

## CERTIFICATE

This is to certify that the work entitled... EVALUTION OF FINANCIAL PERFORMANCE OF STATE BANK OF INDIA 2005 TO 2010 is a piece of the research work done by Shri BHIKHALAL V. MORADIYA. Under my guidance and supervision for the degree of the doctor of philosophy of Commerce. Devi Ahaliya Vishvidhyalaya (University) Indore (M.P.) India. That the candidate has put-in an attendance of more than 200 days with me.

To the best of my knowledge and belief the thesis.

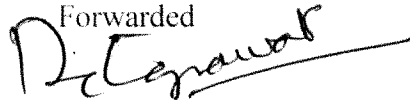
- i. Embodies the work of the candidate himself.
  - ii. Has duly been completed;
  - iii. Fulfills the requirements of the ordinance relating to the Ph.D. degree of the university;
- and
- iv. Is up to the standard both in respect of contents and language for being referred to the examiner.

Signature of the supervisor



(Prof. Anoopkumar Vyas)

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## PREFACE

Banking sector reforms in India, strive to increase efficiency and profitability of the banking institutions, the existing banking institutions has to face the global competition. As a consequence, there has not only been rapid expansion in the number of banking institutions in the country, but the banking horizon of the country has also changed significantly with the entry of new private sector and foreign banks. As of now, the country has public sector, old private sector, new private sector and foreign banks operating side-by-side and giving cut-throat competition to each other. Apparently, these different types of banks differ significantly from each other in terms of financial performance including operational efficiency, profitability, productivity and credit efficiency. There is a general perception that new private sector banks and foreign banks are more efficient in financial performance than that of nationalized and old private sector banks. These study emphasizes on the financial performance of State Bank of India in the country for the period of five years from the year 2005-2006 to 2009-2010.

The aim of this study is to understand and to find out different types of efficiency level of the State Bank of India. The operational efficiency reveals the performance of banks regarding operational aspects. The profitability tells about financial strength of State Bank of India. The productivity parameter indicates the labour productivity of the employees of the bank. The credit efficiency parameter shows how the given credits are efficient and what will be the effect on solvency of the bank. All these parameters have been taken with different ratios for the period of five years. The State Bank of India have been selected by the researcher.

  
(B.V.Moradiya)