

PERFORMANCE OF INDIAN COMMERCIAL BANKING – A REVIEW OF LITERATURE

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DOI: 10.5958/2249-7323.2023.00002.0

ABSTRACT

The Indian commercial banking system has an important and prominent role in the development of economy. The financial crisis of 2008 has induced many economics scholars worldwide to study and analyse the impacts of crisis on the financial operational performances of the banks.

Many economic scholars' and researchers have analysed the banks performance by using the ratio like nonprofit asset, liabilities, Income, expenditure, margin ratio and return on equity ratio. However, there are other ratios which may affect on the banking performance. Hence

The present study is in the context of literature review pertaining to the overall performance of banking sector after the economic crisis of 2008. This study also presents the literature review for training to the financial and operational performances of Indian commercial banks during the period of 2010 to 2020, The literature review pertaining to the positive and negative factors that have impacted on the performance of the banks and the impacts of digital banking system on the performance of the banks.

KEYWORDS: *Commercial Banking Sector, Financial and Operational Ratios, Digital Banking, Review of Literature, Non Performing Assets.*

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Asian Journal of Research in Banking and Finance

ISSN: 2249-7323 Vol. 13, Issue 2 February 2023 SJIF 2022 = 8.558

A peer reviewed journal

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