

**STUDY ON ORGANISATION REPORT OF  
STATE BANK OF INDIA**



Sri Sharada College Basrur

**COMPANY ANALYSIS REPORT ON STATE BANK OF INDIA**

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## **INTRODUCTION TO STATE BANK OF INDIA**

The origin of the **State Bank of India** goes back to the first decade of the nineteenth century with the establishment of the Bank of Calcutta in Calcutta on 2 June 1806. Three years later the bank received its charter and was re-designed as the Bank of Bengal (2 January 1809). A unique institution, it was the first joint-stock bank of British India sponsored by the Government of Bengal. The Bank of Bombay (15 April 1840) and the Bank of Madras (1 July 1843) followed the Bank of Bengal. These three banks remained at the apex of modern banking in India till their amalgamation as the Imperial Bank of India on 27 January 1921.

Primarily Anglo-Indian creations, the three presidency banks came into existence either as a result of the compulsions of imperial finance or by the felt needs of local European commerce and were not imposed from outside in an arbitrary manner to modernise India's economy. Their evolution was, however, shaped by ideas culled from similar developments in Europe and England, and was influenced by changes occurring in the structure of both the local trading environment and those in the relations of the Indian economy to the economy of Europe and the global economic framework.

### **STATE BANK OF INDIA**

- **Old name :** Bank of Calcutta (1809), Bank of Bengal (1809) and Imperial Bank of India (1921)
- **Estd. In Year :** 1806
- **Founder :** Bengal Government
- **Nationalization :** 1955
- **Head Office :** Mumbai (Maharashtra)
- **Share Capital :** 59.73 percent (RBI)
- **Capital :** Rs. 4812 Crores

### **SBI ASSOCIATES**

- **STATE BANK OF BIKANER AND JAIPUR**
  - **Old Name :** The Govind Bank Private Limited
  - **Nationalization :** 1959
  - **Head Office :** Jaipur ( Rajasthan)

- **Share Capital : 75 percent(SBI)**
- ***STATE BANK OF HYDERABAD***
  - **Old Name : Hyderabad**
  - **Estd. in Year : 1941**
  - **Nationalization : 1959**
  - **Head Office : Hyderabad (Andhra Pradesh)**
  - **Share Capital : 100 percent (SBI)**
- ***STATE BANK OF INDORE***
  - **Old Name: Bank of Indore Ltd.**
  - **Nationalization : 1959**
  - **Head Office : Indore (Madhya Pradesh)**
  - **Share Capital : 98.05 percent (SBI)**
- ***STATE BANK OF PATIALA***
  - **Old Name : Patiala State Bank**
  - **Estd. in Year : 1917**
  - **Founder : Maharaja Bhupinder Singh**
  - **Nationalization : 1959**
  - **Head Office : Patiala (Punjab)**
  - **Share Capital : 100 percent (SBI)**
- ***STATE BANK OF SAURASTRA***
  - **Old Name : Saurashtra state Bank**
  - **Estd. in Year : 1902**
  - **Nationalization : 1959**
  - **Head Office : Bhavnagar (Gujarat)**
  - **Share Capital : 100 percent (SBI)**

- ***STATE BANK OF MYSORE***
  - **Old Name:** Bank of Mysore Ltd.
  - **Estd. in Year :** 1913
  - **Founder :** M. Visheshwaraiya
  - **Nationalization :** 1959
  - **Head Office :** Bangalore (Karnataka)
  - **Share Capital :** 92.33 percent (SBI)
  
- ***STATE BANK OF TRAVANCORE***
  - **Old Name:** Travancore Bank Ltd.
  - **Estd. in Year :** 1945
  - **Nationalization :** 1959
  - **Head Office :** Trivandrum (Kerala)
  - **Share Capital :** 75 percent (SBI)

## ***TOPIC AND WORKING IN STATE BANK OF INDIA***

### ***LIST OF PRODUCTS:-***

<b>PRODUCTS/SERVICES OFFERED</b>	
<b>Personal Banking</b>	
Current Accounts	
Savings Bank	
Savings Plus	
Term Deposits	
Reinvestment Plan	
Multi Option Deposits	
Recurring Deposits	
Public Provident Fund Scheme	
Housing Loans	
Car Loans	
Education Loans	
Consumer Durables Loans	
Personal Loans	
Property Loans	
Loans to Pensioners	
Loans against Shares And Debentures	
Gold Loans	
Demand Loans on Term Deposits	
Demand Loans against Govt. Securities	
<b>NRI Banking</b>	
Non Resident External Rupee Accounts (NRE)	
Ordinary Non Resident Rupee Accounts (NRO)	

Non Resident Special Rupee Accounts
<b>Corporate Banking</b>
Cash Credits
Medium Term Loans
<b>Small Scale Industries</b>
Liberalised Scheme
Entrepreneur Scheme
Equity Fund Scheme
<b>Small Business Finance</b>
Retail Trade
Professionals and Self Employed
Business Enterprises
Transport Operators
<b>Government Business</b>
CBDT
Special Deposit Scheme
Posts
Central Civil Pensions
Defense Pensions
Telecom Pensions
State Govt. Pensions
<b>Other Services</b>
Safe Deposit Lockers
Safe Custody
Rupee Travellers Cheques
Gift Cheques
<b>ATM Services</b>
ATM Services
ATM Services
<b>Demat Services</b>

Demat Services
Demat Services
<b>Other Services</b>
Internet Banking
<b>Miscellaneous Business</b>
Demand Drafts
Telegraphic Transfers
STEPS (Electronic Transfers)
Collections (Cheques)



## A. INTRODUCTION TO TOPIC

### Concept of financial statement:

Accounting is the process of identifying, measuring and communicating information to its users. It involves recording, classifying various business transactions. The financial statement used in accounting has two statements: profit & loss A/c or income statement and Balance sheet or position statement. With the help of financial statements, not only the financials as well as the outsiders who are interested in affairs of the firms like creditors, customers, suppliers, financial institutions, government, and public.

### 1.9 Methods of financial statement Analysis:-

The following methods of analysis are generally used:-

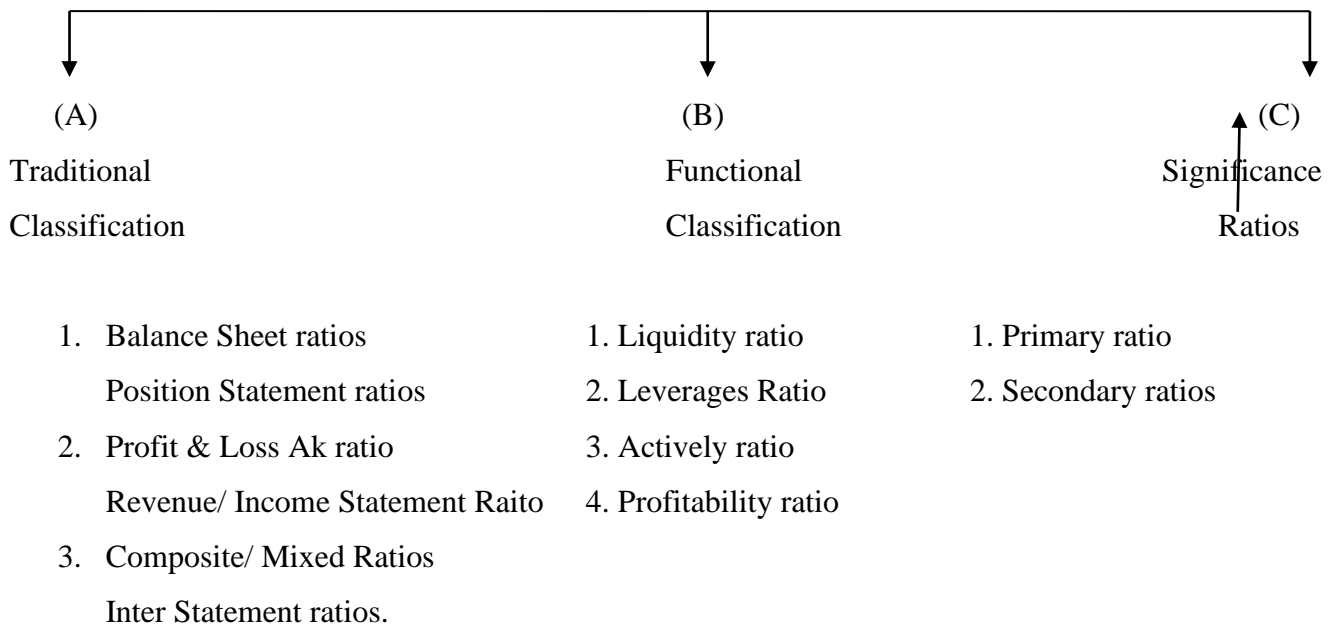
- A. Comparative Method
  - B. Trend Analysis
  - C. Common size statement
  - D. Ratio Analysis
- A. **Comparative Statement:-** The comparative financial statements are statements of the financial position at different periods of time. The elements of financial position are shown in a comparative form so as to give an idea of financial position at 2 or more periods. Any statement prepared in a comparative form will be covered in comparative statement. Similarly, comparative figures will indicate the trend & direction of financial position and operative results.
  - B. **Trend Analysis:-** The financial statement may be analyzed by computing trends of series of information. This method determines the direction up or downwards and involves the computation of the percentage relationship that each statement item bears to the same item in base year. The information for a number of years is taken up and one year, generally the first year, is taken as a base year. The figures of the base year are taken as 100 and trend ratios for other years are calculated on the basis of base year.
  - C. **Common size statement:-** The Common size statement, balance sheet and income statement, are shown in analytical percentages. The figures are shown as percentage of total assets, total liabilities and total sales. The total assets are taken as 100 and different assets are expressed as a percentage of the total. Similarly, various liabilities are taken as a part of total liabilities.
  - D. **Ratio Analysis:-** The ratio analysis is one of the most powerful tools of financial analysis. It is the process of establishing and interpreting various ratios. It is with the help of ratios that the financial statement can be analyzed more clearly and decisions made from such analysis. Ratio analysis is not an end in itself. It is only a means of better understanding of financial strength.

# METHOD OF FINANCIAL STATEMENT ANALYSIS

The analysis and interpretation of financial statements is used to explain the financial position and result of operation as well there are different type of devices or methods are used to study the relationship between different statements. Analysis of financial statement is the process of establishing and identifying the financial weakness and strength of the fire. The purpose of financial analysis is to diagnose the information contained in financial statement so as to judge the profitability and financial soundness of the firm. Financial statements analysis is an attempt to determine the significance and meaning of the financial statement data. People use financial statement Analysis for satisfying their particular curiosity. Most of the authors have used the term analysis only to cover the meanings of both analysis and interpretation as the objective of analysis is to study the relationship between various items of financial statements by interpreting we have also used the term financial statement Analysis or simply “financial Analysis” to cover the meaning of both analysis and interpretation.

## Techniques of financial statement Analysis:

### Ratio's



#### 4.9 Limitation of ratio Analysis



## **B. OBJECTIVES**

### **Objectives of the research study**

Management of working capital is very essential in modern business. Financial statement analysis of working capital is also very useful for short term management of time.

The following are the main objectives of my research study.

- i. To analyze the sources of financial analysis of STATE BANK OF INDIA bank.
- ii. To analyze the sources of financial management of STATE BANK OF INDIA bank.
- iii. To examine the overall financial management of STATE BANK OF INDIA bank.

## C. RESEARCH METHODOLOGY

### RESEARCH OBJECTIVES

The above mentioned review literature would have clearly indicated the two different strategies adopted by the two competing brands in Singapore automobile market. In order to understand the depth of the topic the research objectives have been set by the researcher.

### Research Design

According to Aaker, Kumar & Day (2001) descriptive research covers a large proportion of marketing research. This being a quantitative research which is to decide of how one variable affects another variable, there are three basic types of research design that is exploratory, casual and descriptive research design. A descriptive research design is the one that describes something such as demographic characteristics of consumers who uses a product or a service. The descriptive study is typically concerned with determining frequency with which something occurs or how two variables vary. Aaker and George (2000), a descriptive study establishes only associations between variables. The purpose is to provide an accurate snapshot of some aspect of the market environment.

There are three types of research designs, namely:

- (a) Exploratory
- (b) Descriptive,
- (c) Causative

**Table 5.1 – QUALITATIVE VERSUS QUANTITATIVE RESEARCH**

	<b>Qualitative Research</b>	<b>Quantitative Research</b>
	"All research ultimately has a qualitative grounding" - Donald Campbell	"There's no such thing as qualitative data. Everything is either 1 or 0" - Fred Kerlinger
<i>aim</i>	complete, detailed description.	The aim is to classify features, count them, and construct statistical models in an attempt to explain what is observed.
Researcher	may only know roughly idea.	May clearly in advance

Recommended	Initially of research process	Last phases of research projects.
design	Come out in later stage of dissertation.	All aspects of the study are carefully designed before data is collected.
	Researcher is the data gathering instrument.	Researcher uses tools, such as questionnaires or equipment to collect numerical data.
	Data is in the form of words, pictures or objects.	Data is in the form of numbers and statistics.
	Subjective - individuals' interpretation of events is important ,e.g., uses participant observation, in-depth interviews etc.	Objective – seeks precise measurement & analysis of target concepts, e.g., uses surveys, questionnaires etc
	Qualitative data is more 'rich', time consuming, and less able to be generalized.	Quantitative data is more efficient, able to test hypotheses, but may miss contextual detail.
	Researcher tends to become subjectively immersed in the subject matter.	Researcher tends to remain objectively separated from the subject matter.

# RESEARCH DESIGN

Research Design is the plan and structure of the investigation to obtain answer to research question the plan is the overall scheme, which will be done from writing of the hypotheses to the final analysis.

Research design are often dependent on the steps which we referred as research design. in research design the researcher decides how his objectives will be revised by the research. in research design we find answer of same question that we what would be the study. Where would the study take place, which data to be studied, what method should be adopted and how much should be collected of tells us how the data will be collected Research Design start from the writing of hypothesis & it ends to writing of report.

The significance of research design is so give maximum results and effectively researches to be carried to avoid trial error. Thus preparation of the research design should be done with great care as any error may affect the whole study.

## Data Analysis

For any research the purpose of achieving the objectives is a very important criterion. Unless the information drawn from the survey is properly interpreted and explained the very purpose of a research cannot be served. Hence data analysis and interpretation is a very important aspect in a project report. Analysis of data is the process of orderly research objectives. The primary data collection is in accurate form that is not ready for analysis. So the researcher must take some measures to bring the data to a form where it can be easily analyzed. The various steps include editing (modifying, correcting the collected data), coding and tabulation (arranging similar data together). The analysis is carried using statistical tools like percentages. Percentage is a special kind of ratio. Percentage is used in making comparison between two or more series of data. Thus the analysis is totally based on frequency and percentage calculation. Finally meaningful information is extracted from the analysis. The collected data is illustrated using pie diagram and bar charts. The conclusions, findings and suggestions are given on the inference drawn from the analysis.

## **Scope of the Research Study**

The scope of this research study relates to working capital management of STATE BANK OF INDIA

The analysis of working capital has been made against the financial performance status in the present day world.

The important aspects of working capital management which have received adequate attention are production policies, size of the business, length of manufacturing cycle, credit policy, turnover of circulating capital, economics of scale, current asset policies and other factors. A number of ratios have been calculated to know the exact working capital position and a number of suggestion have been made to improve the current efficiency of the management. On the basis of above calculations any manufacturing company can analyze the working capital position of their business.



### 3. DATA ANALYSIS AND INTERPRETATION

#### Assets

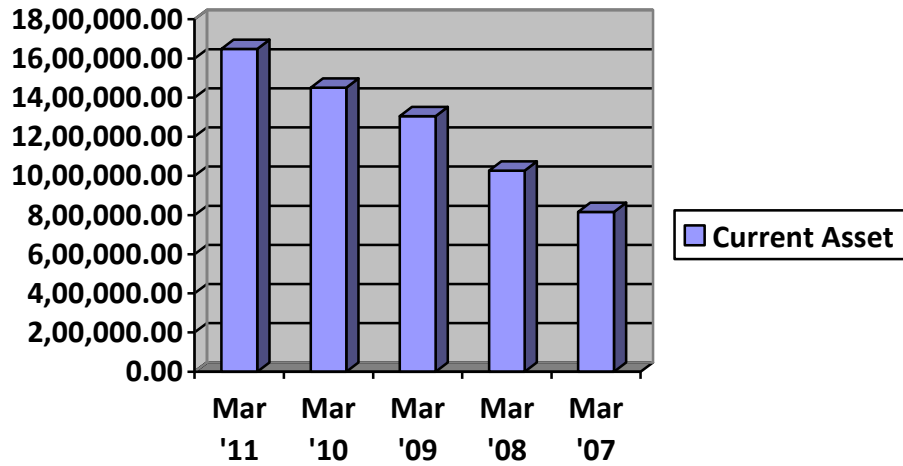
<b>Assets</b>					
Cash & Balances with RBI	119,349.83	82,195.58	74,161.07	74,817.26	45,066.10
Balance with Banks, Money at Call	35,977.62	39,653.42	51,100.63	14,211.16	27,410.76
Advances	1,006,401.55	869,501.64	750,362.38	603,221.94	487,285.96
Investments	419,066.45	402,754.13	372,231.45	273,841.72	216,521.05
Gross Block	17,543.26	15,886.95	14,063.96	12,641.08	11,274.90
Accumulated Depreciation	11,402.13	10,359.09	9,127.29	8,224.86	7,425.54
Net Block	6,141.13	5,527.86	4,936.67	4,416.22	3,849.36
Capital Work In Progress	345.7	486.03	286.81	246.57	150.02
Other Assets	60,615.96	50,025.30	51,746.73	56,514.65	34,891.16
Minority Interest	0	0	0	0	0
Group Share in Joint Venture	0	0	0	0	0
<b>Total Asset</b>	<b>1,647,898.24</b>	<b>1,450,143.96</b>	<b>1,304,825.74</b>	<b>1,027,269.52</b>	<b>815,174.41</b>

## Capital and Liabilities

Capital and Liabilities:					
Total Share Capital	635	634.88	634.88	631.47	526.3
Equity Share Capital	635	634.88	634.88	631.47	526.3
Share Application Money	0	0	0	0	0
Preference Share Capital	0	0	0	0	0
Init. Contribution Settler	0	0	0	0	0
Preference Share Application Money	0	0	0	0	0
Employee Stock Option	0	0	0	0	0
Reserves	82,836.25	82,500.70	71,755.51	60,604.91	42,009.35
Revaluation Reserves	0	0	0	0	0
Net Worth	83,471.25	83,135.58	72,390.39	61,236.38	42,535.65
Deposits	1,255,562.48	1,116,464.56	1,011,988.33	776,416.52	636,272.88
Borrowings	142,470.77	122,074.57	64,591.64	66,023.17	48,661.83
Total Debt	1,398,033.25	1,238,539.13	1,076,579.97	842,439.69	684,934.71
Minority Interest	2,977.17	2,631.27	2,228.27	2,028.12	1,689.94
Policy Holders Funds	0	0	0	0	0
Group Share in Joint Venture	0	0	0	0	0
Other Liabilities & Provisions	163,294.96	125,837.97	153,627.10	121,565.33	86,014.12
<b>Total Liabilities</b>	<b>1,644,799.46</b>	<b>1,447,512.68</b>	<b>1,302,597.46</b>	<b>1,025,241.40</b>	<b>813,484.48</b>

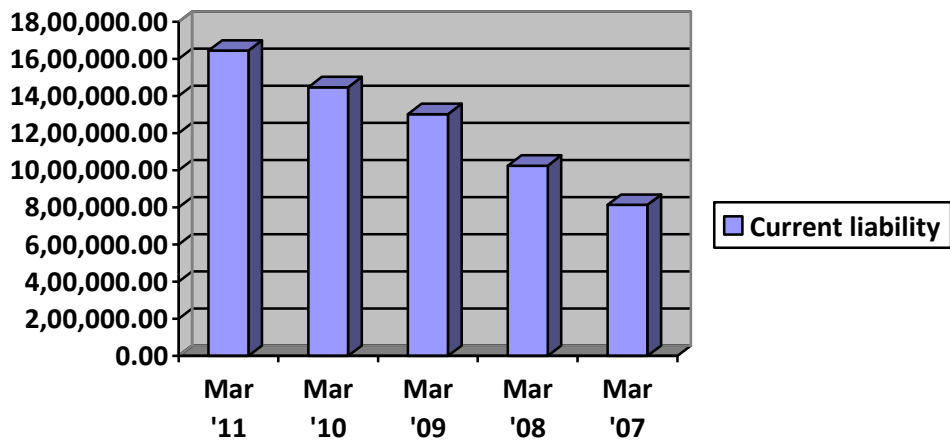
## Current Asset

	Mar '11	Mar '10	Mar '09	Mar '08	Mar '07
Current Asset	1,647,898.24	1,450,143.96	1,304,825.74	1,027,269.52	815,174.41



## Current Liability

	Mar '11	Mar '10	Mar '09	Mar '08	Mar '07
Current liability	1,644,799.46	1,447,512.68	1,302,597.46	1,025,241.40	813,484.48



## CURRENT RATIOS:

### Current ratio

The **current ratio** is a financial ratio that measures whether or not a firm has enough resources to pay its debts over the next 12 months. It compares a firm's current assets to its current liabilities. It is expressed as follows:

$$\text{Current ratio} = \frac{\text{Current Assets}}{\text{Current Liabilities}}$$

For example, if WXY Company's current assets are 50,000,000 and its current liabilities are 40,000,000, then its current ratio would be 50,000,000 divided by 40,000,000, which equals 1.25. It means that for every dollar the company owes in the short term it has 1.25 available in assets that can be converted to cash in the short term. A current ratio of assets to liabilities of 2:1 is usually considered to be acceptable (i.e., your current assets are twice your current liabilities).

The current ratio is an indication of a firm's market liquidity and ability to meet creditor's demands. Acceptable current ratios vary from industry to industry. If a company's current ratio is in this range, then it is generally considered to have good short-term financial strength. If current liabilities exceed current assets (the current ratio is below 1), then the company may have problems meeting its short-term obligations. If the current ratio is too high, then the company may not be efficiently using its current assets or its short-term financing facilities. This may also indicate problems in working capital management.

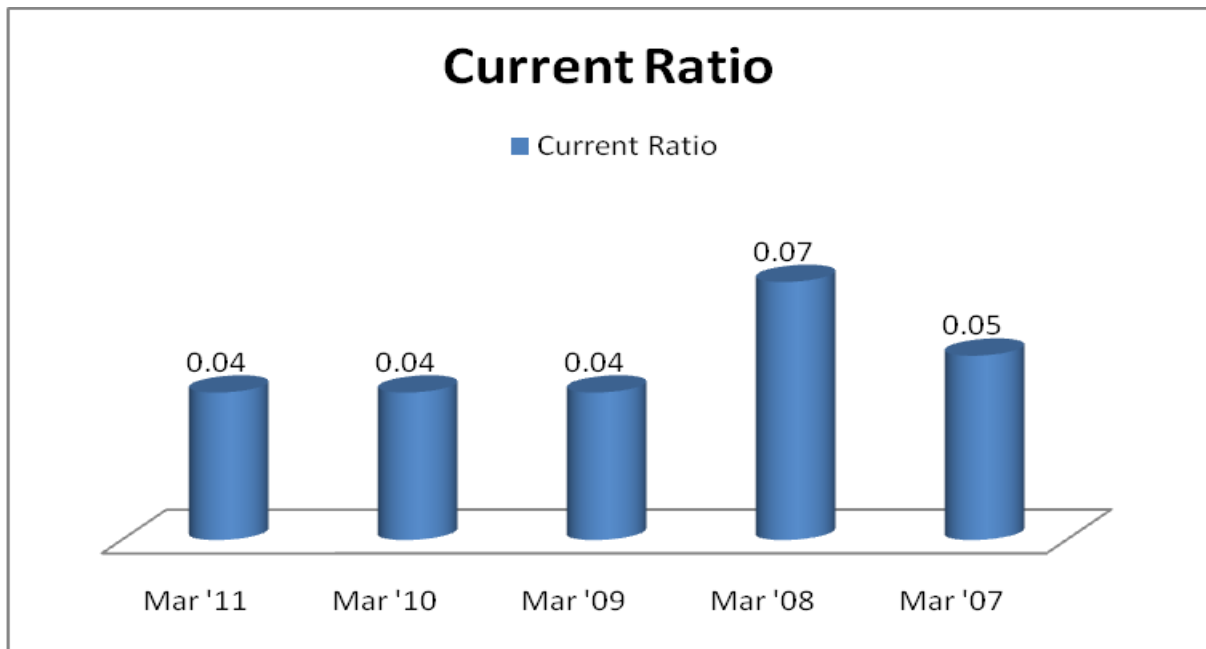
Low values for the current or quick ratios (values less than 1) indicate that a firm may have difficulty meeting current obligations. Low values, however, do not indicate a critical problem. If an organization has good long-term prospects, it may be able to borrow against those prospects to meet current obligations. Some types of businesses usually operate with a current ratio less than one. For example, if inventory turns over much more rapidly than the accounts payable become due, then the current ratio will be less than one. This can allow a firm to operate with a low current ratio.

If all other things were equal, a creditor, who is expecting to be paid in the next 12 months, would consider a high current ratio to be better than a low current ratio, because a high current ratio means that the company is more likely to meet its liabilities which fall due in the next 12 months.

## Current Ratio

	Mar '11	Mar '10	Mar '09	Mar '08	Mar '07
Current Ratio	0.04	0.04	0.04	0.07	0.05

**Interpretation :** Current ratio is increasing from 2007 to 2010 so it is having strong financial position



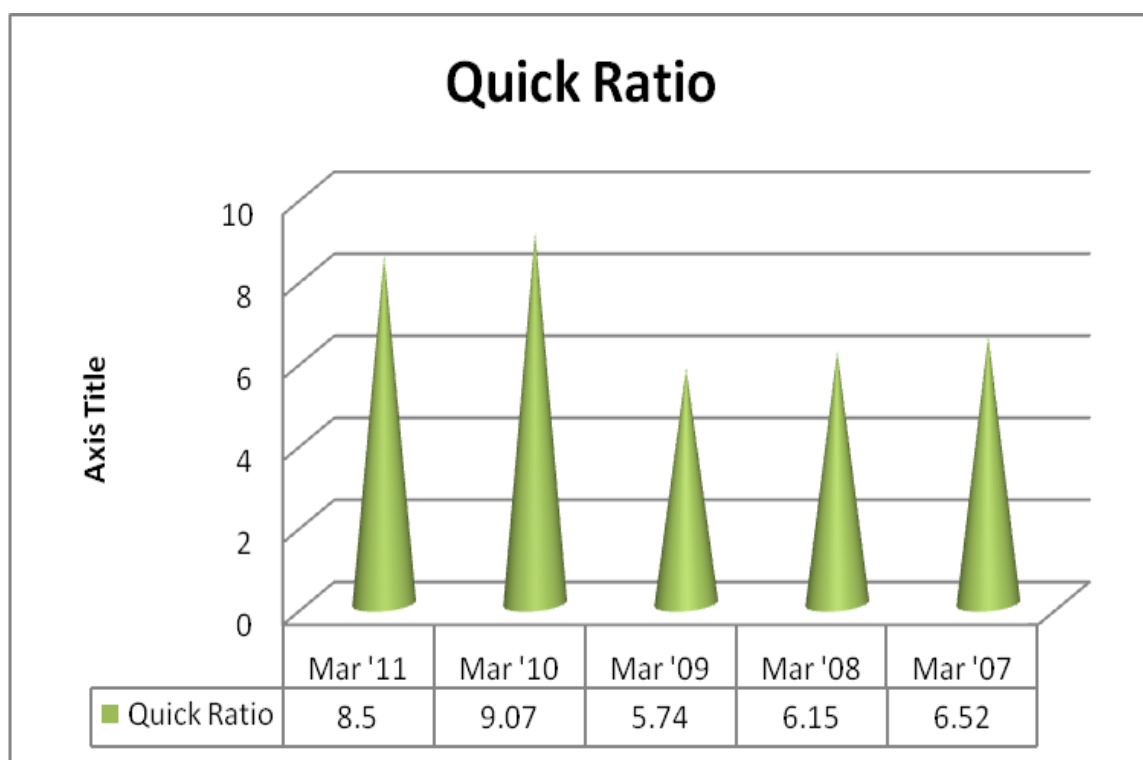
## QUICK OR ACID TEST OR LIQUID RATIO

Quick ratio, also known as Acid Test or liquid Ratio, is a more rigorous test of liquidity than the current ratio. Quick ratio may be defined as the relationship between quick/liquid assets and current or liquid liabilities. The quick ratio can be calculated by dividing the total of the quick assets by total current liabilities thus,

$$\text{Quick/liquid or Acid test ratio} = \frac{\text{Quick or liquid Assets}}{\text{current liabilities}}$$

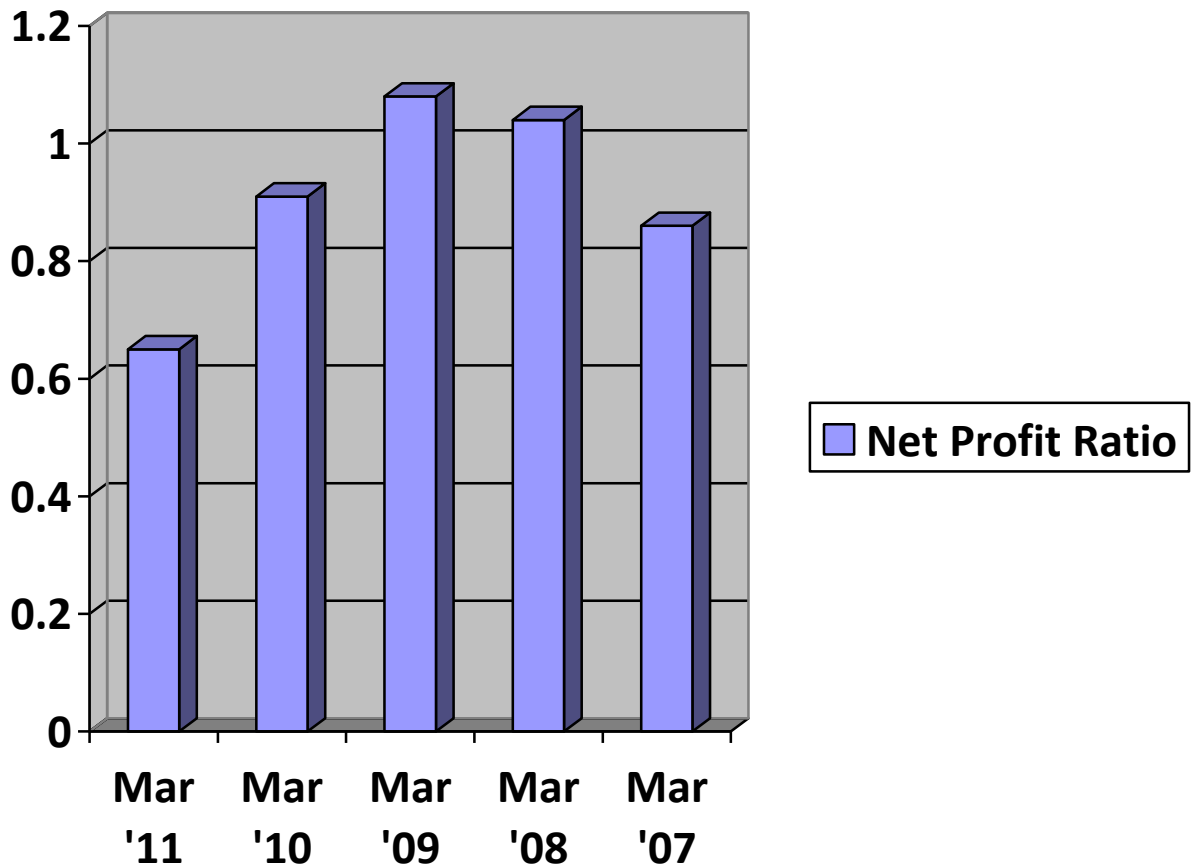
	Mar '11	Mar '10	Mar '09	Mar '08	Mar '07
<b>Quick Ratio</b>	<b>1.4</b>	<b>1.47</b>	<b>1.24</b>	<b>1.08</b>	<b>1.03</b>

Source: Calculations Based on Annual Reports of JP CEMENT from 2017 - 2021,



## Net Profit ratio

	Mar '11	Mar '10	Mar '09	Mar '08	Mar '07
Net Profit Ratio	0.65	0.91	1.08	1.04	0.86



#### **4. OBSERVATION AND FINDINGS**

- 1) The working capital of the bank which was Rs. 2446.07 crs. As on 31<sup>st</sup> march 2018 & stood at Rs. 4269.81 On 31<sup>st</sup> march 2007 there was a marginal increase in the banks working capital by 5057.18 Crs.
- 2) The borrowing had risen to 652.41 Crs.@8.2% rose from the year end 2000-2006.At present it is on a decline standing at 596.46 for the year ended 2008-09.
- 3)The loans and advanceof the which were at Rs. 2095.30 Crs. as on 31<sup>st</sup> mar.2007 increase and stood at Rs. 2450.12 Crs. as on 31<sup>st</sup> march, 2008 and as on 31<sup>st</sup> march it is decreased with Rs. 2293.42 Crores as on 31<sup>st</sup> march 2009.
- 4) The deposit of bank were on its peaks of 1656.60Crs. On 2004-05. It decline on 2005-06 by 2% & again on the rise since 2005-06 and the deposits have increased by Rs.482.31Crs. during the year and stood at Rs. 2923.31Crs. as on 31<sup>st</sup> march 2009 as against Rs. 2440.90 Crs.as on 31<sup>st</sup> march, 2008.
- 5) The reserve funds and other funds of the bank which amounted to Rs. 458.48 Crs. as on 31<sup>st</sup> march 2008 & now it increased to 477.23 Crs. as on 31<sup>st</sup> march 2009.
- 6) The authorised share capital of the bank is RS. 200.00.The paid up capital of the bank which was at Rs. 110.93Crs. as on 31<sup>st</sup> march 2008. Increased and stood at Rs.122.02 Crores as on 31<sup>st</sup> march 2009.
- 7) The investment of bank have increased by Rs. 1068.02 Crs. as on 31<sup>st</sup> march 2008 decreased and stood at Rs. 2293.42 Crs. as on 31<sup>st</sup> march 2009.
- 8) In STATE BANK OF INDIA Bank the working capital is managed where bills for collection being bills (As per contra)receivables is deducted from assets and liabilities side and fixed assets are also deducted from it then we find the accurate working capial of the bank as shown in annual report of the bank that is 5057.18 which is increasing year by year.



## 5. CONCLUSIONS

Every business need fund for two purposes- for its establishment and to carry out its day to day operations. Fund which is needed for the short term period or to carry out it day to day operations like for purchases of raw material, payment of wages , etc. are known as It should have neither redundant or excess nor inadequate or shortage of working capital. The basic goal of working capital management is to manage the current asset and current liabilities of a firm in such a way that a satisfactory level of working capital is maintained, i. e. it is neither inadequate nor excessive.

- The requirement for working capital is increasing, by a very merger amount which the bank is having proper management for it's working capital requirement.
- The banks has reduced it's borrowing which it built us it's own resources.
- The bank is mostly serve the agricultural loan to farmers.
- The loans & advances of the bank were on the steady rise until 2007-08 but On 2008-09n it has marginally reduced so the loans and advances are on decline which reflects that the bank is not lending ample amount of money in the market.

## RECOMMENDATIONS

The following suggestions have made for the company to improve the present condition.

It is suggested that the financial manager must be very vigilant in the management of working capital as it significantly affect the profitability of the firm. An immediate care is to be given for the working capital management of the firm, as it is on the banks of closure. Finance manager must consider the variables that affect the profitability of the firm directly or indirectly and proper attention must be given to control these variables.

The management must control the variables like average payment period days and average collection period days to reduce its time period of cash conversion cycle. The management must conduct research studies on their workings and financial performance at least once in every three financial years. Management must provide proper training to its finance managers to strengthen their knowledge in managing the different areas of working capital management like cash management, inventory management, receivable management and marketable securities management etc. It is suggested that the companies must give a better presentation of creditors for the relative period and for the earlier periods separately. (It has found that current years' purchase is too less but the creditors for suppliers stood at a very large amount. That looks so frivolous.) Amounts in the reserves and surpluses should be utilized for productive purposes which will not only increase the earnings of the company but will also increase the reputation of the company in the market. The companies must encourage and support the outside scholars who want to conduct research studies on their companies' financial performance and other relevant areas of management. Lastly, it has also suggested the researchers should be provided with proper and relevant information by the management for research studies. It has often found that the management hesitates to provide detailed information regarding finance.

The following suggestions have made for the researchers who want to study further about the working capital management.

It is suggested that comparison of the result of one industry with another similar industry will help to bring proper conclusions of the study and also it adds effectiveness to the results. A keen probe into the financial parameters of each public sector undertakings and their difficulties in arranging the working funds will give a clear picture about the present day condition of the in our state. It is suggested that further research is to be conducted on the same topic with different companies by extending the years of the sample study. The scope of further research can be extended to keen areas of working capital management including cash, marketable securities, receivables and inventory. A further intense exploration of the variables selected for this research study can be done to find out the extend of deviations happen in the working capital of any firm so that the finance managers can be very vigilant in their policies and can exercise a good control over all those variables which directly or indirectly affect the life of the firm.

After interpretation and analysis, i am giving certain suggestion to the bank, which i hope will be helpful for the banks:

- (a) The Bank should try to increase it's proportion of the fixed assets to net worth.
- (b) The proportion of current assets and current liabilities not maintain please try to maintain it shows our financial position.
- (c) The Bank should utilize it's stock more efficiently.
- (d) The Bank should pay attention towards proper and efficient utilization of working capital.
- (e) The Bank should improve it's sales strategy.
- (f) The Bank must increase it's return.
- (g) It should also pay attention in increasing it's net profit margin, so that it can survive in adverse condition also.
- (h) The Bank should try reducing their expenses, so that the margin of can be increase.
- (i) There is not sitting arrangements for trainees pls try to maintain the facility.
- (k) Please maintain the working capital of the bank.

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- IV. [www.onlinesbi.com](http://www.onlinesbi.com)
- V. [www.sbilife.co.in](http://www.sbilife.co.in)

## **PAMPLETS OF SBI**

# ANNEXURE

Consolidated Balance Sheet of State Bank of India					----- in Rs. Cr. ----- -----
Consolidated Balance Sheet of State Bank of India					
	Mar '11	Mar '10	Mar '09	Mar '08	Mar '07
	12 mths	12 mths	12 mths	12 mths	12 mths
<b>Capital and Liabilities:</b>					
Total Share Capital	635	634.88	634.88	631.47	526.3
Equity Share Capital	635	634.88	634.88	631.47	526.3
Share Application Money	0	0	0	0	0
Preference Share Capital	0	0	0	0	0
Init. Contribution Settler	0	0	0	0	0
Preference Share Application Money	0	0	0	0	0
Employee Stock Option	0	0	0	0	0
Reserves	82,836.25	82,500.70	71,755.51	60,604.91	42,009.35
Revaluation Reserves	0	0	0	0	0
Net Worth	83,471.25	83,135.58	72,390.39	61,236.38	42,535.65
Deposits	1,255,562.48	1,116,464.56	1,011,988.33	776,416.52	636,272.88
Borrowings	142,470.77	122,074.57	64,591.64	66,023.17	48,661.83
Total Debt	1,398,033.25	1,238,539.13	1,076,579.97	842,439.69	684,934.71
Minority Interest	2,977.17	2,631.27	2,228.27	2,028.12	1,689.94
Policy Holders Funds	0	0	0	0	0
Group Share in Joint Venture	0	0	0	0	0
Other Liabilities & Provisions	163,294.96	125,837.97	153,627.10	121,565.33	86,014.12
Total Liabilities	1,644,799.46	1,447,512.68	1,302,597.46	1,025,241.40	813,484.48
	Mar '11	Mar '10	Mar '09	Mar '08	Mar '07

	12 mths	12 mths	12 mths	12 mths	12 mths
<b>Assets</b>					
Cash & Balances with RBI	119,349.83	82,195.58	74,161.07	74,817.26	45,066.10
Balance with Banks, Money at Call	35,977.62	39,653.42	51,100.63	14,211.16	27,410.76
Advances	1,006,401.55	869,501.64	750,362.38	603,221.94	487,285.96
Investments	419,066.45	402,754.13	372,231.45	273,841.72	216,521.05
Gross Block	17,543.26	15,886.95	14,063.96	12,641.08	11,274.90
Accumulated Depreciation	11,402.13	10,359.09	9,127.29	8,224.86	7,425.54
Net Block	6,141.13	5,527.86	4,936.67	4,416.22	3,849.36
Capital Work In Progress	345.7	486.03	286.81	246.57	150.02
Other Assets	60,615.96	50,025.30	51,746.73	56,514.65	34,891.16
Minority Interest	0	0	0	0	0
Group Share in Joint Venture	0	0	0	0	0
<b>Total Assets</b>	<b>1,647,898.24</b>	<b>1,450,143.96</b>	<b>1,304,825.74</b>	<b>1,027,269.52</b>	<b>815,174.41</b>
<b>Contingent Liabilities</b>					
Bills for collection	234,065.24	197,108.13	175,677.61	115,339.33	86,950.45
Book Value (Rs)	1,314.51	1,309.46	1,140.22	969.74	808.2
<b>Source : Dion Global Solutions Limited</b>					

<b>State Bank of India</b>					
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Profit & Loss account					----- in Rs. Cr. ---- -----
	Mar '11	Mar '10	Mar '09	Mar '08	Mar '07
	12 mths	12 mths	12 mths	12 mths	12 mths
Income					
Interest Earned	81,394.36	70,993.92	63,788.43	48,950.31	39,491.03
Other Income	14,935.09	14,968.15	12,691.35	9,398.43	7,446.76
Total Income	96,329.45	85,962.07	76,479.78	58,348.74	46,937.79
Expenditure					
Interest expended	48,867.96	47,322.48	42,915.29	31,929.08	23,436.82
Employee Cost	14,480.17	12,754.65	9,747.31	7,785.87	7,932.58
Selling and Admin Expenses	12,141.19	7,898.23	5,122.06	4,165.94	3,251.14
Depreciation	990.5	932.66	763.14	679.98	602.39
Miscellaneous Expenses	12,479.30	7,888.00	8,810.75	7,058.75	7,173.55
Preoperative Exp Capitalised	0	0	0	0	0
Operating Expenses	31,430.88	24,941.01	18,123.66	14,609.55	13,251.78
Provisions & Contingencies	8,660.28	4,532.53	6,319.60	5,080.99	5,707.88
Total Expenses	88,959.12	76,796.02	67,358.55	51,619.62	42,396.48
	Mar '11	Mar '10	Mar '09	Mar '08	Mar '07
	12 mths	12 mths	12 mths	12 mths	12 mths
Net Profit for the Year					
Net Profit for the Year	7,370.35	9,166.05	9,121.23	6,729.12	4,541.31
Extraordinary Items	0	0	0	0	0
Profit brought forward	0.34	0.34	0.34	0.34	0.34
Total	7,370.69	9,166.39	9,121.57	6,729.46	4,541.65
Preference Dividend	0	0	0	0	0
Equity Dividend	1,905.00	1,904.65	1,841.15	1,357.66	736.82
Corporate Dividend Tax	246.52	236.76	248.03	165.87	125.22
Per share data (annualised)					
Earning Per Share (Rs)	116.07	144.37	143.67	106.56	86.29
Equity Dividend (%)	300	300	290	215	140
Book Value (Rs)	1,023.40	1,038.76	912.73	776.48	594.69
Appropriations					

Transfer to Statutory Reserves	2,488.96	6,495.14	6,725.15	5,205.69	3,682.15
Transfer to Other Reserves	2,729.87	529.5	306.9	-0.1	-2.88
Proposed Dividend/Transfer to Govt	2,151.52	2,141.41	2,089.18	1,523.53	862.04
Balance c/f to Balance Sheet	0.34	0.34	0.34	0.34	0.34
Total	7,370.69	9,166.39	9,121.57	6,729.46	4,541.65
<b>Source : Dion Global Solutions Limited</b>					



Cash Flow	----- in Rs. Cr. -----				
	Mar '11	Mar '10	Mar '09	Mar '08	Mar '07
	12 mths	12 mths	12 mths	12 mths	12 mths
Net Profit Before Tax	14954.23	13926.10	14180.64	10438.90	7625.08
Net Cash From Operating Activities	34282.52	-1804.99	29479.73	-856.87	-1776.07
Net Cash (used in)/from Investing Activities	-1245.53	-1761.52	-1651.93	-2798.01	-284.56
Net Cash (used in)/from Financing Activities	2057.11	-3359.67	5097.38	19371.12	9494.11
Net (decrease)/increase In Cash and Cash Equivalents	35094.10	-6926.18	32925.18	15716.24	7433.49
Opening Cash & Cash Equivalents	87780.05	103110.02	71478.62	51968.69	44535.20
Closing Cash & Cash Equivalents	122874.15	96183.84	104403.80	67466.34	51968.69
<b>Source : Dion Global Solutions Limited</b>					

State Bank of India							
Capital Structure							
Period		Instrument	--- CAPITAL (Rs. cr) ---		- P A I D U P -		
From	To		Authorised	Issued	Shares (nos)	Face Value	Capital
2010	2011	Equity Share	5000	635.08	634998991	10	635
2009	2010	Equity Share	1000	634.97	634882644	10	634.88
2008	2009	Equity Share	1000	634.97	634880222	10	634.88
2007	2008	Equity Share	1000	631.56	631470376	10	631.47
2006	2007	Equity Share	1000	526.3	526298878	10	526.3
2005	2006	Equity Share	1000	526.3	526298878	10	526.3
2004	2005	Equity Share	1000	526.3	526298878	10	526.3
2003	2004	Equity Share	1000	526.3	526298878	10	526.3
2002	2003	Equity Share	1000	526.3	526298878	10	526.3
2001	2002	Equity Share	1000	526.3	526298878	10	526.3
2000	2001	Equity Share	1000	526.3	526298878	10	526.3
1999	2000	Equity Share	1000	526.3	526298878	10	526.3
1996	2000	Equity Share	1000	526.3	526298878	10	526.3
1995	1996	Equity Share	1000	474.01	474009872	10	474.01
1994	1995	Equity Share	1000	474.01	474009189	10	474.01
1993	1994	Equity Share	1000	473.83	473828726	10	473.83
1991	1993	Equity Share	1000	200	20000000	100	200

Source : Asian CERC

State Bank of India					
Key Financial Ratios					
	Mar '11	Mar '10	Mar '09	Mar '08	Mar '07
Investment Valuation Ratios					
Face Value	10.00	10.00	10.00	10.00	10.00
Dividend Per Share	30.00	30.00	29.00	21.50	14.00
Operating Profit Per Share (Rs)	255.39	229.63	230.04	173.61	147.72
Net Operating Profit Per Share (Rs)	1,504.34	1,353.15	1,179.45	899.83	833.38
Free Reserves Per Share (Rs)	468.29	412.36	373.99	356.61	184.43
Bonus in Equity Capital	--	--	--	--	--
Profitability Ratios					
Interest Spread	4.12	3.82	4.34	4.32	4.20
Adjusted Cash Margin(%)	9.60	11.62	13.04	12.81	11.43
Net Profit Margin	8.55	10.54	12.03	11.65	10.12
Return on Long Term Fund(%)	96.72	95.02	100.35	86.83	99.20
Return on Net Worth(%)	12.71	13.89	15.74	13.72	14.50
Adjusted Return on Net Worth(%)	12.74	13.91	15.74	13.70	14.47
Return on Assets Excluding Revaluations	1,023.40	1,038.76	912.73	776.48	594.69
Return on Assets Including Revaluations	1,023.40	1,038.76	912.73	776.48	594.69
Management Efficiency Ratios					
Interest Income / Total Funds	8.39	8.52	8.88	8.82	8.27
Net Interest Income / Total Funds	4.10	3.82	3.79	3.87	3.85
Non Interest Income / Total Funds	0.09	0.10	0.11	0.14	0.19
Interest Expended / Total Funds	4.29	4.69	5.09	4.96	4.42
Operating Expense / Total Funds	2.67	2.38	2.06	2.16	2.39
Profit Before Provisions / Total Funds	1.43	1.46	1.75	1.74	1.54
Net Profit / Total Funds	0.65	0.91	1.08	1.04	0.86
Loans Turnover	0.14	0.15	0.16	0.15	0.15
Total Income / Capital Employed(%)	8.48	8.62	8.99	8.96	8.46

Interest Expended / Capital Employed(%)	4.29	4.69	5.09	4.96	4.42
Total Assets Turnover Ratios	0.08	0.09	0.09	0.09	0.08
Asset Turnover Ratio	7.24	7.26	7.20	6.32	5.44
Profit And Loss Account Ratios					
Interest Expended / Interest Earned	60.04	66.66	67.28	65.23	59.35
Other Income / Total Income	1.10	1.21	1.18	1.56	2.25
Operating Expense / Total Income	31.51	27.61	22.91	24.13	28.19
Selling Distribution Cost Composition	0.26	0.26	0.33	0.30	0.20
Balance Sheet Ratios					
Capital Adequacy Ratio	11.98	13.39	14.25	13.47	12.34
Advances / Loans Funds(%)	77.19	74.22	78.34	78.31	76.16
Debt Coverage Ratios					
Credit Deposit Ratio	79.90	75.96	74.97	77.51	73.44
Investment Deposit Ratio	33.45	36.33	36.38	34.81	38.22
Cash Deposit Ratio	8.96	7.56	8.37	8.29	6.22
Total Debt to Owners Fund	14.37	12.19	12.81	10.96	13.92
Financial Charges Coverage Ratio	0.35	0.33	1.36	1.37	1.37
Financial Charges Coverage Ratio Post Tax	1.19	1.21	1.23	1.23	1.22
Leverage Ratios					
Current Ratio	0.04	0.04	0.04	0.07	0.05
Quick Ratio	8.50	9.07	5.74	6.15	6.52
Cash Flow Indicator Ratios					
Dividend Payout Ratio Net Profit	26.03	23.36	22.90	22.64	18.98
Dividend Payout Ratio Cash Profit	23.24	21.20	21.13	20.56	16.75
Earning Retention Ratio	74.03	76.67	77.11	77.33	80.97
Cash Earning Retention Ratio	76.80	78.82	78.88	79.41	83.21
AdjustedCash Flow Times	100.71	79.54	75.05	72.64	84.87
	Mar '11	Mar '10	Mar '09	Mar '08	Mar '07
Earnings Per Share	116.07	144.37	143.67	106.56	86.29
Book Value	1,023.40	1,038.76	912.73	776.48	594.69
<b>Source : Dion Global Solutions Limited</b>					