

Financial Performance of SBI Bank: A Comprehensive Analysis from 2019 to 2024

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Abstract: *This research paper presents a comprehensive analysis of the financial performance of the State Bank of India (SBI) from 2019 to 2024. As India's largest public sector bank, SBI plays a crucial role in the financial system and the economy. The study evaluates the bank's profitability, liquidity, solvency, and efficiency ratios to assess its financial health over the given period.*

The research primarily uses secondary data obtained from SBI's annual reports, financial statements, Reserve Bank of India (RBI) publications, and financial journals. The analysis covers key financial indicators such as Net Profit Margin, Return on Assets (ROA), Return on Equity (ROE), Debt-to-Equity Ratio, Non-Performing Assets (NPA) Ratios, and Efficiency Ratios. Special attention is given to understanding the impact of the COVID-19 pandemic on the bank's financial performance and how SBI adapted to economic challenges during this period.

The findings reveal that SBI demonstrated resilience through improved asset quality, strengthened capital adequacy, and consistent profitability despite global and domestic challenges. A comparative analysis with major competitors, including HDFC Bank, ICICI Bank, and Punjab National Bank (PNB), highlights SBI's competitive positioning in the banking sector.

This paper concludes by discussing the strengths, weaknesses, opportunities, and threats (SWOT analysis) faced by SBI and offers strategic recommendations to enhance its financial stability and operational efficiency in the future. The research provides valuable insights for policymakers, investors, and banking professionals aiming to understand SBI's financial trajectory and strategic outlook.

Keywords: State Bank of India (SBI), Financial Performance, Profitability Ratios, Liquidity Ratios, Solvency Ratios, Non-Performing Assets (NPA), COVID-19 Impact, Banking Sector Analysis, Comparative Financial Analysis

