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

Tel. 91-22-2274 0841 - 48 (Eight Lines) | **Fax :** 91-22-2285 5348 | E-mail : gm.snb@sbi.co.in

Date :

Ref. No.

12.08.2016

CC/S&B/SA/ 1135

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 ANALYST 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 12th August 2016, at Corporate Centre Mumbai on Financial Working Results of the Bank as on June 30, 2016.

Kindly take the same on your record.

Yours faithfully,

(Sanjay M Abhyankar)
Vice President Compliance- Company Secretary
Encl: as above

Quarterly Results

Q1FY17

Analyst Presentation

12.08.2016

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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

Sustained Operating Performance

Rs. In Crores

	Q1FY17	Q4FY16	Q1FY16	YOY %
Interest Income	41,594	42,831	39,643	4.92
Other Income	7,335	10,696	5,088	44.16
Total Income	**48,929**	**53,527**	**44,731**	**9.38**
Interest Expenses	27,281	27,541	25,911	5.29
Net Interest Income	**14,312**	**15,291**	**13,732**	**4.23**
Operating Expenses	10,594	11,794	9,618	10.14
Operating Profit	**11,054**	**14,192**	**9,202**	**20.12**

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Provisions and Net Result

Rs. In Crores

	Q1FY17	Q4FY16	Q1FY16	YOY %
Operating Profit	**11,054**	**14,192**	**9,202**	**20.12**
Total Provisions	**8,533**	**12,928**	**5,510**	54.87
Loan Loss	6,340	12,139	3,359	88.76
Standard Assets	917	996	396	131.58
Investment Depreciation	11	-6	180	-93.74
Other Provisions	145	45	65	122.90
Income Tax	1,120	-246	1,510	-25.84
Net Profit	**2,521**	**1,264**	**3,692**	**-31.73**

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Interest Income/Expenses

Rs. In Crores

	Q1FY17	Q4FY16	Q1FY16	YOY %
Interest on Loans	29,884	29,242	28,582	4.56
Interest on Resources	10,887	11,113	10,254	6.18
Other Interest income	823	2,476	808	1.88
Total Interest Income	**41,594**	**42,831**	**39,643**	**4.92**
Interest on Deposits	25,169	25,103	24,097	4.45
Interest on Borrowings	1,034	1,427	854	21.13
Other Interest paid	1,078	1,011	960	12.34
Total Interest Expenses	**27,281**	**27,541**	**25,911**	**5.29**

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Robust Growth in Non-Interest Income

Rs. In Crores

	Q1FY17	Q4FY16	Q1FY16	YOY %
Fee Income	3,397	5,794	3,202	6.08
Profit/Loss on Sale of Investments	2,723	1,416	872	212.15
Forex Income	596	596	489	21.93
Dividend Income	158	395	32	388.03
Misc Income	461	2,496	492	-6.39
of which: Recovery in w/o accounts	526	1,257	430	22.30
Total Non Interest Income	**7,335**	**10,696**	**5,088**	**44.16**

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Stable Fee Income

Rs. In Crores

	Q1FY17	Q4FY16	Q1FY16	YOY %
Fee Income	**3,397**	**5,794**	**3,202**	**6.08**
of which : *Loan Processing Charges*	431	1,175	381	13.12
Commission on Govt. Business	577	465	571	1.00
Commission on LC/BG	712	826	768	-7.33
Transaction Fees	779	1,940	801	-2.77
Cross Sell	105	194	76	38.82
Misc Fee Income	793	1,192	605	31.11

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Investing in Our Future Growth

Rs. In Crores

	Q1FY17	Q4FY16	Q1FY16	YOY %
Staff Expenses	6,257	6,943	5,906	5.93
Overheads	4,337	4,852	3,712	16.85
Operating Expenses	**10,594**	**11,794**	**9,618**	**10.14**
Cost to Income Ratio	48.94	49.13	51.10	-216 bps

	Past 12 Months
Branches opened	505
ATMs Installed	4,570
POS Installed	1,00,822
New Recruitment	6,835
Retirement	9,528

Staff Strength as on 30.06.2016	2,04,975

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Containing Operating Expenses

Rs. In Crores

	Q1FY17	Q4FY16	Q1FY16	YOY %
Staff Expenses	**6,257**	**6,943**	**5,906**	**5.93**
of which : Salary	5,201	4,913	4,756	9.37
Contribution for Employees	1,055	2,030	1,151	-8.30
Overheads	**4,337**	**4,852**	**3,712**	**16.85**
of which: Rent, Taxes and Lighting	922	981	854	7.87
Depreciation	445	419	392	13.55
Printing and Stationery	75	153	77	-2.92
Postage & Telecommunications	102	150	151	-32.56
Repairs and Maintenance to Bank's Property	145	167	136	7.19
Travelling & Halting	188	225	170	10.08
Insurance	464	446	417	11.32
ATM /CDM/POS/Debit Card etc.Operation Expenses	1,022	1,079	779	31.18
Misc.Expenditure	974	1,232	735	32.57
Operating Expenses	**10,594**	**11,794**	**9,618**	**10.14**

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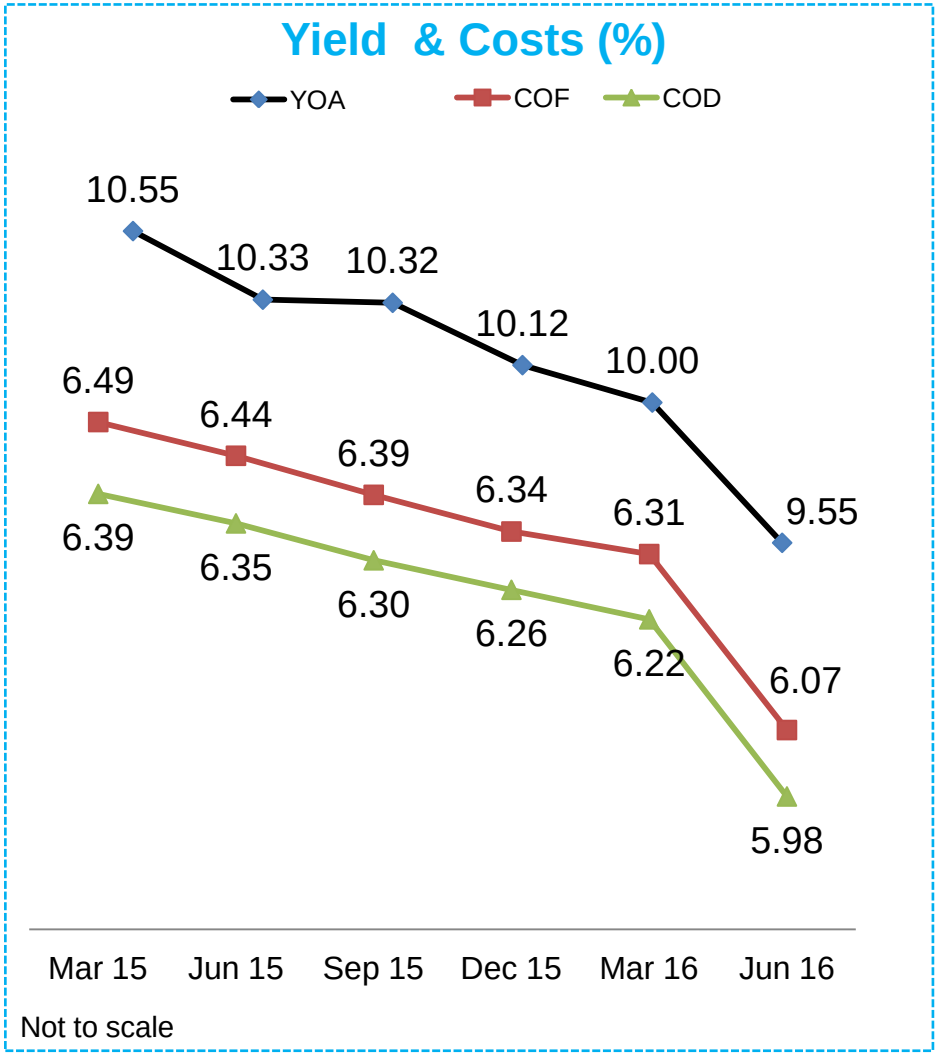
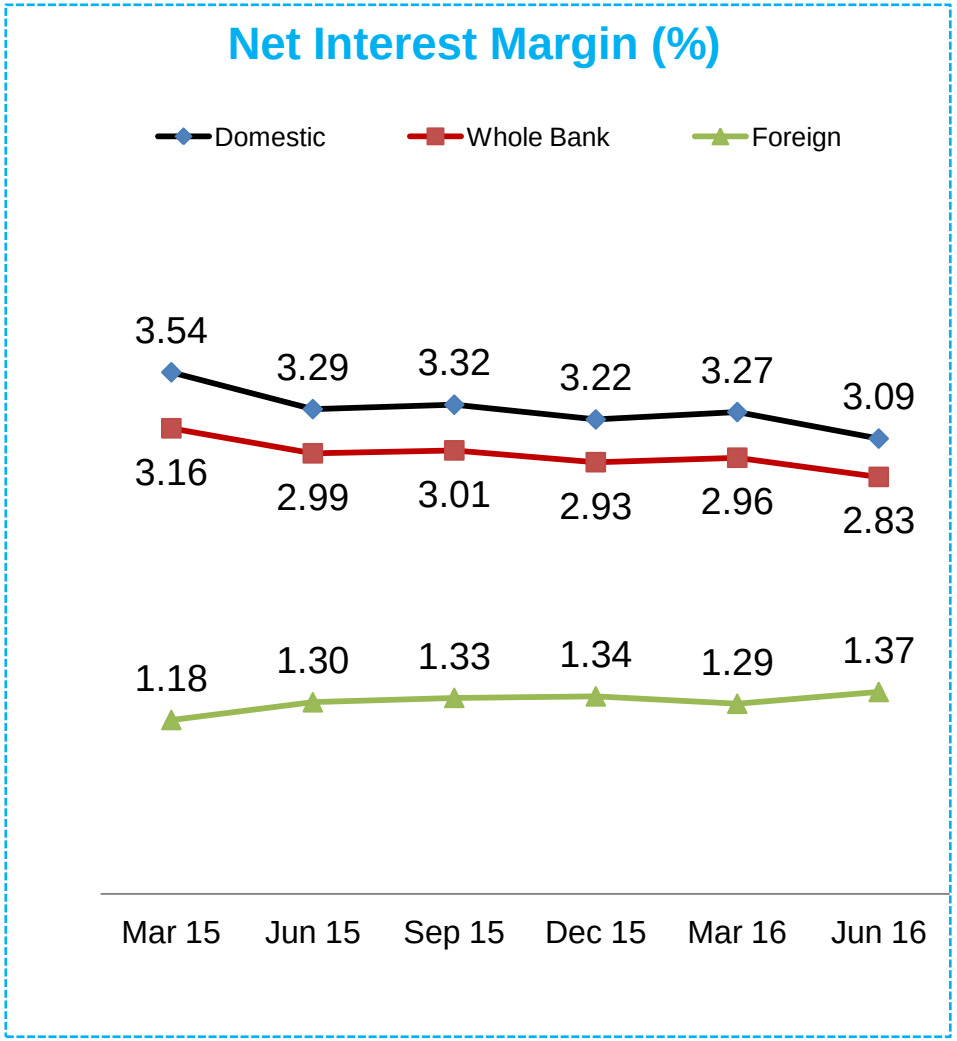
Key Performance Indicators: Performance Ratios





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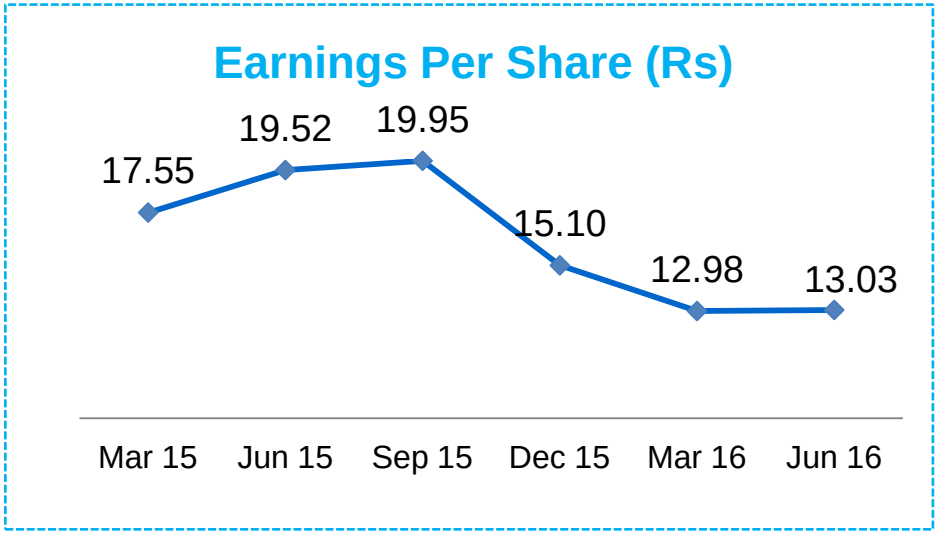
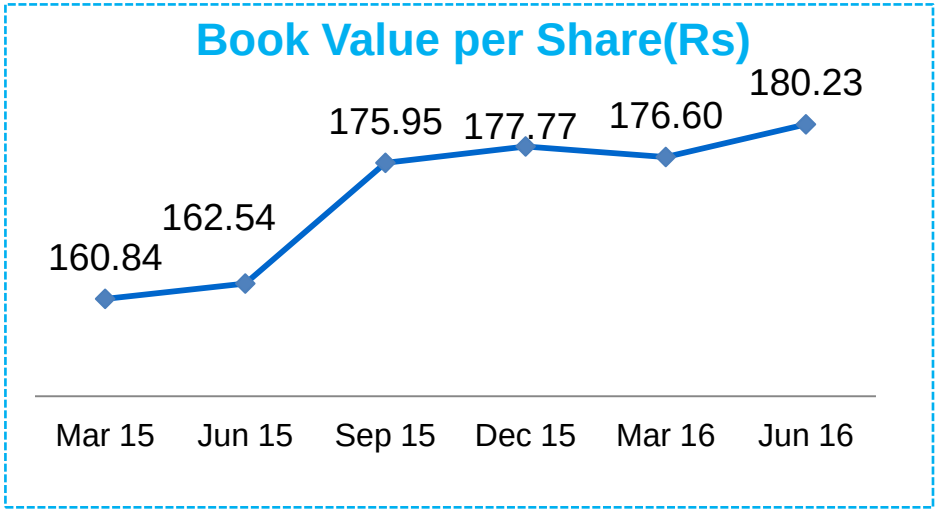
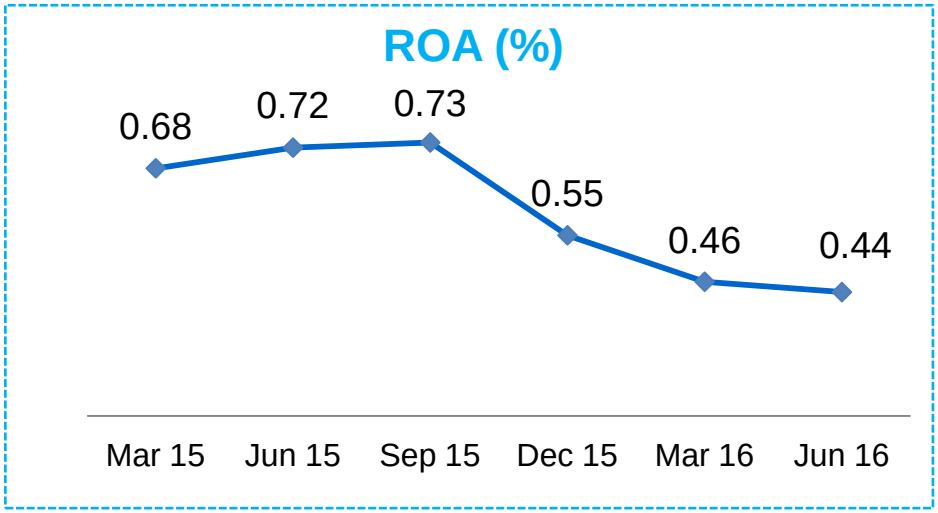
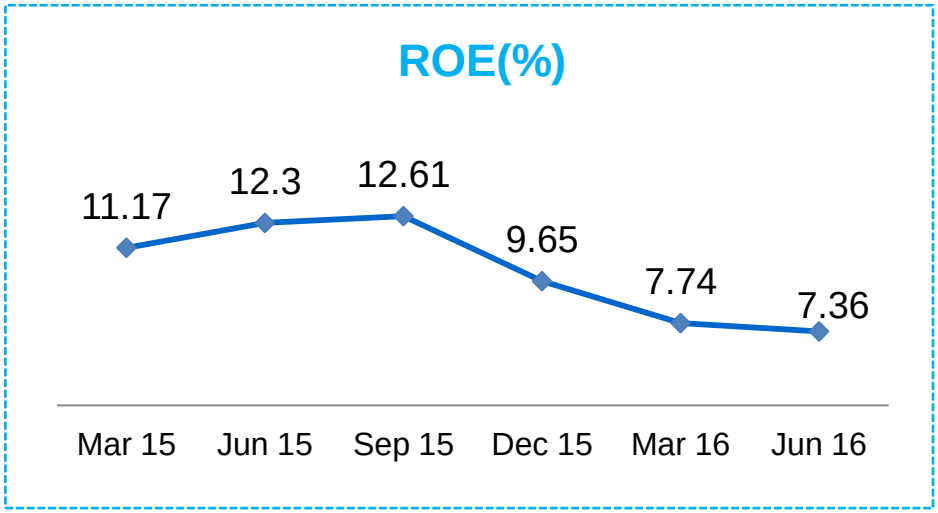
Other Performance Ratios









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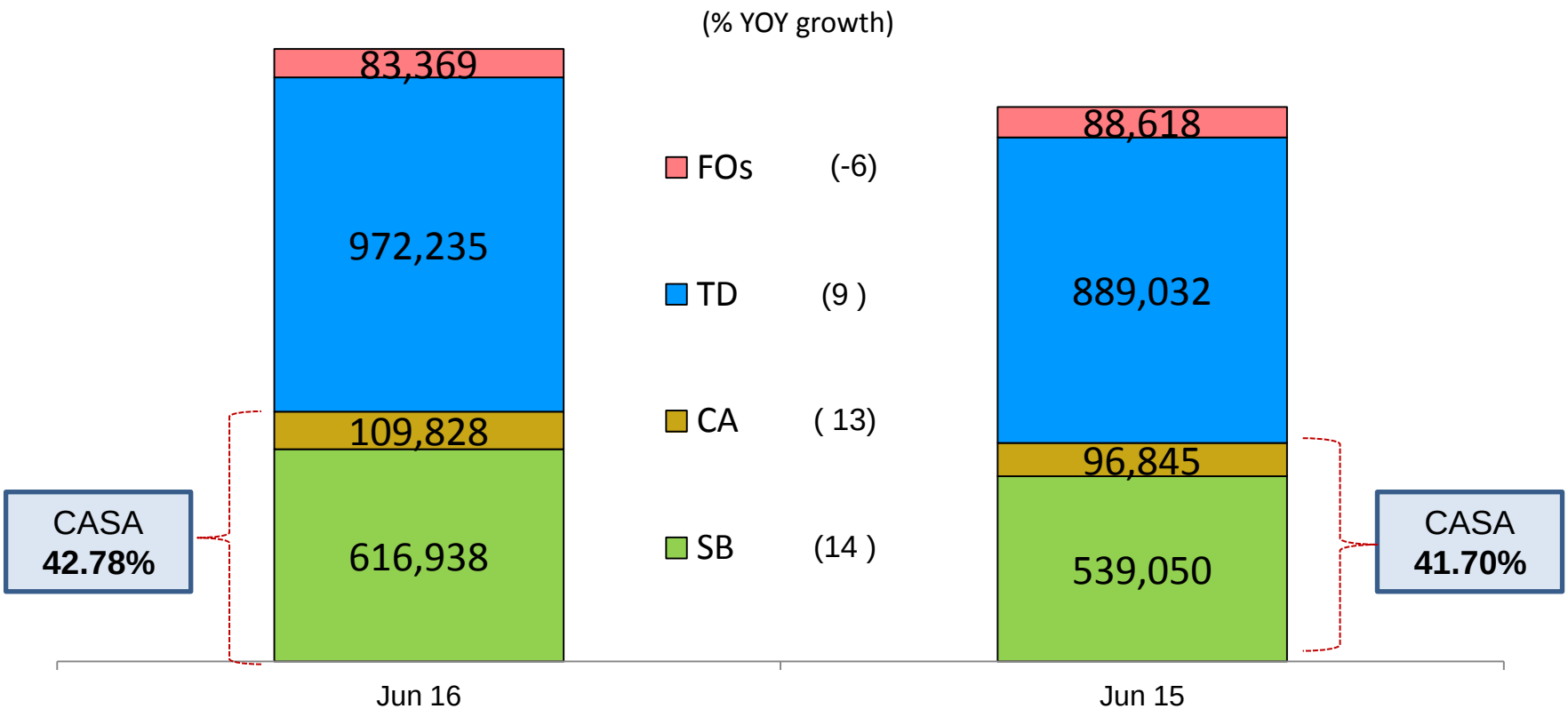
CASA Driving Deposit Growth……(1)

Rs. In Crores



	Jun 16		Jun 15
	17,82,371	10.46% YOY	16,13,545
Market Share	17.26%		17.27%

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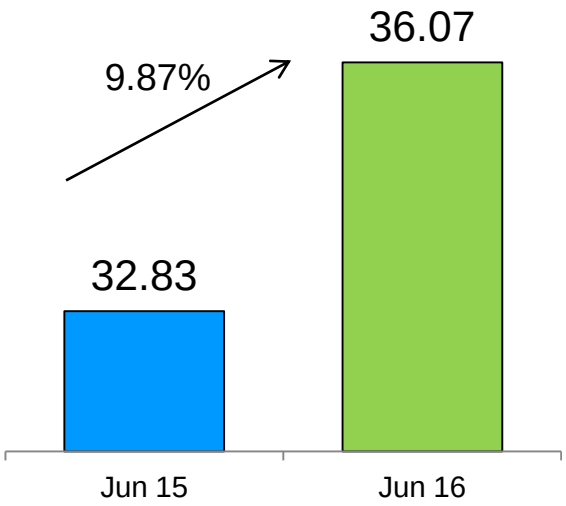
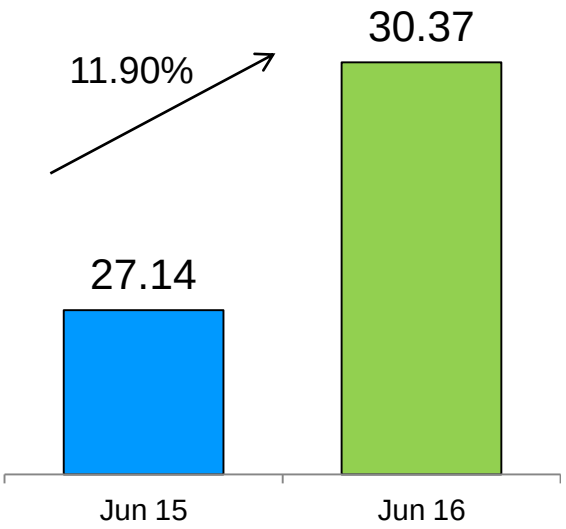
CASA Driving Deposit Growth ……(2)

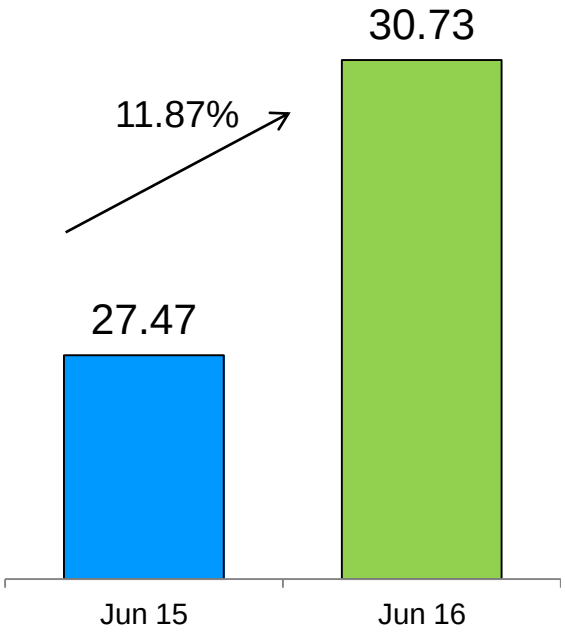
Number of Current accounts (in lacs)



Number of Saving Bank Accounts (in crore)



Total CASA accounts (in crore)



Daily Average CASA Ratio – Jun 16: 42.09 %

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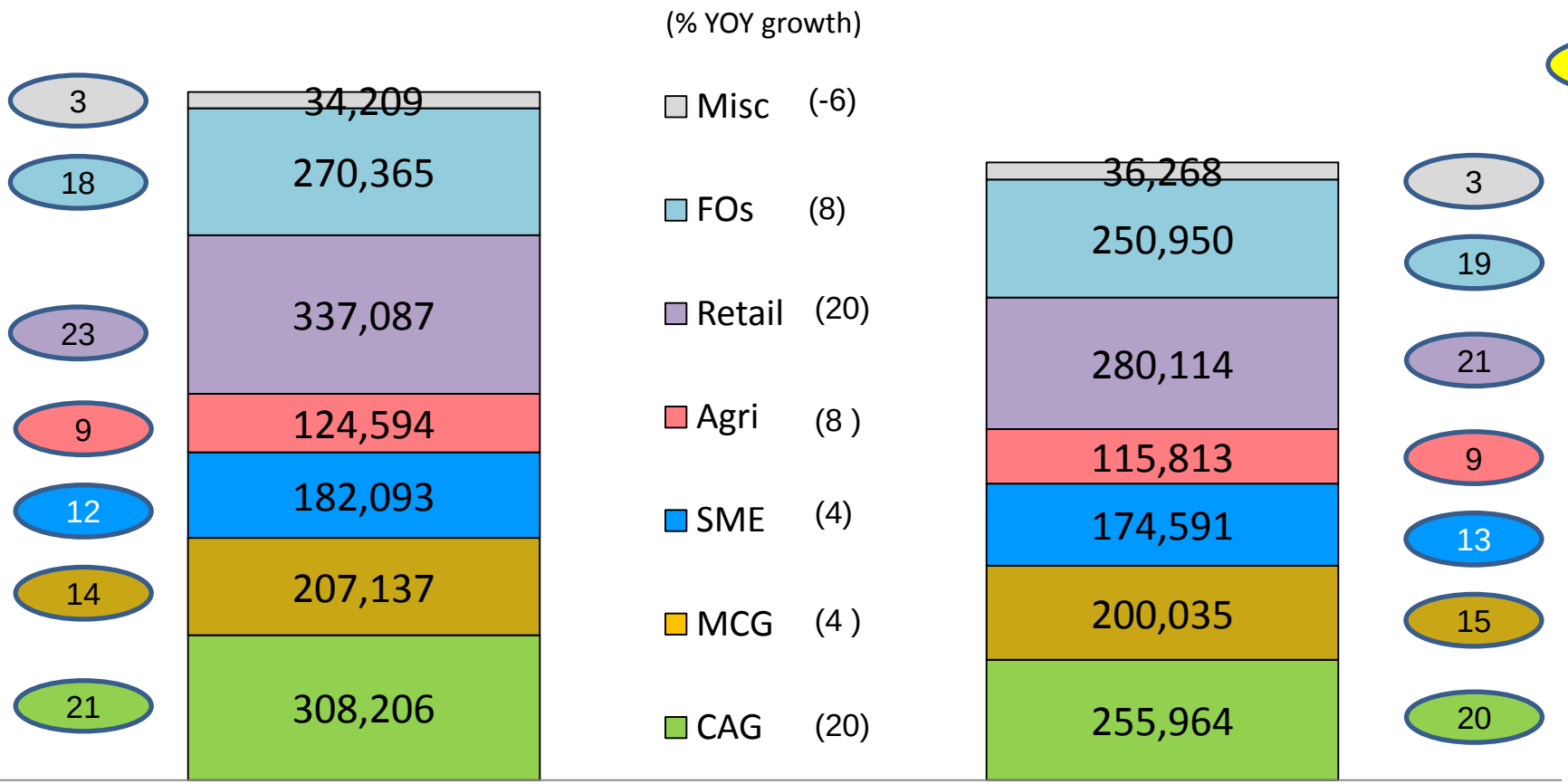
Retail Advances Driving Growth

Rs. In Crores



	Jun 16		Jun 15
	14,63,690	11.41% YOY	13,13,735
Market Share	16.13%		15.81%

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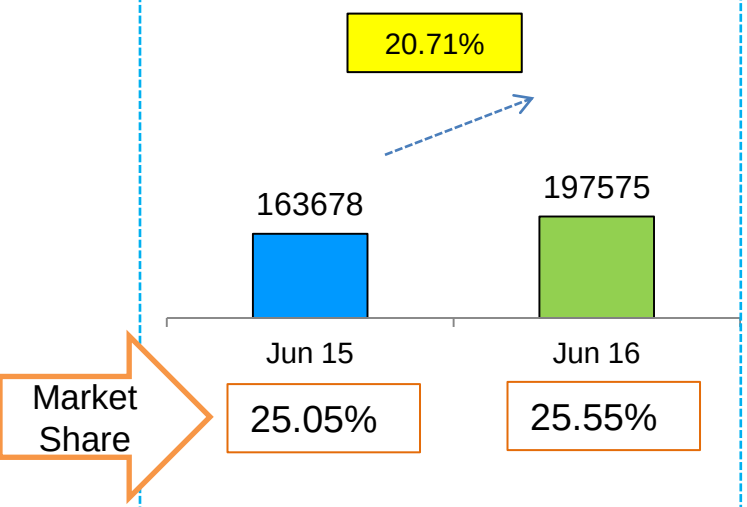
Home Loans Constitute Nearly 60% of Retail Loans

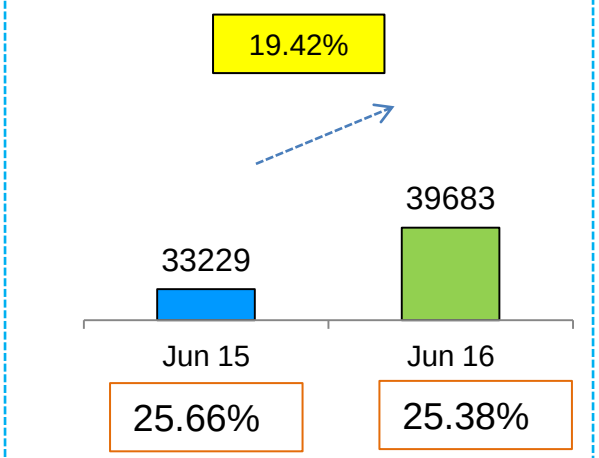
Rs. In Crores

Home Loans



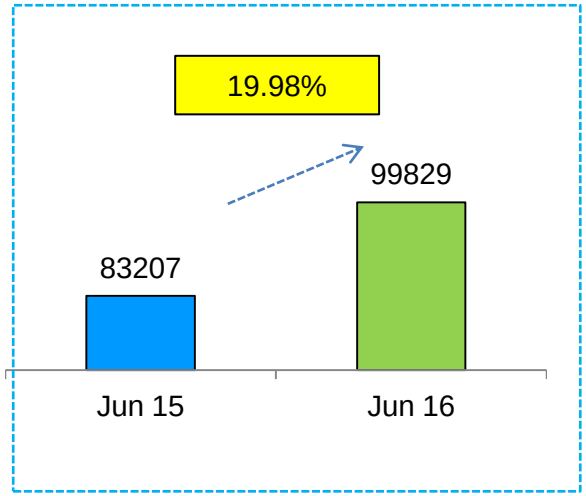
	Q1FY16 (%)	Q1FY17 (%)
Avg LTV	53.03	52.85
NPA Ratio	0.80	0.61

Auto Loans



	Q1FY16 (%)	Q1FY17 (%)
NPA Ratio	1.02	0.78

Other P-Segment Loans



Total P-Segment

	Q1FY16 (%)	Q1FY17 (%)
NPA Ratio	1.17	0.86

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Diversified Exposure Across Industries –

Domestic Fund Based Outstanding

Rs. In Crores

	Jun 16		Mar 16		Jun15		Jun 16	
	Level	% Share	Level	% Share	Level	% Share	YTD Gr %	YOY Gr %
Infrastructure	2,01,430	16.88	2,07,522	16.70	1,71,914	16.18	-2.94	17.17
of which: Power	*1,34,508*	11.27	*1,36,455*	10.98	*1,05,610*	9.94	-1.43	27.36
Telecommunication	*17,847*	1.50	*21,445*	1.73	*25,010*	2.35	-16.78	-28.64
Roads & Ports	*19,042*	1.60	*18,934*	1.52	*16,207*	1.52	0.57	17.49
Other Infrastructure	*30,034*	2.52	*30,688*	2.47	*25,088*	2.36	-2.13	19.71
Services	89,905	7.53	1,08,507	8.73	71,481	6.73	-17.14	25.78
Iron & Steel	80,887	6.78	82,533	6.64	75,761	7.13	-1.99	6.77
Trade	65,748	5.51	69,209	5.57	62,156	5.85	-5.00	5.78
Textiles	38,655	3.24	43,605	3.51	40,545	3.81	-11.35	-4.66
Petroleum & Petrochemicals	29,812	2.50	36,638	2.95	27,035	2.54	-18.63	10.27
Engineering	26,779	2.24	28,491	2.29	27,796	2.62	-6.01	-3.66
Comm. Real Estate	24,181	2.03	23,037	1.85	18,627	1.75	4.97	29.82
Other Industries	1,74,246	14.60	1,90,679	15.34	1,71,543	16.14	-8.62	1.58
Home Loans	1,97,575	16.56	1,90,552	15.33	1,63,678	15.40	3.69	20.71
Auto Loans	39,683	3.33	38,549	3.10	33,229	3.13	2.94	19.42
Other Retail Loans	99,829	8.37	97,974	7.88	83,207	7.83	1.89	19.98
Agriculture	124,594	10.44	1,25,387	10.09	1,15,813	10.90	-0.63	7.58
Total Domestic Advances	**11,93,325**	**100.00**	**12,42,683**	**100.00**	**10,62,785**	**100.00**	**-3.97**	**12.28**

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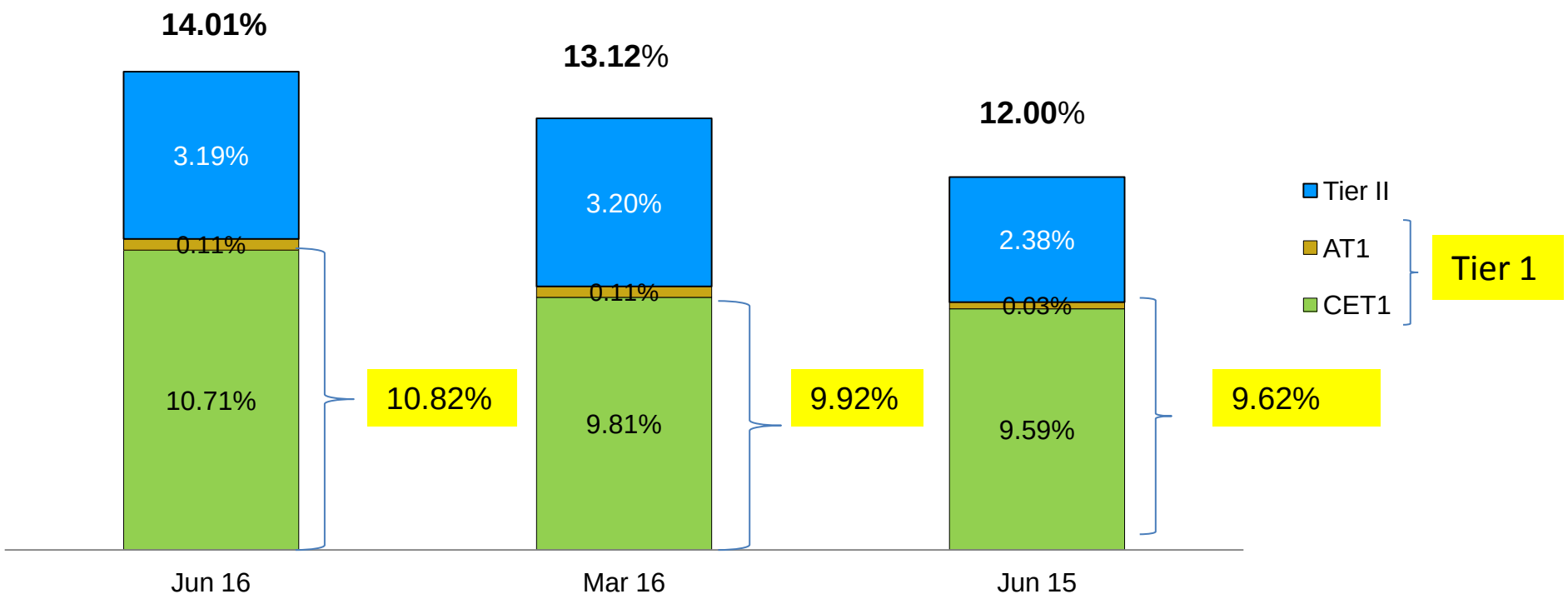
Strong Capital Position



During Q1FY17 :

Major Contributions to CET 1

- Revaluation of Real estate Assets: Rs. 14,384 Cr

During FY17

GOI expected infusion Rs. 7,575 Cr

Realisation on Sale of Non-Core Assets/ Strategic investments around Rs. 3,000 Cr; of which Rs.907 Cr reckoned in Q1FY17

Gross NPAs: Segment wise

Rs. In Crores

Sector	Jun 16		Mar 16		Jun 15	
	NPA	Ratio%	NPA	Ratio%	NPA	Ratio%
Large Corporate	21,870	7.07	20,696	6.27	1,026	0.40
Mid Corporate	42,248	19.59	41,515	17.12	21,468	10.30
SME	17,344	8.40	17,032	7.82	17,168	8.48
Agri	8,764	7.03	8,687	6.93	10,856	9.36
Retail	2,911	0.86	2,458	0.75	3,272	1.17
International	8,404	3.11	7,785	2.92	2,632	1.05
Total	**1,01,541**	**6.94**	**98,173**	**6.50**	**56,421**	**4.29**

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Movement of NPAs

Rs. In Crores

	Q1FY17	Q4FY16	FY16	Q1FY16
Opening Level of Gross NPAs	**98,173**	**72,792**	**56,725**	**56,725**
Less :Recovery	1,647	1,627	4,389	1,209
Less: Up gradation	1,169	97	2,598	1,494
Less :Write-off	4,613	3,208	15,763	4,919
Add: Increase in O/s	2,007			
Add: Fresh Slippages	8,790*	30,313	64,198	7,318
Gross Addition (Increase in O/s + Slippages)	10,797	30,313	64,198	7,318
Net Increase	3,368	25,381	41,448	-304
Closing Level of Gross NPAs	**1,01,541**	**98,173**	**98,173**	**56,421**
Gross NPA Ratio (%)	6.94	6.50	6.50	4.29
Less: Cumulative Provisions	**44,120**	**42,366**	**42,366**	**27,752**
Net NPAs	57,421	55,807	55,807	28,669
Net NPA Ratio (%)	4.05	3.81	3.81	2.24
Provision Coverage Ratio (%)	**61.57**	**60.69**	**60.69**	**69.49**
Slippage Ratio (%)	**2.33**	**9.08**	**4.81**	**2.19**
Credit Cost (%)	**1.68**	**3.64**	**2.02**	**1.01**

**Rs.4,122 crores in NBG, Rs.987 Crores in IBG, Rs.3,681 Crores in Corporate, of which Rs.2,947 Crores is from Watch list*

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Movement of Impaired Assets

Rs. In Crores

	Jun 16	Mar 16	Jun 15
Gross Advances	14,63,690	15,09,500	13,13,735
Restructured Standard	36,551	39,055	55,954
Total Gross NPAs plus Restructured Std.	1,38,092	1,37,228	1,12,375
Gross NPA + Restructured Standard to Gross Adv. %	9.43	9.09	8.55
Slippage from Restructured Book (%)	8.17	22.02	6.64
Successful exit from Restructured Accounts (%)	10.51	6.52	5.69

Provisions available : Rs. 4,742 Crores *CCPB available : Rs1,149 Crores*

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Digital Updates

Mobile Banking: Retail Number of Active Customers : 1.38 crore Transaction Amount during Q1FY17 :Rs.15,648 crore	**Internet Banking: Retail** No. of customers : 2.63 crores Avg. No. Of Daily Transactions: 27.62 lacs
Mobile Banking: Corporate Number of Active Customers : 55,331 Transaction Amount during Q1FY17 :Rs.47,800 crore	**Internet Banking: Corporate** No. of Customers:11.27 lakhs Avg No of Daily Transaction 9.49 lakhs
SBI Exclusif Allows Omni-channel access to wealth management clients; AUM Rs.866 crore	**SBI InTouch** 190 branches openend so far (including 7 premier outlets)
SBI Buddy 35.04 lakh registrations	**SBI Samadhan** Launched on 22nd December 2015 1.36 lakh downloads
SBI Quick Helping around 5 lakh customers daily ~155 lakh missed calls per month	**SBI Swayam** Rolled out at more than 7100 branches 7.76 crore Pass Books printed
Cash Deposit Machine/ Recyclers No. of Machines added Q1FY17: 699	**Contact Centre** More than 4.27 lakh average number of calls handled daily
Govt. Business on e Platform: Centre: 66% State: 56% **Direct Benefit Transfer** : Processed 6 crs. DBT transactions of more than Rs. 14,700 crore. Sole Banker for LPG subsidy (30 crs txn, Rs. 5200 crs.)	SME Insta Deposit Card(SIDC) YOY Growth 49,468(18%) Business Debit Card (BDC) YOY Growth 1,00,746(30%)

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Alternate Channels: Dominant Market Share

Channel	Market Share (%) *SBI*	Market Share (%) *Next Largest Player*
Number of ATMs	24.97	6.91
ATM : Amt of Txns	31.26	8.00
Number of Debit Cards	28.61	6.65
Debit Card Spends	22.70	16.57
Number of PoS Terminals	21.81	20.45
PoS: Value of Txns	22.25	16.47
Mobile Banking: Number of Txns	34.71	15.96
Mobile Banking: Value of Txns	34.93	19.94

Moving away from Cash to Digital

Share of Transactions (%)

	JUN 16		JUN 15	
Internet Banking	18.45	78	16.55	71
POS	6.16		4.18	
Mobile Banking	2.07		2.24	
Kiosk	7.66		4.84	
ATM/CDM	44.05		42.69	
Branch	**21.60**		**29.49**	

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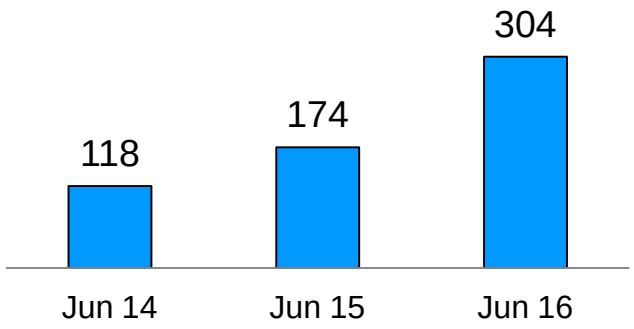
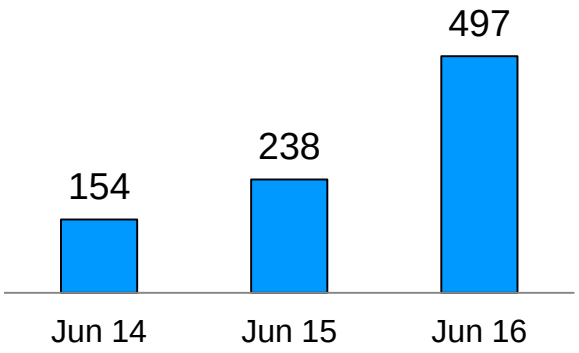
Expanding Digital Footprint….(1)

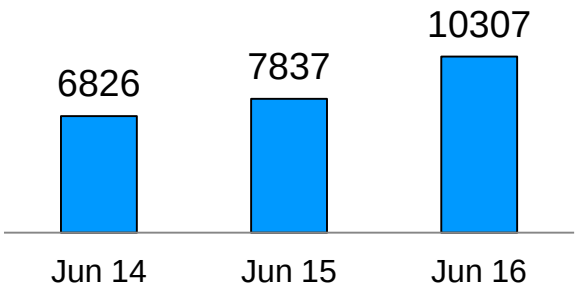
POS Transactions
(No. in Lacs)



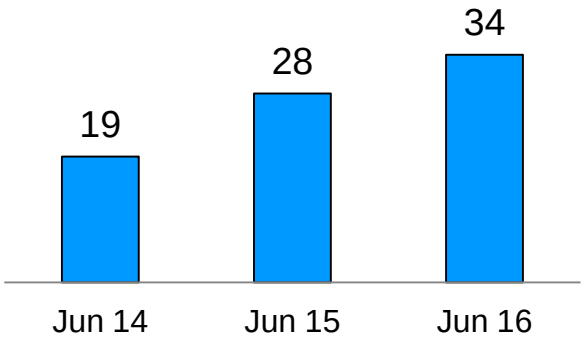
Mobile Banking Transactions
(No.in Lacs)



Debit Card spends
(Rs. in Crores)



Internet Banking Transactions
(No. in Crores)



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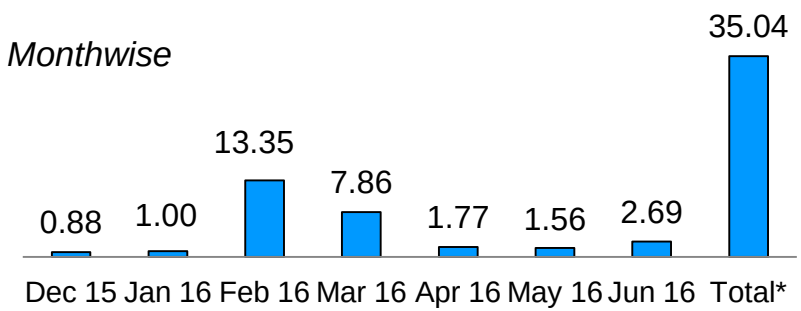
Expanding Digital Footprint …. (2)

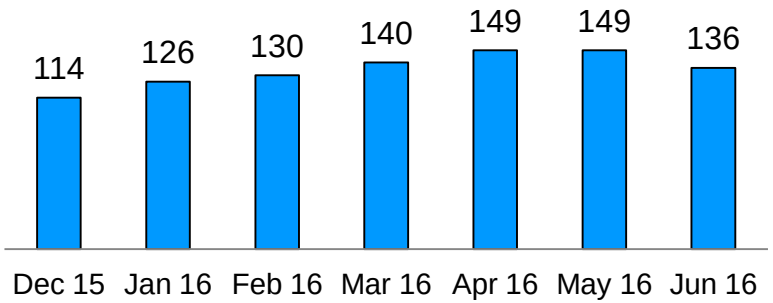
No of Registrations (in lacs)



* Cumulative till 25.07.16

Users Review ★ ★ ★ ★ ☆

No of Calls (lacs)



Users Review ★ ★ ★ ★ ☆

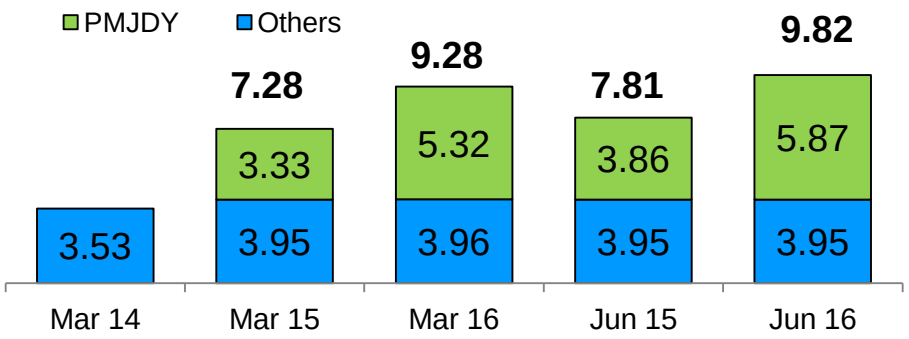
No Queue App downloads :65218

Users Review ★ ★ ★ ★ ☆

Rolled out at more than 6,700 branches.
5.74 crore Pass Books printed

Our Financial Inclusion ….(1)

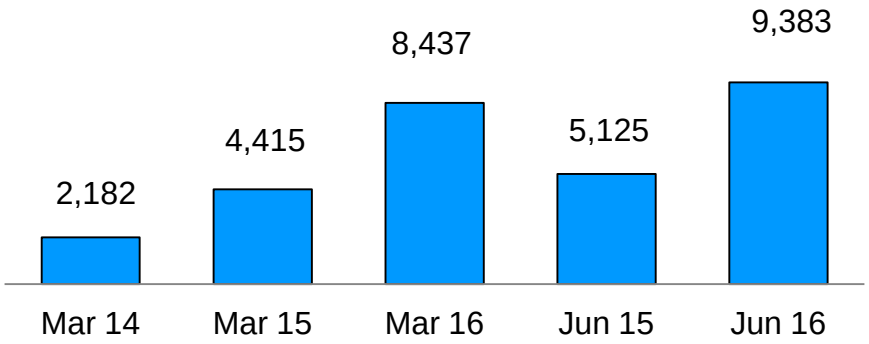
Financial Inclusion Accounts (No. in Crs)



Out of PMJDY A/cs:
Aadhar seeded A/cs Jun 15: 1.45 c rs Jun 16: 2.39 crs
Rupay Cards issued Jun 15: 3.47 crs Jun16: 4.25 crs

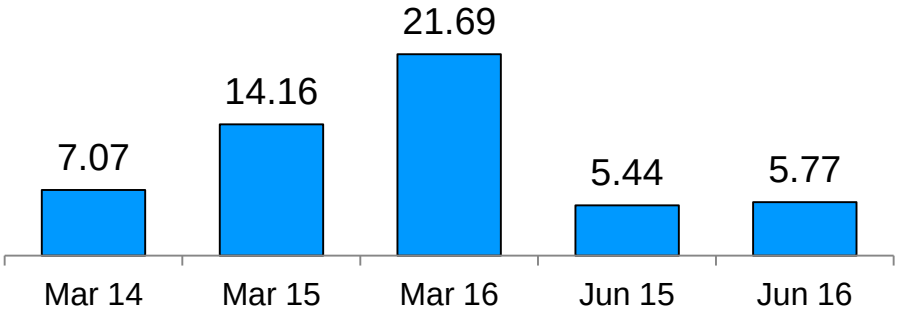
Financial Inclusion Deposits

(Rs. in Crores)



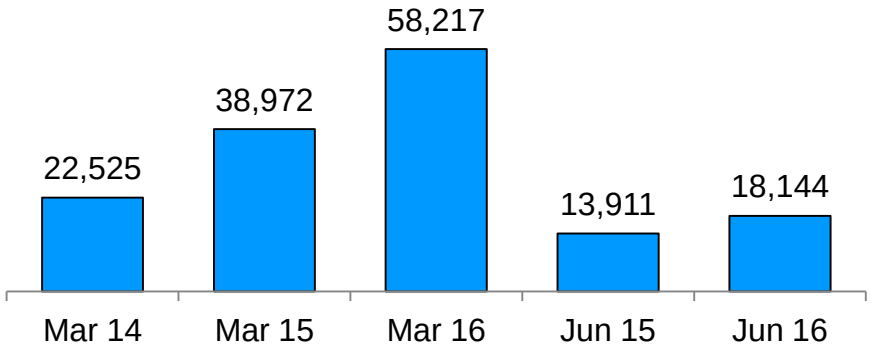
Transactions through BC Channel

(No. in Crores)



Transactions Amount

(Rs. in Crores)



OD facility for PMJDY accounts - Eligible accounts 6.39 lakh Sanctioned 4.81 lakh accounts (75.27%)

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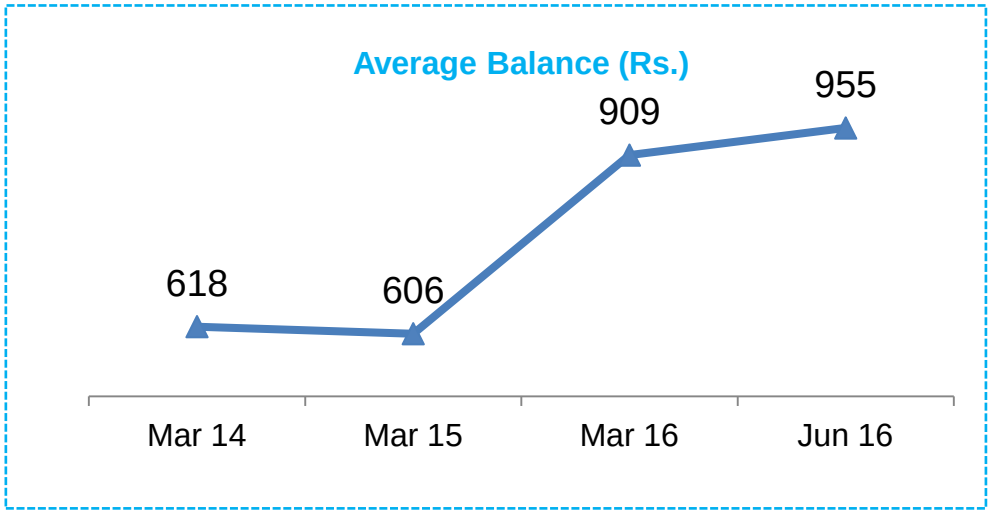
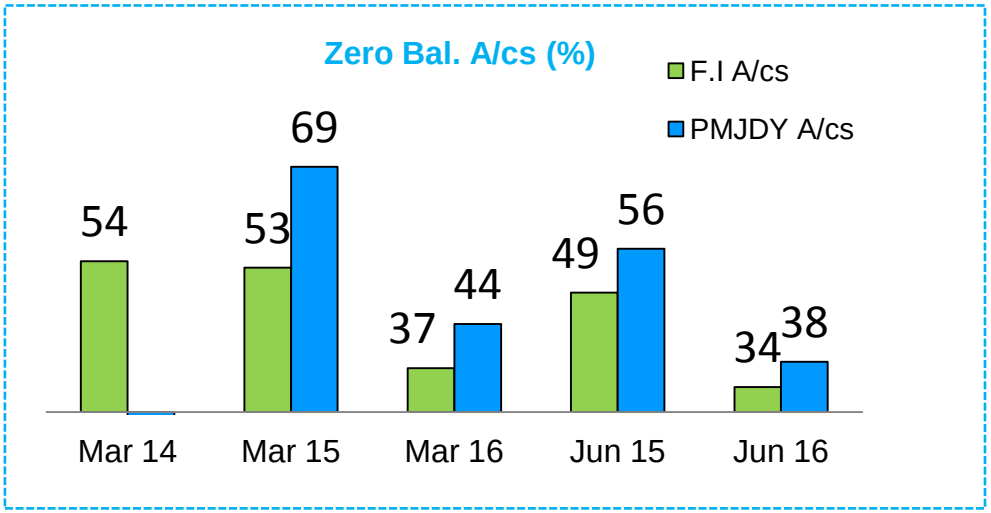
Our Financial Inclusion …. (2)





Financial Literacy		
RSETIs (Total Numbers: 116)	Q1FY17	Cumulative
No of Training Programms held	544	13,384
No of Youth trained	14,437	3,55,125
No of Youth Settled	9,930	1,70,537
Financial Literacy Centers (Total numbers:237)		
No of Out door activities	2,917	40,651
No of Persons availed FLC Services	2,49,003	28,36,130
No of person converted to customers	26,518	4,45,431

Social Security Schemes (Enrolment up to 30.06.2016) (in Lacs)	
Pradhan Mantri Suraksha Bima Yojana:	143
Pradhan Mantri Jeevan Jyoti Bima Yojana:	33.74
Atal Pension Yojana:	3.46

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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 – 56.34 Lakhs

Highest number of followers across all Indian banks
LinkedIn Followers -2.44 Lakhs
YouTube Subscribers -19.2K
YouTube Views- 153 Lakhs
Pinterest Followers -1965

Second Highest number of followers across all Indian banks
Twitter Followers -6.48 Lakh
Instagram Followers -86.5K

SBI Mingle - on Facebook & Twitter for Basic Banking facilities

Associate Banks: Asset Quality

Ratios	Q1FY17	Q4FY16	Q1FY16
GNPA	9.14%	5.98%	4.94%
Gross Impaired Assets	13.64%	11.86%	12.82%
NNPA	5.50%	3.39%	2.82%
Slippage Ratio	20.00%	13.71%	3.70%
Provision Coverage Ratio	54.47%	60.03%	57.87%
Credit Cost	5.56%	3.18%	1.07%

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Associate Banks: Performance

Rs. In Crores

	SBBJ		SBH		SBM		SBP		SBT	
	Q1FY17	Q1FY16	Q1FY17	Q1FY16	Q1FY17	Q1FY16	Q1FY17	Q1FY16	Q1FY17	Q1FY16
Deposits	95,725	86,845	1,39,794	1,33,403	72,718	68,892	1,04,686	96,085	1,04,147	93,892
Advances	74,033	70,436	1,12,451	1,06,726	55,228	52,612	85,239	79,705	68,276	68,411
Operating Profit	655	626	910	713	324	270	521	419	427	465
Net Profit	-222	271	28	251	-472	94	-610	140	-743	81
ROA (%)	-0.82	1.07	0.08	0.62	-2.23	0.47	-1.92	0.49	-2.55	0.31
Net Interest Margin (%)	3.48	3.51	3.09	3.08	2.78	2.89	2.33	2.62	2.20	2.67
Expense Ratio(%)	45.14	41.79	40.08	48.53	57.69	60.85	50.21	53.36	54.54	49.34
CASA Ratio (%)	39.10	38.53	33.57	30.70	35.24	33.99	28.31	28.99	32.98	30.53
Gross NPA Ratio (%)	6.20	4.45	8.39	5.14	7.83	4.21	13.33	6.39	9.38	4.03
Net NPA Ratio (%)	3.65	2.36	5.09	2.56	4.65	2.10	7.87	4.37	5.99	2.47
PCR (%)	62.03	62.30	52.39	59.53	59.61	71.52	52.27	44.11	50.61	57.17
Credit Cost(%)	5.16	1.24	3.10	1.09	7.18	0.65	7.07	0.90	6.93	1.41
Slippage Ratio(%)	9.89	2.98	11.26	2.75	7.58	2.15	44.13	4.79	25.54	5.85

Non-Banking Subsidiaries : Performance Highlights for Q1 of FY: 2016-17

SBI Life Insurance Company Limited	**Performance Highlights:**
	1. The Company registered growth of 78% in New Business Premium at Rs.1,866 Cr
	2. The Company has achieved 69% growth in individual Adjusted Premium Equivalent (APE) at Rs.722 Cr
	3. The Company registered 53% growth in Gross Written Premium (GWP) at Rs.3,383 Cr
	4. NBP private market share of 21.2% vis-à-vis 14.6% last year
	5. APE individual private market share of 18.0% vis-à-vis 12.9% last year
	6. Increase in Net Profit by 6% from Rs. 202 cr to Rs. 215 cr.
	7. Asset held as on 30th June, 2016 up 15 % at Rs. 85,922 cr.
	8. The Company has a robust 13th month persistency (based on premium) of 78.39%, up from 77.02% as on 30th June 2015

Non-Banking Subsidiaries : Performance Highlights for Q1 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 Embedded Value of the Company is being published for the First time

2. The EV of the Company stands at Rs.**12,999** Cr as at 31st March, 2016

3. The EV results are on the basis of Market Consistent methodology

4. 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

Non-Banking Subsidiaries : Performance Highlights Q1 FY: 2016-17

SBI Capital Markets Ltd

Performance Highlights:

- 1. **Large Mandates in Infra Space:** GAIL India, ONGC Petro Additions, Indian Railway Catering & Tourism Corporation Ltd., Hindustan Copper Ltd., Securities and Exchange Board of India, Ministry of Mines, Reliance Infrastructure Limited, Coal India Ltd. and Bangalore International Airport Ltd. etc.
- 2. CMG DCM: Public Issue of Debt of Rs.1,000 crore for Mahindra & Mahindra Financial Services.
- 3. CMG ECM: the Qualified Institutional Placement of IOB, raising a total equity of Rs.262 Crs.
- 4. Major M&A Deals: Udupi Power Corporation Ltd, Uttam Galva Metalics Ltd, Deccan Fine Chemicals Ltd, Navayuga Engineering Co Ltd, PFC and Damodar Valley Corporation.

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. Reliance Communications limited deal declared telecom deal of the year by the Asset Triple A.
- 4. Krishnapatnam Port Company financial advisory deal awarded best transport deal of the year by the Asset Triple A.

Non-Banking Subsidiaries : Performance Highlights Q1 FY: 2016-17

SBI Funds Management Pvt. Ltd.

Performance Highlights:

- SBI Funds Management Pvt. Ltd. was the **fastest growing** among the top AMCs. The average AUM increased by **43%** to Rs. 1,19,384 Crs. in the Quarter ending June 2016, compared to June 2015. T15 cities showed a growth of 44% and B15 grew by 50%
- The AMC maintained **5th position** in the industry and the market share increased by 1.51%, from 6.81% in Q1 FY16 to 8.32% in Q1 FY17.
- Monthly SIP book size also showed a steep growth of **77%** year-on-year
- Wallet share of ETFs grew from 2 % to **73%** in Q1 FY16 to Q1 FY 17. Crossed 10,000 Crs. in ETF AUM
- Dedicated campaign launched for enable SBI channel with multiple digital enablers including Mitra App and InstaInvest, and launch of employee referral campaign – Nivesh Tara
- In SBI channel, Gross Sales from core-assets (Equity & Debt) increased by **143%** YoY in Q1 FY17 and Net SIPs increased by **274%**

Non-Banking Subsidiaries : Performance Highlights Q1 FY: 2016-17

SBI Funds Management Pvt. Ltd.

Awards:

- **The Best Fund House in India.**
- **The Best Long Term Equity Asset Management House.**
- **Runner up for Best Debt fund house.**
- **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.
- **Morning Star Fund Category Award**
  - SBI Bluechip is the winner in the Large Cap Category. The award recognizes the fund for strong 3 year & 5 year risk-adj. returns, in addition to outperformance of its peers in 1 year.

Non-Banking Subsidiaries : Performance Highlights Q1 FY: 2016-17

SBI card and payment services Pvt. Ltd.

Performance Highlights:

1. Consistent business performance leading to PBT of Rs. 132 Cr in Q1 FY16-17 growth @ 32% vs Q1 15-16 .
2. 30% growth in new accounts . . . Premium penetration up 20% vs Q1 FY 15-16.
3. Cards-in-force growing @15% YOY with an Industry Ranking of 3rd as of Mar'16.
4. Consistently maintained 4th rank in retail spends for the year. Retail Spends growing @ 30% YOY.
5. Driven by strong growth in retail and cross sell spends, receivables have grown by 29% YOY.

Awards :

1. Champion Security Award for the South Asia Region in 2016 –SBI Card
2. Readers' Digest Most Trusted Brand Award 2016
3. 'Best Credit Card Program' for SimplyCLICK at the MasterCard Innovation Awards 2016

Non-Banking Subsidiaries : Performance Highlights Q1 FY: 2016-17

SBI General

Performance Highlights:

1. 1. SBI General has reported quarterly profit for the first time since inception.
2. SBI General has grown at 28%, higher than the Private insurers that grew at 20.8% and the General Insurance Industry, which has grown at 16.7%.
1. 2. SBI General Market share in the Industry in Q1 FY 2016-17 is at 1.85% as compared to 1.69% in the same period last year.
1. 3. No. 1 Bancassurer in the General Insurance Industry.
1. 4. SBI General has signed a Corporate Agency agreement with Capital Small Finance Bank to expand its reach.
1. 5. SBI Buddy is now available on SBI General website as a payment option and an Offline Point of Sale solution has been rolled out to standalone motor dealerships.

Awards:

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

Balance Sheet (Solo)

Rs. In Crores

Liabilities			
	Jun 16	Jun 15	YOY Growth (%)
Capital	776	757	2.60
Reserves and Surplus	1,78,333	1,35,208	31.90
Deposits	17,82,371	16,13,545	10.46
Borrowings	2,17,471	2,06,661	5.23
Other Liabilities & Provisions	95,447	94,934	0.54
Total Liabilities	**22,74,398**	**20,51,104**	**10.89**
Assets			
	Jun 16	Jun 15	YOY Growth (%)
Cash & balances with RBI	80,733	77,227	4.54
Balance with Banks & Money at Call and Short Notice	41,173	37,009	11.25
Investments	5,90,268	5,62,879	4.87
Net Advances	14,16,485	12,80,127	10.65
Fixed Assets	42,507	9,428	350.87
Other Assets	1,03,231	84,434	22.26
Total Assets	**22,74,398**	**20,51,104**	**10.89**

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Balance Sheet (Consolidated)

Rs. In Crores

Liabilities			
	Jun 16	**Jun 15**	**YOY Growth (%)**
Capital	776	757	2.60
Reserves and Surplus	2,13,277	1,69,253	26.01
Minority Interest	6,176	5,794	6.60
Deposits	23,11,338	21,03,799	9.86
Borrowings	2,47,746	2,42,393	2.21
Other Liabilities & Provisions	2,02,808	1,90,618	6.39
Total Liabilities	**29,82,121**	**27,12,615**	**9.94**
Assets			
	Jun 16	**Jun 15**	**YOY Growth (%)**
Cash & balances with RBI	1,05,421	1,00,401	5.00
Balance with Banks & Money at Call and Short Notice	46,870	47,584	-1.50
Investments	8,30,112	7,71,536	7.59
Net Advances	18,20,308	16,67,769	9.15
Fixed Assets	47,393	12,515	278.70
Other Assets	1,32,017	1,12,810	17.03
Total Assets	**29,82,121**	**27,12,615**	**9.94**

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Thank You