

“ANOVA TECHNIQUES FOR EVALUATING THE PROFITABILITY RATIOS OF PRIVATE BANKS IN INDIA”

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ABSTRACT

This study uses ANOVA techniques to assess profitability ratios among private banks in India, with a focus on key financial metrics such as deposits, investment, total assets, total income, total expenditure, net profit, credit deposit ratio, investment deposit ratio, capital adequacy ratio, and net non-performing assets. Analyzing data from various years and institutions demonstrates large yearly fluctuations in these parameters, demonstrating the dynamic character of banking operations, which is driven by market circumstances and strategy choices. The findings reveal statistically significant variances in these indicators among banks, suggesting varied degrees of performance and operational efficiency. These results give vital insights for stakeholders such as bank management, investors, and regulators, allowing them to make educated capital allocation, risk management, and strategic planning choices that would improve overall bank performance and competitiveness in the Indian financial industry.

KEYWORDS: Profitability Ratios, Private Banks, India, Deposits, Investment, Total Assets, Total Income, Total Expenditure, Net Profit, Credit Deposit Ratio, Investment Deposit Ratio, Capital Adequacy Ratio, Net Non-Performing Assets.

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