

# State Bank of India

## Consolidated Balance Sheet as on 31st March, 2015

(000s omitted)

	Schedule No.	As on 31st March 2015 (Current Year) ₹	As on 31st March 2014 (Previous Year) ₹
<b>CAPITAL AND LIABILITIES</b>			
Capital	1	746,57,31	746,57,31
Reserves & Surplus	2	160640,96,97	146623,96,30
Minority Interest		5497,11,75	4909,15,07
Deposits	3	2052960,78,88	1838852,35,65
Borrowings	4	244663,46,71	223759,70,95
Other Liabilities and Provisions	5	235601,10,84	181603,54,89
<b>TOTAL</b>		<b>2700110,02,46</b>	<b>2396495,30,17</b>
<b>ASSETS</b>			
Cash and Balances with Reserve Bank of India	6	144287,54,67	114095,60,38
Balance with banks and money at call & short notice	7	64299,02,29	53065,74,09
Investments	8	695691,75,26	579401,26,21
Advances	9	1692211,33,41	1578276,68,60
Fixed Assets	10	12379,29,52	10559,78,10
Other Assets	11	91241,07,31	61096,22,79
<b>TOTAL</b>		<b>2700110,02,46</b>	<b>2396495,30,17</b>
Contingent Liabilities	12	1190338,69,09	1172565,68,45
Bills for Collection		105970,51,47	90196,99,38
Significant Accounting Policies	17		
Notes to Accounts	18		

In term of our Report of even date  
For **S. VENKATRAM & CO.**  
Chartered Accountants

**(ARUNDHATI BHATTACHARYA)**  
CHAIRMAN

**(G. NARAYANASWAMY)**  
Partner

**(V. G. KANNAN)**  
MD & GE (A&S)

**(B. SRIRAM)**  
MD & GE (Nat. Bkg.)

**(P. PRADEEP KUMAR)**  
MD & GE (Corp. Bkg.)

Mem. No. : 002161  
Firm Regn. No. : 004656 S

KOLKATA  
Dated 22nd May 2015



# State Bank of India

## Consolidated Profit and Loss Account for the year ended 31st March, 2015

(000s omitted)

	Schedule No.	Year ended 31st March 2015 (Current Year) ₹	Year ended 31st March 2014 (Pervious Year) ₹
<b>I. INCOME</b>			
Interest earned	13	207974,33,97	189062,44,04
Other Income	14	49315,16,86	37882,12,60
<b>TOTAL</b>		<b>257289,50,83</b>	<b>226944,56,64</b>
<b>II. EXPENDITURE</b>			
Interest expended	15	133178,64,45	121479,04,34
Operating expenses	16	73848,01,22	63368,73,77
Provisions and contingencies		32745,48,66	27607,31,21
<b>TOTAL</b>		<b>239772,14,33</b>	<b>212455,09,32</b>
<b>III. PROFIT</b>			
Net Profit for the year (before adjustment for Share in Profit of Associates and Minority Interest)		17517,36,50	14489,47,32
Add: Share in Profit of Associates		314,44,18	317,73,35
Less: Minority Interest		837,50,76	633,43,17
Net Profit for the Group		16994,29,92	14173,77,50
Balance Brought forward		2032,37,15	1422,53,94
<b>TOTAL</b>		<b>19026,67,07</b>	<b>15596,31,44</b>
<b>IV. APPROPRIATIONS</b>			
Transfer to Statutory Reserves		4904,63,53	4097,28,24
Transfer to Other Reserves		8301,62,00	6849,72,56
Dividend for the previous year paid during the year (including Tax on Dividend)		-	145
Dividend for the current year:			
(i) Interim Dividend		-	1119,85,96
(ii) Final Dividend Proposed		2648,17,28	1119,85,96
Tax on Dividend		556,36,64	377,20,12
Balance carried over to Balance Sheet		2615,87,62	2032,37,15
<b>TOTAL</b>		<b>19026,67,07</b>	<b>15596,31,44</b>
Basic Earnings per Share		₹ 22.76	₹ 20.40
Diluted Earnings per Share		₹ 22.76	₹ 20.40
Significant Accounting Policies	17		
Notes to Accounts	18		

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# State Bank of India

## Consolidated Cash flow statement for the year ended 31st March, 2015

(000s omitted)

PARTICULARS	Year ended 31.03.2015 ₹	Year ended 31.03.2014 ₹
<b>Cash flow from operating activities</b>		
Net Profit before taxes	25331,49,77	21009,84,23
<u>Adjustments for :</u>		
Depreciation on Fixed Assets	1581,49,38	1942,42,53
(Profit)/Loss on sale of Fixed Assets (Net)	51,28,58	46,23,72
(Profit)/Loss on sale of Investments (Net) (Investing Activity)	-	55,13,96
(Profit)/Loss on revaluation of Investments (Net)	(1786,05,64)	(1882,38,03)
Provision on Non Performing Assets	21574,53,58	18337,29,64
Provision on Standard Assets	2918,47,70	1568,87,36
Provision for depreciation on Investments	(663,06,38)	876,27,38
Other Provisions	578,33,91	(11,19,91)
Share in Profit of Associates (Investing Activity)	(314,44,18)	(317,73,35)
Dividend from Associates (Investing Activity)	(17,38,47)	(2,28,75)
Interest on Capital Instruments (Financing Activity)	4894,70,92	4776,41,04
<b>SUB TOTAL</b>	<b>54149,39,17</b>	<b>46398,89,82</b>
<u>Adjustments for :</u>		
Increase/(Decrease) in Deposits	214108,43,23	211449,74,46
Increase/(Decrease) in Borrowings other than Capital Instruments	19761,57,51	17745,47,76
(Increase)/Decrease in Investments other than Investment in Associates	(113528,30,12)	(58648,67,47)
(Increase)/Decrease in Advances	(135509,18,39)	(204005,94,91)
Increase/(Decrease) in Other Liabilities & Provisions	45919,41,32	6851,94,41
(Increase)/Decrease in Other Assets	(30981,06,60)	11951,54,81
<b>SUB TOTAL</b>	<b>53920,26,12</b>	<b>31742,98,88</b>
Taxes Paid	(7517,36,65)	(12601,31,18)
<b>Net cash generated from / (used in) operating activities (A)</b>	<b>46402,89,47</b>	<b>19141,67,70</b>



<b>PARTICULARS</b>	<b>Year ended 31.03.2015 ₹</b>	<b>Year ended 31.03.2014 ₹</b>
<b>Cash flow from investing activities</b>		
(Increase)/Decrease in Investments in Associates	1,37,27	(140,46,31)
Dividend received from Associates	17,38,47	2,28,75
(Increase)/Decrease in Fixed Assets	(3452,29,40)	(3178,51,79)
(Increase)/Decrease in Goodwill on Consolidation	3,13,15	(219,79,75)
<b>Net Cash generated from / (used in) investing activities (B)</b>	<b>(3430,40,51)</b>	<b>(3536,49,10)</b>
<b>Cash flow from financing activities</b>		
Proceeds from issue of equity share capital	-	10006,02,70
Share Application Money pending allotment received	2970,00,00	-
Increase/(Decrease) in Capital Instruments	1142,18,25	2291,03,50
Interest on Capital Instruments	(4894,70,92)	(4776,41,04)
Dividends paid including tax thereon	(1236,33,43)	(4508,37,72)
Dividends tax paid by subsidiaries/jvs	(122,38,00)	(84,50,02)
Increase/(Decrease) in Minority Interest	587,96,68	655,28,97
<b>Net Cash generated from / (used in) financing activities (C)</b>	<b>(1553,27,42)</b>	<b>3583,06,39</b>
<b>Effect of exchange fluctuation on translation reserve (D)</b>	<b>6,00,95</b>	<b>2745,36,88</b>
<b>Net increase / (decrease) in cash and cash equivalents (A)+(B)+(C)+(D)</b>	<b>41425,22,49</b>	<b>21933,61,87</b>
<b>Cash and Cash equivalents at the beginning of the year</b>	<b>167161,34,47</b>	<b>145227,72,60</b>
<b>Cash and Cash equivalents at the end of the year</b>	<b>208586,56,96</b>	<b>167161,34,47</b>

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