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**IMPACT OF THE COVID-19 ON THE PERFORMANCE OF THE SBI: A STUDY**

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**ABSTRACT**

*The outbreak of the Covid-19 pandemic is the most serious challenge for the world as well as Indian economy. Both the manufacturing and services industries have been worsely affected by the heat of the virus. The banking sector, which is one of the most vital players for economic growth, has been bitten defectively by the spread of the Covid-19 virus. It keeps the national financial system moving upward by offering finance to the business and individual to expand or invest. The lending and business investment are vital for the growth of the nation's economy. So right now, the stability of the banking sector is a very crucial matter. In the present study has attempted to evaluate the impact of Covid-19 pandemic on the performance of the State bank of India (SBI). Variables like net profits, basic EPS, net NPA, ROA has been used to analyze the performance of the SBI with the help of paired sample t-test and one sample t-test. The results show that there is no such impact of Covid-19 outbreak in the performance of the SBI.*

**KEYWORDS**

Indian economy, Covid-19, banking sector, performance and economic growth.

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**INTRODUCTION**

The outbreak of Covid-19 virus has hit the global economy very badly. It has created a worldwide socio-economic crisis that forced the world economy to fall into a great depression. The Indian economy is not away from this amid. There is also a downturn in our national economic growth by this unprecedented pandemic across the world. The banking sector is one of the most significant players of the economic growth of the nation. It keeps the national financial system moving upward by offering finance to the business and individual to expand or invest. The lending and business investment are vital for the growth of the nation's economy. So right now, the stability of the banking sector is a very crucial matter. The Indian banking sector has also been bitten defectively by the spread of the Covid-19 virus. The Government of India and the Reserve bank of India both have taken different kinds of initiatives to prevent and protect the economic meltdown and to minimize the negative impact of the pandemic on the economy. As the Covid-19 pandemic is not over, the banking sector is still facing various difficulties in their regular activities. The experts say that the banking sector will take a longer time to recover from the devastating pandemic situation. In the present study has attempted to evaluate the impact of Covid-19 pandemic on the performance of the State bank of India (SBI).

**LITERATURE REVIEW**

Several studies have been conducted by many academicians and researchers on the impact of Covid-19 pandemic on the Indian banking sector. Some of them are highlighted below.

Thakor (2020) found that the banks remained risk averse and mainlining a consensus among industry leaders in consumer oriented sectors that are operating with 70% capacity presently. The health of the banking sector depends on the recovery of the economy depending on the fiscal stimulus package of the government. Poddar and Yadav (2020) said that the situation of Covid-19 is the aggravating the financial health of the nation even worse. They found that there is a significant relation between the happening of Covid-19 and fall of Indian economy. They suggested that the government is needed to give priority to the economic measures to boost up the economy.

Perwej (2020) aimed to demonstrate a close look to about the impact of Covid-19 pandemic on the Indian banking system and briefly discussing Indian banks ready to assimilate Covid—19 as well as influence of Covid on the financial services sector. He suggested that the banks must continue to leverage the technology and build a flexible in their infrastructure to navigate the current challenges of a pandemic from the banking sector.

Lelissa (2020) tried the explore the impact of the Covid pandemic on the core business of the private banking system and its implication from the balance sheet and profit & loss perspectives. She found that there is an immediate requirement of liquidity to private banks. She also found that a comprehensive reform and financial sector restructuring program should be made to accommodate the changes and accelerate the recovery process.

Kumar and Kumar (2021) over viewed the impact of Covid-19 pandemic on the Indian economy and Indian banking sector specially the challenges. They analyzed the various policy measures taken by the Reserve Bank of India and the Government of India data both at central and state level to prevent and recover the current economic meltdown of India. They suggested a strong and resilient leadership in the Indian economy to protect it from long term damage from the current pandemic situation.

**RESEARCH GAP**

From the above literature review, it appears that various attempts have been made by many academicians and researchers to evaluate the impact of Covid-19 pandemic on the Indian banking sector and the Indian economy. But no such work has been done to analyze the impact of Covid-19 on the performance of the State Bank of India. So, the present study has tried to explore this untouched area.

**OBJECTIVE OF THE STUDY**

The objective of the study is to analyze the impact of Covid-19 on the performance of the SBI

**METHODOLOGY**

The study is analytical in nature. It is purely based the secondary data. The data have been collected from various related research articles, publications, quarterly reports of SBI (money control) and web-based resources. The study period covers eight quarters, starting from 31.06.2019 to 31.03.2021 which includes two financial years (2019-20 to 2020-21). The present study has considered four variables like Net profits, Basic EPS, Net NPA and Return on Assets (ROA) to measure and analyze the performance of SBI over the study period. The statistical tools like paired sample t-test and one sample t-test have been applied in the study to analyze the data to get the results for drawing a logical conclusion. The secondary data have been processed with the help of SPSS.

**Hypothesis:**

Following eight sets of hypotheses have been formulated to achieve the research objective of the study.

1. H<sub>0</sub>: There is no significant difference in the net profits of SBI before and during Covid-19.
2. H<sub>0</sub>: There is no significant difference in the basic EPS of SBI before and during Covid-19.
3. H<sub>0</sub>: There is no significant difference in the net NPAnet profits of SBI before and during Covid-19.
4. H<sub>0</sub>: There is no significant difference in the ROA of SBI before and during Covid-19.
5. H<sub>0</sub>: There is no significant increase in the net profits of SBI.
6. H<sub>0</sub>: There is no significant increase in the basic EPS of SBI.
7. H<sub>0</sub>: There is no significant decrease in the net NPA of SBI.
8. H<sub>0</sub>: There is no significant increase in the ROA of SBI.

**ANALYSIS AND RESULTS**

**1. Framework of Data for Analysis**

**TABLE 1: SBI QUARTERLY REPORT (Rs. in Cr.)**

Quarters	Net Profits	Basic EPS	Net NPA	ROA(%)
31.03.2021	6450.75	7.23	36809.72	0.58
31.12.2020	5196.22	5.82	29031.72	0.49
30.09.2020	4574.16	5.13	36450.69	0.44
31.06.2020	4189.34	4.69	42703.63	0.42
31.03.2020	3580.81	4.01	51871.3	0.37
31.12.2019	5583.36	6.26	58248.61	0.60
30.09.2019	3011.73	3.37	59939.22	0.33
31.06.2019	2312.2	2.59	65623.86	0.25

(Source: www.moneycontrol.com)

**Observation:** The above table- 1 shows the data for the last eight quarters of selected four variables for the measurement of the performance of the SBI. In three variables, namely net profits, basic EPS and ROA have an increasing trend over the quarters (2019-20 to 2020-21) whereas net NPA has a declining trend in the same time.

**2. Testing of Hypothesis**

**A. Paired Sample t-Test:** This statistical test has been used in the study to compare the mean of observations of the same sample in two different times.

**Hypothesis Testing-1**

H<sub>0</sub>: There is no significant difference in the net profits of SBI before and during Covid-19

H<sub>1</sub>: There is a significant difference in the net profits of SBI before and during Covid-19

**TABLE 2: PAIRED SAMPLES TEST**

Pair	Net Profits Before - Net Profits during Covid-19	Paired Differences				t	df	Sig. (2-tailed)	
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower				Upper
1		1480.59250	1364.14301	682.07151	-690.06344	3651.24844	2.171	3	.118

(Source: Compiled by the researcher)

**Interpretation:** The above table- 2 has revealed that the calculated p value is 0.118 which is greater than 0.05 at the 5% level of significance. So, the null hypothesis is accepted and alternative hypothesis is rejected. Therefore, it can be concluded that there is no significant difference in the net profits of SBI before and during Covid-19 period.

**Hypothesis Testing-2**

H<sub>0</sub>: There is no significant difference in the basic EPS of SBI before and during Covid-19

H<sub>1</sub>: There is a significant difference in the basic EPS of SBI before and during Covid-19

**TABLE 3: PAIRED SAMPLES TEST**

Pair	Basic EPS Before - Basic EPS during Covid-19	Paired Differences				t	df	Sig. (2-tailed)	
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower				Upper
1		1.66000	1.53267	0.76633	-0.77881	4.09881	2.166	3	.119

(Source: Compiled by the researcher)

**Interpretation:** The above table- 3 has shown that the calculated p value is 0.119 which is greater than 0.05 at the 5% level of significance. So, the null hypothesis is accepted and alternative hypothesis is rejected. Therefore, it can be concluded that there is no significant difference in the basic EPS of SBI before and during Covid-19 period.

**Hypothesis Testing-3**

H<sub>0</sub>: There is no significant difference in the net NPAnet profits of SBI before and during Covid-19

H<sub>1</sub>: There is a significant difference in the net NPAnet profits of SBI before and during Covid-19

**TABLE 4: PAIRED SAMPLES TEST**

Pair	Net NPA Before - Net NPA during Covid-19	Paired Differences				t	df	Sig. (2-tailed)	
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower				Upper
1		-22671.80750	5816.13895	2908.06948	-31926.58246	-13417.03254	-7.796	3	.004

(Source: Compiled by the researcher)

**Interpretation:** It is seen from the above table- 4 that the calculated p value is 0.004 which is less than 0.05 at the 5% level of significance. So, the null hypothesis is rejected and the alternative hypothesis is accepted. Therefore, it can be concluded that there is a significant difference in the net NPA of SBI before and during Covid-19 period.

**Hypothesis Testing-4**

H<sub>0</sub>: There is no significant difference in the ROA of SBI before and during Covid-19

H<sub>1</sub>: There is a significant difference in the ROA of SBI before and during Covid-19

**TABLE 5: PAIRED SAMPLES TEST**

Pair	ROA Before - ROA during Covid-19	Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
1		0.09500	0.14271	0.07136	-0.13209	0.32209	1.331	3	.275

(Source: Compiled by the researcher)

**Interpretation:** The above table- 5 has shown that the calculated p value is 0.275 which is greater than 0.05 at the 5% level of significance. So, the null hypothesis is accepted and alternative hypothesis is rejected. Therefore, it can be concluded that there is no significant difference in the return on assets (ROA) of SBI before and during Covid-19 period.

B. **One Sample t-Test:** This statistical test has been used in the study to examine whether the mean of observations of the sample is significantly different from a known or specific value.

**Hypothesis Testing-5**

H<sub>0</sub>: There is no significant increase in the net profits of SBI

H<sub>1</sub>: There is a significant increase in the net profits of SBI

**TABLE 6: ONE-SAMPLE TEST**

	Test Value = 0					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Net Profits	8.965	7	.000	4362.32125	3211.6580	5512.9845

(Source: Compiled by the researcher)

**Interpretation:** The above table- 6 has shown that the calculated p value is 0.000 which is less than 0.05 at the 5% level of significance. So, the null hypothesis is rejected and the alternative hypothesis is accepted. Therefore, it can be concluded that there is a significant increase in the net profits of the SBI during the study period.

**Hypothesis Testing-6**

H<sub>0</sub>: There is no significant increase in the basic EPS of SBI

H<sub>1</sub>: There is a significant increase in the basic EPS of SBI

**TABLE 7: ONE-SAMPLE TEST**

	Test Value = 0					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Basic EPS	8.953	7	.000	4.88750	3.5966	6.1784

(Source: Compiled by the researcher)

**Interpretation:** The above table 7 has revealed that the calculated p value is 0.000 which is less than 0.05 at the 5% level of significance. So, the null hypothesis is rejected & the alternative hypothesis is accepted. Therefore, it can be concluded that there is a significant increase in the basic EPS of SBI during the study period.

**Hypothesis Testing-7**

H<sub>0</sub>: There is no significant decrease in the net NPA of SBI

H<sub>1</sub>: There is a significant decrease in the net NPA of SBI

**TABLE 8: ONE-SAMPLE TEST**

	Test Value = 0					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Net NPA	10.202	7	.000	47584.84375	36555.8674	58613.8201

(Source: Compiled by the researcher)

**Interpretation:** The above table- 8 has revealed that the calculated p value is 0.000 which is less than 0.05 at the 5% level of significance. So, the null hypothesis is rejected and the alternative hypothesis is accepted. Therefore, it can be concluded that there is a significant decrease in the net NPA of the SBI during the study period.

**Hypothesis Testing-8:**

H<sub>0</sub>: There is no significant increase in the ROA of SBI

H<sub>1</sub>: There is a significant increase in the ROA of SBI

**TABLE 9: ONE-SAMPLE TEST**

	Test Value = 0					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
ROA	10.243	7	.000	.43500	.3346	.5354

(Source: Compiled by the researcher)

**Interpretation:** The above table- 9 has revealed that the calculated p value is 0.000 which is less than 0.05 at the 5% level of significance. So, the null hypothesis is rejected and the alternative hypothesis is accepted. Therefore, it can be concluded that there is a significant increase in the return on asset (ROA) of the SBI during the study period.

**FINDINGS FROM THE HYPOTHESIS**

1. There is no significant difference in the net profits of SBI before and during Covid-19 period.
2. There is no significant difference in the basic EPS of SBI before and during Covid-19 period.
3. There is a significant difference in the net NPA of SBI before and during Covid-19 period.
4. There is no significant difference in the return on assets (ROA) of SBI before and during Covid-19 period.
5. There is a significant increase in the net profits of the SBI during the study period.
6. There is a significant increase in the basic EPS of the SBI during the study period.
7. There is a significant decrease in the net NPA of the SBI during the study period.
8. There is a significant increase in the return on asset (ROA) of the SBI during the study period.

**CONCLUSION**

From the overall above analysis, it can be concluded that the Covid-19 pandemic has no such negative effect on the performance of the SBI. Rather, there is an upward trend in the net profits, basic EPS, return on assets and a downward trend in net NPA of the SBI during the last eight quarters of the study period. So, it is a clear evidence that the SBI has been tackling its banking business in the most efficient and effective manner possible in this pandemic situation. It has efficiently managed its NPA and profitability, performance during this pandemic economic downturn across the nation and the world as a whole. But, the Covid pandemic has negatively affected the Indian economy and the Indian banking sector as a whole. As the pandemic is not over, the government and the RBI have to look forward and take some more initiatives in the future to pull out the nation's economy from the unprecedented downturn.

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