

Annual Results
FY17

Analyst Presentation

19.05.2017

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 results may differ materially from those included in these statements due to a variety of factors.

All financial and other information in these slides, other than financial and other information for specific subsidiaries where specifically mentioned, is on an unconsolidated basis for SBI only unless specifically stated to be on a consolidated basis for SBI Group. Please also refer to the statement of unconsolidated, consolidated and segmental results required by Indian regulations that has, along with these slides, been filed with the stock exchanges in India

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Sustained Operating Performance

Rs. in Crores

	Q4FY17	Q4FY16	YOY %		FY17	FY16	YOY %
Interest Income	47,393	42,942	10.36		175,518	163,998	7.02
Other Income	10,327	10,585	-2.43		35,461	27,845	27.35
Total Income	57,720	53,527	7.83		210,979	191,844	9.97
Interest Expenses	29,322	27,541	6.47		113,659	106,803	6.42
Net Interest Income	18,071	15,401	17.33		61,860	57,195	8.16
Operating Expenses	12,372	11,794	4.89		46,473	41,782	11.23
Operating Profit	16,026	14,192	12.93		50,848	43,258	17.55

Provisions and Net Result

Rs. in Crores

	Q4FY17	Q4FY16	YOY %		FY17	FY16	YOY %
Operating Profit	16,026	14,192	12.93		50,848	43,258	17.55
Total Provisions	13,212	12,928	2.19		40,364	33,307	21.19
Loan Loss	10,993	12,139	-9.44		32,247	26,984	19.50
Standard Assets	289	996	-70.96		2,500	2,158	15.86
Investment Depreciation	78	-6			298	150	99.52
Other Provisions	380	45			948	192	
Income Tax	1,472	-246			4,371	3,823	14.32
Net Profit	2,815	1,264	122.72		10,484	9,951	5.36

Interest Income / Expenses

Rs. in Crores

	Q4FY17	Q4FY16	YOY %		FY17	FY16	YOY %
Interest on Loans	29,861	29,242	2.12		1,19,510	1,15,666	3.32
Interest on Resources	14,395	11,113	29.53		49,959	42,925	16.39
Other Interest Income	3,137	2,586	21.28		6,049	5,407	11.88
Total Interest Income	47,393	42,942	10.36		1,75,518	1,63,998	7.02
Interest on Deposits	27,264	25,103	8.61		1,05,599	98,865	6.81
Interest on Borrowings	1,000	1,427	-29.94		3,837	4,154	-7.63
Other Interest Paid	1,058	1,011	4.68		4,222	3,784	11.58
Total Interest Expenses	29,322	27,541	6.47		1,13,659	1,06,803	6.42

Robust Growth in Non-Interest Income

Rs. in Crores

	Q4FY17	Q4FY16	YOY %		FY17	FY16	YOY %
Fee Income	6,078	5,794	4.91		17,803	15,658	13.70
<i>of which: Retail fee Income</i>	4749	4280	10.96		12189	10747	13.41
Profit/Loss on Sale of Investments	1,766	1,416	24.79		10,750	5,017	114.26
Forex Income	589	485	21.51		2,388	1,799	32.74
Dividend Income	394	395	-0.38		688	476	44.67
Misc Income	1,500	2,496	-39.90		3,831	4,895	-21.73
<i>of which: Recovery in w/o accounts</i>	1,533	1,257	22.00		3,477	2,859	21.63
Total Non Interest Income	10,327	10,585	-2.43		35,461	27,845	27.35

Stable Fee Income

Rs. in Crores

	Q4FY17	Q4FY16	YOY %	FY17	FY16	YOY %
Fee Income	6,078	5,794	4.91	17,803	15,658	13.70
<i>of which:</i>						
<i>Loan Processing Charges</i>	1,078	1,175	-8.29	2,656	2,939	-9.65
<i>Commission on Govt. Business</i>	673	668	0.82	2,483	2,371	4.69
<i>Commission on LC/BG</i>	861	826	4.31	3,158	3,129	0.92
<i>Transaction Fees</i>	1,984	1,940	2.23	4,314	4,394	-1.82
<i>Cross Sell</i>	280	194	44.50	777	490	58.61
<i>Comm. on Collection , Locker Rent & other Misc.</i>	1,202	990	21.34	4,417	2,335	89.14

Investing in Our Future Growth

Rs. in Crores

	Q4FY17	Q4FY16	YOY %	FY17	FY16	YOY %
Staff Expenses	6,242	6,943	-10.09	26,489	25,114	5.48
Overheads	6,130	4,852	26.34	19,983	16,669	19.89
Operating Expenses	12,372	11,794	4.89	46,473	41,782	11.23
Cost to Income Ratio				47.75	49.13	-138 bps

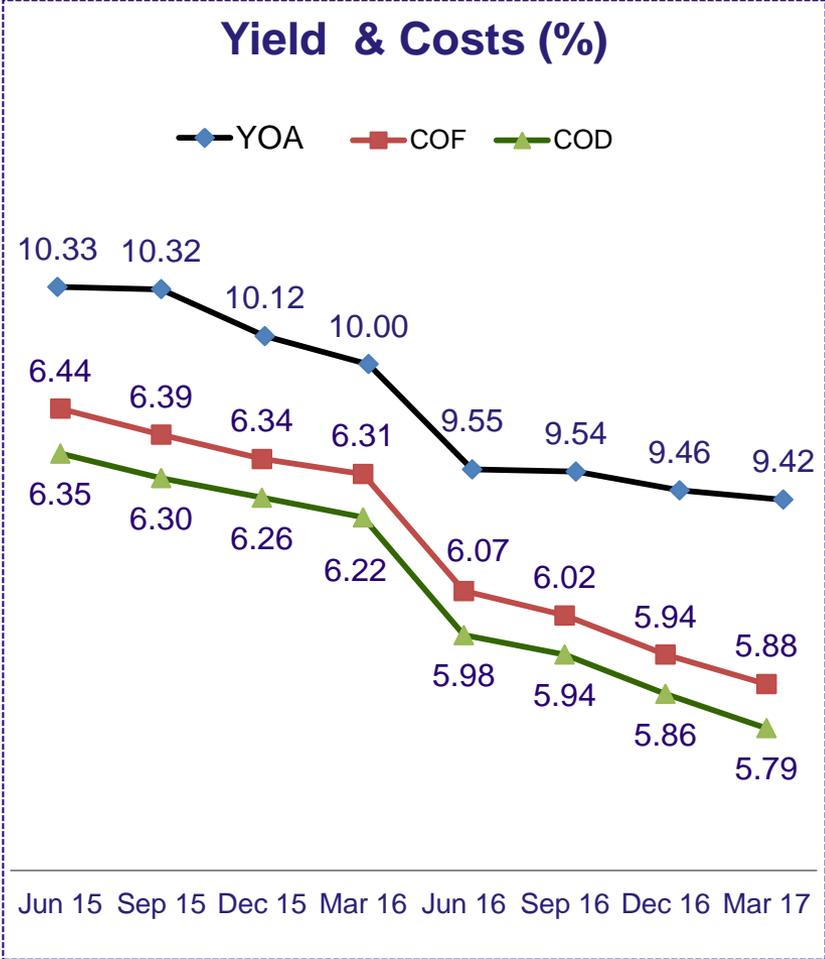
	Past 12 Months
Branches opened	386
ATMs Installed	1,305
POS Installed	2,06,994
Employees joined	13,097
Retirement	11,264

Staff Strength as on 31.03.2017	2,09,572
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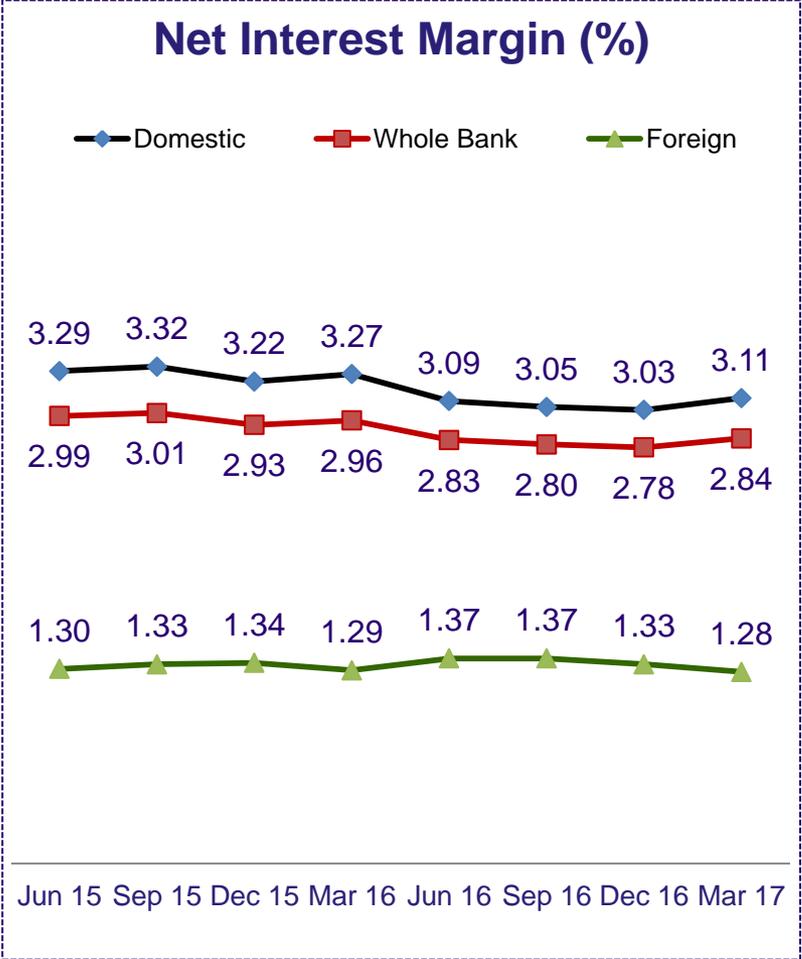
Containing Operating Expenses

	<i>Rs. in Crores</i>					
	Q4FY17	Q4FY16	YOY %	FY17	FY16	YOY %
Staff Expenses	6,242	6,943	-10.09	26,489	25,114	5.48
<i>of which: Salary</i>	4,540	4,913	-7.60	20,418	19,207	6.31
<i>Contribution for Employees</i>	1,703	2,030	-16.12	6,071	5,907	2.78
Overheads	6,130	4,852	26.34	19,983	16,669	19.89
<i>of which: Rent, Taxes and Lighting</i>	1,078	981	9.93	3,957	3,709	6.68
<i>Depreciation</i>	900	419	115.09	2,293	1,700	34.88
<i>Printing and Stationery</i>	176	153	15.45	411	377	9.12
<i>Network and Postage & Telecommunications</i>	258	150	72.47	760	609	24.71
<i>Repairs and Maintenance to Bank's Property</i>	191	167	14.09	640	598	6.97
<i>Travelling & Halting</i>	264	225	17.03	865	815	6.12
<i>Insurance</i>	494	446	10.89	1,929	1,718	12.29
<i>ATM /CDM/POS/ Debit Card / Other Tech Expenses</i>	1,566	1,168	34.11	5,225	4,047	29.12
<i>Net Service Tax Paid</i>	187	129	44.61	701	537	30.55
<i>BC/BF Expenses</i>	148	116	27.42	456	318	43.38
<i>Advt. & Publicity, Law Charges, Auditors Fees etc.,</i>	867	899	-3.53	2,745	2,240	22.59
Operating Expenses	12,372	11,794	4.89	46,473	41,782	11.23

Key Performance Indicators : Performance Ratios



Not to scale



Other Performance Ratios

Earnings Per Share (Rs)



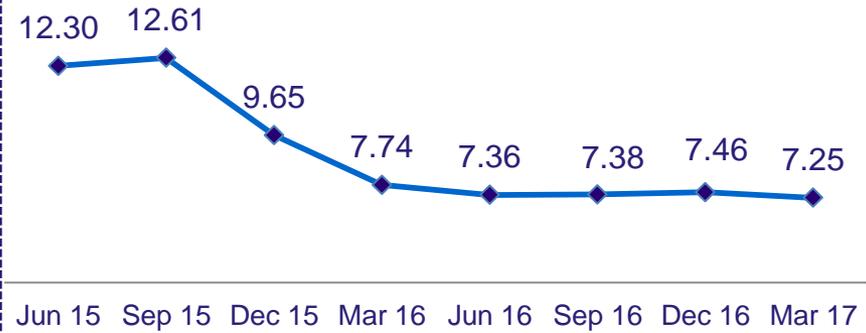
Book Value per Share (Rs)



ROA (%)



ROE (%)



Sustained CASA growth driving liability franchise

Rs. in Crores

	Mar 17	YoY Growth (%) Mar 17 Over Mar 16	Mar 16	YoY Growth (%) Mar16 Over Mar 15
Total Deposits	20,44,751	18.14	17,30,722	9.76
Foreign Offices	91,451	-3.02	94,298	5.29
Domestic	19,53,300	19.36	16,36,425	10.03
Market Share Domestic	18.05%	38 bps	17.67%	67 bps
TD	10,62,891	15.65	9,19,092	8.20
CA	1,47,123	8.36	1,35,768	9.62
SB	7,43,286	27.81	5,81,564	13.17
CASA	8,90,409	24.13	7,17,332	12.48
CASA Ratio	45.58%	174 bps	43.84%	96 bps

Daily Average CASA Ratio – Mar 17: 43.49%

Diversified Asset Portfolio

	<i>Rs. in Crores</i>		
	Mar 17	Mar 16	YOY Gr %
Domestic Advances	13,41,054	12,42,683	7.92
Food Credit	4,554	21,555	-78.87
Domestic Advances (Excluding Food Credit)	13,36,500	12,21,128	9.45
Comm. Paper (CP)	58,651	13,094	347.92
Corp. Bonds (CB)	59,636	41,152	44.92
Domestic Total (incl. CP & CB but excl. Food Credit)	14,54,787	12,75,374	14.07
Advances in Foreign Offices (A)	2,86,219	2,66,817	7.27
FCNR-B Advances (B)	6,609	18,498	-64.27
Foreign Offices Excl FCNR-B Loans (A-B)	2,79,610	2,48,319	12.60
Whole Bank Advances Incl CP & CB, Excl FCNR (B) Adv. & Food Credit	17,34,397	15,23,693	13.83

Diversified Loan Portfolio

Rs. in Crores

	Mar 17	YoY Growth (%) Mar 17 Over Mar 16	Mar 16
Total Advances	16,27,273	7.80	15,09,500
Foreign Offices	2,86,219	7.27	2,66,817
Domestic	13,41,054	7.92	12,42,683
Market Share Domestic	17.02%	65 bps	16.37%
Large Corporate	3,41,990	3.59	3,30,136
Mid Corporate	2,42,947	0.21	2,42,443
SME	2,25,153	3.41	2,17,735
AGRI	1,34,725	7.45	1,25,381
Retail	3,96,239	21.18	3,26,988

Diversified Industry Portfolio

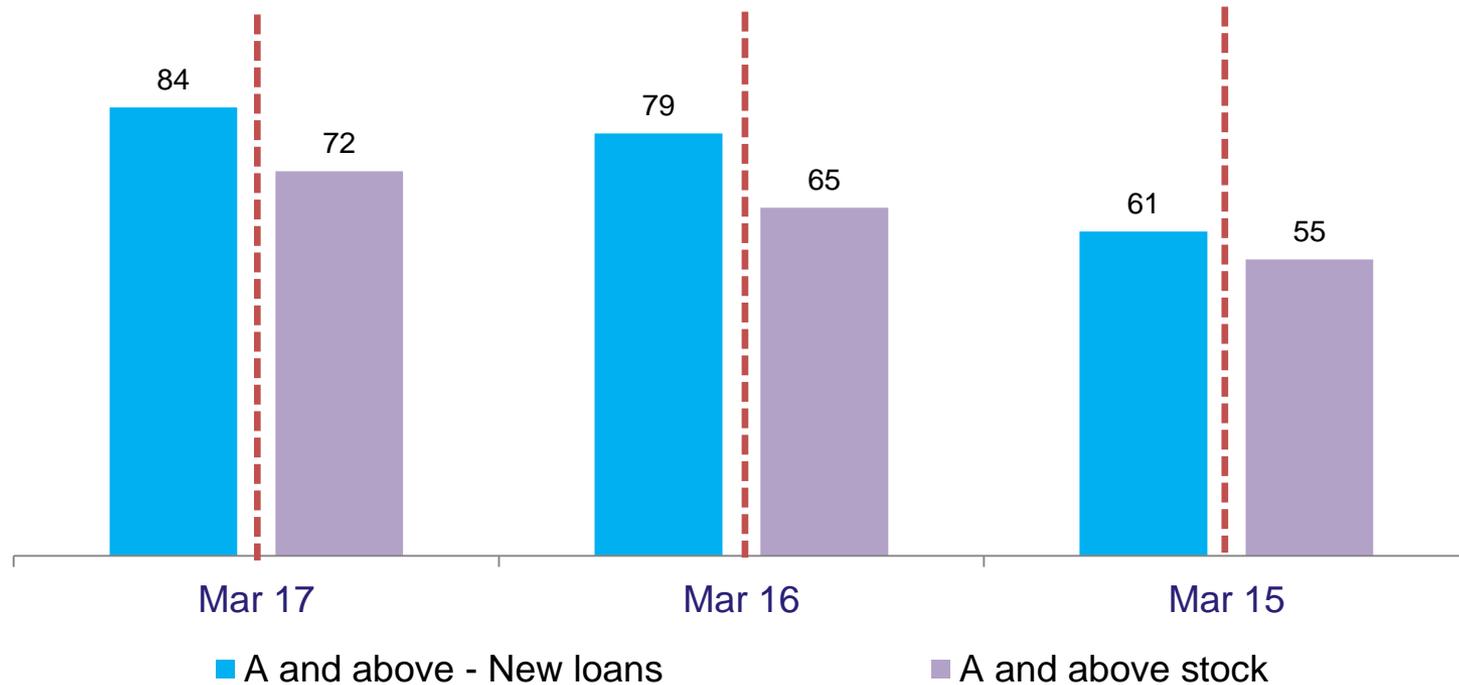
Domestic Fund Based Outstanding

Rs. in Crores

	Mar 17		Mar 16		Mar 17
	Level	% Share	Level	% Share	YOY Gr %
Infrastructure	2,08,915	15.58	2,07,522	16.70	0.67
<i>of which: Power</i>	1,46,223	10.90	1,36,455	10.98	7.16
<i>Telecommunication</i>	18,821	1.40	21,445	1.73	-12.23
<i>Roads & Ports</i>	15,985	1.19	18,934	1.52	-15.58
<i>Other Infrastructure</i>	27,886	2.08	30,688	2.47	-9.13
Services	1,49,394	11.14	1,08,507	8.73	37.68
Iron & Steel	80,948	6.04	82,533	6.64	-1.92
Trade	65,607	4.89	69,209	5.57	-5.20
Textiles	36,748	2.74	43,605	3.51	-15.72
Petroleum & Petrochemicals	45,353	3.38	36,638	2.95	23.79
Engineering	21,369	1.59	28,491	2.29	-25.00
Comm. Real Estate	28,159	2.10	23,037	1.85	22.24
Other Industries	1,73,595	12.94	1,90,772	15.35	-9.00
Home Loans	2,22,605	16.60	1,90,552	15.33	16.82
Auto Loans	46,736	3.49	38,549	3.10	21.24
Other Retail Loans	1,26,898	9.46	97,887	7.88	29.64
Agriculture	1,34,725	10.05	1,25,381	10.09	7.45
Total Domestic Advances	13,41,054	100	12,42,683	100	7.92

Improving Risk profile

In percentages



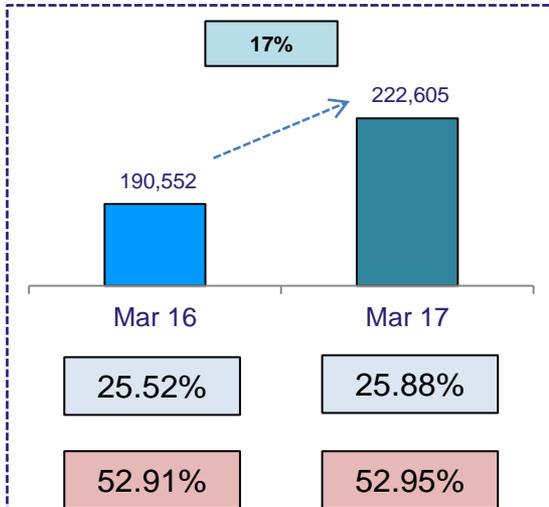
84% of New Connections are PSUs or rated A & above

- Early Sanction Review, Loan Review Mechanism, Early Warning System, Dynamic Rating Review, Legal Audit etc. implemented for SME and Corporate Loans.
- Independent Risk Advisory (IRA) for high value credit proposals to identify whether all risks have been captured and adequate risk mitigation measures adopted.
- Improvement in Corporate Portfolio by focussed targeting of A and better rated corporates
- Integration of risk and finance to calculate RAROC (Risk Adjusted Return on Capital)

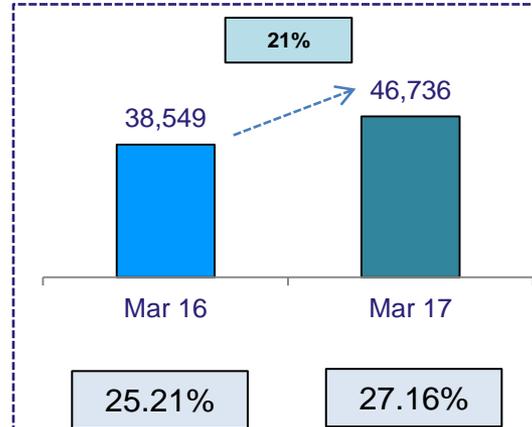
Personal Segment now 30% of Domestic Loan Book

Rs. In Crores

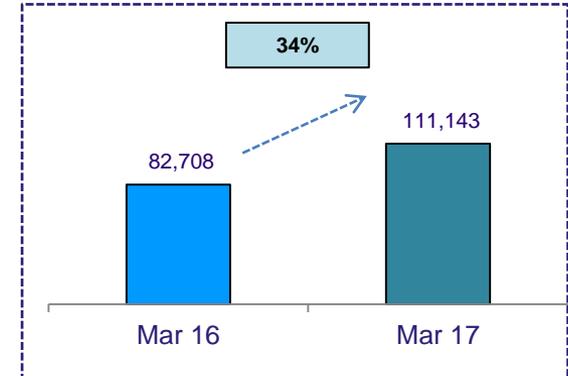
Home Loans



Auto Loans



Other P-Segment Loans



Total P-Segment

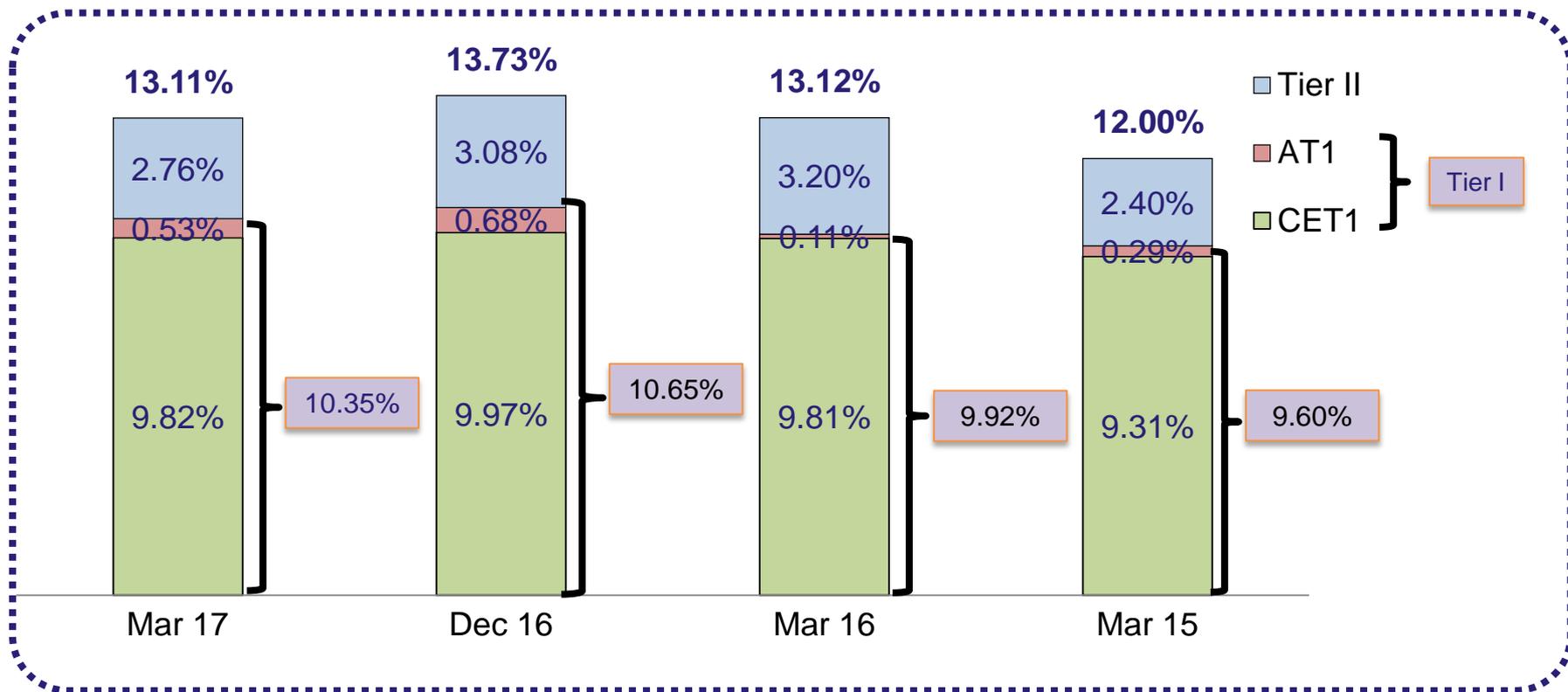
	Mar 16 (%)	Mar 17 (%)
NPA Ratio	0.75	0.55

	Mar 16 (%)	Mar 17 (%)
NPA Ratio	0.51	0.43

	Mar 16 (%)	Mar 17 (%)
NPA Ratio	0.65	0.65

Market Share Avg LTV

We Remain Well Capitalized



Major Contributors to Capital

- Retained Earnings Rs 8,379 Cr
- Capital infusion from GoI Rs. 5,681 Cr in FY17.
- Realisation from Non Core Assets / Strategic Investments Rs. 2,662 Cr (Rs.907 Cr in Q1FY17 & Rs.1,755 Cr in Q3FY17)
- AT1 Capital raised in FY17: Rs. 9,100 Cr

Asset Quality : Gross NPAs- Segment wise (1/3)

Sector	Mar 17		Dec 16		Mar 16	
	NPA	Ratio%	NPA	Ratio%	NPA	Ratio%
Large Corporate	33,070	9.67	26,946	8.70	20,696	6.27
Mid Corporate	47,009	19.35	44,674	20.82	41,515	17.12
SME	15,850	7.04	17,194	8.63	17,032	7.82
Agri	7,455	5.53	7,407	5.93	8,687	6.93
Retail	2,165	0.55	2,380	0.66	2,458	0.75
International	6,794	2.37	9,571	3.35	7,785	2.92
Total	1,12,343	6.90	1,08,172	7.23	98,173	6.50

Asset Quality : Movement of NPAs (2/3)

	FY17	Q4FY17	Q3FY17	FY16	Q4FY16
Opening Level of Gross NPAs	98,173	1,08,172	1,05,783	56,725	72,792
Less :Recovery	5,197	1,203	1,003	4,389	1,627
Less: Up gradation	3,437	1,002	1,059	2,598	97
Less :Transfer to AUCA	20,570	3,992	5,906	15,763	3,208
Add: Increase in O/s	4,303	613	172		
Add: Fresh Slippages	39,071	9,755	10,185	64,198	30,313
Gross Addition (Increase in O/s + Slippages)	43,374	10,368	10,357	64,198	30,313
Net Increase	14,170	4,171	2,389	41,448	25,381
Closing Level of Gross NPAs	1,12,343	1,12,343	1,08,172	98,173	98,173
Gross NPA Ratio (%)	6.90	6.90	7.23	6.50	6.50
Less: Cumulative Provisions	54,066	54,066	46,742	42,366	42,366
Net NPAs	58,277	58,277	61,430	55,807	55,807
Net NPA Ratio (%)	3.71	3.71	4.24	3.81	3.81
Provision Coverage Ratio (%)	65.95	65.95	62.87	60.69	60.69
Slippage Ratio (%)	2.59	2.58	2.70	4.81	9.08
Credit Cost (%)	2.14	2.91	1.92	2.02	3.64

Asset Quality : Impaired Assets (3/3)

	Mar 17	Dec 16	Sep 16	June 16	Mar 16
Gross Advances	16,27,273	14,97,164	14,81,832	14,63,690	15,09,500
Restructured Standard	36,634	34,628	36,570	36,551	39,055
Total Gross NPAs plus Restructured Std.	1,48,977	1,42,800	1,42,353	1,38,092	1,37,228
Gross NPA + Restructured Standard to Gross Advances (%)	9.16	9.54	9.61	9.43	9.09
Net NPA + Net Standard Restructured to Net Advances (%)	6.00	6.63	6.74	6.56	6.40
Slippages from Restructured Book (%)	13.32	12.56	15.82	8.17	22.02

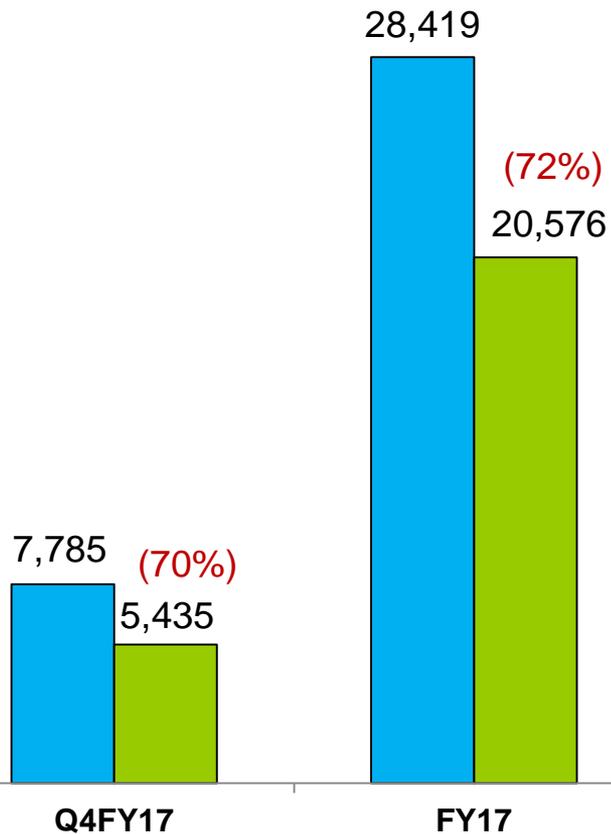
	Mar 17
SDR	4,281
S4A	5,935

	Mar 17
Stressed Standard Assets Provision	5,910
Counter Cyclical Provision Buffer	1,149

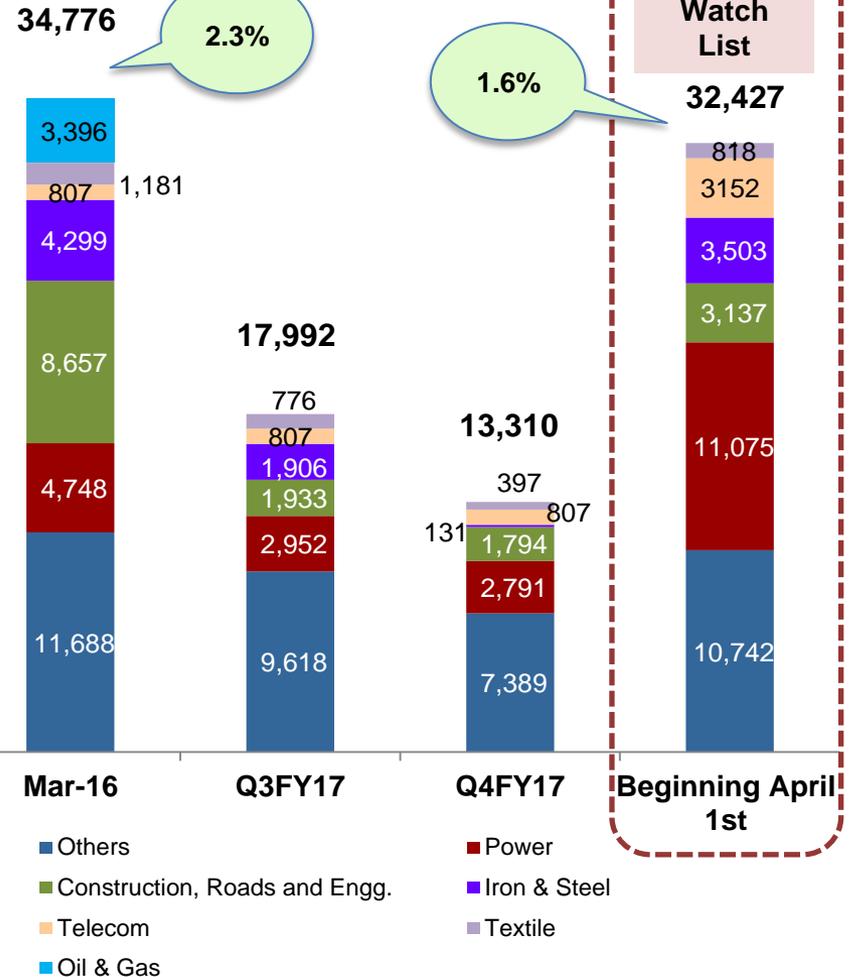
Corporate Watch List

Fund based Outstandings

■ Total Corporate Slippages
 ■ Watch list Slippages



Rs. In Crores



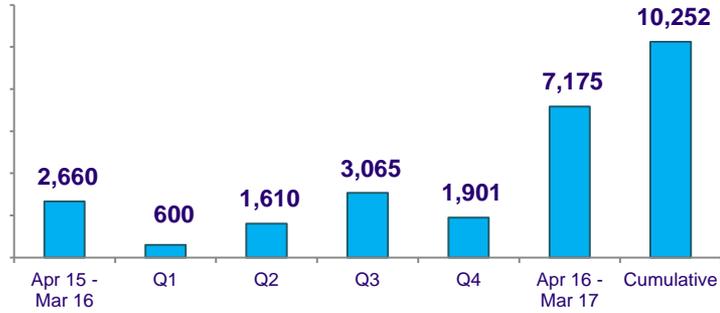
Watch list as a percentage of Advances

Strong Momentum in Digital Transactions (1/2)

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Registered Users

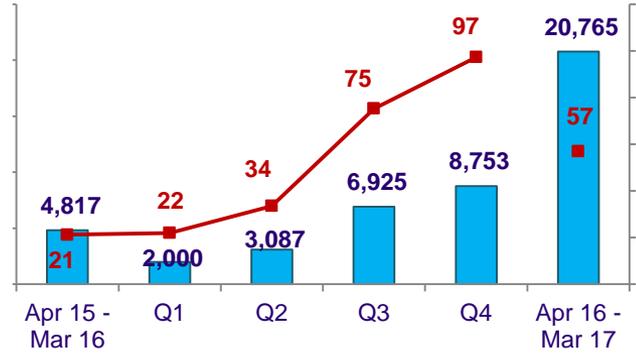
In thousands



Launched on 18.08.2015

No. of Transactions

In thousands

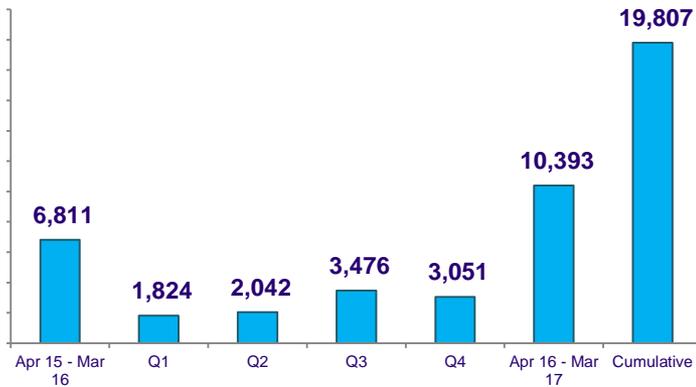


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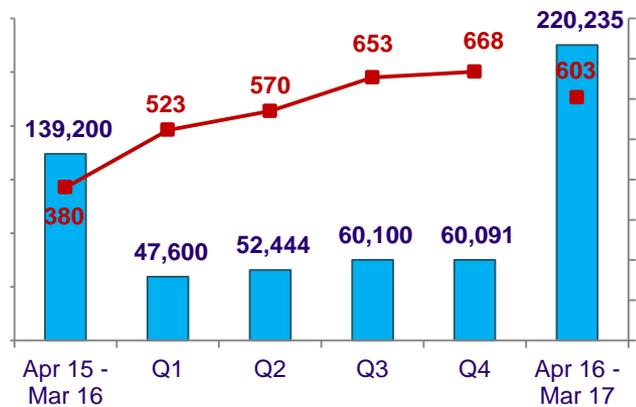
Registered Users

In thousands



No. of Transactions

In thousands



Registration / transactions



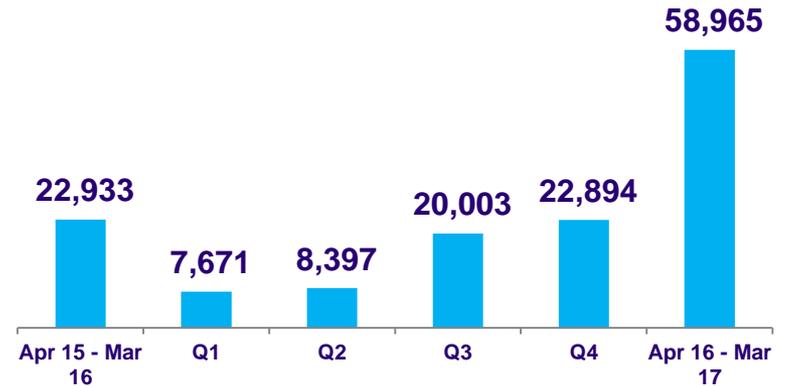
Average per day

Strong Momentum in Digital Transactions (2/2)

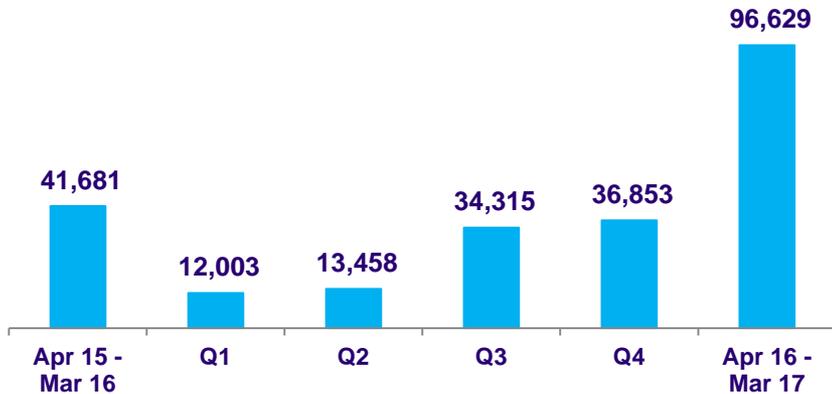
POS Machines Added and Merchants Acquired (in thousands)



POS Transaction Value (Rs cr)



Debit card Spends on PoS and e-commerce (Rs cr)

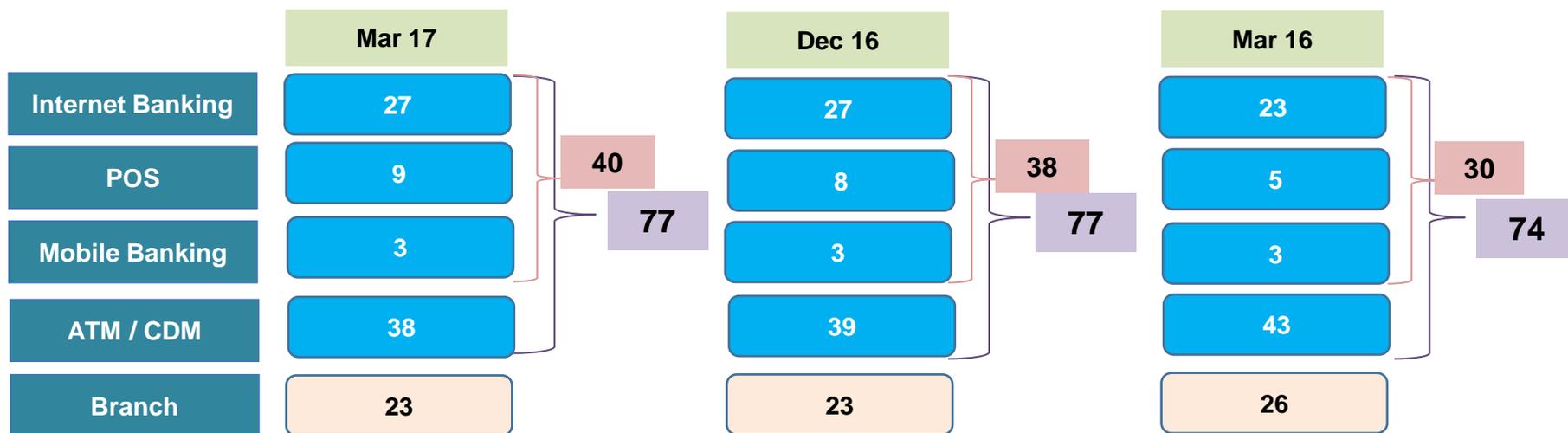


SBIs CMP is voted as the best Cash Management Product in Asia in a survey conducted by Asia Money

SBI Pay Launched on 23rd Nov 2016. 2.7 Lakh registrations by end Mar 17. Over 49 lakh transactions worth Rs 1,824 crore

Moving away from Cash to Digital

Share of Transactions (%)



Channel	SBI Actuals	Market Share (%)
Number of Group ATMs (as on Mar 17)	59,263	28.44
Group ATMs : Value of Txns (Cr) (During FY 17)	9,16,768	38.84
Number of Group Debit Cards (Cr) (as on Mar 17)	34.50	40.35
Mobile Banking: Number of Txns (Cr) (During FY 17) (including Buddy Transactions)	24.10	24.67
Mobile Banking: Value of Txns (Cr) (During FY 17)	5,81,411	44.37
Number of PoS Terminals (as on Mar 17)	5,09,113	20.16

Source : RBI data

Social Media Leadership



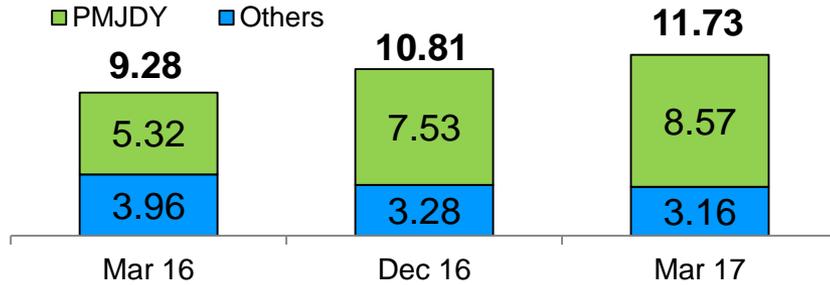
SBI Online is India's most and the world's 5th most visited banking site

Platform	Status	Rank	Comments
	115 Lakhs	1	Highest number of followers across all banks in the world
	51.6K Subscribers	1	4.98 lakh views. Ranked number 1 Globally among Banks
	4.41 Lakhs	1	Highest number of followers across All Indian Banks
	2909	1	
	18.59 Lakhs	2	Second Highest number of followers across all Indian banks
	2.57 Lakhs	2	

Financial Inclusion(1/2)

Financial Inclusion Accounts (No. in Crs)

■ PMJDY ■ Others



Out of PMJDY A/cs:
Aadhar seeded A/cs
Rupay Cards issued

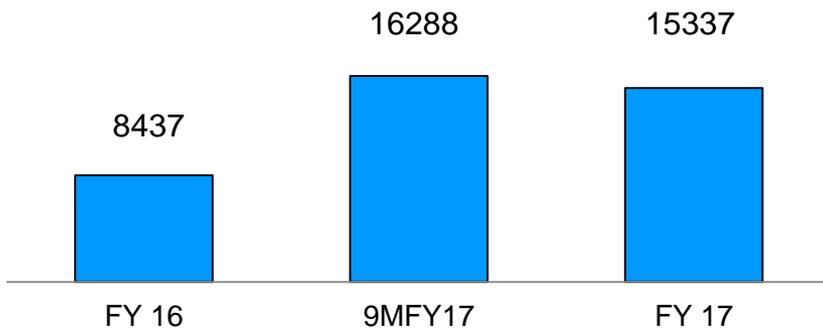
Mar 16: 2.31 crs

Mar 17: 5.30 crs

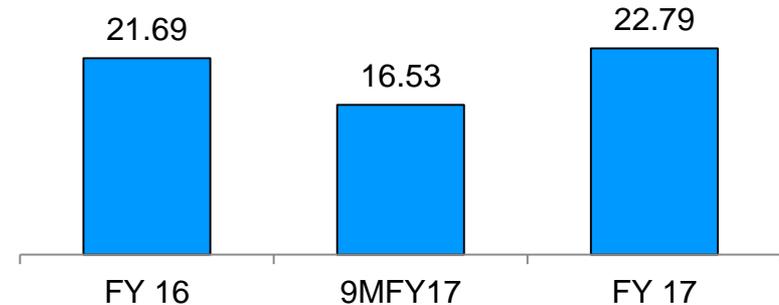
Mar 16: 4.21 crs

Mar 17: 5.85 crs

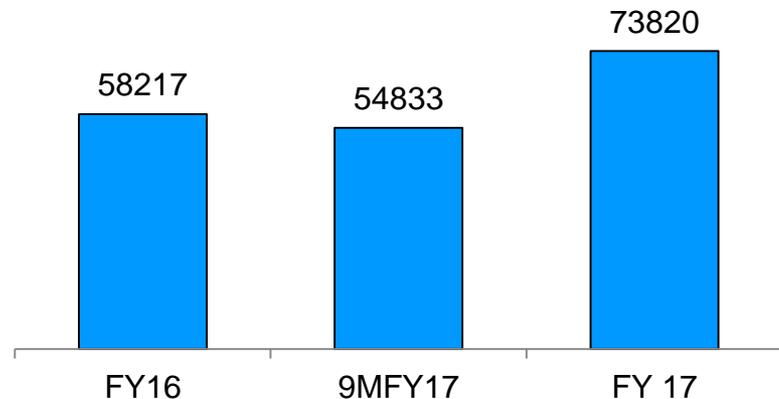
Financial Inclusion Deposits (Rs. in Crores)



Transactions through BC Channel (No. in Crores)

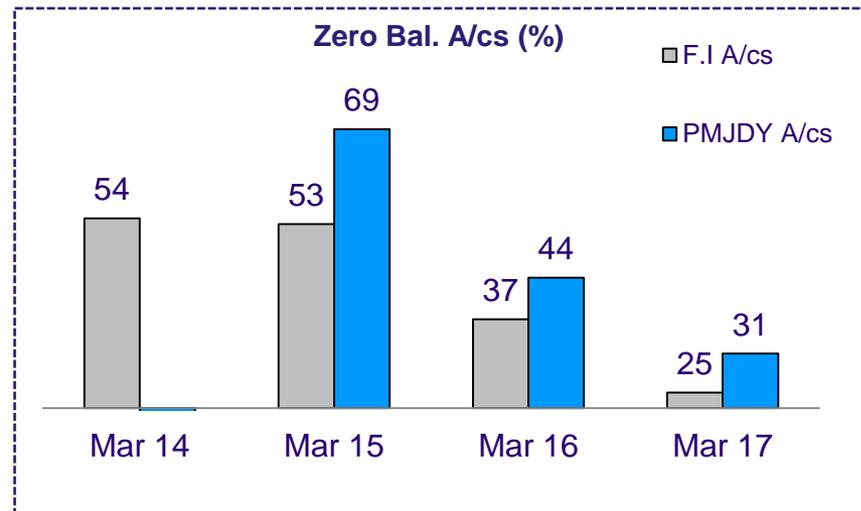
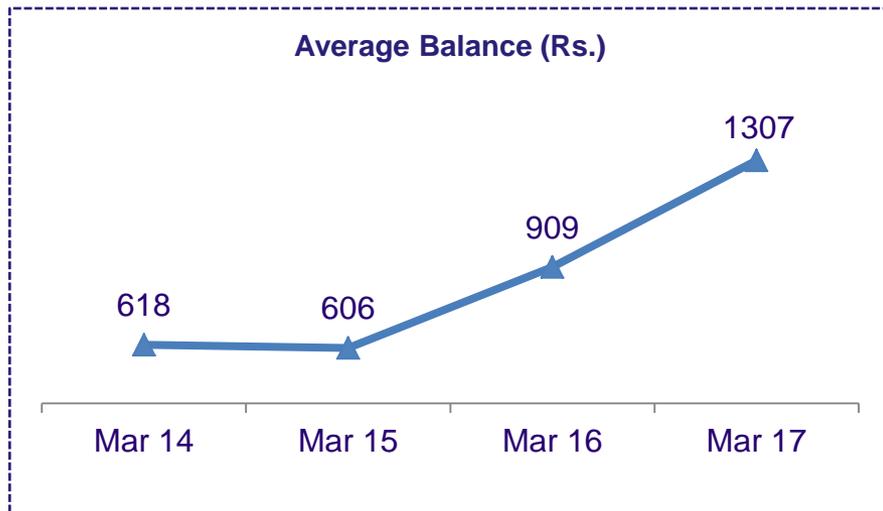


Transactions Amount (Rs. in Crores)



2.45 Cr FI accounts opened during FY17, a growth of 26.40% over FY16.

Financial Inclusion(2/2)



Financial Literacy		
Rural Self Employment Training Institute RSETIs (Total Numbers: 116)	FY17	Cumulative (Since 2011)
No of Training Programmes held	2,833	13,681
No of Youth trained	76,971	3,65,848
Financial Literacy Centers (FLC) (Total numbers: 246)		
No of Out door activities	15,584	53,318
No of Persons availed FLC Services	12,87,347	38,74,474
No of person converted to customers	1,48,534	5,67,447

Social Security Schemes (Enrolment up to 31.03.2017) (in Lakhs)	
Pradhan Mantri Suraksha Bima Yojana	154.62
Pradhan Mantri Jeevan Jyoti Bima Yojana	40.13
Atal Pension Yojana	5.09

OD facility for PMJDY accounts - Eligible accounts 14.49 lakh, Sanctioned 9.05 lakh accounts (62.45%)

Awards & Accolades



Bank of the Year (Public Sector) award by Business Today (Money Today)

Chairman of SBI won the **India Business Leader Award** for the Year 2017 by CNBC

Best Trade Finance Bank by Global Finance Magazine

IDRBT Banking Technology Excellence Award (2 awards) for Innovative use of Tech and Digital banking

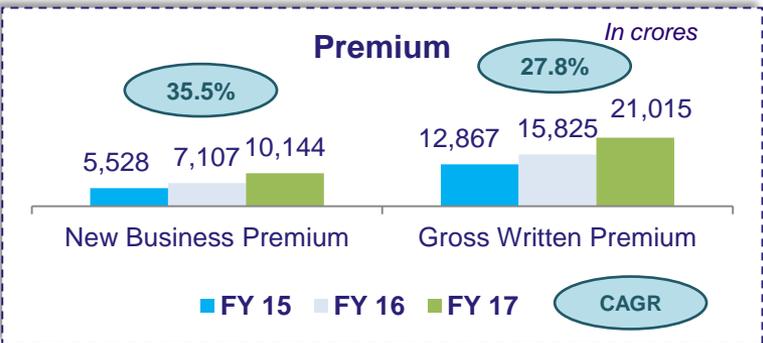
Golden Peacock National Training Award: As a mark of outstanding performance in the area of training to its employees SBI declared Winner in the sector of financial services (banking)

IBA Banking Technology Award (4 awards) : Best Technology Bank, Best Digital & Channel Tech, Best Use of Analytics and Best Financial Inclusion Initiative

Helen Keller Award 2016 for the second successive year for commitment towards promoting equal employment opportunities for Differently abled Persons

NPCI – National Payments Excellence award: Special recognition award for winning in all categories

Subsidiaries (1/3) : SBI Life

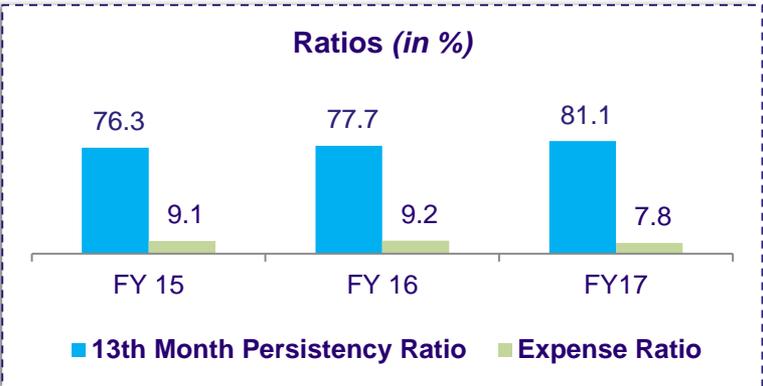


3.54x
P/EV

Price to Embedded Value during the recent 3.9% stake sale to Institutional Investors

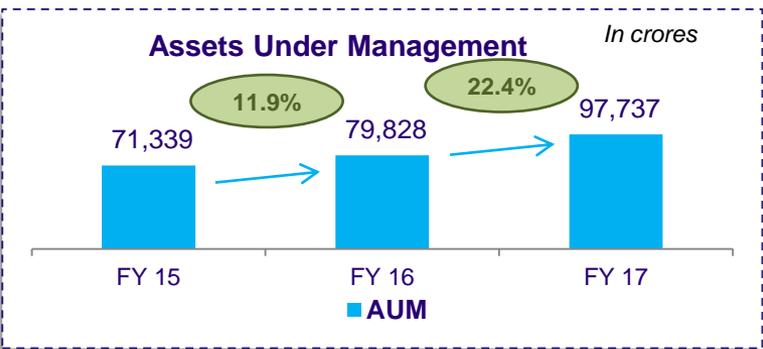
'Life Insurance Company of the Year' and 'Banc assurance Leader Life Insurance (Large Category)' Awards

Fintelekt



Key Performance Highlights:

- The Company witnessed a **43%** YoY growth in New Business Premium at Rs.10,144 Cr for FY 17
- Strong growth of **33%** YoY in Gross Written Premium at Rs.21,015 Cr for FY 17
- Growth of **39%** YoY in Individual Adjusted Premium Equivalent at Rs.5,938 Cr for FY 17
- Increase in New Business Premium private market share from 17.3% as on Mar-16 to **20.0%** as on Mar-17 and total market share from 5.1% as on Mar-16 to 5.8% as on Mar-17
- Assets held on Mar 31, 2017 up by **22%** at Rs.97,737 Cr



Subsidiaries (2/3) : Others

SBI CARDS

	FY15	FY16	FY17	YoY (in %)
CIF market share, %	15.0%	14.8%	15.3%	5 bps
Spends market share, %	11.3%	11.9%	13.1%	102 bps
PAT, In Rs cr	267	284	390	37.3
RoE %	30.8%	26.7%	29.5%	280 bps
Net worth, In Rs cr	866	1,061	1322	24.6
Total Assets	6,048	7,880	10,829	37.4

- Consistent business performance leading to PBT of Rs. 598 Cr for FY17 @ YOY Growth of 37%.
- 4Mio + Cards base with Industry Ranking of 2nd in Card base as on Feb 17 (improved from 3rd rank in March 2016) & growing @15% YOY . Market Share in Cards base at 15.3% as against 14.8% last year
- Retail Spends growing @ 48% (April 16 to Feb 17) with a market share of 13.1%
- ROE for FY 17 at 29.5% up by 280 bps YoY

SBI Funds Management Pvt. Ltd.

	FY15	FY16	FY17	YoY (in %)
AUM (Rs. Cr)	74,942	1,06,741	1,57,025	47%
SBI MF share, (in %)	6.3	7.9	8.6	69 bps
PAT (Rs. Cr)	163	165	224	36%
ROE(%)	30.5	26.6	29.6	295 bps

- Average AUM growth of 47% YoY, best amongst Peer Group
- Ranked 5th in the industry in terms of AUM (improved from 6th rank as on Dec 2015)
- Market share at 8.58% a growth of 69 bps YOY
- Monthly SIP book size registered a YOY growth of 64%
- SBIMF with Rs.23,816 Crs in ETF AUM, is Market leader with 47.43% market share

Subsidiaries (3/3) : Others

SBI Capital Markets Limited

	FY15	FY16	FY17	YoY (in %)
PAT (Rs. Cr)	334	279	252	-9.7
Gross Income (Rs. Cr)	821	867	808	-6.8
ROE(%)	33.2	26.3	20.2	-606 bps

- Ranked 1st (by no. of issues) and 2nd (by issue amount) for FY 2016-17 for overall equity deals as per prime database
- Ranked 6th in FY17 in case of Private Placements of Debts and Ranks 5th FY17 in case of Debt Public issues as per prime database

SBI General Insurance

	FY15	FY16	FY17	YoY (in %)
PAT/(Loss) (Rs. Cr)	(105)	(120)	153	
Gross Written Premium	1,577	2,041	2,607	27.7
ROE(%)			13.92	
Net Worth	841	721	1,099	52.4

- The company has achieved break even in the 6th full year of operation in FY 17
- The Gross Written Premium target for FY 18 is budgeted at 35%
- The company has tied up with 65 Business Correspondents , NBFCs , 3 Co-operative Banks and a Small Finance Bank to increase footprint

Balance Sheet : SBI Solo

Rs. in Crores

Liabilities			
	Mar 17	Mar 16	YOY Growth (%)
Capital	797	776	2.71
Reserves and Surpluses	187,489	143,498	30.66
Deposits	2,044,751	1,730,722	18.14
Borrowings	317,694	323,345	-1.75
Other Liabilities & Provisions	155,235	159,276	-2.54
Total Liabilities	2,705,966	2,357,618	14.78
Assets			
	Mar 17	Mar 16	YOY Growth (%)
Cash & balances with RBI	127,998	129,629	-1.26
Balance with banks & money at call and short notice	43,974	37,838	16.22
Investments	765,990	575,652	33.06
Net Advances	1,571,078	1,463,700	7.34
Fixed Assets	42,919	10,389	313.11
Other Assets	154,008	140,408	9.69
Total Assets	2,705,966	2,357,618	14.78

Balance Sheet : SBI Consolidated

Rs. in Crores

Liabilities			
	Mar 17	Mar 16	YOY Growth (%)
Capital	797	776	2.71
Reserves and Surplus	216,395	179,816	20.34
Minority Interest	6,481	6,267	3.40
Deposits	2,599,811	2,253,858	15.35
Borrowings	336,366	361,399	-6.93
Other Liabilities & Provisions	285,272	271,366	5.12
Total Liabilities	3,445,122	3,073,483	12.09
Assets			
	Mar 17	Mar 16	YOY Growth (%)
Cash & balances with RBI	161,019	160,425	0.37
Balance with Banks & Money at Call and Short Notice	112,179	44,135	154.17
Investments	1,027,281	807,375	27.24
Net Advances	1,896,887	1,870,261	1.42
Fixed Assets	50,941	15,256	233.91
Other Assets	196,816	176,033	11.81
Total Assets	3,445,122	3,073,483	12.09

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