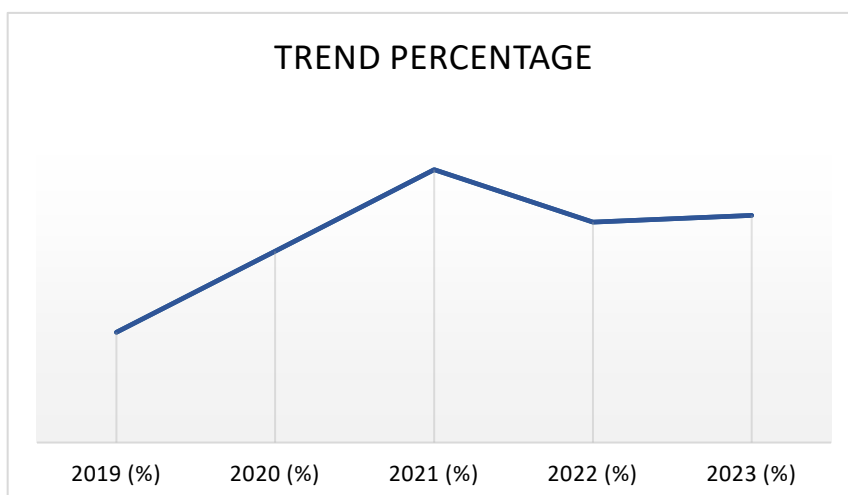# DATA ANALYSIS AND INTERPRETATION

1. TREND ANALYSIS:

Table showing Trend Percentage over FY 2018-19 to FY 2022-23

PARTICULARS	2018-19	2019-20	2020-21	2021-22	2022-23
CAPITAL AND LIABILITIES					
Capital	100	100.00	100.00	100.00	100.00
Reserves and Surplus	100	105.04	109.46	110.36	117.02
Deposits	100	111.34	113.56	110.06	109.19
Borrowings	100	78.08	132.62	102.10	115.75
Other Liabilities and Provisions	100	112.03	111.57	126.35	118.49
Total Liabilities	100	107.35	114.76	109.99	110.61
ASSETS					
Cash and Balances with RBI	100	94.24	127.87	120.95	95.82
Balances with Banks and Money	100	185.17	153.91	105.28	44.49
Investments	100	108.27	129.11	109.60	106.00
Advances	100	106.38	105.34	111.61	117.02
Fixed Assets	100	98.07	99.95	98.15	112.39
Other Assets	100	108.74	121.46	96.63	116.81
Total Assets	100	107.35	114.76	109.99	110.61

Chart showing Line Diagram of Trend Percentage

TREND PERCENTAGE

2019 (%)   2020 (%)   2021 (%)   2022 (%)   2023 (%)

INTERPRETATION:
From 2019 to 2023, SBI showed a steady rise in Total Assets and Liabilities, peaking in 2021. A minor dip in 2022 was followed by recovery in 2023, indicating **overall financial growth and resilience***.*

2. COMPARATIVE ANALYSIS:

Table showing Comparative Percentage of SBI with ICICI on FY 2018-19 to FY 2022-23

| PARTICULARS	2018-19	2019-20	2020-21	2021-22	2022-23
CAPITAL AND LIABILITIES					
Capital	45.01	45.47	55.36	85.60	58.64
Reserves and Surplus	51.33	50.15	42.24	39.52	39.23
Deposits	77.57	76.22	74.67	73.72	73.31
Borrowings	58.98	48.23	78.04	74.83	75.80
Other Liabilities and Provisions	74.00	70.58	67.70	70.00	69.42
Total Liabilities	73.80	72.20	72.86	71.70	71.28
ASSETS					
Cash and Balances with RBI	78.60	78.84	78.41	76.68	72.27
Balances with Banks and Money	6.85	0.58	32.92	21.21	16.28
Investments	78.52	76.17	79.19	79.06	76.93
Advances	73.16	72.25	70.05	68.58	68.13
Fixed Assets	79.77	78.12	76.89	75.14	77.35
Other Assets	69.27	73.77	79.13	80.93	81.56
Total Assets	73.80	72.20	72.86	71.70	71.28

INTERPRETATION:

From FY 2018-19 to FY 2022-23, SBI consistently outperformed ICICI across key financial metrics, despite having lower capital. SBI demonstrated stronger reserves and surplus, significantly higher deposits, and a much larger asset and liability base, highlighting its robust financial stability, broader customer trust, and dominant market presence.

3. EVALUATION OF WORKING CAPITAL:

Table showing Working Capital on FY 2018-19 to FY 2022-23

PARTICULARS	2018-19	2019-20	2020-21	2021-22	2022-23
Total Current Assets	3641717	3912955	4496010	4949889	5474597
Total Current Liabilities	3460000	3719386	4280554	4707509	5189370
Working Capital (CA-CL)	181717	193569	215456	242380	285227
Growth Rate of WC	-	7%	11%	12%	18%

Chart showing Line Diagram of Growth Rate of WC

GROWTH RATE OF WC
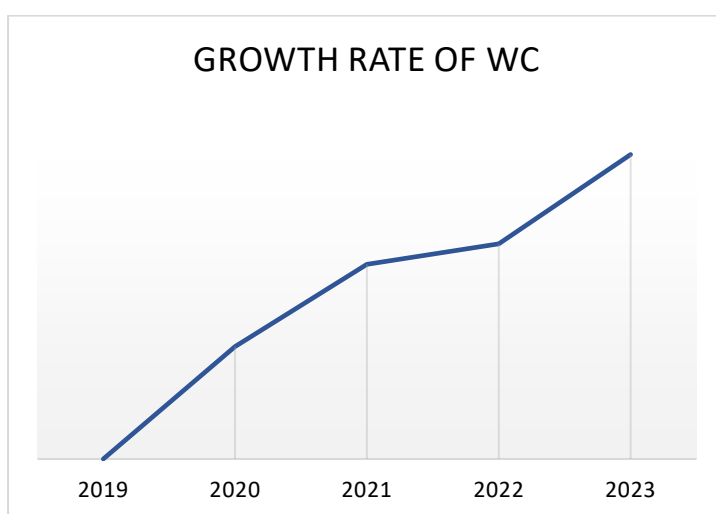
INTERPRETATION:

From 2019 to 2023, SBI's working capital showed steady growth with consistent annual increases. This upward trend reflects effective liquidity management, prudent resource allocation, and strong short-term financial stability, enabling SBI to support credit growth and maintain a healthy balance sheet.

4. OBSERVATIONAL ANALYSIS OF SBI's OFFERINGS AND DETERMINATION OF ITS GROWTH RATE:

4.1a. OBSERVATIONAL RESEARCH ON PRODUCT DEPOSITS:

Observational research at SBI's Adambakkam Branch revealed steady customer activity, with around five new savings accounts opened daily and over 60 customers visiting weekly. About 30 customers per day specifically visited for savings account transactions, underscoring their importance in routine banking. Frequent KYC updates reflected customer awareness of regulatory compliance. The branch also handles numerous Sukanya Samriddhi accounts, senior citizen schemes, and fixed deposit queries, highlighting its vital role in serving varied community banking needs.

4.1b. GROWTH RATE OF DEPOSITS:

Table showing Growth Rate of Total Deposits

FY	Deposits	Growth per Year	Growth Rate (%)
2018-19	29113860107	0	0
2019-20	32416207343	3302347236	11.34
2020-21	36812770796	4396563453	13.56
2021-22	40515341227	3702570431	10.06
2022-23	44237777763	3722436536	9.19

Table showing Growth Rate of Every Type of Deposits on FY 2022-23

PARTICULARS	2022	2023	Growth	Growth Rate (%)
Total Deposits	4051534	4423778	372244	9.19
Term Deposits	2145117	2390667	245550	11.45
Savings Bank Deposits	1513205	1581466	68261	4.51
CASA Deposits	1775084	1862904	87820	4.95
P-Domestic Deposits	2567514	2733625	166111	6.47

Chart showing Line Diagram of Growth Rate of Deposits and Every Type of Deposits

GROWTH RATE OF DEPOSITS ON 2019-23

2019	2020	2021	2022	2023

GROWTH RATE OF DEPOSITS ON 2022-23

Total Deposits   Term Deposits   Savings Bank Deposits   CASA Deposits   P-Domestic Deposits
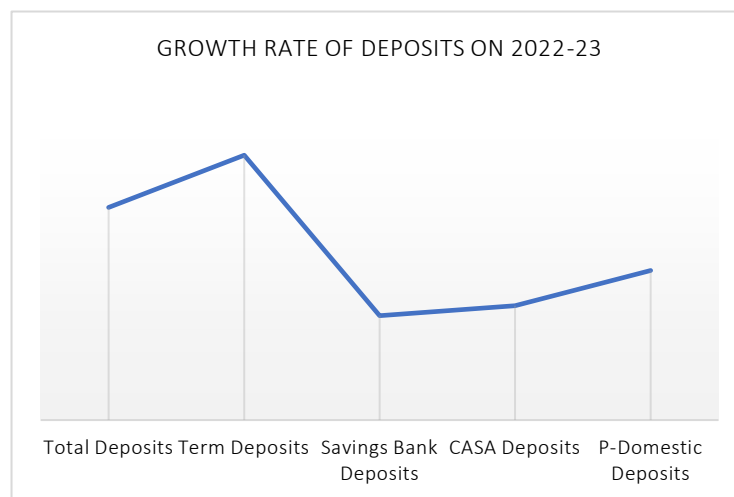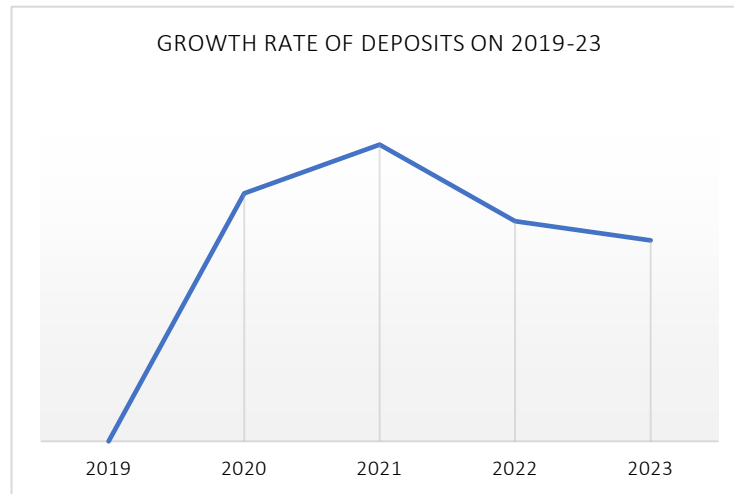
INTERPRETATION:

Observational research at SBI's Adambakkam Branch highlights steady customer engagement, with frequent savings account transactions and proactive KYC updates. The branch supports various government schemes, reflecting strong customer service and compliance. From FY 2019 to FY 2023, SBI's total deposits grew consistently, driven by robust term deposit growth and a steady 4.51% rise in savings deposits, showcasing effective deposit mobilization and financial stability.
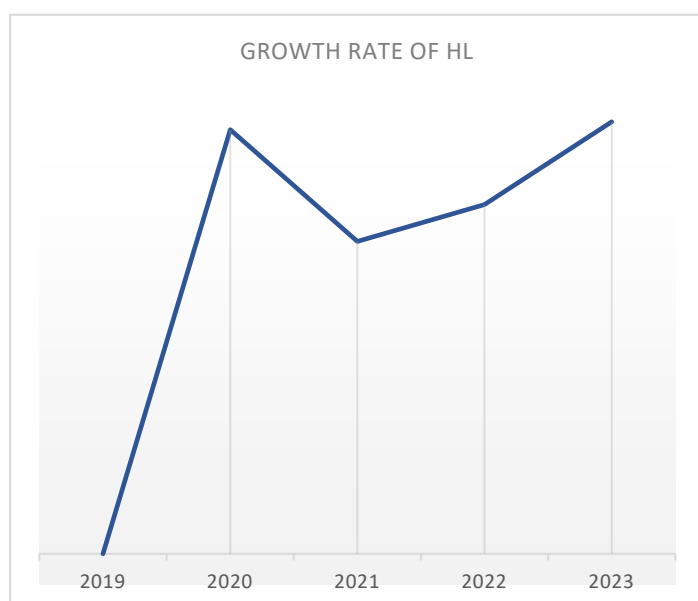
4.2a. OBSERVATIONAL RESEARCH ON HOME LOAN:

At SBI's Adambakkam Branch, home loans emerged as the most in-demand loan product, with frequent customer inquiries and applications. This highlights their central role in SBI's offerings and the importance of efficient processing. Customers are drawn by interest rate concessions as per RBI norms, with rates determined based on CIBIL score, income, and loan amount—ensuring personalized and affordable loan terms.

The branch uses the Interest Rate Concession Document to record and validate customer eligibility. Digital tools like the Loan Account Management System (LAMS) and Loan Lifecycle Management System (LLMS) enhance transparency and efficiency by allowing customers to track EMI details and enabling staff to generate CIBIL reports across loan segments. Overall, the bank's structured processes and digital systems support smooth home loan operations and improved customer experience.

4.2b. GROWTH RATE OF HOME LOAN:

Table showing Growth Rate of Home Loan

FY	Total Home Loan	Loan Outstanding per Year	Growth Rate (%)
2019	400000	-	-
2020	456000	56000	14.00
2021	503000	47000	10.31
2022	561000	58000	11.53
2023	641000	80000	14.26

Chart showing Line Diagram of Growth Rate of Home Loan

GROWTH RATE OF HL

2019   2020   2021   2022   2023

INTERPRETATION:
Observational research at the Adambakkam Branch highlights strong customer interest in home loans. Over the years, SBI's outstanding home loans have steadily increased, reflecting consistent growth and effective market strategies. This upward trend signifies strong demand and SBI's success in expanding its presence in the home loan segment.

4.3a. OBSERVATIONAL RESEARCH ON EDUCATIONAL LOAN:

At the Adambakkam Branch of SBI, education loans are highly sought after, reflecting their critical role in supporting students' access to higher education. Most applications are submitted through the **Vidya Lakshmi Portal**, a centralized national platform, while SBI processes them using the **Retail Asset Acquisition Solution (RAAS)** system.

RAAS manages loan applications received from both online and manual channels. For walk-in applicants, branch staff assist in creating online profiles within RAAS. After document verification, an **In-Principle Offer (IPO)** letter and correction memo (if required) are generated. The approved application is then sent to the main branch for final sanction.

SBI's integration of RAAS and the Vidya Lakshmi Portal ensures a streamlined, student-friendly process that combines digital efficiency with human support—helping students receive timely educational financing.

4.3b. GROWTH RATE OF EDUCATION LOAN:

Table showing Growth Rate of Education Loan

FY	Total Education Loan	Loan Outstanding per Year	Growth Rate (%)
2019	20777	-	-
2020	22833	2056	9.90
2021	23504	671	2.94
2022	26357	2853	12.14
2023	32133	5776	21.91

Chart showing Line Diagram of Growth Rate of Education Loan

GROWTH RATE OF ETL

2019 2020 2021 2022 2023
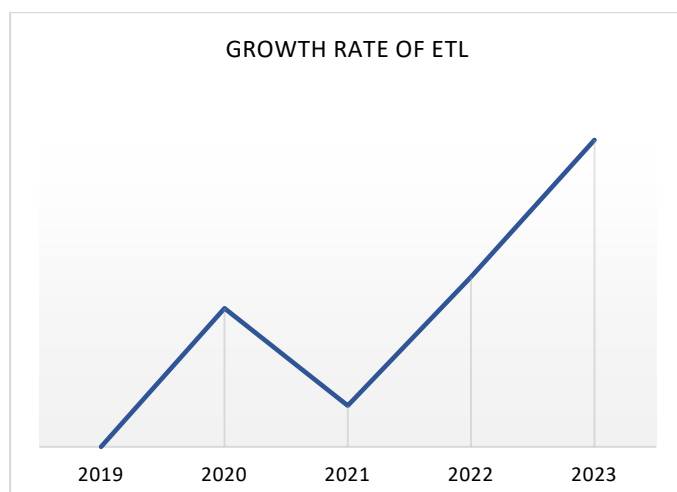
INTERPRETATION:
Based on the observational research, the branch experiences a significant volume of applications for education loans, highlighting SBI's vital role in supporting students' educational aspirations. Over the years, SBI's education loan portfolio has shown steady expansion, reflecting increasing demand.

4.4a. OBSERVATIONAL RESEARCH ON AUTO LOAN:

During the observational research, it was noted that auto loans are the least applied for by customers at the Adambakkam Branch. This observation suggests that while SBI offers attractive terms for auto loans, customer demand at this specific branch is lower compared to other loan products. This insight could inform strategic adjustments in marketing and customer engagement efforts to better align with customer needs and preferences in the Adambakkam area.

4.4b. GROWTH RATE OF AUTO LOAN:

Table showing Growth Rate of Auto Loan

FY	Total Auto Loan	Loan Outstanding per Year	Growth Rate (%)
2019	71884	-	-
2020	72662	778	1.08
2021	76322	3660	5.04
2022	79148	2826	3.70
2023	97523	18375	23.22

Chart showing Line Diagram of Growth Rate of Auto Loan

GROWTH RATE OF AL
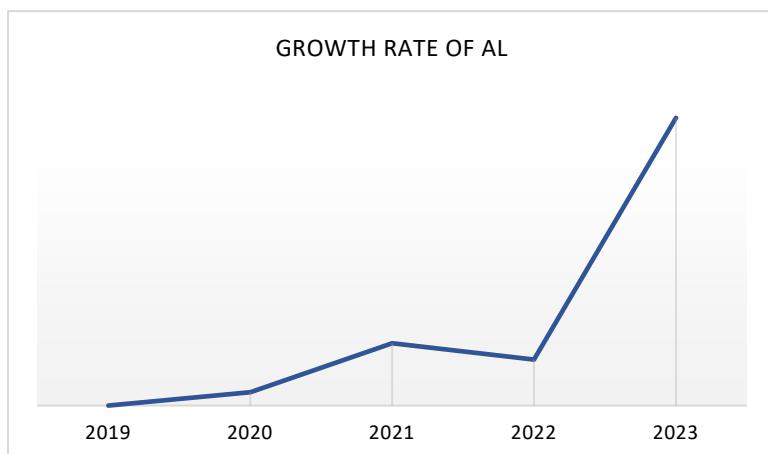
INTERPRETATION:
Customer demand for auto loans at the branch is relatively low, suggesting room for improved marketing. Overall, SBI's auto loan portfolio has seen steady growth, with a notable increase recently.
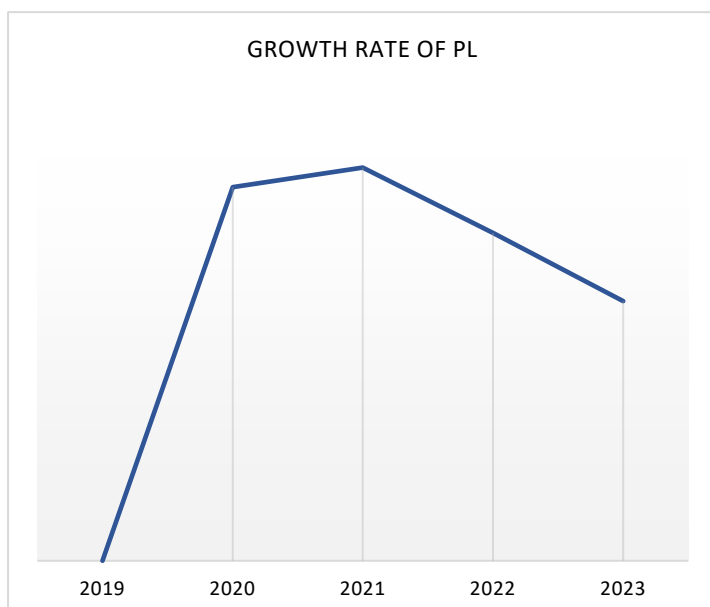
4.5a. OBSERVATIONAL RESEARCH ON PERSONAL LOAN:

During the observational research at the Adambakkam Branch, it was noted that personal loans are highly sought after by customers for various purposes and loan amounts. Customers from diverse backgrounds and income levels frequently apply for these loans, indicating the broad appeal and necessity of personal loans in meeting their financial needs. This observation underscores the importance of personal loans in SBI's product portfolio, highlighting their role in providing financial flexibility and support to a wide range of customers.

4.5b. GROWTH RATE OF PERSONAL LOAN:

Table showing Growth Rate of Personal Loan

FY	Total Personal Loan	Loan Outstanding per Year	Growth Rate (%)
2019	125965	-	-
2020	166528	40563	32.20
2021	222966	56438	33.89
2022	285987	63021	28.26
2023	349988	64001	22.38

Chart showing Line Diagram of Growth Rate of Personal Loan

GROWTH RATE OF PL

INTERPRETATION:
Based on observational research, the branch sees high demand for personal loans. SBI's personal loan portfolio, reflecting rising customer interest and the bank's effective strategies. Notably, the popularity of products like *Xpress Credit* and *Pension Loans* underscores SBI's commitment to offering accessible and flexible financial solutions.
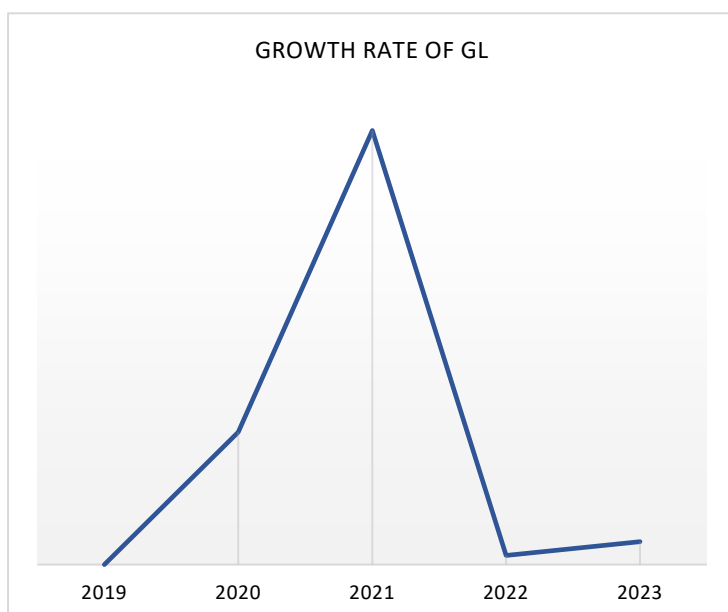
4.6a. OBSERVATIONAL RESEARCH ON GOLD LOAN:

During the observational research, it was noted that the process of appraising gold is critical to the approval of gold loans. An appraiser, approved by SBI, is called in to evaluate the gold. The bank relies on these hired appraisers exclusively, ensuring consistency and reliability in the appraisal process. If the hired appraiser is unavailable, no other appraiser is called, highlighting the stringent protocols followed by SBI.

The Gold Loan appraisal process ensures transparency and accuracy in loan disbursement, providing customers with a clear understanding of their loan terms. The detailed and structured approach to appraising and sanctioning gold loans underscores the importance of accuracy and reliability in SBI's gold loan process.

4.6b. GROWTH RATE OF GOLD LOAN:

Table showing Growth Rate of Gold Loan

FY	Total Gold Loan	Loan Outstanding per Year	Growth Rate (%)
2019	1535	-	-
2020	3714	2179	141.95
2021	20987	17273	465.08
2022	23063	2076	9.89
2023	28705	5642	24.46

Chart showing Line Diagram of Growth Rate of Gold Loan

GROWTH RATE OF GL

2019   2020   2021   2022   2023

INTERPRETATION:
Based on observational research, the branch documents gold loan appraisals through a structured Appraisal Cum Sanction Report, ensuring transparency and customer trust. SBI's gold loan portfolio has shown substantial growth. This trend reflects increasing customer interest and reinforcing its strong market position in gold loans.

4.7a. OBSERVATIONAL RESEARCH ON DIGITAL PAYMENT:

Many customers at the Adambakkam Branch register on the YONO app daily, often on the same day as account opening, indicating strong demand for digital banking. YONO can be activated using ATM card details or account information, with branch assistance needed for new accounts without ATM cards.

Users create login credentials and perform a ₹1 test transaction to activate full access. Key features like **YONO Cash** allow cardless ATM withdrawals, while the app also supports fund transfers, bill payments, and lifestyle services.

Though user-friendly and secure, older customers often need help with setup and password recovery. Overall, YONO enhances banking convenience, and its growing usage reflects SBI's push towards digital transformation.

4.7b. GROWTH RATE OF YONO SBI:

*Table showing Growth Rate of YONO App Installations*

FY	Downloads (in Millions)	Growth Rate
2018-19	20	-
2019-20	46	130.00
2020-21	70.5	53.26
2021-22	111	57.45
2022-23	143	28.83

Table showing Growth Rate of YONO App Registered Users

FY	Registered Users (in Millions)	Growth Rate
2018-19	7.35	-
2019-20	21.2	188.48
2020-21	37.1	75.00
2021-22	48.35	30.32
2022-23	60.7	25.54

Table showing Growth Rate of YONO Digital Accounts

FY	Digital Accounts (Rs. in Lakhs)	Growth Rate
2018-19	27.5	-
2019-20	43.5	58.18
2020-21	51.81	19.10
2021-22	62.21	20.07
2022-23	78.6	26.35

Chart showing Line Diagram of Growth Rate of YONO App Installations

GROWTH RATE OF APP INSTALLATIONS

Chart showing Line Diagram of Growth Rate of YONO App Registered Users
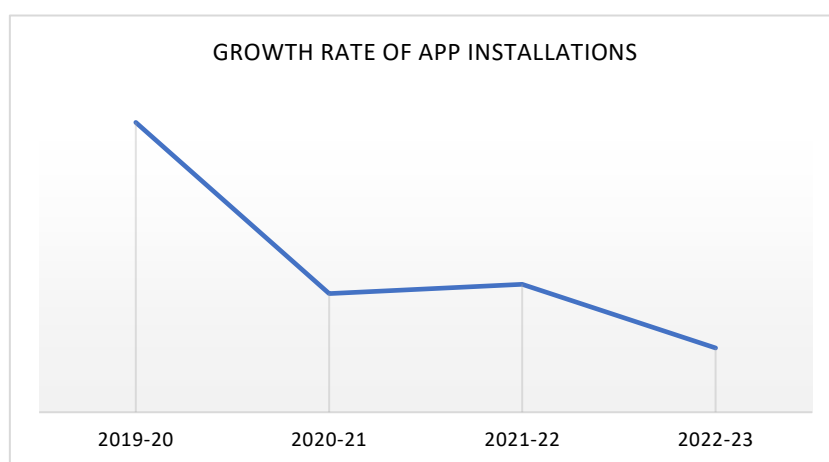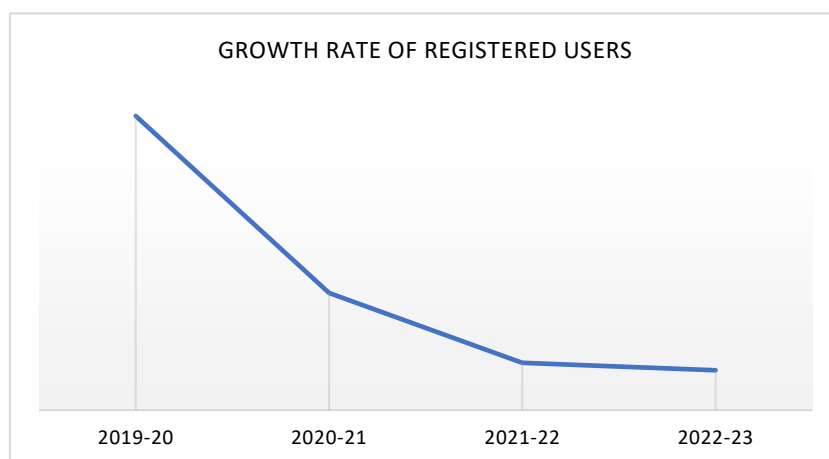
GROWTH RATE OF REGISTERED USERS

Chart showing Line Diagram of Growth Rate of YONO Digital Accounts

GROWTH RATE OF DIGITAL ACCOUNTS

2019-20	2020-21	2021-22	2022-23
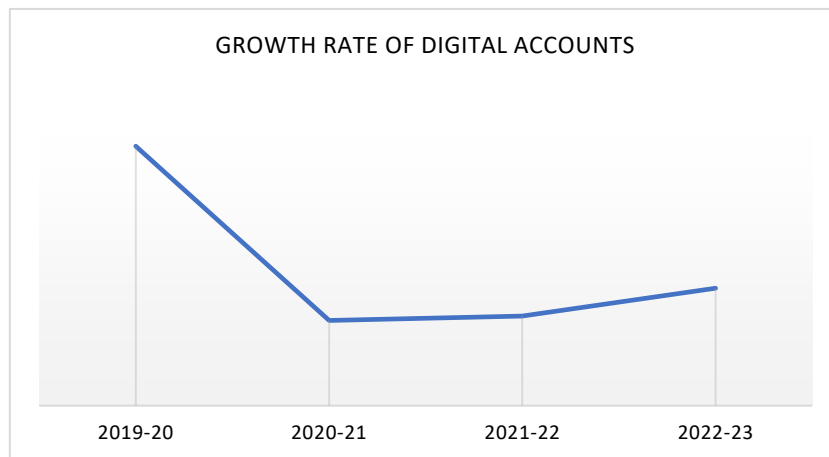
INTERPRETATION:

Observational research highlights that YONO's user-friendly design, broad service offerings, and strong customer support drive high user satisfaction and digital adoption. From FY 2018-19 to FY 2022-23, the app saw impressive growth: installations rose from 20 million to 143 million, while registered users increased from 7.35 million to 60.7 million. Digital account openings also grew from 27.5 to 78.6 lakh. Although early growth rates peaked, recent data shows sustained expansion and user trust in the platform.

FINDINGS:

- Total Liabilities and Assets showed consistent growth from 2019 to 2023, reflecting SBI's financial resilience and strong strategic planning.

- SBI consistently outperformed ICICI across key financial metrics from FY 2018-19 to FY 2022-23, reinforcing its market leadership and financial strength.

- SBI's steady increase in working capital from 2019 to 2023 highlights efficient liquidity management and financial stability.

- From FY 2019 to FY 2023, SBI saw substantial growth in deposits, driven by customer-centric products and strong retention strategies.

- Home Loans lead in outstanding loan value, indicating strong demand; SBI's balanced growth across loan categories shows broad market coverage.

- Significant growth in installations, users, and digital account openings reflects strong digital adoption and the app's success in enhancing customer engagement.

SUGGESTIONS:

- Continue improving the YONO app by introducing advanced features, refining the user interface, and strengthening cybersecurity to retain digital-savvy users.

- Launch targeted financial literacy programs, especially in rural and semi-urban areas, to increase awareness and adoption of SBI's financial products.

- Offer more competitive interest rates and flexible options for home and education loans, and partner with educational institutions to tap into growing demand.

- Streamline disbursement, appraisal, and sanctioning processes, while offering personalized and competitively priced gold and personal loan products.

- Revamp auto loan offerings through targeted promotions, lower interest rates, and special financing schemes to stimulate demand in low-performing segments.

CONCLUSION:

SBI demonstrates strong financial growth, effective liquidity management, and strategic loan portfolio expansion. Its lead over competitors, rising digital adoption through YONO, and robust service offerings reflect a well-managed, customer-focused institution with a dominant market position and solid future prospects.