

Article Review Report



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COMPARATIVE ANALYSIS OF FINANCIAL PERFORMANCE OF SBI AND HDFC BANK



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REVIEW OF THE ARTICLE

Comparative Analysis Of Financial Performance Of SBI And HDFC Bank

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ABSTRACT:

The TITLE matches with the contents of the paper The stakeholders of a banking enterprise have their own expectations and demands from the organisation. The fulfilment of such expectations is based on proper planning and channelising of the resources. This activity demands the searching of benchmarks and hence there is a need for comparison and analysis of competitor performance. The present paper makes an attempt to bringout the performance of SBI and HDFC bank during the last five years period. The paper is analysis the parameters like number branches, number of ATMs, Net Profit.

INTRODUCTION:

The introduction provides a good, generalized background of the topic that quickly gives the reader an appreciation Modern day banking, like any other industry, has a lot of competition amongst participating enterprises. Irrespective of size of the bank (big or small), type of the bank (public or private), location of the bank (rural or urban) what is demanded is better service for customers, better compensation for employees and better return on the investment of the shareholders here arises the need to study and compare which bank is doing what and how. Against this backdrop studies are being made by the researchers time and again.

METHODOLOGY:

The present study was exclusively realized on secondary data sources. It was purely descriptive type of research since it describes the facts relating to the problem. The present study has been undertaken to evaluate and compare the financial performance of two prominent Indian banks namely, the SBI and the HDFC Bank, which belong to the public sector group and the private sector group respectively. The present study is based on purely secondary data which is basically obtained from annual reports of both the banks, research articles published in various journals, other publications and websites.

PRESENTATION OF RESULTS:

The amount of data presented was sufficient and appropriate The SBI and the HDFC bank are the prominent public and private sector banks respectively, in India. The study has shown that both these banks have a good performance track record during the study period.

REFERENCES:

Prior publication by the author(s) of substantial portions of the data or study was appropriately acknowledged.

RELEVANCE:

The study was relevant to the mission of the journal or its audience. The study addresses important problems or issues; the study was worth doing.

FUTURE RESEARCH SCOPE:

1. Innovation for Tomorrow's Enterprise – Research Areas: Digital consumers, Healthcare economy, Sustainable tomorrow, Emerging economies, Pervasive computing, Smarter organizations.
2. Certificate Courses in Commerce
<http://targetstudy.com/courses/commerce/#CertificateCoursesInCommerce>
3. International Conference on Franchising - A Gateway for Growth on 6th and 7th March 2014 organized by The Department of Commerce
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 E-mail : conferenceonfranchising2014@gmail.com

SUMMARY OF ARTICLE

| | | Very High | High | Average | Low | Very Low |
|----|--|-----------|------|---------|-----|----------|
| 1. | Interest of the topic to the readers | ✓ | | | | |
| 2. | Originally & Novelty of the ideas | | | ✓ | | |
| 3. | Importance of the proposed ideas | | ✓ | | | |
| 4. | Timelines | ✓ | | | | |
| 5. | Sufficient information to support the assertions made & conclusion drawn | | ✓ | | | |
| 6. | Quality of writing(Organization, Clarity, Accuracy Grammer) | | | ✓ | | |
| 7. | References & Citation(Up-to-date, Appropriate Sufficient) | ✓ | | | | |

Future Research Suggestions

This Article can expand further research for MINOR/MAJOR Research Project at UGC

