The Indian financial sector has undergone a significant structural transformation since the initiation of the financial liberalization in 1990's. It bought significant changes in Indian economy in general to financial sector in particular. Against this backdrop, the present thesis intends to analyse the financial performance of the Indian banking sector after the initiation of financial liberalization, and also aims to measure the comparative performance of public and private sector banks in post reform period.

The Indian banks management, today are facing two -sided challenges in order to improve their profitability & productivity, and to serve the public in new ways with greater efficiency and effectiveness. Commercial viability of banking can seldom be ignored. The nationalized banks in India have super headed the banking developments, as they account for a majority share of total deposits and advance in the Indian banking industry.

The present study will be of immense help to researchers who are developing deeper and new insights into the overall performance of the banking in India. The study focuses on the development, operations, performance and profitability, of banking industry.
The present study contains a comprehensive discussion on "Financial Performance of Indian Banks in Post Liberalisation Era : A study of Public and Private Banks". The thesis is divided into five chapters. The first chapter gives a broad overview of Indian banking system. It discusses the growth of phases in Indian Banking sector along with review of literature. The second chapter focuses on the Banking sector reform and its impact. The third chapter provides a glimpse on the profile of Indian banks. The fourth chapter analyses the financial performance of sample banks, selected from public sector and private sector namely SBI and ICICI Bank Pvt. Ltd. through the application CAMEL Model. The fifth chapter formulates a feasible set of findings and recommendations suitable for the Indian Banking system. In the sixth chapter conclusion has been drawn on the present research work appended with bibliography and appendix. Efforts have been made to put all the necessary and relevant information in the study.

The study has been conducted with purely academic viewpoint and finding out solution to the practical problem, neither value judgment have been made nor attempt has been made to criticize organisational policies and approach but the basic concern throughout had been to identify the areas that merit attention.

[VII]