

Analytical Study of Education Loan Schemes of Nationalised Bank with Reference to Punjab National Bank

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Abstract: *Banks play an important role in the economic development of a country. They are the lifeblood of modern and have control over a large part of money supply. A bank is a financial intermediary that accepts deposits and channels them into lending activities. It plays a vital role in the marketing of new type of deposits and advance schemes. The operational efficiency, service quality and managerial effectiveness are the main areas to observe the performance of a bank. The financial performance of a bank can be measured as the achievement of the bank in terms of profitability position, service quality, customer satisfaction and other relevant aspects. The profitability of a bank denotes the efficiency with which a bank deploys its total resources to optimize its net profits and thus serve as an index to the degree of asset utilization and managerial effectiveness. At present the Indian banking system faces a number of difficult challenges. In such a scenario, the present study is an attempt to measure the financial performance of the second largest public sector bank of India i.e. Punjab National Bank. This study is entirely based on secondary data and different ratios have been applied to evaluate the financial performance of the bank along with regression analysis with the help of SPSS 20.0. The study concluded that the selected bank has performed well on the sources of growth rate and financial efficiency but profitability position has been found poor during the study period.*

Keywords: Punjab National Bank, Indian banking, SPSS