

Financial Performance Analysis of Banking Sector in Mumbai

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Abstract: Banking sector is one of the fastest growing sectors. The aim of the banking sector is to improve the productivity and profitability at the level of foreign and the global market. financial performance in banking sector is show the overall economic growth and financial health. It's finds out the positive or negative impact as well as strength and weakness about the banking in financial area. The main functions of bank are to accept deposits form the public allow the credit facility to those who needs some money for short term as well as long term requirement. Financial performance is the most Important element of the economic growth and economic development of a country. Research in financial area it's becomes helpful taking any decision about the bank. The aim of the study financial performance of banking sector on basis of liquidity, solvency and profitability. This study is based on the secondary data. The RBI is the highest banking regulatory body in India. According to the "Reserve Bank of India" there are two major rating model to find out the financial performance which are CASA (Current account and Saving account) CAMEL (Capital Adequacy, Asset quality, Management, Earnings, Liquidity, and sensitivity). In India camel model is one of the most important measures and compare the financial performance. CAMEL model is the based on the secondary data.

Keywords: CASA, CAMEL, Profitability, Solvency, Capital Adequacy, Asset quality, Management, Earnings, Liquidity, and sensitivity