

## Bibliography

- Abrol, Prem Nath, Commercial Banking, Anmol publication, Delhi, 1987.
- Aggrawal B.P., Commercial Banking in India, Classical Publishing Company, New Delhi, 1981.
- Aggarwal, H.N., A Portrait of Nationalised Banks : A Study with Reference to their Social obligation, Inter-India Publication, Delhi, 1979.
- Amandeep, Profit and Profitability in Commercial Banks, Deep and Deep Publications, New Delhi, 1993.
- Barges Alexander, The Effect of Capital Structure on the Cost of Capital, New Delhi Prentice Hall Inc. 1963
- Batty J. Management Accountancy Macdonald and Evans Ltd., London, 1975.
- Bhatia R. C., Banking structure and performance - A case study of the Indian Banking System, 1950-68, Ph.D. Thesis, west Virginia University, 1978.
- Bhattacharya, P.C. Central Banking in Developing Economy, Bombay, Vora and Co., 1971.
- Bhattacharya .D. A concise History of Indian Economy prentice Hall of India Pvt. Ltd., New Delhi, 1989.
- Bilgrani, S.A.R., Growth of Public Sector Banks, Deep and Deep Publication, New Delhi, 1982.
- Braverma J.D., Fundamental of Business Statistical, New York academic – 1997.
- Chopra, K., Profit Profitability and Productivity in Public Sector Banking, ABS Publication, Jalandhar, 1987.
- Chatterjee, Arun, Bank Credit Management - How to Lend Efficiency, Suneja Publishing Ltd., Bombay, 1978.
- Chhipa M. C., Monetary and banking development in India, printwell, Jaipur, 1992.

- Desai S. M. Economic History of India, Himalya Publishing House, Bombay, 1987.
- Desai, V., Indian Banking: Nature and Problems, Himalaya Publishing House, Bombay, 1980.
- Desai V.R.M., Banking Development in India, Rawat Publication, Jaipur, 1978.
- E.F. Brigham, Managerial of Finance, Cillinois, Dryden Press, 1978.
- Garg, S.C., Indian Banking Cost and Profitability, Anmol Publications, New Delhi, 1993.
- Ghosh, D.V., Banking Policy in India-An Evaluation, Ahmed Publishers, Bombay, 1979.
- Ghosh, A.K., Cost Accounting in Commercial Banking Industry, The Institute of Cost and Works Accountant of India, Calcutta, 1979.
- Ghosh, D.N., Performance of Public Sector Banks in India: An Evaluation, Allied Publications Pvt. Ltd., New Delhi, 1979.
- Ghoshal & Sharma, Economic Growth and Commercial Banking Economy, A Case Study, Scientific Book Agency, Calcutta, 1965.
- Gibson and Boyer, Financial Management Analysis, CBI Publishing Co. inc. Boston 1979
- Gupta., L.C. Banking and working Capital Finance (Selected Papers), Macmillan, Delhi, 1978.
- Gupta, S.P. Statistical Methods, Sulan Chand and Sons, New Delhi, 1985.
- Gupta, M.C. Profitability Analysis: An Empirical Approach, Pointer Publisher, Jaipur, 1989.
- Gupta L.N., Profitability in Public Sector, Oxford & IBH Publishing, New Delhi, 1977.
- Gupta, S.N., The Banking Law in Theory and Practice, Universal Book Traders, Delhi, 1992.

- Gupta S.C., Statistical Methods, Sultan Chand & Sons New Delhi, 2002
- Helfent ,ErichA. , Techniques of financial Analysis,MC Home wood, Illinois, 1957.
- Hugar, S.S., (Ed.) Trend and challenges to Indian Banking, Deep & Deep Publications, New Delhi, 1993.
- Hundekar S.G., Productivity in Banks, Printwell, 1995.  
I.B.A. India Banking Year book, 1995
- I. V. Trivedi Banking Sector reforms, RBSA Publishing, Jaipur,1998.
- Joshi, N. C., Indian Banking, Ashish Publishing House, New Delhi, 1978.
- Jaiswal, G.C.R. Bank Finance to Corporate Sector in India, Deep & Deep Publications, New Delhi, 1980.
- Kothari C. R., Research Methodology Method and Techniques Wishwa Prakashan, New Delhi - 2002.
- K. Srinivas Rao, "Public sector banks in India and the productivity question, Ashish Publishing House, New Delhi, 1989.
- Mahajan, V.S. Studies in Indian Banking and finance, Volume 1, Deep & Deep publications, New Delhi, 1989.
- Maheshwari, S.N., Banking Theory - Law and Practice, Kalyani Publishers, New Delhi, 1988.
- Makarand, Social Priority Index of public sectors banks, Allahabad Bank publications, Calcutta 1979.
- Mathur, O.P., Public Sector Banks in India - A Case Study of State Bank, Sterling Publishers Private Ltd., New Delhi, 1978.
- Michel V.P, Research Methodology in Management, Himalaya Publishing house Bombay, 1985.
- Murthy V.S., Management Finance, Vikils Feller and simons Ltd. Bomaby 1978
- K. Chandrashekhar Rao, Social banking and profitability, Edited by, C. R. Kothari, Arihant Publishers, Jaipur, 1991.

- Nayan Kamal, Commercial Banks in India- performance Evaluation, Deep and Deep Publishing, New Delhi, 1985.
- Nigam, B.M.L., Banking and Economic Growth, Vora and Company, Bombay, 1967.
- Panandikar, S.G., Banking in India, Orient Longman Ltd., Bombay, 1975.
- Pande I.M., Capital Structure, Vikas Publishing House Lid., New Delhi, 7<sup>th</sup> Edition 1997.
- Parmar S.J., Financial Efficiency: Modern Method Tools and Techniques, Raj Book Enterprises, Jaipur 2004
- Prasana Chandra, Financial Management, Tata McGraw- Hill Publishing company, New Delhi 6<sup>th</sup> edition, 2007.
- Rajgopalan, S.P., Banking in the New Millennium, Kanishka Publishers Distributor , 2001
- Rangaswamy, B., Public Sector Banking in India, Govt. of India, New Delhi, 1985.
- Raghu Palat, Financial Ratio in Business, Jaico Publishing House, Mumbai, Revised Edition 2006
- Rao, K. S. Public Sector Banks in India and productivity Question, Ashish Publishing House, New Delhi, 1989.
- Rao, K.V, Research Methodology in Commerce and Management, Sterling Publishers Pvt.Ltd, New Delhi-1989.
- R.B.I. Reserve Bank of India-Functions and Working, Reserve Bank of India, Bombay, 1976.
- Savarkar D.S. Joint Stock Banking in India, Popular Book, 1930.
- Feed Edward W. Commercial Bank Management, Hoper and Fow, New York , 1963 .
- Sayeed O. B., Correlates of organisational health, productivity and effectiveness: A study of some organisational and managerial personality variables related to productivity and effectiveness of some branches of

- State Bank of India, Ph.D. thesis, University of Udaipur, 1974.
- Shah, S.C., Working and Profitability of Banks, Indian Banks Association, Bombay, 1977.
- Shah Vipin, Cost and efficiency in banking, Jaipur , Printwell Publishers, 1987
- Sharma, H.C., Growth of Banking in a Developing Economy, Sahitya Bhavan, Agra, 1989.
- Sharma K. R., Research Methodology , National Publishing House, Jaipur, 2002
- Sharma Vyuptakesh, Financial Management, Dorling Kindersley Pvt. Ltd. Delhi,2006
- Singh, J., Indian Banking Industry: Growth and Trends in Productivity, Deep & Deep Publication, New Delhi, 1993.
- Srinivasan R., Priority sector lending, Himalaya Publishing house, 1995.
- Subrahmanya, S. (Ed.), Trends and progress of Banking in India, Deep & Deep publication, New Delhi, 1985.
- Sundharam, E. N., Modern Banking, Sultan Chand & Sons, New Delhi, 1980.
- Thingalya N.K. Banking Development in India Since Independence, Printwell Publication, Jaipur, 1985.
- Vaish, M.C., Modern Banking, Oxford and IBH Publishing Co., New Delhi, 1978.
- Varghese, S.K., Profit and Profitability of Indian Commercial Banks in Seventies, National Institute of Bank Management, Bombay, 1983.
- Vashisht, A.K., Public Sector Banks in India, H.K. Publishers and distributors, Delhi, 1991.
- Verghese, S.K., Profits and profitability of Indian Commercial Banks in the Seventies, National Institute of Bank Management, Bombay, 1983.

- Verma H.C., Funds management in Commercial banks, Deep & Deep publication, Delhi, 1993.
- Vyas M. R., Financial performance of rural banks, Jaipur, Arihant Publishers, 1991.
- Weston and Brigham, Managerial Finance, Illionis Dryden New Delhi - 1965

## **Journals & Periodicals**

1. **Abhigyan**, Published by foundation for Organizational Research & Education , Delhi
2. **Anvesak** , Published by Sardar Patel Institute of Economics & Social Research, Ahemdabad
3. **ASCI Journal of Management**, Published by Administrative Staff College of India Hyderabad
4. **Asian Economics Review**. Published by The Indian Institute of Economics, Hyderabad
5. **Chartered Accountant**, Published by Institute of Chartered Accountants of India, Delhi
6. **Chartered Financial Analyst**, Published by The Institute of Chartered Financial Analysts of India, Hyderabad
7. **Chartered Secretary**, Published by The Institute of Company Secretaries of India, Delhi
8. **Economics & Political Journal**, Published by Sameeksha Trust, Mumbai.
9. **Finance India**, Published by Indian Institute of Finance, Delhi
10. **Indian Economics Journal**, Published by Indian Economics Association, Mumbai
11. **Indian Economics Review**, Published by Delhi School of Economics, Delhi
12. **Journal of the Indian Institute of Bankers**, Published by Indian Institute of Bankers, Mumbai
13. **Journal of Managerial Finance and Research**, Published by Institute of Public Enterprises, Hyderabad
14. **Money & Finance**, Published by ICRA Ltd, Delhi

15. **Prajnan**, Published by National Institute of Bank Management(NIBM)  
Pune
16. **RBI Bulletin**, Published by Reserve Bank of India, Mumbai
17. **Sarvekshana**, Published by National Sample Organization(NSSO),  
Delhi
18. **Vikalpa**, Published by Indian Institute of Management, Ahmedabad
19. **Earth Sanklan(GUJ)**, Published from Ahmedabad
- 20 **Yojana (GUJ)** , Published from Ahmedabad

### **News Papers**

1. The Times of India
2. The Economic Times
3. Financial Express
4. Financial Times
5. Business Standard
6. Sandesh (Guj)
7. Gujarat Samachar (Guj)
8. Divya Bhashkar (Guj)
9. Phulchhab (Guj)

### **Websites**

1. [www.bseindia.com](http://www.bseindia.com)
2. [www.nseindia.com](http://www.nseindia.com)
3. [www.ssrn.com](http://www.ssrn.com)
4. [www.indiainfoline.com](http://www.indiainfoline.com)



5. [www.valueresearch.com](http://www.valueresearch.com)
6. [www.capitalmarket.com](http://www.capitalmarket.com)
7. [www.economywatch.com](http://www.economywatch.com)
8. [www.rbi.com](http://www.rbi.com)
9. [www.worldbank.com](http://www.worldbank.com)
10. [www.statebankofindia.com](http://www.statebankofindia.com)
11. [www.bankofindia.com](http://www.bankofindia.com)
12. [www.bankofbaroda.com](http://www.bankofbaroda.com)
13. [www.canarabank.com](http://www.canarabank.com)
14. [www.denabank.com](http://www.denabank.com)
15. [www.hdfcbank.com](http://www.hdfcbank.com)
16. [www.kotakmahindrabank.com](http://www.kotakmahindrabank.com)
17. [www.axisbank.com](http://www.axisbank.com)
18. [www.ingvysyabank.com](http://www.ingvysyabank.com)
19. [www.yesbank.com](http://www.yesbank.com)