

The Listing Department,  
BSE Limited,  
Phiroje Jeejeebhoy Towers,  
25<sup>th</sup> Floor, Dalal Street,  
Mumbai – 400001

The Listing Department,  
National Stock Exchange of India Limited,  
Exchange Plaza, 5<sup>th</sup> Floor, C / 1, 'G' Block,  
Bandra Kurla Complex, Bandra (East),  
Mumbai – 400051

BSE SCRIP Code: 500112

NSE SCRIP Code: SBIN

CC/S&B/AND/2025-26/72

03.05.2025

Madam / Sir,

**Presentation for Analysts / Investors meet on Financial Results for the quarter and year ended 31.03.2025**

In compliance with the provisions of Regulation 30 read with Part A of Schedule III and other applicable provisions of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we submit the presentation for Analysts / Investors on financial results of the Bank for the quarter and year ended 31.03.2025.

The analyst presentation is available on the website of the Bank under the link:

<https://sbi.co.in/web/investor-relations/analyst-presentation>

Yours faithfully,



(Aruna N. Dak)  
DGM (Compliance & Company Secretary)



# Annual Results

FY25

ANALYST PRESENTATION | 03.05.2025



# 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.

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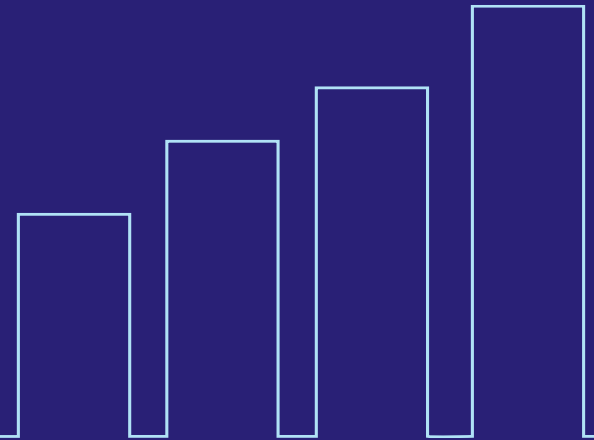
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# Executive Summary

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## Key trends in FY25

**Operating Profit** – crossed ₹ 1 lakh crore with a YoY growth of 17.89%

*Driven by efficiency in Operating income and contained Operating expenses*

**Liability franchise** – sustained domestic market share of over 22%, driven by reach, trust and adding value to customers

*Deposits cross ₹ 53 lakh crore, Current account balances up 27.02% YoY*

**Credit growth** – up 12.03% YoY; significant scale across business lines

*Whole Bank Advances cross ₹ 42 lakh crore, broad based credit growth; SME advances cross ₹ 5 lakh crore; domestic credit to deposit ratio at 69.71%*

**Industry leading asset quality outcomes** – credit cost at 0.38% for the year, GNPA Ratio at 1.82%, NNPA Ratio at 0.47%

*Slippage ratio at 0.55%; retail personal slippage ratio at 0.48%*

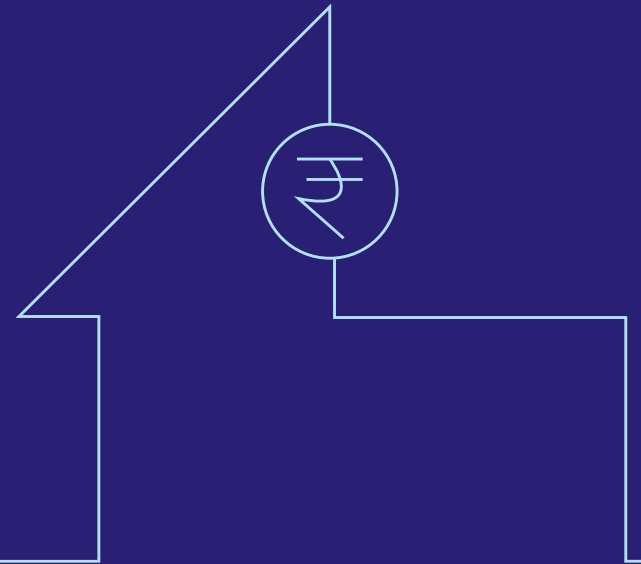
**Well provided for Stressed Book, PCR at 74.42%**

*Net NPA at ₹ 19,667 crores; additional provisions of ₹ 30,493 crores not included in PCR*

**Digital Banking** – >98% transactions through alternate channels

*8.77 crore registered users on YONO, 64% of savings account opened through YONO in FY25*

# Overview



# Redefining banking in India

We are India's  
**largest bank**

Our Balance Sheet size  
**>₹66 trillion**

Proud to serve  
**>52 crore** customers

**>8.7 crore** users on our YONO  
platform

**>13.9 crore** users on our Retail  
Internet Banking platform

**>15,800** Peak transactions per  
second



## Unparalleled market share (%)\*

**22.54**

Deposits

**19.36**

Advances

**24.84**

Debit card spends

**29.07**

ATMs

**26.94**

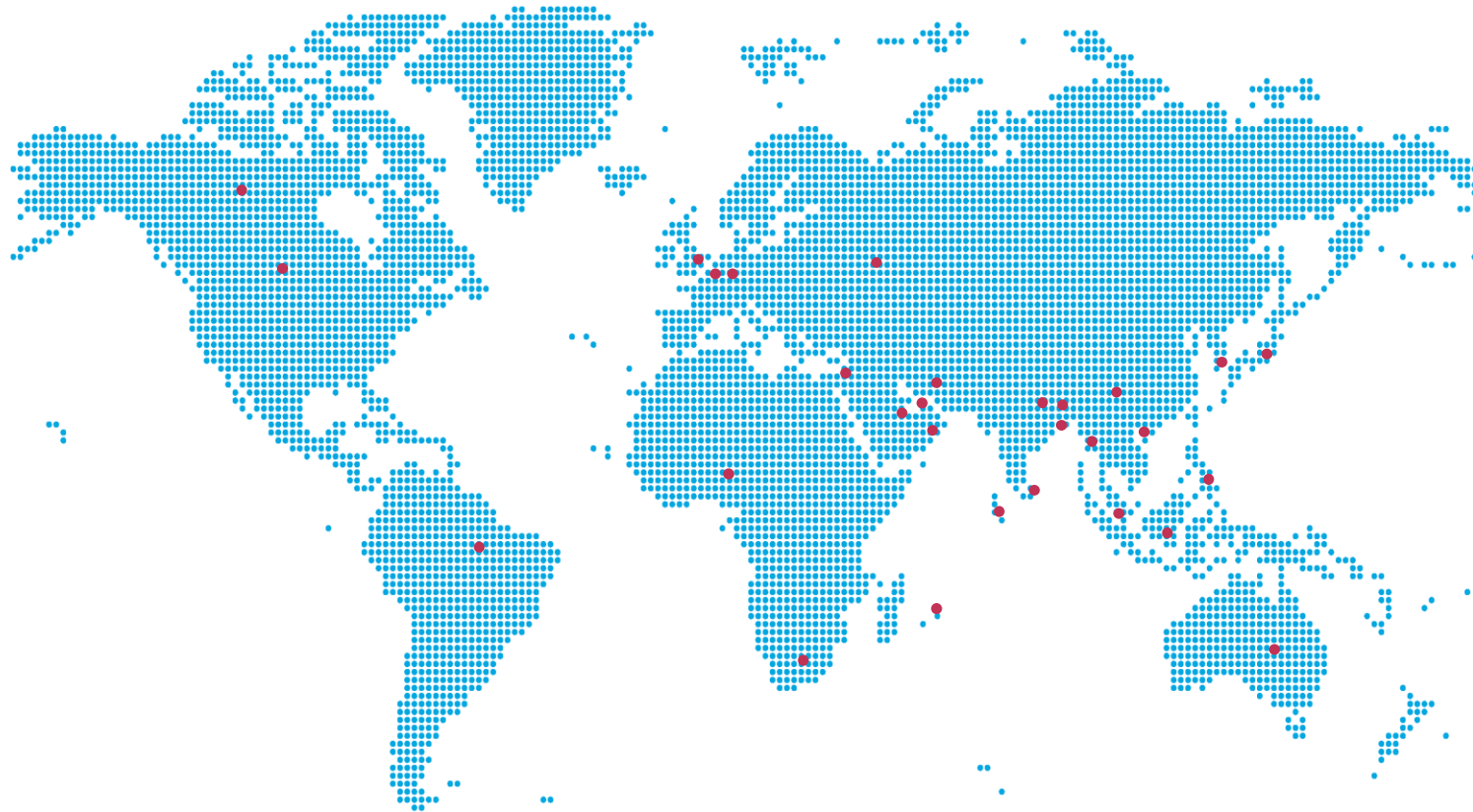
Mobile banking  
transactions (No.)

**23.31**

Mobile banking  
transactions (value)

\*Market share as per latest available data

# Customer Touch Points



## National reach

	Branches	ATM / ADWM	CSP
	<b>22,937</b>	<b>63,791</b>	<b>77,251</b>
Rural	8,280	7,180	58,563
Semi-urban	6,643	20,384	10,139
Urban	4,108	21,042	7,545
Metro	3,906	15,185	1,004

## International presence

# 244

Offices/ Joint Ventures/ Representative offices

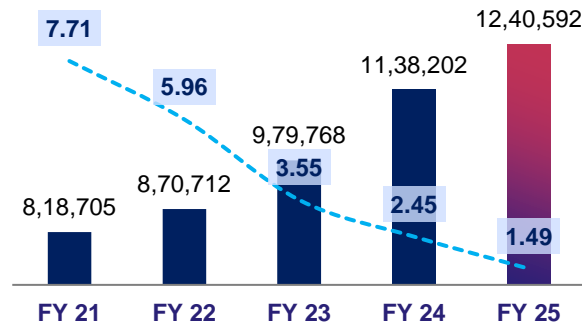
# 29

Countries of presence

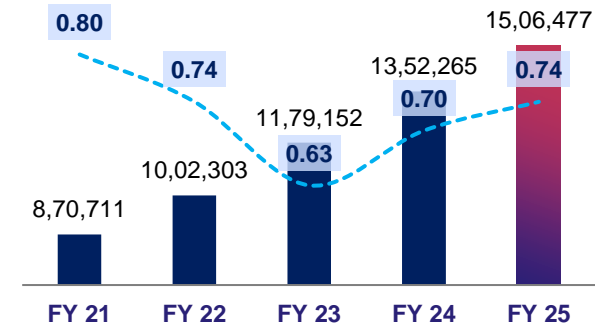
## Consistent asset growth, improving asset quality and increasing CD ratio

■ Outstanding Advances  
 - - - - Gross NPA %

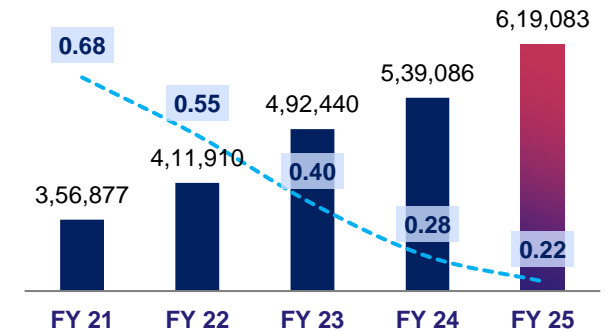
### Corporate Advances (₹ in Crores)



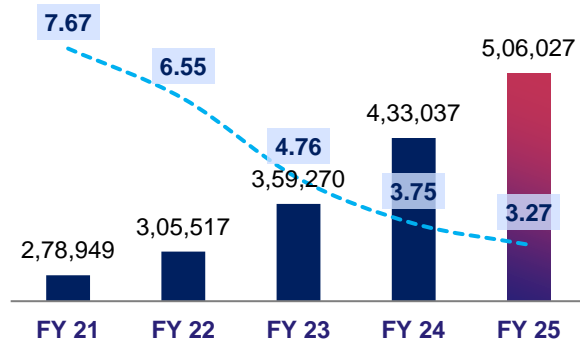
### Per Retail Advances (₹ in Crores)



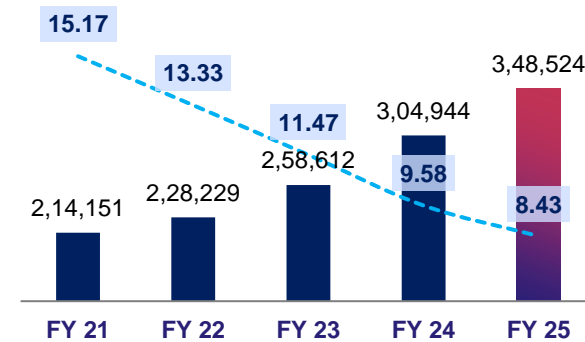
### Foreign Office Advances (₹ in Crores)



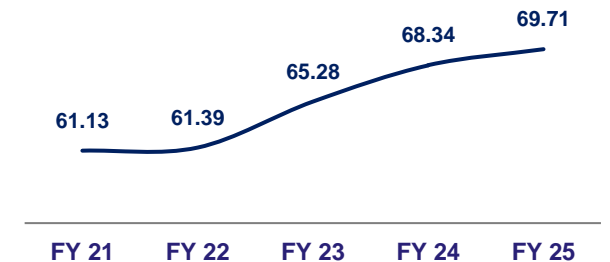
### SME Advances (₹ in Crores)



### Agri Advances (₹ in Crores)



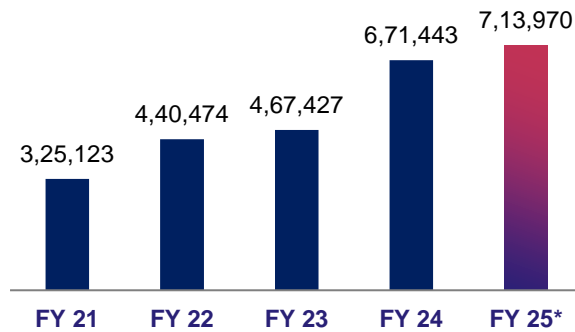
### CD Ratio - Domestic (%)



# Consistent value to our shareholders

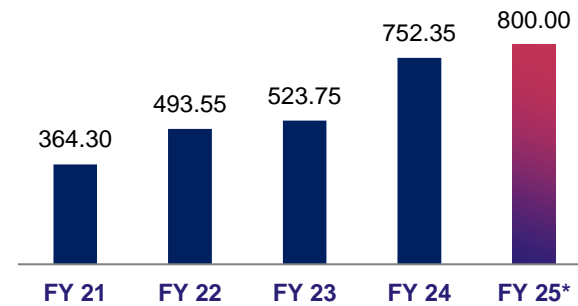
## Market Capitalisation

(₹ in Crores)



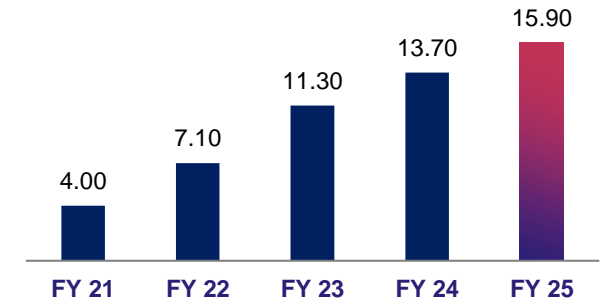
## Share Price

(₹)



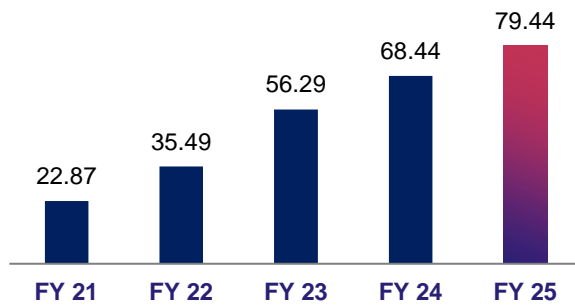
## Dividend per share

(₹)



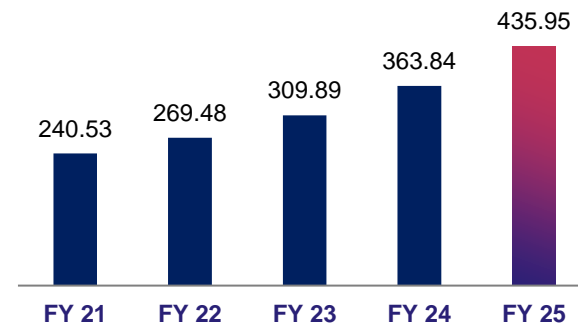
## Earnings Per Share

(₹)



## Book Value Per Share

(₹)



\*as on 2<sup>nd</sup> May 2025

# Nurturing talent for future ready SBI...

## Initiatives



### Engagement

- Under the **“Next LEAP”** initiative, Chairman and Top Management have engaged with staff across the bank to interact and gather feedback on skill adequacy, training effectiveness and suggestions to further enhance productivity and operational efficiency.
- **“SuPer SBI”: Great to Greater**, a mass engagement training program engaged 1.75 lakh employees, inspiring pride in bank’s legacy and empowering them with knowledge, skills and the right attitude to ensure sustained performance and future readiness.
- Regular Engagement & Happiness Surveys conducted to assess employee engagement.



### Recruitment

- Strategic Talent acquisition based on bank’s priorities carried out through regular requirement at entry level and lateral recruitments at all levels.



### Performance & Productivity

- New data driven System is in place for standardized and efficient performance assessment digitally.
- HRMS revamped and made available on mobile.



### Wellbeing

- Professional counselors made available at each circle.
- Webinars and awareness camps organized for employee wellbeing.
- Dedicated portal **‘Sanjeevani’** for employees’ voices.



### Knowledge Management & Upskilling

- **“SPARK”** (Learning Management System) as a single source of Learning launched by the Bank that aligns with individual development plans and ensures future readiness with new age skill sets.



### Succession Planning

- Succession planning policy for all senior level executives is in place to ensure smooth transition at all critical positions.



### Diversity, Equity & Inclusion (DEI)

- Women wellbeing at the forefront – Focused initiatives to foster a supportive, equitable and empowering workplace for all.

## Awards and recognition

### 3 Awards at ET Human Capital Awards

- HR Leader of the Year – Large Scale Organizations (Gold Category) for 3 years in a row (2023, 2024 and 2025)
- Excellence in Change Management (Gold Category)
- Excellence in Health and Wellness Initiatives (Silver Category)

### LinkedIn Talent Awards '25 (Public Sector – Best Employer Brand)

# Accolades



SBI Recognised among the “World’s Best Trade Finance Providers 2025” by the Global Finance Magazine, New York.



SBI Ranked “5<sup>th</sup> Strongest Indian Brand 2024” by Brand Finance India 100, 2024.



## FINIXX Awards 2024

- Brand of the Year 2024: BFSI Sector
- Best use of social media (Banking): Gold
- Best use of Video Marketing (Banking): Gold
- Best use of Influencer Marketing (Banking): Gold
- Best use of Holiday, Seasonal & Festival Marketing (Banking): Gold



SBI was recognized as the “Best Bank in India” for the year 2024 by **Global Finance**. The award ceremony took place in Washington, DC.



SBI awarded with “Best Bank in MSME Lending”



SBI is honoured with the prestigious award for “Contribution to the sector by an Enabling Institution” at Global Inclusive Finance Summit, Delhi.



## 9th DIGIXX Awards 2025

- Brand of the Year – GOLD
- Best Short Video Campaign (Multiple Platforms) – GOLD
- Best Use of Social Media in Brand Activation – SILVER
- PR / Online Reputation Management (ORM) – SILVER
- Brand Awareness Campaign – BRONZE



SBI is awarded the **Best Bank in Retail Finance Category** by Federation of Automobile Dealers Association, India (FADA)



SBI awarded “Best category in Public Sector Banks” for excellence in financial reporting by ICAI.



## ET Human Capital Awards 2025-

- Gold medal to Shri Binod Kumar Mishra, DMD (HR) & CDO, State Bank of India for HR Leader of the year - large scale organizations (Organizations having employee strength of more than 1000).
- Gold medal to State Bank of India for Excellence in Change Management.
- Silver medal to State Bank of India for Excellence in Health and Wellness Initiatives.



## EASE 6.0 CITATION WINNERS –

- Top PERFORMING Bank
- Delivering excellence in customer service with digital enablement
- Tech and data enabled capability building

# Performance Highlights



## Key performance indicators



### Profitability

**Operating Profit** crosses ₹1 lakh crore at **₹1,10,579 crores**

### Net Profit

In FY25 at **₹70,901 crores**

In Q4FY25 at **₹18,643 crores**

ROA at **1.10%** for FY25

ROE at **19.87%** for FY25

Whole Bank NIM at **3.09%** for FY25

Domestic NIM at **3.22%** for FY25



### Business growth continues

Whole Bank advances cross **₹42 trillion**

12.03% YoY Growth in Advances

Robust growth across all segments

Whole Bank deposits cross **₹53 trillion**

9.48% YoY Growth in Deposits



### Asset quality

#### improving outcomes

Gross NPA at **1.82%**

Net NPA at **0.47%**

Credit Cost for FY25 at **0.38%**



### Well provided Stressed Book

PCR at **74.42%**;  
PCR (incl. AUCA) at **92.08%**

Total non-NPA provisions (not included in PCR) at **₹30,493 crores** which are ~155% of Net NPAs at the end of Q4FY25



### Digital Leadership

**>98% transactions** through alternate channels

Digital leadership in Debit card spends, ATMs, value & no. of Mobile Banking transactions

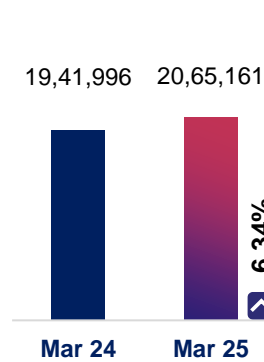
**YONO** driving digital agenda of the Bank with **8.77 crore** registered customers

# Key indicators

₹ in Crores

	Year Ended		YoY Growth	
	FY24	FY25		
<b>Profit &amp; Loss</b> (₹ in Crores)	Net Interest Income	1,59,876	1,66,965	4.43% <span>▲</span>
	Net Interest Margin – Whole Bank (%)	3.28	3.09	-19 bps <span>▼</span>
	Net Interest Margin – Domestic (%)	3.43	3.22	-21 bps <span>▼</span>
	Operating Profit	93,797	1,10,579	17.89% <span>▲</span>
	Net Profit	61,077	70,901	16.08% <span>▲</span>
<b>Key Ratios</b> (in %)	Credit Cost	0.29	0.38	9 bps <span>▲</span>
	Gross NPA	2.24	1.82	-42 bps <span>▲</span>
	Net NPA	0.57	0.47	-10 bps <span>▲</span>
	PCR (Incl. AUCA)	91.89	92.08	19 bps <span>▲</span>
	PCR	75.02	74.42	-60 bps <span>▼</span>
	Capital Adequacy	14.28	14.25	-3 bps <span>▼</span>
<b>Balance Sheet</b> (₹ in Crores)	Gross Advances	37,67,535	42,20,703	12.03% <span>▲</span>
	Total Deposits	49,16,077	53,82,190	9.48% <span>▲</span>

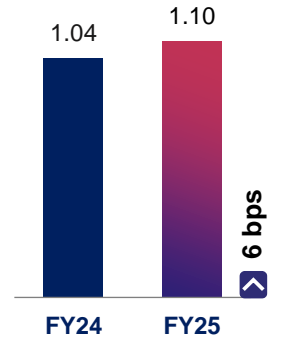
## CASA



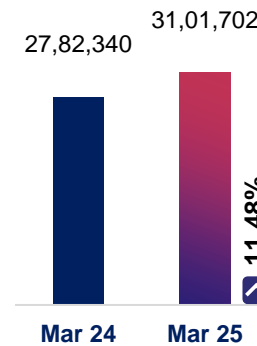
## RAM Advances



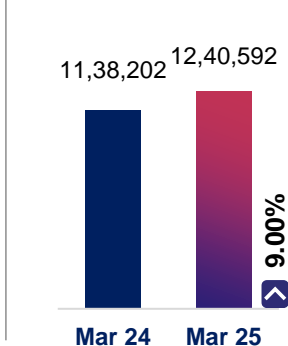
## Return on Assets (%)



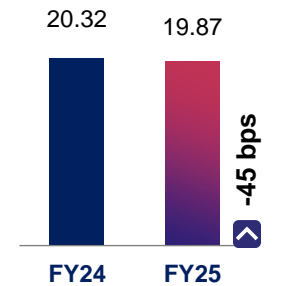
## Term Deposits



## Corporate Advances



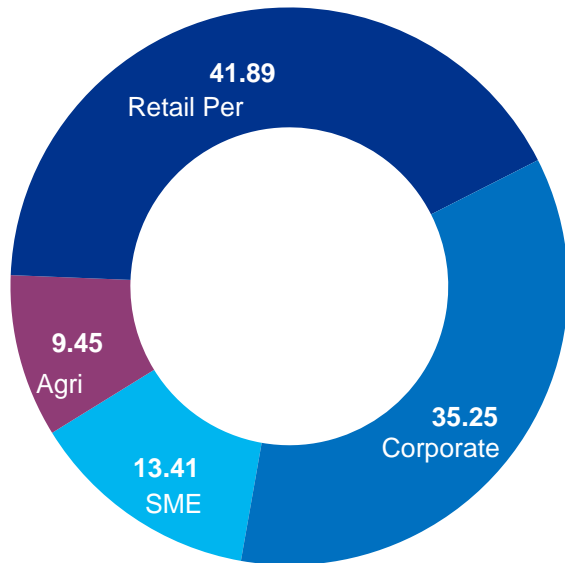
## Return on Equity (%)



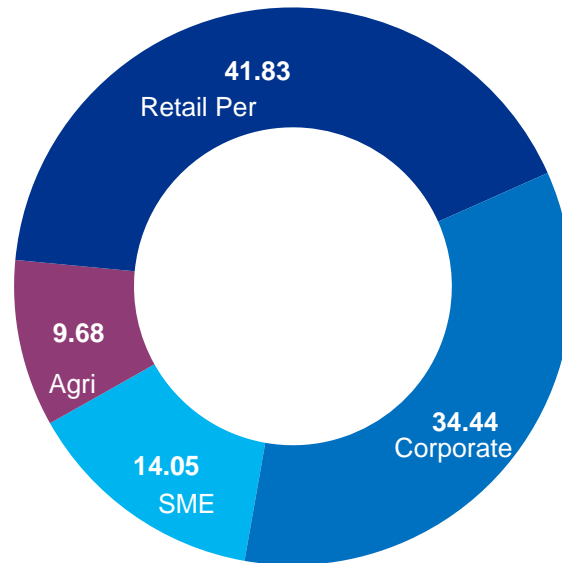
# Credit growth

## Share of Domestic Advances

Mar 24 (%)



Mar 25 (%)



₹ in Crores

Segment	Mar 2024	Mar 2025	YoY Growth (%)
Retail Personal	13,52,265	15,06,477	11.40
Agri	3,04,944	3,48,524	14.29
SME	4,33,037	5,06,027	16.86
Corporate	11,38,202	12,40,592	9.00
<b>Domestic Advances</b>	<b>32,28,448</b>	<b>36,01,620</b>	<b>11.56</b>
Foreign Offices Advances	5,39,086	6,19,083	14.84
<b>Total Whole Bank Advances</b>	<b>37,67,535</b>	<b>42,20,703</b>	<b>12.03</b>

# Credit growth

## Retail Personal Banking

Leadership across all segments

Retail Personal Portfolio of

~₹15.1 lakh crores






3 - year CAGR at

~15%

Mar 25:

~41.8%

of Dom. Adv.

	O/S, ₹ in crores	YoY Growth, %	GNPA, %
 <b>Home Loans</b>	<b>8,30,763</b>	<b>14.46</b>	<b>0.72</b>
 <b>Auto Loans</b>	<b>1,27,100</b>	<b>9.06</b>	<b>0.38</b>
 <b>Xpress Credit</b>	<b>3,50,138</b>	<b>0.49</b>	<b>1.07</b>
 <b>Personal Gold Loans</b>	<b>50,011</b>	<b>53.05</b>	<b>0.16</b>
 <b>Other P Seg Loans</b>	<b>1,48,465</b>	<b>15.28</b>	<b>0.58</b>

As per latest available data Bank's market share in Home loans is 27.3% & in Auto loans is 20.2%

# Credit growth

## Diversified Loan Portfolio

### High quality asset book

#### Corporate Rating mix (%)



~40% share to PSUs / Govt. Depts. as on Mar 25

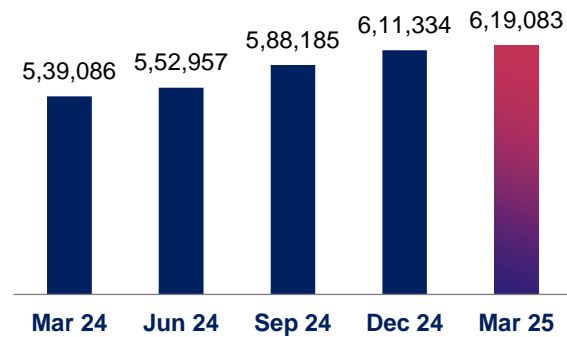
#### Industry mix (₹ in Crores)

Sectors	Outstanding as on 31 <sup>st</sup> Mar 25	Fund Based O/S	
	Amount	% Share	YOY Gr %
Infrastructure	3,97,320	11.03	0.67
of which: Power	2,27,408	6.31	11.08
Telecommunication	25,600	0.71	-15.72
Roads & Ports	1,01,609	2.82	-9.95
Other Infrastructure	42,703	1.19	-8.64
Services	5,01,348	13.92	10.21
Iron & Steel	63,417	1.76	-4.11
Aviation & Airports	24,532	0.68	15.32
Tourism & Hotels	10,618	0.29	-19.16
Textiles	39,754	1.10	2.58
Petroleum & Petrochemicals	65,773	1.83	12.11
Engineering	37,128	1.03	41.12
Comm. Real Estate	69,955	1.94	20.49
Other Industries	5,36,773	14.90	22.18
Home Loans	8,30,763	23.07	14.46
Auto Loans	1,27,100	3.53	9.06
Other Retail Loans	5,48,614	15.23	7.59
Agriculture	3,48,524	9.68	14.29
<b>Total Domestic Advances</b>	<b>36,01,620</b>	<b>100.00</b>	<b>11.56</b>

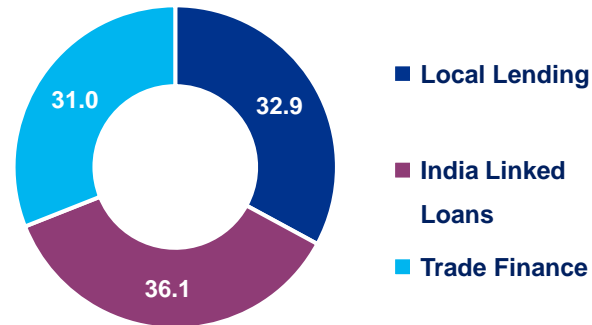
# Credit growth

## International Banking

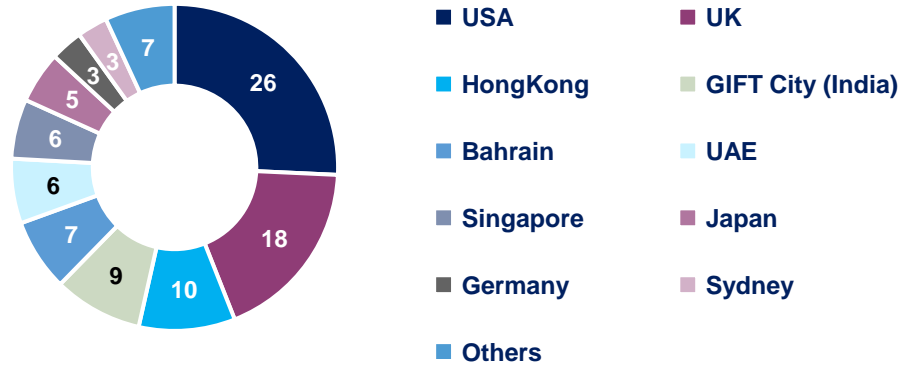
**Gross Advances: 14.84% YoY growth**  
₹ in Crores



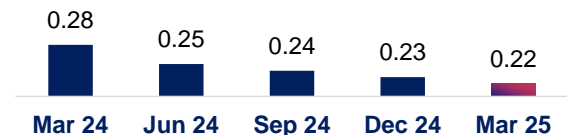
## Break up of Loan Portfolio (%)



## Loan Portfolio across Geographies (%)



## Asset Quality: NPAs Contained GNPA (%)



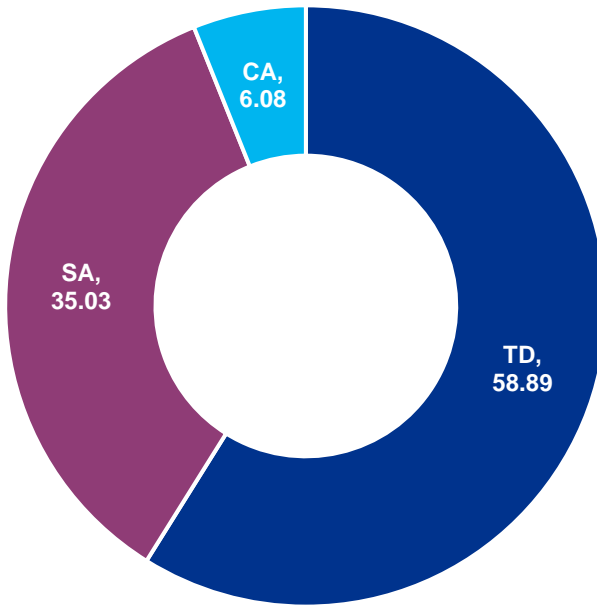
## Highlights:

- Customer Credit crossed ₹ 6 trillion milestone during FY 2025.
- Gross advances have grown by 14.84% YoY. External Commercial Borrowings, Local Credit and Trade Finance business are major drivers of customer credit.
- Growth in customer credit is majorly contributed by US Ops, GIFT City, Singapore, Middle East and East Asia region branches.
- Gross NPA ratio is down by 6 bps YoY and showing declining trend quarter over quarter, underlining high quality of assets booked.

# Deposit growth

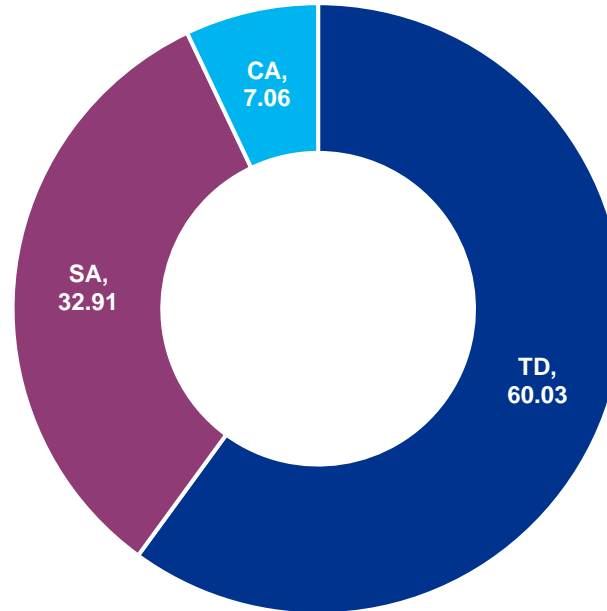
## Share of Domestic Deposits

Mar 24 (%)



CASA: **41.11**

Mar 25 (%)

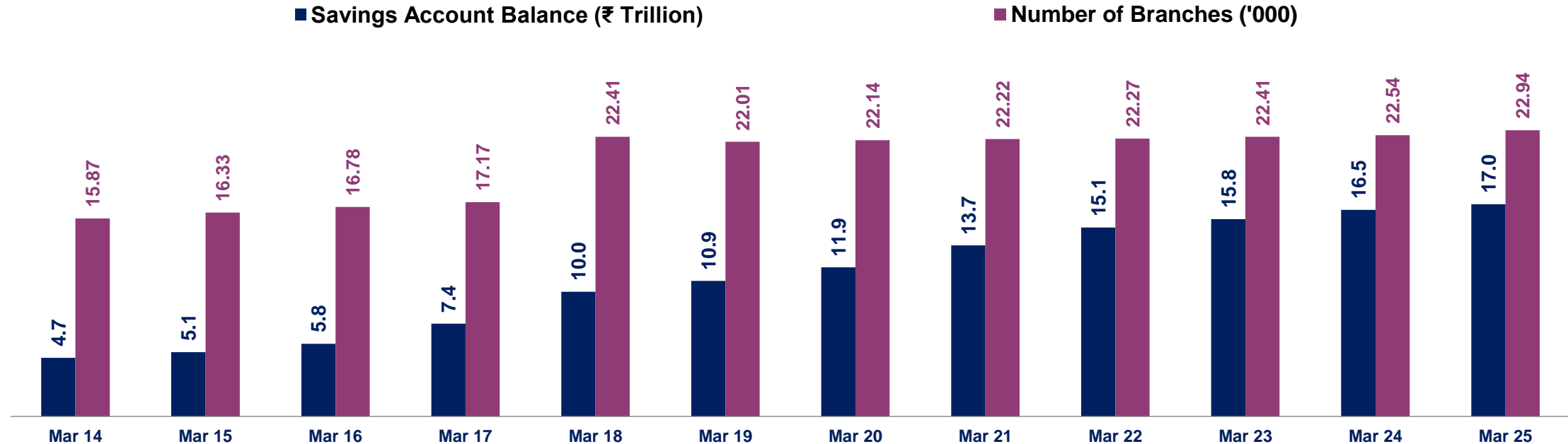


CASA: **39.97**

₹ in Crores

Particulars	Mar 2024	Mar 2025	YoY Growth (%)
Current Account Deposits (CA)	2,87,043	3,64,593	27.02
Saving Bank Deposits (SA)	16,54,953	17,00,568	2.76
<b>CASA Deposits</b>	<b>19,41,996</b>	<b>20,65,161</b>	<b>6.34</b>
Term Deposits (TD)	27,82,340	31,01,702	11.48
<b>Domestic Deposits</b>	<b>47,24,336</b>	<b>51,66,863</b>	<b>9.37</b>
Foreign Offices Deposits	1,91,741	2,15,326	12.30
<b>Total Deposits</b>	<b>49,16,077</b>	<b>53,82,190</b>	<b>9.48</b>

## Unmatched Liability Franchise – Key value driver of the Bank



- Short term cyclical factors notwithstanding, SA remains strong for the Bank; 5 year CAGR: 7.3%, 10 year CAGR: 12.7%
- Outstanding balance in Saving Accounts is almost three times of the next largest Bank
- Number of SA accounts opened daily: ~63,800
- Strengthening liability franchise and CASA mobilisation remains the strategic focus of the Bank

# Asset quality

₹ in Crores

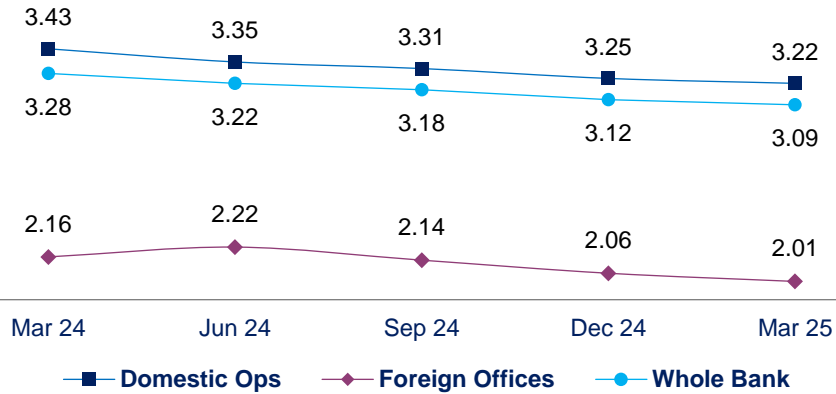
## Restructuring

Restructuring 1.0	As on Mar 24	As on Mar 25
Retail Personal	2,001	1,645
Corporate	816	578
SME	2,075	1,356
<b>Total O/S</b>	<b>4,892</b>	<b>3,579</b>

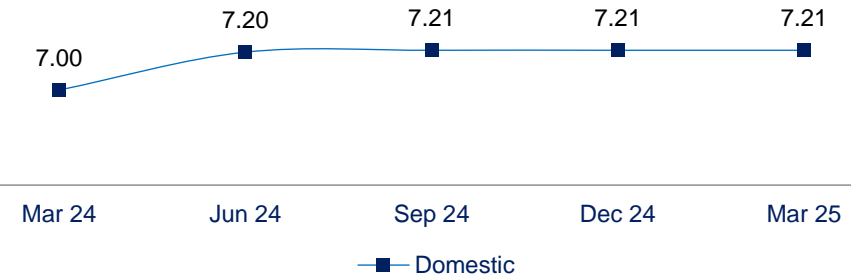
Restructuring 2.0	As on Mar 24	As on Mar 25
Retail Personal	9,048	7,322
Corporate	0	0
SME	3,339	2,022
<b>Total O/S</b>	<b>12,387</b>	<b>9,344</b>
<b>Total Restructuring</b>	<b>17,279</b>	<b>12,923</b>

# Net interest income (Cumulative)

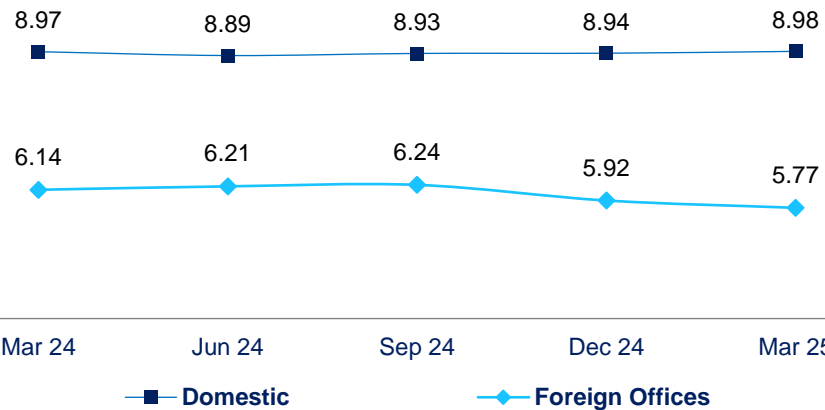
## Net Interest Margins (%)



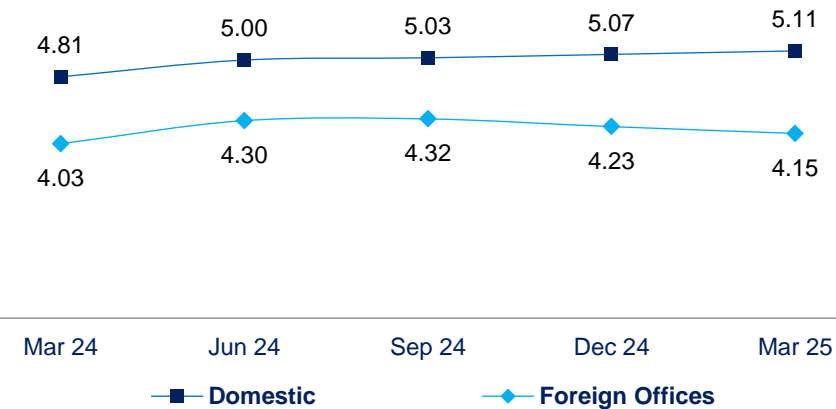
## Yield on Investments (%)



## Yield on Advances (%)



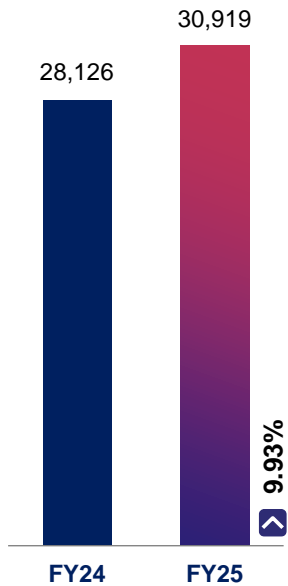
## Cost of Deposits (%)



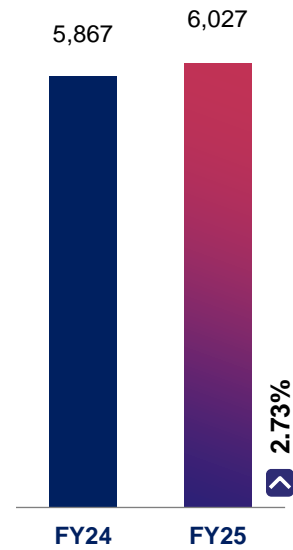
# Non-interest income

₹ in Crores

## Fee Income



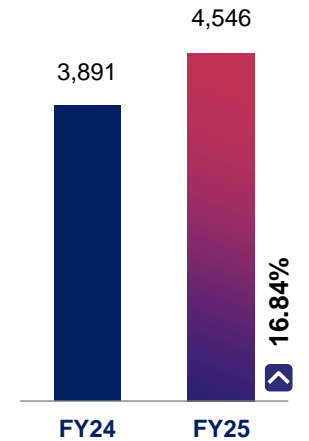
## Loan Processing Charges



## Commission on LC / BG



## Cross Selling



Fee Income grew by

# 9.93%

 YoY in FY25

Forex Income grew by

# 155%

 YoY in FY25

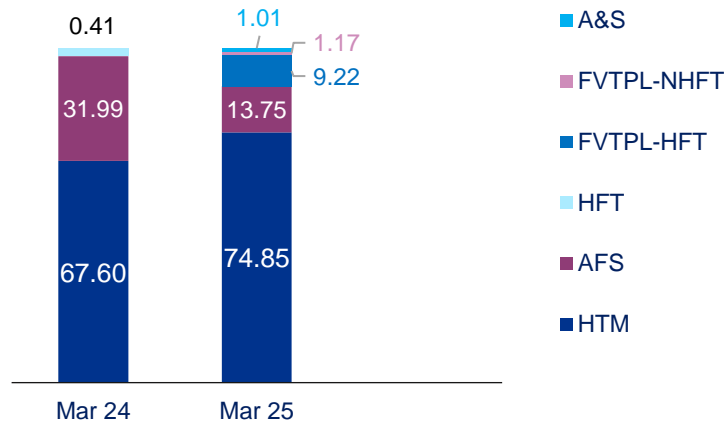
Recovery from AUCA accounts at

# ₹8,002

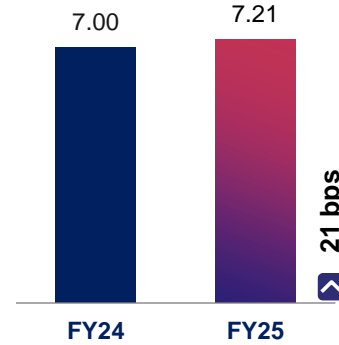
 crores in FY25

# Treasury Operations

### Break up of Domestic Investments (%)



### Yield on Investments (%)

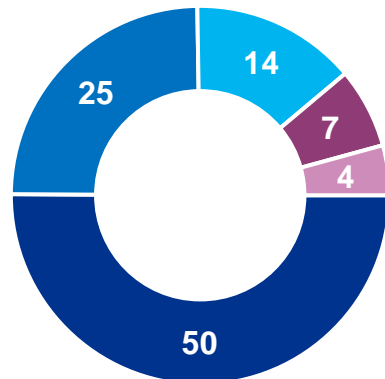


₹ in Crores

Total Investments Book	Mar 24	Mar 25
<b>Domestic Investments</b>	<b>16,14,852</b>	<b>16,19,773</b>
- of which SLR	13,65,749	13,25,476
<b>Foreign Offices Investments</b>	<b>67,362</b>	<b>74,183</b>
<b>Total Investments Book</b>	<b>16,82,214</b>	<b>16,93,956</b>

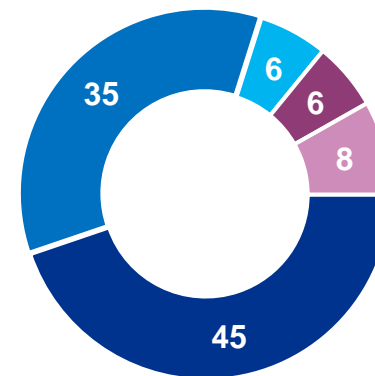
### AFS Book (%)

Mar 2024



Modified Duration  
**1.97**

Mar 2025



Modified Duration  
**2.40**

■ G-Sec and T Bill ■ Corporate Bonds ■ Others ■ SDLs ■ CP

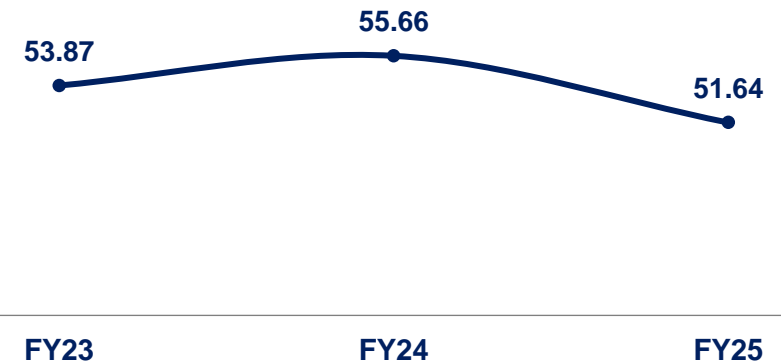
# Operating expenses

Focus continues on improving income streams with control on costs

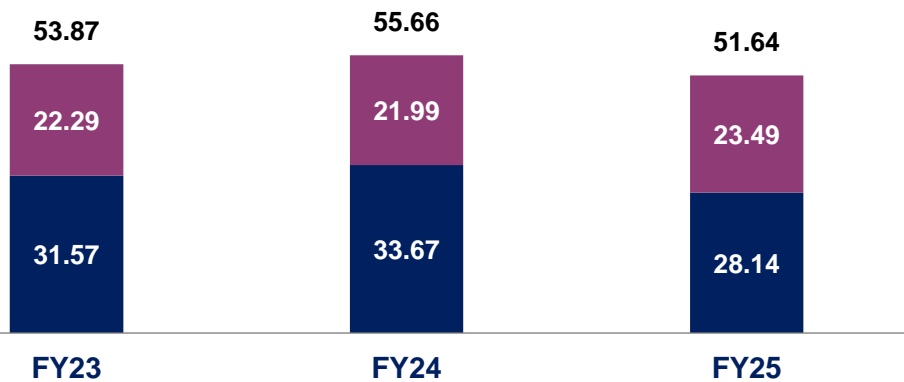
FY25



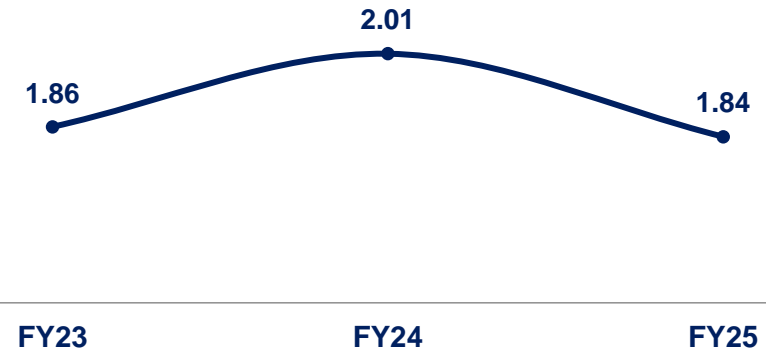
Cost to Income Ratio (%)



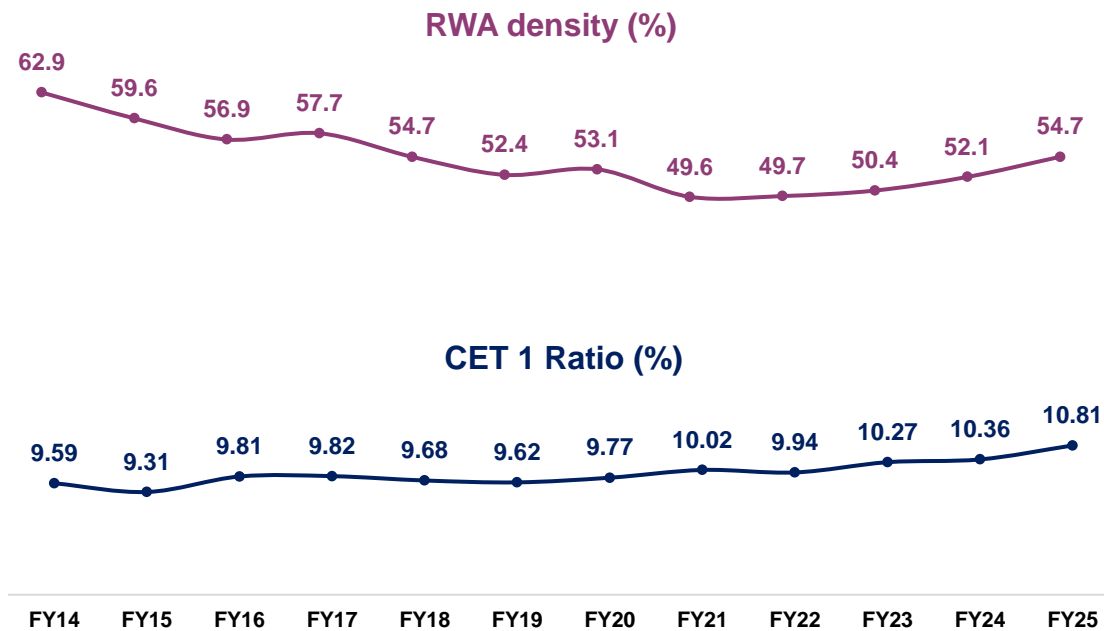
■ Staff Expenses to Operating Income (%) ■ Overheads to Operating Income (%)



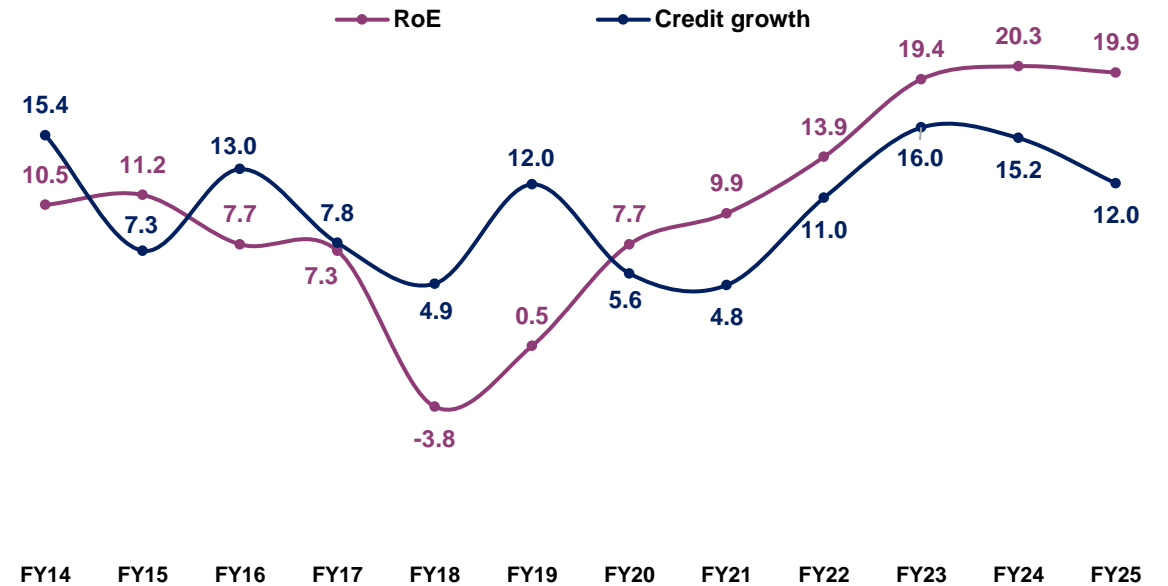
Cost to Average Assets (%)



## Capital – assessment based on credit growth and RoE trends



### Credit Growth & RoE (%)



- Over the medium term we expect RoE to be greater than credit growth

## Provisions

Credit cost at

**0.38%**

for FY25

PCR at

**74.42%**

legacy book well provided

Non NPA provisions at

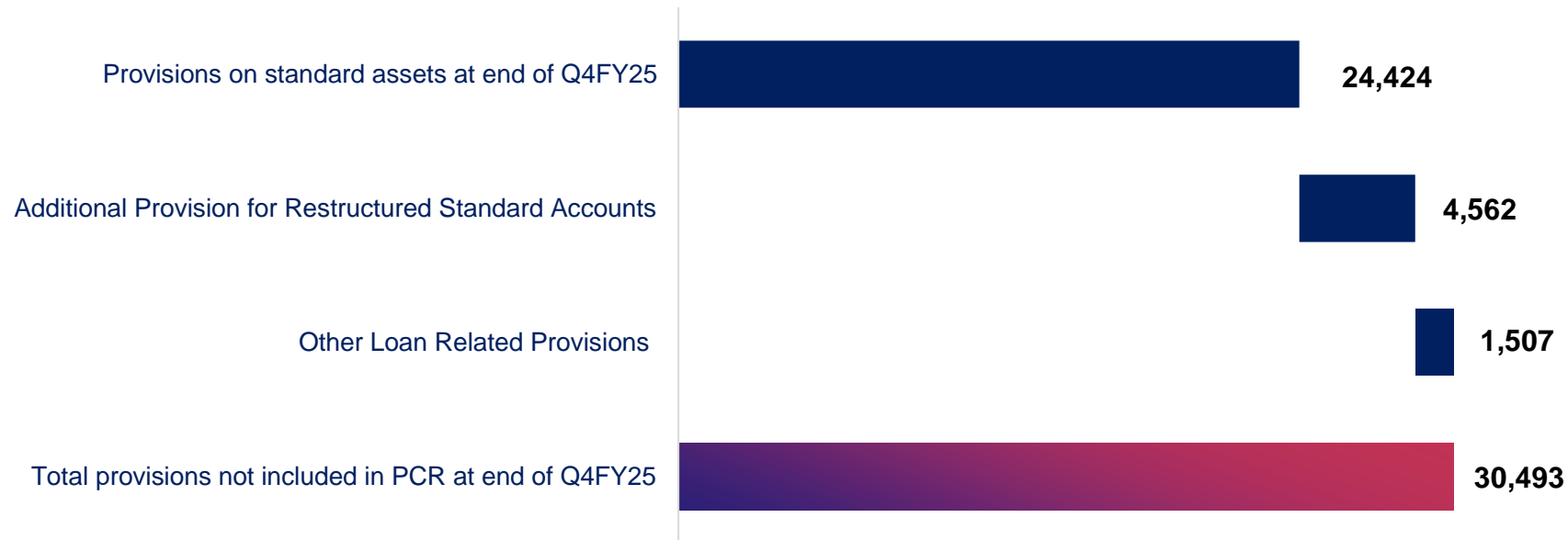
**₹ 30,493 crores**

**~155%**

of Net NPA at end of FY25

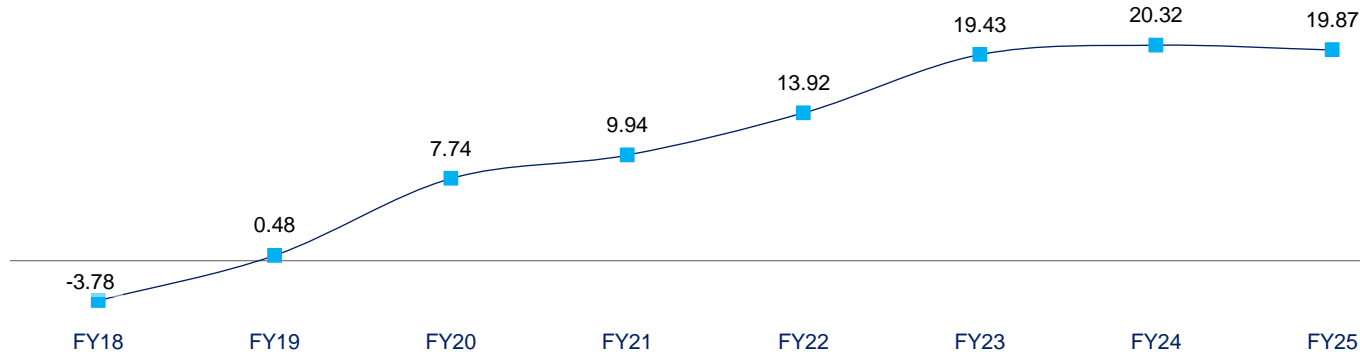
### Available Buffer

₹ in Crores



## Sustainable RoE / RoA – a perspective

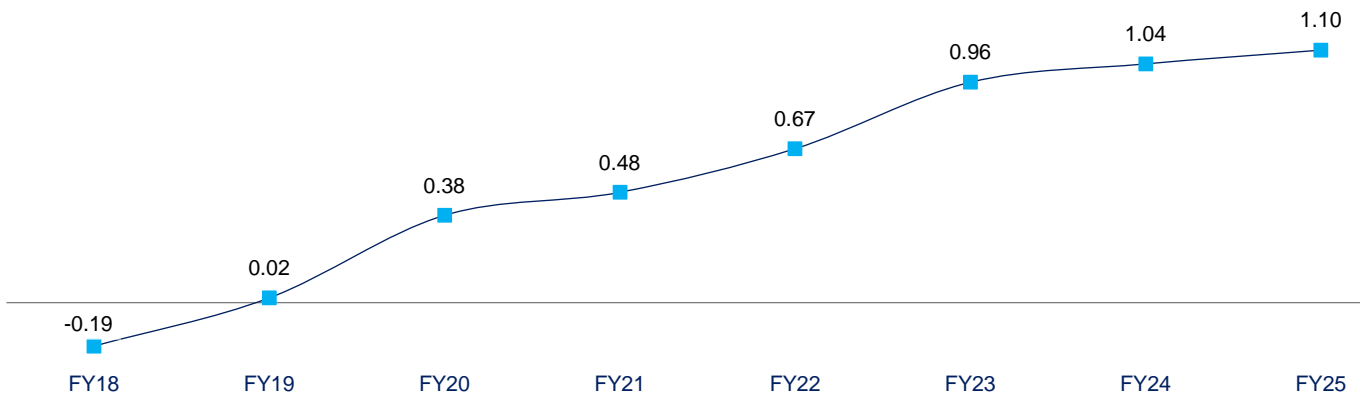
### ROE (in %)



### Upward trend in ROE

Improvement in ROE from FY19 onwards

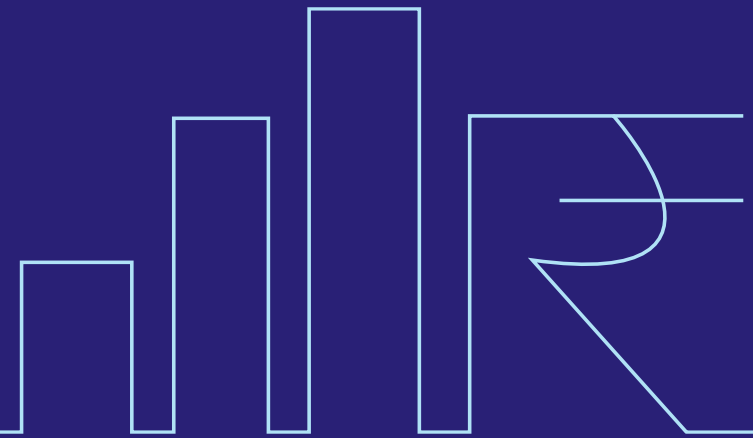
### ROA (in %)



### Upward trend in ROA

Continuous improvement in ROA from FY19 onwards

# Financial Performance



## Financials – at a glance

Particulars (₹ in Crores)	Quarter Ended			Year Ended		Growth (%)		
	Q4FY24	Q3FY25	Q4FY25	FY24	FY25	Q4FY25 over Q3FY25	Q4FY25 over Q4FY24	FY25 over FY24
Interest Income	1,11,043	1,17,427	1,19,666	4,15,131	4,62,489	1.91	7.77	11.41
Interest Expenses	69,387	75,981	76,892	2,55,255	2,95,524	1.20	10.81	15.78
<b>Net Interest Income</b>	<b>41,655</b>	<b>41,446</b>	<b>42,775</b>	<b>1,59,876</b>	<b>1,66,965</b>	<b>3.21</b>	<b>2.69</b>	<b>4.43</b>
Non Interest Income	17,369	11,041	24,210	51,682	61,683	119.28	39.38	19.35
<b>Operating Income</b>	<b>59,024</b>	<b>52,486</b>	<b>66,985</b>	<b>2,11,558</b>	<b>2,28,648</b>	<b>27.62</b>	<b>13.49</b>	<b>8.08</b>
Operating Expenses	30,277	28,935	35,698	1,17,761	1,18,069	23.37	17.91	0.26
<b>Operating Profit</b>	<b>28,748</b>	<b>23,551</b>	<b>31,286</b>	<b>93,797</b>	<b>1,10,579</b>	<b>32.84</b>	<b>8.83</b>	<b>17.89</b>
Total Provisions	8,049	6,659	12,643	25,621	39,679	89.86	57.08	54.87
Exceptional items*				7,100				
<b>Net Profit</b>	<b>20,698</b>	<b>16,891</b>	<b>18,643</b>	<b>61,077</b>	<b>70,901</b>	<b>10.37</b>	<b>-9.93</b>	<b>16.08</b>
<b>NIM (Whole Bank) (%)</b>	<b>3.30</b>	<b>3.01</b>	<b>3.00</b>	<b>3.28</b>	<b>3.09</b>	<b>-1 bps</b>	<b>-30 bps</b>	<b>-19 bps</b>
<b>NIM (Domestic) (%)</b>	<b>3.47</b>	<b>3.15</b>	<b>3.15</b>	<b>3.43</b>	<b>3.22</b>	<b>0 bps</b>	<b>-32 bps</b>	<b>-21 bps</b>
<b>Cost to Income Ratio (%)</b>	<b>51.30</b>	<b>55.13</b>	<b>53.29</b>	<b>55.66</b>	<b>51.64</b>	<b>-184 bps</b>	<b>199 bps</b>	<b>-402 bps</b>
<b>Cost to Assets (%)</b>	<b>1.99</b>	<b>1.79</b>	<b>2.15</b>	<b>2.01</b>	<b>1.84</b>	<b>36 bps</b>	<b>16 bps</b>	<b>-17 bps</b>

\* Provisions on account of one-time increase in pension liabilities at uniform rate of 50% and Dearness Relief (DR) Neutralization

## Total income

Particulars (₹ in Crores)	Quarter Ended			Year Ended		Growth (%)		
	Q4FY24	Q3FY25	Q4FY25	FY24	FY25	Q4FY25 over Q3FY25	Q4FY25 over Q4FY24	FY25 over FY24
Interest on Loans	77,647	83,627	85,710	2,89,784	3,30,627	2.49	10.38	14.09
Interest on Resources	29,366	30,530	30,585	1,13,731	1,19,447	0.18	4.15	5.03
Other Interest Income	4,030	3,270	3,371	11,616	12,415	3.11	-16.34	6.88
<b>Total Interest Income</b>	<b>1,11,043</b>	<b>1,17,427</b>	<b>1,19,666</b>	<b>4,15,131</b>	<b>4,62,489</b>	<b>1.91</b>	<b>7.77</b>	<b>11.41</b>
Fee Income	8,724	7,267	9,896	28,126	30,919	36.17	13.43	9.93
Profit / Loss on Sale / Revaluation of Investments	3,463	1,194	6,879	11,836	15,303	476.32	98.67	29.30
Forex Income	225	48	2,859	1,715	4,379	5,869.15	1,171.79	155.33
Misc. Income	4,957	2,532	4,575	10,005	11,082	80.69	-7.71	10.76
<b>Total Non Interest Income</b>	<b>17,369</b>	<b>11,041</b>	<b>24,210</b>	<b>51,682</b>	<b>61,683</b>	<b>119.28</b>	<b>39.38</b>	<b>19.35</b>
<b>Total Income</b>	<b>1,28,412</b>	<b>1,28,467</b>	<b>1,43,876</b>	<b>4,66,813</b>	<b>5,24,172</b>	<b>11.99</b>	<b>12.04</b>	<b>12.29</b>

## Fee income break up

Particulars (₹ in Crores)	Quarter Ended			Year Ended		Growth (%)		
	Q4FY24	Q3FY25	Q4FY25	FY24	FY25	Q4FY25 over Q3FY25	Q4FY25 over Q4FY24	FY25 over FY24
Loan Processing Charges	2,025	1,542	1,966	5,867	6,027	27.54	-2.89	2.73
Commission on Govt. Business	995	925	1,037	3,919	3,914	12.11	4.23	-0.14
Commission on LC/BG	841	965	989	3,210	3,491	2.50	17.63	8.78
Cross Selling	1,121	1,288	1,285	3,891	4,546	-0.23	14.62	16.84
Remittance, Collection, etc.	1,907	1,619	2,200	6,347	6,866	35.83	15.35	8.17
Misc. Fee Income	1,836	928	2,419	4,892	6,075	160.62	31.75	24.16
<b>Fee Income</b>	<b>8,724</b>	<b>7,267</b>	<b>9,896</b>	<b>28,126</b>	<b>30,919</b>	<b>36.17</b>	<b>13.43</b>	<b>9.93</b>

## Total expenses

Particulars (₹ in Crores)	Quarter Ended			Year Ended		Growth (%)		
	Q4FY24	Q3FY25	Q4FY25	FY24	FY25	Q4FY25 over Q3FY25	Q4FY25 over Q4FY24	FY25 over FY24
Interest on Deposits	58,976	66,241	67,446	2,21,460	2,57,228	1.82	14.36	16.15
Interest on Borrowings	7,321	6,358	6,149	22,444	25,547	-3.29	-16.01	13.83
Other Interest Paid	3,090	3,382	3,297	11,351	12,750	-2.53	6.69	12.32
<b>Total Interest Expenses</b>	<b>69,387</b>	<b>75,981</b>	<b>76,892</b>	<b>2,55,255</b>	<b>2,95,524</b>	<b>1.20</b>	<b>10.81</b>	<b>15.78</b>
Salary	11,254	11,891	13,342	45,421	48,051	12.21	18.56	5.79
Provisions for Employees	5,094	4,183	4,663	25,816	16,301	11.47	-8.47	-36.86
<b>Staff Expenses</b>	<b>16,348</b>	<b>16,074</b>	<b>18,005</b>	<b>71,237</b>	<b>64,352</b>	<b>12.02</b>	<b>10.14</b>	<b>-9.66</b>
<b>Overheads</b>	<b>13,929</b>	<b>12,862</b>	<b>17,693</b>	<b>46,524</b>	<b>53,717</b>	<b>37.57</b>	<b>27.03</b>	<b>15.46</b>
<i>of which: Business Acquisition &amp; Development Expenses</i>	<i>2,300</i>	<i>1,715</i>	<i>2,226</i>	<i>6,405</i>	<i>6,493</i>	<i>29.81</i>	<i>-3.20</i>	<i>1.37</i>
<b>Operating Expenses</b>	<b>30,277</b>	<b>28,935</b>	<b>35,698</b>	<b>1,17,761</b>	<b>1,18,069</b>	<b>23.37</b>	<b>17.91</b>	<b>0.26</b>
<b>Total Expenses</b>	<b>99,664</b>	<b>1,04,917</b>	<b>1,12,590</b>	<b>3,73,016</b>	<b>4,13,593</b>	<b>7.31</b>	<b>12.97</b>	<b>10.88</b>

## Overheads

Particulars (₹ in Crores)	Quarter Ended			Year Ended		Growth (%)		
	Q4FY24	Q3FY25	Q4FY25	FY24	FY25	Q4FY25 over Q3FY25	Q4FY25 over Q4FY24	FY25 over FY24
Rent, Taxes & Lighting	1,738	1,584	1,805	6,082	6,283	13.96	3.84	3.31
Depreciation	855	893	929	3,352	3,529	4.03	8.66	5.28
Printing & Stationery	245	226	277	824	884	22.56	13.06	7.22
Postage & Telecommunications	201	178	260	662	800	46.16	29.45	20.90
Repairs & Maintenance to Bank's Property	375	336	372	1,198	1,268	10.44	-0.86	5.84
Travelling & Halting	410	477	541	1,516	1,774	13.27	31.81	17.01
Deposit & General Insurance	1,422	2,076	2,752	6,224	8,963	32.55	93.59	44.00
Business Acquisition & Development Expenses	2,300	1,715	2,226	6,405	6,493	29.81	-3.20	1.37
ATM / CDM / Debit Card / Other Tech Expenses	2,899	2,757	3,025	10,037	10,525	9.69	4.34	4.86
Misc. Expenses	3,485	2,619	5,507	10,222	13,197	110.30	58.03	29.10
<b>Overheads</b>	<b>13,929</b>	<b>12,862</b>	<b>17,693</b>	<b>46,524</b>	<b>53,717</b>	<b>37.57</b>	<b>27.03</b>	<b>15.46</b>

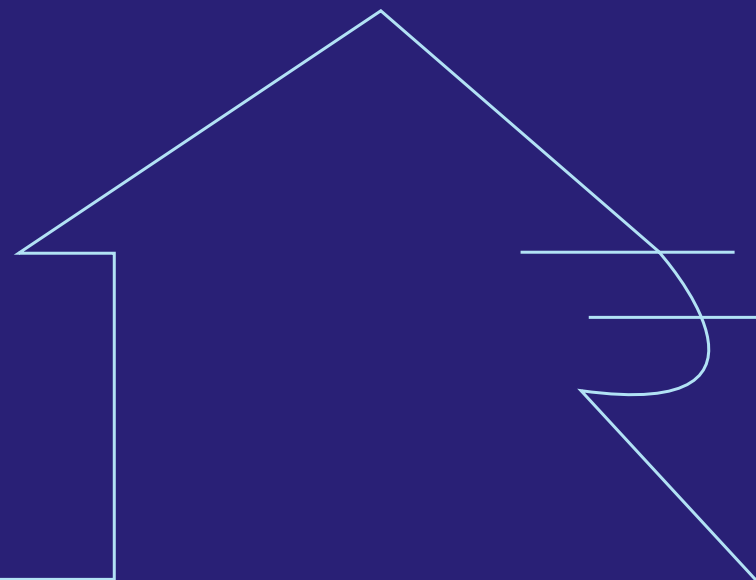
## Provisions & profit

Particulars (₹ in Crores)	Quarter Ended			Year Ended		Growth (%)		
	Q4FY24	Q3FY25	Q4FY25	FY24	FY25	Q4FY25 over Q3FY25	Q4FY25 over Q4FY24	FY25 over FY24
<b>Operating Profit</b>	<b>28,748</b>	<b>23,551</b>	<b>31,286</b>	<b>93,797</b>	<b>1,10,579</b>	<b>32.84</b>	<b>8.83</b>	<b>17.89</b>
Loan Loss	3,294	2,305	3,964	9,518	14,418	71.98	20.35	51.49
Standard Assets	-370	-499	400	-1,341	303			
Investment Depreciation	-8	1	441	-593	514			
Other Provisions	-1,306	-896	1,636	-2,669	73			
Income Tax	6,439	5,748	6,202	20,706	24,371	7.89	-3.69	17.70
<b>Total Provisions</b>	<b>8,049</b>	<b>6,659</b>	<b>12,643</b>	<b>25,621</b>	<b>39,679</b>	<b>89.86</b>	<b>57.08</b>	<b>54.87</b>
Exceptional items*				7,100				
<b>Net Profit</b>	<b>20,698</b>	<b>16,891</b>	<b>18,643</b>	<b>61,077</b>	<b>70,901</b>	<b>10.37</b>	<b>-9.93</b>	<b>16.08</b>

Ratios (Annualized)	Q4FY24	Q3FY25	Q4FY25	FY24	FY25
<b>ROA (%)</b>	<b>1.36</b>	<b>1.04</b>	<b>1.12</b>	<b>1.04</b>	<b>1.10</b>
<b>ROE (%)</b>				<b>20.32</b>	<b>19.87</b>
<b>Earning Per Share (₹)</b>	<b>93.28</b>	<b>75.09</b>	<b>84.72</b>	<b>68.44</b>	<b>79.44</b>

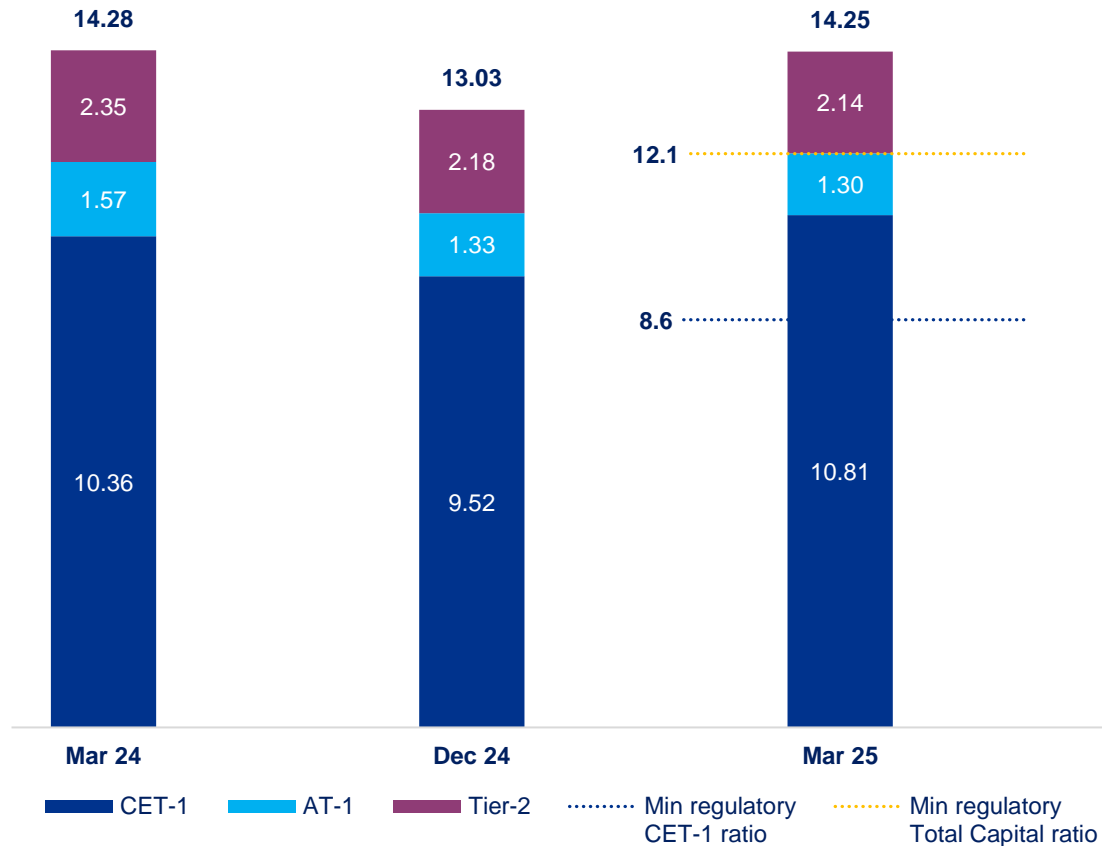
\* Provisions on account of one-time increase in pension liabilities at uniform rate of 50% and Dearness Relief (DR) Neutralization

# Capital Adequacy

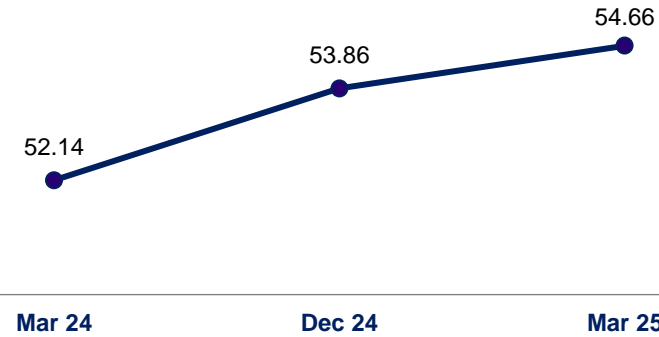


## Well-capitalized bank with adequate liquidity

### Capital Ratios (%)

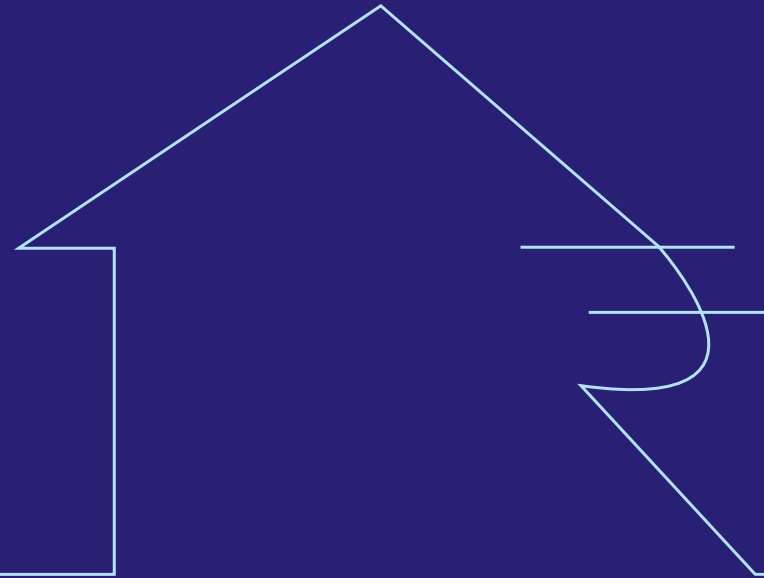


### RWA to Total Assets (%)



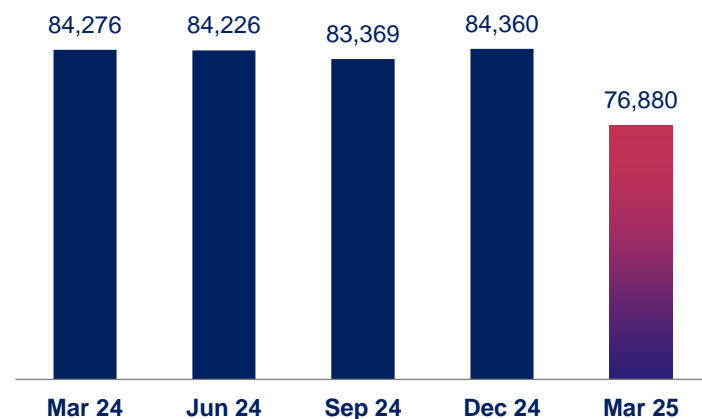
	Mar 24	Dec 24	Mar 25
Credit Risk Weighted Assets on Advances to Gross Advances (%)	59.14	58.20	58.07

# Asset Quality

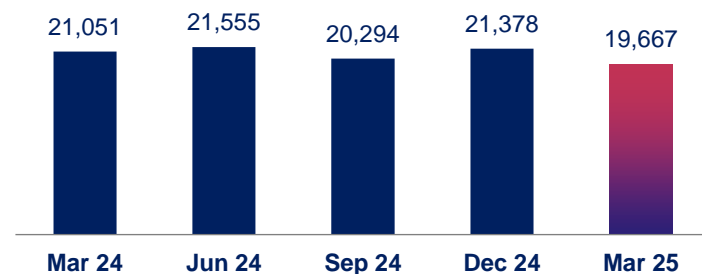


## Asset quality (1/4)

### Gross NPA (₹ in Crores)



### Net NPA (₹ in Crores)



Cumulative for the Period (%)	Mar 24	Jun 24	Sep 24	Dec 24	Mar 25
Gross NPA Ratio	2.24	2.21	2.13	2.07	1.82
Net NPA Ratio	0.57	0.57	0.53	0.53	0.47
PCR (Incl. AUCA)	91.89	91.76	92.21	91.74	92.08
PCR	75.02	74.41	75.66	74.66	74.42
Corporate PCR (Excl. AUCA)	90.23	95.59	98.34	97.24	97.75
Slippage Ratio	0.62	0.84	0.68	0.59	0.55
Credit cost	0.29	0.48	0.43	0.37	0.38

## Asset quality (2/4)

₹ in Crores

Movement of NPAs:	Q4FY24	FY24	Q1FY25	Q2FY25	Q3FY25	Q4FY25	FY25
<b>Opening Level of Gross NPAs</b>	<b>86,749</b>	<b>90,928</b>	<b>84,276</b>	<b>84,226</b>	<b>83,369</b>	<b>84,360</b>	<b>84,276</b>
Total Reductions	6,456	27,633	8,758	5,808	3,155	11,799	29,520
of which : Recovery + Upgradation	2,052	11,472	3,666	2,600	1,206	1,739	9,211
Gross Addition	3,984	20,982	8,707	4,951	4,146	4,319	22,124
of which : Increase in O/s	116	665	804	80	324	98	1,306
: Fresh Slippages	3,867	20,317	7,903	4,871	3,823	4,222	20,818
Net Increase	-2,472	-6,651	-50	-857	991	-7,480	-7,396
<b>Closing Level of Gross NPAs</b>	<b>84,276</b>	<b>84,276</b>	<b>84,226</b>	<b>83,369</b>	<b>84,360</b>	<b>76,880</b>	<b>76,880</b>

Segmental NPAs:	Mar 24		Dec 24		Mar 25	
	NPA	Ratio %	NPA	Ratio %	NPA	Ratio %
Retail:	54,930	2.63	59,069	2.59	57,057	2.42
Agri.	29,213	9.58	30,488	9.06	29,389	8.43
Per Segment	9,496	0.70	11,376	0.79	11,132	0.74
SME	16,221	3.75	17,205	3.47	16,536	3.27
Corporate	27,848	2.45	23,869	2.03	18,450	1.49
International	1,498	0.28	1,422	0.23	1,373	0.22
<b>Total</b>	<b>84,276</b>	<b>2.24</b>	<b>84,360</b>	<b>2.07</b>	<b>76,880</b>	<b>1.82</b>

## Movement of NPAs and AUCA (3/4)

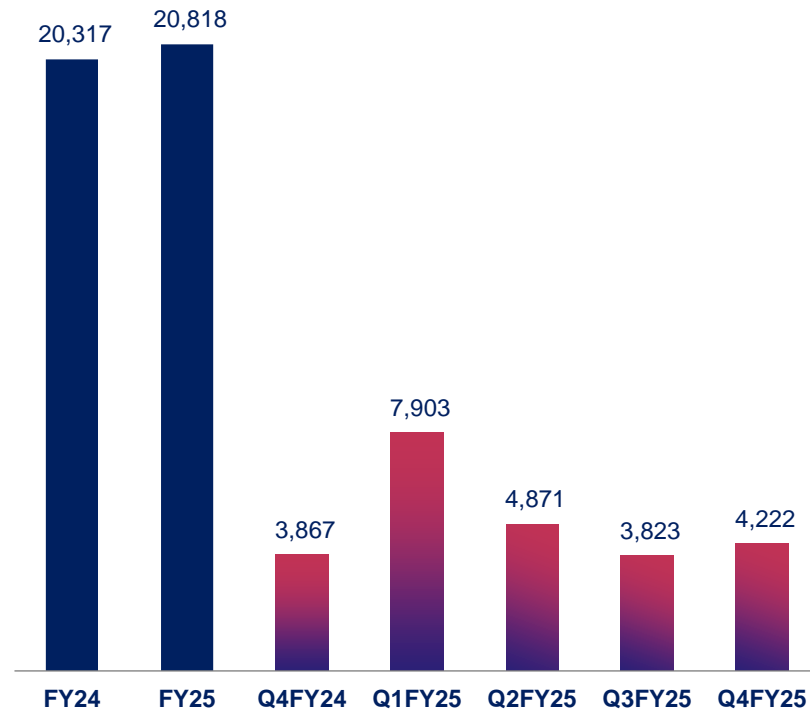
₹ in Crores

### Movement of NPAs (incl. Advances under Collection):

	Mar 22	Mar 23	Mar 24	Mar 25
<b>Opening Level of GNPA + AUCA</b>	<b>3,00,496</b>	<b>2,85,358</b>	<b>2,65,497</b>	<b>2,59,478</b>
Gross Addition (Increase in O/s + Slippages)	26,776	19,223	20,982	22,124
<b>Total GNPA + AUCA + Additions</b>	<b>3,27,272</b>	<b>3,04,581</b>	<b>2,86,479</b>	<b>2,81,602</b>
Less: Recovery / Upgradation	29,218	23,355	18,406	17,213
Less: Write-off (Removal from AUCA)	12,696	15,729	8,595	16,076
<b>Closing Level of Gross NPAs + AUCA</b>	<b>2,85,358</b>	<b>2,65,497</b>	<b>2,59,478</b>	<b>2,48,314</b>

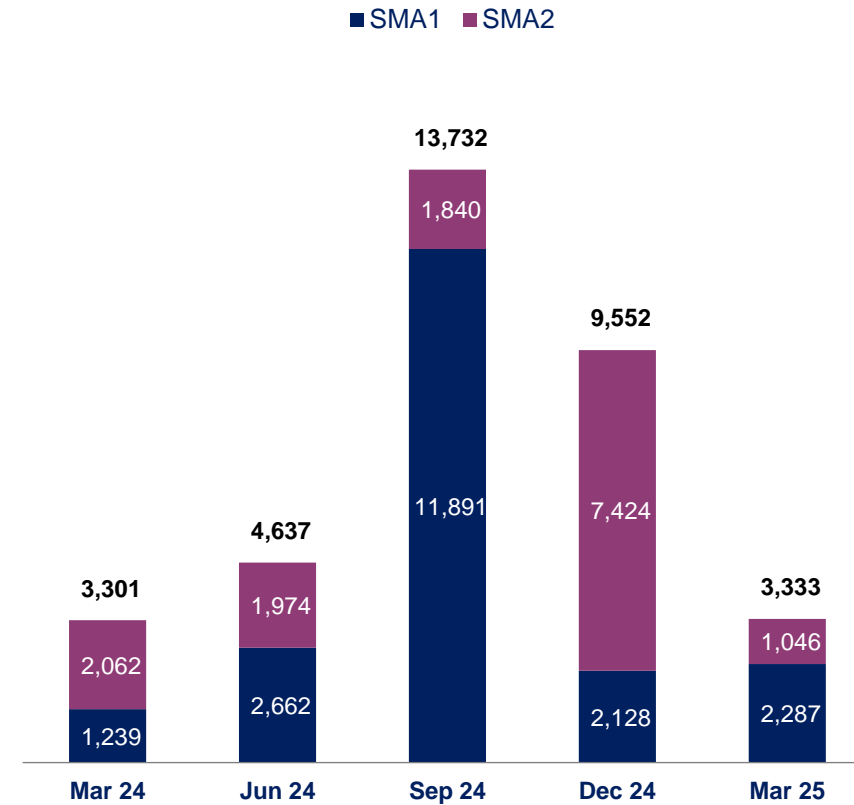
## Asset quality (4/4)

### Slippages ₹ in Crores

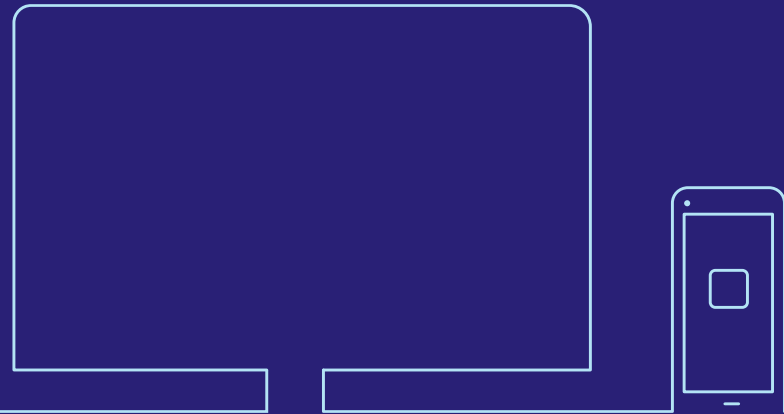


### SMA 1 & SMA 2 ₹ in Crores

Accounts with exposure above ₹ 5 crore: CRILC data



# Digital Journey



## Accelerating digital agenda (1/6)

# Digital Leadership across channels

### Market share across channels

(as per latest available data)

**24.84%**

Debit card spends

**29.07%**

ATMs

**26.94%**

Mobile Banking

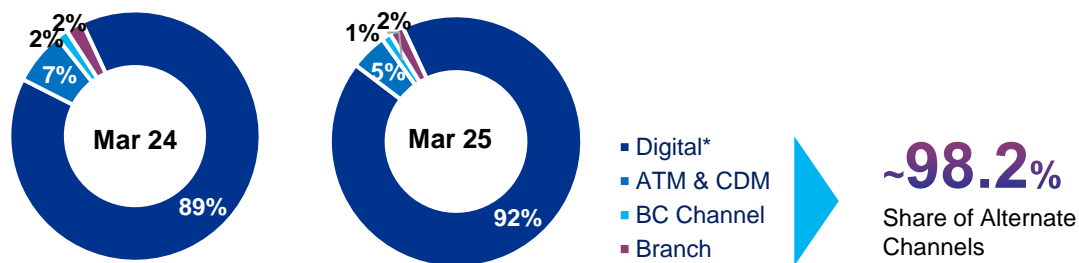
No. of Transactions

**23.31%**

Mobile Banking

Transaction value

### Increasing digital adoption(%)



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

### With varied payment modes

<b>UPI</b>	<b>3,638 cr</b>	<b>20.28 cr</b>	<b>25.91%</b>
	Remit transactions (Numbers during FY25)	Unique SBI UPI users based on account nos. (Cumulative till Mar 25)	Market share in remittances
<b>Debit cards</b>	<b>24.07 cr</b>	<b>~48 cr</b>	<b>~₹1.23 L Cr</b>
	Debit Cards (As on 31 <sup>st</sup> Mar 25)	Debit Card spend transactions (Numbers during FY25)	Debit Card spend (Amount during FY25)
<b>ATM</b>	<b>~1.1 cr</b>		
	ATM transactions per day		

# Accelerating digital agenda (2/6)

## Digital Presence across channels

### Customer touch points

#### Mobile banking (Retail)

**YONO**  
(Registered Users)

7.4 Cr



8.8 Cr

**YONO Lite**  
(Registered Users)

2.5 Cr



2.7 Cr

**Unique SBI UPI users**

16.3 Cr



20.3 Cr

Mar 24

Mar 25

#### INB Customer (Retail)

12.5 Cr



13.9 Cr

Mar 24

Mar 25

#### No. of BC Outlets

82.9 K



77.3 K

Mar 24

Mar 25

#### Number of ATMs

64 K



64 K

Mar 24

Mar 25

### Payment acceptance touch points

**52.6L**

BHIM SBI Pay QR Codes

**16.1L**

SBI POS

**10.6L**

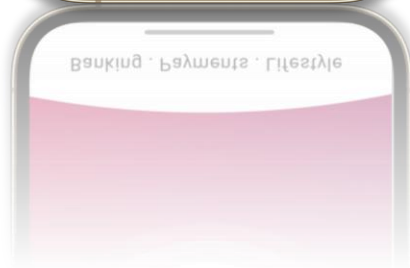
BHIM-Aadhar-SBI

**10.4L**

Bharat QR

## Accelerating digital agenda (3/6)

## YONO: Driving digital agenda of the Bank



# 136 L

YONO Registration



# 3.91 L

DIGITAL LOANS  
DISBURSED

# 53.94 L

Whatsapp Banking  
Registration



# 1.91 L

PPF ACCOUNTS  
OPENED

(FY25)

(Numbers)



### Digital Banking

Create seamless omni-channel customer experience

(Numbers)

# 92.52 L

SB accounts opened

# 412 L

YONO Cash

# 290 L

YONO Quick Pay

# 3.22 L

OD against FD



### Cross Selling

Provide one-stop shop for all financial needs

(Numbers/Amount\*)

# 74.61 L

Personal Accident Insurance

# 4.48 L

New Business LI policies sold

# 11.51 L

Approved Credit Cards

# ₹ 2,660 Cr

Mutual Funds Sales\*



### e2e Digital Loans

(Disbursement Amt.)

Quick Personal Loans on the go!

(Amount)

# ₹ 6,375 Cr

PAPL

# ₹ 5,524 cr

Real Time Xpress Credit

# ₹ 810 cr

Insta Home Top Up Loan

# ₹ 315 cr

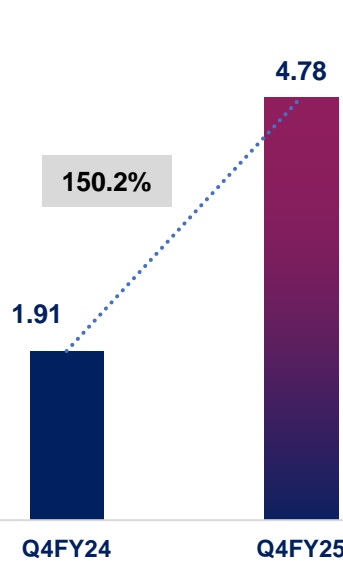
Loan against Mutual Funds

## Accelerating digital agenda (4/6)

YONO has shown growth across products and registrations

### Approved Credit Cards

(# Lakhs)

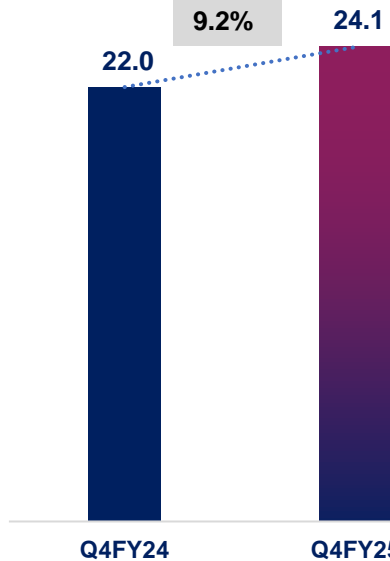


**~5.3 K**

Daily Average Approved Cards in Q4FY25

### Regular SB A/C opened

(# Lakhs)

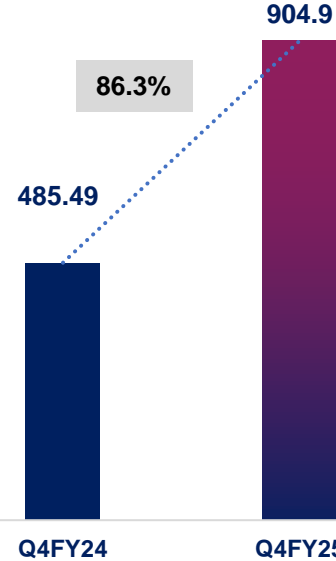


**~27 K**

Daily Average SB A/C Opened in Q4FY25

### PL - RTX C Disbursed

(₹ Crores)

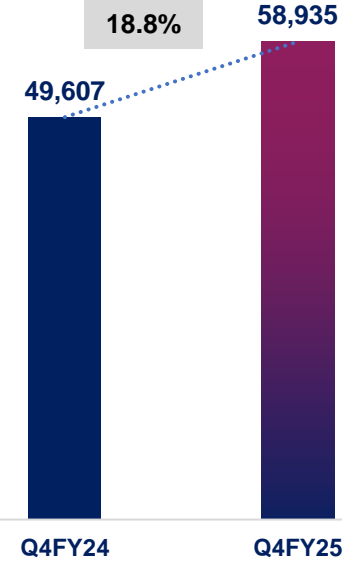


**~259**

Daily Average Number of RTX C Disbursed in Q4FY25

### NPS A/C Opened

(# Actuals)

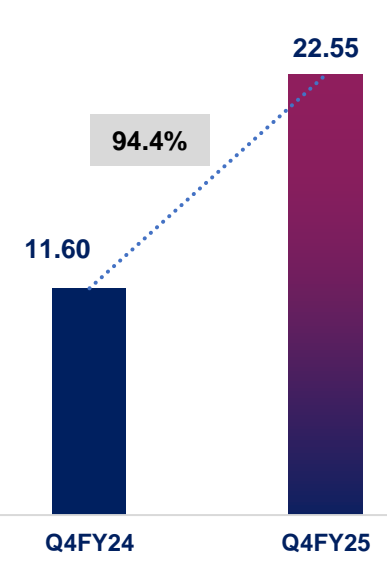


**~655**

Daily Average NPS A/C Opened in Q4FY25

### Personal Accident Insurance

(# Lakhs)



**~25 K**

Daily Average Number of PAI Sold in Q4FY25

## Accelerating digital agenda (5/6)

### Leadership across - UPI ecosystem

#### Domestic

(Q4FY25)



#### Remitter

~14.22 Cr

Avg Txn / Day (Numbers)

#### Beneficiary

~5.74 Cr

Avg Txn / Day (Numbers)



6.74 L / 52.58 L

Merchant Onboarding (Q4FY25 / Cumulative upto Mar'25)  
(Numbers)

#### International

#### Accelerating digital growth through UPI across countries:



#### P2P Foreign Inward and Outward Transactions

- Singapore • Nepal (Launch date is awaited from RBI/NPCI)

#### P2M (Merchant) Foreign Outward Transactions

- Total currencies enabled: 10 (Euro, USD, GBP, MUR, SGD, NPR, LKR, AED, QAR, RMB)
- Total countries covered: 29 (Nepal, Singapore, UAE, UK, USA, Sri Lanka, Mauritius, Bhutan, Qatar, Euro (20))

#### Market Share



25.91%

Remitter Bank



10.20%

Beneficiary Bank

#### UPI Registrations



yono SBI

Q4 FY24

12.17 Lac

Q4 FY25

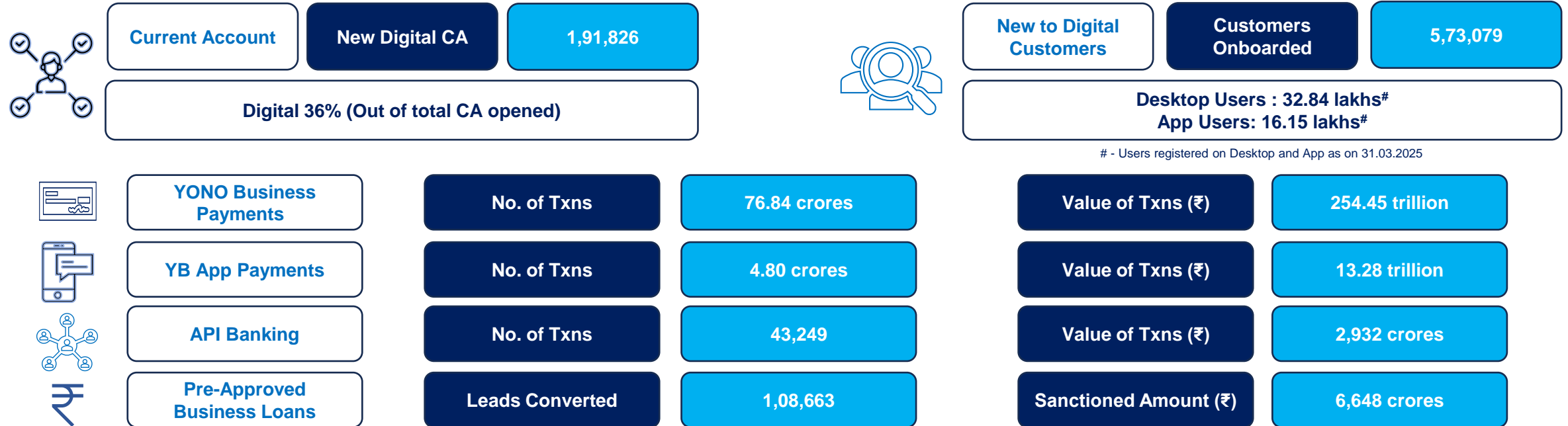
20.01 Lac

**Total Users: 1.34 crore users**  
(Inception date: 01.07.2023)

# Accelerating digital agenda (6/6)

FY25

## YONO for Business: Growth metrics



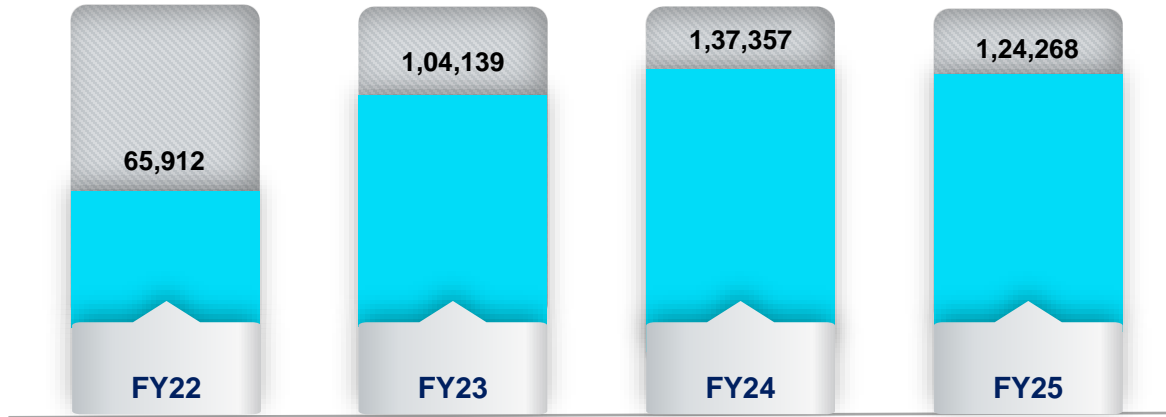
### All Customer Journeys on YB eTrade are Digital

(Digital % of Total LCs / BGs issued)

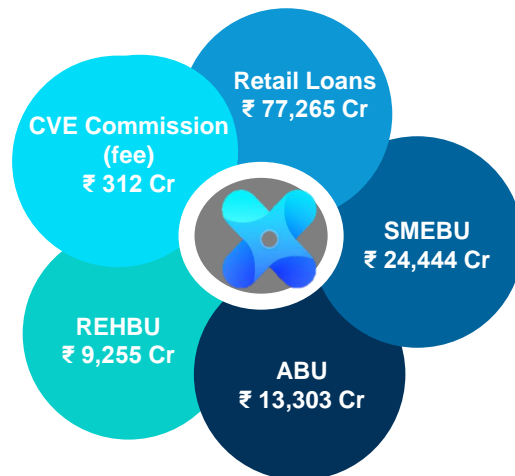
Import letter of credit (IMLC)	79%	Inland Bank Guarantee (INBG)	70%
Inland letter of credit (INLC)	91%	Export Letter of Credit (EXLC)	72%

# Analytics, AI & ML

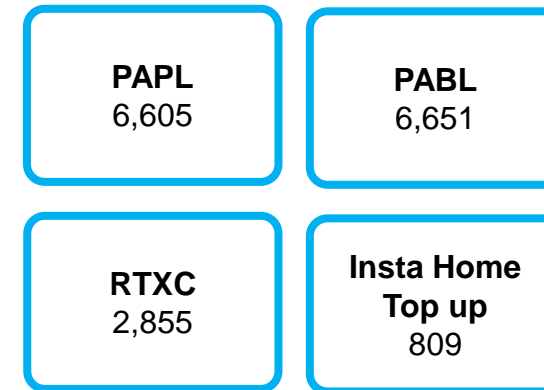
## Advances Through Analytical Leads (₹ in Crores)



## Business Unit Wise Business

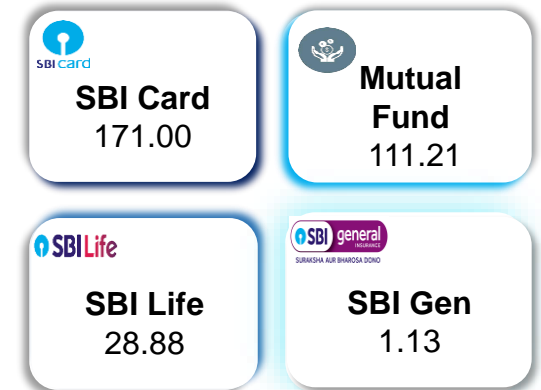


## Digital Loans conversion (₹ in Crores) 16,939\*



\*Includes other products with total exposure of ₹19 crores

## CVE Commission (₹ in Crores) 312



Bank's Generative AI Chatbot, which assists staff in processing deceased claims settlement was launched on 01.01.2025

Bank's holistic internal documentation GenAI Chatbot launched on 01.02.2025, covers processes, policies, formats, SOPs, etc.

Both portals are built with integrated Responsible AI in the form of Guardrails

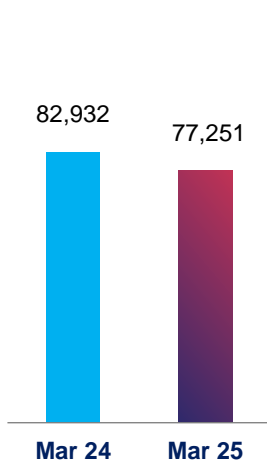
GenAI Chatbots are deployed at scale, with access extended to staff across the Bank.

# Banking with a Purpose

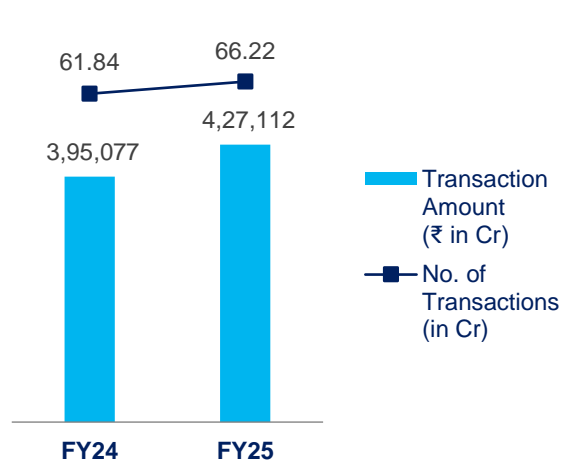


# Financial Inclusion

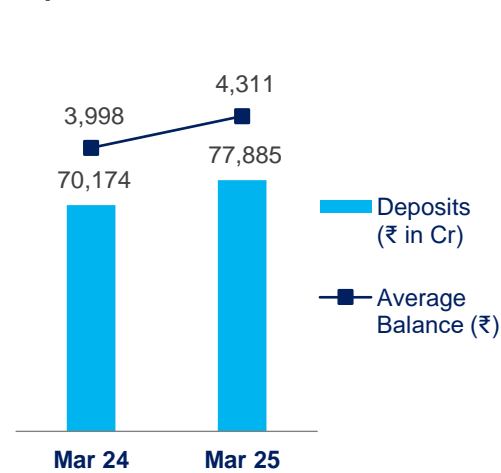
### No. of BC outlets



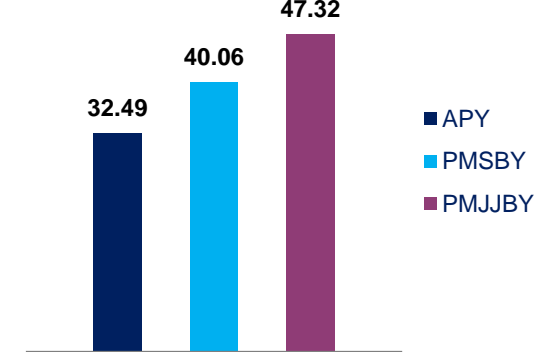
### Transactions in BC Channel



### Deposits in FI Accounts



### Market Leader Social Security Schemes (PSBs) (Share in %) (As on 31.03.2025)



## Way forward

- ❖ To leverage the channel for **lead generation of Asset Products**
- ❖ To make BC/CSP Channel a **robust delivery platform**
- ❖ Functionality of **mobile hand-held device** has been rolled with 11 services viz. Cash Deposit & Withdrawal, Fund transfer, Balance enquiry, Mini statement, PMJJBY, PMSBY, APY, Card based transactions and account opening. More services are under development.

### Performance under Social Security Schemes

Cumulative no. in crores	Mar 24	Mar 25
APY	1.47	1.73
PMJJBY	5.69	7.13
PMSBY	12.62	14.65

### Improvement in Ease of Banking

	Mar 24	Mar 25
Passbook Printers installed at CSPs	26,701	33,513
% Share of Passbooks printed at CSPs	16.04	22.61

# Sustainability Highlights

Financial Capital	Natural Capital	Social Capital	Human Capital
₹ 70,901 crores Net Profit in FY25	₹ 63,548 crores (Fund based) ₹ 13,189 crores (Non-Fund based) Renewable Energy (RE) financed portfolio	₹ 610.77 crores CSR Spend during FY25	2,36,226 Total workforce*
₹ 42.21 lakh crores Advances	>38 GW Capacity of RE financed Portfolio	77,251 CSP outlets*	27.6% Women in workforce*
₹ 53.82 lakh crores Deposits	>46 MWp Captive RE Capacity*	1,56,884 Candidates trained through RSETIs during FY25	5,831 Persons with Disabilities / Divyang*
98.2% Share of transactions through Alternate Channels	61 Green Building Certifications*	1,621 Institutions' infrastructure upgraded (includes Primary Schools, Anganwadis, PHCs, etc.)	100% Employees covered under medical benefits

\* indicates values that are cumulative in nature i.e. up to 31.03.2025

# Environment

SBI's MSCI ESG rating improved from

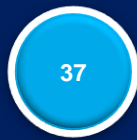


FY23

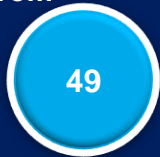


FY24

SBI's DJSI ESG rating improved from



FY23



FY24

## Formation of ESG & Climate Finance Unit

- Consolidation of ESG and Climate finance functions under a dedicated unit headed by CGM to enable focused attention to support emerging climate finance activities during the transition phase.
- DMD, Chief Credit Officer is the designated Chief Sustainability Officer of the Bank

## Vision

- To achieve Net Zero (Scope 1, 2 and 3) by 2055

## Mission

To achieve by 2030:

- Net Zero in Scope 1 & 2 emissions
- At least 7.5% of domestic gross advances to be Green advances
- 25% of these green advances to be funded by Green Lines of Credit

## Green Deposits

₹ 128.31 crore raised under Green Rupee Term deposit scheme with outstanding of ₹ 84.78 crore as on 31.03.2025.

### Shift to Renewal energy sources

4,534 Solar Rooftops have been installed in Branches / Offices / ATMs / Premises with capacity of 31.13 MW as on 31.03.2025.

The Bank also owns 10 Windmills with an installed capacity of 15 MW.

### Tree Plantation

More than 16.21 lacs trees have been planted in open spaces and branch/office premises under CSR activities during FY 2024-25.

### Green Building Certification by IGBC

61 of Bank's official / residential buildings certified as Green Building as on 31.03.2025

**Impetus for Renewable Energy (RE) :**  
Supporting growth of Fund and Non-Fund based RE projects with an associated capacity of 38,097 MW

### As of 31<sup>st</sup> March 2025

**Limits sanctioned for renewable energy projects:**  
Fund based - ₹ 63,548 crore  
Non-Fund based - ₹ 13,189 crore

**Limits sanctioned for Sustainable Finance activities :**  
Fund based - ₹ 17,508 crore  
Non-Fund based - ₹ 3,050 crore

### Solar Power (Rooftop & ground mounted):

Fund based - ₹ 37,143 crore  
Non-Fund based - ₹ 8,162 crore

### Sustainable Transportation (includes E-Car loan of ₹ 2,685 crore):

Fund based - ₹ 9,808 crore  
Non-Fund based - ₹ 1,756 crore

### Small hydro / Hydro Power:

Fund based - ₹ 8,636 crore  
Non-Fund based - ₹ 860 crore

### Green buildings:

Fund based - ₹ 2,529 crore  
Non-Fund based - ₹ 50 crore

### Wind Power, Biomass and others:

Fund based - ₹ 17,768 crore  
Non-Fund based - ₹ 4,167 crore

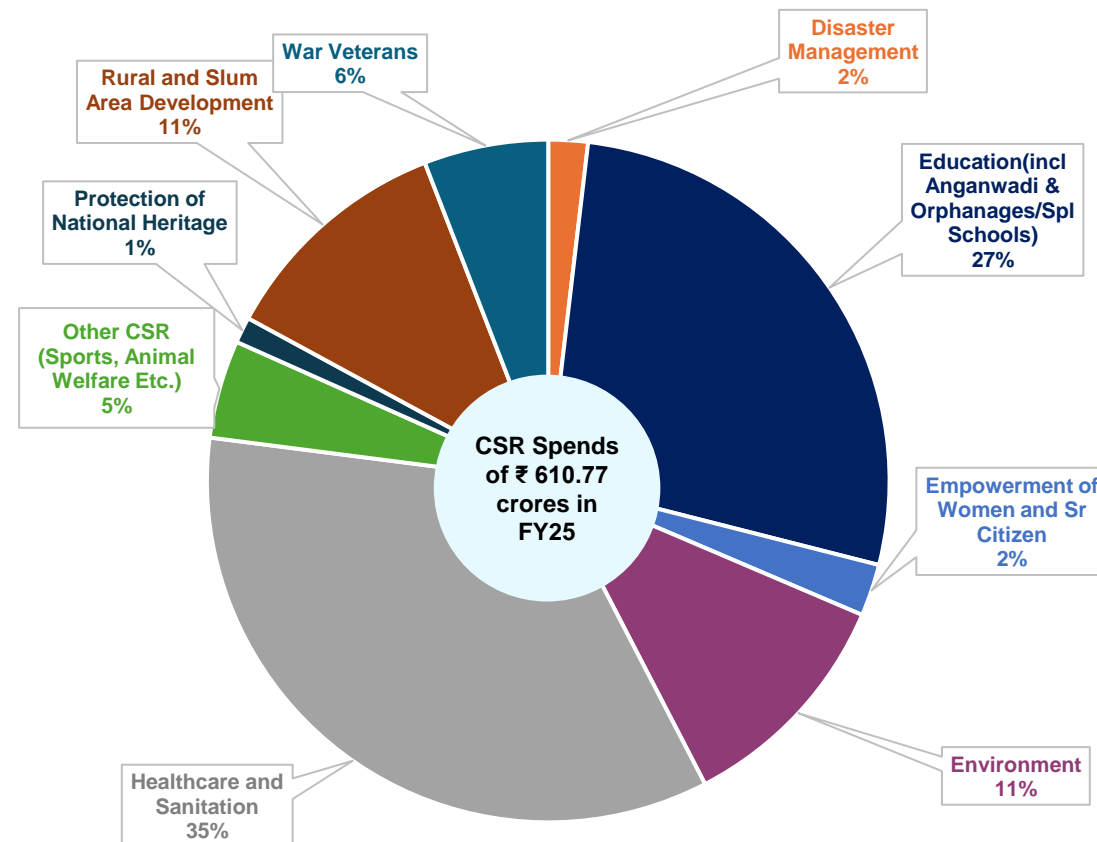
### Energy Efficiency process, Waste & Pollution control and others:

Fund based - ₹ 5,171 crore  
Non-Fund based - ₹ 1,244 crore

# Contributing to Society (1/2)

Status of CSR activities as on 31.03.2025

CSR Expenditure % as on 31.03.2025



# Contributing to Society (2/2)

## SBI Foundation: Highlights of long-term projects

### SBI Foundation

- In FY 2024-25, SBI Foundation has funded 180 projects of value ₹485.83 Crores during the year under the CSR programme, disbursing an amount of ₹263.99 Crores, impacting the community and lives of people across the country.



### SBIF CONSERW : Environment & Sustainability

- In FY 2024-25, Environment vertical sanctioned amount ₹65.10 Cr and sanctioned 18 projects.
- 14th February 2025: Mangrove restoration project with Wildlife Trust of India launched in Kerala, planting 2 lakh saplings across 30 acres.
- 21st March 2025: Watershed restoration project began in Shivgarh, Madhya Pradesh, planting 1 lakh native saplings and implementing water conservation.
- 27th March 2025: Textile Waste Management project launched with TISSER and NMMC to process 10-12 tonnes of waste monthly, involving 11,000 households



### SBIF Sashakti

- In FY 2024-25, Women Empowerment vertical sanctioned amount ₹39.82 Cr and sanctioned 17 projects.

### 8th March 2025 | International Women's Day

On the occasion of International Women's Day, Hon'ble Minister of Finance and Corporate Affairs, Smt. Nirmla Sitharaman inaugurated several key projects of SBI Foundation virtually:

- Reimagining Science Education in Karnataka, in partnership with Prayoga, focusing on empowering science teachers.
- SBIF Jivanam: TB Mukht Initiative, launched in collaboration with Bhavishya Bharat in Nagar Kurnool, Telangana.
- SBIF Jivanam: Upgrading Rural Hospital, Pali, in partnership with Transforming Rural India Foundation (TRIF).
- SBIF CONSERW – Heater of Hope, supporting Wildlife Conservation Trust through the distribution of Biomass Fuel Water Heaters to tribal women in the buffer zones of Tadoba-Andhari Tiger Reserve-advancing conservation.
- SBI Gram Saksham, launched to support over 300 tribal women in Nashik district, Maharashtra through animal husbandry interventions in association with Swadesh Foundation.

### Awards:

- SBI Foundation was felicitated with the "Navabharat CSR Award" by Hon'ble Shri. C. P. Radhakrishnan, Governor of Maharashtra at the 4th Edition of the "NavaBharat CSR Summit & Awards."



### SBI Gram Seva : Rural Development

- In FY 2024-25, Gram Seva vertical sanctioned amount ₹63.26 Cr and sanctioned 29 projects.
- On January 21, 2025, Gram Saksham project launched in Puri, Odisha. focusing on water conservation.



### SBIF ILM : Education

- In FY 2024-25, Education vertical sanctioned amount ₹62.65 Cr and sanctioned 11 projects.
- Disbursed ₹3.59 Crores for 50 IIM scholars, ₹36.97 Lakhs for 38 IIT scholars, and ₹25.21 Lakhs for 58 undergraduates.



### SBIF LEAP : Livelihoods

- In FY 2024-25, Livelihood vertical sanctioned amount ₹67.81 Cr and sanctioned 17 projects.
- Under SBIF LEAP: Accelerating Entrepreneurship through Social Innovation, a 2-day capacity-building workshop on Social Innovation and Social Entrepreneurship was held in Mumbai, with 13 grassroots NGO participants..



### SBI Youth for India Fellowship Program

- The application process for the 13<sup>th</sup> Batch (2025-26) was launched in February 2025 with 51,427 candidates completing their applications (till March 2025).



### Centre of Excellence (CoE) for Persons with Disabilities (PwD)

- In FY 2024-25, CoE for PwDs vertical sanctioned amount ₹31.98 Cr and sanctioned 14 projects.
- 20th February 2025: Early Intervention Centre launched in Bengaluru in partnership with Manonandana Trust , serving 1,000 children with disabilities.



### SBIF Jivanam: Healthcare

- In FY 2024-25, Health vertical sanctioned amount ₹140.99 Cr and sanctioned 71 projects.
- 1st March 2025: TB Screening Camp held in Gujarat, part of TB Mukht Gujarat Initiative for early detection and treatment.



### SBIF ACE : Sports

- March 23, 2025: Boccia Development Grant Program awareness event held in Telangana and Andhra Pradesh, with 150+ beneficiaries.

# SBI's Policy Framework

## Governance

### Board level committees & Policies for better control and governance

Executive Committee of the Central Board

Risk Management Committee of the Board

Audit Committee of the Board

Corporate Social Responsibility Committee

Nomination and Remuneration Committee

IT Strategy Committee

Board Committee to Monitor Recovery

Review Committee for Identification of Wilful Defaulters / Non Co-operative Borrowers

Stakeholders Relationship Committee cum Customer Service Committee

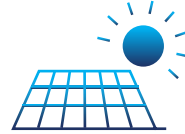
Special Committee of the Board for Monitoring Large Value Frauds



Sustainability and Business Responsibility Policy



Climate Change Risk Management Policy



Renewable Energy Policy



Policy on Issuance and Allocation of Green Deposits



ESG Financing Framework



Code of Ethics



Whistle-blower Policy



Fair Lending Practices Code



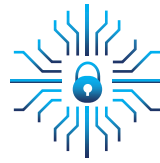
Commitment to Customers (BCSBI Code)



Sustainability Linked Loans Policy Framework



Business Continuity and Operational resilience Policy



Cyber Security Policy and Standards



Policy on KYC Standards, AML and CFT Measures

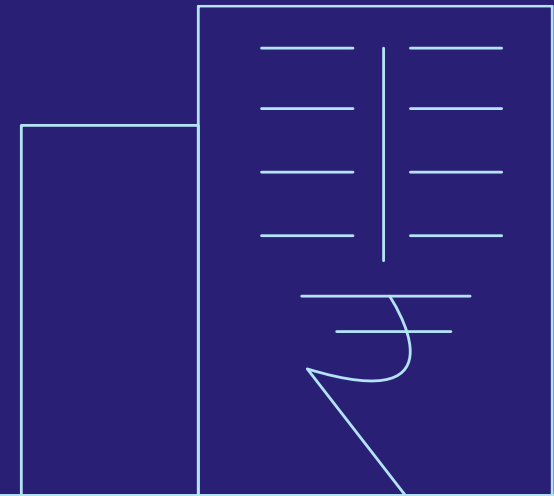


Anti Bribery and Anti-Corruption Policy



Garima Policy

# Subsidiaries, Group Financials & Balance Sheet



# SBI and its subsidiaries – leveraging synergies (1/2)

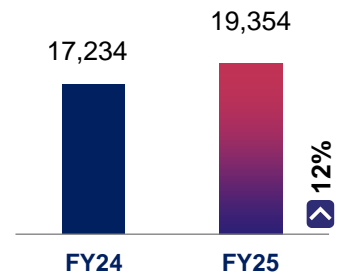
As on Mar 2025

₹ in Crores

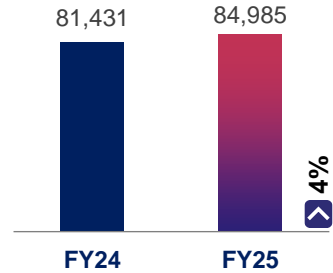


	FY24	FY25
PAT (₹ in Crores)	1,894	2,413
ROE (in %)	13.6	15.1

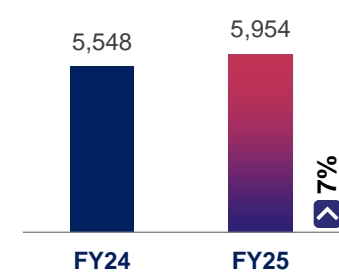
## Individual Rated Premium



## Gross Written Premium



## Value of New Business



## Market Share

- Private market leadership in Individual New Business Premium, Individual Rated New Business Premium and Total New Business Premium with market share of 25.3%, 22.8% and 20.8% respectively

## Business Performance

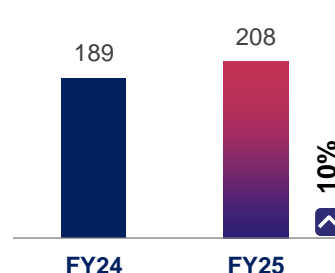
- Renewal Premium stands at ₹49,408 Crores; growth of 14.4%
- PAT grew by 27.4% YoY and stands at ₹2,413 Crores; Robust solvency ratio of 1.96
- VONB stands at ₹5,954 crores with a growth of 7.3%
- VONB margin stands at 27.8%.
- Assets under Management ₹4,48,039 Crores; growth of 15% YoY.
- Embedded value stands at ₹70,250 Crores, with a growth of 20.6%; Operating return on Embedded value is 20.2%



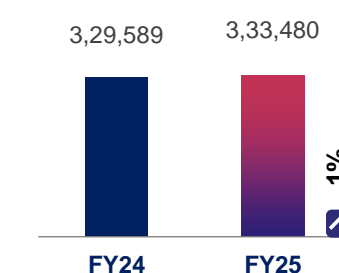
	FY24	FY25
PAT (₹ in Crores) *	2,408	1,916
ROE (in %)	21.7	14.6

\*As per Ind AS, without OCI

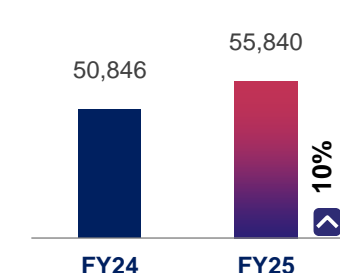
## CIF (In Lakh)



## Spends



## Receivables



## Market Share

- #2 player in Cards and #3 in Spends
- Cards-in-force in FY25 19.0% (FY24 18.6%),
- Spends 15.7% (FY24 17.8%)

## Portfolio (FY25)

- ▲ 10% YoY in cards,
- ▲ 1% YoY in spends
- ▲ 10% YoY in receivables

## Profitability

- During FY25 Revenue from Operations grew 7% YoY, PAT at ₹1,916 Crores
- During FY25, ROA is at 3.1%, ROE is at 14.6%
- Capital Adequacy Ratio (CAR) is at 22.9%, Tier I is at 17.5%.

# SBI and its subsidiaries – leveraging synergies (2/2)

As on Mar 2025

₹ in Crores



	FY24	FY25
PAT (₹ in Crores)*	2,063	2,531
ROE (in %)	30.5	30.6

\*As per Ind AS, without OCI

## Performance Highlights

- SBIFML has been the largest player in the market since Q4'FY20. As on Mar 2025, SBIFML has a quarterly Average AUM of ₹ 10.73 Lakh crores with a market share of 15.91%. The second largest player has a market share of 13.04%.
- SBIFML Quarterly average Mutual Fund AUM grew by ₹ 1.59 lakh crores from ₹ 9.14 lakh crores in Q4FY24 to ₹ 10.73 lakh crores in Q4FY25.



Group	FY24	FY25
PAT (₹ in Crores)	1,631	1,205
ROE (in %) (Annualised)	17.1	24.3

ROE is calculated without considering Fair value gain routed through OCI &amp; exceptional gain.

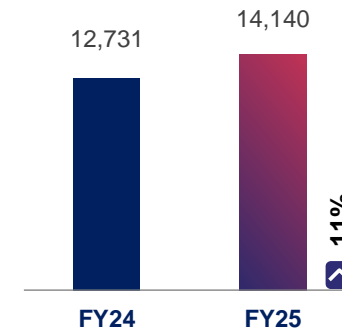
## Performance Highlights

- PA&SF Group: Ranked No.1 Local Currency Loans (Mandated Lead Arranger). Market share of 58.98% (Apr-24 to Mar-25).
- DCM: Ranked No.2 for Debt Private placement of bonds in FY25 as per the Bloomberg league table.
- ECM: Ranked No.5 in the ECM league table for the amount of issues done in FY25.

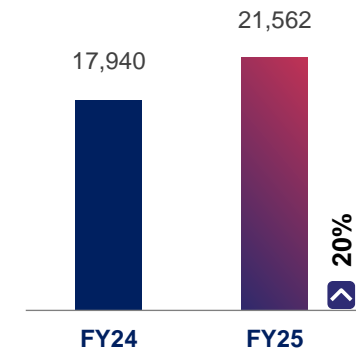


	FY24	FY25
PAT (₹ in Crores)	240	509
ROE (in %)	6.7	11.5

## Gross Written Premium



## AUM



## Performance Highlights

- Ranked 6<sup>th</sup> amongst the Private players in FY25
- SBIG Market share is 4.52% in FY25 as against 4.33% in FY24
- No. 1 player in Personal Accident segment amongst Private players.
- 3<sup>rd</sup> in Private Crop segment
- No. 1 player in Common Service Centre Business in rural market

# Regional Rural Banks

Sponsored by SBI

## Performance Highlights – FY25

### 14 RRBs operating in 13 States & 1 UT

- Deposits at ₹ 1,47,576 crores ▲ 8.57% YoY
- CASA ▼ 58 bps YoY at 53.81%
- Gross Advances at ₹ 1,13,734 crores ▲ 14.68% YoY
- CD Ratio ▲ 411 bps YoY at 77.07%
- NIM ▼ 27 bps YoY at 3.88%

### Network of 4,774 branches in 234 districts

- Gross NPA ▼ 24 bps YoY at 3.29%
- Net Profit of ₹ 2,300 crores ▼ 21% YoY
- ROA ▼ 48 bps YoY at 1.19%
- PCR ▼ 759 bps YoY at 79.45%
- ROE ▼ 673 bps YoY at 13.33%

## SBI group financials – FY25

Particulars (₹ in Crores)	Year Ended		Growth (%)
	FY24	FY25	
Interest Earned	4,39,189	4,90,938	11.78
Non-Interest Income	1,55,386	1,72,406	10.95
<b>Total Income</b>	<b>5,94,575</b>	<b>6,63,343</b>	<b>11.57</b>
Interest Expended	2,59,736	3,00,943	15.87
<b>Operating Expenses (i+ii)</b>	<b>2,28,794</b>	<b>2,36,574</b>	<b>3.40</b>
(i) Employee Cost	76,571	70,396	-8.07
(ii) Other Operating Expenses	1,52,223	1,66,178	9.17
<b>Total Expenditure</b>	<b>4,88,530</b>	<b>5,37,517</b>	<b>10.03</b>
<b>Operating Profit</b>	<b>1,06,045</b>	<b>1,25,826</b>	<b>18.65</b>
Provisions (other than Tax)	7,705	19,461	152.58
Less: Exceptional Item*	7,100		
Add: Share in profit of associates	1,405	1,505	7.14
Less: Minority Interest	2,459	2,961	20.44
Tax Expenses	23,102	27,348	18.38
<b>Net Profit</b>	<b>67,085</b>	<b>77,561</b>	<b>15.62</b>

Particulars	Year Ended	
	FY24	FY25
ROA (%)	1.06	1.10
ROE (%)	20.24	19.65
Earning Per Share (₹)	75.17	86.91
Expenses Ratio (%)	58.70	51.33
NIM (%)	3.32	3.16
Gross NPA Ratio (%)	2.23	1.82
Net NPA Ratio (%)	0.56	0.47

\* Provisions on account of one-time increase in pension liabilities at uniform rate of 50% and Dearness Relief (DR) Neutralization

# Balance sheet

## Liabilities

₹ in Crores

	SBI SOLO			SBI GROUP		
	Mar 24	Mar 25	YOY Growth (%)	Mar 24	Mar 25	YOY Growth (%)
Capital	892	892	0.00	892	892	0.00
Reserves and Surplus	3,76,354	4,40,270	16.98	4,14,047	4,86,144	17.41
Minority Interest				15,618	18,026	15.42
Deposits	49,16,077	53,82,190	9.48	49,66,537	54,39,898	9.53
Borrowings	5,97,561	5,63,573	-5.69	6,39,610	6,10,857	-4.50
Other Liabilities & Provisions	2,88,810	2,89,129	0.11	6,97,075	7,58,367	8.79
<b>Total Liabilities</b>	<b>61,79,694</b>	<b>66,76,053</b>	<b>8.03</b>	<b>67,33,779</b>	<b>73,14,185</b>	<b>8.62</b>

## Assets

	SBI SOLO			SBI GROUP		
	Mar 24	Mar 25	YOY Growth (%)	Mar 24	Mar 25	YOY Growth (%)
Cash & balances with RBI	2,25,142	2,27,217	0.92	2,25,356	2,27,485	0.94
Bal with Banks & Money at Call and Short Notice	85,660	1,13,012	31.93	1,01,216	1,30,448	28.88
Investments	16,71,340	16,90,573	1.15	21,10,548	22,05,601	4.50
Net Advances	37,03,971	41,63,312	12.40	37,84,273	42,50,831	12.33
Fixed Assets	42,617	44,108	3.50	44,708	46,338	3.64
Other Assets	4,50,964	4,37,831	-2.91	4,67,677	4,53,483	-3.04
<b>Total Assets</b>	<b>61,79,694</b>	<b>66,76,053</b>	<b>8.03</b>	<b>67,33,779</b>	<b>73,14,185</b>	<b>8.62</b>

**Thank You**