LITERATURE REVIEW

Researcher has taken the world’s emerging and developed economy’s researcher view this topic, especially from the year 1990 onwards. A review of previous work is much important for any of research which is related to the concept. The use of literature review is to determine the objectives of the study and selecting the methodology and interpreter the data with proofs. Home, some previous researchers work reviewed by the investigator, which have district relation with the present study.

In the year 1990, Hossain and Bhuiyan started that there is no universally accepted operational definition of performance measures. In the concept of services rendered towards public the performance of an organization can be viewed. (21)

In the year 1996, Linda Alun, Anoop Rai estimates a global cost function for international banks to test for both input and output inefficiencies. (31)

In the year 2000, Allen and Naikumana observe that financial development enhance accocative efficiency, reduce liquidity risk and facilitates risk management by offering savers and investors investment alternates for portfolio diversification. (3)

In the year 2000, Bhaskar and Josh suggested the resistive and policy prescription to make co-operative credit institutions. More efficient productive and profitable organization in tune with competitive commercial banking. (6)

In the year 2001, Jain has done a comparative performance analysis of District central co-operative Banks (DCCBs) to western India, namely Maharashtra, Gujarat and Rajasthan & find that DCCBs of Rajasthan have performed better in portability and liquidity as compared to Gujarat and Maharashtra. (25)
In the year 2002, Sayuri and Shirai assessed the impact of reforms by examining the changes in the performance of banking sector. Profitability of nationalized banks tuned positive in 1997-2000 and that of SBI group have steadily improved their cost efficiency over the reform period. (40)

In the year 2002, D’Souza and formal provides an overview of performance of public sector, private sector & foreign banks during the period from 19991-2002 efficiency of banking system was measured in terms of spread/working funds ratio and turnover/employee ratio. (10)

In the year 2002, Prakash K. Reddy in his study focused on the comparative study of NPA in India in the Global content similarities and dissimilarities, remedial measures and conducted the importance of a sound understanding of the Mario economies variables and systemic issues pertaining to bank. (36)

In the year 2003, Khan and Senhandji steeds that market based financial sector reforms also have a positive impact an bank operational and a locative efficiency. The financial reforms enhance bank efficiency through various transmission channels. (27)

In the year 2003, Reinhart and Tokoltidinsate that financial liberalization policies promote economic growth by affecting savings and investments through their effects on asset returns & availability and allocation of credit. In the year 2003, Luo X nate that the small banks can earn higher profit because they have lower expenses and better performance efficiency. (38)

In the year 2003, Hassan and Bashir stated that capital adequacy determines the equity ratio of total assets. Capital Adequacy (CA) is one of the main indicators for determination of the capital which shows bank’s capacity to cover lasses. (20)
In the year 2005, Bonim, Hasan and watched concluded that privatization by itself was not sufficient to increase bank efficiency as govt-owned banks were not appreciably less efficient than domestic private banks. (8)

In the year 2005, A. S. Comanho and R. Q. Dysen suggest in their paper develops a framework for performance appraisal in the context of a bank branch network. (1)

In the year 2006, Mavaluri, Boppana and Nagarjuna suggested that performance of banking in terms of profitability, productivity, asset quality and financial management has become important to stabilize the economy.

In the year 2006, Deepa Prabhu concluded that ICICI Bank has grown – six fold since its knowledge management (KM) strategy was established in 2000, making it the second biggest in India today. But the strategy has been robust enough to grow with it. Central to ICICI banks success has been its flexible innovation methods. (12)

In the year 2006, Singh and Singh studied that the funds management is the district central co-operative Banks (DCCBs) of Punjab with specific reference to the analysis of financial margin. (15)

In the year 2007, Deepak and Honhand states that supervisory and regulatory policy reforms have ambiguous efficiency effects.

In the year 2007, Pal and Malik investigated the difference in the financial characteristics of 74 (Public, Private and foreign) banks in India based on factors such as profitability, liquidity, risk and efficiency. (41)

In the year 2007, Aliendra, Micco, Ugo Panizza & Monika Yanez – used a new dataset to reassess the relationship between bank ownership and bank performance, providing separate estimations for developing and industrial countries. (2)
In the year 2007, Iannolta, Nocera and Andera compared the performance and risk of sample of 181 large banks from 15 European countries over the 1999-2004 period and evaluated impact of alternative ownership models: together with the degree of ownership Concentration on profitability, cost efficiency and risk. (23)

In the year 2007, Jahangir, shill and hake started the traditional measure of profitable through stockades equally was different in banking industry from any other suitor of business. (24)

In the year 2007, omran analyzed both private and government banks relative performance and also evaluates the bank privatization process in egupt by comparing the pre and post privatization performance of privatized banks and reported that private banks outperformed government banks. (35)

In the year 2007, chowdhury and Islam started that deposit, and loan advances of nationalized commercial Banks (NCBs) were less sensitive to interest rate changes than those of specialized Banks (SBs).

In the year 2007, Sharma, Goyal and Mittal proposed a model for evaluating the data mining software with special reference to one of the leading banks in India which have successfully impumented the data mining for CRM system. (39)

In the year 2007, Bodla and verma Richa conceded that the profitability, which is an important criteria to measure the performance of banks in addition to productivity, financial and operational efficiency has come under presence because of changing environment of banking. (7)

In the year 2007, combele focused on the relationship between non-performing loans and bank failure and argued for an effective bank insolvency low for the prevention & control of NPLS for developing and traditional economics as these hale been suffering severe problems due to NPLS.
In the year 2008, Leighann C. Neilion and Megha chadha represents an analysis of the marketing strategy of ICICI Bank in Canada reveals that a traditional strategy coupled with an economic staffing policy allows the parent firm to retain control. (30)

In the year 2008, Kumar and sreeramula their study compared the employee’s cost and productivity ratio of banks in India from 1997-2008 and found that the performance of modern bank has been superior that traditional banks. (19)

In the year 2008, Kosmidou states a negative relationship between the size of the banks and profitability that large size of the banks may take a negative impact on bank profitability. The profitability grouse along with the increase of the operational efficiency. (28)

In the year 2008, analyzed customer perception of E-Banking services in the India with a sample size of 25 customers holding savings or current account in the E-banks and using E-channels from last 3-4 years.

In the year 2008, Datta and bask suggested that co-operative banks should improve their recovery performance, adopt new system of computerized monitoring of loans, implement proper prudential norms. (11)

In the year 2008, Singla emphasised an financial management and examined the financial position of sixteen banks by considering profitability, capital adequacy, dubt equity and NPA. (19)

In the year 2009, Gopinathan has presented that the financial ratios analysis can spot better investment options for investors as the ratio analysis measures various aspects of the performance and analysis fundamental of a company or an intuition. (17)

In the year 2009, Elyor take used CAMEL model to examine factors affecting bank profitability with success. CAMEL stand for – capital adequacy, Asset quality, Management efficiency, Earnings performance and Liquidity. (14)
In the year 2009, Ramlall and sutian discovered a positive relationship between the size of the bank and portability. (37)

In the year 2009, Ghash and saibal investigates the performance of Indian commercial banking sector during the post reform period. The empirical resets also Shaw that the profit efficient banks one those that have, on an average less non-performing loans. (16)

In the year 2010, chander and chandel analysed the financial efficiency and viability of HARCO Bank and found that poor performance of the bank on capital adequacy, liquidity, earing quality and the management efficiency parimeters. (9)

In the year 2010, Meryem fethi and forties pasiouras represents a comprehensive review of 196 studies which e operational research and artificial intelligence techniques in the assessment of bank performance. (33)

In the year 2011, Gul mentioned size, capital loans and deposits as internal failures informing profitability of the banks and GDP and inflation as external factors. (18)

In the year 2011, Deepak Gupta and Vikrant Singh Tomor states that study is an attempt to evaluate and compare the customer preparation about retail banking service offered key SBI that represents private sector banks, being the biggest public sector bank in India and ICICI Bank that represents private sector banks, being the biggest private sector bank in India. (13)

In the year 2013 Kotapati Srinivasa Reddy, Vinay Kumar Nangia 1, Rajat Agrawal, in this paper, discussed that India’s economic-policy and financial reforms, M&As market during 2006–2010, and other policy-related aspects. And draw fruitful conclusions through triangular linkage between the select case, post-deregulation guidelines and the current investment banking trends. There are three (conceptual) empirical proofs that inspired us to perform an exploratory study on economic-policy reforms and bank mergers in the Indian institutional environment. (29)