parameters namely, Capital adequacy, Asset quality, Management efficiency, Earning quality, Liquidity position and Profitability. Each parameter is related with the specific areas of the financial components of the bank. For analysing the financial levels of the banks, the researcher used 51 important financial ratios and each and every ratio is related with any one of the parameters of the analysis. It is found from the analysis that the financial performance of all the 19 banks are at moderate level and requires further improvement for considering the competitions from other banking companies especially from private and foreign operators. The findings of the study is very much useful to the policy makers especially the Reserve Bank of India and the Ministry of Finance, the Government of India to formulate financial policies to further strengthen the overall financial performance of the Indian banking companies in general and nationalised banks in particular. The present research will also be helpful to conduct future researches in the field of Indian banking system. Some of the emerging research areas include emerging issues and challenges in Indian public sector banks, the comparative study on financial performance of the Indian nationalised banks and selected foreign banks and the financial soundness of the public sector banks in India.

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