



स्टेट बैंक ऑफ बीकानेर एण्ड जयपुर

STATE BANK OF BIKANER & JAIPUR

(भारतीय स्टेट बैंक का सहयोगी / Associate of the State Bank of India)

प्रधान कार्यालय / Head Office

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(Visit us at www.sbbjbank.com)

The Director (Listing)

National Stock Exchange of India Ltd.

Exchange Plaza, 5th Floor, Plot No. C/1

“G” Block, Bandra - Kurla Complex

Bandra (East), MUMBAI - 400 051

The Director-ISC & Listing

Bombay Stock Exchange Limited

Floor 25, P. J. Towers

Dalal Street

MUMBAI - 400 001

S&B/

Jan 30, 2016

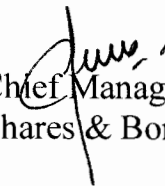
Dear Sir/Madam,

PRESENTATION OF THE FINANCIAL RESULTS Q3 - 2016

Presentation of Financial Results for the quarter/nine months ended 31st December, 2015 is attached. The presentation is also available on the website of the Bank at www.sbbjbank.com.

This is in compliance with the provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosures Requirements) Regulation 2015.

Yours faithfully,


Chief Manager
Shares & Bonds

“आप द्वारा हिन्दी में किये गये पत्र व्यवहार का हम स्वागत करेंगे।”



एसबीबीजे
S B B J

स्टेट बैंक ऑफ बीकानेर एण्ड जयपुर
STATE BANK OF BIKANER & JAIPUR

Toll Free No. : 1800 180 6005

www.sbbjbank.com

FINANCIAL RESULTS Q3- 2016



Outstanding Performance Award in financing
of Renewable Energy Projects



MSME Banking Excellence Award



Donation to Prime Minister Relief Fund

Performance Highlights

YoY
Growth

Q3FY16 over
Q3FY15

Operating Profit  13.14%

Net Interest Income  16.33%

Fee Income  36.04%

Net Profit  26.38%

PCR  751 bps

Capital Adequacy Ratio
(Basel III)

Tier I 8.29 %

Overall 10.61%

NII and Operating Profit

Rs. In Crores

	Q3FY16	Q3FY15	YOY %
Interest Income	2,408	2283	5.48%
Other Income	228	193	18.13%
<i>Of which Fee Income</i>	151	111	36.04%
Total Income	2,636	2476	6.46%
Interest Expenses	1,539	1536	0.20%
Net Interest Income	869	747	16.33%
Staff Expenses	297	257	15.56%
Overheads	249	196	27.04%
Operating Expenses	546	453	20.53%
Operating Profit	551	487	13.14%

9MFY16	9MFY15	YOY %
7248	6763	7.17%
692	534	29.59%
448	344	30.23%
7940	7297	8.81%
4740	4522	4.82%
2508	2241	11.91%
827	740	11.76%
686	546	25.64%
1513	1286	17.65%
1687	1489	13.30%

Net Profit - a Snapshot

Rs. In Crores

	Q3FY16	Q3FY15	YOY %
Operating Profit	551	487	13.14%
Total Provisions	345	324	6.48%
Loan Loss	198	223	-11.21%
Standard Assets	33	14	135.71%
Investment Depreciation	0	1	-100.00%
Other Provisions	5	6	-16.67%
Income Tax	109	80	36.25%
Net Profit	206	163	26.38%

9MFY16	9MFY15	YOY %
1687	1489	13.30%
1030	993	3.73%
639	655	-2.44%
7	79	-91.14%
17	-12	241.67%
23	26	-11.54%
344	245	40.41%
657	496	32.46%

Components of Interest Income/Expenses

Rs. In Crores

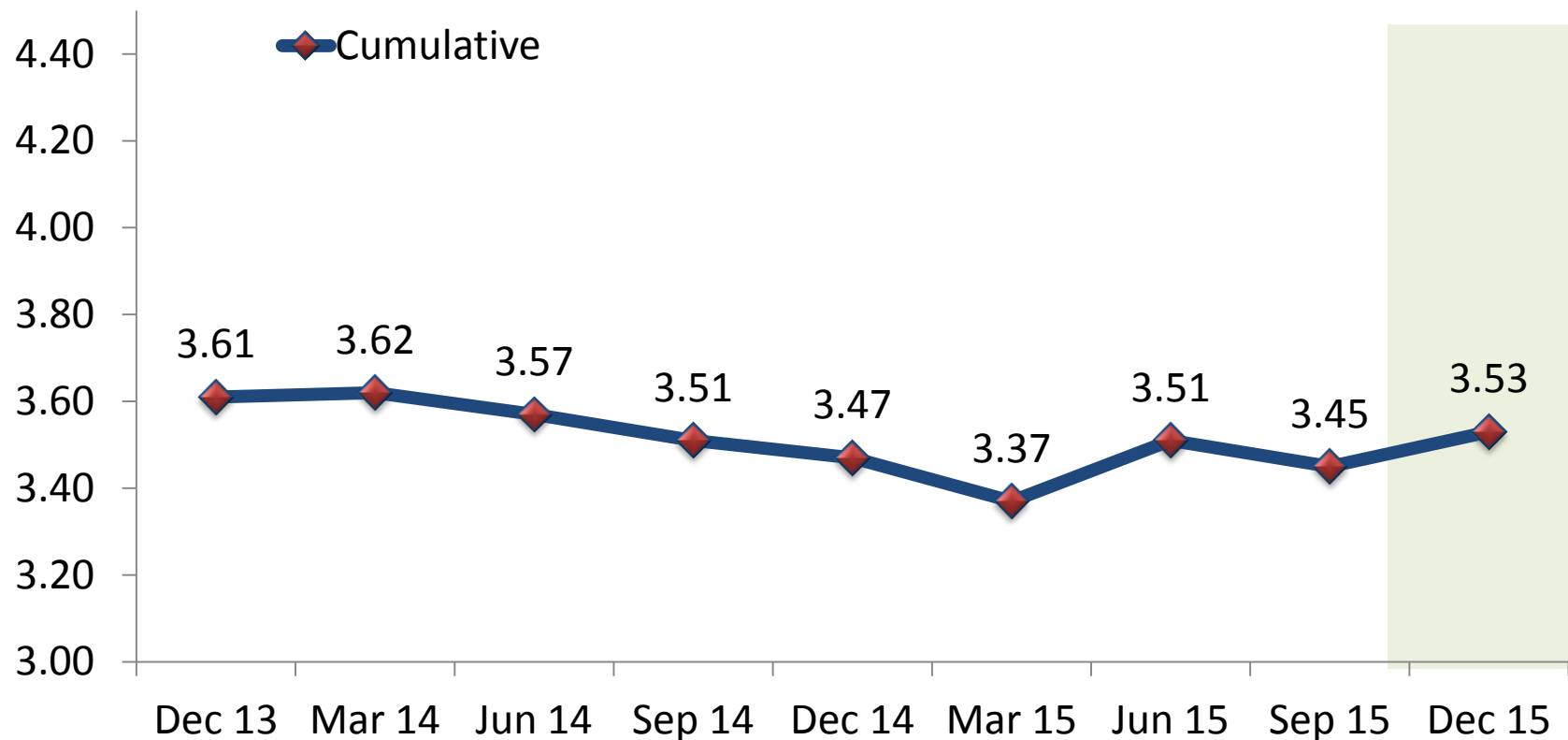
	Q3FY16	Q3FY15	YOY %		9MFY16	9MFY15	YOY %
Interest on Loans	1,909	1795	6.35%		5688	5372	5.88%
Interest on Resources	488	483	1.04%		1530	1381	10.79%
Other Sundry Interest	11	5	120%		30	10	200.00%
Total Interest Income	2,408	2283	5.48%		7248	6763	7.17%

Interest on Deposits	1,464	1411	3.76%		4423	4066	8.78%
Interest on Borrowings	31	80	-61.25%		185	318	-41.82%
Other Sundry Interest	44	45	-2.22%		132	138	-4.35%
Total Interest Expenses	1,539	1536	0.20%		4740	4522	4.82%

Movement in Net Interest Margin

NIM

(in %)

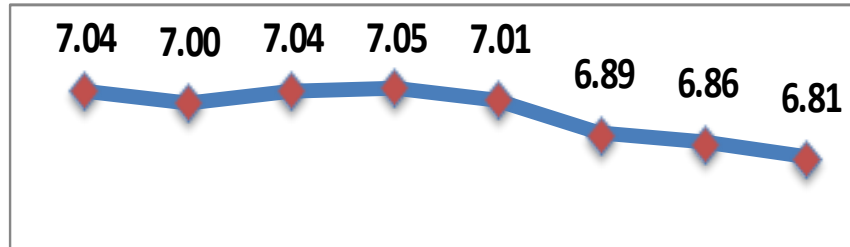


NIM-Cumulative	Dec 13	Mar-14	June 14	Sep 14	Dec 14	Mar 15	Jun 15	Sep15	Dec 15
	3.61	3.62	3.57	3.51	3.47	3.37	3.51	3.45	3.53

Interest Spread

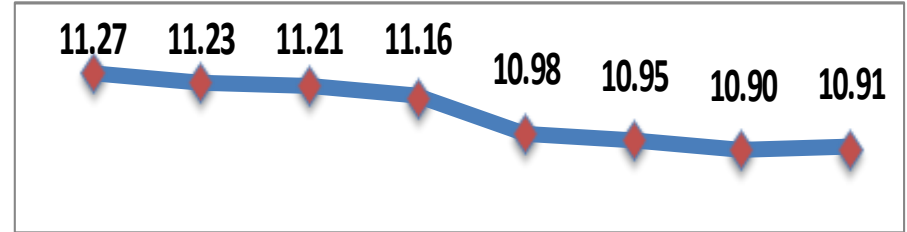
In percentage

Cost of Deposits



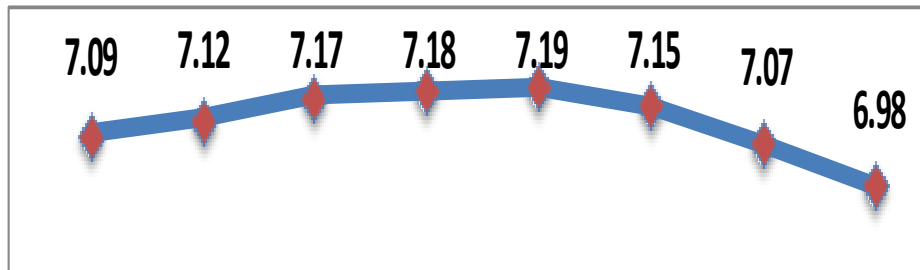
Mar 14 Jun 14 Sep 14 Dec 14 Mar 15 Jun 15 Sep 15 Dec 15

Yield on Advances



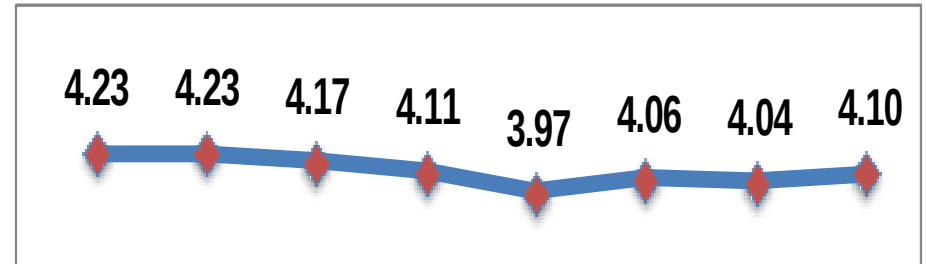
Mar 14 June 14 Sep 14 Dec 14 Mar 15 Jun 15 Sep 15 Dec 15

Cost of Funds - Aggregate



Mar 14 June 14 Sep 14 Dec 14 Mar 15 June 15 Sep 15 Dec 15

Interest Spread

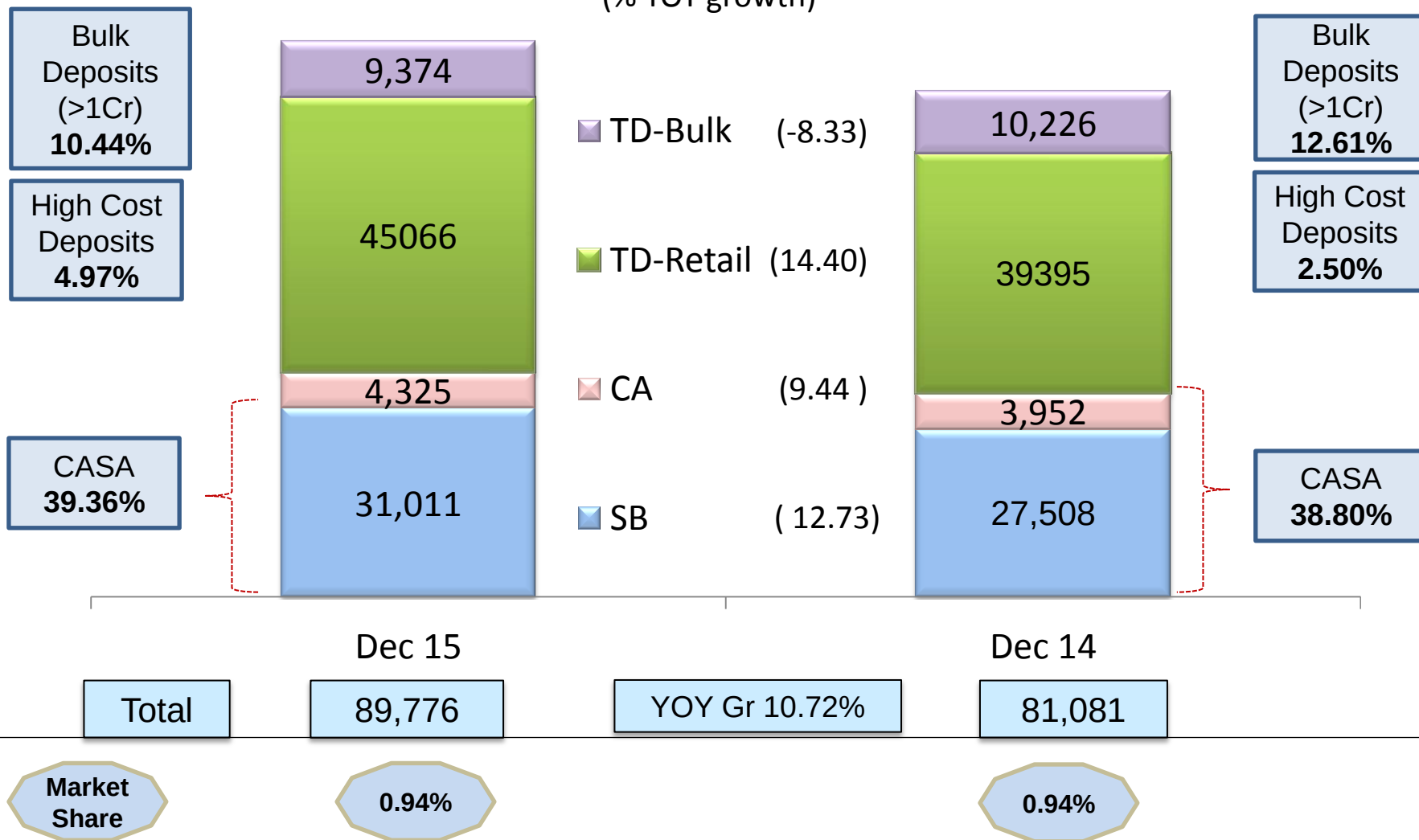


Mar 14 Jun 14 Sep 14 Dec 14 Mar 15 Jun 15 Sep 15 Dec 15

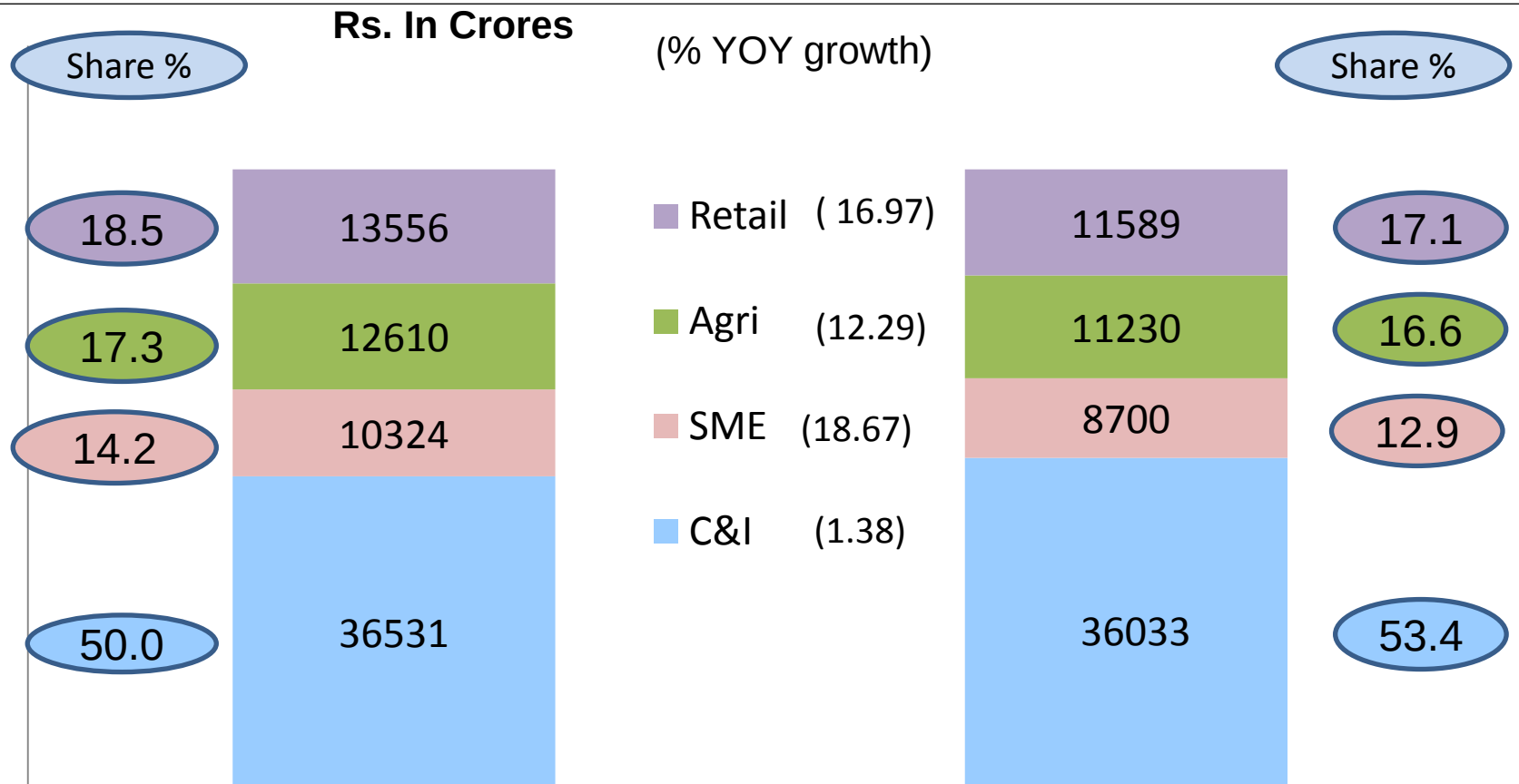
Total Deposits

Rs in Crores

(% YOY growth)



Sectoral distribution of Advances



Dec-15

Dec-14

Total

73021

YOY Gr 8.10%

67552

Market Share

1.02%

1.04%

Exposures : Industry / Product

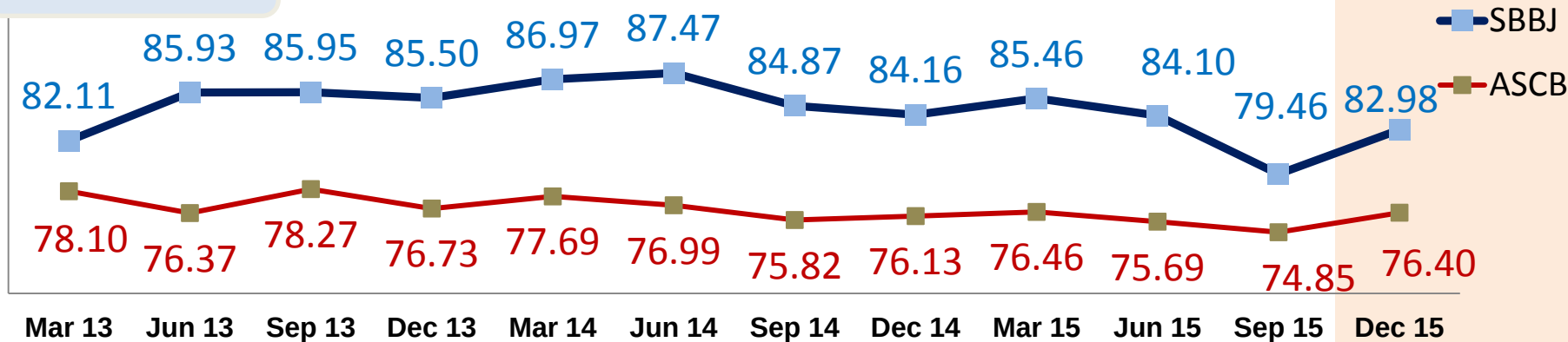
Rs. In crores

Product / Segment	Dec-15		Mar-15		Dec-14		Dec-15
	Level	% Share	Level	% Share	Level	% Share	YOY Gr %
Infrastructure	12082	13.54	12342	14.27	12035	14.50	0.39
Iron and Steel	7367	8.25	6147	7.11	6318	7.61	16.59
Textiles	5020	5.62	4979	5.76	5039	6.07	-0.38
Petroleum & Petrochemicals	303	0.34	321	0.37	335	0.40	-9.38
Engineering	2941	3.30	3037	3.51	2906	3.50	1.20
Other Industry	13188	14.78	13382	15.47	13129	15.81	0.45
Services	8332	9.34	9779	11.31	7980	9.61	4.42
Trade	6948	7.78	6726	7.78	6165	7.42	12.70
Commercial Real Estate	1311	1.47	1493	1.73	1214	1.46	7.97
Home Loan	6584	7.38	5930	6.86	5638	6.79	16.77
Auto Loan	2199	2.46	1911	2.21	1816	2.19	21.07
Education Loan	718	0.80	720	0.83	727	0.88	-1.29
Other Retail Loan	7219	8.09	6401	7.40	6045	7.28	19.42
Direct Agriculture	15032	16.84	13312	15.39	13681	16.48	9.88
Total Advances	89244	100	86480	100	83028	100	7.49

CD Ratio & Market Share

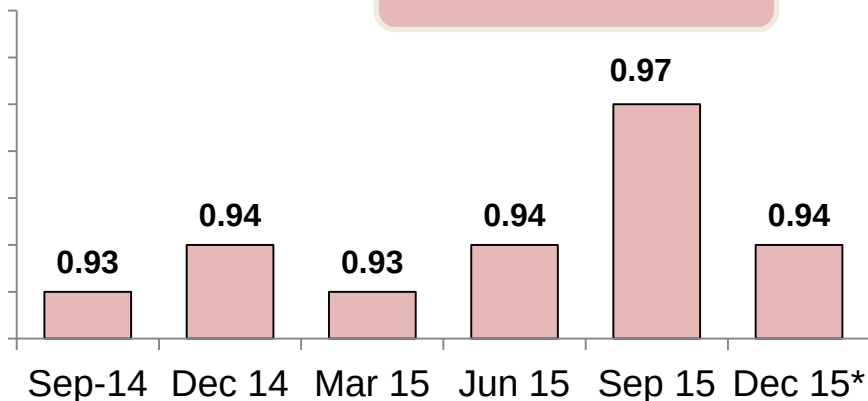
(in %)

CD RATIO

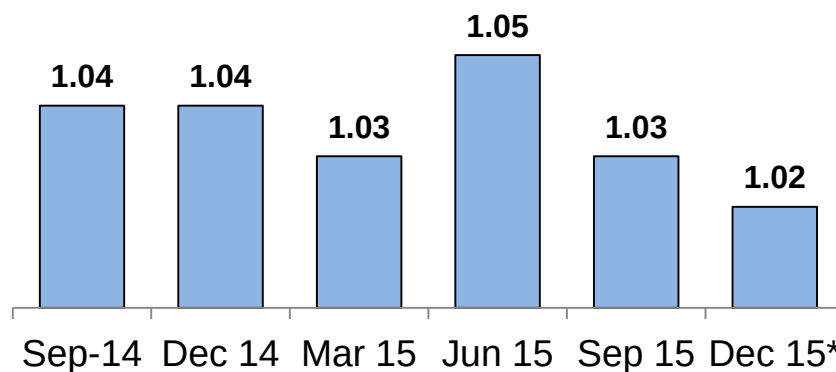


Market Share

DEPOSITS

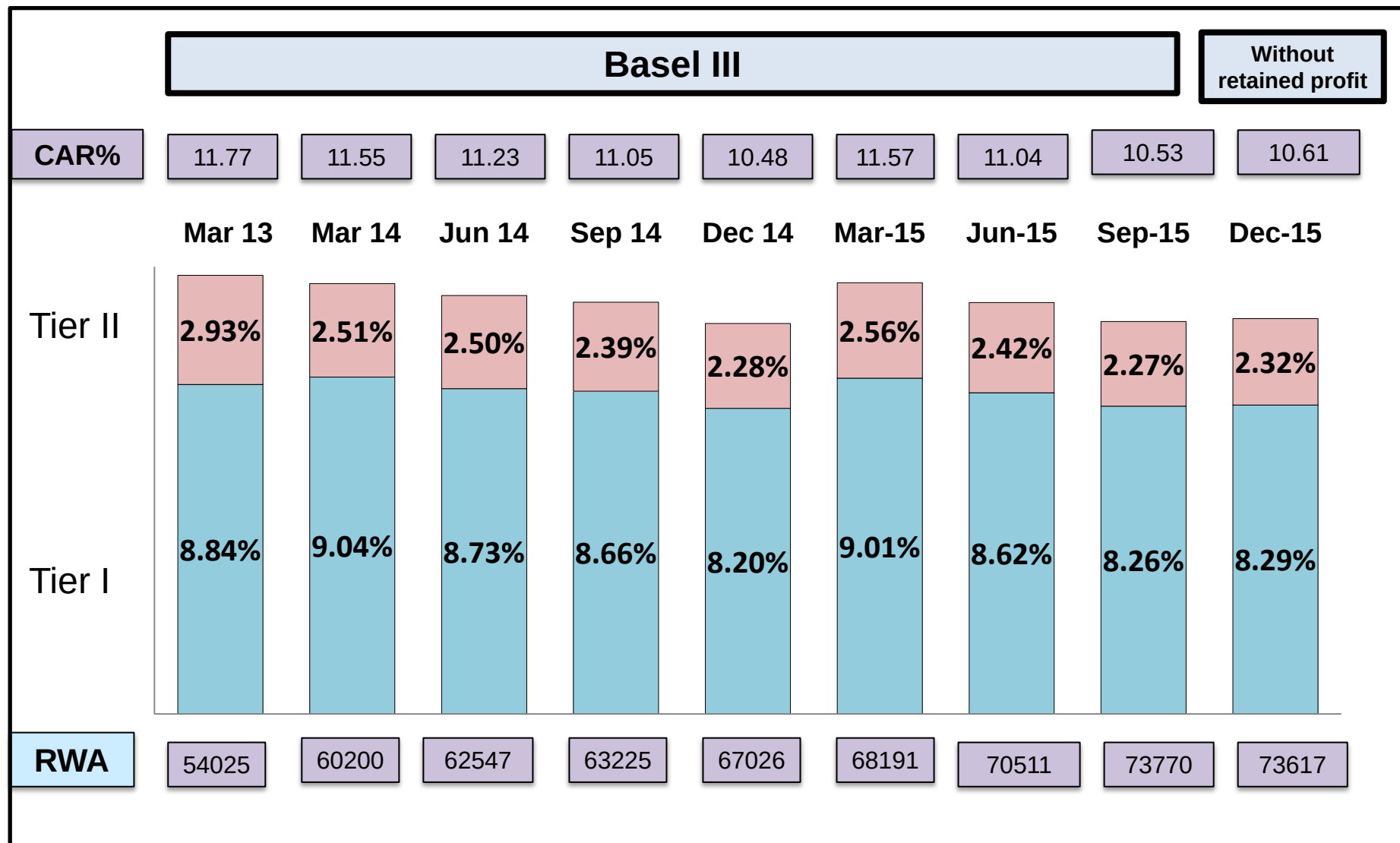


ADVANCES



* As on 25.12.2015

Capital Adequacy



Asset Quality

Rs in Crores

Gross NPA

3.62%

2,119

Mar 13

4.18%

2,733

Mar 14

4.38%

2,960

Dec 14

4.14%

2,945

Mar 15

4.22%

3,079

Dec 15

2.27%

1,303

Mar 13

2.76%

1,771

Mar 14

2.64%

1,745

Dec 14

2.54%

1,769

Mar 15

2.20%

1,564

Dec 15

Net NPA

* PCR %

58.64

56.67

58.57

57.05

66.08

* Provision Coverage Ratio

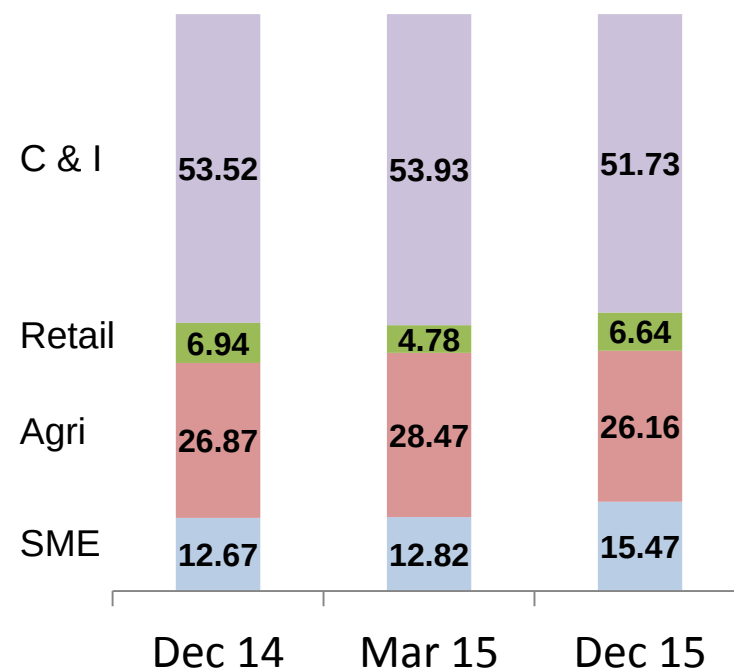
Gross NPAs by Sector

Rs. In Crores

Break-up of Gross NPAs

Sector-wise Gross NPAs to Total Gross NPAs %

Sector	Dec 15		Mar 15		Dec 14	
	NPA	Ratio %	NPA	Ratio %	NPA	Ratio %
C & I	1592.83	4.36	1588.24	4.16	1584.05	4.39
SME	476.46	4.64	377.54	3.97	375.15	4.31
Agri	805.40	6.38	838.56	7.42	795.47	7.11
Retail	204.32	1.50	140.80	1.16	205.29	1.76
Total	3079.01		2945.14		2959.96	



Movement of NPAs

Rs. In Crores

	Q3FY16	Q2FY16	Q1FY16	Q4FY15	Q3FY15
Opening Level of Gross NPAs	2935.62	3133.39	2945.14	2959.96	2782.21
Recovery	164.53	69.24	78.24	133.61	161.31
Up gradation	344.87	190.98	43.49	272.69	105.86
Write off	137.22	237.68	13.61	161.54	198.74
Sale to ARCs	28.32	5.51	206.37	85.21	0.00
Fresh Slippages	818.33	305.64	529.96	638.23	643.66
Net Increase	143.39	-197.77	188.25	-14.82	177.75
Closing Level of Gross NPAs	3079.01	2935.62	3133.39	2945.14	2959.96
Recovery in W/o Accounts	2.98	6.22	3.79	64.49	10.64

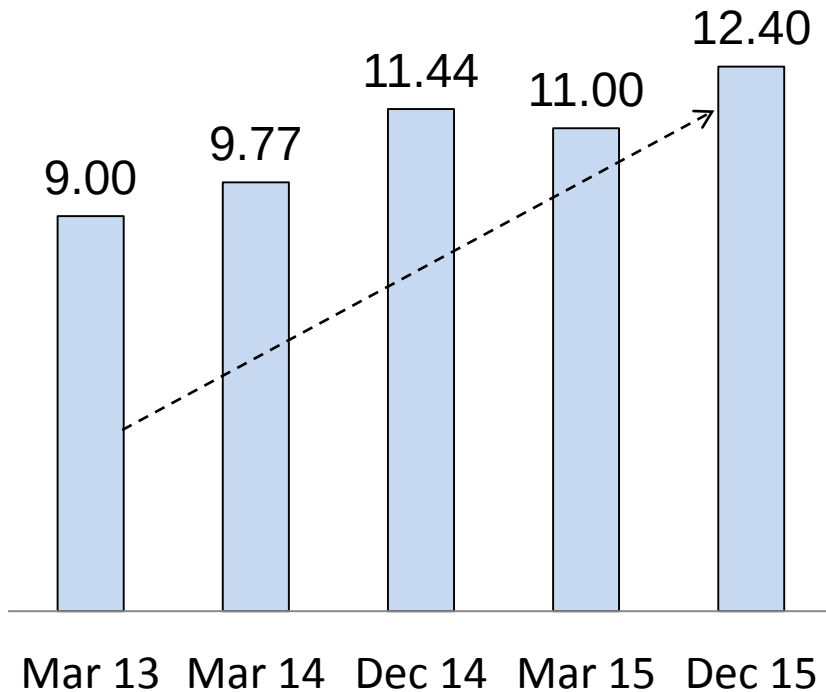
Movement of Impaired Assets

Rs. In Crores

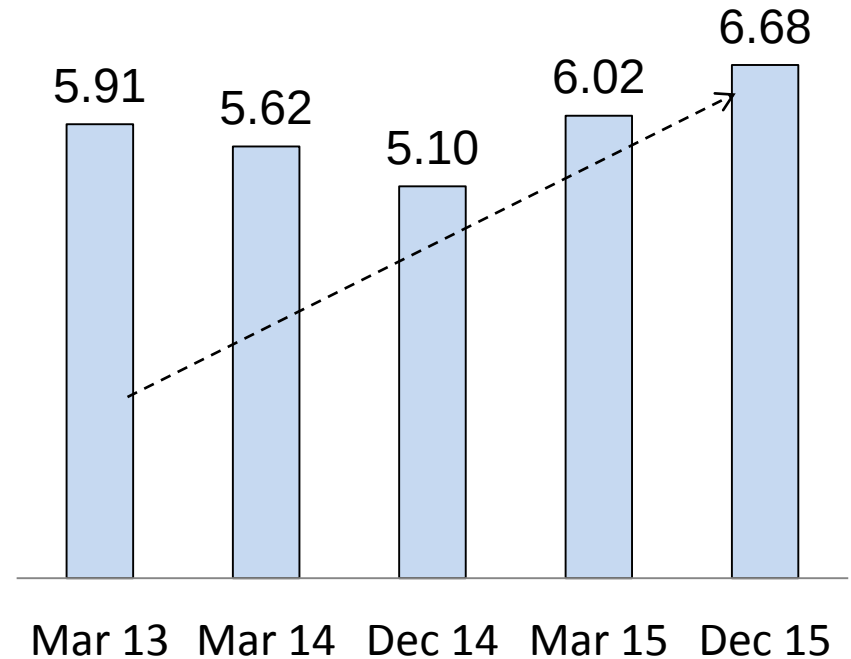
	Dec 15	Sep 15	Jun 15	Mar 15	Dec 14	Sep 14
1. Gross Advances	73020.82	69954.32	70436.49	71152.77	67552.00	65650.13
2. Gross NPAs	3079.01	2935.62	3133.39	2945.14	2959.96	2782.21
3. Net NPAs	1563.96	1469.25	1622.75	1769.17	1745.25	1596.39
4. Restructured Standard (as per Revised RBI norms)	6320.93	5887.67	5883.88	6708.32	5872.38	5693.11
5. Total Gross NPAs plus Restructured Std. (2+4)	9399.94	8823.29	9017.27	9653.46	8832.34	8475.32
6. Total Net NPAs plus Restructured Std. (3+4)	7884.89	7356.92	7506.63	8477.49	7617.86	7289.50
7. Gross NPA + Restructured Standard to Gross Adv. % (5 ÷ 1)	12.87%	12.61%	12.80%	13.57%	13.07%	12.91%
8. Net NPA + Restructured Standard to Gross Adv. % (6 ÷ 1)	10.80%	10.52%	10.66%	11.91%	11.28%	11.10%

Productivity Ratios

Business per Employee (Rs in crores)



**Profit per Employee (Rs in Lacs)
(annualised)**



Head Count

Staff Strength as on	Dec15	Mar 15	Dec 14	Mar 14
Officers	5416	5275	5372	5384
Assistants	5010	4749	4809	5264
Sub-staff (Others)	1972	1983	1847	1887
Watch & ward	1210	1231	1371	824
Total	13608	13238	13399	13359

Branch Expansion

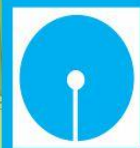
	Dec 15	Mar 15	Dec 14	Mar 14	Branches opened during 9M FY16
Metro	241 (18.33)	235 (18.64)	236 (18.72)	208 (18.12)	7 (12.73)
Urban	250 (19.01)	236 (18.72)	236 (18.72)	215 (18.73)	14 (25.45)
Semi-Urban	316 (24.03)	312 (24.74)	313 (24.82)	307 (26.74)	4 (7.27)
Rural	508 (38.63)	478 (37.91)	476 (37.75)	418 (36.41)	30 (54.55)
Total	1315	1261	1261	1148	55
Loss Making Branches > one year	17 (1.29)	29 (2.30)	33 (2.62)	37 (3.22)	--

Figures in brackets indicate percentage share in total branches

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Green
Tomorrow