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# SCOPE OF GERMAN LANGUAGE IN INDIA

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### Abstract

The paper aims to give an overview on the origin of German and the need for German language in India. The main motive of this paper is to acknowledge the need to learn German in India and to analyse the career prospects one has after learning the language. An extensive research was conducted and the information was collected from various secondary data and analysed. At the end of the research the need for the language and the career prospect one has after mastering it was elaborately explained.

**Keywords:** German, Career, Language, India, Trade.

## 1.0 INTRODUCTION

German is a language which is largely spoken by the people of Central Europe. It is widely spoken in many countries and it is the official language in Austria, Switzerland, Germany. Roughly around 100 million people across the globe speak German language and it ranked as the 6<sup>th</sup> most popular language in the world, the first one being Chinese followed by English, Hindi and Spanish. Researchers believe that the origin of German language the Proto-Germanic began to develop around the 2000 B.C when the people started to live in the areas west to the Baltic sea. Earliest records of the language dates back to the 1<sup>st</sup> century B.C when the native people of the Rhine-Danube area came in contact with the Romans. The present day

German is highly unidentifiable to the one which the Romans observed in the past. The language has evolved over a period of time, from Old High German ( 700 A.D to 11<sup>th</sup> century), to Middle High German (about 1050 to 1350), to Early New high German (1350 to 1600) to New High German (from about 1600 to the present).The evolution of the language with respect to the society has helped many people to adapt to the language.

German is one of the most widely spoken language and it is advantageous to learn German as Germany stands in the second position as the worlds largest exporter and it has the 4<sup>th</sup> best economy in the world so learning German will help to boost one's career as it is the hub for many international corporations. Learning German will

## SCOPE OF GERMAN LANGUAGE IN INDIA

also help in creating a passage to world class education for students. So the main objectives of this paper will be discussed below.

### OBJECTIVES

- To acknowledge the requirement of German language in India
- To analyse the Career aspects by learning German

## 2.0 IMPORTANCE OF GERMAN IN INDIA

The increasing relations in trade between the two countries has opened doors to many opportunities and many students are pursuing higher education in foreign countries. This has led to many people opting to learn languages of foreign origin they tend to learn a new dialect for superiority in career growth. German is one of the dialect which is the best to learn for improving ones career as economically Germany is very strong and there are many international companies. This is the reason why many students are opting to learn Deutsch and to study in Deutschland due to this the scope of the dialect is increasing in India also. Let us learn, in India, how many are learning German language and the main reasons to study German in India are:

- **Globally spoken language**

Deutsch is widely spoken in many countries. It is spoken widely around the central Europe and around millions of people speak Deutsch and it is also the most taught language across the globe.

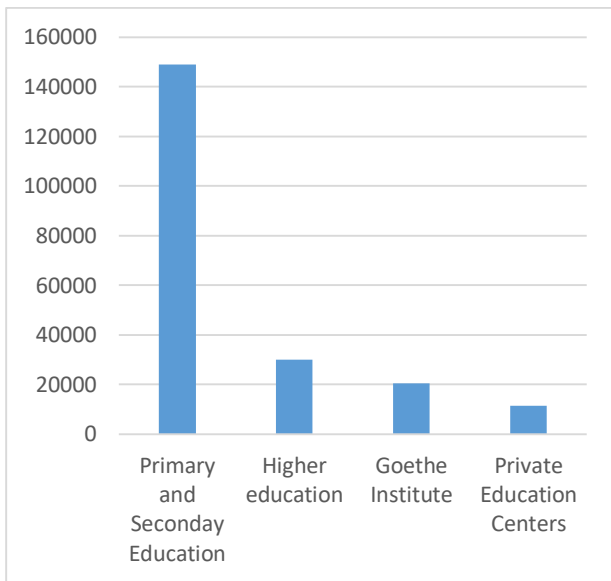
- **Job opportunities**

To grow up the corporate ladder it is essential to upskill one's self, learning German helps in reaching one step ahead. It is important to learn Deutsch as fluency in this language has opened up many opportunities in various sectors like medicine, automobile, entertainment and technology. It is the power house many international companies like BMW, Bosh, and Oracle to name a few. And by adding this as a skill in the resume will give a better weightage and help in getting better offers.

- **Scope in India**

As there are strong connections between the two countries in trade related sectors many companies have established their business in India and they are in search of people who can speak German fluently so learning German will increase the opportunity to get into a foreign based company. People also can apply for roles of German translators, content writers and interpreters as these jobs are always in demand. Many popular companies like Oracle, Bosh, BMW and Amazon are preferring people who know German to outsource them for offshore work. Therefore learning German will allow a person to improve their pay scale and upskill themselves. The following graph shows the number of German Language learners in India in 2020

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Source : @Statista 2022

Graph showing the German Language learners in India

- **Study perspective**

Deutschland is a land of innovation and a degree from the reputed college in Germany is recognized world wide and it holds great respect. The education is free in here for local and international students as the state funds the higher education in the country. The students receive a greater scope for research. And development as the education system believes in incorporating more practical knowledge than theoretical.

- **Tourism and Travel industry**

There are a huge number of German speaking people visiting India every year for vacation or work purposes, these people do not

converse in English and the only dialect known to them is German. Fluency in this lingo will help a person get jobs in hotels, in travels as a travel guide and many other sectors of tourism abroad and in India.

- **Business opportunities with German Companies**

If a company is planning to expand their business in the European region having knowledge about the dialect will give the company a better hold and it will also help in making better connections with native people. This will create a positive impact in the business's growth due to effective communication.

- **Start-ups alliance at new Silicon Valley**

The capital of Germany Berlin is changing into the epicentre for new innovations and start-up business. Is also known as the "silicon valley of Europe". So learning the German language will be helpful in making any alliance or to raise funds in the silicon valley due to which the start-up can develop at a faster pace.

- **Deutsch Holds a Strong Online Presence**

This language is very essential to content writers, as the German sites have solid presence on the web. In consideration to the domain affiliated to a particular country, .de is a very famous space in the globe after .com. If image



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building or brand recognition is the main motive then the German websites will help in attracting more audiences across the globe, therefore learning this language can be very useful.

### 3.0 CAREER ASPECTS BY LEARNING GERMAN

Due to growing international trade, business and commerce connections with India and countries across the world many people are travelling abroad and for them foreign is an essential requirement. Learning a foreign language will give better competitive career options. German is widely spoken world wide and there many job requirements after learning German so many people are opting to learn Deutsch. The careers one can pursue after mastering the language are:

- **German language teacher**

One of the initial career opportunity that comes to mind after the completion of German is that of a teacher. After the course completion one can opt to be a certified teacher as there is a high demand as many people are opting to learn foreign dialects for various reasons. Many schools and colleges are also incorporating German into their curriculum so one can act as a freelance teacher.

- **Translator**

One of the secure job a person can expect as a Deutsch language learner is that of interpreter or translator. Most of MNC's and NGOs are in need for translators to convert the secondary data into the required dialect of the readers choice the interpreter too has a similar job. People who are keen in literature can undertake the translations of literary works from any foreign language. The salary offered for these roles are also quite attractive.

- **Engineering Jobs in India and Germany**

Germany is known as the world leaders in engineering but due to various reasons there is a shortage of qualified engineers in the job market. As per a survey the German companies fear they will not find enough engineers in the mere future. Mastering the dialect can help increase the job prospects in both the countries.

- **Tourism sector**

India's tourism sector contributes about 6.88 percent to its total GDP. It is noteworthy that a lot of tourists that visit India come from Germany and other German-speaking countries during this era. The global trade contributes to about 10 percent out of which

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the Germans are the widespread travellers. You may work as a guide for German-speaking tourists. The job options in Tourism for German learners in India very robust and seamlessly increasing year after year.

- **Hospitality Department**

Apart from working as a tour guide, one can also profit from working in the numerous hospitality operation centers. One can work as superintendent in the guest relations department of trip companies, event centers, and more. The sector is always in hunt of the innovative minds. It comes as no surprise that they're the world's most significant plutocrat on the globe. Thus, a knowledge of Deutsch is an excellent advantage for numerous people working in the hospitality industry.

#### 4.0 CONCLUSION

Learning a foreign dialect is very much in demand these days and many training institutes are also present which help the individuals to master the language. Many institutes and organizations are incorporating the study of foreign dialect into the curriculum. German is preferred as it is spoken widely across the globe. And as seen above learning the dialect will give an edge to ones career and better job opportunities.

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# A STUDY ON THE FINANCIAL ANALYSIS OF INDIAN OVERSEAS BANK USING CAMEL MODEL

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## Abstract

The banking sector is one of the emerging and growing sectors in India. In India, banks consist of public, private, and foreign sectors. Assessing any sector of the banks is a fundamental task. Accordingly, this paper inspects to know the influence of CAMEL components on the financial performance of Indian Overseas Banks, a private bank. CAMEL's major indicators such as capital adequacy, asset quality, management effectiveness, bank liquidity are measured. The research sample of Indian Overseas Bank considers over the 5 years, from 2016 to 2020. The findings ascertain bank's net profit is not on par, management effectiveness is better.

**Keywords:** Financial Performance, Capital Adequacy, Asset Quality, Management Effectiveness, Bank Liquidity.

## 1.0 INTRODUCTION

The evolution of the world economy pivots mostly on real factors such as industrial transition, modernization of agriculture, internal growth trade, and foreign trade. The role and stature of the banking and financial sector are not restricted only to the improvement of the nation. Therefore banks and financial institutions play a significant role, by

contributing to economic planning as a subset of specific goals and specific allocations the proportion of money that forms the economic scheme of the government. A sound financial structure is essential for healthy growth and a dynamic economy. To be a sound banking industry its prime focus should be on financial services. Considering the economy on large scale the banking sector's effective measures and indicators are based on its performance. The

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banking sector's performance is regarded as a replica of the economic activities of the banking system, as a healthy banking system plays a key role in the growth of the existing environment, therefore banks should be given more attention than any other type of economic unit in an economy. The progress in the banking industry shows as a good indicator for economic growth. There is greater rate the phase of risk and financial indifference of commercial banks.

The regulators have reinforced bank monitoring by using CAMEL (Capital adequacy, Asset quality, Management quality, Earning Quality, Liquidity) rating criterion to assess and evaluate the performance and financial efficiency of the activities of banks.

The CAMEL rating model in the banking sector is a significant and tangible improvement beyond previous standards in terms of frequency, testing, distribution, and concentration. During this time, the banking sector changed and it was time to conduct a performance appraisal. Accordingly, the Reserve Bank of India provided a framework for evaluating the current performance of the system, the efficiency, and effectiveness of the banks. **Padmanabhan Working**

the economy, social and economic industries. Banks play a crucial role in the economy in capital formation due to progress than the previous banking sector management system in terms of recovery, management efficiency, assets quality, earning quality, and internal control system to regul

**Group (1995)** suggested two supervisory rating models named **CAMELS** (Capital Adequacy, Assets Quality, Management Quality, Earning Quality, Liquidity, Systems, and Controls) and **CACS** (Capital Adequacy, Assets Quality, Compliance, Systems, and Controls) for the rating of Indian commercial Banks and Foreign Banks operating in India.

### **Indian Overseas Bank (IOB) - A Brief History**

IOB is a major Indian Nationalized bank. It is owned by the Ministry of Finance, the Government of India based Tamilnadu, India, with about 3,400 local branches, about 6 foreign branches, and a representative office. It was founded in February 1937 by M. Ct. M. Chidambaram Chettyar. During nationalization, IOB was one of the 14 major banks taken over by the Govt of

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India. It is one of the two banks recommended by NITI to go private according to various media reports. As of 31 March 2021, the total IOB business transaction stands at ₹379,885 crores (US\$50 billion).

## **2.0 REVIEW OF LITERATURE**

Vinod Kumar (2017) has evaluated the performance and financial resilience of specified private banks in India for the period 2007 to 2017, where the financial vitality of the banks was done through composite rankings, average and covariance have been applied. Sangeeta (2016) evaluated the operation of the state bank group by applying CAMEL Model. Their findings aided majorly to the depositors, bank managers, and regulators too. Anh Huu Nguyen (2020), built three econometric models and evaluated 31 Vietnamese commercial banks for 6 years using the variables capital adequacy, asset quality management effectiveness, bank liquidity, return on assets (ROA), return on equity (ROE), and net interest margin (NIM) and analyzed the better fit of the fixed effects model (FEM) compared to the ordinary least squares (OLS) and Random effects Model (REM) and found that capital adequacy, asset quality, liquidity, and management efficiency

affects the performance of the Vietnamese commercial banks. Muralidhar, et al (2017), has analyzed the performance of Bank of Baroda, Punjab National Bank, Bank of India, Central Bank of India, Bank of Maharashtra nationalized banks with the study period of 2006 – 2012 to 2015-2016 using CAMEL Model and measured the financial performance of the banks. Lavanya and T Srinivas (2017) analyzed the financial performance of the ICICI bank, HDFC bank, Kotak Mahindra Bank, Axis Bank, and Yes Bank from 2012 to 2017 using the CAMEL Model. Harsh Vineet Kaur (2018) analyzed the Indian 28 Public Sector, 26 Private Sector, and 28 Foreign banks and analyzed using ranking method the commercial banks' operations through CAMEL Model. Andhra Bank and State Bank of Patiala ranked best amid public sector banks. Among the private sector banks, Jammu And Kashmir Bank have bagged the first rank followed by HDFC Bank. Antwerp Bank has been ranked the best among foreign sector banks followed by JP Morgan Chase Bank.

From the above review of literature, it is very clearly emphasized that financial performance of the banks are done among public, private, and foreign sector banks, for the period till 2017, and very little

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research work done on Indian Overseas Banks. Hence, this study was attempted for analyzing for the years 2017 to 2021 using CAMEL Model.

## **3.0 RESEARCH METHODOLOGY**

CAMEL is a proportionate-based model to evaluate the bank's performance under various conditions. It is used as an instrument to rate or rank the banks. The current study is descriptive research based on the structure of analytical research. Sample bank data for the period of 2016-2020 is collected from the annual reports published by the bank. Here, the Indian Overseas Bank for five years has been taken for the study. Twenty ratios associated with the CAMEL model are calculated in the study. Mathematical tools used here are the Average and Ranking method for interpretation.

### **3.1 OBJECTIVES**

#### **Primary Objectives**

To analyze the financial status and action of Indian Overseas Bank through the CAMEL model.

#### **Secondary Objectives**

- To analyze the capital adequacy of Indian Overseas Bank
- To evaluate the quality of the assets of Indian Overseas Bank
- To analyze the earning quality of Indian Overseas Bank
- To evaluate the liquidity of Indian Overseas Bank
- To know – how the systems and controls of Indian Overseas Bank

## **4.0 ANALYSIS AND DISCUSSION**

### **4.1 Capital Adequacy**

Capital adequacy assesses institutional compliance with regulations on a small portion of capital reserve. It has emerged as one of the major financial indicators in the life of the banking system. Future financial position is predicted based on future institutional plans, such as whether they plan to issue shares or acquire other companies. It also indicates future anticipated losses by which the bank can carry sufficient capital and bank leverage. The bank needs to maintain and protect the confidentiality of the shareholders and also through preventing the bank from bankruptcy.

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## Debt-Equity Ratio

This ratio represents the degree of leverage. It shows the proportion of the bank business is financed through equity and debt. It is the fraction of total borrowings and the net worth of the shareholders. A higher ratio indicates a low protection level for the investors and creditors and vice-versa.

**Table 1 : showing the Debt-Equity**

Year	Ratio	Rank
2016-2017	0.08	3
2017-2018	0.08	3
2018-2019	0.00	1
2019-2020	0.02	2
2020-2021	0.02	2
<b>Average</b>	0.04	

**Ratio**

## 4.2 Asset Quality

The asset quality evaluates the stability of the financial institutions against the loss of value of assets. The main motive for measuring the asset quality is to authenticate the composition of Non-Performing Asset (NPAs) as a percentage of total assets.

## Net NPAs to Total Assets

This ratio reflects the bank's efficiency in assessing credit risk and debt recovery. Here Net NPAs are estimated as a proportion of Total Assets. When the ratio indicates a lower level then the performance of the bank is better.

**Table 2 showing the Net NPAs to Total Assets**

Year	Ratio	Rank
2016-2017	0.94	3
2017-2018	0.95	5
2018-2019	0.93	1
2019-2020	0.93	1
2020-2021	0.94	3
<b>Average</b>	0.94	

## 4.3 Management Efficiency

Management efficiency signifies the top management of the bank to make the right decision. It guarantees the bank's advancement and survival. Effective management means adherence to set procedures, the ability to plan and respond to changing circumstances, leadership, and management capacity in the bank.

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## 4.4 Return on Equity

It is the measure of bank profitability. In this calculation profit after tax is expressed as a percentage of equity. A higher ratio signifies the efficiency of the management of the bank.

**Table 3 showing the return on Equity**

Year	Ratio	Rank
2016-2017	(0.01)	2
2017-2018	(0.02)	3
2018-2019	(0.02)	3
2019-2020	(0.03)	5
2020-2021	0.00	1
<b>Average</b>	0.08	

## 4.5 Earning Quality

Fiscal stability and future revenue growth reflect the quality of revenue. Interest rate and supply chain policies help assess income and profit.

## Net Profit to Total Assets

This ratio indicates the return on operating assets or efficiency in the deployment of assets. It is the fraction of net profits and total assets of the bank. A higher ratio reflects the probable earning of the bank.

**Table 5 showing the Net profit to total Assets**

Year	Ratio	Rank
2016-2017	(0.25)	3
2017-2018	(0.47)	4
2018-2019	(0.23)	2
2019-2020	(0.53)	5
2020-2021	0.05	1
<b>Average</b>	(1.43)	

## 4.6 Liquidity

Liquidity enables banks to satisfy their financial obligations. The risk of liquidity harms the image of the bank. On other hand, a very high grade of liquidity indicates that banks are not using their money properly and blocking the profit margin. An adequate liquidity position means a situation, where an organization can obtain adequate liquid funds, either by increasing liabilities or by converting its assets into cash.

## Liquid Assets to Total Assets

The ratio measures the general banking position of revenue. Liquid assets include cash in hand, money at call, and short notice balance with RBI and balance with banks (India and Abroad). Higher the ratio better the liquidity of the company.



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**Table 6 showing the liquid assets to total assets**

Year	Ratio	Rank
2016-2017	0.04	5
2017-2018	0.07	2
2018-2019	0.06	3
2019-2020	0.12	1
2020-2021	0.06	3
<b>Average</b>	0.07	

## 5.0 SUMMARY OF FINDINGS

The capital adequacy of the IOB during th18-20 was at the top position with the nominal average of 0.93 and during the year 2017-18 IOB scored the lowest position of 0.95 which indicates less protection to depositors and creditors and the IOB has to take the precaution of protection of the investors and increase the chances of investor retention in the bank.

The asset quality of Indian Overseas Banks by observing the total NPAs over Total Assets indicates during 2019-2021, IOB was at its best performance with the least average of 0.02, while during 2016-2018 IOB scored the lowest position with the highest ratio of 0.08 which shows that it was not performing better. However, in the year 2020-2021, it signifies the bank performance is better.

Management Efficiency of the IOB bank represented through the calculations of return on equity and determines that during 2020-21 IOB is in top position with the highest ratio of 0.05 which indicates that there is sufficient management compared to other years and signifies the efficiency of the management is embarked for better investments in the bank for the forthcoming banks.

The liquidity position of the IOB during 2019-20 is with the highest average of 0.12 and during 2016-17 IOB scored the last position with the least percentage of 0.04, which signifies that the company needs the revaluation of the assets.

## 6.0 CONCLUSION

During the process of evaluation of the performance of Indian Overseas Bank during a different financial year, different ranks have been obtained concerning CAMEL ratios. Our research finalized that in terms of capital adequacy ratio parameter 2018- 2020 were at the top position, while during 2017-2018 IOB got the lowest rank.

The probable reason is that there is a poor performance in debt-equity ratios. In terms of asset quality parameters, 2019-2021 held the top rank while 2016-2018

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held the lowest rank. One of the reasons for this, that there was a substandard performance during 2016-2018 in Net NPAs to total assets ratios. Considering the management efficiency parameter it is observed that during 2020-21 IOB was at the highest position and there was efficient management while other years doesn't have effective management. The possible reason is that there was a poor performance during the period 2016-2019 in return on equity. In terms of earning quality parameters, the capability of IOB is not performing well. But during 2020-2021 IOB showed a slight improvement in terms of return of assets. Under liquidity parameter during 2019-2020 stood on top position and during 2016-2017 was on the lowest position. The possible reason for this was the performance during 2016-2017 in liquid assets to total assets ratios

The current study also revealed that although the ratio of interest rates differs from different years in Indian Overseas Bank. Through this study, we can say that Indian Overseas Bank needs to improve its efficiencies in all terms like adopting modern technology, recovery mechanism, using different effective policies, and banking reforms.

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# A STUDY ON E-SPORTS AND ITS EFFECT ON USER BEHAVIOUR

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## Abstract

The advent of gaming consoles and PC gaming has brought many youths in India on the digital gaming platform and has introduced them to E-sports. Since then E-sports has witnessed growing popularity among Indian youth and has severely impacted their behavioural outcomes. The present study in this respect tried to understand the impact of E-sports on user behaviour. In order to fulfil the purpose of study a survey has been conducted with 124 Users of E-sports in India based on close ended structured questionnaire. The data collected were tested using SPSS tools comprised of frequency analysis, correlation, regression and ANOVA. The results of the data showed that there is significant impact of E-sports on user behaviour.

**Keywords:** E-sports, User Behaviour, Factors influencing E-sports, Digital games, Game-playing.

## 1.0 INTRODUCTION

The term 'E-sports' can be interpreted as competitive video gaming at professional level (Finch et al., 2020). It is a form of organized multiplayer video gaming competition which generally takes place between professional teams and players precisely depending on the nature of game being played. The advent of E-sports in India can certainly be dated back to 2000 (Pandey, 2018). At this time console and PC gaming options helped bring several middle-income group Indians on the digital gaming platforms. In India, it is the

E-Sports Federation of India (KPMG India, 2017) that regulates E-sports in the country. Considering the growing popularity of E-sports in India, it has been witnessed that it commanded a viewership of 4mn in year 2017; however, it is expected that it is likely to grow fivefold by the year 2021 (KPMG India, 2017). Although the number of E-sports events that are held in India are at small number but still it is expected that there will be significant increase in pace of growth along with lucrative prize pools are enticing. These competitions are mainly organized by COBX gaming, ESL

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India, UCypher and NODWIN Gaming (Narain, 2021). The major key drivers that are working in favor of E-sports industry in India includes young population, access to high speed bandwidth at low cost, maturing ecosystem, rising disposable income, affordable new technologies, localized games, increased smartphone penetration and digital payment user base on the rise (Narain, 2021).

With E-sports increasingly becoming part of lives among children and adults, subsequently many questions have been raised as to how it has been affecting the user. Studies conducted in the past have shown that E-sports does not leave an individual mentally inept; rather, it increases goal seeking and high achievement abilities among people (Touati and Baek, 2017). Furthermore, E-sports requires a high level of social interaction and cooperation with the large number of players who are working together to accomplish the set goals which is only possible through the teamwork and thus enhances teamwork capabilities among people. This process thus enables people to form significant and meaningful relationships with each other which eventually leads to personal empowerment (Parkar, Ii and Co, 2018). A study conducted by Redmond, (2010)

posits that competitive video gaming generates a deeper sense of immersion and enjoyment among players while playing with others as compared to playing with computer opponent. Another potential impact E-sports has on the User is demonstrated by their significantly lower amount of risk-taking behaviour related to substance abuse or self-reported disobedience when compared with people who do not play these games (Erevika et al., 2019). Also, video games that have content based on pro-social can significantly improve the social behaviour of player (Gentile et al., 2009). For example, games that might have characters which are helping each other in nonviolent ways can influence players to act in more similar and helpful ways towards people. However, evidence with respect to the Indian market is limited, which limits the potential of companies to understand how E-sports affects the Indian youth's buying choices. Therefore, the present study aims to assess the impact of E-sports on User behaviour in the context of India.

### **2.0 LITERATURE REVIEW**

#### **2.1 Factors affecting User behavior in electronic age**

The gaming market is complex and

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includes various categories like online and mobile games, console and PC, games delivered through internet and serious games. Hence it becomes important to understand the factors that affects the User behaviour in this electronic age towards E-sports. First factor is time flexibility since Users mostly play when they are free and have time flexibility, thus these games are the sort of solution about how to spend once idle time. Next factor that has been identified includes how well these games stimulate emotions through the excitement caused by proposed gaming activities (Charraud, 2019). Another condition that has been considered includes an individual's motivation towards completing the challenge which is proposed through game in order to achieve the specific goal. Competition stands as another major factor that affects User behaviour. This factor act as catalyst that helps to attract people to play more in order to improve their performance. Competitive video gaming could also be the source of diversion for gamers from something; thus could possibly work as an escape mechanism from everyday issues, allowing them to relax for a while. Next, an individual hope for fun, entertainment, gratification and pleasure they get while playing can certainly

impact their behaviour. Finally the possibility of creating imaginary roles through gaming can also positively affect the user behaviour (Xiao, 2020).

### **2.2 Dimensions of user behaviour affected by E-sports**

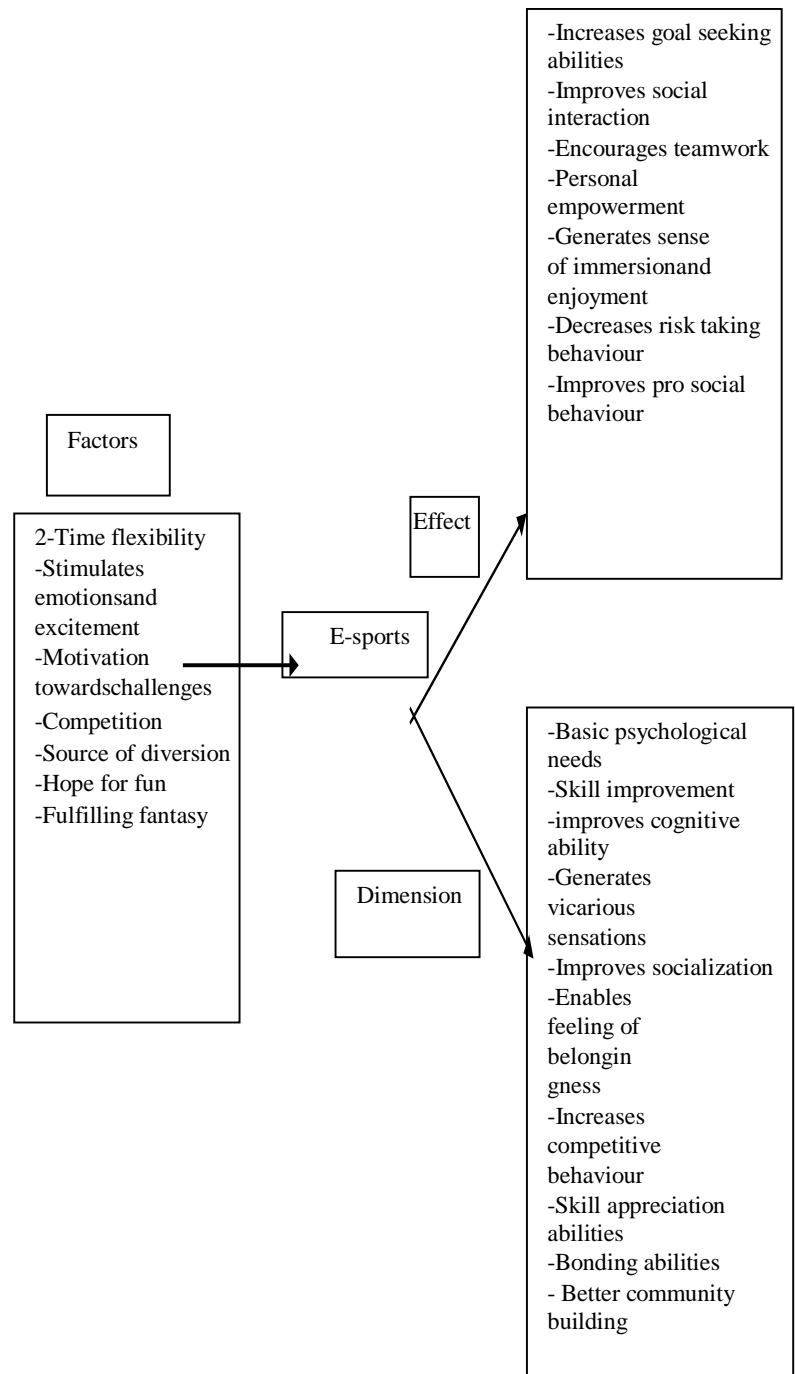
The basic psychological human needs forms the fundamental premise for opting for E-sports. In this whole process there are always certain dimensions of user behaviour that gets affected. Some of them includes skills improvement, this means the extent to which E-sports fans gets to learn new skills and thus eventually improves their own game by imitating professionals. Further considering the player itself it helps to improve their hand and eye coordination thus improving their cognitive abilities (Souza and Freitas, 2017). Next it generates vicarious sensations where user functions as if they are playing E-sports while watching the game. Another major dimension which is affected includes socialization. Since it enables people to interact with people who have similar sort of interest and identities thus enabling the feelings of belongingness and social acceptance. Also, the involvement in these kind of games increases a sense of competitiveness among users which is crucial for determining the efforts put in

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by an individual in attaining goals set. Further some other aspects of user behaviour that might get affected includes their skill appreciation abilities, bonding abilities and better community building (Qian *et al.*, 2020).

## 2.3 Conceptual framework

The diagram shown below represents the conceptual framework on which present study is based. As shown, factors that tends to affect the user behaviour in electronic age towards the E-sports include time flexibility, stimulates emotions and excitement, motivation towards accepting challenges etc. E-sports affect the user behaviour by affecting aspects such as increasing goal seeking ability, improving their social interaction, encouraging teamwork etc. The different dimensions of user behaviour which are affected by E-sports include their psychological needs, cognitive ability, vicarious sensations etc.



**Figure 1 : Showing the different dimensions of user behaviour**

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## **3.0 RESEARCH DESIGN AND METHODOLOGY**

The assumption that factors encouraging E-sports and its effects on user behaviour is intended to be tested during the empirical research. According to this, the quantitative research method – a questionnaire survey – has been chosen to investigate the effect of E-sports on User Behaviour. The research was conducted in November 2020. The questionnaires so designed was administered online to the respondent using the Google forms. The respondents were first explained the purpose of study through mail and post their confirmation on being part of study Google forms were forwarded to them. Further considering the sampling plan used, purposive sampling method has been used, which is a non-probability sampling method where respondents were selected based on judgment of researcher. Since younger generation is considered as more active in E-sports and spends more time for that, it has been decided to choose young people (age from 18 to 30) as the general population of the research. The respondent were based on the following criteria.

- Should be above 18 years of age
- Should be the user of E-sports

For the purpose of present study quantitative primary data has been collected. 158 respondents were questioned, yet only 124 users were chosen in India using a close ended structured questionnaire as relevant for data analysis. Further considering the data analysis procedure. For analysis of the data, the researcher employed appropriate analysis tools and software for answering the research questions. The tools for analysis used in this study included SPSS for survey. The analysis for survey comprised of frequency analysis, correlation, regression and ANOVA. The quantitative data collected from the respondents was in raw form, and required to be processed and analysed to draw conclusions and generalizations. The data was coded and fed into SPSS, statistical software package, to perform the descriptive and inferential analysis.

## **4.0 DATA ANALYSIS**

The following section will depict the findings of primary survey. The findings will be divided under three sub heads. First section will represent the demographic profile of respondents of

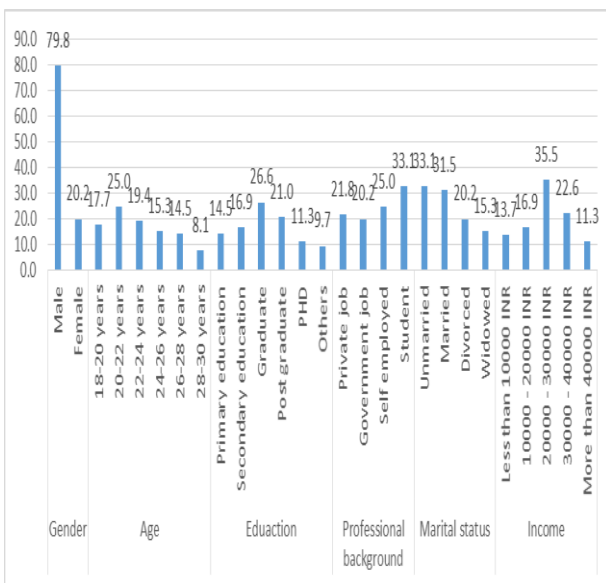


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survey, next section will depict the general background of respondents and finally the last section which inferential analysis will study the impact of E-sports on user behavior.

## 4.1 Demographic analysis

The following section will represent the demographic profile of participants based on their gender, age, education, professional background, marital status and monthly income.



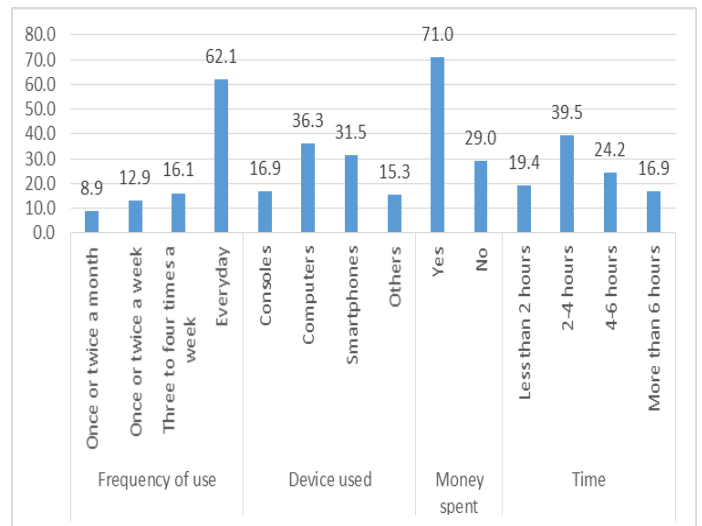
**Figure 1: Demographic analysis**

As Shown in Figure.1, the demographic analysis of respondent it was found that majority of people who participated in study were male (79.8%). Considering the age distribution of respondents. The highest number of respondents were from the age group of 20-22 years (25%),

second highest were from 22-24 years age group (19.4%), 17.7% were from 18-20 years age group and least number of respondent were from the age group of 28-30 years (8.1%). Next the researcher considered the educational background of respondent. It was found that majority of them were graduates (26.6%), 21% of them were post graduates, while 11.3 were PHD degree holders. Further considering the professional background of respondent, majority of them were students 33.1%, 25% were self-employed, 21.8% were working in private sector while 20.2% were government sector employees. Moreover it was found that majority of respondents who took part in study were unmarried (33.1%) and majority of them had monthly income between 20000-30000 INR.

## 4.2 Background analysis

The following background analysis will

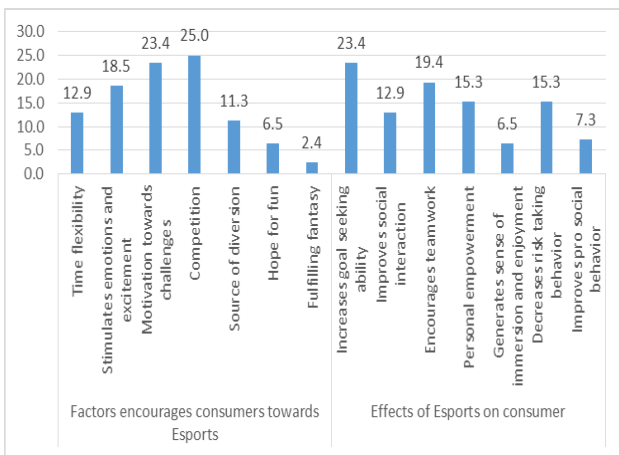


**Figure 2 : Background Analysis**

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help researcher to analyze the general knowledge level of respondents in order to find that whether they are perfect fit for the study or not

Considering the background of the respondent represented in figure 2, it was found that 62.1% of respondent were engaged in E-sports on daily basis while 16.1% were using E-sports for three to four times a week. While 36.3% were using computers to play games and 31.5% were using smartphones for this purpose. Also 71% of respondent agreed that they do spend money on electronic games. Also 39.5% agreed that they spend 2-4 hours daily playing.



**Figure 3: Background analysis**

Further the researcher also considered the factors that encourages them towards E-sports. It was found from figure 3 that for 25% of respondent competition was major factor, 23.4% of respondent said it is motivation towards completing

challenges, 18.5% stated stimulates emotions and excitement while for least number of people it was fulfilling fantasy 2.4%. Next the research focused on effects of E-sports on user behaviour. 23.4% said that it helped to increase their goal seeking ability, 19.4% were in favour of encourages teamwork, 15.3% were in favour of personal empowerment and decrease in risk taking behaviour.

### 4.3 Inferential analysis Impact of E-sports on user behaviour

The following section will focus on understanding the impact of E-sports on user behaviour. In order to prove this, first the correlation analysis will be conducted which will help to test the strength of relationship between the independent and dependent variable. E-sports represent the independent variable while user behaviour will depict the dependent variable. The correlation results are shown below in table -1.

**Table-1: Correlation analysis**

As shown in the table 1, the significance value for all the variables is 0.05 which is less than the significance level of study, i.e.  $0.00 < 0.05$ .

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Statement	Codes/ Variables	Pearson coefficient	Signif icance
	Dependent	1	
Basic psychological needs	A1	0.862	.000
Skill improvement	A2	0.818	.000
Improves cognitive ability	A3	0.885	.000
Generates vicarious sensations	A4	0.890	.000
Improves socialization	A5	0.918	.000
Enables feeling of belongingness	A6	0.906	.000
Increases competitive behaviour	A7	0.912	.000
Skill appreciation abilities	A8	0.854	.000
Bonding abilities	A9	0.809	.000
Better community building	A10	0.840	.000

The following significance level indicate that there is the possibility of linkage between the E-sports and user behaviour. Next the table also depicts the Pearson coefficient value for each of the variable. The following depicts the coefficient value which is required to have moderate linkage the dependent and independent variables (i.e. A1 - 0.862, A2 – 0.818, A3 – 0.885, A4 – 0.890, A5 – 0.918, A6 – 0.906, A7 – 0.912, A8 – 0.854, A9 – 0.809, A10 – 0.840). Hence the Correlation results show that there is significant linkage between E-sports and user behaviour.

Further the hypothesis that will be considered for analysing the impact of E-

sports on user behaviour is shown below.

H01: There is no significant impact of E-sports on user behaviour. HA1: There is significant impact of E-sports on user behaviour.

The next step in process is regression analysis, which is used to estimate the relationship between dependent and independent variables. The results of regression analysis is shown in table – 2 below.

**Table-2: Regression analysis**

CL	Coeffi cient	T- Stat- istics	P- Value	R <sup>2</sup>	Adjust edR <sup>2</sup>	F Ratio
Constant	-.110	-1.461	.147	0.959	0.955	262.249
A1	.327	8.059	.000			
A2	-.048	-1.158	.249			
A3	.206	3.001	.003			
A4	-.067	-1.056	.293			
A5	-.069	-.884	.379			
A6	.365	5.710	.000			
A7	.189	3.498	.001			
A8	.649	10.204	.000			
A9	-.696	-9.460	.000			
A10	.180	3.492	.001			

As shown in table 2, the value of R<sup>2</sup> and adjusted R<sup>2</sup> is 0.959 and 0.955 respectively. The value of R<sup>2</sup> shows that model appropriately represents the impact of E-sports on user behaviour.

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Further the value of adjusted  $R^2$  which is 0.955 shows that 95.5% of variation in independent variable is represented by dependent variable. Moreover the F-value which is 262.249 is greater than the required value of 1. Considering the P-value, it was found that variables such as A1- Basic psychological needs, A3- Improves cognitive ability, A6- Enables feeling of belongingness, A7- Increases competitive behaviour, A8- Skill appreciation abilities, A9- Bonding abilities and A10- Better community building. The P-value for all these variables was less than the significance level of the study which is 0.05. This indicates that E-sports will going to impact user behaviour. Thus the null hypothesis that there is no significant impact of E-sports on user behaviour is rejected.

### 5.0 FINDINGS AND CONCLUSION

The electronic sports or popularly known as E-sports have been gaining importance in terms of popularity and also in terms of its recognition in India. The market is expected to grow further owing to characteristic features that are present in India such as rising disposable income of people, presence of young population, affordable new technologies, increased internet penetration are some of them.

Considering this increased penetration of E-sports in Indian market it becomes important to analyze its impact on user behaviour which have been the focus of present study. The study thus employed the correlation and regression technique and reached to the results that it does have impact on user behaviour by affecting factors such as their basic psychological needs, by improving their cognitive ability, enabling feeling of belongingness among them etc. are some of the dimensions of human behaviour that are affected by E-sports.

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# ROLE OF SURVEILLANCE IN SOCIAL MEDIA AND ITS IMPACT TO THE SOCIETY WITH SPECIAL REFERENCE TO BANGALURU CITY – A CONCEPTUAL STUDY

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## Abstract

Indians are highly concerned to project themselves as fit, beauty and notorious to society, relatives, friends and neighbors which are considered as prestigious issue in recent days. Hence to gain name and fame in short notice, they take active role in social media without understanding the hardness to be faced. Commonly to confront the reality, social media plays major role than print media and mass media. One individual can exhibit his artistic skills like acting, singing, miming, debate, offering health and beauty tips, promoting any brand through reality shows in social media. Nowadays, corporates depend on social media platform to release about the job vacancy, bidding to attract large number of audiences. Few categorical people blindly believe and furnish all original details which act as threat in the future. But few used to give fake details and hide their originality for trapping others. But few reacts with reverse effect. There are no proper guidelines in the way of advertising in social media where this situation makes social media personalities to earn the pie. There are much threats spreading via social media such as phishing, hacking, piracy etc. which affect the young and mid aged community. This article focusses on highlighting the role of surveillance in social media which aims to protect the life of individual and group of individuals who are addicted to social media for their self-publicity.

**Keywords:** Social Media, Surveillance, Impact, Society

## 1.0 INTRODUCTION

Surveillance is considered as an antique societal progression. This scene gradually tuned during late 20<sup>th</sup> century where surveillance treated as central organizing practice, institutional practice, power dynamics and interpersonal relations. Due to rapid change in technology

advancement, such transformation was determined with some factors which includes managerialism, perception of risk from public at greater level, political expediency (Lyon et al., 2012). Also, processing power of computer started to excel and grow which follows Moore's Law, doubling roughly every 18–24 months, although at some point the

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fundamental limits of engineering will limit this growth. Storage capacity and communications bandwidth are increasing at least as quickly. These exponential increases will significantly enhance the capability of organizations to collect, store, and process personal data. There are some social networking sites which provides in-depth options are adopted to control to individual profiles and the content which is shared in the social media which are considered to be difficult often to use which are not prominent enough. This leads to the users who use they rarely alter the settings which are in default more which gives stronger impact. Service providers who are of economic interest are boosting greater disclosure in general which are considered to less prominent choice for one quarter population identified as “privacy fundamentalists” (Harris Interactive & Westin, (1999).

There are agencies who carry out the activity of surveillance which are internet based mediated activities on a large scale by American and European intelligence. US National Security Agency (NSA) gained “bulk accesses” to record all telephone call legally applied to telephony providers of internet communications

revealed by Whistle-bowler Edward Snowden (2013). Through some program NSA able to provide large volumes of personal data in large volumes of personal data including Facebook and Google. Such action may lead the near future, to put everyone under digital surveillance would be quite easy that it could easily become the default position. This requires cooperation from international public authorities who are focussed to identify football hooligans, illegal or trafficked migrants, political activists, terrorists, and paedophiles. Labels had been given by any authority, in any country, can quickly lead to such a stigma becoming all-prevalent, without it being possible to challenge the body that initially made the mark.

## **2.0 REVIEW OF LITERATURE**

**Hiru Fernandz & W.S.Shashipraba Prera (2020)**, this article focus on the utilization of social media security where people not worried about their security who engage in social media where it had wide range of platforms such as Facebook, Twitter, YouTube, Instagram etc. Here researcher discussed about the qualitative techniques which used to explore about the usage of social media

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security. To highlight the fact with a security mode regarding exchange of information comes under critical review which hacks the personal information of an individual. This situation might cause societal risk to the others which are to be monitored by authoritative bodies. Researcher brought the potential steps to be followed for security and safety who access social media

**Z.Y.Alqubaiti. (2020)**, author brought the risk in to limelight which created threat to and individual and to the society. This happened due to the web-based survey to highlight the association between expectations for security of users and its impact. It proved that online users had been exposed for security and privacy threats due the high usage of social media. Researcher categorised the threats in to two i.e., classis threats and modern threats. The influence of modern threats is into bringing the human lives into dangerous condition where security to be offered to get rid of such type of threat prevail under modern threats. Users' privacy and protection had become noticeable issue in social media

**R. Alguliyev, R. Aliguliyev and F. F. Yusifov (2018)**, author highlighted the

threat of using social media in this article. Individuals who use social media are influenced to exchange their personal details on social networks which leads them to face internet attacks, net trafficking, identity theft, hacking, phishing, web frauds, spamming, cyber bullies etc. In social media it is identified that mass opportunities are available in order to rob one's privacy. Such kind of activities leads to lose their self in society, withdrawing amount in ATMs/banks without the knowledge of the owner, hacking one's address and phone numbers and disturb the victim. Even now individuals are highly addicted to the games released in social media. When it's attractive, one might give all their personal information in the registration process which creates harm to the human society

**I. Ud Din, N. Islam, J. Rodrigues and M. Guizani (2017)**, in this article, author torched about cloning profiles to stole the information of one by creating fake profile from hiding existing profile which is considered as doubling/duplication effort. Recent studies revealed about the profile cloning. Social media have set of protection measures. When users are abiding the preliminary measures which



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can save the life of individual from complex challenges. Compared to the backend protection, author brought out the importance of front line protection which can be adopted through cybercrime to avoid this cloning.

**D. Hiatt and Y. B. Choi (2016).** researcher pointed out unique solution for the threat prevailed in social media through surveillance. Author prescribed some proactive measures such as not to provide private contact information, not to post home address and the volume of personal information to be posted should be limited. Also, he advised not to use apps which are from third party where they track the details of users by installing malware. To safeguard oneself from these threats, people should use passwords and change often, always apps are to be updated, utilisation of anti-virus tools etc. Children are to be protected through consistent monitoring to save the future kings of our country.

## Research Gap

- Today all people are addicted to social media irrespective of their age. They enjoy from one end and they suffer like hell in another end.

- Many researchers have focussed on the effectiveness of social media, influence of social media amongst youth.
- Few researchers focused in the area of surveillance but not related to social media surveillance
- Hence researcher tried to close the gap by constructing model on social media surveillance

## 3.0 OBJECTIVES OF THE STUDY

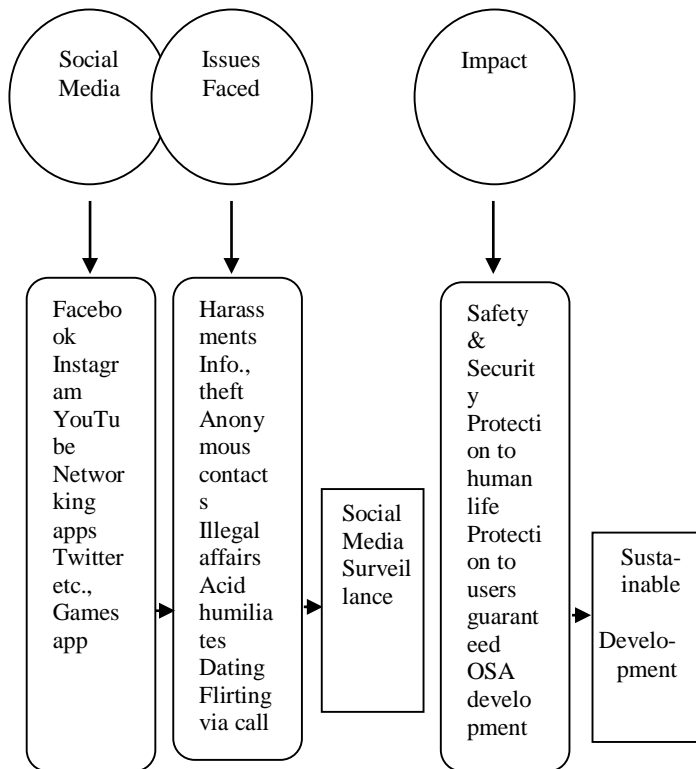
- To study about the role of social media surveillance and its impact in the society
- To draft conceptual model of social media surveillance which supports the human lives

## 4.0 SCOPE OF THE STUDY

- i. Surveillance highly required to maintain the country's ethnicity
- ii. Social Media Surveillance paves the way to sustainable development of smoother flow of society without any stumbling blockage
- iii. It offers happy and joyful life for all set of human beings

# ROLE OF SURVEILLANCE IN SOCIAL MEDIA AND ITS IMPACT TO THE SOCIETY WITH SPECIAL REFERENCE TO BANGALURU CITY – A CONCEPTUAL STUDY

## CONCEPTUAL MODEL OF SOCIAL MEDIA SURVEILLANCE



**Fig.1: Conceptual Model of Social Media Surveillance**

The above conceptual model describes the cause and effect where it is considered to be boom or curse according to the user's involvement. Once social media surveillance is introduced, then it will safeguard the overall society which gives the ample benefit to the economy as whole where our ethnicity and honor will be maintained through social media surveillance

## 5.0 CONCLUSION

Researcher found the research gap and tried to close the gap by introducing the model mentioned above which will suit and solve the issues created through social media. With the control of Cyber crime and NSA (National Security Agency), all risk can be eradicated where the people irrespective of the age can use the social media with full joy. Also it is to be concluded that, even every individuals much hold the responsibility of taking care one's self and involve in any kind of activities which do not harm the society as a whole.

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# A STUDY ON THE FINANCIAL IMPACT OF UNION BANK OF INDIA MERGING WITH CORPORATION BANK & ANDHRA BANK USING ALTMAN Z SCORE MODEL

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## Abstract

The Altman Z score is used to predict the bankruptcy of merged banks for 4 years including pre -merging and post–merging of the banks. The main objective of this paper is to find out the solvency and financial position of the bank regarding the payment of obligations. Three merged banks have been selected to check the accuracy and efficiency of this model. As per this model, it is very easy to find out the bankruptcy of the bank and to come to a conclusion of whether it would be feasible for the bank or not.

**Keywords:** Altman Z Score, Bankruptcy, Efficiency, Accuracy

## 1.0 INTRODUCTION

Bankruptcy is usually derived from financial hardship (financial distress) that is started when the company failed to meet payment obligations. Financial Distress and early signs of bankruptcy can be revealed through analysis of the data contained in the financial statements. Factors that cause the occurrence of financial distress are economic factors, errors in management, and natural disasters. Several studies have been conducted to find

out the usefulness of financial ratio analysis to predict the failure or bankruptcy of a company. One study of this prediction is multiple discriminant analysis (MDA) commonly known method of Altman Z-Score.

Altman Z score can help in measuring the monetary health of an enterprise employer by the usage of more than one stability sheet value and company earnings. This method is

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helpful for traders to decide if they have to bear in mind shopping for inventory or selling some of the stocks they have got. Generally, the Altman Z score below 1.8 denotes that the firm is under the chance of getting into bankruptcy.

## 2.0 REVIEW OF LITERATURE

- **Aayushi Pandya & Dhvani Buch (2021)**: This disquisition was carried out to study the ruin prophecy model and to corroborate the delicacy of the model on Indian Companies and Public and Private Sector Banks. Companies are classified into two orders Manufacturing and Non-manufacturing, and banks are classified into Public and Private Sector Banks. The being literature primarily consists of companies and banks' financial data like working capital and total means, retained earnings and total means, Earning before interest and duty and total means, Request value of equity and total arrears, and deals and total means. The data is taken for five financial times. This study seeks to study the financial health of companies and banks using prophecy models. The model used in this study is Altman Z Score Model.
- **Sufian Radwan Al-Manaseer & Suleiman Daood Al-Oshaibat (2018)**: This paper targets to probe the Validity of the Altman z-score interpretation too is awaiting financial failure in insurance businesses listed on Amman force alternate (ASE) over the length 2011-2016. To gain the purpose of the study, the study depended on the distinct data logical strategies and multiple Linear Retrogression through doing the statistical analysis of the unbiased variables at the structured variable associated with the situation of the observe through the (E-perspectives) operation to wrap the logical part of the examiner, further to the descriptive system thru counting on books, journals, former studies and financial reports of the insurance pots of the look at' pattern, whether or not the direct or the oblique

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bones, to cover the theoretical part. The result of the examiner unearths a devilish predictive strength for the Z- standing interpretation. also, the findings reveal that the Z- score model may be treasured necessary signs for comfortable stoners of a financial declaration together with fiscal directors, adjudicators, creditors, dealers, to make the proper opinions inside the face of profitable failure.

- **Vaiva Kiaupaite-Grushniene (2016):**

Since its development in 1968, Altman's Z-score has been extensively used to judge the threat of fiscal failure by companies in colourful countries, diligence, and ages. The purpose of this paper is to apply Altman's Z-score model for ruin vaticination on the three listed Lithuanian agrarian companies.

Agribusiness is an important assiduity in Lithuania and recent trends of connection and long-term government subventions estimate the fiscal health of similar companies important not only for the possessors but for the other stakeholders as well. The study has a plant that the model rightly places companies into "safe "and" slate" zones, which gives original

information for the stakeholders. A further exploratory study into the fiscal and non-financial factors constituting Z- score could give fresh information for vaticinating an establishment's performance.

- **Shariq Mohammed (2016):**

Fiscal health is of great concern for a business establishment. For measuring the fiscal health of a business establishment, there are lots of ways available. But Altman's Z- score has been proven to be a dependable tool. This model envisages prognosticating the possibilities of the ruin of manufacturing associations. Multiple discriminate analyses (MDA) are useful tools in similar situations. The use of MDA helps to consolidate the effect of all rates. Keeping the below view in mind, the score" analysis has been espoused to cover the company's fiscal health. The current study has been conducted to assess the fiscal health of an establishment videlicet Raysut Cement Company SAOG and its accessories in Oman. This study was grounded on the secondary data which was attained from the published sources i.e., Annual report for the period of 8 times (2007 to 2014). The study revealed that the Company Raysut Cement Company SAOG and its accessories are financially sound as they have an advanced Z score than the standard (2.99) except in

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some times of study. The findings of this study are perhaps useful to the directors to take a fiscal decision, the stockholders to choose investment options, and others to look after their interest in the concerned cement manufactures of the country.

## **• John Mac Carthy (2016)**

The idea of this disquisition is to determine whether Altman Z- score and Beneish M-model could descry the financial fraud and marketable failure of Enron Corporation. Five-time financial information was collected from the US SECEdgar database covering the period 1996 to 2000. The Beneish model revealed that the financial statements for the five times studied were manipulated by operation. Predicated on the analysis, the researcher argued that stakeholders would be better defended when the two models are used simultaneously than when only the Altman Z-score is used. The paper recommended that Altman Z- score and Beneish M-Model should be used together as an integral part of every examination.

**Literature Gap:** From the above literature it is cited that there are many studies done on the Altman Z score Model to predict the financial adequacy of the banks. However,

this paper has concentrated on Union Bank, Corporation Bank, and Andhra Bank mergers and acquisitions, where there are fewer studies done and emphasized trend analysis to know the financial predictors of the next five years.

## **3.0 OBJECTIVE**

The objective of the study is to verify the accuracy, the effectiveness of the selected merger banks using the Altman Z score model to determine is feasible in predicting the financial distress or bankruptcy of the merger banks.

## **4.0 RESEARCH METHODOLOGY**

This study is descriptive, as the data used in the study describes the banks' financial adequacy before merging and post merging. The data used are the financial statements, such as the Annual reports of the Union Bank of India, Corporation Bank, and Andhra Bank, respectively before and after merging of the last five years. The analysis of the data has been carried out using Microsoft Excel.

## **5.0 LIMITATIONS**

The accuracy of the information is purely

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based on the information received through secondary sources. The cash flow statement is ignored in the analysis.

## ANALYSIS AND INTERPRETATION

The major formula used for the study of the Altman Z Score Model is as follows

$$1.2 * (\text{working capital} / \text{total assets}) + 1.4 * (\text{retained earnings} / \text{total assets}) + 3.3 * (\text{earnings before interest and tax} / \text{total asset}) + 0.6 * (\text{market value of equity} / \text{total liabilities}) + 1.0 * (\text{sales} / \text{total assets})$$

Altman's model suggests that if a financial institute secures more than a 2.6 score, it should be placed in the safe zone. But if it is unable to secure even a 1.1 z score it should be assumed in distress zone and it is more prone to bankruptcy. If the value of the z score is between 1.1 and 2.6, it should be treated in a grey zone

**Table 1 (a): Showing the pre-merging of Corporation Bank and Andhra Bank on working capital /total assets ratio**

Particulars	Pre Merge – Corporation Bank				Pre-Merge – Andhra Bank			
	March 2019	March 2018	March 2017	March 2016	March 2019	March 2018	March 2017	March 2016
Total Current Assets	212156	220662.05	246601.04	233636.49	212156	220662.05	246601.04	233636.49
Total Current Liabilities	197012.99	211045.41	235179.1	223497.74	197012.99	211045.41	235179.1	223497.74
Working Capital	15,143	9,617	11,422	10,139	15,143	9,617	11,422	10,139
Total Assets	213577.85	221891.26	247891.05	234863.62	213577.85	221891.26	247891.05	234863.62
Working Capital/Total Assets Ratio	0.070	0.043	0.046	0.0431	0.070	0.043	0.046	0.0431

Source : Primary Data

**Table 1 (b): Showing the working capital /total assets ratio of Union Bank**

Particulars	March 2021	March 2020
Total Current Assets	10,64,36,19,729	5459207513
Total Current Liabilities	834237694	662291715
Working Capital	9,80,93,82,035	4,79,69,15,798
Total Assets	10717058448	5506832685
Working Capital/Total Assets Ratio	0.915	0.871

Source : Primary Data



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## Retained Earnings

Table 2 (a) shows the retained earnings ratio of Corporation Bank and Andhra Bank (pre-merging)

Particulars	Pre Merge – Corporation Bank				Pre-Merge – Andhra Bank			
	March 2019	March 2018	March 2017	March 2016	March 2019	March 2018	March 2017	March 2016
Retained earnings / Total Assets ratio	0.0678	0.042	0.0477	0.045	0.012	0.005	0.003	0.003

Source : Primary Data

Table 2 (b): Showing the retained earnings /total assets ratio of Union Bank

Particulars	Pre Merge – Corporation Bank				Pre-Merge – Andhra Bank			
	March 2019	March 2018	March 2017	March 2016	March 2019	March 2018	March 2017	March 2016
Interest	10992.59	11471.21	13277.19	14483.05	14,173.84	13,070.79	13,599.21	13,468.73
Earnings before tax	6332.98	4053.94	561.21	-506.48	133.02	200.55	1,028.23	5328.66
Earnings before interest & tax	17325.57	15525.15	12715.98	14989.53	-2,767.10	-3,394.39	187.79	542.1
Total Assets	213577.85	221891.26	247891.05	234863.62	2,49,311.42	2,42,171.37	2,22,126.13	1,99,961.76
EBIT/Total Asset ratio	0.081	0.069	0.051	0.064	-0.01	-0.01	0.00	0.00

Source : Primary Data

Post Merged		
Particulars	March 2021	March 2020
Retained earnings / Total Assets ratio	0.054	0.055

Source : Primary Data

Earnings before interest and tax and total asset ratio

Table 3 (a): Showing the pre-merging of Corporation Bank and Andhra Bank on earnings before interest and tax and total asset ratio

Table 3 (b): Showing earnings before interest and tax and total asset ratio of Union Bank

Post Merged		
Particulars	March 2021	March 2020
Interest	687673749	372311238
Earnings before tax	239941	-402762
Earnings before interest & tax	687433808	372714000
Total Assets	10717058448	5506832685
EBIT/Total Asset ratio	0.064	0.068

Source : Primary Data

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**Market share of equity and total liabilities ratio**

**Table 4 (a): Showing the market share of equity and total liabilities of Corporation Bank and Andhra Bank (pre-merge)**

Particulars	Pre Merge – Corporation Bank				Pre-Merge – Andhra Bank			
	March 2019	March 2018	March 2017	March 2016	March 2019	March 2018	March 2017	March 2016
Shareholders fund	16564.86	10845.85	12711.95	11365.88	2,884.49	1,198.83	681.16	681.16
Market share price	3	3	3	3	10	10	10	10
Market value of equity	1198.84	333.11	229.41	204.5	2,884.49	1,198.83	681.16	681.16
Current liabilities	197012.99	211045.41	235179.1	223497.74	23165.87	231353.08	210759.47	188967.37
Total Liabilities	213577.85	221891.26	247891.05	234863.62	249311.42	242171.37	222126.13	199961.76
Market Value of equity/ total liabilities	0.006	0.002	0.001	0.008	0.012	0.005	0.003	0.003

Source : Primary Data

**Table 4 (b): Showing the market share of equity and total liabilities of Union Bank**

Post Merged		
Particulars	March 2021	March 2020
Shares holders fund	64068444	34228189
Market share price	10	10
The market value of equity	10,00,00,000	10,00,00,000
Current liabilities	834237694	662291715
Total Liabilities	10717058448	5506832685
Market Value of equity/total liabilities	0.009	0.018

Source : Primary Data

**Total Sales / Total Assets**

**Table 5 (a): Showing the Total Sales / Total Assets of Corporation Bank and Andhra Bank (pre-merge)**

Particulars	Pre Merge – Corporation Bank				Pre-Merge – Andhra Bank			
	March 2019	March 2018	March 2017	March 2016	March 2019	March 2018	March 2017	March 2016
Total Sales	15622.63	17628.33	18478.97	18713.73	22290.97	21305.46	21303.90	19910.91
Total Assets	213577.85	221891.26	247891.05	234863.62	249311.42	242171.37	222126.13	199961.76
Total sales/ Total Assets	0.073	0.079	0.0745	0.079	0.089	0.088	0.096	0.099

Source : Primary Data

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**Table 5 (b) Showing the Total Sales / Total Assets of Union Bank**

Post Merged		
Particulars	March 2021	March 2020
Total Sales	687673349	372311238
Total Assets	10717058448	5506832685
Total sales/Total Assets	0.064	0.067

Source : Primary Data

**Table 6 (a) Altman Z Score Model before merging of Corporation and Andhra Bank**

Particulars	Pre Merge – Corporation Bank				Pre-Merge – Andhra Bank			
	March 2019	March 2018	March 2017	March 2016	March 2019	March 2018	March 2017	March 2016
Working Capital/Total Assets Ratio	0.07	0.04	0.04	0.04	0.07	0.04	0.05	0.04
Retained earnings/ Total Assets Ratio	0.07	0.04	0.05	0.04	0.07	0.04	0.05	0.05
EBIT/total asset ratio	0.08	0.07	0.05	0.06	0.08	0.07	0.05	0.06
Market Value of equity/total liabilities	0.005	0.001	0.00	0.00	0.00	0.00	0.00	0.00
Total sales/total assets	0.07	0.08	0.07	0.08	0.07	0.08	0.07	0.08
Z score	0.52	0.42	0.37	0.40	0.52	0.42	0.37	0.41

Source : Primary Data

**Table 6 (b) Altman Z Score Model before merging of Union Bank**

Particulars	2021	2022	2023	2024	2025	2030
Working Capital/Total Assets Ratio	0.915	0.916	0.916	0.917	0.917	0.919
Retained earnings/ Total Assets Ratio	0.0542	0.0542	0.0542	0.0543	0.0543	0.0544
EBIT/total asset ratio	0.0641	0.0642	0.0642	0.0642	0.0643	0.0644
Market Value of equity/ total liabilities	0.0093	0.0093	0.0093	0.0093	0.0093	0.0094
Total sales/total assets	0.0642	0.0642	0.0642	0.0643	0.0643	0.0645
Z score	1.4557	1.4564	1.4571	1.4578	1.4585	1.4621

Post Merged		
Particulars	March 2021	March 2020
Working Capital/Total Assets Ratio	0.91	0.87
Retained earnings/ Total Assets Ratio	0.05	0.05
EBIT/total asset ratio	0.06	0.07
Market Value of equity/total liabilities	0.01	0.02
Total sales/total assets	0.06	0.07
Z score	1.45	1.42

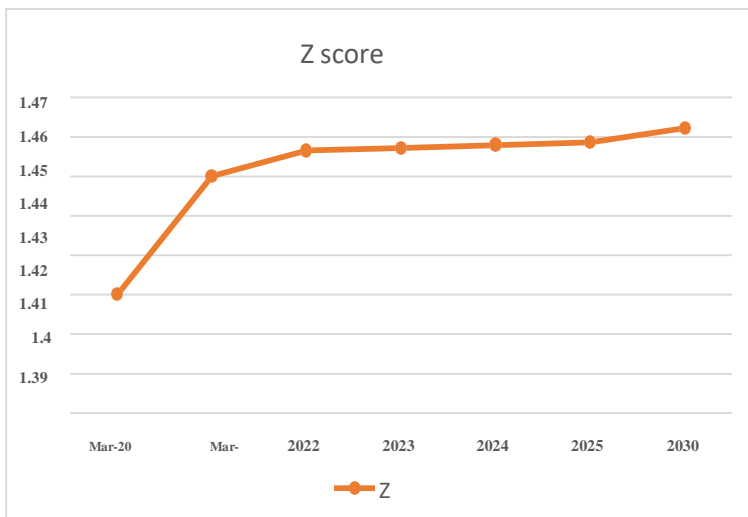
Source : Primary Data

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**Table 7 : TREND ANALYSIS from 2021 to 2025 and 2030 of Union Bank of India**

Particulars	2021	2022	2023	2024	2025	2030
<b>Working Capital/Total Assets Ratio</b>	0.915	0.916	0.916	0.917	0.917	0.919
<b>Retained earnings/ Total Assets Ratio</b>	0.0542	0.0542	0.0542	0.0543	0.0543	0.0544
<b>EBIT/total assetratio</b>	0.0641	0.0642	0.0642	0.0642	0.0643	0.0644
<b>Market Value ofequity/total liabilities</b>	0.0093	0.0093	0.0093	0.0093	0.0093	0.0094
<b>Total sales/total assets</b>	0.0642	0.0642	0.0642	0.0643	0.0643	0.0645
<b>Z score</b>	1.4557	1.4564	1.4571	1.4578	1.4585	1.4621

**Source : Secondary Data**



**Graph 1 : Showing the Altman Z Score Trend analysis**

## KEY FINDINGS

- The ratio of working capital to that of

total assets is recorded the highest in the year 2021 with a value of 0.91530. It is observed that that the ideal working capital ratio is between 1.5 to 2.0. However, the corporation bank's working capital is indicated at 0.91 which implies that there is less working capital and had less short-term solvency, and can be observed that there is a slight increase in the ratio after merging of banks in 2020.

- Retained earnings ratio refers to the profits earned over some time and retained to use in business growth, expansion, or reinvestment. The ideal ratio of retained earnings is 100%, which is highly not possible for any business to acquire but can reach the nearest, which is evident by corporation bank in the year 2019 i.e., 0.068. It has been observed that after post merging the retained earnings have slightly decreased which indicates there is less scope for expansion or reinvestment as well the banks are not in a very good growth stage.
- EBIT/Total assets signify how banks are effectively using the assets to ascertain profit. This measure is the one that outperforms other profitability measures in assessing the risk of corporate failure, including cash flow. Before merging the

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above table infers that the Corporation bank (0.81) was performing better than Andhra Bank (-0.01). Post-merger of the banks is giving the sign of the banks are effectively using the assets to ascertain profit. However, there is a slight decline of 0.04 % when compared to the years 2020 and 2021, which is negligible.

- It is inferred that the banks are effectively using their assets to generate sales. Though the before merging the corporation banks was effective in generating sales compared to Andhra Bank. After merging though the bank is efficiently generating sales using their assets. However, there is a decrease of 0.03% compared to the years 2020 and 2021, where banks have to take efficient measures by more promotions and focus on generating revenue through their operations.
- It can be can be inferred that the market value of equity of Andhra Banks was better than Corporation Bank in the year 2019. However, the post-merge of these banks is indicating that the market value of the bank has decreased to 0.09% and implies that the bank tends to be less stable in the market value and fewer transactions are pushing the stock market up and down.
- The market value of equity of Andhra Banks was better than Corporation Bank in the year 2019. However, the post-merge of these banks is indicating that the market value of the bank has decreased to 0.09% and implies that the bank tends to be less stable in the market value and fewer transactions are pushing the stock market up and down.
- Corporation and Andhra Bank before merging were very close to bankruptcy as the Z Score values were in the range of 0.37 to 0.52. However, after merging the Altman Z score depicts that they are in the grey zone i.e., within the range from 1.1 to 2.6, where they stand out in the range of 1.42 and 1.45, respectively.
- After merging the Altman Z score depicts that they are in the grey zone i.e., within the range of 1.45 to 1.46, which signifies that there are chances of not much solid financial position of the bank after merging and need in the areas of banking. The Altman Z-score may be a formula for determining whether a corporation, notably within the manufacturing space, is headed for bankruptcy. The formula takes under consideration profitability, leverage, liquidity, solvency, and activity ratios. An Altman Z-score on the

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brink of 1.8 suggests a corporation could be headed for bankruptcy, while a score closer to three suggests a corporation is in solid financial positioning.

## CONCLUSION

By applying the Altman Z score, it has been concluded that the merging of the banks will not create any huge effect and it would not be that beneficial. There is not much improvement in the financial position of the banks post merging as it can be inferred that the Altman Score is in the range of 1.45 to 1.46. It will take some time for the merged banks to find improvement in their financial position. On the whole, it would not be beneficial.

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