

# Comparative Analysis of Profitability between Public and Private Sector Banks in India: A Study of SBI, Syndicate Bank ICICI Bank, and HDFC Bank

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**Abstract:** *This study provides a comprehensive comparative analysis of profitability between public sector banks and private sector banks in India, focusing on four prominent institutions: State Bank of India (SBI), ICICI Bank, HDFC Bank, and Syndicate Bank. By examining key financial metrics such as Return on Assets (ROA), Return on Equity (ROE), Net Interest Margin (NIM), and Cost-to-Income Ratio, this research aims to elucidate the differences in profitability and operational efficiency between these banks. The analysis draws on secondary data from various financial sources, employing descriptive statistics, graphical representations, and ratio analysis to highlight trends and performance disparities. The study reveals that while public sector banks like SBI and Syndicate Bank exhibit substantial growth in total assets and deposits, private sector banks, particularly ICICI and HDFC, demonstrate superior profitability and cost efficiency. The findings underscore the impact of management practices, technological advancements, and macroeconomic conditions on bank performance. This research provides valuable insights for investors, regulators, and bank management, contributing to a deeper understanding of the factors driving profitability in the Indian banking sector.*

**Keywords:** Public Sector Banks, Private Sector Banks, Profitability Analysis, Return on Assets (ROA), Return on Equity (ROE), Net Interest Margin (NIM), Cost-to-Income Ratio, Financial Performance, Indian Banking Sector.