The scheduled banks in India have been divided into main two parts. The first is scheduled commercial banks and the second is scheduled co-operative banks. The scheduled commercial banks have been divided in four groups like public sector banks, private sector banks, foreign banks and regional rural banks. The public sector banks and regional rural banks. The public sector banks are divided into two groups (1) Nationalized bank and (2) State Bank of India and It’s Private sector banks are divided into two groups (1)Old Private Sector Banks and (2) New Private Sector Banks.

In this study only ten public sector banks and ten private sector banks have been selected for the study period of ten years from 2002-03 to 2011-12. This study covers the evaluation, calculations and analysis of nine Profitability ratios of selected banks. The financial data has been obtained from the balance sheet and profit and loss account.

The researcher has been taken various parameters for profitability ratios like gross profit margin, operating margin, net profit margin, cash profit ratio, return on net worth ratio, return on assets ratio, interest spread ratio, return on long term fund ratio and return on capital employed for the period of ten years in this study. This study has been decided into seven chapters. The first chapter deals with the introduction, history and development of the Indian banking sector evaluation. All information and all things which are related with the banking sector are included in this chapter. The second chapter deals with the conceptual frame-work of profitability. This chapter gives information about profit and profitability; also give the information about the profitability ratio. The third chapter deals with the Methodology of the study. The researcher has explained research methodology. The fourth chapter deals with the analysis of profitability ratios of sampled public sector banks. This chapter explains the nine profitability ratios and one-way ANOVA calculation, analysis and hypothesis testing. The fifth chapter deals with the analysis of profitability ratios of sampled private sector banks. This chapter explains the nine profitability ratios and one-way ANOVA calculation, analysis and hypothesis testing. The six chapter deals with the main theme of the study which is comparison of selected public sector banks and selected private sector banks. This chapter explains
the t-test: two – sample assuming equal variances. At the end the summary of the study, the main findings have been collected by the researches and given some suggestions for the better performance in future. There are several areas like semi-urban and rural area where the performance can be improved by effective assessment of various activities performed well of private sector banks.

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