

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

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ABSTRACT:

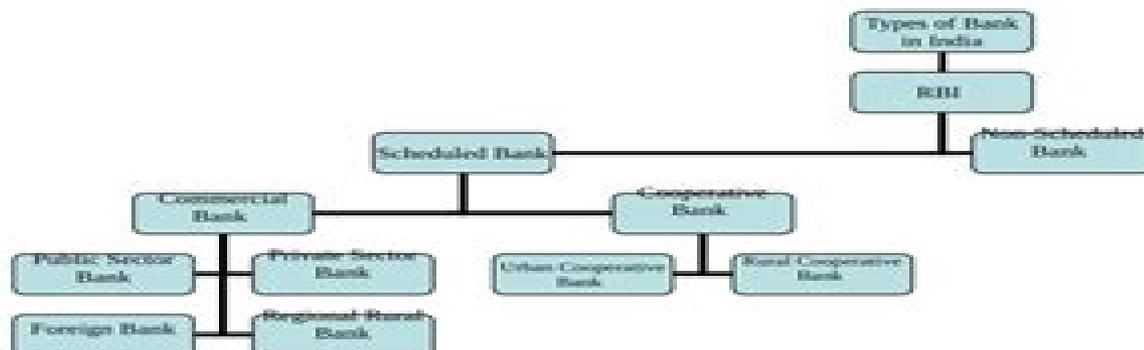
Sound financial position of a bank is the guarantee not only to its depositors but is equally significant for the shareholders, employees and whole economy as well. This study conducted research on YES Bank performance analysis during the period from 2016-2020. This evaluation has been done by using 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

Simon Grima, Ercan Özen, Hakan Boz

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 Performance of Commercial Banks During Financial Crisis Zahariah Sahudin, Hasni Abdullah, Norbaiti Tukiman, 2012 This paper is analyzing the financial performance of selected Commercial Banks in Malaysia during the period of 2004 2008 during the financial crisis It examines the impact of financial crisis to banks financial performance by employing the financial ratio analysis The results indicate that that the selected commercial banks does not affected much by the financial crisis it can be prove by finding results shows a significantly increase in the financial performance of commercial banks in Malaysia occurred during world economic turbulence The paper is important to analyze the performances of commercial bank in Malaysia because the commercial banks are lending of economic growth in Malaysia Thus the financial performances of commercial banks are positively reflected by the economic changes for the previous economic downturn but in the case of commercial banks in Malaysia they are a slightly different It shows that the financial crisis does not hit much to banking sector This is proved by the statement issued by The Association of Banks in Malaysia ABM said that Malaysia s banking sector remains strong and well capitalized despite the turmoil in the global financial markets

Analysis of Financial Performance of Commercial Banks in Rwanda Sylvain R. Ntuite, 2018-07-02 Master s Thesis from the year 2015 in the subject Economics Finance grade Upper level division 2 course Thesis language English abstract The objective of this study is to analyze the performance of two selected commercial banks over a period of six years 2008 2013 in the Rwandan banking sector For this purpose CAMEL approach has been used and it is established that I M Bank and BPR are at the top of the list with their performances in terms of soundness being the best but the commercial bank like BPR has taken a backseat and display low economic soundness in comparison The study found that overall bank performance increased considerably in the first three years of the analysis A significant change in trend is noticed at the onset of the global financial crisis in 2007 reaching its peak during 2008 2009 This resulted in falling

profitability low liquidity and deteriorating credit quality in the Rwandan Banking sector in general and BPR and I M Bank particularly NEW PERSPECTIVES ON COMMERCE & MANAGEMENT VOLUME-1 Sruthi. S, Dr.Pragya Singh ,Er. Yogendra Kumar,2022-01-01 *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 **Contemporary Issues in Business, Economics and Finance** Simon Grima,Ercan Özen,Hakan Boz,2020-09-02 Contemporary Studies in Economic and Financial Analysis CSEF 104 dedicates 16 chapters in articles and studies on Contemporary Issues of Business Economics and Finance Authors contributed from the International Applied Social Science Congress held in Turkey **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 **A Framework for Analyzing Financial Performance of the Transport Sector** Ian Graemie Heggie,Michael Quick,1990 Here is a framework for analyzing the current financial state of a country s transport sector identifying and measuring the seriousness of financial problems and identifying options for improving financial performance and mobilizing revenues for maintenance of transport infrastructure Comparative Studies on Financial Performance of Commercial

Banks in Ethiopia. Problems and Prospects Tarekegn Tamiru Woldesenabt,2019-01-25 Thesis M A from the year 2011 in the subject Business economics Banking Stock Exchanges Insurance Accounting grade Very Good Mekelle University language English abstract The objective of the study was to compare the financial performance of commercial Banks by using their average ratio in terms of profitability liquidity efficiency and solvency In this study by using excel analyzed information was presented by statistical measures like graphs and tables Both the trend and comparative financial performance analysis approaches were used Five years audited financial reports from 2005 to 2009 of the commercial banks were taken for comparison purpose Those commercial banks taken for comparison were Commercial Bank of Ethiopia Dashen Bank Share Company Bank of Abyssinia United Bank Wegagen Bank and Nib International Bank Year of establishment amount of capital reserve and number of branches are taken as a criterion for selecting these commercial banks for analysis purpose In addition to data gathered from secondary sources unstructured interview was conducted on problem and prospects related to the financial performance of commercial banks and the responses were presented The respective ratios of each bank are compared with the average ratios of the six commercial banks taken for the study Then trend analyses of six commercial banks taken in this study are presented by using the above ratios In both the financial performance analysis approaches i e the trend and comparative analysis Commercial Bank of Ethiopia CBE showed good performance in financial ratios of Profitability Liquidity and Solvency ratio but Bank of Abyssinia BOA has showed weak performance in all above explained financial ratios From this it is concluded that CBE was profitable and functionally efficient and BOA is less profitable and the earning capacity of the bank is weak Therefore in order to improve profitability the management of BOA must increase management efficiency by reducing administrative expenses to the best possible level efficiently control costs and utilize customers deposit dispose of the assets which are not contributing for the profitability of the banks and work to maximize the overall profitability of the bank through investing in profitable avenue

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

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

FINANCIAL REPORTING, STATEMENTS AND ANALYSIS: Made Easy Dr. Mukul Burghate, In any industry whether manufacturing or service we have multiple departments which function day in day out to achieve organizational goals The functioning of these departments may or may not be interdependent but at the end of the day they are linked together by one common thread Accounting STATEMENTS AND ANALYSIS is presented to the students of Management program The book contains the syllabus from basics of the subjects going into the intricacies of the subjects All the concepts have been explained with relevant practical numerical examples and diagrams to make it interesting for the readers An attempt is made here by the experts to assist the students by way of providing case based study material as per the curriculum with non commercial considerations However it is implicit that these are exam oriented Study Material and students are advised to attend regular class room classes in the Institute and utilize reference books available in the library for In depth knowledge We owe to many websites and their free contents we would like to specially acknowledge contents of website [www wikipedia com](http://www.wikipedia.com) and various authors whose writings formed the basis for this book We acknowledge our thanks to them At the end we would like to say that there is always a room for improvement in whatever we do We would appreciate any suggestions regarding this study material from the readers so that the contents can be made more interesting and meaningful Readers can email their queries and doubts to our authors on [tmcnagpur gmail com](mailto:tmcnagpur@gmail.com) We shall be glad to help you immediately Author Dr Mukul Burghate

Financial Performance of Indian Commercial Banks Kumar Shivam, 2017 Financial performance indicates strengths and weaknesses of banks by adequately establishing a relationship between the items of balance sheet and profit loss account Analysis of financial performance of banks are the function of combined multiple factors like capital adequacy ratio assets quality management efficiency earning capacity liquidity and sensitivity to market risk The objective of paper is to evaluate financial performance of Indian Commercial Banks The paper is analytical in nature and used secondary data from the year 1998 1999 to 2012 2013 for analysis The study comprised ten banks for study in which five from public sector and remains from private sector Paper analyze the performance of banks based on capital adequacy asset quality management efficiency earnings quality liquidity and sensitivity to market risk and provides a ranking under each parameter by using the methodology of CAMELS approach ratio analysis and t test Quantitative analysis of financial performance of Indian commercial banks was carried out on study and qualitative factors were ignored The study conclude that there is no significant difference in overall financial performance of public and private sector banks in India but still there is a need to improve for making stable position in competitive market

[Analysis Of Mergers And Acquisitions In The Indian Banking Sector Under Post Liberalization Era](#) Rahul Krishnaji Kavishwar, *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

Determinants of profitability in commercial banks in Albania Arjeta

Hallunovi,2018-06-21 Scientific Study from the year 2018 in the subject Economics Finance grade 12 language English abstract This study examines the determinants of profitability of commercial banks in Albania These determinants are categorized into two groups internal factors that are the bank specific factors and external factors that are further divided into macroeconomic factors and industry specific factors The main objective of the study is to determine the factors affecting the profitability of commercial banks and making some recommendations that maybe can help the management and policymakers A panel data with 16 commercial banks in Albania is analyzed for the period 2009 2014 Two indicators are used dependent variables for the measurement of profitability return on assets ROA and return on equity ROE Banking specific factors that are used in this study include variables such as bank size asset management credit risk liquidity of assets capital adequacy operational efficiency and cost of financing On the other hand is taken into consideration only one industry specific factor which is the concentration and macroeconomic factors such as GDP inflation and exchange rate To meet the main object of the research the study is based mainly on quantitative research method which is supplemented by a qualitative method Quantitative data were obtained mainly from the financial statements of commercial banks by INSTAT Bank of Albania and World Bank in order to make empirical analysis needed to identify and measure the determinants of bank profitability In particular multiple regression analysis was used to measure the impact of the determinants of bank profitability On the other hand qualitative data were collected through unstructured interviews conducted with executives of finance in the albanian commercial banks To realize empirical analysis were used the software SPSS 22 and Eviews 7

An Analysis of the Financial Performance of Indian Commercial Banks Krishan Kumar,2018 The Indian banking industry is currently facing challenges to implement the capital regulations specified under Basel III norms In implementing the new capital regulations the financial stability of banks plays an important role The banks which are in a sound financial position can easily implement the new regulations but it is difficult for the financially weaker banks to determine the required capital as per the international norms Thus financial analysis has become the need of the hour for the banking sector to identify the financial position In this context evaluating the financial health of Indian bank has become compulsory to compete with the environmental changes In this context it is quite important to study the solvency position of Indian banks The present study intends to analyze the financial health of selected Indian commercial banks through the application of Altman Z score model It is found that the financial health of the selected banks under study is strong and satisfactory

Evaluation of Financial

Performance of Commercial Banks in Namibia (2010-2015) Symon Nyalugwe, 2018-06-07 Master s Thesis from the year 2016 in the subject Economics Finance grade C course MBA language English abstract The paper evaluates the financial performance of Namibia s commercial banks using the CAMELS model for the period 2010 2015 The main objective of the study was to evaluate financial performance of commercial banks in Namibia by assessing capital adequacy assets quality management capability earnings liquidity and sensitivity to market risk The overall performance evaluation indicated that First National Bank performed better in terms of capital adequacy than other three commercial banks The lowest total capital ratio for FNB was recorded 16 24% in 2013 and it was above minimum standard of 8% FNB performed slightly better than other three commercial banks in terms of capital level

Analyzing Financial Statements John E. McKinley, 1988

Analyzing Financial Statements Thomas P. Carlin, Albert R. McMeen, 1993 Aimed at commercial loan officers and officer trainees familiar with basic accounting principles and practices this text details how to use advanced analytical techniques including sensitivity analysis and operation leverage as well as providing the practice necessary to construct and analyze long run multiple year forecasts of income statements and balance sheets

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Analyzing Financial Performance Of Commercial Banks In Introduction

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