भारतीय स्टेट बैंक
भारतीय स्टेट बैंक
STATE BANK OF INDIA

25.10.2019
CC/S&B/SA/785

The Executive Director
BSE Ltd., Phirojee Jeejeebhoy
Towers 25th Floor
Dalal Street,
Mumbai-400001

The Managing Director
National Stock Exchange of India Ltd.
Exchange Plaza, 5th Floor, Plot No. C/1,
G-Block, Bandra-Kurla Complex,
Bandra (East), Mumbai – 400051

Dear Sir/Madam,

**Sub: LISTING REGULATIONS 2015: PRESENTATION MADE FOR ANALYSTS / INVESTORS/PRESS RELEASE ON FINANCIAL RESULTS:**

In compliance with the provisions of Regulation 30 read with Schedule III Part A of SEBI (LODR) Regulations, 2015, we hereby enclose herewith the copy of press release and presentation made for Analysts/Investors on Financial Results of the Bank for the quarter/half year quarter ended September 30, 2019.

Kindly take the same on your record.

Thanking You,

Yours faithfully,

भारतीय स्टेट बैंक / S.B.I. शेयर एवं बाण्ड विभाग Shares & Bonds Dept. कारपोरेट केंद्र / CORPORATE CENTRE

Sanjay M Abhyankar
Vice President Compliance- Company Secretary

Encl: as above

bank.sbi
+91 22 2274 0841 / 49
+91 22 2274 1476 / 74 / 31
+91 22 2274 2842
+91 22 2285 5348
+91 22 2274 0527

शेयर एवं बॉन्ड विभाग,
कॉर्पोरेट केन्द्र,
14वा माळा, स्टेट बँक भवन,
मादाम कामा रोड,
मुंबई – ४०००२१, भारत

शेयर आणि बॉन्ड विभाग,
कारपोरेट केन्द्र,
14वाँ तल, स्टेट बैंक भवन,
मादाम कामा रोड,
मुंबई – ४०००२१, भारत

Shares & Bonds Dept,
Corporate Centre,
14thFloor, State Bank Bhavan,
Madame Cama Road,
Mumbai - 400021, India

भारतीय स्टेट बैंक
STATE BANK OF INDIA

**Press Release**

# Q2FY20 RESULTS

## Highlights

- **Bank's Net Profit increased to Rs. 3,012 Cr during Q2FY20 from Rs. 945 Cr during Q2FY19, an increase of 219% YoY.**
- Net Interest Income **(NII)** increased to Rs. 24,600 Crores in Q2FY20 from Rs. 20,906 Crores in Q2FY19, an increase of 17.67% YoY.
- Domestic Net Interest Margin **(NIM)** improved to 3.22% in Q2FY20, registering an increase of 42 bps YoY and 21 bps sequentially.
- Non-Interest Income increased to Rs. 12,023 Crores in Q2FY20 from Rs. 9,375 Crores in Q2FY19, an increase of 28.24% YoY.
- Operating Profit increased to Rs. 18,199 Crores in Q2FY20 from Rs. 13,905 Crores in Q2FY19, an increase of 30.88% YoY.
- Domestic Credit Growth at 8.43% YoY was mainly driven by Retail-Personal Advances (18.90% YoY).
- Gross NPA Ratio at 7.19% is down 276 bps YoY as well as 34 bps sequentially. In absolute terms also, Gross NPA has declined both YoY as well as sequentially.
- Net NPA Ratio at 2.79% is down 205 bps YoY as well as 28 bps sequentially. In absolute terms also, Net NPA has declined both YoY as well as sequentially.
- Gross Slippage at Rs. 8,805 Crores during Q2FY20, has declined from Rs.16,212 Crores during Q1FY20.
- Provision Coverage Ratio **(PCR)** improved significantly by 1049 bps YoY from 70.74% as on September 2018 to 81.23% as on September 2019. Sequentially also, PCR has improved by 189 bps.
- Credit Cost for the quarter has declined 8 bps YoY to 1.97% in Q2FY20.
- Cost to Income Ratio has improved from 55.96% in Q2FY19 to 53.47% in Q2FY20.
- Capital Adequacy Ratio (CAR) has improved to 13.59% as on September 2019, an increase of 98 bps YoY and 70 bps sequentially.

भारतीय स्टेट बैंक
STATE BANK OF INDIA

# Key Summary of Q2FY20 Results

| In Rs Crore | Q2FY20 | Q2FY19 | *YoY, %* | Q1FY20 | *QoQ, %* | *H1FY20* | *H1FY19* | *YoY, %* |
|---|---|---|---|---|---|---|---|---|
| **Profit & Loss** | | | | | | | | |
| Interest Income | 64,312 | 58,793 | 9.39 | 62,638 | 2.67 | 1,26,950 | 1,17,607 | 7.94 |
| Interest Expenses | 39,712 | 37,888 | 4.81 | 39,699 | 0.03 | 79,411 | 74,903 | 6.02 |
| Net Interest Income | 24,600 | 20,906 | 17.67 | 22,939 | 7.24 | 47,539 | 42,704 | 11.32 |
| *NIM, % (Domestic)* | *3.22* | *2.80* | *42 bps* | *3.01* | *21 bps* | *3.11* | *2.88* | *23 bps* |
| Operating Profit | 18,199 | 13,905 | 30.88 | 13,246 | 37.39 | 31,445 | 25,878 | 21.51 |
| Loan loss provisions | 11,041 | 10,185 | 8.41 | 11,648 | -5.22 | 22,689 | 23,222 | -2.30 |
| **Profit after tax** | 3,012 | 945 | 218.75 | 2,312 | 30.25 | 5,324 | (3,931) | |

| In Rs Crore | Sep 19 | Sep 18 | *YoY, %* | Jun 19 | *QoQ, %* |
|---|---|---|---|---|---|
| Balance Sheet | | | | | |
| **Gross advances** | 22,48,313 | 20,69,234 | 8.65 | 22,38,294 | 0.45 |
| *Domestic Corporate* | *7,65,986* | *7,45,299* | 2.78 | *7,82,603* | -2.12 |
| *Domestic Retail PER* | *6,85,570* | *5,76,594* | 18.90 | *6,63,559* | 3.32 |
| *Of which: Home loans* | *4,24,487* | *3,59,651* | 18.03 | *4,11,360* | 3.19 |
| **Deposits** | 30,33,396 | 28,07,420 | 8.05 | 29,48,821 | 2.87 |
| *Domestic CASA* | *13,26,171* | *12,26,804* | 8.10 | *12,84,401* | 3.25 |
| *Domestic Term Deposits* | *16,12,583* | *14,83,097* | 8.73 | *15,66,228* | 2.96 |
| *CASA Ratio (%)* | *45.13* | *45.27* | *-14 bps* | *45.06* | *7 bps* |
| GNPA | 1,61,636 | 2,05,864 | -21.48 | 1,68,494 | -4.07 |
| NNPA | 59,939 | 94,810 | -36.78 | 65,624 | -8.66 |
| Slippages *(During the Quarter)* | 8,805 | 10,725 | -17.91 | 16,212 | -45.69 |

| Ratios, % | Q2FY20 | Q2FY19 | *YoY, bps* | Q1FY20 | *QoQ, bps* | *H1FY20* | *H1FY19* | *YoY, bps* |
|---|---|---|---|---|---|---|---|---|
| **Asset Quality** | | | | | | | | |
| GNPA | 7.19 | 9.95 | -276 | 7.53 | -34 | 7.19 | 9.95 | -276 |
| NNPA | 2.79 | 4.84 | -205 | 3.07 | -28 | 2.79 | 4.84 | -205 |
| PCR (with AUCA) | 81.23 | 70.74 | 1049 | 79.34 | 189 | 81.23 | 70.74 | 1049 |
| PCR (without AUCA) | 62.92 | 53.95 | 897 | 61.05 | 187 | 62.92 | 53.95 | 897 |
| Slippage Ratio | 1.57 | 2.16 | -59 | 2.83 | -126 | 2.18 | 2.02 | 16 |
| Credit cost | 1.97 | 2.05 | -8 | 2.03 | -6 | 1.98 | 2.27 | -29 |
| **Capital Ratios** | | | | | | | | |
| CET-1 | 10.08 | 9.65 | 43 | 9.61 | 47 | 10.08 | 9.65 | 43 |
| Tier-1 | 11.31 | 10.36 | 95 | 10.65 | 66 | 11.31 | 10.36 | 95 |
| CAR | 13.59 | 12.61 | 98 | 12.89 | 70 | 13.59 | 12.61 | 98 |

= = = = = = = = = = = = = = =




SBI

# QUARTERLY RESULTS

## Q2FY20

## Analyst Presentation

**25.10.2019**

SBI Life INSURANCE With us , You're sure (A State Bank Group Company)

SBI MUTUAL FUND A PARTNER FOR LIFE

SBI Card Make life simple

SBI General INSURANCE

SBI Capital Markets Limited

## Safe Harbor

*Certain statements in these slides are forward-looking statements. These statements are based on Management's current expectations and are subject to uncertainty and changes in circumstances. Actual outcomes may differ materially from those included in these statements due to a variety of factors.*

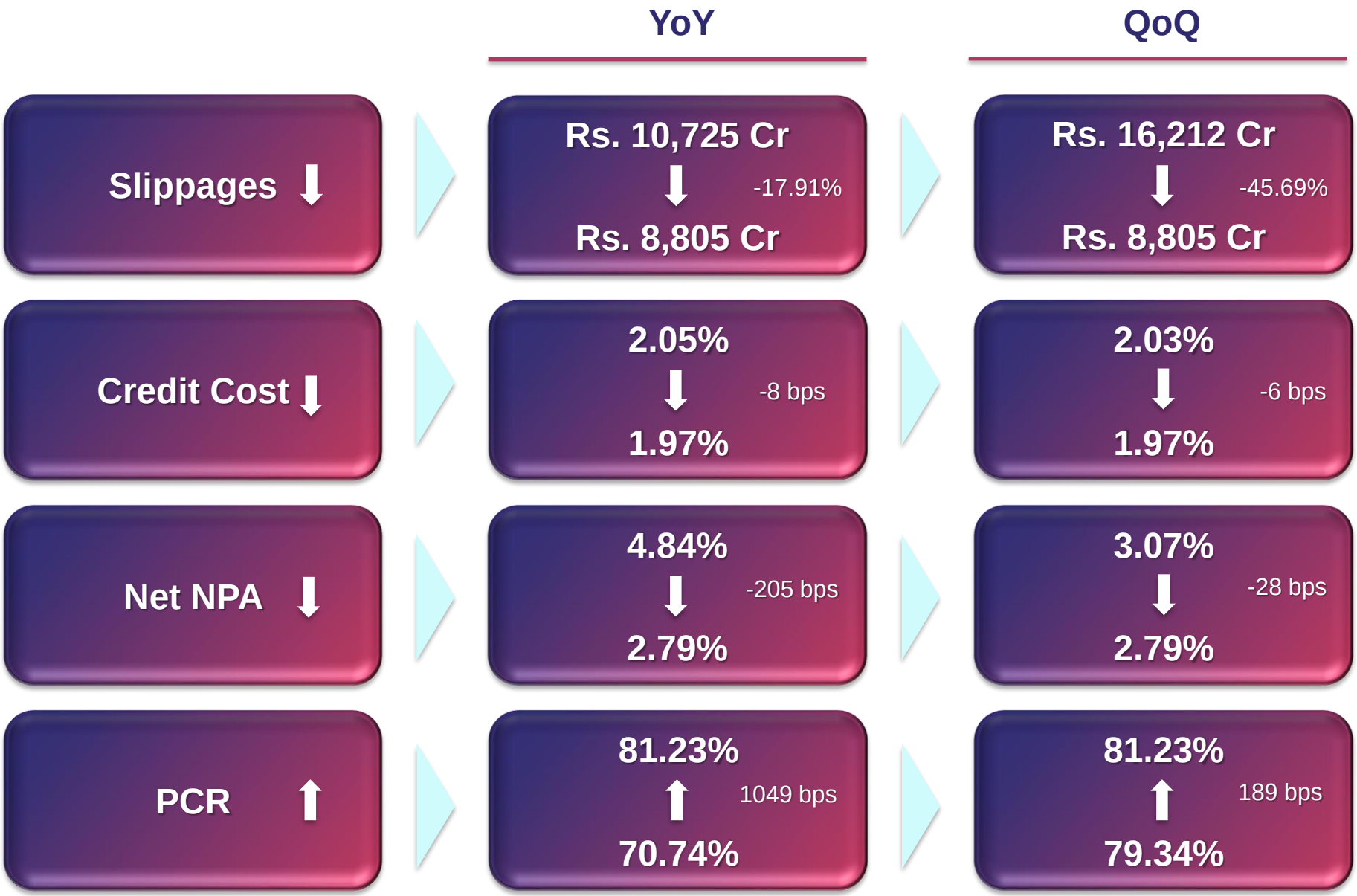
# Contents


1. Performance Highlights
2. Financial Performance
3. Business
4. Capital Adequacy & Asset Quality
5. Digital Journey
6. Financial Inclusion & Sustainability
7. Subsidiaries, Group Financials & Balance Sheet

# Performance Highlights – Q2FY20 (1/3)

| | YoY | QoQ |
|---|---|---|
| NII ⬆ | Rs. 24,600 Cr ⬆ 17.67% Rs. 20,906 Cr | Rs. 24,600 Cr ⬆ 7.24% Rs. 22,939 Cr |
| NIM *(Domestic)* ⬆ | 3.22% ⬆ 42 bps 2.80% | 3.22% ⬆ 21 bps 3.01% |
| Operating Profit ⬆ | Rs. 18,199 Cr ⬆ 30.88% Rs 13,905 Cr | Rs. 18,199 Cr ⬆ 37.39% Rs. 13,246 Cr |
| Net Profit ⬆ | Rs. 3,012 Cr ⬆ 218.75% Rs. 945 Cr | Rs. 3,012 Cr ⬆ 30.25% Rs. 2,312 Cr |

# Performance Highlights – Q2FY20 (2/3)



# Performance Highlights – Q2FY20 (3/3)

*In lakh Crores*

| | YoY | QoQ |
|---|---|---|
| Total Advances ⬆ | Rs. 22.48 ⬆ 8.65% Rs. 20.69 | Rs. 22.48 ⬆ 0.45% Rs. 22.38 |
| Total Deposits ⬆ | Rs. 30.33 ⬆ 8.05% Rs. 28.07 | Rs. 30.33 ⬆ 2.87% Rs. 29.49 |
| Retail Personal Advances ⬆ | Rs. 6.86 ⬆ 18.90% Rs. 5.77 | Rs 6.86 ⬆ 3.32% Rs. 6.64 |
| Capital Adequacy ⬆ | 13.59% ⬆ 98 bps 12.61% | 13.59% ⬆ 70 bps 12.89% |

# Financial Performance

# Financials – At a Glance

*Rs. in Crores*

| | Quarter Ended | | | Half Year Ended | | Growth (%) | | |
|---|---|---|---|---|---|---|---|---|
| | Q2FY20 | Q1FY20 | Q2FY19 | H1FY20 | H1FY19 | H1FY20 over H1FY19 | Q2FY20 over Q1FY20 | Q2FY20 over Q2FY19 |
| Interest Income | 64,312 | 62,638 | 58,793 | 1,26,950 | 1,17,607 | 7.94 | 2.67 | 9.39 |
| Interest Expenses | 39,712 | 39,699 | 37,888 | 79,411 | 74,903 | 6.02 | 0.03 | 4.81 |
| **Net Interest Income** | **24,600** | **22,939** | **20,906** | **47,539** | **42,704** | **11.32** | **7.24** | **17.67** |
| Non Interest Income | 12,023 | 8,015 | 9,375 | 20,038 | 16,055 | 24.81 | 49.99 | 28.24 |
| **Operating Income** | **36,623** | **30,954** | **30,281** | **67,577** | **58,759** | **15.01** | **18.31** | **20.94** |
| Operating Expenses | 18,424 | 17,708 | 16,376 | 36,132 | 32,881 | 9.89 | 4.04 | 12.51 |
| **Operating Profit** | **18,199** | **13,246** | **13,905** | **31,445** | **25,878** | **21.51** | **37.39** | **30.88** |
| Total Provisions | 15,187 | 10,934 | 12,960 | 26,121 | 29,809 | -12.37 | 38.90 | 17.18 |
| **Net Profit** | **3,012** | **2,312** | **945** | **5,324** | **-3,931** | | **30.25** | **218.75** |
| NIM *(Domestic-Cumulative) (%)* | 3.11 | 3.01 | 2.88 | 3.11 | 2.88 | 23 bps | 10 bps | 23 bps |
| NIM *(Domestic-Quarterly) (%)* | 3.22 | 3.01 | 2.80 | | | | 21 bps | 42 bps |
| Cost to Income Ratio *(Cumulative) (%)* | 53.47 | 57.21 | 55.96 | 53.47 | 55.96 | -249 bps | -374 bps | -249 bps |

# Total Income

*Rs. in Crores*

| | Quarter Ended | | | Half Year Ended | | Growth (%) | | |
|---|---|---|---|---|---|---|---|---|
| | Q2FY20 | Q1FY20 | Q2FY19 | H1FY20 | H1FY19 | H1FY20 over H1FY19 | Q2FY20 over Q1FY20 | Q2FY20 over Q2FY19 |
| Interest on Loans | 45,242 | 43,863 | 38,326 | 89,106 | 77,192 | 15.43 | 3.14 | 18.04 |
| Interest on Resources | 17,546 | 17,345 | 19,310 | 34,891 | 38,142 | -8.52 | 1.16 | -9.13 |
| Other Interest income | 1,524 | 1,429 | 1,157 | 2,953 | 2,273 | 29.92 | 6.62 | 31.67 |
| **Total Interest Income** | **64,312** | **62,638** | **58,793** | **1,26,950** | **1,17,607** | **7.94** | **2.67** | **9.39** |
| Fee Income | 5,040 | 5,177 | 5,015 | 10,217 | 9,992 | 2.26 | -2.64 | 0.50 |
| Profit/Loss on Sale of Investments | 4,158 | 485 | 1,328 | 4,642 | 64 | 7,174.91 | 757.48 | 213.13 |
| Forex Income | 673 | 518 | 493 | 1,191 | 921 | 29.35 | 29.87 | 36.36 |
| Misc. Income | 2,152 | 1,836 | 2,539 | 3,988 | 5,078 | -21.48 | 17.24 | -15.23 |
| *of which: Recovery in w/o accounts* | *1,864* | *1,358* | *1,327* | *3,222* | *3,753* | *-14.14* | *37.23* | *40.47* |
| **Total Non Interest Income** | **12,023** | **8,015** | **9,375** | **20,038** | **16,055** | **24.81** | **49.99** | **28.24** |
| **Total Income** | **76,335** | **70,653** | **68,169** | **1,46,988** | **1,33,661** | **9.97** | **8.04** | **11.98** |

# Fee Income Break Up

*Rs. in Crores*

| | Quarter Ended | | | Half Year Ended | | Growth (%) | | |
|---|---|---|---|---|---|---|---|---|
| | Q2FY20 | Q1FY20 | Q2FY19 | H1FY20 | H1FY19 | H1FY20 over H1FY19 | Q2FY20 over Q1FY20 | Q2FY20 over Q2FY19 |
| *Loan Processing Charges* | *766* | *617* | *641* | *1,383* | *1,282* | *7.87* | *24.08* | *19.51* |
| *Commission on Govt. Business* | *893* | *963* | *973* | *1,856* | *1,904* | *-2.50* | *-7.33* | *-8.21* |
| *Commission on LC/BG* | *717* | *704* | *637* | *1,421* | *1,229* | *15.68* | *1.94* | *12.69* |
| *Cross Selling* | *491* | *366* | *482* | *857* | *858* | *-0.10* | *34.29* | *1.86* |
| *Account Maintenance Charges* | *255* | *242* | *277* | *498* | *597* | *-16.59* | *5.35* | *-7.87* |
| *Remittance, Collection, etc.* | *1,470* | *1,400* | *1,337* | *2,870* | *2,642* | *8.64* | *4.97* | *9.93* |
| *Misc. Fee Income* | *448* | *884* | *669* | *1,333* | *1,481* | *-10.03* | *-49.33* | *-32.99* |
| **Fee Income** | **5,040** | **5,177** | **5,015** | **10,217** | **9,992** | **2.26** | **-2.64** | **0.50** |

# Total Expenses

*Rs. in Crores*

| | Quarter Ended | | | Half Year Ended | | Growth (%) | | |
|---|---|---|---|---|---|---|---|---|
| | Q2FY20 | Q1FY20 | Q2FY19 | H1FY20 | H1FY19 | H1FY20 over H1FY19 | Q2FY20 over Q1FY20 | Q2FY20 over Q2FY19 |
| Interest on Deposits | 36,746 | 36,303 | 34,934 | 73,049 | 69,192 | 5.57 | 1.22 | 5.19 |
| Interest on Borrowings | 1,712 | 2,233 | 1,929 | 3,945 | 3,635 | 8.54 | -23.34 | -11.26 |
| Other Interest paid | 1,254 | 1,162 | 1,025 | 2,417 | 2,076 | 16.43 | 7.92 | 22.43 |
| **Total Interest Expenses** | **39,712** | **39,699** | **37,888** | **79,411** | **74,903** | **6.02** | **0.03** | **4.81** |
| Salary | 6,757 | 6,768 | 6,541 | 13,526 | 13,106 | 3.20 | -0.16 | 3.31 |
| Provisions for Employees | 4,545 | 4,150 | 3,156 | 8,695 | 6,299 | 38.04 | 9.52 | 44.04 |
| **Staff Expenses** | **11,303** | **10,918** | **9,696** | **22,221** | **19,405** | **14.51** | **3.52** | **16.57** |
| Depreciation | 809 | 779 | 787 | 1,588 | 1,585 | 0.21 | 3.79 | 2.75 |
| Others | 6,313 | 6,011 | 5,892 | 12,324 | 11,891 | 3.64 | 5.03 | 7.14 |
| **Overheads** | **7,122** | **6,790** | **6,680** | **13,912** | **13,476** | **3.23** | **4.89** | **6.62** |
| **Operating Expenses** | **18,424** | **17,708** | **16,376** | **36,132** | **32,881** | **9.89** | **4.04** | **12.51** |
| **Total Expenses** | **58,136** | **57,407** | **54,264** | **1,15,543** | **1,07,783** | **7.20** | **1.27** | **7.14** |

# Overhead Expenses

*Rs. in Crores*

| | Quarter Ended | | | Half Year Ended | | Growth (%) | | |
|---|---|---|---|---|---|---|---|---|
| | Q2FY20 | Q1FY20 | Q2FY19 | H1FY20 | H1FY19 | H1FY20 over H1FY19 | Q2FY20 over Q1FY20 | Q2FY20 over Q2FY19 |
| Rent, Taxes and Lighting | 1,361 | 1,181 | 1,328 | 2,542 | 2,502 | 1.59 | 15.25 | 2.44 |
| Depreciation | 809 | 779 | 787 | 1,588 | 1,585 | 0.21 | 3.79 | 2.75 |
| Printing and Stationery | 123 | 98 | 106 | 221 | 209 | 5.78 | 25.38 | 16.29 |
| Postage & Telecommunications | 91 | 73 | 89 | 165 | 174 | -5.51 | 24.64 | 2.15 |
| Repairs and Maintenance to Bank's Property | 233 | 196 | 208 | 428 | 404 | 5.96 | 19.03 | 11.92 |
| Travelling & Halting | 280 | 236 | 284 | 517 | 537 | -3.78 | 18.66 | -1.09 |
| Insurance | 753 | 816 | 682 | 1,569 | 1,394 | 12.54 | -7.63 | 10.52 |
| Business Acquisitions & Development Expenses | 629 | 684 | 510 | 1,313 | 911 | 44.23 | -7.98 | 23.49 |
| ATM /CDM/POS/Debit Card /Other Tech Expenses | 1,761 | 1,648 | 1,938 | 3,409 | 3,571 | -4.53 | 6.90 | -9.13 |
| Misc. Expenses | 1,080 | 1,079 | 748 | 2,160 | 2,189 | -1.35 | 0.08 | 44.49 |
| **Overheads** | **7,122** | **6,790** | **6,680** | **13,912** | **13,476** | **3.23** | **4.89** | **6.62** |

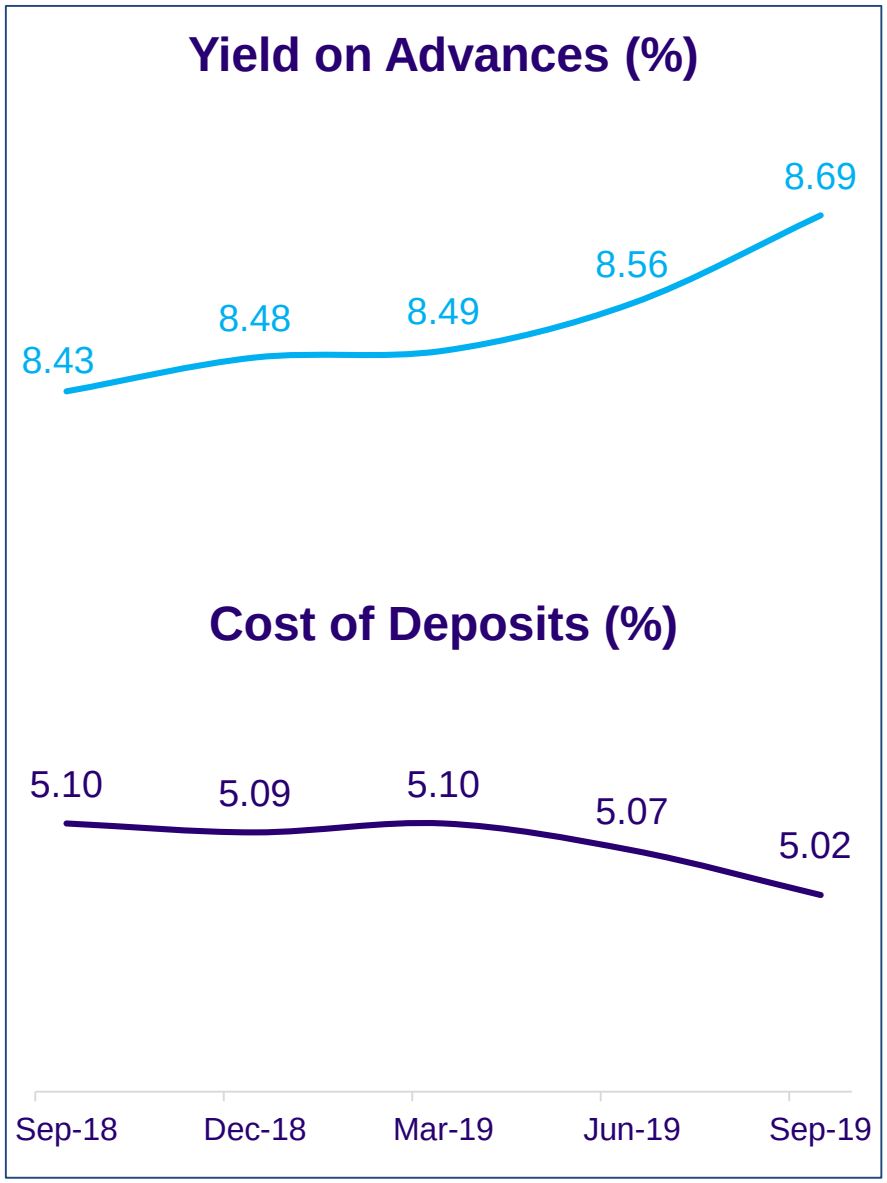
# Provisions & Profit

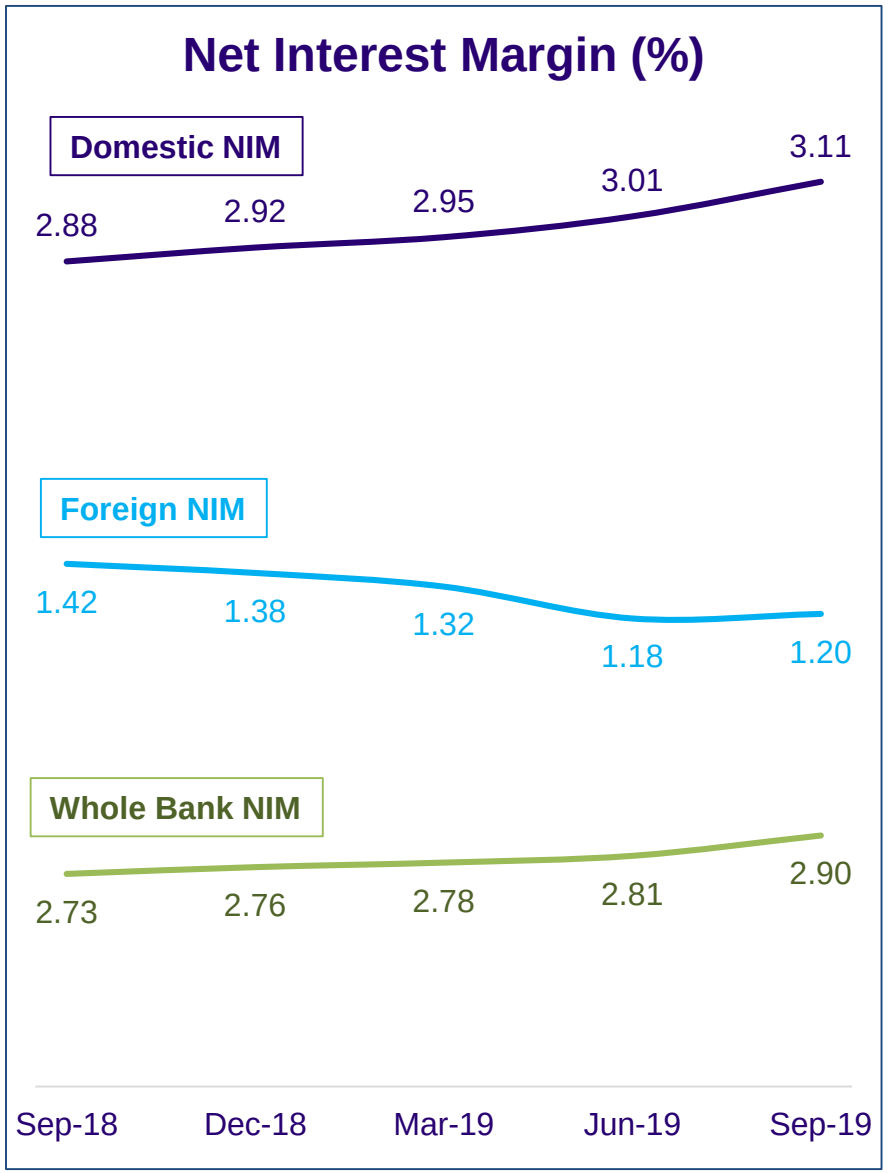
*Rs. in Crores*

| | Quarter Ended | | | Half Year Ended | | Growth (%) | | |
|---|---|---|---|---|---|---|---|---|
| | Q2FY20 | Q1FY20 | Q2FY19 | H1FY20 | H1FY19 | H1FY20 over H1FY19 | Q2FY20 over Q1FY20 | Q2FY20 over Q2FY19 |
| **Operating Profit** | **18,199** | **13,246** | **13,905** | **31,445** | **25,878** | **21.51** | **37.39** | **30.88** |
| Loan Loss | 11,041 | 11,648 | 10,185 | 22,689 | 23,222 | -2.30 | -5.22 | 8.41 |
| Standard Assets | 297 | -1,288 | 98 | -991 | -820 | -20.84 | | |
| Investment Depreciation | -919 | -1,225 | 1,749 | -2,144 | 8,846 | | | |
| Other Provisions | 2,721 | 48 | 61 | 2,769 | 72 | | | |
| Income Tax | 2,048 | 1,751 | 868 | 3,799 | -1,511 | | | |
| **Total Provisions** | **15,187** | **10,934** | **12,960** | **26,121** | **29,809** | **-12.37** | **38.90** | **17.18** |
| **Net Profit** | **3,012** | **2,312** | **945** | **5,324** | **-3,931** | | **30.25** | **218.75** |

| | | | | | |
|---|---|---|---|---|---|
| **ROA (%)** | **0.33** | **0.25** | **0.11** | **0.29** | **-0.23** |
| **ROE (%)** | | **5.18** | | **5.96** | **-4.44** |
| **Earning Per Share *(Rs.)*** | **13.43** | **10.42** | **4.20** | **11.93** | **-8.79** |

# Costs, Yields and Margins *(Cumulative)*



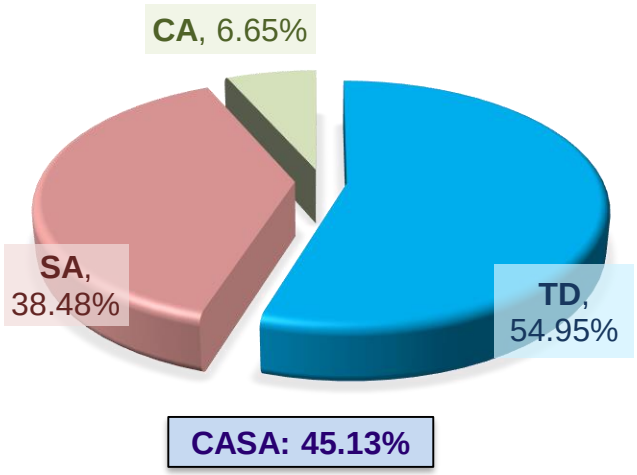



Business

# Strong Liability Franchise

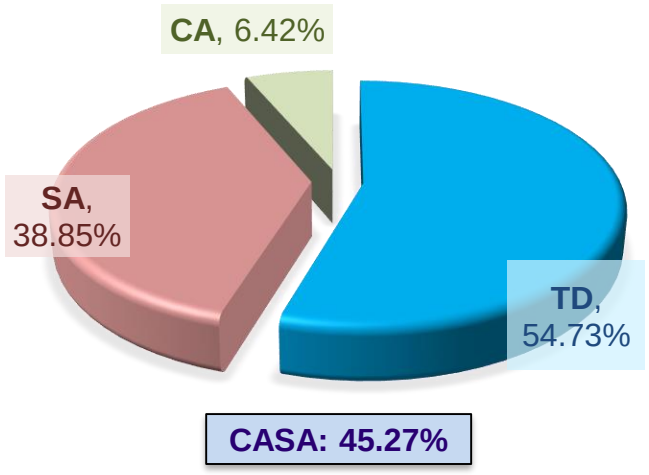
## Domestic Deposits

**SEP 19**




**CASA: 45.13%**

**SEP 18**



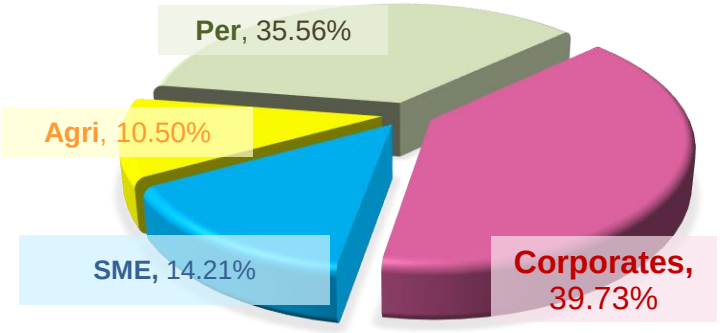

**CASA: 45.27%**

| *Rs. in Crores* | **Sep 19** | **Sep 18** | **YoY Growth** |
|---|---|---|---|
| Current Account | 1,95,349 | 1,74,076 | 12.22 |
| Saving Bank | 11,30,822 | 10,52,728 | 7.42 |
| **CASA** | **13,26,171** | **12,26,804** | **8.10** |
| Term Deposits (TD) | 16,12,583 | 14,83,097 | 8.73 |
| **Domestic Deposits** | **29,38,754** | **27,09,901** | **8.45** |
| **Foreign Offices** | 94,641 | 97,519 | -2.95 |
| **Total Deposits** | **30,33,396** | **28,07,420** | **8.05** |

# Diversified Loan Portfolio

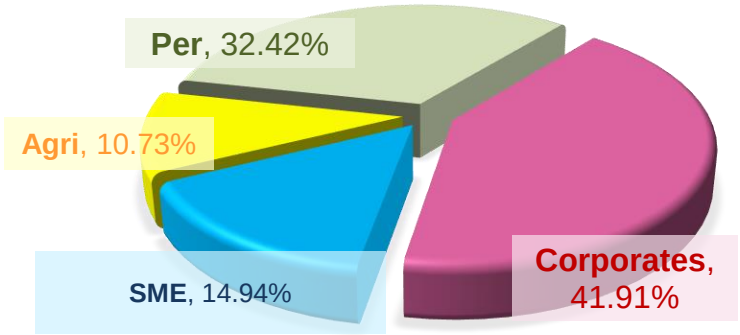
## Domestic Advances

**SEP 19**




**Retail: 60.27%**

**SEP 18**




**Retail: 58.09%**

| *Rs. in Crores* | SEP 19 | SEP 18 | YoY Growth (%) |
|---|---|---|---|
| Retail Per | 6,85,570 | 5,76,594 | 18.90 |
| Agri | 2,02,462 | 1,90,731 | 6.15 |
| SME | 2,74,141 | 2,65,697 | 3.18 |
| Corporates | 7,65,986 | 7,45,299 | 2.78 |
| **Domestic Advances** | **19,28,158** | **17,78,321** | **8.43** |
| **Foreign Offices Advances** | 3,20,155 | 2,90,913 | 10.05 |
| **Total Whole Bank Advances** | **22,48,313** | **20,69,234** | **8.65** |

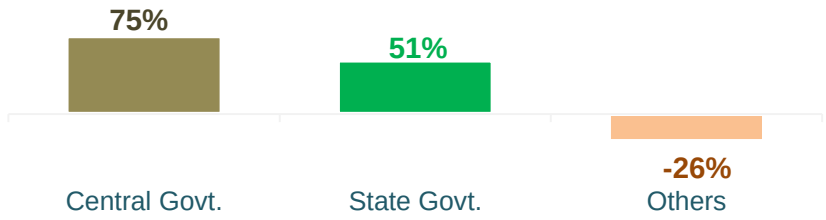
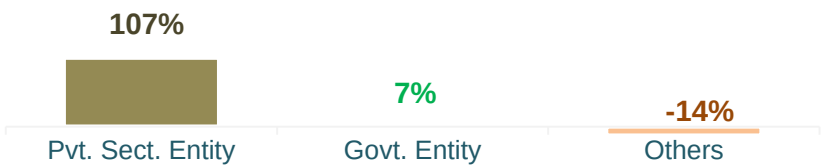
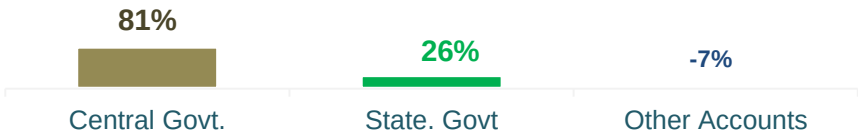
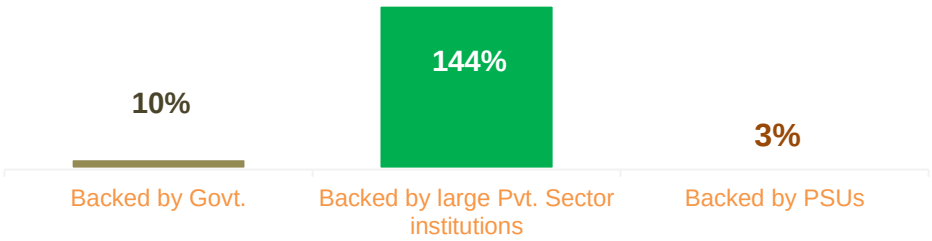
# Diversified Industry Portfolio

## Domestic Fund Based Outstanding

*Rs. in Crores*

| | Sep 19 | | Jun 19 | | Sep 18 | | Sep 19 |
|---|---|---|---|---|---|---|---|
| | Level | % Share | Level | % Share | Level | % Share | YOY Gr % |
| Infrastructure | 3,22,818 | 16.74 | 3,25,223 | 16.86 | 2,85,421 | 16.05 | 13.10 |
| *of which: Power* | *1,97,613* | *10.25* | *2,03,568* | *10.56* | *1,78,988* | *10.06* | *10.41* |
| *Telecommunication* | *35,735* | *1.85* | *37,329* | *1.94* | *25,538* | *1.44* | *39.93* |
| *Roads & Ports* | *53,011* | *2.75* | *49,425* | *2.56* | *40,988* | *2.30* | *29.33* |
| *Other Infrastructure* | *36,459* | *1.89* | *34,900* | *1.81* | *39,906* | *2.24* | *-8.64* |
| Services | 2,43,027 | 12.60 | 2,51,239 | 13.03 | 2,16,112 | 12.15 | 12.45 |
| Iron & Steel | 63,994 | 3.32 | 72,674 | 3.77 | 86,387 | 4.86 | -25.92 |
| Textiles | 31,807 | 1.65 | 37,764 | 1.96 | 46,875 | 2.64 | -32.14 |
| Petroleum & Petrochemicals | 32,081 | 1.66 | 35,038 | 1.82 | 39,715 | 2.23 | -19.22 |
| Engineering | 24,143 | 1.25 | 27,548 | 1.43 | 26,455 | 1.49 | -8.74 |
| Comm. Real Estate | 31,935 | 1.66 | 31,989 | 1.66 | 30,358 | 1.71 | 5.20 |
| Other Industries | 2,90,321 | 15.06 | 2,82,352 | 14.64 | 2,79,673 | 15.73 | 3.81 |
| Home Loans | 4,24,487 | 22.02 | 4,11,360 | 21.33 | 3,59,651 | 20.22 | 18.03 |
| Auto Loans | 70,726 | 3.67 | 71,727 | 3.72 | 66,973 | 3.77 | 5.60 |
| Other Per Segment Loans | 1,90,357 | 9.87 | 1,80,472 | 9.36 | 1,49,970 | 8.43 | 26.93 |
| Agriculture | 2,02,462 | 10.50 | 2,01,054 | 10.43 | 1,90,731 | 10.73 | 6.15 |
| **Total Domestic Advances** | **19,28,158** | **100** | **19,28,439** | **100** | **17,78,321** | **100** | **8.43** |

# Drivers of Corporate Growth

| | YoY growth in advances SEP 19 over SEP 18 | |
|---|---|---|
| **Power** | ***Rs.18,625 cr*** | **Growth driven by Central Govt. PSUs**<br> |
| **Telecom** | ***Rs. 10,197cr*** | **Growth driven by large Pvt. Sector entity**<br> |
| **Roads & Ports** | ***Rs. 12,023 cr*** | **Growth driven by GoI Undertaking**<br> |
| **Services** | ***Rs. 26,915 cr***<br>*Out of which*<br>***NBFC: Rs. 17,165 cr*** | **NBFC – Growth driven by Govt. & Large Pvt. Sector**<br> |

# Retail Banking - Leadership across all segments

*As on Sep 2019*

**Personal Retail Portfolio of Rs 6.86 lakh crore**
**NPA ratio at 1.04%**

| | |
|---|---|
| % of Dom. Adv. | **35.56** |

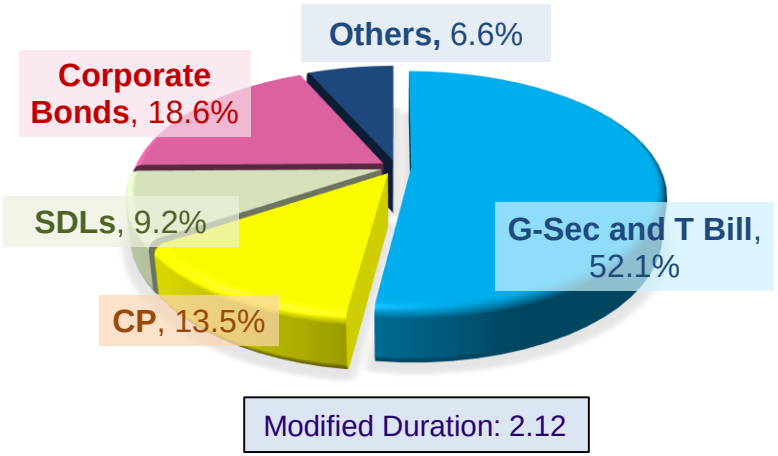
| | Home Loans | Auto Loans | Xpress Credit | Other P segment Loans |
|---|---|---|---|---|
| O/S, In Rs cr | 4,24,487 | 70,726 | 1,20,660 | 69,697 |
| YoY Growth, % | 18.03 | 5.60 | 42.06 | 7.17 |
| #Market share % | 35 | 35 | N.A. | N.A. |
| GNPA, % | 0.93 | 1.03 | 0.56 | 2.54 |

*#As per latest available data;*

# Treasury Operations

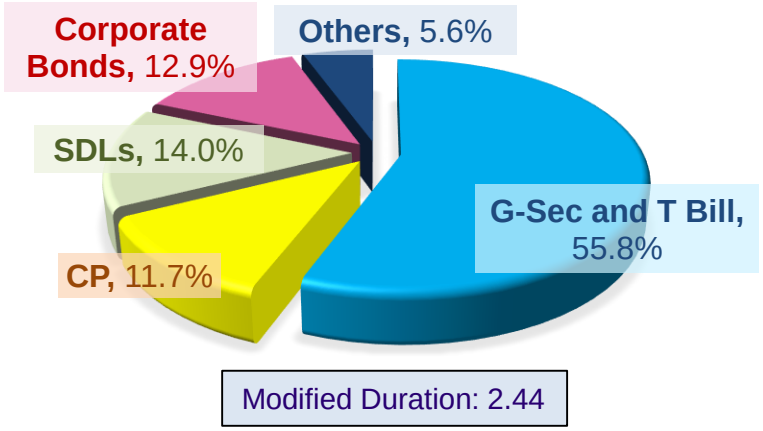
## AFS Book

### SEP 19



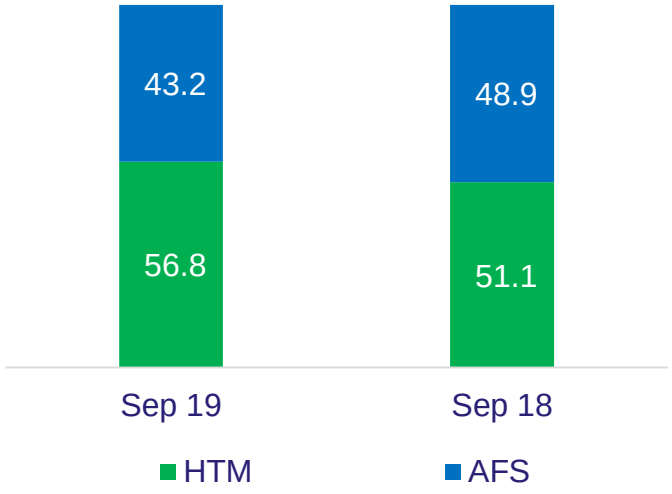

Modified Duration: 2.12

### SEP 18




Modified Duration: 2.44

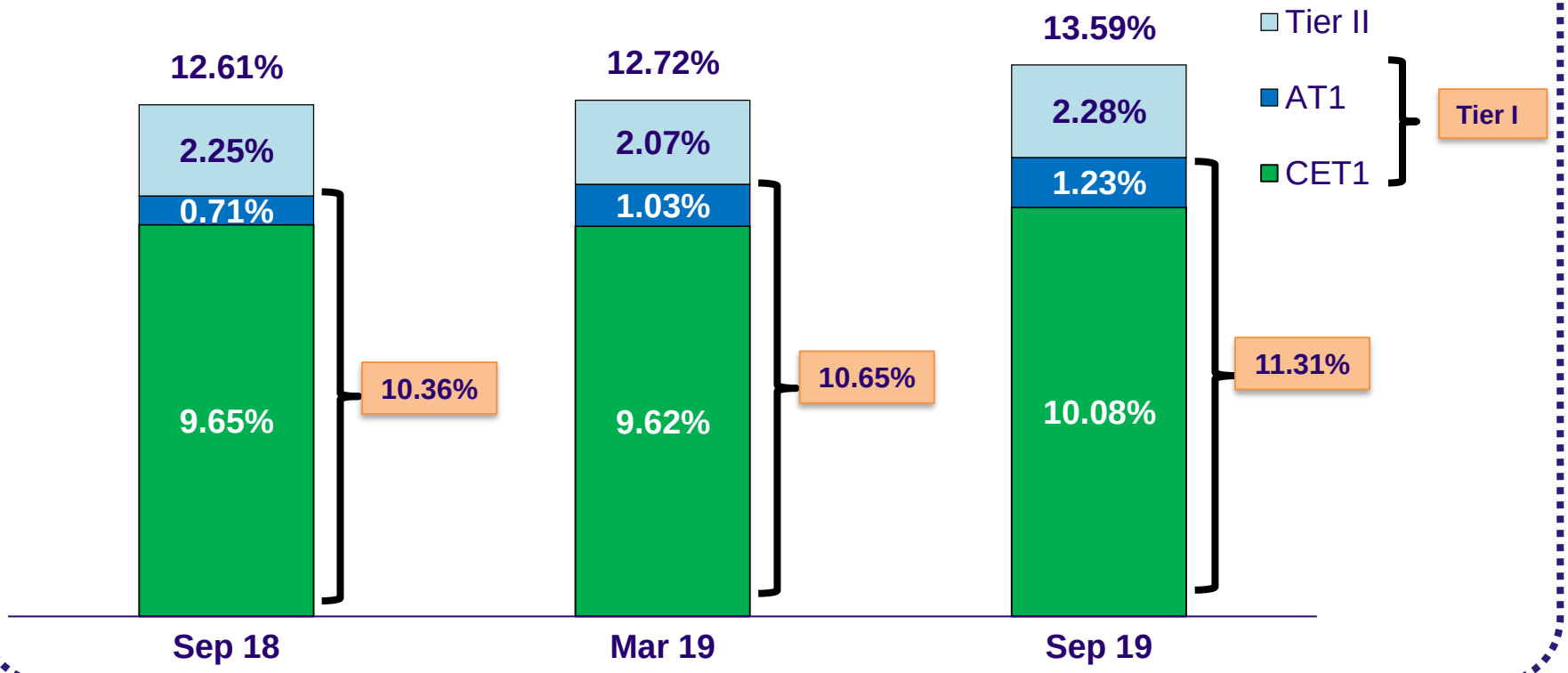
Break up of Domestic Investments (%)




| Total Investments Book *(Rs. in Crores)* | Sep 19 | Sep 18 |
|---|---|---|
| **Domestic Investments** | **9,41,406** | **10,50,702** |
| *- of which- SLR* | *7,67,911* | *8,79,997* |
| **Foreign Offices Investments** | **52,339** | **52,790** |
| **Whole Bank Investments** | **9,93,745** | **11,03,491** |

# Capital Adequacy & Asset Quality

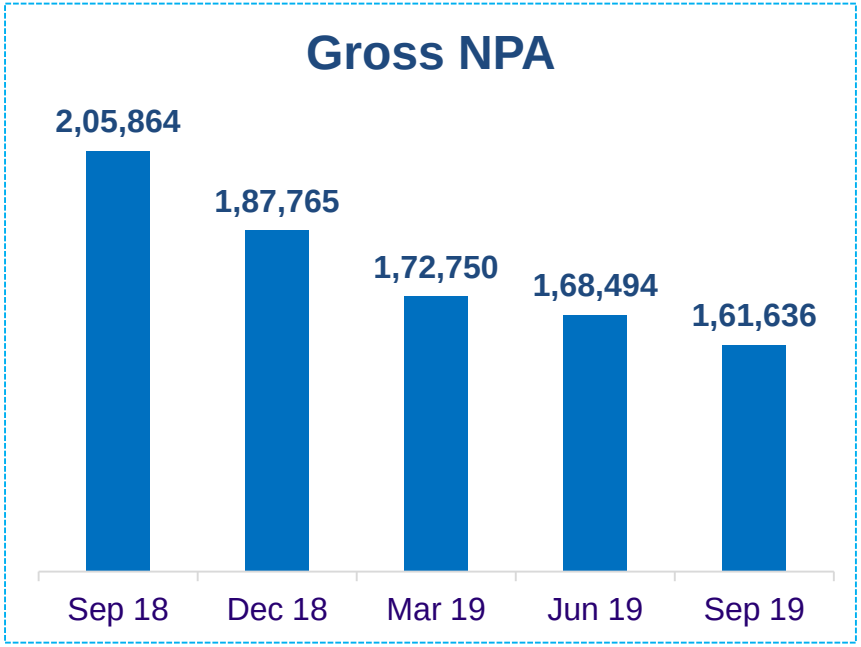
# Capital Adequacy

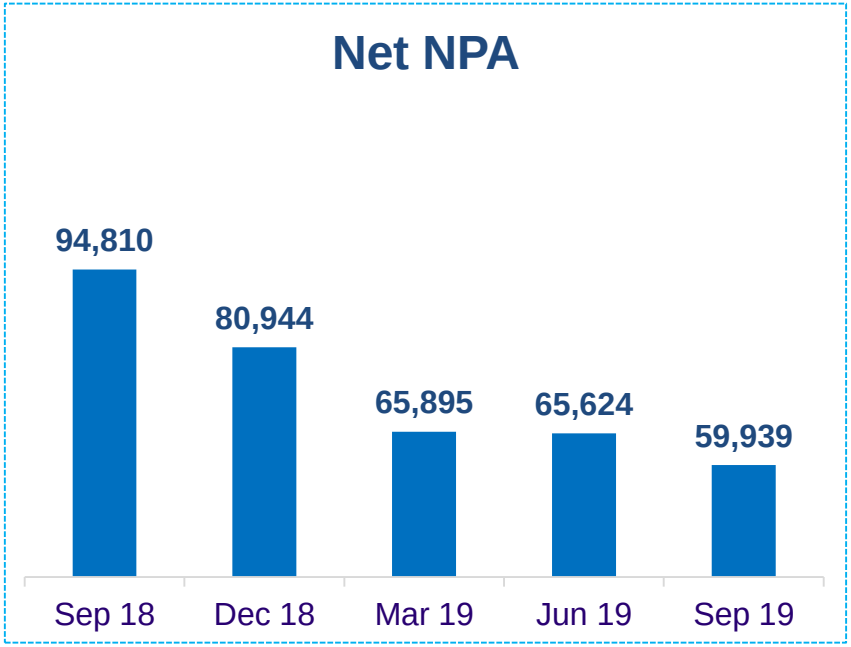



- "Credit Risk Weighted Assets on Advances to Gross Advances" - Sep 18: 58.21%, Sep 19: 55.31%.
- "TRWAs to Total Asset" Ratio - Sep 18: 52.94% Sep 19: 51.52%.
- Bank is well capitalized; Bank raised additional Tier I Capital of Rs.3,104.80 Crores in Q2FY20

# Asset Quality (1/3)

*Rs. in Crores*




| | Sep 19 | Jun 19 | Mar 19 | Dec 18 | Sep 18 |
|---|---|---|---|---|---|
| Gross NPA Ratio (%) | 7.19 | 7.53 | 7.53 | 8.71 | 9.95 |
| Net NPA Ratio (%) | 2.79 | 3.07 | 3.01 | 3.95 | 4.84 |
| Provision Coverage Ratio (%) | 81.23 | 79.34 | 78.73 | 74.63 | 70.74 |
| Provision Coverage Ratio *(Excl. AUCA) (%)* | 62.92 | 61.05 | 61.86 | 56.89 | 53.95 |
| Corporate PCR *(Excl. AUCA) (%)* | 73.84 | 71.25 | 70.89 | | |
| Slippage Ratio (%) | 2.18 | 2.83 | 1.60 | 1.64 | 2.02 |
| Credit cost (%) | 1.98 | 2.03 | 2.66 | 2.42 | 2.27 |

# Asset Quality (2/3)

*Rs. in Crores*

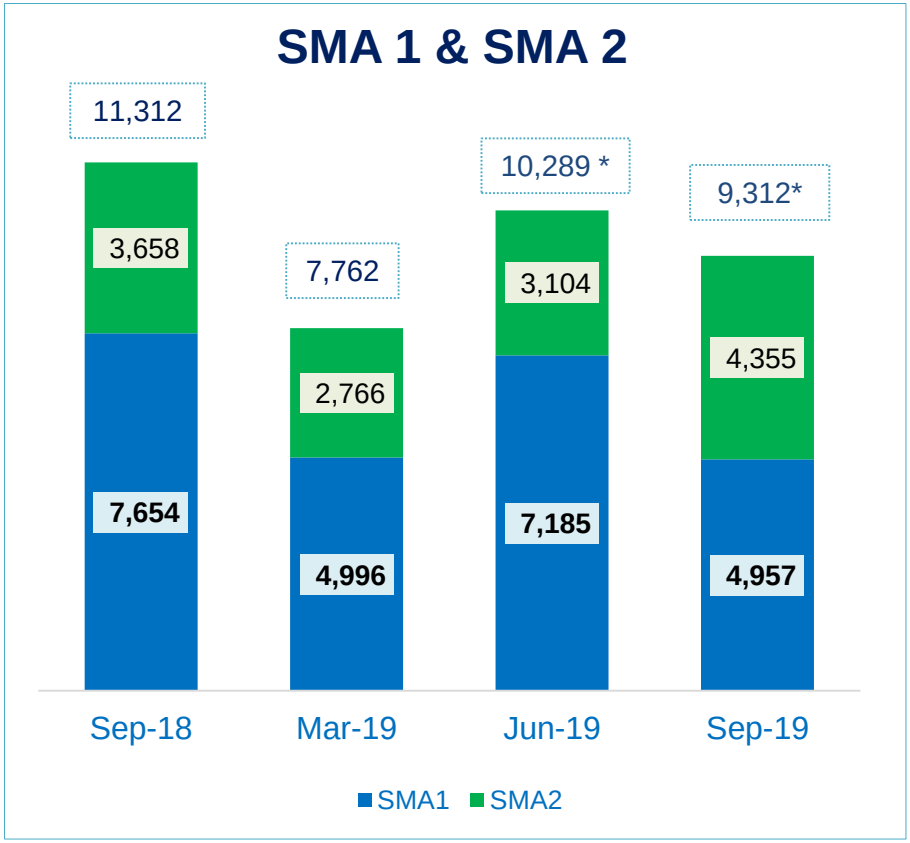
| Movement of NPAs: | Q2FY20 | Q1FY20 | FY19 | Q4FY19 | Q3FY19 | Q2FY19 |
|---|---|---|---|---|---|---|
| **Opening Level of Gross NPAs** | **1,68,494** | **1,72,750** | **2,23,427** | **1,87,765** | **2,05,864** | **2,12,840** |
| Total Reductions | 15,984 | *21,251* | *90,417* | 22,976 | 24,641 | 17,865 |
| *Of which : Recovery + Upgradation* | *3,931* | *5,769* | *31,512* | *5,712* | *6,617* | *4,327* |
| Gross Addition | 9,126 | 16,995 | 39,740 | 7,961 | 6,541 | 10,888 |
| *of which : Increase in O/s* | 321 | *783* | *7,002* | *456* | *2,018* | *163* |
| *: Fresh Slippages* | *8,805* | *16,212* | *32,738* | *7,505* | *4,523* | *10,725* |
| Net Increase | *-6,858* | -4,256 | -50,677 | -15,015 | -18,100 | -6,976 |
| **Closing Level of Gross NPAs** | **1,61,636** | **1,68,494** | **1,72,750** | **1,72,750** | **1,87,765** | **2,05,864** |

| Segmental NPAs: | Sep 19 | | Mar 19 | | Sep 18 | |
|---|---|---|---|---|---|---|
| | NPA | Ratio % | NPA | Ratio % | NPA | Ratio % |
| *Retail:* | *59,924* | *5.16* | *54,804* | *4.81* | *55,845* | *5.41* |
| Agri. | 27,577 | 13.62 | 23,431 | 11.56 | 21,796 | 11.43 |
| Per Segment | 7,142 | 1.04 | 6,685 | 1.03 | 6,925 | 1.20 |
| SME | 25,205 | 9.19 | 24,688 | 8.55 | 27,124 | 10.21 |
| Corporate | 99,838 | 13.03 | 1,16,009 | 13.62 | 1,46,334 | 19.63 |
| International | 1,874 | 0.59 | 1,937 | 0.64 | 3,685 | 1.27 |
| **Total** | **1,61,636** | **7.19** | **1,72,750** | **7.53** | **2,05,864** | **9.95** |

# Asset Quality (3/3)

*As on Sep 2019*
*Rs. in Crores*

| Fresh Slippages | FY19 | Q1FY20 | Q2FY20 |
|---|---|---|---|
| Corporate | 10,056 | 5,354 | 3,239 |
| SME | 9,478 | 3,964 | 1,522 |
| AGRI | 8,978 | 4,239 | 3,078 |
| PER | 3,976 | 2,438 | 648 |
| IBG | 250 | 217 | 318 |
| **Total** | **32,738** | **16,212** | **8,805** |




*Accounts with SBI exposure above Rs. 5 cr and below Rs. 2,000 cr from Banking system; from data submitted to CRILC*

** Does not include SMA 1 & SMA 2 accounts with exposure of Rs. 2,000 cr & above from Banking system; ICA signed / likely to be signed (Refer Slide No.27)*

# Resolution Status

| SEP - 19 | | JUN - 19 | |
|---|---|---|---|
| 541 Accounts Admitted to NCLT<br>• *NPAs - Rs. 48,249 crs*<br>• *AUCA – Rs. 68,121 crs* | **Rs. 1,16,370 cr (93.0%)** | **Rs. 1,13,809 cr (90.4%)** | 453 Accounts Admitted to NCLT<br>• *NPAs - Rs. 59,000 crs*<br>• *AUCA – Rs. 54,809 crs* |
| 117 Accounts filed in NCLT but yet to be admitted<br>• *NPAs - Rs. 8,325 crs*<br>• *AUCA – Rs. 15,477 crs* | **Rs. 23,802 cr (80.8%)** | **Rs. 25,725 cr (78.8%)** | 123 Accounts filed in NCLT but yet to be admitted<br>• *NPAs - Rs. 9,882 crs*<br>• *AUCA – Rs. 15,843 crs* |
| 21 NPA accounts where ICA signed/ likely to be signed | **Rs. 26,536 cr (60.3%)** | **Rs. 29,136 cr (52.1%)** | 18 NPA accounts where ICA signed/ likely to be signed |
| 15 Standard accounts where ICA signed/ likely to be signed (Includes SMA of Rs 9,001 cr) | **Rs. 16,822 cr (13.2%)** | **Rs. 19,142 cr (14.6%)** | 20 Standard accounts where ICA signed/ likely to be signed (Includes SMA of Rs 2,614 cr) |

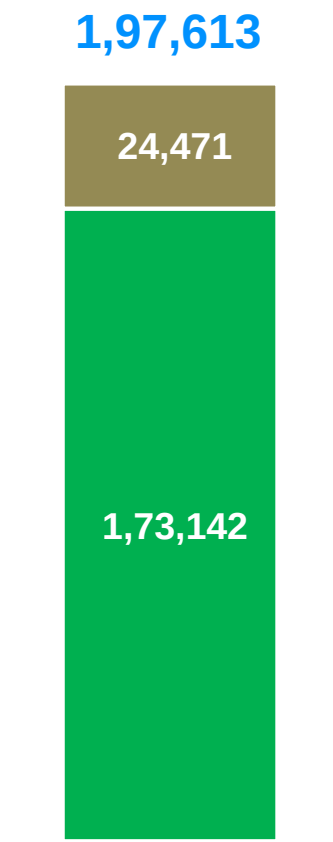
- Accounts under List 1 and List 2 totally have a fund based O/S of Rs 24,991 crs
- Three accounts in an advanced stage of resolution with expected recovery of ~62%

*PCR in brackets*

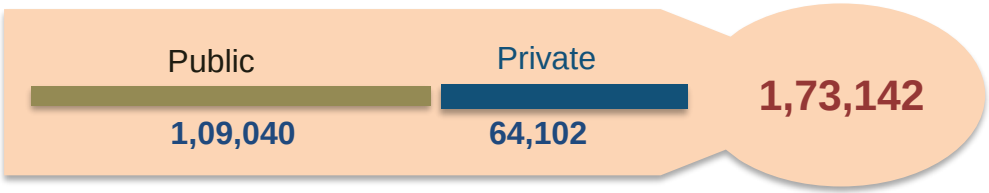
# Power Sector – Stress mostly recognized

*As on Sep 2019*
*Rs. in Crores*

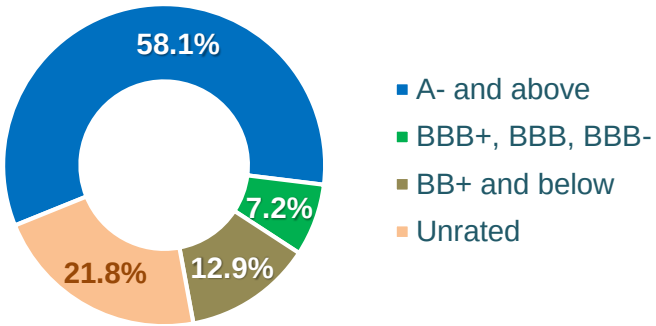
## Power Portfolio Classification




## Standard Power




### Rating break-up of Std. Pvt



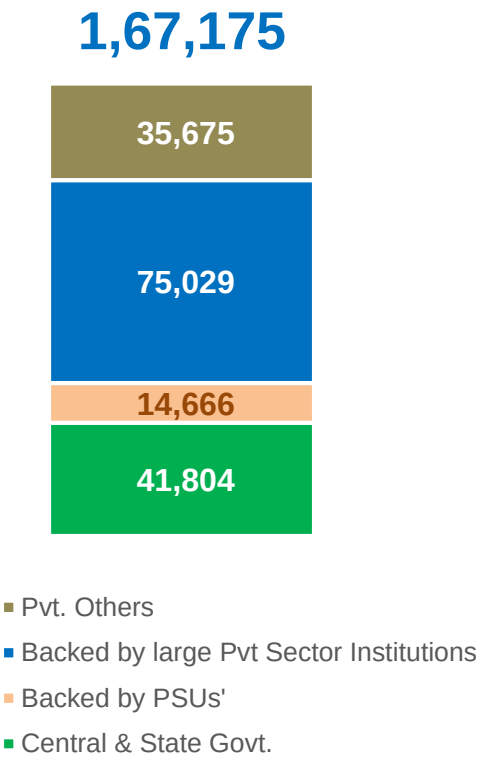

## Resolution Plan for Power Sector

| Sl.No | Resolution Plan | No. of Accounts | SBI Fund based O/S | PCR |
|---|---|---|---|---|
| 1 | Change in Management | 2 | 5,121 | 54.30% |
| 2 | OTS with Promoters | 5 | 5,613 | |
| 3 | Restructuring | 4 | 4,316 | |
| 4 | NCLT (Not yet admitted) | 1 | 637 | |
| 5 | NCLT (Admitted) | 7 | 7,656 | |
| *6* | *Already Resolved* | *6* | *6,149* | |
| | **Total (excl. already resolved)** | **19** | **23,343** | |

# NBFC & FI Sector – Loans to PSUs and High Quality Private Sector

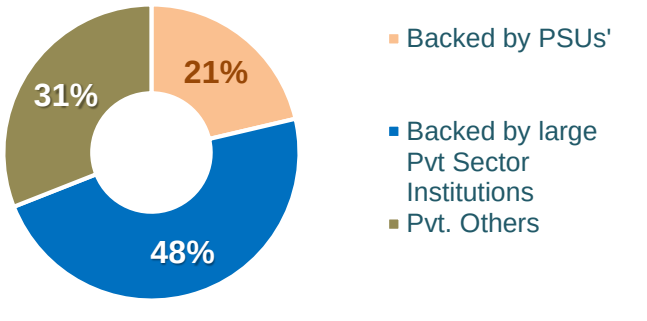
*As on Sept 2019*
*Rs. in Crores*

## NBFC & FI Portfolio Classification

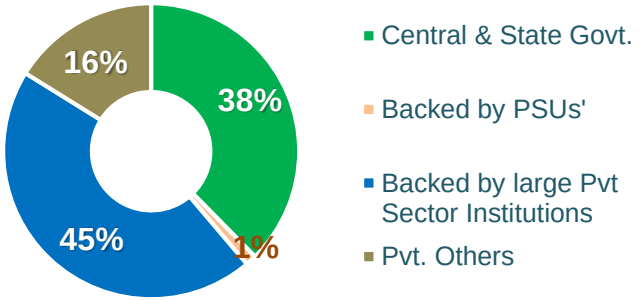



| Housing Finance Companies | NBFCs | FIs | |
|---|---|---|---|
| 63,176 | 99,696 | 4,303 | 1,67,175 |

**Housing Finance Companies**




**NBFCs** *(Other than HFCs)* **& FIs**

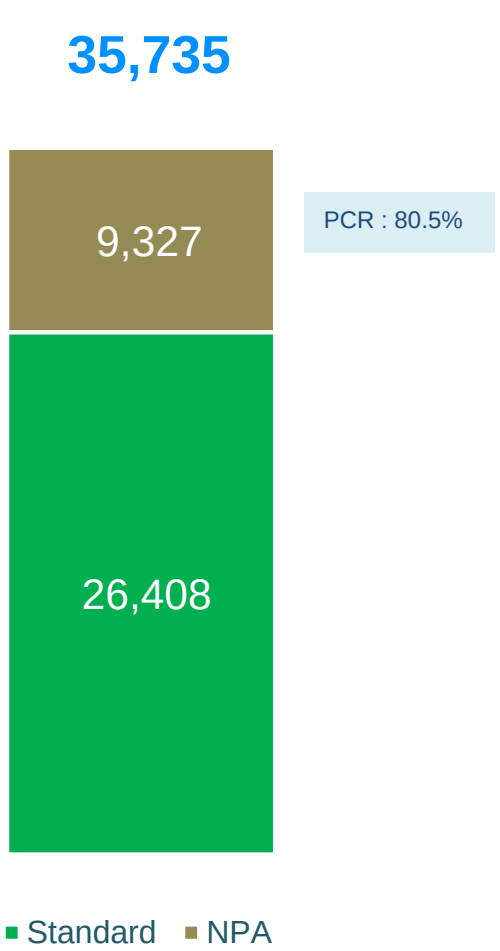



- Rs 1,400 cr provision on standard account of a Stressed Housing Finance Company.
- Strong presence in Govt. and PSU backed NBFCs; and exposure to large reputed private sector institutions
- Paring down of exposures in 'Pvt. Others' segment of NBFC

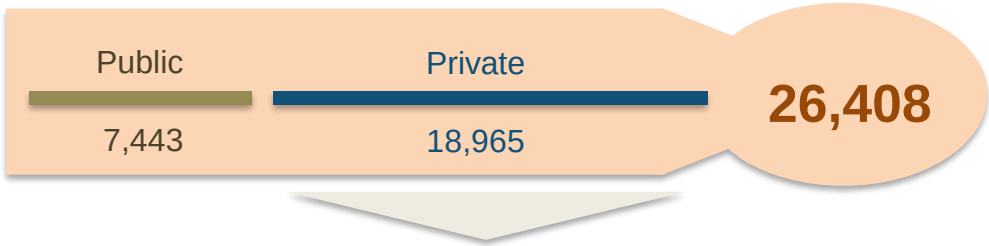
# Telecom Sector

*As on Sept 2019*
*Rs. in Crores*

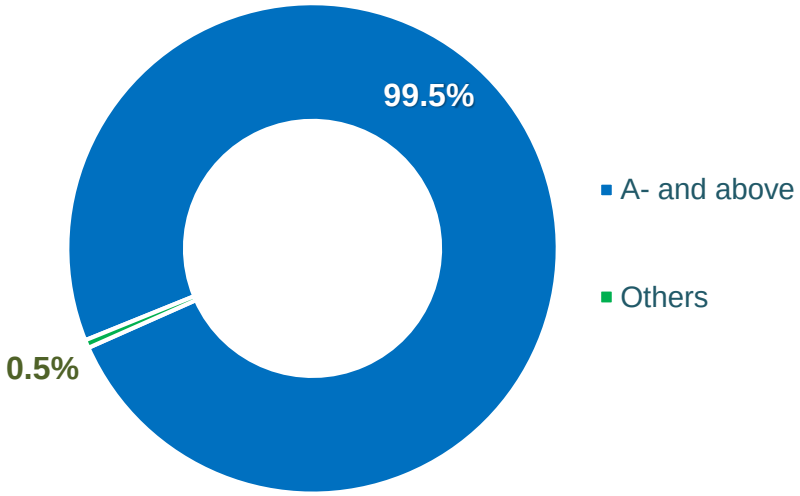
## Telecom Portfolio Classification




## Standard Portfolio Classification

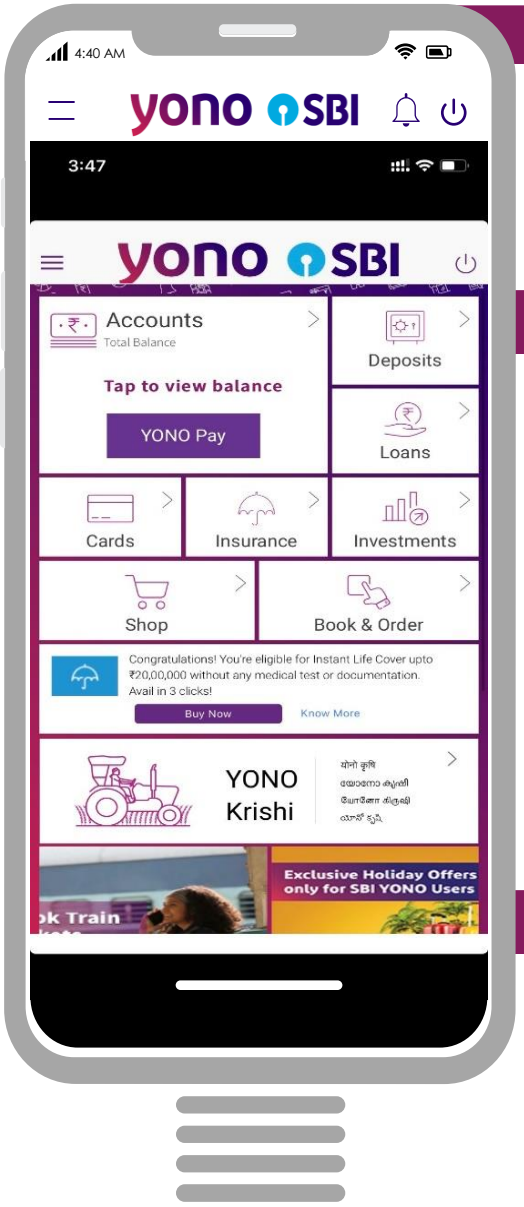



## Standard Private



# Digital Journey

# YONO: Our flagship digital offering – for Lifestyle and Banking




## Salient features

- **Paper-less** and **branch-less** processes
- Higher **staff productivity**
- Increased **branch business**
- **Efficient delivery**

## Key offerings: E2e digitisation and Digital Bank

**Products**
- Personal Loans
- Home Loans
- Car Loans
- YONO Krishi
- Fixed Deposits

**Services**
- Account Opening
- YONO Cash
- Fund Transfer
- Bill Pay
- Recharge
- Tax Payment

**Financial superstore**
- Life Insurance
- Cards
- Mutual Fund
- General Insurance
- Other Investments

**Online market place**
- Browse
- Book tickets
- Access deals
- Shop, book & order

## Scale of operations

| Registered users (as on 30.09.2019) | Value of transactions *(as on* 30.09.2019*)* | Digital savings accounts *(as on* 30.09.2019*)* | Digital loans disbursed (as on 30.09.2019) | Online market place (as on 30.09.2019) |
|---|---|---|---|---|
| 13 Mn+ | Rs.415.40 Bn | 5 Mn+ | Rs.85 Bn | 100+ partners |

# Digital Leadership

## Market share *(As per latest available data)*

| Debit card spends | POS terminals | ATMs | Mobile Banking No. of Transactions | Mobile Banking Transaction value |
|---|---|---|---|---|
| 29.99% | 14.31% | 28.36% | 22.50% | 39.49% |

## Presence across multiple channels and payment acceptance touch points

### Customer touch points

Numbers (As on September 2019)

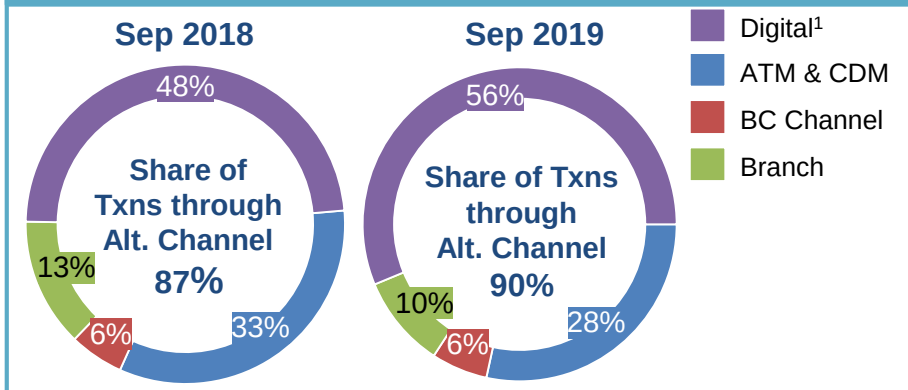
| | |
|---|---|
| INB users | 66 Mn |
| Mobile banking users | 15.54 Mn |
| ATMs/CDMs | 58,567 |
| BC outlets | 58,905 |
| Branches | 21,929 |

### Payment acceptance touch points

Numbers (As on September 2019)

| | |
|---|---|
| BHIM merchants | 146,000 |
| Bharat QR | 222,385 |
| BHIM–Aadhar–SBI | 913,053 |
| SBI POS | 628,271 |
| BHIM SBI Pay | 1.1 Mn |

### Technology and Innovation




### Key highlights

**UPI**

- Remit transactions handled (Q2FY20): **720.6 Mn**
- Transactions processed in a day crossed: **20 Mn** on 01.10.19
- Number of UPI users: **74.6 Mn**
- Market share in remittances: **23. 70% (Sept 19) (#1 Remittance bank**)

**Debit cards**

- No. of cards: **299.7 Mn**
- Debit Card spends: **>INR 9.04 bn/ in a single day during H1FY20**

**ATM**

- Average no. of ATM transactions: **~37 Cr per month**

1 Digital comprises of Internet, Mobile, UPI & YONO and Green Channel

# Other digital payment offerings

## SBI ePay

Quick & Easy payments from customers on Merchant's site



Total 690 merchants



Integration with 43 major Banks



Processed 2.78 Crs. txns worth Rs. 20276 + Crs. in FY 2019-20

## State Bank Collect

A Unique Payment Solution specially designed for Schools, Colleges, Government institutions, Hospitals, trusts etc.



Total 25500+ merchant tie-ups



Processed 73.32 lac txns. worth Rs. 9,697 + Crs. in FY 2019-20

## SBI

Transaction Banking Unit (CMP Services)

Processed Collection and Payments of Central/State Govt. depts., Top 200 Corporate and SMEs.



Awards - 2019

Best Cash Management House in India
Best Transaction Bank in India Best Payment Bank in India



Total Turnover of Rs. 38.00+ Lakhs Crs. in FY 2018-19

Total Turnover of Rs. 27.00+ Lakhs Crs. in FY 2019-20 (Apr-Sep)



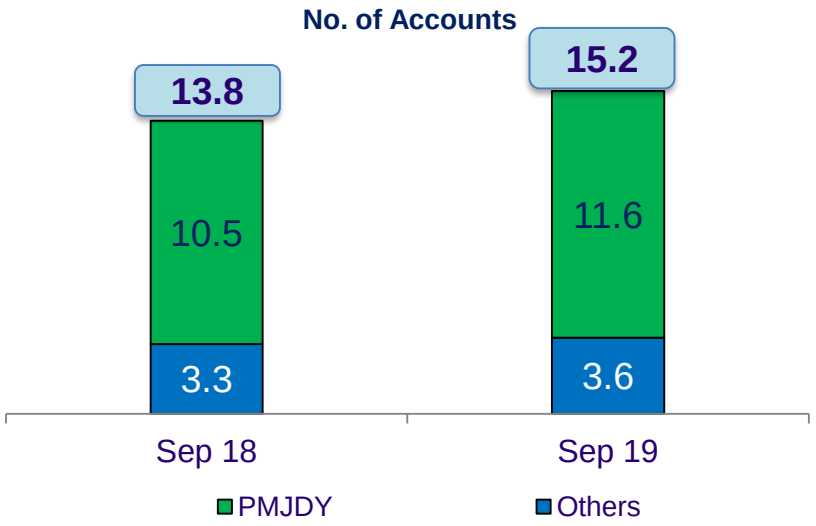
Rs. 1327.08 Crs. fee income in FY 18-19

Rs. 806.06 Crs. fee income in FY 19-20 (Apr-Sep)

# Financial Inclusion & Sustainability

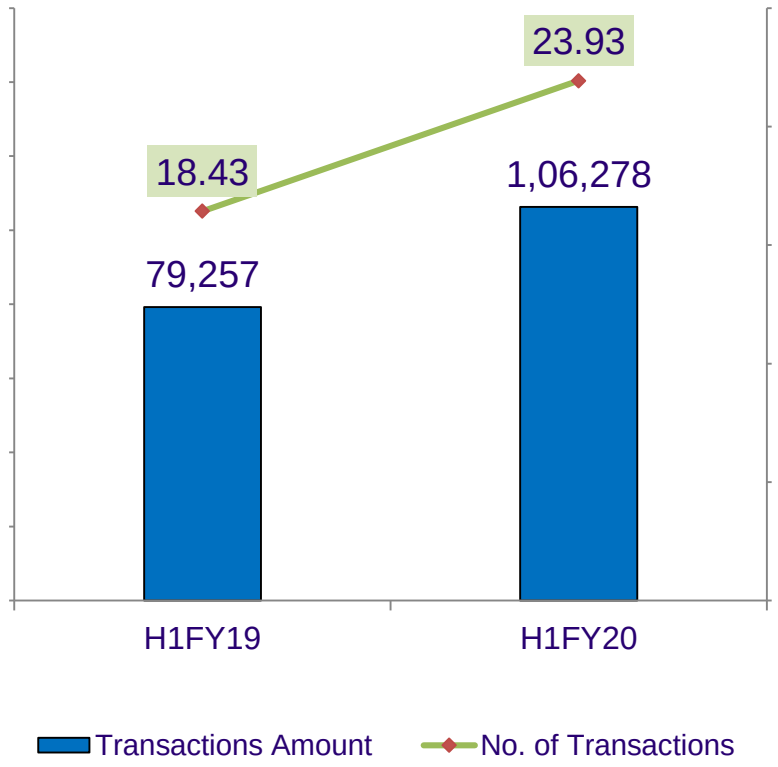
# Financial Inclusion

## Accounts & Amount in FI Channel
*(No. in Crores)*




| | Sep 18 | Sep 19 |
|---|---|---|
| Deposits (Rs. In Crs) | 26,130 | 31,977 |
| Average Balance (Rs.) | 1,894 | 2,105 |

## Transactions in BC Channel
*(No. & Amt. in Crores)*




OD facility for PMJDY accounts - Eligible accounts 20.64 lakh; Sanctioned 10.84 lakh accounts (53%)

RSETI: Total Number: 151; No. of Training Programs held: 28,142, Youth Trained: 7,53,417, Financial Literacy Centers (FLC): 341

PM Suraksha Bima Yojana: 264.95 Lakh; PM Jeevan Jyoti Bima Yojana: 74.39 Lakh; Atal Pension Yojana: 31.05 Lakh *(In Nos.)*

No. of BC Outlets: 58,905

# SBI's ESG Practices

## 'Environmental' Practices

- Big push to digitalization. As on Sep 2019 almost 90% of Bank's total transactions took place through Alternate channels.
- Thrust to water conservation and waste management by having commissioned ***63 rain Water harvesting sites and 78 Waste management*** installations respectively as on 30th September,2019 at Bank's various premises throughout the country.
- SBI committed to **achieve Carbon Neutral status** by 2030
- The Bank reduced its Scope 2 GHG emissions by **9.13%**
- Implemented Pan-India specialized energy saving initiatives like Branch server consolidation, desktop software installation etc. resulting in a cumulative saving of **33.17 GW as on 31st March,2019**
- **'Beat Plastic Pollution'** drive for eliminating the usage of **Single Use Plastic(SUP)** with standard guidelines adopted Bank wide. Remarkable progress done in achieving the goal.
- SBI's RE sanctioned portfolio as on 30th Sep,2019 increased by 6.05% **on YoY basis;** Also the in-house renewable capex capacity of the Bank stood at **32 MWp** (approx.) as on 30th Sep,2019**.**
- Completed **693** renewable energy projects of **12,918 MW** capacity as on 30/09/19.
- Bank came up with **2 Green Bonds issues during FY19 aggregating** USD USD 700 million to re-finance its green projects.
- Pan India roll out of "***Swacchata hi Sewa campaign"*** in the Bank in line with national mission.

## 'Social' Practices

- To align training with business priorities, **STRAPS** – Strategic Training Partners meetings conducted by all Apex Training Institutes
- Phase II of the mass communication program **Navi Disha** for all the employees of the Bank, has been designed & implemented
- Conducted **29,450** financial literacy camps during F.Y 2018-19, a **26%** increase from FY 2017-18
- Average training hours per employee has increased by **8%** in FY 2018-19
- Implemented additional **2** new training programs in FY19 to develop employees' skills pan-India.
- Training capacity utilization during FY19 was more than 100%; Almost 95% officers attended at least one institutional training. Robust training infrastructure comprising 6 Apex Training Institutes and 50 State Bank Institutes of Learning & Development.
- SBI has linked its CSR /other social initiatives to **8 SDG Goals** that are of greater relevance for the Bank
- Bank made community investments worth **INR 48 Crores** during the FY19, of which 42.50 crores for Skill development through 151 RSETI's.
- SBI is continuously working towards improving the diversity of its workforce; Women represent **24.37%** of the total work force.
- More than **2,600 branches**, headed by women officers.
- Raising Environment concerns amongst staff and general public through the **3rd season of "SBI Green Marathon"** to be conducted at 15 centers.

## 'Governance' Practices

- SBI has created an **independent ETHICS business conduct function** that looks after the ethical morale of the entire organization.
- 'Sustainability' incorporated as a core value in the Bank.
- An entry level sector agnostic assessment barrier for environmental and social issues, primarily compliance driven and applied to loans ranging from ₹ 5-50 crore to facilitate a **'Go' or a 'No-Go'** decision
- Collation of wide range of ESG Evaluation Statements from the borrowers for loans exceeding ₹ 50 crore and an **'ESG Score'** given to the borrower.
- The Bank has a Corporate Centre Sustainability Committee (CCSC) comprising of all key business heads and responsible for execution of SBI's sustainability Strategy.
- A **new role of 'Portfolio Management'** created under the Risk Management Department which focusses on risk identification while performing portfolio management activities.
- A sound internal audit framework, Whistle blower and vigilance mechanism, employee grievance and feed back system with ongoing enhancements.
- With growing digitization, Bank is committed to cyber security. Bank's Security Operations Centre complies with the ISO 27001:2013 requirements.

# Subsidiaries, Group Financials & Balance Sheet

# SBI and its Subsidiaries - Leveraging Synergies

*As on Sep 2019*

**SBI Life INSURANCE** With us , You're sure (A State Bank Group Company)

- #1 in Individual Rated Premium with Private Market share of 23.1%
- #2 Total New Business Premium with Private market share of 21.8%. New Business Premium increased by 40%
- Strong financial performance: VoNB Margin: 20.2%

**SBI MUTUAL FUND** A PARTNER FOR LIFE

- Rank 3rd in AUM with Market Share of 12.48%.
- AUM at Rs.321K Crores, up by 26% YoY
- Grew by 4.27% vis-à-vis Industry growth rate of 0.74% during Q2FY20.

**SBI Card** Make life simple

- Reached 9.5 Million Cards-in-force milestone
- Market Share Total Spends : 17.7%
- Market Share Card base : 18.0%

**SBI General** INSURANCE

- 7th among private insurers and 12th in the Industry overall.
- 2nd position in Personal Accident, 5th in Fire.
- Market Share increased to 3.27% from 2.52% last year.
- Tie-up with "Policy Bazaar" for promoting the Travel Insurance product.

| SBI Life INSURANCE | H1FY20 | H1FY19 |
|---|---|---|
| PAT *(in Rs. cr)* | 502 | 605 |
| ROE *(in %)* | 12.83 | 17.77 |

| SBI MUTUAL FUND A PARTNER FOR LIFE | H1FY20* | H1FY19* |
|---|---|---|
| PAT *(in Rs. cr)* | 283 | 200 |
| ROE *(in %)* | 34.09 | 31.70 |

| SBI Card Make life simple | H1FY20* | H1FY19* |
|---|---|---|
| PAT *(in Rs. cr)* | 727 | 378 |
| ROE *(in %)* | 36.1 | 26.5 |

| SBI General INSURANCE | H1FY20 | H1FY19 |
|---|---|---|
| PAT *(in Rs. cr)* | 196 | 217 |
| ROE *(in %)* | 21.6 | 27.1 |

***(As per IND AS)**

# SBI Group Financials – H1FY20

*Rs. In crores*

| | Half Year Ended | | Growth (%) |
|---|---|---|---|
| | H1FY20 | H1FY19 | YoY |
| Interest Earned | 1,32,951 | 1,22,627 | 8.42 |
| Non-Interest Income | 42,866 | 32,135 | 33.39 |
| **Total Income** | **1,75,817** | **1,54,763** | **13.60** |
| Interest Expended | 80,244 | 75,541 | 6.23 |
| **Operating Expenses (i+ii)** | **60,971** | **51,566** | **18.24** |
| *(i) Employee Cost* | *23,661* | *20,693* | *14.34* |
| *(ii) Other Operating Expenses* | *37,311* | *30,873* | *20.85* |
| **Total Expenditure** | **1,41,216** | **1,27,107** | **11.10** |
| **Operating Profit** | **34,601** | **27,655** | **25.12** |
| Provisions (other than Tax) | 23,089 | 31,770 | -27.32 |
| *Add: Share in profit of associates* | *112* | *146* | *-23.17* |
| *Less: Minority Interest* | *608* | *496* | *22.72* |
| Tax Expenses | 4,691 | -810 | |
| **Net Profit** | **6,326** | **-3,654** | |

| | Half Year Ended | |
|---|---|---|
| | H1FY20 | H1FY19 |
| ROA (%) | 0.32 | -0.20 |
| ROE (%) | 6.69 | -3.94 |
| Earning Per Share (Rs.) | 14.18 | -8.17 |
| Expenses Ratio (%) | 53.43 | 55.84 |
| NIM (%) | 2.97 | 2.82 |
| Gross NPA Ratio (%) | 7.09 | 9.83 |
| Net NPA Ratio (%) | 2.74 | 4.76 |

# Balance Sheet

*Rs. in Crores*

## Liabilities

| | SBI SOLO | | | SBI GROUP | | |
|---|---|---|---|---|---|---|
| | Sep 19 | Sep 18 | YOY Growth (%) | Sep 19 | Sep 18 | YOY Growth (%) |
| Capital | 892 | 892 | 0.00 | 892 | 892 | 0.00 |
| Reserves and Surplus | 2,25,183 | 2,17,109 | 3.72 | 2,39,788 | 2,28,670 | 4.86 |
| Minority Interest | | | | 6,970 | 5,270 | 32.26 |
| Deposits | 30,33,396 | 28,07,420 | 8.05 | 30,64,307 | 28,39,115 | 7.93 |
| Borrowings | 2,74,186 | 3,34,696 | -18.08 | 2,90,460 | 3,39,815 | -14.52 |
| Other Liabilities & Provisions | 1,44,344 | 1,25,455 | 15.06 | 3,06,410 | 2,56,425 | 19.49 |
| **Total Liabilities** | **36,78,001** | **34,85,572** | **5.52** | **39,08,828** | **36,70,188** | **6.50** |

## Assets

| | SBI SOLO | | | SBI GROUP | | |
|---|---|---|---|---|---|---|
| | Sep 19 | Sep 18 | YOY Growth (%) | Sep 19 | Sep 18 | YOY Growth (%) |
| Cash & balances with RBI | 1,43,904 | 1,29,963 | 10.73 | 1,44,159 | 1,30,221 | 10.70 |
| Bal with Banks & Money at Call and Short Notice | 81,219 | 43,163 | 88.17 | 83,920 | 45,265 | 85.40 |
| Investments | 9,85,022 | 10,82,612 | -9.01 | 11,54,704 | 12,18,855 | -5.26 |
| Net Advances | 21,46,160 | 19,57,340 | 9.65 | 21,91,839 | 19,94,971 | 9.87 |
| Fixed Assets | 38,603 | 39,509 | -2.29 | 40,256 | 40,985 | -1.78 |
| Other Assets | 2,83,092 | 2,32,985 | 21.51 | 2,93,950 | 2,39,889.99 | 22.54 |
| **Total Assets** | **36,78,001** | **34,85,572** | **5.52** | **39,08,828** | **36,70,188** | **6.50** |

# Thank You