Work Plan and Methodology

1. INTRODUCTION:
   (i) Background
   (ii) Review of existing Literature
   (iii) Objectives of the Study
   (iv) Research Methodology
   (v) Data sources; and
   (vi) Limitations of the Study

2. AN OVERVIEW OF THE BANKING SECTOR:
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   (ii) Impact of reforms on its working

3. PROFITABILITY ASPECT OF NATIONALISED BANKS:
   (i) Concept of Profitability of Banks
   (ii) Measurement of Profitability
   (iii) Analysis and observations

4. NON-PERFORMING ASPECT OF NATIONALISED BANKS:
   (i) Analytical approach to non-performing assets in Nationalised Banks in India
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5. PRODUCTIVITY ASPECT OF NATIONALISED BANKS:
   (i) Concept of Productivity of Banks
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6. COMPARATIVE CASE STUDY: (Profitability and Productivity)

(i) OBC and ICICI
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(iii) OBC and PNB

7. ASSET LIABILITY MANAGEMENT IN BANKS:

(i) Interrelationship of Variables
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8. A SUMMARY:

(i) Concluding Remarks;
(ii) Findings and Suggestions;
(iii) Issues for further research.

Methodology:

The present study is of analytical and exploratory nature. Secondary data is collected from various sources. Basically, the relevant secondary data are drawn from RBI publications. The information is processed and analysed and used to bring about the operating performance on comparative basis for the period 2001-2011. The comparison is drawn by analyzing the Assets and liability management in terms of liquidity, profitability, resources, management of NPAs, deployment of resources and recovery performance. The profitability is an overall indicator of financial performance. The level of efficiency, productivity, and cost effectiveness is reflected through the bank’s profit figure. The newspapers like the Economic Times, the Financial Express, and the Journals like The Banker, IBA Bulletin, the Indian Journal of Commerce, the Management Accountant, the Chartered Accountant, the Journal of Indian Institute of Bankers, RBI Bulletin have also been used.

In financial analysis, a ratio is used as a benchmark for evaluating the financial position and performance. The absolute accounting figures reported in the financial statements do not provide a meaningful understanding of the financial position and, therefore, the ratio analysis has been used as a major tool for assessing the performance of the nationalised banks. The time series analysis has also been done on the available data. Various statistical techniques such as Descriptive Statistics, Correlation, Regression, ANOVA test, and CRAMEL analysis have been applied.