

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

I
J
R
C
M



A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories
Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A.
as well as in Open J-Gate, India (link of the same is duly available at Inlibnet of University Grants Commission (U.G.C.))

Registered & Listed at: Index Copernicus Publishers Panel, Poland

Circulated all over the world & Google has verified that scholars of more than 1388 Cities in 138 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

www.ijrcm.org.in

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	PRICE EFFECT IN DHAKA STOCK EXCHANGE OF CROSS-LISTING IN CHITTAGONG STOCK EXCHANGE <i>MD. RAFIQUK MATIN & DR. JAWAD R ZAHID</i>	1
2.	STUDY OF SHOPPER'S ATTITUDE TOWARDS PRIVATE LABELS IN DUBAI <i>DR. TANMAY PANDA & K. TEJA PRIYANKA YADAV</i>	8
3.	FACTORS INFLUENCING INDIVIDUAL INTRANET USAGE: A LITERATURE REVIEW <i>MOHAMAD NOORMAN MASREK, DANG MERDUWATI HASHIM & MOHD SHARIF MOHD SAAD</i>	15
4.	THE BRANDING OF A COUNTRY AND THE NIGERIAN BRAND PROJECT <i>DR. ANTHONY .A. IJEWERE & E.C. GBANDI</i>	21
5.	THE RELATIONSHIP BETWEEN THE INTERNAL AUDIT FUNCTION AND CORPORATE GOVERNANCE: EVIDENCE FROM JORDAN <i>DR.YUSUF ALI KHALAF AL-HROOT</i>	27
6.	PROPOSED FRAMEWORK FOR IMPROVING THE PAYMENT SYSTEM IN GHANA USING MOBILE MONEY <i>MENSAH KWABENA PATRICK, DAVID SANKA LAAR & ALIRAH MICHAEL ADALIWEI</i>	33
7.	A COMPARATIVE STUDY ON PUBLIC SECTOR BANKS (VS) PRIVATE SECTOR BANKS (A CASE STUDY ON STATE BANK OF INDIA, CANARA BANK VS CITY BANK, ICICI BANK) <i>V. SRI HARI, DR. B. G SATYA PRASAD, VIKAS JAIN & DR. D. L. SREENIVAS.</i>	40
8.	DATA MINING APPLICATION IN TRANSPORT SECTOR WITH SPECIAL REFERENCE TO THE ROAD ACCIDENTS IN KERALA <i>DR. JOHN T. ABRAHAM & SWAPNA K. CHERIAN</i>	48
9.	RURAL MARKETS-A NEW FORCE FOR MODERN INDIA <i>RICHARD REMEDIOS</i>	51
10.	ASSESSMENT OF TRAINING NEEDS AND EVALUATION OF TRAINING EFFECTIVENESS IN EMPLOYEES OF SELECT ITes COMPANIES AT BANGALORE <i>DR. ANITHA H. S. & SOWMYA K. R.</i>	54
11.	JOB HOPPING AND EMPLOYEE TURNOVER IN THE TELECOM INDUSTRY IN THE STATE OF TAMIL NADU <i>L.R.K. KRISHNAN & DR. SETHURAMASUBBIAH</i>	59
12.	GROWTH AND RESPONSE OF AGRICULTURE TO TECHNOLOGY AND INVESTMENT IN INDIA (A STUDY OF POST GLOBALIZATION PERIOD) <i>SONALI JAIN, H.S. YADAV & TANIMA DUTTA</i>	80
13.	DAY OF THE WEEK EFFECT IN INTERNATIONAL MARKET: A CASE STUDY OF AMERICAN STOCK MARKET <i>DR. BAL KRISHAN & DR. REKHA GUPTA</i>	86
14.	STOCHASTIC BEHAVIOR OF A TWO UNIT SYSTEM WITH PARTIAL FAILURE AND FAULT DETECTION <i>VIKAS SHARMA, J P SINGH JOOREL, ANKUSH BHARTI & RAKESH CHIB</i>	90
15.	SURVEY OF NEWRENO AND SACK TCP TECHNIQUES PERFORMANCE IN PRESENCE OF ERRORS FOR HIGH SPEED NETWORK <i>MARGAM K.SUTHAR & ROHIT B. PATEL</i>	98
16.	A STUDY OF INDIAN BANKS WITH REFERENCE TO SERVICE QUALITY ATTRIBUTES AND CUSTOMER SATISFACTION <i>DR. ASHWIN G. MODI & KUNDAN M PATEL</i>	103
17.	PREDICTING CONSUMER BUYING BEHAVIOR USING A DATA MINING TECHNIQUE <i>ARATHI CHITLA</i>	108
18.	PERFORMANCE ANALYSIS OF VALUE STOCKS & EVIDENCE OF VALUE PREMIUM: A STUDY ON INDIAN EQUITY MARKET <i>RUBEENA BAJWA & DR. RAMESH CHANDER DALAL</i>	113
19.	STAR RATING FOR INDIAN BANKS WITH RESPECT TO CUSTOMER SERVICE <i>DR. M. S. JOHN XAVIER</i>	119
20.	ROUTING OF VLSI CIRCUITS USING ANT COLONY OPTIMISATION <i>A.R.RAMAKRISHNAN & V. RAJKUMAR</i>	123
21.	A STUDY ON INVESTORS' CONSCIOUSNESS AND INVESTMENT HABITS TOWARD MUTUAL FUNDS: - AN EXPLORATORY STUDY OF MEHSANA DISTRICT <i>ATUL PATEL, H. D. PAWAR & JAYSHRI DATTA</i>	127
22.	THE JIGSAW CAPTCHA <i>BALJIT SINGH SAINI</i>	134
23.	STUDY OF THE AWARENESS ABOUT THE SERVICES OFFERED BY THE DEPOSITORY PARTICIPANTS IN RAJASTHAN <i>DR. DHIRAJ JAIN & PREKSHA MEHTA</i>	137
24.	ATTACHMENT BETWEEN STOCK INDICES FII, NSE AND BSE <i>P. KRISHNAVENI</i>	142
25.	UTILIZATION OF E-BANKING SERVICES BY THE CUSTOMERS OF ICICI BANK LIMITED <i>M. S. ANANTHI & DR. L. P. RAMALINGAM</i>	146
26.	A SYSTEM FOR EMBEDDING FIVE TYPES OF EMOTIONS IN SPEECH: USING TIME DOMAIN PITCH SYNCHRONIZATION OVERLAP AND ADD (TPSOLA) <i>MAMTA SHARMA & MADHU BALA</i>	153
27.	PERFORMANCE OF INDIAN SCHEDULED COMMERCIAL BANKS IN PRE AND POST GLOBAL CRISIS <i>PRABINA KUMAR PADHI & MADHUSMITA MISHRA</i>	159
28.	FOOD PROCESSING INDUSTRY: INDIA NEED FOR DOMINATING GLOBAL MARKETS <i>ALI LAGZI & R.THIMMARAYAPPA</i>	162
29.	ROLE OF BALANCED SCORECARD AS A COMMUNICATION TOOL <i>ANSHU</i>	167
30.	PERFORMANCE APPRAISAL OF INDIAN BANKING SECTOR: A COMPARATIVE STUDY OF SELECTED PRIVATE AND FOREIGN BANKS <i>SAHILA CHAUDHRY</i>	171
	REQUEST FOR FEEDBACK	181

CHIEF PATRON

PROF. K. K. AGGARWAL

Chancellor, Lingaya's University, Delhi
Founder Vice-Chancellor, GuruGobindSinghIndraprasthaUniversity, Delhi
Ex. Pro Vice-Chancellor, GuruJambheshwarUniversity, Hisar

PATRON

SH. RAM BHAJAN AGGARWAL

Ex.State Minister for Home & Tourism, Government of Haryana
Vice-President, Dadri Education Society, Charkhi Dadri
President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR

MOHITA

Faculty, Yamuna Institute of Engineering & Technology, Village Gadhola, P. O. Gadhola, Yamunanagar

ADVISORS

DR. PRIYA RANJAN TRIVEDI

Chancellor, The Global Open University, Nagaland

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. S. L. MAHANDRU

Principal (Retd.), MaharajaAgrasenCollege, Jagadhri

EDITOR

PROF. R. K. SHARMA

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

CO-EDITOR

MOHITA

Faculty, Yamuna Institute of Engineering & Technology, Village Gadhola, P. O. Gadhola, Yamunanagar

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, YanbuIndustrialCollege, Kingdom of Saudi Arabia

PROF. PARVEEN KUMAR

Director, M.C.A., Meerut Institute of Engineering & Technology, Meerut, U. P.

PROF. H. R. SHARMA

Director, Chhatarpati Shivaji Institute of Technology, Durg, C.G.

PROF. MANOHAR LAL

Director & Chairman, School of Information & Computer Sciences, I.G.N.O.U., New Delhi

PROF. ANIL K. SAINI

Chairperson (CRC), GuruGobindSingh. P. University, Delhi

PROF. R. K. CHOUDHARY

Director, Asia Pacific Institute of Information Technology, Panipat

DR. ASHWANI KUSH

Head, Computer Science, UniversityCollege, KurukshetraUniversity, Kurukshetra

DR. BHARAT BHUSHAN

Head, Department of Computer Science & Applications, GuruNanakKhalsaCollege, Yamunanagar

DR. VIJAYPAL SINGH DHAKA

Dean (Academics), Rajasthan Institute of Engineering & Technology, Jaipur

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHINDER CHAND

Associate Professor, KurukshetraUniversity, Kurukshetra

DR. MOHENDER KUMAR GUPTA

Associate Professor, P.J.L.N.GovernmentCollege, Faridabad

DR. SAMBHAV GARG

Faculty, M. M. Institute of Management, MaharishiMarkandeshwarUniversity, Mullana

DR. SHIVAKUMAR DEENE

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

DR. BHAVET

Faculty, M. M. Institute of Management, MaharishiMarkandeshwarUniversity, Mullana

ASSOCIATE EDITORS**PROF. ABHAY BANSAL**

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

PROF. NAWAB ALI KHAN

Department of Commerce, AligarhMuslimUniversity, Aligarh, U.P.

DR. ASHOK KUMAR

Head, Department of Electronics, D. A. V. College (Lahore), AmbalaCity

ASHISH CHOPRA

Sr. Lecturer, Doon Valley Institute of Engineering & Technology, Karnal

SAKET BHARDWAJ

Lecturer, HaryanaEngineeringCollege, Jagadhri

TECHNICAL ADVISORS**AMITA**

Faculty, Government M. S., Mohali

MOHITA

Faculty, Yamuna Institute of Engineering & Technology, Village Gadhola, P. O. Gadhola, Yamunanagar

FINANCIAL ADVISORS**DICKIN GOYAL**

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS**JITENDER S. CHAHAL**

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT**SURENDER KUMAR POONIA**

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the area of Computer, Business, Finance, Marketing, Human Resource Management, General Management, Banking, Insurance, Corporate Governance and emerging paradigms in allied subjects like Accounting Education; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Monetary Policy; Portfolio & Security Analysis; Public Policy Economics; Real Estate; Regional Economics; Tax Accounting; Advertising & Promotion Management; Business Education; Management Information Systems (MIS); Business Law, Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labor Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; Public Administration; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism, Hospitality & Leisure; Transportation/Physical Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Digital Logic; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Multimedia; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic and Web Design. The above mentioned tracks are only indicative, and not exhaustive.

Anybody can submit the soft copy of his/her manuscript **anytime** in M.S. Word format after preparing the same as per our submission guidelines duly available on our website under the heading guidelines for submission, at the email addresses: infoijrcm@gmail.com or info@ijrcm.org.in.

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR
IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF

(e.g. Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript entitled '_____ ' for possible publication in your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published elsewhere in any language fully or partly, nor is it under review for publication elsewhere.

I affirm that all the author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

Also, if my/our manuscript is accepted, I/We agree to comply with the formalities as given on the website of the journal & you are free to publish our contribution in any of your journals.

NAME OF CORRESPONDING AUTHOR:

Designation:

Affiliation with full address, contact numbers & Pin Code:

Residential address with Pin Code:

Mobile Number (s):

Landline Number (s):

E-mail Address:

Alternate E-mail Address:

NOTES:

- a) The whole manuscript is required to be in **ONE MS WORD FILE** only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the **SUBJECT COLUMN** of the mail:
New Manuscript for Review in the area of (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)
- c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any specific message w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is required to be below **500 KB**.
- e) Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.

2. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.

3. **AUTHOR NAME (S) & AFFILIATIONS:** The author (s) **full name, designation, affiliation (s), address, mobile/landline numbers**, and **email/alternate email address** should be in italic & 11-point Calibri Font. It must be centered underneath the title.

4. **ABSTRACT:** Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.

5. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.
6. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.
7. **HEADINGS:** All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
8. **SUB-HEADINGS:** All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
9. **MAIN TEXT:** The main text should follow the following sequence:

INTRODUCTION**REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESES****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****SCOPE FOR FURTHER RESEARCH****ACKNOWLEDGMENTS****REFERENCES****APPENDIX/ANNEXURE**

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed **5000 WORDS**.

10. **FIGURES & TABLES:** These should be simple, crystal clear, centered, separately numbered & self explained, and **titles must be above the table/figure. Sources of data should be mentioned below the table/figure.** It should be ensured that the tables/figures are referred to from the main text.
11. **EQUATIONS:** These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
12. **REFERENCES:** The list of all references should be alphabetically arranged. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per the following:
 - All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use **(ed.)** for one editor, and **(ed.s)** for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in parentheses.
 - The location of endnotes within the text should be indicated by superscript numbers.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:**BOOKS**

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

UNPUBLISHED DISSERTATIONS AND THESES

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITE

Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

**A COMPARATIVE STUDY ON PUBLIC SECTOR BANKS (VS) PRIVATE SECTOR BANKS
(A CASE STUDY ON STATE BANK OF INDIA, CANARA BANK VS CITY BANK, ICICI BANK)**

**V. SRI HARI
SR. LECTURER**

**DEPARTMENT OF MANAGEMENT STUDIES & RESEARCH
NAGARJUNA COLLEGE OF ENGINEERING & TECHNOLOGY
BANGALORE**

**DR. B. G SATYA PRASAD
DIRECTOR
GTIMS & RESEARCH
BANGALORE**

**VIKAS JAIN
LECTURER
DEPARTMENT OF MANAGEMENT STUDIES & RESEARCH
NAGARJUNA COLLEGE OF ENGINEERING & TECHNOLOGY
BANGALORE**

**DR. D. L. SREENIVAS.
PROFESSOR & DEAN
DEPARTMENT OF MANAGEMENT STUDIES
KS SCHOOL OF ENGINEERING & MANAGEMENT
BANGALORE**

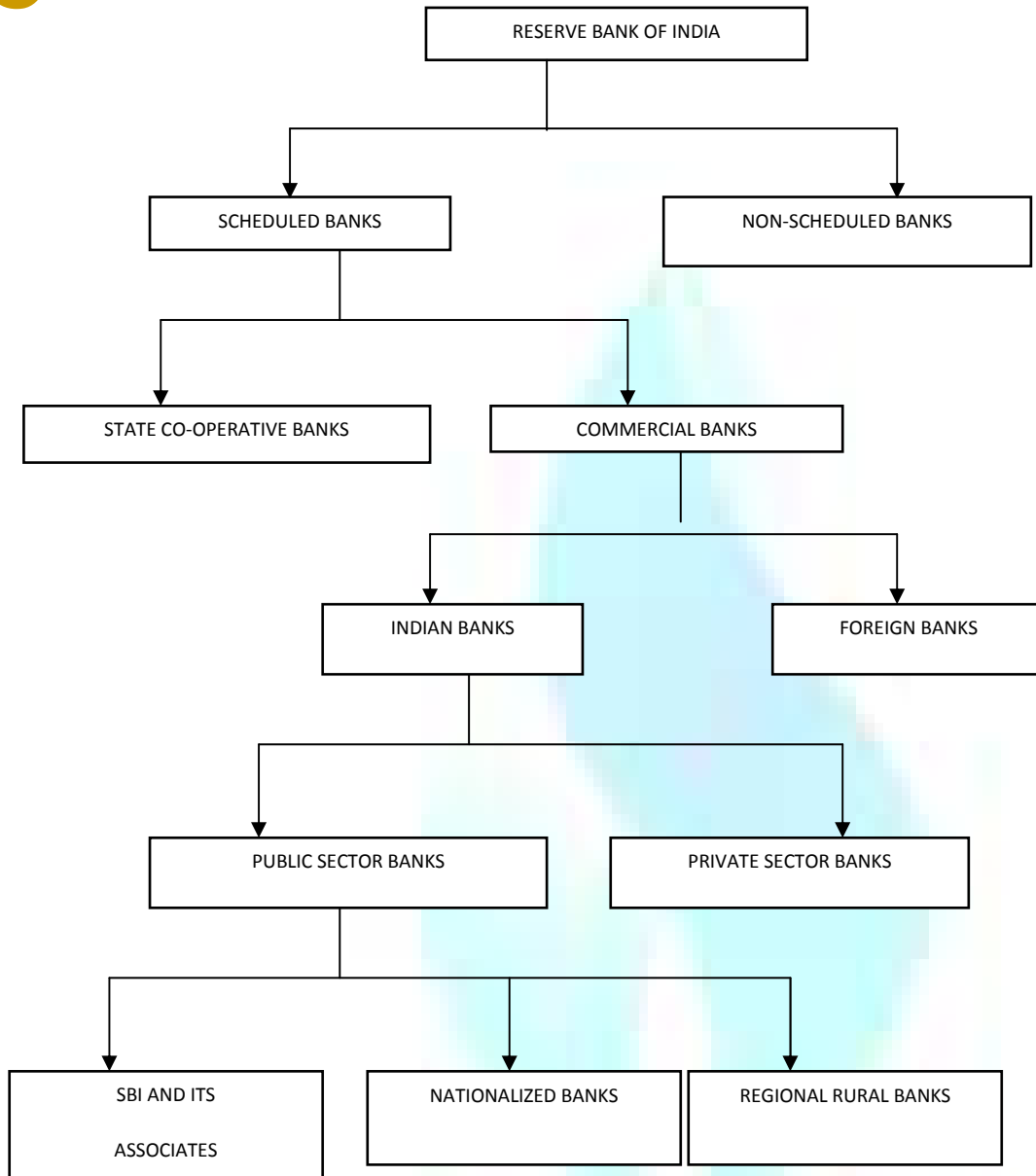
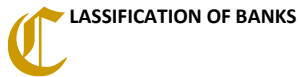
ABSTRACT

In recent years the Banking Industry has been undergoing rapid changes, reflecting a number of underlying developments. The most significant has been advances in communications and information technology, which have accelerated and broadened the dissemination of financial information while lowering the costs of many financial activities. Public Sector Banks and Private Sector Banks play an important role in economic development of the country. These are banking financial institutions and they are also social organizations rendering savings, investments in the form of deposits and security and providing their needful helps to the society members to borrow loans at affordable interest rates. Public Sector Banks and Private Sector Banks have had the distinction of being recognized as banking institutions, which provides satisfying services to its customers or account holders. As a result of this the customers expects the best of services from the banking institution. This article focuses on how far Public Sector Bank Vs Private Sector Bank is doing their business in a banking industry after liberalization and banking reforms. And what is the impact of functioning of their banking operations due to the competition in banking industry. How far Public Sector Banks or Private Sector Banks are successful in facing these challenges? What are the trends observed in the performance of Public Sector and Private Sector Banks? This article is a modest effort to compare public and private sector banks on the basis of major parameters. With Reference to State Bank of India, Canara Bank (Vs) CITY Bank, ICICI Bank.

KEYWORDS

public sector banks, private sector banks, banking industry.

INTRODUCTION



EVOLUTION

- **1949 – REGULATION**
Banking Companies Act.
- **1955 – NATIONALIZATION PHASE – I**
State Bank of India.
- **1959 – NATIONALIZATION PHASE – II**
SBI Subsidiaries.
- **1961 – INSURANCE TO DEPOSITS**
Deposit Insurance Corporation.
- **1968 – SOCIAL CONTROL**
National Credit Council.
- **1969 – NATIONALIZATION PHASE – III**
14 Commercial Banks.
- **1971 - CREDIT GUARANTEE**
Credit Guarantee Corporation.
- **1975 – NEW RURAL BANKS**
Regional Banks.
- **1980 NATIONALIZATION PHASE – IV**
6 Commercial Banks.
- **1985 – RE-ORGANISATION OF BANKING**
Private Banks.
- **1991 BANKING REFORMS**

COMPANY PROFILIE

STATE BANK OF INDIA is the largest state-owned banking and financial services company in India, by almost every parameter - revenues, profits, assets, market capitalization, etc. The bank traces its ancestry to British India, through the Imperial Bank of India, to the founding in 1806 of the Bank of Calcutta, making it the oldest commercial bank in the Indian Subcontinent.

CANARA BANK is a state-owned financial services company in India. It was established in 1906, which makes it among the older Indian banks. As on 2009 November, the bank had a network of 2861 branches, spread across India.

CITIBANK, a major international bank, is the consumer banking arm of financial services giant Citigroup. Citibank was founded in 1812 as the City Bank of New York. Citigroup is the third largest bank holding company in the United States by domestic deposits, after Bank of America and JP Morgan Chase.

ICICI BANK (FORMERLY. INDUSTRIAL CREDIT AND INVESTMENT CORPORATION OF INDIA) is a major banking and financial services organization in India. It is the second largest bank in India and the largest private sector bank in India by market capitalization.

STATEMENT OF THE PROBLEM

Public Sector Banks and Private Sector Banks play an important role in economic development of the country. These are banking financial institutions and they are also social organizations rendering savings, investments in the form of deposits and security and providing their needful helps to the society members to borrow loans at affordable interest rates. Public Sector Banks and Private Sector Banks have had the distinction of being recognized as banking institutions, which provides satisfying services to its customers or account holders. As a result of this the account holders expects the best of services from the banking institution. This Paper focuses on how far Public Sector Bank Vs Private Sector Bank is doing their business in a banking industry after liberalization and banking reforms. And what is the impact of functioning of their banking operations due to the competition in banking industry.

OBJECTIVES OF THE STUDY

1. To evaluate the financial performance or Profitability position of the said banks.
2. To evaluate the financial position of the said banks.
3. To Offer suggestions to improve the banking business of Public Sector banks to compete with Private sector banks in coming years.

METHODOLOGY

Only secondary data is applicable to the study. The secondary data is collected through annual reports, websites and the companies brochures , comprehensive reference were made from the reference books, journals and magazines and soon. Ratio Analysis is used as a tool to analyze and interpret the performance and position of the said banks. To analyze the performance and position of the said banks the five years financial statements from Mar07 to Mar11 are used in this article work. I.e. Balance Sheets, P/L A/c's and Cash Flow statements

LIMITATIONS OF THE STUDY

- Since the paper work is carried out for a very short period exhaustive findings could not be made.
- Most of the data is taken from the published sources.

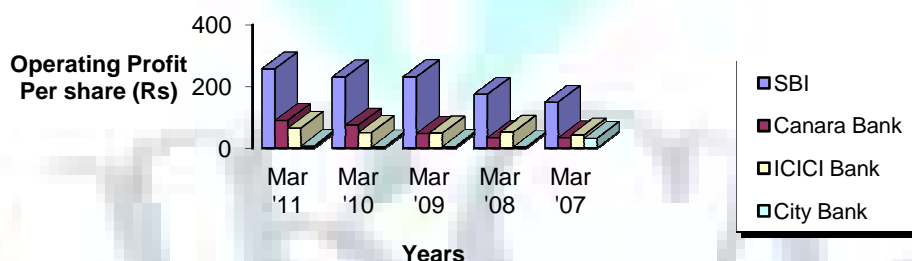
ANALYSIS AND INTERPRETATIONS

TABLES AND CHARTS/ GRAPHS SHOWING FINANCIAL RATIOS ANALYSIS

TABLE 1: OPERATING PROFIT PER SHARE (Rs.)

Operating Profit Per Share (Rs)	Mar '11	Mar '10	Mar '09	Mar '08	Mar '07
SBI	255.39	229.63	230.04	173.61	147.72
Canara Bank	89.40	73.99	47.02	33.29	33.15
ICICI Bank	64.08	49.80	48.58	51.29	42.19
City Bank	6.24	3.56	4.61	3.31	31.38

Chart 1.Operating Profit Per share (Rs)



Source: Dion Global Solutions Limited, <http://www.moneycontrol.com>

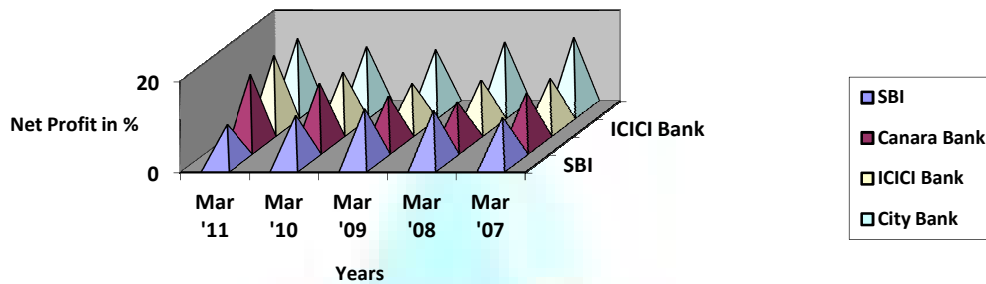
INTERPRETATION: From the above table and graph we can summarize that the Operating Profit Per Share (Rs) of the said banks from Mar 07 to Mar 11 indicates it is in Positive trend. Whereas on a comparative basis we can interpret that public sector banks as shown good performance when compare to private sector banks. I.e. SBI and Canara bank as performed quite good in terms of Operating Profit per share from Mar 07 to Mar 11. On the other way the City bank Operating profit Per share as come down to 6.24 from 31.3. Even though recently the city bank Operating Profit Per Share as increased from Rs.3.56 to Rs.6.24. Overall the performance of city bank is not satisfactory when compare to public sector banks like sbi and canara bank.

INFERENCE : The City bank Operating profit Per share as come down to 6.24 from 31.3. Even though recently the city bank Operating Profit Per Share as increased from Rs.3.56 to Rs.6.24. Overall the performance of City bank is not satisfactory when compare to Public sector banks like SBI and Canara bank. Private Sector banks performance in this aspect need to be improved i.e. CITY bank.

TABLE 2: NET PROFIT MARGIN (%)

Net Profit Margin (%)	Mar '11	Mar '10	Mar '09	Mar '08	Mar '07
SBI	8.55	10.54	12.03	11.65	10.12
Canara Bank	15.65	13.77	10.89	9.61	11.60
ICICI Bank	15.91	12.17	9.74	10.51	10.81
City Bank	15.72	13.94	13.26	14.96	15.98

Chart 2.Net Profit Margin (%)



Source: Dion Global Solutions Limited, <http://www.moneycontrol.com>

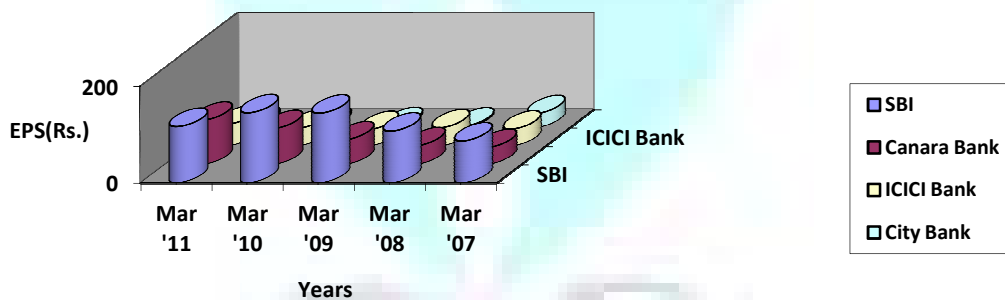
INTERPRETATION: The above table and graph indicates that the Net Profit Margin of the said banks from Mar 07 to Mar 11. We can analyze the Profitability position of the said banks. This is the key aspect of the performance of the said banks. On a comparative basis we can summarize that the SBI Net Profit Margin as come down in Mar 11 i.e. 8.55% from Mar 10, 10.54% on the other side the Canara bank Net profit Margin is showing positive sign and even Private sector banks Net Profit Margin is good and increasing year by year. Finally the Public sector banks like SBI has to take right strategy to improve and to regain the market share and Net profit Margin in the coming Years.

INFERENCE: The Public sector bank like SBI has to hunt right strategy to improve and to regain the market share and Net profit Margin in the coming Years.

TABLE 3: EARNINGS PER SHARE (Rs.)

Earnings Per Share (Rs)	Mar '11	Mar '10	Mar '09	Mar '08	Mar '07
SBI	116.07	144.37	143.67	106.56	86.29
Canara Bank	90.88	73.69	50.55	38.17	34.65
ICICI Bank	44.73	36.10	33.76	37.37	34.59
City Bank	5.31	3.83	3.82	3.18	28.50

Chart 3.Earning Per Share(Rs.)



Source: Dion Global Solutions Limited, <http://www.moneycontrol.com>

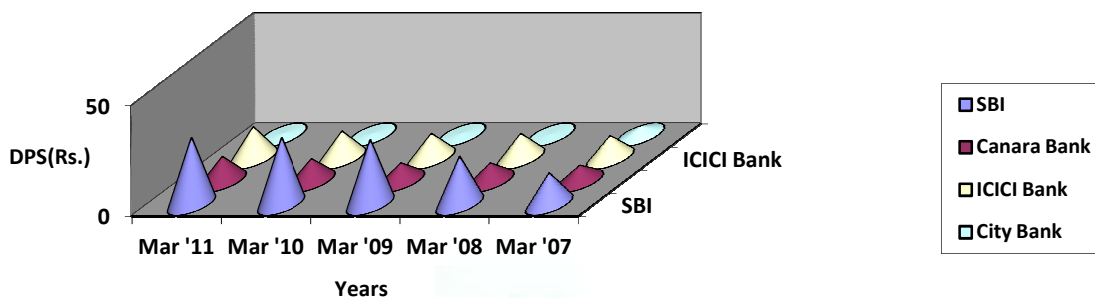
INTERPRETATION: The above table highlights Earning per share of the said banks in terms of EPS (Rs) position and depicts that all four banks is able to match the shareholders expectations. On the comparative basis we can analyze and make out that the EPS (Rs) Position of SBI is reduced when compare to previous year i.e. 144.37 in Mar10 to 116.07 per share which is not good from shareholders point of view. On the other way Canara Bank EPS (Rs) position is sound. In case we analyze the Private Sector banks EPS (Rs) position i.e. ICICI and City Bank both the banks have performed well and satisfied shareholders dreams. Finally the City Bank EPS (Rs) position is positive on a comparative basis the EPS (Rs) is in single digit therefore it is recommended to improve the EPS Rs) Performance so that the market per share can be improved in coming years.

INFERENCE: The EPS (Rs) Position of SBI is reduced when compare to previous year i.e. 144.37 in Mar10 to 116.07 per share which is not good from shareholders point of view. The City Bank EPS (Rs) position is positive on a comparative basis the EPS (Rs) is in single digit therefore it is recommended to improve the EPS Rs) Performance of City bank so that the market price per share can be improved in coming years.

TABLE 4: DIVIDEND PER SHARE (Rs.)

Dividend Per Share	Mar '11	Mar '10	Mar '09	Mar '08	Mar '07
SBI	30.00	30.00	29.00	21.50	14.00
Canara Bank	11.00	10.00	8.00	8.00	7.00
ICICI Bank	14.00	12.00	11.00	11.00	10.00
City Bank	0.85	0.75	0.75	0.50	4.00

Chart 4.Dividend Per Share(Rs.)



Source: Dion Global Solutions Limited, <http://www.moneycontrol.com>

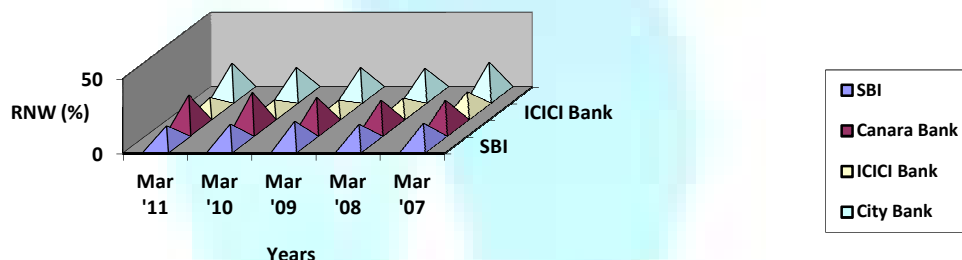
INTERPRETATION: The above table and graph explains the Dividend per share of the said banks. On a comparative basis Public sector banks have shown good performance in distributing dividend which is a return to the shareholders investment i.e. SBI and Canara Bank which is Rs.30 and Rs.11 per share respectively. This is satisfactory and quite rewarding to the shareholders of the respective banks. On the other way the Private sector banks ICICI Bank and City bank's Dividend per share is Rs.14 and 0.85 per share. Finally the Dividend distribution of Private sector banks is still underpaid. Therefore it can be suggested to improve the present dividend position of ICICI Bank and City Bank in coming years.

INFERENCE: The Private sector banks ICICI Bank and City bank Dividend per share is Rs.14 and 0.85 per share. Finally the Dividend distribution of Private sector banks is still underpaid. Therefore it can be suggested to improve the present dividend distribution position of ICICI Bank and City Bank in coming years.

TABLE 5: RETURN ON NET WORTH (%)

Return on Net Worth (%)	Mar '11	Mar '10	Mar '09	Mar '08	Mar '07
SBI	12.71	13.89	15.74	13.72	14.50
Canara Bank	22.43	24.09	20.64	18.86	18.78
ICICI Bank	9.35	7.79	7.58	8.94	13.17
City Bank	21.36	18.50	18.47	17.94	22.03

Chart 5.Return on Net worth (%)



Source: Dion Global Solutions Limited, <http://www.moneycontrol.com>

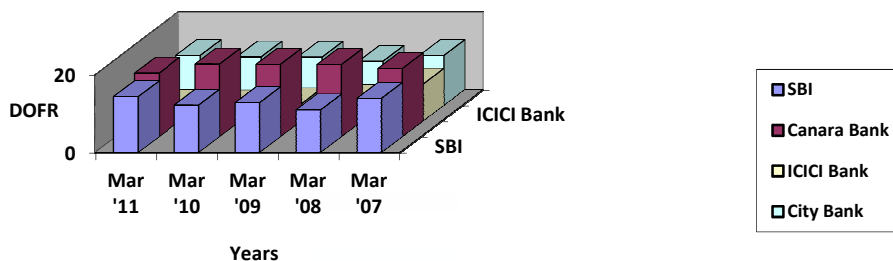
INTERPRETATION: The above table which explains Return on Net worth (%) of the said banks is quite satisfactory of the Public sector banks. This is more than Banking Industry standard 10%. On a comparative basis Public sector banks performance is good i.e. Canara bank which is 22.43% in the year Mar.11 and SBI is 12.71%. On the other way the Private sector banks performance in this aspect i.e. ICICI and City Bank is good. The City Bank position is 21.36% in the year Mar.11 which is quite rewarding in the case of ICICI bank the ratio as come down to 9.35%.Which is dissatisfactory. Therefore it can be suggested to improve the present Return on net worth ratio performance of ICICI Bank in coming years.

INFERENCE: The City Bank Return to Net worth is 21.36% in the year Mar.11 which is quite rewarding in the case of ICICI bank the ratio has come down to 9.35%. This is dissatisfactory. Therefore it can be suggested to improve the present Return on net worth ratio performance of ICICI Bank in coming years.

TABLE 6: TOTAL DEBT TO OWNERS FUND

Total Debt to Owners Fund	Mar '11	Mar '10	Mar '09	Mar '08	Mar '07
SBI	14.37	12.19	12.81	10.96	13.92
Canara Bank	16.39	18.71	18.62	18.57	17.55
ICICI Bank	4.10	3.91	4.42	5.27	9.50
City Bank	12.83	12.46	12.42	11.33	12.85

Chart 6. DEBT TO OWNERS FUNDS



Source: Dion Global Solutions Limited, <http://www.moneycontrol.com>

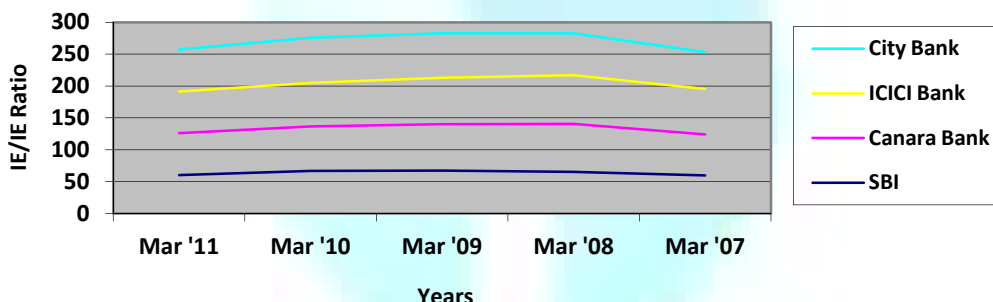
INTERPRETATION: Table Debt to owner’s funds ratio explains the debt equity ratio position of the said banks. This ratio is a comparison of Debt to owners funds i.e. equity. And it explains the long term financial position of the said banks. As per banking industrial standard the ratio must be in the proportion of 2:1 in the case of all four banks the ratio is more than the standard. If you take Public sector banks performance i.e. SBI and Canara Bank the ratio is 14.37 and 16.39 respectively in the case of Private sector banks i.e. ICICI and City Bank the ratio is 4.10 and 12.83 respectively. This reveals that all the banks have adopted excessive trading on equity. This is high risk for the banks and the Public sector banks i.e. SBI and Canara Bank are running under high risk. The Management have to look on this current issue.

INFERENCE: Public sector banks performance i.e. SBI and Canara Bank the ratio is 14.37 and 16.39 respectively in the case of Private sector banks i.e. ICICI and City Bank the ratio is 4.10 and 12.83 respectively. This reveals that all the banks have adopted excessive trading on equity. This is high risk for the banks and the Public sector banks i.e. SBI and Canara Bank are running under high risk. The Management has to look on this current issue.

TABLE 7: INTEREST EXPENDED/ INTEREST EARNED

Interest Expended / Interest Earned	Mar '11	Mar '10	Mar '09	Mar '08	Mar '07
SBI	60.04	66.66	67.28	65.23	59.35
Canara Bank	66.08	69.71	72.44	75.09	64.57
ICICI Bank	65.29	68.44	73.09	76.28	71.14
City Bank	65.53	70.92	69.84	65.90	58.13

Graph 7. Interest Expended/Interest Earned



Source: Dion Global Solutions Limited, <http://www.moneycontrol.com>

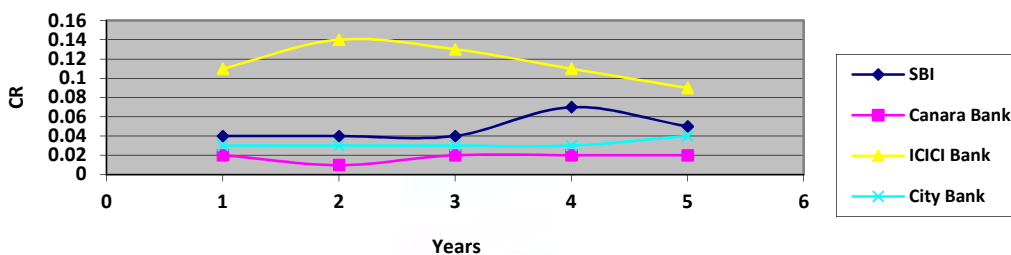
INTERPRETATION: The above table and graph explains the comparison of expenses with income of the said banks. I.e. Interest paid with Interest earned. The four banks ratio is good and performance is in the same range. I.e. more than 60 on a comparative basis we can interpret that both Public sector banks i.e. SBI and Canara bank as well as private sector banks I.e. ICICI and City bank has to strive hard to reduce the interest cost so that the profit can be increased in the coming years.

INFERENCE: The four banks ratio is good and performance is in the same range. I.e. more than 60 on a comparative basis we can interpret that both Public sector banks i.e. SBI and Canara bank as well as private sector banks I.e. ICICI and City bank as to strive hard to reduce the interest cost so that the profit can be increased in the coming years.

TABLE 8: CURRENT RATIO

Current Ratio	Mar '11	Mar '10	Mar '09	Mar '08	Mar '07
SBI	0.04	0.04	0.04	0.07	0.05
Canara Bank	0.02	0.01	0.02	0.02	0.02
ICICI Bank	0.11	0.14	0.13	0.11	0.09
City Bank	0.03	0.03	0.03	0.03	0.04

Graph 8.Current Ratio



Source: Dion Global Solutions Limited, <http://www.moneycontrol.com>

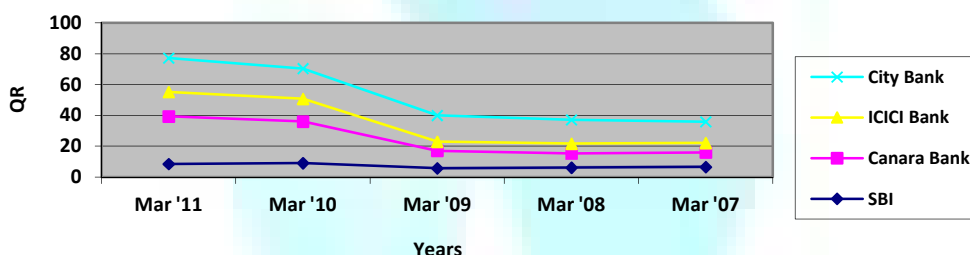
INTERPRETATION: The above table and graph explains the working capital position i.e. short term financial position of the said banks. Current ratio is a comparison of Current Assets with Current liabilities .As per banking industrial standard the ratio must be in the proportion of 2:1.If you go through the above table and graph we can analyze and interpret that the ratio performance of all four banks is more than the requirement due to CRR and SLR requirements time to time. The Comparative analysis of Public sector with Private Sector banks i.e. SBI, Canara bank VS ICICI and City Bank the ICICI bank ratio is 0.11 which is quite high in the Mar11. In this regard it can be advisable to the management of ICICI bank to invest excess funds to improve the liquidity position in the coming years.

INFERENCE: The Comparative analysis of Public sector with Private Sector banks i.e. SBI, Canara bank VS ICICI and City Bank the ICICI bank ratio is 0.11 which is quite high in the Mar11. In this regard it can be advisable to the management of ICICI bank to invest excess funds to improve the liquidity position in the coming years.

TABLE 9: QUICK RATIO

Quick Ratio	Mar '11	Mar '10	Mar '09	Mar '08	Mar '07
SBI	8.50	9.07	5.74	6.15	6.52
Canara Bank	30.86	26.98	11.29	9.17	9.49
ICICI Bank	15.86	14.70	5.94	6.42	6.04
City Bank	22.03	19.69	17.02	15.42	13.84

Graph 9.Quick Ratio



Source: Dion Global Solutions Limited, <http://www.moneycontrol.com>

INTERPRETATION: The above table and graph explains the working capital position i.e. short term financial position of the said banks. Quick ratio is a comparison of quick Assets with quick liabilities .As per banking industrial standard the ratio must be in the proportion of 1:1.If you go through the above table and graph we can analyze and interpret that the ratio performance of all four banks is more than the requirement due to CRR and SLR requirements time to time. The Comparative analysis of Public sector with Private Sector banks i.e. SBI, Canara bank VS ICICI and City Bank the Public sector banks i.e. Canara Bank Ratio in the year Mar11 is 30.86 and the SBI is 8.50. On the Other way the Private sector banks i.e. ICICI and City bank ratio in the year Mar11 is 15.86 and 22.03 respectively. It can be advisable to invest excess funds so that the banks can enhance their liquidity position in coming years.

INFERENCE: The Comparative analysis of Public sector with Private Sector banks i.e. SBI, Canara bank VS ICICI and City Bank the Public sector banks i.e. Canara Bank Ratio in the year Mar11 is 30.86 and the SBI is 8.50. On the Other way the Private sector banks i.e. ICICI and City bank ratio in the year Mar11 is 15.86 and 22.03 respectively. It can be advisable to invest excess funds so that the banks can enhance their liquidity position in coming years.

SUMMARY OF FINDINGS AND RECOMMENDATIONS

FINDINGS

- 1.The City bank Operating profit Per share as come down to 6.24 from 31.3.Even though recently the city bank Operating Profit Per Share as increased from Rs.3.56 to Rs.6.24. Overall the performance of City bank is not satisfactory when compare to Public sector banks like SBI and Canara bank.
2. On a comparative basis we can summarize that the SBI Net Profit Margin as come down in Mar 11 i.e. 8.55% from Mar 10, 10.54% on the other side the Canara bank Net profit Margin is showing positive sign and even Private sector banks Net Profit Margin is good and increasing year by year.
3. The EPS (Rs) Position of SBI is reduced when compare to previous year i.e. 144.37 in Mar10 to 116.07 Mar 10 per share which is not good from shareholders point of view. The City Bank EPS (Rs) position is positive on a comparative basis the EPS (Rs) is in single digit.
4. The Private sector banks ICICI Bank and City bank Dividend per share is Rs.14 and 0.85 per share. Finally the Dividend distribution of Private sector banks is still underpaid.
5. The City Bank Return to Net worth is 21.36% in the year Mar.11 which is quite rewarding in the case of ICICI bank the ratio has come down to 9.35%. This is dissatisfactory.
6. Public sector banks performance i.e. SBI and Canara Bank the debt to owner’s funds ratio is 14.37 and 16.39 respectively in the case of Private sector banks i.e. ICICI and City Bank the ratio is 4.10 and 12.83 respectively. This reveals that all the banks have adopted excessive trading on equity. This is high risk for the banks and the Public sector banks i.e. SBI and Canara Bank are running under high risk.
7. The four banks interest expended/interest earned ratio is good and performance is in the same range. I.e. more than 60 on a comparative basis
8. The Comparative analysis of Public sector with Private Sector banks i.e. SBI, Canara bank VS ICICI and City Bank the ICICI bank Current ratio is 0.11 which is quite high in the Mar11.

RECOMMENDATIONS

1. Private Sector banks performance in Operating Profit per Share ratio need to be improved i.e. CITY bank in coming years.
2. The Public sector bank like SBI has to take right strategy to improve and to regain the market share and Net profit Margin in the coming Years.
3. It is recommended to improve the EPS Rs) Performance of City bank so that the market price per share can be improved in coming years.
4. It can be suggested to improve the present dividend per share distribution position of ICICI Bank and City Bank in coming years.
5. It can be suggested to improve the present Return on net worth ratio performance of ICICI Bank in coming years.
6. The Management of SBI and Canara Bank has to look upon to current debt to owner's funds ratio.
7. ICICI and City bank as to strive hard to reduce the interest cost so that the profit can be increased in the coming years.
8. It can be advisable to invest excess funds so that the banks like SBI, Canara bank and ICICI, City bank can enhance their liquidity position in coming years.

CONCLUSION

While public sector banks i.e. SBI and Canara bank are in the process of restructuring, private sector banks i.e. ICICI and City bank are busy consolidating through mergers and acquisitions (the sector has been recently opened up for foreign investments). Public Sector Bank's need to improve in the services like ATM's, Credit and Debit cards. They lack behind in providing facilities like loans and other accounts. These branches are not interlinked with each other and working hours are less. In case of Private sector banks i.e. ICICI and City banks customers are not aware of the facts and hidden costs in view, as there are various products and facilities provided by the banks.

All four banks are performing well and striving hard to compete in the current competitive Indian banking sector. Public sector Banks i.e. SBI and Canara banks are performing well. In fact recent statistics says SBI has lost its market share and Canara bank is performing well in all most all parameters. Whereas Private sector banks i.e. ICICI and City bank are also doing well. In fact City bank has adopted an ethical ways to collect dues from customers which is quite not acceptable.

REFERENCES**BOOKS**

1. Bharati V. Pathak, Indian Financial System, Pearson Education Pvt. Ltd., 2003.
2. Gordon and Nataraj "Indian Banking and Practice" "Himalaya Publishing House".
3. M.Y. Khan "Financial services" "Tata McGraw-Hill".
4. M.Y. Khan and Jain "Financial Management" "Tata McGraw-Hill".
5. P.V Kulkarni and B.G Satyaprasad "Financial Management" "Himalaya Publishing House".
6. Shashi.K.Gupta and R.K Sharma "Management Accounting" "Kalyani Publications".

JOURNAL AND OTHER ARTICLES

7. Banerjee, Abhijit V., and Esther Duflo, 2003. Bank Finance in India, Mimeo, MIT
8. Banerjee Abhijit V., Shawn Cole and Esther Duflo, 2004. Banking Reform in India, Mimeo, MIT.
9. Bhaumik, Sumon K. and Jenifer Piesse, 2003. Are foreign banks active in emerging credit markets? Evidence from the Indian banking industry, Working Paper, Queen's University, Belfast.
10. D'Souza, Errol, 2002. How Well Have Public Sector Banks Done? A Note. Economic and Political Weekly, March 2, 2002.

WEBSITES

11. online.citibank.com
12. www.bankingonline.com
13. www.bankingservices.com
14. www.canarabank.com
15. www.icicibank.com
16. www.moneycontrol.com
17. www.statebankofindia.com

SEARCH ENGINES

18. www.google.com

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Computer Application and Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mails i.e. infoijrcm@gmail.com or info@ijrcm.org.in for further improvements in the interest of research.

If you have any queries please feel free to contact us on our E-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

