### **Article Review Report**



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## A COMPARATIVE STUDY OF NON-FUND BASED INCOME OF SELECT PRIVATE SECTOR BANKS IN INDIA



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### **REVIEW OF THE ARTICLE**

# A Comparative Study Of Non-fund Based Income Of Select Private Sector Banks In India

Vikas Jaiswal

#### **ABSTRACT:**

The TITLE matches with the contents of the paper India has over the last decades experienced different degree of responsive policies in the banking sector. Modernization in banking is changing banking services, products and operational methods of banking system it depends upon man force but modern banking is partially or totally machine and technology based banking. Increasing competition is going to be the major problem for the banking sector will have to face.

#### **INTRODUCTION:**

The introduction provides a good, generalized background of the topic that quickly gives the reader an appreciation The financial sector reforms in India are an integral part of the overall program of economic reforms aimed at improving productivity and efficiency. The financial sector reforms in India are now about seventeen years old an appropriate time tomake a medium term appraisal. Moreover having initiated fundamental changes, the financial sector, particularly the banking sector is now under an obligation todemonstrate the efficiency of the reforms undertaken so far.

#### **METHODOLOGY:**

The present study was exclusively realized on secondary data sources. It was purely descriptive type of research since it describes the facts relating to the problem. In the present study, an attempt has been made to measure, evaluate and analyse the non-interest income of select private banks. The study is based on secondary data that has been collected from annual reports of the respective banks, magazines, journals, documents and other published information. The study covers the period of 8 years i.e. from year 2007 to year 2014.

#### PRESENTATION OF RESULTS:

The amount of data presented was sufficient and appropriate. Tables, graphs, or figures were used judiciously and agree with the text This paper narrate that actual value of Non-fund Based Income in all selected private sector bank were showing the increasing trend, except in the case of ICICI. ICICI bank had the mixed trend during the study period.

#### **REFERENCES:**

Prior publication by the author(s) of substantial portions of the data or study was appropriately acknowledged.

#### **RELEVANCE:**

The study was relevant to the mission of the journal or its audience. The study addresses important problems or issues; the study was worth doing.

#### **FUTURE RESEARCH SCOPE:**

- 1. Innovation for Tomorrow's Enterprise Research Areas: Digital consumers, Healthcare economy, Sustainable tomorrow, Emerging economies, Pervasive computing, Smarter organizations.
- 2. Certificate Courses in Commerce

http://targetstudy.com/courses/commerce/#CertificateCoursesInCommerce

3. International Conference on Franchising - A Gateway for Growth on 6th and 7th March 2014 organized by The Department of Commerce

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#### **SUMMARY OF ARTICLE**

		Very High	High	Average	Low	Very Low
1.	Interest of the topic to the readers	<b>✓</b>				
2.	Originally & Novelty of the ideas		<b>→</b>			
3.	Importance of the proposed ideas			<b>&gt;</b>		
4.	Timelines		<b>✓</b>			
5.	Sufficient information to support the assertions made & conclusion drawn	<b>✓</b>				
6.	Quality of writing (Organization, Clarity, Accuracy Grammer)			<b>✓</b>		
7.	References & Citation(Up-to-date, Appropriate Sufficient)		<b>✓</b>			

#### **Future Research Suggestions**

This Article can expand further research for MINOR/MAJOR Research Project at UGC

