

# Comparative Study on Financial Performance of Selected Public and Private Sector Banks in Bangalore

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**Abstract:** Over the last ten years, the Indian banking industry has seen significant change as a result of fast technology advancement, economic problems, and regulatory reforms. Examining how various bank types more especially, public and private sector banks have adjusted and functioned in this setting is becoming more and more crucial. The financial performance of a few public and private sector banks that operate in Bangalore between 2017 and 2024 is the main topic of this study. The study assesses the financial stability, operational effectiveness, risk management, and sustainability of banks in both industries using important financial metrics like Return on Equity (ROE), Return on Assets (ROA), the Capital Adequacy Ratio (CAR), Net Profit Margin, and Non-Performing Assets (NPA) ratios. In order to inform stakeholders, including banking professionals, investors, analysts, and policymakers, about the relative benefits and opportunities for development within each sector, the goal is to identify trends, disparities, and performance patterns. It is anticipated that the study's conclusions would enhance data-driven decision-making in banking and financial regulation and add to the continuing conversation about the growth of the financial industry

**Keywords:** Financial analysis, Public banks, Private banks, Asset quality, ROA, ROE, NPA, Bangalore

