

**Dedicated to my Beloved Family**

## DECLARATION

I, Ms. Sikha Sadani, Research Scholar in the Department of Business Administration, School of Management Sciences, Tezpur University, Assam, hereby declare that this research work titled "Public Sector Bank Mergers in India: A Study on Financial Performance, Customer and Employee Experience" is a bonafide work carried out by me under the supervision of Prof. Chandana Goswami.

This work has not been submitted elsewhere for award of any other degree.



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**Date:** 29-05-2024

**Place:** Tezpur

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### *Certificate from the Supervisor*

This is to certify that the thesis entitled “Public Sector Bank Mergers in India: A Study on Financial Performance, Customer and Employee Experience” submitted to the School of Management Sciences, Tezpur University in partial fulfilment for the award of the degree of Doctor of Philosophy in Management Sciences is a record of research carried out by Ms. Sikha Sadani under my supervision and guidance.

All help received by her from various sources have been duly acknowledged.

No part of this thesis has been submitted elsewhere for award of any other degree.

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**Date:** 29-05-2024

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**Place:** Guwahati

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## **List of Abbreviations**

ALM	Asset Liability Management
ANOVA	Analysis of Variance
ATM	Automated Teller Machine
AQ	Asset Quality
BIS	Bank of International Settlements
CAMEL	Capital Adequacy, Asset Quality, Management Quality, Earning Quality and Liquidity
CAMELS	Capital Adequacy, Asset Quality, Management Quality, Earning Quality, Liquidity, and Sensitivity to Market Risk
CAR	Capital Adequacy Ratio
CASA	Current Account and Saving Account
CBS	Core Banking Solution
CEO	Chief Executive Officer
DEA	Data Envelopment Analysis
DFI	Development Financial Institution
GDP	Gross Domestic Product
GOI	Government of India
HR	Human Resource
ICAI	The Council of the Institute of Chartered Accountants of India
IDBI	Industrial Development Bank of India
IMF	International Monetary Fund
JV	Joint Venture
KPMG	Klynveld Peat Marwick Goerdeler
M&A	Mergers and Acquisitions
MoF	Ministry of Finance
NABARD	National Bank For Agriculture And Rural Development
NBI	New Bank of India
NEFT	National Electronic Funds Transfer
NIM	Net Interest Margin
NPA	Non-Performing Assets
NPM	Net Profit Margin



PNB	Punjab National Bank
PSB	Public Sector Bank
Pvt.	Private
PwC	PricewaterhouseCoopers
RBI	Reserve Bank of India
ROA	Return on Assets
ROE	Return on Equity
RRB	Regional Rural Bank
RTGS	Real Time Gross Settlement
SBI	State Bank of India
SLBC	State Level Bankers' Committee
SCB	Scheduled Commercial Bank
UBI	United Bank of India