



Leading the Cashless
revolution in India

#CashKiAadatBadlo

Instant Funds Transfer • Secure e-Wallet Services
Paperless Transactions • Virtual Utility & Bill Payments
No Waiting in Queues • Anytime, Anywhere Bookings
Higher Purchasing Power



Quarterly Results 9MFY17

Analyst Presentation

10.02.2017

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

Sustained Operating Performance

Rs. In Crores

	Q3FY17	Q3FY16	YOY %
Interest Income	43,926	40,644	8.07
Other Income	9,662	6,087	58.73
Total Income	53,588	46,731	14.67
Interest Expenses	29,174	26,947	8.26
Net Interest Income	14,752	13,697	7.70
Operating Expenses	11,870	10,186	16.53
Operating Profit	12,543	9,598	30.69

	9MFY17	9MFY16	YOY %
Interest Income	1,28,126	1,21,057	5.84
Other Income	25,133	17,260	45.62
Total Income	1,53,259	1,38,317	10.80
Interest Expenses	84,337	79,263	6.40
Net Interest Income	43,789	41,794	4.77
Operating Expenses	34,101	29,988	13.72
Operating Profit	34,821	29,066	19.80

Provisions and Net Result

Rs. In Crores

	Q3FY17	Q3FY16	YOY %		9MFY17	9MFY16	YOY %
Operating Profit	12,543	9,598	30.69		34,821	29,066	19.80
Total Provisions	9,933	8,483	17.10		27,152	20,379	33.24
Loan Loss	7,245	7,645	-5.23		21,254	14,845	43.17
Standard Assets	1,364	175			2,211	1,162	90.23
Investment Depreciation	100	26			220	155	41.57
Other Provisions	235	104	125.68		568	147	
Income Tax	990	533	85.75		2,900	4,069	-28.75
Net Profit	2,610	1,115	134.01		7,669	8,687	-11.71

Interest Income / Expenses

Rs. In Crores

	Q3FY17	Q3FY16	YOY %
Interest on Loans	29,831	28,860	3.36
Interest on Resources	13,097	10,814	21.12
Other Interest income	997	970	2.78
Total Interest Income	43,926	40,644	8.07

9MFY17	9MFY16	YOY %
89,649	86,424	3.73
35,564	31,812	11.79
2,913	2,821	3.26
1,28,126	1,21,057	5.84

Interest on Deposits	27,046	24,919	8.53
Interest on Borrowings	1,046	1,120	-6.60
Other Interest paid	1,082	908	19.19
Total Interest Expenses	29,174	26,947	8.26

78,335	73,762	6.20
2,838	2,727	4.05
3,164	2,773	14.09
84,337	79,263	6.40

Robust Growth in Non-Interest Income

Rs. In Crores

	Q3FY17	Q3FY16	YOY %
Fee Income	4,011	3,509	14.30
Profit/Loss on Sale of Investments	3,969	1,235	221.29
Forex Income	591	464	27.44
Dividend Income	0	1	
Misc Income	1,091	878	24.32
<i>of which: Recovery in w/o accounts</i>	712	545	30.54
Total Non Interest Income	9,662	6,087	58.73

9MFY17	9MFY16	YOY %
11,725	9,865	18.86
8,983	3,602	149.42
1,799	1,314	36.89
295	81	
2,331	2,399	-2.82
1,944	1,602	21.34
25,133	17,260	45.62

Stable Fee Income

Rs. In Crores

	Q3FY17	Q3FY16	YOY %
Fee Income	4,011	3,509	14.30
<i>of which :</i>			
<i>Loan Processing Charges</i>	594	791	-24.84
<i>Commission on Govt. Business</i>	460	473	-2.65
<i>Commission on LC/BG</i>	863	808	6.82
<i>Transaction Fees</i>	715	819	-12.73
<i>Cross Sell</i>	200	110	81.79
<i>Misc Fee Income</i>	1,179	509	131.73

9MFY17	9MFY16	YOY %
11,725	9,865	18.86
1,577	1,764	-10.55
1,545	1,509	2.36
2,296	2,303	-0.30
2,330	2,453	-5.02
497	296	67.86
3,480	1,540	126.03

Investing in Our Future Growth

Rs. In Crores

	Q3FY17	Q3FY16	YOY %
Staff Expenses	7,137	6,123	16.57
Overheads	4,733	4,063	16.47
Operating Expenses	11,870	10,186	16.53
Cost to Income Ratio			

	9MFY17	9MFY16	YOY %
	20,247	18,171	11.42
	13,854	11,817	17.24
34,101	29,988	13.72	
49.48	50.78	-130 bps	

	Past 12 Months
Branches opened	667
ATMs Installed	1,501
POS Installed	1,21,009
Employees joined	7,367
Retirement / other exit	12,748
Staff Strength as on 31.12.2016	2,00,820

Containing Operating Expenses

Rs. In Crores

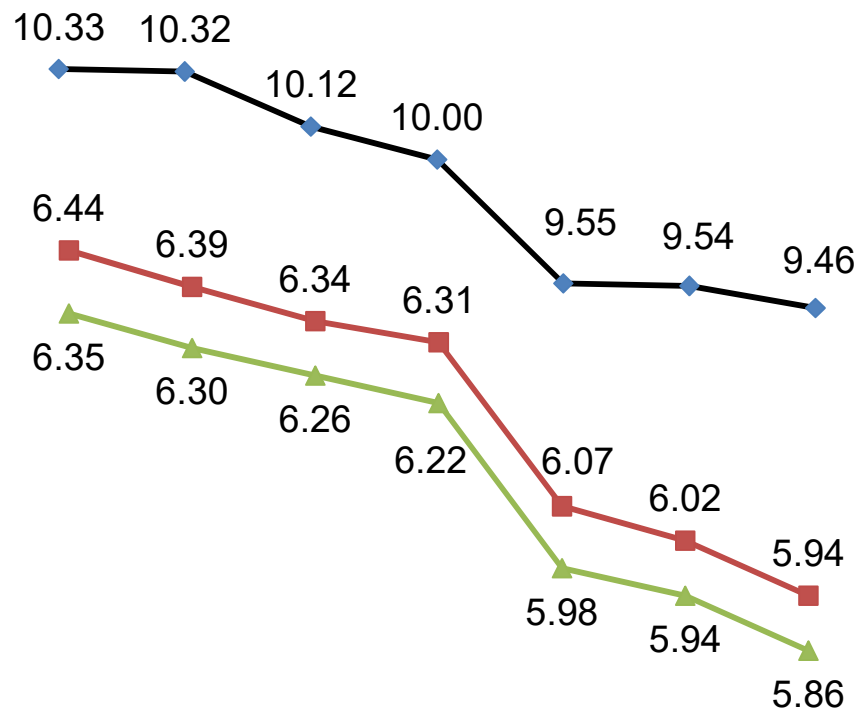
	Q3FY17	Q3FY16	YOY %
Staff Expenses	7,137	6,123	16.57
<i>of which : Salary</i>	5,483	4,924	11.35
<i>Contribution for Employees</i>	1,654	1,198	38.02
Overheads	4,733	4,063	16.47
<i>of which:</i>			
<i>Rent, Taxes and Lighting</i>	945	928	1.85
<i>Depreciation</i>	472	433	9.12
<i>Printing and Stationery</i>	78	67	16.04
<i>Postage & Telecommunications</i>	215	157	36.46
<i>Repairs and Maintenance to Bank's Property</i>	134	146	-8.09
<i>Travelling & Halting</i>	205	208	-1.79
<i>Insurance</i>	499	429	16.29
<i>ATM /CDM/POS/ Debit Card / Other Tech Expenses</i>	1,170	1,008	16.05
<i>Net Service Tax Paid</i>	187	158	18.22
<i>BC/BF Expenses</i>	109	69	58.68
<i>Misc.Expenditure</i>	719	460	56.39
Operating Expenses	11,870	10,186	16.53

9MFY17	9MFY16	YOY %
20,247	18,171	11.42
15,879	14,294	11.09
4,368	3,877	12.67
13,854	11,817	17.24
2,879	2,728	5.51
1,393	1,282	8.68
235	224	4.81
502	460	9.15
449	431	4.20
602	590	1.95
1,435	1,272	12.78
3,659	2,879	27.10
514	408	26.11
308	202	52.55
1,879	1,341	40.09
34,101	29,988	13.72

Key Performance Indicators : Performance Ratios

Yield & Costs (%)

◆ YOA ■ COF ▲ COD

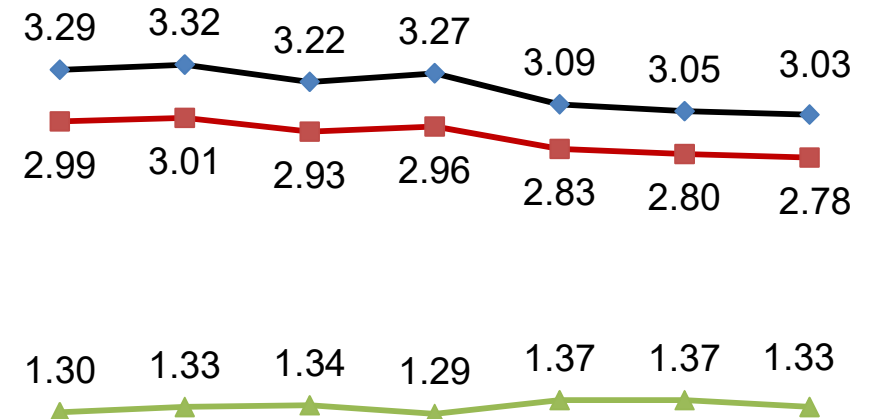


Jun 15 Sep 15 Dec 15 Mar 16 Jun 16 Sep 16 Dec 16

Not to scale

Net Interest Margin (%)

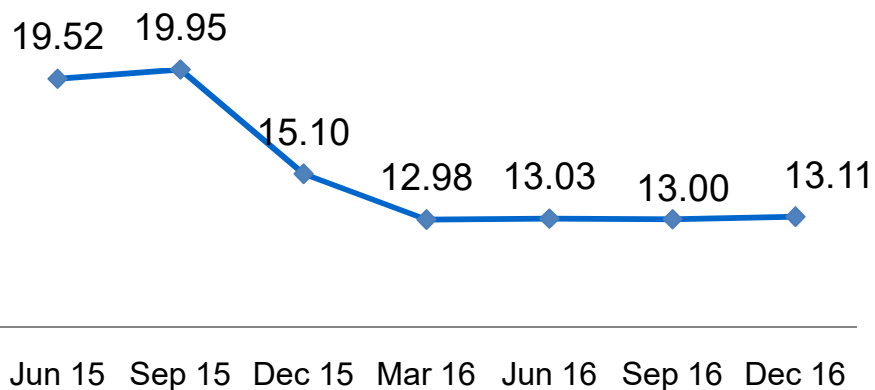
◆ Domestic ■ Whole Bank ▲ Foreign



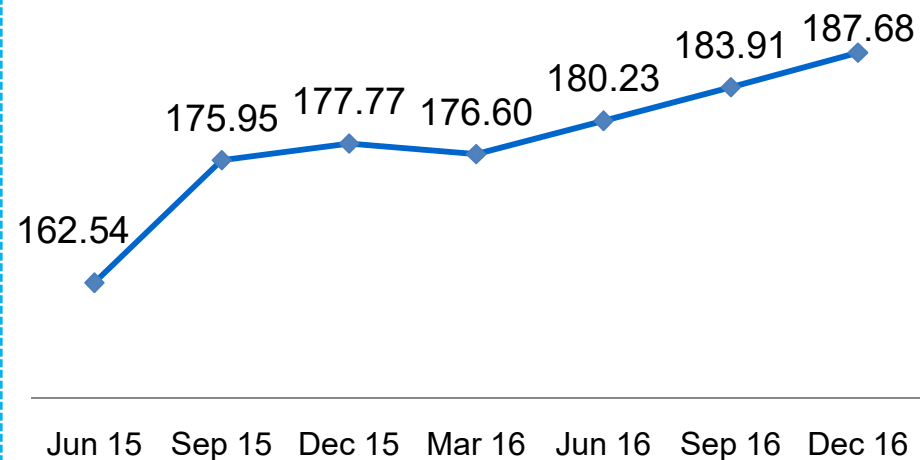
Jun 15 Sep 15 Dec 15 Mar 16 Jun 16 Sep 16 Dec 16

Other Performance Ratios

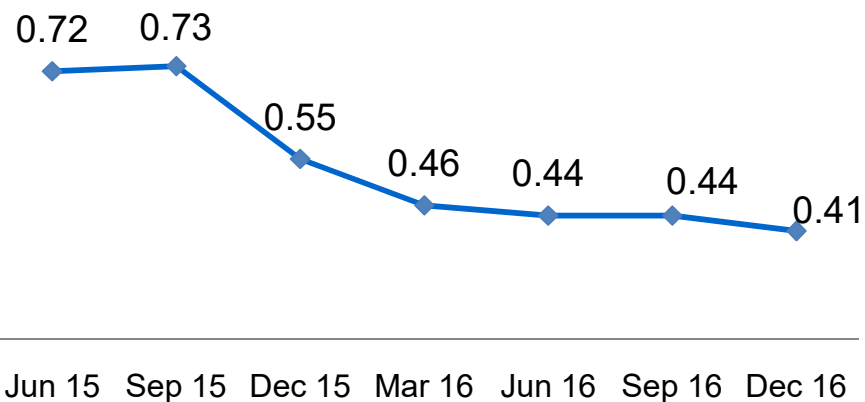
Earnings Per Share (Rs)



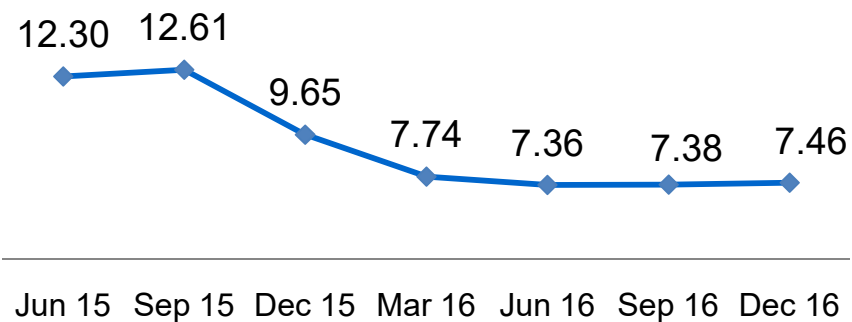
Book Value per Share (Rs)



ROA (%)



ROE (%)



Sustained CASA growth driving liability franchise

	Dec 16	YoY Growth (%) Dec 16 Over Dec 15	Dec 15	YoY Growth (%) Dec 15 Over Dec 14	Rs. In Crores
Total Deposits	20,40,778	22.10*	16,71,416	10.68	
Foreign Offices	89,053	-3.54	92,319	-0.03	
Domestic	19,51,725	23.60	15,79,097	11.38	
Market Share Domestic	18.15%	74 bps	17.41%	57 bps	
TD	10,43,190	15.30	9,04,794	11.14	
CA	1,36,107	28.49	1,05,925	12.25	
SB	7,72,429	35.90	5,68,378	11.61	
CASA	9,08,536	34.74	6,74,303	11.71	
CASA Ratio	46.55%	385 bps	42.70%	12 bps	

*YOY growth is 22.82% if FCNR (B) Redemption of Rs.12,046 Crore is factored

Daily Average CASA Ratio – Dec 16: 42.66%

Diversified Asset Portfolio

Rs. In Crores

	Dec 16	Mar 16	Dec 15	YTD Gr %	YOY Gr %
Domestic Advances	12,11,628	12,42,683	11,62,794	-2.50	4.20
Commercial Paper (CP)	45,056	13,094	33,170	244.10	35.83
Corporate Bonds (CB)	48,542	41,152	41,240	17.96	17.71
Domestic Total	13,05,226	12,96,929	12,37,204	0.64	5.50
Advances in Foreign Offices	2,85,536	2,66,817	2,65,702	7.02	7.46
FCNR (B) Loans	6,609	18,498	18,470	-64.27	-64.22
Foreign Offices Excl FCNR (B) Loans	2,78,927	2,48,319	2,47,232	12.33	12.82
Whole Bank	15,84,153	15,45,248	14,84,435	2.52	6.72

Diversified Loan Portfolio

Rs. In Crores

	Dec 16	YoY Growth (%) Dec 16 Over Dec 15	Dec 15
Total Advances	14,97,164	4.81	14,28,495
Foreign Offices	2,85,536	7.46	2,65,702
Domestic	12,11,628	4.20	11,62,794
Market Share Domestic	16.21%	-4 bps	16.25%
Large Corporate	3,08,283	2.36	3,01,166
Mid Corporate	2,04,200	-4.48	2,13,777
SME	1,61,829	-11.04	1,81,922
AGRI	1,25,068	3.27	1,21,102
Retail	3,62,219	17.50	3,08,266

Diversified Industry Portfolio

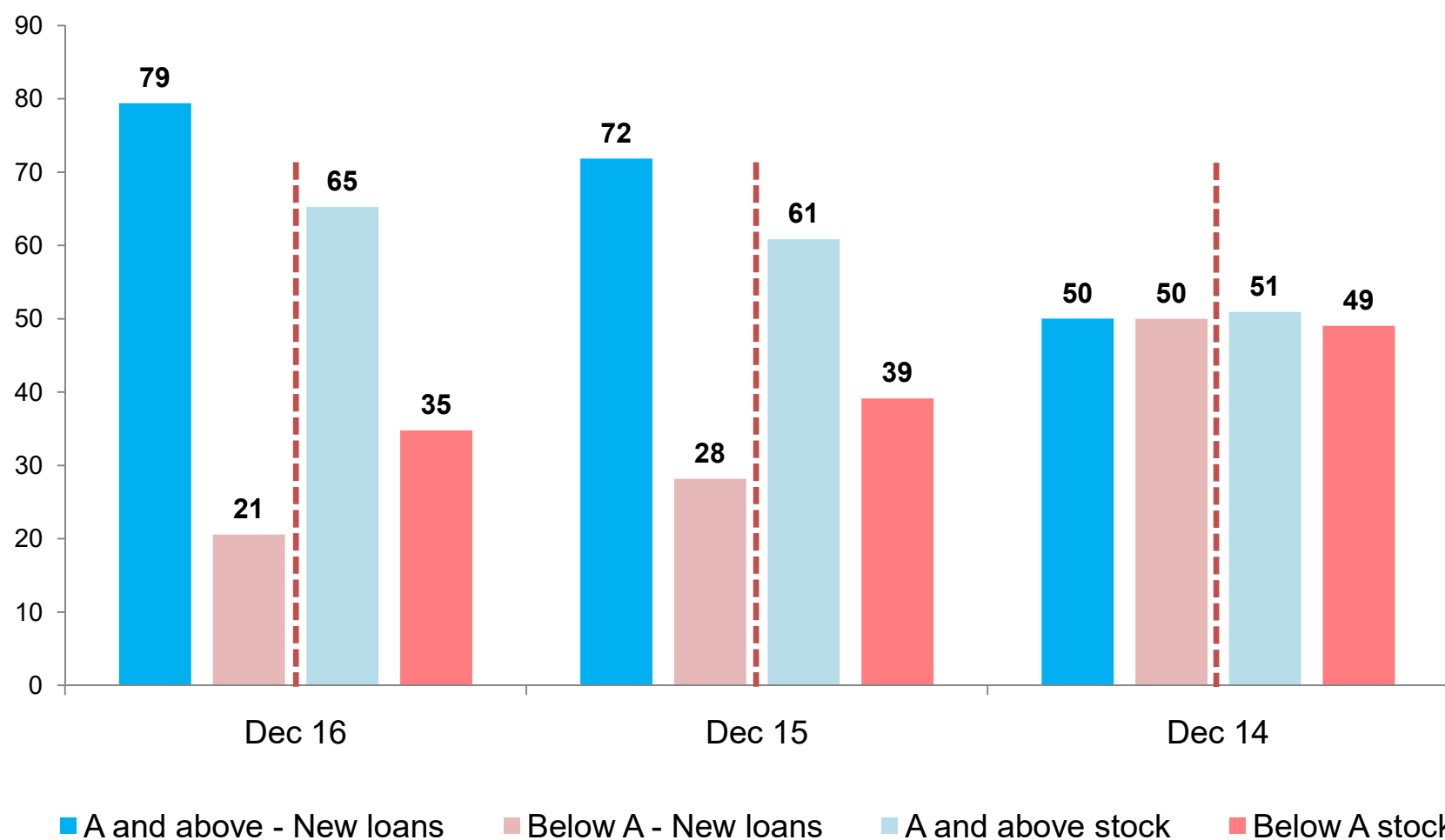
Domestic Fund Based Outstanding

Rs. In Crores

	Dec 16		Mar 16		Dec 15		Dec 16	
	Level	% Share	Level	% Share	Level	% Share	YTD Gr %	YOY Gr %
Infrastructure	2,07,394	17.12	2,07,522	16.70	2,01,426	17.32	-0.06	2.96
<i>of which: Power</i>	1,43,075	11.81	1,36,455	10.98	1,28,970	11.09	4.85	10.94
<i>Telecommunication</i>	18,540	1.53	21,445	1.73	22,897	1.97	-13.55	-19.03
<i>Roads & Ports</i>	16,607	1.37	18,934	1.52	18,576	1.60	-12.29	-10.60
<i>Other Infrastructure</i>	29,172	2.41	30,688	2.47	30,982	2.66	-4.94	-5.84
Services	95,359	7.87	1,08,507	8.73	90,222	7.76	-12.12	5.69
Iron & Steel	77,905	6.43	82,533	6.64	79,401	6.83	-5.61	-1.88
Trade	60,336	4.98	69,209	5.57	62,087	5.34	-12.82	-2.82
Textiles	34,939	2.88	43,605	3.51	41,310	3.55	-19.87	-15.42
Petroleum & Petrochemicals	28,418	2.35	36,638	2.95	30,067	2.59	-22.44	-5.48
Engineering	21,304	1.76	28,491	2.29	27,950	2.40	-25.23	-23.78
Comm. Real Estate	26,666	2.20	23,037	1.85	22,497	1.93	15.76	18.53
Other Industries	1,72,019	14.20	1,90,679	15.34	1,78,466	15.35	-9.79	-3.61
Home Loans	2,12,600	17.55	1,90,552	15.33	1,79,683	15.45	11.57	18.32
Auto Loans	44,536	3.68	38,549	3.10	37,119	3.19	15.53	19.98
Other Retail Loans	1,05,083	8.67	97,974	7.88	91,463	7.87	7.26	14.89
Agriculture	1,25,068	10.32	1,25,387	10.09	1,21,102	10.41	-0.25	3.27
Total Domestic Advances	12,11,628	100.00	12,42,683	100.00	11,62,794	100.00	-2.50	4.20

Improving Risk profile

In percentages

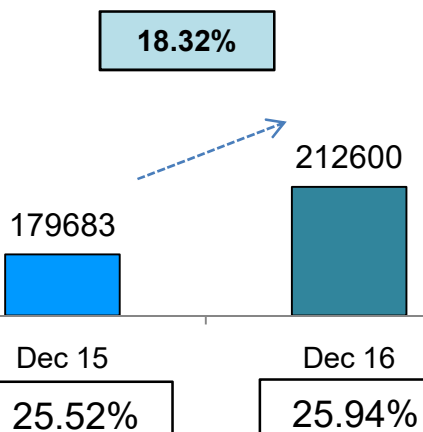


79% of New Connections are PSUs or rated A & above

Strong Retail Franchise

Rs. In Crores

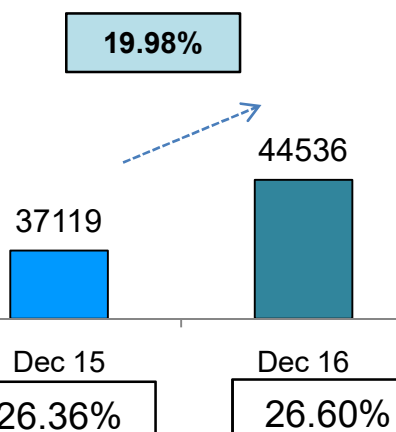
Home Loans



Market Share

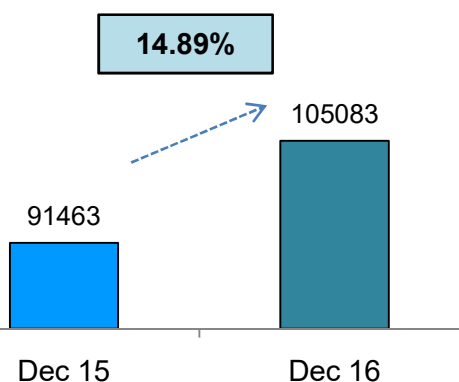
	Dec 15 (%)	Dec 16 (%)
Avg LTV	52.27	52.60
NPA Ratio	0.71	0.49

Auto Loans



	Dec 15 (%)	Dec 16 (%)
NPA Ratio	0.91	0.48

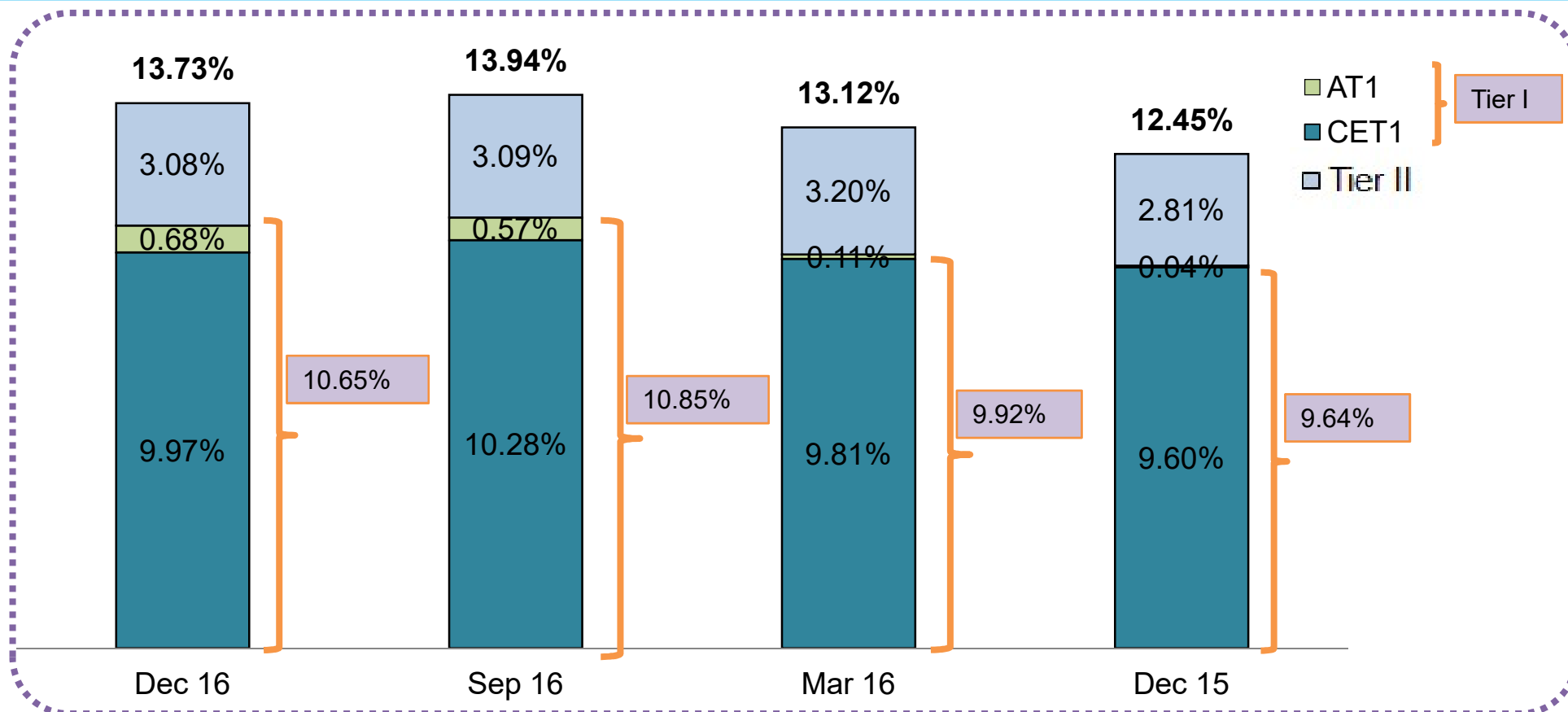
Other P-Segment Loans



Total P-Segment

	Dec 15 (%)	Dec 16 (%)
NPA Ratio	1.02	0.66

We Remain Well Capitalized



Major Contribution to Capital

- AT1 Capital raised in Q3FY17: Rs. 2,500 Cr; in 9MFY17: Rs.9,100 Cr
- Realisation target from Non Core Assets / Strategic Investments achieved (Rs.3,000 Cr) - Rs.907 Cr in Q1FY17 & Rs.1,755 Cr in Q3FY17.
- Capital infusion from GoI Rs. 5,681 Cr in Q4FY17 so far.

Retained Earnings (Net of Notional Dividend) for 9MFY17 will add 40 bps to CAR and Capital Infusion Rs. 5681 Crores by GoI has added 39 bps to the CAR

Asset Quality : Gross NPAs: Segment wise (1/3)

Rs. In Crores

Sector	Dec 16		Sep 16		Dec 15	
	NPA	Ratio%	NPA	Ratio%	NPA	Ratio%
Large Corporate	26,946	8.70	23,249	7.41	8,121	2.64
Mid Corporate	44,674	20.82	44,739	20.77	30,710	14.33
SME	17,194	8.63	17,743	9.20	17,785	8.41
Agri	7,407	5.93	8,399	6.53	10,329	8.50
Retail	2,380	0.66	3,225	0.92	3,154	1.02
International	9,571	3.35	8,428	3.01	2,693	1.01
Total	1,08,172	7.23	1,05,783	7.14	72,792	5.10

Asset Quality : Movement of NPAs (2/3)

Rs. In Crores

	9MFY17	Q3FY17	Q2FY17	FY16	9MFY16	Q3FY16
Opening Level of Gross NPAs	98,173	1,05,783	1,01,541	56,725	56,725	56,834
Less :Recovery	3,994	1,003	1,344	4,389	2,761	659
Less: Up gradation	2,434	1,059	206	2,598	2,501	378
Less :Transfer to AUCA	16,579	5,906	6,060	15,763	12,556	3,697
Add: Increase in O/s	3,690	172	1,511			
Add: Fresh Slippages	29,316	10,185	10,341	64,198	33,885	20,692
Gross Addition (Increase in O/s + Slippages)	33,006	10,357	11,852	64,198	33,885	20,692
Net Increase	9,999	2,389	4,242	41,448	16,068	15,959
Closing Level of Gross NPAs	1,08,172	1,08,172	1,05,783	98,173	72,792	72,792
Gross NPA Ratio (%)	7.23	7.23	7.14	6.50	5.10	5.10
Less: Cumulative Provisions	46,742	46,742	45,770	42,366	32,543	32,543
Net NPAs	61,430	61,430	60,013	55,807	40,249	40,249
Net NPA Ratio (%)	4.24	4.24	4.19	3.81	2.89	2.89
Provision Coverage Ratio (%)	62.87	62.87	62.12	60.69	65.23	65.23
Slippage Ratio (%)	2.59	2.70	2.74	4.81	3.38	6.20
Credit Cost (%)	1.88	1.92	2.03	2.02	1.48	2.29

Asset Quality : Impaired Assets (3/3)

Rs. In Crores

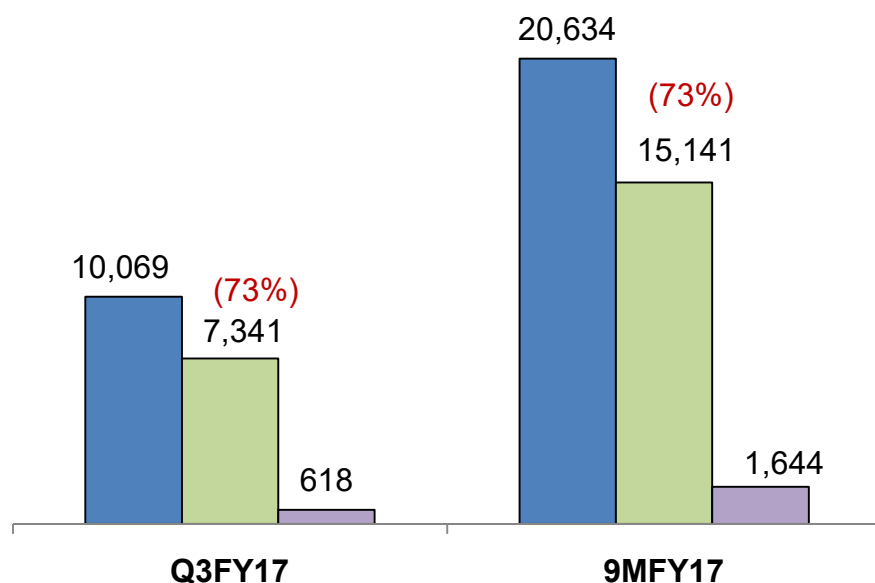
	Dec 16	Sep 16	June 16	Dec 15	Sep 15
Gross Advances	14,97,164	14,81,832	14,63,690	14,28,495	13,70,701
Restructured Standard	34,628	36,570	36,551	48,597	53,452
Total Gross NPAs plus Restructured Std.	1,42,800	1,42,353	1,38,092	1,21,389	1,10,286
Gross NPA + Restructured Standard to Gross Advances (%)	9.54	9.61	9.43	8.50	8.04
Net NPA + Net Standard Restructured to Net Advances (%)	6.63	6.74	6.56	6.26	6.44
Slippages from Restructured Book (%)	12.56	15.82	8.17	14.81	8.12

Stressed Standard Assets Provision	6,020
Counter Cyclical Provision Buffer	1,149

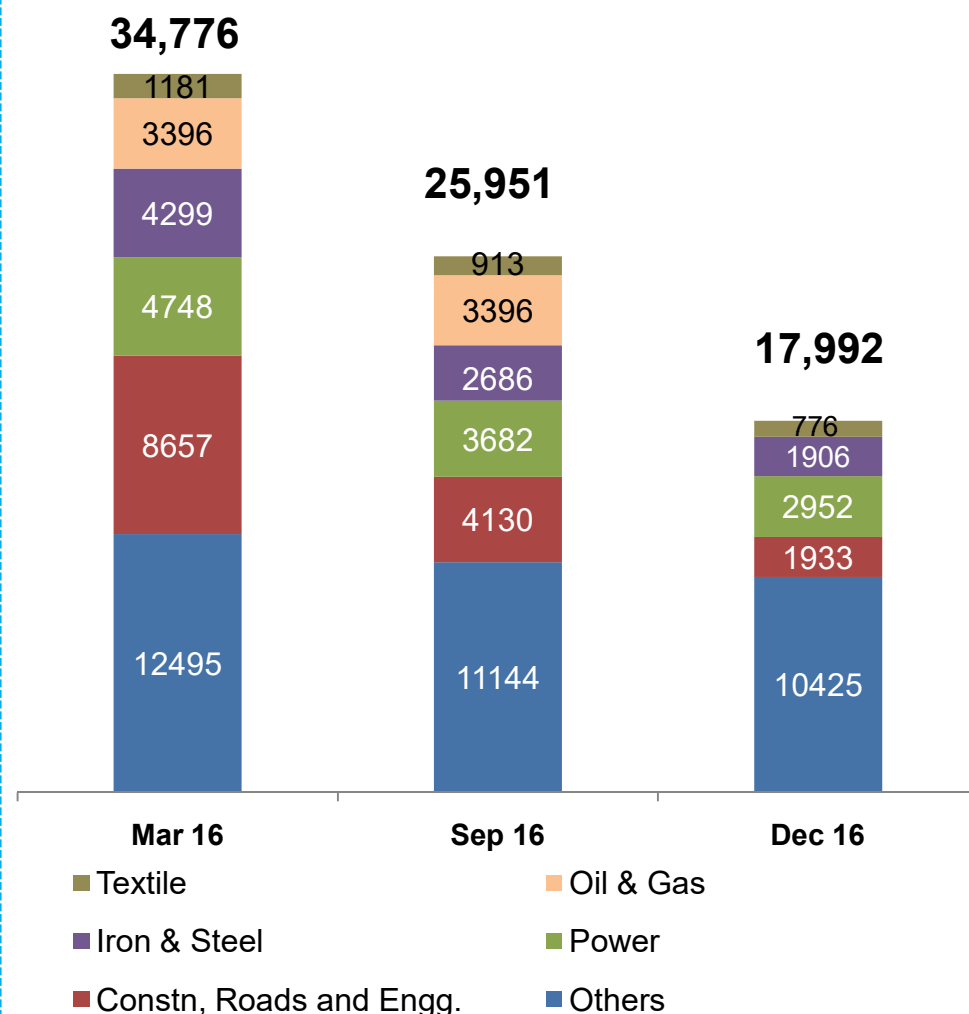
Watch List declines by 31% in Q3FY17

Major Slippages are from Watch List

- Total Corporate Slippages
- Watch list Slippages
- Recovery in Watch list



Sectoral Composition



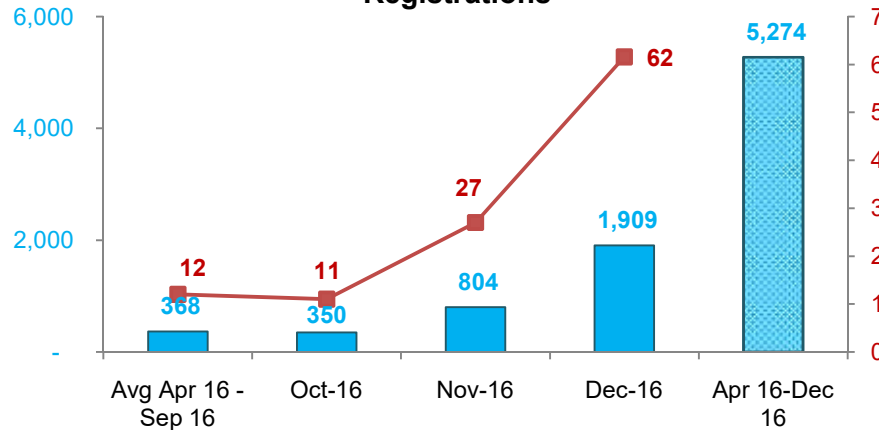
Watch list declines by 48% in 9MFY17

Strong Momentum in Digital Transactions (1/2)

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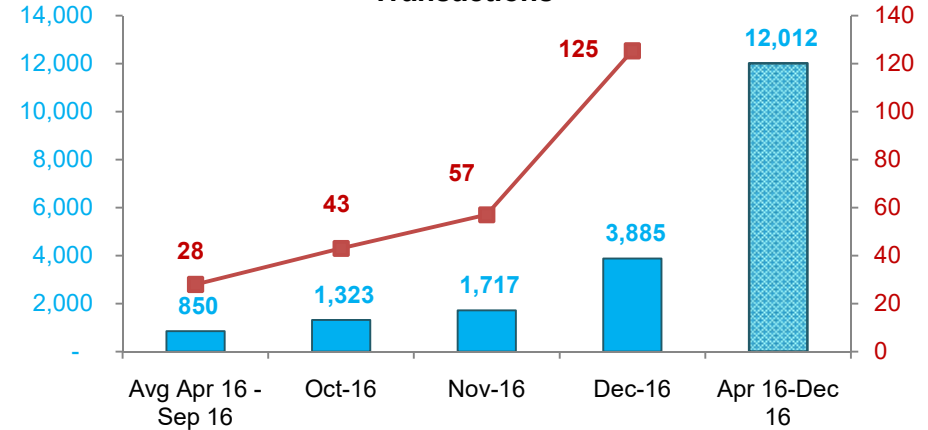
Registrations

In thousands



Transactions

In thousands

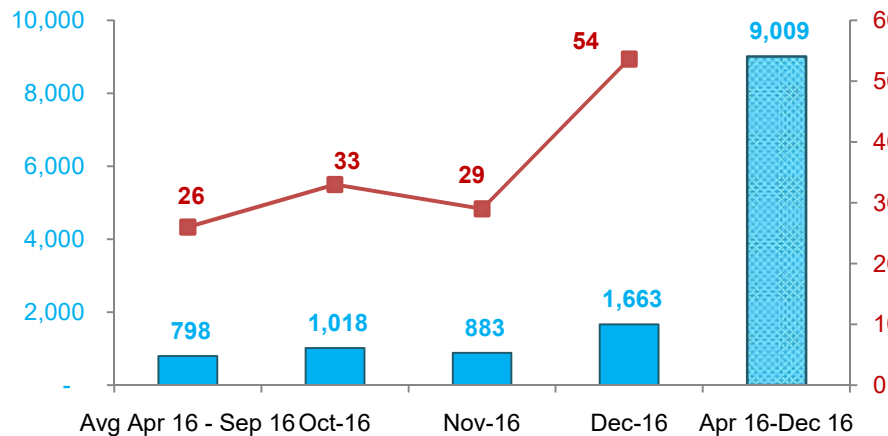


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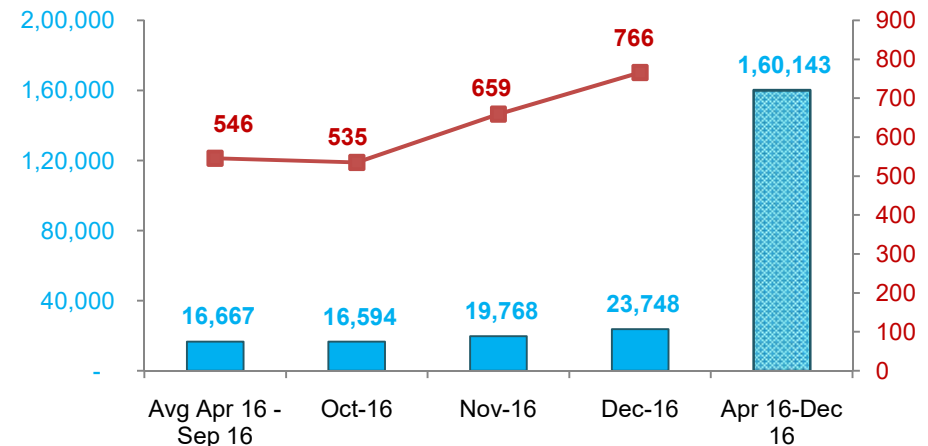
Registrations

In thousands



Transactions

In thousands

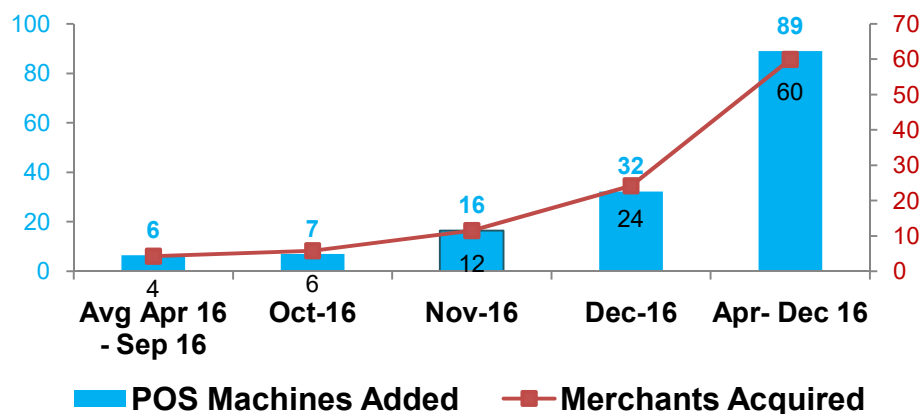


Registration / transactions

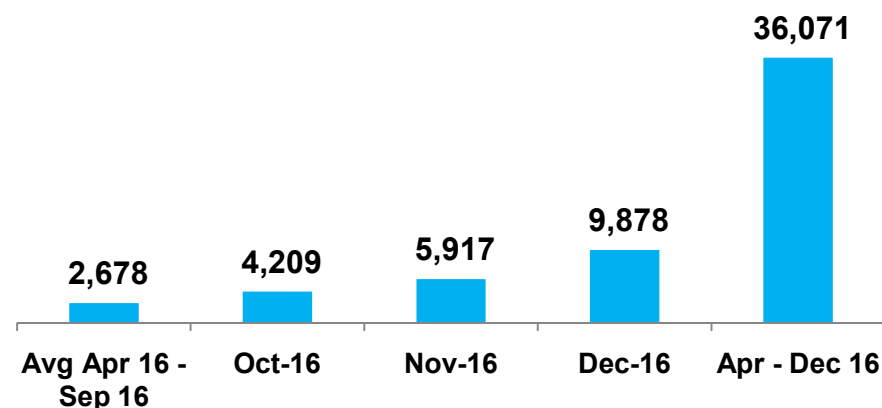
Average per day

Strong Momentum in Digital Transactions (2/2)

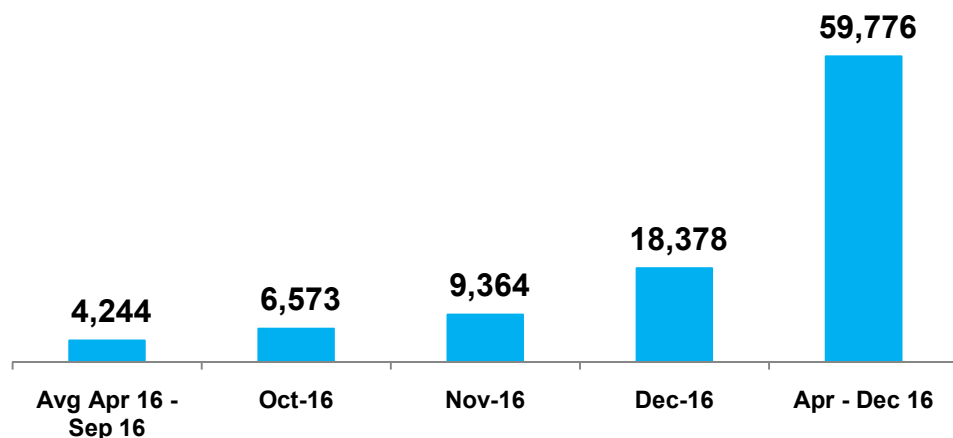
POS Machines Added and Merchants Acquired (in thousands)



POS Monthly transactions (Rs cr)



Debit card PoS and e-commerce spends (Rs cr)



SBI Pay



Promoting UPI

Launched on 23rd Nov 2016

2 Lakh registrations by end Jan 17

Over 11 lakh transactions worth Rs 373 crore

Dominant Player in the Digital Space

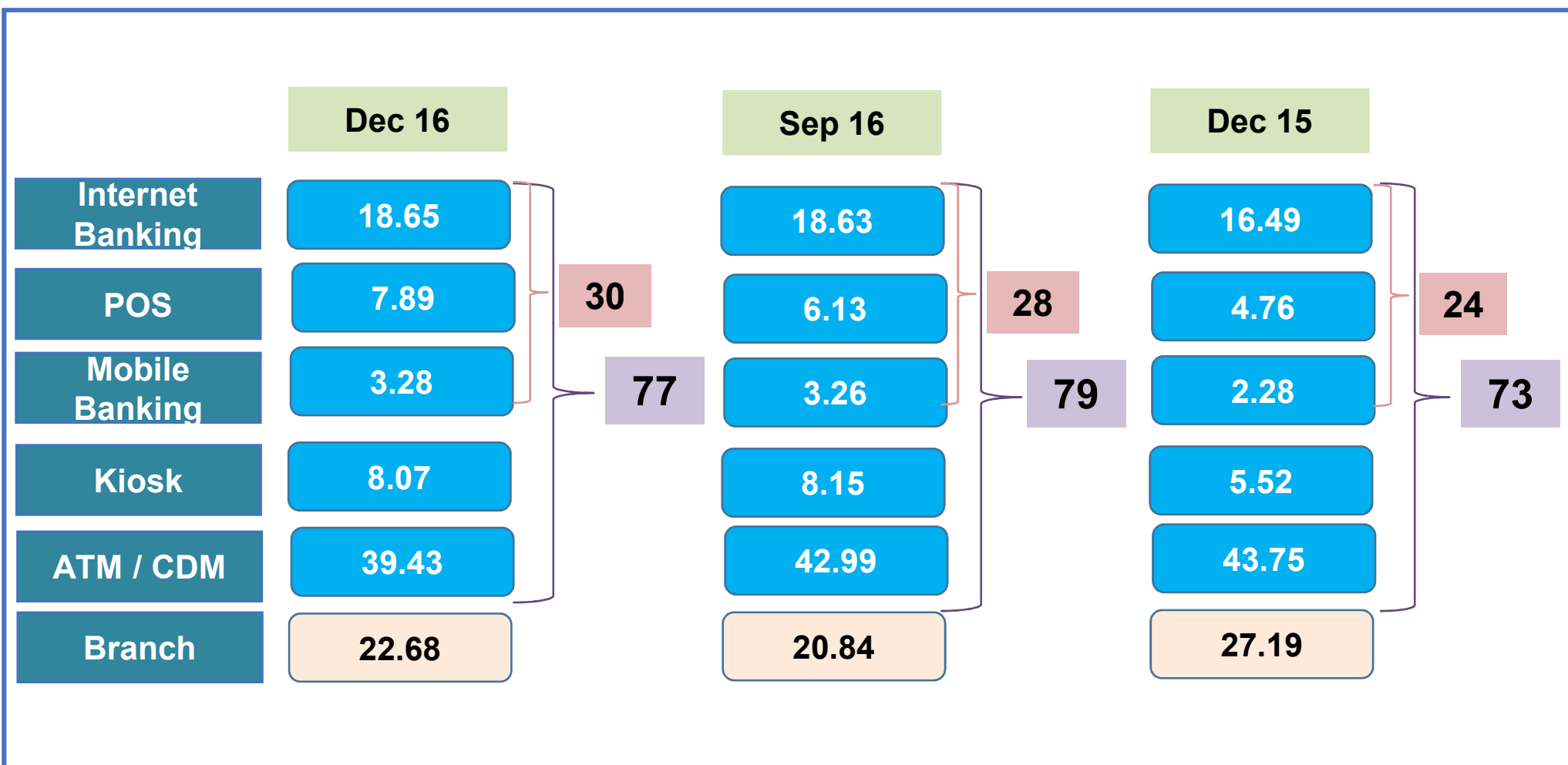
Channel	SBI Actuals	Market Share (%)
Number of Group ATMs	59,108	28.94
Group ATMs : Amt of Txns (Cr) (During Sep 16)	83,000	37.39
Number of Debit Cards (Cr)	21.22	29.15
Mobile Banking: Number of Txns (Cr) (During Sep 16)	1.88	25.98
Mobile Banking: Value of Txns (Cr) (During Sep 16)	54,036	51.83
Number of PoS Terminals (Lakhs)	3.36	22.72

Source : RBI data

Number of POS terminals touch 4.31 lakhs as on 31.01.2017

Moving away from Cash to Digital







Share of Transactions (%)



Social Media Leadership



SBI Online is India's most and the world's 5th most visited banking site

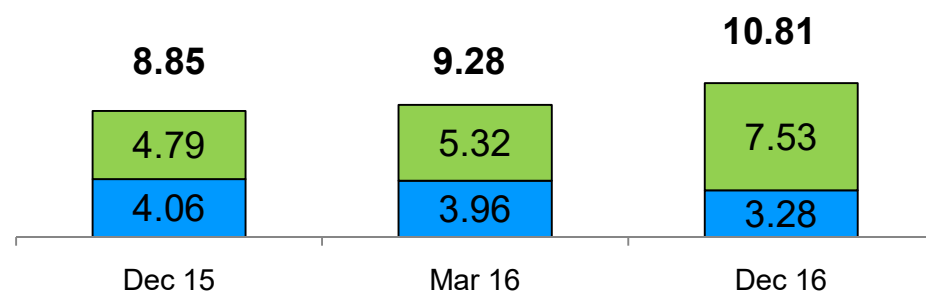
Platform	Status	Rank	Comments
	84.92 Lakhs	1	Highest number of likes across all banks in the world
	30.69 Mio Views	1	YouTube Subscribers - 37K YouTube Views - 346.85 Lakhs
	3.72 Lakhs	1	Highest number of followers across All Indian Banks
	2611	1	
	13.11 Lakhs	2	Second Highest number of followers across all Indian banks
	2.17 Lakhs	2	

Instagram

Financial Inclusion(1/2)

Financial Inclusion Accounts (No. in Crs)

■ PMJDY ■ Others



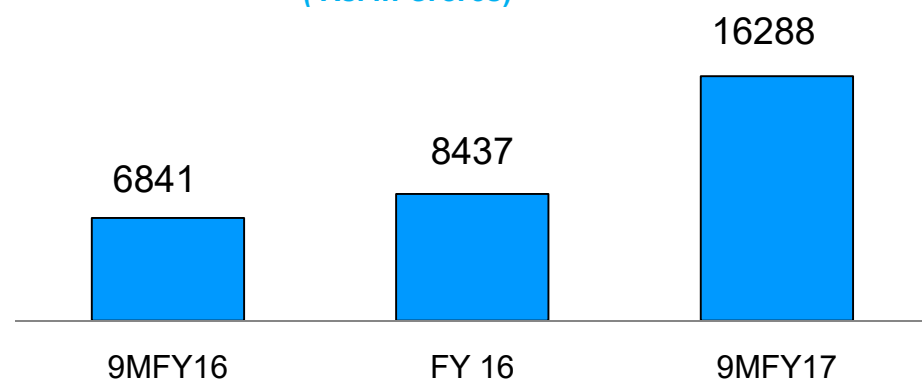
Out of PMJDY A/cs:

Aadhar seeded A/cs
Rupay Cards issued

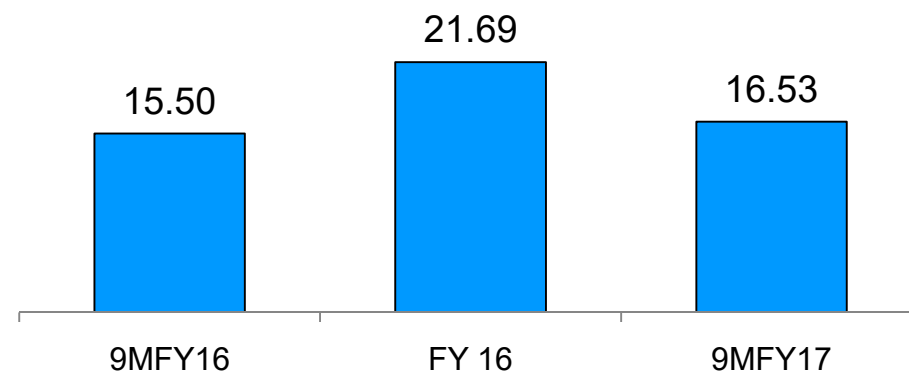
Dec 15: 1.99 crs
Dec 15: 4.00 crs

Dec 16: 4.37 crs
Dec 16: 5.19 crs

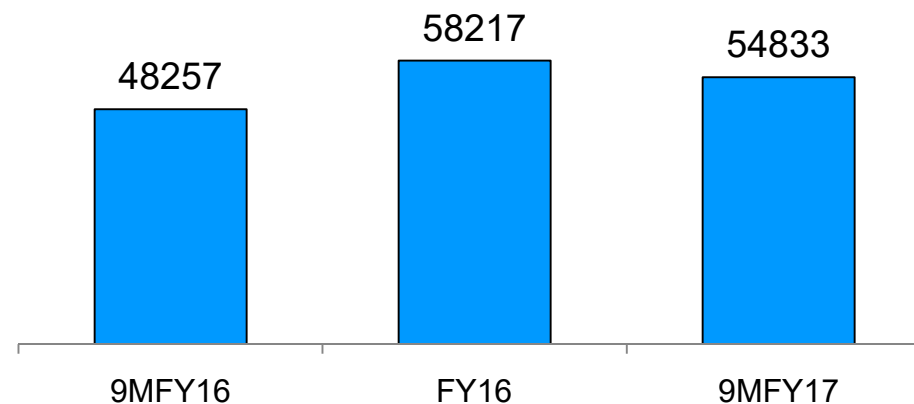
Financial Inclusion Deposits (Rs. in Crores)



Transactions through BC Channel (No. in Crores)



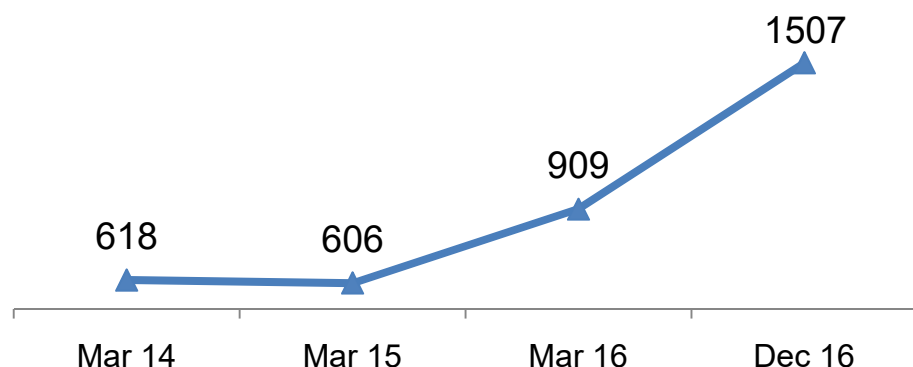
Transactions Amount (Rs. in Crores)



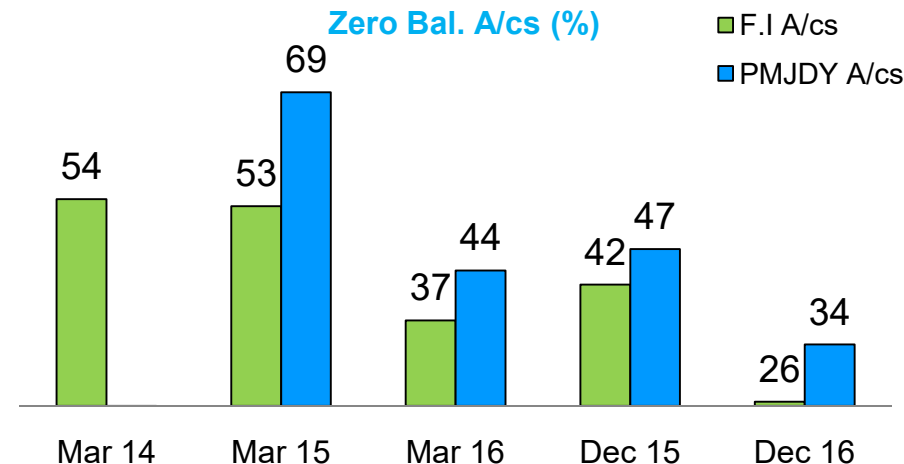
71 lakh accounts opened in Q3FY17, a growth of 154% over Q2FY17.

Financial Inclusion(2/2)

Average Balance (Rs.)



Zero Bal. A/cs (%)



Financial Literacy

Rural Self Employment Training Institute RSETIs (Total Numbers: 116)	9MFY17	Cumulative
No of Training Programms held	2,038	14,878
No of Youth trained	56,356	3,97,044
Financial Literacy Centers (FLC) (Total numbers: 246)		
No of Out door activities	11,567	49,301
No of Persons availed FLC Services	9,69,575	35,56,702
No of person converted to customers	1,15,287	5,34,200

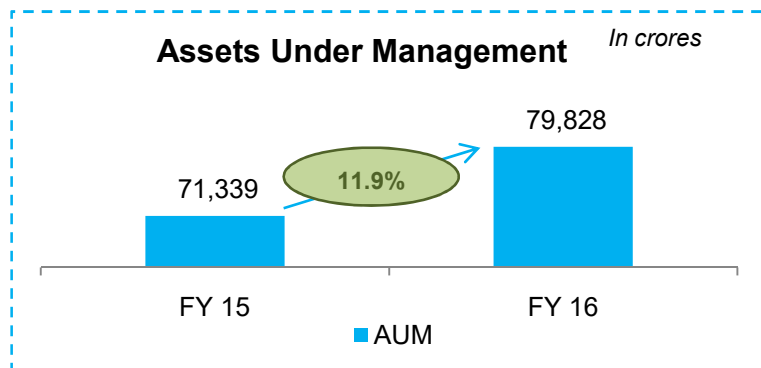
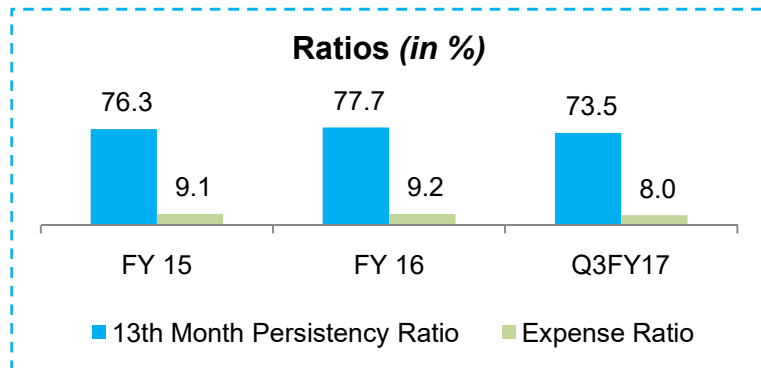
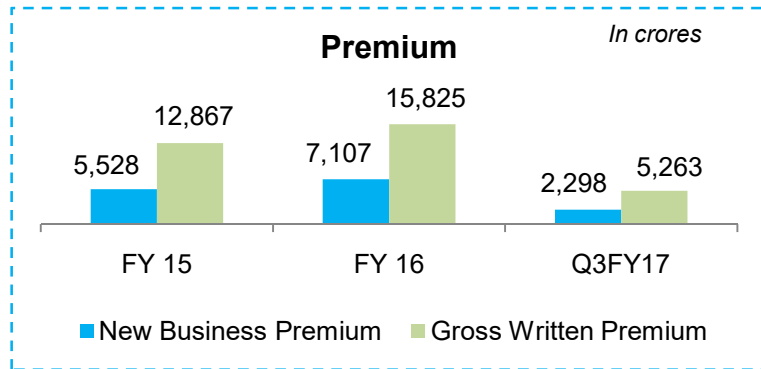
Social Security Schemes

(Enrolment up to 31.12.2016) (in Lakhs)

Pradhan Mantri Suraksha Bima Yojana	153.41
Pradhan Mantri Jeevan Jyoti Bima Yojana	39.55
Atal Pension Yojana	4.46

OD facility for PMJDY accounts - Eligible accounts 10.89 lakh, Sanctioned 8.22 lakh accounts (76%)

Subsidiaries (1/3) : SBI Life



3.54x
P/EV

Price to Embedded Value during the recent 3.9% stake sale to Institutional Investors

Fintelekt®

'Life Insurance Company of the Year' and 'Bancassurance Leader Life Insurance (Large Category)' Awards

Key Performance Highlights:

- The Company witnessed a 53% growth in New Business Premium at 6,941 Cr
- Strong growth of 39% in Gross Written Premium at 13,622 Cr
- Growth of 38% in Individual Adjusted Premium Equivalent at 3,724 Cr
- Increase in New Business Premium private market share from 17.4% to 21.1% and total market share from 5.3% to 6.0%
- Assets held on Dec 31, 2016 up by 18% at `94,802 Cr

Subsidiaries (2/3) : Others

SBI Capital Markets Limited					
	FY15	FY16	9M FY16	9M FY17	YoY (in %)
PAT (Rs. Cr)	334	279	140	135	-3.79
Gross Income (Rs. Cr)	821	867	506	525	3.60
ROE(%)	33.18	26.27	16.76	13.86	-290 bps

- Ranked No. 1 in FY16 in Offer For Sale deals by number of issues
- Ranks No. 1 in Asia Pacific Project Finance Financial Adviser by Dealogic
- Ranked No. 3 (by number of issues) and 3rd (by issue amount) for the period Jan-Dec 2016 as per prime database in case of overall equity deals
- Ranked No. 6 in case of Private Placements of debt and ranked No. 5 in case of public issues of debt as per prime database

SBI Funds Management Pvt. Ltd.					
	FY15	FY16	9M FY16	9M FY17	YoY
AUM (Rs. Cr)	74,942	106741	100055	140997	41%
SBI MF share, (in %)	6.30%	7.89%	7.46%	8.33%	87 bps
PAT (Rs. Cr)	163	165	128	163	27%
ROE(%)	30.46	26.61	25.91	27.88	197 bps

- Average AUM growth of 41% YoY,
- Ranked 5th in terms of AUM,
- Market share at 8.33%
- Expect market share to grow to 10% by 2019
- 45% of AUM in equity funds and 74% of AUM in fixed income funds are in the top 2 quartiles on 1 year basis
- 11.6% market share in SIPs

Subsidiaries (3/3) : Others

SBI CARDS					
	FY15	FY16	9M FY16	9M FY17	YoY (in %)
CIF market share, %	15.0%	14.8%	15.2%	14.9% #	-30 bps
Spends market share, %	11.3%	11.9%	11.8%	12.5% #	70 bps
PAT, In Rs cr	266.69	283.85	218.26	280.37	28.46
RoE %	30.8%	26.7%	27.6%	28.2%	63 bps
Net worth, In Rs cr	866	1,061	1054	1324	25.61
Total Assets	6,048	7,750	7418	9875	33.13

* (As reported to RBI- POS spends)
Market share available as on Oct'16

- Consistent business performance leading to PBT of Rs. 440 Cr for 16-17 @ YOY Growth of 33%.
- 4Mio + Cards base with Industry Ranking of 2nd in Card base as on Oct'16 (improved from 3rd rank in March 2016) & growing @15% YOY
- Retail Spends growing @ 40% YOY.
- Driven by strong retail and cross sell performance, receivables have grown by 35% YOY

SBI DFHI. Ltd.					
	FY15	FY16	9M FY16	9M FY17	YoY (in %)
PAT (Rs. Cr)	93	72	49	145	195.17
Networth (Rs. Cr)	982	1001	1031	1146	11.20
ROE(%)	9.4	7.2	6.35	16.85	1050 bps

- GILT trading company, with SBI group holding 72.17%

Balance Sheet : SBI Solo

Rs. In Crores

Liabilities			
	Dec 16	Dec 15	YOY Growth (%)
Capital	776	776	0.00
Reserves and Surplus	1,82,300	1,45,781	25.05
Deposits	20,40,778	16,71,416	22.10
Borrowings	2,61,304	2,75,824	-5.26
Other Liabilities & Provisions	1,00,546	1,10,635	-9.12
Total Liabilities	25,85,703	22,04,432	17.30
Assets			
	Dec 16	Dec 15	YOY Growth (%)
Cash & balances with RBI	1,06,078	80,044	32.52
Balance with Banks & Money at Call and Short Notice	37,830	25,747	46.93
Investments	8,33,942	5,99,994	38.99
Net Advances	14,47,824	13,91,258	4.07
Fixed Assets	42,747	9,579	346.27
Other Assets	1,17,283	97,810	19.91
Total Assets	25,85,703	22,04,432	17.30

Balance Sheet : SBI Consolidated

Rs. In Crores

Liabilities			
	Dec 16	Dec 15	YOY Growth (%)
Capital	776	776	0.00
Reserves and Surplus	2,17,315	1,81,075	20.01
Minority Interest	6,976	6,170	13.06
Deposits	26,17,495	21,72,261	20.50
Borrowings	2,87,606	3,12,083	-7.84
Other Liabilities & Provisions	2,18,157	2,11,608	3.09
Total Liabilities	33,48,325	28,83,974	16.10
Assets			
	Dec 16	Dec 15	YOY Growth (%)
Cash & balances with RBI	1,34,621	1,03,244	30.39
Balance with Banks & Money at Call and Short Notice	55,828	29,754	87.63
Investments	11,20,834	8,20,873	36.54
Net Advances	18,33,002	17,89,054	2.46
Fixed Assets	50,928	12,827	297.03
Other Assets	1,53,112	1,28,221	19.41
Total Assets	33,48,325	28,83,974	16.10

Thank You