Findings

This research was conducted to find out the effect of universal banking, compare both private and public sector banks. Although only quantitative data from secondary sources were used the researcher have used table and bar diagram to interpret the financial data of both the banks i.e. State Banks of India and ICICI Bank. The researcher have also applied t-test, regression and correlation to analyzes and compare the variables of both the banks.

1. From review of literature we found the factors of universal banking i.e. diversified range of financial product (Zafar S.M. Tarig), retail deposit (Damjanovic Tatiana et.al), asset management fund (Jonson William C.), financial services & insurance (More J.B.), investment banking (Singal Renu), trading, brokerage and portfolio management activities (Rime Bertrand).

2. Table-11 shows that liabilities of State Bank of India. It was found that liabilities of State Bank of India have been increasing year by year and in the year 2013 it was Rs. 1,566,261.03.

3. In table- 12, assets of State Bank of India are showing according to this table, the values for Assets of State Bank of India are increasing year by year. In the year 2004, the values of asset were 407,815.28 which have been increasing in the year 2013 and the value of assets in 1,566,261.03.

4. Table-13 shows the total income earned by the State Bank of India. According to this table, the total incomes earned by the State Bank of India are increasing every year. In the year march 2004, the table income of State Bank of India was 38,073.16 which have been increasing in the year March 2013 to 135,691.94.
5. Table: 14 showing the total expenditure of State Bank of India. Its expenses are increasing every year. In the year 2004, the total expenses were 33,694.45 which have been increasing in the year 2013 to 121,586.96. But in the year 2011, 2012, 2013, the selling and administration expenses were 0.

6. In table: 15, the total liabilities of ICICI Bank are showing the total liabilities of ICICI Bank in the year 2004 were 125,228.87 and in the year 2013 were 536,794.68.

7. In table: 16, the total assets of ICICI Bank are showing. According to this table, in the year 2004, the total assets of ICICI Bank are 125,228.87 which have been increased in the year 2013 to 536,794.69.

8. Table: 17 showing the total income of ICICI Bank. In the year, March 2004, the total incomes were 11,958.96 and in the year, March 2013, the total incomes were 48,421.30.

9. Table: 18 showing the total expenditure of ICICI Bank. In the year, 2004, total expenditure was 10,321.86 which have been increased in the year 2013, to 40,095.83.

10. ANOVA Table provides an F-test for the null hypothesis that there is no effect of Net Profit Margin, Return on Long Term Funds, Return on Net Worth and Return on Assets on EPS of State Bank of India. Here we can reject null hypothesis (F=112.024) at 5 % level of significance and found that there is effect of Net Profit Margin, Return on Long Term Funds, Return on Net Worth and Return on Assets on EPS of State Bank of India.

11. ANOVA Table provides an F-test for the null hypothesis that there is no relationship between deposits and investments of State Bank of India. Here we
can reject null hypothesis (F=81.655) at 5 % level of significance and found that there is a relationship between deposits and investments of State Bank of India.

12. ANOVA Table provides an F-test for the null hypothesis that there is no effect of Net Profit Margin, Return on Long Term Funds, Return on Net Worth and Return on Assets on EPS of ICICI Bank. Here we can reject null hypothesis (F=26.023) at 5 % level of significance and found that there is effect of Net Profit Margin, Return on Long Term Funds, Return on Net Worth and Return on Assets on EPS of ICICI Bank.

13. ANOVA Table provides an F-test for the null hypothesis that there is no relationship between deposits and investments of ICICI Bank. Here we can reject null hypothesis (F=36.847) at 5 % level of significance and found that there is a relationship between deposits and investments of ICICI Bank.

14. We have calculated correlation between Total Assets and Total Deposits of State Bank of India and table shows the value 1.000 hence, there is perfect correlation between Total Assets and Total Deposits of State Bank of India.

15. We have calculated correlation between Dividend Per Share and Net Operating Profit of State Bank of India and table shows the value .537 hence, there is correlation between DPS and NOP of ICICI.

16. We have calculated correlation between Total Assets and Total Deposits of State Bank of India and table shows the value .974 hence, there is perfect correlation between Total Assets and Total Deposits of ICICI.

17. We have calculated correlation between Total Income and Total Investments of ICICI and table shows the value .916 hence, there is correlation between Total Income and Total Investments of ICICI.
18. Levene’s test for equality of variance was evaluated through t-test having f-value of 4.902 which was significant at 4% level of significance indicating that the variance of the two groups are equal therefore, t-test assuming equal variances was applied. The t-value for equal variance assumed was -33.161 which is significant at 0% level of significance.

19. Levene’s test for equality of variance was evaluated through t-test having f-value of 4.084 which was significant at 5.8% level of significance indicating that the variance of the two groups are equal therefore, t-test assuming equal variances was applied. The t-value for equal variance assumed was -4.786 which was significant at 0% level of significance.

20. Levene’s test for equality of variance was evaluated through t-test having f-value of 9.234 which was significant at 0.7% level of significance indicating that the variance of the two groups are equal therefore, t-test assuming equal variances was applied. The t-value for equal variance assumed was -8.079 which was significant at 0% level of significance.

21. Levene’s test for equality of variance was evaluated through t-test having f-value of 2.001 which was significant at 17.4% level of significance indicating that the variance of the two groups are equal therefore, t-test assuming equal variances was applied. The t-value for equal variance assumed was .714 which was significant at 48.4% level of significance.

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