



# Quarterly Results

Q1FY15

8<sup>th</sup> August 2014

## **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*

# Performance Highlights



YoY  
Growth

Q1FY15 over  
Q1FY14

Net Interest Income  15.12%

Fee Income  10.90%

Operating Profit  16.37 %

Net Profit  3.33%

Expense Ratio  -296 bps

Gross NPA Ratio  -66 bps

Capital Adequacy Ratio  
(Basel III)

Tier I 9.63%

Overall 12.33%\*

\* with retained profit, CAR is 12.56% with Tier I at 9.86%



# NII and Operating Profit



Rs. In Crores

Q1FY15

Q4FY14

Q1FY14

YOY %

Interest Income	36487	35858	31718	15.03
Other Income	4252	6586	4474	-4.97
<i>Of which Fee Income</i>	<i>2837</i>	<i>4467</i>	<i>2558</i>	<i>10.90</i>
<b>Total Income</b>	<b>40739</b>	<b>42444</b>	<b>36192</b>	<b>12.56</b>
Interest Expenses	23235	22955	20206	14.99
<b>Net Interest Income</b>	<b>13252</b>	<b>12903</b>	<b>11512</b>	<b>15.12</b>
Staff Expenses	5565	5279	5539	0.45
Overheads	3152	3581	2896	8.86
<b>Operating Expenses</b>	<b>8717</b>	<b>8861</b>	<b>8435</b>	<b>3.34</b>
<b>Operating Profit</b>	<b>8788</b>	<b>10628</b>	<b>7551</b>	<b>16.37</b>



# Net Profit - a Snapshot

Rs. In Crores

Q1FY15

Q4FY14

Q1FY14

YOY %

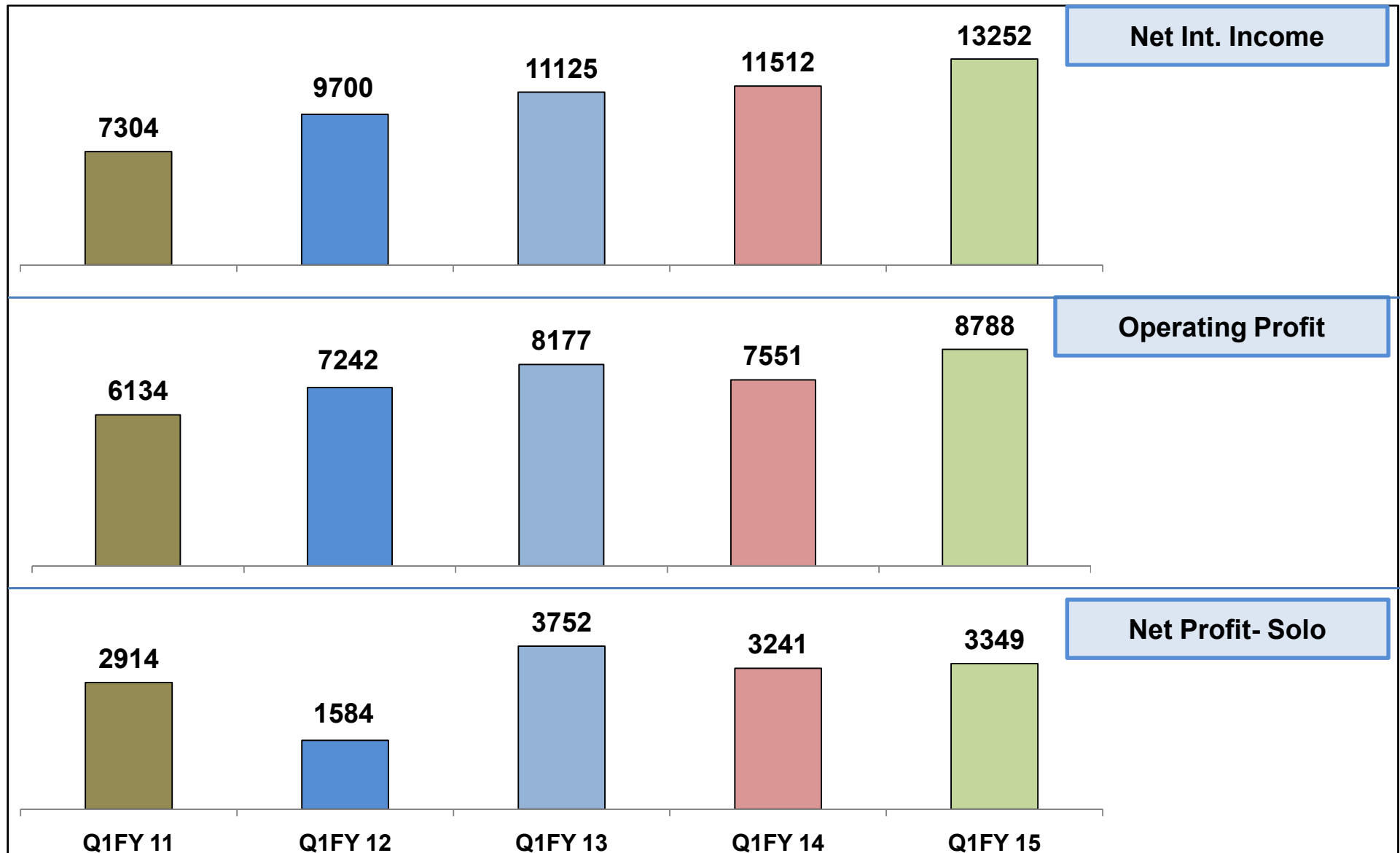
	Q1FY15	Q4FY14	Q1FY14	YOY %
<b>Operating Profit</b>	<b>8788</b>	<b>10628</b>	<b>7551</b>	<b>16.37</b>
<b>Total Provisions</b>	<b>5439</b>	<b>7587</b>	<b>4310</b>	<b>26.18</b>
Loan Loss	3903	5884	2266	72.27
Standard Assets	77	529	88	-12.66
Investment Depr.	-552	-597	531	-203.84
<i>Of which:</i>				
<i>Domestic Operations</i>	1	-345	-44	
<i>Foreign Operations</i>	-553	-252	576	
Other Provisions	68	76	-19	
Income Tax	1942	1696	1444	34.45
<b>Net Profit</b>	<b>3349</b>	<b>3041</b>	<b>3241</b>	<b>3.33</b>



# Movement in Income Parameters Q1



Rs. In crores



# Components of Interest Income/Expenses



Rs. In Crores

	Q1FY15	Q4FY14	Q1FY14	YOY %
Interest on Loans	27560	26949	23846	15.57
Interest on Resources	8649	8327	7474	15.73
Other Sundry Interest	278	582	398	-30.16
<b>Total Interest Income</b>	<b>36487</b>	<b>35858</b>	<b>31718</b>	<b>15.03</b>
Interest on Deposits	20906	20411	18086	15.59
Interest on Borrowings	1202	1261	1215	-1.07
Other Sundry Interest	1127	1283	905	24.44
<b>Total Interest Expenses</b>	<b>23235</b>	<b>22955</b>	<b>20206</b>	<b>14.99</b>

Other sundry Interest Paid includes Interest paid of Rs.892 crs on Tier II Bonds of Rs.36,471 crores in Q1FY15.

# Components of Other Income

Rs. In Crores

	Q1FY15	Q4FY14	Q1FY14	YOY %
Fee Income	2837	4467	2558	10.90
Profit/loss on Sale of Investments	587	401	1201	-51.15
<i>of which:</i>				
<i>Domestic</i>	537	357	1138	-52.79
<i>Foreign</i>	49	44	63	-21.53
Forex Income	433	648	336	28.79
Dividend Income	20	451	33	-40.52
Misc. Income	375	619	345	8.73
<i>of which:</i> <i>Recovery in W/o accounts</i>	421	642	302	39.27
<b>Total Other Income</b>	<b>4252</b>	<b>6586</b>	<b>4474</b>	<b>-4.97</b>





# Components of Fee Income

Rs. In Crores

Q1FY15

Q4FY14

Q1FY14

YOY %

	Q1FY15	Q4FY14	Q1FY14	YOY %
Loan Processing Charges	355	966	409	-13.12
Commission on Govt. Business	528	456	427	23.51
Commission on LC/BG	675	827	634	6.39
Transaction Fees	647	1363	473	36.90
<i>of which: Income ATM Operations</i>	338	381	261	29.23
<i>Core Power</i>	181	119	99	83.26
<i>Account Maintenance Charges</i>	18	131	16	13.60
<i>ATM Card Mntnce / Rep Fees</i>	9	568	0	
<i>Exchange on Remittance</i>	62	113	66	-5.37
Commission on Collection	91	95	78	15.50
Misc Fee Income	542	760	537	0.89
<b>Total Fee Income</b>	<b>2837</b>	<b>4467</b>	<b>2558</b>	<b>10.90</b>



# Operating Expenses



Rs. In Crores

Q1FY15

Q4FY14

Q1FY14

YOY %

Salary	4661	3923	4316	7.98
Provision for superannuation benefits	904	1356	1223	-26.12
Total Staff Expenses	5565	5279	5539	0.45
Staff expenses to Operating expenses(%)	63.84	59.58	65.67	
Overhead Expenses	3152	3581	2896	8.86
Overheads to Operating expenses(%)	36.16	40.42	34.33	
<b>Total Operating Expenses</b>	<b>8717</b>	<b>8861</b>	<b>8435</b>	<b>3.34</b>



# Components of Overheads



Rs. In Crores

	Q1FY15	Q4FY14	Q1FY14	YOY %
Rent Taxes	529	580	419	26.19
Insurance on Business	342	314	357	-3.96
<i>of which: DICGC Insurance</i>	310	288	267	16.20
<i>ECGC Premium</i>	18	15	37	-51.73
<i>CGTMSE Premium</i>	14	12	53	-72.69
Depreciation	302	343	265	14.13
Lighting	229	232	226	1.51
ATM Interchange Fees	269	227	241	11.58
ATM Other Expenses	281	*	*	
Hiring of Services	157	404	174	-10.10
P & T Telephone	107	167	144	-25.31
Travelling Expenses	128	157	139	-7.96
Repairs and Maintenance	130	114	102	26.85
Printing and Stationery	66	148	60	10.32
Advt. & Publicity	31	110	39	-19.84
Halting Allowances	44	46	49	-11.52
Insurance of Bank's property	31	76	29	9.36
Misc Expenses	506	664	653	-22.47
<b>OVERHEADS</b>	<b>3152</b>	<b>3581</b>	<b>2896</b>	<b>8.86</b>

\* Included in Misc Expenses

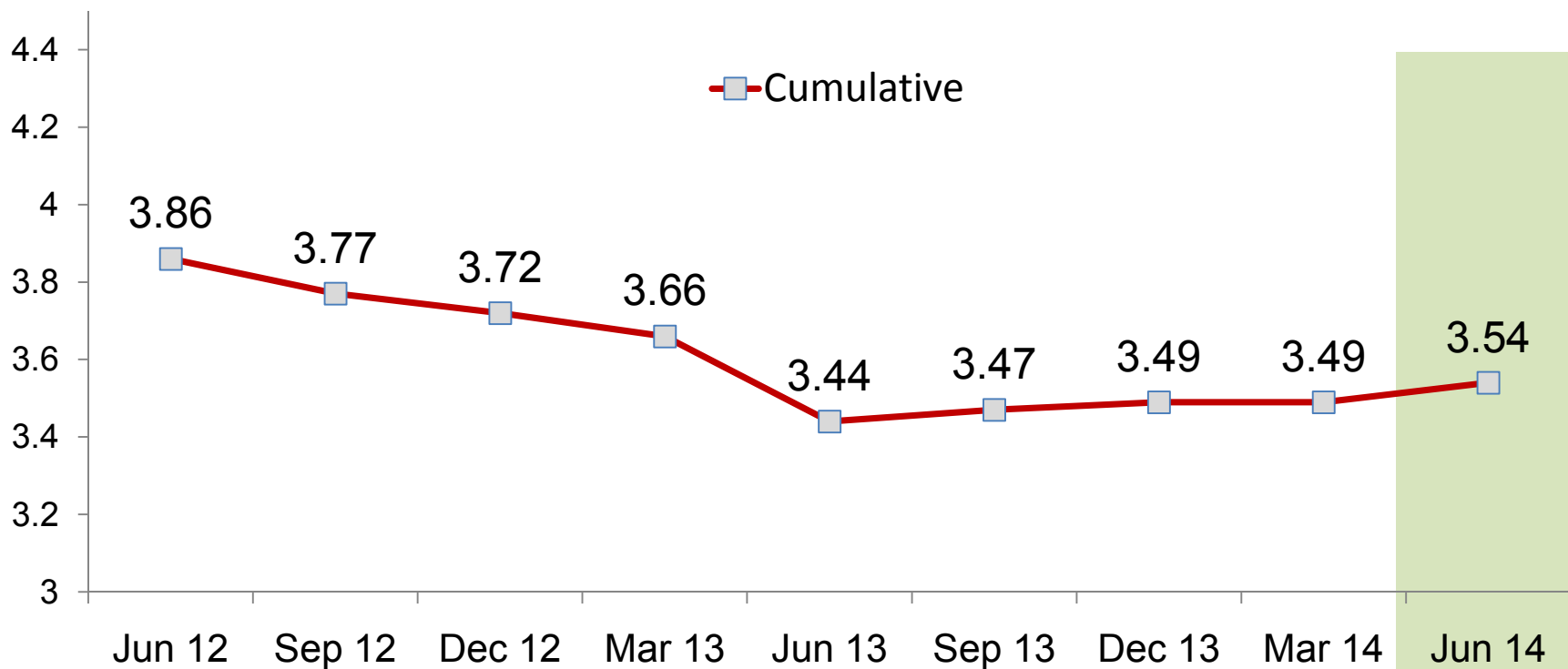


# Movement in Net Interest Margin



( in % )

## Domestic NIM



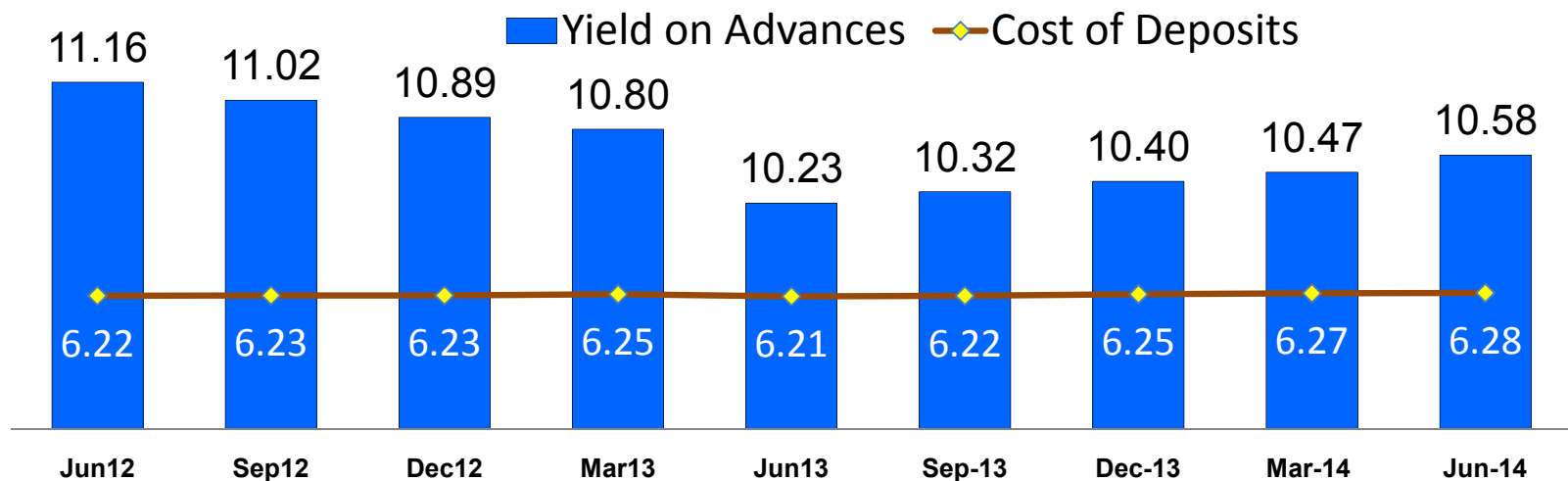
NIM-Cumulative	Jun-12	Sep-12	Dec-12	Mar-13	Jun-13	Sep 13	Dec-13	Mar-14	June 14
FOs	1.77	1.58	1.52	1.50	1.49	1.50	1.49	1.42	1.08
Whole Bank	3.57	3.45	3.41	3.34	3.16	3.18	3.19	3.17	3.13



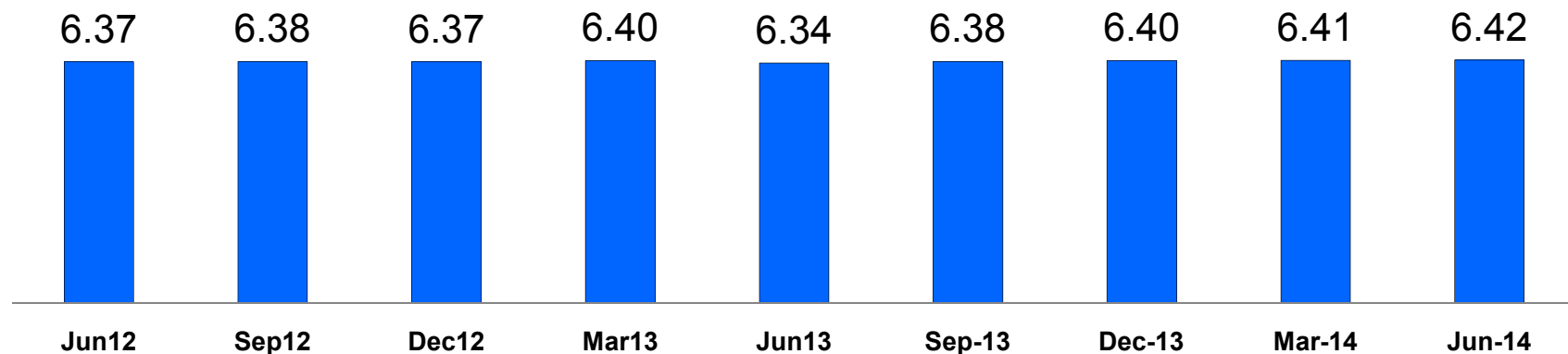
# Domestic : Costs & Yields



(in %)



## Cost of Funds



# Retail Deposits drive Growth



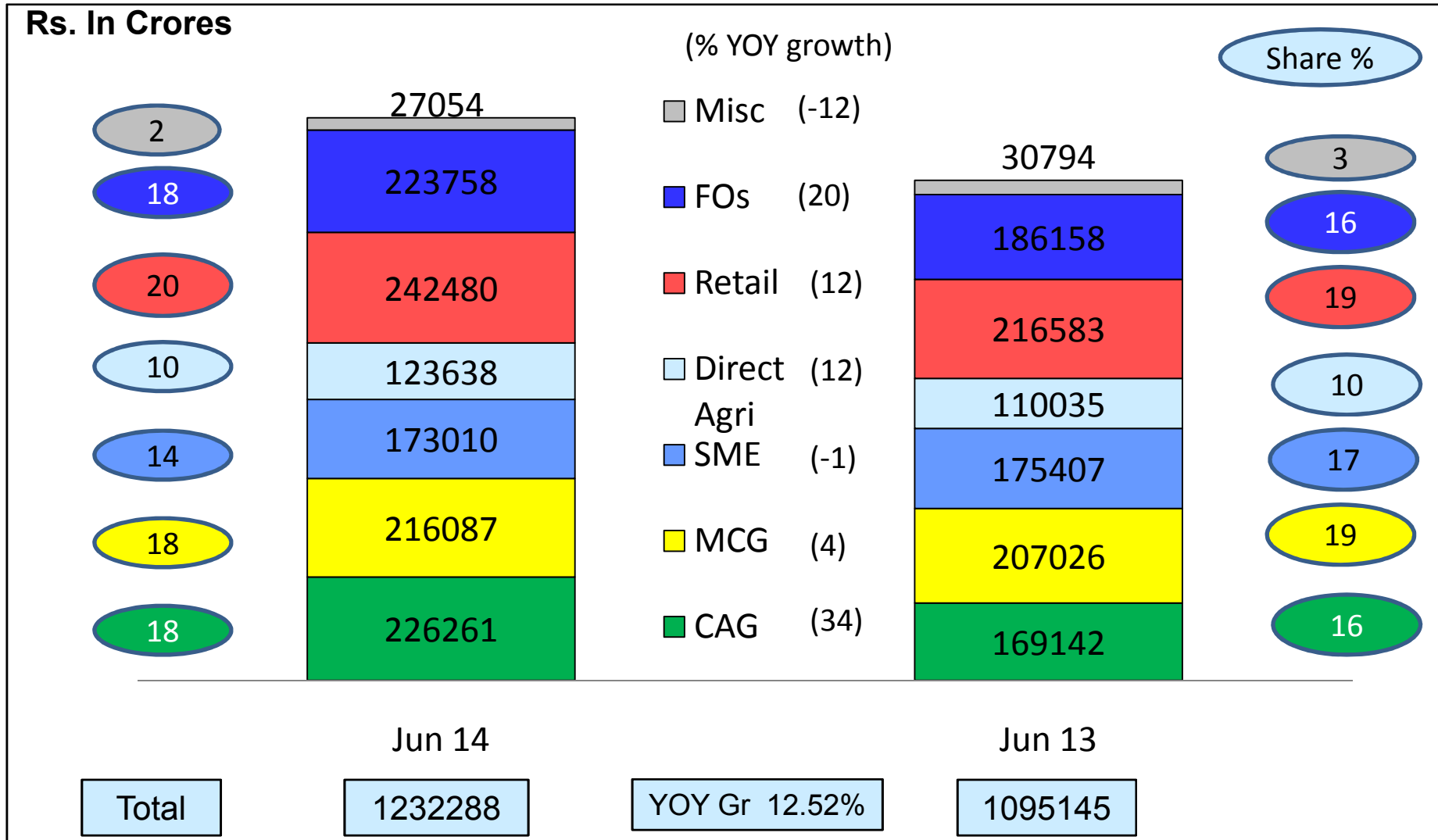
Rs. In Crores

	Level			YOY Growth Jun-14	
	Jun-14	Mar-14	Jun-13	Amt.	%
<b>Whole Bank Deposits</b>	1418915	1394409	1257389	161526	12.85
Domestic Deposits	1331161	1305984	1181223	149938	12.69
Deposits at FOs	87754	88425	76166	11588	15.21
Term Deposits #	752029	725787	653629	98400	15.05
<i>Of which:</i>	640736	593792	493977	146759	29.71
<i>Retail TDs (%)</i>	85.20	81.81	75.57		
Current Account	89710	110935	88955	755	0.85
(%)	6.74	8.49	7.53		
Savings Bank	489422	469262	438639	50783	11.58
(%)	36.77	35.93	37.13		
CASA	579132	580197	527594	51538	9.77
CASA Ratio- Domestic (%)	43.51	44.43	44.67		-116 bps

	Jun 14	Mar 14	Jun 13
Bulk TD to Domestic Deposits	8.36	10.11	13.52
Bulk DIR to Domestic Deposits	1.94	2.01	0.92
<b>Retail TD to Total Domestic Deposits</b>	<b>48.13</b>	<b>45.47</b>	<b>41.82</b>
<b>(CASA+Retail TD)/Domestic Deposits</b>	<b>91.64</b>	<b>89.89</b>	<b>86.48</b>



# Diversified Exposure across Sectors



# Key Exposures: Domestic



Rs. In crores

Product / Segment	Jun 14		Mar 14		Jun 13		Jun 14
	Level	% Share	Level	% Share	Level	% Share	YOY Gr %
Infrastructure	153136	15.18	146755	14.24	118363	13.02	29.38
Iron & Steel	67266	6.67	69547	6.75	64020	7.04	5.07
Textiles	43099	4.27	45905	4.45	44605	4.91	-3.38
Petroleum & Petrochemicals	30347	3.01	45158	4.38	29555	3.25	2.68
Engineering	25925	2.57	27733	2.69	26079	2.87	-0.59
Other Industries	177170	17.57	183619	17.81	172076	18.93	2.96
Services	73091	7.25	80063	7.77	57929	6.37	26.17
Trade	58317	5.78	58888	5.71	55212	6.07	5.62
Comm. Real Estate	14061	1.39	15233	1.48	14530	1.60	-3.23
Home Loans	144210	14.30	140738	13.65	124772	13.73	15.58
Auto Loans	28202	2.80	27925	2.71	26411	2.91	6.78
Other Retail Loans	70068	6.95	69004	6.69	65400	7.19	7.14
Direct Agriculture	123638	12.26	120253	11.67	110035	12.11	12.36
<b>Total Domestic Advances</b>	<b>1008530</b>	<b>100.00</b>	<b>1030820</b>	<b>100.00</b>	<b>908987</b>	<b>100.00</b>	<b>10.95</b>



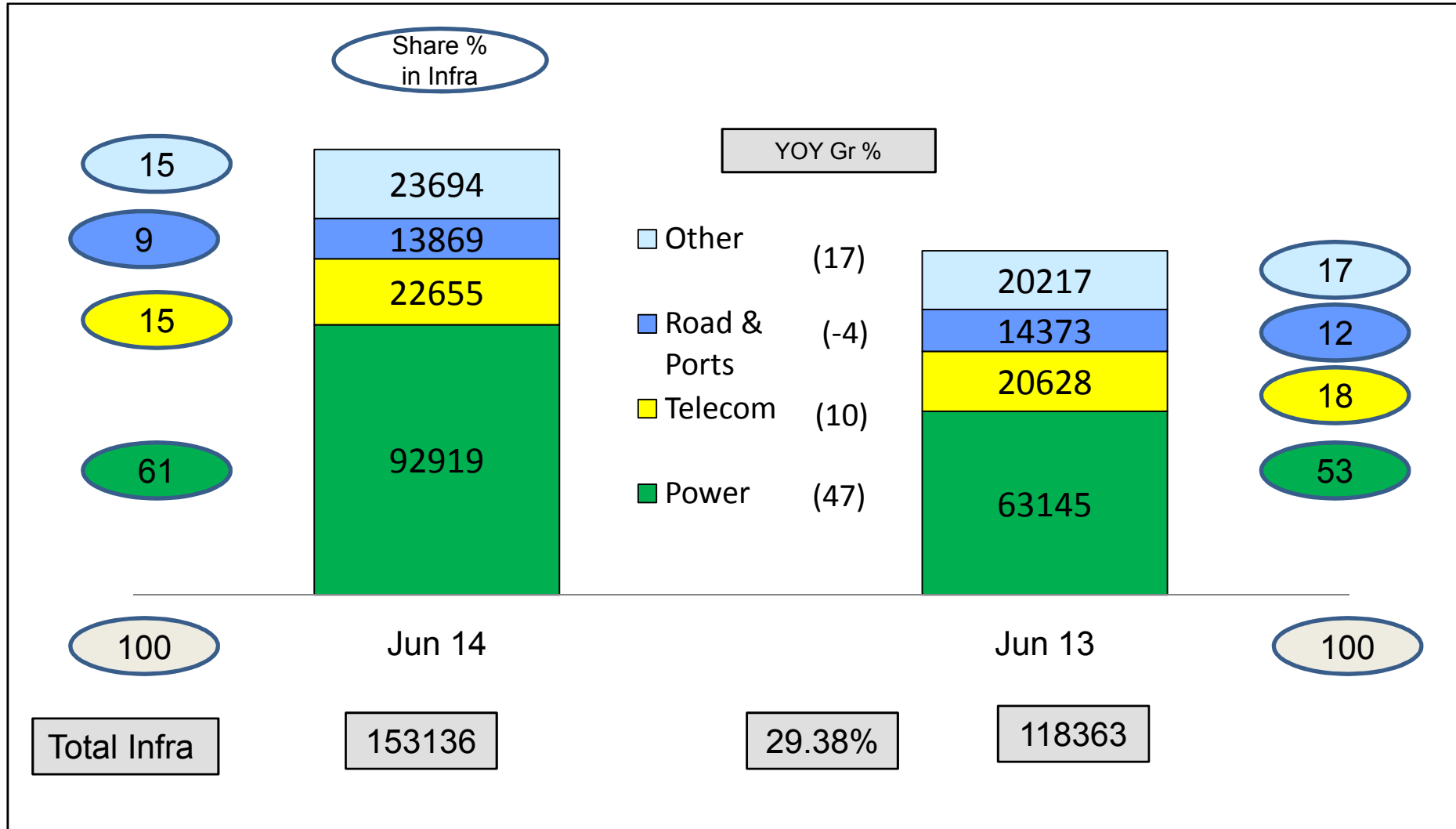


# Infrastructure Credit – Fund Based



Rs. In crores

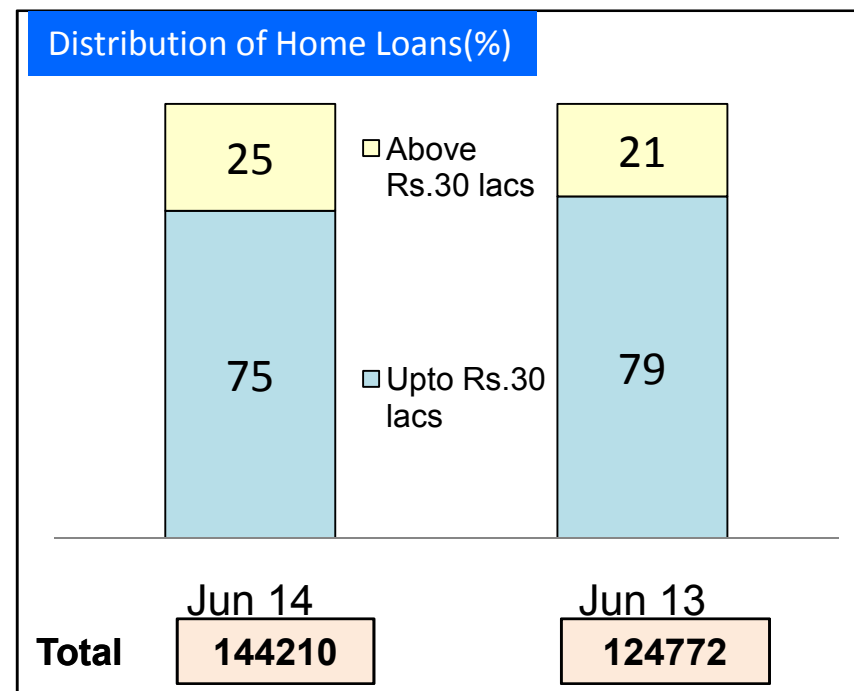
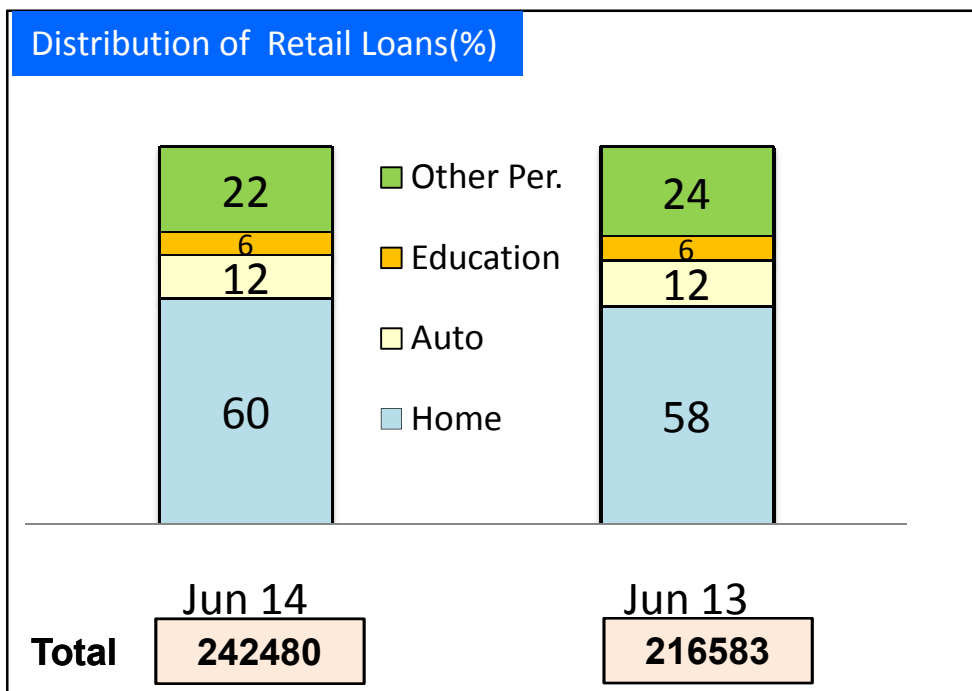
(% YOY growth)



# Retail Advances



Rs. In crores



Level	Home	Auto	Edu	Other Per.	Total
Jun 13	124772	26411	13940	51460	216583
Mar 14	140738	27925	14740	54264	237667
Jun 14	144210	28202	14945	55123	242480
YOY Growth Abs.	19438	1791	1005	3662	25897
YOY Growth %	15.58	6.78	7.21	7.12	11.96
5 year CAGR(%)	17.89	16.34	12.40	7.76	14.65
Market Share %*	25.64	20.47	24.71		

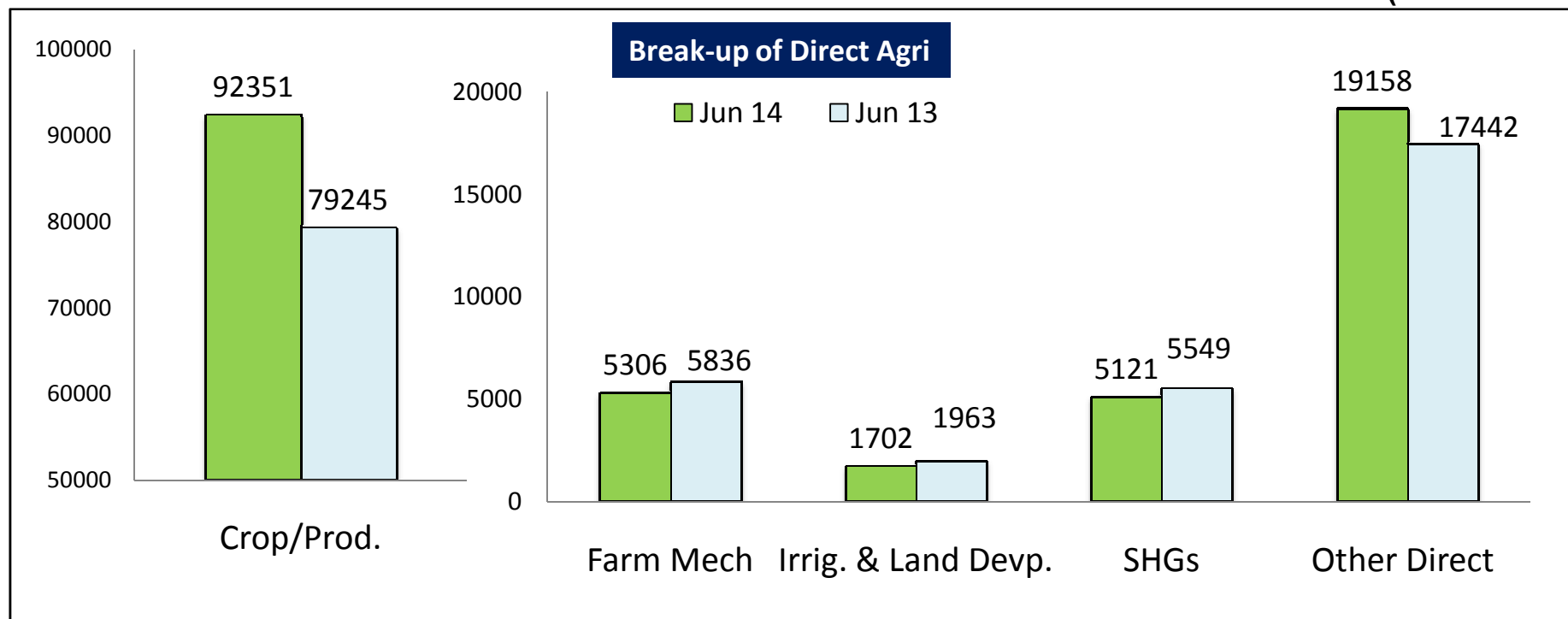
\* Source: ASCB data as per RBI Bulletin



# Agri Advances



(Rs. In crores)



Level	Crop / Production	Investment/ Allied Credit	Total Direct Agri	Out of which: collateralized by Gold		Indirect Agri	Total Agri
				Amt.	Share %		
Jun 13	79245	30790	110035	34676	31.51	16065	126100
Mar 14	88723	31530	120253	37751	31.39	34462*	154715
Jun 14	92351	31287	123638	40281	32.58	32131#	155769
YOY Abs.	13106	497	13603	5605		16066	29669
YOY %	16.54	1.61	12.36	16.16		100	23.53

\* Includes RIDF deposit of Rs 22,247 cr which forms a part of 'indirect agri' as per RBI guidelines dated 15.05.2014

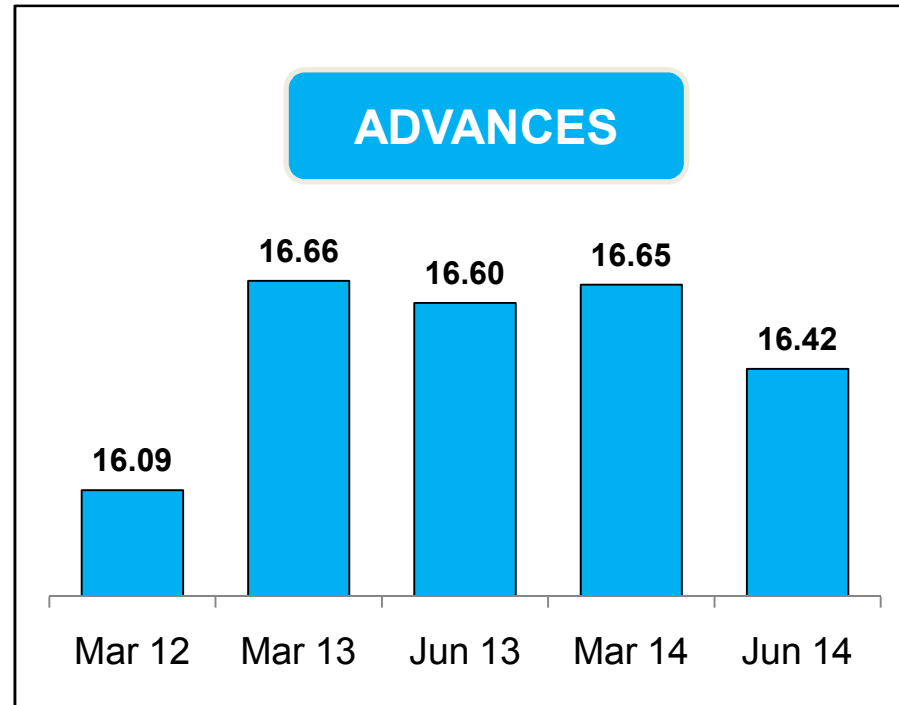
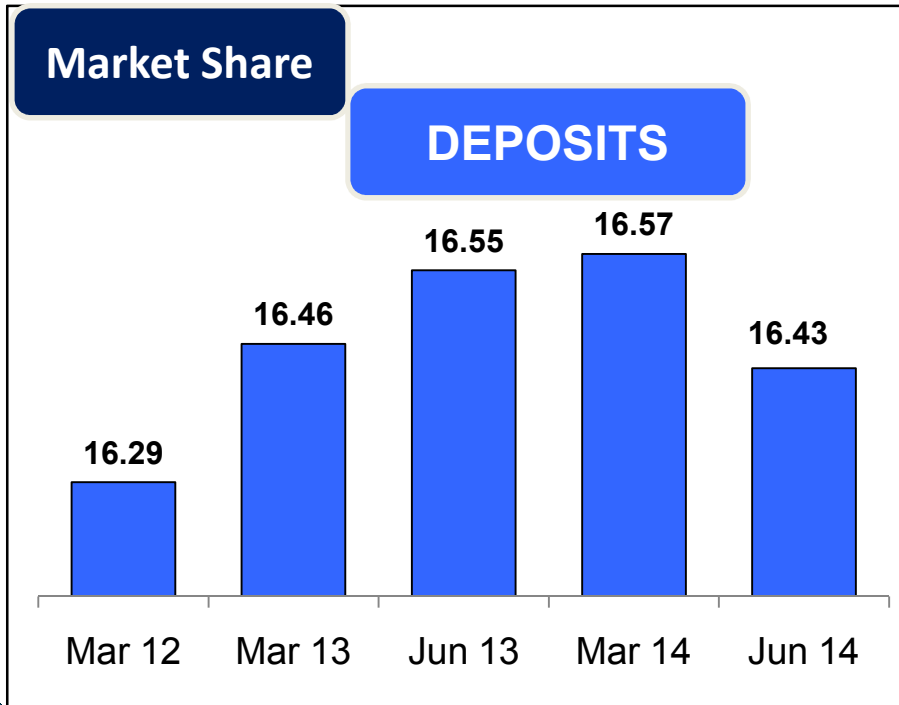
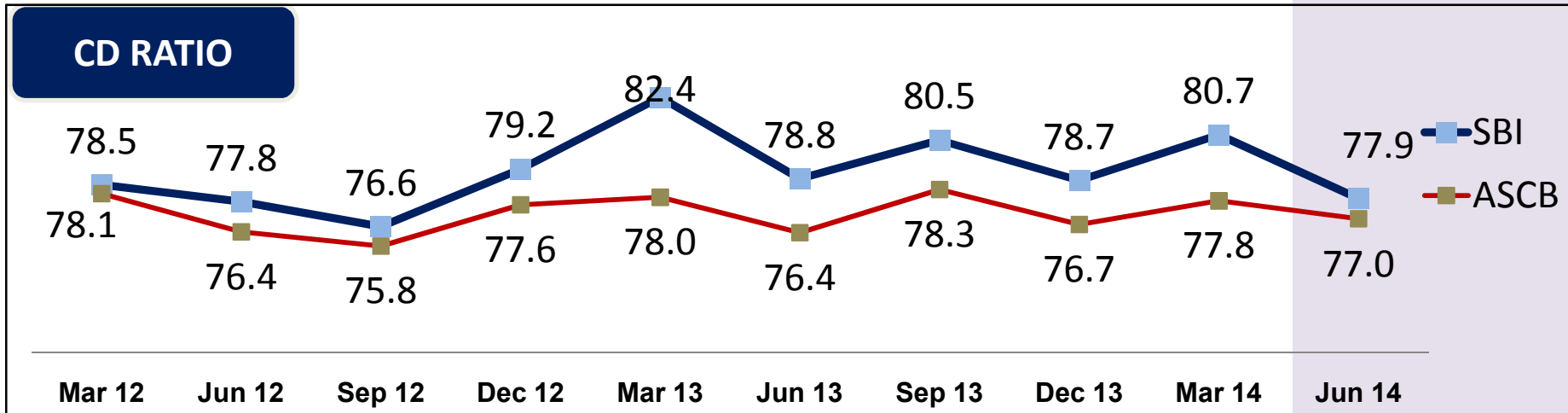
# Includes RIDF deposit of Rs 20934 cr as on 30.06.2014



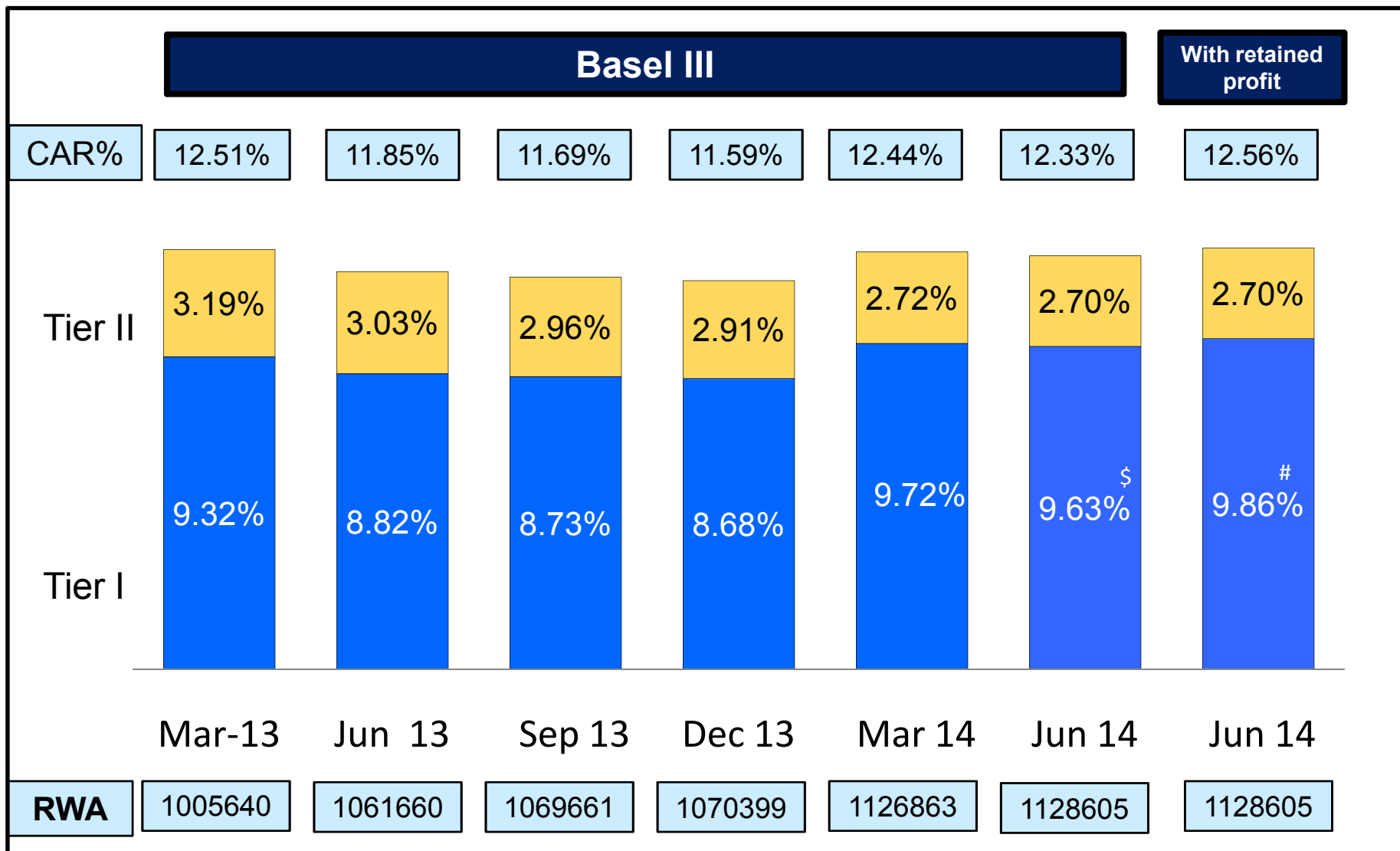
# CD Ratio & Market Share



( in % )



# Capital Adequacy

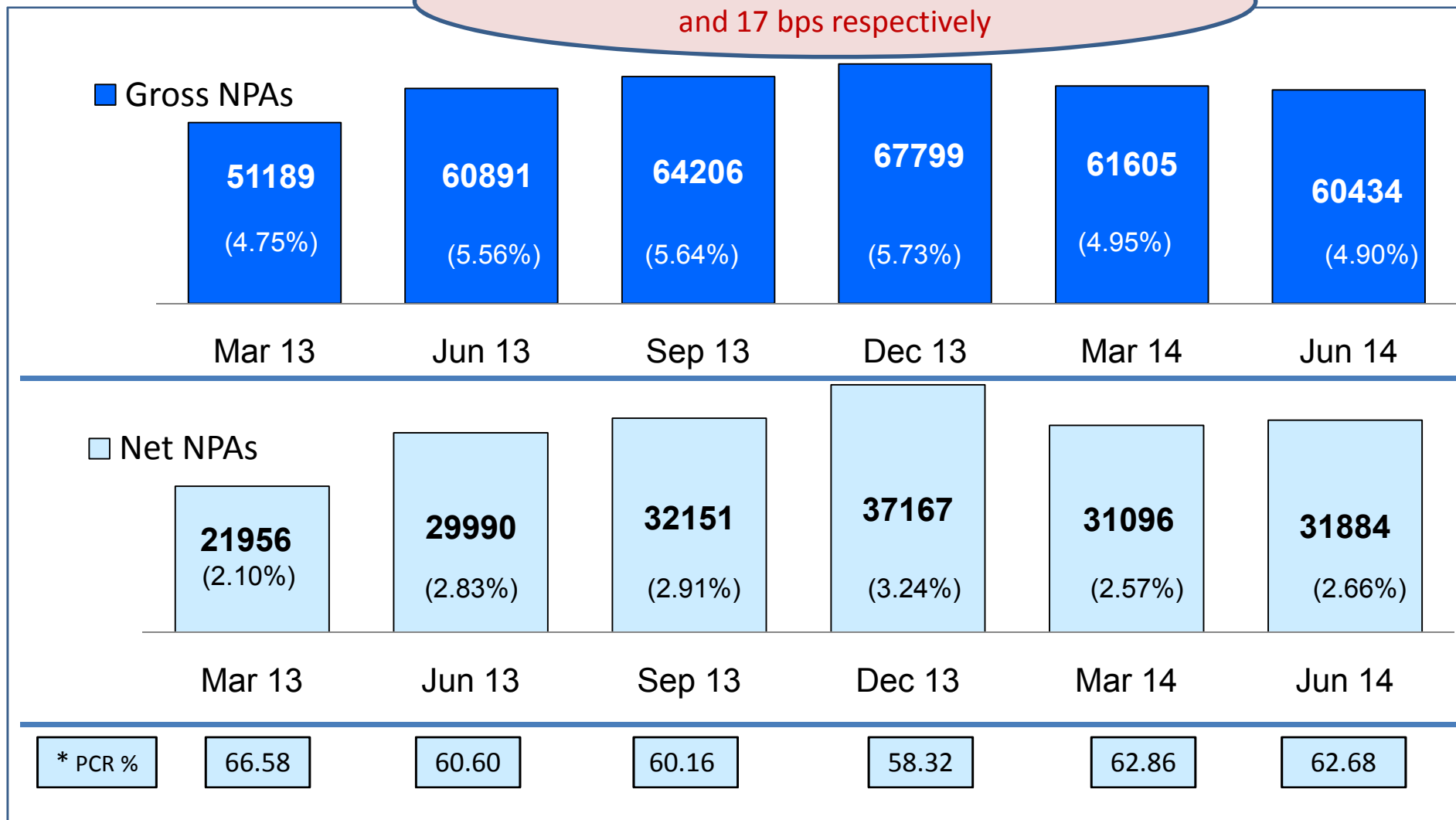


\$ CET 1 =9.54% # CET1 =9.77%

# Asset Quality



YOY, Gross and Net NPAs are down by 66 and 17 bps respectively



\* Provision Coverage Ratio

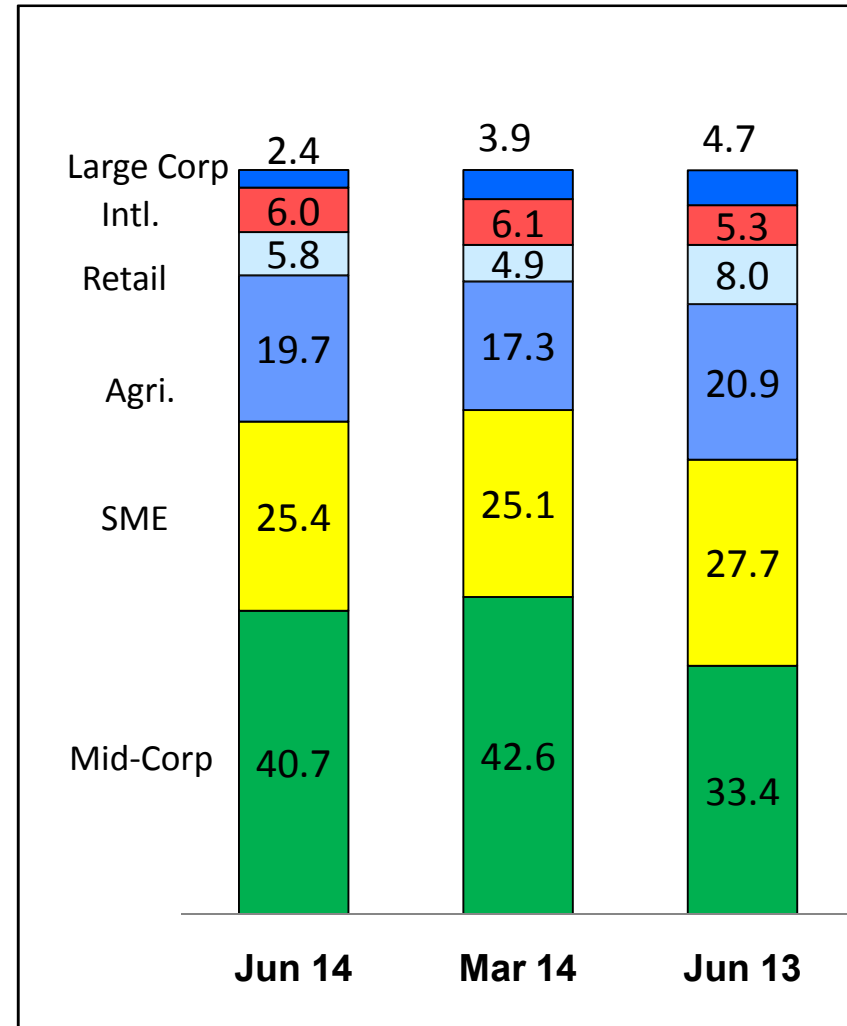
# Gross NPAs by Sector

Rs. In Crores

## Break-up of Gross NPAs

Sector	Jun 14		Mar 14		Jun 13	
	NPA	Ratio %	NPA	Ratio %	NPA	Ratio %
Large Corporate	1441	0.64	2402	0.99	2879	1.70
Mid Corporate	24632	10.98	26257	11.05	20330	9.47
SME	15373	7.78	15465	7.85	16856	8.45
Agri	11884	10.04	10660	9.20	12720	11.64
Retail	3499	1.45	3034	1.28	4851	2.24
International	3605	1.61	3787	1.77	3255	1.75
<b>Total</b>	<b>60434</b>	<b>4.90</b>	<b>61605</b>	<b>4.95</b>	<b>60891</b>	<b>5.56</b>

## Sector-wise Gross NPAs to Total Gross NPAs %



# Movement of NPAs (1/2)



Rs. In Crores

	Q1FY15	Q4FY14	Q3FY14	Q2FY14	Q1FY14
<b>Opening Level of Gross NPAs</b>	<b>61605</b>	<b>67799</b>	<b>64206</b>	<b>60891</b>	<b>51189</b>
Recovery	3185	3389	1538	1414	1397
Up gradation	1362	5054	1230	2383	1519
Write off	6556	5698	5077	1253	1148
Fresh Slippages	9932	7947	11438	8365	13766
Net Increase	-1171	-6194	3593	3315	9702
<b>Closing Level of Gross NPAs</b>	<b>60434</b>	<b>61605</b>	<b>67799</b>	<b>64206</b>	<b>60891</b>
Recovery in W/o Accounts	421	642	326	273	302





# Sector-wise Movement of NPAs – Q1FY15 (2/2)



Rs. In Crores

Particulars	Q1FY15							Q4FY14						
	Large Corp.	Mid. Corp	SME	Agri	Retail	Intl.	Total	Large Corp.	Mid. Corp	SME	Agri	Retail	Intl.	Total
Recovery	382	1058	974	335	183	253	<b>3185</b>	98	1,696	570	508	387	130	<b>3,389</b>
Up-gradation	0	322	346	367	327	0	<b>1362</b>	1,225	2,844	126	320	536	3	<b>5,054</b>
Write off	764	4496	1214	33	7	43	<b>6556</b>	0	1,856	1,654	1,623	510	55	<b>5,698</b>
Gross Reduction	1146	5876	2534	735	517	296	<b>11104</b>	1,323	6,396	2,350	2,451	1433	188	<b>14,141</b>
Fresh Slippages (Q1FY14)	185 (1906)	4251 (2826)	2442 (3925)	1959 (3245)	981 (1332)	115 (532)	<b>9932</b> <b>(13766)</b>	67	6,463	433	540	364	80	<b>7,947</b>
Net Increase	<b>-961</b>	<b>-1625</b>	<b>-92</b>	<b>1224</b>	<b>464</b>	<b>-181</b>	<b>-1171</b>	<b>-1,256</b>	<b>67</b>	<b>-1917</b>	<b>-1,911</b>	<b>-1,069</b>	<b>-108</b>	<b>-6,194</b>



# Movement of Restructured Assets



Rs. In Crores

	Particulars	Q1FY15		
		Standard	NPA	Total
1	Restructured Accounts as on 01.04.2014	43050	15888	58938
2	Fresh Restructuring + Increase in O/S	3598	2104	5702
3	Up gradation to restructured standard category	36	-36	0
4	Restructured Standard Advances which ceases to attract higher provisioning and/ or additional risk weight at the end of the year and hence need not be shown as restructured standard advances	-1777	0	-1777
5	Down gradations of restructured accounts	-1242	1242	0
6	Write-offs + Closures + Decrease in O/S	-1429	-2790	-4219
7	<b>Total Restructured Accounts as on June 30, 2014</b>	<b>42236</b>	<b>16408</b>	<b>58644</b>



# Movement of Impaired Assets



Rs. In Crores

	Jun 14	Mar 14	Dec 13	Sep 13	Jun 13	Mar 13
1. Gross Advances	1232288	1245122	1183723	1139326	1095145	1078557
2. Gross NPAs	60434	61605	67799	64206	60891	51189
3. Net NPAs	31884	31096	37167	32151	29990	21956
4. Restructured Standard (as per Revised RBI norms)	42236	43051	39404	39160	32963	32228
5. Total Gross NPAs plus Restructured Std. ( 2+4 )	102670	104656	107203	103366	93854	83417
6. Total Net NPAs plus Restructured Std. ( 3+4 )	74120	74147	76571	71311	62953	54184
7. Gross NPA + Restructured Standard to Gross Adv. % ( 5 ÷ 1 )	8.33	8.41	9.06	9.07	8.57	7.73
8. Net NPA + Restructured Standard to Gross Adv. % ( 6 ÷ 1 )	6.01	5.95	6.47	6.26	5.75	5.02



# Head Count



Staff Strength as on	Jun 14	Mar 14	Jun 13	Mar 13
Officers	78219	79755	79973	80796
Assistants	99870	101648	107172	109686
Sub-staff (Others )	23987	24799	25668	26000
Watch & ward	16918	15831	11624	11814
<b>Total</b>	<b>218994</b>	<b>222033</b>	<b>224437</b>	<b>228296</b>



# Branch Expansion



	Jun 14	Mar 14	Jun 13	Mar 13	Branches opened during Q1FY15
Metro	2535 (15.9)	2524 (15.9)	2362 (15.8)	2341 (15.8)	11 (14.3)
Urban	2906 (18.2)	2890 (18.2)	2652 (17.8)	2624 (17.7)	16 (20.8)
Semi-Urban	4427 (27.8)	4399 (27.7)	4181 (28.1)	4165 (28.1)	28 (36.4)
Rural	6078 (38.1)	6056 (38.2)	5707 (38.3)	5686 (38.4)	22 (28.6)
Total	15946 (100.0)	15869 (100.0)	14902 (100.0)	14816 (100.0)	77 (100.0)

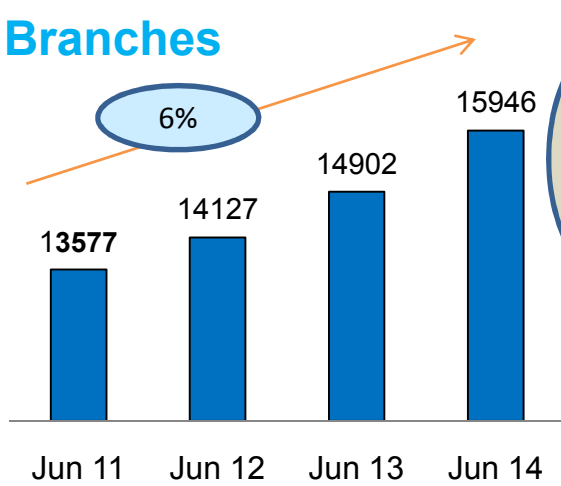
Figures in brackets indicate percentage share in total branches



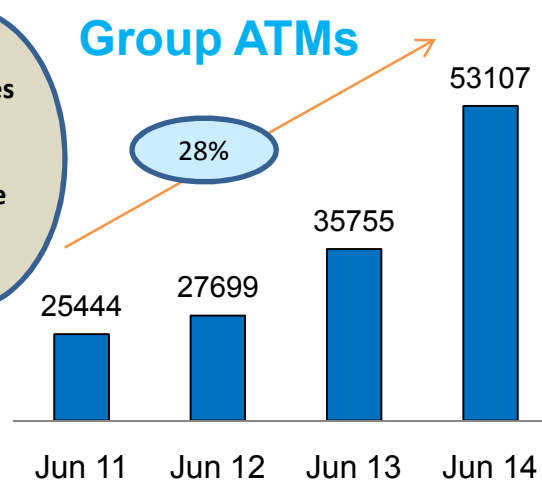
# Expanding Footprint & Multiple Delivery Channels

CAGR :  
Jun 11-14

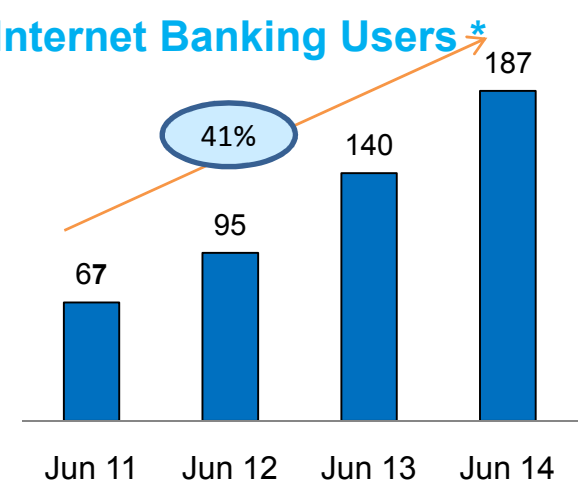
## Branches



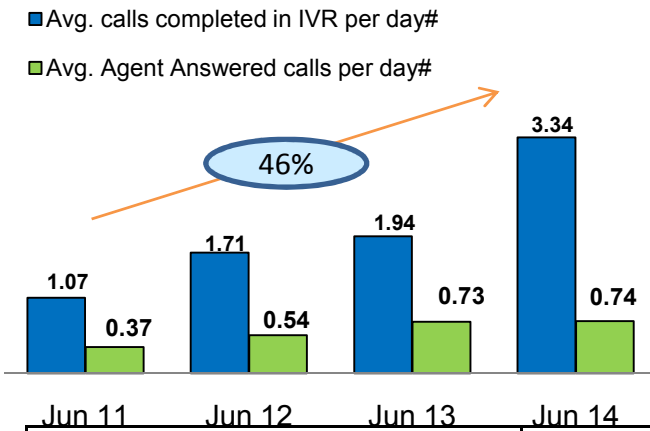
## Group ATMs



## Internet Banking Users\*



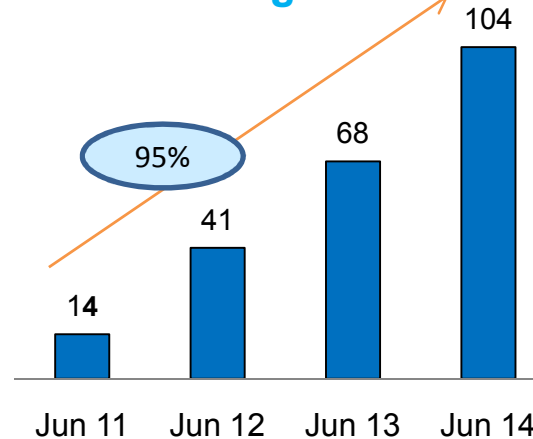
## Customer Calls Contact Centre\*



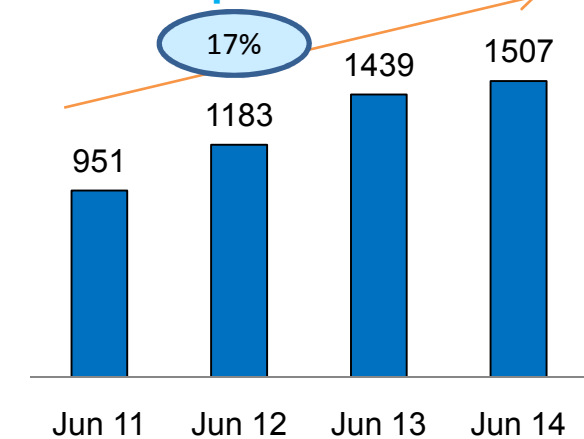
June 14	
Avg Call completed in IVR per Month#	100
Avg agent answered call per Month#	23

# during the quarter

## Mobile Banking Users\*



## Group Debit Cards\*

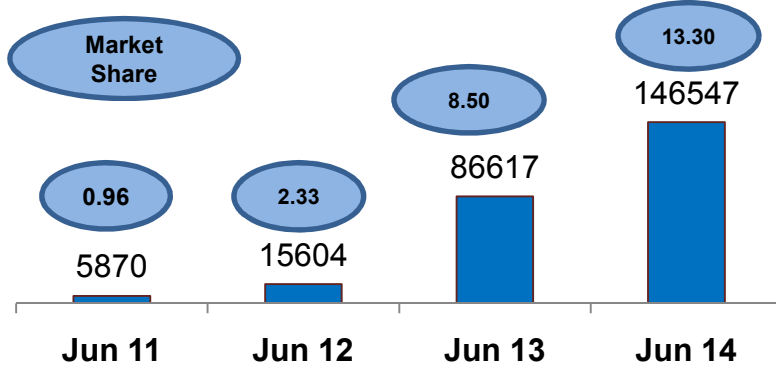


\* In lacs

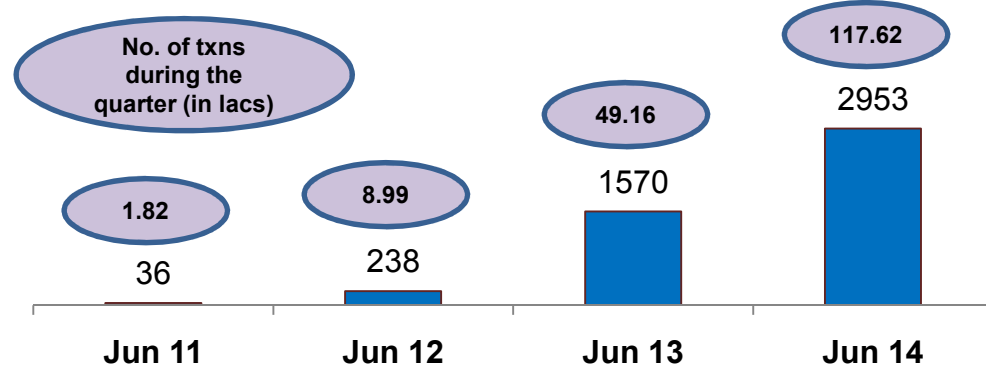


# Expanding Footprint

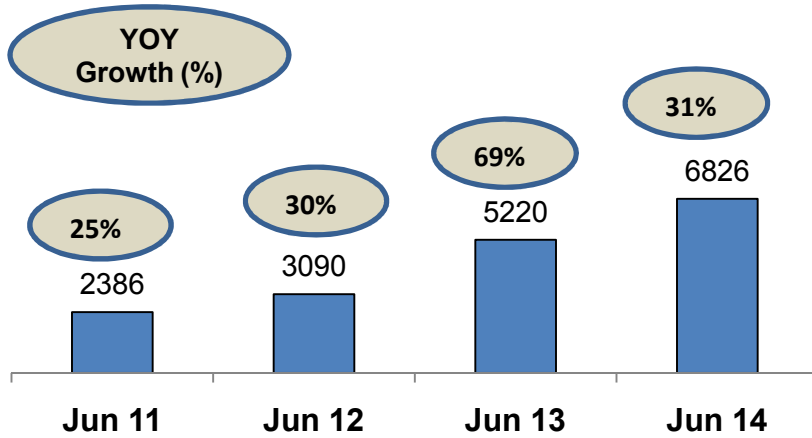
Total no. of POS Terminals



Amt of POS txns during the Quarter (Rs. in Cr)

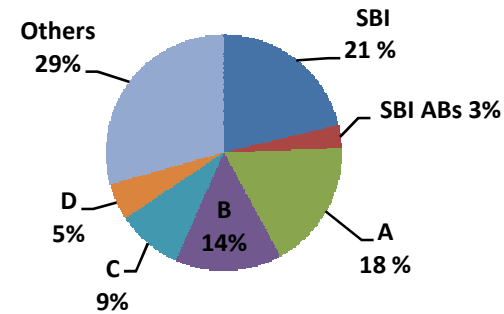


Debit Card Spends PoS & e-Comm. Transactions during the quarter



Total Spends (Rs. In Crores)

Debit Card Spends Market Share : Value of txns. (FY 2014-15- April 2014)



	SBI	SBI ABs	A	B	C	D	OTHERS
FY 2011-12	18	2	17	18	9	7	29
FY 2012-13	19	3	18	16	9	6	29
FY 2013-14	22	3	18	16	9	6	26

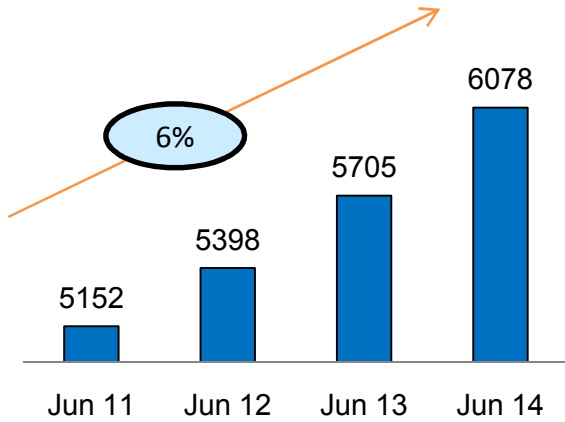
Market Leader in POS & E-commerce Transactions



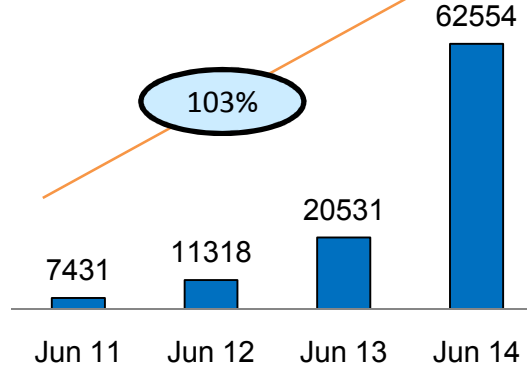
# Financial Inclusion

CAGR :  
June 11-14

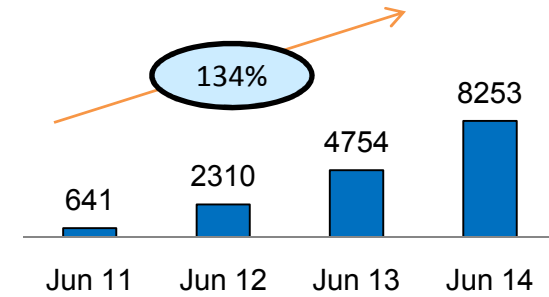
### Rural Branches



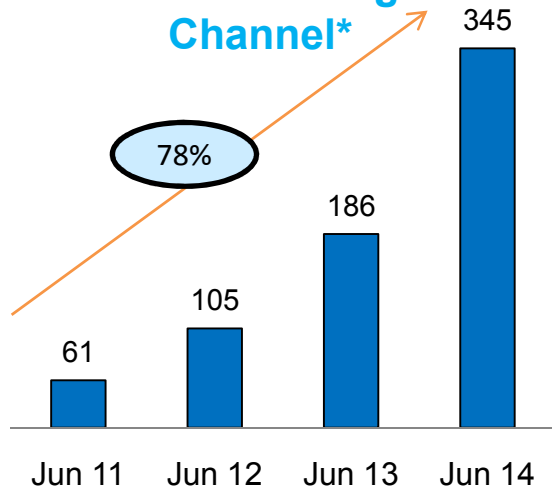
### Unbanked Villages Covered



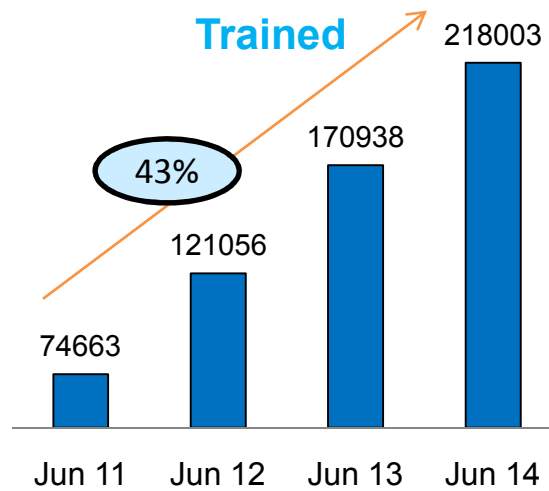
### BC Channel transactions #



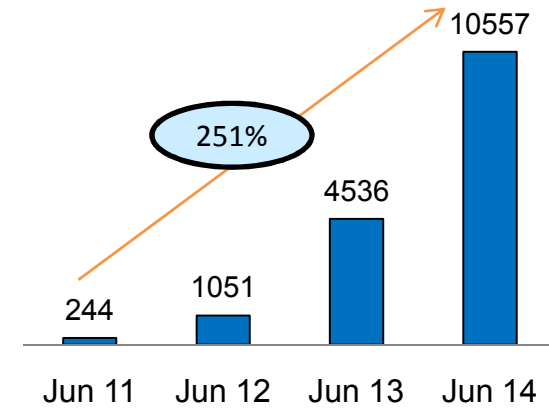
### No. of A/c's through BC Channel\*



### RSETIs – No. of Candidates Trained



### FLCs- No. of outdoor activities undertaken



\* In lacs

# Amount in crores (during the year)





# Performance Highlights of Associate Banks



(Rs. In crores)

Bank	Q1FY15		Q1FY14	
	PAT	ROE%	PAT	ROE%
SBBJ	215	15.41	188	15.25
SBH	227	10.57	294	15.41
SBM	75	7.50	52	5.38
SBP	136	8.75	118	8.61
SBT	50	4.30	186	17.99
<b>Total</b>	<b>702</b>	<b>9.68</b>	<b>837</b>	<b>12.87</b>
<b>SBI</b>	<b>3349</b>	<b>11.94</b>	<b>3241</b>	<b>13.59</b>



## Performance Highlights of Non-Banking Subsidiaries(1/3)



(Rs. In crores)

Name	Q1FY15		Q1FY14	
	PAT	ROE %	PAT	ROE %
SBI Life Insurance Company P Ltd	241	27.19	213	29.36
SBI Capital Markets Ltd	55	21.27	68	26.97
SBI Funds Management P Ltd	39	33.81	33	35.79
SBI Cards & Payment Services P Ltd	114	53.21	67	51.67
<b>SBI Group</b>	<b>4448</b>	<b>12.65</b>	<b>4299</b>	<b>14.21</b>



## Highlights of Non-Banking Subsidiaries-Q1FY15 (2/3)



Rs. In Crores



	Q1 FY15	FY14	FY13	FY12
Cards in Force (Number in Lacs)	29	29	26	22
Market Share	14.9%	14.9%	13.3%	12.5%
Spends (Market Share)	10.74%	15.26%	9.7%	8.71%
PAT (Rs in crores)	114.4	293.1	135.51	38.79
ROE	53.81%	39.29%	30.09%	11.99%



	Q1 FY15	FY14	FY13	FY12
TOTAL INCOME	156	594	549	491
PAT	55	263	313	265
ROE (%)	21.21%	27.85%	33.71%	32.76%



## Highlights of Non-Banking Subsidiaries-Q1FY15(3/3)



Rs. In Crores



	Q1 FY 15	FY 14	FY 13	FY 12	FY 11
<b>New Business Premium (NBP)</b>	<b>739</b>	<b>5065</b>	<b>5183</b>	<b>6531</b>	<b>7572</b>
Regular Premium	374	2998	2618	2193	3374
Single Premium	365	2068	2565	4339	4198
<b>Renewal Premium (RP)</b>	<b>937</b>	<b>5673</b>	<b>5267</b>	<b>6602</b>	<b>5339</b>
<b>Gross Written Premium (GWP)</b>	<b>1676</b>	<b>10739</b>	<b>10450</b>	<b>13134</b>	<b>12912</b>
<b>No. of Policies Sold</b>	<b>133982</b>	<b>1041122</b>	<b>888670</b>	<b>881550</b>	<b>939978</b>
<b>Share of Bank assurance in NBP (%)</b>	<b>38</b>	<b>48</b>	<b>40</b>	<b>51</b>	<b>36</b>
<b>Share of Bank assurance in GWP (%)</b>	<b>38</b>	<b>38</b>	<b>34</b>	<b>35</b>	<b>37</b>
<b>Net Profit</b>	<b>241</b>	<b>740</b>	<b>622</b>	<b>556</b>	<b>366</b>
<b>ROE</b>	<b>28%</b>	<b>24%</b>	<b>26%</b>	<b>29%</b>	<b>25%</b>
<b>Networth</b>	<b>3587</b>	<b>3342</b>	<b>2710</b>	<b>2156</b>	<b>1630</b>



# SBI Solo Financials –Q1FY15



Rs. In crores /%

	Jun 14	March 14	YTD Growth(bps/%)
ROA (%)	0.74	0.65	9 bps
ROE (%)	11.94	10.49	145 bps
Earning Per Share (Rs.)	179.44	156.76	14.47
Book Value Per Share	1503	1395	7.74
Expenses Ratio (%)	49.80	52.67	-287bps
NIM (%)	3.13	3.17	-4 bps
Gross NPA Ratio (%)	4.90	4.95	-5 bps
Net NPA Ratio (%)	2.66	2.57	9 bps
Gross NPA (Rs.)	60434	61605	-1.90
Net NPA (Rs.)	31884	31096	2.53
Provision Coverage Ratio	62.68	62.86	-18 bps
Tier I (%)	9.63	9.72	-9 bps
Tier II(%)	2.70	2.72	-2 bps
CAR (%)	12.33	12.44	-11 bps
Deposits (Rs.)	1418915	13,94,409	1.76
Net Advances (Rs.)	1198903	12,09,828	-0.90



# Balance Sheet (Solo)



Rs. In crores

LIABILITIES	Jun 14	Mar 14	Jun 13	YOY Growth (%)
Capital	747	747	684	9.14
Reserves and Surpluses	121052	117536	103560	16.89
Deposits	1418915	1394409	1257389	12.85
Borrowings	187328	183131	173789	7.79
Other Liabilities & Provisions	85895	96413	83538	2.82
<b>Total Liabilities</b>	<b>1813937</b>	<b>1792235</b>	<b>1618960</b>	<b>12.04</b>

ASSETS	Jun 14	Mar 14	Jun 13	YOY Growth (%)
Cash & balances with RBI	73449	84956	57369	28.03
Balance with banks & money at call and short notice	42690	47594	30954	37.92
Investments	446800	398308	419919	6.40
Net Advances	1198903	1209829	1060689	13.03
Fixed Assets	8143	8002	7282	11.83
Other Assets	43,952	43546	42748	2.82
<b>Total Assets</b>	<b>1813937</b>	<b>1792235</b>	<b>1618960</b>	<b>12.04</b>



# Balance Sheet (Consolidated)



Rs. In crores

LIABILITIES	Jun 14	Mar 14	Jun 13	YOY Growth (%)
Capital	747	747	684	9.14
Reserves and Surpluses	151371	146624	130957	15.59
Minority Interest	5020	4909	4588	9.42
Deposits	1872302	1838852	1676271	11.69
Borrowings	225775	223760	209,353	7.84
Other Liabilities & Provisions	168013	181090	157,649	6.57
<b>Total Liabilities</b>	<b>2423227</b>	<b>2395982</b>	<b>2179503</b>	<b>11.18</b>

ASSETS	Jun 14	Mar 14	Jun 13	YOY Growth (%)
Cash & balances with RBI	95143	114096	79221	20.10
Balance with banks & money at call and short notice	55203	53066	39,581	39.47
Investments	637273	578793	591880	7.67
Net Advances	1564199	1578277	1401227	11.63
Fixed Assets	10821	10,560	9722	11.30
Other Assets	60589	61,191	57871	4.70
<b>Total Assets</b>	<b>2423227</b>	<b>2395982</b>	<b>2179503</b>	<b>11.18</b>



Thank You

