

Comparative Performance of Public and Private Sector Bank (With Special Reference to SBI and HDFC Bank)

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Abstract: *This review critically examines existing literature and primary sources concerning the financial performance of the State Bank of India (SBI) — the largest public-sector bank — and HDFC Bank — a leading private-sector bank in India. The review synthesizes studies that use ratio analysis, CAMEL/CAMELE frameworks, trend and comparative analyses, and econometric techniques to evaluate profitability, asset quality, liquidity, capital adequacy, efficiency and market performance. Key findings indicate that HDFC Bank generally outperforms SBI on profitability and asset-quality metrics, while SBI demonstrates strengths in scale, liquidity and systemic reach. Integrating panel econometrics, decomposed ratio analysis, and stakeholder/market-context interpretation. Primary source documents (annual reports) and recent empirical studies are recommended as the foundational data sources.*

Keywords: Risk Management, Indian Banking Sector, Annual Reports & RBI Data