

Resilience in Fintech: A study of Consumer Trust Dynamics

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A study to evaluate the perception of women of different age groups on 5S implementation at their home with reference to Coimbatore

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Comparative Financial Performance Analysis of selected public and private banks

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Navigating Cycles and Uncertainty: A Contemporary Management Perspective on Global Shipping Markets

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A Study on Mind, Motivation and Morality: Indian Perspectives on Organisational behaviour

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Sample Journal Reference

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EDITORIAL

It is heartening to see that the ninth issue of the VICHAARA AN INTERNATIONAL JOURNAL OF MANAGEMENT has been brought out successfully. An educational journal is a platform where knowledge gets amplified and disseminated; research results and innovations are documented and unique experiences are shared for enhancement of knowledge. The design architecture of Vichaara is made in such a way that it becomes a comprehensive document to reflect the different dimensions of Management discipline. Business Research forms the core part wherein original, empirical based research papers are included. This issue comprises articles on recent issues in business world from different disciplines. These articles show a methodological way of conducting a research and presenting their findings. Findings on technology influence, cultural changes in the organizations, behavioural changes among the consumers and their expectations have been presented with relevant facts. We invite scholarly articles and research papers and write ups on robust cases. Suggestions and views from readers and scholars are solicited for the qualitative improvement of the Journal.

COMPARATIVE FINANCIAL PERFORMANCE ANALYSIS OF SELECTED PUBLIC AND PRIVATE SECTOR BANKS

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Abstract

The banking sector plays a vital role in developing countries economy by providing credit flow and accumulating savings. This study conducts a comparative analysis of public and private sector banks over a five-year period by examining key financial indicators such as Net Profit Margin (NPM), Return on Assets (ROA), Non-Performing Assets (NPA), and Cost-to-Income Ratio. The objective is to evaluate the performance and adaptability of both sectors in response to regulatory reforms, economic fluctuations, and technological advancements. The study concludes by giving recommendation for policy enhancement and strategic methods to enhance the competitiveness of both sectors. This study will be helpful to investors, academicians and policy makers by making them understand the strength and weakness of each banking model.

Key words: Public Sector Banks, Private Sector Banks, Banking Performance, Profitability, Capital Adequacy,

Introduction:

The banking system plays a vital role in countries economy by facilitating the flow of funds from depositors to loan seekers which helps in economic development. In India, banks are broadly categorized into public sector banks (PSBs) and private sector banks (PvSBs), which plays a major role in the financial ecosystem. public sector banks are government-owned and focuses on broader socio-economic goals, private sector banks are profit-driven and known for technological innovation and service efficiency. After economic reforms, the operations and service of both category banks have been expanded. Due to variations in ownership structure, management practices, customer base, and regulatory priorities, the financial performance differs from bank to bank. A comparative financial study is essential to understand their respective strengths and challenges, and to suggest improvements in banking policies and governance

Problem Statement:

Although both public and private sector banks are integral to India's financial system, there is a significant performance disparity between them. Public sector banks are often criticized for high levels of NPAs, low profitability, and administrative inefficiencies. Private sector banks, though more agile and innovative, face their own set of challenges, including limited rural penetration and higher operational costs. This study aims to bridge the information gap by addressing the question: "How do public and private sector banks in India compare in terms of key financial performance indicators?"

Objectives of the Study:

1. To analyze key performance indicators such as:
 - Profitability (Net Profit, ROA, ROE)
 - Asset Quality (NPA ratios)
 - Operational Efficiency (Cost-to-Income Ratio)
 - Capital Adequacy (CAR)
2. To offer suggestions for improving financial efficiency in both sectors.

Scope of the Study:

- **Geographical Scope:** Indian banking sector
- **Time Period:** Financial data of the last 5 years (e.g., 2019–2024)
- **Sample:** 3–5 major public sector banks and 3–5 private sector banks (e.g., SBI, PNB, Bank of Baroda vs. HDFC, ICICI, Axis Bank)
- **Focus:** Comparative financial performance based on secondary data

Research Methodology:

- **Data Type:** Secondary data
- **Sources:** Annual reports, RBI publications, banking journals, financial statements
- **Tools of Analysis:** Ratio analysis, trend analysis, comparative charts
- **Sample Selection:** Based on market capitalization and relevance

Limitations of the Study:

- Data accuracy is limited to the reliability of published financial reports.
- Focuses only on a selected number of banks.
- External factors such as government policy changes, global economic shocks are not separately analyzed.

Expected Outcome:

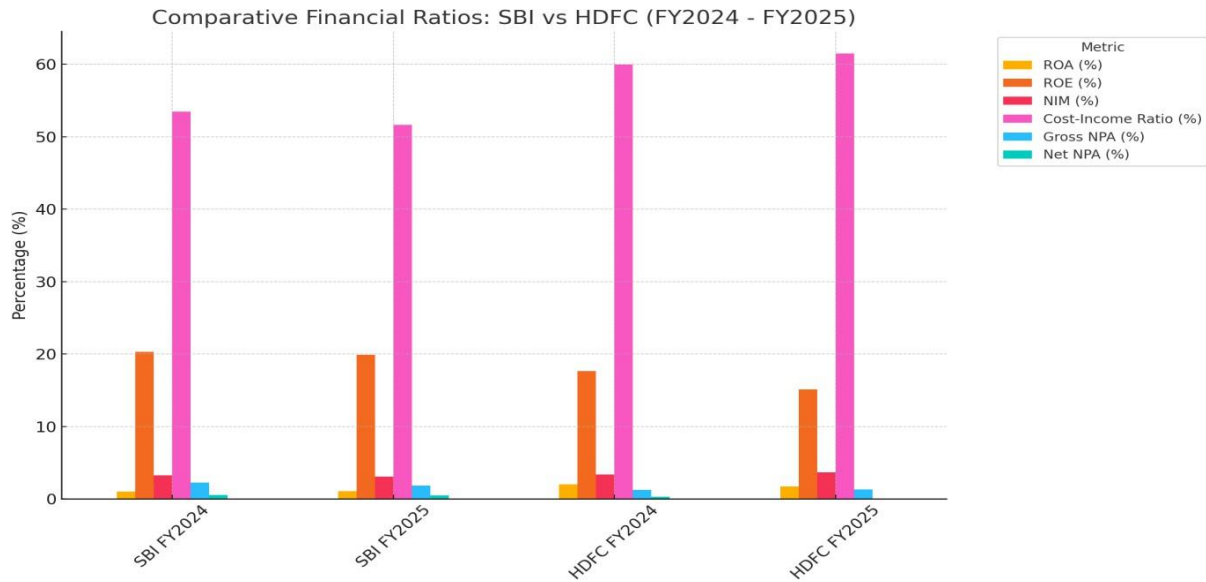
The study is expected to reveal measurable performance differences between public and private sector banks and to identify trends that can inform policymakers, investors, and regulators. The findings will help in suggesting reforms and strategies for enhancing the efficiency and stability of the Indian banking sector.

This report provides a comparative financial analysis between a major public sector bank (State Bank of India - SBI) and a major private sector bank (HDFC Bank) based on recent financial data for the fiscal years 2023 to 2025. Key financial ratios such as Return on Assets (ROA), Return on Equity (ROE), Net Interest Margin (NIM), Cost-to-Income Ratio, and Non-Performing Assets (NPA) are analyzed.

Comparative Financial Ratios (FY 2023 - FY 2025)

Bank & Period	ROA (%)	ROE (%)	NIM (%)	Cost-Income Ratio (%)	Gross NPA (%)	Net NPA (%)	Remarks
SBI FY2024	1.04	20.32	3.28	53.48	2.24	0.57	Better NPA
SBI FY2025	1.10	19.87	3.09	51.64	1.82	0.47	Improved cost control
HDFC FY2024	2.00	17.64	3.40	59.98	1.24	0.33	High ROA & NIM
HDFC Q4 FY20 25	1.74	15.12	3.66	61.50	1.33	-	Slight ROA dip

ROA Comparison Chart

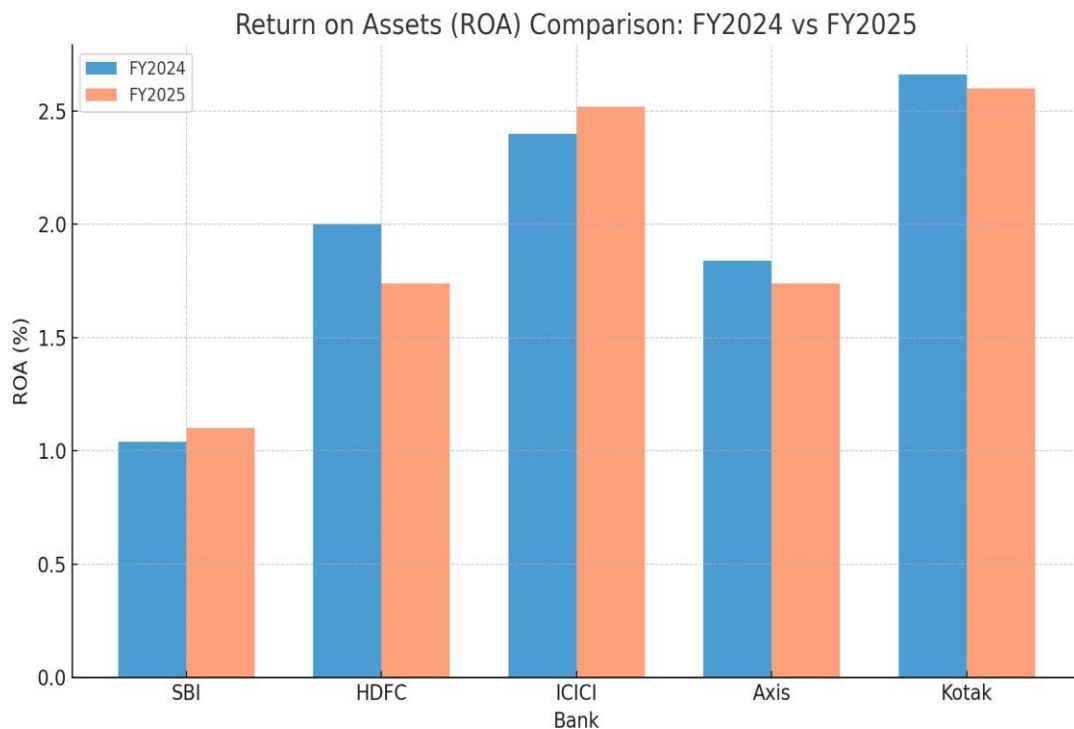


This document provides a comparative financial analysis for key Indian banks from both public and private sectors. It includes SBI (public sector) and HDFC Bank, ICICI Bank, Axis Bank, and Kotak Mahindra Bank (private sector). The analysis is based on financial ratios from FY2024 and FY2025. This report provides a financial performance comparison of key Indian banks over three fiscal years: FY2023 to FY2025. It includes public sector bank SBI, and private sector banks HDFC, ICICI, Axis, and Kotak Mahindra Bank. Key financial indicators like Return on Assets (ROA), Return on Equity (ROE), Net Interest Margin (NIM), Cost-to-Income ratio, and Non-Performing Assets (NPAs) are evaluated.

Comparative Financial Ratios Summary (FY2023 – FY2025)

Bank	FY2024 ROA (%)	FY2025 ROA (%)
SBI	1.04	1.1
HDFC	2.0	1.74
ICICI	2.4	2.52
Axis	1.84	1.74
Kotak	2.66	2.6

ROA Trend Chart (FY2023 – FY2025)



Conclusion

The ROA improves from FY2024-2025 for most of the banks. The highest ROA value is maintained by ICICI and Kotak Mahindra bank by maintaining high profitability and proper usage of assets. SBI is gradually growing which indicates that it is a strong public sector bank in performance. Though there is a strong performance HDFC and AXIS bank shows minor fluctuations.

Recommendation

- Public sector banks should focus on digital transformation, credit disbursement
- Private sector bank should focus on the rural areas and improve usage of their resources
- Regulators should frame a rule for public sector bank to improve their customer service and should insist them to show improvement in dealing with bad loans

Vichaara – an International Journal of Management, Volume 12, Issue 1, March 2026

RNI Registration No. TNENG/2014/59303



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