5. No							DED SEPTEMBE						(? in cro
										Consol			
10				Standa			Year ended		Quarter ended		Half year		Year ended
	Particulars	30.09.2023	Quarter ended 30.06.2023	30.09.2022	Half yes 30.09.2023	30.09.2022	31.03.2023	30.09.2023 (Unaudited)	30.06.2023 (Unaudited)	30.09.2022 (Unaudited)	30.09.2023 (Unaudited)	30.09.2022 (Unaudited)	31.03.2023 (Audited)
-		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	1,07,390.78	1.01.460.01	84,462.87	2,08,850.79	1,61,243.73	3,50,844.5
	est earned (a)+(b)+(c)+(d)	1,01,378.80	95,975.45	79,859.59	1,97,354.25	1,52,535.96	3,32,103.06	72 535 36	69,283,87	54,155,19	1,41,819 23	1,02,260 47	2,28,740
	Interest/ discount on advances/ bills	70,259 53	67,127 94	52,382 94	1,37,387.47	98,856 47	95.928.27	30.525.40	28 155 20	26.391.65	58,680 60	51,225.09	1,06,824
-		27,002.31	25,006.96	23,669.56	52,009 27	46,109.18	3 491 01	1 457 04	1.479.26	826.21	2 936 30	2,074.66	3,916
	Interest on balances with Reserve Bank of India and other inter-bank funds	1,290.59	1,359.31	735.91	2,649 90	1,914.23			2.541 68	3.089.82	5.414.66	5,683 51	11,362
	Others	2,826 37	2,481.24	3,071 18	5,307.61	5,656.08	11,283 13	2,872.98	30.872.77	30,319.61	67,738,11	48,063.05	1,22,533.
	er income	10,790.63	12,063.38	8,874.27	22,854.01	11,186.47	36,615.60	36,865.34	1.32.332.78	1,14,782.48	2.76,588.90	2,09,306.78	4,73,378
	AL INCOME (1)+(2)	1,12,169.43	1,08,038.83	88,733.86	2,20,208.26	1,63,722.43	3,68,718.66	1,44,256.12	58.044.94	45,232.19	1,21,000.09	87,163.35	1,89,980.
	rest expended	61,878.84	57,070.50	44,676.15	1,18,949.34	86,156.59	1,87,262.56	62,955.15	45,979.63	45,776.84	1.04.577.27	83,342.39	1,89,814.
	rating expenses (a)+(b)+(c)	30,873.97	25,671.40	22,937.69	56,545.37	43,693.26	97,743.13	58,597.64	17 809 19	13.965.39	38 034 91	27,102 72	61,920
	Employee cost	18,926 39	16,600 67	12,867 35	35,527 06	24,918.76	57,291 84	20,225 72	16 671 68	19 441 46	40.927 03	33 190 29	78,227
	Operating expenses relating to Insurance Business							24,255.35		12.369.99	25.615 33	23 049 38	49,666
	Other operating expenses	11,947.58	9,070 73	10,070 34	21,018.31	18,774.50	40,451 29	14,116.57	11,498.76	91.009.03	2,25,577.36	1,70,505.74	3,79,795.
	AL EXPENDITURE (excluding provisions and contingencies) (4)+(5)	92,752.81	82,741.90	67,613.84	1,75,494.71	1,29,849.85	2,85,005.69	1,21,552.79	1,04,024.57	23,773.45	51,011.54	38,801.04	93,582.
	RATING PROFIT (before provisions and contingencies) (3)-(6)	19,416.62	25,296.93	21,120.02	44,713.55	33,872.58	83,712.97	22,703.33	28,308.21	3,430.97	3.868.19	8,193,45	18,184
8 Prov	visions (other than tax) and contingencies (net of write back)	115.28	2,501 31	3,038.67	2,616 59	7,431.05	16,507 33	767 62	3,100 57	2 417 34	5.680 97	7.050 80	10.826 8
	which provisions for non-performing assets	1,814.89	2,651 85	2,010 87	4,466.74	6,279.00	9,143 93	2,456.51	3,224.46	2,417.34	5,000 57		-
	aptional items	-	-	-		-			-	-	47.143.35	30,607,59	75.398.0
	FITI (LOSS) FROM ORDINARY ACTIVITIES BEFORE TAX (7)-(8)+(9)	19,301.34	22,795.62	18,081.35	42,096.96	26,441.53	67,205.64	21,935.71	25,207.64	20,342.48	12.024 22	8.062.06	18,840 1
	expense/ (credit)	4,971.32	5,911.33	4,816.83	10,882.65	7,108 93	16,973.19	5,552 53	6,471 69	5,325 20	35,119.13	22,545.53	56,558.4
12 NET	PROFIT/ (LOSS) FROM ORDINARY ACTIVITIES AFTER TAX (10)-(11)	14,330.02	16,884.29	13,264.52	31,214.31	19,332.60	50,232.45	16,383.18	18,735.95	15,017.28	35,119.13	22,040.00	-
13 Extra	aordinary items (net of tax expense)			-		-	- 1	-			35,119.13	22,545.53	56,558.4
14 NET	PROFIT/ (LOSS) FOR THE PERIOD (12)+(13)	14,330.02	16,884,29	13,264.52	31,214.31	19,332.60	50,232.45	16,383.18	18,735.95	15,017.28		547 41	1,191.4
	re in profit of associates	Kata management	and the second second	and the second state of th	and the second	State of the second		264 71	358 39	279 43	623 10	1.015.83	2 101 7
	prity Interest	And and the second second					and the second s	548.31	557 54	544.71	1,105.85	22.077.11	55.648.
17 NET	PROFIT/ (LOSS) AFTER MINORITY INTEREST (14)+(15)-(16)	14.330.02	16,884.29	13,264.52	31,214.31	19,332.60	50,232.45	16,099.58	18,536.80	14,752.00	34,636.38	892.46	892
	-up equity share capital (face value of ₹1/- each)	892.46	892.46	892.46	892.46	892 46	892.46	892.46	892.46	892.46	892.46	692.40	3,30,282
19 Rese	erves excluding revaluation reserves	and the second second		States and the second	Strate States	Sandra Constraints	2,98,959.73	Constants Constants	and a standard to	all a second and a second	Malo Anothering a	The second second proves	3,30,202.0
	lytical ratios	And States and States		a sector a sector of						San Martin Carlos and	50 00M	56 92%	56.9
(1)	Percentage of shares held by Government of India	56.92%	56 92%	56 92%	56.92%	56 92%	56 92%	56 92%	56.92%	56.92%	56.92%	30 92 %	50.54
(11)	Capital adequacy ratio (Basel III)	14.28%	14.56%	13.51%	14 28%	13.51%	14.68%	and the state of the	A State State State	Cash Street Street			
	(a) CET 1 ratio	9.94%	10.19%	9.53%	9 94%	9.53%	10.27%		San Providente				
	(b) Additional tier 1 ratio	1.84%	1.78%	1 59%	1 84%	1 59%	1 79%		Section and Section of Section 1	Concentration Alertics		and an inclusion of a second	
(111)	Earnings per share (EPS) (?)	And the second second	and the strength		and the second of	Statut of the second	and the second			Marine Carl Carlinson Contraction	00.01	24.74	62.3
	(a) Basic and diluted EPS before Extraordinary items (net of tax expense)	16.06	18.92	14.86	34 98	21 66	56.29	18.04	20 77	16.53	38.81	24/4	02.5
	(Quarter/Half-Year numbers not annualised)		College Contraction	and the second second second	1.3 m 3 m 3 m 3 m 3 m 40	4-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1			Construction of the second	The local division of the	00.04	24.74	62.3
	(b) Basic and diluted EPS after Extraordinary items (net of tax expense)	16.06	18.92	14.86	34.98	21 66	56 29	18.04	20.77	16.53	38.81	24 /4	02.3
-	(Quarter/Half-Year numbers not annualised)			Design and the second	Same Maple Sale	A CONTRACTOR	Constraint of the second						
(iv)	NPA ratios		1. C		C. C	TRACE AND		12 3 3 3 3 3 3					
	(a) Amount of gross non-performing assets	86,974.08	91,327.84	1,06,804.14	86,974.08	1,06,804.14	90,927 78	A PORT OF THE P				Sector of the Sector of	
	(b) Amount of net non-performing assets	21,352.40	22,995.37	23,572.19	21,352.40	23,572.19	21,466.64						
100	(c) % of gross NPAs	2.55%	2 76%	3.52%	2 55%	3.52%	2 78%		1			The loss of the loss of the loss of the	
-	(d) % of net NPAs	0.64%	0.71%	0.80%	0.64%	0.80%	0 67%						
	Return on assets (Net assets basis-annualised)	1 01%	1.22%	1 04%	1 10%	0.76%	0.96%				Contraction of the local division of the loc		the state of the s
	Net worth	3,06,944 79	2,92,811.54	2,59,069.39	3,06,944.79	2,59,069 39	2,76,562,79		All and	and a state of the			
	Outstanding redeemable preference shares		-	-		· · ·	· · ·		and the second second	and the second second			
	Capital redemption reserve			·	-		-		Contraction of the	the second			
	Debt-equity ratio* Total debts to total assets**	0.69	0.64	0.63	0.69 8.80%	0.63	0.66	1					

Total debts to total assets**
"Debt represents borrowings (including Repos) with residual maturity of mor
"Total debts represents total borrowings of the Bank.

op det A

ne year

		UNAUDITED		E CENTRE, MUN REVENUE, RES		LIABILITIES						(? in
B.	1		Stand	alone					Consol			
Particulars		Quarter ended			ir ended	Year ended	30.09.2023	Quarter ended 30.06.2023	30.09.2022	Half yea 30.09.2023	30.09.2022	Year er 31.03.2
•	30.09.2023 (Unaudited)	30.06.2023 (Unaudited)	30.09.2022 (Unaudited)	30.09.2023 (Unaudited)	30.09.2022 (Unaudited)	31.03.2023 (Audited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unsudited)	(Audit
1 Segment Revenue		(onaddited)	(onedured)	[Onaudited]	(Chiaddited)	Contraction of Contraction of Contraction	COLUMN TO COLUMN THE	and the second second second	International Construction	A SALAMAN SALA SALA	Section Strength	
a Treasury operations	30,264,88	30,098 35	25,889.43	60,363 23	44 297 30	1.01.933.92	30 474 90	30 316 90	25.897.97	60,791 80	44,302 40	1,01,8
b Corporate/ Wholesale Banking operations	31,161 05	29.458.56	23,115,80	60,619 61	42.432.28	98.038 91	31.819.50	30.099.87	23,577 24	61,919.37	43,305 50	1,00,1
c Total Retail Banking operations	50,743,50	48.301.30	39,136,31	99.044.80	76 258 47	1.66.913.14	50,980,75	48,518,72	39,267.51	99,499 47	76,514 73	1,67,5
(i) Digital Banking	1,263.03	1.143.67	895.28	2,406,70	1,769 12	3 697 02	1.287 02	1,165.07	911 55	2,452.09	1,798 47	3,7
(II) Other Retail Banking	49,480,47	47,157.63	38,241,03	96.638.10	74,489.35	1,63,216.12	49.693 73	47,353.65	38,355 96	97,047 38	74,716.26	1,63,7
d Insurance Business	Contraction of the local distance	and internal section of		and the second second second second	Transformation of the	and the second second second	26,227 93	18,528.00	21,343 21	44,755 93	36,824.17	86,4
e Other Banking operations		August and an and so the	STORE STORE				6,572 27	5,986.28	5,305.56	12,558 55	9,837.27	21,1
f Unallocated		180 62	592 32	180 62	734 38	1.832.69	9 30	189.46	597 87	198 76	745 36	1,8
Total Segment Revenue	1,12,169.43	1.08.038.83	88,733,86	2.20.208.26	1,63,722.43	3,68,718.66	1,46,084.65	1,33,639.23	1,15,989.36	2,79,723.88	2,11,529.43	4,78,9
Less: Inter Segment Revenue	sound with a second of the second	COLUMN STREET,	April Course in which the real	States and a line	Company of the Party of the Par	and the second se	1.828 53	1,306 45	1,206 88	3,134.98	2,222 65	5.5
Net Segment Revenue	1,12,169,43	1,08,038.83	88,733.86	2.20.208.26	1.63.722.43	3,68,718.66	1,44,256.12	1,32,332.78	1,14,782.48	2,76,588.90	2,09,306.78	4,73,3
2 Segment Results			CANCELLAR AND ADDRESS OF	TORONO CONTRACTOR	STATES AND ADDRESS OF THE		and the state of the	The fair for the start of	a state and	Constant of the local division of	Salar Al Call Schools	23372
a Treasury operations (before exceptional items)	2,229 00	4.498.14	3,205 72	6,727 14	- 1.466.75	9,470 88	2,309 86	4,571 02	3,162.26	6,880 88	- 1,575 94	8,9
b Corporate/ Wholesale Banking operations(before exceptional items)	8.724.89	9.428 57	7.384 84	18,153,46	15,745 77	29.049.75	8,790.88	9,538 23	7,438.55	18.329 11	15,870 96	29,4
c Total Retail Banking operations (before exceptional items)	10.666.93	10,794,31	8.320 57	21.461.24	14,245.08	33,239,48	10,772 38	10,894.66	8,403.70	21,667 04	14,374 54	33,5
(I) Digital Banking	1.738 65	1.635 02	848.04	3.373 67	1,514,20	5,020 54	1,767 78	1,663.52	899.30	3,431.30	1,565 32	5,1
(ii) Other Retail Banking	8.928.28	9,159 29	7,472,53	18.087 57	12,730 88	28,218 94	9,004 60	9,231 14	7,504.40	18,235 74	12,809 22	28,3
d Insurance Business	Constant and the second	Mail Classes	AND DESCRIPTION OF THE OWNER.	A THE REAL PROPERTY	States and being the	CONTRACTOR OF THE OWNER	400 79	530 17	434.90	930 96	908 89	2,1
e Other Banking operations	a los provisiones a los re-					Company of the sector of the sector	1,950 58	1 568 55	1,702.98	3,519.13	3,052.03	5,6
f Unallocated	- 2,319.48	- 1,925 40	- 829 78	- 4,244.88	- 2,082.57	- 4,554.47	- 2,288 78	- 1,894 99	- 799 91	- 4,183 77	- 2,022,89	- 4,4
Sub Total	19,301.34	22,795.62	18,081.35	42,096.96	26,441.53	67,205.64	21,935.71	25,207.64	20,342.48	47,143.35	30,607.59	75,3
Exceptional Items	· · · · ·					· · · ·	-	-	.			
Profit/ (Loss) from Ordinary Activities before Tax	19,301.34	22,795.62	18,081.35	42,096.96	26,441.53	67,205.64	21,935.71	25,207.64	20,342.48	47,143.35	30,607.59	75,3
Less: Tax expense / (credit)	4,971.32	5,911.33	4,816.83	10,882.65	7,108 93	16,973 19	5,552.53	6,471.69	5,325.20	12,024 22	8,062.06	18,8
Add / Less: Extraordinary Profit/ (Loss)							-	-				-
Net Profit/ (Loss) before share in profit of associates and minority interest	14,330.02	16,884.29	13,264.52	31,214.31	19,332.60	50,232.45	16,383.18	18,735.95	15,017.28	35,119.13	22,545.53 547.41	56,5
Add: Share in profit of associates	and the second s	transminer (Secondary	Constant and the second				264 71	358 39	279.43	623 10		2.1
Less: Minority Interest	C province of the second	A service of the serv	Contraction of the second			State of the second second	548 31	557 54	544 71	1,105.85	1.015.83	55.6
Net Profit (Loss)	14,330.02	16,884.29	13,264.52	31,214.31	19,332.60	50,232.45	16,099.58	18,536.80	14,752.00	34,636.38	22,077.11	55,1
Segment Assets			Mark Street	2 - Carlos and a second	Carolina and the second	and the second second	and all a lot		Contraction of the local data	10 00 070 17	16.49.456.08	16,68,0
a Treasury operations	18,23,632.52	16,73,352.07	16,47,932.61	18,23,632 52	16,47,932.61	16,65,482 35	18,28,375.47	16,76,702.76	16,49,456 08	18,28,375.47	14.33.090.00	15.16.7
b Corporate/ Wholesale Banking operations c Total Retail Banking operations	15,36,253.83	14,94,411 23	14,10,183.62	15,36,253.83	14,10,183.62	14,92,904,65	15,59,037 76	15,18,429.63 23,29,604.64	14,33,090 00 21,07,712 70	15,59,037 76 24,17,221 74	21.07.712.70	23.17.1
(i) Digital Banking	24,10,393.79	23,22,184.57		24,10,393.79	21,02,252.26	23,10,450.41		46,785,57	40 171 64	54,204,46	40.171.64	53.5
(ii) Other Retail Banking	53,289.20	45,867 86	39,280.45	53,289.20	39,280 45	52,647 74	54,204 46 23 63 017 28	22.82.819.07	20.67.541.06	23.63.017.28	20.67 541 06	22.63.6
d Insurance Business	23,57,104.59	22,76,316 71	20,62,971 81	23,57,104 59	20.62,971 81	22,57,802.67	3.68.321.49	3.48.030 51	3.00.946.55	3.68.321.49	3.00.946.55	3 28 4
e Other Banking operations					and the second	the state of the s	87,777 18	81,120,34	70,788,35	87,777.18	70,788.35	75.6
f Unallocated	56.038.12	53,127,78	39,432,30	56.038 12	39 432 30	48 141 12	56 318 90	53.404 57	39,697 28	56.318.90	39,697,28	48.4
Total	58.26.318.26	55.43.075.65	51.99.800.79	58.26.318.26	51,99,800,79	55,16,978.53	63,17,052.54	60.07.292.45	56.01.690.96	63.17.052.54	56.01.690.96	
Segment Liabilities	50,20,318.26	-5,43,015.65	51,33,000.73	00,20,310.26	51,33,000.79	55, 10, 970.53	03,17,002.34	55,01,202.45	23,01,050.30			
a Treasury operations	16.96,739.44	15.62.846.96	15.39.403.47	16,96,739 44	15 39 403 47	15,24,002,00	16,74,888,97	15.41.872.76	15 22 910 74	16.74.888.97	15 22 910 74	15,04,4
b Corporate/ Wholesale Banking operations	15.17.586.55	14,79,832,87	13.78.133.08	15.17.586.55	13.78.133.08	14.57.595.81	15.45.352.60	15.06.806.09	14.00.996.76	15,45,352.60	14.00.996.76	
c Total Retail Banking operations	20.83.979.47	20.05.879 59	18.69.306.68	20.83.979 47	18.69.306.68	20,52,889.36	21.04.402.90	20.27.595.88	18.87.317 55	21.04.402.90	18.87.317 55	
(i) Digital Banking	6 07 288 33	5.50.599 43	3.77.839.17	6.07.288.33	3.77.839 17	4.90.464 77	6.07.747 18	5 50 995 12	3.78.128.84	6 07 747 18	3.78.128.84	4.90.8
(ii) Other Retail Banking	14.76.691.14	14.55.280 16	14.91.467.51	14,76,691 14	14.91.467.51	15.62.424.59	14.96.655.72	14.76.600.76	15.09,188 71	14,96,655.72	15.09.188.71	15.82
d Insurance Business	14,70,031.14	14,00,200 10	14 01 407 51	14,70,001 14	14,01,407,01	10,02,424.00	3.50.303 61	3.30.520.46	2 85 659 51	3 50 303 61	2.85.659.51	3.12
e Other Banking operations		Contraction of the second	and a state of the	Contraction of the Contraction	ACCESSION PROPERTY	Call & Constant of Street	63.981.09	58,830 27	51,233.80	63 981 09	51,233.80	
f Unallocated	1.68 785 47	1.50.074.60	1.08.044.81	1.68.785.47	1.08.044.81	1.54.882.91	1.83.971 61	1.64,080 51	1 20 449 18	1.83.971.61	1 20 449 18	
Capital and Reserves & Surplus	3.59.227.33	3.44.441.63	3.04.912.75	3.59.227.33	3.04.912.75	3.27.608.45	3,94,151.76	3.77.586.48	3.33.123.42	3.94.151.76	3.33.123.42	

¹ Segment Net Results are arrived after taking the effects of Transfer Pricing.

As per RBI Circular DOR AUT.REC.12/22.01.001/2022-23 dated April 07, 2022, for the purpose of disclosure under Accounting Standard 17, Segment Reporting, Digital Banking' has been identified as a sub-segment under the 'Retail Banking Segment'

Or North

STATE BANK OF INDIA CORPORATE CENTRE, MUMBAI - 400 021

SUMMARISED STATEMENT OF ASSETS & LIABILITIES

(? in crore)

S.		the Real Property of the second se		Standalone			Consolidated	
No.		Particulars	30.09.2023 (Unaudited)	30.09.2022 (Unaudited)	31.03.2023 (Audited)	30.09.2023 (Unaudited)	30.09.2022 (Unaudited)	31.03.2023 (Audited)
1	Capital and Liabilities		Provide States	CONTRACTOR OF STREET, S	Concernance and the state		Strate and Street Berry	Contraction of the second
	a Capital	and the second	892.46	892.46	892.46	892 46	892.46	892 46
	b Reserves & surplus	and the second	3.58.334.87	3,04,020 29	3.26.715.99	3.93.259 30	3,32,230 96	3,58,038 86
	c Minority Interest	and the second		Contraction of the local distance	Service Street	14,306 74	12,159.78	12,836.62
	d Deposits		46.89.218 47	41.90.254.88	44,23,777.78	47.36.555 26	42.30,342 22	44,68,535.51
	e Borrowings	and the second	5,12,712 83	4,88,608.40	4,93,135 15	5.47,899.13	5,15,722.02	5,21,151.95
	f Other liabilities and	provisions	2.65.159.63	2.16.024.76	2,72,457 15	6,24,139.65	5.10.343 52	5,92,962.92
	Total		58.26.318.26	51,99,800.79	55,16,978.53	63,17,052.54	56,01,690.96	59,54,418.32
2	Assets				CONSIGNATION DATA	And the second second second	and on the second second second second	and have a first starting
		with Reserve Bank of India	2,60,163,70	2.33,907.59	2.47.087 58	2.60.345 86	2.34.104.19	2,47,321 05
	b Balances with bank	s and money at call and short notice	89,494,86	60.041.77	60,812.04	1,01,909.39	69,075.67	70,990 86
	c Investments	and an analysis and the same the state	16.92.616.94	15.55.321.91	15.70.366.23	20,79,531 75	18,68,681.06	19,13,107.86
	d Advances		33.45.167.32	29.51.287.51	31,99,269 30	34,18,175.48	30,15,269 57	32,67,902 13
	e Fixed assets		42,379 52	41,738.26	42,381 80	44,385.67	43,607 50	44,407.38
	f Other assets		3,96,495 92	3.57.503 75	3,97,061 58	4,12,704 39	3,70,952 97	4,10,689 04
	Total	Course a series and a series of the series of	58.26.318.26	51,99,800,79	55.16.978.53	63.17.052.54	56.01.690.96	59,54,418.32

UNAUDITED CASH FLOW STATEMENT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2023

(₹ in crore)

and the second		Standalone		Consolidated			
PARTICULARS		ar ended	Year ended	Half ye	ar ended	Year ended	
	30.09.2023 (Unaudited)	30.09.2022 (Unaudited)	31.03.2023 (Audited)	30.09.2023 (Unaudited)	30.09.2022 (Unaudited)	31.03.2023 (Audited)	
CASH FLOW FROM OPERATING ACTIVITIES		Contraction of the second	The strength of		Proventie and the second	and the second second	
Net Profit/(Loss) before taxes (including share in profit from associates and net of minority interest)	42,096.96	26,441.53	67,205 64	46,660.60	30,139.17	74,488.30	
Adjustments for :							
Depreciation on Fixed Assets	1.652 03	1.642.72	3.297 27	1.897.59	1,809 99	3,695.60	
(Profit)/Loss on sale of Fixed Assets (Net)	15.71	12.80	29 79	11 65	11 80	29 03	
(Profit)/Loss on revaluation of Investments (Net)	- 3,053 04	7,947.05	4,644,44	- 3,009 03	8,239 34	4,922 61	
(Profit) on sale of Investments in Subsidiaries/Joint Ventures/ Associates						of the second	
Loss on sale of Investments in Subsidiaries/Joint Ventures/ Associates		ALCONT NOT IN A 199					
Provision for diminution in fair value & Non Performing Assets	4,466,74	6,279.00	9.143.93	5.680 97	7.050.80	■ 10,826.88	
Provision on Standard Assets	- 1.152.18	- 1,169.65	5.618.55	- 1,140.43	- 1,162.68	5,641.51	
Provision on non-performing Investments	13.11	1,508.01	1,513.84	26 37	1,461.10	1,483 88	
Other provisions including provision for contingencies	- 711 08	813 69	231.01	- 698 73	844 23	232 01	
Income from investment in Subsidiaries/Joint Ventures / Associates	- 172.15	- 186.89	- 855 11	Contract of the second of	and the second		
Share in Profit of Associates	-	and the second second	Contraction and	- 623.10	- 547.41	- 1,191.45	
Dividend from Associates	Constant and a second			- 5 57	-266	- 2.66	
Interest charged on Capital Instruments	4,425 50	2,816.95	6,387.16	4,484.34	2,894 52	6,543.73	
and the second	47,581.60	46,105.21	97,216.52	53,284.66	50,738.20	1,06,669.44	
djustments for :	Charles along	States and the state	The Carlos and	March States	State Parts	100 100 100 100 100 100 100 100 100 100	
ncrease/(Decrease) in Deposits	2,65,440 70	1,38,720 76	3,72,243 65	2,68,019.75	1,42,931.62	3,81,124.91	
ncrease/(Decrease) in Borrowings other than Capital Instruments	16,476.67	53,693.02	49,958.78	24,047.53	57,390 15	54,584.07	
Increase)/Decrease in Investments other than Investment in Subsidiaries / Joint Ventures Associates	- 1,18,638.85	- 83,253.66	- 94,349.41	- 1,62,740 08	- 1,01,344.19	- 1,41,597.39	
Increase)/Decrease in Advances	- 1,50,364.76	- 2,23,599.91	- 4,74,446.63	- 1.55.954 33	- 2,28,244 37	- 4,84,653 01	
ncrease/(Decrease) in Other Liabilities	3,264 55	- 7,220.65	31,320.55	41,378.61	9,552 07	75,713.74	
Increase)/Decrease in Other Assets	2,973.55	- 26,106.86	- 57,942 52	1,214.18	- 27,722.33	- 60,531 72	
	66,733.46	- 1,01,662.09	- 75,999.06	69,250.32	- 96,698.85	- 68,689.96	
Tax refund (Taxes paid)	- 13,226.86	1,086.45	- 15,352.76	- 14,536 56	188 67	- 17,323.72	
NET CASH GENERATED FROM / (USED IN) OPERATING ACTIVITIES (A)	53,506.60	- 1,00,575.64	- 91.351.82	54,713.76	- 96,510,18	- 86,013.68	

		Standalone			Consolidated		
	Half yea	r ended	Year ended	Half year ended		Year ended	
PARTICULARS	30.09.2023 (Unaudited)	30.09.2022 (Unaudited)	31.03.2023 (Audited)	30.09.2023 (Unaudited)	30.09.2022 (Unaudited)	31.03.2023 (Audited)	
CASH FLOW FROM INVESTING ACTIVITIES							
Purchase of Shares in Subsidiaries / Joint Ventures / Associates	- 571.93	- 77.84	- 729.62	- 82.16	- 11.73	-	
Sale of Shares in Subsidiaries / Joint Ventures / Associates							
Income from investment in Subsidiaries / Joint Ventures / Associates	172 15	186.89	855.11	Later Strangerson	and formation appropriate the	Charles and the second of	
Dividend from Associates	A COLOR MAN	Constant of the second	Carden and the State	5 57	2.66	26	
(Increase) /Decrease in Fixed Assets	- 1,599.26	- 1,089 69	- 3,422.52	- 1,887.52	- 1,341.63	- 4,043.6	
NET CASH GENERATED FROM / (USED IN) INVESTING ACTIVITIES (B)	- 1,999.04	- 980.64	- 3,297.03	- 1,964.11	- 1,350.70	- 4,040.9	
CASH FLOW FROM FINANCING ACTIVITIES			-	6			
Proceeds from issue of equity shares including share premium (Net of share issue expenses)	· ·	- A	0.01			0.0	
Issue of Capital Instruments	3,101.00	10,872.00	19,133.00	3,189 65	11,272.09	19,533 (
Redemption of Capital Instruments	-	- 2,000.00	- 2,000.00	- 490 00	- 2,100 00	- 2,125.0	
Interest paid on Capital Instruments	- 3,169.38	- 2,496.68	- 5,594.53	- 3,222.97	- 2,560.87	- 6,324 6	
Dividend paid	- 10,084 81	- 6,336 47	- 6,336 72	- 10,084 81	- 6,336.47	- 6,336.7	
Dividend tax paid by Subsidiaries/Joint Ventures	A State of the second second	State Providence	and the second second	- 2 18		- 1.2	
Increase/(Decrease) in Minority Interest	and the second s			1,476.71	952 36	1,640 8	
NET CASH GENERATED FROM / (USED IN) FINANCING ACTIVITIES (C)	- 10,153.19	38.85	5,201.76	- 9,133.60	1,227.11	6,386.3	
EFFECT OF EXCHANGE FLUCTUATION ON TRANSLATION RESERVE (D)	404.57	914.47	2,794.39	327 29	908 51	3,075.0	
NET INCREASE / (DECREASE) IN CASH AND CASH EQUIVALENTS (A)+(B)+(C)+(D)	41,758.94	- 1,00,602.96	- 86,652.70	43,943.34	- 95,725.26	- 80,593.2	
CASH AND CASH EQUIVALENTS AS AT 1ST APRIL	3,07,899.62	3.94.552.32	3,94,552.32	3,18,311.91	3,98,905.12	3,98,905.12	
CASH AND CASH EQUIVALENTS AS AT THE PERIOD END	3,49,658.56	2,93,949.36	3,07,899.62	3,62,255.25	3,03,179.86	3,18,311.91	
					1		
Notes:				20 00 2022	30.09.2022	31.03.202	
1 Components of Cash & Cash Equivalents as at:	30.09.2023	30.09.2022	31.03.2023	30.09.2023	30.09.2022		
Cash & Balances with Reserve Bank of India	2,60,163.70	2,33,907.59	2,47,087 58	2,60,345.86	2,34,104 19	2,47,321.05	
Balances with Banks and money at call & short notice	89,494.86	60,041.77	60,812.04	1,01,909 39	69,075.67	70,990 86	
Total	3,49,658.56	2,93,949.36	3,07,899.62	3,62,255.25	3,03,179.86	3,18,311.91	

Alok Kumar Choudhary Managing Director (RB & O)

Ashvini Humar Tewari Managing/Director (R, C & SARG) Dinesh Kumar Khara Chairman

4, 2023 and w

Challa Sreenitrasulu Setty Managing Director (IB, GM & T)

ed by the Central Board of the Bank at the meeting held on Nover

Place: Mumbai Date: November 4, 2023

Notes on Standalone Financial Results:

- The above financial results for the quarter and half year ended September 30, 2023 have been drawn from the financial statements prepared in accordance with Accounting Standard (AS-25) on 'Interim Financial Reporting'; as per the requirements of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended); the circulars, guidelines and directions issued by the Reserve Bank of India from time to time.
- 2. The above financial results have been reviewed by the Audit Committee of the Board at its meeting held on November 03, 2023 and approved by the Board of Directors at its meeting held on November 04, 2023. The financial results have been subjected to a limited review by the Statutory Central Auditors of the Bank.
- 3. The above financial results for the quarter and half year ended September 30, 2023 have been arrived at after considering necessary provisions for NPAs, Standard Assets, Standard Derivative Exposures, Restructured Assets and Provision for Non Performing Investments. Provisions for Contingencies, Employee Benefits, Direct Taxes (after adjustment for Deferred Tax) and in respect of other assets / items are made on estimated basis.
- 4. Other income of the Bank includes fee income, earnings from foreign exchange and derivative transactions, profit or loss on sale/revaluation of investments, dividend from subsidiaries and recoveries made in written off accounts.
- 5. There is no change in the Significant Accounting Policies adopted during the quarter and half year ended September 30, 2023 as compared to those followed in the previous financials ended March 31, 2023.
- 6. RBI Circular DBOD.No.BP.BC.1/21.06.201/2015-16 dated July 01, 2015 on 'Basel III Capital Regulations' read together with RBI Circular No. DBR.No.BP. BC.80/21.06.201/2014-15 dated March 31, 2015 on 'Prudential Guidelines on Capital Adequacy and Liquidity Standards Amendments' requires the Bank to make applicable Pillar 3 Disclosures including Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio (NSFR) under the Basel III framework. These disclosures as of September 30, 2023, are placed on the Bank's Website, the link of which is https://bank.sbi/web/corporate-governance
- 7. SBI CDMDF Trustee Private Limited has been incorporated on July 25, 2023 as a wholly owned subsidiary of the Bank. On August 03, 2023 the Bank has infused the capital of ₹ 10 lakh. The company shall carry out the trusteeship services to Corporate Debt Market Development Fund (CDMDF).

Sr. P - Hair

- During the half year ended September 30, 2023 Bank has infused additional capital of ₹ 489.67 crore in SBI General Insurance Co. Ltd., a subsidiary. The company has also allotted ESOP to employees and consequently, Bank's stake has decreased from 69.95% to 69.74%.
- 9. During the half year ended September 30, 2023, Bank has infused proportionate share of additional capital amounting to ₹ 82.16 crore in 8 Regional Rural Banks on May 10, 2023.
- 10. Provision Coverage Ratio (PCR) without AUCA as on September 30, 2023 is 75.45% (PCR with AUCA is 91.93%).

AUCA represents accounts to the extent fully provided and transferred to a separate head called Advance Under Collection Account amounting to \leq 1,77,526.51 crore with a clear purpose of cleaning the Balance Sheet. Of these, AUCA amounting to \leq 1,693.63 crore is more than 10 years old; \leq 72,664.26 crore is more than 5 years but less than 10 years old and AUCA amounting to \leq 1,03,168.62 crore is less than 5 years old.

11. In terms of RBI circular DOR. No. BP.BC/3/21.04.048/2020-21 dated August 06, 2020 (Resolution Framework 1.0), and DOR.STR.REC.11/21.04.048/2021-22 dated May 05, 2021 (Resolution Framework 2.0), the details of resolution plan as on September 30, 2023 is :

	crore)

Type of borrower	(A) Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year	(B) Of (A), aggregate debt that slipped into NPA during the half-year	(C) Of (A) amount written off during the half-year	(D) Of (A) amount paid by the borrowers during the half year	(E) Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year
Personal Loans	14,211	839	-	484	12,888
Corporate persons	10,091	747	-	1,378	7,966
of which, MSMEs	9,047	747		1,313	6,987
Others	-			-	-
Total	24,302	1,586		1,862	20,854

m d to

1 de la vier

12. Disclosure of loan transferred/acquired during half year ended September 30, 2023 under the RBI Master Direction on Transfer of Loan Exposures dated September 24, 2021:

The transfer of loans in secondary market is regular phenomenon in foreign jurisdiction. Further, considering the intent of comprehensive RBI guidelines governing transfer of loan exposure for promoting a robust secondary market in Loans, the disclosure given here contains the domestic secondary market transactions only.

Loans transferred:

			(₹ in crore)
Particulars	To Asset Reconstruction Companies (ARCs)	To permitted transferees	To other transferees
No of accounts	18	grade and the	-
Aggregate principal outstanding of loans transferred	3,770.32		- 00
Weighted average residual tenor of the loans transferred (Years)	1.85		- 10
Net book value of loans transferred (at the time of transfer)	Nil		-
Aggregate consideration	1,432.58		· · · · · · · · · · · · · · · · · · ·
Additional consideration realized in respect of accounts transferred in earlier years	135.76	lana di	-

i. Details of non-performing assets (NPAs) transferred are as follows:

During the half year ended September 30, 2023, excess provision of ₹ 1,064.13 crore was credited to the Profit and Loss Account on account of transfer of NPAs.

During the half year ended September 30, 2023, Investment made in Security Receipts (SRs) was ₹ 223.10 crore.

The security Receipts are provided for and hence the book value is nil across various categories of ratings assigned to Security Receipts by the Credit Rating Agencies as on September 30, 2023. Total Provision held on Security Receipts as on September 30, 2023, is ₹ 6,756.31 crore.

ii. The Bank has not transferred any Special Mention Account (SMA) and loan not in default.

and the

Purchase of Loans:

iii. The Bank has purchased homogeneous loan assets not in default from NBFCs/HFCs/MFIs under Direct Assignment Route covered under Transfer of Loan Exposure. The Bank has purchased secured home loans and secured & unsecured SME and unsecured Agri loans.

Details of loans not in default acquired (domestic) through assignment during half year ended September 30, 2023 are given below:

				(₹ in crore)
Particulars	DCCBs, AIFIs, including He	Bs, UCBs, SICBs, SFBs and NBFCs ousing Finance hies (HFCs)	Fron	n ARCs
	Secured	Unsecured	Secured	Unsecured
	Loan	Loan	Loan	Loan
Aggregate amount of loans acquired	3,533.72	5,461.03	Nil	Nil
Aggregate consideration paid	3,165.70	4,870.92	Nil	Nil
Weighted average residual tenor of the loans acquired (years)	9.23	1.65	Nil	Nil
Weighted average holding period by the originator (years)	0.86	0.37	Nil	Nil
Retention of the beneficial interest by the originator	11.67%	10.91%	Nil	Nil
Tangible Security Coverage	250.37%	NA	Nil	Nil

- iv. The Bank has not acquired any stressed loan during half year ended September 30, 2023.
- v. The loans acquired are not rated as these are not corporate borrowers.
- vi. Rating of pool under Direct Assignment is not mandatory, accordingly as per Industry Practice and Bank's Assignment Policy, Loss Estimates are obtained from External Rating agency.

and l

- 13. The Bank has estimated the liability for Unhedged Foreign Currency in terms of RBI Circular DBOD.No.BP.BC.85/21.06.200/2013-14 dated January 15, 2014 and is holding a provision of ₹ 221.44 crore as on September 30, 2023.
- 14. As per RBI Letters DBR.No.BP.15199/21.04.048/2016-17 and DBR .No. BP. 1906/21.04.048/ 2017-18 dated June 23, 2017 and August 28, 2017 respectively, for the accounts covered under the provisions of Insolvency and Bankruptcy Code (IBC), the Bank is holding total provision of ₹ 3,935.48 crore (100% of total outstanding) as on September 30, 2023.
- 15. During the half year ended September 30, 2023, Bank has made a provision of ₹ 6,405 crore (cumulative provision as on September 30, 2023 ₹ 8,895 crore) towards arrears of wages due for revision w.e.f. November 01, 2022.
- 16. Disclosure of Investor's complaints received and disposed-off during the quarter ended September 30, 2023:

	Particulars	Number of Complaints
i.	Pending at beginning of the quarter	Nil
ii.	Received during the quarter	94
iii.	Disposed during the quarter	94
iv.	Unresolved at the end of the quarter	Nil

17. The figures for the quarter ended September 30, 2023 are the balancing figures between reviewed figures in respect of the half year ended September 30, 2023 and the published year to date figures up to June 30, 2023.

dur det

& Howing L lb

18. Previous period/year figures have been regrouped/reclassified, wherever necessary, to conform to current period classification.

Alok Kumar Choudhary

Managing Director (RB & O)

Ashwim Kumar Tewari Managing Director (R, C & SARG)

Challa Sreenivasulu Setty Managing Director (IB, GM & T)

nar D

Dinesh Kumar Khara

Chairman

For K C Mehta & Co LLP Chartered Accountants Firm Regn.No.106237W/W100829

CA Chirag Bakshi Partner: M. No. 047164

For Suri & Co. Chartered Accountants Firm Regn. No. 004283S

CA V Natarajan Partner: M. No. 223118

For M C Bhandari & Co. Chartered Accountants Firm Regn. No. 303002E

Pichils ain

CA Nikhil Jain Partner: M. No. 301150 For V Singhi & Associates Chartered Accountants Firm Regn. No. 311017E

5

CA Aniruddha Sengupta Partner: M. No. 051371

For Talati & Talati LLP. Chartered Accountants Firm Regn. No.110758W/ W10037

CA Anand Sharma Partner: M. No.129033

For Ravi Rajan & Co. LLP. Chartered Accountants Firm Regn. No. 009073N / N500320

m

CA Sumit Kumar Partner: M. No.512555

For Gokhale & Sathe Chartered Accountants Firm Regn. No,203264W

dear

CA Rahul Joglekar Partner: M. No. 129389 For M K Aggarwal & Co. Chartered Accountants Firm Regn. No.001411N

onlug

CA Atul Aggarwal Partner: M. No.099374 For J L N U S & Co. Chartered Accountants Firm Regn. No.101543W



Partner: M. No.401428

For Vinod Kumar & Associates Chartered Accountants Firm Regn. No. 002304N

astha in

CA Aastha Jain Partner: M. No. 519915

Place: Mumbai Date: November 04, 2023 For R G N Price & Co. Chartered Accountants Firm Regn. No.002785S

meeraman

CA P.M. Veeramani Partner: M. No. 023933 For Rama K Gupta & Co. Chartered Accountants Firm Regn. No.005005C

CA Shivam Gupta

Partner: M. No.438106

Independent Auditors' Review Report on the Unaudited Standalone Financial Results of State Bank of India for the quarter and half year ended September 30, 2023 pursuant to the Regulation 33 and Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

To

The Board of Directors, State Bank of India, State Bank Bhavan, Madame Cama Road, Mumbai - 400021.

- 1. We have reviewed the accompanying Statement of Unaudited Standalone Financial Results of State Bank of India ('the Bank') for the quarter and half year ended September 30, 2023 ('the Statement') attached herewith, being submitted by the Bank pursuant to the requirements of Regulation 33 and Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('the Regulations') except for the disclosures relating to Pillar 3 disclosure as at September 30, 2023 including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Statement and have not been reviewed by us.
- 2. The Statement, which is the responsibility of the Bank's Management and has been approved by the Bank's Board of Directors, has been prepared by the Bank's Management in accordance with the recognition and measurement principles laid down in Accounting Standard 25 'Interim Financial Reporting' (AS 25) issued by the Institute of Chartered Accountants of India, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve bank of India ('RBI') from time to time ('the RBI Guidelines') and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.

e y

- 3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of the Bank's personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
- 4. These unaudited standalone financial results incorporate the relevant returns of 20 domestic branches reviewed by us and 20 foreign branches reviewed by the Local Auditors of the Foreign Branches, specifically appointed for this purpose. The financial results also incorporate the relevant returns of Central Accounts Office and Global Market Unit reviewed by us. These review reports cover 30.87% of the advances portfolio of the Bank and 28.81% of the non-performing assets of the Bank.

Apart from these review reports, in the conduct of our review, we have also considered various returns of other 1801 domestic branches and 15 foreign branches such as advance portfolio, non-performing assets and provision duly certified by Branch Managers of the Bank which are also incorporated in the financial results. The Branch Managers' reports cover 27.92% of the advances portfolio of the Bank and 30.31% of the non-performing assets of the Bank.

5. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement of unaudited standalone financial results including notes thereon prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of the Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant guidelines/prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

For K C Mehta & Co LLP For M C Bhandari & Co. For V Singhi & Associates **Chartered Accountants Chartered Accountants Chartered Accountants** Firm Regn.No.106237W/W100829 Firm Regn. No. 303002E Firm Regn. No. 311017E Plobulgous Doc CA Chirag Bakshi CA Nikhil Jain CA Aniruddha Sengupta Partner: M. No. 047164 Partner: M. No. 301150 Partner: M. No. 051371 UDIN: 23047164BGVCUY5426 UDIN: 23301150BGSULA5689 UDIN: 23051371BGVSDQ3259 For Suri & Co. For Talati & Talati LLP. For Ravi Rajan & Co. LLP. **Chartered Accountants Chartered Accountants Chartered Accountants** Firm Regn. No. 0042835 Firm Regn. No.110758W/ W100377 Firm Regn. No. 009073N / N500320 mund CA V Natarajan CA Sumit Kumar CA Anand Sharma Partner: M. No. 223118 Partner: M. No.129033 Partner: M. No.512555 UDIN: 23223118BGYESE5198 UDIN: 23129033BGSKGP5954 UDIN: 23512555BGXMMS2167 For Gokhale & Sathe For M K Aggarwal & Co. For JLNUS&Co. **Chartered Accountants Chartered Accountants** Chartered Accountants Firm Regn. No. 203264W Firm Regn. No.101543W Firm Regn. No.001411N oglelian CA Rahul Joglekar CA Atul Aggarwal CA Shalabh Kumar Daga Partner: M. No. 129389 Partner: M. No.099374 Partner: M. No.401428 UDIN: 23129389BGUYLW9038 UDIN: 23099374BGSEWJ9558 UDIN: 23401428BGXGCA8884 For Vinod Kumar & Associates For R G N Price & Co. For Rama K Gupta & Co. **Chartered Accountants Chartered Accountants Chartered Accountants** Firm Regn. No. 002304N Firm Regn. No.002785S Firm Regn. No.005005C astha i meerinan CA Aastha Jain CA P.M. Veeramani CA Shivam Gupta Partner: M. No. 519915 Partner: M. No. 023933 Partner: M. No.438106 UDIN: 23519915BGYACA9017 UDIN: 23023933BGVGCV3514 UDIN: 23438106BGWNCF7943