"RESTRUCTURING OF BANKS IN INDIA-A CASE STUDY OF SBI AND ITS ASSOCIATE BANKS"

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ABSTRACT

The consolidation in Indian Financial sector a known trend. In year 2022 The nation's economy witnessed the mega merger of 12 PSB into 4. The merger of SBI with its five subsidiary banks is the subject of this research. GOI decided to merge 5 SBI associated Banks plus BMB into SBI bank to make a strong single entity which is ready to face the global banking competition. The deal was the first huge scale consolidation of Indian banking Industry. A banking goliath with an asset book of Rs 37 lakh crore will be formed by the merger. The current study is done with the view to analyze the pre and post deal financial soundness of SBI using well established CAMEL framework.

The objective behind the study is to examine the financial soundness of the new entity (SBI) using 18 ratios t-test and their mean difference. To check that do the synergy is realized by the new entity as expected.

The analysis concludes with the observation that, despite the financial position's lack of apparent profitability, merger identified SBI as one of the largest banks globally.

Key words:- SBI, Merger, Acquisition, India, Banking sector, financial analysis.

INTRODUCTION

Consolidation is a widely practiced strategy adopted by various institutions to reap the benefits out of it. The banking industry is working as a backbone of any economy. To maintain a strong monetary status , it is vital to have a stable and sound financial system.

Many new venture and foreign banks have covered a large customer network. The customer's interest in PSB and hope were gradually waning .Even the functioning of PSB was very slow and lengthy as compared with all others. To give a solid competition to them and to get confidence of the account holders it was the ultimate need of the gov. to come up with a stronger PSB which will be equipped with all the latest facilities to give a robust face off to the private players.

GOI in 2017 decided to amalgamate SBI's 5-associate entity under 1 umbrella name of SBI. The deal is expected to provide a multi directional benefits with a strong capital base, broader customer support, integrated network and technology adopted plus add-on services to all bank holders.

The decision was made as along with SBI various state-owned banks are facing the issues of bad-debts . Due to highest provision of bad-debts the profit of all these banks is consistently declining. As per 2017 data SBI gross NPA hiked by 4.1% and reached to5,74,210 cr.

The merger was decided with aiming the long-term gain in Liew of short-term pain. Although these 5 banks are working independently in different states but SBI already own 75-100% stake in all these. As per Forbes magazine 2016 data SBI's holding are 75% in SBBJ, 90% in SBM,79% in SBT and 100% in rest 2 i.e. SBH and SBP.There are operational overlaps and inefficiency that might get disappeared after the merger deal. With the above motive the SBI decided to amalgamate its 5 subsi into it. The deal was the first huge scale consolidation of Indian banking Industry. A banking goliath with an asset book of Rs 37 lakh crore will be formed by consolidation.

A banking goliath with an asset book of Rs 37 lakh crore will be formed by the deal .which, after the merger, will become a behemoth with a balance sheet size of Rs 37 lakh crore. Additionally, SBI would be pushed into the top 50 banks globally (by asset size).

The previous mergers of SBI was :-In 2011, the parent company and two branches of the State Bank of India Commercial and International Bank Ltd (SBICI) combined. The considerably larger merger of SB of Indore's 470 branches with SBI occurred in 2010 before this. In the most recent merger, 72,000 employees and roughly 7,000 branches will have their roles and services integrated.

LITERATURE REVIEW

Dr. AloysiusEdward and Joti Manoj(2018) examine the post-monetary performance of SBI and related banks. The main motive behind the study was to get the after-deal accounting situation along with the reaction of the news on the stock price. The analysis tools that were employed were current ratio, quick ratio, CAR, working capital, asset turnover, operating profit, RONW, ROCE etc. Letter on for share price examination even study was used with market model. The monetary calculation shows no remarkable improvement on letter years in any of the selected parameters. Contrarily the stock analysis shows a positive reaction in the stock mkt of most entity. Conclusively the examiner suggested that the event generates a series of uncertainty for all related parties which needs some time to get back to normal situation.

CMA Sudarshan Maity (2017) used data envelopment analysis for pre and post M&A of SBI. The main scope of the study is to calculate the soundness of SBI and associated banks using different models like DEA, BCC, CCR studies. The correlation analysis was used for statistical testing. The input-oriented DEA efficiency was used under the non-model CCR with assumption of CRS based on the examination except SBM test for related Bank. It shows a positive graph with average data. As per BCC model with assumption of VRS it was found that all banks are efficient. As per the study of both scale it was concluded that accept SBM all banks have sound financial status .further it can be set that this deal helps to reduce unhealthy competition among the financial sectors and increases the concentration on core banking functions.

Ms. YamunaMH & Dr. Gunasamy (2019) studied financial performance of SBI in pre-and post-consolidated era. Motive behind the study is to assess the effect of merger on money movement, causes behind the decision, budgetary consideration , to know about the history of SBI and related banks ,challenges faced by all involved entities and in-depth deal between all of them. Different ratios were considered for financial analysis. Most of the result shows a declined trend for all the

ratios in post M &A ear. The author suggested that the bank needs to work in all the areas which prompt increasing for future benefits it is expected that the internal factors such as personal management issue should be resolved, then only the organization is able to come on the same track. Also, they should concentrate to reduce NPA and recover bad debts to maintain a static financial status.

The autor SowmyaRamanatham did a descriptive study of SBI and related banks combination cases. The research looks at the effects of deal on economy of countries banking services, she studied the different dimension of the case like the outcome on customers, functioning of associated banks and benefits to new entity. The financial ratio like total share capital, net worth, adv and loans , CWIP were taken as a parameter of analysis. The paper sum-up with a view that the deal provided efficiency, enhancement and improvement in financial products and services for both domestic and international customers.

The thinker Dr. OC Aloysis (2020) analyzed the post M&A efficiency of SBI and associated banks. He examined best and different financial ratios like NPA, ROE, CRAR, net adv., BPE, profit per employee etc. The main motive is to tell the profitability status of the acquired before and after amalgamation. It also measures the enhancement of branches and employment afterwards. It came to a conclusion that number of employed decreased by (8.09%) Also reduced CRAR also shows un- favorable result ROA and ROE shows negative graph, net profit degraded , NIM increased , BPE and PPE declined .All the data shows negative effect of the combination except BPE. All other indicators are showing adverse effect of merger and acquisition. It was suggested that the merger entity need some more time to overcome the losses and reserve the issues raised due to the Deal.

METHODOLOGY
Objective
1. To examine the monetary performance of SBI in pre- and post-merger deal era.
2. To analyse that did they got financial upgradation after the merger.

Hypothesis
H1: There is no significance difference/improvements seen in the post-merger in SBI bank financials.
H0: There is significance difference/ improvements seen in the post-merger in SBI banks financials.

Source of Data
For calculation and analysis of the effect of merger on financial performance, secondary data in the form of annual reports were used. The data were collected from SBI official website. For calculation 3 pre and 3 post years ratios were collected and analysed.

Period of Study
For a detailed analysis overall 7 years data were gathered. 3 yr pre-merger and 3 yr post-merger. The merger year data was considered just for the reference, and excluded from study in order to avoid the merger effects.

Scope

This research paper covers mega merger cases of SBI bank only, and the result are concluded on the basis of observation period only.

Limitation

The investigation is restricted to the chosen time frame. The paper is purely based on secondary data collected from Bank's official website and the findings and conclusion is drawn on that basis of t-test only (p value).

Methodology used

For analysis selected ratios from CAMEL analysis were considered. Since it was a globally accepted parameter in terms of analysis of banks and NBFC for monetary performance. From each 5 heading of CAMEL 18 ratios were selected for analysis.

The capital adequacy scale is the first. The government sec to total investment ratio, the total adv to total asset ratio, and the CAR were the key ratios included in the study. These ratios all indicate a bank's capital health in the event of a financial crisis.

The third factor is asset quality, which describes the calibre of the assets a bank has. The two main ratios taken into account here are gross NPA to gross advance and net NPA to net adv. These ratios determine how much of an organization's total assets are NPAs.

The third parameter, management efficiency, looks at the management team's ability to minimize risk while making the best use of the resources at hand. Profit per employee and business per employee are the ratios used under this.

The fourth is Earning capacity the ability to earn. This scale helps visualize the bank's profit potential in different market conditions. These ratios detail the bank's success in several areas, such as revenue streams, market risk exposure, and risk management and diversification tactics. It determines the bank's profit margin using net interest margin, return on equity, and return on assets.

Liquidity is the fifth parameter. It shows how readily available the bank's liquid assets are to meet its monetary demands. It can be assessed in terms of the banks' liquidity situation and lending facilities. Liquidity is measured by two ratios: liquid asset to total assets and government securities to total assets.

To determine the significance difference/improvement in the post-merger state, the difference mean of ratios of each (18) variables was computed for both pre and post scenarios.

Three years' worth of pre- and post-merger data, as well as the merger year for improved results, were computed for the analysis from bank annual reports. Based on the CAMEL parameter, the interpretation has been completed. Finally, a t-test will be applied to each ratio to determine the study's significance.

At last stage the mean difference was analysed to get a clear look of the significant improvements made (Monetary) in the post era.

ANALYSIS AND INTERPRETATION

Annual reports of SBI for 7 yr. were collected from banks official website. Over all 18 ratios from CAMEL parameter were applied to get the financial performance analysis. The percentage changes were calculated and averaged for 3 pre- and post-years. The difference got calculated and 2 tailed

t-test was applied to get the significance of study. The analysis goes two step examination process. The P value and mean difference were considered to make the final conclusion.

At the first stage the data was collected and arranged in spread sheet. Next the mean of the ratios was calculated and averaged. Then SD and p-value were calculated for each 18 ratios.

1. **ANALYSIS BASED ON CAMELS AND T-TEST**

➢ **Calculation of pre- and post-mean**

Table 1 "calculation of pre- and post-mean: - Capital Adequacy Ratio"

CAPITAL ADEQUACY		2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	IN,000	Average	
Major ratios	Formulae	PRE	PRE	PRE	MERGED	POST	POST	POST		pre	post
1 Capital adequacy Ratio	(from balance sheet)	12.79	13.94	13.56	12.74	12.85	13.13	13.82		13.43	13.27
2 Total Advance to total Asset ratio	(Total adv/total assets)	0.63	0.62	0.58	0.56	0.59	0.59	0.54		0.61	0.57
3 Gov. sec to total investement	(Gov. security/total investement)	58%	52%	76%	81%	80%	78%	79%		0.62	0.79

Source: - Author's compilation

The above table 1(a) is showing the calculation of averaged value of all the 3 ratios namely CAR, T.adv to T.asset and Gov. sec to T.inv ratio. The 3 pre-merger years i.e. from (2014-2017) data was considered and averaged as pre-mean, subsequently (2018-2021) data was averaged to get post-mean value. In similar manner the pre and post mean were calculated for all 18 ratios falls under the 5 headings of CAMEL.

➢ **Calculation of pre- and post-mean, pre and post-SD and p-value.**

Table 2(a) Capital adequacy Ratio

Sl. No.	RATIO	MEAN		STDEV		T-TEST	REMARKS
	CAPITAL ADEQUACY RATIO						
		PRE	POST	PRE	POST	(P-VALUE)	
1	Capital adequacy Ratio	13.43	13.27	0.586	0.499	0.67	NS
2	Total Advance to total Asset ratio	0.61	0.57	0.028	0.030	0.01	Significant
3	Gov. sec to total investement	0.62	0.79	0.127	0.008	0.14	NS

Source: - Author's compilation

Analysis and interpretation: -

Table 2(a) represents the value of pre-post mean, pre-post SD, P-value and remarks based on P-value. The 2 tailed t-test at (@=5%) was applied to all the 3 ratios under capital Adequacy parameter. If the P-value is (<=0.05) it is said significant otherwise not. As per the T-test the CAR and Govsec to T.inv both are value not showing any significant difference in post era (value 0.67,0.14) respectively. The T.Adv to T.Asset ratio (P value=0.01) shows a significant difference

in post-merger years. Overall, it can be said that in capital adequacy parameter much improvements can't be seen.

Table 2(b) Asset quality Ratio

		ASSET QUALITY					
Sl. No.	RATIO	MEAN		STDEV		T-TEST	REMARKS
		PRE	POST	PRE	POST	(P-VALUE)	
4	Net NPA to Net Advance ratio(%)	3.21	2.25	0.95	0.76	0.41	NS
5	Gross NPA to Gross Advance ratio(%)	5.88	6.22	1.43	1.28	0.85	NS
6	Total investement to total Assets ratio(%)	30.37%	27.53%	0.02	0.02	0.35	NS

Source: - Author's compilation

Analysis and interpretation: -

Table 2(b) denotes the calculation of pre-post mean, pre-post SD, t-test and remarks based on p - valueof asset quality ratio.In this parameter none of the ratios shows any noticeable changes as per t-test , as all the value are (P>0.05).

Table 2(c) Management Efficiency Ratio

		MANAGEMENT EFFICIENCY					
Sl. No.	RATIO	MEAN		STDEV		T-TEST	REMARKS
		PRE	POST	PRE	POST	(P-VALUE)	
7	Expenditure to income ratio	48.64	53.92	0.77	1.64	0.03	Significant
8	Total advance to total deposits ratio	81.28%	71.12%	0.04	0.04	0.02	significant
9	Earning per employee	₹ 5,27,667	₹ 3,06,416	67559.85	452179.50	0.50	NS
10	Business per employee	₹ 15,37,40,103	₹ 21,61,72,444	₹ 1,88,13,478.50	₹ 3,73,91,687.39	0.03	significant

Source: - Author's compilation

Analysis and interpretation: -

Table 2(c) shows the calculated value of mean pre-post, SD pre-post, remarks T-based on test. From table 2© it can be perceived that except EPE (value=0.50). rest all 3 ratios namely Exp to Inc, T.Adv to T.Dep, BPE all are showing notifiable difference (value=0.03,0.02,0.03). So, in Mgt position most of the ratios shows significant difference.

Table 2(d) Earning Capacity Ratio

		EARNING CAPACITY					
Sl. No.	RATIO	MEAN		STDEV		T-TEST	REMARKS
		PRE	POST	PRE	POST	(P-VALUE)	
11	Return on Assets	0.52	0.29	0.14	0.24	0.42	NS
12	Return on Equity	8.72	6.05	2.14	4.95	0.58	NS
13	Net interest margin	2.99	2.44	0.16	0.04	0.04	Significant
14	Operating profit to working fund ratio	1.95	1.6	0.04	0.11	0.04	Significant
15	interest income to total asset	6.96	6.31	0.48	0.41	0.03	Significant

Source: - Author's compilation

Analysis and interpretation: -

Table 2(d) represents the earning position of the banks based on 5 heading namely ROA, ROE, NIM, Profit to WF and Int.inc to T. assets ratio. ROA and ROE showing no significant difference (value =0.42,0.58) contrarily NIM, Op profit ratio and Int Inc ratio shows significant difference between the both (value=0.04,0.04,0.03).

Table 2(e) Liquidity position Ratio

Sl. No.	RATIO	LIQUIDITY POSITION					
		MEAN		STDEV		T-TEST	REMARKS
		PRE	POST	PRE	POST	(P-VALUE)	
16	Liquid Assets to total Aseset ratio	0.070	0.052	0.01	0.02	0.12	NS
17	Liquid Assets to total Deposits ratio	0.093	0.065	0.01	0.02	0.07	NS
18	Government Security to total Assets ratio	0.187	0.218	0.03	0.02	0.10	NS

Source: - Author's compilation

Analysis and interpretation: -

Table 2(e) shows the liquidity position. It was examined as per 3 ratio mentioned Liq.Asset to T.Assets, LA to T.deposit and GovSec to T.Assets ratio. All the 3 ratios fail to reject (H0) and shows no significant difference in post-merger years (value=0.12,0.07,0.10) respectively. So it can be said that in liquidity position there is not much difference can be noticed.

2.ANALYSIS BASED ON MEAN DIFFERNCE
 Table 3: - Mean difference Table for all 18 ratios

Sl. No	Ratios	mean differnce	Remarks
	MEAN DIFFERNCE TABLE		
Sl. No	Ratios	mean differnce	Remarks
	CAPITAL ADEQUACY RATIO		
1	Capital adequacy Ratio	-0.16	not improved
2	Total Advance to total Asset ratio	-0.04	not improved
3	Gov. sec to total investement	0.17	Improved
	ASSETS QUALITY RATIO		
4	Net NPA to Net Advance ratio(%)	-0.97	Improved
5	Gross NPA to Gross Advance ratio(%)	0.34	not Improved
6	Total investement to total Assets ratio(%)	-0.03	not improved
	MANAGEMENT EFFICIENCY RATIO		
7	Expenditure to income ratio	5.28	Improved
8	Total advance to total deposits ratio	-0.101672784	Not improved
9	Earning per employee	-₹ 2,21,251	Not improved
10	Business per employee	₹ 6,24,32,341	Improved
	EARNING CAPACITY RATIO		
11	Return on Assets	-0.22	Not Improved
12	Return on Equity	-2.67	Not Improved
13	Net interest margin	-0.55	Not Improved
14	Operating profit to working fund ratio	-0.35	Not Improved
15	interest income to total asset	-0.64	Not Improved
	LIQUIDITY RATIO		
16	Liquid Assets to total Aseset ratio	-0.018	Not Improved
17	Liquid Assets to total Deposits ratio	-0.028	Not Improved
18	Government Security to total Assets ratio	0.031	Improved

Source: - Author's compilation

Analysis and interpretation

The above table shows the mean difference value of all 18 ratios considered for examination, it can be noticed that in case of capital Adequacy position only Gov Sec ratios shows improvements, which means in post deal era the bank is promoting for more safer investments in the form of Gov sec. In Asset Quality ratio only the Net NPA ratio show improvements with (-ve value) as declining value of NPA is a showing more stable financials. In Management ratio the Exp ratio shows (5.20), which shows that the expense has increased after the deal which is not a good signal, BPE value shows a high grown in the later years. despite of tremendous expenses bank is able to maintain their earning, which is again showing a symbol of a well-developed financial system. In case of Earning position all the ratio's differenced mean shows degraded value, it means none of ratios under earning criterion able to perform well. At last the liquidity position also improved in terms of Gov. Sec only.

RESULT AND CONCLUSION

1. **Based on CAMEL**

   ➢ **C:** -Not improved
   ➢ **A:-** Not improved
   ➢ **M** :- Improved

- ➢ **E :-** Improved
- ➢ **L:-**Not improved

Based on CAMEL analysis (t-test) it can be said that in case of Mgt capability and Earning capacity ratios suggests an enhancement in financial status.

    2. Based on mean difference

When examined based on mean difference of all 18 ratios, it can be seen that most of the financials shows negative graph, as per these values it can be interpreted that there is no significant improvement can be seen in the monetary performance of the merged bank in post deal era.

Conclusion

At last Conclusively we can say that the bank doesn't shows any impressive financial after the 3 years of merger status in accordance with the mentioned study. Although it witnessed its presence and success in all over the baking sectors. It is expected that after few more years it will surely achieve the great height.

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