



**A PILOT STUDY ON IMPACT OF CAMELS MODEL ON COMPARISON OF PERFORMANCE  
AND POSITION IN PUBLIC SECTOR BANKS (VS) PRIVATE SECTOR BANKS**

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**ABSTRACT**

Indian Banking Industry is in transformation stage since 1991 to till now. In recent years the banking business is highly competitive. The CAMELS MODEL is used in this article to analyze and to do comparison of performance of performance in public sector banks (vs) private sector banks to sustain in banking business. **The CAMELS MODEL uses Ratio Analysis to analyze and compare the financial position and performance of the said banks. The article is an attempt in recent years. How far the commercial banks can withstand this competition and survive in years to coming years in their banking operations? This study has been successful in understanding the outcomes of CAMELS MODEL by quoting qualitative and quantitative analysis of CAMELS RATING on Commercial banks.**

**Keywords: Public Sector Banks, Private Sector Banks, CAMELS MODEL, Financial Position & Performance.**