

Operational Performance of Lakshmi Vilas Bank – An Analytical Review

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ABSTRACT

The Indian banking sector has undergone a thorough change and remarkable transformation during the last two decades. The banking reforms implemented on the basis of the blueprint provided by Narasimham Committee and other wide ranging supportive measures initiated and implemented by the Government of India and RBI have contributed significantly to the enhancement of financial strength intrinsic soundness resilience and operational efficiency of banks. Banks in India have been showing stronger balance sheet footing with better asset quality in the post reform period. The post-reform period has also witnessed advent of new players, product innovations and the introduction of new instruments and new approaches to aggressive marketing of such new products. Banks presently operate in an increasingly deregulated and market driven competition of operational flexibility. The key areas of banking operations and development at present are consolidation with moderate and selective expansion in social banking with improvement in financial viability, selective modernisation, mechanisation and computerisation, privatisation, better customer service, effective managerial culture, adequate profitability, strong and healthy organisation structure and effective system of internal supervision, control. In this paper a modest attempt has been made to study the performance evaluation of Lakshmi Vilas Bank. The study is focused on operational areas such as deposits and advances; credit deployment; volume of business; Profitability; and Productivity of Lakshmi Vilas Bank during the period from 2009-10 to 2013-14.

KEYWORDS: Reforms, Narasimham committee, Privatisation, Performance, Advance, Credit and volume of business, Operational performance.

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