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Performance analysis of private sector and public sector banks with reference of ICICI bank and state bank of India

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Abstract
Recently 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, efficiency of their management or the networks of each bank both in private as well as the public sector bank.

The following paper covers the performance comparison of private sector banks and the public sector banks and to give the reasons and suggestions for the same. Efficiency and profitability of the banking sector in India has assumed primal importance due to intense competition, greater customer demands and changing banking reforms. Since competition cannot be observed directly, various indirect measures in the form of simple indicators or complex models have been devised and used both in theory and in practice. This study attempts to measure the relative performance of Indian banks. For this study, we have used public sector banks and private sector banks. We know that in the service sector, it is difficult to quantify the output because it is intangible. Hence different proxy indicators are used for measuring productivity of banking sector.

Segmentation of the banking sector in India was done on bank assets size. Overall, the analysis supports the conclusion that new banks are more efficient that old ones. The public sector banks are not as profitable as other sectors are. It means that efficiency and profitability are interrelated.

Keywords: Private sector, public sector banks, ICICI bank, state bank of India

Introduction

Introduction of Financial Performance Analysis

Finance is regarded as the life blood of a business. It is one of the foundations of all kinds of economic activities. The Institute is deemed to be financially sound if it is in a position to carry on its business smoothly. Normally; the main objective of any business is to earn profit. Profit determines the financial position, liquidity and solvency of the company. Financial performance analysis is the process of identifying the financial strengths and weaknesses of the company by properly establishing the relationship between the items of balance sheet and profit and loss account. It also helps in short-term and long term forecasting and growth can be identified with the help of financial performance analysis. The Indian Banking Sector has been the backbone of the Indian economy over the past few decades, helping it survive various national and worldwide economic shocks and meltdowns. It is one of the healthiest performers in the world banking industry seeing tremendous competitiveness, growth, efficiency, profitability and soundness, especially in the recent years. Therefore, I choose this topic.

State Bank of India

Origin of SBI

The roots of the State Bank of India lie in the first decade of the 19th century, when the Bank of Calcutta, later renamed the Bank of Bengal, was established on 2 June 1806. The Bank of Bengal was one of three Presidency banks, the other two being the Bank of Bombay (incorporated on 15 April 1840) and the Bank of Madras (incorporated on 1 July 1843). All three Presidency banks were incorporated as joint stock companies and were the result of royal charters.

These three banks received the exclusive right to issue paper currency till 1861 when, with the Paper Currency Act, the right was taken over by the Government of India. The Presidency banks amalgamated on 27 January 1921, and the re-organised banking entity took as its name Imperial Bank of India. State Bank of India (SBI) is a multinational banking and financial services company based in India. It is a government-owned corporation with its headquarters in Mumbai, Maharashtra. As of December 2013, it had assets of US$388 billion and 17,000 branches, including 190 foreign offices, making it the largest banking and financial services company in India by assets. The bank traces its ancestry to British India, through the Imperial Bank of India, to the founding, in 1806, of the Bank of Calcutta. On October 7, 2013, Arundhati Bhattacharya became the first woman to be appointed Chairperson of the bank.

ICICI Bank

Origin of ICICI-

ICICI Bank was established by the Industrial Credit and Investment Corporation of India (ICICI), an Indian financial institution, as a wholly owned subsidiary in 1994. The parent company was formed in 1955 as a joint-venture of the World Bank, India's public-sector banks and public-sector insurance companies to provide project financing to Indian industry. The bank was initially known as the Industrial Credit and Investment Corporation of India Bank, before it changed its name to the abbreviated ICICI Bank. The parent company was later merged with the bank. ICICI Bank launched internet banking operations in 1998.

ICICI's shareholding in ICICI Bank was reduced to 46 percent, through a public offering of shares in India in 1998, followed by an equity offering in the form of American Depositary Receipts on the NYSE in 2000. ICICI Bank acquired the Bank of Madura Limited in an all-stock deal in 2001 and sold additional stakes to institutional investors during 2001-02.

In October 2001, the Boards of Directors of ICICI and ICICI Bank approved the merger of ICICI and two of its wholly owned retail finance subsidiaries, ICICI Personal Financial Services Limited and ICICI Capital Services Limited, with ICICI Bank. The merger was approved by shareholders of ICICI and ICICI Bank in January 2002, by the High Court of Gujarat at Ahmedabad in March 2002 and by the High Court of Judicature at Mumbai.

Need of the Study

Significance of performance evaluation in a Banking sector, for sustainable growth and development, has been recognized since long. This calls for a system that first measures and evaluates the performance, and then brings out the strengths and weaknesses of the banks for the purpose of further improvement. Efficient performance evaluation system encompasses all aspects of a banks. With the advances in computational tools, performance evaluation systems have evolved over a period of time from single-aspect systems to more comprehensive systems covering all aspects of a banks

It prove to be better for performance measurement, evaluation and strategic planning for future growth and development of the Indian banks in the light of changing requirements of this sector so to analyze the comparative profitability performance of banks for the financial periods 2011-2014.The banks will be ranked based on their profitability performance and growth percentage. This will help the banking industry for the improvement or change in their business model.

Objectives of the Study

- To understand the concept of financial Performance Analysis and key parameters for evaluating performance of banks in India.
- To study and calculate the specified key parameters of performance of selected bank.
- To identify areas where performance can be improved and suggest measures if required.

Review of Literature

1. Kajal Chaudhary, Monika Sharma, June 2011 [1] Performance of Indian Public Sector Banks and Private Sector Banks: A Comparative Study This study deal with private and public sector banks. The economic reforms in India started in early nineties, but their outcome is visible now. Major changes took place in the functioning of Banks in India only after Liberalization, globalisation and privatisation This paper an attempt to analyze how efficiently Public and Private sector banks have been managing NPA.
2. Aswini Kumar Mishra, Jigar N. Gadhia, Bibhu Prashad Kar, Biswabas Patra, Shivi Anand Dec 2013 [2] Are Private Sector Banks More Sound and Efficient than Public Sector Banks? Assessments Based on Camel and Data Envelopment Analysis Approaches The study is entitled to analyze the soundness and to measure the efficiency of 12 public and private sector banks based on market cap. As CAMEL approach has been used over a period of twelve years (2000-2011), and it is established that private sector banks are at the top of the list, with their performances in terms of soundness being the best.
3. Dr. M. Dhanabhakyam, M. Kavitha Jan 2012 [3] Financial performance of selected public sector bank in india. This study emphasis on public sector financial performance. Banks play an important role in the economic development of every nation. They have control over a large part of the supply of money in circulation. They are grouped as follows, ratio analysis, correlation and regression. For this study six Public Sector Banks are selected. The Indian banking system faces several difficult challenges.
4. Chennu goel, Chitwan Bhutani Rekhi July 2013 [4] A Comparative Study on the Performance of Selected Public Sector and Private Sector Banks in India This study of a performance of selected private and public sector banks in India. Efficiency and profitability of the banking sector in India has assumed primal importance due to intense competition, greater customer demands and changing banking reforms. This study attempts to measure the relative performance of Indian banks. For this study, we have used public sector banks and private sector banks. Overall, the analysis supports the conclusion that new banks are more efficient that old ones. The key to increase Performance depends upon ROA, ROE and NIM.
5. Vijay Prakash Gupta, P.K. Agarwal June 2013 [5] Comparative study of customer satisfaction in private and public sector bank in india The researcher tries to makes an effort to clarify the Customer Service

satisfaction in Indian banking Sector. Descriptive research design is used for this study, where the data is collected through the questionnaire. The information is gathered from the different customers of the two banks, viz., PNB and HDFC Bank located in the Meerut Region, Uttar Pradesh.The analysis clearly shows that there exists wide perceptual difference among Indian (public sector) banks regarding overall service quality with their respective customers, when compared to Private sector banks. Whereas the said perceptual difference in private banks is narrow.

6. Nilesh J. Lakhtaria April 2013 [6] A Comparative Study of the Selected Public Sector Banks through CAMEL Model. The researcher would like to analyze the performance of three public sector banks namely, Bank of Baroda (BOB), State Bank of India(SBI) and Punjab National Bank(PNB) for the period of three years(2010-2012) in the Indian banking sector.
7. Priyanka Mohnani, Monal Deshmukh April 2013 [7] A Study of Non-Performing Assets on Selected Public and Private Sector Banks This paper provides an empirical Approach to the analysis of profitability indicators with a focal point on non-performing assets (NPAs) of public and private sector banks. Non-performing assets are one of the major concerns for banks in India. NPAs reflect the performance of banks. The earning capacity and profitability of the banks are highly affected because of the existence.
8. Surabhi Singh, Renu Arora 2011 [8] A Comparative Study of Banking Services and Customer Satisfaction in Public, Private and Foreign Banks This research attempted to study customers' perception of quality of services, both transaction based and IT enabled in terms of its constituent factors in public sector, private sector and foreign banks. The present investigation was planned with the objective to assess the extent of use of services especially the IT enabled services in these banks and to analyze the constituent factors affecting customer satisfaction with the quality of services. The study shows that the customers of nationalized banks were not satisfied with the employee behavior and infrastructure, while respondents of private and foreign banks were not satisfied with high charges, accessibility and communication.
9. Dr. Suresh Patidar April 2012 [9] Analysis of NPA in priority sector of lending-Comparative study of private sector and public sector bank of india. This research attempted to study customers' perception of quality of services, both transaction based and IT enabled in terms of its constituent factors in public sector, private sector and foreign banks. This step was followed to have Intra Bank comparison. The study shows that the customers of nationalized banks were not satisfied with the employee behavior and infrastructure, while respondents of private and foreign banks were not satisfied with high charges, accessibility and communication.
10. Garima Chaudhary Feb 2014 [10] Performance Comparison of Private Sector Banks with the Public Sector Banks in India This study deal with performance of private and public banks. Recently 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 following paper covers the performance comparison of private sector banks and the public sector banks and to give the reasons and suggestions for the same.
11. Avneet Kaur Nov 2012 [11] An Empirical study of performance evaluation of public sector bank in india These PSCB's in India continue to be the major lenders in the economy due of their sheer size and penetrative networks which assure them high deposit mobilization and control of 80 percent of banking business in India. This study concentrates on the profitability analyis of Public Sector Banks in India.
12. Ramachandran Azhagaiah, Sandanam Gejalakshmi Dec 2012 [12] Financial Performance of Private Sector and Public Sector Banks in India: An Empirical Analysis The objective of this study is to analyze the financial performance of banking sector in India by classifying the banks based on their financial characteristics. The study shows that public sector banks performed remarkably well during the period than that of the private sector banks. The overall regression analysis shows that the financial performance of the banking industry is strongly and positively influenced by the operational efficiency, asset management, and interest income size.
13. Dr. P. Karthikeyan, B. Shangari April 2014 [13] Calibrating financial soundness among selected private sector bank in india by using CAMEL model The present study attempts to show the relative financial position and performance of each bank and a comparative result over a five year period from 2009 to 2013. This study aimed at six private sector banks based on the statistical information of net profit, total assets and market capitalization during the year 2013
14. Dr. Harpreet Kaur, Neeraj Kumar Saddy Sept A Compartive Study of non-Performing Assets of public and private sector bank. Non-performing assets are one of the major concerns for banks in India. The issue of Non Performing Assets has been discussed at length for financial system all over the India. An attempt is made in the paper that what is NPAs?

Research Methodology

For achieving the purpose of the study the following methodology has been adopted

- **Selection of Sample:** Private sector Bank-ICICI BANK and Public sector Bank-STATE BANK OF INDIA
- **Duration of The Study**: Financial Year – 2011-2012, 2012-2013, 2013-2014
- **Source of Data:** The study is based on secondary data. Data of selected banks has been collected from their annual reports with the help of internet.
- **Presentation Tool:** Graphs, Tables and Histogram have been used for the purpose of presentation of data.
- **Statistical Tool Used**

a) Ratio and Trend Analysis.
b) Key Parameters used for comparison-

Absolute: Total Deposits, Total Advances, Total Assets, Net Worth, Net Profit.

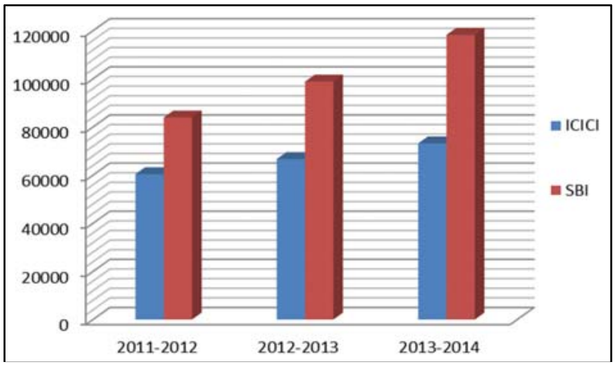
Ratios: Return on Asset, Gross Non Performing Asset Ratio, Net Non Performing Asset Ratio, Capital Adequacy Ratio, Earning Per share

Analysis and Interpretation

Total Advances

Rs in Crores

Banks	2011-2012	2012-2013	2013-2014	Average
ICICI	253727.6579	290249.4351	338702.6492	249226.5807
SBI	1163670.2054	1392608.0333	1578276.6860	1378184.975

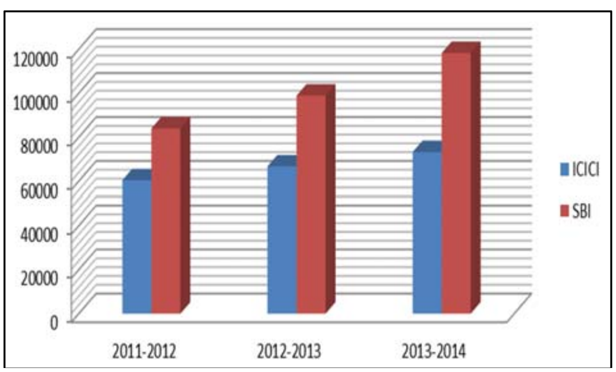


Interpretation: The Total advances of SBI growth rate in 2012-2013 is .19% and in 2013-2014 is .13% as it is decreasing while ICICI growth rate in 2012-2013 is .14% and in 2013-2014 is .16% as it is increasing. This proves that SBI is in negative growth rate and ICICI is in positive growth rate but still the Total Advances of SBI is higher than ICICI.

Total Deposits

Rs in Crores

Banks	2011-2012	2012-2013	2013-2014	Average
ICICI	255499.9561	292613.6257	331913.6570	293344.4129
SBI	1414689.4011	1627402.6119	1838852.3565	1626981.456

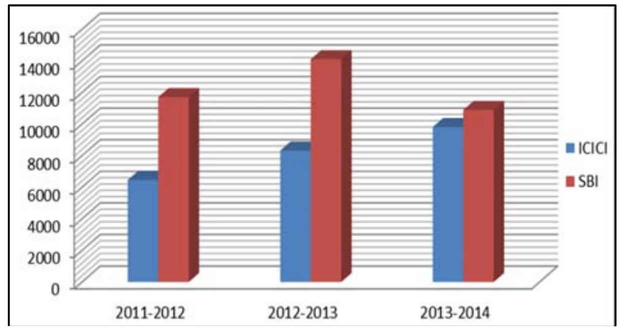


Interpretation: The Total deposits of SBI growth rate in 2012-2013 is .15% and in 2013-2014 is .12% as it is decreasing while ICICI growth rate in 2012-2013 is .14% and in 2013-2014 is .13% as it is also decreasing. This proves that the growth rate of SBI is highly decreased than ICICI but still it is maintaing high high deposits in CASA.

Total Assets

Rs in Crores

Banks	2011-2012	2012-2013	2013-2014	Average
ICICI	604191.41	674821.72	747525.68	458713.2499
SBI	1829956.18	2133158.33	2395981.61	2119698.707

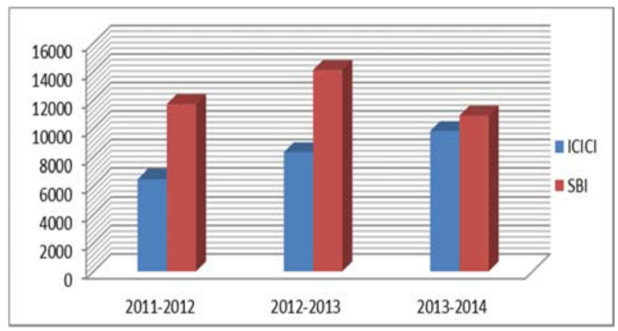


Interpretation: In TOTAL ASSESTS the Growth rate of SBI in 2012-2013 is .16% and in 2013-2014 is .12% as compare to ICICI in 2012-2013 is .11% and in 2013-2014 is .10%. The SBI growth rate is sharply decreasing than ICICI but still total assets of SBI is higher.

Earning Per Share

In Rs

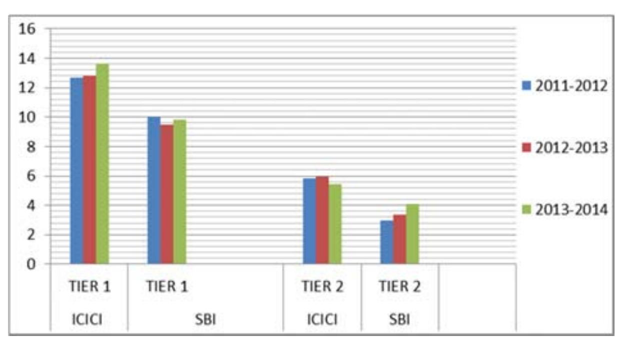
BANKS	2011-2012	2012-2013	2013-2014	Average
ICICI	56.19	83.29	95.65	**78.37**
SBI	241.55	266.82	204	**237.45**



Interpretation: The EPS of SBI in 2012 was Rs 241.55, in 2013 it was increased up Rs 266.82 but in 2014 it was decreased with Rs 204.The ICICI EPS is increasing in 2012 it was Rs 56.19, in 2013 it was Rs 83.29 and in 2014 it was 95.65.This proves that ICICI Allocation of profit is positive in all years than SBI.

Capital Adequacy RATIO (Basel 2) In Percentage (%)

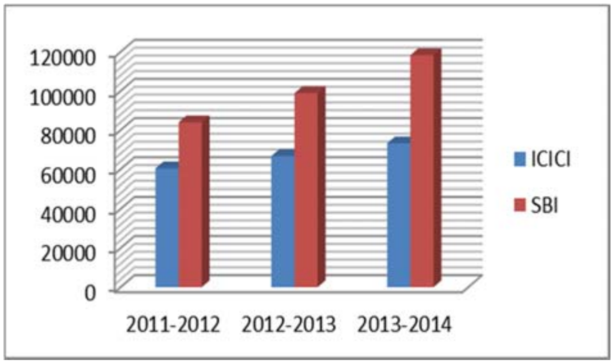
Bank		2011-2012	2012-2013	2013-2014	Average
ICICI	TIER 1	12.68	12.80	13.65	13.04
	TIER 2	5.84	5.94	5.43	5.73
SBI	TIER 1	9.98	9.49	9.79	9.75
	TIER 2	2.98	3.43	4.07	3.49



Interpretation: The CAR of ICICI is increasing with total average of both TIER 1 and TIER 2 is 18.77% than SBI is decreasing with total average of both TIER 1 and TIER 2 is 13.24% which shows the ICICI more efficient and stable.

Net Non Performing Asset Ratio
In Percentage (%)

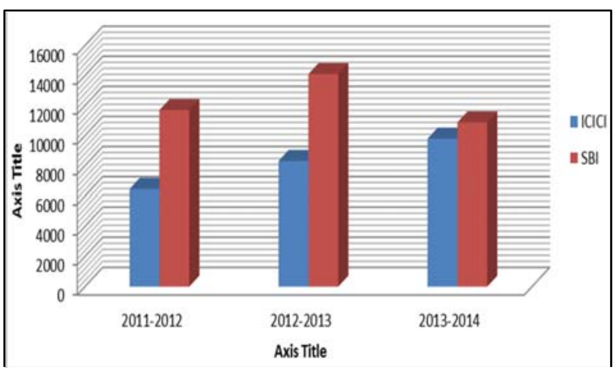
Banks	2011-2012	2012-2013	2013-2014	Average
ICICI	.62	.81	.82	2.25
SBI	1.82	2.10	2.57	6.49



Interpretation: The SBI has NET NPA RATIO higher with an average of 6.49% than ICICI with an average of 2.25%. This proves that ICICI is more efficient than SBI.

Gross Net Performing Asset Ratio
In Percentage (%)

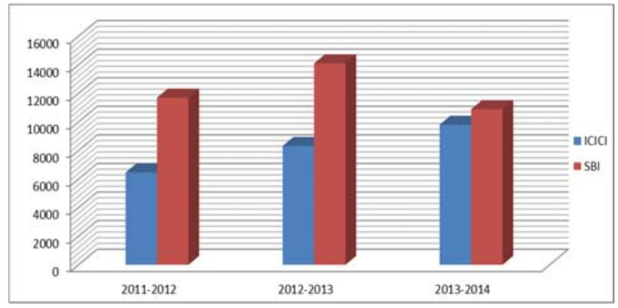
Banks	2011-2012	2012-2013	2013-2014	Average
ICICI	3.62	3.22	3.03	3.29
SBI	4.44	4.75	4.95	4.71



Interpretation: The GROSS NPA RATIO of ICICI is in decreasing trend with an average of 3.29% and GROSS NPA RATIO of SBI is in increasing trend with an average of 4.71%.This proves that ICICI is efficient in its recovery of GROSS NPA.

Return on Assets
In Percentage (%)

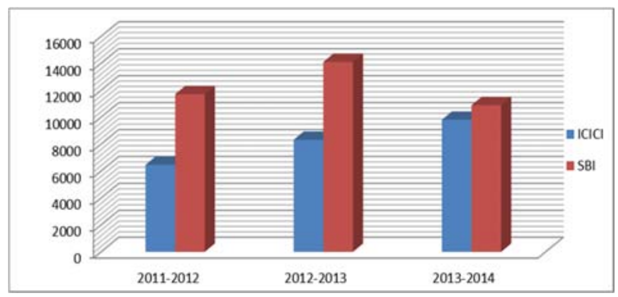
Banks	2011-2012	2012-2013	2013-2014	Average
ICICI	1.50	1.70	1.78	1.66
SBI	.88	.91	.65	.81



Interpretation: The RETURN ON ASSETS of SBI is not more than 1% with an average of .81% which shows that its NPA is also increasing and RETURN ON ASSETS of ICICI is more than 1% with an average of 1.66% which shows that its NPA is also decreasing. This proves ICICI is better than SBI

Net Profit
Rs in Crores

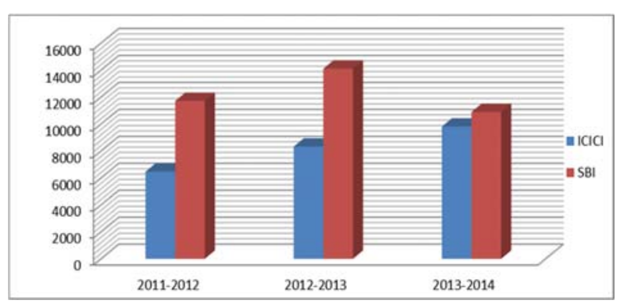
Banks	2011-2012	2012-2013	2013-2014	Average
ICICI	6465.26	8325.47	9810.48	8200.40
SBI	11707.29	14104.98	10891.17	12234.48



Interpretation: The NET PROFIT of ICICI growth rate in 2012-2013 is .28% which decreases in 2013-2014 with .17%. The NET PROFIT of SBI growth rate in 2012-2013 is .20% which decreases in 2013-2014 with -.22%. This reflect the profitability of the ICICI is better than SBI.

Net Worth
Rs in Crores

Banks	2011-2012	2012-2013	2013-2014	Average
ICICI	60405.25	66705.96	73213.83	66775.01
SBI	83951.20	98883.68	118282.25	100372.37



Interpretation; The NET WORTH of SBI in an average is Rs 100372.37 Cr. which is higher than ICICI average with Rs 66775.01 Cr. This proves that NET WORTH of SBI is increasing year by year than ICICI.

Findings

- The TOTAL ADVANCES of SBI growth rate in 2012-2013 is .19% and in 2013-2014 is .13% as it is decreasing while ICICI growth rate in 2012-2013 is .14% and in 2013-2014 is .16% as it is increasing. This proves that SBI is in negative growth rate and ICICI is in positive growth rate but still the Total Advances of SBI is higher than ICICI.
- The TOTAL DEPOSITS of SBI growth rate in 2012-2013 is .15% and in 2013-2014 is .12% as it is decreasing while ICICI growth rate in 2012-2013 is .14% and in 2013-2014 is .13% as it is also decreasing. This proves that the growth rate of SBI is highly decreased than ICICI but still it is maintaing high deposits in CASA.
- In TOTAL ASSESTS the Growth rate of SBI in 2012-2013 is .16% and in 2013-2014 is .12% as compare to ICICI in 2012-2013 is .11% and in 2013-2014 is .10%.The SBI growth rate is sharply decreasing than ICICI but still total assets of SBI is higher.
- The EPS of SBI in 2012 was Rs 241.55, in 2013 it was increased up Rs 266.82 but in 2014 it was decreased with Rs 204.The ICICI EPS is increasing in 2012 it was Rs 56.19, in 2013 it was Rs 83.29 and in 2014 it was Rs 95.65.This proves that ICICI Allocation of profit is positive in all years than SBI.
- The CAR of ICICI is increasing with total average of both TIER 1 and TIER 2 is 18.77% than SBI is decreasing with total average of both TIER 1 and TIER 2 is 13.24% which shows the ICICI more efficient and stable.
- The SBI has NET NPA RATIO higher with an average of 6.49% than ICICI with an average of 2.25%. This proves that ICICI is more efficient than SBI.
- The GROSS NPA RATIO of ICICI is in decreasing trend with an average of 3.29% and GROSS NPA RATIO of SBI is in increasing trend with an average of 4.71%.This proves that ICICI is efficient in its recovery of GROSS NPA.
- The RETURN ON ASSETS of SBI is not more than 1% with an average of .81% which shows that its NPA is also increasing and RETURN ON ASSETS of ICICI is more than 1% with an average of 1.66% which shows that its NPA is also decreasing. This proves ICICI is better than SBI.
- The NET PROFIT of ICICI growth rate in 2012-2013 is .28% which decreases in 2013-2014 with .17%. The NET PROFIT of SBI growth rate in 2012-2013 is .20% which decreases in 2013-2014 with -.22%. This reflect the profitability of the ICICI is better than SBI.
- The NET WORTH of SBI in an average is Rs 100372.37 Cr. which is higher than ICICI average with Rs 66775.01 Cr. This proves that NET WORTH of SBI is increasing year by year than ICICI.

Suggestions

Suggestions are not mandatory in nature; however they are very important as to the improvement. In the conclusion here are the few suggestions which are arrived at on the basis of the facts observed through the analysis of financial performance of selected banks.

- The growth rate of SBI is decreasing whereas growth rate of ICICI is increasing in TOTAL ADVANCES. The proves that SBI should increase total advances by managing their advance portfolio and increase their advances to get positive growth rate.
- The growth rate of SBI is decreasing with high rate than ICICI growth rate in TOTAL DEPOSITS, Therefore SBI should increase their total deposits by increasing deposit through quality of customer
- The growth rate of SBI is decreasing with high rate than ICICI growth rate in TOTAL ASSETS, Therefore SBI should increase their loan and advances to get positive growth rate.
- The EPS of SBI is in increasing trend initially and after 2014 it is in decreasing trend. The SBI should increase their EPS in positive rate.
- The CAR of SBI is lower than ICICI. SBI should increase their CAR by decreasing its NPA to get stability in the bank.
- The SBI should decrease their NET NON PERFORMING ASSET RATIO by increasing CAR and efficiency in the bank toward loans.
- The SBI should decrease their GROSS NON PERFORMING ASSET RATIO by maintaining loans in the proper way through provisons.
- The SBI should increase their ROA by increasing earning form the assets and total assets to get ROA above 1%.
- The NET PROFIT of SBI is increases in initially 2 years and decreases in 2014 with their growth rate in negative. SBI should increase NET PROFIT through loans and advances.

Conclusion

During the Research period I faced many problems for which some suggestion have been provided, which helps to other in their research concern it. This research is primarily based on secondary data which has been collected from different annual reports and information available on internet.

The foregoing analysis for SBI has revealed that the Overall it is not well because of the negative growth rate as compare to ICICI with an evidence of absolute figures and ratios. But SBI has high absolute values as compare to ICICI bank.

SBI has only their expansion in the areas through branches but it is drastically impacted by its efficiency in the name of public sector bank. All parameters of SBI should be overlooked so that it can increase their efficiency, profitability, liquidity to get the mark up growth in the year by year in a positive results.

ICICI, the largest private sector bank is associated with positive growth rate with full efficiency, profitability in all aspects than SBI. ICICI has high ratios except EPS.

With the analysis, ICICI can be a forerunner of SBI in future coming years.

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