

# Performance and Financial Soundness of Banks: A CAMEL Model Approach

Dr.Latha Sreeram<sup>1</sup>, Rabindra Kumar Singh<sup>2</sup>, Hardik Mehta<sup>3</sup>

<sup>1,2</sup>Associate Professor, Chetana's Institute of Management & Research

<sup>3</sup>Associate, SS&C Globeop Financial Services

## Abstract

This study aims to evaluate a bank in terms of its performance, financial strength using CAMEL framework. CAMEL framework evaluates the bank in five important dimensions. Capital, Asset Quality, Management, Earning Quality and Liquidity etc. These parameters helps to understand the banks ability to create quality assets and generating long lasting earning and robust risk management. The objective of the study is to assess the overall financial health of selected banks and to compare their relative performance over a specified period. Using secondary data collected from annual reports and regulatory publications, key financial ratios under each CAMEL component are computed and analyzed. A composite CAMEL score is constructed to rank banks based on their financial strength and operational efficiency.. The findings provide insights into the stability, risk exposure, profitability, and liquidity position of banks, highlighting variations across ownership structures and market segments. The study contributes to the literature on banking performance evaluation by offering a structured and comprehensive assessment model. The results are expected to assist regulators, investors, and policymakers in understanding the determinants of bank soundness and in strengthening supervisory mechanisms. Overall, the CAMEL model proves to be an effective analytical tool for evaluating bank performance and identifying areas requiring strategic improvement.

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Overall, the CAMEL model proves to be an effective analytical tool for evaluating bank performance and identifying areas requiring strategic improvement.

**Key words:** Net Interest margin, Capital Adequacy ratio, Non-performing asset.

## 1. Introduction:

A bank is a financial entity that uses enormous quantities of uncollateralized public monies that are held in guarantors' custody to make loans. They facilitate transactions, manage risk, mobilize savings, allocate resources to profitable purposes, and exercise corporate control. Because banks lend to people in

need and accept sizable deposits from the general population, it is important to estimate the factors that affect financial performance and stability. Numerous techniques and tools, may be used to assess the stability and financial performance of banks. These aid management in developing policies and reaching results-based judgments.

Being local savings and loan institutions, banks are a crucial part of the economic development of a country. The performance of the financial sector in adapting to the demands of the planned economy has been great. Consequently, commercial banks have established several branches in urban, semi-urban, and rural regions. They have also introduced a few attractive strategies to stimulate economic growth. The activities of commercial banks have grown in numerous ways. The role played by modern commercial banks in the economic growth of India is summarized in the following bullet points:

Commercial banks are undoubtedly vital to the distribution of a nation's financial resources. They tend to transfer funds from investors to depositors. They will be able to do so if they generate sufficient revenue to pay their operating expenses promptly. In other words, banks must earn money to continue offering their intermediary services. Apart from their role as mediators, banks' financial integrity has a heavy impact on the economy's growth. Shareholders are compensated for the investment if a firm performs well financially. Encouraging increased investment translates to economic growth. Poor performance in banks, on the other hand, results in crises and bank failure, both of which are detrimental to economic growth.

To verify financial soundness, the study uses the CAMEL Approach to several operational aspects of commercial banks. For example, the Bank of Clark County received a CAMEL rating of 2 in 2009 while being in a financial crisis. They provide proof of the bank's good financial status, efficient operations, and legal compliance. The sixth element of the CAMEL evaluation now examines the company's susceptibility to market risk. The grading system is now more risk-focused as a result. The global financial crisis of 2008 prompted a search for supervisory methods to prevent bank collapses. This paradigm is used in both industrialized and developing nations. Except for internationally accepted metrics like the capital adequacy ratio (CAR), none of the chosen ratios used in the CAMEL Model as measures of bank performance have any established industry references. Bank regulators have established national industry averages as the basis for other criteria. The rapid corrective action framework has trigger points for ROA, net non-performing assets, and CRAR. These ratios assess a bank's capital adequacy, asset quality, profits, liquidity, supervision, and control.

India's major banking and monetary authority is the Reserve Bank of India (RBI). In addition to managing the nation's foreign exchange and money supply, RBI acts as a bank for both the commercial banks and the Indian government. Commercial banks, public sector banks, rural regional banks, private sector banks, foreign banks, cooperative banks, term lending institutions, and non-banking finance firms/housing financing companies are the main categories into which banks may be divided.

In India, the CAMEL model—one of the most widely used instruments for evaluating the performance and soundness of banks—has grown significantly. The model was initiated by the Reserve Bank of India (RBI) in the late 1990s and has since become a cornerstone of the country's financial regulatory framework. In 1995, the RBI initially formed a working group, chaired by Shri S. Padmanabhan, to research the banking supervisory system. In 1998, the RBI developed a rating system for both local and

international banks based on the worldwide CAMEL model in response to the group's suggestions. Six key criteria are used by the CAMEL model to evaluate banks: capital adequacy, management, liquidity, profitability, exposure to market risk, and asset quality.

The CAMEL model emphasized the significance of risk management frameworks and management practices, as well as financial information, which was a major move towards risk-based supervision. With evolving market conditions and regulatory needs, the model has been adapted over time to meet the Indian banking landscape. One of the central elements of the RBI's current regulatory framework is the CAMEL model, which offers a structured and integrated framework for assessing banks' overall performance and health. Its development in India reflects how keenly the RBI is to ensure the stability and strength of the banking system, as well as continuing the best worldwide standards of supervision in finance. Supervisory institutions judge the overall condition and strength of banks by employing a supervisory grading framework termed the CAMEL model. Banks are graded on five primary factors: liquidity, quality of assets, quality of management, capital adequacy, and profitability. Each factor is rated between 1 (strong) and 5 (weak). Individual grades are combined to produce the composite grade.

**Capital Adequacy:** The bank's capital is evaluated in relation to the risk it faces in the Capital Adequacy (C) component. It assesses the bank's capital by looking at its assets, including how much and what kind, and how well it can withstand losses. The capital adequacy ratio (CAR) and the quality of capital are two factors to consider.

**Asset quality (A):** Looks at the amount of non-performing assets (NPAs) and the makeup of the bank's loan portfolio. It assesses loan variety, the bank's underwriting practices, and the sufficiency of loan loss reserves. The ratio of non-performing assets to total loans, net charge-offs to average loans, and the adequacy of loan loss reserves are a few of the factors considered.

The Management Quality (M) component assesses the efficacy and techniques of management. It evaluates the effectiveness of the bank's board of directors, senior management, internal controls, and risk management plans. The credentials and background of important management staff are among the factors considered.

**Earnings Quality (E):** The bank's profits are a measure of its capacity to produce long-term gains. It assesses the bank's non-interest revenue, operating costs, efficiency ratio, and net interest margin. The bank's return on equity (ROE), return on assets (ROA), and earnings stability and consistency are some of the factors considered.

**Liquidity (L):** This metric assesses the bank's capacity to fulfill its immediate obligations. It evaluates the bank's sources of funding, methods for managing liquidity risk, and the sufficiency of its liquid assets. The bank's net stable funding ratio (NSFR), liquidity coverage ratio (LCR), and the availability of funding sources during hard times are some of the factors considered.

## 2. Review of Literature

The study conducted on the subject by several experts and analysts is reviewed below. This material was taken from a variety of sources, including books, articles from investment journals, newspapers,

magazines, and websites. Here, we read the researchers' findings and discover what they discovered. The following is a summary of several research projects:

Kantharaju, G., Shubha, A. & KS, N. (2024). Twelve public and private commercial banks—seven from the public sector and five from the private sector—are assessed in this study using fifteen financial measures. The arithmetic mean is used to get the six-year average, which is then used to rank the banks according to their performance. Secondary data used in the study was taken from statistics tables kept by Indian banks. One-way ANOVA and descriptive statistics are used to analyze the CAMEL ratio means of public and private sector banks to see whether there is a significant difference between them. Among the banks taken into consideration, Bank of India came in last, while Kotak Bank came in third.

Sudha Vepa and Meraj Banu (2021), Examining India's two biggest public and private sector banks over ten years is the study's main goal. Using the T Test, descriptive statistics, and correlation analysis, the research seeks to assess their financial success. The samples are chosen using a judgment sampling strategy because of the data's accessibility. The results show that the capital adequacy ratio is essential to preserving banks' long-term viability and safeguarding depositor interests. Public sector banks do better than private sector banks in preserving average asset quality and earning capacity stability. However, private sector banks outperform public sector banks in terms of overall performance consistency.

Hari Krishna Karri, Kishore Meghani, Bharati Meghani Mishra (2015) analyzed and compared the financial performance of two PSU bank namely Bank of Baroda and Punjab National Bank using CAMEL model. The analysis was further supported by T-test. On close observation, it came to the fore that the performance of Bank of Baroda was rated as marginally higher than Punjab National Bank.

Singhal, P. K. (2020). This study aims to assess the financial status and performance of 21 Indian public sector banks over ten years and rate them based on their performance. The study found that 13 of the sample banks had a Capital Adequacy Ratio (CAR) over the RBI's mandatory level of 12% for public sector banks, with the other institutions averaging about 11%. In terms of capital adequacy, Bank of Baroda received the top position with an impressive average CAR of 13.33%. This demonstrates the need for all banks to eventually overcome the statutory barrier and shows that most public sector banks are making a conscious effort to maintain enough capital. However, public sector banks continue to struggle with non-performing assets (NPAs), which account for almost three-fourths of the total NPA load. The 22% annual growth rate of non-performing assets (NPAs) underscores the challenge that NPAs pose to the growth of public sector banks.

Mousumi Bhattacharya and Sarit Biswas (2020), The study uses secondary data and chooses a small set of ratios to reflect the CAMEL model. Its goal is to help regulators and the government make judgments on regulations and policies. Simple Average Analysis is used to rate banks by averaging their ratios over a period of five years. The behavior of the variables is summarized using descriptive analysis, and the mean differences of different ratios between banks are tested using one-way ANOVA. Purposive sampling was used to pick the sample, which consists of ten new-generation Private Sector Banks (PVBs). The study is empirical in character, and the research design is descriptive.

Bhatt, S. N. (2013) examined one of the most popular methods for gauging quality of select Indian Bank. In today's dynamic world trying to cope up with the aftermath of subprime crisis and the euro

zone crisis we would like to revisit a technique known as CAMELS Rating System. This technique is applied on 8 listed Indian Banks SBI, Union Bank, IDBI Bank, HDFC Bank, BOB, AXIS Bank, IndusInd Bank, PNB which is a mixture of public sector and private banks. This technique evaluates banks measures banks stability on capital adequacy ratio, asset quality ratio, management quality ratio, earning ratio, liquidity ratios and sensitivity ratio. The results of this study reveal that this technique is critical in not only evaluating stability of bank but could also be used for making preliminary investment decision.

### 3. Research methodology

The study is descriptive in nature, and the data is collected from secondary sources, including Annual Reports of Banks, Capitaline, Ticker Platform, Money Control and various Finance Journals. The study has collected the data for a period of Five years i.e., from 2021 to 2025.

To rank the banks, the ratios for each bank are averaged over five years. This approach ensures that the ranking is established using objective criteria by eschewing the use of subjective weights. The selected components of the CAMEL model are used to calculate the simple average for each bank. This method provides an easy-to-understand and transparent way to assess each bank's performance and determine its rating.

### 4. Research Objectives:

To analyze the performance of selected private sector banks (Kotak Bank, RBL Bank, IDBI Bank, Bandhan Bank) and public sector banks (SBI Bank, Bank of India, Bank of Maharashtra, Union Bank of India) using the CAMEL model.

It seeks to assess the financial growth of these banks over a specified period, examining trends in profitability, stability, and operational efficiency. Based on the findings, the banks will be ranked according to their overall performance and efficiency, providing valuable insights into their financial health and competitive positioning

### 5. Capital Adequacy ratio:

Capital Adequacy Ratio (CAR) is used to assess a bank's soundness and capacity to withstand losses. The main financial cushion of a bank is provided by Tier 1 Capital, which consists of core capital such as equity and stated reserves. Revaluation reserves and subordinated debts are examples of Tier 2 Capital, which provides additional financial assistance. A bank's total assets, adjusted for the risk levels they are linked to, are known as risk-weighted assets, or RWA. A bank's greater capacity to withstand losses is indicated by a higher CAR, which guarantees both financial stability and adherence to regulatory standards established by organizations such as the Reserve Bank of India (RBI) and Basel Norms. For scheduled commercial banks, the Reserve Bank of India (RBI) requires a minimum CAR of 9%. The CAR for public sector banks must be kept at 12%. In contrast, the Basel III Norms advise keeping the CAR at 8%.

$$\text{Capital adequacy ratio} = \frac{\text{Tier 1 Capital} + \text{Tier 2 Capital}}{\text{Risk Weighted Assets}}$$

Banks	Year						
	2025	2024	2023	2022	2021	Average	Rank
Kotak	20.6	21.8	22.7	22.3	17.9	21.04	2
RBL	16.2	16.9	16.8	17.5	16.5	16.77	4
IDBI	22.3	20.4	19.1	15.6	13.3	18.13	3
Bandhan Bank	18.3	19.8	20.1	23.5	27.4	21.81	1
SBI	14.3	14.7	13.8	13.7	13.1	13.92	7
Bank of India	17	16.3	16.5	14.9	13.1	15.56	5
BOM	17.4	18.1	16.5	0	13.5	13.1	8
Union Bank of India	17	16	14.5	12.6	12.8	14.58	6

Based on the five-year average performance, Bandhan Bank is placed top with the highest average of 21.81, indicating its consistent growth and strong financial stability. Despite a little decline in recent years, it has maintained its position at the top. Kotak Mahindra Bank, which is placed second, has consistently produced strong results overall, with little fluctuations in its average score of 21.04. IDBI Bank has made significant strides over time, indicating a strong recovery trend, with an average of 18.13 and a third-place rating.

**Asset Quality (A):** A bank's loan portfolio and other assets' risk is gauged by its asset quality. The percentage of non-performing assets (NPA) and loan quality are considered. An institution's stability and profitability will increase with the quality of its asset portfolio.

#### 6. Gross Non-Performing Assets (GNPA) Ratio:

Gross Non-Performing Assets (GNPA) represents the total value of loans that have stopped generating income for the bank. In simpler terms, loans become non-performing when they are overdue for a period of 90 days or more. GNPA is a key indicator of a bank's asset quality. A high GNPA ratio indicates that a significant portion of the bank's loan book is stressed or non-performing, signaling asset quality deterioration and potential risk to profitability. A GNPA ratio above 5% is considered a red flag in banking, as it reflects significant loan defaults or delinquencies. A low GNPA ratio (below 2%) suggests better asset quality and a lower risk of loan defaults. A bank with a high GNPA may face challenges in recovering its money, leading to increased provisioning requirements, which can negatively affect profitability and capital adequacy.

$$\text{GNPA} = \frac{\text{Gross NPA} * 100}{\text{Advances}}$$

Banks	Year						
	2024	2023	2022	2021	2020	Average	Rank
Kotak	1.4	1.8	2.4	3.2	2.2	2.20	2
RBL	2.65	3.37	4.4	4.34	3.62	3.68	3
IDBI	4.53	6.38	20.16	22.37	27.53	16.19	8
Bandhan Bank	3.84	4.87	6.46	6.81	1.48	4.69	5
SBI	2.24	2.78	3.97	4.98	6.15	4.02	4
Bank of India	4.98	7.31	9.98	13.77	14.78	10.16	6
BOM	1.88	2.04	2.19	2.28	2.47	2.17	1
Union Bank of India	4.76	7.53	11.11	13.74	14.15	10.26	7

1. IDBI Bank exhibits significant issues with asset quality and a large percentage of non- performing loans, ranking eighth with the highest average GNPA (16.19).

2. Union Bank of India (10.26) and Bank of India (10.16) rank seventh and sixth, respectively, with relatively high GNPA ratios • Public sector banks with higher GNPA ratios, including IDBI, Union Bank, and Bank of India, typically have a heavier burden of bad loans.

3. Private banks like Kotak, RBL, and BOM exhibit strong credit management through their great asset quality; IDBI Bank's consistently high GNPA trend over time indicates ongoing asset quality issues, which might be the consequence of legacy issues from the past.

**6.1 ROE Ratio:** Return on Equity measures how efficiently a bank uses its shareholders' equity to generate profit. It indicates the return earned on each unit of equity. A higher ROE means the bank is generating more profit per unit of equity, indicating efficient use of capital. A low ROE may indicate that the bank is not using its equity efficiently or is not generating enough profits relative to its capital base.

$$\text{Return on Equity} = \frac{\text{PAT}}{\text{Net worth}}$$

Particulars	Year						
	2024	2023	2022	2021	2020	Average	Rank
Kotak	15.2926	14.024	12.5868	12.3548	12.9401	13.44	1
RBL	8.2326	6.7397	-0.5913	4.3688	5.5782	4.87	6
IDBI	11.8363	8.3814	6.2168	3.8384	-35.98	-1.14	8

Bandhan Bank	10.8247	11.8741	0.7232	13.5289	22.9096	11.97	3
SBI	17.3303	16.5321	11.8645	8.4014	6.3976	12.11	2
Bank of India	9.8832	7.0515	6.5591	4.6708	-6.561	4.32	7
BOM	22.985	17.6439	8.8519	4.8081	4.7116	11.80	4
Union Bank of India	15.5711	11.3267	7.7482	5.9147	-9.6156	6.19	5

With the highest average return on equity (ROE) of 13.44, Kotak Bank is in first place. This point to success and stable financial management. With an average ROE of 12.11, SBI ranks second, indicating steady and rising returns to shareholders. Despite fluctuations over specific years, Bandhan Bank's good performance is demonstrated by its third place ranking of 11.97. Both the Bank of India and IDBI Bank both have negative ROE in 2020, a sign of losses or erratic financial conditions

**Business Per Employee:** It measures how much business each bank employee handles. It is a significant predictor of staff productivity and operational efficiency. A greater ratio indicates that employees handle more business, leading to increased efficiency and production. A lower ratio indicates lower efficiency, potentially due to overstaffing, inefficiencies, or decreased consumer involvement.

Business per employee= Total Revenue/Number of employees

Banks	Year						Average	Rank
	2024	2023	2022	2021	2020			
Kotak	10.59	9.29	8.83	9.74	9.64	9.62	7	
RBL	15.03	14.42	15.44	16.86	16.04	15.56	6	
IDBI	24.52	23.42	21.74	20.73	19.88	22.06	4	
Bandhan Bank	3.38	3.05	3.16	3.23	3.11	3.19	8	
SBI	37.11	32.32	27.78	24.96	22.32	28.9	1	
Bank of India	25.54	22.13	20.24	19.29	18.57	21.15	5	
BOM	34.89	31.23	26.21	21.06	18.91	26.46	2	
Union Bank of India	27.58	24.86	22.52	19.37	20.52	22.97	3	

With an outstanding BPE of ₹28.90 crores, State Bank of India (SBI) tops all banks according to the five-year average figures given, showcasing its operational effectiveness and large-scale resource optimization. Despite being one of the biggest employers in the industry, it shows how well SBI can utilize its workers. Despite their reputation for providing specialized services and emphasizing customer satisfaction, RBL Bank (₹15.56 crores) and Kotak Mahindra Bank (₹9.62 crores) fall short of the leading public sector banks in terms of business volume per employee. This could be because of their smaller branch networks or a different business strategy that prioritizes higher margins over volume. Due to its

emphasis on microfinance and rural banking, Bandhan Bank has the lowest BPE of ₹3.19 crores, which may indicate a smaller or younger corporate structure or an underused staff when compared to rivals.

6.1 The Net Interest Margin is a profitability metric that shows the percentage difference between the bank's interest income from loans and the interest it pays on deposits, relative to its interest-earning assets.

$$\text{NIM} = \frac{\text{Net Interest Income}}{\text{Average Interest-Earning Assets}} \times 100.$$

The interest-earning assets are Investments & Advances. Higher NIM is favourable, indicating that the bank is efficiently managing its lending and borrowing operations and earning more per unit of assets. Low NIM suggests that the bank's profit from lending activities is shrinking, which could be due to high costs of deposits, low loan interest rates, or a weak lending portfolio.

Banks	Year						
	2024	2023	2022	2021	2020	Average	Rank
Kotak	5.32	5.33	4.62	4.41	4.62	4.86	2
RBL	5.49	5.24	4.41	4.39	4.56	4.82	3
IDBI	4.93	4.52	3.73	3.38	2.61	3.83	4
Bandhan Bank	7.35	7.21	8.18	7.78	8.12	7.73	1
SBI	3.28	3.37	3.12	3.26	3.19	3.24	5
Bank of India	2.97	3.01	2.36	2.48	2.93	2.75	7
BOM	3.92	3.56	3.15	2.84	2.6	3.21	6
Union Bank of India	2.99	2.9	2.71	2.47	2.29	2.67	8

1. Bandhan Bank is the top performer (7.73). Bandhan Bank has strong lending profitability with the greatest NIM. A strong clientele, efficient cost control, or high-interest loan options might be the cause of this.

2. The competitive NIMs of RBL Bank (4.82) and Kotak Bank (4.86) show their superior asset quality and interest income efficiency. Union Bank of India has the lowest NIM (2.67), which might indicate higher financing costs or lower lending rates. This may need strategic measures to boost profitability.

**CASA Ratio:** The percentage of deposits in a bank's current and savings accounts in relation to its total deposits is shown by the CASA ratio. It reflects how much of the bank's funds come from these low-cost sources. A higher CASA ratio is favorable because current and savings accounts are typically low-interest or no-interest deposits, meaning the bank can raise funds at a low cost. It improves the bank's margins and profitability since the cost of these deposits is lower than the cost of term deposits. A high CASA ratio indicates strong liquidity and an efficient deposit base, providing more funds at a lower cost for lending and investments

Banks	Year						
	2024	2023	2022	2021	2020	Average	Rank
Kotak	0.45	0.53	0.61	0.60	0.56	55.14	1
RBL	0.35	0.37	0.35	0.32	0.30	33.86	8
IDBI	0.50	0.53	0.57	0.50	0.48	51.68	3
Bandhan Bank	0.37	0.39	0.42	0.43	0.37	39.64	5
SBI	0.40	0.43	0.45	0.45	0.44	43.34	4
Bank of India	0.37	0.38	0.40	0.37	0.37	37.77	6
BOM	0.53	0.53	0.58	0.54	0.50	53.65	2
Union Bank of India	0.34	0.35	0.37	0.36	0.36	35.46	7

1. Kotak Bank has a strong deposit base with a sizable portion of low-cost funds, and it has the highest average CASA ratio (0.55). This suggests that deposits have been mobilized effectively.

2. Bank of Maharashtra (BOM) ranks second with an average CASA ratio of 0.54 and has a strong focus on attracting savings and current account deposits. Union Bank of India's (0.35) and Bank of India's (0.38) lower rankings point to higher funding costs and perhaps lower profitability from core banking activities.

2. RBL Bank is more likely to rely on expensive term deposits, which might have an impact on its net interest margins as seen by its lowest average CASA ratio (0.34).

**Credit Deposit Ratio:** The Credit Deposit Ratio measures the proportion of a bank's deposits that have been lent out as loans. It is a key indicator of a bank's liquidity and its lending activity. A higher C-D ratio means that a bank is lending out a larger proportion of its deposits. This could indicate strong lending activity but may also imply higher risk if the bank is over-leveraging its deposits. A C-D ratio above 75% suggests that the bank is aggressively using its deposits for lending, which could generate higher interest income but might pose liquidity challenges, especially if a large number of depositors demand withdrawals simultaneously. A lower C-D ratio (say below 60%) may indicate conservative lending, suggesting the bank is holding more of its deposits as reserves or investments rather than using them to issue loans. This could signify cautiousness, but also a potential underutilization of its deposit base.

Banks	Year						
	2024	2023	2022	2021	2020	Average	Rank
Kotak	0.97	0.99	0.98	0.90	0.96	96.13	2
RBL	0.81	0.83	0.76	0.80	1.00	84.07	3
IDBI	0.68	0.64	0.59	0.56	0.58	60.84	8
Bandhan Bank	0.90	0.97	0.98	1.05	1.17	101.10	1
SBI	0.75	0.72	0.67	0.67	0.72	70.68	4
Bank of India	0.76	0.73	0.67	0.58	0.66	68.12	5
BOM	0.74	0.73	0.65	0.59	0.58	65.74	7
Union Bank of India	0.71	0.68	0.64	0.64	0.70	67.47	6

Bandhan Bank has the highest average CD ratio (1.01), meaning that it lends more money than it receives. This suggests a firm lending strategy.

1. Kotak ranks second with an average ratio of 0.96, indicating a sound approach to loan expansion. A lesser percentage, like IDBIs, may indicate cautious lending or sluggish credit creation due to risk concerns

## 7. Conclusion

Final Banking Performance Analysis Using the CAMEL Method (2020–2024) Using key financial indicators such as the Capital Adequacy Ratio (CAR), Gross Non- Performing Assets (GNPA), Return on Assets (ROA), Return on Equity (ROE), Business Per Employee (BPE), Profit Per Employee (PPE), Net Interest Margin (NIM), Net Profit Margin (NPM), Current & Savings Account (CASA) Ratio, and Credit-Deposit (CD) Ratio, the provided data assesses the performance of eight banks over a five-year period (2020–2024) using the CAMEL method. We may make the following specific conclusions and recommendations based on the above table, which rates eight banks according to 10 distinct financial and operational performance measures during a five-year period

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