

## PRODUCTIVITY ANALYSIS OF INDIAN COMMERCIAL BANKS: A REVIEW PAPER

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### ABSTRACT

The competition is increasing day by day in the era of globalisation. The technology adoption is the key point to be up to date and to tackle competition. As Indian banking industry has transformed itself from manual system to information Technology enabled system. This transformation led the productivity to increase drastically. The major impact was seen in the Public Sector Banks rather in Private & Foreign Sector Banks, Because the Public sector Banks were established long time ago but the almost all the Private and Foreign sector banks established itself in E-Age. Also the transactions through e-channels cost much less than the physical transactions and it also saves time. In this paper we will study that what factors have been used by earlier researchers to study the productivity of the Indian Commercial Banks.

**KEYWORDS:** Productivity, Public Sector Banks (PSBs'), Private Sector Banks, Foreign Sector Banks, Information Technology (IT)