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   INTRODUCTION

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   NEED/IMPORTANCE OF THE STUDY

   STATEMENT OF THE PROBLEM

   OBJECTIVES

   HYPOTHESES

   RESEARCH METHODOLOGY

   RESULTS & DISCUSSION

   FINDINGS

   RECOMMENDATIONS/SUGGESTIONS

   CONCLUSIONS

   SCOPE FOR FURTHER RESEARCH

   ACKNOWLEDGMENTS

   REFERENCES

   APPENDIX/ANNEXURE

   It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed ***5000 WORDS***.

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BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

UNPUBLISHED DISSERTATIONS AND THESES

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITE

- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 http://epw.in/user/viewabstract.jsp

COMPARATIVE ANALYSIS OF PER SHRE RATIO OF SOME SELECTED INDIAN PUBLIC SECTOR BANKS

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ABSTRACT
Comparisons of per share ratio of selected Indian public sector banks are studied to understand the complication of global banking system. Banks are the back bone of economy of a country and shares are the most important post of bank or industry. By the analysis of per share ratio of banks, we can monitor the financial conditions of banks. In this manuscript, comparison of per share ratio of different selected Indian public sector banks has been done. In details conclusion of the manuscript is given in conclusion.

KEYWORDS
Limitations of ratio, per share ratio, selected Indian public sector banks and Types of ratio.

INTRODUCTION
Shares are the main components of any Industry and banks. To study the economical position of any bank at a glance, the different types of ratio are analyzed by the profit and loss accounts and balance sheet of banks. Ratio analysis is an important and age-old technique of financial analysis. Ratio-analysis is a concept or technique which is as old as accounting concept. Financial analysis is a scientific tool. It has assumed important role as a tool for appraising the real worth of an enterprise, its performance during a period of time and its pit falls. Financial analysis is a vital apparatus for the interpretation of financial statements. It also helps to find out any cross-sectional and time series linkages between various ratios.
Unlike in the past when security was considered to be sufficient consideration for banks and financial institutions to grant loans and advances, now a days the entire lending is need-based and the emphasis is on the financial viability of a proposal and not only on security alone. Further all business decision contains an element of risk. The risk is more in the case of decisions relating to credits. Ratio analysis and other quantitative techniques facilitate assessment of this risk.
Ratio-analysis means the process of computing, determining and presenting the relationship of related items and groups of items of the financial statements. They provide in a summarized and concise form of fairly good idea about the financial position of a unit. They are important tools for financial analysis.

SURVEY OF LITERATURE
Banks have invested heavily in developing online competence in the hope of attracting customers to the new, cheaper service channel. According to Chuang and Hu (2011), Two different types of customers (i.e., short-time usage, long-time usage online banking customers) have different value perceptions of exploration factor, security factor and specialty information service factor but similar evaluations of transaction technicalities factor, decision-making convenience factor and interactive interrogation factor. It implies that the utilitarian functions (transaction technicalities factor, decision-making convenience factor and interactive interrogation factor) are the essential website service for most online banking customers. The results show online banking services need to intensify the core functions and design these utilitarian features as effectively as possible to satisfy all online banking customers' need. On the other hand, providing better service on exploration and specialty information factor is more successful to keep and attract long-time usage online banking customers (Hanson et. al. 2011).
In response to calls for banking system reforms in the wake of the global financial crisis, in 2010 the Basel Committee on Banking Supervision (BCBS) published a consultative document (BCBS 2010a) and operational guidelines (BCBS 2010b) for regulators on countercyclical capital buffers. The central feature of their proposal is the use of cyclical movements in the credit/GDP ratio to trigger increases in the reserves required to be held by banks. This in turn reflects the claim by Drehmann et al. (2010) that measured cycles in this ratio provide a useful, if imperfect, leading indicator of banking crises (Discussion, 2011). The profit-sharing investment account holders are a type of equity investor without the governance rights of either creditors or shareholders raises a major problem of supervision (Simon 2009, orphanides 2002). The service quality and customer satisfaction (Marugan 2012) of any banks depends upon the present fund which may be improved by the help of shares and position of that may be identified by the help of study of per share ratio of the banks.

TYPES OF RATIO
a. **BALANCE SHEET RATIO**
Financial ratio, Current ratio, Quick Asset ratio, Proprietary Ratio, Debt Equity Ratio
b. **P&L RATIO INCOME/REVENUE STATEMENT RATIO**
Operating ratio, Gross Profit Ratio, Expense Ratio, Net Profit Ratio, Stock Turn Over Ratio
C. **BALANCE SHEET AND PROFIT LOSS RATIO**
Composite Ratio, Fixed asset turn over ratio, Return on total resources ratio, return on own fund ratio, earning per share ratio, debtor's turn over ratio.
Some important ratios are given below
i. **CURRENT RATIO:** It is the relationship between the current assets and current liabilities of a concern.
Current Ratio = Current Assets/Current Liabilities
ii. **NET WORKING CAPITAL:** This is worked out as surplus of Long Term Sources over Long Tern Uses, alternatively it is the difference of Current Assets and Current Liabilities.
NWC = Current Assets – Current Liabilities
iii. **ACID TEST OR QUICK RATIO:** It is the ratio between Quick Current Assets and Current Liabilities. The should be at least equal to 1.
iv. **QUICK CURRENT ASSETS:** Cash/Bank Balances + Receivables upto 6 months + Quickly realizable securities such as Govt. Securities or quickly marketable/quoted shares and Bank Fixed Deposits
Acid Test or Quick Ratio = Quick Current Assets/Current Liabilities
v. **DEBT EQUITY RATIO:** It is the relationship between borrower's fund (Debt) and Owner's Capital (Equity).
Long Term Outside Liabilities / Tangible Net Worth
Liabilities of Long Term Nature
Total of Capital and Reserves & Surplus Less Intangible Assets
vi. **PROPRIETARY RATIO:** This ratio indicates the extent to which Tangible Assets are financed by Owner's Fund.
Proprietary Ratio = (Tangible Net Worth/Total Tangible Assets) x 100
The ratio will be 100% when there is no Borrowing for purchasing of Assets.
vii. **GROSS PROFIT RATIO:** By comparing Gross Profit percentage to Net Sales we can arrive at the Gross Profit Ratio which indicates the manufacturing efficiency as well as the pricing policy of the concern.

Gross Profit Ratio = (Gross Profit / Net Sales) x 100

Alternatively , since Gross Profit is equal to Sales *minus* Cost of Goods Sold, it can also be interpreted as below :

Gross Profit Ratio = [(Sales – Cost of goods sold)/ Net Sales] x 100

A higher Gross Profit Ratio indicates efficiency in production of the unit.

viii. OPERATING PROFIT RATIO:

It is expressed as => (Operating Profit / Net Sales) x 100

Higher the ratio indicates operational efficiency

Net Profit Ratio :

It is expressed as => (Net Profit / Net Sales) x 100

1. COMPOSITE RATIO

i. RETURN ON EQUITY CAPITAL (ROE) :

Net Profit after Taxes / Tangible Net Worth

ii. **EARNING PER SHARE:** EPS indicates the quantum of net profit of the year that would be ranking for dividend for each share of the company being held by the equity share holders.

Net profit after Taxes and Preference Dividend/ No. of Equity Shares

iii. **PRICE EARNING RATIO:** PE Ratio indicates the number of times the Earning Per Share is covered by its market price.

Market Price Per Equity Share/Earning Per Share

THE FOLLOWING ARE SOME OF THE ADVANTAGES / BENEFITS OF RATIO ANALYSIS

SIMPLIFIES FINANCIAL STATEMENTS: It simplifies the comprehension of financial statements. Ratios tell the whole story of changes in the financial condition of the business

1. **FACILITATES INTER-FIRM COMPARISON:** It provides data for inter-firm comparison. Ratios highlight the factors associated with with successful and unsuccessful firm. They also reveal strong firms and weak firms, overvalued and undervalued firms.
2. **HELP IN PLANNING:** It helps in planning and forecasting. Ratios can assist management, in its basic functions of forecasting. Planning, co-ordination, control and communications.
3. **MAKES INTER-FIRM COMPARISON POSSIBLE:** Ratios analysis also makes possible comparison of the performance of different divisions of the firm. The ratios are helpful in deciding about their efficiency or otherwise in the past and likely performance in the future.
4. **HELP IN INVESTMENT DECISIONS:** It helps in investment decisions in the case of investors and lending decisions in the case of bankers etc.

In all these types of ratio, the analysis of per share ratio is done in this manuscript for eight selected Indian public sector banks.

PURPOSE OF THE STUDY

The purpose of the study is to analyze about the per share ratio of the selected Indian public sector banks because shares are the important components of any bank or industry. This study is important to improve the circulation of fund in bank or industry. In this manuscript, the natures of last five years per share ratio of banks are studied. By the help of the analysis of this study, forecast may be done about the economy condition of banks.

AREA OF THE STUDY

Eight Indian public sector banks as State Bank of India, Bank of Baroda, Central Bank of India, Oriental Bank of Commerce, Punjab National Bank, Syndicate Bank, Bank of Maharastra, And Indian Oversease Bank are selected for this study. The data for this study is taken from the profit and loss account which is given in the website of particular banks.

RESULTS AND DISCUSSION

The variation of Adjusted Eps, Adjusted cash Eps,Reported Eps,Reported cash Eps,Dividend per share,Operating profit per share,Book value(excl rev res),Book value(incl rev res), Net operating income per share,Free reserves per share ratios of selected public sector banks from 2006 to 2010 are shown in fig. 1 to 10 respectively. The discussion in details of the above mentioned ratio are given below.

ADJUSTED EPS

The variation of this ratio of different selected Indian public sector banks is shown in fig. 1. According to this graph

1-State Bank of India-This ratio is continuously increasing from 2006 to2010.

2-Bank of Baroda-It is decreasing from 2006 to07,but continuously increasing from 2007 to2010.

3-Central Bank of India- This ratio is extremly increasing from 2006 to07,it decreasing from 2007 to08,but it continuously increasing from 2008 to 2010.

4- Oriental Bank of Commerce- It is decreasing from 2006 to07,but continuously increasing from 2007 to2010.

5- Punjab National Bank- This ratio is continuously increasing from 2006 to2010.

6-Syndicate Bank- This ratio is continuously increasing from 2006 to09, but decreasing from 2009 to2010.

7-Bank of Maharastra- This ratio is continuously increasing from 2006 to2010.

8-Indian Oversease Bank- This ratio is continuously increasing from 2006 to09, but decreasing from 2009 to2010.

ADJUSTED CASH EPS

The variation of this ratio of different selected Indian public sector banks is shown in fig. 2. According to this graph

1- State Bank of India- It is decreasing from 2006 to07,but continuously increasing from 2007 to2010.

2-Bank of Baroda- This ratio is continuously increasing from 2006 to2010.

3-Central Bank of India- This ratio is extremly increasing from 2006 to07,it decreasing from 2007 to08,but it continuously increasing from 2008 to 2010.

4- Oriental Bank of Commerce- It is decreasing from 2006 to07,but continuously increasing from 2007 to2010.

5- Punjab National Bank-- This ratio is continuously increasing from 2006 to2010.

6-Syndicate Bank- This ratio is continuously increasing from 2006 to09, but decreasing from 2009 to2010.

7-Bank of Maharastra- This ratio is continuously increasing from 2006 to2010.

8-Indian Oversease Bank- This ratio is continuously increasing from 2006 to09, but decreasing from 2009 to2010.

REPORTED EPS

The variation of this ratio of different selected Indian public sector banks is shown in fig. 3. According to this graph

1- State Bank of India- This ratio is continuously increasing from 2006 to2010.

2-Bank of Baroda- This ratio is continuously increasing from 2006 to2010.

3-Central Bank of India- This ratio is extremly increasing from 2006 to07,it decreasing from 2007 to08,but it continuously increasing from 2008 to 2010.

4- Oriental Bank of Commerce- This ratio is continuously increasing from 2006 to2010.

5- Punjab National Bank-- This ratio is continuously increasing from 2006 to2010.

6-Syndicate Bank- This ratio is continuously increasing from 2006 to09, but decreasing from 2009 to2010.
7-Bank of Maharastra- This ratio is continuously increasing from 2006 to2010.
8-Indian Oversease Bank- This ratio is continuously increasing from 2006 to09, but decreasing from 2009 to2010.

REPORTED CASH EPS

The variation of this ratio of different selected Indian public sector banks is shown in fig. 4. According to this graph
1- State Bank of India- This ratio is continuously increasing from 2006 to2010.
2-Bank of Baroda- This ratio is continuously increasing from 2006 to2010.
3-Central Bank of India- This ratio is extremly increasing from 2006 to07,it decreasing from 2007 to08,but it continuously increasing from 2008 to 2010.
4- Oriental Bank of Commerce- This ratio is continuously increasing from 2006 to2010.
5- Punjab National Bank-- This ratio is continuously increasing from 2006 to2010.
6-Syndicate Bank- This ratio is continuously increasing from 2006 to09, but decreasing from 2009 to2010.
7-Bank of Maharastra- This ratio is continuously increasing from 2006 to2010.
8-Indian Oversease Bank- This ratio is continuously increasing from 2006 to09, but decreasing from 2009 to2010.

DIVIDEND PER SHARE

The variation of this ratio of different selected Indian public sector banks is shown in fig. 5. According to this graph
1- State Bank of India- This ratio is constent from 2006 to07,but continosly increasing from 2007 to2010.
2-Bank of Baroda- This ratio is continuously increasing from 2006 to2010.
3-Central Bank of India- This ratio is extremly increasing from 2006 to07,it decreasing from 2007 to08,constent from2008 to09,but again increasing from 2009 to 2010.
4- Oriental Bank of Commerce-This ratio is increasing from 2006 to07,constent from 2007 to08,but again continuosly increasing from 2008 to2010.
5- Punjab National Bank-- This ratio is increasing from 2006 to07,constent from 2007 to08,but again continuosly increasing from 2008 to2010.
6-Syndicate Bank- This ratio is increasing from 2006 to07,constent from 2007 to08, again increasing from 2008 to09,and then constent from 2009 to 2010.
7-Bank of Maharastra- This ratio is increasing from 2006 to07,constent from 2007 to08, it ,decreasing from 2008 to09 and again increasing from 2009 to 2010.
8-Indian Oversease Bank- This ratio is continuously increasing from 2006 to09, but decreasing from 2009 to2010.

OPERATING PROFIT PER SHARE

The variation of this ratio of different selected Indian public sector banks is shown in fig. 6. According to this graph
1- State Bank of India- This ratio is continuously increasing from 2006 to09, but decreasing from 2009 to2010.
2-Bank of Baroda- This ratio is continuously increasing from 2006 to2010.
3-Central Bank of India- This ratio is extremly increasing from 2006 to07,it decreasing from 2007 to08,but again increasing from 2008 to 2010.
4- Oriental Bank of Commerce-This ratio is continuosly increasing from 2006 to 08, decreasing from 2008 to09 and again increasing from 2009 to2010.
5- Punjab National Bank-- This ratio is continuously increasing from 2006 to2010.
6-Syndicate Bank- This ratio is continuosly increasing from 2006 to 08, decreasing from 2008 to09 and again increasing from 2009 to2010.
7-Bank of Maharastra- This ratio is continuously increasing from 2006 to2010.
8-Indian Oversease Bank- This ratio is continuously increasing from 2006 to09, but decreasing from 2009 to2010.

BOOK VALUE (EXCL REV RES)

The variation of this ratio of different selected Indian public sector banks is shown in fig. 7. According to this graph
1- State Bank of India- This ratio is continuously increasing from 2006 to2010.
2-Bank of Baroda- This ratio is continuously increasing from 2006 to2010.
3-Central Bank of India- This ratio is extremly increasing from 2006 to07,it decreasing from 2007 to08,but again increasing from 2008 to 2010.
4- Oriental Bank of Commerce- This ratio is continuously increasing from 2006 to2010.
5- Punjab National Bank-- This ratio is continuously increasing from 2006 to2010.
6-Syndicate Bank- This ratio is continuously increasing from 2006 to2010.
7-Bank of Maharastra- This ratio is continuously increasing from 2006 to2010.
8-Indian Oversease Bank- This ratio is continuously increasing from 2006 to2010.

BOOK VALUE (INCL REV RES)

The variation of this ratio of different selected Indian public sector banks is shown in fig. 8. According to this graph
1- State Bank of India- This ratio is continuously increasing from 2006 to2010.
2-Bank of Baroda- This ratio is continuously increasing from 2006 to2010.
3-Central Bank of India- This ratio is continuously increasing from 2006 to2010.
4- Oriental Bank of Commerce- This ratio is continuously increasing from 2006 to2010.
5- Punjab National Bank-- This ratio is continuously increasing from 2006 to2010.
6-Syndicate Bank- This ratio is continuously increasing from 2006 to2010.
7-Bank of Maharastra- This ratio is continuously increasing from 2006 to2010.
8-Indian Oversease Bank- This ratio is continuously increasing from 2006 to2010.

NET OPERTING INCOME PER SHARE

The variation of this ratio of different selected Indian public sector banks is shown in fig. 9. According to this graph
1- State Bank of India- This ratio is continuously increasing from 2006 to2010.
2-Bank of Baroda- This ratio is continuously increasing from 2006 to2010.
3-Central Bank of India- This ratio is continuously increasing from 2006 to2010.
4- Oriental Bank of Commerce- This ratio is continuously increasing from 2006 to2010.
5- Punjab National Bank-- This ratio is continuously increasing from 2006 to2010.
6-Syndicate Bank- This ratio is continuously increasing from 2006 to2010.
7-Bank of Maharastra- This ratio is continuously increasing from 2006 to2010.
8-Indian Oversease Bank- This ratio is continuously increasing from 2006 to2010.

FREE RESERVES PER SHARE

The variation of this ratio of different selected Indian public sector banks is shown in fig. 11. According to this graph
1- State Bank of India- This ratio is continuously increasing from 2006 to2010.

2-Bank of Baroda-This ratio is continuously increasing from 2006 to 2008,but highly decreasing from 2008 to 2009 and remain constent from 2009 to 2010.
3-Central Bank of India- This ratio is continuously increasing from 2006 to2010.
4- Oriental Bank of Commerce- This ratio is continuously increasing from 2006 to2010.
5- Punjab National Bank—This ratio is continuously decreasing from 2006 to 2008,but increasing from 2008 to 2009 and again decreasing from 2009 to 2010.
6-Syndicate Bank- This ratio is continuously increasing from 2006 to2010.
7-Bank of Maharastra-This ratio is increasing from 2006 to 2007,decreasing from 2007 to 2008,and again continuosly increasing from 2008 to2010.
8-Indian Oversease Bank- This ratio is continuously increasing from 2006 to2010.

CONCLUSION

After analysis of above graphs of all the ratio of per share ratio of selected public sector banks, it is concluded that

ADJUSTED EPS: After analysis of fig. 1, it is concluded that , in State Bank of India-the nature of this ratio is continuously increasing, in Bank of Baroda-It is almost increasing, in Central Bank of India- It is almost increasing, in Oriental Bank of Commerce- It is almost increasing, in Punjab National Bank- This ratio is continuously increasing, in Syndicate Bank- It is almost increasing, in Bank of Maharastra- This ratio is continuously increasing and in Indian Oversease Bank- It is almost increasing.

ADJUSTED CASH EPS: After analysis of fig. 2, it is concluded that, in State Bank of India- The nature of this ratio is almost increasing, in Bank of Baroda- This ratio is continuously increasing, in Central Bank of India- This ratio is almost increasing, in Oriental Bank of Commerce- This ratio is almost increasing, in Punjab National Bank-- This ratio is continuously increasing, in Syndicate Bank- This ratio is almost increasing, in Bank of Maharastra- This ratio is continuously increasing, and in Indian Oversease Bank- This ratio is almost increasing.

REPORTED EPS: After analysis of fig. 3, it is concluded that, in State Bank of India- The nature of this ratio is continously increasing, in Bank of Baroda- This ratio is continuously increasing, in Central Bank of India- This ratio is almost increasing, in Oriental Bank of Commerce- This ratio is continuously increasing, Punjab National Bank-- This ratio is continuously increasing, in Syndicate Bank- This ratio is almost increasing, in Bank of Maharastra- This ratio is continuously increasing, and in Indian Oversease Bank- This ratio is almost increasing.

REPORTED CASH EPS: After analysis of fig. 4, it is concluded that, in State Bank of India- The nature of this ratio is continuously increasing, in Bank of Baroda- This ratio is continuously increasing, in Central Bank of India- This ratio is almost increasing, in Oriental Bank of Commerce- This ratio is continuously increasing, in Punjab National Bank-- This ratio is continuously increasing, in Syndicate Bank- This ratio is almost increasing, in Bank of Maharastra- This ratio is continuously increasing, and in Indian Oversease Bank- This ratio is almost increasing.

DIVIDEND PER SHARE: After analysis of fig. 5, it is concluded that, in State Bank of India- The nature of this ratio is almost increasing, Bank of Baroda- This ratio is continuously increasing, Central Bank of India- This ratio is almost increasing, Oriental Bank of Commerce-This ratio is continuously increasing, Punjab National Bank-- This ratio is continuously increasing, in Syndicate Bank- This ratio is continuously increasing, in Bank of Maharastra- This ratio is almost constant or decreasing in nature, and in Indian Oversease Bank- This ratio is almost increasing.

OPERATING PROFIT PER SHARE: After analysis of fig. 6, it is concluded that, in State Bank of India- The nature of this ratio is almost increasing, in Bank of Baroda- This ratio is continuously increasing, Central Bank of India- This ratio is almost increasing, in Oriental Bank of Commerce-This ratio is almost increasing, in Punjab National Bank-- This ratio is continuously increasing, Syndicate Bank- This ratio is almost increasing, in Bank of Maharastra- This ratio is continuously increasing, and in Indian Oversease Bank- This ratio is almost increasing.

BOOK VALUE (EXCL REV RES): After analysis of fig. 7, it is concluded that, in State Bank of India- The nature of this ratio is continuously increasing, in Bank of Baroda- This ratio is continuously increasing, in Central Bank of India- This ratio is almost increasing, in Oriental Bank of Commerce- This ratio is continuously increasing, Punjab National Bank-- This ratio is continuously increasing, in Syndicate Bank- This ratio is continuously increasing, in Bank of Maharastra- This ratio is continuously increasing, and in Indian Oversease Bank- This ratio is continuously increasing.

BOOK VALUE (INCL REV RES): After analysis of fig. 8, it is concluded that, in State Bank of India- The nature of this ratio is continuously increasing, in Bank of Baroda- This ratio is continuously increasing, in Central Bank of India- This ratio is continuously increasing, Oriental Bank of Commerce- This ratio is continuously increasing, Punjab National Bank-- This ratio is continuously increasing, in Syndicate Bank- This ratio is continuously increasing, in Bank of Maharastra- This ratio is continuously increasing, and in Indian Oversease Bank- This ratio is continuously increasing.

NET OPERATING INCOME PER SHARE: After analysis of fig. 9, it is concluded that, in State Bank of India- The nature of this ratio is continuously increasing, in Bank of Baroda- This ratio is continuously increasing, Central Bank of India- This ratio is continuously increasing, Oriental Bank of Commerce- This ratio is continuously increasing, Punjab National Bank-- This ratio is continuously increasing, Syndicate Bank- This ratio is continuously increasing, Bank of Maharastra- This ratio is continuously increasing, and in Indian Oversease Bank- This ratio is continuously increasing.

FREE RESERVE PER SHARE: After analysis of fig. 10, it is concluded that, in State Bank of India- This ratio is continuously increasing, Bank of Baroda-This ratio is sometimes increasing and sometimes decreasing, Central Bank of India- This ratio is continuously increasing, Oriental Bank of Commerce- This ratio is continuously increasing, Punjab National Bank— This ratio is almost decreasing in nature, Syndicate Bank- This ratio is continuously increasing, in Bank of Maharastra-This ratio is continuously increasing, and in Indian Oversease Bank- This ratio is continuously increasing.

It is hoped that finding of this study will be helpful to keep the economy condition constant or in growth.

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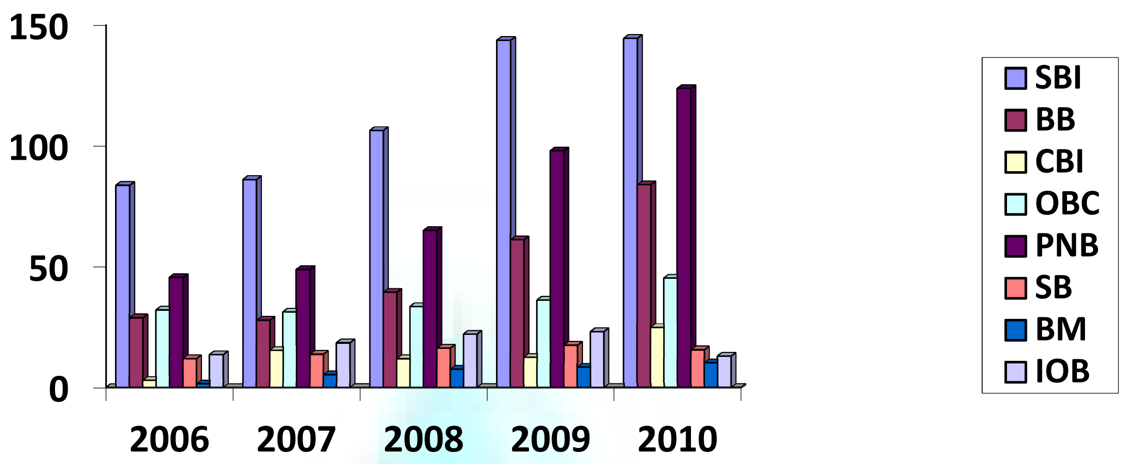
FIGURES

FIG. 1



Source: Website of the selected banks.

FIG. 2

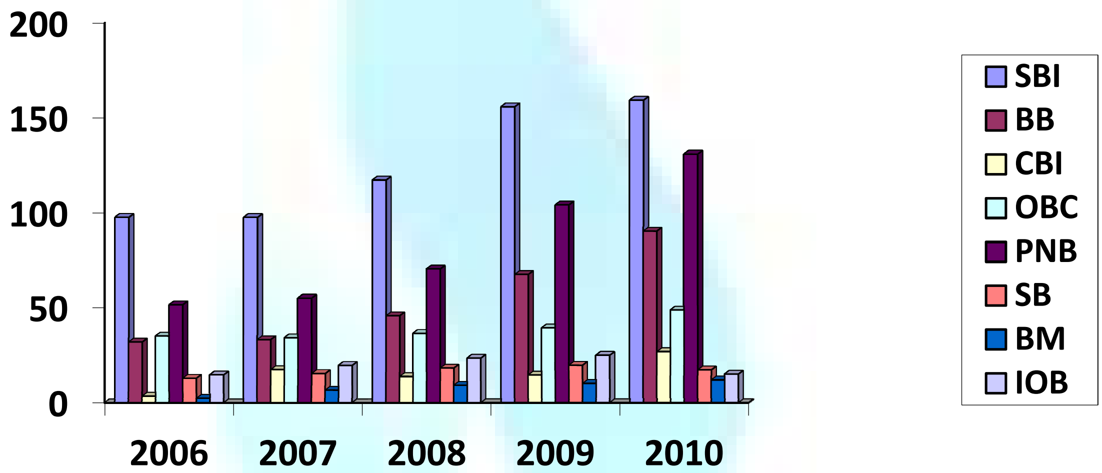


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FIG. 3

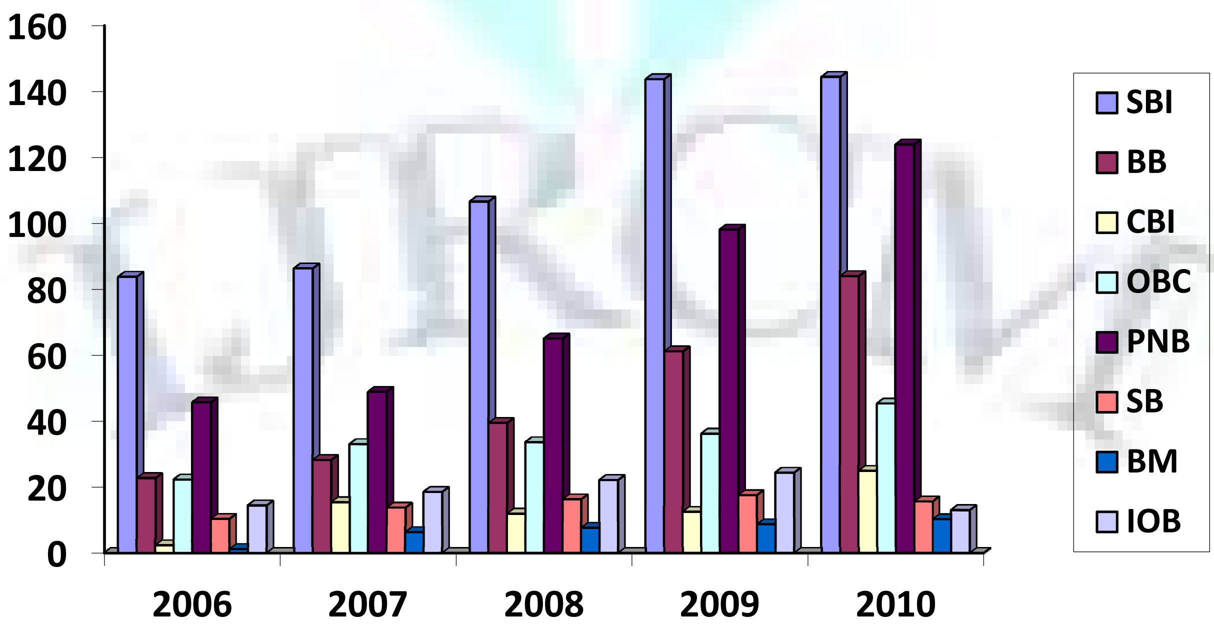

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FIG. 4

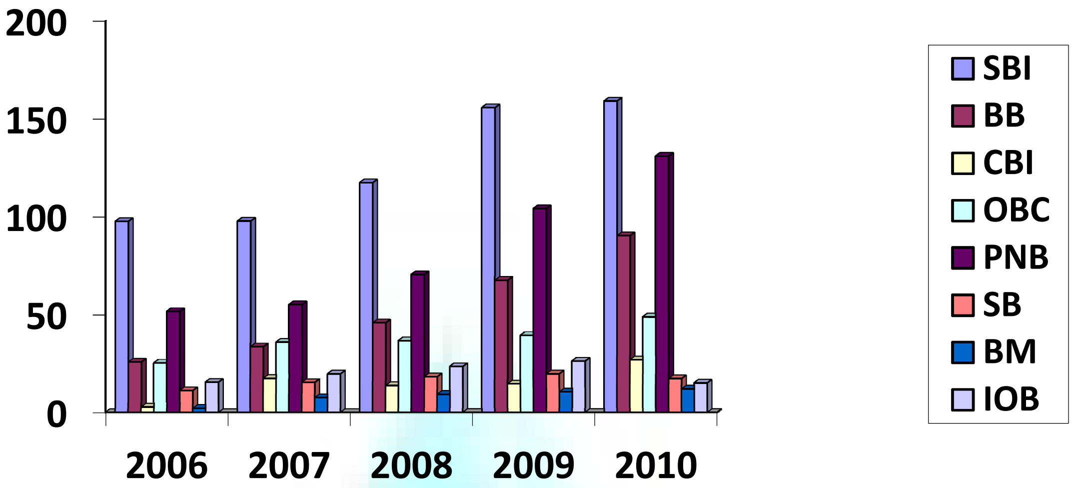

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FIG. 5

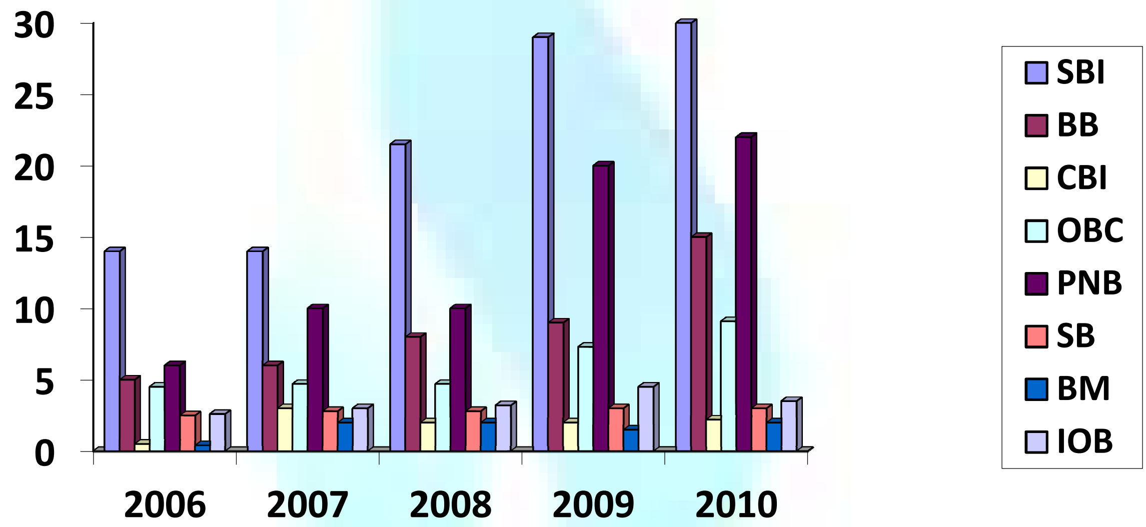

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FIG. 6

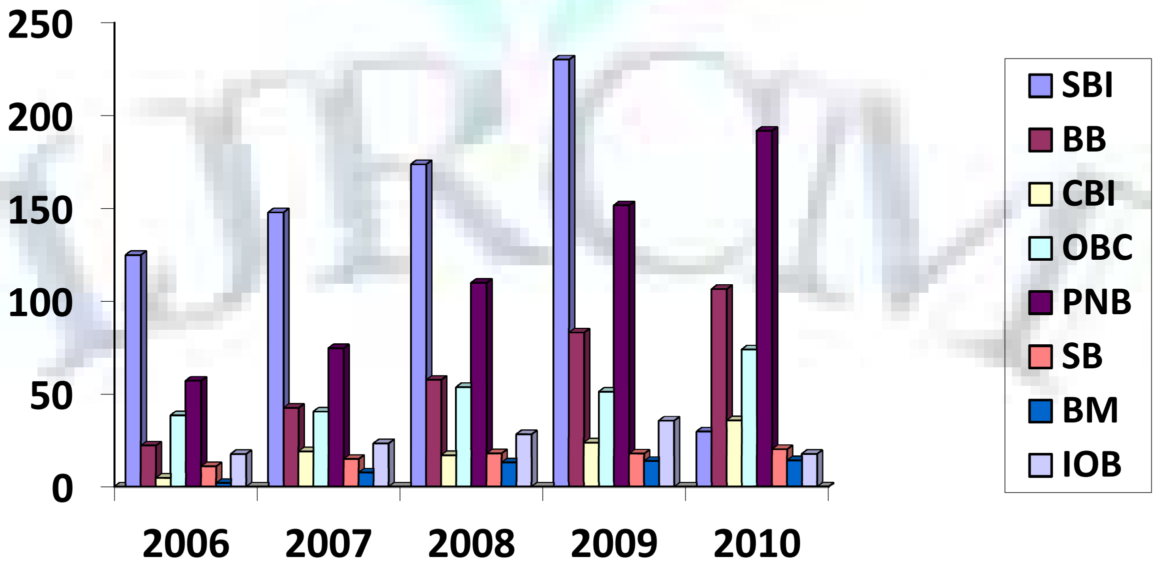

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FIG. 7

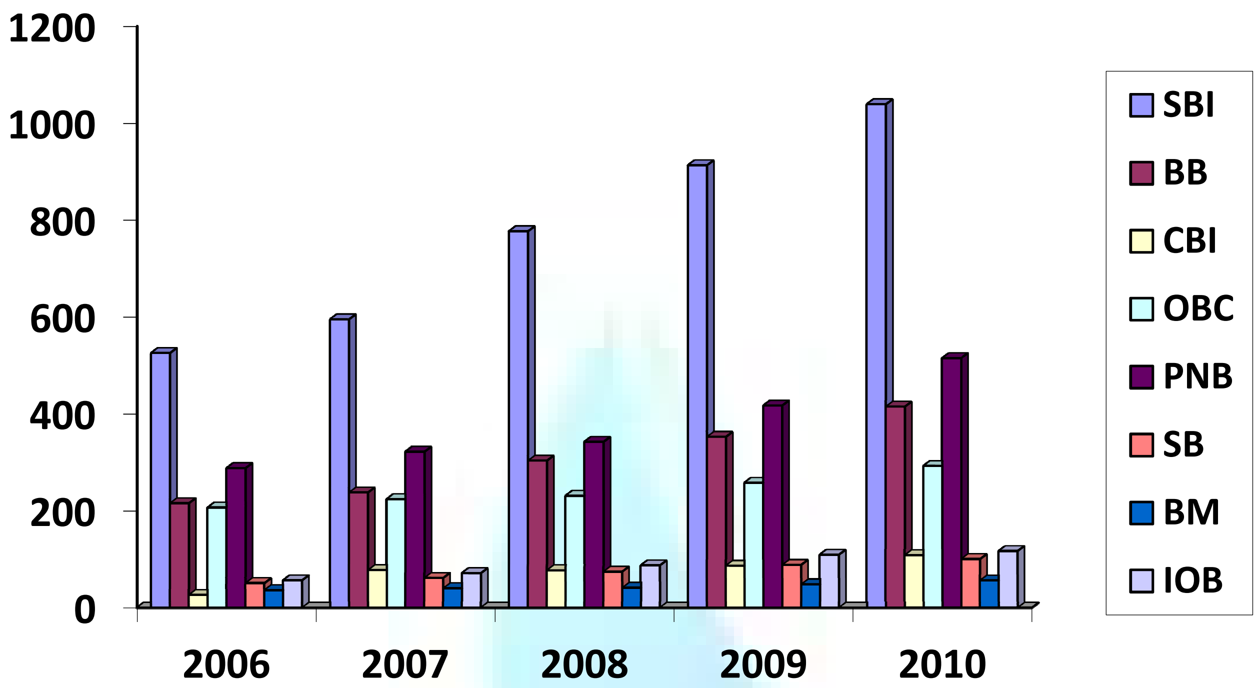

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FIG.8

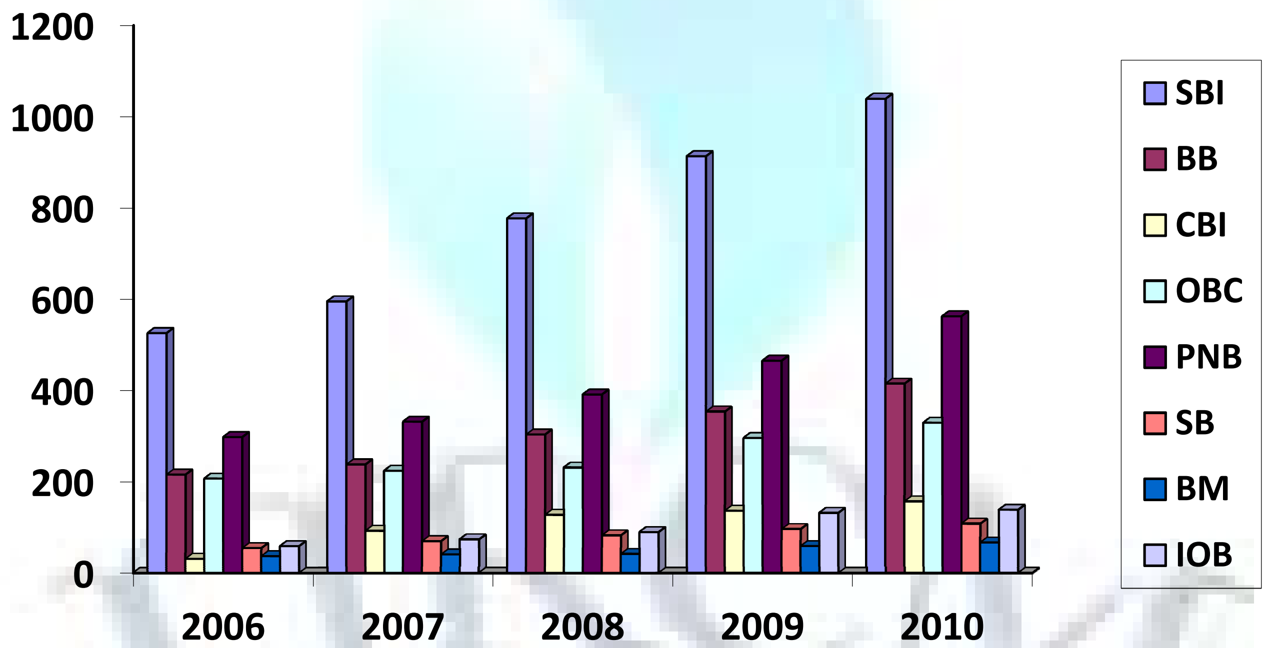

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FIG. 9

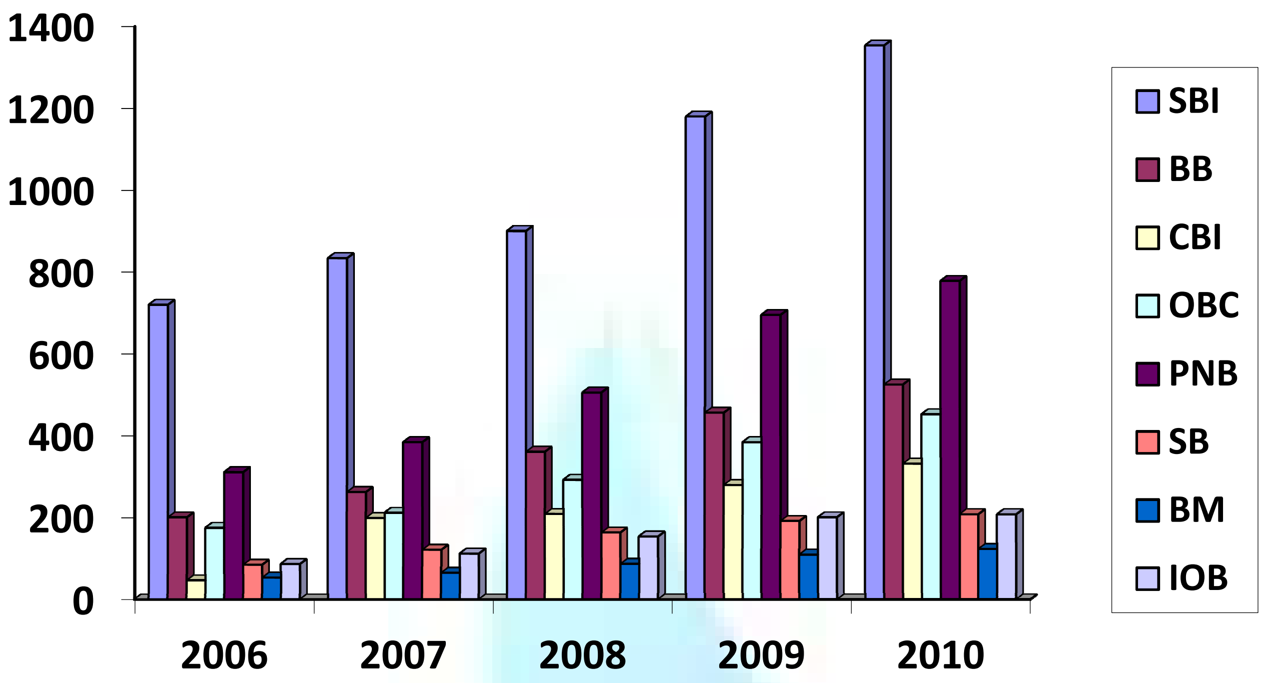

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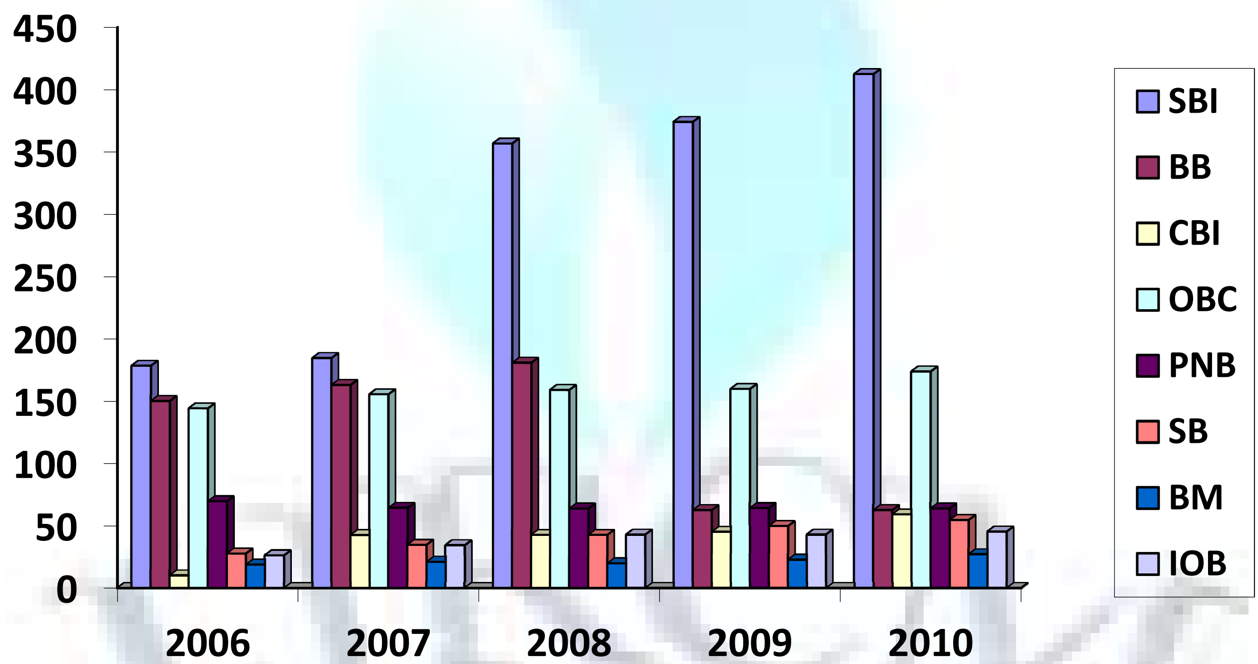
FIG.10



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