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ANALYSIS OF OPERATIONAL PERFORMANCE OF STATE BANK OF INDIA: A STUDY

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ABSTRACT

The better operational and working performance of commercial banks is crucial for the overall best performance of the banking sector as a whole. It has a large prospective effect on the growth of the economy. The State Bank of India (SBI) is the leading public sector bank in India. It has a great contribution to the development of the Indian financial system as well as the nation's economy. The present study has attempted to evaluate the operational and working performance of SBI based on some important parameters such as total deposits, demand deposits, term deposits, total credits, total investments, credit deposit ratio, investment deposit ratio, advances to priority sectors, the share of priority sectors' advances to total advances, etc over for ten years from 2009-10 to 2018-19.

KEYWORDS

State Bank of India, Indian financial system, economic growth, operational and working performance.

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INTRODUCTION

The Indian banking sector is one of the important pillars of the Indian financial system. If the banking sector performs well then automatically the Indian financial system will reflect better performance. It will lead to the economic development of the nation. So, the banking sector plays a pivotal role in the development of the Indian economy. The operational performance of the bank is very crucial for the betterment of the overall performance of the bank. The State Bank of India (SBI) is the largest public sector bank in India. Its operational performance reflects the operational efficiency of the public sector banks to a large extent. The operational performance could be measured by some important parameters like Total deposits, demand deposits, term deposits, total credits, total investments, credit deposit ratio, investment deposit ratio, advances to priority sectors, the share of priority sectors' advances to total advances, etc. The present study has attempted to evaluate the operational and working performance of SBI over for ten years from 2009-10 to 2018-19.

LITERATURE REVIEW

Several studies have been conducted by the various academicians and researchers on different aspects of the financial performance of commercial banks in India. Some of them are discussed below:

Paul (2015) analyzed the working and operation of commercial banks in India from 2003-14 to 2012-13 with the help of some selected indicators like deposits, credits, investment, credit deposit ratio, investment deposit ratio. He found that the scheduled commercial banks of India had been significantly performing satisfactorily and contributing to the national growth of the country.

Hundal and Singh (2016) examined the financial performance of public and private sector banks and determined the compound growth of various performance indicators like operating expenses, investment, investment deposit ratio, credit deposit ratio, non-performing assets, etc. of public and private sector banks in India. The study confirmed that the economy with a well-developed banking system grew up faster than those with a weaker one. They also observed that the private sector banks had been working to earn maximum profit, whereas the socio-economic development, growth responsibility, and social welfare is on the shoulder of public sector banks.

Srinivasan and Britto (2017) attempted to evaluate the financial performance of some selected Indian commercial banks with the help of some financial ratios relating to liquidity, solvency, efficiency, profitability for the period of 2012-13 to 2016-17. They also examined the impact of liquidity, solvency, and efficiency on the profitability of commercial banks in India. The study revealed that the financial performance of the private sector banks was relatively better than public sector banks throughout the study period. They also found that the liquidity ratio and solvency ratio, turnover ratio, and solvency ratio had a positive and significant impact on the profitability of the selected public sector and private sector banks.

Kanagavalli and Saroja Devi (2018) analyzed the performance of SBI based on the liquidity, profitability, turnover and market-based ratios throughout for 013-14 to 2017-18. The study showed that the SBI had maintained the required standards in all respects of liquidity, turnover and profitability.

Nayana and Veena (2018) attempted to analyze the profitability performance of SBI during the period from 2003-04 to 2015-16 based on some variables like deposits, borrowings, investment, advances, return on assets, return on equity, dividend payout ratio, net NPA to net advances ratio and net profit. They found that there was a declining profitability of the banking sector due to unsecured loans and advances.

OBJECTIVES OF THE STUDY

The objectives of the study are as follows:

1. To evaluate the operational performance of SBI based on some selected parameters for a period of ten years from 2009-10 to 2018-19.
2. To determine the compound growth rate of the selected operational performance parameters.
3. To analyze the relationship between the selected operational performance parameters.

RESEARCH METHODOLOGY

The present study is analytical in nature based on secondary data. The data have been collected from the various issues of RBI bulletin, annual reports of SBI of various years, various related research articles and web-based resources. The study period is ten years starting from 2009-10 to 2018-19. In order to analyze the secondary data various statistical tools (descriptive statistics, F-test) been used to draw the logical conclusion. F-test in two-sample for variances has been done in this study with the help of MS Excel.

Hypothesis: Four sets of hypotheses have been formulated for the purpose of achievement of the research objectives. These are as follows:

H₀₁: There is no significant difference in performance between term deposits and demand deposits of SBI

H₀₂: There is no significant difference in performance between credit deposit ratio and investment deposit ratio of SBI

H₀₃: There is no significant difference in performance between credit deposit ratio and priority sectors' advances to total advances ratio of SBI

H₀₄: There is no significant difference in performance between investment deposit ratio and priority sectors' advances to total advances ratio of SBI

ANALYSIS AND DISCUSSION

1. Total Deposits of SBI: The total deposits of SBI are the main source of credit mobilization. It consists of demand deposits and time deposits. Any bank needs to maintain an adequate level of deposits in the bank.

TABLE 1: TOTAL DEPOSITS (DEMAND DEPOSITS AND TERM DEPOSITS) OF SBI FROM 2009-10 TO 2018-19

Year	Total Deposits	Growth Rate	Demand Deposits	Growth Rate	Term Deposits	Growth Rate
2009-10	11164645645	100	4762179009	100	6402466636	100
2010-11	12555624844	112.458785	5637899451	118.3890702	6917725393	108.0478164
2011-12	14146894011	112.6737553	5755887275	102.0927621	8391006736	121.2971932
2012-13	16274026119	115.0360362	6631253978	115.2081975	9642772141	114.9179407
2013-14	18388523565	112.9930813	7417936016	111.863247	10970587549	113.7700589
2014-15	20529607888	111.6435902	8095557912	109.1349116	12434049976	113.3398728
2015-16	22538575644	109.7857093	9155885402	113.0976457	13382690242	107.6293747
2016-17	25998106619	115.3493771	11362444181	124.0998951	14635662438	109.3626332
2017-18	27221782821	104.7067897	12101736929	106.5064588	15120045892	103.3096107
2018-19	29405410611	108.0216193	13099677038	108.2462552	16305733573	107.8418259

(Source: Compiled from annual reports of SBI of various years)

Interpretation: The above table-1 shows the total deposits, demand deposits, and term deposits of SBI with their annual growth rate from 2009-10 to 2018-19. In all the cases, the growth rate has been considerably increased with the zigzag trend over the period. Total deposits have been reduced from 112.458% in 2010-11 to 108.0216% in 2018-19, in between, there is an up and downtrend. Likewise, demand deposits have been reduced from 118.389% in 2010-11 to 108.246% in 2018-19 with a zigzag trend. The term deposits have been reduced from 108.047% in 2010-11 to 107.841% in 2018-19 with a zigzag trend.

2. Total Credit Distributed and Investment made by SBI: Not only accepting deposits but also the creation of credit from such deposits is a primary function of any commercial bank. The investment made by any bank is the way of deploying deposited funds. The investment could be made in government and approved securities.

TABLE 2: TOTAL CREDIT DISTRIBUTED AND INVESTMENT MADE BY SBI FROM 2009-10 TO 2018-19

Year	Total Credits	Growth Rate	Total Investments	Growth Rate
2009-10	6895016421	100	4127492607	100
2010-11	10064015513	145.9607186	4190664491	101.5305148
2011-12	11636702054	115.6268295	4609491377	109.9942834
2012-13	13926080333	119.6737724	5193931904	112.6790676
2013-14	15782766860	113.3324416	5794012621	111.553496
2014-15	16922113341	107.2189274	6956917526	120.0708038
2015-16	18702608928	110.5217094	8073745830	116.0534935
2016-17	18968868201	101.4236478	10272808690	127.2372069
2017-18	19601185351	103.3334469	11837942419	115.2356943
2018-19	22268536672	113.6081123	11192477662	94.547492

(Source: Compiled from annual reports of SBI of various years)

Interpretation: The above table-2 shows the total credit and total investments of SBI with their annual growth rate from 2009-10 to 2018-19. The growth rate has been considerably increased with the zigzag trend over the years for total credits. Whereas, the growth rate for total investment has been reduced in the final year of 2018-19. Total credits have been reduced from 145.960% in 2010-11 to 113.608% in 2018-19, in between, there were ups and downs trend. The total investments have been reduced from 101.530% in 2010-11 to 94.547% in 2018-19 with a zigzag trend.

3. Credit Deposit Ratio and Investment Deposit Ratio of SBI: The credit deposit ratio is the indicator of credit creation by the bank from its deposits. The investment deposit ratio indicates the investment made by any bank out of its total deposits collected.

TABLE 3: CREDIT DEPOSIT RATIO AND INVESTMENT DEPOSIT RATIO OF SBI FROM 2009-10 TO 2018-19

Year	Credit Deposit Ratio	Investment Deposit Ratio
2009-10	61.75759303	36.96931133
2010-11	80.15543343	33.37678963
2011-12	82.25623268	32.58306292
2012-13	85.57243445	31.91546988
2013-14	85.82944033	31.50885171
2014-15	82.42784486	33.88724015
2015-16	82.98043862	35.82189912
2016-17	72.96249869	39.51368013
2017-18	72.00551661	43.48702103
2018-19	75.7293852	38.06264708

(Source: Compiled from annual reports of SBI of various years)

Interpretation: The above table-3 shows the credit deposit ratio and investment deposit ratio of SBI from 2009-10 to 2018-19. Both the ratios have been considerably increased with the zigzag trend over the years. The credit deposit ratio has been hiked from 61.757% in 2009-10 to 75.729% in 2018-19. The investment deposit ratio has been increased from 36.969% in 2009-10 to 38.062% in 2018-19.

4. Advances made to Priority Sector and Share of Priority Sectors' Advances of SBI: In very brief, the priority sector means the agriculture and rural sector of the nation. The RBI has prescribed policy measures for priority sector lending from all the banks working in India.

TABLE 4: ADVANCES MADE TO PRIORITY SECTOR AND SHARE OF PRIORITY SECTORS' ADVANCES OF SBI FROM 2009-10 TO 2018-19

Year	Advances to Priority Sectors	Share of Priority Sectors' Advances to Total Advances
2009-10	2509051965	32.7613
2010-11	3188732953	35.8286
2011-12	3457800673	33.8706
2012-13	3759627900	30.9182
2013-14	4067488239	29.9905
2014-15	4257143330	29.3987
2015-16	4750380097	29.8139
2016-17	4710768362	29.4679
2017-18	4483589560	27.248
2018-19	5207297760	27.4341

(Source: Compiled from annual reports of SBI of various years)

Interpretation: The above table-4 shows the total advances given to the priority sectors and the share of priority sectors' advances to total advances by SBI over the year from 2009-10 to 2018-19. Total advances given to the priority sectors in 2009-10 were Rs. 2509051965 and it has been increased to Rs. 5207297760 in 2018-19. The share of priority sectors' advances to total advances has been reduced from 32.761% in 2009-10 to 27.434% in 2018-19.

Testing of Hypothesis

Hypothesis-1

An F-Test two-sample for variances has been conducted to find out whether the time deposits are significantly different from the demand deposits of SBI.

H₀₁: There is no significant difference in performance between time deposits and demand deposits of SBI

TABLE 5: F-TEST TWO-SAMPLE FOR VARIANCES OF TIME DEPOSIT AND DEMAND DEPOSIT

	<i>Time Deposit</i>	<i>Demand Deposit</i>
Mean	11420.276	8402.046
Variance	12307005.4	8575239.503
Observations	10	10
df	9	9
F	1.435179203	
P(F<=f) one-tail	0.299535759	
F Critical one-tail	3.178893105	

(Source: Compiled by the researcher)

Interpretation: The above table-5 shows the F-Test two-sample for variances of time deposits and demand deposits. From the above, it has been observed that the calculated value of F is 1.4352 and the critical value of F is 3.1789. Here, calculate value of F is lower than the critical value of F. It leads to accept the null hypothesis and reject the alternative hypothesis. So, it can be concluded that there is no significant difference in performance between time deposits and demand deposits of SBI.

Hypothesis-2

An F-Test two-sample for variances has been conducted to find out whether the credit deposit ratio is significantly different from the investment deposit ratio of SBI.

H₀₂: There is no significant difference in performance between credit deposit ratio and investment deposit ratio of SBI

TABLE 6: F-TEST TWO-SAMPLE FOR VARIANCES OF CREDIT DEPOSIT RATIO AND INVESTMENT DEPOSIT RATIO

	<i>Credit Deposit Ratio</i>	<i>Investment Deposit Ratio</i>
Mean	78.169	35.713
Variance	57.30432111	14.73697889
Observations	10	10
df	9	9
F	3.888471412	
P(F<=f) one-tail	0.027796848	
F Critical one-tail	3.178893105	

(Source: Compiled by the researcher)

Interpretation: The above table-6 shows the F-Test two-sample for variances of credit deposit ratio and investment deposit ratio. From the above, it has been observed that the calculated value of F is 3.8885 and the critical value of F is 3.1789. Here, calculate value of F is higher than the critical value of F. It leads to reject the null hypothesis and accept the alternative hypothesis. So, it can be concluded that there is a significant difference in performance between credit deposit ratio and investment deposit ratio of SBI.

Hypothesis-3

An F-Test two-sample for variances has been conducted to find out whether the credit deposit ratio is significantly different from the priority sectors' advances to total advances ratio of SBI.

H₀₃: There is no significant difference in performance between credit deposit ratio and priority sectors' advances to total advances ratio of SBI

TABLE 7: F-TEST TWO-SAMPLE FOR VARIANCES OF CREDIT DEPOSIT RATIO AND PRIORITY SECTORS' ADVANCES TO TOTAL ADVANCES RATIO

	<i>Credit Deposit Ratio</i>	<i>Priority Sectors' Advances to Total Advances Ratio</i>
Mean	78.169	30.67318
Variance	57.30432111	7.525226722
Observations	10	10
df	9	9
F	7.614962742	
P(F<=f) one-tail	0.002893467	
F Critical one-tail	3.178893105	

(Source: Compiled by the researcher)

Interpretation: The above table-7 shows F-Test two-sample for variances of credit deposit ratio and priority sectors' advances to total advances ratio. From the above, it has been observed that the calculated value of F is 7.6149 and the critical value of F is 3.1789. Here, calculate value of F is higher than the critical value of F. It leads to reject the null hypothesis and accept the alternative hypothesis. So, it can be concluded that there is a significant difference in performance between credit deposit ratio and priority sectors' advances to total advances ratio of SBI.

Hypothesis-4

An F-Test two-sample for variances has been conducted to find out whether the investment deposit ratio is significantly different from the priority sectors' advances to total advances ratio of SBI.

H₀₄: There is no significant difference in performance between investment deposit ratio and priority sectors' advances to total advances ratio of SBI

TABLE 8: F-TEST TWO-SAMPLE FOR VARIANCES OF INVESTMENT DEPOSIT RATIO AND PRIORITY SECTORS' ADVANCES TO TOTAL ADVANCES RATIO

	<i>Investment Deposit Ratio</i>	<i>Priority Sectors' Advances to Total Advances Ratio</i>
Mean	35.713	30.67318
Variance	14.73697889	7.525226722
Observations	10	10
Df	9	9
F	1.958343507	
P(F<=f) one-tail	0.165563575	
F Critical one-tail	3.178893105	

(Source: Compiled by the researcher)

Interpretation: The above table-8 shows F-Test two-sample for variances of investment deposit ratio and priority sectors' advances to total advances ratio. From the above, it has been observed that the calculated value of F is 1.9583 and the critical value of F is 3.1789. Here, calculate value of F is lower than the critical value of F. It leads to accept the null hypothesis and reject the alternative hypothesis. So, it can be concluded that there is no significant difference in performance between investment deposit ratio and priority sectors' advances to the total advances ratio of SBI.

FINDINGS

The findings of the study are mentioned below:

1. There is significant growth in the total deposits including demand deposits and term deposits of SBI.
2. There is no significant difference in performance between time deposits and demand deposits of SBI.
3. Credit deposit ratio has an increasing trend from 2009-10 to 2018-19 with a slight zigzag trend over the years.
4. There is a significant difference in performance between credit deposit ratio and investment deposit ratio of SBI.
5. There is a significant difference in performance between credit deposit ratio and priority sectors' advances to total advances ratio of SBI.
6. The advances to priority sectors have an increasing trend over the period.
7. There is no significant difference in performance between investment deposit ratio and priority sectors' advances to the total advances ratio of SBI.

CONCLUSION

The economic development of a nation depends on its banking sector to a large extent. The largest public sector of India is SBI which shows the importance of its performance towards development. The study reveals that there is no significant difference in the performance of demand deposits and term deposits. The current market position of SBI is well again. Finally, to conclude the study, it may be said that the overall operational and working performance of SBI is quite satisfactory over the period with slight ups and downs. SBI is continuing its contribution towards the financial and economic growth of India.

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