

# A Comparative Study on Financial Performance of SBI and ICICI Bank Using the CAMELS Framework

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**Abstract:** *This study provides a comprehensive comparative analysis of the financial performance of two major Indian banks—State Bank of India (SBI) and ICICI Bank—using the CAMELS framework. Covering the financial years 2020 to 2024, the study utilizes secondary data to assess key parameters such as Capital Adequacy, Asset Quality, Management Efficiency, Earnings Quality, Liquidity, and Sensitivity to Market Risk. The results indicate that while SBI leads in terms of scale, market reach, and business per employee, ICICI consistently outperforms in profitability, cost-efficiency, and operational effectiveness. This study offers insights for investors, regulators, and policy-makers on how public and private sector banks are adapting in a dynamic post-COVID financial environment.*

**Keywords:** CAMELS Framework, Financial Performance, State Bank of India (SBI), ICICI Bank, Comparative Analysis, Banking Sector in India

