भारतीय स्टेट बँक
भारतीय स्टेट बैंक
STATE BANK OF INDIA

02.08.2019
CC/S&B/SA/469

The Executive Director
BSE Ltd., Phirojee Jeejeebhoy
Towers 25th Floor
Dalal Street,
Mumbai-400001

The Managing Director
National Stock Exchange of India Ltd.
Exchange Plaza, 5th Floor, Plot No. C/1,
G-Block, Bandra-Kurla Complex,
Bandra (East), Mumbai – 400051

Dear Sir/Madam,

Sub: 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 enclose herewith the copy of presentation made for Analysts/Investors on Financial Results of the Bank for the quarter ended June 30, 2019.

Kindly take the same on your record.

Thanking You,

Yours faithfully,

Sanjay M Abhyankar
Vice President Compliance- Company Secretary

Encl: as above

bank.sbi
+91 22 2274 0841 / 49
+91 22 2274 1476 / 74 / 31
+91 22 2274 2842
+91 22 2285 5348
+91 22 2274 0527

शेयर एवं बॉन्ड विभाग,
कॉर्पोरेट केन्द्र,
14वा माळा, स्टेट बँक भवन,
मादाम कामा रोड,
मुंबई – ४०००२१, भारत

शेयर आणि बॉन्ड विभाग,
कारपोरेट केन्द्र,
14वाँ तल, स्टेट बैंक भवन,
मादाम कामा रोड,
मुंबई – ४०००२१, भारत

Shares & Bonds Dept,
Corporate Centre,
14thFloor, State Bank Bhavan,
Madame Cama Road,
Mumbai - 400021, India



SBI

QUARTERLY RESULTS

Q1FY20

Analyst Presentation

02.08.2019

SBI Life INSURANCE With us , You're sure (A State Bank Group Company)

SBI MUTUAL FUND A PARTNER FOR LIFE

SBI Card Make life simple

SBI General INSURANCE

SBI Capital Markets Limited

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.

Contents

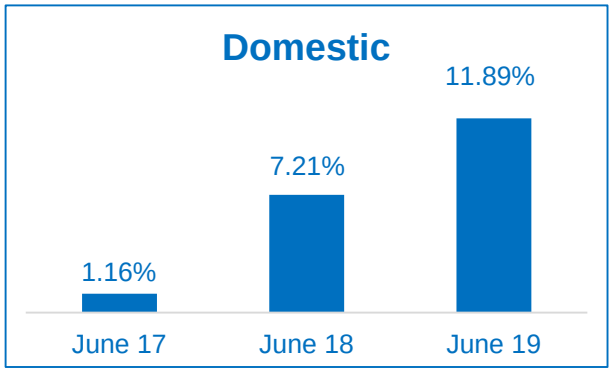
1. Performance Highlights
2. Financial Performance
3. Business
4. Capital Adequacy & Asset Quality
5. Digital Journey
6. Financial Inclusion & Sustainability
7. Subsidiaries, Group Financials & Balance Sheet

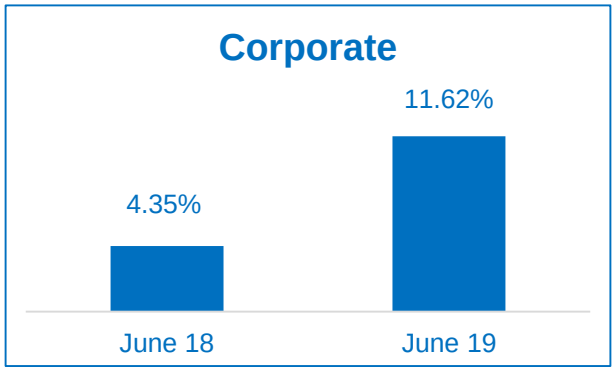
Performance Highlights (1/2)

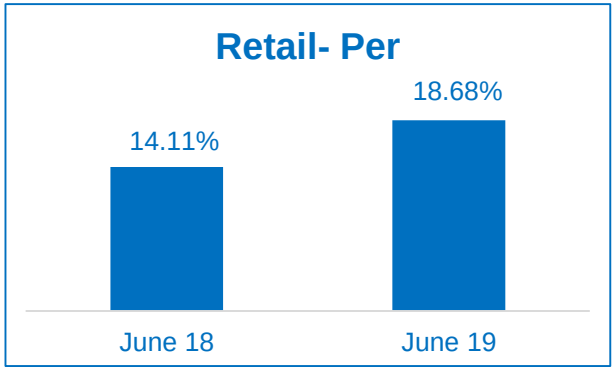
NET PROFIT
(in Rs. cr)

Q1FY19: Rs. (-) 4,876	FY 19: Rs. 862	Q1FY20: Rs. 2,312

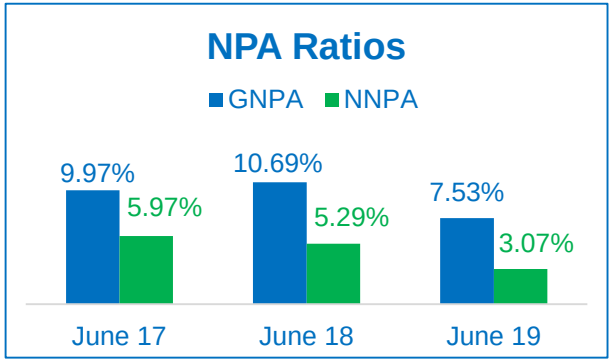
CREDIT GROWTH

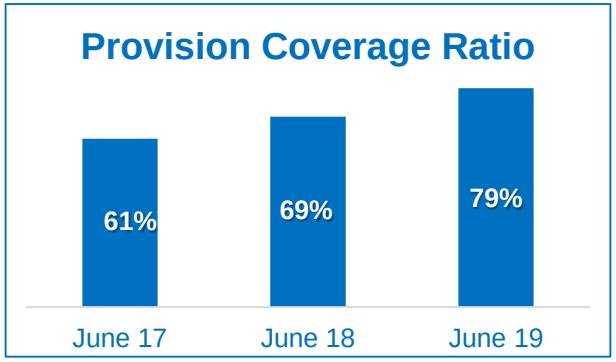


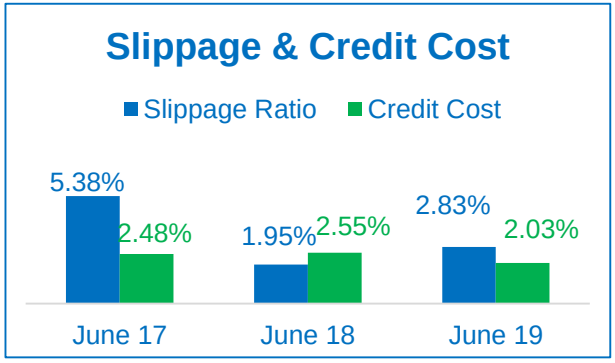




ASSET QUALITY



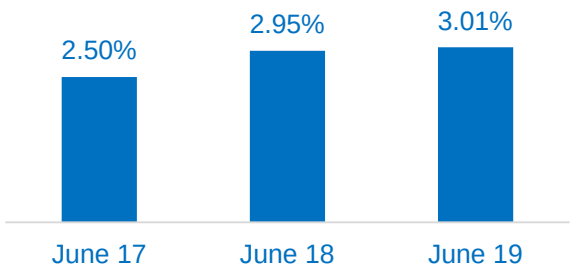




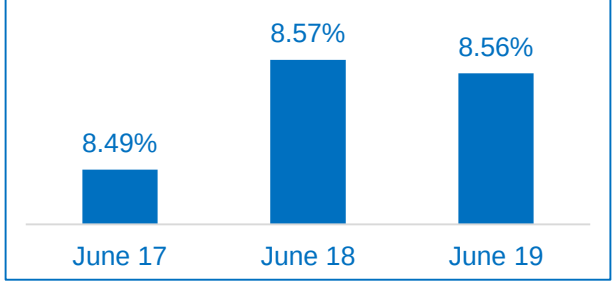
Performance Highlights (2/2)

Yield, Costs and Margins

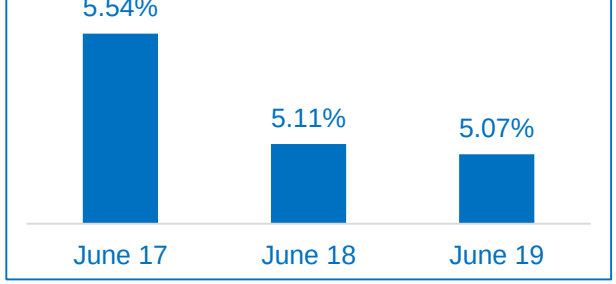
NIM *(Domestic)*



Yield on Advances

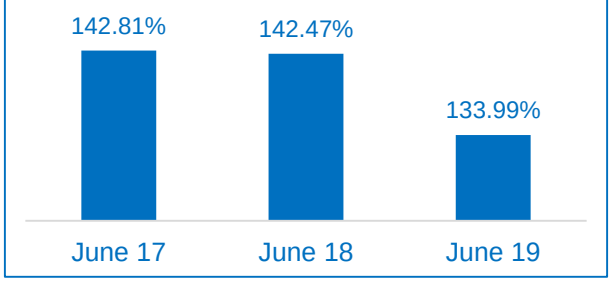


Cost of Deposits

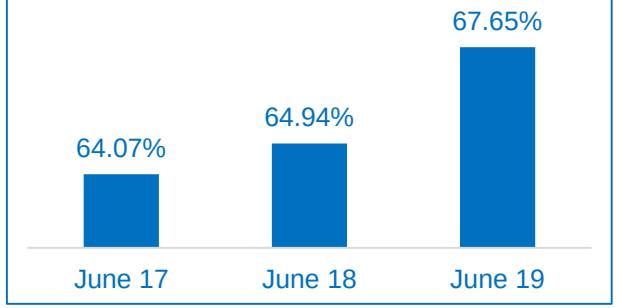


LIQUIDITY AND CAPITAL

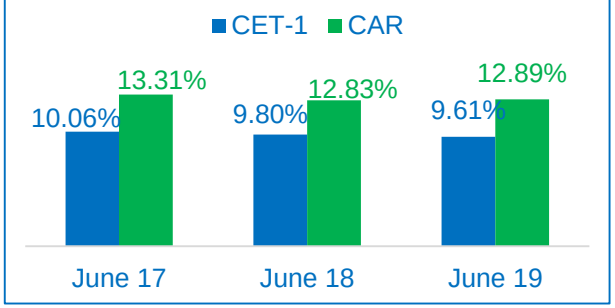
Liquidity Coverage Ratio



Credit Deposit Ratio



Capital Adequacy Ratios



Comfortable LCR, CD ratio and CAR provide room for sustainable growth

Financial Performance

Financials – At a Glance

Rs. in Crores

	Quarter Ended			Growth (%)	
	Q1FY20	Q4FY19	Q1FY19	Q1FY20 over Q4FY19	Q1FY20 over Q1FY19
Interest Income	62,638	62,985	58,813	-0.55	6.50
Interest Expenses	39,699	40,032	37,015	-0.83	7.25
Net Interest Income	**22,939**	**22,954**	**21,798**	**-0.07**	**5.23**
Non Interest Income	8,015	12,685	6,679	-36.81	20.00
Operating Income	**30,954**	**35,639**	**28,478**	**-13.14**	**8.70**
Operating Expenses	17,708	18,706	16,505	-5.33	7.29
Operating Profit	**13,246**	**16,933**	**11,973**	**-21.77**	**10.63**
Total Provisions	10,934	16,095	16,849	-32.06	-35.11
Net Profit	**2,312**	**838**	**-4,876**		
NIM *(Domestic-Cumulative) (%)*	3.01	2.95	2.95	6 bps	6 bps
NIM *(Domestic-Quarterly) (%)*	3.01	3.02	2.95	-1 bps	6 bps
Cost to Income Ratio *(Cumulative) (%)*	57.21	55.70	57.96	151 bps	-75 bps

Total Income

Rs. in Crores

	Quarter Ended			Growth (%)	
	Q1FY20	Q4FY19	Q1FY19	Q1FY20 over Q4FY19	Q1FY20 over Q1FY19
Interest on Loans	43,863	42,628	38,865	2.90	12.86
Interest on Resources	17,345	18,313	18,832	-5.28	-7.90
Other Interest income	1,429	2,045	1,116	-30.11	28.10
Total Interest Income	**62,638**	**62,985**	**58,813**	**-0.55**	**6.50**
Fee Income	5,177	8,589	4,976	-39.72	4.03
Profit/Loss on Sale of Investments	485	534	-1,264	-9.18	138.36
Forex Income	518	671	427	-22.78	21.26
Misc. Income	1,836	2,892	2,540	-36.52	-27.73
of which: Recovery in w/o accounts	*1,358*	*2,485*	*2,426*	*-45.35*	*-44.01*
Total Non Interest Income	**8,015**	**12,685**	**6,679**	**-36.81**	**20.00**
Total Income	**70,653**	**75,670**	**65,493**	**-6.63**	**7.88**

Fee Income Break Up

Rs. in Crores

	Quarter Ended			Growth (%)	
	Q1FY20	Q4FY19	Q1FY19	Q1FY20 over Q4FY19	Q1FY20 over Q1FY19
Loan Processing Charges	*617*	*1,502*	*641*	*-58.92*	*-3.76*
Commission on Govt. Business	*963*	*1,118*	*931*	*-13.82*	*3.46*
Commission on LC/BG	*704*	*1,289*	*592*	*-45.42*	*18.90*
Cross Selling	*366*	*583*	*376*	*-37.27*	*-2.62*
Account Maintenance Charges	*242*	*484*	*320*	*-49.86*	*-24.15*
Remittance, Collection, etc.	*1,606*	*3,013*	*1,162*	*-46.69*	*38.16*
Misc. Fee Income	*678*	*600*	*954*	*13.09*	*-28.91*
Fee Income	**5,177**	**8,589**	**4,976**	**-39.72**	**4.03**

Total Expenses

Rs. in Crores

	Quarter Ended			Growth (%)	
	Q1FY20	Q4FY19	Q1FY19	Q1FY20 over Q4FY19	Q1FY20 over Q1FY19
Interest on Deposits	36,303	35,607	34,258	1.96	5.97
Interest on Borrowings	2,233	3,223	1,706	-30.72	30.94
Other Interest paid	1,162	1,201	1,051	-3.24	10.58
Total Interest Expenses	**39,699**	**40,032**	**37,015**	**-0.83**	**7.25**
Salary	6,768	6,612	6,565	2.36	3.09
Provisions for Employees	4,150	3,866	3,143	7.35	32.02
Staff Expenses	**10,918**	**10,478**	**9,708**	**4.20**	**12.46**
Depreciation	779	831	798	-6.17	-2.29
Others	6,011	7,397	5,999	-18.75	0.20
Overheads	**6,790**	**8,228**	**6,796**	**-17.48**	**-0.09**
Operating Expenses	**17,708**	**18,706**	**16,505**	**-5.33**	**7.29**
Total Expenses	**57,407**	**58,737**	**53,520**	**-2.26**	**7.26**

Overhead Expenses

Rs. in Crores

	Quarter Ended			Growth (%)	
	Q1FY20	Q4FY19	Q1FY19	Q1FY20 over Q4FY19	Q1FY20 over Q1FY19
Rent, Taxes and Lighting	1,181	1,480	1,173	-20.23	0.63
Depreciation	779	831	798	-6.17	-2.29
Printing and Stationery	98	189	103	-48.14	-4.99
Postage & Telecommunications	73	116	85	-36.85	-13.58
Repairs and Maintenance to Bank's Property	196	277	196	-29.35	
Travelling & Halting	236	298	254	-20.71	-6.80
Insurance	816	726	712	12.29	14.49
Business Acquisitions & Development Expenses	722	753	443	-4.06	62.98
ATM /CDM/POS/Debit Card /Other Tech Expenses	1,648	2,110	1,807	-21.90	-8.82
Misc. Expenses	1,042	1,449	1,225	-28.11	-14.98
Overheads	**6,790**	**8,228**	**6,796**	**-17.48**	**-0.09**

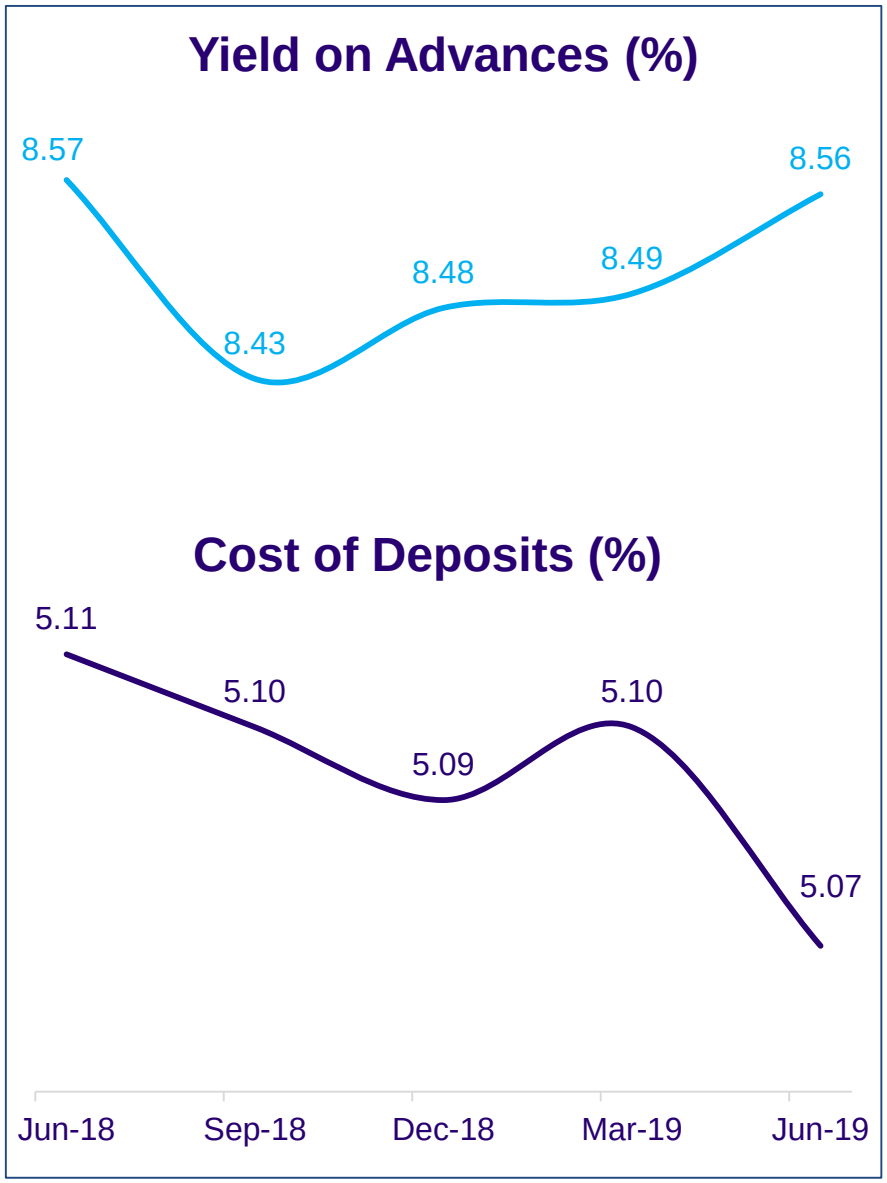
Provisions & Profit

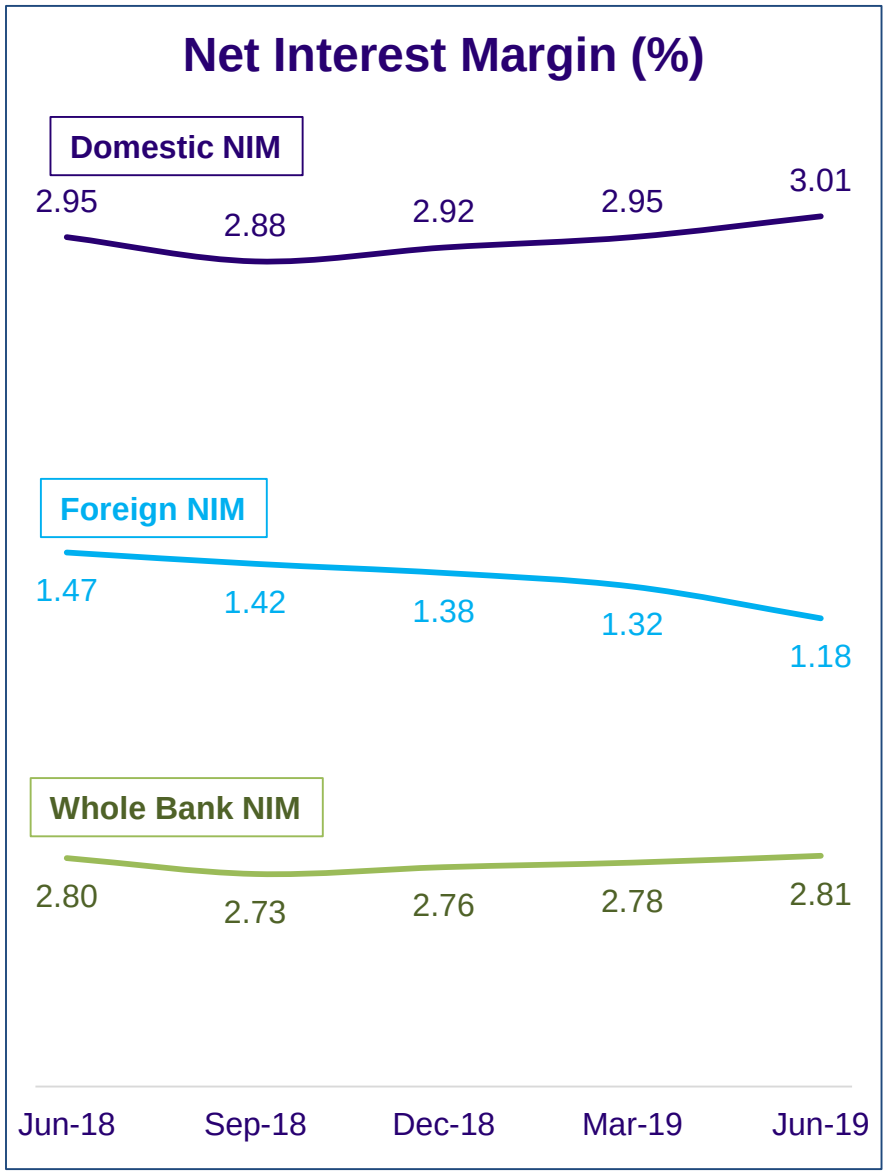
Rs. in Crores

	Quarter Ended			Growth (%)	
	Q1FY20	Q4FY19	Q1FY19	Q1FY20 over Q4FY19	Q1FY20 over Q1FY19
Operating Profit	**13,246**	**16,933**	**11,973**	**-21.77**	**10.63**
Loan Loss	11,648	17,336	13,038	-32.81	-10.66
Standard Assets	-1,288	810	-919		
Investment Depreciation	-1,225	-1,615	7,098		
Other Provisions	48	-29	11		
Income Tax	1,751	-407	-2,379		
Total Provisions	**10,934**	**16,095**	**16,849**	**-32.06**	**-35.11**
Net Profit	**2,312**	**838**	**-4,876**	**175.79**	

ROA (%)	**0.25**		**-0.57**
ROE (%)	**5.18**		**-11.01**
Earning Per Share *(Rs.)*	**10.42**		**-21.91**

Costs, Yields and Margins *(Cumulative)*



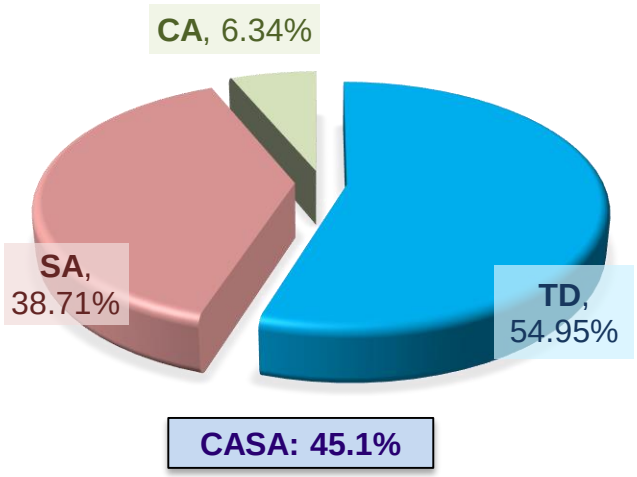


Business

Strong Liability Franchise

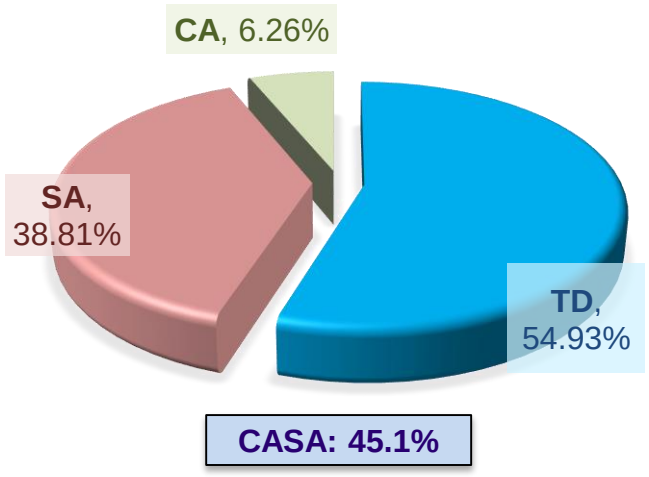
Domestic Deposits

JUN 19



CASA: 45.1%

JUN 18



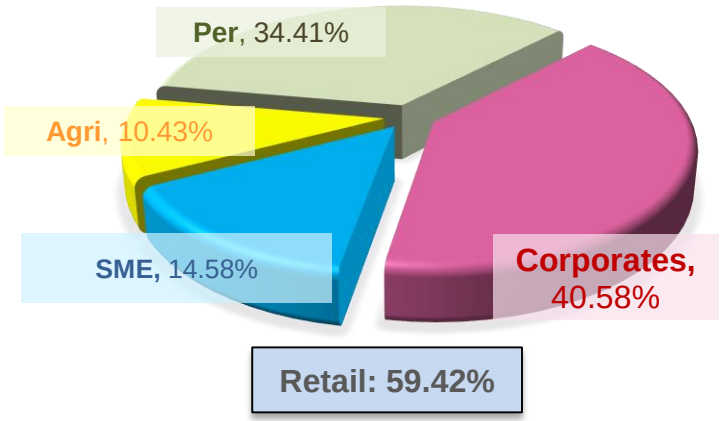
CASA: 45.1%

Rs. in Crores	**Jun 19**	**Jun 18**	**YoY Growth**
Current Account	1,80,864	1,66,155	8.85
Saving Bank	11,03,537	10,30,040	7.14
CASA	**12,84,401**	**11,96,195**	**7.37**
Term Deposits (TD)	15,66,228	14,57,776	7.44
Domestic Deposits	**28,50,629**	**26,53,971**	**7.41**
Foreign Offices	98,192	93,842	4.63
Total Deposits	**29,48,821**	**27,47,813**	**7.32**

Diversified Loan Portfolio

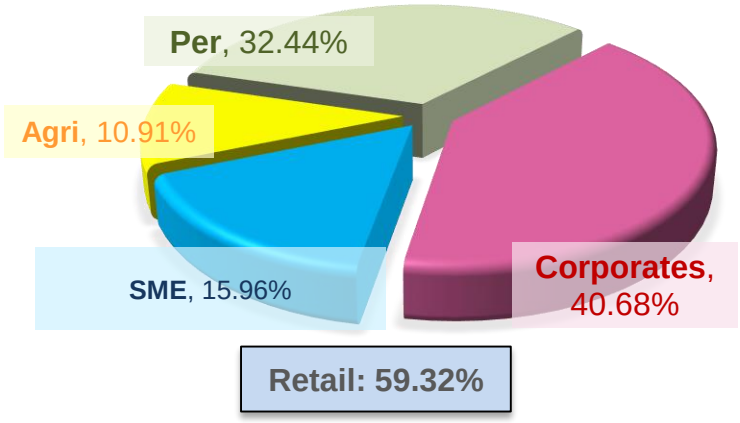
Domestic Advances

JUN 19



Retail: 59.42%

JUN 18



Retail: 59.32%

Rs. in Crores	**Jun 19**	**Jun 18**	**YoY Growth (%)**
Retail Per	6,63,559	5,59,134	18.68
Agri	2,01,054	1,88,110	6.88
SME	2,81,223	2,75,069	2.24
Corporates	7,82,603	7,01,130	11.62
Domestic Advances	**19,28,439**	**17,23,443**	**11.89**
Foreign Offices Advances	3,09,854	2,66,728	16.17
Total Whole Bank Advances	**22,38,294**	**19,90,172**	**12.47**

Diversified Industry Portfolio

Domestic Fund Based Outstanding

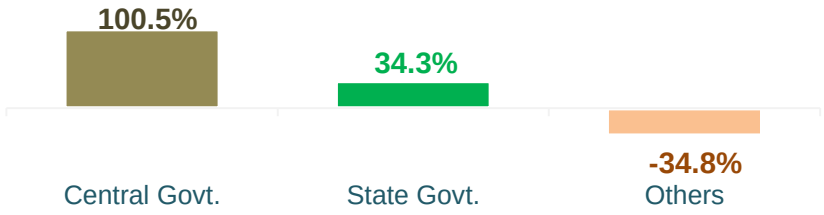
Rs. in Crores

	Jun 19		Mar 19		Jun 18		Jun 19
	Level	% Share	Level	% Share	Level	% Share	YOY Gr %
Infrastructure	3,25,224	16.86	3,15,455	15.85	2,62,734	15.24	23.78
of which: Power	*2,03,568*	*10.56*	*1,99,583*	*10.03*	*1,76,760*	*10.26*	*15.17*
Telecommunication	*37,330*	*1.94*	*31,035*	*1.56*	*20,327*	*1.18*	*83.64*
Roads & Ports	*49,425*	*2.56*	*49,957*	*2.51*	*28,407*	*1.65*	*73.99*
Other Infrastructure	*34,900*	*1.81*	*34,880*	*1.75*	*37,240*	*2.16*	*-6.28*
Services	3,14,130	16.29	3,31,634	16.66	2,08,938	12.12	50.35
Iron & Steel	72,674	3.77	76,773	3.86	90,740	5.27	-19.91
Textiles	37,763	1.96	40,634	2.04	49,390	2.87	-23.54
Petroleum & Petrochemicals	35,038	1.82	55,896	2.81	37,709	2.19	-7.08
Engineering	27,548	1.43	28,761	1.44	27,079	1.57	1.73
Comm. Real Estate	31,989	1.66	33,511	1.68	30,846	1.79	3.71
Other Industries	2,19,461	11.38	2,57,558	12.94	2,68,763	15.59	-18.34
Home Loans	4,11,360	21.33	4,00,377	20.11	3,49,747	20.29	17.62
Auto Loans	71,727	3.72	71,884	3.61	66,872	3.88	7.26
Other Per Segment Loans	1,80,472	9.36	1,75,583	8.82	1,42,515	8.27	26.63
Agriculture	2,01,054	10.43	2,02,681	10.18	1,88,110	10.91	6.88
Total Domestic Advances	**19,28,439**	**100**	**19,90,746**	**100**	**17,23,443**	**100**	**11.89**

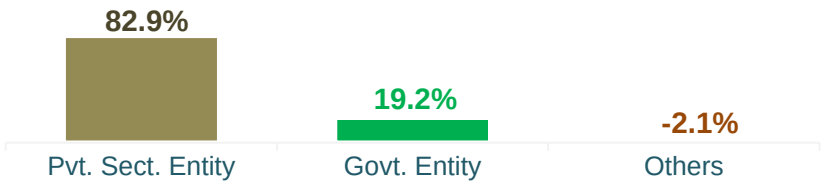
Drivers of Corporate Growth

	YoY growth in advances Jun 19 over Jun 18
Power	***Rs.26,808 cr***
Telecom	***Rs.17,003 cr***
Roads & Ports	***Rs. 21,018 cr***
Services	***Rs. 1,05,192 cr*** *Out of which* ***NBFC: Rs. 54,943 cr***

Growth driven by Central Govt. PSUs



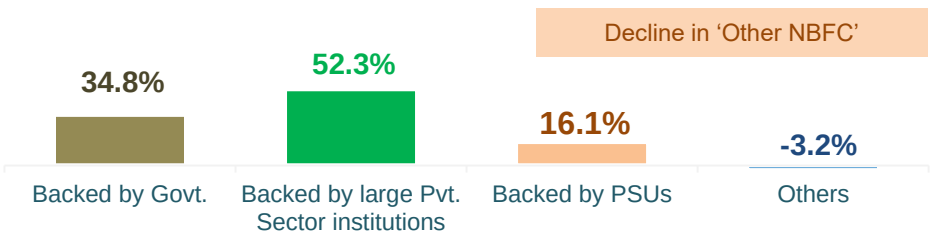
Growth driven by large Pvt. Sector entity



Growth driven by GoI Undertaking



NBFC – Growth driven by Govt. & Large Pvt. Sector



Retail Banking - Leadership across all segments

As on June 2019

Personal Retail Portfolio of Rs 6.6 lakh crore
NPA ratio at 1.16%

% of Dom. Adv.	34.41

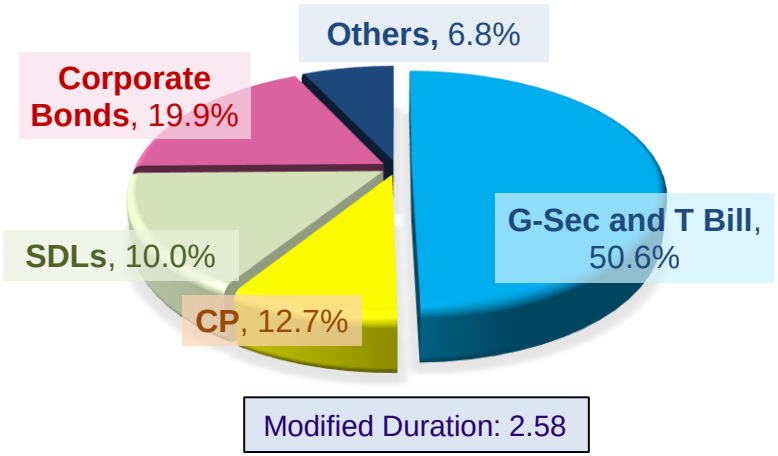
	Home Loans	Auto Loans	Xpress Credit	Other P segment Loans
O/S, In Rs cr	4,11,360	71,727	1,12,335	68,137
YoY Growth, %	17.62	7.26	42.77	6.76
Market share %	34.57#	35.70#	N.A.	N.A.
GNPA, %	0.99	1.08	0.58	3.22

#As per latest available data;

Treasury Operations

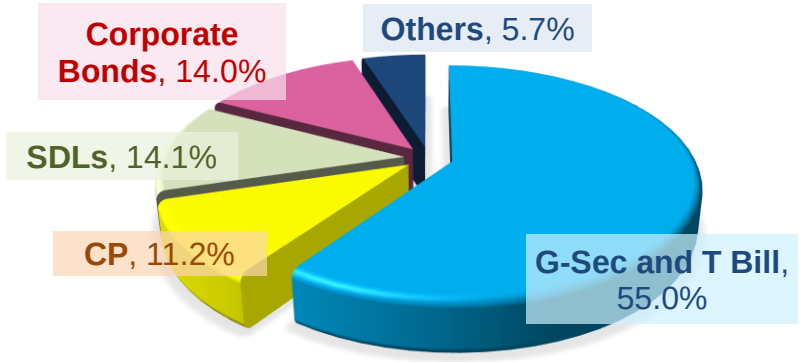
AFS Book

JUN 19



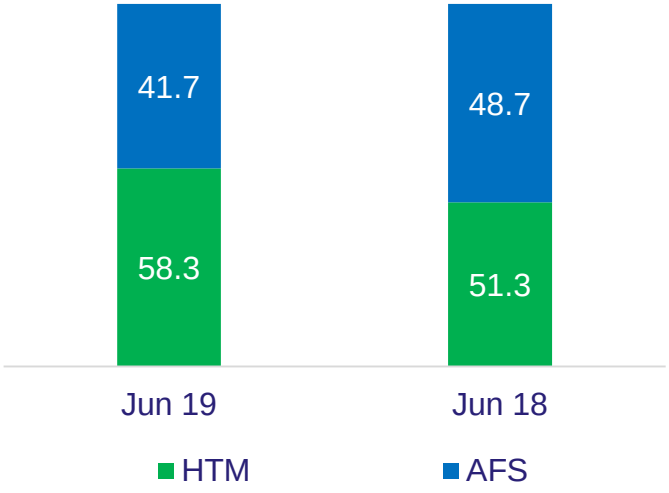
Modified Duration: 2.58

JUN 18



Modified Duration: 2.55

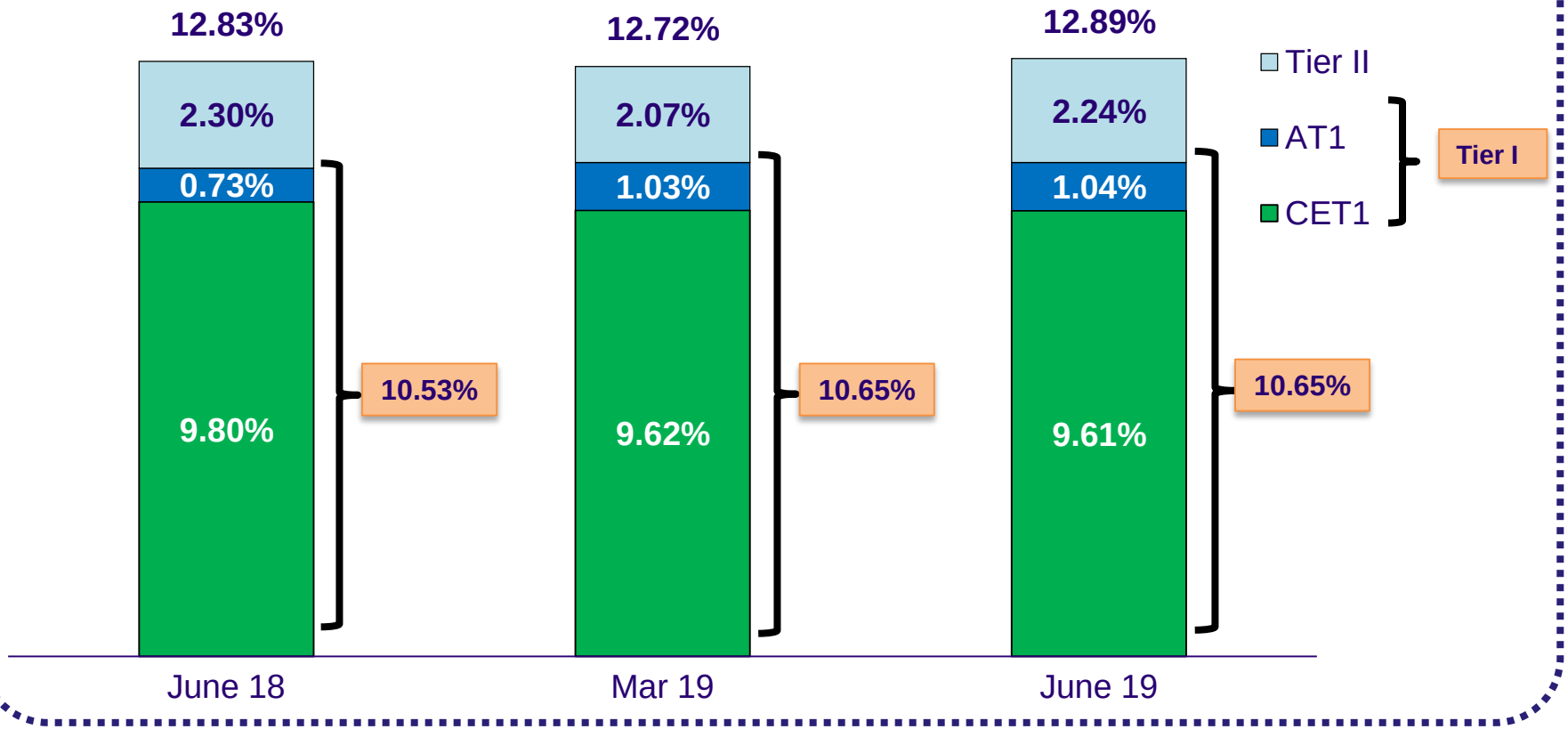
Break up of Domestic Investments (%)



Total Investments Book	Jun 19	Jun 18
Domestic Investments	**9,02,337**	**10,34,219**
- of which- SLR	*7,38,662*	*8,63,197*
Foreign Offices Investments	**51,887**	**48,456**
Whole Bank Investments	**9,54,224**	**10,82,675**

Capital Adequacy & Asset Quality

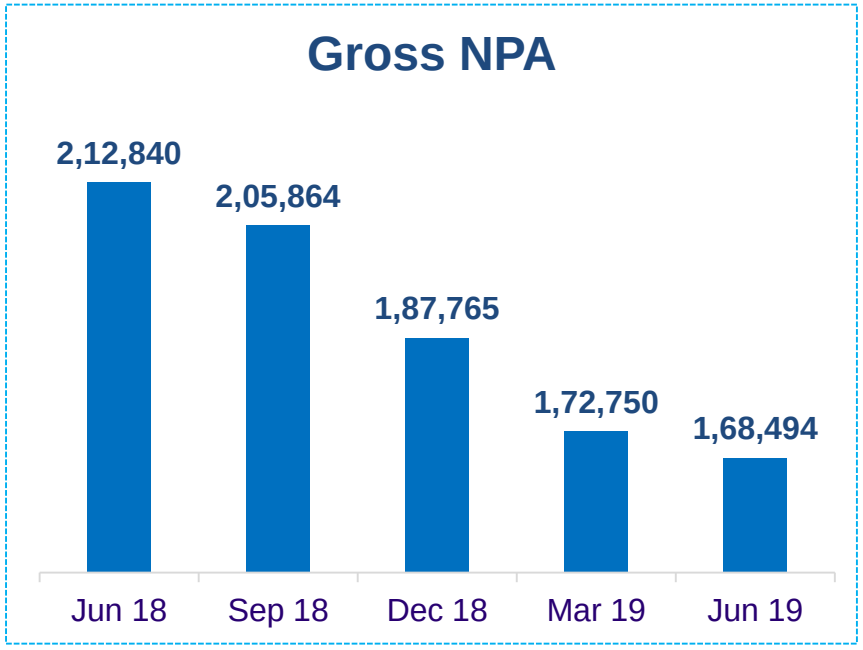
Capital Adequacy

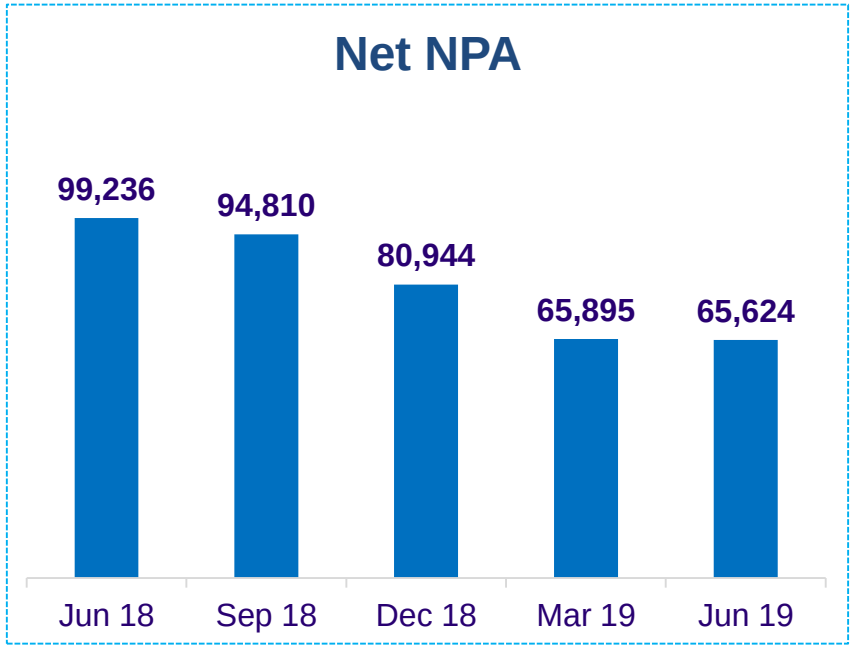


- "Credit Risk Weighted Assets on Advances to Gross Advances" - Jun 18: 58.98%, Jun 19: 57.94%.
- "TRWAs to Total Asset" ratio - Jun 18: 53.66% Jun 19: 54.42%.
- Bank is well capitalized; Bank raised Tier II Capital of Rs.5,000 Crores in Q1FY20

Asset Quality (1/3)

Rs. in Crores





	Jun 19	Mar 19	Dec 18	Sep 18	Jun 18
Gross NPA Ratio (%)	7.53	7.53	8.71	9.95	10.69
Net NPA Ratio (%)	3.07	3.01	3.95	4.84	5.29
Provision Coverage Ratio (%)	79.34	78.73	74.63	70.74	69.25
Provision Coverage Ratio *(Excl. AUCA) (%)*	61.05	61.86	56.89	53.95	53.38
Corporate PCR *(Excl. AUCA) (%)*	71.25	70.89			
Slippage Ratio (%)	2.83	1.60	1.64	2.02	1.95
Credit cost (%)	2.03	2.66	2.42	2.27	2.55

Asset Quality (2/3)

Rs. in Crores

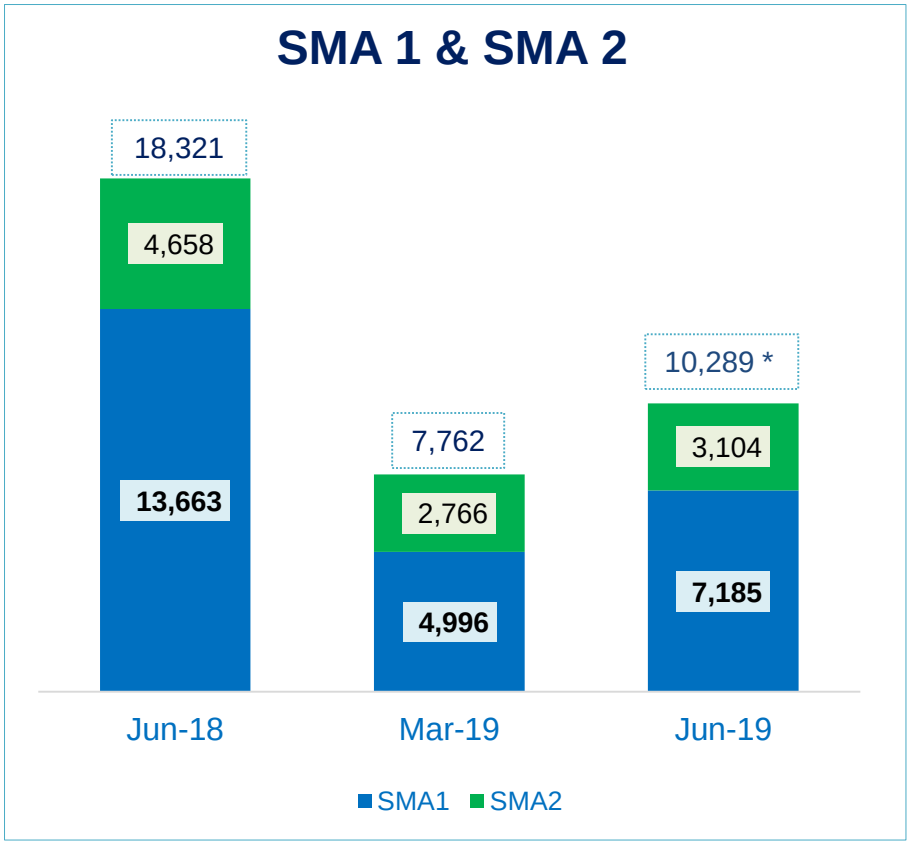
Movement of NPAs:	Q1FY20	FY19	Q4FY19	Q3FY19	Q2FY19	Q1FY19	FY18
Opening Level of Gross NPAs	**1,72,750**	**2,23,427**	**1,87,765**	**2,05,864**	**2,12,840**	**2,23,427**	**1,77,866**
Total Reductions	*21,251*	*90,417*	22,976	24,641	17,865	24,936	54,726
Of which : Recovery + Upgradation	*5,769*	*31,512*	*5,712*	*6,617*	*4,327*	*14,856*	*14,530*
Gross Addition	16,995	39,740	7,961	6,541	10,888	14,349	1,00,287
of which : Increase in O/s	*783*	*7,002*	*456*	*2,018*	*163*	*4,365*	*5,506*
: Fresh Slippages	*16,212*	*32,738*	*7,505*	*4,523*	*10,725*	*9,984*	*94,781*
Net Increase	-4,256	-50,677	-15,015	-18,100	-6,976	-10,587	45,561
Closing Level of Gross NPAs	**1,68,494**	**1,72,750**	**1,72,750**	**1,87,765**	**2,05,864**	**2,12,840**	**2,23,427**

Segmental NPAs:	Jun 19		Mar 19		Jun 18	
	NPA	Ratio %	NPA	Ratio %	NPA	Ratio %
Retail:	*60,240*	*5.26*	*54,804*	*4.81*	*54,234*	*5.31*
Agri.	26,298	13.08	23,431	11.56	21,830	11.60
Per Segment	7,713	1.16	6,685	1.03	7,345	1.31
SME	26,229	9.33	24,688	8.55	25,059	9.11
Corporate	1,06,357	13.59	1,16,009	13.62	1,54,828	22.08
International	1,898	0.61	1,937	0.64	3,778	1.42
Total	**1,68,494**	**7.53**	**1,72,750**	**7.53**	**2,12,840**	**10.69**

Asset Quality- Whole Bank SMA 1 & SMA 2 (3/3)

As on June 2019
Rs. in Crores

Fresh Slippages	Q1FY20	Q1FY19	FY19
Corporate	5,354	3,391	10,056
SME	3,964	1,775	9,478
AGRI	4,239	2,560	8,978
PER	2,438	1,965	3,976
IBG	217	293	250
Total	**16,212**	**9,984**	**32,738**



QoQ Increase in SMA1:

State Govt. entity – **Rs 2,014 Crore**

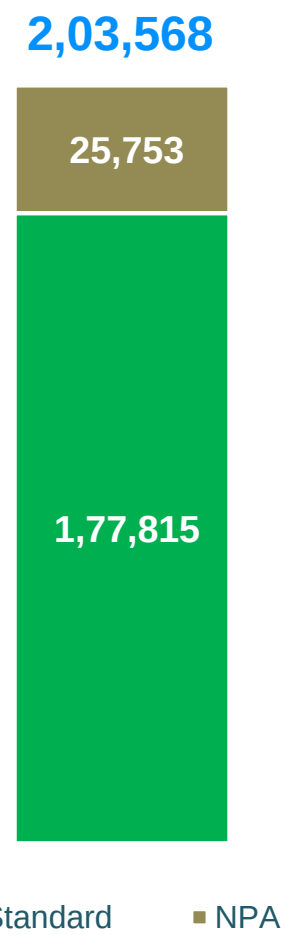
Accounts with SBI exposure above Rs. 5 cr and below Rs. 2,000 cr from Banking system; from data submitted to CRILC

** Does not include SMA 1 & SMA 2 accounts with exposure of Rs. 2,000 cr & above from Banking system; ICA signed / likely to be signed (Refer Slide No.29)*

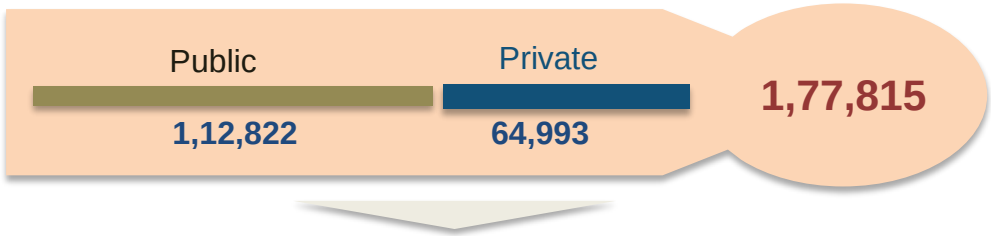
Power Sector – Stress mostly recognized

As on June 2019
Rs. in Crores

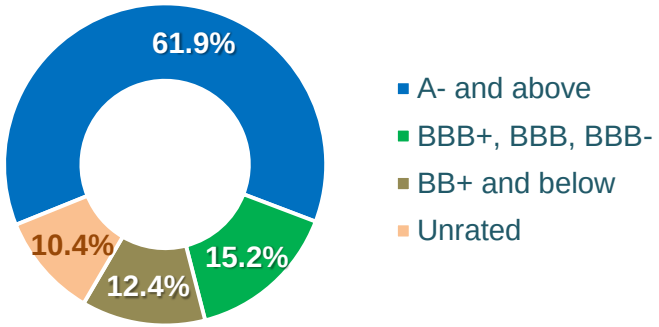
Power Portfolio Classification



Standard Power



Rating break-up of Std. Pvt



Resolution Plan for Power Sector

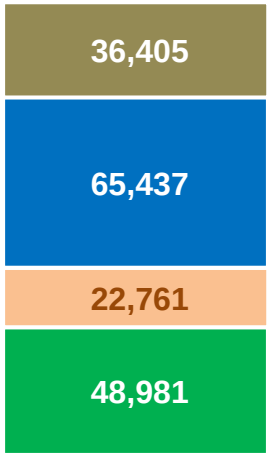
Sl.No	Resolution Plan	No. of Accounts	SBI Fund based O/S	PCR
1	Change in Management	3	5,001	50.2%
2	OTS with Promoters	5	6,480	
3	Sale to ARC	2	4,443	
4	Restructuring	3	3,088	
5	NCLT	6	4,669	
6	Already Resolved	5	--	
	Total	**23**	**23,681**	

NBFC & FI Sector – Loans to PSUs and High Quality Private Sector

As on June 2019
Rs. in Crores

NBFC & FI Portfolio Classification

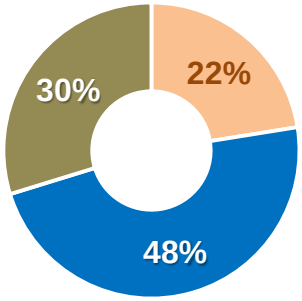
1,73,584



- Pvt. Others
- Backed by large Pvt Sector Institutions
- Backed by PSUs'
- Central & State Govt.

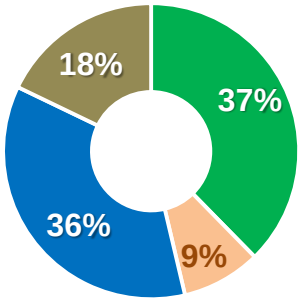
Housing Finance NBFCs	Other NBFCs	FIs	
63,520	97,983	12,081	**1,73,584**

Housing Finance NBFCs



- Backed by PSUs'
- Backed by large Pvt Sector Institutions
- Pvt. Others

Other NBFCs



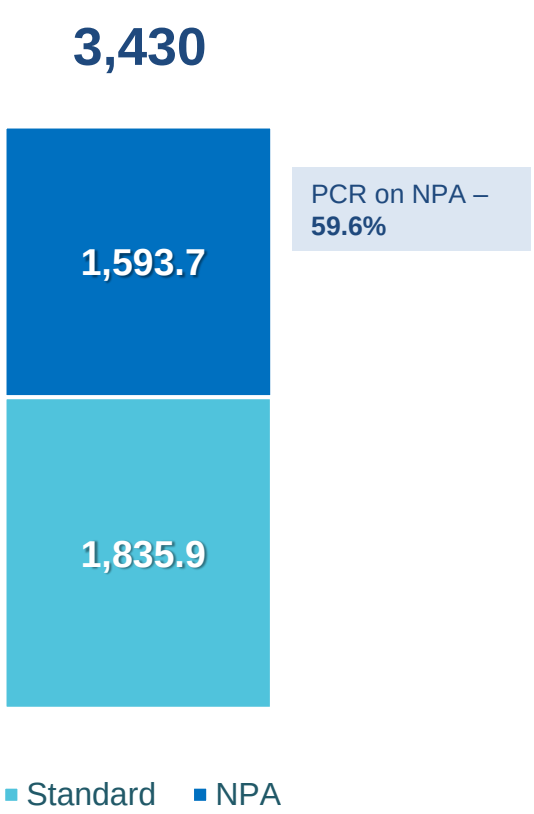
- Central & State Govt.
- Backed by PSUs'
- Backed by large Pvt Sector Institutions
- Pvt. Others

- Rs 1,200 cr provision on standard account of a Stressed Housing Finance Company.
- Strong presence in Govt. and PSU backed NBFCs; and exposure to large reputed private sector institutions
- Paring down of exposures in 'Pvt. Others' segment of NBFC, YoY growth driven by Govt. Sector

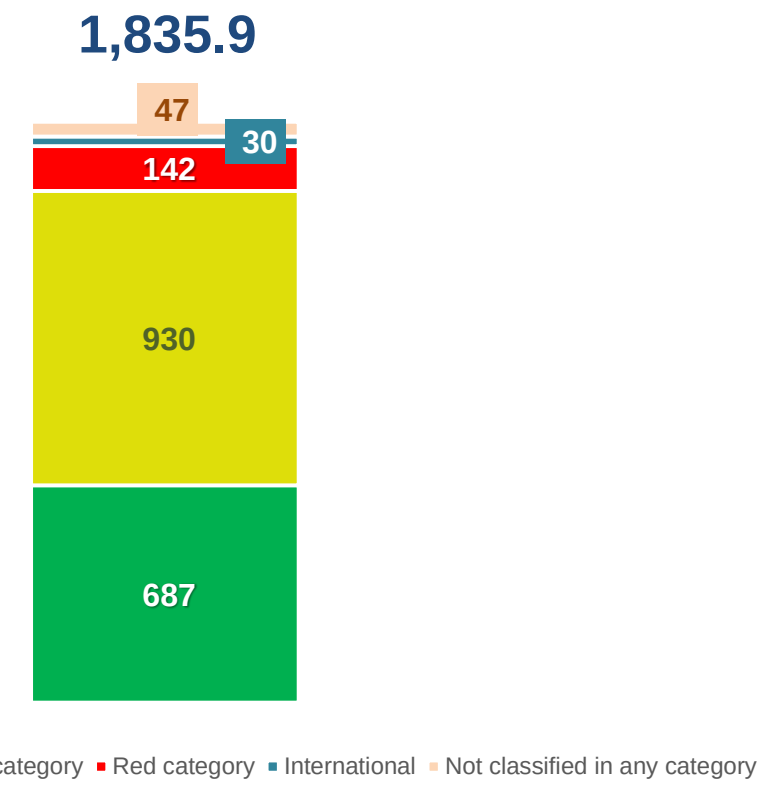
Large Infrastructure Conglomerate

As on June 2019
Rs. in Crores

Portfolio Classification



Standard Portfolio Classification



- Only one standard account in Red Category, significantly high PCR on NPA book

Resolution Status

	Fund based O/S	Provision Coverage Ratio (%)	
453 Accounts Admitted to NCLT • *NPAs - Rs. 59,000 crs* • *AUCA – Rs. 54,809 crs*	Rs. 1,13,809 cr	90.4 With AUCA	81.4 Without AUCA
123 Accounts filed in NCLT but yet to be admitted • *NPAs - Rs. 9,882 crs* • *AUCA – Rs. 15,843 crs*	Rs. 25,725 cr	78.8 With AUCA	44.9 Without AUCA
18 NPA accounts where ICA signed/ likely to be signed	Rs. 29,136 cr	52.1	
20 Standard accounts where ICA signed/ likely to be signed (Includes SMA of Rs 2,614 cr)	Rs. 19,142 cr	14.6	

- Accounts under List 1 and List 2 totally have a fund based O/S of Rs 38,741 cr
- Three accounts in an advanced stage of resolution with expected recovery of ~62%
- Post 7th June RBI Circular, 46 accounts (24 NPA & 22 Std.) were eligible for signing ICA, of which six NPAs filed/ admitted in NCLT and two standard accounts have since been regularised

Digital Journey

Digital Leadership

Market share *(As on June 2019)*

Debit card spends	POS terminals	ATMs	Mobile Banking No. of Transactions	Mobile Banking Transaction value
30.2%	15.3%	28.3%	21.7%	34.6%

Presence across multiple channels and payment acceptance touch points

Customer touch points

Numbers (As on June 2019)

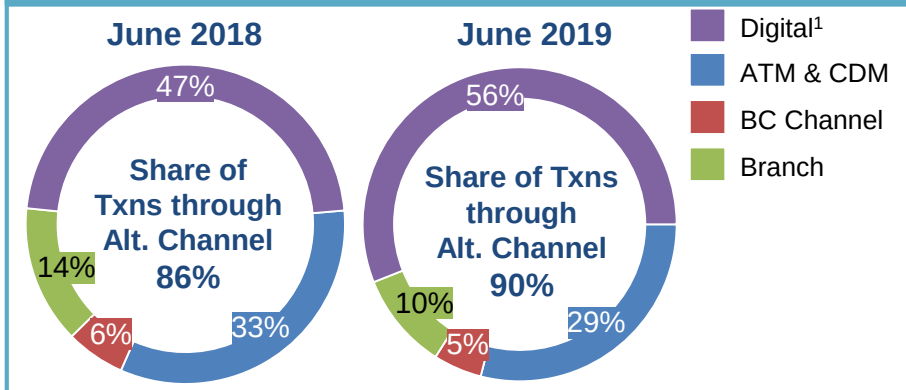
INB users	63 Mn
Mobile banking users	14.8 Mn
ATMs/CDMs	58,495
BC outlets	58,272
Branches	22,008

Payment acceptance touch points

Numbers (As on June 2019)

BHIM merchants	145,891
Bharat QR	484,331
BHIM–Aadhar–SBI	716,518
SBI POS	597,848
BHIM SBI Pay	1.1 Mn

Technology and Innovation



Key highlights

UPI

- Remit transactions handled (Q1FY20): **587.5 Mn**
- Transactions processed per day: **>10 Mn**
- Number of UPI users: **64.84 Mn**
- Market share in remittances: **23.06%** (#1 Remittance bank)

Debit cards

- No. of cards: **302.7 Mn**
- Debit Card spends: **>INR 9.04** Bn in a Single day during Q1FY20

ATM

- Average no. of ATM transactions: **~13 Mn per day**

1 Digital comprises of Internet, Mobile, UPI & YONO and Green Channel

Other digital payment offerings

SBI ePay

Quick & Easy payments from customers on Merchant's site



Total 500+ merchants



Integration with 42 major Banks



Processed 3.82 Crs. txns worth Rs. 38000 + Crs. in FY19

State Bank Collect

A Unique Payment Solution specially designed for Schools, Colleges, Government institutions, Hospitals, trusts etc.



Total 25000+ merchant tie-ups



Processed 1.43 Crs. txns worth Rs. 6,770 + Crs. in FY19

SBI

Transaction Banking Unit (CMP Services)

Processed Collection and Payments of Central/State Govt. depts., Top 200 Corporate and SMEs.



Best Transaction Bank in India by The Asian Banker

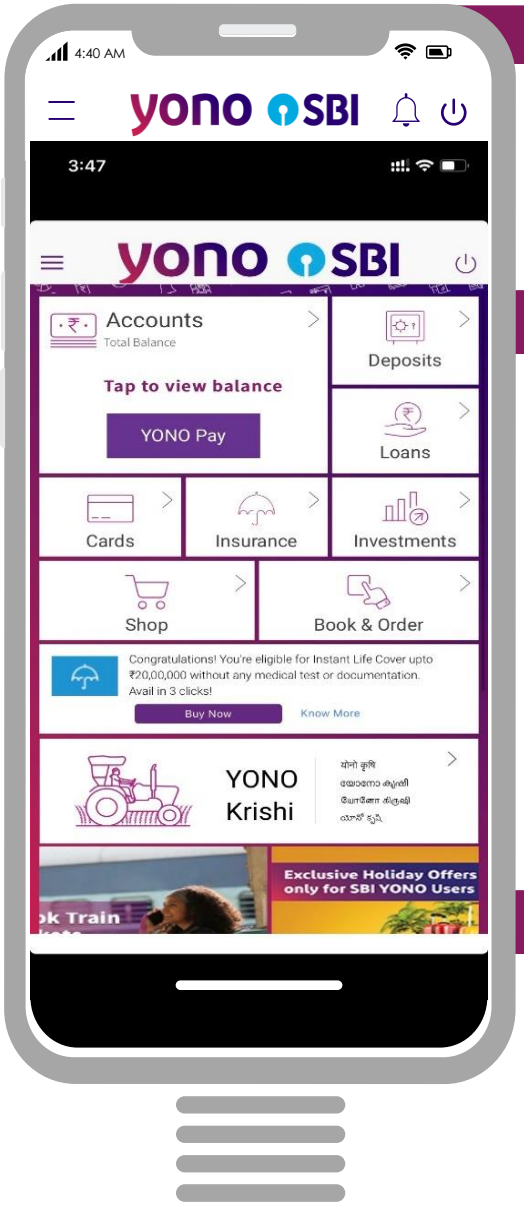


Total Turnover of Rs. 3.80+ Lakhs Crs. in FY 2018-19



Rs. 1327.08 Crs. income in FY 2018-19

YONO: Our flagship digital offering – for Lifestyle and Banking



Salient features

- **Paper-less** and **branch-less** processes
- Higher **staff productivity**
- Increased **branch business**
- **Efficient delivery**

Key offerings: E2e digitisation and Digital Bank

Products
- Personal Loans
- Home Loans
- Car Loans
- YONO Krishi
- Fixed Deposits

Services
- Account Opening
- YONO Cash
- Fund Transfer
- Bill Pay
- Recharge
- Tax Payment

Financial superstore
- Life Insurance
- Cards
- Mutual Fund
- General Insurance
- Other Investments

Online market place
- Browse
- Book tickets
- Access deals
- Shop, book & order

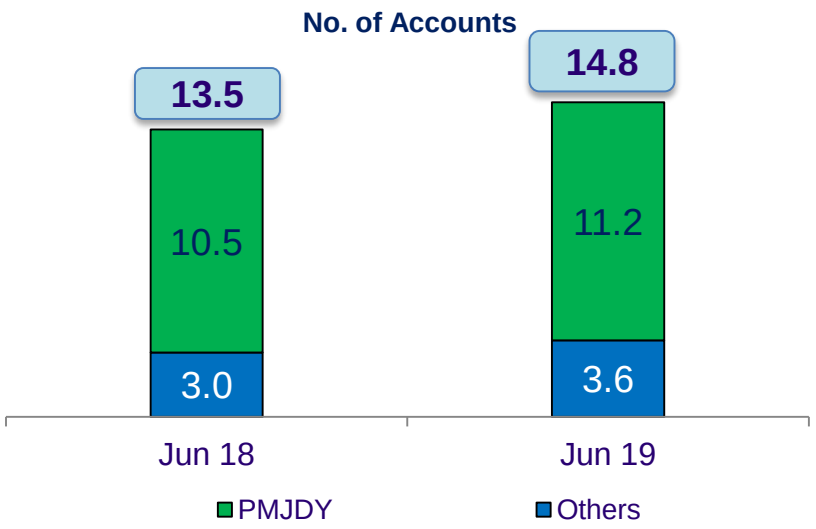
Scale of operations

Registered users (as on 30.06.2019)	Value of transactions *(as on Q1FY20)*	Digital savings accounts *(as on Q1FY20)*	Digital loans disbursed (as on Q1FY20)	Online market place
9.96 Mn	Rs. 284.48 Bn	3.63 Mn	Rs. 62.76 Bn	90+ partners

Financial Inclusion & Sustainability

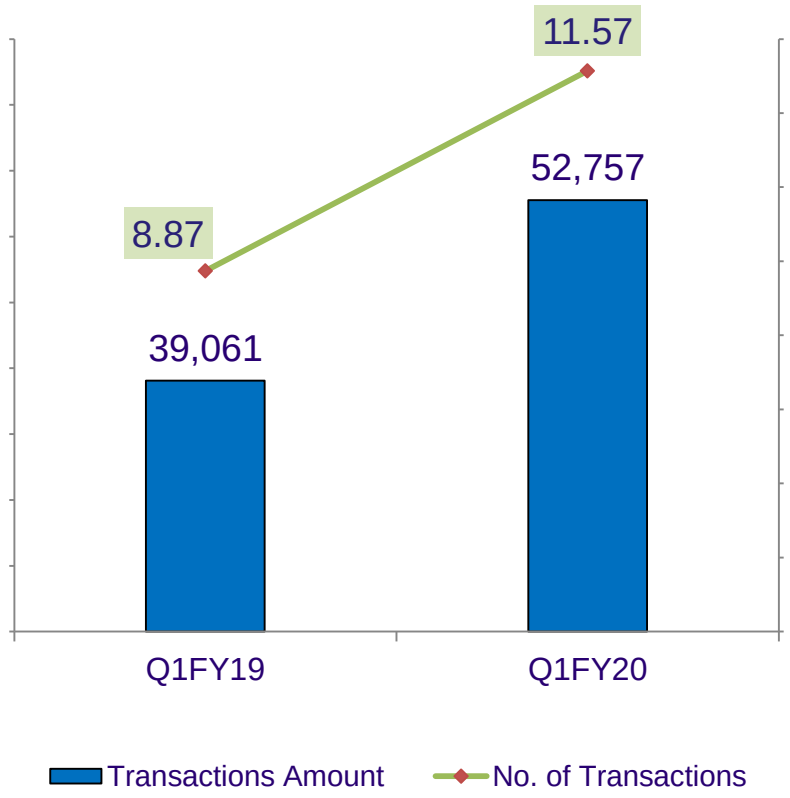
Financial Inclusion

Accounts & Amount in FI Channel
(No. in Crores)



	Jun 18	Jun 19
Deposits (Rs. In Crs)	24,316	31,068
Average Balance (Rs.)	1,799	2,099

Transactions in BC Channel
(No. & Amt. in Crores)



OD facility for PMJDY accounts - Eligible accounts 20.64 lakh; Sanctioned 10.85 lakh accounts (52.57%)

RSETI: Total Number: 151; No. of Training Programmes held: 27,282, Youth Trained: 7,29,889, Financial Literacy Centres (FLC): 341

PM Suraksha Bima Yojana: 245.62 Lakh; PM Jeevan Jyoti Bima Yojana: 70.18 Lakh; Atal Pension Yojana: 24.45 Lakh *(In Nos.)*

No. of BC Outlets: 58,272

SBI's ESG Practices

'Environmental' Practices

- SBI committed to **achieve Carbon Neutral status** by 2030
- The Bank reduced its Scope 2 GHG emissions by **9.13%**
- Implemented Pan-India specialized energy saving initiatives like Branch server consolidation, desktop software installation etc. resulting in a cumulative saving of **33.17 GW as on 31st March,2019**
- Bank level **'Beat Plastic Pollution'** initiative started on the eve of Gandhi Jayanti 2018 to eliminate single use plastic within 12 months
- SBI's RE sanctioned portfolio increased by **21.37% QoQ;** Also increased in-house renewable capex capacity by **28%**
- Completed **656** renewable energy projects of **12,334 MW** capacity as on 31/03/19.
- Bank came up with **2 Green Bonds issues** worth USD 50 Million and USD 650 million respectively during FY19 to re-finance its green projects.
- Big push to digitalization. As on June 2019 almost 90.1% of Bank's total transactions took place through Alternate channels.

'Social' Practices

- Conducted **29,450** financial literacy camps during F.Y 2018-19, a **26%** increase from FY 2017-18
- Average training hours per employee has increased by **8%** in FY 2018-19
- Implemented additional **2** new training programs in FY19 to develop employees' skills pan-India.
- Training capacity utilization during FY19 was more than 100%; Almost 95% officers attended at least one institutional training. Robust training infrastructure comprising 6 Apex Training Institutes and 50 State Bank Institutes of Learning & Development.
- SBI has linked its CSR /other social initiatives to **8 SDG Goals** that are of greater relevance for the Bank
- Bank made community investments worth **INR 48 Crores** during the FY19, of which 42.50 crores for Skill development through 151 RSETI's.
- SBI is continuously working towards improving the diversity of its workforce; Women represent **24.37%** of the total work force.
- More than **2,600 branches**, headed by women officers.
- Raising Environment concerns amongst staff and general public through events like "SBI Green Marathon"

'Governance' Practices

- SBI has created an **independent ETHICS business conduct function** that looks after the ethical morale of the entire organization.
- 'Sustainability' incorporated as a core value in the Bank.
- An entry level sector agnostic assessment barrier for environmental and social issues, primarily compliance driven and applied to loans ranging from ₹ 5-50 crore to facilitate a **'Go' or a 'No-Go'** decision
- Collation of wide range of ESG Evaluation Statements from the borrowers for loans exceeding ₹ 50 crore and an **'ESG Score'** given to the borrower.
- The Bank has a Corporate Centre Sustainability Committee (CCSC) comprising of all key business heads and responsible for execution of SBI's sustainability Strategy.
- A **new role of 'Portfolio Management'** created under the Risk Management Department which focusses on risk identification while performing portfolio management activities.
- A sound internal audit framework, Whistle blower and vigilance mechanism, employee grievance and feed back system with ongoing enhancements.
- With growing digitization, Bank is committed to cyber security. Bank's Security Operations Centre complies with the ISO 27001:2013 requirements.

Subsidiaries, Group Financials & Balance Sheet

SBI and its Subsidiaries - Leveraging Synergies

As on June 2019

SBI Life INSURANCE With us , You're sure (A State Bank Group Company)

- #1 in Individual Rated Premium with Private Market share of 21.5%
- #2 Total New Business Premium with Private market share of ~20%. New Business Premium increased by 52%
- Strong financial performance: VoNB Margin: 19.9%

SBI MUTUAL FUND A PARTNER FOR LIFE

- Rank 3rd in AUM with Market Share of 12.06%.
- AUM at Rs.308K Crores, up by 32%
- Grew by 8.36% vis-à-vis Industry growth rate of 4.15% for the FY.

SBI Card Make life simple

- Reached 8.8 Million Cards-in-force milestone
- Market Share Total Spends : 16.8%
- Market Share Card base : 17.9%

SBI General INSURANCE

- 7th among private insurers and 11th in the Industry overall.
- 3rd position in Personal Accident, 6th in Fire.
- Market Share increased to 3.11% from 2.70% last year.
- Tie-up with "PolicyBazaar" for promoting the Travel Insurance product.

SBI Life INSURANCE	Q1FY20	Q1FY19
PAT *(in Rs. cr)*	372	354
ROE *(in %)*	19.2	21.2

SBI MUTUAL FUND A PARTNER FOR LIFE	Q1FY20*	Q1FY19*
PAT *(in Rs. cr)*	120	92
ROE *(in %)*	32.17	31.86

SBI Card Make life simple	Q1FY20*	Q1FY19*
PAT *(in Rs. cr)*	346	170
ROE *(in %)*	36.8	27.8

SBI General INSURANCE	Q1FY20	Q1FY19
PAT *(in Rs. cr)*	75	113
ROE *(in %)*	17.2	32.6

***(As per IND AS)**

SBI Group Financials – Q1FY20

Rs. In crores

	Quarter Ended		Growth (%)
	Q1FY20	Q1FY19	YoY
Interest Earned	65,594	61,201	7.18
Non-Interest Income	17,892	13,793	29.71
Total Income	**83,486**	**74,994**	**11.32**
Interest Expended	40,139	37,272	7.69
Operating Expenses (i+ii)	**28,213**	**24,287**	**16.17**
(i) Employee Cost	*11,608*	*10,346*	*12.20*
(ii) Other Operating Expenses	*16,605*	*13,941*	*19.11*
Total Expenditure	**68,353**	**61,559**	**11.03**
Operating Profit	**15,134**	**13,434**	**12.65**
Provisions (other than Tax)	9,449	19,499	-51.54
Add: Share in profit of associates	*-94*	*83*	*-213.38*
Less: Minority Interest	*340*	*257*	*32.19*
Tax Expenses	2,301	-2,008	
Net Profit	**2,951**	**-4,230**	

	Quarter Ended	
	Q1FY20	Q1FY19
ROA (%)	0.31	-0.47
ROE (%)	6.24	-9.12
Earning Per Share (Rs.)	13.30	-19.01
Expenses Ratio (%)	57.07	57.83
NIM (%)	2.88	2.88
Gross NPA Ratio (%)	7.42	10.56
Net NPA Ratio (%)	3.02	5.20

Balance Sheet

Rs. in Crores

Liabilities

	SBI SOLO			SBI GROUP		
	Jun 19	**Jun 18**	**YOY Growth (%)**	**Jun 19**	**Jun 18**	**YOY Growth (%)**
Capital	892	892	0.00	892	892	0.00
Reserves and Surplus	2,21,665	2,14,197	3.49	2,35,838	2,25,913	4.39
Minority Interest				6,361	4,842	31.38
Deposits	29,48,821	27,47,813	7.32	29,78,835	27,77,893	7.23
Borrowings	2,83,312	2,62,492	7.93	2,98,157	2,71,145	9.96
Other Liabilities & Provisions	1,27,306	1,19,504	6.53	2,79,752	2,44,530	14.40
Total Liabilities	**35,81,997**	**33,44,898**	**7.09**	**37,99,835**	**35,25,216**	**7.79**

Assets

	SBI SOLO			SBI GROUP		
	Jun 19	**Jun 18**	**YOY Growth (%)**	**Jun 19**	**Jun 18**	**YOY Growth (%)**
Cash & balances with RBI	1,33,795	1,28,531	4.10	1,34,034	1,28,770	4.09
Bal with Banks & Money at Call and Short Notice	73,075	41,628	75.55	75,080	44,494	68.74
Investments	9,44,355	10,63,474	-11.20	11,03,990	11,94,317	-7.56
Net Advances	21,34,774	18,75,773	13.81	21,79,285	19,12,596	13.94
Fixed Assets	38,722	40,087	-3.41	40,286	41,394	-2.68
Other Assets	2,57,276	1,95,406	31.66	2,67,161	2,03,644	31.19
Total Assets	**35,81,997**	**33,44,898**	**7.09**	**37,99,835**	**35,25,216**	**7.79**

Thank You