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**FINANCIAL PERFORMANCE OF SELECTED BANKS USING CAMELS MODEL****Dr. S. RAJARAJESWARI****HEAD****DEPARTMENT OF BUSINESS ADMINISTRATION****SRI MEENAKSHI GOVERNMENT ARTS COLLEGE FOR WOMEN (A)****MADURAI****K. SRINIVASAN****RESEARCH SCHOLAR****MADURAI KAMARAJ UNIVERSITY****MADURAI****ABSTRACT**

*Banking sector is one of the fastest growing sectors in India. Today's banking sector becoming more complex. Evaluating Indian banking sector is not an easy task. There are so many factors, which need to be taken care while differentiating good banks from bad ones. This paper examines the execution of certain private and public sector banks. Four banks from private sector viz. ICICI, HDFC, Axis and YES and four banks from public sector viz. SBI, BOI, Indian bank and Canara bank were chosen for this analysis. The data were collected for a period from 2007-2008 to 2016-2017 (10 years). To evaluate the performance of banking sector we have chosen the CAMELS model (Capital adequacy, Asset quality, Management efficiency, Earning quality, and Liquidity and sensitivity). Based on CAMELS rating, HDFC & AXIS Bank are considered as performing above average; whereas BOI & Indian Bank is seen as below average. Thus, it could be concluded that in all the parameters of the CAMELS Model, the performance of the private sector is found to be better than the public sector.*

# **A STUDY ON FORECASTING OF SELECTED COMMODITY FUTURES PRICE USING ARTIFICIAL NEURAL NETWORK - AN EVIDENCE FROM INDIA**

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## **ABSTRACT**

*The fluctuations in the Commodity prices have a considerable amount of attention. This paper is built on the previous research and seeks to determine whether improvements can be made in the forecasting of ten most active commodities traded on MCX. Time series data is considered for the analysis. Forecasting accuracy is a major concern for the decision-maker and the policymakers; while using the traditional Econometrics model, the researchers were not successful in determining the accurate forecast. The performance of ARIMA Model was not in good agreement for forecasting the commodity prices accurately. This research paper makes an attempt to use the Artificial Neural Network Model, which has significantly forecasted the future prices. There can be fluctuations in the prices due to the ongoing pandemic, to which we can witness huge insignificant in the forecast.*

# COVID-19 AND LOCKDOWN: IMPACT ON MSMEs AND EXPECTATIONS FROM GOVERNMENT

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## ABSTRACT

*Like a lightning bolt, COVID-19 stuck humanity and caught everyone in disbelief. Unprepared to face such an unprecedented and deadly virus, nations are grappling to find a solution and assure the masses, who are gripped in fear and uncertainty. The MSMEs known as the backbone of Indian economy. MSME sector employing total 40% of the country's workforce with almost 50% of exports and contributing close to 30% of India's GDP is struggling to survive. This sector had suffered three blows earlier with the demonetization, the GST, the burden of the economic slowdown and feels entirely derailed in the post lockdown scene. The shares of MSMEs related to export from during 2018-19 was 48.10 percent. On May 12, the Prime Minister, Mr. Narendra Modi, announced a special economic package of Rs 20 lakh crore (equivalent to 10% of India's GDP) with the aim of making the country independent against the tough competition in the global supply chain and to help in empowering the poor, labourers, migrants who have been adversely affected by COVID. Following this announcement, the Finance Minister, Ms. Nirmala Sitharaman, through five press conferences, announced the detailed measures under the economic package.*

# EVALUATING THE PERFORMANCE OF PRIVATE SECTOR BANKS USING CAMEL MODEL

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## ABSTRACT

*In the recent years, the financial systems especially the banks have undergone numerous changes in the form of reforms, regulations and norms. Undoubtedly, being tech-savvy and full of expertise, private banks have played a major role in the development of Indian banking industry. In the process they have jolted public sector banks out of complacency and forced them to become more competitive. At present, Private Banks in India includes leading banks like ICICI Banks, Axis Bank, Kotak Mahindra Bank, HDFC Bank and International Bank, etc. Private Banks such as Axis Bank and ICICI Bank are posting a rapid increase in their asset base every year as compared to public sector. The study is mainly a comparison of the functioning and the performance of the two private banks taken into study - ICICI bank and Axis Bank. It also portrays how the banks use their deposits and advances in lending loans and making investments. It also extends to have a study of ratios. With the advances in financial tools, a comprehensive system of performance evaluation has evolved over a period of time covering all aspects of the organisation, known as CAMEL approach. Many studies have been done to analyse the performance of private banks on profitability determinants and financial indicators. However, this study will use financial ratios to analyse the bank performance based on the CAMEL model on two private sector banks, namely, ICICI bank and Axis bank for a period of nine financial years from 2010-11 to 2018-19.*

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