

# Performance Evaluation of Scheduled Commercial Banks in India

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**ABSTRACT** - The banking sector is one of the predominant components of the financial services industry and the performance of any economy, to a large extent, is dependent on the performance of the banks. The primary objective of the present study is to analyze the sector-wise performance of Scheduled Commercial Banks (SCBs) in India. The main objectives of the study are: to analyze the growth of Scheduled Commercial Banks in India, and to compare the performance of Public, Private Sector and Foreign Banks in India. The study based on secondary data over a period from 2010-11 to 2019-20. The data was collected from the various report's publications issued by RBI (Statistical Tables Relating to Banks in India and Report on Trend and Progress of Banking in India). Some important tools that are used for the present study are Mean, Standard Deviation, Co-efficient of Variation, percentages, growth rates, Linear Growth Rate (LGR), Compound Growth Rate (CGR) etc. It is reveals that the share of public sector banks in scheduled commercial banks gradually decreased from 77.86 per cent in 2010-11 to 65.14 per cent in 2019-20. The deposits mobilization share of private sector banks in scheduled commercial banks increased from 17.85 per cent in 2010-11 to 29.94 per cent in 2019-20. Whereas in the deposit mobilization growth share of foreign banks in scheduled commercial banks fluctuated from 4.29 per cent in 2010-11 to 4.92 per cent in 2019-20. The computed CV value of public sector banks 21.14 was more consistent, followed by foreign banks in India (31.46) and less consistent in private sector banks (45.83). It is concluded that the Public Sector Banks should be given autonomy to manage their affairs. The branch expansion is fundamental to the improvement of the financial infrastructure, there has been a continuous deterioration in the growth of these very supporting indicators of the rural banking in India.

**Keywords:** Scheduled Commercial Banks, Branch Expansion, Deposits, Loans and Advances, Investments, Public Sector Banks, Private Sector Banks, total assets

## I. INTRODUCTION

A sound financial system is essential for a healthy and vibrant economy. The strength of any economy is defined by the efficiency and competitiveness of the banking system. A bank is a financial institution and a financial intermediary that accepts deposits and channelizes these deposits into lending activities, either directly or through capital markets. Today in India the service sector is contributing half of the Indian GDP and the banking is the most popular service sector in India. The banking system which constitutes the core of the financial sector plays a critical role in transmitting monetary policy impulses to the entire economic system. An efficient banking system can promote in greater amount of investment which will further help to achieve a faster economic growth of the economy. The experiences worldwide confirm that countries with well-developed markets and an efficient banking system grow at a faster pace and are more consistent in their performance. The banking industry has become a reality in today's economy, as it is witnessing a growth both in terms of the number of

institutions and in terms of the amount of money managed by activities. In spite of this progress and successes achieved by the banking institutions worldwide, it still have challenges which will require further intensive efforts on the part of these institutions, such as to enhance the quality of its products and services, to improve upon their individual performances and to keep pace with the rapid developments taking place in the world. The commercial banks who were dominating the markets have been attacked by the globalization, competition and volatile market dynamic pressures. The entry of foreign banks, state schedule cooperative banks and multistate cooperative banks has added more pressure on the day today workings of these banks.

The banking sector is one of the predominant components of the financial services industry and the performance of any economy, to a large extent, is dependent on the performance of the banks. Banking institutions in our country have been assigned a significant role in financing the process of planed economic growth. Strengthening financial system has been one of the central issues facing emerging markets and

developing economies. This is because sound financial system serves as an important channel for achieving economic growth through the mobilization of financial savings, putting them to productive use and transforming various risks.

## II. REVIEW OF LITERATURE

**Munish Yadav (2015)** has made an attempt to evaluate and compare the financial performance of the scheduled commercial banks in India with the help of some selected parameters viz., Total deposits, Investment –deposit Ratio, Percentage of Total deposits to total assets, Return on Assets, Loans and advances, Return on Equity, Percentage of Loans and advances to total assets, Capital Adequacy Ratio, Credit-deposit Ratio and Net NPA Ratio. The study reveals that all types of banks have shown growth in number of offices but the growth of offices in new private sector banks was exceptionally high during the study period. This paper has suggested that the public sector banks should resort to more computerization and automation to improve their operational efficiency. The public sector banks should introduce more subsidiary services to improve their deposits and advances. It can be concluded that the performance of private sector banks and foreign banks is highly appreciable when compared to the performance of public sector banks.

**Shalini Shukla (2016)** in her paper “Performance of the Indian Banking Industry: A Comparison of Public and Private Sector Banks” sought to analyze the performance of the banking industry in India on the basis of established financial parameters. By using the purposive sampling technique, 46 scheduled commercial banks were studied and the business standard banking annual database was explored to collect the relevant information. Both public and private sector banks were included in the sample and analyzed based on four parameters (size, growth, profitability, and soundness) segregated into 11 financial performance indicators. The findings highlighted that public and private sector banks were not very much different in terms of size and growth parameters. However, significant differences were found in terms of profitability and soundness of business, indicating robust growth prospects for private sector banks. The study represented a pioneering and seminal attempt to provide a few implications for policy makers, budding researchers, and professionals.

**Yogesh Jain (2017)** in his paper entitled “Financial Performance of Scheduled Commercial Banks in India with special regard to recent banking developments”, this paper has made an attempt to analyze and to study various types of efficiency level of present scheduled commercial banks in India. The operational efficiency shows the performance of schedule commercial banks with reference to operational parts. This study emphasizes on the financial performance of all the schedule commercial banks of the country for the consecutive two financial years from the year 2015-16 to 2016-17. The profitability aspects are something about

financial soundness with the same category and other category of banking institution in the banking industry. The productivity aspect indicates about the labor productivity of scheduled commercial bank. It is concluded that the Public Sector Banks in India are facing major deterioration in asset quality, banks have started focusing more on NPA recoveries attracting highly indebted corporate to divest, and to bring new investors or sale of assets in order to repay loans.

**Sirisha.S. and Malyadri. P. (2018)** have made an attempted to examine the performance of the public sector, private sector and foreign banks in their paper entitled “A study on financial performance of scheduled commercial banks”. In this study the researcher compared the financial performance of the banks on the basis of different types of ratios. The study found that private sector banks is performing well and they are financially sound than comparing to other bank groups. It is concluded that there is a need to show a better performance of public sector banks in case of NIM, Return on Equity, operating profit, return on advances, return on assets and return on investments.

**Chitvan Khosla (2020)** in his paper entitled “Performance Analysis of Scheduled Commercial Banks in India”, has made an attempt to develop a comprehensive measure of Productivity for scheduled commercial banks in India and to investigate the elements and trends of Productivity Growth in Indian banking industry. It has been observed that the existing studies concerning the productivity of Indian banks have not been of comprehensive nature and are too narrow in scope. They did not cover all the scheduled commercial banks and compared the productivity differences among only one or two ownership groups (Public sector Banks, Private Banks, and Foreign Banks) or selected one or few banks from these groups.

## OBJECTIVES OF THE STUDY

The primary objective of the present study is to analyze the sector-wise performance of Scheduled Commercial Banks (SCBs) in India. The main objectives of the study are:

- to analyze the growth of Scheduled Commercial Banks in India, and
- to compare the performance of Public, Private Sector and Foreign Banks in India.

## III. RESEARCH METHODOLOGY

The study is analytical in nature and is based on secondary data covering a period from 2010-11 to 2019-20. The data was collected from the various reports publications issued by RBI (Statistical Tables Relating to Banks in India and Report on Trend and Progress of Banking in India). Some important tools are used for the present study are Mean, Standard Deviation, Co-efficient of Variation, percentages, growth rates, Linear Growth Rate (LGR), Compound Growth Rate (CGR), etc.

**BANK SECTOR-WISE BRANCH EXPANSION**

The bank sector-wise branch expansion of Scheduled Commercial Banks over ten year period from 2010-11 to 2019-20 are presented in table 1:

**Table 1: Bank Sector-wise branch expansion of Scheduled Commercial Banks over ten year period from 2010-11 to 2019-20 (As on 31<sup>st</sup> March) (No. of Branches)**

Year	Public Sector Banks	Private Sector Banks	Foreign Banks	Scheduled Commercial Banks
2010-11	65802 (84.12)	12102 (15.47)	318 (0.41)	78222 (100)
2011-12	70989 (83.23)	13976 (16.39)	323 (0.38)	85288 (100)
2012-13	75843 (82.27)	16008 (17.37)	334 (0.36)	92185 (100)
2013-14	84607 (81.68)	18652 (18.01)	322 (0.31)	103581 (100)
2014-15	90351 (81.22)	20565 (18.49)	329 (0.30)	111245 (100)
2015-16	90841 (79.20)	23514 (20.50)	343 (0.30)	114698 (100)
2016-17	91445 (78.56)	24661 (21.19)	288 (0.25)	116394 (100)
2017-18	90821 (75.74)	28805 (24.02)	286 (0.24)	119912 (100)
2018-19	87860 (72.89)	32375 (26.86)	300 (0.25)	120535 (100)
2019-20	87892 (71.46)	34794 (28.29)	308 (0.25)	122994 (100)
Mean	83645.10	22545.20	315.10	106505.40
S.D	8861.35	7318.22	18.18	15164.31
CV	10.59	32.46	5.77	14.24
LGR	2.99	11.24	-1.11	4.72
CGR	3.17	11.69	-1.10	4.96

**Source:** 1) RBI Report on Trend and Progress of Banking in India from 2010-11 to 2019-20

2) Statistical Tables Relating to Banks in India from 2010-11 to 2019-20

**Note:** Figures in parentheses represent percentage to total.

Table 1 shows the sector-wise branch expansion of Scheduled Commercial Banks over ten year period from 2010-11 to 2019-20. It is understood from the table above that the sector-wise branch expansion of scheduled commercial banks is progressive and impressive. The progressive performance of public sector banks in terms of branch expansion in absolute terms is steady and satisfactory. The number of public sector banks increased from 65802 in 2010-11 to 91445 in 2016-17. And remaining years it was decreased from 90821 in 2017-18 to 87892 in 2019-20. However, their share in scheduled commercial banks in percentage terms showed a decreased trend over ten year period of study. The share of public sector banks in scheduled commercial banks in percentage terms was 84.12 per cent in 2010-11 and has declined to 71.46 per cent in 2019-20. The total number of branches of private sector banks increased from 12102 in 2010-11 to 34794 in 2019-20. The branch expansion share of private sector banks in scheduled commercial banks is 15.47 per cent in 2010-11 and has gone up to 28.29 per cent in 2019-20. Therefore, private sector banks stood first in expanding their branch network over the ten year period. Branch expansion of foreign banks in absolute terms over the ten year period decreased for that period is not impressive. However, the branch expansion share of foreign banks decreased from 0.41 per cent in 2010-11 to 0.25 per cent in 2019-20. The mean branch expansion of public sector banks is higher (83645.10), than the average branch expansion of private sector banks and foreign banks and in terms of number it is 22545.20 and 315.10 respectively. The computed CV value of foreign banks in India (5.77) was more consistent, followed by public sector banks 10.59 and less consistent in private sector banks (32.46).

**BANK SECTOR-WISE DEPOSITS**

The bank sector-wise deposits of scheduled commercial banks in India are presented in table 2:

**Table 2: Bank Sector-wise Deposit Mobilization of Scheduled Commercial Banks over ten year period from 2010-11 to 2019-20 (As on 31<sup>st</sup> March) (Rs.in crore)**

Year	Public Sector Banks	Private Sector Banks	Foreign Banks	Scheduled Commercial Banks
2010-11	4372985 (77.86)	1002759 (17.85)	240689 (4.29)	5616432 (100)
2011-12	5002013(77.51)	1174587(18.20)	277063(4.29)	6453663(100)
2012-13	5745697(77.33)	1395836(18.79)	288144(3.88)	7429677(100)
2013-14	6589020(77.22)	1591694(18.65)	352459(4.13)	8533173(100)
2014-15	7195480(76.57)	1787761(19.02)	41444(4.41)	9397682(100)
2015-16	7486200 (74.17)	2147700 (21.28)	458800 (4.55)	10092700(100)
2016-17	8079300 (72.72)	2564800 (23.09)	465500 (4.19)	11109600(100)
2017-18	8262322 (70.19)	3013688 (25.60)	494901 (4.20)	11770911(100)
2018-19	8486215 (66.10)	3770013 (29.37)	581857(4.53)	12838085(100)
2019-20	9048420 (65.14)	4159044 (29.94)	684289(4.92)	13891753(100)
Mean	7026765.20	2260788.20	425814.20	9713367.60
S.D	1485462.37	1036110.97	133961.30	2601305.85
CV	21.14	45.83	31.46	26.78
LGR	7.23	15.53	10.74	9.32
CGR	7.70	16.02	11.05	9.77

**Source:** RBI Report on Trend and Progress of Banking in India from 2010-11 to 2019-20

**Note:** Figures in parentheses represent percentage to total.

Table 2 depicts the bank sector-wise deposit mobilization of scheduled commercial banks over ten year period from 2010-11 to 2019-20. The deposit mobilization of Scheduled Commercial Banks in absolute terms is progressive and therefore, impressive. The deposit mobilization of Public Sector Banks increased from Rs. 4372985 crore in 2010-11 to Rs.9048420 crore in 2019-20. The share of public sector banks in scheduled commercial banks gradually decreased from 77.86 per cent in 2010-11 to 65.14 per cent in 2019-20. The deposit mobilization of private sector banks in absolute terms is highly progressive. The deposits mobilization share of private sector banks increased from 17.85 per cent in 2010-11 to 29.94 per cent in 2019-20. This indicates that the increase in the deposits mobilization share of private sector banks in scheduled commercial banks is significant for the ten year study period. The growth in the deposit mobilization of foreign banks in absolute terms is satisfactory. But the growth in the deposit mobilization share of foreign banks in scheduled commercial banks fluctuated from 4.29 per cent in 2010-11 to 4.92 per cent in 2019-20. The average deposits were recorded to be high in public sector banks (Rs.7026765.20 crore), followed by the private sector banks (Rs.2260788.20 crore) and foreign banks (Rs.425814.20 crore). The computed CV value of public sector banks 21.14 was more consistent, followed by foreign banks in India (31.46) and less consistent in private sector banks (45.83).

**BANK SECTOR-WISE ADVANCES**

The advances of Scheduled Commercial Banks during the period of study are presented in the table 3:

**Table 3: Bank Sector-wise Loans and Advances of Scheduled Commercial Banks over ten year period from 2010-11 to 2019-20 (As on 31<sup>st</sup> March) (Rs.in crore)**

Year	Public Sector Banks	Private Sector Banks	Foreign Banks	Scheduled Commercial Banks
2010-11	3305632 (76.90)	797533 (18.55)	195539 (4.55)	4298704 (100)
2011-12	3878312(76.43)	966418(19.04)	229849(4.53)	5074579(100)
2012-13	4472774(76.07)	1143249(19.44)	263680(4.48)	5879703(100)
2013-14	5101143(75.74)	1342935(19.94)	291142(4.32)	6735220(100)
2014-15	5476250(74.53)	1543917(21.01)	327615(4.46)	7347782(100)
2015-16	5593600 (70.84)	1939300 (24.56)	363600 (4.60)	7896500 (100)
2016-17	5557200 (68.53)	2219600 (27.37)	332300 (4.10)	8109100 (100)
2017-18	5697350 (65.40)	2662753 (30.57)	351016 (4.03)	8711119 (100)
2018-19	5926286 (61.41)	3327328 (34.48)	396726 (4.11)	9650340 (100)
2019-20	6158112 (60.31)	3625154 (35.50)	428072 (4.19)	10211338 (100)
Mean	5116665.90	1956818.70	317953.90	7391438.50
S.D	886359.28	936131.19	69440.10	1822549.54
CV	17.32	47.84	21.84	24.66
LGR	5.64	16.29	7.35	8.53
CGR	6.09	17.12	7.76	9.02

**Source:** RBI Report on Trend and Progress of Banking in India from 2010-11 to 2019-20

**Note:** Figures in parentheses represent percentage to total.

Table 3 shows the bank sector wise loans and advances sanctioned by scheduled commercial banks over ten year period from 2010-11 to 2019-20. The trend in the growth of sanctioning of loans and advances by the Scheduled Commercial banks (SCBs) in absolute terms is very progressive and impressive. The Loans and advances of scheduled commercial banks in absolute terms have increased from Rs.4298704 crore in 2010-11 to Rs.10211338 crore in 2019-20. The growth trend in the sanction of loans and advances by public sector banks in absolute terms is progressive. The loans and advances share of public sector banks in the total loans and advances of scheduled commercial banks decreased from 76.90 per cent in 2010-11 to 60.31 per cent in 2019-20. The growth in the loans and advances sanctioned by private sector banks in absolute terms as well as their share in percentage terms in scheduled commercial banks is satisfactory. The loans and advances of private sector banks increased from 18.55 per cent in 2010-11 to 35.50 per cent in 2019-20. The trend in the growth of loans and advances sanctioned by foreign banks showed a declining trend from 4.55 per cent in 2010-11 to 4.03 per cent in 2017-18 except in 2015-16 it was decreased to 4.60 per cent. And it was increased from 4.11 per cent in 2018-19 to 4.19 per cent in 2019-20. In absolute terms, the growth in the loans and advances sanctioned by foreign banks is impressive i.e., it was increased from Rs.195539 crore in 2010-11 to Rs.428072 crore in 2019-20. The average loans and advances were recorded to be high in public sector banks (Rs.5116665.90 crore), followed by the private sector banks (Rs.1956818.70 crore) and foreign banks (Rs.317953.90 crore). The computed CV value of public sector banks 17.32 was more consistent, followed by foreign banks in India (21.84) and less consistent in private sector banks (47.84).

**BANK SECTOR-WISE INVESTMENTS**

The total investment includes investment in government securities, other approved securities, shares, debentures and bonds, subsidiaries and other investments. The Bank Sector-wise Investments of Scheduled Commercial Banks over a ten year period from 2010-11 to 2019-20 are presented in table 4:

**Table 4: Bank Sector-wise Investments of Scheduled Commercial Banks over ten year period from 2010-11 to 2019-20**

(As on 31<sup>st</sup> March) (Rs.in crore)

Year	Public Sector Banks	Private Sector Banks	Foreign Banks	Scheduled Commercial Banks
2010-11	1328534 (69.34)	422020 (22.02)	165499 (8.64)	1916053 (100)
2011-12	1507270(67.47)	525982(23.55)	200651(8.98)	2233903(100)
2012-13	1759056(67.32)	625931(23.95)	228063(8.73)	2613050(100)
2013-14	1974189(68.49)	648698(22.50)	260456(9.03)	2883343(100)
2014-15	2168852(68.84)	727998(23.10)	254020(8.06)	3150870(100)
2015-16	2248100 (67.56)	798500 (23.99)	281200 (8.45)	3327800(100)
2016-17	2554700 (70.00)	855100 (23.43)	239700 (6.57)	3649500(100)
2017-18	2791858 (67.83)	1011814 (24.58)	312582 (7.59)	4116254(100)
2018-19	2702386 (62.77)	1219517 (28.33)	383415 (8.90)	4305318(100)
2019-20	2940636 (63.04)	1293031 (27.72)	431277 (9.24)	4664944(100)
Mean	2197558.10	812859.10	275686.30	3286103.50
S.D	525834.16	272333.49	76968.53	859105.01
CV	23.93	33.50	27.92	26.14
LGR	8.23	11.42	8.92	9.08
CGR	8.70	11.69	8.84	9.48

**Source:** RBI Report on Trend and Progress of Banking in India from 2010-11 to 2019-20

**Note:** Figures in parentheses represent percentage to total.

Table 4 shows the bank sector-wise investment of scheduled commercial banks over the ten year period i.e., from 2010-11 to 2019-20. The trend in the growth of investment made by scheduled commercial banks in absolute terms was increased from Rs.1916053 crore in 2010-11 to Rs.4664944 crore in 2019-20. The investments of public sector banks drastically increased from Rs.1328534 crore in 2010-11 to Rs.2940636 crore in 2019-20. The investments share of public sector banks in scheduled commercial banks greatly fluctuated during the study period. It means to say that the investment share of public sector banks in

the investments decreased from 69.34 per cent in 2010-11 to 68.49 per cent in 2013-14 but it again increased to 68.84 per cent in 2014-15. And it was decreased to 67.56 per cent in 2015-16 but it was increased to 70.00 per cent in 2016-17. It was decreased from 67.83 per cent in 2017-18 to 62.77 per cent in 2018-19 and it was increased to 63.04 per cent in 2019-20. The investments of private sector banks in absolute terms increased from Rs.422020 crore in 2010-11 to Rs.1293031 crore in 2019-20. The investment share of private sector banks increased from 22.02 per cent in 2010-11 to 28.33 per cent in 2018-19 except in 2013-14 and 2016-17 it was decreased to 22.50 per cent and 23.43 per cent respectively. And it was decreased to 27.72 per cent in 2019-20. The investments of foreign banks in absolute terms increased from Rs.165499 crore in 2010-11 to Rs.431277 crore in 2019-20 except in 2016-17 it was decreased to Rs.239700 crore. The investment share of foreign banks in India fluctuated from 8.64 per cent in 2010-11 to 9.24 per cent in 2019-20. The average investments were recorded to be high in public sector banks (Rs.2197558.10 crore), followed by the private sector banks (Rs812859.10 crore) and foreign banks (Rs.275686.30 crore). The computed CV value of public sector banks 23.93 was more consistent, followed by foreign banks in India (27.92) and less consistent in private sector banks (33.50).

**BANK SECTOR-WISE TOTAL ASSETS**

Banks sector-wise total assets of Scheduled Commercial Banks over ten year period from 2010-11 to 2019-20 are presented in table 5:

**Table 5: Bank Sector-wise total assets of Scheduled Commercial Banks over ten year period from 2010-11 to 2019-20 (As on 31<sup>st</sup> March) (Rs.in crore)**

Year	Public Sector Banks	Private Sector Banks	Foreign Banks	Scheduled Commercial Banks
2010-11	5293817 (73.70)	1398176 (19.46)	491528 (6.84)	7183521 (100)
2011-12	6037982(72.75)	1677801(20.22)	583600(7.03)	8299383(100)
2012-13	6961967(72.72)	1989804(20.78)	621563(6.49)	9573334(100)
2013-14	7968416(72.60)	2258810(20.58)	748809(6.82)	10976035(100)
2014-15	8678770(72.52)	2534558(21.18)	754356(6.30)	11967684(100)
2015-16	9168100 (69.83)	3146700 (23.97)	814500 (6.20)	13129300 (100)
2016-17	9735600 (68.82)	3601500 (25.46)	809500 (5.72)	14146600 (100)
2017-18	10034901 (66.00)	4298921 (28.28)	869556 (5.72)	15203378 (100)
2018-19	10162938 (61.53)	5297937 (32.07)	1056813 (6.40)	16517688 (100)
2019-20	10783018 (60.31)	5832139 (32.62)	1265304 (7.07)	17880461 (100)
Mean	8482550.90	3203634.60	801552.90	12487738.40
S.D	1769878.62	1451134.71	215894.13	3355392.26
CV	20.86	45.30	26.93	26.87
LGR	7.10	15.41	8.89	9.35
CGR	7.59	15.98	8.88	9.81

**Source:** RBI Report on Trend and Progress of Banking in India from 2010-11 to 2019-20

**Note:** Figures in parentheses represent percentage to total.

Table 5 shows the bank sector-wise total assets of scheduled commercial banks over ten year period i.e., from 2010-11 to 2019-20. The growth trend in the procurement of total assets by the scheduled commercial banks together is progressive and impressive in absolute terms. The total assets of scheduled commercial banks increased from Rs.7183521 crore in 2010-11 to Rs.17880461 crore in 2019-20. The total assets of public sector banks in absolute terms increased from Rs.5293817 crore in 2010-11 to Rs.10783018 crore in 2019-20. The total assets share of public sector banks in scheduled commercial banks decreased from 73.70 per cent in 2010-11 to 60.31 per cent in 2019-20. The total assets of

private sector banks in absolute terms increased from Rs.1398176 crore in 2010-11 to Rs.5832139 crore in 2019-20. An impressive trend is observed in the procurement of total assets among the private sector banks. The total assets share of private sector banks in the scheduled commercial banks increased from 19.46 per cent in 2010-11 to 32.62 per cent in 2019-20 except in 2013-14 it was decreased to 20.58 per cent. The total assets of foreign banks in absolute terms increased from Rs.491528 crore in 2010-11 to Rs.1265304 crore in 2019-20. The total assets share of foreign banks in scheduled commercial banks has been fluctuating highly. It is observed that the total assets share of foreign banks in

scheduled commercial banks fluctuated from 6.84 per cent in 2010-11 to 7.07 per cent in 2019-20. The average total assets were recorded to be high in public sector banks (Rs.8482550.90 crore), followed by the private sector banks (Rs.3203634.60 crore) and foreign banks (Rs.801552.90 crore). The computed CV value of public sector banks 20.86 was more consistent, followed by foreign banks in India (26.93) and less consistent in private sector banks (45.30).

#### IV. CONCLUSION

Commercial banks are the major financial institutions and are playing an active role in the Indian money market. These banking financial institutions are highly involved in the mobilization and allocation of resources in an economy. The performance of the commercial banks to a large extent affects the growth of the economy. The private sector banks stood first in expanding their branch network over the study period. The branch expansion of foreign banks in absolute terms over the study period decreased for that period is not impressive. The Public Sector Banks should be given autonomy to manage their affairs. Hence, although the branch expansion is fundamental to the improvement of the financial infrastructure, there has been a continuous deterioration in the growth of these very supporting indicators of the rural banking in India. The deposits mobilization share of private sector banks in scheduled commercial banks is significant for the study period. The growth in the deposit mobilization of foreign banks in absolute terms is satisfactory. The loans and advances share of public sector banks in the total loans and advances of scheduled commercial banks decreased for the study period. The growth in the loans and advances sanctioned by private sector banks in absolute terms as well as their share in percentage terms in scheduled commercial banks is satisfactory. The total assets share of public sector banks in scheduled commercial banks decreased from 73.70 per cent in 2010-11 to 60.31 per cent in 2019-20. The total assets share of private sector banks in the scheduled commercial banks increased from 19.46 per cent in 2010-11 to 32.62 per cent in 2019-20 except in 2013-14 it was decreased to 20.58 per cent. The total assets share of foreign banks in scheduled commercial banks fluctuated from 6.84 per cent in 2010-11 to 7.07 per cent in 2019-20.

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