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THE STUDY OF FINANCIAL PERFORMANCE OF NATIONALIZED BANKS DURING 2006-2010

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ABSTRACT

This paper attempts to analyze the financial performance of public sector banks in India. Public sector banks form major part of total banking system in India so there is a need to evaluate the performance of these banks. The study is based upon secondary data covering the period from 2006-2010. For analyzing the performance Compound Annual Growth rate and Coefficient of Variation of, total expenditure, total assets, total liabilities, interest earned to total fund, interest expended to total assets, spread as percentage of total fund, Interest earned, non interest expenditure, net profit to total funds percentage, and profit before provisions to total assets percentage, and spread are calculated. It is concluded the CAGR of various variables have shown variations from bank to bank. PSB has shown maximum CAGR in case of interest earned, expenditure, Burdon, total liability, total assets, and Interest expended/total funds. MAHA Bank has shown least growth of interest earned, and expenditure, and IDBI has least growth of Burdon and Interest expended/interest earned. CAGR of profit before provision/total assets, interest income/total funds and Spread were at peak of IDBI.

KEYWORDS

Public sector banks, Compound Annual Growth rate, Coefficient of Variation.

INTRODUCTION

The banking system is an integral part of any economy. It is one of the many institutions that impinges on the economy and affect its performance. Economists have expressed a variety of opinions on the effectiveness of the banking systems in promoting or facilitating economic development. As an economic institution, the bank is expected to be more directly and more positively related to the performance of the economy than most non-economic institutions. Banks are considered to be the mart of the world, the nerve centre of economies and finance of a nation and the barometer of its economic perspective. They are not merely dealers in money but are in fact dealers in development.

Banks are important agencies for the generation of savings of the community. They are also the main agents of credit. They divert and employ the funds to make possible fuller utilization of the resources of a nation. They transfer funds from regions where it is available in plenty to where it can be efficiently utilized; the distributions of funds between regions pave the way for the balanced development of the different regions. They are thus catalytic agents that create opportunities for the development of the resources to speed up the tempo of economic development. In the Indian financial system, commercial banks are the major mobilizes and disbursers of financial resources. They all have pervasive role in the growth of a developing Country like India. The role of banks in accelerating the economic development of a country like India has been increasingly recognized following the nationalization of fourteen major commercial banks in July 1969 and six more banks in April 1980. With nationalization, the concept of banking has undergone significant changes. Banks are no longer viewed as mere lending institutions. They are to serve the society in a much bigger way with a socio-economic Development oriented outlook. They are specially called upon to use their resources to attain social upliftment and speedier economic development.

REVIEW OF LITERATURE

There are numerous empirical studies conducted on the issue of profitability of commercial banks in India as well as abroad. Present review deals with the empirical studies conducted in Indian context on profitability of banking sector. Present section deals with some of the notable studies in this field.

Luther (1976) chaired the committee appointed by Reserve Bank of India to study the productivity, efficiency and profitability of commercial banks. The committee analyzed the various issues related to the planning, budgeting and marketing in commercial banks.

Varghese (1983) analyzed the profits and profitability of commercial banks in India from 1970 to 1979, by using the operating profits operating margins, growth yield on assets and the spread relation ratios.

Clark (1984) adopted the generalized cost function model to assess the scale economics of banking and found that business level where preferred as better representative of the bank productivity.

Amandeep (1991) attempted to estimate profit and profitability of Indian Nationalized banks and to study the impact of priority sector lending, credit policies, geographical expansion, industrial sickness, competition, deposit composition, establishment expenses, ancillary income, spread and burden on bank profitability. For this purpose, trend analysis, ratio analysis and regression analysis were used.

Nayar (1991) examined the growth and trend in the performance and profitability of the nationalized commercial banks from 1970-1986. She suggested certain majors to improve the profitability, which includes control over the volume and mix of credit portfolio, acceleration of recovery process, mobilization of deposits, and diversification of activities into nontraditional business such as mutual funds and merchant banking.

Pathrose (1998) explored the hurdles faced by the banks in their profit maximization efforts and the various strategies for the profit planning. He stressed that for growing competition challenges could be converted into opportunities by better credit administration, human resource management and technology up gradation.

Swamy (2001) studied the comparative performance of different bank groups since 1995-96 to 1999-2000. An attempt was made by researcher to identify factors which could have led to changes in the position of individual banks in terms of their share in the overall banking industry. He analyzed the share of rural branches, average branch size, trends in bank's profitability, share of public sector assets, share of wages in expenditure, provision and contingencies, net non performance assets in net advances, spread, has been calculated.

He concluded that in many respects nationalized public sectors banks much better than private banks, even they are better than foreign banks.

MilindSathya (2005) examined the effect of privatization of banks on performance and efficiency. The data taken was for five years (1998-2002) and it was analyzed by using difference of means test. The banking sector in India includes domestic banks (privately owned, partially privatized banks, fully PSB's) as well as foreign banks, and objective of this study is to study the impact of privatization on the banking firms. It was concluded that partially privatized banks have performed better as compared to fully PSB's in respect of financial performance and efficiency. Partially privatized banks have continued to show improved performance and efficiency in the year after privatization.

Most of the studies were concerned of commercial banks as a whole and we recovering very limited number of years. PSB's maintained its dominance in the banking system. Keeping into consideration the research gaps an endeavor is made in the present study to examine the performance of PSB's by calculating various ratios and their Compound Annual Growth Rates (CAGRs) and Coefficient of Variation (CV).

OBJECTIVE OF STUDY

The present study has the following major objectives:

1. To evaluate the financial performance of nationalized banks in India, through the spread burden, and the profitability ratios.
2. To appraise the profitability of these banks through overall –profitability indices

RESEARCH METHODOLOGY

The study is based upon secondary data covering the period from 2006-2010. The study is related to PSB's and it includes 21 nationalized banks. The proposed study will aim at examining the performance of PSB's in India. The data on the variables selected like total expenditure, total assets, total liabilities, interest earned to total fund, interest expended to total assets, spread as percentage of total fund, Interest earned, non interest expenditure, net profit to total funds percentage, and profit before provisions to total assets percentage for analysis from RBI website www.rbi.org.in and website of Indian Banker Association www.iba.org.in.

We have computed Return on Assets, and Interest Expended to Total Assets, Interest Earned to Total Assets, Spread Ratio and profit before provisions to total assets percentage. These computed ratios were further analyzed by computing compound annual growth rates (CAGRs) and coefficient of Variation (CV).

SIGNIFICANCE OF THE STUDY

The performance effectiveness of the nationalized banking industry that controls more than 90 percent of the banking business in India is an issue of serious concern to the Government of India, the national and international monetary authorities such as the Reserve Bank of India, the World Bank, the International Monetary Fund and so on: it is a seriously debating topic among academicians and public at large. Though a number of studies are available on banking industry, there is dearth of a comprehensive academic study on the performance effectiveness and managerial efficiency of the nationalized banks. A review of the available literature on banking reveals that no exclusive study on the performance effectiveness of banks has so far been attempted in India. In this context the present study may fill the gap to a certain extent.

RESEARCH METHODOLOGY

PERIOD OF STUDY

The post-Reform period of four years from 2006-2010 was taken to analyses and evaluate the performance of nationalized banks in India.

SAMPLE SIZE

The study covers 21 nationalized banks in India during the period 2006-2010.

DATA COLLECTION

The study is based on the secondary data obtain from the various sources, viz, the IBA bulletins (annual issue), statistical table related to banks in India performance highlights of public sector banks , and the RBI reports on trends and progress of banking in India

DATA ANALYSIS AND TOOL USED

CALCULATING GROWTH RATES

It's common to calculate period growth rates for historical figures. For calculating growth from a single start time and a single end time it's sufficient. In other words, if we have a value for revenue in Year 1 and a revenue figure for Year 10 and we aren't concerned about the years between we would set up the spreadsheet shown below, given that the formula is:

| | |
|---|--------|
| CAGR: $=((\text{End Value}/\text{Start Value})^{1/(\text{Periods} - 1)}) - 1$ | |
| Year 1 | 110.06 |
| Year 10 | 260.83 |
| $=((B3/B2)^{(1/9)})-1$ ==> | 10.06% |

SPREAD TO TOTAL ASSETS RATIO

Spread to Total Assets Ratio: Spread is the difference between interest earned and Interest paid. The higher the difference the better it will be for the bank. Thus spread ratio Measures the proportion of spread to total assets of a bank. Following factors are considered to calculate spread.

- a. Interest earn as percent of total assets
- b. interest expenditure as percent of total assets.
- c. spread as percent of total assets.

BURDEN RATIOS: Burden ratios are calculated as difference of non interest expenditure and non interest income.

Following points are taken into consideration during calculation of burden ratios.

- a. Non interest expenditure
- b. Noninterest income
- c. Difference between a. and b. as burden.

Profitability ratios: for calculating the profitability ratios following points are taken into consideration.

- a. operating profits as percentage of total assets
- b. net profits as percent of total assets

Performance indices: for analyzing the performance of nationalized banks eights profitability ratios are calculated.

$$\text{index} = \frac{\text{average ratios for the bank concern}}{\text{average ratios for the aggregate of all banks}}$$

On the basis of these studies following tables, graphs and conclusion were drawn.

ANALYSIS AND DISCUSSION

The study seeks to assess the relative performance of the various nationalized banks, with respect to the above mentioned indicators. The relevant computations are shown in bellow tables.

TABLE 1: INTEREST EARNED BY THE NATIONALIZED BANK DURING THE PERIOD (2006-2010)

| SR.NO. | BANKS | YEARS | | | | | CAGR | MEAN | S.D | C.V |
|--------|----------|-----------|-----------|-----------|-----------|-----------|----------|----------|----------|----------|
| | | 2006 | 2007 | 2008 | 2009 | 2010 | | | | |
| 1 | ALLD | 3,767.24 | 4,883.86 | 6,171.22 | 7,364.73 | 8,369.20 | 22.0858 | 6111.25 | 1653.724 | 0.270603 |
| 2 | SBI | 35,979.57 | 37,242.33 | 48,950.31 | 63,788.43 | 70,993.92 | 18.51991 | 51390.91 | 14011.6 | 0.272647 |
| 3 | UCO | 4,354.59 | 5,210.06 | 6,508.56 | 8,121.38 | 9,526.32 | 21.61705 | 6744.182 | 1884.471 | 0.279422 |
| 4 | UNION | 5,863.71 | 7,382.18 | 9,214.63 | 11,889.38 | 13,302.68 | 22.72744 | 9530.516 | 2755.143 | 0.289086 |
| 5 | UNITED | 2,350.46 | 2,825.09 | 3,557.30 | 4,311.87 | 5,248.94 | 22.2446 | 3658.732 | 1036.549 | 0.283308 |
| 6 | INDIAN | 3,364.52 | 4,194.80 | 5,212.98 | 6,830.33 | 7,857.06 | 23.61872 | 5491.938 | 1653.565 | 0.30109 |
| 7 | ORIENTAL | 4,118.92 | 5,164.90 | 6,827.19 | 8,856.47 | 10,257.13 | 25.62053 | 7044.922 | 2269.069 | 0.322086 |
| 8 | CENTRAL | 5,385.58 | 6,234.21 | 7,884.26 | 10,455.19 | 12,064.31 | 22.33973 | 8404.71 | 2517.706 | 0.299559 |
| 9 | BOI | 7,028.70 | 8,936.28 | 12,355.22 | 16,347.36 | 17,877.99 | 26.28766 | 12509.11 | 4156.458 | 0.332274 |
| 10 | SYND | 4,050.42 | 6,040.07 | 7,906.31 | 9,525.35 | 10,047.18 | 25.49778 | 7513.866 | 2226.445 | 0.296312 |
| 11 | DENA | 1,760.13 | 2,118.52 | 2,675.90 | 3,447.50 | 4,010.36 | 22.85976 | 2802.482 | 830.1015 | 0.296202 |
| 12 | IDBI | 5,380.72 | 6,345.42 | 8,040.88 | 11,545.12 | 15,272.63 | 29.79811 | 9316.954 | 3643.82 | 0.391096 |
| 13 | CANARA | 8,711.51 | 11,364.56 | 14,200.74 | 17,119.05 | 18,751.96 | 21.12626 | 14029.56 | 3667.675 | 0.261425 |
| 14 | IOB | 4,406.28 | 5,832.07 | 7,738.77 | 9,641.40 | 10,245.77 | 23.48612 | 7572.858 | 2213.974 | 0.292357 |
| 15 | CB | 2,626.47 | 3,360.47 | 4,516.55 | 6,067.35 | 7,294.60 | 29.09436 | 4773.088 | 1714.783 | 0.359261 |
| 16 | BOB | 7,049.95 | 9,004.09 | 11,813.48 | 15,091.58 | 16,698.34 | 24.05715 | 11931.49 | 3608.935 | 0.302471 |
| 17 | PNB | 9,584.15 | 11,236.14 | 14,265.02 | 19,127.22 | 21,466.91 | 22.33592 | 15135.89 | 4534.332 | 0.299575 |
| 18 | PSB | 1,268.57 | 1,691.67 | 2,219.29 | 3,247.17 | 3,934.17 | 32.7042 | 2472.174 | 985.8854 | 0.398793 |
| 19 | MAHA B | 2,474.45 | 2,722.04 | 3,440.47 | 4,291.56 | 4,735.56 | 17.61783 | 3532.816 | 872.7325 | 0.247036 |
| 20 | VIJAYA | 2,311.80 | 2,823.11 | 3,888.54 | 5,237.83 | 5,200.65 | 22.46919 | 3892.386 | 1196.945 | 0.307509 |
| 21 | ANDRA | 2,675.12 | 3,315.33 | 4,209.56 | 5,374.62 | 6,372.87 | 24.23614 | 4389.5 | 1343.84 | 0.306149 |

Interest earn: The above table shows the interest earn by the various public sector banks. The conclusions drawn are as follows:

1. Mean was highest in case of SBI, while it was least in case of PSB (2472.174).
2. CAGR was highest in case of PSB (32.70), while it was least in case of MAHA B (17.62).
3. When comparing CV of interest earned of PSB's CV was minimum in case of MAHA B (0.247) where as maximum of PSB (0.399). So we can infer that MAHA B was showing maximum consistency in term of interest earned.

TABLE 2: EXPENDITURE BY THE NATIONALIZED BANK DURING THE PERIOD (2006-2010)

| SR.NO. | BANKS | YEARS | | | | | CAGR | MEAN | S.D | C.V |
|--------|----------|-----------|-----------|-----------|-----------|-----------|----------|----------|----------|----------|
| | | 2006 | 2007 | 2008 | 2009 | 2010 | | | | |
| 1 | ALLD | 2,189.80 | 3,133.12 | 4,498.88 | 5,206.06 | 5,718.72 | 27.12284 | 4149.316 | 1309.526 | 0.3156 |
| 2 | SBI | 20,390.45 | 22,184.13 | 31,929.08 | 42,915.29 | 47,322.48 | 23.427 | 32948.29 | 10775.56 | 0.327045 |
| 3 | UCO | 2,788.84 | 3,623.16 | 5,020.81 | 6,476.68 | 7,202.19 | 26.76818 | 5022.336 | 1662.112 | 0.330944 |
| 4 | UNION | 3,489.42 | 4,591.96 | 6,360.95 | 8,075.81 | 9,110.27 | 27.11433 | 6325.682 | 2091.33 | 0.330609 |
| 5 | UNITED | 1,339.51 | 1,675.20 | 2,652.69 | 3,150.37 | 3,857.71 | 30.27045 | 2535.096 | 928.4983 | 0.366258 |
| 6 | INDIAN | 1,854.34 | 2,412.62 | 3,159.08 | 4,221.82 | 4,553.18 | 25.17897 | 3240.208 | 1029.521 | 0.317733 |
| 7 | ORIENTAL | 2,513.85 | 3,473.58 | 5,156.17 | 6,859.97 | 7,349.69 | 30.76226 | 5070.652 | 1870.34 | 0.368856 |
| 8 | CENTRAL | 3,005.51 | 3,759.79 | 5,772.47 | 8,226.72 | 9,519.01 | 33.40386 | 6056.7 | 2504.513 | 0.413511 |
| 9 | BOI | 4,396.72 | 5,495.82 | 8,125.95 | 10,848.45 | 12,122.04 | 28.8581 | 8197.796 | 2972.53 | 0.362601 |
| 10 | SYND | 2,169.55 | 3,890.02 | 5,833.56 | 6,977.60 | 7,307.37 | 35.47147 | 5235.62 | 1943.996 | 0.371302 |
| 11 | DENA | 1,037.46 | 1,263.16 | 1,817.14 | 2,383.07 | 2,910.34 | 29.41753 | 1882.234 | 694.1141 | 0.368771 |
| 12 | IDBI | 5,000.82 | 5,687.49 | 7,364.41 | 10,305.72 | 13,005.22 | 26.98988 | 8272.732 | 2991.435 | 0.361602 |
| 13 | CANARA | 5,130.00 | 7,337.73 | 10,662.94 | 12,401.24 | 13,071.43 | 26.34307 | 9720.668 | 3034.916 | 0.312213 |
| 14 | IOB | 2,339.10 | 3,271.27 | 5,288.79 | 6,771.81 | 7,077.91 | 31.89067 | 4949.776 | 1875.991 | 0.379005 |
| 15 | CB | 1,399.66 | 2,052.37 | 3,073.23 | 4,376.37 | 5,084.35 | 38.05534 | 3197.196 | 1379.053 | 0.431332 |
| 16 | BOB | 3,875.09 | 5,426.56 | 7,901.67 | 9,968.17 | 10,758.86 | 29.08361 | 7586.07 | 2618.223 | 0.345136 |
| 17 | PNB | 4,917.39 | 6,022.91 | 8,730.86 | 12,295.30 | 12,944.02 | 27.37483 | 8982.096 | 3225.396 | 0.359092 |
| 18 | PSB | 668.99 | 959.86 | 1,433.50 | 2,235.31 | 2,750.23 | 42.39258 | 1609.578 | 778.5204 | 0.48368 |
| 19 | MAHA B | 1,502.89 | 1,627.84 | 2,311.79 | 3,035.03 | 3,439.31 | 22.9946 | 2383.372 | 760.3768 | 0.319034 |
| 20 | VIJAYA | 1,339.02 | 1,751.16 | 3,058.42 | 4,113.03 | 3,751.57 | 29.37683 | 2802.64 | 1089.11 | 0.388602 |
| 21 | ANDRA | 1,506.15 | 1,897.79 | 2,870.00 | 3,747.71 | 4,178.13 | 29.05607 | 2839.956 | 1027.847 | 0.361923 |

Expenditure: The above table shows the Expenditure by the various public sector banks.

The conclusions drawn are as follows

1. SBI is having highest in public sector market followed by CANARA, PNB, and BOI.
2. GROWTH RATE of PSB is higher than all other banks.
3. CANARA (0.312) bank was showing maximum consistency in term of expenditure

TABLE 3: SPREAD BY THE NATIONALISED BANKS DURING THE PERIOD (2006-2010)

| SR.NO. | BANKS | YEARS | | | | | CAGR | MEAN | S.D | C.V |
|--------|----------|-----------|-----------|-----------|-----------|-----------|----------|----------|----------|----------|
| | | 2006 | 2007 | 2008 | 2009 | 2010 | | | | |
| 1 | ALLD | 1,577.44 | 1,750.74 | 1,672.34 | 2,158.67 | 2,650.48 | 13.85259 | 1961.934 | 397.2666 | 0.202487 |
| 2 | SBI | 15,589.12 | 15,058.20 | 17,021.23 | 20,873.14 | 23,671.44 | 11.0071 | 18442.63 | 3312.555 | 0.179614 |
| 3 | UCO | 1,565.75 | 1,586.90 | 1,487.75 | 1,644.70 | 2,324.13 | 10.3785 | 1721.846 | 305.3113 | 0.177316 |
| 4 | UNION | 2,374.29 | 2,790.22 | 2,853.68 | 3,813.57 | 4,192.41 | 15.2743 | 3204.834 | 682.7713 | 0.213044 |
| 5 | UNITED | 1,010.95 | 1,149.89 | 904.61 | 1,161.50 | 1,391.23 | 8.30969 | 1123.636 | 163.9512 | 0.145911 |
| 6 | INDIAN | 1,510.18 | 1,782.18 | 2,053.90 | 2,608.51 | 3,303.88 | 21.61829 | 2251.73 | 639.3468 | 0.283936 |
| 7 | ORIENTAL | 1,605.07 | 1,691.32 | 1,671.02 | 1,996.50 | 2,907.44 | 16.01234 | 1974.27 | 485.7222 | 0.246026 |
| 8 | CENTRAL | 2,380.07 | 2,474.42 | 2,111.79 | 2,228.47 | 2,545.30 | 1.692122 | 2348.01 | 158.7579 | 0.067614 |
| 9 | BOI | 2,631.98 | 3,440.46 | 4,229.27 | 5,498.91 | 5,755.95 | 21.60701 | 4311.314 | 1190.18 | 0.27606 |
| 10 | SYND | 1,880.87 | 2,150.05 | 2,072.75 | 2,547.75 | 2,739.81 | 9.860208 | 2278.246 | 316.9367 | 0.139114 |
| 11 | DENA | 722.67 | 855.36 | 858.76 | 1,064.43 | 1,100.02 | 11.0747 | 920.248 | 141.5166 | 0.153781 |
| 12 | IDBI | 379.9 | 657.93 | 676.47 | 1,239.40 | 2,267.41 | 56.30224 | 1044.222 | 672.3199 | 0.643848 |
| 13 | CANARA | 3,581.51 | 4,026.83 | 3,537.80 | 4,717.81 | 5,680.53 | 12.22269 | 4308.896 | 806.4529 | 0.18716 |
| 14 | IOB | 2,067.18 | 2,560.80 | 2,449.98 | 2,869.59 | 3,167.86 | 11.26202 | 2623.082 | 374.2779 | 0.142686 |
| 15 | CB | 1,226.81 | 1,308.10 | 1,443.32 | 1,690.98 | 2,210.25 | 15.85533 | 1575.892 | 354.0626 | 0.224674 |
| 16 | BOB | 3,174.86 | 3,577.53 | 3,911.81 | 5,123.41 | 5,939.48 | 16.95154 | 4345.418 | 1028.997 | 0.236801 |
| 17 | PNB | 4,666.76 | 5,213.23 | 5,534.16 | 6,831.92 | 8,522.89 | 16.24997 | 6153.792 | 1382.197 | 0.224609 |
| 18 | PSB | 599.58 | 731.81 | 785.79 | 1,011.86 | 1,183.94 | 18.54156 | 862.596 | 208.6736 | 0.241913 |
| 19 | MAHA B | 971.56 | 1,094.20 | 1,128.68 | 1,256.53 | 1,296.25 | 7.47434 | 1149.444 | 116.7435 | 0.101565 |
| 20 | VIJAYA | 972.78 | 1,071.95 | 830.12 | 1,124.80 | 1,449.08 | 10.47638 | 1089.746 | 205.7927 | 0.188845 |
| 21 | ANDRA | 1,168.97 | 1,417.54 | 1,339.56 | 1,626.91 | 2,194.74 | 17.05634 | 1549.544 | 354.5753 | 0.228826 |

SPREAD: The below table shows the spread by the various public sector banks. The conclusion drawn from the table is as follows:

1. SBI is having highest spread share in public sector market followed by PNB, BOI and CANARA
2. GROWTH RATE of IDBI is higher than all other banks as far as spread is concerned.
3. CENTRAL bank CANARA (0.312) bank was showing maximum consistency in term of spread.

TOTAL EXPENDITURE: The above table shows the total expenditure by the various public sector banks. The conclusions drawn are as follows

1. SBI is having highest total expenditure in public sector market followed by PNB, CANARA and BOI.
2. GROWTH RATE of PSB is higher than all other banks as far as total expenditure is concerned.
3. Banks of Maharashtra (0.233) was showing maximum consistency in term of total expenditure.

TABLE 4: TOTAL EXPENDITURE BY THE NATIONALISED BANKS DURING THE PERIOD (2006-2010)

| SR.NO. | BANKS | YEARS | | | | | CAGR | MEAN | S.D | C.V |
|--------|----------|-----------|-----------|-----------|-----------|-----------|----------|----------|----------|----------|
| | | 2006 | 2007 | 2008 | 2009 | 2010 | | | | |
| 1 | ALLD | 3,681.74 | 4,720.96 | 6,227.91 | 7,852.59 | 8,978.23 | 24.96385 | 6292.286 | 1946.125 | 0.309287 |
| 2 | SBI | 39,101.06 | 40,130.06 | 51,708.30 | 67,361.51 | 77,794.47 | 18.76543 | 55219.08 | 15211.06 | 0.275467 |
| 3 | UCO | 4,625.11 | 5,498.87 | 6,875.71 | 8,600.80 | 9,487.84 | 19.67717 | 7017.666 | 1825.338 | 0.260106 |
| 4 | UNION | 6,008.20 | 7,757.97 | 9,177.17 | 11,684.38 | 13,320.48 | 22.02361 | 9589.64 | 2632.83 | 0.274549 |
| 5 | UNITED | 2,592.43 | 2,905.49 | 3,877.69 | 4,676.56 | 5,592.91 | 21.19444 | 3929.016 | 1110.321 | 0.282595 |
| 6 | INDIAN | 3,467.58 | 4,259.08 | 5,358.64 | 6,690.28 | 7,585.70 | 21.61644 | 5472.256 | 1513.516 | 0.27658 |
| 7 | ORIENTAL | 4,190.77 | 5,402.38 | 7,294.39 | 9,042.09 | 10,363.56 | 25.4018 | 7258.638 | 2266.276 | 0.312218 |
| 8 | CENTRAL | 5,738.60 | 6,461.64 | 8,268.03 | 10,954.27 | 12,741.64 | 22.06885 | 8832.836 | 2656.882 | 0.300796 |
| 9 | BOI | 7,511.64 | 9,376.07 | 12,462.75 | 16,391.87 | 18,753.55 | 25.70055 | 12899.18 | 4197.64 | 0.325419 |
| 10 | SYND | 4,106.01 | 5,975.91 | 7,998.67 | 9,527.55 | 10,446.46 | 26.29533 | 7610.92 | 2316.107 | 0.304314 |
| 11 | DENA | 2,148.06 | 2,382.91 | 2,802.31 | 3,570.47 | 4,095.51 | 17.50745 | 2999.852 | 730.9256 | 0.243654 |
| 12 | IDBI | 6,100.28 | 6,773.25 | 9,070.84 | 12,248.80 | 16,584.89 | 28.40759 | 10155.61 | 3867.295 | 0.380804 |
| 13 | CANARA | 8,830.75 | 11,455.55 | 14,944.04 | 17,473.73 | 19,060.01 | 21.20803 | 14352.82 | 3771.861 | 0.262796 |
| 14 | IOB | 4,351.15 | 5,716.59 | 7,611.89 | 10,028.68 | 10,855.42 | 25.6784 | 7712.746 | 2471.238 | 0.32041 |
| 15 | CB | 2,757.22 | 3,459.86 | 4,494.90 | 6,282.61 | 7,313.09 | 27.61666 | 4861.536 | 1706.273 | 0.350974 |
| 16 | BOB | 7,617.04 | 9,411.66 | 12,456.66 | 15,648.91 | 16,852.32 | 21.96027 | 12397.32 | 3526.716 | 0.284474 |
| 17 | PNB | 10,045.84 | 11,628.77 | 14,242.72 | 19,405.75 | 21,183.26 | 20.50405 | 15301.27 | 4328.323 | 0.282873 |
| 18 | PSB | 1,167.47 | 1,587.93 | 2,146.37 | 3,198.09 | 3,825.86 | 34.54601 | 2385.144 | 991.1445 | 0.415549 |
| 19 | MAHA B | 2,733.66 | 2,884.41 | 3,505.72 | 4,428.01 | 4,951.55 | 16.011 | 3700.67 | 864.0739 | 0.233491 |
| 20 | VIJAYA | 2,557.46 | 2,871.95 | 4,069.34 | 5,738.62 | 5,583.93 | 21.55779 | 4164.26 | 1323.25 | 0.317764 |
| 21 | ANDRA | 2,654.00 | 3,363.81 | 4,279.25 | 5,503.80 | 6,332.98 | 24.28731 | 4426.768 | 1348.183 | 0.304552 |

TABLE 5: BURDON BY THE NATIONALISED BANKS DURING THE PERIOD (2006-2010)

| SR.NO. | BANKS | YEARS | | | | | CAGR | MEAN | S.D | C.V |
|--------|----------|-----------|-----------|-----------|-----------|-----------|----------|----------|----------|----------|
| | | 2006 | 2007 | 2008 | 2009 | 2010 | | | | |
| 1 | ALLD | 871.31 | 1,000.60 | 697.6 | 1,390.07 | 1,444.15 | 13.46447 | 1080.746 | 291.4898 | 0.269712 |
| 2 | SBI | 11,182.45 | 10,516.89 | 10,292.11 | 11,751.91 | 14,505.39 | 6.720564 | 11649.75 | 1517.237 | 0.130238 |
| 3 | UCO | 1,369.10 | 1,270.80 | 1,075.59 | 1,086.99 | 1,311.94 | -1.0605 | 1222.884 | 119.8071 | 0.097971 |
| 4 | UNION | 1,699.11 | 1,944.83 | 1,466.65 | 2,087.02 | 2,117.49 | 5.657412 | 1863.02 | 247.2244 | 0.132701 |
| 5 | UNITED | 806.39 | 882.61 | 759.5 | 976.79 | 1,068.87 | 7.298818 | 898.832 | 112.4388 | 0.125094 |
| 6 | INDIAN | 1,005.70 | 1,022.41 | 1,045.16 | 1,363.19 | 1,748.89 | 14.8348 | 1237.07 | 287.8564 | 0.232692 |
| 7 | ORIENTAL | 1,047.91 | 1,110.51 | 1,317.80 | 1,106.08 | 1,772.76 | 14.04638 | 1271.012 | 267.0873 | 0.210138 |
| 8 | CENTRAL | 2,122.65 | 1,976.41 | 1,561.63 | 1,657.23 | 1,487.07 | -8.51218 | 1760.998 | 246.0677 | 0.139732 |
| 9 | BOI | 1,930.54 | 2,317.29 | 2,219.87 | 2,491.56 | 4,014.88 | 20.08768 | 2594.828 | 732.9545 | 0.282467 |
| 10 | SYND | 1,344.38 | 1,433.99 | 1,224.68 | 1,634.93 | 1,926.49 | 9.411048 | 1512.894 | 246.4324 | 0.162888 |
| 11 | DENA | 649.68 | 653.8 | 498.97 | 641.77 | 588.77 | -2.43107 | 606.598 | 58.69034 | 0.096753 |
| 12 | IDBI | -180.99 | 27.62 | -52.99 | 380.86 | 1,236.28 | #NUM! | 282.156 | 512.1935 | 1.815285 |
| 13 | CANARA | 2,238.29 | 2,606.02 | 1,972.79 | 2,645.39 | 2,659.10 | 4.400981 | 2424.318 | 274.042 | 0.113039 |
| 14 | IOB | 1,283.84 | 1,552.37 | 1,247.64 | 1,543.80 | 2,460.90 | 17.66458 | 1617.71 | 440.255 | 0.272147 |
| 15 | CB | 782.35 | 771.96 | 708.33 | 798.2 | 1,040.00 | 7.376208 | 820.168 | 114.0795 | 0.139093 |
| 16 | BOB | 2,347.90 | 2,551.07 | 2,476.29 | 2,896.21 | 2,881.15 | 5.24987 | 2630.524 | 220.6263 | 0.083872 |
| 17 | PNB | 3,227.45 | 3,673.15 | 3,485.40 | 3,741.04 | 4,617.53 | 9.367315 | 3748.914 | 469.3954 | 0.125208 |
| 18 | PSB | 313.9 | 341.54 | 396.22 | 577.45 | 682.81 | 21.4443 | 462.384 | 143.4268 | 0.31019 |
| 19 | MAHA B | 920.77 | 822.36 | 800.29 | 881.36 | 856.67 | -1.78776 | 856.29 | 42.59945 | 0.049749 |
| 20 | VIJAYA | 845.9 | 740.61 | 468.84 | 862.32 | 941.78 | 2.720615 | 771.89 | 164.5208 | 0.21314 |
| 21 | ANDRA | 683.47 | 879.64 | 763.99 | 973.86 | 1,148.89 | 13.86487 | 889.97 | 162.9092 | 0.18305 |

Burdon: the above table shows the BURDON by the various public sector banks. The conclusions drawn are as follows

1. SBI is having highest interest earn share in public sector market followed by PNB, BOB and BOI.
2. GROWTH RATE of PSB is higher than all other banks.
3. BOB was showing maximum consistency in term of Burdon.

TABLE 6: NON INTEREST EXPENDITURE BY THE NATIONALISED BANKS DURING THE PERIOD (2006-2010)

| SR.NO. | BANKS | YEARS | | | | | CAGR | MEAN | S.D | C.V |
|--------|----------|-----------|-----------|-----------|-----------|-----------|----------|----------|----------|----------|
| | | 2006 | 2007 | 2008 | 2009 | 2010 | | | | |
| 1 | ALLD | 1,491.94 | 1,587.84 | 1,729.03 | 2,646.53 | 3,259.51 | 21.57667 | 2142.97 | 693.3383 | 0.323541 |
| 2 | SBI | 18,710.61 | 17,945.93 | 19,779.22 | 24,446.22 | 30,471.99 | 12.96742 | 22270.79 | 4681.44 | 0.210205 |
| 3 | UCO | 1,836.27 | 1,875.71 | 1,854.90 | 2,124.12 | 2,285.65 | 5.625383 | 1995.33 | 178.9984 | 0.089709 |
| 4 | UNION | 2,518.78 | 3,166.01 | 2,816.22 | 3,608.57 | 4,210.21 | 13.70469 | 3263.958 | 596.5742 | 0.182776 |
| 5 | UNITED | 1,252.92 | 1,230.29 | 1,225.00 | 1,526.19 | 1,735.20 | 8.481717 | 1393.92 | 204.5273 | 0.146728 |
| 6 | INDIAN | 1,613.24 | 1,846.46 | 2,199.56 | 2,468.46 | 3,032.52 | 17.09172 | 2232.048 | 495.8433 | 0.222147 |
| 7 | ORIENTAL | 1,676.92 | 1,928.80 | 2,138.22 | 2,182.12 | 3,013.87 | 15.7852 | 2187.986 | 450.1025 | 0.205715 |
| 8 | CENTRAL | 2,733.09 | 2,701.85 | 2,495.56 | 2,727.55 | 3,222.63 | 4.205137 | 2776.136 | 239.9216 | 0.086423 |
| 9 | BOI | 3,114.92 | 3,880.25 | 4,336.80 | 5,543.42 | 6,631.51 | 20.79289 | 4701.38 | 1245.669 | 0.264958 |
| 10 | SYND | 1,936.46 | 2,085.89 | 2,165.11 | 2,549.95 | 3,139.09 | 12.83629 | 2375.3 | 432.2953 | 0.181996 |
| 11 | DENA | 1,110.60 | 1,119.75 | 985.17 | 1,187.40 | 1,185.17 | 1.637914 | 1117.618 | 73.52424 | 0.065787 |
| 12 | IDBI | 1,099.46 | 1,085.76 | 1,706.43 | 1,943.08 | 3,579.67 | 34.3278 | 1882.88 | 912.4694 | 0.484614 |
| 13 | CANARA | 3,700.75 | 4,117.82 | 4,281.10 | 5,072.49 | 5,988.58 | 12.78687 | 4632.148 | 811.0585 | 0.175093 |
| 14 | IOB | 2,012.05 | 2,445.32 | 2,323.10 | 3,256.87 | 3,777.51 | 17.05547 | 2762.97 | 652.916 | 0.236309 |
| 15 | CB | 1,357.56 | 1,407.49 | 1,421.67 | 1,906.24 | 2,228.74 | 13.19444 | 1664.34 | 345.2644 | 0.207448 |
| 16 | BOB | 3,741.95 | 3,985.10 | 4,554.99 | 5,680.74 | 6,093.46 | 12.96437 | 4811.248 | 926.4633 | 0.192562 |
| 17 | PNB | 5,128.45 | 5,605.86 | 5,511.86 | 7,110.45 | 8,239.24 | 12.58363 | 6319.172 | 1173.982 | 0.185781 |
| 18 | PSB | 498.48 | 628.07 | 712.87 | 962.78 | 1,075.63 | 21.20033 | 775.566 | 213.3307 | 0.275065 |
| 19 | MAHA B | 1,230.77 | 1,256.57 | 1,193.93 | 1,392.98 | 1,512.24 | 5.283655 | 1317.298 | 118.427 | 0.089901 |
| 20 | VIJAYA | 1,218.44 | 1,120.79 | 1,010.92 | 1,625.59 | 1,832.36 | 10.73927 | 1361.62 | 313.932 | 0.230558 |
| 21 | ANDRA | 1,147.85 | 1,466.02 | 1,409.25 | 1,756.09 | 2,154.85 | 17.05312 | 1586.812 | 343.5488 | 0.216503 |

Non interest expenditure: The above table shows the non interest expenditure by the various public sector banks. The conclusions drawn are as follows

1. SBI is having highest Non interest expenditure share in public sector market followed by PNB and BOB.
2. GROWTH RATE of ALLD is higher than all other banks.
3. DENA was showing maximum consistency in term of Non interest expenditure.

TABLE 7: PROFIT BEFORE PROVISION/ TOTAL ASSETS BY THE NATIONALISED BANKS DURING THE PERIOD (2006-2010)

| SR.NO. | BANKS | YEARS | | | | | CAGR | MEAN | S.D | C.V |
|--------|----------|-------|------|------|------|------|----------|------|----------|----------|
| | | 2006 | 2007 | 2008 | 2009 | 2010 | | | | |
| 1 | ALLD | 2.1 | 1.9 | 2 | 2.1 | 2.4 | 3.394631 | 2.1 | 0.167332 | 0.079682 |
| 2 | SBI | 2.4 | 1.9 | 2.1 | 2.1 | 1.9 | -5.67309 | 2.08 | 0.183303 | 0.088126 |
| 3 | UCO | 1.3 | 1.4 | 1.2 | 1.2 | 1.4 | 1.869968 | 1.3 | 0.089443 | 0.068802 |
| 4 | UNION | 1.8 | 2.1 | 2.3 | 2.2 | 2.1 | 3.928988 | 2.1 | 0.167332 | 0.079682 |
| 5 | UNITED | 2.1 | 1.9 | 1 | 1.3 | 1.4 | -9.6398 | 1.54 | 0.402989 | 0.261681 |
| 6 | INDIAN | 2.2 | 2.6 | 2.8 | 2.8 | 3.1 | 8.951886 | 2.7 | 0.296648 | 0.10987 |
| 7 | ORIENTAL | 2.5 | 2.4 | 2 | 1.7 | 2 | -5.42584 | 2.12 | 0.292575 | 0.138007 |
| 8 | CENTRAL | 1.8 | 1.7 | 1.2 | 1.1 | 1.3 | -7.81342 | 1.42 | 0.278568 | 0.196174 |
| 9 | BOI | 1.6 | 1.9 | 2.3 | 2.7 | 1.9 | 4.389881 | 2.08 | 0.381576 | 0.18345 |
| 10 | SYND | 1.9 | 1.8 | 1.5 | 1.4 | 1.4 | -7.35039 | 1.6 | 0.209762 | 0.131101 |
| 11 | DENA | 2.2 | 2.2 | 2 | 1.8 | 1.6 | -7.65267 | 1.96 | 0.233238 | 0.118999 |
| 12 | IDBI | 0.9 | 0.8 | 1.2 | 0.9 | 1.4 | 11.67897 | 1.04 | 0.224499 | 0.215865 |
| 13 | CANARA | 2.2 | 2 | 1.7 | 2 | 2.2 | -4.09034 | 2.1 | 0.2 | 0.095238 |
| 14 | IOB | 2.5 | 2.3 | 2.2 | 2.3 | 1.6 | -4.20527 | 2.06 | 0.328634 | 0.159531 |
| 15 | CB | 2.6 | 2.4 | 2.1 | 2.3 | 2.2 | -2.1518 | 2.28 | 0.176635 | 0.077472 |
| 16 | BOB | 1.9 | 1.9 | 1.8 | 2.1 | 2.1 | 3.928988 | 1.94 | 0.121655 | 0.062709 |
| 17 | PNB | 2.4 | 2.5 | 2.2 | 2.7 | 2.7 | 2.988357 | 2.24 | 0.32187 | 0.143692 |
| 18 | PSB | 1.8 | 2.6 | 2.6 | 2.1 | 1.8 | 0 | 2.18 | 0.36 | 0.165138 |
| 19 | MAHA B | 1.1 | 1.8 | 1.6 | 1.5 | 1.4 | 6.214507 | 1.48 | 0.231517 | 0.15643 |
| 20 | VIJAYA | 2.4 | 2.2 | 1.4 | 1.6 | 1.9 | -5.67309 | 1.9 | 0.368782 | 0.194096 |
| 21 | ANDRA | 1.9 | 2.3 | 2 | 2.1 | 2.3 | 4.892288 | 2.12 | 0.16 | 0.075472 |

Profit before Provisions / Total Assets (%): the above table shows the Profit before Provisions / Total Assets (%) by the various public sector banks. The conclusions drawn are as follows

1. INDIAN bank is having highest Profit before Provisions / Total Assets (%) share in public sector market followed by CB.
2. GROWTH RATE of IDBI is higher than all other banks followed by INDIAN bank.
3. BOB was showing maximum consistency in term of Profit before Provisions / Total Assets (%).

TABLE 8: NET PROFIT/TOTAL ASSETS BY THE NATIONALISED BANKS DURING THE PERIOD (2006-2010)

| SR.NO. | BANKS | YEARS | | | | | CAGR | MEAN | S.D | C.V |
|--------|----------|-------|------|------|------|------|-----------------|------|----------|----------|
| | | 2006 | 2007 | 2008 | 2009 | 2010 | | | | |
| 1 | ALLD | 1.4 | 1.2 | 1.3 | 0.9 | 1.1 | -5.8509 | 1.18 | 0.172047 | 0.145802 |
| 2 | SBI | 0.9 | 0.9 | 1 | 1.1 | 0.9 | 0 | 0.96 | 0.08 | 0.083333 |
| 3 | UCO | 0.3 | 0.5 | 0.5 | 0.6 | 0.8 | 27.78862 | 0.54 | 0.162481 | 0.30089 |
| 4 | UNION | 0.8 | 0.9 | 1.2 | 1.2 | 1.2 | 10.66819 | 1.06 | 0.174356 | 0.164487 |
| 5 | UNITED | 0.7 | 0.7 | 0.3 | 0.3 | 0.5 | -8.06773 | 0.5 | 0.178885 | 0.357771 |
| 6 | INDIAN | 1.2 | 1.5 | 1.6 | 1.6 | 1.7 | 9.098033 | 1.52 | 0.172047 | 0.113188 |
| 7 | ORIENTAL | 1 | 0.9 | 0.4 | 0.9 | 0.9 | -2.59963 | 0.82 | 0.213542 | 0.260417 |
| 8 | CENTRAL | 0.4 | 0.6 | 0.5 | 0.4 | 0.7 | 15.01633 | 0.52 | 0.116619 | 0.224267 |
| 9 | BOI | 0.7 | 0.9 | 1.3 | 1.5 | 0.7 | 0 | 1.02 | 0.324962 | 0.31859 |
| 10 | SYND | 1 | 1 | 0.9 | 0.8 | 0.6 | -11.9888 | 0.86 | 0.149666 | 0.174031 |
| 11 | DENA | 0.3 | 0.7 | 1 | 1 | 1 | 35.12002 | 0.8 | 0.275681 | 0.344601 |
| 12 | IDBI | 0.7 | 0.7 | 0.6 | 0.6 | 0.5 | -8.06773 | 0.62 | 0.074833 | 0.120699 |
| 13 | CANARA | 1.1 | 1 | 0.9 | 1.1 | 1.3 | 4.264789 | 1.08 | 0.132665 | 0.122838 |
| 14 | IOB | 1.4 | 1.4 | 1.3 | 1.2 | 0.6 | -19.0893 | 1.18 | 0.299333 | 0.253672 |
| 15 | CB | 1.2 | 1.2 | 1.2 | 1.2 | 1.2 | 0 | 1.2 | 0 | 0 |
| 16 | BOB | 0.8 | 0.8 | 0.9 | 1.1 | 1.2 | 10.66819 | 0.96 | 0.162481 | 0.169251 |
| 17 | PNB | 1.1 | 1 | 1.1 | 1.4 | 1.4 | 6.214507 | 1.2 | 0.167332 | 0.139443 |
| 18 | PSB | 1.7 | 1.9 | 1.5 | 1.2 | 1 | -12.4235 | 1.46 | 0.32619 | 0.223418 |
| 19 | MAHA B | 0.2 | 0.8 | 0.8 | 0.7 | 0.7 | 36.77824 | 0.64 | 0.224499 | 0.35078 |
| 20 | VIJAYA | 0.4 | 0.9 | 0.7 | 0.5 | 0.8 | 18.92071 | 0.66 | 0.185472 | 0.281019 |
| 21 | ANDRA | 1.3 | 1.2 | 1.1 | 1 | 1.3 | 0 | 1.18 | 0.116619 | 0.09883 |

Net Profit / Total funds (%): The above table shows the Net Profit / Total funds (%) by the various public sector banks. The conclusions drawn are as follows

1. INDIAN bank is having highest Net Profit / Total funds (%) share in public sector market. followed by PSB.
2. GROWTH RATE of MAHARASTRA bank is higher than all other banks followed by DENA bank.
3. CENTRAL was showing maximum consistency in term of Net Profit / Total funds (%).

TABLE 9: INTEREST EXPENDED / INTEREST EARNED (%) BY THE NATIONALISED BANKS DURING THE PERIOD (2006-2010)

| SR.NO. | BANKS | YEARS | | | | | CAGR | MEAN | S.D | C.V |
|--------|----------|-------|------|------|------|------|----------|-------|----------|----------|
| | | 2006 | 2007 | 2008 | 2009 | 2010 | | | | |
| 1 | ALLD | 58.1 | 64.2 | 72.9 | 70.7 | 68.3 | 4.126469 | 66.84 | 5.23664 | 0.078346 |
| 2 | SBI | 56.7 | 59.6 | 65.2 | 67.3 | 66.7 | 4.144345 | 63.1 | 4.200476 | 0.066569 |
| 3 | UCO | 64 | 69.5 | 77.1 | 79.8 | 75.6 | 4.252254 | 73.2 | 5.707188 | 0.077967 |
| 4 | UNION | 59.5 | 62.2 | 69 | 67.9 | 68.5 | 3.584173 | 65.42 | 3.843644 | 0.058753 |
| 5 | UNITED | 57 | 59.3 | 74.6 | 73.1 | 73.5 | 6.562186 | 67.5 | 7.68453 | 0.113845 |
| 6 | INDIAN | 55.1 | 57.5 | 60.6 | 61.8 | 58 | 1.290589 | 58.6 | 2.368966 | 0.040426 |
| 7 | ORIENTAL | 61 | 67.3 | 75.5 | 77.5 | 71.7 | 4.123158 | 70.6 | 5.930936 | 0.084008 |
| 8 | CENTRAL | 55.8 | 60.3 | 73.2 | 78.7 | 78.9 | 9.046241 | 69.38 | 9.580689 | 0.13809 |
| 9 | BOI | 62.6 | 61.5 | 65.8 | 66.4 | 67.8 | 2.014954 | 64.82 | 2.378571 | 0.036695 |
| 10 | SYND | 53.6 | 64.4 | 73.8 | 73.3 | 72.7 | 7.917632 | 67.56 | 7.786809 | 0.115258 |
| 11 | DENA | 58.9 | 59.6 | 67.9 | 69.1 | 72.6 | 5.367174 | 65.62 | 5.430064 | 0.08275 |
| 12 | IDBI | 92.9 | 89.6 | 91.6 | 89.3 | 85.2 | -2.13983 | 89.72 | 2.617938 | 0.029179 |
| 13 | CANARA | 58.9 | 64.6 | 75.1 | 72.4 | 69.7 | 4.298814 | 68.14 | 5.778097 | 0.084797 |
| 14 | IOB | 53.1 | 56.1 | 68.3 | 70.2 | 69.1 | 6.806057 | 63.36 | 7.240331 | 0.114273 |
| 15 | CB | 53.3 | 61.1 | 68 | 72.1 | 69.7 | 6.936605 | 64.84 | 6.83333 | 0.105388 |
| 16 | BOB | 55 | 60.3 | 66.9 | 66.1 | 64.4 | 4.02334 | 62.54 | 4.404816 | 0.070432 |
| 17 | PNB | 51.3 | 53.6 | 61.2 | 64.3 | 60.3 | 4.123795 | 58.14 | 4.886144 | 0.084041 |
| 18 | PSB | 52.7 | 56.7 | 64.6 | 68.8 | 69.9 | 7.316535 | 62.54 | 6.760651 | 0.108101 |
| 19 | MAHA B | 60.7 | 59.8 | 67.2 | 70.7 | 72.6 | 4.577193 | 66.2 | 5.165656 | 0.078031 |
| 20 | VIJAYA | 57.9 | 62 | 78.7 | 78.5 | 72.1 | 5.636542 | 69.84 | 8.516243 | 0.121939 |
| 21 | ANDRA | 56.3 | 57.2 | 68.2 | 69.7 | 65.6 | 3.896008 | 63.4 | 5.59321 | 0.088221 |

Interest Expended / Interest Earned (%): The above table shows the Interest Expended / Interest Earned (%) by the various public sector banks. The conclusions drawn are as follows

1. IDBI is having highest Interest Expended / Interest Earned (%) share in public sector market followed by UCO.
2. GROWTH RATE of CENTRAL bank is higher than all other banks followed by SYND banks.
3. IDBI was showing maximum consistency in term of **Interest Expended / Interest Earned (%)**.

TABLE 10: OTHER INCOME / TOTAL INCOME (%) BY THE NATIONALISED BANKS DURING THE PERIOD (2006-2010)

| SR.NO. | BANKS | YEARS | | | | | CAGR | MEAN | S.D | C.V |
|--------|----------|-------|------|------|------|------|----------|-------|----------|----------|
| | | 2006 | 2007 | 2008 | 2009 | 2010 | | | | |
| 1 | ALLD | 14.1 | 10.7 | 14.3 | 14.6 | 17.8 | 5.998623 | 14.3 | 2.251222 | 0.157428 |
| 2 | SBI | 17.3 | 16.6 | 16.2 | 16.6 | 18.4 | 1.55304 | 17.02 | 0.775629 | 0.045572 |
| 3 | UCO | 9.7 | 10.4 | 10.7 | 11.3 | 9.3 | -1.04726 | 10.28 | 0.711056 | 0.069169 |
| 4 | UNION | 12.3 | 14.2 | 12.8 | 11.4 | 13.6 | 2.543574 | 12.86 | 0.978979 | 0.076126 |
| 5 | UNITED | 16 | 11 | 11.6 | 11.3 | 11.3 | -8.32739 | 12.24 | 1.88955 | 0.154375 |
| 6 | INDIAN | 15.3 | 16.4 | 18.1 | 13.9 | 14 | -2.19543 | 15.54 | 1.575563 | 0.101388 |
| 7 | ORIENTAL | 13.3 | 13.7 | 10.7 | 10.8 | 10.8 | -5.07228 | 11.86 | 1.345511 | 0.113449 |
| 8 | CENTRAL | 10.2 | 10.4 | 10.6 | 9.3 | 12.6 | 5.424753 | 10.62 | 1.085173 | 0.102182 |
| 9 | BOI | 14.4 | 14.9 | 14.6 | 15.7 | 12.8 | -2.90165 | 14.48 | 0.949526 | 0.065575 |
| 10 | SYND | 12.8 | 9.7 | 10.6 | 8.8 | 10.8 | -4.15853 | 10.54 | 1.335066 | 0.126667 |
| 11 | DENA | 20.8 | 18 | 15.4 | 13.7 | 13 | -11.086 | 16.18 | 2.881944 | 0.178118 |
| 12 | IDBI | 19.2 | 14.3 | 18 | 11.9 | 13.3 | -8.77002 | 15.34 | 2.794709 | 0.182184 |
| 13 | CANARA | 14.4 | 11.7 | 14 | 12.4 | 15.1 | 1.193732 | 13.52 | 1.270276 | 0.093955 |
| 14 | IOB | 14.2 | 13.3 | 12.2 | 15.1 | 11.4 | -5.3427 | 13.24 | 1.330564 | 0.100496 |
| 15 | CB | 18 | 15.9 | 13.6 | 15.4 | 14 | -6.08956 | 15.38 | 1.562562 | 0.101597 |
| 16 | BOB | 16.5 | 13.7 | 15 | 15.6 | 16.1 | -0.61165 | 15.38 | 0.97857 | 0.063626 |
| 17 | PNB | 16.6 | 14.7 | 12.4 | 15 | 14.4 | -3.49194 | 14.62 | 1.345214 | 0.092012 |
| 18 | PSB | 12.7 | 14.5 | 12.5 | 10.6 | 9.1 | -7.99543 | 11.88 | 1.859462 | 0.15652 |
| 19 | MAHA B | 11.1 | 13.8 | 10.3 | 10.7 | 12.2 | 2.390394 | 11.62 | 1.260793 | 0.108502 |
| 20 | VIJAYA | 13.9 | 11.9 | 12.2 | 12.7 | 14.6 | 1.235892 | 13.06 | 1.028786 | 0.078774 |
| 21 | ANDRA | 14.8 | 15 | 13.3 | 12.7 | 13.6 | -2.09175 | 13.88 | 0.884081 | 0.063695 |

OTHER INCOME / TOTAL INCOME (%): the above table shows the Other Income / Total Income (%) by the various public sector banks. The conclusions drawn are as follows

1. SBI is having highest Other Income / Total Income (%) share in public sector market followed by DENA, INDIAN, IDBI and CANARA.
2. GROWTH RATE of ALLD is higher than all other banks followed by CENTRAL bank.
3. SBI was showing maximum consistency in term of **OTHER INCOME / TOTAL INCOME (%)**.

TABLE 11: TOTAL ASSETS BY THE NATIONALISED BANKS DURING THE PERIOD (2006-2010)

| SR.NO. | BANKS | YEARS | | | | | CAGR | MEAN | S.D | C.V |
|--------|----------|------------|------------|------------|------------|--------------|----------|----------|----------|----------|
| | | 2006 | 2007 | 2008 | 2009 | 2010 | | | | |
| 1 | ALLD | 55,298.48 | 67,675.93 | 82,943.52 | 97,657.77 | 121,704.10 | 21.8002 | 85055.96 | 23211.75 | 0.2729 |
| 2 | SBI | 494,160.62 | 566,806.13 | 722,125.08 | 965,042.96 | 1,053,956.61 | 20.84777 | 760418.3 | 218119.8 | 0.286842 |
| 3 | UCO | 61,839.39 | 74,863.89 | 89,794.94 | 111,995.91 | 137,808.28 | 22.18068 | 95260.48 | 27030.55 | 0.283754 |
| 4 | UNION | 89,173.88 | 102,779.68 | 124,286.70 | 161,337.64 | 195,509.44 | 21.68373 | 134617.5 | 39005.87 | 0.289753 |
| 5 | UNITED | 33,247.72 | 42,309.74 | 54,310.95 | 62,040.72 | 77,011.22 | 23.36672 | 53784.07 | 15240.42 | 0.283363 |
| 6 | INDIAN | 47,635.27 | 56,148.65 | 70,507.69 | 84,053.83 | 101,389.32 | 20.7858 | 71946.95 | 19267.31 | 0.267799 |
| 7 | ORIENTAL | 59,157.37 | 74,102.28 | 90,916.32 | 112,582.60 | 137,431.00 | 23.45792 | 94837.91 | 27739.83 | 0.292497 |
| 8 | CENTRAL | 75,068.80 | 93,343.65 | 124,463.56 | 148,016.86 | 183,100.76 | 24.97055 | 124798.7 | 38472.87 | 0.308279 |
| 9 | BOI | 112,286.22 | 141,847.01 | 178,860.63 | 225,931.64 | 274,966.46 | 25.09453 | 186778.4 | 58207.76 | 0.311641 |
| 10 | SYND | 61,090.73 | 89,277.37 | 107,132.28 | 130,255.67 | 139,050.95 | 22.82865 | 105361.4 | 28200.83 | 0.267658 |
| 11 | DENA | 26,556.84 | 31,461.51 | 38,651.39 | 48,464.73 | 57,589.07 | 21.35032 | 40544.71 | 11269.31 | 0.277948 |
| 12 | IDBI | 88,621.13 | 103,965.89 | 130,867.47 | 172,554.23 | 233,766.91 | 27.44167 | 145954.8 | 52337.85 | 0.358589 |
| 13 | CANARA | 132,937.94 | 166,099.09 | 180,696.04 | 219,645.80 | 265,051.68 | 18.82844 | 192886.1 | 45571.65 | 0.236262 |
| 14 | IOB | 59,357.81 | 82,256.83 | 101,837.72 | 121,073.39 | 131,096.39 | 21.90688 | 99124.43 | 25989.32 | 0.262189 |
| 15 | CB | 40,506.63 | 52,776.54 | 66,616.06 | 86,922.32 | 111,692.31 | 28.86183 | 71702.77 | 25251.04 | 0.352163 |
| 16 | BOB | 113,392.53 | 143,146.18 | 179,599.52 | 226,672.24 | 278,316.70 | 25.16667 | 188225.4 | 58823.64 | 0.312517 |
| 17 | PNB | 145,349.79 | 162,529.13 | 199,048.77 | 246,939.64 | 296,657.94 | 19.52545 | 210105.1 | 55546.63 | 0.264376 |
| 18 | PSB | 18,826.49 | 21,922.44 | 30,926.97 | 41,283.45 | 56,585.82 | 31.66931 | 33909.03 | 13774.42 | 0.406217 |
| 19 | MAHA B | 31,227.76 | 39,009.47 | 48,159.83 | 59,043.35 | 71,073.89 | 22.82657 | 49702.86 | 14156.44 | 0.284822 |
| 20 | VIJAYA | 31,537.05 | 42,357.57 | 56,185.12 | 62,382.16 | 70,222.09 | 22.15554 | 52536.8 | 13911.27 | 0.264791 |
| 21 | ANDRA | 40,673.27 | 47,557.90 | 56,624.34 | 68,529.21 | 90,430.81 | 22.11017 | 60763.11 | 17524.8 | 0.288412 |

Total assets: the above table shows the Total assets by the various public sector banks. The conclusions drawn are as follows

1. SBI is having highest Total assets share in public sector market followed by PNB, CANARA and BOB.
2. GROWTH RATE of PSB is higher than all other bank followed by CB, IDBI banks.
3. CANARA was showing maximum consistency in term of **Total assets**.

TABLE 12: TOTAL LIABILITIES BY THE NATIONALISED BANKS DURING THE PERIOD (2006-2010)

| SR.NO. | BANKS | YEARS | | | | | CAGR | MEAN | S.D | C.V |
|--------|----------|------------|------------|------------|------------|--------------|----------|----------|----------|----------|
| | | 2006 | 2007 | 2008 | 2009 | 2010 | | | | |
| 1 | ALLD | 55,298.48 | 67,675.93 | 82,943.52 | 97,657.77 | 121,704.10 | 21.8002 | 85055.96 | 23211.75 | 0.2729 |
| 2 | SBI | 494,160.62 | 566,806.13 | 722,125.08 | 965,042.96 | 1,053,956.61 | 20.84777 | 760418.3 | 218119.8 | 0.286842 |
| 3 | UCO | 61,839.39 | 74,863.89 | 89,794.94 | 111,995.91 | 137,808.28 | 22.18068 | 95260.48 | 27030.55 | 0.283754 |
| 4 | UNION | 89,173.88 | 102,779.68 | 124,286.70 | 161,337.64 | 195,509.44 | 21.68373 | 134617.5 | 39005.87 | 0.289753 |
| 5 | UNITED | 33,247.72 | 42,309.74 | 54,310.95 | 62,040.72 | 77,011.22 | 23.36672 | 53784.07 | 15240.42 | 0.283363 |
| 6 | INDIAN | 47,635.27 | 56,148.65 | 70,507.69 | 84,053.83 | 101,389.32 | 20.7858 | 71946.95 | 19267.31 | 0.267799 |
| 7 | ORIENTAL | 59,157.37 | 74,102.28 | 90,916.32 | 112,582.60 | 137,431.00 | 23.45792 | 94837.91 | 27739.83 | 0.292497 |
| 8 | CENTRAL | 75,068.80 | 93,343.65 | 124,463.56 | 148,016.86 | 183,100.76 | 24.97055 | 124798.7 | 38472.87 | 0.308279 |
| 9 | BOI | 112,286.22 | 141,847.01 | 178,860.63 | 225,931.64 | 274,966.46 | 25.09453 | 186778.4 | 58207.76 | 0.311641 |
| 10 | SYND | 61,090.73 | 89,277.37 | 107,132.28 | 130,255.67 | 139,050.95 | 22.82865 | 105361.4 | 28200.83 | 0.267658 |
| 11 | DENA | 26,556.84 | 31,461.51 | 38,651.39 | 48,464.73 | 57,589.07 | 21.35032 | 40544.71 | 11269.31 | 0.277948 |
| 12 | IDBI | 88,621.13 | 103,965.89 | 130,867.47 | 172,552.50 | 233,766.91 | 27.44167 | 145954.8 | 52337.85 | 0.358589 |
| 13 | CANARA | 132,937.94 | 166,099.09 | 180,696.04 | 219,645.80 | 265,051.68 | 18.82844 | 192886.1 | 45571.65 | 0.236262 |
| 14 | IOB | 59,357.81 | 82,256.83 | 101,837.72 | 121,073.39 | 131,096.39 | 21.90688 | 99124.43 | 25989.32 | 0.262189 |
| 15 | CB | 40,506.63 | 52,776.54 | 66,616.06 | 86,922.32 | 111,692.31 | 28.86183 | 71702.77 | 25251.04 | 0.352163 |
| 16 | BOB | 113,392.53 | 143,146.18 | 179,599.52 | 226,672.24 | 278,316.70 | 25.16667 | 188225.4 | 58823.64 | 0.312517 |
| 17 | PNB | 145,349.79 | 162,529.13 | 199,048.77 | 246,939.64 | 296,657.94 | 19.52545 | 210105.1 | 55546.63 | 0.264376 |
| 18 | PSB | 18,826.49 | 21,922.44 | 30,926.97 | 41,283.45 | 56,585.82 | 31.66931 | 33909.03 | 13774.42 | 0.406217 |
| 19 | MAHA B | 31,227.76 | 39,008.67 | 48,159.83 | 59,043.35 | 71,073.89 | 22.82657 | 49702.7 | 14156.56 | 0.284825 |
| 20 | VIJAYA | 31,537.05 | 42,357.57 | 56,185.12 | 62,382.16 | 70,222.09 | 22.15554 | 52536.8 | 13911.27 | 0.264791 |
| 21 | ANDRA | 40,673.27 | 47,557.90 | 56,624.34 | 68,529.21 | 90,430.81 | 22.11017 | 60763.11 | 17524.8 | 0.288412 |

Total liabilities: the above table shows the Total liabilities by the various public sector banks. The conclusions drawn are as follows

1. SBI is having highest Total liabilities share in public sector market followed by PNB, CANARA and BOB.
2. GROWTH RATE of PSB is higher than all other banks followed by IDBI bank.
3. CANARA was showing maximum consistency in term of **Total Liabilities**.

TABLE 13: INTEREST EXPENDED / TOTAL FUNDS (%) BY THE NATIONALISED BANKS DURING THE PERIOD (2006-2010)

| SR.NO. | BANKS | YEARS | | | | | CAGR | MEAN | S.D | C.V |
|--------|----------|-------|------|------|------|------|----------|------|----------|----------|
| | | 2006 | 2007 | 2008 | 2009 | 2010 | | | | |
| 1 | ALLD | 4.4 | 5.2 | 6 | 5.8 | 5.3 | 4.762487 | 5.34 | 0.557136 | 0.104332 |
| 2 | SBI | 4.3 | 4.2 | 5 | 5.1 | 4.7 | 2.248595 | 4.66 | 0.361109 | 0.077491 |
| 3 | UCO | 4.8 | 5.3 | 6.1 | 6.5 | 5.8 | 4.84475 | 5.7 | 0.596657 | 0.104677 |
| 4 | UNION | 4.3 | 4.8 | 5.7 | 5.7 | 5.2 | 4.865763 | 5.14 | 0.538888 | 0.104842 |
| 5 | UNITED | 4.3 | 4.5 | 5.6 | 5.5 | 5.6 | 6.82672 | 5.1 | 0.576194 | 0.112979 |
| 6 | INDIAN | 4.3 | 4.7 | 5 | 5.5 | 5 | 3.84256 | 4.9 | 0.394968 | 0.080606 |
| 7 | ORIENTAL | 4.4 | 5.2 | 6.3 | 6.8 | 5.9 | 7.609307 | 5.72 | 0.842378 | 0.147269 |
| 8 | CENTRAL | 4.2 | 4.5 | 5.4 | 6.1 | 5.8 | 8.403842 | 5.2 | 0.734847 | 0.141317 |
| 9 | BOI | 4.3 | 4.3 | 5.1 | 5.4 | 4.9 | 3.319407 | 4.8 | 0.438178 | 0.091287 |
| 10 | SYND | 3.9 | 5.2 | 6 | 5.9 | 5.4 | 8.475657 | 5.28 | 0.752064 | 0.142436 |
| 11 | DENA | 4.1 | 4.4 | 5.2 | 5.5 | 5.5 | 7.620426 | 4.94 | 0.581722 | 0.117757 |
| 12 | IDBI | 5.9 | 6 | 6.4 | 6.9 | 6.5 | 2.450796 | 6.34 | 0.361109 | 0.056957 |
| 13 | CANARA | 4.2 | 5 | 6.2 | 6.3 | 5.4 | 6.484432 | 5.42 | 0.780769 | 0.144053 |
| 14 | IOB | 4.3 | 4.6 | 5.8 | 6.1 | 5.7 | 7.300464 | 5.3 | 0.712741 | 0.134479 |
| 15 | CB | 3.8 | 4.4 | 5.2 | 5.7 | 5.1 | 7.633297 | 4.84 | 0.665132 | 0.137424 |
| 16 | BOB | 3.7 | 4.2 | 4.9 | 4.9 | 4.3 | 3.828525 | 4.4 | 0.45607 | 0.103652 |
| 17 | PNB | 3.6 | 3.9 | 4.9 | 5.6 | 4.8 | 7.456993 | 4.56 | 0.722772 | 0.158503 |
| 18 | PSB | 3.9 | 4.8 | 5.5 | 6.3 | 5.7 | 9.951855 | 5.24 | 0.82365 | 0.157185 |
| 19 | MAHA B | 4.7 | 4.6 | 5.3 | 5.7 | 5.3 | 3.049171 | 5.12 | 0.411825 | 0.080435 |
| 20 | VIJAYA | 4.4 | 4.8 | 6.2 | 7 | 5.7 | 6.685536 | 5.62 | 0.938936 | 0.16707 |
| 21 | ANDRA | 4.1 | 4.3 | 5.5 | 6 | 5.3 | 6.628427 | 5.04 | 0.725534 | 0.143955 |

Interest Expended / Total Funds (%): The above table shows the Interest Expended / Total assets (%) by the various public sector banks. The conclusions drawn are as follows

1. IDBI is having highest Interest Expended / Total Funds (%) Share in public sector market followed by ORIENTAL, and UCO.
2. GROWTH RATE of PSB is higher than all other banks followed by syndicate and central banks.
3. IDBI was showing maximum consistency in term of **Interest Expended / Total Funds (%)**.

TABLE 14: INTEREST INCOME / TOTAL ASSETS (%) BY THE NATIONALISED BANKS DURING THE PERIOD (2006-2010)

| SR.NO. | BANKS | YEARS | | | | | CAGR | MEAN | S.D | C.V |
|--------|----------|-------|------|------|------|------|----------|------|----------|----------|
| | | 2006 | 2007 | 2008 | 2009 | 2010 | | | | |
| 1 | ALLD | 7.6 | 8 | 8.3 | 8.2 | 7.7 | 0.327337 | 7.96 | 0.272764 | 0.034267 |
| 2 | SBI | 7.5 | 7 | 7.6 | 7.6 | 7 | -1.71003 | 7.34 | 0.28 | 0.038147 |
| 3 | UCO | 7.5 | 7.7 | 8 | 8.1 | 7.7 | 0.660102 | 7.8 | 0.219089 | 0.028088 |
| 4 | UNION | 7.3 | 7.7 | 8.2 | 8.4 | 7.5 | 0.678005 | 7.82 | 0.416653 | 0.05328 |
| 5 | UNITED | 7.6 | 7.5 | 7.4 | 7.5 | 7.6 | 0 | 7.52 | 0.074833 | 0.009951 |
| 6 | INDIAN | 7.7 | 8.1 | 8.3 | 8.9 | 8.6 | 2.802087 | 8.32 | 0.411825 | 0.049498 |
| 7 | ORIENTAL | 7.3 | 7.8 | 8.3 | 8.8 | 8.3 | 3.26159 | 8.1 | 0.509902 | 0.062951 |
| 8 | CENTRAL | 7.5 | 7.5 | 7.3 | 7.8 | 7.4 | -0.33501 | 7.5 | 0.167332 | 0.022311 |
| 9 | BOI | 6.8 | 7 | 7.8 | 8.2 | 7.2 | 1.439219 | 7.4 | 0.521536 | 0.070478 |
| 10 | SYND | 7.2 | 8.1 | 8.1 | 8.1 | 7.5 | 1.025775 | 7.8 | 0.379473 | 0.04865 |
| 11 | DENA | 7 | 7.4 | 7.7 | 8 | 7.6 | 2.077233 | 7.54 | 0.332265 | 0.044067 |
| 12 | IDBI | 6.3 | 6.7 | 7 | 7.7 | 7.6 | 4.801684 | 7.06 | 0.531413 | 0.075271 |
| 13 | CANARA | 7.2 | 7.7 | 8.3 | 8.7 | 7.8 | 2.021223 | 7.94 | 0.51614 | 0.065005 |
| 14 | IOB | 8 | 8.3 | 8.4 | 8.7 | 8.2 | 0.619225 | 8.32 | 0.231517 | 0.027827 |
| 15 | CB | 7.1 | 7.2 | 7.6 | 7.9 | 7.4 | 1.040001 | 7.44 | 0.287054 | 0.038583 |
| 16 | BOB | 6.8 | 7 | 7.3 | 7.4 | 6.6 | -0.74355 | 7.02 | 0.299333 | 0.04264 |
| 17 | PNB | 7.1 | 7.3 | 7.9 | 8.6 | 7.9 | 2.705142 | 7.76 | 0.527636 | 0.067994 |
| 18 | PSB | 7.4 | 8.4 | 8.5 | 9.1 | 8.1 | 2.285324 | 8.3 | 0.554977 | 0.066865 |
| 19 | MAHA B | 7.7 | 7.8 | 7.9 | 8 | 7.3 | -1.3248 | 7.74 | 0.241661 | 0.031222 |
| 20 | VIJAYA | 7.6 | 7.7 | 7.9 | 8.9 | 7.9 | 0.972562 | 8 | 0.464758 | 0.058095 |
| 21 | ANDRA | 7.3 | 7.5 | 8.1 | 8.6 | 8 | 2.315583 | 7.9 | 0.460435 | 0.058283 |

Interest Income / Total Funds (%): The above table shows the Interest Income / Total Funds (%) by the various public sector banks. The conclusions drawn are as follows

1. INDIAN and IOB are having highest Interest Income / Total Funds (%) share in public sector market followed by PSB, ORIENTAL and VIJAYA.
2. GROWTH RATE of IDBI is higher than all other banks followed by ORIENTAL, INDIAN banks.
3. UNITED bank was showing maximum consistency in term of **Interest Income / Total Funds (%)**.

TABLE 15: SPREAD AS PERCENT OF TOTAL FUND BY THE NATIONALISED BANKS DURING THE PERIOD (2006-2010)

| SR.NO. | BANKS | YEARS | | | | | CAGR | MEAN | S.D | C.V |
|--------|----------|-------|------|------|------|------|----------|------|----------|----------|
| | | 2006 | 2007 | 2008 | 2009 | 2010 | | | | |
| 1 | ALLD | 3.2 | 3.1 | 2.3 | 2.4 | 2.4 | -6.93951 | 2.68 | 0.386782 | 0.144321 |
| 2 | SBI | 3.2 | 3.4 | 2.6 | 2.5 | 2.3 | -7.92442 | 2.8 | 0.424264 | 0.151523 |
| 3 | UCO | 2.7 | 2.7 | 1.9 | 1.6 | 1.9 | -8.41013 | 2.16 | 0.454313 | 0.21033 |
| 4 | UNION | 3 | 3.4 | 2.5 | 2.7 | 2.3 | -6.42676 | 2.78 | 0.386782 | 0.13913 |
| 5 | UNITED | 3.3 | 2.9 | 1.8 | 2 | 2 | -11.7674 | 2.4 | 0.589915 | 0.245798 |
| 6 | INDIAN | 3.4 | 3.6 | 3.3 | 3.4 | 3.6 | 1.439219 | 3.46 | 0.12 | 0.034682 |
| 7 | ORIENTAL | 2.9 | 3.1 | 2 | 2 | 2.4 | -4.62088 | 2.48 | 0.453431 | 0.182835 |
| 8 | CENTRAL | 3.3 | 2.8 | 1.9 | 1.7 | 1.6 | -16.5548 | 2.26 | 0.671118 | 0.296955 |
| 9 | BOI | 2.5 | 3.5 | 2.7 | 2.8 | 2.3 | -2.06296 | 2.76 | 0.407922 | 0.147798 |
| 10 | SYND | 3.3 | 2.9 | 2.1 | 2.2 | 2.1 | -10.6846 | 2.52 | 0.491528 | 0.195051 |
| 11 | DENA | 2.9 | 3.3 | 2.5 | 2.5 | 2.1 | -7.75235 | 2.66 | 0.407922 | 0.153354 |
| 12 | IDBI | 0.4 | 1 | 0.6 | 0.8 | 1.1 | 28.77548 | 0.78 | 0.256125 | 0.328365 |
| 13 | CANARA | 3 | 3.3 | 2.1 | 2.4 | 2.4 | -5.42584 | 2.64 | 0.440908 | 0.167011 |
| 14 | IOB | 3.7 | 3.8 | 2.6 | 2.6 | 2.5 | -9.33606 | 3.04 | 0.581722 | 0.191356 |
| 15 | CB | 3.3 | 3.2 | 2.4 | 2.2 | 2.3 | -8.63003 | 2.68 | 0.470744 | 0.175651 |
| 16 | BOB | 3.1 | 3.1 | 2.4 | 2.5 | 2.3 | -7.19069 | 2.68 | 0.348712 | 0.130116 |
| 17 | PNB | 3.5 | 4 | 3 | 3 | 3.1 | -2.98846 | 3.32 | 0.386782 | 0.1165 |
| 18 | PSB | 3.5 | 3.7 | 3 | 2.8 | 2.4 | -9.00117 | 3.08 | 0.470744 | 0.152839 |
| 19 | MAHA B | 3 | 3.3 | 2.6 | 2.3 | 2 | -9.6398 | 2.64 | 0.467333 | 0.17702 |
| 20 | VIJAYA | 3.2 | 3.1 | 1.7 | 1.9 | 2.2 | -8.94199 | 2.42 | 0.617738 | 0.255264 |
| 21 | ANDRA | 3.2 | 3.8 | 2.6 | 2.6 | 2.7 | -4.15853 | 2.98 | 0.466476 | 0.156536 |

Spread as percent of total fund: the above table shows the spread as percent of total fund by the various public sector banks. The conclusions drawn are as follows

1. INDIAN having highest spread as percent of total fund share in public sector market followed by PNB, and PSB.
2. GROWTH RATE OF IDBI is higher than all other banks.
3. INDIAN BANK was showing maximum consistency in term of **Spread as percent of total fund.**

LIMITATIONS

There are some limitations were faced during the analysis period they are as follows:

1. As growth rate are calculated on max and min value of the extreme years its value become zero if there are no change between the values.
2. Different website contains different values of same banks for the same year hence reference is taken from single website.
3. Ratios are calculated approximate values hence there is not 100% reliability.

CONCLUSION

As per the analysis performed it has been found that the ratios like interest earn ,total expenditure , net profit to total funds have recorded a downfall leading to decrease in the profitability while decrease in the ratios interest expenditure leading to increase the Burdon ratios. Hence this leads to increase in the profitability indices. These banks have been classified in the following table and rank according to the performance of the banks depending upon the various analyses.

The following table drawn from the various charts prepared above.

| | EXCELLENT | GOOD | AVERAGE | BAD |
|--------------------|-------------------------------|-------------------------------|-----------------------------|----------------------------------|
| STABILITY | SBI,UCO,CANARA, INDIAN, UNION | BOB,ALLD,DENA, PNB,MB | UNITED,SYND, IOB,CENTRAL,AB | BOI,VIJAYA,IDBI ORIENTAL,CB,PSB |
| GROWTH | PSB,IDBI, BOI,CB,ORIENTAL | BOB,AB,SYND CENTRAL, INDIAN | PNB, UNION, SBI,VIJAYA,ALLD | IOB,UNITED,UCO ,MB,CANARA, DENA, |
| PERFORMANCE | SBI,PNB,CANARA, BOI,UNION | IOB,ALLD,ORIENTAL,BOB,INDIAN, | CB,IDBI,CENTRAL ,SYND,UCO | DENA,PSB,UNITED,MB,AB, VIJAYA |

As shown in the above table. SBI, UCO, CANARA, INDIAN, UNION having high stability than the other nationalized banks. In the same way PSB, IDBI, BOI, CB, ORIENTAL having the fast growth rate then other nationalized banks. And SBI, PNB, CANARA, BOI, UNION these banks have the better performance than the other banks.

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