

# INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

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### ABSTRACT

India has witness to a sea change in the way banking is done in the past more than two decades. Since 1991, the Reserve Bank of India (RBI) took steps to reform the Indian banking system at a measured pace so that growth could be achieved without exposure to any macro-environment and systemic risks. Some of these initiatives were deregulation of interest rates, dilution of the government stake in public sector banks, guidelines being issued for risk management, asset classification, and provisioning. Technology has made tremendous impact in banking. 'Anywhere banking' and 'Anytime banking' have become a reality. 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. It has become very mandatory to study and to make a comparative analysis of services of Scheduled Commercial Banks. The Indian economy exhibited clear momentum in recovery, and the GDP growth for the year 2010-11 has been estimated at 8.50%, up from 7.20% recorded in the previous year despite persistent global uncertainty.

### KEYWORDS

Private sector banks, banking reforms, banking sector.

### INTRODUCTION

The Indian banking sector has recorded an impressive improvement in productivity over the last 15 years; many of the productivity/ efficiency indicators have moved closer to the global levels. There has been a particularly discernible improvement in banks' operating efficiency in recent years owing to technology up-gradation and staff restructuring. However, to sustain high and inclusive growth, there is a need to raise the level of domestic savings and channel those savings into investment. This implies that banks need to offer attractive interest rates to depositors and reduce the lending rates charged on borrowers - in other words, reduce the net interest margin (NIM). The NIM of the Indian banking system is higher than that in some of the other emerging market economies even after accounting for mandated social sector obligations such as priority sector lending and credit support for the Government's anti-poverty initiatives.

The Indian banking sector performed better in 2010-11 over the previous year despite the challenging operational environment. The banking business of Scheduled Commercial Banks (SCBs) recorded higher growth in 2010-11 as compared with their performance during the last few years. Credit grew at 22.9 per cent and deposits grew at 18.3 per cent in 2010-11 over the previous year. Accordingly, the outstanding credit-deposit ratio of SCBs increased to 76.5 per cent in 2010-11 as compared with 73.6 percent in the previous year. Despite the growing pressures on margins owing to higher interest rate environment, the return on assets of SCBs improved to 1.10 per cent in 2010- 11 from 1.05 per cent in 2009-10. The capital to risk weighted assets ratio under both Basel I and II frameworks at 13.0 per cent and 14.2 per cent, respectively in 2010-11 remained well above the required minimum of 9 per cent. The gross NPAs to gross advances ratio declined to 2.25 per cent in 2010-11 from 2.39 per cent in 2009-10, displaying improvement in asset quality of the banking sector. Though there was improvement in the penetration of banking services in 2010-11 over the previous year, the extent of financial exclusion continued to be staggering.

### REVIEW OF LITERATURE

A handful of reviews are available analyzes of income and expenditures of commercial banks. A few of them are as follows:

Luther (1976) chaired the committee on Productivity, Efficiency & Profitability in Commercial banks, Bombay 1976 appointed by Reserve Bank of India to study the productivity, efficiency and profitability of commercial banks. In his report he analyzed the various issues related to the planning, budgeting and marketing in commercial banks.

Chidanbaram R.M and Alamelu(1994) published an article on "Profitability in Banks, a Matter of Survival" in The Banker, pp 1-3, May. They observed that the private sector banks have been registering both – high profit and high rate of growth with respect to deposits, advances and reserves as compared to the public sector banks.

A book written by Kapoor, G.P. (2004) on Commercial Banking published by AP.H. Publishing Corporation, New Delhi. In that book she analysed the performance of banks from 1981-1982 to 1999-2000 and revealed that the deposits, advances, total business. income, expenditure, net interest margin, working funds, branches and employees of the entire PSBs registered lower rates of growth in the post-reform period as compared to the pre-reform period.

Kanjana.E.N submitted her Ph.D Thesis on Efficiency, Profitability and Growth of Scheduled Commercial Banks in India at Bharathiar University, Coimbatore, 2007. She tested (1) whether the establishment expense was a major expense, and (2) out of total expense which is met by scheduled commercial banks is more due to more number of employees. In her empirical study, the earning factor and expense factor which are controllable and non-controllable by the bank.

The International Journal of Business Management 5(8): 113-118 contains an article on Performance evaluation of banking sector in Pakistan: An application of Bankometer prepared by Shar AH, Shah MA, Jamali H (2010a). He applies bankometer to analyze the capital inadequacy and solvency of banks before and after nationalization. The study confirms that majority of the big banks could not pass the solvency measure after nationalization using bankometer tool.

All the research work done failed to concentrate on Tamil Nadu Based Private Sector Banks. So the researcher makes an attempt to analyze the income and expenditure of Tamil Nadu Based Private Sector Banks.

### OBJECTIVES

- To know the growth of income and expenditure of Tamil Nadu Based Private Sector Commercial Banks in India
- To compare the growth of income and expenditure of individual banks with other banks in the group

### SCOPE OF THIS STUDY

The Scheduled Commercial Banks (86) in India comprises of Public (26), Private (20) and foreign (40) sector banks. The private sector banks are classified as old (13) and new (07) private sector banks. Among the thirteen old private sector banks in India, only four banks are having their registered office in Tamil Nadu.

They are City Union Bank Ltd. having its registered office at Kumbakonam, Karur Vysya Bank Ltd. having its registered office at Karur, Tamilnad Mercantile Bank Ltd. having its registered office at Thoothukudi and Lakshmi Villas Bank Ltd. having its registered office at Karur. The scope of this study is limited to these four banks which are collectively called as Tamil Nadu Based Private Sector Commercial Banks (TNBPSCB) in India.

## METHODOLOGY

This research is based on the secondary data published in the annual report of individual bank and a profile of banks 2011-12 published by RBI. It covers a period of eleven years starting from 2001-02 to 2011-12. The Growth Rate, Compound Growth Rate (CGR), Mean, Standard Deviation (SD) and Co-efficient of Variation (CV) is used for analyzing the secondary data. In order to analyse the growth of TNBPSCB in India, the researcher selects interest income, other income, total income, interest paid, operating expenses, provisions and contingencies, total expenditures, net profit and operating profit of each bank under study.

## ANALYSIS AND INTERPRETATIONS

### INTEREST INCOME

The interest income consists of interest or discount on advances or bills, interest on investments, interest on balance with RBI and other interbank funds. The growth of interest income of TNBPSCB in India during the study period is given in Table 1.

**TABLE 1: GROWTH OF INTEREST INCOME OF TNBPSCB IN INDIA** (Amount in Crores)

Year	CUB	KVB	TMB	LVB
2001-02	212.14 ---	482.30 ---	432.88 ---	271.50 ---
2002-03	233.51 (10.07)	515.61 (06.91)	471.58 (08.94)	270.98 (-0.19)
2003-04	276.18 (18.27)	647.62 (25.60)	537.64 (14.01)	285.95 (05.52)
2004-05	290.67 (05.25)	590.77 (-8.78)	512.70 (-4.64)	298.20 (04.28)
2005-06	326.39 (12.29)	650.85 (10.17)	548.32 (06.95)	322.06 (08.00)
2006-07	400.05 (22.57)	867.40 (33.27)	637.99 (16.35)	429.18 (33.26)
2007-08	595.96 (48.97)	1134.03 (30.74)	761.01 (19.28)	506.06 (17.91)
2008-09	804.40 (34.98)	1446.09 (27.52)	977.15 (28.40)	657.61 (29.95)
2009-10	956.61 (18.92)	1757.95 (21.57)	1118.40 (14.46)	909.32 (38.28)
2010-11	1218.41 (27.37)	2217.70 (26.15)	1371.04 (22.59)	1064.84 (17.10)
2011-12	1696.77 (39.26)	3270.37 (47.47)	1882.40 (37.30)	1519.26 (42.67)
Average	637.37	1234.61	841.01	594.09
SD	483.64	880.75	457.94	409.98
CV in %	75.88	71.34	54.45	69.01
CGR in %	23.67	20.76	15.06	19.49

Source: Annual reports of individual banks

Note: The growth rates in percentage are given in brackets.

It is observed from Table 1 that the KVB has the highest mean of Rs.1234.61 crores and SD of Rs.880.75 crores. The CV of TMB is 54.45 per cent which is the minimum when compared with other banks under study. The growth rate of interest income of CUB is positive in all the years during the study period. There is a negative of 8.78 per cent, 4.64 per cent during 2004-05 in KVB and in TMB respectively. The growth rate of CUB increases 3.90 times, KVB 6.87 times, TMB 4.17 times and CUB increases 224.58 times in 2011-12 when compared with the growth rate in 2002-03.

### OTHER INCOME

Other income includes commission, exchange and brokerage, profit less loss on sale of investments, profit less loss on revaluation, profit less loss on sale of fixed assets, demand draft and miscellaneous incomes. Table 2 shows the other income of TNBPSCB in India for the study period under study.



TABLE 2: GROWTH OF OTHER INCOME OF TNBPSCB IN INDIA (Amount in Crores)

Year	CUB	KVB	TMB	LVB
2001-02	48.02 ---	104.70 ----	62.47 ---	85.97 ---
2002-03	53.86 (12.16)	132.46 (26.51)	59.37 (-4.96)	84.23 (-2.02)
2003-04	66.50 (23.47)	74.25 (-43.95)	67.91 (14.38)	86.86 (03.12)
2004-05	33.44 (-49.71)	113.15 (52.39)	67.94 (00.04)	38.32 (-55.88)
2005-06	39.53 (18.21)	143.11 (26.48)	82.62 (21.61)	34.94 (- 8.82)
2006-07	54.09 (36.83)	119.15 (-16.74)	82.85 (00.28)	45.81 (31.11)
2007-08	90.29 (66.93)	155.30 (30.34)	130.70 (57.75)	82.48 (80.05)
2008-09	123.68 (36.98)	265.21 (70.77)	135.84 (03.93)	106.99 (29.72)
2009-10	143.50 (16.03)	246.98 (-06.87)	172.80 (27.21)	103.57 (-3.20)
2010-11	157.40 (09.69)	264.33 (07.02)	188.34 (08.99)	137.02 (32.30)
2011-12	207.13 (31.59)	350.15 (32.47)	231.65 (23.00)	157.93 (15.26)
Average	92.49	178.98	116.59	87.65
SD	57.31	87.78	59.45	38.74
CV in %	61.96	49.04	50.99	44.20
CGR in %	17.08	13.77	15.46	7.96

Source: Annual reports of individual banks

Note: The growth rates in percentage are given in brackets.

From Table 2 it is known that the average (Rs.178.98 crores) and SD (Rs.87.78 crores) of KVB is the maximum followed by TMB. The LVB has 44.20 per cent as CV which is lowest among the bank groups under study. The growth rate of other income of LVB increases 7.55 times in 2011-12 when compared to 2002-03. The amount of other income of TMB increases 3.71 times in 2011-12 while comparing with 2001-02. The growth rates of other income of KVB have a negative of 43.95 per cent in 2003-04, 16.74 per cent in 2006-07 and 6.87 per cent in 2009-10 respectively.

**TOTAL INCOME**

Total income is the combination of interest income and other income earned by a bank. Table 3 presents the growth of total income of TNBPSCB in India for the period under study.

TABLE 3: GROWTH OF TOTAL INCOME OF TNBPSCB IN INDIA (Amount in Crores)

Year	CUB	KVB	TMB	LVB
2001-02	260.16 ---	587.00 ---	495.35 ---	357.48 ---
2002-03	287.37 (10.46)	648.07 (10.40)	530.95 (07.19)	355.21 (-0.64)
2003-04	342.68 (19.25)	721.87 (11.39)	605.55 (14.05)	372.82 (04.96)
2004-05	324.11 (-05.42)	703.92 (-02.49)	580.66 (-4.11)	336.52 (-9.74)
2005-06	365.92 (12.90)	793.96 (12.79)	630.94 (08.66)	357.00 (06.09)
2006-07	454.14 (24.11)	986.55 (24.26)	720.84 (14.25)	474.99 (33.05)
2007-08	686.25 (51.11)	1289.33 (30.69)	891.71 (23.70)	588.54 (23.91)
2008-09	928.08 (35.24)	1711.30 (32.73)	1112.99 (24.82)	764.60 (29.91)
2009-10	1100.11 (18.54)	2004.93 (17.16)	1291.20 (16.01)	1012.88 (32.47)
2010-11	1375.81 (25.06)	2482.03 (23.80)	1559.38 (20.81)	1201.85 (18.66)
2011-12	1903.90 (38.38)	3620.52 (45.87)	2114.05 (35.57)	1677.18 (46.93)
Average	729.87	1413.59	957.60	681.73
SD	539.75	963.51	516.12	442.85
CV in %	73.95	68.16	53.90	64.96
CGR in %	22.64	19.72	15.11	17.51

Source: Annual reports of individual banks

Note: The growth rates in percentage are given in brackets.

Table 3 reveals the mean total income of KVB (Rs.1413.59 crores) is the highest amount followed by TMB with Rs.957.60 crores. Again the KVB has highest amount of Rs.963.51 crores as SD followed by CUB with Rs.539.75 crores. The CV of TMB is 53.90 per cent which is the minimum followed by LVB with 64.96 per cent. The total income of CUB is increased to Rs.1903.90 crores in 2011-12 which is 7.32 times more than in 2001-02. The growth rate of total income of LVB varies between negative of 0.64 per cent in 2002-03 and 46.93 per cent in 2011-12 which increases 73.33 times. The total income of KVB is Rs.3620.52 crores in 2011-12 which is increased 6.17 times more than in 2001-02.

**INTEREST PAID**

Interest paid includes interest on deposits, interest on RBI or interbank borrowings, interest on participating certificates and penal interest paid by a bank. The interest paid by TNBPSCB in India for the period under study is given in Table 4.

**TABLE 4: GROWTH OF INTEREST PAID BY TNBPSCB IN INDIA** (Amount in Crores)

Year	CUB	KVB	TMB	LVB
2001-02	157.55 ---	317.73 ---	289.48 ---	209.73 ---
2002-03	167.11 (06.07)	346.55 (09.07)	302.42 (04.47)	202.76 (-3.32)
2003-04	179.94 (07.68)	350.42 (01.12)	321.95 (06.46)	202.51 (-0.12)
2004-05	179.84 (-0.06)	334.07 (-4.67)	281.57 (-12.54)	191.54 (-5.42)
2005-06	186.61 (03.76)	367.96 (10.14)	302.33 (07.37)	216.56 (13.06)
2006-07	232.56 (24.62)	520.29 (41.40)	342.21 (13.19)	299.18 (38.15)
2007-08	396.18 (70.36)	765.35 (47.10)	498.80 (45.76)	381.93 (27.66)
2008-09	561.83 (41.81)	1035.68 (35.32)	643.43 (29.00)	504.07 (31.98)
2009-10	678.47 (20.76)	1193.05 (15.19)	743.85 (15.61)	660.19 (30.97)
2010-11	798.38 (17.67)	1450.84 (21.61)	827.15 (11.20)	699.84 (06.01)
2011-12	1197.02 (49.93)	2353.25 (62.20)	1232.02 (48.95)	1148.03 (64.04)
Average	430.50	821.38	525.93	428.76
SD	342.19	645.34	306.96	303.41
CV in %	79.49	78.57	58.37	70.77
CGR in %	23.71	22.60	15.59	19.40

Source: Annual reports of individual banks

Note: The growth rates in percentage are given in brackets.

It is understood from Table 4 that the interest paid by KVB has highest mean of Rs.821.38 crores followed by TMB. Also the SD of interest paid by KVB is the maximum of Rs.645.34 crores followed by CUB. The growth rate of interest paid by LVB is increased 19.29 times, TMB 10.95 times, CUB 8.23 times and KVB is increased 6.86 times in 2011-12 when compared with 2002-03. The amount of interest paid by KVB is Rs.2353.25 crores in 2011-12 which is increased from Rs.317.73 crores in 2001-02. The TMB has the lowest CV of 58.37 per cent followed by CUB with 70.77 per cent.

**OPERATING EXPENSES**

Operating expenses include payments to and provisions for employees, rent, taxes and lighting, printing and stationary, advertising and publicity, depreciation on bank property, directors fees, allowances and expenses, auditors fees and law charges, repairs and maintenance, insurance and postage. Table 5 presents the growth of operating expenses of TNBPSCB in India for the study period.

**TABLE 5: GROWTH OF OPERATING EXPENSES OF TNBPSCB IN INDIA** (Amount in Crores)

Year	CUB	KVB	TMB	LVB
2001-02	37.55 ---	107.52 ---	85.34 ---	70.38 ---
2002-03	39.93 (06.34)	104.10 (03.18)	92.81 (08.75)	72.40 (02.87)
2003-04	44.95 (12.57)	156.90 (50.72)	113.71 (22.52)	83.55 (15.40)
2004-05	62.60 (39.27)	170.62 (08.74)	124.88 (09.82)	90.28 (08.06)
2005-06	70.16 (12.08)	197.36 (15.67)	129.70 (03.86)	100.52 (11.34)
2006-07	90.10 (28.42)	192.48 (-2.47)	147.44 (13.68)	102.22 (01.69)
2007-08	109.91 (21.99)	216.22 (12.33)	168.51 (14.29)	116.44 (13.91)
2008-09	139.53 (26.95)	257.60 (19.14)	204.29 (21.23)	151.69 (30.27)
2009-10	165.85 (18.86)	348.65 (35.35)	231.45 (13.29)	186.48 (22.93)
2010-11	216.40 (30.48)	430.60 (23.50)	298.02 (28.76)	228.15 (22.35)
2011-12	132.98 (-38.55)	541.56 (25.77)	349.05 (17.12)	293.71 (28.74)
Average	100.91	247.60	176.84	135.98
SD	57.92	138.25	85.65	72.20
CV in %	57.40	55.84	48.43	53.10
CGR in %	18.91	16.79	14.70	14.95

Source: Annual reports of individual banks

Note: The growth rates in percentage are given in brackets.

Table 5 presents that the mean (247.60 crores) and SD (Rs.138.25 crores) of operating expenses of KVB is the highest one followed by TMB. The CV of 48.43 per cent is registered as lowest among the banks under study followed by LVB. Though the growth rate of operating expenses of CUB is decreased to a negative of 38.55 per cent in 2011-12 from 6.34 per cent in 2002-03, the amount of operating expenses are increased by 3.54 times. The operating expense of KVB varies from Rs.107.52 crores in 2001-02 to Rs.541.56 crores in 2011-12. The growth rate of LVB is increased 10.01 times in 2011-12 when compared with 2002-03.

#### PROVISIONS & CONTINGENCIES

The provisions and contingencies include all provisions made for diminution in the value of investments and transfer to contingencies. Table 6 summarizes the growth of provisions and contingencies of TNBPSCB in India for the study period under consideration.

**TABLE 6: GROWTH OF PROVISIONS & CONTINGENCIES OF TNBPSCB IN INDIA** (Amount in Crores)

Year	CUB	KVB	TMB	LVB
2001-02	36.63 ---	53.24 ---	65.18 ---	47.14 ---
2002-03	46.96 (28.20)	72.45 (36.08)	71.96 (10.40)	45.89 (-2.65)
2003-04	60.76 (29.39)	53.51 (-26.14)	89.21 (23.97)	45.70 (-0.41)
2004-05	35.35 (-41.82)	93.89 (75.46)	91.86 (02.97)	51.37 (12.41)
2005-06	52.78 (49.31)	93.29 (00.06)	97.72 (06.38)	17.45 (-66.03)
2006-07	59.67 (13.05)	113.77 (21.95)	125.42 (28.35)	56.00 (22.09)
2007-08	78.42 (31.42)	99.43 (12.60)	97.66 (-22.13)	64.90 (15.89)
2008-09	104.59 (33.37)	182.18 (83.22)	115.07 (17.83)	58.55 (-9.78)
2009-10	103.03 (-01.49)	127.19 (-30.18)	131.37 (14.17)	136.54 (133.20)
2010-11	145.98 (41.69)	184.99 (45.44)	183.31 (39.54)	172.72 (26.50)
2011-12	147.00 (00.70)	223.99 (21.08)	219.52 (19.75)	128.42 (-25.65)
Average	79.20	117.99	117.12	74.97
SD	40.58	56.49	46.96	48.25
CV in %	51.23	47.87	40.10	64.35
CGR in %	15.27	14.53	10.94	14.79

Source: Annual reports of individual banks

Note: The growth rates in percentage are given in brackets.

It is clear from Table 6 that the highest mean of Rs.117.99 crores and SD of Rs.56.49 crores of provisions and contingencies exists in KVB. The lowest percentage of CV of 40.10 per cent exists in TMB. The LVB has more negative values of growth rate during the study period. Though the growth rate of provisions and contingencies of CUB and KVB reduces in 2011-12, the amount of the same increases sufficiently. The amount of provisions and contingencies of CUB increases 4.01 times, KVB 4.21 times, TMB 3.37 times and LVB increases 2.72 times in 2011-12 when compared with 2001-02.

#### TOTAL EXPENDITURES

**TABLE 7: GROWTH OF TOTAL EXPENDITURES OF TNBPSCB IN INDIA** (Amount in Crores)

Year	CUB	KVB	TMB	LVB
2001-02	231.73 ---	478.50 ---	440.00 ---	327.25 ---
2002-03	253.99 (09.61)	523.10 (09.32)	467.19 (06.18)	321.05 (-1.89)
2003-04	285.64 (12.46)	560.82 (66.47)	524.87 (12.35)	331.76 (03.33)
2004-05	277.79 (-02.75)	598.58 (06.73)	498.31 (-5.06)	333.19 (00.43)
2005-06	309.55 (11.43)	658.61 (10.03)	529.75 (06.31)	334.53 (00.40)
2006-07	382.33 (23.51)	826.54 (25.50)	615.07 (16.11)	457.40 (36.73)
2007-08	584.52 (52.88)	1081.00 (30.79)	764.97 (24.37)	563.27 (23.15)
2008-09	805.95 (37.88)	1475.46 (36.49)	962.79 (25.86)	714.31 (26.81)
2009-10	947.34 (17.54)	1668.89 (13.11)	1106.67 (14.94)	982.21 (37.50)
2010-11	1160.76 (22.53)	2066.44 (23.82)	1308.48 (18.24)	1100.71 (12.06)
2011-12	1477.00 (27.24)	3118.80 (50.93)	1800.59 (37.61)	1570.16 (42.65)
Average	610.6	1186.98	819.88	639.62
SD	428.41	831.99	434.91	414.89
CV in %	70.16	70.09	53.05	64.86
CGR in %	21.81	20.42	14.70	17.86

Source: Annual reports of individual banks

Note: The growth rates in percentage are given in brackets.

Table 7 exhibits the average total expenses of Rs.1186.98 crores and SD of Rs.831.99 crores exists in KVB which is the highest among the bank groups under study followed by TMB. The CV of TMB is 53.05 per cent which is considered as lowest followed by LVB with 64.86 per cent. The amount of total expenses of CUB increases 6.37 times, KVB 6.52 times, TMB 6.09 times and LVB increases 4.80 times in 2011-12 when compared with 2001-02. There is a negative value of Rs.2.75 crores for CUB in 2004-05, Rs.5.06 crores for TMB in 2004-05 and Rs.1.89 crores for LVB in 2002-03 regarding the total expenditures.

**NET PROFIT****TABLE 8: GROWTH OF NET PROFIT OF TNBPSCB IN INDIA** (Amount in Crores)

Year	CUB	KVB	TMB	LVB
2001-02	28.44	108.51	55.35	30.22
	---	---	---	---
2002-03	33.37 (17.33)	124.97 (15.17)	63.76 (15.19)	34.16 (13.04)
2003-04	57.04 (70.93)	161.05 (28.87)	80.68 (26.54)	41.05 (20.17)
2004-05	46.32 (-18.79)	105.34 (-34.59)	82.35 (02.07)	03.34 (-91.86)
2005-06	56.37 (21.70)	135.35 (28.49)	101.19 (22.88)	22.47 (572.75)
2006-07	71.81 (27.39)	16.01 (-88.17)	105.78 (04.54)	17.58 (-21.76)
2007-08	101.73 (41.67)	208.33 (1201.25)	126.74 (19.81)	25.27 (43.74)
2008-09	122.13 (20.05)	235.84 (13.21)	150.21 (18.52)	50.30 (99.05)
2009-10	152.76 (25.08)	336.03 (42.48)	184.53 (22.85)	30.67 (-39.03)
2010-11	215.05 (40.78)	415.60 (23.68)	250.90 (35.97)	101.14 (229.77)
2011-12	280.00 (30.20)	501.72 (20.72)	313.46 (24.93)	107.02 (05.81)
Average	105.91	213.52	137.72	42.11
SD	80.94	147.61	81.91	32.98
CV in %	76.42	69.13	59.47	78.31
CGR in %	24.80	16.41	17.84	14.96

Source: Annual reports of individual banks

Note: The growth rates in percentage are given in brackets.

It is observed from Table 8 that there is a wide fluctuation in the growth rates of net profit of LVB during the study period. The amount of net profit of CUB varies between Rs.28.44 crores in 2001-02 and Rs.280 crores in 2011-12. The amount of net profit of LVB increases 3.54 times in 2011-12 even though the growth rate declined. The amount of net profit of TMB and KVB increases 5.66 times and 4.62 times respectively in 2011-12. The KVB has highest amount of mean (Rs.213.52 crores) and SD (Rs.147.61 crores) of net profit followed by TMB. The CV of net profit of TMB is 59.47 per cent which is the lowest percentage among the banks under study followed by KVB.

**OPERATING PROFIT**

Net profits of a bank before providing provisions and contingencies are called operating profits. This is an indicator of a bank's profitability at the operating level. Table 9 presents the operating profit of TNBPSCB in India for the study period.

**TABLE 9: GROWTH OF OPERATING PROFIT OF TNBPSCB IN INDIA** (Amount in Crores)

Year	CUB	KVB	TMB	LVB
2001-02	65.07	161.75	120.53	77.36
	---	---	---	---
2002-03	80.33 (23.45)	197.42 (22.05)	135.72 (12.60)	80.05 (3.48)
2003-04	117.8 (46.65)	214.56 (08.68)	169.89 (25.18)	86.75 (8.37)
2004-05	81.67 (-30.67)	199.23 (-7.14)	174.21 (02.54)	54.71 (-36.93)
2005-06	109.15 (33.65)	228.64 (14.76)	198.91 (14.18)	39.92 (-27.03)
2006-07	131.48 (20.46)	129.78 (-43.24)	231.20 (16.23)	73.58 (84.32)
2007-08	180.15 (37.02)	307.76 (137.14)	224.40 (-2.94)	90.17 (22.55)
2008-09	226.72 (25.85)	418.02 (35.83)	265.28 (18.22)	108.85 (20.72)
2009-10	255.79 (12.82)	463.22 (10.81)	315.90 (19.08)	167.21 (53.62)
2010-11	361.03 (41.14)	600.59 (29.66)	434.21 (37.45)	273.86 (63.78)
2011-12	427.00 (18.27)	725.71 (20.83)	532.98 (22.75)	235.44 (-14.03)
Average	185.11	331.52	254.84	117.08
SD	120.61	195.56	128.04	75.83
CV in %	65.16	58.99	50.24	64.76
CGR in %	20.25	15.70	14.51	14.24

Source: Annual reports of individual banks

Note: The growth rates in percentage are given in brackets.

Table 9 highlights that the mean and SD of KVB are Rs.331.52 crores and Rs.195.56 crores which are considered as highest amount followed by TMB during the study period. The CV of TMB is 50.24 per cent which is the lowest among the banks under study followed by KVB. The amount of operating profit of CUB is increased by 6.56 times, KVB 4.49 times, TMB 4.42 times and LVB increased by 3.04 times in 2011-12. The minimum and maximum growth rates of TMB are negative of 2.94 per cent in 2007-08 and 37.45 per cent in 2010-11 respectively. There is a reduction in growth rates of operating profits of CUB in 2004-05, KVB in 2004-05 and 2006-07, TMB in 2007-08 and LVB in 2004-05, 2005-06 and 2011-12 respectively.

### FINDINGS

While observing the mean of interest income, other income, total income, interest paid, operating expenses, provisions and contingencies, total expenditures, net profit and operating profit of TNBPSCB in India, the KVB and TMB secured first two places respectively.

Regarding the SD of other income, operating expenses, total expenses, net profit and operating profit, the KVB stands first followed by TMB. Again the KVB secured first place in SD of interest income, total income and interest paid followed by CUB. The SD of provisions and contingencies of KVB is the highest followed by LVB.

While go through the CV of interest income, total income, interest paid, operating expenses and total expenses of TNBPSCB in India, the TMB secured first place followed by LVB. Also TMB stands first in provisions and contingencies, net profit and operating profit followed by KVB. Regarding the CV of other income, the LVB leads first followed by KVB.

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