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The Greatest Investment Opportunities in the Indian Banking Industry & Financial Analysis

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ABSTRACT: The banking industry is the main source of funding for contemporary trade and business. A nation's economic development is dependent on financial intermediaries like banks. Notwithstanding difficulties brought on by both domestic and global changes, Indian banks have continued to function well over the past few years. Fundamental analysis plays a vital role in investment decisions. It gives insight into how well a business enterprise is doing financially. This study was conducted to comprehend how well the Indian banking sector is performing. According to the current study, EPS is the best indicator that a potential investor should look for before putting money into a business. Despite having good OPM, NPM, ROE, PER, DPS, and DPR, a corporation. There is no discernible connection between these factors and EPS. A company may be lucrative, but it may not always pay dividends and may choose to keep the profits as retained earnings. So, in order to determine which firm will be more profitable, an investor needs to evaluate the EPS of all the companies under consideration. EPS is now the best metric for making investing decisions.

I. INTRODUCTION

The banking industry is vital to the economy and necessary for the existence of the nation. It provides a variety of financial services, such as savings accounts, current accounts, ATMs, deposits, debit cards, credit cards, Net banking, investment services, and advice financial. Traditional public services like deposits and loans are essential to the banking sector's expansion. The fundamental function of the banking industry is to accept deposits from customers and lend money to those who are in need. In the stock and financial markets, banks are the most prominent players. The amount is offered for investing and economic growth, both of which improve all the performance. It became a divide of the society that comprised businesses as well as individuals as clients. The banking industry, as we all know, is the foundation of the economy and directly affects economic growth. The ability of the bank to expand is influenced by a number of variables, including customer service, deposit and lending options, and financial success. The Indian banking sector has grown quickly since it was privatised, with public banks boosting their offerings and profits. Private banks are regarded to be better organised and constructed than public sector or older private banks in terms of financial performance (Babu 2015).

Regardless of whether they are public or private, both have their own advantages and disadvantages, thus it is essential to assess each bank's financial efficiency before making any financial judgements concerning it. Both public and commercial sector banks have been severely impacted by the Covid-19 epidemic. Reviewing the financial performance of banks in the public and private sectors is advised as a result. In this study, Bank of Baroda, State Bank of India, HDFC bank, and ICICI bank financial performance of two state banks and two private banks will be analysed.

II. METHODOLOGY

Step 1: Establishing the project's goals and regulations.

Stage 2: The data relating to the industrial and economic elements that are important to the Indian banking business were researched.

Step 3: Company analysis comes once the firms have been chosen.

The report must be properly documented and submitted to the M/s at stage four. Investments by Anand Rathi.

Leading full-service securities provider Anand Rathi offers all types of financial services. The company, which was established in 1994 by Mr. Anand Rathi, now has offices throughout India as well as abroad in Dubai and Bangkok. A variety of financial and consulting services are offered by Anand Rathi, including wealth management, corporate advisory, brokerage & distribution of stocks, commodities, mutual funds, and insurance.



The philosophy of the company is wholly client- centered, with a strong emphasis on offering clients long-term value addition while upholding the highest standards of excellence, ethics, and professionalism. People, Private Customers, Corporates, and Institutions make up the four main client categories that comprise the entirety of the firm's activity.

OBJECTIVE OF THE PROJECT

1. Using standards for investment research that are widely regarded, study the banking sector.
2. Find suitable investment opportunities among the Indian stock market's listed businesses.
3. Share investments can be an extremely dangerous endeavour. Yet by conducting a thorough research before making an investment decision, the risk can be reduced. This project aims to conduct such type analysis for the banking sector in order to implement the generally recognised standards for investment analysis. Every economic activity's primary goal is to provide commodities and services that households may use. The distribution and level of discretionary income have an impact on the household sector's overall demand. The elements that influence a company's profitability can be grouped into three general categories.
4. Economic-wide factors
5. Industry-wide factors
6. Company-specific factors.

TOP-DOWN APPROACH

It can be quite hazardous to invest in shares. However, the risk can be reduced by conducting in-depth research before to choosing strategy of the investment . This project intends to conduct an analysis for the banking sector in order to put into practise the universally recognised standards for investment analysis. Every economic activity's primary goal is to provide products and services that households may use. The distribution and level of discretionary income have an impact on the total demand for products and services in the household sector. The elements influencing a company's profitability can be divided into three major groups.

III. CONCLUSION

The recent change in environmental conditions, such as inflation, an increase in interest rates, and a recent market downturn, among others, was one of the issues encountered over the project's lifetime. The project's integration of these adjustments was quite challenging. Yet, the long-term projections for the scrips remain the same. Projections are based on the banking industry's long-term outlook. The prophecies might not come true in the near future. It might be brought on by specific economic cycles or governmental initiatives. This study was created under the assumption that the current economic climate wouldn't change. Before it can be shared, this project must receive the research board of Anand Rathi's clearance.

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