

A STUDY ON PROFITABLE FACTORS OF SELECTED INDIAN PRIVATE SECTOR BANKS

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ABSTRACT

In every industry there have a several firms/Companies so the competition among the firms/companies has been increased. In the same way in Banking industry there are several sectors like Public sector banks, Private sector banks and foreign banks. The banks are entering into the competition and working towards it. The paper aims to study about the profitability of the selected private sector banks by using several factors (ratios) like 7 factors (ratios) which affected the profitability of the banks: 1.Credit –to- Deposits Ratio 2. Investment –to- Deposits Ratio 3. Spread 4. Net profit margin 5.Interest Income to Total Fund 6. Non-Interest Income to Total Fund 7. Operating Expenses to Total Fund. Among 13 Old private sector banks 6 banks has been selected for the study. The results discusses that.

KEY WORDS: Ratio, Private sector banks and Profitable factors.

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