

## Chapter 4

### Data Analysis and Interpretation

The researcher has carried out the financial analysis by examining the financial data from the financial statements primarily to evaluate the profitability, asset quality, efficiency, and liquidity of the sample banks. Data analysis is completed in three phases in order to achieve the objectives.

- In the first phase, data analysis is made with the help of descriptive statistics of three public and three private sector banks with all the selected ratios for the years 2013–14 to 2020–21.
- In the second phase, the weight average ratios for public and private banks are calculated separately. After that, a comparison is made between public and private sector banks in the pre- and post-demonetization periods.
- In the third phase, to determine the factors that affect the profitability of banks, correlation analysis is applied between dependent and independent variables.

**Table No 4.1 DESCRIPTIVE STATISTICS OF OTHER INCOME TO TOTAL INCOME**

OTHER INCOME TO TOTAL INCOME RATIO						
YEAR	SBI	PNB	BOB	HDFC	ICICI	AXIS
2013-14	16.69	9.49	12.07	16.32	37.81	20.17
2014-15	19.17	11.25	10.82	15.85	39.08	19.83
2015-16	18.70	12.07	11.57	15.07	41.52	19.38

2016-17	22.83	16.02	15.14	14.94	46.26	21.57
2017-18	25.30	15.42	14.79	15.84	47.75	20.29
2018-19	23.40	12.38	12.97	15.27	45.18	20.20
2019-20	26.67	14.60	13.38	16.92	43.36	20.41
2020-21	27.83	13.82	16.50	17.53	44.69	19.98
MEAN	22.57	13.13	13.41	15.97	43.21	20.23
MIN	16.69	9.49	10.82	14.94	37.81	19.38
MAX	27.83	16.02	16.50	17.53	47.75	21.57
STDEV	4.03	2.23	1.95	0.91	3.49	0.63
MEDIAN	23.11	13.10	13.18	15.85	44.02	20.19
SKEW	-0.19	-0.29	0.30	0.65	-0.44	1.31

(Source: Annual report of SBI, PNB, BOB, HDFC, ICICI, AXIS)

**Chart No.4.1 A**

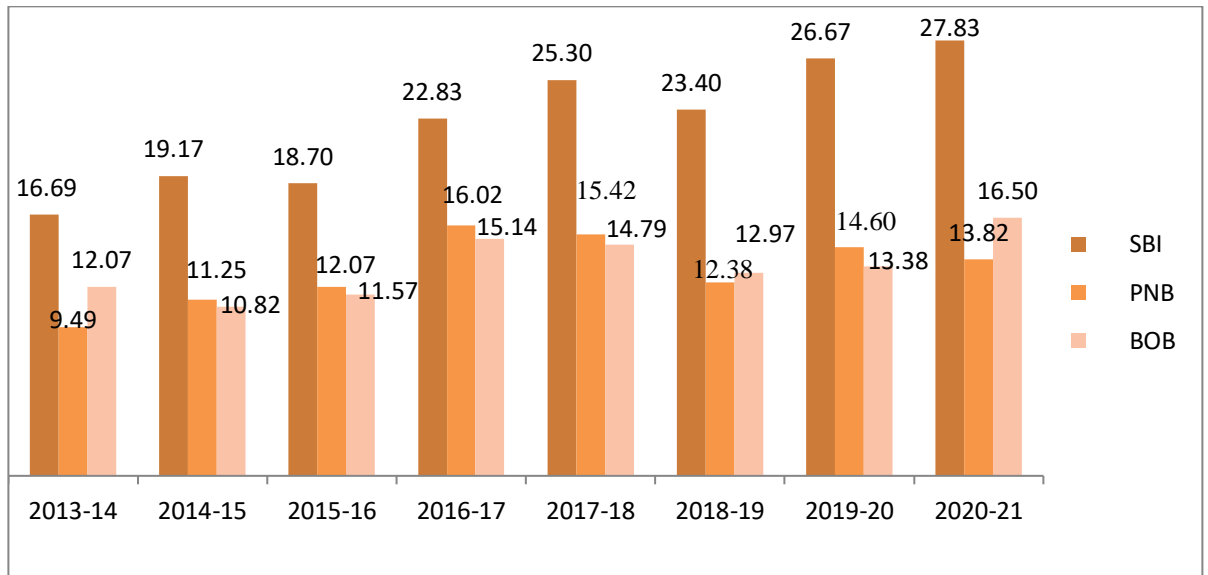


Table 4.1 depicts the O.I.T.I ratio of SBI, PNB, BOB, HDFC, ICICI, AXIS banks from the year 2013-14 to 2020-21. During the study period, bank wise analysis is as follows.

Chart 4.1A shows the O.I.T.I ratio of SBI in the year 2013-14 to 2020-21. The analysis reveals that maximum value is 27.83% in the year 2020-21 and the minimum value is 16.69 % in the fiscal year 2013-14. The mean of ratio is 22.57% and standard deviation (S.D) is 4.03. The median value is 23.11% and the skewness is -.19.

Chart 4.1 A shows the O.I.T.I ratio of PNB in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 16.02% in the year 2016-17 and the minimum value is 9.49 % in the fiscal year 2013-14. The mean of ratio is 13.13% and standard deviation (S. D) is 2.23. The median value is 13.10% and the skewness is -.29.

Chart 4.1 A shows the O.I.T. I ratio of BOB in the fiscal year 2013-14 to 2020-21.The analysis reveals that maximum value is 16.50% in the year 2020-21 and the minimum value is 10.82 % in the fiscal year 2014-15.The mean of ratio is 13.41% and standard deviation (S.D) is 1.95 .The median value is 13.18% and the skewness is .30.

**Chart No. 4.1 B**

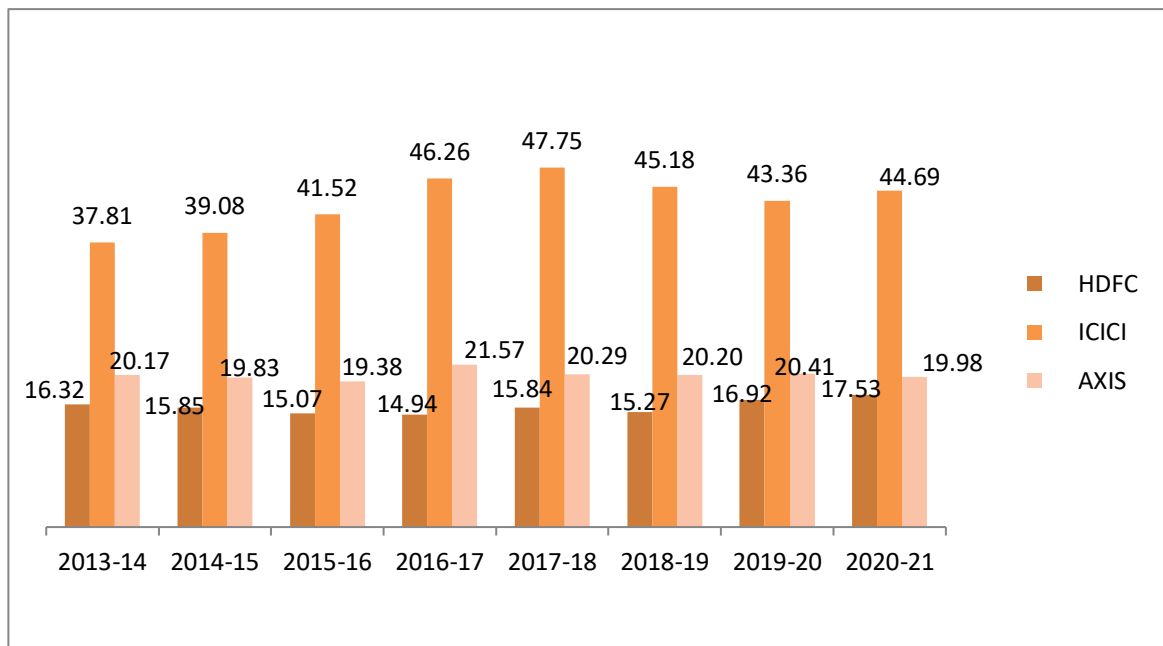


Chart 4.1 B shows that the O.I.T. I ratio of HDFC Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that the maximum value is 17.53% for the year 2020-21 and the minimum value is 14.94 % for the year 2016-17. The average percentage of O.I.T.I is 15.97% and standard deviation is .91. The median value is 15.85% and the skewness is .65.

Chart 4.1 B, shows that the O.I.T. I ratio of ICICI Bank in the fiscal year 2003-14 to 2020-21. The analysis reveals that maximum value is 47.75% for the year 2017-18 and the minimum value is 37.81% for the year 2013-14. The average percentage of O.I.T.I is 43.21% and standard deviation is 3.49. The median value is 44.02% and the skewness is -.44.

Chart 4.1 B shows that the O.I.T. I ratio of AXIS Bank in the fiscal year 2003-14 to 2020-21. The analysis reveals that maximum value is 21.57% for the year 2016-17 and the minimum value is 19.38 % for the year 2015-16. The average percentage of O.I.T.I is 20.23% and standard deviation is .63. The median value is 20.19% and the skewness is 1.31.

**Table No 4.2 DESCRIPTIVE STATISTICS OF RETURN ON EQUITY RATIO**

RETURN ON EQUITY RATIO						
Year	SBI	PNB	BOB	HDFC	ICICI	AXIS
2013-14	9.88	9.26	13.18	20.06	15.51	15.80
2014-15	10.90	7.91	9.22	17.08	15.49	16.75
2015-16	7.14	-9.50	-12.02	17.37	12.12	15.74
2016-17	-0.22	2.31	4.17	16.75	11.30	7.10

2017-18	-2.05	-32.90	-4.15	17.02	8.56	0.73
2018-19	1.47	-24.45	2.20	14.66	5.18	7.50
2019-20	8.03	0.63	1.25	15.53	9.47	2.19
2020-21	9.67	2.59	1.79	15.22	13.21	7.04
MEAN	5.60	-5.52	1.95	16.71	11.36	9.11
MIN	-2.05	-32.90	-12.02	14.66	5.18	0.73
MAX	10.90	9.26	13.18	20.06	15.51	16.75
STDEV	5.08	15.53	7.72	1.68	3.55	6.28
MEDIAN	7.58	1.47	1.99	16.88	11.71	7.30
SKEW	-0.59	-1.04	-0.48	0.98	-0.49	0.08

(Source: Annual report of SBI, PNB, BOB, HDFC, ICICI, AXIS)

**Chart No.4.2 A**

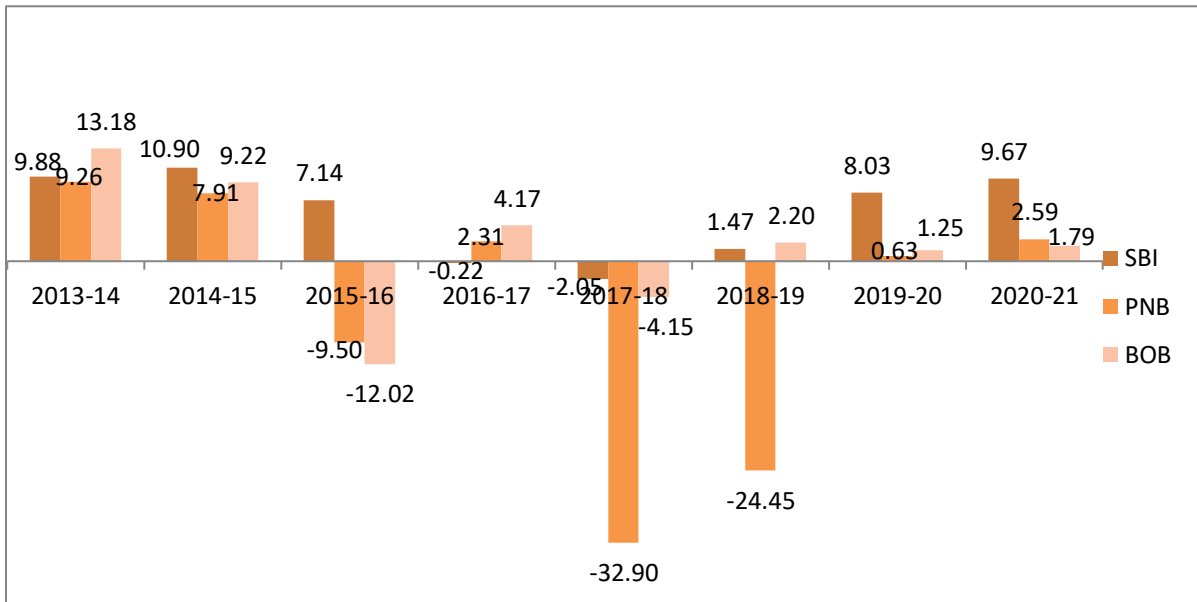


Table 4.2 A depicts the R.O.E of SBI, PNB, BOB, HDFC, ICICI, AXIS banks from the year 2013-14 to 2020-21. During the study period, bank wise analysis is as follows

Chart 4.2 A shows the R.O.E of SBI Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 10.90% for the year 2014-15 and the minimum value is -2.05% for the year 2017-18. The average percentage of R.O.E is 5.60% and standard deviation is 5.08 . The median value is 7.58% and the skewness is -.59.

Chart 4.2 A shows the R.O. E of ratio of PNB Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 9.26% for the year 2013-14 and the minimum value is -32.90% for the year 2017-18. The average percentage of R.O.E is -5.52% and the standard deviation is 15.53 .The median value is 1.47% and the skewness is -1.04.

Chart 4.2 A shows the R.O.E of BOB Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 13.18% for the year 2013-14 and the minimum value is -12.02% for the year 2015-16. The average percentage of R.O.E is 1.95% and standard deviation is 7.72 .The median value is 1.99% and the skewness is -.48.

**Chart No.4.2 B**

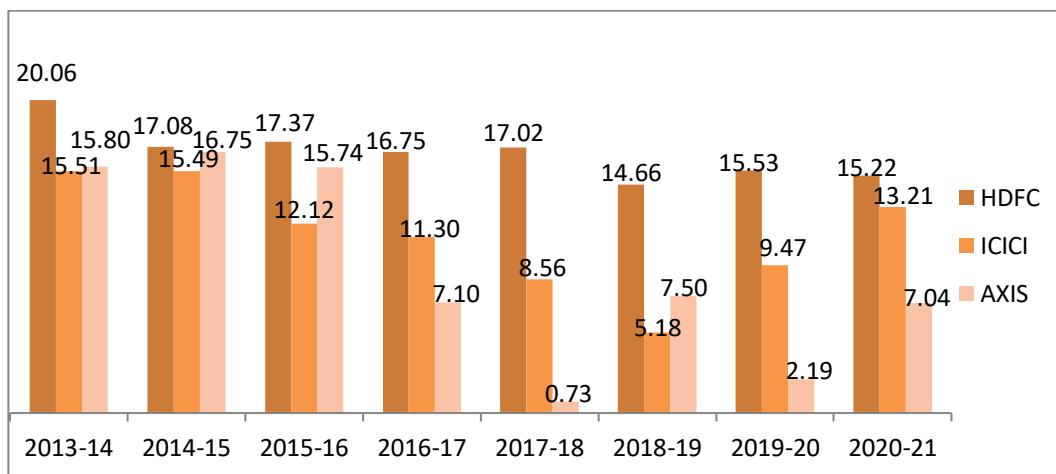


Chart 4.2 B shows the R.O.E of HDFC Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 20.06% for the year 2013-14 and the minimum value is 14.66 % for the year 2018-19. The average percentage of R.O.E is 16.71% and standard deviation is 1.68. The median value 16.88% and the skewness is .98.

Chart 4.2 B shows the R.O.E of ICICI Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 15.51% for the year 2013-14 and the minimum value is 5.18% for the year 2018-19. The average percentage of R.O.E is 11.36% and standard deviation is 3.55. The median value is 11.71% and the skewness is -.49.

Chart 4.2B shows the R.O.E of AXIS Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 16.75% for the year 2014-15 and the minimum value is .73% for the year 2017-18. The average percentage of R.O.E is 9.11% and standard deviation is 6.28. The median value is 7.30% and the skewness is .08

**Table No 4.3 DESCRIPTIVE STATISTICS OF RETURN ON ASSET RATIO**

RETURN ON ASSET RATIO						
Year	SBI	PNB	BOB	HDFC	ICICI	AXIS
2013-14	0.60	0.61	0.73	1.74	1.56	1.63
2014-15	0.65	0.53	0.52	1.76	1.57	1.59
2015-16	0.43	-0.51	-0.73	1.76	1.19	1.57
2016-17	-0.01	0.12	0.25	1.71	1.15	0.65
2017-18	-0.12	-1.62	-0.26	1.68	0.81	0.07
2018-19	0.08	-1.27	0.13	1.74	0.46	0.62
2019-20	0.43	0.04	0.08	1.73	0.82	0.20
2020-21	0.50	0.17	0.12	1.77	1.28	0.72

<b>MEAN</b>	<b>0.32</b>	<b>-0.24</b>	<b>0.11</b>	<b>1.74</b>	<b>1.10</b>	<b>0.88</b>
<b>MIN</b>	<b>-0.12</b>	<b>-1.62</b>	<b>-0.73</b>	<b>1.68</b>	<b>0.46</b>	<b>0.07</b>
<b>MAX</b>	<b>0.65</b>	<b>0.61</b>	<b>0.73</b>	<b>1.77</b>	<b>1.57</b>	<b>1.63</b>
<b>STDEV</b>	<b>0.29</b>	<b>0.82</b>	<b>0.45</b>	<b>0.03</b>	<b>0.39</b>	<b>0.64</b>
<b>MEDIAN</b>	<b>0.43</b>	<b>0.08</b>	<b>0.13</b>	<b>1.74</b>	<b>1.17</b>	<b>0.68</b>
<b>SKEW</b>	<b>-0.51</b>	<b>-0.86</b>	<b>-0.66</b>	<b>-0.79</b>	<b>-0.38</b>	<b>0.17</b>

(Source: Annual report of SBI, PNB, BOB, HDFC, ICICI, AXIS)

**Chart No.4.3 A**

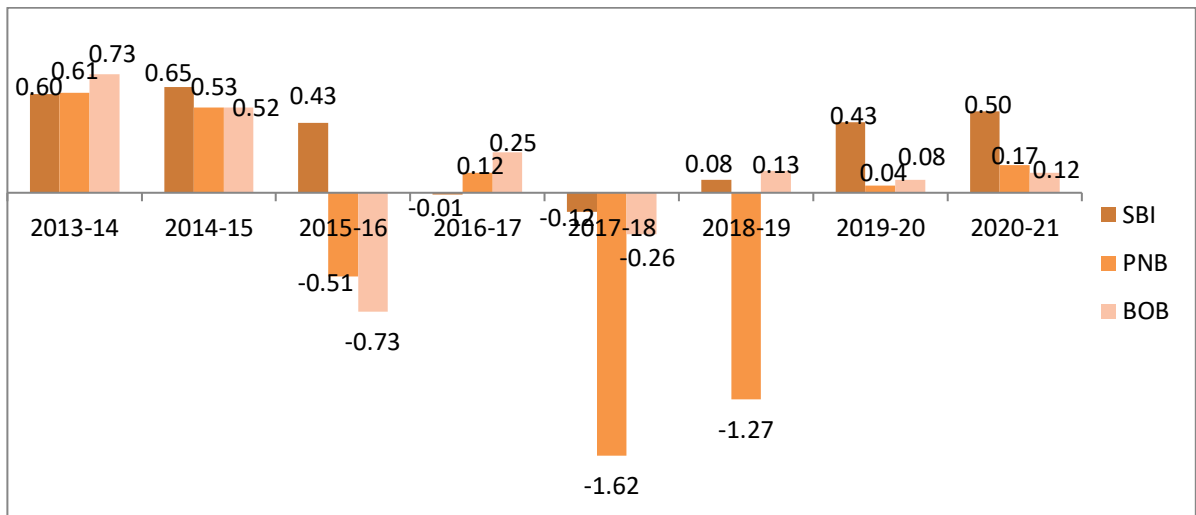


Table 4.3 depicts the R.O.A of SBI, PNB, BOB, HDFC, ICICI, AXIS banks from the year 2013-14 to 2020-21. During the study period, bank wise analysis is as follows

Chart 4.3 A shows that the R.O.A of SBI Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is .65 % for the year 2014-15 and the minimum value is -.12 % for the year 2017-18 .The average percentage of R.O.A is .32% and standard deviation is .29. The median value is .43% and the skewness is -.51.



Chart 4.3 A shows the R.O.A of PNB Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is .61% for the year 2013-14 and the minimum value is -1.62 % for the year 2017-18 .The average percentage of R.O.A is -.24% and standard deviation is .82. The median value is .08 % and the skewness is -.86.

Chart 4.3 A shows the R.O.A of BOB Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is .73% for the year 2013-14 and the minimum value is -73 % for the year 2015-16. The average percentage of R.O.A is .11% and standard deviation is .45 .The median value is .13% and the skewness is -.66.

**Chart No.4.3 B**

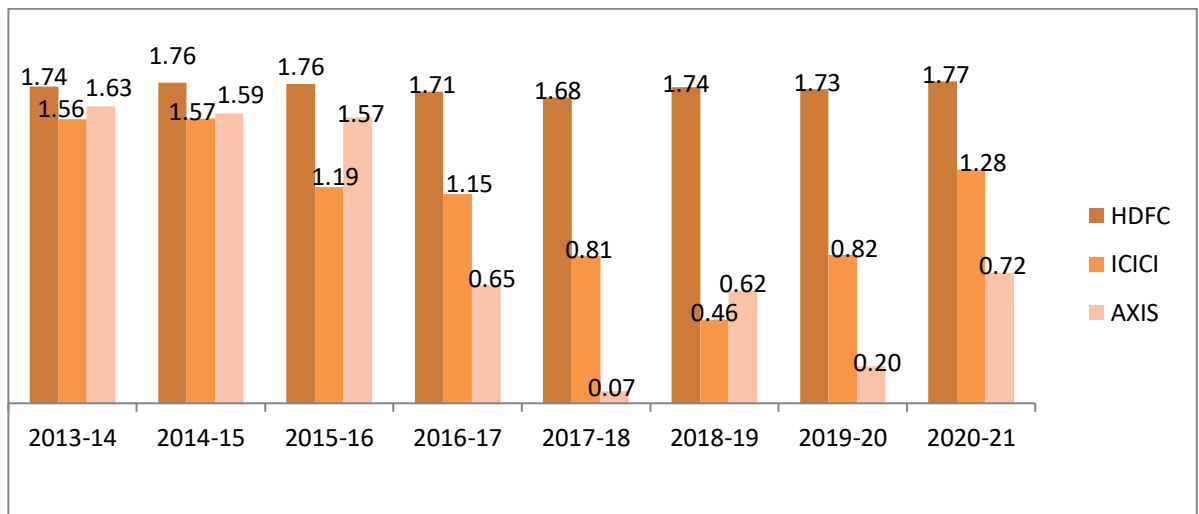


Chart 4.3 B shows the R.O.A of HDFC Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 1.77 for the year 2020-21 and the minimum value is 1.68 % for the year 2017-18. The average percentage of the R.O.A is 1.74% and standard deviation is .03. The median value is 1.74% and the skewness is -.79.

Chart 4.3 B shows the R.O.A of ICICI Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 1.57% for the year 2014-15 and the minimum value is .46% for the year 2018-19. The average percentage of the R.O.A is 1.10% and standard deviation is .39. The median value is 1.17% and the skewness is -.38.

Chart No.4.3 B shows the R.O.A of AXIS Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 1.63% for the year 2013-14 and the minimum value is .07% for the year 2017-18. The average percentage of R.O.A is .88% and standard deviation is .64. The median value is .68 % and the skewness is .17

**Table No. 4.4 DESCRIPTIVE STATISTICS OF RETURN ON INVESTMENT RATIO**

RETURN ON INVESTMENT RATIO						
Year	SBI	PNB	BOB	HDFC	ICICI	AXIS
2013-14	32.66	30.13	33.14	35.59	18.49	27.18
2014-15	29.89	31.07	34.48	30.84	18.15	26.80
2015-16	31.46	30.77	35.53	39.06	20.73	33.98
2016-17	22.43	25.09	31.61	34.76	20.01	35.01
2017-18	19.34	23.66	26.30	35.77	16.70	30.46
2018-19	22.63	24.86	27.03	36.65	18.08	32.20
2019-20	21.97	21.64	27.23	31.39	19.13	41.03
2020-21	17.44	20.25	26.37	28.97	16.62	28.71
MEAN	24.73	25.93	30.21	34.13	18.49	31.92
MIN	17.44	20.25	26.30	28.97	16.62	26.80
MAX	32.66	31.07	35.53	39.06	20.73	41.03
STDEV	5.79	4.23	3.89	3.40	1.45	4.75
MEDIAN	22.53	24.98	29.42	35.18	18.32	31.33

<b>SKEW</b>	<b>0.35</b>	<b>0.11</b>	<b>0.26</b>	<b>-0.24</b>	<b>0.17</b>	<b>0.92</b>
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(Source: Annual report of SBI, PNB, BOB, HDFC, ICICI, AXIS)

**Chart No.4.4A**

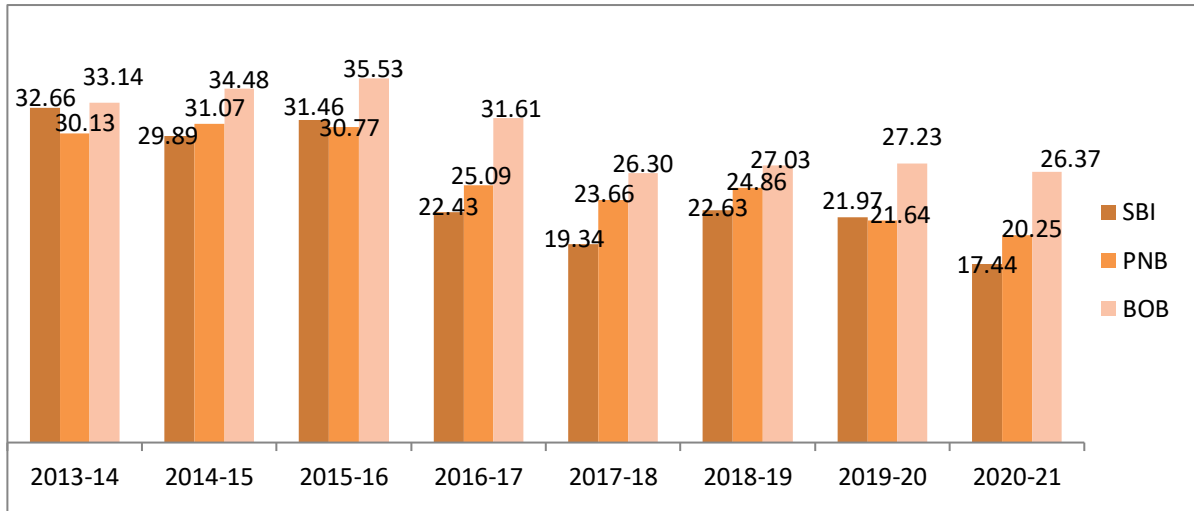


Table 4.4 depicts the R.O.I of SBI, PNB, BOB, HDFC, ICICI, AXIS banks from the year 2013-14 to 2020-21. During the study period, bank wise analysis is as follows.

Chart 4.4 A shows R.O.I of SBI Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 32.66% for the year 2013-14 and the minimum value is 17.44 % for the year 2020-21 .The average percentage of return on investment ratio is 24.73% and standard deviation is 5.79. The median value is 22.53% and the skewness is .35.

Chart 4.4 A shows the R.O.I of PNB Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 31.07% for the year 2014-15 and the minimum value is 20.25% for the year 2020-21. The average percentage of return on investment is

25.93% and standard deviation is 4.23 .The median value is 24.98% and the skewness is .11.

Chart 4.4 A shows the R.O.I ratio of BOB Bank in the fiscal year2013-14 to 2020-21.The analysis reveals that maximum value is 35.53% for the year 2015-16 and the minimum value is 26.30% for the year 2017-18.The average percentage of return on investment is 30.21% and standard deviation is 3.89 .The median value is 29.42% and the skewness is .26.

**Chart No.4.4 B**

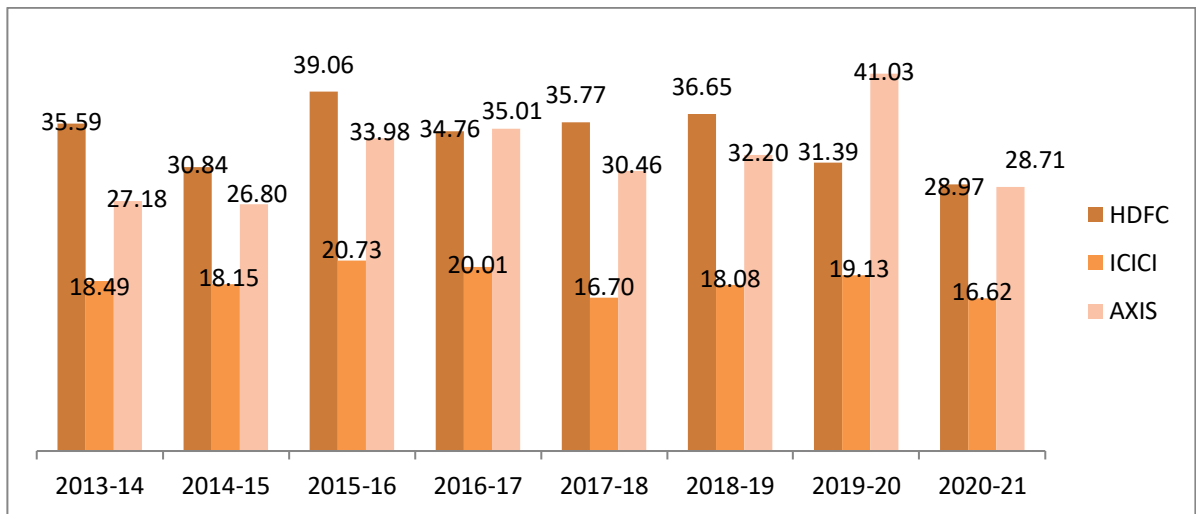


Chart 4.4 B depicts the R.O.I of HDFC Bank in the fiscal year2013-14 to 2020-21.The analysis reveals that maximum value is 39.06 for the year 2015-16 and the minimum value is 28.97% for the year 2020-21.The average percentage of return on investment is 34.13% and standard deviation is 3.40. The median value is 35.18% and the skewness is -.24.

Chart 4.4 B depicts the R.O.I ratio of ICICI Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 20.73% for the year 2015-16 and the minimum value is 16.62% for the year 2020-21. The average percentage of return on investment is 18.49% and standard deviation is 1.45. The median value is 18.32% and the skewness is .17.

Chart 4.4 B depicts the R.O.I ratio of AXIS Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 41.03% for the year 2019-20 and the minimum value is 26.80 % for the year 2014-15. The average percentage of return on investment is 31.92% and standard deviation is 4.75. The median value is 31.33% and the skewness is .92

**Table No 4.5 DESCRIPTIVE STATISTICS OF COST OF DEPOSIT RATIO**

COST OF DEPOSIT RATIO						
Year	SBI	PNB	BOB	HDFC	ICICI	AXIS
2013-14	5.93	5.54	4.46	5.19	5.12	5.50
2014-15	5.92	5.46	4.51	5.22	5.38	5.31
2015-16	5.87	5.36	5.11	5.34	4.88	5.17
2016-17	5.34	4.79	4.48	4.87	4.54	4.73
2017-18	5.00	4.72	4.42	4.15	4.05	4.21
2018-19	4.79	4.74	4.29	4.45	3.96	4.31
2019-20	4.52	4.86	4.61	4.43	4.15	4.58
2020-21	3.85	4.25	3.89	4.42	3.51	3.80
MEAN	5.15	4.96	4.47	4.76	4.45	4.70
MIN	3.85	4.25	3.89	4.15	3.51	3.80
MAX	5.93	5.54	5.11	5.34	5.38	5.50

<b>STDEV</b>	<b>0.76</b>	<b>0.45</b>	<b>0.34</b>	<b>0.45</b>	<b>0.64</b>	<b>0.59</b>
<b>MEDIAN</b>	<b>5.17</b>	<b>4.82</b>	<b>4.47</b>	<b>4.66</b>	<b>4.34</b>	<b>4.66</b>
<b>SKEW</b>	<b>-0.53</b>	<b>-0.05</b>	<b>0.29</b>	<b>0.11</b>	<b>0.12</b>	<b>-0.07</b>

(Source: Annual report of SBI, PNB, BOB, HDFC, ICICI, AXIS)

**Chart No.4.5 A**

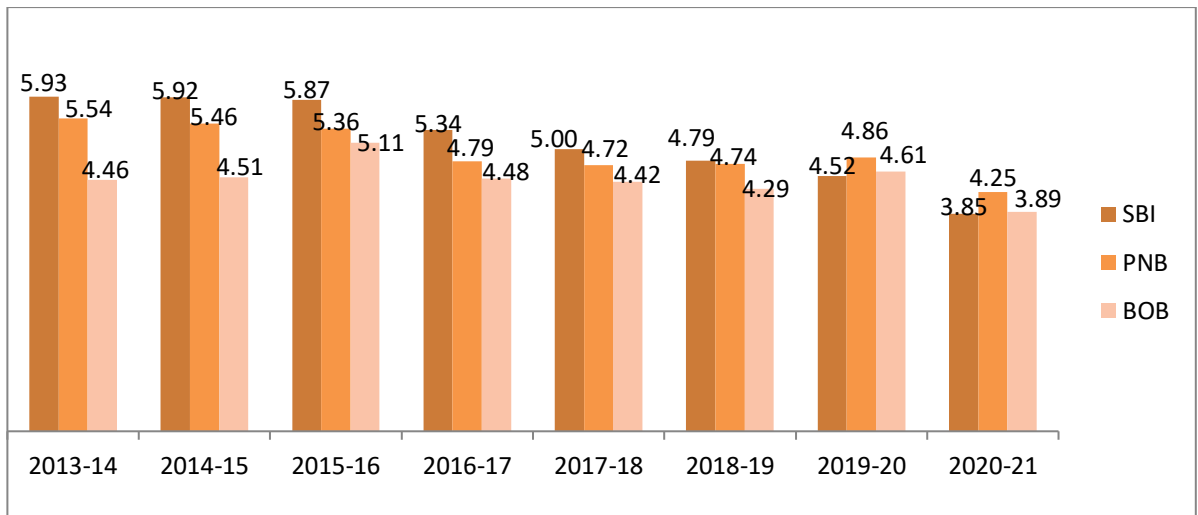


Table 4.5 depicts the C.O.D ratio of SBI, PNB, BOB, HDFC, ICICI, AXIS banks from the year 2013-14 to 2020-21. During the study period, bank wise analysis is as follows

Chart 4.5 A depicts the C.O.D ratio of SBI Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 5.93% for the year 2013-14 and the minimum value is 3.85% for the year 2020-21. The average percentage of C.O.D ratio is 5.15% and standard deviation is .76. The median value is 5.17% and the skewness is -.53.

Chart 4.5 B depicts the C.O.D ratio of PNB Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 5.54% for the year 2013-14 and the minimum

value is 4.25% for the year 2020-21. The average percentage of the C.O.D ratio is 4.96% and standard deviation is .45. The median value is 4.82% and the skewness is -.05.

Chart 4.5 B shows the C.O.D ratio of BOB Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 5.11% for the year 2015-16 and the minimum value is 3.89% for the year 2020-21. The average percentage of C.O.D ratio is 4.47% and standard deviation is .34. The median value is 4.47% and the skewness is .29.

**Chart No.4.5 B**

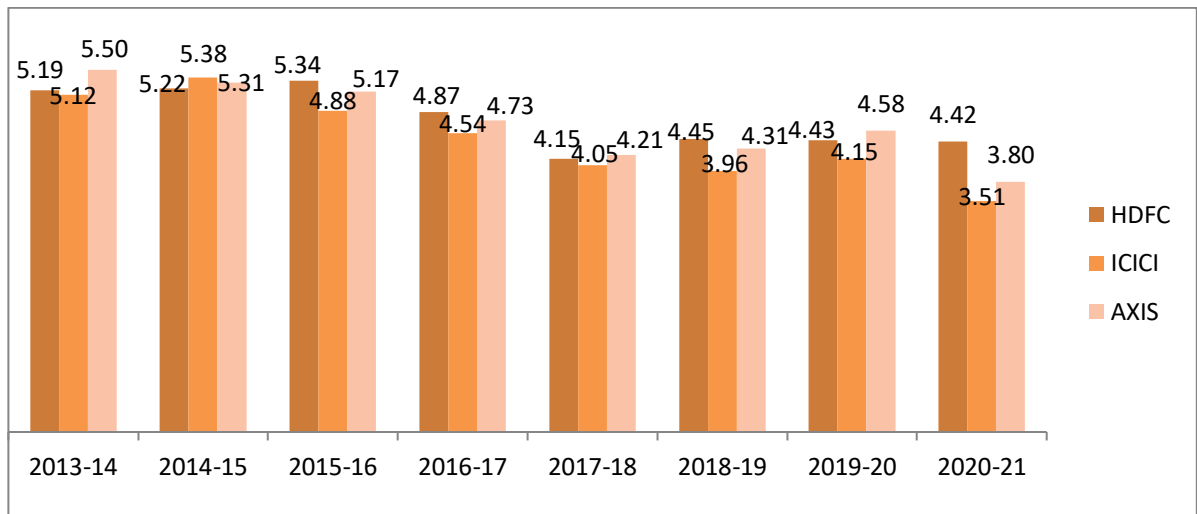


Chart 4.5 B depicts the C.O.D ratio of HDFC Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 5.34% for the year 2015-16 and the minimum value is 4.15% for the year 2017-18. The average percentage of O.I.T.I is 4.76% and standard deviation is .45. The median value is 4.66% and the skewness is .11.

Chart 4.5 B depicts the C.O.D ratio of ICICI Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 5.38% for the year 2014-15 and the minimum value is 3.51% for the year 2020-21. The average percentage of C.O.D ratio is 4.45% and standard deviation is .64. The median value is 4.34% and the skewness is .12

Chart 4.5 B depicts the C.O.D ratio of AXIS Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 5.50% for the year 2013-14 and the minimum value is 3.80% for the year 2020-21. The average percentage of C.O.D ratio is 4.70% and standard deviation is .59. The median value is 4.66% and the skewness is -.07

**Table No. 4.6 DESCRIPTIVE STATISTICS OF COST OF BORROWING RATIO**

COST OF BORROWING RATIO						
Year	SBI	PNB	BOB	HDFC	ICICI	AXIS
2013-14	2.74	2.30	1.84	6.95	1.37	1.75
2014-15	2.13	2.35	1.12	4.17	0.80	1.83
2015-16	1.90	1.68	1.01	4.69	0.71	2.00
2016-17	1.37	0.67	0.98	6.69	0.81	1.67
2017-18	1.54	0.90	0.88	6.10	0.68	1.19
2018-19	2.44	1.14	3.06	7.92	1.18	1.87
2019-20	2.16	1.07	2.80	6.05	1.01	1.32
2020-21	1.44	1.70	2.58	5.10	0.83	0.98
MEAN	1.97	1.48	1.78	5.96	0.92	1.58
MIN	1.37	0.67	0.88	4.17	0.68	0.98
MAX	2.74	2.35	3.06	7.92	1.37	2.00
STDEV	0.49	0.63	0.91	1.25	0.24	0.37



<b>MEDIAN</b>	<b>2.01</b>	<b>1.41</b>	<b>1.48</b>	<b>6.08</b>	<b>0.82</b>	<b>1.71</b>
<b>SKEW</b>	<b>0.24</b>	<b>0.32</b>	<b>0.41</b>	<b>0.05</b>	<b>1.00</b>	<b>-0.62</b>

(Source: Annual report of SBI, PNB, BOB, HDFC, ICICI, AXIS)

**Chart No.4.6 A**

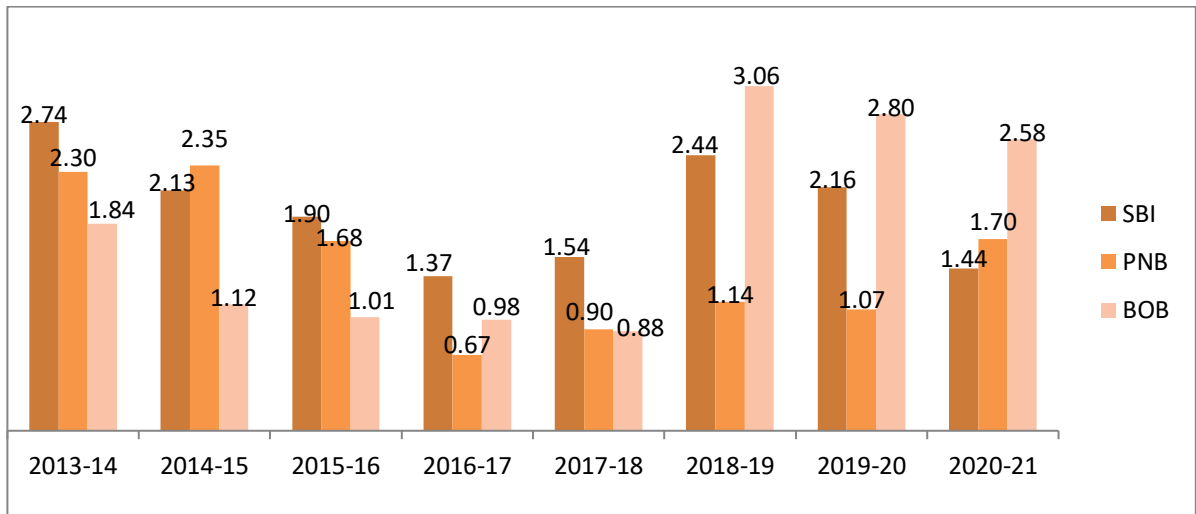


Table 4.6 depicts the C.O.B ratio of SBI, PNB, BOB, HDFC, ICICI, AXIS banks from the year 2013-14 to 2020-21. During the study period, bank wise analysis is as follows

Chart 4.6 A depicts the C.O.B ratio of SBI Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 2.74% for the year 2013-14 and the minimum value is 1.37 % for the year 2016-17. The average percentage of cost of borrowing is 1.97% and standard deviation is .49 . The median value is 2.01% and the skewness is .24.

Chart 4.6 A shows C.O.B ratio of PNB Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 2.35% for the year 2014-15 and the minimum value is .67 % for the year 2016-17 . The average percentage of cost of borrowing is 1.48% and standard deviation is .63 . The median value is 1.41% and the skewness is .32

Chart 4.6 A shows the C.O.B ratio of BOB Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 3.06% for the year 2018-19 and the minimum value is .88% for the year 2017-18. The average percentage of cost of Borrowing is 1.78% and standard deviation is .91. The median value is 1.48 % and the skewness is .41

**Chart No.4.6 B**

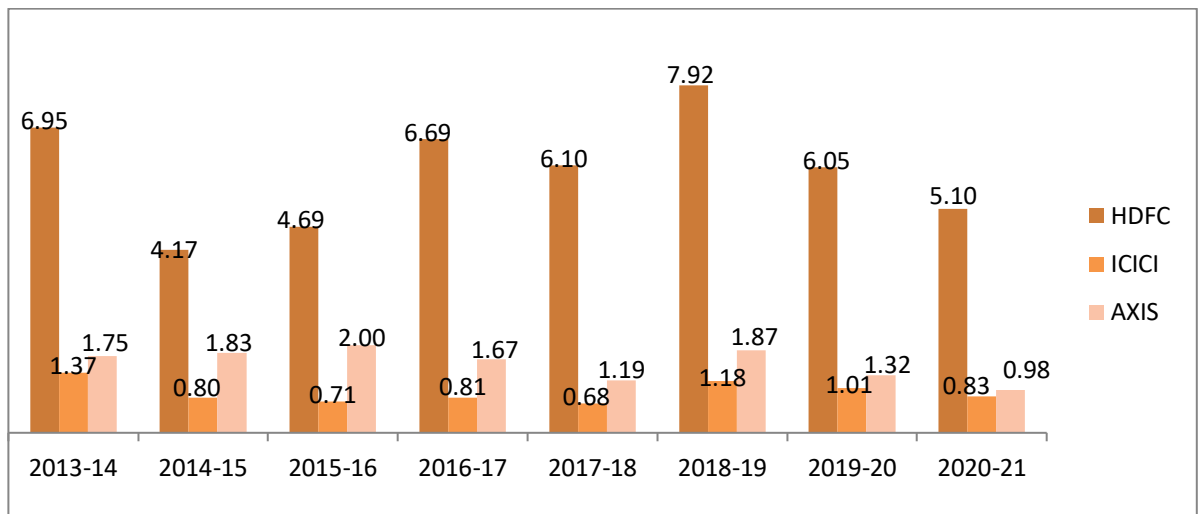


Chart 4.6 B depicts the C.O.B ratio of HDFC Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 7.92 % for the year 2018-19 and the minimum value is 4.17% for the year 2014-15. The average percentage of C.O.B ratio is 5.96% and standard deviation is 1.25. The median value is 6.08% and the skewness is .05.

Chart 4.6 B depicts the C.O.B ratio of ICICI Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 1.37% for the year 2013-14 and the

minimum value is .68 % for the year 2017-18 .The average percentage of C.O.B ratio is .92 % and standard deviation is .24. The median value is .82 % and the skewness is 1.00.

Chart 4.6 B depicts the C.O.B ratio of AXIS Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 2 % for the year 2015-16 and the minimum value is .98 % for the year 2020-21 .The average percentage of C.O.B ratio is 1.58 % and standard deviation is .37. The median value is 1.71% and the skewness is -.62.

**Table No.4.7 DESCRIPTIVE STATISTICS OF GROSS PROFIT RATIO**

<b>GROSS PROFIT RATIO</b>						
<b>Year</b>	<b>SBI</b>	<b>PNB</b>	<b>BOB</b>	<b>HDFC</b>	<b>ICICI</b>	<b>AXIS</b>
2013-14	9.40	10.01	13.03	25.98	20.47	24.62
2014-15	10.05	8.04	11.88	26.70	20.33	25.32
2015-16	6.66	-9.26	-12.03	26.23	14.11	24.71
2016-17	0.32	2.69	5.77	27.11	12.18	10.34
2017-18	-3.99	-34.45	-3.90	28.09	9.23	0.97
2018-19	1.58	-25.82	2.51	27.65	5.64	10.81
2019-20	8.24	1.29	-1.35	25.97	12.41	6.60
2020-21	8.51	3.98	7.16	27.45	16.06	12.42
MEAN	5.09	-5.44	2.88	26.90	13.80	14.47
MIN	-3.99	-34.45	-12.03	25.97	5.64	0.97
MAX	10.05	10.01	13.03	28.09	20.47	25.32
STDEV	5.14	16.44	8.43	0.80	5.13	9.29
MEDIAN	7.45	1.99	4.14	26.91	13.26	11.62
SKEW	-0.88	-1.08	-0.58	0.15	-0.09	0.07

(Source: Annual report of SBI, PNB, BOB, HDFC, ICICI, AXIS)

**Chart No.4.7A**

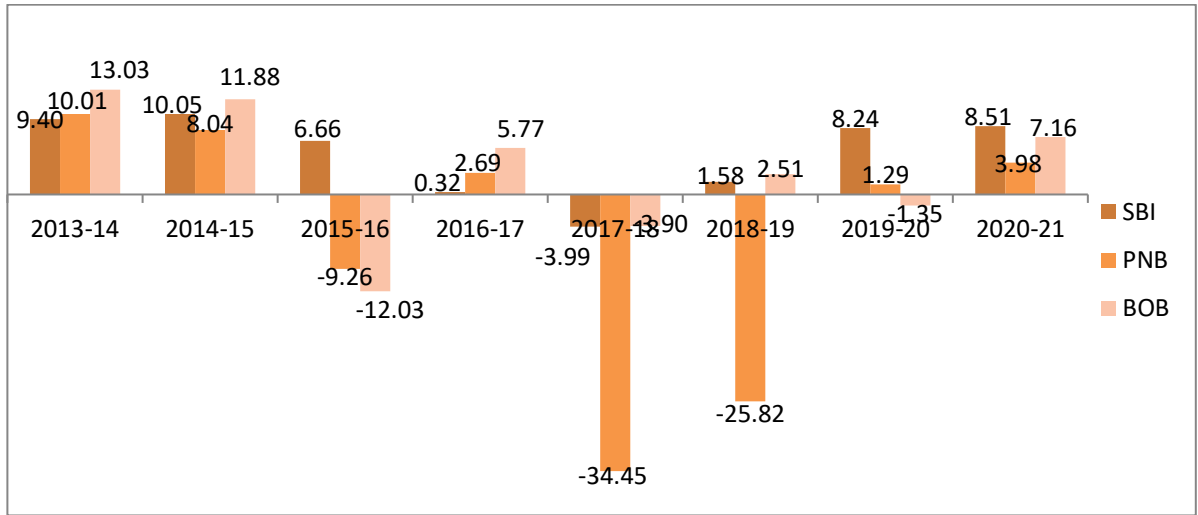


Table 4.7 depicts the G.P ratio of SBI, PNB, BOB, HDFC, ICICI, AXIS banks from the year 2013-14 to 2020-21. During the study period, bank wise analysis is as follows

Chart 4.7A depicts the G.P ratio of SBI Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 10.05% for the year 2014-15 and the minimum value is -3.99 % for the year 2017-18. The average percentage of G.P ratio is 5.09 % and standard deviation is 5.14. The median value is 7.45 % and the skewness is -.88.

Chart 4.7A shows the G.P ratio of PNB Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 10.01 % for the year 2013-14 and the minimum value is -34.45 % for the year 2017-18. The average percentage of G.P ratio is -5.44 % and standard deviation is 16.44 . The median value is 1.99 % and the skewness is -1.08.

Chart 4.7A shows the G.P ratio of BOB Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 13.03 % for the year 2013-14 and the minimum

value is -12.03% for the year 2015-16. The average percentage of G.P ratio is 2.88 % and standard deviation is 8.43 .The median value is 4.14 % and the skewness is -.58

**Chart 4.7 B**

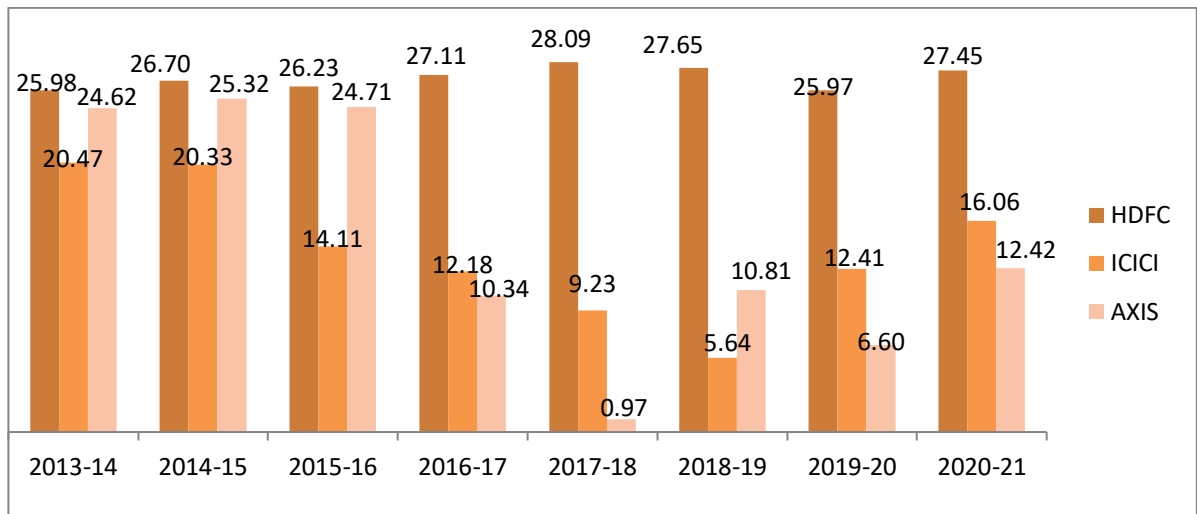


Chart 4.7 B depicts the G.P ratio of HDFC Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 28.09 % for the year 2017-18 and the minimum value is 25.97 % for the year 2019-20 .The average percentage of G.P ratio is 26.90% and standard deviation is .80 . The median value is 26.91% and the skewness is .15.

Chart 4.7 B depicts the G.P ratio of ICICI Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 20.47 % for the year 2013-14 and the minimum value is 5.64% for the year 2018-19. The average percentage of G.P ratio is 13.80 % and standard deviation is 5.13. The median value is 13.26 % and the skewness is -.09.

Chart 4.7 B depicts the G.P ratio of AXIS Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 25.32 % for the year 2014-15 and the minimum value is .97 % for the year 2017-18 .The average percentage of G.P ratio is 14.47 % and standard deviation is 9.29 . The median value is 11.62 % and the skewness is .07.

**Table No4.8 DESCRIPTIVE STATISTICS OF NET PROFIT RATIO**

NET PROFIT RATIO						
Year	SBI	PNB	BOB	HDFC	ICICI	AXIS
2013-14	6.38	7.12	10.72	17.24	14.68	16.39
2014-15	6.81	6.09	7.61	17.77	14.35	16.71
2015-16	4.67	-6.34	-9.76	17.23	10.78	16.27
2016-17	-0.13	1.57	3.39	17.74	10.00	6.89
2017-18	-1.37	-21.84	-3.54	18.31	7.65	0.79
2018-19	0.93	-16.85	1.79	18.09	4.33	7.19
2019-20	4.94	0.57	1.03	18.56	7.49	2.35
2020-21	6.30	2.27	1.63	20.44	12.54	8.97
MEAN	3.57	-3.43	1.61	18.17	10.23	9.44
MIN	-1.37	-21.84	-9.76	17.23	4.33	0.79
MAX	6.81	7.12	10.72	20.44	14.68	16.71
STDEV	3.25	10.71	6.30	1.03	3.61	6.38
MEDIAN	4.80	1.07	1.71	17.93	10.39	8.08
SKEW	-0.60	-0.97	-0.48	1.73	-0.29	0.00

(Source: Annual report of SBI, PNB, BOB, HDFC, ICICI, AXIS)

**Chart No.4.8A**

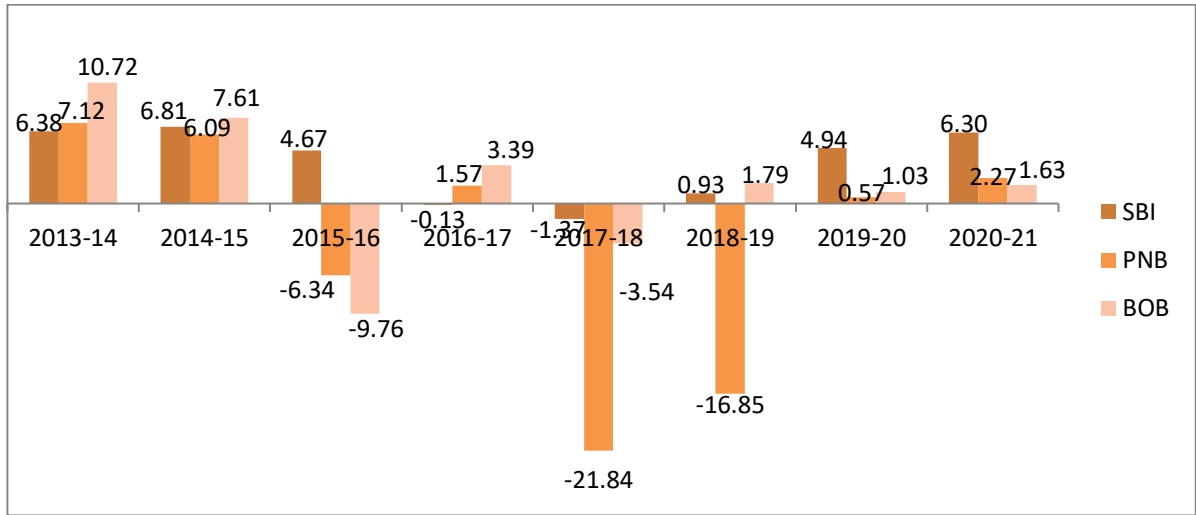


Table 4.8 depicts the N.P ratio of SBI, PNB, BOB, HDFC, ICICI, AXIS banks from the year 2013-14 to 2020-21. During the study period, bank wise analysis is as follows

Chart 4.8 A shows the N.P ratio of SBI Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 6.81% for the year 2014-15 and the minimum value is -1.37 % for the year 2017-18 .The average percentage of N.P ratio is 3.57% and standard deviation is 3.25 . The median value is 4.80% and the skewness is -.60.

Chart 4.8 A shows the N.P ratio of PNB Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 7.12% for the year 2013-14 and the minimum value is -21.84 % for the year 2017-18 .The average percentage of N.P ratio is -3.43% and standard deviation is 10.71. The median value is 1.07% and the skewness is -.97

Chart 4.8 A shows the N.P ratio of BOB Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 10.72% for the year 2013-14 and the minimum

value is -9.76 % for the year 2015-16. The average percentage of N.P ratio is 1.61% and standard deviation is 6.30 .The median value is 1.71 % and the skewness is -.48

**Chart No.4.8 B**

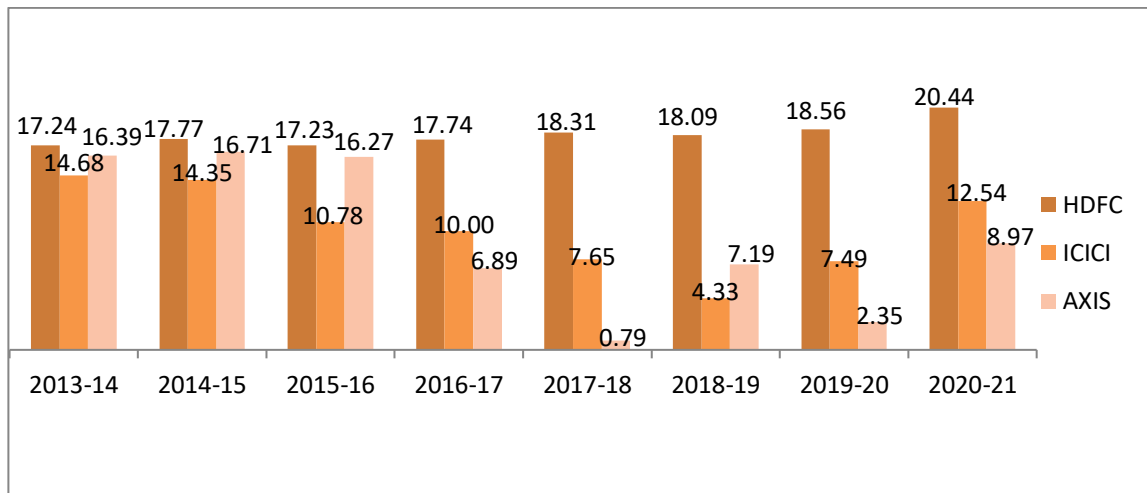


Chart 4.8 B depicts the N.P ratio of HDFC Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 20.44 for the year 2020-21 and the minimum value is 17.23 % for the year 2015-16 .The average percentage of N.P ratio is 18.17% and standard deviation is 1.03 . The median value is 17.93% and the skewness is 1.73.

Chart 4.8 B depicts the N.P ratio of ICICI Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 14.68% for the year 2013-14 and the minimum value is 4.33% for the year 2018-19 .The average percentage of N.P ratio is 10.23% and standard deviation is 3.61 . The median value is 10.39 % and the skewness is -.29



Chart 4.8 B depicts the N.P ratio of AXIS Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 16.71% for the year 2014-15 and the minimum value is .79 % for the year 2017-18 .The average percentage of N.P ratio is 9.44% and standard deviation is 6.38. The median value is 8.08 % and the skewness is 0

**Table No.4.9 DESCRIPTIVE STATISTICS OF RETURN ON ADVANCE RATIO**

RETURN ON ADVANCE RATIO						
YEAR	SBI	PNB	BOB	HDFC	ICICI	AXIS
2013-14	0.92	0.97	1.22	2.78	2.78	2.72
2014-15	1.04	0.83	0.88	2.79	2.79	2.62
2015-16	0.68	-0.82	-1.29	2.63	2.63	2.42
2016-17	-0.02	0.21	0.45	2.61	2.61	1.04
2017-18	-0.21	-2.87	-0.44	2.65	2.65	0.10
2018-19	0.14	-2.17	0.22	2.58	2.58	1.00
2019-20	0.77	0.08	0.13	2.62	2.62	0.32
2020-21	0.97	0.32	0.20	2.81	2.81	1.14
MEAN	0.53	-0.43	0.17	2.68	2.68	1.42
MIN	-0.21	-2.87	-1.29	2.58	2.58	0.10
MAX	1.04	0.97	1.22	2.81	2.81	2.72
STDEV	0.49	1.41	0.77	0.09	0.09	1.03
MEDIAN	0.72	0.14	0.21	2.64	2.64	1.09
SKEW	-0.60	-0.97	-0.75	0.52	0.52	0.20

(Source: Annual report of SBI, PNB, BOB, HDFC, ICICI, AXIS)

**Chart No.4.9 A**

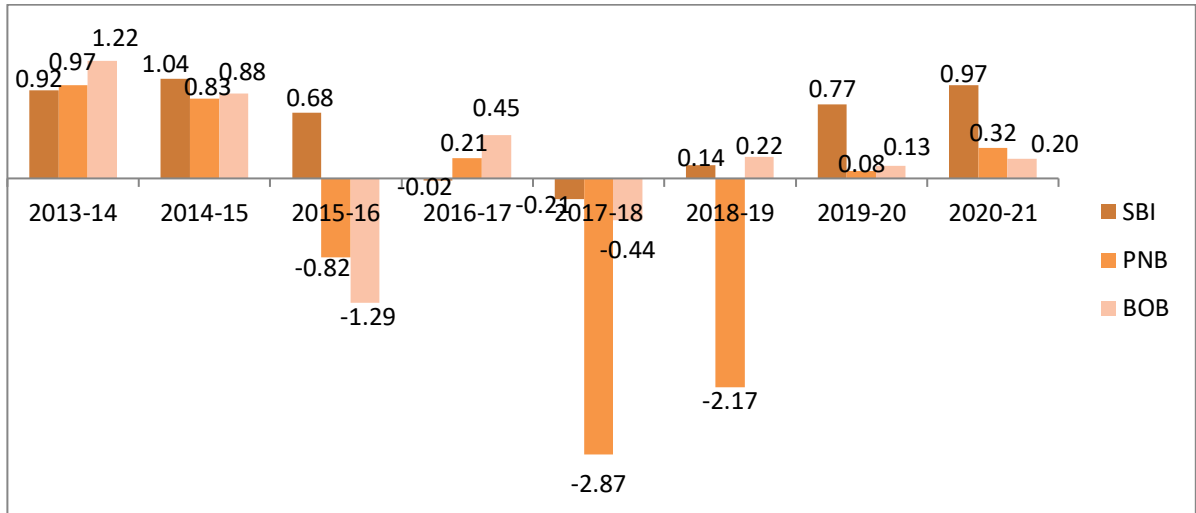


Table 4.9 depicts the R.O. Ad ratio of SBI, PNB, BOB, HDFC, ICICI, AXIS banks from the year 2013-14 to 2020-21. During the study period, bank wise analysis is as follows

Chart 4.9 A depicts the R.O.Ad ratio of SBI Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 1.04% for the year 2014-15 and the minimum value is -.21 % for the year 2017-18 .The average percentage of R.O.Ad ratio is .53% and standard deviation is .49. The median value is .72% and the skewness is -.60

Chart 4.9A shows the R.O.Ad ratio of PNB Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is .97% for the year 2013-14 and the minimum value is -2.87 % for the year 2017-18. The average percentage of R.O.Ad ratio is -.43% and standard deviation is 1.41 .The median value is .14 % and the skewness is -.97.

Chart 4.9A shows the R.O.Ad ratio of BOB Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 1.22% for the year 2013-14 and the

minimum value is -1.29 % for the year 2015-16. The average percentage of R.O.Ad ratio is .17% and standard deviation is .77 .The median value is .21 % and the skewness is -.75.

**Chart No. 4.9B**

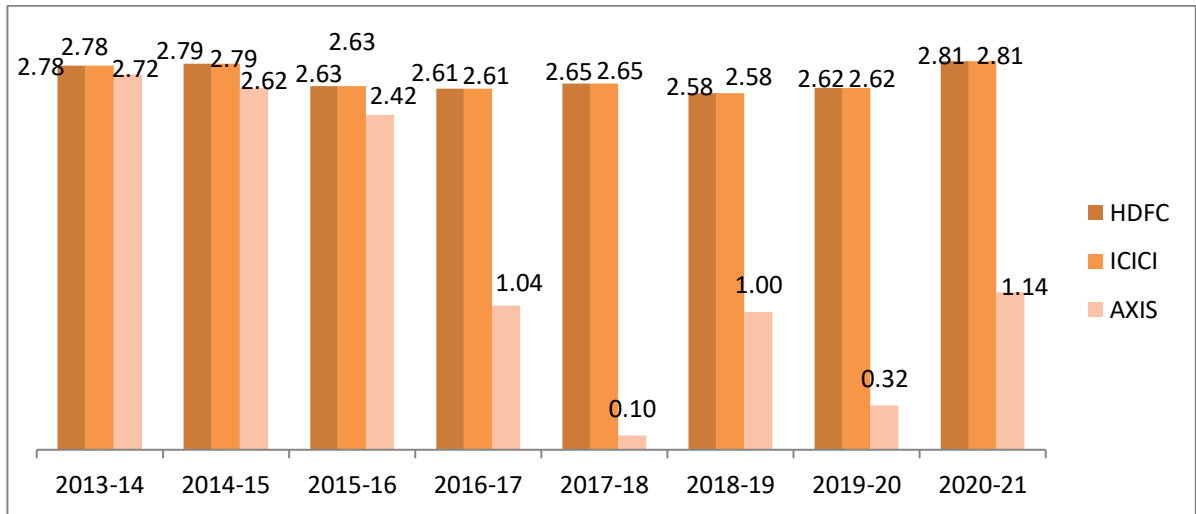


Chart 4.9B depicts the R.O.Ad ratio of HDFC Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 2.81 for the year 2020-21 and the minimum value is 2.58 % for the year 2018-19. The average percentage of R.O.Ad ratio is 2.68% and standard deviation is .09. The median value is 2.64 % and the skewness is .52.

Chart 4.9 B depicts the R.O.Ad ratio of ICICI Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 2.81% for the year 2020-21 and the minimum value is 2.58% for the year 2018-19. The average percentage of R.O.Ad ratio is 2.68% and standard deviation is .09. The median value is 2.64 % and the skewness is .52

Chart 4.9 B depicts the R.O.Ad ratio of AXIS Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 2.72% for the year 2013-14 and the minimum value is .10 % for the year 2017-18. The average percentage of R.O.Ad ratio is 1.42% and standard deviation is 1.03. The median value is 1.09% and the skewness is .20

**Table No.4.10 DESCRIPTIVE STATISTICS OF OPERATING EXPENSE TO TOTAL INCOME RATIO**

OPERATING EXP TO TOTAL INCOME RATIO						
Year	SBI	PNB	BOB	HDFC	ICICI	AXIS
2013-14	16.77	19.29	16.50	24.52	38.54	21.32
2014-15	16.24	19.69	17.08	24.21	38.82	21.56
2015-16	17.03	17.91	19.24	23.98	40.23	20.66
2016-17	29.23	16.64	19.75	24.08	42.48	22.09
2017-18	31.37	23.68	20.96	23.61	46.87	25.29
2018-19	34.72	19.64	21.00	22.32	48.94	23.81
2019-20	35.81	18.89	22.59	22.46	47.75	22.57
2020-21	39.04	21.60	25.97	22.45	47.32	23.71
MEAN	27.52	19.67	20.39	23.45	43.87	22.63
MIN	16.24	16.64	16.50	22.32	38.54	20.66
MAX	39.04	23.68	25.97	24.52	48.94	25.29
STDEV	9.44	2.17	3.04	0.90	4.32	1.54
MEDIAN	30.30	19.47	20.35	23.79	44.67	22.33
SKEW	-0.30	0.71	0.61	-0.37	-0.17	0.55

(Source: Annual report of SBI, PNB, BOB, HDFC, ICICI, AXIS)

**Chart No.4.10A**

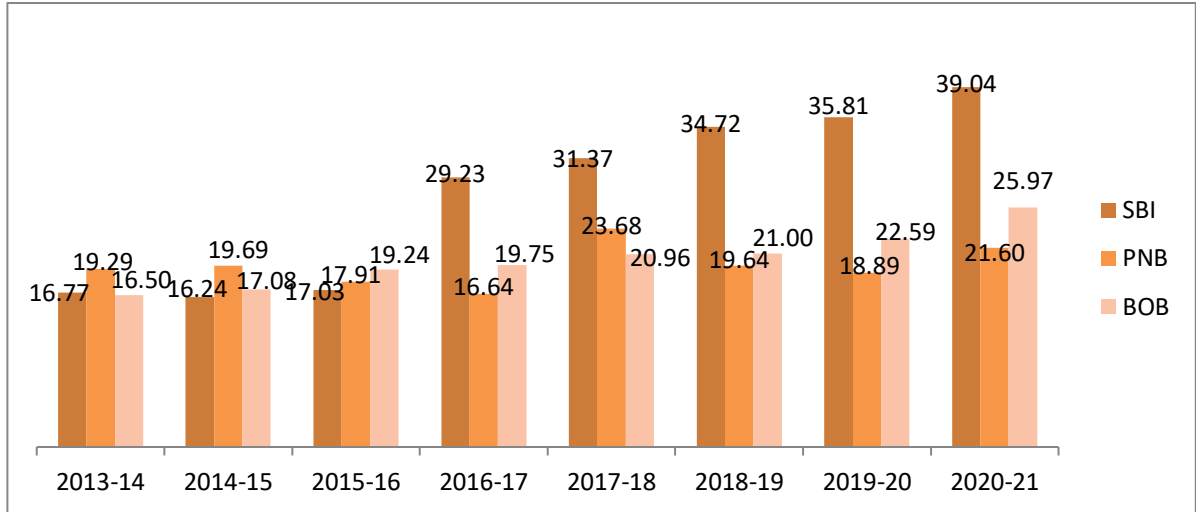


Table 4.10 depicts the O.E.T.I ratio of SBI, PNB, BOB, HDFC, ICICI, AXIS banks from the year 2013-14 to 2020-21. During the study period, bank wise analysis is as follows

Chart 4.10 A depicts the O.E.T.I ratio of SBI Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 39.04% for the year 2020-21 and the minimum value is 16.24 % for the year 2014-15 .The average percentage of O.E.T.I ratio is 27.52% and standard deviation is 9.44. The median value is 30.30% and the skewness is -.30.

Chart 4.10 A shows the O.E.T.I ratio of PNB Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 23.68% for the year 2017-18 and the minimum value is 16.64 % for the year 2016-17 .The average O.E.T.I ratio is 19.67% and standard deviation is 2.17 .The median value is 19.47% and the skewness is .71.

Chart 4.10 A shows the O.E.T.I ratio of BOB Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 25.97% for the year 2020-21 and the

minimum value is 16.50 % for the year 2013-14. The average percentage of O.E.T.I ratio is 20.39 % and standard deviation is 3.04 .The median value is 20.35 % and the skewness is .61

**Chart No. 4.10 B**

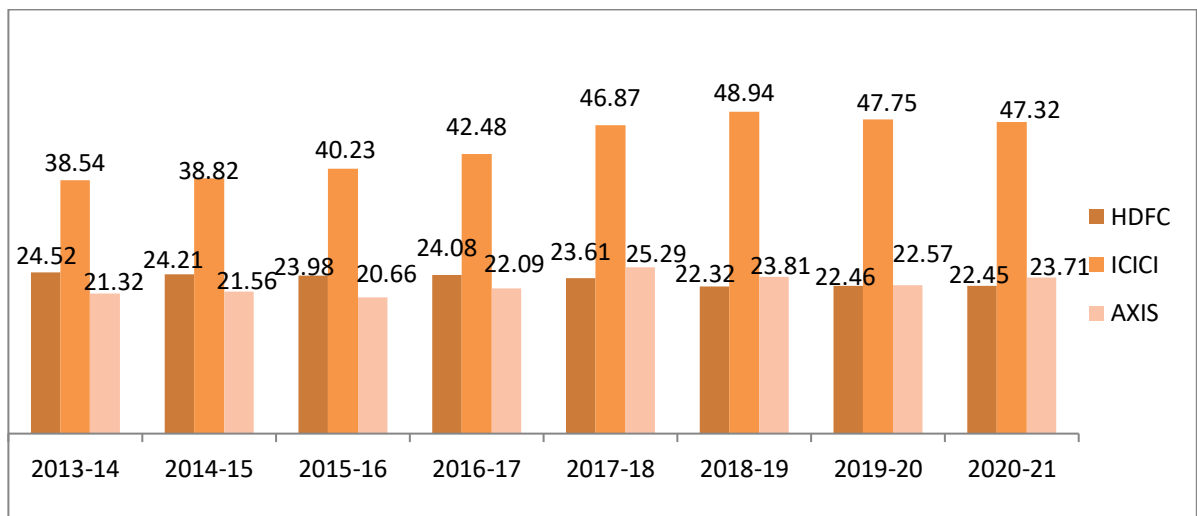


Chart 4.10 B depicts the O.E.T.I ratio of HDFC Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 24.52 for the year 2013-14 and the minimum value is 22.32 % for the year 2018-19. The average percentage of O.E.T.I ratio is 23.45 % and standard deviation is .90. The median value is 23.79 % and the skewness is -.37.

Chart 4.10 B depicts the O.E.T.I ratio of ICICI Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 48.94% for the year 2018-19 and the minimum value is 38.54% for the year 2013-14 . The average percentage of O.E.T.I ratio is 43.87 % and standard deviation is 4.32. The median value is 44.67 % and the skewness is -.17.

Chart 4.10 B depicts the O.E.T.I ratio of AXIS Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 25.29% for the year 2017-18 and the minimum value is 20.66% for the year 2015-16. The average percentage of O.E.T.I ratio is 22.63 % and standard deviation is 1.54. The median value is 22.33% and the skewness is .55

**Table No.4.11 DESCRIPTIVE STATISTICS OF GROSS NPA TO TOTAL ASSET RATIO**

GROSS NPA TO TOTAL ASSET RATIO						
Year	SBI	PNB	BOB	HDFC	ICICI	AXIS
2013-14	2.57	3.28	1.76	0.59	1.41	0.81
2014-15	2.10	4.04	2.22	0.57	1.83	0.88
2015-16	3.30	7.83	5.86	0.60	2.91	1.14
2016-17	3.26	7.55	5.94	0.66	4.32	3.48
2017-18	6.18	11.12	7.55	0.78	4.81	4.87
2018-19	4.44	9.94	5.88	0.87	3.74	3.66
2019-20	3.55	8.63	5.78	0.80	3.01	3.26
2020-21	2.61	8.16	5.54	0.84	2.63	2.51
MEAN	3.50	7.57	5.07	0.71	3.08	2.58
MIN	2.10	3.28	1.76	0.57	1.41	0.81
MAX	6.18	11.12	7.55	0.87	4.81	4.87
STDEV	1.30	2.69	2.00	0.12	1.17	1.50
MEDIAN	3.28	8.00	5.82	0.72	2.96	2.88
SKEW	1.37	-0.62	-0.99	0.01	0.07	0.06

(Source: Annual report of SBI, PNB, BOB, HDFC, ICICI, AXIS)

**Chart No. 4.11 A**

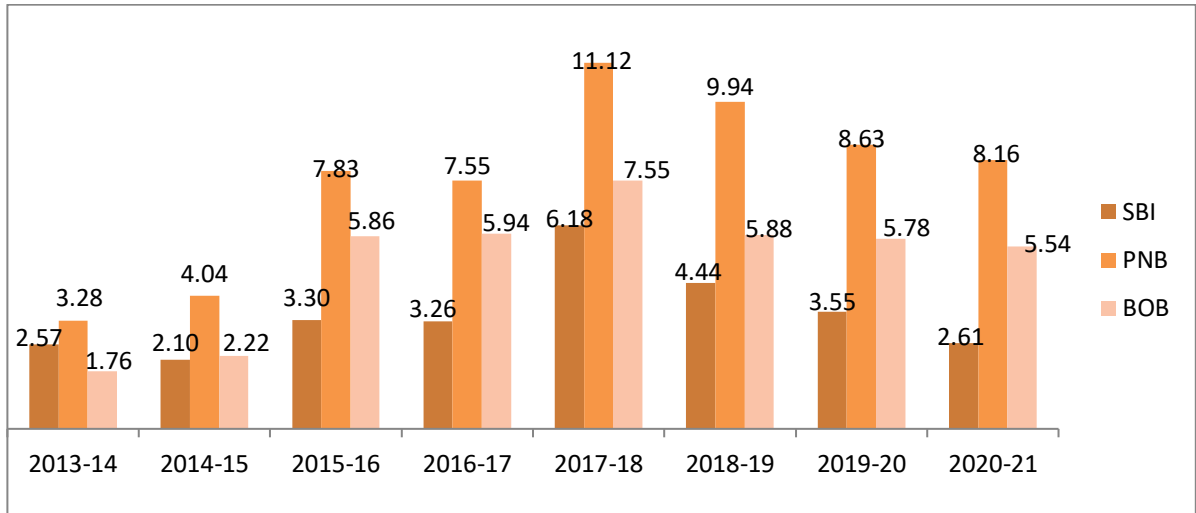


Table 4.11 depicts the G.N.T.A ratio of SBI, PNB, BOB, HDFC, ICICI, AXIS banks from the year 2013-14 to 2020-21. During the study period, bank wise analysis is as follows

Chart 4.11 A depicts the G.N.T.A ratio of SBI Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 6.18% for the year 2017-18 and the minimum value is 2.10 % for the year 2014-15 . The average percentage of G.N.T.A ratio is 3.50% and standard deviation is 1.30 . The median value is 3.28% and the skewness is 1.37.

Chart 4.11 A shows the G.N.T.A ratio of PNB Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 11.12% for the year 2017-18 and the minimum value is 3.28 % for the year 2013-14 . The average percentage of G.N.T.A ratio is 7.57% and standard deviation is 2.69 . The median value is 8.00 % and the skewness is -.62.



Chart 4.11 A shows the G.N.T.A ratio of BOB Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 7.55% for the year 2017-18 and the minimum value is 1.76% for the year 2013-14. The average percentage of G.N.T.A ratio is 5.07% and standard deviation is 2.00. The median value is 5.82% and the skewness is -.99

**Chart No.4.11B**

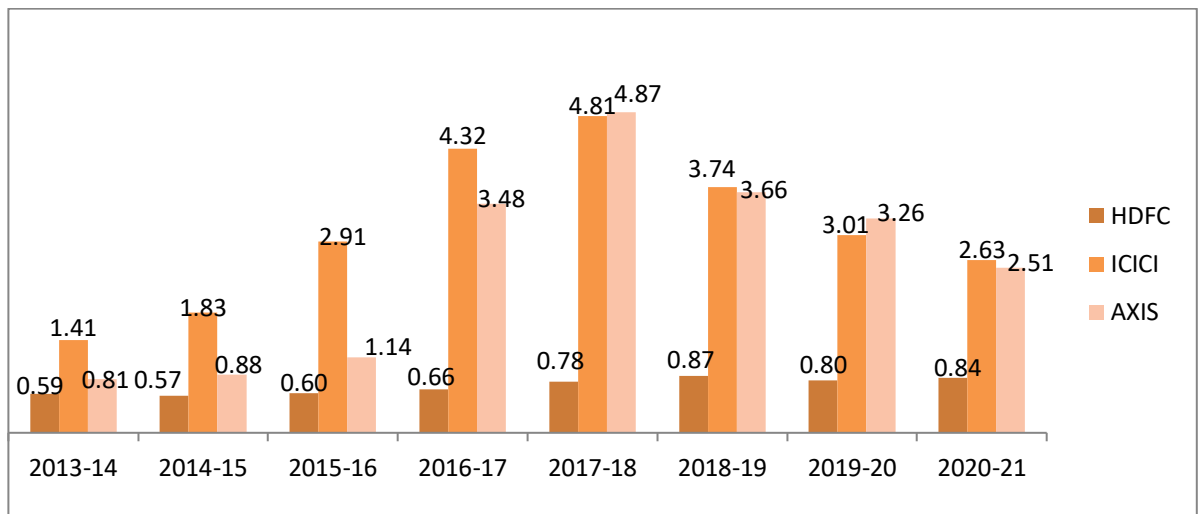


Chart 4.11 B depicts the G.N.T.A ratio of HDFC Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is .87 for the year 2018-19 and the minimum value is .57% for the year 2014-15. The average percentage of G.N.T.A ratio is .71% and standard deviation is .12. The median value is .72% and the skewness is .01.

Chart 4.11 B depicts the G.N.T.A ratio of ICICI Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 4.81% for the year 2017-18 and the minimum value is 1.41% for the year 2013-14. The average percentage of G.N.T.A ratio

is 3.08% and standard deviation is 1.17 . The median value is 2.96 % and the skewness is .07.

Chart 4.11 B depicts the G.N.T.A ratio of AXIS Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 4.87% for the year 2017-18 and the minimum value is .81 % for the year 2013-14 .The average percentage of G.N.T.A ratio is 2.58% and standard deviation is 1.50. The median value is 2.88 % and the skewness is .06

**Table No. 4.12 DESCRIPTIVE STATISTICS OF NET NPA TO TOTAL ASSET RATIO**

NET NPA TO TOTAL ASSETS RATIO						
Year	SBI	PNB	BOB	HDFC	ICICI	AXIS
2013-14	1.30	1.73	0.89	0.16	0.44	0.27
2014-15	1.02	2.42	1.10	0.15	0.76	0.28
2015-16	1.88	4.97	2.81	0.18	1.45	0.47
2016-17	1.69	4.46	2.51	0.21	2.58	1.41
2017-18	3.07	6.25	3.14	0.24	2.48	2.36
2018-19	16.95	3.80	1.90	0.25	1.10	2.25
2019-20	1.24	3.20	1.80	0.22	0.73	2.24
2020-21	0.76	3.01	1.81	0.25	0.58	0.69
MEAN	3.49	3.73	2.00	0.21	1.27	1.25
MIN	0.76	1.73	0.89	0.15	0.44	0.27
MAX	16.95	6.25	3.14	0.25	2.58	2.36
STDEV	5.48	1.46	0.79	0.04	0.84	0.93
MEDIAN	1.49	3.50	1.86	0.22	0.93	1.05
SKEW	2.74	0.46	0.04	-0.42	0.93	0.21

**Chart No. 4.12A**

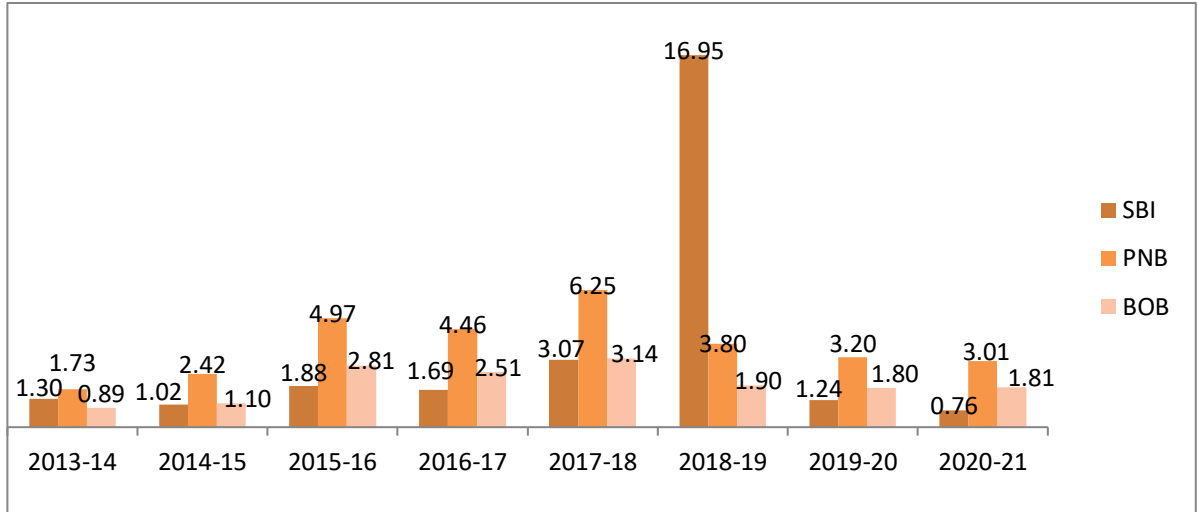


Table 4.12 depicts the N.N.T.A ratio of SBI, PNB, BOB, HDFC, ICICI, AXIS banks from the year 2013-14 to 2020-21. During the study period, bank wise analysis is as follows

Chart 4.12 A depicts the N.N.T.A ratio of SBI Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 16.95% for the year 2018-19 and the minimum value is .76% for the year 2020-21. The average percentage of N.N.T.A ratio is 3.49% and standard deviation is 5.48. The median value is 1.49% and the skewness is 2.74.

Chart 4.12 A shows the N.N.T.A ratio of PNB Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 6.25% for the year 2017-18 and the minimum value is 1.73 % for the year 2013-14. The average percentage N.N.T.A ratio is 3.73% and standard deviation is 1.46. The median value is 3.50 % and the skewness is .46.

Chart 4.12 A shows the N.N.T.A ratio of BOB Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 3.14% for the year 2017-18 and the minimum value is .89 % for the year 2013-14. The average percentage of N.N.T.A ratio is 2 % and standard deviation is .79 . The median value is 1.86 % and the skewness is .04.

**Chart No. 4.12 B**

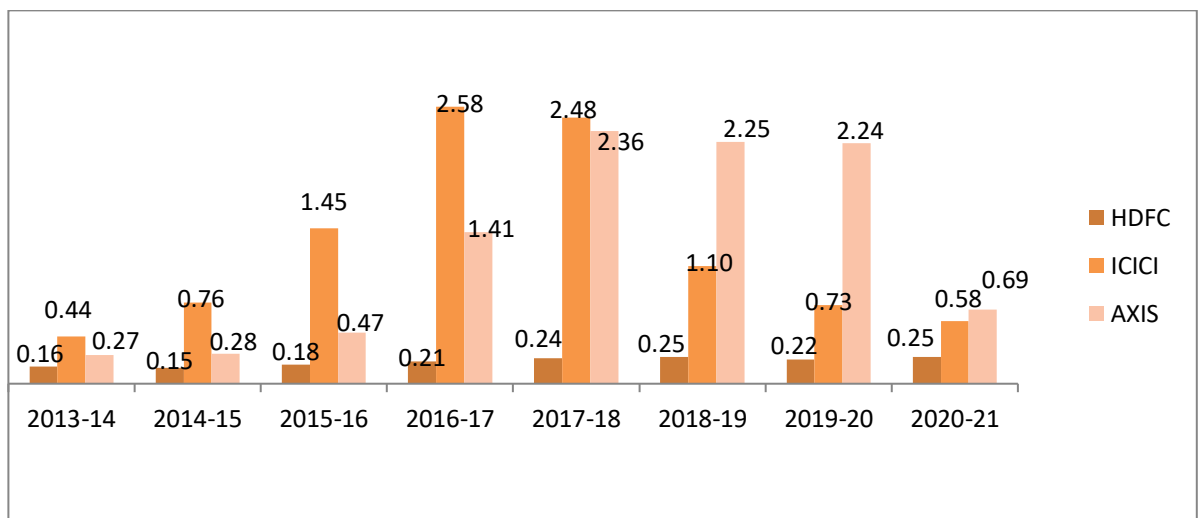


Chart 4.12 B depicts the N.N.T.A ratio of HDFC Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is .25 for the year 2018-19 and 2020-21. The minimum value is .15 % for the year 2014-15. The average percentage of N.N.T.A ratio is .21% and standard deviation is .04. The median value is .22% and the skewness is -.42.

Chart 4.12 B depicts the N.N.T.A ratio of ICICI Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 2.58% for the year 2016-17 and the minimum value is .44 % for the year 2013-14. The average percentage of N.N.T.A ratio is 1.27% and standard deviation is .84. The median value is .93% and the skewness is .93.

Chart 4.12 B depicts the N.N.T.A ratio of AXIS Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 2.36 % for the year 2017-18 and the minimum value is .27 % for the year 2013-14 .The average percentage N.N.T.A ratio is 1.25% and standard deviation is .93. The median value is 1.05 % and the skewness is .21.

**Table No. 4.13 DESCRIPTIVE STATISTICS OF INTEREST INCOME TO TOTAL ASSET RATIO**

INTEREST INCOME TO TOTAL ASSET RATIO						
Year	SBI	PNB	BOB	HDFC	ICICI	AXIS
2013-14	7.89	7.82	5.98	8.45	6.62	7.96
2014-15	7.70	7.66	6.12	8.35	6.65	7.65
2015-16	7.47	7.13	6.63	8.65	6.45	7.78
2016-17	6.69	6.55	6.18	8.21	6.18	7.39
2017-18	6.33	6.25	6.16	7.73	5.53	6.62
2018-19	6.51	6.60	6.45	8.13	5.81	6.88
2019-20	6.43	6.45	6.57	7.73	6.16	6.87
2020-21	5.74	6.40	6.18	7.14	5.67	6.40
MEAN	6.85	6.86	6.29	8.05	6.13	7.19
MIN	5.74	6.25	5.98	7.14	5.53	6.40
MAX	7.89	7.82	6.63	8.65	6.65	7.96
STDEV	0.76	0.60	0.23	0.49	0.43	0.58
MEDIAN	6.60	6.58	6.18	8.17	6.17	7.14
SKEW	0.18	0.87	0.49	-0.82	-0.17	0.00

(Source: Annual report of SBI, PNB, BOB, HDFC, ICICI, AXIS)

**Chart No. 4.13 A**

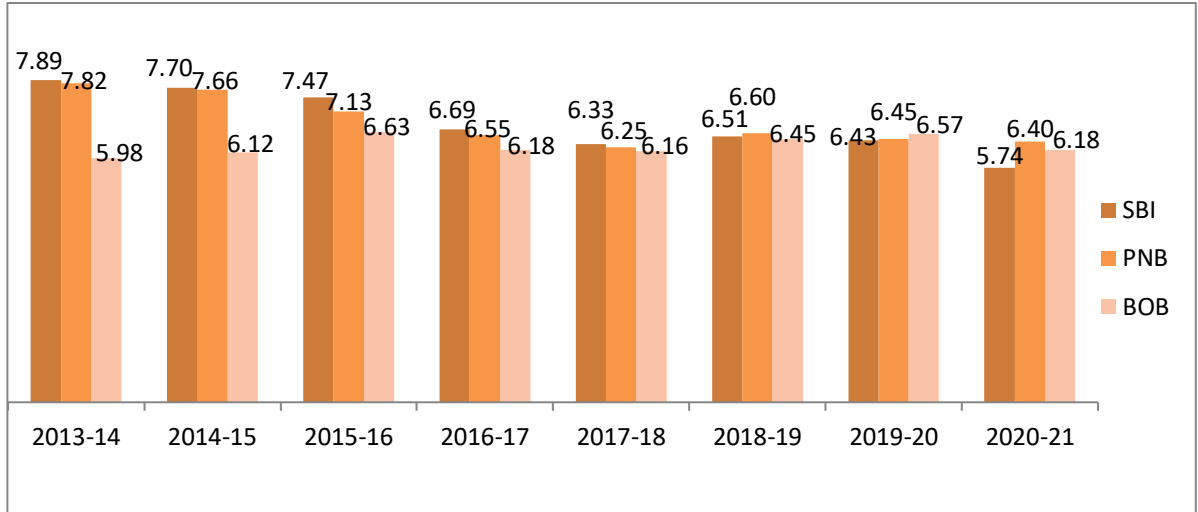


Table 4.13 depicts the I.I.T.A ratio of SBI, PNB, BOB, HDFC, ICICI, AXIS banks from the year 2013-14 to 2020-21. During the study period, bank wise analysis is as follows

Chart 4.13 A depicts the I.I.T.A ratio of SBI Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 7.89% for the year 2013-14 and the minimum value is 5.74% for the year 2020-21. The average percentage of I.I.T.A ratio is 6.85% and standard deviation is .76. The median value is 6.60% and the skewness is .18.

Chart 4.13 A shows the I.I.T.A ratio of PNB Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 7.82% for the year 2013-14 and the minimum value is 6.25% for the year 2017-18. The average percentage of I.I.T.A ratio is 6.86% and standard deviation is .60. The median value is 6.58% and the skewness is .87.

Chart 4.13 A shows the I.I.T.A ratio of BOB Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 6.63% for the year 2015-16 and the

minimum value is 5.98% for the year 2013-14. The average percentage of I.I.T.A ratio is 6.29% and standard deviation is .23. The median value is 6.18% and the skewness is .49.

**Chart No.4.13 B**

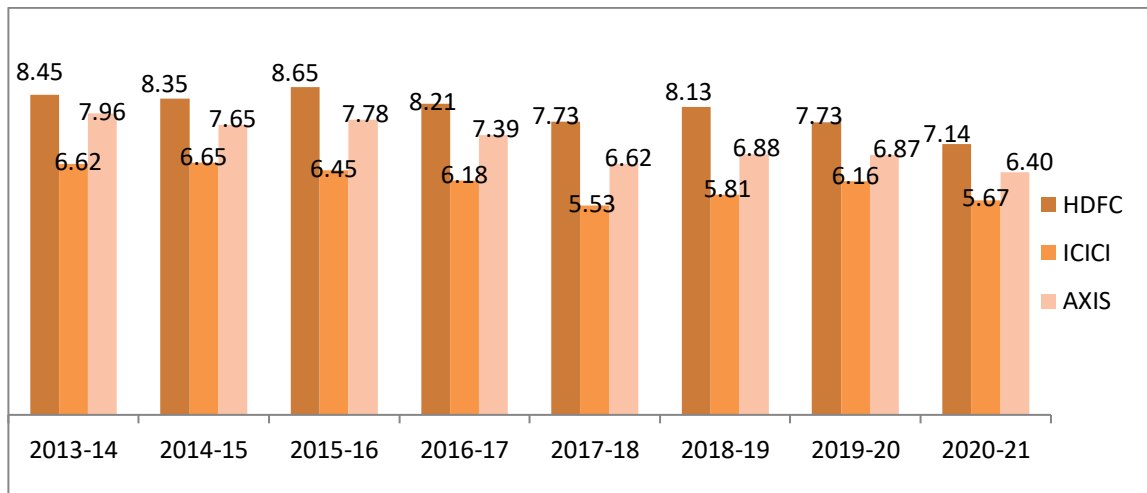


Chart 4.13 B depicts the I.I.T.A ratio of HDFC Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 8.65% for the year 2015-16 and the minimum value is 7.14% for the year 2020-21. The average percentage of I.I.T.A ratio is 8.05% and standard deviation is .49. The median value is 8.17% and the skewness is -.82.

Chart 4.13 B depicts the I.I.T.A ratio of ICICI Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 6.65% for the year 2014-15 and the minimum value is 5.53% for the year 2017-18. The average percentage of I.I.T.A ratio is 6.13% and standard deviation is .43. The median value is 6.17% and the skewness is -.17.

Chart 4.13 B depicts the I.I.T.A ratio of AXIS Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is 7.96% for the year 2013-14 and the minimum value is 6.40 % for the year 2020-21. The average percentage of I.I.T.A ratio is 7.19% and standard deviation is .58. The median value is 7.14 % and the skewness is 0

**Table No.4.14 DESCRIPTIVE STATISTICS OF NON INTEREST INCOME TO TOTAL ASSET RATIO**

NON-INTEREST INCOME TO TOTAL ASSET RATIO						
YEAR	SBI	PNB	BOB	HDFC	ICICI	AXIS
2013-14	1.58	0.82	0.82	1.65	4.02	2.01
2014-15	1.83	0.97	0.74	1.57	4.27	1.89
2015-16	1.72	0.86	0.87	1.54	4.58	1.87
2016-17	1.98	1.25	1.10	1.45	5.32	2.03
2017-18	2.14	1.14	1.07	1.46	5.05	1.69
2018-19	1.99	0.93	0.96	1.47	4.79	1.74
2019-20	2.34	1.10	1.02	1.57	4.72	1.76
2020-21	2.21	1.03	1.22	1.56	4.58	1.60
MEAN	1.97	1.01	0.98	1.53	4.67	1.82
MIN	1.58	0.82	0.74	1.45	4.02	1.60
MAX	2.34	1.25	1.22	1.65	5.32	2.03
STDEV	0.26	0.15	0.16	0.07	0.41	0.15
MEDIAN	1.98	1.00	0.99	1.55	4.65	1.82
SKEW	-0.15	0.29	0.01	0.15	0.03	0.05

(Source: Annual report of SBI, PNB, BOB, HDFC, ICICI, AXIS)



**Chart No.4.14 A**

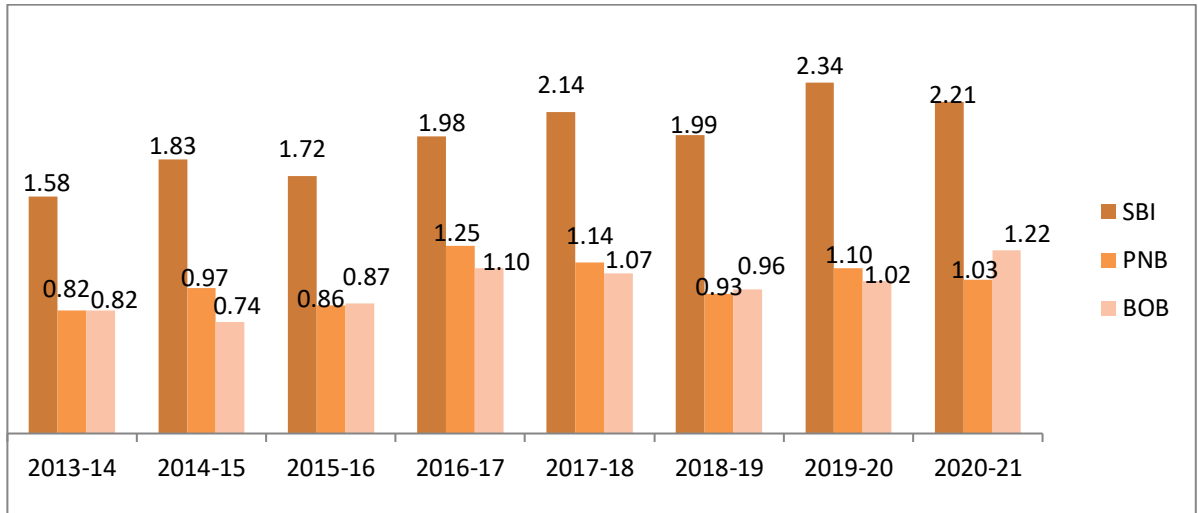


Table 4.14 depicts the N.I.I.T.A ratio of SBI, PNB, BOB, HDFC, ICICI, AXIS banks from the year 2013-14 to 2020-21. During the study period, bank wise analysis is as follows

Chart 4.14 A depicts the N.I.I.T.A ratio of SBI Bank in the fiscal year 2003-14 to 2020-21. The analysis reveals that maximum value is 2.34% for the year 2019-21 and the minimum value is 1.58% for the year 2013-14. The average percentage of N.I.I.T.A ratio is 1.97% and standard deviation is .26. The median value is 1.98 % and the skewness is -.15.

Chart 4.14 A shows the N.I.I.T.A ratio of PNB Bank in the fiscal year 2003-14 to 2020-21. The analysis reveals that maximum value is 1.25% for the year 2016-17 and the minimum value is .82 % for the year 2013-14. The average percentage of non I.I.T.A ratio is 1.01 % and standard deviation is .15. The median value is 1% and the skewness is .29.

Chart 4.14 A shows the N.I.I.T.A ratio of BOB Bank in the fiscal year 2003-14 to 2020-21. The analysis reveals that maximum value is 1.22 % for the year 2020-21 and the minimum value is .74 % for the year 2014-15. The average percentage of non I.I.T.A ratio is .98% and standard deviation is .16 .The median value is .99 % and the skewness is .01.

**Chart No. 4.14 B**

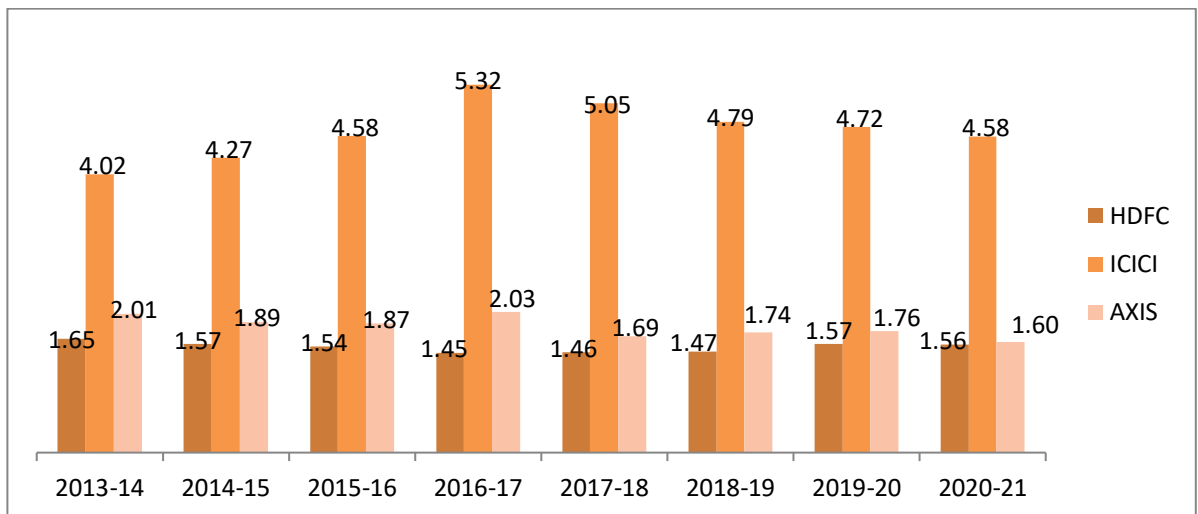


Chart 4.14 B depicts the N.I.I.T.A. ratio of HDFC Bank in the fiscal year 2003-14 to 2020-21. The analysis reveals that maximum value is 1.65% for the year 2013-14 and the minimum value is 1.45 % for the year 2016-17. The average percentage of non I.I.T.A ratio is 1.53% and standard deviation is .07. The median value is 1.55% and the skewness is .15.

Chart 4.14 B depicts the N.I.I.T.A. ratio of ICICI Bank in the fiscal year 2003-14 to 2020-21. The analysis reveals that maximum value is 5.32% for the year 2016-17 and the minimum value is 4.02% for the year 2013-14 .The average percentage of N.I.I.T.A.

ratio is 4.67% and standard deviation is .41. The median value is 4.65% and the skewness is .03.

Chart 4.14 B depicts the N.I.I.T.A. ratio of AXIS Bank in the fiscal year 2003-14 to 2020-21. The analysis reveals that maximum value is 2.03% for the year 2016-17 and the minimum value is 1.60 % for the year 2020-21. The average percentage of N.I.I.T.A. ratio is 1.82% and standard deviation is .15. The median value is 1.82% and the skewness is .05

**Table No. 4.15 DESCRIPTIVE STATISTICS OF OPERATING EXPENSE TO TOTAL ASSET RATIO**

RATIO OF OPERATING EXPENSE TO TOTAL ASSETS						
YEAR	SBI	PNB	BOB	HDFC	ICICI	AXIS
2013-14	1.59	1.67	1.12	2.48	4.10	2.12
2014-15	1.55	1.70	1.17	2.40	4.24	2.06
2015-16	1.56	1.45	1.44	2.44	4.44	1.99
2016-17	2.53	1.30	1.44	2.33	4.89	2.08
2017-18	2.66	1.75	1.51	2.17	4.96	2.10
2018-19	2.95	1.48	1.56	2.14	5.19	2.05
2019-20	3.14	1.43	1.71	2.09	5.19	1.95
2020-21	3.10	1.60	1.92	1.95	4.85	1.90
MEAN	2.39	1.55	1.49	2.25	4.73	2.03
MIN	1.55	1.30	1.12	1.95	4.10	1.90
MAX	3.14	1.75	1.92	2.48	5.19	2.12
STDEV	0.71	0.16	0.26	0.19	0.42	0.08
MEDIAN	2.60	1.54	1.48	2.25	4.87	2.06

SKEW	-0.35	-0.22	0.18	-0.28	-0.47	-0.71
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(Source: Annual report of SBI, PNB, BOB, HDFC, ICICI, AXIS)

**Chart No.4.15 A**

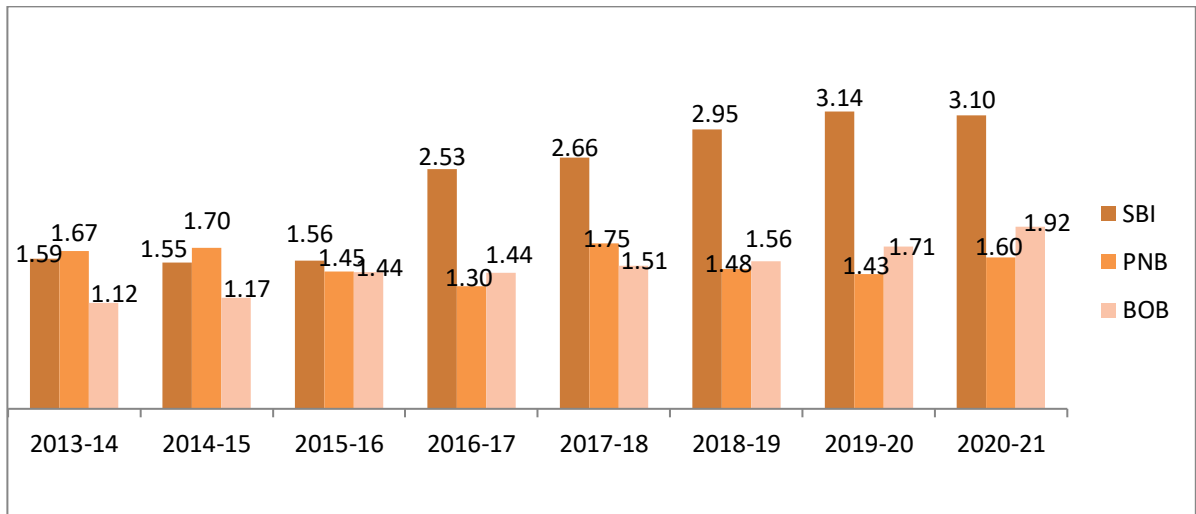


Table 4.15 depicts the O.E.T.A ratio of SBI, PNB, BOB,HDFC, ICICI, AXIS banks from the year 2013-14 to 2020-21.During the study period, bank wise analysis is as follows

Chart 4.15 A depicts the O.E.T.A ratio of SBI Bank in the fiscal year2003-14 to 2020-21.The analysis reveals that maximum value is 3.14% for the year 2019-20 and the minimum value is 1.55% for the year 2014-15.The average percentage of O.E.T.A. Ratio is 2.39% and standard deviation is .71.The median value is 2.60 %and the skewness is -.35.

Chart 4.15 A shows the O.E.T.A ratio of PNB Bank in the fiscal year2003-14 to 2020-21.The analysis reveals that maximum value is 1.75% for the year 2017-18 and the minimum value is 1.30% for the year 2016-17.The average percentage of O.E.T.A. ratio

is 1.55% and standard deviation is .16. The median value is 1.54 % and the skewness is -.22.

Chart 4.15 A shows the O.E.T.A ratio of BOB Bank in the fiscal year 2003-14 to 2020-21. The analysis reveals that maximum value is 1.92% for the year 2020-21 and the minimum value is 1.12% for the year 2013-14. The average percentage of O.E.T.A. ratio is 1.49% and standard deviation is .26. The median value is 1.48% and the skewness is .18.

**Chart No.4.15 B**

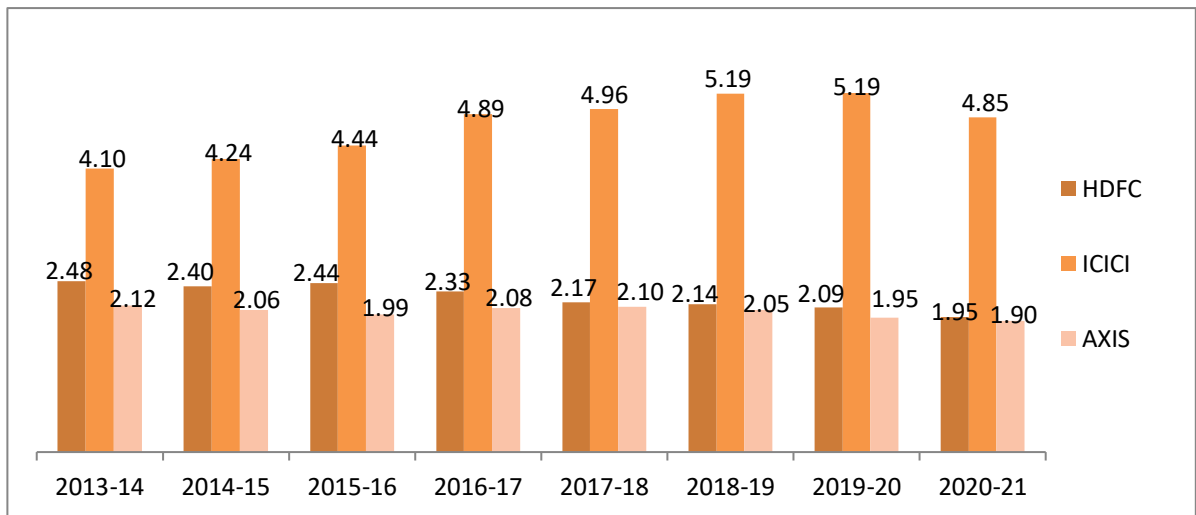


Chart 4.15 B depicts the O.E.T.A ratio of HDFC Bank in the fiscal year 2003-14 to 2020-21. The analysis reveals that maximum value is 2.48% for the year 2013-14 and the minimum value is 1.95 % for the year 2020-21. The average percentage of O.E.T.A. ratio is 2.25% and standard deviation is .19. The median value is 2.25% and the skewness is -.28.

Chart 4.15 B depicts the O.E.T.A ratio of ICICI Bank in the fiscal year 2003-14 to 2020-21. The analysis reveals that maximum value is 5.19% for the year 2018-19 and 2019-20. The minimum value is 4.10% for the year 2013-14. The average percentage of O.E.T.A. ratio is 4.73% and standard deviation is .42. The median value is 4.87% and the skewness is -.47.

Chart 4.15 B depicts the O.E.T.A ratio of AXIS Bank in the fiscal year 2003-14 to 2020-21. The analysis reveals that maximum value is 2.12% for the year 2013-14 and the minimum value is 1.90% for the year 2020-21. The average percentage of O.E.T.A. ratio is 2.03% and standard deviation is .08. The median value is 2.06% and the skewness is -.71.

**Table No.4.16 DESCRIPTIVE STATISTICS OF INCOME ON ASSET RATIO**

INCOME ON ASSET RATIO						
YEAR	SBI	PNB	BOB	HDFC	ICICI	AXIS
2013-14	0.10	0.09	0.07	0.11	0.11	0.11
2014-15	0.10	0.09	0.07	0.11	0.11	0.10
2015-16	0.10	0.08	0.07	0.11	0.12	0.10
2016-17	0.09	0.08	0.07	0.11	0.12	0.10
2017-18	0.09	0.08	0.07	0.10	0.11	0.09
2018-19	0.09	0.08	0.08	0.10	0.11	0.09
2019-20	0.09	0.08	0.09	0.10	0.11	0.09
2020-21	0.09	0.09	0.07	0.09	0.11	0.08
MEAN	0.09	0.08	0.08	0.10	0.11	0.10
MIN	0.09	0.08	0.07	0.09	0.11	0.08
MAX	0.10	0.09	0.09	0.11	0.12	0.11

<b>STDEV</b>	<b>0.01</b>	<b>0.01</b>	<b>0.01</b>	<b>0.01</b>	<b>0.00</b>	<b>0.01</b>
<b>MEDIAN</b>	<b>0.09</b>	<b>0.08</b>	<b>0.07</b>	<b>0.10</b>	<b>0.11</b>	<b>0.10</b>
<b>SKEW</b>	<b>0.27</b>	<b>0.28</b>	<b>2.38</b>	<b>-0.76</b>	<b>0.40</b>	<b>-0.53</b>

(Source: Annual report of SBI, PNB, BOB, HDFC, ICICI, AXIS)

**Chart No.4.16A**

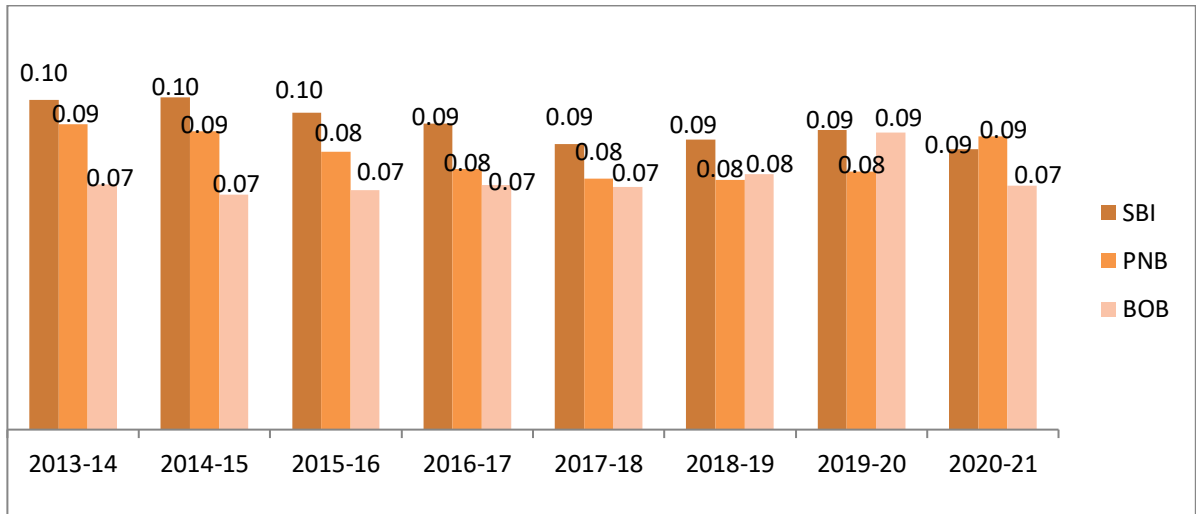


Table 4.16 depicts the I.O.A ratio of SBI, PNB, BOB, HDFC, ICICI, AXIS banks from the year 2013-14 to 2020-21. During the study period, bank wise analysis is as follows.

Chart 4.16 A depicts the I.O.A ratio of SBI Bank in the fiscal year 2003-14 to 2020-21. The analysis reveals that maximum value is .10 for the year 2013-14, 2014-15 and 2015-16. The minimum value is .09 for the year 2016-17, 2017-18, 2018-19, 2019-20 and 2020-21. The average I.O.A. ratio is .09 and standard deviation is .01. The median value is .09% and the skewness is .27

Chart 4.16 A shows the I.O.A ratio of PNB Bank in the fiscal year 2003-14 to 2020-21. The analysis reveals that maximum value is .09 in the year 2013-14, 2014-15 and 2020-21. The minimum value is .08 in the year 2015-16, 2016-17, 2017-18, 2018-19 and

2019-20. The average I.O.A. ratio is .08 and standard deviation is .01. The median value is .08% and the skewness is .28

Chart 4.16 A shows the I.O.A ratio of BOB Bank in the fiscal year 2003-14 to 2020-21. The analysis reveals that maximum value is .09 in the year 2019-20 and the minimum value is .07 in the year 2013-14, 2014-15, 2015-16, 2016-17, 2017-18 and 2020-21. The average I.O.A. ratio is .08 and standard deviation is .01. The median value is .07 % and the skewness is 2.38

**Chart No.4.16 B**

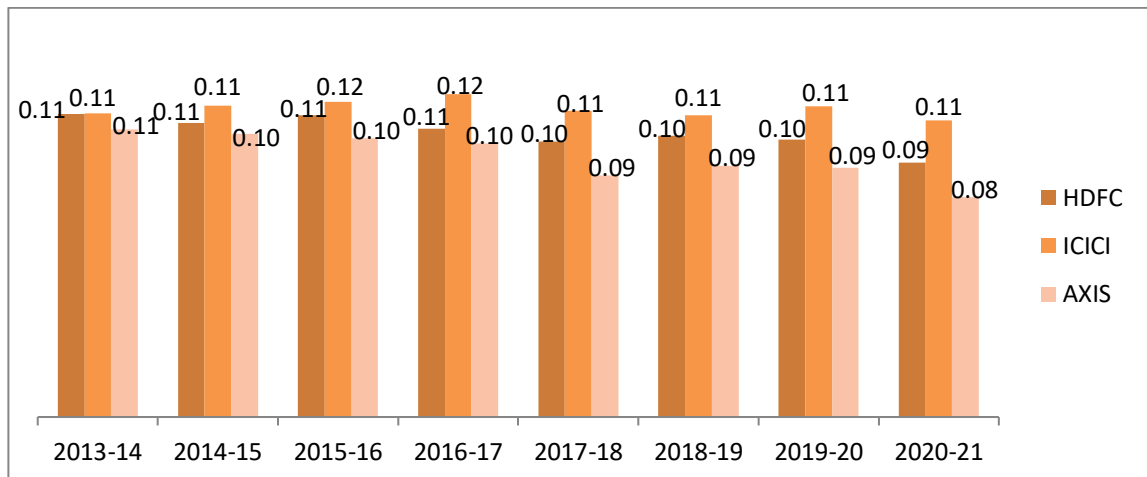


Chart 4.16 B depicts the I.O.A ratio of HDFC Bank in the fiscal year 2003-14 to 2020-21. The analysis reveals that maximum value is .11 in the year 2013-14, 2014-15, 2015-16 and 2016-17. The minimum value is .09 in the year 2020-21. The average I.O.A. ratio is .10 and standard deviation is .01. The median value is .10% and the skewness is -.76

Chart 4.16 B depicts the I.O.A. ratio of ICICI Bank in the fiscal year 2003-14 to 2020-21. The analysis reveals that maximum value is .12 in the year 2015-16 and 2016-17.



The minimum value is .11 in the year 2013-14, 2014-15, 2017-18, 2018-19 , 2019-20 and 2020-21 .The average I.O.A. ratio is .11 and standard deviation is 0. The median value is .11% and the skewness is .40.

Chart 4.16 B depicts the I.O.A. ratio of AXIS Bank in the fiscal year 2003-14 to 2020-21. The analysis reveals that maximum value is .11 in the year 2013-14 and the minimum value is .08 in the year 2020-21. The average I.O.A. ratio is .10 and standard deviation is .01. The median value is .10 % and the skewness is -.53

**Table No.4.17 DESCRIPTIVE STATISTICS OF OPERATING PROFIT TO TOTAL ASSET RATIO**

<b>Operating Profit to Total Asset Ratio</b>						
<b>YEAR</b>	<b>SBI</b>	<b>PNB</b>	<b>BOB</b>	<b>HDFC</b>	<b>ICICI</b>	<b>AXIS</b>
<b>2013-14</b>	<b>0.02</b>	<b>0.02</b>	<b>0.02</b>	<b>0.03</b>	<b>0.03</b>	<b>0.03</b>
<b>2014-15</b>	<b>0.02</b>	<b>0.02</b>	<b>0.02</b>	<b>0.03</b>	<b>0.03</b>	<b>0.03</b>
<b>2015-16</b>	<b>0.02</b>	<b>0.02</b>	<b>0.01</b>	<b>0.03</b>	<b>0.03</b>	<b>0.03</b>
<b>2016-17</b>	<b>0.02</b>	<b>0.02</b>	<b>0.02</b>	<b>0.03</b>	<b>0.03</b>	<b>0.03</b>
<b>2017-18</b>	<b>0.02</b>	<b>0.01</b>	<b>0.02</b>	<b>0.03</b>	<b>0.03</b>	<b>0.02</b>
<b>2018-19</b>	<b>0.02</b>	<b>0.02</b>	<b>0.02</b>	<b>0.03</b>	<b>0.02</b>	<b>0.02</b>
<b>2019-20</b>	<b>0.02</b>	<b>0.02</b>	<b>0.02</b>	<b>0.03</b>	<b>0.02</b>	<b>0.03</b>
<b>2020-21</b>	<b>0.02</b>	<b>0.02</b>	<b>0.02</b>	<b>0.04</b>	<b>0.03</b>	<b>0.03</b>
<b>MEAN</b>	<b>0.02</b>	<b>0.02</b>	<b>0.02</b>	<b>0.03</b>	<b>0.03</b>	<b>0.03</b>
<b>MIN</b>	<b>0.02</b>	<b>0.01</b>	<b>0.01</b>	<b>0.03</b>	<b>0.02</b>	<b>0.02</b>
<b>MAX</b>	<b>0.02</b>	<b>0.02</b>	<b>0.02</b>	<b>0.04</b>	<b>0.03</b>	<b>0.03</b>
<b>STDEV</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>MEDIAN</b>	<b>0.02</b>	<b>0.02</b>	<b>0.02</b>	<b>0.03</b>	<b>0.03</b>	<b>0.03</b>
<b>SKEW</b>	<b>0.04</b>	<b>-1.21</b>	<b>-0.52</b>	<b>0.91</b>	<b>0.10</b>	<b>-0.39</b>

**Chart 4.17 A**

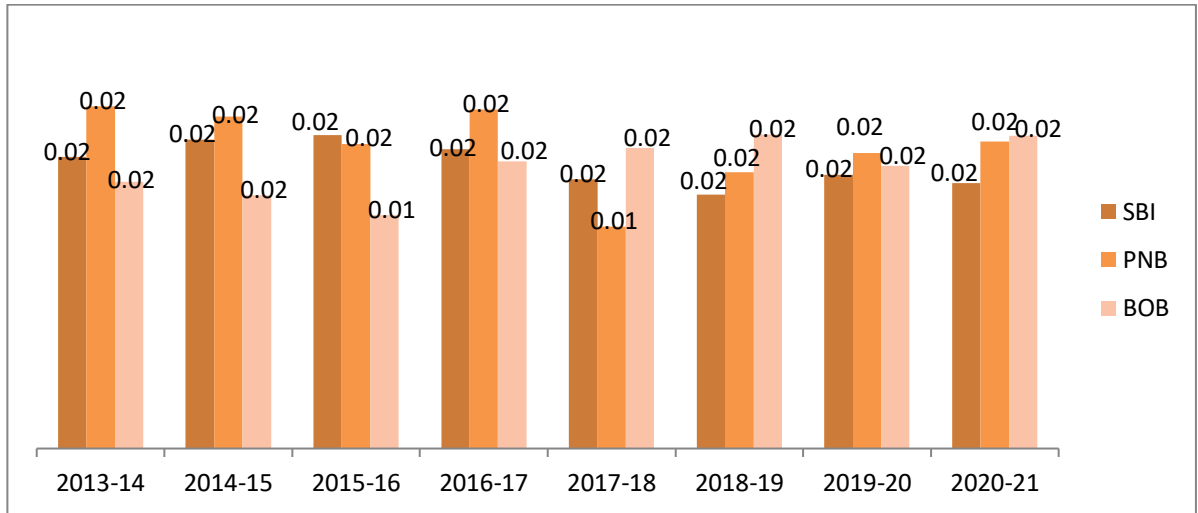


Table 4.17 depicts the O.P.T.A. ratio of SBI, PNB, BOB, HDFC, ICICI, AXIS banks from the year 2013-14 to 2020-21. During the study period, bank wise analysis is as follows

Chart 4.17 A depicts the O.P.T.A. ratio of SBI Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that ratio is same as .02 every year from 2013-14 to 2020-21. The average percentage of O.P.T.A. ratio is .02% and standard deviation is 0. The median value is .02% and the skewness is .04

Chart 4.17 A shows the O.P.T.A. ratio of PNB Bank in the fiscal year 2013-14 to 2020-21. The analysis reveals that maximum value is .02% in the year 2013-15, 2014-15, 2015-16 and 2016-17, 2018-19 and 2020-21. The minimum value is .01% in the year 2017-18. The average percentage of O.P.T.A. ratio is .02% and standard deviation is 0. The median value is .02% and the skewness is -1.21

Chart 4.17 A shows the O.P.T.A. ratio of BOB Bank in the fiscal year 2003-14 to 2020-21. The analysis reveals that maximum value is .02% in the year 2013-14, 2014-15, 2016-17, 2017-18, 2018-19, 2019-20 and 2020-21 and the minimum value is .01% in the year 2015-16. The average percentage of O.P.T.A. ratio is .02% and standard deviation is 0. The median value is .02% and the skewness is -.52

**Chart 4.17 B**

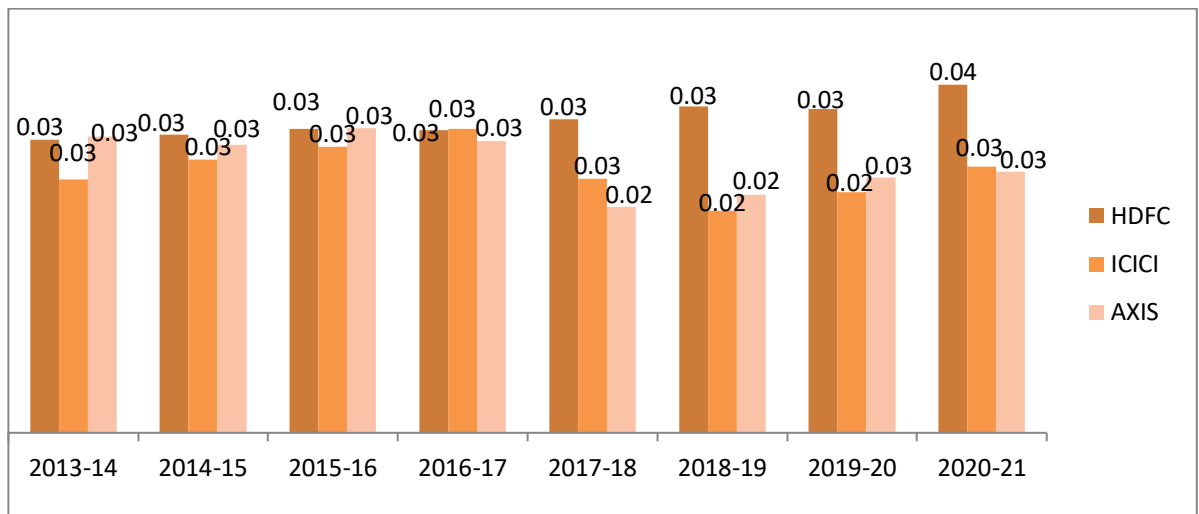


Chart 4.17 B depicts the O.P.T.A. ratio of HDFC Bank in the fiscal year 2003-14 to 2020-21. The analysis of table NO. reveals that maximum value is .04 for the year 2020-21 and the minimum value is .03 % for the year 2013-14, 2014-15, 2015-16, 2016-17, 2017-18, 2018-19 and 2019-20. The average percentage the O.P.T.A. ratio is .03% and standard deviation is 0. The median value is .03% and the skewness is .91.

Chart 4.17 B depicts the O.P.T.A. ratio of ICICI Bank in the fiscal year 2003-14 to 2020-21. The analysis reveals that maximum value is .03% in the year 2013-14, 2014-15,

2015-16, 2016-17, 2017-18 and 2020-21. The minimum value is .02% in the year 2018-19 and 2019-20. The average percentage of O.P.T.A. ratio is .03% and standard deviation is 0. The median value is .03% and the skewness is .10.

Chart 4.17 B depicts the O.P.T.A. ratio of AXIS Bank in the fiscal year 2003-14 to 2020-21. The analysis reveals that maximum value is .03% in the year 2013-14, 2014-15, 2015-16, 2016-17, 2019-20 and 2020-21. The minimum value is .02 % in the year 2017-18 and 2018-19. The average percentage of O.P.T.A. ratio is .03% and standard deviation is 0. The median value is .03% and the skewness is -.39.

**Table No.4.18 DESCRIPTIVE STATISTICS OF CURRENT RATIO**

CURRENT RATIO						
YEAR	SBI	PNB	BOB	HDFC	ICICI	AXIS
2013-14	0.96	1.23	2.19	0.95	0.52	1.07
2014-15	1.05	1.39	2.17	0.90	0.48	0.81
2015-16	1.05	1.45	2.11	0.70	0.61	0.83
2016-17	0.91	1.39	1.73	0.67	0.58	0.85
2017-18	0.79	1.38	1.33	0.83	0.65	0.88
2018-19	0.81	1.35	1.24	0.38	0.87	1.00
2019-20	0.71	1.38	1.11	0.73	0.90	1.11
2020-21	0.70	1.28	1.08	0.65	0.83	0.86
MEAN	0.87	1.35	1.62	0.73	0.68	0.93
MIN	0.70	1.23	1.08	0.38	0.48	0.81
MAX	1.05	1.45	2.19	0.95	0.90	1.11
STDEV	0.14	0.07	0.49	0.18	0.17	0.12
MEDIAN	0.86	1.38	1.53	0.71	0.63	0.87

SKEW	0.13	-0.82	0.17	-0.82	0.29	0.77
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(Source: Annual report of SBI, PNB, BOB, HDFC, ICICI, AXIS)

**Chart 4.18 A**

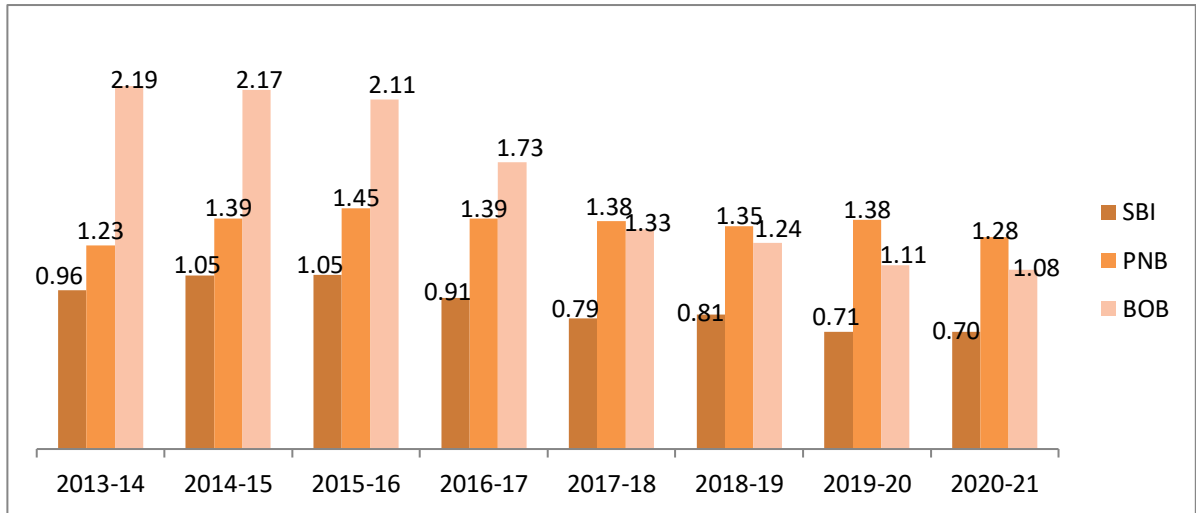


Table 4.18 depicts the Current ratio of SBI, PNB, BOB, HDFC, ICICI, AXIS banks from the year 2013-14 to 2020-21. During the study period, bank wise analysis is as follows.

Chart 4.18 A depicts the current ratio of SBI Bank in the fiscal year 2003-14 to 2020-21. The analysis reveals that maximum value is 1.05 for the year 2014-15 and 2015-16 and the minimum value is .70 for the year 2020-21. The average Current Ratio is .87 and standard deviation is .14. The median value is .86% and the skewness is .13.

Chart 4.18 A shows the current Ratio of PNB Bank in the fiscal year 2003-14 to 2020-21. The analysis reveals that maximum value is 1.45 for the year 2015-16 and the minimum value is 1.23 for the year 2013-14. The average current ratio is 1.35 and standard deviation is .07. The median value is 1.38 % and the skewness is -.82.

Chart 4.18 A shows the current Ratio of BOB Bank in the fiscal year 2003-14 to 2020-21. The analysis reveals that maximum value is 2.19% for the year 2013-14 and the minimum value is 1.08 for the year 2020-21. The average current ratio is 1.62 and standard deviation is .49. The median value is 1.53 % and the skewness is .17.

**Chart No. 4.18 B**

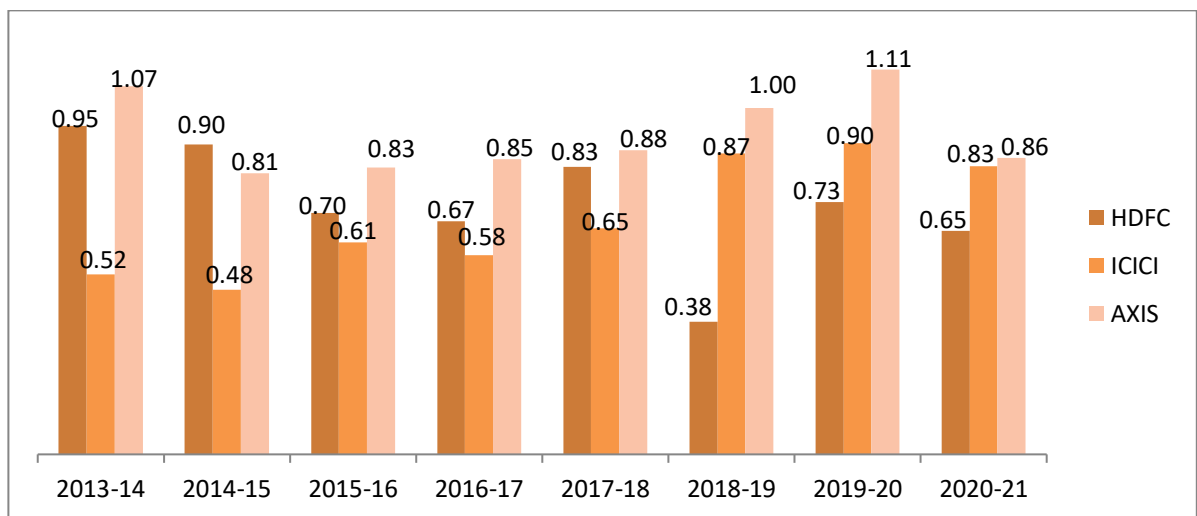


Chart 4.18 B depicts the current ratio of HDFC Bank in the fiscal year 2003-14 to 2020-21. The analysis reveals that maximum value is .95 for the year 2013-14 and the minimum value is .38 % for the year 2018-19. The average current ratio is .73% and standard deviation is .18. The median value is .71% and the skewness is -.82.

Chart 4.18 B depicts the current ratio of ICICI Bank in the fiscal year 2003-14 to 2020-21. The analysis reveals that maximum value is .90 for the year 2019-20 and the minimum value is .48 for the year 2014-15. The average current ratio is .68% and standard deviation is .17. The median value is .63% and the skewness is .29.

Chart 4.18 B depicts the current ratio of AXIS Bank in the fiscal year 2003-14 to 2020-21. The analysis reveals that maximum value is 1.11 for the year 2019-20 and the

minimum value is .81 for the year 2014-15. The average percentage of current ratio is .93 and standard deviation is .12. The median value is .87% and the skewness is .77

**Table No.4.19 DESCRIPTIVE STATISTICS OF DEMAND AND SAVING BANK DEPOSIT TO TOTAL DEPOSIT RATIO**

DEMAND AND SAVING BANK DEPOSIT TO TOTAL DEPOSIT RATIO						
YEAR	SBI	PNB	BOB	HDFC	ICICI	AXIS
2013-14	0.40	0.38	0.26	0.45	0.42	0.31
2014-15	0.39	0.36	0.26	0.44	0.45	0.45
2015-16	0.41	0.37	0.26	0.43	0.45	0.47
2016-17	0.44	0.42	0.32	0.48	0.50	0.51
2017-18	0.44	0.41	0.36	0.43	0.51	0.54
2018-19	0.45	0.42	0.35	0.42	0.49	0.44
2019-20	0.44	0.43	0.35	0.42	0.45	0.41
2020-21	0.45	0.44	0.40	0.46	0.46	0.45
MEAN	0.43	0.41	0.33	0.44	0.47	0.47
MIN	0.39	0.36	0.26	0.42	0.45	0.41
MAX	0.45	0.44	0.40	0.48	0.51	0.54
STDEV	0.02	0.03	0.05	0.02	0.03	0.04
MEDIAN	0.44	0.42	0.35	0.43	0.46	0.45
SKEW	-1.10	-0.73	-0.31	1.16	0.57	0.57

(Source: Annual report of SBI, PNB, BOB, HDFC, ICICI, AXIS)

**Chart No.4.19A**

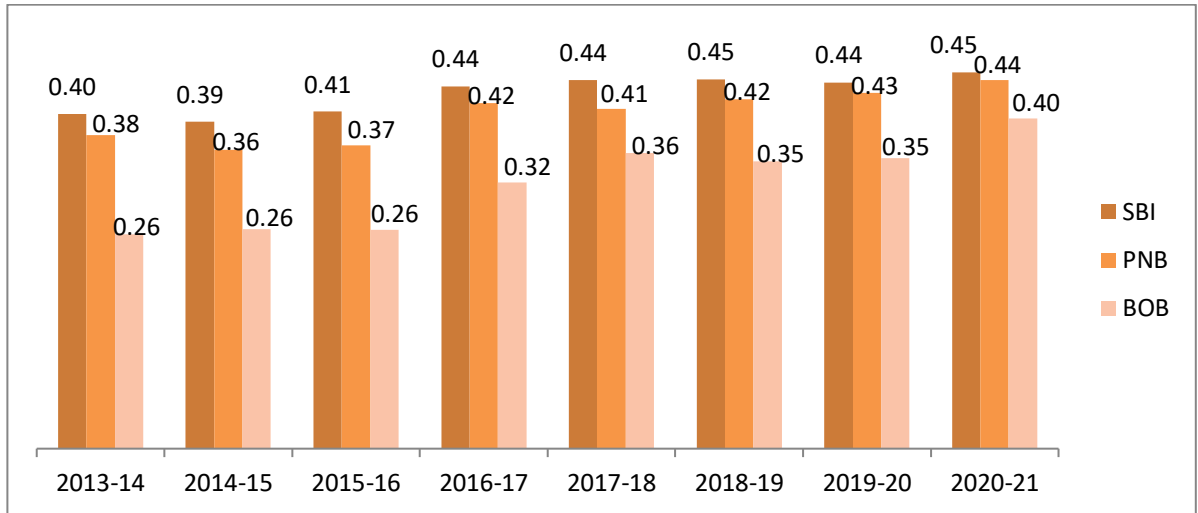


Table 4.2 depicts the D.S.D.T.D. ratio of SBI, PNB, BOB, HDFC, ICICI, AXIS banks from the year 2013-14 to 2020-21. During the study period, bank wise analysis is as follows

Chart 4.19 A depicts the D.S.D.T.D. ratio of SBI Bank in the fiscal year 2003-14 to 2020-21. The analysis reveals that maximum value is .45% in the year 2018-19 and 2020-21 and the minimum value is .39 % for the year 2014-15. The average percentage of D.S.D.T.D. ratio is .43% and standard deviation is .02. The median value is .44% and the skewness is -.1.10.

Chart 4.19 A shows the D.S.D.T.D. ratio of PNB Bank in the fiscal year 2003-14 to 2020-21. The analysis reveals that maximum value is .44% for the year 2020-21 and the minimum value is .36% for the year 2014-15. The average percentage of D.S.D.T.D. ratio is 41% and standard deviation is .03. The median value is .42 % and the skewness is -.73.



Chart 4.19 A shows the D.S.D.T.D. ratio of BOB Bank in the fiscal year 2003-14 to 2020-21. The analysis reveals that maximum value is .40% for the year 2020-21 and the minimum value is .26 % for the year 2013-14, 2014-15 and 2015-16. The average percentage of D.S.D.T.D. ratio is .33% and standard deviation is .05. The median value is .35% and the skewness is -.31.

**Chart No.4.19 B**

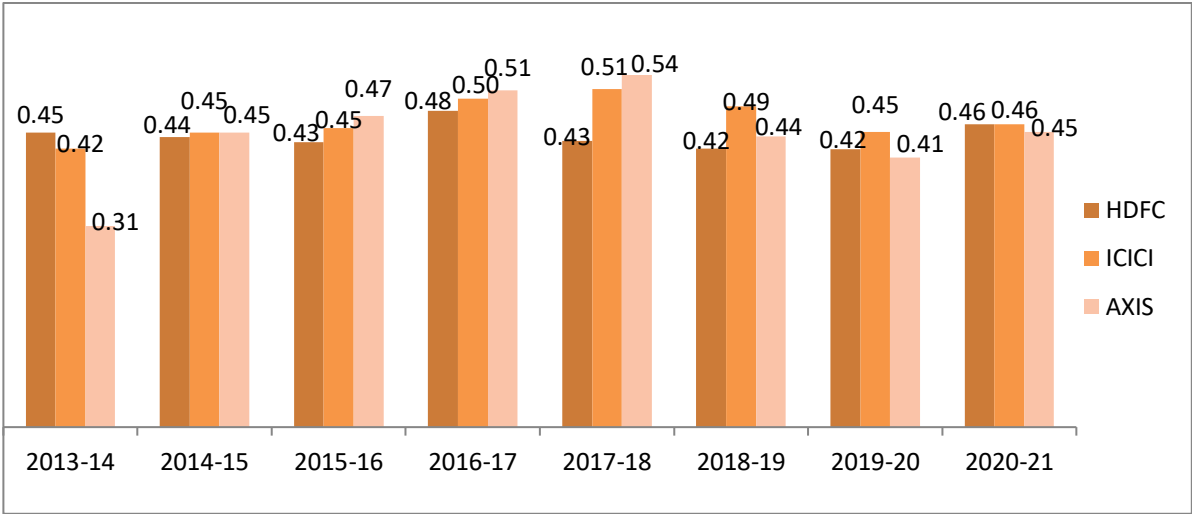


Chart 4.19 B depicts the D.S.D.T.D. ratio of HDFC Bank in the fiscal year 2003-14 to 2020-21. The analysis reveals that maximum value is .48 for the year 2016-17 and the minimum value is .42 % for the year 2018-19 and 2019-20. The average percentage of D.S.D.T.D. ratio is .44% and standard deviation is .02. The median value is .43 % and the skewness is 1.16.

Chart 4.19 B depicts the D.S.D.T.D. ratio of ICICI Bank in the fiscal year 2003-14 to 2020-21. The analysis reveals that maximum value is .51% for the year 2017-18 and the minimum value is .45% for the year 2014-15, 2015-16 and 2019-20. The average

percentage of D.S.D.T.D. ratio is .47% and standard deviation is .03. The median value is .46 % and the skewness is .57.

Chart 4.19 B depicts the D.S.D.T.D. ratio of AXIS Bank in the fiscal year 2003-14 to 2020-21. The analysis reveals that maximum value is .54% for the year 2017-18 and the minimum value is .41 % for the year 2019-20. The average percentage of D.S.D.T.D. ratio is .47% and standard deviation is .04. The median value is .45 % and the skewness is .57

**Table No.4.20 DESCRIPTIVE STATISTICS OF TOTAL INVESTMENT TO DEPOSIT RATIO**

<b>TOTAL INVESTMENT TO DEPOSIT RATIO</b>						
<b>YEAR</b>	<b>SBI</b>	<b>PNB</b>	<b>BOB</b>	<b>HDFC</b>	<b>ICICI</b>	<b>AXIS</b>
2013-14	31.48	32.36	21.05	32.57	74.44	40.31
2014-15	33.89	30.42	20.67	36.48	78.44	41.37
2015-16	31.29	28.95	21.97	29.62	63.41	34.02
2016-17	39.51	30.42	22.80	32.77	59.40	31.09
2017-18	43.49	31.75	28.83	30.25	63.54	33.59
2018-19	38.06	30.76	29.40	31.10	58.45	31.60
2019-20	37.51	35.73	29.77	33.96	55.38	24.18
2020-21	42.93	36.31	28.30	32.90	55.90	31.84
MEAN	37.27	32.09	25.35	32.46	63.62	33.50
MIN	31.29	28.95	20.67	29.62	55.38	24.18
MAX	43.49	36.31	29.77	36.48	78.44	41.37
STDEV	4.74	2.63	4.05	2.19	8.53	5.45
MEDIAN	37.79	31.26	25.55	32.67	61.41	32.71

<b>SKEW</b>	<b>-0.02</b>	<b>0.85</b>	<b>-0.05</b>	<b>0.59</b>	<b>1.01</b>	<b>-0.04</b>
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(Source: Annual report of SBI, PNB, BOB, HDFC, ICICI, AXIS)

**Chart No. 4.20 A**

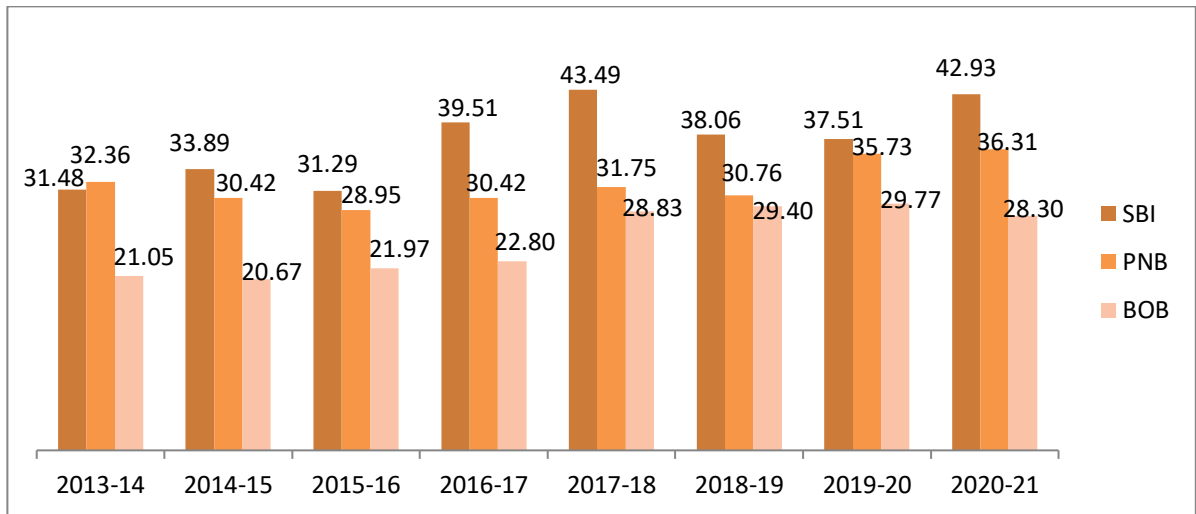


Table 4.20 depicts the T.I.D ratio of SBI, PNB, BOB, HDFC, ICICI, AXIS banks from the year 2013-14 to 2020-21. During the study period, bank wise analysis is as follows

Chart 4.20A shows the T.I.D ratio of SBI Bank in the fiscal year 2003-14 to 2020-21. The analysis reveals that maximum value is 43.49% for the year 2017-18 and the minimum value is 31.29 % for the year 2015-16. The average percentage of T.I.D ratio is 37.27% and standard deviation is 4.74 .The median value is 37.79% and the skewness is -.02.

Chart 4.20A shows the T.I.D ratio of PNB Bank in the fiscal year 2003-14 to 2020-21. The analysis reveals that maximum value is 36.31% for the year 2020-21 and the minimum value is 28.95% for the year 2015-16 .The average percentage of T.I.D ratio is 32.09% and standard deviation is 2.63. The median value is 31.26% and the skewness is .85

Chart 4.20A shows the T.I.D ratio of BOB Bank in the fiscal year 2003-14 to 2020-21. The analysis reveals that maximum value is 29.77% for the year 2019-20 and the minimum value is 20.67 % for the year 2014-15. The average percentage of T.I.D ratio is 25.35% and standard deviation is 4.05 . The median value is 25.55 % and the skewness is -.05.

**Chart No.4.20 B**

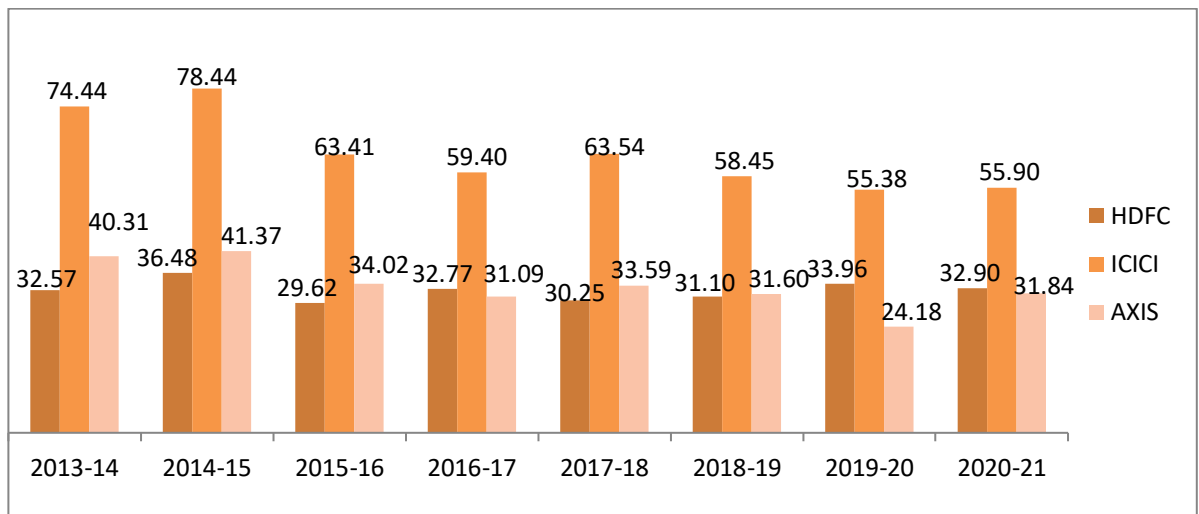


Chart 4.20 B depicts the T.I.D ratio of HDFC Bank in the fiscal year 2003-14 to 2020-21. The analysis reveals that maximum value is 36.48% for the year 2014-15 and the minimum value is 29.62 % for the year 2015-16 . The average percentage of T.I.D ratio is 32.46% and standard deviation is 2.19 . The median value is 32.67 % and the skewness is .59

Chart 4.20 B depicts the total investment to deposit ratio of ICICI Bank in the fiscal year 2003-14 to 2020-21. The analysis reveals that maximum value is 78.44% for the

year 2014-15 and the minimum value is 55.38% for the year 2019-20. The average percentage of T.I.D ratio is 63.62% and standard deviation is 8.53. The median value is 61.41 % and the skewness is 1.01.

Chart 4.20 B depicts the T.I.D ratio of AXIS Bank in the fiscal year 2003-14 to 2020-21. The analysis reveals that maximum value is 41.37% for the year 2014-15 and the minimum value is 24.18% for the year 2019-20. The average percentage of T.I.D ratio is 33.50% and standard deviation is 5.45. The median value is 32.71 % and the skewness is -.04.

**Table No 4.21 DESCRIPTIVE STATISTICS OF ABSOLUTE LIQUID RATIO**

<b>ABSOLUTE LIQUID RATIO</b>						
<b>Year</b>	<b>SBI</b>	<b>PNB</b>	<b>BOB</b>	<b>HDFC</b>	<b>ICICI</b>	<b>AXIS</b>
<b>2013-14</b>	<b>0.07</b>	<b>0.22</b>	<b>0.77</b>	<b>0.19</b>	<b>0.17</b>	<b>0.28</b>
<b>2014-15</b>	<b>0.18</b>	<b>0.27</b>	<b>0.78</b>	<b>0.15</b>	<b>0.14</b>	<b>0.22</b>
<b>2015-16</b>	<b>0.17</b>	<b>0.32</b>	<b>0.75</b>	<b>0.12</b>	<b>0.17</b>	<b>0.17</b>
<b>2016-17</b>	<b>0.19</b>	<b>0.33</b>	<b>0.68</b>	<b>0.13</b>	<b>0.12</b>	<b>0.21</b>
<b>2017-18</b>	<b>0.12</b>	<b>0.31</b>	<b>0.35</b>	<b>0.29</b>	<b>0.17</b>	<b>0.16</b>
<b>2018-19</b>	<b>0.13</b>	<b>0.25</b>	<b>0.33</b>	<b>0.17</b>	<b>0.21</b>	<b>0.23</b>
<b>2019-20</b>	<b>0.10</b>	<b>0.22</b>	<b>0.29</b>	<b>0.15</b>	<b>0.27</b>	<b>0.30</b>
<b>2020-21</b>	<b>0.16</b>	<b>0.22</b>	<b>0.28</b>	<b>0.17</b>	<b>0.27</b>	<b>0.16</b>

<b>MEAN</b>	<b>0.15</b>	<b>0.27</b>	<b>0.49</b>	<b>0.17</b>	<b>0.19</b>	<b>0.21</b>
<b>MIN</b>	<b>0.10</b>	<b>0.22</b>	<b>0.28</b>	<b>0.12</b>	<b>0.12</b>	<b>0.16</b>
<b>MAX</b>	<b>0.19</b>	<b>0.33</b>	<b>0.78</b>	<b>0.29</b>	<b>0.27</b>	<b>0.30</b>
<b>STDEV</b>	<b>0.03</b>	<b>0.05</b>	<b>0.23</b>	<b>0.06</b>	<b>0.06</b>	<b>0.05</b>
<b>MEDIAN</b>	<b>0.16</b>	<b>0.27</b>	<b>0.35</b>	<b>0.15</b>	<b>0.17</b>	<b>0.21</b>
<b>SKEW</b>	<b>-0.52</b>	<b>-0.10</b>	<b>0.39</b>	<b>2.10</b>	<b>0.39</b>	<b>1.04</b>

(Source: Annual report of SBI, PNB, BOB, HDFC, ICICI, AXIS)

**Chart No. 4.21 A**

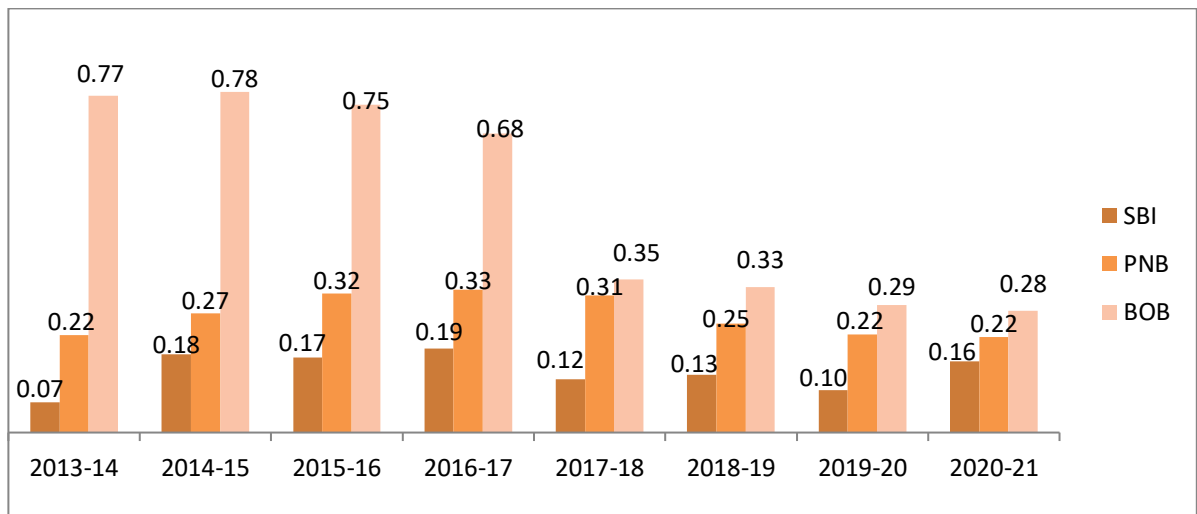


Table 4.21 depicts the Absolute Liquid Ratio of SBI, PNB, BOB, HDFC, ICICI, AXIS banks from the year 2013-14 to 2020-21. During the study period, bank wise analysis is as follows

Chart 4.21 A depicts the absolute liquid ratio of SBI Bank in the fiscal year 2003-14 to 2020-21. The analysis reveals that maximum value is .19 for the year 2016-17 and the

minimum value is .10 for the year 2019-20. The average absolute liquid ratio is .15% and standard deviation is .03. The median value is .16 % and the skewness is -.52.

Chart 4.21 A shows the absolute liquid ratio of PNB Bank in the fiscal year 2003-14 to 2020-21. The analysis reveals that maximum value is .33 for the year 2016-17 and the minimum value is .22 for the year 2013-14, 2019-20, 2020-21. The average absolute liquid ratio is .27 and standard deviation is .05. The median value is .27 % and the skewness is -.10.

Chart 4.21 A shows the absolute liquid ratio of BOB Bank in the fiscal year 2003-14 to 2020-21. The analysis reveals that maximum value is .78 for the year 2014-15 and the minimum value is .28 for the year 2020-21. The average percentage of absolute liquid ratio is .49% and standard deviation is .23. The median value is .35 % and the skewness is .39.

**Chart No.4.21 B**

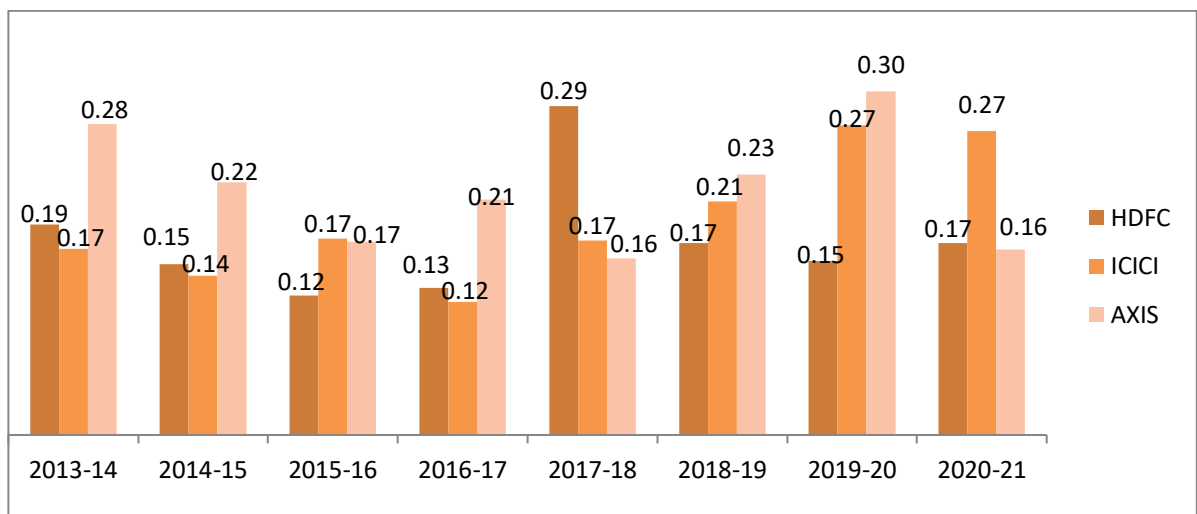


Chart 4.21 B depicts the absolute liquid ratio of HDFC Bank in the fiscal year 2003-14 to 2020-21. The analysis reveals that maximum value is .29 for the year 2017-18 and the minimum value is .12 for the year 2015-16. The average absolute liquid ratio is .17% and standard deviation is .06. The median value is .15 % and the skewness is 2.10.

Chart 4.21 B depicts the absolute liquid ratio of ICICI Bank in the fiscal year 2003-14 to 2020-21. The analysis reveals that maximum value is .27 for the year 2019-20 and 2020-21. The minimum value is .12 for the year 2016-17. The average absolute liquid ratio is .19% and standard deviation is .06. The median value is .17% and the skewness is .39.

Chart 4.21 B depicts the absolute liquid ratio of AXIS Bank in the fiscal year 2003-14 to 2020-21. The analysis reveals that maximum value is .30 for the year 2019-20 and the minimum value is .16 for the year 2017-18 and 2020-21. The average absolute liquid ratio is .21% and standard deviation is .05. The median value is .21% and the skewness is 1.04.

**COMPARATIVE ANALYSIS OF PUBLIC AND PRIVATE SECTOR BANKS IN PRE AND POST DEMONETIZATION PERIOD**

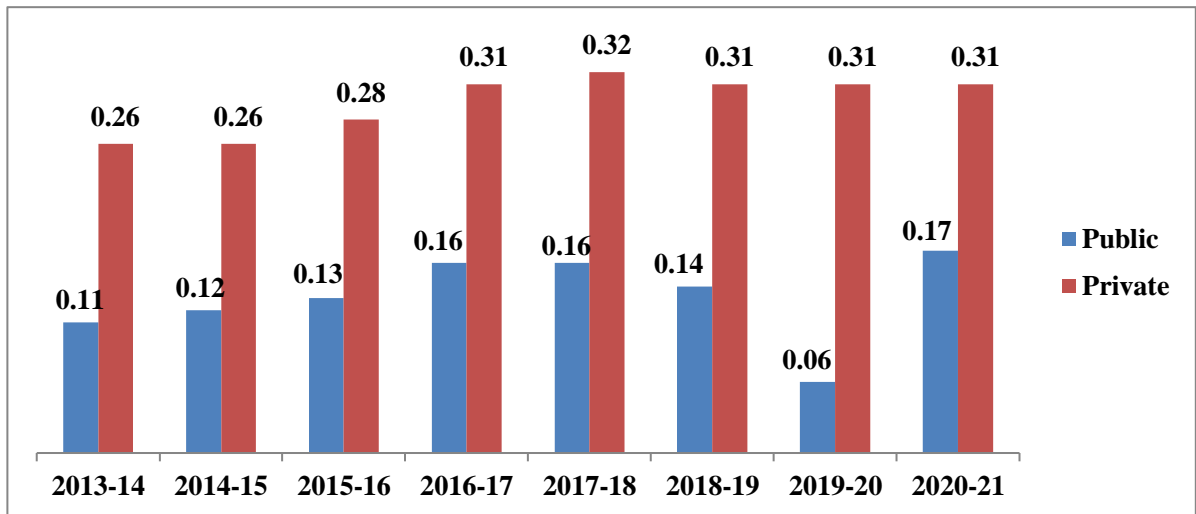
**TABLE 4.22 OTHER INCOME TO TOTAL INCOME RATIO**

<b>YEAR</b>	<b>PUBLIC</b>	<b>PRIVATE</b>
<b>2013-14</b>	<b>0.11</b>	<b>0.26</b>
<b>2014-15</b>	<b>0.12</b>	<b>0.26</b>
<b>2015-16</b>	<b>0.13</b>	<b>0.28</b>
<b>2016-17</b>	<b>0.16</b>	<b>0.31</b>
<b>2017-18</b>	<b>0.16</b>	<b>0.32</b>



2018-19	0.14	0.31
2019-20	0.06	0.31
2020-21	0.17	0.31

**CHART 4.22**



The above table 4.22 depicts the O.I.T.I ratio of both the sector banks in pre and post demonetization phase. Pre demonetization phase is considered from the year 2013-14 to year 2016-17. Post demonetization phase is considered from the year 2017-18 to year 2020-21.

**Pre demonetization phase**

In the public sector banks, the O.I.T.I ratio was noted .11 in the year 2013-14 and after that it went up and reached to .12 in the year 2014-15. In the following year 2015-16, it reached to .13, and then in the year, 2016-17 again it went up and reached to .16.

In the private sector banks, it was noted that the ratio was .26 in the year 2013-14 and again it was same as .26 in the year 2014-15. Then it went up and reached to .28 and then .31 in the year 2015-16 and 2016-17 respectively.

### **Post demonetization phase**

In the public sector banks, the O.I.T.I ratio was recorded .16 in the year 2017-18 and then it declined and came to .14 in the year 2018-19. Again, it declined by .08 and it reached to .06 in the year 2019-20 and after that it increased to .17 in the year 2020-21.

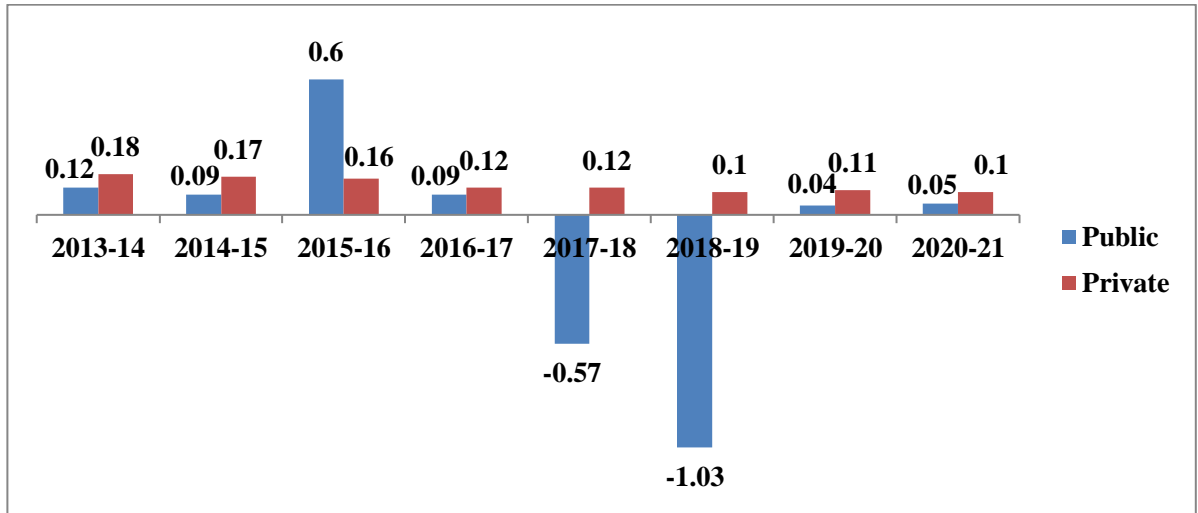
In the private sector banks, in the year 2017-18 it was .32. It slightly decreased by .01 and came to .31 in the year 2018-19 and again it remained unchanged as .31, .31 in the year 2019-20 and 2020-21 respectively.

The highest ratio of public sector banks was .17 in 2020-21 and the lowest ratio was .06 in 2019-20. The highest ratio of private sector banks was .32 in 2017-18 and the lowest ratio was .26 in 2013-14 and 2014-15 .

**TABLE 4.23 RETURN ON EQUITY RATIO**

<b>YEAR</b>	<b>PUBLIC</b>	<b>PRIVATE</b>
<b>2013-14</b>	<b>0.12</b>	<b>0.18</b>
<b>2014-15</b>	<b>0.09</b>	<b>0.17</b>
<b>2015-16</b>	<b>0.6</b>	<b>0.16</b>
<b>2016-17</b>	<b>0.09</b>	<b>0.12</b>
<b>2017-18</b>	<b>-0.57</b>	<b>0.12</b>
<b>2018-19</b>	<b>-1.03</b>	<b>0.1</b>
<b>2019-20</b>	<b>0.04</b>	<b>0.11</b>
<b>2020-21</b>	<b>0.05</b>	<b>0.1</b>

**CHART 4.23**



The above table 4.23 depicts the R.O.E of both the sector banks in pre and post demonetization phase .Pre demonetization phase is considered from the year 2013-14 to year 2016-17 and post demonetization phase is considered from the year 2017-18 to year 2020-21

**Pre demonetization phase**

In the public sector banks, R.O.E was .12 in the year 2013-14. In the next year 2014-15, it declined by .03 and it reached to.09 and then it suddenly increased high and came to .60 in the year 2015-16. In the following year 2016-17 it came down to .09.

In the private sector banks, this ratio was .18 in the year 2013-14 then it slightly decreased to .17 in the year 2014-15. In the year 2015-16, it was again decreased and reached to .16 and after that it was decreased by .04 and it came to .12 in the year 2016-17.

### **Post demonetization phase**

In the public sector banks, R.O.E was -57 in the year 2017-18 and then it decreased and came to -1.03 in the year 2018-19. After that, it was increased and came to .04 and .05 in the year 2019-20 and 2020-21 respectively.

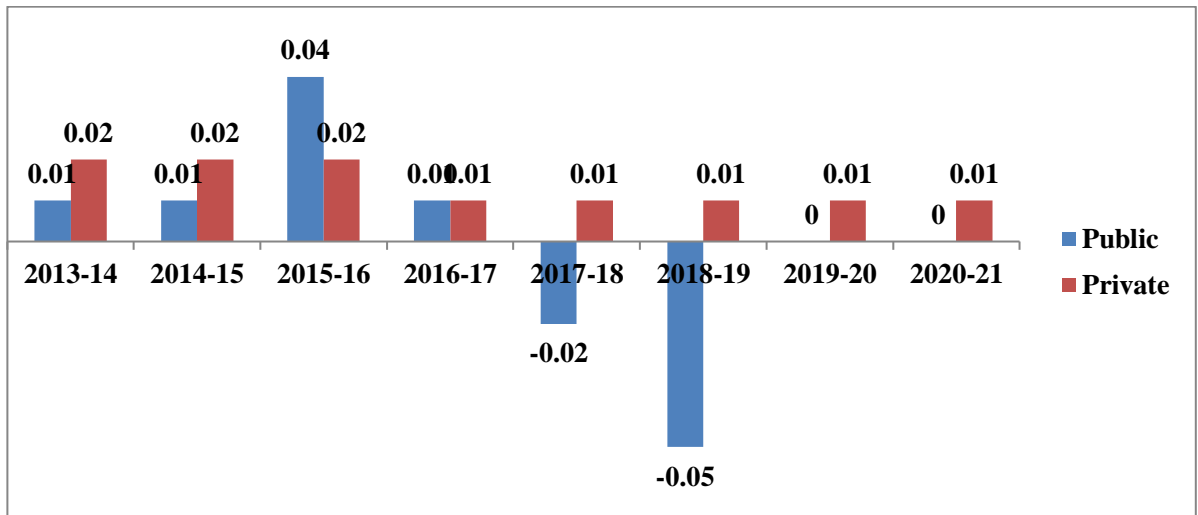
In the private sector banks, in the year 2017-18, it was .12 and then it declined by .02 and it was .10 in the year 2018-19. Then, it was slightly increased to .11 in the year 2019-20 but then it declined to .10 in the year 2020-21.

The highest ratio of public sector banks was .6 which was in 2015-16 and the lowest ratio was -1.03 in 2018-19. The highest ratio of private sector banks was .18 in 2013-14 and the lowest ratio was .10 in 2018-19 and 2020-21.

**TABLE 4.24 RETURN ON ASSET RATIO**

<b>YEAR</b>	<b>PUBLIC</b>	<b>PRIVATE</b>
<b>2013-14</b>	<b>0.01</b>	<b>0.02</b>
<b>2014-15</b>	<b>0.01</b>	<b>0.02</b>
<b>2015-16</b>	<b>0.04</b>	<b>0.02</b>
<b>2016-17</b>	<b>0.01</b>	<b>0.01</b>
<b>2017-18</b>	<b>-0.02</b>	<b>0.01</b>
<b>2018-19</b>	<b>-0.05</b>	<b>0.01</b>
<b>2019-20</b>	<b>0</b>	<b>0.01</b>
<b>2020-21</b>	<b>0</b>	<b>0.01</b>

**CHART 4.24**



The above table 4.24 depicts the R.O.A of both the sector banks in pre and post demonetization phase. Pre demonetization phase is considered from the year 2013-14 to year 2016-17 and post demonetization phase is considered from the year 2017-18 to year 2020-21

**Pre demonetization phase**

In the public sector banks, the R.O.A was recorded .01 in the year 2013-14 again it was same as .01 in the year 2014-15. After that it increased and came to .04 in the year 2015-16 and then it decreased and reached to.01 in the year 2016-17.

In the private sector banks, this ratio was .02 in the year 2013-14, again it was same as .02,.02 in the year 2014-15,2015-16 respectively. Next year, it decreased and came to .01 in the year 2016-17.

### **Post demonetization phase**

In the public sector banks, the R.O.A was -.02 in the year 2017-18 then it decreased by -.03 and it came to -.05 in the year 2018-19. It was same as 0, 0 in the year 2019-20, 2020-21 respectively

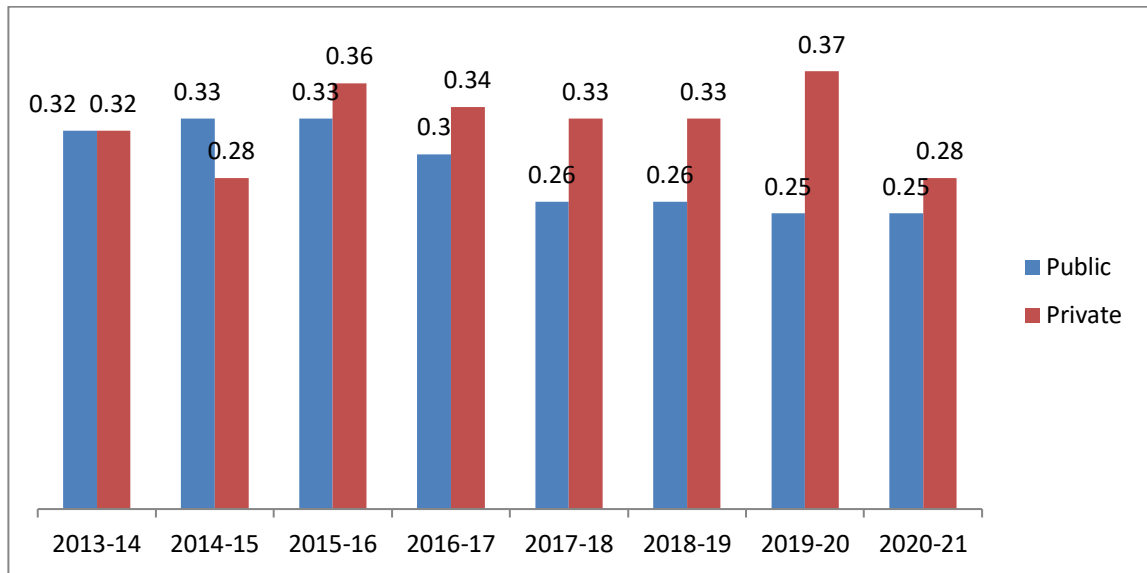
In the private sector banks, it was .01 in the year 2017-18 and then it remained unchanged as .01, .01, .01 in the year 2018-19, 2019-20 and 2020-21 respectively.

The highest ratio of public sector banks was .04 which was in 2015-16 and the lowest ratio was -.05 which was in 2018-19. The highest ratio of private sector banks was .02 which was in 2013-14,2014-15,2015-16 and the lowest ratio was .01in 2016-17,2017-18,2018-19,2019-20 and 2020-21.

**TABLE 4.25 RETURN ON INVESTMENT RATIO**

<b>YEAR</b>	<b>PUBLIC</b>	<b>PRIVATE</b>
<b>2013-14</b>	<b>0.32</b>	<b>0.32</b>
<b>2014-15</b>	<b>0.33</b>	<b>0.28</b>
<b>2015-16</b>	<b>0.33</b>	<b>0.36</b>
<b>2016-17</b>	<b>0.30</b>	<b>0.34</b>
<b>2017-18</b>	<b>0.26</b>	<b>0.33</b>
<b>2018-19</b>	<b>0.26</b>	<b>0.33</b>
<b>2019-20</b>	<b>0.25</b>	<b>0.37</b>
<b>2020-21</b>	<b>0.25</b>	<b>0.28</b>

**CHART 4.25**



The above table 4.25 depicts the R.O.I of both the sector banks in pre and post demonetization phase. Pre demonetization phase is considered from the year 2013-14 to year 2016-17 and post demonetization phase is considered from the year 2017-18 to year 2020-21

**Pre demonetization phase**

In the public sector banks, R.O. I was recorded .32 in the year 2013-14. Then it slightly grew and came to .33 in the year 2014-15. Again, it remained same as .33 in the year 2015-16 and then it declined and came to .30 in the year 2016-17.

In the private sector banks, the ratio was .32 in the year 2013-14 then it was decreased by .04 and came to .28 in the year 2014-15. Then, it increased by .08 and came to .36 in the year 2015-16 and then it declined to .34 in the year 2016-17.

### **Post demonetization phase**

In the public sector banks, R.O. I was recorded .26 in the year 2017-18 and again it remained same as .26 in the year 2018-19. It was decreased slightly and came to .25 in the year 2019-20 also it remained same in next year, 2020-21 as .25.

In the private sector banks, the ratio was .33 in the year 2017-18 and it remained same as .33 in the year 2018-19. In the next year 2019-20, it increased and reached to .37 then it decreased and came to .28 in the year 2020-21.

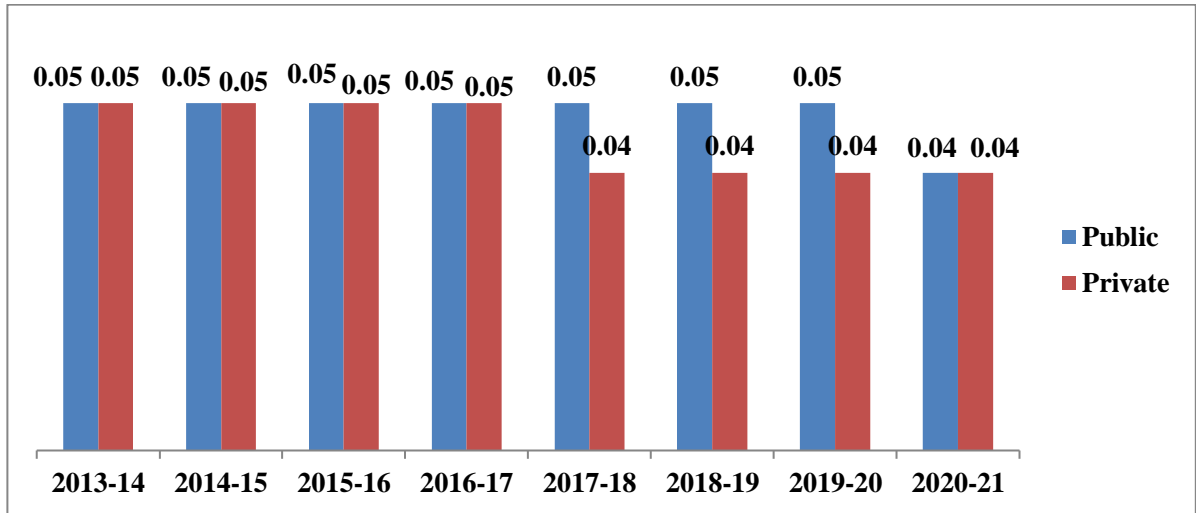
The highest ratio of public sector banks was .33 which was in 2014-15, 2015-16 and the lowest ratio was .25 which was in 2019-20, 2020-21. The highest ratio of private sector banks was .37 which was in 2019-20 and the lowest ratio was .25 in the year 2019-20, 2020-21

**TABLE 4.26 COST OF DEPOSIT RATIO**

<b>YEAR</b>	<b>PUBLIC</b>	<b>PRIVATE</b>
<b>2013-14</b>	<b>0.05</b>	<b>0.05</b>
<b>2014-15</b>	<b>0.05</b>	<b>0.05</b>
<b>2015-16</b>	<b>0.05</b>	<b>0.05</b>
<b>2016-17</b>	<b>0.05</b>	<b>0.05</b>
<b>2017-18</b>	<b>0.05</b>	<b>0.04</b>
<b>2018-19</b>	<b>0.05</b>	<b>0.04</b>
<b>2019-20</b>	<b>0.05</b>	<b>0.04</b>
<b>2020-21</b>	<b>0.04</b>	<b>0.04</b>



**CHART 4.26**



The above table depicts the C.O.D of both the sector banks in pre and post demonetization phase. Pre demonetization phase is considered from the year 2013-14 to year 2016-17 and post demonetization phase is considered from the year 2017-18 to year 2020-21

**Pre demonetization phase**

In the public sector banks, C.O.D ratio was recorded constant as .05, .05, .05, and .05 in the year 2013-14, 2014-15, 2015-16, and 2016-17 respectively

In the private sector banks, the ratio was also same as .05, .05, .05, .05 in the year 2013-14, 2014-15, 2015-16 and 2016-17 respectively.

**Post demonetization phase**

In the public sector banks, C.O.D ratio was recorded as .05, .05, .05, in the year 2017-18, 2018-19 and 2019-20 .It was decreased slightly by .01 and it came to .04 in the year 2020-21.

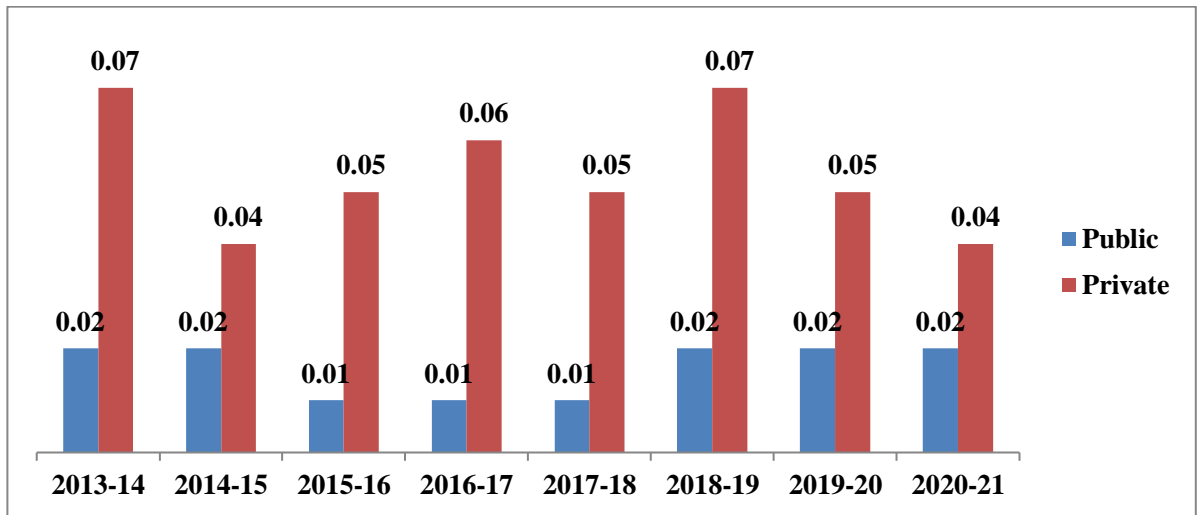
In the private sector banks, it was constant as .04, .04,.04 and .04 in the year 2018-19,2019-20,2020-21 respectively.

The highest ratio of public sector banks was .05 which was in 2013-14, 2014-15, 2015-16, 2016-17, 2017-18, 2018-19, 2019-20 and the lowest ratio was .04 which was in 2020-21. The highest ratio of private sector banks was .05 which was in 2013-14, 2014-15, 2015-16, 2016-17 and the lowest ratio was .04 which was in 2017-18, 2018-19, 2019-20, and 2020-21

**TABLE 4.27 COST OF BORROWING RATIO**

<b>YEAR</b>	<b>PUBLIC</b>	<b>PRIVATE</b>
<b>2013-14</b>	<b>0.02</b>	<b>0.07</b>
<b>2014-15</b>	<b>0.02</b>	<b>0.04</b>
<b>2015-16</b>	<b>0.01</b>	<b>0.05</b>
<b>2016-17</b>	<b>0.01</b>	<b>0.06</b>
<b>2017-18</b>	<b>0.01</b>	<b>0.05</b>
<b>2018-19</b>	<b>0.02</b>	<b>0.07</b>
<b>2019-20</b>	<b>0.02</b>	<b>0.05</b>
<b>2020-21</b>	<b>0.02</b>	<b>0.04</b>

**CHART 4.27**



The above table 4.27 depicts the C.O.B of both the sector banks in pre and post demonetization phase. Pre demonetization phase is considered from the year 2013-14 to year 2016-17 and post demonetization phase is considered from the year 2017-18 to year 2020-21

**Pre demonetization phase**

In the public sector banks, the C.O.B ratio was recorded .02 in the year 2013-14 and again it was same as .02 in the year 2014-15. After that it slightly decreased and reached to .01 and again .01 in the year 2015-16 and 2016-17 respectively.

In the private sector banks, it was noted that the ratio was .07 in the year 2013-14 then it declined by .03 and it came to .04 in the year 2014-15. After that, it increased slightly and reached to .05 and then .06 for the year 2015-16 and 2016-17 respectively.

### **Post demonetization phase**

In the public sector banks, the C.O.B ratio was recorded .01 in the year 2017-18. Then it increased slightly and remained constant to .02,.02, .02 in the year 2018-19,2019-20, and 2020-21 respectively.

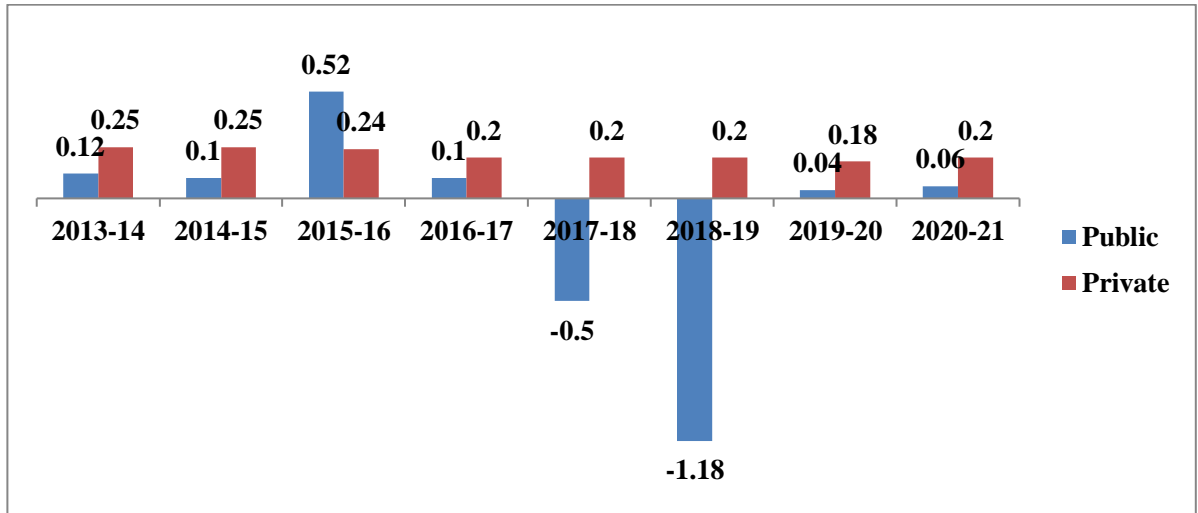
In the private sector banks, it was observed that the ratio was .05 in the year 2017-18. Then it was increased by.02 and it reached to .07, in the year 2018-19. Then, it decreased and reached to .05 and then .04 in the year 2019-20 and 2020-21 respectively.

The highest ratio of public sector banks was .02 which was in 2013-14, 2014-15,2018-19,2019-20,2020-21 and the lowest ratio was .01 which was in 2015-16,2016-17, 2017-18. The highest ratio of private sector banks was .07 which was in 2013-14,2018-19 and the lowest ratio was .04 which was in 2014-15 and 2020-21.

**TABLE 4.28 GROSS PROFIT RATIO**

<b>YEAR</b>	<b>PUBLIC</b>	<b>PRIVATE</b>
<b>2013-14</b>	<b>0.12</b>	<b>0.25</b>
<b>2014-15</b>	<b>0.1</b>	<b>0.25</b>
<b>2015-16</b>	<b>0.52</b>	<b>0.24</b>
<b>2016-17</b>	<b>0.1</b>	<b>0.2</b>
<b>2017-18</b>	<b>-0.5</b>	<b>0.2</b>
<b>2018-19</b>	<b>-1.18</b>	<b>0.2</b>
<b>2019-20</b>	<b>0.04</b>	<b>0.18</b>
<b>2020-21</b>	<b>0.06</b>	<b>0.2</b>

**CHART 4.28**



The above table 4.28 depicts the G.P ratio of both the sector banks in pre and post demonetization phase. Pre demonetization phase is considered from the year 2013-14 to year 2016-17 and post demonetization phase is considered from the year 2017-18 to year 2020-21

**Pre demonetization phase**

In the public sector banks, the G.P ratio was recorded was .12 in the year 2013-14. After that, it dropped and came to .10 in the year 2014-15. Then it went up by .42 and it reached to .52 in the year 2015-16. Then, it dropped and came to .10 in the year 2016-17.

In the private sector banks, it was observed that the ratio was same as .25, .25 in the year 2013-14 and 2014-15 respectively. After that, it was decreased and reached to .24 and then .20 in the year 2015-16 and 2016-17 respectively.

### **Post demonetization phase**

In the public sector banks, the G.P ratio was recorded at -.5 in the year 2017-18. It unexpectedly declined by -.68 and came to – 1.18 in the year 2018-19. Then, it increased and reached to .04 and then .06 in the year 2019-20 and 2020-21 respectively.

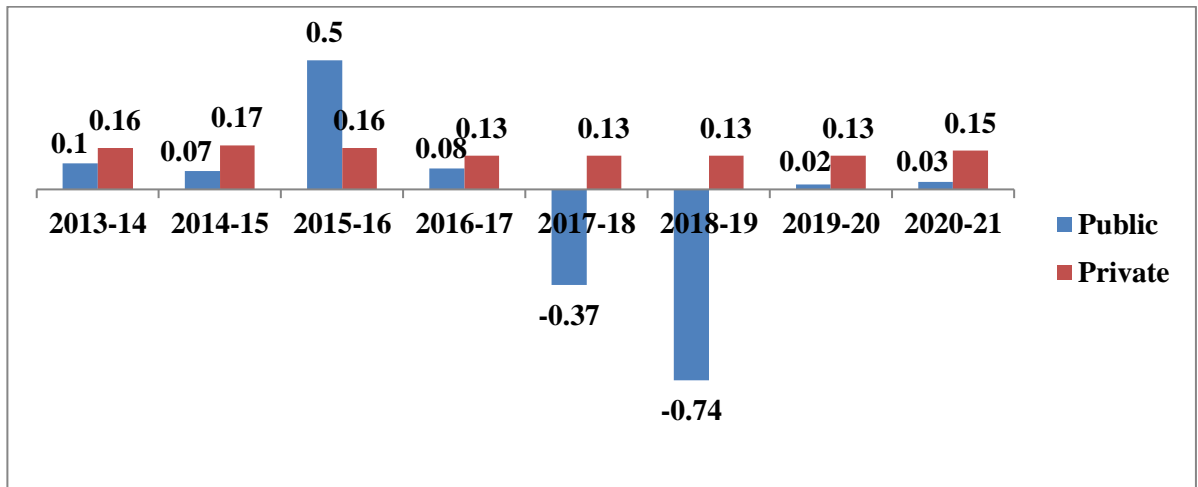
In the private sector banks, it was noted that the ratio was same as .20, .20 in the year 2017-18 and 2018-19 respectively. Then, it decreased by .02 and came to .18, in the year 2018-19. After that it improved and came to .20 in the year 2020-21.

The highest ratio of public sector banks was .52 which was in 2015-16 and the lowest ratio was -1.18 which was in 2018-19. The highest ratio of private sector banks was .25 which was in 2013-14,2014-15 and the lowest ratio was .018 which was in 2019-20.

**TABLE 4.29 NET PROFIT RATIO**

<b>YEAR</b>	<b>PUBLIC</b>	<b>PRIVATE</b>
<b>2013-14</b>	<b>.10</b>	<b>0.16</b>
<b>2014-15</b>	<b>.07</b>	<b>0.17</b>
<b>2015-16</b>	<b>.50</b>	<b>0.16</b>
<b>2016-17</b>	<b>.08</b>	<b>0.13</b>
<b>2017-18</b>	<b>-.37</b>	<b>0.13</b>
<b>2018-19</b>	<b>-.74</b>	<b>0.13</b>
<b>2019-20</b>	<b>0.02</b>	<b>0.13</b>
<b>2020-21</b>	<b>0.03</b>	<b>0.15</b>

**CHART 4.29**



The above table 4.29 depicts the N.P ratio of both the sector banks in pre and post demonetization phase. Pre demonetization phase is considered from the year 2013-14 to year 2016-17 and post demonetization phase is considered from the year 2017-18 to year 2020-21.

**Pre demonetization phase**

In the public sector banks, the N.P ratio was recorded .10 in the year 2013-14. In the following year 2014-15, it decreased by .03 and reached to .07. After that, it went up significantly and reached to .50 in the year 2015-.16. Then it went down significantly and came to .08 in the year 2016-17.

In the private sector banks, it was noted that the ratio was.16 in the year 2013-14 after that, it slightly increased and came to.17 in the year 2014-15. Then, it decreased slightly and reached to .16 and then .13 in the year 2015-16, 2016-17 respectively.

### **Post demonetization phase**

In the public sector banks, the N.P ratio was recorded at -.37 in the year 2017-18. Then, it decreased sharply and came to - .74 in the year 2018-19. After that, it grew up and came to .02 in the year 2019-20 and then .03 in the year 2020-21.

In the private sector banks, it was noted that the ratio was .13 in the year 2017-18 and it remained same as .13, .13, in the year 2018-19 and 2019-20 respectively. Then it increased and reached to .15 in the year 2020-21.

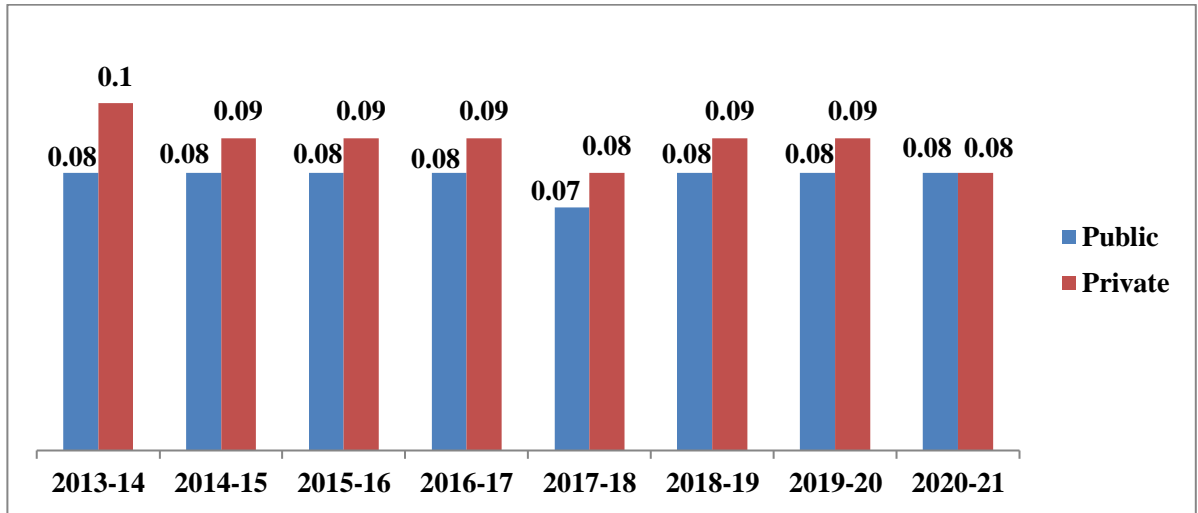
The highest ratio of public sector banks was .50 which was in 2015-16 and the lowest ratio was -.74 which was in 2018-19. The highest ratio of private sector banks was .17 which was in 2014-15 and the lowest ratio was .13 which remained same from the year 2016-17 to 2019-20.

**TABLE 4.30 RETURN ON ADVANCE RATIO**

<b>YEAR</b>	<b>PUBLIC</b>	<b>PRIVATE</b>
<b>2013-14</b>	<b>0.08</b>	<b>0.1</b>
<b>2014-15</b>	<b>0.08</b>	<b>0.09</b>
<b>2015-16</b>	<b>0.08</b>	<b>0.09</b>
<b>2016-17</b>	<b>0.08</b>	<b>0.09</b>
<b>2017-18</b>	<b>0.07</b>	<b>0.08</b>
<b>2018-19</b>	<b>0.08</b>	<b>0.09</b>
<b>2019-20</b>	<b>0.08</b>	<b>0.09</b>
<b>2020-21</b>	<b>0.08</b>	<b>0.08</b>



**CHART 4.30**



The above table depicts the R.O.Ad ratio of both the sector banks in pre and post demonetization phase. Pre demonetization phase is considered from the year 2013-14 to year 2016-17 and post demonetization phase is considered from the year 2017-18 to year 2020-21

**Pre demonetization Phase**

In the public sector banks, the R.O.Ad ratio was recorded stable as .08, .08, .08 and .08 in the year 2013-14, 2014-15, 2015-16, and 2016-17 respectively.

In the private sector banks, it was noted that the ratio was .10 in the year 2013-14. Then it decreased and came to .09 in the year 2014-15. After that, it remained stable to .09, .09 in the year 2015-16, 2016-17 respectively.

### **Post demonetization phase**

In the public sector banks, the R.O.Ad ratio was recorded .07 in the year 2017-18. Then, it slightly increased and reached to .08, in the year 2018-19. After that, it remained stable as .08, .08 in the year 2019-20, 2020-21 respectively.

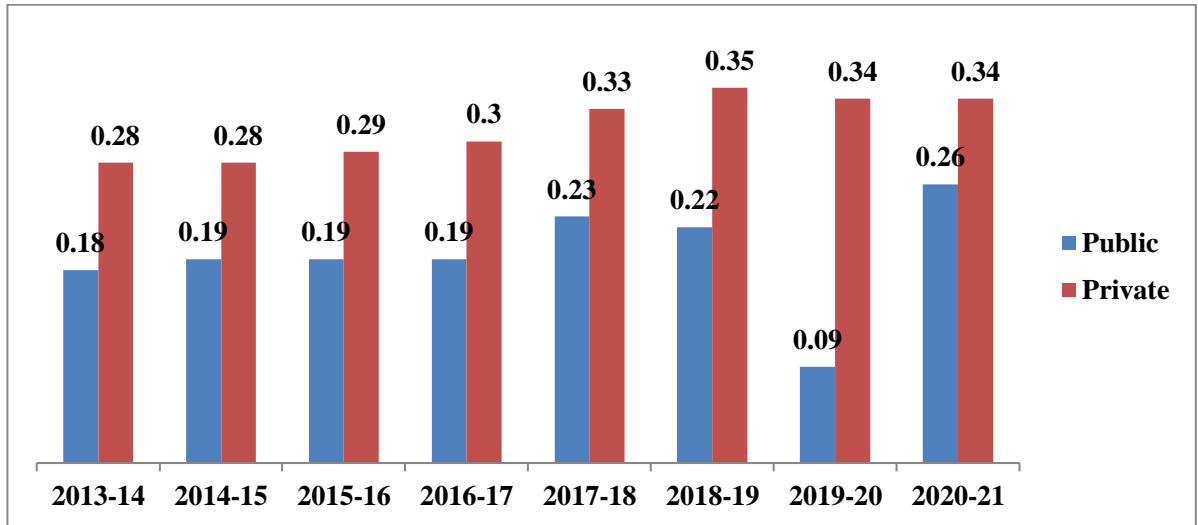
In the private sector banks, it was noted that the ratio was.08, in the year 2017-18 and then it slightly increased and reached to .09 in the year 2018-19. After that, it remained stable as .09, .09 in the year 2019-20, 2020-21 respectively.

The highest ratio of public sector banks was .08 which was same from the year 2013-14,2014-15,2015-16,2016-17,2018-19,2019-20,2020-21 and the lowest ratio was .07 which was in 2018-19. The highest ratio of private sector banks was .10 which was in 2013-14 and the lowest ratio was .08 which was in 2017-18,2020-21

**TABLE 4.31 OPERATING EXPENSE TO TOTAL INCOME RATIO**

<b>YEAR</b>	<b>PUBLIC</b>	<b>PRIVATE</b>
<b>2013-14</b>	<b>0.18</b>	<b>0.28</b>
<b>2014-15</b>	<b>0.19</b>	<b>0.28</b>
<b>2015-16</b>	<b>0.19</b>	<b>0.29</b>
<b>2016-17</b>	<b>0.19</b>	<b>0.30</b>
<b>2017-18</b>	<b>0.23</b>	<b>0.33</b>
<b>2018-19</b>	<b>0.22</b>	<b>0.35</b>
<b>2019-20</b>	<b>0.09</b>	<b>0.34</b>
<b>2020-21</b>	<b>0.26</b>	<b>0.34</b>

**CHART 4.31**



The above table 4.31 depicts the O.E.T.I ratio of both the sector banks in pre and post demonetization phase. Pre demonetization phase is considered from the year 2013-14 to year 2016-17 and post demonetization phase is considered from the year 2017-18 to year 2020-21

**Pre demonetization phase**

In the public sector banks, O.E.T.I ratio was noted at .18 in the year 2013-14. Then, it slightly went up and came to .19 in the year 2014-15. After that, it remained stable to .19, .19 in the year 2015-16 and 2016-17 respectively.

In the private sector banks, it was observed that the ratio was same as .28, .28 in the year 2013-14, 2014-15 respectively. It slightly increased and came to .29 and then .30 in the year 2015-16 and 2016-17 respectively.

### **Post demonetization phase**

In the public sector banks, it was recorded to .23 in the year 2017-18. Then, it decreased and reached to .22 in the year 2018-19. Again, it decreased by .13 and it reached to .09 in the year 2019-20. Then, it increased and came to .26 in the year 2020-21.

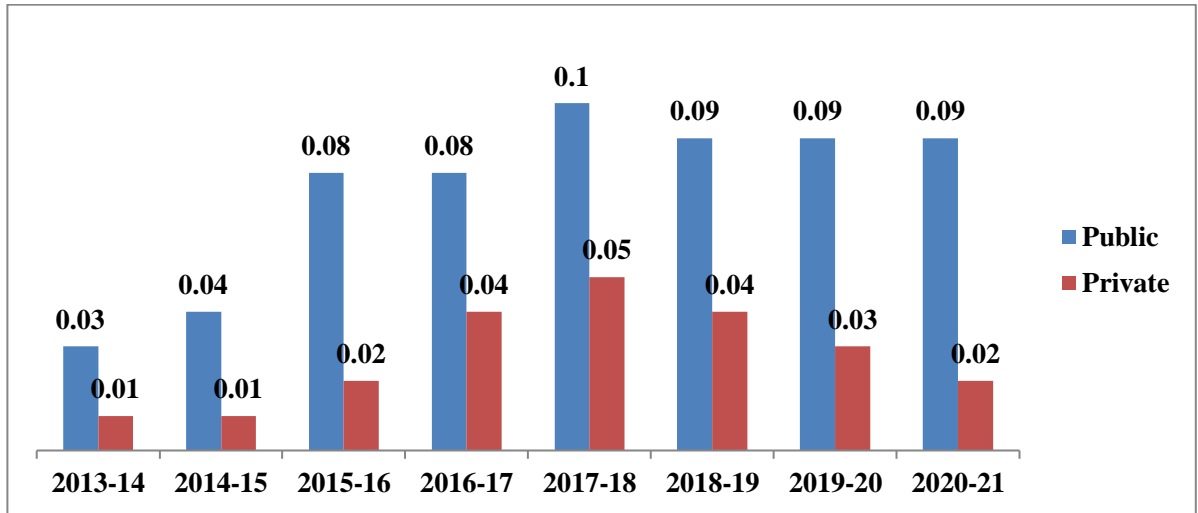
In the private sector banks, it was observed that the ratio was .33 in the year 2017-18. Then, it increased and came to .35 in the year 2018-19. Then, it slightly decreased and reached to .34 in the year 2019-20. Then, it remained constant to .34 in the year 2020-21.

The highest ratio of public sector banks, was .26 which was in 2020-21 and the lowest ratio was .09 which was in 2019-20. The highest ratio of private sector banks was .35 which was in 2018-19 and the lowest ratio was .28 which was in 2013-14, 2014-15.

**TABLE 4.32 GROSS NPA TO TOTAL ASSET RATIO**

<b>Year</b>	<b>Public</b>	<b>Private</b>
<b>2013-14</b>	<b>0.03</b>	<b>0.01</b>
<b>2014-15</b>	<b>0.04</b>	<b>0.01</b>
<b>2015-16</b>	<b>0.08</b>	<b>0.02</b>
<b>2016-17</b>	<b>0.08</b>	<b>0.04</b>
<b>2017-18</b>	<b>0.1</b>	<b>0.05</b>
<b>2018-19</b>	<b>0.09</b>	<b>0.04</b>
<b>2019-20</b>	<b>0.09</b>	<b>0.03</b>
<b>2020-21</b>	<b>0.09</b>	<b>0.02</b>

**CHART 4.32**



The above table 4.32 depicts the G.N.T.A ratio of both the sector banks in pre and post demonetization phase. Pre demonetization phase is considered from the year 2013-14 to year 2016-17 and post demonetization phase is considered from the year 2017-18 to year 2020-21

#### **Pre demonetization phase**

In the public sector banks, G.N.T.A ratio was .03 in the year 2013-14. Then it slightly increased and came to .04 in the year 2014-15. After that, it was same as .08, .08 in the year 2015-16 and 2016-17 respectively.

In the private sector banks, it was noted that the ratio was constant to .01,.01 in the year 2013-14,2014-15 respectively. Then, it increased and reached to .02 and then .04 in the year 2015-16, 2016-17 respectively.

### **Post demonetization phase**

In the public sector banks, G.N.T. A ratio was .10 in the year 2017-18 then it was decreased slightly and reached to .09 in the year 2018-19. After that, it remained constant to .09, .09 in the year 2019-20 and 2020-21 respectively.

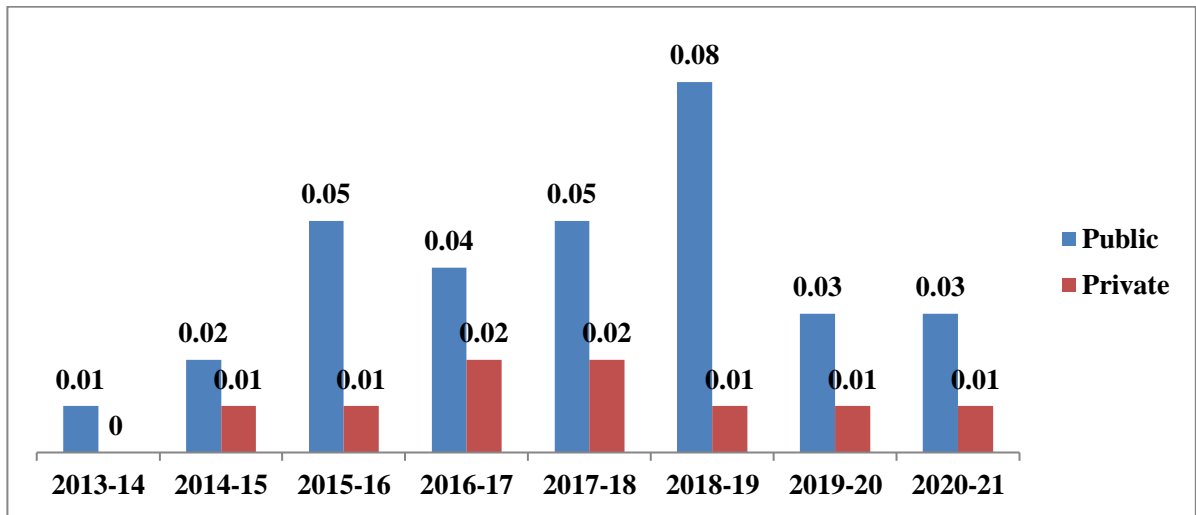
In the private sector banks, it was observed that the ratio was .05 in the year 2017-18 then it decreased slightly and came to .04 in the year 2018-19. After that, it again decreased to .03, and then .02 in the year 2019-21 and 2020-21 respectively.

The highest ratio of public sector banks was .10 which was in 2017-18 and the lowest ratio was .03 which was in 2013-14. The highest ratio of private sector banks was .05 which was in 2017-18 and the lowest ratio was .01 which was in 2013-14, 2014-15.

**TABLE 4.33 NET NPA TO TOTAL ASSET RATIO**

<b>YEAR</b>	<b>PUBLIC</b>	<b>PRIVATE</b>
<b>2013-14</b>	<b>0.01</b>	<b>0</b>
<b>2014-15</b>	<b>0.02</b>	<b>0.01</b>
<b>2015-16</b>	<b>0.05</b>	<b>0.01</b>
<b>2016-17</b>	<b>0.04</b>	<b>0.02</b>
<b>2017-18</b>	<b>0.05</b>	<b>0.02</b>
<b>2018-19</b>	<b>0.08</b>	<b>0.01</b>
<b>2019-20</b>	<b>0.03</b>	<b>0.01</b>
<b>2020-21</b>	<b>0.03</b>	<b>0.01</b>

**CHART 4.33**



The above table 4.33 depicts the N.N.T.A ratio of both the sector banks in pre and post demonetization phase. Pre demonetization phase is considered from the year 2013-14 to year 2016-17 and post demonetization phase is considered from the year 2017-18 to year 2020-21

**Pre demonetization phase**

In the public sector banks, the N.N.T.A ratio was .01 in the year 2013-14. Then it increased slightly and came to .02 in the year 2014-15. Again, it increased by .03 and reached to.05 in the year 2015-16. Then it was decreased and reached to .04 in the year 2016-17.

In the private sector banks, it was noted that the ratio was 0 in the year 2013-14. Then, it increased slightly and came to.01 in the year 2014-15. After that, it remained constant as .01 in the following year 2015-16 and then, it slightly increased and reached to.02 in the year 2016-17.

### **Post demonetization phase**

In the public sector banks, the N.N.T.A ratio was recorded .05 in the year 2017-18. After that, it was increased by .03 and it was reached to .08 in the year 2018-19. Then, it was decreased and remained constant as .03, .03 in the year 2019-20 and 2020-21 respectively.

In the private sector banks, it was noted that the ratio was .02 in the year 2017-18. Then it decreased and reached to .01 in the year 2018-19. After that, it remained same as .01, .01 in the year 2019-20 and 2020-21 respectively.

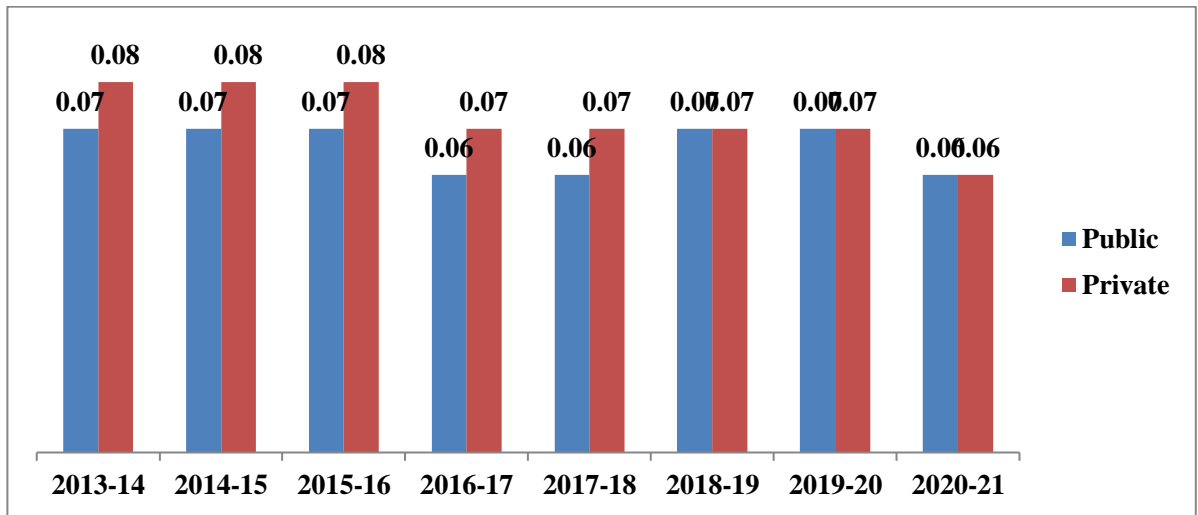
The highest ratio of public sector banks was .08 which was in 2018-19 and the lowest ratio was .01 which was in 2013-14. The highest ratio of private sector banks was .03 which was in 2019-20, 2020-21 and the lowest ratio was 0 which was in 2013-14.

**TABLE 4.34 INTEREST INCOME TO TOTAL ASSET RATIO**

<b>Year</b>	<b>Public</b>	<b>Private</b>
<b>2013-14</b>	<b>0.07</b>	<b>0.08</b>
<b>2014-15</b>	<b>0.07</b>	<b>0.08</b>
<b>2015-16</b>	<b>0.07</b>	<b>0.08</b>
<b>2016-17</b>	<b>0.06</b>	<b>0.07</b>
<b>2017-18</b>	<b>0.06</b>	<b>0.07</b>
<b>2018-19</b>	<b>0.07</b>	<b>0.07</b>
<b>2019-20</b>	<b>0.07</b>	<b>0.07</b>
<b>2020-21</b>	<b>0.06</b>	<b>0.06</b>



**CHART 4.34**



The above table 4.34 depicts the I.I.T.A ratio of both the sector banks in pre and post demonetization phase. Pre demonetization phase is considered from the year 2013-14 to year 2016-17 and post demonetization phase is considered from the year 2017-18 to year 2020-21

#### **Pre demonetization phase**

In the public sector banks, the I.I.T.A ratio was constant as .07, .07, .07 in the year 2013-14, 2014-15, and 2015-16 respectively. Then it decreased slightly and came to .06 in the year 2016-17.

In the private sector banks, it was observed that the ratio was constant as .08, .08, .08 in the year 2013-14, 2014-15 and 2015-16 respectively. Then, it decreased slightly and reached to .07 in the year 2016-17.

### **Post demonetization phase**

In the public sector banks, the I.I.T.A ratio was .06 in the year 2017-18. Then; it increased slightly and reached to .07 in the year 2018-19. Again, it remained constant as .07 in the year 2019-20. Then; it decreased and reached to .06 in the year 2020-21.

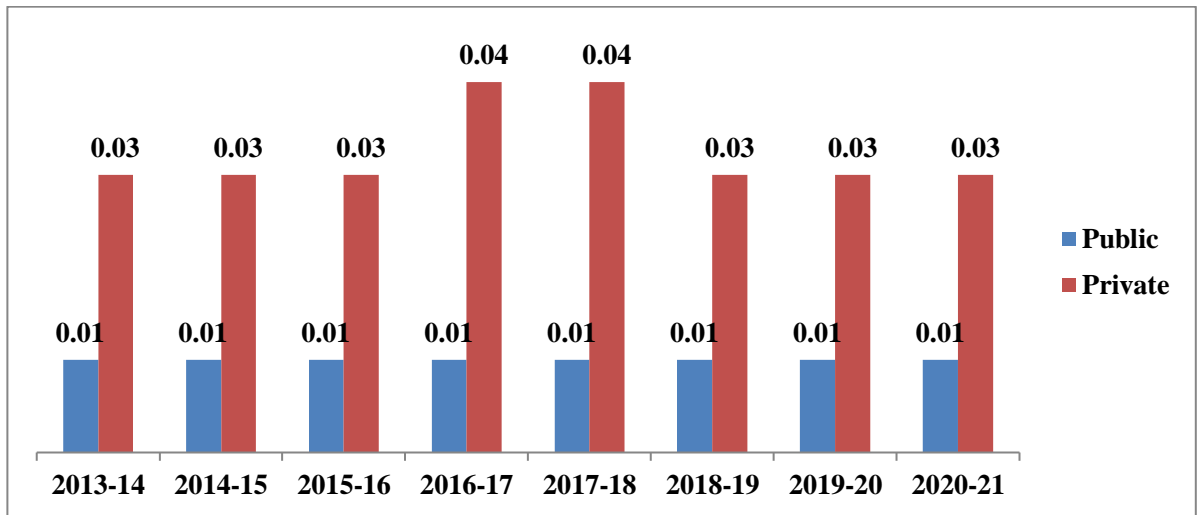
In the private sector banks, it was observed that the ratio .07 in the year 2017-18. Then, it remained constant as .07, 07 in the year 2018-19 and 2019-20 respectively. After that, it decreased slightly and reached to .06 in the year 2020-21.

The highest ratio of public sector banks was .07 which was in 2013-14,2014-15,2015-16,2018-19,2019-21 and the lowest ratio was .06 which was in 2016-17,2017-18,2020-21. The highest ratio of private sector banks was .08 which was in 2013-14,2014-15,2015-16 and the lowest ratio was .06 which was in 2020-21.

**TABLE 4.35 NON-INTEREST INCOME TO TOTAL ASSET RATIO**

<b>YEAR</b>	<b>PUBLIC</b>	<b>PRIVATE</b>
<b>2013-14</b>	<b>0.01</b>	<b>0.03</b>
<b>2014-15</b>	<b>0.01</b>	<b>0.03</b>
<b>2015-16</b>	<b>0.01</b>	<b>0.03</b>
<b>2016-17</b>	<b>0.01</b>	<b>0.04</b>
<b>2017-18</b>	<b>0.01</b>	<b>0.04</b>
<b>2018-19</b>	<b>0.01</b>	<b>0.03</b>
<b>2019-20</b>	<b>0.01</b>	<b>0.03</b>
<b>2020-21</b>	<b>0.01</b>	<b>0.03</b>

**CHART 4.35**



The above table 4.35 depicts the N.I.I.T.A ratio of both the sector banks in pre and post demonetization phase. Pre demonetization phase is considered from the year 2013-14 to year 2016-17 and post demonetization phase is considered from the year 2017-18 to year 2020-21

**Pre demonetization phase**

In the public sector banks, the N.I.I.T.A ratio was recorded constant as .01, .01, .01 and .01 in the year 2013-14, 2014-15, 2015-16 and 2016-17 respectively.

In the private sector banks, it was noted that the ratio was constant as .03, .03, .03 in the year 2013-14, 2014-15 and 2015-16 respectively. After that, it increased slightly and reached to .04 in the year 2016-17.

### **Post demonetization phase**

In the public sector banks, the N.I. I. T.A ratio was recorded constant as .01, .01, .01, .01 in the year 2013-14, 2014-15, 2015-16 and 2016-17 respectively.

In the private sector banks, it was noted that the ratio was .04, in the year 2017-18. Then it decreased and reached to .03 in the year 2018-19. After that, it remained constant as .03, .03 in the year 2019-20, 2020-21 respectively.

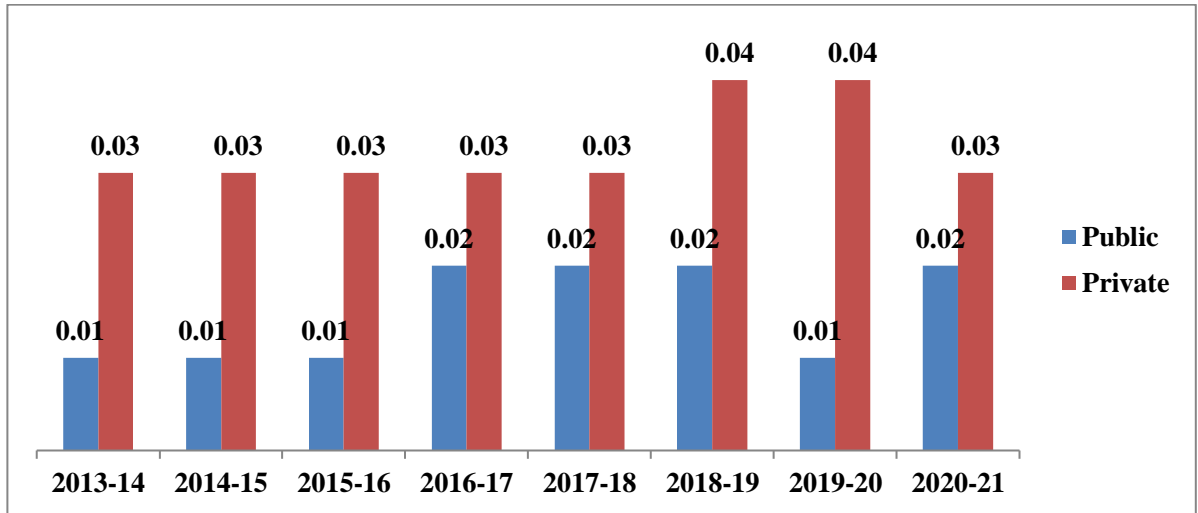
Public sector banks have ratio .01 throughout year from 2013-14 to 2020-21.

The highest ratio of private sector banks was .04 which was in 2016-17, 2017-18 and the lowest ratio was .03 which was in 2013-14, 2014-15, 2015-16, 2018-19, 2019-20, 2020-21.

**TABLE 4.36 OPERATING EXPENSE TO TOTAL ASSET RATIO**

<b>YEAR</b>	<b>PUBLIC</b>	<b>PRIVATE</b>
<b>2013-14</b>	<b>0.01</b>	<b>0.03</b>
<b>2014-15</b>	<b>0.01</b>	<b>0.03</b>
<b>2015-16</b>	<b>0.01</b>	<b>0.03</b>
<b>2016-17</b>	<b>0.02</b>	<b>0.03</b>
<b>2017-18</b>	<b>0.02</b>	<b>0.03</b>
<b>2018-19</b>	<b>0.02</b>	<b>0.04</b>
<b>2019-20</b>	<b>0.01</b>	<b>0.04</b>
<b>2020-21</b>	<b>0.02</b>	<b>0.03</b>

**CHART 4.36**



The above table depicts the O.E.T.A. ratio of both the sector banks in pre and post demonetization phase. Pre demonetization phase is considered from the year 2013-14 to year 2016-17 and post demonetization phase is considered from the year 2017-18 to year 2020-21

**Pre demonetization Phase**

In the public sector banks, the O.E.T.A ratio was recorded constant as .01, .01, .01 in the year 2013-14, 2014-15 and 2015-16 respectively. Then, it slightly went up and reached to .02 in the year 2016-17.

In the private sector banks, it was noted that the ratio was constant as .03, .03, .03 and .03 in the year 2013-14, 2014-15, 2015-16 and 2016-17 respectively.

### **Post demonetization phase**

In the public sector banks, the O.E.T.A ratio was recorded.02 and again .02 in the year 2017-18 and 2018-19 respectively. Then it slightly decreased and reached to.01 in the year 2015-16. After that, it increased and reached to.02 in the year 2020-21.

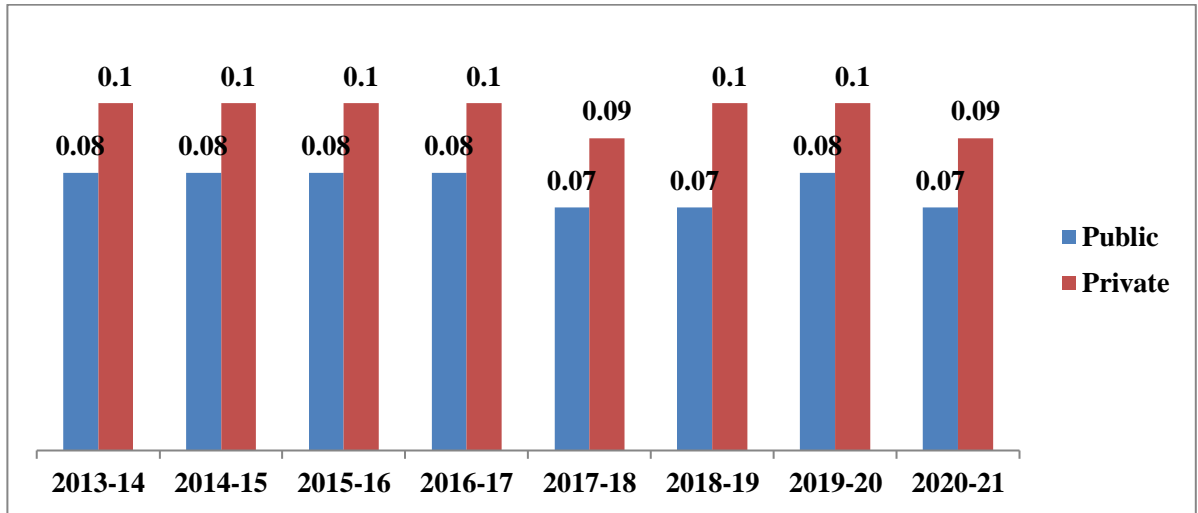
In the private sector banks, it was noted that the ratio was.03 the year 2017-18. Then it increased and reached to .04 in the year 2018-19. Again, it remained same as .04 in the year 2019-20. Then, it decreased and reached to .03 in the year 2020-21.

The highest ratio of public sector banks was .02 which was in 2016-17,2017-18,2018-19,2020-21 and the lowest ratio was .01 which was in 2013-14,2014-15,2015-16,2019-20. The highest ratio of private sector banks was .04 which was in 2018-19,2019-20 and the lowest ratio was .03 which was in 2013-14,2014-15,2015-16,2016-17,2017-18,2020-21.

**TABLE 4.37 INCOME ON ASSET RATIO**

<b>YEAR</b>	<b>PUBLIC</b>	<b>PRIVATE</b>
<b>2013-14</b>	<b>0.08</b>	<b>.10</b>
<b>2014-15</b>	<b>0.08</b>	<b>.10</b>
<b>2015-16</b>	<b>0.08</b>	<b>.10</b>
<b>2016-17</b>	<b>0.08</b>	<b>.10</b>
<b>2017-18</b>	<b>0.07</b>	<b>.09</b>
<b>2018-19</b>	<b>0.07</b>	<b>.10</b>
<b>2019-20</b>	<b>0.08</b>	<b>.10</b>
<b>2020-21</b>	<b>0.07</b>	<b>.09</b>

**CHART 4.37**



The above table 4.37 depicts the I.O.A. ratio of both the sector banks in pre and post demonetization phase. Pre demonetization phase is considered from the year 2013-14 to year 2016-17 and post demonetization phase is considered from the year 2017-18 to year 2020-21

**Pre demonetization phase**

In the public sector banks, the I.O.A. ratio was recorded constant as .08 .08, .08 and .08 in the year 2013-14, 2014-15, 2015-16 and 2016-17 respectively.

In the private sector banks, it was observed that the ratio was constant as .10, .10, .10 and .10 in the year 2013-14, 2014-15, 2015-16 and 2016-17 respectively.

### **Post demonetization phase**

In the public sector banks, the I.O.A. ratio was noted at .07 in the year 2017-18 and again .07 in the year 2018-19. Then, it was increased slightly and reached to .08 in the year 2019-20. After that, it was decreased and reached to .07 in the year 2020-21.

In the private sector banks, it was noted that the ratio was .09 in the year 2017-18. Then it was increased and reached to .10 and again .10 in the year 2018-19, 2019-20. After that, it decreased and reached to .09 in the year 2020-21.

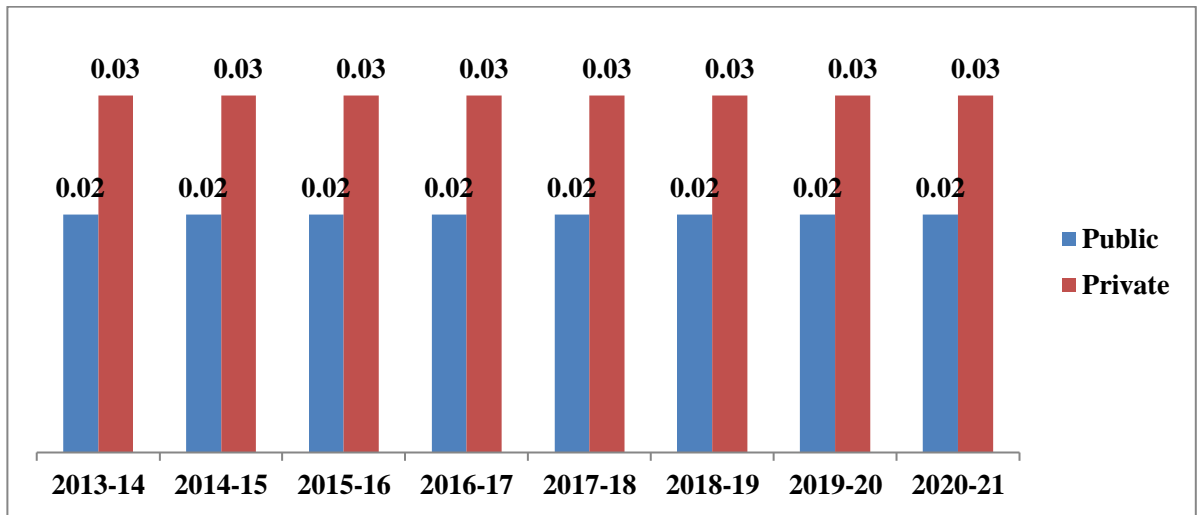
The highest ratio of public sector banks was .08 which was in 2013-14,2014-15,2015-16,2016-17,2019-20 and the lowest ratio was .07 which was in 2017-18,2018-19,2020-21. The highest ratio of private sector banks was .10 which was in 2013-14,2014-15,2015-16,2016-17,2018-19,2019-20 and the lowest ratio was .09 which was in 2017-18,2020-21.

**TABLE 4.38 OPERATING PROFIT TO TOTAL ASSET RATIO**

<b>YEAR</b>	<b>PUBLIC</b>	<b>PRIVATE</b>
<b>2013-14</b>	<b>0.02</b>	<b>0.03</b>
<b>2014-15</b>	<b>0.02</b>	<b>0.03</b>
<b>2015-16</b>	<b>0.02</b>	<b>0.03</b>
<b>2016-17</b>	<b>0.02</b>	<b>0.03</b>
<b>2017-18</b>	<b>0.02</b>	<b>0.03</b>
<b>2018-19</b>	<b>0.02</b>	<b>0.03</b>
<b>2019-20</b>	<b>0.02</b>	<b>0.03</b>
<b>2020-21</b>	<b>0.02</b>	<b>0.03</b>



**CHART 4.38**



The above table 4.38 depicts the O.P.T.A ratio of both the sector banks in pre and post demonetization phase. Pre demonetization phase is considered from the year 2013-14 to year 2016-17 and post demonetization phase is considered from the year 2017-18 to year 2020-21

**Pre demonetization phase**

In the public sector banks, O.P.T.A. ratio was recorded constant as .02, .02, .02, .02 in the year 2013-14, 2014-15, 2015-16 and 2016-17 respectively.

In the private sector banks, it was noted that the ratio was constant as .03, .03, .03, .03 in the year 2013-14, 2014-15, 2015-16, and 2016-17 respectively.

**Post demonetization phase**

In the public sector banks, the O.P.T.A. ratio was recorded constant as .02, .02, .02, .02 in the year 2017-18, 2018-19, 2019-20 and 2020-21 respectively.

In the private sector banks, it was noted that the ratio was constant as.03,.03,.03,.03 in the year 2017-18, 2018-19 ,2019-20, 2020-21 respectively.

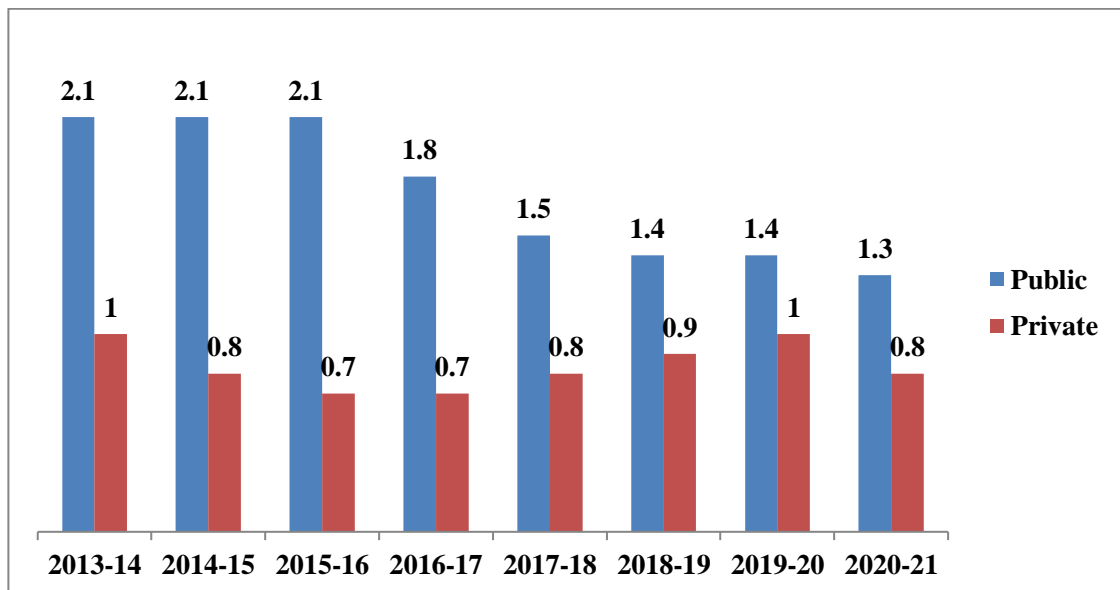
Public sector banks have ratio.02 throughout year from 2013-14 to 2020-21.

Private sector banks have ratio.03 throughout year from 2013-14 to 2020-21.

**TABLE 4.39 CURRENT RATIO**

YEAR	PUBLIC	PRIVATE
2013-14	2.1	1
2014-15	2.1	0.8
2015-16	2.1	0.7
2016-17	1.8	0.7
2017-18	1.5	0.8
2018-19	1.4	0.9
2019-20	1.4	1
2020-21	1.3	0.8

**CHART 4.39**



The above table 4.39 depicts the current ratio of both the sector banks in pre and post demonetization phase. Pre demonetization phase is considered from the year 2013-14 to year 2016-17 and post demonetization phase is considered from the year 2017-18 to year 2020-21

### **Pre demonetization phase**

In the public sector banks, Current ratio was recorded constant as 2.1, 2.1, and 2.1 in the year 2013-14, 2014-15, 2015-16 respectively. Then, it was decreased and reached to 1.8 in the year 2016-17.

In the private sector banks, it was noted that the ratio 1 in the year 2013-14. Then it was decreased and reached to .8 in the year 2014-15. Again, it was decreased and reached to .7, .7 in the year 2015-16, 2016-17 respectively.

### **Post demonetization phase**

In the public sector banks, Current ratio was recorded 1.5 in the year 2017-18. After that, it decreased and came to 1.4 in the year 2018-19. Again, it remained same as 1.4 in the year 2019-20. Then it decreased and reached to 1.3 in the year 2020-21.

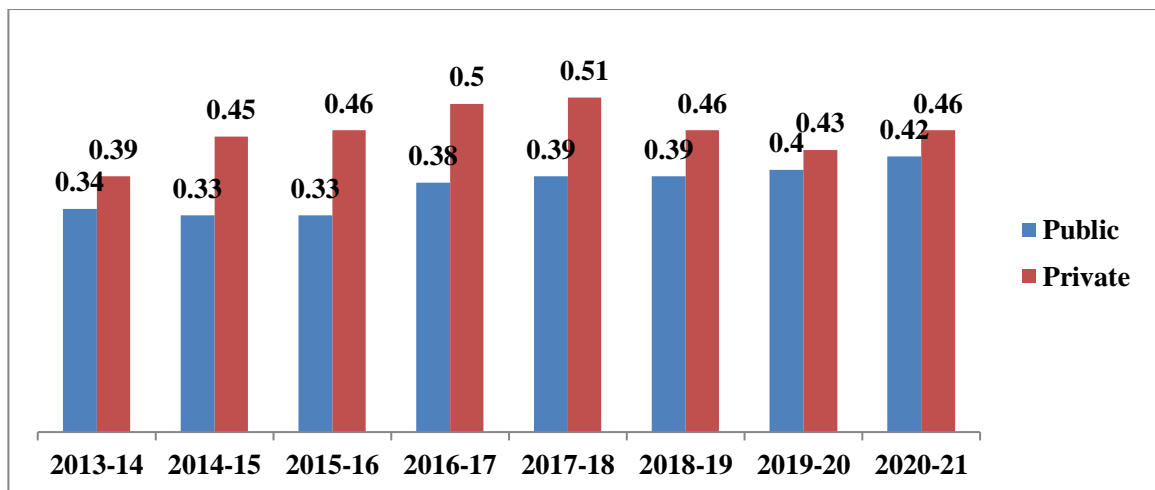
In the private sector banks, it was observed that the ratio .8, in the year 2017-18. Then it went up and reached to .9 in the year 2018-19. After that, it decreased and reached to .8 in the year 2020-21.

The highest ratio of public sector banks was 2.1 which was in 2013-14, 2014-15, 2015-16 and the lowest ratio was 1.3 which was in 2020-21. The highest ratio of private sector banks was 1 which was in 2013-14, 2019-20 and the lowest ratio was .7 which was in 2015-16, 2016-17.

**TABLE 4.40 DEMAND AND SAVING BANK DEPOSIT TO TOTAL DEPOSIT RATIO**

YEAR	PUBLIC	PRIVATE
2013-14	0.34	0.39
2014-15	0.33	0.45
2015-16	0.33	0.46
2016-17	0.38	0.50
2017-18	0.39	0.51
2018-19	0.39	0.46
2019-20	0.40	0.43
2020-21	0.42	0.46

**CHART 4.40**



The above table 4.40 depicts the D.S.D.T.D. ratio of both the sector banks in pre and post demonetization phase. Pre demonetization phase is considered from the year 2013-

14 to year 2016-17 and post demonetization phase is considered from the year 2017-18 to year 2020-21

### **Pre demonetization phase**

In the public sector banks, the D.S.D.T.D. ratio recorded .34 in the year 2013-14. Then it decreased and came to .33 in the year 2014-15. It remained same as .33 in the year 2015-16. After that, it increased and came to .38 in the year 2016-17. In the private sector banks, it was noted that the ratio was .39 in the year 2013-14. Then, it increased by .7 and reached to .45 in the year 2014-15. After that, it moved to .46 and then .50 in the year 2015-16 and 2016-17 respectively.

### **Post demonetization phase**

In the public sector banks, the D.S.D.T.D. ratio was recorded at .39 and again .39 in the year 2017-18 and 2018-19 respectively. Then, it went up and reached to .40 and then .42 in the year 2019-20 and 2020-21 respectively.

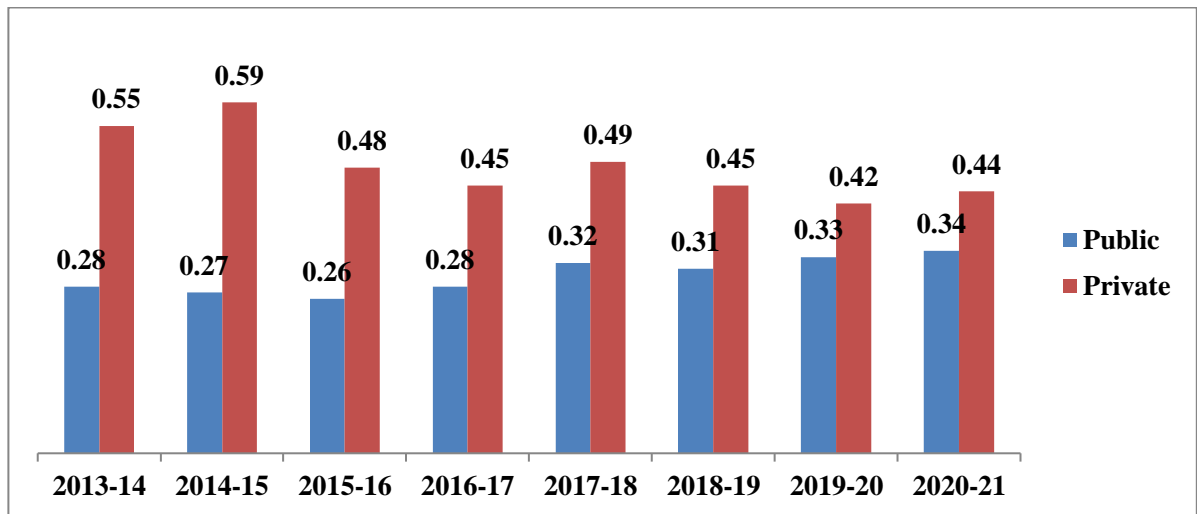
In the private sector banks, it was observed that the ratio .51 in the year 2017-18. Then, it decreased by .05 and reached to .46 in the year 2018-19. After that, it again decreased and reached to .43 in the year 2019-20. Then, it went up and reached to .46 in the year 2020-21.

The highest ratio of public sector banks, was .42 which was in 2020-21 and the lowest ratio was .33 which was in 2014-15, 2015-16. The highest ratio of private sector banks was .51 which was in 2017-18 and the lowest ratio was .39 which was in 2013-14.

**TABLE 4.41 TOTAL INVESTMENTS TO DEPOSIT RATIO**

YEAR	PUBLIC	PRIVATE
2013-14	0.28	0.55
2014-15	0.27	0.59
2015-16	0.26	0.48
2016-17	0.28	0.45
2017-18	0.32	0.49
2018-19	0.31	0.45
2019-20	0.33	0.42
2020-21	0.34	0.44

**CHART 4.41**



The above table 4.41 depicts the T.I.D. Ratio of both the sector banks in pre and post demonetization phase. Pre demonetization phase is considered from the year 2013-14 to

year 2016-17 and post demonetization phase is considered from the year 2017-18 to year 2020-21

### **Pre demonetization phase**

In the public sector banks, T.I.D. ratio was recorded .28 in the year 2013-14 then it decreased and came to .27 and then .26 in the year 2014-15 and 2015-16 respectively. After that, it was increased and reached to .28 in the year 2016-17.

In the private sector banks, it was noted that the ratio was .55 in the year 2013-14. Then, it went up by .04 and reached to .59 in the year 2014-15. After that, in the following year 2015-16, it decreased by .11 and reached to .48. Again, it decreased and reached to .45 in the year 2016-17.

### **Post demonetization phase**

In the public sector banks, T.I.D. ratio was recorded .32 in the year 2017-18. Then it decreased and reached to .31 in the year 2018-19. After that, it increased and reached to .33 and then .34 in the year 2019-20 and 2020-21 respectively.

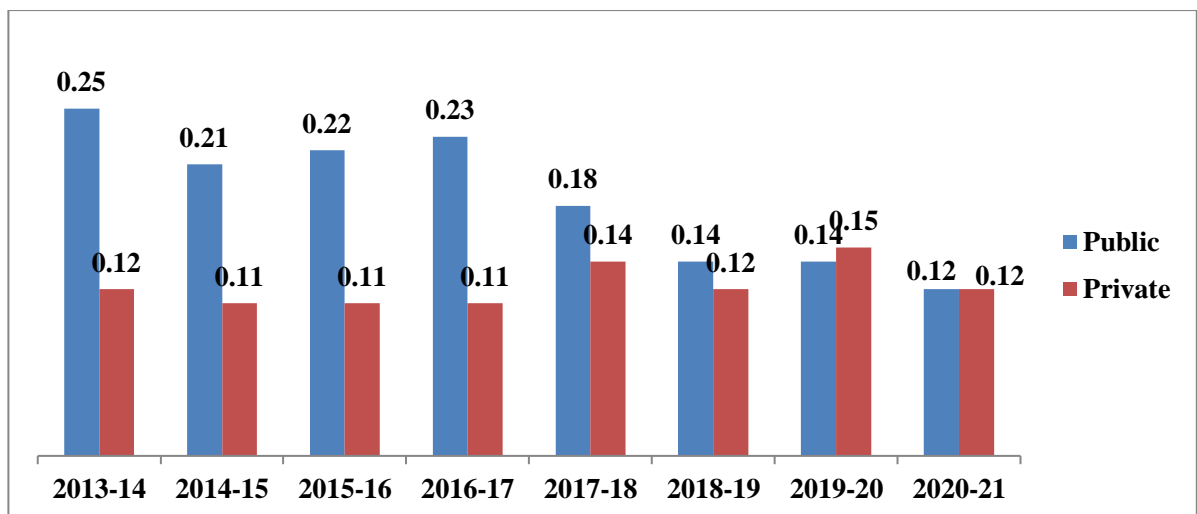
In the private sector banks, it was noted that the ratio was .49 in the year 2017-18. Then, it was decreased and reached to .45 and then .42 in the year 2018-19, 2019-20 respectively. After that, it was increased and reached to .44 in the year 2020-21.

The highest ratio of public sector banks was .34 which was in 2020-21 and the lowest ratio was .26 which was in 2015-16. The highest ratio of private sector banks, was .59 which was in 2014-15 and the lowest ratio was .42 which was in 2019-20.

**TABLE 4.42 ABSOLUTE LIQUID RATIO**

YEAR	PUBLIC	PRIVATE
2013-14	0.25	0.12
2014-15	0.21	0.11
2015-16	0.22	0.11
2016-17	0.23	0.11
2017-18	0.18	0.14
2018-19	0.14	0.12
2019-20	0.14	0.15
2020-21	0.12	0.12

**CHART 4.42**



The above table 4.42 depicts the Absolute Liquid ratio of both the sector banks in pre and post demonetization phase banks in pre and post demonetization phase. Pre



demonetization phase is considered from the year 2013-14 to year 2016-17 and post demonetization phase is considered from the year 2017-18 to year 2020-21

### **Pre demonetization phase**

In the public sector banks, absolute liquid ratio was recorded .25 in the year 2013-14. Then, it decreased and came to .21 in the year 2014-15. After that, it went up to .22 and then .23 in the year 2015-16 and 2016-17 respectively. In the private sector banks, it was noted that the ratio was .12 in the year 2013-14. Then it slightly decreased and remained stable as .11, .11, .11 in the year 2014-15, 2015-16, and 2016-17 respectively.

### **Post demonetization phase**

In the public sector banks, absolute liquid ratio was recorded .18 in the year 2017-18. Then, it decreased by .04 and it reached to .14 in the year 2018-19. After that, it remained stable as .14 in the following year, 2019-20. Again, it decreased and reached to .12 in the year 2020-21.

In the private sector banks, it was noted that the ratio was .14 in the year 2017-18. Then it was decreased and reached to .12 in the year 2018-19. After that, it was increased by .03 and reached to .15 in the year 2019-20. Then it decreased and reached to .12 in the year 2020-21.

The highest ratio of public sector banks was .25 which was in 2013-14 and the lowest ratio was .12 which was in 2020-21. The highest ratio of private sector banks was .15 which was in 2019-20 and the lowest ratio was .11 which was in 2013-14, 2015-16, 2016-17.

## FACTORS AFFECTING THE PROFITABILITY OF BANKS

Dependent Variable- Profit After Tax

Independent Variables –Interest Earned, Other Income, Operating Expenses, Interest Paid on Deposits, NPA

### 9. SBI BANK

Table 4.43

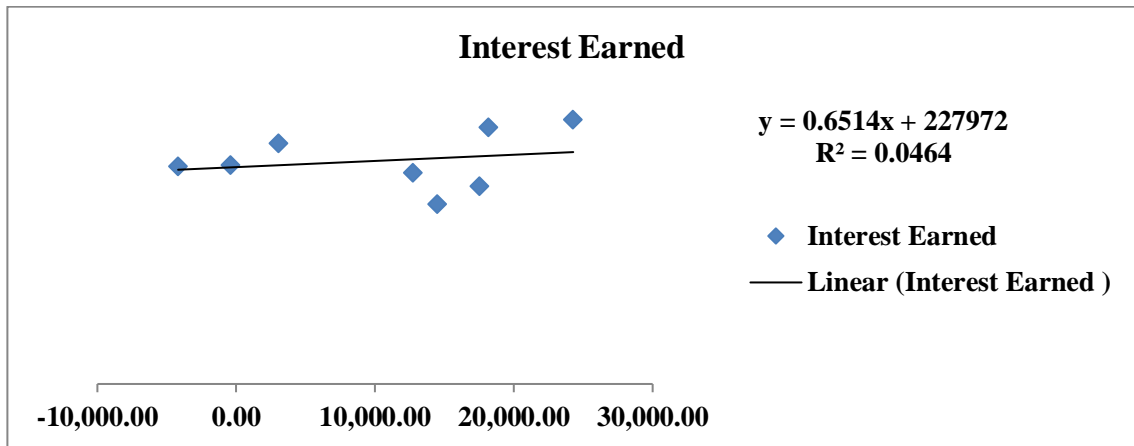
SBI		
YEAR	PAT	INTEREST EARNED
2013-14	14,489.47	189062.44
2014-15	17,517.37	207974.33
2015-16	12,743.28	221,854.84
2016-17	-390.67	230,447.49
2017-18	-4,187.41	228,970.28
2018-19	3,069.07	253,322.14
2019-20	18,176.83	269,851.66
2020-21	24,279.71	278,115.48

#### Correlation Analysis ,Table 4.43 (A)

Correlation	0.22
N	8

In the above table 4.43(A), the correlation between interest earned and profit after tax is .22 degree which implies that degree of association between the variable is positive and low.

**Chart 4.43(A)**



Regression  $y = .651x + 22797$

**Table 4.44**

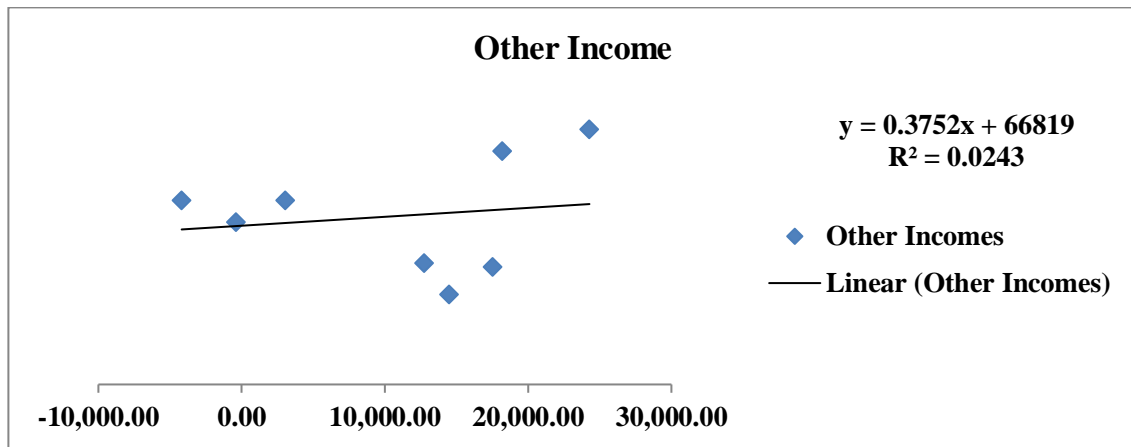
<b>SBI</b>		
<b>YEAR</b>	<b>PAT</b>	<b>OTHER INCOME</b>
<b>2013-14</b>	<b>14,489.47</b>	<b>37882.12</b>
<b>2014-15</b>	<b>17,517.37</b>	<b>49315.16</b>
<b>2015-16</b>	<b>12,743.28</b>	<b>51016.18</b>
<b>2016-17</b>	<b>-390.67</b>	<b>68,192.96</b>
<b>2017-18</b>	<b>-4,187.41</b>	<b>77,557.24</b>
<b>2018-19</b>	<b>3,069.07</b>	<b>77,365.22</b>
<b>2019-20</b>	<b>18,176.83</b>	<b>98,158.99</b>
<b>2020-21</b>	<b>24,279.71</b>	<b>107,222.41</b>

**Correlation Analysis, Table 4.44 (A)**

Correlation	0.16
N	8

In the above table 4.44 (A), the correlation between other income and profit after tax is .16 degree which implies that degree of association between the variable is positive and low.

**Chart 4.44(A)**



Regression  $y = .375x + 66819$

**Table 4.45**

SBI		
YEAR	PAT	OPERATING EXPENSES
2013-14	14,489.47	38,053.87
2014-15	17,517.37	41,782.36
2015-16	12,743.28	46,472.76
2016-17	-390.67	87,290.07
2017-18	-4,187.41	96,154.37

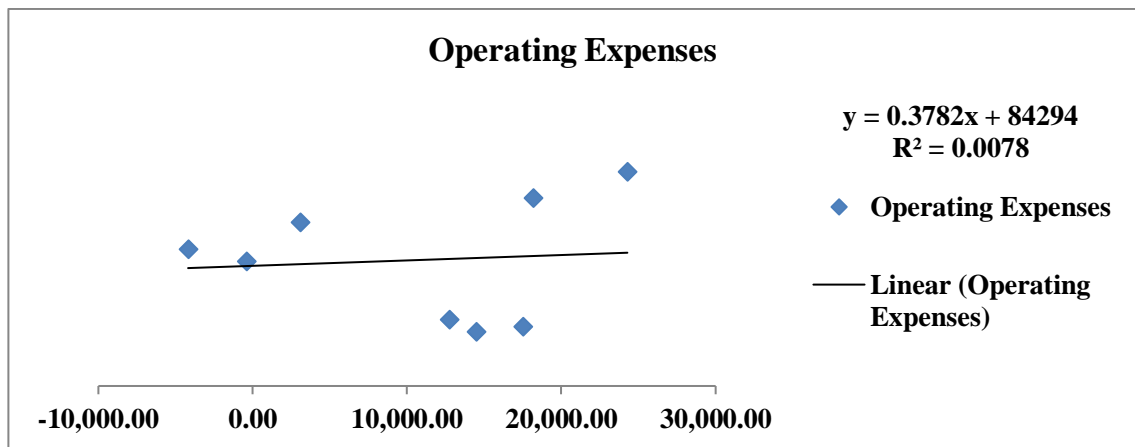
2018-19	3,069.07	114,800.31
2019-20	18,176.83	131,781.56
2020-21	24,279.71	150,429.60

**Correlation Analysis Table 4.45 (A)**

Correlation	0.09
N	8

In the above table 4.45 (A), the correlation between operating expenses and profit after tax is .09 degree which implies that degree of association between the variable is positive and low.

**Chart 4.45 (A)**



Regression  $y = .378x + 84294$

**Table 4.46**

SBI		
YEAR	PAT	INT. PAID ON DEPOSIT
2013-14	14,489.47	109,113.09
2014-15	17,517.37	121,588.38

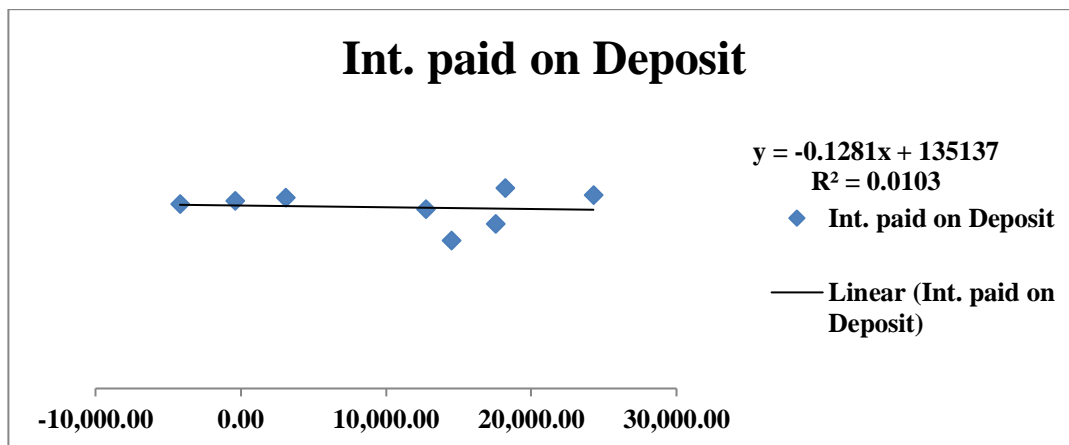
2015-16	12,743.28	132,402.04
2016-17	-390.67	138,786.78
2017-18	-4,187.41	136,109.15
2018-19	3,069.07	140,920.19
2019-20	18,176.83	148,136.84
2020-21	24,279.71	143060.44

**Correlation Analysis Table 4.46 (A)**

Correlation	-0.10
N	8

In above table 4.46(A), the correlation between interest paid on deposit and profit after tax is -.10 degree which implies that degree of association between the variable is negative and low.

**Chart 4.46(A)**



Regression  $y = -.128x + 13513$

**Table 4.47**

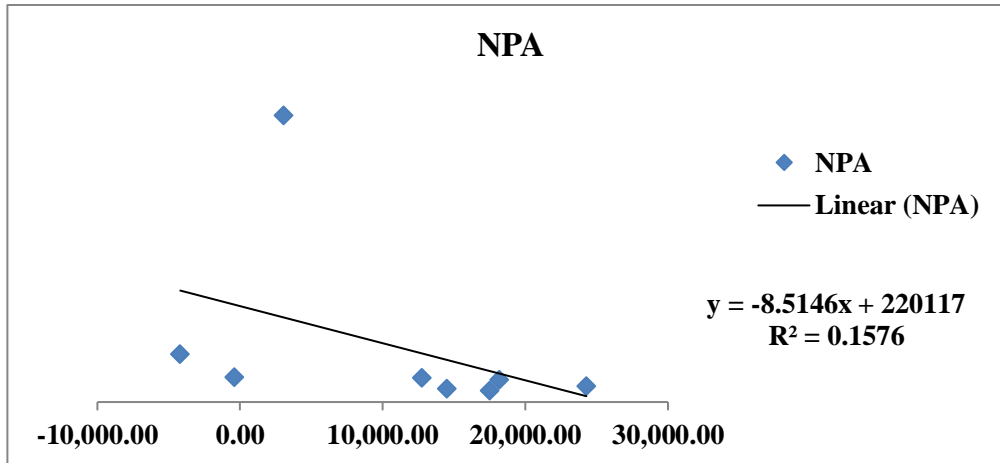
<b>SBI</b>		
<b>YEAR</b>	<b>PAT</b>	<b>NPA</b>
<b>2013-14</b>	<b>14,489.47</b>	<b>31,096.07</b>
<b>2014-15</b>	<b>17,517.37</b>	<b>27,590.58</b>
<b>2015-16</b>	<b>12,743.28</b>	<b>55,807.02</b>
<b>2016-17</b>	<b>-390.67</b>	<b>58,277.38</b>
<b>2017-18</b>	<b>-4,187.41</b>	<b>110,854.70</b>
<b>2018-19</b>	<b>3,069.07</b>	<b>658,947.40</b>
<b>2019-20</b>	<b>18,176.83</b>	<b>51,871.30</b>
<b>2020-21</b>	<b>24,279.71</b>	<b>36,809.72</b>

**Correlation Analysis Table 4.47(A)**

<b>Correlation</b>	<b>-0.40</b>
<b>N</b>	<b>8</b>

In the above table 4.47(A), the correlation between NPA and profit after tax is -.40 degree which implies that degree of association between the variable is negative and moderate.

**Chart 4.47(A)**



Regression  $y = -8.514x + 22011$

**10. PNB BANK**

**Table 4.48**

<b>PNB</b>		
<b>YEAR</b>	<b>PAT</b>	<b>INTEREST EARNED</b>
2013-14	3,534.62	44958.09
2014-15	3,341.42	48709.82
2015-16	-3,663.27	50803.87
2016-17	901.13	48058.08
2017-18	-12,584.33	48724.85
2018-19	-10,026.41	52147.14
2019-20	363.34	54918.47
2020-21	2,152.43	81,866.40

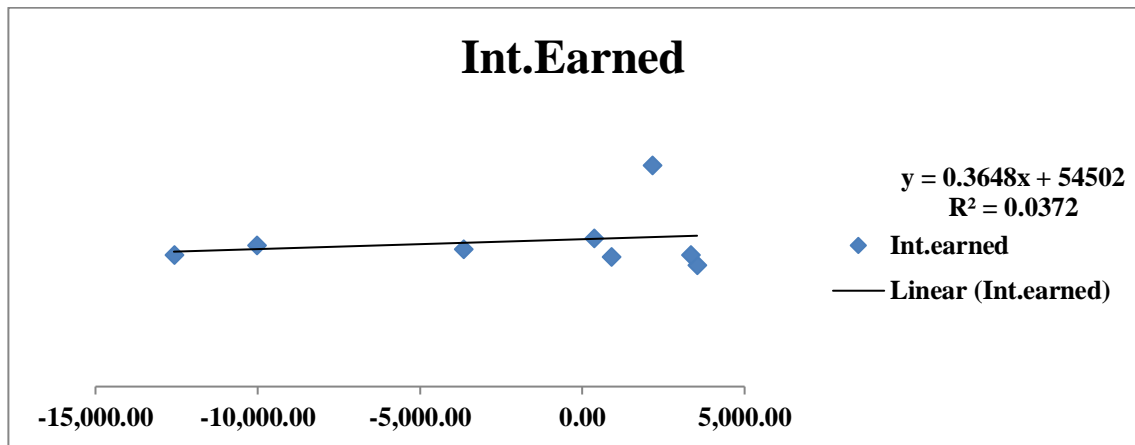


**Correlation Analysis Table 4.48(A)**

<b>Correlation</b>	<b>0.19</b>
<b>N</b>	<b>8</b>

In above table 4.48(A), the correlation between interest earned and profit after tax is .19 degree which implies that degree of association between the variables is positive and low.

**Chart 4.48(A)**



Regression  $y = .364x + 54502$

**Table 4.49**

<b>PNB</b>		
<b>YEAR</b>	<b>PAT</b>	<b>OTHER INCOME</b>
<b>2013-14</b>	<b>3,534.62</b>	<b>4714.34</b>
<b>2014-15</b>	<b>3,341.42</b>	<b>6174.6</b>
<b>2015-16</b>	<b>-3,663.27</b>	<b>6976.6</b>
<b>2016-17</b>	<b>901.13</b>	<b>9167.58</b>

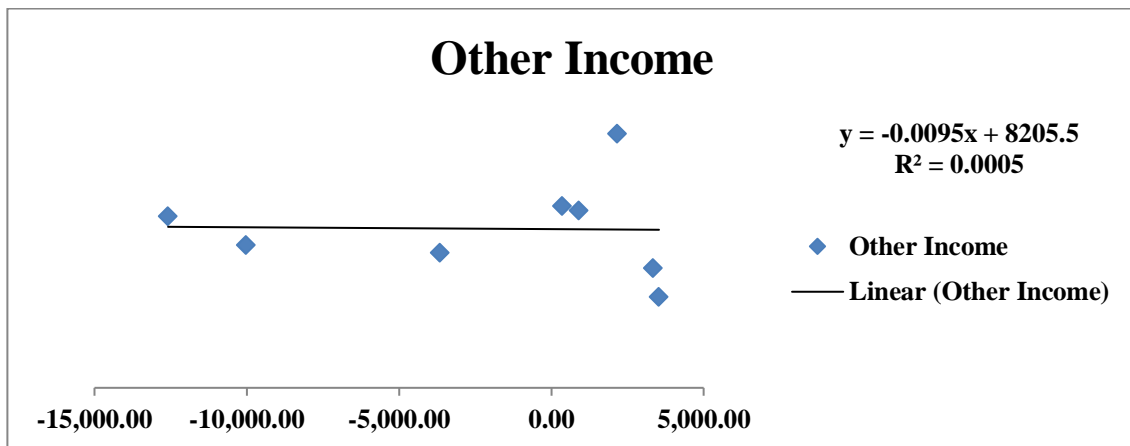
2017-18	-12,584.33	8883.34
2018-19	-10,026.41	7367.38
2019-20	363.34	9387.66
2020-21	2,152.43	13,124.45

**Correlation Analysis Table 4.49 (A)**

Correlation	-.02
N	8

In above table 4.49(A), the correlation between other income and profit after tax is -.02 degree which implies that degree of association between the variables is negative and low.

**Chart 4.49(A)**



Regression  $Y = -.009x + 8205$

**Table 4.50**

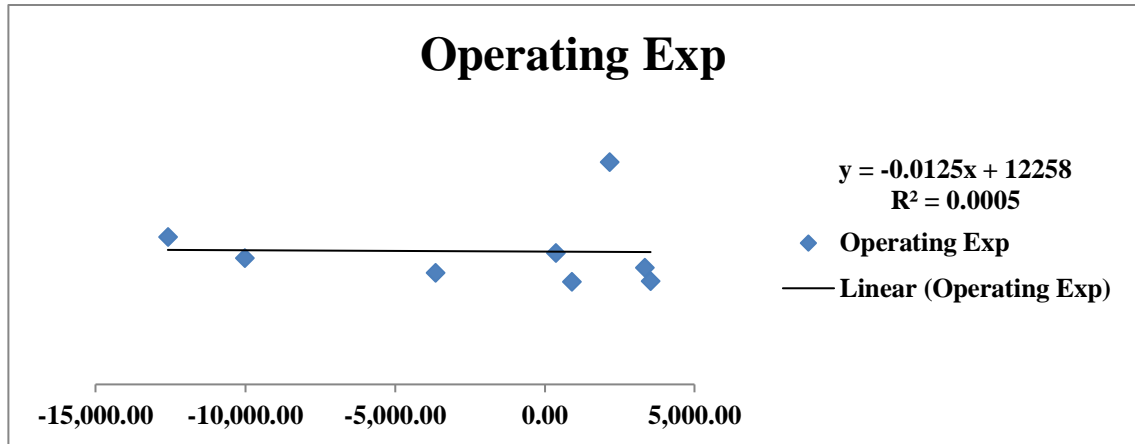
<b>PNB</b>		
<b>YEAR</b>	<b>PAT</b>	<b>OPERATING EXPENSES</b>
<b>2013-14</b>	<b>3,534.62</b>	<b>9581.49</b>
<b>2014-15</b>	<b>3,341.42</b>	<b>10808.99</b>
<b>2015-16</b>	<b>-3,663.27</b>	<b>10349.88</b>
<b>2016-17</b>	<b>901.13</b>	<b>9,523.55</b>
<b>2017-18</b>	<b>-12,584.33</b>	<b>13,642.59</b>
<b>2018-19</b>	<b>-10,026.41</b>	<b>11,689.26</b>
<b>2019-20</b>	<b>363.34</b>	<b>12,150.49</b>
<b>2020-21</b>	<b>2,152.43</b>	<b>20,515.77</b>

**Correlation Analysis Table 4.50 (A)**

<b>Correlation</b>	<b>-.02</b>
<b>N</b>	<b>8</b>

In above table 4.50(A), the correlation between operating expenses and profit after tax is -.02 degree which implies that degree of association between the variables is negative and low.

**Chart 4.50 (A)**



Regression  $y = .012x + 12258$

**Table 4.51**

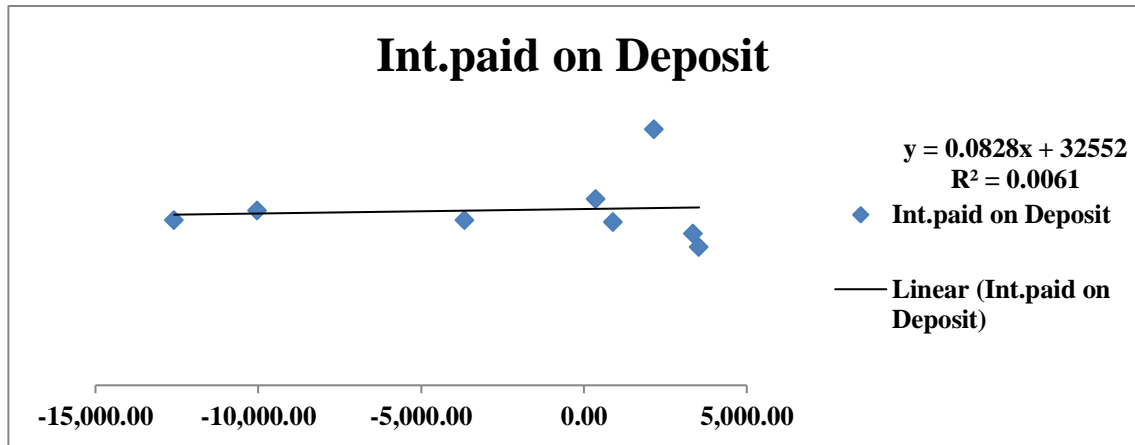
<b>PNB</b>		
<b>YEAR</b>	<b>PAT</b>	<b>INT. PAID ON DEPOSIT</b>
<b>2013-14</b>	<b>3,534.62</b>	<b>25,565.98</b>
<b>2014-15</b>	<b>3,341.42</b>	<b>28,115.08</b>
<b>2015-16</b>	<b>-3,663.27</b>	<b>30,598.18</b>
<b>2016-17</b>	<b>901.13</b>	<b>30,138.50</b>
<b>2017-18</b>	<b>-12,584.33</b>	<b>30,583.84</b>
<b>2018-19</b>	<b>-10,026.41</b>	<b>32,320.78</b>
<b>2019-20</b>	<b>363.34</b>	<b>34,486.93</b>
<b>2020-21</b>	<b>2,152.43</b>	<b>47,282.57</b>

**Correlation Analysis Table 4.51(A)**

<b>Correlation</b>	<b>0.08</b>
<b>N</b>	<b>8</b>

In above table 4.51, the correlation between profit interest paid on deposit and profit after tax is .08 degree which implies that degree of association between the variables is positive and low.

**Chart 4.51(A)**



Regression  $y = .82x + 32552$

**Table 4.52**

<b>PNB</b>		
<b>YEAR</b>	<b>PAT</b>	<b>Net NPA</b>
<b>2013-14</b>	<b>3,534.62</b>	<b>9,916.99</b>
<b>2014-15</b>	<b>3,341.42</b>	<b>15,396.50</b>
<b>2015-16</b>	<b>-3,663.27</b>	<b>35,422.57</b>
<b>2016-17</b>	<b>901.13</b>	<b>32,702.11</b>

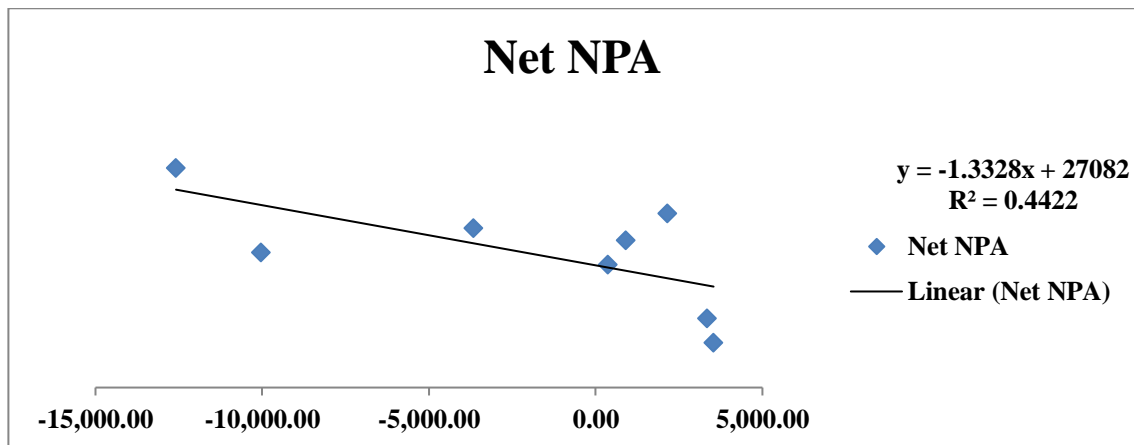
2017-18	-12,584.33	48,684.29
2018-19	-10,026.41	30,037.66
2019-20	363.34	27,218.89
2020-21	2,152.43	38,575.70

**Correlation Analysis Table 4.52(A)**

Correlation	-.67
N	8

In the above table 4.52(A), the correlation between NPA and profit after tax is -.67 degree which implies that degree of association is negative and moderate.

**Chart 4.52 A**



Regression  $y = -1.332x + 27082$

## 11. BOB BANK

Table 4.53

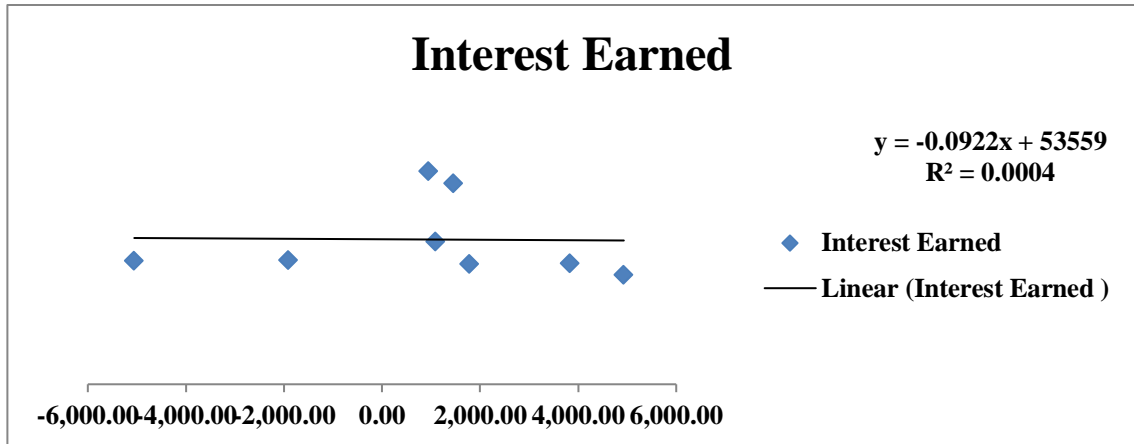
<b>BOB</b>		
<b>YEAR</b>	<b>PAT</b>	<b>INTEREST EARNED</b>
<b>2013-14</b>	<b>4,931.24</b>	<b>40462.89</b>
<b>2014-15</b>	<b>3,832.69</b>	<b>44914.97</b>
<b>2015-16</b>	<b>-5,053.08</b>	<b>45798.99</b>
<b>2016-17</b>	<b>1,777.41</b>	<b>44473.45</b>
<b>2017-18</b>	<b>-1,912.05</b>	<b>46056.42</b>
<b>2018-19</b>	<b>1,087.07</b>	<b>52906.25</b>
<b>2019-20</b>	<b>942.18</b>	<b>78894.7</b>
<b>2020-21</b>	<b>1,453.90</b>	<b>74313.98</b>

Correlation Analysis Table 4.53(A)

<b>Correlation</b>	<b>-.02</b>
<b>N</b>	<b>8</b>

In above table 4.53(A), the correlation between interest earned and profit after tax is -.02 degree which implies that degree of association between the variables is negative and low.

**Chart 4.53 (A)**



Regression  $y = -.092x + 53559$

**Table 4.54**

<b>BOB</b>		
<b>YEAR</b>	<b>PAT</b>	<b>Other Income</b>
2013-14	4,931.24	5555.15
2014-15	3,832.69	5449.27
2015-16	-5,053.08	5992.18
2016-17	1,777.41	7936.78
2017-18	-1,912.05	7992.21
2018-19	1,087.07	7887.05
2019-20	942.18	12191.33
2020-21	1,453.90	14687.2

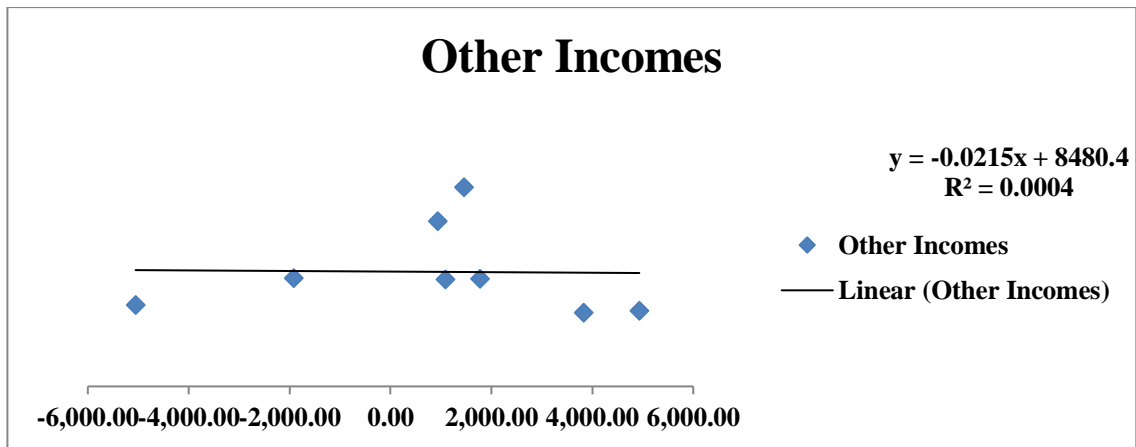
**Correlation Analysis Table 4.54 (A)**

<b>Correlation</b>	<b>-.02</b>
<b>N</b>	<b>8.00</b>



In above table 4.54(A), the correlation between other income and profit after tax is -.02 degree which implies that degree of association between the variables in negative and low.

**Chart 4.54(A)**



Regression  $y = -.021x + 8480$

**Table 4.55**

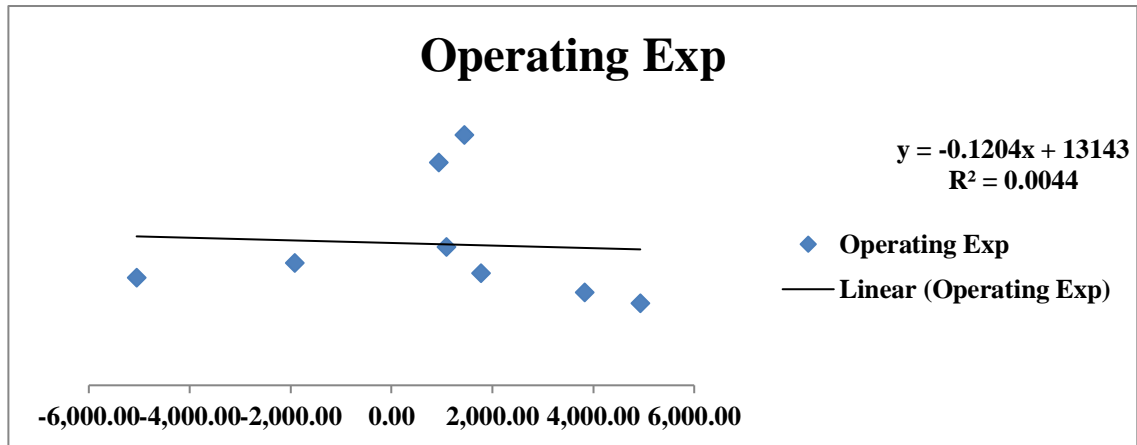
<b>BOB</b>		
<b>YEAR</b>	<b>PAT</b>	<b>OPERATING EXPENSES</b>
2013-14	4,931.24	7592.28
2014-15	3,832.69	8604.41
2015-16	-5,053.08	9962.41
2016-17	1,777.41	10,349.80
2017-18	-1,912.05	11,326.58
2018-19	1,087.07	12,768.97
2019-20	942.18	20,576.28
2020-21	1,453.90	23,117.47

**Correlation Analysis Table 4.55(A)**

<b>Correlation</b>	<b>-0.07</b>
<b>N</b>	<b>8.00</b>

In above table 4.55(A), the correlation between operating expenses and profit after tax is -.07 degree which implies that degree of association between the variables in negative and low.

**Chart 4.55(A)**



Regression  $y = -.120x + 13143$

**Table 4.56**

<b>BOB</b>		
<b>YEAR</b>	<b>PAT</b>	<b>INT. PAID ON DEPOSIT</b>
<b>2013-14</b>	<b>4,931.24</b>	<b>25,865.48</b>
<b>2014-15</b>	<b>3,832.69</b>	<b>28,384.42</b>
<b>2015-16</b>	<b>-5,053.08</b>	<b>29,982.12</b>
<b>2016-17</b>	<b>1,777.41</b>	<b>27,629.96</b>
<b>2017-18</b>	<b>-1,912.05</b>	<b>26,865.70</b>

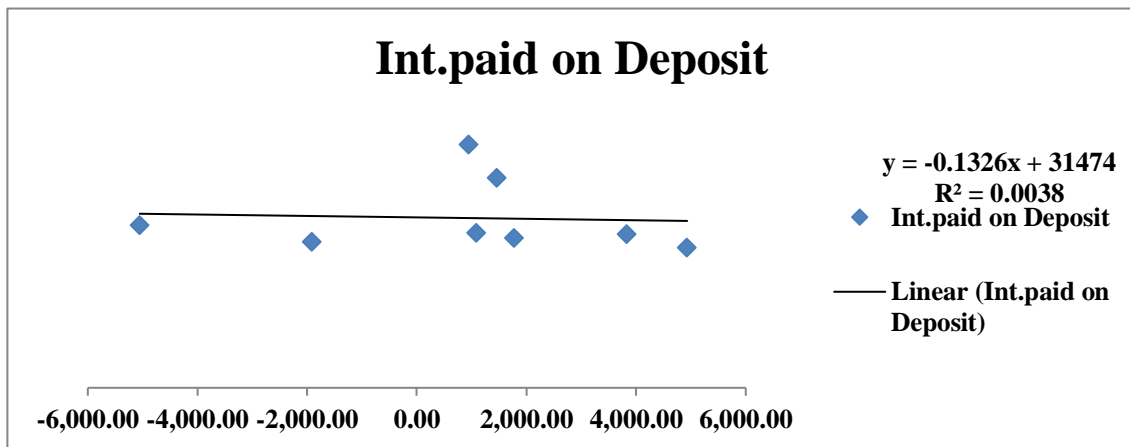
2018-19	1,087.07	28,572.30
2019-20	942.18	44,856.48
2020-21	1,453.90	38,702.28

**Correlation Analysis Table 4.56(A)**

Correlation	-0.06
N	8.00

In above table 4.56(A), the correlation between profit interest paid on deposit and profit after tax is -.06 degree which implies that degree of association between the variables is negative and low

**Chart 4.56(A)**



Regression  $y = -.132x+31374$

**Table 4.57**

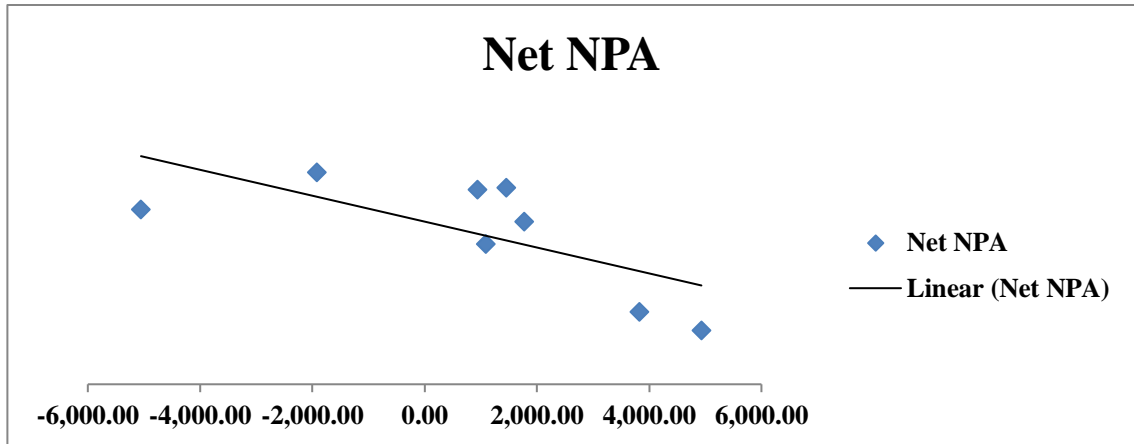
<b>BOB</b>		
<b>YEAR</b>	<b>PAT</b>	<b>Net NPA</b>
<b>2013-14</b>	<b>4,931.24</b>	<b>6,034.76</b>
<b>2014-15</b>	<b>3,832.69</b>	<b>8,069.49</b>
<b>2015-16</b>	<b>-5,053.08</b>	<b>19,406.46</b>
<b>2016-17</b>	<b>1,777.41</b>	<b>18,080.18</b>
<b>2017-18</b>	<b>-1,912.05</b>	<b>23,482.65</b>
<b>2018-19</b>	<b>1,087.07</b>	<b>15,609.50</b>
<b>2019-20</b>	<b>942.18</b>	<b>21,576.59</b>
<b>2020-21</b>	<b>1,453.90</b>	<b>21,799.88</b>

**Correlation Analysis Table 4.57(A)**

<b>Correlation</b>	<b>-0.70</b>
<b>N</b>	<b>8</b>

In above table 4.57(A), the correlation between NPA and profit after tax is  $-.70$  degree which implies that degree of association between the variables in negative and strong.

**Chart 4.57(A)**



Regression  $y = -1.434x + 18024$

## 12. HDFC BANK

**Table 4.58**

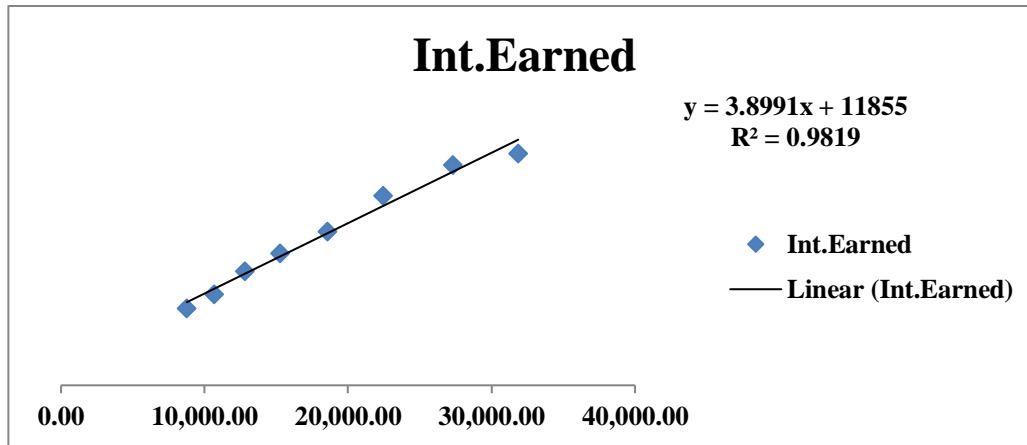
<b>HDFC</b>		
<b>YEAR</b>	<b>PAT</b>	<b>INTEREST EARNED</b>
2013-14	8,764.51	42555.02
2014-15	10,700.05	50666.49
2015-16	12,817.33	63161.56
2016-17	15,287.41	73271.35
2017-18	18,560.85	85287.84
2018-19	22,445.62	105160.74
2019-20	27,296.27	122189.29
2020-21	31,856.77	128552.4

**Correlation Analysis Table 4.58(A)**

<b>Correlation</b>	<b>0.99</b>
<b>N</b>	<b>8.00</b>

In above table 4.58(A) the correlation between interest earned and profit after tax is .99 degree which implies that degree of association between the variables is positive and strong.

**Chart 4.58(A)**



Regression  $y = 3.899x + 11855$

**Table 4.59**

<b>HDFC</b>		
<b>YEAR</b>	<b>PAT</b>	<b>Other Income</b>
<b>2013-14</b>	<b>8,764.51</b>	<b>8297.5</b>
<b>2014-15</b>	<b>10,700.05</b>	<b>9545.68</b>
<b>2015-16</b>	<b>12,817.33</b>	<b>11211.65</b>
<b>2016-17</b>	<b>15,287.41</b>	<b>12877.63</b>
<b>2017-18</b>	<b>18,560.85</b>	<b>16056.6</b>

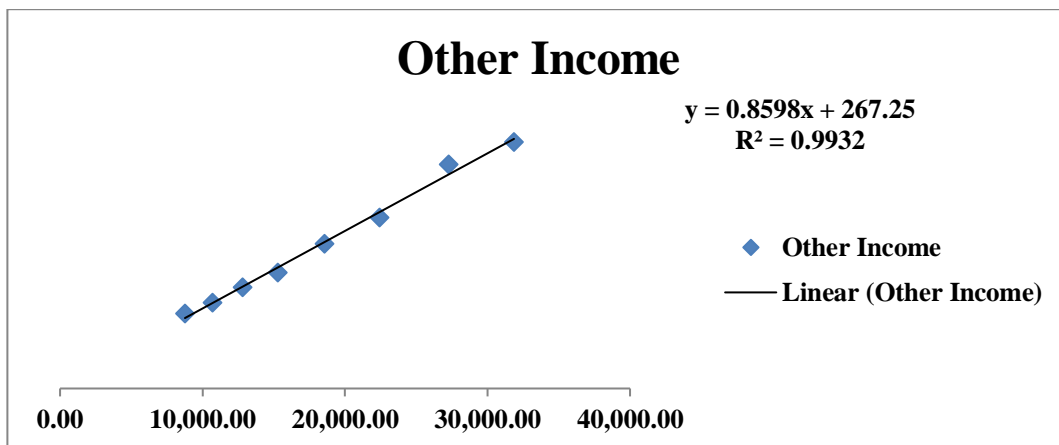
<b>2018-19</b>	<b>22,445.62</b>	<b>18,947.05</b>
<b>2019-20</b>	<b>27,296.27</b>	<b>24878.97</b>
<b>2020-21</b>	<b>31,856.77</b>	<b>27,332.88</b>

**Correlation Analysis Table 4.59(A)**

<b>Correlation</b>	<b>.99</b>
<b>N</b>	<b>8.00</b>

In above table 4.59(A) the correlation between other income and profit after tax is .99degree which implies that degree of association between the variables is positive and strong.

**Chart 4.59(A)**



Regression  $y = .859x + 267.2$

**Table 4.60**

<b>HDFC</b>		
<b>YEAR</b>	<b>PAT</b>	<b>OPERATING EXPENSES</b>
<b>2013-14</b>	<b>8,764.51</b>	<b>12,469.65</b>
<b>2014-15</b>	<b>10,700.05</b>	<b>14,577.52</b>

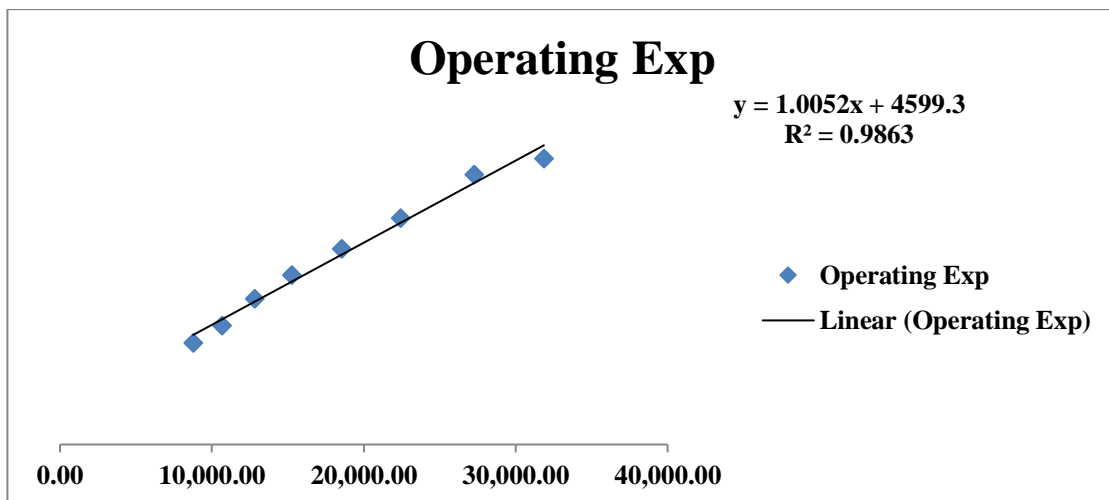
2015-16	12,817.33	17,831.88
2016-17	15,287.41	20,751.07
2017-18	18,560.85	23,927.22
2018-19	22,445.62	27,694.76
2019-20	27,296.27	33,036.06
2020-21	31,856.77	35,001.26

**Correlation Analysis Table 4.60(A)**

Correlation	0.99
N	8.00

In above table 4.60 (A) the correlation between operating expenses and profit after tax is .99degree which implies that degree of association between the variables is positive and strong

**Chart 4.60(A)**



Regression  $y=1.005x+4599$



**Table 4.61**

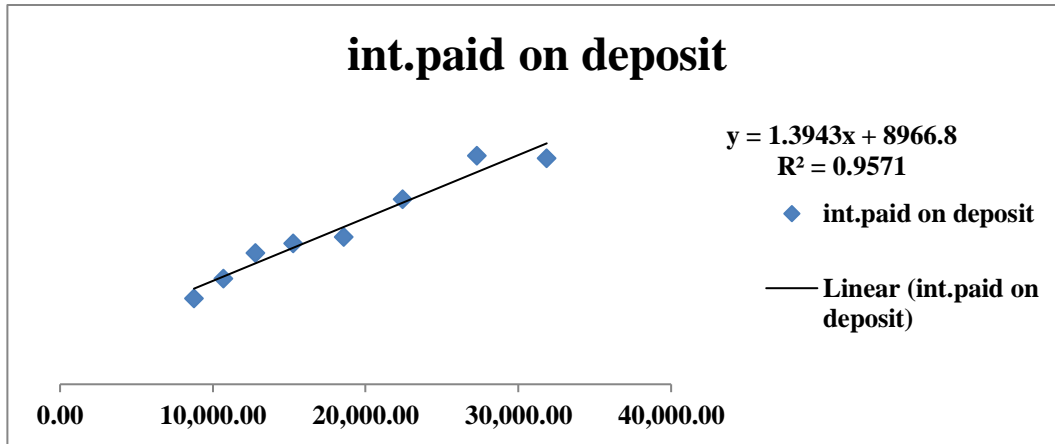
<b>HDFC</b>		
<b>YEAR</b>	<b>PAT</b>	<b>INT. PAID ON DEPOSIT</b>
<b>2013-14</b>	<b>8,764.51</b>	<b>19,042.56</b>
<b>2014-15</b>	<b>10,700.05</b>	<b>23,504.78</b>
<b>2015-16</b>	<b>12,817.33</b>	<b>29,150.95</b>
<b>2016-17</b>	<b>15,287.41</b>	<b>31,295.59</b>
<b>2017-18</b>	<b>18,560.85</b>	<b>32,754.04</b>
<b>2018-19</b>	<b>22,445.62</b>	<b>41,044.26</b>
<b>2019-20</b>	<b>27,296.27</b>	<b>50,788.88</b>
<b>2020-21</b>	<b>31,856.77</b>	<b>50,126.03</b>

**Correlation Analysis Table 4.61 (A)**

<b>Correlation</b>	<b>0.98</b>
<b>N</b>	<b>8.00</b>

In above table 4.61(A), the correlation between profit interest paid on deposit and profit after tax is .98 degree which implies that degree of association between the variables is positive and strong.

**Chart 4.61(A)**



Regression  $y = 1.394x + 8966$

**Table 4.62**

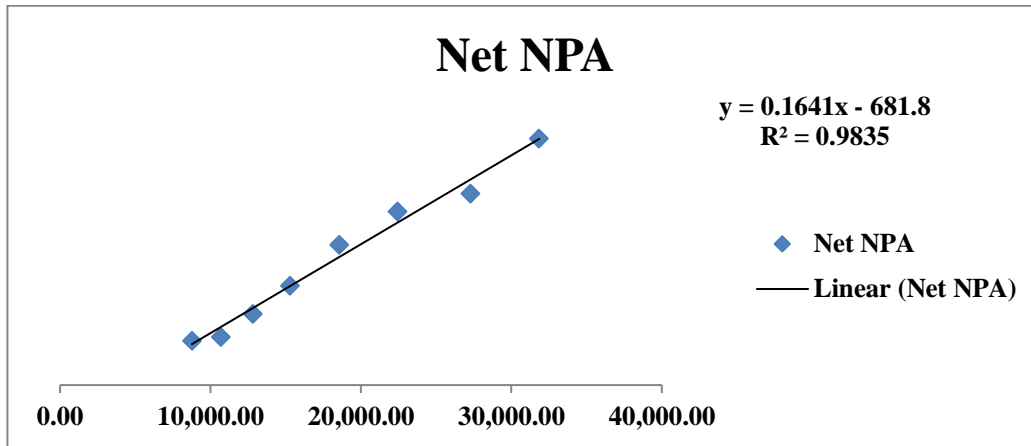
<b>HDFC</b>		
<b>YEAR</b>	<b>PAT</b>	<b>NET NPA</b>
<b>2013-14</b>	<b>8,764.51</b>	<b>820.03</b>
<b>2014-15</b>	<b>10,700.05</b>	<b>896.28</b>
<b>2015-16</b>	<b>12,817.33</b>	<b>1,320.37</b>
<b>2016-17</b>	<b>15,287.41</b>	<b>1,843.99</b>
<b>2017-18</b>	<b>18,560.85</b>	<b>2,601.02</b>
<b>2018-19</b>	<b>22,445.62</b>	<b>3,214.52</b>
<b>2019-20</b>	<b>27,296.27</b>	<b>3,542.36</b>
<b>2020-21</b>	<b>31,856.77</b>	<b>4,554.82</b>

**Correlation Analysis 4.62 (A)**

<b>Correlation</b>	<b>0.99</b>
<b>N</b>	<b>8</b>

In above table 4.62(A) the correlation between profit interest paid on deposit and profit after tax is .99 degree which implies that degree of association between the variables is positive and strong.

**Chart 4.62(A)**



Regression  $y = .164x - 681.8$

### 13. ICICI BANK

**Table 4.63**

ICICI		
YEAR	PAT	INTEREST EARNED
2013-14	11,677.12	49479.25
2014-15	12,942.30	54964
2015-16	10,926.89	59293.71
2016-17	11,340.33	60939.98
2017-18	9,099.54	62162.35
2018-19	5,689.16	71981.65

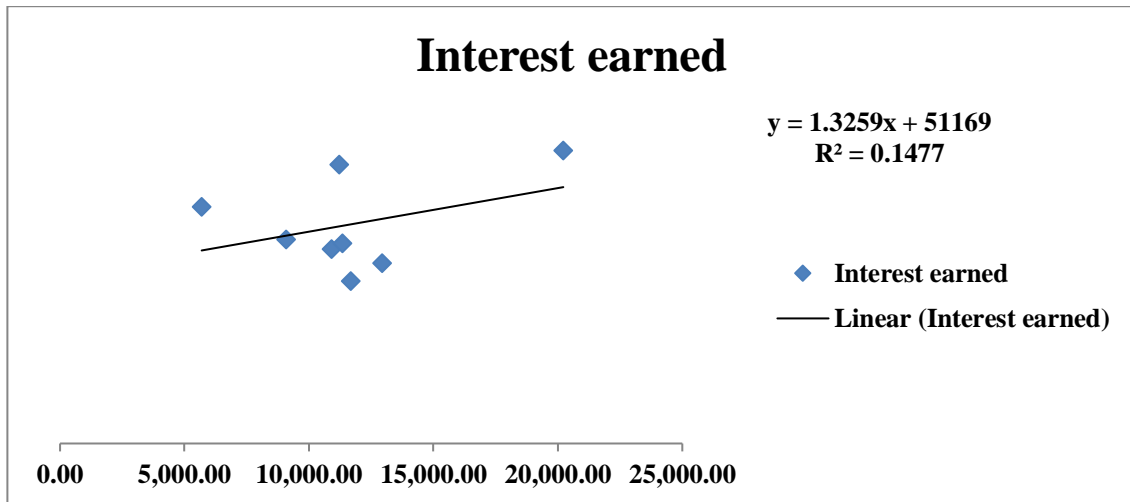
2019-20	11,225.47	84835.77
2020-21	20,219.67	89,162.66

**Correlation Analysis Table 4.63(A)**

<b>Correlation</b>	<b>0.38</b>
<b>N</b>	<b>8.00</b>

In above table 4.63(A) the correlation between interest earned and profit after tax is .38 degree which implies that degree of association between the variables is positive and moderate.

**Chart 4.63(A)**



Regression  $y=1.325x+51169$

**Table 4.64**

ICICI		
YEAR	PAT	OTHER INCOME
2013-14	11,677.12	30084.61

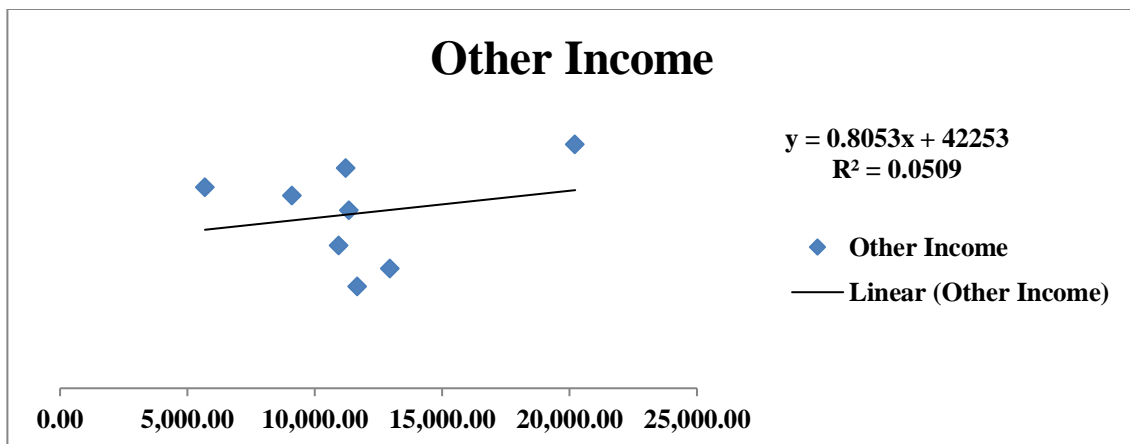
2014-15	12,942.30	35252.24
2015-16	10,926.89	42102.14
2016-17	11,340.33	52457.65
2017-18	9,099.54	56806.75
2018-19	5,689.16	59324.85
2019-20	11,225.47	64950.33
2020-21	20,219.67	72,029.53

**Correlation Analysis Table 4.64(A)**

Correlation	0.23
N	8.00

In above table 4.64(A) the correlation between other income and profit after tax is .23 degree which implies that degrees of association between the variables are positive and low.

**Chart 4.64(A)**



Regression  $y = .805x + 42253$

**Table 4.65**

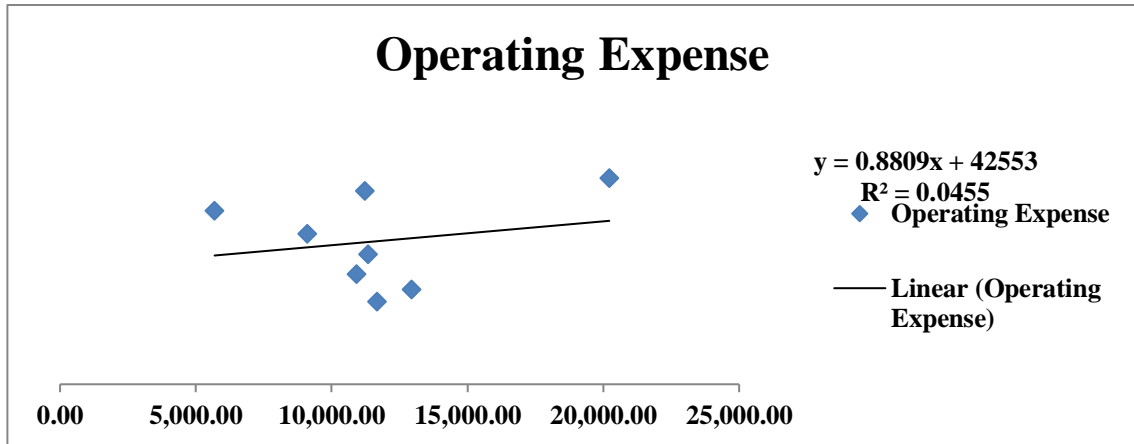
<b>ICICI</b>		
<b>YEAR</b>	<b>PAT</b>	<b>OPERATING EXPENSES</b>
<b>2013-14</b>	<b>11,677.12</b>	<b>30,666</b>
<b>2014-15</b>	<b>12,942.30</b>	<b>35,023</b>
<b>2015-16</b>	<b>10,926.89</b>	<b>40,790</b>
<b>2016-17</b>	<b>11,340.33</b>	<b>48,169.97</b>
<b>2017-18</b>	<b>9,099.54</b>	<b>55,755.63</b>
<b>2018-19</b>	<b>5,689.16</b>	<b>64,258.88</b>
<b>2019-20</b>	<b>11,225.47</b>	<b>71,517.90</b>
<b>2020-21</b>	<b>20,219.67</b>	<b>76,271.67</b>

**Correlation Analysis Table 4.65A**

<b>Correlation</b>	<b>0.21</b>
<b>N</b>	<b>8.00</b>

In above table 4.65(A), the correlation between operating expenses and profit after tax is .21 degree which implies that degree of association between the variables is positive and low.

**Chart 4.65(A)**



Regression  $y = .880x + 42553$

**Table 4.66**

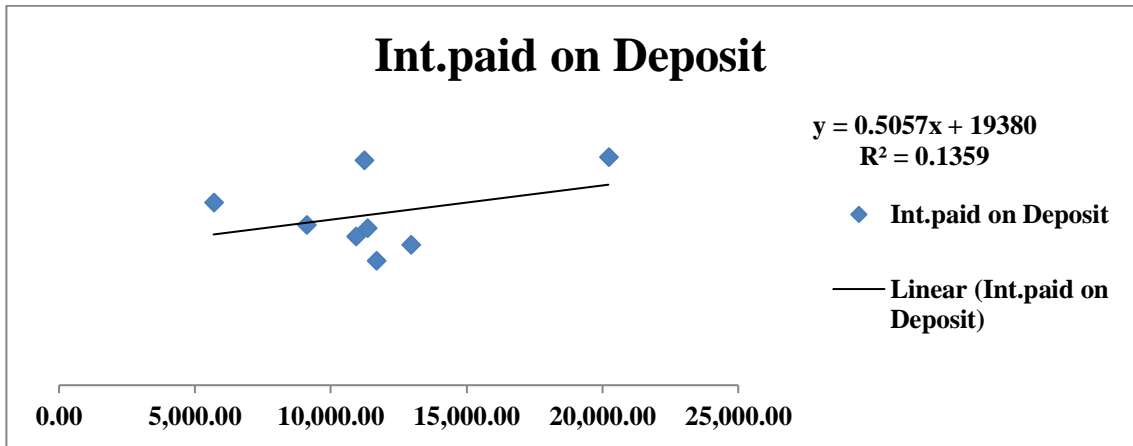
ICICI		
YEAR	PAT	INT. PAID ON DEPOSIT
2013-14	11,677.12	18419.02
2014-15	12,942.30	20772.31
2015-16	10,926.89	21998.98
2016-17	11,340.33	23262.65
2017-18	9,099.54	23739.69
2018-19	5,689.16	26995.18
2019-20	11,225.47	33224.28
2020-21	20,219.67	33,719.66

**Correlation Analysis 4.66(A)**

Correlation	0.16
N	8.00

In above table 4.66(A), the correlation between profit interest paid on deposit and profit after tax is .16 degree which implies that degree of association between the variables is positive and low.

**Chart 4.66(A)**



Regression  $y = .505x + 19380$

**Table 4.67**

ICICI		
Year	PAT	NET NPA
2013-14	11,677.12	3,297.96
2014-15	12,942.30	6,255.53
2015-16	10,926.89	13,296.75
2016-17	11,340.33	25,451.03
2017-18	9,099.54	27,886.27
2018-19	5,689.16	13,577.43
2019-20	11,225.47	10,113.86
2020-21	20,219.67	9,180.20

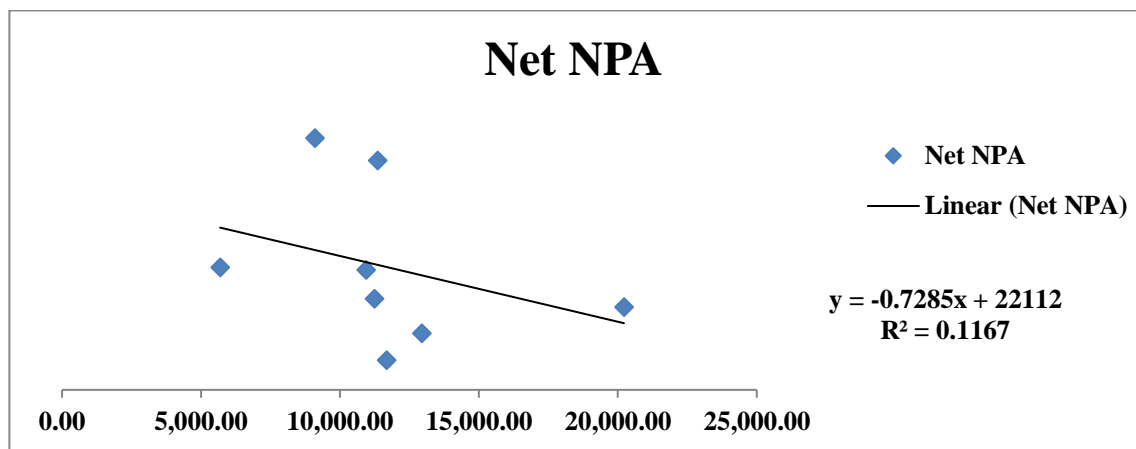


**Correlation Analysis Table 4.67(A)**

<b>Correlation</b>	<b>-0.34</b>
<b>N</b>	<b>8</b>

In above table 4.67(A), the correlation between NPA and profit after tax is -.34 degree which implies that degree of association between the variables is negative and moderate.

**Chart 4.67(A)**



**14. AXIS BANK**

**Table 4.68**

<b>AXIS</b>		
<b>YEAR</b>	<b>PAT</b>	<b>INTEREST EARNED</b>
<b>2013-14</b>	<b>6,309.17</b>	<b>30735.96</b>
<b>2014-15</b>	<b>7,448.48</b>	<b>35727.46</b>
<b>2015-16</b>	<b>8,357.59</b>	<b>41409.25</b>
<b>2016-17</b>	<b>3,967.03</b>	<b>45175.09</b>
<b>2017-18</b>	<b>464.03</b>	<b>46614.06</b>

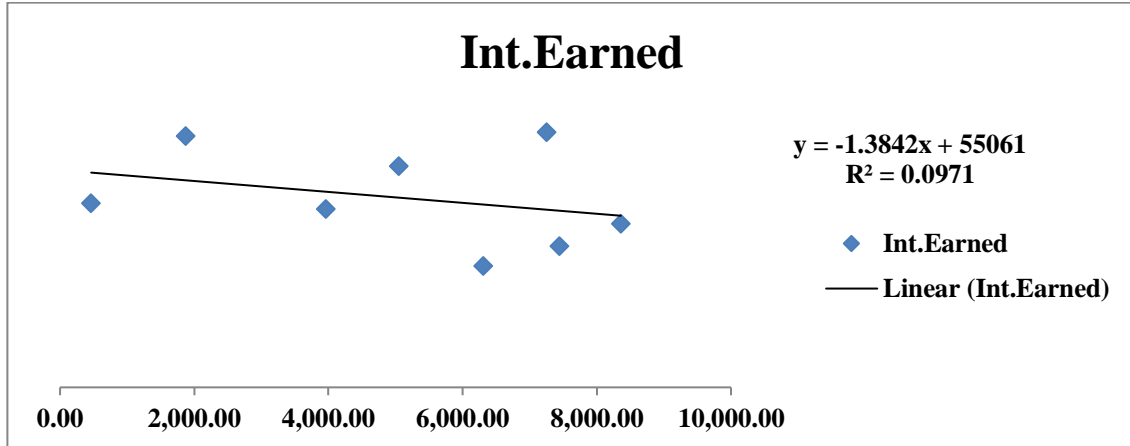
2018-19	5,047.09	56043.65
2019-20	1,878.75	63715.68
2020-21	7,252.39	64,696.42

**Correlation Analysis Table 4.68(A)**

Correlation	-0.31
N	8.00

In above table 4.68(A) the correlation between interest earned and profit after tax-.31 degree which implies that degree of association between the variables is negative and moderate.

**Chart 4.68(A)**



Regression  $y = -1.384x + 55061$

**Table 4.69**

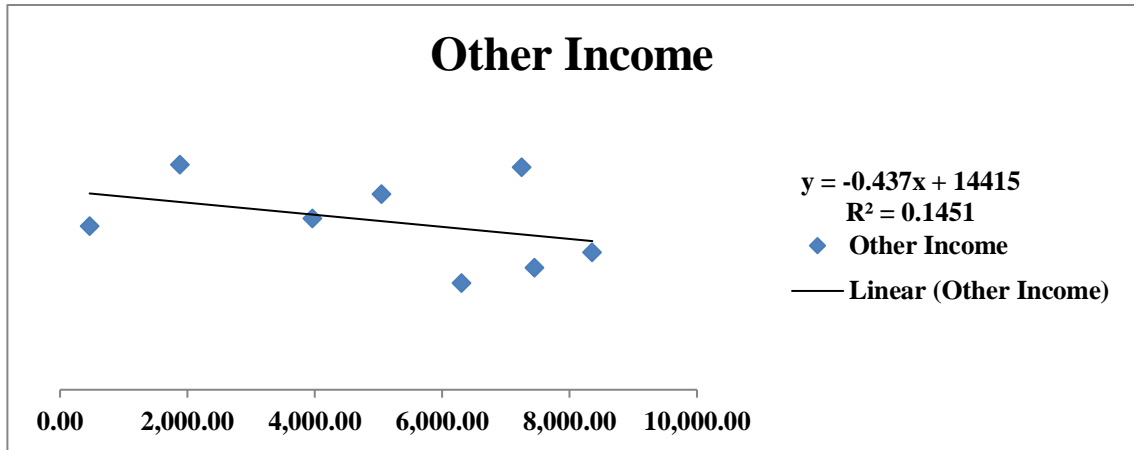
<b>AXIS</b>		
<b>YEAR</b>	<b>PAT</b>	<b>OTHER INCOME</b>
<b>2013-14</b>	<b>6,309.17</b>	<b>7766.25</b>
<b>2014-15</b>	<b>7,448.48</b>	<b>8838.11</b>
<b>2015-16</b>	<b>8,357.59</b>	<b>9954.98</b>
<b>2016-17</b>	<b>3,967.03</b>	<b>12421.6</b>
<b>2017-18</b>	<b>464.03</b>	<b>11862.62</b>
<b>2018-19</b>	<b>5,047.09</b>	<b>14188.75</b>
<b>2019-20</b>	<b>1,878.75</b>	<b>16341.99</b>
<b>2020-21</b>	<b>7,252.39</b>	<b>16,151.52</b>

**Correlation Analysis Table 4.69(A)**

<b>Correlation</b>	<b>-0.38</b>
<b>N</b>	<b>8.00</b>

In above table 4.69(A), the correlation between other income and profit after tax is  $-0.38$  degree which implies that degree of association between the variables is negative and moderate.

**Chart 4.69(A)**



Regression  $y = -.437x + 14415$

**Table 4.70**

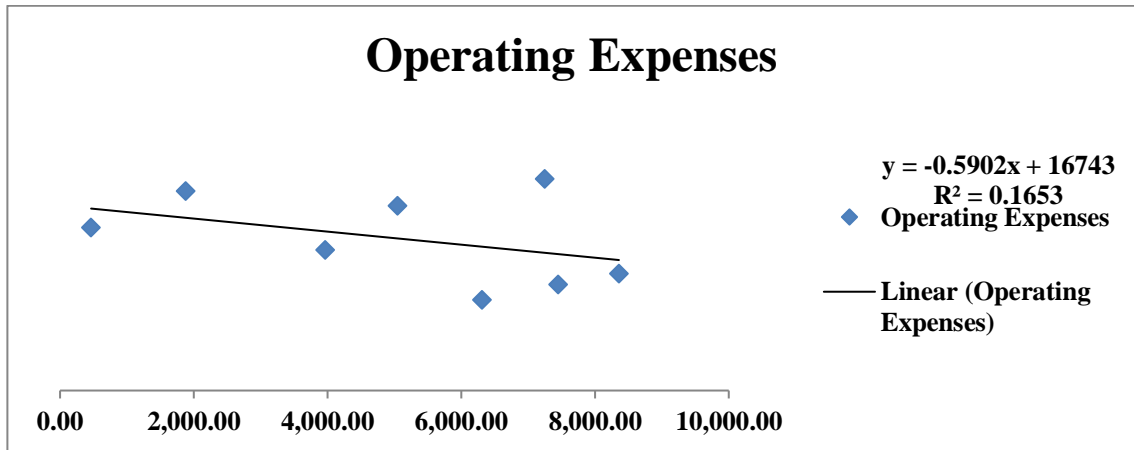
AXIS		
YEAR	PAT	OPERATING EXPENSES
2013-14	6,309.17	8,209.52
2014-15	7,448.48	9,609.93
2015-16	8,357.59	10,611.4
2016-17	3,967.03	12,725.63
2017-18	464.03	14,788.36
2018-19	5,047.09	16,720.19
2019-20	1,878.75	18,065.76
2020-21	7,252.39	19,174.87

**Correlation Analysis Table No. 4.70 (A)**

Correlation	-0.41
N	8.00

In above table 4.70(A), the correlation between operating expenses and profit after tax is -.41 degree which implies that degree of association between the variables is negative and moderate.

**Chart 4.70(A)**



Regression  $y = -.590x + 16743$

**Table 4.71**

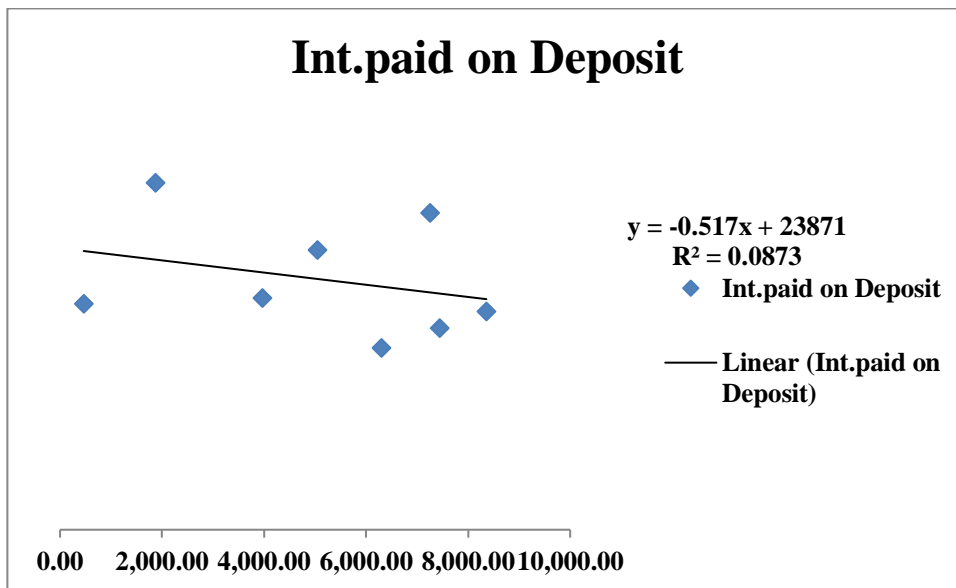
AXIS		
YEAR	PAT	INT. PAID ON DEPOSIT
2013-14	6,309.17	15431.86
2014-15	7,448.48	17107.81
2015-16	8,357.59	18520.78
2016-17	3,967.03	19640.65
2017-18	464.03	19194.39
2018-19	5,047.09	23740.01
2019-20	1,878.75	29410.81
2020-21	7,252.39	26,867.98

**Correlation Analysis Table No. 4.71(A)**

<b>Correlation</b>	<b>-0.30</b>
<b>N</b>	<b>8.00</b>

In above table, the correlation between profit interest paid on deposit and profit after tax is -.30 degree which implies that degree of association is negative and moderate.

**Chart 4.71(A)**



Regression  $y = -.517x + 23871$

**Table 4.72**

<b>AXIS</b>		
<b>YEAR</b>	<b>PAT</b>	<b>NPA</b>
<b>2013-14</b>	<b>6,309.17</b>	<b>1,024.62</b>
<b>2014-15</b>	<b>7,448.48</b>	<b>1,316.71</b>
<b>2015-16</b>	<b>8,357.59</b>	<b>2,522.14</b>
<b>2016-17</b>	<b>3,967.03</b>	<b>8,626.60</b>

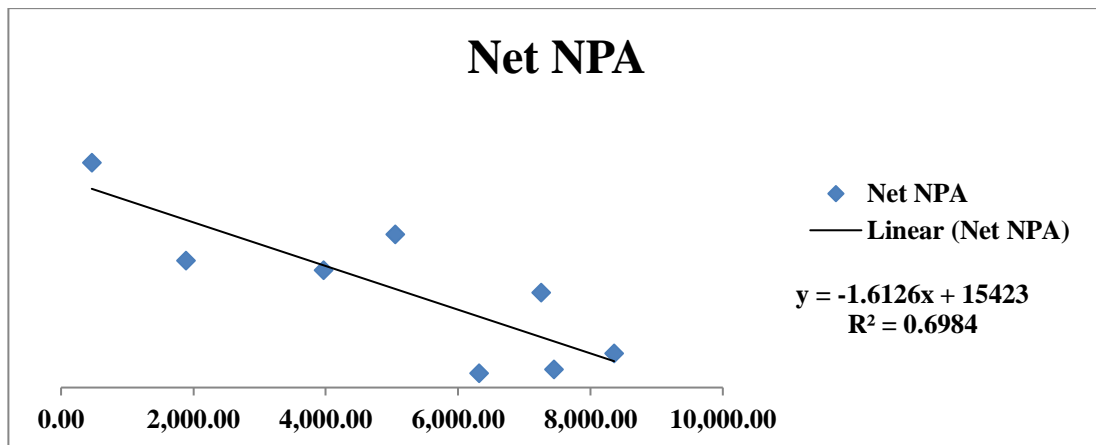
2017-18	464.03	16,592.00
2018-19	5,047.09	11,275.60
2019-20	1,878.75	9,360.41
2020-21	7,252.39	6,993.52

### Correlation Analysis 4.72(A)

Correlation	-0.83
N	8

In above table 4.72(A) the correlation between NPA and profit after tax is -.83 degree which implies that degree of association between the variables is negative and strong.

### Chart 4.72(A)



Regression  $y = -1.612x + 15423$

