REVIEWER'S REPORT

Manuscript No.: **IJAR-53781**   Date: 12-09-2025

Title**:** A Comparative Analysis of Capital to Risk Weighted Assets in context of Bank of Baroda and Industrial Credit and Investment Corporation of India bank

Recommendation:

Accept as it is …………………………….

Accept after minor revision………………

Accept after major revision ………………

Do not accept (*Reasons below*) **………**

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

Reviewer Name: Dr.P.Manochithra   **Date:** 12-09-2025

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.

The manuscript provides a clear and insightful comparative analysis of capital adequacy ratios between a leading public sector bank and a private sector bank in India. The study effectively uses statistical tools to evaluate solvency performance and offers valuable insights into the stability and resilience of banks under Basel III norms. The findings are relevant for policymakers, regulators, and researchers in the field of banking and finance.

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Detailed Reviewer's Report

Title: A Comparative Analysis of Capital to Risk Weighted Assets in context of Bank of Baroda and Industrial Credit and Investment Corporation of India bank

1. Title and Abstract

- The title is clear, concise, and directly reflects the content of the study.
- The abstract successfully captures the objectives, methodology, and findings. However, it may benefit from a slightly stronger emphasis on the practical implications of the study for the banking sector.

2. Introduction

- The introduction provides a good overview of the importance of the Capital Adequacy Ratio (CAR) and its regulatory significance under Basel III norms.
- The background on Bank of Baroda and ICICI Bank establishes the relevance of the chosen cases.
- A brief mention of why these two banks (public vs. private sector) offer an interesting comparison could strengthen the rationale further.

3. Literature Review

- The review is comprehensive, covering multiple international and regional studies.
- References are well-cited and show the global context of CAR research.
- The linkage between past studies and the current research gap could be made more explicit to highlight originality.

4. Objectives and Hypothesis

- Objectives are clearly defined and align with the methodology.
- The hypothesis is well-structured (null and alternative forms).
- A stronger justification for the hypothesis in the context of existing literature could enhance clarity.

5. Research Methodology

- The study adopts a descriptive and comparative case study approach, which is appropriate for the research problem.
- Reliance on secondary data (annual reports, RBI circulars) ensures credibility.
- The statistical tools applied (descriptive statistics, trend analysis, normality test, independent t-test) are suitable for analyzing differences in CAR.
- The methodology section is well-presented but could include a note on limitations (e.g., reliance on only two banks, sample size of 5 years).

6. Data Analysis and Interpretation

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- Tables and charts are effectively used to present CAR trends over five years.
- The analysis clearly shows Bank of Baroda's steady growth and ICICI Bank's fluctuations in CAR.
- The independent t-test was correctly applied, and assumptions were tested (independence, normality, homogeneity, random sampling).
- Results are consistent and logically interpreted, though additional discussion on reasons behind ICICI's fluctuations would strengthen the insights.

7. Results and Discussion

- The finding that there is no statistically significant difference between the two banks' CAR is important and well-supported by analysis.
- The discussion would benefit from more emphasis on the implications of the results for banking stability, investor confidence, and regulatory compliance.
- Including comparative insights from global banks would broaden the perspective.

8. Conclusion

- The conclusion reiterates the findings accurately but is somewhat brief.
- Expanding the conclusion to highlight practical takeaways for policymakers, regulators, and banking professionals would improve the overall contribution of the study.

9. References

- References are adequate, current, and relevant to the research topic.
- Proper citation style is followed.

10. Overall Evaluation

Strengths:

- Well-defined objectives and hypotheses.
- Strong methodological framework with appropriate statistical tests.
- Relevant and practical study comparing public vs. private sector banks.
- Use of reliable secondary data sources.

Weaknesses / Areas for Improvement:

- Limited sample size (two banks, five years).
- Need for more critical discussion on implications of findings.
- Language and grammar refinement required for better readability.
- Broader contextualization of results (both domestic and international) could be included.

11. Final Recommendation

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The manuscript addresses a significant issue in banking regulation and solvency measurement. With minor revisions—particularly in strengthening discussion, refining conclusions, and improving language—the paper is suitable for publication. It makes a useful contribution to the literature on capital adequacy and comparative banking performance.