

# Article Review Report



## Golden Research Thoughts

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### ORIGINAL ARTICLE

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### A STUDY ON PROFITABILITY OF BANKS IN THE e-BANKING ERA



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## REVIEW OF THE ARTICLE

### **A Study On Profitability Of Banks In The E-banking Era**

Dr. S. Gnana Sugirtham

#### **ABSTRACT:**

The problem statement was clear and well articulated Within the banking institutions, the role of commercial banks has occupied a new meaning and significance, in view of the changing structure and requirements of a developing economy. The increased horizon of commercial banks identifies itself with the problems and responsibilities for making banking an instrument for bringing about social and economic transformation of a developing country. Banks have become the prime movers and pace setters for the achievement of socio-economic objectives of the country.

#### **INTRODUCTION:**

The introduction provides a good, generalized background of the topic that quickly gives the reader an appreciation “The challenge of development ..... is to improve the quality of life. Especially in the poor World’s countries a better quality of life generally calls for higher incomes – but it involves much more. It encompasses as ends in themselves better education, higher standards of health and nutrition, less poverty, a cleaner environment, more equality of opportunity, greater individual freedom and a richer culture life’.

#### **METHODOLOGY:**

The amount of data presented was sufficient and appropriate. Tables, graphs, or figures were used judiciously and agree with the text A definite methodology has been followed for the analysis of data. For this purpose, the banks are classified into five groups.

#### **PRESENTATION OF RESULTS:**

The amount of data presented was sufficient and appropriate. Tables, graphs, or figures were used judiciously and agree with the text We may conclude that in the post-reform period the new private sector banks and foreign banks made tremendous progress. Normally, it is due to intensive use of IT and having branches in the selected high potential areas. Foreign banks have not even a single branch in the rural sector of India. But on the other hand Public Sector Banks due to social objective have more branches in the rural areas.

#### **REFERENCES:**

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

#### **RELEVANCE:**

The paper is properly organized and demands appreciation. I think the paper will satisfy the interest of the readers.

## FUTURE RESEARCH SCOPE:

1. Career For Faculty (<http://academicprofile.org/Professor/CareerForFaculty.aspx>)
2. Academic Plan (<http://academicprofile.org/Professor/AcademicPlan.aspx>)
3. Regarding Professor Promotion  
(<http://academicprofile.org/Professor/regardingPromotion.aspx>)
4. Fellowship for Post Doctoral (<http://academicprofile.org/Professor/FellowshipForPD.aspx>)
5. Online Course on Research (<http://onlineresearch.in/Default.aspx>)

## SUMMARY OF ARTICLE

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

### Future Research Suggestions

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

