

Final Project Report

“An Analytical study of Business model of State Bank of India”

Submitted to:

DMSR

G.S. College of Commerce and Economics, Nagpur

(An Autonomous Institution)

Affiliated to:

Rashtrasant Tukadoji Maharaj Nagpur University, Nagpur

In partial fulfilment for the award of the degree of

Master of Business Administration

Submitted by:

Mr. Nilesh Pandurang Alone

Under the Guidance of:

Prof. Leena Kapse

Department of Management Sciences and Research,

G.S. College of Commerce & Economics, Nagpur

NAAC Accredited “A” Grade Institution



Academic Year 2022-23

**Department of Management Sciences and Research,
G.S. College of Commerce & Economics, Nagpur
NAAC Accredited "A" Grade Institution**



Academic Year 2022-23

CERTIFICATE

This is to certify that **Mr. Nilesh Pandurang Alone** has submitted the project report titled, "**An Analytical study of Business model of State Bank of India**", towards the partial fulfillment of **MASTER OF BUSINESS ADMINISTRATION** degree examination. This has not been submitted for any other examination and does not form part of any other course undergone by the candidate.

It is further certified that he has ingeniously completed his project as prescribed by **DMSR, G. S. College of Commerce and Economics, Nagpur, (NAAC Reaccredited "A" Grade Autonomous Institution)** affiliated to **Rashtrasant Tukadoji Maharaj Nagpur University, Nagpur.**

Prof. Leena Kapse

(Project Guide)

Dr. Sonali Gadekar

(Co-ordinator)

Place: Nagpur

Date:

**Department of Management Sciences and Research,
G.S. College of Commerce & Economics, Nagpur
NAAC Accredited "A" Grade Institution**



Academic Year 2022-23

DECLARATION

I here-by declare that the project with title “**An Analytical study of Business model of State Bank of India**” has been completed by me in partial fulfillment of **MASTER OF BUSINESS ADMINISTRATION** degree examination as prescribed by **DMSR, G. S.College of Commerce and Economics, Nagpur, (NAAC Reaccredited "A" Grade Autonomous Institution)** affiliated to Rashtrasant Tukadoji Maharaj Nagpur University, Nagpur and this has not been submitted for any other examination and does not form the part of any other course under taken by me.

Mr. Nilesh Pandurang Alone

Place: Nagpur

Date:

**Department of Management Sciences and Research,
G.S. College of Commerce & Economics, Nagpur
NAAC Accredited “A” Grade Institution**



Academic Year 2022-23

ACKNOWLEDGEMENT

With immense pride and sense of gratitude, I take this golden opportunity to express my sincere regards to **Dr. S.S. Kathaley**, Principal, G. S. College of Commerce & Economics, Nagpur.

I am extremely thankful to my Project Guide **Prof. Leena Kapse** for her guidance throughout the project. I tender my sincere regards to the Coordinator, **Dr. Sonali Gadekar** for giving me guidance, suggestions and invaluable encouragement which helped me in the completion of the project.

I will fail in my duty if I do not thank the non-Teaching staff of the college for their Co-operation.

I would like to thank all those who helped me in making this project complete and successful.

Mr. Nilesh Pandurang Alone

Place: Nagpur

Date:

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CHAPTER 1

1.1. INTRODUCTION

“Business model of State Bank of India” the topic deals with the financial growth of society’s the bank will plays an important role. There are various sources to generate revenue to Bank. The bank provide loan to public and charge interest, bank charge fees & commission for various services, Investment made by bank, etc.

- **Indian banking industry:**

In India the banking is originated in 18th century. The oldest bank in India is the ‘State Bank of India’, it is the largest commercial bank in India. Its responsibilities taken by Reserve Bank of India. The Imperial Bank of India was taking over these responsibilities in 1935 relating to the functioning of commercial Banks. After the Independence the RBI was become nationalized and it got the all powers. And 14 largest commercial banks were nationalized in 1961.

In 1786 the first General Bank was established in the country. And the Indian banking system was classified into 3 phases.

- Indian Banks from 1786 to 1969.
- Nationalization Banks of India and up to 1991 reforms.
- Reforms of Indian Banking sector after 1991.

- **Prior to independence:**

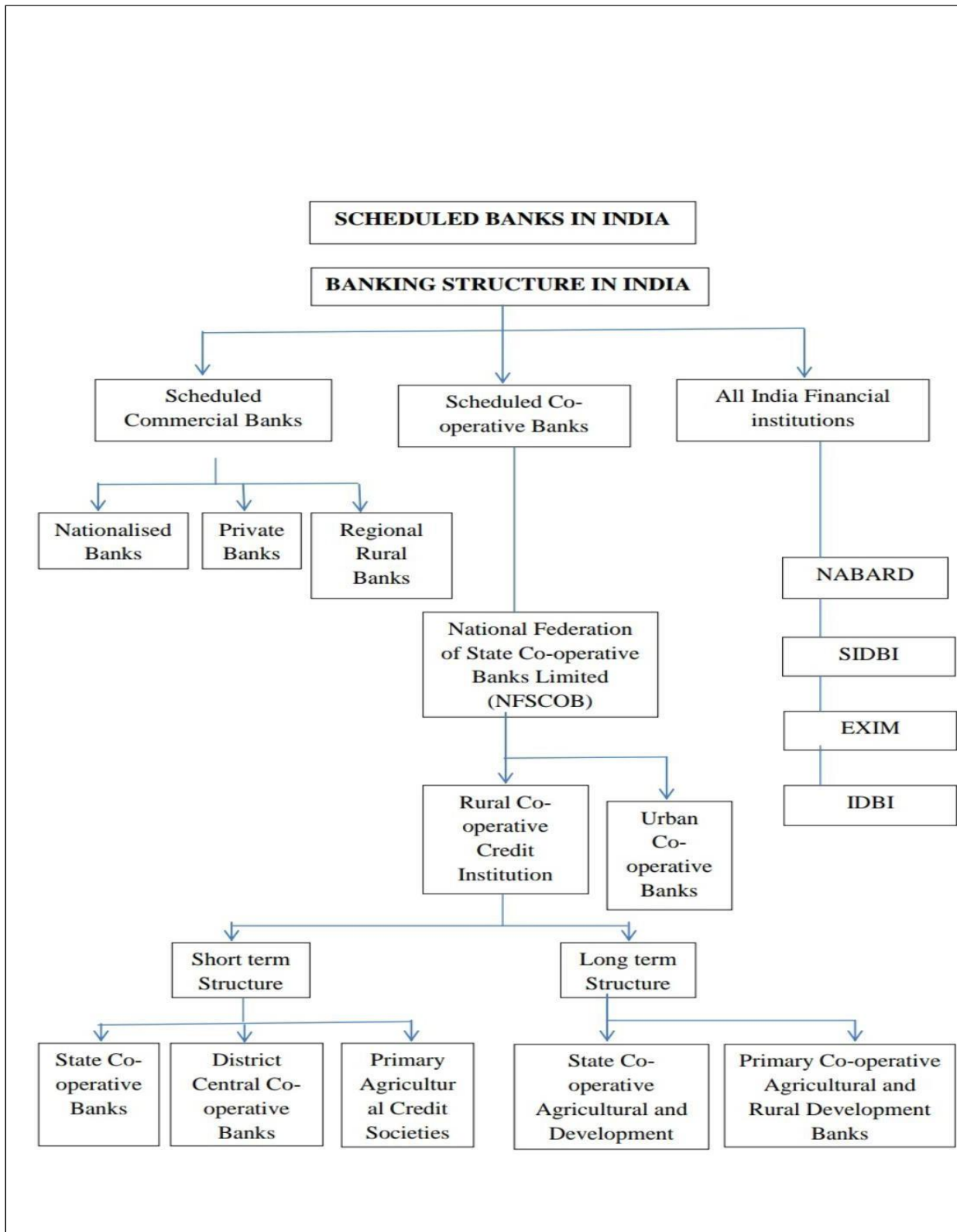
In 1786 the first General Bank of India was established with as joint stock. After that Bank of Bengal and Bank of Hindustan was started till 1906. And later 3 Banks are started by the East India Company, i.e., Bank of Bengal in 1809, Bank of Bombay in 1840, and Bank of Madras in 1843. And they are the Presidency Banks and Independent units and well functioned. After, these three Banks combined together and established the new one i.e., Imperial Bank of India in 1920. A number of Banks with Indian management these are namely, Bank of India ltd, Canara Bank ltd, Punjab National Bank ltd.

In 1949 the Reserve Bank of India was established as the country's central bank. RBI got the powers and authorities to control the Indian Banks and supervision and licensing powers and also inspection powers.

- **After independence:**

In the year 1955, Imperial Bank of India was nationalized and renamed as "State Bank of India". It was established under SBI Act 1955. After that RBI was empowered to force the compulsory merger of the weak banks with the strong banks. And it reduces the number of Banks from 566 in 1951 to about 89 in 1969. In 1969, 14 major banks were nationalized and it became 20 in number of total Nationalized banks in India. And for the recommendation of Narasimham Committee, the Banking Regulation Act was amended in 1969 and for these new Private sector banks are opened.

PRESENT STRUCTURE OF BANK OF INDIA



SBI's Journey through Numbers

46.77^{cr.}
Customers

68,016
BC Outlets

19,500^{SWAYAMS}
(Bar code based Pass book printing Kiosks)

22,266
Branches

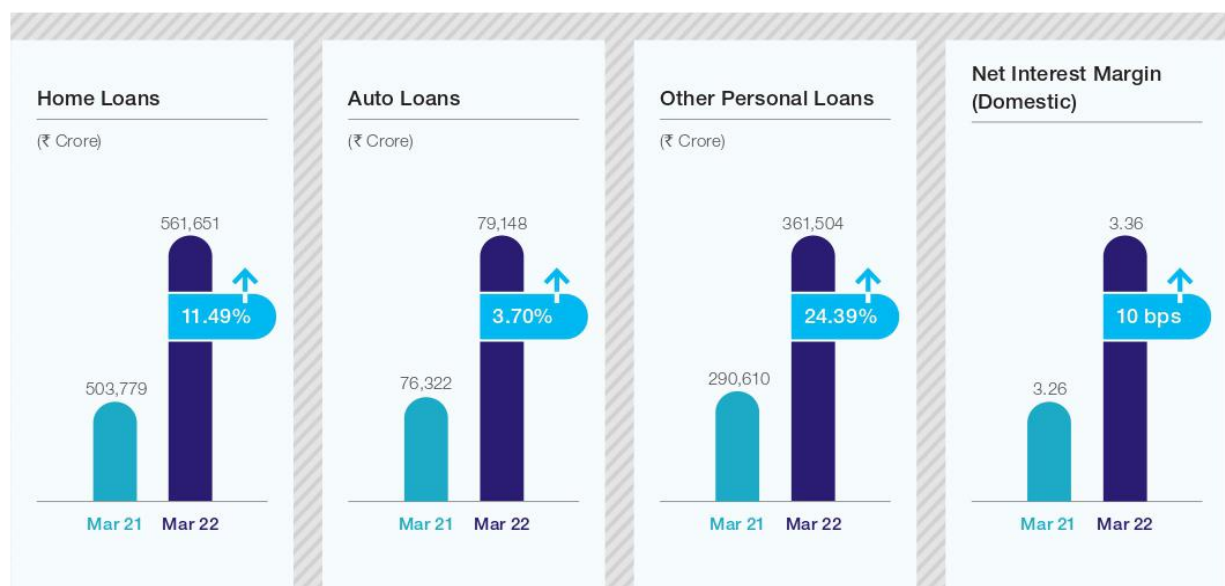
27.58%
Market Share in Debit Card Spends

15.15%
Market Share in no. of POS

95.5%
Share of Transactions on Alternate Channels

65,030
ATMs & ADWMs (Automated Deposit & Withdrawal Machines)

14.20^{cr.}
Financial Inclusion Accounts (BC Channel)



SBI Group Structure

as on 31st March, 2022

Non-Banking Subsidiaries / Joint Ventures

100%

SBI Capital Markets Limited

- SBICAP Securities Limited
- SBICAP Ventures Limited
- SBICAP Trustee Company Limited
- SBICAP (Singapore) Limited

100%

SBI Mutual Fund Trustee Company Private Limited

100%

SBI Infra Management Solutions Private Limited

99.72%

SBI Foundation

92.52%

SBI Pension Funds Private Limited

86.18%

SBI Global Factors Limited

74%

SBI Payment Services Private Limited

72.17%

SBI DFHI Limited

69.96%

SBI General Insurance Company Limited

69.20%

SBI Cards & Payment Services Limited

65%

SBI-SG Global Securities Services Private Limited

62.59%

SBI Funds Management Limited

- SBI Funds Management (International) Private Limited

55.48%

SBI Life Insurance Company Limited

50%

Oman India Joint Investment Fund-Management Co. Private Limited

50%

Oman India Joint Investment Fund-Trustee Co. Private Limited

49%

C-Edge Technologies Limited

45%

Macquarie SBI Infrastructure Management Pte. Limited

- Macquarie SBI Infrastructure Trustee Limited

45%

SBI Macquarie Infrastructure Management Private Limited

45%

SBI Macquarie Infrastructure Trustee Private Limited

30%

JIO Payments Bank Limited

Overseas Banking Subsidiaries / Joint Ventures / Associates

100% State Bank of India (California)

100% SBI Canada Bank

100% State Bank of India (UK) Limited

100% Bank SBI Botswana Limited
(upto 07.09.2021)

99.34% PT Bank SBI Indonesia

96.60% SBI (Mauritius) Limited

60% Commercial Indo Bank LLC, Moscow

55% Nepal SBI Bank Limited

- Nepal SBI Merchant Banking Limited

20% Bank of Bhutan Limited

Overseas Non-Banking Subsidiaries

99.99% State Bank of India Servicos Limitada, Brazil

1.2 SBI PROFILE:

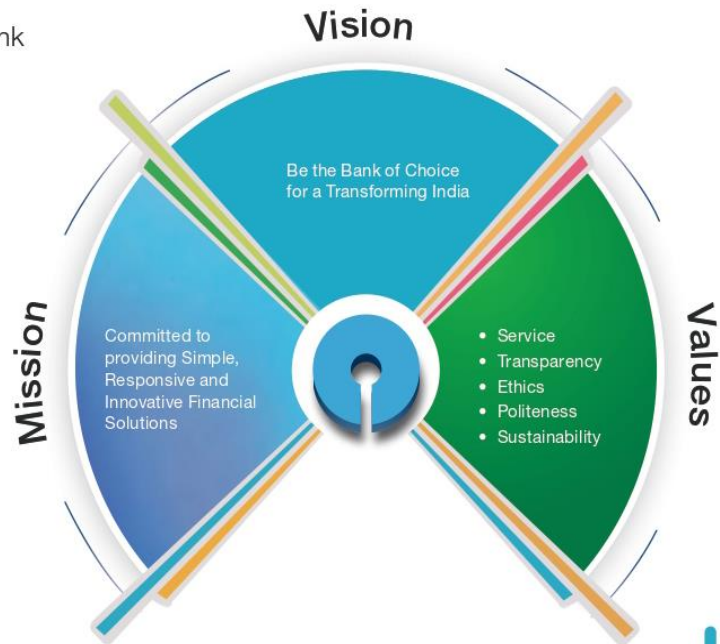


भारतीय स्टेट बैंक
STATE BANK OF INDIA



With a legacy of over 200 years, State Bank of India is an Indian multinational, public sector banking and financial services institution. For SBI, the interests of the common man have always remained at the core of its business. The Bank has a strong portfolio of distinctive products & services, and leverages technology to deliver and manage them in a personalised and customer centric way.

Headquartered in Mumbai, SBI provides a wide range of products and services to individuals, commercial enterprises, large corporates, public bodies, and institutional customers through its various branches and outlets, joint ventures, subsidiaries, and associate companies. It has always been in the forefront to embrace changes without losing sight of its values of Service, Transparency, Ethics, Politeness and Sustainability.



Our Services

Personal Banking

SBI offers integrated Personal Banking services through a wide range of loan products, Salary Packages, Digital Loan offerings, NRI Business, and Wealth Management services, amongst others.

45.12 lakh/ SBI's Home loan Customer's accounts

Rural Banking

SBI caters to the need of India's rural citizens through its offerings in Financial Inclusion Micro Credit, Agriculture Business.

1.42 cr./ Farmers catered by SBI

International Banking Group

SBI is a pioneer of the International Banking among the Indian Banks. The International Banking arm is a consistent contributor in transforming the industry landscape through its Overseas Banking Subsidiaries / Joint Ventures / Associates.

227 Offices/ Presence across all Time Zones

SME Banking

SBI is a market leader in SME financing. The Bank provide simple and innovative financial solutions to our SME clientele while also ensuring high quality customer services.

₹3.06 lakh cr./ Total SME Advances

Corporate Banking

At State Bank of India, the Corporate Account Group and Commercial Credit Group are one stop shop, which provides a wide range of financial products and services, exclusively to top corporates of the country and Navratna PSUs.

₹8.71 lakh cr./ Total Corporate Advances

Government Banking

SBI is a market leader in Government business. It significantly contributes towards e-governance initiatives taken by the GOI and is instrumental in the development of e-Solutions for both Central and State Governments.

₹55.18 lakh cr./ Total Government Business Turnover

- **EVALUATION OF STATE BANK OF INDIA**

State Bank of India started in the 19th century, with the establishment of bank of Calcutta in 1806. And in 1809, the Bank of Bengal. It is a unique institution and it is the first joint stock bank of British India sponsored by Govt. of Bengal. And later in 1940, the Bank of Bombay, and in 1853 the Bank of Madras were established. These three banks retained their position at 1st in modern banking in India till their combining as the Imperial Bank of India in 1921.

- **FOUNDATION SBI**

The foundation of Bank of Bengal has the low or minimum liability in India as joint stock Banking. Bank of Bengal has the decision to issue notes and accepted by public for payment revenues within restricted in the geographical area. This note issue might not only for Bank of Bengal but also for the remaining 2 banks i.e. Bank of Bombay and Bank of Madras. It means gathering to the capital of Banks on which proprietor has belongs to pay any interest.

This concept of deposit banking was also an innovation being accepting money for safeguarding by local bankers had not spread as a general habit as in the most parts of the India. But for a long time 3 presidency banks have the right to issue the notes. Bank notes and govt. balance made up the bulk of huge investible resources of the banks.

- **BUSINESS OF SBI**

Mainly the SBI business was initially, discounting bills of exchange, other negotiable private security, and maintaining cash notes, loan in restricted to Rs.1 lakh and accommodation period for 3 months only. The security is for these loans was public security treasures, jewelleryes, plate or goods 'not of a perishable nature' and for these no interest charged above 12%.

Loans against goods like indigo, salt, wooliness, cotton silk goods and opium were also granted but these are only by the way of cash credits gained momentum. Only from 19 century and all commodities including tea, jute and sugar which began to be financed later were either pledged or hypothetical to the bank. Promissory notes were signed by the borrower in the favour of guarantor. Which was in turn endorsed to the bank. Some lendings are prohibited i.e. lending against shares, mortgage of house or land or other real property.

- **IMPERIAL BANK**

The Imperial Bank during the three and a half decades of its existence recorded an impressive growth in terms of offices, reserves, deposits, investments and advances, the increases in some cases amounting to more than six-fold. The financial status and security inherited from its forerunners no doubt provided a firm and durable platform. But the lofty traditions of banking which the Imperial Bank consistently maintained and the high standard of integrity it observed in its operations inspired confidence in its depositors that no other bank in India could perhaps then equal. All these enabled the Imperial Bank to acquire a pre-eminent position in the Indian banking industry and also secure a vital place in the country's economic life.

When India attained freedom, the Imperial Bank had a capital base (including reserves) of Rs.11.85 crores, deposits and advances of Rs.275.14 crores and Rs.72.94 crores respectively and a network of 172 branches and more than 200 sub offices extending all over the country.

- **FIRST FIVE YEAR PLAN**

In 1951, when the First Five Year Plan was launched, the development of rural India was given the highest priority. The commercial banks of the country including the Imperial Bank of India had till then confined their operations to the urban sector and were not equipped to respond to the emergent needs of economic regeneration of the rural areas. In order, therefore, to serve the economy in general and the rural sector in particular, the All India Rural Credit Survey Committee recommended the creation of a state-partnered and state-sponsored bank by taking over the Imperial Bank of India, and integrating with it, the former state-owned or state-associate banks. An act was accordingly passed in Parliament in May 1955 and the State Bank of India was constituted on 1 July 1955. More than a quarter of the resources of the Indian banking system thus passed under the direct control of the State. Later, the State Bank of India (Subsidiary Banks) Act was passed in 1959, enabling the State Bank of India to take over eight former State-associated banks as its subsidiaries (later named Associates).

The State Bank of India was thus born with a new sense of social purpose aided by the 480 offices comprising branches, sub offices and three Local Head Offices inherited from the Imperial Bank. The concept of banking as mere repositories of the community's savings and lenders to creditworthy parties was soon to give way to the concept of purposeful

banking sub-serving the growing and diversified financial needs of planned economic development. The State Bank of India was destined to act as the pacesetter in this respect and lead the Indian banking system into the exciting field of national development.

BOARD OF DIRECTORS



Shri Dinesh Kumar Khara
Chairman



Shri Challa Sreenivasulu Setty
Managing Director



Shri Ashwani Bhatia
Managing Director



Shri Swaminathan J.
Managing Director



Shri Ashwini Kumar Tewari
Managing Director



Shri B. Venugopal
Shareholder Director



Dr. Ganesh Natarajan
Shareholder Director



Shri Ketan S. Vikamsey
Shareholder Director



Shri Mrugank M. Paranjape
Shareholder Director



Shri Sanjeev Maheshwari
Director Nominated by Gol



Shri Prafulla P. Chhajed
Director Nominated by Gol



Shri Sanjay Malhotra
*Secretary (FS), DFS, Gol
Director Nominated by Gol*



Shri Anil Kumar Sharma
*Executive Director, RBI
Director Nominated by Gol*

DIFFERENT PRODUCTS OF SBI

DEPOSIT	LOANS	CARDS	DIFFERENT CREDIT
Savings Account	Home Loans	Consumer Cards	SBI International cards
Life Plus Senior Citizens Savings Account	Loan Against Property	Credit Card	SBI Gold cards
Fixed Deposits	Personal Loans	Travel Card	SBI Gold Master cards
Security Deposits	Car Loan	Debit Cards	Your City Your Cards
Recurring Deposits	Loans against Securities	Commercial Cards	
Tax-Saver Fixed Deposit	Two Wheeler	Corporate Cards	Partnership Cards
Salary Account	Pre-approved Loans	Prepaid Card	
Advantage Woman Savings Account	Retail Asset	Purchase Card	SBI Employee Cards
Rural Savings Account	Farmer Finance	Distribution Cards	SBI Advantage Cards
People's Savings Account	Business Installment Loans	Business Card	

- **MERGING WITH OTHER BANKS**

In 1st April 2017 the State Bank of India has merged with the six Banks, that is the State of Bikaner & Jaipur, State Bank of Hyderabad, State Bank of Mysore, State Bank of Patiala, State Bank of Travancore and Bharatiya Mahila Bank.

Key Areas of Operations

The business operations of SBI can be broadly classified into the key income generating areas such as:

- National banking
- International Banking
- Corporate Banking
- Treasury Operations
- Associates and Subsidiaries

- **COMPETITORS OF STATE BANK OF INDIA**

Top Performing Public Sector Banks:

- Andhra Bank
- Allahabad Bank
- Punjab National Bank
- Dena Bank
- Vijaya Bank

Top Performing Private Sector Banks

- HDFC Bank
- ICICI Bank
- AXIS Bank
- Kotak Mahindra Bank

- Centurion Bank of Punjab

Top Performing Foreign Banks

- Citibank
- Standard Chartered HSBC Bank
- ABN AMRO Bank American Express

1.3. SWOT ANALYSIS OF STATE BANK OF INDIA

STRENGTHS:

- Better domestic position
- It has the very large network in India
- Very strong Capital position
- It has the better goodwill in the market
- Itself it has the separate act. And special privilege
- Strong economic growth would generate higher demand for funds
- It provides a wide variety of services to their customers includes, investment banking, online banking, stock broking and rural banking
- It has the strong brand name among customers
- Strong backing from the government

WEAKNESS:

- Lack of modernization
- It has the high margin of non-performing assets, repayment of loan issues
- Compared to other private banks and foreign banks the customer waiting period is long
- Loss of market shares, because of delay in technology up-gradation
- Bad debts is the main problem of unable to resolve bad debts and non-repayment of loans

OPPORTUNITIES:

- Global expansion in that especially in rural areas
- Reduce transaction cost by merging with associated banks
- Restructuring with the challenges of the new financial environment
- Growth of per capita income and indicates a growing economy

- Borrowing capacity of the customer is increasing
- Through the help of technologies that is mobiles, internet, computers the services of online banking are increasing
- Banks become more relevant with demonetization and digitization, it increases the no.of banks accounts and credit card usage

THREATS:

- Threats of cyber will effect on bank image and information theft & security
- Reduce in market shares of SBI, If the consolidation among private banks
- Effect on operation when giving licenses by SBI for new banks
- Foreign banks that have advanced product in their business

Awards and Recognitions



“Best Cash Management and Transaction Bank in India” by Asian Banker Magazine, Singapore, under Transaction Finance Awards 2021.



Kirti Puraskar by the Government of India for **Best implementation of Rajbhasha among Public Sector Banks.**



“Best Trade Finance Provider (India)-2022” for the tenth consecutive year by Global Finance Magazine.



“Silver Shield in Category 1-PSBs” ICAI Awards for Excellence in Financial Reporting **“Annual Report of SBI”.**



Gold in the prestigious ET Human Capital Awards under the category **‘Excellence in Creating a Culture of Continuous Learning and Upskilling’.**



During FY2022, all departments under Finance vertical were **accredited with ISO 9001: 2015 Certification.**

CHAPTER 2

LITERATURE REVIEW:

1) **Mishkin (2009):** analyzed point out the money related transmission instruments in corporate the financing cost channel, the swapping scale channel the benefit value channel and the credit channel. The loan fee channel is the essential money related transmission in the traditional micro economics model, per example, IS-LM model. Those models hold that fiscal arrangement works through the risk side of bank balance sheet given some level of value stickiness, an adjustment in cash.

2) **Karthikeyan K (2011):** an investigation of booked business banks in india for the time of 10 years with the reason to examine the size of NPAs, viability of NPA administration and the view of branch supervisors in regards to administration of NPAs. Factual procedures like compound development rates, averages, correlation and component examination have been utilised for the study.

3) **Bhaskaran and Josh (2000):** presumed that the recuperation execution of co-agent credit establishments proceeds to inadmissible which adds to the development of NPA even after the presentation of prudential regulation. They proposed authoritative and approach remedies to make co-agent credit establishments more effective, beneficial and productive association tuned in to focused business managing an account.

4) **Dutta and Basak (2008):** recommended that co-agent banks ought to enhance their recuperation execution, embrace new arrangements of automated observing of advances, actualise legitimate prudential standards and sort out consistent workshops to support in the focused savings money environment.

5) **Singla (2008):** underlined on budgetary administration and analysed the money related position of sixteen banks by considering benefit, capital sufficiency, obligation value and NPA.

6) **Krishna (2003):** considered in their examination paper, “Execution of Regional Rural Banks in Karnataka. An application of principal components and Discrimination function Analysis” attempted to distinguish the critical separation qualities of the two recognized gathering of Regional Rural banks in the condition of Karnataka. They reasoned that the quantity of workers per branch had most extreme separating energy to the degree of 55%, trailed by measure of borrowings (18%), credit store proportion (14%) and pay to use proportion (13%).

7) Khan (1994): In the report entitled “Farm credit Recovery overview report of the Palestinian issue and possible solutions” found pristine credit for the general public and federal banks and other commercial banks have been important to adequately address this need. He reasoned that banks should be exceedingly careful in screening of candidates prior to the dispensing of credit to lessen the non- instalment and need solid weights and checks after the dispensing all together to guarantee the convenient recuperation.

8) Viswanath (2001): study of the topic, assumed “Performance land credit co-operative design and excess contributions fault India Analyses” in a period from 1950 -1996, progress through the political action committee of the overall progress, from 2.434 billion rupees extended to 1.4201 trillions rupees, i.e. 587 times sadly, this expansion is related to duty increment over backward.

9) Dhanabhakym and Kavitha (2012): Indian financial framework faces a few troublesome difficulties. The choose open segment banks have performed will on the wellsprings of development rate and money related proficiency amid the examination time frame. The old private part banks and the new private segment banks assume a crucial job in showcasing of new kind of stores and advances plans.

10) Sharma and Sharma (2006): concentrate dissected the client the experience of urban client banking. This examination discovered that client happy with credit offices, bank condition, routine work strategies, area, financing costs and so on. Also, were disappointed with advance conventions and the advancement through media.

11) P Geetha Rani (2014): the training credit program since its inception as been becoming both as far as number of understudies who have taken instruction advances for seeking after advanced education and the measure of instruction advances released. Nevertheless, these financing components of higher education don't seem to improve access and value in the advanced education framework as confirm from the National Sample Survey Organization and Bank information. Given this, with primary trust of the article is to perceive why and how to distinguish the limit dimension of credits that should be changed over into awards; for tending to the goals of access and value and for in a roundabout way encouraging instruction advances to focus on the princely and special for cost recuperation. Appropriately the article explains the justification and the component through which advance can be changed over into grants.

CHAPTER 3

3.1 RESEARCH METHODOLOGY

Source of Data

In this project the research done is based the concept of Descriptive Research, as the data will be collected to clarify the facts. The data used for the analysis and interpretation is the primary data.

Primary data is the kind of data that is collected directly from the data source without going through any existing sources. It is mostly collected specially for a research project.

Primary data is often reliable, authentic, and objective in as much as it was collected with the purpose of addressing a particular research problem. It is noteworthy that primary data is not commonly collected because of high cost of implementation.

3.2 NEEDS OF STUDY

- Understanding customer segments
- Assessing product and service offerings
- Analyzing revenue streams
- Identifying technological advancements

3.3 OBJECTIVE OF STUDY

- To study the business model of SBI Bank
- To Understand the profitability
- To analyze the performance of business model of SBI.
- To analyze how bank will change their business model as per the economic environment.

3.4 SCOPE OF STUDY

- Comprehensive analysis of business model components
- Focus on financial performance and profitability

3.5 LIMITATION OF STUDY

- Poor availability and reliability of data
- Confidentiality and disclosure constraints
- Complexity of the banking industry
- Lack of comparability and benchmarking

CHAPTER 4

4.1 DATA ANALYSIS & INTERPRETATION

What banks do with public money?

It can't be that banks take public money and keep it in a gigantic locker, lock it and keep the keys safely and the money would remain in the locker safely.

It's not real.

Banks use public's money to give loans to others and the interest rate that they charge on that loan, is their earnings.

Let's understand a simplified example: -

A bank and there's only one customer in SBI bank that is person "A".

Person "A" deposit Rs. 100 with the bank & the SBI bank pays interest at 4%. Presently, this is the rate of interest for the savings account (4% per year). The Rs. 100 is now with the bank. The bank then gives out this Rs. 100 to some other person that is person "B". The person "B" has to buy a house, so he took out a loan for it. The bank charges interest at the rate of 8.50% p.a. forms the borrower. So, the Rs. 100 of the banks went to the other person, when the other person pays the bank Rs. 108, the bank will pay to person "A" Rs. 104, and the SBI bank earns a profit of Rs. 4.

Basically, this is the way the system works. And this is a huge source of income for the banks that is the **INTEREST RATE DIFFERENCE**. The interest rate bank pays, and the interest rate the bank charges.

INTEREST RATES: -

1. Home Loan 8.50% p.a.
2. Personal Loan 11.00% p.a.
3. Gold Loan 8.65% p.a.
4. Education Loan 8.20% p.a.
5. Auto Loan 8.65% p.a.

THERE ARE TWO MORE MAIN SOURCES OF INCOME: -

1. Revenue from fees & commission: -

- If customers aren't maintaining a minimum account balance, a fee is charged (minimum account balance of SBI is Rs. 3000)
- The fee that is charged for various services of the bank that customers are use (The bank gets some money from there as well)

2. Investment made by bank: -

- Investment in Government Bond
- Investment in Gold
- Investment in Stock Market

EXPENSES: -

Paying Salary of the Employees & Managers (It accounts for about 30% - 40% of the total expenses.

4.2 COMPARISON BETWEEN SBI & HDFC BANK

Total valuation (December 2022): -

- SBI – 4.11 Lakh Crore
- HDFC Bank – 8.09 Lakh Crore

Total Customers (31st March 2022): -

- SBI – 46.77 Crore
- HDFC Bank – 7.1 Crore

Share Price Data of SBI: -

Months	BSE (Rs.)	NSE (Rs.)	LSE(GDR) US\$
--------	-----------	-----------	---------------

	High	Low	High	Low	High	Low
22-Apr	517.5	494.7	517.7	494.75	67.4	64.2
22-May	490.75	445.05	491	444.65	57.5	64.5
22-Jun	471.05	434.25	471.3	434.7	55.9	60.4
22-Jul	532.3	466.9	532.45	466.85	58.7	66.8
22-Aug	541.85	511.2	542.1	511.3	68.4	64
22-Sep	574.1	521.95	574.05	521.75	63.3	71.8
22-Oct	579.55	519.65	579.65	519.75	63.4	70.27
22-Nov	615.55	573.95	615.55	573.85	69.32	75.58
22-Dec	625.55	573.95	625.5	574	75.86	69.27
23-Jan	612.35	538.35	612.4	538.2	66.03	73.88
23-Feb	552.95	516.35	553.05	516.35	62.32	67.03
23-Mar	564.8	505.6	564.8	505.35	61.27	68.84

Share Price Data of HDFC Bank: -

Months	HighBSE (Rs)	HighNSE (Rs)	HighNYSE (US\$)
21-Apr	1503.45	1353.1	78.14
21-May	1520.65	1377.65	77.17
21-Jun	1526.35	1451	77.62
21-Jul	1545.1	1404.15	75.24
21-Aug	1583	1413.4	79.39
21-Sep	1635.6	1528.7	79.17
21-Oct	1724.3	1560.05	78.43
21-Nov	1622.2	1461.5	73.98
21-Dec	1555.6	1414	68.4
22-Jan	1576	1435.25	72.2
22-Feb	1539.4	1408.1	70.16
22-Mar	1517.8	1292	63.56

NET INTEREST MARGIN (Q3FY21) (Jun-Sept): -

- SBI – 3.34%
- HDFC Bank – 4.2%

Formula: -

Net Interest Income =

Interest received on Loans – Interest Paid to Deposit

Net Interest Margin =

$$\frac{\text{Net Interest Income}}{\text{Total Loans}}$$

(It is a percentage on which basis we can judge, the profitability of a bank. How much profit it earns).

GROSS NON-PERFORMING ASSETS (Q3FY21) (Jun-Sept): -

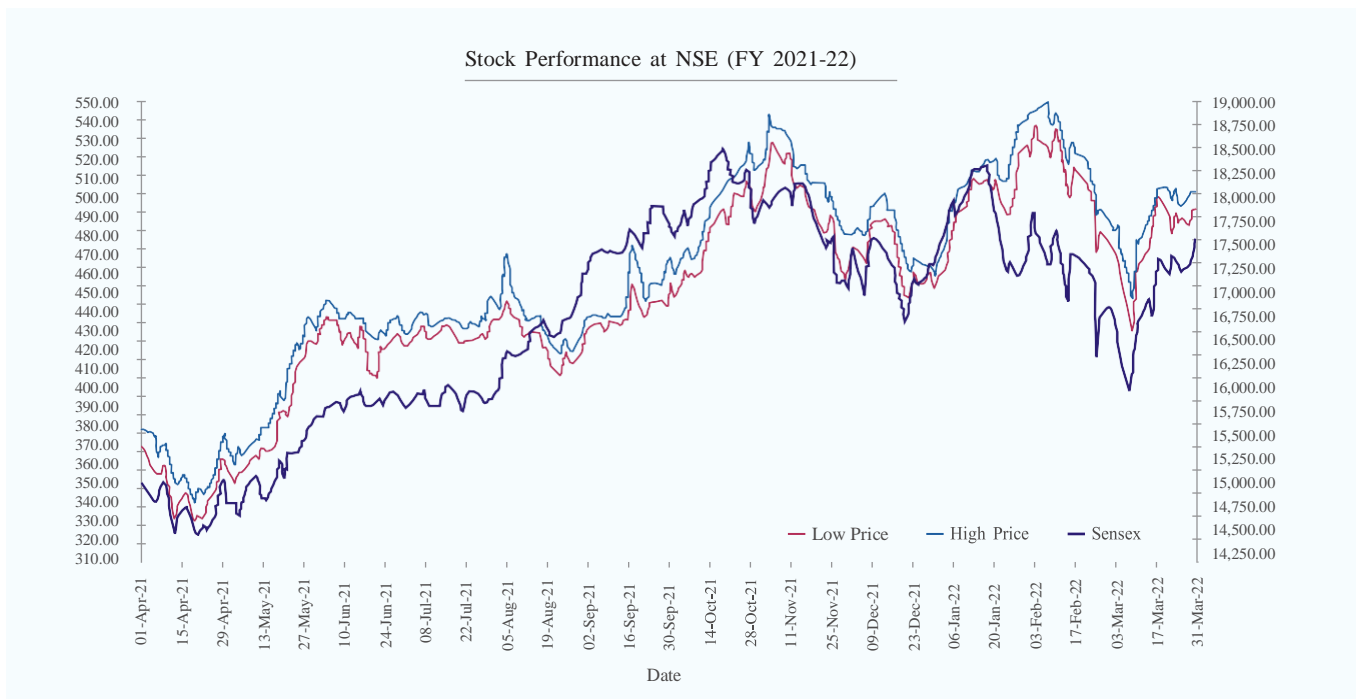
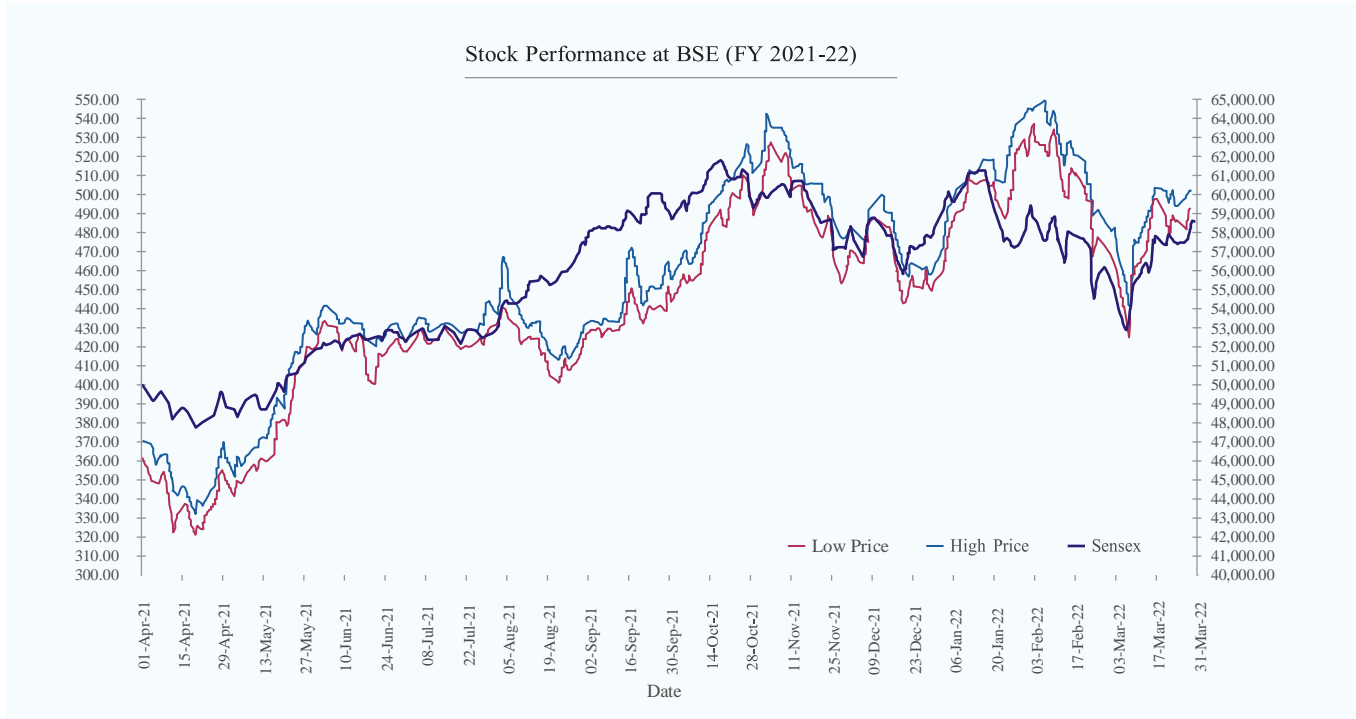
- SBI – 4.77%
- HDFC Bank – 1.32%

INDIA'S TOP 5 BANKS BY MARKET PRICE (Deposits & Credits)

<u>Top 5 Banks</u>	<u>Deposits</u>	<u>Credits</u>
State Bank of India	23.9%	22.5%
HDFC Bank	8.5%	9.6%
ICICI Bank	5.7%	6.3%
Axis Bank	4.7%	5.5%
Kotak Mahindra Bank	1.9%	2.1%
<u>Total Market Share of Top 5 Banks</u>	<u>44.7%</u>	<u>46%</u>

SHARE PRICE MOVEMENT: -

The movement of the SBI share price and the BSE Sensex, NSE Nifty is presented in the following tables



Sr. No.	Description	% of Total Shares
1	President of India	56.92
2	Non-residents (FIIs/OCBs/NRIs/GDRs)	11.31
3	Mutual Funds & UTI	13.32
4	Private Corporate Bodies	0.79
5	Banks/ FIs/ Insurance Cos., etc.	11.21
6	Others (including Resident Individuals)	6.45
Total		100.00

Shareholding Pattern as on 31st March 2022: -

Top Ten Shareholders as on 31st March 2022

Sr. No.	Name	% of Shares in Total Equity
1	President of India	56.92
2	Life Insurance Corporation of India	8.31
3	SBI-ETF Sensex	2.58
4	HDFC Trustee Company Ltd. A/C HDFC Top 100 Fund	2.36
5	Prudential ICICI Trust Ltd - Sensex Prudential ICICI Exchange Traded Fund – Securities	1.27
6	The Bank of New York Mellon	1.16
7	NIPPON Life India Trustee Ltd-A/C NIPPON India Vision Fund	1.04
8	NPS Trust-A/C SBI Pension Fund Scheme Tax Saver-Tier 2	1.02
9	Kotak Tax Saver Scheme	1.00
10	MIRAE Asset Tax Saver Fund	0.81

Dematerialization of Shares and Liquidity: Bank's equity shares are compulsorily traded in the electronic form. As on 31st March 2022, 8,85,56,52,242 shares representing 99.23% of total equity capital were held in electronic form.

Description	No. Share Holders	No. Shares	Shares %
NSDL	17,27,343	3,49,10,46,529	39.12
CDSL	12,12,970	5,36,46,05,713	60.11
Physical	42,059	6,89,59,292	0.77
Total	29,82,372	8,92,46,11,534	100.00

Distribution Schedule as on 31st March, 2022 (Face Value of `1 Each)

Range No. of Shares	Total Holders	% to Total Holders	Total Holdings in `	% to Total Capital
1-5000	29,72,369	99.66	48,77,60,990	5.47
5001-10000	5,106	0.17	3,77,07,698	0.42
10001-20000	2,122	0.07	3,07,01,620	0.34
20001-30000	664	0.02	1,69,74,084	0.19
30001-40000	259	0.01	94,00,741	0.11
40001-50000	187	0.01	88,64,240	0.10
50001-100000	450	0.02	3,40,45,312	0.38
100001-ABOVE	1,215	0.04	8,29,91,56,849	92.99
TOTAL	29,82,372	100.00	8,92,46,11,534	100.00

4.3 State Bank of India

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	279195,59,89	252982,72,85
Deposits	3	4051534,12,27	3681277,07,96
Borrowings	4	426043,37,98	417297,69,88
Other Liabilities and Provisions	5	229931,84,28	181979,66,31
TOTAL		4987597,40,54	4534429,63,12
ASSETS			
Cash and Balances with Reserve Bank of India	6	257859,20,71	213201,53,63
Balances with Banks and money at call and short notice	7	136693,11,40	129837,17,31
Investments	8	1481445,46,98	1351705,20,51
Advances	9	2733966,59,29	2449497,79,11
Fixed Assets	10	37708,15,83	38419,24,19
Other Assets	11	339924,86,33	351768,68,37
TOTAL		4987597,40,54	4534429,63,12
Contingent Liabilities	12	2007083,44,06	1706949,91,17
Bills for Collection	-	77730,12,34	56516,11,88
Significant Accounting Policies	17		
Notes to Accounts	18		

SCHEDULE 1 - CAPITAL

	As at 31.03.2022 (Current Year)	As at 31.03.2021 (Previous Year)
Authorised Capital :		
5000,00,00,000 shares of ` 1 each (Previous Year 5000,00,00,000 shares of ` 1 each)	5000,00,00	5000,00,00
Issued Capital :		
892,54,05,164 Equity Shares of ` 1 each (Previous Year 892,54,05,164 Equity Shares of ` 1 each)	892,54,05	892,54,05
Subscribed and Paid-up Capital :		
892,46,11,534 Equity Shares of ` 1 each (Previous Year 892,46,11,534 Equity Shares of ` 1 each)	892,46,12	892,46,12
[The above includes 10,36,05,740 Equity Shares of ` 1 each (Previous Year 10,97,28,170 Equity Shares of ` 1 each) represented by 10,36,05,74 (Previous Year 10,97,28,17) Global Depository Receipts]		
TOTAL	892,46,12	892,46,12

SCHEDULE 2 - RESERVES & SURPLUS

	As at 31.03.2022 (Current Year)	As at 31.03.2021 (Previous Year)
I. Statutory Reserves		
Opening Balance	76065,22,66	69942,08,58
Additions during the year	9502,79,42	6123,14,08
Deductions during the year	-	-
	85568,02,08	76065,22,66
II. Capital Reserves		
Opening Balance	15221,82,99	13756,70,57
Additions during the year	538,15,24	1465,12,42
Deductions during the year	-	-
	15759,98,23	15221,82,99
III. Share Premium		
Opening Balance	79115,47,05	79115,47,05
Additions during the year	-	-
Deductions during the year	-	-
	79115,47,05	79115,47,05

	As at 31.03.2022 (Current Year)	As at 31.03.2021 (Previous Year)
IV. Investment Fluctuation Reserve		
Opening Balance	3048,07,72	1119,88,09
Additions during the year	4647,87,02	1928,19,63
Deductions during the year	-	-
	7695,94,74	3048,07,72
V. Foreign Currency Translation Reserve		
Opening Balance	9072,39,67	9274,60,44
Additions during the year	888,39,11	-
Deductions during the year	-	202,20,77
	9960,78,78	9072,39,67
VI. Revenue and Other Reserves*		
Opening Balance	50483,22,45	44641,85,54
Additions during the year	1352,89,36	5841,36,91
Deductions during the year	-	-
	51836,11,81	50483,22,45
VII. Revaluation Reserve		
Opening Balance	23577,34,78	23762,66,57
Additions during the year	-	-
Deductions during the year	199,48,07	185,31,79
	23377,86,71	23577,34,78
VIII. Balance of Profit and Loss Account	5881,40,49	(3600,84,47)
TOTAL	279195,59,89	252982,72,85

* Note: Revenue and Other Reserves include

- (i) ` 5,00,00 thousand (Previous Year ` 5,00,00 thousand) of Integration and Development Fund (maintained under Section 36 of the State Bank of India Act, 1955)
- (ii) Special Reserve under Section 36(1)(viii) of the Income Tax Act, 1961 ` 15696,95,76 thousand (Previous Year ` 14528,51,76 thousand)
- (iii) Investment Reserves Current Year ` Nil (Previous Year ` Nil).

SCHEDULE 3 - DEPOSITS

	As at 31.03.2022 (Current Year)	As at 31.03.2021 (Previous Year)
A. I. Demand Deposits		
(i) From Banks	6551,52,93	5815,51,86
(ii) From Others	270172,30,80	280881,87,39
II. Savings Bank Deposits	1526856,80,29	1384583,88,91
III. Term Deposits		
(i) From Banks	7909,81,63	5585,34,88
(ii) From Others	2240043,66,62	2004410,44,92
TOTAL	4051534,12,27	3681277,07,96
B. (i) Deposits of Branches in India	3920200,81,67	3570164,90,88
(ii) Deposits of Branches outside India	131333,30,60	111112,17,08
TOTAL	4051534,12,27	3681277,07,96

SCHEDULE 4 - BORROWINGS

	As at 31.03.2022 (Current Year)	As at 31.03.2021 (Previous Year)
I. Borrowings in India		
(i) Reserve Bank of India	24956,00,00	24956,00,00
(ii) Other Banks	-	37,00,00
(iii) Other Institutions and Agencies	144073,34,11	154138,69,61
(iv) Capital Instruments:		
a. Innovative Perpetual Debt Instruments (IPDI)	36709,70,00	29835,70,00
b. Subordinated Debt	35289,90,00	36289,90,00
TOTAL	71999,60,00	66125,60,00
II. Borrowings outside India		
(i) Borrowings and Refinance outside India	185014,43,87	169847,10,27
(ii) Capital Instruments:		
Innovative Perpetual Debt Instruments (IPDI)	-	2193,30,00
TOTAL	185014,43,87	172040,40,27
GRAND TOTAL	426043,37,98	417297,69,88
Secured Borrowings included in I & II above	178690,84,91	183941,81,71

SCHEDULE 5 - OTHER LIABILITIES & PROVISIONS

	As at 31.03.2022 (Current Year)	As at 31.03.2021 (Previous Year)
I. Bills payable	33431,04,90	17685,38,79
II. Inter-office adjustments (Net)	2344,61,99	-
III. Interest accrued	17704,33,21	15378,91,12
IV. Deferred Tax Liabilities (Net)	2,55,53	2,46,48
V. Others (including provisions)*	176449,28,65	148912,89,92
TOTAL	229931,84,28	181979,66,31

* Includes prudential provision for Standard Assets ` 19972,60,99 thousand (Previous Year ` 15293,97,78 thousand)

SCHEDULE 6 - CASH AND BALANCES WITH RESERVE BANK OF INDIA

	As at 31.03.2022 (Current Year)	As at 31.03.2021 (Previous Year)
I. In India		
(i) Balances with banks		
(a) In Current Account	-	40,80
(b) In Other Deposit Accounts	-	-
(ii) Money at call and short notice		
(a) With banks	60953,22,08	47369,93,31
(b) With Other Institutions	-	-
TOTAL	60953,22,08	47370,34,11
II. Outside India		
(i) In Current Account	61541,33,80	63326,17,58
(ii) In Other Deposit Accounts	2772,69,44	8311,59,05
(iii) Money at call and short notice	11425,86,08	10829,06,57
TOTAL	75739,89,32	82466,83,20

GRAND TOTAL (I and II)	136693,11,40	129837,17,31
	As at 31.03.2022 (Current Year)	As at 31.03.2021 (Previous Year)
I. Cash in hand (including foreign currency notes and gold)	21742,92,83	23403,41,73
II. Balance with Reserve Bank of India		
(i) In Current Account	236116,27,88	189798,11,90
(ii) In Other Accounts	-	-
TOTAL	257859,20,71	213201,53,63

SCHEDULE 8 - INVESTMENTS

	As at 31.03.2022 (Current Year)	As at 31.03.2021 (Previous Year)
I. Investments in India in:		
(i) Government Securities	1162182,63,96	1055288,64,35
(ii) Other Approved Securities	-	-
(iii) Shares	12424,39,66	7981,38,03
(iv) Debentures and Bonds	215804,42,59	208888,60,89
(v) Subsidiaries and/ or Joint Ventures (including Associates)*	14012,38,80	13475,17,45
(vi) Others (Units of Mutual Funds etc.)	23582,24,18	18640,33,06
TOTAL	1428006,09,19	1304274,13,78
II. Investments outside India in:		
(i) Government Securities (including local authorities)	19728,93,24	17946,34,44
(ii) Subsidiaries and/ or Joint Ventures abroad	5028,44,04	4768,15,85
(iii) Other Investments (Shares, Debentures, etc.)	28682,00,51	24716,56,44
TOTAL	53439,37,79	47431,06,73
GRAND TOTAL (I and II)	1481445,46,98	1351705,20,51
III. Investments in India:		
(i) Gross Value of Investments	1439648,85,34	1314424,07,05
(ii) Less: Aggregate of Provisions / Depreciation	11642,76,15	10149,93,27
(iii) Net Investments (vide I above)	1428006,09,19	1304274,13,78
IV. Investments outside India:		
(i) Gross Value of Investments	53537,57,21	47461,40,62
(ii) Less: Aggregate of Provisions / Depreciation	98,19,42	30,33,89
(iii) Net Investments (vide II above)	53439,37,79	47431,06,73
GRAND TOTAL (III and IV)	1481445,46,98	1351705,20,51

SCHEDULE 9 - ADVANCES

	As at 31.03.2022 (Current Year)	As at 31.03.2021 (Previous Year)
A. (i) Bills purchased and discounted	167282,62,94	95035,10,23
(ii) Cash credits, overdrafts and loans repayable on demand	713526,87,72	676439,31,40
(iii) Term Loans	1853157,08,63	1678023,37,48
TOTAL	2733966,59,29	2449497,79,11

	As at 31.03.2022 (Current Year)	As at 31.03.2021 (Previous Year)
B. (i) Secured by tangible assets (includes advances against Book Debts ` 130915,53,15 thousand (Previous Year ` 134277,32,43 thousand))	1874674,76,97	1760153,24,52
(ii) Covered by Bank / Government Guarantees	114697,57,23	96522,71,33
(iii) Unsecured	744594,25,09	592821,83,26
TOTAL	2733966,59,29	2449497,79,11

C. (I) Advances in India		
(i) Priority Sector	658546,87,83	564570,85,92
(ii) Public Sector	167189,34,75	257241,31,86
(iii) Banks	1001,87,68	4618,77,18
(iv) Others	1496980,59,45	1267713,73,45
TOTAL	2323718,69,71	2094144,68,41
(II) Advances outside India		
(i) Due from banks	119036,89,80	79713,82,13
(ii) Due from others		
(a) Bills purchased and discounted	35342,14,75	34993,56,29
(b) Syndicated loans	182163,55,96	170243,57,62
(c) Others	73705,29,07	70402,14,66
TOTAL	410247,89,58	355353,10,70
GRAND TOTAL [C (I) and C (II)]	2733966,59,29	2449497,79,11

SCHEDULE 11 - OTHER ASSETS

(000s omitted)

	As at 31.03.2022 (Current Year)	As at 31.03.2021 (Previous Year)
I. Inter-office adjustments (Net)	-	20540,95,39
II. Interest accrued	33675,81,75	30034,46,90
III. Tax paid in advance / tax deducted at source	22292,88,93	26023,99,26
IV. Deferred Tax Assets (Net)	6247,27,92	6559,27,43
V. Stationery and stamps	18,28,40	80,41,65
VI. Non-banking assets acquired in satisfaction of claims	56,10	56,10
VII. Others *	277690,03,23	268529,01,64
TOTAL	339924,86,33	351768,68,37

*Includes Deposits placed with NABARD/SIDBI/NHB amounting to ` 195618,29,52 thousand
(Previous Year ` 184093,45,48 thousand)

SCHEDULE 12 - CONTINGENT LIABILITIES

(000s omitted)

	As at 31.03.2022 (Current Year)	As at 31.03.2021 (Previous Year)
I. Claims against the bank not acknowledged as debts	85961,67,98	79083,37,30
II. Liability for partly paid investments / Venture Funds	1982,56,16	1508,40,25
III. Liability on account of outstanding forward exchange contracts	1212393,31,12	1027974,90,38
IV. Guarantees given on behalf of constituents		
(a) In India	166478,97,17	173090,50,78
(b) Outside India	95194,96,23	72702,50,07
V. Acceptances, endorsements and other obligations	178718,66,77	148827,19,35
VI. Other items for which the bank is contingently liable*	266353,28,63	203763,03,04
TOTAL	2007083,44,06	1706949,91,17

*Includes Derivatives ` 259459,41,01 thousand (Previous Year ` 198094,76,48 thousand)

4.4 State Bank of India

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

(000s omitted)

	Schedule No.	Year ended 31.03.2022 (Current Year)	Year ended 31.03.2021 (Previous Year)
I. INCOME			
Interest earned	13	275457,29,04	265150,63,38
Other Income	14	40563,91,40	43496,37,47
TOTAL		316021,20,44	308647,00,85
II. EXPENDITURE			
Interest expended	15	154749,70,43	154440,63,33
Operating expenses	16	93397,51,52	82652,22,35
Provisions and contingencies		36198,00,44	51143,68,23
TOTAL		284345,22,39	288236,53,91
III. PROFIT			
Net Profit for the year		31675,98,05	20410,46,94
Add: Profit/ (Loss) brought forward		(3600,84,46)	(10498,30,21)
TOTAL		28075,13,59	9912,16,73
IV. APPROPRIATIONS			
Transfer to Statutory Reserve		9502,79,42	6123,14,08
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		1168,44,00	426,70,60
Dividend for the current year		6336,47,42	3569,84,46
Balance carried over to Balance Sheet		5881,40,49	(3600,84,46)
TOTAL		28075,13,59	9912,16,73
V. EARNINGS PER EQUITY SHARE (Face value ` 1 per share)			
Basic (in `)		35.49	22.87
Diluted (in `)		35.49	22.87
Significant Accounting Policies	17		
Notes to Accounts	18		

The schedules referred to above form an integral part of the Profit & Loss Account.

Schedules forming part of the Profit and Loss Account For the year ended 31st March, 2022

SCHEDULE 13 - INTEREST EARNED

	Year ended 31.03.2022 (Current Year)	Year ended 31.03.2021 (Previous Year)
I. Interest on Deposits	141247,47,11	142435,24,72
II. Interest on Reserve Bank of India/ Inter-bank borrowings	7779,35,70	6130,13,01
III. Others	5722,87,62	5875,25,60
TOTAL	154749,70,43	

SCHEDULE 16 - OPERATING EXPENSES

(000s
omitted)

	Year ended 31.03.2022 (Current Year)	Year ended 31.03.2021 (Previous Year)
I. Interest / discount on advances/ bills	171823,73,09	171429,13,89
II. Income on Investments	84877,20,42	79808,09,01
III. Interest on balances with Reserve Bank of India and other inter-bankfunds	4377,91,06	4317,53,07
IV. Others	14378,44,47	9595,87,41
TOTAL	275457,29,04	265150,63,38

CHAPTER 5

5.1 FINDINGS

- Future growth opportunities
- Customer segmentation and targeting
- Organizational strengths and weaknesses
- Operational efficiency and cost optimization

5.2 CONCLUSION

- Loans and Interest are major source of income to SBI. They play important role to generate revenue. There are various types of loans that is Home Loan, Personal Loan, Gold Loan, Education Loan, etc., and the interest rate as per the SBI guidelines.
- Another main source of income is: -
 - I. Fees and Commission that charge for various services of the bank that customers are use.
 - II. Investment in share market, Government bond, Gold, etc.
 - III. Bank Profiles evolve over time in response to changes in the economic environment and to new rules and regulations. We find that transition patterns changed around recent financial crises.

5.3 SUGGESTION

The Bank is already doing great when it comes to satisfying the customers and offering a variety of services that the customer can choose.

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13. Annual reports of SBI in India.

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- Annual Reports of 2014 to 2018
- Central Banking in India- Bhat K.G.
- Financial management- Khan & Jain

Web Resources:

- www.sbi.co.in
- www.onlinesbi.com
- www.economicstimes.indiatimes.com
- www.rbi.com

Annexure 1

Details of Shareholding of Directors on the Bank's Central Board as on 31.03.2022

Sr. No.	Name of Director	No. of Shares
1.	Shri Dinesh Kumar Khara	3100
2.	Shri Challa Sreenivasulu Setty	500
3.	Shri Ashwani Bhatia	1180
4.	Shri Swaminathan J.	500
5.	Shri Ashwini Kumar Tewari	310
6.	Shri B. Venugopal	5000
7.	Dr. Ganesh Natarajan	18218
8.	Shri Ketan S. Vikamsey	5000
9.	Shri Mrugank M. Paranjape	10000
10.	Shri Sanjeev Maheshwari	Nil
11.	Shri Prafulla P. Chhajed	Nil
12.	Shri Sanjay Malhotra	40
13.	Shri Anil Kumar Sharma	800

Annexure 2

Details Of Sitting Fees Paid to Directors for Attending Meetings of The Central Board and Board Level Committees During 2021-22

Sr. No.	Name of Director	Meetings of Central Board (₹)	Meetings of Other Board Level Committees (₹)	Total (₹)
1.	Shri B Venugopal	6,70,000	18,30,000	25,00,000
2.	Dr. Ganesh Natarajan	6,30,000	18,70,000	25,00,000
3.	Shri Ketan S. Vikamsey	8,40,000	11,70,000	20,10,000
4.	Shri Mrugank M. Paranjape	7,70,000	17,30,000	25,00,000
5.	Dr. Pushpendra Rai (upto 05.02.2022)	7,70,000	17,30,000	25,00,000
6.	Shri Sanjeev Maheshwari	9,10,000	15,90,000	25,00,000
7.	Shri Prafulla P. Chhajed (Member w.e.f. 21.12.2021)	2,10,000	4,20,000	6,30,000
8.	Shri Chandan Sinha (Member upto 13.04.2021)	0	30,000	30,000