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Comparative Performance Appraisal of Selected Public and Private Sector Banks in India

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ABSTRACT: Performance appraisal (PA) with the swift expansion in the number of branches and the new functions assigned to them, banks are beginning to feel a new pressure on their organizational abilities. In the organisational planning to fulfil their new role, this concerns the process of training, development and performance appraisal. One of the underlying purposes of performance appraisal schemes is to elicit corporate compliance. To find which strategic factors influence on appraisal system in banking industry, data has been collected with help of structured questionnaire from 100 employees each from the private sector banks. A banking sector which aspires to grow must be in the tune with the changing needs of the environment. Training becomes a relevant in this context since it is only through the help of the training that the gap between performance of the bank and the felt needs of a changing environment can be neutralized. Training reduces the gap by increasing the employee's knowledge, skills, ability and attitude in the bank.

KEYWORDS: Performance Appraisal, Banking industry and Private sector.

I. INTRODUCTION

Performance appraisal focuses on the performance and future potential of the employee. Its aim is not simply to decide salary increments but to develop a rational basis for personnel decisions. It is the systematic examination of an employee's strengths and weaknesses in terms of job. The main purpose of performance appraisal is to secure information necessary for making objective and correct decisions on employees. It provides feedback to employees so that they come to know where they stand and can improve their job performance.

It can be used to improve performance through appropriate feedback and counselling to employees. It promotes a positive work environment which contributes to productivity when achievements are recognized and rewarded on the basis of objective performance measures; there is improvement in work environment. Performance appraisal is a significant element of the information and control system in organization. It can be put to several uses concerning the entire spectrum of human resource management functions. Some common applications of performance appraisal are as:

- Performance appraisal provides valuable information for personnel decision such as pay increases, promotion, demotions, transfers and terminations. It helps to judge the effectiveness of recruitment, selection, placement, and orientation systems of the organization.
- It is useful in analyzing training and development needs. These needs can be assessed because performance appraisal reveals people who require further training to remove their weaknesses.
- It also identifies individuals with high potential which can be groomed up for higher positions. A competitive spirit is created and employees are motivated to improve their performance. Systematic appraisal provides management an opportunity to properly size up the employees.
- Systematic appraisal of performance helps to develop confidence among employees. Appraisal records protect management from changes of discrimination levelled by trade union leaders. Employee's grievance can be reduced.

- Performance appraisal facilitates human resource planning, career planning and succession planning.
- It promotes a positive work environment which contributes to productivity. When achievements are recognized and rewarded on the basis of objective performance measures, there is improvement in work environment.
- Performance appraisal can be used to improve performance through appropriate feedback and counselling to employees. It serves as a means of telling a subordinate how he is doing and suggesting necessary changes in his knowledge behaviour and attitudes.

Hence Job satisfaction is very important because most of the people spend a major portion of their life working place. Moreover, job satisfaction has its impact on the general life of the employees also, because a satisfied employee is a contented and happy human being. This proposed research work intends to analyze job satisfaction through selected parameters of public sector banks.

II. LITERATURE REVIEW

Kaur Ravinder(2011) Service quality is believed to be one of the main determinants of customer satisfaction and purchase intention. However, there are very few studies that have been conducted to identify the important dimensions of service quality specific to banking sector. The present study is aimed to assess and compare the perceived level of bank service quality and to investigate the dimensions of quality banking service in private and public sector bank using an instrument banking service quality scale (BSQ) specifically designed for measuring service quality in banks. The study is based on the responses collected from 240 customers banking with private and public sector retail banks in India. The results show that the customers of public sector and private sector banks differ in terms of their service quality perceptions. Private banks are perceived to be superior on the service quality dimensions: effectiveness, access and tangibles whereas, the public sector banks score better on the dimensions of price and reliability. The study concludes that the BSQ instrument appears to be a valid instrument to measure the service quality in Indian retail banks.

Makkar Anita and Singh Sveta (2013) The strength of an economy is dependent on the strength of its financial system. Banks, both private and public are an important component of the Indian financial system. Healthy banking sector has a positive influence on the economic growth (Beck and Lewin, 2004). Asset quality is one of the most crucial parameters to judge the overall financial performance of the banking sector. Asset quality reflects the potential credit risk that may affect the value of the banks and financial institutions. NPAs have become a source of grave concern for almost all the banks during the past two decades. Indian banks have recognised the fact that Non-performing assets (NPAs) affect the profitability, net worth and value of the banks negatively. With ever-increasing advances and loaning practices by the banks, the issue related to loan defaults and its recovery has been critical to the very existence and survival of the banks. Thus, this paper is an attempt to understand what has been the status of the Gross NPAs and Net NPAs in both the private sector banks and public sector banks during the last few years and to analyse whether it has any impact on the asset quality of the banks or not.

Singh Anurag and Tendon Priyanka (2012) With the introduction of liberalization policy and RBI's easy norms several private and foreign banks have entered in Indian banking sector which has given birth to cut throat competition amongst banks for acquiring large customer base and market share. Banks have to deal with many customers and render various types of services to its customers and if the customers are not satisfied with the services provided by the banks then they will defect which will impact economy as a whole since banking system plays an important role in the economy of a country, also it is very costly and difficult to recover a dissatisfied customer. Since the competition has grown manifold in the recent times it has become a herculean task for organizations to build loyalty, the reason being that the customer of today is spoilt for choice. It has become imperative for both public and private sector banks to perform to the best of their abilities to retain their customers by catering to their explicit as well as implicit needs. Many a times it happens that the banks fail to satisfy their customer which can cause huge losses for banks and there the need of this study arises.

Malikgarima (2012) The purpose of this research article is to examine the customer satisfaction among group of customer towards the public sector & private sector banking industries in India. Study is cross sectional and descriptive in nature. The researcher tries to makes an effort to clarify the Customer Service satisfaction in Indian Banking Sector. Descriptive research design is used for this study, where the data is collected through the questionnaire. The information is gathered from the different customers of the two banks, viz., PNB and HDFC Bank located in the Meerut Region, Uttar Pradesh. Hundred bank respondents from each bank were contacted personally in order to seek fair and frank responses on quality of service in banks.

Kouravneet (2011) The banking industry of India is now running in a dynamic challenge concerning both customer base and performance. Today, many banks are rushing to become more customer focused. A key component of many initiatives is the implementation of Customer Relationship Management (CRM) concept. CRM has its origin in the basic paradigm of bank marketing, i.e. to satisfy customers with the best possible alternative in the market through a relational exchange process. This paper reports on a research study of the adoption and use of CRM in banking sector and is just a small step in understanding the multi-dimensional construct of customer relationships and its implications in competitive environment.

Gupta Deepak and Tomar Vikrant Singh (2011) In today's competitive environment, consumers are increasingly aware of alternatives on offer in relation to services and provider organizations and also of rising standards of service. Consequently, expectations rise and consumers become more critical of the quality of service. So companies can never afford to be complacent. In addition, knowledge of the costs and benefits of retaining consumers relative to attracting new ones draws company's foremost attention to looking after present customers, responding to their needs and problems, and developing long term relationships. In view of this widespread belief, an attempt has been made in the present paper to study service quality in commercial banks with a view to offer suggestions to make overall service quality in banks more effective and efficient. The results of the study lead us to the conclusion that service quality of foreign banks is comparatively much better than Indian banks and suggests heavy investment by Indian banks in tangibility dimension to improve the quality of service to the customers.

III. METHODOLOGY

Research Design
Descriptive analysis seeks to explain the current standing of associate degree identified variable. This research comes square measure designed to supply systematic data about a development. A part of this analysis been used in taking averages of all the CAMEL ratios. Average is also known as Mean. It is Calculated by using a formula, add all the data ratios values and then breaking down the sum by the values.

Sample Size
The study has taken 10 Public and Private banking institutions as Sample to check the accomplishment and analyze those selected banking sectors using Camel Model and frameworks. The following are the banks taken: Public Sector Banks – Bank of Baroda, Bank of India, Bank of Maharashtra, Canara Bank, Indian Overseas Bank, Punjab National Bank, Punjab and Sind Bank, State Bank of India, Union Bank of India and UCO Bank Private Sector Banks – Axis Bank, City Union Bank, Dhana Lakshmi Bank, Federal Bank, HDFC Bank, ICICI Bank, IDFC Bank, Kotak Mahindra Bank, South Indian Bank and Yes Bank.

Data Collection
The secondary data is taken from official websites as well as taken from the annual reports, which includes 5 years' data (from 2016 to 2020).

Primary Data:
Primary data is acquired through interviews, tests, survey etc.

Secondary Data:

Secondary data is collected through published survey reports, census, from books, journals and through websites. These data are collected by the person other than Primary or first user.

Tools used for Calculation:

The tools used for the calculation is CAMEL FRAMEWORK. The variables considered for the analysis are Capital Adequacy Ratio, Asset Quality, Management Quality, Profit per Employee, Return on Asset, Interest Income to Total Income, Other Income to Total Income and Total Loans to Total Deposits.

IV. RESULTS

Table 1 Computation of Marks Scored by Public & Private Sector Banks in Capital Adequacy

Public Sector Banks	CAR AVG	MARKS	Private Sector Banks	CAR AVG	MARKS
Bank of Baroda	12.9725	1	Axis Bank	16.036	2
Bank of India	12.876	1	City Union Bank	15.988	2
Bank of Maharashtra	11.756	1	Dhana Laxmi Bank	13.902	1
Canara Bank	12.542	1	Federal Bank	11.96	1
Indian Overseas Bank	8.178	1	HDFC Bank	16.106	2
Punjab National Bank	11.202	1	ICICI Bank	17.09	2
Punjab and Sind Bank	11.202	1	IDBI Bank	11.534	1
SBI	12.936	1	Kotak Mahindra Bank	17.334	2
UCO Bank	10.78	1	South Indian Bank	12.584	2
Union Bank of India	11.688	1	Yes Bank	15.38	2

The table consists of information about public & private sector banks CAR. The table is computed by taking 5 years (2016, 2017, 2018, 2019, 2020,) of Selected 10 Public & Private banking sectors. Here ratios are derived by calculating the average of all 5 years' values. The marks are allotted according to the Criteria. As all 10 Public sector Banks Capital Adequacy Ratio lies Below 15 the marks assigned is 1. In Private sector Banks Capital Adequacy Ratio of Dhana Lakshmi, Federal and IDBI lies Below 15 the marks assigned is 1 and Capital Adequacy ratio of AXIS, City Union, ICICI, Kotak Mahindra, SIB and YES Bank lies between 15-20 and the marks allotted is 2.

Table 2 Computation of Marks Scored by Public & Private Sector Banks in Asset Quality – NET NPA Ratio

Public Sector Banks	NET NPA RATIO AVG	MARKS	Private Sector Banks	NET NPA RATIO AVG	MARKS
Bank of Baroda	3.088	1	Axis Bank	1.8	2
Bank of India	1.818	2	City Union Bank	1.798	2
Bank of Maharashtra	3.612	1	Dhana Laxmi Bank	2.502	2
Canara Bank	1.716	2	Federal Bank	1.48	2
Indian Overseas Bank	5.996	1	HDFC Bank	0.352	5
Punjab National Bank	1.836	2	ICICI Bank	3.4	1
Punjab and Sind Bank	1.44	3	IDBI Bank	2.06	2
SBI	3.976	1	Kotak Mahindra Bank	0.936	4
UCO Bank	2.224	2	South Indian Bank	2.14	2
Union Bank of India	5.966	1	Yes Bank	1.72	2

Here ratios are derived by calculating the average of all 5 years' values. In Public sector Banks the Net NPA Ratio of BOB, BOM, Indian Overseas, SBI, Union Bank of India lies Above 3 the marks assigned is 1. The Net NPA ratio of BOI, Canara, Punjab National and UCO bank lies between 1.5 to 3 so the marks assigned is 2. The Net NPA ratio of Punjab & Sind bank lies between 1.0 to 1.5, so the marks assigned in this case according to the criteria table is 3. In Private sector banks the Net NPA Ratio of ICICI bank lies Above 3 the marks assigned is 1. The Net NPA ratio of Axis, City Union, IDBI, Dhana Lakshmi, Federal Bank, SIB, YES lies between 1.5 to 3so the marks assigned is 2. The Net NPA ratio of Kotak Mahindra lies between 0.5 to 1.0, so the marks assigned in this case according to the criteria table is 4. The NET NPA ratio of HDFC lies Below 0.5, the marks assigned is 5.

Table 3 Computation of Marks Scored by Public & Private Sector Banks in Management Quality – Business Per Employee, Business Per Employee

Public Sector Banks	BEP AVG	MARKS	Private Sector Banks	BEP AVG	MARKS
Bank of Baroda	190000284.9	3	Axis Bank	15.1946	2
Bank of India	114074000	2	City Union Bank	11.9002	2
Bank of Maharashtra	1055612783	2	Dhana Laxmi Bank	9.1744	1
Canara Bank	134193885.8	2	Federal Bank	17.056	3
Indian Overseas Bank	103213462.1	2	HDFC Bank	15.6454	3
Punjab National Bank	150395675.6	3	ICICI Bank	12.981	2
Punjab and Sind Bank	140562707.6	2	IDBI Bank	23.69	5
SBI	145050973.1	2	Kotak Mahindra Bank	8.417	1
UCO Bank	12912953.5	2	South Indian Bank	15.439	2
Union Bank of India	15345	3	Yes Bank	16.815	3
Public Sector Banks	PPE AVG	MARKS	Private Sector Banks	PPE AVG	MARKS
Bank of Baroda	-214583	1	Axis Bank	662180	3
Bank of India	-659702	1	City Union Bank	104737	5
Bank of Maharashtra	-1053055	1	Dhana Laxmi Bank	-11595	1
Canara Bank	905793.2	4	Federal Bank	819728	4
Indian Overseas Bank	-1832003	1	HDFC Bank	79225	5
Punjab National Bank	-676395	1	ICICI Bank	907232	4
Punjab and Sind Bank	-390449	1	IDBI Bank	-514776	1
SBI	262421.6	2	Kotak Mahindra Bank	922283	4
UCO Bank	-1338168	1	South Indian Bank	355285	2
Union Bank of India	-48399	1	Yes Bank	-133746	1

In Public sector Banks, the BPE Ratio of BOB, BOI, Canara, Indian overseas, Punjab & Sind Bank, SBI, UCO lies between 10 to 15.5 the marks assigned is 2. The Business Per Employee ratio of BOB, Punjab National, Union Bank of India lies between 15.5 to 20 so the marks assigned is 3. In Public sector Banks the PPE Ratio of BOB, BOI, BOM, Indian overseas, Punjab National, Punjab & Sind, UCO, Union Bank of India lies Below 2.0 and the marks assigned is 1.

The Business Per Employee ratio of State BOI lies between 2.0 to 4.5 so the marks assigned is 2. The Business Per Employees ratio of Canara Bank lies Between 7 to 9.5, so the marks assigned is 4. In Private sector Banks the BPE Ratio of Dhana Lakshmi and Kotak Mahindra lies Below 2.0 and the marks assigned is 1. The Business Per Employee ratio of Axis Bank, City Union, ICICI and SIB lies between 2.0 to 4.5 so the marks assigned is 2. The Business Per Employee ratio of Federal Bank, HDFC Bank and YES Bank lies between 4.5 to 7 and the marks assigned is 3.

The Business Per Employee ratio of IDBI Bank lies between Above 9.5and the marks assigned is 5. In Private sector Banks the PPE Ratio of Dhana Lakshmi and YES bank lies Below 2.0 and the marks assigned is 1. The Profit Per Employee ratio of IDBI and South Indian Bank lies between 2.0 to 4.5 so the marks assigned is 2. The Profit Per Employees ratio of Axis Bank lies Between 4.5 to 7, so the marks assigned is 3. The Profit Per Employees ratio of Federal Bank, ICICI Bank and Kotak Mahindra lies Between 7 to 9.5, so the marks assigned is 4. The Profit Per Employee Ratio of City Union bank and HDFC Bank lies Above 9.5 and the marks allotted is 5.

Table 4 Computation of Marks Scored by Public Sector Banks in Earnings Quality – Return on Asset, Other Income to Total Income, and Interest Income to Total Income

PUBLIC SECTOR BANKS	ROA AVG	MARKS	OI/TI AVG	MARKS	II/TI AVG	MARKS
Bank of Baroda	-0.17	1	0.116	2	0.874	4
Bank of India	-0.71	1	0.118	2	0.872	4
Bank of Maharashtra	-0.306	1	0.106	1	0.882	4
Canara Bank	-0.25	1	0.626	1	0.864	4
Indian Overseas Bank	-2.036	1	0.15	1	0.854	4
Punjab National Bank	-0.65	1	0.136	2	0.854	4
Punjab and Sind Bank	-0.32	1	0.164	2	0.92	5
SBI	0.2	2	0.12	2	0.844	4
UCO Bank	-1.376	1	0.098	1	0.884	4
Union Bank of India	-0.346	1	0.11	2	0.872	4

In Public sector Banks the ROA Ratio of BOB, BOI, BOM, Canara, Indian Overseas, Punjab National, Punjab & Sind Bank, UCO, Union Bank of India lies Below 0.5 and the marks assigned is 1. The ROA ratio of State Bank of India lies between 0.5 to 0.75 so the marks assigned is 2. In Public sector Banks the OI to TI Ratio of BOM, Canara, Indian Overseas, UCO bank, lies Below 7 and the marks assigned is 1. The Other Income to Total Income ratio of BOB, BOI, Punjab National, Punjab & Sind, and SBI, and Union lies between 7 to 18 so the marks assigned is 2. In Public sector Banks the II to TI Ratio of BOI, BOB, BoM, Canara, Indian Overseas, Punjab National Bank, SBI, Union bank and UCO, lies between 78 to 89 and the marks assigned is 4. The II to TI ratio of Punjab & Sind Bank, lies between Above 89 so the marks assigned is 5.

Table 5 Computation of Marks Scored by Private Sector Banks in Earnings Quality – Return on Asset, Other Income to Total Income, and Interest Income to Total Income

PRIVATE SECTORBANKS	ROA AVG	MARKS	OI/TI AVG	MARKS	II/TI AVG	MARKS
Axis Bank	0.59	2	0.201	3	0.79	4
City Union Bank	1.354	5	0.128	2	0.704	3
Dhana Laxmi Bank	-0.232	1	0.076	1	0.914	5
Federal Bank	0.7	2	0.1054	2	0.886	4
HDFC Bank	1.69	5	0.1556	2	0.838	4
ICICI Bank	0.886	3	0.4476	5	0.774	3
IDBI Bank	-2.748	1	0.1596	2	0.898	4
Kotak Mahindra Bank	1.48	5	0.329	4	0.834	4
South Indian Bank	0.36	1	0.098	1	0.892	4
Yes Bank	-0.298	1	0.205	3	0.79	4

In Private sector Banks the ROA Ratio of Dhana Lakshmi, IDBI bank, South India bank and YES bank lies Below 0.5 and the marks assigned is 1. The ROA ratio of Axis bank and Federal bank lies between 0.5 to 0.75 so the marks assigned is 2. The ROA ratio of ICICI bank lies between 0.75 to 1.0 and the marks assigned is 3.
In Private sector Banks the OI to TI Ratio of Dhana Lakshmi, IDBI Bank, South Indian lies Below 7 and the marks assigned is 1. The Other Income to Total Income ratio of City union, Federal, HDFC, IDBI lies between 7 - 18 so the marks assigned is 2.

The Other Income to Total Income ratio of Axis bank, YES bank lies between 18 to 29 so the marks assigned is 3. The Other Income to Total Income ratio of Kotak Mahindra lies between 29 to 40 so the marks assigned is 4. The Other Income to Total Income ratio of ICICI lies Above 40, so the marks assigned is 5. In Private sector Banks the II to TI Ratio of City bank of India lies between 67 to 78 and the marks assigned is 3. The Interest Income to Total Income ratio of Axis, Federal, HDFC, IDBI, Kotak Mahindra, SIB, and YES lies between 79 to 89 so the marks assigned is 4. The II to TI ratio of Dhana Lakshmi lies Above 89, so the marks assigned is 5.

Table 6 Computation of Marks Scored by Public & Private Sector Banks in Liquidity

Public Sector Banks	TL to TD	MARKS	Private Sector Banks	TL to TD	MARKS
Bank of Baroda	0.69	2	Axis Bank	0.932	3
Bank of India	0.66	2	City Union Bank	0.814	3
Bank of Maharashtra	0.642	2	Dhana Laxmi Bank	0.58	2
Canara Bank	0.69	2	Federal Bank	0.782	3
Indian Overseas Bank	0.622	2	HDFC Bank	0.856	3
Punjab National Bank	0.685	2	ICICI Bank	0.92	3
Punjab and Sind Bank	0.676	2	IDBI Bank	3.11	5
SBI	0.754	3	Kotak Mahindra Bank	0.862	3
UCO Bank	0.56	1	South Indian Bank	0.744	2
Union Bank of India	0.726	2	Yes Bank	1.096	4

In Public sector Banks the TL to TD ratio of UCO lies Below 0.5 and marks allotted is 1. The Total Loans to Total Deposits Ratio of BOB, BOI, BOM, Canara, Indian overseas, PNB, Punjab & Sind bank lies Between 0.5 to 0.75 and the marks assigned 2. The Total Loans to Total Deposits Ratio of SBI lies between 0.75 to 1and the marks assigned is 3. In Private sector Banks, The Total Loans to Total Deposits Ratio of Dhana Lakshmi bank lies between 0.5 to 0.75 and the marks assigned is 2. The TL to TD Ratio Axis, City Unio Bank, Federal, HDFC, ICICI and Kotak Mahindra lies Between 0.7 to 1 and the marks assigned is 3. The TL to TD ratio of YES lies between 1 to 1.25, the marks allotted is 4. The Total Loans to Total Deposits ratio of IDBI lies Above 1.25 so the marks allotted.

Table 7 Computation of Overall bank ranking and Sector wise ranking

Public Sector Banks	W. AVG. S	SW R	OR	Private Sector Banks	W. AVG. S	SW R	O R
Bank of Baroda	1.74	8	17	Axis Bank	2.7	7	8
Bank of India	1.79	7	16	City Union Bank	2.94	5	6
Bank of Maharashtra	1.55	10	20	Dhana Laxmi Bank	1.7	10	18
Canara Bank	2.2	2	11	Federal Bank	2.65	8	9
Indian Overseas Bank	4.25	1	4	HDFC Bank	3.75	4	5
Punjab National Bank	1.94	5	14	ICICI Bank	2.64	9	10
Punjab and Sind Bank	2.04	3	12	IDBI Bank	2.84	6	7
SBI	1.99	4	13	Kotak Mahindra Bank	9.04	1	1
UCO Bank	1.6	9	19	South Indian Bank	4.8	3	3
Union Bank of India	1.8	6	15	Yes Bank	6.19	2	2

Keeping Weightage Average scores of each bank as a reference lead to Sector wise ranking and overall ranking. This ranking is only based on Camel approach ratios or Parameters. By taking Average of Paraments of Camel for each Public and Private sectors banks. In Sector wise ranking, from Public Sector Bank, Indian Overseas bank has performed well compared to all other banks because Indian Overseas bank scored the 1st rank being Weighted Average score of 4.25. The least rank according to the table is Bank of Maharashtra as its rank is 10th rank being Weighted Average score of 1.55.

Coming to Private Sector banks, the top rank scored bank is Kotak Mahindra being Weighted Average Score of 9.04. Hence Kotak Mahindra bank performed well compared to all other Private sector banks. The least rank scored according to the table is ICICI bank because its Weighted Average Score is 2.64. In overall ranking of the banking sectors, it is noticed that Kotak Mahindra has scored the 1st rank. In Sector wise as well as in overall ranking Kotak Mahindra is the top performed bank. And the least performed bank is again Bank of Maharashtra by scored 20th rank among all the banks. From this we can understand that Sector wise the top performed is Indian Bank and Kotak Mahindra, performed well in relation to Camel's Parameters by scoring 1st rank in Sector wise as well as in overall ranking.

So, considering the ranking Private sector banks performed well compared to public sector banks by only taking Overall ranking method.

V. CONCLUSION

From this study we can conclude that the banking sectors have a great influence in the economic activities of the country, that is the reason it always stated that Banking system or sector is the determination of the economy. Since

banking association takes important aspects in the economy, the changes and challenges also effect the economy, and Private sectors banks showed improvement in many aspects such as in respect to managing and controlling the unexpected risks, well capitalized. The presentation assay of banking institution with the help of CAMEL framework has helped a lot to reveal the credit worthiness of banking sectors.

Through Camel approach and Weighted Average of all 5 elements of Camel model, we could conclude that Kotak Mahindra bank performed well in Sector Wise Ranking as well as in Overall banks ranking and poor performed bank was Bank of Maharashtra in Sector Wise Ranking and Overall banks ranking. Apart from Camel Model, ANOVA test was used with respect to all five elements of CAMEL model factors to prove the Hypothesis to conclude whether there is an important difference between selected Public and Private banking institution or no dissimilarity. Finally, we can conclude by saying that as Kotak Mahindra is a private sector bank and scored 1st rank out of all selected banking sector and if we consider sector wise performance, private sector bank has Performed well compared to Government owned bank. Private banking institution has been a better performer in respect to Profitability, Earnings capacity as well as in terms of Management Quality.

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