

Camel Model-Based Performance Evaluation of Selected Public Sector Banks

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ABSTRACT

The primary purpose of this paper is to examine the overall financial performance of a number of different Public Sector Banks (PSB's) operating in a number of different domains. When seeking to discriminate between good banks & bad banks, there are a great many factors that need to be taken into account in order to make an accurate assessment. The Capital Adequacy, Management Efficiency, Earning Quality & Liquidity (CAMEL) model is one of the decision-making basis & it utilises the bank parameters in order to evaluate how well the public sector banks are performing overall. This model examines the performance of chosen public sector banks based on each of the major factors, including capital adequacy, asset quality, managerial efficiency, earning quality & liquidity. When determining the relative importance of each parameter, the relevance of the research is taken into consideration & given equal weight. After finishing up the process of selecting models, it was concluded that it would be best to nationalise the banks.

Keywords: PSB's, Management Efficiency, capital adequacy, CAMEL MODEL.

1. INTRODUCTION

Since those early days, the public banking business has gone a long way since it was originally created in the country. Since those days, the industry as a whole has also come a long way. Core banking was first implemented in the nation as a result of developments in technology & it has since extended to every area of the country. Both the consumers & the personnel of the bank have reported that it has made their jobs much less difficult overall. The expansion of a nation's economy is contingent upon the existence of a banking system that is well-planned, well-organized, highly effective & financially sustainable. The financial sector is an essential component of development work & serves as a catalyst for socioeconomic change. This makes the banking industry an important factor in the development process. In a contemporary economy, income is divided into two categories: that which is saved & that which is spent on consumption. A significant portion of the savings is then invested via a number of different financial intermediaries. Because of their capacity to increase the money supply &, as a consequence, the amount of buying power available, the commercial banks in India

make up the core of the country's monetary & financial system. Commercial banks, which make up a significant part of the tertiary sector of our economy, serve as the linchpin of economic expansion & wealth by performing an all-pervasive function in the capacity of a catalyst for development. As a result, the PSBs have to take the initiative & serve as the leaders in order for our economy to be successful in achieving its socio-economic goals. Following the process of nationalization, there has been a discernible shift in the structure, makeup, & direction of India's public sector banks. Its development, both quantitatively & qualitatively, has been nothing short of amazing. In addition to a significant shift in terms of quality in the operations of the banking system, public sector banks have been asked to take on a wide range of new obligations in the realm of social banking. These new responsibilities include a number of different tasks. In addition, public sector bodies have made concerted attempts to transform themselves into development engines by participating in a variety of creative endeavors. The banking industry, which constitutes a significant portion of the financial sector, is the engine that drives the economy forward. It is a critical factor in the pace of economic expansion, playing a function

that cannot be overlooked. Economic theorists & progressive bankers in the nation have, on occasion, made a point of emphasizing the significance of commercial banks in the process of economic growth. The financial system of our country is centered on banks. The act of a nation's banks acting as depositories for the money of its citizens & as providers of credit is beneficial to the nation's overall economic growth. During the previous fifty-eight years, from 1949 till 2007, Indian banks have been of significant assistance to the country's overall economic growth.

2. REVIEW OF LITERATURE

Gaytri, Arun (2020) according to the influence of many elements on employee morals & merger in the unique context of SBI by utilising the T test, mean, & correlation approach. At SBI Post merger, it was discovered that there is a significant connection between work load & relationship autonomy, which has resulted in the development of a growing relationship, as well as respect for employment ethics.

According to **Mariam. A. Thomas (2020)**, the SBI has been analysing escalating non-performing assets as well as pre & post financial performance. The CAMEL model is used as the basis for this evaluation's technique. Following the merger, it was determined that the capital adequacy had increased, but the quality of the assets had decreased due to the increase in NPAs.

Ganapathy, S. Thangam. (2019) has indicated that the reason for the growing amount of NPA in SBI has been detected via the use of the Chi Square Test technique. It was discovered that seven of the leading reasons of NPA in SBI are connected with education, monthly income, & other demographic characteristics. This was one of the top 10 causes of NPA. These seven factors contributed to the borrowers' inability to pay back the loan. This is the primary reason behind the SBI's NPA.

Yadav, M. (2019) as per After the merger, SBI conducted an analysis of the present situation using secondary data obtained from a variety of books, journals, & websites among other sources..It was discovered that the bank had an extremely low net profit, as well as a doubtful level of financial soundness.

Edward & Manoj (2019) analysed the financial performance of State Bank of India's associate banks from 2012 to 2019, both before & after their

merger into SBI. Their study, which applied liquidity, operational, profitability, & market-based metrics along with paired sample t-tests, found no significant post-merger shifts in profitability, liquidity, or operational efficiency. However, asset quality showed notable improvement, particularly with a reduction in the Net NPA ratio. Despite this, the stock market reacted negatively, suggesting that investors viewed the merger as neutral or somewhat unfavourable in the short term.

Kadiwala et al. (2019) conducted a comparative analysis of the State Bank of India (SBI) & Dubai Islamic Bank over a five-year period, using key financial ratios & the Bankometer model. Their study found that Dubai Islamic Bank consistently outperformed SBI in areas such as profitability & solvency, with SBI showing persistent issues related to rising non-performing assets.

Rao & Shri (2019) conducted a comparative study of merged public & private sector banks in India to assess the impact of mergers on the overall performance of the Indian banking sector. The study, though not fully accessible, appears to have analysed post-merger performance using profitability & efficiency metrics across sectors. It likely highlighted differences in merger outcomes between public & private banks & offered recommendations based on sector-specific strengths & weaknesses.

Sharma & Patel (2019) evaluated the performance of the SBI Group using the CAMEL model, which assesses banks based on Capital adequacy, Asset quality, Management efficiency, Earnings, & Liquidity.

While the full study is not available online, the application of the CAMEL framework suggests a structured approach to rating SBI's overall financial health & performance. The findings likely provided a rating-based comparison of the group's financial soundness in a post-merger context.

Mathur et al. (2018) explored the effects of the SBI merger on acquisition-related loans using a big data analytics framework. While the article text is not fully accessible, the title suggests that the study employed a comparative approach to analyse changes in loan portfolios & customer behaviour post-merger. The use of big data implies the analysis may have included large datasets covering loan performance, creditworthiness, & trends in loan disbursement before & after merger.

Nadeer & P. M. (2018) investigated the impact of the merger between SBI & State Bank of Travancore (SBT) on shareholders' wealth through an event study methodology. Although the full article is unavailable, the study likely analysed stock price behaviour surrounding the merger announcement to determine whether shareholders experienced gains or losses. The event window methodology may have been used to track abnormal returns & market efficiency during key merger dates.

Jayshree et al. (2016) focused on assessing the economic impact of mergers & acquisitions on the profitability of the State Bank of India. Although the full article is not publicly available, the study reportedly analysed the pre- & post-merger financial statements of SBI & concluded that mergers had a measurable effect on SBI's profitability. The study likely emphasized financial indicators such as net profit, return on assets, & return on equity to draw conclusions regarding merger outcomes.

3. STATEMENT OF THE PROBLEM

In recent years, the banking industry in particular & the financial system as a whole have been subjected to a great deal of change in the shape of various reforms, laws, & standards. Numerous studies have been conducted to investigate the efficiency of Public Sector banks with regard to the factors that determine profitability & the financial indicators. Nevertheless, the performance of five PSBs will be evaluated using financial ratios in this study, which will be based on the CAMEL model.

4. OBJECTIVES OF THE STUDY

- To measure the financial performance of sample PSBs through CAMEL model.
- To identify significance differences in each dimension of the CAMEL model.

- To ascertain how CAMEL model acts as a catalyst for analysing the performance of selected PSB's in the study.

5. SCOPE OF THE STUDY

The current analysis focuses solely on activities of five Public Sector Banks that were top during the years 2017 & 2021. This investigation of the performance of banks has made use of many financial ratios, including capital adequacy ratios, asset quality ratios, managerial efficiency ratios, earnings quality ratios, & liquidity ratios. All of the necessary information has been gathered by scouring the yearly reports that have been made public by the various banks & websites.

6. METHODOLOGY

The research design used in the current study is analytical. SBI, Canara Bank, UBI, BOB, & PNB banks were chosen as a sample for the study. The study makes use of CAMEL model-related variables. ANOVA was utilised for analysis & interpretation of the data.

7. DATA ANALYSIS & DISCUSSION

7.1. C - Capital adequacy

Annexure-1 reveals that the range of Capital Adequacy Ratio (CAR) in selected banks was between 9.20% to 15.84%. The highest Mean CAR by BOB (13.94%) followed by Canara Bank (13.37%) followed by SBI (13.06%) followed by UBI (12.63%) & the least by PNB (12.38%). The range of Debt – Equity Ratio in selected banks was between 13.09% to 21.53%. The highest mean Debt – Equity Ratio by Canara (20.36%) followed by UBI (17.26%) followed by SBI (16.53%) followed by PNB (15.29%) & the least by BOB (14.34%).

H01: There is no significant difference among the Capital Adequacy ratios of sample banks.

		Sum of Squares	df	Mean Square	F	Sig.	Null Hypothesis
Capital Adequacy Ratio	Between Groups	7.544	4	1.886	0.783	0.550	Unable to Reject
	Within Groups	48.204	20	2.410			
	Total	55.748	24				
Debt – Equity Ratio	Between Groups	106.477	4	26.619	12.098	0.000	Reject
	Within Groups	44.005	20	2.200			
	Total	150.482	24				

Source: Authors Computations

Table-1 shows the ANOVA for Capital Adequacy. In case of Capital Adequacy Ratio there was no significant difference ($p > .05$) among the sample banks ($F(4, 20) = [0.783]$, $p = 0.55$). In case of Debt – Equity Ratio there was a significant difference ($p < .05$) among the sample banks ($F(4, 20) = [12.098]$, $p = 0.000$).

7.2. A – Asset quality

Annexure-1 reveals that the range of Gross NPAs to Gross Advances ratio in selected banks was between 5% to 18%. The highest mean Gross NPAs to Net Advances ratio by PNB (14.8%) followed by UBI (14%) followed by Canara (9.6%) followed by BOB (9.4%) & the least by SBI (7.4%). The range of Net NPAs to Net Advances ratio in selected banks was between 1.5% to 11%. The highest mean Net NPAs to Net Advances ratio

by PNB (6.77%) followed by UBI (6.48%) followed by Canara (5.21%) followed by SBI (3.35%) & the least by BOB (3.25%). The range of Gross NPAs to Total Assets ratio in selected banks was between 2.78% to 11.31%. The highest mean Gross NPAs to Total Assets ratio by PNB (9.25%) followed by UBI (8.3%) followed by BOB (6.39%) followed by Canara (5.91%) & the least by SBI (4.37%). The range of Net NPAs to Total Assets ratio in selected banks was between 0.81% to 17.90%. The highest mean Net NPAs to Total Assets ratio by SBI (5.08%) followed by PNB (4.22%) followed by UBI (3.79%) followed by Canara (3.26%) & the least by BOB (2.32%). Range of Total Investment to Total Assets ratio in selected banks was between 0.06% to 0.08%. The highest mean Total Investment to Total Assets ratio for all the sample banks is (0.07%).

H02: There is no significant difference among the asset quality ratios of sample banks.

		Sum of Squares	df	Mean Square	F	Sig.	Null Hypothesis
Gross NPAs to Net Advances ratio	Between Groups	204.560	4	51.140	13.046	0.000	Reject
	Within Groups	78.400	20	3.920			
	Total	282.960	24				
Net NPAs to Net Advances ratio	Between Groups	55.762	4	13.941	4.894	0.006	Reject
	Within Groups	56.969	20	2.848			
	Total	112.731	24				
Gross NPAs to Total Assets ratio	Between Groups	75.523	4	18.881	13.226	0.000	Reject
	Within Groups	28.552	20	1.428			
	Total	104.075	24				
Net NPAs to Total Assets ratio	Between Groups	21.338	4	5.335	0.474	0.754	Unable to Reject
	Within Groups	224.935	20	11.247			
	Total	246.273	24				
Total Investment to Total Assets ratio	Between Groups	0.000	4	0.000	0.208	0.931	Unable to Reject
	Within Groups	0.001	20	0.000			
	Total	0.001	24				

Source: Authors Computations

Table-2 shows the ANOVA for Asset Quality. In case of Gross NPAs to Net Advances ratio there was a significant difference ($p < .05$) among the sample banks ($F(4, 20) = [13.046]$, $p = 0.000$). In case of Net NPAs to Net Advances ratio there was a significant difference ($p < .05$) among the sample

banks ($F(4, 20) = [4.894]$, $p = 0.006$). In case of Gross NPAs to Total Assets ratio there was a significant difference ($p < .05$) among the sample banks ($F(4, 20) = [13.226]$, $p = 0.000$). In case of Net NPAs to Total Assets ratio there was no significant difference ($p > .05$) among the sample

banks ($F(4, 20) = [0.474]$, $p = 0.754$). In case of Total Investment to Total Assets ratio there was no significant difference ($p > .05$) among the sample banks ($F(4, 20) = [0.208]$, $p = 0.931$).

7.3. M – Management Efficiency

Annexure-1 reveals that the range of Total Advances to Total Deposits ratio in selected banks was between 62.26% to 80.38%. The highest mean Total Advances to Total Deposits ratio by SBI (73.96%) followed by BOB (72.13%) followed by UBI (68.94%) followed by Canara (68.54%) & the least by PNB (65.63%). The range of Business per employee (Rs in lakhs) in selected banks was

between Rs 1408.57 lakhs to Rs 2495.72 lakhs. The highest mean Business per employee (Rs in lakhs) by SBI is Rs 2052.64 lakhs followed by BOB is Rs 1939.89 lakhs followed by UBI is Rs 1911.99 lakhs followed by Canara is Rs 1695.33 lakhs & the least by PNB is Rs 1581.07 lakhs. The range of Profit per employee (Rs in lakhs) in selected banks was between Rs -16.4 lakhs to Rs 8.31 lakhs. The highest mean Profit per employee (Rs in lakhs) by SBI is Rs 4.16 lakhs followed by BOB is Rs 0.13 lakhs followed by Canara is Rs -1.1 lakhs followed by UBI is Rs -4.88 lakhs & the least by PNB is Rs -5.24 lakhs.

H03: There is no significant difference among the management efficiency ratios of sample banks.

		Sum of Squares	df	Mean Square	F	Sig.	Null Hypothesis
Total Advances to Total Deposits ratio	Between Groups	212.416	4	53.104	4.711	0.008	Reject
	Within Groups	225.458	20	11.273			
	Total	437.874	24				
Business per employee	Between Groups	526892.865	4	131723.216	0.650	0.634	Unable to Reject
	Within Groups	4055533.340	20	202776.667			
	Total	4582426.205	24				
Profit per employee	Between Groups	257.890	4	64.472	1.762	0.176	Unable to Reject
	Within Groups	731.938	20	36.597			
	Total	989.828	24				

Source: Authors Computations

Table-3 shows the ANOVA for Management Efficiency. In case of Total Advances to Total Deposits ratio there was a significant difference ($p < .05$) among the sample banks ($F(4, 20) = [4.711]$, $p = 0.008$). In case of Business per employee there was no significant difference ($p > .05$) among the sample banks ($F(4, 20) = [0.65]$, $p = 0.634$). In case of Profit per employee there was no significant difference ($p > .05$) among the sample banks ($F(4, 20) = [1.762]$, $p = 0.176$).

7.4. E – Earnings Quality

Annexure-1 reveals that the range of Operating profit as percentage to total assets in selected banks was between -2.76% to -0.5%. The highest mean Operating profit as percentage to total assets by SBI (-0.92%) followed by BOB (-0.92%) followed by Canara (-1.25%) followed by UBI (-1.37%) & the least by PNB (-1.59%). The range of Net profit

to average assets ratio in selected banks was between 0% to 396.59%. The highest mean Net profit to average assets ratio by Canara (283.7%) followed by SBI (225.1%) followed by BOB (161.59%) followed by UBI (126.21%) & the least by PNB (94.13%). The range of Interest income to total income ratio in selected banks was between 5.84% to 7.21%. The highest mean Interest income to total income ratio by UBI (6.8%) followed by Canara (6.65%) followed by PNB (6.46%) followed by SBI (6.36%) & the least by BOB (6.23%). The range of Non – interest income to total income ratio in selected banks was between 0.8% to 1.32%. The highest mean Non – interest income to total income ratio by Canara (1.15%) followed by SBI (1.13%) followed by PNB (1.09%) followed by UBI (1%) & the least by BOB (0.93%).

H₀₄: There is no significant difference among the earnings quality ratios of sample banks.

Table-4: ANOVA							
		Sum of Squares	df	Mean Square	F	Sig.	Null Hypothesis
Operating profit as percentage to total assets	Between Groups	1.696	4	0.424	1.649	0.201	Unable to Reject
	Within Groups	5.143	20	0.257			
	Total	6.839	24				
Net profit to average assets ratio	Between Groups	116878.309	4	29219.577	4.738	0.007	Reject
	Within Groups	123349.059	20	6167.453			
	Total	240227.368	24				
Interest income to total income ratio	Between Groups	1.018	4	0.254	3.155	0.037	Reject
	Within Groups	1.613	20	0.081			
	Total	2.631	24				
Non – interest income to total income ratio	Between Groups	0.168	4	0.042	2.486	0.076	Unable to Reject
	Within Groups	0.339	20	0.017			
	Total	0.507	24				

Source: Authors Computations

Table-4 shows the ANOVA for Earnings Quality. In case of Operating profit as percentage to total assets there was no significant difference ($p > .05$) among the sample banks ($F(4, 20) = [1.649]$, $p = 0.201$). In case of Net profit to average assets ratio there was a significant difference ($p < .05$) among the sample banks ($F(4, 20) = [4.738]$, $p = 0.007$). In case of Interest income to total income ratio there was a significant difference ($p < .05$) among the sample banks ($F(4, 20) = [3.155]$, $p = 0.037$). In case of Non – interest income to total income ratio

there was no significant difference ($p > .05$) among the sample banks ($F(4, 20) = [2.486]$, $p = 0.076$).

7.5. L – Liquidity Position

Annexure-1 reveals that the range of Liquidity assets to total assets ratio in selected banks was between 0% to 40.77%. The highest mean Liquidity assets to total assets ratio by PNB (33.21%) followed by UBI (30.05%) followed by Canara (20.68%) followed by BOB (19.77%) & the least by SBI (15.49%).

H₀₅: There is no significant difference among the Liquidity position ratios of sample banks.

Table-5: ANOVA							
		Sum of Squares	df	Mean Square	F	Sig.	Null Hypothesis
Liquidity assets to total assets ratio	Between Groups	1113.588	4	278.397	4.968	0.006	Reject
	Within Groups	1120.652	20	56.033			
	Total	2234.239	24				

Source: Authors Computations

Table-5 shows the ANOVA for Liquidity Position. In case of Liquidity assets to total assets ratio there was a significant difference ($p < .05$) among the sample banks ($F(4, 20) = [4.968]$, $p = 0.006$).

8. CONCLUSION

As far as the study is concerned, the selected banks for the study are performing more or less equally in several aspects. It is evident that, there is no significant difference among the liquidity position ratios of sample banks, & also operating profit as percentage to total assets. The profit planning has become a complex phenomenon under competitive

& deregulated environment. In the present scenario, there has been an increased focus on profitability, although other social objectives continue to be important.

Moreover, the setting up a new competitive environment has resulted in new challenges for the public sector banks to retain their position. There is slight variation in Total Advances to Total Deposits ratio among the selected banks. NPA's to advances as well as total assets are not in a satisfied manner. Hence banks need to concentrate more on NPA & its performance. However, there is need to undertake research on evolving appropriate norms,

granular, for evaluating performance of different banks operating in India without stifling flow of

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credit to productive sectors.

ANNEXTURE-1

Bank	Year	C - Capital adequacy		A - Asset quality					M - Management efficiency			E - Earnings quality				L - Liquidity position
		Capital Adequacy Ratio	Debt - Equity Ratio	Gross NPAs to Gross Advances ratio	Net NPAs to Net Advances ratio	Gross NPAs to Total Assets ratio	Net NPAs to Total Assets ratio	Total Investment to Total Assets ratio	Total Advances to Total Deposits ratio	Business per employee (Rs in lakhs)	Profit per employee (Rs in lakhs)	Operating profit as percentage to total assets	Net profit to average assets ratio	Interest income to total income ratio	Non - interest income to total income ratio	Liquidity assets to total assets ratio
SBI	2021	13.74	17.80	5.00	1.50	2.79	0.81	0.06	68.97	2495.72	8.31	-0.50	258.05	5.84	0.95	16.56
SBI	2020	13.13	17.08	6.00	2.23	3.77	1.31	0.07	73.32	2231.69	5.81	-0.77	233.34	6.51	1.14	17.05
SBI	2019	12.72	16.89	8.00	3.00	4.69	17.90	0.07	73.35	NA	NA	-0.93	219.91	6.59	0.95	18.06
SBI	2018	12.60	15.79	11.00	6.00	6.47	3.21	0.07	73.79	1757.77	-2.48	-1.48	217.69	6.38	1.29	13.83
SBI	2017	13.11	15.08	7.00	4.00	4.15	2.15	0.07	80.38	1725.38	5.00	-0.92	196.53	6.48	1.31	11.94
Canara	2021	14.90	19.66	9.00	3.82	5.23	2.12	0.06	64.02	1870.39	2.90	-1.10	307.28	6.00	1.32	21.97
Canara	2020	13.18	20.97	8.00	4.22	5.12	2.52	0.07	65.47	1803.67	-3.81	-1.38	319.93	6.76	1.07	29.97
Canara	2019	13.65	20.27	9.00	5.00	5.65	3.30	0.07	70.23	1759.66	0.59	-0.89	394.68	6.73	0.94	26.78
Canara	2018	11.90	21.53	12.00	7.00	7.69	4.63	0.07	72.03	1540.18	-7.17	-1.80	396.59	6.68	1.12	24.67
Canara	2017	13.22	19.38	10.00	6.00	5.86	3.71	0.07	70.95	1502.74	2.01	-1.10	0.00	7.09	1.29	0.00
UBI	2021	14.52	16.46	14.00	4.62	8.38	2.55	0.06	64.00	1937.02	3.72	-0.78	96.30	6.41	1.05	22.68
UBI	2020	12.56	16.38	14.00	5.49	8.91	3.14	0.08	65.92	2051.87	-7.77	-1.48	92.99	6.76	0.95	21.73
UBI	2019	12.81	16.44	15.00	6.85	9.86	4.12	0.07	70.62	1913.07	-7.91	-1.50	89.43	6.89	0.90	26.09
UBI	2018	11.78	18.92	16.00	8.42	6.92	4.99	0.07	71.04	1855.06	-13.96	-2.10	137.56	6.71	1.02	38.98
UBI	2017	11.50	18.10	11.00	7.00	7.45	4.16	0.07	73.10	1802.91	1.51	-0.97	214.76	7.21	1.09	40.77
BOB	2021	15.84	13.38	7.00	1.72	5.77	1.89	0.06	73.70	2040.61	1.01	-0.99	166.13	6.10	1.07	20.94
BOB	2020	14.99	13.42	9.00	3.09	5.99	1.86	0.06	73.00	1941.20	0.65	-0.84	148.99	6.56	0.89	18.09
BOB	2019	13.30	14.46	9.00	3.13	6.18	2.00	0.08	73.13	1986.42	0.78	-0.75	155.51	6.37	0.80	16.70
BOB	2018	13.42	15.37	10.00	3.33	7.84	3.26	0.07	72.87	1852.27	-4.42	-1.26	173.66	6.06	0.92	21.94

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BOB	2017	12.13	15.07	12.00	5.00	6.15	2.60	0.06	67.95	1878.93	2.64	-0.77	163.64	6.07	0.97	21.18
PNB	2021	14.50	13.48	12.00	4.80	8.28	3.06	0.06	62.26	1749.04	1.99	-0.85	80.32	6.40	1.01	31.22
PNB	2020	14.32	13.72	14.00	5.73	8.85	3.28	0.08	63.31	1709.30	0.49	-1.07	79.92	6.47	1.11	38.46
PNB	2019	14.14	13.09	14.00	5.78	10.13	3.88	0.07	67.40	1601.86	-14.09	-2.23	85.49	6.62	0.95	38.31
PNB	2018	9.73	17.36	16.00	6.56	11.31	6.36	0.07	67.66	1436.59	-16.40	-2.76	89.50	6.26	1.15	35.35
PNB	2017	9.20	18.80	18.00	11.00	7.69	4.54	0.06	67.51	1408.57	1.79	-1.05	135.44	6.56	1.24	22.72
Max		15.84	21.53	18.00	11.00	11.31	17.90	0.08	80.38	2495.72	8.31	-0.50	396.59	7.21	1.32	40.77
Min		9.20	13.09	5.00	1.50	2.79	0.81	0.06	62.26	1408.57	-16.40	-2.76	0.00	5.84	0.80	0.00
Mean-SBI		13.06	16.53	7.40	3.35	4.37	5.08	0.07	73.96	2052.64	4.16	-0.92	225.10	6.36	1.13	15.49
Mean-Canara		13.37	20.36	9.60	5.21	5.91	3.26	0.07	68.54	1695.33	-1.10	-1.25	283.70	6.65	1.15	20.68
Mean-UBI		12.63	17.26	14.00	6.48	8.30	3.79	0.07	68.94	1911.99	-4.88	-1.37	126.21	6.80	1.00	30.05
Mean-BOB		13.94	14.34	9.40	3.25	6.39	2.32	0.07	72.13	1939.89	0.13	-0.92	161.59	6.23	0.93	19.77
Mean-PNB		12.38	15.29	14.80	6.77	9.25	4.22	0.07	65.63	1581.07	-5.24	-1.59	94.13	6.46	1.09	33.21