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REVIEWER'S REPORT

Manuscript No.: IJAR- 59186

Title: Financial Performance of Banks in India: A Comparative Analysis Between Public and Private Sector Banks.

Recommendation:

Accept after minor revision.

Rating	Excel.	Good	Fair	Poor
Originality	✓			
Techn. Quality		✓		
Clarity	✓			
Significance		✓		

Reviewer Name: Dr. Bishwajit Rout

Reviewer's Comment for Publication.

(*To be published with the manuscript in the journal*)

The reviewer is requested to provide a brief comment (3-4 lines) highlighting the significance, strengths, or key insights of the manuscript. This comment will be Displayed in the journal publication alongside with the reviewers name.

1. **Significance**: The paper addresses an issue in Indian banking by comparing financial performance across public and private sector banks. Its five-year perspective and use of multiple financial ratios provide a useful descriptive basis for understanding differences in profitability, income generation, operating performance, and interest-related indicators. The study can contribute to banking research if methodological rigor and statistical interpretation are strengthened substantially.

2. **Strength**: The manuscript has a comparative focus, uses secondary financial data, and examines several relevant performance indicators over five years. The tables provide accessible numerical evidence for comparing public and private sector banking performance. The study also attempts statistical testing rather than relying exclusively on descriptive comparisons, providing a potentially useful empirical foundation for evaluating differences between the two banking groups.

3. **Key Insight**: The central insight is that public and private sector banks display different patterns when performance levels are distinguished from growth rates. Private-sector ratios are generally higher in the reported tables, while some public-sector indicators show stronger growth. This distinction is potentially valuable, but the manuscript must clearly separate absolute performance, growth, stability, and statistical significance throughout to avoid contradictory interpretations.

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The paper titled *"Financial Performance of Banks in India: A Comparative Analysis Between Public and Private Sector Banks."* analyses the financial performance of public and private sector banks in India from 2019-20 to 2023-24 using secondary data. Key ratios examined include return on assets, total income to total assets, operating profit to total assets, net interest income, and non-interest income. Results show public sector banks outperform on total income, net interest income, and operating profit, while private banks lead in net profit and ROA. No significant difference exists in net profits, though private banks exhibit greater consistency. The paper offers useful insights into the relative strengths of both banking segments.

Suggestions for Improvement:

1. Provide stronger context about banking-sector reforms and competition.
2. Connect banking-sector challenges with measurable study variables and explain why these indicators adequately represent financial performance across banks.
3. Organize prior studies thematically and comparatively rather than chronologically.
4. Conclude the literature review with a clearly articulated gap that directly justifies the selected indicators and comparative design.
5. Correct the hypothesis formulation using appropriate null-hypothesis terminology.
6. The hypothesis should correspond precisely to the statistical test, comparison unit, significance level, and five-year observation structure used in analysis.
7. Identify the exact public and private banks represented in the dataset.
8. Justify why five performance indicators sufficiently capture financial performance and discuss whether additional banking-risk measures were considered relevant.
9. Provide the exact annual reports, RBI publications, database records, and websites used, including access dates where appropriate for reproducibility.
10. Provide degrees of freedom, exact p-values, confidence intervals, and effect sizes alongside reported t-values for transparent statistical interpretation.
11. Ensure the numerator and denominator remain consistent across all tables.
12. Recalculate reported growth rates, means, and t-values because several interpretations appear inconsistent with the presented numerical figures.

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The manuscript addresses a relevant topic and provides a useful five-year comparison of selected financial-performance indicators across public and private sector banks in India. However, substantial methodological and analytical revisions are necessary. The sample and bank selection are insufficiently specified, statistical procedures require stronger justification, and several results and conclusions are internally inconsistent. The authors should recalculate the statistics, reconcile interpretations, improve reporting, and clarify the study's limitations before publication. Addressing the identified weaknesses will make it suitable for publication in IJAR.

I recommend this paper for publication after minor revision.