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BANKING ON ANALYTICS – USE CASES FOR BANKS IN INDIA

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ABSTRACT

Data Analytics is disrupting the banking sector like never before. Today banks are sitting on hundreds of terabytes of data. Harnessing the power of analytics on the already available data is helping banks in various ways, from process automation, process improvements to exploring new delivery models and introducing new products and services. Analytics provides banks with more marketing muscle. Functional areas like Risk, Compliance, Fraud, NPA monitoring, and Calculating Value at Risk can benefit greatly from Analytics to ensure optimal performance, and to take crucial strategic decisions. The use of Analytics can greatly help banks differentiate themselves and remain competitive in the future. The application of data analytics in banking is more than a trend today. As banks undergo digital transformation and customer preferences evolve, data analytics is a blessing today. For instance, data analytics and AI make it easier for the lenders to decide in minutes on instant lending. With banking products and services becoming increasingly commoditized, data analytics can help banks in India differentiate themselves and gain a competitive edge. This paper delineates the various ways that banks can leverage data analytics to meet the emerging challenges as well as explore new opportunities ahead.

IMPACT OF NON-PERFORMING ASSETS IN THE PROFITABILITY OF COOPERATIVE BANKS IN HIMACHAL PRADESH

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ABSTRACT

Banking Industry is called as backbone of Indian Economy because it comes under service sector and service sector has largest contribution towards GDP of India. Cooperative Banks are one of the important constituents of Indian banking industry especially in the field of rural areas, agriculturists and persons of limited means. Because these cooperative banks provide loans to rural people agriculturist and needy people at a very reasonable rate of interest for their upliftment. But the main problem is that the magnitude of increased NPAs has become the virus against the existence and growth of cooperative banks in India. The present study is conducted in cooperative banks of Himachal Pradesh in order to know the impact of NPAs on profitability of the banks. The collected secondary data in the form of Annual Financial statements such as P&L and balance sheet from 2011-12 to 2020-21 is analysed with Linear regression technique to know the NPAs impact on profitability of the selected cooperative Banks. The study found that GNPA and Net NPAs have significant impact on the profitability of HPSCB but Gross NPAs and Net NPAs in the profitability of KCCB have no significant impact. Moreover, the study found insignificant difference of Gross NPA between HPSCB and KCCB but there is significant difference of Net NPAs between HPSCB and KCCBs.

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