

Gemini Stock Analysis Report

Okay, I will analyze the provided SBIN.NS stock report as a seasoned positional equity trader, focusing on a 1-4 month horizon with a target upside of 5%-15%.

Step 1: Audit the Data

- **Data Present:** Daily price chart, EMAs (20, 50, 200), Relative Strength Analysis (RS), Bollinger Bands, Supertrend indicator, MACD, RSI-Volume analysis.
- **Data Missing:** Weekly charts, deeper volume profile analysis, news sentiment, broader market context (sector strength).
- **Confidence Level:** Medium. The report provides a good range of daily technical indicators and some fundamental data. The lack of weekly charts and a deeper analysis of market/sector context reduces the confidence level.

Step 2: Analyze the Setup

- **Price Structure:** The 3-year daily chart shows a clear uptrend, particularly over the past year. The recent price action seems to be consolidating near recent highs.
- **Trend Direction:**
 - EMAs: SBIN.NS is in a "Strong **Uptrend**" based on EMA crossover. This is a positive sign.
 - Supertrend: The Supertrend indicator is currently signaling "DOWNTREND (Sell)" which is a bearish divergence from the EMAs.
 - Relative Strength: The Relative Strength indicates "Weakening Leader" which means underperformance with respect to benchmark.
- **Momentum:**
 - MACD: The MACD Summary indicates a "**Bearish**" trend with "Weakening" momentum. This suggests that the recent uptrend might be losing steam.
 - RSI: The RSI indicates a 61 level which is slightly bullish, but there's a bearish divergence, with price rising and the RSI falling. This also indicates a potential weakening in the uptrend.
 - Bollinger Bands: The price is in the upper half of the Bollinger Bands, indicating potential overbought conditions. The Volatility Squeeze summary highlights a series of recent BB Squeezes, suggesting volatility could be building up for a significant move (potentially in either direction).

Step 3: Formulate the Recommendation

Recommendation: NO, do not enter the stock at the current level.

Reason:

Although the longer-term trend is up, several indicators point to potential near-term weakness or a pullback. The bearish divergence on the MACD and RSI, combined with the Supertrend's "Sell" signal, suggests that the current rally might be exhausted. The "Weakening Leader" classification of RS also adds to the negative scenario.

Waiting for a pullback or a clear sign of renewed upward momentum would be a more prudent approach.

Conditional Plan:

- **Condition to Buy:** A clear breakout above the most recent high (approximately INR 1000) **AND** confirmation of a positive Supertrend. I would also look for the MACD to show a bullish crossover or sustained positive momentum. Confirm increasing volume and strength in sector.
- **Entry Price:** INR 1005 (Above most recent high)

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- **Stop Loss:** INR 965 (Just below the INR 970 level, providing a small buffer)
- **Take Profit:** INR 1065 (Approximately 6% upside, aligning with the target range)

News & Analyst Targets

Okay, I will act as a stock research analyst and provide you with the latest news and information on SBIN (State Bank of India) from this week (December 14-20, 2025), including brokerage ratings, related news, and analyst targets.

Here's a summary of the latest news and information on SBIN (State Bank of India), gathered as of December 20, 2025:

1. Latest News for SBIN This Week (December 14-20, 2025):

- **SBI Hires Probationary Officers:** State Bank of India onboarded 541 new Probationary Officers (POs) as part of its broader plan to hire 18,000 employees in FY26. These officers will be deployed across business verticals nationwide, with select international postings.
- **Extension of MD's Tenure:** The central government re-appointed Ashwini Kumar Tewari as Managing Director of SBI, extending his tenure until December 31, 2027.
- **Agri Robotics Lab Inaugurated:** SBI Chairman inaugurated an Agri Robotics Lab at Telangana's PJTAU (Professor Jayashankar Telangana State Agricultural University).
- **Policy on Construction Finance:** SBI is revisiting its policy on construction finance for housing projects, with a focus on building a book on commercial real estate, especially office space.
- **AI Munafa Prediction:** As of December 19, 2025, AI Munafa predicted an uptrend for SBIN, with a prediction value of 85.
- **YONO 2.0:** SBI's YONO 2.0 platform is integrating mobile and internet banking to ensure seamless experience.
- **SBI Contributes to India's GDP:** SBI accounts for approximately 1.1% of global GDP and around 16% of India's GDP.

2. Brokerage Ratings for SBIN:

- **Positive Outlook:** Many brokerages have a positive outlook on SBIN, with some projecting a 7-20% upside in the stock over the next 12 months following strong September-quarter results.
- **MarketsMojo:** MarketsMojo upgraded SBI to a 'Buy' rating in November 2024, citing strong lending practices and a low Gross NPA ratio.
- **Downgrade (Earlier):** It's important to note that Goldman Sachs downgraded SBI to "Sell" in September 2024, highlighting headwinds such as increasing credit costs and lower loan growth expectations. However, more recent reports suggest a more positive outlook.

3. Other News Impacting SBIN:

- **India's Economic Growth:** India is a significant contributor to global economic growth, with SBI playing a vital role in supporting both the national and global economies.
- **Digital Payments:** SBI is promoting digital transactions and investing in technology to support electronic banking services.
- **PSU Banks Performance:** PSU (Public Sector Undertaking) banks, including SBI, have shown strong performance in 2025, driven by strong earnings, improved asset quality, and attractive valuations.

4. Analyst Targets for SBIN:

Here's a table summarizing recent analyst price targets for SBIN:

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Source	Average Price Target (INR)	High Forecast (INR)	Low Forecast (INR)
Alpha Spread	1,094.79	1,254.75	727.2
Wall Street Analysts (past 3 months)	1,020.83	1,170.00	880.00
TradingView	1,086.80	1,232.00	720.00
Trendlyne	1,012.31	N/A	N/A

Note: These targets are from various sources and may have different time horizons (e.g., 12 months). It's important to consider the source and date when evaluating these targets.

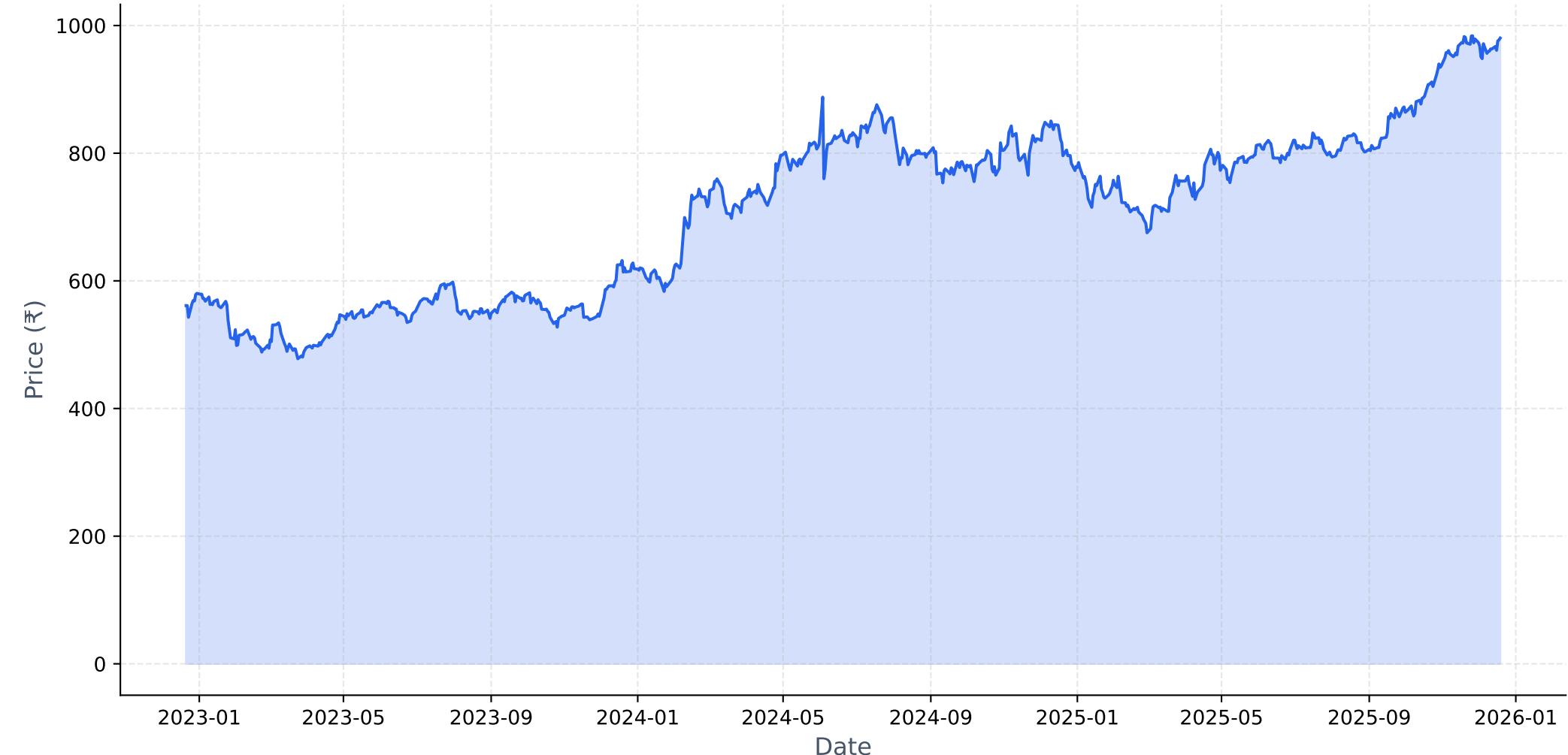
Stock Detailed Analysis Report

SBIN.NS

Current Price: ₹980.30

Generated: 2025-12-20 20:39

SBIN.NS - 3 Year Daily Price Chart



Long-term Fundamental Analysis (4 Years)

Metric	Is Growing?	Accelerating?	1Y Growth	3Y CAGR
Revenue	Yes	No	8.01%	13.97%
Net Income	Yes	No	15.62%	29.91%
ROE	Yes	No	-1.50%	11.22%
EPS	Yes	No	15.62%	29.91%

Short-term Fundamental Analysis (6 Quarters)

Metric	Is Growing?	Recent QoQ	Avg QoQ
Revenue	Yes	0.30%	2.63%
Net Income	Yes	8.17%	2.45%
ROE	No	1.22%	-1.83%
EPS	No	-4.74%	-1.17%

SBIN.NS - Relative Strength Analysis

== OVERVIEW ==:

Benchmark Index:	^NSEBANK
Sector:	Bank
Classification:	Weakening Leader
RS Score:	53.4/100
:	

== RS RATIOS ==:

1M RS:	1.003 [Leader]
3M RS:	1.072 [Leader]
6M RS:	1.159 [Leader]
1Y RS:	1.038 [Leader]
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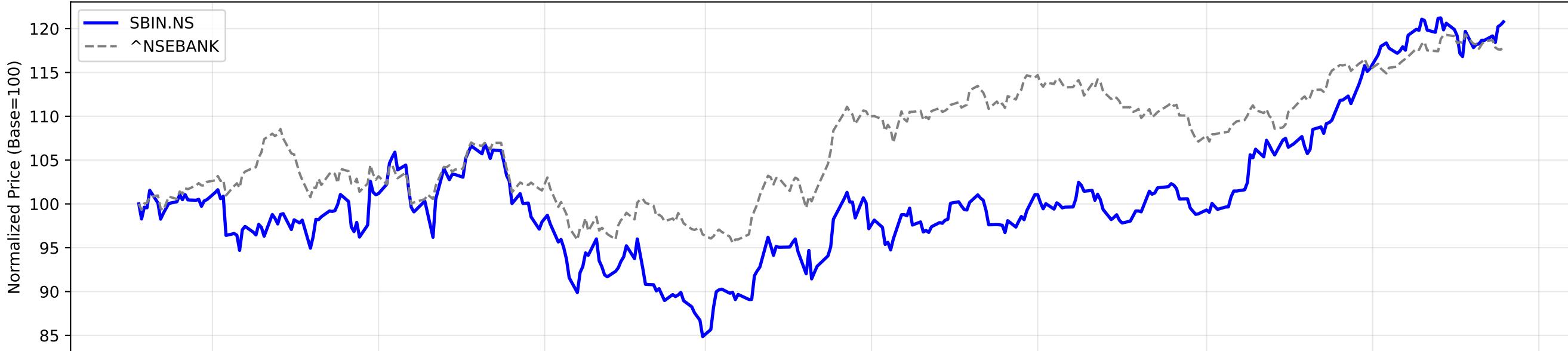
== TURNAROUND ANALYSIS ==:

Turnaround Status:	Not Detected
:	

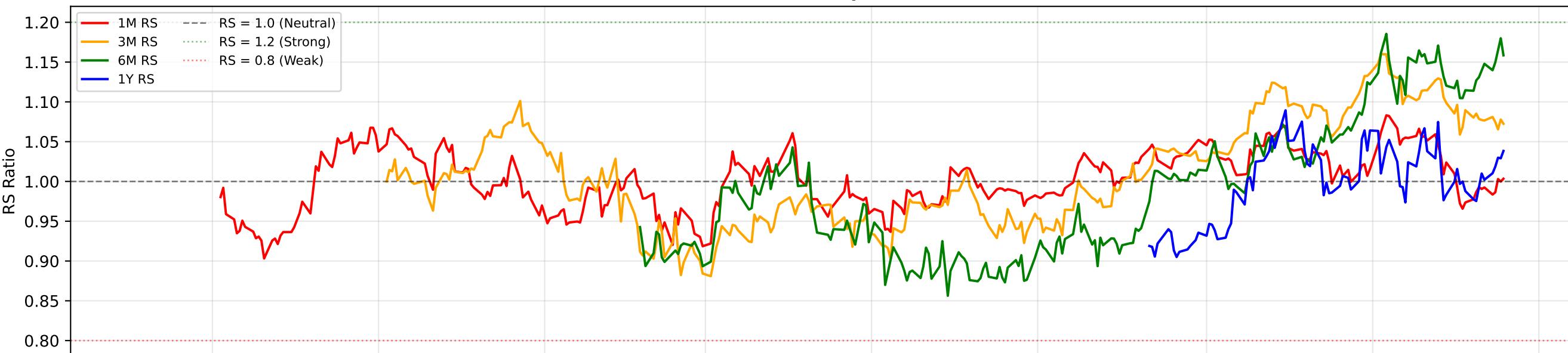
SIGNAL CRITERIA::

✗ Emerging RS:	Not accelerating
✗ Medium-term Lagging:	Not lagging
✗ Performance Improving:	Not improving

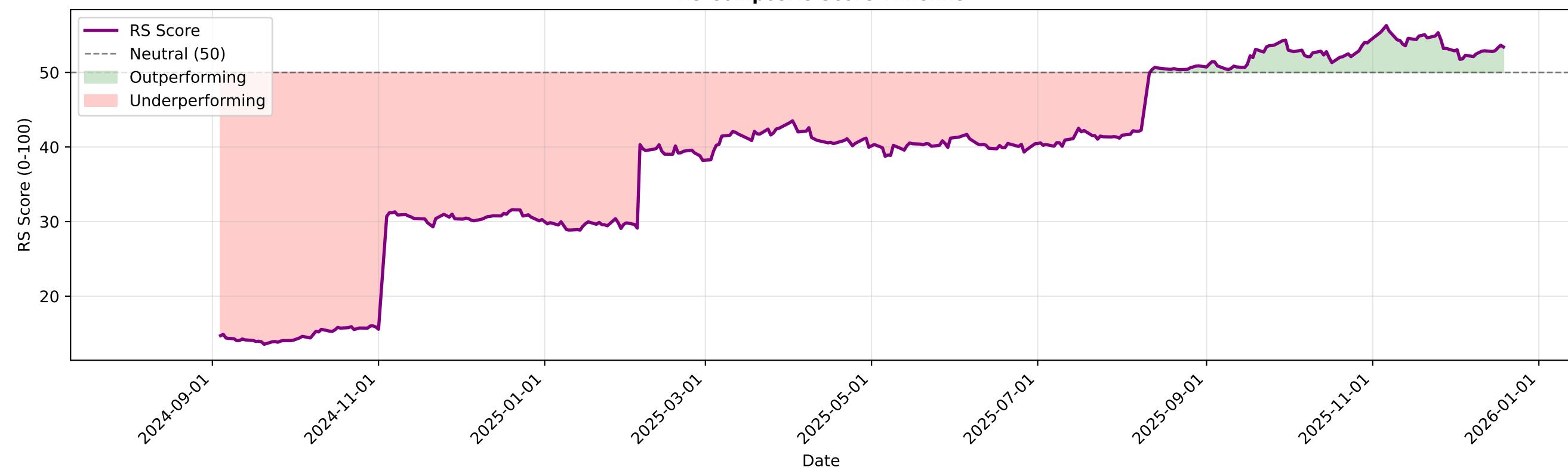
Relative Strength Analysis: SBIN.NS vs ^NSEBANK
Classification: Weakening Leader
Price Performance Comparison (Normalized)



RS Ratio Trends (Multiple Timeframes)



RS Composite Score Timeline



SBIN.NS - EMA Crossover Summary

EMA 20:	966.23
EMA 50:	943.14
EMA 200:	863.34
Trend Status:	Strong Uptrend
Golden Cross Date:	2025-05-16 00:00:00
Golden Cross Price:	792.10

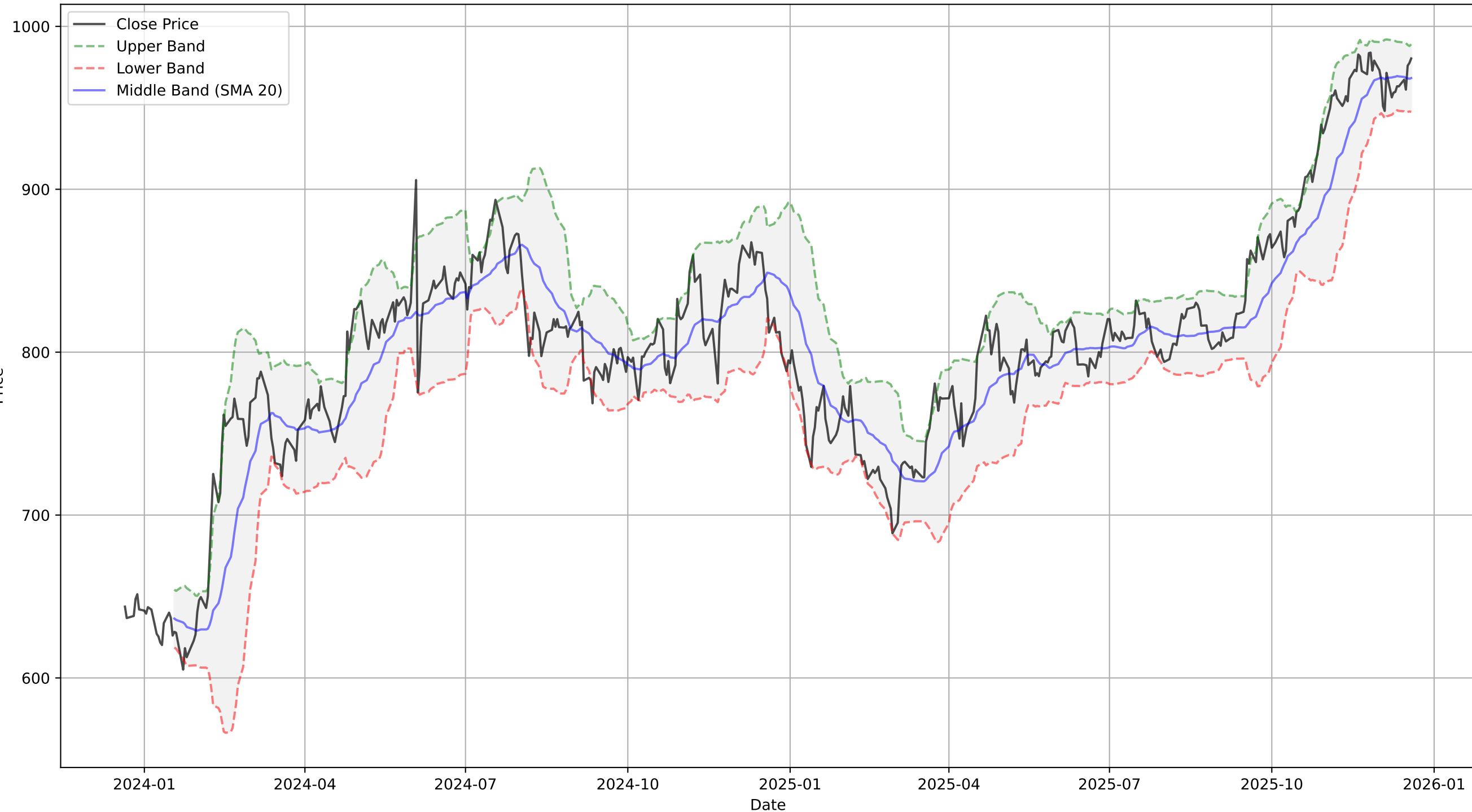
SBIN.NS EMA Crossover Analysis



SBIN.NS - Bollinger Bands Summary

Current Price:	980.30
Upper Band:	988.99
Middle Band (SMA 20):	968.25
Lower Band:	947.51
%B:	0.7905
Band Width:	0.0428
Status:	Upper Half
Signal:	None

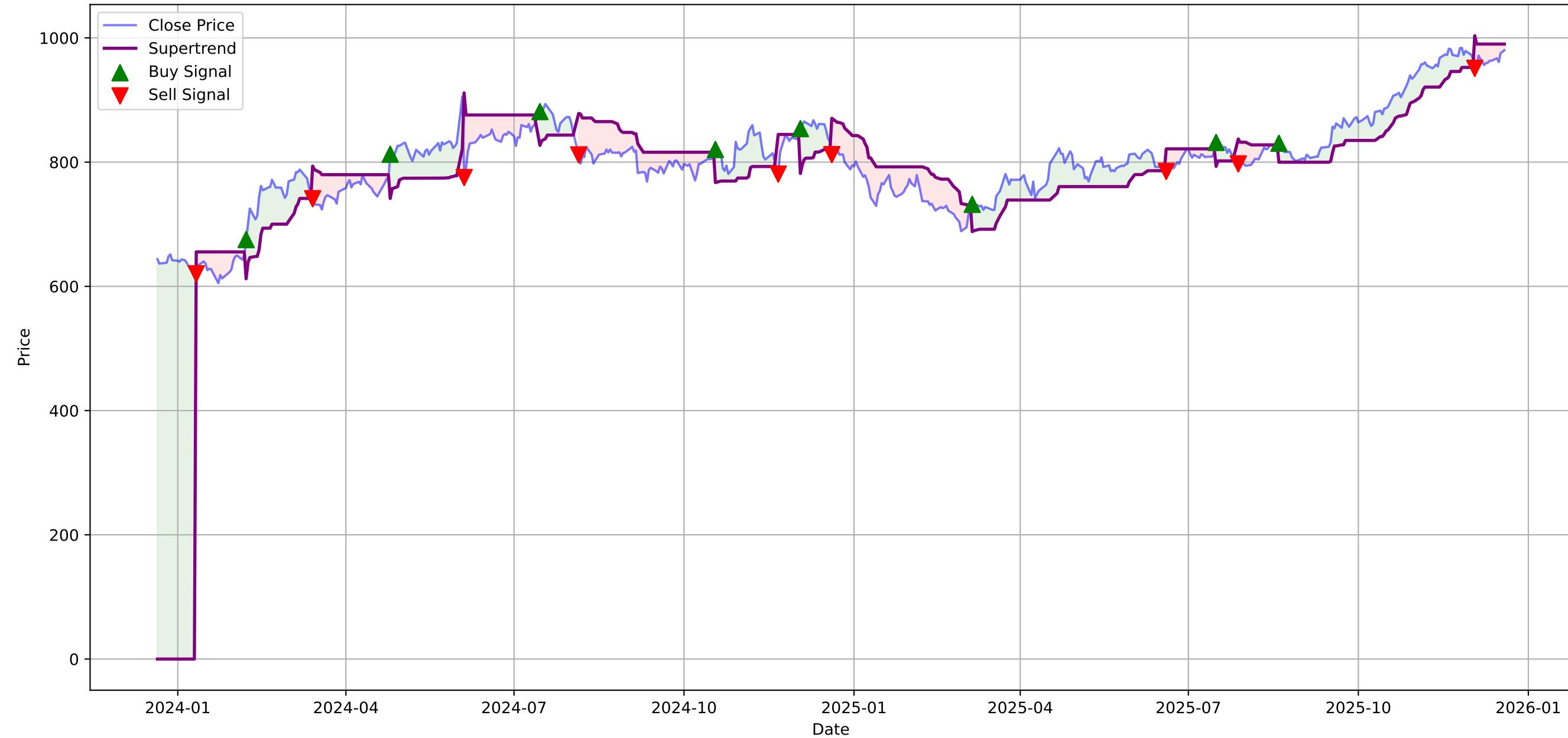
SBIN.NS Bollinger Bands (20, 2) Analysis



SBIN.NS - Supertrend Summary

Status:	DOWNTREND (Sell)
Supertrend Value:	990.08
Signal Identified On:	2025-12-03

Supertrend Analysis for SBIN.NS (Period: 14, Multiplier: 3.0, Interval: 1d)



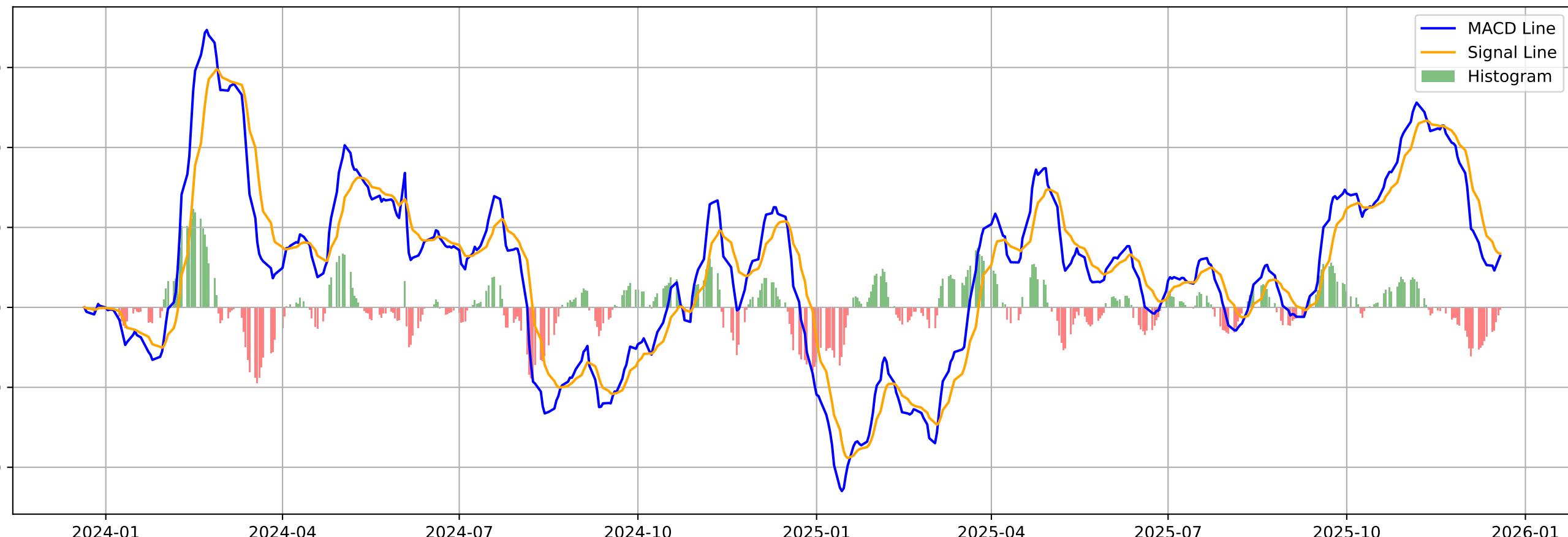
SBIN.NS - MACD Summary

MACD Line:	6.45
Signal Line:	6.73
Histogram:	-0.28
Trend:	Bearish
Momentum:	Weakening
Signal:	None

SBIN.NS Price



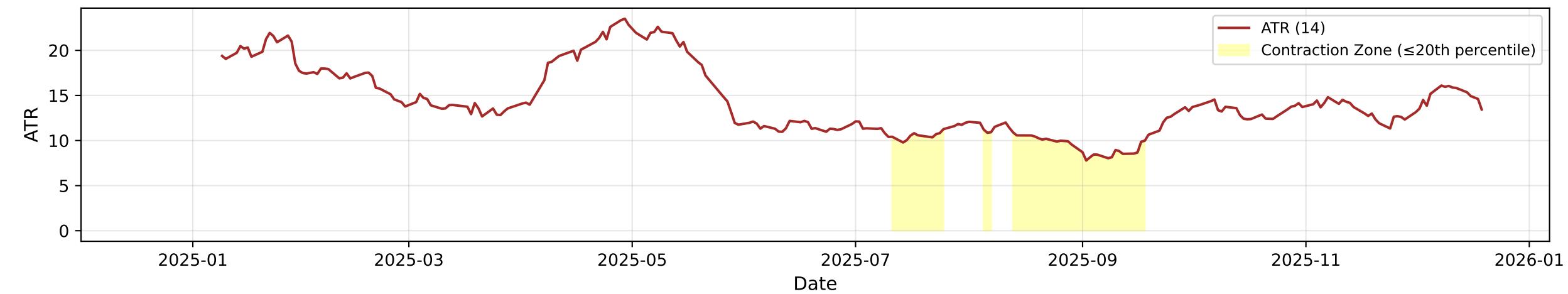
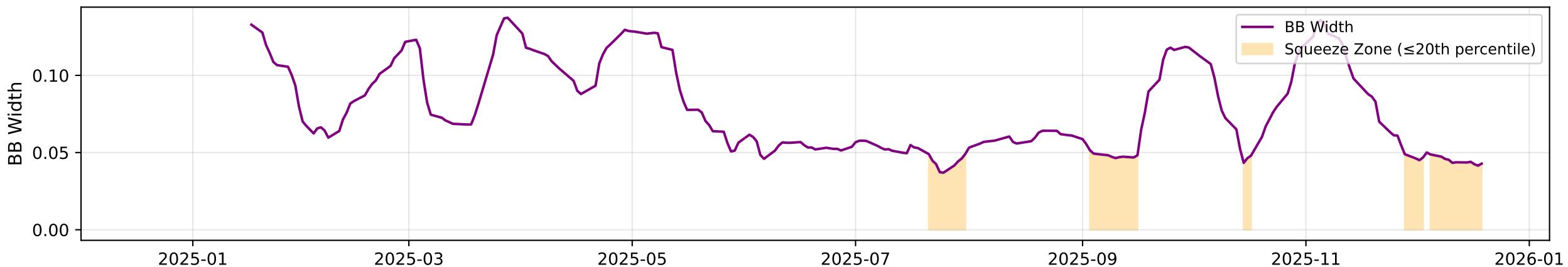
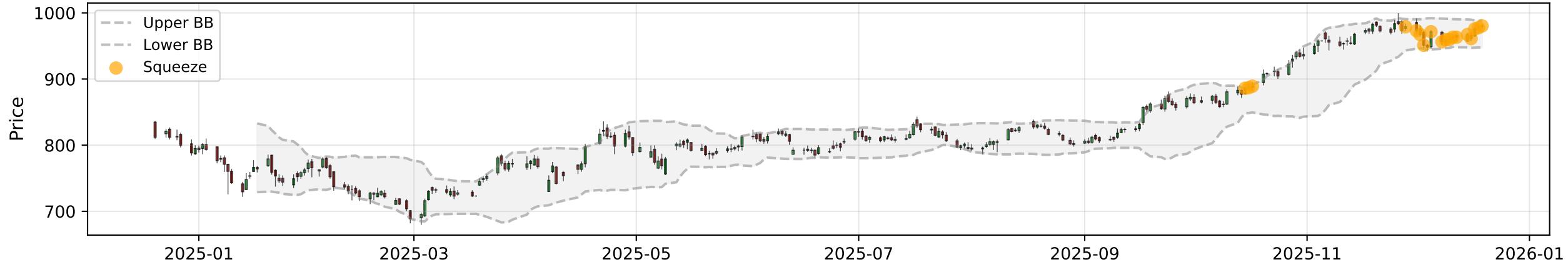
SBIN.NS MACD (12, 26, 9)



SBIN.NS - Volatility Squeeze Summary

BB Width:	0.0428
ATR:	13.4393
Total Signals:	18
Signal 1:	BB Squeeze at 2025-12-15 00:00:00 (Price: 967.25)
Signal 2:	BB Squeeze at 2025-12-16 00:00:00 (Price: 961.15)
Signal 3:	BB Squeeze at 2025-12-17 00:00:00 (Price: 975.85)
Signal 4:	BB Squeeze at 2025-12-18 00:00:00 (Price: 977.55)
Signal 5:	BB Squeeze at 2025-12-19 00:00:00 (Price: 980.30)

SBIN.NS - Volatility Squeeze Analysis



SBIN.NS - RSI-Volume Summary

Current RSI:	61.00
Current Volume:	5376584
Volume MA 20:	9570163
Bullish Divergences:	0
Bearish Divergences:	2
Bearish Div 1:	Date: 2024-03-07 00:00:00, Price: 788.05
Bearish Div 2:	Date: 2025-11-26 00:00:00, Price: 983.90

SBIN.NS RSI-Volume Divergence Analysis

