INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

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PROFITABILITY ANALYSIS OF SELECT BANKS IN INDIA

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ABSTRACT
Reforms in the Indian economy and banking sector have witnessed growth and development of financial institutions particularly scheduled commercial banks in India. These ever-changing reforms and technology advancements increase financial risk which reduces the profitability of banks. The present study is persistent on analysis of relationship among spread ratios and net interest margin (Profitability) of SBI and HDFC banks. For the study purpose have taken ten years' financial reports of select banks and used Pearson's correlation coefficient analysis for processing of data.

KEYWORDS
assets, financial institutions, liabilities, net interest income, profitability, spread.

JEL CODE
G20

INTRODUCTION
The financial and economic conditions in the country are far better-quality to any other country in the world, due to India's banking sector is adequately capitalised and well-regulated by Reserve Bank of India (RBI). The Indian banking system consists of 12 public sector banks, 22 private sector banks, 46 foreign banks, 56 regional rural banks, 1485 urban cooperative banks and 96,000 rural cooperative banks in addition to cooperative credit institutions As of November 2020, the total number of ATMs in India increased to 209,282. According to the RBI, bank credit stood at Rs.108.79 trillion and bank deposits stood at Rs. 155.14, as of July 16, 2021.

As of June 23, 2021, the number of bank accounts—opened under the government's flagship financial inclusion drive 'Pradhan Mantri Jan Dhan Yojana (PMJDY)'—reached 42.55 crore and deposits in Jan Dhan bank accounts totalled higher than Rs. 1.44 lakh crore. In the Faster Payments Innovation Index (FPII), the digital payments system in India has evolved the most among 25 countries with India's Immediate Payment Service (IMPS). Through immediate payment service (IMPS), reached the number of transactions upto 303.76 million (by volume) and amounted to Rs. 2.84 trillion. Due to digital payment the 3.25 billion transactions worth Rs. 6.06 lakh crore recorded by Unified Payments Interface (UPI).

Total of 32 Mergers and Acquisitions (M&A) the Indian banking and financial services witnessed activities worth Rs.172 crore in 2019. The commercial banks recorded a recovery of Rs. 400,000 crores of NPAs (Non-Performing Assets) in the last four years including record recovery of Rs. 156,746 crores in the financial year 2019. The RRBs which are unable to maintain minimum Capital to Risk weighted Assets Ratio (CRAR) of 9% as per the regulatory norms prescribed by RBI, do the continuation of the process of recapitalization of Regional Rural Banks (RRBs) by providing minimum regulatory capital to RRBs for another year beyond 2019-20 - till 2020-21 given approval by the Cabinet Committee on Economic Affairs.

SPREAD

The spread measures the efficiency of a financial firm's intermediation function in borrowing and lending money and also the intensity of competition in the firm's market area.

Spread = (Interest Income / Avg. earning Assets) – (Interest Expense / Avg. Interest Bearing Liabilities)

SPREAD RATIOS

1. **Spread to Total Income**

Spread to Total Income = Spread ÷ Total Income

Then Total Income = Interest income + Other Income

2. Spread to Working Fund

Spread to Working Fund = Spread ÷ Working Fund

3. Interest Earned to Working Fund

Interest earned to Working Fund = Interest Income ÷ Working Fund

4. Interest Earned to Total Income

Interest Earned to Total Income = Interest Income ÷ Total Income

5. Interest Expended to Working Fund

Interest Expended to Working Fund = Interest Expense ÷ Working Fund

6. Interest Expended to Total Income

Interest Expended to Total Income = Interest Expense ÷ Total Income

NET INTEREST MARGIN (PROFITABILITY)

It is a measure of the differences between interest income generated by the banks and the amount of interest paid to the outsiders.

Net Interest Margin = Net Interest Income ÷ Earning Assets*100

Or

Net Interest Margin = (Interest Income – Interest Expenses) ÷ Earning Assets*100

REVIEW OF LITERATURE
Manju Rajan Babu (2019) evaluated profitability and liquidity position of banks with reference to pre and post-merger in India during the period of 1998-2016. The author had taken total 17 banks from both public sector and private sector banks. For processing data used CAMEL and data envelopment analysis. It was observed

that ICICI bank had a better performance after merger. The mixed trend was also observed in the analysis of acquirer banks. The return on net worth, profit per employee and total asset growth rate ratios in post-merger years: HDFC Bank, Federal Bank and Bank of Baroda were efficient as compared to other banks and the financial performance of Kotak Mahindra Bank was efficient for post-merger years.

Santosh Kumar (2019) study conducted on the profitability of banks impacted by income diversification for the period of ten years from 2008 to 2017. For study purpose the author had taken 43 foreign banks, 21 nationalized banks, 6 SBI associate banks and 20 private sector banks. To process the data used ANOVA - F test and Multiple Regression analysis. The study was found that DS_1 positively impacted on ROE, ROA and RAROE and negatively impacted on RAROA. The DS_2 was positively impacted on ROE, ROA, RAROE and RAROA during the study period.

Biraj Kumar Mohanty and Ravees Krishnankutty (2018) analysed the profitability of 39 banks of 390 observations. They analysed profitability of banks from 1999 to 2015. They used correlation analysis to know the association among the variables. The study concludes that ROA has a significant positive association with last year solvency ratio, capital adequacy ratio whereas 2 and 3 years lag ROA, has a negative effect with size, GDP growth, loan to deposit ratio, expense ratio and productivity ratios.

Albulescue (2015) had a study on banking sector of emerging six Latin American countries during 2006 – 2013. The author finds out that capitalization, liquidity and interest rates margin positively influence the banks' profitability margins whereas NPA and non-interest expenses have negative impact. The author found out either ROA or ROE is robust to measure the profitability of a bank. It was further suggested that banking sector should take care of quality of loans to increase the profitability. A well- Capitalized banking sector is eventually a profitable one.

Rakhe P.B. (2010) had study on profitability of foreign banks vis-a-vis compared with Indian public sector banks and private sector banks during the period of 2002 to 2009. For analysis of data the researcher used regression analysis. The study indicates the access to low cost funds, diversification of income, adequate other income to fully finance the operating expenses are the important factors leading to the higher profitability of foreign banks. The analysis is also found that efficiency of fund management is the most important factor determining profitability in the banking system followed by generation of other income.

Mittal and Aruna (2007) compared the profitability of various bank groups using ratio analysis during the period 1999-2000 to 2003-04. The study found that foreign banks were the most profitable bank group in India followed by private sector banks and public sector banks. The study also noted that the profitability of the public sector banks has witnessed improvement over the last five years.

OBJECTIVES OF THE STUDY

1. To analyse the profitability of SBI Bank
2. To analyse the profitability of HDFC Bank

HYPOTHESIS OF THE STUDY

$H0_1$: There is no significant relationship among spread ratios and net interest margin of SBI bank.

$H0_2$: There no significant relationship among spread ratios and net interest margin of HDFC bank.

METHODOLOGY OF THE STUDY

The study is based on the secondary data in the form of consolidated financial information contained in annual records and reports of selected banks in India, and the published journal, articles data from RBI's centre for monitoring Indian economy (CMIE).

SAMPLE SELECTION CRITERIA

Selection of banks for study purpose used the criteria of: The Banks whose equity shares are being traded in National Stock Exchange for not less than 10 years; The banks' trading frequency should be at least 90% in the last six months and banks are representative of 'The Nifty PSU Bank Index' and 'Private Sector Bank Index'.

CORRELATION ANALYSIS

Correlation analysis helps to determine the strength of the linear relationship between the two variables X and Y, in other words, as to how strongly these two variables are correlated. Karl Pearson, in 1896, developed an index or coefficient of this association in cases where the relationship is a linear one, i.e., where the trend of the relationship can be described by a straight line. The Pearson's coefficient of correlation is designated by r. The coefficient of correlation r can be designed as a measure of strength of the linear relationship between the two variables X and Y.

$$r = \frac{n(\sum XY)-(\sum X)(\sum Y)}{\sqrt{n\sum X^2-(\sum X)^2}\sqrt{n\sum Y^2-(\sum Y)^2}}$$

TESTING OF HYPOTHESIS

$H0_1$: There is no significant relationship between spread ratios and Net Interest Margin (Profitability) of SBI Bank.

TABLE - 1: SBI - CORRELATION BETWEEN SPREAD RATIOS AND NET INTEREST MARGIN (NIM)

		Net Interest Margin
Net Interest Margin	Pearson Correlation	1
	Sig. (2-tailed)	
Spread to Total Income	Pearson Correlation	.609
	Sig. (2-tailed)	.062
Spread to Working Fund	Pearson Correlation	.683*
	Sig. (2-tailed)	.029
Interest Income to Working Fund	Pearson Correlation	.803**
	Sig. (2-tailed)	.005
Interest Income to Total Income	Pearson Correlation	.727*
	Sig. (2-tailed)	.017
Interest Expense to Working Fund	Pearson Correlation	.379
	Sig. (2-tailed)	.281
Interest Expense to Total Income	Pearson Correlation	-.470
	Sig. (2-tailed)	.171

* Correlation is significant at the 0.05 level (2-tailed).

**Correlation is significant at the 0.01 level (2-tailed).

Table – 1 show that correlation between the net interest margin and spread ratios that influences the net interest margin of the SBI. The Net Interest Margin (NIM) significantly correlated with spread to working funds (r = 0.68; 0.05), interest income to working funds (r = 0.80; 0.01) and interest income to total income (r = 0.73; 0.05), signifies higher the banks' earning capacity indicates the greater NIM. And hence other ratios were not found to be significantly correlated with NIM. It indicates NIM not depends on other spread ratios. The null hypothesis "There is no significant relationship between spread ratios and Net Interest Margin of select public and private sector banks", was rejected in the ratios of spread to working funds Vs NIM, interest income to working funds Vs NIM and interest income to total income Vs NIM. It was accepted in remaining other spread ratios of SBI.

$H0_2$: There is no significant relationship between spread ratios and Net Interest Margin of HDFC Bank.

TABLE – 2: HDFC BANK - CORRELATION BETWEEN SPREAD AND NET INTEREST MARGIN

		Net Interest Margin
Net Interest Margin	Pearson Correlation	1
	Sig. (2-tailed)	
Spread to Total Income	Pearson Correlation	.035
	Sig. (2-tailed)	.923
Spread to Working Fund	Pearson Correlation	.030
	Sig. (2-tailed)	.935
Interest Income to Working Fund	Pearson Correlation	-.058
	Sig. (2-tailed)	.873
Interest Income to Total Income	Pearson Correlation	-.115
	Sig. (2-tailed)	.752
Interest Expense to Working Fund	Pearson Correlation	-.177
	Sig. (2-tailed)	.625
Interest Expense to Total Income	Pearson Correlation	-.303
	Sig. (2-tailed)	.394

* Correlation is significant at the 0.05 level (2-tailed).

**Correlation is significant at the 0.01 level (2-tailed).

Table – 2 shows that correlation between the net interest margin and spread ratios that influences the net interest margin of the HDFC Bank. The Net Interest Margin (NIM) positively and insignificant correlation with spread to total income and spread to working funds, and it was negatively and insignificant correlation with remaining all variables. It indicates NIM not depends on all spread ratios of HDFC bank. The null hypothesis "There is no significant relationship between spread ratios and Net Interest Margin of select public and private sector banks". Accepted and alternative hypothesis was rejected.

COMPARATIVE RESULTS

When compared the test results of HDFC bank with SBI bank, during the study period 2010 – 2020, HDFC bank's NIM has not associated with its all Spread ratios. Hence the SBI bank's NIM has a significant association with Spread to working funds, interest income to working funds and interest income to total income. It can understand that SBI bank consists of better utilization of its funds to generate the profits.

SUMMARY OF FINDINGS & CONCLUSIONS

The SBI bank' The Net Interest Margin (NIM) significantly correlated with spread to working funds (r = 0.68; 0.05), interest income to working funds (r = 0.80; 0.01) and interest income to total income (r = 0.73; 0.05), signifies higher the banks' earning capacity indicates the greater NIM. And hence other ratios were not found to be significantly correlated with NIM. It indicates NIM not depends on other spread ratios. The HDFC bank' The Net Interest Margin (NIM) positively and insignificant correlation with spread to total income and spread to working funds, and it was negatively and insignificant correlation with remaining all variables. It indicates NIM not depends on all spread ratios of HDFC bank.

The study concludes that the SBI bank having huge profits through its traditional income, by offering higher loans and advances to the customers. Hence the HDFC banks' traditional income does not correlate with its profitability tells us they generate the profits through non- traditional income.

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