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PROFITABILITY LIKELIHOOD OF INDIAN BANKS: A DISCRIMINANT ANALYSIS APPROACH

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ABSTRACT

Any country's economic development is inextricably linked to the development of the banking sector. Profit, along with productivity and operational efficiency, is an important criterion for measuring any bank's performance. This paper uses discriminant analysis to identify key characteristics that help in determining a bank's profitability levels. The study covers the period from April 2016 to March 2020. The profitability of a bank is measured using two categorical variables: recorded profit or loss. Predictors are chosen from a group of various financial ratios. The statistical significance of the research is proven by the classification results, canonical correlation, and Wilks' Lambda test. The square of canonical correlation is 0.665 which indicates that changes in the predictor variables are responsible for 66.5% variance in the discriminant model between the two categories of banks. The predictor variables ROCE and Loan to Advance are the most important factors in distinguishing between the two groups.

FINANCIAL ANALYSIS ON MANUFACTURING OF SUGAR FROM SUGARCANE CULTIVATED IN INDIA

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ABSTRACT

The study finds out that India has the world's largest area under sugarcane. This crop is the main source of sugar, gur and khand-sari and holds a pre-eminent position as a cash crop in the country. It accounts for the largest value of production amongst all commercial crops. India stands next only to Brazil in the production of sugarcane and accounts for nearly one-fifth of the world cane production. This report on sugar and cultivation of sugarcane in our country will become useful for the further researches too.

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