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**Performance Evaluation of Selected Public and Private Sector  
Banks in India**

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Performance Evaluation of Selected Public and Private Sector Banks in India

- **Shivanisinh Shaileshkumar Parmar**

## **INTRODUCTION:**

The banking industry in India has important contributions for the sustainable growth and development of economy. The banking sector performs three primary functions in an economy that is (I) it gives attention towards the payment system, (II) the mobilization of savings and (III) the allocation of savings to investment products. The structure of Indian banking has been divided into two parts like; Scheduled Banks and Non-Scheduled Banks. RBI is central body which is control Indian banking system. Performance evaluations plays a key role in improving the value of work input and also motivates the staffs towards doing the more work for achieving particular goals. Performance evaluation is the element of human resource management designed for the growth and development of employees and also for organizations. In today's era baking sector is a rapidly growing sector of India. With the fast extension in the number of branches and also considerable increases in the work assigned to them, because of that banks have to give more attention and take cautious steps for their organizational abilities that is to say the process of recruitment, placement, training, promotion and performance evaluation, in order to ensure the required number of workforce with the required capability are available at the right place and right time.

## **STATEMENT OF THE PROBLEM:**

The title of this research paper is "Performance Evaluation of Selected Public and Private Sector Banks in India"

## **OBJECTIVES OF THE STUDY:**

The objectives of the study are as under:

1. To evaluate and analyze the Performance of Selected Banks.
2. To study the banking performance with respect to Capital Adequacy norms.

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3. To study the banking performance with respect to Asset Quality norms.
4. To give suitable suggestions for the improving Performance of Selected Banks.

### **SAMPLE OF THE STUDY:**

The present research study is purely based on secondary sources of the data. Here, in this study the researcher has selected five (5) public sector banks (Bank of Baroda, Bank of India, Dena Bank, Corporation Bank and Allahabad Bank) and five (5) private sector banks (Axis Bank, HDFC Bank, ICICI Bank, Indusind Bank and Dhanlaxmi Bank) with the help of random sampling method.

### **SOURCES OF THE DATA:**

Secondary sources of data has been used for the present study, the data has been collected from the Annual reports of various banks and RBI website. For the purpose of supplement the data, researcher has make use of banking, journals, publication, IBA Bulletin, various books. Also from the various related websites, moreover the newspaper, accounting literature and surveys have also been referred.

### **PERIOD OF THE STUDY:**

The Period of five (5) years that is starting from the year 2012-13 to 2016-17 has been covered under present research study.

### **TOOLS AND TECHNIQUES USED FOR THE STUDY:**

To justify the research title, the researcher has used accounting measurement – Ration Analysis - and statistical tools like; Student t- test and Average.

### **HYPOTHESIS OF THE STUDY:**

Keeping in view the ratios selected for the study various null and alternative hypothesis have been formulated and tested with the help of Student t-Test.

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## SCOPE OF THE STUDY:

Functional scope of the study is restricted to Capital Adequacy and Assets Quality norms as per CAMEL Model. The geographical scope of the study is national level.

## DATA ANALYSIS:

The task of data analysis is considered as a crucial step of the research work. After the collection of data by using appropriate tools and methods, the researcher turns to the task of analyze and interpret data with the intention of arriving at empirical solution to the problem. For this purpose, for Capital Adequacy norms and Assets Quality norms ratios have been studied.

### (A). Capital Adequacy:

Capital adequacy is vital for a bank to retain confidence of depositors and prevent the bank from the situation of going bankrupt. The ratio of Capital to Risk Weighted Assets is used for measuring the capital adequacy. Capital adequacy eventually decides that how financial organization is able to deal with shocks in their balance sheet. Therefore, it is helpful to track the capital adequacy ratios that consider as the most significant financial risks foreign exchange, credit and interest rate risk through allocating risk weightings to the assets. Under this category the ratios like: Capital Risk Adequacy Ratio, Debt-Equity Ratio, Total Advances to Total Asset Ratio and Government Securities to Total Investment Ratio have been analyzed.

### Capital Risk Adequacy Ratio:

The Capital Risk Adequacy Ratio of selected banks for the period 2012-13 to 2016-17 are shown in Table:1. In the year 2012-13 the highest ratio of public sector bank was 13.30 percent held by Bank of Baroda, whereas lowest ratio of 11.02 percent held by Bank of India. In the private sector bank for the year 2012-13 the highest ratio of 18.74 percent held by ICICI Bank whereas lowest ratio of 11.06 percent held by Dhanlaxmi Bank. In the year 2013-14 the highest ratio of public sector bank was 12.28 percent held by Bank of Baroda,

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whereas lowest ratio of 9.96 percent held by Allahabad Bank. In the private sector bank for the year 2013-14 the highest ratio of 17.70 percent held by ICICI Bank whereas lowest ratio of 8.67 percent held by Dhanlaxmi Bank. In the year 2014-15 the highest ratio of public sector bank was 12.60 percent held by Bank of Baroda, whereas lowest ratio of 10.45 percent held by Allahabad Bank. In the private sector bank for the year 2014-15 the highest ratio of 17.02 percent held by ICICI Bank whereas lowest ratio of 9.59 percent held by Dhanlaxmi Bank. In the year 2015-16 the highest ratio of public sector bank was 13.17 percent held by Bank of Baroda, whereas lowest ratio of 10.56 percent held by Corporation Bank. In the private sector bank for the year 2015-16 the highest ratio of 16.64 percent held by ICICI Bank whereas lowest ratio of 7.51 percent held by Dhanlaxmi Bank. In the year 2016-17 the highest ratio of public sector bank was 12.24 percent held by Bank of Baroda, whereas lowest ratio of 11.32 percent held by Corporation Bank. In the private sector bank for the year 2016-17 the highest ratio of 17.39 percent held by ICICI Bank whereas lowest ratio of 14.55 percent held by HDFC Bank.

### **Student T- test and Testing of Hypothesis.**

Ho: There is no significant difference in the Capital Risk Adequacy Ratio of selected public and private sector banks during the study period.

H1: There is significant difference in the Capital Risk Adequacy Ratio of selected public and private sector banks during the study period.

The calculated value is -9.15. While the table value for two-tail is 2.31. So, the calculated value is less than table value. Thus, the null hypothesis is accepted. It means that there is no significant difference in the Capital Risk Adequacy Ratio of selected public and private sector banks during the study period.

### **Debt Equity Ratio:**

The Debt Equity Ratio of selected banks for the period 2012-13 to 2016-17 is shown in table:2. In the year 2012-13 the highest ratio of public sector bank was 18.70 times held by



Corporation Bank, whereas lowest ratio of 15.65 times held by Bank of Baroda. In the private sector bank for the year 2012-13 the highest ratio of 17.51 times held by Dhanlaxmi Bank whereas lowest ratio of 6.57 times held by ICICI Bank. In the year 2013-14 the highest ratio of public sector bank was 20.47 times held by Corporation Bank, whereas lowest ratio of 16.13 times held by Dena Bank. In the private sector bank for the year 2013-14 the highest ratio of 18.29 times held by Dhanlaxmi Bank whereas lowest ratio of 6.57 times held by ICICI Bank. In the year 2014-15 the highest ratio of public sector bank was 20.01 times held by Corporation Bank, whereas lowest ratio of 16.04 times held by Dena Bank. In the private sector bank for the year 2014-15 the highest ratio of 18.41 held by Dhanlaxmi Bank whereas lowest ratio of 6.64 times held by ICICI Bank. In the year 2015-16 the highest ratio of public sector bank was 20.43 times held by Corporation Bank, whereas lowest ratio of 15.11 times held by Bank of Baroda. In the private sector bank for the year 2015-16 the highest ratio of 22.85 times held by Dhanlaxmi Bank whereas lowest ratio of 6.66 times held by IndusInd Bank. In the year 2016-17 the highest ratio of public sector bank was 18.84 times held by Corporation Bank, whereas lowest ratio of 15.69 times held by Bank of Baroda. In the private sector bank for the year 2016-17 the highest ratio of 17.48 times held by Dhanlaxmi Bank whereas lowest ratio of 6.58 times held by ICICI Bank.

### **Student T- Test and Testing of Hypothesis.**

Ho: There is no significant difference in the Debt Equity Ratio of selected public and private sector banks during the study period.

H1: There is significant difference in the Debt Equity Ratio of selected public and private sector banks during the study period.

The calculated value is 46.80. While the table value for two-tail is 2.31. So, the calculated value is greater than table value. Thus, the null hypothesis is rejected. It means that there is significant difference in the Debt Equity Ratio of selected public and private sector banks during the study period.



## **Total Advances to Total Assets Ratio:**

Total Advances to Total Asset Ratio of selected banks for the period 2012-13 to 2016-17 is shown in table:3. In the year 2012-13 the highest ratio of public sector bank was 63.93 percent held by Bank of India, whereas lowest ratio of 57.99 percent held by Dena Bank. In the private sector bank for the year 2012-13 the highest ratio of 60.46 percent held by IndusInd Bank whereas lowest ratio of 54.07 percent held by ICICI Bank. In the year 2013-14 the highest ratio of public sector bank was 64.68 percent held by Bank of India, whereas lowest ratio of 60.20 percent held by Bank of Baroda. In the private sector bank for the year 2013-14 the highest ratio of 63.32 percent held by IndusInd Bank whereas lowest ratio of 54.03 percent held by Dhanlaxmi Bank. In the year 2014-15 the highest ratio of public sector bank was 66.00 percent held by Allahabad Bank, whereas lowest ratio of 59.87 percent held by Bank of Baroda. In the private sector bank for the year 2014-15 the highest ratio of 63.04 percent held by IndusInd Bank whereas lowest ratio of 53.44 percent held by Dhanlaxmi Bank. In the year 2015-16 the highest ratio of public sector bank was 64.61 percent held by Allahabad Bank, whereas lowest ratio of 57.16 percent held by Bank of Baroda. In the private sector bank for the year 2015-16 the highest ratio of 65.54 percent held by HDFC Bank whereas lowest ratio of 55.79 percent held by Dhanlaxmi Bank. In the year 2016-17 the highest ratio of public sector bank was 63.60 percent held by Allahabad Bank, whereas lowest ratio of 55.16 percent held by Bank of Baroda. In the private sector bank for the year 2016-17 the highest ratio of 64.20 percent held by HDFC Bank whereas lowest ratio of 52.27 percent held by Dhanlaxmi Bank.

## **Student T- Test and Testing of Hypothesis.**

Ho: There is no significant difference in the Total Advances to Total Assets Ratio of selected public and private sector banks during the study period.

H1: There is significant difference in the Total Advances to Total Assets Ratio of selected public and private sector banks during the study period.

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The calculated value is 1.09. While the table value for two-tail is 2.31. So, the calculated value is less than table value. Thus, the null hypothesis is accepted. It means that there is no significant difference in the Total Advances to Total Assets Ratio of selected public and private sector banks during the study period.

### **Government Securities to Total Investment Ratio:**

The Government Securities to Total Investment Ratio of selected banks for the period 2012-13 to 2016-17 is shown in table:4. In the year 2012-13 the highest ratio of public sector bank was 86.53 percent held by Bank of India, whereas lowest ratio of 77.92 percent held by Dena Bank. In the private sector bank for the year 2012-13 the highest ratio of 92.98 percent held by Dhanlaxmi Bank whereas lowest ratio of 54.28 percent held by ICICI Bank. In the year 2013-14 the highest ratio of public sector bank was 87.85 percent held by Bank of India, whereas lowest ratio of 78.08 percent held by Allahabad Bank. In the private sector bank for the year 2013-14 the highest ratio of 84.32 percent held by Dhanlaxmi Bank whereas lowest ratio of 54.17 percent held by ICICI Bank. In the year 2014-15 the highest ratio of public sector bank was 87.72 percent held by Bank of India, whereas lowest ratio of 76.71 percent held by Corporation Bank. In the private sector bank for the year 2014-15 the highest ratio of 76.03 percent held by Dhanlaxmi Bank whereas lowest ratio of 62.13 percent held by Axis Bank. In the year 2015-16 the highest ratio of public sector bank was 90.43 percent held by Bank of India, whereas lowest ratio of 80.93 percent held by Allahabad Bank. In the private sector bank for the year 2015-16 the highest ratio of 81.01 percent held by Dhanlaxmi Bank whereas lowest ratio of 70.33 percent held by ICICI Bank. In the year 2016-17 the highest ratio of public sector bank was 88.72 percent held by Bank of India, whereas lowest ratio of 85.14 percent held by Corporation Bank. In the private sector bank for the year 2016-17 the highest ratio of 85.70 percent held by IndusInd Bank whereas lowest ratio of 69.67 percent held by ICICI Bank.





## Student T- Test and Testing of Hypothesis.

Ho: There is no significant difference in the Government Securities to Total Investment Ratio of selected public and private sector banks during the study period.

H1: There is significant difference in the Government Securities to Total Investment Ratio of selected public and private sector banks during the study period.

The calculated value is 5.81. While the table value for two-tail is 2.31. So, the calculated value is greater than table value. Thus, the null hypothesis is rejected. It means that there is significant difference in the Government Securities to Total Investment Ratio of selected public and private sector banks during the study period.

## (B). ASSETS QUALITY:

Asset Quality shows the sum of present credit risk related with the loan and investment portfolio in addition to off balance sheet activities. The asset quality of banks can be determined with the help of the non-performing assets ratio. Under this category the ratios like: Gross NPA Ratio, Net NPA Ratio and Total Investment to Total Assets Ratio have been analyzed.

### Gross NPA Ratio:

The Gross NPA Ratio of selected banks for the period 2012-13 to 2016-17 is shown in table :5. In the year 2012-13 the highest ratio of public sector bank was 3.92 percent held by Allahabad Bank, whereas lowest ratio of 1.72 percent held by Corporation Bank. In the private sector bank for the year 2012-13 the highest ratio of 4.82 percent held by Dhanlaxmi Bank whereas lowest ratio of 0.33 percent held by ICICI Bank. In the year 2013-14 the highest ratio of public sector bank was 5.73 percent held by Allahabad Bank, whereas lowest ratio of 2.94 percent held by Bank of Baroda. In the private sector bank for the year 2013-14 the highest ratio of 5.98 percent held by Dhanlaxmi Bank whereas lowest ratio of 0.31 percent held by ICICI Bank. In the year 2014-15 the highest ratio of public sector bank was 5.46 percent held by Allahabad Bank, whereas lowest ratio of 3.72 percent held by Bank of



Baroda. In the private sector bank for the year 2014-15 the highest ratio of 7.00 percent held by Dhanlaxmi Bank whereas lowest ratio of 0.39 percent held by ICICI Bank. In the year 2015-16 the highest ratio of public sector bank was 13.07 percent held by Bank of India, whereas lowest ratio of 9.76 percent held by Allahabad Bank. In the private sector bank for the year 2015-16 the highest ratio of 6.36 percent held by Dhanlaxmi Bank whereas lowest ratio of 0.60 percent held by ICICI Bank. In the year 2016-17 the highest ratio of public sector bank was 16.27 percent held by Dena Bank, whereas lowest ratio of 10.46 percent held by Bank of Baroda. In the private sector bank for the year 2016-17 the highest ratio of 5.42 percent held by AXIS Bank whereas lowest ratio of 0.91 percent held by ICICI Bank.

### **Student T- Test and Testing of Hypothesis.**

Ho: There is no significant difference in the Gross NPA Ratio of selected public and private sector banks during the study period.

H1: There is significant difference in the Gross NPA Ratio of selected public and private sector banks during the study period.

The calculated value is 2.40. While the table value for two-tail is 2.31. So, the calculated value is greater than table value. Thus, the null hypothesis is rejected. It means that there is significant difference in the Gross NPA Ratio of selected public and private sector banks during the study period.

### **Net NPA Ratio:**

The Net NPA Ratio of selected banks for the period 2012-13 to 2016-17 is shown in table:6. In the year 2012-13 the highest ratio of public sector bank was 3.19 percent held by Allahabad Bank, whereas lowest ratio of 1.19 percent held by Corporation Bank. In the private sector bank for the year 2012-13 the highest ratio of 3.36 percent held by Dhanlaxmi Bank whereas lowest ratio of 0.20 percent held by HDFC Bank. In the year 2013-14 the highest ratio of public sector bank was 4.15 percent held by Allahabad Bank, whereas lowest ratio of 1.52 percent held by Bank of Baroda. In the private sector bank for the year 2013-14

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the highest ratio of 3.80 percent held by Dhanlaxmi Bank whereas lowest ratio of 0.28 percent held by HDFC Bank. In the year 2014-15 the highest ratio of public sector bank was 3.99 percent held by Allahabad Bank, whereas lowest ratio of 1.89 percent held by Bank of Baroda. In the private sector bank for the year 2014-15 the highest ratio of 3.29 percent held by Dhanlaxmi Bank whereas lowest ratio of 0.26 percent held by HDFC Bank. In the year 2015-16 the highest ratio of public sector bank was 7.79 percent held by Bank of India, whereas lowest ratio of 6.35 percent held by Dena Bank. In the private sector bank for the year 2015-16 the highest ratio of 2.78 percent held by Dhanlaxmi Bank whereas lowest ratio of 0.28 percent held by HDFC Bank. In the year 2016-17 the highest ratio of public sector bank was 10.66 percent held by Dena Bank, whereas lowest ratio of 4.72 percent held by Bank of Baroda. In the private sector bank for the year 2016-17 the highest ratio of 4.89 percent held by ICICI Bank whereas lowest ratio of 0.33 percent held by HDFC Bank.

### **Student T- Test and Testing of Hypothesis.**

Ho: There is no significant difference in the Net NPA Ratio of selected public and private sector banks during the study period.

H1: There is significant difference in the Net NPA Ratio of selected public and private sector banks during the study period.

The calculated value is 2.52. While the table value for two-tail is 2.31. So, the calculated value is greater than table value. Thus, the null hypothesis is rejected. It means that there is significant difference in the Net NPA Ratio of selected public and private sector banks during the study period.

### **Total Investment to Total Assets Ratio:**

The Total Investment to Total Assets Ratio of selected banks for the period 2012-13 to 2016-17 is shown in table:7. In the year 2012-13 the highest ratio of public sector bank was 30.27 percent held by Dena Bank, whereas lowest ratio of 20.90 percent held by Bank of India. In the private sector bank for the year 2012-13 the highest ratio of 33.90 percent held by

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Dhanlaxmi Bank whereas lowest ratio of 26.81 percent held by IndusInd Bank. In the year 2013-14 the highest ratio of public sector bank was 29.81 percent held by Corporation Bank, whereas lowest ratio of 17.61 percent held by Bank of Baroda. In the private sector bank for the year 2013-14 the highest ratio of 30.52 percent held by Dhanlaxmi Bank whereas lowest ratio of 24.60 percent held by HDFC Bank. In the year 2014-15 the highest ratio of public sector bank was 28.09 percent held by Dena Bank, whereas lowest ratio of 17.11 percent held by Bank of Baroda. In the private sector bank for the year 2014-15 the highest ratio of 33.79 percent held by Dhanlaxmi Bank whereas lowest ratio of 22.78 percent held by IndusInd Bank. In the year 2015-16 the highest ratio of public sector bank was 26.94 percent held by Corporation Bank, whereas lowest ratio of 17.94 percent held by Bank of Baroda. In the private sector bank for the year 2015-16 the highest ratio of 30.43 percent held by Dhanlaxmi Bank whereas lowest ratio of 22.26 percent held by ICICI Bank. In the year 2016-17 the highest ratio of public sector bank was 30.66 percent held by Dena Bank, whereas lowest ratio of 18.66 percent held by Bank of Baroda. In the private sector bank for the year 2016-17 the highest ratio of 34.01 percent held by Dhanlaxmi Bank whereas lowest ratio of 20.54 percent held by IndusInd Bank.

### **Student T- Test and Testing of Hypothesis.**

Ho: There is no significant difference in the Total Investment to Total Assets Ratio of selected public and private sector banks during the study period.

H1: There is significant difference in the Total Investment to Total Assets Ratio of selected public and private sector banks during the study period.

The calculated value is -1.99. While the table value for two-tail is 2.31. So, the calculated value is less than table value. Thus, the null hypothesis is accepted. It means that there is no significant difference in the Total Investment to Total Assets Ratio of selected public and private sector banks during the study period.

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## MAJOR FINDINGS:

The major findings of the study were as under:

Capital Risk Adequacy Ratio shows fluctuation trend for the public sector banks as well as for the private sector banks. From the result of t – test researcher concluded that the null hypothesis was accepted. That means there was no significant difference in the Capital Risk Adequacy Ratio of selected public and private sector banks during the study period. Debt Equity Ratio of public and private sector banks indicates the fluctuation trend during the study period. After applying t – test researcher know that the null hypothesis was rejected i.e. there was significant difference in the Debt Equity Ratio of selected public and private sector banks during the study period. Total Advances to Total Asset Ratio indicates fluctuation trend in public and private sector banks. From the result of t – test researcher defined that the null hypothesis was accepted. That means there was no significant difference in the Total Advances to Total Assets Ratio of selected public and private sector banks during the study period. Government Securities to Total Investment Ratio of public as well as private sector banks explicate the fluctuation trend. After the calculation of t – test researcher identify that null hypothesis was rejected. That means there was significant difference in the Government Securities to Total Investment Ratio of selected public and private sector banks during the study period. Gross NPA Ratio shows increasing trend in public sector banks but ALB has fluctuating trend, private sector banks indicates fluctuation trend but AXIS bank has increasing trend. After applying t-test researcher delineated that the null hypothesis was rejected. That means there was significant difference in the Gross NPA Ratio of selected public and private sector banks during the study period. Net NPA Ratio delineated fluctuation trend for the BOI and ALB whereas increasing trend for BOB, DB and CB of Public sector banks while in the private sector banks HDFC Bank, IIB and DLB have fluctuating trend but AXIS Bank and ICICI bank have increasing trend. From the result of t – test it was defined that the null hypothesis is rejected. It means that there was significant difference in the Net NPA Ratio of selected public and private sector banks during the study period. Total Investment to Total Assets Ratio selected public sector banks shows fluctuation trend but out

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of that CB indicated decreasing trend, while in the private sector banks AXIS Bank, ICICI Bank and IIB shows decreasing trend but HDFC Bank and DLB shows fluctuation trend. After applying t – test researcher concluded that the null hypothesis is accepted. It means that there was no significant difference in the Total Investment to Total Assets Ratio of selected public and private sector banks during the study period.

## **SUGGESTIONS:**

The followings are the suggestions to improve the performance of the selected banks from the view point of Capital Adequacy and Assets Quality management:

BOI and ALB of public sector banks have lower ratio in the year 2013-14 and also DLB of private sector banks have lower ratio than prescribed standard, so these banks have to increase its CRAR for secured against bankruptcy. Public sector banks have to give attention towards decrease in the debt equity ratio and also in the private sector banks DLB should give attention towards decrease the debt. ALB of public sector banks should decrease its advances as compare to private sector banks but also in private sector banks HDFC and IIB need to decrease its advances. BOI of public sector banks have higher investment in government securities as compared to private sector banks. For the purpose of providing security defend to the investment portfolio; banks have not to underestimate the significance of government securities. ALB of public sector banks should decrease its Gross NPA Ratio for getting relief against heavy loss. Public sector banks should decrease its Net NPA Ratio as compared to private sector banks. Public sector banks have need to framing effective polices and remedies for sustaining against expectation of depositors. BOB of public sector banks should efficiently manage its asset quality and need to increase the ratio.

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## LIMITATIONS OF THE STUDY:

This research work has certain limitations which are as follows:

- The present study is purely based on secondary sources of data which is collected from the annual reports of the banks, IBA bulletin, and RBI databanks etc. Therefore, the limitations of secondary data remain in force with it and also affect to this study.
- The other limitation is sample size which is limited to only ten (10) banks. These ten (10) banks include five (5) public sector banks and five (5) private sector banks.
- The researcher's sample for analysis includes only five years i.e. from the year 2012-13 to 2016-17. So, there is time constrain in the study.

**Table No.: 1**  
**Capital Risk Adequacy Ratio of Selected Banks (%)**

Year	Public Sector Banks					Total	Avg .	Private Sector Banks					Total	Avg .
	Bob	Boi	Db	Cb	Alb			Axi s	Hdf c	Icici	Iib	Dlb		
2012-13	13.30	11.02	11.03	12.33	11.03	58.71	11.74	17.00	16.80	18.74	15.36	11.06	78.96	15.79
2013-14	12.28	9.97	11.14	11.64	9.96	54.99	11.00	16.07	16.10	17.70	13.83	8.67	72.37	14.47
2014-15	12.60	10.73	10.93	11.09	10.45	55.80	11.16	15.09	16.79	17.02	12.09	9.59	70.58	14.12
2015-16	13.17	12.01	11.00	10.56	11.02	57.76	11.55	15.29	15.53	16.64	15.50	7.51	70.47	14.09
2016-17	12.24	12.14	11.39	11.32	11.45	58.54	11.71	14.95	14.55	17.39	15.31	10.26	72.46	14.49
Total	63.59	55.87	55.49	56.94	53.91	285.80	57.16	78.40	79.77	87.49	72.09	47.09	364.84	72.97
Avg.	12.72	11.17	11.10	11.39	10.78		11.43	15.68	15.95	17.50	14.42	9.42		14.59

(Source: Computed from annual reports of selected banks)

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**Table No.:2**

**Debt Equity Ratio of Selected Banks (Times)**

Year	Public Sector Banks					Total	Avg	Private Sector Banks					Total	Avg
	Bob	Boi	Db	Cb	Alb			Axi	Hdf	Icici	Iib	Dlb		
2012-13	15.65	17.44	18.32	18.70	17.99	88.10	17.62	8.96	9.09	6.57	8.58	17.51	50.71	10.14
2013-14	16.83	17.56	16.13	20.47	18.54	89.53	17.91	8.67	9.36	6.65	8.72	18.29	51.69	10.34
2014-15	16.39	18.19	16.04	20.01	17.61	88.24	17.65	9.00	8.00	6.64	9.25	18.41	51.30	10.26
2015-16	15.11	18.19	17.32	20.43	18.87	89.92	17.98	8.60	8.25	6.86	6.66	22.85	53.22	10.64
2016-17	15.69	18.83	17.26	18.84	18.51	89.13	17.83	9.31	8.02	6.58	7.36	17.48	48.75	9.75
<b>Total</b>	<b>79.67</b>	<b>90.21</b>	<b>85.07</b>	<b>98.45</b>	<b>91.52</b>	<b>444.92</b>	<b>88.98</b>	<b>44.54</b>	<b>42.72</b>	<b>33.30</b>	<b>40.57</b>	<b>94.54</b>	<b>255.67</b>	<b>51.13</b>
<b>Avg.</b>	<b>15.93</b>	<b>18.04</b>	<b>17.01</b>	<b>19.69</b>	<b>18.30</b>		<b>17.80</b>	<b>8.91</b>	<b>8.54</b>	<b>6.66</b>	<b>8.11</b>	<b>18.91</b>		<b>10.23</b>

(Source: Computed from annual reports of selected banks)

**Table No.:3**

**Total Advances to Total Assets Ratio of Selected Banks (%)**

Year	Public Sector Banks					Total	Avg	Private Sector Banks					Total	Avg
	Bob	Boi	Db	Cb	Alb			Axis	Hdf	Icici	Iib	Dlb		
2012-13	59.98	63.93	57.99	61.37	63.36	306.63	61.33	57.84	59.88	54.07	60.46	56.28	288.52	57.70
2013-14	60.20	64.68	62.11	61.74	62.61	311.33	62.27	60.03	61.64	56.96	63.32	54.03	295.97	59.19
2014-15	59.87	64.98	60.76	64.19	66.00	315.79	63.16	60.85	61.90	59.98	63.04	53.44	299.20	59.84
2015-	57.1	58.8	61.7	59.7	64.6	302.1	60.4	64.4	65.5	60.4	63.1	55.7	309.3	61.8

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<b>16</b>	6	9	0	5	1	<b>0</b>	<b>2</b>	7	4	0	3	9	<b>3</b>	<b>7</b>
<b>2016-17</b>	55.16	58.51	55.99	56.62	63.60	<b>289.88</b>	<b>57.98</b>	62.03	64.20	60.15	63.30	52.27	<b>301.94</b>	<b>60.39</b>
<b>Total</b>	292.37	310.99	298.54	303.66	320.17	<b>1525.74</b>	<b>305.15</b>	305.21	313.15	291.55	313.25	271.80	<b>1494.97</b>	<b>298.99</b>
<b>Avg.</b>	58.47	62.20	59.71	60.73	64.03		<b>61.03</b>	61.04	62.63	58.31	62.65	54.36		<b>59.80</b>

(Source: Computed from annual reports of selected banks)

**Table No.: 4**

**Government Securities to Total Investments Ratio Of Selected Banks (%)**

Year	Public Sector Banks					Total	Avg	Private Sector Banks					Total	Avg
	Bob	Boi	Db	Cb	Alb			Axis	Hdfc	Icici	Iib	Dlb		
<b>2012-13</b>	84.98	86.53	77.92	80.13	78.50	<b>408.05</b>	<b>81.61</b>	63.76	76.07	54.28	71.78	92.98	<b>358.87</b>	<b>71.77</b>
<b>2013-14</b>	83.35	87.85	79.27	78.10	78.08	<b>406.65</b>	<b>81.33</b>	61.30	78.25	54.17	71.33	84.32	<b>349.36</b>	<b>69.87</b>
<b>2014-15</b>	80.83	87.72	87.08	76.71	80.92	<b>413.25</b>	<b>82.65</b>	62.13	72.32	57.56	72.03	76.03	<b>340.07</b>	<b>68.01</b>
<b>2015-16</b>	86.05	90.43	85.43	89.02	80.93	<b>431.86</b>	<b>86.37</b>	71.32	76.71	70.33	80.95	81.01	<b>380.32</b>	<b>76.06</b>
<b>2016-17</b>	88.05	88.72	86.85	85.14	86.50	<b>435.26</b>	<b>87.05</b>	72.21	75.73	69.67	85.70	74.57	<b>377.88</b>	<b>75.58</b>
<b>Total</b>	423.26	441.25	416.55	409.10	404.93	<b>2095.08</b>	<b>419.02</b>	330.73	379.08	306.01	381.78	408.90	<b>1806.50</b>	<b>361.30</b>
<b>Avg.</b>	84.65	88.25	83.31	81.82	80.99		<b>83.80</b>	66.15	75.82	61.20	76.36	81.78		<b>72.26</b>

(Source: Computed from annual reports of selected banks)

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**Table No.: 5**

**Gross Npa Ratio of Selected Banks (%)**

Year	Public Sector Banks					Total	Avg.	Private Sector Banks					Total	Avg.
	Bob	Boi	Db	Cb	Alb			Axis	Hdfc	Icici	Iib	Dlb		
2012-13	2.40	2.99	2.19	1.72	3.92	13.22	2.64	1.20	0.95	0.33	1.03	4.82	8.33	1.67
2013-14	2.94	3.15	3.33	3.42	5.73	18.57	3.71	1.34	0.98	0.31	1.12	5.98	9.73	1.95
2014-15	3.72	5.39	5.45	4.81	5.46	24.83	4.97	1.43	0.93	0.39	0.81	7.00	10.56	2.11
2015-16	9.99	13.07	9.98	9.98	9.76	52.78	10.56	1.75	0.94	0.60	0.87	6.36	10.52	2.10
2016-17	10.46	13.22	16.27	11.70	13.09	64.74	12.95	5.42	1.05	0.91	0.93	4.78	13.09	2.62
Total	29.51	37.82	37.22	31.63	37.96	174.14	34.83	11.14	4.85	2.54	4.76	28.94	52.23	10.45
Avg.	5.90	7.56	7.44	6.33	7.59		6.97	2.23	0.97	0.51	0.95	5.79		2.09

(Source: Computed from annual reports of selected banks)

**Table No.: 6**

**Net Npa Ratio of Selected Banks (%)**

Year	Public Sector Banks					Total	Avg.	Private Sector Banks					Total	Avg.
	Bob	Boi	Db	Cb	Alb			Axis	Hdfc	Icici	Iib	Dlb		
2012-13	1.28	2.06	1.39	1.19	3.19	9.11	1.82	0.36	0.20	0.64	0.31	3.36	4.87	0.97
2013-14	1.52	2.00	2.35	2.32	4.15	12.34	2.47	0.44	0.28	0.82	0.33	3.80	5.67	1.13
2014-15	1.89	3.36	3.82	3.08	3.99	16.14	3.23	0.46	0.26	1.40	0.31	3.29	5.72	1.14
2015-	5.06	7.79	6.35	6.53	6.76	32.49	6.50	0.7	0.28	2.67	0.3	2.78	6.82	1.3

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<b>16</b>								3			6			<b>6</b>
<b>2016-17</b>	4.72	6.90	10.66	8.33	8.92	<b>39.53</b>	<b>7.91</b>	2.26	0.33	4.89	0.39	2.58	<b>10.45</b>	<b>2.09</b>
<b>Total</b>	14.47	22.11	24.57	21.45	27.01	<b>109.61</b>	<b>21.92</b>	4.25	1.35	10.42	1.70	15.81	<b>33.53</b>	<b>6.71</b>
<b>Avg.</b>	2.89	4.42	4.91	4.29	5.40		<b>4.38</b>	0.85	0.27	2.08	0.34	3.16		<b>1.34</b>

(Source: Computed from annual reports of selected banks)

**Table No.: 7**

**Total Investment to Total Asset Ratio of Selected Banks (%)**

Year	Public Sector Banks					Total	Avg.	Private Sector Banks					Total	Avg.
	Bo b	Boi	Db	Cb	Alb			Axis	Hdf c	Icici	Iib	Dlb		
<b>2012-13</b>	22.19	20.90	30.27	30.07	28.53	<b>131.96</b>	<b>26.39</b>	33.40	27.88	31.93	26.81	33.90	<b>153.92</b>	<b>30.78</b>
<b>2013-14</b>	17.61	19.92	29.32	29.81	29.02	<b>125.67</b>	<b>25.13</b>	29.63	24.60	29.77	24.78	30.52	<b>139.30</b>	<b>27.86</b>
<b>2014-15</b>	17.11	19.36	28.09	28.06	24.87	<b>117.49</b>	<b>23.50</b>	28.65	28.19	28.88	22.78	33.79	<b>142.29</b>	<b>28.46</b>
<b>2015-16</b>	17.94	19.49	26.40	26.94	23.60	<b>114.37</b>	<b>22.87</b>	23.22	23.12	22.26	22.29	30.43	<b>121.31</b>	<b>24.26</b>
<b>2016-17</b>	18.66	20.41	30.66	25.85	23.26	<b>118.83</b>	<b>23.77</b>	21.41	24.83	20.93	20.54	34.01	<b>121.72</b>	<b>24.34</b>
<b>Total</b>	93.50	100.08	144.74	140.73	129.28	<b>608.32</b>	<b>121.66</b>	136.31	128.62	133.76	117.20	162.64	<b>678.53</b>	<b>135.71</b>
<b>Avg.</b>	18.70	20.02	28.95	28.15	25.86		<b>24.33</b>	27.26	25.72	26.75	23.44	32.53		<b>27.14</b>

(Source: Computed from annual reports of selected banks)

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