

## A STATISTICAL ANALYSIS OF PROFITABILITY RATIOS OF PUBLIC SECTOR BANKS IN INDIA DURING 2021 TO 2023

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### ABSTRACT

*The banking industries become digitalized with fully equipped in twentieth century. At the same time, sector-wise profitability of banks also changed and competition among public and private banks increased in India. Generally efficiency and profitability is measured on certain ratios like CAR, ROA and PPE etc. The study is calculated these profitability ratios of all public sector banks in India using ANOVA technique. Data is collected from iba website of 2021 to 2023. The study concludes that there is significant differences found in profitability ratios of all public sector banks and Punjab and Sind banks is most profitable banks among rest of the public sector banks in India.*

**KEYWORDS:** *Capital Adequacy Ratio (CAR), Return On Assets (ROA) Profit Per Employee (PPE).*

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