

ANALYSIS OF DEPOSITS AND ADVANCES OF SELECTED PRIVATE SECTOR COMMERCIAL BANKS – AN EMPIRICAL STUDY

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ABSTRACT

Today banking system constitutes an important link in several socio-economic activities. The present structure of commercial banks in India is portrayed by a mix of public sector banks and private sector banks. Private sector banks in India have recorded very long history in banking sector since inception of Presidency Banks (Imperial Bank) in the beginning of 19 century. The main focus of this study is to analyze the pattern of deposits and advances of two private banks particularly South Indian Bank and Catholic Syrian Bank. Data required for conducting the research is primarily extracted from secondary sources. This study used here is an empirical and analytical nature of research has used the facts already available and has analyzed them to make a critical evaluation of the material. The nature of this report is exploratory. Co- efficient and standard deviation helps in analyzing the significance of empirical study by comparing average growth rate of deposits and advances of two banks. The results of this empirical study reveal that The Catholic Syrian Bank Limited remained an outperformer of the private sector banks when compare with South Indian Bank.

Key words: Banking sectors, Deposits and advances of Private bank analysis, An Empirical study of Commercial banks.

Introduction

Finance is the science of managing funds . The most common categories of *financing* are *commercial finance*, *personal finance*, and *general finance*. Financials include saving money and often lending it. The financial industry deals with the concepts of time , money and risk and how they relate to one another. It also deals with how money is spent and budgeted.

Funding is the basis for individuals and business organizations to deposit money in a bank. The bank lends the money to individuals or corporations for consumption or investment. It charges interest on the loans.

Loans have become increasingly resilient. This means that an investor obtains a loan directly from a bank or company. Debt securities are loans that are sold directly from companies to investors. The investor holding the loan can continue to earn interest or sell the bond in a secondary market. Private banks, mutual funds, hedge funds, and other organizations are important, although banks are the main source of financing through lending. Investments known as financial assets, financial risk management with careful attention to financial management are made. Securitized assets in many forms of transaction made. This includes loans such as bonds and shares of publicly traded companies.

Definition of Banker

Let us discuss the term banker first. In general, bank or banker means a financial institution that accepts deposits and lends money to the needy people. It deals in money.

The Banking Regulations Act (B R Act) 1949 does not define the term banker but defines the banking is:

As per Sec.5 (b) of the B R Act —Banking' means accepting, for the purpose of lending or investment, of deposits of money from the public repayable on demand or otherwise and withdrawable by cheque, draft, order or otherwise."

As per Sec. 3 of the Indian Negotiable Instruments Act 1881, the word banker includes any person acting as banker and any post office savings bank.

According to Sec. 2 of the Bill of Exchange Act, 1882, banker includes a body of persons, whether incorporated or not who carry on the business of banking.

Sec.5(c) of BR Act defines "banking company" as a company that transacts the business of banking in India. Since a banker or a banking company undertakes banking related activities we can derive the meaning of banker or a banking company from Sec 5(b) as a body corporate that:

- (a) Accepts deposits from public.
- (b) Lends or
- (c) Invests the money so collected by way of deposits.
- (d) Allows withdrawals of deposits on demand or by any other means.

Definition of Customer

The term customer of a bank is not defined by law. Ordinarily, a person who has an account in a bank is considered its customer. Banking experts and legal judgment in the past, however, used to qualify this statement by laying emphasis on the period for which such account had actually been maintained with the bank.

According to Sir John Paget's⁷⁹ view —to constitute a customer there must be some recognizable course or habit of dealing in the nature of regular banking business.”

This definition of a customer of a bank lays emphasis on the duration of the dealing between the banker and the customer and is, therefore, called the duration theory. According to this view point, a person does not become a customer of the banker on the opening of an account; he must have been accustomed to deal with the banker before he is designated as a customer.

Primary Functions

Refer to the basic functions of commercial banks that include the following:

1. Accepting Deposits: Commercial banks are mainly dependent on public deposits. There are three types of deposits, which are discussed as follows:

(i) Savings Bank Account: As the name suggests this type of account is suitable for people who have a definite income and are looking to save money. For example, the people who get salaries or the people who work as laborers. This type of account can be opened with a minimum initial deposit that varies from bank to bank. Money can be deposited at any time in this account.

Withdrawals can be made either by signing a withdrawal form or by issuing a cheque or by using an ATM card. Normally banks put some restriction on the number of withdrawal from this account. Interest is allowed on the balance of deposit in the account. The rate of interest on savings bank account varies from bank to bank and also changes from time to time. A minimum balance has to be maintained in the account as prescribed by the bank.

(ii) Demand Deposits: Refer to kind of deposits that can be easily withdrawn by individuals without any prior notice to the bank. In other words, the owners of these deposits are allowed to withdraw money anytime by simply writing a check. These deposits are the part of money supply as they are used as a means for the payment of goods and services as well as debts. Receiving these deposits is the main function of commercial banks.

(iii) Time Deposits: Refer to deposits that are for certain period of time. Banks pay higher interest on term deposits. These deposits can be withdrawn only after a specific time period is completed by providing a written notice to the bank.

2. Advancing Loans: It refers to one of the important functions of commercial banks. The public deposits are used by commercial banks for the purpose of granting loans to individuals and businesses. Commercial banks grant loans in the form of overdraft, cash credit, and discounting bills of exchange.

History of catholic Syrian bank limited

Catholic Syrian Bank are one of the oldest private sector banks in India with a history of over 98 years, and a strong base in Kerala along with significant presence in Tamil Nadu, Karnataka, and Maharashtra. It offers a wide range of products and services to our overall customer base of 1.3 million as on March 31, 2019, with particular focus on SME, retail, and NRI customers. They deliver their products and services through multiple channels, including 414 branches (excluding three service branches and two asset recovery branches) and 277 ATMs spread across 16 states and four union territories as on March 31, 2019, and various alternate channels such as micro ATMs, debit cards, internet banking, mobile banking, point of sale services, and UPI. It believes with focus on quality of service and nurturing long term relationship with the customers, they have developed a well-recognized and trusted brand in south India, particularly in the states of Kerala and Tamil Nadu.

History of south Indian bank limited

South Indian Bank was registered as a private Limited Company under the companies Act of 1913 and commenced business on 29-01-1929 at Round South, Thrissur. The South Indian Bank Ltd., was formed by a group of 44 enterprising men of Thrissur who contributed Rs.500/- each to the initial paid up capital of Rs.22,000/-. Their main objective was to serve the merchant community of Thrissur by freeing them from the clutches of the money lenders who charged exorbitant rates of interest. The bank received very good support from the public at large. Initially the growth was slow but steady. The number of branches opened each year testified its stability and popularity. It was included in the second schedule of the Reserve Bank of India and became a scheduled Bank on 07-08-1946. SIB was the first scheduled Bank in the private sector in Kerala to get the license under section 22 of the Banking Regulation Act 1949 from RBI on 17-06-1957.

Review of Literature

Ashok Kumar. M. (2009) examined how the financial performance of SBI group, Nationalized banks group, private banks group and foreign banks group have been affected by the financial deregulation of the economy.

Selvakumar M. (2010) in his article, “Regional Rural Banks (RRBs): Performance Analysis”, examined three regional rural banks namely Pandian Grama Bank, Adhiyaman Grama Bank and Vallalar Grama Bank. He concluded that there was no significance difference in the growth rates of deposits, advances, income expenditure and profit of RRBs operating in Tamil Nadu. Also there was no significance difference in the growth rates of deposits, advances, income expenditure and profit of RRBs in India and RRBs operating in Tamil Nadu.

M. Anbalagan and Dr. M. Selvakumar (2014) this study investigated that the resilience of the banking sector was marked by improvement in the capital base, asset quality and profitability. Even though the Public Sector Commercial Banks (PSCBs) have the maximum share of banking industry, the role of Private Sector Commercial Banks (Pvt.SCBS) is very important in the economic development of India, particularly Tamil Nadu. This study covered a period of 11 years from 2001-02 to 2011-12. In order to know the significant difference in the growth rates of deposits and advances of various TNBPvt.SCBS, Kruskal-Wallis Test is used. It is conclude that there is no significant difference among the demand deposits, savings bank deposits, term deposits, total deposits, priority sector advances, non-priority sector advances and total advances of various TNBPvt.SCBS both at 1 per cent and 5 per cent significance levels.

Mr.V.Thambignadhayalan and Dr.R.Rajan babu (2015). The study was aimed to study profitability of selected private sector banks in India. For this purpose the researcher selected three leading private sector banks such as Axis bank, HDFC bank and ICICI bank. The study required accounting data of select banks, which were collected from balance sheet and profit and loss account extracted from annual reports of concerned banks. The study was made for a period of ten years from 2004-05 to 2013-14. The study used ratio analysis as financial tool and it also used mean, standard deviation, co-efficient of variation, compounded annual growth rate (CAGR) and correlation analysis as statistical tools. The study evidenced that growth rate of net profit, total income, working fund and total assets were found high in case of Axis bank and growth rate was high for total deposits for HDFC bank. HDFC bank performed well in terms of net profit to working fund and return on assets, Axis bank performed better in terms of net profit to total income and ICICI bank performed well in terms of net profit to total deposits. It was also evidenced that all variables such as total income, total deposits, working fund and total assets had positive and significant relationship with net profit for all selected banks over the study period.

Statement of problem

Today banking system constitutes an important link in several socio-economic activities. Therefore, the banking industry must be on a sound footing, while in India, there is stress on the social responsibility of banks are increasing to rural and backward class development and economic development. The present structure of commercial banks in India is portrayed by a mix of public sector banks and private sector banks. Private sector banks in India have recorded very long history in banking sector since inception of Presidency Banks (Imperial Bank) in the beginning of 19 century. Public sector banks have started functioning after the nationalization of private banks in 1969 (14nos) and in the year 1980 (6nos). Banking sector reforms in India (1991) has given ways to opening of new private banks in India. The share of public sector banks was around 2% in 1960. It increased to over 80%in 1987. A reverse trend is observed in respect of private sector banking. The share of private sector banks has declined from 98% in 1960 to less than 20% in 1987. The trend implies a reduction in the private sector banks concentration of economic power in the hands of a few private individuals. It is no longer adequate for private sector banks to provide only traditional banking services. The developing countries like India, still has a huge number of people who do not have are availing banking services and their expectations are raising as the level of services are increasing due to the emergence of information technology and competition. This study has generated some research questions with its further scope as follows: How private sector banks are moving growth and achievements? And To what extent the deposits and advances of the private sector banks grow during the period of this study?

Objectives of the study

- To examine the growth of deposits and advances of selected banks.

Research Methodology

The main focus of this study is to analyze the pattern of deposits and advances of two private banks particularly South Indian Bank and Catholic Syrian Bank. Data required for conducting the research is primarily extracted from secondary sources to facilitate the useful information. Secondary data mainly include the data that is available in bank's publication of Annual reports. Secondary data is very useful for research with its significant advantages: time saving and rapid accessibility. Universe of this study has selected 2 private banks.

This study used here is an empirical and analytical nature of research has used the facts already available and has analyzed them to make a critical evaluation of the material. The nature of this report is exploratory. The population targeted by this research includes two Private sector banks in India. Non-probability Sampling technique is used to select the banks. The sampling used here is convenient sampling.

Period of Data Coverage

Ten years of financial statements has been analyzed for private banks taken under study for the year 2010 to 2019.

Data Analysis and findings

The researcher has utilized various statistical tools in this study like Standard deviation, and Coefficient of variation which helps in analyzing the consistency, stability and overall trends in different types of deposits and advances measurements of the selected private banks.

Table 1
Growth rate of Deposits (Rupees in lakhs)

Year	DEPOSITS		CSB Increase\ Decrease	SIB Increase\ Decrease	CSB % Inc\ Dec	SIB % Inc\ Dec
	CSB	SIB				
2010	697835	2301152	-	-	100	100
2011	872567	2972108	174732	670956	125	129
2012	1060487	3650053	187920	677945	152	159
2013	1234163	4426230	173676	776177	177	192
2014	1367386	4749109	133223	322879	196	206
2015	1447119	5191249	79733	442140	207	226
2016	1443840	5572073	-3279	380824	207	242
2017	1491156	6611749	47316	1039676	214	287
2018	1469065	7202959	-22091	591210	211	313
2019	1512387	8042012	43322	839053	217	349

Source: Manual Calculation from Secondary data

The above table 1 represents about the analysis of average growth rate of Deposits of banks, in which there is gradual increasing percent in Deposits of banks for Catholic Syrian Bank Limited it is maintain the term loan consistently and effectively from 125 to 217 % in the year between 2011 to 2019 but in the case of South Indian Bank Limited, from 129 to 349 % in the year between 2011 to 2019.

Table 2
Analysis of Co- efficient Variation

Particulars	CSB	SIB
Average (Rs. in lakhs)	12,59,601	50,71,869
Standard Deviation (Rs. in lakhs)	2,88,249	18,44,735
Co- efficient of variation (in percentage)	22.88	36.37

Table 2 reveals that the average of deposits during the period was at a higher level of Rs. 50,71,869 in South Indian Bank Limited followed by The Catholic Syrian Bank Limited is Rs.12,59,601. The consistency of deposits was higher (36.37%) in South Indian Bank Limited, evidenced by a low level (22.88%) of Co-efficient of variation followed by The Catholic Syrian Bank Limited.

Table 3
Saving banks Deposits

Year	SAVINGS BANK DEPOSITS		CSB Increase\ Decrease	SIB Increase\ Decrease	CSB % Inc\ Dec	SIB % Inc\ Dec
	CSB	SIB				
2010	146059	427147	-	-	100	100
2011	162425	520261	16366	93114	111	122
2012	170050	591749	7625	71488	116	139
2013	183404	668547	13354	76798	126	157
2014	202954	793663	19550	125116	139	186
2015	222934	886845	19980	93182	153	208
2016	250635	1047584	27701	160739	172	245
2017	308683	1299377	58048	251793	211	304
2018	334251	1408411	25568	109034	229	330
2019	359350	1613528	25099	205117	246	378

Source: Manual Calculation from Secondary data

The above table 3 shows about the analysis of average growth rate of saving Banks Deposits, in which there is gradual increasing percent for Catholic Syrian Bank Limited it is maintain the term loan consistently and effectively from 116 to 246 % in the year between 2011 to 2019.

Table 4
Analysis of Co- efficient Variation for Saving banks Deposits

Particulars	CSB	SIB
Average (Rs. in lakhs)	2,34,075	9,25,711
Standard Deviation (Rs. in lakhs)	76,165	4,04,164
Co- efficient of variation (in percentage)	32.54	43.66

The above table 4 shows that South Indian Bank Limited has 43.66 percent of coefficient variation and co-efficient of variation followed by the Catholic Syrian Bank Limited has 32.54 percent that is consistent in managing deposits effectively.

Table 5
Analysis of growth rate of Demand Deposits

Year	DEMAND DEPOSITS		CSB Increase\ Decrease	SIB Increase\ Decrease	CSB % Inc\ Dec	SIB % Inc\ Dec
	CSB	SIB				
2010	29209	105188	-	-	100	100
2011	32690	120149	3481	14961	112	114
2012	34786	126182	2096	6033	119	120
2013	32936	154735	-1850	28553	113	147
2014	33145	188827	209	34092	113	180
2015	37631	181785	4486	-7042	129	173
2016	38567	198313	936	16528	132	189
2017	60775	275257	22208	76944	208	262
2018	62815	305763	2040	30506	215	291
2019	61709	333187	-1106	27424	211	317

Source: Manual Calculation from Secondary data

Table 6**Analysis of Co- efficient Variation of Demand Deposits**

Particulars	CSB	SIB
Average (Rs. in lakhs)	42,426	1,98,939
Standard Deviation (Rs. in lakhs)	13,606	80,208
Co- efficient of variation (in percentage)	32.07	40.32

Table 6 discloses that the average of deposits during the period of 2010 - 2019 was at a higher level of Rs. 1,98,939 in South Indian Bank Limited followed by The Catholic Syrian Bank Limited is Rs. 42,426. The consistency of deposits was higher in South Indian Bank Limited, evidenced by a low level (32.07%) of Co-efficient of variation followed by The Catholic Syrian Bank Limited.

Table 7**Growth rate Analysis of Term Deposits**

Year	TERM DEPOSITS		CSB Increase\ Decrease	SIB Increase\ Decrease	CSB % Inc\ Dec	SIB % Inc\ Dec
	CSB	SIB				
2010	522563	1768818	-	-	100	100
2011	677452	2331697	154889	562879	130	132
2012	855651	2932123	178199	600426	164	166
2013	1017823	3602947	162172	670824	195	204
2014	1131288	3766619	113465	163672	216	213
2015	1186884	4122619	55596	356000	227	233
2016	1154638	4326176	-32246	203557	221	245
2017	1121698	5037115	-32940	710939	215	285
2018	1071999	5488785	-49699	451670	205	310
2019	1091329	6095297	19330	606512	209	345

Source: Manual Calculation from Secondary data

Table 8
Analysis of Co- efficient Variation of Term Deposits

Particulars	CSB	SIB
Average (Rs. in lakhs)	9,83,133	39,47,220
Standard Deviation (Rs. in lakhs)	2,24,772	13,69,907
Co- efficient of variation (in percentage)	22.86	34.71

The above table 8 proves that South Indian Bank Limited has 34.71 percent of coefficient variation and co-efficient of variation followed by the Catholic Syrian Bank Limited has 22.86 percent that is consistent in managing term deposits effectively.

Table 9
Growth rate Analysis of Advances

Year	ADVANCES		CSB Increase\ Decrease	SIB Increase\ Decrease	CSB % Inc\ Dec	SIB % Inc\ Dec
	CSB	SIB				
2010	446694	1582292	-	-	100	100
2011	622002	2048873	175308	466581	139	129
2012	766354	2728074	144352	679201	172	172
2013	885152	3181554	118798	453480	198	201
2014	870736	3622986	-14416	441432	195	229
2015	947196	3739164	76460	116178	212	236
2016	785265	4108575	-161931	369411	176	260
2017	811893	4638947	26628	530372	182	293
2018	933736	5456289	121843	817342	209	345
2019	1061524	6269374	127788	813085	238	396

The above table 9 shows very clearly about analysis of average growth rate of advances, in which there is gradual increasing percent in advances for South Indian Bank Limited from 201 to 396 % in the year between 2013 to 2019 but in the case of Catholic Syrian Bank Limited, it is maintain consistently from 198 to 238 % in the year between 2013 to 2019.

Table 10**Analysis of Co- efficient Variation of Advances**

Particulars	CSB	SIB
Average (Rs. in lakhs)	8,13,055	37,37,613
Standard Deviation (Rs. in lakhs)	1,75,276	14,58,783
Co- efficient of variation (in percentage)	21.56	39.03

Table 10 exposes that the average of advances during the period was at a higher level of Rs. 37,37,613 in South Indian Bank Limited followed by The Catholic Syrian Bank Limited is Rs.8,13,055. The consistency of advances was higher (39.03%) in South Indian Bank Limited, evidenced by a low level (21.56%) of Co-efficient of variation followed by The Catholic Syrian Bank Limited.

Table 11**Analysis of Cash Credit**

Year	CASH CREDIT		CSB	SIB	CSB %	SIB %
	CSB	SIB	Increase\ Decrease	Increase\ Decrease	Inc\ Dec	Inc\ Dec
2010	277717	680489	-	-	100	100
2011	383141	1000927	105424	320438	138	147
2012	508890	1398851	125749	397924	183	206
2013	636796	1576106	127906	177255	229	232
2014	571323	1674782	-65473	98676	206	246
2015	587523	1680086	16200	5304	212	247
2016	486963	1909234	-100560	229148	175	281
2017	504164	2081271	17201	172037	182	306
2018	507562	2511817	3398	430546	183	369
2019	573831	2873940	66269	362123	207	422

The above table 11 represents about the analysis of average growth rate of cash credits, in which there is gradual increasing percent in cash credits for South Indian Bank Limited from 147 to 422 % in the year between 2011 to 2019 but in the case of Catholic Syrian Bank Limited, it is maintain consistently from 138 to 229 % in the year between 2013 to 2019.

Table 12**Analysis of Co- efficient Variation of Cash Credits**

Particulars	CSB	SIB
Average (Rs. in lakhs)	5,03,791	17,38,750
Standard Deviation (Rs. in lakhs)	1,05,492	6,53,749
Co- efficient of variation (in percentage)	20.94	37.60

Table 12 describes that the average of cash credits during the period was at a higher level of Rs. 17,38,750 in South Indian Bank Limited followed by The Catholic Syrian Bank Limited is Rs.5,03,791. The consistency of cash credits was higher (37.60%) with Rs.6,53,749 standard deviation in South Indian Bank Limited, evidenced by a low level (20.94%) of Co-efficient of variation with Rs.1,05,492 standard deviation followed by The Catholic Syrian Bank Limited.

Table 13**Analysis of Bill Purchase**

Year	BILL PURCHASE		CSB Increase\ Decrease	SIB Increase\ Decrease	CSB % Inc\ Dec	SIB % Inc\ Dec
	CSB	SIB				
2010	7572	305876	-	-	100	100
2011	10917	343794	3345	37918	144	112
2012	19495	305727	8578	-38067	257	100
2013	25477	289011	5982	-16716	336	94
2014	47425	353377	21948	64366	626	116
2015	75064	202767	27639	-150610	991	66
2016	35196	179621	-39868	-23146	465	59
2017	57916	303918	22720	124297	765	99
2018	77559	410058	19643	106140	1024	134
2019	82333	538422	4774	128364	1087	176

The above table 13 represents about the analysis of average growth rate of bill purchase of banks, in which there is gradual increasing percent in bill purchase of banks for Catholic Syrian Bank Limited from 144 to 1024 % in the year between 2011 to 2019 but in the case of South Indian Bank Limited, it is maintain consistently from 112 to 176 % in the year between 2011 to 2019.

Table 14

Analysis of Co- efficient Variation of Bill Purchase

Particulars	CSB	SIB
Average (Rs. in lakhs)	43,895	3,23,257
Standard Deviation (Rs. in lakhs)	28,301	1,01,360
Co- efficient of variation (in percentage)	64.47	31.36

Table 14 describes that the average of bill purchase of banks during the period was at a higher level of Rs. 3,23,257 in South Indian Bank Limited followed by The Catholic Syrian Bank Limited is Rs.43,895. The consistency of bill purchase of banks was lower (31.36%) with Rs.1,01,360 standard deviation in South Indian Bank Limited, evidenced by a higher level (64.47%) of Co-efficient of variation with Rs.28,301 standard deviation followed by The Catholic Syrian Bank Limited.

Table 15

Analysis of Co- efficient Variation of Term Loan

Year	TERM LOAN		CSB Increase\ Decrease	SIB Increase\ Decrease	CSB % Inc\ Dec	SIB % Inc\ Dec
	CSB	SIB				
2010	161405	595927	-	-	100	100
2011	227944	704152	66539	108225	141	118
2012	237970	1023496	10026	319344	147	172
2013	222879	1316436	-15091	292940	138	221
2014	251987	1594826	29108	278390	156	268
2015	284609	1856311	32622	261485	176	311
2016	263106	2019720	-21503	163409	163	339
2017	249813	2253758	-13293	234038	155	378
2018	348615	2534414	98802	280656	216	425
2019	405360	2857012	56745	322598	251	479

The above table 15 represents about the analysis of average growth rate of Term Loan of banks, in which there is gradual increasing percent in Term Loan of banks for Catholic Syrian Bank Limited it is maintain the term loan consistently and effectively from 141 to 251 % in the year between 2011 to 2019 but in the case of South Indian Bank Limited, from 118 to 479 % in the year between 2011 to 2019.

Table 16**Analysis of Co- efficient Variation of Term Loan**

Particulars	CSB	SIB
Average (Rs. in lakhs)	265369	1675605
Standard Deviation (Rs. in lakhs)	68385	766580
Co- efficient of variation (in percentage)	25.77	45.75

Table 16 describes that the average of Term Loan of banks during the period was at a higher level of Rs. 16,75,605 in South Indian Bank Limited followed by The Catholic Syrian Bank Limited is Rs.2,65,369. The consistency of Term Loan of banks was higher (45.75%) with Rs.7,66,580 standard deviation in South Indian Bank Limited, evidenced by a low level (25.77%) of Co-efficient of variation with Rs.68,385 standard deviation followed by The Catholic Syrian Bank Limited which is managing term loan effectively..

CONCLUSION

Private bank in India are performing very well and more and more private banks are coming up with high quality standards since globalization. Globalization has given way to many foreign banks to set up their business unit in a developing country like India. Co-efficient and standard deviation helps in analyzing the significance of empirical study by comparing average growth rate of deposits and advances of two banks. The results of this empirical study reveal that The Catholic Syrian Bank Limited remained an outperformer of the private sector banks when compare with South Indian Bank.

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