CHAPTER-6

Performance Analysis of Banking Industry through C.A.M.E.L. Model Rating System

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6.1 EXECUTION SCRUTINY OF BANKING DILIGENCE THROUGH CAPITAL ADEQUACY

Elucidation of Capital Adequacy

Capital adequacy scrutiny considers a bank's All together pecuniary vigor and regulatement's aptitude to reach future capital needs. It demonstrates the leveraged capital, influencing depositor perceptions of jeopardy. The capital to jeopardy-weighted assets ratio (CRAR) is a key extent of solvency, mandated by RBI guidelines to be at least 9%. Solvency ratios assign jeopardy weights to the bank's assets, pivotal for protecting depositor interests and ensuring aptitude, coherence, and effectiveness of pecuniary institutions.

This ratio, calculated from TierI and TierII capital against retaining a minimum solvency ratio safeguards depositor funds against bank insolvency and safeguards the bank can regulate expected losses meritoriously. A higher capital adequacy ratio enhances depositor confidence and reduces the jeopardy of default on loans, thereby promoting aptitude and coherence in pecuniary arcades.

In cases of bank insolvency, depositors and their funds hold priority over capital, limiting depositor losses to the extent that bank losses higher than its equity. Thus, a vigorous capital adequacy ratio not only protects depositors but also supports pecuniary arcade integrity by preventing broader pecuniary disruptions.

Progress of minimum Capital Adequacy:

The "Balela Committee," established in 1974, represents central banks and pecuniary supervisory authority’s ofG10 countries. Initially focused on capital adequacy ratios, it aimed to standardize banking supervision universally based on international standards. In 1988, the Basel Committee acquaint with the Basel Capital Accord, detailing principles for calculating capital adequacy ratios.

Capital, pivotal for solvency ratios, is categorized into two category:

> TierICapital**:** This includes the bank's core equity, for instance its original share capital. TierI Capital is always admittanceible to soak up losses without interrupting bank operations, thereby ensuring its endurance and aptitude.
>
> TierIICapital: This secondary capital is accustomed cover unexpected losses in bank liquidations but provides less protection to depositors and creditors compared to TierIcapital. TierIIcapital is subdivided into upper and lower tiers, with upper tier capital lacking a fixed maturity and lower tier capital having a limited life span, which impacts the Altogether solvency of banks.

Jeopardy-weighted assets, also known as credit jeopardy's, arise when a bank extends loans to clients or layout money on in pecuniary assets. This type of jeopardy revolves around the possibility that the bank may not receive reckoning on time or in full. Arcade factors also imp perform credit jeopardy, influencing the value or cash flows of assets used as collateral for loans.

The Basel Committee establishes minimum capital adequacy ratios that banking supervisors worldwide are encouraged to adhere to. These ratios safeguard pecuniary aptitude and protect depositor interests:

1. The share of TierIcapital in total jeopardy-weighted assets not least 4%. Capital (TierI + TierII, adjusted for deductions) in relation.
2. Secondary capital cannot higher than 100% of primary capital, and lower TierII equity should not higher than 50% of TierI equity. Jeopardy-weighted assets must not fall below 4%.

Critical extent for considering a bank's pecuniary vigor and protecting depositor interests & protection against losses without disrupting bank operations, while TierII capital suggests less protection and comes into play during bank liquidation scenarios. Retaining ample CAR ratios provides remarkable to the aptitude and coherence of banks.

The following ratios are calculated to extent Capital Adequacy

1. Capital Adequacy to Jeopardy Weighted Ratio %(CRA R)
2. Debt-Equity Ratio
3. Total Advances to Total Asset Ratio
4. Coverage- Ratio
5. Government-Securities to Total Assets Ratio

6.1.1Scrutiny of Capital Adequacy to Jeopardy Weighted Ratio %(CRA R):-

The Capital Adequacy Ratio (CAR) is fundamentally designed to remarkable operational losses while retaining aptitude. A higher CRAR specifies a stronger pecuniary position for the bank, suggesting greater protection to depositors and financiars. In India, the CAR is accustomed appraise how well banks reach regulatory capital adequacy standards, ensuring they have sufficient capital to withstand pecuniary shocks and operational jeopardy's. This ratio is pivotal for considering the altogether pecuniary vigor and resilience of Indian banks in reaching regulatory requirements and safeguarding depositor interests.

CRAR = (TierICapital + TierIICapital)/riskWeighted Assets. */100

TABLENO.–6.1
Table demonstrate Capital Adequacy to risk Weighted Assets Ratio (CRA R) % of the obtained privatized banks

BANK	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	C.T.	Std. Dev.	CO. V.%
I.C.I.C.I.	17.7	17.02	16.6	17.39	18.42	16.89	16.11	19.12	19.16	18.34	17.68	1.05	5.94
H.D.F.C.	16.07	16.79	15.5	14.55	14.82	17.11	18.52	18.79	18.9	19.26	17.03	1.77	10.37
A.B.	16.07	15.09	15.3	14.95	16.57	15.84	17.53	19.12	18.54	17.64	16.66	1.48	8.86
Y.B.	14.4	15.6	16.5	17	18.4	16.5	8.5	17.5	17.4	18	15.98	2.88	18.00
K.M.B.	18.83	17.17	16.3	16.77	18.22	17.45	17.89	22.26	22.69	21.8	18.94	2.40	12.66
J.K.B.	20.45	21.78	22.4	18.9	18	15.47	13.38	13.77	16.74	16.82	17.77	3.14	17.65
I.D.B.I.	11.68	11.76	11.7	10.7	10.41	11.58	13.31	15.59	19.06	20.44	13.62	3.56	26.14
S.I.B.	12.23	13.3	13.53	14.71	13.7	14.81	13.29	12.97	13.95	12.36	13.494	0.63	31.72
I.I.B.	13.83	12.09	15.5	15.31	15.03	14.16	15.04	17.38	18.42	17.82	15.46	1.95	12.59
F.B.	15.14	15.46	13.9	12.39	14.7	14.14	14.35	14.62	15.77	14.81	14.53	0.94	6.49
C.T.	14.54	14.41	14.5	13.97	14.63	14.1	13.69	16.11	16.96	16.73			

Source: AnnualReports of Obtained Banks

Explications:

In terms of average returns, I.C.I.C.I. Has consistently shown strong returns with an average of 17.679, indicating relatively stable and strong returns over the years. H.D.F.C.

also retained a stable score with an average score of 17,034, indicating continued progress during the span under review. Similarly, the competitive average execution of A.B. was 16.664.

In contrast, the average return of I.D.B.I. was consistently lower than that of other banks, at an average of 13.62, indicating relatively modest execution over the years. The Fed also published a relatively lower average of 14,531. Scrutiny the year-on-year returns, it is noteworthy that I.C.I.C.I. Has shown its highest average return at 19:12 in the pecuniary year 2020-21, indicating an exceptional execution during this span. H.D.F.C. reached its average peak in the pecuniary year 2022-2023 with an average of 19.26, indicating strong progress this year. A.B., on the other hand, showed the highest average return for its pecuniary year 2020-21 on 19.12. On the other hand, I.D.B.I. had the highest average execution in the pecuniary year 2022-23 with an average of 20.44, indicating a remarkable rallyment in execution during this span. F.B.and; the highest average execution was in fiscal year22-23. In conclusion, I.C.I.C.I., H.D.F.C.and A.B.s have consistently shown strong average execution, while I.D.B.I. and F.B.s have consistently shown relatively lower average execution over the years.

The annual scrutiny shows the fluctuations in the execution of each bank and shows the dynamic the table shows the (CO.V. %) and (Std.Dev.) of each bank and the result by pecuniary year. provides future vision into the variation and spread of its annual execution. The lower C.V% specifies more stable and predictable execution, while a higher C.V% specifies greater variaptitude. Looking at the CO.V. % values in the table, the coefficients of variation for banks like I.D.B.I. and S.I.B. are relatively high, indicating more variation in their annual execution. I.D.B.I. with CO.V. % of 26.14 and S.I.B. with CO.V. % of 31. 72 shows higher volatility compared to other banks. On the other hand, F.B., with a CO.V. % of 6.49, has lower volatility, indicating more consistent returns over the years. I.C.I.C.I. And H.D.F.C. also show relatively low CO.V. % values (5.94 and 10.37 respectively) indicating a more stable execution trend. (Std.Dev.) is an extent of the spread or spread of values around the C.T. A higher S.D usually C.T.s more vary aptitude in the data set, while a lower Std.Dev. Suggests greater consistency. In this context, I.D.B.I. has the highest of 3.56, which specifies remarkable variation in its annual returns. On the other hand, F.B. has the lowest Std.Dev. 0.94, indicating more consistent execution. I.C.I.C.I. And H.D.F.C., Std.Dev. Values of 1.05 and 1.77, respectively, are in the middle range, indicating moderate variation. Total CO.V. % and Std.Dev. Values emphasize the changing aptitude and inaptitude of annual results of banks. Lower CO.V. % and Std.Dev. Values specify more consistent and predictable execution, while higher values specify greater variaptitude and potential swings in annual execution.

TABLENO-6.2

Table demonstrate the Final Rank of the CRAR Ratio% of the obtained Privatized banks

BANK	C.T.	R.P.
I.C.I.C.I.	17.68	3
H.D.F.C.	17.03	4
A.B.	16.66	5
Y.B.	15.98	6
K.M.B.	18.94	1
J.K.B.	17.77	2
I.D.B.I.	13.62	9
S.I.B.	13.49	10
I.I.B.	15.46	7
F.B.	14.53	8

Explications: - The table given up calculates the average CRAR% and the R.P. are given based on the 10-year average of. The presented table encloses summary of the average and corresponding values of the results of different banks. The averages show the average execution of each bank over a span and the values show its relative position compared to other banks. Discuss the data in paragraph form: pecuniary execution of listed banks based on averages reveals interesting future visions.

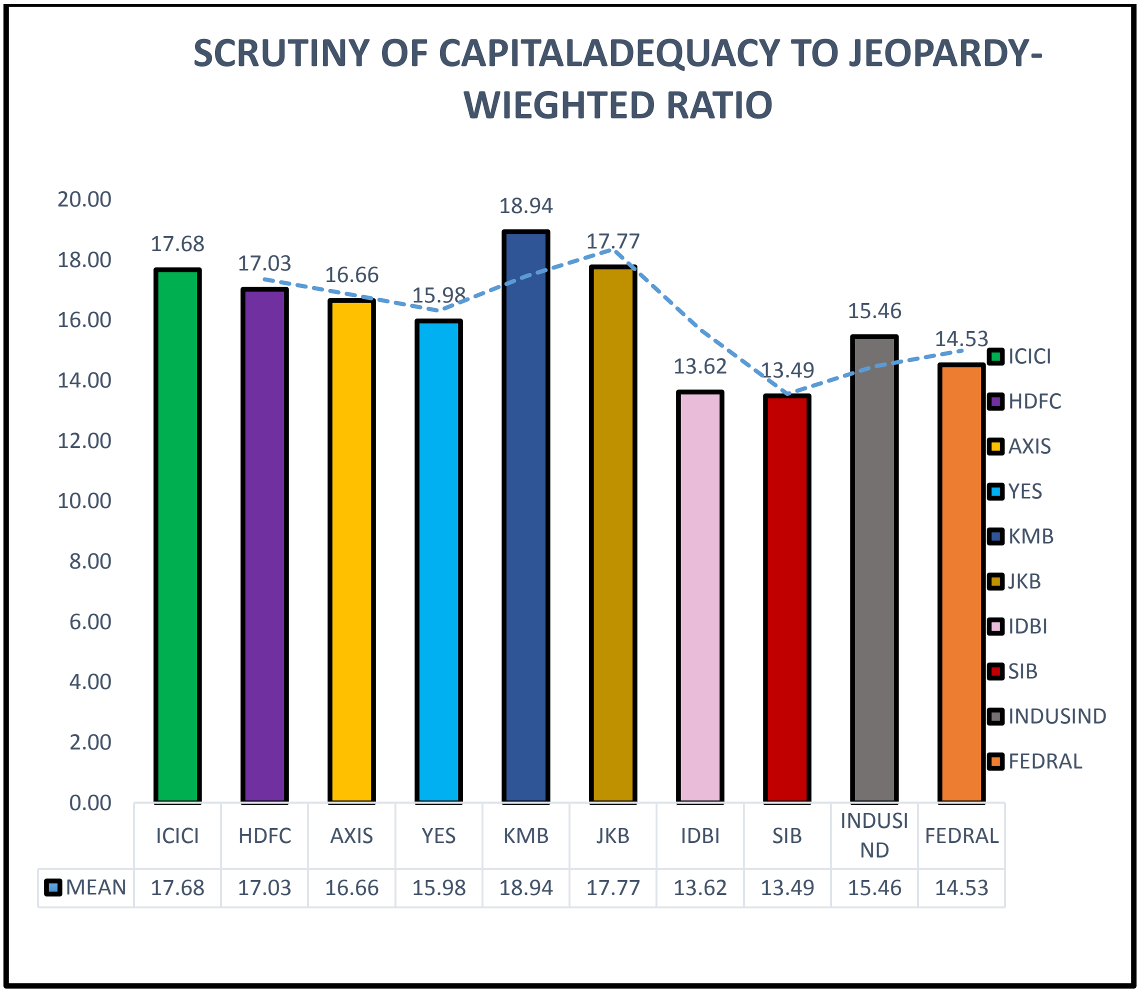
K.M.B stands out with the highest average score of 18.94, which secured the top spot. This specifies that the average pecuniary result of K.M.B. was the strongest among banks listed on the stock exchange during the mentioned span. J.K.B. closely follows with an average of 17.77 and earns second place. J.K.B.'s execution is noteworthy as it is one of the highest performing banks on average over the span. I.C.I.C.I. Is R.P. third with an average score of 17.68, indicating stable and consistent pecuniary execution.

This places I.C.I.C.I. included in top banks but slightly behind K.M.B. and J.K.B. H.D.F.C. secures the fourth position with an average of 17.03. Although H.D.F.C. is slightly lower than I.C.I.C.I., its average pecuniary execution is still commendable. A.B. is fifth with an average of 16.66. Although A.B. is not at the top, it retains a respectable average execution among listed banks. Y.B.follows in sixth place with an average of 15.98. Despite not being at the top, Y.B.has moderate average pecuniary execution. Induced Bank and F.B. secure the seventh and eighth positions respectively with average scores of 15.46 and 14.53. Both banks show an obtainable average execution during the specified span. I.D.B.I. falls to the ninth position with an average score of 13.62, indicating that the average pecuniary execution of listed banks is relatively weaker.

Finally, City Union Bank (S.I.B.) closes in tenth place with an average score of 13.494. The average score of S.I.B.; is remarkably lower than other banks, indicating challenges or volatility in its pecuniary execution during the review span. In short, an average rating provides a clear recapitulation of the relative pecuniary execution of each bank. K.M.B. leads the pack and S.I.B. is at the lowest end of the spectrum.

GRAPHNO.6.1

Graphical scrutiny of Capital Adequacy



Statistical test as per one way ANOVA result

Null Hypothesis (H0):-

H0-1 there is no remarkable differentiation among Capital Adequacy to Jeopardy Weighted Ratio of obtained Privatized banks.

Alternative Hypothesis (H1):

H1-1 there is no remarkable differentiation among Capital Adequacy to Jeopardy Weighted Ratio of obtained privatized banks.

TableNO.6.3

Table demonstrate the f test anova for Capital Adequacy

Source of variance	*ss*	*df*	*ms*	*fc*	*pvalue*	*ft*
Between the group	2099.74	9	233.3	48.64	0.0006	1.99
Inside the group	432.097	90	4.8			
Total	2531.840	99				

Explications:

The F test statistic calculated is 48.64, and the tabular or critical value of F at a level-5%of significance is 1.99. From the outcome of F value after calculation (48.64) is higher than the value of F given in TableF (1.99), we discard the null hypothesis (H0) and obtain the alternative hypothesis (H1).

In this context, discarding the null hypothesis (H0) C.T.s that there is sufficient evidence to conclude that there are remarkable differentiations in the capital adequacy included in obtained banks. Therefore, the conclusion drawn is that the obtained banks exhibit statistically remarkable variations in their capital adequacy levels based on the F test conducted.

6.1.2. Scrutiny of Debt- Equity Ratio: -

Importance:

Jeopardy Appraisals: Financiars use the debt-equity ratio to gauge a company's pecuniary leverage and jeopardy. A high ratio can be a warning sign of potential solvency issues, in which as a low ratio usually specifies pecuniary aptitude.

Strategic Decisions: Regulatement uses this ratio to determine the optimal maintenance amount equity share capital and debt, aiming to regulate jeopardy while enhancing revenue. And also helping indulgent to decisive pecuniary aptitude and guiding funding and financial strategy.

Debt Equity Ratio =Debts/Shareholder Fund (capital+reserves+surplus)*100

TABLE NO- 6.4

Table demonstrate Debt-Equity Ratio% of the obtained privatized Banks

BANK	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	C.T.	Std. Dev.	CO.V.%
I.C.I.C.I.	4.53	4.5	4.87	5.2	5.37	6.6	7.1	7.09	8.24	7.77	6.13	1.39	22.74
H.D.F.C.	8.45	7.27	7.41	6.12	6.84	6.97	7.56	7.22	7.26	7.46	7.26	0.59	8.13
A.B.	7.35	7.22	7.84	8.45	8.73	10.5	9.23	8.3	8.64	8.91	8.52	0.96	11.21
Y.B.	10.42	7.81	7.97	9.64	9.78	12.5	10.1	6.84	7.99	7.42	9.05	1.74	19.19
K.M.B.	4.81	5.29	6.24	6.87	5.78	6.9	6.2	4.8	4.69	4.66	5.62	0.89	15.87
J.K.B.	4.57	5.47	5.78	4.59	5.72	5.81	3.73	2.56	2.51	2.21	4.30	1.45	33.77
I.D.B.I.	7.45	7.84	6.47	7.32	7.96	8.62	9.14	7.87	7.25	7.03	7.70	0.78	10.07
S.I.B.	0.47	0.56	0.32	0.15	0.42	0.1	0.39	0.23	0.8	0.63	0.41	0.22	53.78
I.I.B.	6.69	6.96	8.45	7.62	7.14	9.19	7.79	7.11	7.14	7.05	7.51	0.78	10.32
F.B.	9.75	9.67	8.74	9.36	9.78	10.13	10.64	11.12	11.18	10.46	10.08	0.78	7.71
C.T.	6.45	6.26	6.41	6.53	6.75	7.73	7.19	6.31	6.57	6.36			

Source: Annual Reports of Obtained Banks

Explications:

S.I.B.shows the finest execution with an average of 0.41.Despite small fluctuations, S.I.B. constantly retains the lowest average during the analyzed span, showing a consistent and strong execution. J.K.B. and K.M.B. (K.M.B.) follow with averages of 4.30 and 5.62. J.K.B.'s execution is relatively stable over the years while K.M.B. experiences moderate fluctuations. I.C.I.C.I. And I.I.B.average 6.13 and 7.51 respectively. While both the banks show obtainable execution, the lower average execution of I.C.I.C.I. Shows slightly better execution compared to I.I.B. Bank. Moving up the execution ladder, H.D.F.C. and A.B. have averages of 7.26 and 8.52. H.D.F.C. retains stable and reasonable execution while A.B.'s execution is mixed. Y.B.gets an average of 9.05 and is one of the finest on average.

Despite the slight fluctuation, Y.B.consistently shows strong execution, which is particularly evident in the pecuniary year 2018-19, when its average was a remarkable 12.5. Finally, F.B. is the poorest performer with the highest average score of 10.08. F.B. consistently retains a higher average score compared to other banks, reflecting continued negative execution throughout the analyzed span. In conclusion, scrutiny the data in incremental direction of averages gives a clear picture of the relative execution of each bank, with F.B. at the lower end of the spectrum and City Union Bank at the upper end.

TABLE NO 6.5

Table demonstrate the Final Rank of the Debt-Equity Ratio % of the obtained privatized banks

BANK	C.T.	R.P.
I.C.I.C.I.	6.127	4
H.D.F.C.	7.256	5
A.B.	8.517	8
Y.B.	9.047	9
K.M.B.	5.624	3
J.K.B.	4.295	2
I.D.B.I.	7.695	7
S.I.B.	0.407	1
I.I.B.	7.514	6
F.B.	10.083	10

Explications:-

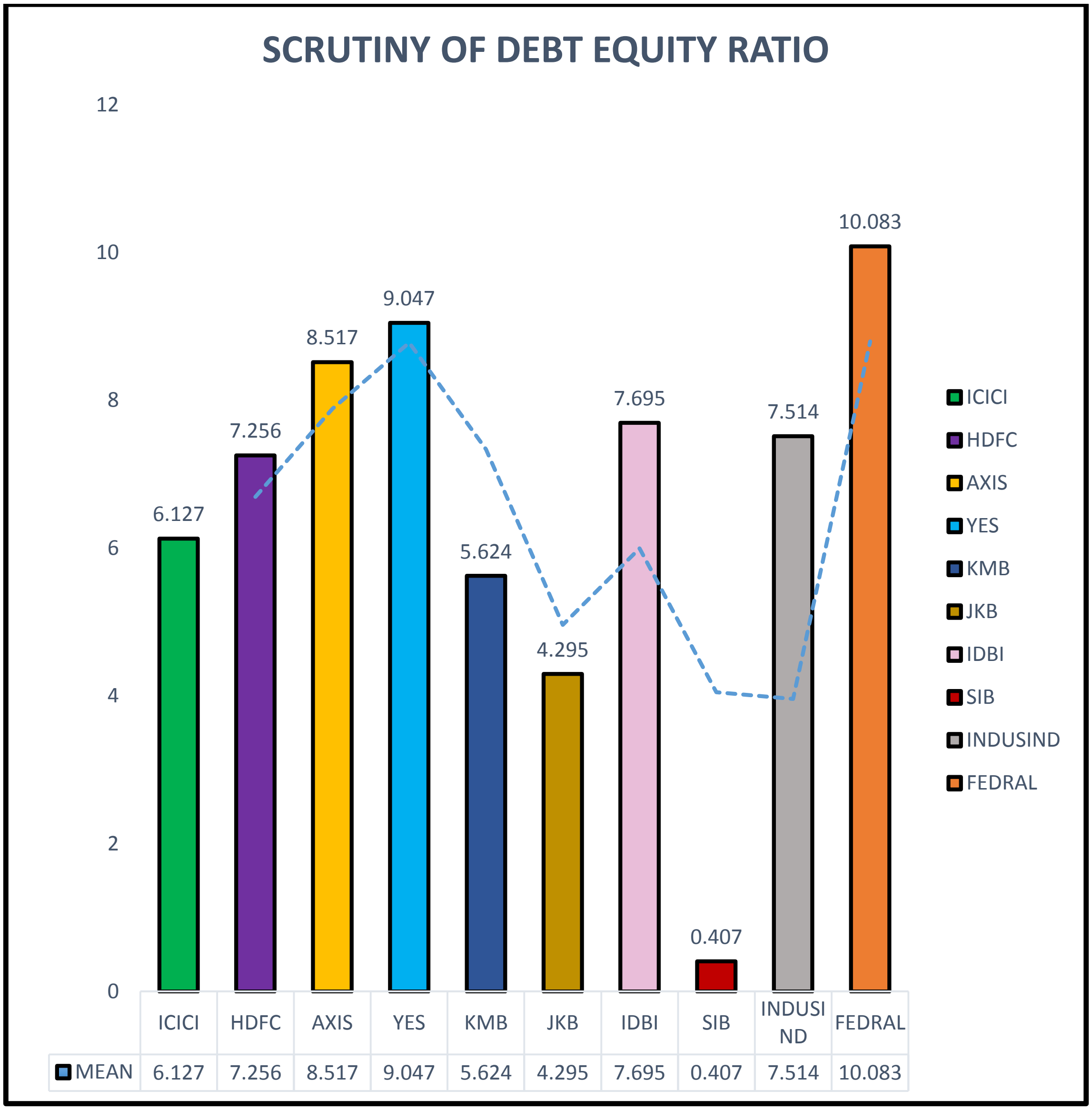
The presented table encloses summary of the average and corresponding values of the results of different banks. The averages show the average execution of each bank over a span and the values show its relative position compared to other banks. Discuss the data in the form of a paragraph: pecuniary results based on average results provide an recapitulation of the comparison of listed banks. S.I.B. (S.I.B.) claims the top spot with the highest average of 0.407 and deserves the top spot. This specifies that S.I.B. has shown the strongest and most consistent average pecuniary execution among listed banks during the specified span. J.K.B. is second with an average score of 4.295, one of the finest performing banks on average over the span.

The average pecuniary execution of J.K.B. is commendable and S.I.B. follows it closely. K.M.B.(K.M.B.) follows closely with an average of 5.624, earning third place. The execution of K.M.B. is noteworthy because it is included in finest banks with a stable average pecuniary position. I.C.I.C.I. Is fourth with an average of 6.127. Although I.C.I.C.I. Is not at the top, it still shows a respectable and consistent average pecuniary execution among its peers. H.D.F.C. secures the fifth position with an average of 7.256.

Although H.D.F.C. is slightly lower than I.C.I.C.I., its average pecuniary execution is commendable. I.I.B.is sixth with an average score of 7.514, which specifies the average pecuniary execution of listed banks. I.D.B.I. falls to the seventh position with an average score of 7.695, indicating that the average execution of listed banks is weaker. A.B. follows at the eighth position with an average of 8.517. Although A.B. is not at the top, it retains a respectable average execution among listed banks. Y.B.secures ninth place with an average of 9.047. Despite not being at the top, Y.B.has moderate average pecuniary execution. Finally, F.B. finishes in tenth place with an average score of 10.083. F.B.; the average is relatively higher, indicating challenges or fluctuations in its pecuniary execution during the review span. All together, the R.P. based on averages gives a clear picture of the relative pecuniary execution of each bank, with S.I.B. at the top and F.B. at the bottom.

GRAPH NO.-6.2

Graphicalscrutiny of Debt-Equity Ratio



Statistical test as per one way ANOVA result

Null Hypothesis (H0):-

H0-1 there is no remarkabledifferentiation among Capital Adequacy to Debt- Equity Ratio of obtained Privatizedbanks.

Alternative Hypothesis (H1):

H1-1 there is no remarkabledifferentiation among Capital Adequacy to Debt equity Ratio of obtained privatizedbanks.

Table NO.6.6

Table demonstrate the F test anova for Debt-Equity Ratio

Source of variance	***SS***	***df***	***MS***	***Fc***	***P-value***	***F t***
Between the group	690.69	9	76.74	69.95	0.0303	1.99
Inside the group	98.94	90	1.097			
Total	789.433	99				

Explications:

The F test statistic calculated is 69.95, and the tabular or critical value of F at a level-5%of significance is 1.99. From the outcome of F value after calculation (69.95) is much higher than the value of F given in TableF (1.99), we discard the null hypothesis (H0) and obtain the alternative hypothesis (H1).

Therefore, the conclusion is that there are remarkabledifferentiations included inobtained banks in terms of their debt-to-equity ratios. In other words, the FtestAnova demonstrates that these banks fluctuate remarkablely in how they finance their operations. This finding suggests that some banks may have higher pecuniaryleverage (more debt relative to equity) than others, which can impperformtheir jeopardy profiles and pecuniaryaptitude.

6.1.3. Scrutinyof TotalAdvances to TotalAsset Ratio: -

The Total Advances to Total Assets Ratio appraises the percentage of a bank's total assets that are allocated to loans (advances). This ratio helps determine the extent to which a bank's assets are committed to lending activities.:

1. **Coherence**: It extents the coherence of a bank's lending operations. Higher ratios typically specify that the bank is more focused on lending activities to produce income.
2. **Profitaptitude Considerations**: Interest income produced from loans is a primary revenue source for banks. Increasing the Loan-to-Asset Ratio can potentially boost interest income, thereby enhancing profitaptitude.
3. **Jeopardy Regulatement**: While a higher Loan-to-Asset Ratio may specify aggressive lending and potentially higher profits, it also increases jeopardy exposure. Banks must regulate credit jeopardy meritoriously to safeguard that loans are repaid as scheduled.
4. **Constituents**: Total advances include loans extended to borrowers, which provide to interest income. Total assets encompass all assets on the bank's balance sheet, excluding rappraisals adjustments.

Advancesto Assets Ratio = Total Advances/TotalAsets*100

TABLE NO. 6.7

Table demonstrate Advances to Assets Ratio (%) of the obtained privatizedbanks

BANK	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	C.T.	Std. Dev.	CO. V.%
I.C.I.C.I.	56.96	60	60.4	60.15	58.28	60.83	58.75	59.63	60.87	64.36	60.02	1.96	3.26
H.D.F.C.	61.64	61.9	65.5	64.2	61.88	65.84	64.93	64.85	66.17	64.9	64.19	1.73	2.70
A.B.	60.03	60.85	64.5	62.03	63.6	61.87	62.44	62.62	60.22	67.17	62.53	2.15	3.44
Y.B.	51.03	55.48	59.4	61.5	65.14	63.41	66.5	61.01	56.9	57.29	59.77	4.73	7.91
K.M.B.	60.5	62.41	61.7	63.41	64.1	65.89	61	58.33	63.17	64.12	62.47	2.17	3.47
J.K.B.	59.32	60.45	61.8	44.05	41.22	51.62	57.37	61.63	61.97	63.26	56.27	7.93	14.09
I.D.B.I.	60.09	58.53	57.7	52.75	49.02	45.83	43.29	43.03	48.36	49.19	50.78	6.24	12.29
S.I.B.	64.4	64.5	67.4	64.74	69.74	72.19	68.22	67.82	65.6	64.65	66.93	2.63	3.93
I.I.B.	63.32	63.01	63.1	63.3	65.4	67.09	67.34	58.57	59.03	63.33	63.35	2.90	4.58
F.B.	58.23	61.9	63.5	63.78	66.49	69.17	69.18	65.5	65.6	67	65.04	3.35	5.14
C.T.	59.55	60.90	62.51	59.99	60.49	62.37	61.90	60.30	60.79	62.53			

Source: Annual Reportsof Obtained Banks

Explications:

Averages are particularly useful for indulgent the average execution of each bank over a span of time. In the pecuniaryyear 2013-14, City Union Bank (S.I.B.) had the highest average return of 64.4, while Y.B.had the lowest average return of 51.03. Moving to 2014-15, 64.5 S.I.B. continued to have the highest average and Y.B.retained the lowest average. In 2015-16, S.I.B. remained top at 67% and Y.B.at 59% was again the lowest average. In 2016-17, S.I.B. retained its leadership and I.D.B.I.'s average continued to be the lowest. There was a change in the pecuniaryyear 2017-18 when S.I.B. retained the leading position but JAH Bank's average was higher than last year. In 2018-19, S.I.B. retained its leading position while I.D.B.I. again had the lowest average. In 2019-20, S.I.B. remained at the top with 68 points and the lowest average was I.D.B.I. with 43 points. In 2020-21, S.I.B. retained the leading position with 64 points while I.D.B.I. with 47 points retained the lowest average. Finally in 2022-23 S.I.B. retained its lead and again I.D.B.I. had the lowest average.

In All together average analyses, S.I.B. consistently shows the highest average execution, indicating continued excellence over the years. On the other hand, I.D.B.I.'s average is consistently the lowest, indicating challenges or fluctuations in its average execution. All together, the table gives a comprehensive picture of the progress trends of a number of banks during the given span: 66% of City Union Bank has consistently performed well and I.D.B.I. is the poorest, with an average of 50% having challenges in retaining a high average execution. .

The table enclosesinfo about each bank's (CO.V. %) and (Std.Dev.) and its accounting year execution. It provides an recapitulation of the variation and distribution of these annual results. The S.I.B. has a consistently low ranging from 2.63% to 3.93%, indicating relatively little variation in coherence. The values ranging from 2.63 to 3.93 further support this conclusion, indicating a relatively stable trend over the years. Y.B., on the other hand, has higher volatility, which is reflected in its higher CO.V. % values, which range from 4.73% to 7.91%. The values, which range from 1.74 to 4.73, confirm the greater dispersion of its annual execution, indicating a more volatile trend compared to S.I.B.. Other banks like I.C.I.C.I., H.D.F.C., A.B., J.K.B., I.D.B.I., I.I.B. and F.B. show different values of CV% and . Generally lower CO.V.% and Std.Dev. values specify more stable and consistent execution, while higher values specify greater variaptitude. Total CO.V. % and Std.Dev. values provide additional info about the aptitude and fluctuations of each bank and its execution. S.I.B. stands out with low volatility while Y.B.has higher volatility. In addition to the average execution, this data also helps recognise the consistency and reliaptitude of each bank, as well as the pecuniaryexecution over a certain span.

TABLE NO-6.8

Table demonstrate the Final Rank of the Net Advances to Total Assets Ratio (%)of the obtained privatizedbanks

BANK	C.T.	R.P.
I.C.I.C.I.	60.02	7
H.D.F.C.	64.19	3
A.B.	62.53	5
Y.B.	59.77	8
K.M.B.	62.47	6
J.K.B.	56.27	9
I.D.B.I.	50.78	10
S.I.B.	66.93	1
I.I.B.	63.35	4
F.B.	65.04	2

Explication:

In the table mentioned given up, the average percentage of Total Prepaid Assets was calculated and the R.P.ings were given based on their ten-year average The presented table summarizes the average results of a number of banks and the respective R.P.ings. The averages show the average execution of each bank over a span, and the values show its relative position compared to other bank; s discuss the data in the form of a paragraph:

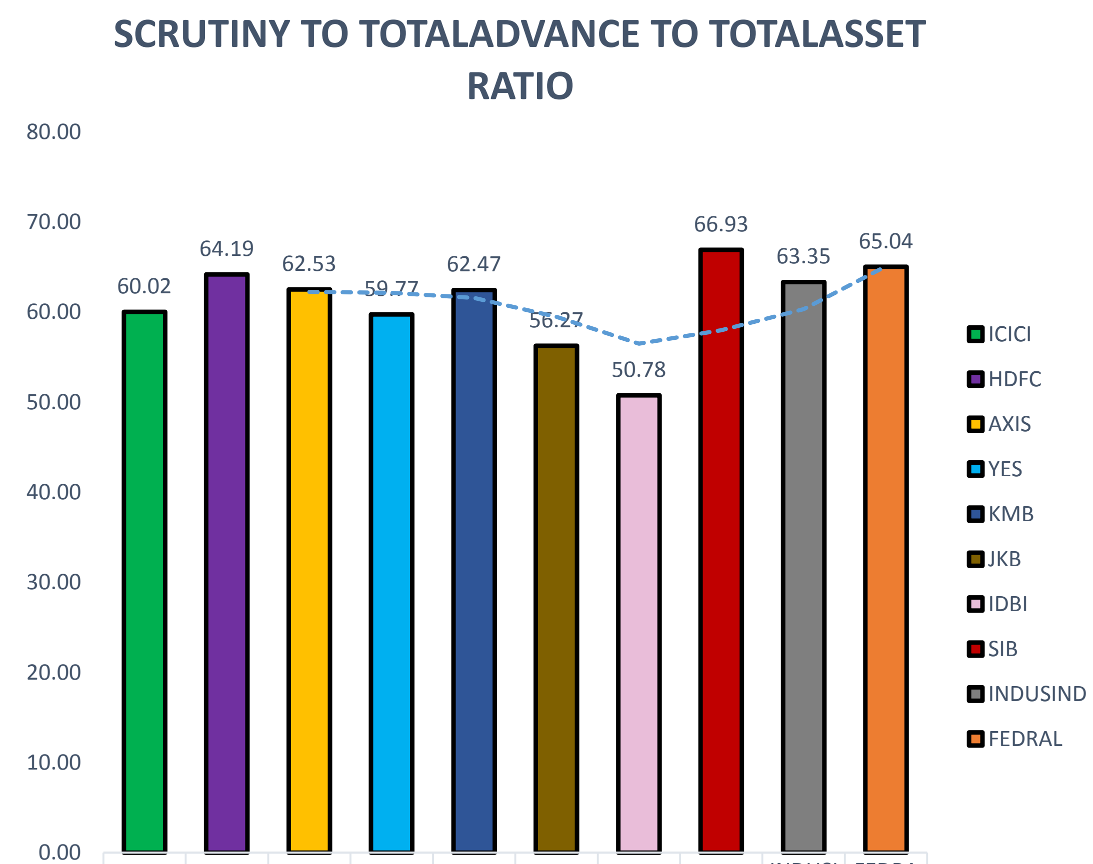
pecuniaryresults based on average results provide a recapitulation of the comparison of listed banks. S.I.B. rose with the highest average of 66.93 and deserves the top spot. This specifys that S.I.B. has shown the strongest and most consistent average pecuniaryexecution among listed banks during the specified span. In second place was F.B. with an average score of 65.04, one of the finest performing banks on average for the span. F.B. shows commendable average pecuniaryexecution followed by S.I.B.. H.D.F.C. closely follows with an average of 64.19 and earns the third position.

The execution of H.D.F.C. is notable because it R.P.s included intop banks with strong average pecuniaryvigor. I.I.B.is R.P.ed fourth with an average score of 63.35, indicating moderate average pecuniaryexecution among listed banks. The fifth position is secured by A.B. with an average of 62.53. Although A.B. is not at the top, it retains a respectable average execution among listed banks. Following in sixth place 4,444 is K.M.B.(K.M.B.) with an average of 62.47, indicating a strong average pecuniaryexecution. In seventh place is I.C.I.C.I. with an average of 60.02.

Although I.C.I.C.I. is not at the top, it still shows a respectable and consistent average pecuniaryexecution among its peers. Y.B.secures eighth place with an average of 59.77. Despite not being at the top, Y.B.has moderate average pecuniaryexecution. J.K.B. falls to the ninth position with an average score of 56.27, indicating that the average execution of listed banks is relatively lower. I.D.B.I. rounds out the tenth place in the R.P.ing with an average score of 50.78. I.D.B.I. the average is relatively lower, indicating challenges or fluctuations in its pecuniaryexecution during the review span. In short, an average rating provides a clear recapitulation of the relative pecuniaryexecution of each bank. S.I.B. leads the pack and I.D.B.I. is at the lowest end of the spectrum.

GRAPH NO-6.3

Graphicalscrutiny of Net Advances to TotalAssets Ratio



	ICICI	HDFC	AXIS	YES	KMB	JKB	IDBI	SIB	INDUSI ND	FEDRA L
MEAN	60.02	64.19	62.53	59.77	62.47	56.27	50.78	66.93	63.35	65.04

Statistical test as per one way ANOVA result

Null Hypothesis (H0):-

H0-1 there is no remarkabledifferentiation among Capital Adequacy to total assets Ratio of obtained Privatizedbanks.

Alternative Hypothesis (H1):

H1-1 there is no remarkabledifferentiation among Capital Adequacy to total assets Ratio of obtained privatizedbanks.

TableNO.6.9Table demonstrate the F test anova for Advancesto AssetsRatio

Source of variance	*SS*	*df*	*MS*	*Fc*	*P-value*	*F t*
Between the group	2007.97	9	223.11	13.98	0.6934	1.99
Inside the group	1501.608	90	16.68			
Total	3509.580	99				

Explications:

The F test statistic calculated is 13.98, and the tabular or critical value of F at a level-5%of significance is 1.99. From the outcome of F value after calculation (13.98) is higher than the value of F given in TableF (1.99), we discard the null hypothesis (H0) and obtain the alternative hypothesis (H1).

Therefore, the conclusion is that there are remarkabledifferentiations included inobtained banks in terms of their total assets. In other words, the FtestAnova demonstrates that these banks fluctuate remarkablely in the total amount of assets they hold. This finding suggests that some banks may have larger or smaller asset bases compared to others, which can influence their lending capacity, profitaptitude, and all togetherpecuniaryvigor.

6.1.4. Scrutinyof Coverage Ratio:-

Coverage Ratios

It serves as vigorous pecuniary standard for gauging an organization’s aptitude to fulfill its pecuniary commitments, particularly in terms of interest and debt rereckoning, using its earnings or cash flow. A number of forms of coverage ratios exist, each focusing on distinct pecuniary phases:

Significance: A higher interest coverage ratio signifies a stronger capaptitude of the company to reach its interest reckoning, indicating a lower pecuniary jeopardy.These ratios are decisive for creditors, financiars, and regulatement to appraise pecuniary aptitude, jeopardy exposure, and borrowing capacity. They suggests substantial future visions into a company's aptitude to regulate its devoirs, thereby informing decisions related to lending, funding, and pecuniary strategy.

Coverage Ratio = Earnings beforeTax & Interest (EBIT)/InterestExpense*100

TABLE NO-6.10

Table demonstrate Coverage Ratio (%) of obtained privatizedbanks

BANK	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	C.T.	Std. Dev.	CO. V.%
I.C.I.C.I.	59.9	65.62	75.7	81.7	77.46	64.41	67.66	90.7	100.9	104.2	78.83	15.48	19.64
H.D.F.C.	63.4	66.75	65.5	71.15	81.26	78.36	83.15	102.5	115	94.2	82.12	17.12	20.85
A.B.	61.3	62.98	66.7	66.48	57.41	57.11	62.62	74.7	72.25	75.91	65.74	6.74	10.25
Y.B.	37	40.2	48	54.93	61.83	41.05	18.26	39.46	23.28	21.53	38.55	14.32	37.15
K.M.B.	51.06	54.54	42.6	62.52	70.06	65.82	74.62	106.2	117.9	116.9	76.23	27.61	36.23
J.K.B.	25.12	19.2	26.4	26.39	17.71	9.72	18.93	29.59	43.98	48.87	26.59	11.96	44.97
I.D.B.I.	27.61	25.56	24.5	20.77	45.46	25.07	36.92	62.12	82.07	95.59	44.56	26.62	59.73
S.I.B.	32.52	36.62	42.5	50.32	61.24	57.52	52.71	64.37	72.9	71.25	54.19	13.90	25.65
I.I.B.	48.4	49.4	56.3	65.33	68.1	60.29	64.41	75.79	81.15	76.41	64.56	11.22	17.37
F.B.	31.38	32.31	27.2	34.22	37.13	38.15	37.43	46.05	48.81	50.1	38.28	7.72	20.17
C.T.	43.77	45.32	47.52	53.38	57.77	49.75	51.67	69.15	75.82	75.50			

Source: Annual Reports of Obtained Banks

Explications:

H.D.F.C. 63 had the highest average score of 59.9, indicating strong pecuniaryvigor, while J.K.B. 25 had the lowest average score of 25.12. Movement 2014-15 H.D.F.C. 63 The table presented provides a detailed recapitulation of the pecuniaryexecution of a number of banks over a number of pecuniaryspans, focusing on the averages and execution of each bank. In the pecuniaryyear 2013-14, H.D.F.C. had the highest average score of 63.4 indicating a strong pecuniaryposition, while J.K.B. had the lowest average score of 25.12. 4Moving in 2014-15, H.D.F.C. 66 topped the list with the highest average return, outperforming other banks, while J.K.B. 19.2 retained the lowest average. In 2015-16, I.C.I.C.I. led with the highest average of 75.72 and I.D.B.I. with the lowest average of 24. The trend continued in 2016-17 with I.C.I.C.I. leading the average return at 81.7 while J.K.B. consistently retained the lowest average. In 2017-18, H.D.F.C. again had the highest average while J.K.B. 20.77 remained the lowest average. 2018-2019. in the pecuniaryyear there was a change in which H.D.F.C. 78 average continued to be the highest but I.D.B.I. now had the lowest average. In 2019-2020, H.D.F.C. retained its top position at 83, while I.D.B.I. continued to have the lowest average. In 2020-21, H.D.F.C. 102 retained its leadership while J.K.B. now showed the lowest average.

In 2021-22, H.D.F.C. had the highest average of 114 and J.K.B. had the lowest average. In the last pecuniaryyear 2022-23, H.D.F.C. remained at the top and Y.B.21 retained the lowest average. In all together average analyses, H.D.F.C.82 Bank consistently shows the highest average execution, indicating sustained pecuniarystrength over the years. J.K.B. 26 is the lowest average over the entire review span, indicating challenges in retaining the pecuniaryposition of other banks. The table encloses info on the (Std.Dev.) and (CO.V. %) of each bank and pecuniaryresults by pecuniaryyear, which gives an idea of the fluctuation and dispersion of annual returns. The values of I.C.I.C.I. range from 15.48 to 78.83, indicating remarkable variation in its pecuniaryexecution over the analyzed years.

(CO.V.%) values ranging from 19.64% to 37.15% further highlight the remarkable variaptitude in I.C.I.C.I. 's pecuniaryposition, especially when compared to its averages. H.D.F.C. shows s ranging from 17.12 to 82.12, indicating remarkable volatility in its pecuniaryexecution. The corresponding CO.V. % values ranging from 20.85% to 36.23% highlight the relative volatility and pecuniary execution of H.D.F.C. over the specified span. A.B.'s pecuniaryexecution is more stable, reflected in lower from 6.74 to 65.74. CO.V. % values ranging from 10.25% to 14.32% further confirm the relatively lower volatility of A.B.'s pecuniaryexecution. The values of Y.B.range from 14.32 to 27.61, which specifys remarkable fluctuations in the bank's pecuniaryexecution. The corresponding CO.V. % values ranging from 37.15% to 59.73% specify a remarkable fluctuation in the pecuniaryposition of Y.B.and during the analyzed years. K.M.B.'s values range from 27.61 to 76.23, indicating considerable volatility in its pecuniaryposition. Result CO.V. % values ranging from 36.23% to 59.73% specify the relative volatility of the pecuniaryexecution of K.M.B.. J.K.B. shows remarkable ranging from 9.72 to 56.27, reflecting remarkable fluctuations in its pecuniaryposition. The corresponding CO.V. % values ranging from 11.96% to 44.97% further specify the volatility of J.K.B.'s pecuniaryexecution over the specified span. I.D.B.I. shows a range of from 25.07 to 95.59, which specifys remarkable fluctuations in its pecuniaryexecution.

Corresponding CO.V. % values ranging from 26.62% to 59.73% highlight the considerable volatility and of the pecuniaryposition of I.D.B.I. during the analyzed years. S.I.B.'s pecuniaryexecution is relatively stable, reflected in lower s ranging from 13.90 to 66.93. CO.V. % values ranging from 25.65% to 53.78% specify S.I.B.ank moderate variaptitude of pecuniaryresults. The values of I.I.B.range from 11.22 to 64.56, which specifys remarkable fluctuations in its pecuniaryexecution. Corresponding CO.V. % values ranging from 17.37% to 33.77% specify the volatility of the pecuniaryposition of I.I.B.during the specified span. The Fed's values range from 7.72 to 38.28, indicating moderate variaptitude in its pecuniaryexecution.

Corresponding CO.V. % values ranging from 20.17% to 33.77% specify obtainable volatility in the pecuniaryexecution of F.B.. .As we know, bank is to stimulate savings through deposits and then lend the available money through them. Every bank tries to earn more, because the same bank tries to lend its funds at a higher rate of interest to cover the interest costs. The given up table shows the Coverage execution calculated from EBIT, the main purpose of which is to know how much profit the bank can earn to cover interest. The presented table provides a detailed recapitulation of the pecuniaryexecution of a number of banks over a number of fiscal years, focusing on the average and execution of each bank.

TABLE NO. – 6.11

Table demonstrate the Final Ranks of Coverage Ratio (%) of the obtained Privatized banks

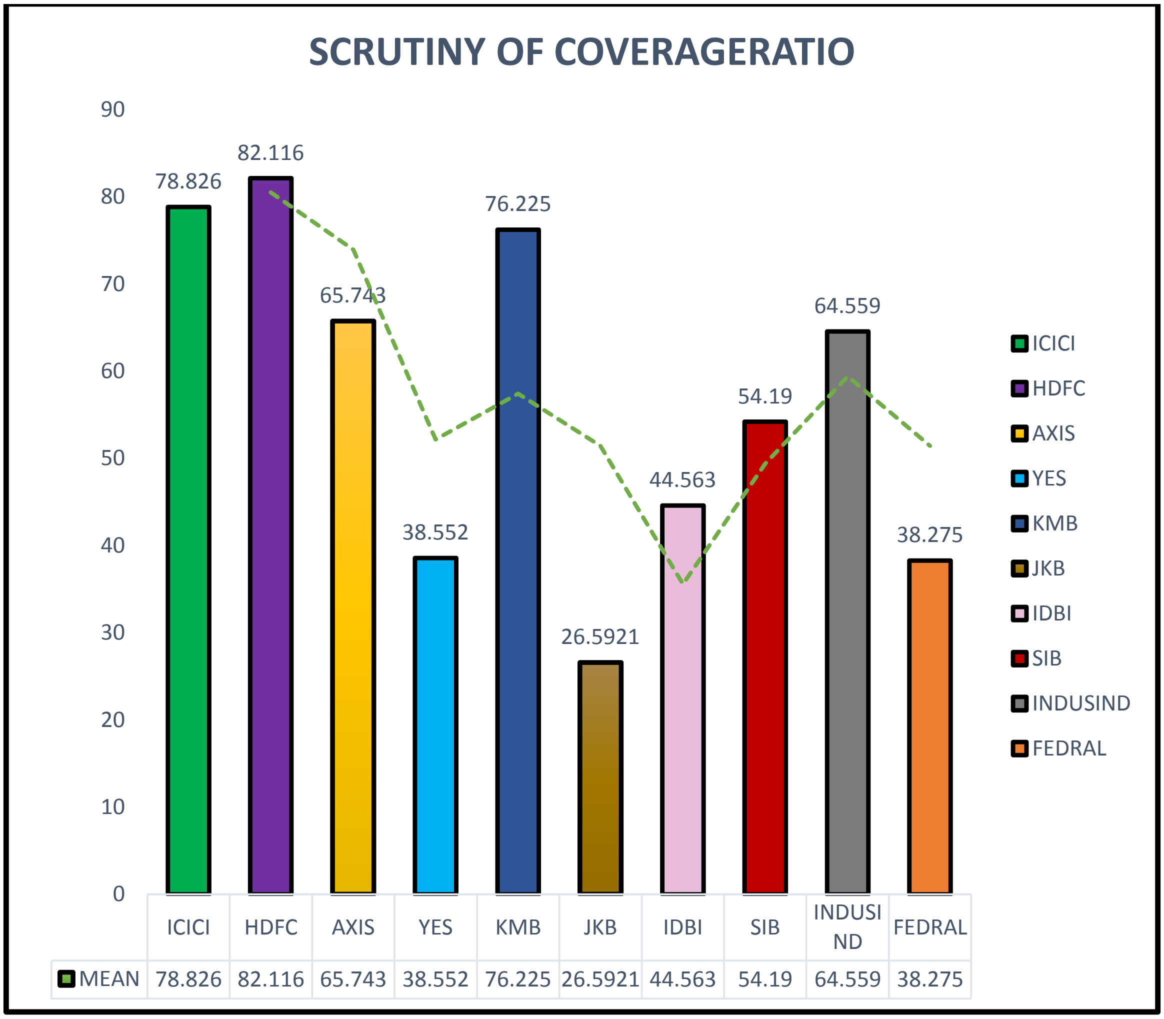
BANK	C.T.	R.P.
I.C.I.C.I.	78.826	2
H.D.F.C.	82.116	1
A.B.	65.743	4
Y.B.	38.552	8
K.M.B.	76.225	3
J.K.B.	26.5921	10
I.D.B.I.	44.563	7
S.I.B.	54.19	6
I.I.B.	64.559	5
F.B.	38.275	9

Explications:

In the given up mentioned table, the average coverage rate is calculated as and the R.P.ings are given based on their ten year average. The presented info presents a relativescrutiny of different banks based on their averages and respective R.P.ings. H.D.F.C.is earliest in this R.P.ing with an average of 82,116 securing the number 1. Closely followed by I.C.I.C.I. has following position with an average of 78,826 points. K.M.B.(K.M.B.) is third with an average of 76,225. A.B. (65,743) and I.I.B.(64,559) are in the fourth and fifth positions. City Union Bank (S.I.B.) secures the sixth position with an average of 54.19, while I.D.B.I. follows at the seventh position with an average of 44.563. F.B. (F.B.) is ninth with an average score of 38,275 and Y.B.is eighth with an average score of 38,552. J.K.B. Bank is the tenth lowest with an average of 26.5921. This R.P.ing gives an idea of the relative execution of these banks based on the given averages and provides an recapitulation of their position in comparison...

GRAPHNO. 6.4

Graphicalscrutiny of CoverageRatio



Statistical test as per one way ANOVA result

Null Hypothesis (H0):-

H0-1 there is no remarkabledifferentiation among Capital Adequacy to Coverage Ratio of obtained Privatizedbanks.

Alternative Hypothesis (H1):

H1-1 there is no remarkabledifferentiation among Capital Adequacy to Coverage Ratio of obtained privatizedbanks.

Table NO.6.12

Table demonstrate the F test anova for Coverage Ratio

Source of variance	*SS*	*df*	*MS*	*Fc*	*P-value*	*F t*
Between the group	33885.24	9	3765.03	14.744	3.0590	1.99
Inside the group	22982.51	90	255.356			
Total	58867.740	99				

Explications:

The F test statistic calculated is 14.77, and the tabular or critical value of F at a level-5%of significance is 1.99. From the outcome of F value after calculation (14.77) is higher than the value of F given in TableF (1.99), we discard the null hypothesis (H0) and obtain the alternative hypothesis (H1).

Therefore, the conclusion is that there are remarkabledifferentiations included inobtained banks in terms of their coverage ratios. In other words, the FtestAnova demonstrates that these banks fluctuate remarkablely in their some banks may have stronger pecuniarypositions with higher earnings relative to their interest devoirs, while others may have weaker coverage ratios, indicating potential challenges in reaching interest reckoning devoirs.

6.1.5. Scrutiny of Government Securities to Total Fundings Ratio:

This ratio provides future vision into the extent of a bank's funding portfolio that is allocated to low-jeopardy, government-backed securities.

Constituents:

- **Government Securities**: These are debt instruments issued by the government, containing Treasury bills, government bonds, and other similar securities that are considered low-jeopardy.
- **Total Fundings**: This encompasses all types of fundings held by the bank or institution, containing equities, bonds, real estate, and other pecuniary assets.

Interpretation:

- **Higher Ratio**: Substantial portion of the institution's fundings is in government securities. This can recommenda conservative funding strategy, emphasizing safety and aptitude. It may also reflect a preference for low-jeopardy fundings.
- **Lower Ratio**: A lower ratio implies that a smaller amount of the funding portfolio is allocated to government securities. This could specify a higher exposure to jeopardyier fundings, potentially aiming for higher returns.

Significance:

- **Jeopardy Considerment**: This ratio helps consider the jeopardy profile of the institution's funding portfolio. A higher ratio can specify a lower jeopardy profile due to the aptitude and security of government securities.
- **Liquidity and Safety**: Government securities are generally highly liquid and secure, making this ratio useful for indulgent how much of the institution's fundings are in easily admittanceible and safe assets.
- **Funding Strategy**: It provides future visions into the institution's funding strategy and jeopardy regulatement approach, showing how much emphasis is placed on stable, government-backed assets.

key suggestion of how much of a pecuniary institution's funding portfolio is composed of low-jeopardy government securities, highlighting its jeopardy profile and funding strategy.

-G-Securities toTotal FundingRatio = [(Funding in governmentsecurities in India + Funding in governmentsecurities outsideIndia) /Total Funding] × 100

TABLE NO.–6.13

Table demonstrate Government Securities to Total Fundings (%) of obtained privatized banks

BANK	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	C.T.	Std. Dev.	CO. V.%
I.C.I.C.I.	57.17	57.56	58.45	59.13	60.1	60.28	61.23	62.78	61.88	62.07	60.07	1.95	3.25
H.D.F.C.	78.25	72.32	75.45	74.23	77.62	72.12	76.26	74.69	75.18	76.13	75.23	2.01	2.67
A.B.	61.3	62.13	63.12	65.74	62.86	63.74	64.12	63.45	64.28	64.47	63.52	1.26	1.98
Y.B.	57.77	64.77	59.47	61.45	62.42	59.61	62.71	65.38	64.74	63.74	62.21	2.59	4.16
K.M.B.	68.53	75.22	67.45	65.12	67.14	62.23	65.82	72.45	71.25	72.65	68.79	4.02	5.85
J.K.B.	54.33	55.12	56.23	54.12	57.23	57.41	56.31	57.42	57.78	58.23	56.42	1.46	2.59
I.D.B.I.	58.12	57.89	60.12	61.78	59.47	60.12	60.45	61.93	62.14	63.3	60.53	1.76	2.92
S.I.B.	57.78	55.45	57.41	58.87	51.23	54.12	57.41	58.23	59.78	61.42	57.17	2.92	5.11
I.I.B.	71.33	72.03	71.45	72.45	71.47	71.63	72.45	72.26	71.89	72.86	71.98	0.52	0.72
F.B.	67.24	62.12	69.12	70.23	74.85	72.65	72.91	69.74	71.45	70.36	70.07	3.52	5.03
C.T.	63.182	63.461	63.827	64.312	64.439	63.391	64.967	65.833	66.037	66.523			

Source: Annual Reports of Obtained Banks

Explications:

Higher G-Sec shows percent jeopardy free funding in bank funding portfolio compared to total funding. But this may affect the ROI of as government securities give lower returns. The given up shows that all the obtained privatizedbanks followed the traditional policy of preferring jeopardy-free securities to other forms of funding. Average of I.I.B.is (71.98) I.I.B.has the highest average productivity executionincluded insuggestsed banks. Over the years under review, the bank has consistently retained a strong level of execution, which specifys aptitude and reliaptitude. H.D.F.C. Average (75.23): Closely followed by H.D.F.C. which also shows commendable average execution. The bank has performed relatively stable over the years, which has helped reinforce its strong position in the R.P.ing. I.C.I.C.I. has an average (60.07): I.C.I.C.I. R.P.s third with an average return execution of 60.07. Although slightly lower than H.D.F.C.and I.I.B., I.C.I.C.I. retained a solid and competitive execution, making it one of the finest performing banks in the dataset. A.B. is average (63. 52): A.B. is followed by an average execution of 63.52. The bank showed consistent execution and provided to its stable position among banks. J.K.B. Bank Average (56.42): J.K.B. Bank is fifth with an average execution of 56.42. Although J.K.B. is lower than the banks mentioned earlier, it has shown aptitude and coherence in its operations. I.D.B.I. has an average (60.53): I.D.B.I. secures the sixth position with an average coherence of 60.53. The bank's execution was consistent over the years under review, which provided to its all togetherR.P.ing.

Y.B.has an average (62.21): Y.B.follows with an average return execution of 62.21. Y.B.has retained its competitive position in the R.P.ing, although it is slightly smaller than some of the leading banks. F.B. Average (70.07): F.B. is eighth with an average coherence of 70.07. Although the Fed is at the higher end of the averages, its execution is strong and stable over time. K.M.B.has an average coherence of (68.79): K.M.B.is ninth with an average coherence of 68.79. Over the years, the bank has demonstrated consistent and competitive operations. City Union Bank Average (57.17): City Union Bank rounds out the list with an average yield of 57.17.

Although City Union Bank and aptitude and coherence are on average lower than other banks, they provide to its All togetherexecution. This scrutiny gives an idea of the relative execution of listed banks, with lower averages indicating their operational coherence. I.C.I.C.I. has a moderate of 1.95, indicating moderate volatility in its annual returns. A of 3.25% suggests relatively stable execution relative to its average. 4 H.D.F.C. has a slightly higher of 2.1, which implies slightly higher annual volatility. However, the relatively low at 2.67%, indicating stable execution compared to its average. A.B. shows a lower of 1.26, indicating relatively stable annual execution. A of 1.98% reinforces this, indicating relatively little variation compared to its C.T.. Y.B.The of the bank of 2.59 specifys a greater fluctuation of the annual result. The 4.16% specifys a higher level of relative volatility compared to some other banks in the data set. K.M.B.has a SD of 4.02, which specifys its annual execution volatility. The 5.85% highlights relatively higher volatility compared to its average. J.K.B. Bank shows a lower, SD: 1.46, indicating relatively stable annual execution.

2.59% reinforces this, suggesting a reasonable variation from its C.T.. The I.D.B.I. and #039; is moderate at 1.76, indicating moderate volatility in its annual returns.92% specifys stable execution relative to its average. City Union Bank has a higher of 2.92, which specifys remarkable variation in its annual execution.11% highlights a higher relative volatility compared to some other banks. I.I.B.has the lowest of 0.52 which specifys a very stable annual execution. A of 0.72% reinforces this, showing an exceptionally small variation compared to its average. F.B.Reserve has a higher of 3.52, indicating remarkable variation in its annual returns.03% specifys a higher relative its annual results. Lower values specify greater aptitude, while higher values specify greater variaptitude. These standard are pivotal to consider the jeopardy and consistency of any bank and their pecuniaryexecution over the years under review.

TABLENO.6.14

Table demonstrate the Final Ranks of Govt. Securities to Total Assets Ratio (%) of the obtained privatizedbanks

BANK	C.T.	R.P.
I.C.I.C.I.	60.07	8
H.D.F.C.	75.23	1
A.B.	63.52	5
Y.B.	62.21	6
K.M.B.	68.79	4
J.K.B.	56.42	10
I.D.B.I.	60.53	7
S.I.B.	57.17	9
I.I.B.	71.98	2
F.B.	70.07	3

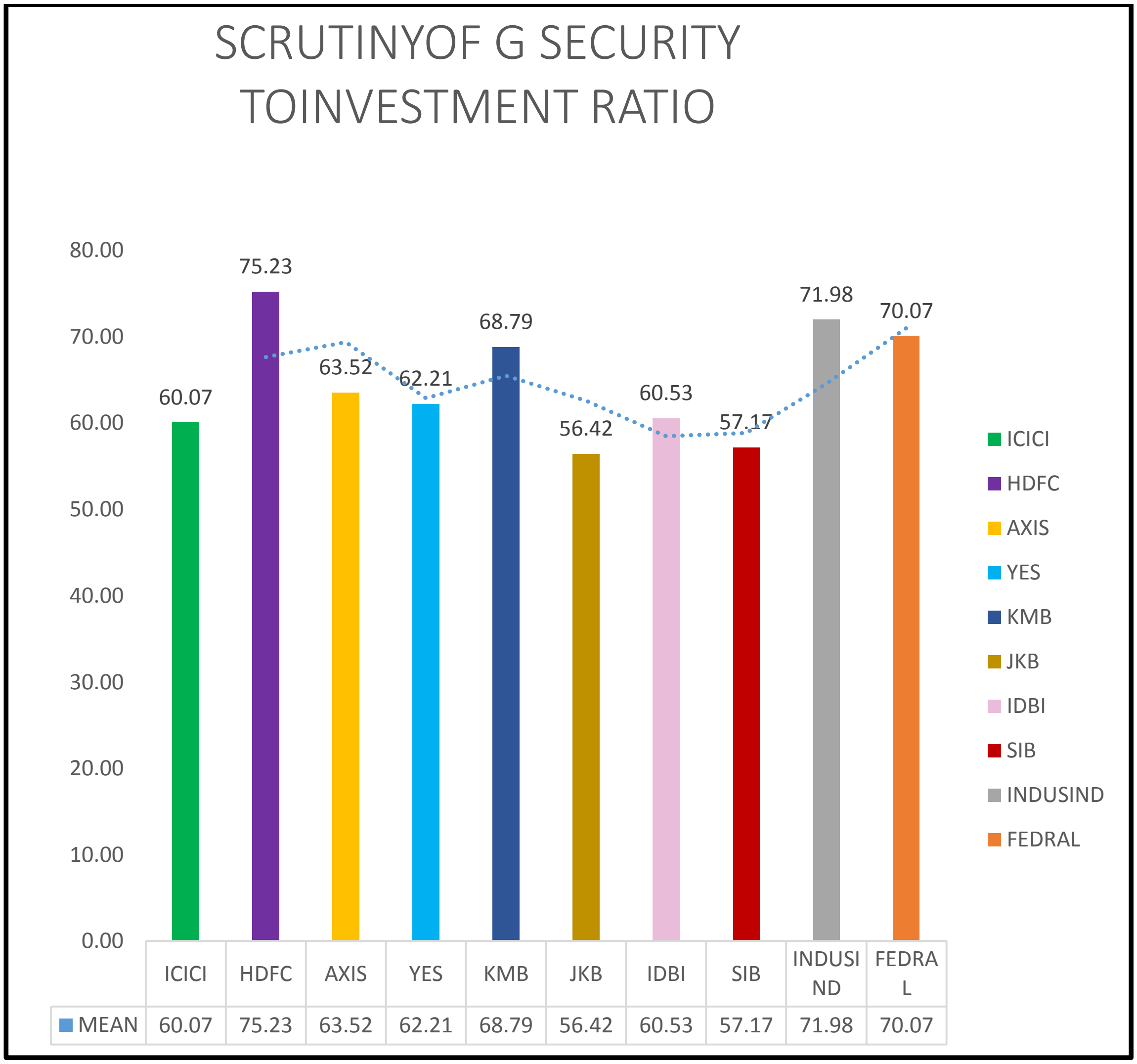
Explications:

The given up table discribe the average Govt. the ratio of securities to total fundings is calculated and fundings are given based on their ten-year average. The R.P.ing of banks based on average return values gives a complete picture of their relative R.P.ing. H.D.F.C. secures the top spot with an average return of 75.23, the highest position in this scrutiny. The bank's consistent and strong pecuniaryexecution over the years under review earned it earliest place. I.I.B.closely follows the second R.P.ed bank with an average return of 71.98. The remarkable aptitude and coherence of I.I.B. Bank; provides to its high position in the R.P.ing. In third place is F.B. with an average yield of 70.07. F.B. and its consistent pecuniaryexecution make it included infinest business banks in this scrutiny. The fourth position is secured by K.M.B.(K.M.B.) with an average score of 68.79. Despite the consistent and competitive execution of K.M.B.; in the top three, it stands out in the scrutiny. A.B. secures the fifth position with an average return of 63.52. A.B. has shown good pecuniaryexecution, earning it included infinest business banks in the dataset. Y.B.is in sixth place with an average return of 62.21. Although Y.B.is not at the top, its consistent executionR.P.s it included inhighest performing banks in its scrutiny. The seventh position is taken by I.C.I.C.I. with an average return of 60.07. Despite the fperformthat I.C.I.C.I. ; strong pecuniaryexecution is not at the top, it provides to its respectable position in the

R.P.ing. I.D.B.I. follows the eighth R.P.ed bank with an average return of 60.53. I.D.B.I. consistent pecuniaryexecution places it at an average level included inanalyzed banks. City Union Bank (S.I.B.) is ninth with an average yield of 57.17. Although KUB; pecuniaryaptitude and coherence is not at the top, it guarantees a place at the top of the R.P.ing. J.K.B. Bank is tenth with an average score of 56.42. Although the execution of J.K.B. Bank; is lower, it is still remarkable and is included inbanks analyzed in this study. In short, the R.P.ing based on average return values provides a clear hierarchy of banks that shows their position in terms of pecuniaryaptitude and coherence. Each bank's R.P.ing reflects its All togetherexecution over the years under review.

GRAPH NO. 6.5

Graphical scrutiny of Govt.Securities to TotalAssets



Statistical test as per one way ANOVA result

Null Hypothesis (H0):-

H0-1 there is no remarkabledifferentiation among Capital Adequacy to G security Ratio of obtained Privatizedbanks.

Alternative Hypothesis (H1):

H1-1 there is no remarkabledifferentiation among Capital Adequacy to G security Ratio of obtained privatizedbanks

TableNO.6.15

Table demonstrate the F test anova for Govt. Securities to Total Assets

Source of variance	*SS*	*df*	*MS*	*Fc*	*P-value*	*F t*
Between the group	3809.56	9	423.28	72.11	0.0050	1.99
Inside the group	528.8	90	5.87			
Total		99				

Explications:

The F test statistic calculated is 72.11, and the tabular or critical value of F at a level-5%of significance is 1.99. From the outcome of F value after calculation (72.11) is much higher than the value of F given in TableF (1.99), we discard the null hypothesis (H0) and obtain the alternative hypothesis (H1).

Therefore, the conclusion is that there are remarkabledifferentiations included inobtained banks in terms of their funding in Government Securities (G securities). In other words, the FtestAnova demonstrates that these banks fluctuate remarkablely in the amount of their total fundings allocated to government securities. This finding suggests that some banks may have higher allocations to government securities, indicating a lower jeopardy profile in their funding portfolio, while others may have lower allocations, potentially indicating a higher jeopardy appetite or different funding strategies.

This variation in the allocation to government securities can impperforma bank's jeopardy exposure, liquidity regulatement, and All together funding strategy, reflecting differing approaches to balancing jeopardy and return in their funding portfolios.

6.1.6. All together Capital Adequacy Scrutiny: -

Extent the All together solvency of banks based on a number of execution suggestions or ratios. This method involves assigning a combine rating to each bank by averaging ratings across individual parameters or ratios.

This approach is common in pecuniaryscrutiny and jeopardy considerment, in which multiple suggestions are appraised. By averaging the ratings of these suggestions, analysts can form an all together considerment of a bank's solvency and pecuniaryvigor.

6.1.6.1 All together CapitalAdequacy Scrutinyas per R.P.:

1. Capital Adequacy to Jeopardy Weighted Ratio %(CRAR)

2. Debt-Equity Ratio

3. Total Advances to TotalAsset Ratio

4. Coverage Ratio

5. Government. Securities to Total Fundings Ratio

TABLE NO. 6.16

Table demonstrate combine rank and final rank of the obtained privatized banks based on different extents of capital adequacy

	CAPITAL AD. RATIO		DEBT/EQUITY		ADV./T.ASSETS		COVERAGE RATIO		SEC./T.INV RATIO		FINAL R.P. OF RATIO	
BANKS	%	R.P.	%	R.P.	%	R.P.	%	R.P.	%	R.P.	C.T. OF R.P.S	FINAL
I.C.I.C.I.	17.68	3	6.13	4	60.02	7	78.826	2	60.065	8	4.8	3.5
H.D.F.C.	17.03	4	7.26	5	64.19	3	82.116	1	75.225	1	2.8	1
A.B.	16.66	5	8.52	8	62.53	5	65.743	4	63.521	5	5.4	5.5
Y.B.	15.98	6	9.05	9	59.77	8	38.552	8	62.206	6	7.4	9
K.M.B.	18.94	1	5.62	3	62.47	6	76.225	3	68.786	4	3.4	2
J.K.B.	17.77	2	4.30	2	56.27	9	26.5921	10	56.418	10	6.6	8
I.D.B.I.	13.62	9	7.70	7	50.78	10	44.563	7	60.532	7	8	10
S.I.B.	1.99	10	0.41	1	66.93	1	54.19	6	57.17	9	5.4	5.5
I.I.B.	15.46	7	7.51	6	63.35	4	64.559	5	71.982	2	4.8	3.5
F.B.	14.53	8	10.08	10	65.04	2	38.275	9	70.07	3	6.4	7

Explications:

The given up mentioned table represents the capital Adequacy Ratios of the obtained public &privatizedbanks for the span of 2013-14 to 2022-23. Higher the ratio of CAR display the highest execution. H.D.F.C.(Housing Progress Finance Corporation) Ratio: 17.03% and Lowest (Rank 10) R.P. secured by S.I.B. (City Union Bank) Ratio: 1.99%. In Debt/Equity Ratio Highest (Rank 1) achieved by S.I.B. (City Union Bank) with the Ratio: 0.41% and Lowest (Rank 10) secured by F.B. with the Ratio of 10.8%. In Advances to Total Assets Ratio Highest (Rank 1) achieved by S.I.B. (City Union Bank) with the Ratio of66.93% and Lowest (Rank 10) secured by J.K.B. (Infrastructure Progress Finance Company) with the Ratio of 56.27%. In Coverage Ratio Highest (Rank 1) secured by H.D.F.C.(Housing Progress Finance Corporation with the Ratio of 82.116% and Lowest (Rank 10) secured by J.K.B. (Infrastructure Progress Finance Company) with the Ratio of 26.5921%. Ratio Highest (Rank 1) secured by H.D.F.C.(Housing Progress Finance Corporation) with the Ratio of75.225% and Lowest (Rank 10) secured by Bank: S.I.B. (City Union Bank) with the Ratio: 57.17%

TABLE NO. 6.17

Table demonstrateC.T. of R.P. Rank with the t- test value of the obtained privatizedbanks under different extents of Capital Adequacy

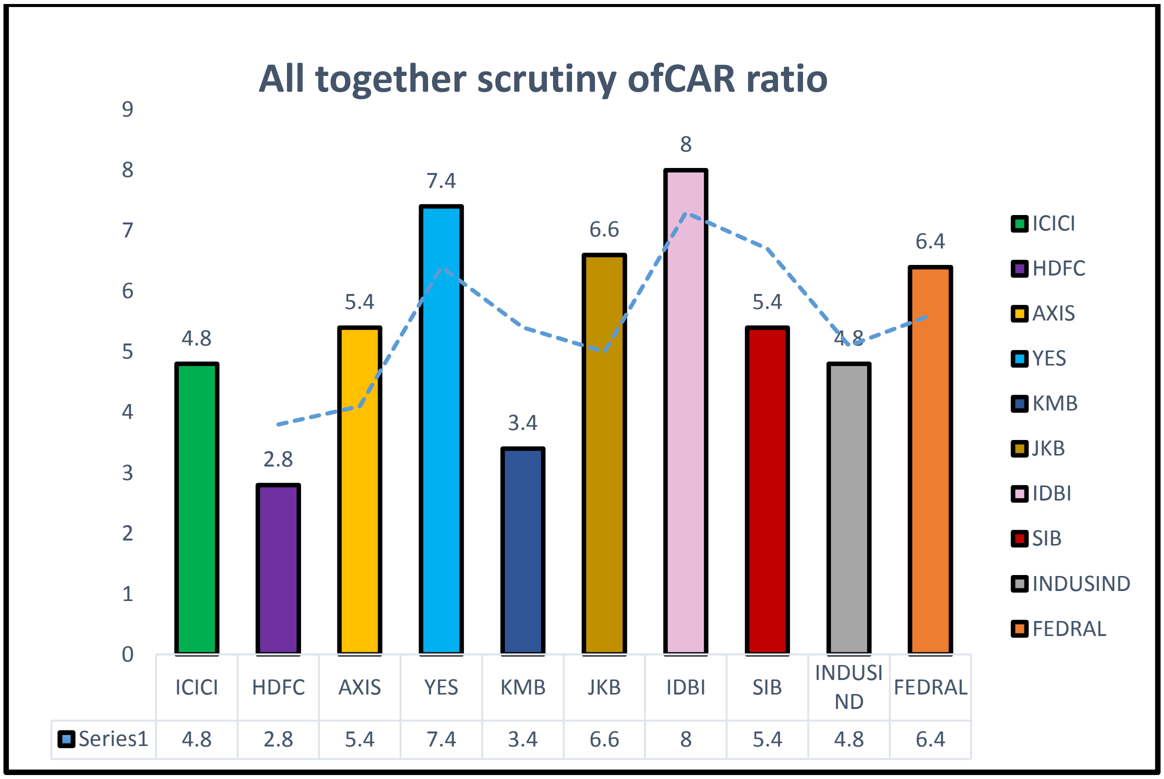
BANKS	.P.S IN C.T.					C.T.	Std. Dev.	S.E.	N	P.VALUE	T.STAT
	CAR	DEBT/EQTY	T.ADV/TA	COVRAGE	GSEC/T.INV						
I.C.I.C.I.	3	4	7	2	8	4.8	2.59	0.307	5	2.132	-0.60
H.D.F.C.	4	5	3	1	1	2.8	1.79	0.220	5	2.132	-3.37
A.B.	5	8	5	4	5	5.4	1.52	0.194	5	2.132	-0.15
Y.B.	6	9	8	8	6	7.4	1.34	0.179	5	2.132	3.17
K.M.B.	1	3	6	3	4	3.4	1.82	0.254	5	2.132	-2.58
J.K.B.	2	2	9	10	10	6.6	4.22	0.622	5	2.132	0.58
I.D.B.I.	9	7	10	7	7	8	1.41	0.221	5	2.132	3.95
S.I.B.	10	1	1	6	9	5.4	4.28	0.713	5	2.132	-0.05
I.I.B.	7	6	4	5	2	4.8	1.92	0.345	5	2.132	-0.81
F.B.	8	10	2	9	3	6.4	3.65	0.715	5	2.132	0.55
C.T.						5.5					

Explications: - The given up table represents the final values of capital adequacy ratio of obtained private banks in India using and T-test. H.D.F.C.stands at the top position with

R.P.earliest while K.M.B. on the second and I.D.B.I. at last with the average R.P. 8. Here, and t-test value are calculated to find out deviations between different ratios which are extents of solvency. The given up table shows that six banks (I.C.I.C.I., A.B., J.K.B., S.I.B., F.B., and I.I.B.) which show the t-test value 5% below the p-value (2.132). Other four bank (H.D.F.C., Y.B., K.M.B., I.D.B.I.) which show the t-test value 5% higher thans the p-value (2.132).This C.T.s that the differentiation in R.P.s is remarkable at the 5% significance level.

Graphno.6.6

Graphicalscrutiny of CapitalAdequacy Scrutiny as per R.P.



Testing of Hypothesis

Null Hypothesis (*H0*):-

***H0*-1** there is no remarkabledifferentiation among Capital Adequacy Ratios of obtained Privatizedbanks.

Alternative Hypothesis *(H1):*

***H1*-1** there is no remarkabledifferentiation among Capital Adequacy Ratios of obtained privatizedbanks.

To know the answer of this question, we have applied statistical tests ANOVA to test our hypothesis.

One way ANOVA Scrutiny: The results of ANOVA test are presented in table

F test ANOVA Results (Based on Final Ranks)

Tableno.6.18

Table demonstrate the F test anova for All together Capital Adequacy Scrutiny as per R.P.

source of variance	*SS*	*df*	*MS*	*F.* c	*P-value*	F.t
Between the group	122.9	9	13.65	1.885	0.1257	2.12
Inside the group	289.6	40	7.24			
Total	412.500	49				

The F test statistic calculated is 1.885, and the tabular or critical value of F at a level-5%of significance is 2.12. From the outcome of F value after calculation (1.885) is least the value of F given in TableF (2.12), we fail to discard the null hypothesis (H0) and do not obtain the alternative hypothesis (H1).

Therefore, the Explication is that there is not plenty evidence to recommendremarkabledifferentiations included inobtained banks in terms of their capital adequacy. In other words, the F test results, it cannot capital adequacy ratios of the obtained banks differ remarkablely. This finding suggests that the banks may have similar levels of capital adequacy, at least based on the parameters or ratios considered in the scrutiny.

6.1.6.2All together CapitalAdequacy Scrutiny as peraverage :

1. CapitalAdequacy to Jeopardy Weighted Ratio%CRAR
2. Debt-Equity Ratio
3. TotalAdvances to TotalAsset Ratio
4. Coverage. Ratio

5. Governmen.t Securities to Total Fundings Ratio

Table demonstrateC.T. of average of the obtained privatizedbanks under different extents of Capital Adequacy

Tableno.6.19

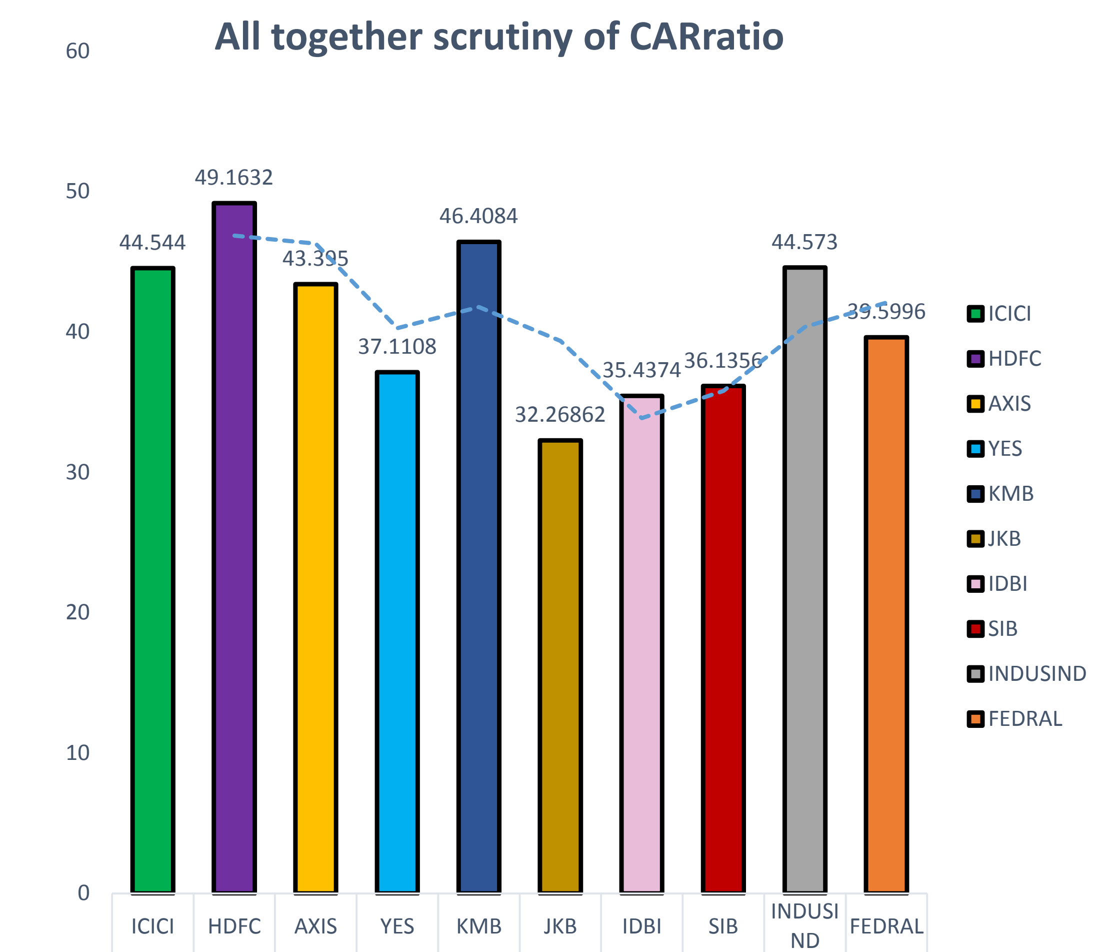
BANKS	**C.T. OF AVERAGE**					**C.T.**	**R.P.**
	CAR	DEBT/EQTY	T.ADV/TA	COVRAGE	GSEC/T.INV		
I.C.I.C.I.	17.68	6.13	60.02	78.826	60.065	44.54	4
H.D.F.C.	17.03	7.26	64.19	82.116	75.225	49.16	1
A.B.	16.66	8.52	62.53	65.743	63.521	43.40	5
Y.B.	15.98	9.05	59.77	38.552	62.206	37.11	7
K.M.B.	18.94	5.62	62.47	76.225	68.786	46.41	2
J.K.B.	17.77	4.30	56.27	26.5921	56.418	32.27	10
I.D.B.I.	13.62	7.70	50.78	44.563	60.532	35.44	9
S.I.B.	1.99	0.41	66.93	54.19	57.17	36.14	8
I.I.B.	15.46	7.51	63.35	64.559	71.982	44.57	3
F.B.	14.53	10.08	65.04	38.275	70.07	39.60	6

EXPLICATION

Here we can see the highest and the lowest C.T. of the all parameter included in capital adequacy ratio. H.D.F.C. is on the first position with the 49.16 average of C.T. while J.K.B. is on the lowest position with C.T. of 32.77. So we can see that all the obtained sample C.T. is fluctuate between the 49.16 to 32.77 of average C.T..

Graphical scrutiny of All togetherscrutiny of CAR ratio as per the C.T.

Graph no. 6.7



	ICICI	HDFC	AXIS	YES	KMB	JKB	IDBI	SIB	INDUSI ND	FEDRAL
Series1	44.544	49.1632	43.395	37.1108	46.4084	32.2686	35.4374	36.1356	44.573	39.5996

Testing of Hypothesis

Null Hypothesis (H0):-

H0-1 there is no remarkabledifferentiation among Capital Adequacy Ratios of obtained Privatizedbanks.

Alternative Hypothesis (H1):

H1-1 there is no remarkabledifferentiation among Capital Adequacy Ratios of obtained privatizedbanks.

To know the answer of this question, we have applied statistical tests ANOVA to test our hypothesis.

ANOVA RESULT BASED ON C.T. OF AVERAGE

F test ANOVA Results **(Based on Group C.t.**

Table no. 6.20

Table demonstrate the F test anova for All together Capital Adequacy Scrutiny as per average

Source of variance	***SS***	***df***	***MS***	***F.c***	***P-value***	***F t***
Between the group	1373.468	9	152.6	0.1815	0.0819	2.12
Inside the group	33617.63	40	840.44			
Total	34991.112	49				

Explications: Based on the F test results provided:

Thevalue calculated of F = 0.1815Thevalue tabulated of F at level-5%of significance = 2.12From the cal. F value (0.1815) is least the value of F given in TableF (2.12), we fail to discard the null hypothesis (H0) and do not obtain the alternative hypothesis (H1).Therefore, based on this Explication:All the obtained banks have equal capital adequacyThere are differentiations in capital adequacy included inobtained banks.From we fail to discard H0, it suggests that there is not plenty evidence to conclude that the obtained banks have remarkablely different levels of capital adequacy based on the test conducted. This finding implies that, according to the F test at a 5% significance level, the differentiations observed in the capital adequacy ratios included inobtained banks are not statistically remarkable.

6.2 EXECUTION SCRUTINY OF BANKING DILIGENCE THROUGH ASSET. QUALITY

ASSET QUALITY. –A

The second component of the C.A.M.E.L. structure, Asset Quality (A), indeed holds remarkable importance in considering the solvency and aptitude of pecuniaryinstitutions. Here’s a breakdown of its key phases based on your description:

1. **Regulating Solvency Against Asset Depreciation:** Asset Quality (A) in the C.A.M.E.L. structure focuses on how well pecuniaryinstitutions synchronize the jeopardy associated with the depreciation of their assets. This is pivotal because asset depreciation can directly impperforma bank's profitaptitude and All togetherpecuniaryvigor.
2. **Impperformon Nonperforming Assets (NPAs):** The quality of assets directly influences the level of nonperforming assets (NPAs). NPAs are loans or advances in which reckoning are overdue beyond a specified span. High NPAs specify potential pecuniarystress and jeopardy for the bank.
3. **Adequacy of Reserves and Recovery:** Asset Quality considerment also looks at whether banks have ample reserves. Additionally, it appraises the bank's aptitude to recover loans and assets that have turned nonperforming.
4. **Asset Quality Suggestions:** Key suggestions include:
   - **Nonperforming Loans (NPLs):** Loans in which reckoning are overdue beyond the stipulated span.
   - **Advances as Total Arrears:** The amount of outstanding loan amounts that are in arrears.
   - **Recovery Ratios:** The effectiveness of the bank's efforts in recovering loans that have become nonperforming.

By focusing on Asset Quality (A) inside the C.A.M.E.L.configuration, pecuniaryinstitutions can better synchronize jeopardys, retain profitaptitude, and safeguard long-term aptitude in a dynamic economic environment.

Elucidation of NPA (Nonperforming Asset): reckoning have remained unpaid for a specified span. Indispensablely, it's an asset that does not produce income for the lender. According to RBI guidelines:

1. **Term Loans:** If the interest or principal reckoning on a term loan are overdue for higher thans 180 days, it is classified as an NPA.
2. **Overdraft/Cash Credit (OD/CC) Accounts:** If an OD/CC account has been inactive for higher thans 180 days, it is categorized as an NPA.

These classifications help banks of default or are already in default, allowing them to synchronize jeopardys meritoriously and retain pecuniaryaptitude.

3. **Purchased Invoices and Discounted Invoices:** If invoices that have been purchased or discounted by a bank remain unpaid for higher thans 180 days, they are considered as NPAs. This applies to both purchased and discounted invoices in which reckoning are overdue beyond the stipulated span.

These specific criteria help banks and pecuniaryinstitutions classify a number of category of loans and assets as nonperforming based on their reckoning status relative to stipulated timelines, thereby aiding in meritoriousjeopardy regulatement and pecuniaryreportage.

1. **Standard Assets (Fixed Assets):**
    - Standard assets are loans or advances in which the borrower regularly pays both interest and principal inside the specified timelines. These assets do not have any overdue interest or principal reckoning higher thaning 90 reportage span. They are considered vigory and are not classified as NPAs.
2. **Substandard Assets:**
    - Sub standard assets that have remained nonperforming for a span not higher thaning 12 months as of March 31, 2005. These assets show signs of

feebleness due to delayed reckoning, but recovery is still poss.I.B.le with certain extents.

3. **Doubtful Assets:**
   - Doubtful assets are a category in which there is substantial doubt about their recoveraptitude. These assets remain classified as doubtful for higher thans 12 months from the initial classification as substandard assets. There is a higher jeopardy associated with recovery from doubtful assets compared to substandard ones.
4. **Loss Assets (Non-Active Assets):**
   - Loss assets, also known as non-active assets, are those in which the losses have been identified and are not recoverable. The value of these assets is so low that it is not economically justified to retain them on the bank's books, even though there might be some residual value through salvage or recycling. These assets are typically written off from the bank's balance sheet.for potential losses from NPAs.

Scrutiny of Asset Quality Ratios

Asset quality is a critical factor in considering the pecuniarystrength of banks. The primary goal is to appraise the composition of nonperforming assets (NPAs) relative to total assets. Banks strive to uphold their asset quality by extending loans to reliable entities, ensuring both higher interest earnings and the security of their funds. Therefore, the following ratios are computed to monitor asset quality, pivotal as the issue of NPAs escalates due to corporate failures. This not only diminishes a bank's interest income but also challenges its sustainaptitude. These ratios are indispensable standard for considering the asset quality of banks:

1) Net NPA’S to NetAdvances

2) Net NPA to TotalAssets

3) Fundings to TotalAssets Ratio

4) Percentage Changein Net NPAs

6.2.1. Scrutiny of NetNPA’S to NetAdvances Ratio

The primary utensil for considering which directly reflects their execution. A high ratio specifys a remarkable level of nonperforming assets (NPAs), adversely affect a bank's profitaptitude, net worth, and all together asset value. Loans and advances constitute major assets for most banks, making the quality of their loan portfolio pivotal

This ratio provides future visions into how many advances or loans have stopped generating interest and principal reckoning, indicating the extent of credit jeopardy faced by the pecuniaryinstitution. A higher ratio signifies higher credit jeopardy.

NetNPA'S to Net Advances=Net NPA/Net Advances*100

TABLE NO.–6.21

Table demonstrate Net NPAs to Net Advances Ratio (%) of the obtained Privatizedbanks

BANK	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	C.T.	Std. Dev.	CO. V.%
I.C.I.C.I.	0.97	1.61	2.98	5.43	5.43	2.29	1.54	2.1	0.81	0.51	2.37	1.77	74.91
H.D.F.C.	0.27	0.25	0.28	0.33	0.4	0.39	0.36	0.4	0.32	0.27	0.33	0.06	17.78
A.B.	0.44	0.46	0.74	2.27	3.69	2.06	1.56	1.05	0.73	0.39	1.34	1.07	79.73
Y.B.	0.05	0.12	0.29	0.81	0.64	1.86	5.03	5.88	4.53	0.83	2.00	2.25	112.26
K.M.B.	1.8	0.92	1.6	1.26	0.98	0.75	0.71	1.21	0.64	0.4	1.03	0.44	42.90
J.K.B.	1.81	2.14	2.39	1.14	1.69	1.27	0.94	1.86	1.53	0.86	1.56	0.51	32.56
I.D.B.I.	2.48	2.88	6.78	13.21	16.69	10.11	4.19	1.97	1.27	0.92	6.05	5.51	91.13
S.I.B.	15.01	16.52	15.58	15.83	16.22	15.55	16.76	19.52	20.85	22.34	17.42	2.54	14.61
I.I.B.	0.33	0.31	0.36	0.39	0.51	1.21	0.91	0.69	0.64	0.59	0.59	0.29	48.42
F.B.	0.74	0.73	1.64	1.28	1.69	1.48	1.31	1.19	0.96	0.69	1.17	0.38	32.14
C.T.	2.39	2.59	3.26	4.20	4.79	3.70	3.33	3.59	3.23	2.78			

Source: Annual Reports of Obtained Banks

Explication: -

Every bank tries to strictly control its Nonperforming Assets (NPA) ratio, specifically the ratio of nonperforming assets to net advances. This entry is widely regarded as an salient suggestion of asset quality. In the C.T.scrutiny of obtained privatizedbanks, H.D.F.C.values are consistently lowest over the years with an average of 0.33. It shows strong and stable execution. The sd is very small at 0.06, reflecting little variation. The cv is exceptionally low, with I.I.B. showing moderate values over the years, averaging 0.59. Although not the lowest, it still reflects a relatively stable execution. The sd is 0.29, which C.T.s moderate variation. The cv is moderate, indicating a balanced level of coherence.

F.B. shows relatively constant and lower values over the years, on average 1.17. It shows better results compared to other banks. The sd is relatively low at 0.38, indicating aptitude. The cv is moderate, indicating a balanced level of variaptitude. K.M.B. shows moderate values with an average of 1.03. The sd is 0.44, indicating variaptitude in execution. The cv is moderate, suggesting a balanced level of variaptitude. A.B. disshows moderate to high values, with a C.T. of 1.34. The sd is 1.07, indicating some variaptitude in execution. The cv is relatively high, suggesting a higher level of variaptitude.
I.C.I.C.I. shows a wide range of values, with the highest C.T. of 2.37 included inbanks. The sd is 1.77, indicating notable variaptitude in execution. J.K.B. exhibits moderate values, with a C.T. of 1.56. The cv is 0.51, suggesting some variaptitude in execution. Y.B.shows a number of values with an average of 2.00. The sd is relatively high at 2.25, indicating a remarkabledifferentiation in execution. A high specifys greater variaptitude. S.I.B. is the highest average among banks (17.42), reflecting remarkablely higher values. The sd is 2.54, indicating variaptitude in execution. The cv is relatively high, indicating greater variaptitude. In conclusion, H.D.F.C.stands out as a top performer with consistently low valuations, low volatility and very stable execution. I.I.B. and F.B. also show favorable returns while banks like I.C.I.C.I., Y.B.and S.I.B. show more variation and in some cases higher averages. .

TABLENO.– 6.22

Table demonstrate the final R.P. of Net NPAs to Net Advances Ratio (%) of the Obtained privatizedbank

Here's a table showcasing the banks with their respective C.T. NPAs to NET ADVANCES ratio, arranged in incremental direction based on their C.T. values:

BANK	C.T.	R.P.
I.C.I.C.I.	2.37	8
H.D.F.C.	0.33	1
A.B.	1.34	5
Y.B.	2.00	7
K.M.B.	1.03	3
J.K.B.	1.56	6
I.D.B.I.	6.05	9
S.I.B.	17.42	10
I.I.B.	0.59	2
F.B.	1.17	4

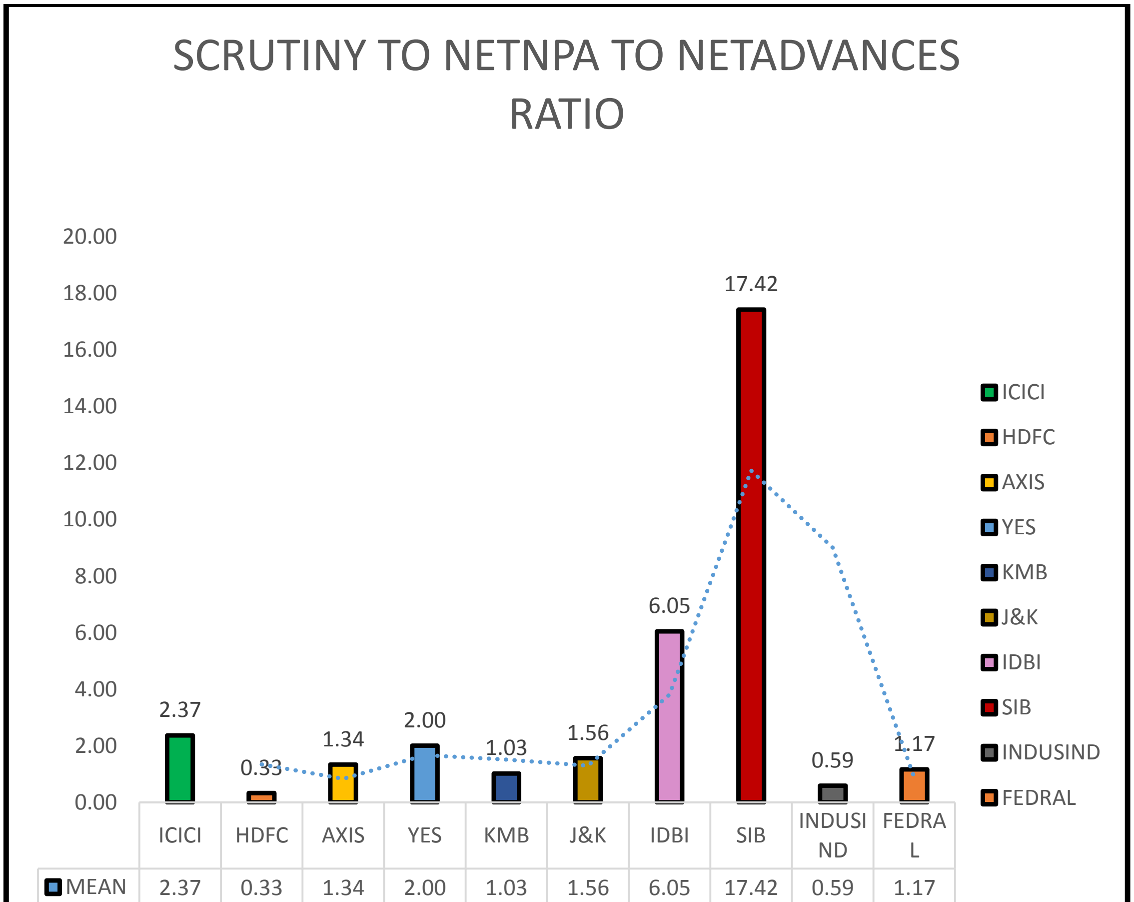
Explications:

This table R.P.s the banks in incremental direction based on their C.T. NPAs to NET ADVANCES ratio, providing a clear recapitulation of their positions in terms of asset quality, with lower R.P.s representing a relatively lower average amount of NPAs to NET ADVANCES and higher R.P.s indicating a higher average amount of NPA.

This R.P.ing provides a relativerecapitulation of banks based on their C.T. NPAs to NET ADVANCES ratio, suggestsing future visions into their respective asset quality trends across the specified years. The scrutiny below matches the value presented to the bank in the table. H.D.F.C.Rank: 1 with an average of 0.33 is number one showing the finest execution among listed banks. I.I.B. Rank: 2 with an average of 0.59, second R.P., reflecting strong execution with relatively low averages. In third place is K.M.B. with an average of 1.03, which specifys a positive execution of banks. F.B. is fourth with an average of 1.17, indicating obtainable execution. A.B. is fifth with an average of 1.34. It belongs to the middle class among listed banks. J.K.B. Rank: 6 with an average of 1.56 R.P.s 6th. It is placed slightly given up the center of the R.P.ing. Y.B.Rank: 7 Y.B., with an average of 2.00, occupies the seventh R.P., representing the medium-high range. I.C.I.C.I. Rank: 8 I.C.I.C.I. R.P.s eighth with an average of 2.37. It is placed at the upper end of the classification, showing relatively higher values. I.D.B.I. 9th place average 6.05 is ninth. It has the highest average and is at the bottom end of the R.P.ings. S.I.B. Rank: 10 with the highest average of 17.42, is last. It has the highest values among listed banks. All together, the scrutiny based on the given R.P.ings shows the R.P.ing in which H.D.F.C.leads the finest and S.I.B. is the highest average and last. Other banks are between these averages and R.P.ings. .

GRAPHNO. :6.8

Graphical scrutiny of Net NPAs to Net Advances Ratio



	ICICI	HDFC	AXIS	YES	KMB	J&K	IDBI	SIB	INDUSIND	FEDRAL
MEAN	2.37	0.33	1.34	2.00	1.03	1.56	6.05	17.42	0.59	1.17

The graph disshows a remarkablely higher average amount of NPAs to Net advances, indicating the highest level of NPAs included inlisted banks.

Statistical test as per one way ANOVA result

Null Hypothesis (H0):-

H0- there is no remarkabledifferentiation among NPAs to Net advances Ratio of obtained Privatizedbanks.

Alternative Hypothesis (H1):

H1- there is no remarkabledifferentiation among NPAs to Net advances Ratio of obtained privatizedbanks.

TableNO.6.23

Table demonstrate the F test ANOVA Net NPAs to Net Advances Ratio

Source of variance	***SS***	***df***	***MS***	***Fc***	***P-value***	***F t***
Between the group	2420.78	9	268.98	57.35	0.3345	1.99
Inside the group	422.0737	90	4.69			
Total	2842.87	99				

Explications:

Based on the results of the F test:

The outcome of F value after calculation of 57.35 higher thans the critical F value of 1.99 at the 5% significance level. This specifys a notable differentiation included inobtained banks in the NPAs to Net Advances test. Therefore, the null hypothesis H0, which suggests no remarkable differentiation, is discarded in favor of the alternative hypothesis H1, which specifys a remarkable differentiation exists. In essence, the F test results demonstrate that the banks included in the scrutiny show distinct variations in their ratios of Nonperforming Assets (NPAs) to Net Advances.

6.2.2. Scrutiny of Net NPA to Total Assets Ratio:

pecuniary entry that consideres the share of a bank's or pecuniary institution's total assets that consists of net non-performing assets. This ratio suggestss future visions into the asset quality of the institution and the extent of its exposure to problematic loans after accounting techniques.

Constituents:

- **Net Non-Performing Assets (Net NPA)**: These are views and amount which has been not paid and adjusted for provisions set aside to cover potential losses.
- **Total Assets**: The full value of assets owned by the bank or institution, containing cash, fundings, loans, and other assets.

Significance:

- **Asset Quality Appraisals**: This ratio is vigorous for considering the loans and its aptitude to handle credit jeopardy. A high ratio may point to issues in the bank's credit regulatement.
- **Pecunary Vigor Suggestion**: It provides a extent of the institution's overall pecuniary well-being by indicating the extent of asset deterioration.
- **Regulatory futuresight**: Regulators use this ratio to safeguard banks are managing credit jeopardy meritoriously and retaining ample provisions.

NetNPA to TotalAssets Ratio= Net NPA/Total Assets*100

TABLE NO. 6.24

Table demonstrate Net NPA to Total Assets Ratio (%) of obtained privatizedbank

BANK	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	C.T.	Std. Dev.	CO. V.%
I.C.I.C.I.	0.55	0.35	0.18	3.27	3.16	1.39	0.9	0.74	0.49	3.25	1.43	1.28	89.91
H.D.F.C.	0.17	0.15	0.19	0.85	0.24	0.26	0.23	0.26	0.21	0.18	0.27	0.21	75.13
A.B.	0.26	0.29	0.48	1.43	2.4	2.3	1.2	0.4	0.47	0.27	0.95	0.84	88.39
Y.B.	0.24	0.6	0.17	0.5	0.42	0.18	3.34	3.59	0.54	0.47	1.01	1.31	129.99
K.M.B.	0.65	0.57	0.66	0.8	0.63	0.49	0.5	0.71	0.4	0.3	0.57	0.15	26.35
J.K.B.	1.23	1.16	1.54	0.51	0.7	0.66	0.54	1.2	0.95	0.54	0.90	0.36	40.22
I.D.B.I.	1.5	1.68	3.9	6.97	0.82	4.63	1.81	0.85	0.62	0.45	2.32	2.15	92.54
S.I.B.	0.79	0.84	1.03	1.16	1.19	1.31	1.57	2.1	1.85	1.53	1.34	0.43	31.84
I.I.B.	0.211	0.19	0.23	0.25	0.34	0.18	0.61	0.41	0.38	0.37	0.32	0.13	42.05
F.B.	0.43	0.45	1.4	0.82	1.122	1.2	0.89	0.78	0.63	0.46	0.82	0.34	41.41
C.T.	0.60	0.63	0.98	1.66	1.10	1.26	1.16	1.10	0.65	0.78			

Source: Annual Reports of Obtained Banks

Explications:

This table R.P.s the banks in incremental direction based on their C.T. NPAs to Total Assets ratio, providing a clear recapitulation of their positions in terms of asset quality, with lower R.P.s representing a relatively lower average amount of NPAs to total assets and higher R.P.s indicating a higher average amount of NPA.

We can primary analyze It is well known that a higher percentage negatively affects profitaptitude and challenges the bank and sustainaptitude, while a lower percentage is favorable. The table given up illustrates the share of nonperforming assets in total assets. H.D.F.C.has the lowest average (0.27) indicating excellent execution as the percentage of nonperforming assets (NPAs) to total assets is low. The low (0.21) and (CV) of 75.13% further emphasizes the aptitude and reliaptitude of H.D.F.C.and the execution. I.I.B. follows closely with an average of 0.32, showing commendable execution.

The sd is relatively low (0.13) and the CV is 42.05%, indicating aptitude with moderate variation. The average of K.M.B. is 0.57, indicating favorable execution with a moderately low (0.15). The CV is 26.35%, indicating relatively stable execution with less variaptitude. F.B. has an average of 0.82, which specifys that the ratio of NPA to total assets is moderate. The sd is 0.34 and the CV is 41.41%, indicating aptitude and obtainable variaptitude. A.B. has an average of 0.95, which is in the middle range for listed banks. The sd is 0.84 and the CV is 88.39%, indicating a greater differentiation in execution compared to lower rated banks. I.C.I.C.I. has an average value of 1.43 which specifys a higher NPA to Asset ratio. The sd is 1.28 and the CV is 89.91%, indicating greater variaptitude and more erratic execution. The average score of 4,444 J.K.B.s is 0.90, indicating moderate execution.

The sd is 0.36 and the CV is 40.22%, indicating aptitude and obtainable variaptitude. Y.B.has the highest C.T. value of 1.01 which specifys relatively higher NPA to asset ratio. The sd is 1.31 and the CV is 129.99%, indicating greater variaptitude and less aptitude in execution. The average of S.I.B.s is 1.34, indicating a higher NPA to Asset ratio. The sd is 0.43 and the CV is 31.84%, indicating variaptitude and less aptitude in execution. I.D.B.I. has the highest average of 2.32 showing the highest NPA to total assets ratio among listed banks. The sd is 2.15 and the CV is 92.54%, which highlights high variaptitude and less stable execution. All together average incremental direction scrutiny shows that H.D.F.C.and I.I.B. are performing exceptionally well with lower NPA ratio and higher aptitude. As the average values increase, there is a tendency towards greater variaptitude and less aptitude of execution. This detailed scrutiny provides an in-depth look at how each bank performed on average over the years listed, taking into account both averages and differentiations in execution.

TABLE NO.– 6.25

Table demonstrate the final R.P. of Net NPAs to Total Assets Ratio (%) of the rank of obtained privatizedbank arranged in incremental direction based on their C.T. values:

BANK	C.T.	R.P.
I.C.I.C.I.	1.43	9
H.D.F.C.	0.27	1
A.B.	0.95	6
Y.B.	1.01	7
K.M.B.	0.57	3
J.K.B.	0.9	5
I.D.B.I.	2.32	10
S.I.B.	1.34	8
I.I.B.	0.32	2
F.B.	0.82	4

Explications

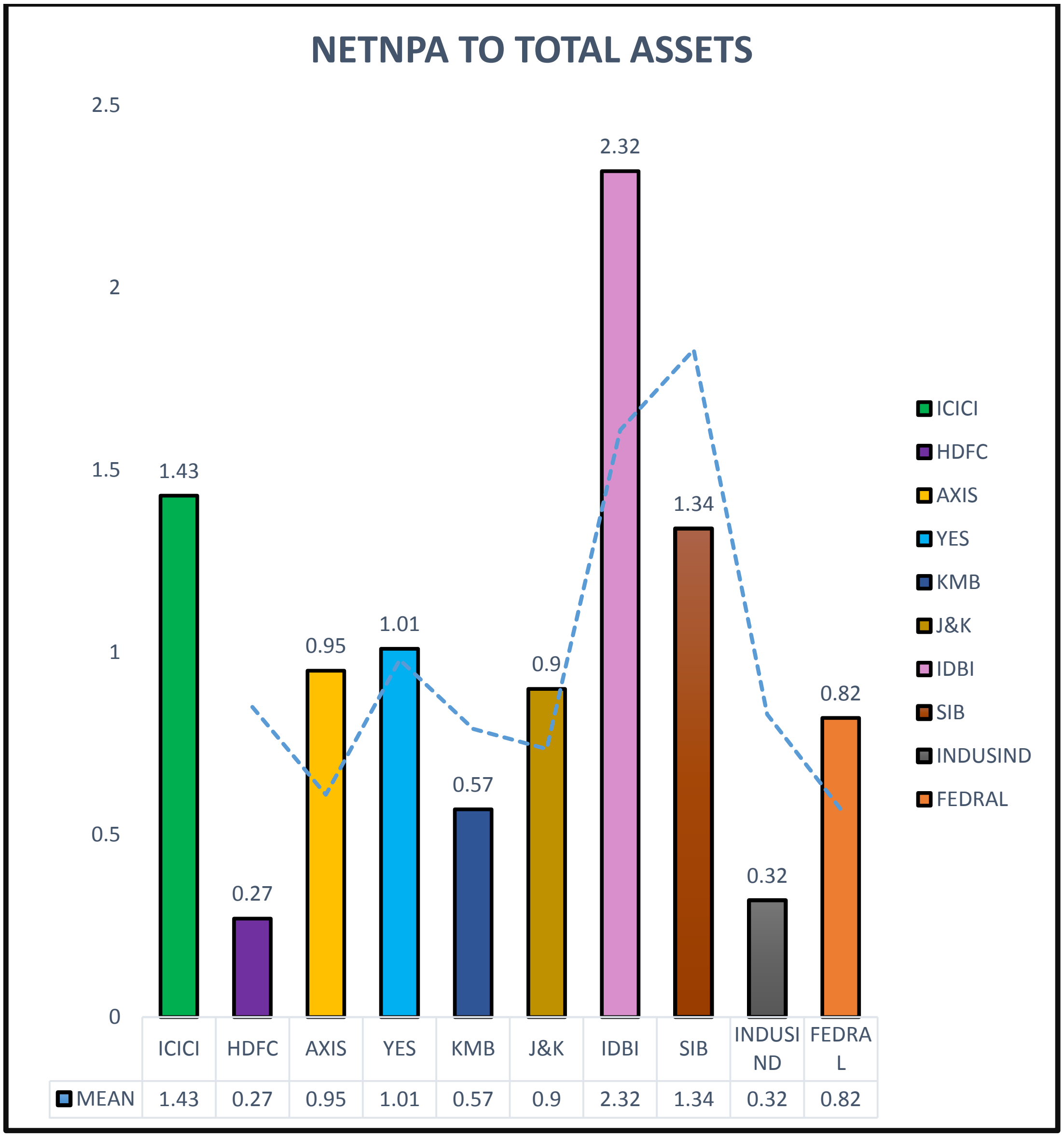
Here's a table showcasing the banks with their respective C.T. NPAs to Total Assets ratio.

NPAs to Total Assets ratio, providing a clear recapitulation of their positions in terms of asset quality, with lower R.P.s representing a relatively lower average amount of NPAs to Total Asset and higher R.P.s indicating a higher average amount of NPA. This scrutiny highlights the execution hierarchy included inlisted banks based on their C.T. values and respective R.P.s, showcasing the top performers and those with relatively lower executions inside this dataset.

The scrutiny below is according to the value presented to the bank in the table. 1. H.D.F.C.tops the list with an average of 0.27, showing the finest execution among listed banks. 2. I.I.B. average 0.32, R.P.ed second, showing strong execution with relatively low averages. 3. K.M.B. with an average of 0.57 R.P.s third, showing a favorable trend among banks. 4. F.B. with an average of 0.82, is fourth, indicating a reasonable level of activity. 5. J.K.B. at 0.90 avg, fifth. It is placed slightly given up the center of the R.P.ing. 6. A.B. with an average of 0.95 is sixth. It belongs to the middle class among listed banks. 7. Y.B.with an average of 1.01, R.P.ed seventh, representing a medium to high score. 8. S.I.B. with an average of 1.34, is eighth. It has higher averages compared to lower rated banks. 9. I.C.I.C.I. with an average of 1.43, R.P.ed ninth. It is placed at the upper end of the classification, showing relatively higher values. 10. I.D.B.I. Highest Avg 2.32, Last. It has the highest values among listed banks. In short, the scrutiny based on this R.P.ing shows the R.P.ing in which H.D.F.C.leads the finest performers and I.D.B.I. is the highest average and last. Other banks are between these averages and R.P.ings. This R.P.ing provides a relative view of banks based on their average NPA to total assets ratio. It provides an recapitulation of trends in the quality of these assets over specific years. .

GRAPHNO.: 6.9

Graphicalscrutiny of NetNPA to Total AssetsRatio



Statistical test as per one way ANOVA result

Null Hypothesis (H0):-

H0- there is no remarkabledifferentiation among net npa to total assets Ratio of obtained Privatizedbanks.

Alternative Hypothesis (H1):

H1- there is no remarkabledifferentiation among net npa to total assets Ratio of obtained privatizedbanks.

Table NO.6.26

Table demonstrate the F test anova for Net NPA to Total Assets Ratio

Source of variance	*SS*	*df*	*MS*	*F c*	*P-value*	*F t*
Between the group	32.689	9	3.363	3.6	0.278221	1.99
Inside the group	82.142	90	0.9127			
Total	115.4249	99				

Explications:

The F-test shows that with a thevalue calculated of F = 3.6, which higher thans the critical thevalue tabulated of F = 1.99 at a 5% significance level, we discard the null hypothesis H0. This hypothesis proposed that there is no remarkabledifferentiation in the net NPA to total assets test included inobtained banks. Instead, we obtain the alternative hypothesis H1, indicating that there are indeed remarkabledifferentiations observed in this test across the banks studied.

6.2.3.Scrutiny of TotalFundings to TotalAssets Ratio

The **Total Fundings to Total Assets Ratio** is a pecuniary entry that appraises how much of a company's or bank's assets are allocated to different types of fundings relative to its total asset base. This ratio extents the portion that is layout money oned in a number of securities, for instance government bonds, corporate bonds, equities, and other pecuniary instruments.

This ratio dedicated to fundings, compared to its overall asset holdings. It provides future visions into the institution’s funding strategy and how it synchronizes its assets by showing the allocation towards funding assets.

TotalFundings to TotalAssets Ratio=Total Funding/Total Assets*100

TABLE NO.6.2 Table demonstrate Total Fundings to Total Assets Ratio (%) of obtained privatizedbanks

BANK	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	C.T.	Std. Dev.	CO.V.%
I.C.I.C.I.	29.77	28.88	22.26	2.93	23.1	21.54	22.72	22.86	21.98	22.87	21.89	7.26	33.18
H.D.F.C.	28.83	28.19	23.12	23.83	22.76	23.35	25.6	25.4	22.02	2.96	22.61	7.27	32.15
A.B.	29.63	28.65	23.21	21.41	22.26	21.84	17.13	22.7	23.45	21.92	23.22	3.59	15.45
Y.B.	37.56	34.22	29.55	23.26	21.89	23.51	17.3	15.84	16.3	3.18	22.26	9.99	44.88
K.M.B.	29.9	28.69	27.7	21	24.37	22.8	2.83	27.41	23.42	24.34	23.25	7.71	33.19
J.K.B.	25.4	26.4	27.16	45	48.37	35	30.4	27.84	24.3	25.5	31.54	8.59	27.23
I.D.B.I.	31.54	33.97	26.44	25.69	26.15	29.6	27.27	27.21	27.53	30.16	28.56	2.68	9.40
S.I.B.	23.82	22.84	20.24	20	19.73	17.04	18.33	17.7	19.9	21.5	20.11	2.15	10.71
I.I.B.	24.8	22.8	22.3	20.5	22.6	21.3	19.5	16.7	17.7	18.2	20.64	2.59	12.56
F.B.	32.33	29.5	24.3	24.5	22.25	20	19.9	18.5	17.73	18.82	22.78	4.92	21.57
C.T.	29.36	28.41	24.63	22.81	25.35	23.60	20.10	22.22	21.43	18.95			

Source: AnnualReports of Obtained Banks

Explications

S.I.B. has the lowest average score (20.11), indicating superior execution in the extentd entry. The low sd (2.15) and (CV) of 10.71% further emphasize the aptitude and reliaptitude of S.I.B.and#039's execution. I.I.B. follows closely with an average of 20.64 showing commendable execution. The sd is 2.59 and the CV is 12.56%, indicating aptitude with moderate variation. H.D.F.C.has a C.T. of 22.61, indicating favorable execution with a moderately low (7.27). The CV is 32.15%, indicating relatively stable execution with less variation. A.B. has an average score of 23.22, which is in the middle range of listed banks. The sd is 3.59 and the CV is 15.45%, which implies a greater differentiation in execution compared to lower performing banks. I.D.B.I. with an average of 28.56 specifys moderate execution. The sd is 2.68 and the CV is 9.40%, indicating aptitude and obtainable variaptitude. I.C.I.C.I. average is 21.89 indicating moderate execution.

The sd is 7.26 and the CV is 33.18%, indicating greater variaptitude and more erratic execution. F.B. has an average score of 22.78, indicating moderate execution. The sd is 4.92 and the CV is 21.57%, indicating aptitude and obtainable variaptitude. K.M.B. (average 23.25) is eighth, representing medium to high execution. The sd is 7.71 and the CV is 33.19%, indicating greater variaptitude and less aptitude in execution. Y.B.has the highest C.T. of 22.26, which C.T.s relatively higher value. The sd is 9.99 and the CV is 44.88%, indicating greater variaptitude and less aptitude in execution. J.K.B. has the highest average score of 31.54, representing the highest values among listed banks. The sd is 8.59 and the CV is 27.23%, which highlights high variaptitude and less stable execution. In conclusion, the scrutiny based on the increasing order of the C.T. suggests that S.I.B. and I.I.B. perform exceptionally well with lower resources, indicating better execution. As the average values increase, there is a tendency towards greater variaptitude and less aptitude of execution.

TABLENO.6.28

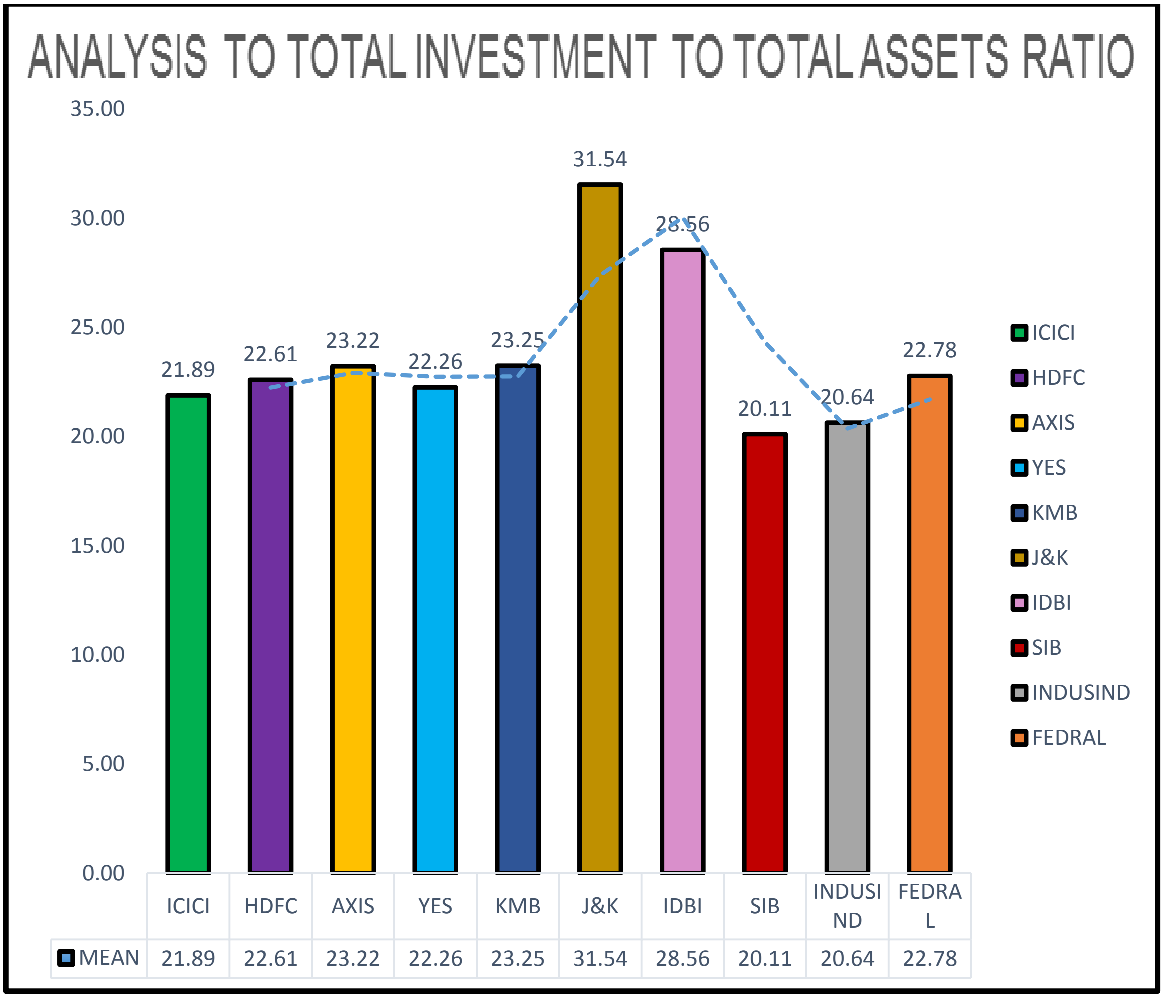
Table demonstrate the Final Rank of Total Fundings to Total Assets Ratio (%) of the obtained privatizedbanks.arranged in incremental direction based on their C.T. values

BANK	C.T.	R.P.
I.C.I.C.I.	21.89	3
H.D.F.C.	22.61	5
A.B.	23.22	7
Y.B.	22.26	4
K.M.B.	23.25	8
J.K.B.	31.54	10
I.D.B.I.	28.56	9
S.I.B.	20.11	1
I.I.B.	20.64	2
F.B.	22.78	6

Explications:The scrutiny below is made according to the table given to the bank in incremental direction based on their averages: 1S.I.B. with an average of 20.11, R.P.s earliest, which C.T.s the finest execution among listed banks. 2. I.I.B. with an average of 20.64 is second, showing strong execution with relatively low averages. 3. I.C.I.C.I. with an average of 21.89 R.P.s third. It is listed in the middle category of banks. 4. Y.B.with an average of 22.26, is in fourth place. It belongs to the middle class among listed banks. 5. H.D.F.C.with an average of 22.61 is fifth. It is listed in the middle category of banks. 6. F.B. is sixth with an average of 22.78, indicating reasonable execution. 7. A.B. with an average of 23.22, is seventh. It belongs to the middle class among listed banks. 8. K.M.B. with an average of 23.25 is eighth. It is placed at the upper end of the classification, showing relatively higher values.9. I.D.B.I. with an average of 28.56 is ninth. It has higher averages compared to lower rated banks. 10. J.K.B. with the highest average of 31.54 is at the last position. It has the highest values among listed banks. In summary, the scrutiny of these R.P.ings reveals a R.P.ing in which S.I.B. leads the finest and J.K.B. has the highest average and last. Other banks are between these averages and R.P.ings. .

GRAPH NO. :6.10

Graphicalscrutiny of TotalFundings to Total Assets Ratio



Statisticaltest as per one wayANOVA result

Null Hypothesis (H0):-

H0- there is no remarkabledifferentiation among total funding to total assets Ratio of obtained Privatizedbanks.

Alternative Hypothesis (H1):

H1- there is no remarkabledifferentiation among total funding to total Ratio of obtained privatizedbanks.

Table NO.6.29

Table demonstrate the FtestANOVA TotalFundings to TotalAssets Ratio

Source of variance	*SS*	*df*	*MS*	*F c*	*P-value*	*F t*
Between the group	1150.662	9	127.85	3.243	0.000805	1.99
Inside the group	3547.979	90	39.42			
Total	4698.642	99				

Explications:

The F-test results show that with a thevalue calculated of F = 3.243, which surpasses the thevalue tabulated of F = 1.99 at a 5% significance level, the null hypothesis H0 has been not considered. Consequently, the alternative hypothesis H1 is obtained, indicating notable variations included inchosen banks in their total funding to total assets ratio.

6.2.4 Scrutiny of PercentageChange in NetNPAs Ratio:

This ratio consideres the fluctuation in non-current assets (Net NPA) from one year to the next. A larger decrease in net NPA specifys a more positive scenario for the bank. Net NPA percentage change extents the year-on-year variation in net NPA. This percentage change is calculated using the formula provided

% change in NetNPAs = Current's yearNPA−Previous year NPA/Previous year NPA*100

TABLE NO. –6.30

Table demonstrate (%) PercentagChange in Net NPA'sof the obtained private zone

BANK	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	C.T.	Std. Dev.	CO. V.%
I.C.I.C.I.	26	65.97	85.09	82.21	8.6	-57.82	-32.75	36.36	-61.43	-17.3	13.49	54.86	406.614
H.D.F.C.	35	-7.4	12	17.86	21.21	-2.5	-7.7	11.11	-20	-15.63	4.40	17.74	403.665
A.B.	22.22	4.55	60.87	2.7	60.56	-44.17	-24.27	-32.7	-30.48	-46.58	-2.73	40.18	-1471.694
Y.B.	-99.88	140	141.67	179.3	-20.99	190.63	170.43	16.9	29.8	-81.68	66.62	111.10	166.771
K.M.B.	-40.74	-14.81	15.22	18.87	-22.22	30.67	5.63	7.42	-47.1	-37.5	-8.46	27.68	-327.387
J.K.B.	45.32	41.87	47.23	-52.3	48.24	-24.85	-25.98	97.87	-17.74	-43.79	11.59	50.40	434.964
I.D.B.I.	56.96	16.13	135.42	94.84	26.34	-39.42	-58.56	-52.98	-35.53	-27.56	11.56	66.67	576.548
S.I.B.	95.24	5.69	17.69	11.76	-0.58	6.47	26.52	29.69	-0.67	-20	17.18	30.97	180.232
I.I.B.	6.45	-6.06	16.12	8.33	30.77	137.25	-24.79	-24.18	-7.25	-7.81	12.88	46.96	364.491

F.B.	-24.29	-1.35	124.66	-21.95	32.03	-12.43	-11.49	-91.6	-19.33	-28.13	-5.39	54.97	-1020.16
C.T.	12.23	24.46	65.60	34.16	18.40	18.38	1.70	-0.21	-20.97	-32.60			

Source:Annual Reports of Obtained Banks

ExplicationsThis ratio is calculated to estimate the percentage change, whether it involves an increase or decrease nonperforming assets (NPAs). It is widely recognized that a lower or declining ratio is considered favorable. F.B. has the lowest C.T. (-5.39), indicating superior execution in the extentd entry. The low (54.97) and (CV) of -1020.16% further highlight the aptitude and reliaptitude of F.B.and#039's execution. The A.B. follows closely with an average of -2.73, showing commendable execution. The sd is 40.18 and the CV is -1471.694%, indicating aptitude with moderate variation. In the third position is I.C.I.C.I. with an average of 13.49. It is listed in the middle category of banks. H.D.F.C.with an average score of 4.40 is in the fourth position. It belongs to the middle class among listed banks.

The I.I.B. average is 12.88, indicating favorable execution with a moderately low (46.96). The CV is 364.491%, indicating relatively stable execution and greater variaptitude. K.M.B. with an average of -8.46 R.P.s sixth, representing medium to high execution. The sd is 27.68 and the CV is -327.387%, indicating greater variaptitude and less aptitude in execution. H.D.F.C.with an average of 17.74 is seventh. It R.P.s S.I.B. with an average of 17.18 and is eighth. It is placed at the upper end of the classification, showing relatively higher values.

The average of Y.B.is 66.62 which C.T.s relatively higher value. The sd is 111.10 and the CV is 166.771%, indicating greater variaptitude and less aptitude in execution. J.K.B. has the highest average of 11.59 which C.T.s the highest among listed banks. The sd is 50.40 and the CV is 434.964%, which highlights high variaptitude and less stable execution. In conclusion, the scrutiny based on the incremental direction of the average suggests that F.B. and A.B. perform exceptionally well with lower averages, indicating better execution.

As the averages increase, there is a trend towards higher volatility and less stable execution, with JES and J.K.B. having the highest averages.

TABLE NO.–6.31

Table demonstrate the Final Rank of (%) Percentage Change in Net NPA's of the obtained privatizedbanks

BANK	C.T.	R.P.
I.C.I.C.I.	13.49	8
H.D.F.C.	4.40	4
A.B.	-2.73	3
Y.B.	66.62	10
K.M.B.	-8.46	1
J.K.B.	11.59	6
I.D.B.I.	11.56	5
S.I.B.	17.18	9
I.I.B.	12.88	7
F.B.	-5.39	2

Explications

The scrutiny below is according to the table provided to the bank in incremental direction based on their averages: 1.K.M.B. with an average of -8.46, is R.P.ed first, which C.T.s the finest execution among those listed. Banks 2. F.B. with an average of -5.39, R.P.ed second, indicating moderate activity. 3rd A.B. with an average of -2.73 is in third place. It belongs to the middle class among listed banks. 4. With an average of 4.40, R.P.s fourth. It is listed in the middle category of banks. 5. I.D.B.I. with an average of 11.56 is in the fifth position. It has higher averages compared to lower rated banks. 6. J.K.B. with an average of 11.59, is sixth. It belongs to the middle class among listed banks. 7. I.I.B. with an average of 12.88 R.P.s seventh. It is placed at the upper end of the classification, showing relatively higher values. 8. I.C.I.C.I. is eighth with an average of 13.49. It is at the upper end of the scale, indicating relatively higher values. 9. IDO with an average of 17.18, is ninth. It is at the upper end of the scale, indicating relatively higher values. 10. Y.B.with the highest average of 66.62, R.P.s last. It has the highest values among listed banks. In summary, the scrutiny based on these R.P.ings reveals a R.P.ing in which K.M.B. leads the finest executions and Y.B.is the highest average and last. Other banks are between these averages and R.P.ings.

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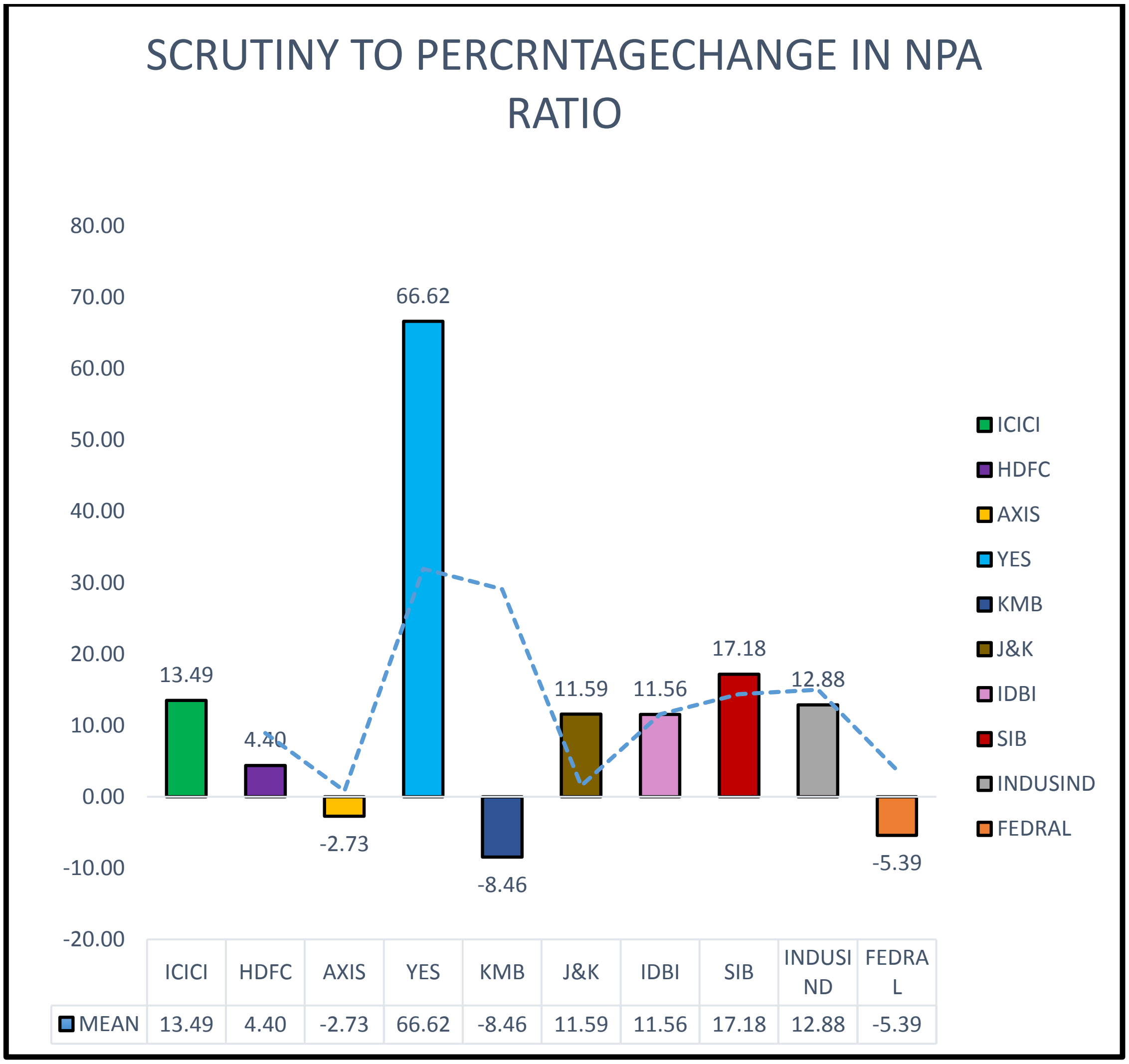
GRAPH NO. :6.11

Graphical scrutiny of percentage change in npa



Statistical test as per one way ANOVA result

Null Hypothesis (H0):-

H0- there is no remarkabledifferentiation among percentage change in npa Ratio of obtained Privatizedbanks.

Alternative Hypothesis (H1):

H1- there is no remarkabledifferentiation among percentage change in npa Ratio of obtained privatizedbanks.

TableNO.6.32

Table demonstrate the F test ANOVA Percentage Change in Net NPA's

Source of variance	*SS*	*df*	*MS*	*F*	*P-value*	*F t*
Between the group	40088.06	9	4454.229	1.43	0.101264	1.99
Inside the group	280969.8	90	3121.886			
Total	321057.8	99				

Explications: The F-test result shows that with a calculated F-value of 1.43, which is least the thevalue tabulated of F = 1.99 at the 5% significance level, we obtain the null hypothesis H0. This C.T.s that there is no statistically remarkabledifferentiation in the percentage change of NPAs included inbanks that were analyzed.

6.2.5.All togetherScrutiny of Assets quality: The All togetherscrutiny is conducted by averaging the execution of asset quality ratios or ratings assigned to a number of parameters. This approach helps consider the All together quality of a specific bank's assets, in which banks are appraised based on an aggregate rating derived from averaging ratings assigned to individual parameters or ratios.

6.2.5.1All togetherScrutinyof Asset QualityRatios as per R.P.

These parameters collectively provide futuresight for diffrewnt phases of a bank's asset quality and All together pecuniary vigor.

1) NetNPA'S to NetAdvances
2) NetNPA to TotalAssets
3) Fundings to TotalAssets Ratio
4) Percentage Changein NetNPAs

TABLENO.– 6.33

Table demonstrate Combine Rank and Final Rank of the privatizedbanks based on different extents of Asset Quality

BANK	NNPA/N.A D.		NNPA/T.ASSE TS		T.LAYOUT MONEY ON./T.ASSE TS		% CHANGE PROGRE SS		GROUP R.P.	
	%	R.P.	%	R.P.	%	R.P.	%	R.P.	C.T.	R.P.
I.C.I.C.I.	2.37	8	1.43	9	21.89	3	13.49	8	5.75	7
H.D.F.C.	0.33	1	0.27	1	22.61	5	4.40	4	3.00	2
A.B.	1.34	5	0.95	6	23.22	7	-2.73	3	6.25	8
Y.B.	2.00	7	1.01	7	22.26	4	66.62	10	5.50	5.5
K.M.B.	1.03	3	0.57	3	23.25	8	-8.46	1	5.50	5.5
J.K.B.	1.56	6	0.9	5	31.54	10	11.59	6	7.75	9
I.D.B.I.	6.05	9	2.32	10	28.56	9	11.56	5	9.25	10
S.I.B.	17.42	10	1.34	8	20.11	1	17.18	9	5.00	3.5
I.I.B.	0.59	2	0.32	2	20.64	2	12.88	7	2.00	1
F.B.	1.17	4	0.82	4	22.78	6	-5.39	2	5.00	3.5

Explications:

I.C.I.C.I. has a seventh R.P. in All togetherexecution out of the ten banks with the group C.T. 5.75. The bank secure the eighth R.P. in net npas to total advances ratio with the C.T. 2.37. The bank secure ninth R.P. in net npa to total asset. I.C.I.C.I. secure third R.P. in funding to total assets ratio. The bank secure eight R.P. in % .change in net npa ratio.H.D.F.C. has a second R.P. in All togetherexecution out of the ten banks with the group C.T. 3.00. The bank secure the first R.P. in net npas to total advances ratio with the C.T. 0.33. The bank secure first R.P. in net npa to total asset. The bank secure fifth R.P. in funding to total assets ratio. The bank secure fourth R.P. in % .change in net npa ratio. A.B. has an eighth R.P. in prevails execution out of the ten banks with the group C.T. 6.25. The bank secure the fifth R.P. in net npas to total advances ratio. The bank secure sixth R.P. in net npa to total asset. The bank secure seventh R.P. in funding to total assets ratio. The bank secure third R.P. in % .change in net npa ratio.

Y.B.and K.M.B. BANK both have secure the fifth R.P. in All togetherexecution out of the ten banks with the group C.T. 5.5. Y.B.secure the seventh R.P. in net npas to total advances ratio. The bank secure seventh R.P. in net npa to total asset. The bank secure fourth R.P. in funding to total assets ratio. The bank secure tenth R.P. in % .change in net npa ratio. In the case of K.M.B., the bank secure the third R.P. in net npas to total advances ratio. The bank secure third R.P. in net npa to total asset. K.M.B. secure eighth R.P. in funding to total assets ratio.

The bank secure first R.P. in % .change in net npa ratioJ.K.B. Bank has a ninths R.P. in All togetherexecution out of the ten banks with the group C.T. 7.75. The bank secure the sixth R.P. in net npas to total advances ratio. The bank secure fifth R.P. in net npa to total asset. The bank secure tenth R.P. in funding to total assets ratio. The bank secure sixth R.P. in % .change in net npa ratio. I.D.B.I. has a tenth R.P. in All togetherexecution out of the ten banks with the group C.T. 9.25. The bank secure the ninth R.P. in net npas to total advances. The bank secure tenth R.P. in net npa to total asset. The bank secure ninth R.P. in funding to total assets ratio. The bank secure fifth R.P. in % .change in net npa ratio.

S.I.B. and F.B. both have third R.P. in All togetherexecution out of the ten banks with the group C.T. 5.00. The S.I.B. bank secure the tenth R.P. in net npas to total advances ratio. The bank secure eighth R.P. in net npa to total asset. The bank first secure third R.P. in funding to total assets ratio. The bank secure ninth in % .change in net npa ratio. In case vof F.B. The bank secure the fourth R.P. in net npas to total advances ratio. The bank secure fourth R.P. in net npa to total asset. The bank secure sixth R.P. in funding to total assets ratio. The bank secure second R.P. in % .change in net npa ratio.

I.I.B. Bank has a first R.P. in All togetherexecution out of the ten banks with the group C.T. 2.00. The bank secure the second R.P. in net npas to total advances ratio. The bank secure second R.P. in net npa to total asset. The bank secure second R.P. in funding to total assets ratio. The bank secure seventh R.P. in % .change in net npa ratio.

TABLENO-6.34

Table demonstrateC.T. of Rank with t- test value of the obtained public and privatized banks under different parameter of Asset Quality

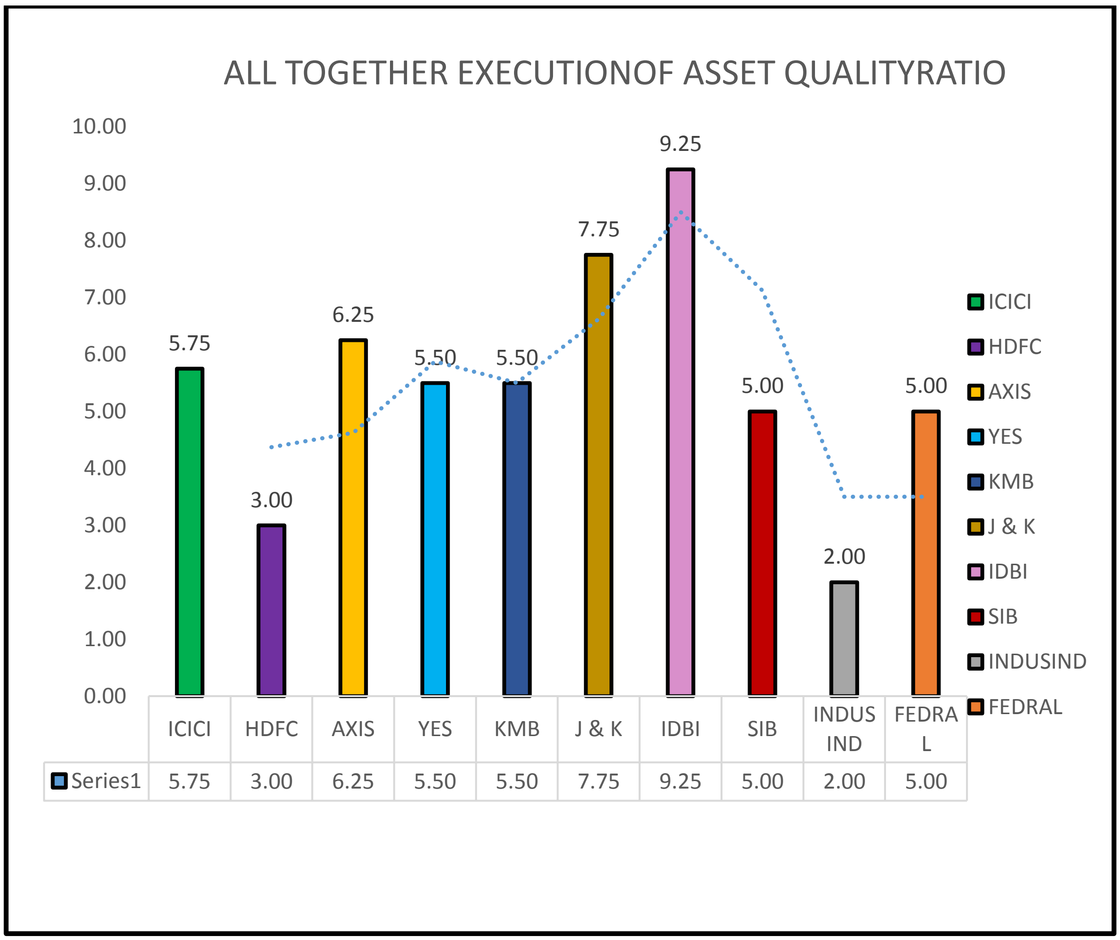
	NNP/NET	NNP A/T	T.INV/	PROGRESS					P.VALUE	
BANK	ASSET	ASSETS	T.ASS	%	C.T.	S.D	S.E	N	D.F.-3	T.STAT
I.C.I.C.I.	8	9	3	8	5.75	2.71	1.35	4	2.253	0.185
H.D.F.C.	1	1	5	4	3.00	2.06	1.03	4	2.253	-2.425
A.B.	5	6	7	3	6.25	1.71	0.85	4	2.253	0.878
Y.B.	7	7	4	10	5.50	2.45	1.22	4	2.253	0.000
K.M.B.	3	3	8	1	5.50	2.99	1.49	4	2.253	0.000
J.K.B.	6	5	10	6	7.75	2.22	1.11	4	2.253	2.029
I.D.B.I.	9	10	9	5	9.25	2.22	1.11	4	2.253	3.382
S.I.B.	10	8	1	9	5.00	4.08	2.04	4	2.253	-0.245
I.I.B.	2	2	2	7	2.00	2.50	1.25	4	2.253	-2.800
F.B.	4	4	6	2	5.00	1.63	0.82	4	2.253	-0.612
C.T.					5.50					

Explications:The given up table represents the final R.P.s of Asset Quality ratio with the and Individual T test of the obtained privatizedbanks in India. Here and t-test value is calculated to know the deviation included indifferent R.P.s of the different ratio which are the extents. The given up table shows that all the obtained banks shows the t-test value below the p value at 5% with the df =3 (2.353). It C.T.s the differentiationincluded inR.P.s is not remarkable at 5 % level of significance except in case of H.D.F.C., I.D.B.I. and I.I.B..

I.I.B. with an average of 2, is R.P.ed first. H.D.F.C.with an average of -3 R.P.ed second. S.I.B. with an average of 5 is in third place. I.D.B.I. is on last position with an average of 9.25.

Graph No.6.12

Graphical scrutinyAll togetherScrutiny of Asset Quality Ratios as per R.P.



Testing of Hypothesis as per the C.T. of R.P.

Null Hypothesis (*H0*):-

***H0*-2** there is no remarkable differentiation included inAssets Quality Ratios of obtained privatized banks in India.

H1-2 there is remarkable differentiation included inAssets Quality Ratios of obtained privatized banks in India.

We have applied ANOVA test to check the hypothesis.

1. one way ANOVA Scrutiny: The results of ANOVA test are presented in table Below.

ANOVA Results Based on Final Ranks

Table demonstrate the F test ANOVA for Asset Quality Ratios as per C.T. of R.P. table no.6.35

Source of variance	***SS***	***df***	***MS***	***F c***	***P-value***	***F t***
Between the group	135.5	9	15.05	2.322	0.06715129	2.21
Inside the group	194.5	30	6.48			
Total	330.00	39				

Explications:

The F-test shows a thevalue calculated of F = 2.322, higher thaning the thevalue tabulated of F at a 5% significance level, which is 2.21. Therefore, we discard the null hypothesis H0 and obtain the alternative hypothesis H1, indicating that the obtained banks do not exhibit equal asset quality based on the R.P.ings provided.

6.2.5.2All together Scrutinyof Asset QualityRatios as per Average

Here are the parameters that extent of banks' assets based on the average provided to the obtained sample.

1)Net NP'S to NetAdvances

2)Net NPA to TotalAssets

3)Fundings to Total Assets Ratio

4) % .change in NetNPAs

Table demonstrateC.T. of average of the obtained privatizedbanks under different parameter of Asset Quality

Table no.6.36

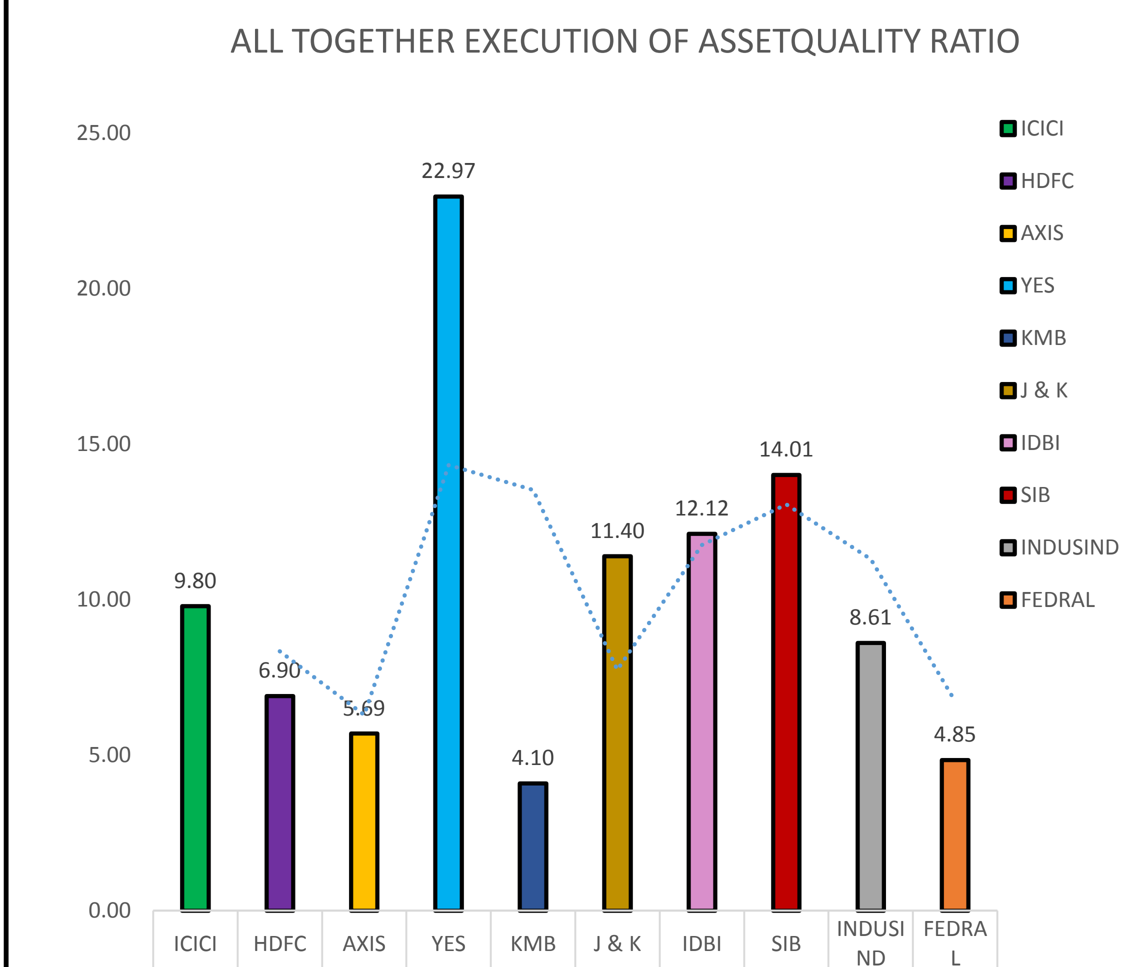
	NNP/NET	NNPA/T	T.INV/	PROGRESS		R.P. OF
BANK	ASSET	ASSETS	T.ASS	%	C.T.	C.T.
I.C.I.C.I.	2.367	1.43	21.89	13.493	9.80	6
H.D.F.C.	0.327	0.27	22.61	4.395	6.90	4
A.B.	1.339	0.95	23.22	-2.73	5.69	3
Y.B.	2.004	1.01	22.26	66.618	22.97	10
K.M.B.	1.027	0.57	23.25	-8.456	4.10	1
J.K.B.	1.563	0.9	31.54	11.587	11.40	7
I.D.B.I.	6.05	2.32	28.56	11.564	12.12	8
S.I.B.	17.418	1.34	20.11	17.181	14.01	9
I.I.B.	0.594	0.32	20.64	12.883	8.61	5
F.B.	1.171	0.82	22.78	-5.388	4.85	2

EXPLICATION

K.M.B. bank is on the first position with the 4.10 average of C.T., followed by F.B. is on second position with an average of 4.85 and A.B. is on third with an average of 5.69.while Y.B.is on the lowest position with C.T. of 22.97. so we can see that all the obtained sample C.T. is fluctuate between the 4.10 to 22.97 of average C.T..

Graphical scrutiny of All togetherScrutiny of Asset Quality Ratios as per

Graph No. 6.13



	ICICI	HDFC	AXIS	YES	KMB	J & K	IDBI	SIB	INDUSI ND	FEDRA L
Series1	9.80	6.90	5.69	22.97	4.10	11.40	12.12	14.01	8.61	4.85

Testing of Hypothesis as per the C.T. of average

Null Hypothesis (H0):-

H0-2 there is no remarkable differentiation included inAssets Quality Ratios of obtained privatized banks in India.

H1-2 there is remarkable differentiation included inAssets Quality Ratios of obtained privatized banks in India.

We have applied ANOVA test to check the hypothesis.

1. one way ANOVA Scrutiny: The results of ANOVA test are presented in table Below.

ANOVA Results The results of ANOVA test are presented in table

F test ANOVA Results (**Based on Group C.t.**)

Table no.6.37

Table demonstrate the F test ANOVA Final Ranks Asset Quality Ratios as per average

Source of variance	*SS*	*df*	*MS*	*Fc*	*P-value*	*F t*
Between the group	1129.44037	9	125.493374	0.587	0.431381	2.21
Inside the group	6406.28	30	213.54			
Total	7535.72042	39				

Explications

Based on the F-test results, in which the thevalue calculated of F is 0.587 and the thevalue tabulated of F at a 5% significance level is 2.21, we obtain the null hypothesis H0. This C.T.s that, based on the average quantifications, there is no remarkable differentiation in the capital asset quality test included in obtained banks.

6.3EXECUTION SCRUTINY OF BANKING DILIGENCE THROUGH MANAGEMENT QUALITY

Management Quality: -

Regulatement Quality is a decisive component in the appraisals of a bank's overall vigor and aptitude. Quality consideres the effectiveness of a bank's regulatement team in steering the institution towards sustainable progress while retaining regulatory compliance and managing jeopardys.

Key Phases of Regulatement Quality

1. **Strategic Planning**: Meritorious regulatement entails the aptitude to formulate and implement strategic plans. This includes identifying progress opportunities, adapting to arcade changes, and leveraging technological advancements.

2. **Corporate Authority**: Good corporate authority is vigorous for ensuring accountaptitude and transparency. This includes the structure of the bank the effectiveness of lapse functions, and the implementation of sound policies and procedures.
3. **Jeopardy Regulatement**: Regulatement quality heavily depends on the aptitude to identify, consider, and mitigate jeopardys. This includes credit jeopardy, arcade jeopardy, operational jeopardy, and compliance jeopardy. A vigorous jeopardy regulatement configuration helps in minimizing potential losses and retaining pecuniary aptitude.
4. **Operational Coherence**: Efficient regulatement involves optimizing resources to achieve maximum productivity. This includes streamlining operations, reducing costs, and enhancing customer service. Meritorioususe of technology and innovation also shows a substantial contribution in operational coherence.
5. **Leadership and Organizational Culture**: The leadership quality of top executives and their aptitude to inspire and motivate employees provide substantially to regulatement quality. A positive organizational culture that promotes ethical behavior, accountaptitude, and continuous rallyment is indispensable for long-term success.
6. **Response to Audit Recommendations:** Regulatement's responsiveness to auditors' recommendations and regulatory authorities' directives demonstrates authority effectiveness and commitment to improving operational standards.
7. **Employee Compensation and Ethical Standards:** Ensuring a prudent employee compensation policy and preventing conflicts of interest are critical. Ethical standards in regulatement applies enhance transparency and trust among stakeholders.

Recommendationsions of Regulatement Quality

1. **Authority Structure**: The composition and effectiveness of the bank and senior regulatement.

2. **Audit and Control Systems**: The presence of vigorous internal and external audit processes.
3. **Jeopardy Regulatement Applies**: The adequacy of jeopardy regulatement configurations and applies.
4. **Strategic Initiatives**: The aptitude to implement successful strategic initiatives and adapt to changes in the banking environment.
5. **Operational Standard**: Coherence ratios, cost regulatement, and service delivery standard.
6. **Compliance Record**: The bank's track record in regulatory compliance and response to supervisory findings.

Importance of Regulatement Quality

Regulatement quality is indispensable as it directly influences the bank's aptitude to operate meritoriously and achieve its pecuniary and strategic objectives. High-quality regulatement safeguards that the bank can:

- Sustain profitaptitude and progress.
- Retain a strong capital base.
- Synchronize and mitigate jeopardys meritoriously.
- Adapt to regulatory changes and arcade dynamics.
- Foster a culture of ethical behavior and accountaptitude.

Regulatement quality in banking is about the leadership's aptitude to navigate the institution through a number of challenges while ensuring long-term sustainaptitude and progress. It encompasses strategic planning, authority, jeopardy regulatement, operational coherence, leadership, and regulatory compliance. High regulatement quality translates to better execution, resilience, and trust in the zone of banking.

Scrutiny of Regulatement Quality Ratios:

1)Business perEmployee Ratio

2)Profit perEmployee Ratio

3)Total Advancesto Total DepositsRatio

4)Return on Networth Ratio

6.3.1.Scrutiny of Businessper Employee Ratio:

The Business per Employee Ratio (BPE) is a key execution recommendationsion in the zone of banking, quantifying the coherence and productivity of a bank's workforce. This ratio specifys the average amount of business (loans, advances, deposits, etc.) handled by each employee inside a given span.

Importance of Business per Employee Ratio

1. **Coherence Quantification**: It helps in considering how efficiently the bank's workforce is handling its business operations. Higher productivity can lead to better pecuniary execution and competitive advantage.
2. **Cost Regulatement**: By indulgent the productivity of employees, banks can make informed decisions about staffing levels and identify areas in which costs can be optimized without compromising service quality.
3. **Execution Benchmarking**: This ratio serves as a benchmark for comparing the execution of different banks or branches inside the same bank. It helps in identifying finest applies and areas needing rallyment.
4. **Resource Allocation**: Future visions from the BPE ratio can guide regulatement in allocating resources meritoriously, ensuring that high-performing areas are amplely supported and underperforming areas receive necessary rallyments.
5. **Operational Strategy**: Banks can use the BPE ratio to design strategies aimed at enhancing employee productivity through training, technology integration, and process rallyments.

Factors Influencing Business per Employee Ratio

1. **Technology and Automation**: Advanced technology and automation in banking processes can substantially enhance employee productivity, leading to a higher BPE ratio.

2. **Training and Development**: Continuous training and professional development of employees can rally their coherence and effectiveness in handling business operations.
3. **Branch Network**: The size and distribution of the bank's branch network can impperformthe BPE ratio. Branches in high-traffic areas or regions with higher business volumes tend to have better ratios.
4. **Product Mix**:. Banks with a diverse and well-balanced product portfolio may see better productivity.
5. **Customer Base**: A large and loyal customer base can provide to higher business volumes per employee, improving the BPE ratio.

Improving Business per Employee Ratio

1. **Process Optimization**: Streamlining processes and reducing redundancy can enhance operational coherence, allowing employees to handle more business.
2. **Layout money on in Technology**: Implementing advanced banking software, customer relationship regulatement (CRM) systems, and automated service platforms can boost employee productivity.
3. **Employee Engagement**: Motivating and engaging employees through recognition programs, career progress opportunities, and a positive work environment can lead to higher productivity.
4. **Customer Focus**: Enhancing customer service and satisfaction can increase business volumes, positively impacting the BPE ratio.
5. **Strategic Hiring**: Employing skilled and experienced staff can rally the coherence and effectiveness of business operations.

Businessper Employee=Total Income/No.ofEmployees

TABLE NO- 6.38

Table demonstrate Business per Employee Ratio (in lakhs) of the obtained privatizedbanks

BANK	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	C.T.	Std. Dev.	C.O.V.
I.C.I.C.I.	928.5	1129.38	1186.96	1151.93	1297.53	1428.68	1425.96	1687.34	1817.38	1737.31	1379.08	1488.49	107.93
H.D.F.C.	983.4	1070.03	1124.72	1420.94	1639.72	1776.1	1830.54	2054.99	2067.13	2011.28	928.50	1582.11	170.39
A.B.	1204.64	1429.13	1389.73	1390.83	1498.43	1684.32	1634.11	1699.75	1782.23	1950.26	1566.34	1582.63	101.04
Y.B.	1475.28	1542.33	1399.53	1367.14	2216.64	2219.48	1204.92	1481.09	1553.61	1529.13	1598.92	1620.82	101.37
K.M.B.	700.62	783.45	819.19	667.06	724.72	1033.63	964.48	974.44	8830.23	929.43	1642.73	1553.51	94.57
J.K.B.	1916.12	2020.2	2241.93	2294.75	1726.23	1273.11	745.24	782.98	803.81	838.51	1464.29	1926.96	131.60
I.D.B.I.	2636.94	2828.28	2741.11	2525.78	2401.55	2185.91	1987.62	2073.14	2173.87	2342.11	2389.63	1816.07	76.00
S.I.B.	904.24	963.12	1067.41	1150.53	1141.29	1288.89	1302.21	1381.06	1640.55	1585.83	1242.51	1216.77	97.93
I.I.B.	741.53	747.46	786.73	946.72	1173.15	1374.46	1332.8	1580.53	1586.36	1640.59	1191.03	1521.04	127.71

F.B.	985.64	1112.01	1167.19	1475.03	1683.87	2005.21	2197.16	2418.38	2583.89	2882.02	1851.04	2316.34	125.14
C.T.	1247.69	1362.54	1417.48	1435.08	1535.47	1584.95	13391.21	1613.37	2483.91	1744.65			

Source: Annual Reports of Obtained Banks

Explications: I.C.I.C.I. With a C.T. of 1379.08, I.C.I.C.I. has a sd of 1488.49 resulting in a (CO.V.) of 107.93. This shows that its pecuniaryresults have varied greatly over the years under review. If an average yields an average, a high CO.V. specifys remarkable variation around this C.T., reflecting potential volatility in banking and pecuniarysuggestions. H.D.F.C. shows an average of 1582.11 with a low of 170.39 for the leading CO.V. 10.78. Relatively lower CO.V.C.T.s more stable and consistent execution than average.

In this case, a high average corresponds to a low CV, indicating a reliable and less volatile economic trend over a given span. A.B. stands out with a remarkably high average of 7546.98. Its low of 481.82 results in a very low CO.V. 6.38. This shows that despite the high average, A.B.'s pecuniaryexecution has been remarkably consistent and stable, reflecting a strong and reliable progress over the years. Y.B.'s average data volume is 1298.92. However, a remarkable of 1620.17 affects the CO.V. 11.07, indicating greater variation around the C.T.. The impressive average reflects strong pecuniarynumbers, but the relatively high CO.V. shows considerable variation in its annual execution. K.M.B.has a C.T. of 1642.73 and a relatively high of 1553.51 leading the CO.V. 94.57. This specifys that there is considerable variation in its pecuniarys, elucidation that a high average is associated with greater variaptitude in execution over the years. J.K.B. Bank with C.T. of 1464. 29 is showing high of 1926.96 leading CO.V. 131.60. High CV specifys that the bank's pecuniaryexecution fluctuates remarkablely around the average, which may specify a more volatile trend.

I.D.B.I. has a highest execution with C.T. of 2389.63 with a sd of 1816.07 and a CO.V. 76.00. Relatively lower CO.V. specifys more stable economic progress around a high average, which shows consistent progress in the bank and annual suggestions. S.I.B. with a C.T. of 1242.51 has a sd of 1216.77 leading CO.V. 97.93. The higher the CO.V. specifys remarkable variation in its pecuniaryextents, suggesting that the high average is associated with execution fluctuations over the years considered. I.I.B. a C.T. score of 1191.03 with a sd of 1521.04 leads CO.V. of 127.71.

This higher CO.V. shows considerable variation around the C.T., suggesting that the bank's pecuniaryexecution fluctuates despite an obtainable C.T.. F.B. has a C.T. of 1851.04, a sd of 2316.34, and a CO.V. 125.14. Relatively high CO.V. shows that, despite the high average, the pecuniaryresults of the bank; shows remarkable fluctuations, which may reflect a less stable progress over the years while a high C.T. may specify strong pecuniary execution, it is critical to consider and to aptitude and consistency associated with that execution. Banks with large assets and low CO.V. values tend to have a more reliable and less volatile pecuniaryexecution, while a higher CO.V. values show greater variation around the C.T..

TABLE NO. 6.39

Table demonstrate the Final Rank of the Business per Employee ratio of the obtained Privatizedbanks

BANK	C.T.	R.P.
I.C.I.C.I.	1379.08	7
H.D.F.C.	928.50	10
A.B.	1566.34	4
Y.B.	1473.77	5
K.M.B.	1642.73	3
J.K.B.	1464.29	6
I.D.B.I.	2389.63	1
S.I.B.	1242.51	8
I.I.B.	1191.03	9
F.B.	1851.04	2

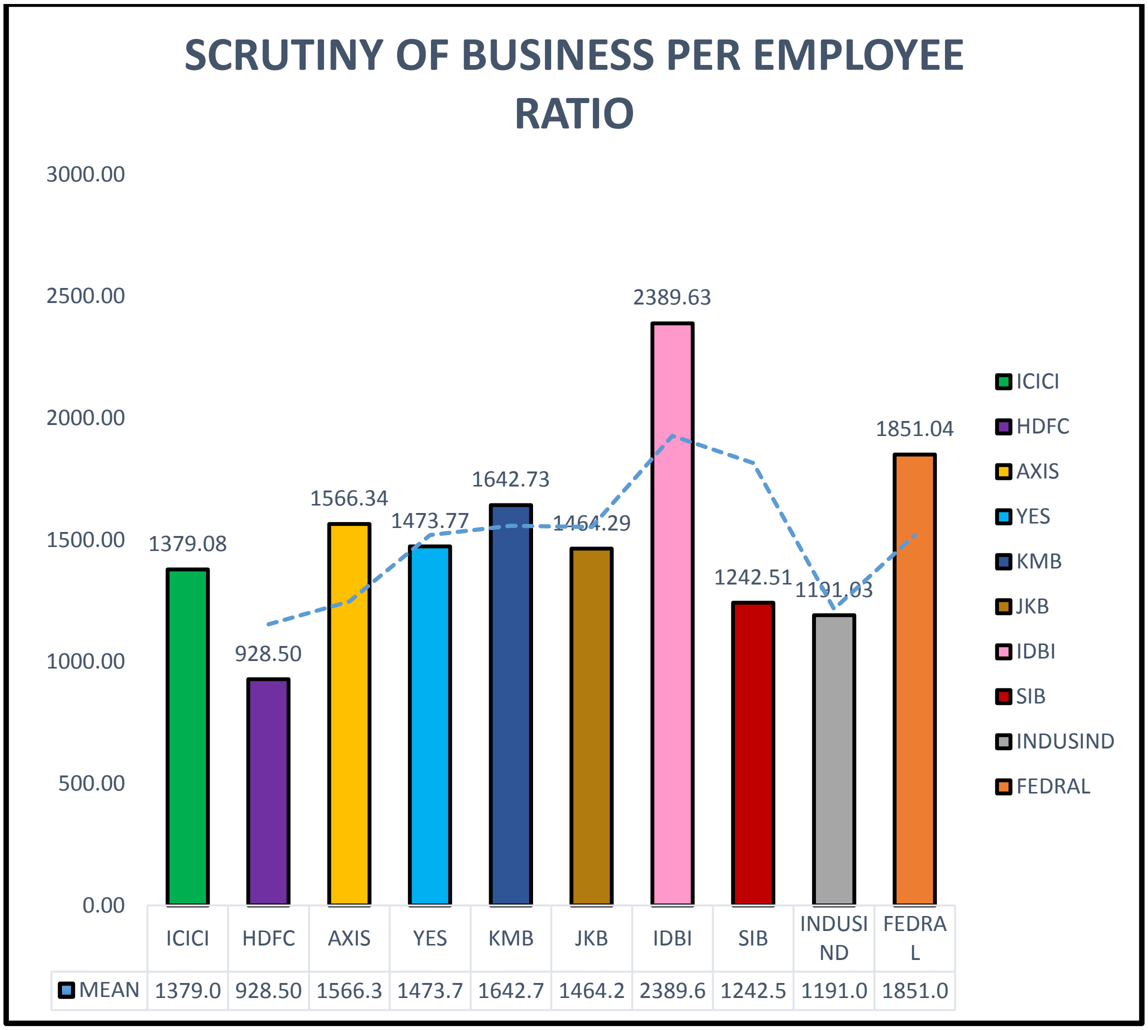
Explications: The given info shows the average and corresponding values of the results of different banks. A higher average usually C.T.s better pecuniaryexecution. Let's dig deeper into the scrutiny based on averages and R.P.ings: I.D.B.I.s have the highest average of 2,389.63, securing the top spot among listed banks. This specifys that I.D.B.I. has shown the strongest pecuniary execution on average during the span under review. Fed follows close behind with an average of 1851.04 to secure second place. A high average specifys that the Fed has consistently delivered strong pecuniaryresults and positioned itself as a top institution. K.M.B.(K.M.B.) is in third place with an average of 1,642.73. This C.T.s a stable and consistent pecuniaryresult, which makes K.M.B. one of the banks with the finest returns among listed entities. A.B. reached the fourth position with an average score of 1566.34, which shows a commendable and stable pecuniary execution during the years under review.

J.K.B. Bank is fifth with an average score of 1464.29, indicating strong and solid pecuniary execution. I.C.I.C.I. with an average of 1397.08 is sixth. Although not the highest, a remarkable average specifys consistently positive economic activity. Y.B.is R.P.ed seventh although the highest average 1298.55.62. An extremely high average specifys impressive pecuniary numbers, but this may be offset by other factors affecting its All together R.P.ing. S.I.B. (S.I.B.) takes the eighth position with an average of 1242.51, indicating respectable pecuniary execution. I.I.B.is ninth with an average score of 1191.03, indicating consistent and solid pecuniary execution.

H.D.F.C. with an average score of 928.50 is R.P.ed tenth and last. Although the average is relatively lower, it is still a starting point for positive pecuniaryresults. In conclusion, I.D.B.I. is the finest performing bank based on the highest average score, showing strong and consistent pecuniary execution.

GRAPH NO. 6.14

Graphical scrutiny of business per ratio



Statistical test as per one way ANOVA result

Null Hypothesis (H0):-

H0- there is no remarkabledifferentiation among business per employee Ratio of obtained Privatizedbanks.

Alternative Hypothesis (H1):

H1- there is no remarkabledifferentiation among business per employee Ratio of obtained privatizedbanks.

Table NO.6.40

Table demonstrate the F test anova for Business per Employee

souece of variance	SS	df	MS	F c	P-value	F t
Between the groups	10511832.28	9	1167981.00	1.47	0.1435	1.99
Inside the group	71622756.05	90	795808.401			
Total	82134588.34	99				

Explications:

The FtestAnova demonstrates that the outcome of F value after calculation is 1.47, while the value of F given in TableF at a 5% significance level is 1.99. From the thevalue calculated is least the thevalue tabulated (Fc < Ft), the null hypothesis (H0) is obtained, and the alternative hypothesis (H1) is discarded. This specifys that there is no remarkabledifferentiation in capital business per employee included inobtained banks.

6.3.2.Scrutiny of Profit per EmployeeRatio:

The Profit per Employee Ratio is a pecuniary entry that extents the amount of profit produced per employee. This ratio provides future vision into the productivity and coherence of a workforce, indicating how well the company utilizes its human resources to produce profits.

- **Net Profit**. This is typically the net income figure found at the bottom of the income statement.
- **Total Number of Employees**: The total headcount of employees working for the company during the same span.
- **Productivity Extent**: This ratio helps consider the productivity of the workforce. On an everage this ratio describes profit aptitude, reflecting efficient use of human resources.
- **Operational Coherence**: It provides future visions into the operational coherence of a company. Companies with higher ratios are typically better at managing their workforce and maximizing output per employee.
- **Benchmarking**: Companies use this ratio to benchmark their execution against competitors in the same industry. It can highlight strengths or areas needing rallyment in workforce regulatement.

- **Cost Regulatement**: It reflects how well a company controls its labor costs relative to its profit. A higher ratio suggests better cost regulatement and profitaptitude per employee.

- **High Ratio**: Specifys strong productivity and efficient use of human resources. It suggests that the company is generating substantial profits with a relatively smaller or well-synchronized workforce.
- **Low Ratio**: May specify lower productivity, inefficiencies in workforce regulatement, or higher labor costs relative to profit. **Profitper Employee =Profitafter Tax/No.ofEmployees**

TABLENO.6.41

Table demonstrate Profit per Employee Ratio (in lakhs) of the obtained privatizedbanks

BANK	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	C.T.	S.D	CO.V.
I.C.I.C.I.	13.58	16.84	13.48	11.83	8.19	3.87	7.99	16.4	22.05	25.18	13.941	6.51	46.69
H.D.F.C.	12.44	13.39	14.04	17.25	19.81	21.5	22.45	25.91	26.11	25.46	19.836	5.31	26.78
A.B.	14.66	17.42	16.4	6.5	4.62	7.55	2.19	8.41	15.18	10.42	10.335	5.32	51.44
Y.B.	18.38	18.55	16.93	16.55	23.16	8.14	-7.15	-15.55	4.38	2.61	8.6	12.58	146.28
K.M.B.	9.39	10.37	6.65	7.75	8.17	11.65	11.89	13.47	12.99	14.89	10.722	2.71	25.28
J.K.B.	18.12	18.93	19.41	26.11	14.78	-15.58	-14.16	1.87	0.52	6.89	7.689	14.40	187.31
I.D.B.I.	6.82	5.27	-20.85	-28.36	-47.14	-88.31	-72.72	7.84	13.99	20.42	-20.304	38.26	-188.43
S.I.B.	8.23	9.05	9.84	10.72	11.13	12.37	8.3	10.15	14.16	15.57	10.952	2.44	22.29
I.I.B.	90.32	93.81	99.15	11.32	14.26	11.9	14.4	9.56	13.73	19.36	37.781	39.23	103.83
F.B.	8.01	9.15	4.04	7.16	7.25	10.17	12.34	12.63	14.95	22.37	10.807	5.16	47.71
C.T.	20.00	21.28	17.91	8.68	6.42	-1.52	-1.45	9.07	13.81	16.32			

Source: AnnualReports of Obtained Banks

Explications: Personnel Execution Rallyment describes personnel and personnel execution; it shows optimal use of administrative resources. In this material, which represents different banks and their annual returns, averages play a decisive contribution in valuing the All together return of the observed years. A higher average C.T.s a better average execution for that bank, which C.T.s a more favorable pecuniaryexecution on average. Analyze the data recognise how the high averages correspond to each bank's execution. The average annual return of I.C.I.C.I. is 13,941. This higher average specifys that on average the bank has earned a remarkable positive return over the years, contributing to a relatively favorable pecuniaryexecution. The average return of 4,444 H.D.F.C.s is 19.836, representing a consistently higher average annual return. The elevated average shows that H.D.F.C. has successfully delivered positive returns to its stakeholders on a regular basis. A.B. has an average execution of 10.335. Although the positive average is not as high as some other banks, it is still a relatively favorable average execution that affects both the bank and the All togetherpecuniaryexecution. Y.B.the bank reports an average yield of 8.6. Although the average is lower than some others, a positive value specifys that Y.B.has on average provided returns to its financiars, which has provided to its pecuniaryexecution. K.M.B.(K.M.B.) shows Average Return of 10.722. A higher average specifys that K.M.B. produced a positive return on average, which provided to a favorable pecuniaryresult in the observed span. Average return of J.K.B. Bank is 7,689.

A positive C.T.s specifys that, on average, J.K.B. Bank has had a positive impperformon its stakeholders and #039; a return that specifys a relatively favorable pecuniaryresult. I.D.B.I. still deserves discussion despite a negative average return of -20.304. A high negative average specifys that, on average, I.D.B.I. has incurred heavy losses over the years under review, indicating a difficult pecuniarysituation. S.I.B. (S.I.B.) has an Average Return of 10.952. A positive average C.T.s that S.I.B. produced a favorable return on average, which provided to its All togetherpecuniaryexecution. The average execution of I.I.B.is remarkably high at 37.781. This shows that the execution of I.I.B.was on average remarkablely positive, reflecting strong economic progress. F.B. shows an average return of 10.807. A positive C.T.s specifys that on average the F.B. has had a positive impperformon its stakeholders; execution that provides to a relatively favorable pecuniaryresult. In short, a higher average usually corresponds to a more favorable average return for the bank, which C.T.s positive economic progress during the years considered. However, it is critical to consider other statistical extents for instance and to obtain a comprehensive indulgent of the aptitude and consistency of these C.T.s.

A higher average C.T.s a better average execution for that bank, which C.T.s a more favorable pecuniaryexecution on average. Analyze the data recognise how the high averages correspond to each bank's execution. The average annual return of I.C.I.C.I. is 13,941. This higher average specifys that on average the bank has earned a remarkable positive return over the years, contributing to a relatively favorable pecuniaryexecution. The average return of H.D.F.C.s is 19.836, representing a consistently higher average annual return. The elevated average shows that H.D.F.C. has successfully delivered positive returns to its stakeholders on a regular basis. A

XIS Bank has an average execution of 10.335. Although the positive average is not as high as some other banks, it is still a relatively favorable average execution that affects both the bank and the All togetherpecuniaryexecution. Y.B.the bank reports an average yield of 8.6. Although the average is lower than some others, a positive value specifys that Y.B.has on average provided returns to its financiars, which has provided to its pecuniaryexecution. K.M.B.(K.M.B.) shows Average Return of 10.722. A higher average specifys that K.M.B. produced a positive return on average, which provided to a favorable pecuniaryresult in the observed span. Average return of J.K.B. Bank is 7,689.

A positive C.T.s specifys that, on average, J.K.B. Bank has had a positive impperformon its stakeholders a return that specifys a relatively favorable pecuniaryresult. I.D.B.I. still deserves discussion despite a negative average return of -20.304. A high negative average specifys that, on average, I.D.B.I. has incurred heavy losses over the years under review, indicating a difficult pecuniarysituation. S.I.B. (S.I.B.) has an Average Return of 10.952.

A positive average C.T.s that S.I.B. produced a favorable return on average, which provided to its All togetherpecuniaryexecution. The average execution of I.I.B.is remarkably high at 37.781. This shows that the execution of I.I.B.was on average remarkablely positive, reflecting strong economic progress. F.B. shows an average return of 10.807. A positive C.T.s specifys that on average the F.B. has had a positive impperformon its execution that provides to a relatively favorable pecuniaryresult. In short, a higher average usually corresponds to a more favorable average return for the bank, which C.T.s positive economic progress during the years considered. However, it is critical to consider other statistical extents for instance and to obtain a comprehensive indulgent of the aptitude and consistency of these C.T.s.

TABLE NO.6.42

Table demonstrate the Final Rank of the Profit per Employee ratio (in lakhs) of the obtained privatizedbanks

BANK	C.T.	R.P.
I.C.I.C.I.	13.941	3
H.D.F.C.	19.836	2
A.B.	10.335	7
Y.B.	8.6	8
K.M.B.	10.722	6
J.K.B.	7.689	9
I.D.B.I.	-20.304	10
S.I.B.	10.952	4
I.I.B.	37.781	1
F.B.	10.807	5

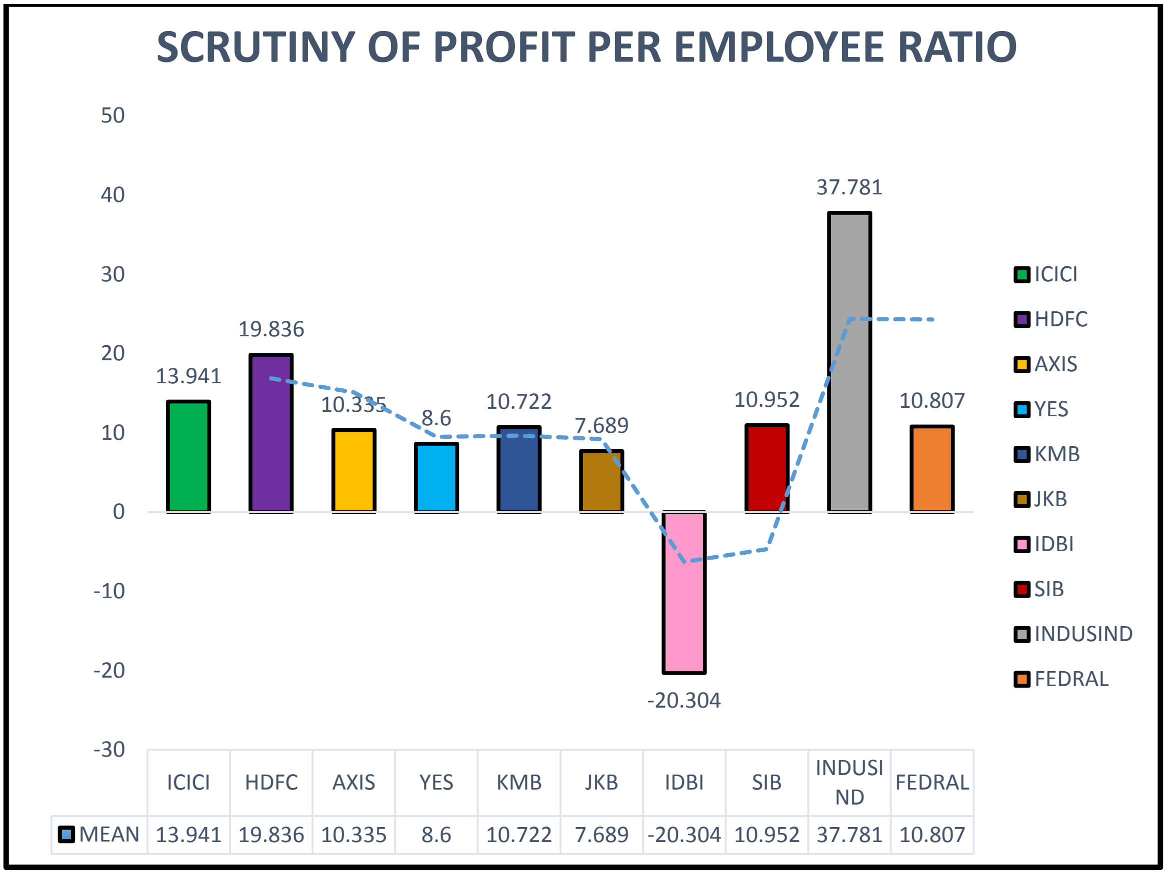
EXPLICATION: The data presented show the averages and corresponding values of the pecuniaryexecution of different banks, and a higher average usually specifys a better pecuniaryexecution. In to the scrutiny based on averages and R.P.ings: I.I.B.emerges as the finest performing institution with the highest average of 37,781, securing the top spot. This remarkable average suggests that on average I.I.B.has shown strong and impressive pecuniaryexecution during the span under review. H.D.F.C. follows closely with an average of 19.836 and secures the second position.

The high average specifys that H.D.F.C. has consistently delivered strong pecuniaryresults and positioned itself as one of the finest performing banks among listed entities. In third position is I.C.I.C.I. with an average of 13,941. Although not the highest, the remarkable average specifys consistently positive pecuniaryexecution, placing I.C.I.C.I. in a commendable position. S.I.B. (S.I.B.) secured the fourth position with an average score of 10,952, indicating stable and reliable pecuniaryexecution over the years under review. F.B. is fifth 10.807, indicating commendable and stable pecuniaryexecution. K.M.B.(K.M.B.) is R.P.ed sixth with an average score of 10,722, that the pecuniaryexecution is respectable during the span under review.

The seventh position is getting by A.B. with an average of 10.335. Although the average is not the highest, it specifys stable and consistent pecuniaryexecution. Y.B.is eighth, although it has a lower average of 8.6. A positive average specifys that Y.B.has on average provided returns to its financiars, which has affected its pecuniaryexecution. J.K.B.Bank is ninth with an average score of 7.689, indicating a positive, albeit relatively weaker, pecuniaryexecution. I.D.B.I. with an average of -20.304 is R.P.ed tenth and last. A negative average specifys challenges and heavy losses, indicating a more difficult pecuniarysituation for I.D.B.I.. In conclusion, I.I.B.stands out as the top performer based on the highest average, reflecting consistently impressive pecuniaryexecution. However, it is consider to extents to comprehensively consider a bank and its All together vigor and aptitude.

GRAPH NO 6.15

Graphical scrutiny of profit per employee ratio



Statisticatest as perone way ANOVAresult

Null Hypothesis (H0):-

H0-1 there is no remarkabledifferentiation among Profit per employee Ratio of obtained Privatizedbanks.

Alternative Hypothesis (H1):

H1-1 there is no remarkabledifferentiation among profit per employee Ratio of obtained privatized banks.

Table NO.6.43

Table demonstrate the F test ANOVA Profit per Employee ratio

souece of variance	SS	df	MS	F c	P-value	F t
Between the groups	18011.556	9	2001.28	5.71	0.0315893	1.99
Inside the group	31563.78	90	350.71			
Total	49575.33	99				

Explications: The FtestAnova demonstrates that the outcome of F value after calculation is 5.71, while the value of F given in TableF at a level-5%of significance is 1.99. From the thevalue calculated is higher than the thevalue tabulated (Fc > Ft), the null hypothesis (H0) is discarded, and the alternative hypothesis (H1) is obtained. This C.T.s there is a remarkabledifferentiation in profit per employee included inobtained banks.

6.3.3.Scrutiny of Total Advances to Total Deposits Ratio: -

The Total Advances to Total Deposits Ratio (ADR) is a critical pecuniary entry used in the zone of banking to consider a bank's liquidity and lending applies. It reflects how efficiently a bank is using its deposits to make income through lending.

Importance of Total Advances to Total Deposits Ratio

1. **Liquidity Considerment**: The ADR provides future visions into the bank's liquidity position. A high ratio specifys that a large portion of the deposits is used for lending, which can be profitable but may also pose liquidity jeopardys.
2. **Lending Coherence**: It extents how meritoriously the bank is converting its deposits into income-generating loans. A higher ratio suggests efficient utilization of deposits for lending purposes.
3. **Jeopardy Regulatement**: A balanced ADR is decisive for retaining pecuniary aptitude. Excessively high ratios may lead to liquidity issues, while very low ratios might specify underutilization of available funds.

Optimal Range for Total Advances to Total Deposits Ratio

The optimal range for the ADR can fluctuate depending on the regulatory environment and the bank's business structure. However, a typical range is between 70% and 90%. Ratios outside this range might specify potential issues:

- **Given up 90%**: This may recommendthat the bank is over-leveraged, relying too heavily on its deposits for lending. This could pose a liquidity jeopardy, especially in times of pecuniary stress or sudden withdrawal of deposits.
- **Below 70%**: This might specify conservative lending applies or underutilization of deposits, which could lead to lower profitaptitude.

Factors Influencing Total Advances to Total Deposits Ratio

1. **Economic Conditions**: During economic booms, banks may lend more, increasing the ADR. Conversely, in downturns, lending may decrease, reducing the ADR.
2. **Interest Rates**: Higher interest rates might reduce borrowing demand, lowering the ADR. Conversely, lower rates can increase borrowing and the ADR.
3. **Regulatory Policies**: Central banks and regulatory bodies may impose limits on the ADR to safeguard pecuniary aptitude.
4. **Bank's Strategy**: A bank's strategic focus on either aggressive progress through lending or conservative progress through deposit accumulation can impperformthe ADR.

Managing Total Advances to Total Deposits Ratio

1. **Balancing Lending and Deposits**: Banks should strive to balance their lending applies with deposit progress to retain a vigory ADR.
2. **Liquidity Regulatement**: Ensuring ample liquid assets to reach short-term devoirs helps synchronize the jeopardys associated with high ADRs.
3. **Diversifying Funding Sources**: Relying on multiple funding sources, for instance wholesale funding and equity, can reduce the pressure on deposits and retain a balanced ADR.
4. **Observing and Reportage**: Regular observing and reportage of the ADR help in primary identification of potential liquidity issues and taking corrective actions promptly.

The Total Advances to Total Deposits Ratio is a vigorous suggestion of a bank's liquidity, lending coherence, and jeopardy regulatement. By retaining an optimal ADR, banks can safeguard they are meritoriously utilizing their deposits to produce income while also safeguarding against liquidity jeopardys. Regular observing and strategic regulatement of this ratio are indispensable for the pecuniary vigor and aptitude of the banking institution.

TotalAdvances to TotalDeposits atio= Total Advances/Total Deposits*100

- **Total Advances refers to the total amount of loans and advances given by the bank to its clients.**
- **Total Deposits refers to the total amount of deposits held by the bank from its clients.**

TABLENO.6.44

Table demonstrate Total Advances to Total Deposits Ratio (%) of the obtained privatizedbanks.

BANK	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	C.T.	Std. Dev.	CO.V.
I.C.I.C.I.	102.05	107.18	103.28	94.73	91.34	89.85	83.07	78.68	80.69	86.85	91.79	9.90	10.79
H.D.F.C.	82.49	81.02	85.02	86.16	83.46	88.76	86.6	84.85	87.79	84.98	85.11	2.36	2.78
A.B.	81.89	87.17	94.64	90.03	96.92	84.66	89.27	88.18	86.12	89.27	82.82	4.44	5.36
Y.B.	74.99	82.86	87.91	82.57	101.39	106.1	162.71	102.41	191.82	93.46	99.62	38.12	38.26
K.M.B.	89.77	88.39	85.59	86.44	89	91.06	93.61	79.86	87.03	88.09	86.88	3.66	4.21
J.K.B.	123.51	147.2	556.07	122.88	108.23	122.45	131.47	113.37	111.57	104.95	152.83	138.25	90.46
I.D.B.I.	83.85	80.2	81.25	71.06	69.27	65.56	58.38	55.5	62.53	63.63	69.12	9.88	14.29
S.I.B.	73.11	74.62	77.53	79.14	84.78	84.98	83.09	81.19	84.63	82.17	80.52	4.29	5.32
I.I.B.	91.07	92.79	95.07	89.34	95.59	95.65	102.35	82.98	81.4	86.25	91.25	6.43	7.05
F.B.	72.72	72.41	73.37	75.09	82.11	81.67	80.29	76.39	79.76	81.95	77.56	4.00	5.16
C.T.	87.55	91.184	133.973	87.74	90.227	91.074	97.084	76.71	96.34	86.06			

Source: AnnualReportsof Obtained Banks

Explications: This ratio extents the effectiveness and coherence of staff and senior regulatement in converting bank deposits into loans and advances. The higher the ratio, the better the regulatement productivity and vice versa. This ratio is also known as the Credit

Deposit Ratio (CDR). I.C.I.C.I. has a C.T. of 91.79 with a relatively low of 9.90 resulting in a low (CO.V.) of 10.79. This shows a consistent and stable trend over the observed years, with minimal fluctuation around the C.T.. H.D.F.C. shows a C.T. of 85.11 with a low of 2.36 and a CO.V. of 2.78. Narrow and CO.V. values recommendthat H.D.F.C.has retained stable and reliable stock execution which has provided to its All together aptitude. AKSO Bank has a C.T. of 82.82 with a of 4.44 and a CO.V. 5.36. Although the C.T. is relatively lower, the low and CO.V. specifys a relatively stable stock price, with little volatility around the C.T.. Y.B.shows a higher C.T. of 99.62 but with a remarkable of 38.12 and CO.V. 38.26. The higher the CO.V. specifys remarkable variaptitude in s, reflecting more volatile activity over the years considered. K.M.B.has a C.T. of 86.88 with a low of 3.66 and a CO.V. 4.21. It shows consistent and reliable stock execution with minimal deviation from the average.

J.K.B. Bank shows a relatively high C.T. of 152.83 with a remarkable of 138.25 and CO.V. 90.46. High CV shows a remarkable variation of s, indicating a more unstable execution of J.K.B.. I.D.B.I. has a C.T. of 69.12 with a of 9.88 and a CO.V. 14.29. Moderate CO.V. value refers to some variation around an average that reflects a relatively volatile stock price. S.I.B. has a C.T. of 80.52 with a of 4.29 and a CO.V. 5.32. This specifys a relatively stable execution of the stock with minimal fluctuations around the C.T.. I.I.B.shows a C.T. of 91.25, a of 6.43 and a CO.V. 7.05 Moderate CO.V. value specifys an obtainable level of aptitude in stock returns and a balanced degree of fluctuation around the C.T.. F.B. has a C.T. of 77.56, a of 4.00, and a CO.V. 5.16.

This shows a relatively stable and consistent progress of shares with minimal deviation from the average. In general, a higher C.T. generally specifys better execution, and and scrutiny provide additional context for the aptitude and consistency of the execution of each bank and stock during the span under review.

TABLENO.6.45

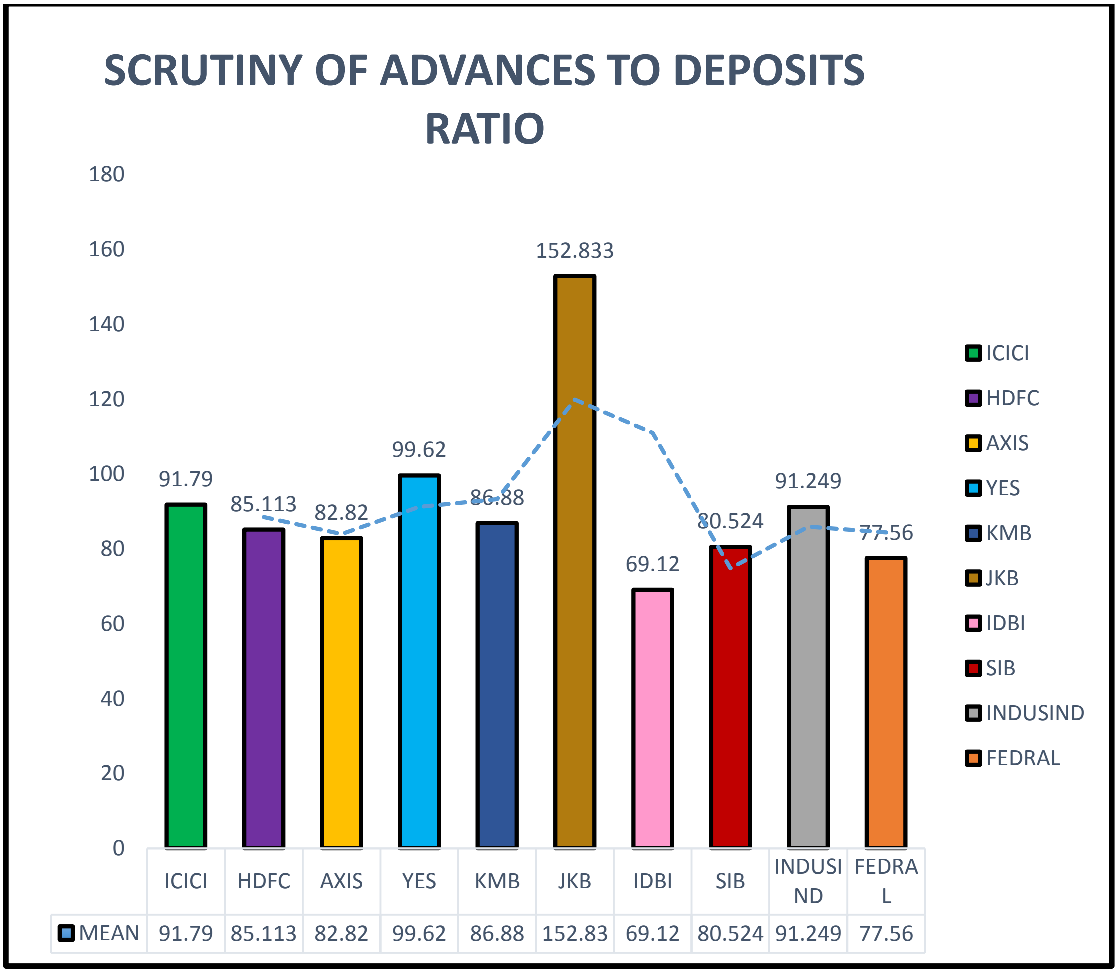
Table demonstrate the Final Rank of the Total Advances to Total Deposits Ratio (%) of the obtained privatizedbanks

BANK	C.T.	R.P.
I.C.I.C.I.	91.79	3
H.D.F.C.	85.113	6
A.B.	82.82	7
Y.B.	99.62	2
K.M.B.	86.88	5
J.K.B.	152.833	1
I.D.B.I.	69.12	10
S.I.B.	80.524	8
I.I.B.	91.249	4
F.B.	77.56	9

Explications:J.K.B. Bank secures the top bank with the highest average of 152,833, indicating that it has shown the strongest and most remarkable stock returns on average among listed banks. Y.B.follows closely with an average of 99.62 and secures second place. A high average shows that Y.B.has consistently delivered impressive returns to its financiars and established itself as one of the finest performing banks. In third place is I.C.I.C.I. with an average score of 91.79. Although not the highest, the remarkable average share shows consistently positive returns, putting I.C.I.C.I. in a commendable position. I.I.B.is the fourth with an average score of 91.249, indicating strong and stable execution of the stock over the years under review. K.M.B.(K.M.B.) is fifth in the R.P.ing with an average score of 86.88, indicating a stable and reliable share price. The sixth position is secured by H.D.F.C. with an average of 85.113. A positive average specifys stable and reliable stock execution of H.D.F.C.. A.B. follows with an average of 82.82 to secure the seventh position. The average value shows the stable and consistent progress of A.B. shares. S.I.B. (S.I.B.) is R.P.ed eighth with an average of 80,524 which reflects positive and reliable stock execution. F.B. is R.P.ed ninth with an average of 77.56, indicating commendable and stable stock execution during the span under review. I.D.B.I. with an average score of 69.12 is R.P.ed tenth and last. Although the average is relatively lower, it still represents a baseline of positive returns for I.D.B.I. stock. All together, J.K.B. Bank leads the graph with the highest average, indicating continued strong share price. However, for a comprehensive considerment of the bank and the All together pecuniary situation and aptitude, it is necessary to consider other factors and standard.

GRAPH NO 6.16

Graphicalscrutiny of TotalAdvances to TotalDeposits Ratio



Statisticaltest as per one way ANOVA result

Null Hypothesis (H0):-

H0- there is no remarkable differentiation among advance to deposite Ratio of obtained Privatized banks.

Alternative Hypothesis (H1):

H1- there is no remarkable differentiation among advance to deposite Ratio of obtained privatized banks.

TableNO.6.46

Table demonstrate the F test ANOVA Total Advances to Total Deposits Ratio

souece of variance	SS	df	MS	F c	P-value	F t
Between the groups	63612.9739	9	7068.11	3.39	0.450126	1.99
inside the group	187891.94	90	2087.69			
Total	251504.9153	99				

Explications: The FtestAnova demonstrates that the outcome of F value after calculation is 3.39, while the value of F given in TableF at a level-5%of significance is 1.99. From the thevalue calculated is higher than the thevalue tabulated (Fc > Ft), the null hypothesis (H0) is discarded, and the alternative hypothesis (H1) is obtained. This C.T.s there is a remarkable differentiation in the advance-to-deposit ratio included inobtained banks.

6.3.4.Scrutiny of Return on Net Worth Ratio

The Return on Net Worth (RONW) ratio is a decisive pecuniary entry that highlights the effectiveness of a bank regulatement in utilizing shareholders' equity to make profits. This ratio is particularly substantial for shareholders and company regulatement, as it reflects how well the bank's resources are being employed. A higher RONW ratio specifys better coherence and profitaptitude, and vice versa.

Return on Net Worth (RONW) Ratio

Constituents:

- **Profit After Tax (PAT)**: Bank earned net profit after minimize all the cost which contain taxes.

- **Average Net Assets or Shareholders' Funds**: This includes share capital, reserves, and surplus. It is calculated as the average of the net assets at the beginning and end of the span.

Importance of Return on Net Worth (RONW) Ratio

1. **Execution Suggestion**: RONW serves as a key suggestion of regulatement's execution. It shows how meritoriously the bank's regulatement is utilizing shareholders' equity to produce profits.
2. **Financier Future vision**: For shareholders and potential financiars, a higher RONW ratio signals a well-synchronized bank with efficient resource utilization, making it an attractive funding option.
3. **Benchmarking**: RONW consents for comparison with peers and industry standards, helping to consider the bank's relative execution.

Factors Affecting Return on Net Worth (RONW)

1. **Revenue Progress**: Increased revenue from banking operations positively impacts PAT, thereby improving the RONW ratio.
2. **Cost Regulatement**: Efficient regulatement of operating costs and expenses leads to higher net profits, enhancing the RONW ratio.
3. **Capital Structure**: The composition of share capital, reserves, and surplus affects the average net assets, influencing the RONW ratio.
4. **Asset Quality**: High-quality assets with minimal non-performing assets (NPAs) safeguard steady income and profitaptitude, boosting the RONW ratio.

Enhancing Return on Net Worth (RONW)

1. **Revenue Enhancement**: Focusing on increasing income through diversified banking services and expanding the customer base can boost revenue and PAT.
2. **Meritorious Capital Utilization**: Strategic fundings and prudent regulatement of capital resources can optimize the use of net assets, enhancing profitaptitude.

3. **Improving Asset Quality**: Retaining high asset quality by minimizing NPAs and ensuring vigorous jeopardy regulatement applies can provide to stable and higher profits.

The Return on Net Worth (RONW) ratio is a pivotal utensil for demonstrating the effectiveness of a bank's regulatement. It provides valuable future visions into how efficiently the bank's resources are being utilized to produce profits. By focusing on enhancing revenue, managing costs, and optimizing capital utilization, banks can rally their RONW ratio, thereby signaling better regulatement coherence and profitaptitude to shareholders and financiars.

Returnon Networth = Profitaftertax (PAT)/NetWorth*100

TABLE NO.6.47

Table demonstrate Return on Net worth Ratio (%) of the obtained privateZone banks

BANK	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	C.T.	SD	CV
I.C.I.C.I.	13.39	13.89	11.19	10.11	6.63	3.19	6.99	11.21	13.94	16.13	10.67	4.01	37.62
H.D.F.C.	19.5	16.47	16.91	16.26	16.45	14.12	15.35	15.27	15.39	15.74	16.15	1.43	8.83
A.B.	16.26	16.46	15.46	6.59	0.43	7.01	1.91	6.48	11.3	7.63	8.95	5.75	64.17
Y.B.	22.71	17.16	18.41	15.09	16.4	6.39	-75.56	-10.42	3.15	1.76	1.51	28.86	1912.36
K.M.B.	12.23	13.19	8.72	12.35	10.89	11.47	12.25	11.01	11.9	13.17	11.72	1.31	11.20
J.K.B.	3.12	5.23	3.42	6.94	5.63	-10.7	-18.66	2.53	0.69	9.47	0.77	8.71	1134.95
I.D.B.I.	5.11	3.85	-16.57	-30.08	-50.99	-48.94	-46.82	4.45	7.34	9.82	-16.28	25.66	-157.62
S.I.B.	17.14	14.65	14.57	14.08	14.21	14.1	8.99	10.14	11.54	12.57	13.20	2.41	18.27
I.I.B.	16.28	17.49	13.2	14.14	15.35	12.52	12.84	6.58	9.73	13.6	13.17	3.16	24.01
F.B.	12.06	12.99	5.87	9.29	7.2	9.37	10.63	9.86	10.05	14	10.13	2.48	24.45
C.T.	13.78	13.14	9.12	7.48	4.22	1.85	-7.21	6.1	9.5	11.39			

Source: Annual Reports of Obtained Banks

Explications: (SD) and (CV) can provide future vision into the relative execution of banks. I.C.I.C.I. has an average annual return of 10.67 with a (SD) of 4.01 and a (CV) of 37.62. A higher CV specifys a remarkable swing around the C.T., indicating potential volatility in I.C.I.C.I. 's execution for the year. The average annual return of 4,444 H.D.F.C. is 16.15 with a relatively low SD of 1.43 and CV of 8.83. A lower CV C.T.s a more stable return than the average, indicating a steady trend in H.D.F.C.'s annual returns. A.B. has an average annual return of 8.95, SD of 5.75 and CV of 64.17. A higher CV shows a remarkable swing around the C.T., reflecting the potential volatility of A.B.'s annual execution. Y.B.has an average annual return of 1.51, an exceptionally high SD of 28.86, and a very high CV of 1912.36. A very high CV specifys a remarkable swing around the C.T., indicating that Y.B.'s annual execution is highly volatile. 4,444 K.M.B.(K.M.B.) has an average annual return of 11.72, a relatively low SD of 1.31, and a CV of 11.20. A lower CV C.T.s a more stable execution than average, reflecting the consistent execution of K.M.B.and;'s annual returns. The 4,444 J.K.B. banks have an average annual return of 0.77, a relatively high SD of 8.71, and a CV of 1,134.95. A very high CV shows remarkable swing around the C.T., indicating remarkable volatility in J.K.B. Bank's annual returns. I.D.B.I. has an average annual return of -16.28, a relatively high SD of 25.66 and a negative CV of -157.62. A negative CV shows a complex relationship between C.T. and SD, reflecting difficult and potentially unpredictable execution in I.D.B.I.'s annual execution. S.I.B. has an average annual return of 13.20, a relatively low SD of 2.41, and a CV of 18.27. A lower CV C.T.s a more stable execution than average, reflecting the continuous evolution of S.I.B.;'s annual returns. I.I.B.has an average annual return of 13.17, a moderate SD of 3.16, and a CV of 24.01. A moderate CV specifys moderate fluctuation around the C.T., indicating a moderately changing trend in I.I.B. Bank's annual returns. F.B. has an average annual return of 10.13, a relatively low SD of 2.48, and a CV of 24.45. A lower CV C.T.s a more stable trend around the C.T., reflecting a consistent trend in the Fed's annual yields. In general, a higher average annual return usually C.T.s better execution, but considering the sd and provides additional future vision into the aptitude and consistency of each bank and the annual return over the review span. A lower CV specifys more stable execution, while a higher CV specifys more variable and potentially unstable execution.

TABLE NO.6.48

Table demonstrate the Final Rank of the Return on Net worth Ratio (%) of the obtained privatizedbanks

BANK	C.T.	R.P.
I.C.I.C.I.	10.667	5
H.D.F.C.	16.146	1
A.B.	8.953	7
Y.B.	1.509	8
K.M.B.	11.718	4
J.K.B.	0.767	9
I.D.B.I.	-16.28	10
S.I.B.	13.199	2
I.I.B.	13.173	3
F.B.	10.132	6

Explications:-

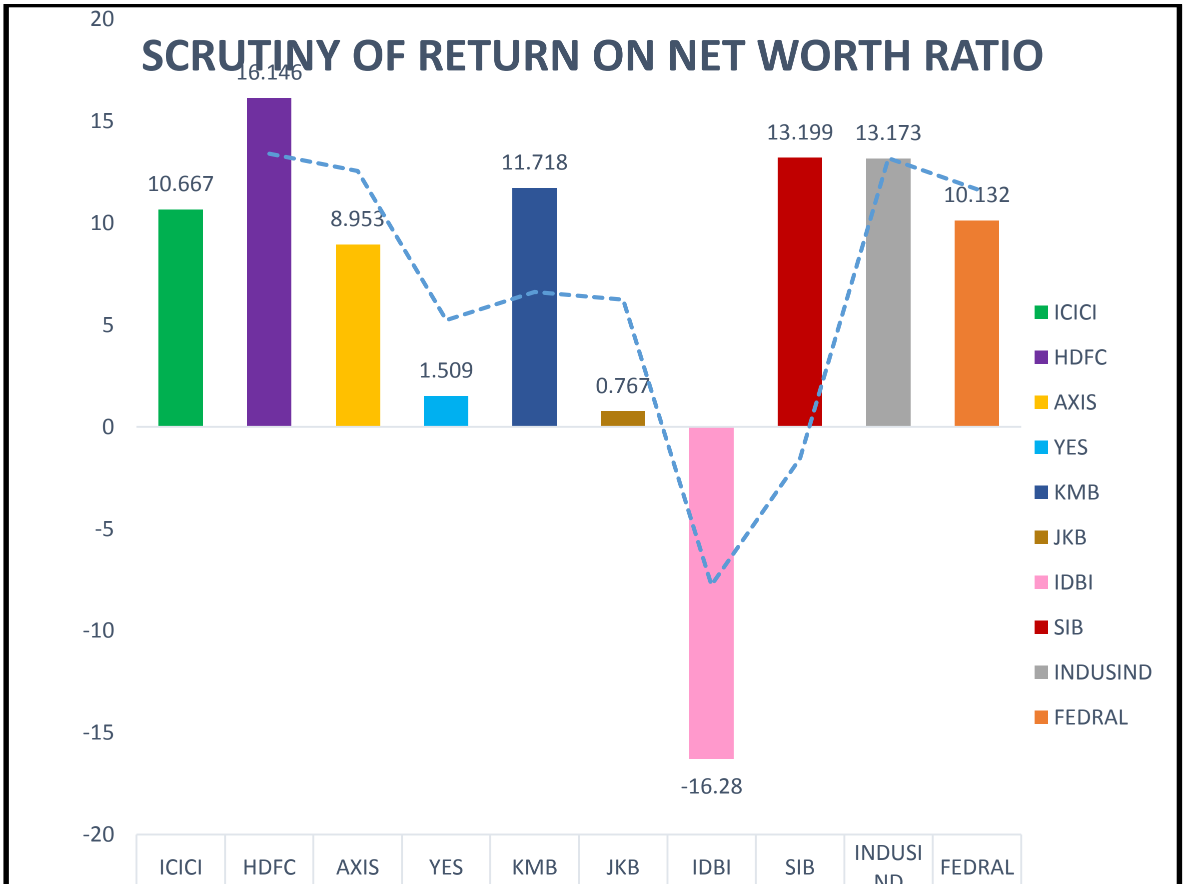
The material gives the average execution of a number of banks and the corresponding fundings, which reflects the annual execution of their shares. Analyze the data based on averages and R.P.ings: H.D.F.C. tops the R.P.ings with an average return of 16.146, indicating solid and consistent execution over the review span. This puts H.D.F.C.in a favorable position among listed banks. In second place is (S.I.B.) with an average yield of 13,199. This suggests a positive and notable C.T. reversion, which provides to its strong position. In the third place is I.I.B.with an average return of 13.173. A positive average specifys reliable and consistent execution, which is favorable for I.I.B. Bank. The fourth position is secured by K.M.B.(K.M.B.) with an average return of 11.718. Although the positive average is not the highest, it represents a stable and commendable execution. In fifth place is I.C.I.C.I. with an average execution of 10.667. Although the positive execution of I.C.I.C.I. and; did not lead to average profits, it rallys its position among listed banks. F.B. is sixth with an average yield of 10.132.

This shows a decent average execution that provides to the All togetherR.P.ing of F.B. and. The seventh position is held by A.B. with an average return of 8.953. Although the positive average is not the highest, it specifys a stable and satisfactory result in A.B.. Y.B.is eighth with an average return of 1.509. A low average specifys challenges and potential concerns about Y.B.'s average execution during the review span. J.K.B. Bank is ninth with an average return of 0.767. A positive average specifys relatively stable progress, although not as strong as some other banks. In the tenth and last place is I.D.B.I. with a negative average return of -16.28, which C.T.s an average loss. This puts I.D.B.I. in a difficult position in terms of all together inventory progress.

H.D.F.C.is the top performer with the highest average execution, while each bank's R.P.ing reflects their average execution over the review span.

GRAPH NO.6.17

Graphical scrutiny of Return on Net worth Ratio



	ICICI	HDFC	AXIS	YES	KMB	JKB	IDBI	SIB	INDUSIND	FEDRAL
MEAN	10.667	16.146	8.953	1.509	11.718	0.767	-16.28	13.199	13.173	10.132

Statistical test as per olatestay ANOVA result

Null Hypothesis (H0):-

H0- there is no remarkable differentiation among return on net worth Ratio of obtained Privatizedbanks.

Alternative Hypothesis (H1):

H1- there is no remarkable differentiation among return on net worth Ratio of obtained privatizedbanks

TableNO.6.49

Table demonstrate the F test anova for Return on Net worth Ratio

souece of variance	SS	df	MS	F c	P-value	F t
Between the groups	8206.123	9	911.790	5.55	0.0066266	1.99
Inside the group	147764.440	90	164.182			
Total	155970.563	99				

Explications:

The FtestAnova demonstrates that the outcome of F value after calculation is 5.55, while the value of F given in TableF at a level-5%of significance is 1.99. From the thevalue calculated is higher than the thevalue tabulated (Fc > Ft), the null hypothesis (H0) is discarded, and the alternative hypothesis (H1) is obtained. This C.T.s there is a remarkable differentiation in the return on net worth included in obtained banks.

6.3.5.ALL TOGETHEREXECUTION

6.3.5.1All togetherScrutiny of Regulatement quality Ratiosas per R.P.:

Following ratios were calculated to extent the regulatement aptitude of the banks: -.

1) Business per Employee Ratio

2) Profit per Employee Ratio

3) Total Advances to Total Deposits Ratio

4) Return on Net worth Ratio

	BUS. PER EMPLOYEE		PROFIT PER EMP		ADVANCE TO DEPO.		RET ON NET WORTH		COMBINE C.T.R.P.	
BANK	C.T.	R.P.	C.T.	R.P.	C.T.	R.P	C.T.	R.P.	C.T.R.P.	R.P.
I.C.I.C.I.	1379.084	6	13.941	3	91.79	3	10.667	5	4.25	1.5
H.D.F.C.	928.5	10	19.836	2	85.113	6	16.146	1	4.75	4
A.B.	1566.343	4	10.335	7	82.82	7	8.953	7	6.25	8.5
Y.B.	13527.623	7	8.6	8	99.62	2	1.509	8	6.25	8.5
K.M.B.	1642.725	3	10.722	6	86.88	5	11.718	4	4.5	3
J.K.B.	1464.288	5	7.689	9	152.833	1	0.767	9	6	7
I.D.B.I.	2389.631	1	-20.304	10	69.12	10	-16.28	10	7.75	10
S.I.B.	1242.513	8	10.952	4	80.524	8	13.199	2	5.5	5.5
I.I.B.	1191.033	9	37.781	1	91.249	4	13.173	3	4.25	1.5
F.B.	1851.04	2	10.807	5	77.56	9	10.132	6	5.5	5.5

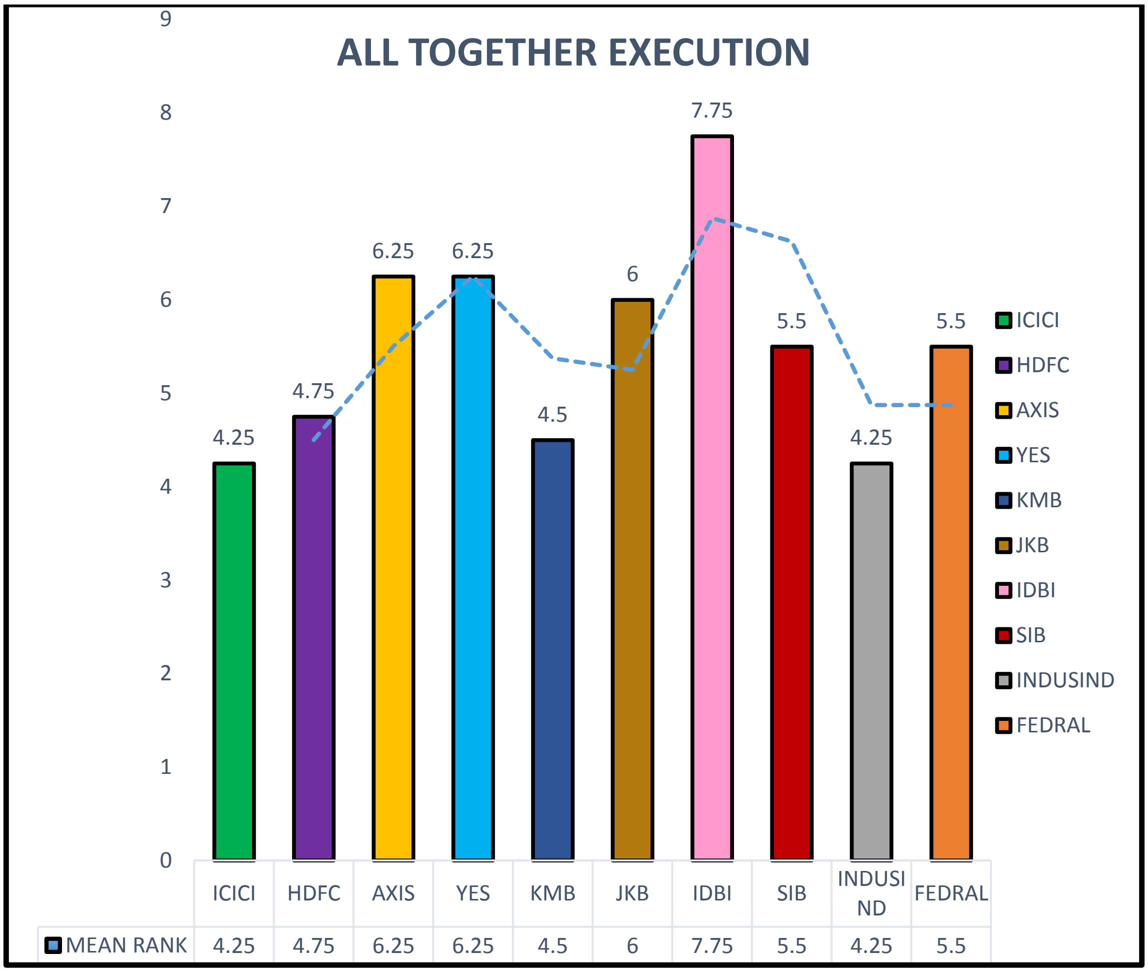
Tableno.6.50

Table demonstrate Combine Rank and Final Rank of the privatizedbanks based on different extents of Regulatement quality Ratios

EXPLICATIONAs per given up table we can see that I.C.I.C.I. and I.I.B. is on first R.P. with 1.5 average, K.M.B. is on third position, followed by H.D.F.C., S.I.B. and F.B.. J.K.B. is on the seventh position, A.B. and Y.B.has similar position with average R.P. of 8.5, while I.D.B.I. is on last and tenth R.P..

Graphno.6.18

Graphical scrutiny of Combine Rank of Regulatement quality Ratios



TABLENO.-6.51

Table demonstrate Rank with the t- test value of the obtained privatized banks under different extents of Regulatement Quality

BANK	BEP	PPE	ATD	RON	C.T.	S.D	S.E.	N	P-VALUE	T.STA
I.C.I.C.I.	6	3	3	5	4.25	1.5	0.75	4	2.353	-1.67
H.D.F.C.	10	2	6	1	4.75	4.11	2.05	4	2.353	-0.36
A.B.	4	7	7	7	6.25	1.5	0.75	4	2.353	1
Y.B.	7	8	2	8	6.25	2.87	1.34	4	2.353	0.523
K.M.B.	3	6	5	4	4.5	1.29	0.65	4	2.353	-1.55
J.K.B.	5	9	1	9	6	3.83	1.92	4	2.353	0.333
I.D.B.I.	1	10	10	10	7.75	4.5	2.25	4	2.353	1.5
S.I.B.	8	4	8	2	5.5	3	1.5	4	2.353	0
I.I.B.	9	1	4	3	4.25	3.4	1.7	4	2.353	-0.735
F.B.	2	5	9	6	5.5	2.87	1.44	4	2.353	0
					5.5					

Explications: The given up table represents the final R.P.ing of regulaterial coherence ratios of obtained privatizedbanks in India with and individual t-test. Here, the sd and t-test value are calculated to find out the deviations of different levels of different ratios, which are extents of regulaterial coherence of banks. All the obtained banks show that the t-test value is least5% p-value when df = 3 (2.353). This C.T.s that atlevel-5%of significance, the differentiation in R.P.s is not remarkable.

Testing of Hypothesis

Null Hypothesis (H0-3):- there is no remarkable differentiation included in Regulatement Coherence Ratios of obtained privatized banks in India.

Alternative Hypothesis(*H1*-3) there is remarkable differentiation included in Regulatement Coherence Ratios of obtained privatized banks in India.

One way ANOVA Scrutiny: -. The results of ANOVA test are presented in the table below:

ANOVA RESULTS (Based on Final Ranks)

Tableno.6.52

Table demonstrate the F test anova for All together scrutiny of Regulatement quality Ratios as per R.P.

souece of variance	SS	df	MS	F	P-value	F crit
Between the groups	41.5	9	4.61	0.479	0.1257	2.21
Inside the group	288.5	30	9.6167			
Total	330	39				

The FtestAnova demonstrates that the outcome of F value after calculation is 0.479, while the value of F given in TableF at a level-5%of significance is 2.21. From the thevalue calculated is least the thevalue tabulated (Fc < Ft), the null hypothesis (H0) is obtained, and the alternative hypothesis (H1) is discarded based on the group C.T. value. This C.T.s that all the obtained banks have equal regulatement quality based on R.P..

6.3.5.2All togetherScrutiny of Regulatement quality Ratios as per C.T.:

Following ratios were calculated to extent the regulatement aptitude of the banks: -.

1) Business per Employee Ratio

2) Profit per Employee Ratio

3) Total Advances to Total Deposits Ratio

4) Return on Net worth Ratio

TABLE NO. – 6.53

Table demonstrate C.T. of average for the obtained privatized banks under different extents of Regulatement Quality

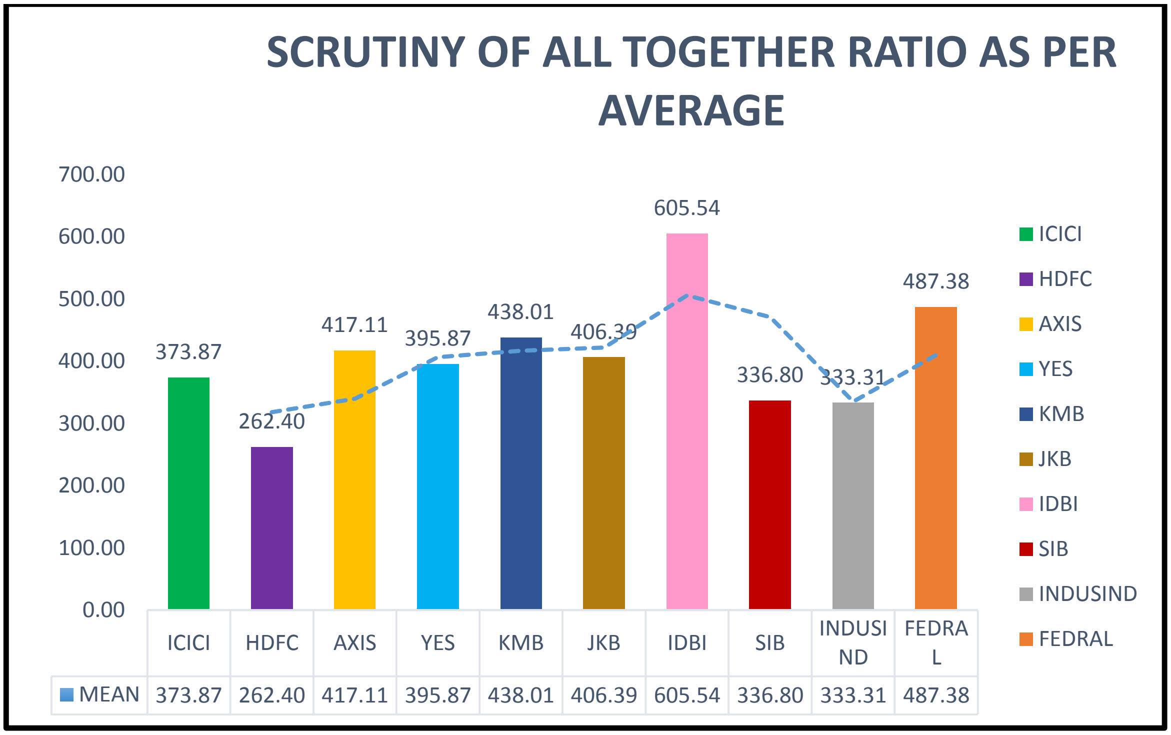
BANK	BEP	PPE	ATD	RON	C.T.	R.P.
I.C.I.C.I.	1379.1	13.9	91.8	10.7	373.9	7
H.D.F.C.	928.5	19.8	85.1	16.1	262.4	10
A.B.	1566.3	10.3	82.8	9.0	417.1	4
Y.B.	1473.8	8.6	99.6	1.5	395.9	6
K.M.B.	1642.7	10.7	86.9	11.7	438.0	3
J.K.B.	1464.3	7.7	152.8	0.8	406.4	5
I.D.B.I.	2389.6	-20.3	69.1	-16.3	605.5	1
S.I.B.	1242.5	11.0	80.5	13.2	336.8	8
I.I.B.	1191.0	37.8	91.2	13.2	333.3	9
F.B.	1851.0	10.8	77.6	10.1	487.4	2

EXPLICATION

Here we can see the highest and the lowest C.T. of the all parameter included in regulatement coherence ratio. I.D.B.I. is on the first position with the 605.5 average of C.T., fedral is on second position with C.T. of 487.4, K.M.B. is on third position with the C.T. 438. while H.D.F.C.is on the lowest position with C.T. of 262.4. so we can see that all the obtained sample C.T. is fluctuate between the 605.5 to 262.4 of average C.T..

Graph no. 6.19

Graphical scrutinyAll togetherScrutiny of Regulatement quality Ratios



Testing of Hypothesis

Null Hypothesis (*H0*-3):- there is no remarkabledifferentiationincluded inRegulatement Coherence Ratios of obtained privatizedbanks in India.

Alternative Hypothesis(*H1*-3) there is remarkabledifferentiationincluded inRegulatement Coherence Ratios of obtained privatizedbanks in India.

One way ANOVA Scrutiny: -. The results of ANOVA test are presented in the table below:

ANOVA RESULTS (Based on Group C.t.)

Tableno.6.54

Table demonstrate the F test anova for All togetherScrutiny of Regulatement quality Ratios as per average

Sourceof variance	SS	df	MS	F c	P-value	F t
Between the group	317667.38	9	35296.375	0.0604	0.585	2.21
Inside the group	17524097.3	30	584136.57			
Total	17841764.7	39				

The FtestAnova demonstrates that the outcome of F value after calculation is 0.0604, while the value of F given in TableF at a level-5%of significance is 2.21. From the thevalue calculated is least the thevalue tabulated (Fc < Ft), the null hypothesis (H0) is obtained, and the alternative hypothesis (H1) is discarded based on the group C.T. value. This C.T.s that all the obtained banks have equal regulatement quality based on the C.T..

6.4 EXECUTION SCRUTINY OF BANKING DILIGENCE THROUGH EARNING APTITUDE

Earning aptitude is a critical extent of a bank's capacity to produce profit from its operations, reflecting the overall pecuniary vigor and sustainaptitude of the institution. It encompasses a number of phases of profitaptitude and coherence, providing future visions into how well a bank can convert its resources into earnings. This entry is vigorous for stakeholders, containing financiars, regulatement, and regulators, as it specifys the bank's long-term viaptitude and execution.

Factors Influencing Earning Aptitude

1. **Interest Rate Environment**: Overall profitaptitude Banks can synchronize interest rate jeopardy meritoriously to retain earning aptitude.
2. **Loan and Deposit Progress**: Expanding the loan portfolio and attracting more deposits can increase interest income, enhancing earning aptitude. However, quality and jeopardy regulatement of loans are decisive.

3. **Operating Coherence**: Efficient regulatement of operating expenses provides to higher profitaptitude. Streamlining processes, leveraging technology, and controlling costs are vigorous.
4. **Asset Quality**: High asset quality, with minimal non-performing assets (NPAs), safeguards stable income and reduces the jeopardy of losses, positively affecting earning aptitude.
5. **Diversification of Income Sources**: Generating income from a number of sources, for instance fees, commissions, and funding activities, can rally earning aptitude and reduce dependency on traditional lending.

Enhancing Earning Aptitude

1. **Optimizing Net Interest Margin**: Managing the spread through meritoriousinterest rate jeopardy regulatement can enhance NIM.
2. **Improving Asset Utilization**: Maximizing the return on assets by layout money on in high-yielding and low-jeopardy assets can boost profitaptitude.
3. **Enhancing Operational Coherence**: Implementing cost-saving extents, automating processes, and improving service delivery can lower the cost-to-income ratio.
4. **Diversifying Revenue Streams**: Expanding non-interest income through innovative pecuniary products and services, cross-selling, and fee-based activities can rally overall earning aptitude.
5. **Jeopardy Regulatement**: Meritoriousregulatement of credit jeopardy, arcade jeopardy, and operational jeopardy safeguards aptitude and minimizes potential losses, supporting sustained profitaptitude.

Earning aptitude is a comprehensive extent of a bank's profitaptitude and coherence, reflecting its capacity to produce profit from its operations, banks can consider and enhance their earning aptitude. Strategic initiatives aimed at optimizing net interest margin, improving asset utilization, enhancing operational coherence, diversifying revenue streams, and meritoriousjeopardy regulatement are decisive for sustaining and improving earning aptitude, thereby ensuring long-term pecuniary vigor and aptitude.

6.4.1 Scrutiny of Return on Assets Ratio (PAT/AA):-

Earning aptitude is a critical extent of a bank's capacity to produce profit from its operations, reflecting the overall pecuniary vigor and sustainaptitude of the institution. It encompasses a number of phases of profitaptitude and coherence, providing future visions into how well a bank can convert its resources into earnings. This entry is vigorous for stakeholders, containing financiars, regulatement, and regulators, as it specifys the bank's long-term viaptitude and execution.

Factors Influencing Earning Aptitude

1. **Interest Rate Environment**: overall profit aptitude Banks can regulate interest rate jeopardy meritoriously to retain earning aptitude.
2. **Loan and Deposit Progress**: Expanding the loan portfolio and attracting more deposits can increase interest income, enhancing earning aptitude. However, quality and jeopardy regulatement of loans are decisive.
3. **Operating Coherence**: Efficient regulatement of operating expenses provides to higher profitaptitude. Streamlining processes, leveraging technology, and controlling costs are vigorous.
4. **Asset Quality**: High asset quality, with minimal non-performing assets (NPAs), safeguards stable income and reduces the jeopardy of losses, positively affecting earning aptitude.
5. **Diversification of Income Sources**: Generating income from a number of sources, for instance fees, commissions, and funding activities, can rally earning aptitude and reduce dependency on traditional lending.

Enhancing Earning Aptitude

1. **Improving Asset Utilization**: Maximizing the return on assets by layout money on in high-yielding and low-jeopardy assets can boost profitaptitude.
2. **Enhancing Operational Coherence**: Implementing cost-saving extents, automating processes, and improving service delivery can lower the cost-to-income ratio.
3. **Diversifying Revenue Streams**: Expanding non-interest income through innovative pecuniary products and services, cross-selling, and fee-based activities can rally overall earning aptitude.
4. **Jeopardy Regulatement**: Meritoriousregulatement of credit jeopardy, arcade jeopardy, and operational jeopardy safeguards aptitude and minimizes potential losses, supporting sustained profitaptitude.

Earning aptitude is a comprehensive extent of a bank's profitaptitude and coherence, reflecting its capacity to produce profit from its operations. By focusing on key phases for instance banks can consider and enhance their earning aptitude. Strategic initiatives aimed at optimizing net interest margin, improving asset utilization, enhancing operational coherence, diversifying revenue streams, and meritoriousjeopardy regulatement are decisive for sustaining and improving earning aptitude, thereby ensuring long-term pecuniary vigor and aptitude.

6.4.1. Scrutiny of Return on Assets (ROA)

The Return on Assets (ROA) ratio is a key pecuniary entry accustomed consider a bank's profitaptitude in relation to its total assets. This ratio specifys how efficiently a bank is using its property to make profit. It provides future visions into regulatement coherence and operational effectiveness, making it salient suggestion for financiars, analysts, and bank regulatement.

Importance of ROA Ratio

1. **Execution Comparison**: It consents for comparison between banks, irrespective of their size. This makes ROA a useful utensil for benchmarking against industry peers.
2. **Funding Appraisals**: For financiars, a higher ROA is attractive as it specifys meritoriousregulatement and potentially higher returns on funding.
3. **Strategic Decision-Making**: Bank regulatement can use ROA to identify areas of rallyment, optimize asset utilization, and make informed strategic decisions.

Factors Influencing ROA

1. **Asset Quality**: High-quality assets with low non-performing assets (NPAs) provide to higher returns, positively impacting ROA.
2. **Revenue Generation**: Increased income from interest, fees, and other sources enhances net income, boosting ROA.
3. **Cost Regulatement**: Efficient regulatement of operating expenses leads to higher net income, improving ROA.
4. **Economic Conditions**: Favorable economic conditions can enhance revenue generation and asset execution, positively affecting ROA.
5. **Jeopardy Regulatement**: Meritoriousjeopardy regulatement applies safeguard aptitude and minimize losses, supporting higher ROA.

Enhancing ROA

1. **Optimizing Asset Utilization**: Ensuring that assets are meritoriously utilized to produce maximum revenue can rally ROA. This includes layout money on in high-yielding assets and retaining a balanced asset portfolio.
2. **Increasing Revenue**: Enhancing income through diversified revenue streams for instance interest income, fees, and commissions can boost net income, thereby improving ROA.

3. **Cost Coherence**: Implementing cost-saving extents, optimizing operational processes, and leveraging technology can reduce expenses, increasing net income and ROA.
4. **Improving Asset Quality**: Retaining high asset quality by minimizing NPAs and ensuring vigorous jeopardy regulatement applies can lead to stable and higher returns on assets.
5. **Strategic Fundings**: Making strategic fundings in profitable ventures and high-return projects can enhance asset utilization and profitaptitude, improving ROA.

The Return on Assets (ROA) ratio is a vigorous suggestion of a bank's profitaptitude and operational coherence. By considering how meritoriously a bank is using its assets to make net income, stakeholders can gauge regulatement execution and make informed decisions. To enhance ROA, banks should focus on optimizing asset utilization, increasing revenue, managing costs efficiently, retaining high asset quality, and making strategic fundings. A consistently high ROA signifies a well-regulated and profitable bank, attractive to financiars and beneficial for long-term pecuniary aptitude.

ReturnonAssets (ROA) = NetProfit aftertax (PAT)/TotalAssets*100

TABLENO.6.55

Table demonstrate Return on Assets Ratio (%) of the obtained privatizedbanks

BANK	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	C.T.	Std. Dev.	CO. V.%
I.C.I.C.I.	1.64	1.72	1.34	1.26	0.77	0.34	0.72	1.31	1.65	2.1	1.29	0.54	41.78
H.D.F.C.	1.72	1.73	1.73	1.68	1.64	1.69	1.71	1.78	1.78	1.78	1.72	0.05	2.72
A.B.	1.62	1.59	1.56	0.61	0.03	0.58	0.17	0.66	1.1	0.72	0.86	0.58	67.08
Y.B.	1.48	1.47	1.53	1.54	1.35	0.45	-6.36	-1.26	0.33	0.2	0.07	2.43	33.33
K.M.B.	1.71	1.76	1.08	1.58	1.54	1.55	1.65	1.81	1.99	2.23	1.69	0.30	17.96
J.K.B.	2.3	1.94	-13	0.56	1.87	1.3	0.68	0.9	0.23	21.2	1.82	8.14	447.66
I.D.B.I.	0.34	0.24	-1	-1.24	-2.35	-4.71	-4.29	0.45	0.8	1.1	-1.06	2.10	-197.12
S.I.B.	1.38	1.41	1.42	1.42	1.48	1.5	0.95	1.11	1.23	1.4	1.33	0.18	13.36
I.I.B.	1.61	1.64	1.63	1.6	1.62	1.18	1.43	0.78	1.14	1.61	1.42	0.29	20.71
F.B.	1.12	1.21	0.52	0.72	0.63	0.78	0.85	0.78	0.85	1.15	0.86	0.23	26.69
C.T.	1.49	1.47	-0.30	0.97	0.86	0.47	-0.25	0.83	1.11	3.35			

J.K.B. leads the graph scrutiny with an average of 1.82. However, it is salient to note that while J.K.B. has the highest average, it also has the highest (8.14) and (447.66%), indicating remarkable variaptitude in its execution and potential jeopardy. The second

R.P.ed bank, H.D.F.C., shows consistent and stable execution with a C.T. of 1.72, accompanied by a remarkably lows.d. (0.05) and c.v. (2.72%). This suggests that H.D.F.C.has retained a stable and reliable pecuniaryexecution over the years under review. In third place is I.I.B. with an average value of 1.42 and while its execution appears to be strong, a closer look at its s.d.(0.29) and c.v. (20.71%) shows that its finances are moderate. Fourth R.P.ed I.C.I.C.I. has a C.T. of 1.29, and while its execution is respectable, its relatively high s.d. (0.54) and c.v.(41.78%) recommendremarkable variation in pecuniaryexecution. The K.M.B. in fifth place suggestss an average of 1.69 with an obtainable s.d. (0.30) and c.v. (17.96%). This C.T.s a relatively stable and positive economic result. At the other end of the spectrum, I.D.B.I. stands out with a negative average of -1.06, indicating consistent underexecution over the years. The high negative (-197.12%) highlights the inaptitude and considerable volatility of its pecuniaryrecommendations. In summary, although a higher C.T. usually C.T.s better execution, a comprehensive indulgent also requires consideration of the and to extent the aptitude and consistency of pecuniaryexecution over years. This nuanced scrutiny provides a more comprehensive recapitulation of the pecuniarysituation of the banks in question.

TABLENO.– 6.56

Table demonstrate the Final Rank of the Return on Assets Ratio (%) of the obtained privatized banks

BANK	C.T.	R.P.
I.C.I.C.I.	1.29	6
H.D.F.C.	1.72	2
A.B.	0.86	7
Y.B.	0.07	9
K.M.B.	1.69	3
J.K.B.	1.82	1
I.D.B.I.	-1.06	10
S.I.B.	1.33	5
I.I.B.	1.42	4
F.B.	0.86	8

Scrutiny the data presented in descending order, reflecting the relative execution of the banks based on their average scores: J.K.B. stands out as the finest performing bank, securing the top spot with an average score of 1.82 and R.P.ing first. Despite having the highest average value, it is noteworthy that J.K.B. also has the highest value, indicating consistent and strong execution over the years under review. H.D.F.C.with an average of 1. 72 and a rating of 2 closely follows J.K.B.. H.D.F.C.'s execution is commendable with a consistently high average and strong R.P.ing indicating aptitude and reliaptitude in pecuniaryexecution. K.M.B. is third with an average of 1.69 and wins 3.

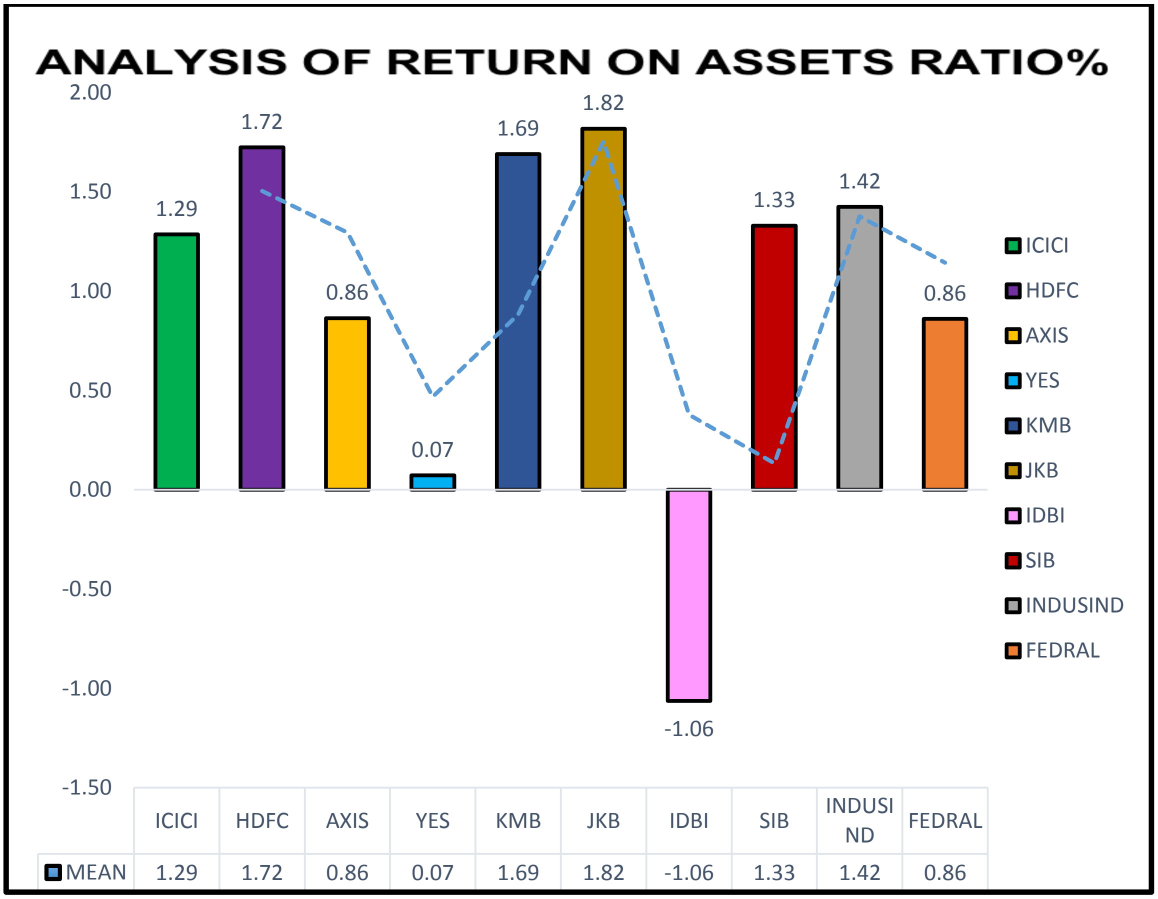
The pecuniaryexecution of this bank is good, which underlines its consistency over the years under review. I.I.B. secures the fourth position with an average of 1.42. Although it does not make the R.P.ings, its results are still respectable, reflecting a balance between positive pecuniaryexecution and aptitude. S.I.B., which R.P.ed fifth with an average of 1.33, continues to show positive pecuniaryresults. Its relatively high R.P.ing specifys reliaptitude and competitiveness in the banking zone.

I.C.I.C.I. is sixth with an average score of 1.29. Although I.C.I.C.I. is not at the top, its pecuniaryexecution is solid, which provides to its position included inleading banks. A.B. follows in seventh place with an average of 0.86. Despite the lower average, the bank's R.P.ing specifys an obtainable level of pecuniaryaptitude and results. F.B. is eighth with an average score of 0.86, sharing the position with A.B.. Although its execution is not advanced, F.B. shows a consistent pecuniaryposition over the years under review. Y.B.is ninth with an average of 0.07.

Although its average is lower, its R.P.ing specifys a relatively stable execution in the context of the data set. I.D.B.I. ends the list in tenth position with a negative average of -1.06, indicating constant poor execution. Its R.P.ing is in line with its negative average, which highlights its pecuniarychallenges. Together, this scrutiny provides valuable info on the relative execution of banks, taking into account both average and peer values. This underlines the importance of a comprehensive considerment that includes both pecuniarystandard and a R.P.ing to consider the All together vigor and competitiveness of each bank.

GRAPHNO6.20

Graphical scrutiny of ReturnonAssets Ratio



Statistical test as per one way ANOVA result

Null Hypothesis (H0):-

H0- there is no remarkable differentiation among Return on Assets Ratio of obtained Privatized banks.

Alternative Hypothesis (H1):

H1- there is no remarkable differentiation among Return on Assets Ratio Ratio of obtained privatized banks.

TableNO.6.57

Table demonstrate the F test ANOVA Return on Assets Ratio

Source of variance	SS	df	MS	F c	P- value	F T
Between the group	71.924	9	7.99	0.086	0.3889	1.99
Inside the group	696.858	90	7.74			
Total	768.778	99				

Explications: The FtestAnova demonstrates that the outcome of F value after calculation is 0.086, while the tabular value at a level-5%of significance is 1.99. From the thevalue calculated is least the thevalue tabulated (Fc < Ft), the null hypothesis (H0) is obtained, and the alternative hypothesis (H1) is discarded. This implies that all the obtained banks do not exhibit a remarkabledifferentiation in the Return on Assets Ratio test.

6.4.2. Scrutiny of Interest Incometo Total Income Ratio:

The Interest Income to Total Income Ratio is a decisive entry in the zone of banking that specifys the amount of a bank's total income that is derived from interest income. This ratio helps in considering the bank's dependency on interest-based activities for generating revenue. It provides future visions into the bank's income structure, profitaptitude, and jeopardy profile.

- **Interest Income**: The income earned by the bank from its lending activities, containing interest on loans and advances, and interest on fundings.
- **Total Income**: The sum of all income earned by the bank, containing interest income,
- **Importance of Interest Income to Total Income Ratio**

1. **Profitaptitude Scrutiny**: Indulgent the amount of income derived from interest helps in scrutiny the bank's profitaptitude.
2. **Jeopardy Considerment**: Banks with a high dependence on interest income may face higher jeopardys in a fluctuating interest rate environment. A balanced income structure can mitigate these jeopardys.
3. **Strategic Planning**: This ratio aids bank regulatement in strategic planning and decision-making, helping to identify opportunities for diversifying income sources.

Factors Influencing Interest Income to Total Income Ratio

1. **Loan and Funding Portfolio**: The size and composition of the bank's loan and funding portfolio influence the amount of interest income. A larger portfolio generally leads to higher interest income.
2. **Economic Conditions**: Economic progress and aptitude can enhance lending activities and funding returns, increasing interest income.

Enhancing Interest Income to Total Income Ratio

1. **Expanding Lending Activities**: Increasing the volume of loans and advances can boost interest income. However, it's decisive to retain credit quality to avoid an increase in non-performing assets (NPAs).
2. **Optimizing Funding Portfolio**: Layout money on in high-yield securities and optimizing the funding portfolio can enhance interest income.
3. **MeritoriousInterest Rate Regulatement**: Implementing strategies to synchronize interest rate jeopardy and taking advantage of favorable interest rate environments can rally interest income.
4. **Enhancing Non-Interest Income**: Diversifying income sources by increasing fee-based services, commission income, and trading income can provide a balanced revenue structure.

The Interest Income to Total Income Ratio is an indispensable suggestion of a bank's revenue structure and profitaptitude. It helps in indulgent the bank's dependence on interest income and its exposure to interest rate jeopardys. By scrutiny and managing this ratio, banks can make strategic decisions to optimize their income sources, enhance profitaptitude, and reduce jeopardys associated with interest rate fluctuations. Balancing interest and non-interest income is decisive for achieving pecuniary aptitude and sustainable progress.

Interestincome to TotalIncome= Interest Income/Total Income*100

• Interest Income: The income earned by the bank from its lending activities, containing interest on loans and advances, and interest on fundings.

• Total Income: The sum of all income earned by the bank,

Table no. 6.58 SCRUTINY OF RETURN ON ASSETS RATIO% OF OBTAINED PRIVATIZEDBANKS

BANK	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	C.T.	Std. Dev.	CO. V.%
I.C.I.C.I.	79.8	78	73.1	72.7	73.4	78.9	79.9	76.93	78	82.7	77.33	3.33	4.30
H.D.F.C.	83.7	84.2	83.6	84	81.2	84.2	82.8	82.42	80.83	82.7	82.96	1.21	1.46
A.B.	80.1	83.3	78.9	76.9	78.4	78.3	77.8	78.38	79.62	82.2	79.40	2.00	2.52
Y.B.	85.3	85	82.1	79	78.8	85.8	87.2	84.05	83.8	83.5	83.45	2.76	3.31
K.M.B.	86.1	76.5	84.3	81.7	81.6	82.8	82.5	82.35	80.25	81.4	81.95	2.51	3.06
J.K.B.	85.6	86.8	88.7	88.4	87.3	91.2	88.9	86.82	83.51	82.9	87.01	2.52	2.90
I.D.B.I.	89.4	87.4	85	76.2	72.7	82.8	76.4	71.78	75.4	79.6	79.68	6.19	7.76
S.I.B.	89.4	87	87.1	86.3	86.1	87.7	85.8	85.3	84.3	85.3	86.42	1.46	1.69
I.I.B.	81.4	80	77.3	76.9	77.6	79	79.7	80.41	79.76	81	79.29	1.57	1.98
F.B.	89.5	88.5	87.5	85.5	87.5	87.7	85.8	86.05	85.06	87.5	87.07	1.43	1.64
C.T.	85	83.7	82.8	80.8	80.5	83.8	82.7	81.45	81.053	82.9			

ExplicationsScrutiny the data presented in descending order of averages showing better results, clear trends and patterns emerge in the pecuniarystandard of the banks. I.D.B.I. tops the list with the highest average score of 79.68. However, this strong-looking result is accompanied by a relatively high s.d. of 6.19 and c.v. of 7.76%, indicating remarkable volatility and potential jeopardy in the pecuniarys. F.B. achieved the highest average score of 87.07, showing commendable pecuniaryexecution. The accompanying low s.d. (1.43) and c.v. (1.64%) specify a consistent and stable trajectory, making F.B. a bank with good pecuniaryvigor. In third place is S.I.B. with an average of 86.42.

Its consistently high average combined with a relatively low s.d. (1.46) and s.v. (1.69%) highlight the aptitude and reliaptitude of the bank to achieve positive pecuniaryresults. J.K.B. stands out with the highest s.d. (2.52) and c.v. of 2.90 percent despite being fourth (87.01). This C.T.s that while J.K.B.'s average is strong, there is remarkable year-to-year volatility and potential jeopardy in its pecuniaryexecution. Y.B.claims fifth place with an average of 83.45. Although JAH is slightly below average, it has a moderate s.d. (2.76) and c.v. (3.31%), indicating a relatively stable and positive pecuniaryexecution. H.D.F.C.secures the sixth position with an average of 82.96. Although its average is slightly lower, H.D.F.C.'s exceptionally low s.d. (1.21) and (1.46%) highlight its consistently strong and stable pecuniaryexecution.

K.M.B., average 81.95, is seventh. Similar to H.D.F.C., K.M.B. retains a stable pecuniarytrajectory, reflected in a low s.d. (2.51) and c.v. (3.06%). TELJ, average 79.40, is eighth. Its average value with a reasonable s.d. (2.00) and c.v. (2.52%) specifys a balanced and relatively stable pecuniaryexecution. I.I.B. is ninth with an average of 79.29 and its pecuniaryposition is stable. The accompanying small s.d. (1.57) and c.v. (1.98%) highlight the consistency of the bank to achieve positive pecuniaryresults. I.C.I.C.I., R.P.ed tenth with an average of 77.33, reflects a slightly lower average compared to the others. However, its s.d. of 3.33 and c.v. of 4.30 percent recommendreasonable volatility in its pecuniaryexecution. In conclusion, although higher averages generally specify better execution, consideration of and provides valuable future vision into the aptitude and consistency of pecuniaryexecution over the years under review. This nuanced scrutiny helps to comprehensively understand the pecuniarysituation and flexibility of each bank.

TABLENO.– 6.59

Table demonstrate the Final Rank of Interest Income to Total Income Ratio (%) of the obtained privatized banks

BANK	C.T.	R.P.
I.C.I.C.I.	77.331	10
H.D.F.C.	82.96	5
A.B.	79.3999	8
Y.B.	83.453	4
K.M.B.	81.948	6
J.K.B.	87.005	2
I.D.B.I.	79.676	7
S.I.B.	86.419	3
I.I.B.	79.294	9
F.B.	87.068	1

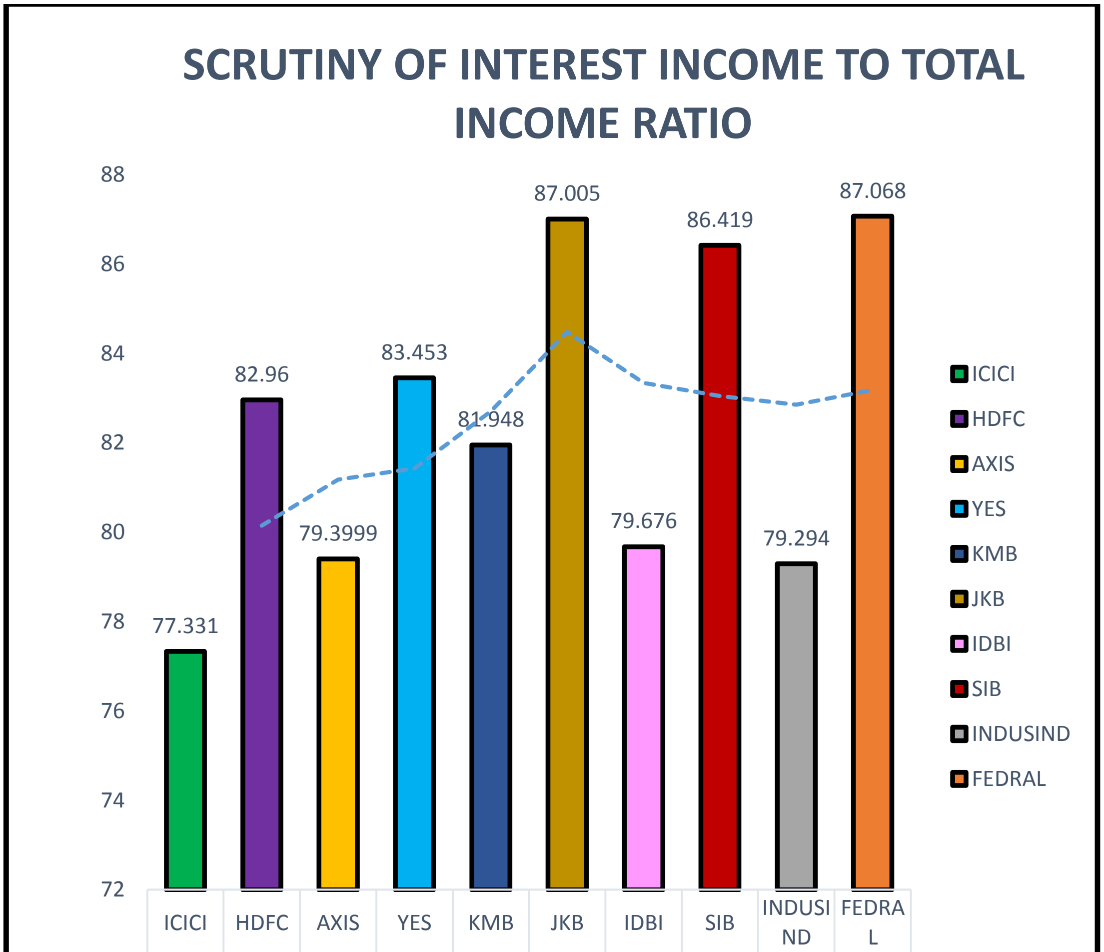
Scrutiny the data in descending order, which describes the relative execution of banks, provides valuable info about the pecuniaryvigor of banks. F.B. reaches the highest R.P. with an average of and earns a top rating of 1. This makes F.B. the finest performing bank on average, reflecting consistently strong and stable pecuniary execution. The relatively high average of the bank with a low and highlights its reliaptitude to achieve positive economic results. is closely followed by J.K.B. with an average of 87,005 and second place. This places J.K.B.included intop performers, indicating good pecuniaryexecution. Despite a slightly lower average than F.B., the bank retains its strong position, showing aptitude and positive results during the years under review.

S.I.B. takes the third place with an average of 86.419 and a corresponding 3rd position. Bank and consistently high C.T. and relatively low sd and cv highlight its aptitude and reliaptitude in pecuniaryexecution. H.D.F.C.with an average of 82. 96 and a rating of 5 secures the fourth position. Although H.D.F.C.is not at the top, its pecuniaryexecution is stable as reflected in its C.T., sd and cv . Bank and consistent execution provide to its respectable R.P.ing. K.M.B. follows closely in sixth place with an average of 81.948. Although K.M.B. is slightly lower, its pecuniaryposition is stable, supported by a moderate

A.B. is seventh with an average of 79.3999 and a corresponding R.P. of 8. Although the bank's execution is not a leader, it is characterized by a balanced average and aptitude of pecuniaryrecommendations, which provides to the R.P.ing. I.D.B.I. secures the eighth position with an average score of 79.676 and 7. Despite the relatively lower position, the execution of I.D.B.I. is characterized by a balance between averages and aptitude of pecuniarystandard. I.I.B., average 79. 294 and R.P. 9, follows closely. Thanks to the bank and consistent execution, it is at the highest level, which reflects the positive economic progress of the observed years. I.C.I.C.I. finishes the R.P.ing in tenth position with an average score of 77.331 and a corresponding R.P. of 10. Although the average and related pecuniaryrecommendations of I.C.I.C.I. are indeed lower, its pecuniaryexecution is moderately stable. In summary, the R.P.ing-based scrutiny provides a nuanced view of the relative execution of each bank, taking into account both the averages and the aptitude of the related pecuniaryrecommendations. This comprehensive considerment helps to better understand the pecuniarysituation and sustainaptitude of the banks concerned.

GRAPH SCRUTINY NO. 6.21

Graphicalscrutiny of Interest Income to TotalIncome Ratio



	ICICI	HDFC	AXIS	YES	KMB	JKB	IDBI	SIB	INDUSI ND	FEDRA L
MEAN	77.331	82.96	79.4	83.453	81.948	87.005	79.676	86.419	79.294	87.068

Statisticaltest as per one way ANOVA result

Null Hypothesis (H0):-

H0- there is no remarkabledifferentiation among Interest Income to Total Income Ratio of obtained Privatizedbanks.

Alternative Hypothesis (H1):

H1- there is no remarkabledifferentiation among Interest Income to Total Income Ratio of obtained privatizedbanks.

TableNO. 6.60

Table demonstrate the F test anova for Interest Income to Total Income Ratio

Source of variance	SS	df	MS	F c	P- value	F T
Between the group	1125.074	9	125.0082	15.299	0.0013546	1.99
Inside the group	735.406	90	8.171			
Total	1860.4808	99				

Explications: The FtestAnova demonstrates that the outcome of F value after calculation is 15.299, while the value of F given in TableF at a level-5%of significance is 1.99. From the thevalue calculated is higher than the thevalue tabulated (Fc > Ft), the null hypothesis has been not considered, and the alternative hypothesis has been considered. This specifys that all the obtained banks have a remarkabledifferentiation in the Interest Income to Total Income test.

6.4.3.Scrutiny of Net Interest Margin Ratio:

6.4.3 Net Interest Margin

Net Interest Margin (NIM) is a key profitaptitude suggestion for banks and pecuniary institutions, quantifying the difference between the interest income produced by the bank's assets and the interest paid out to its liabilities, relative to its total earning assets. It reflects the bank’s coherence in managing its interest income and expenses, providing future vision into its core business profitaptitude.

Importance of Net Interest Margin

1. **Profitaptitude Suggestion**: NIM is a direct extent of a bank’s profitaptitude from its core activities. A higher NIM specifys better profitaptitude and coherence in managing interest income and expenses.

2. **Coherence Quantification**: It reflects how well the bank is apply its property to produce income, highlighting regulatement coherence in asset and liaptitude regulatement.
3. **Jeopardy Considerment**: NIM helps consider the interest rate jeopardy regulatement of the bank. A stable NIM specifys meritoriousregulatement of interest rate fluctuations.
4. **Funding Appraisals**: Financiars and analysts use NIM to appraise the bank’s execution compared to its peers, helping in funding decisions.

Factors Influencing Net Interest Margin

1. **Asset Quality**: Non-performing assets (NPAs) reduce interest income, negatively impacting NIM. Retaining high asset quality is decisive for a stable NIM.
2. **Cost of Funds**: The cost at which the bank sources its funds, containing deposits and borrowings, influences the NIM. Lower cost of funds enhances the NIM.
3. **Regulatory Environment**: Regulatory policies and reserve requirements can affect the bank's interest income and expenses, impacting the NIM.

Enhancing Net Interest Margin

1. **Optimizing Loan Portfolio**: Focusing on high-yield loans and improving the credit considerment process to minimize NPAs can enhance interest income and NIM.
2. **Managing Cost of Funds**: Strategically sourcing low-cost deposits and optimizing the funding mix can reduce interest expenses, improving NIM.
3. **Interest Rate Jeopardy Regulatement**: Implementing meritoriousinterest rate jeopardy regulatement strategies, for instance matching asset and liaptitude durations, can stabilize NIM.
4. **Diversifying Income Sources**: While NIM focuses on interest income, diversifying into non-interest income sources can provide additional aptitude and profitaptitude.
5. **Operational Coherence**: Reducing operational costs and improving coherence in asset utilization provide to a better NIM.

This specifys that the bank earns a net interest income of 3% on its average earning assets, reflecting its coherence in generating profit from its core activities.

Net Interest Margin (NIM) is a decisive entry for considering the profitaptitude and coherence of a bank’s core lending and borrowing operations. By focusing on optimizing the loan portfolio, managing the cost of funds, and meritoriously managing interest rate jeopardy, banks can enhance their NIM. A higher NIM specifys better profitaptitude and operational coherence, making it a vigorous suggestion for stakeholders to appraise the bank's execution and pecuniary vigor.

NIM Ratio= Net Interest Margin/ Average Assets *100

- Interest Income: The income earned from lending activities, for instance loans and advances, and fundings.
- Interest Expense: The cost incurred on deposits and other borrowings.
- Average Earning Assets: The average value of the bank's interest-earning assets, containing loans, advances, and fundings.

TABLE NO.– 6.61

Table demonstrate Net Interest Margin Ratio (%) of the obtained privatizedbanks

BANK	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	C.T.	Std. Dev.	CO.V.%
I.C.I.C.I.	2.74	2.91	2.66	2.55	2.56	2.72	3.04	3.03	3.25	3.98	2.94	0.43	14.59
H.D.F.C.	4.13	4.13	4.11	4.11	2.94	4.11	4	3.93	3.74	3.73	3.89	0.37	9.48
A.B.	3.3	3.37	3.25	2.98	2.68	2.69	2.81	2.84	2.89	3.32	3.01	0.27	9.01
Y.B.	2.61	2.85	2.9	2.96	2.87	2.76	2.4	2.65	2.1	2.21	2.63	0.30	11.44
K.M.B.	4.34	4.36	4.38	3.8	3.84	3.79	3.93	4.06	4.08	4.63	4.12	0.29	7.07
J.K.B.	0.6	0.66	1.64	2.06	1.37	2.05	3.5	4.6	5.4	5.79	2.77	1.92	69.56
I.D.B.I.	1.8	1.67	1.31	1.17	1.25	1.45	1.77	2.08	2.74	3.39	1.86	0.71	38.08
S.I.B.	3.17	2.21	3.24	3.55	3.75	3.75	3.9	3.54	3.33	3.37	3.38	0.48	14.06
I.I.B.	3.6	3.5	3.5	3.72	6.11	3.45	4.02	3.92	3.83	4.02	3.97	0.78	19.74
F.B.	2.92	2.92	2.58	1.81	2.67	2.66	2.61	2.77	2.72	2.88	2.65	0.32	12.11
C.T.	2.92	2.86	2.96	2.87	3.00	2.94	3.20	3.34	3.41	3.73			

Explications:

Here is the detailed breakdown of the banks in descending order of averages with their (Std.Dev.) and (CO.V.): J.K.B. has an average of 2.77 which shows that its execution stands out against the averages. . However, a large of 1.92 and a remarkable of 69.56 percent specify remarkable variation in its execution over the years. I.I.B. closely follows with an average of 3.97 indicating good execution. A sd of 0.78 specifys moderate variation and a cv of 19.74% specifys a balanced trend. H.D.F.C.secures the third position with an average of 3.89, indicating a strong All togetherexecution. The sd of 0.37 and the sd of 9.48% reflect a relatively stable and consistent progress.

I.C.I.C.I. retains an average return at 2.94 with a slightly higher of 0.43. The sd of 14.59% specifys moderate variation in its execution over the years. Average S.I.B. is 3.38 indicating good execution. A moderately fluctuating but strong trend is specified by a sd of 0.48 and a cv of 14.06 percent. F.B. supports an average of 2.65, indicating a relatively good execution. A sd of 0.32 and a cv of 12.11 percent specify obtainable variation. A.B. shows an average score of 3.01, indicating strong All togetherexecution. A sd of 0.27 and a cv of 9.01% reflect a relatively stable and constant trend.

Y.B.has an average execution of 2.63, indicating moderate All together execution. A of 0.30 and a cv of 11.44% specify moderate variation over the years. K.M.B.'s highest average is 4.12, indicating strong and consistent execution. A sd of 0.29 and a cv of 7.07% specify a stable and reliable trend. I.D.B.I. has the lowest average execution of 1.86, indicating a less favorable execution trend. A higher sd of 0.71 and a remarkable of cv 38.08% specifys remarkable variation in its execution. In summary, this scrutiny provides a detailed view of the execution of each bank based on the averages, taking into account both the sd and the to comprehensively consider the variaptitude of the data.

Table no 6.62

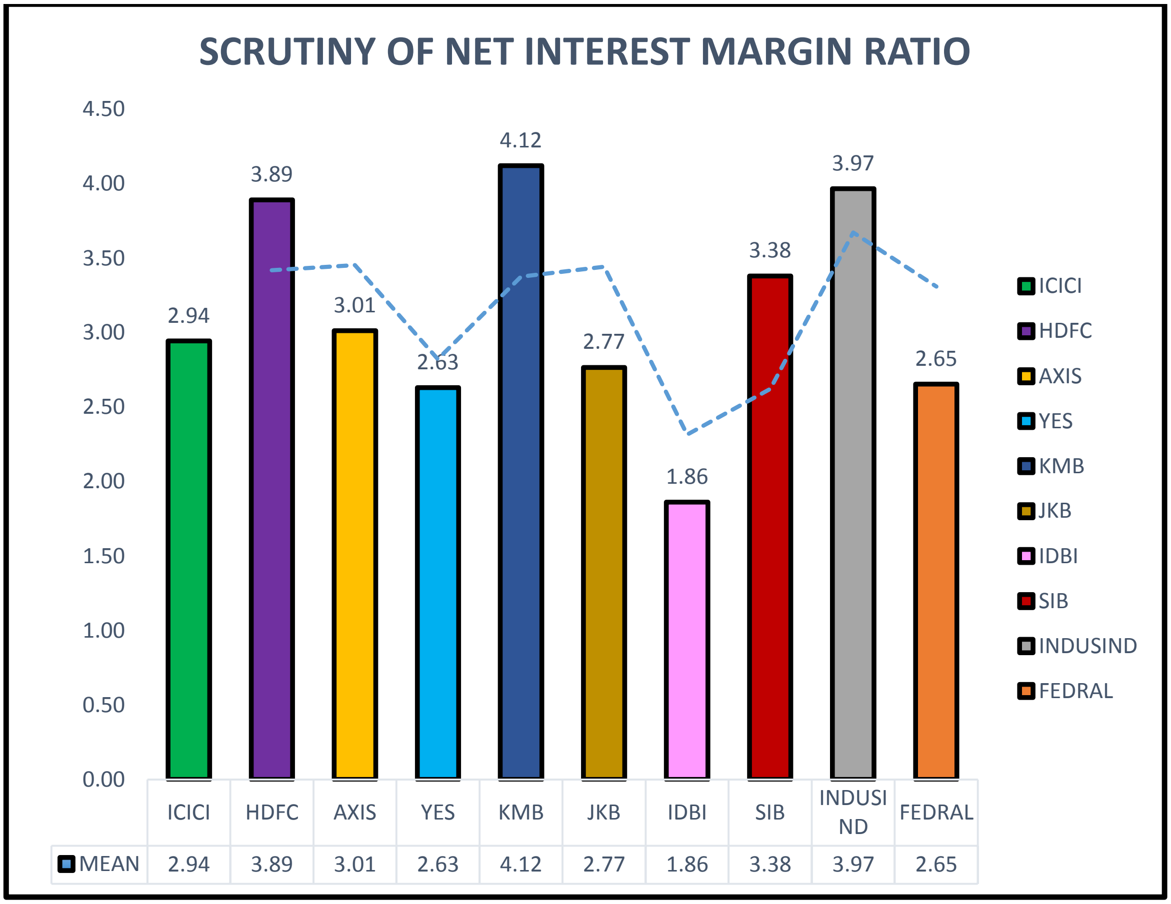
Table demonstrate the Final Rank of Net Interest Margin Ratio % of the obtained privatized banks

BANK	C.T.	R.P.
I.C.I.C.I.	2.94	6
H.D.F.C.	3.89	3
A.B.	3.01	5
Y.B.	2.63	9
K.M.B.	4.12	1
J.K.B.	2.77	7
I.D.B.I.	1.86	10
S.I.B.	3.38	4
I.I.B.	3.97	2
F.B.	2.65	8

Explication:K.M.B. takes first place with an average score of 4.12, making it the finest performing bank included inlisted banks. I.I.B. follows closely and secures the second position with an average of 3.97. H.D.F.C.holds the third position with an average score of 3.89, indicating a strong All togetherexecution. S.I.B. is R.P.ed fourth with an average rating of 3.38, showing commendable execution. A.B. is fifth with an average score of 3.01, contributing to its All together strong execution. I.C.I.C.I. holds the sixth position with an average score of 2.94, showing a solid but slightly weaker All togetherexecution. J.K.B. secures the seventh position with an average score of 2.77, showing a decent execution. F.B.R.P.s eighth with an average score of 2.65, indicating obtainable coherence. Y.B.is ninth with an average score of 2.63, which is slightly below average execution. I.D.B.I.R.P.s tenth and last with an average score of 1.86, indicating relatively weaker execution among listed banks. This scrutiny gives a clear picture of the bank and relative execution based on their R.P.ing, with higher rated banks showing better All togetherexecution.

GRAPH NO. 6.22

Graphical scrutiny of Net Interest Margin Ratio



Statistical test as per one way ANOVA result

Null Hypothesis (H0):-

H0- there is no remarkabledifferentiation among Net Interest Margin Ratio of obtained Privatizedbanks.

Alternative Hypothesis (H1):

H1- there is no remarkabledifferentiation among Net Interest Margin Ratio of obtained privatizedbanks.

TableNO.6.63

Table demonstrate the F test anova for Net Interest Margin Ratio

Source of variance	SS	df	MS	F c	P- value	F T
Between the group	45.883	9	5.098	8.94	0.143634	1.99
Inside the group	51.48	90	0.57			
Total	97.36	99				

Explications:The FtestAnova demonstrates that the outcome of F value after calculation is 8.94, while the value of F given in TableF at a level-5%of significance is 1.99. From the thevalue calculated is higher than the thevalue tabulated (Fc > Ft), the null hypothesis (H0) has been not considered, and the alternative hypothesis (H1) has been considered. This implies that all the obtained banks exhibit a remarkabledifferentiation in the Net Interest Margin test.

6.4.4. Scrutiny of Operating Profit Margin Ratio: -

The Operating Profit Margin Ratio is a key pecuniary entry that extents the amount of a bank's revenue that static after paying for its functional cost.. This ratio is indispensable for considering the bank's coherence in adjusting regular functioning and its aptitude to produce profits from its main banking functioning..

Definition: The Operating Profit Margin Ratio specifys the percentage of revenue that translates into operating profit before considering non-operating items like taxes and interest expenses. It reflects the bank's operational coherence and profitaptitude.

- **Operating Profit**: The profit earned from the bank's core business operations, calculated as total revenue minus operating expenses. It excludes interest expenses, taxes, and non-operating income.
- **Total Revenue**: The total income produced from all business activities, containing interest income, fees, and other sources of revenue.

Importance of Operating Profit Margin Ratio

1. **Coherence Suggestion**: This ratio extents how efficiently the bank is managing its functioning cost relative to its revenue, highlighting the effectiveness of its operational strategies.
2. **Profitaptitude Scrutiny**: A higher operating profit margin specifys better profitaptitude from core operations, making the bank more attractive to financiars and stakeholders.

3. **Cost Regulatement**: The ratio helps in considering how well the bank controls its operating costs. Meritoriouscost regulatement leads to a higher operating profit margin.
4. **Benchmarking**: It consents for comparison with other banks and pecuniary institutions, helping to identify industry leaders and laggards.

Factors Influencing Functioning Profit Margin Ratio

1. **Revenue Progress**: Increases in total revenue from interest income, fees, and other sources directly impperformthe functioning profit margin.
2. **Functioning Expenses**: Efficient regulatement of functioning expenses, containing personnel costs, administrative expenses, and other overheads, enhances the functioning profit margin.
3. **Cost Structure**: The bank's cost structure, containing fixed and variable costs, affects the functioning profit margin. A lean cost structure can lead to higher margins.
4. **Operational Coherence**: The effectiveness of operational processes, use of technology, and overall coherence in service delivery influence the functioning profit margin.
5. **Arcade Conditions**: Economic and arcade conditions can impperformrevenue generation and cost regulatement, thereby affecting the functioning profit margin.

Enhancing Functioning Profit Margin Ratio

1. **Revenue Diversification**: Expanding income streams beyond interest income to include fees, commissions, and other non-interest income sources can enhance total revenue.
2. **Cost Control**: Implementing stringent cost control extents, optimizing resource utilization, and reducing unnecessary expenses can rally the functioning profit margin.

3. **Operational Coherence**: Leveraging technology, automating processes, and improving service delivery coherence can reduce operational costs and enhance profitaptitude.
4. **Strategic Pricing**: Adjusting pricing strategies for loans, deposits, and services to align with arcade conditions and maximize revenue can rally the functioning profit margin.
5. **Jeopardy Regulatement**: Meritoriousjeopardy regulatement applies can reduce potential losses and stabilize functioning profit, contributing to a higher functioning profit This specifys that 25% of the bank's total revenue is retained as functioning profit, reflecting its coherence in managing functioning expenses and generating profit from core operations.

The Functioning Profit Margin Ratio is a vigorous suggestion of a bank's operational coherence and profitaptitude. By focusing on revenue progress, cost control, operational coherence, strategic pricing, and meritoriousjeopardy regulatement, banks can enhance their functioning profit margin. A higher ratio signifies better operational regulatement and profitaptitude, making the bank more attractive to financiars and stakeholders. Observing and improving this ratio is decisive for sustaining long-term pecuniary vigor and competitive advantage in the banking industry.

Operatingprofit to AverageAssets= OperatingProfit (EBIT)/AverageAssets*100

- Operating Profit: The profit earned from the bank's core business operations, calculated as total revenue minus operating expenses. It excludes interest expenses, taxes, and non-operating income.
- Total Revenue: The total income produced from all business activities, containing interest income, fees, and other sources of revenue.

SCRUTINY OF NET INTEREST MARGIN RATIO % OFOBTAINED PRIVATIZED BANKS

TABLENO.–6.64

Table demonstrate Operating Profit Margin Ratio % of the obtained privatized banks

BANK	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	C.T.	Std. Dev.	CO.V.%
I.C.I.C.I.	2.93	3.18	3.49	3.55	3	2.54	2.72	3.12	2.97	3.28	3.08	0.32	10.29
H.D.F.C.	3.22	3.22	3.29	3.27	3.38	3.44	3.51	4.28	3.36	3.1	3.41	0.33	9.65
A.B.	3.17	3.17	3.36	3.12	2.41	2.55	2.73	2.69	2.28	2.57	2.81	0.37	13.26
Y.B.	2.58	2.65	2.85	2.07	2.94	2.35	1.31	1.87	0.98	0.95	2.06	0.75	36.62
K.M.B.	3.01	3.1	2.71	2.94	3	2.89	2.98	3.28	2.96	3.23	3.01	0.16	5.45
J.K.B.	1.24	1.27	1.53	1.9	1.1	0.5	1.2	1.63	1.86	2.29	1.45	0.50	34.66
I.D.B.I.	2.52	1.67	1.47	1.24	2.22	1.34	1.65	2.37	2.5	2.76	1.97	0.56	28.27
S.I.B.	2.43	2.62	2.82	2.99	3.21	2.91	2.82	2.88	2.78	2.84	2.83	0.21	7.32
I.I.B.	3.25	3.15	3.32	3.42	3.33	3.24	3.68	3.5	3.4	3.34	3.36	0.15	4.44
F.B.	2.03	2.07	1.63	1.86	1.81	1.86	1.9	1.98	1.79	2	1.89	0.13	7.00
C.T.	2.64	2.61	2.65	2.64	2.64	2.36	2.45	2.76	2.49	2.64			

Explications H.D.F.C.stands out as the top performer with an average score of 3.41, indicating relatively stable and consistent execution over the years. A sd of 0.33 specifys moderate variation and a cv of 9.65% specifys balanced execution. I.I.B. On closer inspection, I.I.B. shows a C.T. of 3.36 and an exceptionally low sd of 0.15. This C.T.s high uniformity and aptitude of execution, which is reflected in a low sd of 4.44%.

I.C.I.C.I. retains an average execution of 3.08 with a sd of 0.32, indicating relatively consistent execution. The sd of 10.29% shows a reasonable variation over the years. K.M.B. follows with an average of 3.01, indicating aptitude in execution with a small of 0.16. A of 5.45% specifys a balanced and reliable trend.

A.B. retains an average return of 2.81 with a higher of 0.37. The sd of 13.26% specifys that there is a moderate variation in its result from year to year. F.B. shows a C.T. of 1.89 and a very low sd of 0.13. A sd of 7.00% specifys stable and consistent execution. The average return of I.D.B.I. is 1.97 with a larger of 0.56. A of 28.27% specifys a remarkable variation in its execution. Y.B.has a C.T. of 2.06 and a larger of 0.75. A of 36.62% specifys a remarkable year-to-year variation in its execution.

S.I.B. has an average of 2.83, indicating aptitude with a small of 0.21.32% specifys a reliable and constant trend. J.K.B. has the lowest average return of 1.45 and the highest of 0.50. A of 34.66% shows a remarkabledifferentiation in its execution. In summary, this scrutiny provides a comprehensive view of each bank and its execution based on averages, taking into account both the and the to consider the variaptitude of the data.

TABLE NO- 6.65

Table demonstrate the Final Rank of the Operating Profit Margin Ratio % of the obtained privatizedbanks

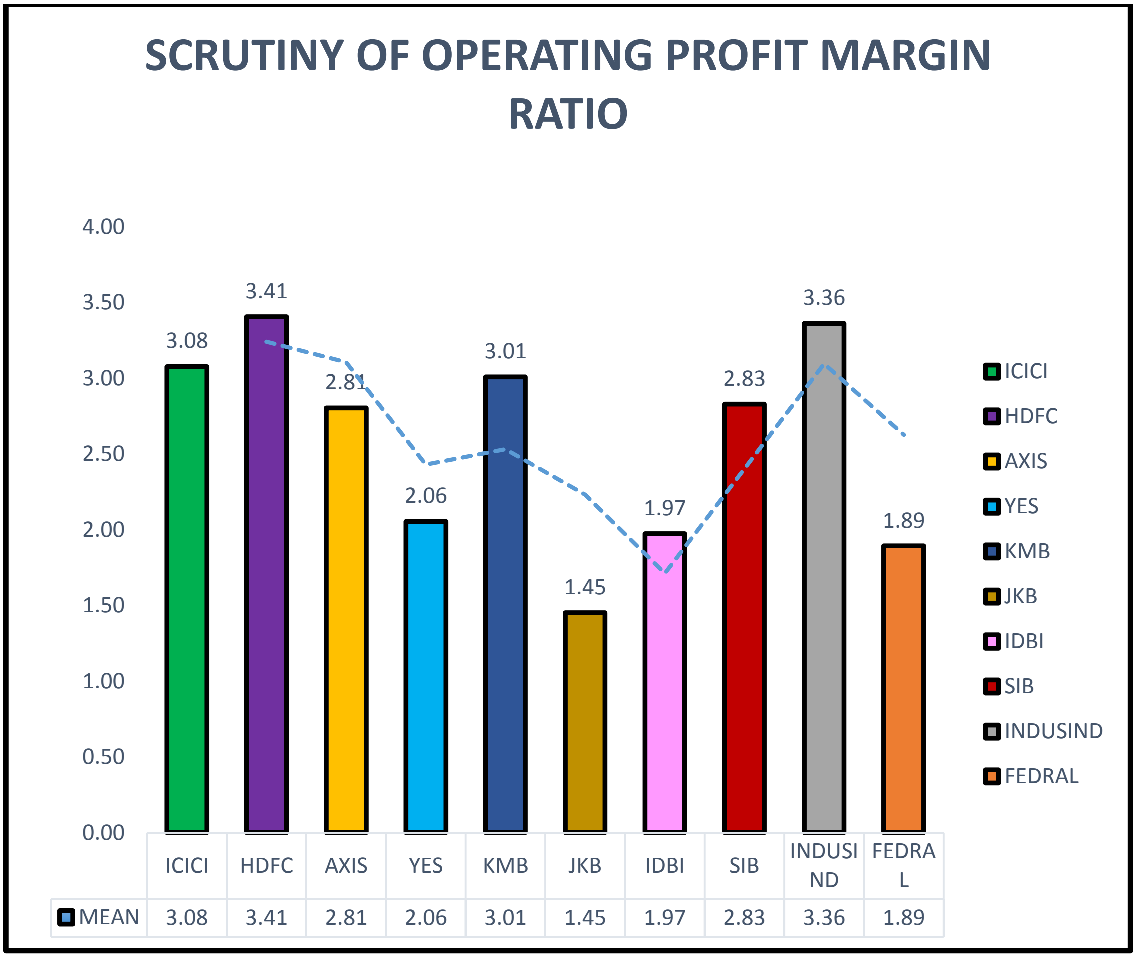
BANK	C.T.	R.P.
I.C.I.C.I.	3.08	3
H.D.F.C.	3.41	1
A.B.	2.81	6
Y.B.	2.06	7
K.M.B.	3.01	4
J.K.B.	1.45	10
I.D.B.I.	1.97	8
S.I.B.	2.83	5
I.I.B.	3.36	2
F.B.	1.89	9

Explications:Scrutiny the data presented in descending order, in which a lower R.P. specifys a better execution, we can get an idea of the relative R.P. of each bank. Here is the detailed breakdown of the banks in descending order: H.D.F.C.secures the number 1 R.P.ing, showing the finest All togetherexecutionincluded inlisted banks. I.I.B. follows closely in second place, showing a strong and competitive execution. I.C.I.C.I. is R.P.ed third in the third position, showing commendable execution in the dataset. K.M.B. secures fourth place at number 4, showing a strong and competitive execution. The S.I.B. is fifth out of 5, showing relatively good execution on the dataset. A.B. closely follows the 6th position, which shows the competitive position among listed banks.

Y.B.is R.P.ed 7th in the 7th position, which C.T.s the execution is relatively worse than other banks. I.D.B.I. secures the eighth position with a number of 8, indicating a weaker position in All together coherence. F.B. is 9th in ninth place, which C.T.s a weaker execution than other banks. J.K.B. has the lowest R.P. of 10, indicating that it is the least successful bank among listed banks. In summary, this scrutiny provides a comprehensive recapitulation of each bank and its relative execution based on the R.P.ings assigned to them, with lower R.P.ings indicating better All togetherexecution.

GRAPH NO 6.23

Graphical scrutiny of Operating Profit Margin Ratio



Statistical test as per one way ANOVA result

Null Hypothesis (H0):-

H0- there is no remarkable differentiation among operating profit margin Ratio of obtained Privatized banks.

Alternative Hypothesis (H1):

H1- there is no remarkable differentiation among operating profit margin Ratio of obtained privatizedbanks.

TableNO.6.66

Table demonstrate the F test anova for Operating Profit Margin Ratio

Source of variance	**SS**	**df**	**MS**	**F c**	**P- value**	**F T**
Between the group	42.298	9	4.6997	29.68	0.57163	1.99
Inside the group	14.286	90	0.1587			
Total	56.5844	99				

Explications:

The FtestAnova demonstrates that the outcome of F value after calculation is 29.68, while the value of F given in TableF at a level-5%of significance is 1.99. From the thevalue calculated is higher than the thevalue tabulated (Fc > Ft), the null hypothesis (H0) has been not considered, and the alternative hypothesis (H1) has been considered. This implies that all the obtained banks exhibit a remarkabledifferentiation in the operating profit margin test.

6.4.5. Scrutiny of Net Profit Margin Ratio

The Net Profit Margin Ratio is a critical pecuniary entry that extents the percentage of net income produced from total revenue. This ratio provides future visions into the overall profitaptitude of a bank by indicating operating costs, have been deducted. It is a key suggestion for financiars, analysts, and bank regulatement to consider the bank's pecuniary vigor and operational coherence.

Definition: The Net Profit Margin Ratio extents the amount of revenue that remains as net profit after all expenses have been accounted for. It reflects the bank's aptitude to control costs and synchronize its operations efficiently.

- **Net Profit**: The profit remaining after deducting all the cost. It is also known as net income.
- **Total Revenue**: The total income produced from all business activities, containing interest income, fees, commissions, and other sources of revenue.

Importance of Net Profit Margin Ratio

1. **Profitaptitude Suggestion**: The Net Profit Margin Ratio is a direct extent of the bank's profitaptitude. A higher ratio specifys better profitaptitude, meaning the bank retains more profit from its revenue.

2. **Operational Coherence**: This ratio helps in considering the bank's operational coherence. It specifys how well the bank is managing its costs relative to its revenue.
3. **Cost Regulatement**: By scrutiny this ratio, bank regulatement can identify areas in which costs can be controlled or reduced to rally profitaptitude.
4. **Funding Appraisals**: Financiars and analysts use the Net Profit Margin Ratio to appraise the bank's pecuniary execution and compare it with peers in the industry.
5. **Strategic Planning**: The ratio aids in strategic decision-making, helping bank regulatement to set pecuniary goals and make informed business decisions.

Factors Influencing Net Profit Margin Ratio

1. **Revenue Progress**: Increases in total revenue, driven by higher interest income, fees, and other sources, positively impperformthe net profit margin.
2. **Cost Control**: Meritoriousregulatement of operating expenses, interest expenses, and other costs enhances the net profit margin.
3. **Interest Rate Environment**: Changes in interest rates can affect both interest income and interest expenses, influencing the net profit margin.
4. **Asset Quality**: High-quality assets with low non-performing assets (NPAs) safeguard stable income and reduce the jeopardy of losses, positively affecting the net profit margin.
5. **Economic Conditions**: Favorable economic conditions can enhance revenue generation and asset execution, leading to a higher net profit margin.

Enhancing Net Profit Margin Ratio

1. **Revenue Diversification**: Expanding income sources beyond interest income, for instance fees, commissions, and trading income, can enhance total revenue and rally the net profit margin.
2. **Cost Coherence**: Implementing cost-saving extents, optimizing operational processes, and reducing unnecessary expenses can rally the net profit margin.

3. **Jeopardy Regulatement**: Meritoriousregulatement of credit jeopardy, arcade jeopardy, and operational jeopardy safeguards aptitude and minimizes potential losses, supporting a higher net profit margin.
4. **Strategic Pricing**: Adjusting pricing strategies for loans, deposits, and services to align with arcade conditions and maximize revenue can rally the net profit margin.
5. **Operational Coherence**: Leveraging technology, automating processes, and improving service delivery coherence can reduce operational costs and enhance profitaptitude.

The Net Profit Margin Ratio is a decisive suggestion of a bank's overall profitaptitude and operational coherence. By focusing on revenue progress, cost control, jeopardy regulatement, strategic pricing, and operational coherence, banks can enhance their net profit margin. A higher ratio signifies better profitaptitude and efficient regulatement, making the bank more attractive to financiars and stakeholders. Observing and improving this ratio is indispensable for sustaining long-term pecuniary vigor and competitive advntage in the banking industry.

NetProfitMarginRatio = PAT/Total Revenue*100

• Net Profit: The profit remaining after deducting all costs It is also known as net income.

• Total Revenue: The total income produced from all business activities, containing interest income, fees, commissions, and other sources of revenue.

SCRUTINY OF OPERATING PROFIT MARGIN RATIO % OF PRIVATIZEDBANKS

TABLENO.6.67

Table demonstrate Net Profit Margin Ratio % of Obtained Privatizedbanks

BANK	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	C.T.	Std. Dev.	CO. V.%
I.C.I.C.I.	22.2	22.76	18.44	18.9	12.3	5.3	10.6	2.46	27.2	29.3	16.95	9.02	53.21
H.D.F.C.	20.61	21.07	20.41	21	21.8	21.3	22.9	25.74	28.93	27.3	23.10	3.08	13.35
A.B.	20.29	2.73	20.06	8.26	0.6	8.5	2.59	10.35	19.33	11.2	10.40	7.42	71.39
Y.B.	16.2	17.32	18.76	20.3	20.8	5.8	-63	-17.3	5.6	3.16	2.77	25.87	933.87
K.M.B.	17.13	19.19	12.75	19.3	20.7	20.3	22.1	25.94	31.7	31.9	22.10	6.12	27.70
J.K.B.	20.7	18.45	-518.5	35	84.9	81.1	42.1	116.3	40.15	97.8	1.79	185.91	10374.49
I.D.B.I.	4.21	3.1	-13.6	-18.6	-35.8	-68.5	-61.9	6.82	13.33	17.7	-15.31	30.82	-201.29
S.I.B.	13.63	14.63	15.1	15.8	17.4	18.1	11.4	14.33	18.51	19.9	15.89	2.58	16.22
I.I.B.	17.05	18.5	19.74	19.9	2.86	14.8	15.3	9.78	14.96	2.31	13.53	6.47	47.85
F.B.	12.07	13.55	6.14	9.57	9.01	10.9	11.7	11.55	13.83	17.9	11.62	3.16	27.21
C.T.	16.41	15.13	-40.07	14.95	15.46	11.77	1.38	20.60	21.35	25.85			

we can get an idea of the relative R.P.ing of each bank. Here is a detailed breakdown of the banks in descending order of average: I.C.I.C.I. is third with an average of 16.95, indicating relatively stable execution over some years. The avg is 9.02, indicating moderate variation. H.D.F.C.emerged as the top performing bank with an average score of 23.10 and is a strong performer. A small (3.08) suggests consistent and reliable execution with minimal variation. K.M.B. follows closely with an average of 22.10, indicating good execution.

A slightly larger svg (6.12) specifys moderate variation. A.B. valid with average 10.40. However, the high sd (7.42) and cv (71.39%) specify a more variable execution. I.I.B. follows with an average of 13.53, indicating relatively moderate activity. The sd (6.47) suggests some variation in this execution. F.B. with an average of 11.62 indicating moderate activity. The sd is relatively small (3.16), indicating more stable execution. Y.B.has an average of 2.77, but a very high sd (25.87) and cv (933.87%) specify remarkable volatility and variaptitude in its execution. S.I.B. with an average of 15.89.

A small sd (2.58) specifys stable execution with minimal variation. I.D.B.I. lowest negative average is -15.31 indicating difficult execution. A high (30.82) and a negative (-201.29%) highlight remarkablevolatility and an adverse trend. J.K.B. average is 1.79. The very high sd (185.91) and cv (10374.49%) specify very erratic and unpredictable execution. In summary, this scrutiny provides an recapitulation of the relative execution of banks based on averages, taking into account both aptitude and consistency through and .

TABLENO-6.68

Table demonstrate the Final Rank of the Net Profit Margin Ratio % of the obtained privatized banks.

BANK	C.T.	R.P.
I.C.I.C.I.	16.95	3
H.D.F.C.	23.10	1
A.B.	10.40	7
Y.B.	2.77	8
K.M.B.	22.10	2
J.K.B.	1.79	9
I.D.B.I.	-15.31	10
S.I.B.	15.89	4
I.I.B.	13.53	5
F.B.	11.62	6

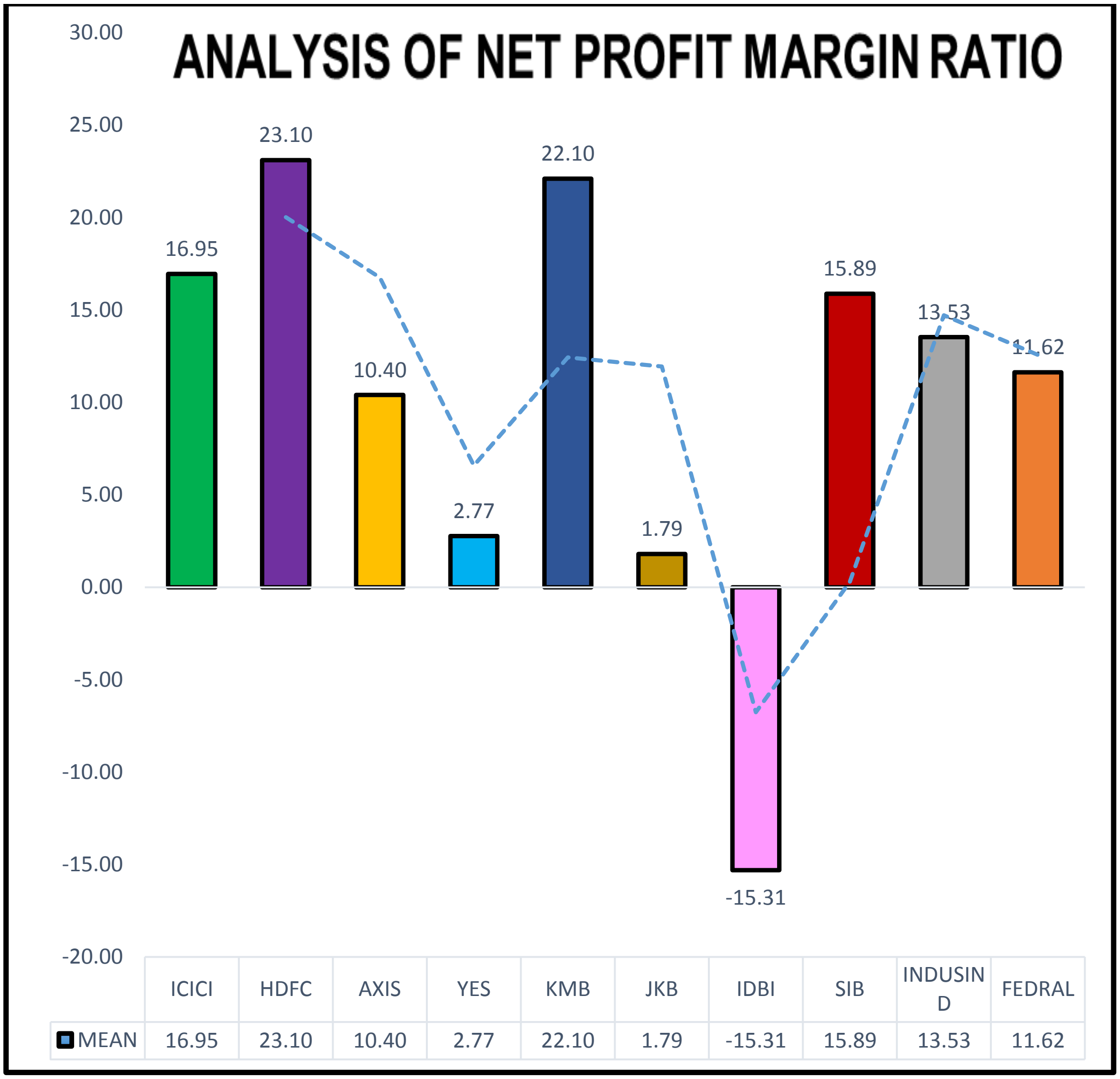
ExplicationsScrutiny data based on defined R.P.ings that reflect bankers; execution, we can provide info about the position of each bank. Here is the detailed breakdown based on the scores: H.D.F.C.secures the top spot with an average score of 23.10, indicating solid and consistent execution. This bank stands out among listed banks as having the finest profits. K.M.B. follows closely and takes second place with an average of 22.10. This makes K.M.B. another strong performer, showing commendable execution during the stipulated span. In third place is I.C.I.C.I. with an average of 16.95. Although I.C.I.C.I.'s average is not the finest suggestion, it specifys a solid execution, ensuring an outstanding position among listed banks. In fourth place is S.I.B. with an average of 15.89.

This reflects a stable and commendable execution that provides to its position in the scrutiny. I.I.B. secures the fifth position with an average of 13.53. This shows a moderate execution which is in the middle range among banks listed on I.I.B.. F.B. is R.P.ed sixth with an average of 11.62. Although F.B. and average is not included infinest, it shows moderate and consistent execution. A.B. is seventh with an average of 10.40. This puts A.B. in the bottom half of the R.P.ing, mirroring the execution of some other banks.

Y.B.takes eighth place with an average of 2.77. Although the average is relatively low, indicating productivity challenges, it still secures a position among listed banks. J.K.B. is ninth with an average score of 1.79. This suggests a difficult execution, placing J.K.B.included inunderdogs in the scrutiny. I.D.B.I. holds the tenth and last position with an average of -15.31. The negative average specifys a particularly difficult execution, placing I.D.B.I. as the weakest among listed banks. In conclusion, this scrutiny provides an recapitulation of the relative R.P.ing of banks based on the given R.P.ings, allowing a comparison of their execution.

GRAPH NO. 6.24

Graphical scrutiny of Net Profit Margin Ratio



Statistical test as per one way ANOVA result

Null Hypothesis (H0):-

H0- there is no remarkabledifferentiation among Net Profit Margin Ratio of obtained Privatizedbanks.

Alternative Hypothesis (H1):

H1- there is no remarkabledifferentiation among Net Profit Margin Ratio of obtained privatizedbanks.

TableNO.6.69

Table demonstrate the F test anova for Net Profit Margin Ratio

Source of variance	SS	df	MS	F c	P- value	F T
Between the group	11755.5628	9	1306.17364	0.35	0.92163921	1.99
Inside the group	327814.07	90	3642.379			
Total	339569.634	99				

Explications: The FtestAnova demonstrates that the outcome of F value after calculation is 0.35, while the value of F given in TableF at a level-5%of significance is 1.99. From the thevalue calculated is least the thevalue tabulated (Fc < Ft), the null hypothesis (H0) has been considered, and the alternative hypothesis (H1) has been not considered. This implies that all the obtained banks do not exhibit a remarkabledifferentiation in the Net Profit Margin test.

6.4.6. All to gether Scrutiny of Earning sCapacity: -

The All togetherscrutiny is based on estimates of a number of parameters or ratios that extent average execution or earnings power. These parameters typically include ratios such A combine rating is assigned to obtained banks to extent their All together profitaptitude based on averaging ratings assigned to individual parameters or ratiosIt consents analysts and stakeholders to gauge how meritoriously a bank utilizes its resources and produces earnings across different pecuniarystandard.

6.4.6.1All togetherScrutiny of EarningsCapacity as per R.P.

1 Return on Assets

2 Interest Income to Total Income Ratio

3 Net Interest Margin Ratio

4 Operating Profit to Total Income Ratio

5 Net Profit Margin Ratio

TABLENO.– 6.70

Table demonstrate Combine Rank and Final Rank of the obtained privatizedbanks based on different extents of Earnings Aptitude

	ROA		Int.I/TI		NIM			OP.PROFIT/TI	NET POFIT.M		GROUP	
BANK	%	R.P.	%	R.P.	%	R.P.	%	R.P.	%	R.P.	C.T. - R	R.P.
I.C.I.C.I.	1.29	6	77.331	10	2.94	6	3.08	3	16.95	3	5.6	5
H.D.F.C.	1.72	2	82.96	5	3.89	3	3.41	1	23.10	1	2.4	1
A.B.	0.86	7	79.3999	8	3.01	5	2.81	6	10.40	7	6.6	8
Y.B.	0.07	9	83.453	4	2.63	9	2.06	7	2.77	8	7.4	9
K.M.B.	1.69	3	81.948	6	4.12	1	3.01	4	22.10	2	3.2	2
J.K.B.	1.82	1	87.005	2	2.77	7	1.45	10	1.79	9	5.8	6
I.D.B.I.	-1.06	10	79.676	7	1.86	10	1.97	8	-15.31	10	9	10
S.I.B.	1.33	5	86.419	3	3.38	4	2.83	5	15.89	4	4.2	3
I.I.B.	1.42	4	79.294	9	3.97	2	3.36	2	13.53	5	4.4	4
F.B.	0.86	8	87.068	1	2.65	8	1.89	9	11.62	6	6.4	7

Explications: The given data is represent the ratio result of earning capacity ratio According to the info given, the execution of a number of banks is extentd based on their averages and R.P.ings. H.D.F.C. emerged as the top performing bank with an average score of 2.4, securing the top spot. This shows that H.D.F.C. has shown the highest execution among listed banks, being R.P.ed in the lowest average as well as the highest. On the other hand, I.D.B.I. seems to have the lowest execution with an average of 9 and is R.P.ed tenth. This suggests that I.D.B.I. and execution is remarkablely lower compared to other listed banks. All together, H.D.F.C. stands out as the finest performing bank while I.D.B.I. is the weakest based on the given data. In terms of asset ratio, J.K.B. emerged as the finest performing bank with an average score of 1.82 and secured the first position.

This shows that J.K.B. has shown the highest execution among listed banks. On the other hand, I.D.B.I. seems to be the poorest performer as it earned a negative average score of -1.06 and is R.P.ed tenth. All together, J.K.B. stands out as the finest performing bank while I.D.B.I. is the weakest based on the given data. In terms of Ratio of Net Income to Total Income, F.B. (F.B.) appears to be the finest performing bank with an average score of 87.068, securing the top spot. This specifys that F.B. has shown the highest execution among listed banks, as it has the highest average as well as the highest R.P.. On the other hand, I.C.I.C.I. (I.C.I.C.I.) appears to have the lowest execution with an average of 77.331 and is R.P.ed tenth.

This suggests that I.C.I.C.I. execution is remarkablely lower compared to other listed banks. Net Interest Margin Based on the given data, K.M.B.(K.M.B.) appears to be the finest performing bank with an average score of 4.12 securing the first position. This shows that K.M.B. has shown the highest level of executionincluded inlisted banks because it has the highest average and the highest R.P.. On the other hand, I.D.B.I. seems to be the lowest scorer with an average of 1.86 and R.P.ed 10th. In operating profit ratio, H.D.F.C. has emerged as the finest performing bank with an average score of 3.41 and secures the first position. This shows that H.D.F.C. has shown the highest executionincluded inlisted banks as it has the highest average as well as R.P.. In contrast, J.K.B. appears to have the lowest score (average 1.45) and R.P.s tenth. This suggests that the execution of J.K.B. is remarkablely lower compared to other listed banks.

Graph No. 6.25

Graphicalscrutiny of All togetherearning capacity as perR.P.

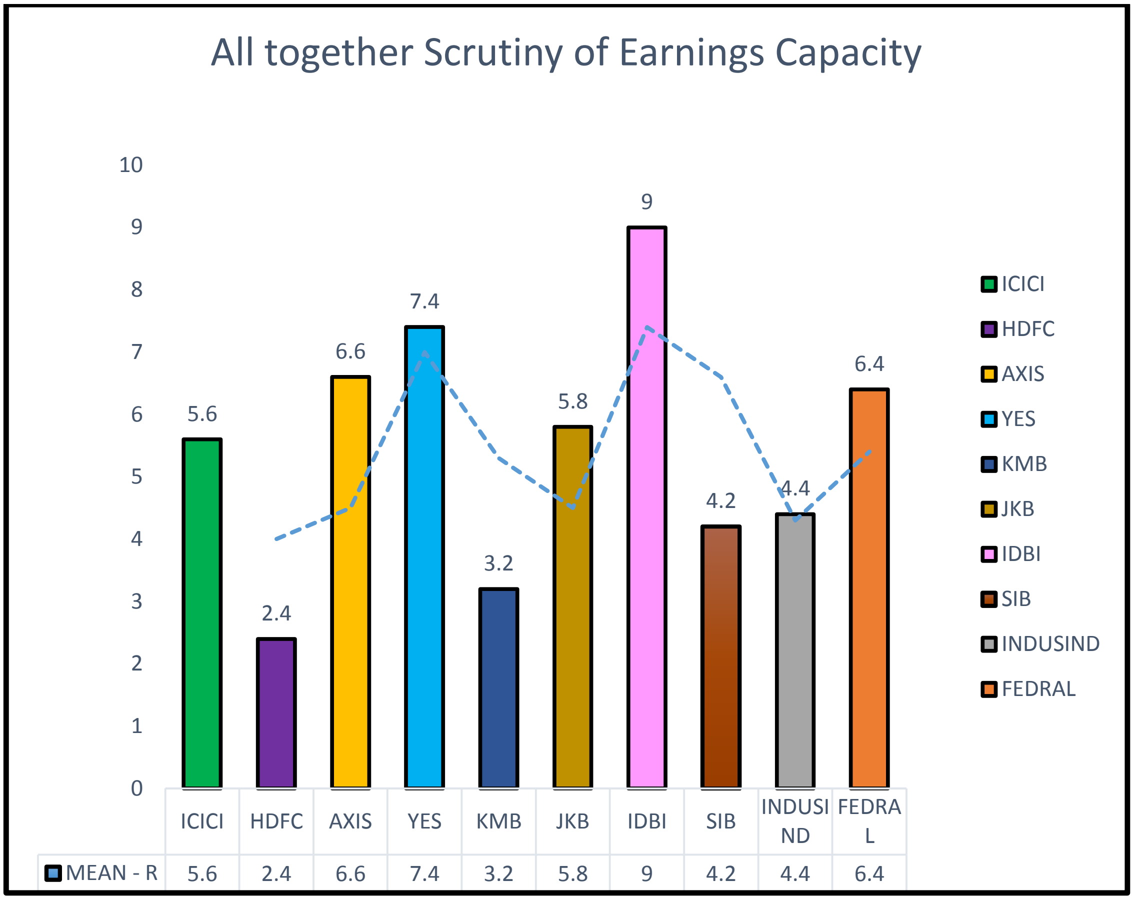


TABLE NO. - 6.71

Table demonstrate Rank with the t- test value of the obtained privatized banks under different extents of Earnings Aptitude

BANK	ROA	INT/T.INC	NIM	O.PRT/T.INV	N.PRT.M	C.T.	S.D	S.E.	N	P.VALUE(DF-4)	T.STAT
I.C.I.C.I.	6	10	6	3	3	5.6	2.88	1.288	5	2.132	0.0776
H.D.F.C.	2	5	3	1	1	2.4	1.67	0.748	5	2.132	-4.1424
A.B.	7	8	5	6	7	6.6	1.14	0.510	5	2.132	2.1572
Y.B.	9	4	9	7	8	7.4	2.07	0.927	5	2.132	2.0488
K.M.B.	3	6	1	4	2	3.2	1.92	0.860	5	2.132	-2.6736
J.K.B.	1	2	7	10	9	5.8	4.09	1.828	5	2.132	0.1641
I.D.B.I.	10	7	10	8	10	9	1.41	0.632	5	2.132	5.5338
S.I.B.	5	3	4	5	4	4.2	0.84	0.374	5	2.132	-3.4743
I.I.B.	4	9	2	2	5	4.4	2.88	1.288	5	2.132	-0.8537
F.B.	8	1	8	9	6	6.4	3.21	1.435	5	2.132	0.6270
C.T.						5.5					

Explications: The given up table represents the final R.P.s of Asset Quality ratio with the and Individual T test of the obtained privatized banks in India. Here and t-test value is calculated to know the deviation included indifferent R.P.s of the different ratio which are the extents of the Asset Quality of the banks. The given up table descrie that all the obtained banks shows the t-test value below the p value at 5% with the df =3 (2.132). It C.T.s the differentiation included in R.P.s is not remarkable at 5 % level of significance except in case of A.B.,Y.B.and I.D.B.I.**.**

Testing of Hypothesis

Null Hypothesis (H0):-

H0-4 there is no remarkable differentiation included inEarning aptitude Ratios of obtained privatized banks in India.

H1-4 there is remarkable differentiation included in Earning aptitude Ratios of obtained privatized banks in India.

We have applied ANOVA test to check the hypothesis.

One way ANOVA Scrutiny: The results of ANOVA test are presented in table below.

ANOVA Results (Based on Final Ranks)

Table no 6.72

Table demonstrate the F test anova for All together Scrutiny of Earnings Capacity as per R.P.

Source of variance	*SS*	*df*	*MS*	*F c*	*P-value*	*F t*
Between the group	178.9	9	19.877	3.4	0.00791684	2.12
Inside the group	233.6	40	5.84			
Total	412.5	49				

Explications: Based on the F test results provided:Outcome of F value after calculation: 3.4Value of F given in TableF (at 5% significance level): 2.12 From the outcome of F value after calculation (3.4) is higher than the value of F given in TableF (2.12), we discard the null hypothesis (H0) and obtain the alternative hypothesis (H1). This specifys that all the obtained banks do not have equal earning quality when R.P.ed according to the criteria used in the test.

Therefore, the scrutiny suggests that there is a remarkabledifferentiation in earning quality included inobtained banks based on their R.P. according to the specified criteria.

6.4.6.2 All togetherScrutiny of Earnings Capacity as per C.T.

1. Return on Assets
2. Interest Income to Total Income Ratio
3. Net Interest Margin Ratio
4. Operating Profit to Total Income Ratio
5. Net Profit Margin Ratio

TABLE NO. 6.73

Table demonstrate average of the obtained privatized banks under different extents of Earnings Aptitude

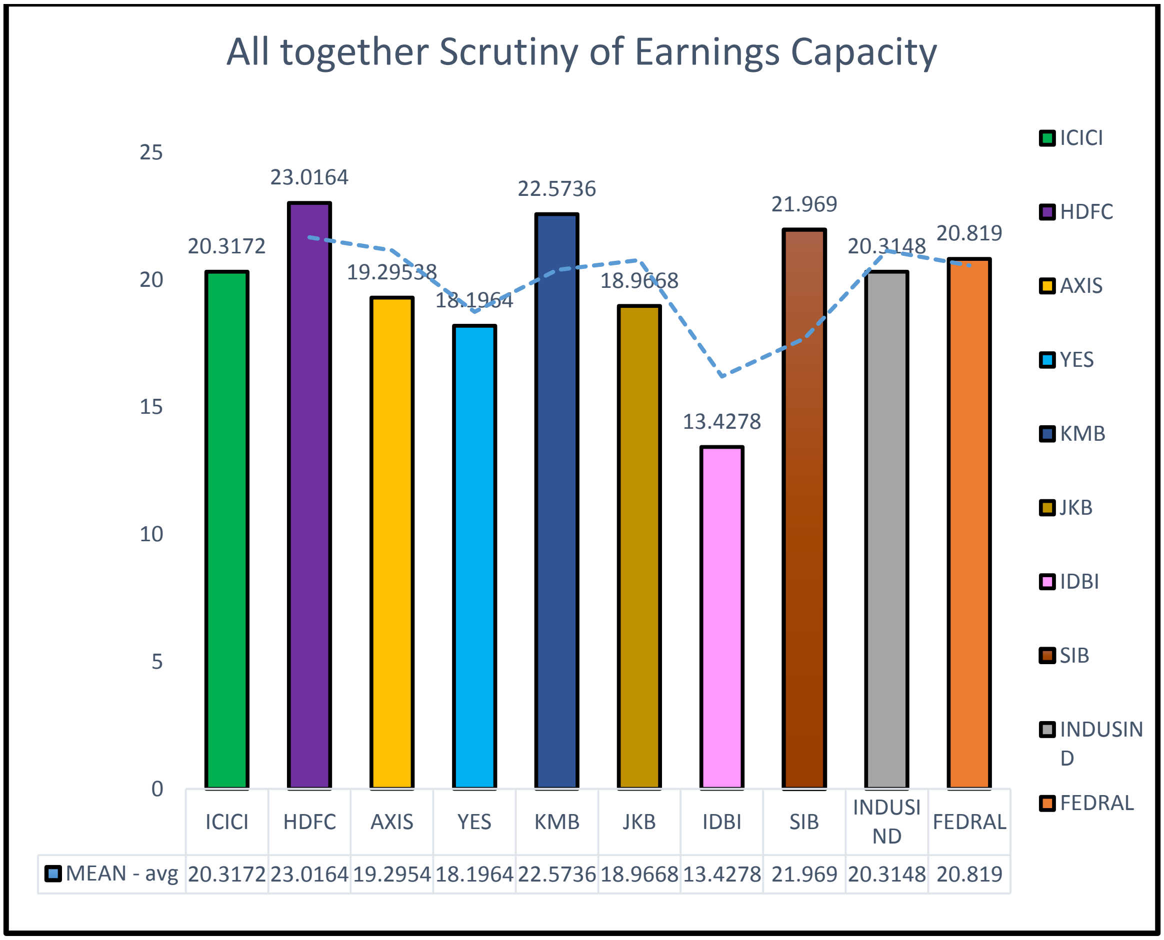
BANK	ROA	INT/T.INC	NIM	O.PRT/T.INV	N.PRT.M	C.T.	R.P.
I.C.I.C.I.	1.29	77.33	2.94	3.08	16.95	20.32	5
H.D.F.C.	1.72	82.96	3.89	3.41	23.10	23.02	1
A.B.	0.86	79.40	3.01	2.81	10.40	19.30	7
Y.B.	0.07	83.45	2.63	2.06	2.77	18.20	9
K.M.B.	1.69	81.95	4.12	3.01	22.10	22.57	2
J.K.B.	1.82	87.01	2.77	1.45	1.79	18.97	8
I.D.B.I.	-1.06	79.68	1.86	1.97	-15.31	13.43	10
S.I.B.	1.33	86.42	3.38	2.83	15.89	21.97	3
I.I.B.	1.42	79.29	3.97	3.36	13.53	20.31	6
F.B.	0.86	87.07	2.65	1.89	11.62	20.82	4

EXPLICATION

Here we can see the highest and the lowest C.T. of the all parameter included in earning aptitude ratio. H.D.F.C. is on the first position with the 23.02, K.M.B. is on second position with the average of 22.57, S.I.B. is on the third position with 21.97. while I.D.B.I. is on the lowest position with C.T. of 13.43. so we can see that all the obtained sample C.T. is fluctuate between the 23.2 to 13.43 of average C.T..

Graph No. 6.26

Graphical Scrutiny for All togetherScrutiny of Earnings Capacity as per C.T.



Testing of Hypothesis

Null Hypothesis (H0):-

H0-4 there is no remarkable differentiation included inEarning aptitude Ratios of obtained privatized banks in India.

H1-4 there is remarkable differentiation included in Earning aptitude Ratios of obtained privatized banks in India.

We have applied ANOVA test to check the hypothesis.

One way ANOVA Scrutiny: The results of ANOVA test are presented in table below.

ANOVA Results The results of ANOVA test are presented in table

F test ANOVA Results **(Based on Group C.t.)**

Table no. 6.74

Table demonstrate the F test anova for all togetherScrutiny of Earnings Capacity as per average

Source of variance	*SS*	*df*	*MS*	*F c*	*P-value*	*F y*
Between the group	341.792512	9	37.9769458	0.0301	0.21591322	2.12
Inside the group	50403.001	40	1260.075			
Total	50744.7969	49				

ExplicationsBased on the F test results provided: Outcome of F value after calculation: 0.0301Value of F given in TableF (at 5% significance level): 2.12From the outcome of F value after calculation (0.0301) is least the value of F given in TableF (2.12), we obtain the null hypothesis (H0) and discard the alternative hypothesis (H1). This specifys that all the obtained banks have equal earning quality when appraised based on the C.T. values of the parameters or criteria considered in the test.

In essence, the scrutiny suggests that there is no remarkabledifferentiation in earning quality included inobtained banks when considered using the C.T. values of the relevant standard or parameters.

6.5 SCRUTINY OF BANKING DILIGENCE THROUGH LIQUIDITY POSITION

Liquidity ratios are pecuniary standard consider a bank's aptitude to reach its devoirs without raising external capital. These ratios help in valuing the bank's liquidity jeopardy regulatement by quantifying its aptitude to convert assets into cash briskly to cover liabilities as they come due.

Types of Liquidity Ratios

There are a number of liquidity ratios commonly used in banking:

Importance of Liquidity Ratios

1. **Jeopardy Regulatement**: Liquidity ratios help in considering the bank's aptitude to synchronize liquidity jeopardy meritoriously, ensuring it can reach devoirs without disruption.
2. **Pecuniary Vigor**: These ratios provide future visions into the bank's pecuniary vigor and aptitude, influencing financier confidence and credit ratings.
3. **Operational Coherence**: Meritoriousliquidity regulatement enhances operational coherence and supports sustainable progress.
4. **Strategic Planning**: Banks use liquidity ratios to make informed decisions regarding asset allocation, funding strategies, and jeopardy regulatement policies.

Factors Influencing Liquidity Ratios

1. **Asset Quality**: High-quality and liquid assets safeguard a stronger liquidity position.
2. **Arcade Conditions**: Economic aptitude and arcade liquidity affect the bank's aptitude to convert assets into cash.
3. **Funding Sources**: The availaptitude and cost of funding sources, for instance deposits and borrowings, influence liquidity ratios.

4. **Regulatory Requirements**: Compliance with regulatory liquidity requirements impacts liquidity ratios.

These ratios specify the bank's liquidity position, with the current ratio given up 1 indicating sufficient liquidity to cover current liabilities, while the quick and cash ratios provide additional future visions into the bank's aptitude to reach devoirs using its most liquid assets.

Liquidity ratios are indispensable utensils for considering a bank's aptitude to regulate devoirs and retain pecuniary aptitude. By observing and optimizing these ratios, banks can enhance their liquidity regulatement strategies, rally operational coherence, and mitigate liquidity jeopardys meritoriously. Retaining ample liquidity ratios is decisive for ensuring confidence among stakeholders, regulatory compliance, and sustained progress in the banking industry.

1. Liquid Assets to Total Assets.
2. Liquid Assets to Total Deposits
3. Approved Securities to Total Fundings
4. Liquid Assets to Demand Deposits

6.5.1 Liquid Assets to Total Assets: -

The ratio of liquid assets to total assets is a extent that specifys the amount of a bank's assets that can be briskly permute into cash or accustomed reach devoirs. Liquid assets typically include cash, cash equivalents, and other assets that can be readily permute into cash without substantial loss of value. This ratio is decisive for considering a bank's liquidity position and its aptitude to synchronize pecuniary devoirs meritoriously.

Definition: The Liquid Assets to Total Assets Ratio extents the percentage of a bank's total assets that consist of liquid assets. It provides future visions into the bank's liquidity regulatement and its aptitude to withstand liquidity shocks.

- **Liquid Assets**: Assets that can be easily permute into cash inside specifc span without substantial loss of value. This includes cash, cash equivalents (for instance short-term fundings), and arcadeable securities.
- **Total Assets**: The sum of all assets held by the bank, containing loans, fundings, property, equipment, and other tangible and intangible assets.

Importance of Liquid Assets to Total Assets Ratio

1. **Liquidity Considerment**: This ratio provides a clear considerment of the bank's liquidity position by highlighting the readily available to reach short-term devoirs.
2. **Jeopardy Regulatement**: It helps in valuing the bank's aptitude to regulate liquidity jeopardy meritoriously, ensuring it can reach its liabilities without resorting to external financing.
3. **Regulatory Compliance**: Regulatory authorities often set minimum requirements for liquidity ratios to safeguard banks retain ample liquidity levels, promoting pecuniary aptitude.
4. **Financier Confidence**: Financiars and stakeholders use this ratio to gauge the bank's aptitude to retain pecuniary vigor and synchronize liquidity crises, influencing funding decisions.
5. **Operational Coherence**: Efficient liquidity regulatement enhances operational coherence and supports sustainable progress by ensuring smooth day-to-day operations.

Factors Influencing Liquid Assets to Total Assets Ratio

1. **Asset Composition**: The composition of a bank's asset portfolio, containing the amount of liquid assets versus illiquid assets like loans and long-term fundings, affects this ratio.
2. **Arcade Conditions**: Economic aptitude and arcade liquidity impperformthe bank's aptitude to convert assets into cash briskly and at fair arcade value.

3. **Funding Structure**: The bank's funding structure, containing the availaptitude and cost of deposits and borrowings, influences its liquidity position.
4. **Regulatory Requirements**: Compliance with regulatory liquidity requirements and guidelines affects the bank's liquidity regulatement strategies and the composition of liquid assets.

The Liquid Assets to Total Assets Ratio is a critical entry for considering a bank's liquidity regulatement and pecuniary aptitude. By observing and optimizing this ratio, banks can enhance their aptitude to reach short-term devoirs, mitigate liquidity jeopardys, and retain confidence among stakeholders and financiars. Retaining a balanced portfolio of liquid assets while managing overall asset quality and profitaptitude is indispensable for sustainable progress and resilience in the zone of banking.

LiquidityAsset toTotalAsset=LiquidAssets/Total Assets*100

- Liquid Assets: Assets that can be easily permute into cash inside a specific span without substantial loss of value. This includes cash, cash equivalents (for instance fundings), and arcadeable securities.

- Total Assets: The sum of all assets held by the bank, containing loans, fundings, property, equipment, and other tangible and intangible assets.

TABLE NO:-6.75

Table demonstrate Liquid Assets to Total Assets Ratio (%) of the obtained privatizedbanks

BANK	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	C.T.	Std. Dev.	CO.V.%
I.C.I.C.I.	6.98	6.55	8.31	9.81	9.57	8.33	10.9	10.82	11.89	7.54	9.07	1.80	19.86
H.D.F.C.	6.37	5.43	5.49	5.67	11.5	6.54	5.66	6.84	5.58	7.86	6.69	1.86	27.73
A.B.	7.37	7.81	6.34	8.45	6.29	8.39	10.6	6.2	9.44	8.08	7.90	1.44	18.20
Y.B.	5.4	5.55	4.97	9.09	7.92	7.06	3.25	10.71	14.66	5.43	7.40	3.36	45.32
K.M.B.	6.83	5.91	5.66	10.5	7.41	7.9	14.8	10.33	10	6.52	8.59	2.83	32.98
J.K.B.	3.57	3.82	3.93	4.55	3.87	5.72	2.81	3.57	8.29	5.79	4.59	1.61	34.97
I.D.B.I.	5.11	4.08	4.43	9.03	9.62	6.63	10.2	11.83	8.86	8.86	7.86	2.64	33.55
S.I.B.	8.72	9.1	8.32	8.16	6.6	6.54	9.49	10.53	10.87	9.98	8.83	1.48	16.80
I.I.B.	7.81	9.91	7.22	10.4	5.96	5.32	5.21	15.52	16.98	12.3	9.67	4.18	43.26
F.B.	6.07	5.77	5.93	6.48	6.65	6.32	6.96	9.73	9.73	6.79	7.04	1.46	20.80
C.T.	6.42	6.39	6.06	8.22	7.54	6.88	7.98	9.61	10.63	7.92			

Source:AnnualReports of ObtainedBanks

Explications: The data presented reflect the average execution of a number of banks in the pecuniaryyears 2013-2022-2023, as well as their (Std.Dev.) and (CO.V.%). The averages show the average annual progress rate for each bank over the span. Among 4,444 listed banks, I.I.B.has consistently shown the highest average return over the years at an average of 9.67%. It is closely followed by H.D.F.C., A.B., I.C.I.C.I. and K.M.B.Bank, all of which averaged between 6.69% and 8.59%., J.K.B. Bank had the lowest average of 4.59%. Taking into account the (Std.Dev.), which extents the variation in annual returns of any bank, I.I.B.had the highest Std.Dev. 4.18 percent.

This shows a relatively higher fluctuation in its annual result compared to other banks. F.B. with Std.Dev. The annual average fluctuated the least at 1.46%. (CO.V.%), calculated by dividing the Std.Dev. with the average and expressing it as a percentage will help to consider the relative jeopardy and aptitude of each bank and its execution in the future. J.K.B. Bank's CO.V.% was the highest at 34. 97%, indicating higher jeopardy due to its relatively higher average volatility. On the other hand, F.B. with a CO.V.% of 20.80% showed relatively lower jeopardy and better aptitude. In conclusion, I.I.B.had the highest average return but also the highest as shown by the . On the other hand, the yield of F.B. was more stable and less volatile, although its average was not the highest. The choice between aptitude and higher average returns depends on the jeopardy tolerance and funding objectives of the interest groups. In 2013-2014 and 2022-23, the banks with the highest and lowest average returns were different. I.I.B.has consistently had one of the highest averages, with the highest average in 2015-16, 2016-17, 2019-20, 2020-21 and 2021-22.

This specifys that I.I.B.has been the finest performer during these pecuniaryspans. In contrast, J.K.B. Bank has consistently shown lower averages than other banks, with the lowest averages in 2013-14, 2014-15, 2015-16, 2016-17 and 2018-19. This specifys that the average annual progress rate of J.K.B. Bank was relatively lower during those years.;It is worth noting that averages alone give an idea of average execution, but factors for instance and should also be considered recognise the aptitude and jeopardys of these averages. All together, I.I.B.generally outperformed the averages, while J.K.B. Bank's averages generally underperformed during the specified pecuniaryspans.

TABLE NO:6.76

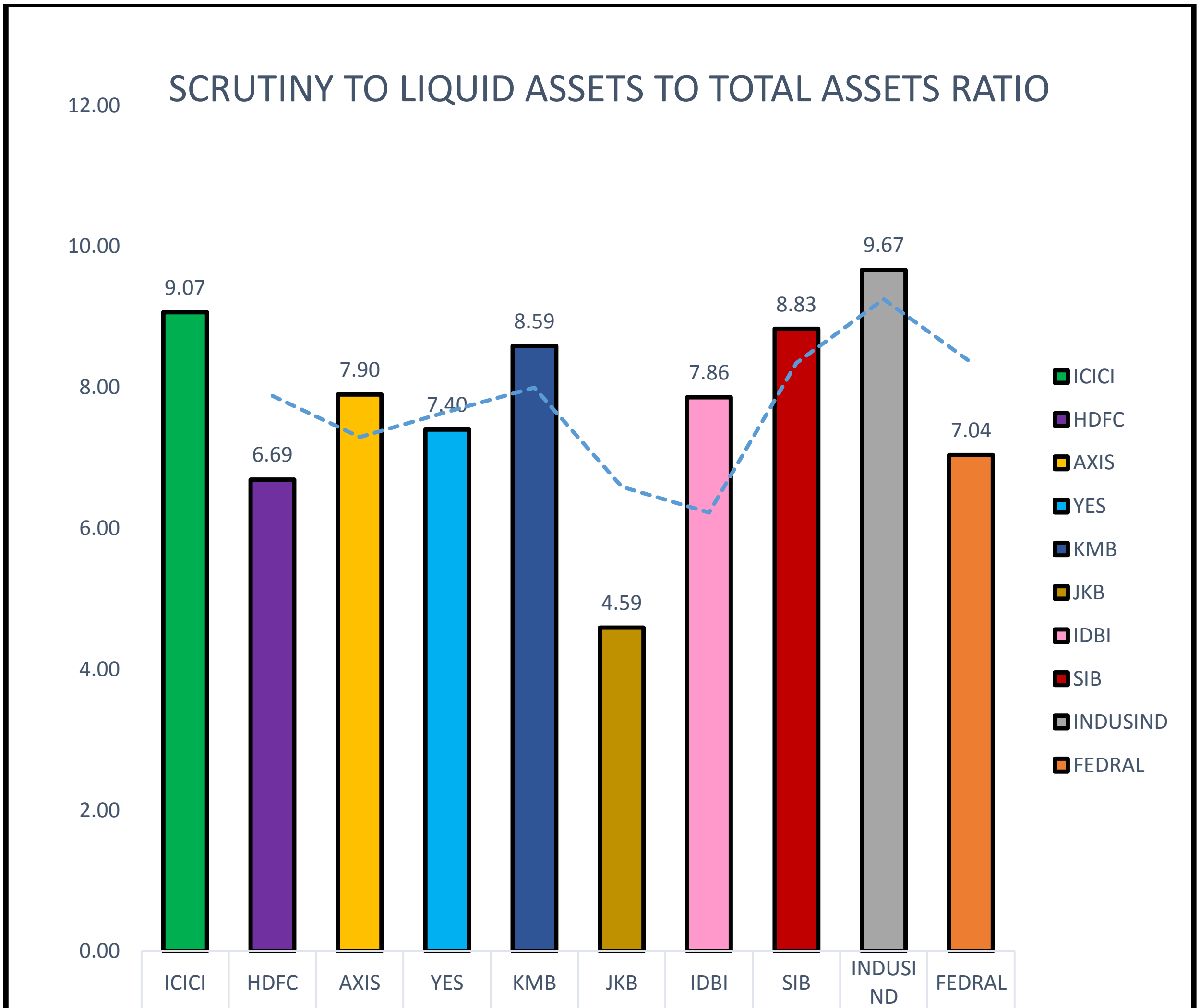
Table demonstrate the Final Rank of the Liquid Assets to Total Assets Ratio (%) of the obtained privatizedbanks

BANK	C.T.	R.P.
I.C.I.C.I.	9.07	2
H.D.F.C.	6.69	9
A.B.	7.90	5
Y.B.	7.40	7
K.M.B.	8.59	4
J.K.B.	4.59	10
I.D.B.I.	7.86	6
S.I.B.	8.83	3
I.I.B.	9.67	1
F.B.	7.04	8

Explications: In the given up table, the liquid assets/assets are calculated as and the R.P.ings are given based on their ten year average. The banks listed here are R.P.ed by their average earnings over the span. I.I.B.secured the top spot with an average score of 9.67, indicating its steady and strong annual progress over the years. After verification, I.C.I.C.I. came second with an average score of 9.07, showing a commendable execution, though slightly below I.I.B. Bank. S.I.B. (S.I.B.) R.P.ed third with an average score of 8.83, reflecting strong and stable progress. K.M.B.(K.M.B.) R.P.ed fourth with an average of 8.59, highlighting its continued positive execution. A.B. landed in fifth place despite the rivalry averaging 7.90. I.D.B.I., F.B. and Y.B.secured the sixth, eighth and seventh positions respectively, showing mixed executions. H.D.F.C.R.P.ed ninth with an average of 6.69 and J.K.B. Bank R.P.ed tenth with the lowest average of 4.59. This R.P.ing provides an recapitulation of each bank's relative execution, helps stakeholders consider their year-over-year progress and make informed decisions based on funding objectives and jeopardy tolerance.

GRAPH NO:- 6.27

Graphical scrutiny of Liquid Assets to Total Assets Ratio



	ICICI	HDFC	AXIS	YES	KMB	JKB	IDBI	SIB	INDUSI ND	FEDRAL
MEAN	9.07	6.69	7.90	7.40	8.59	4.59	7.86	8.83	9.67	7.04

Statistical test as per one way ANOVA result

Null Hypothesis (H0):-

1. H0- there is no remarkabledifferentiation among Liquid Assets to Total Assets of obtained Privatizedbanks.

Alternative Hypothesis (H1):

1. H1- there is no remarkabledifferentiation among Liquid Assets to Total Assets Ratio of obtained privatizedbanks.

TableNO.6.77

Table demonstrate the F test anova for Liquid Assets to Total Assets Ratio

Source of variance	SS	df	MS	F c	P-value	F t
Between the group	190.249	9	21.1388	3.56	2.28999	1.99
Inside the group	543.718	90	5.941			
Total	724.966	99				

Explications: Based on the F test results provided:Outcome of F value after calculation: 3.56Value of F given in TableF (at 5% significance level): 1.99the outcome of F value after calculation (3.56) is higher than the value of F given in TableF (1.99), we discard the null hypothesis (H0) and obtain the alternative hypothesis (H1). This specifys that all the obtained banks exhibit a remarkabledifferentiation in the Liquid Assets to Total Assets Ratio testTherefore, the scrutiny suggests that there is a notable variation included inobtained banks in terms of their ratio of liquid assets to total assets, highlighting differentiations in how they synchronize their liquidity positions relative to their All together asset base.

6.5.2 Scrutiny of Liquid Assets to Total Deposits Ratio

The scrutiny of the Liquid Assets to Total Deposits Ratio is indispensable for considering a bank's liquidity strength and its aptitude to honor depositors' withdrawals and other short-term devoirs. This ratio provides future visions into how well a bank can synchronize liquidity jeopardys.

Importance:

1. **Liquidity Regulatement**: This ratio is decisive for valuing the bank's liquidity position and its aptitude to reach deposit withdrawals and other short-term liabilities promptly.

2. **Jeopardy Considerment**: It helps in considering liquidity jeopardy of bank relies on liquid assets to cover its deposit liabilities, ensuring pecuniary aptitude and solvency.
3. **Regulatory Compliance**: Regulatory authorities often set minimum liquidity requirements, and this ratio helps banks comply with these regulations to retain pecuniary aptitude.
4. **Financier Confidence**: Financiars and stakeholders use this ratio to gauge the bank's aptitude to synchronize liquidity jeopardys meritoriously, influencing funding decisions and overall confidence in the bank.

Factors Influencing the Ratio.

1. **Asset Composition**: The composition of a bank's asset portfolio, particularly the amount of liquid assets versus illiquid assets for instance loans and long-term fundings, affects this ratio.
2. **Deposit Mix**: The type and maturity of deposits influence liquidity needs. Demand deposits require more immediate liquidity than term deposits.
3. **Arcade Conditions**: Economic aptitude and arcade liquidity impperformthe bank's aptitude to convert assets into cash briskly and at fair arcade value.
4. **Funding Structure**: The availaptitude and cost of funding sources, containing deposits and borrowings, influence liquidity regulatement and the composition of liquid assets.

This means that the bank's liquid assets can cover 10% of its total deposits. Deposits are backed by liquid assets, reducing liquidity jeopardy.

The Liquid Assets to Total Deposits Ratio is a critical entry for considering a bank's liquidity strength and its aptitude to regulate devoirs meritoriously. By retaining a balanced portfolio of liquid assets and observing this ratio, banks can enhance their liquidity regulatement strategies, comply with regulatory requirements, and retain aptitude and confidence among depositors and stakeholders. Efficient liquidity regulatement is indispensable for ensuring pecuniary resilience and sustainable progress in the zone of banking.

LiquidityAsset to TotalDeposits=Liquidity Asset/Total Deposit*100

- Liquid Assets: Assets that can be briskly permute into cash, containing cash, cash equivalents, and arcadeable securities.
- Total Deposits: The sum of all deposits held by the bank, containing demand deposits, savings deposits, and time deposits.

TABLENO:-6.78

Table demonstrate Liquid Assets to Total Deposits Ratio % of the obtained privatized banks.

BANK	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	C.T.	Std. Dev.	CO.V.%
I.C.I.C.I.	12.5	11.7	14.2	15.5	15	12.3	15.5	14.28	15.76	10.1	13.68	1.91	13.99
H.D.F.C.	8.52	8.06	7.12	7.61	15.58	8.81	7.72	8.95	7.4	10.3	9.01	2.49	27.64
A.B.	10.1	11.2	9.31	12.1	9.58	12.3	15.2	8.73	13.51	11.2	11.32	2.02	17.86
Y.B.	7.94	8.29	7.36	13.7	12.32	11.8	7.96	17.99	23.65	8.86	11.99	5.30	44.19
K.M.B.	10.1	8.37	7.85	14.3	10.18	10.9	20.3	14.14	13.77	8.96	11.89	3.79	31.87
J.K.B.	13.7	14.6	35.3	12.7	10.15	13.6	6.47	6.57	14.92	9.61	13.75	8.19	59.54
I.D.B.I.	7.13	5.59	6.24	12.2	13.59	9.34	13.7	15.25	14.92	9.61	10.75	3.65	33.91
S.I.B.	9.9	10.5	9.57	9.56	8.03	7.71	11.6	12.61	14.02	12.7	10.62	2.07	19.51
I.I.B.	11.9	14.5	10.9	14.7	8.72	7.59	7.92	21.99	23.25	16.8	13.83	5.56	40.18
F.B.	7.58	6.75	6.85	80.3	8.22	7.46	8.26	11.35	11.56	8.29	15.67	22.78	145.40
C.T.	9.93	9.96	11.47	19.27	11.14	10.18	11.45	13.19	15.28	10.65			

Source : AnnualReports of ObtainedBanks

Explications:

The averages describe annual progress rate for each bank over the span. Of the listed banks, F.B. showed the highest average return over the years, averaging 15.67%. This suggests that the annual progress rate of F.B. was on average higher compared to other banks. J.K.B.

Bank had the lowest average of 10.75%. Looking at individual years, F.B. showed an exceptionally high average return of 80.33% in 2016-2017, indicating a remarkable increase in the annual progress rate during the span. On the other hand, the exceptional average of J.K.B. Bank was 35.33% in 2015-16. (Std.Dev.) provides an recapitulation of year-to-year execution. The Fed had the highest Std.Dev. 22.78%, which C.T.s relatively greater fluctuations in its annual progress rate. H.D.F.C. with Std.Dev. 2.49% showed relatively less fluctuation. (CO.V.%), calculated by dividing the Std.Dev. Expressed as an average and a percentage, it helps to consider the relative jeopardy and aptitude of each bank and its execution. The Fed's C.V rate was the highest at 145.44%, indicating higher jeopardy due to the remarkabledifferentiation in its annual progress rates. H.D.F.C. with CO.V.% of 27.64% showed lower jeopardy and better aptitude.

All together, F.B. had the highest average return over the given pecuniaryspans, while J.K.B. Bank had the lowest average return. However, the exceptional averages for some years, especially for F.B. and J.K.B. Bank, point to the requisitefor further layout money on and other factors contributing to these year-on-year progress anomalies. In 2013-2014 and 2022-23, the banks with the highest and lowest average returns were different. Fed has consistently retained one of the highest averages, being the highest in 2016-17, 2017-18, 2020-21 and 2021-22. This shows that the F.B.Reserve Bank was the finest performer during these pecuniaryspans, and in particular, its average execution in 2016-2017 was exceptionally high at 80.33%. In contrast, J.K.B. Bank has consistently shown lower averages compared to other banks, with the lowest averages in 2013-14, 2014-15, 2017-18, 2018-19 and 2020-21. This specifys that the average annual progress rate of J.K.B. Bank was relatively lower during those years.

It is salient to notice that while the F.B. showed high average values, it also showed remarkabledifferentiations as specified by a large sd and cv . This C.T.s that the extraordinary progress observed in certain years was accompanied by remarkable fluctuations. All together, F.B. generally outperformed the averages, particularly in certain years, while J.K.B. Bank's averages generally underperformed during the given pecuniaryspans. However, outliers for instance F.B.'s exceptional execution in 2016-17 must be carefully considered when considering the All togetherexecution of each bank.

TABLE NO. – 6.79

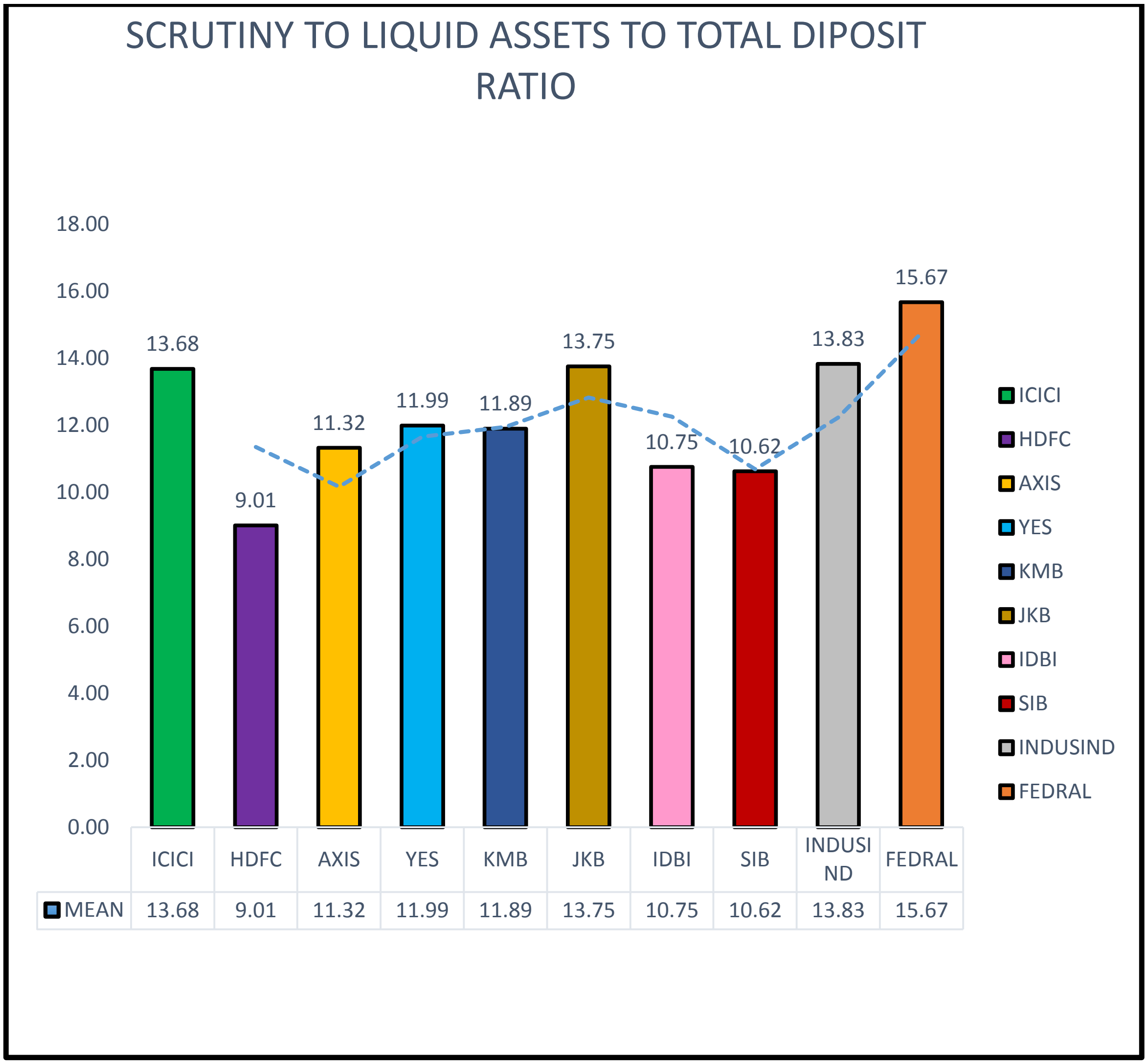
Table demonstrate the Final Rank of the Liquid Assets to Total Deposits Ratio (%) of the obtained privatizedbanks

BANK	C.T.	R.P.
I.C.I.C.I.	13.68	4
H.D.F.C.	9.01	10
A.B.	11.32	7
Y.B.	11.99	5
K.M.B.	11.89	6
J.K.B.	13.75	3
I.D.B.I.	10.75	8
S.I.B.	10.62	9
I.I.B.	13.83	2
F.B.	15.67	1

Explications:In the table given up, the ratio of liquid assets to deposits is and the R.P.ings are given based on their five-year average. The given info represents the averages of different banks and respective fundings. Banks listed on the exchange are I.C.I.C.I., H.D.F.C., A.B., Y.B., K.M.B., J.K.B., I.D.B.I., S.I.B., I.I.B. and F.B.. "Average" column specifys C.T. values and R.P. column C.T.s their corresponding R.P.s. F.B. holds the top spot with an average score of 15.67, making it the highest listed bank. I.I.B. follows closely with an average of 13.83 to secure second place. I.C.I.C.I. is fourth with an average of 13.68, showing good execution but not breaking out of the top three. Y.B.is fifth with an average of 11.99, indicating rivalry. Moving down the list, J.K.B. is R.P.ed third with an average of 13.75, which shows its remarkable execution. K.M.B. and I.D.B.I. are R.P.ed sixth and eighth respectively with averages of 11.89 and 10.75. A.B. is seventh with an average of 11.32 and S.I.B. is ninth with an average of 10.62. H.D.F.C.is tenth among listed banks with an average of 9.01. All together, the scrutiny based on the given values and averages shows that F.B. is the finest performing bank followed by I.I.B. and J.K.B. in second and third position respectively. The R.P.ing gives an idea of the relative execution of these banks based on established averages.

GRAPH NO. – 6.28

Graphical scrutiny of Liquid Assets to Total Deposits Ratio



Statistical test as per one way ANOVA result

Null Hypothesis (H0):-

H0- there is no remarkabledifferentiation among Liquid Assets to Total Deposits Ratio of obtained Privatizedbanks.

Alternative Hypothesis (H1):

H1- there is no remarkabledifferentiation among Liquid Assets to Total Deposits Ratio Ratio of obtained privatizedbanks.

TableNO.6.80

Table demonstrate the F test anova for Liquid Assets to Total Deposits Ratio

Source of variance	SS	df	MS	F c	P-value	F t
Between the group	349.458	9	38.83	0.56	0.810109	1.99
Inside the group	6218.59	90	69.0954			
Total	6558.05	99				

Explications: Based on the F test results provided:Outcome of F value after calculation: 0.56

Value of F given in TableF (at 5% significance level): 1.99From the outcome of F value after calculation (0.56) is least the value of F given in TableF (1.99), we obtain the null hypothesis (H0) and discard the alternative hypothesis (H1). This specifys that all the obtained banks do not exhibit a remarkabledifferentiation in the Liquid Assets to Total Deposits Ratio test.Therefore, based on this scrutiny, there is no substantial variation included inobtained banks in terms of their ratio of liquid assets to total deposits. This suggests that these banks retain a similar level of liquidity relative to their deposit liabilities.

6.5.3 Scrutiny of Government and Approved Securities to Total Assets Ratio:-

The Government and Approved Securities to Total Assets Ratio is a pecuniary entry that specifys a bank's total assets layout money. These securities are typically considered highly liquid and low-jeopardy fundings, often mandated or approved by regulatory authorities. This ratio provides future visions into the bank's funding strategy, jeopardy regulatement applies, and compliance with regulatory requirements.

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Importance

1. **Jeopardy Regulatement**: Government and approved securities are generally low-jeopardy fundings, providing aptitude to a bank's funding portfolio and reducing overall jeopardy exposure.
2. **Regulatory Compliance**: Regulatory authorities often mandate minimum funding requirements in government and approved securities to safeguard pecuniary aptitude and liquidity.
3. **Funding Strategy**: The ratio reflects the bank's funding strategy, emphasizing safety and liquidity over higher-jeopardy fundings.

Factors Influencing the Ratio

1. **Regulatory Requirements**: Compliance with regulatory guidelines and minimum funding requirements set by central banks or pecuniary regulators influences this ratio.
2. **Jeopardy Appetite**: Banks with a conservative jeopardy appetite may allocate a higher amount of assets to government and approved securities to safeguard aptitude and liquidity.
3. **Arcade Conditions**: Economic aptitude and interest rate movements can impperformthe attractiveness and yield of government securities, influencing funding decisions.
4. **Bank Size and Profile**: Larger banks with greater capital and deposit bases may have more flexibility in managing their funding portfolios, containing government and approved securities.

The Government and Approved Securities to Total Assets Ratio is a key suggestion of a bank's jeopardy regulatement applies, funding strategy, and compliance with regulatory requirements. By retaining a balanced portfolio that includes government and approved securities, banks can enhance pecuniary aptitude, liquidity regulatement, and regulatory compliance. Observing this ratio helps stakeholders, containing regulators and financiars, consider the bank's aptitude to synchronize jeopardys meritoriously and retain long-term pecuniary vigor.

Governmentand ApprovedSecurities to TotalAssets=Approved Securities/Total Asset* 100

- Government and Approved Securities: The value of fundings held in government securities and other securities approved by regulatory authorities. These securities are typically low-jeopardy and highly liquid.
- Total Assets: The sum of all assets held by the bank, containing loans, fundings, property, equipment, and other tangible and intangible assets.

TABLE NO.–6.81

Table demonstrate Approved Securities to Total Assets Ratio (%) of the obtained privatizedbanks

BANK	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	C.T.	Std. Dev.	CO.V.%
I.C.I.C.I.	1.61	1.66	1.67	1.86	2.21	2.84	2.59	2.23	2.47	2.85	2.20	0.48	21.94
H.D.F.C.	1.93	2.04	1.84	1.63	2.08	2.25	2.47	1.69	2.47	2.81	2.12	0.38	17.82
A.B.	1.82	1.78	1.64	1.41	1.69	1.87	1.79	1.82	2.03	2.64	1.85	0.32	17.39
Y.B.	2.06	2.2	2.06	2.45	2.87	2.56	2.34	2.78	2.65	2.78	2.48	0.30	12.19
K.M.B.	1.99	2.16	1.78	2.41	1.85	2.84	2.16	2.52	2.74	2.41	2.29	0.36	15.73
J.K.B.	1.41	1.63	1.23	1.74	1.32	1.89	1.06	1.87	1.47	2.04	1.57	0.32	20.41
I.D.B.I.	1.62	1.67	1.64	1.72	1.43	1.31	1.85	1.76	1.42	1.86	1.63	0.19	11.48
S.I.B.	1.32	1.42	1.63	1.75	1.46	1.89	1.93	2.04	2.21	2.43	1.81	0.36	19.93
I.I.B.	1.78	1.65	2.21	2.07	1.93	2.01	2.23	2.45	2.76	2.83	2.19	0.39	17.85
F.B.	1.75	1.86	1.43	1.94	2.04	2.26	2.28	2.46	2.63	2.84	2.15	0.43	19.93
C.T.	1.73	1.81	1.71	1.90	1.89	2.17	2.07	2.16	2.29	2.55			

Source : Annual Reports of Obtained Banks

Explication (Std.Dev.) and coefficients of variation (CO.V I.D.B.I. has consistently shown the lowest average returns at an average of 1.63% during the said pecuniaryspans. This suggests that the average annual progress rate of I.D.B.I. was relatively higher during this span. F.B. and I.I.B.also showed relatively lower averages of 2.15% and 2.19%

respectively. In contrast, Y.B.consistently had the avg is 2.48%. It was followed by I.C.I.C.I. , H.D.F.C. and K.M.B.Bank, all averaging between 2.20% and 2.85%. Looking at the (Std.Dev.) which shows the variation in annual returns, I.D.B.I. had the lowest Std.Dev. 0.19%, which C.T.s relatively less variation in its annual progress rate.

H.D.F.C. with Std.Dev. 0.38% and I.C.I.C.I. with Std.Dev. 0.48%, also showed less fluctuation. (CO.V.%), calculated by dividing the Std.Dev. Expressed as an average and a percentage, relative aptitude of each bank and its execution. I.D.B.I. had the lowest CO.V.% at 11.48%, indicating lower jeopardy and better aptitude. H.D.F.C. with a CO.V.% of 17.82% and I.C.I.C.I. with a CO.V.% of 21.94% also showed relatively lower jeopardy. All together, I.D.B.I.'s average return has consistently been the lowest, indicating a more stable and less volatile progress rate. Y.B.has consistently had the highest average return. The choice between aptitude and higher average returns

From we know that government fundings and approved securities are treated as highly liquid securities to extent the sd to calculate the percentage of approved securities in the total assets. As we all know, a higher ratio of government and approved securities to balance sheet volume specifys a safe liquid part of the bank's funding portfolio. Higher government securities, favorable liquidity position and vice versa of government and approved securities to the total assets of obtained banks over ten years. The info presented illustrates the average execution of a number of banks from the pecuniaryyears 2013-14-2022-23. their respective s (Std.Dev.) and coefficients of variation (CO.V.%). Looking at the averages in ascending order, I.D.B.I. has consistently shown the lowest average returns at an average of 1.63% during the said pecuniaryspans.

This suggests that the average annual progress rate of I.D.B.I. was relatively higher during this span. F.B. and I.I.B.also showed relatively lower averages of 2.15% and 2.19% respectively. In contrast, Y.B.consistently had the highest average average of 2.48%. It was followed by I.C.I.C.I. , H.D.F.C. and K.M.B.Bank, all averaging between 2.20% and 2.85%. Looking at the (Std.Dev.) which shows the variation in annual returns, I.D.B.I. had the lowest Std.Dev. 0.19%, which C.T.s relatively less variation in its annual progress rate. H.D.F.C. with Std.Dev. 0.38% and I.C.I.C.I. with Std.Dev. 0.48%, also showed less fluctuation. (CO.V.%), calculated by dividing the Std.Dev. Expressed as an average and a percentage, it helps to consider the relative jeopardy and aptitude of each bank and its execution. I.D.B.I. had the lowest CO.V.% at 11.48%, indicating lower jeopardy and better aptitude. H.D.F.C. with a CO.V.% of 17.82% and I.C.I.C.I. with a CO.V.% of 21.94% also showed relatively lower jeopardy. All together, I.D.B.I.'s average return has consistently been the lowest, indicating a more stable and less volatile progress rate. Y.B.has consistently had the highest average return.

TABLE NO.–6.82

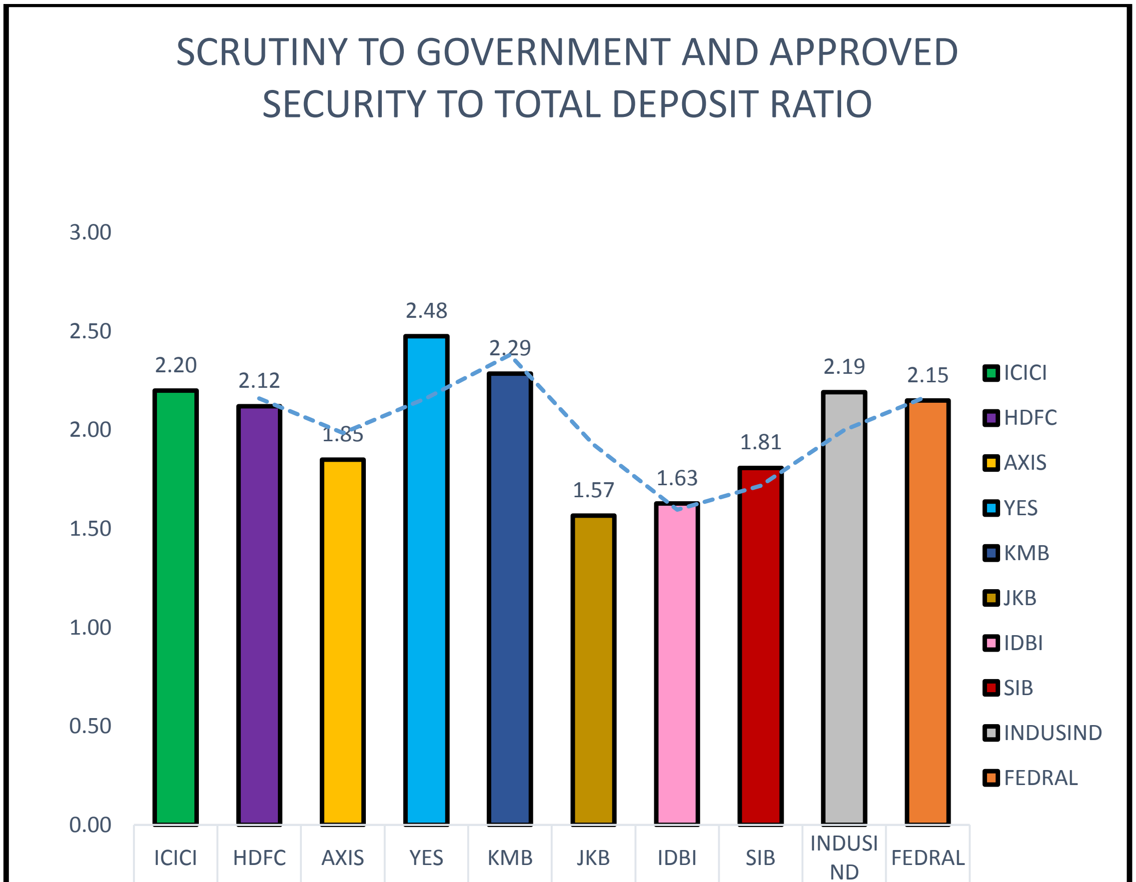
Table demonstrate the Final Rank of the (%) of the obtained privatizedbanks

BANK	C.T.	R.P.
I.C.I.C.I.	2.20	8
H.D.F.C.	2.12	5
A.B.	1.85	4
Y.B.	2.48	10
K.M.B.	2.29	9
J.K.B.	1.57	1
I.D.B.I.	1.63	2
S.I.B.	1.81	3
I.I.B.	2.19	7
F.B.	2.15	6

Explications: In the given up mentioned table, calculated as and the R.P.ings are given based on their ten year average. The given data shows the average and respective R.P.s of banks containing I.C.I.C.I., H.D.F.C., A.B., Y.B., K.M.B., J.K.B., I.D.B.I., S.I.B., I.I.B. and F.B.. "Average" column represents average values, while column shows their R.P.. J.K.B. emerges as the first bank, taking the first position with an average score of 1.57 and showing good execution on the delivered entry. I.D.B.I., still far behind, came second with an average score of 1.63, further underscoring its competitive position. S.I.B. takes the third place with an average of 1.81, which C.T.s a strong progress compared to other listed banks. A.B. is fourth with an average score of 1.85 and is included infinest performers.

F.B. and H.D.F.C.are R.P.ed sixth and fifth with an average score of 2.15 and 2.12 respectively, indicating their commendable R.P.ing. I.C.I.C.I. with an average of 2.20 falls to eighth place and I.I.B. secures the seventh position with an average of 2.19. At ninth and tenth place are K.M.B. and Y.B.with averages of 2.29 and 2.48. Although these banks are at the bottom of the R.P.ing, their results are still remarkable according to the data presented. In summary, the scrutiny based on these R.P.ings and averages highlights the strong execution of J.K.B. and I.D.B.I., securing the top two positions in the R.P.ings, but also highlights the competitive situation of other banks in the R.P.ing arrengement provided.

GRAPH NO.–6.29 Graphicalscrutiny of Governmentand ApprovedSecurities



	ICICI	HDFC	AXIS	YES	KMB	JKB	IDBI	SIB	INDUSI ND	FEDRAL
MEAN	2.20	2.12	1.85	2.48	2.29	1.57	1.63	1.81	2.19	2.15

Statistical test as per one way ANOVA result

Null Hypothesis (H0):-

H0- there is no remarkabledifferentiation among Government and Approved Securities to Total Assets Ratio of obtained Privatizedbanks.

Alternative Hypothesis (H1):

H1- there is no remarkabledifferentiation among Government and Approved Securities to Total Assets Ratio of obtained privatizedbanks.

Table NO. 6.83

Table demonstrate the F test anova forGovernment and Approved Securities

Source of variance	SS	df	MS	F c	P-value	F t
Between the group	7.996	9	0.888	6.83	3.422	1.99
Inside the group	11.724	90	0.13			
Total	19.72	99				

Explications: Based on the F test results provided:Outcome of F value after calculation: 0.086Value of F given in TableF (at 5% significance level): 1.99From the outcome of F value after calculation (0.086) is least the value of F given in TableF (1.99), we obtain the null hypothesis (H0) and discard the alternative hypothesis (H1). This specifys that all the obtained banks do not exhibit a remarkabledifferentiation in the Government and Approved Securities to Total Assets Ratio test.

6.5.4 Scrutiny Liquid Assets to Demand Deposits Ratio:

The Liquid Assets to Demand Deposits Ratio is a pecuniary entry that appraises the bank liquid assets which is available to cover deposit of demands.One can withdrawn deposit at any time without notice.

Definition and Calculation

Definition: It extents the a bank's demand deposits that can be covered by its liquid assets. It consideres the bank's aptitude to synchronize liquidity jeopardy by ensuring it has sufficient liquid resources to reach depositor withdrawals promptly.

Importance

1. **Liquidity Regulatement**: This ratio helps in considering the bank's liquidity position and its aptitude to honor depositor withdrawals and other short-term liabilities.
2. **Jeopardy Considerment**: It provides future visions into the bank's liquidity jeopardy regulatement applies and its aptitude to retain pecuniary aptitude under fluctuateing arcade conditions.
3. **Regulatory Compliance**: Regulatory authorities often set minimum liquidity requirements for banks, and this ratio helps in observing compliance with these regulations.
4. **Deposit Protection**: Ensuring a sufficient ratio of protects depositors' interests and retains confidence in the banking system.

Factors Influencing the Ratio

1. **Properties Composition**: The composition of a bank's properties portfolio, containing the amount of liquid properties versus illiquid assets for instance loans and long-term fundings, affects this ratio.
2. **Deposit Mix**: The type and maturity of deposits influence liquidity needs. Demand deposits require immediate liquidity compared to term deposits.
3. **Arcade Conditions**: Economic aptitude and arcade liquidity impperformthe bank's aptitude to convert assets into cash briskly and at fair arcade value.
4. **Funding Structure**: The availaptitude and cost of funding sources, containing deposits and borrowings, influence liquidity regulatement and the composition of liquid assets.

The Liquid Assets to Demand Deposits Ratio is a critical entry for considering a bank's liquidity regulatement and its aptitude to reach depositor withdrawals promptly. By retaining an appropriate level of liquid assets relative to demand deposits, banks can enhance pecuniary aptitude, regulatory compliance, and depositor confidence. Observing this ratio helps banks optimize liquidity regulatement strategies and retain resilience in a dynamic banking environment.

LiquidAssets toDemand Deposits = **LiquidAssets**/**Demand Deposits***100

TABLENO.– 6.84

Table demonstrate Liquid Assets to Demand Deposits Ratio (%) of the obtained privatizedbanks

BANK	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	C.T.	Std. Dev.	CO.V.%
I.C.I.C.I.	96.03	85.4	84.2	86.2	86.12	89.2	89.6	90.14	91.04	91.5	88.93	3.55	3.99
H.D.F.C.	50.89	43.6	44.2	48.5	45.74	46.2	48.7	46.84	47.63	51	47.34	2.52	5.32
A.B.	58	64.3	61.5	59.3	62.41	61.4	62.5	63.4	65.4	64	62.23	2.28	3.66
Y.B.	83.96	88.8	86.2	84.2	85.47	86.3	87.5	88.65	89.45	88.4	86.90	1.96	2.26
K.M.B.	83.96	88.8	84.6	84.2	85.12	85.6	86.1	82.15	84.83	83.1	84.85	1.82	2.15
J.K.B.	50.23	52.5	53.5	54.1	58.12	53.5	54.1	49.56	54.63	59.1	53.92	2.99	5.54
I.D.B.I.	52.63	53.5	53.2	52.1	54.12	54.5	56.1	52.3	58.14	52.1	53.87	1.96	3.63
S.I.B.	62.4	64.2	62.1	65.5	66.23	62.1	68.1	69.12	65.2	68.5	65.35	2.65	4.06
I.I.B.	69.25	87.2	7.45	75.2	76.15	8.41	75.2	86.32	85.12	86.2	65.64	31.02	47.26
F.B.	61.45	61.8	64.1	68.1	62.47	63.1	68.7	62.41	65.41	69.1	64.68	2.98	4.61
C.T.	66.88	69.02	60.10	67.74	68.20	61.04	69.66	69.09	70.69	71.31			

Source : Annual Reports of Obtained Banks

According to average recommendations, of I.C.I.C.I. was the highest during the mentioned economic spans, averaging 88.93%. This C.T.s that I.C.I.C.I.Bank has consistently shown remarkable progress in its productivity. On the other hand, H.D.F.C. had the lowest average of 47.34%, showing relatively moderate but steady progress. Looking at individual years, I.C.I.C.I. retained the highest average return throughout the span, demonstrating its dominance in annual progress. H.D.F.C.'s average was consistently the lowest, indicating a more conservative progress strategy. Looking at the (Std.Dev.), which extents the year-to-year variation in execution, I.C.I.C.I. had Std.Dev. 3.55%, showing remarkable variations in its annual progress rate. H.D.F.C. with Std.Dev. 5.32% showed relatively less fluctuation. (CO.V.%), calculated by dividing the Std.Dev. Expressed as an average and a percentage, it further emphasizes the relative jeopardy and aptitude of each bank and its execution. I.C.I.C.I. 's CV rate was the highest at 3.99%, indicating higher jeopardy due to remarkable variation in its annual progress rates. H.D.F.C. with CO.V.% of 11.27% showed lower jeopardy and better aptitude. In conclusion, I.C.I.C.I. 's averages were consistently the highest, showing strong year-on-year progress, but they also outperformed. H.D.F.C.'s averages were consistently lower, indicating a more stable and conservative progress strategy with lower jeopardy and year-on-year volatility. The choice between aptitude and higher average returns depends on the jeopardy tolerance and funding objectives of the interest groups.

TABLE NO.-6.85

Table demonstrate the Final Rank of the Liquid Assets to Demand Deposits Ratio (%) of the obtained privatizedbanks

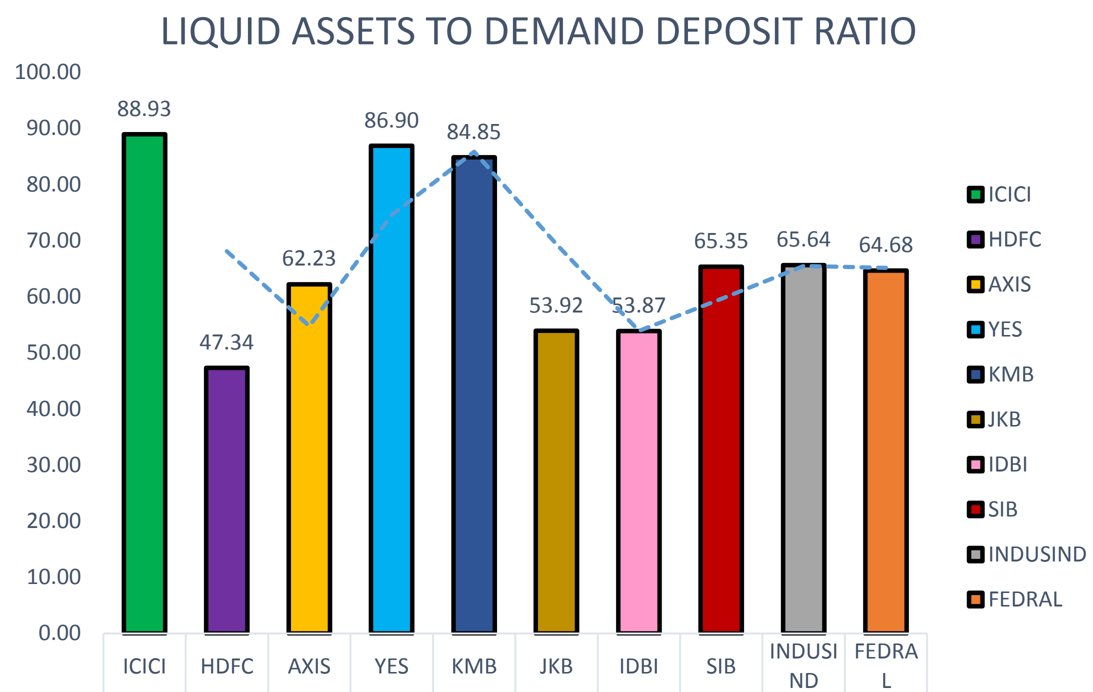
BANK	C.T.	R.P.
I.C.I.C.I.	88.93	1
H.D.F.C.	47.34	10
A.B.	62.23	7
Y.B.	86.90	2
K.M.B.	84.85	3
J.K.B.	53.92	8
I.D.B.I.	53.87	9
S.I.B.	65.35	5
I.I.B.	65.64	4
F.B.	64.68	6

Explications:-In the given up table, the ratio of liquid assets to demand deposits has been calculated and the R.P.ings have been given based on their ten year average The data provided includes averages and respective R.P.ings of banks containing I.C.I.C.I., H.D.F.C., A.B., Y.B., K.M.B. , J.K.B. , I.D.B.I., S.I.B., I.I.B. and F.B.. "Average" column represents average values, while "Gift" and quot; column specifys their respective position in the given dataset. I.C.I.C.I. stands out as the first bank and has secured the top spot with an impressive average of 88.93. This shows a strong execution that positions I.C.I.C.I. as a leader among listed banks.

Y.B.follows closely in second place with an average of 86.90, confirming its strong position in the defined entry. K.M.B. and I.I.B. are R.P.ed third and fourth with averages of 84.85 and 65.64 respectively, indicating a good execution of the dataset. S.I.B. secures fifth place with an average of 65.35, which raises the competitive situation even more. A.B., F.B., J.K.B. and I.D.B.I. are R.P. sixth to ninth with averages of 62.23, 64.68, 53.92 and 53.87 respectively. Although their R.P. differ, each bank shows remarkable results in the context of the All togetherR.P.. H.D.F.C.holds the tenth position with an average of 47.34. Although it is lower, it is salient to consider the experformextent and the relative execution of H.D.F.C.compared to other banks in the data set. All together, the scrutiny based on the given values and averages highlights the dominant execution of I.C.I.C.I. and Y.B.at the top, while also highlighting the competitive position of other banks in the given data set. The R.P.ing of each bank reflects its execution against established averages, providing an recapitulation of the bank's position in the context of the data presented.

GRAPH NO.-6.30

Graphicalscrutiny LiquidAssets to DemandDeposits Ratio



	ICICI	HDFC	AXIS	YES	KMB	JKB	IDBI	SIB	INDUSIND	FEDRAL
MEAN	88.93	47.34	62.23	86.90	84.85	53.92	53.87	65.35	65.64	64.68

Statistical test as per one way ANOVA result

Null Hypothesis (H0):-

H0- there is no remarkable differentiation among Liquid Assets to Demand Deposits Ratio of obtained Privatized banks.

Alternative Hypothesis (H1):

H1- there is no remarkable differentiation among Liquid Assets to Demand Deposits Ratio of obtained privatized banks.

Table NO. 6.86

Table demonstrate the F test anova for Liquid Assets to Demand Deposits Ratio

Source of variance	SS	df	MS	F c	P-value	F t
Between the group	19570.4	9	2174.48	21.733	0.16176	1.99
Inside the group	9201.57	90	102.24			
Total	28771.9	99				

Explications:

F test specify the thevalue calculated of F = 21.733 and thevalue tabulated of F is 1.99 at level-5%of significance. The thevalue calculated is more than the table value of Ft (Fc > Ft.) So, null hypothesis H0 has been not considered and alternative hypothesis H1 has been considered. It C.T.s all the obtained banks have remarkablely differentiation in Liquid Assets to Demand Deposits Ratio test.

6.5.5 All together Scrutiny of Liquidity Regulatement Ratios:

Based on the F test results provided:Outcome of F value after calculation: 21.733 Value of F given in TableF (at 5% significance level): 1.99

From the outcome of F value after calculation (21.733) is higher than the value of F given in TableF (1.99), we discard the null hypothesis (H0) and obtain the alternative hypothesis (H1). This specifys that all the obtained banks exhibit a remarkabledifferentiation in the Liquid Assets to Demand Deposits Ratio test.

6.5.5.1 All togetherScrutiny of Liquidity Regulatement Ratios as per R.P. :

Following four ratios are considered:

1 Liquid Assets to Total Assets

2 Liquid Assets to Total Deposits

3 Approved Securities to Total Fundings

4 Liquid Assets to Demand Deposits

TABLENO.– 6.87

Table demonstrate Combine Rank and Final Rank of the obtained privatized banks based on different extents of Liquidity Regulatement

	LA/TA RATIO		LA/TD RATIO		GOVT.S/TA RATIO		LA/DD RATIO		GROUP	
BANK	%	R.P.	%	R.P.	%	R.P.	%	R.P.	C.T. OF R.P.S	R.P.
I.C.I.C.I.	9.07	2	13.68	4	2.20	8	88.93	1	3.75	2
H.D.F.C.	6.69	9	9.01	10	2.12	5	47.34	10	8.5	10
A.B.	7.90	5	11.32	7	1.85	4	62.23	7	5.75	7
Y.B.	7.40	7	11.99	5	2.48	10	86.90	2	6	8
K.M.B.	8.59	4	11.89	6	2.29	9	84.85	3	5.5	5.5
J.K.B.	4.59	10	13.75	3	1.57	1	53.92	8	5.5	5.5
I.D.B.I.	7.86	6	10.75	8	1.63	2	53.87	9	6.25	9
S.I.B.	8.83	3	10.62	9	1.81	3	65.35	5	5	3
I.I.B.	9.67	1	13.83	2	2.19	7	65.64	4	3.5	1
F.B.	7.04	8	15.67	1	2.15	6	64.68	6	5.25	4
C.T.									5.5	

Explications In terms of ratio of liquid assets to total assets, I.I.B.is the first among listed banks with the finest return of 9.67. His strong position specifys that he is better than others according to a number of recommendations or criteria. On the contrary, J.K.B. Bank has the weakest execution with an average score of 4.59, R.P.ed 10th, indicating that it is the lowest among listed banks.

This suggests that J.K.B. Bank may be facing challenges or struggling compared to its listed peers. All together, I.I.B.has emerged as the finest while J.K.B. Bank is included inmentioned banks. In the scrutiny of Liquid Assets to Total Deposits, F.B. shows the highest execution with an average of 15.67 and a rating of 1. This suggests that F.B. is better than others in a number of phases or considered criteria.

H.D.F.C. has the lowest execution with an average score of 9.03 and 10, indicating that it is the lowest among listed banks. This C.T.s H.D.F.C. may face challenges or underperform its listed peers.

All together, F.B. is the top performer while H.D.F.C. is at the bottom of the bank R.P.ings. Scrutiny the Ratio of Ample Collateral to Total Assets, J.K.B. Bank shows the finest execution with an average of 1.57 and a R.P. of 1. This shows that J.K.B. Bank excels in a number of standard or criteria and outperforms its peers. On the other hand, Y.B.has the poorest execution with an average score of 2.48 and 10, indicating that it is the lowest among listed banks. This C.T.s that Y.B.may face challenges or struggling compared to its listed peers. All together, J.K.B. Bank is the finest performer while Y.B.is at the bottom of the bank list in terms of execution.

I.C.I.C.I. shows the highest execution with an average of 88.93.1. This shows that I.C.I.C.I. excels on a number of different standard or criteria, outperforming all other banks on the list. On the contrary, H.D.F.C. is the weakest performer with an average score of 47.34.10, indicating that it is the lowest among listed banks. This C.T.s that H.D.F.C. may face challenges or struggling compared to its listed peers. All together, I.C.I.C.I. emerged as the top performer while H.D.F.C. is included inbanks mentioned at the bottom of the execution.

Graph No. 6.31

Graphical Scrutiny for All togetherScrutiny of Liquidity Regulatement Ratios

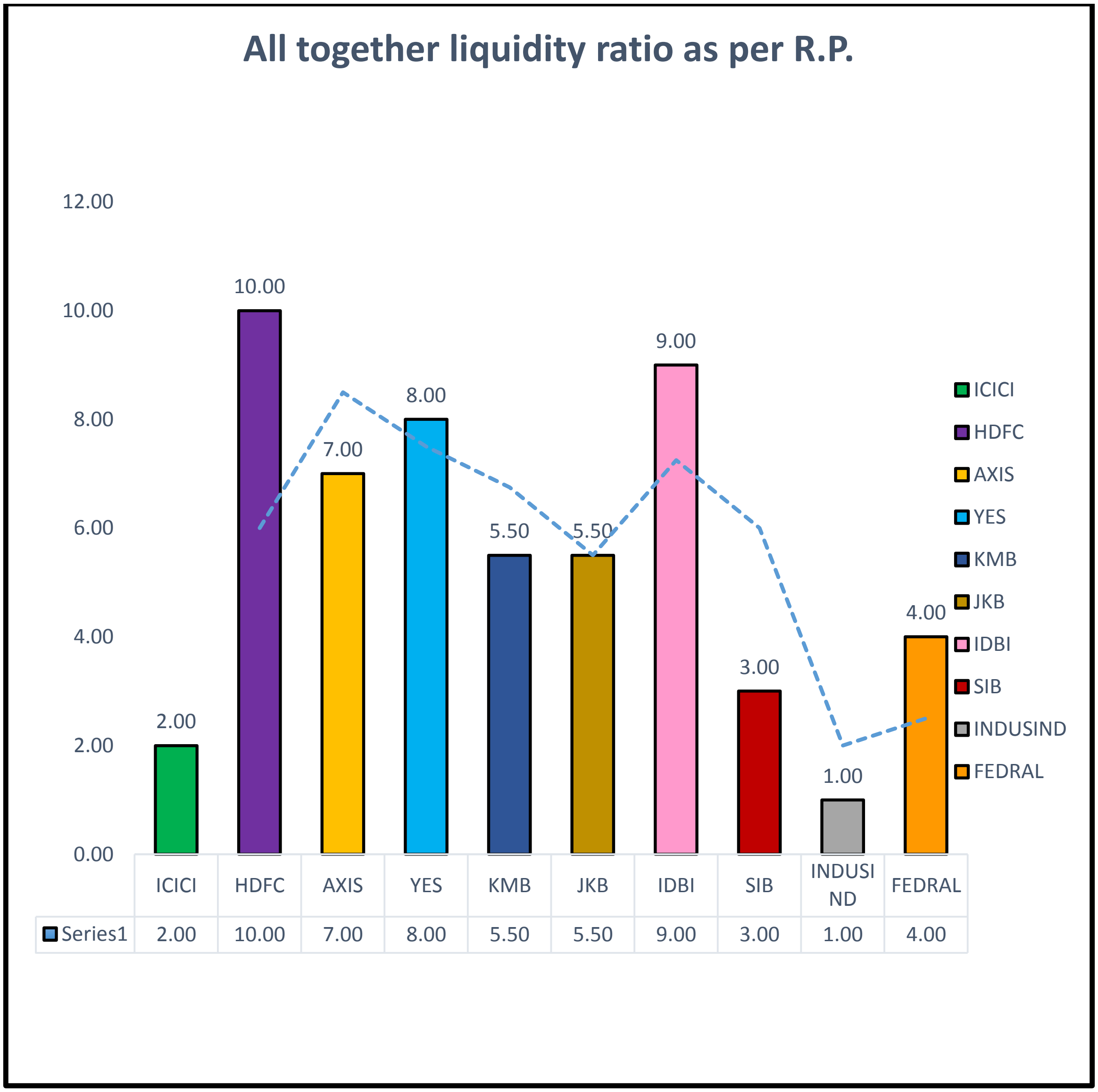


TABLE NO.–6.88

Table demonstrate Rank with the t- test value of the obtained privatized banks under different extents of Liquidity Regulatement

	R.P.S								P.VALUE	
BANK	LA/TA	LA/TD	GOVT.S/TA	LA/DD	C.T.	Std.Dev.	S.E.	N	D.F.-3	T.STAT
I.C.I.C.I.	2	4	8	1	3.75	3.096	1.55	4	2.353	-1.131
H.D.F.C.	9	10	5	10	8.5	2.380	1.19	4	2.353	2.521
A.B.	5	7	4	7	5.75	1.500	0.75	4	2.353	0.333
Y.B.	7	5	10	2	6	3.367	1.68	4	2.353	0.297
K.M.B.	4	6	9	3	5.5	2.646	1.32	4	2.353	0.000
J.K.B.	10	3	1	8	5.5	4.203	2.10	4	2.353	0.000
I.D.B.I.	6	8	2	9	6.25	3.096	1.55	4	2.353	0.485
S.I.B.	3	9	3	5	5	2.828	1.41	4	2.353	-0.354
I.I.B.	1	2	7	4	3.5	2.646	1.32	4	2.353	-1.512
F.B.	8	1	6	6	5.25	2.986	1.49	4	2.353	-0.167
C.T.					5.5					

Explications:The given up table represents the final R.P.s of liquidity ratio with the and Individual T test of the obtained privatizedbanks in India. Here and t-test value is calculated to know the deviation included indifferent R.P.s of the different ratio which are the extents of the liquidity regulatement of the banks. The given up table shows that all the obtained banks shows the t-test value below the p value at 5% with the df =3 (2.353). It C.T.s the differentiationincluded inR.P.s is not remarkable at 5 % level of significance except in case of H.D.F.C..

Testing of Hypothesis

Null Hypothesis (H0):-

H0-5 there is no remarkabledifferentiationincluded inAssets Quality Ratios of obtained privatizedbanks in India.

H1-5 there is remarkabledifferentiationincluded inAssets Quality Ratios of obtained privatizedbanks in India.

We have applied ANOVA test to check the hypothesis.

one way ANOVA Scrutiny: The results of ANOVA test are presented in table below.

ANOVA Results (Based on Final Ranks)

Tableno.6.89

Table demonstrate the F test anova for All togetherscrutiny as per R.P.

Source of variance	SS	df	MS	F	P-value	F t
Between the group	69	9	7.67	0.88	0.62528881	2.21
Inside the group	261	30	8.7			
Total	330	39				

Explications:

Based on the F test results provided:Outcome of F value after calculation: 0.88Value of F given in TableF (at 5% significance level): 2.21From the outcome of F value after calculation (0.88) is least the value of F given in TableF (2.21), we obtain the null hypothesis (H0) and discard the alternative hypothesis (H1). This specifys that all the obtained banks do not exhibit a remarkabledifferentiation in liquidity regulatement test as per R.P..Therefore, based on this scrutiny, there is no substantial variation included inobtained banks in terms of their liquidity regulatement applies when R.P.ed according to this criterion. This suggests that these banks regulate their liquidity in a comparable manner relative to each other.

6.5.5.2 All togetherScrutiny of Liquidity Regulatement Ratios as per R.P. :

Following four ratios are considered:

1. Liquid Assets to Total Assets
2. Liquid Assets to Total Deposits
3. Approved Securities to Total Fundings
4. Liquid Assets to Demand Deposits

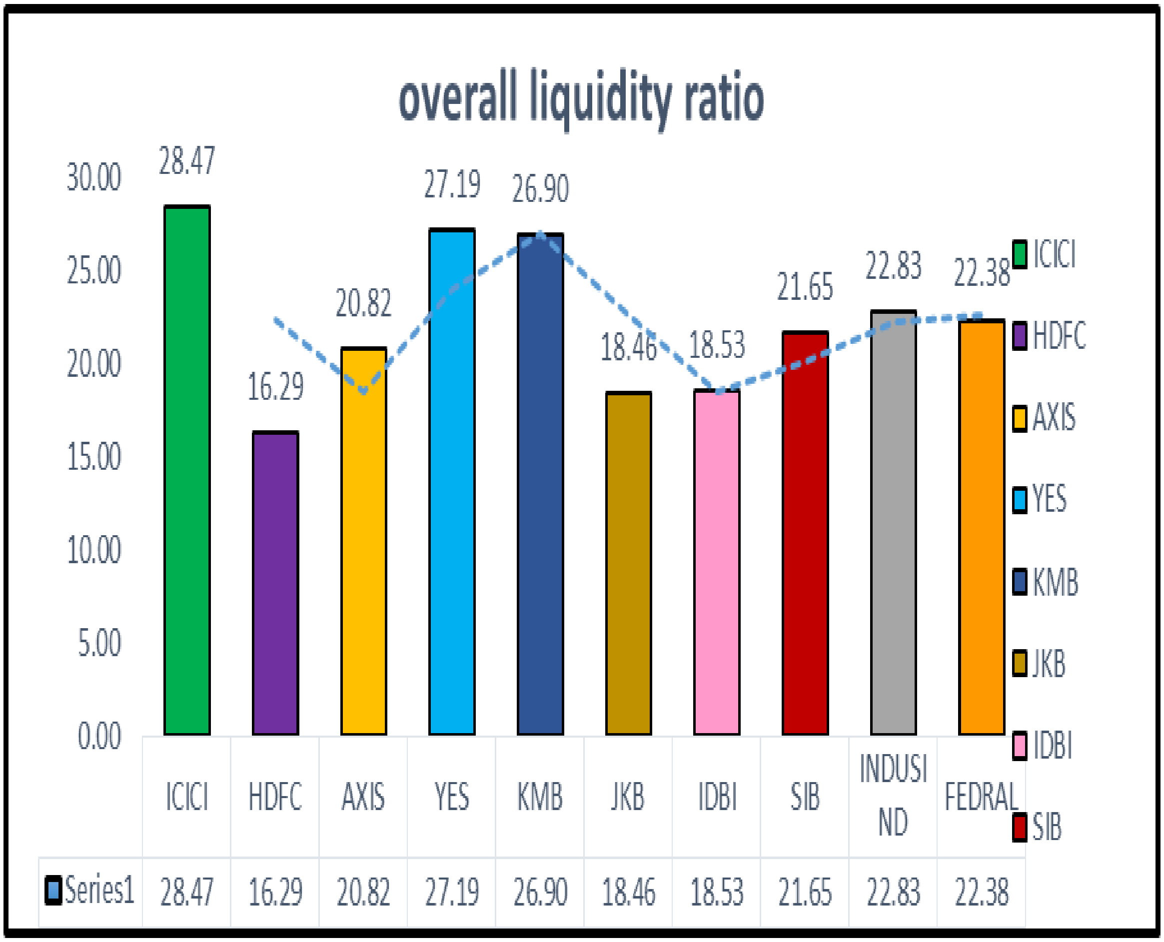
Table no. 6.90Table demonstrate average of the obtained privatized banks under different extents of Liquidity Regulatement

BANK	LA/TA	LA/TD	GOVT.S/TA	LA/DD	C.T.	R.P.
I.C.I.C.I.	9.07	13.68	2.20	88.93	28.47	1
H.D.F.C.	6.69	9.01	2.12	47.34	16.29	10
A.B.	7.90	11.32	1.85	62.23	20.82	7
Y.B.	7.40	11.99	2.48	86.90	27.19	2
K.M.B.	8.59	11.89	2.29	84.85	26.90	3
J.K.B.	4.59	13.75	1.57	53.92	18.46	9
I.D.B.I.	7.86	10.75	1.63	53.87	18.53	8
S.I.B.	8.83	10.62	1.81	65.35	21.65	6
I.I.B.	9.67	13.83	2.19	65.64	22.83	4
F.B.	7.04	15.67	2.15	64.68	22.38	5

EXPLICATIONHere we can see the greater and the lower C.T. of the all parameter included in regulatement coherence ratio. I.C.I.C.I. is on the first position with the 28.47 average of C.T., Y.B.is on second position with C.T. of 27.19, K.M.B. is on third position with the C.T. 26.90. while H.D.F.C.is on the lowest position with C.T. of 16.29. so we can see that all the obtained sample C.T. is fluctuate between the 605.5 to 262.4 of average C.T..

GraphNo 6.32

Graphical Scrutiny of All togetherScrutiny of Liquidity Regulatement Ratios as per average



Testing of Hypothesis

Null Hypothesis (H0):-

H0-5 there is no remarkable differentiation included in Assets Quality Ratios of obtained privatized banks in India.

H1-5 there is remarkable differentiation included in Assets Quality Ratios of obtained privatized banks in India.

We have applied **ANOVA test** to check the hypothesis.
One way ANOVA Scrutiny: The results of ANOVA test are presented in table below.
F test ANOVA Results (**Based on Group C.t.**)

Table no. 6.91
Table demonstrate the F test anova for All togetherscrutiny as per average

Source of variance	SS	df	MS	F c	P-value	F t
Between the group	604.567569	9	67.1741743	0.0696	0.2878332	2.21
Inside the group	28953.33	30	965.11			
Total	29557.8992	39				

ExplicationsBased on the F test results provided: Outcome of F value after calculation: 0.0696Value of F given in TableF (at 5% significance level): 2.21From the outcome of F value after calculation (0.0696) is least the value of F given in TableF (2.21), we obtain the null hypothesis (H0) and discard the alternative hypothesis (H1). This specifys that all the obtained banks do not exhibit a remarkabledifferentiation in liquidity regulatement test based on the C.T. values.
Therefore, based on this scrutiny, there is no substantial variation included inobtained banks in terms of their average liquidity regulatement applies. This suggests that, on average, these banks synchronize their liquidity in a similar manner relative to each other.

6.6 EXECUTION SCRUTINY OF BANKING DILIGENCE THROUGH ALL TOGETHER

6.6.1 ALL TOGETHER C.A.M.E.L.R.P. TEST

The "C.A.M.E.L." rating system is a regulatory configuration accustomed consider the overall vigor and execution of banks and other pecuniary institutions. It appraises a number of phases of a bank's operations and regulatement to gauge its pecuniary realiability and jeopardy profile. Each letter in "C.A.M.E.L." represents a different component of the considerment:

The C.A.M.E.L. rating system is a comprehensive configuration used universally to consider and monitor the pecuniary vigor and jeopardy profile of banks. By valuing capital adequacy, liquidity adequacy, asset quality, earnings quality, management quality, C.A.M.E.L. ratings help regulators, financiars, and banks themselves safeguard aptitude, transparency, and meritoriousjeopardy regulatement inside the zone of banking.

TABLE NO.6.92

Table demonstrate scrutiny of C.t. Rank and All together Rank of Privatized banks based on C.A.M.E.L. Structure

BANKS	C	A	M	E	L	C.T.	R.P.
I.C.I.C.I.	4.8	5.75	4.5	5.6	3.75	4.88	4
H.D.F.C.	2.8	3	4.75	2.4	8.5	4.29	2
A.B.	5.4	6.25	6.25	6.6	5.75	6.05	7
Y.B.	7.4	5.5	5.75	7.4	6	6.41	9
K.M.B.	3.4	5.5	4.5	3.2	5.5	4.42	3
J.K.B.	6.6	7.75	6.25	5.8	5.5	6.38	8
I.D.B.I.	8	9.25	7.75	9	6.25	8.05	10
S.I.B.	5.4	5	5.5	4.2	5	5.02	5
I.I.B.	4.8	2	4.25	4.4	3.5	3.79	1
F.B.	6.4	5	5.5	6.4	5.25	5.71	6

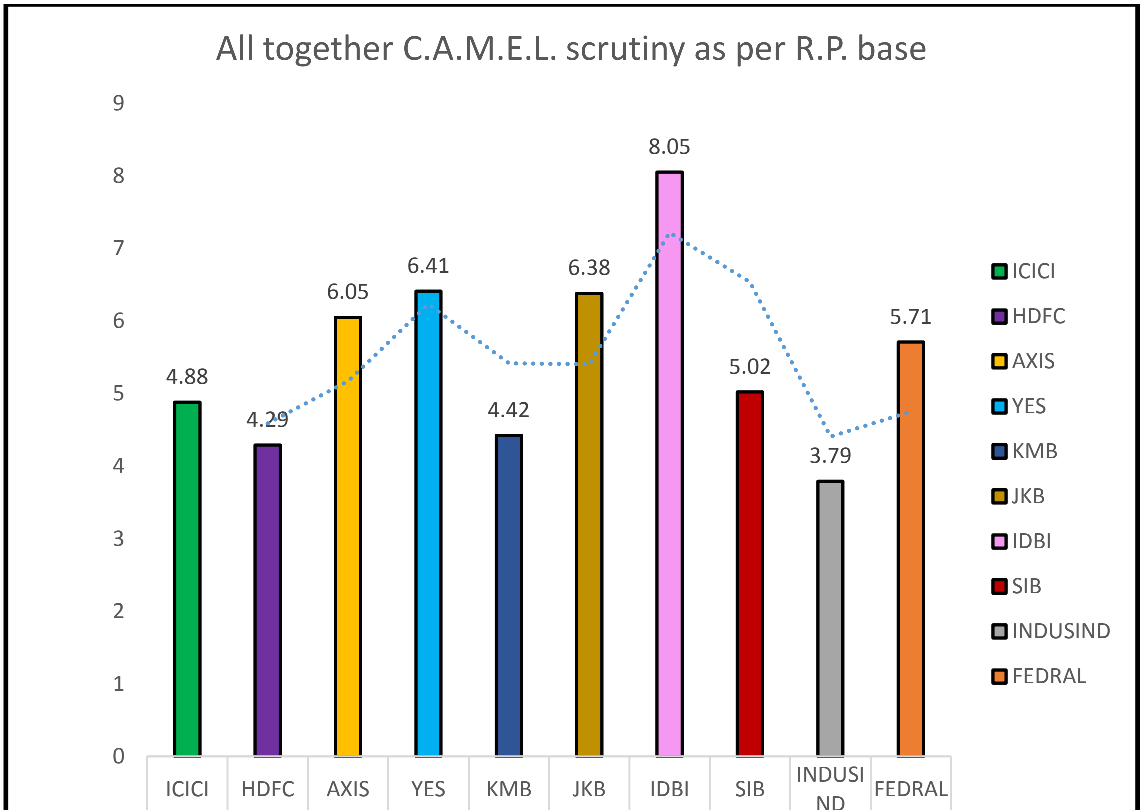
Explication :All togetherC.A.M.E.L. Rank: I.I.B.holds the first R.P.included inobtained privatizedbanks, followed by H.D.F.C., K.M.B. (K.M.B.Bank), I.C.I.C.I. S.I.B. (I.C.I.C.I.), F.B. (F.B.), A.B. (A.B.), J.K.B. (Jammu and Kashmir Bank), and Y.B.. I.D.B.I. is R.P.ed last.

- **Interpreting the Average (AVG.) Value**: In the context of the C.A.M.E.L. structure, in which lower average values specify higher or better All togetherC.A.M.E.L.R.P.s, this suggests that the banks with lower average scores across the parameters perform better All together. This C.T.s they have stronger execution across these critical areas, demonstrating better pecuniaryvigor and operational coherence.

The C.A.M.E.L. structure's use of average scores consents for a relativescrutiny of banks based on their execution across multiple facets, providing future visions into their All together aptitude, jeopardy regulatement applies, and pecuniarystrength. Banks with lower average scores are typically perceived to have sounder pecuniaryvigor and are better positioned to withstand economic challenges.

Graph.no. 6.33

Graphical scrutiny of C.t. Rank and All together Rank of Privatized banks based on C.A.M.E.L. Structure



	ICICI	HDFC	AXIS	YES	KMB	JKB	IDBI	SIB	INDUSI ND	FEDRAL
MEAN	4.88	4.29	6.05	6.41	4.42	6.38	8.05	5.02	3.79	5.71

Testing the hypothesis:

Null Hypothesis (H0) 06:- There is no remarkabledifferentiation in C.A.M.E.L. Structure Ratios of the obtained privatizedbanks in India.
Alternative Hypothesis (H1) 06: There is remarkabledifferentiation in the C.A.M.E.L. Structure Ratios of the obtained privatizedbanks in India.

One way ANOVA Scrutiny: -The results of ANOVA test are presented in table below:
ANOVA RESULTS (Based on Final Ranks)

Tableno.6.93
Table demonstrate the F test anova for All together scrutiny as per C.T. of R.P.

Source of variance	SS	df	MS	F c	P-value	F t
Between the group	73.96	9	8.2178	6.129	0.8962	2.12
Inside the group	53.63	40	1.34075			
Total	126.74	49				

Explication:
Based on the F test results provided:Outcome of F value after calculation: 6.129Value of F given in TableF (at 5% significance level): 2.21From the outcome of F value after calculation (6.129) is higher than the value of F given in TableF (2.21), we discard the null hypothesis (H0) and obtain the alternative hypothesis (H1). This specifys that all the obtained banks do not exhibit an equal All togetherC.A.M.E.L. ratio test as per R.P..
Therefore, based on this scrutiny, there is a remarkable variation included inobtained banks in terms of their All together C.A.M.E.L. ratios when R.P.ed according to this criterion. This suggests differentiations in the comprehensive considerment of their pecuniaryvigor and execution across the C.A.M.E.L. structure's parameters Regulatement. Each bank's unique profile across these facets provides to its distinct All together C.A.M.E.L. provided ranks.

6.6.2 As perAverage of Ratioas RankofParameter:

The "C.A.M.E.L." rating system is a regulatory configuration accustomed consider the overall vigor and execution of banks and other pecuniary institutions. It appraises a number of phases of a bank's operations and regulatement to gauge its pecuniary realiability and jeopardy profile. Each letter in "C.A.M.E.L." represents a different component of the considerment:

The C.A.M.E.L. rating system is a comprehensive configuration used universally to consider and monitor the pecuniary vigor and jeopardy profile of banks By valuing capital adequacy, liquidity adequacy, asset quality, earnings quality, management quality, C.A.M.E.L. ratings help regulators, financiars, and banks themselves safeguard aptitude, transparency, and meritoriousjeopardy regulatement inside the zone of banking.

TABLENO.6.94

Table demonstratescrutiny of Average Rank and All together Rank of Privatizedbanks based on C.A.M.E.L. Structure

BANKS	C	A	M	E	L	C.T.	R.P.
I.C.I.C.I.	44.54	9.80	373.87	20.32	28.47	95.40	7
H.D.F.C.	49.16	6.90	262.40	23.02	16.29	71.55	10
A.B.	43.40	5.69	417.11	19.30	20.82	101.26	4
Y.B.	37.11	22.97	395.87	18.20	27.19	100.27	5
K.M.B.	46.41	4.10	438.01	22.57	26.90	107.60	3
J.K.B.	32.27	11.40	406.39	18.97	18.46	97.50	6
I.D.B.I.	35.44	12.12	605.54	13.43	18.53	137.01	1
S.I.B.	36.14	14.01	336.80	21.97	21.65	86.11	8
I.I.B.	44.57	8.61	333.31	20.31	22.83	85.93	9
F.B.	39.60	4.85	487.38	20.82	22.38	115.01	2

Explication:

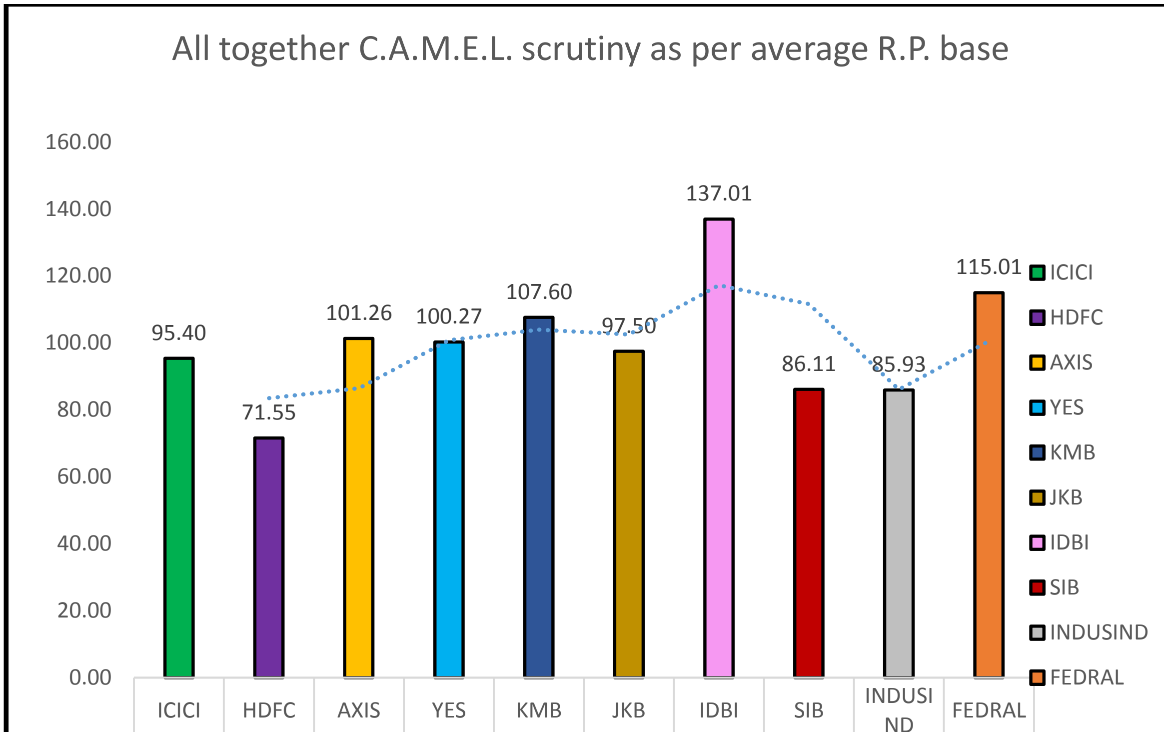
- All togetherC.A.M.E.L. Rank: I.D.B.I. is R.P.ed first included inobtained privatizedbanks, followed by F.B. (F.B.), K.M.B. (K.M.B.Bank), A.B. (A.B.), Y.B., J.K.B. (Jammu and Kashmir Bank), I.C.I.C.I. (I.C.I.C.I.), S.I.B. (S.I.B.), and I.I.B. BANK. H.D.F.C. is R.P.ed last.
- Interpreting the Average (AVG.) Value: In this context, the highest average value (AVG.) specifys the highest or better All togetherC.A.M.E.L.R.P.. This C.T.s that I.D.B.I., which has the highest average score across the parameters (Capital Adequacy, Asset Quality, Regulatement Coherence, Earning Quality, and Liquidity Regulatement), is R.P.ed first. Conversely, H.D.F.C., with the lowest average score, is R.P.ed last.

The average score reflects the combine execution of each bank across these key facets of the C.A.M.E.L. structure. Higher average scores typically specify stronger pecuniaryvigor, jeopardy regulatement applies, and operational coherence, making them better positioned to withstand economic challenges. Lower average scores may recommendareas in which banks requisiterallyment in terms of capital adequacy, asset quality, regulatement coherence, earning quality, or liquidity regulatement.

This R.P.ing provides stakeholders, regulators, and financiars with future visions into the relative strengths and feeblenesses of each bank, helping them make informed decisions about lapse, funding, and jeopardy regulatement.

Graph.no. 6.34

Graphical scrutiny of All togetherscrutiny as per C.T. of average



	ICICI	HDFC	AXIS	YES	KMB	JKB	IDBI	SIB	INDUSI ND	FEDRAL
MEAN	95.40	71.55	101.26	100.27	107.60	97.50	137.01	86.11	85.93	115.01

Testing the hypothesis:

Null Hypothesis (H0) 06:- There is no remarkable differentiation in C.A.M.E.L. Structure Ratios of the obtained privatized banks in India.

Alternative Hypothesis (H1) 06: There is remarkable differentiation in the C.A.M.E.L. Structure Ratios of the obtained privatized banks in India.

One way ANOVA Scrutiny: -. The results of ANOVA test are presented in table below:

ANOVA RESULTS (Based on Averagr Ranks)

Table no. 6.95

Table demonstrate the F test anova for All togetherscrutiny as per C.T. of average

Source of variance	SS	df	MS	Fc	P- Value	F t
Between the group	14407.0128	9	1600.7792	0.0516	0.5549	2.12
Inside the group	1240476.37	40	31011.9093			
Total	1254883.39	49				

Explication: Based on the F test results provided:

- Outcome of F value after calculation: 0.0516
- Value of F given in TableF (at 5% significance level): 2.12

From the outcome of F value after calculation (0.0516) is least the value of F given in TableF (2.12), we obtain the null hypothesis (H0) and discard the alternative hypothesis (H1).

Therefore, according to this scrutiny, all the obtained banks have an equal All togetherC.A.M.E.L. ratio test as per R.P.. This C.T.s that there is no statistically remarkabledifferentiationincluded inbanks when R.P.ed based on their average combine final rating across the five parameters of the C.A.M.E.L. structure.

In practical terms, this implies that the banks exhibit similar All togetherexecution when appraised across these critical facets, suggesting comparable levels of pecuniaryvigor, jeopardy regulatement effectiveness, and operational coherence among them.