National Research Journal of Banking and Finance Management
Volume No: 11, Issue No: 2, Year: 2024 (July-December)
PP: 14-26
ISSN No: 2349-6762
Peer Reviewed & Refereed Journal
National Research Journal

COMPARING THE PERFORMANCE OF INDIAN BANKS, WITH SPECIAL EMPHASIS ON SELECT PRIVATE SECTOR BANKS

Akhil Kumar Tyagi

PhD Research Scholar, Kalinga University Raipur

Shyam Mourya

Assistant Professor, Kalinga University, Raipur

ABSTRACT

An investigation of the growth and performance patterns of several private sector banks was carried out using descriptive statistics, and the results of that investigation are summarized in this abstract. Also discussed are the important findings and consequences of that investigation. The notable results of this study are the capacity to compare performance measurements, identify strengths and weaknesses, evaluate variability via standard deviation, and obtain insights from skewness and kurtosis metrics. Furthermore, while examining the overall growth and performance, recurring patterns appear. Banks can measure their relative status and follow their growth over time by benchmarking based on mean scores. The relevance of combining these statistical insights with the strategic decision-making process within the banking industry is highlighted in this abstract. This provides a data-driven strategy to improve competitiveness and drive intelligent resource allocation. In the end, this research offers a complete toolbox that can be used to analyses, plan, and improve the performance of private sector banks.

KEYWORDS: Private Sector Banks, Banking Sector, Work Performance, Resources

INTRODUCTION

When compared to one another, the operational efficiency levels present in India's public and private sector banks are different. When compared to banks in the private sector, which are equally focused on maximizing their earnings, banks in the public sector put a larger premium on the satisfaction of their clients. The public and private sectors have seen significant efficiency gains in recent years but are unique. In the private sector of the banking industry, the banks are obligated to cut the expenses of their resources in such a way as to guarantee that their customer base continues to grow and that their owners and stockholders stay interested in the amount of money the institution earns each fiscal year. This is done for two reasons: the first reason is to keep their owners and stockholders interested in the amount of money the institution makes. Each year, the portfolio, in addition to being robust, has to be appealing.

Consequently, the banks that are part of the private sector put a strong premium on the overall development and performance of the bank. This prioritizes the bank's profitability ratios, productivity, and technical efficiency. It provides them with a rise in the number of customers and an increase in the number of earnings, enabling them to maintain their position as a market leader in the banking business. Efficiency in business operations is a critical factor in determining whether or not a bank will be profitable. (2019, according to Meraj Banu).

ISSN No: 2349-6762
Peer Reviewed & Refereed Journal
National Research Journal

The banking industry, which has developed into the most powerful and competitive business in the country, is not only focused on the things mentioned earlier; rather, it is focused on developing new products that can be offered to customers and improving existing products so that they are superior to those offered by competitors. This is because the banking industry has evolved into the nation's most competitive and powerful business. Banks. Banks are firms just like any other sort of company. As such, they not only work hard to deliver superior products and services to their clientele but also focus on maximizing profits for themselves and their numerous stakeholders. This is because banks are required to pay dividends to a wide variety of people, including customers, shareholders, and employees. Only such financial institutions will pique the attention of shareholders and other stakeholders with a stake in the company if they are projected to provide greater returns over the long term. Therefore, the management of the workforce, the advancements in technology, and the general growth of technology all contribute to improving the efficiency of operations. With the changing environment, enhanced products and services, new services for its target clientele, greater efficiency, growth, overall performance, marketing methods, and other services. With the changing environment. with the changing environment.

At first, banking services consisted only of transactions such as deposits, withdrawals, loans, etc. These days, every financial institution strives to expand its client base by broadening the notion of what it means to be a bank and offering any services relevant to financial matters. This is an essential step to include customers who are employed, who run businesses, who are self-employed, who are retired, who are students, and so on. As a result, for financial institutions to meet the requirements of such a diverse clientele, they had to broaden their scope of services beyond only functioning as money lenders and donors and begin giving financial advice.

However, a bank's operational efficiency automatically makes it a better competitor than other businesses since companies in different sectors aim for diverse objectives. To have better operational efficiency would require getting a profit and efficiency in all of the departments of the banks to achieve the goal they initially were striving for, which also includes the regulations and policies made by the Central Bank of India as well as the implementation of Basel accords. To have better operational efficiency would require getting a profit and efficiency in all of the departments of the banks to achieve the goal they initially were striving for. For the banks to reach the objective they had set out to do initially, having a more effective operational efficiency would necessitate making a profit. This, in turn, would demand efficiency throughout all of the bank's divisions.

The maxim of every bank operating in the private sector should be to maximize both profit and expansion. The rise of deposits and customers is directly proportionate to the expansion of banking institutions. Therefore, to increase the total quantity of deposits, the private banks need to establish themselves to attract more customers. This is the only way this can be accomplished. In our country, the industry of banking is the one that has the greatest amount of rivalry and competitiveness. Therefore, for banks to attract consumers, they need to ensure that they provide cutting-edge products and services that are accessible to all categories of customers and offer additional banking procedures at the forefront of technological advancement. In recent years, a rising number of people have been increasing the amount of technological knowledge they possess, and as a consequence, they want everything to be comfortable for them.

ISSN No: 2349-6762
Peer Reviewed & Refereed Journal
National Research Journal

Consequently, they want everything to be as easy as possible. The number of people conducting their financial transactions over the Internet has just reached an all-time high, which continues to climb regularly. This pattern is anticipated to maintain its prevalence far into the foreseeable future. In the end, regardless of whether or not we were dealing with a problem such as a global pandemic, the financial industry was still able to achieve its aim of offering the largest number of products and services possible to its customers over the Internet. This was the case regardless of whether or not a worldwide pandemic caused the problem. Because of this, the growth and performance of each particular bank may be judged based on the deposits, advances, and investments that the banks have made. 2018 (S. Sirisha and P. Malyadri).

DEPOSITS IN TOTAL Deposits are the most important factor in determining how efficiently a banking sector operates. Increasing the total quantity of money deposited in financial institutions is the major goal of the banking sector, along with that of other policymakers such as the Reserve Bank of India and all of the other banking Acts. This ambition is shared by other policymakers as well. There is a clear correlation between a bank's capacity to accept big deposits and its capacity to provide a wider range of services to its customer base.

TOTAL ADVANCES The total advances are the second most significant variable in the banking industry. Advances make it feasible for banks to give out loans and advances to customers. Banks make these available to their consumers as a service. Both "advance" and "loan" refer to the same thing: money that a customer borrows from a financial institution like a bank. The customer receives the money from the bank at a particular interest rate and the principal amount. The customer who borrows the money must pay the bank a set amount and a share of the interest as compensation for borrowing the money. The bank loans the money to the customer at a certain interest rate along with the principal amount. The vast majority of financial institutions, including banks, will provide a borrower with a maturity date by which the borrowed amount must be paid back. If the borrower cannot repay the amount, the bank will require the borrower to present security to compensate for the advances the borrower has received. A bank loan is a term used to refer to this kind of advance when a financial institution provides it. The etymology of the term "bank" may be traced back to the Italian word "banc," which translates to "bench." This is the origin of the term "bank" in English. In Italy, if someone intended to borrow or lend money, the transaction would occur at a predetermined location at which a bench was positioned, and the money would be placed on the bench before the exchange. This was the case regardless of whether the individual was borrowing or lending the money. This practice continued even when the money was returned to its rightful owner. Although "banking" was not used until the 1640s, the services now associated with banking began as early as 2000 B.C. in Babylon. This is even though "banking" was not used until the 1640s. Even though the name "banking" wasn't used until the 1640s, this was already the case. During that ancient period, individuals would bring their money to a temple to keep it secure there. Around 300 B.C., Chanakya wrote in his book Artha Rashtra that some persons in India would assist with depositing money, making loans, and issuing "hundis" (letters of transfer). This was supposed to have occurred in India.

The local banks did not do well in the metropolitan districts, but they were welcomed with open arms in the more rural parts of the country. Despite this, they could not develop under England's rule over the region since more was needed to support their growth. (Chawla and Uppal, 1998)

ISSN No: 2349-6762
Peer Reviewed & Refereed Journal
National Research Journal

Even though the agency houses were not technically banks, their primary functions included the collection of deposits, distributing advances, and settling debts. These efforts acted as a forerunner to the joint stock banks that would soon arise throughout the nation and were made possible due to their formation.

Small finance banks were established in India as a new entry into the country's banking system to broaden the country's access to banking services and promote greater financial inclusion. The bank's mission is to broaden access to financial services by distributing funds in the form of cars, extending loans to micro- and small-scale businesses and agricultural operations, and funding various types of micro- and small-scale enterprises. (Bulletin from the RBI, January 2021).

REVIEW OF LITERATURE

M. D. Shabbir Alam, Mustafa Raza Rabbani, Mohammed Rumzi Tausif, and Joji Abey (2020) studied the likelihood of a long-term relationship between the growth of a nation's economy and the performance of the financial institutions in that nation. Their findings were published in the journal 2020. It was discovered, through several different tests, that the variables studied as a part of the research had a co-integrated link between the bank's performances and the development of the nation and how well it was doing economically. However, the lending and investment activities did not show any association at all.

In their research from the year 2020, Anu Ruddika and K K R Jaya Thilaka did a literature review on the topic of the operational profit and net profit made by banks. In addition, the research focuses on which variables are more suited for the study and suggests which parameters are more trustworthy and efficient. In other words, the research endeavours to determine which variables are most appropriate for the study. This assists in establishing both the operational and net profits without overlapping similar components, which is necessary to establish which aspect of the profit-making process is of greater significance. The investigation concluded that the net profit was the metric that stood out as being the most essential of all the ones considered.

Wen-Jun Cao, Wang-Sheng Liu, C G Koh, and I F C Smith (2020) analysed the ideal operating profit for the newest toll structure on the highway in Singapore by considering the data from the previous five years. Their findings may be seen in the following paragraph. Their results were presented in a publication in the year 2020. The whole of the study paper has been organised into a structure comprising three basic stages to establish the most effective approach to achieving an operational profit for the company. This article outlines various approaches that may be used to increase a company's operational profit and gives those options for consideration.

In their research from the year 2020, Onipe Adabenege Yahaya and Benjamin Iorsue Awen explored the specific features of banks in Nigeria as well as the operational stability of such organizations. By bridging a gap between the variables and determining the most significant ratios and features that should be examined, this research aims to determine banks' exact operational efficiency. This will be accomplished by identifying the precise operational efficiency of banks. The study also suggests that bank managers should ensure certain aspects of their respective institutions to uncover the highest operational efficiency of Nigeria's banks and learn how to boost them. This is one of the recommendations that were derived from the research.

ISSN No: 2349-6762
Peer Reviewed & Refereed Journal
National Research Journal

Over five hundred and fifty research papers were examined by Ibrahim Abu Almonds, Basel J. A. Ali, and Basel J. A. Ali (2020) to evaluate the connection between accounting information systems and the operational efficiency of banks. According to the results of the study, there have been several previous studies that have emphasized and put an emphasis on AIS and operational efficiency. There has been a link between the two distinct elements. These studies have also shown a correlation between the two different aspects. The use of AIS leads to considerably enhanced results in terms of efficiency, according to the study's findings; nonetheless, the usage of AIS is still contentious, especially in some countries such as impoverished nations. According to the findings of the study, if there comes a time when it is required to implement the AIS, the level of efficiency will certainly surge to a level that is higher than it has ever been before.

Mohsin Abbas and Danish Ahmed Siddique (2020) did a research in which they analyzed the profitability of two different sectors in Pakistan, one of which was energy-related and the other of which was not. Profit efficiency helps identify the different aspects being investigated, which in turn contributes to the ranking of the sectors according to the amount of profit they can generate for their particular organizations. The results of the research indicate that the size of the firm was one of the many elements that played a part in the growth of the business as well as the increase in the enterprise's profitability. A rise in the company's potential to make profits was revealed as the inquiry ended successfully. Additionally, a comparison indicated that the energy sectors had greater levels of efficiency than the other sectors.

In their research from the year 2020, Piyush Kumar Singh and Keyur Thaker assessed numerous factors to establish which private sector banks in India have a high degree of profitability efficiency. According to the results of the study, it was discovered that big private sector banks and foreign banks had much greater levels of profit efficiency when compared to other small and medium private sector banks. This conclusion was reached based on the findings of the study. The determinants, which were return on assets, equity-to-asset ratio, size of the operation, and number of branches, demonstrated a far better comprehension of the potential to produce a profit when compared to the other ratios and variables that were selected from the review of literature that was reviewed for the article.

OBJECTIVE

1. To investigate the rise in productivity ratios seen at a number of different private sector banks
2. To investigate the patterns of development and performance of a number of different private sector banks

RESEARCH METHODOLOGY

The research design may be split down into three separate subheadings: the exploratory design, which entails reading a broad range of research papers from all over the globe in order to appreciate the fundamental premise of the study and to discover any research gaps that may exist; the experimental design, which entails doing the research in a controlled environment; and the descriptive design, which entails conducting the research in an uncontrolled environment. The statistical analysis and presentation of the research's essential data are both included into the descriptive design of the study. Because of this, the descriptive design is able to justify the following significant data analysis. The empirical analysis is a detailed review of the data that was acquired in order to get results and interpretations that

ISSN No: 2349-6762
Peer Reviewed & Refereed Journal
National Research Journal

will aid in the process of constructing the general structure of the research. The purpose of this examination is to gain a better understanding of the relationship between the variables that were investigated.

RESULTS AND INTERPRETATION

FIG 1.1 THE RISE IN PRODUCTIVITY RATIOS SEEN AT A NUMBER OF DIFFERENT PRIVATE SECTOR BANKS

		Age	Gender	Advance technology and automation	Employee training	Effective communication channel	Positive work culture	Healthy work life balance	
N	Valid		100	100	97	100	96	99	99
	Missing		2	2	5	2	6	3	3
Mean		36.98	4.00	3.90	4.160	4.01	4.06	4.19	
Std. Error of Mean		.959	.108	.104	.0762	.089	.082	.057	
Median		34.00	4.00	4.00	4.000	4.00	4.00	4.00	
Mode		34	4	4	4.0	4	4	4	
Std. Deviation		9.591	1.082	1.026	.7617	.877	.818	.566	
Skewness		.762	-1.316	-1.150	-1.259	-.787	-1.139	.014	
Std. Error of Skewness		.241	.241	.245	.241	.246	.243	.243	
Kurtosis		-.197	1.284	1.108	3.081	.151	2.591	-.153	
Std. Error of Kurtosis		.478	.478	.485	.478	.488	.481	.481	
Minimum		23	1	1	1.0	2	1	3	
Maximum		65	5	5	5.0	5	5	5	

TO INTERPRET THIS DATA, LET'S GO THROUGH EACH COLUMN ONE BY ONE

1. Age: The valid age data shows a range from 23 to 65, with a mean age of approximately 36.98. The standard deviation of 9.591 indicates a relatively wide spread in ages, and the positive skewness of 0.762 suggests that the data is slightly skewed to the right (tail towards higher ages).

2. Gender: There are 100 valid entries for gender, and 2 missing entries. The mode of 4 indicates that the most common gender category is represented by the number 4.

3. Advance Technology and Automation: There are 100 valid entries for this category, and 2 missing entries. The mean score is approximately 3.90, with a standard deviation of 1.026. The data is negatively skewed (-1.150), which indicates that respondents generally had positive attitudes towards this aspect.

4. Employee Training: There are 97 valid entries for this category, and 5 missing entries. The mean score is approximately 4.160, with a standard deviation of 0.7617. The data is negatively skewed (-1.259), suggesting that respondents generally had positive attitudes towards employee training.

5. Effective Communication Channel: There are 100 valid entries for this category, and 2 missing entries. The mean score is approximately 4.01, with a standard deviation of 0.877.

ISSN No: 2349-6762
Peer Reviewed & Refereed Journal
National Research Journal

The data is negatively skewed (-0.787), indicating that respondents generally had positive attitudes towards the effectiveness of communication channels.

6. Positive Work Culture: There are 96 valid entries for this category, and 6 missing entries. The mean score is approximately 4.06, with a standard deviation of 0.818. The data is negatively skewed (-1.139), suggesting that respondents generally had positive perceptions of a positive work culture.

7. Healthy Work-Life Balance: There are 99 valid entries for this category, and 3 missing entries. The mean score is approximately 4.19, with a standard deviation of 0.566. The data is approximately normally distributed (skewness close to 0), and respondents seemed to have relatively positive perceptions of a healthy work-life balance.

Overall, the data suggests that respondents generally had positive attitudes and perceptions towards all aspects measured in the survey, including advance technology and automation, employee training, effective communication channels, positive work culture, and healthy work-life balance. The standard deviations indicate some variability in responses, but the majority of respondents provided scores that were above the midpoint of the scale (which seems to be around 3.0).

FIG 1.2 THE PATTERNS OF DEVELOPMENT AND PERFORMANCE OF A NUMBER OF DIFFERENT PRIVATE SECTOR BANKS

Descriptive Statistics										
	N	Minimum	Maximum	Sum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Invested in technologic advancements	97	1	5	406	4.19	.795	-1.872	.245	6.151	.485
Effective strategic planning	100	1	5	407	4.07	.891	-1.277	.241	2.115	.478
Focus on customer centricity	98	2	5	422	4.31	.616	-.568	.244	.856	.483
Practices are robust and effective	99	2	5	422	4.26	.664	-.563	.243	.275	.481
Changes	100	1	5	403	4.03	.771	-	.2	2.12	.4

ISSN No: 2349-6762
Peer Reviewed & Refereed Journal
National Research Journal

in the economic environment and regulatory landscape							.995	41	0	78
Communication and collaboration among departments are effective	98	2	5	405	4.13	.683	-.569	.244	.698	.483
Development and performance patterns	99	3	5	423	4.27	.620	-.254	.243	-.594	.481
Valid N (listwise)	91									

BASED ON THE PROVIDED DESCRIPTIVE STATISTICS, WE CAN INTERPRET THE DATA AS FOLLOWS

1. The data seems to represent ratings or scores on various aspects related to a company or organization's performance or practices. The statistics are based on responses from different individuals or sources.

2. Each aspect is rated on a scale from 1 to 5, with 1 being the minimum score and 5 being the maximum score.

3. The "N" column represents the number of valid data points (responses) for each aspect. For example, "invested in technological advancements" has 97 valid data points.

4. The "Minimum" column indicates the lowest score given for each aspect, while the "Maximum" column shows the highest score given. For example, the lowest score for "changes in the economic environment and regulatory landscape" is 1, and the highest score is 5.

5. The "Sum" column represents the total sum of all the scores received for each aspect.

6. The "Mean" column provides the average score for each aspect, which is calculated by dividing the sum by the number of valid data points (N). For example, "focus on customer centricity" has a mean score of 4.31.

7. The "Std. Deviation" column gives the standard deviation of the scores for each aspect. It is a measure of how much the scores deviate from the mean, indicating the spread or

ISSN No: 2349-6762
Peer Reviewed & Refereed Journal
National Research Journal

dispersion of the data points. For instance, "effective strategic planning" has a standard deviation of 0.891.

8. The "Skewness" column represents the skewness of the data distribution for each aspect. Skewness measures the asymmetry of the data distribution. A negative skewness value indicates that the distribution is negatively skewed, meaning it has a longer left tail. For example, "invested in technological advancements" has a skewness value of -1.872.

9. The "Kurtosis" column provides the kurtosis value for each aspect, which measures the peakedness or flatness of the distribution compared to a normal distribution. Positive kurtosis indicates a more peaked distribution, while negative kurtosis indicates a flatter distribution. For example, "invested in technological advancements" has a kurtosis value of 6.151, indicating a relatively peaked distribution.

10. The last row, "Valid N (listwise)," indicates the total number of valid data points available across all aspects after removing any incomplete or missing data.

CONCLUSION

The descriptive data that have been presented provide an all-encompassing overview of the ratings or scores that are associated with the performance and practises of a variety of private sector banks. These scores, which have been compiled from various sources or persons, have been rated on a scale ranging from 1 to 5, with 1 denoting the lowest rating and 5 indicating the highest rating. The "N" column provides information that informs us of the number of valid replies received for each component, assuring that the analysis is reliable.

The columns labelled "Minimum" and "Maximum" provide information about the range of possible ratings for each component. For instance, some financial institutions may be given a score as low as one point in a certain category, indicating room for improvement. Still, others would be able to get the highest possible score of five points, demonstrating that there are specific areas in which they excel. The "Sum" and "Mean" columns provide a more granular perspective, with the "Mean" score being computed by dividing the total number of ratings by the total number of replies that were valid. Using this score as a benchmark enables direct comparisons between different banks, drawing attention to those who do particularly well in certain categories. For instance, a bank that exhibits a strong commitment to technology innovation with a high mean score in the "invested in technological advancements" category has scored well overall. The "Std. Deviation" column provides insight into the extent of response variance across each dimension. Banks whose standard deviations are less tend to have more constant performance, while banks whose deviations are bigger may have more variations in their business practices. It is essential to understand this diversity to identify areas that can benefit from more consistent growth. The values for skewness and kurtosis provide further subtleties. When the skewness is negative, it shows that some banks may drastically underperform in certain areas, and when it is positive, it implies that certain banks outperform in certain areas. The presence of high kurtosis values identifies regions of focused performance. The comparison of performance measures, the identification of strengths and weaknesses, and an understanding of the distribution and fluctuation of scores are all made possible via these data, which help stakeholders make educated choices. Benchmarks based on mean scores help measure the relative performance of banks, and following these data over time helps determine whether or not certain development sectors are progressing or facing obstacles. Ultimately, this data gives decision-makers in the banking industry the

ISSN No: 2349-6762
Peer Reviewed & Refereed Journal
National Research Journal

ability to strategically deploy resources and improve overall performance, fostering competitiveness in the ever-changing financial market.

The descriptive data that have been supplied provide a wealth of information for stakeholders in the banking industry. This enables them to conduct an in-depth analysis and formulate a strategy based on the performance indicators of different private-sector banks. To begin, the mean scores across a variety of categories, such as "invested in technological advancements," "effective strategic planning," and "focus on customer centricity," serve as a compass for assessing the overall performance of various banks. Higher average ratings imply excellence in certain areas, leading decision-makers to identify institutions that stand out in crucial facets of their operations. Second, the difference between the lowest possible score and the highest possible score reveals the strengths and shortcomings of each specific financial institution. Banks that can achieve high maximum scores in certain categories demonstrate excellent expertise.

In contrast, banks that can achieve lower minimum scores suggest improvement areas. This paves the way for developing tailored solutions that systematically address strengths and shortcomings. The standard deviation, the third analytical tool in our arsenal, sheds light on the degree to which banks' performance varies across various dimensions. Standard deviations bigger than average imply performance variations, while those less than average reflect stability. For institutions to improve their overall operational stability, they need to acknowledge the existence of this variability. The skewness and kurtosis measurements also provide helpful insights into the distribution of the scores, which brings us to the fourth point. Banks with positively skewed distributions are more likely to identify areas of excellence, while banks with negatively skewed distributions are more likely to identify substantial areas of underperformance. High kurtosis values draw attention to focus spots in performance, making it easier to make exact adjustments. Fifthly, when performance in all areas is compared, recurring patterns become apparent. This all-encompassing perspective makes it possible to establish correlations across many aspects and understand how these correlations collectively contribute to overall growth and performance. For instance, recognising that financial institutions that succeed in "technological advancements" and "strategic planning" often demonstrate greater overall performance is beneficial knowledge that may be used when formulating complete plans. The sixth aspect, which is benchmarking, involves making use of mean scores to build performance benchmarks. These benchmarks, which banks may use to evaluate their relative status in the industry, act as a measure of both the level of competition and advancement. This method, driven by data, assists concentrated efforts to either catch up or excel further in certain areas.

Finally, as the seventh technique, measuring development through time broadens the scope of the study by considering data from the past. With the help of this longitudinal study, it is possible to determine whether banks are progressing in a constructive direction or coming up against obstacles in some aspects of their growth and performance. It offers the required context for comprehending trends and making dynamic and well-informed judgements. Stakeholders get a complete toolbox that may improve decision-making, resource allocation, and overall competitiveness within the banking sector as a result of combining the objective of studying private sector banks' development and performance patterns with the analytical power of descriptive statistics. This aim is to explore patterns of development and performance of private sector banks. This strategy, driven by data rather than intuition, not

ISSN No: 2349-6762
Peer Reviewed & Refereed Journal
National Research Journal

only sheds light on the current state of things but also gives banks the ability to mould a prosperous future.

REFERENCES

1. Azis, Muh &Rohansyah, Miswar & Azis Muthalib, Dzulfikri&Rosikah, &Prananingrum,

   Dwi. (2018). Effects of Return on Asset, Return On Equity, Earning Per Share on

   Corporate Value. 10.9790/1813-0703010614.

2. Saksonova, Svetlana. (2014). The Role of Net Interest Margin in Improving Banks' Asset Structure and Assessing the Stability and Efficiency of their Operations. Procedia - Social and Behavioral Sciences. 150. 132-141. 10.1016/ j.sbspro.2014.09.017.

3. Unal Seyfettin, Aktas Rafet, Acikalin Sezgin. (2007). A Comparative Profitability and Operating expenses ratio Analysis of State and Private Banks in Turkey. Banks and Bank Systems / Volume 2, Issue 3, 2007.

4. Geamanu, Marinela. (2011). Economic Efficiency and Profitability. Studia Universitatis Vasile Goldis Arad, SeriaStiinteEconomice.2.

5. Johnson, Andrew & Lee, Chia-Yen. (2012). Operational Efficiency. 10.1201/b15964-5.

6. K.C. Chakrabarty: 'Indian Banking Sector: Towards the next orbit' , RBI Monthly Bulletin, March 2012

7. B. Mahapatra: Implications of Basel III for Capital, liquidity and profitability of Banks, April 2012.

8. Reserve Bank of India (RBI): Report on Trend and Progress of Banking in India : 2010- 11, RBI, (November 2011).

9. K.C. Shekhar &Lekshmy Shekhar: Banking: Theory & Practice, Vikas Publishing House, 2011.

10. Choi, Kanghwa. (2010). From operational efficiency to financial efficiency. Asian Journal on Quality. 11. 137-145.10.1108/15982681011075943.

11. Dhillon, Amritpal &Vachhrajani, Hardik. (2012). Impactof Operational Efficiency on Overall Profitability- A Case Study of GIPCL. Amrita School of Business Working Paper No.136/2012.

12. Ansari, Mohammad & Farooquie, Jamal &Gattoufi, Said. (2016). Assessingthe Impact of Service Quality on Customers and Operators: Empirical Study.InternationalJournalofBusinessandManagement.11.207.10.5539/ijbm.v11 p207.

13. JagdishR.Raiyani,2011."AnalysisofOperationalEfficiencyinIndianBanks: A Comparative Study," Journal of Commerce and Trade, Society for Advanced Management Studies,vol. 6(2), pages80-88, October

14. Weerd-Nederhof, Petra & Visscher, Klaasjan& Altena, Jelmer &Fisscher, Olaf. (2008). Operational effectiveness and strategic flexibility: Scales for performance

ISSN No: 2349-6762
Peer Reviewed & Refereed Journal
National Research Journal

assessment of new product development systems. InternationalJournalofTechnologyManagement-.44.354-372.10.1504/IJTM.2008.021044.

15. Bhatnagar, Vinod. (2015). “Relationship between Operating Efficiency &Profitability of Indian Commercial Banks”.
16. S. Sirisha & P. Malyadri, 2018. "A Study on Operational Efficiency and Financial Strength of Indian Banking Industry," International Journal of Economics and Financial Research, Academic Research Publishing Group,vol.4(2), pages 46-55, 02-2018.
17. Bodla, Bhag & Neeraj,. (2013). Managerial Efficiency and Profitability of Banks in India during 2001-2012.
18. Bodla, Bhag. (2006). Determinants of Profitability of Banks in India: A Multivariate Analysis. Journal of Services Research. 6. 75-89.
19. Jayathilaka,Anuruddika.(2020).OperatingProfitandNetProfit:MeasurementsofProfitability.OALib. 07.1-11.10.4236/oalib.1107011.
20. Ali, Basel J. and Al Sondos, Ibrahim A. Abu, Operational Efficiency and the Adoption of Accounting Information System (Ais):A Comprehensive Review of the Banking Sectors (August 10, 2020). International Journal ofManagement,11 (6), 2020, pp. 221-234.
21. Mustafa Raza Rabbani, Mohammad Rumzi Tausif, and Joji Abey. 2021.Banks’ Performance and Economic Growth in India: A Panel CointegrationAnalysis.Economies9:38.https://doi.org/10.3390/ economies 9010038..
22. UnalSeyfettin,AktasRafet,AcikalinSezgin.(2007).AComparativeProfitability and Operating Efficiency Analysis of State and Private Banks in Turkey.Banks and Bank Systems/ Volume 2, Issue3, 2007.
23. Johnson,Andrew&Lee,Chia-Yen.(2012).OperationalEfficiency.10.1201/b15964-5.
24. B. Mahapatra: Implications of Basel III for Capital, liquidity and profitability of Banks, April 2012.
25. Reserve Bank of India(RBI):Report on Trend and Progress of Banking in India: 2010- 11, RBI, (November 2011).
26. K.C.Shekhar&LekshmyShekhar:Banking:Theory&Practice,VikasPublishingHouse, 2011.
27. Choi, Kanghwa. (2010). From operational efficiency to financial efficiency. Asian Journal on Quality. 11. 137-145. 10.1108/15982681011075943.
28. Dhillon, Amritpal &Vachhrajani, Hardik. (2012). Impact of Operational Efficiency on Overall Profitability- A Case Study of GIPCL. Amrita School of Business Working Paper No.136/2012.
29. Ansari, Mohammad &Farooquie, Jamal &Gattoufi, Said. (2016). Assessing the Impact of Service Quality on Customers and Operators: Empirical Study. International Journal of Business and Management. 11. 207. 10.5539/ijbm.v11n9p207.

ISSN No: 2349-6762
Peer Reviewed & Refereed Journal
National Research Journal

30. Jagdish R. Raiyani, 2011. "Analysis of Operational Efficiency in Indian Banks: A Comparative Study," Journal of Commerce and Trade, Society for Advanced Management Studies, vol. 6(2), pages 80-88, October

31. Bhatnagar, Vinod. (2015). "Relationship between Operating Efficiency & Profitability of Indian Commercial Banks".

32. S. Sirisha & P. Malyadri, 2018. "A Study on Operational Efficiency and Financial Strength of Indian Banking Industry," International Journal of Economics and Financial Research, Academic Research Publishing Group, vol. 4(2), pages 46-55, 02-2018

33. Jayathilaka, Anuruddika. (2020). Operating Profit and Net Profit: Measurements of Profitability. OALib. 07. 1-11. 10.4236/oalib.1107011.

34. Ali, Basel J. and AlSondos, Ibrahim A. Abu, Operational Efficiency and the Adoption of Accounting Information System (Ais): A Comprehensive Review of the Banking Sectors (August 10, 2020). International Journal of Management, 11 (6), 2020, pp. 221-234.,

35. Garcia, Rosario. (2017). Profitability and efficiency evaluation of the financial management of a socio-economic intervention. Management & Marketing. 12. 10.1515/mmcks-2017-0019.

36. Abbas, Mohsin and Siddiqui, Danish Ahmed, Profit Efficiency and Its Determinants: A Comparative Analysis of Energy and Non-Energy Sectors of Pakistan using Stochastic Frontier Approach (August 26, 2020).

37. Piyush Kumar Singh & Keyur Thaker, Vassilios Papavassiliou (Reviewing editor) (2020) Profit efficiency and determinants of Indian banks; A truncated bootstrap and data envelopment analysis, Cogent Economics & Finance, 8:1, DOI: 10.1080/23322039.2020.1724242