

Singapore Exchange Securities Trading Limited

2 Shenton Way # 19-00

SGX Centre 1

Singapore 068804

CC/S&B/AND/2023/599

04.11.2023

BY E-MAIL / ONLINE

ATTENTION: MARKET CONTROL DEPARTMENT

Madam / Dear Sir,

STATE BANK OF INDIA ("THE ISSUER")

US\$ 10,000,000,000 MEDIUM TERM NOTE PROGRAMME ("THE PROGRAMME")

**WORKING FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED
30th SEPTEMBER, 2023**

We enclose, for your information, a copy of our letter no.: CC/S&B/AND/2023/592 dated 04.11.2023 addressed to BSE Limited, Mumbai and National Stock Exchange of India Limited, Mumbai with enclosures comprising of a copy of the Standalone and Consolidated Financial Results of the Bank for the quarter and half year ended 30th September, 2023 approved by the Central Board of the Bank at its Meeting held on 4th November, 2023 at Mumbai and the Limited Review Report thereon.

We hereby authorize the Singapore Exchange Securities Trading Limited to make the announcement enclosed herewith on SGXNET.

Yours faithfully,
For & on behalf of
STATE BANK OF INDIA


(Aruna N Dak)

Asst. General Manager (Compliance & Company Secretary)

Encl: as above



Issuer & Securities	Issuer/ Manager*	State Bank of India
	Securities	Name: Bond Issued Under Reg-S / 144A
		ISIN: For the notes due 2024: US85628UAJ51, US85628UAF30 (Rule 144A), XS1151786107 (Regulation S), For notes due 2026: XS2281373089, XS2642668318 (Regulation S) For notes due 2027: XS2432299449 (Regulation S) For notes due 2028: XS2615928863 (Regulation S)
		Stock Code:
Announcement Details	Announcement Sub Title* <i>(To highlight one choice)</i>	Auditor's Comments of Accounts
		Discrepancies Between Unaudited and Audited Accounts
		First Quarter Results
		Full Yearly Results
		Half Yearly Results
		Notification of Dispatch of Annual Report
		Notifications of Result Release
		Profit Guidance
		Second Quarter and/or Half Yearly Results
		Fourth Quarter Results
	Announcement Reference*	<i>(Auto Populated)</i>
	Submitted By (Co./ Ind. Name)*	State Bank of India
	Designation*	AGM (Compliance & Company Secretary)
	Contact Details*	22740845
	Effective Date and Time of the event	04.11.2023
	Price Sensitivity* <i>(To indicate YES/NO)</i>	NO
	Description*	SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015: Outcome of Board Meeting for Financial Results for the quarter and half year ended 30.09.2023
Additional Details	For Financial Period Ended*	30th September 2023
Attachments	For Public Dissemination	

Fields with (*) are mandatory

The Listing Department,
BSE Limited,
Phiroje Jeejeebhoy Towers,
25th Floor, Dalal Street,
Mumbai – 400001.

The Listing Department,
National Stock Exchange of India Limited,
Exchange Plaza, 5th Floor, C / 1, 'G' Block,
Bandra Kurla Complex, Bandra (East), Mumbai –
400051.

BSE SCRIP Code: 500112

NSE SCRIP Code: SBIN

CC/S&B/AND/2023/592

04.11.2023

Madam / Sir,

**SEBI (LODR) REGULATIONS, 2015: OUTCOME OF BOARD MEETING
FINANCIAL RESULTS FOR THE QUARTER/HALF YEAR ENDED 30TH SEPTEMBER 2023**

We refer to our letter no.: CC/S&B/AND/2023/537 dated 23.10.2023 intimating about the Meeting of the Central Board of the Bank for considering the financial results of the Bank for the quarter and half year ended 30th September, 2023.

2. In terms of Regulation 33 and Regulation 30 (6) and other applicable regulations of the SEBI (LODR) Regulations, 2015, we submit the Standalone and Consolidated Financial Results of the Bank approved by the Central Board of the Bank at its Meeting held on 4th November, 2023 at Mumbai along with the Limited Review Report for the quarter and half year ended 30th September, 2023.

3. The Limited Review Report of the Auditors contains unmodified opinion.

4. The Central Board Meeting commenced at 10.00 am and concluded at 1:45 pm.

Please take the above information on record and arrange for dissemination.

Yours faithfully,



(Aruna N Dak)

AGM (Compliance & Company Secretary)



STATE BANK OF INDIA
CORPORATE CENTRE, MUMBAI - 400 021
UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2023

S. No	Particulars	Standalone						Consolidated						(₹ in crore)		
		Quarter ended			Half year ended			Year ended	Quarter ended			Half year ended			Year ended	
		30.09.2023 (Unaudited)	30.06.2023 (Unaudited)	30.09.2022 (Unaudited)	30.09.2023 (Unaudited)	30.09.2022 (Unaudited)	31.03.2023 (Audited)		30.09.2023 (Unaudited)	30.06.2023 (Unaudited)	30.09.2022 (Unaudited)	30.09.2023 (Unaudited)	30.09.2022 (Unaudited)			31.03.2023 (Audited)
1	Interest 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	1,07,390.78	1,01,460.01	84,462.87	2,08,850.79	1,61,243.73	3,50,844.58			
	(a) Interest/ discount on advances/ bills	70,259.53	67,127.94	52,382.94	1,37,387.47	98,856.47	2,21,400.85	72,535.36	69,283.87	54,155.19	1,41,819.23	1,02,260.47	2,28,740.75			
	(b) Income on investments	27,002.31	25,006.96	23,669.56	52,009.27	46,109.18	95,928.27	30,525.40	28,155.20	26,391.65	58,680.60	51,225.09	1,06,824.85			
	(c) 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	3,491.01	1,457.04	1,479.26	826.21	2,936.30	2,074.66	3,916.46			
	(d) Others	2,826.37	2,481.24	3,071.18	5,307.61	5,656.08	11,283.13	2,872.98	2,541.68	3,089.82	5,414.66	5,683.51	11,362.52			
2	Other income	10,790.63	12,063.38	8,874.27	22,854.01	11,186.47	36,615.60	36,865.34	30,872.77	30,319.61	67,738.11	48,063.05	1,22,533.56			
3	TOTAL 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	1,32,332.78	1,14,782.48	2,76,588.90	2,09,306.78	4,73,378.14			
4	Interest expended	61,878.84	57,070.50	44,676.15	1,18,949.34	86,156.59	1,87,262.56	62,955.15	58,044.94	45,232.19	1,21,000.09	87,163.35	1,89,980.82			
5	Operating 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	45,979.63	45,776.84	1,04,577.27	83,342.39	1,89,814.48			
	(a) Employee cost	18,926.39	16,600.67	12,867.35	35,527.06	24,918.76	57,291.84	20,225.72	17,809.19	13,965.39	38,034.91	27,102.72	61,920.91			
	(b) Operating expenses relating to Insurance Business	-	-	-	-	-	-	24,255.35	16,671.68	19,441.46	40,927.03	33,190.29	76,227.18			
	(c) 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	12,369.99	25,615.33	23,049.38	49,666.39			
6	TOTAL 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	91,009.03	2,25,577.36	1,70,505.74	3,79,795.30			
7	OPERATING 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	23,773.45	51,011.54	38,801.04	93,582.84			
8	Provisions (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	3,430.97	3,868.19	8,193.45	18,184.28			
	—of 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	5,680.97	7,050.80	10,826.88			
9	Exceptional items	-	-	-	-	-	-	-	-	-	-	-	-			
10	PROFIT/ (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	47,143.35	30,607.59	75,398.56			
11	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	18,840.13			
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	22,545.53	56,558.43			
13	Extraordinary items (net of tax expense)	-	-	-	-	-	-	-	-	-	-	-	-			
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	35,119.13	22,545.53	56,558.43			
15	Share in profit of associates	-	-	-	-	-	-	264.71	358.39	279.43	623.10	547.41	1,191.45			
16	Minority interest	-	-	-	-	-	-	548.31	557.54	544.71	1,105.85	1,015.83	2,101.71			
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	22,077.11	55,648.17			
18	Paid-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	892.46	892.46			
19	Reserves excluding revaluation reserves	-	-	-	-	-	2,98,959.73	-	-	-	-	-	3,30,282.60			
20	Analytical ratios															
	(i) 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%	56.92%	56.92%			
	(ii) Capital adequacy ratio (Basel III)															
	(a) CET 1 ratio	14.28%	14.56%	13.51%	14.28%	13.51%	14.68%									
	(b) Additional tier 1 ratio	9.94%	10.19%	9.53%	9.94%	9.53%	10.27%									
	(c) Earnings per share (EPS) (₹)	1.84%	1.78%	1.59%	1.84%	1.59%	1.79%									
	(a) Basic and diluted EPS before Extraordinary items (net of tax expense) (Quarter/Half-Year numbers not annualised)	16.06	18.92	14.86	34.98	21.66	56.29	18.04	20.77	16.53	38.81	24.74	62.35			
	(b) Basic and diluted EPS after Extraordinary items (net of tax expense) (Quarter/Half-Year numbers not annualised)	16.06	18.92	14.86	34.98	21.66	56.29	18.04	20.77	16.53	38.81	24.74	62.35			
	(iv) NPA ratios															
	(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									
	(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									
	(c) % of gross NPAs	2.55%	2.76%	3.52%	2.55%	3.52%	2.78%									
	(d) % of net NPAs	0.64%	0.71%	0.80%	0.64%	0.80%	0.67%									
	(v) Return on assets (Net assets basis-annualised)	1.01%	1.22%	1.04%	1.10%	0.76%	0.96%									
	(vi) 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									
	(vii) Outstanding redeemable preference shares	-	-	-	-	-	-									
	(viii) Capital redemption reserve	-	-	-	-	-	-									
	(ix) Debt-equity ratio*	0.69	0.64	0.63	0.69	0.63	0.66									
	(x) Total debts to total assets**	8.80%	7.44%	9.40%	8.80%	9.40%	8.94%									

*Debt represents borrowings (including Repos) with residual maturity of more than one year.

**Total debts represents total borrowings of the Bank.

STATE BANK OF INDIA
CORPORATE CENTRE, MUMBAI - 400 021
UNAUDITED SEGMENTWISE REVENUE, RESULTS, ASSETS & LIABILITIES

S. No	Particulars	Standalone						Consolidated						(₹ in crore)
		Quarter ended			Half year ended			Quarter ended			Half year ended			
		30.09.2023 (Unaudited)	30.06.2023 (Unaudited)	30.09.2022 (Unaudited)	30.09.2023 (Unaudited)	30.09.2022 (Unaudited)	31.03.2023 (Audited)	30.09.2023 (Unaudited)	30.06.2023 (Unaudited)	30.09.2022 (Unaudited)	30.09.2023 (Unaudited)	30.09.2022 (Unaudited)	31.03.2023 (Audited)	
1	Segment Revenue													
a	Treasury operations													
b	Corporate/ Wholesale Banking 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	1,01,804.55	
c	Total Retail 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	1,00,160.24	
	(i) Digital Banking	50,743.50	48,301.30	39,135.31	99,044.80	75,258.47	1,66,913.14	50,980.75	48,518.72	39,267.51	99,499.47	76,514.73	1,67,521.80	
	(ii) Other Retail 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	3,766.65	
d	Insurance Business	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	1,63,755.15	
e	Other Banking operations							25,227.93	18,528.00	21,343.21	44,755.93	36,824.17	86,451.82	
f	Unallocated							6,572.27	5,986.28	5,305.56	12,558.55	9,837.27	21,144.92	
	Total Segment Revenue		180.62	592.32	180.62	734.38	1,832.69	9.30	189.46	597.87	198.76	745.36	1,861.43	
	Less: Inter 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	4,78,944.76	
	Net Segment Revenue							1,828.53	1,306.45	1,206.88	3,134.98	2,222.65	5,566.62	
2	Segment Results	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	4,73,378.14	
a	Treasury operations (before exceptional items)													
b	Corporate/ Wholesale Banking 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	8,986.94	
c	Total Retail 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	29,488.58	
	(i) Digital Banking	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	33,529.79	
	(ii) Other Retail 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	5,130.15	
d	Insurance Business	8,926.28	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	28,399.64	
e	Other Banking operations							400.79	530.17	434.90	930.96	908.89	2,144.03	
f	Unallocated							1,950.58	1,568.55	1,702.98	3,519.13	3,052.03	5,683.39	
	Sub Total	- 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	- 4,434.17	
	Exceptional Items	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	75,398.56	
	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	75,398.56	
	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	18,840.13	
	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	56,558.43	
	Add: Share in profit of associates							264.71	358.39	279.43	623.10	547.41	1,191.45	
	Less: Minority Interest							548.31	557.54	544.71	1,105.85	1,015.83	2,101.71	
	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	55,648.17	
3	Segment Assets													
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	16,49,456.08	16,68,038.09	
b	Corporate/ Wholesale 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	14,33,090.00	15,59,037.76	14,33,090.00	15,16,712.53	
c	Total Retail Banking operations	24,10,393.79	23,22,184.57	21,02,252.26	24,10,393.79	21,02,252.26	23,10,450.41	24,17,221.74	23,29,604.64	21,07,712.70	24,17,221.74	21,07,712.70	23,17,150.45	
	(i) Digital Banking	53,289.20	45,867.86	39,280.45	53,289.20	39,280.45	52,647.74	54,204.46	46,785.57	40,171.64	54,204.46	40,171.64	53,547.82	
	(ii) Other Retail Banking	23,57,104.59	22,76,316.71	20,62,971.81	23,57,104.59	20,62,971.81	22,57,802.67	23,63,017.28	22,82,819.07	20,67,541.06	23,63,017.28	20,67,541.06	22,63,602.63	
d	Insurance Business							3,68,321.49	3,48,030.51	3,00,946.55	3,68,321.49	3,00,946.55	3,28,479.47	
e	Other Banking operations							87,777.18	81,120.34	70,788.35	87,777.18	70,788.35	75,611.18	
f	Unallocated							56,318.90	53,404.57	39,697.28	56,318.90	39,697.28	48,426.60	
	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	59,54,418.32	
4	Segment Liabilities													
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	15,04,440.73	
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	14,82,813.40	
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	20,73,293.92	
	(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	4,90,828.11	
	(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	15,82,465.81	
d	Insurance Business							3,50,303.61	3,30,520.46	2,85,659.51	3,50,303.61	2,85,659.51	3,12,350.22	
e	Other Banking operations							63,981.09	58,830.27	51,233.80	63,981.09	51,233.80	54,507.60	
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	1,68,081.13	
	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	3,68,931.32	
	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	59,54,418.32	

† 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'.

STATE BANK OF INDIA
CORPORATE CENTRE, MUMBAI - 400 021

SUMMARISED STATEMENT OF ASSETS & LIABILITIES

(₹ in crore)

S. No.	Particulars	Standalone			Consolidated		
		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						
a	Capital	892.46	892.46	892.46	892.46	892.46	892.46
b	Reserves & surplus	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				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	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						
a	Cash and 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
b	Balances with banks 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	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	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)

PARTICULARS	Standalone			Consolidated		
	Half year ended		Year ended	Half year 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						
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	-	-	-	-	-	-
Loss on sale of Investments in Subsidiaries/Joint Ventures/ Associates	-	-	-	-	-	-
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			
Share in Profit of Associates				- 623.10	- 547.41	- 1,191.45
Dividend from Associates				- 5.57	- 2.66	- 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
	47,581.60	46,105.21	97,216.52	53,284.66	50,738.20	1,06,669.44
Adjustments for :						
Increase/(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
Increase/(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
Increase/(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

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PARTICULARS	Standalone			Consolidated		
	Half year ended		Year ended	Half year 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 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			
Dividend from Associates				5.57	2.66	2.66
(Increase) /Decrease in Fixed Assets	- 1,599.26	- 1,089.69	- 3,422.52	- 1,887.52	- 1,341.63	- 4,043.63
NET CASH GENERATED FROM / (USED IN) INVESTING ACTIVITIES (B)	- 1,999.04	- 980.64	- 3,297.03	- 1,964.11	- 1,350.70	- 4,040.97
CASH FLOW FROM FINANCING ACTIVITIES						
Proceeds from issue of equity shares including share premium (Net of share issue expenses)	-	-	0.01	-	-	0.01
Issue of Capital Instruments	3,101.00	10,872.00	19,133.00	3,189.65	11,272.09	19,533.09
Redemption of Capital Instruments	-	- 2,000.00	- 2,000.00	- 490.00	- 2,100.00	- 2,125.00
Interest paid on Capital Instruments	- 3,169.38	- 2,496.68	- 5,594.53	- 3,222.97	- 2,560.87	- 6,324.63
Dividend paid	- 10,084.81	- 6,336.47	- 6,336.72	- 10,084.81	- 6,336.47	- 6,336.72
Dividend tax paid by Subsidiaries/Joint Ventures				- 2.18	-	- 1.23
Increase/(Decrease) in Minority Interest				1,476.71	952.36	1,640.86
NET CASH GENERATED FROM / (USED IN) FINANCING ACTIVITIES (C)	- 10,153.19	38.85	5,201.76	- 9,133.60	1,227.11	6,386.38
EFFECT OF EXCHANGE FLUCTUATION ON TRANSLATION RESERVE (D)	404.57	914.47	2,794.39	327.29	908.51	3,075.06
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	- 80,593.21
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

Notes:

1 Components of Cash & Cash Equivalents as at:

Cash & Balances with Reserve Bank of India
Balances with Banks and money at call & short notice

	30.09.2023	30.09.2022	31.03.2023	30.09.2023	30.09.2022	31.03.2023
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

2 Cash flow from operating activities is reported by using indirect method.

The above results have been approved by the Central Board of the Bank at the meeting held on November 4, 2023 and were subjected to "Limited Review" by the Bank's Statutory Central Auditors.

Alok Kumar Choudhary
Managing Director (RB & O)

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

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

Dinesh Kumar Khara
Chairman

Place: Mumbai
Date: November 4, 2023

Notes on Standalone Financial Results:

1. 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 CD MDF 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 (CD MDF).



8. 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 ₹ 1,77,526.51 crore with a clear purpose of cleaning the Balance Sheet. Of these, AUCA amounting to ₹ 1,693.63 crore is more than 10 years old; ₹ 72,664.26 crore is more than 5 years but less than 10 years old and AUCA amounting to ₹ 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 :

(₹ in 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

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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:

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

Particulars	To Asset Reconstruction Companies (ARCs)	(₹ in crore)	
		To permitted transferees	To other transferees
No of accounts	18	-	-
Aggregate principal outstanding of loans transferred	3,770.32	-	-
Weighted average residual tenor of the loans transferred (Years)	1.85	-	-
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	-	-

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.

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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	From SCB, RRBs, UCBs, SICBs, DCCBs, AIFIs, SFBs and NBFCs including Housing Finance Companies (HFCs)		From ARCs	
	Secured Loan	Unsecured Loan	Secured Loan	Unsecured 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.

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.

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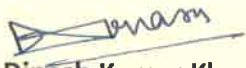
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18. Previous period/year figures have been regrouped/reclassified, wherever necessary, to conform to current period classification.

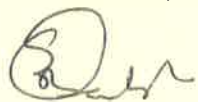

Alok Kumar Choudhary
Managing Director
(RB & O)


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


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


Dinesh Kumar Khara
Chairman

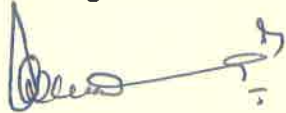
For K C Mehta & Co LLP
Chartered Accountants
Firm Regn.No.106237W/W100829


CA Chirag Bakshi
Partner: M. No. 047164

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


CA Nikhil Jain
Partner: M. No. 301150

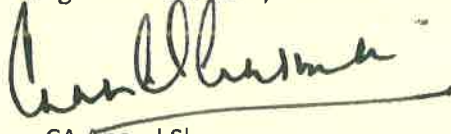
For V Singhi & Associates
Chartered Accountants
Firm Regn. No. 311017E


CA Aniruddha Sengupta
Partner: M. No. 051371

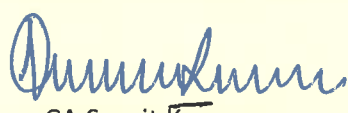
For Suri & Co.
Chartered Accountants
Firm Regn. No. 004283S


CA V Natarajan
Partner: M. No. 223118

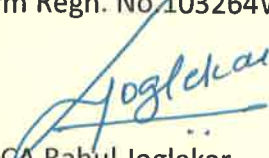
For Talati & Talati LLP.
Chartered Accountants
Firm Regn. No.110758W/ W10037


CA Anand Sharma
Partner: M. No.129033

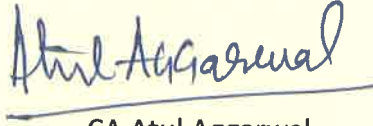
For Ravi Rajan & Co. LLP.
Chartered Accountants
Firm Regn. No. 009073N / N500320


CA Sumit Kumar
Partner: M. No.512555

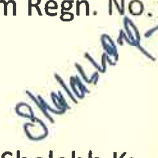
For Gokhale & Sathe
Chartered Accountants
Firm Regn. No.103264W


CA Rahul Joglekar
Partner: M. No. 129389

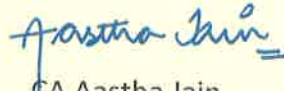
For M K Aggarwal & Co.
Chartered Accountants
Firm Regn. No.001411N


CA Atul Aggarwal
Partner: M. No.099374

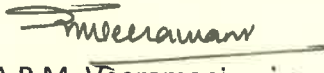
For J L N U S & Co.
Chartered Accountants
Firm Regn. No.101543W


CA Shalabh Kumar Daga
Partner: M. No.401428

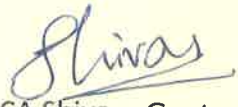
For Vinod Kumar & Associates
Chartered Accountants
Firm Regn. No. 002304N


CA Aastha Jain
Partner: M. No. 519915

For R G N Price & Co.
Chartered Accountants
Firm Regn. No.002785S


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

Place: Mumbai

Date: November 04, 2023

Notes on Consolidated Financial Results

1. The above consolidated financial results for the quarter and half year ended September 30, 2023 have been drawn from Consolidated Financial Statements prepared in accordance with Accounting Standard 25 - Interim Financial Reporting (AS-25), the circulars, guidelines and directions issued by the Reserve Bank of India (RBI), Insurance Regulatory and Development Authority of India (IRDAI), Pension Fund Regulatory and Development Authority (PFRDA), SEBI (Mutual Funds) Regulations, 1996 from time to time and other Accounting Standards issued by Institute of Chartered Accountants of India (ICAI) and as per the requirements of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended).
2. The above consolidated financial results for the quarter and half year ended September 30, 2023 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. These consolidated financial results have been subject to limited review by the Statutory Central Auditor of the Bank.
3. The above consolidated 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 SBI Group includes fee income, earnings from foreign exchange and derivative transactions, profit or loss on sale/revaluation of investments, dividends from associates, Insurance Premium Income 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 financial year ended March 31, 2023.
6. The above consolidated financial results of State Bank of India ('SBI' or 'the Bank') include the results of SBI and its 26 Subsidiaries, 7 Joint ventures and 19 Associates (including 14 Regional Rural Banks), referred to as the "Group".
7. SBI CDMDF Trustee Private Limited has been incorporated on July 25, 2023 as a wholly owned subsidiary of the Bank and on August 03, 2023 the Bank has infused capital of ₹ 10 lakh. The company shall provide the trusteeship services to Corporate Debt Market Development Fund (CDMDF).
8. During the half year ended September 30, 2023, SBI has infused additional capital of ₹ 489.67 crore in SBI General Insurance Company Limited, a subsidiary of SBI. Further, the subsidiary has allotted 7,56,500 equity shares of ₹ 10 each under Employee Stock Option Plan (ESOP) to its eligible employees. Consequently, the stake of SBI has decreased from 69.95% to 69.74%.

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9. Pursuant to exercise of options under the approved Employee Stock Option Plan (ESOP), following group entities have issued equity shares to their eligible employees: -

i) SBI Cards and Payment Services Limited has allotted 6,60,870 equity shares of ₹ 10 each during the half year ended September 30,2023. Consequently, the stake of SBI in SBI Cards and Payment Services Limited has reduced from 68.98% to 68.94%.

ii) SBI Life Insurance Company Limited has allotted 1,95,550 equity shares of ₹ 10 each during the half year ended September 30,2023. Consequently, the stake of SBI in SBI Life Insurance Company Limited has reduced from 55.45% to 55.44%.

iii) Yes Bank Limited has allotted 32,40,038 equity shares of ₹ 2 each during the half year ended September 30,2023.

10. During the half year ended September 30, 2023, SBI has infused additional capital in the following Regional Rural Banks (RRBs) sponsored by it: -

(₹ in crore)

Particular	Amount
Arunachal Pradesh Rural Bank	0.12
Ellaquai Dehati Bank	26.30
Jharkhand Rajya Gramin Bank	7.90
Madhyanchal Gramin Bank	22.94
Mizoram Rural Bank	2.89
Nagaland Rural Bank	0.82
Utkal Grameen Bank	10.29
Uttarakhand Gramin Bank	10.90
Total	82.16

SBI Group's stake remains same after the aforesaid capital infusion.

11. During the half year ended September 30, 2023, SBI has made a provision of ₹ 6,405.00 crore (cumulative provision as on September 30, 2023 ₹ 8,895.00 crore) towards arrears of wages due for revision w.e.f. November 01, 2022.

12. 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.

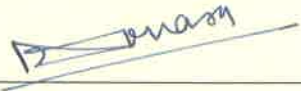
13. In accordance with current RBI guidelines, the general clarification issued by ICAI has been considered in the preparation of the consolidated financial results. Accordingly, additional statutory information disclosed in separate financial statements of the parent and its subsidiaries having no bearing on the true and fair view of the consolidated financial results and also the information pertaining to the items which are not material have not been disclosed in the consolidated financial statements in view of the Accounting Standard Interpretation issued by ICAI.

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


Alok Kumar Choudhary
Managing Director
(RB & O)


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


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


Dinesh Kumar Khara
Chairman

In terms of our Report of even date
For K C Mehta & Co LLP
Chartered Accountants
Firm Registration No. 106237W/W100829


CA Chirag Bakshi
Partner
Membership No. 047164

Place: Mumbai
Date: November 04, 2023

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.



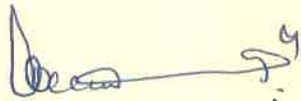
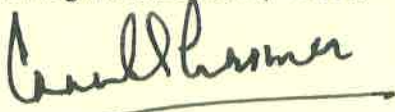
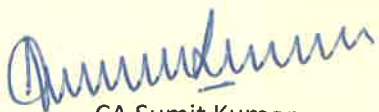
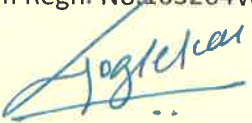
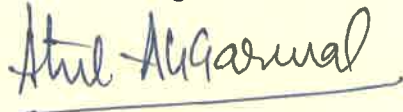
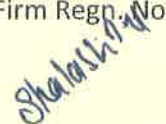
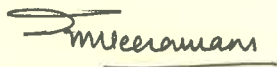
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and 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.

A collection of handwritten signatures and initials in blue ink, located at the bottom right of the page. The signatures are stylized and appear to be of various individuals, possibly representing the auditor or bank officials.

For K C Mehta & Co LLP Chartered Accountants Firm Regn.No.106237W/W100829  CA Chirag Bakshi Partner: M. No. 047164 UDIN: 23047164BGVCUY5426	For M C Bhandari & Co. Chartered Accountants Firm Regn. No. 303002E  CA Nikhil Jain Partner: M. No. 301150 UDIN: 23301150BGSULA5689	For V Singhi & Associates Chartered Accountants Firm Regn. No. 311017E  CA Aniruddha Sengupta Partner: M. No. 051371 UDIN: 23051371BGVSDQ3259
For Suri & Co. Chartered Accountants Firm Regn. No. 004283S  CA V Natarajan Partner: M. No. 223118 UDIN: 23223118BGYESE5198	For Talati & Talati LLP. Chartered Accountants Firm Regn. No.110758W/ W100377  CA Anand Sharma Partner: M. No.129033 UDIN: 23129033BGSKGP5954	For Ravi Rajan & Co. LLP. Chartered Accountants Firm Regn. No. 009073N / N500320  CA Sumit Kumar Partner: M. No.512555 UDIN: 23512555BGXMMS2167
For Gokhale & Sathe Chartered Accountants Firm Regn. No.103264W  CA Rahul Joglekar Partner: M. No. 129389 UDIN: 23129389BGUYLW9038	For M K Aggarwal & Co. Chartered Accountants Firm Regn. No.001411N  CA Atul Aggarwal Partner: M. No.099374 UDIN: 23099374BGSEWJ9558	For J L N U S & Co. Chartered Accountants Firm Regn. No.101543W  CA Shalabh Kumar Daga Partner: M. No.401428 UDIN: 23401428BGXGCA8884
For Vinod Kumar & Associates Chartered Accountants Firm Regn. No. 002304N  CA Aastha Jain Partner: M. No. 519915 UDIN: 23519915BGYACA9017	For R G N Price & Co. Chartered Accountants Firm Regn. No.002785S  CA P.M. Veeramani Partner: M. No. 023933 UDIN: 23023933BGVGCV3514	For Rama K Gupta & Co. Chartered Accountants Firm Regn. No.005005C  CA Shivam Gupta Partner: M. No.438106 UDIN: 23438106BGWNCF7943

Independent Auditor's Review Report on quarterly and year to date Consolidated Unaudited Financial Results of State Bank of India pursuant to the Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

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 Consolidated Unaudited Financial Results of State Bank of India ("the Parent"/"the Bank") and its subsidiaries (the Parent and its subsidiaries together referred to as "the Group"), its jointly controlled entities and its share of the net profit/(loss) after tax of its associates for the quarter and half year ended September 30, 2023 ("the Statement"), being submitted by the Parent pursuant to the requirement of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('the Regulation'), except for the disclosures relating to consolidated Pillar 3 disclosure as at September 30, 2023, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations which 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. This Statement, which is the responsibility of the Parent's Management and approved by the Parent's Board of Directors, has been prepared 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 ("RBI Guidelines") and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.
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. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33 (8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable.

4. The Statement includes the results of the following entities:

Sr. No.	Name of Subsidiary	Sr. No.	Name of Subsidiary
1	SBI Capital Markets Ltd.	14	SBI CDMDF Trustee Private Limited (w.e.f. July 25, 2023)
2	SBICAP Securities Ltd.	15	SBI Funds Management Ltd.
3	SBICAP Trustee Company Ltd.	16	SBI Funds Management (International) Private Ltd.
4	SBICAP Ventures Ltd.	17	Commercial Indo Bank Llc, Moscow
5	SBI DFHI Ltd.	18	SBI Canada Bank
6	SBI Global Factors Ltd.	19	State Bank of India (California)



7	SBI Mutual Fund Trustee Company Pvt Ltd.	20	State Bank of India (UK) Limited
8	SBI Payment Services Pvt. Ltd.	21	State Bank of India Servicios Limitada
9	SBI Pension Funds Pvt Ltd.	22	SBI (Mauritius) Ltd.
10	SBI Life Insurance Company Ltd.	23	PT Bank SBI Indonesia
11	SBI General Insurance Company Ltd.	24	Nepal SBI Bank Ltd.
12	SBI Cards and Payment Services Limited	25	Nepal SBI Merchant Banking Limited
13	SBI-SG Global Securities Services Pvt. Ltd.	26	State Bank Operations Support Services Pvt. Ltd.

Sr. No.	Name of Joint venture	Sr. No.	Name of Joint venture
1	C - Edge Technologies Ltd.	5	Macquarie SBI Infrastructure Trustee Ltd.
2	SBI Macquarie Infrastructure Management Pvt. Ltd.	6	Oman India Joint Investment Fund – Management Company Pvt. Ltd.
3	SBI Macquarie Infrastructure Trustee Pvt. Ltd.	7	Oman India Joint Investment Fund – Trustee Company Pvt. Ltd.
4	Macquarie SBI Infrastructure Management Pte. Ltd.		

Sr. No.	Name of Associates	Sr. No.	Name of Associates
1	Andhra Pradesh Grameena Vikas Bank	11	Uttarakhand Gramin Bank
2	Arunachal Pradesh Rural Bank	12	Jharkhand Rajya Gramin Bank
3	Chhattisgarh Rajya Gramin Bank	13	Saurashtra Gramin Bank
4	Ellaquai Dehati Bank	14	Rajasthan Marudhara Gramin Bank
5	Meghalaya Rural Bank	15	Telangana Grameena Bank
6	Madhyanchal Gramin Bank	16	The Clearing Corporation of India Ltd.
7	Mizoram Rural Bank	17	Yes Bank Limited
8	Nagaland Rural Bank	18	Bank of Bhutan Ltd.
9	Utkal Grameen Bank	19	Investec Capital Services (India) Private Limited
10	Jio Payments Bank Ltd.		

5. Based on our review conducted and procedures performed as stated in paragraph 3 above and based on the consideration of the review reports of the other auditors referred to in paragraph 7 below, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Accounting Standard, RBI Guidelines and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, except for the disclosures relating to consolidated 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, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

6. We did not review the interim financial results of 42 branches included in the standalone unaudited interim financial results of the Parent included in the Group, whose results reflect total assets of Rs. 27,17,472 crore as at September 30, 2023 and total revenues of Rs. 45,506 crore and Rs. 93,413 crore for the quarter ended September 30, 2023 and for the period from April 1, 2023 to September 30, 2023, respectively, as considered in the standalone unaudited interim financial results of the Parent included in the Group. The interim financial results of these branches have been reviewed by other auditors whose reports have been furnished to us and our conclusion in so far as it relates to the amounts and disclosures included in respect of these branches, is based solely on the report of such branch auditors and other auditors and the procedures performed by us as stated in paragraph 3 above.

Apart from above, in the conduct of our review, we also did not review the interim financial results of 1816 branches included in the standalone unaudited interim financial results of the Parent included in the Group, whose results reflect total assets of Rs. 14,34,470 crore as at September 30, 2023 and total revenue of Rs. 26,597 crore and Rs. 52,103 crore for the quarter ended September 30, 2023 and for the period from April 1, 2023 to September 30, 2023, respectively, as considered in the respective standalone unaudited interim financial results of the entities included in the Group. The interim financial results of these branches have been reviewed by the branch managers whose certified returns have been furnished to us or other auditors, and our conclusion in so far as it relates to the amounts and disclosures included in respect of these branches, is based solely on the certified returns of such branch managers and other auditors.

We did not review/audit the interim financial results of 18 subsidiaries included in the consolidated unaudited financial results, whose interim financial results reflect total assets of Rs. 5,04,238 crore as at September 30, 2023 and total revenues of Rs. 33,610 crore and Rs. 58,831 crore and total net profit after tax of Rs. 2,106 crore and Rs. 3,900 crore for the quarter ended September 30, 2023 and for the period from April 1, 2023 to September 30, 2023, respectively, as considered in the consolidated unaudited financial results. The consolidated unaudited financial results also include the Group's share of net profit after tax of Rs. 261 crore and Rs. 616 crore for the quarter ended September 30, 2023 and for the period from April 1, 2023 to September 30, 2023, respectively, as considered in the consolidated unaudited financial results, in respect of 18 associates, whose interim financial results have not been reviewed/audited by us. These interim financial results have been reviewed by the other auditors whose reports have been furnished to us by the Management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of these subsidiaries, jointly controlled entities and associates, is based solely on the reports of other auditors.

7. The consolidated unaudited financial results include the interim financial result which have not been reviewed/audited of 23,261 branches included in the standalone unaudited interim financial results of the Parent included in the Group, whose results reflect total assets of Rs. 12,30,102 crore as at September 30, 2023, and total revenues of Rs. 31,947 crore and Rs. 61,789 crore for the quarter ended September 30, 2023 and for the period from April 1, 2023 to September 30, 2023, respectively, as considered in the respective standalone unaudited interim financial results of the Parent included in the Group. According to the information and explanations given to us by the Management, these interim financial results are not material to the Group.

The consolidated unaudited financial results include the interim financial results of 8

subsidiaries and 7 jointly controlled entities which have not been reviewed/audited by their auditors, whose interim financial results reflect total assets of Rs. 22,384 crore as at September 30, 2023 and total revenue of Rs. 460 crore and Rs. 883 crore and total net profit after tax of Rs. 81 crore and Rs. 162 crore for the quarter ended September 30, 2023 and for the period from April 1, 2023 to September 30, 2023, respectively, as considered in the consolidated unaudited financial results. The consolidated unaudited financial results also include the Group's share of net profit after tax of Rs. 4 crore and Rs. 7 crore for the quarter ended September 30, 2023 and for the period from April 1, 2023 to September 30, 2023, respectively as considered in the consolidated unaudited financial results, in respect of 1 associate, based on their interim financial results which have not been reviewed/audited by their auditors. According to the information and explanations given to us by the Management, these interim financial results are not material to the Group.

Our conclusion on the Statement is not modified in respect of the above matter.

8. The actuarial valuation of liabilities for life policies in force and for policies in respect of which premium has been discontinued but liability exists as at September 30, 2023 in respect of a subsidiary, namely SBI Life Insurance Company Limited, has been certified by the Appointed Actuary of the respective subsidiary and in his opinion, the assumptions for such valuation are in accordance with the guidelines and norms issued by the Insurance Regulatory and Development Authority of India (IRDAI) and Actuarial Society of India in concurrence with the authority. The respective auditors of the subsidiary have relied upon the Appointed Actuary's certificate in this regard in forming their conclusion on condensed interim financial statements of the said subsidiary.

Our conclusion is not modified in respect of above matter.

For K C Mehta & Co LLP
Chartered Accountants
FRN 106237W/W100829



CA Chirag Bakshi
Partner

M No. 047164

UDIN:

23047164B4VCU26761

Place: Mumbai

Date: 04/11/2023



STATEMENT OF DEVIATION / VARIATION IN UTILISATION OF FUNDS RAISED

[As per Regulation 32 (1) of SEBI (LODR) Regulations, 2015]

Name of listed entity	State Bank of India														
Mode of Fund Raising (Public Issue/Rights Issue/ Preferential Issue/QIP/Others)	Nil for Q2: 2023-24														
Date of Raising Funds	Not Applicable for Q2: 2023-24														
Amount Raised	Not Applicable for Q2: 2023-24														
Report filed for Quarter	30.09.2023														
Monitoring Agency	Not Applicable for Q2: 2023-24														
Monitoring Agency Name, if applicable	Not Applicable for Q2: 2023-24														
Is there a Deviation / Variation in use of funds raised?	Not Applicable for Q2: 2023-24														
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders	Not Applicable														
If Yes, Date of shareholder Approval	Not Applicable														
Explanation for the Deviation/ Variation	Not Applicable														
Comments of the Audit Committee after review	Not Applicable														
Comments of the auditors, if any	Not Applicable														
Objects for which funds have been raised and where there has been a deviation, in the following table															
<table border="1"> <thead> <tr> <th>Original Subject</th> <th>Modified Object if any</th> <th>Original Allocation</th> <th>Modified allocation</th> <th>Funds Utilised</th> <th>Amount of Deviation/Variation for the quarter according to applicable object (INR Crores and in %)</th> <th>Remarks if any</th> </tr> </thead> <tbody> <tr> <td colspan="7">Not Applicable</td> </tr> </tbody> </table>	Original Subject	Modified Object if any	Original Allocation	Modified allocation	Funds Utilised	Amount of Deviation/Variation for the quarter according to applicable object (INR Crores and in %)	Remarks if any	Not Applicable							
Original Subject	Modified Object if any	Original Allocation	Modified allocation	Funds Utilised	Amount of Deviation/Variation for the quarter according to applicable object (INR Crores and in %)	Remarks if any									
Not Applicable															
Deviation or Variation could mean: (a) Deviation in the objects or purposes for which the funds have been raised; or (b) Deviation in the amount of funds actually utilized as against what was originally disclosed; or (c) Change in terms of a contract referred to in the fund raising documents i.e. prospectus, letter of offer etc.															
 (Kameshwar Rao Kodavanti) Chief Financial Officer															



bank.sbi

FR 2274 0356 ✉ frt.dept@sbi.co.in
 ACCOUNTS 2274 0364 ✉ frt.accounts@sbi.co.in
 GST 2274 0322 ✉ servicetax.frt@sbi.co.in
 TAX 2274 0363 ✉ tax@sbi.co.in
 TDS 2274 0152 ✉ tds.frt@sbi.co.in
 IFRS 2274 0185 ✉ cfs.frt@sbi.co.in
 ✉ ifc.frt@sbi.co.in
 ✉ ifrs@sbi.co.in

वित्तीय रिपोर्टिंग आणि
 कर-आकारणी विभाग
 कॉरपोरेट केन्द्र
 उरा मजला, स्टेट बैंक भवन
 मादाम कामा रोड
 नरीमन पॉइंट
 मुंबई 400021

वित्तीय रिपोर्टिंग एवं
 कर-निर्धारण विभाग
 कॉरपोरेट केन्द्र
 उरी मंजिल, स्टेट बैंक भवन
 मादाम कामा मार्ग
 नरीमन पॉइंट
 मुंबई 400021

Financial Reporting &
 Taxation Department
 Corporate Centre
 3rd Floor, State Bank Bhavan
 Madame Cama Road
 Nariman Point
 Mumbai 400021

STATEMENT OF DEVIATION / VARIATION IN THE USE OF THE PROCEEDS OF ISSUE OF LISTED NON-CONVERTIBLE DEBT SECURITIES FOR THE QUARTER ENDED 30.09.2023

[As per Regulation 52 (7)/(7A) of SEBI (LODR) Regulations, 2015]

A. Statement of utilization of issue proceeds:

Name of the Issuer	ISIN	Mode of fund raising (Public issue / private placement)	Type of instrument -Non convertible securities	Date of raising fund	Amount raised (In Rs. Crore)	Fund utilized (In Rs. Crore)	Any deviation (Yes/No)	If 8 is Yes, then specify the purpose of funds utilization	Remarks
State Bank of India	INE062A08371	Private Placement	Additional Tier 1	14.07.2023	3,101	3,101	No	NA	Nil
	INE062A08389	Private Placement	Long Term Bond *	01.08.2023	10,000	10,000	No	NA	Nil
	INE062A08397	Private Placement	Long Term Bond *	26.09.2023	10,000	10,000	No	NA	Nil
Total					23,101	23,101			

*These non-convertible securities were issued for enhancing long term resources for funding infrastructure and affordable housing. The funds raised by the Bank through this issue are not meant for financing any particular project.

B. Statement of deviation / variation in use of issue proceeds:

Name of listed entity	State Bank of India
Mode of Fund Raising	Private Placement
Type of Instruments	Non-Convertible, Taxable, Redeemable, Unsecured, Fully Paid-up Long-Term Bonds and Additional Tier 1 Bonds in the nature of Debentures
Date of Raising Funds	14.07.2023 01.08.2023 26.09.2023
Amount Raised	Rs. 23,101 Crore for Q2: 2023-24 (As per Annexure 1)
Report filed for Quarter ended	30.09.2023
Is there a Deviation/Variation in use funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/offer/document?	Not Applicable
If yes, details of the approval so required?	Not Applicable



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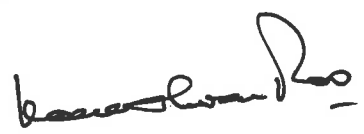
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ACCOUNTS 2274 0364
GST 2274 0322
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Date of approval						Not Applicable
Explanation for the Deviation/Variation						Not Applicable
Comments of audit committee after review						Not Applicable
Comments of the auditors, if any						Not Applicable
Objects for which funds have been raised and where there has been a deviation, in the following table						
Original Subject	Modified Object if any	Original Allocation (Rs. In Crore)	Modified allocation (Rs. In Crore)	Funds Utilised (Rs. In Crore)	Amount of Deviation/Variation for the half year according to applicable object (INR Crores and in %)	Remarks if any
AT1 Bonds: For augmenting Additional Tier 1 capital and overall capital of the Bank for strengthening its capital adequacy and for enhancing its long-term resources in accordance with RBI guidelines	Nil	3,101	Nil	3,101	Nil	Nil
Long Term Bonds: Enhancing long term resources for funding infrastructure and affordable housing. The funds being raised by the Bank through this issue are not meant for financing any particular projects.	Nil	20,000	Nil	20,000	Nil	Nil
Not Applicable						
Deviation could mean:						
(a) Deviation in the objects or purpose for which the funds have been raised						
(b) Deviation in the amount of funds utilized as against what was originally disclosed						
						 Kameshwar Rao Kodavanti Chief Financial Officer



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Annexure I

List of Domestic Bond instruments raised by State Bank of India and Outstanding as on 30.09.2023

Sr.	ISIN	Mode of Fund Raising	Type of instrument- Non convertible securities	Date of raising funds	Amount Raised (Rs. in Crore)	Funds utilized (Rs. in Crore)	Any deviation (Yes / No)	If 8 is Yes, then specify the purpose of funds utilization	Remarks
1	INE062A08074	Private Placement	Tier 2	02-01-2014	2000.00	2000.00	No	NA	Nil
2	INE648A08013	Private Placement	Tier 2	20-03-2015	200.00	200.00	No	NA	Nil
3	INE651A08033	Private Placement	Tier 2	17-12-2014	500.00	500.00	No	NA	Nil
4	INE651A08041	Private Placement	Tier 2	31-12-2015	300.00	300.00	No	NA	Nil
5	INE651A08058	Private Placement	Tier 2	18-01-2016	200.00	200.00	No	NA	Nil
6	INE649A09126	Private Placement	Tier 2	31-03-2015	393.00	393.00	No	NA	Nil
7	INE649A08029	Private Placement	Tier 2	30-12-2015	500.00	500.00	No	NA	Nil
8	INE649A08037	Private Placement	Tier 2	08-02-2016	200.00	200.00	No	NA	Nil
9	INE652A08015	Private Placement	Tier 2	22-01-2015	950.00	950.00	No	NA	Nil
10	INE062A08165	Private Placement	Tier 2	02-11-2018	4115.90	4115.90	No	NA	Nil
11	INE062A08173	Private Placement	AT1	04-12-2018	4021.00	4021.00	No	NA	Nil
12	INE062A08181	Private Placement	AT1	21-12-2018	2045.00	2045.00	No	NA	Nil
13	INE062A08199	Private Placement	AT1	22-03-2019	1251.30	1251.30	No	NA	Nil
14	INE062A08207	Private Placement	Tier 2	28-06-2019	5000.00	5000.00	No	NA	Nil
15	INE062A08215	Private Placement	AT1	30-08-2019	3104.80	3104.80	No	NA	Nil
16	INE062A08223	Private Placement	AT1	22-11-2019	3813.60	3813.60	No	NA	Nil
17	INE062A08231	Private Placement	Tier 2	21-08-2020	8931.00	8931.00	No	NA	Nil
18	INE062A08249	Private Placement	AT1	09-09-2020	4000.00	4000.00	No	NA	Nil
19	INE062A08256	Private Placement	Tier 2	21-09-2020	7000.00	7000.00	No	NA	Nil
20	INE062A08264	Private Placement	Tier 2	26-10-2020	5000.00	5000.00	No	NA	Nil
21	INE062A08272	Private Placement	AT1	24-11-2020	2500.00	2500.00	No	NA	Nil
22	INE062A08280	Private Placement	AT1	03.09.2021	4000.00	4000.00	No	NA	Nil
23	INE062A08298	Private Placement	AT1	18.10.2021	6000.00	6000.00	No	NA	Nil
24	INE062A08306	Private Placement	AT1	14.12.2021	3974.00	3974.00	No	NA	Nil
25	INE062A08314	Private Placement	AT1	09.09.2022	6872.00	6872.00	No	NA	Nil
26	INE062A08322	Private Placement	Tier 2	23.09.2022	4000.00	4000.00	No	NA	Nil
27	INE062A08330	Private Placement	LTB	06.12.2022	10000.00	10000.00	No	NA	Nil
28	INE062A08348	Private Placement	LTB	19.01.2023	9718.00	9718.00	No	NA	Nil
29	INE062A08355	Private Placement	AT1	21.02.2023	4544.00	4544.00	No	NA	Nil
30	INE062A08363	Private Placement	AT1	09.03.2023	3717.00	3717.00	No	NA	Nil
31	INE062A08371	Private Placement	AT1	14.07.2023	3101.00	3101.00	No	NA	Nil
32	INE062A08389	Private Placement	LTB	01.08.2023	10000.00	10000.00	No	NA	Nil
33	INE062A08397	Private Placement	LTB	26.09.2023	10000.00	10000.00	No	NA	Nil



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