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Beyond Banking: How Financial Performance Drives Sustainable Development

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Abstract: This study examines how bank-level financial performance influences India's progress toward SDGs 3, 4, 5, 8 and 9 (2015–2025). Using fixed-effects panel regression across nine major commercial banks, profitability (ROA, ROE), operational efficiency (cost-to-income ratio), liquidity (CASA ratio) and net interest margin are analysed alongside GDP growth and inflation. Results confirm that profitable, efficient banking significantly advances sustainable development, with effects varying across SDGs.

Keywords: Bank Financial Performance, SDGs, Panel Data, ROA, Financial Inclusion

JEL Classification Number: G21, G32, Q56, C23, O16

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