



Performance Evaluation of Selected Public and Private Sector Banks in India

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Abstract:

Banks are playing an important role in the economic development and growth of every nation. They have control over a large part of the supply of money in circulation. A bank is a financial intermediary that accepts deposits and channels those deposits into lending activities. Banks are a fundamental component of the financial system, and are also active players in financial markets. Financial performance refers to the achievement of the bank in terms of profitability. The profitability of a bank denotes the efficiency with which a bank deploys its total resources to optimize its net profits and thus serve as an index to the degree of asset utilization and managerial effectiveness. In this paper try to see the performance evaluation of the selected public sector and private sector banks with the ratio analysis. They are grouped as follows ratio analysis. For this study five public sector banks and private sector banks are selected. This paper divided into five parts section-1 introduction, section-2 review of literature, section-3 research methodology, section-4 data analyses, and section-5 conclusion and suggestion. The Indian banking system faces several difficult challenges. The selected public and private sector banks have performed well on the sources of growth rate and financial efficiency during the study period.

Keywords: *efficiency, profitability, performance.*

1. Introduction

A bank which are working and managing finance related activities in the right way those bank be best but they cannot be good, but also one with an obligation of helping in every possible manner to improve the economic conditions of the common people. A bank is a financial intermediary that accepts deposits and channels those deposits into lending activities. Banks are a basic ingredient of the financial system, and are also active role in financial markets. The basically role of a bank is to connect with everyone who have capital, with those who seek capital. The Banks are playing an important role in the economic developing and growing of every nation. They have control over a large part of the supply of money in circulation. Through their influence over the volume of bank money, they can influence in nature and character of production in any country. Economic development is a dynamic and continuous process. Banks are the main stay of economic progress of a country, because the economic development highly depends upon the extent of mobilization of resources and investment and on the operational efficiency of the various segments of the economy.

2. Review of literature

Dr. Seema Mishra Upadhyay (2016), in her study take two largest public sector banks and two largest private sector banks largest in terms of total assets Enhancing efficiency and performance of banks is a key objective of economic reforms in many countries including India during the period 2011-12 to 2014-15. This study attempts to measure the relative performance of Indian banks. Ch. Balaji (2016), the title of this article is "A Comparative Study on Financial Performance of Selected Public & Private Sector Banks in India" in this article analyzed and compared overall financial performance for the period of five years 2011-12 to 2015-16. In this study total income, net interest income, net profit,

operating profit, and return on assets compared of selected public sector banks and selected private sector bank for the during period by use of graph.

Maj Syed Mohd Mustafa (2017), in this article analysis on the financial performance evaluation of Punjab National Bank. The present study is conducted for the period of five years ranging from 2011-12 to 201516. In this article studied the performance and analyses by use of ratios like Advances to Assets Ratio, Capital to Deposits Ratio, Credit Deposit Ratio, Return on Total Asset, Return on Net worth, Net Profit Margin.

3. Research Methodology

3.1 Introduction

The core concept underlying research is its methodology. The methodology controls the study, dictates the acquisition of the data, and arranges them in logical relationships, sets up a means of refining the raw data, contrives an approach so that the meanings that lie below the surface of those data become manifest, and finally issue a conclusion or series of conclusions that lead to an expansion of knowledge. The entire process is a unified effort as well as an appreciation of its component parts.

According to J.W.B. est, “Research is considered to be formal, systematic, intensive process of carrying on the scientific method of analysis. It involves a more systematic structure of investigation usually resulting in some sort of formal record of procedures and report of result or conclusions.”

According to P.M.Cook, “Research is an honest, exhaustive, intelligent searching for facts and their meanings or implications with reference to a given problem. It is the process of arriving at dependable solutions to problem through planned and systematic collection, analysis and interpretation of data. The best research is that which is reliable, verifiable and exhaustive so that it provides information in which we have confidence.”

3.2 Problem Statement

The problem statement studied is entitled, “The performance evaluation of selected public and private sector banks in India”. The present study focuses on the analysis of the performance of selected public sector banks and selected private sector banks India with the help of ratio

3.3 Objectives of the Study

- To understand the concept and mechanism of bank.
- To analyze the financial position of selected public sector and private sector banks in India.
- To offer suggestions for improving the performance of the public sector and private sector banks in India.

3.4 Ratio Formula

$$\begin{aligned}
 (1) \text{ Cash to Deposit Ratio} &= \frac{\text{Cash}}{\text{Deposits}} \\
 (2) \text{ Advances to Deposit Ratio} &= \frac{\text{Advances}}{\text{Deposit}} \\
 (3) \text{ Investment to Deposit Ratio} &= \frac{\text{Investment}}{\text{Deposit}} \\
 (4) \text{ (Advances + Investment) to Deposit Ratio} &= \frac{(\text{Advances} + \text{Investment})}{\text{Deposit}} \\
 (5) \text{ Ratio of Deposit to Total Liabilities} &= \frac{\text{Deposit}}{\text{Total Liabilities}} \\
 (6) \text{ Ratio of Term Deposit to Total Deposits} &= \frac{\text{Term Deposit}}{\text{Total Deposits}}
 \end{aligned}$$

$$\begin{aligned}
 (7) \text{ Ratio of Priority Sector Advances to Total Advances} &= \frac{\text{Priority Sector Advances}}{\text{Total Advances}} \\
 (8) \text{ Ratio of Term Loan to Total Advances} &= \frac{\text{Term Loan}}{\text{Total Advances}} \\
 (9) \text{ Ratio of Secured Advances to Total Advances} &= \frac{\text{Secured Advances}}{\text{Total Advances}} \\
 (10) \text{ Ratio of Interest Income to Total Assets} &= \frac{\text{Interest Income}}{\text{Total Assets}}
 \end{aligned}$$

3.5 Scope of the Study

This study is undertaken to measure the financial performance of selected public sector banks and private sector banks. The study will provide details about the different ratios analyses of selected public and private sector banks. It is hoped that the result of this study will propose policy measures for the better performance of selected public and private sector banks in order to achieve the financial goals along with customer satisfaction.

3.6 Limitation of the Study

The present research work is undertaken to maximize objectivity and minimize the errors. However, there are certain limitations of the study, which are to be taken in to consideration for the present research work.

- The study is based on the analysis of the five years data only.
- The study fully depends on financial data collected from the published financial statements of banks. This study incorporates all the limitations that are inherent in the financial statements.
- The data for analysis is basically derived from financial statements. They are not adjusted for inflation.

4. Data Analyses

TABLE: 1. Cash to Deposit Ratio of Public Sector Banks

Name of Banks	2012-13	2013-14	2014-15	2015-16	2016-17
State Bank of India	5.47	6.09	7.35	7.49	6.26
Bank of Baroda	2.84	3.27	3.64	3.78	3.79
Dena Bank	8.89	5.67	7.84	4.55	5.28
Punjab National Bank	4.57	4.93	4.83	4.79	4.05
Corporation Bank	5.33	7.10	5.09	4.92	7.93

TABLE: 2. Cash to Deposit Ratio of Private Sector Banks

Name of Banks	2012-13	2013-14	2014-15	2015-16	2016-17
Axis Bank	5.86	6.07	6.15	6.25	7.45
HDFC Bank	4.94	6.90	6.10	5.50	5.89
ICICI Bank	6.51	6.57	7.10	6.43	6.47
Yes Bank	4.99	6.12	5.75	5.17	4.87
Kotak Mahindra Bank	4.33	4.99	5.25	4.98	4.76

Observation

The above table shows that the cash deposit ratio, in the year 2012-13 higher ratio of Dena Bank is 8.89 percent and lower ratio of Bank of Baroda is 2.84 percent. In the year 2013-14 higher ratio of Corporation Bank is 7.10 percent and lower ratio of 3.27 percent. In the year 2014-15 higher ratio of Dena Bank is 7.84 percent and lower ratio of Bank of Baroda is 3.64. In the year 2015-16 higher ratio of Sate Bank of India is 7.49 percent and lower ratio of Bank of Baroda is 3.78 percent. In the year

2016-17 higher ratio of Corporation Bank 7.93 percent and lower ratio of Bank of Baroda 3.79 percent.

TABLE: 3. Advances to Deposit Ratio of Public Sector Banks

Name of Banks	2012-13	2013-14	2014-15	2015-16	2016-17
State Bank of India	86.94	86.76	82.45	84.57	76.83
Bank of Baroda	69.25	69.79	69.32	66.85	63.70
Dena Bank	67.67	70.49	68.08	70.11	63.69
Punjab National Bank	78.84	77.38	75.90	74.55	67.47
Corporation Bank	71.51	70.88	72.77	68.39	63.64

TABLE: 4. Advances to Deposit Ratio of Private Sector Banks

Name of Banks	2012-13	2013-14	2014-15	2015-16	2016-17
Axis Bank	77.97	81.89	87.17	94.64	90.03
HDFC Bank	80.92	82.49	81.08	85.02	86.16
ICICI Bank	99.19	102.05	107.18	103.28	94.73
Yes Bank	70.20	74.99	82.86	87.91	92.57
Kotak Mahindra Bank	94.98	89.77	88.38	85.59	86.44

Observation

The above table shows that the advance to deposit ratio, in the year 2012-13 higher ratio of ICICI Bank is 99.19 percent and lower ratio of Dena Bank is 67.67 percent. In the year 2013-14 higher ratio of ICICI Bank is 102.05 percent and lower ratio of Bank of Baroda is 69.79 percent. In the year 2014-15 higher ratio of ICICI Bank is 107.18 percent and lower ratio of Dena Bank is 68.08 percent. In the year 2015-16 higher ratio of ICICI Bank is 103.28 percent and lower ratio of Bank of Baroda is 66.85 percent. In the year 2016-17 higher ratio of ICICI Bank is 94.73 percent and lower ratio of Dena Bank is 63.69 percent.

TABLE: 5. Investment to Deposit Ratio of Public Sector Banks

Name of Banks	2012-13	2013-14	2014-15	2015-16	2016-17
State Bank of India	29.18	28.56	31.39	27.57	37.46
Bank of Baroda	25.62	20.41	19.81	20.98	21.54
Dena Bank	35.33	33.28	31.48	30.00	34.87
Punjab National Bank	33.17	31.85	30.17	28.54	30.03
Corporation Bank	35.04	34.23	31.81	30.84	29.05

TABLE: 6. Investment to Deposit Ratio of Private Sector Banks

Name of Banks	2012-13	2013-14	2014-15	2015-16	2016-17
Axis Bank	45.02	40.42	41.04	34.08	31.08
HDFC Bank	37.68	32.93	36.93	29.99	33.32
ICICI Bank	58.57	53.33	51.60	38.06	32.96
Yes Bank	64.19	55.20	51.12	43.72	35.02
Kotak Mahindra Bank	56.58	43.14	40.64	36.97	28.63

Observation

The above table shows that the investment to deposit ratio, in the year 2012-13 higher ratio of Yes Bank is 64.19 percent and lower ratio of Bank of Baroda is 25.62 percent. In the year 2013-14 higher ratio of Yes Bank is 55.20 percent and lower ratio of Bank of Baroda is 20.41 percent. In the year 2014-15 higher ratio of ICICI Bank is 51.60 percent and lower ratio of Bank of Baroda is 19.81 percent. In the year 2015-16 higher ratio of Yes Bank is 43.72 percent and lower ratio of Bank of

Baroda is 20.98 percent. In the year 2016-17 higher ratio of State Bank of India is 37.46 percent and lower ratio of Bank of Baroda is 21.54 percent.

TABLE: 7. (Advances + Investment) to Deposit Ratio of Public Sector Banks

Name of Banks	2012-13	2013-14	2014-15	2015-16	2016-17
State Bank of India	116.11	115.33	113.84	112.14	114.30
Bank of Baroda	94.87	90.20	89.12	87.84	85.24
Dena Bank	103.00	103.76	99.57	100.11	98.57
Punjab National Bank	112.02	109.23	106.07	103.10	97.51
Corporation Bank	106.55	105.11	104.58	99.24	92.69

TABLE: 8. (Advances + Investment) to Deposit Ratio of Private Sector Banks

Name of Banks	2012-13	2013-14	2014-15	2015-16	2016-17
Axis Bank	123.00	122.31	128.22	128.72	121.11
HDFC Bank	118.60	115.41	118.00	115.02	119.48
ICICI Bank	157.77	155.38	158.78	141.35	127.69
Yes Bank	134.38	130.18	133.98	131.62	127.59
Kotak Mahindra Bank	151.57	132.91	129.02	122.56	115.07

Observation

The above table shows that the (Advances + Investment) to Deposit Ratio, in the year 2012-13 higher ratio of ICICI Bank is 157.77 percent and lower ratio of Bank of Baroda is 94.87 percent. In the year 2013-14 higher ratio of ICICI Bank is 155.38 percent and lower ratio of Bank of Baroda is 90.20 percent. In the year 2014-15 higher ratio of ICICI Bank is 158.78 percent and lower ratio of Bank of Baroda is 89.12 percent. In the year 2015-16 higher ratio of ICICI Bank is 141.35 percent and lower ratio of Bank of Baroda is 87.84 percent. In the year 2016-17 higher ratio of ICICI Bank is 127.69 percent and lower ratio of Bank of Baroda is 85.24 percent.

TABLE: 9. Ratio of Deposit to Total Liabilities of Public Sector Banks

Name of Banks	2012-13	2013-14	2014-15	2015-16	2016-17
State Bank of India	81.97	83.30	82.14	81.84	81.22
Bank of Baroda	91.99	91.24	91.47	90.95	91.92
Dena Bank	90.28	93.46	94.66	92.98	93.44
Punjab National Bank	87.75	87.73	88.86	87.91	91.63
Corporation Bank	90.28	91.24	92.50	91.80	93.78

TABLE: 10. Ratio of Deposit to Total Liabilities of Private Sector Banks

Name of Banks	2012-13	2013-14	2014-15	2015-16	2016-17
Axis Bank	82.16	81.43	77.28	75.79	75.93
HDFC Bank	81.36	81.97	85.30	85.89	83.12
ICICI Bank	62.25	63.65	63.91	66.79	72.94
Yes Bank	71.77	72.81	73.24	73.75	74.03
Kotak Mahindra Bank	68.74	78.45	81.49	82.38	84.20

Observation

The above table shows that the Ratio of Deposit to Total Liabilities, in the year 2012-13 higher ratio of Bank of Baroda is 91.99 percent and lower ratio of ICICI Bank is 62.25 percent. In the year 2013-14 higher ratio of Dena Bank is 93.46 percent and lower ratio of ICICI Bank is 63.65 percent. In the year 2014-15 higher ratio of Dena Bank is 94.66 percent and lower ratio of ICICI Bank is 63.91 percent. In

the year 2015-16 higher ratio of Dena Bank is 92.98 percent and lower ratio of ICICI Bank is 66.79 percent. In the year 2016-17 higher ratio of Corporation Bank 93.78 percent and lower ratio of ICICI Bank is 72.94 percent.

TABLE: 11. Ratio of Term Deposit to Total Deposits of Public Sector Banks

Name of Banks	2012-13	2013-14	2014-15	2015-16	2016-17
State Bank of India	55.18	57.09	58.66	57.38	55.43
Bank of Baroda	74.68	74.25	73.61	73.64	67.84
Dena Bank	71.04	71.82	72.18	70.63	61.75
Punjab National Bank	60.84	61.70	63.34	62.83	58.18
Corporation Bank	78.32	79.67	80.28	77.86	73.53

TABLE: 12. Ratio of Term Deposit to Total Deposits of Private Sector Banks

Name of Banks	2012-13	2013-14	2014-15	2015-16	2016-17
Axis Bank	55.62	54.99	55.22	52.66	48.59
HDFC Bank	52.57	55.19	55.97	56.75	51.97
ICICI Bank	58.11	57.10	54.54	54.18	49.63
Yes Bank	81.05	77.97	76.88	71.95	63.70
Kotak Mahindra Bank	70.76	68.13	63.64	61.93	56.00

Observation

The above table shows that the Ratio of Term Deposit to Total Deposits, in the year 2012-13 higher ratio of Yes Bank is 81.05 percent and lower ratio of HDFC Bank is 52.57 percent. In the year 2013-14 higher ratio of Corporation Bank is 79.67 percent and lower ratio of Axis Bank is 54.99 percent. In the year 2014-15 higher ratio of Corporation Bank is 80.28 percent and lower ratio of ICICI Bank is 54.54 percent. In the year 2015-16 higher ratio of Corporation Bank is 77.86 and lower ratio of Axis Bank is 52.66 percent. In the year 2016-17 higher ratio of Corporation Bank is 73.53 percent and lower ratio of Axis Bank is 48.59 percent.

TABLE: 13. Ratio of Priority Sector Advances to Total Advances of Public Sector Banks

Name of Banks	2012-13	2013-14	2014-15	2015-16	2016-17
State Bank of India	25.28	23.21	22.23	22.45	21.72
Bank of Baroda	24.21	21.20	22.31	24.02	27.16
Dena Bank	28.15	29.46	35.08	34.82	38.93
Punjab National Bank	30.04	33.74	36.33	33.81	31.74
Corporation Bank	31.35	34.81	36.02	39.73	41.97

TABLE: 14. Ratio of Priority Sector Advances to Total Advances of Public Sector Banks

Name of Banks	2012-13	2013-14	2014-15	2015-16	2016-17
Axis Bank	24.62	27.28	24.82	24.09	25.16
HDFC Bank	32.01	29.58	29.03	30.52	29.31
ICICI Bank	20.60	19.06	19.67	21.24	22.95
Yes Bank	22.39	26.18	25.08	27.00	22.06
Kotak Mahindra Bank	28.92	33.86	30.98	34.84	35.80

Observation

The above table shows that the Ratio of Priority Sector Advances to Total Advances, in the year 2012-13 higher ratio of HDFC Bank is 32.01 percent and lower ratio of Yes Bank is 22.39 percent. In the

year 2013-14 higher ratio of Corporation Bank is 34.81 percent and lower ratio of ICICI Bank is 19.06 percent. In the year 2014-15 higher ratio of Punjab National Bank is 36.33 percent and lower ratio of ICICI Bank is 19.67 percent. In the year 2015-16 higher ratio of Corporation Bank 39.73 percent and lower ratio of ICICI Bank is 21.24 percent. In the year 2016-17 higher ratio of Corporation Bank is 41.97 percent and lower ratio of State Bank of India is 21.72 percent.

TABLE: 15. Ratio of Term Loan to Total Advances of Public Sector Banks

Name of Banks	2012-13	2013-14	2014-15	2015-16	2016-17
State Bank of India	47.01	50.36	51.22	53.28	56.78
Bank of Baroda	43.10	41.65	40.75	43.20	46.39
Dena Bank	53.44	50.12	52.45	50.20	52.06
Punjab National Bank	46.45	41.91	40.55	36.00	33.51
Corporation Bank	49.36	50.61	52.41	51.22	52.85

TABLE: 16. Ratio of Term Loan to Total Advances of Private Sector Banks

Name of Banks	2012-13	2013-14	2014-15	2015-16	2016-17
Axis Bank	69.41	68.68	69.54	70.11	70.25
HDFC Bank	55.40	54.48	56.22	69.27	70.73
ICICI Bank	82.34	81.23	79.28	77.69	73.48
Yes Bank	71.58	72.03	74.88	74.79	77.23
Kotak Mahindra Bank	77.01	74.42	74.28	62.71	64.90

Observation

The above table shows that the Ratio of Term Loan to Total Advances, in the year 2012-13 higher ratio of ICICI Bank is 82.34 percent and lower ratio of Bank of Baroda is 43.10 percent. In the year 2013-14 higher ratio of ICICI Bank is 81.23 percent and lower ratio of Bank of Baroda is 41.65 percent. In the year 2014-15 higher ratio of ICICI Bank is 79.28 percent and lower ratio of Punjab National Bank is 40.55 percent. In the year 2015-16 higher ratio of ICICI Bank is 77.69 percent and lower ratio of Punjab National Bank is 36.00 percent. In the year 2016-17 higher ratio of Yes Bank is 77.23 percent and lower ratio of Punjab National Bank is 33.51 percent.

TABLE: 17. Ratio of Secured Advances to Total Advances of Public Sector Banks

Name of Banks	2012-13	2013-14	2014-15	2015-16	2016-17
State Bank of India	82.64	83.55	80.07	78.43	81.99
Bank of Baroda	87.28	86.29	87.47	88.22	84.27
Dena Bank	87.16	87.57	90.98	86.31	90.73
Punjab National Bank	92.11	93.46	94.12	92.95	88.59
Corporation Bank	84.01	85.07	83.75	86.32	89.28

TABLE: 18. Ratio of Secured Advances to Total Advances of Private Sector Banks

Name of Banks	2012-13	2013-14	2014-15	2015-16	2016-17
Axis Bank	82.84	83.43	79.27	76.37	77.86
HDFC Bank	76.24	77.55	76.58	76.90	76.03
ICICI Bank	85.91	85.62	86.26	82.71	79.17
Yes Bank	67.63	68.24	68.80	74.59	74.22
Kotak Mahindra Bank	85.46	79.27	78.10	76.86	77.35

Observation

The above table shows that the Ratio of Secured Advances to Total Advances, in the year 2012-13 higher ratio of Punjab National Bank is 92.11 percent and lower ratio of Yes Bank is 67.63 percent. In the year 2013-14 higher ratio of Punjab National Bank is 93.46 percent and lower ratio of Yes Bank 68.24 percent. In the year 2014-15 higher ratio of Punjab National Bank is 94.12 percent and lower ratio of Yes Bank is 68.80 percent. In the year 2015-16 higher ratio of Punjab National Bank is 92.95 percent and lower ratio of Yes Bank is 74.59 percent. In the year 2016-17 higher ratio of Dena Bank is 90.73 percent and lower ratio of Yes Bank is 74.22 percent.

TABLE: 19. Ratio of Interest Income to Total Assets of Public Sector Banks

Name of Banks	2012-13	2013-14	2014-15	2015-16	2016-17
State Bank of India	7.64	7.61	7.44	7.25	6.49
Bank of Baroda	6.43	5.90	6.01	6.56	6.07
Dena Bank	7.84	7.99	8.28	7.98	7.85
Punjab National Bank	8.75	7.85	7.68	7.11	6.56
Corporation Bank	7.93	8.09	8.65	8.26	7.85

TABLE: 20. Ratio of Interest Income to Total Assets of Private Sector Banks

Name of Banks	2012-13	2013-14	2014-15	2015-16	2016-17
Axis Bank	7.98	8.00	7.68	7.80	7.41
HDFC Bank	8.76	8.37	8.21	8.50	8.02
ICICI Bank	7.47	7.43	7.60	7.32	7.02
Yes Bank	8.37	9.16	8.50	8.19	7.64
Kotak Mahindra Bank	9.61	10.01	9.17	8.52	8.25

Observation

The above table shows that the Ratio of Interest Income to Total Assets, in the year 2012-13 higher ratio of Kotak Mahindra Bank is 9.61 percent and lower ratio of Bank of Baroda is 6.43 percent. In the year 2013-14 higher ratio of Kotak Mahindra Bank is 10.01 percent and lower ratio of Bank of Baroda is 5.90 percent. In the year 2014-15 higher ratio of Kotak Mahindra Bank is 9.17 percent and lower ratio of Bank of Baroda is 6.01 percent. In the year 2015-16 higher ratio of Kotak Mahindra Bank is 8.52 percent and lower ratio of Bank of Baroda is 6.56 percent. In the year 2016-17 higher ratio of Kotak Mahindra Bank is 8.25 percent and lower ratio of Bank of Baroda is 6.07 percent.

5. Conclusion & Suggestion

5.1 Conclusion

The financial performance evaluation of the selected five public sector banks and five private sector banks is analyzed using ratio. The selected public sector and private sector banks are State Bank of India, Bank of Baroda, Dena Bank, Punjab National Bank, Corporation Bank, Axis Bank, HDFC Bank, ICICI Bank, Yes Bank, Kotak Mahindra Bank, in a position to follow the rules and regulation of the Government and Reserve Bank of India for the social and economic development of the country. The selected public and private sector banks have performed well on the sources of growth rate and financial efficiency during the study period but some banks performance has not well instead of other banks and some banks growth rate stable. The private sector banks performance and growth have vary well instead of public sector banks. The private sector banks more contribution in the advance to priority sector advance. The Indian bank faced so many difficulties in the national and international level than after they providing best services to their customer in the different ways.

5.2 Suggestion

Based on the analysis and observation, there are some of the general suggestions may be offered for the better performance of Public Sector Bank and Private Sector Banks.

- Public Sector Banks and Private sector banks should introduce modern marketing strategies.
- The Public Sector Banks must improve its Advance to deposit proportion.
- All banks Public Sector Banks as well as Private Sector Banks improve its Investment to Deposit proportion.
- It should increase the rate of Term Deposit to Total Deposit.
- It should increase the rate of Priority Sector Advance to Total Advance.
- Public Sector Banks and Private sector banks should be obey the norms of RBI and provide facilities as per the norms.
- It should increase the rate of Term Loan to Total Advance.
- All banks should be the ratio of Secured Advance to Total Advance.
- It should provide loan at the lower interest rate to the priority sector should be given with ease without much documentation.

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