

# 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.

## I. INTRODUCTION

In the financial landscape, banks play a crucial role in economic development by providing essential financial services such as credit, savings, and investment options. Their profitability is a key indicator of their operational efficiency and financial health, impacting their ability to sustain growth and contribute to the broader economy. The profitability of banks is influenced by various factors, including management practices, market conditions, regulatory environments, and the nature of their operations.

### Public Sector Banks vs. Private Banks

In India, the banking sector is predominantly categorized into public sector banks (PSBs) and private sector banks (PSBs). Public sector banks are those in which the government holds a majority stake, while private sector banks are those where private entities or individuals have significant ownership. This distinction has significant implications for the banks' profitability, management practices, and overall performance.

### 1. Public Sector Banks (PSBs)

Public sector banks in India, such as State Bank of India (SBI), Punjab National Bank (PNB), and Bank of Baroda, are integral to the country's financial system. They are characterized by government ownership and are often mandated to fulfill social and developmental objectives, such as providing banking services to underserved regions and promoting financial inclusion. Despite their significant role, PSBs face challenges related to operational inefficiencies, legacy issues, and the burden of non-performing assets (NPAs). These factors can impact their profitability and overall performance.

## 2. Private Sector Banks

Private sector banks, including ICICI Bank, HDFC Bank, and Axis Bank, operate with greater autonomy compared to their public sector counterparts. They are typically driven by profit motives and have more flexibility in their operations. Private banks often exhibit higher operational efficiency, better customer service, and more innovative financial products. Their profitability is influenced by their ability to leverage technology, manage risks, and adapt to changing market conditions.

### Profitability Metrics

To compare the profitability of public and private sector banks, several key financial metrics are commonly used:

- **Return on Assets (ROA):** ROA measures a bank's ability to generate profit relative to its total assets. A higher ROA indicates better efficiency in utilizing assets to generate profits.
- **Return on Equity (ROE):** ROE assesses a bank's profitability relative to its shareholders' equity. It reflects the bank's ability to generate returns for its investors.
- **Net Interest Margin (NIM):** NIM represents the difference between the interest income earned by a bank and the interest paid out, relative to its interest-earning assets. It indicates how effectively a bank is managing its interest rate spread.
- **Cost-to-Income Ratio:** This ratio compares a bank's operating expenses to its operating income. A lower cost-to-income ratio signifies better operational efficiency and cost management.
- **Non-Performing Assets (NPAs):** NPAs represent loans or advances that are in default or close to being in default. High levels of NPAs can negatively impact a bank's profitability and financial stability.

### Importance of Comparative Study

A comparative study of profitability between public sector and private sector banks is crucial for several reasons:

- **Investment Decisions:** Investors seek insights into the profitability and financial health of banks to make informed investment decisions. Understanding the performance differences between PSBs and private banks can guide investment choices and risk assessment.
- **Regulatory Oversight:** Regulators and policymakers can use comparative analyses to assess the effectiveness of banking regulations and interventions. Identifying areas of improvement can lead to more targeted policy measures to enhance the stability and performance of the banking sector.
- **Strategic Management:** Bank management can benefit from comparative studies by identifying best practices and operational strategies that contribute to higher profitability. Learning from successful private banks can help public sector banks address inefficiencies and improve their financial performance.
- **Economic Impact:** Banks are central to economic development and stability. Understanding the profitability dynamics between different types of banks can provide insights into their contributions to economic growth and financial inclusion.

## II. REVIEW OF LITERATURE

Gupta and Sharma (2018) conducted a detailed analysis of profitability and efficiency among Indian banks, focusing on both public and private sector banks. Their study employed financial ratios such as Return on Assets (ROA) and Return on Equity (ROE) to compare the performance of these banks. They found that private sector banks generally exhibited higher profitability and operational efficiency compared to public sector banks. The authors attributed these differences to management practices, technological advancements, and operational autonomy. This study provides a foundational understanding of profitability disparities between the two banking sectors.

Singh and Verma (2019) explored the influence of technological innovations on the profitability of banks in India. Their research highlighted that private sector banks, with their higher adoption of technology, experienced improved operational efficiency and profitability compared to their public sector counterparts. The study utilized metrics like Net Interest Margin (NIM) and Cost-to-Income Ratio to assess the impact of technology on profitability. The findings suggest that technological advancements are a key driver of profitability in the banking sector.

Patel and Kumar (2020) investigated the effects of macroeconomic factors on the profitability of Indian banks. Their study analyzed how variables such as inflation, interest rates, and economic growth influenced the financial performance of both public and private sector banks. The authors found that macroeconomic conditions had a significant impact on bank profitability, with private sector banks showing greater resilience and adaptability compared to public sector banks. This study highlights the importance of macroeconomic context in evaluating bank performance. Sharma and Gupta (2021) focused on risk management practices and their influence on the profitability of banks in India. The study compared risk management strategies between public and private sector banks and assessed their impact on profitability metrics such as ROA and ROE. The findings indicated that private sector banks generally employed more sophisticated risk management techniques, which contributed to their higher profitability compared to public sector banks. This research underscores the importance of effective risk management in enhancing bank profitability.

Agarwal and Singh (2022) examined the impact of regulatory changes on the profitability of Indian banks. Their study analyzed the effects of regulatory policies, including changes in capital adequacy requirements and lending norms, on the financial performance of both public and private sector banks. The authors found that regulatory changes had a varied impact on profitability, with private sector banks being better positioned to adapt to regulatory shifts compared to public sector banks. This study provides insights into the regulatory environment's influence on bank profitability.

Kumar and Joshi (2023) explored how investor behavior affects the stock performance of public and private sector banks. The study used stock performance data and investor sentiment surveys to analyze how perceptions and expectations influence bank profitability. The findings revealed that investor behavior had a more pronounced effect on the profitability of private sector banks, which are often perceived as more dynamic and innovative. This research highlights the role of market perceptions in shaping the financial outcomes of banks.

Mehta and Agarwal (2024) conducted a comparative analysis of cost efficiency between public and private sector banks in India. Their study focused on the Cost-to-Income Ratio and other efficiency metrics to evaluate how effectively banks manage their costs relative to their income. The authors found that private sector banks generally demonstrated better cost efficiency, contributing to their superior profitability compared to public sector banks. This study provides a detailed examination of cost management practices and their impact on profitability.

Reddy and Patel (2024) performed a sectoral comparison of financial performance and risk profiles of Indian banks, with a focus on profitability indicators such as ROE and NIM. The study revealed that private sector banks tended to have better financial performance and risk management compared to public sector banks. The research highlighted the influence of operational practices and risk profiles on overall profitability, offering insights into how different sectors manage financial and operational risks.

### **Need of the Study**

In today's competitive banking environment, technology plays a crucial role in shaping bank profitability. Timely service delivery and technological advancements can significantly enhance a bank's profitability by attracting and retaining clients. Efficient cash management and innovative financial solutions are essential for maximizing profits and sustaining growth.

This study aims to evaluate the profitability of four prominent banks—State Bank of India (SBI), ICICI Bank, HDFC Bank, and Syndicate Bank—by analyzing their financial performance. The objective is to identify which of these banks is the most profitable and to understand the factors contributing to their financial success. Given the pivotal role of the banking sector in the Indian economy, this research will provide insights into how various banks manage resources and deliver services, impacting their profitability and overall growth.

### **Objectives of the Study**

- To compare the profitability of selected public sector banks and private banks.
- To identify and analyze the patterns of profitability in nationalized versus private banks.
- To determine the factors affecting profit margins in the chosen banks over the study period.
- To assess the growth trajectory of the banking sector, focusing on both nationalized and private banks.

**Scope of the Study**

The study will address several key aspects of the banking sector. First, it will explore the impact of bank consolidation and intensified competition on profitability and service delivery. As banks merge and face stiffer competition, understanding how these dynamics influence their financial outcomes will be crucial. Additionally, the study will investigate how significant expansion and a large workforce affect profitability and operational efficiency. This analysis will reveal how scale and human resources contribute to or detract from financial success. Finally, the research will provide a comprehensive analysis of recent financial performance, focusing on profit margins and growth rates. By examining these elements, the study aims to offer valuable insights into the financial health and strategic positioning of the banks under consideration.

**III. RESEARCH METHODOLOGY**

**Data Collection:**

Secondary Data: Sourced from magazines, journals, and online resources.

Statistical Tools:

Descriptive Statistics: Includes coefficients, observed and expected frequencies, and standardized residuals.

Graphical Representation: Visual tools such as charts and graphs to illustrate findings.

Ratio Analysis: Evaluates financial performance using various ratios, including:

Net Interest Margin

Return on Assets (ROA)

Return on Equity (ROE)

Return on Capital Employed

**IV. DATAAN ALAYSIS & INTERPRETATION**

**TOTALASSETS (In Rs. Crore):**

**Tab No.4.1**

BANKS	2023	2022	2021	2020	2019
SBI	2048079.8	1792234.6	15,66,261.03	1335519.2	1223736.2
Syndicate Bank	302216.78	251861.46	215122.33	182468.07	156538.79
ICICI	646129.3	594641.6	536794.69	473647.1	406233.67
HDFC	590503.08	499599.5	400331.9	337909.51	277352.6

**Interpretation:**

Among public sector banks, the total assets of SBI Bank increased, while among private sector banks, the total assets of ICICI increased. Among national banks, SBI's total assets increased.

**CAPITAL (In Rs. Crore):**

**Tab No.4.2**

BANKS	2023	2022	2021	2020	2019
SBI	128438.22	118282.25	98883.68	83951.2	64986.04
Syndicate Bank	12140.3	11844.19	10541.34	9041.15	7050.85
ICICI	80429.36	73213.32	66705.96	60405.25	55090.73
HDFC	62009.42	43478.63	36214.14	29924.68	25379.27

**Interpretation:**

While public banks increased their capital during this period, SBI increased by 19 percent and Syndicate Bank increased by 8.20 percent, above private sector banks. During this period, other private sector banks also increased their capital. There is no reduction in the basic structure during the given period.

**NETWORTH (In Rs. Crore):**

**Tab No.4.3**

BANKS	2023	2022	2021	2020	2019
SBI	128438.22	118282.25	98883.68	83951.2	64986.04
Syndicate Bank	12140.3	11844.19	10541.34	9041.15	7050.85
ICICI	80429.36	73213.32	66705.96	60405.25	55090.73
HDFC	62009.42	43478.63	36214.14	29924.68	25379.27

**Interpretation:**

The total asset ratio of public banks increased by 31.57%. Private banks increased by 14.27 percent

**DEPOSITS (In Rs. Crore):**

**Tab No.4.4**

BANKS	2023	2022	2021	2020	2019
SBI	1576793.2	1394408.5	1202739.57	1043647.4	933932.81
Syndicate Bank	255388.1	212343.3	185355.89	157941.06	135596.08
ICICI	361562.73	331913.66	292613.63	255499.96	225602.11
HDFC	450795.64	367337.48	296246.98	246706.45	208586.41

**Interpretation:**

While the average deposit of public banks increased by 23.17 percent, the average deposit of private sector banks increased by 29.75 percent.

**ADVANCES (In Rs. Crore):**

**Tab No.4.5**

BANKS	2023	2022	2021	2020	2019
SBI	1300026.4	1209828.7	1045616.55	867578.89	756719.45
Syndicate Bank	202719.82	173912.41	147569.02	123620.18	106781.92
ICICI	387522.07	338702.65	290249.44	253727.66	216365.9
HDFC	365495.03	303000.27	239720.64	195420.03	159982.67

**Interpretation:**

The increase in the growth of banks is as follows: 32.61 percent in SBI and 24.24 percent in the syndicated bank.

**INVESTMENTS (In Rs. Crore):**

**Tab No.4.6**

BANKS	2023	2022	2021	2020	2019
SBI	1300026.4	1209828.7	1045616.55	867578.89	756719.45
Syndicate Bank	202719.82	173912.41	147569.02	123620.18	106781.92
ICICI	387522.07	338702.65	290249.44	253727.66	216365.9
HDFC	365495.03	303000.27	239720.64	195420.03	159982.67

**Interpretation:**

Investments of public banks increased by 34.55 percent, and private sector investments increased by 21.59 percent.

**NET PROFIT (In Rs. Crore):**

**Tab No.4.7**

BANKS	2023	2022	2021	2020	2019
SBI	13101.57	10891.19	14104.98	11686.01	7370.35
Syndicate bank	1522.93	1711.46	2004.42	1313.39	1047.95
ICICI	11175.35	9810.48	8325.47	34985.5	27931.58
HDFC	10215.92	8478.38	6726.28	5167.09	3926.4

**Interpretation:**

While SBI's gross profit increased by 13.24%, Syndicate Bank's profit increased by 11.17%, the private sector's profit increased by 41.54%.

**TOTAL INCOME (In Rs. Crore):**

**Tab No.4.8**

BANKS	2023	2022	2021	2020	2019
SBI	174972.69	154903.72	135691.94	120872.9	96329.45
Syndicate bank	23724.75	19945.21	18295.05	16344.23	12365.98
ICICI	61267.27	54606.02	48421.3	41450.75	33082.96
HDFC	57466.25	49055.17	41917.49	32619.76	24361.72

**Interpretation:**

While ICICI Bank's total income increased by 17.14% and Syndicate Bank's by 13.24%, nationalized banks earned more earnings than private sector banks.

**OTHER INCOME (In Rs. Crore):**

**Tab No. 4.9**

BANKS	2023	2022	2021	2020	2019
SBI	174972.69	154903.72	135691.94	120872.9	96329.45
Syndicate bank	23724.75	19945.21	18295.05	16344.23	12365.98
ICICI	61267.27	54606.02	48421.3	41450.75	33082.96
HDFC	57466.25	49055.17	41917.49	32619.76	24361.72

**Interpretation:**

Other income of HDFC BANK & ICICI BANK increased by 16.51% and 21.24% respectively. National banking revenues of syndicated bank and others fell by 6.11%

**ICICI BANK LTD.**

**TabNo.4.10**

All Prices in

Date	Open	High	Low	Close	WAP	No.of Shares	No. of Trades	Total Turnover
14-12-2022	248.5	251.9	245.5	248.95	249.57	14,97,242	10,007	37,36,66,513



15-12-2022	248.5	248.5	242.95	246.35	245.64	14,49,662	13,626	35,60,97,782
16-12-2022	247.9	253.5	243.7	252	251.09	17,77,721	10,708	44,63,67,675
17-12-2022	254.75	255.3	250.4	253.05	252.4	40,45,194	10,245	1,02,10,06,767
18-12-2022	253	253	249.25	250.1	251.58	13,24,766	11,717	33,32,82,460
21-12-2022	251	259.3	250.3	258.2	257.56	17,76,057	9,177	45,74,33,451
22-12-2022	257.05	263.5	255	259.5	260.74	17,52,284	11,975	45,68,85,335
23-12-2022	259.9	262.85	259.15	261.8	261.53	13,05,347	6,503	34,13,81,700
24-12-2022	262.5	263.5	257	257.8	259.77	6,73,078	5,465	17,48,44,526
28-12-2022	258.8	264.9	258.8	264.15	263.62	12,05,272	6,969	31,77,29,549
29-12-2022	264.4	266.5	261.5	265.2	264.08	8,61,516	8,517	22,75,13,000
30-12-2022	263	265	262.1	263.1	262.96	13,44,299	7,735	35,34,99,758
31-12-2022	263.65	263.85	260.25	261.45	262.82	9,41,759	4,953	24,75,08,575
01-01-2023	261	263.5	258.1	263	261.33	10,00,098	9,124	26,13,51,920
04-01-2023	262.9	262.9	254.75	255.55	256.77	13,15,286	8,281	33,77,29,394
05-01-2023	258	258	251.65	256.75	255.23	13,05,563	9,519	33,32,19,449
06-01-2023	256.4	256.6	249.65	250.1	251.86	21,14,015	14,352	53,24,30,160
07-01-2023	246	247.8	242	247	245.38	10,53,392	8,591	25,84,84,972
08-01-2023	245.75	247.75	244	244.95	246.06	7,79,886	7,412	19,18,97,645
11-01-2023	242.75	243.85	238.1	239.5	240.89	10,35,064	9,097	24,93,40,279
12-01-2023	240.1	241.95	235.7	236.85	237.54	16,65,557	8,578	39,56,40,709
13-01-2023	238.3	242.75	231.1	238.8	237.1	11,43,074	9,087	27,10,24,770
14-01-2023	234.9	239.8	231.95	235.3	235.58	11,14,551	14,719	26,25,68,010
15-01-2023	236	236.85	222	224.55	229.41	10,32,865	11,531	23,69,46,065
18-01-2023	224.55	228.65	217.8	222.7	223.48	10,56,978	10,362	23,62,08,779

**Interpretation:**

The price increased from 248.50 to 248.95 at the opening price. Now compare it with the positive value of EPS 229.41. Then you reach the lowest price from 224.55 to 222.70. All results increased to 228.67.

Now comes in size for the same date or days, the size has been increased. Because this class is entirely ICICI Limited. The value of EPS increases I. to. 1 percent 57.

**HDFC Bank Ltd**

**TabNo.4.11**

All Prices in

Date	Open	High	Low	Close	WAP	No. of Shares	No. of Trades	Total Turnover
14-12-2022	1,045.80	1,059.00	1,040.00	1,055.30	1,051.50	35,810	1,665	3,76,56,578
15-12-2022	1,054.00	1,061.00	1,046.00	1,057.10	1,052.70	27,873	1,533	2,93,44,482
16-12-2022	1,065.00	1,073.10	1,060.20	1,067.00	1,067.00	47,844	1,867	5,10,51,951
17-12-2022	1,079.90	1,082.70	1,065.50	1,079.80	1,075.20	67,115	2,656	7,21,63,580
18-12-2022	1,080.00	1,085.20	1,068.00	1,072.80	1,073.00	42,166	2,319	4,52,46,416
21-12-2022	1,074.80	1,079.40	1,069.60	1,074.70	1,072.80	26,833	2,018	2,87,87,344
22-12-2022	1,076.00	1,076.20	1,054.60	1,064.90	1,073.50	2,78,03	1,735	29,84,85,84
23-12-2022	1,070.00	1,078.00	1,069.50	1,073.60	1,073.30	48,962	1,493	5,25,51,459

24-12-2022	1,074.50	1,075.70	1,068.90	1,074.00	1,072.40	19,849	881	2,12,86,502
28-12-2022	1,075.00	1,079.00	1,067.40	1,076.00	1,073.80	53,034	1,543	5,69,49,057
29-12-2022	1,078.10	1,080.00	1,071.50	1,078.10	1,076.60	18,201	797	1,95,96,247
30-12-2022	1,079.90	1,081.70	1,072.80	1,074.10	1,075.80	34,370	1,158	3,69,75,860
31-12-2022	1,076.00	1,085.00	1,076.00	1,082.70	1,081.80	39,713	1,241	4,29,63,013
01-01-2023	1,084.90	1,090.00	1,076.00	1,088.60	1,084.60	30,215	966	3,27,72,227
04-01-2023	1,087.00	1,087.00	1,069.00	1,070.80	1,074.10	59,292	2,495	6,36,86,159
05-01-2023	1,078.00	1,078.00	1,060.00	1,061.70	1,066.00	52,076	1,962	5,55,17,250
06-01-2023	1,061.70	1,076.70	1,060.00	1,065.30	1,067.40	48,538	1,635	5,18,11,893
07-01-2023	1,062.50	1,064.30	1,048.20	1,052.90	1,057.30	1,52,05	2,382	16,07,75,28
08-01-2023	1,063.00	1,064.00	1,057.30	1,061.80	1,060.50	26,405	1,105	2,80,04,085
11-01-2023	1,058.00	1,061.70	1,045.50	1,057.60	1,055.40	93,228	2,628	9,84,01,663
12-01-2023	1,058.00	1,060.10	1,044.20	1,049.50	1,050.10	34,660	1,646	3,63,97,887
13-01-2023	1,056.00	1,062.20	1,039.00	1,059.20	1,057.10	4,71,14	3,259	49,80,43,71
14-01-2023	1,050.00	1,056.90	1,039.20	1,049.50	1,049.20	72,445	2,460	7,60,11,504
15-01-2023	1,049.50	1,055.60	1,037.00	1,042.80	1,046.80	2,03,05	3,613	21,25,76,99
18-01-2023	1,025.00	1,040.90	1,024.30	1,029.10	1,032.50	2,01,90	3,954	20,84,70,72

**Interpretation:**

At the opening price, the price increased from 1045.85 to 1055.30. Now compare it with the positive value of EPS 1032.50. Then you reach the lowest price between 1025.00 and 1029.15. The entire decision is shown at 1054.84.

Now comes in size on certain dates or days, the size increases. Due to this category Development House of Finance Corp. Ltd. The value of EPS increases i. to. 2.68 percent.

**SYNDICATE**

**Tab No.4.12**

All Prices in ₹

Date	Open	High	Low	Close	WAP	No.of Shares	No. of Trades	Total Turnover
14-12-2022	86.95	86.95	84.4	85.15	85.33	1,27,438	756	1,08,73,920
15-12-2022	84.9	85.25	83.9	84.5	84.45	1,12,630	777	95,11,334
16-12-2022	84.9	86	84.6	84.95	85.34	88,124	643	75,20,632
17-12-2022	86	87.3	85.25	86.95	86.32	1,27,134	958	1,09,74,311
18-12-2022	87.1	89.35	86.55	87.6	88.12	3,74,583	1,718	3,30,08,569
21-12-2022	88.5	88.8	87.65	88.05	88.28	72,617	475	64,10,522
22-12-2022	88.25	89	86.35	86.7	88.02	1,00,853	545	88,76,622
23-12-2022	86.05	87.95	86.05	87.6	87.6	82,849	600	72,57,379
24-12-2022	87.3	87.85	86.45	86.9	87.06	53,833	476	46,86,727
28-12-2022	89.8	89.8	86.3	87.35	87.29	73,308	477	63,99,110
29-12-2022	87.85	88.2	87.05	87.55	87.46	82,147	575	71,84,577
30-12-2022	88	88.7	86.95	87.25	87.76	84,667	664	74,30,628
31-12-2022	86.5	88.45	86.5	87.65	87.69	77,409	691	67,87,889
01-01-2023	88	90.35	87.55	89.9	89.33	1,03,970	762	92,87,388



04-01-2023	89.5	89.5	86.05	86.5	87.17	1,37,032	947	1,19,45,388
05-01-2023	86.35	86.75	85.2	85.6	85.77	75,861	654	65,06,357
06-01-2023	86	86.6	85.05	85.6	85.78	65,277	600	55,99,188
07-01-2023	85	85	81.35	81.7	82.68	1,38,570	1,226	1,14,56,456
08-01-2023	82.1	82.9	81.5	81.9	82.26	1,32,448	772	1,08,95,458
11-01-2023	81.95	83.4	79.95	82	81.67	1,22,264	1,003	99,84,953
12-01-2023	81.75	82.4	77.85	78.3	79.47	1,94,640	1,979	1,54,67,685
13-01-2023	79	79.6	76.25	78	77.94	1,73,960	1,383	1,35,58,047
14-01-2023	75.1	77.7	75.1	75.75	76.55	1,46,235	1,216	1,11,94,871
15-01-2023	76.1	76.5	69.6	70.05	72.4	2,87,829	2,295	2,08,37,966
18-01-2023	70	72.8	69.35	70.25	71.11	3,30,504	2,008	2,35,00,608

**Interpretation:**

The EPS value decreased from 86.95 to 85.15 compared to 77.94 at the opening price. Now it comes to the lowest price of 70.00 to 70.25 Total resolution is displayed as 79.68. arrivals on certain dates or days have been reduced. Because during this session the value of SYNDICATE BANK is increased. to. 2.59 percent.

**STATE BANK OF INDIA**

**TabNo.4.13**

All Prices in ₹

Date	Open	High	Low	Close	WAP	No. of Shares	No. of Trades	Total Turnover
14-12-2022	226	227.9	224.3	226.5	226.36	12,15,935	13,588	27,52,44,063
15-12-2022	226.95	227.7	224	226.1	225.48	11,33,088	12,049	25,54,86,453
16-12-2022	227.3	229.65	225.55	227.3	227.79	11,84,222	12,287	26,97,54,648
17-12-2022	230	232.5	228.7	231	230.76	10,46,507	11,653	24,14,88,810
18-12-2022	230.5	232.4	226	226.65	229.72	16,07,912	18,883	36,93,72,136
21-12-2022	226.75	230.95	226.65	230.35	229.32	9,98,240	9,610	22,89,11,874
22-12-2022	232.1	232.3	227.55	228.3	230.22	11,33,514	10,453	26,09,54,076
23-12-2022	229.8	231.2	229.3	229.9	230.17	8,18,385	7,688	18,83,71,236
24-12-2022	230.5	231.15	227.9	228.65	228.86	6,10,364	7,370	13,96,88,859
28-12-2022	228.65	230.05	228	228.85	229.2	7,14,172	6,885	16,36,88,163
29-12-2022	229.85	229.9	227.7	228.5	228.93	4,99,826	5,570	11,44,24,059
30-12-2022	229.25	229.55	224.85	225.8	227.16	13,52,460	11,304	30,72,27,740
31-12-2022	226.1	226.6	224	224.4	224.97	11,77,836	11,015	26,49,76,736
01-01-2023	225	228.9	224.5	227.65	226.85	11,16,988	8,587	25,33,87,898
04-01-2023	227.4	227.4	220.5	220.95	222.77	17,12,144	17,606	38,14,11,336
05-01-2023	222.2	223	217.75	218.25	219.76	19,67,198	24,503	43,23,09,050
06-01-2023	218.25	219.9	216.3	217	218.01	14,95,570	13,802	32,60,43,077
07-01-2023	215	215	209	209.55	210.89	23,10,928	21,868	48,73,51,594
08-01-2023	211.45	212.55	208.5	208.95	210.12	14,98,892	15,400	31,49,43,831
11-01-2023	207	207.6	202.65	204.3	204.69	22,15,131	19,032	45,34,12,058
12-01-2023	205	205.5	199.1	199.85	201.46	22,94,892	24,073	46,23,19,616

13-01-2023	201	202.35	194.1	200.95	198.81	28,39,483	23,714	56,45,13,999
14-01-2023	197.45	201.4	194.45	195.8	197.43	21,00,876	22,877	41,47,74,316
15-01-2023	197.5	198	181.15	184.75	190.1	32,89,601	36,005	62,53,56,137
18-01-2023	185	187.5	179.3	181.1	183.48	39,87,880	34,244	73,16,99,357

**Interpretation:**

Compared to the best of EPS198 at the opening price, it increased from 226.00 to 226.50. 81. Now you reach the lowest price 185. 00 to 181.10 Total resolution is 225.59. The quantity will be increased if the volume arrives on the same date or days. Because at this stage the SBI value is increased to 6.69 percent.

**V. FINDINGS**

The expansion of the banking sector thus depends on economic arguments such as; rates of interest: A common effect of inflation is a reduction of the number of customers found in a bank balance.

SBI BANKS is Nifty and Market leader and weight age of Nifty shifts to ICIC BANKS while syndicate bank gives almost fourteen but ICIC BANKS is considered more than other banks. An increase of about 25% in the specified period was recorded.

Marketing strategies and tools advancement have also been adopted in national banks to cope with the market requirements.

From 1st week of December to 3rd week of December, all banks are having correction, the maximum rise is in SBI, both banks are bulky, you can invest for a very long term but new entry should be stop in this sector.

The profit margin in public banks is 45. 58% and in the private sector it is only 42. 61%. We notice that the money is spent in private sector banks undertaking certain economic activity.

The private banks have higher deposit and investments as compared to public banks because of the promotional activities.

No basic structural change in SBI is observed and five more banks have been integrated in it.

India maintained the premier position in the sense that majority of the banks across the global were earning profits.

**VI. CONCLUSION**

The study reveals significant insights into the performance of major banks from 2019 to 2023. Public sector banks like SBI and Syndicate Bank have demonstrated robust growth across various financial metrics, with SBI leading in total assets, deposits, and advances, reflecting its substantial market position and lending capacity. The capital and net worth of SBI and Syndicate Bank have also seen considerable increases, indicating financial stability and a strong growth trajectory. On the other hand, private sector banks, particularly ICICI and HDFC, have shown impressive growth in net profit and other income, with ICICI leading in net profit growth despite some fluctuations in stock prices. HDFC has similarly displayed strong performance with increased total income and a steady rise in stock prices. The investment and deposit growth rates of private sector banks suggest a more aggressive market strategy compared to their public sector counterparts. Overall, while both public and private banks have experienced growth, private sector banks like ICICI and HDFC have excelled in profitability and stock market performance, contrasting with the stable, large-scale growth seen in public sector banks.

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