

# ANALYZING FINANCIAL PERFORMANCE OF COMMERCIAL PRIVATE BANKS IN INDIA: APPLICATION OF CAMEL MODEL ON YES BANK

Reena Rani Bansal<sup>1</sup>, N. P. Singh<sup>2</sup>

<sup>1</sup> Research Scholar, School of Business Management & Commerce, MVN University, Palwal-121105, Haryana, India.

E mail: 21MS9001@mvn.edu.in

<sup>2</sup> Professor, School of Business Management & Commerce, MVN University, Palwal- 121105, Haryana, India.

E mail: dr.npsingh@mvn.edu.in & netrasingh@gmail.com

## ABSTRACT:

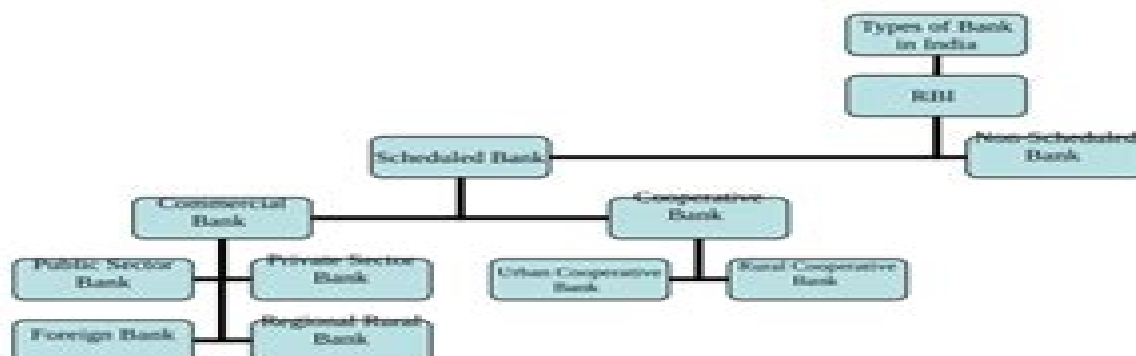
Sound financial position of a bank is the guarantee not only to its depositors but is equally significant for the shareholders, employees and whole economy as well. This study conducted research on YES Bank performance analysis during the period from 2016-2020. This evaluation has been done by using CAMEL Analysis, the latest model of financial analysis. CAMEL Analysis can be used to analyzed Capital adequacy, Assets quality, Management risk, Earnings, Liquidity. The knowledge of financial performance helps in predicting, comparing and evaluating the earning ability of the company. This study reveals reasons behind YES Bank failure on 2020 is NPA and Advances are excessively increased.

## KEYWORDS:

CAMEL Analysis, capital Adequacy, asset quality, management capability, earnings analysis, liquidity analysis.

## INTRODUCTION:

The banking and financial sector is continuously playing a significant role in building a nation and a strong economy. Banks providing their services to all people from all regions throughout India by contributing their part for countries development (Al-Homaidi et al, 2018)



# Analyzing Financial Performance Of Commercial Banks In

**Dr. Tarsem Lal and Mr. Arjun Gupta**



## **Analyzing Financial Performance Of Commercial Banks In:**

**Analyzing Financial Performance of Commercial Vs Islamic Banks** Warda Bukhari, 2011-11 Sound financial strength of a bank is the assurance guarantee not only to its depositors but is equally important for the shareholders employees stockholders and for the entire economy as well Efforts have been made from time to time to evaluate the financial position of each bank to manage it efficiently and successfully In this study an effort has been made to assess the financial performance of the two major banking sectors i e Commercial banking sector and Islamic banking sector operating in Pakistan This assessment has been done by using CAMEL Parameters which are Capital adequacy Asset quality Management capability Earnings profitability and Liquidity CAMEL model is the most recent model of financial analysis The objective of this research was to know about the financial health of the commercial banks vs Islamic banks of Pakistan in the last 3 years 2007-09 to investigate and examine the financial performance of the banks under study to carry out those factors which have led to the present financial performance and to propose measures on the basis of the results of the study to improve further the financial performance of the banks

**Financial Reporting and Performance Analysis** Toma Ayuba, Martin Kabwe, Peter Njoroge Kibe, Kiage Job Abuga, Juvenary Mutayabarwa, 2023-08-28 TOPICS IN THE BOOK Impact of Environmental and Social Disclosure on Return on Asset of Listed Oil and Gas Companies in Nigeria Assessment of Financial Reporting Quality in a Developing Country Using Nice Qualitative Characteristics Measurement Effect of International Financial Reporting Standards Compliance on Financial Reporting Quality Evidence from a Developing Country Profitability Leverage Efficiency and Financial Distress in Commercial and Manufacturing State Corporations in Kenya Liquidity Capacity and Financial Performance of Commercial Banks in Kenya Factors Affecting First Year Students Performance in Fundamental Accounting Course Case Study Kampala International University in Tanzania KIUT

**CAMELS RATING OF INDIAN BANKING SECTOR** Dr. Tarsem Lal and Mr. Arjun Gupta, 2022-08-25 The banking industry is a vital part of the financial system It aids in the stimulation of capital formation innovation and monetization as well as the facilitation of monetary policy and plays an important part in the economic development of countries Said Tumin 2011 It acts as a catalyst for achieving a long term economic upswing through effective fiscal intervention A financially sound system encourages investment by funding lucrative market niches mobilising savings efficiently dispensing resources and making commodity and service trading more convenient Echekeba et al 2014 During the liberalisation process in India the banking industry has changed significantly Since 1969 when the Indian government nationalised all major banks the banking sector in India has been dominated by public sector banks

*Business Performance and Financial Institutions in Europe* Alexandra Horobet, Persefoni Polychronidou, Anastasios Karasavoglou, 2020-10-24 This book examines the business models performance and decision making approaches employed by financial institutions in Central and Southeast Europe The respective contributions cover a wide range of industries including banking pharmaceuticals and airline business services

and present both theoretical and empirical studies that highlight economy wide risks and opportunities for European companies The book is divided into four parts the first of which provides a critical assessment of the competitiveness and performance of European companies while the second examines decision making approaches at financial institutions the third and fourth parts address the macroeconomic risks and opportunities for business development in Europe Intended for scholars political decision makers and practitioners the book offers new perspectives on Central and Southeast European financial and business research      *Commercial Bank Financial Management in the Financial-services Industry* Joseph F. Sinkey,1998 For junior senior MBA level courses in Commercial Banking Commercial Bank Management Management of Financial Institutions Financial Institutions and Markets Established as the market leader for more than 12 years this thoroughly revised text describes both the theory and practice of commercial banking from a financial management perspective Focusing on the dynamic and rapidly changing financial services industry it explores modern financial management decision making and highlights the importance of adapting to change and creating value as the way for firms to succeed      *NEW PERSPECTIVES ON COMMERCE & MANAGEMENT VOLUME-1* Sruthi. S, Dr.Pragya Singh ,Er. Yogendra Kumar,2022-01-01      *Analyzing Financial Statements* John E. McKinley,1988      *ICASDMBW 2022* Mangesh M Ghonge,Akanksha Upadhyaya,Richard A Montanaro,2023-02-28 In today s complicated environment strategic organizational decision making is a dynamic process marked by a high degree of uncertainty It is anticipated that the technological potential of artificial intelligence AI will provide additional support but research in this area is still in its early stages Nonetheless because the technology is intended to perform functions beyond those of traditional machines the implications for the division of work and the defining of roles established in the current human machine relationship are being explored with more awareness Taking this into consideration ICASDMBW 2022 was flourishingly organized on Dec 16 17 2022 at Rukmini Devi Institute of Advanced Studies Delhi The conference was organized with the purpose to see the applications of AI in the business world and management decision making More than 100 participants from around the world participated in the conference and shared their insights and research ideas relevant to the theme of the conference We are pleased to inform you that following careful evaluation the conference panel has chosen 21 excellent papers from the submissions and assembled them into the proceedings The following themes are included in the proceedings although they are not restricted to AI in Human Resources AI in Finance AI in Education AI in Marketing Statistical analysis etc Each manuscript has undergone thorough review and editing in order to ensure that it satisfies publication standards      **REGIONAL RURAL BANK IN INDIA- Volume: II** Dr. Labhubhai Jivrajbhai Vanani,2019-10-15 Institutional finance is an important pre requisite for rural development Institutional credit entered the rural areas a long ago the form of co operatives and later in the form of commercial banks after their nationalisation in 1969 But these institutions failed to penetrate the rural areas as the benefits of the institutional credit continued to be cornered by the influential and economically and politically powerful sections of the

society      *Towards Industry 5.0* Numan M. Durakbasa, M. Güneş Gençyılmaz, 2023-03-01 This book contains selected papers from International Symposium for Production Research 2022 held on October 6-9 2022 Turkey. The book reports recent advances in production engineering and operations. It explores topics including production research, production management, operations management, industry 4.0, industrial engineering, mechanical engineering, engineering management, and operational research. Presenting real-life applications, case studies, and mathematical models, this book is of interest to researchers, academics, and practitioners in the field of production and operation engineering. It provides both the results of recent research and practical solutions to real-world problems.

*Financial Statements-Based Bank Risk Aggregation* Jianping Li, Lu Wei, Xiaoqian Zhu, 2022-03-15 This book proposes a bank risk aggregation framework based on financial statements. Specifically, bank risk aggregation is of great importance to maintain stable operation of the banking industry and prevent financial crisis. A major obstacle to bank risk management is the problem of data shortage, which makes many quantitative risk aggregation approaches typically fail. Recently, to overcome the problem of inaccurate total risk results caused by the shortage of risk data, some researchers have proposed a series of financial statements-based bank risk aggregation approaches. However, the existing studies have drawbacks of low frequency and time lag of financial statements data and usually ignore off-balance sheet business risk in bank risk aggregation. Thus, by reviewing the research progress in bank risk aggregation based on financial statements and improving the drawbacks of existing methods, this book proposes a bank risk aggregation framework based on financial statements. It makes full use of information recorded in financial statements, including income statement on and off-balance sheet assets and textual risk disclosures, which solves the problem of data shortage in bank risk aggregation to some extent and improves the reliability and rationality of bank risk aggregation results. This book not only improves the theoretical studies of bank risk aggregation but also provides an important support for the capital allocation of the banking industry in practice. Thus, this book has theoretical and practical importance for bank managers and researchers of bank risk management.

**Proceedings of the 2022 International Conference on Mathematical Statistics and Economic Analysis (MSEA 2022)** Gaikar Vilas Bhau, Yuriy Shvets, Hrushikesh Mallick, 2024-03-13 This is an open access book. 2022 International Conference on Mathematical Statistics and Economic Analysis (MSEA 2022) will be held in Dalian, China, from May 27 to 29, 2022. Based on probability theory, mathematical statistics studies the statistical regularity of a large number of random phenomena and infers and forecasts the whole. Economic development is very important to people's life and the country. Through data statistics and analysis, we can quickly understand the law of economic development. This conference combines mathematical statistics and economic analysis for the first time to explore the relationship between them so as to provide a platform for experts and scholars in the field of mathematical statistics and economic analysis to exchange and discuss.

ICEMBA 2022 Avid Leonardo Sari, Irwandi Irwandi, Irfan Nurdiansyah, Robbi Rahim, 2023-06-19 The International Conference on Economic Management Business and

Accounting ICEMBA is a scientific forum for scholars to disseminate their research and share ideas This conference took place at STIE Pembangunan Tanjungpinang Indonesia on 14 December 2022 The ICEMBA 2022 Theme is Glocalization Startup and Accounting The conference invites delegates from across Indonesian and South East Asian region and beyond and is usually attended by more than 100 participants from university academics researchers practitioners teachers students of postgraduate program and professionals across a wide range of industries Financial Statements Analysis Sandeep Goel,2014-08-07 Financial analysis is integral to business sustainability in determining an organisation s financial viability and revealing its strengths and weaknesses a key requirement in today s competitive business environment In a first of its kind Financial Statements Analysis Cases from Corporate India evaluates the financial performance and efficiency of various corporate enterprises in India presents actual case studies from eight core sectors in manufacturing and services construction cement steel automobile power telecom banking and Business Process Outsourcing BPO examines the financial statements on parameters such as financial ratios profitability solvency and liquidity while appraising their operating efficiency market potential and valuation and investigates their implications for larger decision making and policy recommendations It will be an important resource for scholars teachers and students of business and management commerce finance and accounting It will also appeal to corporate trainers senior executives and consultants in related fields

Analyzing Banking Risk Hennie van Greuning,Sonja Brajovic-Bratanovic,2009-03-31 This book provides a comprehensive overview of topics focusing on assessment analysis and management of financial risks in banking The publication emphasizes risk management principles and stresses that key players in the corporate governance process are accountable for managing the different dimensions of financial risk This third edition remains faithful to the objectives of the original publication A significant new edition is the inclusion of chapters on the management of the treasury function Advances made by the Basel Committee on Banking Supervision are reflected in the chapters on capital adequacy transparency and banking supervision This publication should be of interest to a wide body of users of bank financial data The target audience includes persons responsible for the analysis of banks and for the senior management or organizations directing their efforts Proceedings of the 7th Global Conference on Business, Management, and Entrepreneurship (GCBME 2022) Ratih Hurriyati,Lili Adi Wibowo,Ade Gafar Abdullah,Sulastri,Lisnawati,Yusuf Murtadlo,2023-09-29 This is an open access book WELCOME THE 7TH GCBME We would like to invite you to join our The 7th Global Conference on Business Management and Entrepreneurship The conference will be held online on digital platform live from Universitas Pendidikan Indonesia in Bandung West Java Indonesia on August 8th 2022 with topic The Utilization of Sustainable Digital Business Entrepreneurship and management as A Strategic Approach in the New Normal Era *Financial Stability in the Age of Innovation* Ngoh Christopher Sam,Fonkam Mongwa Nkam,Njekang Dieudonne Nkwati,Ngong Kelvin Sam,Humphred Watard,Dennis Moogi Maina,Aiko Yamamoto,Timothy Maina,2025-09-13 TOPICS IN THE BOOK The Effect of Risk Mitigation Practices on the Asset Quality of

Some Selected Member Owned Microfinance Institutions in the North West Region of Cameroon Capital Requirements and Financial Performance of Deposit Taking Sacco s in Kenya Impact of Cryptocurrency Market Fluctuations on Traditional Stock Market Volatility in Japan Effect of Central Bank Digital Currencies CBDCs on the Global Financial System s Stability in Kenya **Contemporary Issues in Business, Economics and Finance** Simon Grima,Ercan Özen,Hakan

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Roziqin,2024-11-25 This book is a comprehensive compilation of academic papers and presentations delivered at the conference It brings together research from various disciplines within the humanities and social sciences such as cultural studies sociology psychology education literature and history It meticulously covers several critical areas of study reflecting the diverse and interdisciplinary nature of the conference In the realm of post pandemic economic development it explores strategies for economic recovery and resilience highlighting the role of finance and social capital in rebuilding economies Technology and sustainable cities are examined through case studies and theoretical frameworks that discuss smart city initiatives technological integration and sustainability practices The section on economic development accountability and finance risk delves into methods for ensuring transparency and managing financial uncertainties in a globalized economy Social and environmental policies and planning are addressed with a focus on creating equitable and sustainable communities This text will be valuable to academics researchers and students in the fields of humanities and social sciences The Open Access version of this book available at <http://www.taylorfrancis.com> has been made available under a Creative Commons Attribution Non Commercial No Derivatives CC BY NC ND 4 0 license

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