**Abstract**

The Indian Banking industry has been undergoing rapid changes reflecting a

number of underlying changes. Liberalisation and deregulation witnessed in the

Indian markets in the 1990s have resulted in a spurt in banking activity in India.

Significant advances in communication have enabled banks to expand their reach,

both in terms of geography covered as well as new products introduces. This paper

compares the performance of State Bank of India and Associates by using the five

key performance indicators identified by Reserve Bank of India.