

State Bank of India

Consolidated 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	304695,58,39	274669,09,88
Minority Interest	2A	11207,42,28	9625,91,66
Deposits	3	4087410,60,06	3715331,24,17
Borrowings	4	449159,78,36	433796,20,81
Other Liabilities and Provisions	5	507517,67,73	411303,62,01
TOTAL		5360883,52,94	4845618,54,65
ASSETS			
Cash and Balances with Reserve Bank of India	6	258086,43,01	213498,61,59
Balances with Banks and Money at Call & Short Notice	7	140818,69,16	134208,41,98
Investments	8	1776489,89,88	1595100,26,64
Advances	9	2794076,00,18	2500598,98,67
Fixed Assets	10	39510,03,05	40166,78,82
Other Assets	11	351902,47,66	362045,46,95
TOTAL		5360883,52,94	4845618,54,65
Contingent Liabilities	12	2007232,49,00	1714239,51,59
Bills for Collection		77783,05,62	56557,64,31
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
(IB, T & S)

Shri Swaminathan J.
Managing Director
(R, C & SARG)

Shri Ashwani Bhatia
Managing Director
(CB & GM)

Shri Challa Sreenivasulu Setty
Managing Director
(R & DB)

In terms of our Report of even date
For Khandelwal Jain & Co.
Chartered Accountants
Firm Regn. No. 105049W

Shri Dinesh Kumar Khara
Chairman

Shri Shailesh Shah
Partner
Membership No. 033632

Place: Mumbai
Date : 13th May, 2022

State Bank of India

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

(000s omitted)

	Schedule No.	Year ended 31 st March 2022 (Current Year) ₹	Year ended 31 st March 2021 (Previous Year) ₹
I. INCOME			
Interest earned	13	289972,68,60	278115,47,67
Other Income	14	117000,40,37	107222,41,38
TOTAL		406973,08,97	385337,89,05
II. EXPENDITURE			
Interest expended	15	156194,34,41	156010,16,71
Operating expenses	16	174363,42,58	150429,59,53
Provisions and contingencies		40059,14,84	54618,40,87
TOTAL		370616,91,83	361058,17,11
III. PROFIT			
Net Profit for the year (before adjustment for Share in Profit of Associates and Minority Interest)		36356,17,14	24279,71,94
Add: Share in Profit/(Loss) of Associates		827,01,33	(391,90,45)
Less: Minority Interest		1809,30,49	1482,35,73
Net Profit for the Group		35373,87,98	22405,45,76
Add Profit/(Loss) Brought forward		8096,54,12	(1361,74,25)
TOTAL		43470,42,10	21043,71,51
IV. APPROPRIATIONS			
Transfer to Statutory Reserve		9769,02,69	6287,83,79
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		1783,68,04	(307,48,07)
Final Dividend for the year		6336,47,42	3569,84,46
Tax on Dividend		86,64	3,65,16
Balance carried over to Balance Sheet		20394,35,05	8096,54,12
TOTAL		43470,42,10	21043,71,51
V. EARNINGS PER EQUITY SHARE (Face value ₹ 1 per share)			
Basic (in ₹)		39.64	25.11
Diluted (in ₹)		39.64	25.11
Significant Accounting Policies	17		
Notes to Accounts	18		

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

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Managing Director
(IB, T & S)

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(R, C & SARG)

Shri Ashwani Bhatia
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State Bank of India

Consolidated Cash Flow Statement for the year ended 31st March 2022

(000s omitted)

PARTICULARS	Year ended 31.03.2022 ₹	Year ended 31.03.2021 ₹
CASH FLOW FROM OPERATING ACTIVITIES		
Net Profit/(Loss) before taxes (including share in profit from associates and net of minority interest)	48756,34,30	30921,70,78
Adjustments for :		
Depreciation on Fixed Assets	3691,27,00	3711,06,36
(Profit)/Loss on sale of Fixed Assets (Net)	16,40,47	28,33,64
(Profit)/Loss on revaluation of Investments (Net)	445,73,69	5,15,48
(Profit) on sale of Investments in Subsidiaries/Joint Ventures/ Associates	(9,74,32)	(1577,84,31)
Loss on sale of Investments in Subsidiaries/Joint Ventures/ Associates	-	254,41,31
Provision for diminution in fair value & Non Performing Assets	15845,89,97	29732,65,29
Provision on Standard Assets	4581,81,42	3601,32,26
Provision on non-performing Investments	3471,78,80	2820,98,83
Other Provisions including provision for contingencies	2777,18,33	9947,19,49
Share in Profit of Associates	(827,01,33)	391,90,45
Dividend from Associates	(3,19,50)	(3,19,50)
Interest charged on Capital Instruments	5587,88,74	5900,31,21
	84334,37,57	85734,01,29
Adjustments for :		
Increase/(Decrease) in Deposits	372079,35,89	441170,61,63
Increase/(Decrease) in Borrowings other than Capital Instruments	11807,87,55	90438,85,18
(Increase)/Decrease in Investments other than Investment in Subsidiaries / Joint Ventures / Associates	(183899,64,02)	(368800,15,43)
(Increase)/Decrease in Advances	(309322,91,48)	(156020,45,83)
Increase/(Decrease) in Other Liabilities	86464,26,64	67465,50,14
(Increase)/Decrease in Other Assets	5255,82,79	(66249,94,63)
	66719,14,94	93738,42,35
Tax refund / (Taxes paid)	(9024,30,30)	(3819,49,34)
NET CASH GENERATED FROM / (USED IN) OPERATING ACTIVITIES (A)	57694,84,64	89918,93,01
CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of Shares in Subsidiaries/Joint Ventures/Associates	(582,76,40)	(3176,94,16)
Sale of Shares in Subsidiaries/Joint Ventures/Associates	2,22,96	1942,10,97
Profit on sale of Investments in Subsidiaries/Joint Ventures/ Associates	9,74,32	1577,84,31
(Loss) on sale of Investments in Subsidiaries/Joint Ventures/ Associates	-	(254,41,31)
Dividend from Associates	3,19,50	3,19,50
(Increase) in Fixed Assets	(3305,26,01)	(3909,82,50)
Decrease in Fixed Assets	254,34,31	81,80,47
NET CASH GENERATED FROM / (USED IN) INVESTING ACTIVITIES (B)	(3618,51,32)	(3736,22,72)

(000s omitted)

PARTICULARS	Year ended 31.03.2022 ₹	Year ended 31.03.2021 ₹
CASH FLOW FROM FINANCING ACTIVITIES		
Proceeds from issue of Equity shares including share premium (Net of share issue expenses)	-	-
Issue of Capital Instruments	14074,00,00	27431,00,00
Redemption of Capital Instruments	(10518,30,00)	(16897,66,40)
Interest paid on Capital Instruments	(5411,00,89)	(5069,10,88)
Dividend paid	(3569,84,46)	-
Dividend tax paid by Subsidiaries/Joint Ventures	(,86,64)	(3,65,16)
Increase/(Decrease) in Minority Interest	1581,50,62	1682,09,46
NET CASH GENERATED FROM / (USED IN) FINANCING ACTIVITIES (C)	(3844,51,37)	7142,67,02
EFFECT OF EXCHANGE FLUCTUATION ON TRANSLATION RESERVE (D)	966,26,65	66,39,90
NET INCREASE / (DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C+D)	51198,08,60	93391,77,21
CASH AND CASH EQUIVALENTS AS AT 1ST APRIL	347707,03,57	254315,26,36
CASH AND CASH EQUIVALENTS AS AT THE PERIOD END	398905,12,17	347707,03,57
Note:		
1 Components of Cash & Cash Equivalents as at:	31.03.2022	31.03.2021
Cash & Balances with Reserve Bank of India	258086,43,01	213498,61,59
Balances with Banks and money at call & short notice	140818,69,16	134208,41,98
Total	398905,12,17	347707,03,57

2 Cash Flow from operating activities is reported by using indirect method.

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