

LIST OF TABLES

Table 1: Position of Nationalised Banks in 1969 (Rs. In Crores).....	48
Table 2: Position of Nationalised Banks in 1980 (Rs. In crores).....	48
Table 3: Total Assets for the year 2015	122
Table 4: Capital adequacy in public and private sector banks.....	130
Table 5: The performance of public and private sector banks in capital adequacy.....	132
Table 6: Level of significance between and within groups of public and private sector banks in capital adequacy	133
Table 7: : Mean difference between public and private sector banks in capital adequacy.	134
Table 8: Advances to total Assets ratio in select Public and Private sector Banks	135
Table 9: The performance of public and private sector banks in Advances to Total Assets Ratio.....	137
Table 10: Level of significance between and within groups of public and private sector banks in Advances to Total Assets Ratio.....	138
Table 11: Mean difference between public and private sector banks in Advances to Total Assets Ratio	138
Table 12: Government securities to Investment ratio of select Public and Private sector Banks.....	140
Table 13: The performance of public and private sector banks in Government securities to investment ratio.....	142
Table 14: Level of significance between and within groups of public and private sector banks in Government securities to investment ratio.....	143

Table 15: Mean difference between public and private sector banks in government securities to investment ratio	143
Table 16: Gross NPA in public and private sector banks	145
Table 17: The performance of public and private sector banks in gross NPA	147
Table 18: Level of significance between and within groups of public and private sector banks in gross NPA.....	148
Table 19: Mean difference between public and private sector banks in gross NPA	149
Table 20: Net NPA in public and private sector banks.....	150
Table 21: The performance of public and private sector banks in Net NPA.....	152
Table 22: Level of significance between and within groups of public and private sector banks in Net NPA	153
Table 23: Mean difference between public and private sector banks in Net NPA	154
Table 24: Loan loss coverage ratio in public and private sector banks	155
Table 25: The performance of public and private sector banks in Loan loss coverage ratio	157
Table 26: Level of significance between and within groups of public and private sector banks in Loan loss coverage ratio	158
Table 27: Mean difference between public and private sector banks in loan loss coverage ratio	159
Table 28: Loan-deposit in public and private sector banks	160
Table 29: The performance of public and private sector banks in loan deposit	163
Table 30: Level of significance between and within groups of public and private sector banks in loan deposit.....	164
Table 31: Mean difference between public and private sector banks in loan deposit	164

Table 32: Asset turnover ratio (ATR) in public and private sector banks	165
Table 33: The performance of public and private sector banks in Asset turnover ratio ..	167
Table 34: Level of significance between and within groups of public and private sector banks in Asset turnover ratio.....	168
Table 35: Mean difference between public and private sector banks in asset turnover ratio	169
Table 36: Business per employee (BPE) in public and private sector banks.....	170
Table 37: The performance of public and private sector banks in business per employee	172
Table 38: Level of significance between and within groups of public and private sector banks in business per employee	173
Table 39: Mean difference between public and private sector banks in business per employee	173
Table 40: Expenditure-to-Income in public and private sector banks	174
Table 41: The performance of public and private sector banks in Expenditure-to-Income ratio.....	177
Table 42: Level of significance between and within groups of public and private sector banks in Expenditure-to-Income ratio.....	178
Table 43: Mean difference between public and private sector banks in Expenditure-to-Income ratio.....	178
Table 44 : Return on Assets (ROA) in Select Public and private sector banks	180
Table 45: The performance of public and private sector banks in return on assets.....	182
Table 46: Level of significance between and within groups of public and private sector banks in return on assets.....	183
Table 47: Mean difference between public and private sector banks in return on assets	184

Table 48 : Return on net worth (RONW) in public and private sector banks	185
Table 49: The performance of public and private sector banks in return on net worth...	187
Table 50: Level of significance between and within groups of public and private sector banks in return on net worth.....	188
Table 51: Mean difference between public and private sector banks in return on net worth	189
Table 52: Spread Ratio (SR) in public and private sector banks	190
Table 53: The performance of public and private sector banks in Spread Ratio	192
Table 54: Level of significance between and within groups of public and private sector banks in Spread Ratio.....	193
Table 55: Mean difference between public and private sector banks in Spread Ratio	193
Table 56: Interest income/ Avg working fund (II/AWF) in public and private sector banks	194
Table 57: The performance of public and private sector banks in Interest income/ Avg working fund	196
Table 58: The level of difference of public and private sector banks in Interest income/ Avg working fund	197
Table 59: Mean difference between public and private sector banks in Interest income/ Avg working fund	198
Table 60: Non- interest income/Avg working fund (NII/AWF) in public and private sector banks	199
Table 61: The performance of public and private sector banks in Non- interest income/Avg working fund.....	201
Table 62: Level of significance between and within groups of public and private sector banks in Non- interest income/Avg working fund	202

Table 63: Mean difference between public and private sector banks in Non- interest income/Avg working fund	202
Table 64: Liquid Assets to Total Assets (LA-TA) in public and private sector banks....	204
Table 65: The performance of public and private sector banks in Liquid Assets to Total Assets	206
Table 66: Level of significance between and within groups of public and private sector banks in Liquid Assets to Total Assets	207
Table 67: Mean difference between public and private sector banks in Liquid Assets to Total Assets.....	207
Table 68: Liquid Asset to Total Deposit (LA-TD) in select public and private sector banks	208
Table 69: The performance of public and private sector banks in Liquid Asset to Total Deposit	210
Table 70: Level of significance between and within groups of public and private sector banks in Liquid Asset to Total Deposit.....	211
Table 71: Mean difference between public and private sector banks in Liquid Asset to Total Deposit.....	211
Table 72: Investment to deposit (ITD) in public and private sector banks.....	212
Table 73: The performance of public and private sector banks in investment to deposit	215
Table 74: Level of significance between and within groups of public and private sector banks in investment to deposit.....	216
Table 75: Mean difference between public and private sector banks in investment to deposit.....	216

Table 76: GAP Analysis of Select Public and Private sector banks	218
Table 77: The performance of public and private sector banks in GAP Analysis.....	220
Table 78: Level of significance between and within groups of public and private sector banks of GAP Analysis	221
Table 79: Mean difference between public and private sector banks of GAP Analysis..	221
Table 80: Capital Adequacy Ratings of select Public and Private sector Banks	224
Table 81: Asset Quality Ratings of select Public and Private sector Banks	225
Table 82: Management Capability Ratings of select Public and Private sector Banks ...	226
Table 83: Earnings Ratings of select Public and Private sector Banks.....	227
Table 84: Liquidity Ratings of select Public and Private sector Banks	228
Table 85: Sensitivity Ratings of select Public and Private sector Banks.....	229
Table 86: Over all CAMELS Ratings of select Public and Private sector Banks.....	230
Table 87: Income to overheads ratio (IOR) in public and private sector banks	234
Table 88: The performance of public and private sector banks in Income to overheads ratio.....	237
Table 89: Level of significance between and within groups of public and private sector banks in income to overheads ratio	238
Table 90: Mean difference between public and private sector banks in income to overheads ratio	238
Table 91: Provision coverage ratio (PCR) in public and private sector banks	240
Table 92: The performance of public and private sector banks in provision coverage ratio	243
Table 93: Level of significance between and within groups of public and private sector banks in provision coverage ratio.....	244

Table 94: Mean difference between public and private sector banks in provision coverage ratio.....	244
Table 95: Loans ratio in public and private sector banks	246
Table 96: The performance of public and private sector banks in Loans ratio.....	248
Table 97: Level of significance between and within groups of public and private sector banks in Loans ratio	249
Table 98: Mean difference between public and private sector banks in loans ratio	249
Table 99: Deposits ratio in public and private sector banks	250
Table 100: The performance of public and private sector banks in deposits ratio	253
Table 101: : Level of significance between and within groups of public and private sector banks in Deposits ratio	254
Table 102: Mean difference between public and private sector banks in deposits ratio	254
Table 103: Objectives of Liquidity	255
Table 104: Interest income/interest cost (II/IC) in public and private sector banks	257
Table 105: The performance of public and private sector banks in Interest income/interest cost.....	259
Table 106: Level of significance between and within groups of public and private sector banks in Interest income/interest cost	260
Table 107: Mean difference between public and private sector banks in Interest income/interest cost.....	261
Table 108: Non-interest income/non-interest cost (NII/NIC) in public and private sector banks.....	262

Table 109: The performance of public and private sector banks in Non-interest income/non-interest cost	264
Table 110: Level of significance between and within groups of public and private sector banks in Non-interest income/non-interest cost.....	265
Table 111: Mean difference between public and private sector banks in Non-interest income/non-interest cost	265
Table 112: EAGLES Ranking of select Public and private sector Banks	266
Table 113: A comparative Analysis of CAMELS and EAGLES Ratings.....	267