% at present. It has gone up to 74% with some restrictions.

The new policy shook the Banking sector in India completely. Bankers, till this time, were used to the 4–6–4 method (borrow at 4%; lend at 6%; go home at 4) of functioning. The new wave ushered in a modern outlook and tech-savvy methods of working for traditional banks. All this led to the retail boom in India. People demanded more from their banks and received more.

1.7 Current period

All banks which are included in the Second Schedule to the Reserve Bank of India Act, 1934 are Scheduled Banks. These banks comprise Scheduled Commercial Banks and Scheduled Co-operative Banks. Scheduled Commercial Banks in India are categorized into five different groups according to their ownership and/or nature of operation. These bank groups are:

- State Bank of India and its Associates
- Nationalized Banks
- Private Sector Banks
- Foreign Banks
- Regional Rural Banks.

In the bank group-wise classification, IDBI Bank Ltd. is included in Nationalized Banks. Scheduled Co-operative Banks consist of Scheduled State Co-operative Banks and Scheduled Urban Cooperative Banks.

Table 1.2 Growth of Banking in India of Scheduled Commercial Banks [1]

Indicators	31 March of								
	2005	2006	2007	2008	2009	2010	2011	2012	2013
Number of Commercial Banks	284	218	178	169	166	163	163	169	151
Number of Branches	70,373	72,072	74,653	78,787	82,897	88,203	94,019	102,377	109,811
Population per Banks (in thousands)	16	16	15	15	15	14	13	13	12
Aggregate Deposits	₹17002 billion (US$290 billion)	₹21090 billion (US$350 billion)	₹26119 billion (US$440 billion)	₹31969 billion (US$540 billion)	₹38341 billion (US$640 billion)	₹44928 billion (US$750 billion)	₹52078 billion (US$870 billion)	₹59091 billion (US$990 billion)	₹ 67504.54 billion (US$1.1 trillion)
Bank Credit	₹11004 billion (US$180 billion)	₹15071 billion (US$250 billion)	₹19312 billion (US$320 billion)	₹23619 billion (US$400 billion)	₹27755 billion (US$470 billion)	₹32448 billion (US$550 billion)	₹39421 billion (US$660 billion)	₹46119 billion (US$770 billion)	₹52605 billion (US$880 billion)
Deposit as percentage to GNP (at factor cost)	62%	64%	69%	73%	77%	78%	78%	78%	79%
Per Capita Deposit	₹16281 (US$270)	₹19130 (US$320)	₹23382 (US$390)	₹28610 (US$480)	₹33919 (US$570)	₹39107 (US$660)	₹45505 (US$760)	₹50183 (US$840)	₹56380 (US$950)
Per Capita Credit	₹10752 (US$180)	₹13869 (US$230)	₹17541 (US$290)	₹21218 (US$360)	₹24617 (US$410)	₹28431 (US$480)	₹34187 (US$570)	₹38874 (US$650)	₹44028 (US$740)
Credit Deposit Ratio	63%	70%	74%	75%	74%	74%	76%	79%	79%

By 2010, banking in India was generally fairly mature in terms of supply, product range and reach-even though reach in rural India still remains a challenge for the private sector and foreign banks. In terms of quality of assets and capital adequacy, Indian banks are considered to have clean, strong and transparent balance sheets relative to other banks in comparable economies in its region. The Reserve Bank of India is an autonomous body, with minimal pressure from the government.

With the growth in the Indian economy expected to be strong for quite some time-especially in its services sector the demand for banking services, especially retail banking, mortgages and investment services are expected to be strong. One may also expect M&A, takeovers, and asset sales.

In March 2006, the Reserve Bank of India allowed Warburg Pincus to increase its stake in Kotak Mahindra Bank (a private sector bank) to 10%. This is the first time an investor has been allowed to hold more than 5% in a private sector bank since the RBI announced norms in 2005 that any stake exceeding 5% in the private sector banks would need to be vetted by them.

In recent years critics have charged that the non-government owned banks are too aggressive in their loan recovery efforts in connection with housing, vehicle and personal loans. There are press reports that the banks' loan recovery efforts have driven defaulting borrowers to suicide.[8][9][10]

1.8 Adoption of banking technology

The IT revolution has had a great impact on the Indian banking system. The use of computers has led to the introduction of online banking in India. The use of computers in the banking sector in India has increased many folds after the economic liberalization of 1991 as the country's banking sector has been exposed to the world's market. Indian banks were finding it difficult to compete with the international banks in terms of customer service, without the use of information technology.

The RBI set up a number of committees to define and co-ordinate banking technology. These have included:

- In 1984 was formed the Committee on Mechanization in the Banking Industry (1984)[11] whose chairman was Dr. C Rangarajan, Deputy Governor, Reserve Bank of India. The major recommendations of this committee were introducing MICR technology in all the banks in the metropolises in India.[12] This provided for the use of standardized cheque forms and encoders.

- In 1988, the RBI set up the Committee on Computerization in Banks (1988)[13] headed by Dr. C Rangarajan. It emphasized that settlement operation must be computerized in the clearing houses of RBI in Bhubaneshwar, Guwahati, Jaipur, Patna and Thiruvananthapuram. It further stated that there should be National Clearing of inter-city cheques at Kolkata, Mumbai, Delhi, Chennai and MICR should be made operational. It also focused on computerization of branches and increasing connectivity among branches through computers. It also suggested modalities for implementing on-line banking. The committee submitted its reports in 1989 and computerization began from 1993 with the settlement between IBA and bank employees' associations.[14]

- In 1994, the Committee on Technology Issues relating to Payment systems, Cheque Clearing and Securities Settlement in the Banking Industry (1994)[15] was set up under Chairman W. S. Saraf. It emphasized Electronic Funds Transfer (EFT) system, with the BANKNET communications network as its carrier. It also said that MICR clearing should be set up in all branches of all those banks with more than 100 branches.

- In 1995, the Committee for proposing Legislation on Electronic Funds Transfer and other Electronic Payments (1995)[16] again emphasized EFT system.[14]

The total number of automated teller machines (ATMs) installed in India by various banks as of end June 2012 is 99,218.[17] The new private sector banks in India have the most ATMs, followed by off-site ATMs belonging to SBI and its subsidiaries and then by nationalized banks and foreign banks, while on-site is highest for the nationalized banks of India.[14]

Table 1.3 Branches and ATMs of Scheduled Commercial Banks as of end March 2005[14]

Bank type	Number of branches	On-site ATMs	Off-site ATMs	Total ATMs
Nationalized banks	33,627	3,205	1,567	4,772
State Bank of India	13,661	1,548	3,672	5,220
Old private sector banks	4,511	800	441	1,241
New private sector banks	1,685	1,883	3,729	5,612
Foreign banks	242	218	582	800
TOTAL	*53,726*	*7,654*	*9,409*	*17,645*

1.9 Expansion of banking infrastructure

As per the census of 2011, 58.7% of households are availing banking services in the country. There are 102,343 branches of Scheduled Commercial Banks (SCBs) in the country, out of which 37,953 (37%) bank branches are in the rural areas and 27,219 (26%) in semi-urban areas, constituting 63% of the total numbers of branches in semi-urban and rural areas of the country. However, a significant proportion of the households, especially in rural areas, are still outside the formal fold of the banking system. To extend the reach of banking to those outside the formal banking system, Government and Reserve Bank of India (RBI) are taking various initiatives from time to time some of which are enumerated below:

- Opening of bank branches: Government had issued detailed strategy and guidelines on Financial Inclusion in October 2011, advising banks to open branches in all habitations of 5,000 or more population in under-banked districts and 10,000 or more population in other districts. Out of 3,925 such identified villages/habitations, branches have been opened in 3,402 villages/habitations (including 2,121 Ultra Small Branches) by end of April, 2013.

- Each household to have at least one bank account: Banks have been advised to ensure service area bank in rural areas and banks assigned the responsibility in specific wards in urban area to ensure that every household has at least one bank account.

- Business Correspondent model: With the objective of ensuring greater financial inclusion and increasing the outreach of the banking sector, banks were permitted

by RBI in 2006 to use the services of intermediaries in providing financial and banking services through the use of Business Facilitators (BFs) and Business Correspondents (BCs). Business correspondents are retail agents engaged by banks for providing banking services at locations other than a bank branch/ATM. BCs and the BC agents (BCAs) represent the bank concerned and enable a bank to expand its outreach and offer limited range of banking services at low cost, particularly where setting up a brick and mortar branch is not viable. BCs as agents of the banks, thus, are an integral part of the business strategy for achieving greater financial inclusion. Banks had been permitted to engage individuals/entities as BC like retired bank employees, retired teachers, retired government employees, ex-servicemen, individual owners of kirana/medical/fair price shops, individual Public Call Office (PCO) operators, agents of Small Savings Schemes of Government of India, insurance companies, etc. Further, since September 2010, RBI had permitted banks to engage "for profit" companies registered under the Indian Companies Act, 1956, excluding Non-Banking Financial Companies (NBFCs), as BCs in addition to individuals/entities permitted earlier. According to the data maintained by RBI, as in December, 2012, there were over 152,000 BCs deployed by Banks. During 2012-13, over 183.8 million transactions valued at ₹165 billion (US$2.8 billion) had been undertaken by BCs till December 2012.

- Swabhimaan Campaign: Under "Swabhimaan" - the Financial Inclusion Campaign launched in February 2011, banks had provided banking facilities by March, 2012 to over 74,000 habitations having population in excess of 2000 using various models and technologies including branchless banking through Business Correspondents Agents (BCAs). Further, in terms of Finance Minister's Budget Speech 2012-13, the "Swabhimaan" campaign has been extended to habitations with population of more than 1,000 in North Eastern and Hilly States and to habitations which have crossed population of 1,600 as per census 2001. About 40,000 such habitations have been identified to be covered under the extended "Swabhimaan" campaign.

- Setting up of ultra-small branches (USBs): Considering the need for close supervision and mentoring of the Business Correspondent Agents (BCAs) by the respective banks and to ensure that a range of banking services are available to the residents of such villages, Ultra Small Branches (USBs) are being set up in all villages covered through BCAs under Financial Inclusion. A USB would comprise

a small area of 100 sq ft (9.3 m^2) - 200 sq ft (19 m^2) where the officer designated by the bank would be available with a laptop on pre-determined days. While the cash services would be offered by the BCAs, the bank officer would offer other services, undertake field verification and follow up on the banking transactions. The periodicity and duration of visits can be progressively enhanced depending upon business potential in the area. A total of over 50,000 USBs have been set up in the country by March 2013.

- Banking facilities in Unbanked Blocks: All the 129 unbanked blocks (91 in North East States and 38 in other States) identified in the country in July 2009, had been provided with banking facilities by March 2012, either through Brick Mortar Branch or Business Correspondents or Mobile van. As a next step it has been advised to cover all those blocks with BCA and Ultra Small Branch which have so far been covered by mobile van only.

- USSD Based Mobile Banking: National Payments Corporation of India (NPCI) worked upon a "Common USSD Platform" for all banks and telcos who wish to offer the facility of Mobile Banking using Unstructured Supplementary Service Data (USSD) based Mobile Banking. The Department helped NPCI to get a common USSD Code *99# for all telcos. More than 20 banks have joined the National Uniform USSD Platform (NUUP) of NPCI and the product has been launched by NPCI with BSNL and MTNL. Other telcos are likely to join in the near future. USSD based Mobile Banking offers basic Banking facilities like Money Transfer, Bill Payments, Balance Enquiries, Merchant Payments etc. on a simple GSM based Mobile phone, without the need to download application on a phone as required at present in the IMPS based Mobile Banking.

Steps taken by Reserve Bank of India (RBI) to strengthen the banking infrastructure

- RBI has permitted domestic Scheduled Commercial Banks (excluding RRBs) to open branches in tier 2 to tier 6 cities (with population up to 99,999 as per census 2001) without the need to take permission from RBI in each case, subject to reporting.

- RBI has also permitted SCBs (excluding RRBs) to open branches in rural, semi-urban and urban centers in North Eastern States and Sikkim without having the need to take permission from RBI in each case, subject to reporting.

- Regional Rural Banks (RRBs) are also allowed to open branches in Tier 2 to Tier 6 centers (with population up to 99,999 as per Census 2001) without the need to take permission from RBI in each case, subject to reporting, provided they fulfill the following conditions, as per the latest inspection report:

  - CRA of at least 9%
  - Net NPA less than 5%
  - No default in CRR / SLR for the last year
  - Net profit in the last financial year
  - CBS compliant

- Domestic SCBs have been advised that while preparing their Annual Branch Expansion Plan (ABEP), they should allocate at least 25% of the total number of branches proposed to be opened during the year in unbanked Tier 5 and Tier 6 centers i.e. (population up to 9,999) centers which do not have a brick and mortar structure of any SCB for customer based banking transactions.
- RRBs have also been advised to allocate at least 25% of the total number of branches proposed to be opened during a year in unbanked rural (Tier 5 and Tier 6) Centers).
- New private sector banks are required to ensure that at least 25% of their total branches are in semi-urban and rural centers on an ongoing basis.

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CHAPTER – 2

Literature Review

2.1 Introduction

Lots of research has already been done across the world to analyze the financial performance of banking sector but there are very few studies which really explore the factor affecting to financial performance of banks. Brief review of related literature on the present study is given in this chapter.

2.2 Literature

2.2.1 Vashisht (1987), in his doctoral work titled, "Performance Appraisal of Commercial Banks in India", evaluated the performance of public sector banks with regard to six indicators, viz. branch expansion, deposit, credit, priority sector advances, DRI advances, and net profit over the period 1971-83. The researcher has used composite weighted growth index to rank the banks as excellent, good, fair and poor. In order to improve the performance, he has suggested developing marketing strategies for deposit mobilization, profit planning and SWOT analysis. [18]

2.2.2 Singh (1990), in his research study titled, "Productivity in Indian Banking Industry", discussed the trends and changes in the productivity with particular attention on employee and branch productivity in the Indian banking industry. The researcher used seventeen indicators to analyze productivity trends. Banking being service industry, greater attention has been paid to employee productivity. He has made cross-sectional and inter-temporal analysis on the basis of these indicators and these have been divided into three categories:

- Per employee indicators (Labour productivity)
- Per branch indicators (Branch productivity)
- Financial ratios measuring productivity.

The study period (1969-85) was divided into four sub periods. In addition to the comparison of growth rates of various indicators, assessment of relative positions performance has been made on the basis of average T-scores and ranking based on it. [19]

2.2.3 Amandeep (1991), in her thesis titled, "Profits and Profitability of Indian Nationalized Banks" opined that the banks have become an instrument to meet effectively the needs of the development of the economy to effect the total socio-economic transformation. It has adversely affected the profitability of the bank operations. According to the researcher, the profitability of a bank is determined and affected mainly by two factors: spread and burden. The other factors determining bank's profitability are credit policy, priority sector lending, massive geographical expansion, increasing establishment expenses, low non-fund income, deposit composition etc. She has chosen 11 factors affecting a bank's profitability to identify the most significant variable affecting its profitability.

The study recommended the banks to focus their attention on the management of spread, burden, establishment expenses, non-fund income and deposit composition. The banks need to adequately charge for various non-fund services (like merchant banking, consultancy, and factoring services) with proper cost benefit analysis, to have maximum profitability. [20]

2.2.4 Krishna (1996), in his article titled, "Profitability Analysis: An Overview", has defined the profitability analysis in detail. According to the researcher, it is a rate expressing profit as a percentage of total aspects or sales or any other variable to represent assets or sales. What should be used in the numerator and the denominator to compute the profit rate depends upon the objective for which it is being measured. [21]

2.2.5 Ramamurthy (1998), in his technical paper on the profitability and productivity in Indian banking stated that the banking structure and profitability structure of the banking system across the country have a bearing on the profitability of the banks. When banks are considered as groups in terms of big, medium and small, bigger banks have greater scope for economies of scale. The author opined that one of the main determinants of banks' profitability is the network of branches, frequently termed as franchise strength. The researcher concluded that Indian banks have-

- Higher interest spreads than banks abroad;

- Higher operating costs than banks abroad; and

- Higher risk provision level.

As far as the impact of liberalization is concerned, the author stated that productivity as measured in terms of per employee business for the banking system as a whole went up from Rs. 45.33 crore to Rs.73.40 crore during the post-reform period of 1992-96. [22]

2.2.6 Malhotra (1999) in her study, "Banking Sector Reforms: Experience of PSBs", has analyzed the performance of PSBs as a result of banking sector reforms. The study is divided into two parts. In the first part, a brief review of banking reforms has been made. The major reforms being deregulation of lending/deposit rates deregulation of entry, revamping of branch licensing policy, measures to improve the financial health, measures to improve the operating efficiency and reserve pre-emption.

In the second part, the researcher has discussed the impact of banking sector reforms on PSBs, after dividing the reform period of 1992-98 into two phases. Phase-I pertains to the period 1992-93 to 1995-96, and Phase-II to the period thereafter. The profitability of the banks became negative from 0.28 per cent in 1991-92 to -0.99 per cent in 1992-93 and further 1.15 per cent in 1993-94. The situation started improving in 1994-95 but the negative trend continued again in 1995-96 (-0.07 per cent), however, the profitability has improved during 1996-97 and 1997-98. The study brought that there has been a positive effect of reforms on the profitability performance of the banks. [23]

2.2.7 Bisht et al. (2002) studied the impact of liberalization on the Indian banking sector. They established the fact that the present banking structure is the outcome of a process of expansion, re-organization and consolidation which have been going on for many years and passed through three important phases—Pre-nationalization, Post-nationalization and Post liberalization. With the advent of internet, one can distinctly perceive the arrival of fourth phase which led to mass structural changes in banking by replacing brick and mortar branches with the electronic delivery channels to provide more

options to the customers. Traditional banking has become a thing of the past; and technology has changed the rule of the game. [24]

2.2.8 Bhinde et al. (2002), in their paper, took the critical overview of on-going banking sector reforms. They found that traditional face of banking undergone a change from one of the more inter-mediator to that of provider of quick and cost effective and efficient services. Indian banking sector is currently facing challenges of consolidation, re-capitalization, implementation of prudential norms, legal framework, corporate governance, Basel-II norms.

Reforms process cannot be entirely painless. Along with achievements there are pitfalls as well. So, regulators have to strike a balance between the two. There is constant challenge for the authorities, in identifying newer risks, achieving harmful incentives and strengthening the banking sector to keep pace with changes in environment and technology. [25]

2.2.9 The study carried out by **CRISIL (2002)** concluded that lower operating expenses improved the profitability of banks, contrary to the popular perception that only trading profits helped the banking sector shore up their bottom lines. The reduction in operating expenses became possible through large scale VRS implemented by PSBs. As this reduction in operating expenses seems sustainable, a brighter future for the banking sector in India is expected. The study concluded that the banking sector is now reaping the benefits of rationalization of employee costs, and undertaking various other cost-reduction initiatives. The study pointed out that banks ability to repeat and sustain such initiatives would be a deciding factor in improving the productivity and profitability of the banks. [26]

2.2.10 Ram Mohan (2002) evaluated the performance of public sector banks (PSBs) since deregulation in both absolute and relative terms and also highlighted the reason underlying the improved performance of PSBs. The author mentioned that the banking system has neither collapsed nor there has been any banking crisis. One important point that advocates the improved performance of PSBs is the improvement in declining spreads of PSBs.

The author measured performance of PSBs during the period 1991-92 to 1999-00 on the basis of key performance indicators like interest spread, intermediation cost, non-

performing assets, provision and contingencies and net profits as percentage to total assets. But in the relative performance he makes a comparison between public sector banks, private sector and foreign banks from 1994-95 to 1999-00. In this category he also made comparison of the performance of PSBs and old private sector banks during the same period.

The author concluded that partly due to regulatory norms, the government-owned banks have had minimal exposure to risky assets such as real estate and stock market. Another reason for survival of banks in the deregulation era was that the government wisely stayed away from the move towards full-blown capital convertibility. In his article, the author also talked of recapitalization requirement of PSBs. Not the least, government ownership facilitates recapitalization of banks at outset of reforms and this has arguably precipitated costlier bailouts down the road. Further, it was explained that the government had no choice but to infuse funds in the banking sector, the fiscal situation notwithstanding, thanks to mandatory Basel norms for banks. [27]

2.2.11 Pathak (2003), while comparing the financial performance of private sector banks since 1994-95, explained that the private sector banks have delivered a new banking experience. Looking to the growing popularity of services provided by them, their public sector counterparts have started emulating them. He studied the performance of these banks in terms of financial parameters like deposits, advances, profits, return on assets and productivity.

In this paper, the author made an attempt to have an insight into the financial operation of these institutions. A sample of 5 banks has been taken for financial analysis. Financial track record of all these banks was evaluated, and their financial performance was compared. The working of all the constituents was satisfactory but the HDFC Bank emerged as a top performer among them followed closely by the ICICI Bank. [28]

2.2.12 Kalita (2004), in his article titled, "Post-1991 Banking Sector Reforms in India: Policies and Impact" stated that the banking sector reforms in India were started as a follow up measure of the economic liberalization and financial sector reforms in the country. The banking sector being the life line of the economy was treated with utmost importance in the financial sector reforms. The reforms were aimed at to make the Indian banking industry more competitive, versatile, efficient and productive, to follow international accounting standards and to free from the government's control. The reforms

in the banking industry started in the early 1990s have been continued till now. Firstly, in his paper the author highlighted the major reform measures and policies regarding the banking industry formulated by the Government of India and the Central Bank of India (i.e. Reserve Bank of India) during the last fifteen years. Secondly, the author studied the major impact of those reforms upon the banking industry. But at the same time, the reforms have failed to bring up a banking system which is at par with the international level and still the Indian banking sector is mainly controlled by the government as public sector banks being the leader in all the spheres of the banking network in the country.

The author concluded that the banking sector in India has provided a mixed response to the reforms initiated by RBI and the Government of India since 1991.The Indian banking system is growing in a robust manner. The sector has responded positively in the field of enhancing the role of market forces, measures of prudential regulations of accounting, income recognition, provisioning and exposure, introduction of CAMELS supervisory rating system, reduction of NPAs and regarding the up gradation of technology. The financial sector reforms have brought the Indian financial system closer to the global standards. But it can be stated without any hesitation that Indian banking sector has still a long way to go to catch up with their counterparts. [29]

2.2.13 Ram Mohan and Ray (2004), in their article titled, "Comparing Performance of Public and Private Sector Banks: A Revenue Maximization Efficiency Approach" made a comparison of performance among three categories of banks - public, private and foreign banks - using physical quantities of input and outputs and comparing the revenue maximization efficiency of banks during 1992-00. The findings of the study showed that public sector banks performed significantly better than the private sector banks but in no way different from foreign banks.

In this study, a comparison of public, private and foreign banks in India has been made using data envelopment analysis (DEA). In DEA, physical quantities of inputs and outputs are used. Therefore measures of efficiency based on output-input quantities may be more suitable.

In the Indian context, the approaches of using deposits and loans as output have been appropriate in the nationalized era when maximizing these was indeed the

objective of a bank. But the main business of the banks is to maximize their profits. Interest expense and operating expense are treated as input when amount to maximizing revenue. Finally they concluded that the superior performance of PSBs is to be described higher technical efficiency rather than higher allocative efficiency. [30]

2.2.14 Bansal (2005), in his research work, attempted to find out the impact of liberalization on productivity and profitability of public sector banks in India. The researcher evaluated the productivity and profitability of 27 PSBs in the post-liberalization period, i.e., from 1991-02.   The productivity of all the PSBs has been measured on the basis of employee productivity (labour productivity), branch productivity and overall productivity. The researcher ranked different banks from all the three levels of productivity. While measuring productivity he used parameters like Deposit, Advances, Business, Total Income, Total Expenditure, Burden, Spread and Net Profit. The study brought out that from the overall productivity angle, BOB, BOI, SBI, COB, OBC have been the top rankers, whereas the ranking of SBBJ, SB, AIIB, SBM and UCB was far from satisfactory. As far as SBI group is concerned, SBI remained the leader followed by SBOP in almost every year of study.

While measuring profitability of all the PSBs, the trend analysis results showed that net profits in absolute terms have increased for majority of the PSBs but profitability has witnessed a decline. But a few banks have improved their profitability over the period of study. The main reason for the declining trend in profitability is due to increased competition which has been resulting in a narrowing spread. While measuring profitability, the researcher used various ratios like interest income, interest expended, spread, non-interest income, non-interest expenditure, burden and net profits to working funds ratios. The researcher also used ratios like interest income to total income ratios, interest expanded to total expenditure ratio and staff expenditure to operating expenditure ratio. [31]

2.2.15 Business India (2006) arranged a panel discussion to judge the best bank in the Indian banking sector on the basis of certain selected variables. For the purpose of the panel discussion, Business India looked closely at 24 banks. While the other banks (out of the universe 88 banks) were still eligible to be selected by the panel. This 24-banks universe was essentially short listed by the Business India. The selection was based on consideration, such as size and visibility the panelist pick the 24 contenders from each of

the three categories of banks – the PSU, private and foreign banks. The profile of the banks that caught the attention include banks which were clearly leaders in selected areas. The panelists selected a few broad parameters to evaluate the contenders in the first round to produce a short list. Such parameters included financial and operational performance, quality of management, the creation of a platform for growth, value creations and how the stockholders have reacted to the same. In Round-I, thirteen banks were short listed; and during Round-II, six banks were selected; and finally in Round-III, two banks, i.e., HDFC Bank and ICICI Bank competed with each other.

The methodology used by the panelists was CRAMEL Model based on different ratios computed under each measure like Capital adequacy, Resources deployed, Assets quality, Management efficiency, Earning quality and Liquidity.

Finally, ICICI Bank was selected Business India's Best Bank for 2006. On current form, it is only a matter of time before the ICICI group emerged the country's biggest financial powerhouse. In several of the business line, it has built significant market shares, be it home loan or vehicle loan or insurance. Within five years of turning into full- fledged bank, it has shown the world that India can build world class institutions. [32]

2.2.16 Jain (2006), in his article titled, "Ratio Analysis: An Effective Tool for Performance Analysis in Banks" discussed various ratios relating to profitability of the banks. The author classified the various ratios under three categories, viz. Costing Ratio, Returns / Yield Ratio and Spread Ratios. Such ratios can be used to understand a bank's financial condition, its operation and attractiveness as an investment. He explained that such ratio analysis can be used to make an inter-branch comparison for investigating the strengths and weaknesses of individual bank's and to enable them to take strategic decisions and initiate necessary corrective actions.

Under costing ratio, the author advocated for computation of average cost of deposits, average cost of borrowings, average cost of interest bearing liabilities, average cost of funds and operating expenses to average working funds. Similarly under yield/return category, he computed ratios like yield on advances, yield on investment, average return on interest earnings, average return on funds and non-interest income to average working funds and total income. Under spread category, he sub-categorized the ratios like interest spread, net interest margin and burden ratios. The author discussed the significance of ratio analysis as a tool for evaluating the performance of

different banks / bank branches. Apart from profitability ratios, the author mentioned the following categories of ratios for undertaking comparative performance of banks, viz. Productivity Ratios, NPA Ratio, Efficiency Ratio, Ratios on Shares (Shareholders front). [33]

2.2.17 Leeladhar (2006), in his paper titled, "Indian Banking - The Challenges Ahead" revealed that in the recent years, there has been a considerable widening and deepening of the Indian financial system, of which banking is a significant component. The growing role of the financial sector in the allocation of resources has significant potential advantages for the efficiency with which our economy functions. Given the significance of the Indian banking system, one cannot afford to underplay the importance of a strong and resilient banking system.

The enhanced role of the banking sector in Indian economy, the increasing levels of deregulation and the increasing levels of competition have placed numerous demands on banks. Operating in this demanding environment has exposed banks to various challenges like customer service, branch banking, competition, technology, Basel-II implementations, improving risk management systems, implementation of new accounting standards, transparency and disclosures, supervision of financial conglomerates, know your customer (KYC) guidelines and corporate governance

The author concluded that it is crucial for the banking industry to meet the increasingly complex savings and financial needs of the economy by offering a wider and flexible range of financial products tailored for all types of customers. With the increasing levels of globalization of the Indian banking industry, evolution of universal banks and bundling of financial services, competition in the banking industry will intensify further. Strong capital positions and balance-sheets place banks in a better position to deal with and absorb the economic shocks. Banks need to supplement this with sophisticated and robust risk management practices and the resolve to face competition without diluting the operating standards. [34]

2.2.18 Mohan (2006) in his paper titled "Reforms Productivity and Efficiency in Banking: The Indian Experience" observed that the objective of reforms in general is to accelerate the growth momentum of the economy, defined in terms of per capita income. Not surprisingly, therefore performance of the banking sector has repercussions across the length and breadth of the economy. Financial intermediation is essential to the promotion

of both extensive and intensive growth. Thus development of the financial system is essential to the generation of higher productivity and economic growth.

The author highlighted how does productivity in banking influence the rest of the economy. Recent research has provided robust evidence supporting the view that financial developments contribute economic growth. A basic indicator of financial development is the contribution of finance related activities to GDP and the process of financial deepening. The author believed that financial deepening is easier to measure; analyzing productivity and efficiency changes in banking is more complex and needs to be viewed in relation to the changing contours of the banking industry in India.

The transformation of the banking sector in India to be viewed in the light of overall economic reforms process along with the rapid changes that have been taking place in the globalized environment within which banks operate. The author also compared the banks of major Asian countries in terms of spread (net interest margin), intermediation cost (operating expense), non-interest income and net profit from 1996 to 2004.

The author concluded that over the reform period more and more banks have begun to get listed on the stock exchange, which in its wake has led to greater market discipline as well as governance aspect. The pattern of efficiency and technological change witnessed in Indian banking can be viewed as consistent with expectations in an industry undergoing rapid change in response to the forces of deregulation. As deregulation gathers momentum, commercial banks would need to devise imagination ways of augmenting their incomes and more importantly their fee-income so as to raise efficiency and productivity levels. In relation to change of economic environment (market prospects), a few pioneering banks might adjust quickly to seize the emerging opportunities, while others respond cautiously. [35]

2.2.19 Gopal and Dev (2006), in their research paper, empirically analyzed the productivity and profitability of selected public and private sector banks in India. They evaluated the effect of globalization and liberalization on the productivity and profitability of Indian banks during the period 1996-97 to 2003-04. The author observed that emergence of new private sector banks as well as entry of new foreign banks in this era has thrown tremendous challenges in the form of tough competition among the Indian banks. The spirit of competition and emphasis on profitability are also forcing the PSBs towards greater profit orientation.

For the purpose of their study, they selected five large banks each on the basis of highest quantum of deposit mobilization from both the public and private sectors during the period under study. It was found that the process of globalization and liberalization has exerted its huge influence on the Indian banking sector. The ongoing reforms in the banking sector, with a thrust on transparency and efficiency have forced the Indian banking sector to adopt suitable strategies which focus on productivity and sustainability. The study reveals that except few cases, the productivity index is found to be greater than one in the selected banks. As far as the matter of achieving the target profitability is concerned, SBI and PNB were most successful followed by HDFC Bank and ICICI Bank but the performance of J& K Bank, Canara Bank and Bank of India was poor in terms of achievements. Interest spread emerged as the only strong factor influencing the profitability. A high degree of positive association between productivity and profitability during the study period speaks about the efficiency of the banks in utilizing their resources. [36]

2.2.19 Ramudu and Rao (2006), while making a fundamental analysis of Indian banking industry, revealed that ever since the Indian economy opened its doors to MNCs, the Indian banking sector has been witnessing bizarre changes in terms of new products and services and shift competition as well. The sorts of IPOs that have been taking place in banking sector are amazing. In the light of these recent developments, a careful analysis of the profitability of Indian banking sector is inevitable.

The researchers have selected three major banks in India, viz. SBI, ICICI, and HDFC. While analyzing profitability of these banks they used different variables of profitability like OPM, NPM, ROE, EPS, PEB, DPS and DPR. They analyzed the data for a period of 5 years from 2001 to 2005. For making analysis of data and interpreting the results, they used different statistical tools like Arithmetic Mean, Compounded Annual Growth Rate (CAGR) and one way analysis of variance (ANOVA).

The study aims at examining the economic sustainability of SBI, ICICI and HDFC. The study concluded that SBI performed better in terms of Earning per Share and Pay out Ratio, and its CAGR in most of the parameters was also higher than ICICI and HDFC. On the other hand, HDFC performed better in terms of OPM, NOM, ROE and PER. As far as the pay-out-ratio was concerned, ICICI paid the highest portion of its earnings despite the

fact that its earning capacity was not better than that of other two banks. The CAGR in all the parameters of SBI was more than that of ICICI and HDFC. [37]

2.2.21 Rathod and Kulkarni (2006) studied the emerging trends in banking sector with special reference to ING Vyasya Bank. They divided their study on banking in India into three phases, viz. pre-nationalization era (1948-68), post-nationalization era (1969-91) and LPG era (1991 onwards) characterized by high–tech banking, core banking, e-banking, internet banking, RTGS, product innovation, enhanced customer services, implementation of Basel-I and II, consolidation and universalisation, adoption of risk management technique and marketing concept.

They highlighted that the globalization has posed numerous challenges to the Indian banking system. Globalization has opportunities accompanied by threats (challenges) also. The global challenges in banking include enhancement of customer services, innovation in technology, improvements in risk management system and diversifying products. The banks in India should prepare themselves to face these challenges so that they become more competitive and to act as global players.

The author undertook the case study of various products offered and other financial services of ING Vyasya Bank in the changing financial needs of the customers. They concluded that the Indian banking has changed rapidly in the LPG era. It is facing challenges in the changing scenario by offering various products to the customers. Trends in banking have benefited the customers as well as the banks also. In the post-reform era, banks are competing among themselves to satisfy customer needs and want to prove their efficiency. The performance trends in Indian banking show that many banks are competent enough to meet the global challenges. [38]

2.2.22 Saikrishna (2006), in his article titled, "Commercial Banks in India: Challenges Ahead" analyzed the opportunities and challenges that banks in India faced in the present scenario. The author revealed that globalization and privatization has increased competition in the banking sector. Banks need to equip themselves sufficiently to operate in such a competitive environment.

In order to face the competition and attract more customers, banks have to maintain the international standards; they have to render high quality services to their customers and implement new technology. The biggest challenge for the banking sector lies in

reaching out to rural masses through shared technological platforms and brings down the cost of services. In order to face various challenges posed by the competitive world, banks have to concentrate on the new technology, customer relations, retail banking, competition, mergers and acquisitions (M &A) and Basel-II norms.

While concluding, the author believed that in the coming years, the Indian banking system would grow not only in size but also in complexity. With the increasing effect of globalization, liberalization, privatization and now reforms of the Indian banking sector, competition will intensify further. The commercial banks in India need to handle these problems and challenges successfully to keep growing and strengthen the Indian banking system as well as the Indian economy. The financial strength of banks is the first stage of defense against financial risks. Banks should always maintain good operating standards, risk management system and a sound capital structure, in order to absorb the future financial shocks. Efficient delivery of information pertaining to the customer needs and preferences will hold the key to the success. [39]

2.2.23 Arora and Kaur (2006) made an attempt to review the performance of banking sector in India during the post-reforms period. Banking sector being an integral part of Indian financial system has undergone dramatic changes reflecting the ongoing economic and financial sector reforms. The main objective of these reforms has been to strengthen the banking system amongst international best practices and standards, which will have lasting effect on the entire fabric of Indian financial system. These financial sector reforms have stimulated greater competition convergence and consolidation in Indian banking sector.

For the purpose of analysis, banks have been broadly categorized into four categories, i.e., private sector, foreign banks, nationalized banks, and SBI and its associates. They made a comparative appraisal of banks on the basis of seven key performance measures such as returns on assets (ROA), capital asset, risk weighted ratio, NPA to net advances, business per employee, net profitability ratio, NPA level and off-balance-sheet operations of commercial banks for a time period of 9 years, i.e., 1996-2005.

The researchers deliberated the latest trends and developments in the banking sector. The analysis reveals that there is phenomenal development in the banking sector particularly in PSBs. Their performance is comparable with banks in other sectors, yet they are lagging behind in thrust areas, such as asset quality, business per employee, capital

adequacy requirements and profitability. The study concluded with some suggestions for improvement in performance of PSB like operating cost, rationalization of staff cost, HRD, NPA reduction, deployment of funds in quality assets, technology up gradation, risk management techniques, market-driven approach, instance relationship management and credit delivery mechanism etc. With India getting increasingly integrated with the global financial world, the Indian banking sector has still a long way to go to catch up and compete with their counterparts in the west. [40]

2.2.24 Tondon (2006), in his article, studied the impact of globalization on Indian banking. The management of financial sector has been oriented towards gradual balancing between efficiency and stability and the changing shares of public and private ownership. The development of financial market has been by and large healthy. The author highlighted the challenges in the banking sector and the roadmap ahead. The banking sector in India is getting redefined - it is faced with challenges and opportunities, especially beyond 2009 when they would be fully exposed to competition. The major challenges to which Indian banking sector are bracing themselves to be ready through adoption of newer technology, strengthening their capital base to become Basel-II compliant, reducing their NPA, bringing down operating costs, enhancing corporate governance, undertaking organization restructuring, and sharpening their customer-centric initiatives. Consolidation of Indian banks through mergers and acquisitions (M&A) route to effectively compete with large global banks may not be far off. The author revealed that implementation of Basel-II norms is posing new challenges and impaired assets continue to be a major area of concern. Banks are under increasing pressure to improve their profitability to meet the high operating costs and to shore up the capital.

The author also made comparisons of Indian banking system with China and rest of the world. He compared the Bank of China with their Indian counterpart and rest of the world in terms of Size, Return on Assets and Non-Performing Assets (NPAs). The author believed that the structure of Indian banking system is expected to undergo a transformation, led by consolidation, convergence and technology. Indian banking sector is moving from large number of small banks to small number of large banks and committed toward enhancing banking competence and efficiency and getting integrated with global banking.

Finally, the author concluded that the growing international influence offers Indian banks three-fold benefit: the opportunity to service the cross border needs of Indian companies, serving the multinational for their local banking needs and create its footprints globally. Notwithstanding intense competition, the expansionary phase of the economy is expected to provide ample opportunities for the growth of the banking industry. The growth trajectory, adherence to global best practices and risk management norms are likely to catapult the Indian banks into the global map, making them a force to reckon with. The journey is going to be long and arduous and success lies in focus flexibility and efficient execution. [41]

2.2.25 Bharathi (2007), in his article titled, "Indian Bank: Banking on Growth" revealed that as the banking sector is on the threshold of exponential growth, consolidation, reforms and compliance remain the dominant factors for the Indian banks boardroom agenda. He mentioned that India is the second fastest growing economy in the world, truly so a robust banking system would be instrumental for enhancing the levels of activities of the economy. The author highlighted that due to liberalization, improving economic conditions, changing consumer demographics and growing market opportunities; the Indian banking sector is growing at a steady pace and has been currently ranked among the most preferred banking destination in the world. This sector has emerged as a key facilitator for sustaining the growth momentum of the Indian economy. According to The analyst 500 ranking based on net sales, SBI topped the league chart by maintaining the 6th position from the previous year. India's top private sector bank, ICICI, has moved up three places from 12th to 9th position. Besides this, PNB and CANARA Bank have climbed by one position each and occupied the 24th and 27th position respectively.

The author highlighted that the banks are gearing up for number of challenges confronting the IBS to extend financial services to all sections of the society like financial inclusion, Capital Adequacy (Basel-I and Basel- II) Standard requirements, to effectively compete with foreign banks and Consolidation movement to achieve global competitiveness. [42]

2.2.26 Shyamala (2007) in her inaugural address at 18th Annual National Conference on Forex Association of India on April 6, 2007 at Bangkok on the special features of financial sector reforms in India said that reforms were introduced as a part of structural adjustment and have had a profound impact on the functioning of the

financial institutions, especially banks. The principal objective of financial sector reforms was to improve the allocative efficiency of resources, ensure financial stability and maintain confidence in the financial system by enhancing its soundness and efficiency. At the same time, reforms were also undertaken in various segments of financial market, to enable the financial sector to perform its intermediation role in an efficient manner. With a view to making the reform measures mutually reinforcing, the reform process was carried forward through analysis and recommendation by various committees/working groups and extensive consultations with experts and market participants.

She also highlighted the impact of reform in the banking sector. Various measures initiated over the last decade and a half have significantly strengthened the commercial banking sector in terms of profitability, asset quality and capital position. The recent initiatives like supervision of financial conglomerates, new capital instrument, and procyclical prudential provisioning, credit information companies and financial inclusion have been taken under the umbrella of reforms. She also put forth the future work programme on Draft guidelines on Accounting Aspects, Derivatives, Stress testing, Basel-II, Mortgage Guarantee companies and FSAP to undertake self-assessment. [43]

2.2.27 Brinda and Dubey (2007) made an econometric analysis on the performance of public sector banks in India. They studied the performance of PSBs vis-à-vis other bank groups, i.e., private sector banks and foreign banks present in India. They tested the performance of different bank groups on different profitability and efficiency parameters and through econometric model. In their paper, they tested the hypothesis that government ownership per se makes public enterprises inefficient.

For evaluating a bank's performance, they have used the two profitability measures, i.e., return on assets (ROA) and operating profit ratio (OPR). Two banks with identical OPR can differ in terms of ROA; one, to difference in the risk of their loan portfolio; and two, efficiency measures used in their analysis are net interest margin (NIM) and operating expense Ratio (OER). They applied the statistical techniques like ordinary least square method and bounded influence to analyze the data. They concluded that private sector banks and foreign banks are not found to be superior to the PSBs in any of the performance indicators, namely, ROA, OPR and OER given the

present regulation environment. They also found that PSBs scored well against benchmarks as well as against other bank groups in India in the area of profitability (ROA), Non-Performing Loans (gross) (NPL) and operating costs as a proportion of total Assets, Capital adequacy requirement, etc.

The above observations support the econometric findings of their study that PSBs are not inherently less efficient than private sector banks and foreign banks, given the regulatory environment. While the boom in the economy has helped greater operational flexibility, and improved corporate governance has contributed to improved performance. Going forward with the given performance of PSBs they are confident that with greater deregulation and financial sector reforms gaining further momentum, PSBs can meet the challenges of 2009, when RBI proposes to open up the sector in a bigger way to foreign players. [44]

2.2.28 Mitra (2007), in his article, claimed that financial sectors reforms have brought tremendous changes in the banking sector. He revealed that the essence of financial liberalization lies in three sets of measures: firstly, to open up a country to the free flow of international finance; secondly, to remove controls and restrictions on the functioning of domestic banks and other financial institutions so that they get properly integrated as participants in the world financial markets; and thirdly, to provide autonomy from the government to central bank so that its supervisory and regulatory role vis-à-vis the banking sector is disassociated from the political process, and hence, from any accountability to the people.

The author mentioned that the financial sector reforms have stimulated higher competition, convergence and consolidation in Indian banking industry. In order to ensure further greater accountability and market discipline; Narasimham Committee-II (1998) recommended second-generation reforms to which our banking industry responded positively. The author measured the performance of the banking sector in the post-reform period on the basis of profitability and provision, return on assets, net NPA as a percentage to net advances and business per employee. For this, he broadly categorized the banking sector into Indian Private Sector Banks, Nationalized Banks, and SBI & its associates.

The author concluded that the financial sector reforms have brought tremendous changes in the banking sector of our country. The changed financial scenario

has provided our banks with ample opportunities to expand globally through self-expansion, strategic alliance, etc. The financial sector reforms have brought Indian financial system closer to global standards, but Indian banking sector has still a long way to go to catch up with their counterparts. [45]

2.2.29 Nair (2007) emphasized that the transformation during the last decade in the Indian banking industry has made it stronger, cleaner, efficient, disciplined and responsive and lot more competitive. The Indian banking industry may now compare itself reasonably well with rest of the Asia in areas like growth, profitability and low rate of NPAs. Few banks have even gone ahead with innovations, growth and value creation. The banking sector which had failed to respond to the changing global market conditions is a big hurdle in the development of financial sector of that country/nation. In India, banking sector has been a significant driver of GDP growth and any failure in this sector adversely affected the speed of growth engine of the country.

While comparing the Indian banking industry with their counterpart in China, the author viewed that the banking penetration in India is still less than other markets. Deposits in India represent only 60 per cent of its GDP as compared to 142 per cent for China. Similarly, financial depth, a measure of the country's financial stock with its GDP is just 160 per cent compared to 330 per cent of China. But with the booming economy and swelling middle class, the retail banking has been growing exponentially over the last five years. But a successful banking industry will have to first meet and address several challenges to gear up it for facing global banking competition. Some areas like financial inclusion, risk management, Basel-II norms and entry of foreign players having eye on Indian market and world class infrastructure will require immediate and utmost attention by the IBS (particularly PSBs).

Another area which requires attention of industry is HR. Generating and disseminating information and knowledge to the employees across the bank branches can dramatically improve their performance especially customer services, knowledge of strategies and decision-making. A suitable knowledge management framework with appropriate online educational initiatives can update and equip the employees across the bank-extremely cost-effective too. This should help the banks to reap rich dividends on return on relationship by transforming them as a financial advisor, a trustworthy friend, philosopher and guide to the customers. [46]

2.2.30 Rao (2007), in his article titled, "Reforms in Indian Banking Sector: Evaluation Study of the Performance of Commercial Banks" found that the nationalization process achieved the widening of the banking industry in India. By the beginning 1990, the social banking goals set for the banking industry made most of the PSBs unprofitable. The resultant 'Financial repression' led to the declining in productivity and efficiency, and erosion of profitability of the banking sector in general. The researcher revealed that financial sector reforms were initiated in the country in 1992 with a view to improving the efficiency in the process of intermediation, enhancing the effectiveness in the conduct of monetary policy and creating conducive environment for the integration of domestic financial sector with the global financial system.

In his study, the researcher studied the procedure adopted for Performance Evaluation by ICRA Ltd., commissioned by the IBA in 2002 with certain modifications. He used various indicators for measuring the performance of Indian commercial banks. The study covered a period from 1992-93 to 2002-03.

On the basis of analysis and major findings of the study, the researcher made number of observations like the response of the banks to the reforms has been impressive; the reforms have not only enhanced the opportunities for the banks but at the same time threw challenges as well; as a result of entry of new generation private sectors banks, the competitive pressures are constantly on the increase; there is a shift of focus from process-based management to risk-based management; the interest rate spread has exhibited a decline over the years; the level of NPA of public sector banks remained high, but a noteworthy development has been their significant reduction in relation to net advances in the recent years; the expectations of consumers have been growing; the non-interest income of both public and private sector banks exhibited an increase during the period under study and the financial health of banks improved due to prescribed prudential norms. Almost all banks improved their Capital Adequacy and Asset Quality during the period of study. [47]

2.2.31 Ram Mohan (2007) in his paper emphasized that the entire banking landscape has been transformed in a little over a decade of reforms. Reforms were intended to usher in greater efficiency and stability in Indian banking. There is always a trade- off between efficiency and stability in banking. But critics of reforms said that they have not found

right trade- off. That is because of reluctance among policy-maker, specially the RBI, to disturb the ownership character of Indian banks substantially. The characteristics of state ownership not only come in way of greater efficiency and stability but also result in greater financial deepening.

The researcher selected various parameters like net income spread, intermediation cost/total assets, net profit / total assets, cost /income ratio and NPA to total assets and capital adequacy for the period from 1992-2006. He also explored the various factors underlying the improvement in performance. He concluded that there are certain pre-conceived notions as to what deregulation in banking is all about. It means freeing up price and volume control on banks, but for many, it also means privatization of state-owned banks and free entry of foreign banks. It is contended that second must complement the first to achieve the goals of improved efficiency, stability and financial deepening. Consolidation is also seen as an important requisite of improvement in efficiency. One lesson that emerged from Indian experiences with the bank reforms is that there is virtue in organization diversity. The system gains when there is diversity in ownership - public, private and foreign. [48]

2.2.32 Sekhar (2007) in his article, "Trends in Growth and Development: Nationalized Banks in India", explained that Indian banking registered tremendous growth in post-nationalization era. Since the beginning of 1991, there has been a sea change in the rule, organization, scope and activity level of Indian financial sector. The Indian banking industry has witnessed a rapid growth after economic reforms from regulated to deregulated market economy and defined a new role for banks. The winds of change gained momentum in the last few years such as globalization and opening up of financial services under World Trade Organization (WTO). It is expected that the banking sector will undergo mergers and acquisitions, globalization of operations, development of new technology and universalisation.

The author studied the trend in growth and development of nationalized banks in India, covering both pre-reform and post-reform periods. A comparative analysis of various bank groups with respect to different variables like aggregate deposit and credit of scheduled commercial banks, priority sector lending, credit deposit ratio, cash deposit ratio, interest income, interest expanded, and operating expenses as a percentage of total assets has been made. He also considered measures like capital

adequacy ratio and gross NPAs and net NPAs of scheduled commercial banks as a percentage of total assets. The study brought out that there has been increase in the number of scheduled commercial banks in the post-nationalization period but gradually their number has declined and this has been due to mergers and acquisitions taking place in the banking system.

It is expected that in future a few mega banks will emerge and segment-wise banking function will take place. The mega bank will have a national character and will make plethora of financial services available to their customers. The author concluded that share of interest income has been more than other income and total income across the bank groups has also increased. The share of deposits and credit in GDP over a period of time has witnessed a significant increase for the scheduled commercial banks. The Indian banking in future will become technology based banking. [49]

2.2.33 Chandra and Srivastava (2008), in their paper titled, "Scenario 2009: Are Indian Banks Ready?" stated that the Indian banking industry has now entered a new phase wherein challenges both within the banking sector and from the economy have to be catered. The year 2009 will unfold many challenges for the banking sector and the real competitive era will begin with the entry of foreign banks. They revealed that Indian banking industry has already opened up through unveiling of the road map of the RBI on presence of foreign banks in India. It has two phases for implementation, viz. Phase-I (March 2005 to March 2009); and Phase-II (April 2009 and onwards).

So, the process of strengthening Indian banks as a part of its preparedness for the year 2009 is gaining momentum. There is much strength of foreign banks like high level of technology, skilled manpower, excellent customer service, new business operating models, risk management practices and global best practices. On the other hand, there are many advantages to the Indian banks like large network, high penetration in rural and semi-urban areas, large experienced manpower, built up infrastructure, adaptability to changing scenario of the reformist phase.

The ability of PSBs in facing the new era of competition could be debatable. But they suggested solution to the challenges which include: shaping of the banks (M&A), formulation of strategies to take advantages of their penetration in rural sector (financial inclusion), consolidation, development of human resources in the transformation era, managing foreign exchange risk (full capital convertibility), reduction of

cost of service, corporate governance, risk on to innovative product, development of global level technology (data warehousing and data processing), credit rating framework and credit bureaus.

The authors further revealed that Indian banks can transform their challenges into opportunities for managing change by initiating several measures like adoption of global best practices, technology upgradation through core banking solution (CBS), skill development to the new generating banking techniques and augmentation of capital to meet the requirements of new credit growth. The Indian banks are all set to meet the challenges as they are already well structured in their expertise and experience gained in fulfillment of post-reform requirements. There should not be any doubt why Indian banks cannot meet the real challenges. [50]

2.2.34 Gupta and Verma (2008) studied the changing paradigm in Indian banking and revealed that banking sector has been serving the crucial needs of the society even after undergoing various changes. With the passage of time, the wonderful resilience and adaptability of the banking sector to the changing needs of the society seem to have reached the threshold of the revolutionary era. 'Anywhere and anytime banking' 'Tele-banking', 'Internet Banking', 'Web Banking,' E-Banking', 'E-Commerce', 'E-business' are all innovative offerings to their customers.

Now, the prime objective is to portray a road that leads to the banking sector. The authors said that there are six principal drivers leading to paradigm shift in Indian banking: Technology, Global competition, Customers (population), Policies (politics), Governance, and Economic conditions. Under each driver, there are many driving forces that lead to paradigm shift in Indian banking industry.

Finally, they concluded that Indian banking industry is recognized as one of the important pillars of the economy. The recently released draft approach paper of 11th Five-Year Plan observed that it would be efficiency of the banking sector in mobilization of savings and allocation of investment that would play crucial role in determining the future growth of the country. [51]

2.2.35 Singla (2008), in his research paper titled "Financial Performance of Bank in India", examined how financial management plays a crucial role in the growth of banking. During 2005-06, bank credits witnessed a strong expansion and a steady growth in deposits

was also observed. Currently, banking in India is considered as fairly mature in terms of supply, product range and reach. In terms of quality of supply, assets and capital adequacy, Indian banks are considered to have strong and transparent position. As Indian economy is constantly growing especially the service sector, the demand for banking services is also expected to be stronger. Indian banking stands at a threshold of a mega change in the next 3-5 years. Many new situations are predicted to emerge.

The study is conducted by examining the profitability of the selected sixteen banks (BANKEX-based) for the period of six years (2000-01 to 2006-07). For this purpose, the researcher computed various (Nine) ratios, which throw light on the various dimensions of the business. The study revealed that the profitability position was reasonable during the period of study when compared with previous years. Return on investment (ROI) proved that the overall profitability and the position of the selected banks were sustained at a moderate rate. With respect to debt-equity position, it was evident that the banks were maintaining 1:1 ratio, though at one point of time it was quite high. Interest coverage ratio was continuously increasing. Capital adequacy ratio was constant over a period of time. It was also observed that return on net worth had a negative correlation with debt-equity ratio. Interest income to working funds also had a negative association with interest coverage ratio and NPA to Net advances was negatively correlated with interest coverage ratio

Finally, the researcher predicted that with the increasing level of globalization of Indian banking industry and the evolution of universal banks, competition in the banking industry would intensify further. Though the potential and ability exist, Indian banks have to be faster now to sustain the growth. On the basis of this study, it can be concluded that financial position of banks is reasonable. Debt-Equity ratio is maintaining an adequate level throughout and NPA also witnessed a decline. The ROI remains at a very low position, which is a worrying factor. The banking sector system, which is going through major reforms is one of the emerging sector and will grow at a sustained rate over a period of time. [52]

2.2.36 Rajput (2008), in her paper, highlighted the impact of liberalization measures on the performance of Indian banking sector. The author listed various liberalization measures like reduction in pre-emption funds through reduction of CRR and SLR, introduction of prudential provisioning and capital adequacy norms, phasing out the directed credit

programmes, deregulation of interest rates, imparting transparency, infusion of competition, introduction of universal banking and emphasis on corporate governance. She highlighted various performance indicators of different bank groups like growth of banking in terms of assets to GDP, share in total assets, interest income, non-interest income, expenditure and total income as a percentage of total assets, capital adequacy ratios and NPAs as a percentage of total assets. She also stated the impact of liberalization measures on the institutional features of Indian banks like reserve requirements (SLR and CRR), interest rate structure, and priority sector lending. The author revealed that presently all the SCBs have to comply with 40 per cent target for priority sector lending whereas it is 32 per cent in the case of foreign banks. Finally, the author concluded that the Indian banking system is growing in a robust manner and complies with international standard of prudential regulations. Competitive gains are also reflected in industry in terms of higher efficiency and technological innovations. India is opening up for the entry of foreign banks. Last but not the least, the author listed future challenges for Indian banks like globalization - a challenge as well as opportunity, Basel-II implementation, application of advanced technology and financial inclusion. [53]

2.2.37 Vijayaraghavan (2008), in his paper titled, "Indian Banking Then…..and……Now" revealed that the Indian banking industry has undergone a sea change over the last 150 years. Banks in India have a chequered history. Nationalization of banks led to emergence of the PSBs during late 1960s. The 1990s saw the banking industry embracing technology in a massive way due to entry of private and foreign banks. The author stated that technology has made a tremendous impact on the banking industry and brought about many changes. Virtual e-banking and 'anywhere and anytime banking' are the order of the day. In the wake of greater financial deregulation and global financial integration, Indian banks face several challenges. The major challenges are: financial inclusion, wealth management, implementation of Basel-II norms, deregulation of Indian banking sector in 2009, consolidation/ mergers and acquisitions, customer relationship management (CRM), cyber security and hectic competition.

To meet these challenges effectively, the banks have to be optimistic in their approach. The author has summarized the present day banking in Three 'T':

Transformation, Technology and Transparency. The areas where present day banking has already entered like implementation of internationally followed prudential accounting norms, scope of disclosure and transparency in accordance with international practice, core principles of effective banking supervision of Basel Committee and US GAAP………(Generally accepted accounting principles). The road map for adoption of Basel-II is ready for travelling. Moreover, Indian banks are slowly but surely moving towards universalisation (Consolidation/Merger and Acquisition). Another area where Indian banking industry is in the process transformation is online banking and Net Banking. The results are very positive in this direction. Last but not the least, the new Mantra of Indian banking is customer service.

Finally, the author highlighted that we live in a world of change. Let us think of change not as problem presenting but as challenges offering. The future is full of challenges. Banks which have the ability to respond to these changes very fast and be proactive, can alone to stay in the race ahead. There is nothing truer than this. [54]

2.2.38 Meenakshi Rajeev and H P Mahesh (2010), The issue of non-performing assets (NPA), the root cause of the recent global financial crisis, has been drawing the attention of the policy makers and academicians alike. The problem of NPAs, which was ignored till recently has been given considerable attention after liberalization of the financial sector in India. This exploratory paper examines the trends of NPAs in India from various dimensions and explains how mere recognition of the problem and self-monitoring has been able to reduce it to a great extent. It also shows that public sector banks in India, which function to some extent with welfare motives, have as good a record in reducing NPAs as their counterparts in the private sector. The paper also discusses the role of joint liability groups (JLGs) or self help groups (SHGs) in enhancing the loan recovery rate. [55]

2.2.39 McKinsey & Company (2010), The last decade has seen many positive developments in the Indian banking sector. The policy makers, which comprise the Reserve Bank of India (RBI), Ministry of Finance and related government and financial sector regulatory entities, have made several notable efforts to improve regulation in the sector. The sector now compares favorably with banking sectors in the region on metrics like growth, profitability and non-performing assets (NPAs). A few banks have established an outstanding track record of innovation, growth and value creation. This is reflected in their market valuation. However, improved regulations, innovation, growth and value

creation in the sector remain limited to a small part of it. The cost of banking intermediation in India is higher and bank penetration is far lower than in other markets. India's banking industry must strengthen itself significantly if it has to support the modern and vibrant economy which India aspires to be. While the onus for this change lies mainly with bank managements, an enabling policy and regulatory framework will also be critical to their success.

The failure to respond to changing market realities has stunted the development of the financial sector in many developing countries. A weak banking structure has been unable to fuel continued growth, which has harmed the long-term health of their economies. In this "white paper", we emphasize the need to act both decisively and quickly to build an enabling, rather than a limiting, banking sector in India. [56]

2.2.40 Kajal Chaudhary and Monika Sharma (2011), The economic reforms in India started in early nineties, but their outcome is visible now. Major changes took place in the functioning of Banks in India only after liberalization, globalization and privatization. It has become very mandatory to study and to make a comparative analysis of services of Public sector Banks and Private Sector banks. Increased competition, new information technologies and thereby declining processing costs, the erosion of product and geographic boundaries, and less restrictive governmental regulations have all played a major role for Public Sector Banks in India to forcefully compete with Private and Foreign Banks. This paper made an attempt to analyze how efficiently Public and Private sector banks have been managing NPA. They have used statistical tools for projection of trend. [57]

2.2.41 Joshi P.V. & Bhalerao J. V.(2011), Banks deal with people's most liquid asset (cash), and run a country's economy. The banking system in India is significantly different from that of other nations because of the country's unique economic, social and geographic characteristics. India has a large population and land size, a diverse culture, and extreme disparities in income, which are marked among its regions. There are high levels of illiteracy among a large percentage of its population but, at the same time, the country has a large reservoir of managerial and technologically advanced talents. Between about 30 and 35 percent of the population resides in metro and urban cities and the rest is spread in several semi-urban and rural centers. The country's economic policy framework combines socialistic and capitalistic features with a heavy bias

towards public sector investment. However, the last couple of decades have witnessed continuous change in regulation, technology and competition in the global financial services industry. Rising cost-income ratios and declining profitability reflect increased competitive pressure. To assess the stability of the banking system, it is therefore crucial to benchmark the performance of banks operating in India. An efficient banking system contributes in an extensive way to higher economic growth in any country. Thus, studies of banking efficiency are very important for policy makers, industry leaders and many others who are reliant on the banking sector.

This paper investigates the technical efficiency of major representatives of Indian commercial banks. For this purpose, the data envelopment analysis (DEA) model was used with four input variables (viz. Deposits, Interest expenses, Operating expenses, Assets) and four output variables advances & loans, investments, net interest income, and non-interest income. DEA is a nonparametric method of measuring the efficiency of a Decision Making Unit (DMU) such as a firm, a public sector unit (Bank in this case), first introduced in the operations research by Charnes, Cooper and Rhodes (CCR) (European Journal of Operational Research [EJOR], 1978). DEA is a technique of determining efficiency of DMU's based on multiple inputs and multiple outputs. [58]

2.2.42 Dwivedi and Charyulu (2011), One of the major objectives of Indian banking sector reforms was to encourage operational self-sufficiency, flexibility and competition in the system and to increase the banking standards in India to the international best practices. The second phase of reforms began in 1997 with aim to reorganization measures, human capital development, technological up-gradation, structural development which helped them for achieving universal benchmarks in terms of prudential norms and pre-eminent practices. This paper seeks to determine the impact of various market and regulatory initiatives on efficiency improvements of Indian banks. Efficiency of firm is measured in terms of its relative performance that is, efficiency of a firm relative to the efficiencies of firms in a sample. Data Envelopment Analysis (DEA) has used to identify banks that are on the output frontier given the various inputs at their disposal. The present study is confined only to the Constant-Return-to-Scale (CRS) assumption of decision making units (DMUs). Variable returns to scale (VRS) assumption for estimating the efficiency was not attempted. It was found from the results that national banks, new private banks and

foreign banks have showed high efficiency over a period time than remaining banks. [59]

2.2.43 Waheed Akhter (2011), The purpose of this study is to analyze to efficiency and performance of Islamic Bank as compare to two types of conventional banks i.e public and private sector banks in the case of Pakistan. The literature review shows that no such type of method has been used for Islamic Banking in Pakistan before this study. Therefore this study is being conducted first time in Pakistan. It will give clear understanding of the efficiency and performance of Islamic banking to decision makers. The nine financial ratios are used under (i) profitability (ii) Liquidity Risk and (iii) Credit Risk to measure the efficiency and performance. These ratios are applied on financial statements of these Islamic and conventional banks. The financial statements are used for the financial year 2006-2010. Trend analysis tool is also used to check the trends of balance sheet and income statement. The purpose of this study is to get results of efficiency and performance of interest free banking. The findings of this study will reflect the true picture of the Islamic Banking which will be helpful for policy makers. The study concludes that no significant difference is observed in interest free and interest based banking in respect of profitability. While this paper discovers the divergence in liquidity and credit performance. The trend analysis reveals the good trend of balance sheet of Islamic bank while in income statements there is no meaningful difference. The results of this study might be beneficial for the existing Islamic Bankers to enable them to enhance their performance. [60]

2.3   Gap Identification

Apart from 43 literature review mentioned above there are enormous numbers of research which have analyzed financial performance of different sector of banks time to time with suitable parameters as per the objectives that they have stated in their research work. This research work is on research gap i.e. to extend from evaluation of financial performance to identifying the reason or factors responsible for better or poor financial performance in between different sector of banks.

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CHAPTER – 3

Conceptual Framework of Financial Performance of Banking Industry

3.1 Introduction

It is most important to decide appropriate parameter at the time of measuring financial performance of banks. Till today many experts have given their opinion on parameters of financial performance of banks, even enormous numbers of research are available on financial performance of banks which has used different parameters for measuring financial performance.

In terms of financial performance of banks I would like to add one more point regarding parameters of financial performance that time period also play a vital role in terms of selection of financial parameters. The financial parameters that we should select in 1990 or before must be different that the parameters we should select in 2010 -11, as since independent Indian banking is passing through lots of changes which does not permit us to evaluate on same parameters.

One more important aspect which one should highlight at the time of selecting financial performance parameters is availability of data on selected parameters for desired time period.

3.2 Financial performance of banking industry

Definition of Financial performance

"The performance of banks in India has been assessed by considering variables, viz. branches, deposits, advances, investments, spread, burden, business, operating profits, NPA, cost of deposits, cost of borrowings, cost of funds, return on advances, return on investments, return on funds, net profit, spread, burden and operating expenses and sectorial deployment of credit."[61]

For this research work financial performance of banks is measured by selected financial performance parameters which are divided into seven heads such as capital adequacy ratios, debt coverage parameters, balance sheet parameters, management efficiency parameters, profitability parameters, employee's efficiency parameters and non performing assets parameters.

There will be a vast difference in terms of selecting parameters for financial performance, when we are talking about financial performance of any individual bank and financial performance of banking sector, as Indian banking sector is divided into different sectors such as SBI and its associates banks, nationalized banks, old private sector banks, new private sector banks etc…which has some distinct characteristics in terms of its operations, rules and regulations etc…

The diversity of Indian banking sector makes it more difficult for researcher to determine and come up with a final list of parameters for financial performance of banking sector which give equal representation to all banks and also depict true picture about financial performance of Indian banking.

In this research work by going through lots of literature review, RBI bulletins, RBI database, discussion with panel members at various occasions of progress review presentation, discussion with DPC members and guide, I came up with final list of parameters for measuring financial performance of banks, which are explain over here in detail.

3.3 Capital adequacy ratio (BASEL – II)

Capital adequacy ratio (CAR) is also known as capital to risk weighted assets ratio (CRAR). It is an international standard that measure a bank's risk of insolvency from excessive losses. Maintaining an acceptable CAR protects bank depositors and the financial system as a whole.

3.3.1 Capital adequacy ratio (Tier – I)

To measure capital adequacy of bank, capital has been divided into two types. Tier one capital [(paid up capital + statutory reserves + disclosed free reserves) - (equity investments in subsidiary + intangible assets + current & past losses)], which can absorb losses without a bank being required to cease trading. Measuring credit exposures requires

adjustments to be made to the amount of assets shown on a bank's balance sheet. The loans a bank has made are weighted, in a broad brush manner, according to their degree of riskiness, e.g. loans to Governments are given a 0 percent weighting whereas loans to individuals are weighted at 100 percent. The formula to calculate CAR (Tier – I) is as under.

$$\text{CAR (Tier} - \text{I)} = \frac{\text{Tier} - \text{I Capital}}{\text{Risk weighted assets}}$$

As per international standard tier one capital to total risk weighted credit exposures to be not less than 4 percent

3.3.2 Capital adequacy ratio (Tier – II)

Tier two capital [(A) Undisclosed Reserves + B) General Loss reserves + C) hybrid debt capital instruments and subordinated debts], which can absorb losses in the event of a winding-up and so provides a lesser degree of protection to depositors. The formula to calculate CAR (Tier – II) is as under.

$$CAR\ (Tier - I) = \frac{Tier - I\ Capital + Tier - II\ Capital}{Risk\ weighted\ assets}$$

As per international standard total capital (tier one plus tier two less certain deductions) to total risk weighted credit exposures to be not less than 8 percent.

3.4 Debt coverage parameters

Debt coverage parameters focus on bank's ability to fulfill demand of cash by their customers. Debt Coverage parameters are also considered as liquidity parameters. It is very important for any financial system to have adequate liquidly in economy. Banks has to play a vital role for maintaining the same.

3.4.1 Cash to deposit

Cash Deposit ratio (CDR) is the ratio of how much a bank lends out of the deposits it has mobilized. It indicates how much of a banks core funds are being used for lending, the main banking activity. It can also be defined as Total of Cash in hand and Balances with RBI divided by Total deposits. Data contains CDR by class of the banks. [62] It indicates the bank's ability to fulfill demand of cash on day to day basis. The formula to calculate cash to deposit ratio is as under.

$$Cash\ to\ Deposit\ Ratio = \frac{Cash\ in\ hand + Balance\ in\ RBI}{Total\ Deposit}\ X\ 100$$

Total Deposits includes demand deposits, savings bank deposit and term deposits.

3.4.2 Credit to deposit

It is the ratio of how much a bank lends out of the deposits it has mobilized. It indicates how much of a bank's core funds are being used for lending, the main banking activity. A higher ratio indicates more reliance on deposits for lending and vice-versa. [63] This ratio indicates the total advance as percentage of total deposit. The formula to calculate credit to deposit ratio is as under.

$$Credit\ to\ Deposit\ Ratio = \frac{Total\ Advances}{Total\ Deposits}\ X\ 100$$

Total Advances includes bills purchased & discounted (short term), cash credits, overdrafts & loans (short term) and term loans.

3.4.3 Investment to deposit

This ratio indicates the total investment as percentage of total deposit. The formula to calculate investment to deposit ratio is as under.

$$Investment\ to\ Deposit\ Ratio = \frac{Total\ Investments}{Total\ Deposits}\ X\ 100$$

3.4.4 Ratio of deposit to total liabilities

This ratio indicates the total deposit as percentage of total liabilities. The formula to calculate ratio of deposit to total liabilities is as under.

$$Ratio\ of\ Deposit\ to\ Total\ liabilities = \frac{Total\ Deposits}{Total\ Liabilities}\ X\ 100$$

Total liabilities include capital, reserves & surplus, deposits, borrowings, and other liabilities & provisions.

3.4.5 Ratio of demand & saving bank deposit to total deposit

This ratio indicates the demand and saving bank deposit as percentage of total deposits. The formula to calculate ratio of demand & saving bank deposits to total deposit is as under.

$$Ratio\ of\ Demand\ \&\ Saving\ bank\ Deposit\ to\ Total\ Deposit$$
$$= \frac{Demand\ \&\ Saving\ bank\ Deposit}{Total\ Deposit}$$

3.5 Balance sheet parameters

This set of parameters helps analyst to judge about strength of balance sheet of banks. Strength of balance sheet not only in terms of their assets and liabilities but also in terms of following guideline of RBI in terms of priority sector advance, secured advance, term loan, investment etc also.

3.5.1 Ratio of priority sector advance to total advance

To boost the priority sector RBI has specified certain rules and regulation for banks. As per RBI guideline it is mandatory for all commercial banks to follow. The formula to calculate the ratio of priority sector advance to total advance is as under.

$$Ratio\ of\ priority\ sector\ advance\ to\ total\ advance$$
$$= \frac{Priority\ sector\ advance}{Total\ advance}\ X\ 100$$

Priority sector advance include advance given to agriculture, micro, small and medium enterprises, export credit, education, housing, social infrastructure and renewable Energy sector.

3.5.2 Ratio of secured advance to total advances

This parameter indicates the secured advance as a percentage of total advances. Higher percentage of this ratio indicates more weight age of secure advance in total advance. The formula to calculate ratio of secured advance to total advance is as under.

$$Ratio\ of\ secured\ advance\ to\ total\ advances = \frac{Secured\ Advances}{Total\ Advances}\ X\ 100$$

3.5.3 Ratio of term loan to total advance
This parameter indicates the amount of term loan as percentage of total advance. Term loan is considered as one part of total advance.

$$Ratio\ of\ term\ loan\ to\ total\ advance = \frac{Term\ Loan}{Total\ Advance}\ X\ 100$$

3.5.4 Ratio of investment in non approved securities to total investment

This parameter indicates the investment in non approved securities as percentage of total investment. The formula to calculate ratio of investment in non approved securities to total investment is as under.

$$Ratio\ of\ investment\ in\ non\ approved\ securities\ to\ total\ investment$$
$$= \frac{Investment\ in\ non\ approved\ securities}{Total\ Investment}\ X\ 100$$

3.6 Management efficiency parameters

These set of ratios evaluate the management's ability to utilize their assets for generating revenue in form of interest income, non interest income and operating profit.

3.6.1 Ratio of interest income to total assets

The ratio of interest income to total assets indicates interest income as percentage of total assets. It is also known as net interest margin. The formula to calculate ratio of interest income to total assets is as under.

$$Ratio\ of\ interest\ income\ to\ total\ assets = \frac{Interest\ Income}{Total\ Assets}\ X\ 100$$

Total Assets includes cash in hand, balances with RBI, balances with banks inside/outside India, money at call, investments, advances, fixed Assets and other Assets.

3.6.2 Ratio of non interest income to total assets

The ratio of non interest income to total assets indicates non interest income as percentage of total assets. It is also known as non interest income margin. The formula to calculate ratio of non interest income to total assets is as under.

$$Ratio\ of\ non\ interest\ income\ to\ total\ assets = \frac{Non\ Interest\ Income}{Total\ Assets}\ X\ 100$$

3.6.3 Ratio of operating profit to total assets

Ratio of operating profit to total assets indicates operating profit as percentage of total assets. Operating profit is excess of interest income over operating expenses. The formula to calculate ratio of operating profit to total assets is as under.

$$Ratio\ operating\ profit\ to\ total\ assets = \frac{Operating\ Profit}{Total\ Assets}\ X\ 100$$

3.7 Profitability parameters

These set of parameters is for measuring the profitability of banks. There is vast difference between a term "profit" and "profitability". Profit is a quantitative term which deals with numbers while profitability is a term which relates profit with other term such as assets, equity, advance, investment etc because of which meaningful conclusion can be drawn.

3.7.1 Return on assets

Returns on asset ratio is the net income (profits) generated by the bank on its total assets (including fixed assets). The higher the proportion of average earnings assets, the better would be the resulting returns on total assets. [64] Return on assets is one of the important parameters for measuring profitability of the banks. This ratio indicates the return as percentage of total assets. The formula to calculate return on assets is as under.

$$Return\ on\ assets = \frac{Net\ income\ or\ Profit}{Total\ assets}$$

3.7.2 Return on equity

Return on equity is also one of the important parameters for measuring profitability of the banks. Return on assets measures profit as percentage of total assets while return on equity measures profit as percentage of equity capital of banks. The formula to calculate return on equity is as under.

$$Return\ on\ equity = \frac{Net\ income\ or\ Profit}{Net\ worth}$$

Net worth includes capital and reserve & surplus.

3.7.3   Cost of deposit

Cost of deposit ratio indicates the cost that banks has incurred on deposit interest. As such there is no vast difference between different banks in this ratio as there is almost same rate of deposit in all banks. Difference in this ratio among banks can be because of business volume that each bank has. The formula to calculate the cost of deposit ratio is as under.

$$Cost\ of\ deposit = \frac{Interest\ paid\ on\ deposit}{Total\ deposit} \ X\ 100$$

3.7.4   Cost of borrowing

Cost of borrowing ratio indicates the cost that banks incurred on borrowing. Many a time banks need to depends on borrowing fund for fulfilling cash requirement. The ratio to calculate cost of borrowing is as under.

$$Cost\ of\ Borrowing = \frac{Interest\ paid\ on\ borrowing}{Total\ borrowing} \ X\ 100$$

Total borrowing includes secured borrowings (In India and Outside India) and unsecured borrowings (In India and Outside India).

3.7.5   Cost of fund

Ratio of cost of fund indicates the total cost the firm has incurred for collecting fund either from way of deposit or from borrowing. The formula to calculate cost of fund is as under.

$$Cost\ of\ Fund = \frac{Interest\ paid\ on\ total\ fund}{Total\ Fund} \ X\ 100$$

For calculation of this parameter total fund includes both borrowing and deposit collected.

3.7.6   Return on advance

Ratio of return on advance indicates profit as percentage of total advance. It shows the efficiency of banks in terms of utilizing its advance. The formula to calculate the return on advance is as under.

$$Return\ on\ advance = \frac{Net\ income\ or\ Profit}{Total\ Advance}$$

3.7.7 Return on investment

Ratio of return on investment indicates profit as percentage of total investment. It shows the investment efficiency of banks. The formula to calculate the return on investment is as under.

$$Return\ on\ investment = \frac{Net\ income\ or\ Profit}{Total\ Investment}$$

3.8 Employee efficiency parameters

Development of any organization is largely depends on how the employees of that organization works. Efficiency of the employees is the most important and crucial for any organization. These set of parameters deals with the measurement of the efficiency of employees of banks. Although it is total injustice to measure employee's efficiency in quantitative term such as profit per employee, business per employee, wages as percentage of total expenses and wages as percentage of total income.

3.8.1 Profit per employee

This parameter indicates the amount of profit generated per employee of banks. Higher the profit per employee, higher the efficiency of the bank.

$$Profit\ per\ employee = \frac{Net\ Profit}{Total\ No.of\ Employee}$$

3.8.2 Business per employee

This parameter indicates the amount of business generated per employee of banks. Higher the business per employee, higher the efficiency of the bank.

$$Business\ per\ employee = \frac{Total\ Business}{Total\ No.of\ Employee}$$

Total business includes total advances plus total deposits.

3.8.3 Wages as % of total expenses

This parameter indicates the wages expenses as percentage of total expenses of any banks. Lower the ratio indicates the good efficiency of employees of banks.

$$Wages\ as\ \%\ of\ total\ expenses = \frac{Wages\ Expenses}{Total\ Expenses}\ X\ 100$$

3.8.4 Wages as % of total income

This parameter indicates the wages expenses as percentage of total income of any banks. Lower the ratio indicates the good efficiency of employees of banks.

$$Wages\ as\ \%\ of\ total\ income = \frac{Wages\ Expenses}{Total\ Income}\ X\ 100$$

3.9 Non performing assets parameters

NPA is the most important parameters for evaluating financial performance of any bank. Now a day's almost all banks face the problem of high NPA. High NPA is considered as very bed signal for the financial performance of any banks. NPA can be measures with the help of Gross NPA as percentage of gross advance, Gross NPA as percentage of assets, Net NPA as percentage of net advance, Net NPA as percentage of assets.

3.9.1 Gross NPA as percentage of gross advance

This parameter indicates the gross NPA as percentage of gross advance of any banks. Lower the ratio indicates the good performance of banks.

$$Gross\ NPA\ as\ percentage\ of\ gross\ advance = \frac{Gross\ NPA}{Gross\ Advance}\ X\ 100$$

3.9.2 Gross NPA as percentage of assets

This parameter indicates the gross NPA as percentage of assets of any banks. Lower the ratio indicates the good performance of banks.

$$Gross\ NPA\ as\ percentage\ of\ assets = \frac{Gross\ NPA}{Assets}\ X\ 100$$

3.9.3 Net NPA as percentage of net advance

This parameter indicates the net NPA as percentage of net advance of any banks. Lower the ratio indicates the good performance of banks.

$$Net\ NPA\ as\ percentage\ of\ net\ advance = \frac{Net\ NPA}{Net\ Advance}\ X\ 100$$

3.9.4   Net NPA as percentage of assets

This parameter indicates the net NPA as percentage of assets of any banks. Lower the ratio indicates the good performance of banks.

$$Net\ NPA\ as\ percentage\ of\ assets = \frac{Net\ NPA}{Assets}\ X\ 100$$

3.10   References

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CHAPTER – 4

Research Design

4.1 Introduction

Research Methodology includes the assumptions and values, which is useful for interpreting data and reaching to conclusions.

4.2 Research Design

Any project requires a basic plan of action, or a series of actions chalked out, in order to accomplish the objectives effectively and efficiently within a time framework, without deviating from the original target. In other words we can say that, from where we are and where we want to go, the process involved is carefully transformed in to a blue print called the research design.

4.3 Relevance of the study

By going through literature review in form of research papers and Ph. D. thesis, I came to know that almost all research papers are only talking about financial performance of different sector banks such as private, public, foreign, co operative or combination there off. I came across hundreds of research works which are advocating that one sector banks are performing well compare to other sector banks, but I haven't found any research work which extends from evaluation of financial performance to identifying the reason or factors responsible for better or poor financial performance in between different sector of banks.

So this research work is divided into two aspects.

- Evaluating financial performance of all public sector banks, including SBI and its associates and nationalized banks and all private sector banks, including old private and new private sector banks.
- Identifying the factors responsible for better or poor financial performance of private or public sector banks.

This research work will be helpful to readers in terms of judging financial performance of Indian banks as well as they also come to know about the reason behind better or poor financial performance of banks.

4.4 Scope of the study

As mentioned earlier there are enormous numbers of research which have analyzed financial performance of different sector of banks time to time with suitable parameters as per the objectives that they have stated in their research work. The scope of work in my Ph. D. work is to extend from evaluation of financial performance to identifying the reason or factors responsible for better or poor financial performance in between different sector of banks.

4.5 Objective of the study

This research work has been carried out for attaining below mention objectives.

- To study the financial performance of last 12 years of public and private sector banks.

- To identify the parameters in which private/public sector banks are performing better/poor compare to private/public sector banks.

- To identify the factors (reason) responsible for better/poor financial performance of private/public sector banks.

4.6 Data collection design

This research is mainly based on secondary data, appropriateness and availability of data is very important for carried out this research. Data collection design consists of planning for collecting required data from adequate source.

Population: For this research work, population consists of all 20 private sector banks and all 26 public sector banks working in India during financial year 2011 - 12.

Sample: As this research work is based on secondary data all 20 private sector banks and all 26 public sector banks has been selected as a sample. So in this research census has been studied rather than sample.

Time Frame: Secondary data for selected parameters of all private and public sector banks has been collected for last 12 year i. e. from year 2001 – 02 to 2012 - 13

4.7 Research hypothesis

First level comparison for financial performance

- There is no significance difference in the financial performance of different SBI and its associate banks within sector.
- There is no significance difference in the financial performance of different nationalized banks within sector.
- There is no significance difference in the financial performance of different old private sector banks within sector.
- There is no significance difference in the financial performance of different new private sector banks within sector.

Second level comparison for financial performance

- There is no significance difference in the financial performance of SBI and its associates, nationalized, old private sector and new private sector banks between sectors.

Third level comparison for financial performance

- There is no significance difference in the financial performance of private and public sector banks.

4.8 Financial and statistical tools for measurement

4.8.1 Financial tools

For quantifying the financial performance of banks various banking financial ratios have been used, which has been already covered in previous chapter in detail. For better understanding for financial performance all selected financial ratios has been divided into seven sub heading.

- Capital adequacy ratio (BASEL – II)
- Debt coverage parameters
- Balance sheet parameters

- Management efficiency parameters
- Profitability parameters
- Employee efficiency parameters
- Nonperforming assets parameters

4.8.2 Statistical tools

To derive meaningful conclusion form collected data, it is very essential to select appropriate statistical tool which help researcher to analyze the data and come up with meaningful interpretation, findings and conclusions. In one of the book of security analysis and financial management it has been rightly says that "If you will torture the data long enough it will confess any crime". Judicious use of statistical tools is necessary for analyzing the data and reaching at meaningful conclusion.

(Statement of William Sharpe in book Investment Analysis and Portfolio Management by Prasanna Chandra, PG 288)

Here in this research work below mention statistical tools have been used for analyzing data.

- Arithmetic mean

One of the widely used measures of central tendency, which is helping over here in terms averaging financial performance over the selected years and also over the different sector, which creates a base for using other advance statistical tools.

- Standard Deviation

Again standard deviation is also one of the widely used measures of variability, as it is prerequisite for using any parametric tests for analyzing data.

- T – test for difference in two mean

To know the difference between two mean of normally distributed data, T – test for difference in two mean has been used. In this research work, to know the difference in mean of financial performance of individual parameters between private and public sector banks, T – test for difference in two mean has been used.

- Anova F test for difference in more than two mean.

Whenever research wants to know the difference between more then two mean of normally distributed data, they take help of Anova F test for difference in more then two mean.

In this research work Anova F test used to know the difference in mean of financial performance of individual parameters within sector between banks and also used to know the difference in mean of financial performance of individual parameters between sectors.

4.9 Limitation of the study

Like all research work, this research work has also some limitations, which I want to highlight over here. One of the characteristics of good research is to reveal the limitations frankly.

- Financial performance of banks is analyzed on the basis of selected time period.
- For analyzing financial performance only secondary data has been taken into consideration.
- Only quantitative aspect has been taken into consideration for analyzing financial performance of banks, while many a times qualitative aspect also play a major role in terms of financial performance of banks.

CHAPTER – 5

Comparative Study on Financial Performance of Private & Public Sector Banks

Comparative study on Financial Performance has been divided into three parts.

- Comparison of Interbank financial performance within sector.
- Comparison of financial performance between SBI & its associates, nationalized, old private & new private sector banks.
- Comparison of financial performance of private sector V/S public sector banks.

5.1 Comparison of interbank financial performance within sector (Comparison between banks within sector)

Research Hypothesis: There is no significance difference in the financial performance of different banks within sector.

5.1.1 Capital adequacy ratio (Tier – I)

SBI and its associates

H_0 = There is no significance difference in the financial performance of different SBI and its associate banks in capital adequacy ratio (Tier – I). ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_6$)

H_1 = There is significance difference in the financial performance of different SBI and its associate banks in capital adequacy ratio (Tier – I). ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_6$)

5.1.1 Summary Capital Adequacy Ratio (Tier – I) – SBI & its Associate Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
STATE BANK OF BIKANER AND JAIPUR	12	98.88	8.24	0.686273
STATE BANK OF HYDERABAD	12	99.13	8.260833	0.598954
STATE BANK OF INDIA	12	105.17	8.764167	0.549627
STATE BANK OF MYSORE	12	92.77	7.730833	1.221281
STATE BANK OF PATIALA	12	106.16	8.846667	1.39437
STATE BANK OF TRAVANCORE	12	97.64	8.136667	0.993752

5.1.2 ANOVA - Capital Adequacy Ratio (Tier – I) – SBI & its Associate Banks					
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	10.37649	5	2.075298	2.287143	0.055904	2.353809
Within Groups	59.88681	66	0.907376			
Total	70.2633	71				

Interpretation:

F value (2.287) is lower than F critical value (2.353) indicate that there is no significance difference in financial performance of different SBI and its associate banks in capital adequacy ratio (Tier – I).

Nationalized Banks

H_0 = There is no significance difference in the financial performance of different nationalized banks in capital adequacy ratio (Tier – I). ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{20}$)

H_1 = There is significance difference in the financial performance of different nationalized banks in capital adequacy ratio (Tier – I). ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{20}$)

5.1.3 Summary Capital Adequacy Ratio (Tier – I) – Nationalized Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
ALLAHABAD BANK	12	98	8.166667	0.768297
ANDHRA BANK	12	112.07	9.339167	1.253645
BANK OF BARODA	12	110.02	9.168333	1.248415
BANK OF INDIA	12	110.05	9.170833	19.66154
BANK OF MAHARASHTRA	12	82.88	6.906667	1.145879
CANARA BANK	12	98.71	8.225833	1.842517
CENTRAL BANK OF INDIA	12	81.14	6.761667	0.726597
CORPORATION BANK	12	124.4	10.36667	3.219297
DENA BANK	12	88.5	7.375	1.476009
IDBI BANK LIMITED	12	112.25	9.354167	4.500208
INDIAN BANK	12	123.29	10.27417	2.54619
INDIAN OVERSEAS BANK	12	96.74	8.061667	0.232597
ORIENTAL BANK OF COMMERCE	12	108	9	3.318255
PUNJAB AND SIND BANK	12	98.12	8.176667	1.396315
PUNJAB NATIONAL BANK	12	108.28	9.023333	0.193788
SYNDICATE BANK	12	92.19	7.6825	1.329457
UCO BANK	12	79.82	6.651667	1.135179
UNION BANK OF INDIA	12	91.88	7.656667	0.562606
UNITED BANK OF INDIA	12	119.06	9.921667	6.92467
VIJAYA BANK	12	99.33	8.2775	1.515748

5.1.4 ANOVA - Capital Adequacy Ratio (Tier – I) – Nationalized Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	283.8291	19	14.93838	5.432413	8.21E-11	1.634028
Within Groups	604.9692	220	2.74986			
Total	888.7984	239				

Interpretation:

F value (5.432) is higher than F critical value (1.634) indicate that there is significance difference in financial performance of different nationalized banks in capital adequacy ratio (Tier – I).

Old private sector banks

H_0 = There is no significance difference in the financial performance of different old private sector banks in capital adequacy ratio (Tier – I). ($\mu_1 = \mu_2 = \mu_3.... = \mu_{13}$)

H_1 = There is significance difference in the financial performance of different old private sector banks in capital adequacy ratio (Tier – I). ($\mu_1 \neq \mu_2 \neq \mu_3.... \neq \mu_{13}$)

5.1.5 Summary Capital Adequacy Ratio (Tier – I) – Old Private Sector Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
CATHOLIC SYRIAN BANK LTD	12	92.97	7.7475	1.033493
CITY UNION BANK LIMITED	12	132.46	11.03833	0.544706
FEDERAL BANK LTD	12	147.76	12.31333	24.55081
ING VYSYA BANK LTD	12	93.8	7.816667	3.786388
JAMMU & KASHMIR BANK LTD	12	148.5	12.375	0.688227
KARNATAKA BANK LTD	12	134.17	11.18083	0.573699
KARUR VYSYA BANK LTD	12	163.98	13.665	0.791464
LAKSHMI VILAS BANK LTD	12	101.25	8.4375	4.80082
NAINITAL BANK LTD	12	148.41	12.3675	3.80582
RATNAKAR BANK LTD	12	306.75	25.5625	277.9579
SOUTH INDIAN BANK LTD	12	117.17	9.764167	6.550917
TAMILNAD MERCANTILE BANK LTD	12	186.36	15.53	1.369436
THE DHANALAKSHMI BANK LTD	12	91.29	7.6075	5.09202

5.1.6 ANOVA - Capital Adequacy Ratio (Tier – I) – Old Private Sector Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	3284.226	12	273.6855	10.73129	5.67E-15	1.820441
Within Groups	3647.003	143	25.50352			
Total	6931.229	155				

Interpretation:

F value (10.731) is higher than F critical value (1.820) indicate that there is significance difference in financial performance of different old private sector banks in capital adequacy ratio (Tier – I).

New private sector banks

H_0 = There is no significance difference in the financial performance of different new private sector banks in capital adequacy ratio (Tier – I). ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_7$)

H_1 = There is significance difference in the financial performance of different new private sector banks in capital adequacy ratio (Tier – I). ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_7$)

5.1.7 Summary Capital Adequacy Ratio (Tier – I) – New Private Sector Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
AXIS BANK LIMITED	12	107.25	8.9375	1.555784
DEVELOPMENT CREDIT BANK LTD.	12	110.42	9.201667	10.32483
HDFC BANK LTD.	12	121.54	10.12833	3.070833
ICICI BANK LIMITED	12	126.6	10.55	5.790727
INDUSIND BANK LTD	12	101.63	8.469167	4.600081
KOTAK MAHINDRA BANK LTD.	12	153.91	12.82583	11.32024
YES BANK LTD.	12	111.09	9.2575	1.88042

5.1.8 ANOVA - Capital Adequacy Ratio (Tier – I) – New Private Sector Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	154.9032	6	25.81721	4.68881	0.000408	2.218817
Within Groups	423.9722	77	5.506132			
Total	578.8754	83				

Interpretation:

F value (4.688) is higher than F critical value (2.218) indicate that there is significance difference in financial performance of different new private sector banks in capital adequacy ratio(Tier – I).

5.1.2 Capital adequacy ratio (Tier – II)

SBI and its associates

H_0 = There is no significance difference in the financial performance of different SBI and its associate banks in capital adequacy ratio (Tier – II). ($\mu_1 = \mu_2 = \mu_3\ldots = \mu_6$)

H_1 = There is significance difference in the financial performance of different SBI and its associate banks in capital adequacy ratio (Tier – II). ($\mu_1 \neq \mu_2 \neq \mu_3\ldots \neq \mu_6$)

5.1.9 Summary Capital Adequacy Ratio (Tier – II) – SBI and its Associates Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
STATE BANK OF BIKANER AND JAIPUR	12	54.32	4.526667	0.611533
STATE BANK OF HYDERABAD	12	54.71	4.559167	0.605936
STATE BANK OF INDIA	12	47.73	3.9775	0.52682
STATE BANK OF MYSORE	12	54.71	4.559167	0.49819
STATE BANK OF PATIALA	12	52.08	4.34	0.965855
STATE BANK OF TRAVANCORE	12	53.42	4.451667	0.553215

5.1.10 ANOVA - Capital Adequacy Ratio (Tier – II) – SBI and its Associates Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	3.017457	5	0.603491	0.962622	0.447178	2.353809
Within Groups	41.37704	66	0.626925			
Total	44.3945	71				

Interpretation:

F value (0.962) is lower than F critical value (2.353) indicate that there is no significance difference in financial performance of different SBI and its associate banks in capital adequacy ratio (Tier – II).

Nationalized Banks

H_0 = There is no significance difference in the financial performance of different nationalized banks in capital adequacy ratio (Tier – II). ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{20}$)

H_1 = There is significance difference in the financial performance of different nationalized banks in capital adequacy ratio (Tier – II). ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{20}$)

5.1.11 Summary Capital Adequacy Ratio (Tier – II) – Nationalized Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
ALLAHABAD BANK	12	98.06	8.171667	138.5591
ANDHRA BANK	12	43.43	3.619167	1.578172
BANK OF BARODA	12	51.21	4.2675	0.75382
BANK OF INDIA	12	50.29	4.190833	0.211608
BANK OF MAHARASHTRA	12	62.16	5.18	0.713127
CANARA BANK	12	60.13	5.010833	1.013608
CENTRAL BANK OF INDIA	12	62.24	5.186667	0.70677
CORPORATION BANK	12	42.15	3.5125	2.44573
DENA BANK	12	54	4.5	0.830473
IDBI BANK LIMITED	12	54.69	4.5575	0.970111
INDIAN BANK	12	39.28	3.273333	2.966424
INDIAN OVERSEAS BANK	12	68.23	5.685833	0.859717
ORIENTAL BANK OF COMMERCE	12	32.85	2.7375	0.744457
PUNJAB AND SIND BANK	12	49.44	4.12	1.071291
PUNJAB NATIONAL BANK	12	47.01	3.9175	1.246893
SYNDICATE BANK	12	52.79	4.399167	0.352481
UCO BANK	12	63.93	5.3275	0.271348
UNION BANK OF INDIA	12	59.21	4.934167	0.796772
UNITED BANK OF INDIA	12	51.28	4.273333	0.400097
VIJAYA BANK	12	52.93	4.410833	0.746936

5.1.12 ANOVA - Capital Adequacy Ratio (Tier – II) – Nationalized Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	287.3083	19	15.12149	1.923377	0.013631	1.634028
Within Groups	1729.629	220	7.861948			
Total	2016.937	239				

Interpretation:

F value (1.923) is higher than F critical value (1.634) indicate that there is significance difference in financial performance of different nationalized banks in capital adequacy ratio (Tier – II).

Old private sector banks

H_0 = There is no significance difference in the financial performance of different old private sector banks in capital adequacy ratio (Tier – II). ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{13}$)

H_1 = There is significance difference in the financial performance of different old private sector banks in capital adequacy ratio (Tier – II). ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{13}$)

5.1.13 Summary Capital Adequacy Ratio (Tier – II) – Old Private Sector Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
CATHOLIC SYRIAN BANK LTD	12	40.35	3.3625	0.85042
CITY UNION BANK LIMITED	12	17.27	1.439167	0.158227
FEDERAL BANK LTD	12	36.37	3.030833	2.835936
ING VYSYA BANK LTD	12	45.06	3.755	0.355482
JAMMU & KASHMIR BANK LTD	12	21.08	1.756667	0.86397
KARNATAKA BANK LTD	12	19.66	1.638333	0.574633
KARUR VYSYA BANK LTD	12	15.51	1.2925	0.265584
LAKSHMI VILAS BANK LTD	12	43	3.583333	1.821933
NAINITAL BANK LTD	12	24.74	2.061667	1.566015
RATNAKAR BANK LTD	12	13.01	1.084167	0.431317
SOUTH INDIAN BANK LTD	12	37.85	3.154167	1.264099
TAMILNAD MERCANTILE BANK LTD	12	17.54	1.461667	1.339233
THE DHANALAKSHMI BANK LTD	12	38.64	3.22	0.915255

5.1.14 ANOVA - Capital Adequacy Ratio (Tier – II) – Old Private Sector Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	139.9438	12	11.66198	11.44877	7.18E-16	1.820441
Within Groups	145.6632	143	1.018623			
Total	285.607	155				

Interpretation:

F value (11.448) is higher than F critical value (1.820) indicate that there is significance difference in financial performance of different old private sector banks in capital adequacy ratio (Tier – II).

New private sector banks

H_0 = There is no significance difference in the financial performance of different new private sector banks in capital adequacy ratio (Tier – II). ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_7$)

H_1 = There is significance difference in the financial performance of different new private sector banks in capital adequacy ratio (Tier – II). ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_7$)

5.1.15 Summary Capital Adequacy Ratio (Tier – II) – New Private Sector Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
AXIS BANK LIMITED	12	47.99	3.999167	0.283681
DEVELOPMENT CREDIT BANK LTD.	12	34.76	2.896667	1.013042
HDFC BANK LTD.	12	44.59	3.715833	0.800027
ICICI BANK LIMITED	12	54.66	4.555	1.365936
INDUSIND BANK LTD	12	51	4.25	0.865218
KOTAK MAHINDRA BANK LTD.	12	36.36	3.03	0.830873
YES BANK LTD.	12	86.51	7.209167	0.177917

5.1.16 ANOVA - Capital Adequacy Ratio (Tier – II) – New Private Sector Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	150.1991	6	25.03318	32.83535	2.52E-19	2.218817
Within Groups	58.70364	77	0.762385			
Total	208.9027	83				

Interpretation:

F value (32.835) is higher than F critical value (2.218) indicate that there is significance difference in financial performance of different new private sector banks in capital adequacy ratio(Tier – II).

5.1.3 Cash to Deposit Ratio

SBI and its associates

H_0 = There is no significance difference in the financial performance of different SBI and its associate banks in cash to deposit ratio. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_6$)

H_1 = There is significance difference in the financial performance of different SBI and its associate banks in cash to deposit ratio. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_6$)

5.1.17 Summary Cash to Deposit Ratio – SBI and its Associates Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
STATE BANK OF BIKANER AND JAIPUR	12	100.11	8.3425	4.936111
STATE BANK OF HYDERABAD	12	89.83	7.485833	3.367572
STATE BANK OF INDIA	12	83.37	6.9475	2.785639
STATE BANK OF MYSORE	12	83.99	6.999167	2.486008
STATE BANK OF PATIALA	12	79.83	6.6525	2.066148
STATE BANK OF TRAVANCORE	12	86.62	7.218333	1.591561

5.1.18 ANOVA – Cash to Deposit Ratio – SBI and its Associates Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	21.09674	5	4.219348	1.469044	0.211867	2.353809
Within Groups	189.5634	66	2.872173			
Total	210.6602	71				

Interpretation:

F value (1.469) is lower than F critical value (2.353) indicate that there is no significance difference in financial performance of different SBI and its associate banks in cash to deposit ratio.

Nationalized Banks

H_0 = There is no significance difference in the financial performance of different nationalized banks in cash to deposit ratio. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{20}$)

H_1 = There is significance difference in the financial performance of different nationalized banks in cash to deposit ratio. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{20}$)

5.1.19 Summary Cash to Deposit Ratio – Nationalized Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
ALLAHABAD BANK	12	74.43	6.2025	0.947748
ANDHRA BANK	12	100.76	8.396667	3.153097
BANK OF BARODA	12	58.11	4.8425	1.325548
BANK OF INDIA	12	72.27	6.0225	0.976711
BANK OF MAHARASHTRA	12	85.98	7.165	1.196355
CANARA BANK	12	76.05	6.3375	1.013148
CENTRAL BANK OF INDIA	12	100.19	8.349167	2.94379
CORPORATION BANK	12	90.58	7.548333	3.741652
DENA BANK	12	93.92	7.826667	2.443261
IDBI BANK LIMITED	12	130	10.83333	8.096752
INDIAN BANK	12	82.85	6.904167	2.536627
INDIAN OVERSEAS BANK	12	94.99	7.915833	3.410336
ORIENTAL BANK OF COMMERCE	12	105.08	8.756667	7.328097
PUNJAB AND SIND BANK	12	79.25	6.604167	0.950899
PUNJAB NATIONAL BANK	12	114.7	9.558333	13.75994
SYNDICATE BANK	12	85.19	7.099167	3.909899
UCO BANK	12	73.03	6.085833	1.466736
UNION BANK OF INDIA	12	81.45	6.7875	1.39542
UNITED BANK OF INDIA	12	83.6	6.966667	3.066697
VIJAYA BANK	12	89.09	7.424167	4.300154

5.1.20 ANOVA – Cash to Deposit Ratio – Nationalized Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	419.5302	19	22.08054	6.497824	2.73E-13	1.634028
Within Groups	747.5915	220	3.398143			
Total	1167.122	239				

Interpretation:

F value (6.497) is higher than F critical value (1.634) indicate that there is significance difference in financial performance of different nationalized banks in cash to deposit ratio.

Old private sector banks

H_0 = There is no significance difference in the financial performance of different old private sector banks in cash to deposit ratio. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{13}$)

H_1 = There is significance difference in the financial performance of different old private sector banks in cash to deposit ratio. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{13}$)

5.1.21 Summary Cash to Deposit Ratio – Old Private Sector Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
CATHOLIC SYRIAN BANK LTD	12	97.43	8.119167	1.951463
CITY UNION BANK LIMITED	12	87.83	7.319167	2.668899
FEDERAL BANK LTD	12	74.73	6.2275	1.803802
ING VYSYA BANK LTD	12	85.73	7.144167	2.904772
JAMMU & KASHMIR BANK LTD	12	81.95	6.829167	3.12379
KARNATAKA BANK LTD	12	75.19	6.265833	1.420772
KARUR VYSYA BANK LTD	12	75.45	6.2875	0.74853
LAKSHMI VILAS BANK LTD	12	83.31	6.9425	1.500057
NAINITAL BANK LTD	12	72.54	6.045	0.325973
RATNAKAR BANK LTD	12	126.68	10.55667	8.758788
SOUTH INDIAN BANK LTD	12	67.73	5.644167	0.312099
TAMILNAD MERCANTILE BANK LTD	12	76.49	6.374167	1.598408
THE DHANALAKSHMI BANK LTD	12	94.76	7.896667	0.87697

5.1.22 ANOVA – Cash to Deposit Ratio – Old Private Sector Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	235.3714	12	19.61429	9.10848	7.48E-13	1.820441
Within Groups	307.9376	143	2.153409			
Total	543.309	155				

Interpretation:

F value (9.108) is higher than F critical value (1.820) indicate that there is significance difference in financial performance of different old private sector banks in cash to deposit ratio.

New private sector banks

H_0 = There is no significance difference in the financial performance of different new private sector banks in cash to deposit ratio. ($\mu_1 = \mu_2 = \mu_3 \dots = \mu_7$)

H_1 = There is significance difference in the financial performance of different new private sector banks in cash to deposit ratio. ($\mu_1 \neq \mu_2 \neq \mu_3 \dots \neq \mu_7$)

5.1.23 Summary Cash to Deposit Ratio – New Private Sector Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
AXIS BANK LIMITED	12	98.94	8.245	5.016264
DEVELOPMENT CREDIT BANK LTD.	12	86.96	7.246667	2.103133
HDFC BANK LTD.	12	101.59	8.465833	4.403554
ICICI BANK LIMITED	12	98.02	8.168333	6.092379
INDUSIND BANK LTD	12	74.3	6.191667	1.553706
KOTAK MAHINDRA BANK LTD.	12	82.42	6.868333	2.057179
YES BANK LTD.	12	81.6	6.8	1.053764

5.1.24 ANOVA – Cash to Deposit Ratio – New Private Sector Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	54.74014	6	9.123357	2.866408	0.014212	2.218817
Within Groups	245.0798	77	3.182854			
Total	299.8199	83				

Interpretation:

F value (2.866) is higher than F critical value (2.218) indicate that there is significance difference in financial performance of different new private sector banks in cash to deposit ratio.

5.1.4 Credit to Deposit Ratio

SBI and its associates

H_0 = There is no significance difference in the financial performance of different SBI and its associate banks in credit to deposit ratio. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_6$)

H_1 = There is significance difference in the financial performance of different SBI and its associate banks in credit to deposit ratio. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_6$)

5.1.25 Summary Credit to Deposit Ratio – SBI and its Associates Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
STATE BANK OF BIKANER AND JAIPUR	12	872.44	72.70333	26.72555
STATE BANK OF HYDERABAD	12	818.85	68.2375	54.74613
STATE BANK OF INDIA	12	861.38	71.78167	97.74414
STATE BANK OF MYSORE	12	885.14	73.76167	27.82032
STATE BANK OF PATIALA	12	833.08	69.42333	63.86915
STATE BANK OF TRAVANCORE	12	858.45	71.5375	83.96429

5.1.26 ANOVA – Credit to Deposit Ratio – SBI and its Associates Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	254.368	5	50.87361	0.860152	0.512647	2.353809
Within Groups	3903.566	66	59.14493			
Total	4157.934	71				

Interpretation:

F value (0.860) is lower than F critical value (2.353) indicate that there is no significance difference in financial performance of different SBI and its associate banks in credit to deposit ratio.

Nationalized Banks

H_0 = There is no significance difference in the financial performance of different nationalized banks in credit to deposit ratio. ($\mu_1 = \mu_2 = \mu_3 \dots = \mu_{20}$)

H_1 = There is significance difference in the financial performance of different nationalized banks in credit to deposit ratio. ($\mu_1 \neq \mu_2 \neq \mu_3 \dots \neq \mu_{20}$)

5.1.27 Summary Credit to Deposit Ratio – Nationalized Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
ALLAHABAD BANK	12	759.18	63.265	65.19303
ANDHRA BANK	12	841.07	70.08917	37.05535
BANK OF BARODA	12	809.5	67.45833	69.28185
BANK OF INDIA	12	867.65	72.30417	17.00032
BANK OF MAHARASHTRA	12	746.59	62.21583	98.83415
CANARA BANK	12	823.18	68.59833	15.84745
CENTRAL BANK OF INDIA	12	725.66	60.47167	125.6025
CORPORATION BANK	12	847.75	70.64583	8.094354
DENA BANK	12	773.12	64.42667	45.07268
IDBI BANK LIMITED	12	1714.56	142.88	5221.074
INDIAN BANK	12	766.55	63.87917	66.92248
INDIAN OVERSEAS BANK	12	830.12	69.17667	62.26237
ORIENTAL BANK OF COMMERCE	12	785.27	65.43917	40.99068
PUNJAB AND SIND BANK	12	741.08	61.75667	121.8549
PUNJAB NATIONAL BANK	12	820.6	68.38333	66.66601
SYNDICATE BANK	12	820.03	68.33583	67.42661
UCO BANK	12	796.31	66.35917	41.58094
UNION BANK OF INDIA	12	857.52	71.46	21.82305
UNITED BANK OF INDIA	12	702.44	58.53667	85.09252
VIJAYA BANK	12	763.11	63.5925	21.57926

5.1.28 ANOVA – Credit to Deposit Ratio – Nationalized Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	70482.75	19	3709.618	11.77796	2.6E-24	1.634028
Within Groups	69291.8	220	314.9627			
Total	139774.6	239				

Interpretation:

F value (11.777) is higher than F critical value (1.634) indicate that there is significance difference in financial performance of different nationalized banks in credit to deposit ratio.

Old private sector banks

H_0 = There is no significance difference in the financial performance of different old private sector banks in credit to deposit ratio. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{13}$)

H_1 = There is significance difference in the financial performance of different old private sector banks in credit to deposit ratio. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{13}$)

5.1.29 Summary Credit to Deposit Ratio – Old Private Sector Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
CATHOLIC SYRIAN BANK LTD	12	751.21	62.60083	41.95315
CITY UNION BANK LIMITED	12	823.82	68.65167	17.40843
FEDERAL BANK LTD	12	807.54	67.295	66.23977
ING VYSYA BANK LTD	12	894.22	74.51833	22.046
JAMMU & KASHMIR BANK LTD	12	720.4	60.03333	23.51197
KARNATAKA BANK LTD	12	733.28	61.10667	17.0969
KARUR VYSYA BANK LTD	12	855.07	71.25583	11.25821
LAKSHMI VILAS BANK LTD	12	827.11	68.92583	9.607899
NAINITAL BANK LTD	12	601.63	50.13583	52.24288
RATNAKAR BANK LTD	12	787.66	65.63833	259.0052
SOUTH INDIAN BANK LTD	12	801.96	66.83	23.09245
TAMILNAD MERCANTILE BANK LTD	12	794.17	66.18083	110.7705
THE DHANALAKSHMI BANK LTD	12	783.67	65.30583	34.59299

5.1.30 ANOVA – Credit to Deposit Ratio – Old Private Sector Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	5215.042	12	434.5868	8.201819	1.3E-11	1.820441
Within Groups	7577.09	143	52.98664			
Total	12792.13	155				

Interpretation:

F value (8.201) is higher than F critical value (1.820) indicate that there is significance difference in financial performance of different old private sector banks in credit to deposit ratio.

New private sector banks

H_0 = There is no significance difference in the financial performance of different new private sector banks in credit to deposit ratio. ($\mu_1 = \mu_2 = \mu_3…. = \mu_7$)

H_1 = There is significance difference in the financial performance of different new private sector banks in credit to deposit ratio. ($\mu_1 \neq \mu_2 \neq \mu_3…. \neq \mu_7$)

5.1.31 Summary Credit to Deposit Ratio – New Private Sector Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
AXIS BANK LIMITED	12	755.57	62.96417	149.3016
DEVELOPMENT CREDIT BANK LTD.	12	792.01	66.00083	128.3703
HDFC BANK LTD.	12	851.43	70.9525	35.0566
ICICI BANK LIMITED	12	1101.14	91.76167	30.84707
INDUSIND BANK LTD	12	843.16	70.26333	55.98502
KOTAK MAHINDRA BANK LTD.	12	1149.88	95.82333	33.28582
YES BANK LTD.	12	921.19	76.76583	9.367627

5.1.32 ANOVA – Credit to Deposit Ratio – New Private Sector Banks					
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	11632.42	6	1938.737	30.68911	1.55E-18	2.218817
Within Groups	4864.355	77	63.17344			
Total	16496.78	83				

Interpretation:

F value (30.689) is higher than F critical value (2.218) indicate that there is significance difference in financial performance of different new private sector banks in credit to deposit ratio.

5.1.5 Investment to Deposit Ratio

SBI and its associates

H_0 = There is no significance difference in the financial performance of different SBI and its associate banks in investment to deposit ratio. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_6$)

H_1 = There is significance difference in the financial performance of different SBI and its associate banks in investment to deposit ratio. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_6$)

5.1.33 Summary Investment to Deposit Ratio – SBI and its Associates Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
STATE BANK OF BIKANER AND JAIPUR	12	417.27	34.7725	68.92495
STATE BANK OF HYDERABAD	12	476.09	39.67417	92.23919
STATE BANK OF INDIA	12	499.61	41.63417	94.17715
STATE BANK OF MYSORE	12	424.91	35.40917	39.32983
STATE BANK OF PATIALA	12	429.99	35.8325	83.83571
STATE BANK OF TRAVANCORE	12	440.59	36.71583	47.06768

5.1.34 ANOVA – Investment to Deposit Ratio – SBI and its Associates Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	442.4462	5	88.48924	1.247573	0.297207	2.353809
Within Groups	4681.32	66	70.92909			
Total	5123.766	71				

Interpretation:

F value (1.247) is lower than F critical value (2.353) indicate that there is no significance difference in financial performance of different SBI and its associate banks in investment to deposit ratio.

Nationalized Banks

H_0 = There is no significance difference in the financial performance of different nationalized banks in investment to deposit ratio. ($\mu_1 = \mu_2 = \mu_3 \dots = \mu_{20}$)

H_1 = There is significance difference in the financial performance of different nationalized banks in investment to deposit ratio. ($\mu_1 \neq \mu_2 \neq \mu_3 \dots \neq \mu_{20}$)

5.1.35 Summary Investment to Deposit Ratio – Nationalized Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
ALLAHABAD BANK	12	462.24	38.52	41.34995
ANDHRA BANK	12	391.74	32.645	30.01706
BANK OF BARODA	12	396.96	33.08	103.1929
BANK OF INDIA	12	383.6	31.96667	23.34268
BANK OF MAHARASHTRA	12	482.47	40.20583	95.72877
CANARA BANK	12	411.79	34.31583	24.87301
CENTRAL BANK OF INDIA	12	469.55	39.12917	105.7335
CORPORATION BANK	12	429.29	35.77417	6.427063
DENA BANK	12	426.57	35.5475	45.53284
IDBI BANK LIMITED	12	864.66	72.055	1565.387
INDIAN BANK	12	503.29	41.94083	99.39492
INDIAN OVERSEAS BANK	12	444.79	37.06583	30.74775
ORIENTAL BANK OF COMMERCE	12	411.48	34.29	13.40431
PUNJAB AND SIND BANK	12	486.19	40.51583	82.6245
PUNJAB NATIONAL BANK	12	443.98	36.99833	61.01122
SYNDICATE BANK	12	420.35	35.02917	75.06057
UCO BANK	12	408.9	34.075	20.78112
UNION BANK OF INDIA	12	399.52	33.29333	15.5303
UNITED BANK OF INDIA	12	523.53	43.6275	107.4989
VIJAYA BANK	12	465.36	38.78	43.96729

5.1.36 ANOVA – Investment to Deposit Ratio – Nationalized Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	16706.64	19	879.2971	6.785731	6.03E-14	1.634028
Within Groups	28507.66	220	129.5803			
Total	45214.31	239				

Interpretation:

F value (6.785) is higher than F critical value (1.634) indicate that there is significance difference in financial performance of different nationalized banks in investment to deposit ratio.

Old private sector banks

H_0 = There is no significance difference in the financial performance of different old private sector banks in investment to deposit ratio. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{13}$)

H_1 = There is significance difference in the financial performance of different old private sector banks in investment to deposit ratio. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{13}$)

5.1.37 Summary Investment to Deposit Ratio – Old Private Sector Banks				
Groups	Count	Sum	Average	Variance
CATHOLIC SYRIAN BANK LTD	12	397.44	33.12	4.831327
CITY UNION BANK LIMITED	12	369.63	30.8025	11.51782
FEDERAL BANK LTD	12	436.19	36.34917	4.798372
ING VYSYA BANK LTD	12	420.42	35.035	13.11741
JAMMU & KASHMIR BANK LTD	12	462.48	38.54	25.63702
KARNATAKA BANK LTD	12	496.1	41.34167	5.852815
KARUR VYSYA BANK LTD	12	389.28	32.44	4.570164
LAKSHMI VILAS BANK LTD	12	378.02	31.50167	11.08612
NAINITAL BANK LTD	12	410.15	34.17917	57.83946
RATNAKAR BANK LTD	12	442.29	36.8575	42.22582
SOUTH INDIAN BANK LTD	12	381.4	31.78333	18.3503
TAMILNAD MERCANTILE BANK LTD	12	459.33	38.2775	78.35064
THE DHANALAKSHMI BANK LTD	12	378.64	31.55333	9.662006

5.1.38 ANOVA – Investment to Deposit Ratio – Old Private Sector Banks						
Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	1569.726	12	130.8105	5.907939	2.78E-08	1.820441
Within Groups	3166.232	143	22.14148			
Total	4735.958	155				

Interpretation:

F value (5.907) is higher than F critical value (1.820) indicate that there is significance difference in financial performance of different old private sector banks in investment to deposit ratio.

New private sector banks

H_0 = There is no significance difference in the financial performance of different new private sector banks in investment to deposit ratio. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_7$)

H_1 = There is significance difference in the financial performance of different new private sector banks in investment to deposit ratio. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_7$)

5.1.39 Summary Investment to Deposit Ratio – New Private Sector Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
AXIS BANK LIMITED	12	523.08	43.59	21.13405
DEVELOPMENT CREDIT BANK LTD.	12	510	42.5	24.23476
HDFC BANK LTD.	12	549.95	45.82917	66.23444
ICICI BANK LIMITED	12	622.76	51.89667	55.84888
INDUSIND BANK LTD	12	419.42	34.95167	6.829797
KOTAK MAHINDRA BANK LTD.	12	618.64	51.55333	55.14113
YES BANK LTD.	12	518.16	43.18	39.1254

5.1.40 ANOVA – Investment to Deposit Ratio – New Private Sector Banks					
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	2440.754	6	406.7923	10.60347	1.48E-08	2.218817
Within Groups	2954.033	77	38.36407			
Total	5394.787	83				

Interpretation:

F value (10.603) is higher than F critical value (2.218) indicate that there is significance difference in financial performance of different new private sector banks in investment to deposit ratio.

5.1.6 Deposit to total liabilities ratio

SBI and its associates

H_0 = There is no significance difference in the financial performance of different SBI and its associate banks in deposit to total liabilities ratio. ($\mu_1 = \mu_2 = \mu_3\ldots = \mu_6$)

H_1 = There is significance difference in the financial performance of different SBI and its associate banks in deposit to total liabilities ratio. ($\mu_1 \neq \mu_2 \neq \mu_3\ldots \neq \mu_6$)

5.1.41 Summary Deposit to total Liabilities Ratio – SBI and its Associates Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
STATE BANK OF BIKANER AND JAIPUR	12	996.08	83.00667	4.029115
STATE BANK OF HYDERABAD	12	993.51	82.7925	1.67542
STATE BANK OF INDIA	12	931.31	77.60917	2.486554
STATE BANK OF MYSORE	12	998.01	83.1675	1.539111
STATE BANK OF PATIALA	12	995.64	82.97	3.011727
STATE BANK OF TRAVANCORE	12	993.7	82.80833	2.218161

5.1.42 ANOVA – Deposit to total Liabilities Ratio – SBI and its Associates Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	286.2877	5	57.25753	22.96411	2.81E-13	2.353809
Within Groups	164.561	66	2.493348			
Total	450.8486	71				

Interpretation:

F value (22.964) is higher than F critical value (2.353) indicate that there is significance difference in financial performance of different SBI and its associate banks in deposit to total liabilities ratio.

Nationalized Banks

H_0 = There is no significance difference in the financial performance of different nationalized banks in deposit to total liabilities ratio. ($\mu_1 = \mu_2 = \mu_3\ldots = \mu_{20}$)

H_1 = There is significance difference in the financial performance of different nationalized banks in deposit to total liabilities ratio. ($\mu_1 \neq \mu_2 \neq \mu_3\ldots \neq \mu_{20}$)

5.1.43 Summary Deposit to total Liabilities Ratio – Nationalized Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
ALLAHABAD BANK	12	1057.67	88.13917	1.970408
ANDHRA BANK	12	1026.02	85.50167	1.604506
BANK OF BARODA	12	1029.33	85.7775	1.73502
BANK OF INDIA	12	1008.52	84.04333	0.63017
BANK OF MAHARASHTRA	12	1044.16	87.01333	2.879424
CANARA BANK	12	1045.31	87.10917	1.237754
CENTRAL BANK OF INDIA	12	1056.86	88.07167	2.299488
CORPORATION BANK	12	985.88	82.15667	2.193188
DENA BANK	12	1060.23	88.3525	1.191639
IDBI BANK LIMITED	12	569.99	47.49917	526.2753
INDIAN BANK	12	1011	84.25	7.662345
INDIAN OVERSEAS BANK	12	1009.42	84.11833	4.548233
ORIENTAL BANK OF COMMERCE	12	1047.22	87.26833	1.687724
PUNJAB AND SIND BANK	12	1050.19	87.51583	9.476208
PUNJAB NATIONAL BANK	12	1000.65	83.3875	1.505784
SYNDICATE BANK	12	1049.55	87.4625	1.76582
UCO BANK	12	1062.1	88.50833	3.871506
UNION BANK OF INDIA	12	1018.4	84.86667	1.898006
UNITED BANK OF INDIA	12	1048.14	87.345	0.445736
VIJAYA BANK	12	1048.97	87.41417	1.310681

5.1.44 ANOVA – Deposit to total Liabilities Ratio – Nationalized Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	17883.01	19	941.2109	32.67022	1.89E-53	1.634028
Within Groups	6338.078	220	28.80945			
Total	24221.08	239				

Interpretation:

F value (32.670) is higher than F critical value (1.634) indicate that there is significance difference in financial performance of different nationalized banks in deposit to total liabilities ratio.

Old private sector banks

H_0 = There is no significance difference in the financial performance of different old private sector banks in deposit to total liabilities ratio. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{13}$)

H_1 = There is significance difference in the financial performance of different old private sector banks in deposit to total liabilities ratio. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{13}$)

5.1.45 Summary Deposit to total Liabilities Ratio – Old Private Sector Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
CATHOLIC SYRIAN BANK LTD	12	1075.37	89.61417	0.611463
CITY UNION BANK LIMITED	12	1055.89	87.99083	1.332317
FEDERAL BANK LTD	12	1021.89	85.1575	15.43011
ING VYSYA BANK LTD	12	953.73	79.4775	6.614893
JAMMU & KASHMIR BANK LTD	12	1060.16	88.34667	0.40177
KARNATAKA BANK LTD	12	1051.19	87.59917	0.753972
KARUR VYSYA BANK LTD	12	1038.44	86.53667	7.238061
LAKSHMI VILAS BANK LTD	12	1037.34	86.445	1.604591
NAINITAL BANK LTD	12	1045.85	87.15417	1.098136
RATNAKAR BANK LTD	12	945.23	78.76917	113.7672
SOUTH INDIAN BANK LTD	12	1068.12	89.01	1.331782
TAMILNAD MERCANTILE BANK LTD	12	1031.85	85.9875	1.373184
THE DHANALAKSHMI BANK LTD	12	1055.38	87.94833	5.965397

5.1.46 ANOVA – Deposit to total Liabilities Ratio – Old Private Sector Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	1619.795	12	134.9829	11.13983	1.74E-15	1.820441
Within Groups	1732.752	143	12.11714			
Total	3352.546	155				

Interpretation:

F value (11.139) is higher than F critical value (1.820) indicate that there is significance difference in financial performance of different old private sector banks in deposit to total liabilities ratio.

New private sector banks

H_0 = There is no significance difference in the financial performance of different new private sector banks in deposit to total liabilities ratio. $(\mu_1 = \mu_2 = \mu_3 \ldots = \mu_7)$

H_1 = There is significance difference in the financial performance of different new private sector banks in deposit to total liabilities ratio. $(\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_7)$

5.1.47 Summary Deposit to total Liabilities Ratio – New Private Sector Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
AXIS BANK LIMITED	12	963.19	80.26583	5.636336
DEVELOPMENT CREDIT BANK LTD.	12	957.35	79.77917	15.54872
HDFC BANK LTD.	12	892.77	74.3975	3.689566
ICICI BANK LIMITED	12	722.27	60.18917	18.64017
INDUSIND BANK LTD	12	963.15	80.2625	19.57777
KOTAK MAHINDRA BANK LTD.	12	743.12	61.92667	27.36144
YES BANK LTD.	12	873.78	72.815	8.914718

5.1.48 ANOVA – Deposit to total Liabilities Ratio – New Private Sector Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	5279.411	6	879.9018	61.98442	1.85E-27	2.218817
Within Groups	1093.056	77	14.19553			
Total	6372.466	83				

Interpretation:

F value (61.984) is higher than F critical value (2.218) indicate that there is significance difference in financial performance of different new private sector banks in deposit to total liabilities ratio.

5.1.7 Ratio of demand and saving bank deposit to total deposit

SBI and its associates

H_0 = There is no significance difference in the financial performance of different SBI and its associate banks in ratio of demand and saving bank deposit to total deposit. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_6$)

H_1 = There is significance difference in the financial performance of different SBI and its associate banks in ratio of demand and saving bank deposit to total deposit. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_6$)

5.1.49 Summary Ratio of demand and saving bank deposit to total deposit – SBI and its Associates Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
STATE BANK OF BIKANER AND JAIPUR	12	611.29	50.94083	139.8677
STATE BANK OF HYDERABAD	12	623.83	51.98583	405.4527
STATE BANK OF INDIA	12	615.2	51.26667	31.22604
STATE BANK OF MYSORE	12	621.15	51.7625	307.2753
STATE BANK OF PATIALA	12	623.32	51.94333	542.1843
STATE BANK OF TRAVANCORE	12	642.78	53.565	440.5624

5.1.50 ANOVA – Ratio of demand and saving bank deposit to total deposit – SBI and its Associates Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	49.44962	5	9.889925	0.031791	0.999467	2.353809
Within Groups	20532.25	66	311.0947			
Total	20581.7	71				

Interpretation:

F value (0.031) is lower than F critical value (2.353) indicate that there is no significance difference in financial performance of different SBI and its associate banks in ratio of demand and saving bank deposit to total deposit.

Nationalized Banks

H_0 = There is no significance difference in the financial performance of different nationalized banks in ratio of demand and saving bank deposit to total deposit. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{20}$)

H_1 = There is significance difference in the financial performance of different nationalized banks in ratio of demand and saving bank deposit to total deposit. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{20}$)

5.1.51 Summary Ratio of demand and saving bank deposit to total deposit – Nationalized Banks				
Groups	Count	Sum	Average	Variance
ALLAHABAD BANK	12	599.68	49.97333	224.9084
ANDHRA BANK	12	600.24	50.02	344.9915
BANK OF BARODA	12	599.26	49.93833	338.7205
BANK OF INDIA	12	600.34	50.02833	420.274
BANK OF MAHARASHTRA	12	638.03	53.16917	166.0867
CANARA BANK	12	612.24	51.02	436.8287
CENTRAL BANK OF INDIA	12	571.66	47.63833	155.8506
CORPORATION BANK	12	592.68	49.39	417.2637
DENA BANK	12	587.27	48.93917	163.349
IDBI BANK LIMITED	12	578.49	48.2075	684.8111
INDIAN BANK	12	619.7	51.64167	338.0337
INDIAN OVERSEAS BANK	12	595.62	49.635	324.8614
ORIENTAL BANK OF COMMERCE	12	616.91	51.40917	574.8904
PUNJAB AND SIND BANK	12	504.49	42.04083	241.2946
PUNJAB NATIONAL BANK	12	564.42	47.035	73.50823
SYNDICATE BANK	12	601.21	50.10083	328.3092
UCO BANK	12	617.19	51.4325	635.2023
UNION BANK OF INDIA	12	626.1	52.175	342.2241
UNITED BANK OF INDIA	12	596.64	49.72	87.71004
VIJAYA BANK	12	601.1	50.09167	531.0065

5.1.52 ANOVA – Ratio of demand and saving bank deposit to total deposit – Nationalized Banks						
Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	1238.001	19	65.15792	0.190796	0.999938	1.634028
Within Groups	75131.37	220	341.5062			
Total	76369.37	239				

Interpretation:

F value (0.190) is lower than F critical value (1.634) indicate that there is no significance difference in financial performance of different nationalized banks in ratio of demand and saving bank deposit to total deposit.

Old private sector banks

H_0 = There is no significance difference in the financial performance of different old private sector banks in ratio of demand and saving bank deposit to total deposit. ($\mu_1 = \mu_2 = \mu_3 \dots = \mu_{13}$)

H_1 = There is significance difference in the financial performance of different old private sector banks in ratio of demand and saving bank deposit to total deposit. ($\mu_1 \neq \mu_2 \neq \mu_3 \dots \neq \mu_{13}$)

5.1.53 Summary Ratio of demand and saving bank deposit to total deposit – Old Private Sector Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
CATHOLIC SYRIAN BANK LTD	12	617.68	51.47333	654.3527
CITY UNION BANK LIMITED	12	644.29	53.69083	906.4422
FEDERAL BANK LTD	12	657.82	54.81833	614.9542
ING VYSYA BANK LTD	12	681.67	56.80583	465.2536
JAMMU & KASHMIR BANK LTD	12	664.57	55.38083	188.5794
KARNATAKA BANK LTD	12	656.09	54.67417	774.5089
KARUR VYSYA BANK LTD	12	629.04	52.42	719.3803
LAKSHMI VILAS BANK LTD	12	619.25	51.60417	928.6177
NAINITAL BANK LTD	12	565.78	47.14833	39.98774
RATNAKAR BANK LTD	12	620.3	51.69167	428.3239
SOUTH INDIAN BANK LTD	12	634.49	52.87417	757.7983
TAMILNAD MERCANTILE BANK LTD	12	626.71	52.22583	677.8929
THE DHANALAKSHMI BANK LTD	12	615.63	51.3025	685.1135

5.1.54 ANOVA – Ratio of demand and saving bank deposit to total deposit – Old Private Sector Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	841.9507	12	70.16256	0.116323	0.999896	1.820441
Within Groups	86253.26	143	603.1696			
Total	87095.21	155				

Interpretation:

F value (0.116) is lower than F critical value (1.820) indicate that there is no significance difference in financial performance of different old private sector banks in ratio of demand and saving bank deposit to total deposit.

New private sector banks

H_0 = There is no significance difference in the financial performance of different new private sector banks in ratio of demand and saving bank deposit to total deposit. ($\mu_1 = \mu_2 = \mu_3\ldots = \mu_7$)

H_1 = There is significance difference in the financial performance of different new private sector banks in ratio of demand and saving bank deposit to total deposit. ($\mu_1 \neq \mu_2 \neq \mu_3\ldots \neq \mu_7$)

5.1.55 Summary Ratio of demand and saving bank deposit to total deposit – New Private Sector Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
AXIS BANK LIMITED	12	646.2	53.85	103.174
DEVELOPMENT CREDIT BANK LTD.	12	689.56	57.46333	455.9749
HDFC BANK LTD.	12	548.98	45.74833	19.11925
ICICI BANK LIMITED	12	738.59	61.54917	339.3768
INDUSIND BANK LTD	12	737.08	61.42333	1033.195
KOTAK MAHINDRA BANK LTD.	12	728.78	60.73167	690.3161
YES BANK LTD.	12	150.18	12.515	7.209882

5.1.56 ANOVA – Ratio of demand and saving bank deposit to total deposit – New Private Sector Banks						
Source of Variation	*SS*	*Df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	22454.79	6	3742.465	9.891856	4.51E-08	2.218817
Within Groups	29132.03	77	378.338			
Total	51586.82	83				

Interpretation:

F value (9.891) is higher than F critical value (2.218) indicate that there is significance difference in financial performance of different new private sector banks in ratio of demand and saving bank deposit to total deposit.

5.1.8 Ratio of priority sector advance to total advance

SBI and its associates

H_0 = There is no significance difference in the financial performance of different SBI and its associate banks in ratio of priority sector advance to total advance. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_6$)

H_1 = There is significance difference in the financial performance of different SBI and its associate banks in ratio of priority sector advance to total advance. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_6$)

5.1.57 Summary Ratio of priority sector advance to total advance – SBI and its Associates Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
STATE BANK OF BIKANER AND JAIPUR	12	483.83	40.31917	10.88221
STATE BANK OF HYDERABAD	12	436.4	36.36667	9.225752
STATE BANK OF INDIA	12	376.81	31.40083	25.74397
STATE BANK OF MYSORE	12	433.47	36.1225	31.38311
STATE BANK OF PATIALA	12	461.38	38.44833	35.92165
STATE BANK OF TRAVANCORE	12	469.05	39.0875	3.061984

5.1.58 ANOVA – Ratio of priority sector advance to total advance – SBI and its Associates Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	599.7977	5	119.9595	6.193129	9.15E-05	2.353809
Within Groups	1278.405	66	19.36978			
Total	1878.203	71				

Interpretation:

F value (6.193) is higher than F critical value (2.353) indicate that there is significance difference in financial performance of different SBI and its associate banks in ratio of priority sector advance to total advance.

Nationalized Banks

H_0 = There is no significance difference in the financial performance of different nationalized banks in ratio of priority sector advance to total advance. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{20}$)

H_1 = There is significance difference in the financial performance of different nationalized banks in ratio of priority sector advance to total advance. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{20}$)

Groups	Count	Sum	Average	Variance
ALLAHABAD BANK	12	465.94	38.82833	26.88114
ANDHRA BANK	12	450.94	37.57833	12.88896
BANK OF BARODA	12	328.65	27.3875	7.861111
BANK OF INDIA	12	329.65	27.47083	5.547808
BANK OF MAHARASHTRA	12	466.12	38.84333	9.856624
CANARA BANK	12	410.18	34.18167	9.739797
CENTRAL BANK OF INDIA	12	439.99	36.66583	57.5803
CORPORATION BANK	12	391.91	32.65917	8.124917
DENA BANK	12	434.14	36.17833	17.57407
IDBI BANK LIMITED	12	215.58	17.965	39.52881
INDIAN BANK	12	480.55	40.04583	31.34568
INDIAN OVERSEAS BANK	12	431.16	35.93	20.63016
ORIENTAL BANK OF COMMERCE	12	426.6	35.55	6.4796
PUNJAB AND SIND BANK	12	448.33	37.36083	57.21612
PUNJAB NATIONAL BANK	12	470.27	39.18917	47.65777
SYNDICATE BANK	12	400.74	33.395	5.656991
UCO BANK	12	385.7	32.14167	22.19549
UNION BANK OF INDIA	12	433.83	36.1525	50.21249
UNITED BANK OF INDIA	12	410.28	34.19	5.615473
VIJAYA BANK	12	437.52	36.46	24.7614

Table: 5.1.59 Summary Ratio of priority sector advance to total advance – Nationalized Banks

Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	6106.039	19	321.3705	13.75274	6.38E-28	1.634028
Within Groups	5140.902	220	23.36774			
Total	11246.94	239				

Table: 5.1.60 ANOVA – Ratio of priority sector advance to total advance – Nationalized Banks

Interpretation:

F value (13.752) is higher than F critical value (1.634) indicate that there is significance difference in financial performance of different nationalized banks in ratio of priority sector advance to total advance.

Old private sector banks

H_0 = There is no significance difference in the financial performance of different old private sector banks in ratio of priority sector advance to total advance. ($\mu_1 = \mu_2 = \mu_3 \dots = \mu_{13}$)

H_1 = There is significance difference in the financial performance of different old private sector banks in ratio of priority sector advance to total advance. ($\mu_1 \neq \mu_2 \neq \mu_3 \dots \neq \mu_{13}$)

5.1.61 Summary Ratio of priority sector advance to total advance – Old Private Sector Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
CATHOLIC SYRIAN BANK LTD	12	416.07	34.6725	4.596984
CITY UNION BANK LIMITED	12	451.51	37.62583	6.731717
FEDERAL BANK LTD	12	424.93	35.41083	6.127954
ING VYSYA BANK LTD	12	407.61	33.9675	4.02142
JAMMU & KASHMIR BANK LTD	12	334.69	27.89083	52.01863
KARNATAKA BANK LTD	12	422.28	35.19	2.411618
KARUR VYSYA BANK LTD	12	433.35	36.1125	14.30744
LAKSHMI VILAS BANK LTD	12	449.98	37.49833	13.66189
NAINITAL BANK LTD	12	630.41	52.53417	9.96559
RATNAKAR BANK LTD	12	362.79	30.2325	30.36606
SOUTH INDIAN BANK LTD	12	379.92	31.66	25.87918
TAMILNAD MERCANTILE BANK LTD	12	542.86	45.23833	5.96087
THE DHANALAKSHMI BANK LTD	12	390.31	32.52583	22.55226

5.1.62 ANOVA – Ratio of priority sector advance to total advance – Old Private Sector Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	5999.367	12	499.9473	32.72539	4.04E-35	1.820441
Within Groups	2184.618	143	15.27705			
Total	8183.985	155				

Interpretation:

F value (32.725) is higher than F critical value (1.820) indicate that there is significance difference in financial performance of different old private sector banks in ratio of priority sector advance to total advance.

New private sector banks

H_0 = There is no significance difference in the financial performance of different new private sector banks in ratio of priority sector advance to total advance. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_7$)

H_1 = There is significance difference in the financial performance of different new private sector banks in ratio of priority sector advance to total advance. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_7$)

5.1.63 Summary Ratio of priority sector advance to total advance – New Private Sector Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
AXIS BANK LIMITED	12	352.12	29.34333	7.846406
DEVELOPMENT CREDIT BANK LTD.	12	428.1	35.675	12.80637
HDFC BANK LTD.	12	350.19	29.1825	34.01242
ICICI BANK LIMITED	12	305.84	25.48667	7.778533
INDUSIND BANK LTD	12	383.85	31.9875	19.45507
KOTAK MAHINDRA BANK LTD.	12	417.95	34.82917	7.555499
YES BANK LTD.	12	310.83	25.9025	4.644184

5.1.64 ANOVA – Ratio of priority sector advance to total advance – New Private Sector Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	1162.901	6	193.8168	14.41806	6E-11	2.218817
Within Groups	1035.083	77	13.44264			
Total	2197.984	83				

Interpretation:

F value (14.418) is higher than F critical value (2.218) indicate that there is significance difference in financial performance of different new private sector banks in ratio of priority sector advance to total advance.

5.1.9 Ratio of secured advance to total advance

SBI and its associates

H_0 = There is no significance difference in the financial performance of different SBI and its associate banks in ratio of secured advance to total advance. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_6$)

H_1 = There is significance difference in the financial performance of different SBI and its associate banks in ratio of secured advance to total advance. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_6$)

5.1.65 Summary Ratio of secured advance to total advance – SBI and its Associates Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
STATE BANK OF BIKANER AND JAIPUR	12	1020.91	85.07583	9.928499
STATE BANK OF HYDERABAD	12	991.11	82.5925	14.21411
STATE BANK OF INDIA	12	935.93	77.99417	4.774972
STATE BANK OF MYSORE	12	1061.4	88.45	2.886382
STATE BANK OF PATIALA	12	1078.76	89.89667	29.82755
STATE BANK OF TRAVANCORE	12	1007.12	83.92667	5.505479

5.1.66 ANOVA – Ratio of secured advance to total advance – SBI and its Associates Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	1094.463	5	218.8926	19.56233	6.71E-12	2.353809
Within Groups	738.5069	66	11.1895			
Total	1832.97	71				

Interpretation:

F value (19.562) is higher than F critical value (2.353) indicate that there is significance difference in financial performance of different SBI and its associate banks in ratio of secured advance to total advance.

Nationalized Banks

H_0 = There is no significance difference in the financial performance of different nationalized banks in ratio of secured advance to total advance. $(\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{20})$

H_1 = There is significance difference in the financial performance of different nationalized banks in ratio of secured advance to total advance. $(\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{20})$

5.1.67 Summary Ratio of secured advance to total advance – Nationalized Banks				
Groups	Count	Sum	Average	Variance
ALLAHABAD BANK	12	1043	86.91667	9.189424
ANDHRA BANK	12	1018.9	84.90833	13.06498
BANK OF BARODA	12	972.8	81.06667	18.07064
BANK OF INDIA	12	959.56	79.96333	7.339697
BANK OF MAHARASHTRA	12	927	77.25	5.566636
CANARA BANK	12	915.83	76.31917	30.74746
CENTRAL BANK OF INDIA	12	979.4	81.61667	27.82324
CORPORATION BANK	12	918.17	76.51417	47.70535
DENA BANK	12	990.8	82.56667	10.50682
IDBI BANK LIMITED	12	1073.18	89.43167	7.537652
INDIAN BANK	12	1027.46	85.62167	6.62827
INDIAN OVERSEAS BANK	12	1073.22	89.435	22.01406
ORIENTAL BANK OF COMMERCE	12	1066.54	88.87833	3.430888
PUNJAB AND SIND BANK	12	989.71	82.47583	79.77437
PUNJAB NATIONAL BANK	12	1036.95	86.4125	7.517584
SYNDICATE BANK	12	883.43	73.61917	5.290445
UCO BANK	12	1003.3	83.60833	23.68976
UNION BANK OF INDIA	12	960.5	80.04167	4.802179
UNITED BANK OF INDIA	12	1039.59	86.6325	30.38417
VIJAYA BANK	12	921.45	76.7875	13.41595

5.1.68 ANOVA – Ratio of secured advance to total advance – Nationalized Banks						
Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	5206.868	19	274.0457	14.6353	1.86E-29	1.634028
Within Groups	4119.495	220	18.72498			
Total	9326.363	239				

Interpretation:

F value (14.635) is higher than F critical value (1.634) indicate that there is significance difference in financial performance of different nationalized banks in ratio of secured advance to total advance.

Old private sector banks

H_0 = There is no significance difference in the financial performance of different old private sector banks in ratio of secured advance to total advance. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{13}$)

H_1 = There is significance difference in the financial performance of different old private sector banks in ratio of secured advance to total advance. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{13}$)

5.1.69 Summary Ratio of secured advance to total advance – Old Private Sector Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
CATHOLIC SYRIAN BANK LTD	12	1129.67	94.13917	10.78924
CITY UNION BANK LIMITED	12	1148.77	95.73083	2.937899
FEDERAL BANK LTD	12	1026.75	85.5625	35.28344
ING VYSYA BANK LTD	12	1052.11	87.67583	16.22441
JAMMU & KASHMIR BANK LTD	12	1045.54	87.12833	11.43334
KARNATAKA BANK LTD	12	1074.72	89.56	14.00751
KARUR VYSYA BANK LTD	12	1066.06	88.83833	25.23818
LAKSHMI VILAS BANK LTD	12	1088.07	90.6725	7.856039
NAINITAL BANK LTD	12	1122.4	93.53333	0.748152
RATNAKAR BANK LTD	12	1049.26	87.43833	12.64634
SOUTH INDIAN BANK LTD	12	1073.24	89.43667	5.126097
TAMILNAD MERCANTILE BANK LTD	12	1119.27	93.2725	6.395366
THE DHANALAKSHMI BANK LTD	12	1056.06	88.005	16.4635

5.1.70 ANOVA – Ratio of secured advance to total advance – Old Private Sector Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	1431.449	12	119.2874	9.389893	3.14E-13	1.820441
Within Groups	1816.645	143	12.70381			
Total	3248.094	155				

Interpretation:

F value (9.389) is higher than F critical value (1.820) indicate that there is significance difference in financial performance of different old private sector banks in ratio of secured advance to total advance.

New private sector banks

H_0 = There is no significance difference in the financial performance of different new private sector banks in ratio of secured advance to total advance. ($\mu_1 = \mu_2 = \mu_3 \dots = \mu_7$)

H_1 = There is significance difference in the financial performance of different new private sector banks in ratio of secured advance to total advance. ($\mu_1 \neq \mu_2 \neq \mu_3 \dots \neq \mu_7$)

Groups	Count	Sum	Average	Variance
5.1.71 Summary Ratio of secured advance to total advance – New Private Sector Banks				
AXIS BANK LIMITED	12	1035.37	86.28083	4.504536
DEVELOPMENT CREDIT BANK LTD.	12	945.7	78.80833	75.16552
HDFC BANK LTD.	12	892.96	74.41333	8.007097
ICICI BANK LIMITED	12	982.09	81.84083	25.48434
INDUSIND BANK LTD	12	1085.2	90.43333	6.362842
KOTAK MAHINDRA BANK LTD.	12	922.15	76.84583	25.65246
YES BANK LTD.	12	839.5	69.95833	202.7693

Source of Variation	SS	df	MS	F	P-value	F crit
5.1.72 ANOVA – Ratio of secured advance to total advance – New Private Sector Banks						
Between Groups	3537.828	6	589.638	11.86237	2.21E-09	2.218817
Within Groups	3827.408	77	49.70659			
Total	7365.236	83				

Interpretation:

F value (11.862) is higher than F critical value (2.218) indicate that there is significance difference in financial performance of different new private sector banks in ratio of secured advance to total advance.

5.1.10 Ratio of term loan to total advance

SBI and its associates

H_0 = There is no significance difference in the financial performance of different SBI and its associate banks in ratio of term loan to total advance. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_6$)

H_1 = There is significance difference in the financial performance of different SBI and its associate banks in ratio of term loan to total advance. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_6$)

5.1.73 Summary Ratio of term loan to total advance – SBI and its Associates Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
STATE BANK OF BIKANER AND JAIPUR	12	592.55	49.37917	34.58188
STATE BANK OF HYDERABAD	12	688.55	57.37917	8.357681
STATE BANK OF INDIA	12	612.65	51.05417	7.133936
STATE BANK OF MYSORE	12	670.98	55.915	51.89761
STATE BANK OF PATIALA	12	688.63	57.38583	14.59066
STATE BANK OF TRAVANCORE	12	580.87	48.40583	18.5643

5.1.74 ANOVA – Ratio of term loan to total advance – SBI and its Associates Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	1014.339	5	202.8679	9.007938	1.45E-06	2.353809
Within Groups	1486.387	66	22.52101			
Total	2500.726	71				

Interpretation:

F value (9.007) is higher than F critical value (2.353) indicate that there is significance difference in financial performance of different SBI and its associate banks in ratio of term loan to total advance.

Nationalized Banks

H_0 = There is no significance difference in the financial performance of different nationalized banks in ratio of term loan to total advance. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{20}$)

H_1 = There is significance difference in the financial performance of different nationalized banks in ratio of term loan to total advance. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{20}$)

5.1.75 Summary Ratio of term loan to total advance – Nationalized Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
ALLAHABAD BANK	12	644.89	53.74083	2.238299
ANDHRA BANK	12	519.81	43.3175	2.900693
BANK OF BARODA	12	518.59	43.21583	4.200063
BANK OF INDIA	12	475.96	39.66333	2.503042
BANK OF MAHARASHTRA	12	786.78	65.565	12.82043
CANARA BANK	12	577.33	48.11083	3.92199
CENTRAL BANK OF INDIA	12	733.79	61.14917	56.52966
CORPORATION BANK	12	643.45	53.62083	23.46381
DENA BANK	12	616.02	51.335	5.517591
IDBI BANK LIMITED	12	1026.66	85.555	48.49603
INDIAN BANK	12	674.38	56.19833	21.59776
INDIAN OVERSEAS BANK	12	597.42	49.785	7.904173
ORIENTAL BANK OF COMMERCE	12	716.07	59.6725	4.735293
PUNJAB AND SIND BANK	12	687.44	57.28667	165.0049
PUNJAB NATIONAL BANK	12	594.34	49.52833	4.390524
SYNDICATE BANK	12	764.64	63.72	170.3586
UCO BANK	12	703.38	58.615	35.82106
UNION BANK OF INDIA	12	511.26	42.605	1.231882
UNITED BANK OF INDIA	12	775.26	64.605	47.35846
VIJAYA BANK	12	672.33	56.0275	6.063966

5.1.76 ANOVA – Ratio of term loan to total advance – Nationalized Banks					
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	24949.41	19	1313.127	41.88214	2.87E-62	1.634028
Within Groups	6897.64	220	31.35291			
Total	31847.05	239				

Interpretation:

F value (41.882) is higher than F critical value (1.634) indicate that there is significance difference in financial performance of different nationalized banks in ratio of term loan to total advance.

Old private sector banks

H_0 = There is no significance difference in the financial performance of different old private sector banks in ratio of term loan to total advance. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{13}$)

H_1 = There is significance difference in the financial performance of different old private sector banks in ratio of term loan to total advance. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{13}$)

5.1.77 Summary Ratio of term loan to total advance – Old Private Sector Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
CATHOLIC SYRIAN BANK LTD	12	557.45	46.45417	97.88368
CITY UNION BANK LIMITED	12	432.83	36.06917	65.19081
FEDERAL BANK LTD	12	519.34	43.27833	13.66049
ING VYSYA BANK LTD	12	670.5	55.875	22.8397
JAMMU & KASHMIR BANK LTD	12	773.74	64.47833	43.38852
KARNATAKA BANK LTD	12	509.93	42.49417	4.004645
KARUR VYSYA BANK LTD	12	491.57	40.96417	181.0277
LAKSHMI VILAS BANK LTD	12	479.57	39.96417	9.539227
NAINITAL BANK LTD	12	530.73	44.2275	3.607402
RATNAKAR BANK LTD	12	613.04	51.08667	112.1744
SOUTH INDIAN BANK LTD	12	549.08	45.75667	69.56441
TAMILNAD MERCANTILE BANK LTD	12	466.52	38.87667	19.31546
THE DHANALAKSHMI BANK LTD	12	659.65	54.97083	235.4475

5.1.78 ANOVA – Ratio of term loan to total advance – Old Private Sector Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	9315.941	12	776.3284	11.49928	6.22E-16	1.820441
Within Groups	9654.083	143	67.51107			
Total	18970.02	155				

Interpretation:

F value (11.499) is higher than F critical value (1.820) indicate that there is significance difference in financial performance of different old private sector banks in ratio of term loan to total advance.

New private sector banks

H_0 = There is no significance difference in the financial performance of different new private sector banks in ratio of term loan to total advance. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_7$)

H_1 = There is significance difference in the financial performance of different new private sector banks in ratio of term loan to total advance. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_7$)

5.1.79 Summary Ratio of term loan to total advance – New Private Sector Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
AXIS BANK LIMITED	12	831.2	69.26667	4.969952
DEVELOPMENT CREDIT BANK LTD.	12	802.94	66.91167	44.75652
HDFC BANK LTD.	12	796.83	66.4025	53.18469
ICICI BANK LIMITED	12	976.01	81.33417	10.29641
INDUSIND BANK LTD	12	795.11	66.25917	31.3513
KOTAK MAHINDRA BANK LTD.	12	1028.16	85.68	46.13695
YES BANK LTD.	12	912.94	76.07833	5.466761

5.1.80 ANOVA – Ratio of term loan to total advance – New Private Sector Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	4554.769	6	759.1281	27.08925	3.99E-17	2.218817
Within Groups	2157.788	77	28.02323			
Total	6712.557	83				

Interpretation:

F value (27.089) is higher than F critical value (2.218) indicate that there is significance difference in financial performance of different new private sector banks in ratio of term loan to total advance.

5.1.11 Ratio of investment in non approved securities to total investment

SBI and its associates

H_0 = There is no significance difference in the financial performance of different SBI and its associate banks in ratio of investment in non approved securities to total investment. ($\mu_1 = \mu_2 = \mu_3\ldots = \mu_6$)

H_1 = There is significance difference in the financial performance of different SBI and its associate banks in ratio of investment in non approved securities to total investment. ($\mu_1 \neq \mu_2 \neq \mu_3\ldots \neq \mu_6$)

5.1.81 Summary Ratio of investment in non approved securities to total investment – SBI and its Associates Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
STATE BANK OF BIKANER AND JAIPUR	12	48.79	4.065833	1.534317
STATE BANK OF HYDERABAD	12	116.04	9.67	19.89462
STATE BANK OF INDIA	12	201.54	16.795	21.31694
STATE BANK OF MYSORE	12	102.02	8.501667	7.096288
STATE BANK OF PATIALA	12	70.12	5.843333	10.79237
STATE BANK OF TRAVANCORE	12	108.84	9.07	46.26358

5.1.82 ANOVA – Ratio of investment in non approved securities to total investment – SBI and its Associates Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	1149.291	5	229.8581	12.90153	9.28E-09	2.353809
Within Groups	1175.879	66	17.81635			
Total	2325.17	71				

Interpretation:

F value (12.901) is higher than F critical value (2.353) indicate that there is significance difference in financial performance of different SBI and its associate banks in ratio of investment in non approved securities to total investment.

Nationalized Banks

H_0 = There is no significance difference in the financial performance of different nationalized banks in ratio of investment in non approved securities to total investment. (μ_1 = μ_2 = μ_3…. = μ_{20})

H_1 = There is significance difference in the financial performance of different nationalized banks in ratio of investment in non approved securities to total investment. ($\mu_1 \neq \mu_2 \neq \mu_3…. \neq \mu_{20}$)

5.1.83 Summary Ratio of investment in non approved securities to total investment – Nationalized Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
ALLAHABAD BANK	12	240.03	20.0025	17.91209
ANDHRA BANK	12	148.92	12.41	22.05884
BANK OF BARODA	12	248.22	20.685	11.73792
BANK OF INDIA	12	292.14	24.345	47.98761
BANK OF MAHARASHTRA	12	178.02	14.835	17.77879
CANARA BANK	12	196.78	16.39833	22.98311
CENTRAL BANK OF INDIA	12	180.8	15.06667	7.427552
CORPORATION BANK	12	262.14	21.845	39.94446
DENA BANK	12	196.2	16.35	1.7102
IDBI BANK LIMITED	12	367.4	30.61667	100.3163
INDIAN BANK	12	206.35	17.19583	19.51466
INDIAN OVERSEAS BANK	12	177.88	14.82333	10.4377
ORIENTAL BANK OF COMMERCE	12	216.18	18.015	26.98472
PUNJAB AND SIND BANK	12	138.89	11.57417	4.345263
PUNJAB NATIONAL BANK	12	191.34	15.945	2.658482
SYNDICATE BANK	12	124.64	10.38667	3.914079
UCO BANK	12	213.12	17.76	20.28085
UNION BANK OF INDIA	12	258.19	21.51583	12.63832
UNITED BANK OF INDIA	12	242.18	20.18167	30.9586
VIJAYA BANK	12	203.43	16.9525	14.14197

5.1.84 ANOVA – Ratio of investment in non approved securities to total investment – Nationalized Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	4951.343	19	260.597	11.96136	1.17E-24	1.634028
Within Groups	4793.047	220	21.78658			
Total	9744.389	239				

Interpretation:

F value (11.961) is higher than F critical value (1.634) indicate that there is significance difference in financial performance of different nationalized banks in ratio of investment in non approved securities to total investment.

Old private sector banks

H_0 = There is no significance difference in the financial performance of different old private sector banks in ratio of investment in non approved securities to total investment. ($\mu_1 = \mu_2 = \mu_3\ldots = \mu_{13}$)

H_1 = There is significance difference in the financial performance of different old private sector banks in ratio of investment in non approved securities to total investment. ($\mu_1 \neq \mu_2 \neq \mu_3\ldots \neq \mu_{13}$)

5.1.85 Summary Ratio of investment in non approved securities to total investment – Old Private Sector Banks				
Groups	Count	Sum	Average	Variance
CATHOLIC SYRIAN BANK LTD	12	204.14	17.01167	22.98029
CITY UNION BANK LIMITED	12	171.64	14.30333	16.66944
FEDERAL BANK LTD	12	250.09	20.84083	105.3329
ING VYSYA BANK LTD	12	242.1	20.175	34.20501
JAMMU & KASHMIR BANK LTD	12	429.05	35.75417	76.6009
KARNATAKA BANK LTD	12	386.71	32.22583	37.15439
KARUR VYSYA BANK LTD	12	179.43	14.9525	4.702402
LAKSHMI VILAS BANK LTD	12	131.41	10.95083	19.36464
NAINITAL BANK LTD	12	352.33	29.36083	89.24914
RATNAKAR BANK LTD	12	335.48	27.95667	63.16435
SOUTH INDIAN BANK LTD	12	178.94	14.91167	67.36922
TAMILNAD MERCANTILE BANK LTD	12	311.37	25.9475	147.58
THE DHANALAKSHMI BANK LTD	12	115.07	9.589167	8.370045

5.1.86 ANOVA – Ratio of investment in non approved securities to total investment – Old Private Sector Banks						
Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	10232.38	12	852.6984	16.00173	4.56E-21	1.820441
Within Groups	7620.17	143	53.2879			
Total	17852.55	155				

Interpretation:

F value (16.001) is higher than F critical value (1.820) indicate that there is significance difference in financial performance of different old private sector banks in ratio of investment in non approved securities to total investment.

New private sector banks

H_0 = There is no significance difference in the financial performance of different new private sector banks in ratio of investment in non approved securities to total investment. ($\mu_1 = \mu_2 = \mu_3\ldots = \mu_7$)

H_1 = There is significance difference in the financial performance of different new private sector banks in ratio of investment in non approved securities to total investment. ($\mu_1 \neq \mu_2 \neq \mu_3\ldots \neq \mu_7$)

5.1.87 Summary Ratio of investment in non approved securities to total investment – New Private Sector Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
AXIS BANK LIMITED	12	507.83	42.31917	26.17121
DEVELOPMENT CREDIT BANK LTD.	12	222.49	18.54083	21.71221
HDFC BANK LTD.	12	353.12	29.42667	125.3953
ICICI BANK LIMITED	12	448.84	37.40333	66.88428
INDUSIND BANK LTD	12	222.46	18.53833	11.18327
KOTAK MAHINDRA BANK LTD.	12	249.97	20.83083	37.2135
YES BANK LTD.	12	444.58	37.04833	12.10234

5.1.88 ANOVA – Ratio of investment in non approved securities to total investment – New Private Sector Banks					
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	7180.495	6	1196.749	27.86266	1.94E-17	2.218817
Within Groups	3307.283	77	42.95173			
Total	10487.78	83				

Interpretation:

F value (27.862) is higher than F critical value (2.218) indicate that there is significance difference in financial performance of different new private sector banks in ratio of investment in non approved securities to total investment.

5.1.12 Ratio of interest income to total assets

SBI and its associates

H_0 = There is no significance difference in the financial performance of different SBI and its associate banks in ratio of interest income to total assets. ($\mu_1 = \mu_2 = \mu_3 \dots = \mu_6$)

H_1 = There is significance difference in the financial performance of different SBI and its associate banks in ratio of interest income to total assets. ($\mu_1 \neq \mu_2 \neq \mu_3 \dots \neq \mu_6$)

5.1.89 Summary Ratio of interest income to total assets – SBI and its Associates Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
STATE BANK OF BIKANER AND JAIPUR	12	97.82	8.151667	0.376179
STATE BANK OF HYDERABAD	12	94.09	7.840833	0.703481
STATE BANK OF INDIA	12	90.11	7.509167	0.209881
STATE BANK OF MYSORE	12	97.35	8.1125	0.483711
STATE BANK OF PATIALA	12	92.41	7.700833	0.782827
STATE BANK OF TRAVANCORE	12	95.69	7.974167	0.375172

5.1.90 ANOVA – Ratio of interest income to total assets – SBI and its Associates Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	3.694374	5	0.738875	1.512408	0.197966	2.353809
Within Groups	32.24376	66	0.488542			
Total	35.93813	71				

Interpretation:

F value (1.512) is lower than F critical value (2.353) indicate that there is no significance difference in financial performance of different SBI and its associate banks in ratio of interest income to total assets.

Nationalized Banks

H_0 = There is no significance difference in the financial performance of different nationalized banks in ratio of interest income to total assets. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{20}$)

H_1 = There is significance difference in the financial performance of different nationalized banks in ratio of interest income to total assets. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{20}$)

5.1.91 Summary Ratio of interest income to total assets – Nationalized Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
ALLAHABAD BANK	12	96.77	8.064167	0.433808
ANDHRA BANK	12	97	8.083333	0.80677
BANK OF BARODA	12	84.84	7.07	0.1096
BANK OF INDIA	12	85.42	7.118333	0.369797
BANK OF MAHARASHTRA	12	92.71	7.725833	0.334936
CANARA BANK	12	93.16	7.763333	0.448406
CENTRAL BANK OF INDIA	12	92.78	7.731667	0.255706
CORPORATION BANK	12	90.12	7.51	0.416673
DENA BANK	12	92.85	7.7375	0.23093
IDBI BANK LIMITED	12	75.76	6.313333	3.575624
INDIAN BANK	12	92.71	7.725833	1.920917
INDIAN OVERSEAS BANK	12	99.52	8.293333	0.174079
ORIENTAL BANK OF COMMERCE	12	97.32	8.11	0.523436
PUNJAB AND SIND BANK	12	100.69	8.390833	0.31819
PUNJAB NATIONAL BANK	12	93.82	7.818333	0.298506
SYNDICATE BANK	12	94.86	7.905	0.402882
UCO BANK	12	94.3	7.858333	0.183252
UNION BANK OF INDIA	12	93.98	7.831667	0.24327
UNITED BANK OF INDIA	12	92.23	7.685833	0.123099
VIJAYA BANK	12	95.47	7.955833	0.454517

5.1.92 ANOVA – Ratio of interest income to total assets – Nationalized Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	49.42799	19	2.601473	4.475885	1.57E-08	1.634028
Within Groups	127.8684	220	0.58122			
Total	177.2964	239				

Interpretation:

F value (4.475) is higher than F critical value (1.634) indicate that there is significance difference in financial performance of different nationalized banks in ratio of interest income to total assets.

Old private sector banks

H_0 = There is no significance difference in the financial performance of different old private sector banks in ratio of interest income to total assets. ($\mu_1 = \mu_2 = \mu_3\ldots = \mu_{13}$)

H_1 = There is significance difference in the financial performance of different old private sector banks in ratio of interest income to total assets. ($\mu_1 \neq \mu_2 \neq \mu_3\ldots \neq \mu_{13}$)

5.1.93 Summary Ratio of interest income to total assets – Old Private Sector Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
CATHOLIC SYRIAN BANK LTD	12	103.43	8.619167	0.460699
CITY UNION BANK LIMITED	12	109.3	9.108333	0.538561
FEDERAL BANK LTD	12	101.19	8.4325	0.948366
ING VYSYA BANK LTD	12	89.16	7.43	0.798127
JAMMU & KASHMIR BANK LTD	12	90.22	7.518333	0.971124
KARNATAKA BANK LTD	12	95.75	7.979167	1.089354
KARUR VYSYA BANK LTD	12	102.36	8.53	0.921745
LAKSHMI VILAS BANK LTD	12	100.88	8.406667	1.45797
NAINITAL BANK LTD	12	100.69	8.390833	0.75959
RATNAKAR BANK LTD	12	93.36	7.78	0.648782
SOUTH INDIAN BANK LTD	12	96.45	8.0375	1.367057
TAMILNAD MERCANTILE BANK LTD	12	112.42	9.368333	0.519161
THE DHANALAKSHMI BANK LTD	12	97.11	8.0925	0.871348

5.1.94 ANOVA – Ratio of interest income to total assets – Old Private Sector Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	46.03926	12	3.836605	4.39362	5.93E-06	1.820441
Within Groups	124.8707	143	0.873222			
Total	170.91	155				

Interpretation:

F value (4.393) is higher than F critical value (1.820) indicate that there is significance difference in financial performance of different old private sector banks in ratio of interest income to total assets.

New private sector banks

H_0 = There is no significance difference in the financial performance of different new private sector banks in ratio of interest income to total assets. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_7$)

H_1 = There is significance difference in the financial performance of different new private sector banks in ratio of interest income to total assets. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_7$)

5.1.95 Summary Ratio of interest income to total assets – New Private Sector Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
AXIS BANK LIMITED	12	85.45	7.120833	0.910245
DEVELOPMENT CREDIT BANK LTD.	12	89.33	7.444167	2.097972
HDFC BANK LTD.	12	94.3	7.858333	1.71187
ICICI BANK LIMITED	12	84.86	7.071667	0.606124
INDUSIND BANK LTD	12	99.87	8.3225	2.075039
KOTAK MAHINDRA BANK LTD.	12	105.76	8.813333	3.780242
YES BANK LTD.	12	91.4	7.616667	5.465297

5.1.96 ANOVA – Ratio of interest income to total assets – New Private Sector Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	29.24961	6	4.874936	2.049918	0.068984	2.218817
Within Groups	183.1147	77	2.378113			
Total	212.3643	83				

Interpretation:

F value (2.049) is lower than F critical value (2.218) indicate that there is no significance difference in financial performance of different new private sector banks in ratio of interest income to total assets.

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5.1.13 Ratio of non interest income to total assets

SBI and its associates

H_0 = There is no significance difference in the financial performance of different SBI and its associate banks in ratio of non interest income to total assets. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_6$)

H_1 = There is significance difference in the financial performance of different SBI and its associate banks in ratio of non interest income to total assets. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_6$)

5.1.97 Summary Ratio of non interest income to total assets – SBI and its Associates Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
STATE BANK OF BIKANER AND JAIPUR	12	16.91	1.409167	0.271827
STATE BANK OF HYDERABAD	12	13.28	1.106667	0.019752
STATE BANK OF INDIA	12	16.93	1.410833	0.043754
STATE BANK OF MYSORE	12	18.54	1.545	0.361209
STATE BANK OF PATIALA	12	12.4	1.033333	0.043224
STATE BANK OF TRAVANCORE	12	13.81	1.150833	0.132717

5.1.98 ANOVA – Ratio of non interest income to total assets – SBI and its Associates Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	2.538024	5	0.507605	3.490761	0.007352	2.353809
Within Groups	9.597308	66	0.145414			
Total	12.13533	71				

Interpretation:

F value (3.490) is higher than F critical value (2.353) indicate that there is significance difference in financial performance of different SBI and its associate banks in ratio of non interest income to total assets.

Nationalized Banks

H_0 = There is no significance difference in the financial performance of different nationalized banks in ratio of non interest income to total assets. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{20}$)

H_1 = There is significance difference in the financial performance of different nationalized banks in ratio of non interest income to total assets. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{20}$)

5.1.99 Summary Ratio of non interest income to total assets – Nationalized Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
ALLAHABAD BANK	12	14.02	1.168333	0.128433
ANDHRA BANK	12	17.86	1.488333	0.556833
BANK OF BARODA	12	14.5	1.208333	0.094506
BANK OF INDIA	12	14.15	1.179167	0.05159
BANK OF MAHARASHTRA	12	11.1	0.925	0.127409
CANARA BANK	12	15.02	1.251667	0.143597
CENTRAL BANK OF INDIA	12	11.85	0.9875	0.160602
CORPORATION BANK	12	17.78	1.481667	0.237652
DENA BANK	12	14.9	1.241667	0.11447
IDBI BANK LIMITED	12	12.42	1.035	0.0583
INDIAN BANK	12	15.97	1.330833	0.090863
INDIAN OVERSEAS BANK	12	13.98	1.165	0.169136
ORIENTAL BANK OF COMMERCE	12	11.53	0.960833	0.047845
PUNJAB AND SIND BANK	12	13.3	1.108333	0.208906
PUNJAB NATIONAL BANK	12	14.24	1.186667	0.07137
SYNDICATE BANK	12	11.56	0.963333	0.101388
UCO BANK	12	11.5	0.958333	0.174161
UNION BANK OF INDIA	12	11.89	0.990833	0.033536
UNITED BANK OF INDIA	12	14.12	1.176667	0.214715
VIJAYA BANK	12	12.51	1.0425	0.122766

5.1.100 ANOVA – Ratio of non interest income to total assets – Nationalized Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	6.21485	19	0.327097	2.249578	0.002782	1.634028
Within Groups	31.98885	220	0.145404			
Total	38.2037	239				

Interpretation:

F value (2.249) is higher than F critical value (1.634) indicate that there is significance difference in financial performance of different nationalized banks in ratio of non interest income to total assets.

Old private sector banks

H_0 = There is no significance difference in the financial performance of different old private sector banks in ratio of non interest income to total assets. ($\mu_1 = \mu_2 = \mu_3 \dots = \mu_{13}$)

H_1 = There is significance difference in the financial performance of different old private sector banks in ratio of non interest income to total assets. ($\mu_1 \neq \mu_2 \neq \mu_3 \dots \neq \mu_{13}$)

5.1.101 Summary Ratio of non interest income to total assets – Old Private Sector Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
CATHOLIC SYRIAN BANK LTD	12	11.82	0.985	0.054518
CITY UNION BANK LIMITED	12	14.5	1.208333	0.024579
FEDERAL BANK LTD	12	14.58	1.215	0.038736
ING VYSYA BANK LTD	12	21.7	1.808333	0.515124
JAMMU & KASHMIR BANK LTD	12	7.49	0.624167	0.034936
KARNATAKA BANK LTD	12	17.01	1.4175	0.143148
KARUR VYSYA BANK LTD	12	16.3	1.358333	0.049997
LAKSHMI VILAS BANK LTD	12	12.57	1.0475	0.036602
NAINITAL BANK LTD	12	8.71	0.725833	0.104317
RATNAKAR BANK LTD	12	8.92	0.743333	0.064261
SOUTH INDIAN BANK LTD	12	10.65	0.8875	0.043493
TAMILNAD MERCANTILE BANK LTD	12	15.58	1.298333	0.020124
THE DHANALAKSHMI BANK LTD	12	11.24	0.936667	0.133642

5.1.102 ANOVA – Ratio of non interest income to total assets – Old Private Sector Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	15.77844	12	1.31487	13.52878	2.4E-18	1.820441
Within Groups	13.89826	143	0.097191			
Total	29.6767	155				

Interpretation:

F value (13.528) is higher than F critical value (1.820) indicate that there is significance difference in financial performance of different old private sector banks in ratio of non interest income to total assets.

New private sector banks

H_0 = There is no significance difference in the financial performance of different new private sector banks in ratio of non interest income to total assets. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_7$)

H_1 = There is significance difference in the financial performance of different new private sector banks in ratio of non interest income to total assets. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_7$)

5.1.103 Summary Ratio of non interest income to total assets – New Private Sector Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
AXIS BANK LIMITED	12	21.33	1.7775	0.177202
DEVELOPMENT CREDIT BANK LTD.	12	20.54	1.711667	0.158215
HDFC BANK LTD.	12	20.11	1.675833	0.076863
ICICI BANK LIMITED	12	23.55	1.9625	0.05442
INDUSIND BANK LTD	12	18.65	1.554167	0.062172
KOTAK MAHINDRA BANK LTD.	12	21.48	1.79	0.155218
YES BANK LTD.	12	27.11	2.259167	0.610117

5.1.104 ANOVA – Ratio of non interest income to total assets – New Private Sector Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	3.828664	6	0.638111	3.451357	0.00451	2.218817
Within Groups	14.23629	77	0.184887			
Total	18.06496	83				

Interpretation:

F value (3.451) is higher than F critical value (2.218) indicate that there is significance difference in financial performance of different new private sector banks in ratio of non interest income to total assets.

5.1.14 Ratio of operating profit to total assets

SBI and its associates

H_0 = There is no significance difference in the financial performance of different SBI and its associate banks in ratio of operating profit to total assets. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_6$)

H_1 = There is significance difference in the financial performance of different SBI and its associate banks in ratio of operating profit to total assets. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_6$)

5.1.105 Summary Ratio of operating profit to total assets SBI and its Associates Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
STATE BANK OF BIKANER AND JAIPUR	12	28.7	2.391667	0.343288
STATE BANK OF HYDERABAD	12	25.98	2.165	0.039682
STATE BANK OF INDIA	12	27.4	2.283333	0.082552
STATE BANK OF MYSORE	12	28.84	2.403333	0.356752
STATE BANK OF PATIALA	12	27.4	2.283333	0.490861
STATE BANK OF TRAVANCORE	12	27.64	2.303333	0.491115

5.1.106 ANOVA – Ratio of operating profit to total assets - SBI and its Associates Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	0.452667	5	0.090533	0.301067	0.910529	2.353809
Within Groups	19.84673	66	0.300708			
Total	20.2994	71				

Interpretation:

F value (0.301) is lower than F critical value (2.353) indicate that there is no significance difference in financial performance of different SBI and its associate banks in ratio of operating profit to total assets.

Nationalized Banks

H_0 = There is no significance difference in the financial performance of different nationalized banks in ratio of operating profit to total assets. ($\mu_1 = \mu_2 = \mu_3 \dots = \mu_{20}$)

H_1 = There is significance difference in the financial performance of different nationalized banks in ratio of operating profit to total assets. ($\mu_1 \neq \mu_2 \neq \mu_3 \dots \neq \mu_{20}$)

5.1.107 Summary Ratio of operating profit to total assets Nationalized Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
ALLAHABAD BANK	12	27.04	2.253333	0.061224
ANDHRA BANK	12	31.41	2.6175	0.398202
BANK OF BARODA	12	26.91	2.2425	0.142093
BANK OF INDIA	12	22.94	1.911667	0.100361
BANK OF MAHARASHTRA	12	19.15	1.595833	0.077754
CANARA BANK	12	25.75	2.145833	0.141681
CENTRAL BANK OF INDIA	12	20.75	1.729167	0.412627
CORPORATION BANK	12	30.16	2.513333	0.348133
DENA BANK	12	21.91	1.825833	0.074917
IDBI BANK LIMITED	12	11.94	0.995	0.190464
INDIAN BANK	12	30.05	2.504167	0.090354
INDIAN OVERSEAS BANK	12	27.76	2.313333	0.326279
ORIENTAL BANK OF COMMERCE	12	25.5	2.125	0.166027
PUNJAB AND SIND BANK	12	20.2	1.683333	0.11657
PUNJAB NATIONAL BANK	12	27.45	2.2875	0.095348
SYNDICATE BANK	12	21.76	1.813333	0.064842
UCO BANK	12	18.52	1.543333	0.060297
UNION BANK OF INDIA	12	26.76	2.23	0.059727
UNITED BANK OF INDIA	12	23.21	1.934167	0.330699
VIJAYA BANK	12	23.36	1.946667	0.400788

5.1.108 ANOVA – Ratio of operating profit to total assets - Nationalized Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	35.11317	19	1.848062	10.10315	4.82E-21	1.634028
Within Groups	40.24226	220	0.182919			
Total	75.35543	239				

Interpretation:

F value (10.103) is higher than F critical value (1.634) indicate that there is significance difference in financial performance of different nationalized banks in ratio of operating profit to total assets.

Old private sector banks

H_0 = There is no significance difference in the financial performance of different old private sector banks in ratio of operating profit to total assets. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{13}$)

H_1 = There is significance difference in the financial performance of different old private sector banks in ratio of operating profit to total assets. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{13}$)

5.1.109 Summary Ratio of operating profit to total assets - Old Private Sector Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
CATHOLIC SYRIAN BANK LTD	12	13.59	1.1325	0.305802
CITY UNION BANK LIMITED	12	31.77	2.6475	0.029966
FEDERAL BANK LTD	12	32.88	2.74	0.103673
ING VYSYA BANK LTD	12	20.85	1.7375	0.601911
JAMMU & KASHMIR BANK LTD	12	24.73	2.060833	0.116099
KARNATAKA BANK LTD	12	25.86	2.155	0.463864
KARUR VYSYA BANK LTD	12	30.35	2.529167	0.039336
LAKSHMI VILAS BANK LTD	12	19.27	1.605833	0.214336
NAINITAL BANK LTD	12	29.87	2.489167	0.031917
RATNAKAR BANK LTD	12	19.83	1.6525	0.47453
SOUTH INDIAN BANK LTD	12	22.48	1.873333	0.027715
TAMILNAD MERCANTILE BANK LTD	12	36.66	3.055	0.090973
THE DHANALAKSHMI BANK LTD	12	10.61	0.884167	0.141117

5.1.110 ANOVA – Ratio of operating profit to total assets - Old Private Sector Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	59.53541	12	4.961284	24.41911	6.52E-29	1.820441
Within Groups	29.05363	143	0.203172			
Total	88.58903	155				

Interpretation:

F value (24.419) is higher than F critical value (1.820) indicate that there is significance difference in financial performance of different old private sector banks in ratio of operating profit to total assets.

New private sector banks

H_0 = There is no significance difference in the financial performance of different new private sector banks in ratio of operating profit to total assets. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_7$)

H_1 = There is significance difference in the financial performance of different new private sector banks in ratio of operating profit to total assets. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_7$)

5.1.111 Summary Ratio of operating profit to total assets New Private Sector Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
AXIS BANK LIMITED	12	29.53	2.460833	0.211536
DEVELOPMENT CREDIT BANK LTD.	12	9.06	0.755	0.262209
HDFC BANK LTD.	12	36.52	3.043333	0.052861
ICICI BANK LIMITED	12	26.27	2.189167	0.047554
INDUSIND BANK LTD	12	25.21	2.100833	0.592227
KOTAK MAHINDRA BANK LTD.	12	30.75	2.5625	0.282057
YES BANK LTD.	12	24.84	2.07	0.628582

5.1.112 ANOVA – Ratio of operating profit to total assets - New Private Sector Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	36.22461	6	6.037436	20.3474	4.07E-14	2.218817
Within Groups	22.84727	77	0.296718			
Total	59.07188	83				

Interpretation:

F value (20.347) is higher than F critical value (2.218) indicate that there is significance difference in financial performance of different new private sector banks in ratio of operating profit to total assets.

5.1.15 Return on assets

SBI and its associates

H_0 = There is no significance difference in the financial performance of different SBI and its associate banks in ratio of return on assets. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_6$)

H_1 = There is significance difference in the financial performance of different SBI and its associate banks in ratio of return on assets. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_6$)

5.1.113 Summary Return on assets SBI and its Associates Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
STATE BANK OF BIKANER AND JAIPUR	12	10.54	0.878333	0.015452
STATE BANK OF HYDERABAD	12	12.61	1.050833	0.022572
STATE BANK OF INDIA	12	10.96	0.913333	0.008479
STATE BANK OF MYSORE	12	21.32	1.776667	6.753079
STATE BANK OF PATIALA	12	10.77	0.8975	0.012984
STATE BANK OF TRAVANCORE	12	11.17	0.930833	0.038899

5.1.114 ANOVA – Return on assets - SBI and its Associates Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	7.320279	5	1.464056	1.282111	0.28221	2.353809
Within Groups	75.36611	66	1.141911			
Total	82.68639	71				

Interpretation:

F value (1.282) is lower than F critical value (2.353) indicate that there is no significance difference in financial performance of different SBI and its associate banks in ratio of return on assets.

Nationalized Banks

H_0 = There is no significance difference in the financial performance of different nationalized banks in ratio of return on assets. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{20}$)

H_1 = There is significance difference in the financial performance of different nationalized banks in ratio of return on assets. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{20}$)

5.1.115 Summary Return on assets Nationalized Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
ALLAHABAD BANK	12	14.72	1.226667	0.037733
ANDHRA BANK	12	16.52	1.376667	0.039152
BANK OF BARODA	12	11.86	0.988333	0.047724
BANK OF INDIA	12	9.05	0.754167	0.10979
BANK OF MAHARASHTRA	12	7.11	0.5925	0.028748
CANARA BANK	12	13.24	1.103333	0.03197
CENTRAL BANK OF INDIA	12	6.34	0.528333	0.034924
CORPORATION BANK	12	14.32	1.193333	0.007242
DENA BANK	12	8.61	0.7175	0.127384
IDBI BANK LIMITED	12	8.68	0.723333	0.008533
INDIAN BANK	12	16.48	1.373333	0.045897
INDIAN OVERSEAS BANK	12	12.52	1.043333	0.140442
ORIENTAL BANK OF COMMERCE	12	16.25	1.354167	0.390281
PUNJAB AND SIND BANK	12	10.19	0.849167	0.091863
PUNJAB NATIONAL BANK	12	14.6	1.216667	0.014897
SYNDICATE BANK	12	10.18	0.848333	0.010452
UCO BANK	12	7.9	0.658333	0.023542
UNION BANK OF INDIA	12	12.78	1.065	0.039082
UNITED BANK OF INDIA	12	9.22	0.768333	0.068342
VIJAYA BANK	12	11.61	0.9675	0.18762

5.1.116 ANOVA – Return on assets - Nationalized Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	16.32718	19	0.859325	11.56858	6.49E-24	1.634028
Within Groups	16.34182	220	0.074281			
Total	32.669	239				

Interpretation:

F value (11.568) is higher than F critical value (1.634) indicate that there is significance difference in financial performance of different nationalized banks in ratio of return on assets.

Old private sector banks

H_0 = There is no significance difference in the financial performance of different old private sector banks in ratio of return of assets. ($\mu_1 = \mu_2 = \mu_3 \dots = \mu_{13}$)

H_1 = There is significance difference in the financial performance of different old private sector banks in ratio of return on assets. ($\mu_1 \neq \mu_2 \neq \mu_3 \dots \neq \mu_{13}$)

5.1.117 Summary Return on assets Old Private Sector Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
CATHOLIC SYRIAN BANK LTD	12	3.26	0.271667	0.03287
CITY UNION BANK LIMITED	12	18.13	1.510833	0.025736
FEDERAL BANK LTD	12	14.95	1.245833	0.069645
ING VYSYA BANK LTD	12	13.19	1.099167	0.317408
JAMMU & KASHMIR BANK LTD	12	11.62	0.968333	0.131906
KARNATAKA BANK LTD	12	13.05	1.0875	0.079584
KARUR VYSYA BANK LTD	12	18.93	1.5775	0.010257
LAKSHMI VILAS BANK LTD	12	5.25	0.4375	0.075311
NAINITAL BANK LTD	12	17.42	1.451667	0.058924
RATNAKAR BANK LTD	12	12.95	1.079167	0.279154
SOUTH INDIAN BANK LTD	12	9.39	0.7825	0.141384
TAMILNAD MERCANTILE BANK LTD	12	19.33	1.610833	0.014154
THE DHANALAKSHMI BANK LTD	12	8.46	0.705	0.083682

5.1.118 ANOVA – Return on assets - Old Private Sector Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	26.22366	12	2.185305	21.52171	2.01E-26	1.820441
Within Groups	14.52016	143	0.10154			
Total	40.74382	155				

Interpretation:

F value (21.521) is higher than F critical value (1.820) indicate that there is significance difference in financial performance of different old private sector banks in ratio of return on assets.

New private sector banks

H_0 = There is no significance difference in the financial performance of different new private sector banks in ratio of return of assets. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_7$)

H_1 = There is significance difference in the financial performance of different new private sector banks in ratio of return on assets. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_7$)

5.1.119 Summary Return on assets New Private Sector Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
AXIS BANK LIMITED	12	19.44	1.62	0.101291
DEVELOPMENT CREDIT BANK LTD.	12	18.07	1.505833	0.158608
HDFC BANK LTD.	12	18.08	1.506667	0.053533
ICICI BANK LIMITED	12	15.06	1.255	0.099845
INDUSIND BANK LTD	12	12.99	1.0825	0.10502
KOTAK MAHINDRA BANK LTD.	12	14.24	1.186667	0.142242
YES BANK LTD.	12	19.37	1.614167	0.363663

5.1.120 ANOVA – Return on assets - New Private Sector Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	3.4088	6	0.568133	3.882951	0.001939	2.218817
Within Groups	11.26624	77	0.146315			
Total	14.67504	83				

Interpretation:

F value (3.882) is higher than F critical value (2.218) indicate that there is significance difference in financial performance of different new private sector banks in ratio of return on assets.

5.1.16 Return on equity

SBI and its associates

H_0 = There is no significance difference in the financial performance of different SBI and its associate banks in ratio of return on equity. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_6$)

H_1 = There is significance difference in the financial performance of different SBI and its associate banks in ratio of return on equity. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_6$)

5.1.121 Summary Return on equity SBI and its Associates Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
STATE BANK OF BIKANER AND JAIPUR	12	213.91	17.82583	8.64019
STATE BANK OF HYDERABAD	12	242.52	20.21	7.416091
STATE BANK OF INDIA	12	198.23	16.51917	3.191354
STATE BANK OF MYSORE	12	264.1	22.00833	54.91943
STATE BANK OF PATIALA	12	193.16	16.09667	1.709752
STATE BANK OF TRAVANCORE	12	270.41	22.53417	20.54648

5.1.122 ANOVA – Return on equity - SBI and its Associates Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	464.7525	5	92.9505	5.783903	0.000173	2.353809
Within Groups	1060.656	66	16.07055			
Total	1525.409	71				

Interpretation:

F value (5.783) is higher than F critical value (2.353) indicate that there is significance difference in financial performance of different SBI and its associate banks in ratio of return on equity.

Nationalized Banks

H_0 = There is no significance difference in the financial performance of different nationalized banks in ratio of return on equity. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{20}$)

H_1 = There is significance difference in the financial performance of different nationalized banks in ratio of return on equity. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{20}$)

5.1.123 Summary Return on equity Nationalized Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
ALLAHABAD BANK	12	251.13	20.9275	13.17289
ANDHRA BANK	12	280.31	23.35917	27.10006
BANK OF BARODA	12	191.63	15.96917	20.06483
BANK OF INDIA	12	180.76	15.06333	30.62588
BANK OF MAHARASHTRA	12	143.73	11.9775	19.51324
CANARA BANK	12	218.83	18.23583	7.929517
CENTRAL BANK OF INDIA	12	124.9	10.40833	10.14738
CORPORATION BANK	12	203.73	16.9775	11.15973
DENA BANK	12	172.49	14.37417	47.2789
IDBI BANK LIMITED	12	112.67	9.389167	4.48079
INDIAN BANK	12	186.89	15.57417	34.59652
INDIAN OVERSEAS BANK	12	254.28	21.19	63.92336
ORIENTAL BANK OF COMMERCE	12	168.07	14.00583	22.22299
PUNJAB AND SIND BANK	12	189.3	15.775	14.30248
PUNJAB NATIONAL BANK	12	233.18	19.43167	7.747942
SYNDICATE BANK	12	230.93	19.24417	5.807554
UCO BANK	12	181.68	15.14	10.74916
UNION BANK OF INDIA	12	219.05	18.25417	9.607754
UNITED BANK OF INDIA	12	147.1	12.25833	7.241288
VIJAYA BANK	12	179.1	14.925	24.41328

5.1.124 ANOVA – Return on equity - Nationalized Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	3038.145	19	159.9024	8.156505	5.55E-17	1.634028
Within Groups	4312.941	220	19.60428			
Total	7351.087	239				

Interpretation:

F value (8.156) is higher than F critical value (1.634) indicate that there is significance difference in financial performance of different nationalized banks in ratio of return on equity.

Old private sector banks

H_0 = There is no significance difference in the financial performance of different old private sector banks in ratio of return on equity. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{13}$)

H_1 = There is significance difference in the financial performance of different old private sector banks in ratio of return on equity. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{13}$)

5.1.125 Summary Return on equity Old Private Sector Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
CATHOLIC SYRIAN BANK LTD	12	69	5.75	13.22731
CITY UNION BANK LIMITED	12	259.77	21.6475	4.030384
FEDERAL BANK LTD	12	175.01	14.58417	14.78377
ING VYSYA BANK LTD	12	101.31	8.4425	23.15455
JAMMU & KASHMIR BANK LTD	12	171.39	14.2825	29.26138
KARNATAKA BANK LTD	12	169.9	14.15833	12.81387
KARUR VYSYA BANK LTD	12	212.47	17.70583	11.87943
LAKSHMI VILAS BANK LTD	12	82.85	6.904167	18.36312
NAINITAL BANK LTD	12	202.64	16.88667	8.659715
RATNAKAR BANK LTD	12	68.83	5.735833	23.38195
SOUTH INDIAN BANK LTD	12	146.93	12.24417	45.1587
TAMILNAD MERCANTILE BANK LTD	12	199.19	16.59917	7.607263
THE DHANALAKSHMI BANK LTD	12	132.58	11.04833	25.63412

5.1.126 ANOVA – Return on equity - Old Private Sector Banks						
Source of Variation	*SS*	*Df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	3569.088	12	297.424	16.24888	2.51E-21	1.820441
Within Groups	2617.511	143	18.30427			
Total	6186.599	155				

Interpretation:

F value (16.248) is higher than F critical value (1.820) indicate that there is significance difference in financial performance of different old private sector banks in ratio of return on equity.

New private sector banks

H_0 = There is no significance difference in the financial performance of different new private sector banks in ratio of return on equity. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_7$)

H_1 = There is significance difference in the financial performance of different new private sector banks in ratio of return on equity. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_7$)

5.1.127 Summary Return on equity New Private Sector Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
AXIS BANK LIMITED	12	228.78	19.065	1.191118
DEVELOPMENT CREDIT BANK LTD.	12	232.96	19.41333	354.8422
HDFC BANK LTD.	12	213.29	17.77417	0.867681
ICICI BANK LIMITED	12	157.03	13.08583	13.61243
INDUSIND BANK LTD	12	178.49	14.87417	45.17137
KOTAK MAHINDRA BANK LTD.	12	148.27	12.35583	4.763281
YES BANK LTD.	12	262.69	21.89083	2.089627

5.1.128 ANOVA – Return on equity - New Private Sector Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	911.6922	6	151.9487	2.517269	0.028098	2.218817
Within Groups	4647.914	77	60.36253			
Total	5559.607	83				

Interpretation:

F value (2.517) is higher than F critical value (2.218) indicate that there is significance difference in financial performance of different new private sector banks in ratio of return on equity.

5.1.17 Cost of Deposit

SBI and its associates

H_0 = There is no significance difference in the financial performance of different SBI and its associate banks in ratio of cost of deposit. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_6$)

H_1 = There is significance difference in the financial performance of different SBI and its associate banks in ratio of cost of deposit. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_6$)

5.1.129 Summary Cost of Deposit - SBI and its Associates Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
STATE BANK OF BIKANER AND JAIPUR	12	66.67	5.555833	0.796281
STATE BANK OF HYDERABAD	12	70.4	5.866667	1.495552
STATE BANK OF INDIA	12	63.44	5.286667	0.157661
STATE BANK OF MYSORE	12	67.31	5.609167	0.916772
STATE BANK OF PATIALA	12	72.48	6.04	1.795945
STATE BANK OF TRAVANCORE	12	68.52	5.71	0.716727

5.1.130 ANOVA – Cost of Deposit - SBI and its Associates Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	4.085611	5	0.817122	0.833949	0.530296	2.353809
Within Groups	64.66832	66	0.979823			
Total	68.75393	71				

Interpretation:

F value (0.833) is lower than F critical value (2.353) indicate that there is no significance difference in financial performance of different SBI and its associate banks in ratio of cost of deposit.

Nationalized Banks

H_0 = There is no significance difference in the financial performance of different nationalized banks in ratio of cost of deposit. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{20}$)

H_1 = There is significance difference in the financial performance of different nationalized banks in ratio of cost of deposit. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{20}$)

5.1.131 Summary Cost of Deposit Nationalized Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
ALLAHABAD BANK	12	69.27	5.7725	0.485184
ANDHRA BANK	12	66.49	5.540833	1.32899
BANK OF BARODA	12	55.69	4.640833	0.245572
BANK OF INDIA	12	58.5	4.875	0.466991
BANK OF MAHARASHTRA	12	65.24	5.436667	0.184097
CANARA BANK	12	69.22	5.768333	1.836888
CENTRAL BANK OF INDIA	12	66.4	5.533333	1.245897
CORPORATION BANK	12	65.57	5.464167	1.673881
DENA BANK	12	66.52	5.543333	0.687133
IDBI BANK LIMITED	12	66.25	5.520833	3.147136
INDIAN BANK	12	64.73	5.394167	0.610845
INDIAN OVERSEAS BANK	12	67.19	5.599167	0.963463
ORIENTAL BANK OF COMMERCE	12	71.57	5.964167	1.820899
PUNJAB AND SIND BANK	12	68.74	5.728333	2.170397
PUNJAB NATIONAL BANK	12	61.38	5.115	0.744936
SYNDICATE BANK	12	64.66	5.388333	1.005924
UCO BANK	12	67.21	5.600833	0.688772
UNION BANK OF INDIA	12	66.23	5.519167	0.514808
UNITED BANK OF INDIA	12	66.53	5.544167	0.501299
VIJAYA BANK	12	70.87	5.905833	1.616663

5.1.132 ANOVA – Cost of Deposit - Nationalized Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	22.93065	19	1.206876	1.100172	0.351982	1.634028
Within Groups	241.3375	220	1.096989			
Total	264.2682	239				

Interpretation:

F value (1.100) is lower than F critical value (1.634) indicate that there is no significance difference in financial performance of different nationalized banks in ratio of cost of deposit.

Old private sector banks

H_0 = There is no significance difference in the financial performance of different old private sector banks in ratio of cost of deposit. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{13}$)

H_1 = There is significance difference in the financial performance of different old private sector banks in ratio of cost of deposit. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{13}$)

5.1.133 Summary Cost of Deposit Old Private Sector Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
CATHOLIC SYRIAN BANK LTD	12	73.19	6.099167	0.864245
CITY UNION BANK LIMITED	12	80.64	6.72	0.804309
FEDERAL BANK LTD	12	69.38	5.781667	0.904961
ING VYSYA BANK LTD	12	65.67	5.4725	0.874748
JAMMU & KASHMIR BANK LTD	12	63.12	5.26	0.386527
KARNATAKA BANK LTD	12	76.41	6.3675	1.246748
KARUR VYSYA BANK LTD	12	76.04	6.336667	1.020806
LAKSHMI VILAS BANK LTD	12	77.53	6.460833	1.941845
NAINITAL BANK LTD	12	63.95	5.329167	0.963881
RATNAKAR BANK LTD	12	67.93	5.660833	0.905027
SOUTH INDIAN BANK LTD	12	73.42	6.118333	1.16807
TAMILNAD MERCANTILE BANK LTD	12	79.07	6.589167	0.759408
THE DHANALAKSHMI BANK LTD	12	73.22	6.101667	1.935961

5.1.134 ANOVA – Cost of Deposit - Old Private Sector Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	33.50673	12	2.792227	2.634839	0.003274	1.820441
Within Groups	151.5419	143	1.059733			
Total	185.0486	155				

Interpretation:

F value (2.634) is higher than F critical value (1.820) indicate that there is significance difference in financial performance of different old private sector banks in ratio of cost of deposit.

New private sector banks

H_0 = There is no significance difference in the financial performance of different new private sector banks in ratio of cost of deposit. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_7$)

H_1 = There is significance difference in the financial performance of different new private sector banks in ratio of cost of deposit. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_7$)

5.1.135 Summary Cost of Deposit New Private Sector Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
AXIS BANK LIMITED	12	58.18	4.848333	0.656797
DEVELOPMENT CREDIT BANK LTD.	12	69.43	5.785833	1.160754
HDFC BANK LTD.	12	53.86	4.488333	1.204852
ICICI BANK LIMITED	12	62.9	5.241667	1.414179
INDUSIND BANK LTD	12	75.9	6.325	2.103536
KOTAK MAHINDRA BANK LTD.	12	66.71	5.559167	2.548608
YES BANK LTD.	12	89.43	7.4525	1.031857

5.1.136 ANOVA – Cost of Deposit - New Private Sector Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	70.64349	6	11.77392	8.143544	7.94E-07	2.218817
Within Groups	111.3264	77	1.445798			
Total	181.9699	83				

Interpretation:

F value (8.143) is higher than F critical value (2.218) indicate that there is significance difference in financial performance of different new private sector banks in ratio of cost of deposit.

5.1.18 Cost of borrowing

SBI and its associates

H_0 = There is no significance difference in the financial performance of different SBI and its associate banks in ratio of cost of borrowing. ($\mu_1 = \mu_2 = \mu_3 \dots = \mu_6$)

H_1 = There is significance difference in the financial performance of different SBI and its associate banks in ratio of cost of borrowing. ($\mu_1 \neq \mu_2 \neq \mu_3 \dots \neq \mu_6$)

5.1.137 Summary Cost of borrowing - SBI and its Associates Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
STATE BANK OF BIKANER AND JAIPUR	12	39.71	3.309167	1.619227
STATE BANK OF HYDERABAD	12	40.23	3.3525	4.575002
STATE BANK OF INDIA	12	47.43	3.9525	2.42462
STATE BANK OF MYSORE	12	34.22	2.851667	1.781888
STATE BANK OF PATIALA	12	31.18	2.598333	3.622252
STATE BANK OF TRAVANCORE	12	10.51	0.875833	0.217081

5.1.138 ANOVA – Cost of borrowing - SBI and its Associates Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	67.62303	5	13.52461	5.698542	0.000198	2.353809
Within Groups	156.6408	66	2.373345			
Total	224.2638	71				

Interpretation:

F value (5.698) is higher than F critical value (2.353) indicate that there is significance difference in financial performance of different SBI and its associate banks in ratio of cost of borrowing.

Nationalized Banks

H_0 = There is no significance difference in the financial performance of different nationalized banks in ratio of cost of borrowing. ($\mu_1 = \mu_2 = \mu_3\ldots = \mu_{20}$)

H_1 = There is significance difference in the financial performance of different nationalized banks in ratio of cost of borrowing. ($\mu_1 \neq \mu_2 \neq \mu_3\ldots \neq \mu_{20}$)

5.1.139 Summary Cost of borrowing Nationalized Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
ALLAHABAD BANK	12	32.07	2.6725	2.669639
ANDHRA BANK	12	55.62	4.635	1.462845
BANK OF BARODA	12	37.24	3.103333	1.237279
BANK OF INDIA	12	68.57	5.714167	3.043627
BANK OF MAHARASHTRA	12	27.35	2.279167	1.478117
CANARA BANK	12	65.3	5.441667	10.07829
CENTRAL BANK OF INDIA	12	43.8	3.65	14.18693
CORPORATION BANK	12	29.6	2.466667	1.067533
DENA BANK	12	22.74	1.895	1.725955
IDBI BANK LIMITED	12	13.85	1.154167	0.939299
INDIAN BANK	12	86.06	7.171667	7.015852
INDIAN OVERSEAS BANK	12	78.34	6.528333	1.734997
ORIENTAL BANK OF COMMERCE	12	30.94	2.578333	3.03747
PUNJAB AND SIND BANK	12	155.64	12.97	111.0456
PUNJAB NATIONAL BANK	12	17.82	1.485	0.269991
SYNDICATE BANK	12	16.12	1.343333	0.887352
UCO BANK	12	47.04	3.92	0.706836
UNION BANK OF INDIA	12	36.65	3.054167	5.268572
UNITED BANK OF INDIA	12	15.43	1.285833	1.454372
VIJAYA BANK	12	2.61	0.2175	0.029602

5.1.140 ANOVA – Cost of borrowing - Nationalized Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	1905.277	19	100.2777	11.84335	1.95E-24	1.634028
Within Groups	1862.742	220	8.467008			
Total	3768.019	239				

Interpretation:

F value (11.843) is higher than F critical value (1.634) indicate that there is significance difference in financial performance of different nationalized banks in ratio of cost of borrowing.

Old private sector banks

H_0 = There is no significance difference in the financial performance of different old private sector banks in ratio of cost of borrowing. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{13}$)

H_1 = There is significance difference in the financial performance of different old private sector banks in ratio of cost of borrowing. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{13}$)

5.1.141 Summary Cost of borrowing Old Private Sector Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
CATHOLIC SYRIAN BANK LTD	12	59.5	4.958333	21.72442
CITY UNION BANK LIMITED	12	75.92	6.326667	33.89006
FEDERAL BANK LTD	12	21.63	1.8025	0.62342
ING VYSYA BANK LTD	12	30.41	2.534167	1.389645
JAMMU & KASHMIR BANK LTD	12	64.17	5.3475	4.261948
KARNATAKA BANK LTD	12	40.69	3.390833	13.67383
KARUR VYSYA BANK LTD	12	73.25	6.104167	4.680917
LAKSHMI VILAS BANK LTD	12	86.76	7.23	20.2244
NAINITAL BANK LTD	12	67.4	5.616667	13.21355
RATNAKAR BANK LTD	12	74.65	6.220833	14.60699
SOUTH INDIAN BANK LTD	12	80.95	6.745833	60.07372
TAMILNAD MERCANTILE BANK LTD	12	46.22	3.851667	10.27169
THE DHANALAKSHMI BANK LTD	12	189.9	15.825	360.8149

5.1.142 ANOVA – Cost of borrowing - Old Private Sector Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	1693.872	12	141.156	3.280061	0.00033	1.820441
Within Groups	6153.944	143	43.03458			
Total	7847.817	155				

Interpretation:

F value (3.280) is higher than F critical value (1.820) indicate that there is significance difference in financial performance of different old private sector banks in ratio of cost of borrowing.

New private sector banks

H_0 = There is no significance difference in the financial performance of different new private sector banks in ratio of cost of borrowing. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_7$)

H_1 = There is significance difference in the financial performance of different new private sector banks in ratio of cost of borrowing. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_7$)

5.1.143 Summary Cost of borrowing New Private Sector Banks				
Groups	Count	Sum	Average	Variance
AXIS BANK LIMITED	12	22.1	1.841667	1.325379
DEVELOPMENT CREDIT BANK LTD.	12	107.04	8.92	8.510236
HDFC BANK LTD.	12	100.14	8.345	7.766136
ICICI BANK LIMITED	12	19.37	1.614167	0.813917
INDUSIND BANK LTD	12	76.13	6.344167	14.61663
KOTAK MAHINDRA BANK LTD.	12	44.46	3.705	1.404973
YES BANK LTD.	12	102.35	8.529167	0.986008

5.1.144 ANOVA – Cost of borrowing - New Private Sector Banks						
Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	735.5134	6	122.5856	24.22416	6.53E-16	2.218817
Within Groups	389.656	77	5.060468			
Total	1125.169	83				

Interpretation:

F value (24.224) is higher than F critical value (2.218) indicate that there is significance difference in financial performance of different new private sector banks in ratio of cost of borrowing.

5.1.19 Cost of fund

SBI and its associates

H_0 = There is no significance difference in the financial performance of different SBI and its associate banks in ratio of cost of fund. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_6$)

H_1 = There is significance difference in the financial performance of different SBI and its associate banks in ratio of cost of fund. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_6$)

5.1.145 Summary Cost of fund SBI and its Associates Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
STATE BANK OF BIKANER AND JAIPUR	12	66.73	5.560833	0.641117
STATE BANK OF HYDERABAD	12	69.33	5.7775	0.916093
STATE BANK OF INDIA	12	63.5	5.291667	0.321379
STATE BANK OF MYSORE	12	65.91	5.4925	0.896457
STATE BANK OF PATIALA	12	70.26	5.855	1.1219
STATE BANK OF TRAVANCORE	12	65.82	5.485	0.4611

5.1.146 ANOVA – Cost of fund - SBI and its Associates Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	2.577179	5	0.515436	0.709633	0.618309	2.353809
Within Groups	47.93851	66	0.726341			
Total	50.51569	71				

Interpretation:

F value (0.709) is lower than F critical value (2.353) indicate that there is no significance difference in financial performance of different SBI and its associate banks in ratio of cost of fund.

Nationalized Banks

H_0 = There is no significance difference in the financial performance of different nationalized banks in ratio of cost of fund. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{20}$)

H_1 = There is significance difference in the financial performance of different nationalized banks in ratio of cost of fund. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{20}$)

5.1.147 Summary Cost of fund - Nationalized Banks				
Groups	Count	Sum	Average	Variance
ALLAHABAD BANK	12	66.69	5.5575	0.531348
ANDHRA BANK	12	63.55	5.295833	1.049408
BANK OF BARODA	12	55.51	4.625833	0.266354
BANK OF INDIA	12	58.16	4.846667	0.436442
BANK OF MAHARASHTRA	12	63.35	5.279167	0.237917
CANARA BANK	12	68.13	5.6775	0.952311
CENTRAL BANK OF INDIA	12	64.27	5.355833	0.934263
CORPORATION BANK	12	62.11	5.175833	0.828881
DENA BANK	12	65.58	5.465	0.423882
IDBI BANK LIMITED	12	40.31	3.359167	5.09819
INDIAN BANK	12	65.92	5.493333	1.585297
INDIAN OVERSEAS BANK	12	66.5	5.541667	1.107342
ORIENTAL BANK OF COMMERCE	12	70.02	5.835	1.4901
PUNJAB AND SIND BANK	12	66.37	5.530833	1.400899
PUNJAB NATIONAL BANK	12	59.1	4.925	0.544918
SYNDICATE BANK	12	62.96	5.246667	0.660679
UCO BANK	12	65.6	5.466667	0.736224
UNION BANK OF INDIA	12	63.7	5.308333	0.441906
UNITED BANK OF INDIA	12	63.85	5.320833	0.327299
VIJAYA BANK	12	67.92	5.66	1.276818

5.1.148 ANOVA – Cost of fund - Nationalized Banks						
Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	64.38145	19	3.388497	3.333416	8.74E-06	1.634028
Within Groups	223.6353	220	1.016524			
Total	288.0167	239				

Interpretation:

F value (3.333) is higher than F critical value (1.634) indicate that there is significance difference in financial performance of different nationalized banks in ratio of cost of fund.

Old private sector banks

H_0 = There is no significance difference in the financial performance of different old private sector banks in ratio of cost of fund. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{13}$)

H_1 = There is significance difference in the financial performance of different old private sector banks in ratio of cost of fund. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{13}$)

5.1.149 Summary Cost of fund Old Private Sector Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
CATHOLIC SYRIAN BANK LTD	12	72.26	6.021667	0.852688
CITY UNION BANK LIMITED	12	80.15	6.679167	0.873554
FEDERAL BANK LTD	12	67.36	5.613333	0.827479
ING VYSYA BANK LTD	12	62.39	5.199167	0.756281
JAMMU & KASHMIR BANK LTD	12	62.25	5.1875	0.518275
KARNATAKA BANK LTD	12	75.71	6.309167	1.221227
KARUR VYSYA BANK LTD	12	74.14	6.178333	1.195361
LAKSHMI VILAS BANK LTD	12	79.12	6.593333	1.844788
NAINITAL BANK LTD	12	62.37	5.1975	0.939275
RATNAKAR BANK LTD	12	68.14	5.678333	0.482233
SOUTH INDIAN BANK LTD	12	72.11	6.009167	1.000154
TAMILNAD MERCANTILE BANK LTD	12	77.6	6.466667	0.778606
THE DHANALAKSHMI BANK LTD	12	72	6	1.519418

5.1.150 ANOVA – Cost of fund - Old Private Sector Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	39.59675	12	3.299729	3.348844	0.000258	1.820441
Within Groups	140.9027	143	0.985334			
Total	180.4995	155				

Interpretation:

F value (3.348) is higher than F critical value (1.820) indicate that there is significance difference in financial performance of different old private sector banks in ratio of cost of fund.

New private sector banks

H_0 = There is no significance difference in the financial performance of different new private sector banks in ratio of cost of fund. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_7$)

H_1 = There is significance difference in the financial performance of different new private sector banks in ratio of cost of fund. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_7$)

5.1.151 Summary Cost of fund New Private Sector Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
AXIS BANK LIMITED	12	55.69	4.640833	0.43659
DEVELOPMENT CREDIT BANK LTD.	12	71.76	5.98	0.6772
HDFC BANK LTD.	12	56.55	4.7125	1.95813
ICICI BANK LIMITED	12	50.19	4.1825	1.364184
INDUSIND BANK LTD	12	74.64	6.22	1.187909
KOTAK MAHINDRA BANK LTD.	12	59.89	4.990833	1.604936
YES BANK LTD.	12	91.59	7.6325	0.66222

5.1.152 ANOVA – Cost of fund - New Private Sector Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	103.7628	6	17.29381	15.34078	1.76E-11	2.218817
Within Groups	86.80286	77	1.12731			
Total	190.5657	83				

Interpretation:

F value (15.340) is higher than F critical value (2.218) indicate that there is significance difference in financial performance of different new private sector banks in ratio of cost of fund.

5.1.20 Return on advance

SBI and its associates

H_0 = There is no significance difference in the financial performance of different SBI and its associate banks in ratio of return on advance. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_6$)

H_1 = There is significance difference in the financial performance of different SBI and its associate banks in ratio of return on advance. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_6$)

5.1.153 Summary Return on advance SBI and its Associates Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
STATE BANK OF BIKANER AND JAIPUR	12	118.12	9.843333	0.932115
STATE BANK OF HYDERABAD	12	115.19	9.599167	1.843572
STATE BANK OF INDIA	12	102.07	8.505833	1.30199
STATE BANK OF MYSORE	12	117	9.75	0.895418
STATE BANK OF PATIALA	12	115.38	9.615	1.7659
STATE BANK OF TRAVANCORE	12	110.86	9.238333	1.109797

5.1.154 ANOVA – Return on advance - SBI and its Associates Banks					
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	14.72128	5	2.944256	2.250733	0.059411	2.353809
Within Groups	86.33672	66	1.308132			
Total	101.058	71				

Interpretation:

F value (2.250) is higher than F critical value (2.353) indicate that there is significance difference in financial performance of different SBI and its associate banks in ratio of return on advance.

Nationalized Banks

H_0 = There is no significance difference in the financial performance of different nationalized banks in ratio of return on advance. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{20}$)

H_1 = There is significance difference in the financial performance of different nationalized banks in ratio of return on advance. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{20}$)

5.1.155 Summary Return on advance Nationalized Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
ALLAHABAD BANK	12	118.08	9.84	0.709582
ANDHRA BANK	12	120.96	10.08	1.226891
BANK OF BARODA	12	97.05	8.0875	0.475057
BANK OF INDIA	12	99.77	8.314167	0.754227
BANK OF MAHARASHTRA	12	109.76	9.146667	1.368352
CANARA BANK	12	107.88	8.99	1.322564
CENTRAL BANK OF INDIA	12	108.84	9.07	0.974491
CORPORATION BANK	12	105.38	8.781667	1.030906
DENA BANK	12	109.06	9.088333	0.755797
IDBI BANK LIMITED	12	97.02	8.085	5.241427
INDIAN BANK	12	117.23	9.769167	1.685899
INDIAN OVERSEAS BANK	12	117.49	9.790833	0.716972
ORIENTAL BANK OF COMMERCE	12	113.61	9.4675	1.919311
PUNJAB AND SIND BANK	12	120.84	10.07	0.9372
PUNJAB NATIONAL BANK	12	110.49	9.2075	1.556511
SYNDICATE BANK	12	113.3	9.441667	0.819033
UCO BANK	12	109	9.083333	1.174152
UNION BANK OF INDIA	12	105.75	8.8125	1.19882
UNITED BANK OF INDIA	12	109.96	9.163333	0.987842
VIJAYA BANK	12	117.49	9.790833	1.177481

5.1.156 ANOVA – Return on advance Nationalized Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	81.29669	19	4.278773	3.287253	1.13E-05	1.634028
Within Groups	286.3577	220	1.301626			
Total	367.6544	239				

Interpretation:

F value (3.287) is higher than F critical value (1.634) indicate that there is significance difference in financial performance of different nationalized banks in ratio of return on advance.

Old private sector banks

H_0 = There is no significance difference in the financial performance of different old private sector banks in ratio of return on advance. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{13}$)

H_1 = There is significance difference in the financial performance of different old private sector banks in ratio of return on advance. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{13}$)

5.1.157 Summary Return on advance Old Private Sector Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
CATHOLIC SYRIAN BANK LTD	12	128.63	10.71917	1.314736
CITY UNION BANK LIMITED	12	138.23	11.51917	1.299499
FEDERAL BANK LTD	12	126.27	10.5225	2.154584
ING VYSYA BANK LTD	12	113.16	9.43	1.365455
JAMMU & KASHMIR BANK LTD	12	117.68	9.806667	2.245861
KARNATAKA BANK LTD	12	122.86	10.23833	2.725852
KARUR VYSYA BANK LTD	12	121.88	10.15667	2.427133
LAKSHMI VILAS BANK LTD	12	123.53	10.29417	3.730354
NAINITAL BANK LTD	12	132.32	11.02667	1.171461
RATNAKAR BANK LTD	12	124.4	10.36667	0.809333
SOUTH INDIAN BANK LTD	12	125.02	10.41833	1.096342
TAMILNAD MERCANTILE BANK LTD	12	132.6	11.05	1.231073
THE DHANALAKSHMI BANK LTD	12	124.54	10.37833	1.091179

5.1.158 ANOVA – Return on advance - Old Private Sector Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	42.42491	12	3.535409	2.028002	0.025732	1.820441
Within Groups	249.2915	143	1.743297			
Total	291.7164	155				

Interpretation:

F value (2.028) is higher than F critical value (1.820) indicate that there is significance difference in financial performance of different old private sector banks in ratio of return on advance.

New private sector banks

H_0 = There is no significance difference in the financial performance of different new private sector banks in ratio of return on advance. ($\mu_1 = \mu_2 = \mu_3\ldots = \mu_7$)

H_1 = There is significance difference in the financial performance of different new private sector banks in ratio of return on advance. ($\mu_1 \neq \mu_2 \neq \mu_3\ldots \neq \mu_7$)

5.1.159 Summary Return on advance New Private Sector Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
AXIS BANK LIMITED	12	97.69	8.140833	5.544063
DEVELOPMENT CREDIT BANK LTD.	12	121.46	10.12167	3.603015
HDFC BANK LTD.	12	123.97	10.33083	5.156536
ICICI BANK LIMITED	12	111.17	9.264167	0.492099
INDUSIND BANK LTD	12	135.81	11.3175	2.495111
KOTAK MAHINDRA BANK LTD.	12	149.47	12.45583	3.189463
YES BANK LTD.	12	144.61	12.05083	1.228227

5.1.160 ANOVA – Return on advance - New Private Sector Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	169.904	6	28.31733	9.13104	1.54E-07	2.218817
Within Groups	238.7937	77	3.101216			
Total	408.6976	83				

Interpretation:

F value (9.131) is higher than F critical value (2.218) indicate that there is significance difference in financial performance of different new private sector banks in ratio of return on advance.

5.1.21 Return on investment

SBI and its associates

H_0 = There is no significance difference in the financial performance of different SBI and its associate banks in ratio of return on investment. ($\mu_1 = \mu_2 = \mu_3 \dots = \mu_6$)

H_1 = There is significance difference in the financial performance of different SBI and its associate banks in ratio of return on investment. ($\mu_1 \neq \mu_2 \neq \mu_3 \dots \neq \mu_6$)

5.1.161 Summary Return on investment - SBI and its Associates Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
STATE BANK OF BIKANER AND JAIPUR	12	99.38	8.281667	0.952506
STATE BANK OF HYDERABAD	12	93.06	7.755	0.246845
STATE BANK OF INDIA	12	90.65	7.554167	0.554917
STATE BANK OF MYSORE	12	92.12	7.676667	0.318297
STATE BANK OF PATIALA	12	87.17	7.264167	0.160227
STATE BANK OF TRAVANCORE	12	92.43	7.7025	0.768439

5.1.162 ANOVA – Return on investment - SBI and its Associates Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	6.635224	5	1.327045	2.653001	0.030228	2.353809
Within Groups	33.01354	66	0.500205			
Total	39.64877	71				

Interpretation:

F value (2.653) is higher than F critical value (2.353) indicate that there is significance difference in financial performance of different SBI and its associate banks in ratio of return on investment.

Nationalized Banks

H_0 = There is no significance difference in the financial performance of different nationalized banks in ratio of return on investment. ($\mu_1 = \mu_2 = \mu_3\ldots = \mu_{20}$)

H_1 = There is significance difference in the financial performance of different nationalized banks in ratio of return on investment. ($\mu_1 \neq \mu_2 \neq \mu_3\ldots \neq \mu_{20}$)

5.1.163 Summary Return on investment Nationalized Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
ALLAHABAD BANK	12	92.15	7.679167	0.753827
ANDHRA BANK	12	87.78	7.315	0.399573
BANK OF BARODA	12	91.73	7.644167	0.376027
BANK OF INDIA	12	90.9	7.575	0.311482
BANK OF MAHARASHTRA	12	96.48	8.04	1.2578
CANARA BANK	12	95.87	7.989167	0.338808
CENTRAL BANK OF INDIA	12	95.7	7.975	0.462227
CORPORATION BANK	12	89.55	7.4625	1.135911
DENA BANK	12	92.83	7.735833	0.457572
IDBI BANK LIMITED	12	55.62	4.635	3.5829
INDIAN BANK	12	96.12	8.01	0.331164
INDIAN OVERSEAS BANK	12	98.32	8.193333	1.040115
ORIENTAL BANK OF COMMERCE	12	99.85	8.320833	0.600736
PUNJAB AND SIND BANK	12	96.63	8.0525	0.797475
PUNJAB NATIONAL BANK	12	93.45	7.7875	0.789475
SYNDICATE BANK	12	91.71	7.6425	0.680402
UCO BANK	12	90.47	7.539167	0.908081
UNION BANK OF INDIA	12	94.3	7.858333	0.332506
UNITED BANK OF INDIA	12	93.88	7.823333	0.85877
VIJAYA BANK	12	91.55	7.629167	0.29879

5.1.164 ANOVA – Return on investment - Nationalized Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	129.1893	19	6.799438	8.654186	4.77E-18	1.634028
Within Groups	172.85	220	0.785682			
Total	302.0394	239				

Interpretation:

F value (8.654) is higher than F critical value (1.634) indicate that there is significance difference in financial performance of different nationalized banks in ratio of return on investment.

Old private sector banks

H_0 = There is no significance difference in the financial performance of different old private sector banks in ratio of return on investment. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{13}$)

H_1 = There is significance difference in the financial performance of different old private sector banks in ratio of return on investment. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{13}$)

5.1.165 Summary Return on investment Old Private Sector Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
CATHOLIC SYRIAN BANK LTD	12	88.04	7.336667	1.066133
CITY UNION BANK LIMITED	12	90.24	7.52	0.322345
FEDERAL BANK LTD	12	85.59	7.1325	0.442093
ING VYSYA BANK LTD	12	81.9	6.825	1.067918
JAMMU & KASHMIR BANK LTD	12	81	6.75	0.319691
KARNATAKA BANK LTD	12	84.49	7.040833	0.571808
KARUR VYSYA BANK LTD	12	94.18	7.848333	0.449142
LAKSHMI VILAS BANK LTD	12	93.7	7.808333	0.391888
NAINITAL BANK LTD	12	97.25	8.104167	0.134408
RATNAKAR BANK LTD	12	93.94	7.828333	1.006852
SOUTH INDIAN BANK LTD	12	82.53	6.8775	0.368039
TAMILNAD MERCANTILE BANK LTD	12	109.38	9.115	1.557664
THE DHANALAKSHMI BANK LTD	12	86.44	7.203333	0.515479

5.1.166 ANOVA – Return on investment - Old Private Sector Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	61.95756	12	5.16313	8.172036	1.44E-11	1.820441
Within Groups	90.34807	143	0.631805			
Total	152.3056	155				

Interpretation:

F value (8.172) is higher than F critical value (1.820) indicate that there is significance difference in financial performance of different old private sector banks in ratio of return on investment.

New private sector banks

H_0 = There is no significance difference in the financial performance of different new private sector banks in ratio of return on investment. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_7$)

H_1 = There is significance difference in the financial performance of different new private sector banks in ratio of return on investment. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_7$)

5.1.167 Summary Return on investment New Private Sector Banks				
Groups	Count	Sum	Average	Variance
AXIS BANK LIMITED	12	88.17	7.3475	0.183584
DEVELOPMENT CREDIT BANK LTD.	12	70.45	5.870833	0.774754
HDFC BANK LTD.	12	85.52	7.126667	0.298442
ICICI BANK LIMITED	12	74.25	6.1875	0.81482
INDUSIND BANK LTD	12	83.44	6.953333	0.37477
KOTAK MAHINDRA BANK LTD.	12	71.9	5.991667	2.398924
YES BANK LTD.	12	94.65	7.8875	0.29693

5.1.168 ANOVA – Return on investment - New Private Sector Banks						
Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	41.95986	6	6.99331	9.519844	8.18E-08	2.218817
Within Groups	56.56447	77	0.734603			
Total	98.52433	83				

Interpretation:

F value (9.519) is higher than F critical value (2.218) indicate that there is significance difference in financial performance of different new private sector banks in ratio of return on investment.

5.1.22 Profit per employee (Lakhs)

SBI and its associates

H_0 = There is no significance difference in the financial performance of different SBI and its associate banks in ratio of profit per employee (Lakhs). ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_6$)

H_1 = There is significance difference in the financial performance of different SBI and its associate banks in ratio of profit per employee (Lakhs). ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_6$)

5.1.169 Summary Profit per employee (Lakhs) - SBI and its Associates Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
STATE BANK OF BIKANER AND JAIPUR	12	35.64	2.97	2.483836
STATE BANK OF HYDERABAD	12	55.86	4.655	6.527409
STATE BANK OF INDIA	12	42.25	3.520833	1.612827
STATE BANK OF MYSORE	12	38.41	3.200833	1.197699
STATE BANK OF PATIALA	12	45.76	3.813333	1.847824
STATE BANK OF TRAVANCORE	12	46.54	3.878333	3.146197

5.1.170 ANOVA – Profit per employee (Lakhs) - SBI and its Associates Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	21.19781	5	4.239562	1.512707	0.197873	2.353809
Within Groups	184.9737	66	2.802632			
Total	206.1715	71				

Interpretation:

F value (1.512) is lower than F critical value (2.353) indicate that there is no significance difference in financial performance of different SBI and its associate banks in ratio of profit per employee (Lakhs).

Nationalized Banks

H_0 = There is no significance difference in the financial performance of different nationalized banks in ratio of profit per employee (Lakhs).. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{20}$)

H_1 = There is significance difference in the financial performance of different nationalized banks in ratio of profit per employee (Lakhs). ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{20}$)

5.1.171 Summary Profit per employee (Lakhs) Nationalized Banks				
Groups	Count	Sum	Average	Variance
ALLAHABAD BANK	12	58.26	4.855	4.3657
ANDHRA BANK	12	67.88	5.656667	4.956279
BANK OF BARODA	12	66.39	5.5325	17.69893
BANK OF INDIA	12	47.26	3.938333	5.452161
BANK OF MAHARASHTRA	12	26.32	2.193333	0.77097
CANARA BANK	12	62.33	5.194167	6.113827
CENTRAL BANK OF INDIA	12	22.06	1.838333	1.000979
CORPORATION BANK	12	82.14	6.845	9.193573
DENA BANK	12	42.77	3.564167	7.418754
IDBI BANK LIMITED	12	113.25	9.4375	7.649566
INDIAN BANK	12	62.85	5.2375	8.768475
INDIAN OVERSEAS BANK	12	43.43	3.619167	0.779554
ORIENTAL BANK OF COMMERCE	12	79.77	6.6475	1.049311
PUNJAB AND SIND BANK	12	44.59	3.715833	4.467772
PUNJAB NATIONAL BANK	12	57.51	4.7925	7.105875
SYNDICATE BANK	12	38.26	3.188333	2.083724
UCO BANK	12	30.59	2.549167	2.748899
UNION BANK OF INDIA	12	58.3	4.858333	3.993397
UNITED BANK OF INDIA	12	26.92	2.243333	1.304861
VIJAYA BANK	12	42.73	3.560833	2.166245

5.1.172 ANOVA – Profit per employee (Lakhs) - Nationalized Banks						
Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	776.7986	19	40.88414	8.252016	3.45E-17	1.634028
Within Groups	1089.977	220	4.954442			
Total	1866.776	239				

Interpretation:

F value (8.252) is higher than F critical value (1.634) indicate that there is significance difference in financial performance of different nationalized banks in ratio of profit per employee (Lakhs).

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Old private sector banks

H_0 = There is no significance difference in the financial performance of different old private sector banks in ratio of profit per employee (Lakhs). ($\mu_1 = \mu_2 = \mu_3…. = \mu_{13}$)

H_1 = There is significance difference in the financial performance of different old private sector banks in ratio of profit per employee (Lakhs). ($\mu_1 \neq \mu_2 \neq \mu_3…. \neq \mu_{13}$)

5.1.173 Summary Profit per employee (Lakhs) Old Private Sector Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
CATHOLIC SYRIAN BANK LTD	12	8.52	0.71	0.192291
CITY UNION BANK LIMITED	12	59.48	4.956667	4.397824
FEDERAL BANK LTD	12	59.98	4.998333	7.873088
ING VYSYA BANK LTD	12	50.77	4.230833	3.585772
JAMMU & KASHMIR BANK LTD	12	60.84	5.07	6.935236
KARNATAKA BANK LTD	12	48.22	4.018333	0.333706
KARUR VYSYA BANK LTD	12	72.1	6.008333	4.839561
LAKSHMI VILAS BANK LTD	12	19.04	1.586667	1.814261
NAINITAL BANK LTD	12	53.89	4.490833	4.377917
RATNAKAR BANK LTD	12	28.49	2.374167	3.519736
SOUTH INDIAN BANK LTD	12	39.11	3.259167	5.061063
TAMILNAD MERCANTILE BANK LTD	12	77.23	6.435833	8.221536
THE DHANALAKSHMI BANK LTD	12	23.55	1.9625	1.283875

5.1.174 ANOVA – Profit per employee (Lakhs) - Old Private Sector Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	444.3918	12	37.03265	9.181206	5.98E-13	1.820441
Within Groups	576.7945	143	4.033528			
Total	1021.186	155				

Interpretation:

F value (9.181) is higher than F critical value (1.820) indicate that there is significance difference in financial performance of different old private sector banks in ratio of profit per employee (Lakhs).

New private sector banks

H_0 = There is no significance difference in the financial performance of different new private sector banks in ratio of profit per employee (Lakhs). ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_7$)

H_1 = There is significance difference in the financial performance of different new private sector banks in ratio of profit per employee (Lakhs). ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_7$)

5.1.175 Summary Profit per employee (Lakhs) New Private Sector Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
AXIS BANK LIMITED	12	121.06	10.08833	6.735342
DEVELOPMENT CREDIT BANK LTD.	12	67.66	5.638333	18.63285
HDFC BANK LTD.	12	85.65	7.1375	2.24733
ICICI BANK LIMITED	12	123.07	10.25583	0.628317
INDUSIND BANK LTD	12	71.78	5.981667	8.483252
KOTAK MAHINDRA BANK LTD.	12	67.9	5.658333	4.842088
YES BANK LTD.	12	121.2	10.1	61.32256

5.1.176 ANOVA – Profit per employee (Lakhs) - New Private Sector Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	354.6325	6	59.10542	4.0211	0.001481	2.218817
Within Groups	1131.809	77	14.69882			
Total	1486.442	83				

Interpretation:

F value (4.021) is higher than F critical value (2.218) indicate that there is significance difference in financial performance of different new private sector banks in ratio of profit per employee (Lakhs).

5.1.23 Business per employee (Lakhs)

SBI and its associates

H_0 = There is no significance difference in the financial performance of different SBI and its associate banks in ratio of business per employee (Lakhs). ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_6$)

H_1 = There is significance difference in the financial performance of different SBI and its associate banks in ratio of business per employee (Lakhs). ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_6$)

5.1.177 Summary Business per employee (Lakhs) - SBI and its Associates Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
STATE BANK OF BIKANER AND JAIPUR	12	5681.15	473.4292	55884.62
STATE BANK OF HYDERABAD	12	8058.81	671.5675	101754.3
STATE BANK OF INDIA	12	5719.95	476.6625	46139.63
STATE BANK OF MYSORE	12	5811.57	484.2975	76934.11
STATE BANK OF PATIALA	12	8241.65	686.8042	90551.25
STATE BANK OF TRAVANCORE	12	7277.98	606.4983	75247.39

5.1.178 ANOVA – Business per employee (Lakhs) - SBI and its Associates Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	607228	5	121445.6	1.631926	0.163838	2.353809
Within Groups	4911625	66	74418.56			
Total	5518853	71				

Interpretation:

F value (1.631) is lower than F critical value (2.353) indicate that there is no significance difference in financial performance of different SBI and its associate banks in ratio of business per employee (Lakhs).

Nationalized Banks

H_0 = There is no significance difference in the financial performance of different nationalized banks in ratio of business per employee (Lakhs). ($\mu_1 = \mu_2 = \mu_3\ldots = \mu_{20}$)

H_1 = There is significance difference in the financial performance of different nationalized banks in ratio of business per employee (Lakhs). ($\mu_1 \neq \mu_2 \neq \mu_3\ldots \neq \mu_{20}$)

5.1.179 Summary Business per employee (Lakhs) Nationalized Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
ALLAHABAD BANK	12	7489	624.0833	157403
ANDHRA BANK	12	8300.31	691.6925	142215.2
BANK OF BARODA	12	9070	755.8333	222425.4
BANK OF INDIA	12	8710.5	725.875	196097.1
BANK OF MAHARASHTRA	12	6512.13	542.6775	78155.67
CANARA BANK	12	8672.72	722.7267	170489.1
CENTRAL BANK OF INDIA	12	5559.33	463.2775	82468
CORPORATION BANK	12	11124.23	927.0192	294259.7
DENA BANK	12	7847.76	653.98	154661.6
IDBI BANK LIMITED	12	21515.28	1792.94	255427.5
INDIAN BANK	12	6590.7	549.225	124446
INDIAN OVERSEAS BANK	12	7166.95	597.2458	130919.7
ORIENTAL BANK OF COMMERCE	12	11034.94	919.5783	177542.7
PUNJAB AND SIND BANK	12	7397.09	616.4242	222638
PUNJAB NATIONAL BANK	12	7093.43	591.1192	121865.4
SYNDICATE BANK	12	7102.71	591.8925	102440.2
UCO BANK	12	7724	643.6667	126774.2
UNION BANK OF INDIA	12	7658.52	638.21	98092.85
UNITED BANK OF INDIA	12	5936	494.6667	100736.1
VIJAYA BANK	12	7387.38	615.615	109053.1

5.1.180 ANOVA – Business per employee (Lakhs) - Nationalized Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	18073923	19	951259.1	6.200944	1.31E-12	1.634028
Within Groups	33749216	220	153405.5			
Total	51823139	239				

Interpretation:

F value (6.200) is higher than F critical value (1.634) indicate that there is significance difference in financial performance of different nationalized banks in ratio of business per employee (Lakhs).

Old private sector banks

H_0 = There is no significance difference in the financial performance of different old private sector banks in ratio of business per employee (Lakhs). ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{13}$)

H_1 = There is significance difference in the financial performance of different old private sector banks in ratio of business per employee (Lakhs). ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{13}$)

5.1.181 Summary Business per employee (Lakhs) Old Private Sector Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
CATHOLIC SYRIAN BANK LTD	12	4412	367.6667	34011.52
CITY UNION BANK LIMITED	12	6183.87	515.3225	49830.12
FEDERAL BANK LTD	12	7561.36	630.1133	71687.14
ING VYSYA BANK LTD	12	6403.52	533.6267	23333.25
JAMMU & KASHMIR BANK LTD	12	7254.6	604.55	35650.41
KARNATAKA BANK LTD	12	6896.37	574.6975	39187.15
KARUR VYSYA BANK LTD	12	7362	613.5	64631.73
LAKSHMI VILAS BANK LTD	12	5745.4	478.7833	39253.8
NAINITAL BANK LTD	12	4371.3	364.275	42310.74
RATNAKAR BANK LTD	12	4223.06	351.9217	29854.66
SOUTH INDIAN BANK LTD	12	7332.64	611.0533	83713.93
TAMILNAD MERCANTILE BANK LTD	12	7162.78	596.8983	102768.1
THE DHANALAKSHMI BANK LTD	12	4925.39	410.4492	20595.14

5.1.182 ANOVA – Business per employee (Lakhs) - Old Private Sector Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	1607311	12	133942.5	2.734261	0.00231	1.820441
Within Groups	7005104	143	48986.74			
Total	8612415	155				

Interpretation:

F value (2.734) is higher than F critical value (1.820) indicate that there is significance difference in financial performance of different old private sector banks in ratio of business per employee (Lakhs).

New private sector banks

H_0 = There is no significance difference in the financial performance of different new private sector banks in ratio of business per employee (Lakhs). ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_7$)

H_1 = There is significance difference in the financial performance of different new private sector banks in ratio of business per employee (Lakhs). ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_7$)

5.1.183 Summary Business per employee (Lakhs) New Private Sector Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
AXIS BANK LIMITED	12	13384	1115.333	15145.15
DEVELOPMENT CREDIT BANK LTD.	12	5266	438.8333	3692.333
HDFC BANK LTD.	12	8009	667.4167	14034.63
ICICI BANK LIMITED	12	10594	882.8333	17503.06
INDUSIND BANK LTD	12	10726.26	893.855	7547.958
KOTAK MAHINDRA BANK LTD.	12	5298.06	441.505	10489.75
YES BANK LTD.	12	13402.98	1116.915	327381

5.1.184 ANOVA – Business per employee (Lakhs) - New Private Sector Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	5901729	6	983621.5	17.3963	1.3E-12	2.218817
Within Groups	4353733	77	56541.99			
Total	10255463	83				

Interpretation:

F value (17.396) is higher than F critical value (2.218) indicate that there is significance difference in financial performance of different new private sector banks in ratio of business per employee (Lakhs).

5.1.24 Wages as % of total expenses

SBI and its associates

H_0 = There is no significance difference in the financial performance of different SBI and its associate banks in ratio of wages as % of total expenses. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_6$)

H_1 = There is significance difference in the financial performance of different SBI and its associate banks in ratio of wages as % of total expenses. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_6$)

5.1.185 Summary Wages as % of total expenses - SBI and its Associates Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
STATE BANK OF BIKANER AND JAIPUR	12	252.37	21.03083	39.27001
STATE BANK OF HYDERABAD	12	195.14	16.26167	18.22951
STATE BANK OF INDIA	12	259.62	21.635	9.869973
STATE BANK OF MYSORE	12	244.12	20.34333	50.42186
STATE BANK OF PATIALA	12	165.6	13.8	11.61642
STATE BANK OF TRAVANCORE	12	196.8	16.4	8.7172

5.1.186 ANOVA – Wages as % of total expenses - SBI and its Associates Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	609.0196	5	121.8039	5.291031	0.00038	2.353809
Within Groups	1519.375	66	23.02083			
Total	2128.394	71				

Interpretation:

F value (5.291) is higher than F critical value (2.353) indicate that there is significance difference in financial performance of different SBI and its associate banks in ratio of wages as % of total expenses.

Nationalized Banks

H_0 = There is no significance difference in the financial performance of different nationalized banks in ratio of wages as % of total expenses. $(\mu_1 = \mu_2 = \mu_3\ldots = \mu_{20})$

H_1 = There is significance difference in the financial performance of different nationalized banks in ratio of wages as % of total expenses. $(\mu_1 \neq \mu_2 \neq \mu_3\ldots \neq \mu_{20})$

5.1.187 Summary Wages as % of total expenses Nationalized Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
ALLAHABAD BANK	12	208.02	17.335	15.48026
ANDHRA BANK	12	222.4	18.53333	25.49084
BANK OF BARODA	12	234.27	19.5225	25.22893
BANK OF INDIA	12	216.02	18.00167	18.27838
BANK OF MAHARASHTRA	12	230.6	19.21667	11.7267
CANARA BANK	12	192.72	16.06	18.01689
CENTRAL BANK OF INDIA	12	239.54	19.96167	34.38832
CORPORATION BANK	12	147.86	12.32167	10.44731
DENA BANK	12	222.69	18.5575	25.10442
IDBI BANK LIMITED	12	63.24	5.27	0.266727
INDIAN BANK	12	256.98	21.415	18.06434
INDIAN OVERSEAS BANK	12	223.97	18.66417	23.03224
ORIENTAL BANK OF COMMERCE	12	139.66	11.63833	4.398452
PUNJAB AND SIND BANK	12	278.99	23.24917	64.06424
PUNJAB NATIONAL BANK	12	266.35	22.19583	24.22617
SYNDICATE BANK	12	233.18	19.43167	35.58856
UCO BANK	12	212.75	17.72917	32.98228
UNION BANK OF INDIA	12	183.95	15.32917	10.58584
UNITED BANK OF INDIA	12	234.75	19.5625	34.02813
VIJAYA BANK	12	182.97	15.2475	14.6122

5.1.188 ANOVA – Wages as % of total expenses - Nationalized Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	3815.575	19	200.8198	9.005143	8.67E-19	1.634028
Within Groups	4906.124	220	22.30056			
Total	8721.699	239				

Interpretation:

F value (9.005) is higher than F critical value (1.634) indicate that there is significance difference in financial performance of different nationalized banks in ratio of wages as % of total expenses.

Old private sector banks

H_0 = There is no significance difference in the financial performance of different old private sector banks in ratio of wages as % of total expenses. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{13}$)

H_1 = There is significance difference in the financial performance of different old private sector banks in ratio of wages as % of total expenses. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{13}$)

5.1.189 Summary Wages as % of total expenses Old Private Sector Banks				
Groups	Count	Sum	Average	Variance
CATHOLIC SYRIAN BANK LTD	12	269.19	22.4325	11.65226
CITY UNION BANK LIMITED	12	135.3	11.275	5.458355
FEDERAL BANK LTD	12	182.02	15.16833	7.799615
ING VYSYA BANK LTD	12	213.32	17.77667	2.907788
JAMMU & KASHMIR BANK LTD	12	165.94	13.82833	2.907779
KARNATAKA BANK LTD	12	161.52	13.46	5.844636
KARUR VYSYA BANK LTD	12	155.34	12.945	8.574991
LAKSHMI VILAS BANK LTD	12	168.45	14.0375	10.53157
NAINITAL BANK LTD	12	278.76	23.23	47.05765
RATNAKAR BANK LTD	12	268.97	22.41417	34.24677
SOUTH INDIAN BANK LTD	12	189.78	15.815	11.80863
TAMILNAD MERCANTILE BANK LTD	12	194.69	16.22417	3.367045
THE DHANALAKSHMI BANK LTD	12	217.07	18.08917	3.918536

5.1.190 ANOVA – Wages as % of total expenses - Old Private Sector Banks						
Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	2207.398	12	183.9499	15.32173	2.43E-20	1.820441
Within Groups	1716.832	143	12.00582			
Total	3924.23	155				

Interpretation:

F value (15.321) is higher than F critical value (1.820) indicate that there is significance difference in financial performance of different old private sector banks in ratio of wages as % of total expenses.

New private sector banks

H_0 = There is no significance difference in the financial performance of different new private sector banks in ratio of wages as % of total expenses. ($\mu_1 = \mu_2 = \mu_3\ldots = \mu_7$)

H_1 = There is significance difference in the financial performance of different new private sector banks in ratio of wages as % of total expenses. ($\mu_1 \neq \mu_2 \neq \mu_3\ldots \neq \mu_7$)

5.1.191 Summary Wages as % of total expenses New Private Sector Banks				
Groups	Count	Sum	Average	Variance
AXIS BANK LIMITED	12	121.55	10.12917	1.043517
DEVELOPMENT CREDIT BANK LTD.	12	187.63	15.63583	2.595463
HDFC BANK LTD.	12	171.08	14.25667	2.726333
ICICI BANK LIMITED	12	100.79	8.399167	3.83939
INDUSIND BANK LTD	12	97.83	8.1525	3.979511
KOTAK MAHINDRA BANK LTD.	12	251.56	20.96333	5.855933
YES BANK LTD.	12	143.07	11.9225	3.998057

5.1.192 ANOVA – Wages as % of total expenses - New Private Sector Banks						
Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	1508.051	6	251.3419	73.19154	9.01E-30	2.218817
Within Groups	264.4203	77	3.434029			
Total	1772.472	83				

Interpretation:

F value (73.191) is higher than F critical value (2.218) indicate that there is significance difference in financial performance of different new private sector banks in ratio of wages as % of total expenses.

5.1.25 Wages as % of total income

SBI and its associates

H_0 = There is no significance difference in the financial performance of different SBI and its associate banks in ratio of wages as % of total income. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_6$)

H_1 = There is significance difference in the financial performance of different SBI and its associate banks in ratio of wages as % of total income. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_6$)

5.1.193 Summary Wages as % of total income - SBI and its Associates Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
STATE BANK OF BIKANER AND JAIPUR	12	187.91	15.65917	17.24183
STATE BANK OF HYDERABAD	12	144.34	12.02833	8.512761
STATE BANK OF INDIA	12	184.76	15.39667	4.628297
STATE BANK OF MYSORE	12	180.1	15.00833	20.50078
STATE BANK OF PATIALA	12	124.79	10.39917	4.67139
STATE BANK OF TRAVANCORE	12	152.67	12.7225	3.63733

5.1.194 ANOVA – Wages as % of total income - SBI and its Associates Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	274.947	5	54.98939	5.573966	0.000242	2.353809
Within Groups	651.1162	66	9.865397			
Total	926.0632	71				

Interpretation:

F value (5.573) is higher than F critical value (2.353) indicate that there is significance difference in financial performance of different SBI and its associate banks in ratio of wages as % of total income.

Nationalized Banks

H_0 = There is no significance difference in the financial performance of different nationalized banks in ratio of wages as % of total income. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{20}$)

H_1 = There is significance difference in the financial performance of different nationalized banks in ratio of wages as % of total income. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{20}$)

5.1.195 Summary Wages as % of total income Nationalized Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
ALLAHABAD BANK	12	156.45	13.0375	8.466711
ANDHRA BANK	12	160.45	13.37083	10.45344
BANK OF BARODA	12	172.15	14.34583	11.47663
BANK OF INDIA	12	160.12	13.34333	8.452915
BANK OF MAHARASHTRA	12	186.64	15.55333	6.126242
CANARA BANK	12	146.33	12.19417	7.45339
CENTRAL BANK OF INDIA	12	194.93	16.24417	16.35543
CORPORATION BANK	12	107.48	8.956667	3.793606
DENA BANK	12	167.52	13.96	12.42271
IDBI BANK LIMITED	12	53.24	4.436667	0.137024
INDIAN BANK	12	183.83	15.31917	8.96139
INDIAN OVERSEAS BANK	12	167.83	13.98583	7.874663
ORIENTAL BANK OF COMMERCE	12	104.53	8.710833	1.141827
PUNJAB AND SIND BANK	12	230.04	19.17	43.37135
PUNJAB NATIONAL BANK	12	198.85	16.57083	16.97979
SYNDICATE BANK	12	180.81	15.0675	19.91682
UCO BANK	12	170.81	14.23417	19.31201
UNION BANK OF INDIA	12	130.88	10.90667	4.817406
UNITED BANK OF INDIA	12	183.82	15.31833	15.34942
VIJAYA BANK	12	138.03	11.5025	5.829893

5.1.196 ANOVA – Wages as % of total income - Nationalized Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	2421.442	19	127.4443	11.14547	4.22E-23	1.634028
Within Groups	2515.619	220	11.43463			
Total	4937.061	239				

Interpretation:

F value (11.145) is higher than F critical value (1.634) indicate that there is significance difference in financial performance of different nationalized banks in ratio of wages as % of total income.

Old private sector banks

H_0 = There is no significance difference in the financial performance of different old private sector banks in ratio of wages as % of total income. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{13}$)

H_1 = There is significance difference in the financial performance of different old private sector banks in ratio of wages as % of total income. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{13}$)

5.1.197 Summary Wages as % of total income Old Private Sector Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
CATHOLIC SYRIAN BANK LTD	12	233.56	19.46333	11.95788
CITY UNION BANK LIMITED	12	98.29	8.190833	1.955827
FEDERAL BANK LTD	12	129.99	10.8325	4.291675
ING VYSYA BANK LTD	12	183.8	15.31667	1.607788
JAMMU & KASHMIR BANK LTD	12	124.1	10.34167	1.361706
KARNATAKA BANK LTD	12	120.03	10.0025	1.672984
KARUR VYSYA BANK LTD	12	110.91	9.2425	2.621348
LAKSHMI VILAS BANK LTD	12	142.97	11.91417	8.645245
NAINITAL BANK LTD	12	200.89	16.74083	23.80394
RATNAKAR BANK LTD	12	225.85	18.82083	36.11415
SOUTH INDIAN BANK LTD	12	155.73	12.9775	8.963766
TAMILNAD MERCANTILE BANK LTD	12	138.47	11.53917	0.769954
THE DHANALAKSHMI BANK LTD	12	202.75	16.89583	4.208208

5.1.198 ANOVA – Wages as % of total income - Old Private Sector Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	2048.143	12	170.6786	20.54951	1.53E-25	1.820441
Within Groups	1187.719	143	8.305728			
Total	3235.862	155				

Interpretation:

F value (20.594) is higher than F critical value (1.820) indicate that there is significance difference in financial performance of different old private sector banks in ratio of wages as % of total income.

New private sector banks

H_0 = There is no significance difference in the financial performance of different new private sector banks in ratio of wages as % of total income. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_7$)

H_1 = There is significance difference in the financial performance of different new private sector banks in ratio of wages as % of total income. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_7$)

5.1.199 Summary Wages as % of total income New Private Sector Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
AXIS BANK LIMITED	12	89.29	7.440833	0.185663
DEVELOPMENT CREDIT BANK LTD.	12	176.37	14.6975	1.100802
HDFC BANK LTD.	12	116.38	9.698333	2.017997
ICICI BANK LIMITED	12	75.74	6.311667	1.766361
INDUSIND BANK LTD	12	77.02	6.418333	2.175524
KOTAK MAHINDRA BANK LTD.	12	191.21	15.93417	3.688263
YES BANK LTD.	12	125.55	10.4625	9.445075

5.1.200 ANOVA – Wages as % of total income - New Private Sector Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	1085.216	6	180.8693	62.12486	1.72E-27	2.218817
Within Groups	224.1765	77	2.911384			
Total	1309.392	83				

Interpretation:

F value (62.124) is higher than F critical value (2.218) indicate that there is significance difference in financial performance of different new private sector banks in ratio of wages as % of total income.

5.1.26 Net NPA as percentage of assets

SBI and its associates

H_0 = There is no significance difference in the financial performance of different SBI and its associate banks in ratio of net NPA as percentage of assets. ($\mu_1 = \mu_2 = \mu_3\ldots = \mu_6$)

H_1 = There is significance difference in the financial performance of different SBI and its associate banks in ratio of net NPA as percentage of assets. ($\mu_1 \neq \mu_2 \neq \mu_3\ldots \neq \mu_6$)

5.1.201 Summary Net NPA as percentage of assets SBI and its Associates Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
STATE BANK OF BIKANER AND JAIPUR	12	16.62	1.385	0.264118
STATE BANK OF HYDERABAD	12	7.14	0.595	0.163245
STATE BANK OF INDIA	12	23.44	1.953333	0.133388
STATE BANK OF MYSORE	12	12.8	1.066667	0.341352
STATE BANK OF PATIALA	12	13.09	1.090833	0.086717
STATE BANK OF TRAVANCORE	12	15.5	1.291667	0.16967

5.1.202 ANOVA – Net NPA as percentage of assets - SBI and its Associates Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	12.0037	5	2.400739	12.4338	1.64E-08	2.353809
Within Groups	12.74339	66	0.193082			
Total	24.74709	71				

Interpretation:

F value (12.433) is higher than F critical value (2.353) indicate that there is significance difference in financial performance of different SBI and its associate banks in ratio of net NPA as percentage of assets.

Nationalized Banks

H_0 = There is no significance difference in the financial performance of different nationalized banks in ratio of net NPA as percentage of assets. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{20}$)

H_1 = There is significance difference in the financial performance of different nationalized banks in ratio of net NPA as percentage of assets. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{20}$)

5.1.203 Summary Net NPA as percentage of assets Nationalized Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
ALLAHABAD BANK	12	12.61	1.050833	0.097736
ANDHRA BANK	12	4.5	0.375	0.088318
BANK OF BARODA	12	10.38	0.865	0.2903
BANK OF INDIA	12	17.89	1.490833	0.577936
BANK OF MAHARASHTRA	12	18.38	1.531667	0.356197
CANARA BANK	12	17.32	1.443333	0.243242
CENTRAL BANK OF INDIA	12	26.53	2.210833	1.051499
CORPORATION BANK	12	9.4	0.783333	0.180115
DENA BANK	12	29.5	2.458333	2.562361
IDBI BANK LIMITED	12	16.34	1.361667	0.106361
INDIAN BANK	12	9.28	0.773333	0.216206
INDIAN OVERSEAS BANK	12	15.71	1.309167	0.330172
ORIENTAL BANK OF COMMERCE	12	14.61	1.2175	0.40662
PUNJAB AND SIND BANK	12	31.65	2.6375	7.537748
PUNJAB NATIONAL BANK	12	8.06	0.671667	0.240288
SYNDICATE BANK	12	13.23	1.1025	0.090639
UCO BANK	12	26.34	2.195	0.399736
UNION BANK OF INDIA	12	19.26	1.605	0.897155
UNITED BANK OF INDIA	12	21.83	1.819167	0.16139
VIJAYA BANK	12	12.3	1.025	0.206664

5.1.204 ANOVA – Net NPA as percentage of assets - Nationalized Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	86.64307	19	4.560162	5.685746	2.08E-11	1.634028
Within Groups	176.4475	220	0.802034			
Total	263.0906	239				

Interpretation:

F value (5.685) is higher than F critical value (1.634) indicate that there is significance difference in financial performance of different nationalized banks in ratio of net NPA as percentage of assets.

Old private sector banks

H_0 = There is no significance difference in the financial performance of different old private sector banks in ratio of net NPA as percentage of assets. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{13}$)

H_1 = There is significance difference in the financial performance of different old private sector banks in ratio of net NPA as percentage of assets. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{13}$)

5.1.205 Summary Net NPA as percentage of assets – Old Private Sector Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
CATHOLIC SYRIAN BANK LTD	12	29.85	2.4875	1.232439
CITY UNION BANK LIMITED	12	21.28	1.773333	1.89037
FEDERAL BANK LTD	12	13.61	1.134167	0.887863
ING VYSYA BANK LTD	12	15.79	1.315833	0.712208
JAMMU & KASHMIR BANK LTD	12	11.91	0.9925	0.37373
KARNATAKA BANK LTD	12	21.26	1.771667	0.372506
KARUR VYSYA BANK LTD	12	9.5	0.791667	0.526288
LAKSHMI VILAS BANK LTD	12	35.39	2.949167	3.209936
NAINITAL BANK LTD	12	34.31	2.859167	3.565136
RATNAKAR BANK LTD	12	30.54	2.545	5.4271
SOUTH INDIAN BANK LTD	12	26.02	2.168333	6.60587
TAMILNAD MERCANTILE BANK LTD	12	18.64	1.553333	1.921642
THE DHANALAKSHMI BANK LTD	12	25.18	2.098333	2.539142

5.1.206 ANOVA – Net NPA as percentage of assets - Old Private Sector Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	72.24568	12	6.020474	2.674465	0.00285	1.820441
Within Groups	321.9065	143	2.251095			
Total	394.1522	155				

Interpretation:

F value (2.674) is higher than F critical value (1.820) indicate that there is significance difference in financial performance of different old private sector banks in ratio of net NPA as percentage of assets.

New private sector banks

H_0 = There is no significance difference in the financial performance of different new private sector banks in ratio of net NPA as percentage of assets. ($\mu_1 = \mu_2 = \mu_3\ldots = \mu_7$)

H_1 = There is significance difference in the financial performance of different new private sector banks in ratio of net NPA as percentage of assets. ($\mu_1 \neq \mu_2 \neq \mu_3\ldots \neq \mu_7$)

5.1.207 Summary Net NPA as percentage of assets New Private Sector Banks				
Groups	*Count*	*Sum*	*Average*	*Variance*
AXIS BANK LIMITED	12	9.95	0.829167	0.341954
DEVELOPMENT CREDIT BANK LTD.	12	41.97	3.4975	6.628275
HDFC BANK LTD.	12	4.87	0.405833	0.032608
ICICI BANK LIMITED	12	16.55	1.379167	0.247517
INDUSIND BANK LTD	12	20.79	1.7325	1.326875
KOTAK MAHINDRA BANK LTD.	12	12.03	1.0025	0.553511
YES BANK LTD.	12	2.57	0.214167	0.026681

5.1.208 ANOVA – Net NPA as percentage of assets – New Private Sector Banks						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	87.73043	6	14.62174	11.17696	6.16E-09	2.218817
Within Groups	100.7316	77	1.308203			
Total	188.4621	83				

Interpretation:

F value (11.176) is higher than F critical value (2.218) indicate that there is significance difference in financial performance of different new private sector banks in ratio of net NPA as percentage of assets.

5.2 Comparison of financial performance between SBI & its associates, nationalized, old private and new private sector banks (Comparison between sectors)

Research Hypothesis: There is no significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks.

Research Hypothesis: There is no significance difference in the financial performance of SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13).

5.2.1 Capital adequacy ratio (Tier – I)

Sector to sector difference

H_0 = There is no significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in capital adequacy ratio (Tier – I). ($\mu_1 = \mu_2 = \mu_3 = \mu_4$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in capital adequacy ratio (Tier – I). ($\mu_1 \neq \mu_2 \neq \mu_3 \neq \mu_4$)

Year to year difference

H_0 = There is no significance difference in the financial performance of SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in capital adequacy ratio (Tier – I). ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{12}$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in capital adequacy ratio (Tier – I). ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{12}$)

5.2.1 Capital adequacy ratio (Tier – I)			
Year	SBI & Its Associate Banks	Nationalized Banks	Old Private Sector Banks	New Private Sector Banks
2012-13	9.043	9.109	12.341	11.907
2011-12	9.383	9.045	12.458	12.079
2010-11	8.708	9.037	15.352	12.270
2009-10	8.572	8.217	13.782	12.614
2008-09	7.943	8.087	14.542	10.923
2007-08	7.432	7.511	14.005	10.567
2006-07	7.763	8.150	11.820	7.903
2005-06	8.575	9.070	10.172	7.677
2004-05	7.985	7.812	9.477	8.303
2003-04	8.090	8.100	9.873	8.420
2002-03	8.170	8.465	9.909	8.459
2001-02	8.293	9.135	9.722	7.799

(Source: http://dbie.rbi.org.in)

5.2.2 Summary Capital adequacy ratio (Tier – I)

SUMMARY	Count	Sum	Average	Variance
2012-13	4	42.40024542	10.60006136	3.128397353
2011-12	4	42.9653663	10.74134158	3.152815258
2010-11	4	45.36687179	11.34171795	9.728935822
2009-10	4	43.18399084	10.79599771	7.940360624
2008-09	4	41.49549817	10.37387454	9.604847521
2007-08	4	39.51442491	9.878606227	9.697035573
2006-07	4	35.63569048	8.908922619	3.791878929
2005-06	4	35.49368132	8.87342033	1.081296245
2004-05	4	33.57678022	8.394195055	0.562344753
2003-04	4	34.48307692	8.620769231	0.720499803
2002-03	4	35.0028022	8.750700549	0.615456542
2001-02	4	34.94794322	8.736985806	0.734936842
SBI & Its Associate Banks	12	99.95833333	8.329861111	0.305555787
Nationalized Banks	12	101.7365	8.478041667	0.333132794
Old Private Sector Banks	12	143.4515385	11.95429487	4.456167021
New Private Sector Banks	12	118.92	9.91	3.946710575

5.2.3 ANOVA - Capital adequacy ratio (Tier – I)						
Source of Variation	SS	Df	MS	F	P-value	F crit
Rows	49.08870917	11	4.462609925	2.92377	0.00837246	2.093254
Columns	101.907897	3	33.96929901	22.2557	4.5905E-08	2.891563
Error	50.36851877	33	1.526318751			
Total	201.365125	47				

Interpretation

F value (22.255) is higher than F critical value (2.891) indicate that there is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in capital adequacy ratio (Tier – I).

F value (2.923) is higher than F critical value (2.093) indicate that there is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in capital adequacy ratio (Tier – I).

5.2.2 Capital adequacy ratio (Tier – II)

Sector to sector difference

H_0 = There is no significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in capital adequacy ratio (Tier – II). ($\mu_1 = \mu_2 = \mu_3 = \mu_4$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in capital adequacy ratio (Tier – II). ($\mu_1 \neq \mu_2 \neq \mu_3 \neq \mu_4$)

Year to year difference

H_0 = There is no significance difference in the financial performance of SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in capital adequacy ratio (Tier – II). ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{12}$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in capital adequacy ratio (Tier – II). ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{12}$)

5.2.4 Capital adequacy ratio (Tier – II)			
Year	**SBI & Its Associate Banks**	**Nationalized Banks**	**Old Private Sector Banks**	**New Private Sector Banks**
2012-13	4.052	4.101	1.781	4.123
2011-12	3.880	3.849	1.725	4.119
2010-11	4.228	4.458	1.729	4.011
2009-10	4.930	4.971	2.279	4.783
2008-09	5.377	5.051	1.735	4.416
2007-08	5.438	4.331	1.877	3.906
2006-07	4.448	4.132	2.196	4.733
2005-06	3.463	3.230	2.493	4.126
2004-05	4.370	5.036	3.389	4.081
2003-04	4.118	6.543	3.130	4.266
2002-03	4.070	4.657	3.151	4.107
2001-02	4.453	4.409	2.982	4.169

(Source: http://dbie.rbi.org.in)

5.2.5 Summary Capital adequacy ratio (Tier – II)

SUMMARY	Count	Sum	Average	Variance
2012-13	4	14.05629	3.514073	1.33615
2011-12	4	13.57246	3.393114	1.250681
2010-11	4	14.42649	3.606623	1.599662
2009-10	4	16.96309	4.240772	1.716589
2008-09	4	16.57877	4.144691	2.739124
2007-08	4	15.55147	3.887868	2.214695
2006-07	4	15.50884	3.877211	1.316309
2005-06	4	13.31212	3.328031	0.453788
2004-05	4	16.87616	4.21904	0.465639
2003-04	4	18.05705	4.514262	2.083498
2002-03	4	15.98491	3.996228	0.389722
2001-02	4	16.01244	4.003111	0.479478
SBI & Its Associate Banks	12	52.82833	4.402361	0.345974
Nationalized Banks	12	54.7655	4.563792	0.666639
Old Private Sector Banks	12	28.46769	2.372308	0.406611
New Private Sector Banks	12	50.83857	4.236548	0.074765

5.2.6 ANOVA - Capital adequacy ratio (Tier – II)						
Source of Variation	SS	Df	MS	F	P-value	F crit
Rows	5.977138	11	0.543376	1.714818	0.113369	2.093254
Columns	37.67926	3	12.55975	39.63679	4.79E-11	2.891563
Error	10.45675	33	0.316871			
Total	54.11314	47				

Interpretation

F value (39.636) is higher than F critical value (2.891) indicate that there is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in capital adequacy ratio (Tier – II).

F value (1.714) is lower than F critical value (2.093) indicate that there is no significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in capital adequacy ratio (Tier – II).

5.2.3   Cash to deposit ratio

Sector to sector difference

H_0 = There is no significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in cash to deposit ratio. ($\mu_1 = \mu_2 = \mu_3 = \mu_4$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in cash to deposit ratio. ($\mu_1 \neq \mu_2 \neq \mu_3 \neq \mu_4$)

Year to year difference

H_0 = There is no significance difference in the financial performance of SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in cash to deposit ratio. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{12}$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in cash to deposit ratio. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{12}$)

5.2.7 Cash to Deposit Ratio			
Year	SBI & Its Associate Banks	Nationalized Banks	Old Private Sector Banks	New Private Sector Banks
2012-13	7.438	6.700	6.221	6.766
2011-12	6.615	5.695	5.525	6.030
2010-11	8.235	7.360	7.046	7.996
2009-10	7.125	7.465	7.842	9.063
2008-09	7.060	7.516	6.838	7.334
2007-08	9.985	9.574	9.237	9.999
2006-07	8.260	7.313	7.163	7.231
2005-06	5.617	7.045	6.328	5.936
2004-05	6.005	7.323	6.840	6.793
2003-04	6.512	7.559	7.152	6.987
2002-03	7.112	7.694	6.997	7.550
2001-02	7.328	7.336	7.412	7.434

(Source: http://dbie.rbi.org.in)

5.2.8 Summary Cash to deposit ratio

SUMMARY	Count	Sum	Average	Variance
2012-13	4	27.12432	6.781079	0.250941
2011-12	4	23.86538	5.966346	0.23096
2010-11	4	30.63637	7.659092	0.303478
2009-10	4	31.4939	7.873474	0.714375
2008-09	4	28.74798	7.186995	0.08936
2007-08	4	38.79399	9.698499	0.133601
2006-07	4	29.96751	7.491876	0.265984
2005-06	4	24.92534	6.231336	0.378627
2004-05	4	26.96086	6.740214	0.297636
2003-04	4	28.20962	7.052404	0.18759
2002-03	4	29.35209	7.338022	0.112961
2001-02	4	29.51043	7.377607	0.002873
SBI & Its Associate Banks	12	87.29167	7.274306	1.34019
Nationalized Banks	12	88.576	7.381333	0.762928
Old Private Sector Banks	12	84.60154	7.050128	0.835308
New Private Sector Banks	12	89.11857	7.426548	1.352993

5.2.9 ANOVA - Cash to deposit ratio						
Source of Variation	SS	df	MS	F	P-value	F crit
Rows	39.31541	11	3.574128	14.94846	8E-10	2.093254
Columns	1.014962	3	0.338321	1.414996	0.255854	2.891563
Error	7.890191	33	0.239097			
Total	48.22057	47				

Interpretation

F value (1.414) is lower than F critical value (2.891) indicate that there is no significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in cash to deposit ratio.

F value (14.948) is higher than F critical value (2.093) indicate that there is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in cash to deposit ratio.

5.2.4 Credit to deposit ratio

Sector to sector difference

H_0 = There is no significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in credit to deposit ratio. ($\mu_1 = \mu_2 = \mu_3 = \mu_4$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in credit to deposit ratio. ($\mu_1 \neq \mu_2 \neq \mu_3 \neq \mu_4$)

Year to year difference

H_0 = There is no significance difference in the financial performance of SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in credit to deposit ratio. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{12}$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in credit to deposit ratio. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{12}$)

5.2.10 Credit to Deposit Ratio				
Year	SBI & Its Associate Banks	Nationalized Banks	Old Private Sector Banks	New Private Sector Banks
2012-13	79.002	75.157	73.618	85.961
2011-12	79.535	75.195	73.183	85.790
2010-11	77.338	73.151	71.857	82.193
2009-10	75.117	70.124	67.242	79.671
2008-09	74.527	71.062	64.472	80.496
2007-08	75.618	71.367	65.885	75.650
2006-07	74.242	70.952	66.915	74.061
2005-06	68.920	70.444	64.532	71.990
2004-05	59.403	68.000	59.224	72.191
2003-04	60.528	66.430	59.465	70.971
2002-03	64.540	63.406	58.948	69.961
2001-02	66.120	64.280	57.869	67.403

(Source: http://dbie.rbi.org.in)

5.2.11 Summary Credit to deposit ratio

SUMMARY	Count	Sum	Average	Variance
2012-13	4	313.7386	78.43464	30.30419
2011-12	4	313.7031	78.42577	31.12866
2010-11	4	304.5386	76.13465	21.78494
2009-10	4	292.1539	73.03848	30.13586
2008-09	4	290.5554	72.63885	44.82906
2007-08	4	288.5207	72.13018	21.37875
2006-07	4	286.1692	71.5423	11.79903
2005-06	4	275.8858	68.97145	10.32907
2004-05	4	258.8186	64.70465	41.68478
2003-04	4	257.3944	64.34859	28.88061
2002-03	4	256.8554	64.21385	20.50626
2001-02	4	255.6716	63.9179	17.90377
SBI & Its Associate Banks	12	854.89	71.24083	50.144
Nationalized Banks	12	839.5645	69.96371	14.59652
Old Private Sector Banks	12	783.2108	65.26756	31.71345
New Private Sector Banks	12	916.34	76.36167	39.60677

5.2.12 ANOVA - Credit to deposit ratio						
Source of Variation	SS	df	MS	F	P-value	F crit
Rows	1313.475	11	119.4068	21.5097	5.83E-12	2.093254
Columns	748.802	3	249.6007	44.96255	9.31E-12	2.891563
Error	183.1929	33	5.551301			
Total	2245.47	47				

Interpretation

F value (44.962) is higher than F critical value (2.891) indicate that there is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in credit to deposit ratio.

F value (21.509) is higher than F critical value (2.093) indicate that there is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in credit to deposit ratio.

5.2.5 Investment to deposit ratio

Sector to sector difference

H_0 = There is no significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in investment to deposit ratio. ($\mu_1 = \mu_2 = \mu_3 = \mu_4$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in investment to deposit ratio. ($\mu_1 \neq \mu_2 \neq \mu_3 \neq \mu_4$)

Year to year difference

H_0 = There is no significance difference in the financial performance of SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in investment to deposit ratio. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{12}$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in investment to deposit ratio. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{12}$)

5.2.13 Investment to Deposit				
Year	SBI & Its Associate Banks	Nationalized Banks	Old Private Sector Banks	New Private Sector Banks
2012-13	31.470	32.089	35.048	47.037
2011-12	29.185	30.859	34.426	47.267
2010-11	29.162	31.195	33.565	44.511
2009-10	31.342	32.759	33.642	43.719
2008-09	32.208	31.704	33.268	43.081
2007-08	31.723	32.488	31.503	43.006
2006-07	32.070	34.609	30.876	43.877
2005-06	39.073	40.506	33.697	44.277
2004-05	46.830	50.633	37.252	44.321
2003-04	47.390	47.892	37.792	45.114
2002-03	48.422	48.378	38.255	45.570
2001-02	49.202	48.205	37.705	45.649

(Source: http://dbie.rbi.org.in)

5.2.14 Summary Investment to deposit ratio

SUMMARY	Count	Sum	Average	Variance
2012-13	4	145.6438	36.41096	52.62223
2011-12	4	141.7373	35.43432	67.00655
2010-11	4	138.4322	34.60805	46.82703
2009-10	4	141.461	35.36526	31.91029
2008-09	4	140.261	35.06524	28.98456
2007-08	4	138.7201	34.68003	30.9857
2006-07	4	141.4318	35.35795	34.67848
2005-06	4	157.5529	39.38822	19.2133
2004-05	4	179.0362	44.75906	31.77631
2003-04	4	178.1873	44.54683	21.74213
2002-03	4	180.6238	45.15595	22.94772
2001-02	4	180.7606	45.19016	27.13782
SBI & Its Associate Banks	12	448.0767	37.33972	67.91358
Nationalized Banks	12	461.313	38.44275	64.94853
Old Private Sector Banks	12	417.0285	34.75237	6.200916
New Private Sector Banks	12	537.43	44.78583	1.934612

5.2.15 ANOVA - Investment to deposit ratio

Source of Variation	SS	df	MS	F	P-value	F crit
Rows	957.1165	11	87.01059	4.83508	0.000202	2.093254
Columns	653.6387	3	217.8796	12.10732	1.67E-05	2.891563
Error	593.8576	33	17.99569			
Total	2204.613	47				

Interpretation

F value (12.107) is higher than F critical value (2.891) indicate that there is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in investment to deposit ratio.

F value (4.835) is higher than F critical value (2.093) indicate that there is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in investment to deposit ratio.

5.2.6 Ratio of deposit to total liabilities

Sector to sector difference

H_0 = There is no significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in ratio of deposit to total liabilities. ($\mu_1 = \mu_2 = \mu_3 = \mu_4$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in ratio of deposit to total liabilities. ($\mu_1 \neq \mu_2 \neq \mu_3 \neq \mu_4$)

Year to year difference

H_0 = There is no significance difference in the financial performance of SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in ratio of deposit to total liabilities. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{12}$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in ratio of deposit to total liabilities. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{12}$)

5.2.16 Ratio of Deposit to Total Liabilities			
Year	SBI & Its Associate Banks	Nationalized Banks	Old Private Sector Banks	New Private Sector Banks
2012-13	82.565	85.505	84.709	70.086
2011-12	82.225	84.950	83.777	68.000
2010-11	82.278	85.346	84.413	70.727
2009-10	83.335	86.043	85.775	71.437
2008-09	82.602	85.492	86.108	71.187
2007-08	80.750	84.136	85.404	72.357
2006-07	81.693	84.067	85.804	74.000
2005-06	81.280	83.114	86.765	75.250
2004-05	82.278	82.965	87.705	74.591
2003-04	81.918	83.191	87.356	75.421
2002-03	82.063	83.132	88.211	75.387
2001-02	81.720	83.541	87.852	75.217

(Source: http://dbie.rbi.org.in)

5.2.17 Summary Ratio of deposit to total liabilities

SUMMARY	Count	Sum	Average	Variance
2012-13	4	322.8644	80.71611	51.7658
2011-12	4	318.9514	79.73786	62.47948
2010-11	4	322.7646	80.69114	45.77365
2009-10	4	326.5905	81.64763	47.81963
2008-09	4	325.3885	81.34713	48.21403
2007-08	4	322.647	80.66175	34.51073
2006-07	4	325.5642	81.39104	27.11749
2005-06	4	326.4089	81.60222	23.13225
2004-05	4	327.5401	81.88504	29.46472
2003-04	4	327.8869	81.97173	24.46265
2002-03	4	328.7932	82.19831	27.81055
2001-02	4	328.3305	82.08261	27.56081
SBI & Its Associate Banks	12	984.7083	82.05903	0.444657
Nationalized Banks	12	1011.481	84.29004	1.260535
Old Private Sector Banks	12	1033.88	86.15667	2.085429
New Private Sector Banks	12	873.6614	72.80512	6.310734

5.2.18 ANOVA - Ratio of deposit to total liabilities						
Source of Variation	SS	df	MS	F	P-value	F crit
Rows	23.94285	11	2.176623	0.823986	0.617574	2.093254
Columns	1263.163	3	421.0545	159.3951	1.05E-19	2.891563
Error	87.17206	33	2.641578			
Total	1374.278	47				

Interpretation

F value (159.395) is higher than F critical value (2.891) indicate that there is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in ratio of deposit to total liabilities.

F value (0.823) is lower than F critical value (2.093) indicate that there is no significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in ratio of deposit to total liabilities.

5.2.7 Ratio of demand and saving bank deposit to total deposit

Sector to sector difference

H_0 = There is no significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in ratio of demand and saving bank deposit to total deposit. ($\mu_1 = \mu_2 = \mu_3 = \mu_4$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in ratio of demand and saving bank deposit to total deposit. ($\mu_1 \neq \mu_2 \neq \mu_3 \neq \mu_4$)

Year to year difference

H_0 = There is no significance difference in the financial performance of SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in ratio of demand and saving bank deposit to total deposit. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{12}$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in ratio of demand and saving bank deposit to total deposit. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{12}$)

5.2.19 Ratio of Demand & Saving Bank Deposit to total Deposit				
Year	SBI & Its Associate Banks	Nationalized Banks	Old Private Sector Banks	New Private Sector Banks
2012-13	33.342	29.371	25.238	35.656
2011-12	32.355	28.819	24.349	34.290
2010-11	35.168	30.089	27.464	34.513
2009-10	33.793	30.345	27.687	34.463
2008-09	32.340	29.914	26.152	29.703
2007-08	66.690	66.880	71.090	59.239
2006-07	66.268	64.086	70.415	60.231
2005-06	63.427	61.538	70.386	61.180
2004-05	64.338	62.808	72.482	63.514
2003-04	65.073	63.651	72.795	64.317
2002-03	66.138	63.887	72.552	63.999
2001-02	63.995	64.778	72.723	64.520

(Source: http://dbie.rbi.org.in)

5.2.20 Summary Ratio of demand and saving bank deposit to total deposit

SUMMARY	Count	Sum	Average	Variance
2012-13	4	123.6061	30.90152	20.9927
2011-12	4	119.8132	29.95331	19.08912
2010-11	4	127.234	31.80851	13.47824
2009-10	4	126.2876	31.5719	9.963985
2008-09	4	118.1087	29.52717	6.493942
2007-08	4	263.8986	65.97464	24.29098
2006-07	4	261.0004	65.25009	18.08374
2005-06	4	256.5303	64.13258	18.35256
2004-05	4	263.1422	65.78554	20.31838
2003-04	4	265.8361	66.45902	18.1775
2002-03	4	266.5757	66.64393	16.58863
2001-02	4	266.0156	66.50389	17.29635
SBI & Its Associate Banks	12	622.9283	51.91069	268.376
Nationalized Banks	12	596.1635	49.68029	312.4805
Old Private Sector Banks	12	633.3323	52.77769	552.7373
New Private Sector Banks	12	605.6243	50.46869	222.9625

5.2.21 ANOVA - Ratio of demand and saving bank deposit to total deposit						
Source of Variation	SS	df	MS	F	P-value	F crit
Rows	14382.8	11	1307.527	80.00514	1.57E-20	2.093254
Columns	70.05813	3	23.35271	1.428909	0.251912	2.891563
Error	539.3203	33	16.34304			
Total	14992.18	47				

Interpretation

F value (1.428) is lower than F critical value (2.891) indicate that there is no significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in ratio of demand and saving bank deposit to total deposit.

F value (80.005) is higher than F critical value (2.093) indicate that there is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in ratio of demand and saving bank deposit to total deposit.

5.2.8 Ratio of priority sector advance to total advance

Sector to sector difference

H_0 = There is no significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in ratio of priority sector advance to total advance. ($\mu_1 = \mu_2 = \mu_3 = \mu_4$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in ratio of priority sector advance to total advance. ($\mu_1 \neq \mu_2 \neq \mu_3 \neq \mu_4$)

Year to year difference

H_0 = There is no significance difference in the financial performance of SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in ratio of priority sector advance to total advance. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{12}$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in ratio of priority sector advance to total advance. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{12}$)

5.2.22 Ratio of Priority Sector Advance to total Advance				
Year	SBI & Its Associate Banks	Nationalized Banks	Old Private Sector Banks	New Private Sector Banks
2012-13	32.982	29.738	34.302	30.430
2011-12	32.570	29.439	33.161	30.571
2010-11	35.478	30.637	35.182	31.096
2009-10	34.072	32.501	35.593	31.346
2008-09	33.757	31.798	36.825	32.696
2007-08	34.593	33.685	38.260	31.354
2006-07	36.845	36.006	36.965	32.901
2005-06	39.160	37.372	36.459	30.220
2004-05	39.382	37.218	35.845	27.600
2003-04	41.677	37.922	36.942	28.706
2002-03	41.373	38.143	37.015	28.517
2001-02	41.602	38.450	37.813	28.689

(Source: http://dbie.rbi.org.in)

5.2.23 Summary Ratio of priority sector advance to total advance

SUMMARY	Count	Sum	Average	Variance
2012-13	4	127.4507	31.86268	4.589708
2011-12	4	125.7407	31.43517	2.999424
2010-11	4	132.3934	33.09834	6.691998
2009-10	4	133.511	33.37774	3.42931
2008-09	4	135.0753	33.76882	4.793464
2007-08	4	137.8921	34.47303	8.234653
2006-07	4	142.7165	35.67914	3.611289
2005-06	4	143.2112	35.80281	15.11058
2004-05	4	140.0438	35.01095	26.52973
2003-04	4	145.2462	36.31155	29.87434
2002-03	4	145.0484	36.26209	30.0708
2001-02	4	146.5528	36.6382	30.83125
SBI & Its Associate Banks	12	443.49	36.9575	12.31697
Nationalized Banks	12	412.904	34.40867	12.14201
Old Private Sector Banks	12	434.3623	36.19686	2.134159
New Private Sector Banks	12	364.1257	30.34381	2.82055

5.2.24 ANOVA - Ratio of priority sector advance to total advance						
Source of Variation	SS	df	MS	F	P-value	F crit
Rows	137.6357	11	12.51233	2.220946	0.037871	2.093254
Columns	314.3847	3	104.7949	18.60116	3.04E-07	2.891563
Error	185.9149	33	5.633785			
Total	637.9353	47				

Interpretation

F value (18.601) is higher than F critical value (2.891) indicate that there is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in ratio of priority sector advance to total advance.

F value (2.22) is higher than F critical value (2.093) indicate that there is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in ratio of priority sector advance to total advance.

5.2.9 Ratio of secured advance to total advance

Sector to sector difference

H_0 = There is no significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in ratio of secured advance to total advance. ($\mu_1 = \mu_2 = \mu_3 = \mu_4$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in ratio of secured advance to total advance. ($\mu_1 \neq \mu_2 \neq \mu_3 \neq \mu_4$)

Year to year difference

H_0 = There is no significance difference in the financial performance of SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in ratio of secured advance to total advance. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{12}$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in ratio of secured advance to total advance. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{12}$)

5.2.25 Ratio of Secured Advance to total Advance			
Year	SBI & Its Associate Banks	Nationalized Banks	Old Private Sector Banks	New Private Sector Banks
2012-13	86.195	81.142	90.381	82.733
2011-12	86.707	81.715	90.875	83.130
2010-11	87.120	79.805	89.522	79.564
2009-10	84.643	79.302	89.413	74.407
2008-09	83.848	80.851	89.821	74.279
2007-08	83.507	79.950	90.007	80.320
2006-07	84.525	82.725	91.943	78.487
2005-06	83.668	82.699	90.204	78.474
2004-05	83.625	85.606	89.496	80.884
2003-04	83.863	85.620	89.686	81.899
2002-03	84.192	85.461	89.712	81.244
2001-02	83.978	85.165	89.857	82.146

(Source: http://dbie.rbi.org.in)

5.2.26 Summary Ratio of secured advance to total advance

SUMMARY	Count	Sum	Average	Variance
2012-13	4	340.4501	85.11253	16.786
2011-12	4	342.4263	85.60657	16.74674
2010-11	4	336.0116	84.0029	25.83461
2009-10	4	327.7656	81.94139	42.28595
2008-09	4	328.7987	82.19967	41.78732
2007-08	4	333.7831	83.44577	21.68226
2006-07	4	337.6802	84.42005	31.55984
2005-06	4	335.0455	83.76137	23.53202
2004-05	4	339.6114	84.90286	13.12487
2003-04	4	341.0681	85.26701	10.99004
2002-03	4	340.6093	85.15232	12.36145
2001-02	4	341.1455	85.28637	10.8265
SBI & Its Associate Banks	12	1015.872	84.65597	1.634297
Nationalized Banks	12	990.0395	82.50329	5.865004
Old Private Sector Banks	12	1080.917	90.07641	0.519765
New Private Sector Banks	12	957.5671	79.79726	8.748603

5.2.27 ANOVA - Ratio of secured advance to total advance						
Source of Variation	SS	df	MS	F	P-value	F crit
Rows	65.7651	11	5.978646	1.662425	0.126771	2.093254
Columns	683.8736	3	227.9579	63.38605	8.74E-14	2.891563
Error	118.6793	33	3.596341			
Total	868.3179	47				

Interpretation

F value (63.386) is higher than F critical value (2.891) indicate that there is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in ratio of secured advance to total advance.

F value (1.662) is lower than F critical value (2.093) indicate that there is no significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in ratio of secured advance to total advance.

5.2.10 Ratio of term loan to total advance

Sector to sector difference

H_0 = There is no significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in ratio of term loan to total advance. ($\mu_1 = \mu_2 = \mu_3 = \mu_4$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in ratio of term loan to total advance. ($\mu_1 \neq \mu_2 \neq \mu_3 \neq \mu_4$)

Year to year difference

H_0 = There is no significance difference in the financial performance of SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in ratio of term loan to total advance. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{12}$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in ratio of term loan to total advance. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{12}$)

5.2.28 Ratio of term loan to total Advance				
Year	SBI & Its Associate Banks	Nationalized Banks	Old Private Sector Banks	New Private Sector Banks
2012-13	52.797	56.771	47.000	70.490
2011-12	52.197	56.451	47.361	71.276
2010-11	55.292	56.993	47.882	70.679
2009-10	58.167	56.701	46.482	71.703
2008-09	56.760	57.660	46.487	73.431
2007-08	55.277	57.122	46.495	74.349
2006-07	57.117	56.745	45.847	75.994
2005-06	54.030	54.085	46.986	75.614
2004-05	49.963	51.787	45.453	73.363
2003-04	49.473	52.609	45.909	73.277
2002-03	49.632	52.216	46.018	73.439
2001-02	48.335	52.854	46.078	73.984

(Source: http://dbie.rbi.org.in)

5.2.29 Summary Ratio of term loan to total advance

SUMMARY	Count	Sum	Average	Variance
2012-13	4	227.0572	56.76429	99.82618
2011-12	4	227.2842	56.82104	106.652
2010-11	4	230.8443	57.71107	90.38188
2009-10	4	233.0521	58.26302	107.2939
2008-09	4	234.3379	58.58446	123.6557
2007-08	4	233.2419	58.31046	135.8172
2006-07	4	235.7024	58.92559	156.8071
2005-06	4	230.7149	57.67873	154.0824
2004-05	4	220.5663	55.14157	154.6498
2003-04	4	221.2682	55.31705	150.8524
2002-03	4	221.3034	55.32586	152.2702
2001-02	4	221.2505	55.31262	162.8831
SBI & Its Associate Banks	12	639.0383	53.25319	11.26899
Nationalized Banks	12	661.99	55.16583	5.057664
Old Private Sector Banks	12	557.9962	46.49968	0.492635
New Private Sector Banks	12	877.5986	73.13321	3.209688

5.2.30 ANOVA - Ratio of term loan to total advance						
Source of Variation	SS	Df	MS	F	P-value	F crit
Rows	90.07566	11	8.188697	2.07479	0.05205	2.093254
Columns	4655.273	3	1551.758	393.1726	6.92E-26	2.891563
Error	130.2431	33	3.946759			
Total	4875.591	47				

Interpretation

F value (393.172) is higher than F critical value (2.891) indicate that there is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in ratio of term loan to total advance.

F value (2.074) is lower than F critical value (2.093) indicate that there is no significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in ratio of term loan to total advance.

5.2.11 Ratio of investment in non approved securities to total investment

Sector to sector difference

H_0 = There is no significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in ratio of investment in non approved securities to total investment. ($\mu_1 = \mu_2 = \mu_3 = \mu_4$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in ratio of investment in non approved securities to total investment. ($\mu_1 \neq \mu_2 \neq \mu_3 \neq \mu_4$)

Year to year difference

H_0 = There is no significance difference in the financial performance of SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in ratio of investment in non approved securities to total investment. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{12}$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in ratio of investment in non approved securities to total investment. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{12}$)

5.2.31 Ratio of investment in non approved securities to total Investment			
Year	SBI & Its Associate Banks	Nationalized Banks	Old Private Sector Banks	New Private Sector Banks
2012-13	11.618	17.284	24.298	30.330
2011-12	12.010	17.083	23.636	29.637
2010-11	12.750	19.418	25.192	32.994
2009-10	11.300	16.176	21.574	27.300
2008-09	10.097	16.597	22.120	25.311
2007-08	10.005	17.162	19.135	27.119
2006-07	6.263	18.487	17.830	26.841
2005-06	6.905	17.229	18.419	27.790
2004-05	6.508	17.834	19.849	30.299
2003-04	6.597	18.296	20.381	31.477
2002-03	6.930	19.033	20.082	30.351
2001-02	6.908	19.545	20.389	30.449

(Source: http://dbie.rbi.org.in)

5.2.32 Summary - Ratio of investment in non approved securities to total investment

SUMMARY	Count	Sum	Average	Variance
2012-13	4	83.53003	20.88251	66.56426
2011-12	4	82.3663	20.59157	59.0151
2010-11	4	90.35409	22.58852	73.9705
2009-10	4	76.34985	19.08746	47.58302
2008-09	4	74.1251	18.53127	44.57782
2007-08	4	73.42019	18.35505	49.51791
2006-07	4	69.42176	17.35544	71.50815
2005-06	4	70.34323	17.58581	73.00903
2004-05	4	74.48964	18.62241	95.07036
2003-04	4	76.75058	19.18764	103.9277
2002-03	4	76.39597	19.09899	91.89048
2001-02	4	77.29064	19.32266	93.0294
SBI & Its Associate Banks	12	107.8917	8.990972	6.363886
Nationalized Banks	12	214.1425	17.84521	1.22477
Old Private Sector Banks	12	252.9046	21.07538	5.457117
New Private Sector Banks	12	349.8986	29.15821	5.066809

5.2.33 ANOVA - Ratio of investment in non approved securities to total investment						
Source of Variation	SS	df	MS	F	P-value	F crit
Rows	94.94258	11	8.631144	2.73096	0.0126	2.093254
Columns	2504.695	3	834.8985	264.1683	3.91E-23	2.891563
Error	104.2958	33	3.160479			
Total	2703.934	47				

Interpretation

F value (264.168) is higher than F critical value (2.891) indicate that there is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in ratio of investment in non approved securities to total investment.

F value (2.730) is higher than F critical value (2.093) indicate that there is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in ratio of investment in non approved securities to total investment.

5.2.12 Ratio of interest income to total assets

Sector to sector difference

H_0 = There is no significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in ratio of interest income to total assets. ($\mu_1 = \mu_2 = \mu_3 = \mu_4$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in ratio of interest income to total assets. ($\mu_1 \neq \mu_2 \neq \mu_3 \neq \mu_4$)

Year to year difference

H_0 = There is no significance difference in the financial performance of SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in ratio of interest income to total assets. ($\mu_1 = \mu_2 = \mu_3\ldots = \mu_{12}$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in ratio of interest income to total assets. ($\mu_1 \neq \mu_2 \neq \mu_3\ldots \neq \mu_{12}$)

5.2.34 Ratio of Interest Income to Total Assets			
Year	SBI & Its Associate Banks	Nationalized Banks	Old Private Sector Banks	New Private Sector Banks
2012-13	8.892	8.884	9.927	9.613
2011-12	8.972	8.734	9.632	9.176
2010-11	8.002	7.708	8.380	8.089
2009-10	7.860	7.620	8.325	8.001
2008-09	8.537	8.222	8.935	9.447
2007-08	8.073	7.865	8.548	8.894
2006-07	7.732	7.642	8.078	8.133
2005-06	7.397	7.268	7.702	7.184
2004-05	7.532	7.287	7.785	6.283
2003-04	7.348	7.361	7.518	6.557
2002-03	7.223	7.210	7.435	5.881
2001-02	7.012	7.019	7.144	5.737

(Source: http://dbie.rbi.org.in)

5.2.35 Summary Ratio of interest income to total assets

SUMMARY	Count	Sum	Average	Variance
2012-13	4	37.31495	9.328737	0.275939
2011-12	4	36.51292	9.12823	0.145168
2010-11	4	32.17774	8.044435	0.076635
2009-10	4	31.80631	7.951578	0.08696
2008-09	4	35.14119	8.785299	0.279896
2007-08	4	33.38058	8.345145	0.215931
2006-07	4	31.58372	7.895929	0.060296
2005-06	4	29.55126	7.387815	0.051588
2004-05	4	28.88564	7.22141	0.432859
2003-04	4	28.78367	7.195917	0.187297
2002-03	4	27.74965	6.937412	0.506287
2001-02	4	26.91116	6.727789	0.439861
SBI & Its Associate Banks	12	94.57833	7.881528	0.413073
Nationalized Banks	12	92.8155	7.734625	0.35844
Old Private Sector Banks	12	99.40923	8.284103	0.750715
New Private Sector Banks	12	92.99571	7.749643	1.95051

5.2.36 ANOVA - Ratio of interest income to total assets						
Source of Variation	SS	df	MS	F	P-value	F crit
Rows	32.29049	11	2.935499	16.39212	2.38E-10	2.093254
Columns	2.366516	3	0.788839	4.404956	0.010324	2.891563
Error	5.909634	33	0.17908			
Total	40.56664	47				

Interpretation

F value (4.404) is higher than F critical value (2.891) indicate that there is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in ratio of interest income to total assets.

F value (16.392) is higher than F critical value (2.093) indicate that there is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in ratio of interest income to total assets.

5.2.13 Ratio of non interest income to total assets

Sector to sector difference

H_0 = There is no significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in ratio of non interest income to total assets. ($\mu_1 = \mu_2 = \mu_3 = \mu_4$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in ratio of non interest income to total assets. ($\mu_1 \neq \mu_2 \neq \mu_3 \neq \mu_4$)

Year to year difference

H_0 = There is no significance difference in the financial performance of SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in ratio of non interest income to total assets. ($\mu_1 = \mu_2 = \mu_3\ldots = \mu_{12}$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in ratio of non interest income to total assets. ($\mu_1 \neq \mu_2 \neq \mu_3\ldots \neq \mu_{12}$)

5.2.37 Ratio of non Interest income to total assets			
Year	SBI & Its Associate Banks	Nationalized Banks	Old Private Sector Banks	New Private Sector Banks
2012-13	0.833	0.729	0.933	1.541
2011-12	0.917	0.779	1.008	1.667
2010-11	1.045	0.826	1.018	1.734
2009-10	1.092	1.084	1.188	1.964
2008-09	1.243	1.140	1.314	1.857
2007-08	1.237	1.139	1.185	2.140
2006-07	1.012	0.906	1.013	1.949
2005-06	1.288	0.996	1.162	2.054
2004-05	1.737	1.425	1.045	1.911
2003-04	1.743	1.550	1.100	1.821
2002-03	1.630	1.602	1.110	1.671
2001-02	1.535	1.537	1.084	1.513

(Source: http://dbie.rbi.org.in)

5.2.38 Summary Ratio of non interest income to total assets

SUMMARY	Count	Sum	Average	Variance
2012-13	4	4.036839	1.00921	0.132834
2011-12	4	4.370771	1.092693	0.155597
2010-11	4	4.622978	1.155745	0.158255
2009-10	4	5.327145	1.331786	0.180041
2008-09	4	5.553822	1.388456	0.102758
2007-08	4	5.699782	1.424946	0.228854
2006-07	4	4.879315	1.219829	0.238544
2005-06	4	5.500927	1.375232	0.219273
2004-05	4	6.117211	1.529303	0.144975
2003-04	4	6.214762	1.55369	0.104499
2002-03	4	6.012929	1.503232	0.069549
2001-02	4	5.668703	1.417176	0.049501
SBI & Its Associate Banks	12	15.31167	1.275972	0.100733
Nationalized Banks	12	13.71	1.1425	0.099677
Old Private Sector Banks	12	13.15923	1.096603	0.010757
New Private Sector Banks	12	21.82429	1.81869	0.039008

5.2.39 ANOVA - Ratio of non interest income to total assets						
Source of Variation	SS	df	MS	F	P-value	F crit
Rows	1.373722	11	0.124884	2.990269	0.007281	2.093254
Columns	3.975847	3	1.325282	31.7331	7.69E-10	2.891563
Error	1.378193	33	0.041763			
Total	6.727762	47				

Interpretation

F value (31.733) is higher than F critical value (2.891) indicate that there is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in ratio of non interest income to total assets.

F value (2.990) is higher than F critical value (2.093) indicate that there is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in ratio of non interest income to total assets.

5.2.14 Ratio of operating profits to total assets

Sector to sector difference

H_0 = There is no significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in ratio of operating profits to total assets. ($\mu_1 = \mu_2 = \mu_3 = \mu_4$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in ratio of operating profits to total assets. ($\mu_1 \neq \mu_2 \neq \mu_3 \neq \mu_4$)

Year to year difference

H_0 = There is no significance difference in the financial performance of SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in ratio of operating profits to total assets. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{12}$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in ratio of operating profits to total assets. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{12}$)

5.2.40 Ratio of operating profit to total assets			
Year	SBI & Its Associate Banks	Nationalized Banks	Old Private Sector Banks	New Private Sector Banks
2012-13	2.033	1.902	1.968	2.350
2011-12	2.077	1.878	1.983	2.420
2010-11	2.168	1.940	1.893	2.559
2009-10	1.912	1.831	1.867	2.693
2008-09	1.933	1.846	2.280	2.251
2007-08	1.777	1.775	2.115	2.251
2006-07	2.028	1.936	2.122	1.963
2005-06	2.147	1.873	2.065	2.097
2004-05	2.830	2.260	1.941	1.771
2003-04	2.880	2.222	2.000	1.767
2002-03	3.035	2.272	2.093	1.911
2001-02	2.840	2.394	2.191	1.991

(Source: http://dbie.rbi.org.in)

5.2.41 Summary Ratio of operating profits to total assets

SUMMARY	Count	Sum	Average	Variance
2012-13	4	8.253295	2.063324	0.039423
2011-12	4	8.357244	2.089311	0.055222
2010-11	4	8.559982	2.139995	0.092325
2009-10	4	8.302447	2.075612	0.170419
2008-09	4	8.310762	2.07769	0.048545
2007-08	4	7.91798	1.979495	0.058525
2006-07	4	8.049498	2.012375	0.006875
2005-06	4	8.182194	2.045549	0.014351
2004-05	4	8.801698	2.200424	0.217105
2003-04	4	8.868643	2.217161	0.229683
2002-03	4	9.311505	2.327876	0.243902
2001-02	4	9.416198	2.354049	0.131966
SBI & Its Associate Banks	12	27.66	2.305	0.203963
Nationalized Banks	12	24.1265	2.010542	0.045086
Old Private Sector Banks	12	24.51923	2.043269	0.015224
New Private Sector Banks	12	26.02571	2.16881	0.090966

5.2.42 ANOVA - Ratio of operating profits to total assets						
Source of Variation	SS	df	MS	F	P-value	F crit
Rows	0.629526	11	0.05723	0.576118	0.834046	2.093254
Columns	0.64691	3	0.215637	2.170767	0.11011	2.891563
Error	3.27811	33	0.099337			
Total	4.554545	47				

Interpretation

F value (2.170) is lower than F critical value (2.891) indicate that there is no significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in ratio of operating profits to total assets.

F value (0.576) is lower than F critical value (2.093) indicate that there is no significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in ratio of operating profits to total assets.

5.2.15 Return on assets

Sector to sector difference

H_0 = There is no significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in return on assets. ($\mu_1 = \mu_2 = \mu_3 = \mu_4$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in return on assets. ($\mu_1 \neq \mu_2 \neq \mu_3 \neq \mu_4$)

Year to year difference

H_0 = There is no significance difference in the financial performance of SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in return on assets. ($\mu_1 = \mu_2 = \mu_3 \dots = \mu_{12}$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in return on assets. ($\mu_1 \neq \mu_2 \neq \mu_3 \dots \neq \mu_{12}$)

5.2.43 Return on Assets				
Year	SBI & Its Associate Banks	Nationalized Banks	Old Private Sector Banks	New Private Sector Banks
2012-13	0.947	0.797	1.244	1.407
2011-12	0.878	0.844	1.212	1.427
2010-11	0.987	0.976	1.055	0.961
2009-10	0.992	0.975	1.014	1.456
2008-09	0.985	0.979	1.249	1.210
2007-08	0.947	1.027	1.153	0.807
2006-07	0.933	0.955	1.012	1.397
2005-06	0.895	0.847	0.984	1.604
2004-05	0.947	0.970	0.813	1.639
2003-04	1.000	1.052	0.893	1.549
2002-03	0.952	1.082	1.002	1.646
2001-02	2.433	1.108	1.134	1.647

(Source: http://dbie.rbi.org.in)

5.2.44 Summary Return on assets

SUMMARY	Count	Sum	Average	Variance
2012-13	4	4.394156	1.098539	0.076881
2011-12	4	4.361784	1.090446	0.077981
2010-11	4	3.978211	0.994553	0.00171
2009-10	4	4.435727	1.108932	0.053707
2008-09	4	4.423231	1.105808	0.0207
2007-08	4	3.933886	0.983472	0.021036
2006-07	4	4.297015	1.074254	0.047424
2005-06	4	4.330132	1.082533	0.124203
2004-05	4	4.368315	1.092079	0.137515
2003-04	4	4.493148	1.123287	0.084739
2002-03	4	4.680419	1.170105	0.103395
2001-02	4	6.321822	1.580456	0.384998
SBI & Its Associate Banks	12	12.895	1.074583	0.184482
Nationalized Banks	12	11.609	0.967417	0.009328
Old Private Sector Banks	12	12.76385	1.063654	0.019029
New Private Sector Banks	12	16.75	1.395833	0.075072

5.2.45 ANOVA - Return on assets						
Source of Variation	SS	df	MS	F	P-value	F crit
Rows	1.018022	11	0.092547	1.421148	0.209845	2.093254
Columns	1.253854	3	0.417951	6.418015	0.001515	2.891563
Error	2.149012	33	0.065122			
Total	4.420888	47				

Interpretation

F value (6.418) is higher than F critical value (2.891) indicate that there is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in return on assets.

F value (1.421) is lower than F critical value (2.093) indicate that there is no significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in return on assets.

5.2.16 Return on equity

Sector to sector difference

H_0 = There is no significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in return on equity. ($\mu_1 = \mu_2 = \mu_3 = \mu_4$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in return on equity. ($\mu_1 \neq \mu_2 \neq \mu_3 \neq \mu_4$)

Year to year difference

H_0 = There is no significance difference in the financial performance of SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in return on equity. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{12}$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in return on equity. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{12}$)

5.2.46 Return on Equity			
Year	**SBI & Its Associate Banks**	**Nationalized Banks**	**Old Private Sector Banks**	**New Private Sector Banks**
2012-13	16.310	13.970	15.124	16.284
2011-12	16.298	14.464	15.412	16.227
2010-11	18.898	17.104	13.358	14.667
2009-10	19.693	18.034	12.685	15.329
2008-09	21.115	17.193	15.562	13.744
2007-08	20.208	17.691	15.158	13.206
2006-07	19.817	16.589	13.107	13.750
2005-06	18.432	13.917	11.388	19.521
2004-05	20.225	17.219	11.908	25.757
2003-04	20.097	15.565	9.837	15.910
2002-03	19.585	16.017	9.822	18.817
2001-02	19.710	15.729	9.859	19.860

(Source: http://dbie.rbi.org.in)

5.2.47 Summary Return on equity

SUMMARY	Count	Sum	Average	Variance
2012-13	4	61.68763	15.42191	1.243578
2011-12	4	62.40128	15.60032	0.735946
2010-11	4	64.02744	16.00686	6.124031
2009-10	4	65.74002	16.43501	9.487169
2008-09	4	67.61459	16.90365	9.866658
2007-08	4	66.26351	16.56588	9.268301
2006-07	4	63.26209	15.81552	9.403181
2005-06	4	63.25779	15.81445	14.596
2004-05	4	75.10834	18.77708	33.47847
2003-04	4	61.40809	15.35202	17.76149
2002-03	4	64.24145	16.06036	19.64604
2001-02	4	65.15773	16.28943	22.03712
SBI & Its Associate Banks	12	230.3883	19.19903	2.27488
Nationalized Banks	12	193.488	16.124	2.033495
Old Private Sector Banks	12	153.2208	12.7684	4.991812
New Private Sector Banks	12	203.0729	16.92274	12.77704

5.2.48 ANOVA - Return on equity						
Source of Variation	SS	df	MS	F	P-value	F crit
Rows	37.34623	11	3.395112	0.545192	0.857621	2.093254
Columns	255.4407	3	85.14689	13.67301	5.8E-06	2.891563
Error	205.5033	33	6.227372			
Total	498.2902	47				

Interpretation

F value (13.673) is higher than F critical value (2.891) indicate that there is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in return on equity.

F value (0.545) is lower than F critical value (2.093) indicate that there is no significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in return on equity.

5.2.17 Cost of deposit

Sector to sector difference

H_0 = There is no significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in cost of deposit. ($\mu_1 = \mu_2 = \mu_3 = \mu_4$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in cost of deposit. ($\mu_1 \neq \mu_2 \neq \mu_3 \neq \mu_4$)

Year to year difference

H_0 = There is no significance difference in the financial performance of SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in cost of deposit. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{12}$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in cost of deposit. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{12}$)

5.2.49 Cost of Deposit				
Year	**SBI & Its Associate Banks**	**Nationalized Banks**	**Old Private Sector Banks**	**New Private Sector Banks**
2012-13	7.200	7.410	7.911	7.433
2011-12	6.728	6.657	7.431	6.827
2010-11	5.548	5.226	5.917	5.296
2009-10	6.038	5.743	6.425	5.370
2008-09	6.825	6.379	6.772	7.113
2007-08	6.453	6.050	6.307	6.640
2006-07	5.152	5.029	5.305	5.731
2005-06	4.738	4.499	4.965	5.023
2004-05	4.820	4.507	5.089	4.669
2003-04	4.868	4.735	5.254	4.754
2002-03	4.908	4.830	5.440	4.503
2001-02	4.857	4.849	5.459	4.700

(Source: http://dbie.rbi.org.in)

5.2.50 Summary Cost of deposit

SUMMARY	Count	Sum	Average	Variance
2012-13	4	29.95363	7.488407	0.090267
2011-12	4	27.64325	6.910811	0.125025
2010-11	4	21.98697	5.496743	0.097642
2009-10	4	23.57672	5.894179	0.200193
2008-09	4	27.0884	6.772099	0.091147
2007-08	4	25.45026	6.362564	0.062001
2006-07	4	21.21748	5.30437	0.093842
2005-06	4	19.22481	4.806201	0.057004
2004-05	4	19.0848	4.771201	0.061286
2003-04	4	19.61097	4.902741	0.058268
2002-03	4	19.68119	4.920298	0.150881
2001-02	4	19.8644	4.966099	0.113264
SBI & Its Associate Banks	12	68.13667	5.678056	0.845617
Nationalized Banks	12	65.913	5.49275	0.896783
Old Private Sector Banks	12	72.27462	6.022885	0.919634
New Private Sector Banks	12	68.05857	5.671548	1.115139

5.2.51 ANOVA - Cost of deposit						
Source of Variation	SS	df	MS	F	P-value	F crit
Rows	39.71565	11	3.610513	64.99199	4.08E-19	2.093254
Columns	1.76921	3	0.589737	10.61571	4.88E-05	2.891563
Error	1.833256	33	0.055553			
Total	43.31811	47				

Interpretation

F value (10.615) is higher than F critical value (2.891) indicate that there is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in cost of deposit.

F value (64.991) is higher than F critical value (2.093) indicate that there is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in cost of deposit.

5.2.18 Cost of borrowing

Sector to sector difference

H_0 = There is no significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in cost of borrowing. ($\mu_1 = \mu_2 = \mu_3 = \mu_4$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in cost of borrowing. ($\mu_1 \neq \mu_2 \neq \mu_3 \neq \mu_4$)

Year to year difference

H_0 = There is no significance difference in the financial performance of SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in cost of borrowing. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{12}$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in cost of borrowing. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{12}$)

5.2.52 Cost of Borrowing			
Year	SBI & Its Associate Banks	Nationalized Banks	Old Private Sector Banks	New Private Sector Banks
2012-13	2.127	2.976	4.616	5.709
2011-12	2.023	2.781	4.632	5.286
2010-11	1.620	2.542	4.035	4.494
2009-10	1.188	1.585	2.519	3.577
2008-09	2.517	3.850	8.853	6.491
2007-08	3.407	3.739	11.684	5.781
2006-07	3.487	4.891	9.484	8.080
2005-06	4.310	5.279	6.665	7.006
2004-05	2.957	3.867	4.024	4.824
2003-04	3.418	4.242	4.285	5.334
2002-03	3.290	4.049	4.633	5.387
2001-02	3.537	4.342	4.682	5.400

(Source: http://dbie.rbi.org.in)

5.2.53 Summary - Cost of borrowing

SUMMARY	Count	Sum	Average	Variance
2012-13	4	15.42689	3.856723	2.591909
2011-12	4	14.72159	3.680397	2.345496
2010-11	4	12.69167	3.172918	1.766491
2009-10	4	8.869207	2.217302	1.133181
2008-09	4	21.71067	5.427668	7.943185
2007-08	4	24.61044	6.15261	14.70016
2006-07	4	25.94101	6.485253	7.689845
2005-06	4	23.25933	5.814832	1.563989
2004-05	4	15.6713	3.917825	0.586457
2003-04	4	17.28	4.320001	0.616354
2002-03	4	17.35922	4.339805	0.789861
2001-02	4	17.95971	4.489926	0.598561
SBI & Its Associate Banks	12	33.88	2.823333	0.857229
Nationalized Banks	12	44.1395	3.678292	1.088117
Old Private Sector Banks	12	70.11154	5.842628	7.540269
New Private Sector Banks	12	67.37	5.614167	1.37585

5.2.54 ANOVA - Cost of borrowing						
Source of Variation	SS	df	MS	F	P-value	F crit
Rows	70.85965	11	6.441787	4.372572	0.00047	2.093254
Columns	78.36002	3	26.12001	17.7298	4.94E-07	2.891563
Error	48.61645	33	1.473226			
Total	197.8361	47				

Interpretation

F value (17.729) is higher than F critical value (2.891) indicate that there is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in cost of borrowing.

F value (4.372) is higher than F critical value (2.093) indicate that there is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in cost of borrowing.

5.2.19 Cost of fund

Sector to sector difference

H_0 = There is no significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in cost of fund. ($\mu_1 = \mu_2 = \mu_3 = \mu_4$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in cost of fund. ($\mu_1 \neq \mu_2 \neq \mu_3 \neq \mu_4$)

Year to year difference

H_0 = There is no significance difference in the financial performance of SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in cost of fund. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{12}$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in cost of fund. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{12}$)

5.2.55 Cost of Fund			
Year	SBI & Its Associate Banks	Nationalized Banks	Old Private Sector Banks	New Private Sector Banks
2012-13	7.092	6.878	7.649	6.833
2011-12	6.355	6.389	7.300	6.373
2010-11	5.278	5.043	5.836	5.014
2009-10	5.710	5.489	6.338	4.997
2008-09	6.542	6.170	6.748	6.859
2007-08	6.292	5.880	6.302	6.419
2006-07	5.085	4.873	5.286	5.821
2005-06	4.732	4.358	4.944	5.069
2004-05	4.773	4.402	5.065	4.516
2003-04	4.930	4.494	5.149	4.686
2002-03	5.050	4.518	5.301	4.607
2001-02	5.087	4.489	5.282	4.566

(Source: http://dbie.rbi.org.in)

5.2.56 Summary Cost of fund

SUMMARY	Count	Sum	Average	Variance
2012-13	4	28.45125	7.112814	0.140646
2011-12	4	26.41686	6.604214	0.215356
2010-11	4	21.17177	5.292943	0.145138
2009-10	4	22.5346	5.633651	0.309551
2008-09	4	26.3182	6.57955	0.091987
2007-08	4	24.89128	6.222819	0.055708
2006-07	4	21.06558	5.266396	0.165372
2005-06	4	19.10158	4.775396	0.096959
2004-05	4	18.75566	4.688916	0.086865
2003-04	4	19.25845	4.814611	0.081671
2002-03	4	19.47591	4.868978	0.136985
2001-02	4	19.42242	4.855605	0.151204
SBI & Its Associate Banks	12	66.925	5.577083	0.635183
Nationalized Banks	12	62.98	5.248333	0.784868
Old Private Sector Banks	12	71.2	5.933333	0.85255
New Private Sector Banks	12	65.75857	5.479881	0.845747

5.2.57 ANOVA - Cost of fund						
Source of Variation	SS	df	MS	F	P-value	F crit
Rows	32.1882	11	2.9262	45.68653	9.34E-17	2.093254
Columns	2.918692	3	0.972897	15.18977	2.21E-06	2.891563
Error	2.113634	33	0.06405			
Total	37.22053	47				

Interpretation

F value (15.189) is higher than F critical value (2.891) indicate that there is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in cost of fund.

F value (45.686) is higher than F critical value (2.093) indicate that there is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in cost of fund.

5.2.20 Return on advance

Sector to sector difference

H_0 = There is no significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in return on advance. ($\mu_1 = \mu_2 = \mu_3 = \mu_4$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in return on advance. ($\mu_1 \neq \mu_2 \neq \mu_3 \neq \mu_4$)

Year to year difference

H_0 = There is no significance difference in the financial performance of SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in return on advance. ($\mu_1 = \mu_2 = \mu_3.... = \mu_{12}$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in return on advance. ($\mu_1 \neq \mu_2 \neq \mu_3.... \neq \mu_{12}$)

5.2.58 Return on Advance				
Year	SBI & Its Associate Banks	Nationalized Banks	Old Private Sector Banks	New Private Sector Banks
2012-13	11.298	11.098	12.565	10.824
2011-12	10.908	10.589	12.144	11.754
2010-11	9.742	9.371	10.688	10.456
2009-10	9.610	9.352	10.918	10.590
2008-09	10.613	10.299	11.814	12.964
2007-08	9.918	9.584	10.828	11.987
2006-07	8.843	8.888	9.845	10.544
2005-06	8.132	8.242	9.335	9.403
2004-05	8.073	8.212	9.421	9.029
2003-04	8.347	8.128	9.405	9.443
2002-03	8.533	8.288	9.338	9.647
2001-02	9.085	8.401	9.171	9.670

(Source: http://dbie.rbi.org.in)

5.2.59 Summary Return on advance

SUMMARY	Count	Sum	Average	Variance
2012-13	4	45.78473	11.44618	0.593696
2011-12	4	45.39547	11.34887	0.522608
2010-11	4	40.25634	10.06409	0.376078
2009-10	4	40.46996	10.11749	0.569703
2008-09	4	45.68997	11.42249	1.482794
2007-08	4	42.31717	10.57929	1.157073
2006-07	4	38.12023	9.530059	0.670478
2005-06	4	35.11141	8.777852	0.468901
2004-05	4	34.73417	8.683543	0.419243
2003-04	4	35.32164	8.83041	0.477631
2002-03	4	35.80617	8.951542	0.416053
2001-02	4	36.32627	9.081567	0.272691
SBI & Its Associate Banks	12	113.1033	9.425278	1.219199
Nationalized Banks	12	110.448	9.204	1.05002
Old Private Sector Banks	12	125.4708	10.4559	1.477637
New Private Sector Banks	12	126.3114	10.52595	1.442661

5.2.60 ANOVA - Return on advance						
Source of Variation	SS	df	MS	F	P-value	F crit
Rows	51.73086	11	4.702805	28.98721	8.25E-14	2.093254
Columns	16.92701	3	5.642338	34.77832	2.5E-10	2.891563
Error	5.353829	33	0.162237			
Total	74.0117	47				

Interpretation

F value (34.778) is higher than F critical value (2.891) indicate that there is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in return on advance.

F value (28.987) is higher than F critical value (2.093) indicate that there is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in return on advance.

5.2.21 Return on investment

Sector to sector difference

H_0 = There is no significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in return on investment. ($\mu_1 = \mu_2 = \mu_3 = \mu_4$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in return on investment. ($\mu_1 \neq \mu_2 \neq \mu_3 \neq \mu_4$)

Year to year difference

H_0 = There is no significance difference in the financial performance of SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in return on investment. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{12}$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in return on investment. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{12}$)

5.2.61 Return on Investment				
Year	SBI & Its Associate Banks	Nationalized Banks	Old Private Sector Banks	New Private Sector Banks
2012-13	7.617	7.614	7.685	7.696
2011-12	7.518	7.394	7.438	7.366
2010-11	7.043	6.817	6.720	6.590
2009-10	6.633	6.791	6.508	6.283
2008-09	7.162	7.045	6.895	7.074
2007-08	7.278	7.340	7.216	7.249
2006-07	7.915	7.742	7.531	7.161
2005-06	8.020	7.882	7.675	6.851
2004-05	8.447	8.070	8.092	6.126
2003-04	8.443	8.188	8.298	6.190
2002-03	8.360	8.311	8.117	6.219
2001-02	8.032	8.555	7.725	6.393

(Source: http://dbie.rbi.org.in)

5.2.62 Summary Return on investment

SUMMARY	Count	Sum	Average	Variance
2012-13	4	30.611	7.652749	0.001888
2011-12	4	29.71601	7.429002	0.004445
2010-11	4	27.16983	6.792458	0.036585
2009-10	4	26.21515	6.553788	0.045939
2008-09	4	28.17557	7.043892	0.01236
2007-08	4	29.08256	7.27064	0.002752
2006-07	4	30.3487	7.587174	0.105242
2005-06	4	30.42804	7.607011	0.273885
2004-05	4	30.73342	7.683355	1.108204
2003-04	4	31.11853	7.779631	1.134057
2002-03	4	31.00599	7.751499	1.055386
2001-02	4	30.70364	7.67591	0.849027
SBI & Its Associate Banks	12	92.46833	7.705694	0.352767
Nationalized Banks	12	91.7445	7.645375	0.340381
Old Private Sector Banks	12	89.89846	7.491538	0.320394
New Private Sector Banks	12	81.19714	6.766429	0.287333

5.2.63 ANOVA - Return on investment						
Source of Variation	SS	df	MS	F	P-value	F crit
Rows	7.181464	11	0.65286	3.022435	0.006806	2.093254
Columns	6.761155	3	2.253718	10.43365	5.58E-05	2.891563
Error	7.128156	33	0.216005			
Total	21.07078	47				

Interpretation

F value (10.433) is higher than F critical value (2.891) indicate that there is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in return on investment.

F value (3.022) is higher than F critical value (2.093) indicate that there is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in return on investment.

5.2.22 Profit per employee (Lakhs)

Sector to sector difference

H_0 = There is no significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in profit per employee (lakhs). ($\mu_1 = \mu_2 = \mu_3 = \mu_4$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in profit per employee (lakhs). ($\mu_1 \neq \mu_2 \neq \mu_3 \neq \mu_4$)

Year to year difference

H_0 = There is no significance difference in the financial performance of SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in profit per employee (lakhs). ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{12}$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in profit per employee (lakhs). ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{12}$)

5.2.64 Profit per Employee (Lakhs)			
Year	SBI & Its Associate Banks	Nationalized Banks	Old Private Sector Banks	New Private Sector Banks
2012-13	5.833	7.356	6.427	10.683
2011-12	5.502	6.988	6.322	10.444
2010-11	5.823	7.020	5.195	9.929
2009-10	4.817	5.739	4.460	8.891
2008-09	4.387	4.785	4.606	6.721
2007-08	3.532	4.187	3.777	5.633
2006-07	2.943	3.278	2.990	4.694
2005-06	2.308	2.749	2.892	6.801
2004-05	2.088	2.535	1.862	8.019
2003-04	2.153	2.720	2.396	8.023
2002-03	2.417	3.025	2.662	7.480
2001-02	2.273	3.302	2.658	6.727

(Source: http://dbie.rbi.org.in)

5.2.65 Summary Profit per employee (Lakhs)

SUMMARY	Count	Sum	Average	Variance
2012-13	4	30.29861	7.574653	4.686146
2011-12	4	29.25549	7.313873	4.724832
2010-11	4	27.96679	6.991697	4.405939
2009-10	4	23.9066	5.976649	4.066146
2008-09	4	20.49875	5.124687	1.15962
2007-08	4	17.12845	4.282112	0.883981
2006-07	4	13.90562	3.476405	0.681118
2005-06	4	14.75057	3.687642	4.370901
2004-05	4	14.50421	3.626053	8.653331
2003-04	4	15.29234	3.823086	7.893029
2002-03	4	15.58271	3.895676	5.772297
2001-02	4	14.96044	3.740109	4.14538
SBI & Its Associate Banks	12	44.07667	3.673056	2.293181
Nationalized Banks	12	53.6805	4.473375	3.418214
Old Private Sector Banks	12	46.24769	3.853974	2.369244
New Private Sector Banks	12	94.04571	7.837143	3.532898

5.2.66 ANOVA - Profit per employee (Lakhs)						
Source of Variation	SS	df	MS	F	P-value	F crit
Rows	110.152	11	10.01382	18.77922	3.8E-11	2.093254
Columns	136.7313	3	45.57709	85.47211	1.22E-15	2.891563
Error	17.5969	33	0.533239			
Total	264.4802	47				

Interpretation

F value (85.472) is higher than F critical value (2.891) indicate that there is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in profit per employee (lakhs).

F value (18.779) is higher than F critical value (2.093) indicate that there is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in profit per employee (lakhs).

5.2.23 Business per employees (Lakhs)

Sector to sector difference

H_0 = There is no significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in business per employee (lakhs). ($\mu_1 = \mu_2 = \mu_3 = \mu_4$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in business per employee (lakhs). ($\mu_1 \neq \mu_2 \neq \mu_3 \neq \mu_4$)

Year to year difference

H_0 = There is no significance difference in the financial performance of SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in business per employee (lakhs). ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{12}$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in business per employee (lakhs). ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{12}$)

5.2.67 Business per Employee (Lakhs)			
Year	SBI & Its Associate Banks	Nationalized Banks	Old Private Sector Banks	New Private Sector Banks
2012-13	991.492	1315.134	839.368	939.876
2011-12	966.140	1274.263	821.115	900.153
2010-11	855.438	1146.637	744.168	977.747
2009-10	713.805	966.721	633.581	847.043
2008-09	686.908	811.429	561.592	744.337
2007-08	552.333	657.698	499.065	759.159
2006-07	450.400	518.110	426.041	714.811
2005-06	359.103	438.036	402.922	736.180
2004-05	285.675	360.123	319.258	729.997
2003-04	301.480	345.481	308.776	730.260
2002-03	324.413	336.323	299.176	732.603
2001-02	311.330	324.697	286.037	713.591

(Source: http://dbie.rbi.org.in)

5.2.68 Summary Business per employees (Lakhs)

SUMMARY	Count	Sum	Average	Variance
2012-13	4	4085.87	1021.467	42318.61
2011-12	4	3961.67	990.4175	39322.85
2010-11	4	3723.991	930.9977	29766.73
2009-10	4	3161.15	790.2874	21585.51
2008-09	4	2804.266	701.0666	11235.21
2007-08	4	2468.254	617.0635	13318.62
2006-07	4	2109.362	527.3404	17137.35
2005-06	4	1936.24	484.0601	29293.46
2004-05	4	1695.054	423.7634	42606.3
2003-04	4	1685.997	421.4992	42741.06
2002-03	4	1692.515	423.1288	42806.15
2001-02	4	1635.655	408.9138	41514.08
SBI & Its Associate Banks	12	6798.518	566.5432	71774.69
Nationalized Banks	12	8494.649	707.8874	146206.8
Old Private Sector Banks	12	6141.099	511.7583	42556.52
New Private Sector Banks	12	9525.757	793.8131	9164.809

5.2.69 ANOVA - Business per employees (Lakhs)						
Source of Variation	SS	Df	MS	F	P-value	F crit
Rows	2445901	11	222354.6	14.08848	1.72E-09	2.093254
Columns	600107.9	3	200036	12.67436	1.13E-05	2.891563
Error	520829.8	33	15782.72			
Total	3566839	47				

Interpretation

F value (12.674) is higher than F critical value (2.891) indicate that there is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in business per employee (lakhs).

F value (14.088) is higher than F critical value (2.093) indicate that there is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in business per employee (lakhs).

5.2.24 Wages as % of total expenses

Sector to sector difference

H_0 = There is no significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in wages as % of total expenses. ($\mu_1 = \mu_2 = \mu_3 = \mu_4$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in wages as % of total expenses. ($\mu_1 \neq \mu_2 \neq \mu_3 \neq \mu_4$)

Year to year difference

H_0 = There is no significance difference in the financial performance of SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in wages as % of total expenses. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{12}$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in wages as % of total expenses. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{12}$)

5.2.70 Wages as % of Total Expenses			
Year	**SBI & Its Associate Banks**	**Nationalized Banks**	**Old Private Sector Banks**	**New Private Sector Banks**
2012-13	15.172	12.264	13.728	11.986
2011-12	14.160	12.376	13.948	12.541
2010-11	17.313	16.474	18.399	14.843
2009-10	13.730	13.810	14.312	14.327
2008-09	12.422	13.476	14.055	12.533
2007-08	13.565	14.214	14.434	12.599
2006-07	18.735	18.186	18.049	12.577
2005-06	22.918	21.947	20.097	12.721
2004-05	23.398	23.602	18.645	12.007
2003-04	22.722	22.029	18.767	12.413
2002-03	22.853	20.686	18.212	12.341
2001-02	21.953	20.484	17.380	12.470

(Source: http://dbie.rbi.org.in)

5.2.71 Summary Wages as % of total expenses

SUMMARY	Count	Sum	Average	Variance
2012-13	4	53.14857	13.28714	2.162358
2011-12	4	53.02539	13.25635	0.86087
2010-11	4	67.02892	16.75723	2.250248
2009-10	4	56.17945	14.04486	0.101836
2008-09	4	52.48464	13.12116	0.610762
2007-08	4	54.81142	13.70285	0.678021
2006-07	4	67.54687	16.88672	8.342285
2005-06	4	77.68368	19.42092	21.31772
2004-05	4	77.65286	19.41322	29.62219
2003-04	4	75.93045	18.98261	22.1564
2002-03	4	74.09307	18.52327	20.57957
2001-02	4	72.28733	18.07183	17.58125
SBI & Its Associate Banks	12	218.9417	18.24514	18.80595
Nationalized Banks	12	209.5455	17.46213	17.48866
Old Private Sector Banks	12	200.0269	16.66891	5.571057
New Private Sector Banks	12	153.3586	12.77988	0.77236

5.2.72 ANOVA - Wages as % of total expenses						
Source of Variation	SS	df	MS	F	P-value	F crit
Rows	302.1591	11	27.46901	5.432591	7.17E-05	2.093254
Columns	211.9314	3	70.6438	13.97134	4.78E-06	2.891563
Error	166.8591	33	5.056337			
Total	680.9497	47				

Interpretation

F value (13.971) is higher than F critical value (2.891) indicate that there is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in wages as % of total expenses.

F value (5.432) is higher than F critical value (2.093) indicate that there is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in wages as % of total expenses.

5.2.25 Wages as % of total income

Sector to sector difference

H_0 = There is no significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in wages as % of total income. ($\mu_1 = \mu_2 = \mu_3 = \mu_4$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in wages as % of total income. ($\mu_1 \neq \mu_2 \neq \mu_3 \neq \mu_4$)

Year to year difference

H_0 = There is no significance difference in the financial performance of SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in wages as % of total income. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{12}$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in wages as % of total income. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{12}$)

5.2.73 Wages as % to total Income			
Year	SBI & Its Associate Banks	Nationalized Banks	Old Private Sector Banks	New Private Sector Banks
2012-13	10.783	9.571	11.237	9.467
2011-12	11.130	9.897	11.565	9.809
2010-11	13.157	12.770	15.115	11.047
2009-10	10.803	10.867	11.592	10.487
2008-09	9.897	10.764	10.978	10.089
2007-08	10.928	11.370	11.342	9.813
2006-07	14.398	13.996	14.127	10.040
2005-06	17.285	16.936	16.083	10.550
2004-05	16.280	17.597	14.685	9.669
2003-04	16.382	16.339	14.081	10.381
2002-03	15.803	15.572	13.910	10.057
2001-02	15.582	14.062	14.312	10.243

(Source: http://dbie.rbi.org.in)

5.2.74 Summary Wages as % of total income

SUMMARY	Count	Sum	Average	Variance
2012-13	4	41.0584	10.2646	0.777172
2011-12	4	42.39969	10.59992	0.777551
2010-11	4	52.08792	13.02198	2.786997
2009-10	4	43.74928	10.93732	0.218212
2008-09	4	41.7272	10.4318	0.271012
2007-08	4	43.45273	10.86318	0.531039
2006-07	4	52.56076	13.14019	4.299767
2005-06	4	60.85408	15.21352	9.920838
2004-05	4	58.22969	14.55742	12.0401
2003-04	4	57.18236	14.29559	7.964002
2002-03	4	55.34248	13.83562	7.056444
2001-02	4	54.19833	13.54958	5.302536
SBI & Its Associate Banks	12	162.4283	13.53569	7.343052
Nationalized Banks	12	159.737	13.31142	8.089841
Old Private Sector Banks	12	159.0262	13.25218	3.184319
New Private Sector Banks	12	121.6514	10.13762	0.190152

5.2.75 ANOVA - Wages as % of total income						
Source of Variation	SS	df	MS	F	P-value	F crit
Rows	145.4077	11	13.21888	7.096145	5.25E-06	2.093254
Columns	94.36375	3	31.45458	16.88541	8.02E-07	2.891563
Error	61.47327	33	1.862826			
Total	301.2448	47				

Interpretation

F value (16.885) is higher than F critical value (2.891) indicate that there is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in wages as % of total income.

F value (7.096) is higher than F critical value (2.093) indicate that there is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in wages as % of total income.

5.2.26 Gross NPA as percentage of gross advance

Sector to sector difference

H_0 = There is no significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in gross NPA as percentage of gross advance. ($\mu_1 = \mu_2 = \mu_3 = \mu_4$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in gross NPA as percentage of gross advance. ($\mu_1 \neq \mu_2 \neq \mu_3 \neq \mu_4$)

Year to year difference

H_0 = There is no significance difference in the financial performance of SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in gross NPA as percentage of gross advance. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{12}$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in gross NPA as percentage of gross advance. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{12}$)

5.2.76 Gross NPA as percentage of Gross Advance			
Year	SBI & Its Associate Banks	Nationalized Banks	Old Private Sector Banks	New Private Sector Banks
2012-13	2.3	2.3	2.3	2.4
2011-12	2.3	2.2	2.2	2.5
2010-11	2.4	2.3	2.0	2.3
2009-10	1.9	2.2	2.3	2.9
2008-09	2.0	2.0	2.4	3.1
2007-08	2.3	2.2	2.3	2.5
2006-07	3.1	2.7	3.1	1.9
2005-06	4.2	3.6	4.4	1.7
2004-05	4.8	5.5	6.0	3.6
2003-04	5.4	7.8	7.6	5.0
2002-03	7.3	9.4	8.9	7.6
2001-02	9.2	11.1	11.0	8.9

(Source: http://dbie.rbi.org.in)

5.2.77 Summary Gross NPA as percentage of gross advance

SUMMARY	Count	Sum	Average	Variance
2012-13	4	9.3	2.325	0.0025
2011-12	4	9.2	2.3	0.02
2010-11	4	9	2.25	0.03
2009-10	4	9.3	2.325	0.175833
2008-09	4	9.5	2.375	0.269167
2007-08	4	9.3	2.325	0.015833
2006-07	4	10.8	2.7	0.32
2005-06	4	13.9	3.475	1.515833
2004-05	4	19.9	4.975	1.0825
2003-04	4	25.8	6.45	2.116667
2002-03	4	33.2	8.3	1.02
2001-02	4	40.2	10.05	1.35
SBI & Its Associate Banks	12	47.2	3.933333	5.542424
Nationalized Banks	12	53.3	4.441667	10.47902
Old Private Sector Banks	12	54.5	4.541667	9.626288
New Private Sector Banks	12	44.4	3.7	5.338182

5.2.78 ANOVA - Gross NPA as percentage of gross advance						
Source of Variation	SS	df	MS	F	P-value	F crit
Rows	322.9442	11	29.35856	54.1222	6.96E-18	2.093254
Columns	5.854167	3	1.951389	3.597365	0.023614	2.891563
Error	17.90083	33	0.542449			
Total	346.6992	47				

Interpretation

F value (3.597) is higher than F critical value (2.891) indicate that there is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in gross NPA as percentage of gross advance.

F value (54.122) is higher than F critical value (2.093) indicate that there is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in gross NPA as percentage of gross advance.

5.2.27 Gross NPA as percentage of assets

Sector to sector difference

H_0 = There is no significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in gross NPA as percentage of assets. ($\mu_1 = \mu_2 = \mu_3 = \mu_4$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in gross NPA as percentage of assets. ($\mu_1 \neq \mu_2 \neq \mu_3 \neq \mu_4$)

Year to year difference

H_0 = There is no significance difference in the financial performance of SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in gross NPA as percentage of assets. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{12}$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in gross NPA as percentage of assets. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{12}$)

5.2.79 Gross NPA as percentage of Assets				
Year	SBI & Its Associate Banks	Nationalized Banks	Old Private Sector Banks	New Private Sector Banks
2012-13	1.2	1.4	1.2	1.5
2011-12	1.3	1.4	1.3	1.4
2010-11	1.4	1.4	1.2	1.3
2009-10	1.2	1.3	1.3	1.6
2008-09	1.3	1.2	1.3	1.7
2007-08	1.5	1.3	1.3	1.4
2006-07	1.9	1.6	1.8	1.1
2005-06	2.2	2.1	2.5	1.0
2004-05	2.6	2.7	3.1	1.6
2003-04	3.4	3.5	3.6	2.4
2002-03	3.9	4.2	4.3	3.8
2001-02	4.2	4.9	5.2	3.9

(Source: http://dbie.rbi.org.in)

5.2.80 Summary Gross NPA as percentage of assets

SUMMARY	Count	Sum	Average	Variance
2012-13	4	5.3	1.325	0.0225
2011-12	4	5.4	1.35	0.00333333
2010-11	4	5.3	1.325	0.00916667
2009-10	4	5.4	1.35	0.03
2008-09	4	5.5	1.375	0.04916667
2007-08	4	5.5	1.375	0.00916667
2006-07	4	6.4	1.6	0.12666667
2005-06	4	7.8	1.95	0.43
2004-05	4	10	2.5	0.40666667
2003-04	4	12.9	3.225	0.30916667
2002-03	4	16.2	4.05	0.05666667
2001-02	4	18.2	4.55	0.36333333
SBI & Its Associate Banks	12	26.1	2.175	1.21113636
Nationalized Banks	12	27	2.25	1.64636364
Old Private Sector Banks	12	28.1	2.34166667	1.94810606
New Private Sector Banks	12	22.7	1.89166667	0.95901515

5.2.81 ANOVA- Gross NPA as percentage of assets						
Source of Variation	SS	Df	MS	F	P-value	F crit
Rows	59.3222	11	5.39293561	43.5282	1.94E-16	2.093254
Columns	1.35895	3	0.45298611	3.65620	0.02220	2.891563
Error	4.08854	33	0.1238952			
Total	64.7697917	47				

Interpretation

F value (3.656) is higher than F critical value (2.891) indicate that there is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in gross NPA as percentage of assets.

F value (43.528) is higher than F critical value (2.093) indicate that there is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in gross NPA as percentage of assets.

5.2.28 Net NPA as percentage of net advance

Sector to sector difference

H_0 = There is no significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in net NPA as percentage of net advance. ($\mu_1 = \mu_2 = \mu_3 = \mu_4$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in net NPA as percentage of net advance. ($\mu_1 \neq \mu_2 \neq \mu_3 \neq \mu_4$)

Year to year difference

H_0 = There is no significance difference in the financial performance of SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in net NPA as percentage of net advance. ($\mu_1 = \mu_2 = \mu_3 \ldots = \mu_{12}$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in net NPA as percentage of net advance. ($\mu_1 \neq \mu_2 \neq \mu_3 \ldots \neq \mu_{12}$)

5.2.82 Net NPA as percentage of Net Advance				
Year	SBI & Its Associate Banks	Nationalized Banks	Old Private Sector Banks	New Private Sector Banks
2012-13	1.2	1.2	0.7	0.6
2011-12	1.1	1.1	0.6	0.7
2010-11	0.9	1.1	0.5	0.6
2009-10	1.0	1.1	0.8	1.1
2008-09	0.8	0.9	0.9	1.4
2007-08	1.1	1.0	0.7	1.2
2006-07	1.2	1.1	1.0	1.0
2005-06	1.3	1.3	1.4	0.8
2004-05	2.0	2.1	2.7	1.9
2003-04	2.5	3.1	3.8	1.7
2002-03	3.8	4.5	5.2	1.5
2001-02	4.7	5.8	7.1	4.9

(Source: http://dbie.rbi.org.in)

5.2.83 Summary Net NPA as percentage of net advance

SUMMARY	Count	Sum	Average	Variance
2012-13	4	3.7	0.925	0.1025
2011-12	4	3.5	0.875	0.06916667
2010-11	4	3.1	0.775	0.07583333
2009-10	4	4	1	0.02
2008-09	4	4	1	0.07333333
2007-08	4	4	1	0.04666667
2006-07	4	4.3	1.075	0.00916667
2005-06	4	4.8	1.2	0.07333333
2004-05	4	8.7	2.175	0.12916667
2003-04	4	11.1	2.775	0.79583333
2002-03	4	15	3.75	2.57666667
2001-02	4	22.5	5.625	1.19583333
SBI & Its Associate Banks	12	21.6	1.8	1.57636364
Nationalized Banks	12	24.3	2.025	2.58931818
Old Private Sector Banks	12	25.4	2.11666667	4.67424242
New Private Sector Banks	12	17.4	1.45	1.36272727

5.2.84 ANOVA - Net NPA as percentage of net advance						
Source of Variation	SS	df	MS	F	P-value	F crit
Rows	99.8972	11	9.08157	24.3022	1.04E-12	2.093254
Columns	3.1706	3	1.05687	2.82818	0.0535	2.891563
Error	12.331	33	0.37369			
Total	115.399	47				

Interpretation

F value (2.828) is lower than F critical value (2.891) indicate that there is no significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in net NPA as percentage of net advance.

F value (24.302) is higher than F critical value (2.093) indicate that there is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in net NPA as percentage of net advance.

5.2.29 Net NPA as percentage of assets

Sector to sector difference

H_0 = There is no significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in net NPA as percentage of assets. ($\mu_1 = \mu_2 = \mu_3 = \mu_4$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in net NPA as percentage of assets. ($\mu_1 \neq \mu_2 \neq \mu_3 \neq \mu_4$)

Year to year difference

H_0 = There is no significance difference in the financial performance of SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in net NPA as percentage of assets. ($\mu_1 = \mu_2 = \mu_3 \dots = \mu_{12}$)

H_1 = There is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in net NPA as percentage of assets. ($\mu_1 \neq \mu_2 \neq \mu_3 \dots \neq \mu_{12}$)

5.2.85 Net NPA as percentage of assets				
Year	SBI & Its Associate Banks	Nationalized Banks	Old Private Sector Banks	New Private Sector Banks
2012-13	1.868	1.635	0.871	0.421
2011-12	1.643	1.422	0.747	0.383
2010-11	1.150	0.965	0.622	0.511
2009-10	1.003	0.961	1.119	1.176
2008-09	0.783	0.716	1.008	1.551
2007-08	0.790	0.765	0.872	1.079
2006-07	0.872	0.939	1.247	1.241
2005-06	1.103	1.292	1.809	1.333
2004-05	1.472	2.166	3.331	1.876
2003-04	1.460	1.996	3.820	1.929
2002-03	1.355	1.969	3.518	1.953
2001-02	1.265	1.933	3.597	2.080

(Source: http://dbie.rbi.org.in)

5.2.86 Summary Net NPA as percentage of assets

SUMMARY	Count	Sum	Average	Variance
2012-13	4	4.795531	1.198883	0.450152
2011-12	4	4.195114	1.048778	0.342453
2010-11	4	3.247467	0.811867	0.08804
2009-10	4	4.258778	1.064695	0.009974
2008-09	4	4.058723	1.014681	0.143723
2007-08	4	3.50461	0.876152	0.020294
2006-07	4	4.298518	1.07463	0.039077
2005-06	4	5.537421	1.384355	0.090225
2004-05	4	8.84365	2.210913	0.638328
2003-04	4	9.204571	2.301143	1.082123
2002-03	4	8.794549	2.198637	0.854924
2001-02	4	8.874923	2.218731	0.969968
SBI & Its Associate Banks	12	14.765	1.230417	0.118346
Nationalized Banks	12	16.756	1.396333	0.280406
Old Private Sector Banks	12	22.56	1.88	1.649588
New Private Sector Banks	12	15.53286	1.294405	0.375262

5.2.87 ANOVA - Net NPA as percentage of assets						
Source of Variation	SS	df	MS	F	P-value	F crit
Rows	15.59426	11	1.41766	4.227858	0.000617	2.093254
Columns	3.122478	3	1.040826	3.104034	0.03979	2.891563
Error	11.06536	33	0.335314			
Total	29.7821	47				

Interpretation

F value (3.104) is higher than F critical value (2.891) indicate that there is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks in net NPA as percentage of assets.

F value (4.227) is higher than F critical value (2.093) indicate that there is significance difference in the financial performance between SBI & its associates, nationalized, old private and new private sector banks over years (2001-02 to 2012-13) in net NPA as percentage of assets.

5.3 Comparison of financial performance of private V/S public sector banks (Comparison between public and private sector banks)

Research Hypothesis: There is no significance difference in the financial performance of public and private sector banks.

5.3.1 Capital adequacy ratio (Tier – I)

H_0 = There is no significance difference in the financial performance of public and private sector banks in capital adequacy ratio (Tier – I). ($\mu_1 = \mu_2$)

H_1 = There is significance difference in the financial performance of public and private sector banks in capital adequacy ratio (Tier – I). ($\mu_1 \neq \mu_2$)

5.3.1 Capital adequacy ratio (Tier – I)

Year	2012-13	2011-12	2010-11	2009-10	2008-09	2007-08
Public Sector Banks	9.094	9.123	8.961	8.298	8.054	7.493
Private Sector Banks	12.189	12.326	14.273	13.373	13.276	12.802
Year	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Public Sector Banks	8.060	8.956	7.852	8.098	8.397	8.940
Private Sector Banks	10.449	9.299	9.066	9.365	9.402	9.049

(Source: http://dbie.rbi.org.in)

5.2.2 T- Test Capital adequacy ratio (Tier – I)

Particular	*Public Sector Banks*	*Private Sector Banks*
Mean	8.443846	11.23879
Variance	0.305223	3.930077
Observations	12	12
Pooled Variance	2.11765	
Hypothesized Mean Difference	0	
Df	22	
t Stat	-4.70459	
P(T<=t) two-tail	0.000108	
t Critical two-tail	±2.0738	

Interpretation

T value (-4.7045) is higher than T critical value (±2.0738) indicate that there is significance difference in the financial performance of public and private sector banks in capital adequacy ratio (Tier – I).

5.3.2 Capital adequacy ratio (Tier – II)

H_0 = There is no significance difference in the financial performance of public and private sector banks in capital adequacy ratio (Tier – II). ($\mu_1 = \mu_2$)

H_1 = There is significance difference in the financial performance of public and private sector banks in capital adequacy ratio (Tier – II). ($\mu_1 \neq \mu_2$)

5.3.3 Capital adequacy ratio (Tier – II)

Year	2012-13	2011-12	2010-11	2009-10	2008-09	2007-08
Public Sector Banks	4.090	3.856	4.405	4.962	5.126	4.586
Private Sector Banks	2.601	2.563	2.528	3.156	2.674	2.587
Year	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Public Sector Banks	4.205	3.284	4.882	5.983	4.522	4.419
Private Sector Banks	3.084	3.065	3.632	3.528	3.486	3.397

(Source: http://dbie.rbi.org.in)

5.3.4 T- Test Capital adequacy ratio (Tier – II)

Particular	Public Sector Banks	Private Sector Banks
Mean	4.526538	3.024792
Variance	0.465127	0.177174
Observations	12	12
Pooled Variance	0.32115	
Hypothesized Mean Difference	0	
Df	22	
t Stat	6.491096	
P(T<=t) two-tail	1.57E-06	
t Critical two-tail	±2.0738	

Interpretation

T value (6.4910) is higher than T critical value (±2.0738) indicate that there is significance difference in the financial performance of public and private sector banks in capital adequacy ratio (Tier – II).

5.3.3 Cash to deposit ratio

H_0 = There is no significance difference in the financial performance of public and private sector banks in cash to deposit ratio. ($\mu_1 = \mu_2$)

H_1 = There is significance difference in the financial performance of public and private sector banks in cash to deposit ratio. ($\mu_1 \neq \mu_2$)

5.3.5 Cash to deposit ratio

Year	2012-13	2011-12	2010-11	2009-10	2008-09	2007-08
Public Sector Banks	6.870	5.907	7.562	7.386	7.411	9.668
Private Sector Banks	6.412	5.702	7.379	8.269	7.012	9.504
Year	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Public Sector Banks	7.532	6.715	7.019	7.317	7.559	7.334
Private Sector Banks	7.187	6.191	6.824	7.095	7.191	7.420

(Source: http://dbie.rbi.org.in)

5.3.6 T- Test Cash to deposit ratio

Particular	Public Sector Banks	Private Sector Banks
Mean	7.356635	7.181875
Variance	0.75702	0.963426
Observations	12	12
Pooled Variance	0.860223	
Hypothesized Mean Difference	0	
Df	22	
t Stat	0.461542	
P(T<=t) two-tail	0.648941	
t Critical two-tail	±2.0738	

Interpretation

T value (0.4615) is lower than T critical value (±2.0738) indicate that there is no significance difference in the financial performance of public and private sector banks in cash to deposit ratio.

5.3.4 Credit to deposit ratio

H_0 = There is no significance difference in the financial performance of public and private sector banks in credit to deposit ratio. ($\mu_1 = \mu_2$)

H_1 = There is significance difference in the financial performance of public and private sector banks in credit to deposit ratio. ($\mu_1 \neq \mu_2$)

5.3.7 Credit to deposit ratio

Year	2012-13	2011-12	2010-11	2009-10	2008-09	2007-08
Public Sector Banks	76.044	76.197	74.117	71.276	71.861	72.348
Private Sector Banks	77.939	77.596	75.475	71.593	70.080	69.303
Year	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Public Sector Banks	71.711	70.092	66.016	65.068	63.667	64.704
Private Sector Banks	69.416	67.143	63.763	63.492	62.803	61.206

(Source: http://dbie.rbi.org.in)

5.3.8 T- Test Credit to deposit ratio

Particular	Public Sector Banks	Private Sector Banks
Mean	70.25843	69.1505
Variance	19.36006	33.08619
Observations	12	12
Pooled Variance	26.22312	
Hypothesized Mean Difference	0	
Df	22	
t Stat	0.529963	
P(T<=t) two-tail	0.601446	
t Critical two-tail	±2.0738	

Interpretation

T value (0.5299) is lower than T critical value (±2.0738) indicate that there is no significance difference in the financial performance of public and private sector banks in credit to deposit ratio.

5.3.5   Investment to deposit ratio

H_0 = There is no significance difference in the financial performance of public and private sector banks in investment to deposit ratio. ($\mu_1 = \mu_2$)

H_1 = There is significance difference in the financial performance of public and private sector banks in investment to deposit ratio. ($\mu_1 \neq \mu_2$)

5.3.9 Investment to deposit ratio

Year	2012-13	2011-12	2010-11	2009-10	2008-09	2007-08
Public Sector Banks	31.946	30.473	30.725	32.432	31.820	32.312
Private Sector Banks	39.244	38.921	37.396	37.169	36.703	35.529
Year	**2006-07**	**2005-06**	**2004-05**	**2003-04**	**2002-03**	**2001-02**
Public Sector Banks	34.023	40.175	49.755	47.776	48.388	48.435
Private Sector Banks	35.427	37.400	39.727	40.355	40.815	40.486

(Source: http://dbie.rbi.org.in)

5.3.10 T- Test Investment to deposit ratio

Particular	Public Sector Banks	Private Sector Banks
Mean	38.18821	38.26408
Variance	65.3138	3.637455
Observations	12	12
Pooled Variance	34.47563	
Hypothesized Mean Difference	0	
Df	22	
t Stat	-0.03165	
P(T<=t) two-tail	0.975033	
t Critical two-tail	±2.0738	

Interpretation

T value (-0.0316) is lower than T critical value (±2.0738) indicate that there is no significance difference in the financial performance of public and private sector banks in investment to deposit ratio.

5.3.6 Ratio of deposit to total liabilities

H_0 = There is no significance difference in the financial performance of public and private sector banks in ratio of deposit to total liabilities. ($\mu_1 = \mu_2$)

H_1 = There is significance difference in the financial performance of public and private sector banks in ratio of deposit to total liabilities. ($\mu_1 \neq \mu_2$)

5.3.11 Ratio of deposit to total liabilities

Year	2012-13	2011-12	2010-11	2009-10	2008-09	2007-08
Public Sector Banks	84.826	84.321	84.638	85.418	84.825	83.355
Private Sector Banks	79.591	78.255	79.623	80.757	80.886	80.838
Year	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Public Sector Banks	83.519	82.690	82.807	82.897	82.885	83.121
Private Sector Banks	81.673	82.735	83.116	83.179	83.723	83.430

(Source: http://dbie.rbi.org.in)

5.3.12 T- Test Ratio of deposit to total liabilities

Particular	Public Sector Banks	Private Sector Banks
Mean	83.77519	81.48363
Variance	0.936011	3.15555
Observations	12	12
Pooled Variance	2.04578	
Hypothesized Mean Difference	0	
Df	22	
t Stat	3.924449	
P(T<=t) two-tail	0.000725	
t Critical two-tail	±2.0738	

Interpretation

T value (3.9244) is higher than T critical value (±2.0738) indicate that there is significance difference in the financial performance of public and private sector banks in ratio of deposit to total liabilities.

5.3.7 Ratio of demand and saving bank deposit to total deposit

H_0 = There is no significance difference in the financial performance of public and private sector banks in ratio of demand and saving bank deposit to total deposit. ($\mu_1 = \mu_2$)

H_1 = There is significance difference in the financial performance of public and private sector banks in ratio of demand and saving bank deposit to total deposit. ($\mu_1 \neq \mu_2$)

5.3.13 Ratio of demand and saving bank deposit to total deposit

Year	2012-13	2011-12	2010-11	2009-10	2008-09	2007-08
Public Sector Banks	30.287	29.635	31.261	31.140	30.473	66.836
Private Sector Banks	28.884	27.829	29.931	30.059	27.395	66.942
Year	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Public Sector Banks	64.590	61.973	63.161	63.979	64.406	64.597
Private Sector Banks	66.851	67.164	69.343	69.828	69.559	69.852

(Source: http://dbie.rbi.org.in)

5.3.14 T- Test Ratio of demand and saving bank deposit to total deposit

Particular	Public Sector Banks	Private Sector Banks
Mean	50.195	51.96954
Variance	301.8092	419.2562
Observations	12	12
Pooled Variance	360.5327	
Hypothesized Mean Difference	0	
Df	22	
t Stat	-0.22892	
P(T<=t) two-tail	0.821043	
t Critical two-tail	±2.0738	

Interpretation

T value (-0.2292) is lower than T critical value (±2.0738) indicate that there is no significance difference in the financial performance of public and private sector banks in ratio of demand and saving bank deposit to total deposit..

5.3.8 Ratio of priority sector advance to total advance

H_0 = There is no significance difference in the financial performance of public and private sector banks in ratio of priority sector advance to total advance. ($\mu_1 = \mu_2$)

H_1 = There is significance difference in the financial performance of public and private sector banks in ratio of priority sector advance to total advance. ($\mu_1 \neq \mu_2$)

5.3.15 Ratio of priority sector advance to total advance

Year	2012-13	2011-12	2010-11	2009-10	2008-09	2007-08
Public Sector Banks	30.486	30.161	31.754	32.863	32.250	33.894
Private Sector Banks	32.947	32.255	33.752	34.107	35.380	35.843
Year	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Public Sector Banks	36.199	37.785	37.717	38.788	38.888	39.177
Private Sector Banks	35.543	34.276	32.959	34.060	34.041	34.620

(Source: http://dbie.rbi.org.in)

5.3.16 T- Test Ratio of priority sector advance to total advance

Particular	Public Sector Banks	Private Sector Banks
Mean	34.99686	34.14829
Variance	11.92411	1.199503
Observations	12	12
Pooled Variance	6.561805	
Hypothesized Mean Difference	0	
Df	22	
t Stat	0.811428	
P(T<=t) two-tail	0.425812	
t Critical two-tail	±2.0738	

Interpretation

T value (0.8114) is lower than T critical value (±2.0738) indicate that there is no significance difference in the financial performance of public and private sector banks in ratio of priority sector advance to total advance.

5.3.9 Ratio of secured advance to total advance

H_0 = There is no significance difference in the financial performance of public and private sector banks in ratio of secured advance to total advance. ($\mu_1 = \mu_2$)

H_1 = There is significance difference in the financial performance of public and private sector banks in ratio of secured advance to total advance. ($\mu_1 \neq \mu_2$)

5.3.17 Ratio of secured advance to total advance

Year	2012-13	2011-12	2010-11	2009-10	2008-09	2007-08
Public Sector Banks	82.308	82.867	81.493	80.535	81.543	80.770
Private Sector Banks	87.704	88.164	86.037	84.161	84.381	86.617
Year	**2006-07**	**2005-06**	**2004-05**	**2003-04**	**2002-03**	**2001-02**
Public Sector Banks	83.140	82.923	85.149	85.215	85.168	84.891
Private Sector Banks	87.234	86.099	86.482	86.961	86.749	87.158

(Source: http://dbie.rbi.org.in)

5.3.18 T- Test Ratio of secured advance to total advance

Particular	Public Sector Banks	Private Sector Banks
Mean	83.00006	86.47871
Variance	3.069471	1.437129
Observations	12	12
Pooled Variance	2.2533	
Hypothesized Mean Difference	0	
Df	22	
t Stat	-5.67644	
P(T<=t) two-tail	1.04E-05	
t Critical two-tail	±2.0738	

Interpretation

T value (-5.6764) is higher than T critical value (±2.0738) indicate that there is significance difference in the financial performance of public and private sector banks in ratio of secured advance to total advance.

5.3.10 Ratio of term loan to total advance

H_0 = There is no significance difference in the financial performance of public and private sector banks in ratio of term loan to total advance. ($\mu_1 = \mu_2$)

H_1 = There is significance difference in the financial performance of public and private sector banks in ratio of term loan to total advance. ($\mu_1 \neq \mu_2$)

5.3.19 Ratio of term loan to total advance

Year	2012-13	2011-12	2010-11	2009-10	2008-09	2007-08
Public Sector Banks	55.853	55.469	56.600	57.039	57.452	56.696
Private Sector Banks	55.222	55.731	55.861	55.309	55.918	56.244
Year	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Public Sector Banks	56.830	54.072	51.366	51.885	51.619	51.811
Private Sector Banks	56.399	57.006	55.222	55.488	55.615	55.845

(Source: http://dbie.rbi.org.in)

5.3.20 T- Test Ratio of term loan to total advance

Particular	Public Sector Banks	Private Sector Banks
Mean	54.72446	55.82142
Variance	5.85139	0.279096
Observations	12	12
Pooled Variance	3.065243	
Hypothesized Mean Difference	0	
Df	22	
t Stat	-1.53474	
P(T<=t) two-tail	0.139105	
t Critical two-tail	±2.0738	

Interpretation

T value (-1.5347) is lower than T critical value (±2.0738) indicate that there is no significance difference in the financial performance of public and private sector banks in ratio of term loan to total advance.

5.3.11 Ratio of investment in non approved securities to total investment

H_0 = There is no significance difference in the financial performance of public and private sector banks in ratio of investment in non approved securities to total investment. ($\mu_1 = \mu_2$)

H_1 = There is significance difference in the financial performance of public and private sector banks in ratio of investment in non approved securities to total investment. ($\mu_1 \neq \mu_2$)

5.3.21 Ratio of investment in non approved securities to total investment

Year	2012-13	2011-12	2010-11	2009-10	2008-09	2007-08
Public Sector Banks	15.977	15.912	17.879	15.051	15.097	15.510
Private Sector Banks	26.409	25.737	27.923	23.578	23.237	21.929
Year	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Public Sector Banks	15.666	14.847	15.220	15.596	16.240	16.628
Private Sector Banks	20.984	21.699	23.507	24.265	23.676	23.910

(Source: http://dbie.rbi.org.in)

5.3.22 T- Test Ratio of investment in non approved securities to total investment

Particular	Public Sector Banks	Private Sector Banks
Mean	15.80192	23.90438
Variance	0.699071	3.996877
Observations	12	12
Pooled Variance	2.347974	
Hypothesized Mean Difference	0	
Df	22	
t Stat	-12.9523	
P(T<=t) two-tail	9.05E-12	
t Critical two-tail	±2.0738	

Interpretation

T value (-12.9523) is higher than T critical value (±2.0738) indicate that there is significance difference in the financial performance of public and private sector banks in ratio of investment in non approved securities to total investment.

5.3.12 Ratio of interest income to total assets

H_0 = There is no significance difference in the financial performance of public and private sector banks in ratio of interest income to total assets. ($\mu_1 = \mu_2$)

H_1 = There is significance difference in the financial performance of public and private sector banks in ratio of interest income to total assets. ($\mu_1 \neq \mu_2$)

5.3.23 Ratio of interest income to total assets

Year	2012-13	2011-12	2010-11	2009-10	2008-09	2007-08
Public Sector Banks	8.885	8.789	7.775	7.675	8.295	7.913
Private Sector Banks	9.817	9.472	8.278	8.212	9.115	8.670
Year	**2006-07**	**2005-06**	**2004-05**	**2003-04**	**2002-03**	**2001-02**
Public Sector Banks	7.662	7.298	7.343	7.358	7.213	7.017
Private Sector Banks	8.097	7.521	7.259	7.182	6.892	6.652

(Source: http://dbie.rbi.org.in)

5.3.24 T- Test Ratio of interest income to total assets

Particular	Public Sector Banks	Private Sector Banks
Mean	7.768526	8.097042
Variance	0.368308	1.061176
Observations	12	12
Pooled Variance	0.714742	
Hypothesized Mean Difference	0	
Df	22	
t Stat	-0.95183	
P(T<=t) two-tail	0.351526	
t Critical two-tail	±2.0738	

Interpretation

T value (-0.9518) is lower than T critical value (±2.0738) indicate that there is no significance difference in the financial performance of public and private sector banks in ratio of interest income to total assets.

5.3.13 Ratio of non interest income to total assets

H_0 = There is no significance difference in the financial performance of public and private sector banks in ratio of non interest income to total assets. ($\mu_1 = \mu_2$)

H_1 = There is significance difference in the financial performance of public and private sector banks in ratio of non interest income to total assets. ($\mu_1 \neq \mu_2$)

5.3.25 Ratio of non interest income to total assets

Year	2012-13	2011-12	2010-11	2009-10	2008-09	2007-08
Public Sector Banks	0.753	0.810	0.877	1.085	1.163	1.161
Private Sector Banks	1.146	1.239	1.269	1.460	1.504	1.519
Year	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Public Sector Banks	0.930	1.063	1.497	1.595	1.608	1.537
Private Sector Banks	1.341	1.475	1.348	1.353	1.307	1.234

(Source: http://dbie.rbi.org.in)

5.3.26 T- Test Ratio of non interest income to total assets

Particular	Public Sector Banks	Private Sector Banks
Mean	1.173301	1.349333
Variance	0.098034	0.014163
Observations	12	12
Pooled Variance	0.056098	
Hypothesized Mean Difference	0	
Df	22	
t Stat	-1.82051	
P(T<=t) two-tail	0.082313	
t Critical two-tail	±2.0738	

Interpretation

T value (-1.8205) is lower than T critical value (±2.0738) indicate that there is no significance difference in the financial performance of public and private sector banks in ratio of non interest income to total assets.

5.3.14 Ratio of operating profits to total assets

H_0 = There is no significance difference in the financial performance of public and private sector banks in ratio of operating profits to total assets. ($\mu_1 = \mu_2$)

H_1 = There is significance difference in the financial performance of public and private sector banks in ratio of operating profits to total assets. ($\mu_1 \neq \mu_2$)

5.3.27 Ratio of operating profits to total assets

Year	2012-13	2011-12	2010-11	2009-10	2008-09	2007-08
Public Sector Banks	1.932	1.923	1.993	1.850	1.866	1.775
Private Sector Banks	2.102	2.136	2.126	2.156	2.270	2.163
Year	**2006-07**	**2005-06**	**2004-05**	**2003-04**	**2002-03**	**2001-02**
Public Sector Banks	1.957	1.936	2.391	2.373	2.448	2.497
Private Sector Banks	2.067	2.077	1.882	1.919	2.030	2.121

(Source: http://dbie.rbi.org.in)

5.3.28 T- Test Ratio of operating profits to total assets

Particular	*Public Sector Banks*	*Private Sector Banks*
Mean	2.078494	2.087208
Variance	0.07035	0.011253
Observations	12	12
Pooled Variance	0.040802	
Hypothesized Mean Difference	0	
Df	22	
t Stat	-0.10568	
P(T<=t) two-tail	0.916794	
t Critical two-tail	±2.0738	

Interpretation

T value (-0.1056) is lower than T critical value (±2.0738) indicate that there is no significance difference in the financial performance of public and private sector banks in ratio of operating profits to total assets.

5.3.15 Return on assets

H_0 = There is no significance difference in the financial performance of public and private sector banks in return on assets. ($\mu_1 = \mu_2$)

H_1 = There is significance difference in the financial performance of public and private sector banks in return on assets. ($\mu_1 \neq \mu_2$)

5.3.29 Return on assets

Year	2012-13	2011-12	2010-11	2009-10	2008-09	2007-08
Public Sector Banks	0.831	0.852	0.978	0.978	0.980	1.008
Private Sector Banks	1.301	1.288	1.022	1.169	1.236	1.032
Year	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Public Sector Banks	0.950	0.858	0.965	1.040	1.052	1.413
Private Sector Banks	1.147	1.201	1.102	1.123	1.227	1.314

(Source: http://dbie.rbi.org.in)

5.3.30 T- Test Return on assets

Particular	Public Sector Banks	Private Sector Banks
Mean	0.992147	1.179917
Variance	0.022742	0.009751
Observations	12	12
Pooled Variance	0.016247	
Hypothesized Mean Difference	0	
Df	22	
t Stat	-3.608413	
P(T<=t) two-tail	0.00156	
t Critical two-tail	±2.0738	

Interpretation

T value (-3.6084) is higher than T critical value (±2.0738) indicate that there is significance difference in the financial performance of public and private sector banks in return on assets.

5.3.16 Return on equity

H_0 = There is no significance difference in the financial performance of public and private sector banks in return on equity. ($\mu_1 = \mu_2$)

H_1 = There is significance difference in the financial performance of public and private sector banks in return on equity. ($\mu_1 \neq \mu_2$)

5.3.31 Return on equity

Year	2012-13	2011-12	2010-11	2009-10	2008-09	2007-08
Public Sector Banks	14.510	14.887	17.518	18.417	18.098	18.272
Private Sector Banks	15.530	15.698	13.817	13.610	14.926	14.475
Year	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Public Sector Banks	17.333	14.959	17.912	16.610	16.840	16.647
Private Sector Banks	13.332	14.235	16.755	11.963	12.971	13.360

(Source: http://dbie.rbi.org.in)

5.3.32 T- Test Return on equity

Particular	Public Sector Banks	Private Sector Banks
Mean	16.83362	14.22242
Variance	1.89496	1.782764
Observations	12	12
Pooled Variance	1.838862	
Hypothesized Mean Difference	0	
Df	22	
t Stat	4.716741	
P(T<=t) two-tail	0.000105	
t Critical two-tail	±2.0738	

Interpretation

T value (4.7167) is higher than T critical value (±2.0738) indicate that there is significance difference in the financial performance of public and private sector banks in return on equity.

5.3.17 Cost of deposit

H_0 = There is no significance difference in the financial performance of public and private sector banks in cost of deposit. ($\mu_1 = \mu_2$)

H_1 = There is significance difference in the financial performance of public and private sector banks in cost of deposit. ($\mu_1 \neq \mu_2$)

5.3.33 Cost of deposit

Year	2012-13	2011-12	2010-11	2009-10	2008-09	2007-08
Public Sector Banks	7.362	6.673	5.300	5.811	6.482	6.143
Private Sector Banks	7.744	7.220	5.700	6.056	6.891	6.424
Year	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Public Sector Banks	5.057	4.554	4.579	4.765	4.848	4.850
Private Sector Banks	5.455	4.985	4.942	5.079	5.112	5.194

(Source: http://dbie.rbi.org.in)

5.3.34 T- Test Cost of deposit

Particular	Public Sector Banks	Private Sector Banks
Mean	5.535513	5.899917
Variance	0.878775	0.927984
Observations	12	12
Pooled Variance	0.90338	
Hypothesized Mean Difference	0	
Df	22	
t Stat	-0.93913	
P(T<=t) two-tail	0.357864	
t Critical two-tail	±2.0738	

Interpretation

T value (-0.9391) is lower than T critical value (±2.0738) indicate that there is no significance difference in the financial performance of public and private sector banks in cost of deposit.

5.3.18 Cost of borrowing

H_0 = There is no significance difference in the financial performance of public and private sector banks in cost of borrowing. ($\mu_1 = \mu_2$)

H_1 = There is significance difference in the financial performance of public and private sector banks in cost of borrowing. ($\mu_1 \neq \mu_2$)

5.3.35 Cost of borrowing

Year	2012-13	2011-12	2010-11	2009-10	2008-09	2007-08
Public Sector Banks	2.780	2.606	2.329	1.493	3.542	3.662
Private Sector Banks	4.999	4.861	4.196	2.890	8.027	9.618
Year	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Public Sector Banks	4.567	5.055	3.657	4.052	3.874	4.156
Private Sector Banks	8.993	6.784	4.304	4.653	4.897	4.933

(Source: http://dbie.rbi.org.in)

5.3.36 T- Test Cost of borrowing

Particular	Public Sector Banks	Private Sector Banks
Mean	3.480994	5.762667
Variance	1.017786	4.397161
Observations	12	12
Pooled Variance	2.707473	
Hypothesized Mean Difference	0	
Df	22	
t Stat	-3.39662	
P(T<=t) two-tail	0.002592	
t Critical two-tail	±2.0738	

Interpretation

T value (-3.3966) is higher than T critical value (±2.0738) indicate that there is significance difference in the financial performance of public and private sector banks in cost of borrowing.

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5.3.19 Cost of fund

H_0 = There is no significance difference in the financial performance of public and private sector banks in cost of fund. ($\mu_1 = \mu_2$)

H_1 = There is significance difference in the financial performance of public and private sector banks in cost of fund. ($\mu_1 \neq \mu_2$)

5.3.37 Cost of fund

Year	2012-13	2011-12	2010-11	2009-10	2008-09	2007-08
Public Sector Banks	6.927	6.381	5.097	5.540	6.255	5.975
Private Sector Banks	7.364	6.976	5.549	5.869	6.787	6.343
Year	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Public Sector Banks	4.922	4.444	4.488	4.594	4.641	4.627
Private Sector Banks	5.474	4.988	4.873	4.987	5.058	5.031

(Source: http://dbie.rbi.org.in)

5.3.38 T- Test Cost of fund

Particular	Public Sector Banks	Private Sector Banks
Mean	5.324199	5.774625
Variance	0.745211	0.780455
Observations	12	12
Pooled Variance	0.762833	
Hypothesized Mean Difference	0	
Df	22	
t Stat	-1.26324	
P(T<=t) two-tail	0.219728	
t Critical two-tail	±2.0738	

Interpretation

T value (-1.2632) is lower than T critical value (±2.0738) indicate that there is no significance difference in the financial performance of public and private sector banks in cost of fund.

5.3.20 Return on advance

H_0 = There is no significance difference in the financial performance of public and private sector banks in return on advance. ($\mu_1 = \mu_2$)

H_1 = There is significance difference in the financial performance of public and private sector banks in return on advance. ($\mu_1 \neq \mu_2$)

5.3.39 Return on advance

Year	2012-13	2011-12	2010-11	2009-10	2008-09	2007-08
Public Sector Banks	11.144	10.663	9.456	9.411	10.371	9.661
Private Sector Banks	11.956	12.008	10.607	10.804	12.217	11.234
Year	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Public Sector Banks	8.878	8.216	8.180	8.178	8.345	8.558
Private Sector Banks	10.090	9.359	9.284	9.418	9.446	9.346

(Source: http://dbie.rbi.org.in)

5.3.40 T- Test Return on advance

Particular	Public Sector Banks	Private Sector Banks
Mean	9.255064	10.48042
Variance	1.079699	1.321742
Observations	12	12
Pooled Variance	1.200721	
Hypothesized Mean Difference	0	
Df	22	
t Stat	-2.73915	
P(T<=t) two-tail	0.011976	
t Critical two-tail	±2.0738	

Interpretation

T value (-2.7391) is higher than T critical value (±2.0738) indicate that there is significance difference in the financial performance of public and private sector banks in return on advance.

5.3.21 Return on investment

H_0 = There is no significance difference in the financial performance of public and private sector banks in return on investment. ($\mu_1 = \mu_2$)

H_1 = There is significance difference in the financial performance of public and private sector banks in return on investment. ($\mu_1 \neq \mu_2$)

5.3.41 Return on investment

Year	2012-13	2011-12	2010-11	2009-10	2008-09	2007-08
Public Sector Banks	7.615	7.422	6.869	6.754	7.072	7.325
Private Sector Banks	7.689	7.413	6.675	6.430	6.958	7.228
Year	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Public Sector Banks	7.782	7.914	8.157	8.247	8.322	8.434
Private Sector Banks	7.402	7.387	7.404	7.560	7.453	7.259

(Source: http://dbie.rbi.org.in)

5.3.42 T- Test Return on investment

Particular	Public Sector Banks	Private Sector Banks
Mean	7.659295	7.23775
Variance	0.333588	0.13726
Observations	12	12
Pooled Variance	0.235424	
Hypothesized Mean Difference	0	
Df	22	
t Stat	2.128111	
P(T<=t) two-tail	0.044774	
t Critical two-tail	±2.0738	

Interpretation

T value (2.1282) is higher than T critical value (±2.0738) indicate that there is significance difference in the financial performance of public and private sector banks in return on investment.

5.3.22 Profit per employee (Lakhs)

H_0 = There is no significance difference in the financial performance of public and private sector banks in profit per employee (lakhs). ($\mu_1 = \mu_2$)

H_1 = There is significance difference in the financial performance of public and private sector banks in profit per employee (lakhs). ($\mu_1 \neq \mu_2$)

5.3.43 Profit per employee (Lakhs)

Year	2012-13	2011-12	2010-11	2009-10	2008-09	2007-08
Public Sector Banks	7.004	6.645	6.743	5.526	4.693	4.036
Private Sector Banks	7.917	7.765	6.852	6.011	5.347	4.427
Year	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Public Sector Banks	3.201	2.647	2.432	2.589	2.884	3.064
Private Sector Banks	3.587	4.261	4.017	4.366	4.348	4.083

(Source: http://dbie.rbi.org.in)

5.3.44 T- Test Profit per employee (Lakhs)

Particular	Public Sector Banks	Private Sector Banks
Mean	4.288686	5.248083
Variance	3.12694	2.31741
Observations	12	12
Pooled Variance	2.722175	
Hypothesized Mean Difference	0	
Df	22	
t Stat	-1.42435	
P(T<=t) two-tail	0.168377	
t Critical two-tail	±2.0738	

Interpretation

T value (-1.4243) is lower than T critical value (±2.0738) indicate that there is no significance difference in the financial performance of public and private sector banks in profit per employee (lakhs).

5.3.23 Business per employees (Lakhs)

H_0 = There is no significance difference in the financial performance of public and private sector banks in business per employee (lakhs). ($\mu_1 = \mu_2$)

H_1 = There is significance difference in the financial performance of public and private sector banks in business per employee (lakhs). ($\mu_1 \neq \mu_2$)

5.3.45 Business per employees (Lakhs)

Year	2012-13	2011-12	2010-11	2009-10	2008-09	2007-08
Public Sector Banks	1240.447	1203.157	1079.437	908.356	782.693	633.383
Private Sector Banks	874.546	848.778	825.921	708.293	625.553	590.098
Year	**2006-07**	**2005-06**	**2004-05**	**2003-04**	**2002-03**	**2001-02**
Public Sector Banks	502.484	419.820	342.943	335.327	333.575	321.612
Private Sector Banks	527.111	519.562	463.017	456.296	450.876	435.681

(Source: http://dbie.rbi.org.in)

5.3.46 T- Test Business per employees (Lakhs)

Particular	Public Sector Banks	Private Sector Banks
Mean	675.2695	610.4775
Variance	126546.1	27264.05
Observations	12	12
Pooled Variance	76905.06	
Hypothesized Mean Difference	0	
Df	22	
t Stat	0.572295	
P(T<=t) two-tail	0.572925	
t Critical two-tail	±2.0738	

Interpretation

T value (0.5722) is lower than T critical value (±2.0738) indicate that there is no significance difference in the financial performance of public and private sector banks in business per employee (lakhs).

5.3.24 Wages as % of total expenses

H_0 = There is no significance difference in the financial performance of public and private sector banks in wages as % of total expenses. ($\mu_1 = \mu_2$)

H_1 = There is significance difference in the financial performance of public and private sector banks in wages as % of total expenses. ($\mu_1 \neq \mu_2$)

5.3.47 Wages as % of total expense

Year	2012-13	2011-12	2010-11	2009-10	2008-09	2007-08
Public Sector Banks	12.935	12.787	16.667	13.792	13.232	14.064
Private Sector Banks	13.118	13.456	17.155	14.318	13.522	13.792
Year	**2006-07**	**2005-06**	**2004-05**	**2003-04**	**2002-03**	**2001-02**
Public Sector Banks	18.312	22.171	23.555	22.189	21.186	20.823
Private Sector Banks	16.134	17.516	16.322	16.543	16.158	15.662

(Source: http://dbie.rbi.org.in)

5.3.48 T- Test Wages as % of total expense

Particular	Public Sector Banks	Private Sector Banks
Mean	17.64282	15.30775
Variance	17.54815	2.460145
Observations	12	12
Pooled Variance	10.00414	
Hypothesized Mean Difference	0	
Df	22	
t Stat	1.808363	
P(T<=t) two-tail	0.084241	
t Critical two-tail	±2.0738	

Interpretation

T value (1.8083) is lower than T critical value (±2.0738) indicate that there is no significance difference in the financial performance of public and private sector banks in wages as % of total expenses.

5.3.25 Wages as % of total income

H_0 = There is no significance difference in the financial performance of public and private sector banks in wages as % of total income. ($\mu_1 = \mu_2$)

H_1 = There is significance difference in the financial performance of public and private sector banks in wages as % of total income. ($\mu_1 \neq \mu_2$)

5.3.49 Wages as % of total income

Year	2012-13	2011-12	2010-11	2009-10	2008-09	2007-08
Public Sector Banks	9.851	10.181	12.859	10.852	10.563	11.268
Private Sector Banks	10.618	10.950	13.691	11.206	10.667	10.807
Year	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Public Sector Banks	14.088	17.017	17.293	16.348	15.625	14.412
Private Sector Banks	12.697	14.147	12.929	12.786	12.562	12.888

(Source: http://dbie.rbi.org.in)

5.3.50 T- Test Wages as % of total income

Particular	Public Sector Banks	Private Sector Banks
Mean	13.36317	12.16208
Variance	7.790476	1.551621
Observations	12	12
Pooled Variance	4.671049	
Hypothesized Mean Difference	0	
Df	22	
t Stat	1.361269	
P(T<=t) two-tail	0.18721	
t Critical two-tail	±2.0738	

Interpretation

T value (1.3612) is lower than T critical value (±2.0738) indicate that there is no significance difference in the financial performance of public and private sector banks in wages as % of total income.

5.3.26 Gross NPA as percentage of gross advance

H_0 = There is no significance difference in the financial performance of public and private sector banks in gross NPA as percentage of gross advance. ($\mu_1 = \mu_2$)

H_1 = There is significance difference in the financial performance of public and private sector banks in gross NPA as percentage of gross advance. ($\mu_1 \neq \mu_2$)

5.3.51 Gross NPA as percentage of gross advance

Year	2012-13	2011-12	2010-11	2009-10	2008-09	2007-08
Public Sector Banks	2.300	2.223	2.323	2.131	2.000	2.223
Private Sector Banks	2.335	2.305	2.105	2.510	2.645	2.370
Year	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Public Sector Banks	2.792	3.738	5.338	7.246	8.915	10.662
Private Sector Banks	2.680	3.455	5.160	6.690	8.445	10.265

(Source: http://dbie.rbi.org.in)

5.3.52 T- Test Gross NPA as percentage of gross advance

Particular	Public Sector Banks	Private Sector Banks
Mean	4.32425	4.247083
Variance	9.149403	7.713279
Observations	12	12
Pooled Variance	8.431341	
Hypothesized Mean Difference	0	
Df	22	
t Stat	0.065096	
P(T<=t) two-tail	0.948685	
t Critical two-tail	±2.073873	

Interpretation

T value (0.0650) is lower than T critical value (±2.0738) indicate that there is no significance difference in the financial performance of public and private sector banks in gross NPA as percentage of gross advance.

5.3.27 Gross NPA as percentage of assets

H_0 = There is no significance difference in the financial performance of public and private sector banks in gross NPA as percentage of assets. ($\mu_1 = \mu_2$)

H_1 = There is significance difference in the financial performance of public and private sector banks in gross NPA as percentage of assets. ($\mu_1 \neq \mu_2$)

5.3.53 Gross NPA as percentage of assets

Year	2012-13	2011-12	2010-11	2009-10	2008-09	2007-08
Public Sector Banks	1.354	1.377	1.400	1.277	1.223	1.346
Private Sector Banks	1.305	1.335	1.235	1.405	1.440	1.335
Year	**2006-07**	**2005-06**	**2004-05**	**2003-04**	**2002-03**	**2001-02**
Public Sector Banks	1.669	2.123	2.677	3.477	4.131	4.738
Private Sector Banks	1.555	1.975	2.575	3.180	4.125	4.745

(Source: http://dbie.rbi.org.in)

5.3.54 T- Test Gross NPA as percentage of assets

Particular	*Public Sector Banks*	*Private Sector Banks*
Mean	2.232667	2.184167
Variance	1.533852	1.471422
Observations	12	12
Pooled Variance	1.502637	
Hypothesized Mean Difference	0	
Df	22	
t Stat	0.096915	
P(T<=t) two-tail	0.923671	
t Critical two-tail	±2.073873	

Interpretation

T value (0.0969) is lower than T critical value (±2.0738) indicate that there is no significance difference in the financial performance of public and private sector banks in gross NPA as percentage of assets.

5.3.28 Net NPA as percentage of net advance

H_0 = There is no significance difference in the financial performance of public and private sector banks in net NPA as percentage of net advance. ($\mu_1 = \mu_2$)

H_1 = There is significance difference in the financial performance of public and private sector banks in net NPA as percentage of net advance. ($\mu_1 \neq \mu_2$)

5.3.55 Net NPA as percentage of net advance

Year	2012-13	2011-12	2010-11	2009-10	2008-09	2007-08
Public Sector Banks	1.200	1.100	1.054	1.077	0.877	1.023
Private Sector Banks	0.665	0.635	0.535	0.905	1.075	0.875
Year	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Public Sector Banks	1.123	1.300	2.077	2.962	4.338	5.546
Private Sector Banks	1.000	1.190	2.420	3.065	3.905	6.330

(Source: http://dbie.rbi.org.in)

5.3.56 T- Test Net NPA as percentage of net advance

Particular	Public Sector Banks	Private Sector Banks
Mean	1.973083	1.883333
Variance	2.330425	3.11757
Observations	12	12
Pooled Variance	2.723997	
Hypothesized Mean Difference	0	
Df	22	
t Stat	0.133201	
P(T<=t) two-tail	0.895245	
t Critical two-tail	±2.073873	

Interpretation

T value (0.1332) is lower than T critical value (±2.0738) indicate that there is no significance difference in the financial performance of public and private sector banks in net NPA as percentage of net advance.

5.3.29 Net NPA as percentage of assets

H_0 = There is no significance difference in the financial performance of public and private sector banks in net NPA as percentage of assets. ($\mu_1 = \mu_2$)

H_1 = There is significance difference in the financial performance of public and private sector banks in net NPA as percentage of assets. ($\mu_1 \neq \mu_2$)

5.3.57 Net NPA as percentage of assets

Year	2012-13	2011-12	2010-11	2009-10	2008-09	2007-08
Public Sector Banks	1.689	1.473	1.007	0.970	0.731	0.770
Private Sector Banks	0.714	0.620	0.583	1.139	1.199	0.944
Year	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02
Public Sector Banks	0.923	1.248	2.005	1.872	1.827	1.779
Private Sector Banks	1.245	1.643	2.822	3.158	2.970	3.066

(Source: http://dbie.rbi.org.in)

5.3.58 T- Test Net NPA as percentage of assets

Particular	Public Sector Banks	Private Sector Banks
Mean	1.358045	1.675042
Variance	0.219663	1.053759
Observations	12	12
Pooled Variance	0.636711	
Hypothesized Mean Difference	0	
df	22	
t Stat	-0.9731	
P(T<=t) two-tail	0.34108	
t Critical two-tail	±2.073873	

Interpretation

T value (-0.9731) is lower than T critical value (±2.0738) indicate that there is no significance difference in the financial performance of public and private sector banks in net NPA as percentage of assets.

5.4 Identification of factors responsible for difference in financial performance

5.4.1 Capital adequacy ratio (BASEL – II)

- **Capital adequacy ratio (Tier – I)**

A difference in financial performance has been identified at all three level of analysis in this parameter except SBI and associate banks. Factors responsible for deviation in financial performance over here are

- Types of assets that bank carry.
- Proportion of loan given to public sector, private sector and individuals.
- Equity share capital base.

- **Capital adequacy ratio (Tier – II)**

A difference in financial performance has been identified at all three level of analysis in this parameter except SBI and associate banks. Factors responsible for deviation in financial performance over here are

- Types of assets that bank carry.
- Proportion of loan given to public sector, private sector and individuals.
- Equity share capital base.
- Dependency of banks on tier two capitals i.e. subordinated debt.

5.4.2 Debt coverage parameters

- **Cash to deposit**

A difference in financial performance has been identified at first level of analysis in this parameter except SBI and associate banks. It indicates that Indian banking industry is quite sound in terms of bank's ability to fulfill demand of cash on day to day basis. Factor responsible for the same is

- Strict rules and regulation of RBI in terms of maintaining CRR

- **Credit to deposit**

A difference in financial performance has been identified at first two level of analysis in this parameter except SBI and associate banks. Factors responsible for the same are

- Competitive pressure of maintaining profitability.

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- Developing Indian economy due to which constant demand of fund by industry and other borrowers.

- **Investment to deposit**

A difference in financial performance has been identified at first two level of analysis in this parameter except SBI and associate banks. Factor responsible for the same is

- Above average return of Indian financial markets i.e. stock market and also of debt market which attract bankers and industrialist for investment.

- **Ratio of deposit to total liabilities**

A difference in financial performance has been identified at all three level of analysis in this parameter. It is high in public sector banks. Factor responsible for the same is

- Public sector banks relies more on deposit for fulfilling requirement of fund for lending rather than reserves & surplus, borrowings, and other liabilities & provisions.

- **Ratio of demand & saving bank deposit to total deposit**

A difference in financial performance has been identified at first level of analysis in this parameter i.e. only in private sector banks. Factor responsible for the same is

- More or less there is no significance difference in ratio of number of different types of accounts i.e. saving account, current account and deposits that different types of banks have which lead to no significance difference in ratio of demand & saving bank deposit to total deposit.

5.4.3 Balance sheet parameters
- **Ratio of priority sector advance to total advance**

A difference in financial performance has been identified at first two level of analysis in this parameter. Difference is identified between sub sector banks comparison. Factors responsible for the same are

- Generally SBI and its associate banks and nationalized banks have reach to rural India due to which they are easily able access agriculture advance to meet the requirement of priority sector advance.
- On the other hand old private sector and new private sector banks have reach to semi urban and urban India due to which they are able to access MSME, export

credit, education, housing etc. to meet the requirement of priority sector advance.

- **Ratio of secured advance to total advances**

A difference in financial performance has been identified at all three level of analysis in this parameter. Factor responsible for the same is

- Pressure on private sector employees is high in terms of controlling NPA due to which they prefer secured advance compare to unsecured advance.

- **Ratio of term loan to total advance**

A difference in financial performance has been identified at first two level of analysis in this parameter. Difference is identified between sub sector banks comparison. Factor responsible for the same is

- Different sector banks have different market access i.e. public sector have rural and urban both while private sector is aggressive in urban, due to which difference is identified between subsector but the effect of it, is neutralized when comparison is there between private and public sector banks.

- **Ratio of investment in non approved securities to total investment**

A difference in financial performance has been identified at all three level of analysis in this parameter. Private sector banks have high ratio of investment in non approved securities to total investment. Factors responsible for the same are

- Aggressiveness of private sector banks in terms of utilizing excess fund for generating above average return.
- Structure of public sector bank's decision maker doesn't allow to going for more investment in non approved securities.

5.4.4 Management efficiency parameters
- **Ratio of interest income to total assets**

A difference in financial performance has been identified at first two level of analysis in this parameter except SBI and associate banks and new private sector banks. Difference is identified between sub sector banks comparison. Factors responsible for the same are

- Assets base is very from bank to bank but once it is compared between private and public sector the effect of the same is neutralized.

- Market access is also different between different subsector of banks due to which difference in performance is identified but again when it is compared between private and public sector the effect of the same is neutralized.

- **Ratio of non interest income to total assets**

A difference in financial performance has been identified at first two level of analysis in this parameter. Difference is identified between sub sector banks comparison. Factors responsible for the same are

- Private sector banks are very aggressive since their inceptions i.e. since last one and half decade for earning non interest income.

- Since last one decade public sector banks have also realized the potential of non interest income market and its wide network help them lot to get the profit quickly.

- Due to emergence of new market, stability of earning is not there and hence difference in noninterest income is identified.

- **Ratio of operating profit to total assets**

A difference in financial performance has been identified at first level of analysis in this parameter except SBI and associate banks. As difference is identified at first level only indicates that individual banks performance varies from one another. Factor responsible for the same are

- Size of assets is very from banks to banks.
- Operating expenses is also varies from bank to bank depending on size of bank.

5.4.5 Profitability parameters
- **Return on assets**

A difference in financial performance has been identified at all three level of analysis in this parameter except SBI and associate banks. Private sector banks have high return on assets. Factors responsible for the same are

- It is assumed that optimum utilization of assets is there in private sector banks.
- Private sector banks have network in urban and semi urban areas which are considered to be most profitable than rural area network.

- **Return on equity**

A difference in financial performance has been identified at all three level of analysis in this parameter. Public sector banks have high return on equity. Factor responsible for the same is

- As public sector banks are older compare to private sector banks they have low base of equity in their capital structure compare to private sector banks.

- **Cost of deposit**

A difference in financial performance has been identified at first two level of analysis in this parameter except SBI and associate banks and nationalized banks. Difference is identified between sub sector banks comparison. Factors responsible for the same are

- As deposit rate is almost same the difference in ratio among banks is only because of business volume that each bank has.
- Need of fund is differ from bank to bank and due to which cost of deposit is also slightly differ.
- Private sector banks are generally more aggressive in collecting fund through deposit due to which cost of deposit is high in private sector banks but not significant.

- **Cost of borrowing**

A difference in financial performance has been identified at all three level of analysis in this parameter. Private sector banks have high cost of borrowing. Factor responsible for the same is

- As private sector banks are aggressive in lending they need to have aggressive in terms of borrowing for fulfilling cash requirement which lead to high cost of borrowing.

- **Cost of fund**

A difference in financial performance has been identified at first two level of analysis in this parameter except SBI and associate banks. Difference is identified between sub sector banks comparison. Factors responsible for the same are

- Cost of deposit
- Cost of borrowing

- Once both are combined to private and public sector banks the effect of difference is neutralized.

- **Return on advance**

A difference in financial performance has been identified at all three level of analysis in this parameter except SBI and its associate banks. Private sector banks have high return on advance. Factors responsible for the same are

- Private sector banks have high proportion of secured advance in total advance.
- Good recovery system which also contribute towards high return on advance.
- Aggressiveness of private sector banks in terms of giving advance.

- **Return on investment**

A difference in financial performance has been identified at all three level of analysis in this parameter. Public sector banks have high return on investment. Factors responsible for the same are

- Private sector banks have high ratio of investment in non approved securities to total investment.
- Investment in non approved securities to generate above average return is not working for private sector banks.

5.4.6   Employee efficiency parameters
- **Profit per employee (lakhs)**

A difference in financial performance has been identified at first two level of analysis in this parameter except SBI and associate banks. Difference is identified between sub sector banks comparison. Private sector banks have high profit per employee but it is not significant. Factors responsible for the same are

- Wide network of public sector banks lead to lower efficiency of employee in terms of profit per employee.
- Work pressure on private sector bank's employee is high which lead to high efficiency of employee in terms of profit per employee.

- **Business per employee (lakhs)**

A difference in financial performance has been identified at first two level of analysis in this parameter except SBI and associate banks. Difference is identified between sub sector banks comparison. Factors responsible for the same are

- Size of bank is the important factor for generating high business per employee.
- Wide and established network helps public sector banks to generate high business per employee, although it is not significant.

- **Wages as % of total expenses**

A difference in financial performance has been identified at first two level of analysis in this parameter. Difference is identified between sub sector banks comparison. It is high in public sector banks but not significant. Factors responsible for the same are

- Private sector banks have high cost of wages for top level employees as there are no standard norms of remuneration to CEO of private sector banks. [65]
- On other hand due to wide network high cost of wages for middle and lower level employees in public sector banks.
- Effect of both is neutralized when it is compared between private and public sector banks.

- **Wages as % of total income**

A difference in financial performance has been identified at first two level of analysis in this parameter. Difference is identified between sub sector banks comparison. It is high in public sector banks but not significant. Factors responsible for the same are

- Private sector banks have high cost of wages for top level employees as there are no standard norms of remuneration to CEO of private sector banks. [65]
- On other hand due to wide network high cost of wages for middle and lower level employees in public sector banks.
- Effect of both is neutralized when it is compared between private and public sector banks.

5.4.7   Non performing assets parameters

- **Gross NPA as percentage of gross advance**

A difference in financial performance has been identified at first two level of analysis in this parameter. Difference is identified between sub sector banks comparison. Almost same situation is there in both private and public sector banks. Factors responsible for the same are

- Sluggish legal system
- Pressure of targets on employee's in private sector banks.
- Loan granted under pressure or due to corruption in public sector banks.
- Deficiencies on the part of the banks i.e. in credit appraisal, monitoring and follow-ups, delay in settlement of payments\ subsidiaries by government bodies etc., [66]

- **Gross NPA as percentage of assets**

A difference in financial performance has been identified at first two level of analysis in this parameter. Difference is identified between sub sector banks comparison. Almost same situation is there in both private and public sector banks. Factors responsible for the same are

- Sluggish legal system
- Pressure of targets on employee's in public sector banks.
- Loan granted under pressure or due to corruption in private sector banks.
- Deficiencies on the part of the banks i.e. in credit appraisal, monitoring and follow-ups, delay in settlement of payments\ subsidiaries by government bodies etc., [66]

- **Net NPA as percentage of net advance**

A difference in financial performance has been identified at first level of analysis in this parameter. Almost same situation is there in both private and public sector banks. Factors responsible for the same are

- Sluggish legal system
- Pressure of targets on employee's in public sector banks.
- Loan granted under pressure or due to corruption in private sector banks.

- Deficiencies on the part of the banks i.e. in credit appraisal, monitoring and follow-ups, delay in settlement of payments\ subsidiaries by government bodies etc., [66]

- **Net NPA as percentage of assets**

A difference in financial performance has been identified at first two level of analysis in this parameter. Difference is identified between sub sector banks comparison. Almost same situation is there in both private and public sector banks. Factors responsible for the same are

- Sluggish legal system
- Pressure of targets on employee's in public sector banks.
- Loan granted under pressure or due to corruption in private sector banks.
- Deficiencies on the part of the banks i.e. in credit appraisal, monitoring and follow-ups, delay in settlement of payments\ subsidiaries by government bodies etc., [66]

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CHAPTER – 6

Results and Discussion

6.1 Result of first level comparison (Inter Bank Comparison within Sector)

Sr. No.	Parameter Name	Bank Sector	F Crit.	F Cal.	Decision
		6.1 Inter Bank Comparison within Sector			
1.1	Capital adequacy ratio (Tier – I)	SBI & Its Associate Banks	2.3538	2.2871	Fail to Reject
		Nationalized Banks	1.6340	5.4324	Reject
		Old Private Sector Banks	1.8204	10.7313	Reject
		New Private Sector Banks	2.2188	4.6888	Reject
1.2	Capital adequacy ratio (Tier – II)	SBI & Its Associate Banks	2.3538	0.9626	Fail to Reject
		Nationalized Banks	1.6340	1.9234	Reject
		Old Private Sector Banks	1.8204	11.4488	Reject
		New Private Sector Banks	2.2188	32.8353	Reject
2.1	Cash to Deposit Ratio	SBI & Its Associate Banks	2.3538	1.4690	Fail to Reject
		Nationalized Banks	1.6340	6.4978	Reject
		Old Private Sector Banks	1.8204	9.1085	Reject
		New Private Sector Banks	2.2188	2.8664	Reject
2.2	Credit to Deposit Ratio	SBI & Its Associate Banks	2.3538	0.8602	Fail to Reject
		Nationalized Banks	1.6340	11.7780	Reject
		Old Private Sector Banks	1.8204	8.2018	Reject
		New Private Sector Banks	2.2188	30.6891	Reject
2.3	Investment to Deposit	SBI & Its Associate Banks	2.3538	1.2476	Fail to Reject
		Nationalized Banks	1.6340	6.7857	Reject
		Old Private Sector Banks	1.8204	5.9079	Reject
		New Private Sector Banks	2.2188	10.6035	Reject
2.4	Ratio of Deposit to Total Liabilities	SBI & Its Associate Banks	2.3538	22.9641	Reject
		Nationalized Banks	1.6340	32.6702	Reject
		Old Private Sector Banks	1.8204	11.1398	Reject
		New Private Sector Banks	2.2188	61.9844	Reject
2.5	Ratio of Demand & Saving Bank Deposit to total Deposit	SBI & Its Associate Banks	2.3538	0.0318	Fail to Reject
		Nationalized Banks	1.6340	0.1908	Fail to Reject
		Old Private Sector Banks	1.8204	0.1163	Fail to Reject
		New Private Sector Banks	2.2188	9.8919	Reject
3.1	Ratio of Priority	SBI & Its Associate Banks	2.3538	6.1931	Reject

	Sector Advance to total Advance	Nationalized Banks	1.6340	13.7527	Reject
		Old Private Sector Banks	1.8204	32.7254	Reject
		New Private Sector Banks	2.2188	14.4181	Reject
3.2	Ratio of Secured Advance to total Advance	SBI & Its Associate Banks	2.3538	19.5623	Reject
		Nationalized Banks	1.6340	14.6353	Reject
		Old Private Sector Banks	1.8204	9.3899	Reject
		New Private Sector Banks	2.2188	11.8624	Reject
3.3	Ratio of term loan to total Advance	SBI & Its Associate Banks	2.3538	9.0079	Reject
		Nationalized Banks	1.6340	41.8821	Reject
		Old Private Sector Banks	1.8204	11.4993	Reject
		New Private Sector Banks	2.2188	27.0892	Reject
3.4	Ratio of investment in non approved securities to total Investment	SBI & Its Associate Banks	2.3538	12.9015	Reject
		Nationalized Banks	1.6340	11.9614	Reject
		Old Private Sector Banks	1.8204	16.0017	Reject
		New Private Sector Banks	2.2188	27.8627	Reject
4.1	Ratio of Interest Income to Total Assets	SBI & Its Associate Banks	2.3538	1.5124	Fail to Reject
		Nationalized Banks	1.6340	4.4759	Reject
		Old Private Sector Banks	1.8204	4.3936	Reject
		New Private Sector Banks	2.2188	2.0499	Fail to Reject
4.2	Ratio of non Interest income to total assets	SBI & Its Associate Banks	2.3538	3.4908	Reject
		Nationalized Banks	1.6340	2.2496	Reject
		Old Private Sector Banks	1.8204	13.5288	Reject
		New Private Sector Banks	2.2188	3.4514	Reject
4.3	Ratio of operating profit to total assets	SBI & Its Associate Banks	2.3538	0.3011	Fail to Reject
		Nationalized Banks	1.6340	10.1031	Reject
		Old Private Sector Banks	1.8204	24.4191	Reject
		New Private Sector Banks	2.2188	24.4191	Reject
5.1	Return on Assets	SBI & Its Associate Banks	2.3538	1.2821	Fail to Reject
		Nationalized Banks	1.6340	11.5686	Reject
		Old Private Sector Banks	1.8204	21.5217	Reject
		New Private Sector Banks	2.2188	3.8830	Reject
5.2	Return on Equity	SBI & Its Associate Banks	2.3538	5.7839	Reject
		Nationalized Banks	1.6340	8.1565	Reject
		Old Private Sector Banks	1.8204	16.2489	Reject
		New Private Sector Banks	2.2188	2.5173	Reject
5.3	Cost of Deposit	SBI & Its Associate Banks	2.3538	0.8339	Fail to Reject
		Nationalized Banks	1.6340	1.1002	Fail to Reject
		Old Private Sector Banks	1.8204	2.6348	Reject
		New Private Sector Banks	2.2188	8.1435	Reject
5.4	Cost of Borrowing	SBI & Its Associate Banks	2.3538	5.6985	Reject
		Nationalized Banks	1.6340	11.8434	Reject
		Old Private Sector Banks	1.8204	3.2801	Reject
		New Private Sector Banks	2.2188	24.2242	Reject
5.5	Cost of Fund	SBI & Its Associate Banks	2.3538	0.7096	Fail to Reject

		Nationalized Banks	1.6340	3.3334	Reject
		Old Private Sector Banks	1.8204	3.3488	Reject
		New Private Sector Banks	2.2188	15.3408	Reject
5.6	Return on Advance	SBI & Its Associate Banks	2.3538	2.2507	Fail to Reject
		Nationalized Banks	1.6340	3.2873	Reject
		Old Private Sector Banks	1.8204	2.0280	Reject
		New Private Sector Banks	2.2188	9.1310	Reject
5.7	Return on Investment	SBI & Its Associate Banks	2.3538	2.6530	Reject
		Nationalized Banks	1.6340	8.6542	Reject
		Old Private Sector Banks	1.8204	8.1720	Reject
		New Private Sector Banks	2.2188	9.5198	Reject
6.1	Profit per Employee (Lakhs)	SBI & Its Associate Banks	2.3538	1.5127	Fail to Reject
		Nationalized Banks	1.6340	8.2520	Reject
		Old Private Sector Banks	1.8204	9.1812	Reject
		New Private Sector Banks	2.2188	4.0211	Reject
6.2	Business per Employee (Lakhs)	SBI & Its Associate Banks	2.3538	1.6319	Fail to Reject
		Nationalized Banks	1.6340	6.2009	Reject
		Old Private Sector Banks	1.8204	2.7343	Reject
		New Private Sector Banks	2.2188	17.3963	Reject
6.3	Wages as % of Total Expenses	SBI & Its Associate Banks	2.3538	5.2910	Reject
		Nationalized Banks	1.6340	9.0051	Reject
		Old Private Sector Banks	1.8204	15.3217	Reject
		New Private Sector Banks	2.2188	73.1915	Reject
6.4	Wages as % to total Income	SBI & Its Associate Banks	2.3538	5.5740	Reject
		Nationalized Banks	1.6340	11.1455	Reject
		Old Private Sector Banks	1.8204	20.5495	Reject
		New Private Sector Banks	2.2188	62.1249	Reject
7.4	Net NPA as percentage of Assets	SBI & Its Associate Banks	2.3538	12.4338	Reject
		Nationalized Banks	1.6340	5.6857	Reject
		Old Private Sector Banks	1.8204	2.6745	Reject
		New Private Sector Banks	2.2188	11.1770	Reject

6.2 Result of second level comparison (Comparison between Sectors)

6.2 Inter Sector Bank Comparison					
Sr. No.	Parameter Name	Hypothesis	F Crit.	F Cal.	Decision
1.1	Capital adequacy ratio (Tier – I)	Year to Year	2.0933	2.9238	Reject
		Sector to Sector	2.8916	22.2557	Reject
1.2	Capital adequacy ratio (Tier – II)	Year to Year	2.0933	1.7148	Fail to Reject
		Sector to Sector	2.8916	39.6368	Reject
2.1	Cash to Deposit Ratio	Year to Year	2.0933	14.9485	Reject
		Sector to Sector	2.8916	1.4150	Fail to Reject
2.2	Credit to Deposit Ratio	Year to Year	2.0933	21.5097	Reject
		Sector to Sector	2.8916	44.9626	Reject
2.3	Investment to Deposit	Year to Year	2.0933	4.8351	Reject
		Sector to Sector	2.8916	12.1073	Reject
2.4	Ratio of Deposit to Total Liabilities	Year to Year	2.0933	0.8240	Fail to Reject
		Sector to Sector	2.8916	159.3951	Reject
2.5	Ratio of Demand & Saving Bank Deposit to total Deposit	Year to Year	2.0933	80.0051	Reject
		Sector to Sector	2.8916	1.4289	Fail to Reject
3.1	Ratio of Priority Sector Advance to total Advance	Year to Year	2.0933	2.2209	Reject
		Sector to Sector	2.8916	18.6012	Reject
3.2	Ratio of Secured Advance to total Advance	Year to Year	2.0933	1.6624	Fail to Reject
		Sector to Sector	2.8916	63.3861	Reject
3.3	Ratio of term loan to total Advance	Year to Year	2.0933	2.0748	Fail to Reject
		Sector to Sector	2.8916	393.1726	Reject
3.4	Ratio of investment in non approved securities to total Investment	Year to Year	2.0933	2.7310	Reject
		Sector to Sector	2.8916	264.1683	Reject
4.1	Ratio of Interest Income to Total Assets	Year to Year	2.0933	16.3921	Reject
		Sector to Sector	2.8916	4.4050	Reject
4.2	Ratio of non Interest income to total assets	Year to Year	2.0933	2.9903	Reject
		Sector to Sector	2.8916	31.7331	Reject
4.3	Ratio of operating profit to total assets	Year to Year	2.0933	0.5761	Fail to Reject
		Sector to Sector	2.8916	2.1708	Fail to Reject
5.1	Return on Assets	Year to Year	2.0933	1.4211	Fail to Reject
		Sector to Sector	2.8916	6.4180	Reject
5.2	Return on Equity	Year to Year	2.0933	0.5452	Fail to Reject
		Sector to Sector	2.8916	13.6730	Reject
5.3	Cost of Deposit	Year to Year	2.0933	64.9920	Reject
		Sector to Sector	2.8916	10.6157	Reject
5.4	Cost of Borrowing	Year to Year	2.0933	4.3726	Reject
		Sector to Sector	2.8916	17.7298	Reject

5.5	Cost of Fund	Year to Year	2.0933	45.6865	Reject
		Sector to Sector	2.8916	15.1898	Reject
5.6	Return on Advance	Year to Year	2.0933	28.9872	Reject
		Sector to Sector	2.8916	34.7783	Reject
5.7	Return on Investment	Year to Year	2.0933	3.0224	Reject
		Sector to Sector	2.8916	10.4337	Reject
6.1	Profit per Employee (Lakhs)	Year to Year	2.0933	18.7792	Reject
		Sector to Sector	2.8916	85.4721	Reject
6.2	Business per Employee (Lakhs)	Year to Year	2.0933	14.0885	Reject
		Sector to Sector	2.8916	12.6744	Reject
6.3	Wages as % of Total Expenses	Year to Year	2.0933	5.4326	Reject
		Sector to Sector	2.8916	13.9713	Reject
6.4	Wages as % to total Income	Year to Year	2.0933	7.0961	Reject
		Sector to Sector	2.8916	16.8854	Reject
7.1	Gross NPA as percentage of Gross Advance	Year to Year	2.0933	54.1222	Reject
		Sector to Sector	2.8916	3.5974	Reject
7.2	Gross NPA as percentage of Assets	Year to Year	2.0933	43.5282	Reject
		Sector to Sector	2.8916	3.6562	Reject
7.3	Net NPA as percentage of Net Advance	Year to Year	2.0933	24.3022	Reject
		Sector to Sector	2.8916	2.8282	Fail to Reject
7.4	Net NPA as percentage of Assets	Year to Year	2.0933	4.2279	Reject
		Sector to Sector	2.8916	3.1040	Reject

6.3 Result of third level comparison (Private sector banks V/S Public sector banks)

6.3 Private Sector Banks V/S Public Sector Banks				
Sr. No.	Parameter Name	T Crit.	T Cal.	Decision
1.1	Capital adequacy ratio (Tier – I)	±2.0738	-4.7046	Reject
1.2	Capital adequacy ratio (Tier – II)	±2.0738	6.4911	Reject
2.1	Cash to Deposit Ratio	±2.0738	0.4615	Fail to Reject
2.2	Credit to Deposit Ratio	±2.0738	0.5300	Fail to Reject
2.3	Investment to Deposit	±2.0738	-0.0317	Fail to Reject
2.4	Ratio of Deposit to Total Liabilities	±2.0738	3.9244	Reject
2.5	Ratio of Demand & Saving Bank Deposit to total Deposit	±2.0738	-0.2289	Fail to Reject
3.1	Ratio of Priority Sector Advance to total Advance	±2.0738	0.8114	Fail to Reject
3.2	Ratio of Secured Advance to total Advance	±2.0738	-5.6764	Reject
3.3	Ratio of term loan to total Advance	±2.0738	-1.5347	Fail to Reject
3.4	Ratio of investment in non approved securities to total Investment	±2.0738	-12.9523	Reject
4.1	Ratio of Interest Income to Total Assets	±2.0738	-0.9518	Fail to Reject
4.2	Ratio of non Interest income to total assets	±2.0738	-1.8205	Fail to Reject
4.3	Ratio of operating profit to total assets	±2.0738	-0.1057	Fail to Reject
5.1	Return on Assets	±2.0738	-3.6084	Reject
5.2	Return on Equity	±2.0738	4.7167	Reject
5.3	Cost of Deposit	±2.0738	-0.9391	Fail to Reject
5.4	Cost of Borrowing	±2.0738	-3.3966	Reject
5.5	Cost of Fund	±2.0738	-1.2632	Fail to Reject
5.6	Return on Advance	±2.0738	-2.7391	Reject
5.7	Return on Investment	±2.0738	2.1281	Reject
6.1	Profit per Employee (Lakhs)	±2.0738	-1.4243	Fail to Reject
6.2	Business per Employee (Lakhs)	±2.0738	0.5723	Fail to Reject
6.3	Wages as % of Total Expenses	±2.0738	1.8084	Fail to Reject
6.4	Wages as % to total Income	±2.0738	1.3613	Fail to Reject
7.1	Gross NPA as percentage of Gross Advance	±2.0738	0.0651	Fail to Reject
7.2	Gross NPA as percentage of Assets	±2.0738	0.0969	Fail to Reject
7.3	Net NPA as percentage of Net Advance	±2.0738	0.1332	Fail to Reject
7.4	Net NPA as percentage of Assets	±2.0738	-0.9731	Fail to Reject

6.4 Summary of financial performance evaluation at three different levels

6.4 Summary of financial performance evaluation at three different level

Sr. No.	Parameter Name	Bank Sector	Interbank comparison within sector	Comparison between sector	Private V/S Public banks comparison	Remarks
1.1	Capital adequacy ratio (Tier – I)	SBI & Its Associate Banks	Fail to Reject	Reject	Reject	Difference in performance identified at all three level of evaluation
		Nationalized Banks	Reject			
		Old Private Sector Banks	Reject			
		New Private Sector Banks	Reject			
1.2	Capital adequacy ratio (Tier – II)	SBI & Its Associate Banks	Fail to Reject	Reject	Reject	Difference in performance identified at all three level of evaluation
		Nationalized Banks	Reject			
		Old Private Sector Banks	Reject			
		New Private Sector Banks	Reject			
2.1	Cash to Deposit Ratio	SBI & Its Associate Banks	Fail to Reject	Fail to Reject	Fail to Reject	Difference in performance identified at first level of evaluation only
		Nationalized Banks	Reject			
		Old Private Sector Banks	Reject			
		New Private Sector Banks	Reject			
2.2	Credit to Deposit Ratio	SBI & Its Associate Banks	Fail to Reject	Reject	Fail to Reject	Difference in performance identified at first two level of evaluation.
		Nationalized Banks	Reject			
		Old Private Sector Banks	Reject			
		New Private Sector Banks	Reject			
2.3	Investment to Deposit	SBI & Its Associate Banks	Fail to Reject	Reject	Fail to Reject	Difference in performance identified at first
		Nationalized Banks	Reject			
		Old Private Sector Banks	Reject			

		New Private Sector Banks	Reject			two level of evaluation.
2.4	Ratio of Deposit to Total Liabilities	SBI & Its Associate Banks	Reject	Reject	Reject	Difference in performance identified at all three level of evaluation
		Nationalized Banks	Reject			
		Old Private Sector Banks	Reject			
		New Private Sector Banks	Reject			
2.5	Ratio of Demand & Saving Bank Deposit to total Deposit	SBI & Its Associate Banks	Fail to Reject	Fail to Reject	Fail to Reject	Difference in performance identified at first level of evaluation only
		Nationalized Banks	Fail to Reject			
		Old Private Sector Banks	Fail to Reject			
		New Private Sector Banks	Reject			
3.1	Ratio of Priority Sector Advance to total Advance	SBI & Its Associate Banks	Reject	Reject	Fail to Reject	Difference in performance identified at first two level of evaluation.
		Nationalized Banks	Reject			
		Old Private Sector Banks	Reject			
		New Private Sector Banks	Reject			
3.2	Ratio of Secured Advance to total Advance	SBI & Its Associate Banks	Reject	Reject	Reject	Difference in performance identified at all three level of evaluation
		Nationalized Banks	Reject			
		Old Private Sector Banks	Reject			
		New Private Sector Banks	Reject			
3.3	Ratio of term loan to total Advance	SBI & Its Associate Banks	Reject	Reject	Fail to Reject	Difference in performance identified at first two level of evaluation.
		Nationalized Banks	Reject			
		Old Private Sector Banks	Reject			
		New Private Sector Banks	Reject			
3.4	Ratio of investment in non approved securities to	SBI & Its Associate Banks	Reject	Reject	Reject	Difference in performance identified at all three level of
		Nationalized Banks	Reject			
		Old Private Sector Banks	Reject			
		New Private Sector Banks	Reject			

	total Investment					evaluation
4.1	Ratio of Interest Income to Total Assets	SBI & Its Associate Banks	Fail to Reject	Reject	Fail to Reject	Difference in performance identified at first two level of evaluation.
		Nationalized Banks	Reject			
		Old Private Sector Banks	Reject			
		New Private Sector Banks	Fail to Reject			
4.2	Ratio of non Interest income to total assets	SBI & Its Associate Banks	Reject	Reject	Fail to Reject	Difference in performance identified at first two level of evaluation.
		Nationalized Banks	Reject			
		Old Private Sector Banks	Reject			
		New Private Sector Banks	Reject			
4.3	Ratio of operating profit to total assets	SBI & Its Associate Banks	Fail to Reject	Fail to Reject	Fail to Reject	Difference in performance identified at first level of evaluation only
		Nationalized Banks	Reject			
		Old Private Sector Banks	Reject			
		New Private Sector Banks	Reject			
5.1	Return on Assets	SBI & Its Associate Banks	Fail to Reject	Reject	Reject	Difference in performance identified at all three level of evaluation
		Nationalized Banks	Reject			
		Old Private Sector Banks	Reject			
		New Private Sector Banks	Reject			
5.2	Return on Equity	SBI & Its Associate Banks	Reject	Reject	Reject	Difference in performance identified at all three level of evaluation
		Nationalized Banks	Reject			
		Old Private Sector Banks	Reject			
		New Private Sector Banks	Reject			
5.3	Cost of Deposit	SBI & Its Associate Banks	Fail to Reject	Reject	Fail to Reject	Difference in performance identified at first two level of evaluation.
		Nationalized Banks	Fail to Reject			
		Old Private Sector Banks	Reject			
		New Private Sector Banks	Reject			

5.4	Cost of Borrowing	SBI & Its Associate Banks	Reject	Reject	Reject	Difference in performance identified at all three level of evaluation
		Nationalized Banks	Reject			
		Old Private Sector Banks	Reject			
		New Private Sector Banks	Reject			
5.5	Cost of Fund	SBI & Its Associate Banks	Fail to Reject	Reject	Fail to Reject	Difference in performance identified at first two level of evaluation.
		Nationalized Banks	Reject			
		Old Private Sector Banks	Reject			
		New Private Sector Banks	Reject			
5.6	Return on Advance	SBI & Its Associate Banks	Fail to Reject	Reject	Reject	Difference in performance identified at all three level of evaluation
		Nationalized Banks	Reject			
		Old Private Sector Banks	Reject			
		New Private Sector Banks	Reject			
5.7	Return on Investment	SBI & Its Associate Banks	Reject	Reject	Reject	Difference in performance identified at all three level of evaluation
		Nationalized Banks	Reject			
		Old Private Sector Banks	Reject			
		New Private Sector Banks	Reject			
6.1	Profit per Emloyee (Lakhs)	SBI & Its Associate Banks	Fail to Reject	Reject	Fail to Reject	Difference in performance identified at first two level of evaluation.
		Nationalized Banks	Reject			
		Old Private Sector Banks	Reject			
		New Private Sector Banks	Reject			
6.2	Business per Employee (Lakhs)	SBI & Its Associate Banks	Fail to Reject	Reject	Fail to Reject	Difference in performance identified at first two level of evaluation.
		Nationalized Banks	Reject			
		Old Private Sector Banks	Reject			
		New Private Sector Banks	Reject			
6.3	Wages as % of	SBI & Its Associate Banks	Reject	Reject	Fail to	Difference in

	Total Expenses	Nationalized Banks	Reject		Reject	performance identified at first two level of evaluation.
		Old Private Sector Banks	Reject			
		New Private Sector Banks	Reject			
6.4	Wages as % to total Income	SBI & Its Associate Banks	Reject	Reject	Fail to Reject	Difference in performance identified at first two level of evaluation.
		Nationalized Banks	Reject			
		Old Private Sector Banks	Reject			
		New Private Sector Banks	Reject			
7.1	Gross NPA as percentage of Gross Advance	SBI & Its Associate Banks	Reject	Reject	Fail to Reject	Difference in performance identified at first two level of evaluation.
		Nationalized Banks	Reject			
		Old Private Sector Banks	Reject			
		New Private Sector Banks	Reject			
7.2	Gross NPA as percentage of Assets	SBI & Its Associate Banks	Reject	Reject	Fail to Reject	Difference in performance identified at first two level of evaluation.
		Nationalized Banks	Reject			
		Old Private Sector Banks	Reject			
		New Private Sector Banks	Reject			
7.3	Net NPA as percentage of Net Advance	SBI & Its Associate Banks	Reject	Fail to Reject	Fail to Reject	Difference in performance identified at first level of evaluation only
		Nationalized Banks	Reject			
		Old Private Sector Banks	Reject			
		New Private Sector Banks	Reject			
7.4	Net NPA as percentage of Assets	SBI & Its Associate Banks	Reject	Reject	Fail to Reject	Difference in performance identified at first two level of evaluation.
		Nationalized Banks	Reject			
		Old Private Sector Banks	Reject			
		New Private Sector Banks	Reject			

6.5 Ranking of the banks on the basis of financial performance

6.4 Ranking of the Banks		
Banks	**Sector**	**Rank**
AXIS BANK LIMITED	New Private Sector Banks	1
ICICI BANK LIMITED	New Private Sector Banks	2
HDFC BANK LTD.	New Private Sector Banks	3
ANDHRA BANK	Nationalized Banks	4
KARUR VYSYA BANK LTD	Old Private Sector Banks	5
CITY UNION BANK LIMITED	Old Private Sector Banks	6
TAMILNAD MERCANTILE BANK LTD	Old Private Sector Banks	6
STATE BANK OF MYSORE	SBI and it's Associate Banks	8
ORIENTAL BANK OF COMMERCE	Nationalized Banks	9
KOTAK MAHINDRA BANK LTD.	New Private Sector Banks	10
STATE BANK OF TRAVANCORE	SBI and it's Associate Banks	11
CORPORATION BANK	Nationalized Banks	12
YES BANK LTD.	New Private Sector Banks	13
STATE BANK OF HYDERABAD	SBI and it's Associate Banks	14
PUNJAB NATIONAL BANK	Nationalized Banks	15
ALLAHABAD BANK	Nationalized Banks	16
FEDERAL BANK LTD	Old Private Sector Banks	17
INDIAN OVERSEAS BANK	Nationalized Banks	18
INDUSIND BANK LTD	New Private Sector Banks	18
INDIAN BANK	Nationalized Banks	20
IDBI BANK LIMITED	Nationalized Banks	21
STATE BANK OF PATIALA	SBI and it's Associate Banks	22
STATE BANK OF BIKANER AND JAIPUR	SBI and it's Associate Banks	23
VIJAYA BANK	Nationalized Banks	24
UNION BANK OF INDIA	Nationalized Banks	25
JAMMU & KASHMIR BANK LTD	Old Private Sector Banks	26
CANARA BANK	Nationalized Banks	27
SYNDICATE BANK	Nationalized Banks	28
KARNATAKA BANK LTD	Old Private Sector Banks	29
ING VYSYA BANK LTD	Old Private Sector Banks	30
NAINITAL BANK LTD	Old Private Sector Banks	31
DENA BANK	Nationalized Banks	32
BANK OF MAHARASHTRA	Nationalized Banks	33
BANK OF BARODA	Nationalized Banks	34
DEVELOPMENT CREDIT BANK LTD.	New Private Sector Banks	35
UNITED BANK OF INDIA	Nationalized Banks	36
PUNJAB AND SIND BANK	Nationalized Banks	37
STATE BANK OF INDIA	SBI and it's Associate Banks	38
CENTRAL BANK OF INDIA	Nationalized Banks	39

UCO BANK	Nationalized Banks	**40**
LAKSHMI VILAS BANK LTD	Old Private Sector Banks	**41**
SOUTH INDIAN BANK LTD	Old Private Sector Banks	**42**
BANK OF INDIA	Nationalized Banks	**43**
RATNAKAR BANK LTD	Old Private Sector Banks	**44**
CATHOLIC SYRIAN BANK LTD	Old Private Sector Banks	**45**
THE DHANALAKSHMI BANK LTD	Old Private Sector Banks	**46**

6.6 Discussion

6.6.1 Out of 29 parameters 10 parameters shows significance financial difference at all three level of data analysis. These parameters are

- Capital adequacy ratio (Tier – I)

- Capital adequacy ratio (Tier – II)

- Ratio of deposit to total liabilities

- Ratio of secured advance to total advance

- Ratio of investment in non approved securities to total Investment

- Return on assets

- Return on equity

- Cost of borrowing

- Return on advance

- Return on investment

6.6.2 Out of 29 parameters 15 parameters shows significance financial difference up to two level of data analysis. These parameters are

- Credit to deposit ratio

- Investment to deposit ratio

- Ratio of priority sector advance to total advance

- Ratio of term loan to total advance

- Ratio of Interest Income to Total Assets

- Ratio of non Interest income to total assets

- Cost of deposit

- Cost of fund

- Profit per employee (lakhs)

- business per employee (lakhs)

- Wages as % of total expenses

- Wages as % of total income

- Gross NPA as percentage of Gross Advance

- Gross NPA as percentage of Assets

- Net NPA as percentage of Assets

6.6.3 Out of 29 parameters 4 parameters shows significance financial difference at first level of data analysis only. These parameters are

- Cash to deposit ratio

- Ratio of demand & saving bank deposit to total deposit

- Ratio of operating profit to total assets

- Net NPA as percentage of net advance

CHAPTER – 7

Conclusion

7.1 Conclusion

Out of 29 parameters 10 parameters shows significance financial difference at all three level of data analysis. Among these 10 parameters private sector banks proves superiority over public sector banks in 4 parameters while public sector banks proves superiority over private sector banks in remaining 6 parameters.

- Private sector banks performance is good compare to public sector banks in terms of capital adequacy ratio (Tier – I), as CAR (Tier – I) is high in private sector banks compare to public sector banks.

- Public sector banks performance is good compare to private sector banks in terms of capital adequacy ratio (Tier – II), as CAR (Tier – II) is high in public sector banks compare to private sector banks.

- Public sector banks performance is good compare to private sector banks in terms of ratio of deposit to total liabilities, as ratio of deposit to total liabilities is high in public sector banks compare to private sector banks.

- Private sector banks performance is good compare to public sector banks in terms of ratio of secured advance to total advance, as ratio of secured advance to total advance is high in private sector banks compare to public sector banks.

- Public sector banks performance is good compare to private sector banks in terms of ratio of investment in non approved securities to total investment, as ratio of investment in non approved securities to total investment is low in public sector banks compare to private sector banks.

- Private sector banks performance is good compare to public sector banks in terms of ratio of return on assets, as ratio of return on assets is high in private sector banks compare to public sector banks.

- Public sector banks performance is good compare to private sector banks in terms of ratio of return on equity, as ratio of return on equity is high in public sector banks compare to private sector banks.

- Public sector banks performance is good compare to private sector banks in terms of ratio of cost of borrowing, as ratio of cost of borrowing is low in public sector banks compare to private sector banks.

- Private sector banks performance is good compare to public sector banks in terms of ratio of return on advance, as ratio of return on advance is high in private sector banks compare to public sector banks.

- Public sector banks performance is good compare to private sector banks in terms of ratio of return on investment, as ratio of return on investment is high in public sector banks compare to private sector banks.

7.2 Major Contribution

Major contributions in this research work are:

- CAR(Tier – I) is high in private sector banks while CAR(Tier – II) is high in public sector banks which clearly indicates that Tier – I capital base [(paid up capital + statutory reserves + disclosed free reserves) - (equity investments in subsidiary + intangible assets + current & past losses)] is high in private sector banks compare to public sector banks while Tier – II capital base [(A) Undisclosed Reserves + B) General Loss reserves + C) hybrid debt capital instruments and subordinated debts] is high in public sector banks compare to private sector banks.

- Ratio of secured advance to total advance is high in private sector banks which indicate that private sector banks believe in giving more secured advance rather than unsecured advance, due to which return on advance is also high in private sector banks.

- Ratio of investment in non approved securities to total investment is very high in private sector banks which indicate that private sector banks are very much aggressive in terms of utilizing their access fund to generate above average return.

- Return on assets is high in private sector banks while return on equity is high in public sector banks which clearly indicate that private sector banks have optimum utilization of their assets compare to public sector banks. One reason behind deviation is public sector banks have network in rural area also which is not as

profitable as urban area due to which public sector banks performance is poor compare to private sector banks.

- Cost of borrowing is high in private sector banks which again indicate that they are even aggressive in terms of raising fund through fixed deposit and other sources due to which cost of borrowing is high in private sector banks.

- Return on advance is also high in private sector banks which show high efficiency of private sector banks in terms of giving advance and its timely recovery from borrowers. One reason behind high return on advance is private sector banks have also high ratio of secured advance to total advance.

- Although ratio of investment in non approved securities to total investment is high in private sector banks return on investment is high in public sector banks which indicates that private banks strategy to invest in non approved securities to generate above return is of no use as by investing in approved securities public sector banks are able to generate more return on investment.

7.3 Scope of Further Work

This research work has further scope of research in below mentioned areas.

- In this research work only private & public sector banks have been taken into consideration for evaluation & identification of factors responsible for difference in financial performance, this can be extended by taking foreign banks as well as urban and rural co operative banks also, as in India co operative banks have significance contribution in Indian banking industry.

- In this research work only quantitative aspect are considered for evaluating financial performance, there may be some qualitative aspect such as employee's efficiency in terms of following norms at the time of providing various services which may improve financial performance of banks, shall be taken into consideration.

- This research work is completely based on secondary data, which may be extended by taking views of top level employees of banks on financial performance of banks, which may help researcher to identify factors responsible for difference in financial performance of banks.

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Appendices

A – 1 Capital adequacy ratio (Tier – I)

Public Sector Banks

Year	STATE BANK OF BIKANER AND JAIPUR	STATE BANK OF HYDERABAD	STATE BANK OF INDIA	STATE BANK OF MYSORE	STATE BANK OF PATIALA	STATE BANK OF TRAVANCORE	SBI & Its Associate Banks	ALLAHABAD BANK	ANDHRA BANK	BANK OF BARODA	BANK OF INDIA	BANK OF MAHARASHTRA	CANARA BANK	CENTRAL BANK OF INDIA	CORPORATION BANK	DENA BANK	IDBI BANK LIMITED	INDIAN BANK	INDIAN OVERSEAS BANK	ORIENTAL BANK OF COMMERCE	PUNJAB AND SIND BANK	PUNJAB NATIONAL BANK	SYNDICATE BANK	UCO BANK	UNION BANK OF INDIA	UNITED BANK OF INDIA	VIJAYA BANK	Nationalised Banks	Public Sector Banks
2012-13	9.72	8.65	8.75	9.32	8.7	9.12	9.043	9.2	8.96	10.22	9.15	8.45	9.76	8.2	8.2	8.75	8.23	11.32	8.63	11.1	8.6	9.32	9.12	8.2	8.45	8.6	9.72	9.109	9.094
2011-12	9.76	9.62	9.79	9.18	8.6	9.35	9.383	9.13	9.03	10.83	8.59	8.31	10.35	7.79	8.33	8.86	8.38	11.13	8.35	10.12	8.55	9.28	8.94	8.09	8.37	8.79	9.68	9.045	9.123
2010-11	7.92	9.12	7.77	9.78	8.66	9	8.708	8.57	9.68	9.99	8.33	8.02	10.87	6.31	8.69	9.77	8.03	11.02	8.16	11.21	8.35	8.44	9.31	8.52	8.69	8.9	9.88	9.037	8.961
2009-10	8.35	8.64	9.45	7.59	8.16	9.24	8.572	8.12	8.18	9.2	8.48	6.41	8.54	6.83	9.25	8.16	6.24	11.13	8.67	9.28	7.68	9.11	8.24	7.05	7.91	8.16	7.69	8.217	8.298
2008-09	8.46	7.14	9.38	7.15	6.94	8.59	7.943	8.01	8.67	8.49	8.91	6.11	8.01	6.97	8.9	6.76	6.81	11.88	7.88	9.1	8.44	8.98	7.85	6.48	8.19	7.56	7.74	8.087	8.054
2007-08	6.95	7.24	9.14	6.54	7.31	7.41	7.432	7.71	8.54	7.64	7.7	5.43	7.01	4.88	9.64	6.75	7.42	11.29	7.83	9.34	8.04	8.97	6.97	5.51	7.45	6.37	5.73	7.511	7.493
2006-07	7.79	8.25	8.01	6.62	8.36	7.55	7.763	8.1	9.98	8.74	6.54	6.03	7.17	6.32	11.3	6.06	9.11	12.28	8.2	10.05	9.58	8.93	6.24	5.78	7.79	7.72	7.07	8.150	8.060
2005-06	8.5	8.95	9.36	7.44	9.96	7.24	8.575	9.53	12.2	10.98	6.75	7.47	7.81	7.19	12.41	5.96	11.71	10.29	8.54	10.37	10.05	10.06	7.4	6.09	7.32	10.01	9.26	9.070	8.956
2004-05	7.95	7.58	8.04	7.12	11.05	6.17	7.985	6.46	8.03	8.21	7.05	7.1	7.29	6.08	13.55	6.63	11.93	7.6	7.1	5.42	5.26	8.87	6.1	5.75	6.07	14.15	7.59	7.812	7.852
2003-04	7.54	8.23	8.2	6.82	10.32	7.43	8.090	7.22	9.12	9.22	7.55	5.32	7.13	6.57	12.23	6.68	11.34	8.2	7.5	6.34	8.32	9.23	6.23	5.7	7.2	12.45	8.45	8.100	8.098
2002-03	7.63	7.59	7.86	7.98	9.34	8.62	8.170	8.37	10.11	7.85	8	6.78	7.45	7.2	11.45	7.22	11.45	8.7	8.23	8.12	7.45	8.45	7.34	6.45	6.8	13.68	8.2	8.465	8.397
2001-02	8.31	8.12	9.42	7.23	8.76	7.92	8.293	7.58	9.57	8.65	23	7.45	7.32	6.8	10.45	6.9	11.6	8.45	7.65	7.55	7.8	8.64	8.45	6.2	7.64	12.67	8.32	9.135	8.940

Private Sector Banks

Year	CATHOLIC SYRIAN BANK LTD	CITY UNION BANK LIMITED	FEDERAL BANK LTD	ING VYSYA BANK LTD	JAMMU & KASHMIR BANK LTD	KARNATAKA BANK LTD	KARUR VYSYA BANK LTD	LAKSHMI VILAS BANK LTD	NAINITAL BANK LTD	RATNAKAR BANK LTD	SOUTH INDIAN BANK LTD	TAMILNAD MERCANTILE BANK LTD	THE DHANALAKSHMI BANK LTD	Old Private Sector Banks	AXIS BANK LIMITED	DEVELOPMENT CREDIT BANK LTD.	HDFC BANK LTD.	ICICI BANK LIMITED	INDUSIND BANK LTD	KOTAK MAHINDRA BANK LTD.	YES BANK LTD.	New Private Sector Banks	Private Sector Banks
2012-13	8.47	11.32	15.32	10.47	11.2	11.2	13.22	9.45	14.85	20.87	11.64	14.2	8.22	12.341	9.42	12.6	11.5	12.95	11.65	15.43	9.8	11.907	12.189
2011-12	8.83	11.69	15.86	11.23	11.12	10.86	13.12	8.86	14.62	22.83	11.54	13.98	7.42	12.458	9.45	13.81	11.6	12.68	11.37	15.74	9.9	12.079	12.326
2010-11	9.42	11.84	15.63	9.36	11.33	11.27	13.07	10.78	15.8	55.93	11.27	14.46	9.41	15.352	9.41	11.1	12.23	13.17	12.29	17.99	9.7	12.270	14.273
2009-10	8.07	12.41	16.92	10.11	12.79	9.98	12.88	12.01	14.38	33.53	12.42	14.86	8.8	13.782	11.18	11.93	13.26	13.96	9.65	15.42	12.9	12.614	13.373
2008-09	8.81	11.48	18.42	6.89	13.8	10.6	14.4	8.81	11.85	41.69	13.22	15.33	13.75	14.542	9.26	11.5	10.58	11.84	7.65	16.13	9.5	10.923	13.276
2007-08	7.23	11.15	19.09	6.82	12.14	10.36	12.11	10.53	11	48.29	12.08	14.7	6.56	14.005	10.17	11.82	10.3	11.76	6.7	14.46	8.76	10.567	12.802
2006-07	5.7	10.87	8.94	6.38	12.6	10.46	14.04	9.93	10.1	33.39	8.84	16.12	6.29	11.820	6.42	8.44	8.57	7.42	7.34	8.81	8.32	7.903	10.449
2005-06	7.03	10.77	9.72	7.14	13.09	11.38	13.29	6.94	10.97	9.71	8.38	17.6	6.21	10.172	7.26	5.96	8.55	9.2	6.84	8.07	7.86	7.677	9.299
2004-05	7.49	10.05	6.42	5.2	12.48	12.15	14.36	5.67	11.3	10.06	5.68	16.22	6.12	9.477	8.87	5.85	9.6	7.59	7.24	10.12	8.85	8.303	9.066
2003-04	7.32	10.2	7.32	6.32	12.45	12.45	15.45	6.22	11.48	10.2	6.32	16.42	6.2	9.873	8.92	5.34	9.2	8.2	6.95	11.12	9.21	8.420	9.365
2002-03	7.2	10.32	6.92	7.34	13.2	11.86	13.82	5.75	11.2	10.45	7.43	17.15	6.18	9.909	8.67	5.64	8.7	9.43	7.15	10.87	8.75	8.459	9.402
2001-02	7.4	10.36	7.2	6.54	12.3	11.6	14.22	6.3	10.86	9.8	8.35	15.32	6.13	9.722	8.22	6.43	7.45	8.4	6.8	9.75	7.54	7.799	9.049

(Source : http://dbie.rbi.org.in)

A – 2 Capital adequacy ratio (Tier – II)

Capital adequacy ratio (Tier – II)

Public Sector Banks

Year	STATE BANK OF BIKANER AND JAIPUR	STATE BANK OF HYDERABAD	STATE BANK OF INDIA	STATE BANK OF MYSORE	STATE BANK OF PATIALA	STATE BANK OF TRAVANCORE	SBI & Its Associate Banks	ALLAHABAD BANK	ANDHRA BANK	BANK OF BARODA	BANK OF INDIA	BANK OF MAHARASHTRA	CANARA BANK	CENTRAL BANK OF INDIA	CORPORATION BANK	DENA BANK	IDBI BANK LIMITED	INDIAN BANK	INDIAN OVERSEAS BANK	ORIENTAL BANK OF COMMERCE	PUNJAB AND SIND BANK	PUNJAB NATIONAL BANK	SYNDICATE BANK	UCO BANK	UNION BANK OF INDIA	UNITED BANK OF INDIA	VIJAYA BANK	Nationalised Banks	Public Sector Banks
2012-13	3.82	4.43	4.12	3.62	4.2	4.12	4.052	3.8	3.92	3.94	3.72	4.2	4.12	4.52	4.5	3.2	5.8	2.75	5.65	3.21	4.81	3.5	3.7	4.85	3.87	4.2	3.76	4.101	4.090
2011-12	4	3.94	4.07	3.37	3.7	4.2	3.880	3.7	4.15	3.84	3.36	4.12	3.41	4.61	4.67	2.65	6.2	2.34	4.97	2.57	4.71	3.35	3.3	4.26	3.48	3.9	3.38	3.849	3.856
2010-11	3.76	5.13	4.21	3.98	4.75	3.54	4.228	4.39	4.7	4.53	3.84	5.33	4.51	5.33	5.42	3.64	5.61	2.54	6.39	3.02	4.59	3.98	3.73	5.19	4.26	4.15	4	4.458	4.405
2009-10	4.95	6.26	3.94	4.83	5.1	4.5	4.930	5.5	5.75	5.16	4.46	6.37	4.89	5.4	6.12	4.61	5.07	1.58	6.11	3.26	5.42	5.05	4.46	6.16	4.6	4.64	4.81	4.971	4.962
2008-09	6.06	4.39	4.87	5.84	5.66	5.44	5.377	5.1	4.55	5.56	4.1	5.94	6.09	6.15	4.71	5.31	4.76	2.1	5.32	3.88	5.91	5.05	4.83	5.45	5.08	5.72	5.41	5.051	5.126
2007-08	5.56	5.11	4.4	5.19	6.25	6.12	5.438	4.28	3.07	5.3	4.34	5.42	6.24	4.51	2.45	4.34	4.53	1.45	4.1	2.78	3.53	4.49	4.85	5.51	5.06	4.87	5.49	4.331	4.586
2006-07	5.1	4.26	4.33	4.85	4.02	4.13	4.448	4.42	1.35	3.06	5.04	6.03	6.33	4.08	1.46	5.46	4.62	1.86	5.07	2.46	3.3	3.36	5.5	5.78	5.01	4.3	4.14	4.132	4.205
2005-06	3.58	3.13	2.52	3.93	3.71	3.91	3.463	3.84	1.8	2.67	4	3.8	3.41	3.84	1.51	4.66	3.09	2.9	4.5	0.67	2.78	1.89	4.33	5.03	4.09	3.11	2.68	3.230	3.284
2004-05	4.65	4.16	4.41	4.96	3.16	4.88	4.370	6.07	4.08	4.4	4.47	5.58	5.49	6.07	2.68	5.28	3.58	6.54	7.1	3.79	4.2	5.91	4.6	5.51	6.02	4.01	5.33	5.036	4.882
2003-04	4.72	4.2	3.43	4.6	3.2	4.56	4.118	45.45	2.45	4.42	4.53	5.32	5.32	6.2	2.45	4.54	3.86	5.45	6.2	2.45	3.23	4.32	4.45	5.46	6.21	3.8	4.75	6.543	5.983
2002-03	3.9	5.1	2.75	4.72	3.53	4.42	4.070	6.21	3.76	3.76	4.56	5.67	5.46	5.89	2.32	5.45	3.45	5.45	6.92	1.89	4.32	3.43	4.36	5.87	5.83	4.22	4.32	4.657	4.522
2001-02	4.22	4.6	4.68	4.82	4.8	3.6	4.453	5.3	3.85	4.57	3.87	4.38	4.86	5.64	3.86	4.86	4.12	4.32	5.9	2.87	2.64	2.68	4.68	4.86	5.7	4.36	4.86	4.409	4.419

Private Sector Banks

Year	CATHOLIC SYRIAN BANK LTD	CITY UNION BANK LIMITED	FEDERAL BANK LTD	ING VYSYA BANK LTD	JAMMU & KASHMIR BANK LTD	KARNATAKA BANK LTD	KARUR VYSYA BANK LTD	LAKSHMI VILAS BANK LTD	NAINITAL BANK LTD	RATNAKAR BANK LTD	SOUTH INDIAN BANK LTD	TAMILNAD MERCANTILE BANK LTD	THE DHANALAKSHMI BANK LTD	Old Private Sector Banks	AXIS BANK LIMITED	DEVELOPMENT CREDIT BANK LTD.	HDFC BANK LTD.	ICICI BANK LIMITED	INDUSIND BANK LTD	KOTAK MAHINDRA BANK LTD.	YES BANK LTD.	New Private Sector Banks	Private Sector Banks
2012-13	1.92	1.22	0.85	3.2	2.6	2.1	1.45	3.23	0.63	0.45	2.45	0.75	2.3	1.781	4.12	2.19	4.34	5.96	3.2	1.82	7.23	4.123	2.601
2011-12	2.25	0.88	0.78	2.77	2.24	1.98	1.21	4.24	0.47	0.37	2.46	0.71	2.07	1.725	4.21	1.6	4.92	5.84	2.48	1.78	8	4.119	2.563
2010-11	1.8	0.91	1.16	3.58	2.39	2.06	1.34	2.41	0.55	0.48	2.74	0.67	2.39	1.729	3.24	2.15	3.99	6.37	3.6	1.93	6.8	4.011	2.528
2009-10	2.75	1.05	1.44	4.8	3.1	2.39	1.61	2.81	1.3	0.54	2.97	0.68	4.19	2.279	4.62	2.92	4.18	5.45	5.68	2.93	7.7	4.783	3.156
2008-09	3.48	1.21	1.8	4.76	0.68	2.88	0.52	1.48	1.25	0.61	1.54	0.72	1.63	1.735	4.43	1.8	5.11	3.69	4.9	3.88	7.1	4.416	2.674
2007-08	3.98	1.33	3.37	3.38	0.66	1.81	0.47	2.2	1.32	0.86	1.72	0.65	2.65	1.877	3.56	1.56	3.3	2.2	5.21	4.19	7.32	3.906	2.587
2006-07	3.88	1.71	4.49	4.18	0.64	0.57	0.47	2.5	2.79	0.95	2.24	0.65	3.48	2.196	5.15	2.9	4.51	4.27	5.2	4.65	6.45	4.733	3.084
2005-06	4.23	1.56	4.03	3.53	0.43	0.4	1.5	3.85	2.91	1.06	4.64	0.73	3.54	2.493	3.82	3.7	2.86	4.15	3.7	3.2	7.45	4.126	3.065
2004-05	3.86	2.13	4.85	3.89	2.67	2.01	1.71	5.65	3.55	1.97	4.21	3.52	4.04	3.389	3.79	4.03	2.56	4.19	4.38	2.68	6.94	4.081	3.632
2003-04	4.22	1.85	4.75	3.67	1.67	1.12	1.81	4.32	3.65	2.1	4.32	2.86	4.35	3.130	3.8	4.1	2.85	4.12	4.56	3.22	7.21	4.266	3.528
2002-03	3.86	1.67	4.89	3.85	2.11	0.89	1.75	5.45	3.45	1.87	4.22	3.15	3.8	3.151	3.6	3.86	3.12	3.89	3.86	2.96	7.46	4.107	3.486
2001-02	4.12	1.75	3.96	3.45	1.89	1.45	1.67	4.86	2.87	1.75	4.34	2.45	4.2	2.982	3.65	3.95	2.85	4.53	4.23	3.12	6.85	4.169	3.397

(Source : http://dbie.rbi.org.in)

A – 3 Cash to deposit

Cash to Deposit Ratio

Public Sector Banks

Year	STATE BANK OF BIKANER AND JAIPUR	STATE BANK OF HYDERABAD	STATE BANK OF INDIA	STATE BANK OF MYSORE	STATE BANK OF PATIALA	STATE BANK OF TRAVANCORE	SBI & Its Associate Banks	ALLAHABAD BANK	ANDHRA BANK	BANK OF BARODA	BANK OF INDIA	BANK OF MAHARASHTRA	CANARA BANK	CENTRAL BANK OF INDIA	CORPORATION BANK	DENA BANK	IDBI BANK LIMITED	INDIAN BANK	INDIAN OVERSEAS BANK	ORIENTAL BANK OF COMMERCE	PUNJAB AND SIND BANK	PUNJAB NATIONAL BANK	SYNDICATE BANK	UCO BANK	UNION BANK OF INDIA	UNITED BANK OF INDIA	VIJAYA BANK	Nationalised Banks	Public Sector Banks
2012-13	8.42	6.54	7.3	6.2	8.87	7.3	**7.438**	5.56	6.23	5.45	6.34	5.72	6.33	7.2	6.87	7.23	8.54	7.2	7.1	5.2	6.32	6.85	6.45	6.87	7.45	8.32	6.76	**6.700**	**6.870**
2011-12	7.04	5.81	5.18	6.03	8.95	6.68	**6.615**	5.46	5.26	5.63	4.71	5.93	5.44	6.68	6.82	6.73	7.17	5.23	5.72	5.43	5.77	4.87	5.58	5.07	5.22	5.71	5.47	**5.695**	**5.907**
2010-11	9.98	9.07	10.11	6.26	5.89	8.1	**8.235**	5.99	7.8	6.5	7.29	5.75	7.5	7.85	6.97	7.35	10.84	6.5	6.89	6.84	7.67	7.6	7.7	7.16	8.7	7.63	6.66	**7.360**	**7.562**
2009-10	8.03	7	7.62	7.11	6.17	6.82	**7.125**	6.77	8.62	5.61	6.79	8.4	6.7	10.49	9.53	8.48	8.29	8	6.92	6.72	7.71	7.35	6.14	5.92	7.33	6.9	6.62	**7.465**	**7.386**
2008-09	9.17	8.69	7.49	5.27	6.2	5.54	**7.060**	6.02	8.17	5.51	4.7	7.43	5.37	8.41	7.56	11.57	7.64	8.56	5.93	6.99	5.64	8.13	10.82	6.57	6.48	8.31	10.51	**7.516**	**7.411**
2007-08	11.46	11.07	9.59	9.69	8.84	9.26	**9.985**	8.78	9.92	6.16	7.83	9.32	8.67	10.46	12.82	10.41	9.17	10.54	10.82	9.4	7.87	9.17	10.9	7.14	9.1	11.18	11.81	**9.574**	**9.668**
2006-07	12.83	6.92	6.68	9.52	5.66	7.95	**8.260**	6.83	7.11	5.13	6	6.69	6.39	6.61	12.47	7.07	12.47	7.92	6.82	8.34	5.56	8.85	8.36	5.85	6.95	7.23	9.04	**7.313**	**7.532**
2005-06	7.52	6.69	5.7	4.56	4.47	4.76	**5.617**	5.49	11.38	3.56	5.95	6.96	6.78	5.09	4.99	7.14	10.31	5.64	6.09	8.49	4.93	19.55	5.87	3.73	5.92	4.9	8.12	**7.045**	**6.715**
2004-05	4.86	4.81	4.58	6.93	6.3	8.55	**6.005**	5.63	7.53	3.33	4.95	7.38	5.15	9.17	7.05	7.13	15.73	5.64	9.44	13.48	6.68	9.17	5.81	6.02	5.9	6.27	5	**7.323**	**7.019**
2003-04	6.45	5.45	6.12	7.32	6.28	7.45	**6.512**	6.76	9.35	3.23	5.4	7.68	5.53	10.12	7.2	7.1	13.45	5.48	9.56	12.48	7.32	12.35	5.41	4.22	5.76	6.45	6.3	**7.559**	**7.317**
2002-03	7.46	8.67	5.68	8.54	5.87	6.45	**7.112**	5.44	8.75	3.86	5.9	7.93	5.87	9.57	6.8	6.98	14.93	6.21	10.38	10.46	6.56	11.25	6.78	7.56	6.32	5.32	7	**7.694**	**7.559**
2001-02	6.89	9.11	7.32	6.56	6.33	7.76	**7.328**	5.68	10.64	4.14	6.41	6.79	6.32	8.54	6.93	6.73	11.46	5.93	9.32	11.25	7.22	9.56	5.37	6.92	6.32	5.38	5.8	**7.336**	**7.334**

Private Sector Banks

Year	CATHOLIC SYRIAN BANK LTD	CITY UNION BANK LIMITED	FEDERAL BANK LTD	ING VYSYA BANK LTD	JAMMU & KASHMIR BANK LTD	KARNATAKA BANK LTD	KARUR VYSYA BANK LTD	LAKSHMI VILAS BANK LTD	NAINITAL BANK LTD	RATNAKAR BANK LTD	SOUTH INDIAN BANK LTD	TAMILNAD MERCANTILE BANK LTD	THE DHANALAKSHMI BANK LTD	Old Private Sector Banks	AXIS BANK LIMITED	DEVELOPMENT CREDIT BANK LTD.	HDFC BANK LTD.	ICICI BANK LIMITED	INDUSIND BANK LTD	KOTAK MAHINDRA BANK LTD.	YES BANK LTD.	New Private Sector Banks	Private Sector Banks
2012-13	6.83	7.85	4.32	5.45	6.32	6.45	5.4	8.3	6.15	6.23	5.45	5.32	6.8	**6.221**	5.75	7.23	9.23	8.23	5.78	6.32	4.82	**6.766**	**6.412**
2011-12	6.47	4.99	4.95	5.63	5.22	5.39	5.98	5.74	6.17	5.56	4.31	4.07	7.35	**5.525**	4.86	6.43	6.08	8.01	6.85	5.23	4.75	**6.030**	**5.702**
2010-11	6.73	8.15	6.82	7.23	6.66	7.1	6.79	8.46	6.84	8.04	6.15	6.22	6.41	**7.046**	6.41	7.21	12.03	9.27	7.15	7.2	6.7	**7.996**	**7.379**
2009-10	8.39	8.45	6.43	9.01	7.37	7.35	6.22	8.27	6.5	11.38	6.04	7.9	8.63	**7.842**	7.9	8.63	9.25	13.62	7.86	8.73	7.45	**9.063**	**8.269**
2008-09	5.85	7.25	6.88	7.2	6.98	6.71	6.38	8.04	5.54	7.14	5.51	7.46	7.95	**6.838**	8.02	6.17	9.47	8.03	5.39	6.36	7.9	**7.334**	**7.012**
2007-08	9.53	10.83	9.09	11.06	11.26	8.71	8.76	6.86	7.14	11.76	6.42	8.85	9.81	**9.237**	8.34	11.1	12.46	12.02	8.02	10.25	7.8	**9.999**	**9.504**
2006-07	9.92	6.74	5.71	6.13	7.36	5.89	6.37	5.7	5.45	13.9	5.72	6.11	8.12	**7.163**	7.93	7.46	7.59	8.12	5.79	6.83	6.9	**7.231**	**7.187**
2005-06	7.45	6.08	6.79	6.31	3.99	4.04	6.21	4.61	5.62	13.11	5.7	5.41	6.95	**6.328**	6.06	6.16	5.93	5.41	4.03	6.38	7.58	**5.936**	**6.191**
2004-05	9.05	5.2	4.54	5.3	7.74	6.35	5.72	7.4	5.49	12.01	5.1	6.3	8.72	**6.840**	10.88	5.68	7.29	6.36	4.85	5.55	6.94	**6.793**	**6.824**
2003-04	9.22	6.22	5.32	8.66	6.32	5.55	6.15	6.3	5.5	13.32	5.8	6.4	8.22	**7.152**	11.24	6.32	7.48	6.2	5.13	5.7	6.84	**6.987**	**7.095**
2002-03	8.43	7.42	6.56	7.32	5.45	6.45	5.67	6.43	6.32	11.78	5.43	5.75	7.95	**6.997**	11.2	7.25	7.3	6.45	7.21	6.22	7.22	**7.550**	**7.191**
2001-02	9.56	8.65	7.32	6.43	7.28	5.2	5.8	7.2	5.82	12.45	6.1	6.7	7.85	**7.412**	10.35	7.32	7.48	6.3	6.24	7.65	6.7	**7.434**	**7.420**

[Source : http://dbie.rbi.org.in]

A – 4 Credit to deposit

Credit to Deposit Ratio

Public Sector Banks

Year	SBI & Its Associate Banks							Nationalised Banks																					Public Sector Banks
	STATE BANK OF BIKANER AND JAIPUR	STATE BANK OF HYDERABAD	STATE BANK OF INDIA	STATE BANK OF MYSORE	STATE BANK OF PATIALA	STATE BANK OF TRAVANCORE	SBI & Its Associate Banks	ALLAHABAD BANK	ANDHRA BANK	BANK OF BARODA	BANK OF INDIA	BANK OF MAHARASHTRA	CANARA BANK	CENTRAL BANK OF INDIA	CORPORATION BANK	DENA BANK	IDBI BANK LIMITED	INDIAN BANK	INDIAN OVERSEAS BANK	ORIENTAL BANK OF COMMERCE	PUNJAB AND SIND BANK	PUNJAB NATIONAL BANK	SYNDICATE BANK	UCO BANK	UNION BANK OF INDIA	UNITED BANK OF INDIA	VIJAYA BANK	Nationalised Banks	
2012-13	77.85	76.32	82.41	80.35	78.65	78.43	79.002	70.42	78.42	75.2	79.43	74.32	72.2	74.42	74.42	72.68	85.45	73.85	79.67	70.41	72.68	77.92	78.12	73.56	78.92	70.82	70.23	75.157	76.044
2011-12	79.98	78.04	83.13	79.37	79.25	77.44	79.535	69.64	79.02	74.67	78.2	73.25	71.09	75.2	73.8	73.47	86.06	74.77	78.87	71.8	73.11	77.39	78.27	75.02	79.81	70.74	69.72	75.195	76.197
2010-11	76.52	73.02	81.03	78.73	75.56	79.17	77.338	70.99	77.52	74.87	71.3	70.13	72	72.33	74.39	69.82	87.04	71.12	77	68.97	71.39	77.38	78.75	68.19	74.58	68.73	66.51	73.151	74.117
2009-10	76.37	72.39	78.58	75.97	71.8	75.59	75.117	67.52	72.23	72.55	73.33	63.68	72.16	65.01	68.15	69.07	82.43	70.44	71.3	69.43	66.4	74.84	77.25	67.4	70.17	62.09	67.02	70.124	71.276
2008-09	76.1	69.94	73.11	77.82	72.64	77.55	74.527	69.2	74.32	74.46	75.33	65.62	73.96	65.12	65.57	67.08	92.03	70.81	74.8	69.64	70.99	73.75	70.36	68.65	69.6	64.9	65.04	71.062	71.861
2007-08	73.52	71.54	77.55	76.57	74.94	79.59	75.618	69.43	69.26	70.18	75.64	70.13	69.6	66.17	70.7	67.83	112.62	65.26	71.63	70.09	73.87	71.79	67.3	68.93	71.51	59.31	66.09	71.367	72.348
2006-07	72.07	67.73	77.46	74.77	73.42	80	74.242	69.34	67.28	66.94	70.85	67.57	69.18	62.57	70.71	66.1	144.09	61.71	68.46	68.97	60.76	69.07	65.71	72.45	73.24	59.61	64.42	70.952	71.711
2005-06	73.27	61.32	68.89	71.81	65.66	72.57	68.920	60.1	65.15	63.97	69.38	61.21	68	56.38	72.89	60.24	202.84	55.1	68.78	66.89	53.81	62.35	68	68.53	72.04	53.07	60.14	70.444	70.092
2004-05	63.22	53.92	55.14	64.64	57.97	61.53	59.403	51.89	63.58	53.36	70.45	45.28	62.42	44.9	68.1	54.12	300.7	52.8	56.97	52.87	44.61	58.56	57.74	55.9	64.86	44.93	55.96	68.000	66.016
2003-04	65.34	56.89	57.7	67.34	54.56	61.34	60.528	50.43	61.52	51.4	68.56	47.63	64.45	47.68	69.23	55.45	250.4	55.32	57.21	57.88	45.45	59.32	58.76	57.45	65.45	46.56	58.45	66.430	65.068
2002-03	67.78	67.42	61.93	68.43	63.23	58.45	64.540	55.44	64.88	61.52	65.78	51.45	62.67	45.34	71.34	57.56	150.56	54.67	61.98	56.98	54.9	56.78	60.32	58.43	67.94	50.34	59.23	63.406	63.667
2001-02	70.42	70.32	64.45	69.34	65.4	56.79	66.120	54.78	67.89	70.38	69.4	56.32	65.45	50.54	68.45	59.7	120.34	60.7	63.45	61.34	53.11	61.45	59.45	61.8	69.4	51.34	60.3	64.280	64.704

Private Sector Banks

Year	Old Private Sector Banks														New Private Sector Banks								Private Sector Banks
	CATHOLIC SYRIAN BANK LTD	CITY UNION BANK LIMITED	FEDERAL BANK LTD	ING VYSYA BANK LTD	JAMMU & KASHMIR BANK LTD	KARNATAKA BANK LTD	KARUR VYSYA BANK LTD	LAKSHMI VILAS BANK LTD	NAINITAL BANK LTD	RATNAKAR BANK LTD	SOUTH INDIAN BANK LTD	TAMILNAD MERCANTILE BANK LTD	THE DHANALAKSHMI BANK LTD	Old Private Sector Banks	AXIS BANK LIMITED	DEVELOPMENT CREDIT BANK LTD.	HDFC BANK LTD.	ICICI BANK LIMITED	INDUSIND BANK LTD	KOTAK MAHINDRA BANK LTD.	YES BANK LTD.	New Private Sector Banks	
2012-13	72.43	73.56	75.65	82.45	61.76	65.67	74.73	72.18	56.76	90.43	75.64	81.45	74.33	73.618	78.45	84.43	80.65	98.42	81.47	99.86	78.45	85.961	77.939
2011-12	72.26	74.28	77.15	81.65	62	65.55	74.58	72.19	55.07	87.19	74.74	80.53	74.19	73.183	77.13	83.41	79.21	99.31	82.77	101.41	77.29	85.790	77.596
2010-11	71.28	71.67	74.28	78.17	58.63	63.46	72.06	72.6	59.41	93.29	68.94	79	72.35	71.857	75.25	76.32	76.7	95.91	76.14	100.23	74.8	82.193	75.475
2009-10	64.01	66.44	74.74	71.55	61.92	60.83	69.78	69.17	51.38	73.84	68.76	71.2	70.53	67.242	73.84	72.27	75.17	89.7	76.94	86.97	82.81	79.671	71.593
2008-09	58.17	68.79	69.54	67.32	63.42	58.08	68.93	71.14	52.94	61.29	65.49	68.7	64.32	64.472	69.48	70.46	69.24	99.98	71.33	106.27	76.71	80.496	70.080
2007-08	62.31	70.62	72.95	71.61	66.04	63.72	75.07	68.68	55.58	53.2	68.97	69.51	58.25	65.885	68.09	66.98	62.94	92.3	67.21	94.69	77.34	75.650	69.303
2006-07	63.44	70.84	69.03	77.67	87.79	68.05	75.38	71.97	53.7	60.53	64.7	67.22	59.57	66.915	62.73	60.21	68.74	84.97	62.82	99.31	79.65	74.061	69.416
2005-06	62.83	72.48	65.64	76.73	61.67	58.83	73.32	68.09	53.64	56.15	66.5	60.09	62.95	64.532	55.63	59.77	62.84	88.54	62.04	96.69	78.42	71.990	67.143
2004-05	56.93	65.03	58.07	72.24	53.21	58.02	69.24	66.3	38.92	54.07	63.18	54.41	60.29	59.224	49.2	55.36	70.33	91.57	68.63	93.43	76.82	72.191	63.763
2003-04	57.45	64.32	57.67	72.24	55.64	59.21	68.75	65.78	40.34	53.24	62.56	54.61	61.23	59.465	49.12	55.89	71.32	87.56	67.12	91.23	74.56	70.971	63.492
2002-03	55.78	63.23	56.5	71.7	54.87	57.63	67.89	64.31	42.43	52.67	61.78	54.78	62.76	58.948	48.72	53.7	68.76	89.43	65.89	90.34	72.89	69.961	62.803
2001-02	54.32	62.56	56.32	70.89	53.45	54.23	65.34	64.7	41.46	51.76	60.7	53.67	62.9	57.869	47.93	53.21	65.53	83.45	60.8	89.45	71.45	67.403	61.206

(Source : http://dbie.rbi.org.in)

A – 5 Investment to deposit

Investment to Deposit Ratio — Public Sector Banks

Year	STATE BANK OF BIKANER AND JAIPUR	STATE BANK OF HYDERABAD	STATE BANK OF INDIA	STATE BANK OF MYSORE	STATE BANK OF PATIALA	STATE BANK OF TRAVANCORE	SBI & Its Associate Banks	ALLAHABAD BANK	ANDHRA BANK	BANK OF BARODA	BANK OF INDIA	BANK OF MAHARASHTRA	CANARA BANK	CENTRAL BANK OF INDIA	CORPORATION BANK	DENA BANK	IDBI BANK LIMITED	INDIAN BANK	INDIAN OVERSEAS BANK	ORIENTAL BANK OF COMMERCE	PUNJAB AND SIND BANK	PUNJAB NATIONAL BANK	SYNDICATE BANK	UCO BANK	UNION BANK OF INDIA	UNITED BANK OF INDIA	VIJAYA BANK	Nationalised Banks	Public Sector Banks
2012-13	28.32	32.3	35.46	30.2	31.4	31.14	31.470	35.2	26.9	22.42	27.35	34.32	32.4	31.32	35.36	31.4	38.68	33.87	32.11	34.55	31.65	31.45	36.45	30.45	28	33.45	34.45	32.089	31.946
2011-12	27.07	29.62	29.91	29.36	27.76	31.39	29.185	34.01	27.99	21.62	27.26	29.94	31.21	30.2	34.87	29.84	39.51	31.44	31.14	33.41	31.79	32.31	25.84	29.72	27.98	32.61	34.49	30.859	30.473
2010-11	25.11	32.1	31.65	29.91	25.38	30.82	29.162	32.79	26.26	23.38	28.73	33.65	28.5	30.39	37.22	29.23	37.83	32.88	33.47	35.63	31.22	30.41	25.86	29.55	28.84	33.73	34.32	31.195	30.725
2009-10	29.53	32.9	36.78	29.56	28.14	31.14	31.342	36.23	26.88	25.36	29.2	33.68	29.69	31.19	37.23	30.57	43.74	32.04	33.98	29.76	36.39	31.17	28.21	35.55	31.99	38.23	34.08	32.759	32.432
2008-09	28.04	33.6	37.19	34.57	28.38	31.47	32.208	34.9	28.47	27.26	27.73	35.18	30.91	32.8	33.71	28.97	44.53	31.41	31.18	28.96	36.42	30.22	26.35	29.32	31	32.87	31.88	31.704	31.820
2007-08	30.78	31.99	35.26	30.6	29.6	32.11	31.723	32.67	30.14	28.86	27.87	29.41	32.33	28.51	31.26	30.29	44.94	35.9	33.77	30.76	34.12	32.44	29.5	30.35	32.57	39.42	34.65	32.488	32.312
2006-07	30.49	33.54	34.25	31.74	31.54	30.86	32.070	31.48	34.5	27.97	29.61	33.31	31.76	33.51	34.04	33.35	59.22	44.34	34.88	30.95	34.65	32.31	32.09	30.1	32.85	39.29	31.96	34.609	34.023
2005-06	36.57	41.9	42.77	34.78	37.53	40.89	39.073	37.08	33.74	37.49	33.83	42.2	31.66	43.08	32.4	36.28	97.5	46.6	37.51	33.5	41.1	34.3	32.2	36	34.98	48.31	40.35	40.506	40.175
2004-05	43.92	50.33	53.7	42.67	46.47	43.89	46.830	46.58	38.64	45.58	36.39	50.2	39.31	50.76	37.68	46.4	165.9	51.48	42.98	38.33	49.97	49.12	44	38.54	36.86	56.82	47.11	50.633	49.755
2003-04	44.45	51.45	53.65	43.24	47.1	44.45	47.390	47.45	39.21	46.23	37.42	52.43	40.12	51.23	38.67	45.23	97.67	53.21	43.89	37.89	51.34	48.72	45.32	39.65	37.45	56.7	48	47.892	47.776
2002-03	45.67	52.76	54.21	43.78	48.24	45.87	48.422	46.45	39.45	47.23	38.79	53.9	41.34	52.67	38.87	43.45	98.8	54.45	44.76	38.42	53.34	47.63	46.89	40.32	38.57	54.89	47.33	48.378	48.388
2001-02	47.32	53.6	54.78	44.5	48.45	46.56	49.202	47.4	39.56	43.56	39.42	54.25	42.56	53.89	37.98	41.56	96.34	55.67	45.12	39.32	54.2	43.9	47.64	39.35	38.43	57.21	46.74	48.205	48.435

Private Sector Banks

Year	CATHOLIC SYRIAN BANK LTD	CITY UNION BANK LIMITED	FEDERAL BANK LTD	ING VYSYA BANK LTD	JAMMU & KASHMIR BANK LTD	KARNATAKA BANK LTD	KARUR VYSYA BANK LTD	LAKSHMI VILAS BANK LTD	NAINITAL BANK LTD	RATNAKAR BANK LTD	SOUTH INDIAN BANK LTD	TAMILNAD MERCANTILE BANK LTD	THE DHANALAKSHMI BANK LTD	Old Private Sector Banks	AXIS BANK LIMITED	DEVELOPMENT CREDIT BANK LTD.	HDFC BANK LTD.	ICICI BANK LIMITED	INDUSIND BANK LTD	KOTAK MAHINDRA BANK LTD.	YES BANK LTD.	New Private Sector Banks	Private Sector Banks
2012-13	30.31	28.47	34	35.47	43.2	41.8	33.57	34.11	33.56	48.45	27.45	29.45	35.78	35.048	41.32	40.2	37.56	61.3	35.78	57.45	55.65	47.037	39.244
2011-12	29.66	28.07	35.56	36.13	40.54	40.63	32.72	31.14	32.58	49.24	25.75	28.58	36.94	34.426	42.34	39.74	39.51	62.45	34.4	55.96	56.47	47.267	38.921
2010-11	30.83	28	33.8	36.62	44.09	42.09	31.27	31.56	27.99	43.7	30.03	27.31	29.05	33.565	38.04	40.91	34	59.7	39.43	58.51	40.99	44.511	37.396
2009-10	32.81	31.22	36.2	40.49	37.48	42.11	34.26	32.87	28.18	32	31.1	30.06	28.57	33.642	39.61	42.15	35.01	59.84	38.94	52.38	38.1	43.719	37.169
2008-09	34.49	29.21	37.64	42.17	32.53	44.07	31.23	25.31	26.23	30.95	33.58	33.53	31.54	33.268	39.47	34.9	41.19	47.2	36.56	58.23	44.02	43.081	36.703
2007-08	34.22	26.74	38.69	30.76	30.63	37.18	28.1	30.14	27.01	32.82	30.17	33.29	29.79	31.503	38.46	35.14	49.02	45.6	34.82	55.66	42.34	43.006	35.529
2006-07	32.71	27.81	32.58	29.37	29.34	35.96	30.77	26.08	26.2	36.04	28.03	38.48	28.02	30.876	45.75	41.82	44.75	39.59	33.39	62.38	39.46	43.877	35.427
2005-06	33.38	30.06	35.08	32.79	38.3	41.9	30.33	29.51	33.04	31.65	28.6	45.4	28.02	33.697	53.67	41.83	50.89	43.34	36.05	43.49	40.67	44.277	37.400
2004-05	32.9	35.61	38.17	33.38	41.73	42.04	33.26	33.78	45.12	33.77	36.9	47.35	30.27	37.252	47.45	47.08	53.23	50.58	31.03	42.49	38.39	44.321	39.727
2003-04	33.48	34.22	39.21	34.56	42.3	41.87	34.23	32.44	44.67	34.22	39.45	48.21	32.43	37.792	46.56	48.32	54.12	50.9	34.78	41.78	39.34	45.114	40.355
2002-03	34.93	36.74	38.72	34.78	42.36	42.67	33.78	34.87	43.67	35.67	36.78	48.78	33.56	38.255	45.76	48.94	54.8	51.5	32.61	44.97	40.41	45.570	40.815
2001-02	37.72	33.48	36.54	33.9	39.98	43.78	35.76	36.21	41.9	33.78	33.56	48.89	34.67	37.705	44.65	48.97	55.87	50.76	31.63	45.34	42.32	45.649	40.486

(Source : http://dbie.rbi.org.in)

A – 6 Ratio of deposit to total liabilities

Ratio of Deposit to total liabilities — Public Sector Banks

Year	SBI & Its Associate Banks							Nationalised Banks																						
	STATE BANK OF BIKANER AND JAIPUR	STATE BANK OF HYDERABAD	STATE BANK OF INDIA	STATE BANK OF MYSORE	STATE BANK OF PATIALA	STATE BANK OF TRAVANCORE	SBI & Its Associate Banks	ALLAHABAD BANK	ANDHRA BANK	BANK OF BARODA	BANK OF INDIA	BANK OF MAHARASHTRA	CANARA BANK	CENTRAL BANK OF INDIA	CORPORATION BANK	DENA BANK	IDBI BANK LIMITED	INDIAN BANK	INDIAN OVERSEAS BANK	ORIENTAL BANK OF COMMERCE	PUNJAB AND SIND BANK	PUNJAB NATIONAL BANK	SYNDICATE BANK	UCO BANK	UNION BANK OF INDIA	UNITED BANK OF INDIA	VIJAYA BANK	Nationalised Banks	Public Sector Banks
2012-13	84.67	84.67	79.63	83.3	80.67	82.45	82.565	87.32	84.68	85.87	85.43	88.45	87.65	85.93	83.43	89.34	73.43	85.63	82.34	86.43	87.46	83.56	87.41	84.89	86.53	86.42	87.89	85.505	84.826
2011-12	84.89	83.45	78.15	83.08	80.63	83.15	82.225	87.24	84.71	86.04	82.75	86.95	87.41	85.37	83.24	88.3	72.37	85.42	81.24	87.56	86.58	82.84	86.56	85.32	85	87.36	86.73	84.950	84.321
2010-11	85.54	83.06	76.32	83.07	83.74	81.94	82.278	87.18	84.62	85.22	85.11	87.44	87.35	85.51	81.35	90.64	71.23	86.93	81.23	86.19	87.12	82.71	86.62	88.91	85.79	86.46	89.31	85.346	84.638
2009-10	85.07	82.56	76.33	85.62	84.85	85.58	83.335	87.15	85.99	86.69	83.56	89.09	88.63	88.74	83.04	89.16	71.78	87.02	84.52	87.5	86.75	84.05	84.16	89.15	87.13	88.54	88.21	86.043	85.418
2008-09	84.59	81.4	76.94	81.3	86.19	85.19	82.602	87.02	86.74	84.88	84.13	88.52	85.09	88.9	85.13	88.84	65.2	86.35	82.69	87.37	83.83	84.95	88.97	89.75	86.16	87.9	87.42	85.492	84.825
2007-08	82.88	81.32	74.48	83.04	82.24	80.54	80.750	86.35	87.36	84.65	83.89	86.72	85.35	89	83.22	87.84	55.85	86.58	82.8	85.83	80.23	83.64	88.83	88.99	83.76	86.48	85.35	84.136	83.355
2006-07	82.53	84.61	76.87	82.04	82.56	81.55	81.693	88	87.2	87.26	84.64	86.95	85.79	89	80.34	88.04	41.75	83.87	83.57	86.56	87.96	86.11	88.08	86.64	82.96	87.84	88.78	84.067	83.519
2005-06	78.85	83.74	76.93	84.65	81.92	81.59	81.280	87.72	83.41	82.6	83.66	86.2	87.94	89.02	81.16	88.99	29.36	85.66	85.13	85.17	88.88	82.39	87.8	88.2	83.13	87.98	87.87	83.114	82.690
2004-05	81.26	82.84	79.81	82.07	84.11	83.58	82.278	90.29	84.18	85.92	82.99	87.71	87.75	88.56	80.28	86.97	18.56	79.36	87.06	88.5	90.16	81.72	88.84	90.62	85.39	87.11	87.33	82.965	82.807
2003-04	82.12	83.12	78.2	82.05	83.24	82.78	81.918	89.21	84.9	86.34	84.35	88.34	87.95	88.6	81.45	87.34	19.34	79.87	86.05	88.9	91.34	82.45	87.43	91.3	84.34	87.54	86.78	83.191	82.897
2002-03	81.23	82.34	79.2	83.45	84.26	81.9	82.063	90.43	85.78	86.43	83.67	83.45	87.45	88.67	80.9	86.92	23.67	81.08	87.45	89.56	90.45	83.67	86.95	89.54	83.45	87.36	85.76	83.132	82.885
2001-02	82.45	80.4	78.45	84.34	81.23	83.45	81.720	89.76	86.45	87.43	84.34	84.34	86.95	89.56	82.34	87.85	27.45	83.23	85.34	87.65	89.43	82.56	87.9	88.79	84.76	87.15	87.54	83.541	83.121

Private Sector Banks

Year	Old Private Sector Banks														New Private Sector Banks								
	CATHOLIC SYRIAN BANK LTD	CITY UNION BANK LIMITED	FEDERAL BANK LTD	ING VYSYA BANK LTD	JAMMU & KASHMIR BANK LTD	KARNATAKA BANK LTD	KARUR VYSYA BANK LTD	LAKSHMI VILAS BANK LTD	NAINITAL BANK LTD	RATNAKAR BANK LTD	SOUTH INDIAN BANK LTD	TAMILNAD MERCANTILE BANK LTD	THE DHANALAKSHMI BANK LTD	Old Private Sector Banks	AXIS BANK LIMITED	DEVELOPMENT CREDIT BANK LTD.	HDFC BANK LTD.	ICICI BANK LIMITED	INDUSIND BANK LTD	KOTAK MAHINDRA BANK LTD.	YES BANK LTD.	New Private Sector Banks	Private Sector Banks
2012-13	89.1	88.67	81.23	78.33	89.43	88.45	86.44	85.45	86.43	64.22	89.08	86.07	88.32	84.709	77.43	74.67	74.33	57.07	74.11	59.76	73.23	70.086	79.591
2011-12	88.03	89.05	80.72	74.88	88.51	87.02	85.32	86.89	87.81	65.78	90.41	84.25	80.43	83.777	77.06	73.02	73.01	53.94	73.55	58.69	66.73	68.000	78.255
2010-11	88.77	88.51	83.59	77.39	88.45	86.25	87.59	83.82	85.81	63.23	90.56	85.58	87.82	84.413	77.97	75.68	75.21	55.54	75.3	57.54	77.85	70.727	79.623
2009-10	90.75	88.97	82.56	76.34	87.52	87.82	87.86	86.55	87.15	75.99	90.12	85.67	87.78	85.775	78.22	78.01	75.25	55.59	75.52	63.81	73.66	71.437	80.757
2008-09	89.95	88.71	82.88	78.11	87.56	88.96	88.52	88.6	87.62	76.57	88.78	85.08	88.06	86.108	79.46	78.19	77.92	57.57	80.07	54.49	70.61	71.187	80.886
2007-08	89.22	87.43	79.72	80.1	87.29	87.99	86.06	86.17	86.93	74.67	88.68	86.52	89.47	85.404	79.97	80.12	75.67	61.14	81.84	58.01	69.75	72.357	80.838
2006-07	89.59	87.62	86.03	79.95	87.95	86.53	84.31	86.15	86.74	76.43	89.65	84.94	89.56	85.804	80.25	83.9	74.86	66.88	84.32	55.23	72.56	74.000	81.673
2005-06	89.84	85.24	86.61	79.53	88.79	88.56	84.11	88.15	85.14	89.35	88.47	85.25	88.91	86.765	80.66	83.49	75.91	65.67	85.15	64.53	71.34	75.250	82.735
2004-05	90.66	88.55	90.32	81.67	88.63	86.51	84.62	86.25	88.87	90.11	89.6	85.94	88.44	87.705	84.02	83.59	70.69	59.54	83.95	66.02	74.33	74.591	83.116
2003-04	90.32	86.56	91.25	82.4	88.56	87.54	84.34	85.43	87.56	89.23	86.67	86.54	89.23	87.356	82.02	84.71	71.89	61.32	84.78	67.89	75.34	75.421	83.179
2002-03	89.44	87.67	89.44	81.56	88.67	87.64	93.67	86.56	88.45	90.2	87.54	87.45	88.45	88.211	83.56	79.54	73.56	63.78	82.67	68.7	75.9	75.387	83.723
2001-02	89.7	88.91	87.54	83.47	88.8	87.92	85.6	87.32	87.34	89.45	88.56	88.56	88.91	87.852	82.57	82.43	74.47	64.23	81.89	68.45	72.48	75.217	83.430

(Source : http://dbie.rbi.org.in)

A – 7 Ratio of demand & saving bank deposit to total deposit

Ratio of demand & saving bank deposit to total deposit — Public Sector Banks

Year	STATE BANK OF BIKANER AND JAIPUR	STATE BANK OF HYDERABAD	STATE BANK OF INDIA	STATE BANK OF MYSORE	STATE BANK OF PATIALA	STATE BANK OF TRAVANCORE	SBI & Its Associate Banks	ALLAHABAD BANK	ANDHRA BANK	BANK OF BARODA	BANK OF INDIA	BANK OF MAHARASHTRA	CANARA BANK	CENTRAL BANK OF INDIA	CORPORATION BANK	DENA BANK	IDBI BANK LIMITED	INDIAN BANK	INDIAN OVERSEAS BANK	ORIENTAL BANK OF COMMERCE	PUNJAB AND SIND BANK	PUNJAB NATIONAL BANK	SYNDICATE BANK	UCO BANK	UNION BANK OF INDIA	UNITED BANK OF INDIA	VIJAYA BANK	Nationalised Banks	Public Sector Banks
2012-13	36.65	28.92	45.88	33.14	26.79	28.67	33.342	32.21	28.85	31.24	27.63	42.87	25.31	32.76	23.94	33.64	23.11	29.04	27.56	24.06	23.94	34.63	29.64	21.45	31.42	39.65	24.47	29.371	30.287
2011-12	37.35	27.87	44.81	32.21	24.55	27.34	32.355	30.49	26.4	26.9	26.65	41.33	24.34	33.27	22.12	34.55	24.1	30.55	26.42	24.13	23.93	35.34	29.45	22.34	31.28	40.77	22.02	28.819	29.635
2010-11	38.51	30.17	49.42	34.22	28.37	30.32	35.168	33.48	29.06	28.68	25.42	40.44	28.33	35.17	25.95	35.52	20.88	30.92	30.2	24.56	23.95	38.45	30.93	22.05	31.76	40.78	25.25	30.089	31.261
2009-10	39.06	28.45	47.26	31.58	26	30.41	33.793	34.5	29.43	29.62	27.84	36.91	29.09	34.44	28.55	35.96	14.59	32.21	32.55	24.97	25.04	40.85	31.23	24.65	31.73	38.11	24.62	30.345	31.140
2008-09	37.82	30.67	41.64	28.88	22.6	32.43	32.340	34.6	31.41	29.59	26.76	35.69	30.05	33.36	31.44	34.78	14.78	31.63	30.25	23.74	27.76	38.83	27.6	24.11	30.07	37.79	24.03	29.914	30.473
2007-08	64.74	69.4	53.04	68.13	74.11	70.72	66.690	63.96	66.43	68.78	69.39	57.85	68.51	63.86	64.99	60.76	83.44	67.65	66.55	72.1	63.66	57.01	69.05	74.34	65.14	61.43	72.7	66.880	66.836
2006-07	64.99	68.62	51.52	68.05	72.76	71.67	66.268	62.03	65.47	66.82	67.78	56.84	68.48	57.91	65.93	55.49	74.57	64.59	65.14	69.7	54.28	53.84	69.37	70.8	65.5	57.97	69.21	64.086	64.590
2005-06	57.94	65.66	52.45	64.49	70.42	69.6	63.427	60.72	63.69	62.06	64.98	57.17	66.71	53.2	66.27	56.35	70.49	65.18	60.09	67.35	47.87	51.01	61.82	70.45	67.64	53.62	64.68	61.538	61.973
2004-05	56.88	67.37	58.72	64.31	68.37	70.38	64.338	61.31	63.85	63.55	65.45	66.95	66.21	56.44	65.41	57.97	61.74	65.14	61.12	71.75	53.71	53.66	62.95	70.77	67.32	53.42	67.44	62.808	63.161
2003-04	57.92	68.75	57.56	65.32	69.57	71.32	65.073	62.46	64.78	63.9	64.45	67.95	68.34	54.89	64.8	58.34	62.87	66.45	64.11	72.67	53.7	54.89	62.98	71.45	68.34	56.87	68.78	63.651	63.979
2002-03	61.59	69.32	58.34	66.7	70.32	70.56	66.138	63.14	65.45	64.67	66.56	65.34	69.57	57.43	66.43	56.46	64.36	67.89	65.11	70.34	52.87	52.13	63.08	72.11	67.45	57.89	69.45	63.887	64.406
2001-02	57.84	68.63	54.56	64.12	69.46	69.36	63.995	60.78	65.42	63.45	67.43	68.69	67.3	58.93	67.45	67.45	63.56	68.45	66.52	71.54	53.78	53.78	63.11	72.67	68.45	58.34	68.45	64.778	64.597

Private Sector Banks

Year	CATHOLIC SYRIAN BANK LTD	CITY UNION BANK LIMITED	FEDERAL BANK LTD	ING VYSYA BANK LTD	JAMMU & KASHMIR BANK LTD	KARNATAKA BANK LTD	KARUR VYSYA BANK LTD	LAKSHMI VILAS BANK LTD	NAINITAL BANK LTD	RATNAKAR BANK LTD	SOUTH INDIAN BANK LTD	TAMILNAD MERCANTILE BANK LTD	THE DHANALAKSHMI BANK LTD	Old Private Sector Banks	AXIS BANK LIMITED	DEVELOPMENT CREDIT BANK LTD.	HDFC BANK LTD.	ICICI BANK LIMITED	INDUSIND BANK LTD	KOTAK MAHINDRA BANK LTD.	YES BANK LTD.	New Private Sector Banks	Private Sector Banks
2012-13	20.04	19.54	28.66	34.76	40.43	23.43	22.53	16.89	38.43	20.76	20.45	22.04	20.13	25.238	42.36	33.78	51.4	47.84	28.34	31.43	14.44	35.656	28.884
2011-12	19.32	18.19	27.54	34.23	40.71	24.56	19.16	14.91	36.76	21.51	19.67	20.63	19.35	24.349	41.54	32.12	48.4	43.45	27.3	32.18	15.04	34.290	27.829
2010-11	22.36	19.58	26.86	34.64	40.48	24.88	23.28	18.81	42.93	34.54	21.55	24.22	22.9	27.464	41.1	35.21	52.69	45.06	27.15	30.04	10.34	34.513	29.931
2009-10	25.12	21.86	26.19	32.58	40.69	23.26	23.53	18.22	42.4	36.12	23.13	24.97	21.86	27.687	46.73	35.36	52.03	41.69	23.67	31.24	10.52	34.463	30.059
2008-09	26.03	18.9	24.5	26.97	38.11	19.95	21.89	16.78	43.27	33.47	23.8	22.01	24.3	26.152	43.15	31.01	44.37	28.7	19.24	32.72	8.73	29.703	27.395
2007-08	72.17	79.08	74.91	68.46	60.84	77.86	74.41	78.33	54.66	61.66	75.93	75.09	70.77	71.090	54.32	75.73	45.51	73.91	84.3	71.57	9.33	59.239	66.942
2006-07	71.17	75.69	74.77	71.09	62.98	76.63	72.29	77.96	50.87	62.16	76.06	72.09	71.63	70.415	60.14	71.65	42.32	78.22	85.08	72.76	11.45	60.231	66.851
2005-06	71.12	77.05	74.98	72.99	65.83	79.12	73.09	76.92	45.97	61.7	73.59	71.58	71.08	70.386	60.02	67.94	44.55	77.28	87.13	80.99	10.35	61.180	67.164
2004-05	72.38	78.15	75.48	75.77	68	78.4	75.56	74.38	50.65	71.53	75.21	73.62	73.13	72.482	62.02	77.29	39.35	75.73	89.31	87.55	13.35	63.514	69.343
2003-04	73.45	79.46	75.48	75.78	68.43	78.68	75.67	75.32	51.71	72.65	74.67	72.89	72.14	72.795	63.14	78.34	42.12	76.89	89.72	85.34	14.67	64.317	69.828
2002-03	72.31	78.45	74.67	76.74	69.45	75.34	74.34	74.89	53.8	71.75	74.87	73.12	73.45	72.552	64.23	75.45	42.56	75.48	88.42	86.53	15.32	63.999	69.559
2001-02	72.21	78.34	73.78	77.66	68.62	73.96	73.29	75.84	54.33	72.45	75.56	74.45	74.89	72.723	67.45	75.68	43.68	74.34	87.42	86.43	16.64	64.520	69.852

(Source : http://dbie.rbi.org.in)

A – 8 Ratio of priority sector advance to total advance

Ratio of priority sector advance to total advance																												
Public Sector Banks																												
SBI & Its Associate Banks							Nationalised Banks																					
Year	STATE BANK OF BIKANER AND JAIPUR	STATE BANK OF HYDERABAD	STATE BANK OF INDIA	STATE BANK OF MYSORE	STATE BANK OF PATIALA	STATE BANK OF TRAVANCORE	SBI & Its Associate Banks	ALLAHABAD BANK	ANDHRA BANK	BANK OF BARODA	BANK OF INDIA	BANK OF MAHARASHTRA	CANARA BANK	CENTRAL BANK OF INDIA	CORPORATION BANK	DENA BANK	IDBI BANK LIMITED	INDIAN BANK	INDIAN OVERSEAS BANK	ORIENTAL BANK OF COMMERCE	PUNJAB AND SIND BANK	PUNJAB NATIONAL BANK	SYNDICATE BANK	UCO BANK	UNION BANK OF INDIA	UNITED BANK OF INDIA	VIJAYA BANK	Nationalised Banks	Public Sector Banks
2012-13	36.44	33.87	27.32	29.08	33.34	37.84	32.982	33.24	34.05	23.65	26.22	35.78	28.43	25.41	28.88	29.33	24.43	33.87	31.43	37.98	29.56	30.14	31.55	26.58	22.78	32.55	28.89	29.738	30.486
2011-12	35.35	34.53	28.84	28.26	32.23	36.21	32.570	33.65	33.07	22.59	22.56	33.63	29.8	26.11	29.19	30.26	26.74	32.98	30.03	35.75	28.01	31.33	29.46	25.03	23.87	35.15	29.56	29.439	30.161
2010-11	36.55	36.17	30.61	34.52	37.55	37.47	35.478	32.86	33	24.01	25.76	34.36	32.19	31.23	27.52	33.8	26.87	34.29	29.19	36.45	30.82	32.48	30.13	24.32	32.04	31.94	29.48	30.637	31.754
2009-10	37.85	33.93	26.99	30.55	38.47	36.64	34.072	33.91	35.52	26.35	25.48	39.44	33.48	32.14	31.57	32.92	22.43	34.84	34.48	33.65	32.76	35.7	34.38	29.53	35.04	31.68	34.71	32.501	32.863
2008-09	38.8	31.97	26.48	33.22	32.15	39.92	33.757	34.75	36.23	26.7	26.27	36.73	33.27	31.39	31.74	33.98	21.98	35.52	32.44	31.01	29.23	31.81	32.37	31.29	33.13	31.1	35.01	31.798	32.250
2007-08	40.99	32.78	28.61	31.85	31.6	41.73	34.593	36.94	36.98	27.62	28.41	37.8	39.15	32.88	35.31	34.36	18.53	37.64	33.61	32.13	32.3	38.67	32.13	33.03	38.06	32.44	35.7	33.685	33.894
2006-07	41.03	38.99	30.24	36.31	34.58	39.92	36.845	39.39	37.49	28.76	29.87	39.23	37.24	39.12	35.92	34.58	14.87	45.1	38.22	35.08	40.27	37.81	32.81	34.63	39.87	37.38	39.51	36.006	36.199
2005-06	41.3	41.68	30.56	42.45	37.87	41.1	39.160	41.91	37.26	29.36	31.5	41.65	37.68	43.48	33.27	41.01	13.03	46.36	39.47	35.12	41.2	45.68	36.99	34.99	38.1	38.53	40.85	37.372	37.785
2004-05	45.16	39.69	28.59	40.45	44.04	38.36	39.382	43.4	39.44	28.26	28.59	41.18	33.74	44.78	34.75	38.97	9.51	42.93	39.16	37.42	46.56	46.79	36.27	36.21	42.5	33.97	39.92	37.218	37.717
2003-04	44.67	38.89	39.56	41.4	45.67	39.87	41.677	44.56	41.78	29.45	28.56	42.11	34.67	45.22	35.2	39.78	11.45	46.67	40.9	37.89	46.19	45.78	34.12	36.56	43.21	34.12	40.21	37.922	38.788
2002-03	42.45	37.45	39.56	42.15	46.76	39.87	41.373	45.12	42.67	30.56	27.67	41.65	35.77	44.67	34.78	39.43	12.34	45.23	41.34	38.67	45.56	46.76	35.21	36.75	42.12	35.21	41.34	38.143	38.888
2001-02	43.24	36.45	39.45	43.23	47.12	40.12	41.602	46.21	43.45	31.34	28.76	42.56	34.76	43.56	33.78	40.76	13.4	45.12	40.89	37.45	45.87	47.32	35.32	36.78	43.11	36.21	42.34	38.450	39.177

| Private Sector Banks | | | | | | | | | | | | | | | | | | | | | | | |
| Old Private Sector Banks | | | | | | | | | | | | | | New Private Sector Banks | | | | | | | | |
Year	CATHOLIC SYRIAN BANK LTD	CITY UNION BANK LIMITED	FEDERAL BANK LTD	ING VYSYA BANK LTD	JAMMU & KASHMIR BANK LTD	KARNATAKA BANK LTD	KARUR VYSYA BANK LTD	LAKSHMI VILAS BANK LTD	NAINITAL BANK LTD	RATNAKAR BANK LTD	SOUTH INDIAN BANK LTD	TAMILNAD MERCANTILE BANK LTD	THE DHANALAKSHMI BANK LTD	Old Private Sector Banks	AXIS BANK LIMITED	DEVELOPMENT CREDIT BANK LTD.	HDFC BANK LTD.	ICICI BANK LIMITED	INDUSIND BANK LTD	KOTAK MAHINDRA BANK LTD.	YES BANK LTD.	New Private Sector Banks	Private Sector Banks
2012-13	33.72	36.84	33.2	34.74	35.2	36	31.6	34.21	48.2	23.44	25.34	42.87	30.56	34.302	28.76	35.77	33.62	22.93	35.22	32.15	24.56	30.430	32.947
2011-12	33.78	36.23	32.28	33.04	30.11	36.53	31.27	34.33	49.52	20.42	18.76	42.73	32.09	33.161	28.56	36.33	32.68	23.37	35.67	31.47	25.92	30.571	32.255
2010-11	34.59	36.96	33.13	34.09	39.23	35.96	31.58	35.71	48.04	26.74	30.25	42.79	28.3	35.182	28.99	37.91	34.24	24.68	35.76	29.79	26.3	31.096	33.752
2009-10	33.71	36.83	36.55	37.15	37.44	36.39	33.1	34.13	52.03	25.59	31.23	43.48	25.08	35.593	28.69	42.13	35.09	29.79	30.79	32.69	20.24	31.346	34.107
2008-09	38.34	32.33	37.8	36.73	35.1	37.02	36.32	31.13	55.55	29.58	34	41.97	32.86	36.825	28.14	41.89	30.12	28.42	35.31	37.76	27.23	32.696	35.380
2007-08	39.3	34.12	36.51	34.74	25.81	36.59	33.71	39.28	54.31	41.03	34.24	44.51	43.23	38.260	27.78	35.34	27.47	26.48	39.12	37.96	25.33	31.354	35.843
2006-07	34	40.14	37.26	35.07	19.24	32.02	37.94	38.06	50.33	34.2	37.04	46.76	38.48	36.965	35.79	34.02	37.67	28.22	31.78	36.29	26.54	32.901	35.543
2005-06	34.08	40.82	34.3	30.31	19.53	35.58	42.79	36.53	50.29	32.52	35.59	46.06	35.57	36.459	34.64	29.69	30.99	29.2	26.78	35.8	24.44	30.220	34.276
2004-05	31.44	39.86	32.15	31.17	21.79	33.31	39.03	41.01	55.79	31.25	31.87	47.38	29.93	35.845	28.22	32.77	21.97	21.98	23.5	37.93	26.83	27.600	32.959
2003-04	33.46	40.21	34.21	32.67	22.45	34.65	39.78	42.12	56.78	32.45	32.14	48.43	30.9	36.942	27.45	33.56	22.45	22.67	30.8	36.56	27.45	28.706	34.060
2002-03	34.44	38.45	38.72	33.56	23.45	33.67	38.45	41.34	54.34	32.12	34.23	47.23	31.2	37.015	27.65	34.24	21.44	23.76	29.67	35.32	27.54	28.517	34.041
2001-02	35.21	38.72	38.82	34.34	25.34	34.56	37.78	42.13	55.23	33.45	35.23	48.65	32.11	37.813	27.45	34.45	22.45	24.34	29.45	34.23	28.45	28.689	34.620

(Source : http://dbie.rbi.org.in)

A – 9 Ratio of secured advance to total advance

Ratio of secured advance to total advance

Public Sector Banks

	SBI & Its Associate Banks							Nationalised Banks																					
Year	STATE BANK OF BIKANER AND JAIPUR	STATE BANK OF HYDERABAD	STATE BANK OF INDIA	STATE BANK OF MYSORE	STATE BANK OF PATIALA	STATE BANK OF TRAVANCORE	SBI & Its Associate Banks	ALLAHABAD BANK	ANDHRA BANK	BANK OF BARODA	BANK OF INDIA	BANK OF MAHARASHTRA	CANARA BANK	CENTRAL BANK OF INDIA	CORPORATION BANK	DENA BANK	IDBI BANK LIMITED	INDIAN BANK	INDIAN OVERSEAS BANK	ORIENTAL BANK OF COMMERCE	PUNJAB AND SIND BANK	PUNJAB NATIONAL BANK	SYNDICATE BANK	UCO BANK	UNION BANK OF INDIA	UNITED BANK OF INDIA	VIJAYA BANK	Nationalised Banks	Public Sector Banks
2012-13	83	87.12	80.44	87.51	94.22	84.88	86.195	87.34	85.67	82.43	77.33	80.24	72.12	78.32	73.16	80.19	92.33	83.74	84.23	90.45	80.72	90.44	74.56	77.14	78.54	79.56	74.32	81.142	82.308
2011-12	85.84	88.08	81.04	86.51	95.15	83.62	86.707	89.45	87.61	83.67	78.94	81.09	71.46	75.4	72.26	82.68	92.61	80.51	85.81	92.68	81.28	91.61	77.85	76.08	78.57	80.49	74.25	81.715	82.867
2010-11	85.71	88.44	79.78	89.97	97.29	81.53	87.120	86.67	84.08	78.53	76.37	74.12	69.53	80.87	67.21	81.59	92.92	84.03	79.86	87.82	71.7	87.61	73.93	85.63	78.79	79.95	74.89	79.805	81.493
2009-10	79.2	85.81	78.5	87.8	96.73	79.82	84.643	82.82	85.54	75.6	78.05	77.63	66.48	82.32	64.94	79.67	86.57	86.12	85.4	87.45	72.54	89.38	74.72	78.7	77.56	81.11	73.44	79.302	80.535
2008-09	80.02	81.7	79.01	89.08	93.03	80.25	83.848	81.2	79.34	78.9	77.33	79.76	76.47	77.55	70.8	81.87	86.38	88.13	89.59	89.2	72.21	86.12	68.7	80.6	79.31	87.07	86.49	80.851	81.543
2007-08	82.64	82.92	73.06	86.43	91.42	84.57	83.507	83.1	79.1	73.74	76.93	76.06	78.09	71.99	73.59	78.06	88.19	85.37	89	90.45	77.63	83.18	71.68	79.25	84.37	83.61	75.6	79.950	80.770
2006-07	86.01	79.7	75.61	88.4	90.31	87.12	84.525	91.54	80.46	77.53	82.58	79.71	78.5	80.66	82.33	78.67	88.62	86.66	93.15	89.24	79.01	85.38	71.21	87.21	78.27	86.33	77.44	82.725	83.140
2005-06	88.23	80.12	76.76	86.09	84.83	85.98	83.668	88.4	83.76	80.61	82.47	75.23	74.25	81.94	83.75	82.03	84.45	81.85	90.92	87.65	79.78	85.09	73.16	86.43	78.04	92.9	81.27	82.699	82.923
2004-05	87.43	78.54	77.06	91.9	83.56	83.26	83.625	87.59	88.03	84.81	81	75.07	81.25	87.36	82.91	87.21	91.83	87.6	94.38	88.63	95.14	84.92	74.61	89.07	81.26	92.87	76.58	85.606	85.149
2003-04	87.9	78.67	78.23	89.72	84.32	84.34	83.863	88.43	89.32	85.32	82.13	76.32	82.34	88.67	81.34	86.95	90.78	88.34	93.45	89.76	94.34	83.55	73.57	89.32	80.91	92.13	75.43	85.620	85.215
2002-03	88.5	80.56	78.54	88.67	83.45	85.43	84.192	87.67	88.56	87.45	83.2	75.43	82.1	87.89	82.34	86.56	89.04	87.45	94.23	87.67	93.24	84.35	74.12	87.34	81.93	92.23	76.42	85.461	85.168
2001-02	86.43	79.45	77.9	89.32	84.45	86.32	83.978	88.79	87.43	84.21	83.23	76.34	83.24	86.43	83.54	85.32	89.46	87.66	93.2	85.54	92.12	85.32	75.32	86.53	82.95	91.34	75.32	85.165	84.891

Private Sector Banks

	Old Private Sector Banks														New Private Sector Banks								
Year	CATHOLIC SYRIAN BANK LTD	CITY UNION BANK LIMITED	FEDERAL BANK LTD	ING VYSYA BANK LTD	JAMMU & KASHMIR BANK LTD	KARNATAKA BANK LTD	KARUR VYSYA BANK LTD	LAKSHMI VILAS BANK LTD	NAINITAL BANK LTD	RATNAKAR BANK LTD	SOUTH INDIAN BANK LTD	TAMILNAD MERCANTILE BANK LTD	THE DHANALAKSHMI BANK LTD	Old Private Sector Banks	AXIS BANK LIMITED	DEVELOPMENT CREDIT BANK LTD.	HDFC BANK LTD.	ICICI BANK LIMITED	INDUSIND BANK LTD	KOTAK MAHINDRA BANK LTD.	YES BANK LTD.	New Private Sector Banks	Private Sector Banks
2012-13	95.28	96.78	78.23	86.89	83.11	93.05	94.56	86.43	93.65	88.78	92.31	96.11	89.77	90.381	86.43	87.45	75.67	83.56	90.45	84.34	71.23	82.733	87.704
2011-12	96.07	96.81	77.19	88.76	83.56	93.52	94.45	87.36	94.82	89.35	93.16	96.73	89.59	90.875	86.44	86.94	75.54	84.82	91.86	83.37	72.94	83.130	88.164
2010-11	90.78	96.89	78.8	87.1	82.27	92.53	94.66	85.14	92.1	88.95	89.63	96.82	88.12	89.522	81.7	90.97	75.51	78.88	85.8	85.51	58.58	79.564	86.037
2009-10	88.99	97.26	78.78	85.81	84.13	92.79	92.53	91.39	94.77	94.23	91.81	92.62	77.26	89.413	84.54	76.33	73.26	74.92	86.19	80.39	45.22	74.407	84.161
2008-09	87.48	96.65	82.88	82.25	90.65	90.88	92.85	91.11	93.6	91.32	88.32	93.41	86.27	89.821	86.56	70.53	76.82	72.85	92.18	74.36	46.65	74.279	84.381
2007-08	94.04	97.13	88.95	79.76	86.61	91.38	86.36	91.63	93.69	88.64	85.94	94.93	91.03	90.007	83.84	71.09	70.03	76.91	92.7	73.63	94.04	80.320	86.617
2006-07	97.29	97.53	92.09	85.99	86.01	92.57	90.96	93.66	94.59	88.39	90.53	92.73	92.92	91.943	86.64	61.3	71.08	79.77	91.66	71.51	87.45	78.487	87.234
2005-06	96.96	95.28	86.71	87.38	87.84	88.3	87.77	91.05	92.9	83.95	88.31	93.93	92.27	90.204	89.88	71.94	69.16	83.01	87.21	72.77	75.35	78.474	86.099
2004-05	96.65	93.52	90.21	91.29	88.44	84.69	83.46	91.75	93.62	82.4	89.82	89.08	88.52	89.496	87.03	81.38	76.6	86.28	91.25	72.92	70.73	80.884	86.482
2003-04	96.56	94.23	91.23	92.67	89.45	83.24	82.56	92.45	92.8	83.2	89.45	90.65	87.43	89.686	88.43	82.45	77.43	87.32	92.45	73.56	71.65	81.899	86.961
2002-03	95.34	92.45	90.34	91.56	91.34	85.34	83.34	93.56	93.21	84.45	87.45	91.45	86.43	89.712	86.54	82.11	75.43	86.43	91.32	74.45	72.43	81.244	86.749
2001-02	94.23	94.24	91.34	92.65	92.13	86.43	82.56	92.54	92.65	85.6	86.51	90.81	86.45	89.857	87.34	83.21	76.43	87.34	92.13	75.34	73.23	82.146	87.158

(Source : http://dbie.rbi.org.in)

A – 10 Ratio of term loan to total advance

Ratio of term loan to total advance — Public Sector Banks

Year	STATE BANK OF BIKANER AND JAIPUR	STATE BANK OF HYDERABAD	STATE BANK OF INDIA	STATE BANK OF MYSORE	STATE BANK OF PATIALA	STATE BANK OF TRAVANCORE	SBI & Its Associate Banks	ALLAHABAD BANK	ANDHRA BANK	BANK OF BARODA	BANK OF INDIA	BANK OF MAHARASHTRA	CANARA BANK	CENTRAL BANK OF INDIA	CORPORATION BANK	DENA BANK	IDBI BANK LIMITED	INDIAN BANK	INDIAN OVERSEAS BANK	ORIENTAL BANK OF COMMERCE	PUNJAB AND SIND BANK	PUNJAB NATIONAL BANK	SYNDICATE BANK	UCO BANK	UNION BANK OF INDIA	UNITED BANK OF INDIA	VIJAYA BANK	Nationalised Banks	Public Sector Banks
2012-13	53.97	58.67	46.21	61.24	50.24	46.45	52.797	52.34	45.89	44.23	39.54	68.79	49.86	66.64	51.2	51.34	75.45	59.34	51.03	55.97	67.88	47.98	78.63	62.16	43.67	70.06	53.41	56.771	55.853
2011-12	53.91	56.37	47.98	55.22	51.8	47.9	52.197	51.16	46.23	44.14	40.03	62.59	50.58	65.21	52.9	50.36	72.84	57.54	51.84	56.2	68.74	48.59	79.93	63.86	43.71	69.1	53.47	56.451	55.469
2010-11	53.57	58.33	48.26	60.51	56.98	54.1	55.292	52.4	43.68	44.25	38.38	70.21	48.31	69.26	47.77	48.32	77.24	61.41	50.18	57.24	71.43	49.84	77.08	64.4	42.99	71.27	54.19	56.993	56.600
2009-10	56.4	61.62	49.69	64.93	61.41	54.95	58.167	55.33	44.65	43.5	42.95	71.7	49.08	68.84	46.83	52	83.11	54.3	50.53	61.86	71.68	53.56	46.42	66.75	43.73	73.87	53.31	56.701	57.039
2008-09	56.55	58.4	50.07	62.96	60.96	51.62	56.760	55.56	40.68	43.84	42.43	65.16	49.05	70.86	45.43	48.03	85.25	61.54	52.79	59.73	66.97	52.61	73.68	65.17	40.65	72.88	60.88	57.660	57.452
2007-08	42.1	61.23	54.72	61.51	60.88	51.22	55.277	51.86	41.95	46.47	38.73	70	51.74	66.09	54.72	47.17	86.77	62.1	52.89	58.89	63.46	49.54	71.87	59.92	43.58	68.33	56.36	57.122	56.696
2006-07	54.05	59.86	53.68	60.67	62.36	52.08	57.117	53.68	42.98	45.28	39.1	64.49	46.45	60.13	60.25	53.66	87.56	60.46	53.78	60.58	59.44	50.52	72.44	59.24	43.65	62.04	59.16	56.745	56.830
2005-06	48.08	58.14	53.89	56.6	59.61	47.86	54.030	54.3	41.73	39.08	37.74	62.97	45.31	57.84	57.45	53.91	90.98	53.18	48.12	61.34	51.87	51.05	61.03	55.49	42.31	58.04	57.95	54.085	54.072
2004-05	42.91	54.84	52.87	48.37	56.69	44.1	49.963	54.93	41.98	40.55	38.16	61.8	46.29	51.51	55.11	52.41	91.98	50.34	45.99	59.9	40.87	47.61	49.63	51.66	41.07	57.34	56.61	51.787	51.366
2003-04	45.32	53.43	51.56	47.43	55.87	43.23	49.473	55.43	42.56	41.34	39.8	62.14	47.34	52.14	56.13	53.54	92.16	51.56	46.32	60.43	41.43	48.76	50.35	52.76	42.21	58.45	57.32	52.609	51.885
2002-03	43.24	54.34	52.78	46.43	56.13	44.87	49.632	53.67	43.14	42.78	39.34	63.23	46.32	52.14	57.32	52.15	91.45	50.68	46.32	61.59	41.56	47.45	51.43	51.43	41.56	56.43	54.32	52.216	51.619
2001-02	42.45	53.32	50.94	45.11	55.7	42.49	48.335	54.23	44.34	43.13	39.76	63.7	47	53.13	58.34	53.13	91.87	51.93	47.63	62.32	42.11	46.83	52.15	50.54	42.13	57.45	55.35	52.854	51.811

Private Sector Banks

Year	CATHOLIC SYRIAN BANK LTD	CITY UNION BANK LIMITED	FEDERAL BANK LTD	ING VYSYA BANK LTD	JAMMU & KASHMIR BANK LTD	KARNATAKA BANK LTD	KARUR VYSYA BANK LTD	LAKSHMI VILAS BANK LTD	NAINITAL BANK LTD	RATNAKAR BANK LTD	SOUTH INDIAN BANK LTD	TAMILNAD MERCANTILE BANK LTD	THE DHANALAKSHMI BANK LTD	Old Private Sector Banks	AXIS BANK LIMITED	DEVELOPMENT CREDIT BANK LTD.	HDFC BANK LTD.	ICICI BANK LIMITED	INDUSIND BANK LTD	KOTAK MAHINDRA BANK LTD.	YES BANK LTD.	New Private Sector Banks	Private Sector Banks
2012-13	30.94	33.24	36.78	53.45	74.11	46.23	21.06	38.76	48.23	73.24	35.43	38.45	81.08	47.000	69.31	58.79	57.76	86.43	73.56	75.46	72.12	70.490	55.222
2011-12	31.05	35.33	37.66	56.58	74.32	45.05	22.54	39.19	47.25	71.35	37.52	37.76	80.09	47.361	70.09	59.67	58.63	85.56	73.37	76.92	74.69	71.276	55.731
2010-11	36.65	40.57	42.7	63.61	75.11	44.54	29.59	39.54	42.44	57.62	34.37	40.79	74.93	47.882	72.99	59.36	60.46	83.33	62.35	76.6	79.66	70.679	55.861
2009-10	36.13	41.85	43.9	67.11	65.85	41.68	32.06	42.57	42.38	45.15	37.66	45.61	62.31	46.482	71.76	55.21	75.88	83.44	57.8	79.33	78.5	71.703	55.309
2008-09	45.81	47.36	49.6	55.39	65.71	40.96	34.02	39.28	41.92	48.66	40.84	45.45	49.33	46.487	70.78	68.46	73.25	82.38	58.94	83.84	76.37	73.431	55.918
2007-08	50.58	52.36	47.47	54.15	61.55	42.23	41.01	33.89	44.02	47.5	43.34	43	43.33	46.495	69.05	69.84	73.08	77.82	67.52	88.13	75	74.349	56.244
2006-07	53.85	34.63	47.05	52.16	61.3	43.57	41.01	39.35	43.82	44.1	49.25	41.28	44.64	45.847	69.74	71.51	76.25	77.22	69.72	89.96	77.56	75.994	56.399
2005-06	53.84	35.36	43.89	50.21	61.72	41.43	43.45	47.26	44.98	47.15	53.88	37.97	49.68	46.986	70.29	68.9	73.59	76.48	74.56	92.31	73.17	75.614	57.006
2004-05	54.4	27.62	43.2	53.56	59.68	39.49	56.17	38.3	43.47	44.41	55.35	32.89	42.35	45.453	66.69	74.4	60.14	79.05	64.14	90.8	78.32	73.363	55.222
2003-04	54.54	28.65	42.31	54.7	58.63	40.61	56.61	39.68	44.34	45.34	54.11	33.98	43.32	45.909	65.34	73.23	61.56	80.34	63.24	91.34	77.89	73.277	55.488
2002-03	55.34	27.43	43.13	55.34	57.32	41.34	57.62	40.41	43.21	44.87	53.21	34.78	44.23	46.018	66.45	72.23	62.67	81.83	64.21	91.34	75.34	73.439	55.615
2001-02	54.32	28.43	41.65	54.24	58.44	42.8	56.43	41.34	44.67	43.65	54.12	34.56	44.36	46.078	68.71	71.34	63.56	82.13	65.7	92.13	74.32	73.984	55.845

(Source : http://dbie.rbi.org.in)

A – 11 Ratio of investment in non approved securities to total investment

Ratio of investment in non approved securities to total investment

Public Sector Banks

	SBI & Its Associate Banks							Nationalised Banks																						
Year	STATE BANK OF BIKANER AND JAIPUR	STATE BANK OF HYDERABAD	STATE BANK OF INDIA	STATE BANK OF MYSORE	STATE BANK OF PATIALA	STATE BANK OF TRAVANCORE	SBI & Its Associate Banks	ALLAHABAD BANK	ANDHRA BANK	BANK OF BARODA	BANK OF INDIA	BANK OF MAHARASHTRA	CANARA BANK	CENTRAL BANK OF INDIA	CORPORATION BANK	DENA BANK	IDBI BANK LIMITED	INDIAN BANK	INDIAN OVERSEAS BANK	ORIENTAL BANK OF COMMERCE	PUNJAB AND SIND BANK	PUNJAB NATIONAL BANK	SYNDICATE BANK	UCO BANK	UNION BANK OF INDIA	UNITED BANK OF INDIA	VIJAYA BANK	Nationalised Banks	Public Sector Banks
2012-13	2.56	9.32	16.45	11.97	11.76	17.65	11.618	16.23	8.45	15.45	18.34	21.78	14.59	13.21	25.93	16.43	21.67	23.85	10.22	22.45	13.58	17.56	12.44	11.09	20.87	22.76	18.78	17.284	15.977
2011-12	2.91	7.61	18.05	11.95	12.61	18.93	12.010	16.58	9.76	16.65	17.42	23.51	13.02	14.28	21.98	15.65	22.09	21.68	9.97	24.35	14.78	18.47	10.51	12.8	19.05	21.87	17.24	17.083	15.912
2010-11	2.69	18.68	21.8	11.55	1.96	19.82	12.750	18.56	6.04	16.02	21.31	17.51	14.65	12.22	35.31	18.54	20.87	24.03	21.5	25.92	12.71	16.06	13.46	19.08	20.37	27.02	27.17	19.418	17.879
2009-10	3.77	16.19	23	6.84	3.99	14.01	11.300	19.02	5.27	17.89	14.53	14.41	9.4	11.05	28.02	14.93	17.09	17.59	14.59	8.11	13.61	14.49	14.1	28.22	21.28	24.73	15.19	16.176	15.051
2008-09	4.83	13.07	17.34	12.09	2.21	11.04	10.097	26.9	9.46	21.63	17.9	11.77	11.18	11.09	29.26	19.35	18.63	15.91	14.68	11.96	10.71	12.92	10.13	21.54	18.26	21.11	17.55	16.597	15.097
2007-08	7.12	12.61	24.29	5.78	4.23	6	10.005	23.65	11.29	20.9	19.21	13.06	12.96	15.46	17.77	16.47	28.93	18.31	12.22	13.28	7.47	16.62	9.89	21.18	16.57	30.5	17.5	17.162	15.510
2006-07	3.21	4.47	18.84	4.77	4.05	2.24	6.263	19.43	19.55	23.77	26.48	16.5	16.05	19.31	18.91	16.09	36.87	20.1	12.76	15.55	9.09	16.75	9.99	16.08	18.14	19.78	18.54	18.487	15.666
2005-06	4.39	5.54	14.98	6.26	5.97	4.29	6.905	18.47	13.47	25.16	28.44	13.69	15.39	15.65	15.34	15.63	36.18	14.14	16.47	16.97	10.01	15.62	9.92	14.38	21.75	13.08	14.82	17.229	14.847
2004-05	4.38	6.97	11.13	7.71	5.59	3.27	6.508	14.99	16.12	20.82	30.36	10.54	21.75	18.09	17.5	15.45	40.54	12.09	15.66	18.29	11.71	14.34	7.56	17.06	28	13.29	12.51	17.834	15.220
2003-04	4.32	7.43	11.54	7.32	5.55	3.42	6.597	15.43	15.33	21.67	31.5	11.2	22.67	17.54	18.35	15.56	41.34	12.21	15.77	19.34	11.54	14.43	8.65	17.89	27.54	14.35	13.61	18.296	15.596
2002-03	4.67	7.67	11.45	7.69	5.89	4.21	6.930	24.88	16.75	23.56	32.87	11.45	21.56	16.45	16.42	16.43	40.68	13.54	16.56	20.54	12.76	16.54	8.89	17.46	22.56	15.87	14.89	19.033	16.240
2001-02	3.94	6.48	12.67	8.09	6.31	3.96	6.908	25.89	17.43	24.7	33.78	12.6	23.56	16.45	17.35	15.67	42.51	12.9	17.48	19.42	10.92	17.54	9.1	16.34	23.8	17.82	15.63	19.545	16.628

Private Sector Banks

	Old Private Sector Banks														New Private Sector Banks								
Year	CATHOLIC SYRIAN BANK LTD	CITY UNION BANK LIMITED	FEDERAL BANK LTD	ING VYSYA BANK LTD	JAMMU & KASHMIR BANK LTD	KARNATAKA BANK LTD	KARUR VYSYA BANK LTD	LAKSHMI VILAS BANK LTD	NAINITAL BANK LTD	RATNAKAR BANK LTD	SOUTH INDIAN BANK LTD	TAMILNAD MERCANTILE BANK LTD	THE DHANALAKSHMI BANK LTD	Old Private Sector Banks	AXIS BANK LIMITED	DEVELOPMENT CREDIT BANK LTD.	HDFC BANK LTD.	ICICI BANK LIMITED	INDUSIND BANK LTD	KOTAK MAHINDRA BANK LTD.	YES BANK LTD.	New Private Sector Banks	Private Sector Banks
2012-13	17.43	17.54	33.46	27.54	46.48	37.87	12.46	18.44	32.44	39.45	14.75	10.45	7.56	24.298	36.42	20.43	23.43	46.48	22.44	22.67	40.44	30.330	26.409
2011-12	11.26	16.11	33.74	29.46	46.57	36.68	11.93	19.04	36.73	38.69	12.62	9.93	4.51	23.636	37.32	19.7	21.81	45.51	18.32	23.09	41.71	29.637	25.737
2010-11	19.15	20.21	31.45	25.58	47.53	41.78	12.55	15.42	26.46	43.47	23.77	11.02	9.11	25.192	38.67	23.7	24.36	52.36	26.04	22.91	42.92	32.994	27.923
2009-10	21.21	19.89	28.93	21.76	39.43	35.89	13.87	13.26	21.02	22.6	21.17	12.88	8.55	21.574	38.91	21.75	12.89	43.42	18.04	22.56	33.53	27.300	23.578
2008-09	24.98	18.25	31.53	11.78	28.97	33.76	18.81	9.62	20.18	22.65	33.05	22.53	11.45	22.120	38.66	21.84	11.32	38.49	22.09	10.54	34.24	25.311	23.237
2007-08	24.33	12.84	22.12	22.42	20.37	28.04	13.32	7.44	17.5	21.58	20.86	23.86	14.07	19.135	40.42	19.68	35.89	32.36	17.95	11.32	32.21	27.119	21.929
2006-07	18.49	12.03	14	10.66	24.64	20.98	15.44	8.1	15.65	29.91	13.38	34.25	14.26	17.830	39.26	24.53	26.24	26.18	17.67	14.55	39.46	26.841	20.984
2005-06	15.51	14.75	9.32	14.16	28.92	26.26	17.65	7.45	29.12	24.08	8.55	37.85	5.83	18.419	45.33	20.25	30.84	28.61	15.24	16.95	37.31	27.790	21.699
2004-05	10.72	8.3	12.32	19.17	35.38	25.28	15.54	7.92	47.16	22.54	6.5	37.7	9.51	19.849	50.04	10.57	41.94	31.7	15.74	27.23	34.87	30.299	23.507
2003-04	12.41	9.32	11.34	20.45	36.38	36.48	15.32	7.94	34.65	24.53	7.34	38.45	10.34	20.381	51.45	12.51	43.79	32.41	16.82	29.6	33.76	31.477	24.265
2002-03	13.76	10.81	10.35	19.54	37.83	30.48	15.81	7.98	36.59	23.17	8.49	36.83	9.42	20.082	46.73	13.26	41.87	31.52	17.38	25.02	36.68	30.351	23.676
2001-02	14.89	11.59	11.53	19.58	36.55	33.21	16.73	8.8	34.83	22.81	8.46	35.62	10.46	20.389	44.62	14.27	38.74	39.8	14.73	23.53	37.45	30.449	23.910

(Source : http://dbie.rbi.org.in)

A – 12 Ratio of interest income to total assets

Ratio of interest income to total assets — Public Sector Banks

Year	STATE BANK OF BIKANER AND JAIPUR	STATE BANK OF HYDERABAD	STATE BANK OF INDIA	STATE BANK OF MYSORE	STATE BANK OF PATIALA	STATE BANK OF TRAVANCORE	SBI & Its Associate Banks	ALLAHABAD BANK	ANDHRA BANK	BANK OF BARODA	BANK OF INDIA	BANK OF MAHARASHTRA	CANARA BANK	CENTRAL BANK OF INDIA	CORPORATION BANK	DENA BANK	IDBI BANK LIMITED	INDIAN BANK	INDIAN OVERSEAS BANK	ORIENTAL BANK OF COMMERCE	PUNJAB AND SIND BANK	PUNJAB NATIONAL BANK	SYNDICATE BANK	UCO BANK	UNION BANK OF INDIA	UNITED BANK OF INDIA	VIJAYA BANK	Nationalised Banks	Public Sector Banks
2012-13	9.19	9.32	8.46	9.34	8.32	8.72	8.892	9.34	9.82	7.56	7.8	8.82	8.93	8.76	9.03	8.63	8.78	9.42	9.12	9.45	9.43	8.54	9.23	8.65	8.78	8.45	9.13	8.884	8.885
2011-12	9.29	9.46	8.32	9.03	9.03	8.7	8.972	9.29	9.7	7.37	7.74	8.77	8.69	8.71	8.48	8.59	8.59	9.3	8.98	9.32	9.15	8.71	9.01	8.51	8.49	8.29	8.99	8.734	8.789
2010-11	8.19	8.05	7.15	8.37	8.23	8.02	8.002	8.07	8.32	6.87	6.95	7.54	7.64	7.76	7.16	7.84	7.62	8.39	7.81	8.09	7.88	8	7.75	7.56	7.63	7.59	7.68	7.708	7.775
2009-10	7.91	7.67	7.04	8.29	8.2	6.05	7.860	7.63	8.03	6.61	7.14	7.28	7.74	7.3	7.04	7.56	7.52	8.32	8.13	8.21	8.03	7.88	7.46	7.65	7.47	7.55	7.84	7.620	7.675
2008-09	8.71	8.25	7.57	8.83	9.02	8.84	8.537	8.16	8.6	7.43	8.09	8.01	8.56	7.7	7.91	7.92	7.62	8.84	8.65	8.71	8.98	8.58	8.03	8.06	8.34	7.41	8.84	8.222	8.295
2007-08	8.07	7.96	7.6	8.33	8.09	8.39	8.073	8.2	8.08	7.32	7.71	7.89	8.2	7.27	7.57	7.64	6.86	8.23	8.41	8.29	8.39	7.89	8.05	7.91	8.13	7.36	7.89	7.865	7.913
2006-07	8.08	7.78	7.45	7.82	7.15	8.11	7.732	7.94	7.52	7.18	7.23	7.75	7.61	7.44	7.36	7.31	6.6	8.26	8.24	7.77	8.42	7.5	8.03	7.78	7.7	7.55	7.64	7.642	7.662
2005-06	7.72	7.28	7.54	7.5	6.77	7.57	7.397	7.5	7.29	6.78	6.78	7.72	7.17	7.52	7.06	6.96	6.33	7.35	8	7.29	7.48	7.06	7.16	7.48	7.26	7.57	7.6	7.268	7.298
2004-05	7.97	7.09	7.47	7.75	7.31	7.6	7.532	7.98	7.64	7.16	6.71	7.27	7.22	7.89	7.13	7.47	3.26	6.92	8.05	7.51	8.13	7.4	7.57	7.21	7.6	7.77	7.84	7.287	7.343
2003-04	7.83	7.23	7.32	7.36	6.93	7.42	7.348	7.87	7.34	6.92	6.73	7.45	7.21	7.56	7.22	7.81	4.13	7.13	8.12	7.71	8.41	7.51	7.71	8.09	7.56	7.81	6.92	7.361	7.358
2002-03	7.52	7.05	7.12	7.5	6.82	7.33	7.223	7.67	7.54	7.12	6.34	7.09	7.07	7.57	7.11	7.61	4.22	5.12	8.09	7.54	8.45	7.43	7.54	7.94	7.78	7.54	7.42	7.210	7.213
2001-02	7.34	6.95	7.07	7.23	6.54	6.94	7.012	7.12	7.12	6.52	6.2	7.12	7.12	7.3	7.05	7.51	4.23	5.43	7.92	7.43	7.94	7.32	7.32	7.46	7.24	7.34	7.68	7.019	7.017

Private Sector Banks

Year	CATHOLIC SYRIAN BANK LTD	CITY UNION BANK LIMITED	FEDERAL BANK LTD	ING VYSYA BANK LTD	JAMMU & KASHMIR BANK LTD	KARNATAKA BANK LTD	KARUR VYSYA BANK LTD	LAKSHMI VILAS BANK LTD	NAINITAL BANK LTD	RATNAKAR BANK LTD	SOUTH INDIAN BANK LTD	TAMILNAD MERCANTILE BANK LTD	THE DHANALAKSHMI BANK LTD	Old Private Sector Banks	AXIS BANK LIMITED	DEVELOPMENT CREDIT BANK LTD.	HDFC BANK LTD.	ICICI BANK LIMITED	INDUSIND BANK LTD	KOTAK MAHINDRA BANK LTD.	YES BANK LTD.	New Private Sector Banks	Private Sector Banks
2012-13	9.9	10.32	10.13	9.23	9.43	9.54	10.22	10.4	10.08	9.23	9.82	10.64	10.11	9.927	8.46	9.1	8.92	7.83	11.32	11.23	10.43	9.613	9.817
2011-12	9.83	10.3	9.92	8.97	8.73	9.15	9.93	10.28	9.43	8.91	9.79	10.34	9.63	9.632	8.33	8.91	8.87	7.62	10.38	10.61	9.51	9.176	9.472
2010-11	8.7	9.32	8.52	7.39	7.98	8.08	8.84	8.95	8.32	7.12	8.38	9.23	8.11	8.380	7.16	7.92	7.97	6.75	8.86	9.49	8.47	8.089	8.278
2009-10	7.85	9.19	8.9	6.79	7.62	7.92	9.02	9.68	8.43	7.6	8.43	9.01	7.79	8.325	7.09	7.6	7.97	6.92	8.6	9.84	7.99	8.001	8.212
2008-09	8.56	9.69	9.29	7.8	8.44	9.24	9.14	8.87	9.3	8.67	9	9.72	8.44	8.935	8.42	9.54	10.32	7.98	9.08	10.75	10.04	9.447	9.115
2007-08	8.55	9.38	8.73	7.5	7.93	8.78	8.62	8.2	8.96	8.19	8.4	9.54	8.35	8.548	7.66	8.76	9.01	8.27	8.51	10.51	9.54	8.894	8.670
2006-07	8.26	8.43	7.95	7.7	6.89	8.06	8.64	7.99	8.13	7.48	7.96	9.67	7.83	8.078	7.42	7.71	8.36	7.72	7.78	9	8.94	8.133	8.097
2005-06	7.93	8.56	7.67	7.09	6.71	7.41	7.71	7.18	7.77	7.6	7.5	9.36	7.64	7.702	6.6	6.6	7.16	6.83	7.15	8.62	7.33	7.184	7.521
2004-05	8.42	8.69	7.46	6.92	6.79	7.27	7.88	7.57	7.72	7.78	7.57	9.58	7.55	7.785	6.22	6.03	6.6	6.43	7.39	6.82	4.49	6.283	7.259
2003-04	8.65	8.75	7.43	6.76	6.65	7.12	7.56	7.34	7.69	6.93	6.78	8.75	7.32	7.518	6.12	5.92	6.54	6.34	7.32	7.23	6.43	6.557	7.182
2002-03	8.94	8.73	7.84	6.56	6.45	7.09	7.45	7.23	7.54	6.82	6.45	8.34	7.22	7.435	6.09	5.78	6.67	6.21	6.94	5.93	3.55	5.881	6.892
2001-02	7.84	7.94	7.35	6.45	6.6	6.09	7.35	7.19	7.32	7.03	6.35	8.24	7.12	7.144	5.88	5.46	5.91	5.96	6.54	5.73	4.68	5.737	6.652

(Source : http://dbie.rbi.org.in)

A – 13 Ratio of non Interest income to total assets

Ratio of non Interest income to total assets — Public Sector Banks

Year	STATE BANK OF BIKANER AND JAIPUR	STATE BANK OF HYDERABAD	STATE BANK OF INDIA	STATE BANK OF MYSORE	STATE BANK OF PATIALA	STATE BANK OF TRAVANCORE	SBI & Its Associate Banks	ALLAHABAD BANK	ANDHRA BANK	BANK OF BARODA	BANK OF INDIA	BANK OF MAHARASHTRA	CANARA BANK	CENTRAL BANK OF INDIA	CORPORATION BANK	DENA BANK	IDBI BANK LIMITED	INDIAN BANK	INDIAN OVERSEAS BANK	ORIENTAL BANK OF COMMERCE	PUNJAB AND SIND BANK	PUNJAB NATIONAL BANK	SYNDICATE BANK	UCO BANK	UNION BANK OF INDIA	UNITED BANK OF INDIA	VIJAYA BANK	Nationalised Banks	Public Sector Banks
2012-13	0.76	0.87	1.09	0.84	0.75	0.69	0.833	0.68	0.64	0.81	0.83	0.71	0.75	0.61	0.92	0.81	0.74	0.92	0.79	0.71	0.45	0.93	0.57	0.53	0.92	0.73	0.53	0.729	0.753
2011-12	0.88	0.91	1.12	0.92	0.84	0.83	0.917	0.76	0.74	0.85	0.9	0.78	0.82	0.63	0.97	0.74	0.78	0.94	0.84	0.73	0.59	1	0.63	0.56	0.94	0.76	0.59	0.779	0.810
2010-11	1.09	1.01	1.39	0.93	0.96	0.89	1.045	1	0.9	0.88	0.84	0.72	0.94	0.64	0.98	0.83	0.88	1.06	0.79	0.64	0.7	1.07	0.62	0.62	0.95	0.76	0.7	0.826	0.877
2009-10	1.16	1.02	1.48	0.99	0.93	0.97	1.092	1.38	1.21	1.11	1.05	0.91	1.18	1.05	1.5	1.11	1.13	1.42	0.91	0.96	0.84	1.33	0.87	0.78	1.11	0.8	1.02	1.084	1.085
2008-09	1.32	1.11	1.51	1.31	0.98	1.23	1.243	1.26	1.22	1.36	1.51	0.93	1.16	0.79	1.44	0.99	0.97	1.34	1.43	1.05	1.13	1.37	0.77	1.01	1.04	0.84	1.18	1.140	1.163
2007-08	1.25	1.22	1.35	1.41	1.12	1.07	1.237	1.28	1.2	1.27	1.32	0.87	1.28	0.83	1.17	1.36	1.35	1.59	1.13	0.76	1.2	1.11	0.91	0.94	1.16	0.96	1.08	1.139	1.161
2006-07	1.17	1.02	1.09	1.39	0.76	0.64	1.012	0.61	1.01	0.91	1.23	0.75	0.97	0.57	1.21	1.35	1.07	1.41	0.55	0.91	1.11	0.68	0.82	0.65	0.72	0.85	0.74	0.906	0.930
2005-06	0.97	1.22	1.56	1.87	0.95	1.16	1.288	0.96	1.07	1.08	1.14	0.16	1.08	0.74	1.27	1.74	1.51	1.01	0.98	0.98	0.69	0.94	0.99	0.64	0.61	1.4	0.93	0.996	1.063
2004-05	2.21	1.29	1.64	2.51	1.22	1.55	1.737	1.6	2.52	1.46	1.29	1.18	1.47	1.39	1.79	1.35	0.77	1.37	1.63	1.06	1.67	1.47	1.19	1.05	1.17	1.74	1.32	1.425	1.497
2003-04	2.12	1.26	1.67	2.54	1.23	1.64	1.743	1.71	2.56	1.57	1.31	1.23	1.78	1.45	2.1	1.45	1.23	1.34	1.75	1.21	1.71	1.51	1.23	1.34	1.23	1.86	1.43	1.550	1.595
2002-03	2.09	1.23	1.58	1.89	1.32	1.67	1.630	1.43	2.45	1.63	1.41	1.48	1.84	1.63	2.3	1.64	0.91	1.84	1.64	1.31	1.64	1.46	1.43	1.73	0.97	1.75	1.54	1.602	1.608
2001-02	1.89	1.12	1.45	1.94	1.34	1.47	1.535	1.33	2.34	1.57	1.32	1.38	1.75	1.52	2.13	1.53	1.08	1.73	1.54	1.21	1.57	1.37	1.53	1.65	1.07	1.67	1.45	1.537	1.537

Private Sector Banks

Year	CATHOLIC SYRIAN BANK LTD	CITY UNION BANK LIMITED	FEDERAL BANK LTD	ING VYSYA BANK LTD	JAMMU & KASHMIR BANK LTD	KARNATAKA BANK LTD	KARUR VYSYA BANK LTD	LAKSHMI VILAS BANK LTD	NAINITAL BANK LTD	RATNAKAR BANK LTD	SOUTH INDIAN BANK LTD	TAMILNAD MERCANTILE BANK LTD	THE DHANALAKSHMI BANK LTD	Old Private Sector Banks	AXIS BANK LIMITED	DEVELOPMENT CREDIT BANK LTD.	HDFC BANK LTD.	ICICI BANK LIMITED	INDUSIND BANK LTD	KOTAK MAHINDRA BANK LTD.	YES BANK LTD.	New Private Sector Banks	Private Sector Banks
2012-13	0.72	1.19	0.93	1.45	0.54	0.93	1.07	1.03	0.57	1.12	0.54	1.11	0.93	0.933	2.02	1.22	1.5	1.61	1.67	1.54	1.23	1.541	1.146
2011-12	0.78	1.26	0.95	1.56	0.6	0.98	1.06	1.07	0.62	1.29	0.68	1.27	0.99	1.008	2.05	1.28	1.7	1.71	1.96	1.68	1.29	1.667	1.239
2010-11	0.85	1.2	1.09	1.8	0.78	0.99	1.05	1.15	0.37	0.7	0.67	1.27	1.31	1.018	2.19	1.65	1.73	1.73	1.76	1.77	1.31	1.734	1.269
2009-10	1	1.38	1.29	1.89	1.04	1.52	1.27	1.1	0.62	0.7	0.91	1.39	1.33	1.188	2.4	1.78	1.96	2.01	1.76	1.9	1.94	1.964	1.460
2008-09	1.53	1.49	1.45	1.91	0.74	1.53	1.68	1.44	0.46	0.98	0.88	1.35	1.64	1.314	2.25	1.78	2.08	1.95	1.79	0.96	2.19	1.857	1.504
2007-08	1.07	1.42	1.37	1.87	0.8	1.34	1.43	1.34	0.4	0.67	0.93	1.64	1.12	1.185	1.96	2.7	2.03	2.37	1.35	1.92	2.65	2.140	1.519
2006-07	0.71	1.14	1.25	2.55	0.58	1.12	1.19	0.85	0.3	0.44	0.84	1.26	0.94	1.013	1.64	2.05	1.84	1.99	1.27	1.89	2.96	1.949	1.341
2005-06	0.87	1.04	1.16	3.57	0.44	1.21	1.43	0.78	1.08	0.69	0.71	1.33	0.8	1.162	1.67	1.31	1.8	2	1.14	2.61	3.85	2.054	1.475
2004-05	1.06	1	1.33	0.86	0.42	1.91	1.51	0.97	0.99	0.59	1.09	1.27	0.58	1.045	1.34	1.82	1.39	2.33	1.63	2.15	2.72	1.911	1.348
2003-04	1.07	1.05	1.46	0.93	0.45	1.97	1.62	0.98	1.1	0.61	1.1	1.37	0.59	1.100	1.34	1.74	1.45	2.13	1.55	1.89	2.65	1.821	1.353
2002-03	0.93	1.1	1.36	1.45	0.64	1.87	1.54	0.94	1.12	0.59	1.21	1.23	0.45	1.110	1.23	1.68	1.37	1.89	1.45	1.65	2.43	1.671	1.307
2001-02	1.23	1.23	0.94	1.86	0.46	1.64	1.45	0.92	1.08	0.54	1.09	1.09	0.56	1.084	1.24	1.53	1.26	1.83	1.32	1.52	1.89	1.513	1.234

(Source : http://dbie.rbi.org.in)

A – 14 Ratio of operating profit to total assets

Ratio of operating profit to total assets

Public Sector Banks

Year	STATE BANK OF BIKANER AND JAIPUR	STATE BANK OF HYDERABAD	STATE BANK OF INDIA	STATE BANK OF MYSORE	STATE BANK OF PATIALA	STATE BANK OF TRAVANCORE	SBI & Its Associate Banks	ALLAHABAD BANK	ANDHRA BANK	BANK OF BARODA	BANK OF INDIA	BANK OF MAHARASHTRA	CANARA BANK	CENTRAL BANK OF INDIA	CORPORATION BANK	DENA BANK	IDBI BANK LIMITED	INDIAN BANK	INDIAN OVERSEAS BANK	ORIENTAL BANK OF COMMERCE	PUNJAB AND SIND BANK	PUNJAB NATIONAL BANK	SYNDICATE BANK	UCO BANK	UNION BANK OF INDIA	UNITED BANK OF INDIA	VIJAYA BANK	Nationalised Banks	Public Sector Banks
2012-13	2.32	2.37	2.48	1.65	1.93	1.45	2.033	2.32	2.43	2.12	1.76	1.83	1.77	1.21	1.75	1.95	1.43	2.54	1.65	1.92	1.2	2.62	2.2	1.72	2.32	1.92	1.37	1.902	1.932
2011-12	2.2	2.36	2.47	1.88	1.96	1.59	2.077	2.26	2.41	2.13	1.82	1.84	1.67	1.28	1.86	1.93	1.49	2.63	1.77	1.85	1.07	2.54	1.97	1.64	2.11	1.9	1.38	1.878	1.923
2010-11	1.95	2.38	2.23	2.41	2.24	1.8	2.168	2.24	2.42	2.19	1.72	1.16	2.03	1.32	2	1.91	1.71	2.95	1.85	2.17	1.62	2.68	1.86	1.79	2	1.8	1.38	1.940	1.993
2009-10	1.8	2.08	1.82	2.18	1.8	1.79	1.912	2.32	2.28	1.95	1.88	1.25	2.09	1.25	2.15	1.59	1.34	2.96	1.46	1.94	1.79	2.7	1.39	1.37	2.06	1.26	1.59	1.831	1.850
2008-09	2.04	1.88	2.13	1.78	1.5	2.27	1.933	2.11	2.06	2.12	2.7	1.48	1.98	1.06	2.28	1.67	0.91	2.66	2.26	1.64	2	2.55	1.41	1.19	2.16	1.16	1.52	1.846	1.866
2007-08	1.75	1.79	2.04	1.89	1.46	1.73	1.777	1.96	2.03	1.81	2.31	1.54	1.71	1.17	2.1	1.96	1.11	2.62	2.17	1.48	2.05	2.22	1.5	1.16	2.28	0.97	1.34	1.775	1.775
2006-07	2.19	2.24	1.89	2.04	1.78	2.03	2.028	1.79	2.11	1.88	1.89	1.75	1.95	1.51	2.45	2.19	0.94	2.62	2.2	1.95	2.3	2.1	1.84	1.38	2.09	1.9	1.88	1.936	1.957
2005-06	1.89	1.95	2.37	2.44	2.01	2.22	2.147	2.04	1.91	1.84	1.64	1.14	2.1	1.67	2.56	2.37	0.94	1.95	2.44	2.11	1.54	2.15	1.78	1.31	1.82	2.07	2.08	1.873	1.936
2004-05	3.34	2.18	2.53	2.96	2.92	3.03	2.830	2.34	3.32	2.57	1.62	1.68	2.47	2.44	3.26	1.65	0.44	2.31	3.05	2.59	1.68	2.1	2.05	1.7	2.41	2.51	3	2.260	2.391
2003-04	2.87	2.21	2.64	3.12	3.21	3.23	2.880	2.45	3.43	2.67	1.73	1.74	2.56	2.54	3.21	1.45	0.34	2.22	2.89	2.45	1.56	1.89	1.87	1.65	2.31	2.41	3.06	2.222	2.373
2002-03	3.12	2.32	2.68	3.33	3.34	3.42	3.035	2.65	3.45	2.76	1.76	1.82	2.67	2.65	3.22	1.56	0.54	2.24	2.93	2.64	1.64	1.92	1.92	1.75	2.45	2.56	2.31	2.272	2.448
2001-02	3.23	2.22	2.12	3.14	3.25	3.08	2.840	2.56	3.56	2.87	2.11	1.92	2.75	2.65	3.32	1.68	0.75	2.35	3.09	2.76	1.75	1.98	1.97	1.86	2.75	2.75	2.45	2.394	2.497

Private Sector Banks

Year	CATHOLIC SYRIAN BANK LTD	CITY UNION BANK LIMITED	FEDERAL BANK LTD	ING VYSYA BANK LTD	JAMMU & KASHMIR BANK LTD	KARNATAKA BANK LTD	KARUR VYSYA BANK LTD	LAKSHMI VILAS BANK LTD	NAINITAL BANK LTD	RATNAKAR BANK LTD	SOUTH INDIAN BANK LTD	TAMILNAD MERCANTILE BANK LTD	THE DHANALAKSHMI BANK LTD	Old Private Sector Banks	AXIS BANK LIMITED	DEVELOPMENT CREDIT BANK LTD.	HDFC BANK LTD.	ICICI BANK LIMITED	INDUSIND BANK LTD	KOTAK MAHINDRA BANK LTD.	YES BANK LTD.	New Private Sector Banks	Private Sector Banks
2012-13	0.82	2.45	2.45	1.84	2.48	1.56	2.23	1.62	2.63	2.3	1.82	2.94	0.45	1.968	2.75	1.02	2.78	2.37	2.68	2.64	2.21	2.350	2.102
2011-12	0.85	2.59	2.69	1.79	2.47	1.5	2.2	1.59	2.51	2.2	1.78	2.93	0.68	1.983	2.81	1.04	2.91	2.35	2.66	2.84	2.32	2.420	2.136
2010-11	0.38	2.76	3	1.74	2.47	1.21	2.39	2.3	2.32	0.72	1.8	2.92	0.6	1.893	3.03	1.27	3.09	2.35	2.67	3	2.5	2.559	2.126
2009-10	0.1	2.46	3.07	1.95	2.39	1.05	2.38	1.77	2.45	1.76	1.79	2.54	0.56	1.867	3.19	0.8	3.17	2.62	2.24	3.92	2.91	2.693	2.156
2008-09	1.21	2.73	3.53	1.48	2.2	2.28	2.64	1.47	2.85	2.88	1.91	2.64	1.82	2.280	2.9	1.11	3.27	2.29	1.45	2.09	2.65	2.251	2.270
2007-08	1.31	2.83	2.76	1.37	2.12	2.2	2.4	1.46	2.71	2.58	1.76	2.81	1.19	2.115	2.43	1.71	3.36	2.14	0.89	2.78	2.45	2.251	2.163
2006-07	1.24	2.77	2.68	2.26	2.02	2.29	2.73	1.37	2.53	0.9	2.06	3.51	1.23	2.122	2.22	0.89	3.41	1.97	0.89	2.17	2.19	1.963	2.067
2005-06	0.8	2.86	2.41	3.64	1.69	2.39	2.71	0.89	2.35	1.41	1.54	3.32	0.84	2.065	2.27	0.47	3.17	1.86	1.13	2.52	3.26	2.097	2.077
2004-05	1.8	2.44	2.51	0.69	1.62	2.95	2.66	1.39	2.22	1.13	1.84	3.25	0.73	1.941	1.83	0.08	2.87	2.02	2.61	2.16	0.83	1.771	1.882
2003-04	1.65	2.56	2.65	0.75	1.65	3.01	2.75	1.35	2.35	1.23	1.96	3.33	0.76	2.000	1.89	0.12	2.76	1.98	2.57	2.1	0.95	1.767	1.919
2002-03	1.75	2.87	2.66	1.23	1.75	2.97	2.68	1.41	2.41	1.31	2.1	3.25	0.82	2.093	2.09	0.21	2.87	2.1	2.67	2.21	1.23	1.911	2.030
2001-02	1.68	2.45	2.47	2.11	1.87	2.45	2.58	2.65	2.54	1.41	2.12	3.22	0.93	2.191	2.12	0.34	2.86	2.21	2.75	2.32	1.34	1.991	2.121

(Source : http://dbie.rbi.org.in)

A – 15 Return on assets

							Return on assets																						
							Public Sector Banks																						
	SBI & Its Associate Banks							Nationalised Banks																					
Year	STATE BANK OF BIKANER AND JAIPUR	STATE BANK OF HYDERABAD	STATE BANK OF INDIA	STATE BANK OF MYSORE	STATE BANK OF PATIALA	STATE BANK OF TRAVANCORE	SBI & Its Associate Banks	ALLAHABAD BANK	ANDHRA BANK	BANK OF BARODA	BANK OF INDIA	BANK OF MAHARASHTRA	CANARA BANK	CENTRAL BANK OF INDIA	CORPORATION BANK	DENA BANK	IDBI BANK LIMITED	INDIAN BANK	INDIAN OVERSEAS BANK	ORIENTAL BANK OF COMMERCE	PUNJAB AND SIND BANK	PUNJAB NATION AL BANK	SYNDICATE BANK	UCO BANK	UNION BANK OF INDIA	UNITED BANK OF INDIA	VIJAYA BANK	Nationalised Banks	Public Sector Banks
2012-13	1.02	1.21	0.92	0.75	1.03	0.75	0.947	0.95	1.19	1.23	0.71	0.54	0.83	0.15	1.07	1.08	0.85	1.21	0.43	0.56	0.54	1.12	0.78	0.68	0.73	0.65	0.63	0.797	0.831
2011-12	0.99	1.15	0.88	0.67	0.93	0.65	0.878	1.02	1.19	1.24	0.72	0.55	0.95	0.26	1.06	1.08	0.82	1.31	0.52	0.67	0.65	1.19	0.81	0.69	0.79	0.7	0.66	0.844	0.852
2010-11	0.96	1.22	0.71	1.03	0.88	1.12	0.987	1.11	1.36	1.33	0.82	0.47	1.42	0.7	1.21	1	0.73	1.53	0.71	1.03	0.9	1.34	0.76	0.66	1.05	0.66	0.72	0.976	0.978
2009-10	0.93	1.03	0.88	1.06	0.79	1.26	0.992	1.16	1.39	1.21	0.7	0.7	1.3	0.66	1.28	1.01	0.53	1.67	0.53	0.91	1.05	1.44	0.62	0.87	1.25	0.45	0.76	0.975	0.978
2008-09	0.92	0.91	1.04	0.91	0.83	1.3	0.985	0.9	1.09	1.09	1.49	0.72	1.06	0.45	1.24	1.02	0.62	1.62	1.17	0.88	1.24	1.39	0.81	0.59	1.27	0.34	0.59	0.979	0.980
2007-08	0.87	1	1.01	1.08	0.83	0.89	0.947	1.32	1.16	0.89	1.25	0.75	0.92	0.54	1.29	1.06	0.67	1.64	1.3	1.02	1.49	1.15	0.88	0.52	1.26	0.68	0.75	1.027	1.008
2006-07	0.89	1.14	0.84	1.1	0.77	0.86	0.933	1.26	1.31	0.72	0.88	0.76	0.98	0.62	1.17	0.71	0.67	1.46	1.36	1.21	1.01	1.03	0.91	0.47	0.92	0.73	0.92	0.955	0.950
2005-06	0.53	1.13	0.89	1.23	0.73	0.86	0.895	1.42	1.38	0.79	0.68	0.16	1.13	0.37	1.24	0.29	0.68	1.16	1.32	1.39	0.64	1.09	0.91	0.34	0.84	0.66	0.45	0.847	0.858
2004-05	0.88	0.79	0.99	1.25	0.91	0.86	0.947	1.33	1.59	0.75	0.38	0.54	1.01	0.53	1.12	0.26	0.78	1.08	1.28	2.01	0.45	1.17	0.82	0.73	1.1	1.04	1.43	0.970	0.965
2003-04	0.87	1.23	1.01	1.12	0.95	0.82	1.000	1.45	1.65	0.81	0.41	0.61	1.21	0.63	1.21	0.34	0.79	1.12	1.32	2.12	0.69	1.21	0.95	0.78	1.12	1.05	1.56	1.052	1.040
2002-03	0.87	0.93	0.93	1.11	1.02	0.85	0.952	1.44	1.57	0.87	0.45	0.56	1.31	0.68	1.31	0.35	0.79	1.23	1.23	2.22	0.75	1.22	0.98	0.79	1.21	1.11	1.56	1.082	1.052
2001-02	0.81	0.87	0.86	10.01	1.1	0.95	2.433	1.36	1.64	0.93	0.56	0.75	1.12	0.75	1.12	0.41	0.75	1.45	1.35	2.23	0.78	1.25	0.95	0.78	1.24	1.15	1.58	1.108	1.413

														Private Sector Banks									
	Old Private Sector Banks														New Private Sector Banks								
Year	CATHOLIC SYRIAN BANK LTD	CITY UNION BANK LIMITED	FEDERAL BANK LTD	ING VYSYA BANK LTD	JAMMU & KASHMIR BANK LTD	KARNATAKA BANK LTD	KARUR VYSYA BANK LTD	LAKSHMI VILAS BANK LTD	NAINITAL BANK LTD	RATNAKAR BANK LTD	SOUTH INDIAN BANK LTD	TAMILNAD MERCANTILE BANK LTD	THE DHANALAKSHMI BANK LTD	Old Private Sector Banks	AXIS BANK LIMITED	DEVELOPMENT CREDIT BANK LTD.	HDFC BANK LTD.	ICICI BANK LIMITED	INDUSIND BANK LTD	KOTAK MAHINDRA BANK LTD.	YES BANK LTD.	New Private Sector Banks	Private Sector Banks
2012-13	0.32	1.76	1.53	1.04	1.46	0.73	1.54	0.67	1.77	1.46	1.21	1.84	0.84	1.244	1.72	1.71	1.32	1.46	1.21	1.21	1.22	1.407	1.301
2011-12	0.24	1.71	1.41	1.09	1.56	0.73	1.56	0.73	1.75	1.38	1.12	1.75	0.73	1.212	1.68	1.68	1.67	1.44	1.24	1.1	1.18	1.427	1.288
2010-11	0.14	1.67	1.34	0.89	1.22	0.72	1.71	0.91	1.56	0.53	1.05	1.74	0.23	1.055	0.68	0.3	1.3	1.25	0.48	0.71	2.01	0.961	1.022
2009-10	0.02	1.52	1.15	0.8	1.2	0.67	1.76	0.33	1.72	1.05	1.07	1.54	0.35	1.014	1.77	1.58	1.53	1.28	1.32	1.33	1.38	1.456	1.169
2008-09	0.57	1.5	1.48	0.7	1.09	1.25	1.49	0.71	1.68	1.96	1.09	1.51	1.21	1.249	1.5	1.35	1.13	0.98	1.12	1.09	1.3	1.210	1.236
2007-08	0.64	1.6	1.34	0.74	1.09	1.37	1.63	0.41	1.51	1.31	1.01	1.58	0.76	1.153	1.57	1.46	1.14	0.58	0.34	0.34	0.22	0.807	1.032
2006-07	0.37	1.57	1.38	1.44	0.96	1.15	1.53	0.33	1.26	0.31	0.76	1.57	0.52	1.012	1.83	1.77	1.72	1.03	1.1	0.94	1.39	1.397	1.147
2005-06	0.13	1.46	1.28	2.13	0.67	1.28	1.65	0.53	1.06	0.07	0.53	1.67	0.33	0.984	1.57	1.58	1.79	1.59	1.13	1.44	2.13	1.604	1.201
2004-05	0.24	1.33	0.62	0.25	0.47	1.27	1.45	0.08	1.25	1.17	0.09	1.52	0.83	0.813	1.65	1.65	1.75	1.61	1.21	1.45	2.15	1.639	1.102
2003-04	0.24	1.34	0.85	0.75	0.48	1.31	1.65	0.09	1.25	1.18	0.17	1.45	0.85	0.893	1.76	1.75	1.54	0.92	1.23	1.51	2.13	1.549	1.123
2002-03	0.21	1.24	1.34	1.25	0.67	1.25	1.45	0.12	1.26	1.21	0.62	1.51	0.89	1.002	1.86	1.57	1.65	1.41	1.27	1.61	2.15	1.646	1.227
2001-02	0.14	1.43	1.23	2.11	0.75	1.32	1.51	0.34	1.35	1.32	0.67	1.65	0.92	1.134	1.85	1.67	1.54	1.51	1.34	1.51	2.11	1.647	1.314

(Source : http://dbie.rbi.org.in)

A – 16 Return on equity

Return on equity — Public Sector Banks

Year	STATE BANK OF BIKANER AND JAIPUR	STATE BANK OF HYDERABAD	STATE BANK OF INDIA	STATE BANK OF MYSORE	STATE BANK OF PATIALA	STATE BANK OF TRAVANCORE	SBI & Its Associate Banks	ALLAHABAD BANK	ANDHRA BANK	BANK OF BARODA	BANK OF INDIA	BANK OF MAHARASHTRA	CANARA BANK	CENTRAL BANK OF INDIA	CORPORATION BANK	DENA BANK	IDBI BANK LIMITED	INDIAN BANK	INDIAN OVERSEAS BANK	ORIENTAL BANK OF COMMERCE	PUNJAB AND SIND BANK	PUNJAB NATIONAL BANK	SYNDICATE BANK	UCO BANK	UNION BANK OF INDIA	UNITED BANK OF INDIA	VIJAYA BANK	Nationalised Banks	Public Sector Banks
2012-13	17.44	20.67	16.82	10.15	17.86	14.92	16.310	20.45	18.56	19.43	13.58	9.47	14.35	5.56	18.49	19.76	10.92	16.48	10.27	9.67	10.37	17.07	16.51	12.89	13.07	11.29	11.2	13.970	14.510
2011-12	18.59	21.98	15.72	9.62	17.95	13.93	16.298	19.64	19.25	20.64	14	9.91	15.36	4.57	19.54	19.75	11.95	17.19	9.88	9.91	11.21	19.8	16.32	13.83	13.05	11.93	11.54	14.464	14.887
2010-11	20.91	24.35	12.62	15.77	16.65	23.09	18.898	18.65	23.24	23.47	15.79	9.68	23.2	13.49	21.89	19.55	13.35	19.27	12.73	15.55	16.39	22.6	16.53	14.36	17.96	11.74	12.63	17.104	17.518
2009-10	20.39	22.02	14.8	18.06	16.01	26.88	19.693	19.14	25.96	21.86	12.56	16.35	22.48	15.01	21.93	21.43	10.53	20.18	9.63	14.51	21.4	24.12	15.29	22.08	21.65	9.24	15.32	18.034	18.417
2008-09	21.46	20.87	17.05	18.47	18.2	30.64	21.115	13.88	18.94	18.62	24.97	17.46	18.25	9.25	19.57	21.29	9.41	20.26	22.07	13.51	20.37	22.92	19.63	16.2	21.46	6.44	9.36	17.193	18.098
2007-08	18.71	21.28	16.75	25.31	15.92	23.28	20.208	20.1	17.97	14.58	24.38	18.64	15.01	11.31	18.39	21.82	8.52	22.41	27.15	6.21	21.86	18.01	21.42	14.75	22.13	12.57	16.59	17.691	18.272
2006-07	19.99	21.72	15.41	24	15.52	22.26	19.817	18.49	17.78	12.45	20.65	16.41	16.25	13.77	15.02	14.22	8.59	24	28.14	10.78	16.63	15.55	22.18	12.34	17.34	12.6	18.58	16.589	17.333
2005-06	10.73	22.01	17.04	25.62	14.17	21.02	18.432	23.67	20.52	12.28	14.85	3.26	20.29	7.68	13.81	5.96	9.12	11.97	27.23	13.11	13.03	16.41	21.32	8.68	16.52	10.81	7.79	13.917	14.959
2004-05	16.81	15.03	19.43	30.82	15.21	24.05	20.225	27.93	31.62	12.58	8.03	11.9	19.53	11.46	13.81	5.65	5.18	7.12	27.98	24.19	15.67	21.41	19.64	17.86	21.46	15.33	26.02	17.219	17.912
2003-04	16.55	18.4	18.76	28.17	15.32	23.38	20.097	25.32	30.68	11.85	9.45	10.39	18.75	10.45	13.25	6.85	7.52	8.56	27.48	15.47	14.78	17.38	20.47	15.48	17.48	14.92	14.76	15.565	16.610
2002-03	15.45	17.87	17.45	29.34	14.75	22.65	19.585	22.42	28.47	11.92	10.75	9.78	17.87	11.47	14.78	7.74	8.82	9.23	26.32	18.72	13.74	18.44	21.3	16.74	18.46	14.78	18.59	16.017	16.840
2001-02	16.88	16.32	16.38	28.77	15.6	24.31	19.710	21.44	27.32	11.95	11.75	10.48	17.49	10.88	13.24	8.45	8.76	10.22	25.4	16.44	13.85	19.47	20.32	16.47	18.47	15.45	16.72	15.729	16.647

Private Sector Banks

Year	CATHOLIC SYRIAN BANK LTD	CITY UNION BANK LIMITED	FEDERAL BANK LTD	ING VYSYA BANK LTD	JAMMU & KASHMIR BANK LTD	KARNATAKA BANK LTD	KARUR VYSYA BANK LTD	LAKSHMI VILAS BANK LTD	NAINITAL BANK LTD	RATNAKAR BANK LTD	SOUTH INDIAN BANK LTD	TAMILNAD MERCANTILE BANK LTD	THE DHANALAKSHMI BANK LTD	Old Private Sector Banks	AXIS BANK LIMITED	DEVELOPMENT CREDIT BANK LTD.	HDFC BANK LTD.	ICICI BANK LIMITED	INDUSIND BANK LTD	KOTAK MAHINDRA BANK LTD.	YES BANK LTD.	New Private Sector Banks	Private Sector Banks
2012-13	5.3	25.1	13.23	13.89	21.95	9.9	21.04	12.78	17.36	6.54	20.21	20.98	8.33	15.124	20.21	7.85	17.86	12.23	18.78	14.65	22.41	16.284	15.530
2011-12	4.66	24.91	14.37	13.82	21.22	9.79	20.81	11.56	17.74	5.9	19.99	20.89	14.7	15.412	20.29	7.43	18.69	11.2	18.26	14.65	23.07	16.227	15.698
2010-11	2.6	23.47	11.98	12.86	18.96	9.6	22.26	12.4	16.24	1.71	17.56	19.96	4.06	13.358	19.34	3.51	16.74	9.65	17.91	14.39	21.13	14.667	13.817
2009-10	0.43	20.55	10.3	12.01	18.19	9.83	22.63	5.14	20.9	5.5	16.76	17.27	5.39	12.685	19.15	13.08	16.3	7.96	17.25	13.29	20.27	15.329	13.610
2008-09	10.72	19.9	12.13	11.66	16.72	18.1	18.57	11.54	22.45	9.19	15.8	16.27	19.26	15.562	19.12	14.27	17.17	7.8	9.84	7.36	20.65	13.744	14.926
2007-08	13.68	21.82	13.56	11.89	16.79	18.47	18.49	6.21	20.07	6.51	16.09	15.67	17.81	15.158	17.6	7.89	17.74	11.63	6.24	11.19	20.15	13.206	14.475
2006-07	8.57	22.03	21.27	8.38	14.42	15.07	16.54	5.12	14.95	2.38	15.26	14.94	11.46	13.107	20.96	2.95	19.46	13.17	7.1	11.19	21.42	13.750	13.332
2005-06	2.89	21.4	22.82	0.97	10.21	16.85	16.58	8.63	12.9	1.19	9.29	16.65	7.66	11.388	18.28	46.9	17.74	14.33	4.34	14.58	20.48	19.521	14.235
2004-05	5.28	20.88	13.13	4.8	7.06	17.56	14.3	1.46	15.83	19.14	2.05	15.9	17.41	11.908	18.81	63.79	18.45	18.86	25.79	12.46	22.14	25.757	16.755
2003-04	4.78	18.56	16.92	2.45	8.32	15.6	13.78	2.45	14.86	2.43	5.53	13.45	8.75	9.837	18.21	12.46	17.45	15.57	12.56	11.45	23.67	15.910	11.963
2002-03	5.12	21.45	13.34	3.26	8.23	16.57	14.83	2.13	13.67	4.56	3.56	12.54	8.43	9.822	19.45	22.45	18.76	16.83	19.08	10.52	24.63	18.817	12.971
2001-02	4.97	19.7	11.96	5.32	9.32	12.56	12.64	3.43	15.67	3.78	4.83	14.67	9.32	9.859	17.36	30.38	16.93	17.8	21.34	12.54	22.67	19.860	13.360

(Source : http://dbie.rbi.org.in)

A – 17 Cost of deposit

Cost of deposit — Public Sector Banks

	SBI & Its Associate Banks							Nationalised Banks																					
Year	STATE BANK OF BIKANER AND JAIPUR	STATE BANK OF HYDERABAD	STATE BANK OF INDIA	STATE BANK OF MYSORE	STATE BANK OF PATIALA	STATE BANK OF TRAVANCORE	SBI & Its Associate Banks	ALLAHABAD BANK	ANDHRA BANK	BANK OF BARODA	BANK OF INDIA	BANK OF MAHARASHTRA	CANARA BANK	CENTRAL BANK OF INDIA	CORPORATION BANK	DENA BANK	IDBI BANK LIMITED	INDIAN BANK	INDIAN OVERSEAS BANK	ORIENTAL BANK OF COMMERCE	PUNJAB AND SIND BANK	PUNJAB NATIONAL BANK	SYNDICATE BANK	UCO BANK	UNION BANK OF INDIA	UNITED BANK OF INDIA	VIJAYA BANK	Nationalised Banks	Public Sector Banks
2012-13	6.72	8.24	5.75	6.93	8.32	7.24	7.200	6.72	8.09	5.24	5.93	6.21	8.93	7.82	8.45	7.43	8.43	6.93	7.32	8.34	8.83	6.82	7.21	6.93	7.04	7.21	8.32	7.410	7.362
2011-12	6.65	7.28	5.63	6.9	7.17	6.74	6.728	6.69	7.02	5.15	5.82	5.99	7.08	6.92	7.13	6.41	7.18	6.58	6.94	7.6	7.61	6.18	6.35	6.65	6.3	6.11	7.43	6.657	6.673
2010-11	5.7	5.73	4.98	5.41	5.74	5.73	5.548	5.46	5.38	4.34	4.61	5.04	5.39	5.31	5.09	5.4	5.74	5.29	5.28	5.76	5.74	4.91	4.9	5.11	5.12	5.27	5.38	5.226	5.300
2009-10	6.07	6.11	5.61	5.85	6.68	5.91	6.038	5.59	5.55	4.56	5.16	5.51	5.83	6.22	5.46	5.85	6.56	5.56	5.95	6.43	6.13	5.21	5.82	5.91	5.52	5.99	6.05	5.743	5.811
2008-09	6.72	6.95	5.93	6.95	7.95	6.45	6.825	6.24	6.41	5.33	5.76	5.92	6.72	6.55	6.31	5.86	7.14	6.08	6.46	7.41	7.03	6.15	6.26	6.58	6.09	5.86	7.42	6.379	6.482
2007-08	6.23	6.86	5.57	6.42	7.12	6.52	6.453	6.57	6.11	5.35	5.23	5.6	6.71	5.78	5.91	5.58	6.53	5.51	6.25	6.9	6.05	5.4	6.38	6.31	6.09	5.96	6.78	6.050	6.143
2006-07	5.23	5.36	4.68	5.18	5.25	5.21	5.152	5.58	4.8	4.56	4.31	4.93	5.32	4.78	5	4.64	5.75	5.05	4.86	5.77	4.99	4.33	5.5	5.38	5.07	4.83	5.13	5.029	5.057
2005-06	4.5	4.98	4.85	4.51	4.59	5	4.738	4.74	4.52	4.02	4.05	4.95	4.52	4.53	4.29	4.37	4.44	4.58	4.61	4.92	4.09	4.14	4.11	5.01	4.64	4.72	4.73	4.499	4.554
2004-05	4.84	4.9	5.01	4.74	4.64	4.79	4.820	4.89	4.47	4.21	4.17	5.05	4.6	4.63	4.27	4.99	2.35	4.62	4.65	4.71	4.65	4.36	4.5	4.62	4.82	4.98	4.6	4.507	4.579
2003-04	4.67	4.82	5.23	4.65	4.87	4.97	4.868	5.12	4.78	4.25	4.21	5.21	4.67	4.73	4.75	5.32	3.34	4.59	5.68	4.65	4.78	4.44	4.32	5.09	4.97	5.12	4.67	4.735	4.765
2002-03	4.78	4.92	5.12	4.84	4.92	4.87	4.908	5.45	4.56	4.12	4.57	5.45	4.87	4.45	4.68	5.78	4.21	5.12	4.61	4.54	4.56	4.57	4.63	4.95	5.12	5.24	5.12	4.830	4.848
2001-02	4.56	4.25	5.08	4.93	5.23	5.09	4.857	6.22	4.8	4.56	4.68	5.38	4.58	4.68	4.23	4.89	4.58	4.82	4.58	4.54	4.28	4.87	4.68	4.67	5.45	5.24	5.24	4.849	4.850

Private Sector Banks

	Old Private Sector Banks														New Private Sector Banks								
Year	CATHOLIC SYRIAN BANK LTD	CITY UNION BANK LIMITED	FEDERAL BANK LTD	ING VYSYA BANK LTD	JAMMU & KASHMIR BANK LTD	KARNATAKA BANK LTD	KARUR VYSYA BANK LTD	LAKSHMI VILAS BANK LTD	NAINITAL BANK LTD	RATNAKAR BANK LTD	SOUTH INDIAN BANK LTD	TAMILNAD MERCANTILE BANK LTD	THE DHANALAKSHMI BANK LTD	Old Private Sector Banks	AXIS BANK LIMITED	DEVELOPMENT CREDIT BANK LTD.	HDFC BANK LTD.	ICICI BANK LIMITED	INDUSIND BANK LTD	KOTAK MAHINDRA BANK LTD.	YES BANK LTD.	New Private Sector Banks	Private Sector Banks
2012-13	7.82	8.21	7.34	7.64	6.07	7.92	7.95	8.75	7.43	7.75	8.32	8.32	9.32	7.911	6.21	7.28	5.93	6.34	8.93	8.45	8.89	7.433	7.744
2011-12	7.64	7.97	7.25	6.59	5.92	7.7	7.75	8.4	6.37	7.25	7.61	7.8	8.35	7.431	5.95	6.83	5.57	5.95	8.02	7.39	8.08	6.827	7.220
2010-11	6.32	6.73	5.47	4.84	5.05	6.6	6.36	6.59	5.26	5.16	6.15	6.44	5.95	5.917	4.54	5.61	4.27	4.71	5.99	5.64	6.31	5.296	5.700
2009-10	6.7	7.28	6.35	4.61	5.24	7.54	6.84	7.87	5.58	5.87	6.52	6.99	6.14	6.425	4.42	6	4.51	5.48	6.39	4.96	5.83	5.370	6.056
2008-09	6.54	7.6	6.45	6.18	6.22	7.53	7.34	7.42	5.84	6.15	6.84	7.4	6.52	6.772	6.06	7.49	6.58	6.82	7.66	6.84	8.34	7.113	6.891
2007-08	6.11	7	6.42	5.83	5.85	6.89	6.88	6.83	5.52	5.26	6.53	6.75	6.12	6.307	5.11	6.85	5.18	7.21	7.64	7.04	7.45	6.640	6.424
2006-07	5.32	5.55	5.22	4.96	4.5	6.01	5.99	6.08	4.18	4.81	5.43	5.87	5.05	5.305	5.02	5.48	4.34	5.89	6.49	5.94	6.96	5.731	5.455
2005-06	5.07	5.57	4.82	4.76	4.55	5.3	5	5.28	3.9	4.8	4.8	5.73	4.96	4.965	4.32	5.04	3.38	4.41	5.53	5.05	7.43	5.023	4.985
2004-05	5.47	6.03	4.58	4.48	4.61	5.09	5.13	5.31	4.31	5.15	5.2	5.73	5.07	5.089	4.06	4.91	3.32	3.87	4.69	3.69	8.14	4.669	4.942
2003-04	5.32	6.22	4.75	5.21	4.68	5.22	5.37	4.9	4.76	5.31	5.34	6.06	5.16	5.254	4.12	4.54	3.36	3.89	4.75	3.87	8.75	4.754	5.079
2002-03	5.56	6.34	5.37	5.35	5.24	5.33	5.68	5.15	5.45	4.97	5.18	5.86	5.24	5.440	4.16	4.65	3.67	4.12	4.85	3.89	6.18	4.503	5.112
2001-02	5.32	6.14	5.36	5.22	5.19	5.28	5.75	4.95	5.35	5.45	5.5	6.12	5.34	5.459	4.21	4.75	3.75	4.21	4.96	3.95	7.07	4.700	5.194

(Source : http://dbie.rbi.org.in)

A – 18 Cost of borrowing

Cost of borrowing — Public Sector Banks

Year	STATE BANK OF BIKANER AND JAIPUR	STATE BANK OF HYDERABAD	STATE BANK OF INDIA	STATE BANK OF MYSORE	STATE BANK OF PATIALA	STATE BANK OF TRAVANCORE	SBI & Its Associate Banks	ALLAHABAD BANK	ANDHRA BANK	BANK OF BARODA	BANK OF INDIA	BANK OF MAHARASHTRA	CANARA BANK	CENTRAL BANK OF INDIA	CORPORATION BANK	DENA BANK	IDBI BANK LIMITED	INDIAN BANK	INDIAN OVERSEAS BANK	ORIENTAL BANK OF COMMERCE	PUNJAB AND SIND BANK	PUNJAB NATIONAL BANK	SYNDICATE BANK	UCO BANK	UNION BANK OF INDIA	UNITED BANK OF INDIA	VIJAYA BANK	Nationalised Banks	Public Sector Banks
2012-13	2.78	0.93	3.68	3.68	0.75	0.94	2.127	2.23	4.56	3.43	4.65	3.76	3.2	1.09	1.78	0.75	3.21	10.55	7.23	0.75	3.94	1.32	1.21	2.23	1.23	1.94	0.45	2.976	2.780
2011-12	2.68	0.88	3.15	3.78	0.64	1.01	2.023	1.99	4.46	2.75	4.23	3.48	2.89	1.16	1.56	0.64	2.61	9.55	7.66	0.69	3.92	1.21	0.8	3	0.9	1.8	0.32	2.781	2.606
2010-11	1.06	0.73	2.3	3.43	0.83	1.37	1.620	0.78	3.34	1.94	3.66	1.51	2.95	1.43	1.28	0.49	1.97	11.48	8.05	0.44	2.87	1.01	1.03	3.08	1.01	2.49	0.03	2.542	2.329
2009-10	1.15	0.7	1.31	3.34	0.29	0.34	1.188	0.86	2.91	1.34	2.92	0.03	1.54	0.55	0.4	0.03	1.02	5.2	8.28	0.18	1.42	0.34	0.12	3.36	1.12	0.02	0.05	1.585	1.493
2008-09	5.42	2.66	3.76	0.33	2.21	0.72	2.517	2.28	6.14	3.5	4.66	3.49	4.69	14.62	3.05	1.84	0.93	9.59	5.97	2.08	2.1	1.33	0.21	4.42	4.87	0.66	0.56	3.850	3.542
2007-08	4.5	6.52	6.43	0.12	2.42	0.45	3.407	2.12	6.35	4.17	8.15	4.03	10.87	3.19	1.73	1.74	0.5	3.64	5.48	2.92	3.86	1.6	0.47	4.98	6.88	0.07	0.02	3.739	3.662
2006-07	4.25	5.86	6.09	2.33	2.21	0.18	3.487	3.45	5.39	5.3	8.68	0.97	11.69	4.35	2.42	2.74	0.31	3.19	7.46	3.35	23.61	1.45	0.59	3.82	6.81	2.14	0.09	4.891	4.567
2005-06	3.58	5.45	5.3	4.3	6.89	0.34	4.310	7.14	6.57	4.41	6.11	1.53	8.05	5.82	3.95	1.29	0.37	5.57	7.64	5	25.77	1.37	2	4.9	3.94	4.03	0.12	5.279	5.055
2004-05	3.65	3.84	2.51	2.58	3.79	1.37	2.957	2.46	3.73	2.42	6.07	1.91	4.2	2.19	2.74	2.77	0.1	6.63	4.42	2.65	24.46	2.08	2.4	4.17	1.41	0.36	0.16	3.867	3.657
2003-04	3.65	4.12	4.25	3.12	4.09	1.28	3.418	2.54	4.21	2.53	6.23	2.21	5.23	3.34	2.89	2.68	0.54	7.32	5.45	4.87	23.47	2.12	2.63	4.25	1.56	0.54	0.23	4.242	4.052
2002-03	3.87	3.67	3.54	3.54	3.58	1.54	3.290	2.68	3.87	2.67	6.34	2.12	4.87	2.94	2.93	4.23	1.08	6.45	5.47	3.89	19.78	1.97	2.12	4.57	2.05	0.69	0.26	4.049	3.874
2001-02	3.12	4.87	5.11	3.67	3.48	0.97	3.537	3.54	4.09	2.78	6.87	2.31	5.12	3.12	2.87	3.54	1.21	6.89	5.23	4.12	20.44	2.02	2.54	4.26	4.87	0.69	0.32	4.342	4.156

Private Sector Banks

Year	CATHOLIC SYRIAN BANK LTD	CITY UNION BANK LIMITED	FEDERAL BANK LTD	ING VYSYA BANK LTD	JAMMU & KASHMIR BANK LTD	KARNATAKA BANK LTD	KARUR VYSYA BANK LTD	LAKSHMI VILAS BANK LTD	NAINITAL BANK LTD	RATNAKAR BANK LTD	SOUTH INDIAN BANK LTD	TAMILNAD MERCANTILE BANK LTD	THE DHANALAKSHMI BANK LTD	Old Private Sector Banks	AXIS BANK LIMITED	DEVELOPMENT CREDIT BANK LTD.	HDFC BANK LTD.	ICICI BANK LIMITED	INDUSIND BANK LTD	KOTAK MAHINDRA BANK LTD.	YES BANK LTD.	New Private Sector Banks	Private Sector Banks
2012-13	1.34	5.45	2.12	3.43	4.21	2.12	6.23	11.24	3.42	4.42	5.83	2.34	7.86	4.616	0.79	7.32	11.93	1.45	2.87	6.55	9.05	5.709	4.999
2011-12	1.47	6.61	1.58	5.01	3.54	1.86	5.12	13.4	4.11	4.28	4.03	1.95	7.25	4.632	0.77	7.17	11.78	1.18	2.74	5.47	7.89	5.286	4.861
2010-11	1.52	8.38	0.57	1.22	4.2	0.65	4.4	6.36	8.94	6.11	2.68	0.49	6.94	4.035	0.74	6.17	9.79	1.22	1.62	3.9	8.02	4.494	4.196
2009-10	0.04	4.22	1.58	0.38	7.93	1.26	3.28	5.79	0.3	0.34	0.81	0.01	6.81	2.519	0.91	4.6	6.75	1.28	1.25	3.09	7.16	3.577	2.890
2008-09	2.03	8.51	2.5	2.32	8.36	14.12	8.94	16.56	0.18	0.78	6.5	12.26	32.03	8.853	2.7	6.72	12.86	2.52	6.13	3.71	10.8	6.491	8.027
2007-08	7.76	23.31	3.17	3.2	7.44	4.95	3.06	8.38	12.97	5.41	22.62	6.83	42.79	11.684	3.26	7.88	6.54	3.13	6.62	3.72	9.32	5.781	9.618
2006-07	10.15	2.62	2.07	2.76	8	2.64	4.8	7.75	7.76	5.52	5.49	2.94	60.79	9.484	4.29	13.21	9.66	2.9	14.88	2.95	8.67	8.080	8.993
2005-06	15.55	2.5	0.86	3.39	2	5.69	4.53	1.37	3.36	6.94	23.23	3.96	13.26	6.665	2.7	14.76	8.24	2.57	8.71	3.83	8.23	7.006	6.784
2004-05	1.19	2.21	0.78	2.3	4.41	1.14	7.97	3.68	6.22	14.41	1.9	3.21	2.89	4.024	1.09	9.47	4.68	0.79	7.6	2.69	7.45	4.824	4.304
2003-04	4.68	3.21	1.87	2.45	4.63	1.34	8.12	4.14	7.13	8.45	2.58	3.9	3.21	4.285	1.45	9.75	5.45	0.75	7.85	2.75	9.34	5.334	4.653
2002-03	7.35	2.45	2.68	1.86	5.21	2.46	8.56	3.86	7.34	9.43	1.96	4.12	2.95	4.633	1.65	9.87	6.21	0.77	7.91	2.85	8.45	5.387	4.897
2001-02	6.42	6.45	1.85	2.09	4.24	2.46	8.24	4.23	5.67	8.56	3.32	4.21	3.12	4.682	1.75	10.12	6.25	0.81	7.95	2.95	7.97	5.400	4.933

(Source : http://dbie.rbi.org.in)

A – 19 Cost of fund

Cost of fund — Public Sector Banks

Year	STATE BANK OF BIKANER AND JAIPUR	STATE BANK OF HYDERABAD	STATE BANK OF INDIA	STATE BANK OF MYSORE	STATE BANK OF PATIALA	STATE BANK OF TRAVANCORE	SBI & Its Associate Banks	ALLAHABAD BANK	ANDHRA BANK	BANK OF BARODA	BANK OF INDIA	BANK OF MAHARASHTRA	CANARA BANK	CENTRAL BANK OF INDIA	CORPORATION BANK	DENA BANK	IDBI BANK LIMITED	INDIAN BANK	INDIAN OVERSEAS BANK	ORIENTAL BANK OF COMMERCE	PUNJAB AND SIND BANK	PUNJAB NATIONAL BANK	SYNDICATE BANK	UCO BANK	UNION BANK OF INDIA	UNITED BANK OF INDIA	VIJAYA BANK	Nationalised Banks	Public Sector Banks
2012-13	6.84	7.43	6.78	7.34	7.34	6.82	7.092	6.85	6.92	5.47	5.97	6.23	7.34	6.93	6.8	6.75	6.8	8.82	7.34	7.75	7.68	6.32	6.5	6.82	6.53	6.23	7.5	6.878	6.927
2011-12	6.46	6.92	5.35	6.66	6.54	6.2	6.355	6.44	6.83	5	5.69	5.87	6.89	6.55	6.54	6.19	6.21	6.67	7.03	7.36	7.43	5.73	6	6.44	5.93	5.88	7.1	6.389	6.381
2010-11	5.44	5.43	4.67	5.29	5.44	5.4	5.278	5.23	5.23	4.19	4.53	4.89	5.29	5.09	4.68	5.26	4.9	5.39	5.55	5.56	5.57	4.58	4.6	5.03	4.89	5.17	5.23	5.043	5.097
2009-10	5.77	5.76	5.14	5.65	6.36	5.58	5.710	5.37	5.38	4.37	4.97	5.28	5.61	6.06	5.08	5.67	5.19	5.56	6.14	6.21	5.75	4.9	5.42	5.78	5.28	5.92	5.84	5.489	5.540
2008-09	6.66	6.75	5.72	6.39	7.65	6.08	6.542	6.1	6.4	5.25	5.69	5.86	6.62	6.59	6.14	5.77	5.14	6.13	6.42	7.27	6.54	5.93	6.08	6.5	6.03	5.78	7.15	6.170	6.255
2007-08	6.17	6.86	5.64	6.09	6.88	6.11	6.292	6.5	6.12	5.33	5.37	5.6	6.77	5.76	5.8	5.52	3.97	5.46	6.2	6.83	5.9	5.31	6.29	6.27	6.12	5.85	6.62	5.880	5.975
2006-07	5.19	5.37	4.79	5.07	5.13	4.96	5.085	5.57	4.82	4.58	4.55	4.88	5.35	4.78	4.85	4.62	2.68	4.97	4.93	5.74	5.09	4.24	5.44	5.33	5.16	4.8	5.08	4.873	4.922
2005-06	4.46	4.99	4.88	4.51	4.66	4.89	4.732	4.74	4.57	4.03	4.18	4.88	4.57	4.53	4.27	4.42	1.58	4.61	4.65	4.92	4.1	4.03	4.1	5.01	4.61	4.72	4.63	4.358	4.444
2004-05	4.8	4.87	4.9	4.69	4.62	4.76	4.773	4.88	4.45	4.18	4.29	4.98	4.6	4.63	4.2	4.96	0.62	4.65	4.64	4.67	4.66	4.31	4.49	4.61	4.74	4.97	4.51	4.402	4.488
2003-04	4.92	4.68	5.14	4.87	4.85	5.12	4.930	4.92	4.42	4.21	4.32	5.12	4.62	4.65	4.32	5.21	1.02	4.63	4.78	4.75	4.75	4.45	4.61	4.75	4.68	5.03	4.63	4.494	4.594
2002-03	4.9	5.42	5.26	4.26	5.23	5.23	5.050	5.12	4.32	4.18	4.37	4.98	5.23	4.52	4.65	5.34	1.23	4.25	4.56	4.68	4.58	4.43	4.68	4.74	4.81	4.97	4.72	4.518	4.641
2001-02	5.12	4.85	5.23	5.09	5.56	4.67	5.087	4.97	4.09	4.72	4.23	4.78	5.24	4.18	4.78	5.87	0.97	4.78	4.26	4.28	4.32	4.87	4.75	4.32	4.92	4.53	4.91	4.489	4.627

Private Sector Banks

Year	CATHOLIC SYRIAN BANK LTD	CITY UNION BANK LIMITED	FEDERAL BANK LTD	ING VYSYA BANK LTD	JAMMU & KASHMIR BANK LTD	KARNATAKA BANK LTD	KARUR VYSYA BANK LTD	LAKSHMI VILAS BANK LTD	NAINITAL BANK LTD	RATNAKAR BANK LTD	SOUTH INDIAN BANK LTD	TAMILNAD MERCANTILE BANK LTD	THE DHANALAKSHMI BANK LTD	Old Private Sector Banks	AXIS BANK LIMITED	DEVELOPMENT CREDIT BANK LTD.	HDFC BANK LTD.	ICICI BANK LIMITED	INDUSIND BANK LTD	KOTAK MAHINDRA BANK LTD.	YES BANK LTD.	New Private Sector Banks	Private Sector Banks
2012-13	7.86	8.23	7.2	6.94	6.3	7.94	7.84	8.92	7.22	6.92	7.68	7.92	8.47	7.649	5.7	6.93	7.23	4.68	7.91	6.93	8.45	6.833	7.364
2011-12	7.36	7.95	6.89	6.38	5.86	7.49	7.64	8.64	6.37	6.8	7.56	7.71	8.25	7.300	5.29	6.88	6.06	4.32	7.19	6.82	8.05	6.373	6.976
2010-11	6.2	6.74	5.26	4.4	5.03	6.4	6.31	6.58	5.26	5.16	6.11	6.42	6	5.836	4.1	5.68	4.64	3.59	5.35	5.2	6.54	5.014	5.549
2009-10	6.61	7.27	6.11	4.1	5.32	7.45	6.79	7.81	5.55	5.86	6.42	6.96	6.15	6.338	4.03	5.87	4.66	4.18	5.69	4.5	6.05	4.997	5.869
2008-09	6.5	7.61	6.32	5.84	6.28	7.56	7.36	7.56	5.79	6.14	6.83	7.41	6.53	6.748	5.74	7.43	6.92	5.72	7.53	6	8.67	6.859	6.787
2007-08	6.11	7.04	6.32	5.69	5.89	6.86	6.79	6.85	5.64	5.26	6.57	6.75	6.17	6.302	4.98	6.9	5.24	6.4	7.59	6.14	7.68	6.419	6.343
2006-07	5.33	5.51	5.11	4.82	4.56	5.94	5.96	6.09	4.21	4.81	5.43	5.85	5.1	5.286	4.96	5.76	4.58	5.34	6.77	5.11	8.23	5.821	5.474
2005-06	5.08	5.53	4.73	4.67	4.52	5.31	4.99	5.24	3.9	4.8	4.81	5.72	4.97	4.944	4.23	5.43	3.76	4.01	5.66	4.82	7.57	5.069	4.988
2004-05	5.46	6	4.54	4.32	4.61	5	5.18	5.29	4.31	5.16	5.18	5.72	5.07	5.065	3.94	5.11	3.45	3.02	5	3.55	7.54	4.516	4.873
2003-04	5.54	5.92	4.68	4.78	4.32	5.21	4.87	5.34	4.56	5.67	5.23	5.86	4.96	5.149	4.12	5.21	3.45	2.97	5.15	3.42	8.48	4.686	4.987
2002-03	5.13	6.12	5.08	5.12	4.67	5.22	5.09	5.34	4.68	5.78	5.34	6.12	5.22	5.301	4.25	5.23	3.35	3.09	5.25	3.65	7.43	4.607	5.058
2001-02	5.08	6.23	5.12	5.33	4.89	5.33	5.32	5.46	4.9	5.78	4.95	5.16	5.11	5.282	4.35	5.33	3.21	2.87	5.55	3.75	6.9	4.566	5.031

[Source : http://dbie.rbi.org.in]

A – 20 Return on advance

Return on advance — Public Sector Banks

Year	STATE BANK OF BIKANER AND JAIPUR	STATE BANK OF HYDERABAD	STATE BANK OF INDIA	STATE BANK OF MYSORE	STATE BANK OF PATIALA	STATE BANK OF TRAVANCORE	SBI & Its Associate Banks	ALLAHABAD BANK	ANDHRA BANK	BANK OF BARODA	BANK OF INDIA	BANK OF MAHARASHTRA	CANARA BANK	CENTRAL BANK OF INDIA	CORPORATION BANK	DENA BANK	IDBI BANK LIMITED	INDIAN BANK	INDIAN OVERSEAS BANK	ORIENTAL BANK OF COMMERCE	PUNJAB AND SIND BANK	PUNJAB NATIONAL BANK	SYNDICATE BANK	UCO BANK	UNION BANK OF INDIA	UNITED BANK OF INDIA	VIJAYA BANK	Nationalised Banks	Public Sector Banks
2012-13	11.45	12.33	10.45	11.21	11.45	10.9	11.298	11.45	12.1	9.23	9.32	11.47	10.97	11.2	10.45	10.57	10.87	11.87	11.45	11.9	11.87	11.25	11.32	11.2	10.34	11.45	11.67	11.098	11.144
2011-12	11.23	11.54	9.98	11	11.25	10.45	10.908	11.39	11.97	8.67	8.76	10.67	10.57	10.4	10.21	10.17	10.63	11.38	10.76	11.62	11.16	10.62	10.74	10.61	9.75	10.35	11.35	10.589	10.663
2010-11	9.88	10.01	8.64	10.07	10.32	9.53	9.742	10.02	10.49	8.02	8.12	9.19	8.96	9.57	8.63	9.52	9.32	10.33	9.27	9.98	9.58	9.85	9.33	9.37	8.9	9.67	9.29	9.371	9.456
2009-10	9.59	9.73	8.62	10	10.25	9.47	9.610	9.81	10.3	7.88	8.42	9.03	9.07	9.06	8.91	9.35	8.92	10.22	9.95	9.96	9.62	9.77	8.95	9.39	8.98	9.47	9.97	9.352	9.411
2008-09	10.89	10.57	9.68	10.84	11.25	10.45	10.613	10.13	10.76	8.96	9.78	10.28	10.44	9.78	10	9.89	9.76	11.15	10.78	10.6	11.57	10.64	10.13	10	10.41	9.5	11.41	10.299	10.371
2007-08	10.14	9.83	9.34	10.16	10.2	9.84	9.918	9.8	10.23	8.84	9.34	9.81	9.6	8.49	9.32	9.45	9.02	10.17	10.28	9.8	10.17	9.66	9.88	9.32	9.85	8.98	9.67	9.584	9.661
2006-07	9.4	9.03	8.29	9	8.72	8.62	8.843	9.22	9.22	8.27	8.52	8.66	8.44	8.2	8.79	8.56	9.1	9.9	9.54	8.49	9.87	8.93	9.49	8.39	8.76	8.78	8.63	8.888	8.878
2005-06	8.59	8.15	7.62	8.5	8.03	7.9	8.132	8.71	8.9	7.31	7.58	8.02	7.85	8	7.76	7.71	8.98	8.7	8.77	8.03	8.59	7.91	8.65	8.09	8.04	8.57	8.66	8.242	8.216
2004-05	8.72	8.09	7.24	8.7	7.9	7.79	8.073	9.22	8.99	7.35	7.13	7.85	7.85	8.95	7.75	8.27	4.81	8.5	9.2	8.06	9.81	7.89	8.62	7.96	8.31	8.67	9.04	8.212	8.180
2003-04	8.93	8.25	7.45	9.12	8.21	8.12	8.347	9.32	9.03	7.42	7.22	8.13	7.92	8.23	7.83	8.33	5.04	8.23	9.04	8.12	9.52	7.93	8.75	8.02	7.32	8.03	9.12	8.128	8.178
2002-03	9.12	8.54	7.68	8.75	8.57	8.54	8.533	9.78	9.41	7.53	7.56	8.22	7.97	8.43	7.93	8.45	5.21	8.33	9.12	8.34	9.63	7.92	8.88	8.22	7.45	8.15	9.23	8.288	8.345
2001-02	10.18	9.12	7.08	9.65	9.23	9.25	9.085	9.23	9.56	7.57	8.02	8.43	8.24	8.53	7.8	8.79	5.36	8.45	9.33	8.71	9.45	8.12	8.56	8.43	7.64	8.34	9.45	8.401	8.558

Private Sector Banks

Year	CATHOLIC SYRIAN BANK LTD	CITY UNION BANK LIMITED	FEDERAL BANK LTD	ING VYSYA BANK LTD	JAMMU & KASHMIR BANK LTD	KARNATAKA BANK LTD	KARUR VYSYA BANK LTD	LAKSHMI VILAS BANK LTD	NAINITAL BANK LTD	RATNAKAR BANK LTD	SOUTH INDIAN BANK LTD	TAMILNAD MERCANTILE BANK LTD	THE DHANALAKSHMI BANK LTD	Old Private Sector Banks	AXIS BANK LIMITED	DEVELOPMENT CREDIT BANK LTD.	HDFC BANK LTD.	ICICI BANK LIMITED	INDUSIND BANK LTD	KOTAK MAHINDRA BANK LTD.	YES BANK LTD.	New Private Sector Banks	Private Sector Banks
2012-13	12.83	13.11	13.1	11.29	12.23	12.87	12.76	13.16	12.78	11.9	12.23	12.76	12.32	12.565	1.22	11.67	12.2	9.94	13.95	14.34	12.45	10.824	11.956
2011-12	12.41	12.98	12.02	10.96	11.45	12.47	12.16	12.98	12.33	11.51	12.01	12.52	12.07	12.144	9.85	11.21	11.56	9.42	13.77	14.23	12.24	11.754	12.008
2010-11	11.24	12	10.76	9.65	10.68	10.75	10.77	11.6	10.88	8.72	10.63	11.33	9.94	10.688	8.43	10.4	10.56	8.26	12.14	12.83	10.57	10.456	10.607
2009-10	10.24	12.11	11.55	9.7	10.65	10.58	11.22	12.51	10.95	9.72	10.98	11.5	10.23	10.918	8.59	10.69	10.77	8.7	11.63	13.51	10.24	10.590	10.804
2008-09	11.76	12.67	12.42	11.13	11.53	12.28	11.5	11.39	12.63	11.17	11.4	12.47	11.03	11.814	10.57	13.47	14.96	10.06	12.56	15.5	13.63	12.964	12.217
2007-08	11.23	12.19	10.81	9.74	10.44	11.01	10.43	10.14	11.61	10.76	10.46	10.79	11.15	10.828	9.83	12.74	12.62	10.72	11.94	13.61	12.45	11.987	11.234
2006-07	10.2	10.49	9.62	8.64	8.58	9.38	9.86	9.51	10.25	10.64	9.72	10.79	10.3	9.845	9.13	9.96	10.57	9.41	10.24	11.62	12.88	10.544	10.090
2005-06	9.66	10.72	8.91	8.54	8.48	8.73	8.91	8.22	10	10.16	9.36	10.05	9.62	9.335	8.06	8.75	8.91	8.59	9.13	10.4	11.98	9.403	9.359
2004-05	9.97	10.42	9.35	8.06	8.42	8.38	8.93	8.58	10.78	10.26	9.15	10.46	9.69	9.421	7.84	8.09	7.68	8.77	9.95	10.46	10.41	9.029	9.284
2003-04	9.87	10.68	8.81	8.22	8.38	9.21	8.56	8.56	9.45	10.33	9.68	10.78	9.73	9.405	7.92	8.12	7.87	8.92	10.12	10.45	12.7	9.443	9.418
2002-03	9.32	9.92	9.6	8.76	8.75	8.45	8.93	8.32	10.34	9.78	9.95	9.93	9.34	9.338	8.1	8.15	8.12	9.15	10.15	10.65	13.21	9.647	9.446
2001-02	9.9	10.74	9.32	8.45	8.09	8.75	7.85	8.56	10.32	9.45	9.45	9.22	9.12	9.171	8.15	8.21	8.15	9.23	10.23	11.87	11.85	9.670	9.346

(Source : http://dbie.rbi.org.in)

A – 21 Return on investment

	SBI & Its Associate Banks							Nationalised Banks																							
Year	STATE BANK OF BIKANER AND JAIPUR	STATE BANK OF HYDERABAD	STATE BANK OF INDIA	STATE BANK OF MYSORE	STATE BANK OF PATIALA	STATE BANK OF TRAVANCORE	SBI & Its Associate Banks	ALLAHABAD BANK	ANDHRA BANK	BANK OF BARODA	BANK OF INDIA	BANK OF MAHARSHTRA	CANARA BANK	CENTRAL BANK OF INDIA	CORPORATION BANK	DENA BANK	IDBI BANK LIMITED	INDIAN BANK	INDIAN OVERSEAS BANK	ORIENTAL BANK OF COMMERCE	PUNJAB AND SIND BANK	PUNJAB NATIONAL BANK	SYNDICATE BANK	UCO BANK	UNION BANK OF INDIA	UNITED BANK OF INDIA	VIJAYA BANK	Nationalised Banks	Public Sector Banks
2012-13	7.82	7.92	7.94	7.65	7.43	6.94	**7.617**	7.78	7.45	8.32	8.45	7.86	7.87	7.83	6.92	7.89	6.87	7.85	7.82	7.42	7.67	7.32	7.42	7.34	7.76	7.23	7.21	**7.614**	**7.615**
2011-12	7.72	7.85	7.88	7.23	7.6	6.83	**7.518**	7.62	7.33	8	8.27	7.53	7.59	7.64	6.75	7.39	6.99	7.67	7.57	7.22	7.59	7.06	7.21	7.12	7.57	6.79	6.96	**7.394**	**7.422**
2010-11	7.31	7.01	6.71	7.08	7.35	6.8	**7.043**	6.54	6.83	7.2	6.76	6.94	7.36	7.17	5.97	6.92	6.71	7.07	6.88	7.26	7	6.52	6.49	6.25	7.1	6.39	6.97	**6.817**	**6.869**
2009-10	6.91	6.76	6.2	6.77	6.57	6.59	**6.633**	5.71	6.29	6.43	7.46	6.54	7.18	7.07	6	6.82	6.85	7.26	6.92	7.66	7.18	6.46	7.14	6	7.15	7.03	6.66	**6.791**	**6.754**
2008-09	7.29	7.43	6.69	7.13	7.45	6.98	**7.162**	6.97	6.91	6.87	7.14	6.46	7.62	6.88	7.13	7.28	5.3	7.55	7.23	8.17	6.52	7.27	6.92	6.55	7.37	7.02	7.74	**7.045**	**7.072**
2007-08	7.34	7.53	7.05	7.54	6.94	7.27	**7.278**	7.92	6.63	6.95	6.83	7.17	8.03	7.94	6.79	7.09	4.69	7.78	7.65	8.43	7.81	7.28	7.77	7.18	7.39	7.81	7.65	**7.340**	**7.325**
2006-07	8.85	7.93	7.37	7.86	6.73	8.75	**7.915**	8.37	6.96	7.9	7.31	8.08	8.09	8.03	7.17	7.47	3.91	8.22	7.94	8.73	8.37	8.32	8.02	8.06	7.84	7.92	8.12	**7.742**	**7.782**
2005-06	8.85	8.21	7.77	7.66	7.16	8.47	**8.020**	8.05	7.16	8.05	7.15	9.49	7.61	8.61	8.16	7.82	3.35	8.27	8.81	9.19	8.36	8.79	6.51	8.05	8.02	8.17	8.02	**7.882**	**7.914**
2004-05	9.49	7.82	8.37	8.57	7.85	8.58	**8.447**	8.47	7.85	7.96	7.62	8.89	8.28	8.59	8.4	8.35	1.58	8.33	9.04	9.52	8.82	8.56	8.2	8.08	8.33	8.7	7.82	**8.070**	**8.157**
2003-04	9.45	7.92	8.45	8.45	7.63	8.76	**8.443**	8.72	8.12	8.08	7.87	8.93	8.34	8.75	8.34	8.43	2.45	8.45	9.22	8.79	8.95	8.67	8.34	8.14	8.45	8.78	7.93	**8.188**	**8.247**
2002-03	9.48	8.23	8.37	7.96	7.56	8.56	**8.360**	8.08	7.95	7.83	7.92	9.12	8.67	8.34	8.79	8.58	3.17	8.73	9.45	8.54	9.14	8.77	8.76	8.93	8.39	8.92	8.13	**8.311**	**8.322**
2001-02	8.87	8.45	7.85	8.22	6.9	7.9	**8.032**	7.92	8.3	8.14	8.12	9.47	9.23	8.85	9.13	8.79	3.75	8.94	9.79	8.92	9.22	8.43	8.93	8.77	8.93	9.12	8.34	**8.555**	**8.434**

	Private Sector Banks																						
	Old Private Sector Banks														New Private Sector Banks								
Year	CATHOLIC SYRIAN BANK LTD	CITY UNION BANK LIMITED	FEDERAL BANK LTD	ING VYSYA BANK LTD	JAMMU & KASHMIR BANK LTD	KARNATAKA BANK LTD	KARUR VYSYA BANK LTD	LAKSHMI VILAS BANK LTD	NAINITAL BANK LTD	RATNAKAR BANK LTD	SOUTH INDIAN BANK LTD	TAMILNAD MERCANTILE BANK LTD	THE DHANALAKSHMI BANK LTD	Old Private Sector Banks	AXIS BANK LIMITED	DEVELOPMENT CREDIT BANK LTD.	HDFC BANK LTD.	ICICI BANK LIMITED	INDUSIND BANK LTD	KOTAK MAHINDRA BANK LTD.	YES BANK LTD.	New Private Sector Banks	Private Sector Banks
2012-13	7.21	7.54	8.11	8.56	6.93	6.23	7.93	8.45	7.94	7.21	7.24	8.21	8.34	**7.685**	8.23	7.57	8.12	7.21	7.82	6.87	8.05	**7.696**	**7.689**
2011-12	6.88	7.4	8.24	8.26	6.79	6.05	7.85	8.19	7.74	6.78	6.78	7.9	7.84	**7.438**	7.74	7.17	7.72	6.58	7.67	6.75	7.93	**7.366**	**7.413**
2010-11	6.24	7.18	6.29	6	6.34	5.97	7.31	7.07	7.69	6.29	5.99	7.87	7.12	**6.720**	6.94	6.12	7.22	6.19	6.12	6.46	7.08	**6.590**	**6.675**
2009-10	6.32	6.91	6.22	4.94	5.71	5.97	7	7.54	7.55	7.16	5.71	7.58	6	**6.508**	6.7	5.2	6.78	5.77	6.05	6.72	6.76	**6.283**	**6.430**
2008-09	6.37	6.92	6.32	5.6	6.62	7.13	6.71	7.09	7.97	8.28	6.74	7.9	5.98	**6.895**	7.63	6.71	7.41	6.9	6.57	6.12	8.18	**7.074**	**6.958**
2007-08	6.58	7.25	7.29	6.47	6.7	7.58	7.36	6.87	8.11	7.08	6.82	8.89	6.81	**7.216**	6.94	5.74	7.18	7.37	6.44	8.85	8.22	**7.249**	**7.228**
2006-07	6.75	7.26	7.25	7.47	6.2	7.79	8.44	7.73	8.29	7.17	7.09	9.38	7.08	**7.531**	7.15	6.04	7.8	7.36	6.94	6.5	8.34	**7.161**	**7.402**
2005-06	7.52	7.11	7.59	7.07	6.23	7.37	8.28	7.75	8.92	8.07	6.37	9.91	7.58	**7.675**	7.03	5.54	6.84	6.05	6.56	7.19	8.75	**6.851**	**7.387**
2004-05	9.06	8.45	6.7	6.41	7.38	7.56	8.65	8.54	8.15	8.69	7.26	10.49	7.85	**8.092**	7.6	4.78	6.79	4.75	7.16	3.86	7.94	**6.126**	**7.404**
2003-04	8.44	8.32	7.12	7.13	7.54	7.86	8.78	8.89	8.34	9.09	7.34	11.34	7.68	**8.298**	7.54	5.12	6.78	5.15	7.15	3.95	7.64	**6.190**	**7.560**
2002-03	9.11	8.45	7.34	6.9	7.45	7.64	8.34	7.9	8.22	9.34	7.45	10.43	6.95	**8.117**	7.25	5.25	6.34	5.25	7.21	4.12	8.11	**6.219**	**7.453**
2001-02	7.56	7.45	7.12	7.09	7.11	7.34	7.53	7.68	8.33	8.78	7.74	9.48	7.21	**7.725**	7.42	5.21	6.54	5.67	7.75	4.51	7.65	**6.393**	**7.259**

(Source : http://dbie.rbi.org.in)

A – 22 Profit per employee (Lakhs)

Profit per employee (Lakhs) — Public Sector Banks

Year	STATE BANK OF BIKANER AND JAIPUR	STATE BANK OF HYDERABAD	STATE BANK OF INDIA	STATE BANK OF MYSORE	STATE BANK OF PATIALA	STATE BANK OF TRAVANCORE	SBI & Its Associate Banks	ALLAHABAD BANK	ANDHRA BANK	BANK OF BARODA	BANK OF INDIA	BANK OF MAHARASHTRA	CANARA BANK	CENTRAL BANK OF INDIA	CORPORATION BANK	DENA BANK	IDBI BANK LIMITED	INDIAN BANK	INDIAN OVERSEAS BANK	ORIENTAL BANK OF COMMERCE	PUNJAB AND SIND BANK	PUNJAB NATIONAL BANK	SYNDICATE BANK	UCO BANK	UNION BANK OF INDIA	UNITED BANK OF INDIA	VIJAYA BANK	Nationalised Banks	Public Sector Banks
2012-13	5.4	8.76	5.62	4.68	5.92	4.62	5.833	8.8	9.22	12.32	6.5	3.21	8.11	1.94	10.84	8.12	14.11	9.43	4.21	7.32	6.2	8.62	6.32	5.11	6.8	4.53	5.4	7.356	7.004
2011-12	5	8.63	5.31	4	5.87	4.2	5.502	8.36	9	12	6.4	3.12	8.21	1.51	10.9	7.87	13.16	9.3	3.84	6.21	6	8.42	5.29	5.09	6	4.08	5	6.988	6.645
2010-11	5	7.89	3.85	5	5.2	8	5.823	6.7	9	11	6.2	2.38	9.76	3.96	10.92	6.15	11.93	8.88	4.16	9.04	6	8.35	3.99	4.19	8	3.48	6.3	7.020	6.743
2009-10	4	5.58	4.46	4.41	4.45	6	4.817	5.76	7	8	4.39	3.21	7.35	3.3	9.52	4.86	8.44	7.92	2.63	7.39	6	7.31	3.18	4.43	7.47	2.11	4.5	5.739	5.526
2008-09	3.55	4.87	4.74	3.48	4.68	5	4.387	3.75	4.58	6	7.49	2.76	4.97	1.71	7.64	4.28	8.42	6.23	5.2	6.18	5	5.64	3.64	2.4	6.28	1.22	2.3	4.785	4.693
2007-08	2.73	4.35	3.73	3.28	3.7	3.4	3.532	4.85	4.3	3.94	4.95	2.39	3.65	1.56	6.52	3.61	8.86	4.91	4.82	5.84	4.24	3.66	3.18	1.76	5.39	1.99	3.32	4.187	4.036
2006-07	2.57	3.92	2.37	2.6	3.24	2.96	2.943	3.97	4.14	2.73	2.71	1.95	3.24	1.35	4.79	1.99	8.44	3.64	4.04	5.61	2.34	2.68	2.76	1.3	3.25	1.59	3.04	3.278	3.201
2005-06	1.2	3.26	2.17	2.22	2.66	2.34	2.308	3.69	3.69	2.13	1.66	0.36	3.02	0.68	4.13	0.72	12.45	2.36	3.22	5.37	1.14	2.48	2.05	0.82	2.66	1.18	1.16	2.749	2.647
2004-05	1.69	1.91	2.08	2.16	2.48	2.21	2.088	2.86	3.97	1.71	0.8	1.25	2.48	0.93	3.95	0.6	6.85	1.87	2.66	6.67	0.74	2.42	1.53	1.43	2.81	1.72	3.45	2.535	2.432
2003-04	1.54	2.12	2.45	2.15	2.32	2.34	2.153	3.11	4.23	2.14	1.34	1.29	3.38	1.04	2.78	0.74	7.35	2.34	2.75	7.34	1.23	2.45	1.87	1.56	2.95	1.84	2.67	2.720	2.589
2002-03	1.87	2.35	2.68	2.45	2.46	2.69	2.417	2.96	3.97	1.75	2.87	2.07	3.94	1.32	4.22	1.34	7.82	3.21	3.12	6.87	2.44	2.67	2.11	0.94	3.24	1.24	2.39	3.025	2.884
2001-02	1.09	2.22	2.79	1.98	2.78	2.78	2.273	3.45	4.78	2.67	1.95	2.33	4.22	2.76	5.93	2.49	5.42	2.76	2.78	5.93	3.26	2.81	2.34	1.56	3.45	1.94	3.2	3.302	3.064

Private Sector Banks

Year	CATHOLIC SYRIAN BANK LTD	CITY UNION BANK LIMITED	FEDERAL BANK LTD	ING VYSYA BANK LTD	JAMMU & KASHMIR BANK LTD	KARNATAKA BANK LTD	KARUR VYSYA BANK LTD	LAKSHMI VILAS BANK LTD	NAINITAL BANK LTD	RATNAKAR BANK LTD	SOUTH INDIAN BANK LTD	TAMILNAD MERCANTILE BANK LTD	THE DHANALAKSHMI BANK LTD	Old Private Sector Banks	AXIS BANK LIMITED	DEVELOPMENT CREDIT BANK LTD.	HDFC BANK LTD.	ICICI BANK LIMITED	INDUSIND BANK LTD	KOTAK MAHINDRA BANK LTD.	YES BANK LTD.	New Private Sector Banks	Private Sector Banks
2012-13	1.23	8.2	9.73	4.23	9.34	4.3	9.23	3.62	7.2	5.4	6.4	11.22	3.45	6.427	13.78	2.4	8.42	10.87	8.48	9.4	21.43	10.683	7.917
2011-12	0.97	8	9	4.56	9	4	8.84	3.5	8	5	7	10.98	3.33	6.322	14	2	8.12	11	8.57	9	20.42	10.444	7.765
2010-11	0.45	8	7	4.53	8	4	9.09	3.85	6	1	5	9.91	0.71	5.195	14	1	7.37	10	8.24	8	20.89	9.929	6.852
2009-10	0.06	6	6.01	3.88	7	3	8.05	1.13	6	3	5	8.14	0.71	4.460	12	5	5.98	9	6.51	7	16.75	8.891	6.011
2008-09	1.39	4.98	6.9	3.03	5	5	5.98	2.07	6	5	4	6.43	4.1	4.606	18	4	4.18	11	3.49	3	11.38	6.721	5.347
2007-08	1.34	4.69	5.43	2.68	5	5	5.82	1.22	4	3	3.59	5.31	2.02	3.777	8.39	2	4.97	10	2.62	4	7.45	5.633	4.427
2006-07	0.68	3.84	4.43	4	4	3.97	4.87	0.91	3	0.54	2.69	4.76	1.18	2.990	7.59	0.4	6.13	9	2.61	3.13	4	4.694	3.587
2005-06	0.22	3.51	3.54	8.82	3	4.05	4.65	1.2	2	0.11	1.37	4.41	0.72	2.892	8.69	7	7.39	10	1.56	4.15	8.82	6.801	4.261
2004-05	0.37	3.23	1.39	0.73	2	3.35	3.75	0.17	2	1.73	0.24	3.6	1.65	1.862	8.02	11	8.8	11	10.12	5.37	1.82	8.019	4.017
2003-04	0.45	2.45	2.45	4.34	2.4	3.68	4.11	0.43	2.3	1.64	0.94	4.21	1.75	2.396	8.12	11.54	8.75	10.5	8.45	5.35	3.45	8.023	4.366
2002-03	0.65	3.21	1.95	5.6	3.32	4.09	3.95	0.56	3.09	1.22	1.23	3.89	1.84	2.662	8.02	10.87	7.89	11.2	6.79	5.25	2.34	7.480	4.348
2001-02	0.71	3.37	2.15	4.37	2.78	3.78	3.76	0.38	4.3	0.85	1.65	4.37	2.09	2.658	8.45	10.45	7.65	9.5	4.34	4.25	2.45	6.727	4.083

(Source : http://dbie.rbi.org.in)

A – 23 Business per employee (Lakhs)

Business per employee (Lakhs) — Public Sector Banks

Year	STATE BANK OF BIKANER AND JAIPUR	STATE BANK OF HYDERABAD	STATE BANK OF INDIA	STATE BANK OF MYSORE	STATE BANK OF PATIALA	STATE BANK OF TRAVANCORE	SBI & Its Associate Banks	ALLAHABAD BANK	ANDHRA BANK	BANK OF BARODA	BANK OF INDIA	BANK OF MAHARASHTRA	CANARA BANK	CENTRAL BANK OF INDIA	CORPORATION BANK	DENA BANK	IDBI BANK LIMITED	INDIAN BANK	INDIAN OVERSEAS BANK	ORIENTAL BANK OF COMMERCE	PUNJAB AND SIND BANK	PUNJAB NATIONAL BANK	SYNDICATE BANK	UCO BANK	UNION BANK OF INDIA	UNITED BANK OF INDIA	VIJAYA BANK	Nationalised Banks	Public Sector Banks
2012-13	832.42	1197.78	804.56	892.45	1143.34	1078.4	991.492	1287	1278	1578	1432	978	1384.79	872.78	1823.78	1342.76	2397.48	1123.7	1189.76	1473.23	1404.6	1142	1132.8	1225	1123	982	1132	1315.134	1240.447
2011-12	827	1168.68	798.42	881	1055.74	1066	966.140	1217	1262	1466	1360	967	1374.36	861.56	1712.96	1284	2387.11	1114	1176	1462.17	1302	1131.99	1074.1	1164	1070	971	1128	1274.263	1203.157
2010-11	751	1037.68	704.65	795	956.3	888	855.438	1063	1165	1229	1284	825	1199.13	835.17	1572.79	1077	2346.41	930	1005	1418	1190	1017.8	875.44	1069	1043	860	928	1146.637	1079.437
2009-10	628	755.62	636	672	895.21	696	713.805	845	939	981	1011	762	982.58	711.76	1268.7	827	2417.42	761	712	1331.17	963	807.95	746.84	864	853	714	636	966.721	908.356
2008-09	555.39	839.82	556	602	910.24	658	686.908	706	728.29	914	833	636	780.17	560.28	1049	714	2030.33	617	689.5	1142.43	656	654.92	750.65	732	694	585	756	811.429	782.693
2007-08	445.45	599.08	456	495	759.82	558.65	552.333	604	626.53	710	652	515.69	609.41	400.99	839	559	1809.17	488	582.7	924.38	466.87	504.52	586.02	580	620	463	612.67	657.698	633.383
2006-07	368.09	473.64	357	398	599.54	506.13	450.400	456	536.06	555	498	404.94	548.76	303.85	637	458	1387.16	364	467.23	742.64	328.59	407.41	489.17	464	509.21	350	455.17	518.110	502.484
2005-06	276.85	414.34	299.23	290	493.01	381.19	359.103	336	426.75	396	381	306.18	441.57	240.46	527	364	1718.24	295	354.73	570.26	277.23	330.92	348.64	387	436.47	254	369.26	438.036	419.820
2004-05	220.29	339.74	243.08	203.54	361.15	346.25	285.675	282	346.25	316	320	294.65	351.12	206.89	438	313	1349.6	246	269.48	512.23	217.57	276.87	280.22	321	343.08	208	310.5	360.123	342.943
2003-04	255	409.11	235.8	199.54	354.11	355.32	301.480	236	332.44	322	317	287.32	342.56	199.8	422	309	1245.5	233	254.32	508.45	207.45	275.33	276.45	315	332.45	197	296.54	345.481	335.327
2002-03	276.3	387.45	342	195.36	367.22	378.15	324.413	231	338.2	315	312	271.6	333.67	187.45	421	305	1221.56	213	234.56	496.31	196.43	278.4	267.75	307	321.63	187	287.9	336.323	333.575
2001-02	245.36	435.87	287.21	187.68	345.97	365.89	311.330	226	321.79	288	310.5	263.75	324.6	178.34	413	295	1205.3	206	231.67	453.67	187.35	265.32	274.63	296	312.68	165	275.34	324.697	321.612

Private Sector Banks

Year	CATHOLIC SYRIAN BANK LTD	CITY UNION BANK LIMITED	FEDERAL BANK LTD	ING VYSYA BANK LTD	JAMMU & KASHMIR BANK LTD	KARNATAKA BANK LTD	KARUR VYSYA BANK LTD	LAKSHMI VILAS BANK LTD	NAINITAL BANK LTD	RATNAKAR BANK LTD	SOUTH INDIAN BANK LTD	TAMILNAD MERCANTILE BANK LTD	THE DHANALAKSHMI BANK LTD	Old Private Sector Banks	AXIS BANK LIMITED	DEVELOPMENT CREDIT BANK LTD.	HDFC BANK LTD.	ICICI BANK LIMITED	INDUSIND BANK LTD	KOTAK MAHINDRA BANK LTD.	YES BANK LTD.	New Private Sector Banks	Private Sector Banks
2012-13	721	879	1023	568.75	892	863	1014	793.4	687.3	695.3	1084	1078.7	612.34	839.368	1284	543	723	758	796.4	642.31	1832.42	939.876	874.546
2011-12	675	847	1011	559.77	886	859	984	787	656	669	1079	1068.8	592.92	821.115	1276	514	654	708	788.42	613	1747.65	900.153	848.778
2010-11	537	781	923	674.79	856	771	926	719	585	435	918	959.18	589.22	744.168	1366	491	653	735	843.98	535	2220.25	977.747	825.921
2009-10	419	651	813	623.78	731	727	789	560	521	391	771	870.16	369.61	633.581	1111	515	590	765	837.46	487	1623.84	847.043	708.293
2008-09	374	565.18	750	606.39	500	649	638	510	425	373	645	679.25	585.88	561.592	1060	379	446	1154	836	347	988.36	744.337	625.553
2007-08	317	499.06	655	547.28	596	589	604	453	366	310	600.43	541.99	409.08	499.065	1117	454	506	1008	1062.67	384	782.44	759.159	590.098
2006-07	278	350.12	544	531	585	523.86	489	430	279	254.41	462	451.23	360.91	426.041	1024	391	607	1027	1039.77	383.91	531	714.811	527.111
2005-06	247	339.69	431	848.08	516	478.29	439	371	225	250.92	422	358.29	311.71	402.922	1020	390	758	905	880.18	352	848.08	736.180	519.562
2004-05	220	325.8	366	394.92	435	380.9	387	296	162.32	220.75	352	316.97	292.7	319.258	1021	402	806	880	925.78	387.27	687.93	729.997	463.017
2003-04	211	321.4	355.7	378.44	422.7	372.78	372	287	158.45	216.89	342.76	296.63	278.34	308.776	1025	405	790	887	932.7	386.67	685.45	730.260	456.296
2002-03	209	315.87	346.87	345.76	421.9	356.64	364	276	153.67	208.56	335.45	287.23	268.34	299.176	1023	395	821	892	870.45	392.45	734.32	732.603	450.876
2001-02	204	308.75	342.79	324.56	413	325.9	356	263	152.56	198.23	321	254.35	254.34	286.037	1057	387	655	875	912.45	387.45	721.24	713.591	435.681

(Source : http://dbie.rbi.org.in)

A – 24 Wages as % of total expenses

Wages as % of total expenses

Public Sector Banks

Year	STATE BANK OF BIKANER AND JAIPUR	STATE BANK OF HYDERABAD	STATE BANK OF INDIA	STATE BANK OF MYSORE	STATE BANK OF PATIALA	STATE BANK OF TRAVANCORE	SBI & Its Associate Banks	ALLAHABAD BANK	ANDHRA BANK	BANK OF BARODA	BANK OF INDIA	BANK OF MAHARASHTRA	CANARA BANK	CENTRAL BANK OF INDIA	CORPORATION BANK	DENA BANK	IDBI BANK LIMITED	INDIAN BANK	INDIAN OVERSEAS BANK	ORIENTAL BANK OF COMMERCE	PUNJAB AND SIND BANK	PUNJAB NATIONAL BANK	SYNDICATE BANK	UCO BANK	UNION BANK OF INDIA	UNITED BANK OF INDIA	VIJAYA BANK	Nationalised Banks	Public Sector Banks
2012-13	15.53	13.45	20.42	14.42	13.67	13.54	15.172	15.82	14.78	11.43	11.78	16.34	10.54	13.32	8.42	12.43	5.56	13.76	11.45	9.6	13.05	16.68	15.45	11.43	12.89	11.45	9.09	12.264	12.935
2011-12	15.18	12.77	19.01	13.68	11.67	12.65	14.160	14.06	12.25	12.18	12.16	17.56	10.68	14.14	7.84	12.22	5.41	14.84	12.98	9.75	13.58	15.74	14.55	10.82	13.61	12.98	10.16	12.376	12.787
2010-11	19.25	15.95	21.16	16.32	16.09	15.11	17.313	16.69	16.3	16.47	18.28	22.09	15.03	21.33	11.42	15.84	6.21	18.38	16.64	10.7	17.35	20.71	18.44	15.42	18.33	14.88	18.96	16.474	16.667
2009-10	13.73	11.05	18.86	13.73	9.37	15.64	13.730	13.79	14.91	16.14	14.54	14.53	13.26	13.15	9.96	13.61	5.1	19.3	18.18	10.75	15.27	17.63	14.32	12.04	11.66	13.43	14.63	13.810	13.792
2008-09	13.19	10.67	16.64	12.51	8.12	13.4	12.422	13.23	12.86	17.34	13.9	14.5	12.14	12.61	9.46	14.85	4.89	19.84	14.6	9.34	17.91	17.72	12.77	12.56	11.19	15.94	11.86	13.476	13.232
2007-08	15.61	11.47	17.48	14.37	9.32	13.14	13.565	12.2	13.48	17.41	15.38	15.42	12.35	16.15	10.79	15.03	4.59	21.22	14.02	8.81	21.09	20.08	12.68	14.14	10.63	18.04	10.77	14.214	14.064
2006-07	21.79	16.71	22.5	19.19	14.72	17.5	18.735	14.92	19.39	20.63	19.33	19.55	16.25	21.59	13.25	20.49	4.38	24.01	19.98	11.65	25.43	25.16	16.95	17.3	14.4	22.72	16.33	18.186	18.312
2005-06	28.52	21.51	25.29	23.78	17.92	20.49	22.918	21.12	20.85	24.34	20.4	19.64	20.27	27.02	16.94	22.16	5.44	26.36	24.82	14.38	31.39	26.64	28.78	22.19	17.72	29.18	19.3	21.947	22.171
2004-05	27.79	19.53	24.19	30	17.98	20.9	23.398	23.53	26.42	25.41	22.06	23.28	21.13	28.29	17.51	25.42	5.39	25.69	25.92	13.96	36.66	31.35	28.89	26.64	19.37	25.9	19.22	23.602	23.555
2003-04	26.32	20.45	25.45	28.45	16.42	19.24	22.722	22.56	23.65	23.92	23.51	22.67	21.44	26.75	15.44	23.87	5.43	24.56	23.46	14.25	32.45	27.64	23.54	24.45	18.45	24.64	17.9	22.029	22.189
2002-03	27.56	21.78	23.78	29.8	15.45	18.75	22.853	19.56	22.76	24.23	22.84	21.93	20.07	23.5	14.27	22.45	5.87	25.55	20.34	12.57	29.06	24.35	24.68	22.45	17.35	23.46	16.43	20.686	21.186
2001-02	27.9	19.8	24.84	27.87	14.87	16.44	21.953	20.54	24.75	24.77	21.84	23.09	19.56	21.69	12.56	24.32	4.97	23.47	21.58	13.9	25.75	22.65	22.13	23.31	18.35	22.13	18.32	20.484	20.823

Private Sector Banks

Year	CATHOLIC SYRIAN BANK LTD	CITY UNION BANK LIMITED	FEDERAL BANK LTD	ING VYSYA BANK LTD	JAMMU & KASHMIR BANK LTD	KARNATAKA BANK LTD	KARUR VYSYA BANK LTD	LAKSHMI VILAS BANK LTD	NAINITAL BANK LTD	RATNAKAR BANK LTD	SOUTH INDIAN BANK LTD	TAMILNAD MERCANTILE BANK LTD	THE DHANALAKSHMI BANK LTD	Old Private Sector Banks	AXIS BANK LIMITED	DEVELOPMENT CREDIT BANK LTD.	HDFC BANK LTD.	ICICI BANK LIMITED	INDUSIND BANK LTD	KOTAK MAHINDRA BANK LTD.	YES BANK LTD.	New Private Sector Banks	Private Sector Banks
2012-13	18.64	8.09	11.8	17.21	13.32	12.34	10.45	9.6	17.64	19.45	11.25	13.22	15.45	13.728	10.11	15.76	13.32	11.22	9.4	15.75	8.34	11.986	13.118
2011-12	19.98	8.28	11.86	17.32	13.72	11.06	9.13	9.8	18.03	20.16	11.77	13.47	16.75	13.948	10.41	16.93	14.42	11.47	9.71	16.4	8.45	12.541	13.456
2010-11	26.43	10.01	15.29	22.32	17.88	14.96	12.2	12.53	17.77	38.34	13.69	17.33	20.44	18.399	12.07	18.92	17.15	11.95	11.88	21.5	10.43	14.843	17.155
2009-10	18.11	9.49	12.45	19.4	14.57	9.88	10.59	10.92	15.77	18.47	13.06	14.76	18.59	14.312	12.14	16.99	16.68	8.21	11.37	22.56	12.34	14.327	14.318
2008-09	20.65	9.26	12.35	16.6	11.34	10.64	9.5	11.96	16.7	19.04	14.35	14.67	15.65	14.055	9.97	15.14	15.5	6.62	7.81	21.28	11.41	12.533	13.522
2007-08	21.01	9.69	12.82	16.88	11.14	12.86	10.37	12.65	16.32	20.85	12.58	15.19	15.28	14.434	10.19	15.51	15.07	6.57	6.15	22.29	12.41	12.599	13.792
2006-07	23.78	13.75	17.47	17.45	14.63	12.02	13.01	14	26.27	29.6	16.09	18.17	18.4	18.049	9.06	17.33	13.87	7.01	6.12	22.33	12.32	12.577	16.134
2005-06	30.43	14.15	19.01	18.59	13.86	13.56	16.09	18.83	35.67	22.82	20.58	17.63	20.04	20.097	9.15	14.89	13.45	7.41	7.13	23.59	13.43	12.721	17.516
2004-05	22.8	12.76	18.53	17.37	14.02	17.37	15.13	16.74	28.56	21.69	18.54	17.96	20.92	18.645	9.97	13.63	11.52	7.47	6.11	20.48	14.87	12.007	16.322
2003-04	23.45	13.68	17.54	17.65	14.45	16.54	16.32	17.32	29.8	20.45	19.43	17.69	19.65	18.767	9.57	14.34	12.45	7.87	7.45	21.45	13.76	12.413	16.543
2002-03	21.45	13.68	17.54	16.75	13.67	15.97	15.68	17.67	28.43	19.76	20.09	17.71	18.36	18.212	9.78	14.32	13.23	7.54	6.97	22.45	12.1	12.341	16.158
2001-02	22.46	12.46	15.36	15.78	13.34	14.32	16.87	16.43	27.8	18.34	18.35	16.89	17.54	17.380	9.13	13.87	14.42	7.45	7.73	21.48	13.21	12.470	15.662

(Source : http://dbie.rbi.org.in)

A – 25 Wages as % of total income

Wages as % of total income

Public Sector Banks

Year	STATE BANK OF BIKANER AND JAIPUR	STATE BANK OF HYDERABAD	STATE BANK OF INDIA	STATE BANK OF MYSORE	STATE BANK OF PATIALA	STATE BANK OF TRAVANCORE	SBI & Its Associate Banks	ALLAHABAD BANK	ANDHRA BANK	BANK OF BARODA	BANK OF INDIA	BANK OF MAHARASHTRA	CANARA BANK	CENTRAL BANK OF INDIA	CORPORATION BANK	DENA BANK	IDBI BANK LIMITED	INDIAN BANK	INDIAN OVERSEAS BANK	ORIENTAL BANK OF COMMERCE	PUNJAB AND SIND BANK	PUNJAB NATIONAL BANK	SYNDICATE BANK	UCO BANK	UNION BANK OF INDIA	UNITED BANK OF INDIA	VIJAYA BANK	Nationalised Banks	Public Sector Banks
2012-13	11.23	9.34	13.82	10.87	9.21	10.23	10.783	10.45	9.32	8.92	9.34	13.83	8.43	11.87	6.12	8.78	4.32	10.45	10.32	7.56	11.54	11.32	10.95	8.93	10.42	10.23	8.32	9.571	9.851
2011-12	11.9	9.86	14.04	11.09	9.35	10.54	11.130	10.91	9.43	9.02	9.6	14.17	8.8	12.2	6.29	9.69	4.55	11.02	10.64	7.96	12.08	11.63	11.57	8.87	10.56	10.25	8.69	9.897	10.181
2010-11	15.21	11.76	15.65	12.09	12.18	12.05	13.157	12.58	12.02	11.81	14.25	18.99	11.47	17.98	8.61	12.36	4.96	12.64	13.07	8.04	14.08	14.58	14.34	12.04	14.06	11.67	15.84	12.770	12.859
2009-10	11.01	8.4	14.84	10.5	7.53	12.54	10.803	10.23	11.23	12.05	11.2	12.31	10.15	11.19	7.45	11.12	4.31	13.43	15.23	8.48	12.19	12.47	11.93	10.08	8.87	11.41	12	10.867	10.852
2008-09	10.5	8.52	12.75	10.32	6.9	10.39	9.897	10.27	10.16	13.16	9.99	12.1	9.66	11.04	7.15	12.07	4.37	14.66	11.32	7.77	14.37	13.18	10.73	10.91	8.61	13.69	10.06	10.764	10.563
2007-08	12.68	9.24	13.51	11.57	7.84	10.73	10.928	9.67	10.53	13.73	11.45	12.7	10.12	13.82	8.2	11.76	3.97	15.56	10.82	7.37	16.58	15.14	10.56	12.29	8.02	15.95	9.16	11.370	11.268
2006-07	16.63	12.46	17.53	14.93	11.41	13.43	14.398	11.8	14.59	15.83	15.02	15.53	12.56	17.52	9.47	15.3	3.84	17.51	14.97	9.03	18.7	13.43	14.46	10.83		17.57	12.66	13.996	14.088
2005-06	22.32	16.56	18.71	17.59	13.25	15.28	17.285	16.03	16.07	18.63	16.17	16.8	15.11	21.56	11.73	16.11	4.78	20.21	18.06	10.71	25.47	19.48	22.49	18.61	13.63	22.47	14.6	16.936	17.017
2004-05	18.68	14.46	17.47	21.28	11.82	13.97	16.280	17.79	17.78	17.83	17.58	18.66	15.14	20.86	11.12	20.65	4.8	18.54	17.75	9.73	30.38	23.92	22.11	21.15	14.06	19.06	13.02	17.597	17.293
2003-04	19.32	13.68	17.7	22.48	10.9	14.21	16.382	15.34	16.56	16.85	16.43	16.47	15.32	20.8	11.12	17.34	4.63	17.38	16.54	10.09	26.56	21.45	19.76	20.45	12.54	18.36	12.78	16.339	16.348
2002-03	17.56	15.74	16.42	19.54	11.58	13.98	15.803	16.78	15.44	17.43	15.42	17.83	15.21	19.54	10.54	16.47	4.75	16.53	15.89	9.33	24.82	19.56	18.35	17.65	10.56	17.8	11.54	15.572	15.625
2001-02	20.87	14.32	12.32	17.84	12.82	15.32	15.582	14.6	17.32	16.89	13.67	17.25	14.36	16.55	9.68	15.87	3.96	15.9	13.22	8.46	22.68	17.42	14.59	15.37	8.72	15.36	9.36	14.062	14.412

Private Sector Banks

Year	CATHOLIC SYRIAN BANK LTD	CITY UNION BANK LIMITED	FEDERAL BANK LTD	ING VYSYA BANK LTD	JAMMU & KASHMIR BANK LTD	KARNATAKA BANK LTD	KARUR VYSYA BANK LTD	LAKSHMI VILAS BANK LTD	NAINITAL BANK LTD	RATNAKAR BANK LTD	SOUTH INDIAN BANK LTD	TAMILNAD MERCANTILE BANK LTD	THE DHANALAKSHMI BANK LTD	Old Private Sector Banks	AXIS BANK LIMITED	DEVELOPMENT CREDIT BANK LTD.	HDFC BANK LTD.	ICICI BANK LIMITED	INDUSIND BANK LTD	KOTAK MAHINDRA BANK LTD.	YES BANK LTD.	New Private Sector Banks	Private Sector Banks
2012-13	17.42	6.22	8.23	13.87	9.9	9.21	7.35	8.23	13.21	16.45	9.45	10.04	16.5	11.237	7.32	14.86	10.21	8.23	7.21	12.21	6.23	9.467	10.618
2011-12	18.37	6.42	8.93	14.38	10.09	9.43	7.3	8.42	13.53	15.81	9.77	10.07	17.82	11.565	7.59	15.2	10.45	8.56	7.62	12.61	6.63	9.809	10.950
2010-11	25.37	7.39	10.51	18.08	12.84	12.96	9.25	9.68	13.03	34.78	10.97	12.5	19.13	15.115	8.16	16.41	11.69	8.64	8.89	15.77	7.77	11.047	13.691
2009-10	17.89	7.28	8.71	15.03	10.55	8.78	8.14	9.13	11.5	14.54	10.56	11.15	17.44	11.592	8.06	15.54	11.36	5.8	8.91	15.02	8.72	10.487	11.206
2008-09	18.17	7	8.29	14.07	8.62	8.39	7.18	10.26	11.82	13.35	11.57	11.17	12.83	10.978	7.27	13.65	11.41	5.1	6.77	17.48	8.94	10.089	10.667
2007-08	18.16	7.15	9.32	14.41	8.43	10.07	7.89	10.71	11.6	14.76	10.21	11.37	13.36	11.342	7.62	13.2	10.5	5.25	5.6	17.31	9.21	9.813	10.807
2006-07	20.48	9.77	12.38	14.94	10.69	9.02	9.4	11.83	18.38	26.24	12.34	12.35	15.83	14.127	6.85	15.74	9.24	5.59	5.52	17.89	9.45	10.040	12.697
2005-06	27.65	9.93	13.81	17.2	10.59	9.8	11.32	16.72	26.18	18.96	16.72	12.16	18.04	16.083	6.64	15.77	8.69	5.85	6.16	18.29	12.45	10.550	14.147
2004-05	18.47	9.55	13.24	15.82	10.87	11.8	10.85	14.02	21.29	18.76	14.61	12.57	19.05	14.685	7.56	13.77	7.39	5.75	4.34	15.53	13.34	9.669	12.929
2003-04	17.34	9.45	12.68	14.67	10.43	10.34	10.46	15.67	20.23	17.34	15.45	11.56	17.43	14.081	7.56	14.34	8.67	5.85	5.34	16.48	14.43	10.381	12.786
2002-03	16.45	8.92	12.45	15.76	9.75	10.45	11.32	13.54	19.56	16.43	17.32	12.32	16.56	13.910	7.32	14.44	8.32	5.45	5.22	15.87	13.78	10.057	12.562
2001-02	17.79	9.21	11.44	15.57	11.34	9.78	10.45	14.76	20.56	18.43	16.76	11.21	18.76	14.312	7.34	13.45	8.45	5.67	5.44	16.75	14.6	10.243	12.888

(Source : http://dbie.rbi.org.in)

A – 26 Gross NPA as percentage of gross advance

Year	SBI & Its Associate Banks	Nationalized Banks	Old Private Sector Banks	New Private Sector Banks
2012-13	2.3	2.3	2.3	2.4
2011-12	2.3	2.2	2.2	2.5
2010-11	2.4	2.3	2.0	2.3
2009-10	1.9	2.2	2.3	2.9
2008-09	2.0	2.0	2.4	3.1
2007-08	2.3	2.2	2.3	2.5
2006-07	3.1	2.7	3.1	1.9
2005-06	4.2	3.6	4.4	1.7
2004-05	4.8	5.5	6.0	3.6
2003-04	5.4	7.8	7.6	5.0
2002-03	7.3	9.4	8.9	7.6
2001-02	9.2	11.1	11.0	8.9

(Source: http://dbie.rbi.org.in)

A – 27 Gross NPA as percentage of assets

Year	SBI & Its Associate Banks	Nationalised Banks	Old Private Sector Banks	New Private Sector Banks
2012-13	1.2	1.4	1.2	1.5
2011-12	1.3	1.4	1.3	1.4
2010-11	1.4	1.4	1.2	1.3
2009-10	1.2	1.3	1.3	1.6
2008-09	1.3	1.2	1.3	1.7
2007-08	1.5	1.3	1.3	1.4
2006-07	1.9	1.6	1.8	1.1
2005-06	2.2	2.1	2.5	1.0
2004-05	2.6	2.7	3.1	1.6
2003-04	3.4	3.5	3.6	2.4
2002-03	3.9	4.2	4.3	3.8
2001-02	4.2	4.9	5.2	3.9

(Source: http://dbie.rbi.org.in)

A – 28 Net NPA as percentage of net advance

Year	SBI & Its Associate Banks	Nationalized Banks	Old Private Sector Banks	New Private Sector Banks
2012-13	1.2	1.2	0.7	0.6
2011-12	1.1	1.1	0.6	0.7
2010-11	0.9	1.1	0.5	0.6
2009-10	1.0	1.1	0.8	1.1
2008-09	0.8	0.9	0.9	1.4
2007-08	1.1	1.0	0.7	1.2
2006-07	1.2	1.1	1.0	1.0
2005-06	1.3	1.3	1.4	0.8
2004-05	2.0	2.1	2.7	1.9
2003-04	2.5	3.1	3.8	1.7
2002-03	3.8	4.5	5.2	1.5
2001-02	4.7	5.8	7.1	4.9

(Source: http://dbie.rbi.org.in)

A – 29 T- Test Net NPA as percentage of assets

Net NPA as percentage of assets — Public Sector Banks

Year	SBI & Its Associate Banks							Nationalised Banks																						
	STATE BANK OF BIKANER AND JAIPUR	STATE BANK OF HYDERABAD	STATE BANK OF INDIA	STATE BANK OF MYSORE	STATE BANK OF PATIALA	STATE BANK OF TRAVANCORE	SBI & Its Associate Banks	ALLAHABAD BANK	ANDHRA BANK	BANK OF BARODA	BANK OF INDIA	BANK OF MAHARASHTRA	CANARA BANK	CENTRAL BANK OF INDIA	CORPORATION BANK	DENA BANK	IDBI BANK LIMITED	INDIAN BANK	INDIAN OVERSEAS BANK	ORIENTAL BANK OF COMMERCE	PUNJAB AND SIND BANK	PUNJAB NATION AL BANK	SYNDICATE BANK	UCO BANK	UNION BANK OF INDIA	UNITED BANK OF INDIA	VIJAYA BANK	Nationalised Banks	Public Sector Banks
2012-13	2.23	1.42	2.09	2.34	1.45	1.68	1.868	1.12	1.04	0.67	1.87	0.96	1.56	3.7	0.92	1.23	1.76	1.45	1.45	2.56	1.32	1.72	1.34	2.35	1.93	1.95	1.8	1.635	1.689
2011-12	1.92	1.3	1.82	1.93	1.35	1.54	1.643	0.98	0.91	0.54	1.47	0.84	1.46	3.09	0.87	1.01	1.61	1.33	1.35	2.21	1.19	1.52	0.96	1.96	1.7	1.72	1.72	1.422	1.473
2010-11	0.83	0.87	1.63	1.38	1.21	0.98	1.150	0.79	0.38	0.35	0.91	1.32	1.1	0.65	0.46	1.22	1.06	0.53	1.19	0.98	0.56	0.85	0.97	1.84	1.19	1.42	1.52	0.965	1.007
2009-10	0.78	0.55	1.72	1.02	1.04	0.91	1.003	0.66	0.17	0.34	1.31	1.64	1.06	0.69	0.31	1.21	1.02	0.23	2.52	0.87	0.36	0.53	1.07	1.17	0.81	1.84	1.4	0.961	0.970
2008-09	0.85	0.38	1.79	0.5	0.6	0.58	0.783	0.72	0.18	0.31	0.44	0.79	1.09	1.24	0.29	1.09	0.92	0.18	1.33	0.65	0.32	0.17	0.77	1.18	0.34	1.48	0.82	0.716	0.731
2007-08	0.83	0.16	1.78	0.43	0.6	0.94	0.790	0.8	0.15	0.47	0.52	0.87	0.84	1.45	0.32	0.94	1.3	0.24	0.6	0.99	0.37	0.64	0.97	1.98	0.17	1.1	0.57	0.765	0.770
2006-07	1.09	0.22	1.56	0.45	0.83	1.08	0.872	1.07	0.17	0.6	0.74	1.21	0.94	1.7	0.47	1.99	1.12	0.35	0.55	0.49	0.66	0.76	0.76	2.14	0.96	1.5	0.59	0.939	0.923
2005-06	1.18	0.36	1.88	0.74	0.99	1.47	1.103	0.84	0.24	0.87	1.49	2.03	1.12	2.59	0.64	3.04	1.01	0.79	0.65	0.49	2.43	0.29	0.86	2.1	1.56	1.95	0.85	1.292	1.248
2004-05	1.61	0.61	2.65	0.92	1.23	1.81	1.472	1.28	0.28	1.45	2.8	2.15	1.86	2.98	1.12	5.23	1.74	1.35	1.27	1.29	8.11	0.2	1.59	2.93	2.64	2.43	0.59	2.166	2.005
2003-04	1.67	0.36	2.67	0.93	1.27	1.86	1.460	1.23	0.27	1.47	2.6	2.1	1.89	3.1	1.21	4.45	1.73	0.9	1.34	1.36	5.45	0.42	1.45	3.01	2.75	2.43	0.76	1.996	1.872
2002-03	1.87	0.54	1.76	0.95	1.45	1.56	1.355	1.45	0.23	1.56	1.85	2.13	2.04	2.89	1.34	4.23	1.64	0.87	1.37	1.43	6.32	0.54	1.56	2.93	2.11	2.11	0.78	1.969	1.827
2001-02	1.76	0.37	2.09	1.21	1.07	1.09	1.265	1.67	0.48	1.75	1.89	2.34	2.34	2.45	1.45	3.86	1.43	1.06	2.09	1.29	4.56	0.42	0.93	2.75	3.1	1.9	0.9	1.933	1.779

Private Sector Banks

Year	Old Private Sector Banks														New Private Sector Banks								
	CATHOLIC SYRIAN BANK LTD	CITY UNION BANK LIMITED	FEDERAL BANK LTD	ING VYSYA BANK LTD	JAMMU & KASHMIR BANK LTD	KARNATAKA BANK LTD	KARUR VYSYA BANK LTD	LAKSHMI VILAS BANK LTD	NAINITAL BANK LTD	RATNAKAR BANK LTD	SOUTH INDIAN BANK LTD	TAMILNAD MERCANTILE BANK LTD	THE DHANALAKSHMI BANK LTD	Old Private Sector Banks	AXIS BANK LIMITED	DEVELOPMENT CREDIT BANK LTD.	HDFC BANK LTD	ICICI BANK LIMITED	INDUSIND BANK LTD	KOTAK MAHINDRA BANK LTD.	YES BANK LTD.	New Private Sector Banks	Private Sector Banks
2012-13	1.23	0.45	0.56	0.22	0.34	2.3	0.43	1.84	1.64	0.54	0.34	0.67	0.76	0.871	0.25	0.58	0.23	0.83	0.25	0.71	0.1	0.421	0.714
2011-12	1.1	0.44	0.53	0.18	0.15	2.11	0.33	1.74	1.54	0.2	0.28	0.45	0.66	0.747	0.27	0.57	0.18	0.73	0.27	0.61	0.05	0.383	0.620
2010-11	1.74	0.52	0.6	0.39	0.2	1.62	0.07	0.9	0.82	0.36	0.29	0.27	0.3	0.622	0.29	0.96	0.19	1.11	0.28	0.72	0.03	0.511	0.583
2009-10	1.58	0.58	0.48	1.2	0.28	1.31	0.23	4.11	2.34	0.97	0.39	0.24	0.84	1.119	0.4	3.11	0.31	2.12	0.5	1.73	0.06	1.176	1.139
2008-09	2.39	1.08	0.3	1.2	1.38	0.98	0.25	1.24	1.26	0.68	1.13	0.34	0.88	1.008	0.4	3.88	0.63	2.09	1.14	2.39	0.33	1.551	1.199
2007-08	1.61	0.98	0.23	0.7	1.07	0.98	0.18	1.55	1.45	0.99	0.33	0.38	0.88	0.872	0.42	0.66	0.47	1.55	2.27	1.78	0.4	1.079	0.944
2006-07	1.96	1.09	0.44	1.23	1.13	1.22	0.23	1.58	1.68	1.92	0.98	0.98	1.75	1.247	0.72	1.64	0.43	1.02	2.47	1.98	0.43	1.241	1.245
2005-06	2.78	1.95	0.95	1.45	0.92	1.18	0.81	1.89	2.13	2.61	1.86	2.17	2.82	1.809	0.98	4.5	0.44	0.72	2.09	0.24	0.36	1.333	1.643
2004-05	3.8	3.37	2.21	2.13	1.41	2.29	1.66	4.98	5.23	5.54	3.81	2.95	3.92	3.331	1.39	6.34	0.24	1.65	2.71	0.37	0.43	1.876	2.822
2003-04	3.82	3.47	2.3	2.41	1.51	2.32	1.77	5.02	5.34	5.64	8.84	3.2	4.02	3.820	1.42	6.5	0.45	1.75	2.86	0.43	0.09	1.929	3.158
2002-03	3.92	3.7	2.34	2.12	1.62	2.45	1.76	5.2	5.45	5.75	3.87	3.43	4.12	3.518	1.54	6.45	0.56	1.64	2.93	0.47	0.08	1.953	2.970
2001-02	3.9	3.65	2.67	2.56	1.9	2.5	1.78	5.34	5.43	5.34	3.9	3.56	4.23	3.597	1.87	6.78	0.74	1.34	3.02	0.6	0.21	2.080	3.066

{Source : http://dbie.rbi.org.in}

List of Publication

1. Research Paper on the Title "A Comparative Financial Analysis of Indian Banking Sector in context of NPA Management" Published in "International Journal of Research in Commerce, IT and Management" in Volume No. 3 (2013), Issue No. 08 (August) with ISSN No. 2231-5756.

2. Research Paper on the Title "Employees efficiency analysis of private & public sector banks of India" Published in "International Journal of Management, IT and Engineering" in Volume No. 4 (2014), Issue No. 03 (March) with ISSN No. 2249-0558.

3. Research Paper on the Title "Makers & Breakers for the Indian Banking sector in 2013" Published in "Vidyasankul Multidisciplinary Research Journal" in Volume No. 1 (2014), Issue No. 01(July – Sep.) with ISSN No. 2350-0107

4. Research Paper on the Title "Financial Performance Evaluation of Private & Public Sector Banks with Reference to Capital Adequacy Ratio" Published in "PARIPEX – Indian Journal of Research" in Volume No. 4 (2015), Issue No. 05(May) with ISSN No. 2250-1991

Publication – 1 A Comparative Financial Analysis of Indian Banking Sector in context of NPA Management

Ref. No. AL/736

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LETTER OF APPRECIATION

Esteemed Author

Please accept my heartiest felicitations on very kindly sending your valuable article/research paper titled 'A COMPARATIVE FINANCIAL ANALYSIS OF INDIAN BANKING SECTOR IN CONTEXT OF NPA MANAGEMENT' for publication in Volume No. 3 (2013), Issue No. 08 (August).

Our editorial board has highly appreciated your invaluable piece of research. The researchers and the academics have conveyed their views and its worth have been appreciated by one and all.

With sincerest regards and profuse thanks for your contribution.

Sincerely Yours

Authorised Signatory

I.J.R.C.M.

A COMPARATIVE FINANCIAL ANALYSIS OF INDIAN BANKING SECTOR IN CONTEXT OF NPA MANAGEMENT

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ABSTRACT

NPA involves the necessity of provisions, any increase in which bring down the overall profitability of banks NPA is the indicators of banking health in a country. In this present research paper, an attempt to evaluate the operational performance of the banking sector. i.e., all schedule commercial banks which are segregated into public sector banks, old private sector banks, new private sector banks and foreign sector banks NPAs trends and issues through secondary data. In the paper, it has been try to analyze how efficiently different sector banks have been managing NPA with various financial tools and techniques. All the Indian banks are facing hard time managing their NPA. The paper has been also derived findings from the analysis which is help to select banking sector for NPA management.

KEYWORDS
NPA, Profitability, Trend, Financial tools.

INTRODUCTION

Non-performing asset (NPA) is defined as a credit facility in respect of which the interest and/or installment of principal has remained 'past due' for a specified period of time. A loan or lease that is not meeting its stated principal and interest payments. Banks usually classify as nonperforming assets any commercial loans which are more than 90 days overdue and any consumer loans which are more than 180 days overdue. More generally, an asset which is not producing income. RBI norms stipulate that where there is threat of loss or the recoverability of the advances is in doubt, the asset should be treated as NPA. Banks are prohibited to book income on accrual basis in respect of any security where the interest/ principal is in arrears for more than 90 days. In the present scenario, it has become all the more important for RBI's mandatory inspection to act as an effective deterrent for banks not to resort to non-adherence to applicable prudential norms and less provisioning for NPAs. The present research paper focuses on NPA management in public sector, old private sector, new private sector and foreign sector banks.

LITERATURE REVIEWS

Kalta (2004), in his article titled, "Post-1991 Banking Sector Reforms in India: Policies and Impact" stated that the banking sector reforms in India were started as a follow up measure of the economic liberalization and financial sector reforms in the country.

Jain (2006), in his article titled, "Ratio Analysis: An Effective Tool for Performance Analysis in Banks" discussed various ratios relating to profitability of the banks. The author classified the various ratios under three categories, viz. Costing Ratio, Returns / Yield Ratio and Spread Ratios.

Arora and Kaur (2006) made an attempt to review the performance of banking sector in India during the post-reforms period. Banking sector being an integral part of Indian financial system has undergone dramatic changes reflecting the ongoing economic and financial sector reforms.

An article on NPA Management by **B.M. Nandwana** the deputy General Manager of Recovery department of Central Bank of India impact of NPA on Indian Banks. It gives the information regarding the norms of RBI and other code of conduct which bank have to follow to manage its NPA.

OBJECTIVES

1. To study the financial performance of schedule commercial banks in context of NPA.
2. To compare financial performance of public sector, old private sector, new public sector ban and foreign sector banks in context of NPA.
3. To analyze the financial performance of public sector, old private sector, new public sector ban and foreign sector banks against industry performance (all schedule commercial banks) in context of NPA.

HYPOTHESES OF STUDY

According to above objectives, the researcher have been framed the following hypotheses.

H_0 = There is no significant difference of NPA of all schedule commercial banks, public sector, old private sector, new public sector and foreign sector banks. ($\mu_p = \mu_P = \mu_P = \mu$)

H_0 = There is no significant difference in year to year performance of NPA of all schedule commercial banks, public sector, old private sector, new public sector and foreign sector banks. ($\mu_p = \mu_P = \ldots = P_{CP} = \mu$)

RESEARCH DESIGN
THE SAMPLE
The universe of the study consist all the public sector banks. For this research paper all commercial banks has been taken into consideration which are divided into four main categories.

1. Public sector banks
2. Old private sector banks
3. New private sector banks
4. Foreign sector banks

THE DATA COLLECTION AND PERIOD OF THE STUDY
The study has been carried out for a sixteen year, i.e., during 1996 – 97 to 2011 – 12. The reason behind selecting this period is best suitable for comparability when we are talking about Indian banking sector. The study is based on secondary data; the data has been collected from the website of database on Indian economy.

TOOLS AND TECHNIQUES

As per the nature of study following tools and techniques are used for testing the hypotheses:

• Tool:- Ratio Analysis
• Statistical Techniques: - Mean, Standard deviation and ANOVA Test

DATA ANALYSIS & INTERPRETATION

For analysis of NPA of SCBs four parameters has been selected which will be analyzed with the help of ANOVA Test

GROSS NPA TO GROSS ADVANCE RATIO

TABLE 1

Year	Schedule Commercial Banks	Public Sector Banks	Old Private Sector Banks	New Private Sector Banks	Foreign Banks
1996-97	15.7	17.8	10.7	2.6	4.3
1997-98	14.4	16	10.9	3.5	6.4
1998-99	14.7	15.9	13.1	6.2	7.6
1999-00	12.7	14	10.8	4.1	7
2000-01	11.4	12.4	10.9	5.1	6.8
2001-02	10.4	11.1	11	8.9	5.4
2002-03	8.8	9.4	8.9	7.6	5.3
2003-04	7.2	7.8	7.6	5	4.6
2004-05	5.2	5.5	6	3.6	2.8
2005-06	3.3	3.6	4.4	1.7	1.9
2006-07	2.5	2.7	3.1	1.9	1.8
2007-08	2.3	2.2	2.3	2.5	1.8
2008-09	2.3	2	2.4	3.1	1.8
2009-10	2.4	2.2	2.3	2.9	4.3
2010-11	2.4	2.3	2	2.3	2.5
2011-12	2.4	2.2	2.2	2.5	2.8

ANOVA

Source of Variation	SS	df	MS	F	F crit
Rows	973.83	15	64.92	12.26	1.84
Columns	238.87	4	54.72	10.34	2.53
Error	317.66	60	5.29		
Total	1530.36	79			

From above ANOVA table one can take two conclusions as F is higher than F critical null hypothesis is rejected which indicates that there is significance difference in Gross NPA to advance ratio of selected sector banks. Another conclusion is there also significance difference in Gross NPA to advance ratio of selected sector banks in year to year performance.

GROSS NPA TO TOTAL ASSETS RATIO

TABLE 2

Year	Schedule Commercial Banks	Public Sector Banks	Old Private Sector Banks	New Private Sector Banks	Foreign Banks
1996-97	7	7.8	5.2	1.3	2.1
1997-98	6.4	7	5.1	1.5	3
1998-99	6.2	6.7	5.8	2.3	3.1
1999-00	5.5	6	5.2	1.6	3.2
2000-01	4.9	5.3	5.1	2.1	3
2001-02	4.6	4.9	5.2	3.9	2.4
2002-03	4.1	4.2	4.3	3.8	2.4
2003-04	3.3	3.5	3.6	2.4	2.1
2004-05	2.5	2.7	3.1	1.6	1.4
2005-06	1.8	2.1	2.5	1	1
2006-07	1.5	1.6	1.8	1.1	0.8
2007-08	1.3	1.3	1.3	1.4	0.8
2008-09	1.3	1.2	1.3	1.7	1.5
2009-10	1.4	1.3	1.3	1.6	1.6
2010-11	1.4	1.4	1.2	1.3	1
2011-12	1.3	1.4	1.3	1.4	1.2

ANOVA

Source of Variation	SS	df	MS	F	F crit
Rows	160.63	15	10.71	10.91	1.84
Columns	48.15	4	12.04	12.27	2.53
Error	58.87	60	0.98		
Total	267.64	79			

From above ANOVA table one can take two conclusions as F is higher than F critical null hypothesis is rejected which indicates that there is significance difference in Gross NPA to total assets ratio of selected sector banks. Another conclusion is there also significance difference in Gross NPA to total assets ratio of selected sector banks in year to year performance.

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NET NPA TO NET ADVANCE

TABLE 3

Year	Schedule Commercial Banks	Public Sector Banks	Old Private Sector Banks	New Private Sector Banks	Foreign Banks
1996-97	8.1	9.2	6.6	2	1.9
1997-98	7.3	8.2	6.5	2.6	2.2
1998-99	7.6	8.1	9	4.5	2.9
1999-00	6.8	7.4	7.1	2.9	2.4
2000-01	6.2	6.7	7.3	3.1	1.8
2001-02	5.5	5.8	7.1	4.9	1.9
2002-03	4	4.5	5.2	1.5	1.7
2003-04	2.8	3.1	3.8	1.7	1.5
2004-05	2	2.1	2.7	1.9	0.8
2005-06	1.2	1.3	1.4	0.8	0.8
2006-07	1	1.1	1	1	0.7
2007-08	1	1	0.7	1.2	0.8
2008-09	1.1	0.9	0.9	1.4	1.8
2009-10	1.1	1.1	0.8	1.1	1.8
2010-11	1	1.1	0.5	0.6	0.7
2011-12	1	1.1	0.6	0.7	0.8

ANOVA

Source of Variation	SS	df	MS	F	F crit
Rows	335.27	15	22.35	12.76	1.84
Columns	80.94	4	20.24	11.55	2.53
Error	105.13	60	1.75		
Total	521.35	79			

From above ANOVA table one can take two conclusions as F is higher than F critical null hypothesis is rejected which indicates that there is significance difference in Net NPA to net advance ratio of selected sector banks. Another conclusion is there also significance difference in Net NPA to net advance ratio of selected sector banks in year to year performance.

NET NPA TO TOTAL ASSETS RATIO

TABLE 4

Year	Schedule Commercial Banks	Public Sector Banks	Old Private Sector Banks	New Private Sector Banks	Foreign Banks
1996-97	3.3	3.6	3.1	1	0.9
1997-98	3	3.3	2.9	1.1	1
1998-99	2.9	3.1	3.6	1.6	1.1
1999-00	2.7	2.9	3.3	1.1	1
2000-01	2.5	2.7	3.3	1.2	0.8
2001-02	2.3	2.4	3.2	2.1	0.8
2002-03	1.8	1.9	2.5	0.7	0.8
2003-04	1.2	1.3	1.8	0.8	0.7
2004-05	0.9	1	1.4	0.8	0.4
2005-06	0.7	0.7	0.9	0.4	0.4
2006-07	0.6	0.6	0.6	0.5	0.3
2007-08	0.6	0.6	0.4	0.7	0.3
2008-09	0.6	0.6	0.5	0.8	0.7
2009-10	0.6	0.7	0.5	0.6	0.7
2010-11	0.6	0.7	0.3	0.3	0.3
2011-12	0.6	0.7	0.4	0.4	0.5

ANOVA

Source of Variation	SS	df	MS	F	F crit
Rows	48.91	15	3.26	11.89	1.84
Columns	16.36	4	4.09	14.92	2.53
Error	16.45	60	0.27		
Total	81.72	79			

From above ANOVA table one can take two conclusions as F is higher than F critical null hypothesis is rejected which indicates that there is significance difference in Net NPA to total assets ratio of selected sector banks. Another conclusion is there also significance difference in Net NPA to total assets ratio of selected sector banks in year to year performance.

FINDINGS

1. Gross NPA compare to gross advance of public sector banks and old private sector banks is higher than new private sector banks and foreign sector banks.
2. Gross NPA compare to total assets of public sector banks and old private sector banks is higher than new private sector banks and foreign sector banks.
3. Net NPA compare to net advance of public sector banks and old private sector banks is higher than new private sector banks and foreign sector banks.
4. Net NPA compare to net assets of public sector banks and old private sector banks is higher than new private sector banks and foreign sector banks.
5. Form the analysis of all four parameter one of the important finding is over the year from 1996-97 to 2011-12 NPA is decreasing, which is considering as a good sign for Indian banking sector.

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EMPLOYEES EFFICIENCY ANALYSIS OF PRIVATE & PUBLIC SECTOR BANKS OF INDIA

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ABSTRACT

From Independence onward contribution of banking sector in Indian economy is remarkable. Although history of Indian Economy is full of many ups and down, but it always emerge as more strengthen sector after each and every up downs. In current scenario Indian Banking Sector is considered as backbone of Indian Economy. In this research paper researcher is analyzing employee's efficiency of private and public sector banks of India by taking financial ratios of four parameters indicating employee's efficiency of commercial banks. It includes Profit per employee (Lakhs), Business per employee (Lakhs), Wages as % of total expenses and Wages as % of total income. Currently all commercial banks are going through the phase of recruitment because of two main reasons. Firstly retirement of existing employees of old banks and second is expansion presser for newly establish bank to provide well establish network to customers. So in this phase it's become necessary for any banks to know the employee's of their own as well as employee's efficiency of competitor bank and banking sector.

Key Words: Employees efficiency, Comparison, Private Banks, Public Banks, Commercial Banks.

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Introduction

For analyzing the employee's efficiency of private and public sector banks for basic parameters has been selected for comparing and analyzing the same. These parameters are Profit per employee (Lakhs), Business per employee (Lakhs), Wages as % of total expenses, Wages as % of total income. In financial year 2012 -13 all private sector banks (20) include old private sector banks (13) and new private sector banks (7) as well as all public sector banks (26) include SBI and its' associates (6) and nationalized banks (20) will be taken into consideration for analysis. For analysis purpose all 46 banks has been primarily divided into two parts i. e. private sector banks and public sector banks, which has been further divided into four parts i.e. Old private sector banks, New Private sector banks, SBI and it's associates and nationalized banks.

Literature Review

Jain (2006), in his article titled, "Ratio Analysis: An Effective Tool for Performance Analysis in Banks" discussed various ratios relating to profitability of the banks. The author classified the various ratios under three categories, viz. Costing Ratio, Returns / Yield Ratio and Spread Ratios.

Arora and Kaur (2006) made an attempt to review the performance of banking sector in India during the post-reforms period. Banking sector being an integral part of Indian financial system has undergone dramatic changes reflecting the ongoing economic and financial sector reforms.

Gajera & Pithadia (2013) in their article titled "A Comparative Financial Analysis of Indian Banking Sector In Context of NPA Management" attempt to analyze and compare the financial performance of private, public and foreign sector banks.

Objectives

Analysis of this research paper has been carried out with following objectives

1. To analyze the employees efficiency with the help of selected parameters of private & public sector banks

2. To compare employees efficiency of private & public sector banks by further dividing public sector banks into SBI and it's associates and nationalized banks & public sector banks into old private sector banks and new private sector banks.

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Hypothesis of Study

Analysis of this research paper has been done with the help of below mention statistical Hypothesis.

H_o = There is no significance difference in the mean value of selected four parameters of employee's efficiency in between four types of banks during selected time period. ($\mu_1 = \mu_2 = \mu_3 = \mu_4$)

H_o = There is no significance difference in the mean yearly value of selected four parameters during ten different years of four types of banks. ($\mu_1 = \mu_2 = \mu_3 = \dots\dots = \mu_{10}$)

Research Design

The Sample

The universe of the study consist all the public and private sector banks. For this research paper all public and private sector banks has been taken into consideration which are divided into four main categories.

1. Public sector banks
   - SBI and it's Associates
   - Nationalized banks
2. Private sector banks
   - Old Private Sector banks
   - New Private Sector banks

The Data Collection and period of the Study

To attain mention objectives from time period 2003-04 to 2012-13 has been collected from RBI and DBIE website for selected employee's efficiency parameters.

Tools and Techniques

1. For analyzing employee's efficiency ratio analysis tool of accounting has been used.
2. For comparing employee's efficiency between different sector bank one of the tool of inferential statistics Anova F – test has been used for analyzing difference in performance.

Data Analysis and Interpretation

Table – 1 Profit per Employee (Rs. In Lakhs)

Year	Public Sector Banks		Private Sector Banks	
	SBI and It's Associates Banks	Nationalized Banks	Old Private sector Banks	New Private sector Banks
2012-13	5.62	7.1	5.82	10.28
2011-12	5.5	6.99	5.81	10.44
2010-11	5.82	7.02	5.25	9.93
2009-10	4.82	5.76	3.99	7.46
2008-09	4.39	4.78	5.06	5.58
2007-08	3.21	4.19	4.39	4.78
2006-07	2.72	3.28	1.92	4.37
2005-06	2.07	2.75	2.07	4.45
2004-05	1.9	2.46	0.23	3.23
2003-04	1.82	2.43	0.25	3.22

H_0 = There is no significance difference in the mean value of Profit per Employees of four types of banks. ($\mu_1 = \mu_2 = \mu_3 = \mu_4$)

H_1 = There is significance difference in the mean value of Profit per Employees of four types of banks. ($\mu_1 \neq \mu_2 \neq \mu_3 \neq \mu_4$)

H_0 = There is no significance difference in the mean yearly value of Profit per Employees during ten different years of four types of banks. ($\mu_1 = \mu_2 = \mu_3 = \ldots = \mu_{10}$)

H_1 = There is significance difference in the mean yearly value of Profit per Employees during ten different years of four types of banks. ($\mu_1 \neq \mu_2 \neq \mu_3 \neq \ldots \neq \mu_{10}$)

Table – 2 ANOVA Two way Analysis for Profit per Employee

Source of Variation	SS	df	MS	F	F crit
Year	159.91	9	17.77	28.34	2.25
Types of Banks	50.69	3	16.90	26.95	2.96
SSE	16.93	27	0.63		
Total	227.53	39			

Interpretation:

F calculated value is higher than F critical value for both years & types of banks suggest that there is significance difference in the mean value of profit per business in four types of banks as well as in different years.

Table – 3 Business per Employee (Rs. In Lakhs)

| Year | Public Sector Banks | | Private Sector Banks | |
	SBI and It's Associates Banks	Nationalized Banks	Old Private sector Banks	New Private sector Banks
2012-13	987.13	1281.23	823.21	912.78
2011-12	966.14	1274.26	821.11	900.15
2010-11	855.44	1146.64	759.23	977.75
2009-10	720.91	966.72	657.45	847.04
2008-09	689.00	811.43	586.27	744.34
2007-08	539.30	657.70	517.42	710.81
2006-07	440.26	518.11	409.65	677.96
2005-06	353.32	438.04	376.59	686.53
2004-05	283.87	360.12	308.78	649.88
2003-04	278.64	357.83	301.45	632.66

H_0 = There is no significance difference in the mean value of Business per Employees of four types of banks. ($\mu_1 = \mu_2 = \mu_3 = \mu_4$)

H_1 = There is significance difference in the mean value of Business per Employees of four types of banks. ($\mu_1 \neq \mu_2 \neq \mu_3 \neq \mu_4$)

H_0 = There is no significance difference in the mean yearly value of Business per Employees during ten different years of four types of banks. ($\mu_1 = \mu_2 = \mu_3 = \ldots\ldots = \mu_{10}$)

H_1 = There is significance difference in the mean yearly value of Business per Employees during ten different years of four types of banks. ($\mu_1 \neq \mu_2 \neq \mu_3 \neq \ldots\ldots \neq \mu_{10}$)

Table – 4 ANOVA Two way Analysis for Business per Employee

Source of Variation	SS	df	MS	F	F crit
Year	2081220.35	9	231246.71	19.66	2.25
Types of Banks	391283.97	3	130427.99	11.09	2.96
SSE	317614.77	27	11763.51		
Total	2790119.08	39			

Interpretation:

F calculated value is higher than F critical value for both years & types of banks suggest that there is significance difference in the mean value of business per business in four types of banks as well as in different years.

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Table – 5 Wages as % of total Expenses

Year	Public Sector Banks		Private Sector Banks	
	SBI and It's Associates Banks	Nationalized Banks	Old Private sector Banks	New Private sector Banks
2012-13	16.38	14.46	15.46	14.48
2011-12	14.16	12.38	13.95	12.54
2010-11	17.31	16.47	17.99	14.84
2009-10	13.29	13.81	14.81	14.33
2008-09	12.14	13.48	13.85	12.53
2007-08	13.34	14.21	14.25	12.67
2006-07	18.14	18.19	19.28	13.07
2005-06	22.31	21.95	20.33	13.05
2004-05	22.51	23.60	18.46	10.98
2003-04	22.28	22.42	19.32	12.44

H_0 = There is no significance difference in the mean value of wages as % of total expenses of four types of banks. $(\mu_1 = \mu_2 = \mu_3 = \mu_4)$

H_1 = There is significance difference in the mean value of wages as % of total expenses of four types of banks. $(\mu_1 \neq \mu_2 \neq \mu_3 \neq \mu_4)$

H_0 = There is no significance difference in the mean yearly value of wages as % of total expenses during ten different years of four types of banks. $(\mu_1 = \mu_2 = \mu_3 = \ldots\ldots = \mu_{10})$

H_1 = There is significance difference in the mean yearly value of wages as % of total expenses during ten different years of four types of banks. $(\mu_1 \neq \mu_2 \neq \mu_3 \neq \ldots\ldots \neq \mu_{10})$

Table – 6 ANOVA Two way Analysis for wages as % of total expenses

Source of Variation	SS	df	MS	F	F crit
Year	232.27	9	25.81	4.90	2.25
Types of Banks	116.45	3	38.82	7.38	2.96
SSE	142.11	27	5.26		
Total	490.83	39			

Interpretation:

F calculated value is higher than F critical value for both years & types of banks suggest that there is significance difference in the mean value of wages as % of total expenses in four types of banks as well as in different years.

Table – 7 Wages as % of total income

| Year | Public Sector Banks | | Private Sector Banks | |
	SBI and It's Associates Banks	Nationalized Banks	Old Private sector Banks	New Private sector Banks
2012-13	11.46	11.56	13.67	10.32
2011-12	11.13	9.90	11.56	9.81
2010-11	13.16	12.77	14.82	11.05
2009-10	10.45	10.87	12.43	10.49
2008-09	9.67	10.76	10.92	10.09
2007-08	10.95	11.37	11.28	10.11
2006-07	14.13	14.00	16.66	10.58
2005-06	16.91	16.94	17.41	10.66
2004-05	15.74	17.60	15.29	8.98
2003-04	14.22	14.92	14.87	8.32

H_0 = There is no significance difference in the mean value of wages as % of total income of four types of banks. ($\mu_1 = \mu_2 = \mu_3 = \mu_4$)

H_1 = There is significance difference in the mean value of wages as % of total income of four types of banks. ($\mu_1 \neq \mu_2 \neq \mu_3 \neq \mu_4$)

H_0 = There is no significance difference in the mean yearly value of wages as % of total income during ten different years of four types of banks. ($\mu_1 = \mu_2 = \mu_3 = \ldots\ldots = \mu_{10}$)

H_1 = There is significance difference in the mean yearly value of wages as % of total income during ten different years of four types of banks. ($\mu_1 \neq \mu_2 \neq \mu_3 \neq \ldots\ldots \neq \mu_{10}$)

Table – 8 ANOVA Two way Analysis for wages as % of total income

Source of Variation	SS	df	MS	F	F crit
Year	112.33	9	12.48	5.73	2.25
Types of Banks	83.79	3	27.93	12.82	2.96
SSE	58.82	27	2.18		
Total	254.93	39			

Interpretation:

F calculated value is higher than F critical value for both years & types of banks suggest that there is significance difference in the mean value of wages as % of total income in four types of banks as well as in different years.

Findings

1

With the help of above data analysis we reach at following findings

1. In selected four employees efficiency parameters new private sector banks perform better than other three sector banks.

2. After new private sector banks, old private sector banks and nationalized banks comes in terms of employees efficiency.

3. In second hypothesis under all four parameters suggest that year to year from 2003-04 to 2012-13 employees efficiency increased in all sector banks which as a good sign for Indian banking sector.

Conclusion

In this research paper we try to analyze and compare the employees efficiency of four different banking sector banks. After data analysis we come to know that new private sector banks are the best in terms of employees efficiency under all selected parameters, than comes old private sector banks, than after nationalized banks come and than SBI and it's associate banks comes in terms of employees efficiency. Reason behind poor performance of SBI and it's associate banks as well as nationalized banks is may be establishment of number of branches in rural and semi urban area, which lead to involvement of more no. of employees for providing banking services and because of which employees efficiency is lower compare to other sector banks.

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