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Topic of Research: **Financial Stability and Efficiency of the Banking Sector in India.**

Findings

Findings of objective - 1

- Higher debt slightly shrinks the financial performance of public banks, improves the financial performance of private banks, and shows no significant impact on foreign banks.
- Net Profit Margin emerged as the important driver of financial performance across public, private, and foreign banks, shows that earning more income and controlling costs are key for all types of banks.
- Liquidity and credit risk strongly affect how stable banks are, higher credit-to-deposit ratios and higher NPAs hurt financial health, highlighting the need for strong risk management in across banks.
- Bank size does not have a significant influence on financial performance of public sector banks, in private sector banks slightly better, and negative in foreign sector banks, indicating that larger banks do not automatically perform better than smaller ones.

Findings objective - 2

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