

A STATISTICAL ANALYSIS OF SELECTED KEY RATIOS OF PRIVATE SECTOR BANKS IN INDIA

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ABSTRACT

Banks play an essential role in the economic development of a country. Banks are a fundamental component of the financial system. In India, private banks are available and known for offering expeditious service to their customers. In Today's competitive business environment, the banking industry, like many other financial service industries, faces a hastily changing market, new technologies, economic fears, ferocious competition, and exceptionally more demanding customers; and the changing climate has presented an unparalleled set of challenges. The Private Banks are accountable for 18.2 percent of the Indian banking industry. Significant changes took place in the functioning of Banks in India only after liberalization, globalization, and privatization. This study is a small step in the understanding of private sector banks' role in contributing the economic growth.

KEYWORDS: Credit Deposit Ratio, Investment Deposit Ratio, public sector, NPA, ANOVA.

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