

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 up onto 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.

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NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESES

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

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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 eight 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 below 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	3240.08	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	2006	2007	2008	2009	2010	CAGR	MEAN	S.D	C.V
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	2006	2007	2008	2009	2010	CAGR	MEAN	S.D	C.V
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	2006	2007	2008	2009	2010	CAGR	MEAN	S.D	C.V
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	2006	2007	2008	2009	2010	CAGR	MEAN	S.D	C.V
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	2006	2007	2008	2009	2010	CAGR	MEAN	S.D	C.V
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	233,768.49	27.44188	145955.4	52338.55	0.358593
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	2006	2007	2008	2009	2010	CAGR	MEAN	S.D	C.V
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	2006	2007	2008	2009	2010	CAGR	MEAN	S.D	C.V
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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