

# A Comparative Financial Performance Analysis of Selected Public and Private Sector Banks using Eagles Model

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**Abstract:** *This study assesses the financial performance of public and private sector banks using the EAGLES model, a comprehensive framework for evaluating bank stability, growth, and profitability. Investors, focused on a firm's earnings and future prospects, benefit from understanding the likelihood of bankruptcy or failure through financial analysis. The EAGLES model aids in this by analyzing key financial ratios, providing insights into a bank's operational efficacy and resilience. It serves as an early warning system, identifying potential risks before they escalate, enabling timely interventions. This research analyzes the financial statements of five public and private sector banks over a five-year period (2018-19 to 2022-23) to evaluate their relative efficiency and growth. The findings offer valuable insights for strategic planning, resource allocation, and performance improvement.*

**Keywords:** Investors, EAGLES Model, financial performance, banking stability, bankruptcy prediction, financial ratios, public and private sector banks, risk assessment, strategic planning.