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A STUDY OF FINANCIAL PERFORMANCE OF SELECTED PRIVATE BANKS IN INDIA

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ABSTRACT

The banking sector is the most dominant sector of the financial system in India, and with good valuations and increasing profits, the sector has been among the top performers in the markets. Undoubtedly, being tech-savvy and full of expertise, private banks have played a major role in the development of Indian banking industry. In the process they have jolted public sector banks out of complacency and forced them to become more competitive. At present, Private Banks in India includes leading banks like ICICI Banks, ING Vysya Bank, Kotak Mahindra Bank, SBI Commercial and International Bank, etc. Private Banks such as HDFC Bank and ICICI Bank are posting a rapid increase in their asset base every year as compared to public sector banks. The objective of present paper is to analyze the financial position of the private sector banks. The analysis reveals that HDFC is the most efficient bank in terms of generating earning per share. KM B has higher P/B Ratio it shows that, the higher the premium the market is willing to pay for the company above its hard assets.