



IJEAST

INTERNATIONAL JOURNAL
OF ENGINEERING APPLIED SCIENCE
AND TECHNOLOGY



VOLUME : 2 ISSUE : 6 Print / Issue Publication Date: 29-Nov-2017



ISSN : 2455-2143



Indexed In



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SAGGING CREDIT-DEPOSIT RATIO OF COMMERCIAL BANKS IN KERALA

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Abstract— Credit-deposit ratio is one of the key parameters used to assess the contribution done by the banks for the development of the economy. It has been noted that major activities of commercial banks mainly focused on the customers of urban and sub-urban areas. Because of the economic viability of business operation, most of the private sector banks in the State of Kerala delivering banking services suit to the requirements of urban/semi-urban class of society. The present study made an attempt to analyses the disparity in the credit-deposit ratio of commercial banks between rural and urban areas; and evaluates the performance of the banks in the area of priority sector lending. The study found that the commercial banks in Kerala have been fulfilling the minimum requirements of priority sector lending norms of the Reserve bank of India. But, it was observed that there was significant difference in the credit-deposit ratio of rural versus urban areas between public, and private sector banks. Similarly, substantial differences in the priority sector lending have been observed between public and private sector banks.

Keywords— Commercial Banks, Credit-Deposit Ratio, Priority Sector Lending

I. INTRODUCTION

Commercial Banks enjoys a special privilege of credit creation by multiple expansions of deposits. *Credit-Deposit* (C-D) Ratio was used by the Reserve Bank of India (RBI) to measure the efficiency of credit creation capacity of the commercial banks. C-D Ratio is also referred to as *Loan-to-Deposit* ratio, as it reflects total advances as a proportion of total deposits and thus measures the spread between outflow and inflow (thereby indicating efficiency of credit creation). Credit-Deposit ratio of Commercial Banks has many-folds significance. Primarily, it is a measure of the utilization of resources by the banking system. Conversely, it is a measure of liquidity of the banking system. Moreover, the ratio is an important tool of monetary management; magnitude of the ratio shows management's aggressiveness to improve income by higher lending operations. C-D ratio of commercial banks depicts different dimensions on the financial performance the banks as well as mobilisation and utilisation of funds among

different segments of market. A higher C-D ratio is also considered as alarming situation because it creates some issues in the area of Assets-Liability Management and Capital Adequacy of the banks. Moreover, this ratio signifies the role of the banks to manage the resources/funds from surplus areas to deficit areas in order to achieve a balanced regional development across the country.

II. STATEMENT OF PROBLEMS

The performance of Commercial banks in Kerala in respect of C-D ratio has been a widely discussed subject among the policy making bodies and other stakeholders since last decade. This issue has been raised due to the existence of low C-D ratio among the banks, and lack of willingness of the banks to grant more loans and advances to the priority sectors of the economy. But, on the banker's side, there are some justification for this phenomenon such as higher rate of Non-Performing Assets (NPA), lack of feasible projects, uncertainty of agriculture and allied activities etc. However, recently the situation has been changed; the C-D ratio of commercial banks in Kerala is comparable to all-India level, and which maintains above the minimum level prescribed by the Reserve bank of India (RBI). But, during the financial year 2014-15, the C-D ratio of the banks had been declined by 0.29 basis points, and wide disparity in the C-D ratio between public versus private sector banks; and rural and urban areas. In this context, an attempt has been made to analyze the C-D ratio of Commercial banks in Kerala between rural versus urban areas; and public versus private sector banks. The study also evaluates the performance of the banks in the area of priority sector lending by comparing the results between localities and bank groups. It also examines the growth in deposits and advances by the banks over the years within the State.

III. DATA BASE AND METHODOLOGY

The data base used for the study was mainly retrieved from the secondary sources such as Reports and Minutes of State Level Bankers' Committee (SLBC), Kerala, 2015. In addition to this various periodicals, books, journals, and working papers related with the subject have been used for the purpose. Descriptive as well as analytical methodologies have been followed for arriving findings and conclusions of the study. The analysis and discussion were made on the basis of



parameters such as volume and growth of deposits; volume and growth of loans and advance; volume and growth in priority sector lending; growth in C-D ratio. In addition to this, an investigation has been made to compare the C-D ratio of Commercial banks in Kerala with national average, and benchmarks of RBI to analyze extent of targets accomplished by the banks. The analysis and discussions were also done on the basis of regions (Rural Vs Urban) and type of the banks (Public vs Private sector banks). The data up to the period of 31st march 2015 has been considered for the in-depth study.

IV. REVIEW OF LITERATURE

It has been found that many of the scholars have made an attempt to investigate the different dimensions of C-D ratio in the State of Kerala. After making an elaborate study on the causative factors behind the low C-D ratio in Kerala concluded that, "The facts of the case do not seem to suggest a negative attitude of banks." Poor C-D ratio is not causative factor for the industrial backwardness of the State, but is its consequence. Analysing the causes behind the poor C-D ratio reveals that the State has almost 50 per cent higher number of bank deposit accounts opened against the national average. While Kerala has 646 deposit accounts opened for 1,000 of its population, the national average is 417 accounts. States such as *Chattisgarh* and *Bihar* have just half the national average. Even in the number of credit accounts opened, the State of Kerala is far above the national average. While there were 51 credit accounts opened for every 1,000 population of the country, in Kerala 116 accounts were opened for a similar number of the population. Just *Chandigarh* and *Delhi* were above the State in the number of credit accounts opened. *Chattisgarh* and *Bihar* were at the bottom of the pile. The national average in credit amount per account is about Rs 100,000, while Kerala has around Rs 50,000 per account. In short, the low C-D ratio of the State is not because of small number credit accounts opened; rather it is because the average amount in such accounts remains relatively small. The lower volume of credit is mainly due to the lack of credit deployment in industry, trade, and finance. The declines in the size of credit per account in industries in Kerala were happened as a part of national level phenomenon of low amount of credit per account among industries such as food manufacturing and processing, and construction during the period. Further, the lower amount of credit per account in the small scale industries in Kerala were due to the inherent features of the industries in the State which are mostly operated in small-scale (Narayana, D, 2003). A study has been conducted to examine the progress and performance of commercial banks on the priority sector lending; and targets accomplished by the banks (Vimala, P, 2003). It analyzed the growth in deposits and loan portfolios of the banks for the development of the economy.

It has been found that there are three basic issues related with poor C-D ratio of the banks in the North- Eastern Region (NER) viz., low C-D ratio, non-availability of hassle-free credit, and complexity of procedures. The study states that the C-D ratio of NER was far below the national average, and to improve the situation the banks in the region have to take initiatives to boost credit flow to the economy by way of funding to major infrastructure projects such as roads, bridges, power plants, industrial parks, Special Economic Zones (SEZ), water supply schemes etc (Report of the Committee of Financial Sector plan for NER, 2006). While considering the profitability of the banks, C-D ratio has greater role among other variables determining the profitability of banking in India (Bodla & Verma, 2007). However, it was found that C-D ratio of Urban C-operative Banks (UCB) in the State of *Uttar Pradesh* has been gone up due to more advances given to priority sectors and weaker sections of the societies (Kulshrestha, 2009). While studying the factors influencing priority sector lending by Commercial banks shows that there are two factors such as Overdue (NPA) and C-D ratio has been affecting deployment of credit to priority sector (Ahmed, 2010).

The study found that there is a significant but indirect relationship between C-D ratio of Commercial Banks and State C-operative Banks (Hooda, 2011). It has been observed that C-D ratio had shown an increasing trend for State Bank of India (SBI) and its Associate's Banks; and declining trend for Nationalized Banks, and other Scheduled Commercial Banks, and foreign banks (Siraj, & Pillai, 2011). In a highly competitive business environment, the banks have to measure to improve C-D ratio, granting more credit facilities and increase efficiency in the recovery of loans and advances, which are important factors affecting the performance of the banks (Shiralshetti, 2012). The study observed that there had existed very wide variations in C-D ratios of Commercial Banks among the different States in India. The States associated with higher per capita income, higher share of non-primary sectors in income, and, lower population density exhibited a tendency to have a larger C-D ratio (Amarjit Singh Sethil, & Anu Bajaj, 2013). Evidently, the reviewed studies point towards Credit-Deposit ratio having been used as an important indicator of the profitability and activity of commercial banks in a given area. Nevertheless, there have been inter-bank and inter-state disparities in the ratio, thereby providing a justification in favour of carrying out the present investigation.

V. RESULTS AND DISCUSSIONS

The study on C-D ratio of Commercial banks in Kerala has been done by analyzing important variables/factors related with the ratio. It analyses the variables such as growth in



deposit mobilization, loans and advances, priority sector lending and C-D ratios of the commercial banks by segregating the data by region and type of banks.

A. Growth in Deposits

The total deposit mobilized by the banks mainly constituted by domestic deposit and Non-resident (NR) deposits. It is evident that the total deposit mobilized by the commercial banks has been significantly increased from Rupees 91,697 crores to 3,19,890 crores over the eight financial years ending 31st march 2006 to 2015 by recording an overall growth rate of 16.9 per cent. The domestic deposits constitute an average of 70% of total deposit mobilized by the banks (Table 1). The growth of deposit from both domestic and Non-resident shows similar trends during the period (Figure 1, 2 & 3). While analyzing banking group-wise distribution of deposits mobilized by the banks, it was found that both public and private sector banks were playing major role and equal share in the effort; and the State Bank Group accounts 33 percent of contribution. The contribution from semi-urban, and urban areas constitute 56 percent and 40 per cent respectively. But, the share of rural area accounts only a negligible portion (04 per cent) of total deposit mobilized by the banks (Table 2). This disparity arises due to the differences in the income and saving habits of the rural masses as when compared to urban segment.

Table - 1 Sectoral Growth of Deposit from March 2007 to March 2015

(Rs. in Crores)									
Type of deposit	March 2007	March 2008	March 2009	March 2010	March 2011	March 2012	March 2013	March 2014	March 2015
Total Deposit	91697	105488	130330	148404	161562	197557	229148	279655	319890
Domestic Deposit	58394	75589	93331	106518	123872	148103	162958	185772	210287
N.R Deposit	33303	29899	37019	36886	37690	49454	66190	93883	109603
% Share of Domestic Deposits	63.68	71.67	71.60	74.28	76.67	75.47	71.11	66.42	65.74

Source: Reports and minutes of the State Level Bankers' Committee (SLBC) review meeting on 15th and 22nd June, 2015, Kerala.

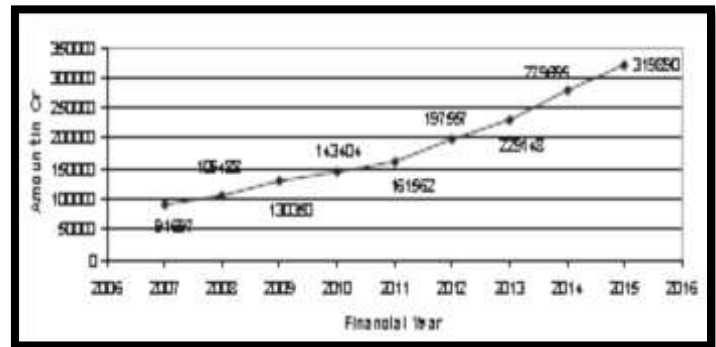
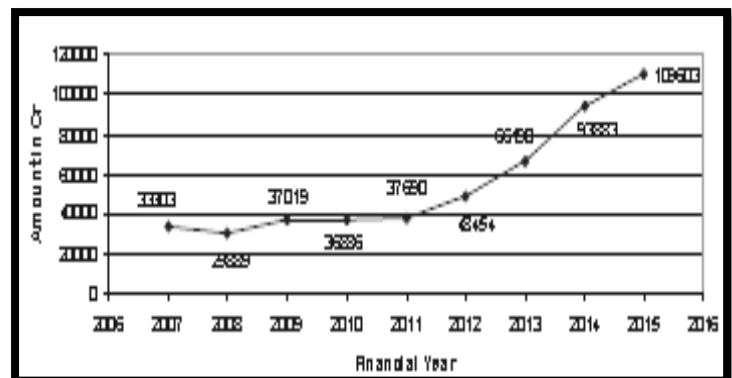


Fig. 1. Growth in Total Deposit from the Year 2006 to 2016

Source: Reports and minutes of the State Level Bankers' Committee (SLBC) review meeting on 15th and 22nd June, 2015, Kerala



Source: Reports and minutes of the State Level Bankers' Committee (SLBC) review meeting on 15th and 22nd June, 2015, Kerala

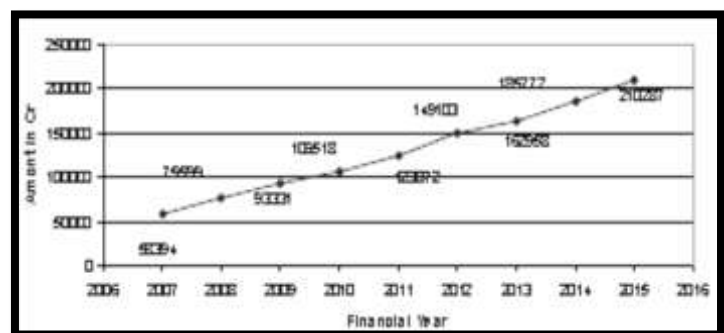


Fig. 3. Growth in Domestic Deposit from the Year 2006 to 2016

Source: Reports and minutes of the State Level Bankers' Committee (SLBC) review meeting on 15th and 22nd June, 2015, Kerala



Table - 2 Rural-Urban Wise Distribution of Deposits of the Banks as on 31/03/2015

(Rs. in Crores)									
Banking Group	Total deposits				Percentage Distribution				Share of Banking Group in Total Deposits
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban	Total	
State Bank Group	3524	61945	40635	106004	3	58	38	100	33
Nationalised Banks	2569	45781	41411	89761	3	51	46	100	28
RRB	1064	6086	1432	8582	12	71	17	100	3
Private Sector Banks	5089	66454	43999	115543	4	58	38	100	36
TOTAL	12247	180167	127478	319930	4	56	40	100	100

Source: Reports and minutes of the State Level Bankers' Committee (SLBC) review meeting on 15th and 22nd June, 2015, Kerala

B. Growth in Advances

The credit creation capacity of the commercial banks reflects on the total volume of loans and advances granted during the period. It has been observed that the total amount of advances has been increased from Rupees 51919 crores in March 2006 to Rupees 218706 crores in March 2015 by recording an overall growth rate of 19.69 per cent (Table 3). Both public and private sector banks had contributed equal and significant share in the total advances granted during the periods. Geographic distribution shows that semi-urban and urban areas represented by 49 and 47 per cent respectively in the total distribution of loans and advances during the period; and only 04 per cent of share has been allocated to the rural segment (Table 4). This is one of the wide disparity that existing between rural and urban areas in the distribution of loans and advances by the banks.

Table- 3 Growth in Loans and Advances of Commercial Banks in the State from March 2006 to March 2016

Parameter	Total Advances Outstanding over the Years									
	March 2006	March 2007	March 2008	March 2009	March 2010	March 2011	March 2012	March 2013	March 2014	March 2015
Total Advances	51919	64273	75305	82819	96987	121980	149293	175087	192010	218706
% Growth over the previous fiscal	26.79	23.79	17.16	9.97	17.11	25.77	22.39	17.28	9.67	13.90

Source: Reports and minutes of the State Level Bankers' Committee (SLBC) review meeting on 15th and 22nd June, 2015, Kerala

Table- 4 Rural-Urban Wise Distribution of Loans and Advances in the State by the Banks as on 31st March 2015

(Rs. in Crores)									
Banking Group	Total Advances				Percentage Distribution				Share (%) in Total Advances
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban	Total	
State Bank Group	3734	31421	29020	63175	6	50	44	100	29
Nationalised Banks	2289	36058	36407	74754	3	48	49	100	34
RRB	1511	8302	653	10467	14	79	6	100	5
Private Sector Banks	2134	31119	37077	70330	3	44	53	100	32
Commercial Banks Total	9648	106899	102158	218706	4	49	47	100	100

Source: Reports and minutes of the State Level Bankers' Committee (SLBC) review meeting on 15th and 22nd June, 2015, Kerala

C. Growth in Priority Sector Lending

The volume of *directional lending* done by the commercial banks in priority sector constitutes a major role in the economic development of Kerala. The analysis of priority sector lending depicts that as against the mandatory norm of 40 per cent of total advances under priority sector as directed by the RBI, the commercial banks has granted 59 per cent of total advances to priority sector during the period. It has been recorded 19.69 per cent of overall growth in agricultural advances from the year 2012 to 2015 (Figure 4). The small and medium enterprises (SME) advances also had shown an overall growth rate of 20.51 per cent during the same period (Figure 5).

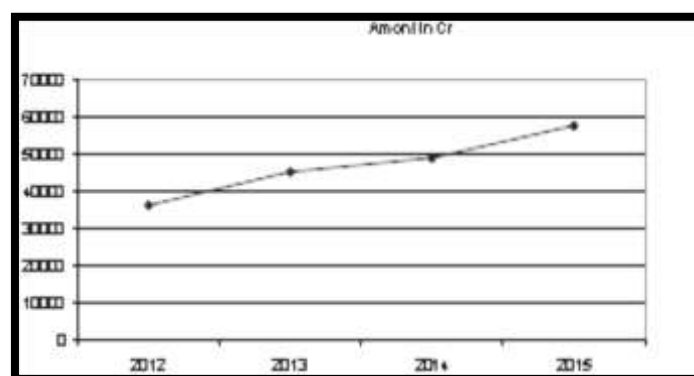


Fig. 4. Growth in Agricultural Advances

Source: Reports and minutes of the State Level Bankers' Committee (SLBC) review meeting on 15th and 22nd June, 2015, Kerala

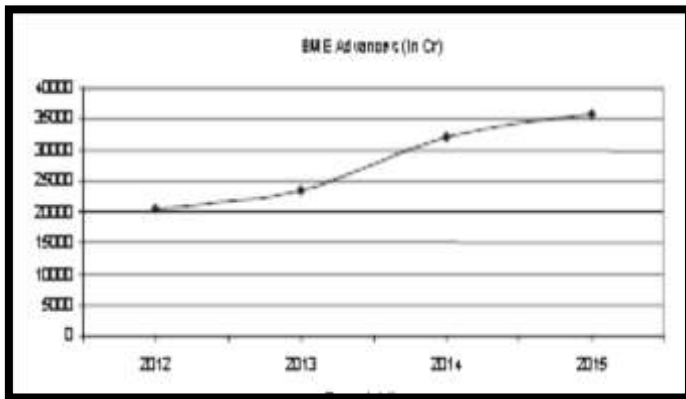


Fig. 5. Growth in SME Advances

Source: Reports and minutes of the State Level Bankers' Committee (SLBC) review meeting on 15th and 22nd June, 2015, Kerala

D. Targets Achieved in Priority Sector Lending

Out of total priority sector lending, 50 per cent of share constituted by primary sector, and 32 percent accounted by the tertiary sector during the financial year ended 31st march 2015. While analyzing goals achieved under priority sector lending reveals that the banks has realized 104 percent of total target contributed by 120 per cent, and 107 per cent of target under primary sector lending and secondary sector lending respectively. Primary sector has got 50 per cent share of total distribution to priority sector lending, and 32 per cent was accounted by tertiary sector. But, percentage of distribution to secondary sector was not remarkable one which accounts only 18 per cent share. This indicates the industrial backwardness of the State to utilize the facilities provided under priority sector lending. The percentage of distribution by the group of banks shows that public sector banks has achieved targets above 100 percent; and whereas the private sector banks had achieved only 88 per cent of the target but it was above the mandatory norm of 40% of total advances. Further, the growth in outstanding advances under sub-sectors of priority sector also recorded an increase in the loans and advances granted to weaker sections, and marginalized sections of the society during last five years from March 2011 to March 2015 (Table 5 & 6).

Table -5 Performances of the Banks under Total Priority Sector Lending as on 31st March 2015

Bank/Banking Group	(Rs. in Crores)											
	Primary Sector			Secondary sector			Tertiary Sector			Total Priority Sector Advances		
	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.
State Bank Group	6770	9428	140.16	2647	4349	164.38	6460	4529	70.10	15876	18366	115.68
Nationalised Banks	18338	14010	115.52	4585	3531	77.02	6688	4892	73.14	21610	22433	103.81
RRB	4099	5405	133.82	1519	1005	66.17	1285	694	54.02	6903	7184	104.06
Private Sector Banks	6391	7025	109.94	3727	3239	86.91	5626	3613	64.20	15746	13876	88.14
Cooperatives	11269	11064	98.46	1595	3076	141.18	15645	17204	109.97	32509	35345	108.72
KFC	0	6	0	349	373	107.04	131	106	80.67	488	485	101.14
Total	48656	49080	120.18	16422	7574	107.01	35637	31037	86.61	93124	97691	104.90
% to Total Disbursement	X	50	X	X	18	X	X	32	X	X	100	X

Source: Reports and minutes of the State Level Bankers' Committee (SLBC) review meeting on 15th and 22nd June, 2015, Kerala

Table – 6 Growth in Outstanding Loans and Advances under Sub-Sectors of Priority Sector

Parameter	(Rs. in Crores)									
	Outstanding					Variation				
	March 2011	March 2012	March 2013	March 2014	March 2015	March'11-March'12	March'12-March'13	March'13-March'14	March'14-March'15	
Priority Sector Advances	71145	85606	99318	113555	128655	14461	13712	14237	15100	
Agriculture Advances	27489	36209	45055	48812	57656	8770	8846	3757	8844	
MISE Advances - Priority	16896	20593	23563	32069	35730	3697	2970	8506	3661	
Weaker Section Advances	22485	28865	34911	41701	47082	6480	6046	6790	5381	
SC Advances	3011	2957	3294	4064	4390	-54	327	1380	-274	
ST Advances	553	606	729	1008	1164	53	123	279	156	
DIRI Advances	24.76	33.98	48.93	66.54	49.43	9.22	9.95	22.61	-17.11	

Source: Reports and minutes of the State Level Bankers' Committee (SLBC) review meeting on 15th and 22nd June, 2015, Kerala

E. Growth in CD Ratio

The growth in C-D ratio shows an increasing trend from the point of 68 in the year 2010 to 76 points in the year 2013. But, from the year 2013 onwards it had been decreased from the point of 76 to 68.37 point at the end of March 2015 (Figure 6).



The analysis of the trend in CD ratio indicates that both the volume of deposits and loans/advances had been increased from the financial years 2009-10 to 2014-15; but the proportion of increase in the loan/advances of the banks after the financial years 2012-13 were less than the volume of increase in the deposits over the period. It was evident from the incremental C-D ratio over the years i.e. after the end of the financial year 2011-12; drastic decline in the ratio has been observed till the end of March 2015 (Table 7).

The banking group-wise C-D Ratio shows that regional rural banks had got highest ratio 121.96 per cent at the end of March 2015. The ratio of nationalized banks was 83.26 per cent, and State Bank Group accounted by 59.60 per cent. While, the overall C-D ratio of private sector banks was 60.87 per cent, but their geographic distribution shows that the private sector banks has got highest C-D ratio in urban areas represented by 84.27 per cent. However, the State Bank Group has got highest achievement in rural areas accounted by 105.98 per cent (Table 8). So, it indicates that the private sector banks are not showing much interest in the financial needs of the rural segment. While comparing the achievement of the banks under priority sector lending with national goal shows that the performance of the banks in Kerala was above the national goal set for the purpose (Table 9).

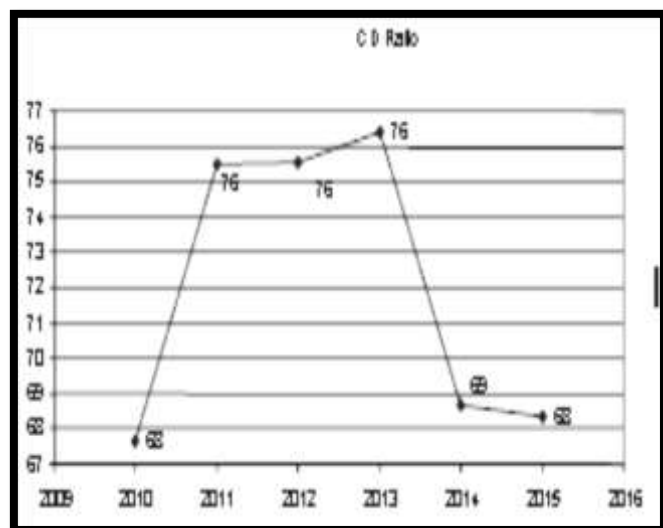


Fig. 6. Growth in CD Ratio

Source: Reports and minutes of the State Level Bankers' Committee (SLBC) review meeting on 15th and 22nd June, 2015, Kerala

Table- 7 CD Ratio and Incremental CD Ratio from Quarter ending March 2010 to March 2015

Reporting Quarter	Deposits (Rs. in crores)	Advances (Rs. in crores)	CD Ratio	Incremental CD Ratio
March 2010	143404	96987	67.63	108.53
March 2011	161562	121961	75.50	137.65
March 2012	197537	149293	75.57	75.87
March 2013	229148	175087	76.41	81.65
March 2014	279655	192010	68.66	33.51
June 2014	283938	192561	67.82	40.77
September 2014	292709	204405	69.83	58.99
December 2014	302882	201757	66.61	41.96
March 2015	319890	225303	68.37	66.33

Source: Reports and minutes of the State Level Bankers' Committee (SLBC) review meeting on 15th and 22nd June, 2015, Kerala

Table- 8 Rural-Urban Wise Distribution of C-D Ratio of the Banks as on 31st March 2015

Banking Group	C D Ratio - Percentage Distribution			
	Rural	Semi-Urban	Urban	Total
State Bank Group	105.98	50.81	68.96	59.60
Nationalised Banks	88.33	78.76	87.92	83.26
RRB	142.01	136.41	45.63	121.96
Private Sector Banks	41.93	46.83	84.27	60.87
Commercial Banks Total	78.79	59.33	80.14	68.37

Source: Reports and minutes of the State Level Bankers' Committee (SLBC) review meeting on 15th and 22nd June, 2015, Kerala

Table -9 Performances versus National goals on Key parameters of CD Ratio

(Figures in percentage)

(Figures in percentage)											
Sl. No.	Parameter	Goal %	March 2011	March 2012	March 2013	March 2014	March 2015	Variation			
								March'11 - March'12	March'12 - March'13	March'13 - March'14	March'14 - March'15
1	Priority Sector Advances to Total Credit	40	58.32	57.34	56.72	59.14	58.88	-0.98	-0.62	2.42	-0.31
2	Agriculture Advances to Total Credit	18	22.40	24.25	25.73	25.42	26.36	1.76	1.48	-0.31	0.94
3	Weaker Section Advances to Total Credit	10	18.39	19.33	19.94	21.72	21.53	0.94	0.61	1.78	-0.19
4	DRB Advances to Total Credit	1	0.02	0.02	0.03	0.03	0.02	0	0.01	0	-0.01
5	Credit Deposit Ratio	60	75.50	75.57	76.41	68.66	68.37	0.07	0.84	-7.75	-0.29

Source: Reports and minutes of the State Level Bankers' Committee (SLBC) review meeting on 15th and 22nd June, 2015, Kerala



VI. CONCLUSIONS AND IMPLICATIONS

The role of commercial banks in the economic development of Kerala has been a widely discussing topic for last three decades. The commercial banks have been mobilizing a substantial share of deposits from the State. Non-Resident (NR) deposits constitute a significant share in the total deposit mobilized by the commercial banks. But, the volume of loans and advances granted by the banks in the State of Kerala during the last decades were not supportive to the development of Kerala. There has been a mismatching between the total deposits mobilized, and total volume of lending done by the banks with in the State. Recently, during the last five years, the C-D ratio of commercial banks has been declined, and the proportions of lending done by the banks were not in accordance with the volume of deposit mobilization. Lack of viable lending opportunities, economic recession, lack of industrialization, uneconomical farming sector, default risk etc are the factors for lower C-D ratio in the State of Kerala. However, as per the directional/priority sector lending norms from the part of regulatory bodies, the commercial banks in the State has been providing financial assistance to agricultural and allied sectors; micro small and medium enterprises; and weaker and marginalized sections of the society. The performance of the banks in priority sector lending of Kerala during the last decades were above the national level target fixed by the RBI. But, the goals so far achieved by the banks were not sufficient to meet the demand of financial requirements from different sectors of the economy. The banks in Kerala especially private sector banks are not willing to provide adequate finance to agricultural and allied sectors; and units of business enterprises going to be started by the new entrepreneurs. The study found a wide disparity in the C-D ratio of private sector banks between urban and rural areas. The inclusive growth or financial inclusion of bottom of pyramid can be achieved only with the participation of private sector banks. The commercial banks in Kerala should have to accommodate necessary changes in the lending policy by considering uniqueness of socio-economic fabric of the State. Commercial banks in Kerala has greater role in the socio-economic development of the State through the participation and promotion of agricultural loans, Micro-Small-Medium Enterprises (MSME) loans, venture capital funds, Start-Up loans, and loans to weaker/marginalized sections.

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OF ENGINEERING APPLIED SCIENCE
AND TECHNOLOGY

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2455-2143