

# **Annual Results**

**FY16**

**Analyst Presentation**

**27.05.2016**

# Safe Harbor

*Certain statements in these slides are forward-looking statements. These statements are based on management's current expectations and are subject to uncertainty and changes in circumstances. Actual results may differ materially from those included in these statements due to a variety of factors.*

*All financial and other information in these slides, other than financial and other information for specific subsidiaries where specifically mentioned, is on an unconsolidated basis for SBI only unless specifically stated to be on a consolidated basis for SBI Group. Please also refer to the statement of unconsolidated, consolidated and segmental results required by Indian regulations that has, along with these slides, been filed with the stock exchanges in India*



- Financial Performance

- Business

- Capital

- Asset Quality

- Digital

- Associates & Subsidiaries

- Balance Sheet

- Awards & Accolades

# Sustained Operating Performance

Rs. In Crores

	Q4FY15	Q4FY16	YOY %
Interest Income	40,101	42,831	6.81
Other Income	8,515	10,696	25.61
<b>Total Income</b>	<b>48,616</b>	<b>53,527</b>	<b>10.10</b>
Interest Expenses	25,389	27,541	8.47
<b>Net Interest Income</b>	<b>14,712</b>	<b>15,291</b>	<b>3.94</b>
Operating Expenses	10,467	11,794	12.68
<b>Operating Profit</b>	<b>12,760</b>	<b>14,192</b>	<b>11.22</b>

FY15	FY16	YOY %
1,52,397	1,63,685	7.41
22,576	28,158	24.73
<b>1,74,973</b>	<b>1,91,844</b>	<b>9.64</b>
97,382	1,06,803	9.67
<b>55,015</b>	<b>56,882</b>	<b>3.39</b>
38,054	41,782	9.80
<b>39,537</b>	<b>43,258</b>	<b>9.41</b>

# Provisions and Net Result

	Q4FY15	Q4FY16	YOY %
<b>Operating Profit</b>	<b>12,760</b>	<b>14,192</b>	<b>11.22</b>
<b>Total Provisions</b>	<b>9,018</b>	<b>12,928</b>	<b>43.36</b>
Loan Loss	4,986	12,139	143.47
Standard Assets	1,829	996	-45.58
Investment Depreciation	-84	-6	92.95
Other Provisions	212	45	-78.63
Income Tax	2,074	-246	-111.86
<b>Net Profit</b>	<b>3,742</b>	<b>1,264</b>	<b>-66.23</b>

Rs. In Crores		
FY15	FY16	YOY %
<b>39,537</b>	<b>43,258</b>	<b>9.41</b>
<b>26,436</b>	<b>33,307</b>	<b>25.99</b>
17,908	26,984	50.68
2,435	2,158	-11.41
-590	150	125.35
470	192	-59.04
6,212	3,823	-38.46
<b>13,102</b>	<b>9,951</b>	<b>-24.05</b>

# Interest Income/Expenses

Rs. In Crores

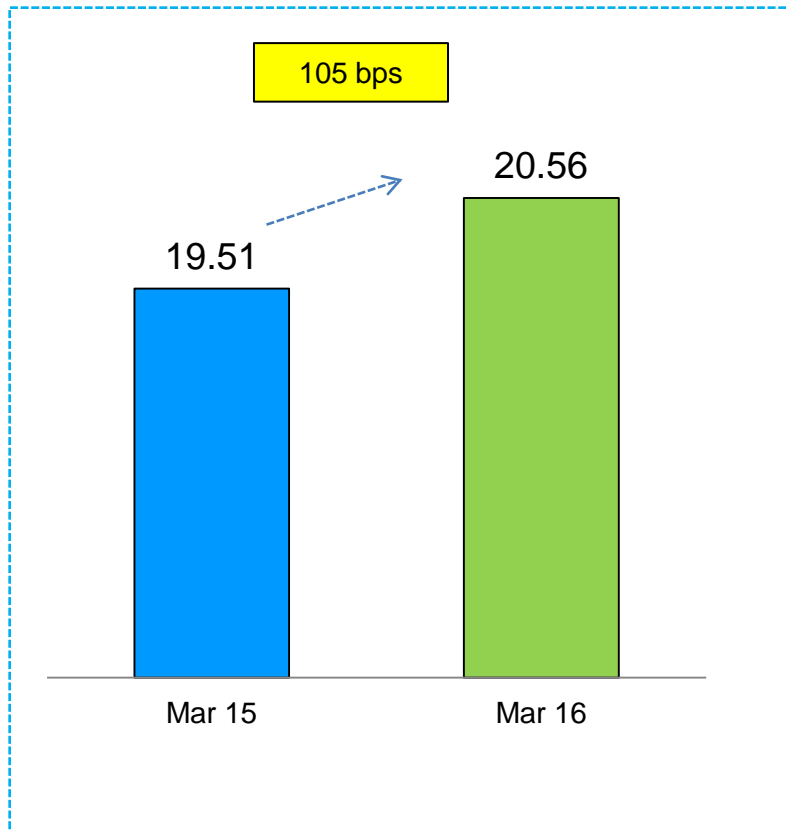
	Q4FY15	Q4FY16	YOY %
Interest on Loans	28,269	29,242	3.45
Interest on Resources	9,635	11,113	15.34
Other Interest income	2,198	2,476	12.65
<b>Total Interest Income</b>	<b>40,101</b>	<b>42,831</b>	<b>6.81</b>
Interest on Deposits	23,185	25,103	8.27
Interest on Borrowings	836	1,427	70.62
Other Interest paid	1,368	1,011	-26.11
<b>Total Interest Expenses</b>	<b>25,389</b>	<b>27,541</b>	<b>8.47</b>

FY15	FY16	YOY %
1,12,344	1,15,666	2.96
35,859	42,925	19.71
4,194	5,094	21.45
<b>1,52,397</b>	<b>1,63,685</b>	<b>7.41</b>
89,148	98,865	10.90
3,972	4,154	4.59
4,261	3,784	-11.20
<b>97,382</b>	<b>1,06,803</b>	<b>9.67</b>

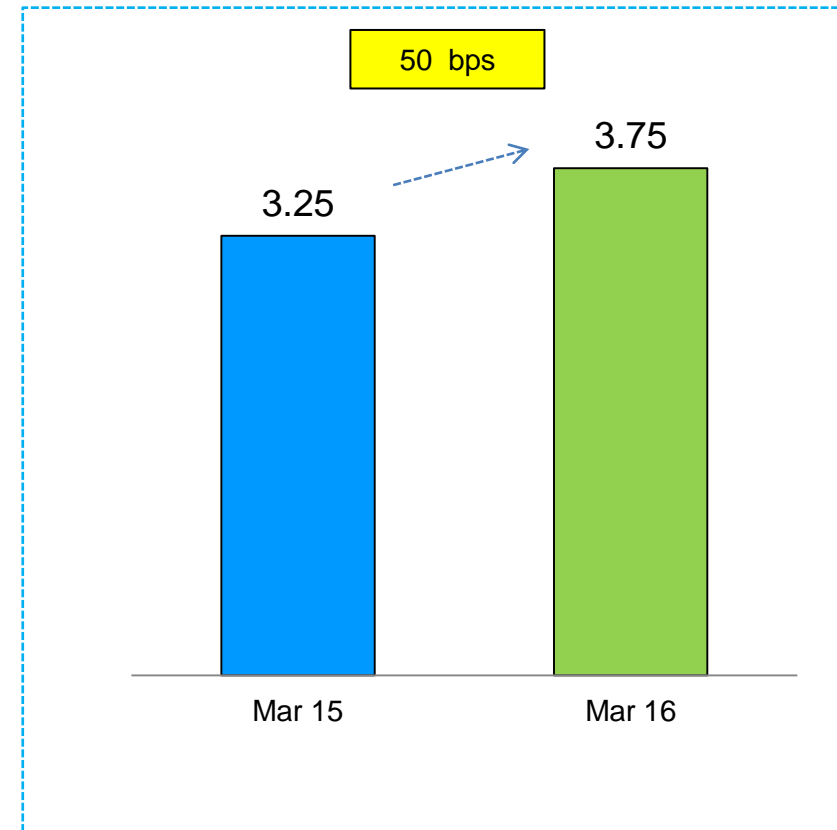
# Robust Growth in Non-Interest Income ----- (1)

(in %)

Fee Income to Core Operating Income\*



Recovery in w/o A/cs to Core Operating Income\*



\* Excluding Trading Income and One Time Items

# Robust Growth in Non-Interest Income ----- (2)

Rs. In Crores

	Q4FY15	Q4FY16	YOY %
Fee Income	4,901	5,794	18.22
Profit/Loss on Sale of Investments	1,659	1,416	-14.67
Forex Income	535	596	11.35
Dividend Income	616	395	-35.90
Misc Income	804	2,496	210.31
<i>of which:</i>			
<i>Recovery in w/o accounts*</i>	870	1,257	44.47
<b>Total Non Interest Income</b>	<b>8,515</b>	<b>10,696</b>	<b>25.61</b>

FY15	FY16	YOY %
14,139	15,658	10.74
3,618	5,017	38.67
1,936	2,112	9.11
677	476	-29.72
2,206	4,895	121.93
2,359	2,859	21.18
<b>22,576</b>	<b>28,158</b>	<b>24.73</b>

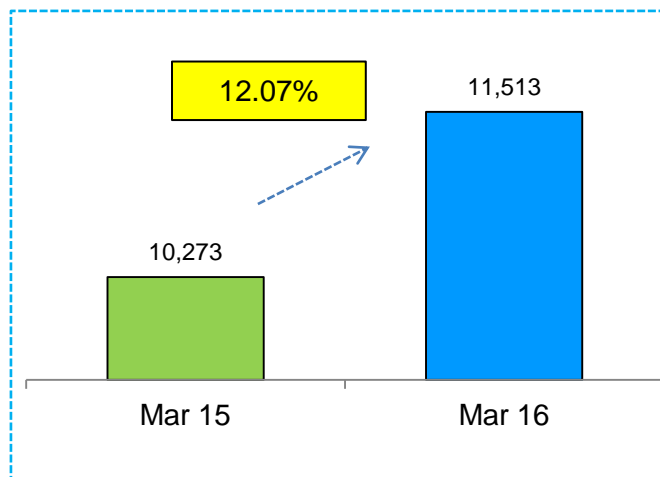
\*Sequentially, Recovery in Written off Accounts is up by 130% QOQ



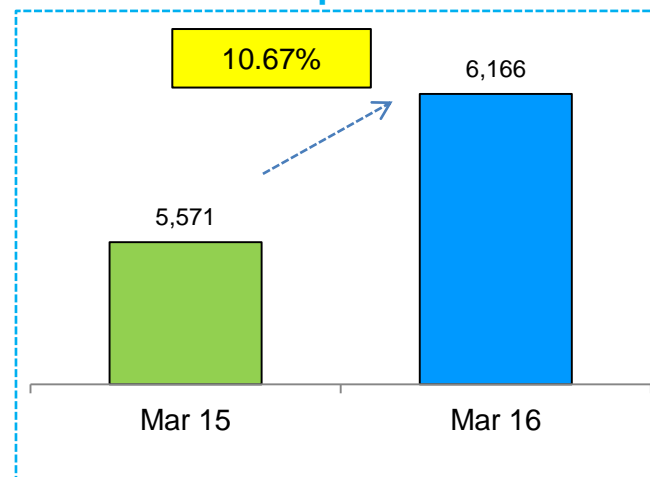
# Growth in Non-Interest Income Across Verticals

Rs. In Crores

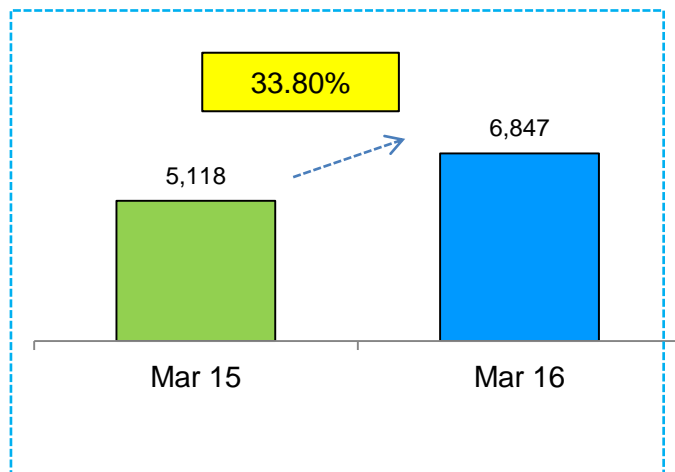
Retail



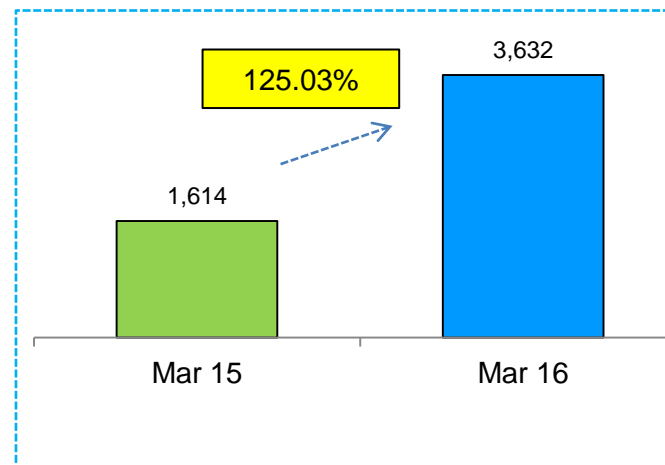
Corporate



Treasury



Foreign Operations



# Robust Growth in Fee Income

Rs. In Crores

	Q4FY15	Q4FY16	YOY %
<b>Fee Income</b>	<b>4,901</b>	<b>5,794</b>	<b>18.22</b>
<i>of which :</i>			
<i>Loan Processing Charges</i>	1,027	1,175	14.44
<i>Commission on Govt. Business</i>	476	465	-2.19
<i>Commission on LC/BG</i>	842	826	-1.93
<i>Transaction Fees</i>	1,636	1,940	18.64
<i>Cross Selling</i>	167	194	15.73
<i>Others</i>	752	1,192	58.47

FY15	FY16	YOY %
<b>14,139</b>	<b>15,658</b>	<b>10.74</b>
2,728	2,939	7.74
1,968	1,975	0.34
3,011	3,129	3.93
3,893	4,394	12.88
388	490	26.04
2,152	2,732	26.97

# Investing in Our Future Growth

Rs. In Crores

	Q4FY15	Q4FY16	YOY %	YOY% *
Staff Expenses	6,567	6,943	5.73	5.73
Overheads	3,901	4,852	24.38	12.39
<b>Operating Expenses</b>	<b>10,467</b>	<b>11,794</b>	<b>12.68</b>	<b>8.37</b>
<b>Cost to Income Ratio</b>				

	FY15	FY16	YOY %	YOY% *
	23,537	25,114	6.70	6.70
	14,517	16,669	14.82	11.62
<b>38,054</b>	<b>41,782</b>	<b>9.80</b>	<b>8.61</b>	
<b>49.04</b>	<b>49.13</b>			

\* Accounting for ,change in depreciation methodology in Q4FY15

	During FY 16
Branches opened	451
ATMs Installed	4,475
POS Installed	1,01,241
New Recruitment	7,070
Retirement	9,373
<b>Staff Strength as on 31.03.2016</b>	<b>2,07,739</b>

# Containing Operating Expenses

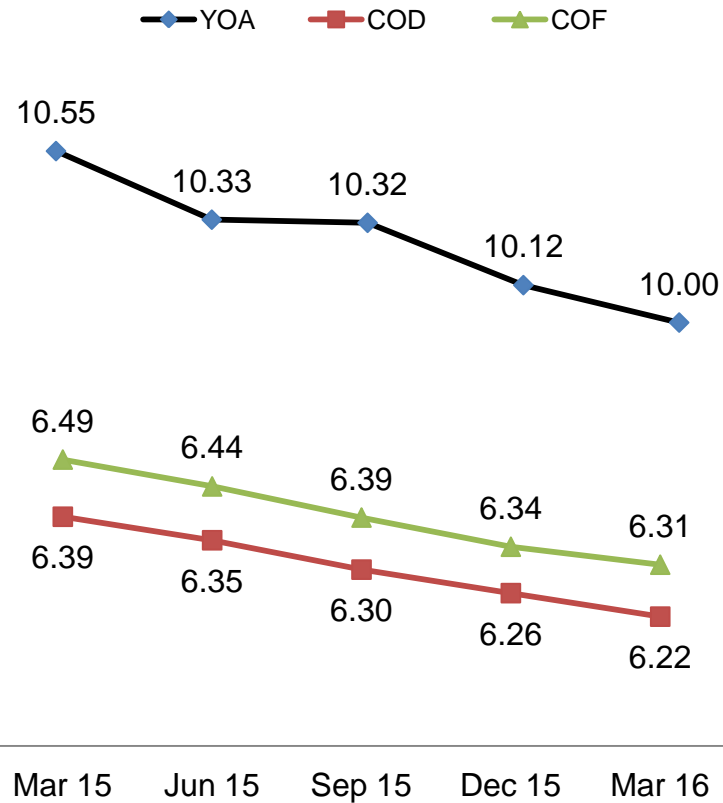
Rs. In Crores

Rs in Crores	Q4FY15	Q4FY16	YOY %
<b>Staff Expenses</b>	<b>6,567</b>	<b>6,943</b>	<b>5.73</b>
<i>of which : Salary</i>	5,166	4,913	-4.90
<i>Contribution for Employees</i>	1,401	2,030	44.94
<b>Overheads</b>	<b>3,901</b>	<b>4,852</b>	<b>24.38</b>
<i>of which:</i>			
<i>Rent, Taxes and Lighting</i>	911	981	7.72
<i>Depreciation</i>	41	419	
<i>Printing and Stationery</i>	155	153	-1.68
<i>Postage &amp; Telecommunications</i>	190	150	-21.18
<i>Repairs and Maintenance to Bank's Property</i>	142	167	17.73
<i>Travelling &amp; Halting</i>	196	225	14.85
<i>Insurance</i>	462	446	-3.45
<i>Other Expenditure</i>	1,803	2,311	28.16
<b>Operating Expenses</b>	<b>10,467</b>	<b>11,794</b>	<b>12.68</b>

FY15	FY16	YOY %
<b>23,537</b>	<b>25,114</b>	<b>6.70</b>
19,393	19,207	-0.96
4,144	5,907	42.55
<b>14,517</b>	<b>16,669</b>	<b>14.82</b>
3,407	3,709	8.87
1,116	1,700	52.29
374	377	0.89
657	609	-7.23
545	598	9.73
782	815	4.29
1,594	1,718	7.76
6,042	7,141	18.20
<b>38,054</b>	<b>41,782</b>	<b>9.80</b>

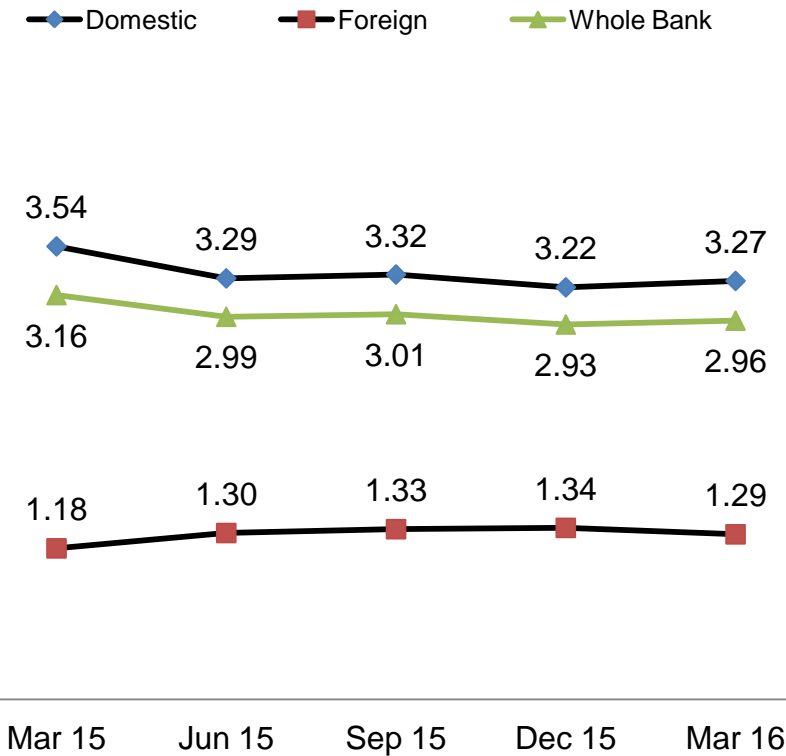
# Key Performance Indicators: Performance Ratios

## Yield & Costs (%)



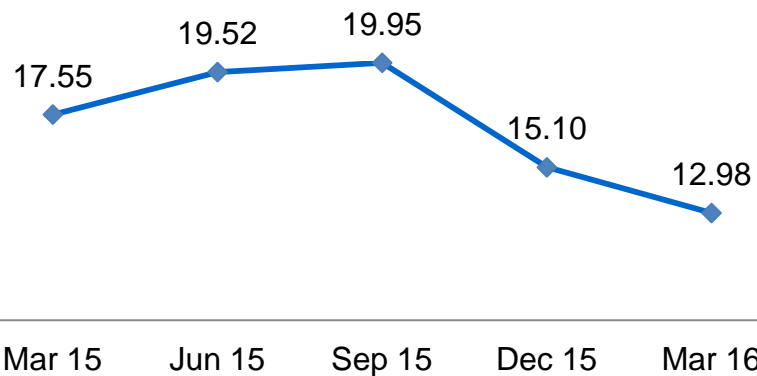
Not to scale

## Net Interest Margin (%)

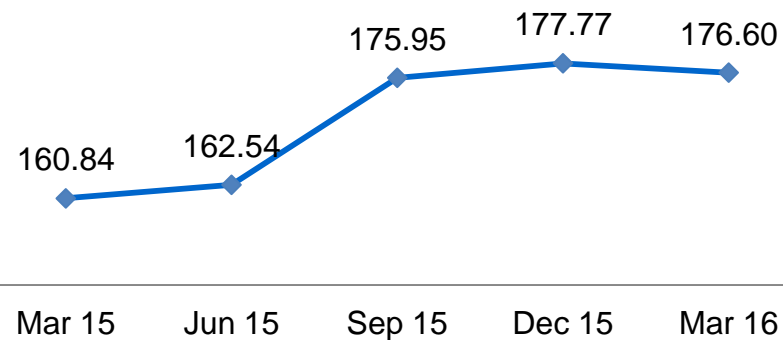


# Other Performance Ratios

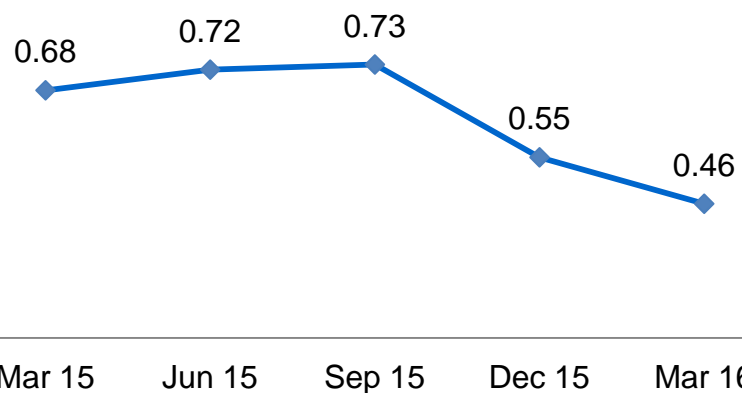
## Earnings Per Share (Rs)



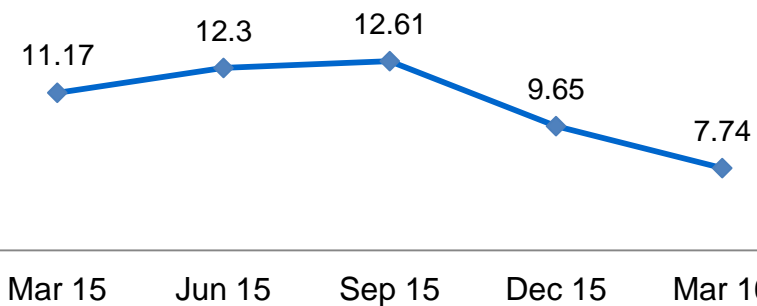
## Book Value per Share(Rs)



## ROA (%)

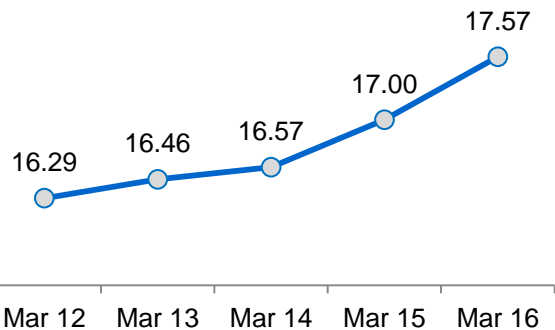


## ROE(%)

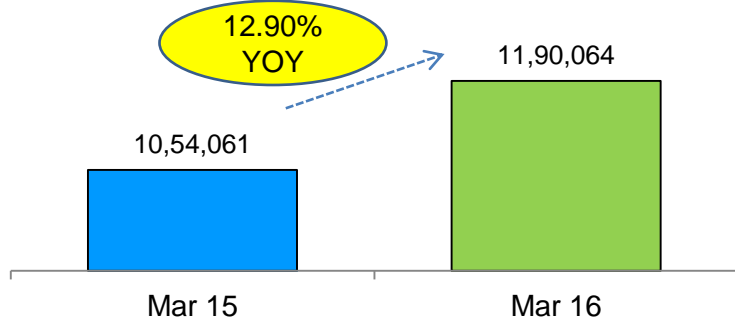


# Strong Deposit Franchise.....(1)

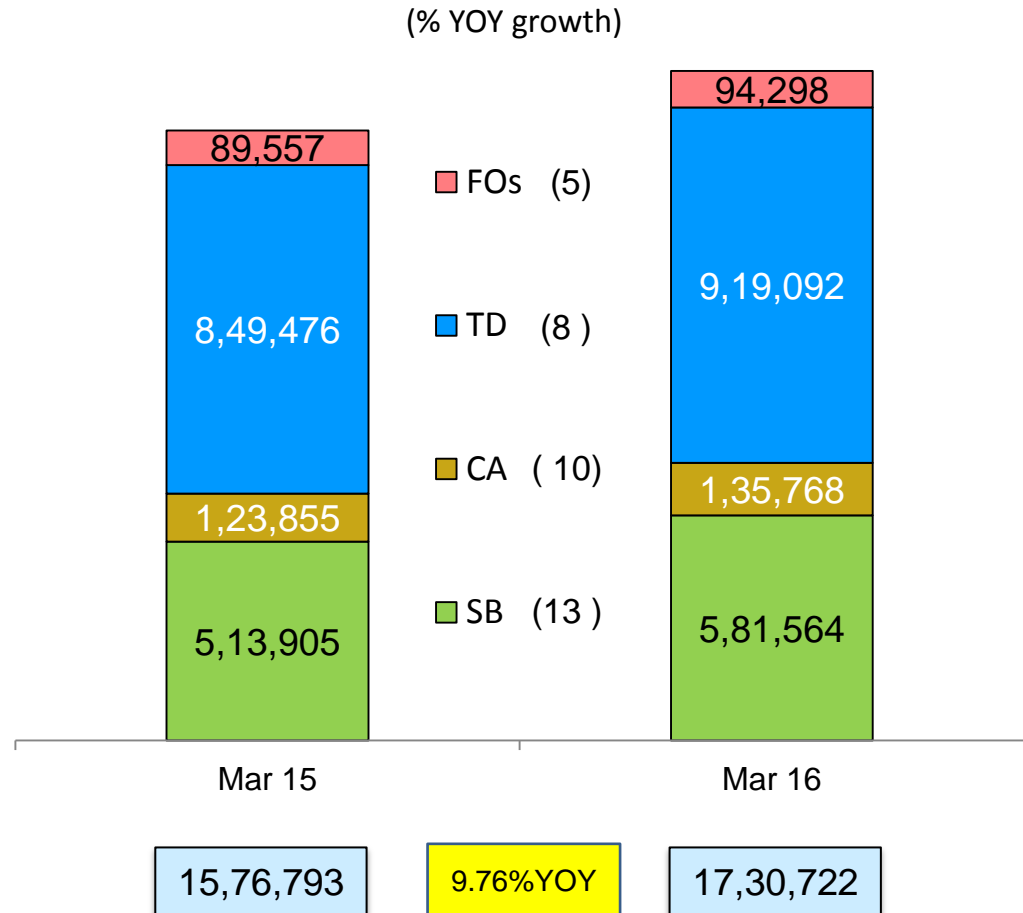
## Market Share : Domestic Deposits



## Personal Segment Deposits

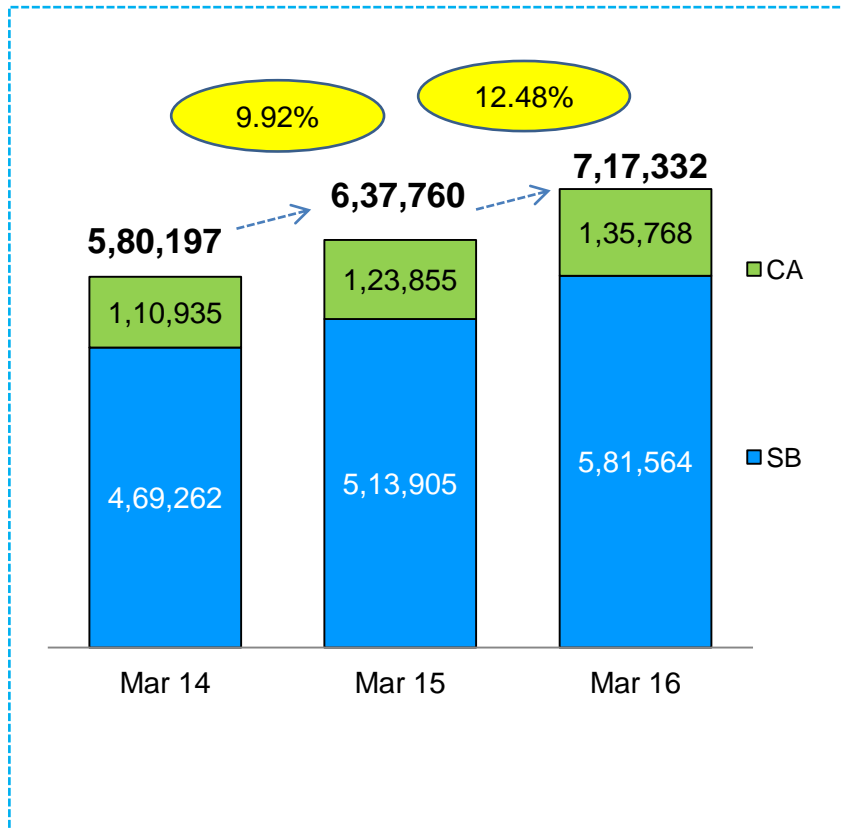


Rs. In Crores



# Strong Deposit Franchise.....(2)

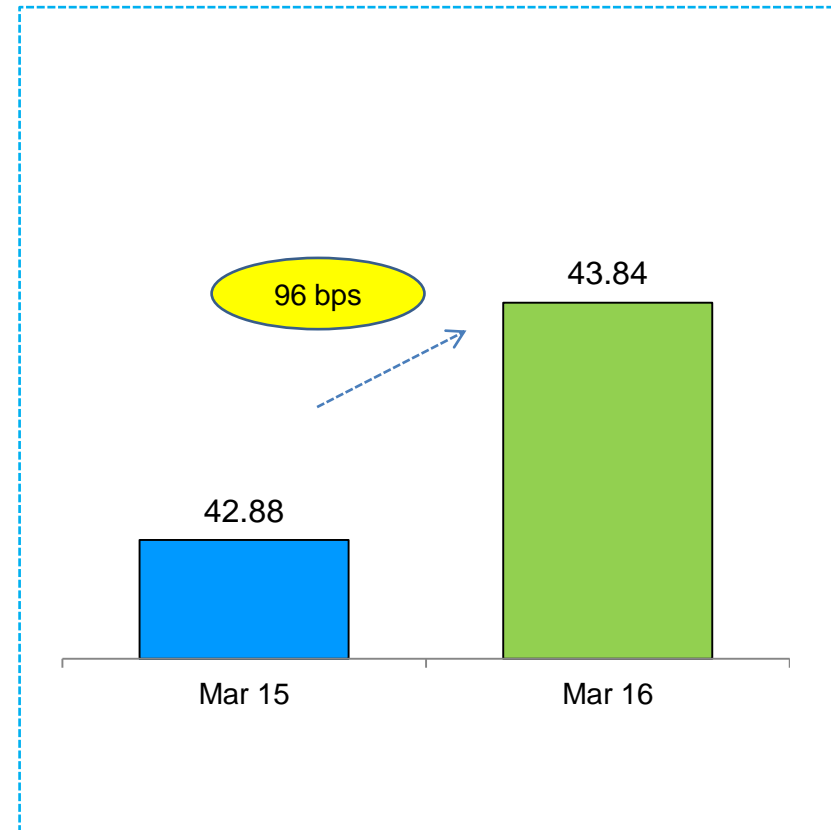
## CASA Deposits



## CASA Ratio

Rs. In Crores

YOY%

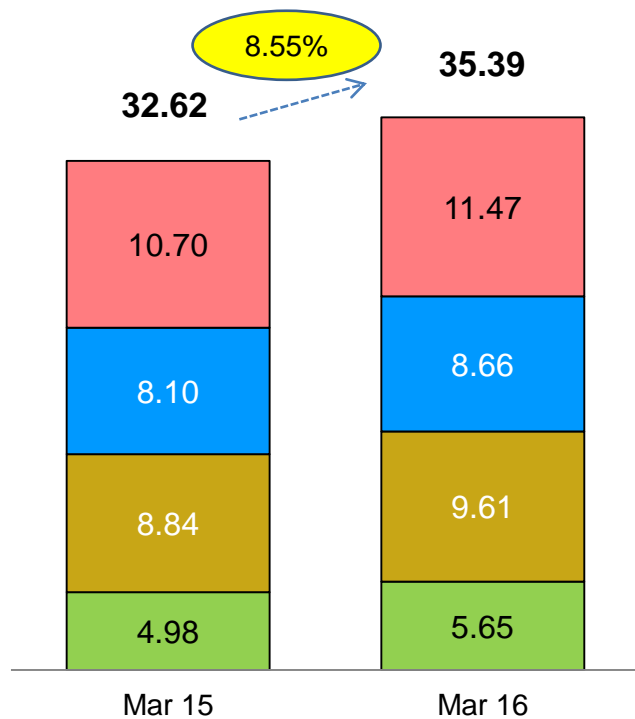


Daily Average CASA Ratio - FY 16:42.26%

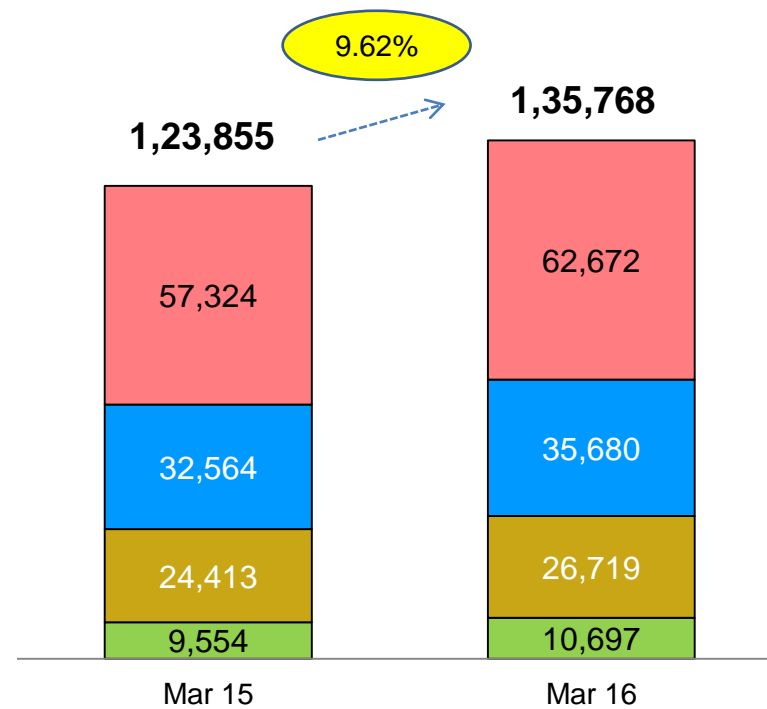


# Transaction Banking Reinforcing Deposit Franchise

Number of Current accounts (in lacs)

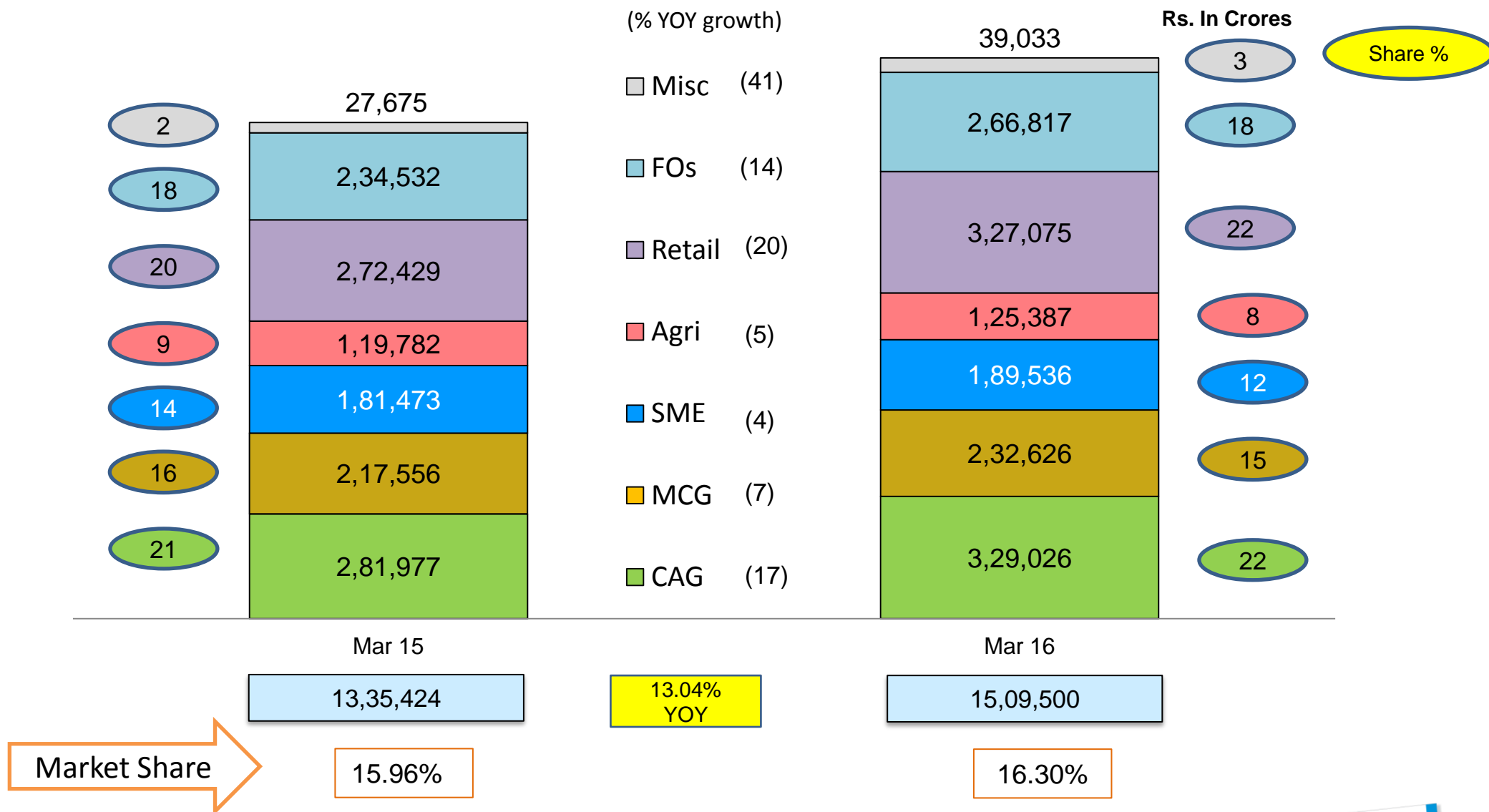


Current Accounts Deposits (in Crores)



**Metro**   **Urban**   **Semi-Urban**   **Rural**

# Retail Advances Driving Growth

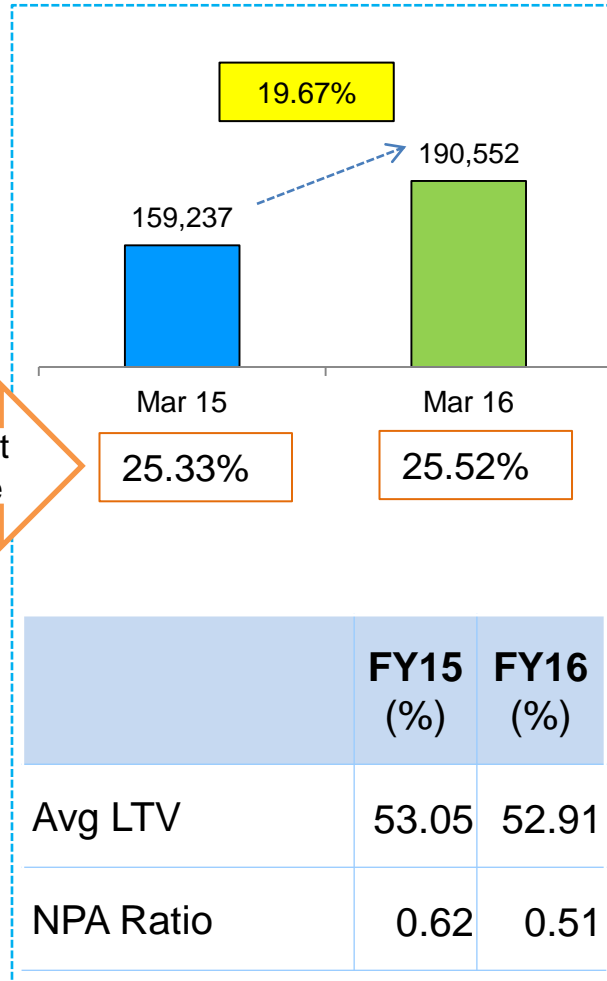


# Home Loans Constitute Nearly 60% of Retail Loans

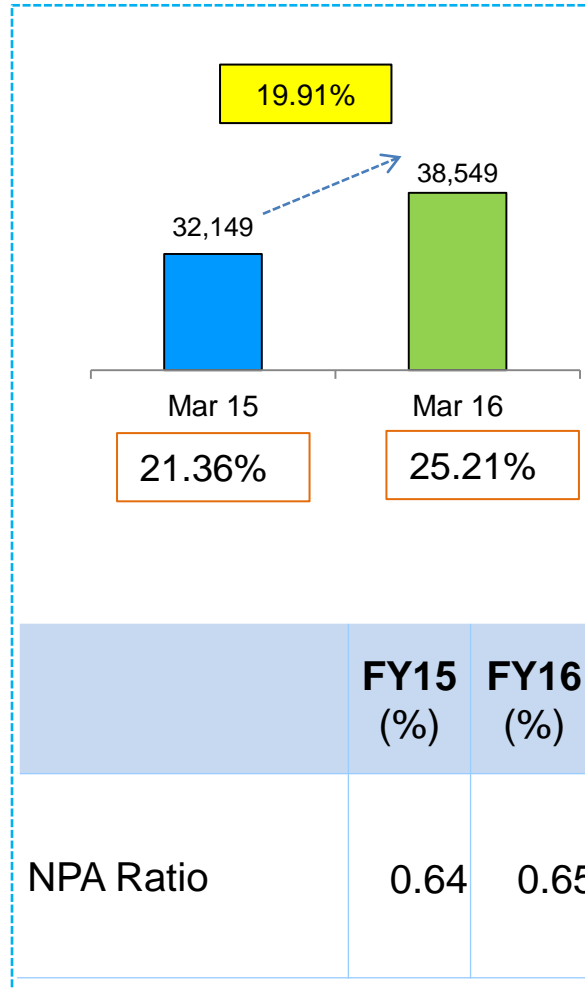
Rs. In Crores

## Home Loans

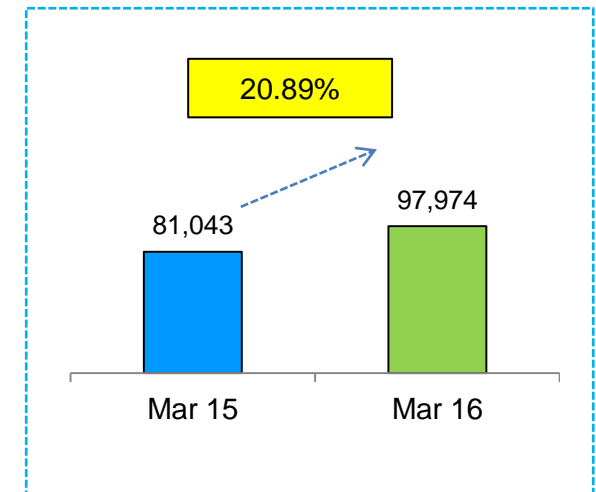
Market Share



## Auto Loans



## Other P-Segment Loans



## Total P-Segment

	FY15 (%)	FY16 (%)
NPA Ratio	0.93	0.75

# Diversified Exposure Across Industries

Rs. In Crores

	Mar 15		Mar 16		Mar 16
	Level	% Share	Level	% Share	YOY Gr %
Infrastructure	1,77,253	16.10	2,07,522	16.70	17.08
of which: Power	1,03,264	9.38	1,36,455	10.98	32.14
Telecommunication	32,226	2.93	21,445	1.73	-33.46
Roads & Ports	16,603	1.51	18,934	1.52	14.04
Other Infrastructure	25,159	2.29	30,688	2.47	21.98
Services	76,305	6.93	1,08,507	8.73	42.20
Iron & Steel	80,610	7.32	82,533	6.64	2.39
Trade	66,460	6.04	69,209	5.57	4.14
Textiles	42,533	3.86	43,605	3.51	2.52
Petroleum & Petrochemicals	35,440	3.22	36,638	2.95	3.38
Engineering	27,696	2.52	28,491	2.29	2.87
Comm. Real Estate	17,540	1.59	23,037	1.85	31.34
Other Industries	1,84,844	16.79	1,90,679	15.34	3.16
Home Loans	1,59,237	14.46	1,90,552	15.33	19.67
Auto Loans	32,149	2.92	38,549	3.10	19.91
Other Retail Loans	81,043	7.36	97,974	7.88	20.89
Agriculture	1,19,782	10.88	1,25,387	10.09	4.68
<b>Total Domestic Advances</b>	<b>11,00,892</b>	<b>100.00</b>	<b>12,42,683</b>	<b>100.00</b>	<b>12.88</b>

# Corporate Portfolio Moving Towards Better Grades....(1)

## Corporate

	A & Above (%)	Below A (%)
FY14	45	55
FY15	48	52
FY16	51	49
Movement (FY14-16)	6	- 6

( Covers, exposures eligible for external rating)

YOY Growth in CRWAs at 8.53% is lower than the loan growth of 13.04%

## New Connections: Discerning trend towards above A rating... (2)

	A & Above	Below A
During FY14 (%)	23	77
During FY15 (%)	49	51
During FY16 (%)	65	35
Movement (FY 14-16)	42	- 42

# Risk Mitigation in SME & AGRI Portfolios

Rs. In Crores

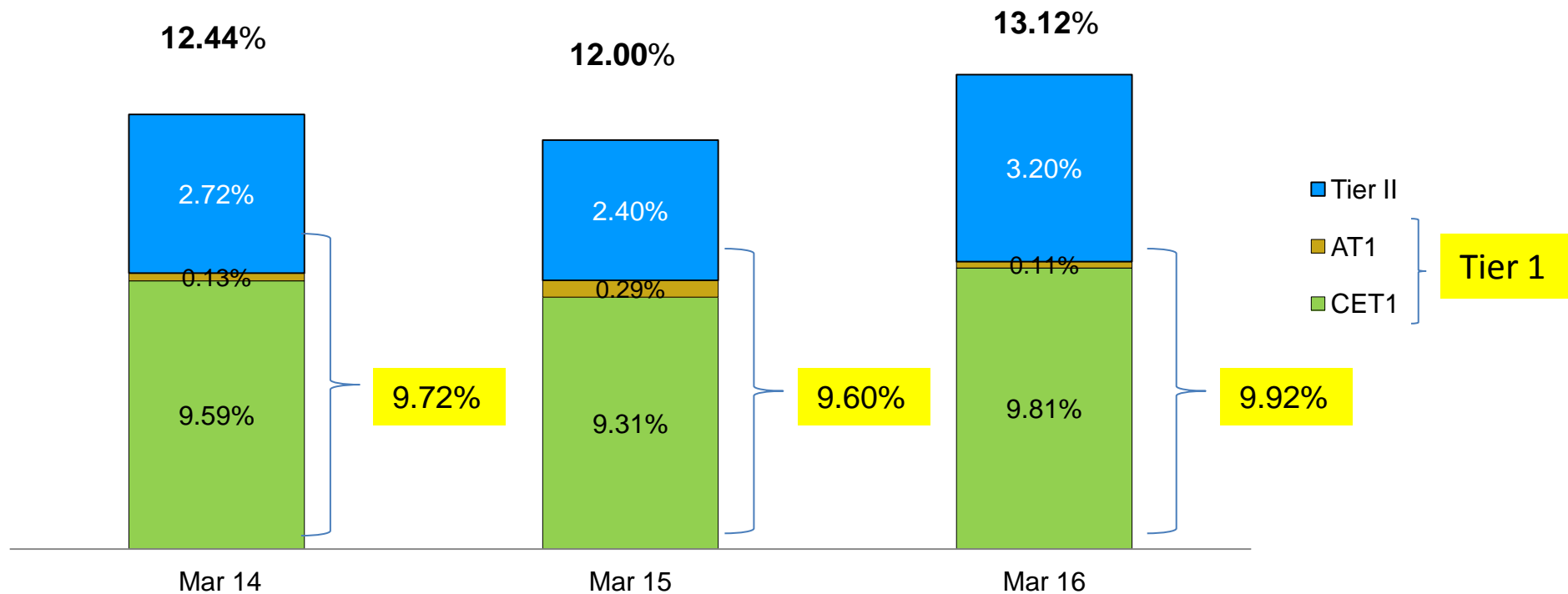
SME

Level	B/S Fin	Risk Mitigated Products				Total	Risk Mitigated as % to Total SME Portfolio
		ABL	Bills	eDFS	CGTMSE		
Mar 15	1,22,599	7,408	30,959	10,025	10,482	<b>1,81,473</b>	<b>36</b>
Mar-16	1,17,653	15,905	30,900	14,048	11,030	<b>1,89,536</b>	<b>41</b>
YOY Growth	-4,946	8,497	-59	4,023	548	8,063	
YOY Growth %	-4	115	--	40	5	4	

Agri

Level	Crop / Production	Investmen t/ Allied Credit	Risk Mitigated Products (Out of A & B)				Agri Total
			Collaterali zed by Gold	Others	Total	Share %	
	(A)	(B)	Amt.	Amt	Amt		
Mar-15	95,651	24,131	40,546	227	40,773	34	1,19,782
Mar-16	97,921	27,466	37,925	1,553	39,497	32	1,25,387
YOY Growth	2,270	3,335	-2,621	1,326	-1,276		5,605
YOY Growth%	2	14	-7	584	-3		5

# Strong Capital Position ...(1)





## Strong Capital Position.....(2)

CAR RBI Mandate	12.10% by March 2019
Current CAR	13.12%
Capital Raised FY16	Rs. 15,893 crore
<i>GOI</i>	<i>Rs. 5,393 crore</i>
<i>Tier II Bonds</i>	<i>Rs. 10,500 crore</i>
Retained Earnings	Rs 7,598 crore

### Way Forward

- Expected divestment of non-core investments / subsidiaries to add more than Rs.3,000 crore.
- Real Estate Revaluation- estimated increase in CET1 of more than Rs. 10,000 crore

**Bank remains well positioned for growth**

# Gross NPAs by Segments

Rs. In Crores

Sector	Mar 15		Dec 15		Mar 16	
	NPA	Ratio%	NPA	Ratio%	NPA	Ratio%
Large Corporate	1,510	0.54	8,121	2.64	20,696	6.27
Mid Corporate	23,029	9.76	30,710	14.33	41,515	17.12
SME	16,387	7.78	17,785	8.41	17,032	7.82
Agri	10,652	8.90	10,329	8.50	8,687	6.93
Retail	2,528	0.93	3,154	1.02	2,458	0.75
International	2,619	1.17	2,693	1.01	7,785	2.92
<b>Total</b>	<b>56,725</b>	<b>4.25</b>	<b>72,792</b>	<b>5.10</b>	<b>98,173</b>	<b>6.50</b>

# Movement of NPAs

Rs. In Crores

	FY15	Q1FY16	Q2FY16	Q3FY16	Q4FY16	FY16
<b>Opening Level of Gross NPAs</b>	<b>61,605</b>	<b>56,725</b>	<b>56,421</b>	<b>56,834</b>	<b>72,792</b>	<b>56,725</b>
Less :Recovery	9,235	1,209	892	659	1,627	4,389
Less: Up gradation	3,776	1,494	629	378	97	2,598
Less :Write-off	21,313	4,919	3,941	3,697	3,208	15,763
Add: Fresh Slippages	29,444	7,318	5,875	20,692	30,313	64,198
Net Increase	-4,880	-304	413	15,959	25,381	41,448
<b>Closing Level of Gross NPAs</b>	<b>56,725</b>	<b>56,421</b>	<b>56,834</b>	<b>72,792</b>	<b>98,173</b>	<b>98,173</b>
Gross NPA Ratio (%)	4.25	4.29	4.15	5.10	6.50	6.50
Less: Cumulative Provisions	<b>29,134</b>	<b>27,752</b>	<b>28,242</b>	<b>32,543</b>	<b>42,366</b>	<b>42,366</b>
Net NPAs	27,591	28,669	28,592	40,249	55,807	55,807
Net NPA Ratio (%)	2.12	2.24	2.14	2.89	3.81	3.81
Provision Coverage Ratio (%)	<b>69.13</b>	<b>69.49</b>	<b>70.48</b>	<b>65.23</b>	<b>60.69</b>	<b>60.69</b>
Slippage Ratio (%)	<b>2.36</b>	<b>2.19</b>	<b>1.76</b>	<b>6.20</b>	<b>9.08</b>	<b>4.81</b>
Credit Cost (%)	<b>1.44</b>	<b>1.01</b>	<b>1.15</b>	<b>2.29</b>	<b>3.64</b>	<b>2.02</b>

# Movement of Impaired Assets

Rs. In Crores

	Mar 15	Jun 15	Sep 15	Dec 15	Mar 16
Gross Advances	13,35,424	13,13,735	13,70,701	14,28,495	15,09,500
Restructured Standard	55,843	55,954	53,452	48,597	39,055
Total Gross NPAs plus Restructured Std.	1,12,568	1,12,375	1,10,286	1,21,389	1,37,228
Net Restructured Std.	52778	53514	51475	46804	37,824
Total Net NPAs plus Net Restructured Std.	80369	82183	80067	87053	93,631
Gross NPA + Restructured Standard to Gross Adv. %	8.43	8.55	8.04	8.50	9.09
Net NPA + Net Restructured Standard to Net Adv. %	6.18	6.42	5.99	6.26	6.40
Slippage from Restructured Book (%)	10.75	6.64	8.12	14.81	22.02

# Outlook on Stressed Assets

Rs. In Crores

Industry	Exposure under Stress (O/S)	Of Which		% Share in Total Credit Portfolio
		5/25 & SDR	Restructured	
Power	4748		1424	0.31
Iron & Steel	4299	644	2628	0.28
Engineering	3574	1936	924	0.24
Oil & Gas	3396			0.22
Construction	2608		1479	0.17
Chemicals	2326		2143	0.15
Textiles	1181		1024	0.08
Transport	915		739	0.06
Food Processing & Beverage	815			0.05
Telecom	807		205	0.05
Ceramic	428		428	0.03
Roads	382		382	0.03
Trading	127			0.01
Others	5747		280	0.38
<b>Total</b>	<b>31352</b>	<b>2579</b>	<b>11655</b>	<b>2.08</b>

Provisions available : Rs.3,383 Crores

CCPB available : Rs.1,149 Crores

# Exposure to Top Stressed Sectors

Rs. In Crores

Industry	FB O/S as on 31.03.2016	Already NPA (%)	5/25 & SDR (%)	Restructured (%)	Remaining Stressed (%)
Power	136455	1.94		1.04	2.43
Iron & Steel	82533	32.71	0.78	3.18	1.24
Textiles	43605	20.27		2.35	0.36
Construction	30688	19.38		4.82	3.68
Roads	18934	19.26		2.02	
<b>Total</b>	<b>312215</b>	<b>15.40</b>	<b>0.21</b>	<b>2.22</b>	<b>1.81</b>

# Digital Initiatives ..... (1)

## Retail

### Mobile Banking

No. of Customers : 2.70 crores  
Transaction Amount : Rs. 38,000 crore

### Internet Banking

No. of customers : 2.55 crores  
Transaction Amount : Rs. 2,25,000 crores

### SBI Exclusif

Allows Omni-channel access to wealth management clients;  
AUM Rs. 362 crore

### SBI InTouch

133 branches opened so far  
(including 7 premier outlets)

### SBI Buddy

28.91 lakh registrations

### SBI Samadhan

Launched on 22<sup>nd</sup> December 2015  
89,150 downloads

### SBI Quick

Helping around 5 lakh customers daily  
140 lakh missed calls during Mar16

### SBI Swayam

Rolled out at more than 6691 branches  
2 crore Pass Books printed

### Cash Deposit Machine

No. of Machines added FY16: 3904  
% Transaction increase: 113.55%

### Contact Centre

More than 4 lakh average number of calls handled daily.

# Digital Initiatives .... (2)

## Government

### Business on e Platform:

Centre: 61%

State: 61%

### Direct Benefit Transfer :

Processed DBT of more than Rs. 56,000 crore.

Sole Banker for LPG subsidy

### e-Governance

29 e-initiatives launched for various State Govts.

### Non Tax Receipt Portal (Bharatkosh)

e-Banking solutions to the Government and facilitating collections for their flagship schemes

### Mobile Banking

No. of Customers: 44,411

Transaction Amount :

~Rs. 58,000 crores

State Bank Anywhere  
Corporate

**SBI e trade-online LC opening facility** for the Ministry of Defence

**e-Tendering Solutions:**  
Provided to Konkan Railways & Delhi Metro

**e-Tourist Visa facility** for nationals of 150 countries through SBI e-pay

Corporate Internet Banking  
No. of Customers: 10.84 lakhs

Avg Daily Transaction

9.51 lakhs

Transaction Amount :

Rs. 54,25,000 crores.

SME Insta Deposit Card (SIDC) YOY Growth 44,851 (17%)

Business Debit Card (BDC) YOY Growth 90,677 (29%)

**Online Fee collection for** major recruitment examinations & other dues for State Govts and PSUs

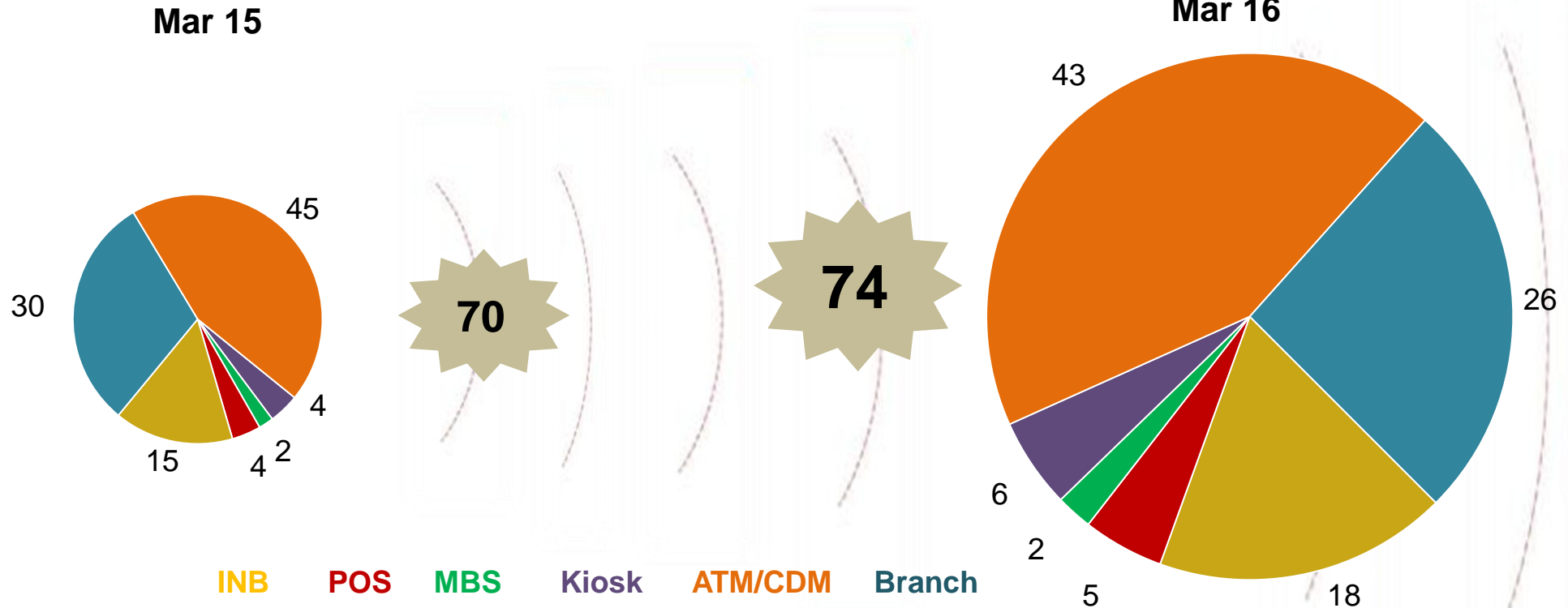
**OROP Arrear Payments:**  
Successfully disbursed first tranche of OROP arrears to 8.04 lakh defence pensioners

## Corporate



# Moving away from Cash to Digital

Break Up of Transactions(%)



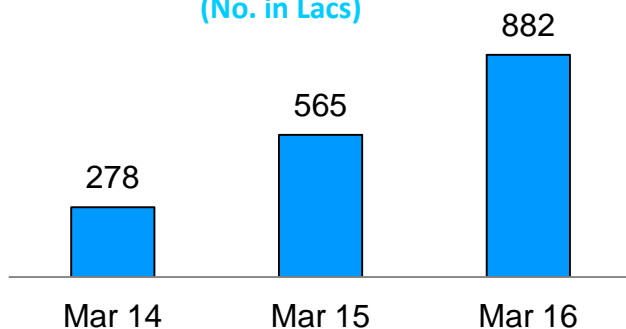
Increasing Share of Digital in an ever expanding pool

# Alternate Channels: Dominant Market Share

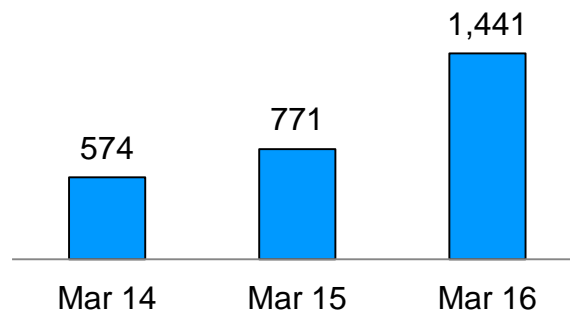
Channel	Market Share (%)
Number of ATMs	25.09
ATM : Amt of Txns	42.66
Number of Debit Cards	28.40
Debit Card Spends	22.75
Number of PoS Terminals	21.85
PoS: Value of Txns	13.10
Mobile Banking: Number of Txns	35.46
Mobile Banking: Value of Txns	32.01

# Expanding Digital Footprint....(1)

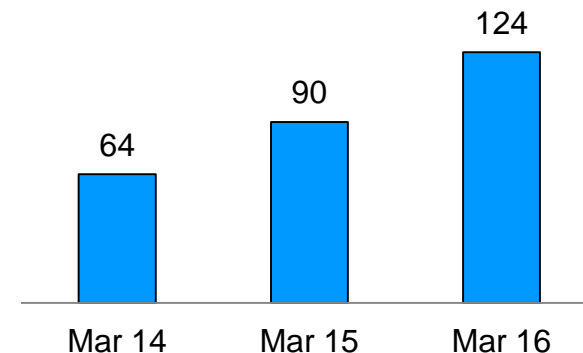
**POS Transactions**  
(No. in Lacs)



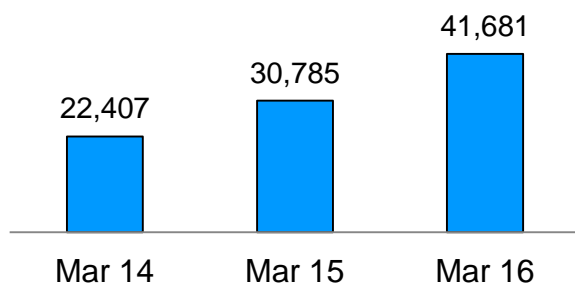
**Mobile Banking Transactions**  
(No.in Lacs)



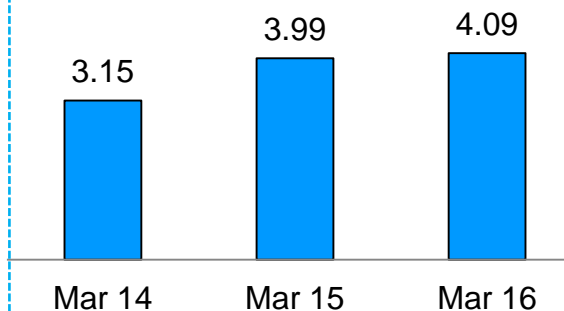
**Internet Banking Transactions**  
(No. in Crores)



**Debit Card spends**  
(Rs. in Crores )



**Contact Centres**  
Avg No. of Calls handled per  
Day (in Lacs)

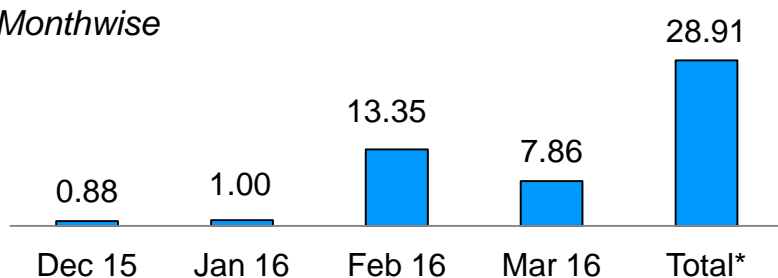


# Expanding Digital Footprint .... (2)



No of Registrations (in lacs)

Monthwise

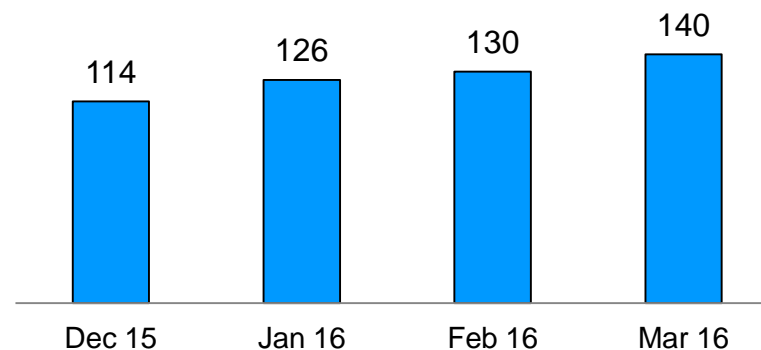


\* Cumulative till 9.5.2016

Users Review ★ ★ ★ ★ ★



No of Calls (lacs)



Users Review ★ ★ ★ ★ ★



No Queue App downloads : 46,406

Users Review ★ ★ ★ ★ ★



Rolled out at more than 6,691 branches.

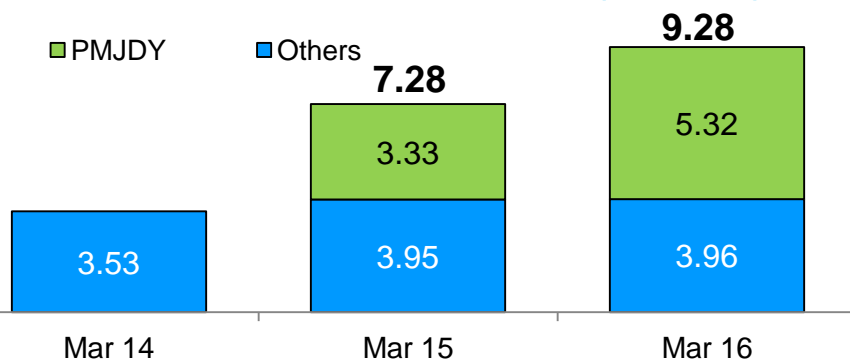
2 crore Pass Books printed

# Our Financial Inclusion ....(1)

## Financial Inclusion Accounts ( No. in Crs)

■ PMJDY

■ Others

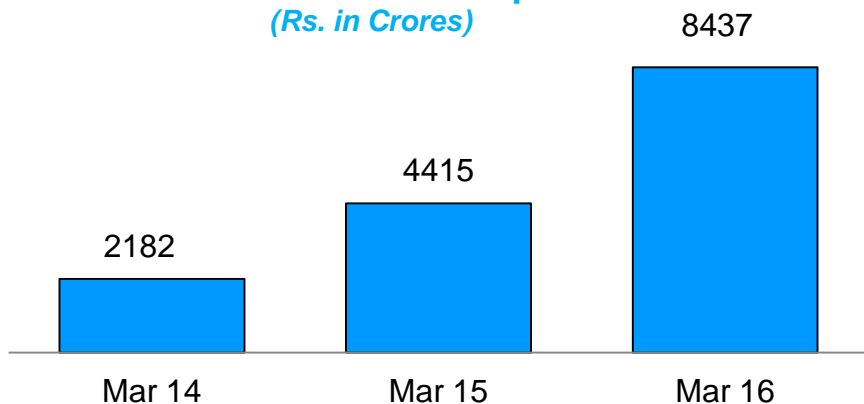


Out of PMJDY A/cs:

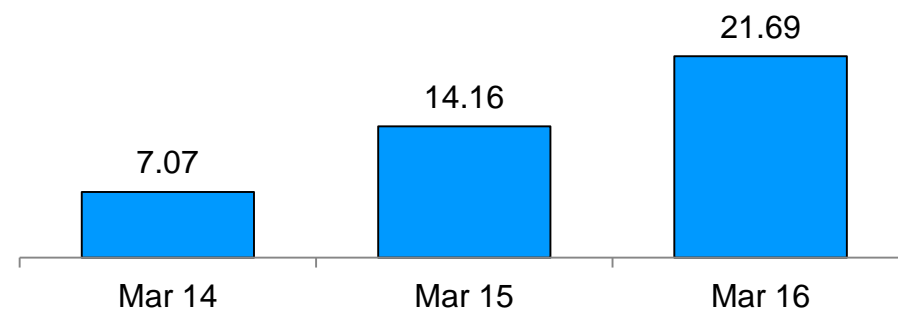
Aadhar seeded A/cs Mar 15: 1.18 crs Mar 16: 2.31 crs

Rupay Cards issued Mar 15: 3.00 crs Mar 16: 4.21 crs

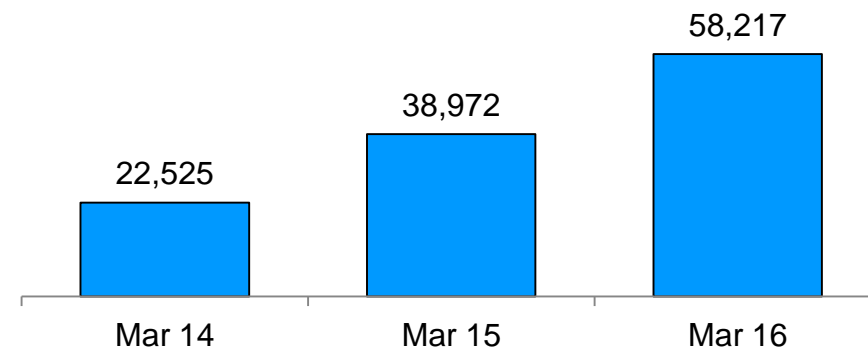
## Financial Inclusion Deposits (Rs. in Crores)



## Transactions through BC Channel (No. in Crores)

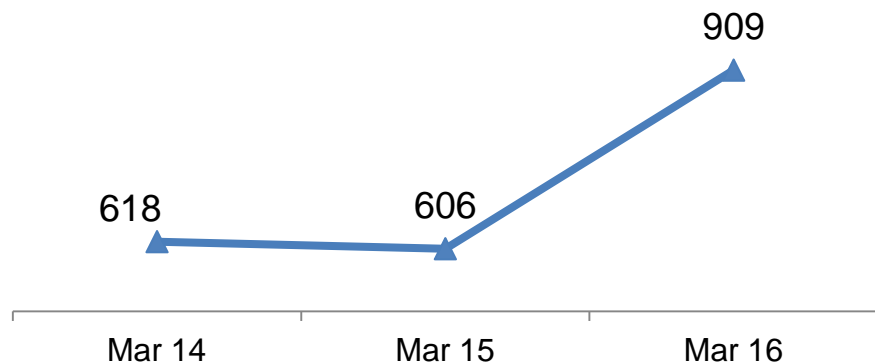


## Transactions Amount (Rs. in Crores)

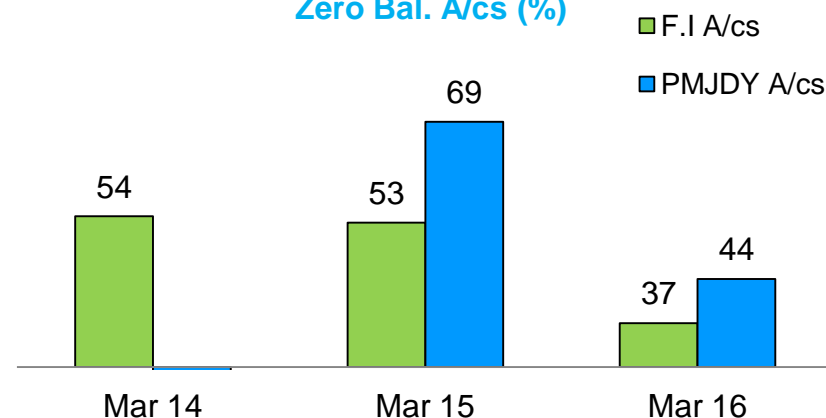


# Our Financial Inclusion .... (2)

Average Balance (Rs.)



Zero Bal. A/cs (%)



## Financial Literacy

RSETIs ( Total Numbers:116)	FY16	Cumulative
No of Training Programms held	2,827	12,840
No of Youth trained	75,000	3,40,688
No of Youth Settled	26,290	1,60,607
Financial Literacy Centers (Total numbers: 232)		
No of Out door activities	8,855	37,734
No of Persons availed FLC Services	8,47,814	25,87,127
No of person converted to customers	1,56,642	4,18,913

## Social Security Schemes

(Enrolment up to 31.03.2016) (in Lacs)

Pradhan Mantri Suraksha Bima Yojana:	149.62
Pradhan Mantri Jeevan Jyoti Bima Yojana:	38.19
Atal Pension Yojana:	3.31

# SBI on Social Media

**SBI ranked No.1 among Top 100 Banks using Social Media by The Financial Brand in their list of “Power 100 Ranks – Banks”**



SBI Online is the world's 8th most visited banking site.



Highest number of likes across all banks in the world - 53.37 Lakhs



Highest number of followers across all Indian banks

LinkedIn Followers -2.22 Lakhs



YouTube Subscribers -16.5K



YouTube Views- 100 Lakhs

Pinterest Followers -1700



Second Highest number of followers across all Indian banks

Twitter Followers -5.59 Lakh



Instagram Followers -58K

# SBI....If Merged

	<b>SBI</b>	<b>All Associate Banks</b>	<b>Merged Entity</b>
	<b>FY 16</b>	<b>FY 16</b>	<b>FY 16</b>
Net Profit ( Rs in crore)	9,951	1,639	11,589
CAR %	13.12	11.59	12.66*
Gross NPA	98,173	23,796	1,21,969
Gross NPA %	6.50	5.98	6.40
Net NPA	55,807	13,087	68,894
Net NPA %	3.81	3.39	3.73
Restructured Advances (Rs in crore)	66,117	35,396	94,569
PCR %	60.69	60.03	60.56

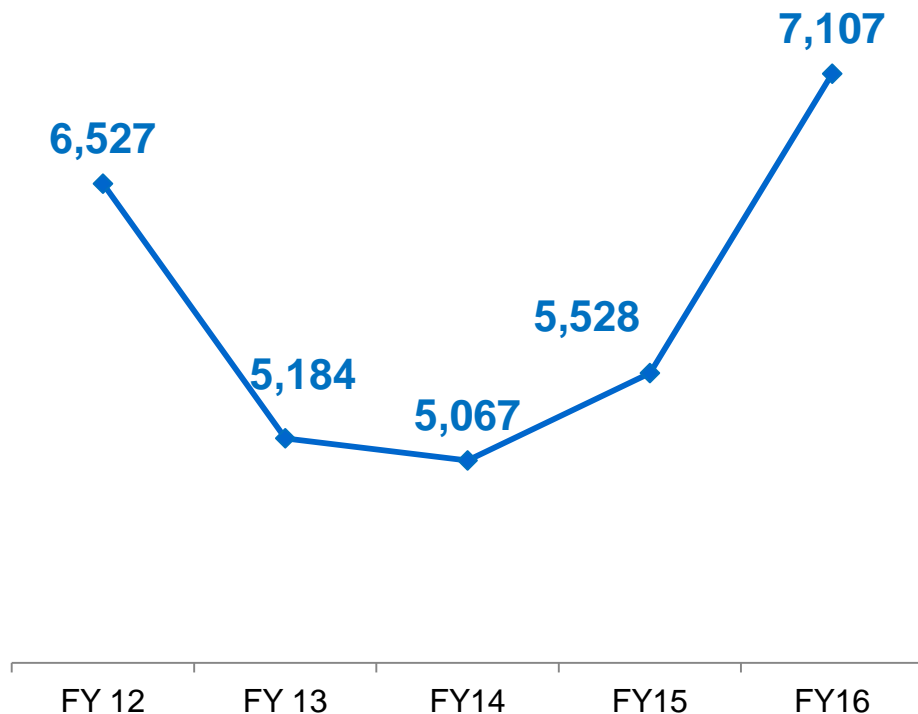
\* Not included in calculations:

- Equity capital of Rs 1,000 crore of Bharatiya Mahila Bank
- Revaluation of Assets
  - Associate Banks Rs.745 crore approx.
  - State Bank of India Rs. 10,000 crore approx.

If Included, will improve CAR by over 85 bps



## New Business Premium (Rs crore)



- Maintains market leadership amongst private sector with Total New Business Premium of Rs 7107 crores (28.5% growth over previous year)
- Growth led by bancassurance channel with 52% growth to reach NBP of Rs 3213 crores
- Covered over 60 lakh lives under Prime Minister's Jeevan Jyoti Yojana
- Performance in quality parameters amongst the best in the industry
  - 13<sup>th</sup> Month Persistency at 77%
  - Misselling Complaints Ratio 0.48%
- Profit after Tax increased by 5% to Rs 861 crores
- Solvency Margin healthy at 216% against regulatory requirement of 150%

# SBI General

- GWP growth 29% against Industry Growth 14%
- Investment Income grew by 27% YoY from Rs.207 cr Last Year to Rs.264 cr.
- Growth 29.4% against 13.8% Industry
- No. 1 Bancassurer in the Industry
- Personal Accident - 2<sup>nd</sup> position in Industry and among Private Insurers
- Fire - 2<sup>nd</sup> position among Private Insurers & 6<sup>th</sup> in the Industry
- Crop business has crossed Rs. 100 Crores mark
- Health business share has increased from 6% to 11% within overall SBIG portfolio
- iAAA rating from ICRA for Claim Paying Ability
- Accolades
  - Marketing Initiative of the Year 2015 by India Insurance Awards
  - 50 Most Influential Digital Media Professionals 2015 by World Marketing Congress

# SBI Capital Markets

- Significantly improved ranking from 14 to 2 as per **Bloomberg India Domestic bonds** and from 18 to 9 in 'Debt Private Placement' as per **Prime Database**
- Ranked **No 1 in Rights Issues for FY15** (size as well as no. of issues), having handled 7 out of the 14 issues in the market as per **Prime database**
- Ranked **No.1 in the India Loans MLA** with market share of 58.1% (in INR) – Bloomberg
- **Significant inroads in M&A transactions** - Rs 40000 Crs.
- **Large mandates in Infra space** : - Jawaharlal Nehru Port Trust (JNPT), Mytrah Energy (India) Limited, Chambal Fertilizers Ltd.

# SBI Funds Management

- ▶ SBI MF break into **top 5 Fund** Houses in the country
- ▶ SBI MF had highest absolute AAUM growth in the Industry with a growth of **42% YOY** compared to industry average of **14%**.
- ▶ SBI MF market share grew by **1.59 % to 7.89 %** in FY 16.

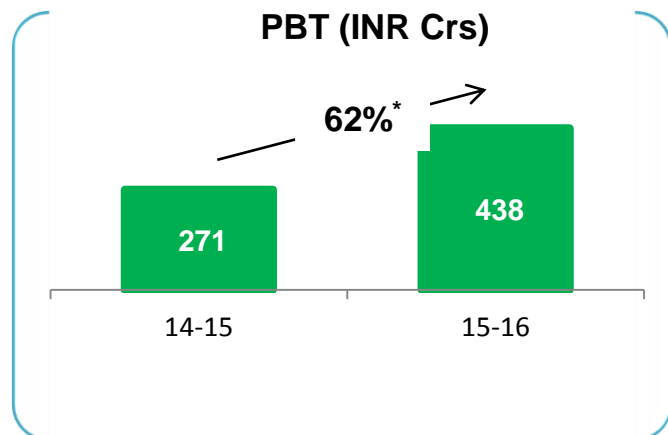
**Digital solutions & customer service** - Launched dedicated app **SBIMF InvesTap**, industry first fund specific app **SBI Savings Fund & Family Solutions** –for goal based investment planning, a digital tool.

Activated outbound call centre and offered enhanced investor servicing features in companies products

SBIMF funds has been consistently outperforming broader markets across varying time horizons ,  
Important media and industry recognition for FY16

- ▶ **‘The Best Fund House in India’ by Asian Investor**
- ▶ **‘The Best Long Term Equity Asset Management House’ by India Today Money**
- ▶ **‘The Best Debt Fund house’ runner-up by Outlook Money**

# SBI Cards and Payment Services



\* Previous year nos include one-off accounting change impact of Rs 90 Crs. Growth excluding one-off is 21%

- ⇒ **Strong business performance . . . PBT up 62% YoY**
- ⇒ **Strong market positioning**
  - 3<sup>rd</sup> largest card base with 15% market share
  - Moved from 5<sup>th</sup> → 4<sup>th</sup> rank on spends with 12% share
- ⇒ **Consistently outperformed industry with 30+% growth in spends**

## SBI Card Key Metrics

❶ **3.6 Mn card base**

❷ **INR 287Bn annual spends #**

❸ **New accounts**

❹ **Receivables**

YoY%

↑15%

↑36%

↑20%

↑29%

## New launches

- “Simply click” card for generation which is always on-line
- New Co-branded card with Federal Bank, Lakshmi Vilas bank, Capital One



## Awards & Accolades

- ✓ “Simply Click” card awarded best card program @ customer fest 2016 & Mastercard innovations award’16
- ✓ International Gartner award for new CRM tool
- ✓ Best Data quality in NBFC segment @ 8<sup>th</sup> Annual credit information conference
- ✓ SBI Corporate card awarded for outstanding portfolio growth by VISA

# Retail and corporate spends. Total spends with cross sell spends INR 309Bn

# Balance Sheet (Solo)

Rs. In Crores

Liabilities			
	Mar 15	Mar 16	YOY Growth (%)
Capital	747	776	3.98
Reserves and Surplus	127,692	143,498	12.38
Deposits	1,576,793	1,730,722	9.76
Borrowings	205,150	224,191	9.28
Other Liabilities & Provisions	137,698	159,876	16.11
<b>Total Liabilities</b>	<b>2,048,080</b>	<b>2,259,063</b>	<b>10.30</b>
Assets			
	Mar 15	Mar 16	YOY Growth (%)
Cash & balances with RBI	1,15,884	1,29,629	11.86
Balance with Banks & Money at Call and Short Notice	38,872	37,838	-2.66
Investments	4,81,759	4,77,097	-0.97
Net Advances	13,00,026	14,63,700	12.59
Fixed Assets	9,329	10,389	11.36
Other Assets	1,02,210	1,40,408	37.37
<b>Total Assets</b>	<b>20,48,080</b>	<b>22,59,063</b>	<b>10.30</b>

# Balance Sheet (Consolidated)

Rs. In Crores

Liabilities			
	Mar 15	Mar 16	YOY Growth (%)
Capital	747	776	3.98
Reserves and Surplus	1,60,641	1,79,816	11.94
Minority Interest	5,497	6,267	14.01
Deposits	20,52,961	22,53,858	9.79
Borrowings	2,44,663	2,58,214	5.54
Other Liabilities & Provisions	2,35,601	2,71,966	15.43
<b>Total Liabilities</b>	<b>27,00,110</b>	<b>29,70,898</b>	<b>10.03</b>
Assets			
	Mar 15	Mar 16	YOY Growth (%)
Cash & balances with RBI	1,44,288	1,60,425	11.18
Balance with Banks & Money at Call and Short Notice	44,194	43,735	-1.04
Investments	6,73,507	7,05,189	4.70
Net Advances	16,92,211	18,70,261	10.52
Fixed Assets	12,379	15,256	23.24
Other Assets	1,33,531	1,76,033	31.83
<b>Total Assets</b>	<b>27,00,110</b>	<b>29,70,898</b>	<b>10.03</b>

# Awards & Accolades



Guinness Book of World Records recognized Bank's Contribution for the PAHAL(DBTL), GOI, Scheme for which SBI is sole sponsor Bank

Best Bank in India by Global Finance, NewYork

Best Large Bank and Banker of the Year by Business World, Mumbai

Best Analytics Award by Finnoviti, Mumbai

"Hellen Keller Award 2015 for Provision of Employment of differently abled people

Best Central PSU- Financial Service by 7<sup>th</sup> India Pride Awards

IDBRT Best Bank Award for (i) Electronic Payment Systems & (ii) Managing IT Infrastructure

## Gartner Cool Business Awards

- Most Innovative Digital Customer Service- SbiINTOUCH Branch
- Most Innovative New Digital Product -SBI Quick



**Thank You**