

PRODUCTIVITY ANALYSIS OF SELECTED PRIVATE SECTOR BANKS IN THE POST BANKING REFORM ERA

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ABSTRACT

The banking industry in India is mainly divided into three main sectors i.e. Public Sector Banks, Private Sector Banks and Foreign Sector Banks. The Private sector banks showed some better growth in some of the areas. So this study is based on measuring the productivity of Private sector Banks; a study of intra sector comparison of productivity with respect to performance parameters. The study will let us know the performance of private sector banks on various parameters. The five banks have been selected for the measurement of productivity in this study. The results of the study will let us know the impact of computerization in financial sector in India. It will show the advantages and disadvantages of the adoption of the Computerization by banking sector. The adoption of IT- Information Technology led to revolutionize the world and the impact of which can also be seen in banking sector in India. The results of the study can provide some facts to the policy makers to know the opportunities and the lacking points to tackle the global rivalry. The second reform suggested by government in the banking industry in the late 1990s led to the transformation of financial sector and revolutionized the operational efficiency by increase of productivity in various forms. This study is based to analyze the impact on private sector banks.

KEYWORDS: Average, Information Technology (IT), Private Sector Banks, Productivity, Standard Deviation (SD)