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A STUDY ON FINANCIAL ANALYSIS OF STATE BANK OF INDIA

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Abstract

State Bank of India is the largest among commercial banks (Public and Foreign banks) in India. These banks have adopted many of the technological initiatives at par with banking industry in India. These banks are focusing on maintaining the presences in Urban and Rural India. This study was conducted to find out various ratios of SBI.

Key Words: Commercial Banks, Banking Ratios, SBI.

1. INTRODUCTION

After preparation of the financial statements, one may be interested in knowing the position of an enterprise from different points of view. This can be done by analyzing the financial statement with help of different tools of analysis such as ratio analysis, fund flow analysis, etc. Financial statements are those statements which provide information about profitability and financial position of a business. It includes two statements, i.e., profit & loss a/c or income statement and balance sheet or position statement. The income statement presents the summary of the income earned and the expenses incurred during a financial year. Position statement presents the financial position of the business at the end of the year.

1.2 OBJECTIVES OF THE STUDY

- To know the financial performance of State Bank of India.
- To know about the liquidity position of State Bank of India.
- To know the profitability position of State Bank of India.
- To offer the appropriate suggestions to better performance of State Bank of India.
- To study the turnover and market based ratios performance of State Bank of India.

1.3 LIMITAIONS OF THE STUDY

- The analysis was calculated based on financial statement.
- There are many approaches for evaluation of profitability and liquidity. There are no common views.
- The duration of the study was limited only a period of 6 months.
- Analysis was done only in the State Bank of India in Coimbatore.
- The information gathered for the study may not be accurate since it involves secondary data.

2. RESEARCH METHODOLOGY

Research methodology is considered as the nerve of the project. The primary purposes of basic research (as opposed to applied research) are documentation, discovery, interpretation, or the research and development of methods and systems for the advancement of human knowledge. There are several forms of research: scientific, humanities, artistic, economic, social, business, marketing, practitioner research, etc.

2.1 Research Design

A research design is purely and simply the framework of plan study that guides the collection and analysis of the data.

2.2 Data Collection Method

Data used for the study is secondary in nature.

And other information was collected from

- Books
- Journals, magazines.

2.3 Data to Be Used

The data to be used for analysis purposes is,

- Profit and loss account.
- Balance sheet

2.4 Statistical Data

- Ratio analysis.

3. REVIEW OF LITERATURE

Gronroos (1984) in his study entitled as, "A service Quality model and its marketing implications" defined service quality as a perceived judgment which is resulting from an evaluation process, where customers compare their expectations with the service they perceived to have received. According to him service quality issues could be split into technical quality (what is done) and functional quality (how it is done).

Persurame ET. Al (1988) in their study entitled as, "SERVQUAL: Multiple- Item Scale for Measuring Consumer Precipitations of Service Quality", defined service quality as, "the degree of discrepancy between customer's normative expectation for the service and their perceptions of the service performances".

Subramanian and Swami (1994) "To study on financial analysis of State Bank of India", from his study, the analysis revealed that higher per employee salary level need not result in poor efficiency and business per employee efficiency co-efficient was also calculated. Among the PSBs bank of Baroda registered the high efficiency and operating profit per employee. Among the private sector banks Indus Bank followed by Citibank Registered highest and second highest operating profit per employee respectively.

Udaykumar (2002) "To study on financial analysis of State Bank of India",, in his articles is research that Banking Reforms in Lead Bank Scheme, (Deep and Deep Publication, new Delhi) was the critical evaluation of the lead bank scheme in 35the light of banking sector reforms. Das in this book observed that high level of NPAs, large number of un-remunerative branches, low productivity, overstaff and archaic methods of operations have affected the profitability of public sector banks. Das sincerely felt the whole banking sector in India is to be revolutionized to cope with the changing dimensions of the satellite one world. Further, he felt that the backward areas should be given more funds for investment in priority sectors and more and more people should be brought under its coverage and the procedures of extending credit should be simplified and there should be least hassle cost.

Singh (2003) "To study on financial analysis of State Bank of India",, he was found that profitability management in banks under deregulated environment, IBA bulletin, No.25, has analyzed profitability management of banks under deregulate environment with some financial parameters of the major four bank groups i.e. public sectors banks, old private sector banks, new private sector banks and foreign banks, profitability has declined in the deregulated environment. He emphasized to make the banking sector competitive in the deregulated environment. They should prefer noninterest income sources.

I.M.Pandey (2005) an efficient allocation of capital is the most important financial function in Modern times. It involves decision to commit the firm's funds to the long term assets. The firm's value will increase if investments are profitable and add to the shareholders wealth. Financial decisions are important to influence the firm's growth and to involve commitment of large amount of funds. The types of investment decisions are expansion of existing business, expansion of new business and replacement and modernization. The capital budgeting decisions of a firm had to decide the way in which the capital project will be financed. There financing or capital structure decision. The assets of a company can be financed either by increasing the owners claims on the creditors' claims. The various means of financing represent the financial structure of an enterprise.

Medhat Tarawneh (2006) financial performance is a dependent variable and measured by Return on Asset (ROA) and the intent size. The independent variables ate the size of banks as measured by total asset of banks, assets management measured by asset utilization ratio (operating income dividend by total assets) operational efficiency measured by the operating efficiency ratios (total operating expenses dividend by net income).

Vasant Desai (2007) the Reserve Bank of India plays a very vital role. It is known as the banker's bank. The Reserve Bank of India is the head of all banks. All the money formulations of commercial banks are done under the Reserve Bank of India. The RBI performs all the typical functions of a good central bank as it is involved in planning the economics of the country. The main function is that the RBI should control their credit. It is mandatory for the bank to maintain the external value of the rupee. Major function is that it should also control the currency.

Singla (2008) "To study on financial analysis of State Bank of India",, her research is concluded that, "Financial Performance of banks in India", in ICFAI Journals of Bank Management No 7, has examined that how financial management plays a crucial role in the growth of banking. It is concerned with examining the profitability position of the selected sixteen banks of banker index for a period of six years (2001-06). The study reveals that the profitability position was reasonable during the period of study when compared with the previous years. Strong capital position and balance sheet place, Banks in better position to deal with and absorb the economic constant over a period of time.

Hr. Machirajn international publishers (2009) Efficiency can be considered output. In the case of banks defining inputs and output is difficult and hence certain ratios of costs to assets or operating revenues are used to measure banks efficiency. In the Indian context public sector banks accounts for a major portion of banking assets, it is necessary to evaluate the financial decisions of these banks and compare them with private sector banks to know the quality of financial decisions on its impact or performance of banks in terms of efficiency, profitability, competitiveness and other.

Dangwal and kapoor (2010) also undertook the study on financial performance of nationalized banks in India and assessed the growth index value of various parameters through overall profitability indices. They found that out of 19 banks, four banks had excellent performances, five banks had good performances and six banks had poor performance. Thus the performance of nationalized banks differs widely.

Neeru Mundari, Kamni Tandon, Nidhi Malhotra (2011) excel books found that there is significant impact on the SBI's performances due to entry of new private sector banks as the new banks are profit oriented institutions while traditional books are operating with the shackles of social responsibility towards the society. The other reasons that can be attributed are profitability of public sector banks. The study revealed that profitability of SBI is lower than that of private sector banks even predicting of private sector banks (business per employee) is higher than state banks.

Dr. Anurag B Singh and Ms.Priyanaka Tandon (2012) the research has mentioned the importance of the banking sector in the economic development of the country. In India banking system is featured by large network of Bank branches, serving many kinds of financial services of the people. The research Methodology used by there is a comparative analysis of both the banks based on the mean and compound growth rate (CGR). The study is based on secondary data collected from magazines, journal & other published documents. Which was a limitation since it's difficult to prove the geniuses of the data.

Nutan Troke and P K Pachorkar (2012) the study related that the private sector bank the percentage of other income in the total income is higher than public sector banking. Public sector bank depends on intent income for their efficiency and performance. The operational efficiency of private sector banks is better than public sector banks. Private sector bank uses their assets quality better than public sector banks.

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Pawankumar Avdhanam and Sriniwas kolluru, Ramkrishne Found, (2013) in their study that state bank group other than SBI home finance has performed better throughout the period of study. Though there was a decline in PAT for the year 2000-01 but then there was continuous rise in PAT. Most public sector banks have performed better over year.

Vasant desai (2013) the performance of a bank can be assessed in there broad dimension viz. business development, customer service and housekeeping. The resources that a branch has are manpower, premises, planning, system procedure, organizational structure and general administration. The efficiency of a branch would be measured by the extent which it has balanced between three parameters.

Garimachoudhary (2014) used network of banks, productivity of banks, capital related that private sector banks have expanded faster than public sector banks. The capital adequacy of new private sector banks is above RBI minimum requirement. However the assets bases of public sector banks rise faster than private sector banks.

E. Gordon and K. Natrajan (2014) the economic development of any country depends on the existences of a well-organized financial system. It includes financial markets and financial institutions which support the system. Financial system provides the intermediation between savings and investment and promoters faster economic development.

Alpesh Gajera (2015) in his research article an financial performance evaluation of private and public sector banks found that there is significance difference in the financial performance of these banks and private sector banks are performed better than public sector banks in respect of capital adequacy ratio and financial performances.

Abbasi H (2017) study identifies the development of private sector banking in inclination to public sector banking India. The first phase says about the structure of the banking system in private sector banks. The second phase shows the importance of public sector banks.

4. ANALYSIS AND INTERPRETATION

4.1 CURRENT RATIO

Current ratio is the relationship between current asset and current liabilities.

Current ratio = current asset / current liabilities

A current ratio 2:1 is considered ideal. That is, for every one rupee of current liability there must be current assets of two rupees. If the ratio is less than two, it may be difficult for a firm to pay current liabilities. If the ratio is more than two, it is a two; it is an indicator of idle funds.

TABLE – 4.1
CURRENT RATIO

YEAR	CURRENT ASSET	CURRENT LIABILITES	CURRENT RATIO
2015-2016	2,04,159.47	2,71,965.92	0.75
2016-2017	2,73,197.15	2,85,272.44	0.96
2017-2018	1,95,289.11	2,90,238.19	0.67
2018-2019	2,25,512.26	2,93,645.69	0.77
2019-2020	2,54,315.26	3,31,427.10	0.77

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INTERPERTATION

From the above table it shows the Current ratio was 0.75 during the year 2015-2016, but there is a considerable increase in Current ratio in the year 2016-2017 up to 0.96, there is a decrease in Current ratio in the year 2017-2018 up to 0.67, but there is a considerable increases in Current ratio in the year 2018-2019 up to 0.77 and same was maintained in the year 2019-2020 up to 0.77

4.2 RETURN ON TOTAL ASSET

The return on assets ratio (ROA) measures how efficiency assets are being used for generating profit.

ROA = Net Income / Total Asset

Return on Assets

The return on asset ratio is net income divided by total assets. That can then be broken down into the product of profit margins and asset turnover.

TABLE - 4.2

RETURN ON TOTAL ASSET

YEAR	NET INCOME	TOTAL ASSET	RETURN ON TOTAL ASSET
2015-2016	2,27,871.03	29,70,897.64	0.09
2016-2017	2,98,640.45	34,45,121.56	0.08
2017-2018	3,06,527.52	36,16,433.00	0.08
2018-2019	3,30,220.88	38,88,467.06	0.08
2019-2020	3,68,010.65	41,97,492.34	0.08

INTERPERTATION

From the above table it shows that Return on total asset was 0.09 during the year 2015-2016, there is a decreases in return on total asset in the year 2016-2017 up to 0.08, the same was maintained on return on total asset in the year 2017-2018 up to 0.08, the same was maintained on return on total asset in the year in the year 2018-2019 up to 0.08 and the same was maintained on return on total asset in the year in the year 2019-2020 up to 0.08 which is idle position of the firm.

4.3 RETURN ON SHAREHOLDERS FUND (ROSF) RATIO

The Return on Shareholders' Funds (ROSF) ratio is a measure of the profit for the period which is available to the ordinary shareholders with the ordinary shareholders' stake in a business.

Formula:

$$\textbf{Return on Shareholders' Funds} = \frac{(\textbf{(Net profit or loss after taxation} \ \& \ \boldsymbol{perference\ dividend})}{(\textbf{Ordinary share capital} \ + \ \textbf{Reserves}))} \times \textbf{100}$$

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TABLE -4.3

RETURN ON SHAREHOLDERS FUND

YEAR	NET PROFIT / LOSS AFTER TAX	SHAREHOLDERS FUND	RETURN ON SHAREHOLDERS FUND
2015-2016	12,743.29	1,78,442.05	7.14
2016-2017	-390.67	1,80,800.92	-0.22
2017-2018	-4,187.41	2,04,581.50	-2.05
2018-2019	2,602.59	2,08,949.26	1.24
2019-2020	18,176.83	2,26,405.00	8.02

INTERPERATION

From the above table shows that return on shareholders' fund was 7.14 in the year 2015-2016, there is a decreases in return on shareholders' fund in the year 2016-2017 up to -0.22, there is a decreases in return on shareholders' fund in the year 2017-2018 up to -2.05, there is the increases in return on shareholders' fund in the year 2018-2019 up to 1.24 and there is the considerable increases in the year 2019-2020 up to 8.02

4.4 PROPRIETARY RATIO

The proprietary ratio is the proportion of shareholders' equity to total assets, and as such provides a rough estimate of the amount of capitalization currently used to support a business. If the ratio is high, this indicates that a company has a sufficient amount of equity to support the functions of the business, are probably has room in its financial structure to take on additional debt, if necessary. Conversely, a low ratio indicates that a business may be making use of too much debt or trade payables, rather than equity, to support operations (which may place the company at risk of bankruptcy).

To calculate the proprietary ratio, divide total shareholders' equity by total assets. The results will be more representative of the company's true situation if you exclude goodwill and intangible assets, from the denominator. The more restrictive version of the formula is:

= shareholders / total tangible asset

TABLE - 4.4
PROPRIETORY RATIO

YEAR	PROPRIETOR'S FUND	TOTAL ASSET	PROPRIETORY RATIO
2015-2016	1,78,442.05	29,70,897.64	0.06
2016-2017	1,80,800.92	34,45,121.56	0.05
2017-2018	2,04,581.50	36,16,433.00	0.06

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2018-2019	2,08,949.26	38,88,467.06	0.05
2019-2020	2,26,405.00	41,97,492.34	0.05

INTERPERTATION

From the above table it shows the bank maintain the favorable position of proprietary ratio. Proprietary ratio was 0.06 during the year 2015-2016, there is a decrease in proprietary ratio in the year 2016-2017 up to 0.05, there is a considerable increases in proprietary ratio in the 2017-2018 up to 0.06, there is a decreases in proprietary ratio in the year 2018-2019 up to 0.05 and same was maintained in the year 2019-2020 up to 0.05, it is concluded that proprietary ratio in the year of 2018-2019 and 2019-2020 the ratio was stable.

4. 5 RETURN ON NET WORTH

The amount of net income returned as a percentage of shareholders equity. Return on equity measures a corporation's profitability by revealing how much profit a company generates with the money shareholders have invested.

ROE is expressed as a percentage and calculated as:

Return on net worth = Net Income / Shareholder's Equity

Net income is for the full fiscal year (before dividends paid to common stock holders but after dividends to preferred stock). Shareholder's equity does not include preferred shares.

TABLE - 4.5

RETURN ON NET WORTH

YEAR	NET INCOME	SHAREHOLDERS FUND	RETURN ON NET WORTH
2015-2016	2,72,871.03	1,78,442.05	1.53
2016-2017	2,98,640.45	1,80,800.92	1.65
2017-2018	3,06,527.52	2,04,581.50	1.49
2018-2019	3,30,220.88	2,08,949.26	1.58
2019-2020	3,68,010.65	2,26,405.00	1.63

INTERPERTATION

From the above table it shows Return on net worth was 1.53 during the year 2015-2016, there is considerable increases in return on net worth in the year 2016-2017 up to 1.65, there is a decreases in return on net worth in the year 2017-2018 up to 1.49, there is considerable increases in return on net worth in the year 2018-2019 up to 1.58 and there is considerable increases in return on net worth in the year 2019-2020 up to 1.63

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4.6 DEBT EQUITY RATIO

Debt-to-Equity ratio is the ratio of total liabilities of a business to its shareholders' equity. It is a leverage ratio and it measures the degree to which the assets of the business are financed by the debts and the shareholders' equity of a business.

Debt-to-equity ratio is calculated using the following formula:

Debt-to-equity = external equities / internal equities

Both total liabilities and shareholders' equity figures in the above formula can be obtained from the balance sheet of a business. A variation of the above formula uses only the interest bearing long-term liabilities in the numerator.

TABLE - 4.6

DEBT EQUITY RATIO

YEAR	EXTERNAL EQUITIES	INTERNAL EQUITIES	DEBT EQUITY RATIO
2015-2016	2,71,965.92	1,78,442.05	1.53
2016-2017	2,85,272.44	1,80,800.92	1.57
2017-2018	2,90,238.19	2,04,581.50	1.42
2018-2019	2,93,645.69	2,08,949.26	1.41
2019-2020	3,31,427.10	2,26,405.00	1.46

INTERPERTATION

From the above table shows Debt equity ratio was 1.53 during the year 2015-2016, there is a considerable increases in debt equity ratio in the year 2016-2017 up to 1.57, there is a decreases in debt equity ratio in the year 2017-2018 up to 1.42, there is a decreases in debt equity ratio in the year 2018-2019 up to 1.41 and there is a considerable increases in debt equity ratio in the year 2019-2020 up to 1.46

5. FINDINGS

- Current ratio for the year 2015-2016 is 0.75, there is a considerable increases in the year 2016-2017 is 0.96, there is a decreases in current ratio in the year 2017-2018 is 0.67, but there is considerable increases in current ratio in the year 2018-2019 up to 0.77 and same was maintained in the year 2019-2020 up to 0.77
- Return on total asset for the year 2015-2016 was 0.09, there is a decreases in return on total asset in the year 2016-2017 up to 0.08, the same was maintained in the year 2017-2018 up to 0.08, the same was maintained in the year 2018-2019 up to 0.08 and the same was maintained in the year 2019-2020 up to 0.08
- Return on shareholders' fund for the year 2015-2016 was 7.14, there is the decreases in return on shareholders' fund in the year 2016-2017 up to -0.22, there is the decreases in return on shareholders' fund in the year 2017-2018 up to -2.05, there is the increases in return on shareholders' fund in the year 2018-2019 up to 1.24 and there is the considerable increases in return on shareholders' fund in the year 2019-2020 up to 8.02

- Proprietary ratio for the year 2015-2016 was 0.06, there is a decreases in proprietary ratio for the year 2016-2017 was 0.05, there is a considerable increases in proprietary ratio for the year 2017-2018 was 0.06, there is a decreases in proprietary ratio for the year 2018-2019 was 0.05 and same was maintained in the year 2019-2020 was 0.05
- Return on net worth for the year 2015-2016 was 1.53, there is a considerable increases in return on net worth for the year 2016-2017 was 1.65, there is decreases in return on net worth in the year 2017-2018 was 1.49, there is considerable increases in return on net worth in the year 2018-2019 was 1.58 and there is also increases in return on net worth in the year 2019-2020 was 1.63
- Debt equity ratio for the year 2015-2016 was 1.53, there is a considerable increases in debt equity ratio for the year 2016-2017 was 1.57, there is a decreases in debt equity ratio in the year 2017-2018 was 1.42, there is a decreases in debt equity ratio in the year 2018-2019 was 1.41 and there is a considerable increases in debt equity ratio in the year 2019-2020 was 1.46

6. SUGGESTIONS

- Liquidity position is stable so they need to be concentrate or maintain the clash flow property in order to have a good liquidity position.
- Plan proper to maintain the better return on total asset which increases the profitability of the bank.
- Bank should increases the profitability fund which increases the goodwill of the firm.
- Bank should plan to reduce their debt of the asset to satisfy the shareholders equity of the business.
- Bank should issue more shares which increases the network of the shareholders.
- Bank should take proper measures to an increase a percentage of capital employed which increases the profitability.

7. CONCLUSION

The present study on “TO STUDY ON FINANCIAL POSITION OF STATE BANK OF INDIA”. The present business world is becoming more complex because of its dynamic nature. The result of financial analysis of State Bank of India, revels that its operations during the study period was satisfactory. From this study it was found that Bank should issue more shares and also take proper measures to increase the percentage of shareholders. The bank should concentrate to reduce the expenses and increase the capital turnover. Hence the company’s overall performance was not satisfied. The inference of the project is very helpful to bank to know their financial planning of past three years. The findings made the management to concentrate more.

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