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.

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The Managing Director,
National Stock Exchange of India Ltd.,
Exchange Plaza, 5th Floor, Plot No. C/1,
G Block, Bandra-Kurla Complex,
Bandra (E), Mumbai – 400 051

Date : 27.05.2016
Ref. No.

LISTING REGULATIONS 2015: PRESENTAION MADE AT ANALYST MEET

In compliance with the provisions of SEBI Listing Regulations, 2015, we hereby attach a copy of presentation made at Analyst Meet held on 27th May 2016, at Kolkata on Financial Results of the Bank as on March 31, 2016.

Yours faithfully,

(S S A Kazmi)
General Manager

Encl: as above

Annual Results

FY16

Analyst Presentation

27.05.2016

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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
- Awards & Accolades

Sustained Operating Performance

Rs. In Crores

	Q4FY15	Q4FY16	YOY %	FY15	FY16	YOY %
Interest Income	40,101	42,831	6.81	1,52,397	1,63,685	7.41
Other Income	8,515	10,696	25.61	22,576	28,158	24.73
Total Income	**48,616**	**53,527**	**10.10**	**1,74,973**	**1,91,844**	**9.64**
Interest Expenses	25,389	27,541	8.47	97,382	1,06,803	9.67
Net Interest Income	**14,712**	**15,291**	**3.94**	**55,015**	**56,882**	**3.39**
Operating Expenses	10,467	11,794	12.68	38,054	41,782	9.80
Operating Profit	**12,760**	**14,192**	**11.22**	**39,537**	**43,258**	**9.41**

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Provisions and Net Result

Rs. In Crores

	Q4FY15	Q4FY16	YOY %	FY15	FY16	YOY %
Operating Profit	**12,760**	**14,192**	**11.22**	**39,537**	**43,258**	**9.41**
Total Provisions	**9,018**	**12,928**	43.36	**26,436**	**33,307**	25.99
Loan Loss	4,986	12,139	143.47	17,908	26,984	50.68
Standard Assets	1,829	996	-45.58	2,435	2,158	-11.41
Investment Depreciation	-84	-6	92.95	-590	150	125.35
Other Provisions	212	45	-78.63	470	192	-59.04
Income Tax	2,074	-246	-111.86	6,212	3,823	-38.46
Net Profit	**3,742**	**1,264**	**-66.23**	**13,102**	**9,951**	**-24.05**

Interest Income/Expenses

Rs. In Crores

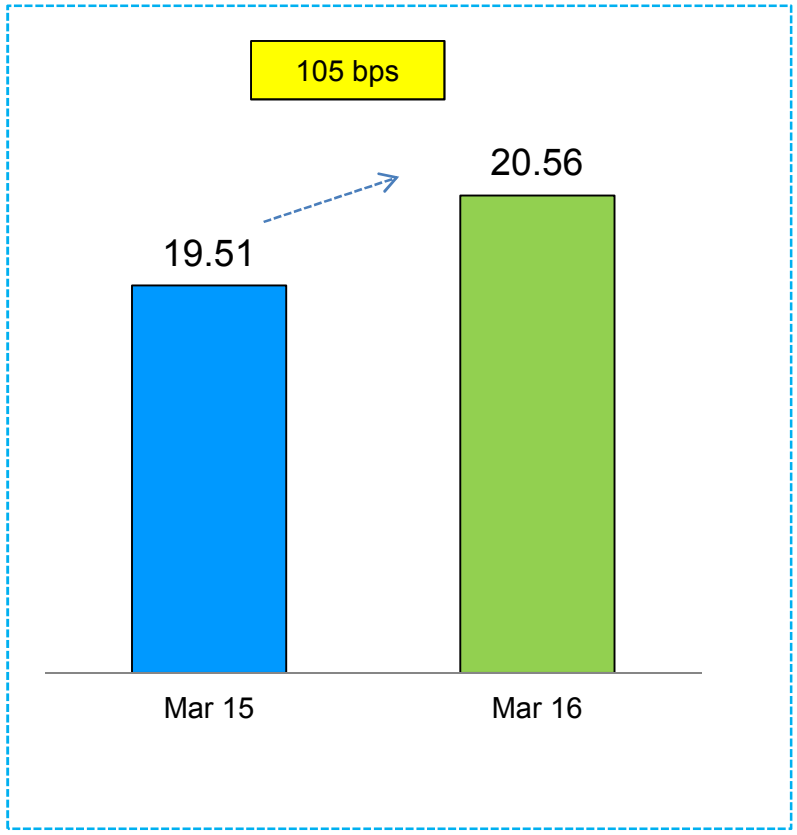
	Q4FY15	Q4FY16	YOY %	FY15	FY16	YOY %
Interest on Loans	28,269	29,242	3.45	1,12,344	1,15,666	2.96
Interest on Resources	9,635	11,113	15.34	35,859	42,925	19.71
Other Interest income	2,198	2,476	12.65	4,194	5,094	21.45
Total Interest Income	**40,101**	**42,831**	**6.81**	**1,52,397**	**1,63,685**	**7.41**
Interest on Deposits	23,185	25,103	8.27	89,148	98,865	10.90
Interest on Borrowings	836	1,427	70.62	3,972	4,154	4.59
Other Interest paid	1,368	1,011	-26.11	4,261	3,784	-11.20
Total Interest Expenses	**25,389**	**27,541**	**8.47**	**97,382**	**1,06,803**	**9.67**

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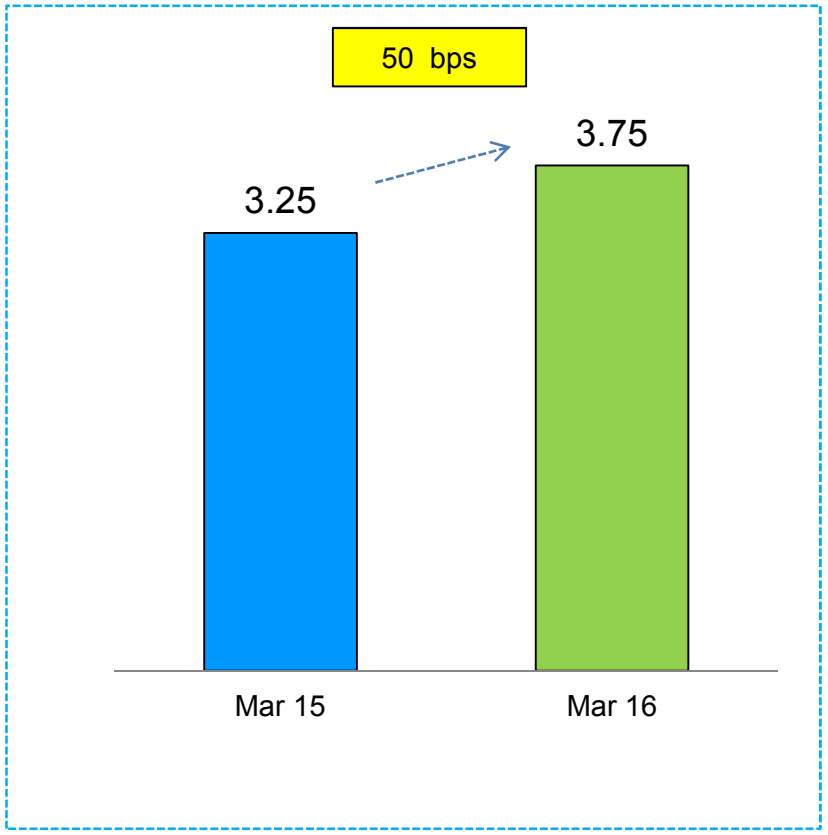
Robust Growth in Non-Interest Income ------ (1)

(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

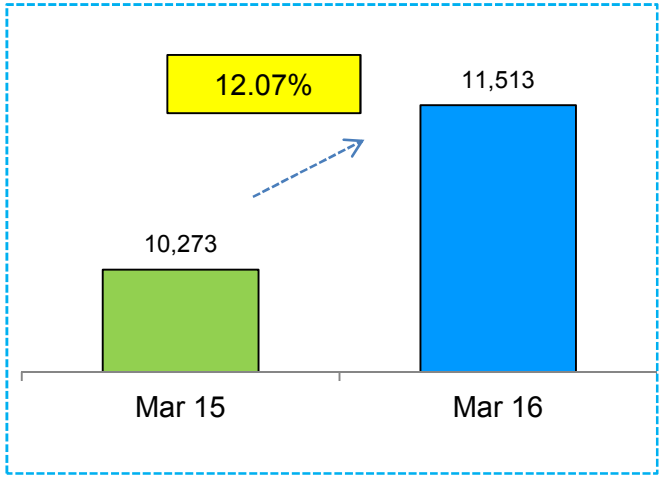
	Q4FY15	Q4FY16	YOY %	FY15	FY16	YOY %
Fee Income	4,901	5,794	18.22	14,139	15,658	10.74
Profit/Loss on Sale of Investments	1,659	1,416	-14.67	3,618	5,017	38.67
Forex Income	535	596	11.35	1,936	2,112	9.11
Dividend Income	616	395	-35.90	677	476	-29.72
Misc Income	804	2,496	210.31	2,206	4,895	121.93
*of which: Recovery in w/o accounts**	*870*	*1,257*	*44.47*	*2,359*	*2,859*	*21.18*
Total Non Interest Income	**8,515**	**10,696**	**25.61**	**22,576**	**28,158**	**24.73**

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

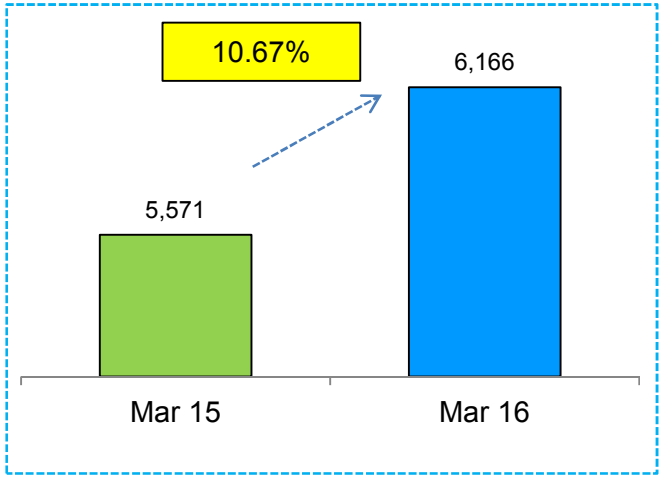
Growth in Non-Interest Income Across Verticals

Rs. In Crores

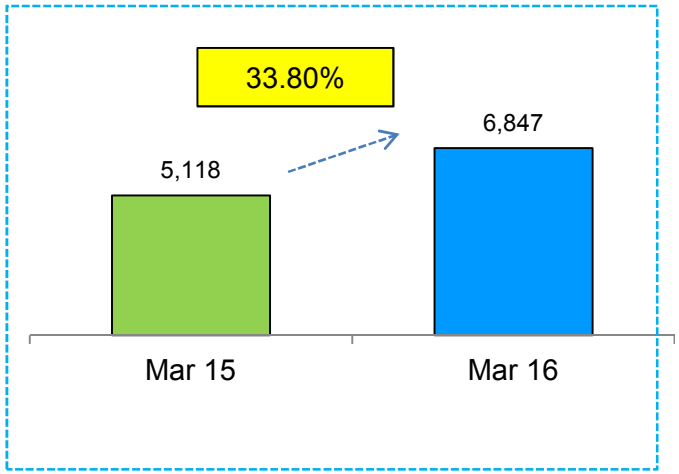
Retail



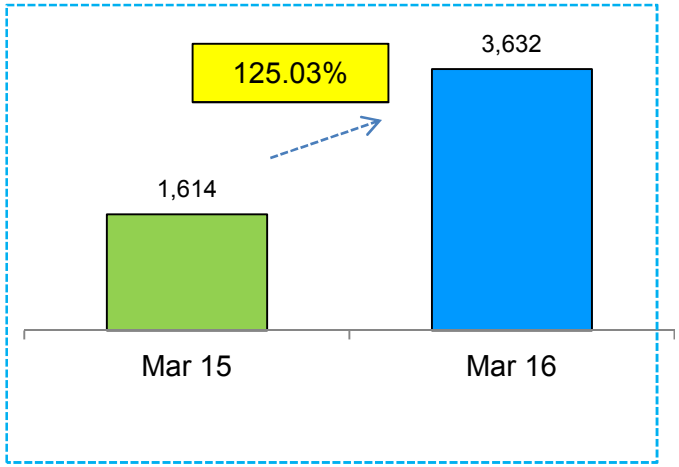
Corporate



Treasury



Foreign Operations



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Robust Growth in Fee Income

Rs. In Crores

	Q4FY15	Q4FY16	YOY %	FY15	FY16	YOY %
Fee Income	**4,901**	**5,794**	**18.22**	**14,139**	**15,658**	**10.74**
of which : *Loan Processing Charges*	1,027	1,175	14.44	2,728	2,939	7.74
Commission on Govt. Business	476	465	-2.19	1,968	1,975	0.34
Commission on LC/BG	842	826	-1.93	3,011	3,129	3.93
Transaction Fees	1,636	1,940	18.64	3,893	4,394	12.88
Cross Selling	167	194	15.73	388	490	26.04
Others	752	1,192	58.47	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
Operating Expenses	**10,467**	**11,794**	**12.68**	**8.37**
Cost to Income Ratio				

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

** 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

Staff Strength as on 31.03.2016	2,07,739

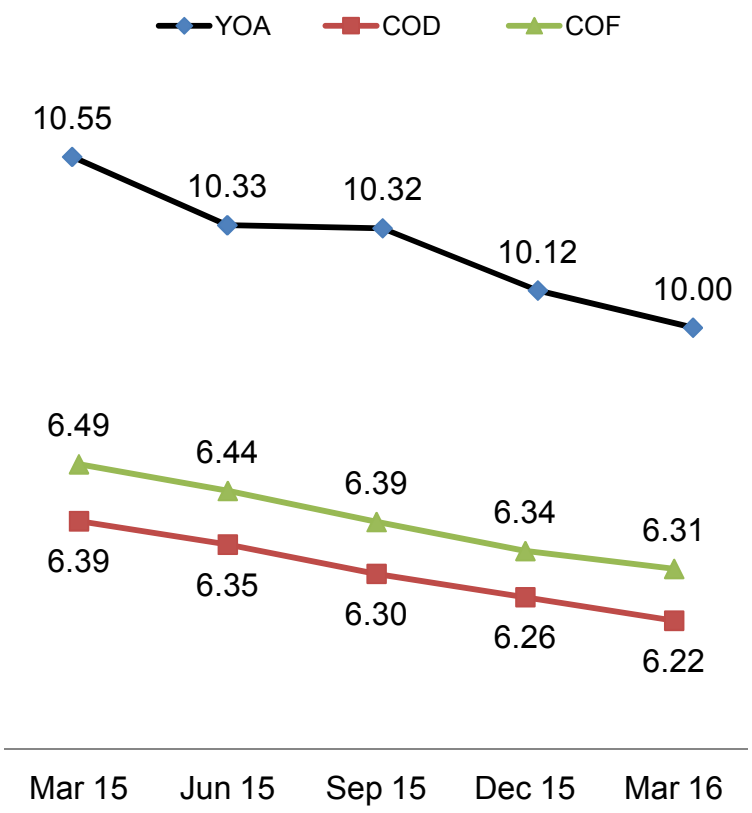
Containing Operating Expenses

Rs. In Crores

Rs in Crores	Q4FY15	Q4FY16	YOY %	FY15	FY16	YOY %
Staff Expenses	**6,567**	**6,943**	**5.73**	**23,537**	**25,114**	**6.70**
of which : Salary	5,166	4,913	-4.90	19,393	19,207	-0.96
Contribution for Employees	1,401	2,030	44.94	4,144	5,907	42.55
Overheads	**3,901**	**4,852**	**24.38**	**14,517**	**16,669**	**14.82**
of which: Rent, Taxes and Lighting	911	981	7.72	3,407	3,709	8.87
Depreciation	41	419		1,116	1,700	52.29
Printing and Stationery	155	153	-1.68	374	377	0.89
Postage& Telecommunications	190	150	-21.18	657	609	-7.23
Repairs and Maintenance to Bank's Property	142	167	17.73	545	598	9.73
Travelling & Halting	196	225	14.85	782	815	4.29
Insurance	462	446	-3.45	1,594	1,718	7.76
Other Expenditure	1,803	2,311	28.16	6,042	7,141	18.20
Operating Expenses	**10,467**	**11,794**	**12.68**	**38,054**	**41,782**	**9.80**

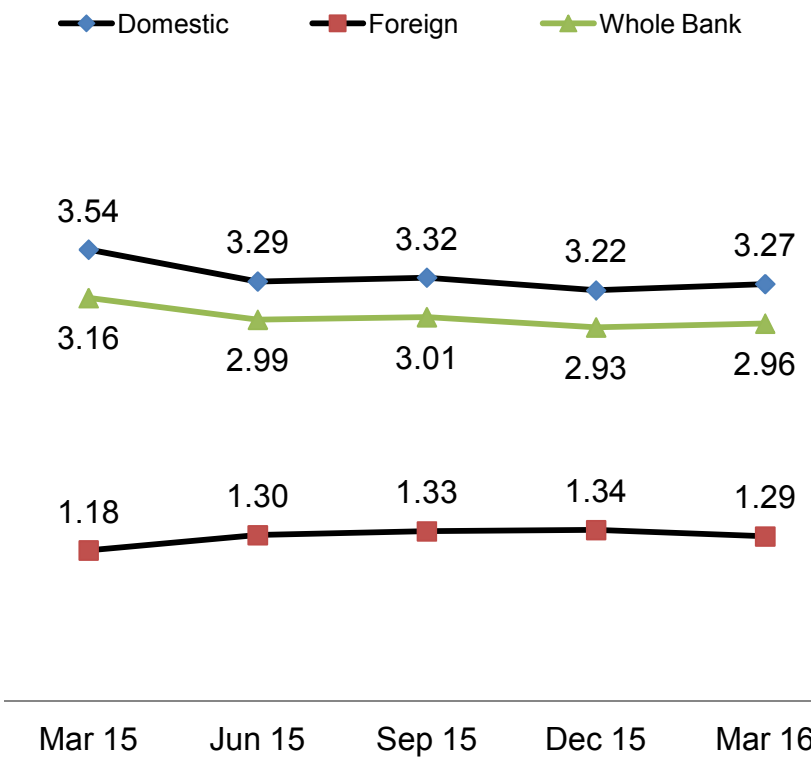
Key Performance Indicators: Performance Ratios

Yield & Costs (%)



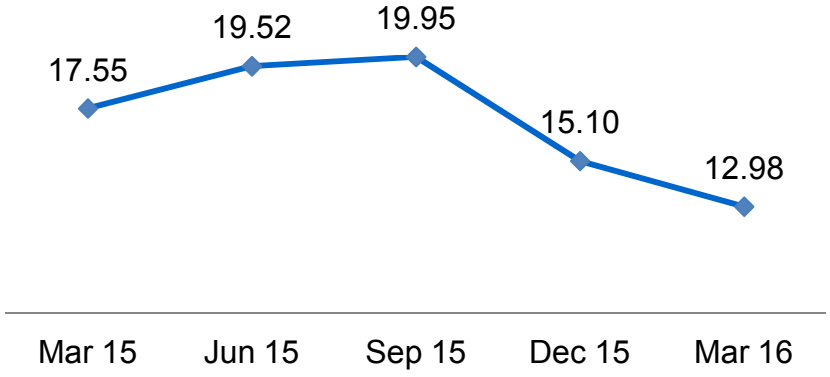
Not to scale

Net Interest Margin (%)

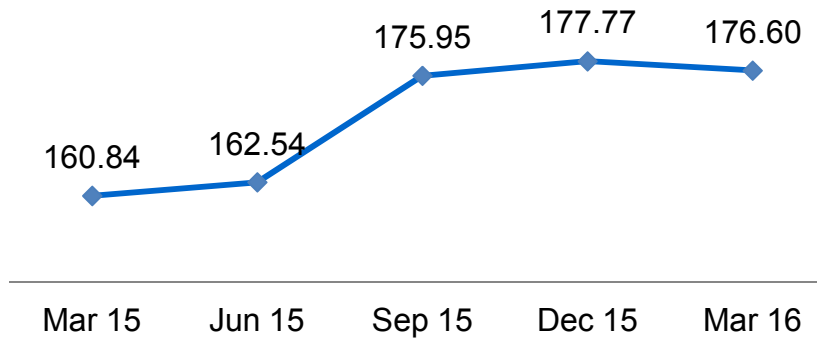


Other Performance Ratios

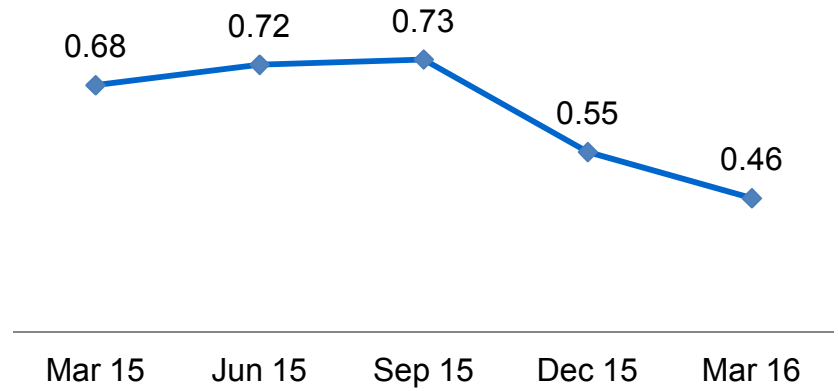
Earnings Per Share (Rs)



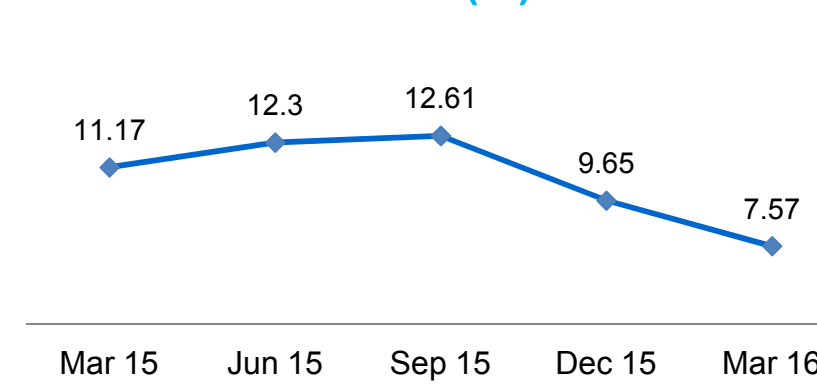
Book Value per Share(Rs)



ROA (%)

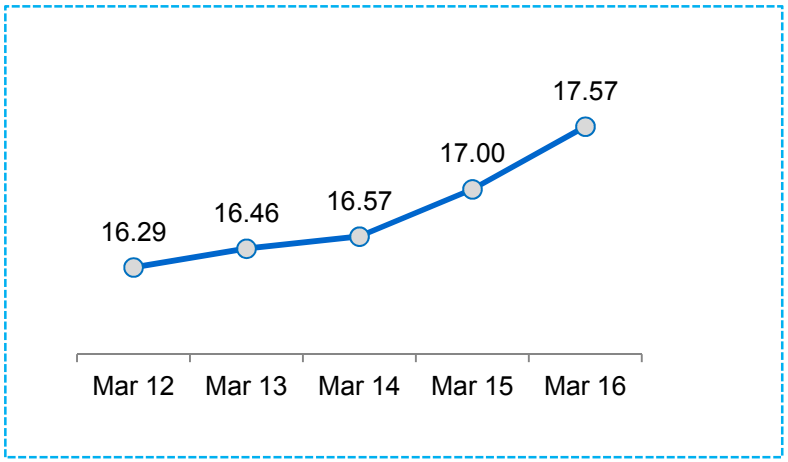


ROE(%)

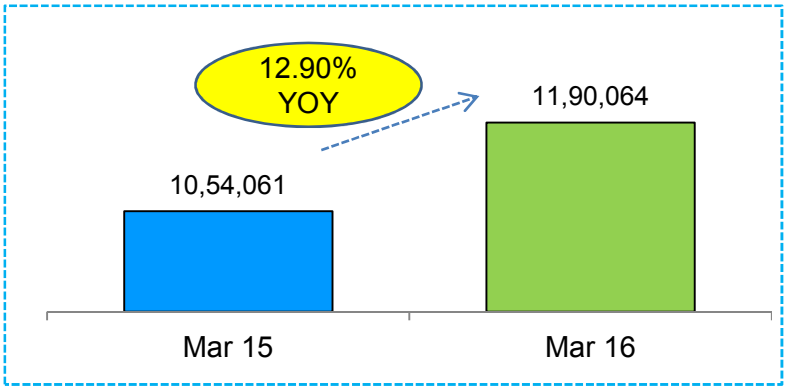


Strong Deposit Franchise……(1)

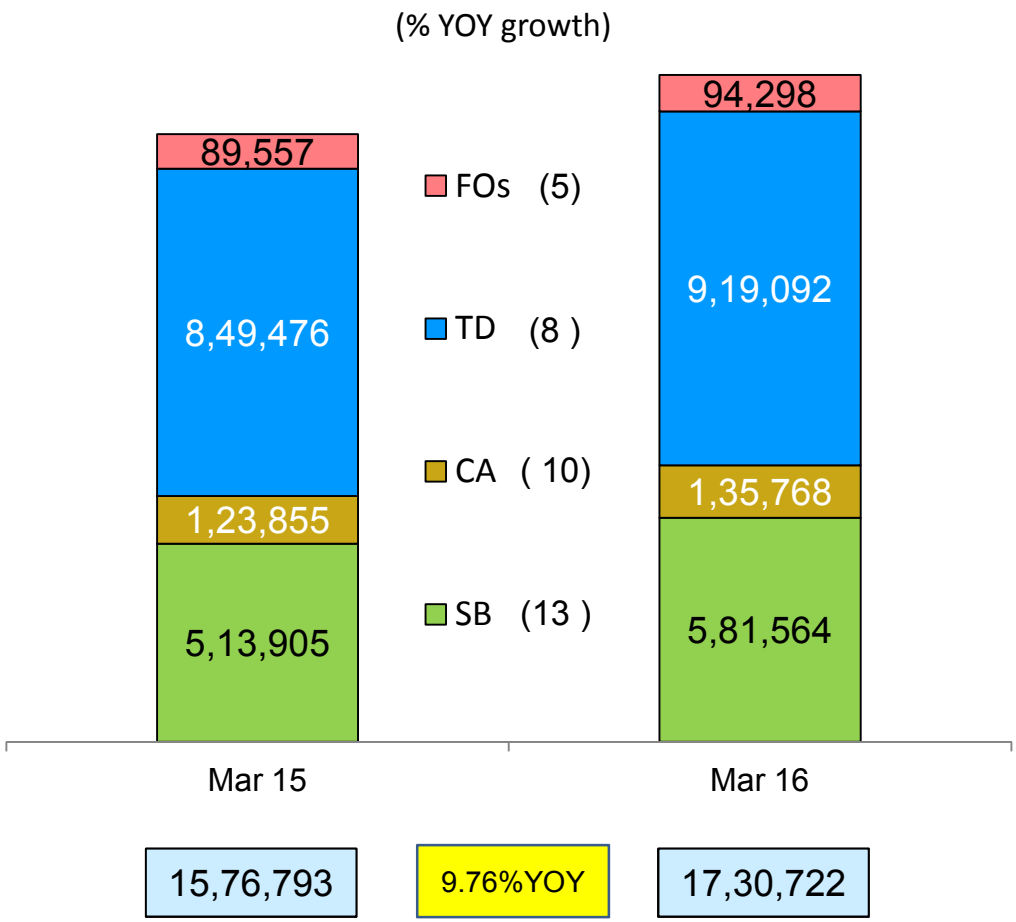
Market Share : Domestic Deposits



Personal Segment Deposits



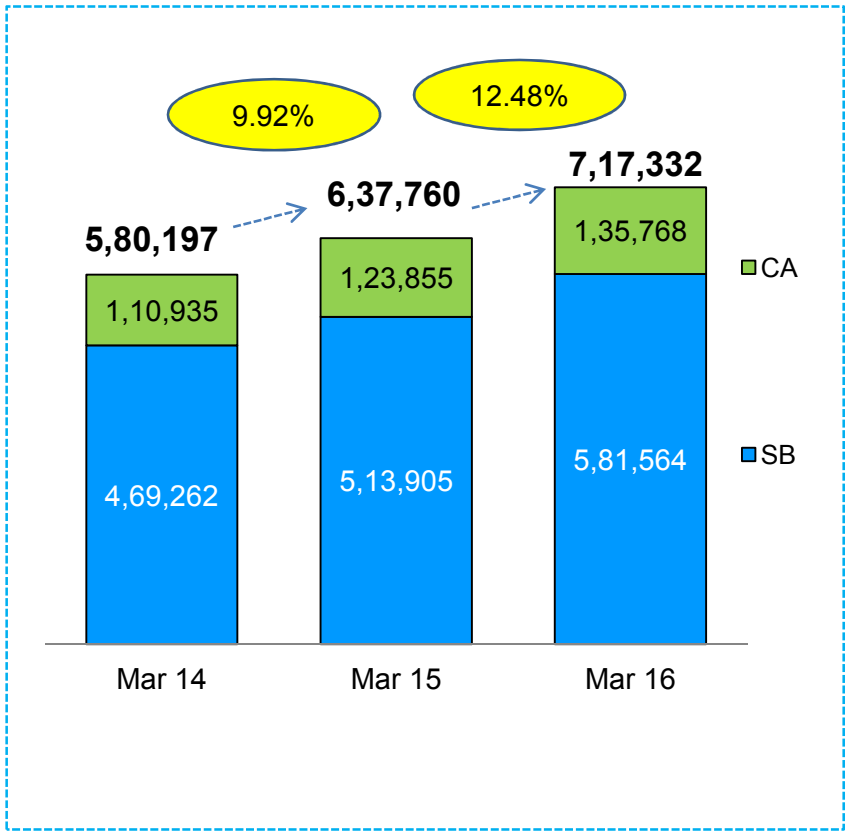
Rs. In Crores



Strong Deposit Franchise……(2)

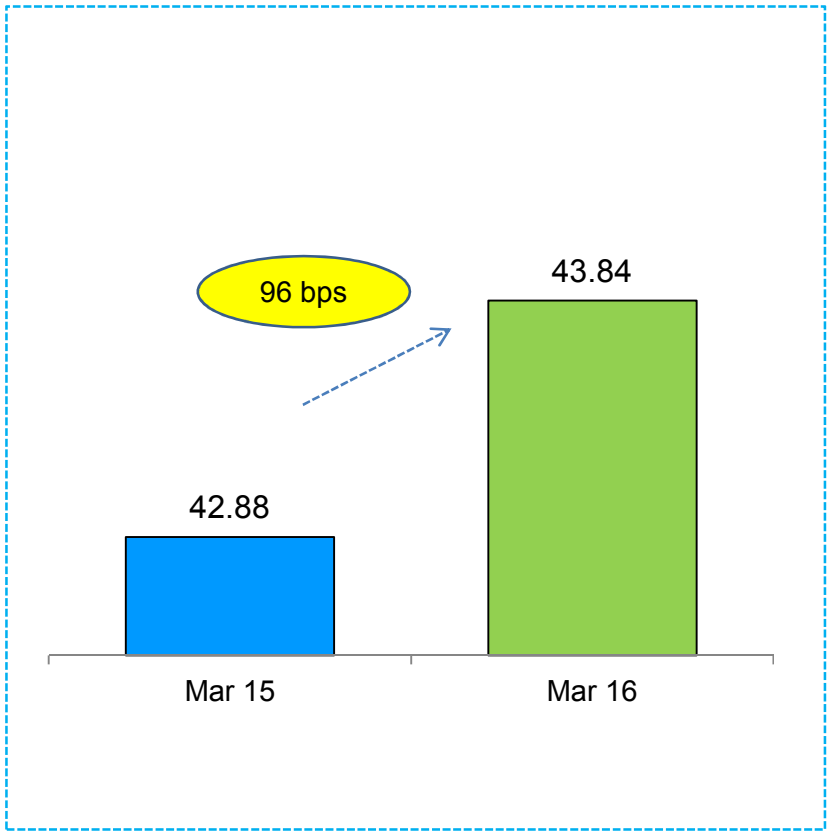
Rs. In Crores

CASA Deposits



CASA Ratio

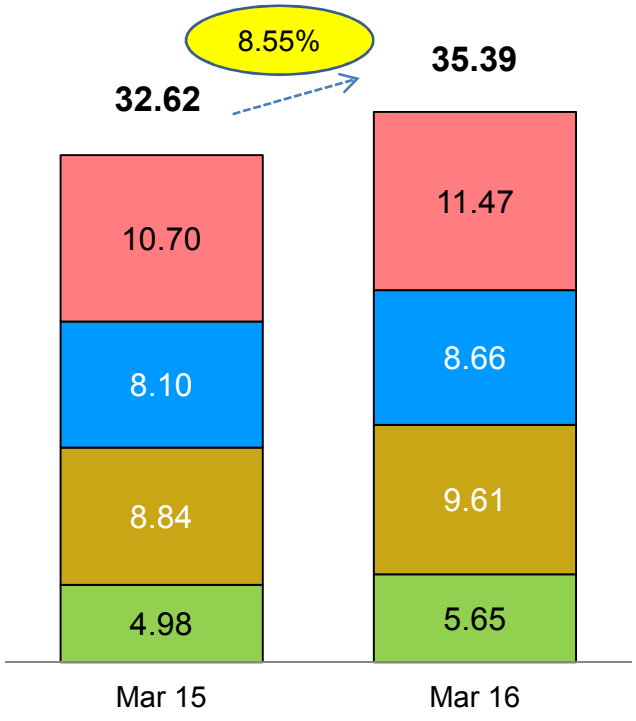
YOY%



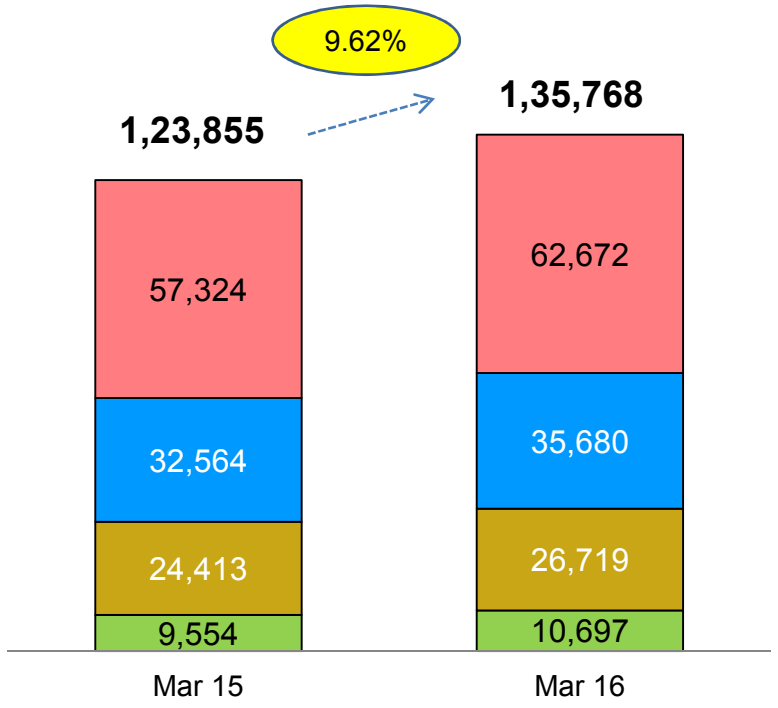
Daily Average CASA Ratio - FY 16:42.26%

Transaction Banking Reinforcing Deposit Franchise

Number of Current accounts (in lacs)

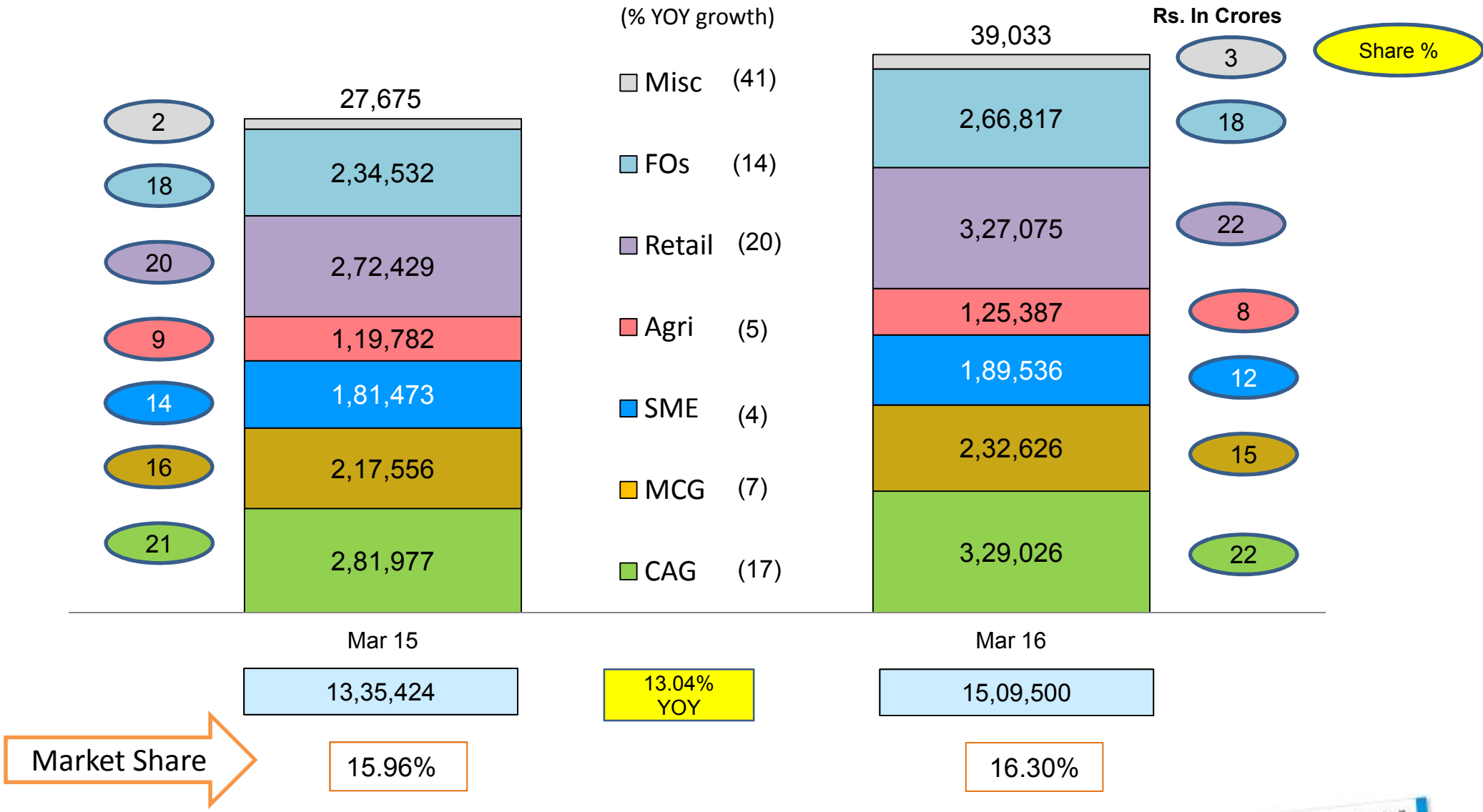


Current Accounts Deposits (in Crores)



Metro Urban Semi-Urban Rural

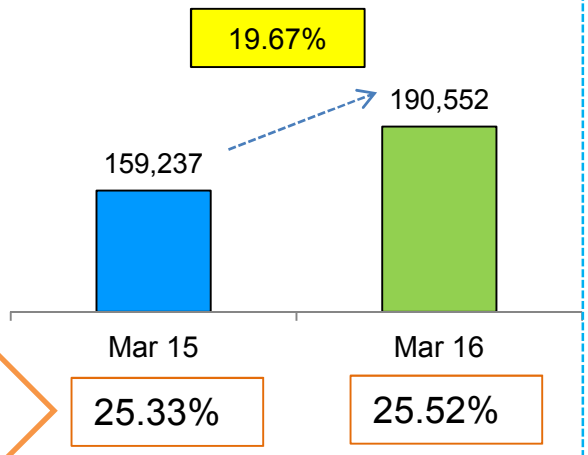
Retail Advances Driving Growth



Home Loans Constitute Nearly 60% of Retail Loans

Rs. In Crores

Home Loans

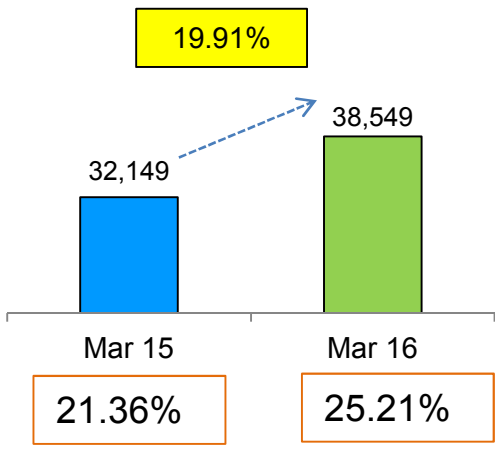


Market Share

	Mar 15	Mar 16
Market Share	25.33%	25.52%

	FY15 (%)	FY16 (%)
Avg LTV	53.05	52.91
NPA Ratio	0.62	0.51

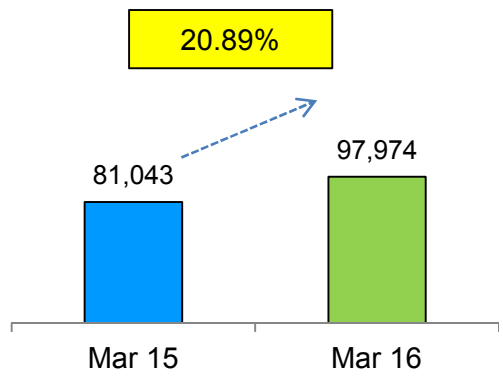
Auto Loans



	Mar 15	Mar 16
Market Share	21.36%	25.21%

	FY15 (%)	FY16 (%)
NPA Ratio	0.64	0.65

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
Total Domestic Advances	**11,00,892**	**100.00**	**12,42,683**	**100.00**	**12.88**

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

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Risk Mitigation in SME & AGRI Portfolios

Rs. In Crores

SME

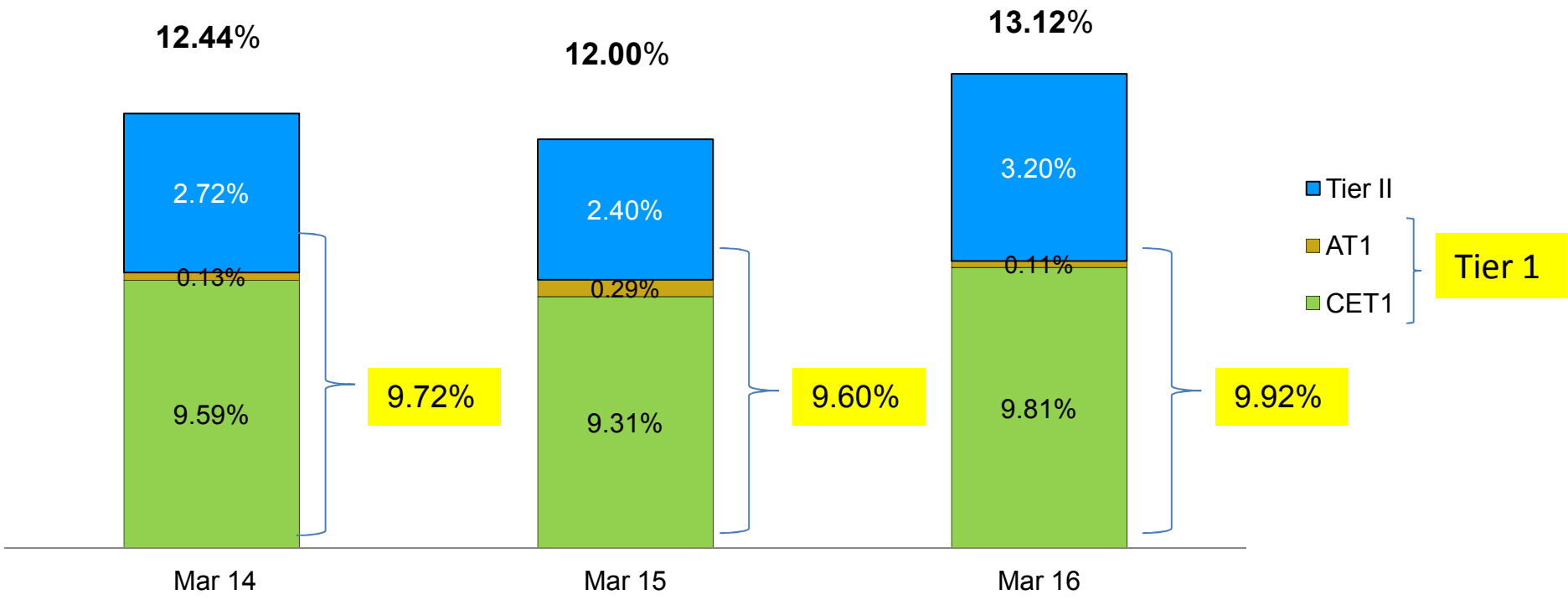
Level	B/S Fin	Risk Mitigated Products				Total	Risk Mitigated as % to Total SME Portfolio
		ABL	Bills	eDFS	CGTMSE		
Mar 15	1,22,599	7,408	30,959	10,025	10,482	**1,81,473**	**36**
Mar-16	1,17,653	15,905	30,900	14,048	11,030	**1,89,536**	**41**
YOY Growth	-4,946	8,497	-59	4,023	548	8,063	
YOY Growth %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

Agri

Level	Crop / Production	Investment/ Allied Credit	Risk Mitigated Products (Out of A & B)				Agri Total
			Collateralized 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

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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
GOI	*Rs. 5,393 crore*
Tier II Bonds	*Rs. 10,500 crore*
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
Total	**56,725**	**4.25**	**72,792**	**5.10**	**98,173**	**6.50**

Movement of NPAs

Rs. In Crores

	FY15	Q1FY16	Q2FY16	Q3FY16	Q4FY16	FY16
Opening Level of Gross NPAs	**61,605**	**56,725**	**56,421**	**56,834**	**72,792**	**56,725**
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
Closing Level of Gross NPAs	**56,725**	**56,421**	**56,834**	**72,792**	**98,173**	**98,173**
Gross NPA Ratio (%)	4.25	4.29	4.15	5.10	6.50	6.50
Less: Cumulative Provisions	**29,134**	**27,752**	**28,242**	**32,543**	**42,366**	**42,366**
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 (%)	**69.13**	**69.49**	**70.48**	**65.23**	**60.69**	**60.69**
Slippage Ratio (%)	**2.36**	**2.19**	**1.76**	**6.20**	**9.08**	**4.81**
Credit Cost (%)	**1.44**	**1.01**	**1.15**	**2.29**	**3.64**	**2.02**

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
Total	**31352**	**2579**	**11655**	**2.08**

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	
Total	**312215**	**15.40**	**0.21**	**2.22**	**1.81**

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 openend so far
(including 7 premier outlets)

SBI Buddy
28.91 lakh registrations

SBI Samadhan
Launched on 22nd 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

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

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

Mobile Banking
No. of Customers: 44,411
Transaction Amount :
~Rs. 58,000 crores

State Bank Anywhere Corporate

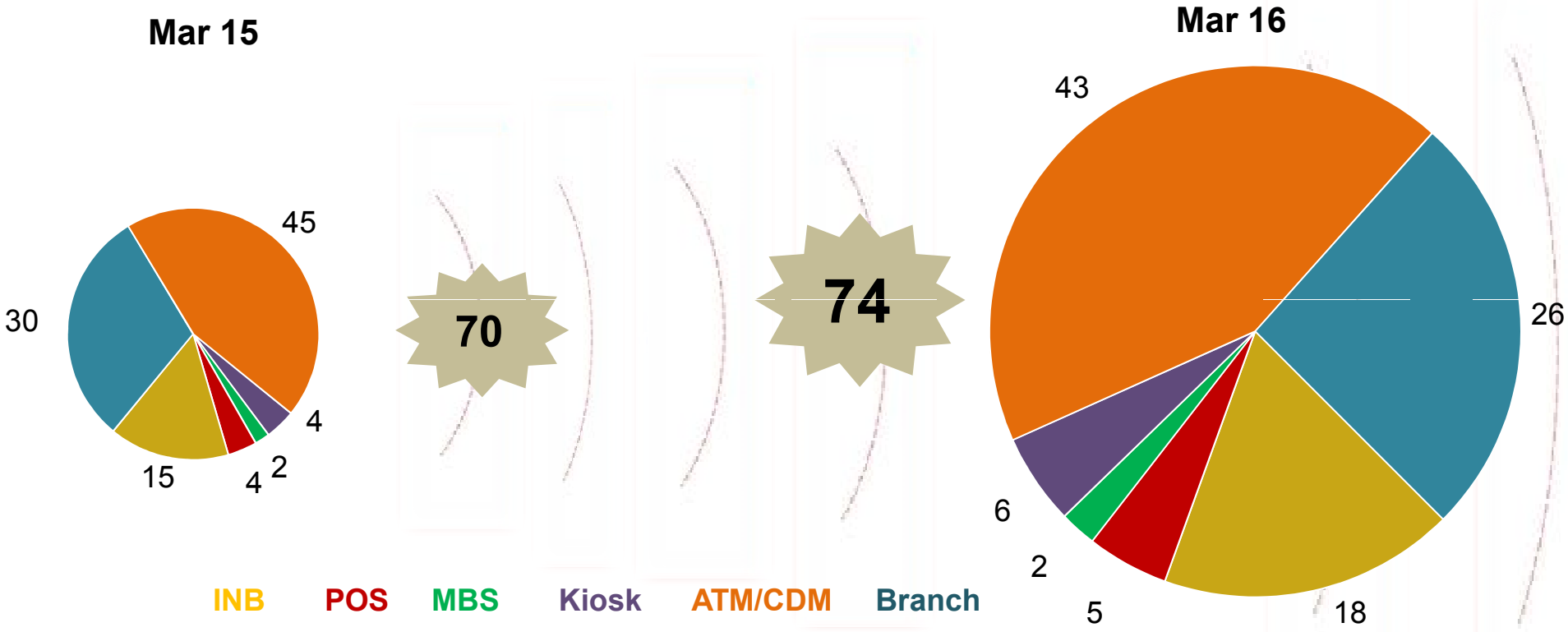
Corporate Internet Banking
No. of Customers:10.84 lakhs
Avg Daily Transaction
9.51 lakhs
Transaction Amount :
Rs. 54,25,000 crores.

SME Insta Deposit Card(SIDC) YOY Growth 44,851 (17%)
Business Debit Card (BDC) YOY Growth 90,677 (29%)

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Moving away from Cash to Digital

Break Up of Transactions(%)

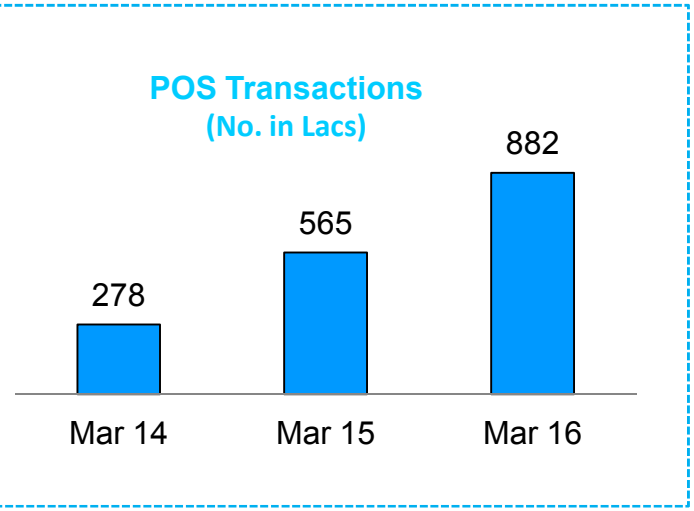


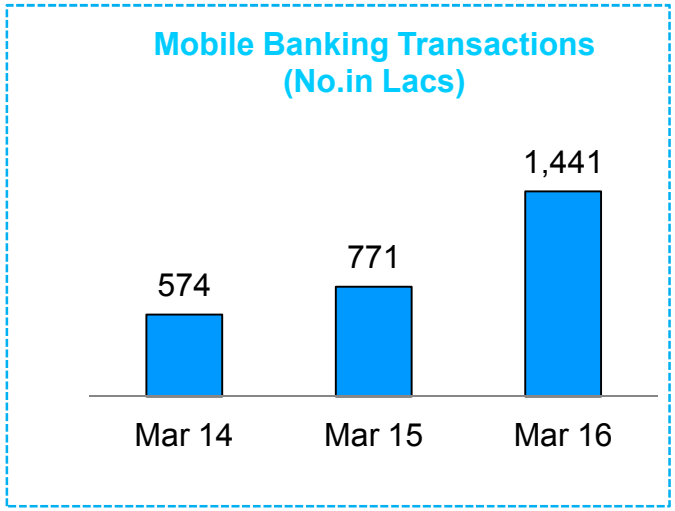
Increasing Share of Digital in an ever expanding pool

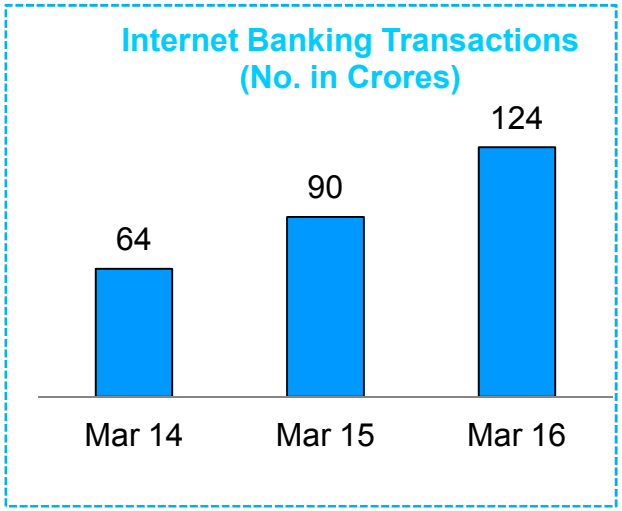
Alternate Channels: Dominant Market Share

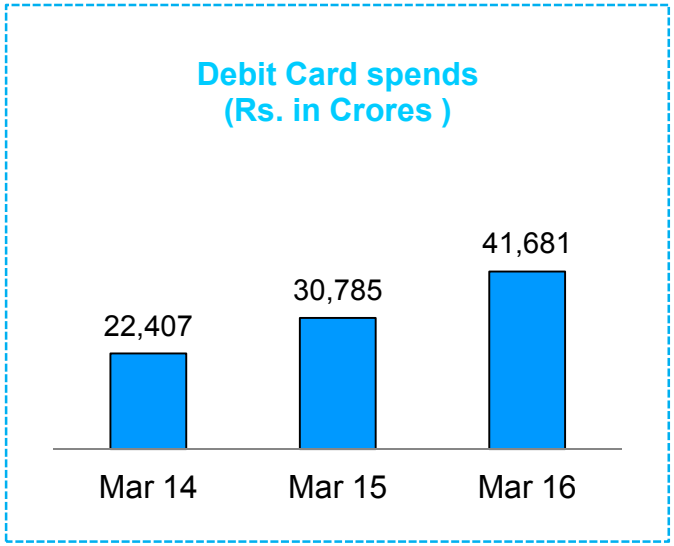
Channel	Market Share (%)
Number of ATMs	25.09
ATM : Amt of Txns	42.66
Number of Debit Cards	28.40
Debit Card Spends	22.75
Number of PoS Terminals	21.85
PoS: Value of Txns	13.10
Mobile Banking: Number of Txns	35.46
Mobile Banking: Value of Txns	32.01

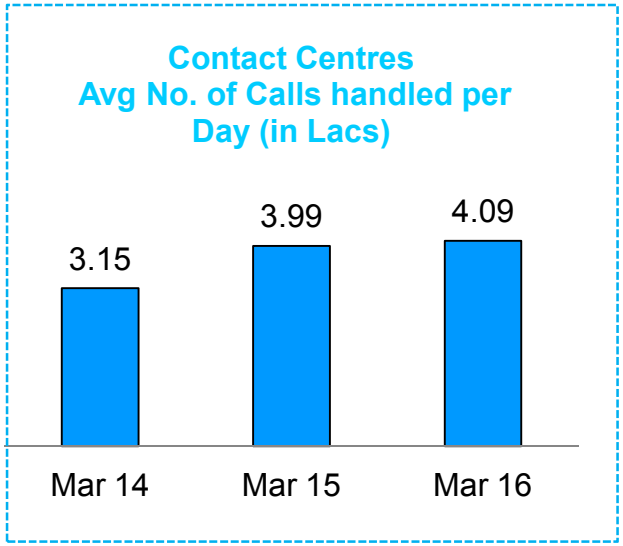
Expanding Digital Footprint….(1)







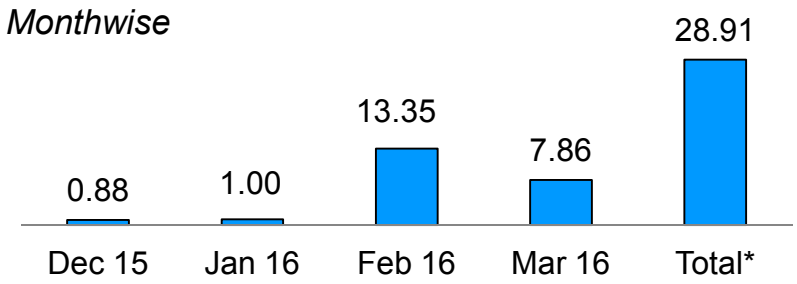




Expanding Digital Footprint …. (2)

Buddy

No of Registrations (in lacs)

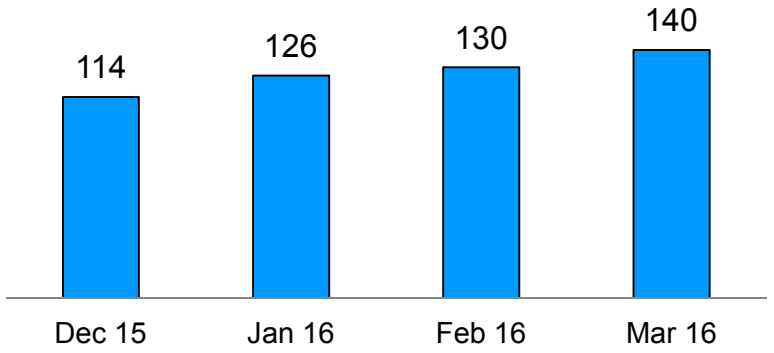


* Cumulative till 9.5.2016

Users Review ★ ★ ★ ★ ☆

SBI QUICK

No of Calls (lacs)



Users Review ★ ★ ★ ★ ☆

NO Queue

No Queue App downloads : 46,406

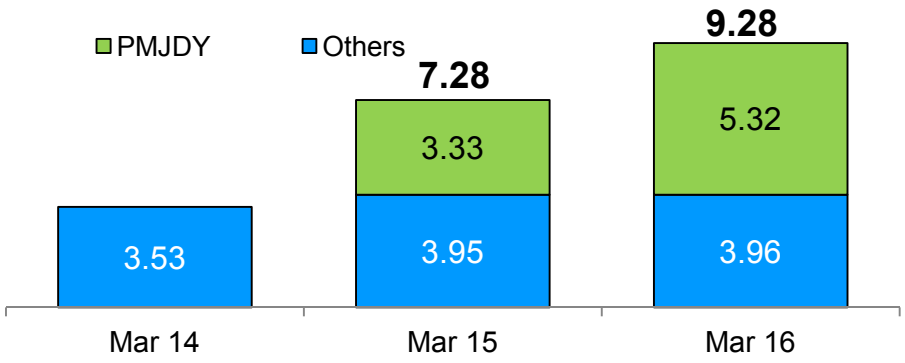
Users Review ★ ★ ★ ★ ☆

State Bank SWAYAM AUTOMATED PASSBOOK PRINTER

Rolled out at more than 6,691 branches.
2 crore Pass Books printed

Our Financial Inclusion ….(1)

Financial Inclusion Accounts (No. in Crs)

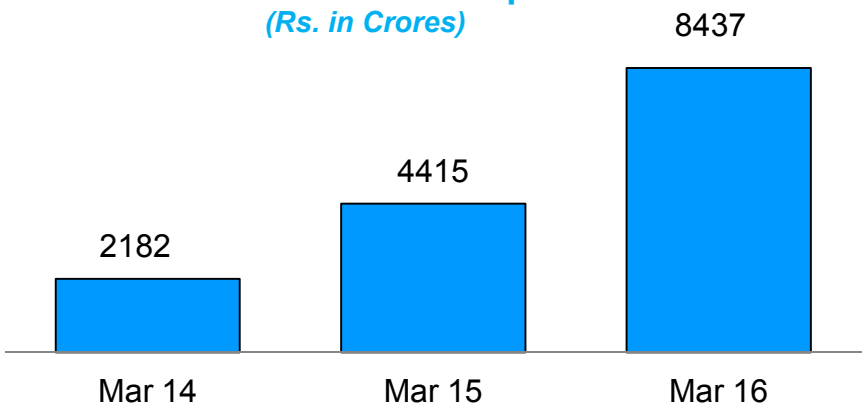


Out of PMJDY A/cs:

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

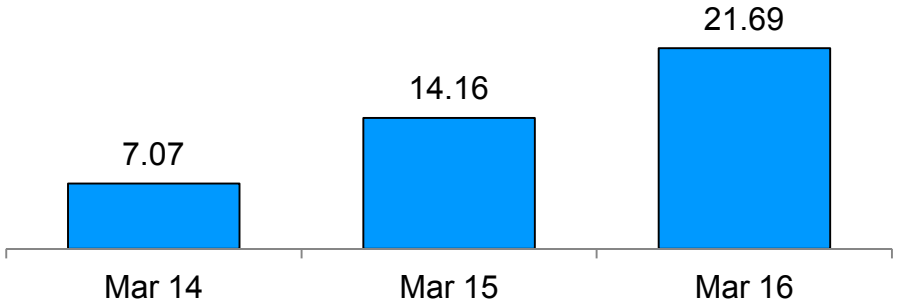
Financial Inclusion Deposits

(Rs. in Crores)



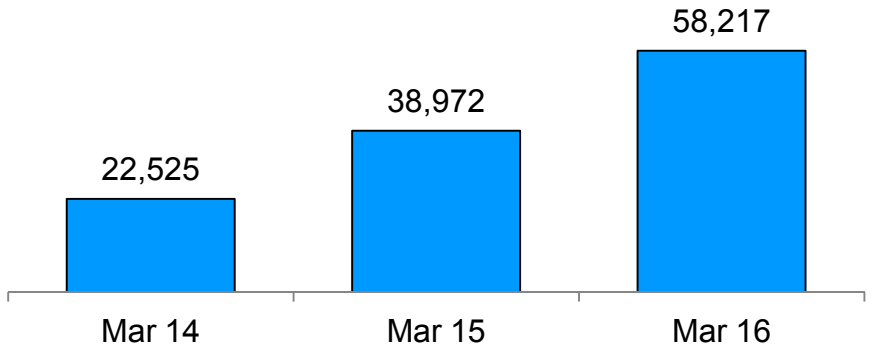
Transactions through BC Channel

(No. in Crores)



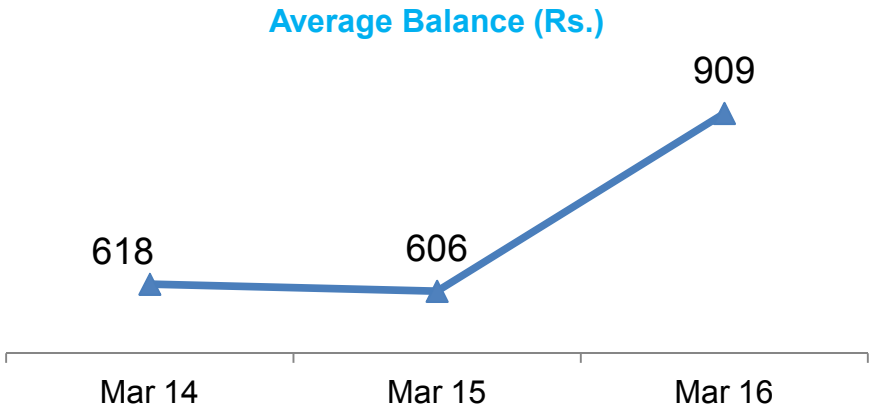
Transactions Amount

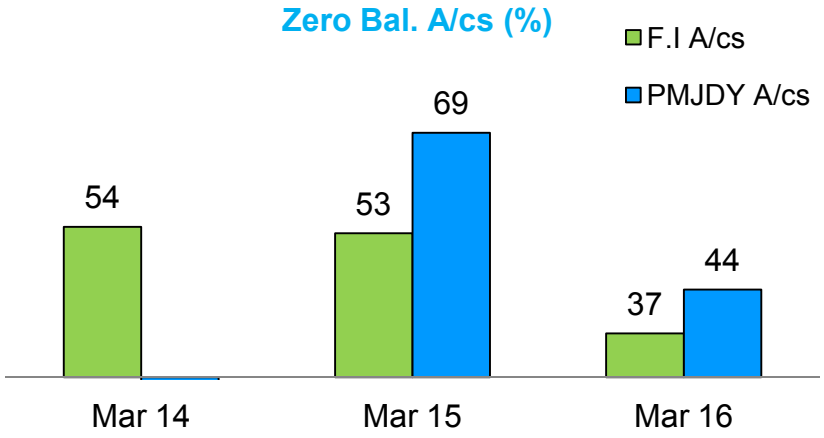
(Rs. in Crores)



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Our Financial Inclusion …. (2)





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

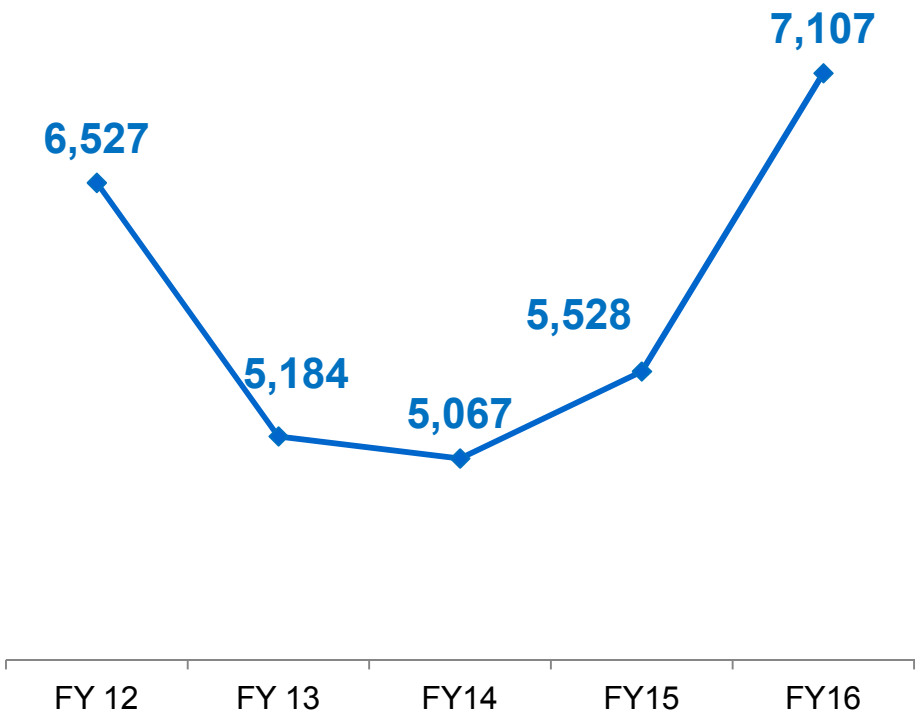
	SBI	All Associate Banks	Merged Entity
	FY 16	FY 16	FY 16
Net Profit (Rs in crore)	9,951	1,639	11,590
CAR %	13.12	11.59	12.66*
Gross NPA	98,173	23,796	1,21,969
Gross NPA %	6.50	5.98	6.40
Net NPA	55,807	13,087	68,894
Net NPA %	3.81	3.39	3.73
Restructured Advances (Rs in crore)	66,117	35,396	94,569
PCR %	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

SBI Life

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
  - 13th 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 - 2nd position in Industry and among Private Insurers
- Fire - 2nd position among Private Insurers & 6th 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

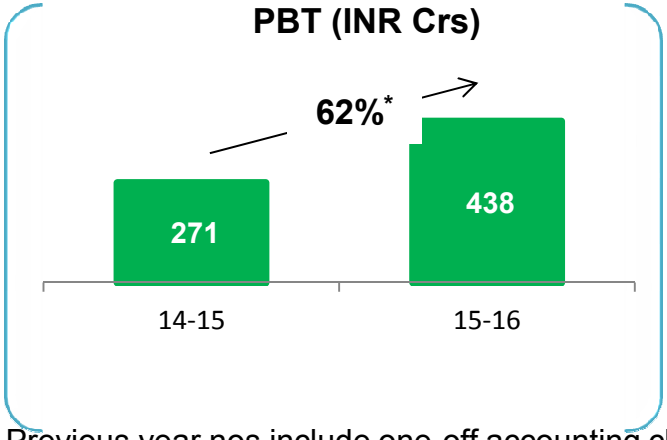
- SBI MF break into **top 5 Fund** Houses in the country
- SBI MF had highest absolute AAUM growth in the Industry with a growth of **42% YOY** compared to industry average of **14%.**
- SBI MF market share grew by **1.59 % to 7.89 %** in FY 16.

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



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

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

SBI Card Key Metrics	YoY%
❶ 3.6 Mn card base	↑15%
❷ INR 287Bn annual spends #	↑36%
❸ New accounts	↑20%
❹ Receivables	↑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 @ 8th 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

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Balance Sheet (Solo)

Rs. In Crores

Liabilities			
	Mar 15	**Mar 16**	**YOY Growth (%)**
Capital	747	776	3.98
Reserves and Surplus	1,27,692	1,45,851	14.22
Deposits	15,76,793	17,30,722	9.76
Borrowings	2,05,150	2,24,191	9.28
Other Liabilities & Provisions	1,37,698	1,57,523	14.40
Total Liabilities	**20,48,080**	**22,59,063**	**10.30**
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
Total Assets	**20,48,080**	**22,59,063**	**10.30**

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
Total Liabilities	**27,00,110**	**29,70,898**	10.03
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
Total Assets	**27,00,110**	**29,70,898**	10.03

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 7th 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