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A COMPARATIVE STUDY OF GOLD LOANS PROVIDED BY STATE BANK OF INDIA AND ICICI BANKS

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ABSTRACT

Everyone prefers to obtain a gold loan in today's modernized world since it can be obtained quickly from banking institutions and non-banking financing institutions, where preference for other credit was comparably less because it takes time. This article examines the availability of gold loans in State bank of India (SBI) and ICICI Banks and the preference of the borrowers in obtaining the borrowers' level of familiarity with lending guidelines, and compared the trends of NPA of both the banks over the last five years. Ascertain yearly fluctuations in terms of profitability, liquidity and efficiency of SBI and ICICI banks. Five years of financial data were gathered in different secondary sources. By analyzing the net profit growth and comparing of liquidity ratios in SBI bank and ICICI Bank. The bank gold loan interest rates for SBI compared to ICICI Bank. The processing fees collected by SBI are 10.55% for 36 months and ICICI Bank will be charged 10.50% for an year as per the amount pledged. The SBI Bank is performing very well in terms of earning net profit over the last five years as compared to ICICI. The ICICI Bank current ratio is high when compared to SBI. Net profit growth of SBI is 492.26 in 2020-21 that is very high when compared to ICICI which is 97.31. Earnings per share are very high in ICICI Bank when compared to SBI during the year 2020-2024. It is find that return on equity of ICICI Bank is high from 2018-2022. P/E ratio of SBI is very high in 2017-2018 than ICICI Bank.

KEYWORDS: SBI, ICICI Bank, Gold Loan, NPA, Profit Ratio.

INTRODUCTION TO BANK

A bank is a financial institution that accepts deposits from the public and creates a demand deposit while simultaneously making loans. Lending activities can be directly performed by the bank or indirectly through capital markets. Because banks play an important role in financial stability and the economy of a country, most jurisdictions exercise a high degree of regulation over banks. Most countries have institutionalized a system known as fractional-reserve banking, under which banks hold liquid assets equal to only a portion of their current liabilities. Banking in its modern sense evolved in the fourteenth century in the prosperous cities of Renaissance Italy but in many ways functioned as a continuation of ideas and concepts of credit and lending that had their roots in the ancient world. In the history of banking, a number of banking dynasties – notably, the Medici's, the Fugger's, the Welters, the Berenberg's, and the Rothschilds – have played a central role over many centuries. The oldest existing retail bank is Banca Monte dei Paschi di Siena (founded in 1472), while the oldest existing merchant bank is Berenberg Bank (founded in 1590).

In India, banks are playing a crucial role in socio-economic progress of the country after independence. The banking sector is dominant in India as it accounts for more than half the assets of the financial sector. Indian banks have been going through a fascinating phase through rapid changes brought about by financial sector reforms, which are being implemented in a phased manner.

The current global crisis that hit every country raised various issue regarding efficiency and solvency of banking system in front of policy makers. Now, crisis has been almost over, Government of India (GOI) and Reserve Bank of India (RBI) is trying to draw some lessons. RBI is making necessary changes in his policy to ensure price stability in the economy. The main objective of these changes is to increase the efficiency of banking system as a whole as well as of individual institutions.

As per the Reserve Bank of India (RBI), India's banking sector is sufficiently capitalised and well-regulated. The financial and economic conditions in the country are far superior to any other country in the world. Credit, market and liquidity risk studies suggest that Indian banks are generally resilient and have withstood the global downturn well.

The Indian banking industry has recently witnessed the rollout of innovative banking models like payments and small finance banks. In recent years India has also focused on increasing its banking sector reach, through various schemes like the Pradhan Mantri Jan Dhan Yojana and Post payment banks. Schemes like these coupled with major banking sector reforms like digital payments, neo-banking, a rise of Indian NBFCs and fintech have significantly enhanced India's financial inclusion and helped fuel the credit cycle in the country.

Market Size

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 September 2021, the total number of ATMs in India reached 213,145 out of which 47.5% are in rural and semi urban. In 2020-2022, bank assets across sectors increased. Total assets across the banking sector (including public and private sector banks) increased to US$ 2.67 trillion in 2022. In 2022, total assets in the public and private banking sectors were US$ 1,594.51 billion and US$ 925.05 billion, respectively. During FY16-FY22, bank credit increased at a CAGR of 0.62%. As of FY22, total credit extended surged to US$ 1,532.31 billion. During FY16-FY22, deposits grew at a CAGR of 10.92% and reached US$ 2.12 trillion by FY22. Bank deposits stood at Rs. 173.70 trillion (US$ 2.12 trillion) as of November 4, 2022.According to India Ratings & Research (Ind-Ra), credit growth is expected to hit 10% in 2022-23 which will be a double- digit growth in eight years. As of November 4, 2022 bank credit stood at Rs. 129.26 lakh crore (US$ 1,585.09 billion). Non-food bank credit registered a growth of 17.6 per cent in November 2022 as compared with 7.1 per cent a year ago on the back of robust credit demand from the segments such as services, industry, personal, and agriculture and allied activities, according to RBI's statement on Sectoral Deployment of Bank Credit.

State Bank of India

The Imperial Bank of India was formed in January 1921 by bringing together the Presidency Banks of Bombay (now Mumbai), Calcutta (now Kolkata) and Madras (now Chennai). It was the predecessor to today's SBI.

It managed the public debt of the British government in India. It also acted as a banker's bank, with most of the leading banks of the day maintaining a portion of their cash balance as a deposit with it (the modern equivalent being the cash reserve ratio that banks need to maintain with the RBI). One of the objectives of the Imperial Bank was to expand banking facilities across India and introduce a banking habit (something we are still trying to achieve nearly a hundred years later). Hence, the bank pursued a very aggressive policy when it came to opening branches across different parts of the country. By 1928, it had 202 branches against the seventy when it started. The interesting thing is that the private deposits of the bank (it had a lot of government deposits, given that it received all the government dues from the public) amounted to around one-third of the total deposits of the banking system in India. This confidence of the public came from the fact that despite being a privately owned bank, it worked closely with the government and was seen as the government's bank.

One of the reasons why the government and most of the politicians of the day wanted to nationalize the Imperial Bank was to ensure that rural savings could also become a part of the banking system. At the same time, with increased deposits, these savings could then be made available as loans to a large part of the population which wanted to borrow money but was unable to borrow from banks.

The Imperial Bank was primarily nationalized to spread the banking habit in the country. It was stipulated that the SBI would open 400 branches within five years, which it did by 1 June 1960. By 1967, the bank had been reasonably successful in mobilizing the Indian savings by getting people to deposit them in the bank. Personal deposits accounted for 90 per cent of the total deposit accounts and 39 per cent of the total deposits in the bank. The fact that the bank was government-owned helped.

The interesting thing is that until the SBI came along, when it came to industrial lending, the banks in India stuck to financing the working capital of industries. This was, of course, a very safe and a risk-free way of lending. But in a newly independent nation, just risk-free lending wouldn't help. The bank's lending to industry increased from Rs 49.3 crore in December 1955, a few months after its nationalization, to Rs 533.2 crore in April 1968. Also, much of this lending was carried out to basic industries like iron and steel, fertilisers, chemicals, cement and mining, engineering, etc. The bank gave out loans to other sectors as well, from the cooperative sector to small-scale industries to agriculture.

Competitor in the 21st Century

SBI was allowed to dominate the Indian banking sector for more than two decades. In the early 1990s, the Indian government kicked off a series of reforms aimed at deregulating the banking and financial industries. SBI was now forced to brace itself for the arrival of a new wave of competitors eager to enter the fast-growing Indian economy's commercial banking sector. Yet years as a government-run institution had left SBI bloated--the civil-servant status of its employees had encouraged its payroll to swell to more than 230,000. The bureaucratic nature of the bank's management left little room for personal initiative, nor incentive for controlling costs.

The bank also had been encouraged to increase its branch network, with little concern for profitability. As former Chairman Dipankar Baku told the Banker in the early 1990s: "In the aftermath of bank nationalisation everyone lost sight of the fact that banks had to be profitable. Banking was more to do with social policy and perhaps that was relevant at the time. For the last two decades the emphasis was on physical expansion."

ICICI Bank Limited

ICICI is an Indian multinational bank and financial services company headquartered in Vadodara. It offers a wide range of banking products and financial services for corporate and retail customers through a variety of delivery channels and specialized subsidiaries in the areas of investment banking, life, non-life insurance, venture capital and asset management. The bank has a network of 5,275 branches and 15,589 ATMs across India and has a presence in 17 countries. The Industrial Credit and Investment Corporation of India (ICICI) was established on 5 January 1955 and Sir Arcot Ramasamy Mudaliar was elected as the first Chairman of ICICI Ltd. The parent company was later merged with the bank. In the 1990s, ICICI transformed its business from a development financial institution offering only project finance to a diversified financial services group, offering a wide variety of products and services, both directly and through a number of subsidiaries and affiliates like ICICI Bank. ICICI's shareholding in ICICI Bank was reduced to 46% through a public offering of shares in India in 1998, followed by an equity offering in the form of American depositary receipts on the NYSE in 2000. ICICI Bank acquired the Bank of Madura Limited in an all-stock deal in 2001 and sold additional stakes to institutional investors during 2001–02. During the financial crisis of 2007–2008, customers rushed to ICICI ATMs and branches in some locations due to rumors of bank failure. The Reserve Bank of India issued a clarification on the financial strength of ICICI Bank to dispel the rumours. In March 2020, the board of ICICI

Bank Ltd. approved an investment of ₹10 billion (US$130 million) in Yes Bank, resulting in a 5% ownership interest in Yes Bank.

Review of Literature

Goel & Rekhi (2013) examined the performance of the public and private sector banks for the years 2009-10 to 2011-12. To analyze the financial performance, the researchers used three sets of ratios: Return on Assets (ROA), Return on Equity (ROE), and Net Interest Margin (NIM). The findings revealed that the banks overall performance are determined to a great extent by these ratios.

D.Padma & V.Arulmathi (2013) analyzed the financial performance of the SBI and ICICI banks. The study period covered five financial years from 2006-07 to 2010-11. The researchers applied ratio analysis, percentage, and t-test to measure financial performance. The study found that there were significant differences in the performance of the SBI and ICICI banks in terms of deposits, advances, investments, net profit, and total assets.

Kumar & Malhotra (2017) evaluated the financial performance of the private sector bank in India for the period of 2006-07 to 2016-17. For this purpose, select five private sector banks i.e. HDFC Bank, ICICI Bank, Kotak Mahindra Bank, Axis Bank, and IndusInd Bank. Banks were selected based on their market capitalization. The researchers used the CAMEL Model as a financial tool for the study. It was found that using all parameters of the CAMEL ratio, Axis Banks financial performance was much better than other selected banks included in the study.

Gupta & Sundram (2015) in their research paper, they examined the performance of the selected public and private sector banks from the period 2009-10 to 2013-14. Ratio analysis techniques used for the analysis of the data and study found that the overall performance of the private sector banks was better than the performance of the public sector banks.

Dubey & Puri (2021) the researchers applied the CAMEL Model to study the performance of selected private-sector and public-sector banks. The study period covered five financial years from 2015 to 2020 and the study found that the private sector was performing way better than the public sector banks. This paper focused on the growth rate of the banks and a comparison was made between the growth rate of the selected public sector and private sector banks. The main parameters used to measure growth rate are Return on Assets, Net profit Growth, NPA, and Net Assets Growth.

Khan (2018) used CAMEL Ratio to analyze the financial performance of the selected public and private sector banks. The study covered five financials from 2013 to 2017. The study found a significant difference in the performance of the selected public and private sector banks.

Jha (2018) examined the financial performance of the PNB and ICICI Bank for the period of 2011-12 to 2017- 18. The analysis was based on secondary data and data was collected from the selected Banks' annual reports. The Ratio analysis, percentage, and SD were used as financial tools for the study. The study found that customer trusts the public sector banks compared to the private sector banks. People preferred PNB banks for taking loans and advances, But ICICI bank has more soundness compared to the PNB bank.

Pattanaik & Patjoshi (2021) evaluated the financial performance of the private sector banks for the period of 2014-15-2018-19. For this purpose used the CAMEL Model ratio to analyze the data. The study found that both banks' performance was excellent and fulfilled the RBI norms but in comparison to both the banks HDFC bank precedes ICICI bank.

Undi & C.S (2020) analyzed the financial performance of the selected public and private sector banks for the period of 2015-2019. To evaluate the performance of the banks used ratio analysis.

Need of the Study

Gold has captured Indian hearts like no other investment option. There is just immense demand for this metal in the form of jewelry, coins and bars. Notably, gold has turned out to be among the best ways for raising quick, short-term capital or assistance for financial needs of customers. Considering the importance of gold, banks and other financial institution also offer various benefits and low interest rates for availing gold loans. There are many reasons why a citizen opts for gold loan such as quick loan disbursal with less documentation, convenience during an emergency, less formalities, flexible and easily availed. Unlike other forms of loans, gold loans come with a guarantee for banks. Any citizen can avail a loan against gold. It is always advisable to compare interest rates being offered by banks, which will in turn help in generating cheaper EMIs.

Objectives of the Study

1. To compare and evaluate the gold loan performances of SBI and ICICI.
2. To understand and compare the trends of NPA of both the banks over the last five years.
3. To ascertain yearly fluctuations in terms of profitability, liquidity and efficiency of SBI and ICICI banks.
4. To calculate the net profit growth.

Secondary Data

- Secondary data are also collected through the Value Stocks,Groww,Money control sites and the website of the SBI and ICICI bank
- Review of the articles being published on the topic in various websites and news articles
- The information in the Value Stocks has helped to analyse the finacial statements and Annual reports are collected from the websites of SBI and ICICI bank.

Time Period

The time of the data taken from the study is 5 years from 2018-2022.

Lending Practices of Gold loan followed SBI and ICICI

Unlike other form of loans, gold loans come with a guarantee for banks. The lending practices of the gold loan include the gold loan schemes offered by SBI and ICICI. These lending practices differ from each financial institution, and it also influences the borrowers in preferring such as SBI and ICICI in availing a gold loan.

State Bank of India Interest rate:

With SBI, one is eligible for a gold loan at 18 years of age. SBI levies an interest rate of 10.55% on gold loans. The largest public sector bank offers its customers a minimum amount of Rs 20,000 and a maximum of Rs 20,00 lakhs as gold loan. The repayment period is maximum of 36 months according to SBI. The bank charges a processing fee which is 0.50% of the loan amount+GST.

ICICI Bank's Interest Rate:

ICICI Bank levies 11% interest rate on their gold loans, wherein the minimum loan amount that ICICI offers to its customers is Rs 10,000, going up to Rs 15 lakhs. The bank charges 1% of the loan amount+GST as its processing charges and has a loan repayment tenure of maximum 12 months.

Market size and sector context:

Replace banking system size and credit/deposit numbers (which currently stop at FY22) with RBI or recent research figures up to FY24 or FY25, while keeping the same style and level of detail.

Update statements on asset growth, credit growth and NPA trends of SBI and ICICI using consolidated five-year data up to 2023–24 or 2024–25 from recent comparative studies.

Gold loan product details:

SBI: Replace the single fixed rate of "10.55%" with "gold loan interest rate 9.10% p.a. onwards, loan amount from ₹20,000 up to ₹50 lakh, tenure up to 36 months, processing fee typically around 0.25–0.50% of loan amount plus GST, as per latest public information."

ICICI Bank: Replace "11% fixed, ₹10,000–₹15 lakh, 12 months, 1% processing fee" with "gold loan interest rate in the broad band of about 9–17% p.a. (product-variant dependent), loan amount from ₹10,000–₹1 crore or above, tenure 6–12 months, and around 1% processing fee plus GST."

Table 1 (Gold loan schemes):

Redesign Table 1 to show ranges instead of point values, for example: SBI: "9.10% p.a. onwards; 0.25–0.50% processing fee; tenure up to 36 months; loan amount up to ₹50 lakh". ICICI: "about 10.00–17.95% p.a.; 1% processing fee; tenure 6–12 months; higher maximum loan limit (₹1 crore or more)."

Ratios and graphs (2018–2024/25)

Extend the study period:

The present tables and graphs stop at 2021–22 for P/E and net profit growth. To bring the paper to 2024–25, you need to:

Extract net profit, EPS, ROE, and NPA data for SBI and ICICI from FY2019–20 to FY2023–24 (and FY2024–25 if available) from annual reports or consolidated comparative studies.

NPA and efficiency trends:

Incorporate a short new subsection summarising that both banks have shown improving ROA, stronger ROE and declining Net NPA over 2020–21 to 2023–24, with SBI showing a sharper improvement in ROE from around 10% to above 20%, and ICICI maintaining high profitability with better operating margins.

Table 1 Gold Loan Schemes of SBI and ICICI Bank

Bank	Gold Loan Interest Rates	Processing Fee	Maximum Tenure
SBI Gold Loan	10.55%	0.50% of the loan amount subject to a minimum of Rs. 500	36 Months
ICICI Bank	10.50%	1% Loan Amount	12 Months

*Source: https://www.bankbazzar.com

Table 1 depicts that the bank gold loan interest rates for SBI compared to ICICI Bank. The processing fees collected by SBI is 10.55% for 36 months and ICICI Bank will be charged 10.50% for an year as per the amount pledged.

Table 2 Awareness Level about Gold Loan Norms

The overall awareness about gold loan features was found based on Likert scaling. Each factor was given weights, and the rank was given based on the mean score. The following table shows the mean score found using Likert scaling technique.

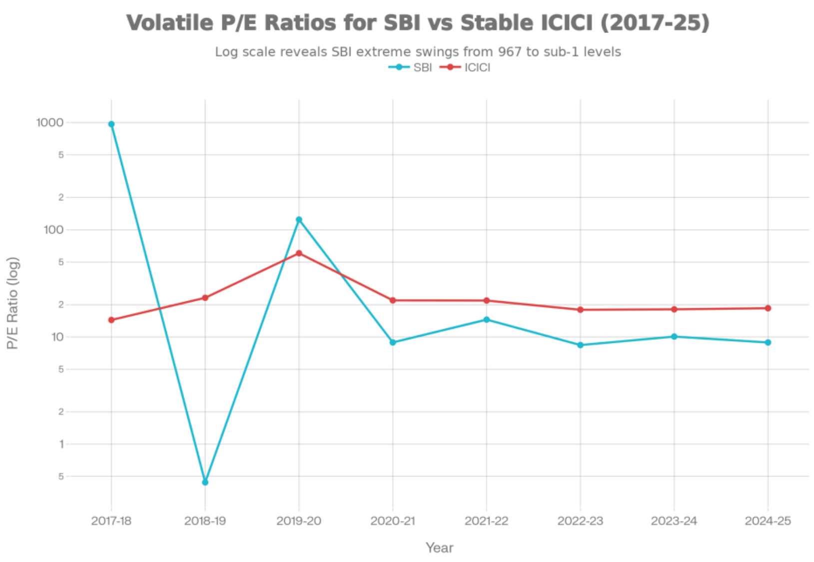
Gold Loan Features	SBI		ICICI	
	Rank	Mean Score	Rank	Mean score
Gold Loan Amount	II	4.56	III	4.10
Gold Loan Margin	VI	2.45	V	3.18
Rate of Interest	I	4.82	II	4.64
Processing Fees	V	2.96	VI	3.01
Document Required	IV	3.04	IV	3.89
Time is taken to disburse gold loan	III	4.23	I	4.96

Source: Computed Secondary Data

Table 2 evidenced that the majority were aware of the rate of interest in by SBI Bank and time is taken to disburse the gold loan in by ICICI Bank, and theywere aware least about gold loan margin in SBI and documents required in ICICI Bank.

TABLE 3: Price To Earning Ratio:

Year	SBI P/E Ratio	ICICI P/E Ratio
2017-18	967.14	14.40
2018-19	0.44	23.20
2019-20	124.50	60.44
2020-21	8.89	21.96
2021-22	14.51	21.87
2022-23	8.40	17.95
2023-24	10.09	18.10
2024-25	8.88	18.53



Graph 1:

Interpretation:

This graph and table show how the valuation of SBI and ICICI (measured by P/E ratio) has moved between 2017-18 and 2024-25.

Overall pattern

SBI's P/E ratio is extremely volatile, starting from an unusually high value in 2017-18, collapsing in 2018-19, spiking again in 2019-20, and then stabilising in single- to mid-teens from 2020-21 onwards.

ICICI's P/E ratio is much more stable, moving in a narrower band roughly between 14 and 23 across the entire period.

SBI interpretation

The very high P/E of 967.14 in 2017-18 indicates an abnormal valuation phase, often linked to very low or negative reported earnings in that base year; even a small profit in the denominator can mechanically create an inflated multiple.

The sharp fall to 0.44 in 2018-19 and a surge to 124.50 in 2019-20 reflect large swings in reported profits, consistent with a turnaround from stressed earnings to recovery.

From 2020-21 onward, SBI's P/E settles in a more normal range (around 9–15), suggesting the market is valuing the bank on the basis of more stable and predictable earnings; the slight softening in 2024-25 (8.88) points to either improved earnings outpacing the share-price rise or a modest de-rating.

ICICI interpretation

ICICI starts at a modest 14.40 in 2017-18 and then moves into the low-20s range by 2018-19 and 2019-20, indicating consistent market confidence and steady earnings growth.

After 2019-20, the P/E hovers between about 18 and 22, which shows that the bank is generally trading at a premium to SBI during the normalised years, reflecting expectations of stronger profitability and better asset quality.

The gradual rise from 17.95 (2022-23) to 18.53 (2024-25) indicates that the market continues to reward ICICI with a stable, slightly improving valuation multiple as earnings grow.

Comparative insights

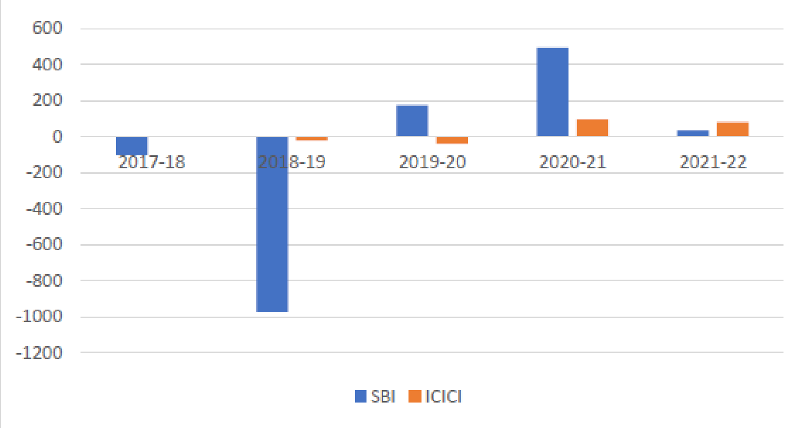
In the early years, the extreme P/E swings for SBI contrast with ICICI's smoother pattern, supporting the view that ICICI's earnings profile and perceived risk have been more stable.

Once SBI's ratios normalise (post-2020-21), ICICI consistently trades at a higher P/E than SBI, implying that investors assign a valuation premium to ICICI for its stronger return ratios, better asset quality and more consistent performance.

For your study, this graph and table together support the argument that, over the period, SBI has undergone a transition from stressed to normal profitability, while ICICI has maintained steadier performance and superior market valuation.

Table:4 Net Profit Growth:

YEAR	SBI	ICICI
2017-18	-103.07	3.78
2018-19	-971.85	-19.76
2019-20	173.29	-37.48
2020-21	492.26	97.31
2021-22	33.58	80.13



Graph 2:

Interpretation:

From the above graph it is interpreted that Net Profit Growth in SBI is 103.07%and ICICI bank is 3.78% in the year 2018.In 2019 Net Profit Growth in SBI is -971.85 % and ICICI bank is -19.76%.In 2020 Net Profit growth in SBI is 173.29% and ICICI is -37.48%.In 2021 net profit growth in SBI is 492.26% and ICICI is 97.31%.In 2022 net profit growth in SBI is 33.58% and ICICI bank is 80.13%.

Additional Findings:

It is find that return on equity of ICICI Bank is high from 2018-2022.

1. Return on Equity in SBI is -0.22% and ICICI bank is 11.76% in the year 2018.In 2019 Return on Equity in SBI is -2.16% and ICICI bank is 8.7%.In 2020 Return on Equity in SBI is 1.48% and ICICI is 5.2%.In 2021 Return on Equity in SBI is 8.32% and ICICI is 9.72%.In 2022 Return on Equity in SBI is 10.13% and ICICI bank is 14.74%.
2. P/E ratio of SBI is very high in 2017-2018 than ICICI Bank.
3. Price to Earnings Ratio in SBI is 967.14% and ICICI bank is 14.4% in the year 2018.In 2019 Price to Earning ratio in SBI is 0.44% and ICICI bank is 23.2%.In 2020 price to earning ratio in SBI is 124.5% and ICICI is 60.44%.In 2021 price to earning ratio in SBI is 8.89% and ICICI is 21.96%.In 2022 Return on Equity in SBI is 14.51% and ICICI bank is 21.87%.

Net profit growth of SBI is 492.26 in 2020-21 that is very high when compared to ICICI which is 97.31.

4. Net Profit Growth in SBI is 103.07%and ICICI bank is 3.78% in the year 2018.In 2019 Net Profit Growth in SBI is -971.85 % and ICICI bank is -19.76%.In 2020 Net Profit growth in

SBI is 173.29% and ICICI is -37.48%.In 2021 net profit growth in SBI is 492.26% and ICICI is 97.31%.In 2022 net profit growth in SBI is 33.58% and ICICI bank is 80.13%.

5. Total Debt/Equity in SBI is 0.06% and ICICI bank is 0.06% in the year 2018.In 2019 Total Debt/Equity in SBI is 0.06 % and ICICI bank is 0.06%.In 2020 Total Debt/Equity in SBI is 0.06% and ICICI is 0.06%.In 2021 Total Debt/Equity in SBI is 0.05% and ICICI is 0.04%.In 2022 Total Debt/Equity in SBI is 0.06% and ICICI bank is 0.05%.

Suggestions:

Improvement in return on equity will improve their Earning per share, the researcher suggest the SBI to take measures to improve their profits

 It is suggested to SBI, to reinvesting the money that might otherwise go to dividend payments

 It is suggested that SBI to decrease PE ratio to attract more investment potential

CONCLUSION:

The study shows the analysis of last five years annual report on SBI and ICICI bank to their operational gold loan and financial ratios, liquidity ratios, profitability ratios. Also calculated the return on equity by comparing the profit earnings ratios of SBI and ICICI banks. By analyzing the net profit growth and comparing of liquidity ratios in SBI bank and ICICI Bank .The SBI Bank is performing very well in terms of earning net profit over the last five years as compared to ICICI. The ICICI Bank current ratio is high when compared to SBI. Net profit growth of SBI is 492.26 in 2020-21 that is very high when compared to ICICI which is 97.31. Earnings per share are very high in ICICI Bank when compared to SBI during the year 2019-2022. It is find that return on equity of ICICI Bank is high from 2018-2022. P/E ratio of SBI is very high in 2017-2018 than ICICI Bank.

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