



भारतीय स्टेट बैंक
भारतीय स्टेट बैंक
State Bank of India

शेयर आणि बॉन्ड विभाग, कॉर्पोरेट केन्द्र, 14वा माळा, स्टेट बैंक 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.
09.02.2018
CC/S&B/SA/ 2489

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 FOR ANALYSTS / INVESTORS.

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 for Analyst/Investor on Financial Working Results of the Bank for the quarter/nine months ended December 31, 2017.

Kindly take the same on your record.

Thanking You,

Yours faithfully,

(Sanjay M Abhyankar)

Vice President Compliance- Company Secretary



Encl: as above



Quarterly Results Q3FY18

Analyst Presentation

09.02.2018

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 outcomes may differ materially from those included in these statements due to a variety of factors.

Merger of Associate Banks and BMB with SBI

Bank has merged five of its Associate Banks and Bhartiya Mahila Bank w.e.f 1st April 2017. Accordingly, Figures / Ratios / Parameters relating to December 2017 are for the merged entity. Wherever feasible, the historical data has been arrived at by aggregating the Audited numbers of these Banks with that of SBI.

Contents

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Key Trends During the Quarter

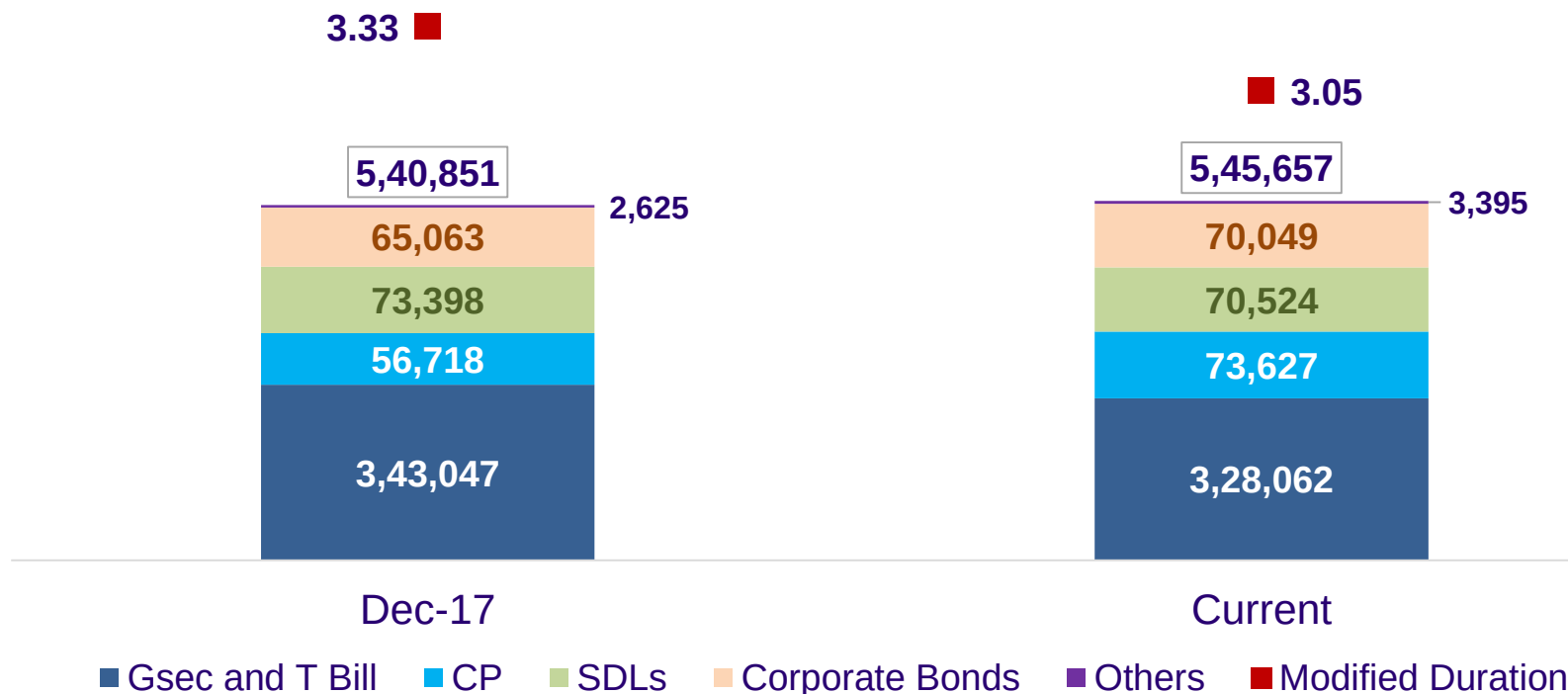
Loan Growth

- Robust growth in Personal segment loans
 - Home Loans ↑ 13.56% YoY, Auto loans ↑ 18.08% YoY, Other Personal loans ↑ 11.88% YoY
 - *ASCB Credit Cards O/S ↑ 36.3% YoY; for SBI, Credit Cards business is housed outside the Bank*
- Green shoots visible in SME, sequential growth of Rs 15,224 cr (↑ 6.03% QoQ)
- Corporate Credit Growth muted due to:
 - Strategy to grow in Better Rated Corporates; restricting growth in stressed sectors
 - Movement of exposure from loan book to Investment Book; Commercial Paper plus Corporate Bonds portfolio grew 25.2% YoY adding 317 bps to our market share for the same
 - Broker driven bill discounting business reduced by nearly 21% YoY, and Food advances down 42% YoY
- Incremental CD Ratio of the Bank during Q3FY18 at 141%

Hardening Bond Yields

Rs. in Crores

AFS Book



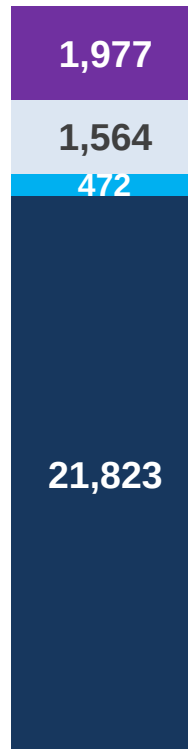
- Mandated by Regulator to hold a maximum of 19.5% in HTM, surplus deposit inflow therefore has to be deployed in AFS
- Investment in shorter duration & Floating Rate Bonds constitute 81% of the incremental investments during the year
- In the last 12 months, Govt has issued securities of > 3 years tenure leading to increase in modified duration
- AFS book exposure of high quality, 77% of sovereign, 23% of High Rated Corporates (mainly CP/ CB)

Asset Quality (1/2)

Dec 2017, Rs. in Crores

Total Slippages

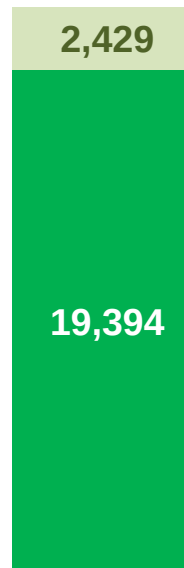
25,836



■ Corporate ■ Retail
■ Agri ■ SME

Corporate Slippages Break-up

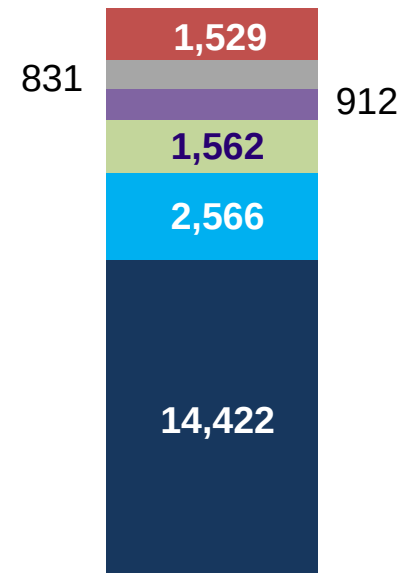
21,823



■ Std. Stress Pool
■ Standard

Sectorwise Corporate Slippages

21,823

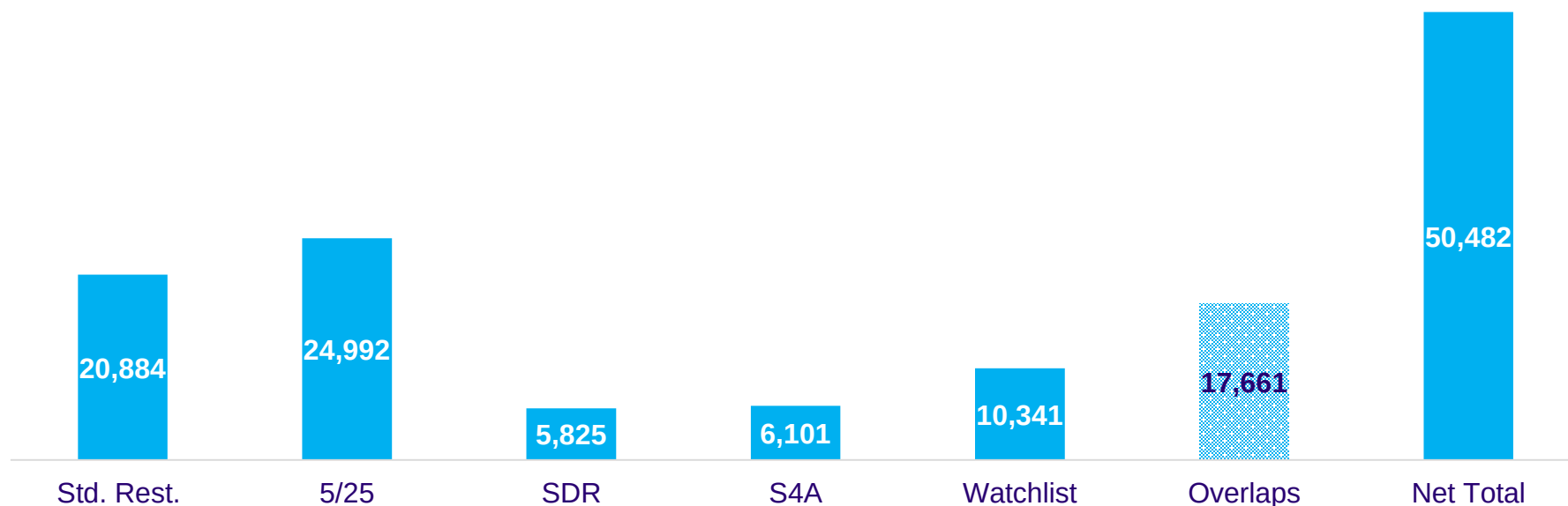


■ Power ■ Telecom ■ Oil & Gas
■ Iron & Steel ■ Roads & EPC ■ Others

Asset Quality (2/2)

Overview of Stressed Std Assets

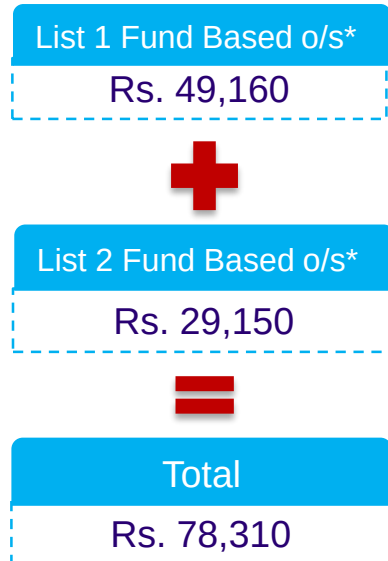
Dec 2017, in Rs. crore



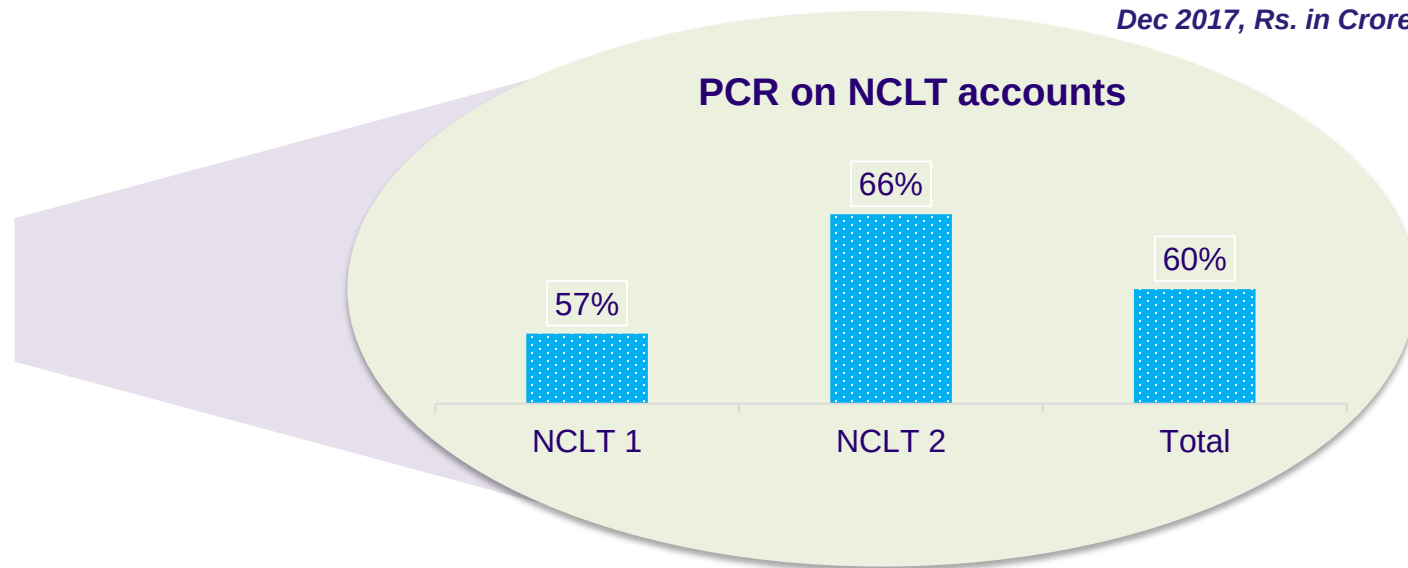
Rs. in Crores	Dec 17
Stressed Standard Assets Provision	5,637
Counter Cyclical Provision Buffer	1,250

Status of NCLT accounts

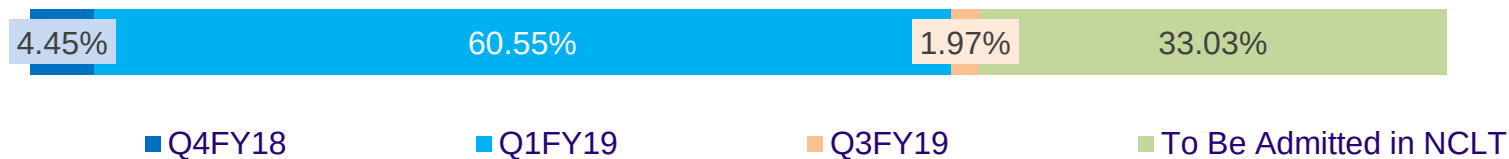
Dec 2017, Rs. in Crores



* Including amount of written off



Expected Timeline for Resolution of NCLT cases



- Expect major resolutions through FY2019
- Steel sector accounts comprising more than 50% of NCLT-I cases receiving encouraging response

Containing Operating Expenses

Staff Strength & Retirements	FY17	FY18	FY19	FY20
Total Employees	2,79,803	2,64,473		
Retirements		16,240	12,580	13,101

Containment of operating expenses in 9MFY18 not reflected in cost to income ratio due to lower revenue growth

Expect trend to reverse from H2FY19; reflecting lower operating expenses & increasing income in CI ratio

Staff Expenses:

- Retirements at 41,921 from FY18 to FY20; significantly lower recruitments at entry levels to reduce cost
- Increasing proportion of employees on Defined Contribution will lead to lower provisions in the long term
- Digitization to improve employee productivity; proportion of employees in sales to increase
- Provision for next wage revision accounted for from Q3FY18 onwards

Overheads:

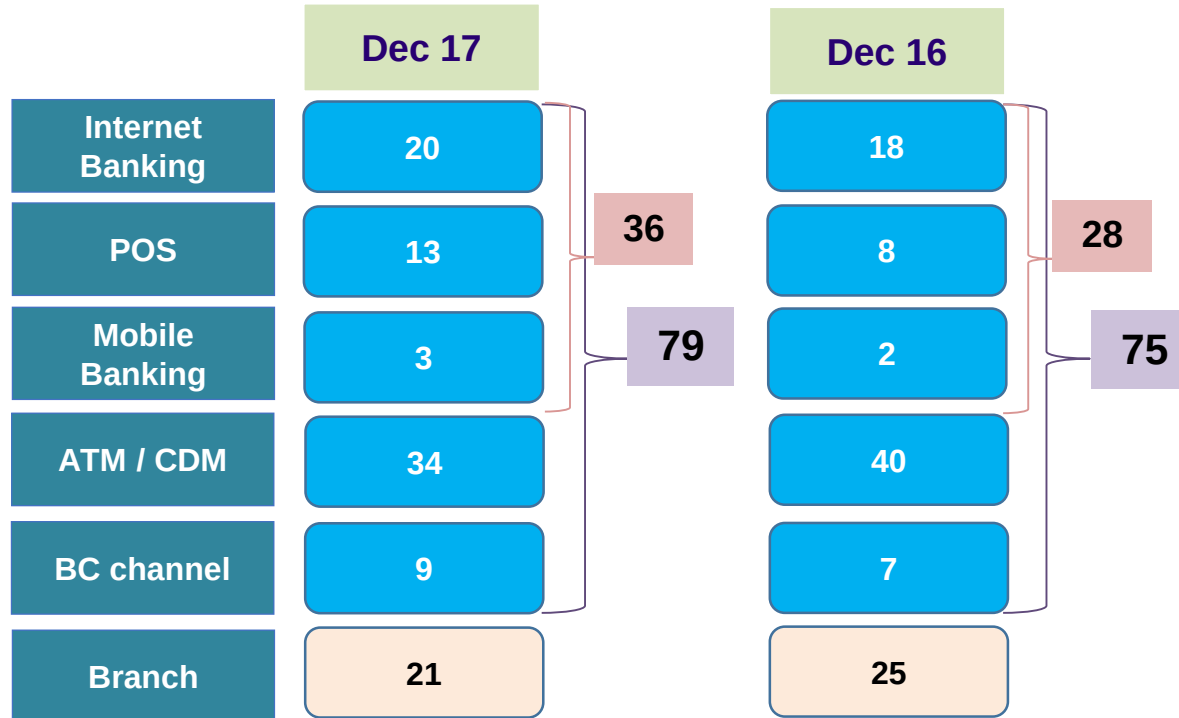
- Continuing rationalisation of Admin Offices / Branches (Branches reduced from 24,017 to 22,584 YTD)
- 148 Currency Chest closed YTD & 450 since FY13
- Thrust on digital banking and alternate channels to improve efficiency and reduce costs

Other Income:

- Recovery in written off accounts up by 57.46% YoY in Q3FY18
- Improvement in Cross Sell Income up by 72.00% YoY in Q3FY18
- Fee income from TBU growing on enhanced product suite & market share gains in key products like CMP

Channel and Digital Strategy

Share of Transactions (%)



Yono- Full digital service platform to facilitate banking and other lifestyle needs; to aid customer acquisition, will lead to increase in Cross Sell; lower transaction costs, further improve data analytics

- Continued migration of transactions to digital channels, at 36% (up 800bps YoY), target of 65% in the medium term
- Digitization initiatives targeting **50% - 60% of Bank's revenue** and **~70% of Bank's operating cost**
- 25 out of 111 identified key processes since digitized
- Customer Experience Excellence Program (CEEP): implemented in 4,826 branches; process changes, tech – enablement and performance management for enhanced customer experience
- Bank wide CRM implementation to enable data analytics for better understanding, servicing and sales

Financial Performance



Operating Performance

Rs. in Crores

	Quarter ended		9 Month Ended		Growth (%)	
	Q3FY18	Q3FY17	9MFY18	9MFY17	9MFY18 over 9MFY17	Q3FY18 over Q3FY17
Interest Income	54,803	55,700	1,64,558	1,65,014	-0.28	-1.61
Other Income	8,084	11,507	32,106	30,415	5.56	-29.75
Total Income	62,887	67,207	1,96,664	1,95,429	0.63	-6.43
Interest Expenses	36,115	37,931	1,09,679	1,10,880	-1.08	-4.79
Net Interest Income	18,688	17,769	54,879	54,134	1.38	5.17
Operating Expenses	15,017	14,875	43,358	42,397	2.27	0.96
Operating Profit + exceptional item	11,755	14,401	43,628	42,152	3.50	-18.38
Less: Exceptional Item & one-time items		1,953	5,436	3,776		
Operating Profit Excl. Exceptional Item & one-time items	11,755	12,448	38,192	38,376	-0.48	-5.57

Provisions and Net Result

Rs. in Crores

	Quarter ended		9 Month Ended		Growth (%)	
	Q3FY18	Q3FY17	9MFY18	9MFY17	9MFY18 over 9MFY17	Q3FY18 over Q3FY17
Operating Profit including Exceptional Item & one time items	11,755	14,401	43,628	42,152	3.50	-18.38
Total Provisions	14,171	12,581	42,457	40,515	4.79	12.64
Loan Loss	17,760	9,662	46,600	36,097	29.10	83.81
Standard Assets	-2,990	1,197	-2,752	1,917		
Investment Depreciation	4,044	479	3,327	885		
Other Provisions	62	585	-232	889		
Income Tax	-4,705	658	-4,486	726		
Net Profit	-2,416	1,820	1,171	1,637		

Interest Income / Expenses

Rs. in Crores

	Quarter ended		9 Month Ended		Growth (%)	
	Q3FY18	Q3FY17	9MFY18	9MFY17	9MFY18 over 9MFY17	Q3FY18 over Q3FY17
Interest on Loans	35,185	38,175	1,07,128	1,16,683	-8.19	-7.83
Interest on Resources	18,422	16,403	54,053	44,913	20.35	12.31
Other Interest income	1,196	1,122	3,376	3,417	-1.20	6.51
Total Interest Income	54,803	55,700	1,64,558	1,65,014	-0.28	-1.61
Interest on Deposits	33,549	35,399	1,02,519	1,03,452	-0.90	-5.23
Interest on Borrowings	1,494	1,149	3,619	3,242	11.62	29.98
Other Interest paid	1,072	1,382	3,540	4,186	-15.43	-22.42
Total Interest Expenses	36,115	37,931	1,09,679	1,10,880	-1.08	-4.79
Net Interest Income	18,688	17,769	54,879	54,134	1.38	5.17

Non-Interest Income

Rs. in Crores

	Quarter ended		9 Month Ended		Growth (%)	
	Q3FY18	Q3FY17	9MFY18	9MFY17	9MFY18 over 9MFY17	Q3FY18 over Q3FY17
Fee Income	4,979	4,710	15,206	13,955	8.97	5.71
Profit/Loss on Sale of Investments	1,026	4,900	11,362	11,613	-2.16	-79.06
Forex Income	597	655	1,938	1,863	4.07	-8.89
Dividend Income			117	362		
Misc Income	1,482	1,242	3,483	2,622	32.83	19.31
<i>of which: Recovery in w/o accounts</i>	<i>1,351</i>	<i>858</i>	<i>3,221</i>	<i>2,220</i>	<i>45.07</i>	<i>57.46</i>
Total Non Interest Income	8,084	11,507	32,106	30,415	5.56	-29.75

The above data includes exceptional and one time items

Stable Fee Income

Rs. in Crores

	Quarter ended		9 Month Ended		Growth (%)	
	Q3FY18	Q3FY17	9MFY18	9MFY17	9MFY18 over 9MFY17	Q3FY18 over Q3FY17
Fee Income	4,979	4,710	15,206	13,955	8.97	5.71
<i>of which: Loan Processing Charges</i>	627	691	1,918	1,916	0.06	-9.29
<i>Commission on Govt. Business</i>	840	661	2,406	2,129	13.03	27.14
<i>Commission on LC/BG*</i>	618	1,022	1,472	2,798	-47.41	-39.52
<i>Cross Selling</i>	408	237	1,074	579	85.64	72.00
<i>Comm. on Collection , Locker Rent, MAB, CMP and Other Misc.</i>	2,486	2,099	8,336	6,532	27.61	18.44

*Change in method of booking Commission from cash basis to accrual basis w.e.f 1st April, 2017 impacted to the extent of Rs.960 Crores

Contained Operating Expenses (1/2)

Rs. in Crores

	Quarter ended		9 Month Ended		Growth (%)	
	Q3FY18	Q3FY17	9MFY18	9MFY17	9MFY18 over 9MFY17	Q3FY18 over Q3FY17
Staff Expenses	8,497	8,978	23,925	25,061	-4.53	-5.36
Overheads	6,520	5,897	19,433	17,336	12.10	10.58
Operating Expenses	15,017	14,875	43,358	42,397	2.27	0.96
Cost to Income Ratio			49.84	50.14	30 bps	

	During 9MFY18	Past 12 Months
Employees joined	2,851	11,263
Retirement & Attrition	16,559	16,895

	As on 31-12-2017	As on 31-03-2017
Staff Strength	2,66,095	2,79,803

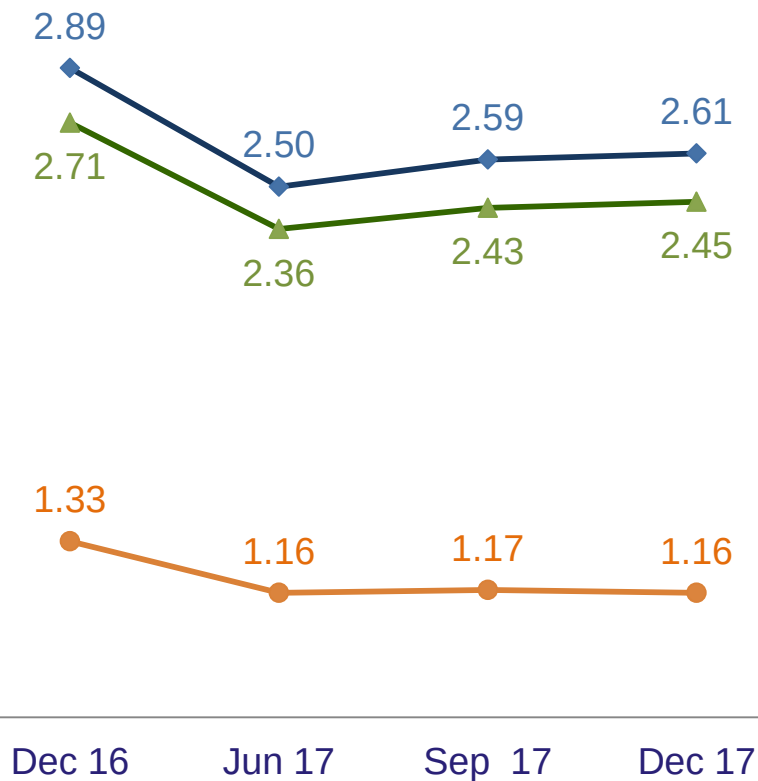
Contained Operating Expenses (2/2)

Rs. in Crores						
	Quarter ended		9 Month Ended		Growth (%)	
	Q3FY18	Q3FY17	9MFY18	9MFY17	9MFY18 over 9MFY17	Q3FY18 over Q3FY17
Staff Expenses	8,497	8,978	23,925	25,061	-4.53	-5.36
<i>of which: Salary</i>	7,016	6,923	20,419	19,889	2.66	1.35
<i>Contribution for employees</i>	1,481	2,056	3,506	5,172	-32.22	-27.97
Overheads	6,520	5,897	19,433	17,336	12.10	10.58
<i>Of which: Rent, Taxes and Lighting</i>	1,257	1,216	3,726	3,687	1.04	3.37
<i>Depreciation</i>	426	589	2,068	1,753	17.93	-27.69
<i>Printing and Stationery</i>	105	93	334	284	17.72	13.48
<i>Postage& Telecommunications</i>	225	229	662	547	21.15	-1.56
<i>Repairs and Maintenance to Bank's Property</i>	197	159	588	526	11.88	23.48
<i>Travelling & Halting</i>	278	285	783	801	-2.26	-2.23
<i>Insurance</i>	650	637	2,070	1,870	10.71	2.04
<i>ATM /CDM/POS/Debit Card /Other Tech Expenses</i>	1,864	1,292	5,166	4,016	28.64	44.24
<i>Advt. & Publicity, Law Charges, Auditors Fees, BC / BF Expenses etc.</i>	1,518	1,397	4,037	3,853	4.76	8.66
Operating Expenses	15,017	14,875	43,358	42,397	2.27	0.96

Key Performance Indicators : Performance Ratios

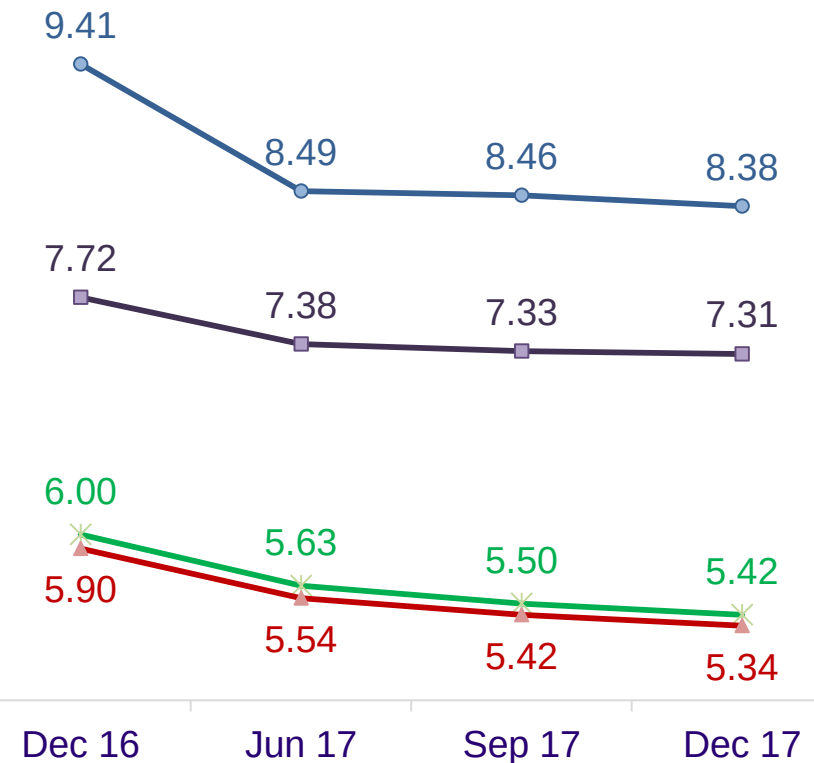
Net Interest Margin (%)

◆ Domestic ▲ Whole Bank ● Foreign



Yield & Costs (%)

○ Yield on Advances ■ Yield on Investments
✱ Cost of Funds ▲ Cost of Deposits



Sustained CASA growth driving liability franchise

Rs. in Crores

	Dec 17	YoY Growth (%) Dec 17 Over Dec 16	Dec 16 (SBI+e-ABs+BMB)
Total Deposits	26,51,240	1.86	26,02,757
Foreign Offices	1,07,082	20.59	88,796
Domestic	25,44,157	1.20	25,13,962
TD	13,96,019	1.22	13,79,247
CA	1,75,442	2.28	1,71,525
SB	9,72,696	1.00	9,63,190
CASA	11,48,138	1.18	11,34,715
CASA Ratio	45.13%	-1 bps	45.14%

Daily Average CASA Ratio – Dec 17: 44.07%

Diversified Asset Portfolio

Rs. in Crores

	Dec 17	Dec 16	YOY Gr %
Domestic Non Food Credit	16,08,224	15,63,138	2.88
Comm. Paper(CP)	54,775	45,722	19.80
Corp. Bonds(CB)	66,367	51,051	30.00
Domestic Total Non Food (incl. CP & CB)	17,29,366	16,59,911	4.18
Advances in Foreign Offices	2,99,774	2,85,536	4.99
Whole Bank Non Food Credit Incl CP & CB	20,29,140	19,45,447	4.30

Diversified Loan Portfolio

	Dec 17	YoY Growth (%) Dec 17 Over Dec 16	Rs. in Crores Dec 16 (SBI+e-ABS+BMB)
Total Advances	19,24,578	2.52	18,77,278
Foreign Offices	2,99,774	4.99	2,85,536
Domestic	16,24,804	2.08	15,91,742
Large Corporate	3,53,923	-4.22*	9,49,788*
Mid Corporate	2,88,112	9,09,723*	
SME	2,67,688		
AGRI	1,94,055	5.88	1,83,284
Per Segment	5,21,026	13.59	4,58,670

*Includes Large, Medium and SME Advances

Diversified Industry Portfolio

Domestic Fund Based Outstanding

Rs. in Crores

	Dec 17		Sep 17		Dec 16		Dec 17
	Level	% Share	Level	% Share	Level	% Share	YOY Gr %
Infrastructure	2,51,298	15.47	2,52,764	15.79	2,59,642	16.31	-3.21
<i>of which: Power</i>	1,67,496	10.31	1,66,893	10.43	1,72,471	10.84	-2.88
<i>Telecommunication</i>	23,950	1.47	24,002	1.50	21,137	1.33	13.31
<i>Roads & Ports</i>	29,919	1.84	30,538	1.91	29,520	1.85	1.35
<i>Other Infrastructure</i>	29,933	1.84	31,331	1.96	36,514	2.29	-18.02
Services	1,64,090	10.10	1,58,557	9.91	1,24,782	7.84	31.50
Iron & Steel	1,01,767	6.26	1,02,215	6.39	1,08,819	6.84	-6.48
Trade	90,258	5.55	89,958	5.62	84,984	5.34	6.21
Textiles	50,791	3.13	49,403	3.09	53,878	3.38	-5.73
Petroleum & Petrochemicals	35,350	2.18	36,678	2.29	32,329	2.03	9.34
Engineering	26,711	1.64	27,845	1.74	30,364	1.91	-12.03
Comm. Real Estate	29,638	1.82	32,077	2.00	30,508	1.92	-2.85
Other Industries	1,59,822	9.84	1,55,032	9.69	2,24,482	14.10	-28.80
Home Loans	3,01,087	18.53	2,90,450	18.15	2,65,145	16.66	13.56
Auto Loans	65,050	4.00	61,855	3.86	55,088	3.46	18.08
Other Per Segment Loans	1,54,889	9.53	1,52,472	9.53	1,38,437	8.70	11.88
Agriculture	1,94,055	11.94	1,91,238	11.95	1,83,284	11.51	5.88
Total Domestic Advances	16,24,804	100	16,00,546	100	15,91,742	100	2.08

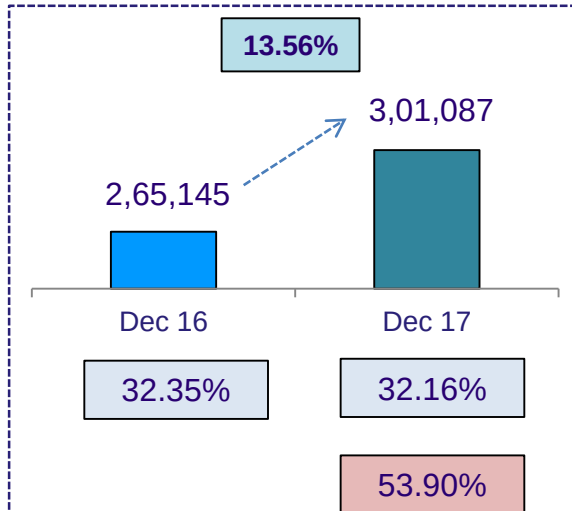
Personal Segment Continues to drive Loan Growth

Market Share

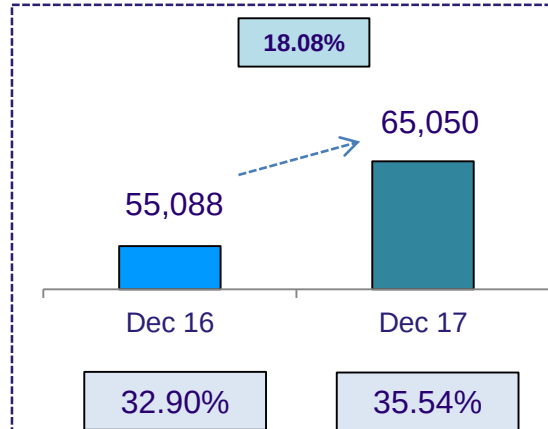
Avg. LTV

Rs. In Crores

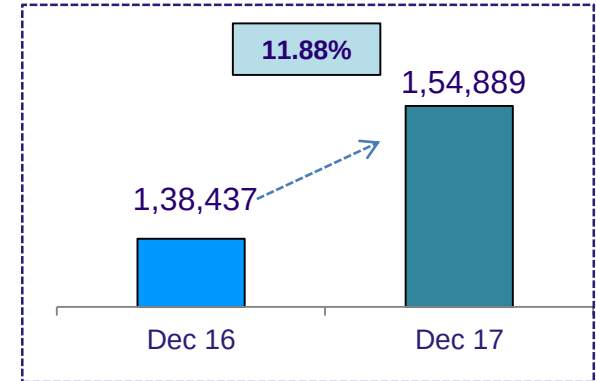
Home Loans



Auto Loans



Other P-Segment Loans



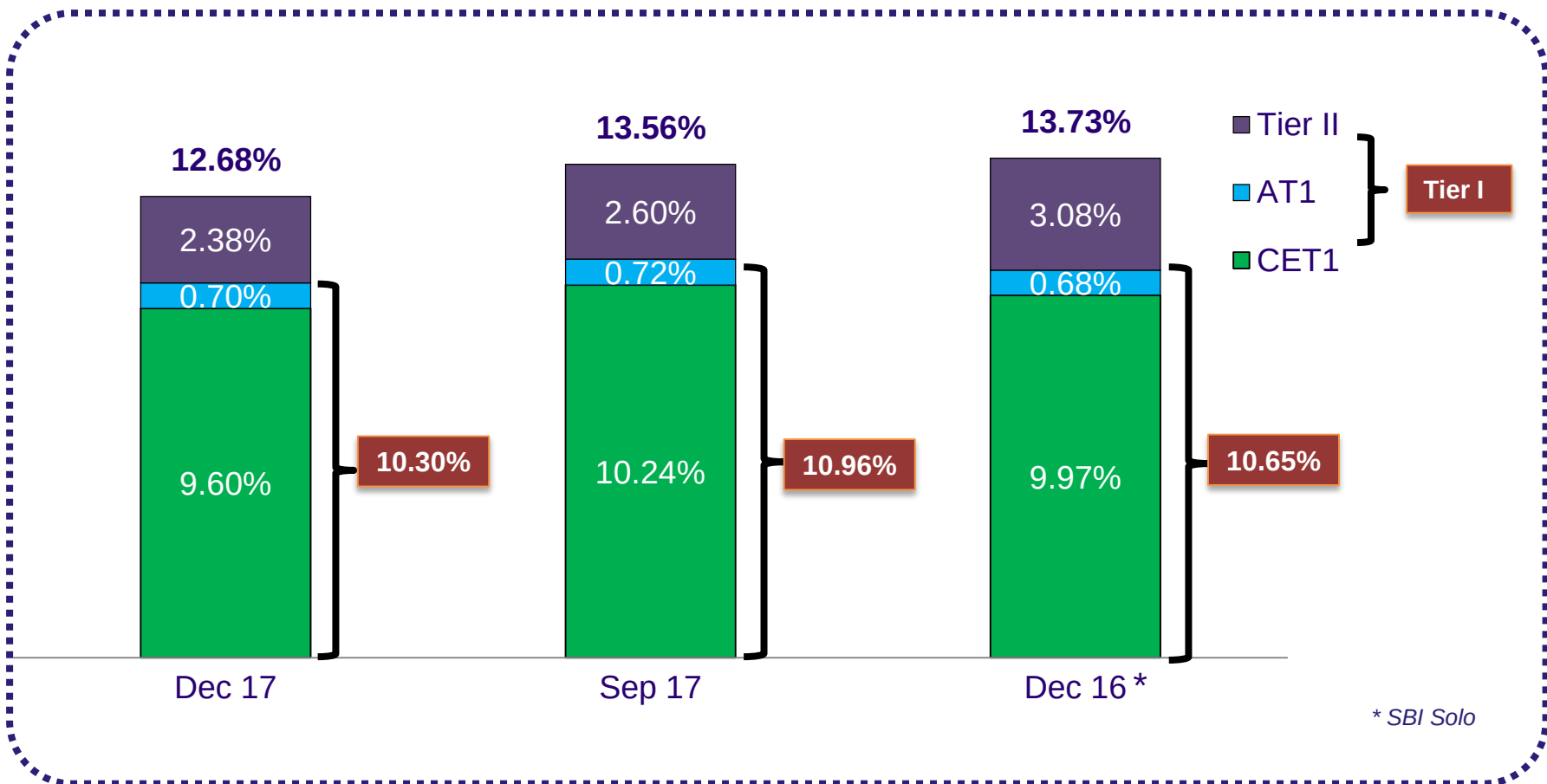
Total P-Segment

	Dec 17 (%)
NPA Ratio	1.00

	Dec 17 (%)
NPA Ratio	1.36

	Dec 16 (%)	Dec 17 (%)
NPA Ratio	1.03	1.33

We Remain Well Capitalized



9MFY18

- Equity raised through QIP - Rs 15,000 cr in 9MFY18
- AT1 bonds raised- Rs 2,000 crores in 9MFY18

Asset Quality : Gross NPAs - Segment wise (1/2)

Rs. in Crores

Sector	Dec 17		Sep 17		Jun 17		01-04-2017		31-12-2016	
							Merged		Merged	
	NPA	Ratio %	NPA	Ratio %	NPA	Ratio %	NPA	Ratio %	NPA	Ratio %
Agri	19344	9.97	18982	9.93	17988	9.51	12191	6.37	14848	8.10
Per Segment	6929	1.33	7096	1.41	7632	1.56	3717	0.77	4747	1.03
SME	24621	9.20	27540	10.91	30426	11.86				
Large Corporate	61627	17.41	49533	13.63	48954	13.02				
Mid Corporate	79220	27.50	75478	26.14	76060	25.71				
Total Corporate	140847	21.94	125011	19.17	125014	18.61	155164*	15.62*	134176*	14.13*
International	7400	2.47	7486	2.56	7009	2.51	6794	2.37	9571	3.35
Total	199141	10.35	186115	9.83	188069	9.97	177866	9.11	163342	8.70

* Including SME

Asset Quality : Movement of NPAs (2/2)

	Rs. in Crores						
	9MFY18	Q3FY18	H1FY18	Q2FY18	Q1FY18	FY17	9MFY17
Opening Level of Gross NPAs	177866	186115	177866	188068	177866	121973	121973
Less :Recovery	9087	2231	6856	2210	4646	10302	7259
Less: Up gradation	5358	2211	3147	1113	2034	21981	18104
Less :Transfer to AUCA	31746*	9312*	22434	9258	13176	27757	22191
Add: Increase in O/s	6355	944	5411	1601	3810	5685	3721
Add: Fresh Slippages	61111	25836	35275	9026	26249	110247	85202
Gross Addition (Increase in O/s + Slippages)	67466	26780	40686	10627	30059	115932	88923
Net Increase	21275	13026	8249	-1954	10202	55892	41370
Closing Level of Gross NPAs	199141	199141	186115	186115	188068	177866	163342
Gross NPA Ratio (%)	10.35	10.35	9.83	9.83	9.97	9.11	8.70
Less: Cumulative Provisions	96771	96771	88218	88218	80309	80888	67039
Net NPAs	102370	102370	97896	97896	107760	96978	96302
Net NPA Ratio (%)	5.61	5.61	5.43	5.43	5.97	5.19	5.33
PCR (Excl. AUCA) (%)	48.59	48.59	47.40	47.40	42.70	45.48	41.04
PCR (Incl. AUCA) (%)	65.92	65.92	65.10	65.10	60.79	61.53	58.96
Slippage Ratio (%)	4.17	5.29	3.61	1.85	5.38	5.78	5.82
Credit Cost (%)	3.18	3.64	2.95	3.42	2.48	2.90	2.47

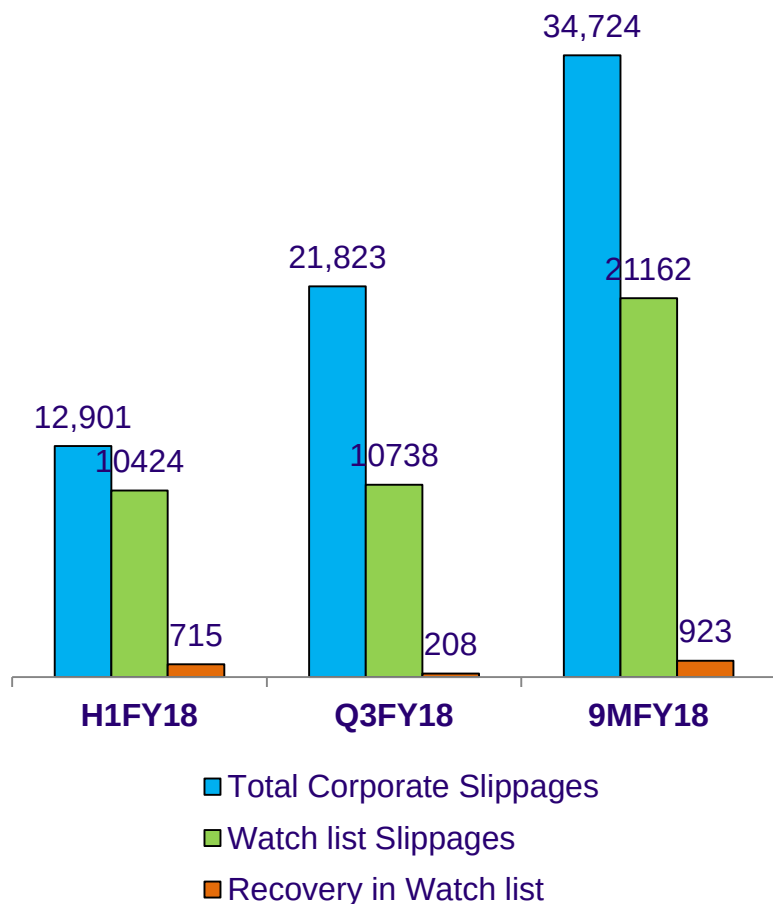
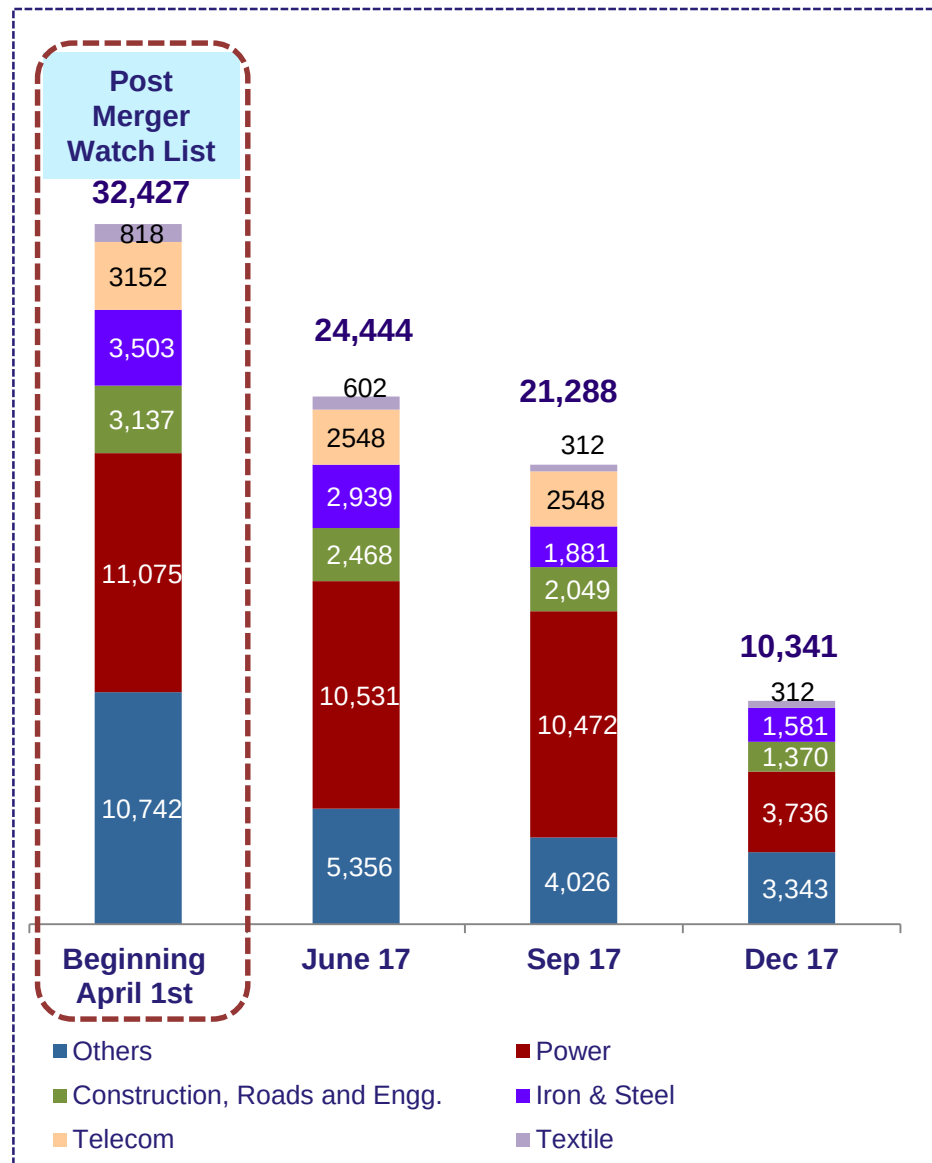
*Includes Rs. 401 cr. of NPA carved out for Part B under S4A

Corporate Watch List

Fund based Outstandings

Rs. In Crores

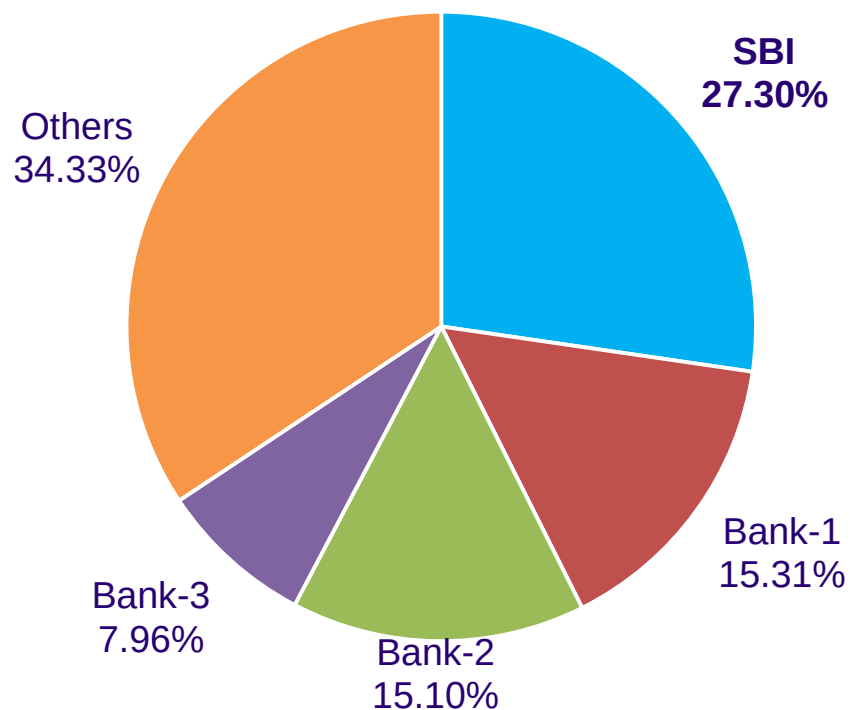
89% of Corporate Slippages in Q3FY18 are from the Standard Stress Pool



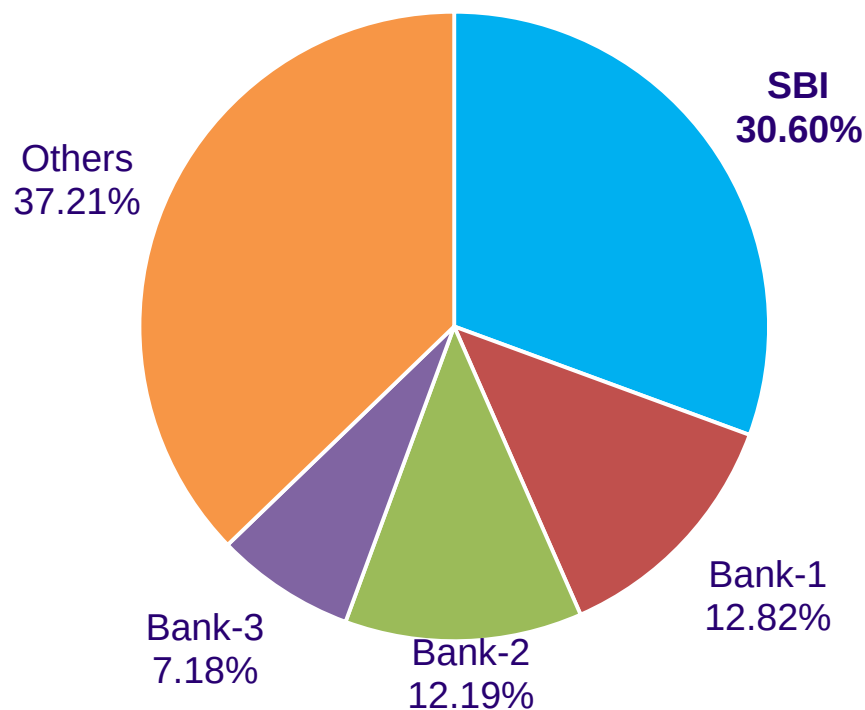
Digital Banking & Financial Inclusion

Debit Cards Spend Market Share YoY Comparison

FY 2016-17 (Cumulative as on Nov 16)



FY 2017-18 (Cumulative as on Nov 17)



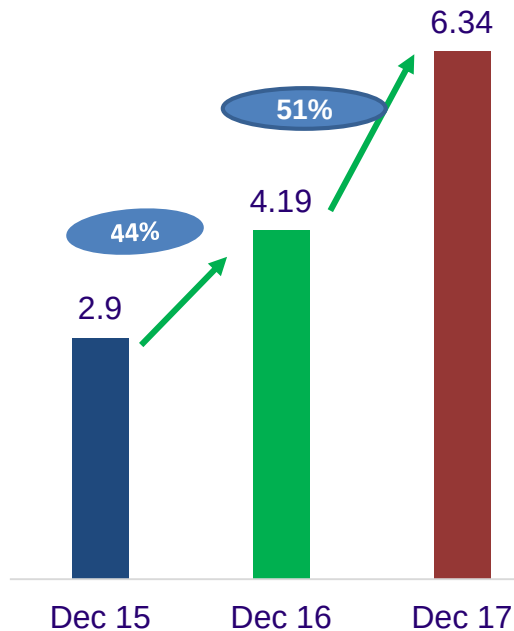
- Market share in Card spends improved 330 basis points YoY and 128 basis points from March 17 YTD.
- Card usage up by 119% YoY at Rs. 90,625 crore

(Source: Latest RBI Data)

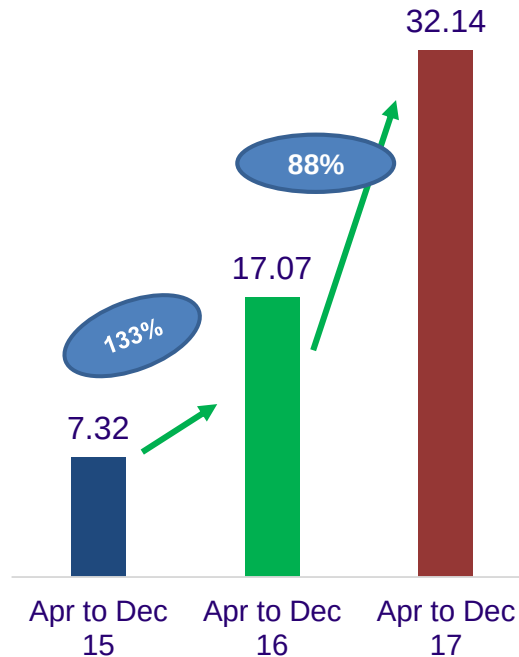
Merchant Acquiring Business



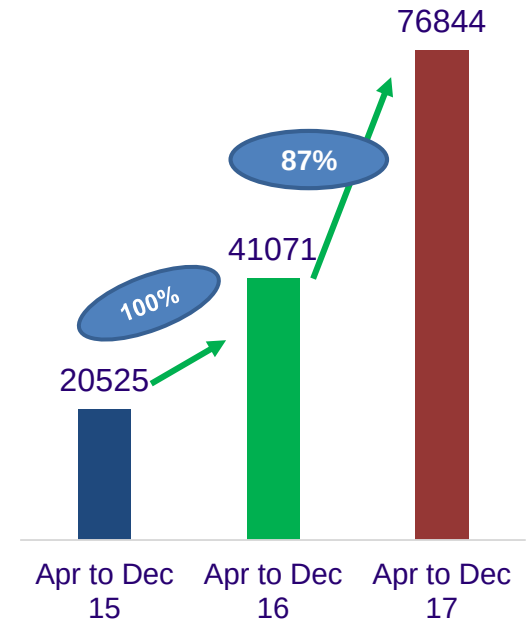
Pos Terminals
(in lakhs)



Number of Transactions
(in crs)



Value of Transactions
(Rs. in crs)



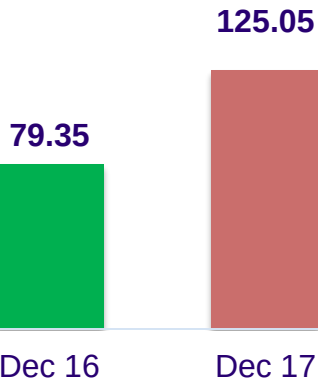
- Only Bank to have more than 6 lakh+ PoS terminals.
- CASA balance of Rs. 7,954 Crores as on 31.12.17 in PoS linked A/cs; up by 68% YoY.
- Recorded highest monthly transaction value of Rs. 9971 Cr. in Dec 17.

Digital & e-Commerce (1/2)

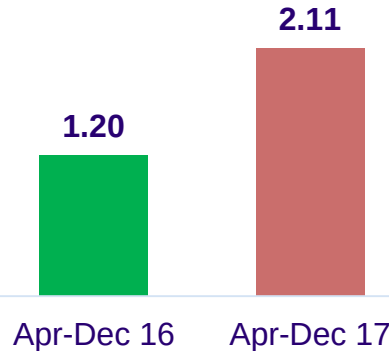
SBI buddyWallet

- 1.2 Crore plus users
- 75-80K daily Txns.
- 05-10K daily registrations

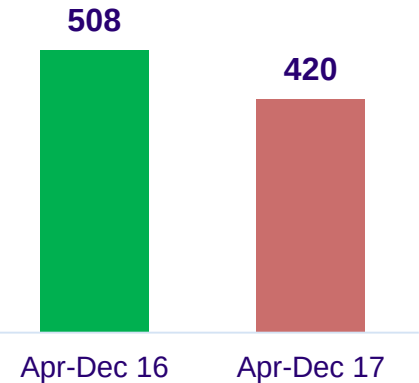
Buddy Users
(Nos. in lakhs)



Vol. of Buddy Transactions
(Nos. in Crs.)



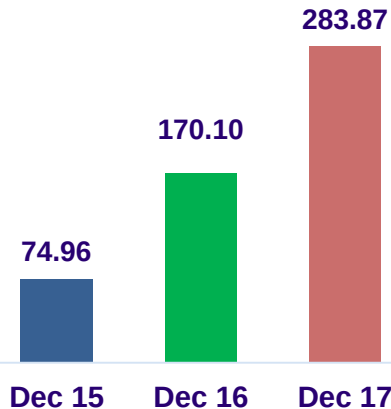
Value of Buddy Transactions
(Rs. in Crs.)



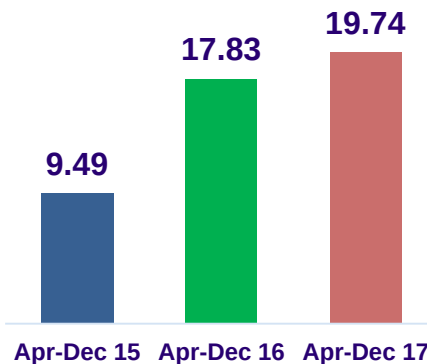
SBI anywhere

- 2.8 Crores Users
- 2 Crores+ No. of Txns per month

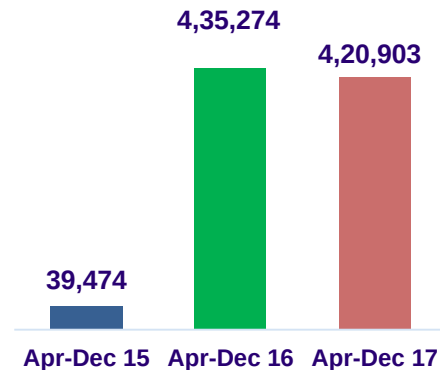
Mobile Banking Users
(Nos. in lakhs)



Vol. of Transactions
(Nos. in Crs.)



Value of Transactions
(Rs. in Crs.)

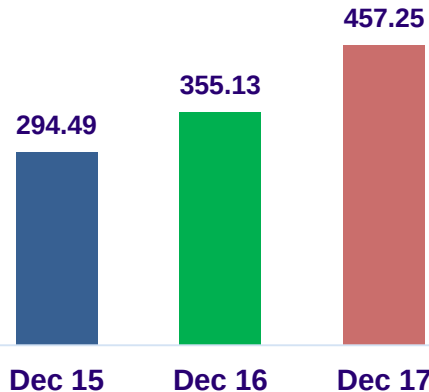


Digital & e-Commerce (2/2)

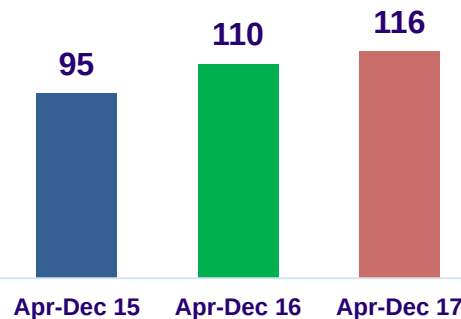


- 5th most popular online global financial site.
- 4.57 Crore Users
- 116 Crore txns. during 9MFY18.

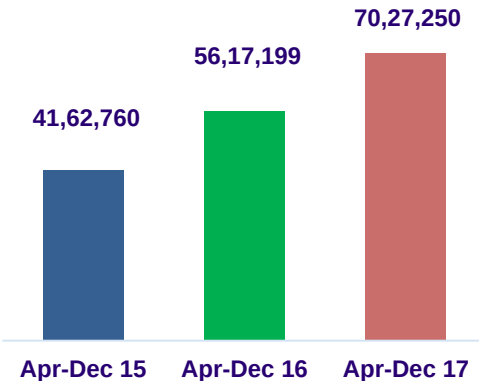
INB Users
(Nos. in lakhs)



Vol. of INB Transactions
(Nos. in Crs.)

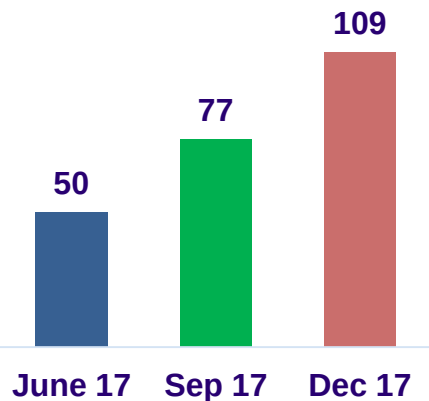


Value of INB Transactions
(Rs. in Crs)

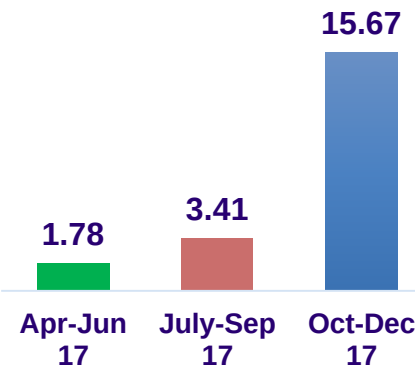


- ~1.09 Crore users on SBI Pay / BHIM / USSD
- 17.03 lakh Average daily transactions.
- 37,000 daily registrations

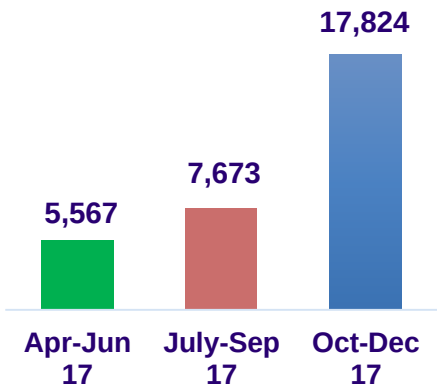
SBI Pay Active Users
(Nos. in lakhs)



Vol. of Transactions
(Nos. in Crs)



Value of Transactions
(Rs. in Crs)



Unlocking the Digital Potential

14.56 lack+ Merchant Payments Acceptance Touch Points



Accolades & Social Media Leadership

‘Golden Peacock Award for Risk Management’ for the year 2017

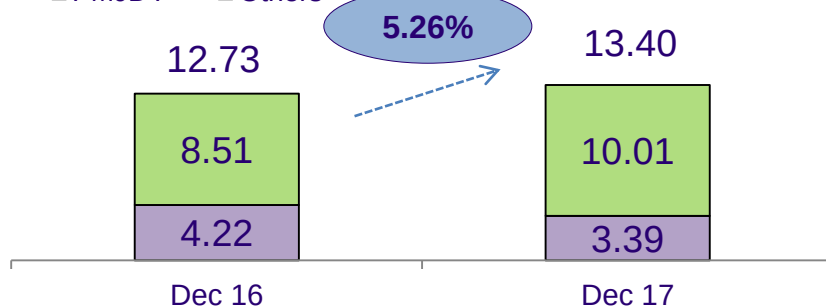
Best Nationalised Bank of the Year (2017) by Financial Express

Platform	Status	Rank	Comments
	136 Lakh	1	Highest number of followers across all banks in the world
	819 Lakh Views 77K Subscribers	1	Ranked Number 1 Globally amongst Banks
	5.29 Lakh	1	Highest number of followers across All Indian Banks
	3400	1	
	26 Lakhs	2	Second Highest number of followers across all Indian banks
	3.43 Lakhs	2	

Financial Inclusion(1/2)

Financial Inclusion Accounts (No. in Crs)

■ PMJDY ■ Others

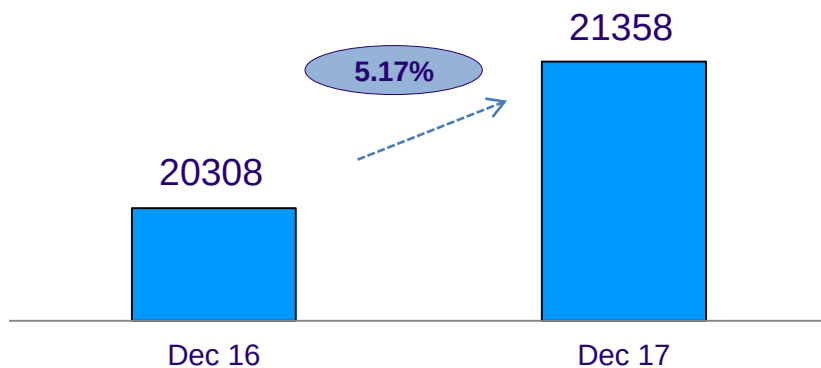


Out of PMJDY A/cs:

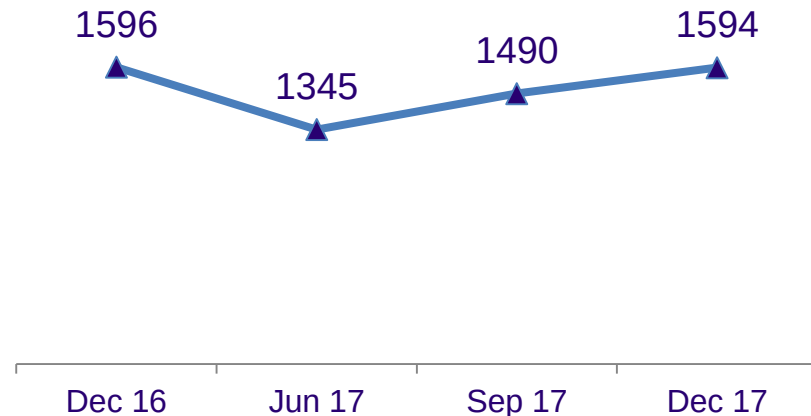
Aadhar seeded A/cs as on Dec 17: 7.39 crs

Rupay Cards issued as on Dec 17: 6.61 crs

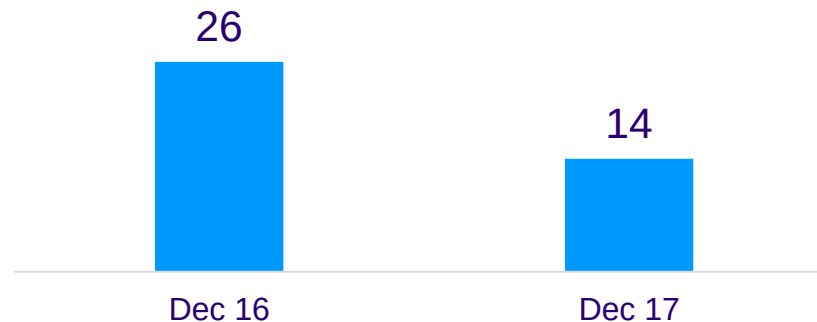
Financial Inclusion Deposits (Rs. in Crores)



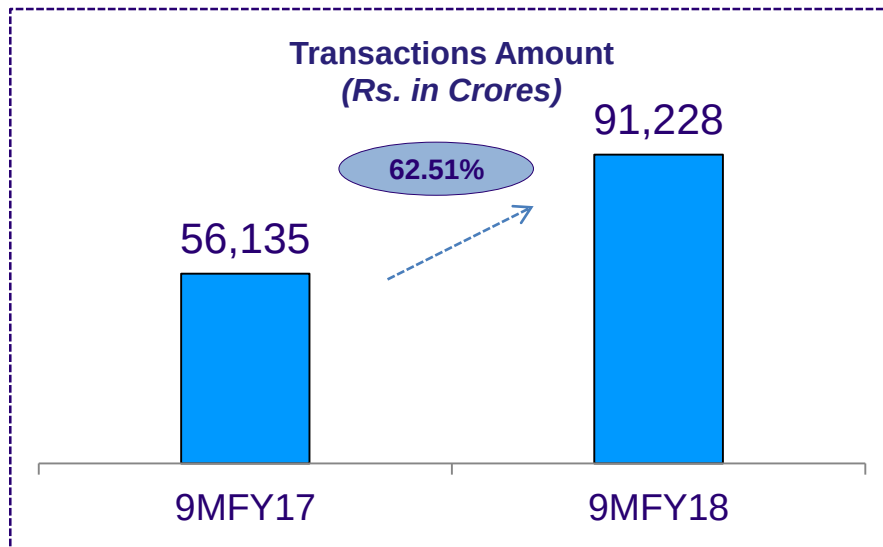
Average Balance (Rs.)



Financial Inclusion - Zero Bal. A/cs (%)



Financial Inclusion(2/2)



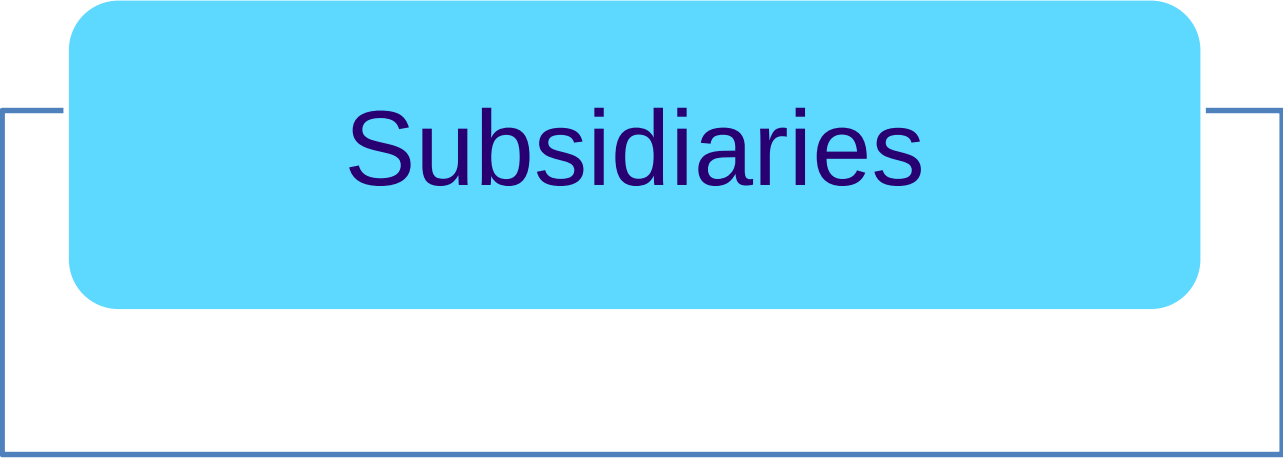
<u>Financial Literacy</u>	
Rural Self Employment Training Institute RSETIs (Total Numbers: 151)	Cumulative (Since 2011)
No of Training Programmes held	21,728
No of Youth trained	5,79,279
Financial Literacy Centers (FLC) (Total numbers: 326)	
No of Out door activities	70,599
No of Persons availed FLC Services	50,34,436

Social Security Schemes (Enrolment up to 31.12.2017) (in Lakhs)

Pradhan Mantri Suraksha Bima Yojana	172.06
Pradhan Mantri Jeevan Jyoti Bima Yojana	42.54
Atal Pension Yojana	10.93

OD facility for PMJDY accounts - Eligible accounts 19.84 lakh, Sanctioned 10.21 lakh accounts (51.46%)

Subsidiaries



SBI Group Financials : Net Profit 9MFY18

Rs. In crores

Major Non Banking Subsidiaries	9 Month Ended	
	9MFY18	9MFY17
SBI Life	769	619
SBI Capital Markets Ltd (Consolidated)	226	134
SBI Funds Management Pvt Ltd	243	163
SBI Cards & Payment Services Pvt Ltd	417	280
SBI DFHI Ltd	34	145
SBI General Insurance	359	25

Subsidiaries (1/3)

SBI CARDS

	9MFY18	9MFY17	YoY (in %)
#CIF market share (%)	16.22	14.93	129 bps
#Spends market share (%)	16.97	12.60	437 bps
PAT in Rs. Cr	417	280	48.88
RoE (%)	32.10	28.23	387 bps
Net worth, in Rs. Cr	1,734	1,324	30.92
Total Assets	14,462	9,875	46.46

Market share based on RBI Industry report received till Nov'17

Performance Highlights:

- 2nd Highest base in terms of cards & spends - Market share steadily rising
- Spends ↑ **88.7%** YOY, Assets ↑ **46.5%** YOY
- Enhanced quality of portfolio; decreasing NPA trend
- Constant efforts to reduce delinquencies through auto-sweep functionalities, better underwriting strategies, etc

New launches:

- Launched “BPCL SBI Card” which offers up to 5% saving on Fuel
- Launched “SBI Prime Card” targeted for young & urban segment
- Launched TATA STAR Card

SBI Funds Management Pvt. Ltd.

	9MFY18	9MFY17	YoY (in %)
AUM (Rs. Cr)	205,273	140,997	45.59%
SBI MF share (%)	9.18	8.33	85 bps
PAT (Rs. Cr)	243	163	49.10
ROE (%)	32.33	27.88	445 bps

Performance Highlights:

- Faster Y-o-Y growth than the Industry (32%)
- Witnessed strong flows across Equity, Hybrid and Fixed Income Schemes
- Continue to remain the country's largest ETF provider with an AUM of close to 40,000 Crores

Way forward:

- Increase reach in B15 cities; develop micro markets (through opening branches) & penetrate through digital platforms
- Exploring options for Real Estate Fund Management

Subsidiaries (2/3)

SBI Capital Markets Limited

	9MFY18	9MFY17	YoY (in %)
PAT (Rs. Cr)	226	134	68.39
Gross Income (Rs. Cr)	633	525	20.59
ROE (%)	20.42	14.02	640 bps

Performance Highlights:

- **CMG DCM:** DCM has been awarded three awards at The Asset Triple A Country Awards 2017 for:
 - Best Quasi-Sovereign Bond, India for NTPC (€500 mn),
 - Best Masala Bond, India for NHAI (Rs. 3000 cr) and
 - Best New Bond, India for HPCL (\$500 mn)
- **CMG ECM:** SBICAP ranks 1st by Number of Issues (14) and 3rd by Issue Amount (~Rs 30,403 cr) in H1FY18
- Successfully completion of deals:
 - **IPO** of SBI Life, HUDCO and Cochin Shipyard
 - **QIP** of SBI State Bank of India & Vijaya Bank
 - **OFS** of NALCO, Rashtriya Chemicals & Fertilizers, National Fertilizer & Hindustan Copper

SBI General Insurance

	9MFY18	9MFY17	YoY (in %)
PAT (Rs. Cr)	359	25	
Gross Written Premium	2520	1790	40.73
ROE (%)	39	4	
Net Worth	1458	968	50.62

Performance Highlights:

- GWP growth of 40.6% ahead of Industry's 18.8% growth
- Solvency Ratio at 2.72 as against 1.85 as at Dec-16
- Overall market share ↑ to 2.3% from 1.95% last year
- Private market share ↑ to 5.30% from 4.67% last year
- AUM at Rs.4,928.5 crs (23% YOY growth)
- 3rd position in Personal Accident, 5th in Crop Insurance, and 4th in Fire line of business amongst Private Insurers

New launches:

- Integration with Policy Bazaar to focus on travel and health products
- Focus on Banca channel to drive higher penetration & activation

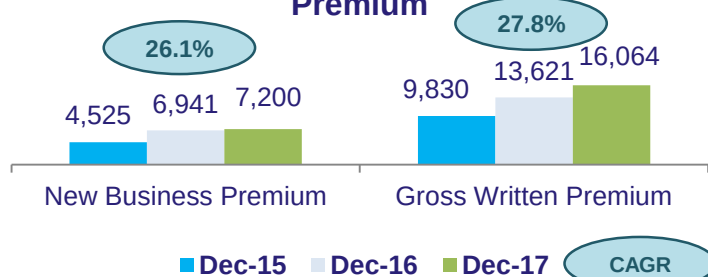
Subsidiaries (3/3) : SBI Life

Fintelekt®

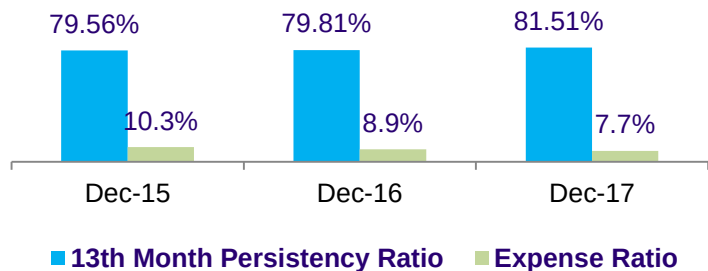
'Life Insurance Company of the Year' and
'Banc assurance Leader Life Insurance
(Large Category)' Awards

Premium

In crores

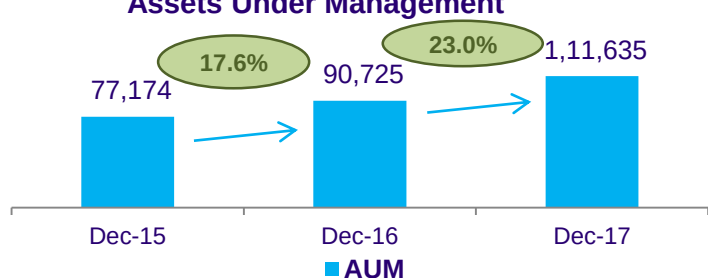


Ratios (in %)



Assets Under Management

In crores



Key Performance Highlights:

- The Company witnessed a **44%** YoY growth in individual rated Premium at Rs.5,349 Cr for 9M1FY 18
- Growth of **18%** YoY in Gross Written Premium at Rs.16,064 Cr for 9MFY 18
- Growth of **41%** YoY in Individual New Business Premium at Rs.5,789 Cr for 9MFY 18
- PAT increased by **24%** from Rs. 619 Cr in 9MFY 17 to **Rs 769 Cr** in 9M FY 18
- Increase in Individual Rated Premium private market share from **21.3%** as on Dec 16 to **23.0%** as on Dec 17 and total market share from **11.3%** as on Dec16 to **13.0%** as on Dec 17
- AUM as on Dec 31, 2017 up by **23%** at Rs.111,635 Cr

Balance Sheet

Balance Sheet : SBI

Rs. in Crores

Liabilities			
	Dec 17	Dec 16	YOY Growth (%)
Capital	863	790	9.28
Reserves and Surpluses	2,16,076	2,12,226	1.81
Deposits	26,51,240	26,02,757	1.86
Borrowings	2,60,435	2,80,395	-7.12
Other Liabilities & Provisions	1,26,580	1,21,604	4.09
Total Liabilities	32,55,194	32,17,773	1.16
Assets			
	Dec 17	Dec 16	YOY Growth (%)
Cash & balances with RBI	1,28,729	1,34,389	-4.21
Balance with banks & money at call and short notice	48,391	53,915	-10.24
Investments	10,40,450	10,27,662	1.24
Net Advances	18,26,212	18,06,867	1.07
Fixed Assets	39,849	49,901	-20.14
Other Assets	1,71,563	1,45,037	18.29
Total Assets	32,55,194	32,17,773	1.16

Balance Sheet : SBI Consolidated

Rs. in Crores

Liabilities			
	Dec 17	Dec 16	YOY Growth (%)
Capital	863	776	11.20
Reserves and Surplus	2,27,197	2,17,315	4.55
Minority Interest	4,556	6,976	-34.69
Deposits	26,68,559	26,17,495	1.95
Borrowings	2,70,212	2,87,606	-6.05
Other Liabilities & Provisions	2,43,526	2,18,157	11.63
Total Liabilities	34,14,913	33,48,325	1.99
Assets			
	Dec 17	Dec 16	YOY Growth (%)
Cash & balances with RBI	1,29,023	1,34,621	-4.16
Balance with Banks & Money at Call and Short Notice	50,642	55,828	-9.29
Investments	11,59,169	11,20,834	3.42
Net Advances	18,55,581	18,33,002	1.23
Fixed Assets	41,019	50,928	-19.46
Other Assets	1,79,479	1,53,112	17.22
Total Assets	34,14,913	33,48,325	1.99

SBI Group Financials – 9MFY18

Rs. In crores

	9 Month Ended		Growth (%)
	9MFY18	9MFY17	YoY
Interest Earned	1,70,760	1,69,906	0.50
Non-Interest Income	54,192*	47,965	12.98
Total Income	2,24,952	2,17,870	3.25
Interest Expended	1,10,365	1,11,252	-0.80
Operating Expenses(i+ii)	67,569	62,076	8.85
<i>(i) Employee Cost</i>	25,565	26,345	-2.96
<i>(ii) Other Operating Expenses</i>	42,005	35,731	17.56
Total Expenditure	1,77,934	1,73,328	2.66
Operating Profit + Exceptional Item	47,018	44,542	5.56
Operating Profit (Excl. Exceptional Item)	41,982	44,542	-5.75
Provisions (other than Tax)	47,481	40,221	18.05
<i>--of which Loan loss provisions</i>	47,034	36,450	29.04
Profit before Tax	-463	4,321	
<i>Add: Share profit of associates</i>	269	227	18.44
<i>Less: Minority Interest</i>	597	1	
Tax Expenses	-3,777	1,328	
Net Profit after Minority Interest	2,986	3,219	-7.24

*Includes Exceptional Items

SBI Solo and Group Financials – 9MFY18

	SBI			SBI Standalone		SBI Consolidated		
	Dec 17	Mar 17	Dec 16	Mar 17	Dec 16	Dec 17	Mar 17	Dec 16
ROA (%)	0.05	-0.06	0.07	0.41	0.41	0.12	0.01	0.13
ROE (%)	0.92	-1.07	1.31	7.25	7.46	2.33	0.14	2.55
Earning Per Share (Rs.)	1.38	-2.23	2.76	13.43	13.11	4.66	0.31	5.53
Book Value Per Share (Rs)	209	211	216	191	188	219	220	220
Expenses Ratio (%)	49.84	49.54	50.14	47.75	49.48	49.80	49.42	49.99
NIM (%)	2.45	2.74	2.71	2.84	2.78	2.56	2.80	2.81
Gross NPA Ratio (%)	10.35	9.11	8.70	6.90	7.23	10.27	9.04	8.65
Net NPA Ratio (%)	5.61	5.19	5.33	3.71	4.24	5.57	5.15	5.30
Gross NPA (Rs. in Crs.)	199141	177866	163342	112343	108172	200763	179167	164783
Net NPA (Rs. in Crs.)	102370	96978	96302	58277	61430	103306	97657	97126

Thank You