

EFFECENCY OF PUBLIC SECTOR BANKS IN INDIA

Dissertation Submitted to

MAHATMA GANDHI UNIVERSITY, KOTTAYAM

In partial fulfilment of the requirement for the award of

DEGREE OF BACHELOR OF COMMERCE

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BHARATA MATA COLLEGE, THRIKKAKARA

KOCHI, KERALA

2021-2024

BHARATA MATA COLLEGE, THRIKKAKARA



DEPARTMENT OF FINANCE AND TAXATION
(Affiliated to Mahatma Gandhi University, Kottayam)

CERTIFICATE

We hereby declare that the project entitled " **EFFECENCY OF PUBLIC SECTOR BANKS IN INDIA**" is a bonafide piece of project work done by **LAKSHMI S. SEKHAR, NEVIL P SAJU, ROHAN CHAZHOOR** in partial fulfilment of the Bachelor of Commerce in Mahatma Gandhi University under the supervision of **Asst. Prof. SOUMYA VARGHESE** It has not previously formed the basis for the award of any degree, fellowship, and associate-ship etc.

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PLACE: THRIKKAKARA

EXTERNAL EXAMINER

DATE:

DECLARATION

We **LAKSHMI S. SEKHAR, NEVIL P SAJU, ROHAN CHAZHOOR**, B.com Final year students, Department of Finance and Taxation, **Bharata Mata College, Thrikkakara**, hereby declared that the project "**Efficiency of public sector banks in India**" is our original work and has not been submitted earlier to M.G University or to any other universities. We have undertaken this project work in partial fulfilment of the requirement for the Award Degree **BACHELOR OF COMMERCE**.

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ACKNOWLEDGEMENT

This study has been made possible due to the cooperation, assistance and valuation of many to whom we would like to express our sincere gratitude and thanks, first and foremost, we thank our GOD ALMIGHTY, who helped to complete this project successfully.

We would like to extend my gratitude and indebtedness towards **Asst Prof. ANCY** Head of the Department, Bharata Mata College, Thrikkakara for her valuable suggestions regarding the project.

We proudly utilise this opportunity to express our thanks and sincere gratitude to our esteemed guide **Asst Prof SOUMYA VARGHESE**, Department of Commerce for her timely and valuable guidance, encouragement, enthusiasm and dynamism which enabled us to bring out the project.

We express our profound gratitude to all the teachers of the Department of Commerce for their valuable suggestion regarding the project.

We remember with great sense of gratitude, the encouragement and support given by our parents, friends and well-wishers in the successful completion of the project.

LAKSHMI S SEKHAR

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CHAPTER I
INTRODUCTION

INTRODUCTION

Public sector banks, also known as government-owned or state-owned banks, are financial institutions that are primarily owned and operated by the government or a government entity. These banks play a vital role in a country's financial system and economy. Public sector banks serve as essential institutions in many countries, playing a significant role in promoting economic development, financial stability, and financial inclusion.

The purpose of efficiency in public sector banks is to ensure they effectively manage resources and deliver banking services to the public in a cost-effective and timely manner. This helps to determine the factors affecting the performance of public sector banks in India and the interrelationship between bank-specific determinants and performance of public sector banks. In many countries, public sector banks are known for their stability and reliability, as they are often backed by the government's financial strength. They offer services such as savings and current accounts, loans, and investment products, making them an integral part of the financial infrastructure.

Public sector banks in India have a significant and multifaceted role in the country's banking landscape. While they face challenges related to NPAs, governance, and political influence, they remain critical in achieving financial inclusion, supporting economic growth, and implementing government policies. The government has taken various measures to address these concerns, including recapitalization and reforms to improve their financial health and efficiency. Overall, public sector banks continue to be a critical pillar of India's banking sector, contributing significantly to the nation's economic growth and development.

One of the primary objectives of public sector banks in India is financial inclusion. They strive to provide banking services to all segments of the population, including rural and underserved areas. Initiatives like the Pradhan Mantri Jan Dhan Yojana (PMJDY) have been launched to promote financial literacy and bring more Indians into the formal banking sector.

SIGNIFICANCE OF THE STUDY

The public sector banks have been in the forefront of mobilizing resources from far flung rural areas as well as extending banking services in the remotest parts of the country.

The public sector banks have been actively involved in various social development initiatives. They have contributed to poverty alleviation programs, rural development schemes, financial literacy campaigns.

Public sector banks play a significant role in the economy by providing banking services to individuals, business, and government entities. Public sector banks are responsible for mobilizing savings, facilitating credit, promoting financial inclusion, and supporting economic development.

STATEMENT OF THE PROBLEM

- To ensure the efficiency of public sector bank with profitability
- To analyse the efficiency of public sector bank with risk management
- To analyse the efficiency of public sector bank with comparative analysis

OBJECTIVES

- To comprehend the efficiency and performance of the bank.
- To evaluate the financial services provided by the public sector bank.
- To evaluate the contribution of public sector banks towards the economy.
- To make comparative study on the performance of public sector banks in India.

METHODOLOGY

This system of study uses secondary data only. The secondary data like magazine, journals, Google scholar etc

Population: At present, there are 12 public sector banks in India. They are:

State Bank of India, Punjab National Bank, Bank of Baroda, Bank of India, Central Bank of India, Canara Bank, Union Bank of India, Indian Overseas Bank, Punjab and Sind Bank, Indian Bank, UCO Bank, and Bank of Maharashtra.

Sample size:

Tool used: Google scholar, Shot ganga, Ratio analysis

Limitation

✓ The limitation of the study is that the data is collected only from a secondary source of the banks.

✓ This study is depended only on SBI and Canara banks.

✓ This study is based only on the comparative study of both SBI and canara Bank for the past 5 years between 2019-2023

CHAPTER 2
LITERATURE REVIEW

REVIEW OF LITERATURE

Rai & Pandey (2022) studied whether the privatization of public sector bank affect stock prices.

Rai & Pandey (2022) investigated the privatization of public sector banks. This study focussed on stock price aspect. The examination of the literature finds that studies have looked into the company's financial performance, but none of them have focused on how restructuring public sector banks has affected stock returns. As a result, the study expands on the existing literature in this regard.

Singh & Milan (2020) research the financial performance of public sector banks in India.

Singh & Milan (2020) The non-financial factors are not included in the study; only the financial aspects mentioned. It has been shown that the performance of public sector banks is inversely correlated with asset quality. In India, the performance of public sector banks has an inverse relationship with liquidity and inflation.

Gupta, Mathew, Syal & Jain (2021) A technique for assessing the financial performance of India's public sector banks.

Gupta, Mathew, Syal & Jain (2021) In order to figure out the financial status of Indian public sector banks in the context of pressure from many private sector and international banks, this article has started by evaluating the financial performance of Indian public sector banks.

Kumar, Sunil, and Rachita Gulati (2008) Using analysis of data envelopment, the technical, purely technical, and scale efficiencies of Indian public sector banks are examined.

Kumar, Sunil, and Rachita Gulati (2008) According to the findings of logistic regression studies, banks' dependence on off-balance sheet activities has a significant and advantageous effect on their technical efficiency as a whole.

Mittal & Suneja (2017) Comparative examination of public and private sector banks in relation to the issue of increasing non-performing assets in the Indian banking system.

Mittal & Suneja (2017) In addition, the study contrasts the performance of public and private sector banks. The study has made use of secondary data that has been gathered from various sources. According to the survey, public sector banks are experiencing higher levels of NPAs than private sector banks. Therefore, in order to improve profitability and efficiency, banks must successfully manage their NPAs.

Bhatia & Mahendru (2015). Assessment of technical efficiency of public sector banks in India using data envelopment analysis.

Bhatia & Mahendru (2015) The primary goal of the article is to examine the technical performance of India's Public Sector Banks (PSBs) from 1990–1991 to 2011–2012. There are two main approaches for efficiency measurement in financial sector i.e. technical efficiency and allocative efficiency. The findings of this study show that PSBs have adapted to these changes, which has resulted in a notable improvement in the banks' capital adequacy, asset quality, managerial effectiveness, and profitability.

Guru & Mahalik (2019) Measuring Indian public sector banks' performance using AHP-TOPSIS and AHP-grey relational analysis

Guru & Mahalik (2019) Banks have become essential for the development of economies as they serve as financial intermediaries. The weight requirements are determined by AHP, and TOPSIS and Grey Relational Analysis are utilised to rank the bank performances.

Singh & Milan (2023). Analysis of financial performance of public sector banks in India

Singh & Milan (2023). This article's goal is to discover the variables affecting public sector bank performance in India and the interactions between those variables and performance of public sector banks. Capital adequacy, Asset's quality, Management efficiency, Earning, and Liquidity (CAMEL) has been used as a performance determinant; system generalised method of moments (GMM) analysis has been used to find the effect of determinants on the performance measurement of public sector banks Traditional CAMEL methodology is used to analyse the financial performance of public sector banks.

Maity, & Sahu (2020) Role of public sector banks towards financial inclusion during pre and post introduction of PMJDY

Maity, & Sahu (2020) To grow the nation's economy, a fair financial system is necessary. The article attempts to evaluate the effectiveness of public sector banks in promoting financial inclusion before and after the implementation of PMJDY. The following goals have been set in order to achieve the study's main objective: to examine the technical effectiveness of Indian PSB s in achieving financial inclusion and to compare PSB s' technical effectiveness before and after the PMJDY was introduced.

Kantharia & Biradar (2022). What influence the performance of banks Evidence from public sector banks in India

Kantharia & Biradar 2022 This essay attempts to investigate the effectiveness of public sector banks in promoting financial inclusion before and after the implementation of PMJDY. This study will help the banks to check their efficiency level and to consider various strategies for augmenting efficiency. Following objectives have been framed to accomplish the aim of the present study: to examine the technical efficiency of Indian PSBs in fulfilling financial inclusion; and to assess the comparative technical efficiency of PSBs during pre and post introduction phase of PMDY

Lad & Ghorpade (2022). An analysis of financial performance of public sector banks in India using CAMEL rating system.

Lad & Ghorpade (2022). The nation's capital formation, innovation, and money supply are all aided by the Indian banking sector. To ensure a sound financial system and a productive economy, it is crucial to properly assess and analyse the performance of the banks in this situation. This study uses the CAMEL Rating System to assess the efficiency of a few Indian public sector banks. The CAMEL Rating System is a crucial supervisory instrument for evaluating the banks' financial performance and state.

Sangeetha (2020). How efficient are public sector banks in India. A non-parametric approach

Sangeetha (2020) In this study, Data Envelopment Analysis (DEA) is used to assess the effectiveness of Public Sector Banks (PSBs) in India. This study focused on investigating the

levels of technical efficiency and productivity of PSBs. DEA as a method to assess bank efficiency using various input and output variables associated with managerial, financial, and marketing performance. The study looks at variations in PSBs' technical efficacy and productivity, analyses the causes of these variations, and offers solutions to narrow them.

Nalliboyina & Chalam (2023). Factors Determining the Financial Performance of Public Sector Banks in India.

Nalliboyina & Chalam (2023). Now, an effort is made in this article to look at the variables that affected the financial performance of Indian public sector banks between 2010–11 and 2021–22.

Jangra, K. (2020). Operating Efficiency of Indian Public Sector Banks in Light of Basel III Norms.

Jangra (2020). The goals of the current study are to: Examine the effect of Basel III rules on the operational effectiveness of Indian public sector banks; To examine the risk-weighted assets of Indian public sector bank. The current study aims to assess the operational efficiency of Indian public-sector banks and explore Basel III's effects on bank operational effectiveness

Christinal, Mariappan & Dave (2021). In this study, a two-stage Data Envelopment Analysis (DEA) technique is used to assess the effectiveness of public service sector banks in India.

Christinal, Mariappan & Dave (2021). This paper examines the efficiency of public service sector banks in India using two stage Data Envelopment Analysis [DEA] technique. The suggested model looks into the effectiveness of banks with different input and output standards at each level. The study's goal is to use the DEA Approach to look into the effectiveness of the two main stages of Indian Public Sector Banks. The study shows how the chosen Indian banks are rated in terms of efficiency and comparative evaluation.

S Umamaheswari, A Valarmathi (2023) Role of Artificial intelligence in Banking Sector

A Amirteimoori, BK Sahoo (2023) Data environment analysis for scale elasticity measurement in the stochastic case: with an application to Indian banking

VM Bhimavarapu, S Rastogi (2023) Ownership concentration and it's influence on transparency and disclosure of banks in India

D Sharma, R Verma (2023) An Evaluation of cashless Transactions During Pre- and Post-Demonetization Era in India

S Thiruvarangadas, B Jayalakshmi (2023) A Study on cooperative bank in India with Special reference to marketing strategies

Amirteimoori, Bires K, Sahoo, and Saber Mehdizadeh (2023)

Amirteimoori, Bires K, Sahoo, and Saber Mehdizadeh (2023) Data envelopment analysis for scale elasticity measurement in the stochastic case: with an application to Indian Banking
Data envelopment analysis for scale elasticity measurement in the stochastic case: with an application to Indian Banking

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Karani Mehta, Anushree, et al Outcomes of psychological contract breach for banking employees during COVID-19 pandemic: moderating role of learned helplessness."

Kaur, Gurleen, and Kawal Nain Singh.

"Kaur, Gurleen, and Kawal Nain Singh. Prospects and Challenges for Bad Banks in India."

Nivetha, P.

"Nivetha, P. Influence Between Bank Spread Rate and NPA."

Kanungo, S., Sadavarti, S., & Srinivas, Y. (2001). An empirical study of public sector units in India.

Kanungo, S., Sadavarti, S., & Srinivas, Y. (2001). Strategies based on monopolies and limited resources are related to bureaucratic and supporting cultures, respectively. Some of these conclusions are supported by our case study in a big bank. There are implications for both practise and research.

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Mishra, U. S., Sahoo, K. K., Mishra, S., & Patra, S. K. (2010). The realisation that swift, efficient, and speedy customer service alone will entice existing customers to continue using a bank's services and persuade new customers to give them a try has already set in. Numerous initiatives have already been made in this direction by Indian banks.

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Baidya, M. K., & Mitra, D. (2012). According to the study, banks that employ more labour to deliver their services are generally more inefficient. Most inefficient banks should adhere to proper operating procedures to increase efficiency.

Palamalai, S., & Britto, J. (2017). Financial performance evaluation of a few Indian commercial banks.

Palamalai, S., & Britto, J. (2017). The study uses panel data estimations, namely the Fixed Effect and Random Effect models, to look at how liquidity, solvency, and efficiency affect the profitability of the chosen Indian commercial banks

Dandona, L., Sisodia, P., Prasad, T. L. N., Marseille, E., Chalapathi Rao, M., Kumar, A. A., & Kahn, J. G. (2005). Cost and efficiency of public sector

Dandona, L., Sisodia, P., Prasad, T. L. N., Marseille, E., Chalapathi Rao, M., Kumar, A. A., & Kahn, J. G. (2005). It would be beneficial to make efforts to make it easier for this capacity

to be used, as doing so would allow for the treatment of more underprivileged patients with STIs at little additional expense and would also lower the cost per STI treated, resulting in a more effective use of public funds.

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CHAPTER 3
THEORETICAL FRAMEWORK

The public banking business has advanced significantly since the nation's existence. Basic banking facilities were established in the nation with the introduction of technologies and since then has spread to each and every nook and corner. It has simplified several processes for both customers and bank employees.

The role and significance of the study is as follows:

Largest Banking Network: Public sector banks constitute the majority of the Indian banking sector and have an extensive branch network throughout the country, including in rural and remote areas. This wide reach helps in promoting financial inclusion by providing banking services to underserved populations.

Financial Inclusion: Public sector banks are at the forefront of the government's efforts to promote financial inclusion. They have been instrumental in implementing various government schemes, such as the Pradhan Mantri Jan Dhan Yojana (PMJDY), to bring unbanked and underbanked individuals into the formal banking system.

Priority Sector Lending: These banks are mandated to allocate a significant portion of their lending to priority sectors like agriculture, small and medium-sized enterprises (SMEs), education, and housing. This plays a crucial role in supporting India's economic growth and development.

Government support: public sector banks often act as an instrument for the government's economic and social policies. They participate in various government schemes and initiatives aimed at poverty alleviation, rural development and infrastructure project.

Government's Financial Agent: They act as the government's financial agents by managing transactions related to public funds, disbursement of subsidies, and handling government-sponsored schemes, contributing to economic development.

Credit Provision: Public sector banks are instrumental in providing credit to various sectors of the economy, supporting industries, agriculture, and small-scale enterprises, thereby fostering economic development.

Stability and Trust: Being government-owned, these banks provide a sense of stability and trust in the banking system. People often perceive public sector banks as more secure, encouraging savings and investments.

Priority Sector Lending: Public sector banks are mandated to meet certain targets for priority sector lending, ensuring that a portion of their loans is directed towards sectors like agriculture, small enterprises, and weaker sections of society.

In summary, public-sector banks in India are integral to the nation's economic development, financial inclusion, and the implementation of government policies, contributing significantly to the overall stability and growth of the economy.

State Bank of India (SBI) is an Indian multinational public sector bank and financial services statutory body headquartered in Mumbai, Maharashtra. SBI is the 48th largest bank in the world by total assets and ranked 221st in the Fortune Global 500 list of the world's biggest corporations of 2020, being the only Indian bank on the list. It is a public sector bank and the largest bank in India[12] with a 23% market share by assets and a 25% share of the total loan and deposits market. It is also the tenth largest employer in India with nearly 250,000 employee. On 14 September 2022, State Bank of India became the third lender (after HDFC Bank and ICICI Bank) and seventh Indian company to cross the ₹ 5-trillion market capitalisation on the Indian stock exchanges for the first time

COMPANY PROFILE

SBI is the 43th largest bank in the world and ranked 21st in the fortune global 500 list of the world largest cooperation of 2020 being the only Indian bank on the list it is a public sector bank in India with 23% market share of the total loan and deposit markets. Nationalized bank such as state bank of India (SBI) thought pygmies in the international banking market and banking behemoths of India . they branches spread over the entire length and breathe of the country. SBI in particular is all pervasive enjoying a sprawling of 9000 branches. SBI is a very conservative to approach to accounting particularly when its comes to declaration of assest

SBI enjoy monopoly of the government business. The reserve bank of India owns about 60% of the ...

State Bank of India (SBI) a Fortune 500 company, is an Indian Multinational, Public Sector Banking and Financial services statutory body headquartered in Mumbai. The rich heritage and legacy of over 200 years, accredits SBI as the most trusted Bank by Indians through generations.

SBI, the largest Indian Bank with 1/4th market share, serves over 48 crore customers through its vast network of over 22,405 branches, 65,627 ATMs/ADWMs, 76,089 BC outlets, with an undeterred focus on innovation, and customer centricity, which stems from the core values of the Bank - Service, Transparency, Ethics, Politeness and Sustainability.

The Bank has successfully diversified businesses through its various subsidiaries i.e SBI General Insurance, SBI Life Insurance, SBI Mutual Fund, SBI Card, etc. It has spread its presence globally and operates across time zones through 235 offices in 29 foreign countries.

Growing with times, SBI continues to redefine banking in India, as it aims to offer responsible and sustainable Banking solutions..

Canara bank

Widely known for customer centricity, Canara Bank was founded by Shri Ammembal Subba Rao Pai, a great visionary and philanthropist, in July 1906, at Mangalore, then a small port town in Karnataka. The Bank has gone through the various phases of its growth trajectory over hundred years of its existence. Growth of Canara Bank was phenomenal, especially after nationalization in the year 1969, attaining the status of a national level player in terms of geographical reach and clientele segments. Eighties was characterized by business diversification for the Bank. In June 2006, the Bank completed a century of operation in the Indian banking industry. The eventful journey of the Bank has been characterized by several memorable milestones. Today, Canara Bank occupies a premier position in the comity of Indian banks.

Canara Bank has several firsts to its credit. These include:

Launching of Inter-City ATM Network

Obtaining ISO Certification for a Branch

Articulation of Good Banking – Banks Citizen Charter

Commissioning of Exclusive Mahila Banking Branch

Launching of Exclusive Subsidiary for IT Consultancy

Issuing credit card for farmers

Providing Agricultural Consultancy Services

Over the years, the Bank has been scaling up its market position to emerge as a major Financial Conglomerate with as many as thirteen subsidiaries/sponsored institutions in India and abroad. As at September 2023, Canara Bank services over 11.19 crore customers through a network of 9,518 branches and 12,118 ATMs/Recycler spread across all Indian states and Union Territories.

Not just in commercial banking, the Bank has also carved a distinctive mark, in various corporate social responsibilities, namely, serving national priorities, promoting rural development, enhancing rural self-employment through several training institutes and spearheading financial inclusion objective. Promoting an inclusive growth strategy, which has been formed as the basic plank of national policy agenda today, is in fact deeply rooted in the Banks founding principles. "A good bank is not only the financial heart of the community, but

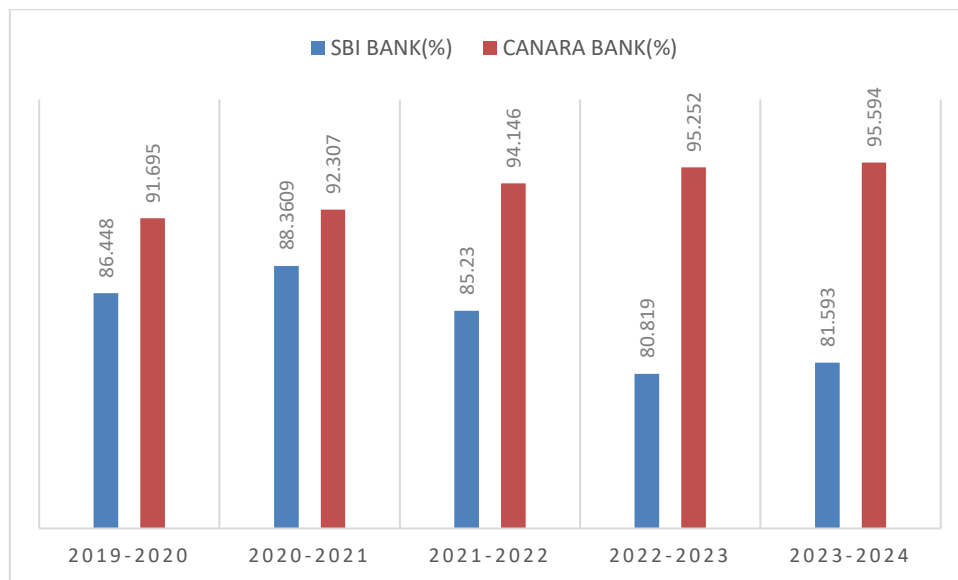
also one with an obligation of helping in every possible manner to improve the economic conditions of the common people". These insightful words of our founder continue to resonate even today in serving the society with a purpose. The growth story of Canara Bank in its first century was due, among others, to the continued patronage of its valued customers, stakeholders, committed staff and uncanny leadership ability demonstrated by its leaders at the helm of affairs. We strongly believe that this century is going to be equally rewarding and eventful not only in service of the nation but also in helping the Bank emerge as the "Best Bank to Bank with" by pursuing industry benchmarks in profitability, operational efficiency, asset quality, risk management and digital innovation.

CHAPTER 4
DATA ANALYSIS AND INTERPRETATION

1. GROSS PROFIT RATIO

Gross profit ratio : $GP = \frac{\text{total income} - \text{operating expenses}}{\text{sales}} \times 100$

NO.OF YEAR	YEARS	SBI BANK(%)	CANARA BANK(%)
1.	2019-2020	86.448	91.695
2.	2020-2021	88.3609	92.307
3.	2021-2022	85.230	94.146
4.	2022-2023	80.819	95.252
5.	2023-2024	81.593	95.594



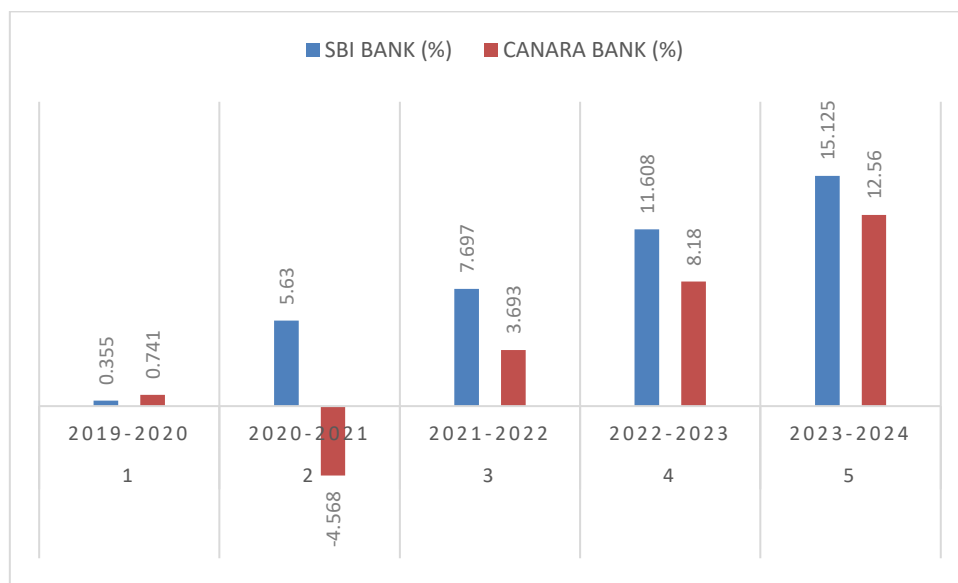
INTERPRETATION

FROM THE ABOVE TABLE, CANARA BANK GROSS PROFIT LOOKS MORE STABLE THAN SBI BANK

2. NET PROFIT RATIO

Net profit ratio = Net profit for the year/ sales x 100

NO.OF YEARS	YEARS	SBI BANK (%)	CANARA BANK (%)
1.	2019-2020	0.355	0.741
2.	2020-2021	5.630	-4.568
3.	2021-2022	7.697	3.693
4.	2022-2023	11.608	8.180
5.	2023-2024	15.125	12.56

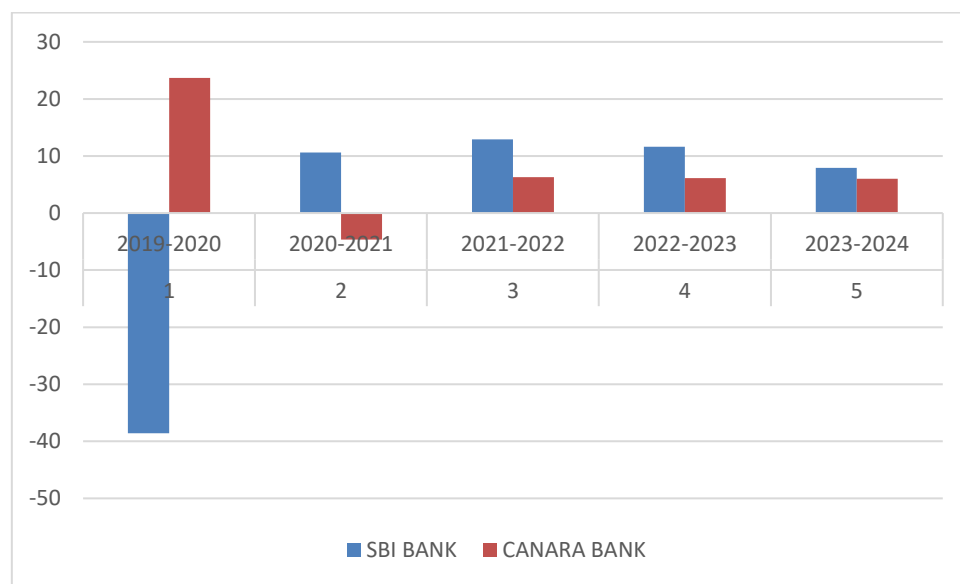


INTERPRETATION:

FROM THE ABOVE TABLE, SBI BANK NET PROFIT LOOKS MORE STABLE THAN CANARA BANK

3. PRICE TO EARNING RATIO

NO OF YEAR	YEARS	SBI BANK(%)	CANARA BANK(%)
1.	2019-2020	-38.6	23.7
2.	2020-2021	10.6	-4.66
3.	2021-2022	12.9	6.28
4.	2022-2023	11.6	6.14
5.	2023-2024	7.9	6.02

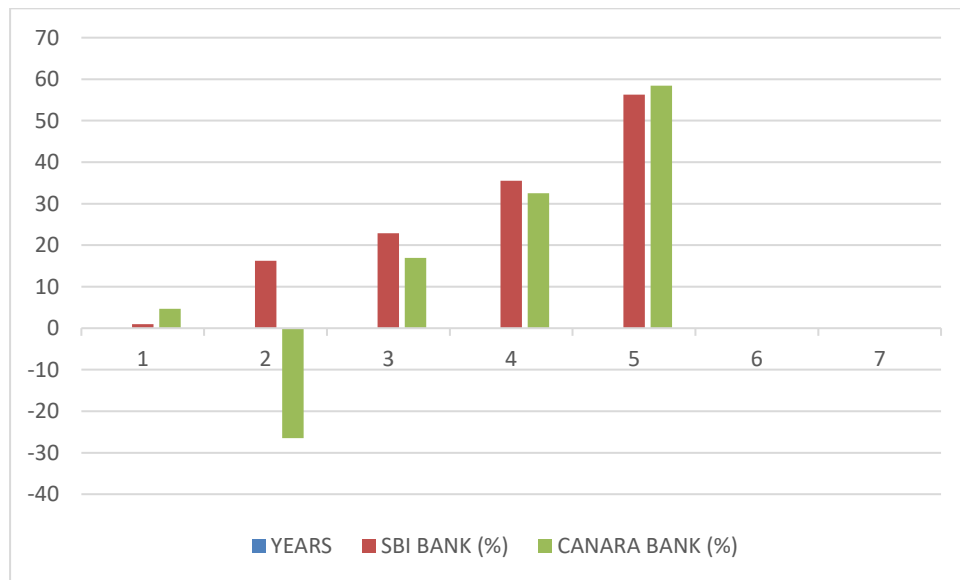


INTERPRETATION

FROM THE ABOVE TABLE, SBI BANK PRICE TO EARNING LOOKS MORE STABLE THAN CANARA BANK

4. EARNING PER SHARE

NO.OF YEARS	YEARS	SBI BANK (%)	CANARA BANK (%)
1.	2019-2020	0.97	4.71
2.	2020-2021	16.23	-26.50
3.	2021-2022	22.87	16.91
4.	2022-2023	35.49	32.49
5.	2023-2024	56.29	58.45



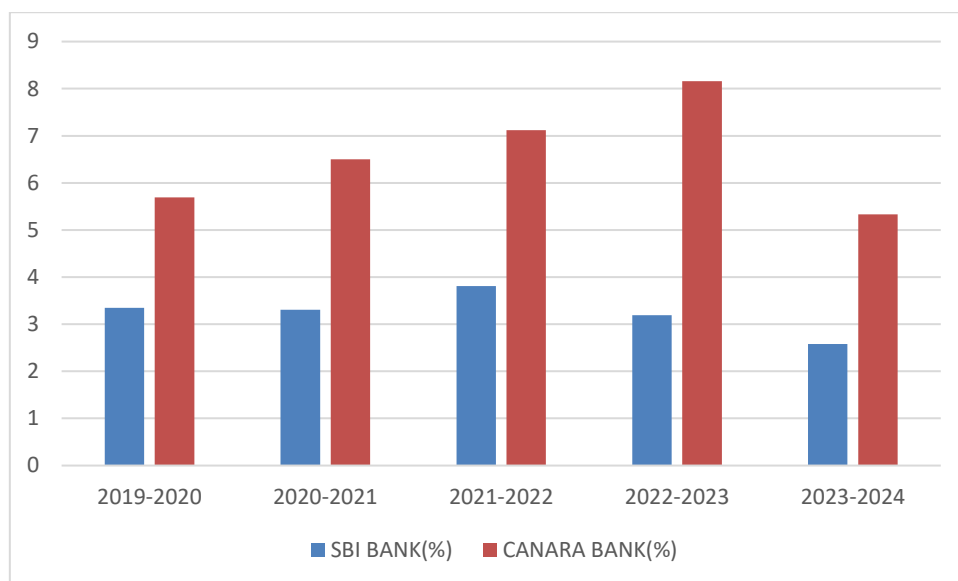
INTERPRETATION

FROM THE ABOVE TABLE, SBI BANK EARNING PER SHARE
LOOKS MORE STABLE THAN CANARA BANK

5. CURRENT RATIO

CURRENT RATIO =CURRENT ASSETS/CURRENT LIABILITIES

NO.OF YEARS	YEARS	SBI BANK(%)	CANARA BANK(%)
1.	2019-2020	3.35	5.69
2.	2020-2021	3.31	6.50
3.	2021-2022	3.81	7.12
4.	2022-2023	3.19	8.16
5.	2023-2024	2.58	5.33



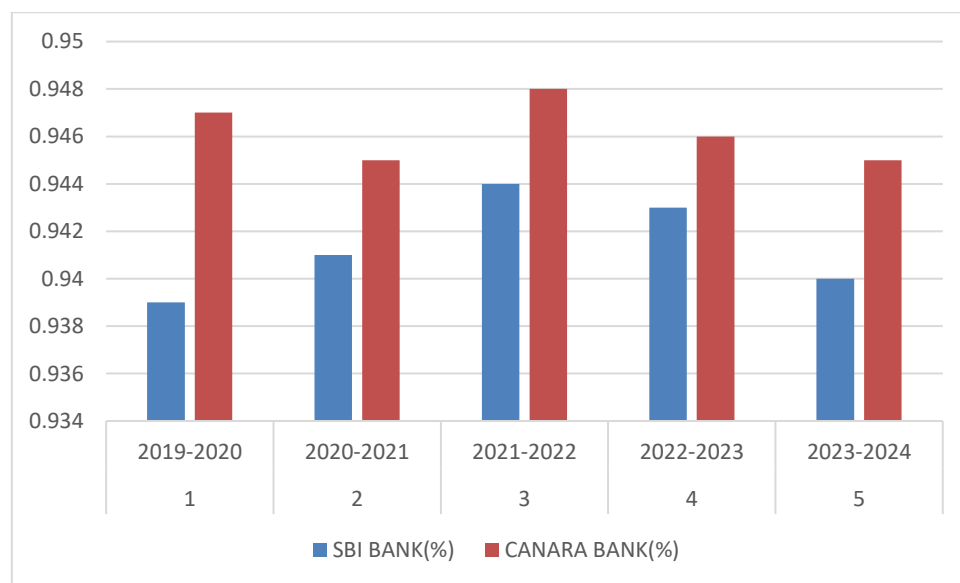
INTERPRETATION

FROM THE ABOVE TABLE, CANARA BANK CURRENT RATIO LOOKS MORE STABLE THAN SBI BANK

6. SOLVANCY RATIO

SOLVANCY RATIO = TOTAL LIABILITIES/TOTAL ASSETS

NO.OF YEARS	YEARS	SBI BANK(%)	CANARA BANK(%)
1.	2019-2020	0.939	0.947
2.	2020-2021	0.941	0.945
3	2021-2022	0.944	0.948
4.	2022-2023	0.943	0.946
5.	2023-2024	0.940	0.945



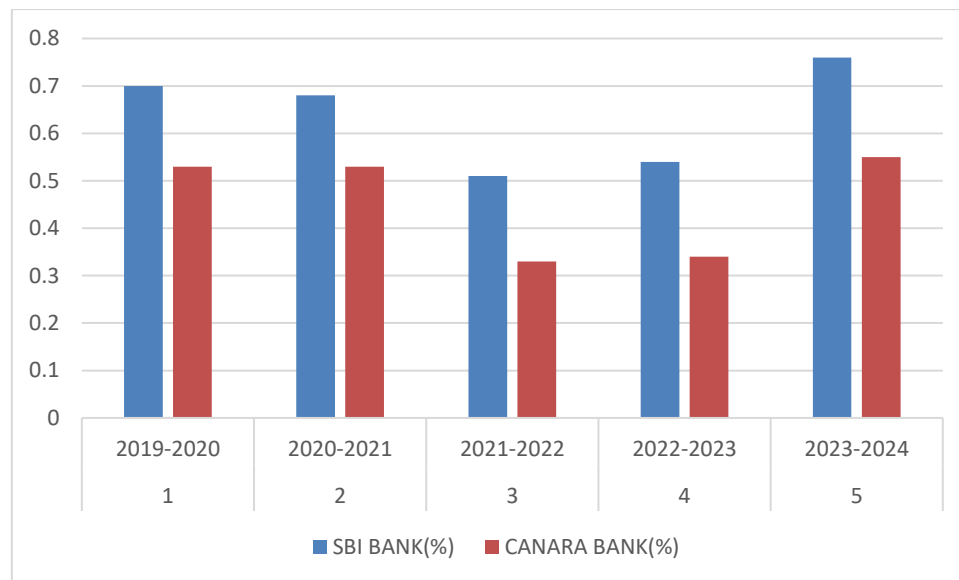
INTERPRETATION

FROM THE ABOVE TABLE, CANARA BANK SOLVANCY RATIO
LOOKS MORE STABLE THAN SBI BANK

7. WORKING CAPITAL TURNOVER RATIO

Working Capital Turnover Ratio = Revenue from Operation / Working Capital

NO.OF YEARS	YEARS	SBI BANK(%)	CANARA BANK(%)
1.	2019-2020	0.70	0.53
2.	2020-2021	0.68	0.53
3.	2021-2022	0.51	0.33
4.	2022-2023	0.54	0.34
5.	2023-2024	0.76	0.55



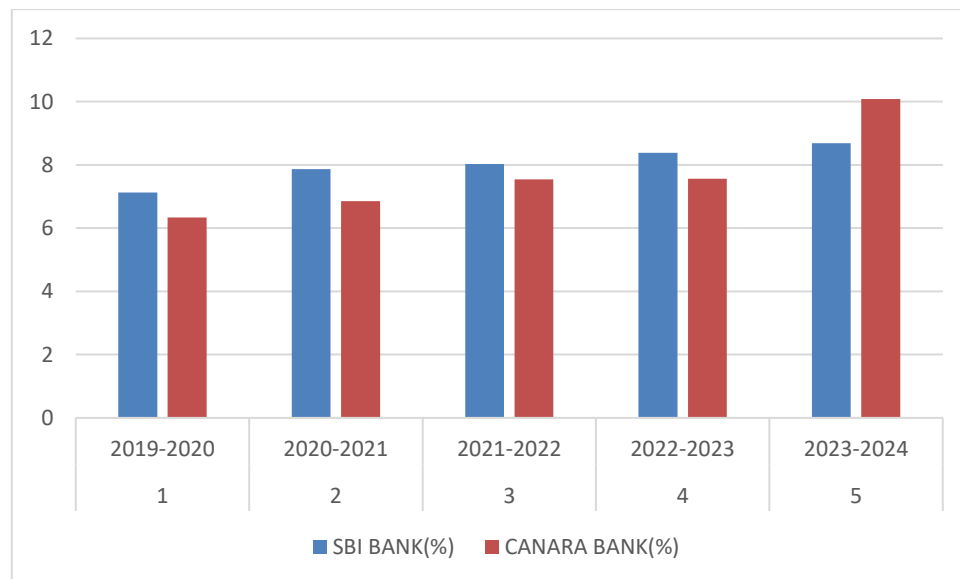
INTERPRETATION

FROM THE ABOVE TABLE, SBI BANK WORKING CAPITAL TURNOVER RATIO LOOKS MORE STABLE THAN CANARA BANK

8. FIXED ASSET TURNOVER RATIO

Fixed Asset Turnover Ratio = Net Revenue from Operation / Fixed Assets

NO.OF YEARS	YEARS	SBI BANK(%)	CANARA BANK(%)
1.	2019-2020	7.13	6.34
2.	2020-2021	7.87	6.85
3.	2021-2022	8.03	7.54
4.	2022-2023	8.38	7.56
5.	2023-2024	8.69	10.08



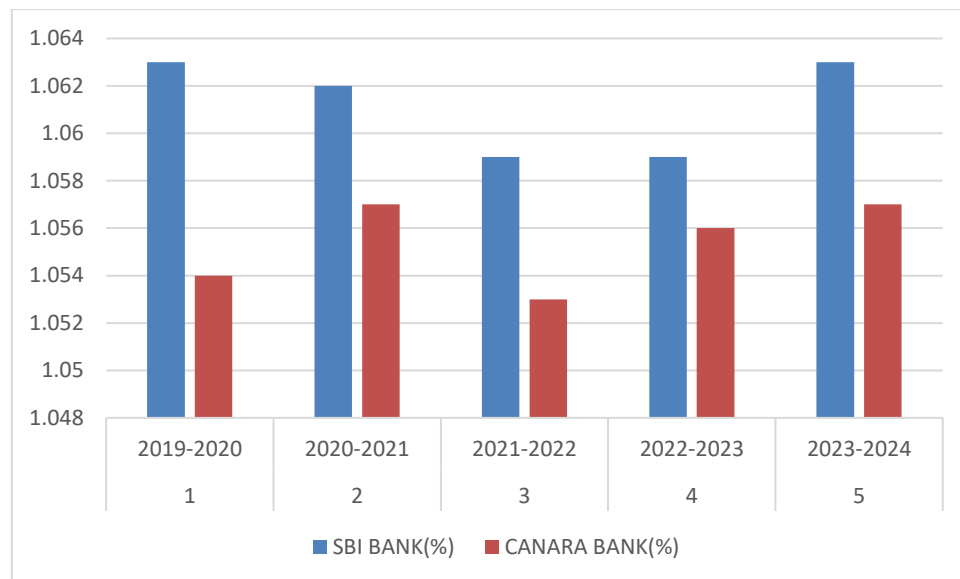
INTERPRETATION

FROM THE ABOVE TABLE, SBI BANK FIXED ASSET TURNOVER RATIO LOOKS MORE STABLE THAN CANARA BANK

9. TOTAL ASSETS TO DEBT RATIO

Total Assets To Debt Ratio = Total Assets / Debt

NO.OF YEARS	YEARS	SBI BANK(%)	CANARA BANK(%)
1.	2019-2020	1.063	1.054
2.	2020-2021	1.062	1.057
3.	2021-2022	1.059	1.053
4.	2022-2023	1.059	1.056
5.	2023-2024	1.063	1.057



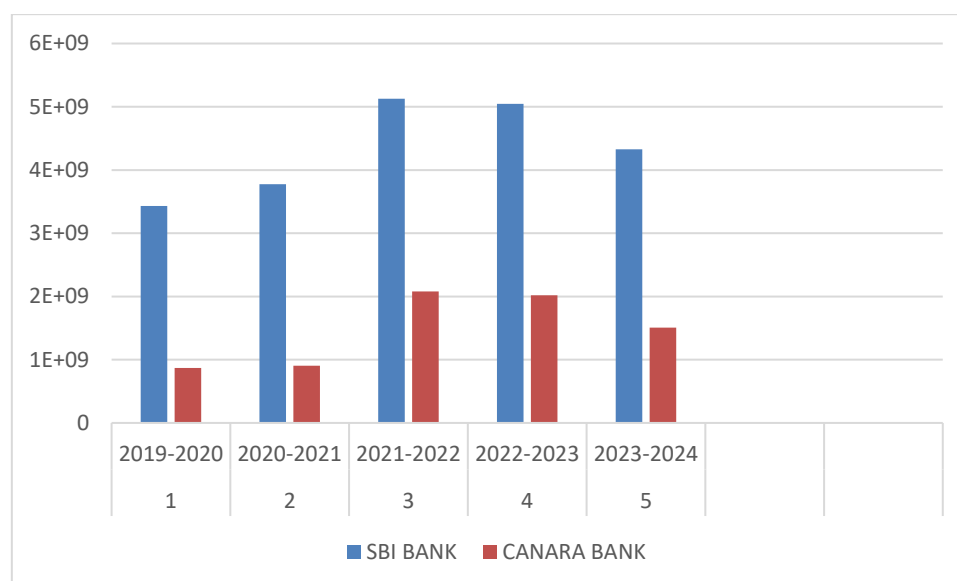
INTERPRETATION

FROM THE ABOVE TABLE, SBI BANK TOTAL ASSETS TO DEBT RATIO LOOKS MORE STABLE THAN CANARA BANK

10. WORKING CAPITAL

Working Capital Ratio = Current Assets – Current Liabilities

NO. OF YEARS	YEARS	SBI BANK	CANARA BANK
1.	2019-2020	3432205188	870800031
2.	2020-2021	3776004539	907094684
3.	2021-2022	5128277300	2077971629
4.	2022-2023	5045453416	2018344978
5.	2023-2024	4325040558	1509742023



INTERPRETATION

FROM THE ABOVE TABLE, SBI BANK WORKING CAPITAL RATIO LOOKS MORE STABLE THAN CANARA BANK

CHAPTER 5
CONCLUSION

FINDINGS

1. WHEN IT COMES TO GROSS PROFIT RATIO CANARA BANK LEADS MORE THAN SBI BANK . CANARA BANKS LOOKS MORE STABLE THAN SBI .

2. WHEN IT COMES TO NET PROFIT RATIO SBI BANKS HAS HIGHER NET PROFIT THAN CANARA BANK. CANARA BANKS SHOWS A NEGATIVE NET PROFIT RATE FOR PAST YEARS .SO SBI BANKS WERE OPERATING SUCCESSFULLY.

3. IN THE CASE OF PE RATIO, IN 2019 SBI IS SHOWING NEGATIVE RATIO THAN CANARA BANK . LATER IN 2020 SBI SHOWS POSITIVE AND INCREASING VALUE THAN CANARA BANK .. CANARA BANK IS DECLINED PAST 3 YEARS .. SBI IS MORE STABLE THAN CANARA BANK

4. AS IN THE CASE OF EARNINGS PER SHARE SBI SHOW A INCREASE RATE THAN CANARA BANK. SBI HAS HIGH EARNINGS PER SHARE THAN CANARA BANK

5. IN THE CASE OF CURRENT RATIO CANARA BANKS IS MORE STABLE THAN SBI .. SBI CURRENT RATIO IS CONSTANT IN 2019,2020,2021,AND 2022.. CANARA BANKS LEADS MORE THAN SBI . WORKING CAPITAL IS MORE STABLE IN CANARA BANK

6. IN THE CASE OF SOLVANCY RATIO SBI AND CANARA BANK ARE CONSTANT .. THERE IS SLIGHT CHANGES IN RATIO . CANARA BANKS LOOKS MORE STABLE THAN SBI

7. WHEN IT COMES TO WORKING CAPITAL TURNOVER RATIO , SBI LOOKS MORE STABLE THAN CANARA BANK . IT IS A FINANCIAL RATIO THAT HELPS COMPANIES UNDERSTAND THEIR EFFICIENCY IN USING THEIR WORKING CAPITAL TO GENERATE SALES.

8. IN THE CASE OF FIXED ASSETS TURNOVER RATIO, SBI HAS MORE TURNOVER THAN CANARA BANK .A HIGHER RATIO IMPLIES THAT MANAGEMENT IS USING ITS FIXED ASSETS MORE EFFECTIVELY. FIRST FOUR YEARS SBI CONSIDER AS HIGHEST LATER IN 2023 SBI HAS A DECLINE VALUE . OVERALL SBI IS CONSIDERED AS STABLE THAN CANARA BANK

9. IN THE CASE OF TOTAL ASSEST TO DEBT RATIO , SBI BANK IS MORE STABLE THAN CANARA BANK. IT SHOWS SBI HAS HIGHEST LEVARAGE THAN CANARA BANK .

10. IN THE CASE OF WORKING CAPITAL ,SBI BANK THERE IS AN INCREASE IN YEAR BY YEAR . BUT IN THE YEAR 2022, 2023 THE IS A FLUCTUATIONS WHICH SHOWS A DECREASE. HOWEVER IN CASE OF CANARA BANK IT IS FLUCTUATING WHICH SHOWS A DECREASE . THEREFORE THEY MAY FACE DIFFICULTIES IN MEETING DAY TO DAY ACTIVITIES WHICH RESULTS IN SACRIFICE ONE FOR ANOTHER.

SUGGESTION

- INCREASE CURRENT ASSETS TO IMPROVE THE CURRENT RATIO

- IMPROVE COST MANAGEMENT TO INCREASE THE GROSS PROFIT RATIO AND MAINTAIN A POSITIVE TREND IN THE NET PROFIT RATIO.

- REDUCE RELIANCE ON DEBT FINANCING TO AVOID POTENTIAL LOSS OF INTEREST FROM CREDITORS, AS INDICATED BY THE PROPRIETARY RATIO.

- MAINTAIN A HEALTHY BALANCE BETWEEN DEBT AND EQUITY FINANCING, AS SHOWN BY THE DECREASING TOTAL DEBT EQUITY RATIO

- A BANK OR COMPANY CAN IMPROVE ITS WORKING CAPITAL BY INCREASING ITS CURRENT ASSETS

- A HIGHER EPS GENERALLY INDICATES THAT THE COMPANY PERFORMED WELL AND CAN INCREASE ITS STOCK PRICE, MAKING IT MORE DESIRABLE TO INVESTORS

CONCLUSION

IN THIS RESEARCH THIS STUDY WAS USED TO ANALYSE THE EFFICIENCY OF PUBLIC SECTOR BANKS IN INDIA AND IT CAN BE SEEN THAT MOST OF THE BANKS ARE SATISFACTORILY EFFICIENT. THE AVERAGE PERFORMANCE OF THE BANKING SECTOR RANGES ABOVE 90%, WHICH INDICATES THE APPROPRIATE CONVERSION OF INPUTS INTO OUTPUTS. WE TOOK 2 PUBLIC SECTOR BANKS IE SBI AND CANARA BANK .THE RESULT ALSO SHOWS THAT THE BANKS LIKE SBI BANKS CANARA BANK ARE EFFICIENT AND THEY HAVE CONSISTENCY IN THEIR PERFORMANCE. THE EFFECENCY OF THESE BANKS ARE MEASURED WITH THE HELP OF RATIO ANALYSIS . IE GROSS PROFIT RATIO , NET PROFIT RATIO, PE RATIO , EARNINGS PER SHARE RATIO, CURRENT RATIO, SOLVANCY RATIO,TOTAL ASSESTS TO RATIO , WORKING CAPITAL TURNOVER RATIO , AND FIXED ASSETS TURNOVER RATIO .

यथा दिनांक 31 मार्च 2019 को तुलन-पत्र
BALANCE SHEET AS AT 31st MARCH 2019

	संयुक्त Schedule	वर्ष 31.03.2019 को As at 31.03.2019 (₹ '000)	वर्ष 31.03.2018 को As at 31.03.2018 (₹ '000)
पूंजी और देयताएं / CAPITAL AND LIABILITIES			
पूंजी / CAPITAL	1	753 24 48	733 24 48
आरक्षित निधिवाई और अधिशेष / RESERVES AND SURPLUS	2	35423 98 71	34871 59 21
जमा / DEPOSITS	3	599033 27 48	524771 86 03
उधार / BORROWINGS	4	40992 29 44	38808 51 17
अन्य देयताएं तथा प्रावधान / OTHER LIABILITIES AND PROVISIONS	5	18563 88 94	17700 89 59
कुल / TOTAL		694766 69 05	616886 10 48
आस्तिवां / ASSETS			
भारतीय रिज़र्व बैंक में नकदी और शेष CASH & BALANCES WITH RESERVE BANK OF INDIA	6	29919 01 60	22100 03 81
बैंकों में शेष और मौज तथा अल्प सूचना पर शेष BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE	7	36233 67 28	27812 29 40
निवेश / INVESTMENTS	8	152985 29 60	144053 67 04
अग्रिम / ADVANCES	9	427727 26 84	381702 98 64
स्थिर आस्तिवां / FIXED ASSETS	10	8410 23 36	8318 64 32
अन्य आस्तिवां / OTHER ASSETS	11	39491 20 37	32898 47 27
कुल / TOTAL		694766 69 05	616886 10 48
आकस्मिक देयताएं / CONTINGENT LIABILITIES	12	359059 22 29	293728 89 00
वसूली के लिए बिल / BILLS FOR COLLECTION		28847 91 53	26782 07 90

यथा दिनांक 31 मार्च 2020 को तुलन-पत्र
BALANCE SHEET AS AT 31ST MARCH 2020

	अनुसूची Schedule	वर्ष 31.03.2020 को As at 31.03.2020 (₹ '000)	वर्ष 31.03.2019 को As at 31.03.2019 (₹ '000)
पूंजी और देयताएं / CAPITAL AND LIABILITIES			
पूंजी / CAPITAL	1	1030 23 34	753 24 48
आरक्षित निधियाँ और अधिशेष / RESERVES AND SURPLUS	2	38262 73 12	35423 98 71
जमा / DEPOSITS	3	625351 17 37	599033 27 48
उधार / BORROWINGS	4	42761 76 72	40992 29 44
अन्य देयताएं तथा प्रावधान / OTHER LIABILITIES AND PROVISIONS	5	16468 83 98	18563 88 94
कुल / TOTAL		723874 74 53	694766 69 05
आस्तियाँ / ASSETS			
भारतीय रिज़र्व बैंक में नकदी और शेष CASH & BALANCES WITH RESERVE BANK OF INDIA	6	22570 13 71	29919 01 60
बैंकों में शेष और माँग तथा अल्प सूचना पर प्रतिदेय राशि BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE	7	45701 32 74	36233 67 28
निवेश / INVESTMENTS	8	176244 94 03	152985 29 60
अग्रिम / ADVANCES	9	432175 20 48	427727 26 84
अचल आस्तियाँ / FIXED ASSETS	10	8276 29 19	8410 23 36
अन्य आस्तियाँ / OTHER ASSETS	11	38906 84 37	39491 20 37
कुल / TOTAL		723874 74 53	694766 69 05
आकस्मिक देयताएं / CONTINGENT LIABILITIES	12	373497 97 25	359059 22 29
वसूली के लिए बिल / BILLS FOR COLLECTION		35939 89 40	28847 91 53

यथा दिनांक 31 मार्च 2022 को तुलन-पत्र
BALANCE SHEET AS AT 31ST MARCH 2022

	अनुसूची Schedule	वर्ष 31.03.2022 को As at 31.03.2022 (₹ '000)	वर्ष 31.03.2021 को As at 31.03.2021 (₹ '000)
पूंजी और देयताएं / CAPITAL AND LIABILITIES			
पूंजी / CAPITAL	1	1814 13 03	1646 73 82
आरक्षित निधियाँ और अधिशेष / RESERVES AND SURPLUS	2	64297 18 13	57238 19 39
जमा / DEPOSITS	3	1086409 25 41	1010874 58 27
उधार / BORROWINGS	4	46284 95 76	49983 56 06
अन्य देयताएं तथा प्रावधान / OTHER LIABILITIES AND PROVISIONS	5	28174 14 85	33931 95 95
कुल / TOTAL		1226979 67 18	1153675 03 49
आस्तियाँ / ASSETS			
भारतीय रिज़र्व बैंक में नकदी और शेष CASH & BALANCES WITH RESERVE BANK OF INDIA	6	51602 91 25	43111 62 29
बैंकों में शेष और माँग तथा अल्प सूचना पर प्रतिदेय राशि BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE	7	130451 39 30	135296 41 38
निवेश / INVESTMENTS	8	282012 89 98	261690 39 40
अग्रिम / ADVANCES	9	703601 82 39	639048 98 61
अचल आस्तियाँ / FIXED ASSETS	10	11356 30 18	11206 53 24
अन्य आस्तियाँ / OTHER ASSETS	11	47954 34 08	63321 08 57
कुल / TOTAL		1226979 67 18	1153675 03 49
आकस्मिक देयताएं / CONTINGENT LIABILITIES	12	375138 02 07	507071 81 36
वसूली के लिए बिल / BILLS FOR COLLECTION		34806 18 05	53385 99 26

तुलन-पत्र यथा दिनांक 31 मार्च 2023
BALANCE SHEET AS AT 31st MARCH 2023

	अनुसूची Schedule	यथा दिनांक 31.03.2023 रुए (₹ '000) As at 31.03.2023 (₹ '000)	यथा दिनांक 31.03.2022 रुए (₹ '000) As at 31.03.2022 (₹ '000)
पूंजी और देयताएं / CAPITAL AND LIABILITIES			
पूंजी / CAPITAL	1	1814 13 03	1814 13 03
आरक्षित और अधिशेष / RESERVES AND SURPLUS	2	71793 04 97	64297 18 13
जमा / DEPOSITS	3	1179218 60 67	1086409 25 41
उधार / BORROWINGS	4	58089 78 91	46284 95 76
अन्य देयताएं तथा प्रावधान / OTHER LIABILITIES AND PROVISIONS	5	34816 67 17	29299 35 74
कुल / TOTAL		1345732 24 75	1228104 88 07
आस्ति / ASSETS			
भारतीय रिज़र्व बैंक के साथ नकद और शेष CASH & BALANCES WITH RESERVE BANK OF INDIA	6	54988 44 54	51602 91 25
बैंकों के साथ शेष और मांग और अल्प सूचना पर प्रतिदेय राशि BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE	7	86434 75 42	130451 39 30
निवेश / INVESTMENTS	8	319038 45 05	282012 89 98
अग्रिम / ADVANCES	9	830672 55 24	703601 82 39
अचल संपत्तियां / FIXED ASSETS	10	10230 67 06	11356 30 17
अन्य परिसंपत्तियां / OTHER ASSETS	11	44367 37 44	49079 54 98
कुल / TOTAL		1345732 24 75	1228104 88 07
आकस्मिक देयताएं / CONTINGENT LIABILITIES	12	289047 47 24	375138 02 07
संग्रह के लिए बिल / BILLS FOR COLLECTION		26066 87 49	34806 18 05

यथा दिनांक 31.03.2019 को समाप्त अवधि का लाभ व हानि खाता
PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 31.03.2019

	अनुसूची Schedule	31.03.2019 को समाप्त अवधि के लिए For the period ended 31.03.2019 (₹'000)	31.03.2018 को समाप्त अवधि के लिए For the period ended 31.03.2018 (₹'000)
I. आय / INCOME			
अर्जित ब्याज / INTEREST EARNED	13	46810 34 18	41252 08 76
अन्य आय / OTHER INCOME	14	6574 95 65	6942 85 24
कुल / Total		53385 29 83	48194 94 00
II. व्यय / EXPENDITURE			
व्यय किया गया ब्याज / INTEREST EXPENDED	15	32332 22 01	29088 76 25
परिचालन व्यय / OPERATING EXPENSES	16	10462 20 75	9557 93 54
प्रावधान और आकस्मिक व्यय PROVISIONS AND CONTINGENCIES		10243 85 56	13770 47 97
कुल / Total		53038 28 32	52417 17 76
III. अवधि के लिए निवल लाभ / (हानि) NET PROFIT/(LOSS) FOR THE PERIOD		347 01 51	(4222 23 76)
IV. विनिवेश / APPROPRIATIONS			
के लिए अंतरण / TRANSFERS TO			
सांविधिक आरक्षित निधि / STATUTORY RESERVE		86 76 00	-
आरक्षित निधि पूंजी / CAPITAL RESERVE		233 00 00	-
निवेश आरक्षित निधि खाता / INVESTMENT RESERVE ACCOUNT		-	-
निवेश उतार-चढ़ाव आरक्षित निधि / INVESTMENT FLUCTUATION RESERVE		27 25 51	-
राजस्व आरक्षित निधि / REVENUE RESERVE		-	-
विशेष आरक्षित निधि / SPECIAL RESERVE		-	-
प्रस्तावित लाभांश / PROPOSED DIVIDEND		-	-
लाभांश कर / DIVIDEND TAX		-	-
लाभ शेष / BALANCE OF PROFIT		-	-
कुल / Total		347 01 51	(4222 23 76)
लेखांकन नीतियाँ / ACCOUNTING POLICIES	17		
लेखा संबंधी टिप्पणियाँ / NOTES ON ACCOUNTS	18		
प्रति शेयर अर्जन / EARNINGS PER SHARE (मूल व तनुकृत) / (BASIC AND DILUTED) (₹ में / in ₹)		4.71	(70.47)

यथा दिनांक 31.03.2020 को समाप्त अवधि के लिए लाभ व हानि खाता
PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 31.03.2020

	अनुसूची Schedule	31.03.2020 को समाप्त अवधि के लिए For the period ended 31.03.2020 (₹'000)	31.03.2019 को समाप्त अवधि के लिए For the period ended 31.03.2019 (₹'000)
I. आय / INCOME			
अर्जित ब्याज / INTEREST EARNED	13	48934 99 02	46810 34 18
अन्य आय / OTHER INCOME	14	7813 15 46	6574 95 65
कुल / Total		56748 14 48	53385 29 83
II. व्यय / EXPENDITURE			
व्यय किया गया ब्याज / INTEREST EXPENDED	15	35811 08 34	32332 22 01
परिचालन व्यय / OPERATING EXPENSES	16	11577 23 46	10462 20 75
प्रावधान और आकस्मिक व्यय PROVISIONS AND CONTINGENCIES		11595 54 24	10243 85 56
कुल / Total		58983 86 04	53038 28 32
III. अवधि के लिए निवल लाभ / (हानि) NET PROFIT/(LOSS) FOR THE PERIOD		(2235 71 56)	347 01 51
IV. विविभाजन / APPROPRIATIONS			
के लिए अंतरण / TRANSFERS TO			
सांविधिक आरक्षित निधि / STATUTORY RESERVE			86 76 00
आरक्षित निधि पूंजी / CAPITAL RESERVE			233 00 00
निवेश आरक्षित निधि खाता / INVESTMENT RESERVE ACCOUNT			
निवेश उतार-चढ़ाव आरक्षित निधि / INVESTMENT FLUCTUATION RESERVE			27 25 51
राजस्व आरक्षित निधि / REVENUE RESERVE			
विशेष आरक्षित निधि / SPECIAL RESERVE			
प्रस्तावित लाभांश / PROPOSED DIVIDEND			
लाभांश कर / DIVIDEND TAX			
लाभ / (हानि) शेष / BALANCE OF PROFIT/(LOSS)		(2235 71 56)	
कुल / Total		(2235 71 56)	347 01 51
लेखा पद्धति नीति / ACCOUNTING POLICIES	17		
खातों पर नोट्स / NOTES ON ACCOUNTS	18		
प्रति शेयर आय अर्जन / EARNINGS PER SHARE (मूल व तनुकृत) / (BASIC AND DILUTED) (₹ में / in ₹)		(26.50)	4.71

यथा दिनांक 31.03.2021 को समाप्त अवधि के लिए लाभ व हानि लेखा
PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 31.03.2021

	अनुसूची Schedule	31.03.2021 को समाप्त अवधि के लिए (₹ '000) For the period ended 31.03.2021 (₹ '000)	31.03.2020 को समाप्त अवधि के लिए (₹ '000) For the period ended 31.03.2020 (₹ '000)
I. आय / INCOME			
अर्जित ब्याज / INTEREST EARNED	13	69239 78 22	48934 99 02
अन्य आय / OTHER INCOME	14	15285 29 43	7813 15 46
कुल / Total		84525 07 65	56748 14 48
II. व्यय / EXPENDITURE			
व्यय किया गया ब्याज / INTEREST EXPENDED	15	45177 62 37	35811 08 34
परिचालन व्यय / OPERATING EXPENSES	16	19338 18 41	11577 23 46
प्रावधान और आकस्मिक व्यय PROVISIONS AND CONTINGENCIES		17451 69 19	11595 54 24
कुल / Total		81967 49 97	58983 86 04
III. अवधि के लिए निवल लाभ / (हानि) NET PROFIT / (LOSS) FOR THE PERIOD		2557 57 68	(2235 71 56)
IV. विविभाजन / APPROPRIATIONS			
के लिए अंतरण / TRANSFERS TO			
सांविधिक आरक्षित निधि / STATUTORY RESERVE		639 39 42	-
आरक्षित निधि पूंजी / CAPITAL RESERVE		1162 70 39	-
निवेश उतार-चढ़ाव आरक्षित निधि / INVESTMENT FLUCTUATION RESERVE		755 47 87	-
राजस्व आरक्षित निधि / REVENUE RESERVE		-	-
विशेष आरक्षित निधि / SPECIAL RESERVE		-	-
प्रस्तावित लाभांश / PROPOSED DIVIDEND		-	-
लाभांश कर / DIVIDEND TAX		-	-
लाभ / शेष / BALANCE OF PROFIT		-	-
कुल / Total		2557 57 68	(2235 71 56)
लेखा पद्धति नीति / ACCOUNTING POLICIES	17		
खातों पर नोट्स / NOTES ON ACCOUNTS	18		
प्रति शेयर आय अर्जन / EARNINGS PER SHARE		16.91	(26.50)

यथा दिनांक 31.03.2023 को समाप्त अवधि के लिए लाभ व हानि लेखा
PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 31.03.2023

	अनुसूची Schedule	31.03.2023 को समाप्त अवधि के लिए (₹ '000) For the period ended 31.03.2023 (₹ '000)	31.03.2022 को समाप्त अवधि के लिए (₹ '000) For the period ended 31.03.2022 (₹ '000)
I. आय / INCOME			
अर्जित ब्याज / INTEREST EARNED	13	84424 78 22	69410 23 93
अन्य आय / OTHER INCOME	14	18762 20 26	16496 90 42
कुल / Total		103186 98 48	85907 14 35
II. व्यय / EXPENDITURE			
व्यय किया गया ब्याज / INTEREST EXPENDED	15	52989 48 70	43026 26 26
परिचालन व्यय / OPERATING EXPENSES	16	22481 47 99	19791 90 55
प्रावधान और आकस्मिकताएं PROVISIONS AND CONTINGENCIES		17112 25 30	17410 56 45
कुल / Total		92583 21 99	80228 73 26
III. अवधि के लिए शेष लाभ / (हानि) NET PROFIT / (LOSS) FOR THE PERIOD		10603 76 49	5678 41 09
लाभ/हानि (-) आगे लाया गया PROFIT/LOSS (-) BROUGHT FORWARD			
IV. विविक्तिकरण / APPROPRIATIONS			
अंतरण / TRANSFERS TO			
सांविधिक निधि / STATUTORY RESERVES		2650 94 12	1419 60 27
पूंजी निधि / CAPITAL RESERVES		80 10 04	540 96 28
विशेष निधि / SPECIAL RESERVE		2000 00 00	
निवेश आरक्षित खाता / INVESTMENT RESERVE ACCOUNT		549 85 85	118 78 51
निवेश उतार-चढ़ाव आरक्षित निधि खाता / INVESTMENT FLUCTUATION RESERVE ACCOUNT		74 43 63	
प्रस्तावित लाभांश / PROPOSED DIVIDEND		2176 95 63	1179 18 47
आगे ले जाई गई शेष राशि/ BALANCE CARRIED OVER		3071 47 22	2419 87 56
कुल / Total		10603 76 49	5678 41 09
प्रति शेयर आय / EARNINGS PER SHARE		58.45	32.49

यथा दिनांक 31.03.2022 को समाप्त अवधि के लिए लाभ व हानि लेखा
PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 31.03.2022

	अनुसूची Schedule	31.03.2022 को समाप्त अवधि के लिए (₹ '000) For the period ended 31.03.2022 (₹ '000)	31.03.2021 को समाप्त अवधि के लिए (₹ '000) For the period ended 31.03.2021 (₹ '000)
I. आय / INCOME			
अर्जित ब्याज / INTEREST EARNED	13	69410 23 93	69280 46 22
अन्य आय / OTHER INCOME	14	16496 90 42	14924 31 07
कुल / Total		85907 14 35	84204 77 29
II. व्यय / EXPENDITURE			
व्यय किया गया ब्याज / INTEREST EXPENDED	15	43026 26 26	45177 62 37
परिचालन व्यय / OPERATING EXPENSES	16	19791 90 55	19338 18 42
प्रावधान और आकस्मिक व्यय PROVISIONS AND CONTINGENCIES		17410 56 45	17131 38 82
कुल / Total		80228 73 26	81647 19 61
III. अवधि के लिए शेष लाभ / (हानि) NET PROFIT / (LOSS) FOR THE PERIOD		5678 41 09	2557 57 68
लाभ/हानि (-) आयातित PROFIT/LOSS (-) BROUGHT FORWARD			
IV. विविक्तिकरण / APPROPRIATIONS			
निम्नलिखित को अंतरण / TRANSFERS TO			
सांविधिक आरक्षित निधि / STATUTORY RESERVES		1419 60 27	639 39 42
पूंजी आरक्षित निधि / CAPITAL RESERVES		540 96 28	1162 70 39
निवेश आरक्षित लेखा / INVESTMENT RESERVE ACCOUNT		118 78 51	755 47 87
प्रस्तावित लाभांश / PROPOSED DIVIDEND		1179 18 47	-
लाभ शेष / BALANCE CARRIED OVER		2419 87 56	
कुल / Total		5678 41 09	2557 57 68
प्रति शेयर अर्जन / EARNINGS PER SHARE		32.49	16.91

यथा दिनांक 31 मार्च 2021 को तुलन-पत्र
BALANCE SHEET AS AT 31st MARCH 2021

	क्र.सूची Schedule	वर्ष 31.03.2021 को (₹ '000) As at 31.03.2021 (₹ '000)	वर्ष 31.03.2020 को (₹ '000) As at 31.03.2020 (₹ '000)
पूंजी और देयताएं / CAPITAL AND LIABILITIES			
पूंजी / CAPITAL	1	1646 73 82	1030 23 34
आरक्षित निधियां और अधिशेष / RESERVES AND SURPLUS	2	57238 19 39	38262 73 12
जमा / DEPOSITS	3	1010874 58 27	625351 17 37
उधार / BORROWINGS	4	49983 56 06	42761 76 72
अन्य देयताएं तथा प्रावधान / OTHER LIABILITIES AND PROVISIONS	5	33931 95 95	16468 83 98
कुल / TOTAL		1153675 03 49	723874 74 53
आस्तिधियां / ASSETS			
भारतीय रिज़र्व बैंक में नकदी और शेष CASH & BALANCES WITH RESERVE BANK OF INDIA	6	43111 62 29	22570 13 71
बैंकों में शेष और मौग तथा अल्प सूचना पर प्रतिदेय राशि BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE	7	135296 41 38	45701 32 74
निवेश / INVESTMENTS	8	261690 39 40	176244 94 03
अग्रिम / ADVANCES	9	639048 98 61	432175 20 48
अचल आस्तिधियां / FIXED ASSETS	10	11206 53 24	8276 29 19
अन्य आस्तिधियां / OTHER ASSETS	11	63321 08 57	38906 84 38
कुल / TOTAL		1153675 03 49	723874 74 53
आकस्मिक देयताएं / CONTINGENT LIABILITIES	12	507071 81 36	373497 97 25
वसूली के लिए बिल / BILLS FOR COLLECTION		53385 99 26	35939 89 40

State Bank of India

Balance Sheet as at 31st March, 2019

(000s omitted)			
	Schedule No.	As at 31.03.2019 (Current Year) ₹	As at 31.03.2018 (Previous Year) ₹
CAPITAL AND LIABILITIES			
Capital	1	892,46,12	892,45,88
Reserves & Surplus	2	220021,36,33	218236,10,15
Deposits	3	2911386,01,07	2706343,28,50
Borrowings	4	403017,11,82	362142,07,45
Other Liabilities and Provisions	5	145597,29,55	167138,07,68
TOTAL		3680914,24,89	3454751,99,66
ASSETS			
Cash and Balances with Reserve Bank of India	6	176932,41,75	150397,18,14
Balances with Banks and money at call and short notice	7	45557,69,40	41501,46,05
Investments	8	967021,94,75	1060986,71,50
Advances	9	2185876,91,77	1934880,18,91
Fixed Assets	10	39197,56,94	39992,25,11
Other Assets	11	266327,70,28	226994,19,95
TOTAL		3680914,24,89	3454751,99,66
Contingent Liabilities	12	1116081,45,94	1162020,69,30
Bills for Collection	-	70022,53,97	74027,90,24
Significant Accounting Policies	17		
Notes to Accounts	18		

Schedules referred to above form an integral part of the Balance Sheet.

Signed by:

Smt. Anshula Kant
Managing Director
(Stressed Assets, Risk
& Compliance)

Shri Arijit Basu
Managing Director
(Commercial Clients
Group & IT)

Shri Dinesh Kumar Khara
Managing Director
(Global Banking &
Subsidiaries)

Shri P. K. Gupta
Managing Director
(Retail & Digital Banking)

Directors:

Dr. Girish Kumar Ahuja
Shri B. Venugopal
Dr. Purnima Gupta
Shri Chandan Sinha
Shri Sanjiv Malhotra
Dr. Pushpendra Rai
Shri Basant Seth
Shri Bhaskar Pramanik

Shri Rajnish Kumar
Chairman

Place: Mumbai

Date: 10th May 2019

State Bank of India

Profit and Loss Account for the year ended 31st March, 2019

(000s omitted)

	Schedule No.	Year ended 31.03.2019 (Current Year) ₹	Year ended 31.03.2018 (Previous Year) ₹
I. INCOME			
Interest earned	13	242868,65,35	220499,31,56
Other Income	14	36774,88,78	44600,68,71
TOTAL		279643,54,13	265100,00,27
II. EXPENDITURE			
Interest expended	15	154519,77,80	145645,60,00
Operating expenses	16	69687,73,74	59943,44,64
Provisions and contingencies		54573,79,61	66058,41,00
TOTAL		278781,31,15	271647,45,64
III. PROFIT			
Net Profit/(Loss) for the year		862,22,98	(6547,45,37)
Add: Profit/(Loss) brought forward		(15078,56,86)	31,68
Loss of eABs & BMB on amalgamation		-	(6407,68,97)
TOTAL		(14216,33,88)	(12954,82,66)
IV. APPROPRIATIONS			
Transfer to Statutory Reserve		258,66,89	-
Transfer to Capital Reserve		379,20,76	3288,87,88
Transfer to Revenue and other Reserves		371,84,01	(1165,13,68)
Balance carried over to Balance Sheet		(15226,05,54)	(15078,56,86)
TOTAL		(14216,33,88)	(12954,82,66)
Basic Earning per Share:		₹ 0.97	₹ -7.67
Diluted Earning per Share:		₹ 0.97	₹ -7.67
Significant Accounting Policies	17		
Notes to Accounts	18		

The schedules referred to above form an integral part of the Profit & Loss Account.

Signed by:

Smt. Anshula Kant
Managing Director
(Stressed Assets, Risk
& Compliance)

Shri Arijit Basu
Managing Director
(Commercial Clients
Group & IT)

Shri Dinesh Kumar Khara
Managing Director
(Global Banking &
Subsidiaries)

Shri P. K. Gupta
Managing Director
(Retail & Digital Banking)

Directors:

Dr. Girish Kumar Ahuja
Shri B. Venugopal
Dr. Purnima Gupta
Shri Chandan Sinha
Shri Sanjiv Malhotra
Dr. Pushendra Rai
Shri Basant Seth
Shri Bhaskar Pramanik

Shri Rajnish Kumar
Chairman

Place: Mumbai

Date: 10th May 2019

State Bank of India
Balance Sheet as at 31st March, 2020

STANDALONE

(000s omitted)

	Schedule No.	As at 31.03.2020 (Current Year) ₹	As at 31.03.2019 (Previous Year) ₹
CAPITAL AND LIABILITIES			
Capital	1	892,46,12	892,46,12
Reserves & Surplus	2	231114,96,63	220021,36,33
Deposits	3	3241620,73,43	2911386,01,07
Borrowings	4	314655,65,21	403017,11,82
Other Liabilities and Provisions	5	163110,10,41	145597,29,55
TOTAL		3951393,91,80	3680914,24,89
ASSETS			
Cash and Balances with Reserve Bank of India	6	166735,77,90	176932,41,75
Balances with Banks and money at call and short notice	7	84361,22,64	45557,69,40
Investments	8	1046954,51,75	967021,94,75
Advances	9	2325289,56,07	2185876,91,77
Fixed Assets	10	38439,28,18	39197,56,94
Other Assets	11	289613,55,26	266327,70,28
TOTAL		3951393,91,80	3680914,24,89
Contingent Liabilities	12	1214994,60,69	1116081,45,94
Bills for Collection	-	55758,16,19	70022,53,97
Significant Accounting Policies	17		
Notes to Accounts	18		

Schedules referred to above form an integral part of the Balance Sheet.

Shri Challa Sreenivasulu Setty
Managing Director
(Retail & Digital Banking)

Shri Arijit Basu
Managing Director
(Commercial Clients Group & IT)

Shri Dinesh Kumar Khara
Managing Director
(Global Banking & Subsidiaries)

Directors:

Shri Sanjiv Malhotra
Shri Bhaskar Pramanik
Shri Basant Seth
Dr. Pushpendra Rai
Dr. Purnima Gupta
Shri B. Venugopal
Shri Chandan Sinha
Shri Debasish Panda
Shri Sanjeev Maheshwari

Place:

Udagamandalam
New Delhi
Kanpur
New Delhi
New Delhi
Mumbai
Mumbai
New Delhi
Mumbai

Shri Rajnish Kumar
Chairman

Place: Mumbai

Date : 5th June 2020

State Bank of India

Balance Sheet as at 31st March, 2021

(000s omitted)

	Schedule No.	As at 31.03.2021 (Current Year) ₹	As at 31.03.2020 (Previous Year) ₹
CAPITAL AND LIABILITIES			
Capital	1	892,46,12	892,46,12
Reserves & Surplus	2	252982,72,85	231114,96,63
Deposits	3	3681277,07,96	3241620,73,43
Borrowings	4	417297,69,88	314655,65,21
Other Liabilities and Provisions	5	181979,66,31	163110,10,41
TOTAL		4534429,63,12	3951393,91,80
ASSETS			
Cash and Balances with Reserve Bank of India	6	213201,53,63	166735,77,90
Balances with Banks and money at call and short notice	7	129837,17,31	84361,22,64
Investments	8	1351705,20,51	1046954,51,75
Advances	9	2449497,79,11	2325289,56,07
Fixed Assets	10	38419,24,19	38439,28,18
Other Assets	11	351768,68,37	289613,55,26
TOTAL		4534429,63,12	3951393,91,80
Contingent Liabilities	12	1706949,91,17	1214994,60,69
Bills for Collection	-	56516,11,88	55758,16,19
Significant Accounting Policies	17		
Notes to Accounts	18		

Schedules referred to above form an integral part of the Balance Sheet.

Shri Ashwini Kumar Tewari
Managing Director
(International Banking,
Technology & Subsidiaries)

Shri Swaminathan J.
Managing Director
(Risk, Compliance and SARG)

Shri Ashwani Bhatia
Managing Director
(Corporate Banking &
Global Markets)

Shri Challa Sreenivasulu Setty
Managing Director
(Retail & Digital Banking)

Directors:

Shri B. Venugopal
Dr. Pushpendra Rai
Dr Ganesh Natarajan
Shri Mrugank M Paranjape
Shri Ketan S. Vikamsey
Shri Sanjeev Maheshwari

Place:

Mumbai
New Delhi
Pune
Mumbai
Mumbai
Mumbai

Shri Dinesh Kumar Khara
Chairman

Place: Mumbai
Date : 21st May, 2021

State Bank of India

Profit and Loss Account for the year ended 31st March, 2021

(000s omitted)

	Schedule No.	Year ended 31.03.2021 (Current Year) ₹	Year ended 31.03.2020 (Previous Year) ₹
I. INCOME			
Interest earned	13	265150,63,38	257323,59,22
Other Income	14	43496,37,47	45221,47,80
TOTAL		308647,00,85	302545,07,02
II. EXPENDITURE			
Interest expended	15	154440,63,33	159238,76,57
Operating expenses	16	82652,22,35	75173,69,02
Provisions and contingencies		51143,68,23	53644,50,37
TOTAL		288236,53,91	288056,95,96
III. PROFIT			
Net Profit for the year		20410,46,94	14488,11,06
Add: Profit/ (Loss) brought forward		(10498,30,21)	(15226,05,54)
TOTAL		9912,16,73	(737,94,48)
IV. APPROPRIATIONS			
Transfer to Statutory Reserve		6123,14,08	4346,43,32
Transfer to Capital Reserve		1465,12,42	3985,83,93
Transfer to Investment Fluctuation Reserve		1928,19,63	1119,88,09
Transfer to Revenue and other Reserves		426,70,60	308,20,39
Dividend for the current year		3569,84,46	-
Balance carried over to Balance Sheet		(3600,84,46)	(10498,30,21)
TOTAL		9912,16,73	(737,94,48)
V. EARNINGS PER EQUITY SHARE (Face value ₹ 1 per share)			
Basic (in ₹)		22.87	16.23
Diluted (in ₹)		22.87	16.23
Significant Accounting Policies	17		
Notes to Accounts	18		

The schedules referred to above form an integral part of the Profit & Loss Account.

Shri Ashwini Kumar Tewari
Managing Director
(International Banking,
Technology & Subsidiaries)

Shri Swaminathan J.
Managing Director
(Risk, Compliance and SARG)

Shri Ashwani Bhatia
Managing Director
(Corporate Banking &
Global Markets)

Shri Challa Sreenivasulu Setty
Managing Director
(Retail & Digital Banking)

Directors:

Shri B. Venugopal

Dr. Pushpendra Rai

Dr Ganesh Natarajan

Shri Mrugank M Paranjape

Shri Ketan S. Vikamsey

Shri Sanjeev Maheshwari

Place:

Mumbai

New Delhi

Pune

Mumbai

Mumbai

Mumbai

Shri Dinesh Kumar Khara

Chairman

Place: Mumbai

Date : 21st May, 2021

State Bank of India

Balance Sheet as at 31st March, 2022

(000s omitted)

	Schedule No.	As at 31.03.2022 (Current Year) ₹	As at 31.03.2021 (Previous Year) ₹
CAPITAL AND LIABILITIES			
Capital	1	892,46,12	892,46,12
Reserves & Surplus	2	279195,59,89	252982,72,85
Deposits	3	4051534,12,27	3681277,07,96
Borrowings	4	426043,37,98	417297,69,88
Other Liabilities and Provisions	5	229931,84,28	181979,66,31
TOTAL		4987597,40,54	4534429,63,12
ASSETS			
Cash and Balances with Reserve Bank of India	6	257859,20,71	213201,53,63
Balances with Banks and money at call and short notice	7	136693,11,40	129837,17,31
Investments	8	1481445,46,98	1351705,20,51
Advances	9	2733966,59,29	2449497,79,11
Fixed Assets	10	37708,15,83	38419,24,19
Other Assets	11	339924,86,33	351768,68,37
TOTAL		4987597,40,54	4534429,63,12
Contingent Liabilities	12	2007083,44,06	1706949,91,17
Bills for Collection	-	77730,12,34	56516,11,88
Significant Accounting Policies	17		
Notes to Accounts	18		

Schedules referred to above form an integral part of the Balance Sheet.

Shri Ashwini Kumar Tewari
Managing Director
(International Banking,
Technology & Subsidiaries)

Shri Swaminathan J.
Managing Director
(Risk, Compliance and SARG)

Shri Ashwani Bhatia
Managing Director
(Corporate Banking &
Global Markets)

Shri Challa Sreenivasulu Setty
Managing Director
(Retail & Digital Banking)

Directors:

Shri B. Venugopal
Dr Ganesh Natarajan
Shri Mrugank M Paranjape
Shri Ketan S. Vikamsey
Shri Sanjeev Maheshwari
Shri Prafulla P. Chhajed

Shri Dinesh Kumar Khara
Chairman

Place: Mumbai
Date : 13th May, 2022

State Bank of India

Profit and Loss Account for the year ended 31st March, 2022

(000s omitted)

	Schedule No.	Year ended 31.03.2022 (Current Year) ₹	Year ended 31.03.2021 (Previous Year) ₹
I. INCOME			
Interest earned	13	275457,29,04	265150,63,38
Other Income	14	40563,91,40	43496,37,47
TOTAL		316021,20,44	308647,00,85
II. EXPENDITURE			
Interest expended	15	154749,70,43	154440,63,33
Operating expenses	16	93397,51,52	82652,22,35
Provisions and contingencies		36198,00,44	51143,68,23
TOTAL		284345,22,39	288236,53,91
III. PROFIT			
Net Profit for the year		31575,98,05	20410,46,54
Add: Profit/ (Loss) brought forward		(3600,84,46)	(10498,30,21)
TOTAL		28075,13,59	9912,16,73
IV. APPROPRIATIONS			
Transfer to Statutory Reserve		9502,79,42	6123,14,08
Transfer to Capital Reserve		538,15,24	1465,12,42
Transfer to Investment Fluctuation Reserve		4647,87,02	1928,19,63
Transfer to Revenue and other Reserves		1168,14,00	426,70,60
Dividend for the current year		6306,47,42	3509,84,46
Balance carried over to Balance Sheet		5881,40,49	(3600,84,45)
TOTAL		28075,13,59	9912,16,73
V. EARNINGS PER EQUITY SHARE (Face value ₹ 1 per share)			
Basic (in ₹)		35.49	22.87
Diluted (in ₹)		35.49	22.87
Significant Accounting Policies	17		
Notes to Accounts	18		

The schedules referred to above form an integral part of the Profit & Loss Account.

Shri Ashwini Kumar Tewari
Managing Director
(International Banking,
Technology & Subsidiaries)

Shri Swaminathan J.
Managing Director
(Risk, Compliance and SARG)

Shri Ashwani Bhatia
Managing Director
(Corporate Banking &
Global Markets)

Shri Challa Sreenivasulu Setty
Managing Director
(Retail & Digital Banking)

Directors:

Shr. B. Venugopal
Dr. Ganesh Natarajan
Shri. Mrugank M. Paranjape
Shr. Ketan S. Vikamsey
Shr. Sanjeev Maheshwari
Shr. Prafulla P. Chhajed

Shri Dinesh Kumar Khara
Chairman

Place: Mumbai

Date : 13th May, 2022

State Bank of India

Balance Sheet as at 31st March 2023

(000s omitted)

	Schedule No.	As at 31.03.2023 (Current Year) ₹	As at 31.03.2022 (Previous Year) ₹
CAPITAL AND LIABILITIES			
Capital	1	892,46,12	892,46,12
Reserves & Surplus	2	326715,98,77	279195,59,89
Deposits	3	4423777,77,63	4051534,12,27
Borrowings	4	493135,15,62	426043,37,98
Other Liabilities and Provisions	5	272457,14,51	229931,84,28
TOTAL		5516978,52,65	4987597,40,54
ASSETS			
Cash and Balances with Reserve Bank of India	6	247087,57,52	318265,20,71
Balances with Banks and money at call and short notice	7	60812,04,28	76287,11,40
Investments	8	1570366,22,57	1481445,46,98
Advances	9	3199269,29,68	2733966,59,29
Fixed Assets	10	42381,80,31	37708,15,83
Other Assets	11	397061,58,29	339924,86,33
TOTAL		5516978,52,65	4987597,40,54
Contingent Liabilities	12	1826574,12,43	2007083,44,06
Bills for Collection	-	64531,07,67	77730,12,34
Significant Accounting Policies	17		
Notes to Accounts	18		

Schedules referred to above form an integral part of the Balance Sheet.

Shri Alok Kumar Choudhary
Managing Director
(Retail Business & Operations)

Shri Ashwini Kumar Tewari
Managing Director
(Risk, Compliance & SARG)

Shri Swaminathan J.
Managing Director
(Corporate Banking &
Subsidiaries)

Shri Challa Sreenivasulu Setty
Managing Director
(International Banking, Global
Markets & Technology)

Directors:

Shri B. Venugopal
Dr. Ganesh G Natarajan
Shri Ketan S. Vikamsey
Shri Mrugank M. Paranjape
Shri Prafulla P. Chhajed
Ms. Swati Gupta
Shri Anil Kumar Sharma

Shri Dinesh Kumar Khara
Chairman

Place: Mumbai
Date: 18th May 2023

State Bank of India

Profit and Loss Account for the year ended 31st March 2023

(000s omitted)

	Schedule No.	Year ended 31.03.2023 (Current Year) ₹	Year ended 31.03.2022 (Previous Year) ₹
I. INCOME			
Interest earned	13	332103,06,02	275457,29,04
Other Income	14	36615,59,76	40563,91,40
TOTAL		368718,65,78	316021,20,44
II. EXPENDITURE			
Interest expended	15	187262,55,56	154749,70,43
Operating expenses	16	97743,13,61	93397,51,52
Provisions and contingencies		33480,51,25	36198,00,44
TOTAL		318486,20,42	284345,22,39
III. PROFIT			
Net Profit for the year		50232,45,36	31675,98,05
Add: Profit/(Loss) brought forward		5881,40,49	(3600,84,46)
TOTAL		56113,85,85	28075,13,59
IV. APPROPRIATIONS			
Transfer to Statutory Reserve		15069,73,61	9502,79,42
Transfer to Capital Reserve		232,80,84	538,15,24
Transfer to Investment Fluctuation Reserve		4575,43,43	4647,87,02
Transfer to Revenue and other Reserves		2052,35,00	1168,44,00
Dividend for the current year		10084,81,15	6336,47,42
Balance carried over to Balance Sheet		24098,71,82	5881,40,49
TOTAL		56113,85,85	28075,13,59
V. EARNINGS PER EQUITY SHARE (Face value ₹1 per share)			
Basic (in ₹)		56.29	35.49
Diluted (in ₹)		56.29	35.49
Significant Accounting Policies	17		
Notes to Accounts	18		

Schedules referred to above form an integral part of the Profit & Loss Account.

Shri Alok Kumar Choudhary
Managing Director
(Retail Business & Operations)

Shri Ashwini Kumar Tewari
Managing Director
(Risk, Compliance & SARG)

Shri Swaminathan J.
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Shri Prafulla P. Chhajed
Ms. Swati Gupta
Shri Anil Kumar Sharma

Shri Dinesh Kumar Khara
Chairman

Place: Mumbai
Date: 18th May 2023