भारतीय स्टेट बँक
भारतीय स्टेट बैंक
State Bank of India

शेयर आणि बॉन्ड विभाग, कॉर्पोरेट केन्द्र, 14वा माळा, स्टेट बँक भवन,
मादाम कामा रोड, मुंबई - 400 021.
शेयर एवं बॉन्ड विभाग, कारपोरेट केन्द्र, 14वाँ तल, स्टेट बैंक भवन,
मादाम कामा रोड, मुंबई - 400 021.
Shares & Bonds Department, Corporate Centre, 14th Floor, State Bank Bhavan,
Madame Cama Road, Mumbai - 400 021.

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Date :

Ref. No.: 11.11.2016
CC/S&B/SA/1770

The Executive Director
National Stock Exchange of India Ltd.
Exchange Plaza,
Plot No.C/1, G- Block,
Bandra Kurla Complex,
Bandra – East,
Mumbai – 400051.

The Executive Director
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai- 400001

LISTING REGULATIONS 2015: PRESENTATION MADE AT ANALYSTS MEET

In compliance with the provisions of Regulation 30 read with Schedule III Part A of SEBI (LODR) Regulations, 2015, we hereby attach a copy of presentation made at Analyst Meet held on 11th November 2016, at Taj Mahal Palace, Colaba, Mumbai on Financial Working Results of the Bank as on September 30, 2016.

Kindly take the same on your record.

Yours faithfully,

Thanking You,

(Sanjay M Abhyankar)
Vice President Compliance- Company Secretary

Encl: as above

Quarterly Results

H1FY17

Analyst Presentation

11.11.2016

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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

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Sustained Operating Performance

Rs. In Crores

	Q2FY17	Q2FY16	YOY %	H1FY17	H1FY16	YOY %
Interest Income	42,319	40,658	4.09	83,912	80,300	4.50
Other Income	8,424	6,197	35.93	15,759	11,285	39.64
Total Income	**50,743**	**46,855**	**8.30**	**99,672**	**91,586**	**8.83**
Interest Expenses	27,881	26,405	5.59	55,163	52,316	5.44
Net Interest Income	**14,437**	**14,253**	**1.30**	**28,750**	**27,985**	**2.73**
Operating Expenses	11,637	10,184	14.27	22,231	19,802	12.27
Operating Profit	**11,224**	**10,266**	**9.34**	**22,278**	**19,468**	**14.43**

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Provisions and Net Result

Rs. In Crores

	Q2FY17	Q2FY16	YOY %	H1FY17	H1FY16	YOY %
Operating Profit	**11,224**	**10,266**	**9.34**	**22,278**	**19,468**	**14.43**
Total Provisions	**8,686**	**6,387**	**36.00**	**17,219**	**11,896**	**44.74**
Loan Loss	7,670	3,842	99.64	14,009	7,200	94.56
Standard Assets	-71	591	-112.02	846	987	-14.28
Investment Depreciation	109	-51	315.07	120	129	-6.76
Other Provisions	189	-22	972.24	334	43	670.55
Income Tax	789	2,026	-61.05	1,909	3,536	-46.01
Net Profit	**2,538**	**3,879**	**-34.56**	**5,059**	**7,571**	**-33.18**

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Interest Income/Expenses

Rs. In Crores

	Q2FY17	Q2FY16	YOY %	H1FY17	H1FY16	YOY %
Interest on Loans	29,934	28,982	3.29	59,818	57,563	3.92
Interest on Resources	11,580	10,745	7.77	22,467	20,998	6.99
Other Interest income	805	931	-13.52	1,628	1,739	-6.37
Total Interest Income	**42,319**	**40,658**	**4.09**	**83,912**	**80,300**	**4.50**
Interest on Deposits	26,120	24,746	5.55	51,289	48,843	5.01
Interest on Borrowings	757	753	0.54	1,792	1,607	11.48
Other Interest paid	1,004	906	10.83	2,082	1,865	11.60
Total Interest Expenses	**27,881**	**26,405**	**5.59**	**55,163**	**52,316**	**5.44**

Robust Growth in Non-Interest Income

Rs. In Crores

	Q2FY17	Q2FY16	YOY %	H1FY17	H1FY16	YOY %
Fee Income	4,317	3,153	36.91	7,714	6,355	21.38
Profit/Loss on Sale of Investments	2,291	1,494	53.38	5,015	2,366	111.91
Forex Income	900	474	89.91	1,496	962	55.40
Dividend Income	136	47	188.40	295	80	269.63
Misc Income	779	1,029	-24.26	1,240	1,521	-18.48
of which: Recovery in w/o accounts	706	627	12.67	1,232	1,057	16.59
Total Non Interest Income	**8,424**	**6,197**	**35.93**	**15,759**	**11,285**	**39.64**

Stable Fee Income

Rs. In Crores

	Q2FY17	Q2FY16	YOY %	H1FY17	H1FY16	YOY %
Fee Income	**4,317**	**3,153**	**36.91**	**7,714**	**6,355**	**21.38**
of which : *Loan Processing Charges*	552	592	-6.71	983	973	1.05
Commission on Govt. Business	508	466	9.11	1,085	1,037	4.64
Commission on LC/BG	721	727	-0.79	1,433	1,495	-4.15
Transaction Fees	836	833	0.39	1,615	1,634	-1.16
Cross Sell	191	110	73.97	297	186	59.62
Misc Fee Income	1,509	426	253.86	2,302	1,031	123.22

Investing in Our Future Growth

Rs. In Crores

	Q2FY17	Q2FY16	YOY %	H1FY17	H1FY16	YOY %
Staff Expenses	6,853	6,142	11.58	13,110	12,048	8.81
Overheads	4,784	4,042	18.36	9,121	7,753	17.64
Operating Expenses	**11,637**	**10,184**	**14.27**	**22,231**	**19,802**	**12.27**
Cost to Income Ratio				49.95	50.43	-48 bps

	Past 12 Months
Branches opened	727
ATMs Installed	2,389
POS Installed	95,726
New Recruitment	4,290
Retirement	9,356

Staff Strength as on 30.09.2016	2,01,783

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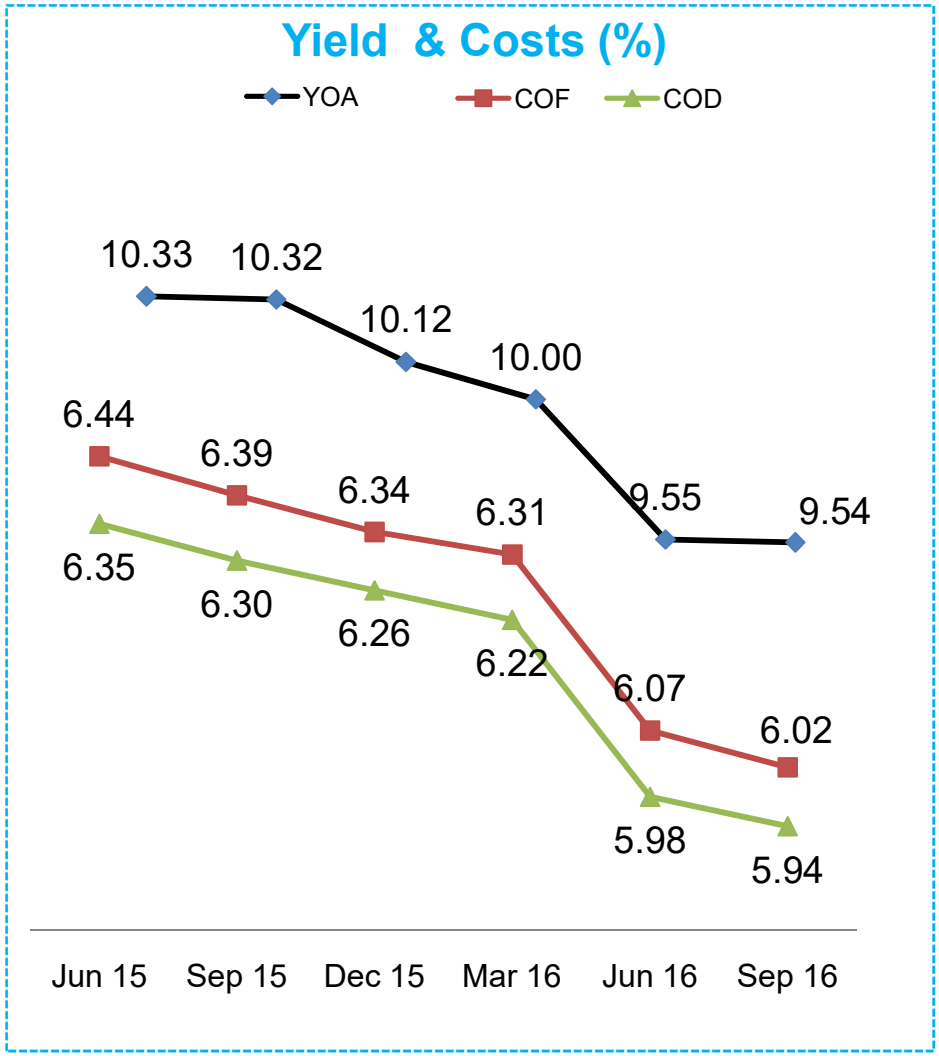
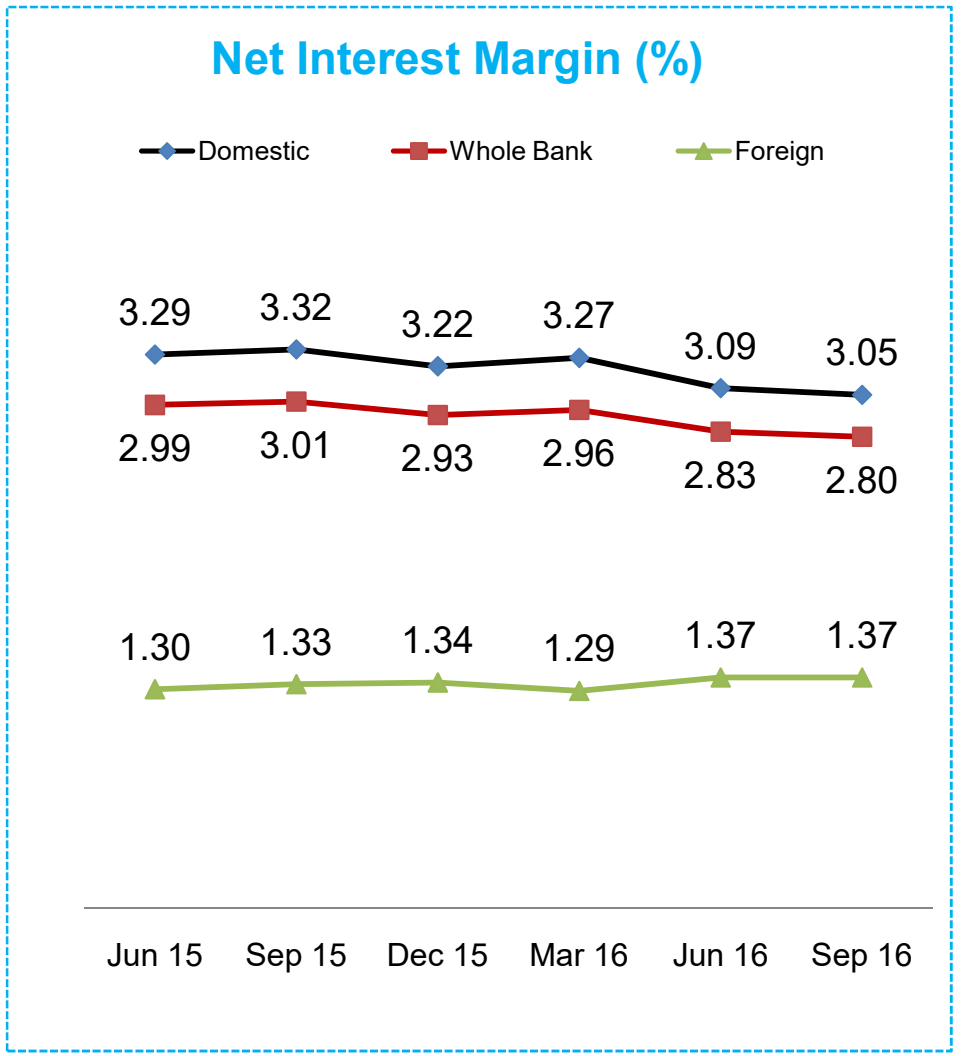
Containing Operating Expenses

Rs. In Crores

	Q2FY17	Q2FY16	YOY %	H1FY17	H1FY16	YOY %
Staff Expenses	**6,853**	**6,142**	**11.58**	**13,110**	**12,048**	**8.81**
of which : Salary	5,194	4,614	12.57	10,395	9,370	10.95
Contribution for Employees	1,659	1,528	8.59	2,714	2,679	1.33
Overheads	**4,784**	**4,042**	**18.36**	**9,121**	**7,753**	**17.64**
of which: Rent, Taxes and Lighting	1,012	946	6.97	1,934	1,801	7.40
Depreciation	475	457	4.08	921	849	8.45
Printing and Stationery	82	80	2.78	157	157	
Postage & Telecommunications	185	151	22.32	287	302	-5.06
Repairs and Maintenance to Bank's Property	169	149	13.56	315	285	10.52
Travelling & Halting	209	211	-0.92	397	382	3.99
Insurance	472	426	10.68	936	843	11.00
ATM /CDM/POS/ Debit Card / Other Tech Expenses	1,325	1,009	31.38	2,489	1,871	33.05
Net Service Tax Paid	148	101	46.59	328	250	31.10
BC/BF Expenses	112	92	20.93	199	133	49.39
Misc.Expenditure	594	419	41.75	1,159	881	31.58
Operating Expenses	**11,637**	**10,184**	**14.27**	**22,231**	**19,802**	**12.27**

Key Performance Indicators: Performance Ratios





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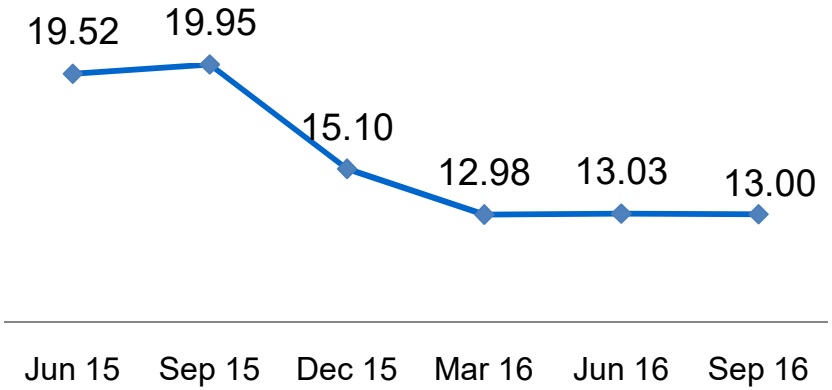
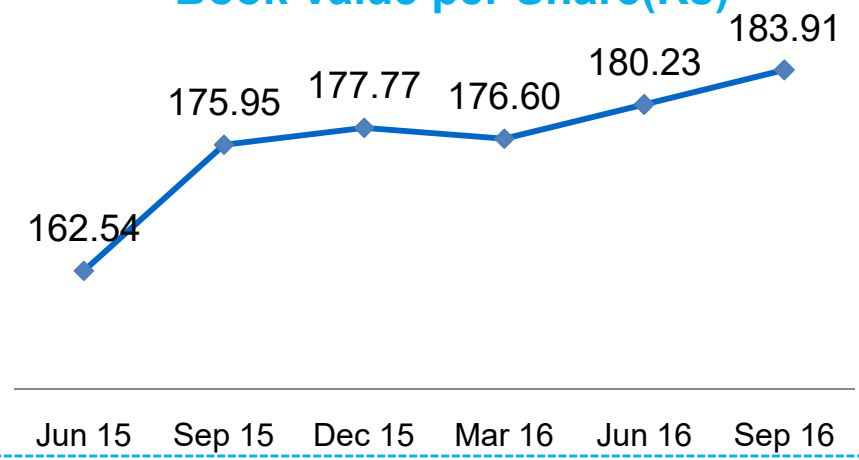
Other Performance Ratios

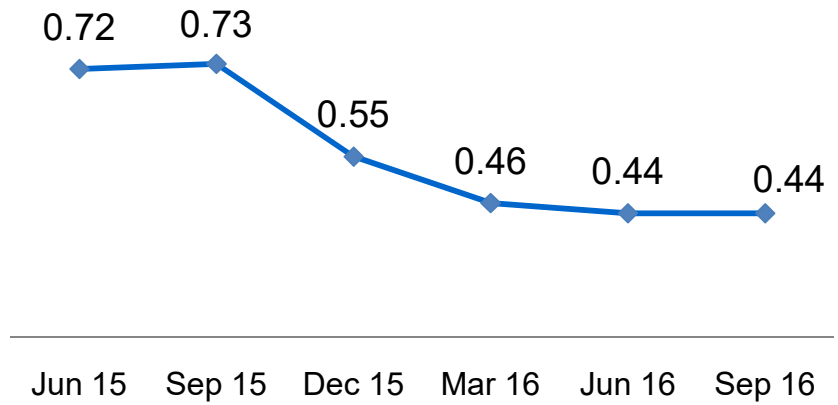
Earnings Per Share (Rs)



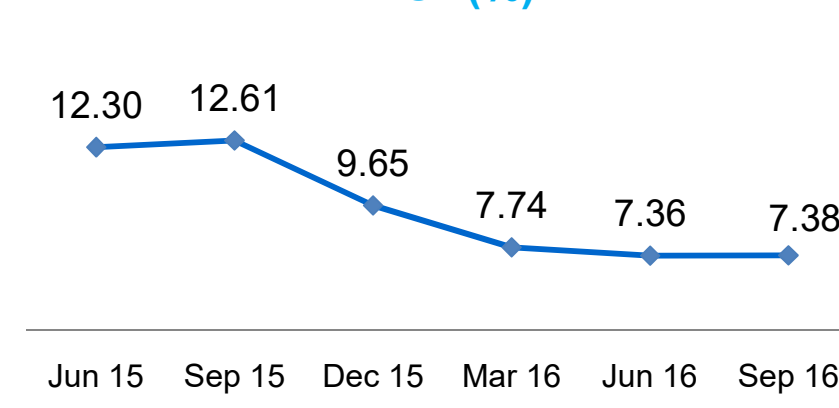
Book Value per Share(Rs)



ROA (%)



ROE(%)



CASA Driving Deposit Growth …..(1)

Rs. In Crores

	Sep16	YoY Growth (%)	Sep15
Total Deposits	18,58,999	13.76	16,34,115
Foreign Offices	90,558	-1.49	91,923
Domestic	17,68,442	14.67	15,42,192
Market Share Domestic	17.53	32bps	17.21
TD	10,12,637	13.68	8,90,762
CA	1,13,810	12.65	1,01,033
SB	6,41,995	16.64	5,50,397
CASA	7,55,805	16.02	6,51,430
CASA Ratio	42.74	50 bps	42.24

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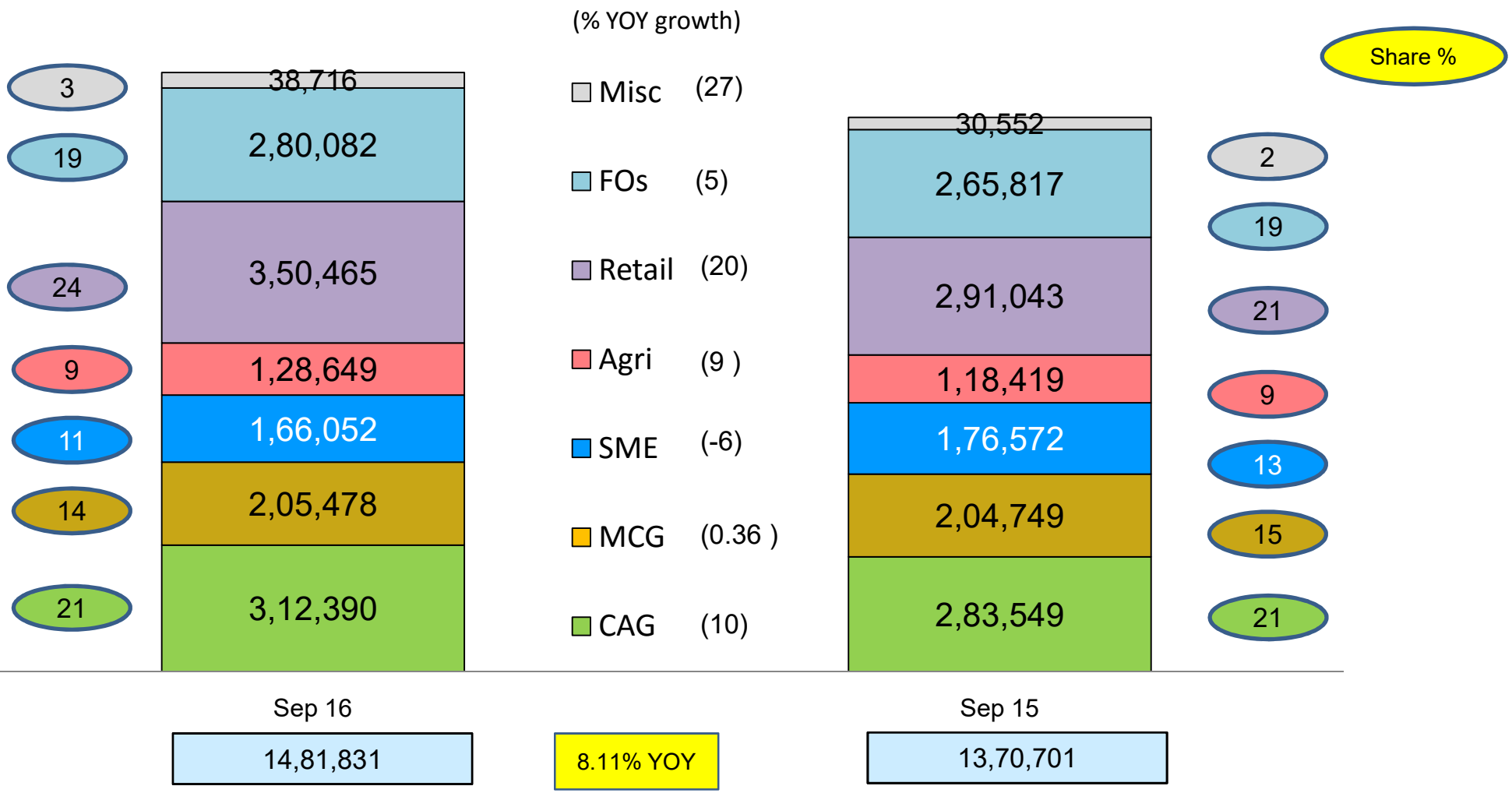
Retail Advances Driving Growth

Rs. In Crores



YoY growth including CPs & Corporate Bonds is 8.91%

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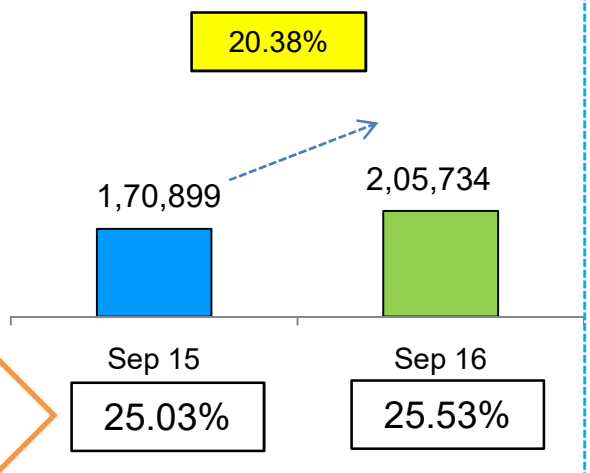
Home Loans Constitute Nearly 60% of Retail Loans

Rs. In Crores

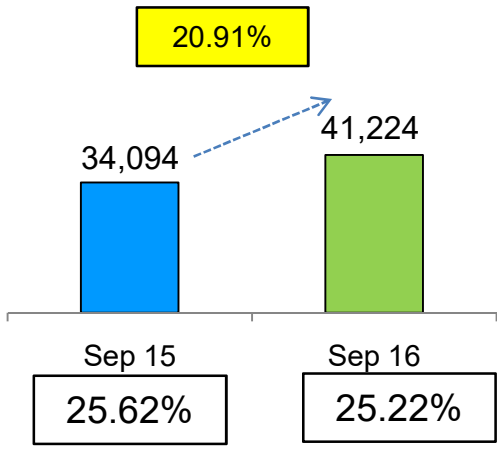
Home Loans



Market Share

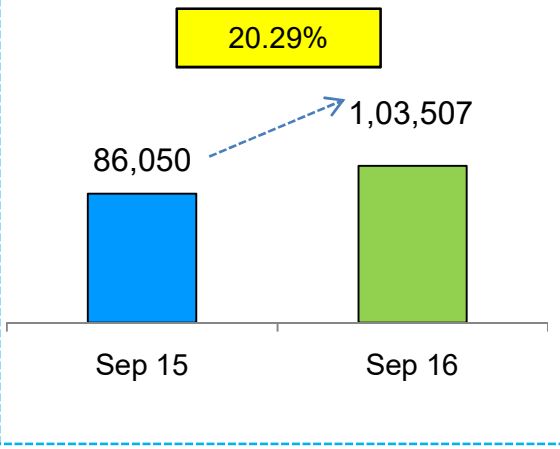
	Sep 15 (%)	Sep 16 (%)
Avg LTV	52.98	52.88
NPA Ratio	0.76	0.68

Auto Loans



	Sep 15 (%)	Sep 16 (%)
NPA Ratio	1.01	0.87

Other P-Segment Loans



Total P-Segment

	Sep 15 (%)	Sep 16 (%)
NPA Ratio	1.03	0.92

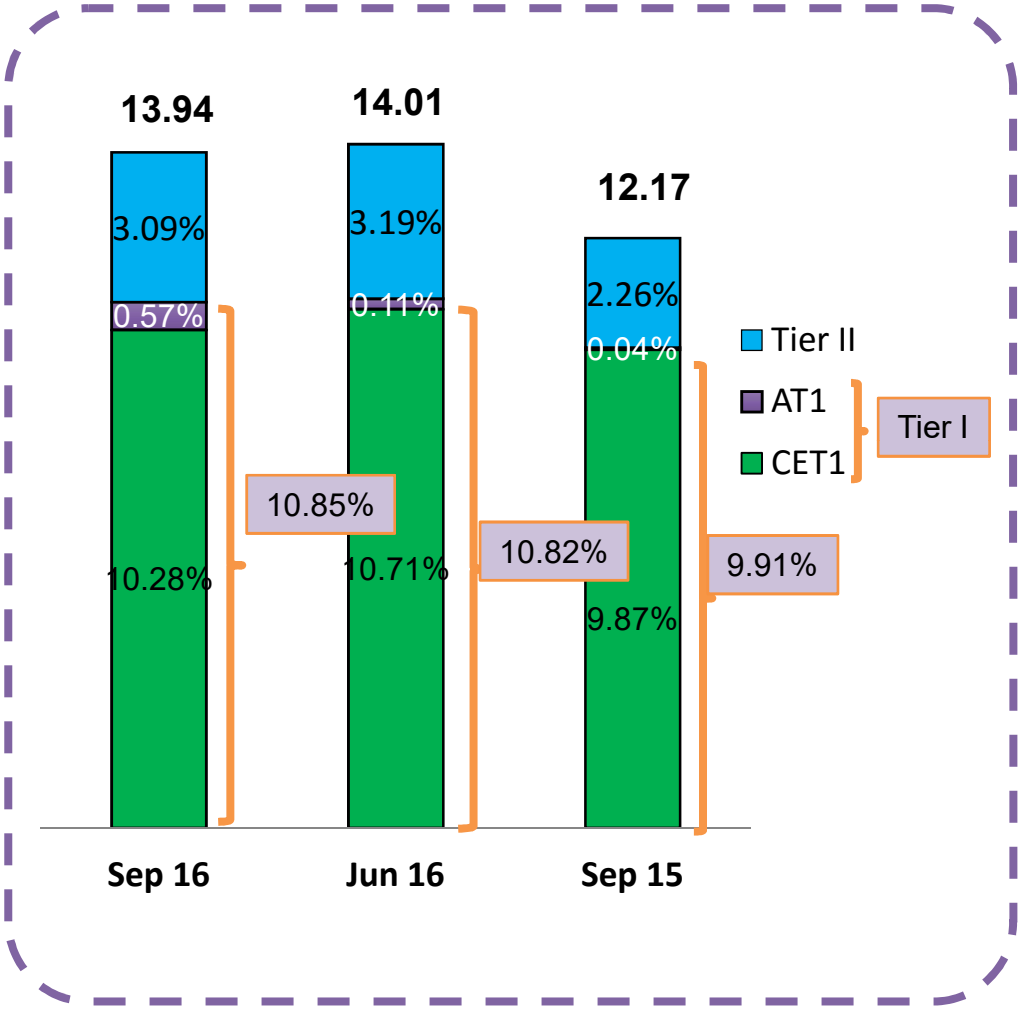
Diversified Exposure Across Industries –

Domestic Fund Based Outstanding

Rs. In Crores

	Sep 16		Mar 16		Sep 15		Sep 16	
	Level	% Share	Level	% Share	Level	% Share	YTD Gr %	YOY Gr %
Infrastructure	2,01,261	16.75	2,07,522	16.70	1,88,674	17.08	-3.02	6.67
of which: Power	1,36,285	11.34	1,36,455	10.98	1,21,375	10.99	-0.12	12.28
Telecommunication	17,159	1.43	21,445	1.73	23,225	2.10	-19.99	-26.12
Roads & Ports	17,136	1.43	18,934	1.52	17,592	1.59	-9.50	-2.60
Other Infrastructure	30,681	2.55	30,688	2.47	26,482	2.40	-0.02	15.86
Services	95,850	7.98	1,08,507	8.73	83,241	7.53	-11.66	15.15
Iron & Steel	78,360	6.52	82,533	6.64	77,817	7.04	-5.06	0.70
Trade	64,692	5.38	69,209	5.57	61,350	5.55	-6.53	5.45
Textiles	36,597	3.05	43,605	3.51	39,984	3.62	-16.07	-8.47
Petroleum & Petrochemicals	31,081	2.59	36,638	2.95	30,154	2.73	-15.17	3.08
Engineering	22,552	1.88	28,491	2.29	29,859	2.70	-20.85	-24.47
Comm. Real Estate	25,601	2.13	23,037	1.85	19,991	1.81	11.13	28.06
Other Industries	1,66,643	13.87	1,90,679	15.34	1,64,351	14.87	-12.61	1.39
Home Loans	2,05,734	17.12	1,90,552	15.33	1,70,899	15.47	7.97	20.38
Auto Loans	41,224	3.43	38,549	3.10	34,094	3.09	6.94	20.91
Other Retail Loans	1,03,507	8.61	97,974	7.88	86,050	7.79	5.65	20.29
Agriculture	1,28,649	10.71	1,25,387	10.09	1,18,419	10.72	2.60	8.64
Total Domestic Advances	**12,01,750**	**100.00**	**12,42,683**	**100.00**	**11,04,884**	**100.00**	**-3.29**	**8.77**

We Remain Well Capitalized



Major Contributions to Capital

During Q2FY17

- AT1 Capital raised – Rs.6,600 Cr

Way Forward

- Expected Capital from GoI in FY 17 – Rs.7,575 Cr
- AT1 raised so far in Q3FY17 – Rs.2,500 Cr
- Head Room in AT1 : Rs.10,600 Cr
- Expected realisation from Non Core Assets / Strategic Investment – Rs.3,000 Cr of which Rs.907 Cr in Q1FY17

Gross NPAs: Segment wise

Rs. In Crores

Sector	Sep 16		Jun 16		Sep 15	
	NPA	Ratio%	NPA	Ratio%	NPA	Ratio%
Large Corporate	23,249	7.41	21,870	7.07	982	0.35
Mid Corporate	44,739	20.77	42,248	19.59	22,600	10.62
SME	17,743	9.20	17,344	8.40	17,381	8.72
Agri	8,399	6.53	8,764	7.03	10,219	8.66
Retail	3,225	0.92	2,911	0.86	3,003	1.03
International	8,428	3.01	8,404	3.11	2,649	1.00
Total	**1,05,783**	**7.14**	**1,01,541**	**6.94**	**56,834**	**4.15**

Movement of NPAs

Rs. In Crores

	H1FY17	Q2FY17	Q1FY17	FY16	H1FY16	Q2FY16
Opening Level of Gross NPAs	**98,173**	**1,01,541**	**98,173**	**56,725**	**56,725**	**56,421**
Less :Recovery	2,991	1,344	1,647	4,389	2,102	892
Less: Up gradation	1,375	206	1,169	2,598	2,123	629
Less :Write-off	10,673	6,060	4,613	15,763	8,859	3,941
Add: Increase in O/s	3,518	1,511	2,007			
Add: Fresh Slippages	19,131	10,341	8,790	64,198	13,193	5,875
Gross Addition (Increase in O/s + Slippages)	22,649	11,852	10,797	64,198	13,193	5,875
Net Increase	7,610	4,242	3,368	41,448	109	413
Closing Level of Gross NPAs	**1,05,783**	**1,05,783**	**1,01,541**	**98,173**	**56,834**	**56,834**
Gross NPA Ratio (%)	7.14	7.14	6.94	6.50	4.15	4.15
Less: Cumulative Provisions	**45,770**	**45,770**	**44,120**	**42,366**	**28,242**	**28,242**
Net NPAs	60,013	60,013	57,421	55,807	28,592	28,592
Net NPA Ratio (%)	4.19	4.19	4.05	3.81	2.14	2.14
Provision Coverage Ratio (%)	**62.12**	**62.12**	**61.57**	**60.69**	**70.48**	**70.48**
Slippage Ratio (%)	**2.53**	**2.74**	**2.33**	**4.81**	**1.98**	**1.76**
Credit Cost (%)	**1.86**	**2.03**	**1.68**	**2.02**	**1.08**	**1.15**

Movement of Impaired Assets

Rs. In Crores

	H1FY17	Q1FY17	H1FY16
Gross Advances	14,81,832	14,63,690	13,70,701
Restructured Standard	36,570	36,551	53,452
Total Gross NPAs plus Restructured Std.	1,42,353	1,38,092	1,10,286
Gross NPA + Restructured Standard to Gross Adv. %	9.61	9.43	8.04
Net NPA + Std Restructured Standard to Net Advances	6.74	6.63	6.14
Slippage from Restructured Book (%)	15.82	8.17	8.12

General Standard Assets Provision Rs: 7,438 Crores, Stressed Standard Assets Provision Rs.4,599 Crores and CCPB: Rs.1,149 Crore

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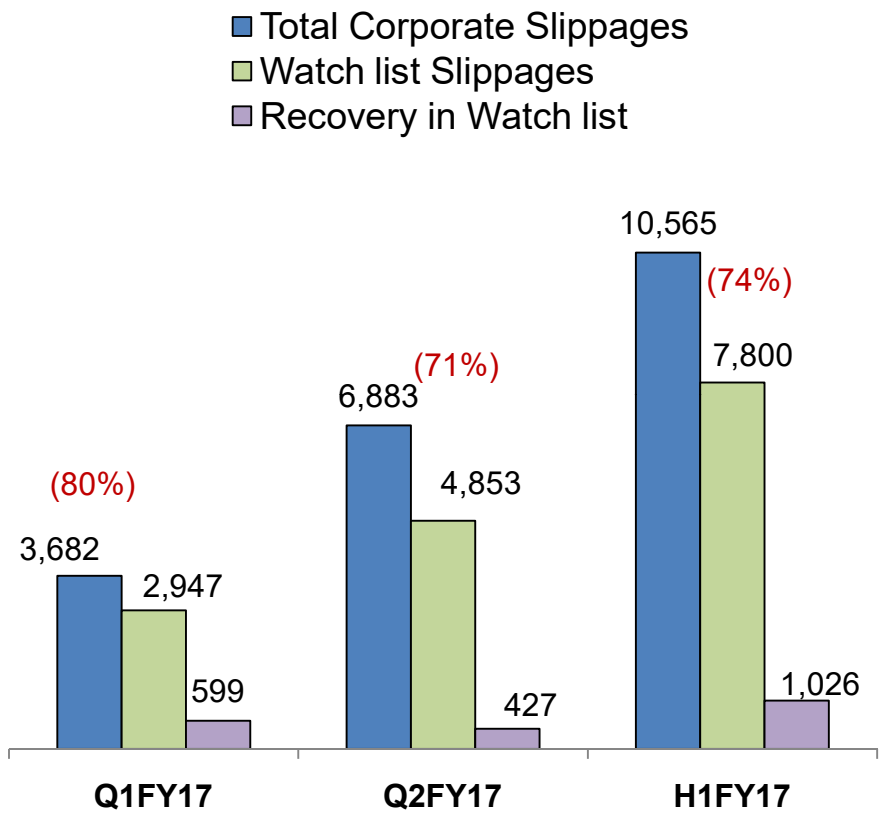
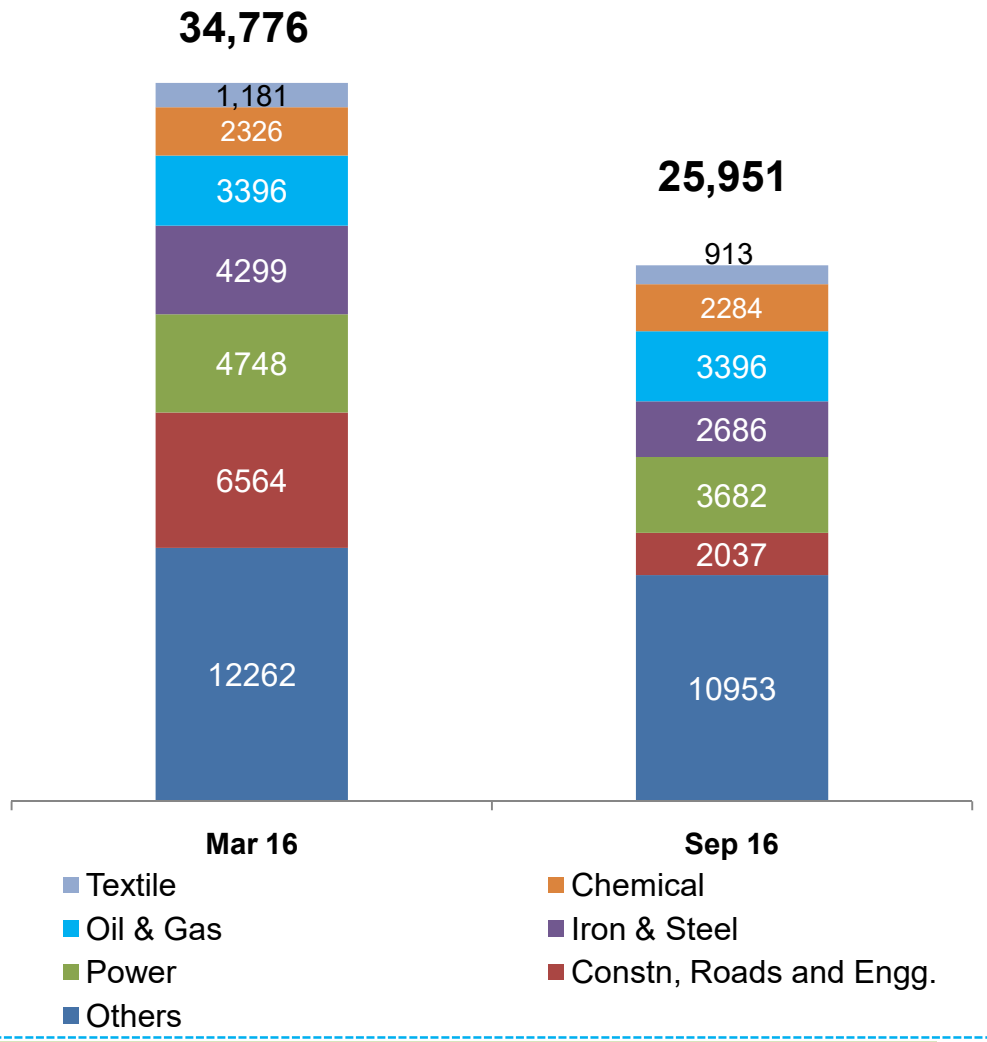
Watch List Declines by 17% in Q2FY17

Major Slippages are from Watch List



Sectoral Composition



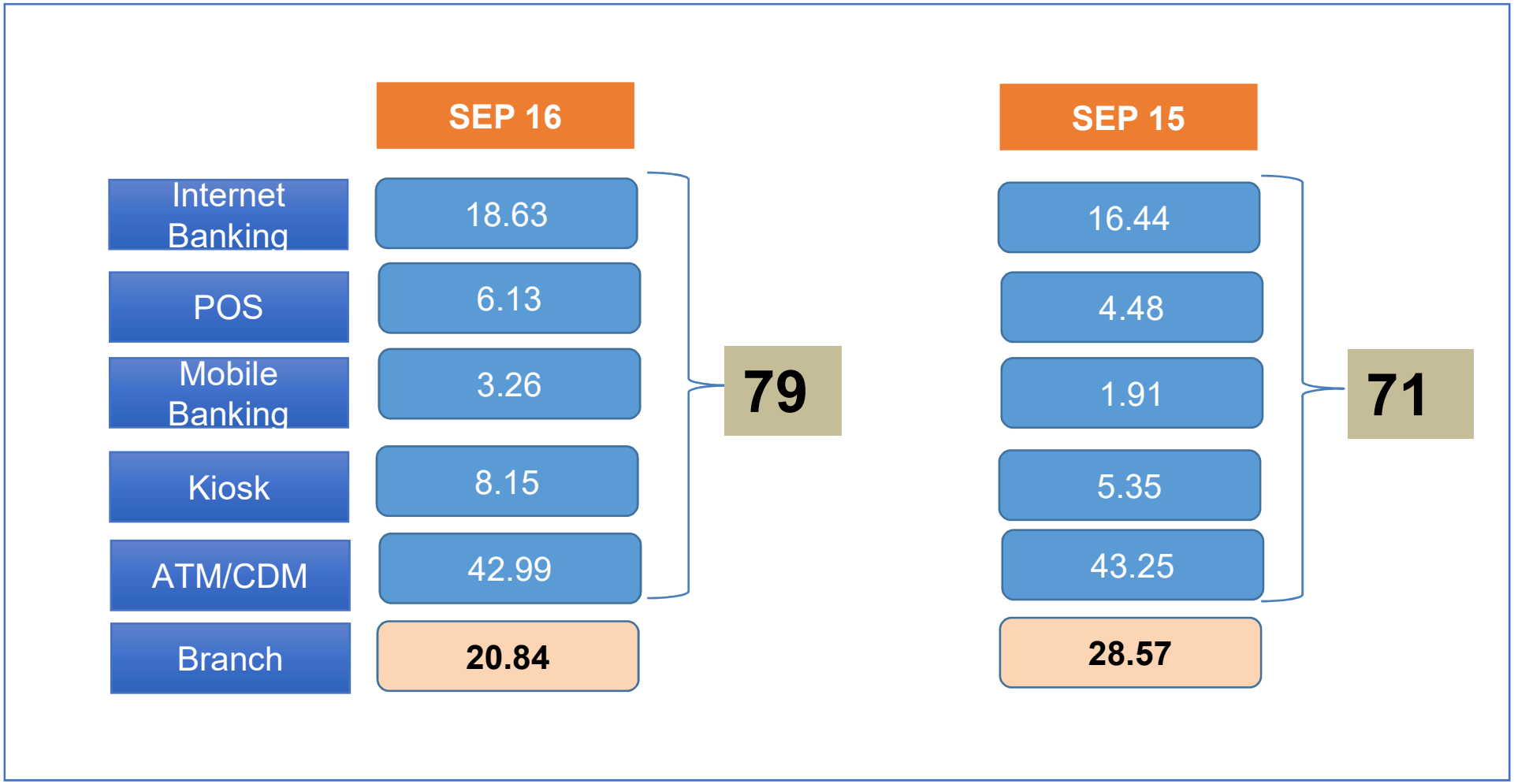
Watch list declines by 25% in H1FY17

Digital Updates

Mobile Banking: Retail Number of Active Customers : 1.64 Crs Transaction Amount during Q2FY17 :Rs.17,321 Crs	**Internet Banking: Retail** No. of customers : 2.77 crores Avg. No. Of Daily Transactions: 28.06 lacs
Mobile Banking: Corporate Number of Active Customers : 70,197 Transaction Amount during Q2FY17 :Rs.1,29,777 Crs	**Internet Banking: Corporate** No. of Customers: 11.71 lakhs Avg No of Daily Transaction 9.64 lakhs
SBI Exclusif Allows Omni-channel access to wealth management clients; AUM more than Rs.1,000 Crs	**SBI InTouch** 224 branches openend so far (including 7 premier outlets)
SBI Buddy More than 5 million registrations	**SBI Samadhan** Launched on 22nd December 2015 1.63 lakh downloads
SBI Quick Helping around 6 lakh customers daily ~191 lakh missed calls per month	**SBI Swayam** Rolled out at more than 7,700 branches 14.46 crore Pass Books printed
Cash Deposit Machine/ Recyclers No. of Machines added Q2FY17: 546	**Contact Centre** More than 4 lakh average number of calls handled daily
Govt. Business on e Platform: Centre: 67% State: 71% **Direct Benefit Transfer** : Processed 10.40 Crs. transactions (around Rs. 28,210 Crs) during H1FY17. Sole Banker for LPG subsidy (52 Crs txn, Rs. 6,027 Crs.) during H1FY17.	SME Insta Deposit Card(SIDC) YOY Growth 51,164 (18%) Business Debit Card (BDC) YOY Growth 1,05,623(30%)

Moving away from Cash to Digital

Share of Transactions (%)



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Dominant Player in the Digital Space

Channel	Market Share (%) SBI	Market Share (%) Next Largest Player
Number of Group ATMs	29.20	7.03
Group ATMs : Amt of Txns (Cr)	36.14	8.30
Number of Debit Cards (Cr)	29.07	6.65
Debit Card Spent on POS (Cr)	23.13	16.33
Mobile Banking: Number of Txns (Cr)	34.71	15.96
Mobile Banking: Value of Txns (Cr)	34.93	19.94
Number of PoS Terminals (Lakhs)	21.53	19.73

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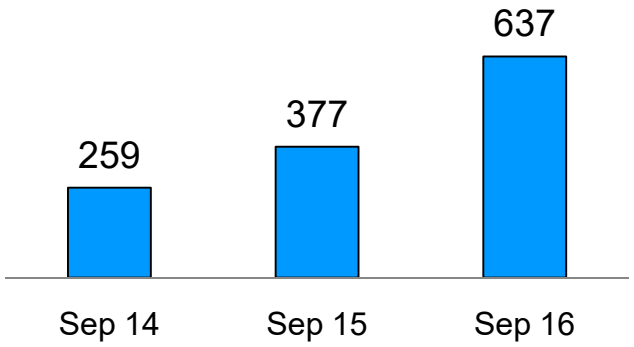
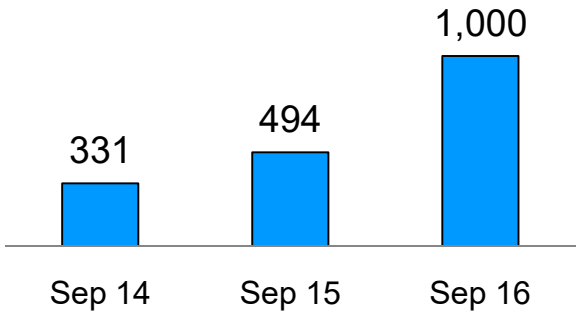
Expanding Digital Footprint….(1)

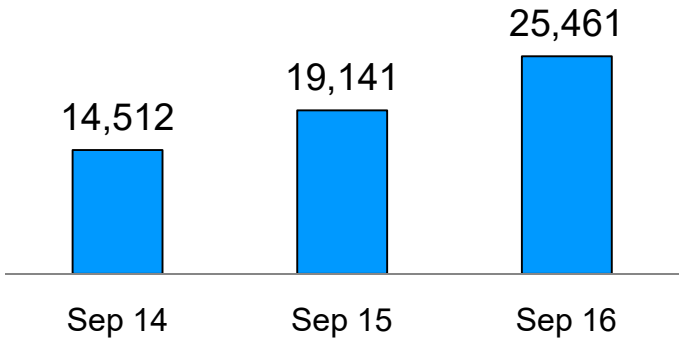
POS Transactions (No. in Lacs)



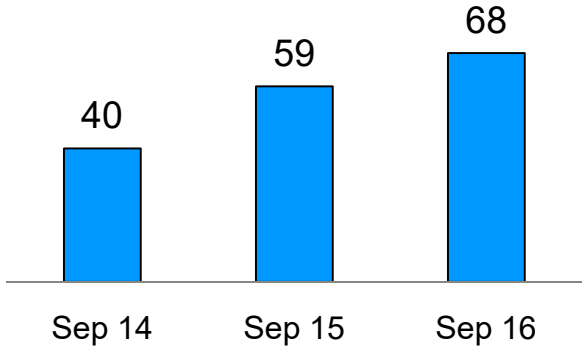
Mobile Banking Transactions (No. in Lacs)



Debit Card spends (Rs. in Crores)



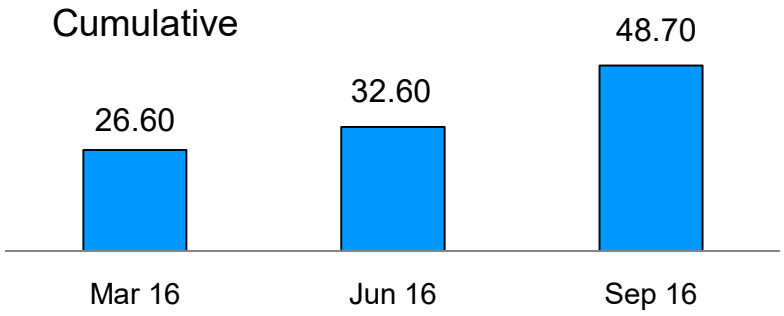
Internet Banking Transactions (No. in Crores)



Expanding Digital Footprint …. (2)

Buddy

No of Registrations (in lacs)

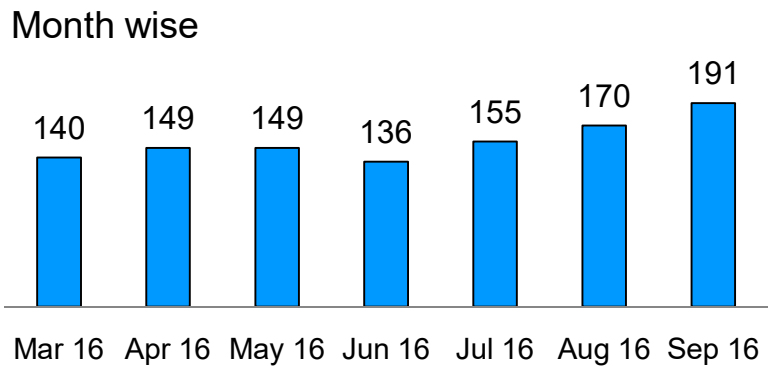


Crossed 5 million registrations in Oct 16

Users Review ★ ★ ★ ★ ☆

SBI QUICK MISSED CALL BANKING

No of Calls (lacs)



Users Review ★ ★ ★ ★ ☆

No Queue App downloads :1,27,342

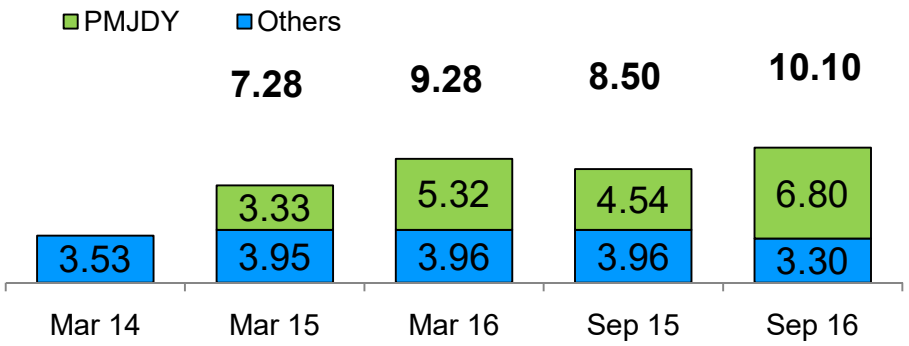
Users Review ★ ★ ★ ★ ☆

State Bank SWAYAM AUTOMATED PASSBOOK PRINTER

Rolled out at more than 7,700 branches.
14.46 crore Pass Books printed

Our Financial Inclusion ….(1)

Financial Inclusion Accounts (No. in Crs)

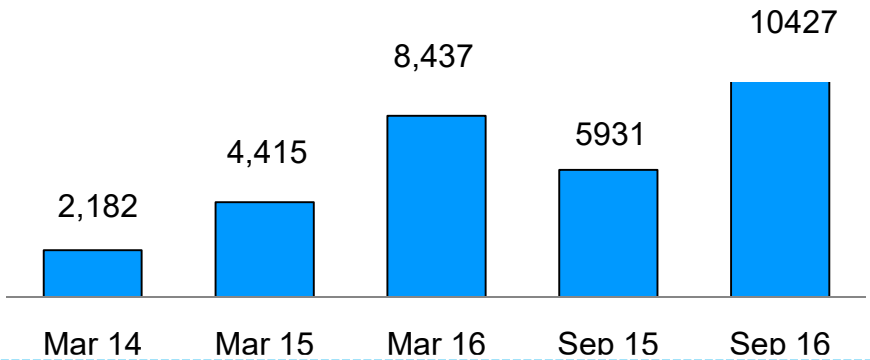


Out of PMJDY A/cs:

Aadhar seeded A/cs	Sep 15: 1.78 crs	Sep 16: 3.49 crs
Rupay Cards issued	Sep15: 3.84 crs	Sep16: 4.83 crs

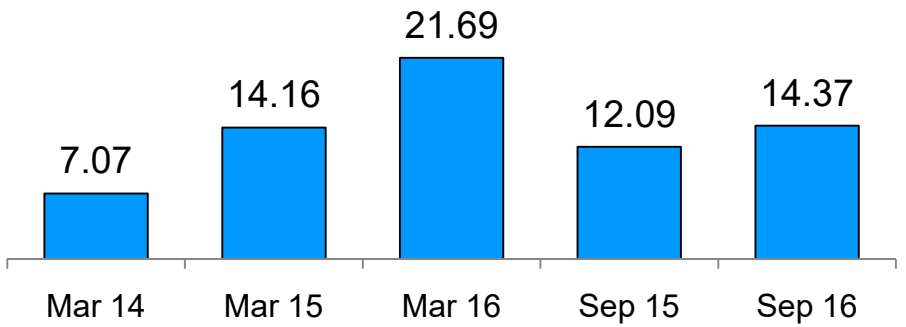
Financial Inclusion Deposits

(Rs. in Crores)



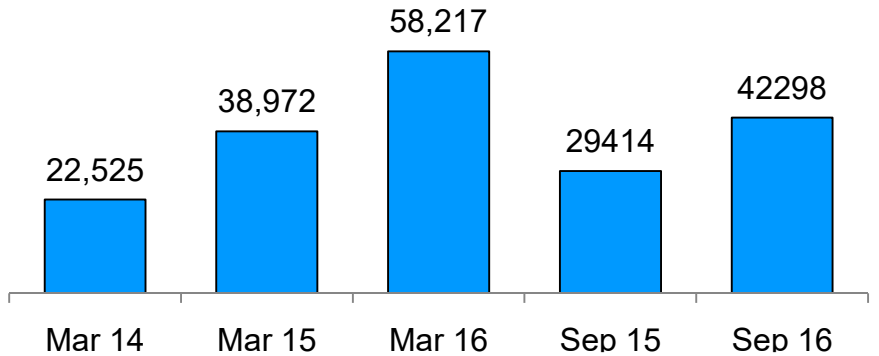
Transactions through BC Channel

(No. in Crores)



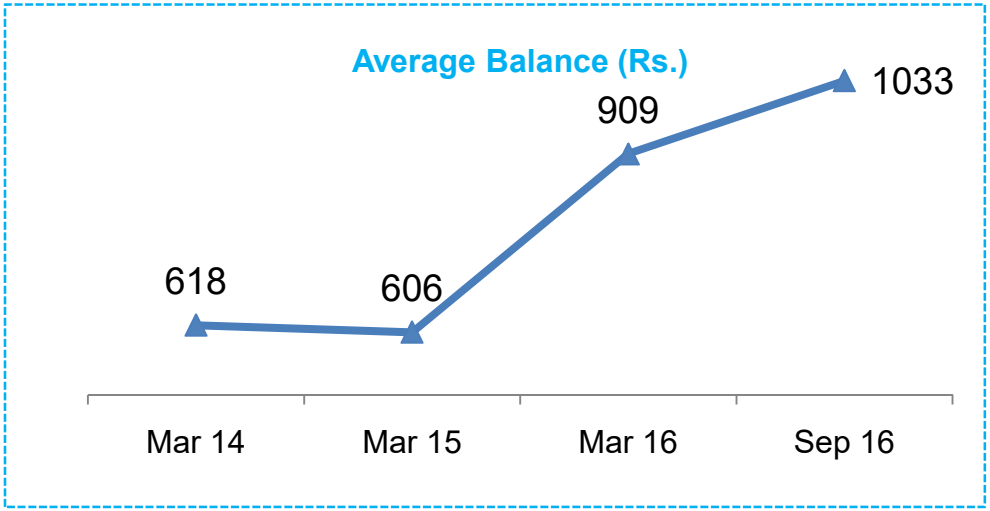
Transactions Amount

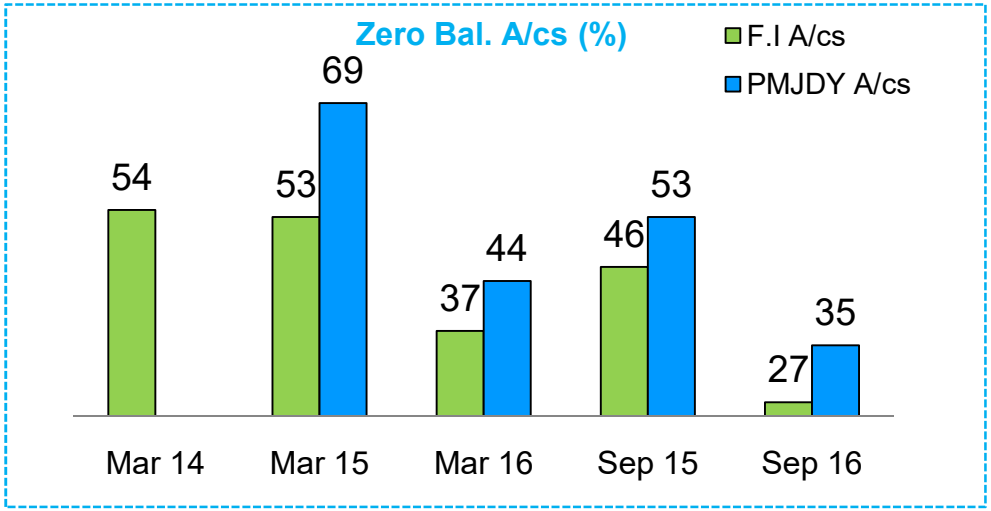
(Rs. in Crores)



OD facility for PMJDY accounts - Eligible accounts 10.20 lakh Sanctioned 6.53 lakh accounts (64%)

Our Financial Inclusion …. (2)





Financial Literacy		
RSETIs (Total Numbers: 116)	**H1FY17**	**Cumulative**
No of Training Programms held	1,257	14,097
No of Youth trained	33,808	3,74,496
Financial Literacy Centers (Total numbers:240)		
No of Out door activities	7,520	45,254
No of Persons availed FLC Services	6,00,970	31,88,097
No of person converted to customers	63,392	4,82,305

Social Security Schemes (Enrolment up to 30.09.2016) (in Lacs)	
Pradhan Mantri Suraksha Bima Yojana:	150.71
Pradhan Mantri Jeevan Jyoti Bima Yojana:	39.18
Atal Pension Yojana:	4.03

State Bank of India
THE BANKER TO EVERY INDIAN

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 6th most visited banking site.

Highest number of likes across all banks in the world – 72.76 Lakhs

Highest number of followers across all Indian banks
LinkedIn Followers -3.30 Lakhs
YouTube Subscribers -25.1K
YouTube Views- 257 Lakhs
Pinterest Followers -2304

Second Highest number of followers across all Indian banks
Twitter Followers -9.30 Lakhs
Instagram Followers -180 K

SBI Mingle - on Facebook & Twitter for Banking facilities through social media

Awards & Accolades

- Brand of the Year Award 2016-17 in Banking Category by World Branding Forum
- Golden Cart Awards by Business World
- Award for special initiative in the field of Financial Inclusion in the FE Best Bank Awards 2016
- Golden Peacock Award for Sustainability 2016
- Best Home Loan Provider Bank 2016 by National Real Estate Development Council
- Dun & Bradstreet Best Bank: Best Public Sector Bank –Rural Reach, Retail, Global Business, Technology Adoption, Overall
- "Hellen Keller Award 2016 for Role Model Company"- Second Year in a Row - by National Centre for Provision of Employment to Persons with Disabilities
- Oracle Global Excellence Award 2016
- The Asian Banker Award for Best Core Banking Implementation Project for Asia Pacific Region
- SBI has been voted as the "Best Local Cash Management Bank in India" by Large Cap Companies in the Cash Management Poll 2016 conducted by ASIAMONEY.

State Bank of India
THE BANKER TO EVERY INDIAN

Associate Banks: Asset Quality

Ratios	Q2FY17	Q1FY17
GNPA	13.77%	9.14%
Gross Impaired Assets	17.33%	13.64%
NNPA	8.75%	5.50%
Slippage Ratio	25.76%	19.99%
Provision Coverage Ratio	49.89%	54.47%
Credit Cost	7.46%	5.06%
CET 1	8.40%	8.20%
Tier I	8.67%	8.45%
CAR	11.24%	11.06%

State Bank of India
THE BANKER TO EVERY INDIAN

Nearly 57% of increase in NPAs during H1FY17 is on account of alignment with SBI

Associate Banks: Performance

Rs. In Crores

	SBBJ		SBH		SBM		SBP		SBT	
	H1FY17	H1FY16	H1FY17	H1FY16	H1FY17	H1FY16	H1FY17	H1FY16	H1FY17	H1FY16
Operating Profit	1,179	1,136	2,011	1,521	619	573	868	958	919	838
Net Profit	-432	451	-749	627	-655	226	-1,950	223	-1331	184
ROA (%)	-0.80	0.89	-0.86	0.77	-1.55	0.56	-3.19	0.38	-2.25	0.34
Net Interest Margin (%)	3.27	3.45	2.95	3.05	2.53	2.84	2.09	2.48	2.23	2.61
Gross NPA Ratio (%)	10.50	4.20	13.64	4.91	13.01	4.19	19.08	6.73	11.55	3.82
Net NPA Ratio (%)	7.17	2.15	8.64	2.39	8.43	2.22	11.88	4.37	7.20	2.27
PCR (%)	50.19	66.14	47.66	62.31	50.90	71.54	51.08	46.90	50.35	60.27
Credit Cost(%)	4.79	2.48	10.75	1.52	9.92	1.97	18.89	2.90	11.93	3.60
Slippage Ratio(%)	14.58	2.35	17.41	2.37	15.05	2.58	45.20	4.54	19.40	6.28
Deposits	95,689	89,146	1,41,183	1,31,991	74,414	69,353	1,05,861	101190	104197	97,112
CASA Ratio (%)	39.96	38.50	35.87	31.96	35.83	33.28	29.00	26.00	32.45	30.44
Advances	73,011	69,954	1,12,244	1,05,301	55,155	51,926	83,846	79,980	68,180	67,328
Expense Ratio	47.82	45.97	37.15	46.47	58.41	58.50	55.12	48.04	53.03	53.15

Net Profit: Subsidiaries

Rs. In Crores

Subsidiary	Q2FY17	Q2FY16	YOY %	H1FY17	H1FY16	YOY%
SBI Life Insurance Company Limited	213	206	3.40	428	408	4.90
SBI card and payment services Pvt. Ltd.	88	69	27.12	177	132	34.38
SBI DFHI Ltd.	67	23	195.22	102	27	283.32
SBI Funds Management Pvt. Ltd.	58	43	35.33	98	88	11.38
SBICAP Group	67	61	11.09	70	93	-25.13
SBI Capital Markets Ltd	59	57	4.08	65	101	-35.41
SBI General insurance Company Ltd.	6	-9	168.97	6	-27	124.15
SBI-SG Global Securities Services Pvt. Ltd.	3	3	21.12	6	5	14.46
SBICAP Securities	6	-2	416.24	2	-12	119.58
SBI Pension Fund Pvt. Ltd.	0.2	-0.1	342.86	0.5	0.2	119.05
SBI Global Factors Ltd.	6	4	47.77	-6	-3	-120.73

Non-Banking Subsidiaries : Performance Highlights for Q2 of FY: 2016-17

SBI Life Insurance Company Limited

Performance Highlights:

1. The Company witnessed a 77% YoY growth in New Business Premium (NBP) at Rs.4,644 Cr, as against Private Insurers and Industry growth of 23% and 35% respectively.

2. Ranked No. 1 among Private Life Insurance Companies in New Business Premium (NBP).

3. Strong growth of 50% (YoY) in Gross Written Premium (Rs.8,358 Cr) and 55% (YoY) in Individual Adjusted Premium Equivalent (Rs.2,066 Cr)

4. Individual Adjusted Premium Equivalent (APE) market share increased from 7.8% to 10.3% (YOY)

5. Private market share and total market share increased from 15.3% to 22.0% (YoY) and 4.7% to 6.1% respectively.

6. AUM as on Sept 30, 2016 up by 18% at Rs.87,784 Cr (YoY)

7. Increase in Net Profit by 5% (YoY) from Rs.408 cr to Rs.428 cr.

8. Robust 13th month persistency (based on premium) at 78.14%, up from 76.93% as on 30th Sept 2015.

Non-Banking Subsidiaries : Performance Highlights for Q2 of FY: 2016-17

SBI Life Insurance Company Limited

Embedded Value:

The Embedded Value (EV) in the Life Insurance context is a realistic measure of the Shareholders' interest in the covered business of the Company

1. The EV of the Company based on Market Consistent methodology stands at Rs.**12,999** Cr as at 31st March, 2016.

2. The New Business Margin stands at **14.2%** as at 31st March, 2016.

- *The results are based on the actuarial assumptions and estimates of the internal management of the company. Margins are estimated taking into account all business of the company, i.e., individual and group*

Awards:

1. 'Life Insurance Company of the Year' and 'Bancassurance Leader Life Insurance (Large Category)' at the Indian Insurance Awards 2016 organised by Fintelekt.
2. 'Gold Shield" in Induction Training Program at the prestigious "CLO Chief Learning Officers Summit India - 2016".
3. 'Gold Shield" in Mobile Learning program at the prestigious "CLO Chief Learning Officers Summit India - 2016".
4. Won LIMRA LOMA Silver Bowl Award 2016 under "Best use of Social Media from a Company Operating outside of the U.S." category.

Non-Banking Subsidiaries : Performance Highlights for Q2 of FY: 2016-17

SBI General

Performance Highlights:

- 1. SBI General has grown at 39.4% (YoY), higher than the Private insurers that grew at 32% and the General Insurance Industry, which has grown at 28.6%.
- 2. Private Sector market share is at 4.7% as against 4.5% in September last year.
- 3. SBI General Market share in the Industry in H1 FY 2016-17 is at 2% as compared to 1.8% in the same period last year.
- 4. No. 1 Bancassurer in the General Insurance Industry with 5th position in Personal Accident and 7th position in Fire lines of business.
- 5. SBI General has signed a Corporate Agency agreement with Muthoot Finance to extend its reach.
- 6. SBI General has reported half yearly profit for the first time since inception.

Awards:

- 1. SBI General wins the “ET Best BFSI Brands 2016 Award” in the General Insurance category.
- 2. SBI General named as the best GI company in the "Under-Served Market Penetration" and "Commercial Lines Growth Leadership“award categories at the India Insurance Awards 2016, winning 2 of the 11 awards pertaining to the General Insurance sector.

Non-Banking Subsidiaries : Performance Highlights for Q2 of FY: 2016-17

SBI Capital Markets Ltd

Performance Highlights:

1. **Large Mandates in Infra Space:** Mytrah Energy - Refinancing deals in RE sector (Rs.2600 Cr.), Advisory & Debt Syndication brownfield fertilizer project of Chambal Fertilizers (Rs.4800 Cr.), Sole Transaction Advisor to the Ministry of Mines (MoM), Lines from Multilaterals/ECAs for SBI, engaged by GoI to draft mineral sector legislations, Part of IBA sectoral Committees for Power & Distribution, Roads, Sugar, Steel, EPC for suggesting issues & resolution measures.

2. CMG DCM: USD 500 mn FCB issuance by Adani Transmission Ltd and USD 300 mn AT 1 issuance by SBI. Mandated by Bharat Petroleum Corporation Limited (BPRL) for their proposed $ 500 mn FCB issue.

3. CMG ECM: The IPO mandate of ICICI Prudential (Rs.6057 crs), RBL Bank (Rs.1213 crs) and OFS mandate of Hindustan Copper Ltd (Rs.400 crs).

4. M&A Deals:Reliance- Aircel, Reliance Transmission, Aircel spectrum sale, Reliance Cement, TCI Sanmar, Kesoram – JK Tyre

Awards:

1. Awarded India Loan House for the calendar year 2015 by Thomson Reuters – IFR Asia.

2. Project Finance House of the Year 2015, India by the Asset Triple A Regional Awards, 2015.

3. Asiamoney 'Best Country Deal- India 2015' for Coal India's Rs.225.6 bn offer for sale in which SBICAP was one of the book-runners.

4. Ranks 2nd (by no. of issues) and 3rd (by issue amount) for the period Jan-Sep 2016 as per prime database.

5. Ranks 9th (2015 – 18th) in case of Private Placements and Ranks 4th (2015-5th) in case of Public issues for FY 16 as per prime database.

Non-Banking Subsidiaries : Performance Highlights for Q2 of FY: 2016-17

SBI Funds Management Pvt. Ltd.

Performance Highlights:

1. SBI Funds Management Pvt. Ltd. has grown 48% in average AUM in the Quarter ended September 2016 (YoY basis). Average AUM is Rs.1,31,554 Crs in Q2 FY17 against Rs.88,628 Crs in Q2 FY16.
1. The AMC maintained 5th position in the industry but the market share increased from 6.74% in Q2 FY16 to 8.17% in Q2 FY17.
1. Increase in Net Profit by 11% (YoY) from Rs.88.35 crores to Rs.98.40 crores.
1. Wallet share of ETFs grew to 76% in Q2 FY17 from 47% in Q2 FY16.
1. Monthly SIP book size grew 65% YoY, from Rs.206 Crores to Rs.340 Crores.

Non-Banking Subsidiaries : Performance Highlights for Q2 of FY: 2016-17

SBI Funds Management Pvt. Ltd.

Awards:

- AsianInvestor — **The Best Fund House in India.**
- INDIA TODAY MONEY — **The Best Long Term Equity Asset Management House.**

- 2016 THOMSON REUTERS LIPPER FUND AWARDS

Lipper Award (Best Group Over 3 Years)

- SBI FM won Fund Family Award for mixed asset classes.

Lipper Fund Awards

- SBI Magnum Gilt Fund-Long Term-Growth won Best Bond Award in the 3 years in Bond Indian Rupee – Government.
- SBI Small & Midcap-Growth won the best Equity Award in the 3 years category in Equity India.

- MORNINGSTAR

Morning Star Fund Category Award

- SBI Bluechip is the winner in the Large Cap Category.

Non-Banking Subsidiaries : Performance Highlights for Q2 of FY: 2016-17

SBI card and payment services Pvt. Ltd.

Performance Highlights:

- Consistent business performance leading to Net Profit of Rs.177 Cr for H1' 16-17 @ YOY Growth of 34% .
- Achieved 4 million Cards base in Sep'16, growing @17% YOY with Industry Ranking of 3rd in Card base as at Jul'16 (market share 15%).
- Consistently maintaining 4th rank in retail spends for the year. Retail Spends growing @ 30% YOY.
- Driven by strong retail and cross sell performance, receivables have grown by 33% YOY (at Rs.8,675 crores).

Awards :

- Champion Security Award for the South Asia Region in 2016 –SBI Card.
- Readers' Digest Most Trusted Brand Award 2016.
- 'Best Credit Card Program' for SimplyCLICK at the MasterCard Innovation Awards 2016.
- Gartner Cool Business Award as the 'Most Innovative Technology Legacy Transformation Initiative' – CardOne for Asia Pacific Region.
- The Compliance Register Platinum Awards : Runners up in two categories Best Compliance Team – Regulated Firms and Best Head of Compliance.

Balance Sheet (Solo)

Rs. In Crores

Liabilities			
	Sep 16	**Sep 15**	**YOY Growth (%)**
Capital	776	776	
Reserves and Surplus	1,80,148	1,44,781	24.43
Deposits	18,58,999	16,34,115	13.76
Borrowings	2,36,876	2,25,470	5.06
Other Liabilities & Provisions	1,08,714	1,05,284	3.26
Total Liabilities	**23,85,514**	**21,10,426**	**13.03**
Assets			
	Sep 16	**Sep 15**	**YOY Growth (%)**
Cash & balances with RBI	87,192	78,288	11.37
Balance with Banks & Money at Call and Short Notice	54,236	32,329	67.76
Investments	6,48,202	5,67,404	14.24
Net Advances	14,33,554	13,37,153	7.21
Fixed Assets	42,725	9,638	343.31
Other Assets	1,19,605	85,614	39.70
Total Assets	**23,85,514**	**21,10,426**	**13.03**

Balance Sheet (Consolidated)

Liabilities			
	Sep 16	**Sep 15**	**YOY Growth (%)**
Capital	776	776	
Reserves and Surplus	2,14,863	1,79,923	19.42
Minority Interest	6,546	5,980	9.47
Deposits	23,92,965	21,33,521	12.16
Borrowings	2,63,385	2,55,496	3.09
Other Liabilities & Provisions	2,21,327	2,05,570	7.67
Total Liabilities	**30,99,863**	**27,81,266**	**11.46**
Assets			
	Sep 16	**Sep 15**	**YOY Growth (%)**
Cash & balances with RBI	1,12,492	1,00,192	12.28
Balance with Banks & Money at Call and Short Notice	62,665	42,249	48.32
Investments	8,92,312	7,84,758	13.71
Net Advances	18,28,557	17,21,891	6.19
Fixed Assets	50,226	12,830	291.47
Other Assets	1,53,611	1,19,347	28.71
Total Assets	**30,99,863**	**27,81,266**	**11.46**

Thank You