PREFACE

With great pleasure I hereby present my thesis entitled, “A COMPARATIVE STUDY ON PERFORMANCE EVALUATION OF PRIVATE SECTOR BANK AND PUBLIC SECTOR BANK IN INDIA” (WITH REFRENCE TO CAMEL MODEL) to the students of Capital, Asset, Management, Earning, liquidity are the basic requirements for the survival of an enterprise and for the prosperity of employees and for the welfare of the customers and the society at large and also for the development of the economy so I was encouraged to make research on CAMEL Model of Private and Public Sector Banks.

Research is not an existing bag of techniques. Research is not a fishing expedition or an encyclopedic gathering of assorted facts. Research is a purposeful investigation providing a structure for diagnosis of the problem. There are three parts involved in any investigation (1) the implicit question posed or the problem raised. (2) The explicit answer or the solution proposed. (3) Collection, analysis and interpretation of the information leading from the question (problem) to the answer (solution). This third part is the defense that justifies the recommendation and is viewed as research.

Through research a research maker can quickly get a synopsis of the current scenario indicating for future action and decisions.

Private and Public Sector Banks are crucial to the development of any modern economy is considered to be the backbone of human civilization. The level of per capita consumption of Private and Public Sector Banks
are treated as an important index of the level of socioeconomic development and living standards of the people in any country. It is a product of a large and technologically complex Banks having. All major industrial economies are characterized by the existence of a strong Private and Public Sector Banks and the growth of many of these economies has been largely shaped by the strength of their Private and Public Sector Banks in their initial stages of development.

In order to analysis the CAMEL Model of the Private and Public Sector Banks in India researcher has collected data from published accounting annual reports, some publications for the year from 2004-05 to 2013-14. Most useful information has been gathered from the various journals reports, periodicals and daily news papers.

The present study has been divided into seven chapters. The first chapter is the Indian Banking: Introduction, History & Development. The second chapter Conceptual Framework of Performance Evaluation with CAMEL Model the third Research Methodology. The fourth chapter deals with related with the Analysis of Private Sector Banks in India. In the five chapters Analysis of Public Sector Banks in India the sixth chapter deals with Analysis of Private and Public Sector Banks in India. The finally in the last seventh chapter Summary, Finding and Suggestion have been made and conclusion drawn.