

The Listing Department,  
BSE Limited,  
Phiroje Jeejeebhoy Towers,  
25<sup>th</sup> Floor, Dalal Street,  
Mumbai – 400001.

The Listing Department,  
National Stock Exchange of India Limited,  
Exchange Plaza, 5<sup>th</sup> Floor,  
Plot No.: C / 1, 'G' Block,  
Bandra Kurla Complex, Bandra (East),  
Mumbai – 400051.

CC/S&B/SK/2021/053

21.05.2021

Madam / Dear Sir,

**SEBI LODR, 2015: SUBMISSION OF PRESS RELEASE AND COPY OF PRESENTATION MADE FOR ANALYSTS / INVESTORS ON FINANCIAL RESULTS**

In compliance with the provisions of Regulation 30 read with Schedule III Part A of SEBI (LODR) Regulations, 2015, we enclose herewith the press release and a copy of presentation made for Analysts / Investors on Financial Results of the Bank for the quarter / year ended 31<sup>st</sup> March, 2021.

Please arrange for taking the above disclosure on record and dissemination.

Yours faithfully,



(Sham K.)

**Asst. General Manager (Compliance & Company Secretary)**



## Press Release

**Q4FY21 RESULTS****Highlights**

- Bank registered a **Net Profit** of **Rs. 6,451** Crores in Q4FY21 as compared to Rs.3,581 Crores in Q4FY20, an increase of 80.15% year on year. Sequentially Net Profit has increased by 24.14%.
- Bank registered an **Operating Profit** of **Rs. 19,700** Crores in Q4FY21 as compared to Rs.18,465 Crores in Q4FY20, an increase of 6.69% year on year. Sequentially Operating Profit has increased by 13.66%.
- **Net Profit for FY21 at Rs. 20,410 crores** has increased by 40.88% YoY as against Rs. 14,488 crores in FY20.
- Net Interest Income for Q4FY21 increased by 18.89% YoY.
- Domestic NIM for FY21 at 3.26%, has improved by 7 bps YoY.
- **Non-Interest Income** for Q4FY21 at Rs.16,225 Crores grew by 75.48% sequentially and 0.92% YoY.
- **Total Deposits grew at 13.56% YoY**, out of which Current Account Deposit grew by 27.36% YoY, while Saving Bank Deposits grew by 14.79% YoY.
- **Domestic Credit Growth** stood at 5.67% YoY, mainly driven by Retail (Personal) Advances (16.47% YoY), SME (4.24% YoY) and Agri Advances (3.92% YoY).
- Including the YoY growth in Corporate Bonds / CPs of Rs. 51,811 crores, the loan book has grown by 6.53% YoY.
- **Home loan**, which constitutes 23% of Bank's domestic advances, has grown by 10.51% YoY.
- **Net NPA ratio at 1.50%** is down 73 bps YoY. **Gross NPA ratio at 4.98%** is down 117 bps YoY.
- Provision Coverage Ratio (**PCR**) has improved to **87.75%**, up 413 bps YoY.
- **Slippages Ratio** for FY21 has declined to 1.18% from 2.16% as at the end of FY20.
- Credit Cost as at the end of FY21 has declined 75 bps YoY to 1.12%.
- **Cost to Income Ratio** has marginally increased from 52.46% in FY20 to 53.60% in FY21.
- Capital Adequacy Ratio (**CAR**) has improved by 68 bps YoY to 13.74% as on Mar 2021.
- Return on Assets (**RoA**) increased by 10 bps YoY to 0.48% in FY21 against 0.38% in FY20.
- Share of Alternate Channels in total transactions has increased from 91% in FY20 to 93% in FY21.

### Key Summary of Q4FY21 Results

In Rs Crores	Q4FY20	Q3FY21	Q4FY21	YoY %	QoQ %	FY20	FY21	YoY %
<b>Profit &amp; Loss</b>								
Interest Income	62,681	66,734	65,102	3.86	-2.45	2,57,324	2,65,151	3.04
Interest Expenses	39,914	37,915	38,035	-4.71	0.32	1,59,239	1,54,441	-3.01
Net Interest Income	22,767	28,820	27,067	18.89	-6.08	98,085	1,10,710	12.87
<i>NIM, % (Domestic)</i>	<i>2.94</i>	<i>3.34</i>	<i>3.11</i>	<i>17 bps</i>	<i>-23 bps</i>	<i>3.19</i>	<i>3.26</i>	<i>7 bps</i>
Operating Profit	18,465	17,333	19,700	6.69	13.66	68,133	71,554	5.02
Loan loss provisions	11,894	2,290	9,914	-16.64	332.86	42,776	27,244	-36.31
<b>Profit after tax</b>	<b>3,581</b>	<b>5,196</b>	<b>6,451</b>	<b>80.15</b>	<b>24.14</b>	<b>14,488</b>	<b>20,410</b>	<b>40.88</b>

In Rs Crores	Mar 20	Dec 20	Mar 21	YoY %	QoQ %
<b>Balance Sheet</b>					
<b>Gross advances</b>	<b>24,22,845</b>	<b>24,56,607</b>	<b>25,39,393</b>	<b>4.81</b>	<b>3.37</b>
<i>Domestic Corporate</i>	<i>8,44,215</i>	<i>7,88,208</i>	<i>8,18,705</i>	<i>-3.02</i>	<i>3.87</i>
<i>Domestic Retail Personal</i>	<i>7,47,589</i>	<i>8,31,134</i>	<i>8,70,711</i>	<i>16.47</i>	<i>4.76</i>
<i>Of which: Home loans</i>	<i>4,55,865</i>	<i>4,84,453</i>	<i>5,03,779</i>	<i>10.51</i>	<i>3.99</i>
<b>Deposits</b>	<b>32,41,621</b>	<b>35,35,753</b>	<b>36,81,277</b>	<b>13.56</b>	<b>4.12</b>
<i>Domestic CASA</i>	<i>14,10,981</i>	<i>15,46,424</i>	<i>16,46,974</i>	<i>16.73</i>	<i>6.50</i>
<i>Domestic Term Deposits</i>	<i>17,13,635</i>	<i>18,78,391</i>	<i>19,23,191</i>	<i>12.23</i>	<i>2.39</i>
<i>CASA Ratio (%)</i>	<i>45.16</i>	<i>45.15</i>	<i>46.13</i>	<i>97 bps</i>	<i>98 bps</i>
GNPA	1,49,092	1,17,244	1,26,389	-15.23	7.80
NNPA	51,871	29,032	36,810	-29.04	26.79
Slippages (During the Quarter)	8,105	237	21,934	170.63	

Ratios, %	Q4FY20	Q3FY21	Q3FY21 (With Proforma)	Q4FY21	YoY, bps	QoQ, bps*	FY20	FY21	YoY, bps
<b>Asset Quality</b>									
GNPA	6.15	4.77	5.44	4.98	-117	-46	6.15	4.98	-117
NNPA	2.23	1.23	1.81	1.50	-73	-31	2.23	1.50	-73
PCR (with AUCA)	83.62	90.21	86.33	87.75	413	142	83.62	87.75	413
PCR (without AUCA)	65.21	75.24	67.99	70.88	567	289	65.21	70.88	567
Slippage Ratio							2.16	1.18	-98
Credit Cost							1.87	1.12	-75
<b>Capital Ratios</b>									
CET-1 ratio	9.77	10.27		10.02	25	-25	9.77	10.02	25
Tier-1 ratio	11.00	11.73		11.44	44	-29	11.00	11.44	44
CAR	13.06	14.50		13.74	68	-76	13.06	13.74	68

\* With Proforma Slippages

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# ANNUAL RESULTS

FY21

Analyst Presentation

21.05.2021



## 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.*

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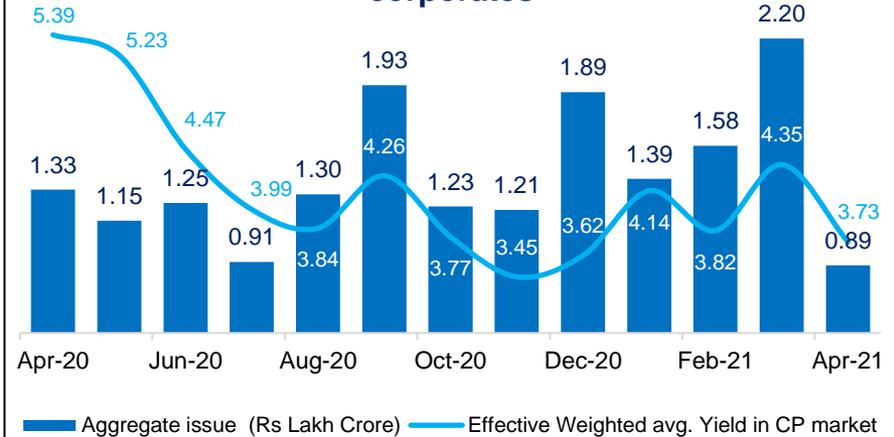
8

Subsidiaries, Group Financials & Balance Sheet

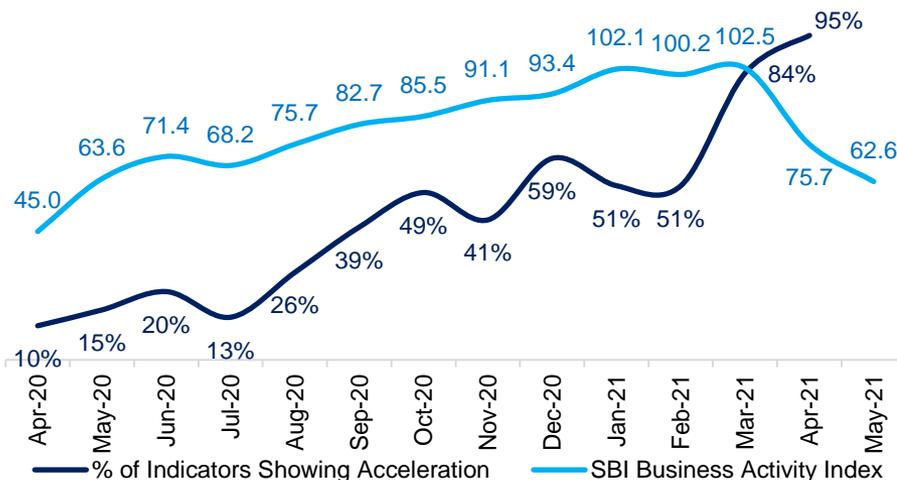
## High Frequency Activity Indicators

- Many of the high frequency indicators are showing improved economic activity in Mar 21/ Apr 21, though it is because of lower base in Mar 20/ Apr 20
- However, SBI Business Activity Index shows that economic activity has taken a severe hit in May 21, with the latest reading at 62.6, lowest since end-May 20
- Electricity Demand, Vehicle Registrations, Labour Force Participation, Weekly Food arrival, among others have declined significantly in May 21

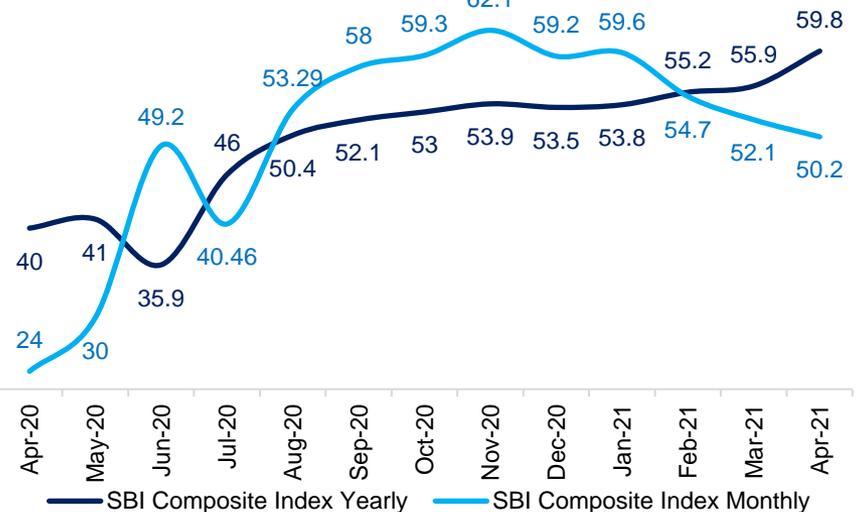
## Significant decline in cost of borrowing for corporates



## SBI Business Activity Index - significant dip in economic activity in April 21



## SBI Composite Index



# Outcomes in a Pandemic Year

# FY21- Outcomes in a pandemic year (1/4)

Outcomes in a year marred by pandemic demonstrate the resilience...

## Fresh slippages

**Rs 28,564 cr**

*[Rs 49,647 cr]*

## Net Interest Income

**Up by 12.9%**

*[up 11.0%]*

## Operating Profit

**Rs 71,554 cr**

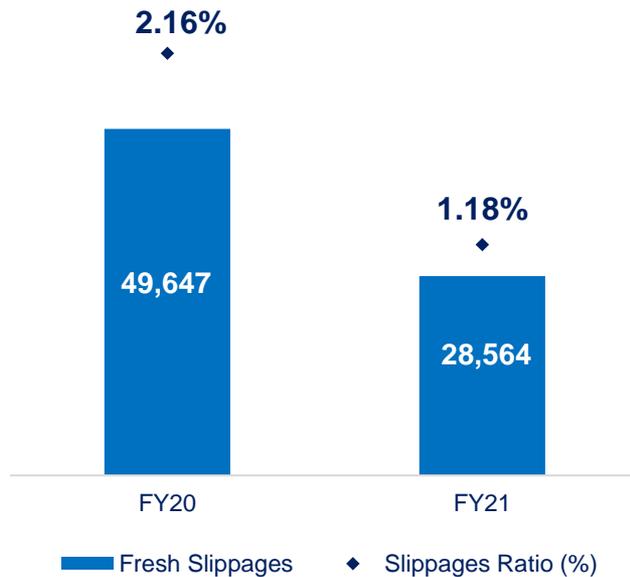
*[Rs 68,133 cr]*

Driven by our long-term value drivers:

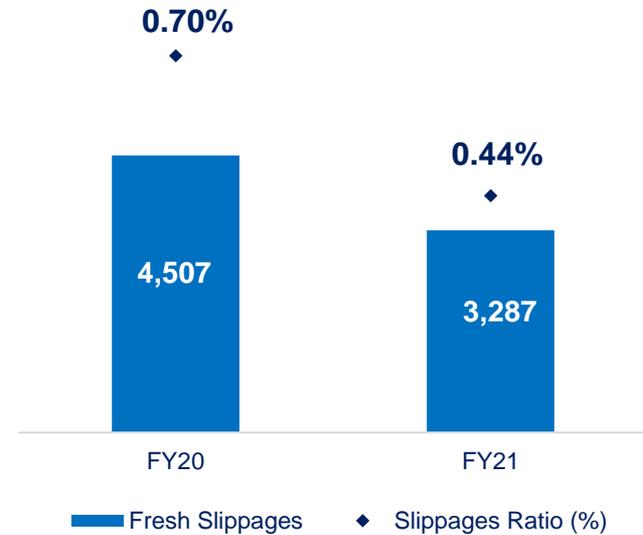
- Strong liability franchise
- Process driven culture
- Talent and leadership
- Innovation and adaptability

## Asset Quality

Fresh slippages, in Rs cr



Personal Retail Slippages, in Rs cr

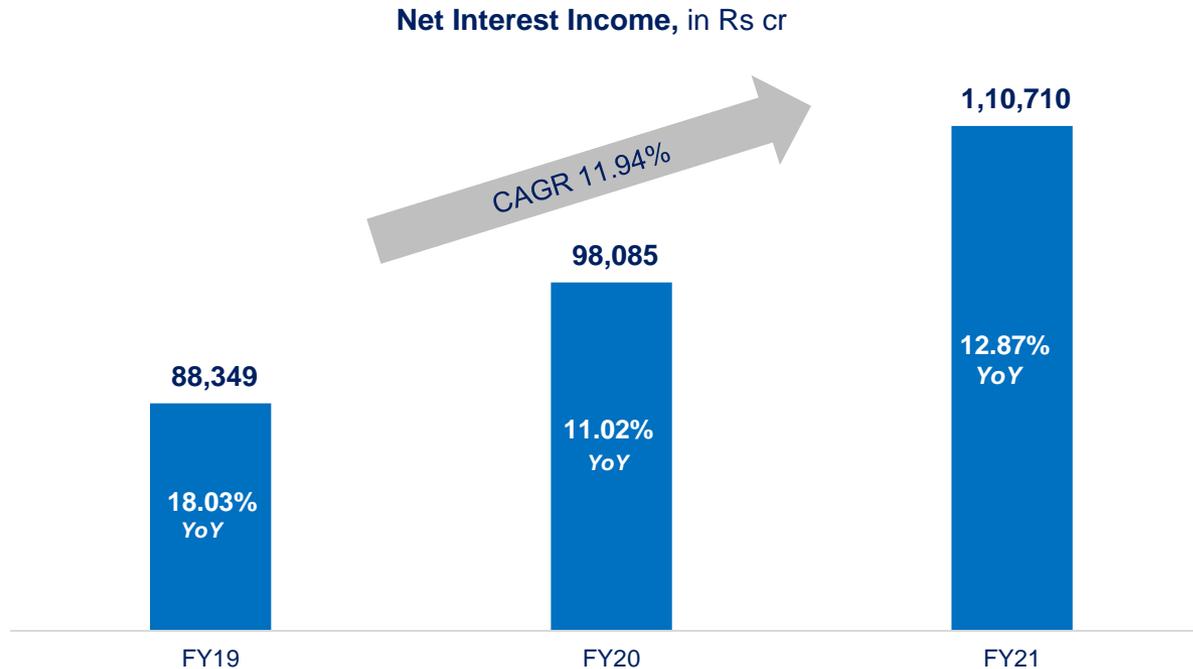


Slippage ratio of 1.18%, among the best

Personal retail slippage ratio of 0.44%, low risk & resilient portfolio

# FY21- Outcomes in a pandemic year (3/4)

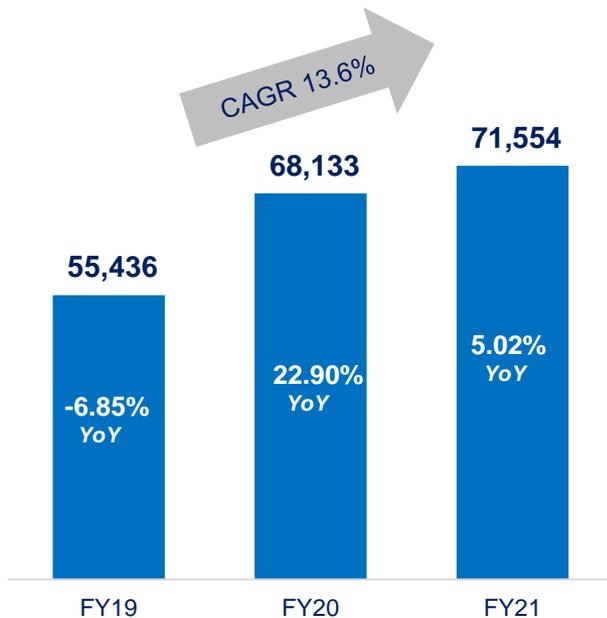
## Net Interest Income



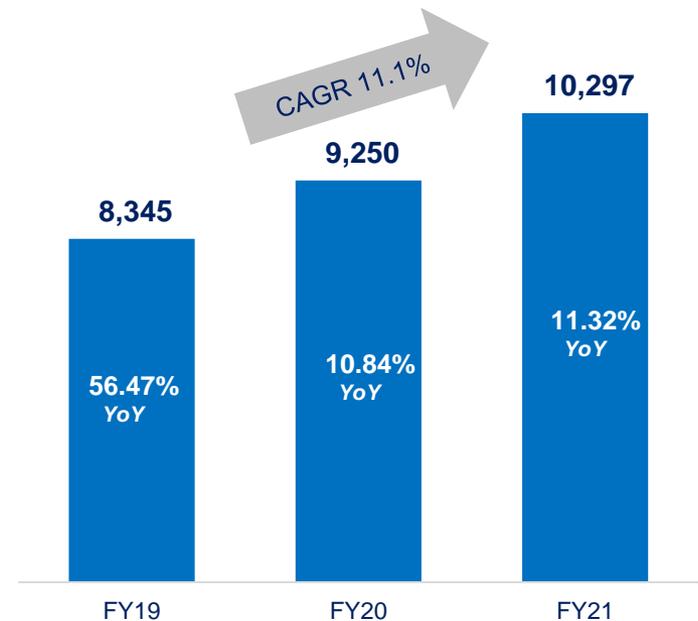
NII up 12.9% YoY for FY21, even as deposits growth outpaced credit growth, due to better resources and asset quality management

## Operating Profit

Operating Profit, in Rs cr



Recovery from Advances Under Collection Account, in Rs cr



Operating profit up 5.02% YoY despite higher employee costs on account of wage revision, increase in DICGC premium and waiver of account maintenance fee

# Performance Highlights

# Key trends in FY21

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**Personal Retail credit growth at 16% YoY – at Rs 8.7 lakh cr it is 40% of domestic advances**

*Rapid scale up in new product lines, while gaining market share in traditional products*

**Liability franchise continues to strengthen – CASA growth at 16.73% YoY**

*Market share gains in liabilities- strong connect with customers and improvement in customer journeys*

**Slippage and restructuring applications for FY21 at Rs 46,416 cr - well within guidance**

*For FY21 - Slippages at Rs 28,564 cr, Restructuring applications at Rs 17,852 cr*

**Well provided for Stressed Book, PCR (incl. AUCA) at 87.75%, Net NPA at Rs 36,810 cr**

*Total non- NPA provisions (not included in PCR) at Rs 25,376 cr; COVID-19 related contingency provisions at Rs 6,346 cr*

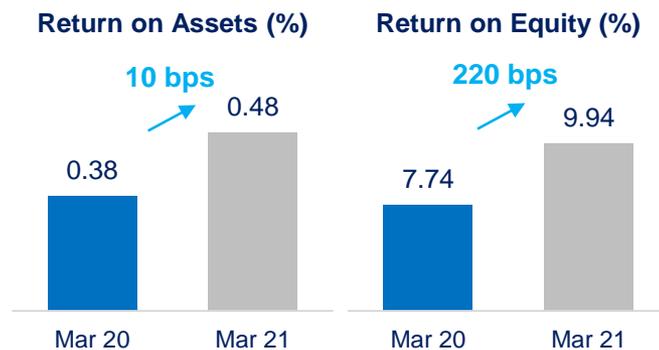
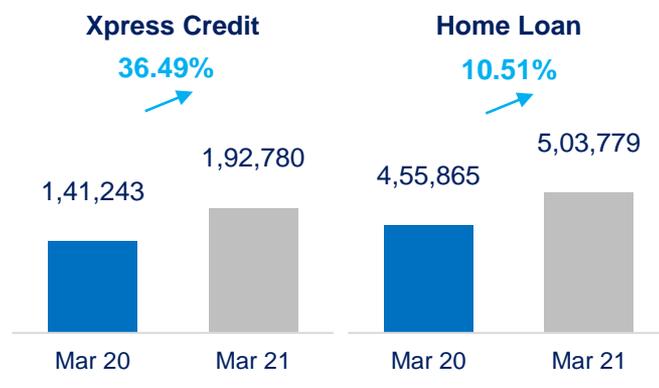
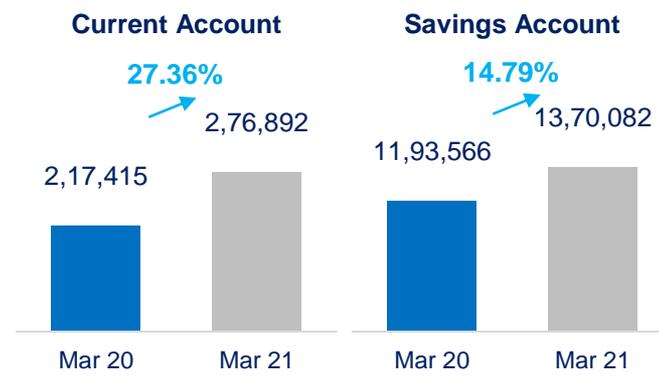
**Increasing digital customer onboarding - 46% of retail asset accounts and 58% of liability customers added through digital channels in FY21 respectively**

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# Key Indicators



	Rs. in Crores	For the		YoY Growth
		FY20	FY21	
<b>Profit &amp; Loss</b> (in Rs. Crore)	Net Interest Income	98,085	1,10,710	↑ 12.87%
	Net Interest Margin – Domestic (%)	3.19	3.26	↑ 7 bps
	Operating Profit	68,133	71,554	↑ 5.02%
	Profit Before Tax	25,063	27,541	↑ 9.89%
	Net Profit	14,488	20,410	↑ 40.88%
<b>Key Ratios</b> (in %)	Credit Cost	1.87	1.12	↓ -75 bps
	Net NPA	2.23	1.50	↓ -73 bps
	PCR	83.62	87.75	↑ 413 bps
	Capital Adequacy	13.06	13.74	↑ 68 bps
<b>Balance Sheet</b> (in Rs. Crore)	Total Advances	24,22,845	25,39,393	↑ 4.81%
	Total Deposits	32,41,621	36,81,277	↑ 13.56%
	Retail Personal Advances	7,47,589	8,70,711	↑ 16.47%



# Credit offtake trend continues to improve



Month-wise YoY Growth



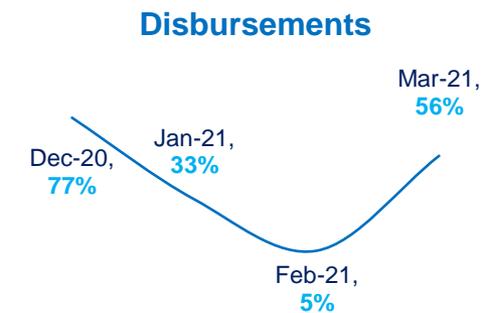
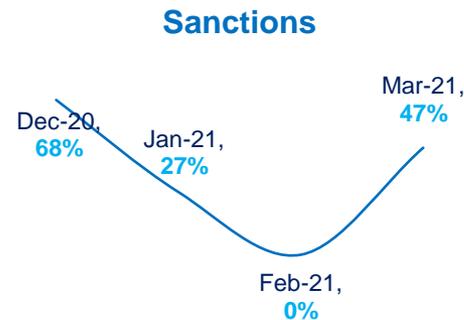
## Home Loan



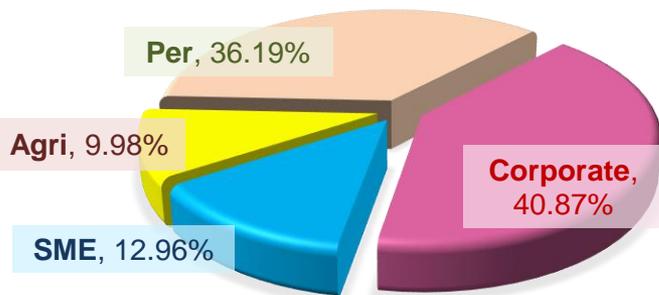
## Auto Loan



## Personal Loan

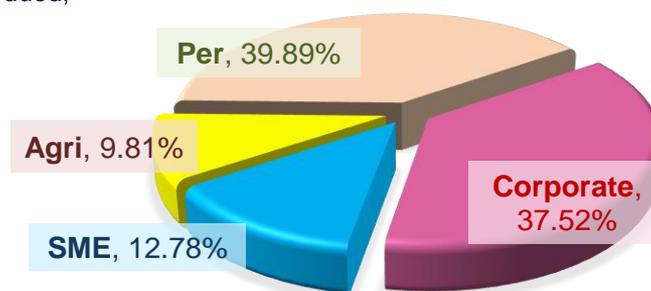


Mar – 2020



- Strong growth in personal retail, driven by home loans, Xpress credit and gold loans
- Growth in corporate segment remains subdued, expected to pick up in H2FY21

Mar - 2021



Segment, In Rs cr	March 2020	March 2021	YoY Growth (%)
Retail Personal	7,47,589	8,70,711	16.47
Agri	2,06,067	2,14,151	3.92
SME	2,67,614	2,78,949	4.24
Corporate	8,44,215	8,18,705	-3.02*
<b>Domestic Advances</b>	<b>20,65,484</b>	<b>21,82,516</b>	<b>5.67</b>
Foreign Offices Advances	3,57,360	3,56,877	-0.14
<b>Total Whole Bank Advances</b>	<b>24,22,845</b>	<b>25,39,393</b>	<b>4.81</b>
<b>Total Whole Bank Advances (Including CP and Corporate Bonds)</b>	<b>25,76,630</b>	<b>27,44,989</b>	<b>6.53</b>

\* Corporate Credit including CP and CB up YoY by 2.64%

## Retail Personal Banking

Leadership across all segments

As on Mar 2021

## Personal Retail Portfolio of Rs 8.7 lakh crore

NPA ratio at 0.80%

As a % of Dom. Adv.

Mar 20: 36.19

Mar 21: 39.89

Home  
LoansAuto  
LoansXpress  
CreditPersonal  
Gold  
LoansOther P  
Seg LoansO/S,  
In Rs cr

5,03,779

76,322

1,92,780

20,987

76,843

YoY  
Growth, %

10.51

5.04

36.49

465.08

3.70

GNPA, %

0.80

0.84

0.36

0.82

1.87

#As per latest available data Bank's market share in Home loans is 34.53% &amp; in Auto loans is 31.74%

# Credit Growth

Deposit Growth

Asset Quality

Net Interest Income

Non-Interest Income

Operating Expenses

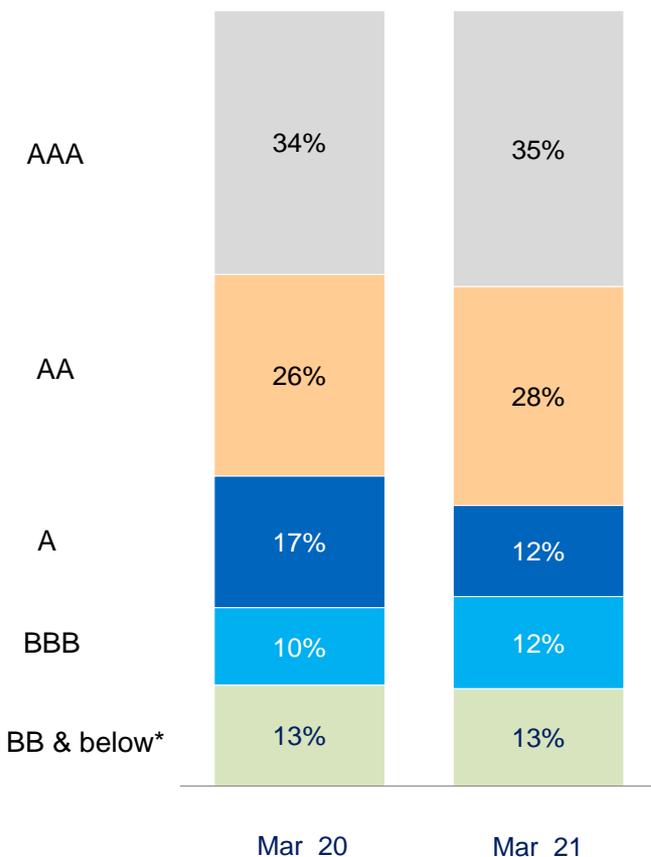
Credit Costs

## Diversified Loan Portfolio

High quality asset book

Rs. in Crores

### Corporate Rating mix



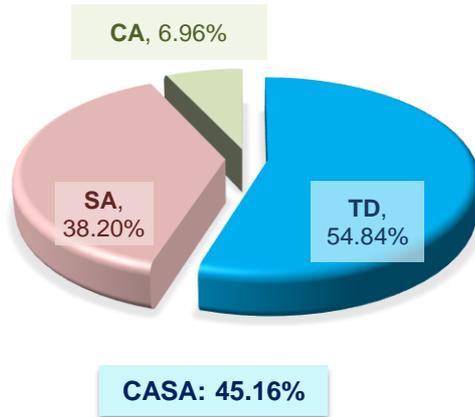
41% share to PSUs / Govt. Depts.

\*Including NPA book and Unrated

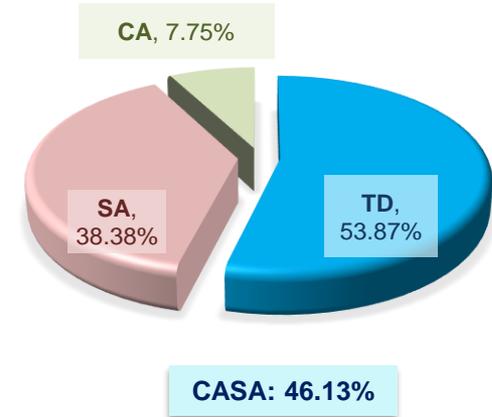
### Industry mix

Sectors	Mar 21 Fund Based O/S		
	Amount	% Share	YOY Gr %
Outstanding as on 31 <sup>st</sup> Mar 21			
Infrastructure	3,28,579	15.06	-2.70
<i>of which: Power</i>	1,85,589	8.50	-8.82
<i>Telecommunication</i>	29,140	1.34	-22.92
<i>Roads &amp; Ports</i>	82,764	3.79	47.63
<i>Other Infrastructure</i>	31,085	1.42	-22.85
Services	2,46,902	11.31	2.57
Iron & Steel	45,794	2.10	-16.87
Aviation & Airports	11,127	0.51	76.56
Tourism & Hotels	7,871	0.36	-15.08
Textiles	33,318	1.53	-1.44
Petroleum & Petrochemicals	48,208	2.21	2.44
Engineering	19,282	0.88	-17.32
Comm. Real Estate	46,228	2.12	12.07
Other Industries	3,10,345	14.22	-2.20
Home Loans	5,03,779	23.08	10.51
Auto Loans	76,322	3.50	5.04
Other Retail Loans	2,90,610	13.32	32.66
Agriculture	2,14,151	9.81	3.92
<b>Total Domestic Advances</b>	<b>21,82,516</b>	<b>100.00</b>	<b>5.67</b>

Mar 2020



Mar 2021

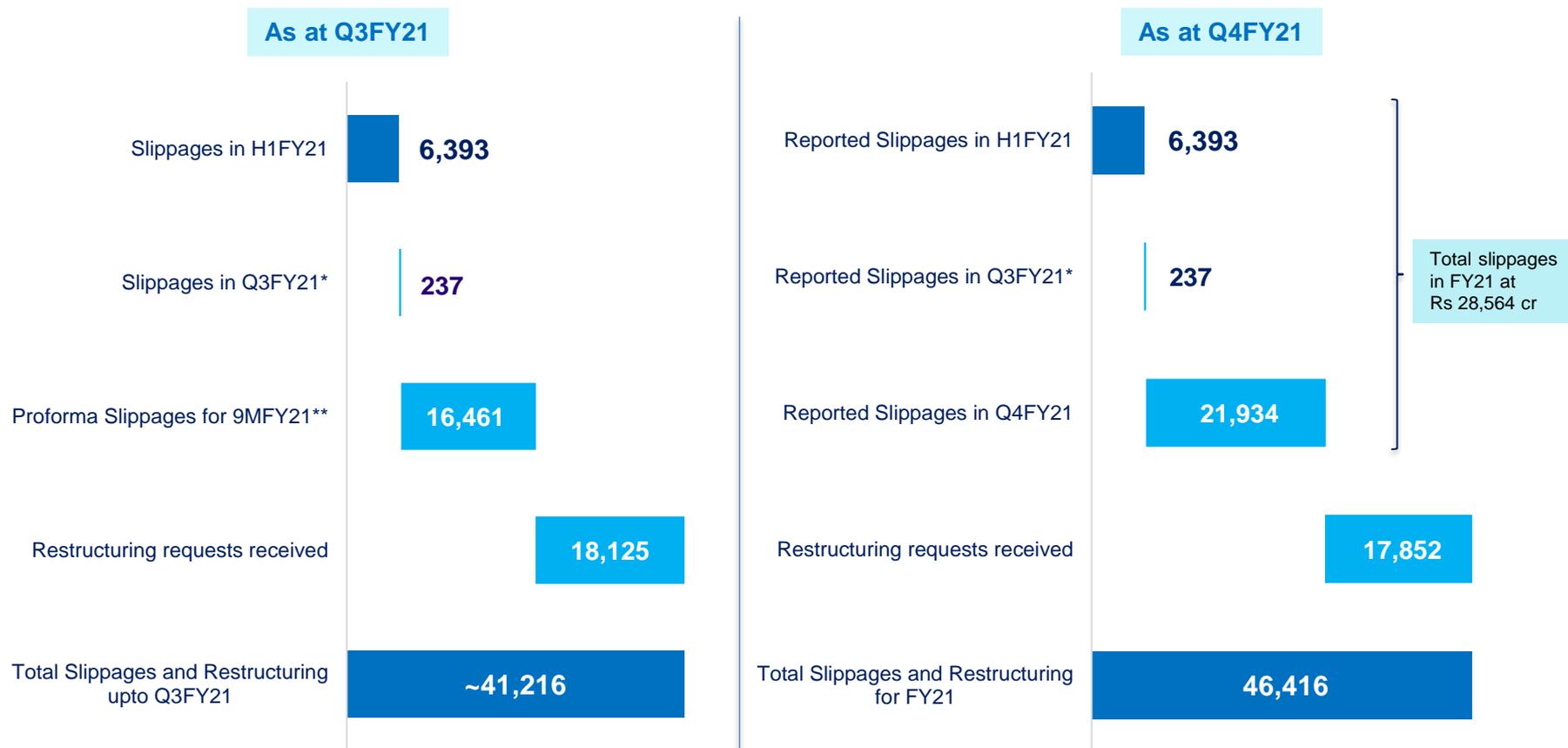


68% of new savings accounts  
opened through YONO in Q4FY21

Particulars, In Rs cr	March 2020	March 2021	YoY Growth (%)
Current Account Deposits (CA)	2,17,415	2,76,892	27.36
Saving Bank Deposits (SA)	11,93,566	13,70,082	14.79
<b>CASA Deposits</b>	<b>14,10,981</b>	<b>16,46,974</b>	<b>16.73</b>
Term Deposits (TD)	17,13,635	19,23,191	12.23
<b>Domestic Deposits</b>	<b>31,24,616</b>	<b>35,70,165</b>	<b>14.26</b>
Foreign Offices Deposits	1,17,005	1,11,112	-5.04
<b>Total Deposits</b>	<b>32,41,621</b>	<b>36,81,277</b>	<b>13.56</b>

## Slippages and Restructuring

Rs. in Crores

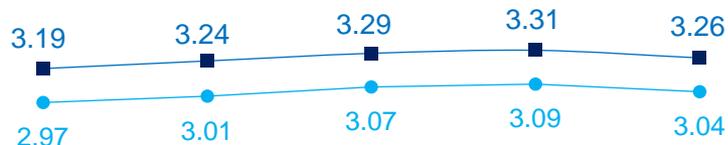


\* Foreign office slippages in Q3FY21

\*\* Slippages but for Hon'ble. SC interim order dated 3rd Sep 2020 since lifted on 23rd March 2021.

Restructuring Applications, FY21	Retail Personal	SME	Corporate	Total
	4,027	2,118	11,706	17,852

Net Interest Margins



Yield on Investments

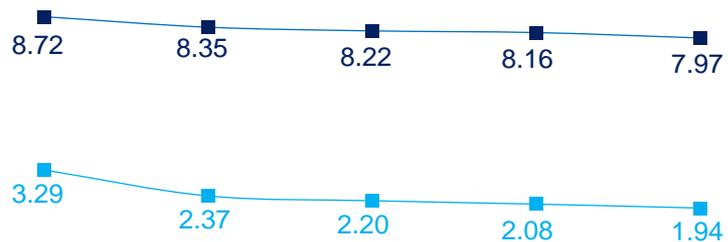


Mar-20 Jun-20 Sep-20 Dec-20 Mar-21

Liquidity

- Sufficient liquidity and headroom to fund likely credit growth
- LCR at 153.2% as on March 31<sup>st</sup> 2021

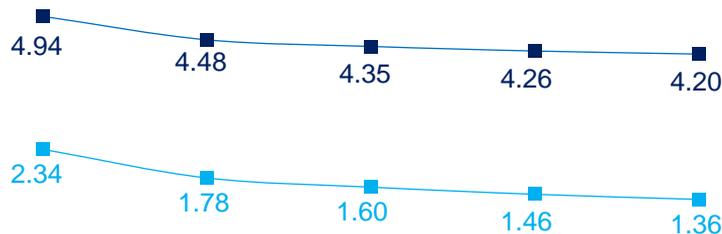
Yield on Advances



Mar-20 Jun-20 Sep-20 Dec-20 Mar-21

Domestic Foreign Offices

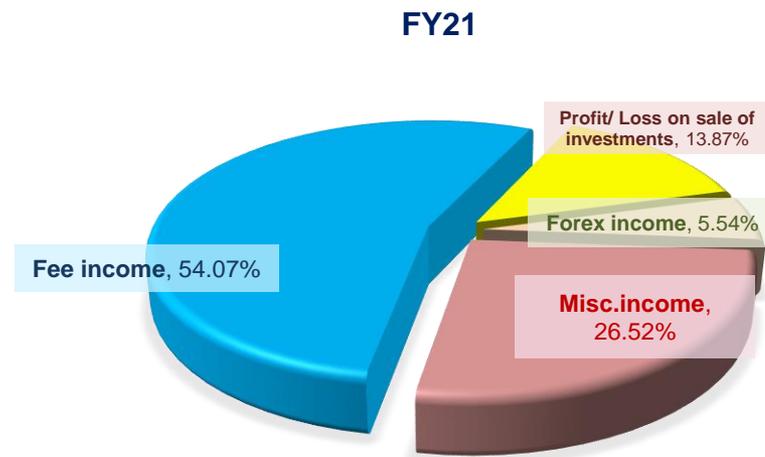
Cost of Deposits



Mar-20 Jun-20 Sep-20 Dec-20 Mar-21

Domestic Foreign Offices

- Uptick in fee income, 7.4% YoY growth in Q4FY21, compared to 4.9% YoY decline in 9MFY21
- Commission on LC/BG, up by 36.8% YoY in Q4FY21

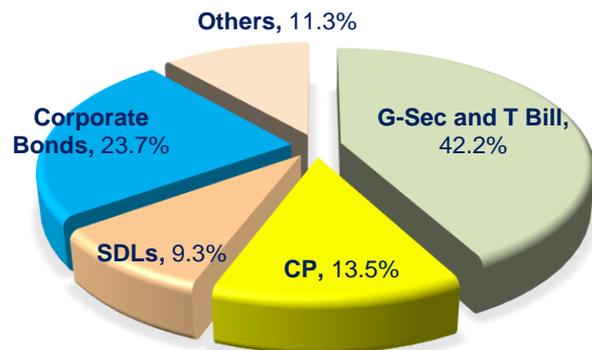


### Non- interest income trends



## Treasury Operations

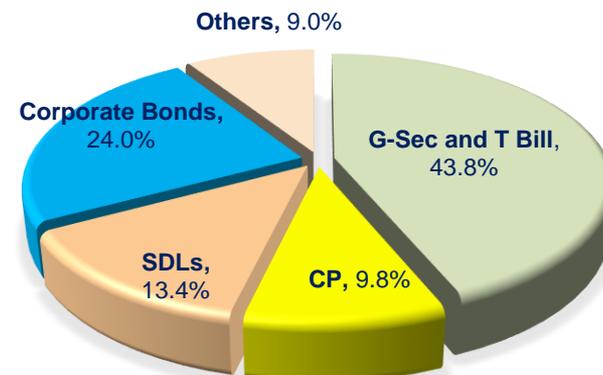
Mar 20



Modified Duration: 2.06

Yield on Investment: 7.19%

Mar 21

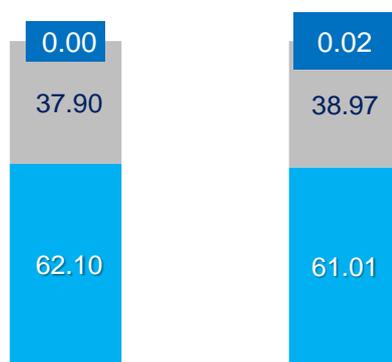


Modified Duration: 2.08

Yield on Investment: 6.32%

AFS Book

## Break up of Domestic Investments (%)



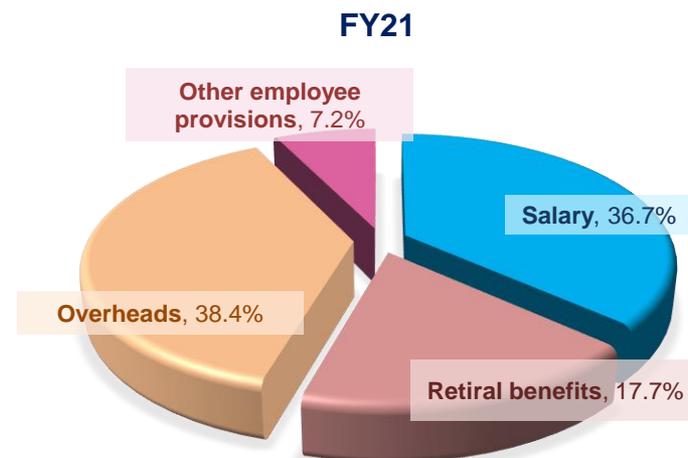
Mar 20

Mar 21

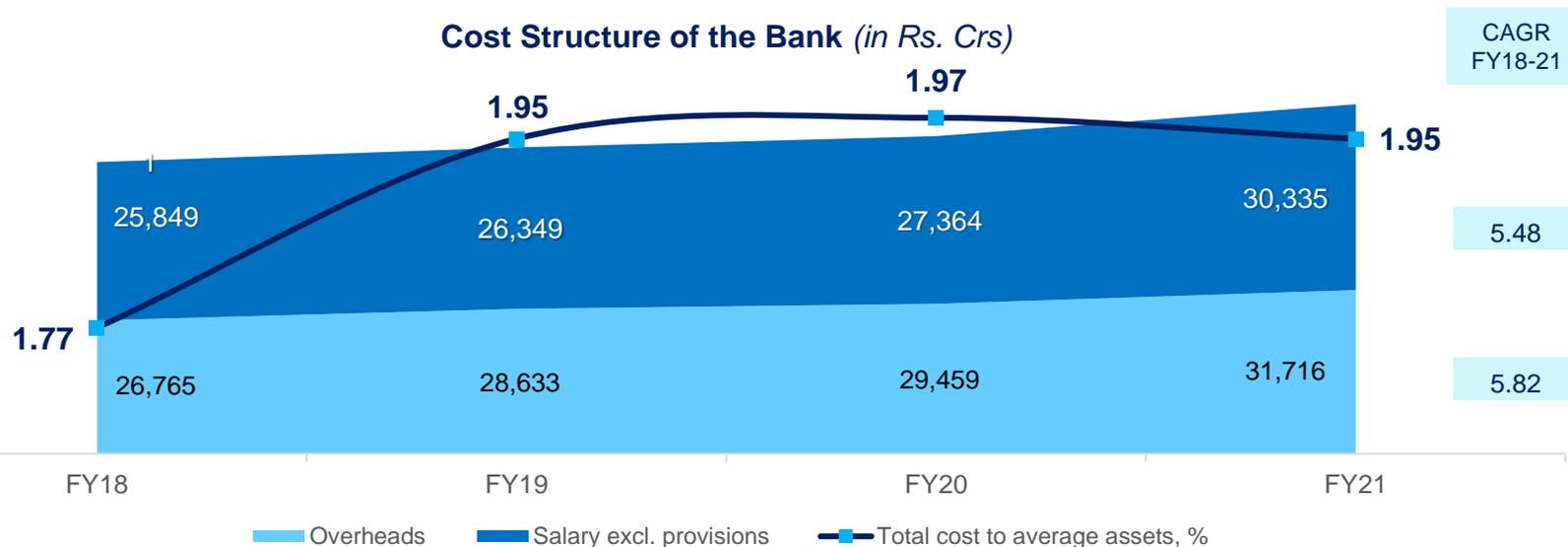
■ HTM ■ AFS ■ HFT

Total Investments Book (Rs. in Crores)	Mar 20	Mar 21
<b>Domestic Investments</b>	<b>10,10,599</b>	<b>13,14,424</b>
- of which- SLR	8,03,270	10,55,289
<b>Foreign Offices Investments</b>	<b>47,449</b>	<b>47,461</b>
<b>Whole Bank Investments</b>	<b>10,58,048</b>	<b>13,61,885</b>

- Costs well controlled, continued focus on income drivers to lower cost to income ratio
- Effective cost control measures helped contain overheads at YoY growth of 7.66%

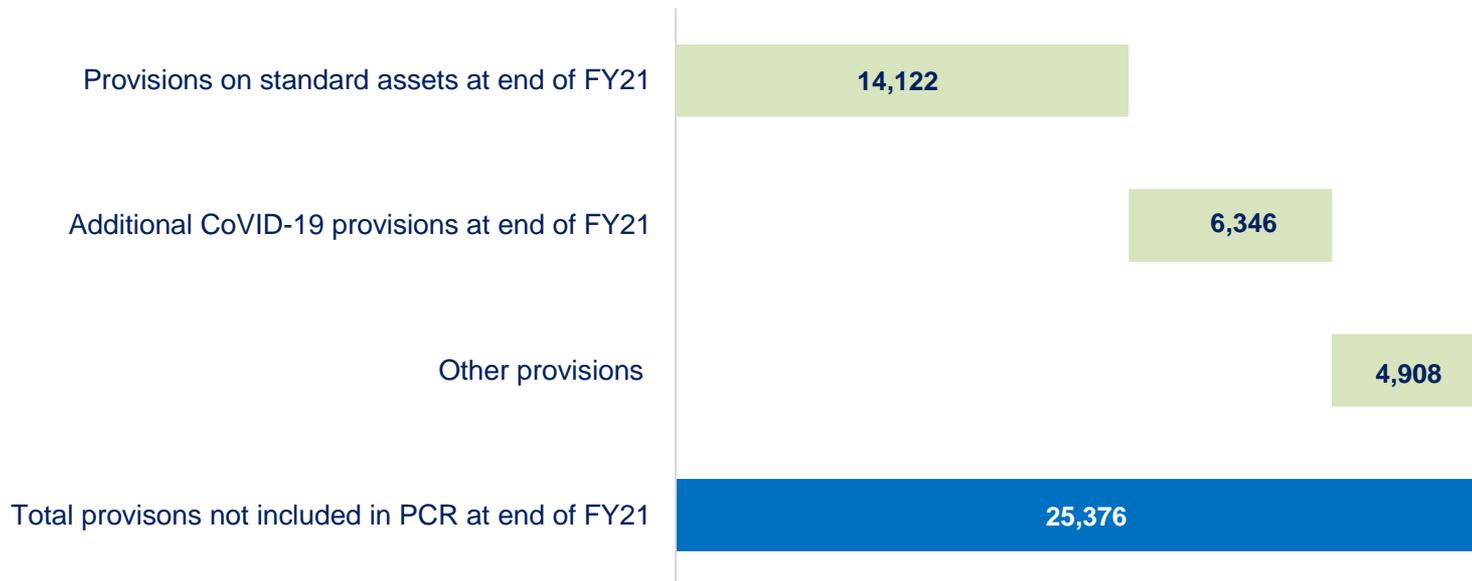


**Cost Structure of the Bank (in Rs. Crs)**

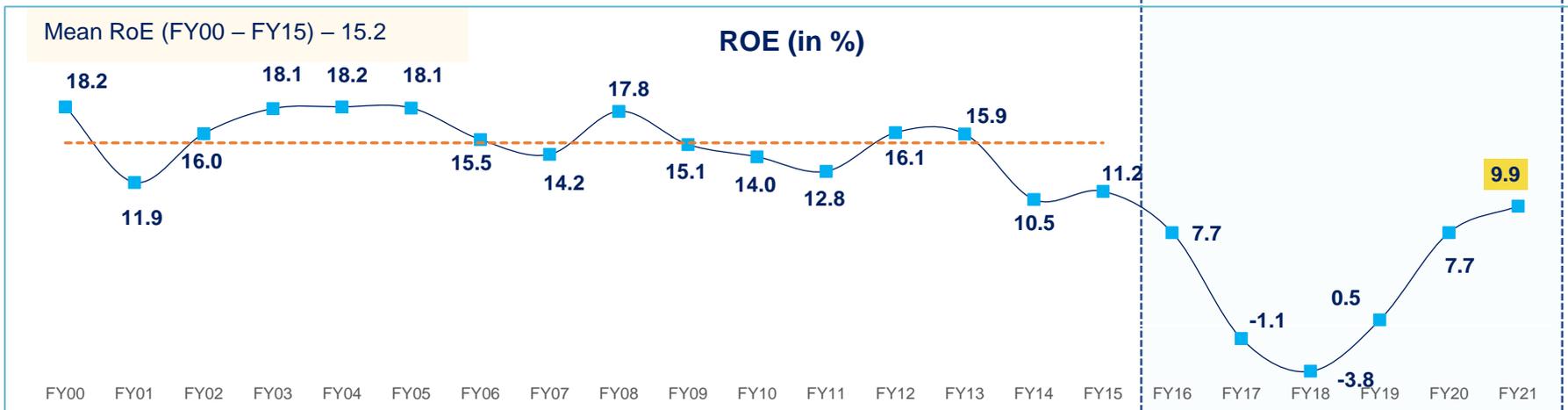
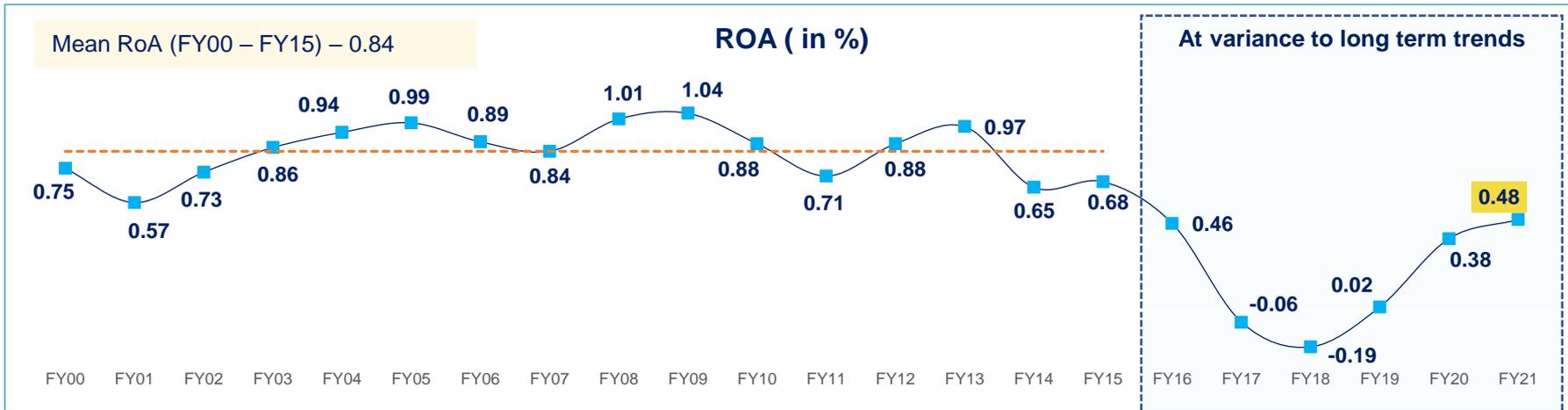


- Credit costs at 1.12% for FY21
- PCR (excl AUCA) at 70.88%, legacy book well provided
- Net NPA at Rs 36,810 cr, ~0.5 times of FY21 operating profit, Non NPA provisions at Rs 25,376 cr

### Available Buffer, In Rs cr



# Sustainable RoE – A perspective



**Sustainable ROE of ~15% +**

The Bank consistently delivered **double digit ROEs**  
 FY00–FY15: 15%+ ROEs for 10 years

**FY17, 18 and 19 are aberrations** – Reflects the most difficult phase of **corporate asset quality** cycle - An uptick is clearly visible now

# Financial Performance

# Financials – At a Glance



Particulars, In Rs cr	Quarter ended			Year Ended		Growth (%)		
	Q4FY20	Q3FY21	Q4FY21	FY20	FY21	Q4FY21 over Q3FY21	Q4FY21 over Q4FY20	FY21 over FY20
Interest Income	62,681	66,734	65,102	2,57,324	2,65,151	-2.45	3.86	3.04
Interest Expenses	39,914	37,915	38,035	1,59,239	1,54,441	0.32	-4.71	-3.01
<b>Net Interest Income</b>	<b>22,767</b>	<b>28,820</b>	<b>27,067</b>	<b>98,085</b>	<b>1,10,710</b>	<b>-6.08</b>	<b>18.89</b>	<b>12.87</b>
Non Interest Income*	16,077	9,246	16,225	45,221	43,496	75.48	0.92	-3.81
<b>Operating Income</b>	<b>38,844</b>	<b>38,066</b>	<b>43,292</b>	<b>1,43,306</b>	<b>1,54,206</b>	<b>13.73</b>	<b>11.45</b>	<b>7.61</b>
Operating Expenses	20,379	20,733	23,592	75,174	82,652	13.79	15.77	9.95
<b>Operating Profit</b>	<b>18,465</b>	<b>17,333</b>	<b>19,700</b>	<b>68,133</b>	<b>71,554</b>	<b>13.66</b>	<b>6.69</b>	<b>5.02</b>
Total Provisions	14,884	12,137	13,249	53,645	51,144	9.17	-10.98	-4.66
<b>Net Profit</b>	<b>3,581</b>	<b>5,196</b>	<b>6,451</b>	<b>14,488</b>	<b>20,410</b>	<b>24.14</b>	<b>80.15</b>	<b>40.88</b>
<b>NIM (Whole Bank) (%)</b>	<b>2.74</b>	<b>3.12</b>	<b>2.90</b>	<b>2.97</b>	<b>3.04</b>	<b>-22 bps</b>	<b>16 bps</b>	<b>7 bps</b>
<b>NIM (Domestic) (%)</b>	<b>2.94</b>	<b>3.34</b>	<b>3.11</b>	<b>3.19</b>	<b>3.26</b>	<b>-23 bps</b>	<b>17 bps</b>	<b>7 bps</b>
<b>Cost to Income Ratio (Cumulative) (%)</b>	<b>52.46</b>	<b>54.47</b>	<b>54.50</b>	<b>52.46</b>	<b>53.60</b>	<b>3 bps</b>	<b>204 bps</b>	<b>114 bps</b>
<b>Cost to Assets (%)</b>	<b>2.12</b>	<b>1.95</b>	<b>2.12</b>	<b>1.97</b>	<b>1.95</b>	<b>17 bps</b>	<b>0 bps</b>	<b>-2 bps</b>

\* Includes one-off item o/a of stake sale in SBI Life of Rs.3,484 Crs in Q2FY20 and Rs.1,540 Crs in Q1FY21 & SBI Card of Rs 2,731 Crs in Q4FY20

# Total Income



Particulars, In Rs cr	Quarter ended			Year Ended		Growth (%)		
	Q4FY20	Q3FY21	Q4FY21	FY20	FY21	Q4FY21 over Q3FY21	Q4FY21 over Q4FY20	FY21 over FY20
Interest on Loans	42,580	43,737	40,214	1,79,749	1,71,429	-8.06	-5.56	-4.63
Interest on Resources	18,265	21,120	21,743	71,125	84,126	2.95	19.04	18.28
Other Interest income	1,836	1,877	3,145	6,450	9,596	67.52	71.26	48.78
<b>Total Interest Income</b>	<b>62,681</b>	<b>66,734</b>	<b>65,102</b>	<b>2,57,324</b>	<b>2,65,151</b>	<b>-2.45</b>	<b>3.86</b>	<b>3.04</b>
Fee Income	7,873	5,349	8,455	23,725	23,518	58.08	7.40	-0.87
Profit/Loss on Sale of Investments*	3,237	959	-37	8,576	6,031	-103.89	-101.15	-29.67
Forex Income	691	610	803	2,516	2,410	31.61	16.27	-4.24
Misc. Income	4,277	2,328	7,004	10,404	11,538	200.88	63.76	10.90
<i>of which: Recovery in AUCA accounts</i>	<i>3,941</i>	<i>2,142</i>	<i>6,312</i>	<i>9,250</i>	<i>10,297</i>	<i>194.68</i>	<i>60.14</i>	<i>11.32</i>
<b>Total Non Interest Income</b>	<b>16,077</b>	<b>9,246</b>	<b>16,225</b>	<b>45,221</b>	<b>43,496</b>	<b>75.48</b>	<b>0.92</b>	<b>-3.81</b>
<b>Total Income</b>	<b>78,759</b>	<b>75,981</b>	<b>81,327</b>	<b>3,02,545</b>	<b>3,08,647</b>	<b>7.04</b>	<b>3.26</b>	<b>2.02</b>

\* Includes one-off item o/a of stake sale in SBI Life of Rs.3,484 Crs in Q2FY20 and Rs.1,540 Crs in Q1FY21 & SBI Card of Rs 2,731 Crs in Q4FY20

# Fee Income Break Up



Particulars, In Rs cr	Quarter ended			Year Ended		Growth (%)		
	Q4FY20	Q3FY21	Q4FY21	FY20	FY21	Q4FY21 over Q3FY21	Q4FY21 over Q4FY20	FY21 over FY20
<i>Loan Processing Charges</i>	1,924	1,142	2,085	4,426	5,348	82.54	8.34	20.81
<i>Commission on Govt. Business</i>	914	843	972	3,742	3,618	15.31	6.33	-3.33
<i>Commission on LC/BG</i>	862	833	1,180	3,055	3,418	41.58	36.79	11.88
<i>Cross Selling</i>	615	613	725	2,030	2,175	18.33	17.95	7.13
<i>Account Maintenance Charges</i>	490	125	301	1,343	676	140.24	-38.56	-49.65
<i>Remittance, Collection, etc.</i>	2,210	1,399	2,198	6,986	5,823	57.04	-0.55	-16.64
<i>Misc. Fee Income</i>	858	393	995	2,142	2,460	153.15	16.03	14.83
<b>Fee Income</b>	<b>7,873</b>	<b>5,349</b>	<b>8,455</b>	<b>23,725</b>	<b>23,518</b>	<b>58.08</b>	<b>7.40</b>	<b>-0.87</b>

# Total Expenses



Particulars, In Rs cr	Quarter ended			Year Ended		Growth (%)		
	Q4FY20	Q3FY21	Q4FY21	FY20	FY21	Q4FY21 over Q3FY21	Q4FY21 over Q4FY20	FY21 over FY20
Interest on Deposits	37,168	35,121	34,626	1,47,399	1,42,435	-1.41	-6.84	-3.37
Interest on Borrowings	1,424	1,119	1,860	6,891	6,130	66.17	30.57	-11.04
Other Interest paid	1,322	1,674	1,549	4,949	5,875	-7.48	17.17	18.72
<b>Total Interest Expenses</b>	<b>39,914</b>	<b>37,915</b>	<b>38,035</b>	<b>1,59,239</b>	<b>1,54,441</b>	<b>0.32</b>	<b>-4.71</b>	<b>-3.01</b>
Salary	6,984	6,940	9,430	27,364	30,335	35.88	35.03	10.86
Provisions for Employees	5,055	6,178	3,953	18,351	20,601	-36.02	-21.80	12.26
<b>Staff Expenses</b>	<b>12,039</b>	<b>13,118</b>	<b>13,383</b>	<b>45,715</b>	<b>50,936</b>	<b>2.02</b>	<b>11.16</b>	<b>11.42</b>
<b>Overheads</b>	<b>8,341</b>	<b>7,615</b>	<b>10,209</b>	<b>29,459</b>	<b>31,716</b>	<b>34.07</b>	<b>22.41</b>	<b>7.66</b>
<i>of which: Depreciation</i>	901	845	832	3,304	3,318	-1.59	-7.66	0.42
<b>Operating Expenses</b>	<b>20,379</b>	<b>20,733</b>	<b>23,592</b>	<b>75,174</b>	<b>82,652</b>	<b>13.79</b>	<b>15.77</b>	<b>9.95</b>
<b>Total Expenses</b>	<b>60,294</b>	<b>58,647</b>	<b>61,627</b>	<b>2,34,412</b>	<b>2,37,093</b>	<b>5.08</b>	<b>2.21</b>	<b>1.14</b>

# Overheads



Particulars, In Rs cr	Quarter ended			Year Ended		Growth (%)		
	Q4FY20	Q3FY21	Q4FY21	FY20	FY21	Q4FY21 over Q3FY21	Q4FY21 over Q4FY20	FY21 over FY20
Rent, Taxes and Lighting	1,475	1,354	1,539	5,339	5,253	13.72	4.35	-1.61
Depreciation	901	845	832	3,304	3,318	-1.59	-7.66	0.42
Printing and Stationery	186	123	181	526	505	47.12	-2.50	-3.98
Postage & Telecommunications	101	84	96	349	302	14.61	-5.30	-13.54
Repairs and Maintenance to Bank's Property	272	221	326	924	916	47.74	20.09	-0.85
Travelling & Halting	291	220	297	1,087	882	34.81	1.92	-18.85
Deposit & General Insurance	846	1,060	1,246	3,213	4,348	17.54	47.23	35.34
Business Acquisitions & Development Expenses	708	732	1,726	2,548	4,107	135.93	143.92	61.18
ATM /CDM/Debit Card /Other Tech Expenses	1,995	1,849	2,056	7,228	6,916	11.16	3.02	-4.32
Misc. Expenses	1,565	1,127	1,910	4,941	5,170	69.47	22.06	4.64
<b>Overheads</b>	<b>8,341</b>	<b>7,615</b>	<b>10,209</b>	<b>29,459</b>	<b>31,716</b>	<b>34.07</b>	<b>22.41</b>	<b>7.66</b>

# Provisions & Profit



Particulars, In Rs cr	Quarter ended			Year Ended		Growth (%)		
	Q4FY20	Q3FY21	Q4FY21	FY20	FY21	Q4FY21 over Q3FY21	Q4FY21 over Q4FY20	FY21 over FY20
<b>Operating Profit</b>	<b>18,465</b>	<b>17,333</b>	<b>19,700</b>	<b>68,133</b>	<b>71,554</b>	<b>13.66</b>	<b>6.69</b>	<b>5.02</b>
Loan Loss	11,894	2,290	9,914	42,776	27,244	332.86	-16.64	-36.31
Standard Assets	1,866	1,506	2,259	-877	3,790	50.02	21.04	531.93
Investment Depreciation	-604	518	613	539	3,014	18.36	201.53	459.74
Other Provisions	339	6,028	-1,735	633	9,964	-128.78	-611.98	1,474.81
Income Tax	1,389	1,795	2,198	10,575	7,131	22.50	58.24	-32.57
<b>Total Provisions</b>	<b>14,884</b>	<b>12,137</b>	<b>13,249</b>	<b>53,645</b>	<b>51,144</b>	<b>9.17</b>	<b>-10.98</b>	<b>-4.66</b>
<b>Net Profit</b>	<b>3,581</b>	<b>5,196</b>	<b>6,451</b>	<b>14,488</b>	<b>20,410</b>	<b>24.14</b>	<b>80.15</b>	<b>40.88</b>

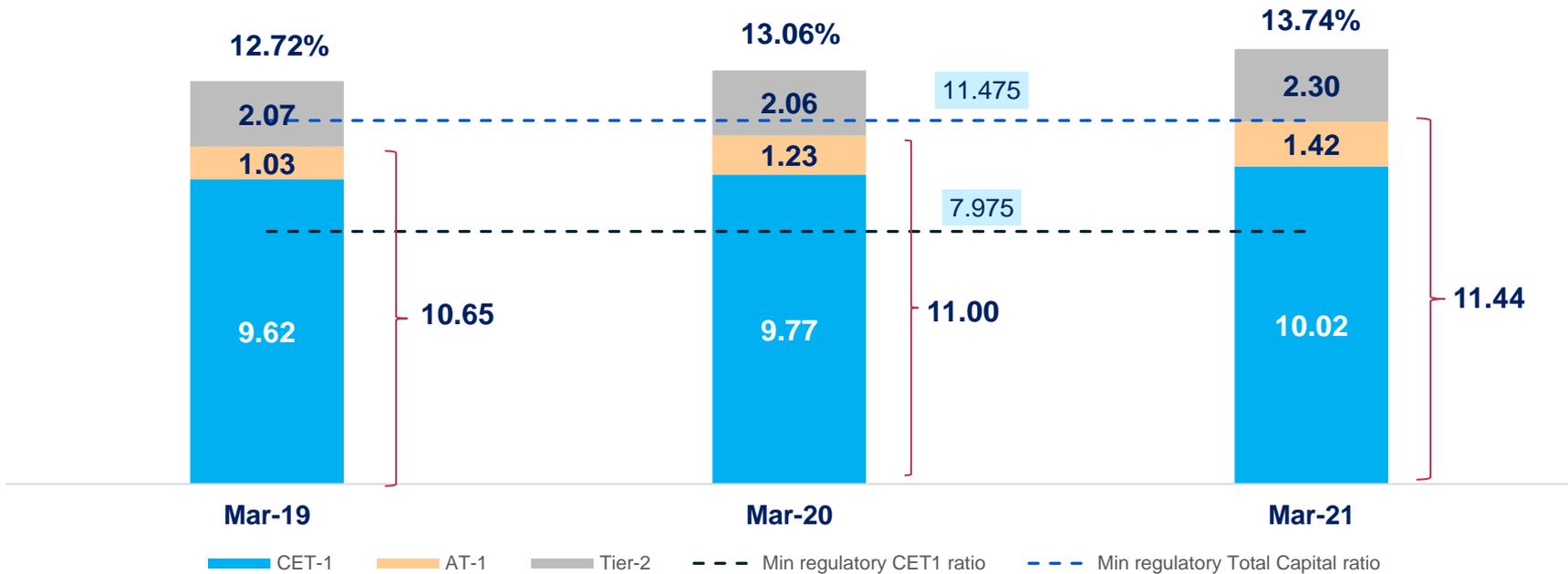
Ratios (Annualized)	Q4FY20	Q3FY21	Q4FY21	FY20	FY21
ROA (%)	0.37	0.49	0.58	0.38	0.48
ROE (%)				7.74	9.94
Earning Per Share (Rs.)	16.14	23.10	29.31	16.23	22.87

# Capital Adequacy & Asset Quality

# Well-capitalized bank with adequate liquidity



## Capital ratios (%)



## RWA to Total Assets (%)



	Mar 19	Mar 20	Mar 21
Credit Risk Weighted Assets on Advances to Gross Advances (%)	56.60	56.72%	54.70%

Adequate head room and risk appetite for credit growth

# Asset Quality (1/4)

**Gross NPA, in Rs cr**



**Net NPA, in Rs cr**



■ Reported NPA

■ Proforma NPA

Cumulative for the Period (%)	Mar 20	June 20	Sep 20	Sep 20*	Dec 20	Dec 20*	Mar 21
Gross NPA Ratio	6.15	5.44	5.28	5.88	4.77	5.44	4.98
Net NPA Ratio	2.23	1.86	1.59	2.08	1.23	1.81	1.50
PCR	83.62	86.32	88.19	85.25	90.21	86.33	87.75
PCR (Excl. AUCA)	65.21	67.07	71.04	66.03	75.24	67.99	70.88
Corporate PCR (Excl. AUCA)	78.37	83.17	88.30	88.30	90.78	88.78	84.94
Slippage Ratio	2.16	0.60	0.53	1.72	0.36	1.27	1.18
Credit cost	1.87	1.56	1.24	1.51	0.95	1.10	1.12

\* Includes Proforma Slippages

# Asset Quality (2/4)



Rs. in Crores

Movement of NPAs:	Q4FY20	FY20	Q1FY21	Q2FY21	Q3FY21	Q4FY21	FY21
<b>Opening Level of Gross NPAs</b>	<b>1,59,661</b>	<b>1,72,750</b>	<b>1,49,092</b>	<b>1,29,661</b>	<b>1,25,863</b>	<b>1,17,244</b>	<b>1,49,092</b>
Total Reductions	18,860	78,168	23,341	6,883	8,906	12,905	52,035
<i>of which : Recovery + Upgradation</i>	<i>2,528</i>	<i>25,781</i>	<i>3,608</i>	<i>4,038</i>	<i>5,657</i>	<i>4,329</i>	<i>17,632</i>
Gross Addition	8,291	54,510	3,910	3,085	287	22,050	29,332
<i>of which : Increase in O/s</i>	<i>186</i>	<i>4,863</i>	<i>273</i>	<i>329</i>	<i>50</i>	<i>116</i>	<i>768</i>
<i>: Fresh Slippages</i>	<i>8,105</i>	<i>49,647</i>	<i>3,637</i>	<i>2,756</i>	<i>237</i>	<i>21,934</i>	<i>28,564</i>
Net Increase	-10,569	-23,658	-19,431	-3,798	-8,619	9,145	-22,703
<b>Closing Level of Gross NPAs</b>	<b>1,49,092</b>	<b>1,49,092</b>	<b>1,29,661</b>	<b>1,25,863</b>	<b>1,17,244</b>	<b>1,26,389</b>	<b>1,26,389</b>

Segmental NPAs:	Mar 20		Dec 20		Mar 21	
	NPA	Ratio %	NPA	Ratio %	NPA	Ratio %
Retail:	65,814	5.39	55,290	4.13	60,865	4.46
<i>Agri.</i>	<i>32,670</i>	<i>15.85</i>	<i>29,296</i>	<i>13.71</i>	<i>32,480</i>	<i>15.17</i>
<i>Per Segment</i>	<i>7,914</i>	<i>1.06</i>	<i>5,876</i>	<i>0.71</i>	<i>6,984</i>	<i>0.80</i>
<i>SME</i>	<i>25,230</i>	<i>9.43</i>	<i>20,117</i>	<i>6.85</i>	<i>21,402</i>	<i>7.67</i>
Corporate	81,628	9.67	59,400	7.54	63,098	7.71
International	1,650	0.46	2,554	0.77	2,426	0.68
<b>Total</b>	<b>1,49,092</b>	<b>6.15</b>	<b>1,17,244</b>	<b>4.77</b>	<b>1,26,389</b>	<b>4.98</b>

# Movement of NPAs and AUCA (3/4)

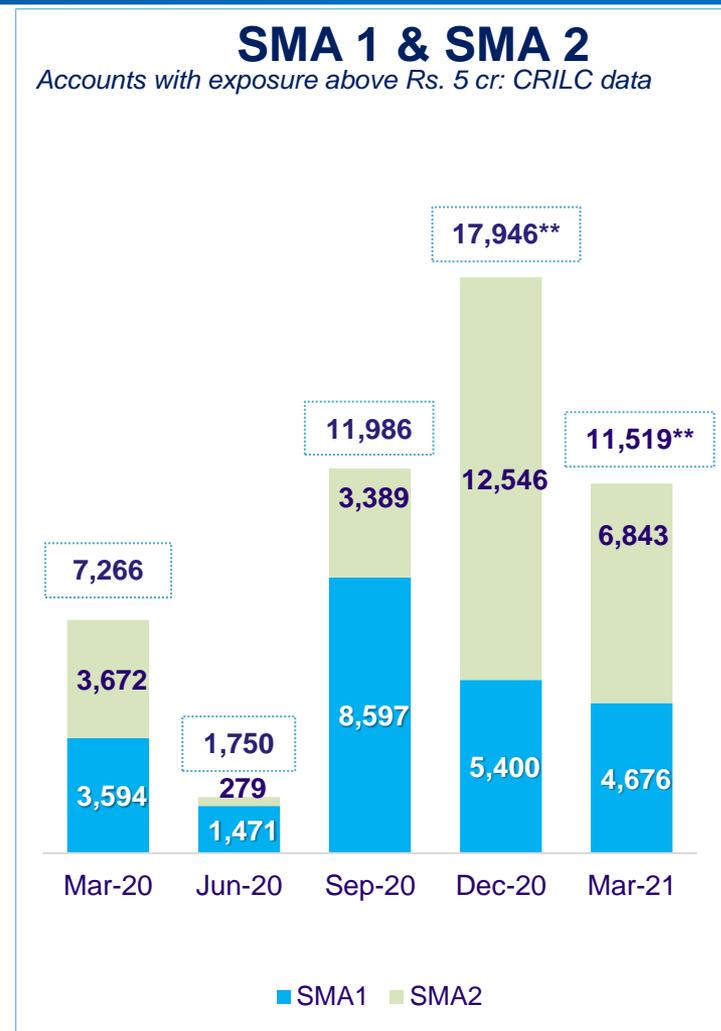
Rs. In Crores

<b>Movement of NPAs (incl. Advances under Collection)</b>				
	<b>Mar 18</b>	<b>Mar 19</b>	<b>Mar 20</b>	<b>Mar 21</b>
<b>Opening Level of GNPA + AUCA</b>	<b>2,52,066</b>	<b>3,27,653</b>	<b>3,09,755</b>	<b>3,16,684</b>
Gross Addition (Increase in O/s + Slippages)	1,00,287	39,740	54,510	29,332
<b>Total GNPA + AUCA + Additions</b>	<b>3,52,353</b>	<b>3,67,393</b>	<b>3,64,265</b>	<b>3,46,016</b>
<b>Total Recovery / Upgradation</b>	<b>19,863</b>	<b>39,857</b>	<b>35,032</b>	<b>27,930</b>
Less: Write-off (Removal from AUCA/Haircut)	4,837	17,782	12,549	17,590
<b>Closing Level of Gross NPAs + AUCA</b>	<b>3,27,653</b>	<b>3,09,755</b>	<b>3,16,684</b>	<b>3,00,496</b>

# Asset Quality (4/4)

Fresh Slippages	Q4FY20	FY20	Q1FY21	Q2FY21	Q3FY21	Q4FY21*	FY 21
Corporate	1,561	19,621	213	981	0	6,558	7,752
SME	227	7,291	990	-251	0	4,897	5,636
AGRI	5,238	15,520	468	1,833	0	7,246	9,547
PER	600	4,507	1,331	-982	0	2,938	3,287
IBG	479	2,708	636	1,174	237	295	2,342
<b>Total</b>	<b>8,105</b>	<b>49,647</b>	<b>3,637</b>	<b>2,756</b>	<b>237</b>	<b>21,934</b>	<b>28,564</b>

\* Pursuant to Hon'ble SC court order dated March 23, 2021 for Writ Petition (C) No. 476 of 2020, proforma slippages reckoned as std till Dec 2020, have been stamped as NPAs in Q4FY21, wherever applicable.



\*\* Of which corporate accounts with O/S of Rs 2,861 crs are included under COVID -19 restructuring

# Digital Journey

# Accelerating digital agenda (1/2)

*YONO – Our flagship digital offering*

**Digital Channel – Achieving disproportionate growth in share of business (Performance in Q4FY21)**

 **YONO Adoption**

~37.09 Mn cumulative registrations  
(~4.1 Mn during Q4FY21)  
~45,746 avg. daily registrations

 **YONO Cash**

~8.5 Mn YONO Cash transactions in Q4FY21  
~94,855 avg. daily YONO Cash transactions

 **PAPL**

INR 5,272 Cr disbursements during Q4FY21  
~4,309 avg. daily no of PAPL disbursements

 **Online Marketplace**

INR 219 Cr + GMV in Q4FY21  
~2.66 lac Transactions on OMP in Q4FY21

 **FSS – Credit cards**

~1.06 lac cards sourced in Q4FY21  
~1618 avg. cards sourced daily

 **Krishi**

6,77,084 AGL sanctions in Q4FY21  
INR ~10,044 Cr sanction amount  
~10,259+ avg. daily no of AGL sanction

## New Initiatives Gone live: Q4

YONO Quick Pay -  
Receive Money



YONO Global-  
new launch in 3,  
now presence in 7  
geographies



Auto Read OTP  
(for Funds Transfer)

FASTag Recharge



Account/CIF home branch  
change through  
YONO Branch Portal

# Accelerating digital agenda (2/2) : Q4FY21 Highlights

YONO – Our flagship digital offering



**Key Performance Highlights (Q4FY21)**

## Account opening

**1.89 Mn +**  
 SB accounts opened through YONO  
 ~28,288 avg. daily accounts opened  
**93.10 % Migration\***

## Cross Sell

**~INR 851 Cr**  
 MF Gross Sales  
 ~12.89 Cr avg. daily MF Gross Sales  
 ~ 12.45 lac+  
 No of Personal Accident Insurance (PAI) policies  
 ~18,867+ avg. PAI policies issued daily

## Digital Lending (PAPL)

**~2.84 lac**  
 No of New PAPL A/c opened  
**INR 5,271.57 Cr**  
 PAPL disbursement

## YONO Krishi

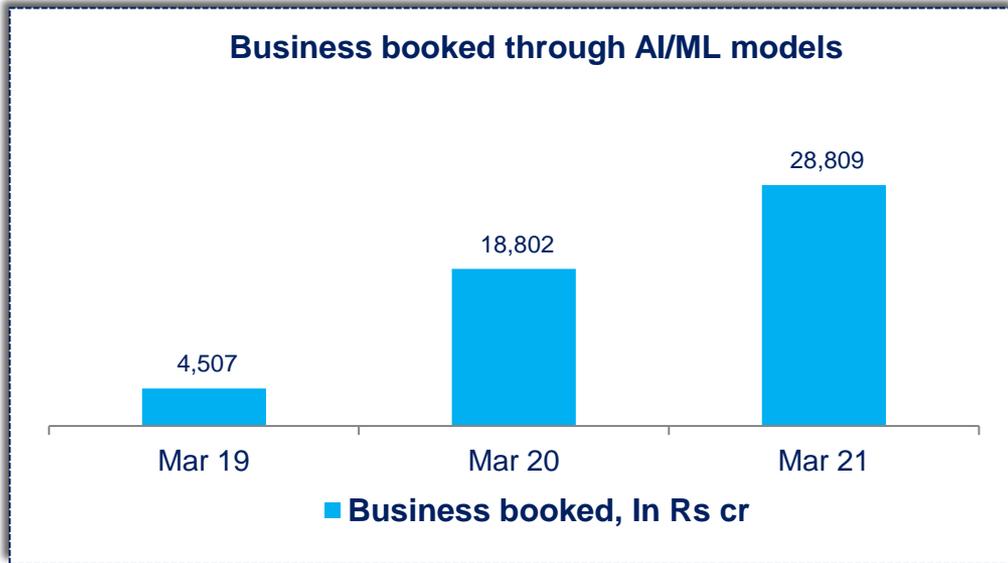
**~46.7 K**  
 No of KCC Reviewed through YONO  
**INR 743 Cr**  
 Amount of KCC Reviewed  
**2.89 lac+**  
 KCC Reviewed on YONO since launch (Aug'20)

**13.57 lakh PAPLs, amounting to Rs 21,268 Crores, disbursed during FY 2020-21**

\* Migration % as on Mar'21 : Migration on YONO of the total YONO eligible SB a/c

# Analytics – Intelligence across every function

Aspiration to use analytics across every function to improve outcomes



Leverage advanced analytics for deeper & better insights on data



Explore data potential for business development

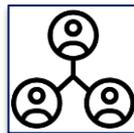


Equip operating units with quality data to support decisions



## Business Generation

- ~40,000 leads generated for home loans per months; lead shared with YONO
- > 1mn customers identified for asset and liability products, including JV products



## Operational Efficiency

- Suggested tool to improve cost to income ratio at branch level
- Reducing income leakage in fee income



## Risk and Compliance

- Identify money laundering, suspicious transactions
- Reduce transactional frauds, identify new fraud patterns
- Curbing fund diversion

# Accelerating digital agenda

Digital Leadership across channels

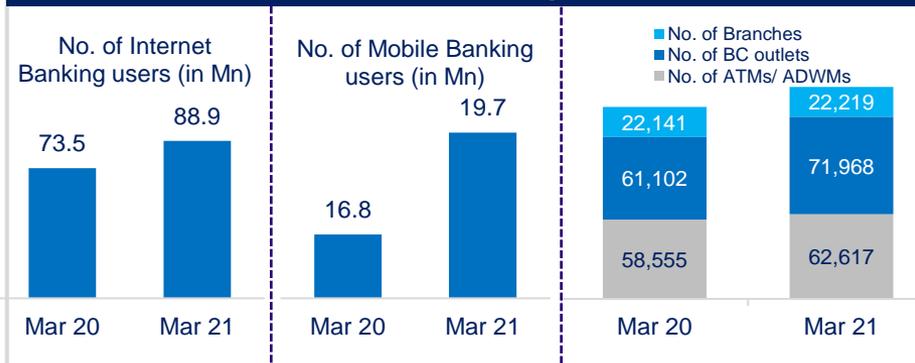


## Leadership across channels - Market share (As per latest available data)

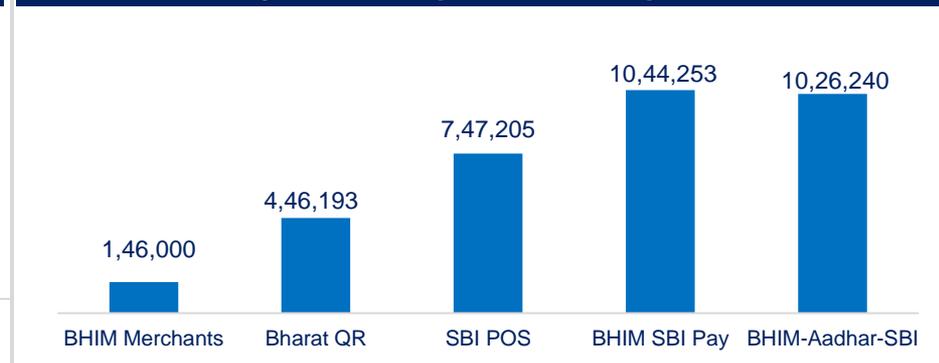
Debit card spends <b>29.23%</b>	POS terminals <b>13.19%</b>	ATMs <b>28.53%</b>	Mobile Banking No. of Transactions <b>25.83%</b>	Mobile Banking Transaction value <b>19.90%</b>
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## Presence across multiple channels and payment acceptance touch points

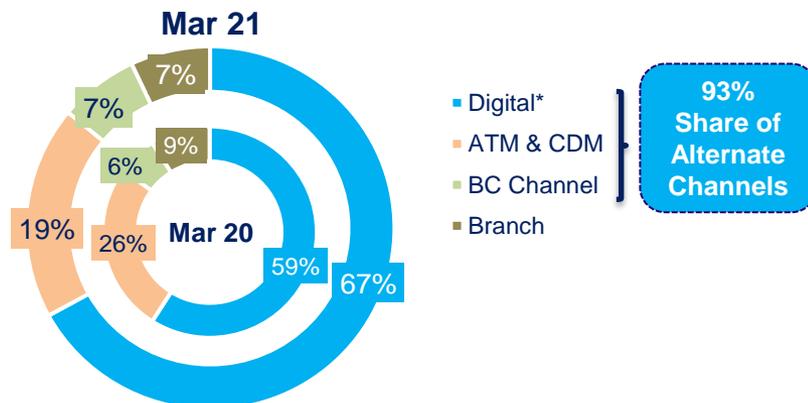
### Customer touch points



### Payment acceptance touch points



### Increasing digital adoption



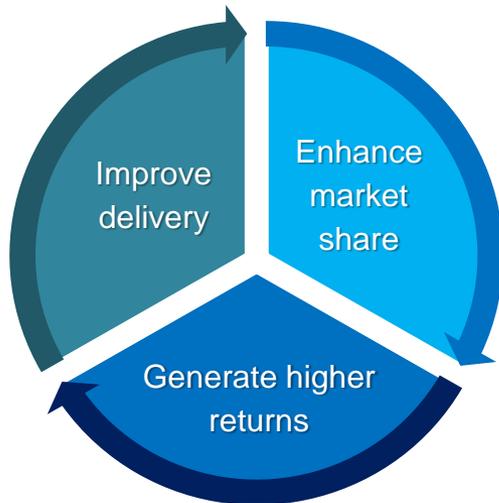
### Key highlights

- UPI**
  - Remit transactions handled (in FY21): **6149 Mn**
  - Number of UPI users: **148 Mn**
  - Market share in remittances: **26.20% (Mar 2021)** (#1 Remittance bank)
- Debit cards**
  - No. of cards: **293.30 Mn**
  - Debit Card spends: **> 1188.50 Mn transactions and Rs. 1895.03 bn spend during FY21.**
- ATM**
  - Average no. of ATM transactions: **~13.5 Mn per day**

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

# Financial Inclusion & Sustainability

# Financial Inclusion

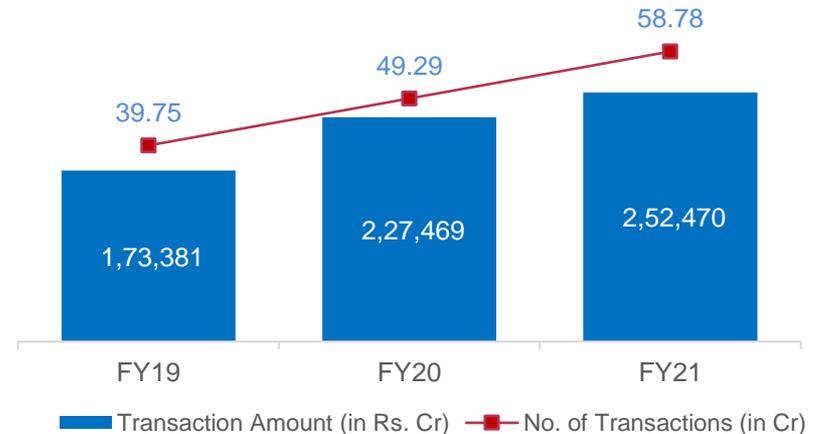


## No. of BC outlets



As on March 2021

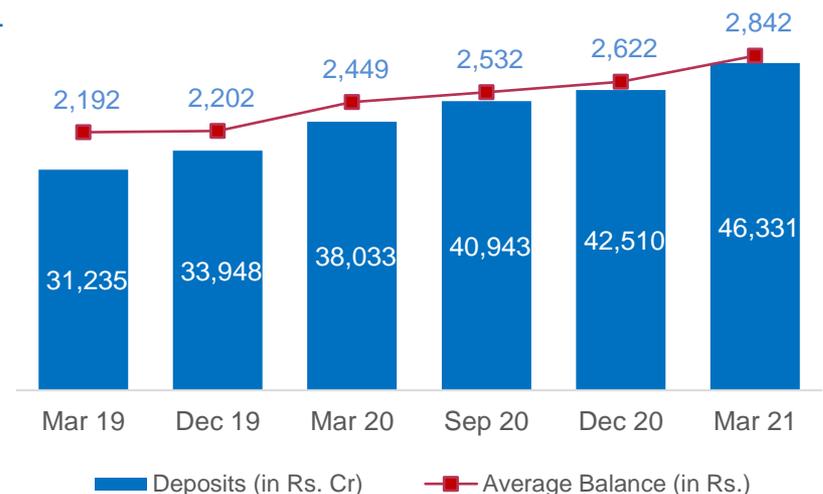
## Rising transactions in BC Channel



## Way forward

- Empower BC Channel for **collection activities**
- Prioritize **fintech engagements**, with focus on fintechs **across agriculture value chain**
- Focus on alliances, co-lending and co-origination

## Rising Deposits in FI Channel

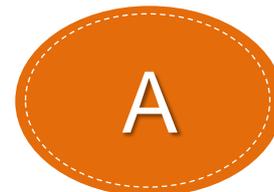


## ESG – an integral part of our lending

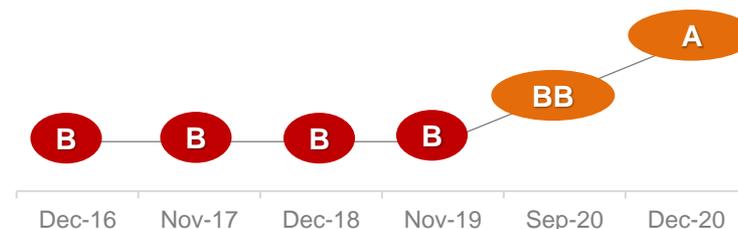
- ✓ Responsible finance integral aspect of Bank's strategy
- ✓ ESG is integrated in our **lending decisions**; key criteria for go / no-go decisions
- ✓ Climate risk included as a risk factor in **key risk assessments** within the Bank
- ✓ Engaging with **external stakeholders** – signed a MoU with Luxembourg Stock Exchange, to add impetus to ESG focused funds and bonds market

## SBI MSCI ESG RATINGS

**MSCI**  
ESG RATINGS



### SBI ESG Rating History



## RENEWABLE ENERGY PORTFOLIO

No. of RE Projects financed	752
Capacity installed	13,801.7 MW
Deployed Amount	INR 31,918 cr
Reference Date	31 <sup>st</sup> March 2021

## SBI GREEN BOND FRAMEWORK

- Adopted with the objective of creating a **positive impact on environment**
- The framework provides roadmap regarding:
  - Green Bond issuance and
  - Use of proceeds for projects falling under the ambit of the Bank's Green Bond portfolio
- Raised Green Bonds worth **USD 800 million** upto FY20 to finance green projects

## Relief Measures

1

335 ventilators distributed to government hospitals, various Bank premises converted to quarantine centres across the country

2

Supported distribution of 6,85,665 food packets and cooked meals to vulnerable women, migrant workers, daily wage earners, individuals and families across the country

3

Donation of ventilators, health equipment, PPE kits - 10 hubs established across 10 states, to train 3,30,954+ healthcare professionals on various COVID-19 related areas

4

Community based testing initiated to reach out to 1 lakh vulnerable populations in slums of Mumbai, early identification through intensive community surveillance

## Capacity Building

1

Supporting ramping up medical infrastructure of the country; committed Rs. 30 cr funds for setting up of makeshift hospitals/COVID-19 Care Centres, isolation wards & ICU facilities

2

Partnered with Billion Hearts Beating Foundation (BHBF) to upgrade 150 general beds into ICU beds at Kolkata, Bengaluru and Lucknow

3

Committed Rs. 10 cr for genome-sequencing equipment/ lab and vaccine research equipment/ lab to Govt. of India

## India Health Alliance

1

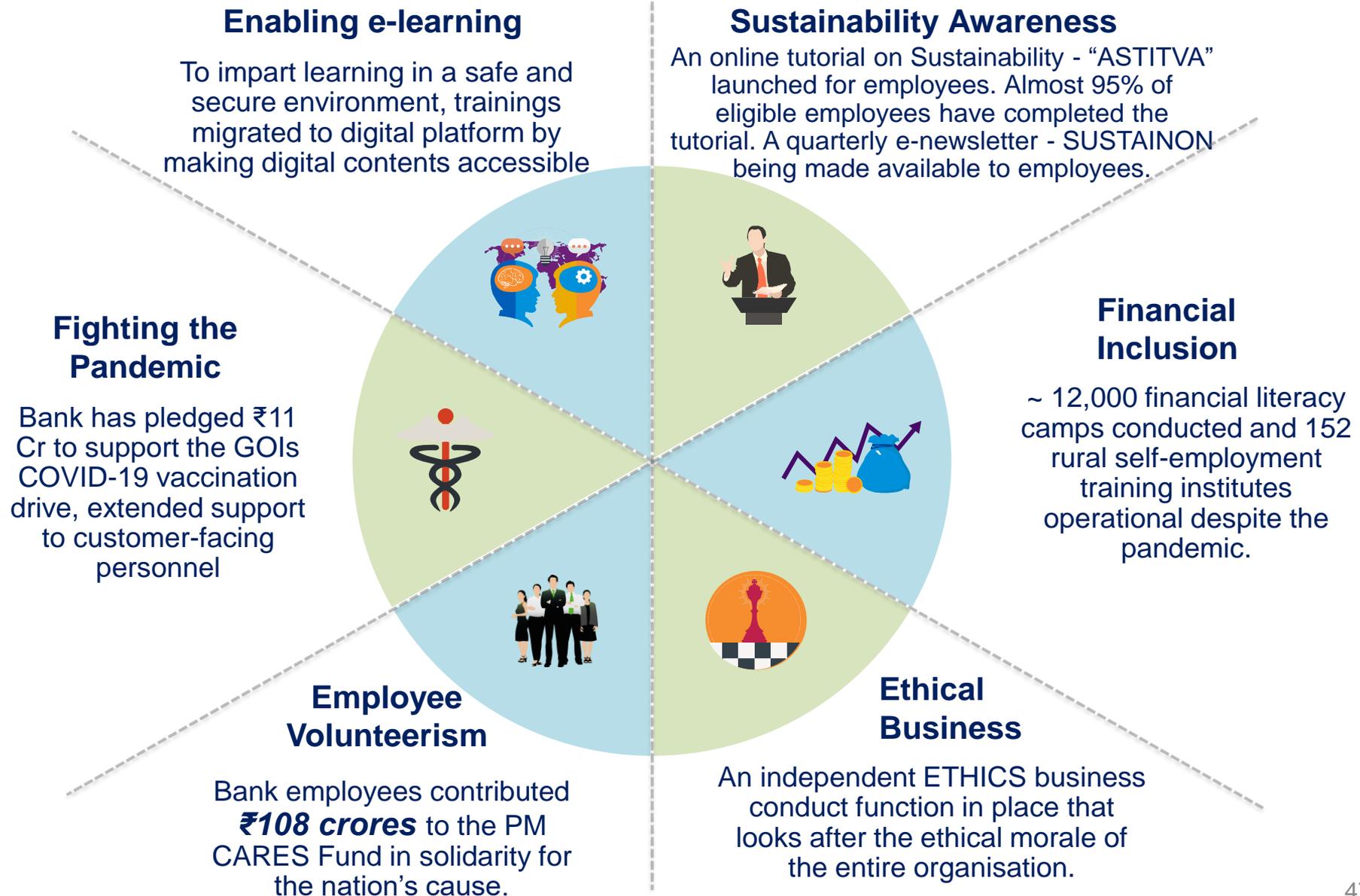
SBI Foundation funded R&D projects through Indian Institute of Science on mobile molecular diagnostic and testing; handed over to Govt. of Karnataka to shorten TAT for COVID 19 testing

2

Launched India Health Alliance (IHA), a collaborative healthcare programme to support the Government of India in its efforts to combat current and future healthcare challenges in the country

3

Focus on combating the COVID-19 healthcare pandemic in India, providing comprehensive primary healthcare and optimum nutrition to the vulnerable population



**Subsidiaries,  
Group Financials &  
Balance Sheet**

# SBI Subsidiaries – Significant value created across financial services



## Listed Subsidiaries and Investments

Subsidiaries - listed	FY21 - PAT (in Rs. Crore)	FY21 - RoE (in %)	SBI Stake (in %)	Value per share of SBI (Rs) #
SBI Card	985	16.6	69.4	75.7
SBI Life	1,456	15.21	55.5	60.3
Other select listed investments	NA	NA	NA	11.2
<b>Total</b>				<b>Rs. 147 / share of SBI</b>

## Key Unlisted Subsidiaries

Subsidiaries - unlisted	FY21-PAT (in Rs. Crore)	FY21-RoE (in %)	JV Partners	Key highlights	SBI Stake (in %)
SBI Funds Management	860	33.4	Amundi- 36.93%	AUM of Rs 5 lakh cr- market share 15.7% - leader in Asset Management business	62.88
SBI General Insurance	544	22.0	Multiple Financial Investors	7.27% market share amongst Pvt. sector	70.0
SBI Capital Markets Group	527	18.7*	NA	Fee Income Rs. 1,229 crs in FY 21, up 44% Y-o-Y	100.0
SBI Payments Services	139.95	26.48	Hitachi- 26%	In 2019, Hitachi invested Rs 1,552 crores in the Company to acquire 26% stake	74.0
SBI SG Global Securities	87.02	108.8	Soc Gen – 35%	Market share – 29.07%, Assets under Administration	65.0

# Closing price as on 20 May 2021

\*Net-worth less OCI adjusted for FV of investment in NSE

Subsidiary numbers are as published by respective subsidiaries

# SBI Group Financials – FY21



Rs. In crores

	Year Ended		Growth (%)
	FY20	FY21	YoY
Interest Earned	2,69,852	2,78,115	3.06
Non-Interest Income*	98,159	1,07,222	9.23
<b>Total Income</b>	<b>3,68,011</b>	<b>3,85,338</b>	<b>4.71</b>
Interest Expended	1,61,124	1,56,010	-3.17
<b>Operating Expenses (i+ii)</b>	<b>1,31,782</b>	<b>1,50,430</b>	<b>14.15</b>
<i>(i) Employee Cost</i>	<i>48,851</i>	<i>54,331</i>	<i>11.22</i>
<i>(ii) Other Operating Expenses</i>	<i>82,931</i>	<i>96,099</i>	<i>15.88</i>
<b>Total Expenditure</b>	<b>2,92,905</b>	<b>3,06,440</b>	<b>4.62</b>
<b>Operating Profit</b>	<b>75,105</b>	<b>78,898</b>	<b>5.05</b>
Provisions (other than Tax)	44,789	46,102	2.93
<i>Add: Share in profit of associates</i>	<i>2,963</i>	<i>-392</i>	
<i>Less: Minority Interest</i>	<i>1,372</i>	<i>1,482</i>	<i>8.03</i>
Tax Expenses	12,140	8,516	-29.85
<b>Net Profit</b>	<b>19,768</b>	<b>22,405</b>	<b>13.34</b>

	Year Ended	
	FY20	FY21
ROA (%)	0.49	0.50
ROE (%)	9.86	10.07
Earning Per Share (Rs.)	22.15	25.11
Expenses Ratio (%)	52.46	53.65
NIM (%)	3.03	3.06
Gross NPA Ratio (%)	6.07	4.94
Net NPA Ratio (%)	2.20	1.48

\*Includes one-off Items

# Balance Sheet



<b>Liabilities</b>							<i>Rs. in Crores</i>
	<b>SBI SOLO</b>			<b>SBI GROUP</b>			
	<b>Mar 20</b>	<b>Mar 21</b>	<b>YOY Growth (%)</b>	<b>Mar 20</b>	<b>Mar 21</b>	<b>YOY Growth (%)</b>	
Capital	892	892	0.00	892	892	0.00	
Reserves and Surplus	2,31,115	2,52,983	9.46	2,50,168	2,74,669	9.79	
Minority Interest				7,944	9,626	21.17	
Deposits	32,41,621	36,81,277	13.56	32,74,161	37,15,331	13.47	
Borrowings	3,14,656	4,17,298	32.62	3,32,901	4,33,796	30.31	
Other Liabilities & Provisions	1,63,110	1,81,980	11.57	3,31,427	4,11,304	24.10	
<b>Total Liabilities</b>	<b>39,51,394</b>	<b>45,34,430</b>	<b>14.76</b>	<b>41,97,492</b>	<b>48,45,619</b>	<b>15.44</b>	
<b>Assets</b>							
	<b>SBI SOLO</b>			<b>SBI GROUP</b>			
	<b>Mar 20</b>	<b>Mar 21</b>	<b>YOY Growth (%)</b>	<b>Mar 20</b>	<b>Mar 21</b>	<b>YOY Growth (%)</b>	
Cash & balances with RBI	1,66,736	2,13,202	27.87	1,66,968	2,13,499	27.87	
Bal with Banks & Money at Call and Short Notice	84,361	1,29,837	53.91	87,347	1,34,208	53.65	
Investments	10,46,955	13,51,705	29.11	12,28,284	15,95,100	29.86	
Net Advances	23,25,290	24,49,498	5.34	23,74,311	25,00,599	5.32	
Fixed Assets	38,439	38,419	-0.05	40,078	40,167	0.22	
Other Assets	2,89,614	3,51,769	21.46	3,00,503	3,62,045	20.48	
<b>Total Assets</b>	<b>39,51,394</b>	<b>45,34,430</b>	<b>14.76</b>	<b>41,97,492</b>	<b>48,45,619</b>	<b>15.44</b>	

**Thank You**