

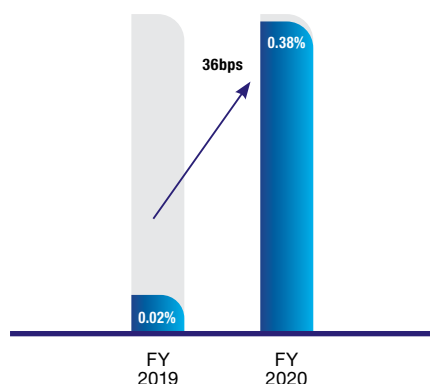
II. FINANCIAL PERFORMANCE

ASSETS AND LIABILITIES

Total assets of your Bank have increased by 7.35% from ₹36,80,914.25 crore at the end of March 2019 to ₹39,51,393.92 crore as at the end of March 2020. During the period, the loan portfolio increased by 6.38% from ₹21,85,876.92 crore, to ₹23,25,289.56 crore. Investments increased by 8.27% from ₹9,67,021.95 crore to ₹10,46,954.52 crore as at the end of March 2020. A major portion of the investment was in the domestic market in government securities.

Your Bank's aggregate liabilities (excluding capital and reserves) rose by 7.50% from ₹34,60,000.42 crore as on 31st March 2019 to ₹37,19,386.49 crore as on 31st March 2020. The deposits rose by 11.34% and stood at ₹32,41,620.73 crore as on 31st March 2020 against ₹29,11,386.01 crore as on 31st March 2019. The borrowings decreased by 21.92% from ₹4,03,017.12 crore at the end of March 2019 to ₹3,14,655.65 crore as at the end of March 2020.

Return on Assets



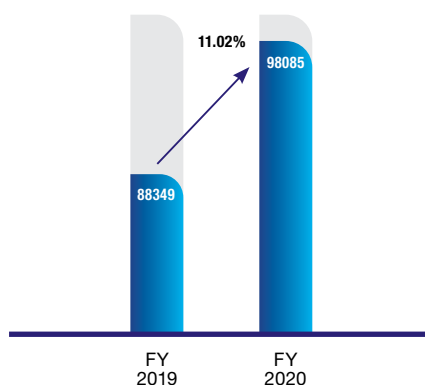
NET INTEREST INCOME

Net interest income increased by 11.02% from ₹88,348.87 crore in FY2019 to ₹98,084.83 crore in FY2020. Total interest income increased from ₹2,42,868.65 crore in FY2019 to ₹2,57,323.59 crore in FY2020 registering a growth of 5.95%.

Total interest expenses increased from ₹1,54,519.78 crore in FY2019 to ₹1,59,238.77 crore in FY2020. Interest expenses on deposits during FY2020 recorded an increase of 5.08%, compared to the previous year.

Net Interest Income

(₹ Crore)



NON INTEREST INCOME AND EXPENSES

Non-interest income increased by 22.97% to ₹45,221.48 crore in FY2020 as against ₹36,774.89 crore in FY2019. During the year, your Bank received an income of ₹212.03 crore (₹348.01 crore in FY2019) by way of dividends from subsidiaries and joint ventures in India and abroad, and ₹8,575.65 crore (₹3,146.86 crore in FY2019) by way of profit on sale of investments.

22.97%

YoY Growth in Non Interest Income

We are an enterprising bank that delivers performance through innovation, technology and reach. We are highly focused on strengthening our balance sheet to create enduring value for all our stakeholders.

OPERATING PROFIT

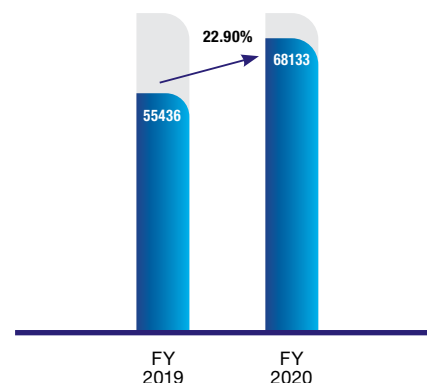
The Operating Profit of your Bank for FY2020 was at ₹68,132.61 crore as compared to ₹55,436.03 crore in FY2019 (including exceptional item of ₹6,215.64 crore in the FY2020 and ₹1,560.55 crore in FY2019). Your Bank posted a Net Profit of ₹14,488.11 crore for FY2020, as compared to a Net Profit of ₹862.23 crore in FY2019.

1580%

YoY Growth in Net Profit

Operating Profit

(₹ Crore)



PROVISIONS AND CONTINGENCIES

Major provisions made in FY2020:

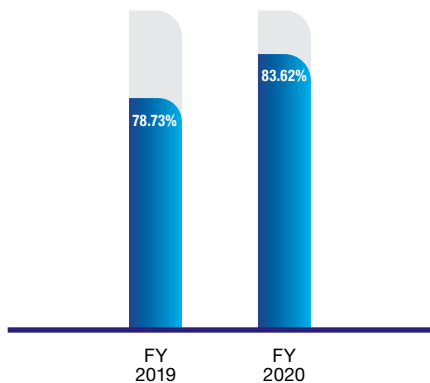
Provision of ₹42,775.96 crore for non-performing assets (as against ₹54,529.06 crore in FY2019) and Investment depreciation of ₹538.55 crore (as against a write back of ₹762.09 crore in FY2019) was made during the year.

83.62%

Provision Coverage Ratio for FY2020

Provision Coverage Ratio

(Including AUCA)



RESERVES AND SURPLUS

An amount of ₹4,346.43 crore (as against ₹258.67 crore in FY2019) was transferred to Statutory Reserves. An amount of ₹3,985.84 crore (as against ₹379.21 crore in FY2019) was transferred to Capital Reserves. An amount of ₹302.26 crore (as against transfer of ₹371.84 crore in FY2019) was withdrawn from Investment reserve. An amount of ₹183.50 crore (as against ₹194.05 crore in FY2019) was transferred from Revaluation Reserve to General Reserve. An amount of ₹1,119.88 crore (as against Nil in FY2019) was transferred to Investment Fluctuation Reserve.

PROGRESS OF IMPLEMENTATION OF IND AS

Steering Committee headed by Managing Director (Stressed Assets, Risk & Compliance) has been monitoring implementation of Ind AS in the Bank. Your Bank is already geared up for implementation of Ind AS. However, implementation of Ind AS in Banks has been deferred by RBI until further notice.

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THE LEADING DIGITAL BANK:

TECHNOLOGY

SBI is leading the digital transformation drive to serve an increasingly digital India