

PERFORMANCE ANALYSIS OF PRIVATE SECTOR AND PUBLIC SECTOR BANKS WITH REFERENCE TO ICICI BANK AND STATE BANK OF INDIA

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Received: 21 Apr 2019

Accepted: 25 Apr 2019

Published: 30 Apr 2019

ABSTRACT

NPAs point out the credit risk of the banks and the financial institutions. Lately, the Indian economy has witnessed the emergence of many banks in the private sector. There are several reasons behind the increasing number of commercialization of banks. The growth of such banks is not possible unless they witness some success in the context of customer satisfaction or may it be the net assets held by these banks, the efficiency of their management or the networks of each bank both in private as well as the public sector bank. NPA means an asset or account of borrower, which has been classified by a bank or financial institution as sub-standard, doubtful or loss asset, in accordance with the directions or guidelines issued by RBI. In this paper the researcher try to find out the performance comparison of private sector banks and the public sector banks and to give the reasons and suggestions for the same it also tried to show the position of gross and net NPAs of both the public and private sector bank, during the period of last 4 years from 2014-15 to 2017-18. The study is an attempt to analyze the financial performance of SBI and ICICI Banks. The study is descriptive and analytical in nature. The collected data was secondary in nature and collected from various annual reports of the bank, RBI bulletin, journals, websites, etc. The allegory of the financial performance of these four banks was made on the seat of a statistical & mathematical tool like percentage, tabulation, Graph, mean, standard deviation, correlation, T-test, etc. The study concludes that the level of NPA of SBI is high as compare to ICICI.

KEYWORDS: *Gross NPA, Net NPA, SBI, ICICI*