भारतीय स्टेट बँक
भारतीय स्टेट बैंक
State Bank of India

**शेयर आणि रोखे विभाग**, मध्यवर्ती कार्यालय,
स्टेट बँक भवन, मादाम कामा मार्ग, मुंबई - 400 021
**शेयर एवं बांड विभाग**, केन्द्रीय कार्यालय,
स्टेट बँक भवन, मादाम कामा मार्ग, मुंबई - 400 021
**Shares & Bonds Department**, Central Office, State Bank Bhavan,
Madame Cama Marg, Mumbai - 400 021

**Tel.:** 022-2288 3888 | **Fax:** 91-22-2285 5348

Date :

Ref. No.:
10.02.2017
CC/S&B/SA/2333

The Executive Director
National Stock Exchange of India Ltd.
Exchange Plaza,
Plot No.C/1, G- Block,
Bandra Kurla Complex,
Bandra – East,
Mumbai – 400051.

The Executive Director
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai- 400001

**LISTING REGULATIONS 2015: PRESENTATION MADE FOR ANALYSTS / INVESTORS.**

In compliance with the provisions of Regulation 30 read with Schedule III Part A of SEBI (LODR) Regulations, 2015, we hereby attach a copy of presentation made for Analyst/Investor on Financial Working Results of the Bank for the quarter/nine months ended December 31, 2016.

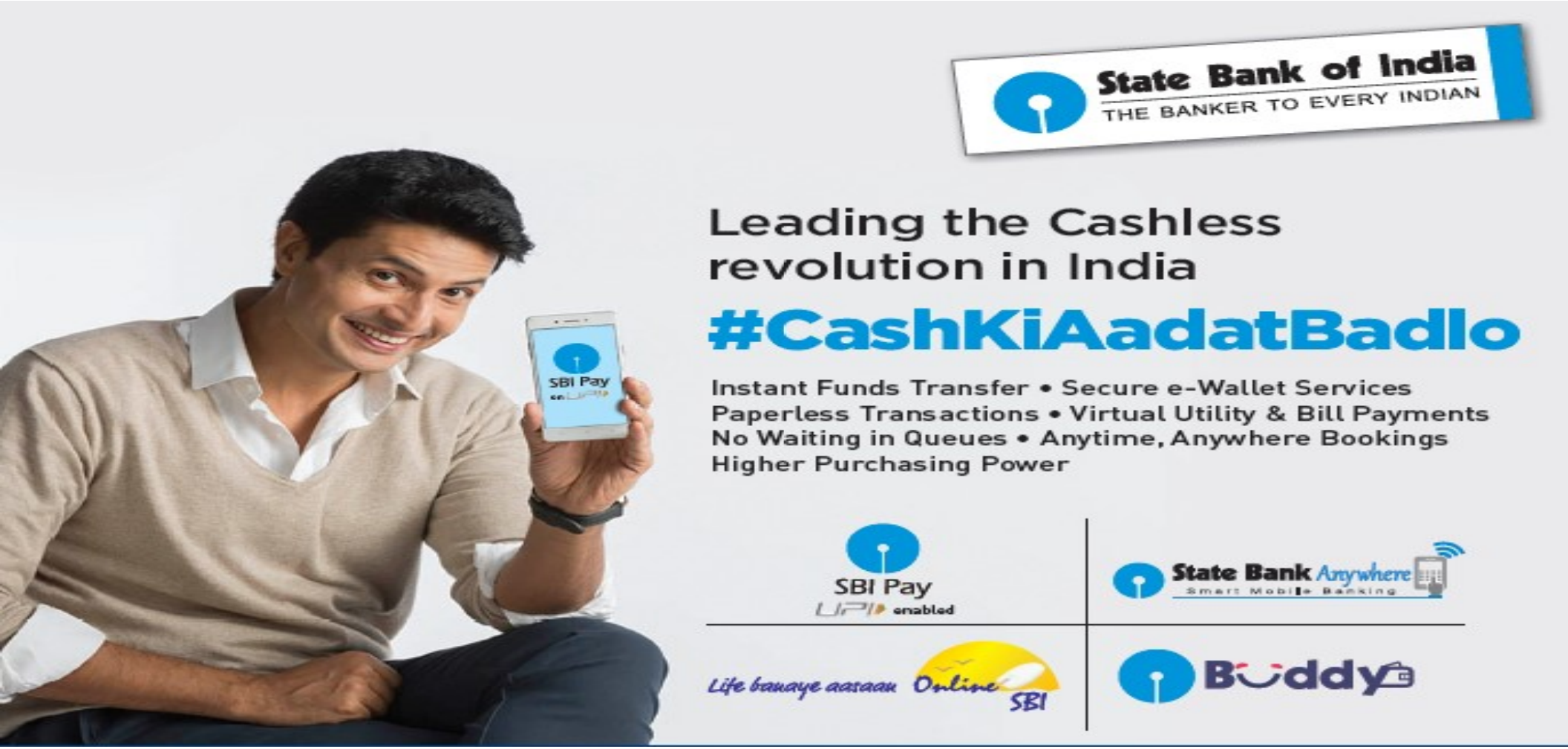
Kindly take the same on your record.

Thanking You,

Yours faithfully,

(Sanjay M Abhyankar)
Vice President Compliance- Company Secretary

Encl: as above




# Quarterly Results

## 9MFY17

## Analyst Presentation

**10.02.2017**

# Safe Harbor

*Certain statements in these slides are forward-looking statements. These statements are based on management's current expectations and are subject to uncertainty and changes in circumstances. Actual results may differ materially from those included in these statements due to a variety of factors.*

*All financial and other information in these slides, other than financial and other information for specific subsidiaries where specifically mentioned, is on an unconsolidated basis for SBI only unless specifically stated to be on a consolidated basis for SBI Group. Please also refer to the statement of unconsolidated, consolidated and segmental results required by Indian regulations that has, along with these slides, been filed with the stock exchanges in India*

- Financial Performance
- Business
- Capital
- Asset Quality
- Digital
- Associates & Subsidiaries
- Balance Sheet

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# Sustained Operating Performance

Rs. In Crores

| | Q3FY17 | Q3FY16 | YOY % | 9MFY17 | 9MFY16 | YOY % |
|---|---|---|---|---|---|---|
| Interest Income | 43,926 | 40,644 | 8.07 | 1,28,126 | 1,21,057 | 5.84 |
| Other Income | 9,662 | 6,087 | 58.73 | 25,133 | 17,260 | 45.62 |
| **Total Income** | **53,588** | **46,731** | **14.67** | **1,53,259** | **1,38,317** | **10.80** |
| Interest Expenses | 29,174 | 26,947 | 8.26 | 84,337 | 79,263 | 6.40 |
| **Net Interest Income** | **14,752** | **13,697** | **7.70** | **43,789** | **41,794** | **4.77** |
| Operating Expenses | 11,870 | 10,186 | 16.53 | 34,101 | 29,988 | 13.72 |
| **Operating Profit** | **12,543** | **9,598** | **30.69** | **34,821** | **29,066** | **19.80** |

# Provisions and Net Result

Rs. In Crores

| | Q3FY17 | Q3FY16 | YOY % | 9MFY17 | 9MFY16 | YOY % |
|---|---|---|---|---|---|---|
| **Operating Profit** | **12,543** | **9,598** | **30.69** | **34,821** | **29,066** | **19.80** |
| **Total Provisions** | **9,933** | **8,483** | **17.10** | **27,152** | **20,379** | **33.24** |
| Loan Loss | 7,245 | 7,645 | -5.23 | 21,254 | 14,845 | 43.17 |
| Standard Assets | 1,364 | 175 | | 2,211 | 1,162 | 90.23 |
| Investment Depreciation | 100 | 26 | | 220 | 155 | 41.57 |
| Other Provisions | 235 | 104 | 125.68 | 568 | 147 | |
| Income Tax | 990 | 533 | 85.75 | 2,900 | 4,069 | -28.75 |
| **Net Profit** | **2,610** | **1,115** | **134.01** | **7,669** | **8,687** | **-11.71** |

# Interest Income / Expenses

Rs. In Crores

| | Q3FY17 | Q3FY16 | YOY % | 9MFY17 | 9MFY16 | YOY % |
|---|---|---|---|---|---|---|
| Interest on Loans | 29,831 | 28,860 | 3.36 | 89,649 | 86,424 | 3.73 |
| Interest on Resources | 13,097 | 10,814 | 21.12 | 35,564 | 31,812 | 11.79 |
| Other Interest income | 997 | 970 | 2.78 | 2,913 | 2,821 | 3.26 |
| **Total Interest Income** | **43,926** | **40,644** | **8.07** | **1,28,126** | **1,21,057** | **5.84** |
| Interest on Deposits | 27,046 | 24,919 | 8.53 | 78,335 | 73,762 | 6.20 |
| Interest on Borrowings | 1,046 | 1,120 | -6.60 | 2,838 | 2,727 | 4.05 |
| Other Interest paid | 1,082 | 908 | 19.19 | 3,164 | 2,773 | 14.09 |
| **Total Interest Expenses** | **29,174** | **26,947** | **8.26** | **84,337** | **79,263** | **6.40** |

# Robust Growth in Non-Interest Income

Rs. In Crores

| | Q3FY17 | Q3FY16 | YOY % | 9MFY17 | 9MFY16 | YOY % |
|---|---|---|---|---|---|---|
| Fee Income | 4,011 | 3,509 | 14.30 | 11,725 | 9,865 | 18.86 |
| Profit/Loss on Sale of Investments | 3,969 | 1,235 | 221.29 | 8,983 | 3,602 | 149.42 |
| Forex Income | 591 | 464 | 27.44 | 1,799 | 1,314 | 36.89 |
| Dividend Income | 0 | 1 | | 295 | 81 | |
| Misc Income | 1,091 | 878 | 24.32 | 2,331 | 2,399 | -2.82 |
| *of which: Recovery in w/o accounts* | *712* | *545* | *30.54* | *1,944* | *1,602* | *21.34* |
| **Total Non Interest Income** | **9,662** | **6,087** | **58.73** | **25,133** | **17,260** | **45.62** |

# Stable Fee Income

Rs. In Crores

| | Q3FY17 | Q3FY16 | YOY % | 9MFY17 | 9MFY16 | YOY % |
|---|---|---|---|---|---|---|
| **Fee Income** | **4,011** | **3,509** | **14.30** | **11,725** | **9,865** | **18.86** |
| *of which : Loan Processing Charges* | 594 | 791 | -24.84 | 1,577 | 1,764 | -10.55 |
| *Commission on Govt. Business* | 460 | 473 | -2.65 | 1,545 | 1,509 | 2.36 |
| *Commission on LC/BG* | 863 | 808 | 6.82 | 2,296 | 2,303 | -0.30 |
| *Transaction Fees* | 715 | 819 | -12.73 | 2,330 | 2,453 | -5.02 |
| *Cross Sell* | 200 | 110 | 81.79 | 497 | 296 | 67.86 |
| *Misc Fee Income* | 1,179 | 509 | 131.73 | 3,480 | 1,540 | 126.03 |

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# Investing in Our Future Growth

Rs. In Crores

| | Q3FY17 | Q3FY16 | YOY % | 9MFY17 | 9MFY16 | YOY % |
|---|---|---|---|---|---|---|
| Staff Expenses | 7,137 | 6,123 | 16.57 | 20,247 | 18,171 | 11.42 |
| Overheads | 4,733 | 4,063 | 16.47 | 13,854 | 11,817 | 17.24 |
| **Operating Expenses** | **11,870** | **10,186** | **16.53** | **34,101** | **29,988** | **13.72** |
| **Cost to Income Ratio** | | | | 49.48 | 50.78 | -130 bps |

| | Past 12 Months |
|---|---|
| Branches opened | 667 |
| ATMs Installed | 1,501 |
| POS Installed | 1,21,009 |
| Employees joined | 7,367 |
| Retirement / other exit | 12,748 |

| | |
|---|---|
| Staff Strength as on 31.12.2016 | 2,00,820 |

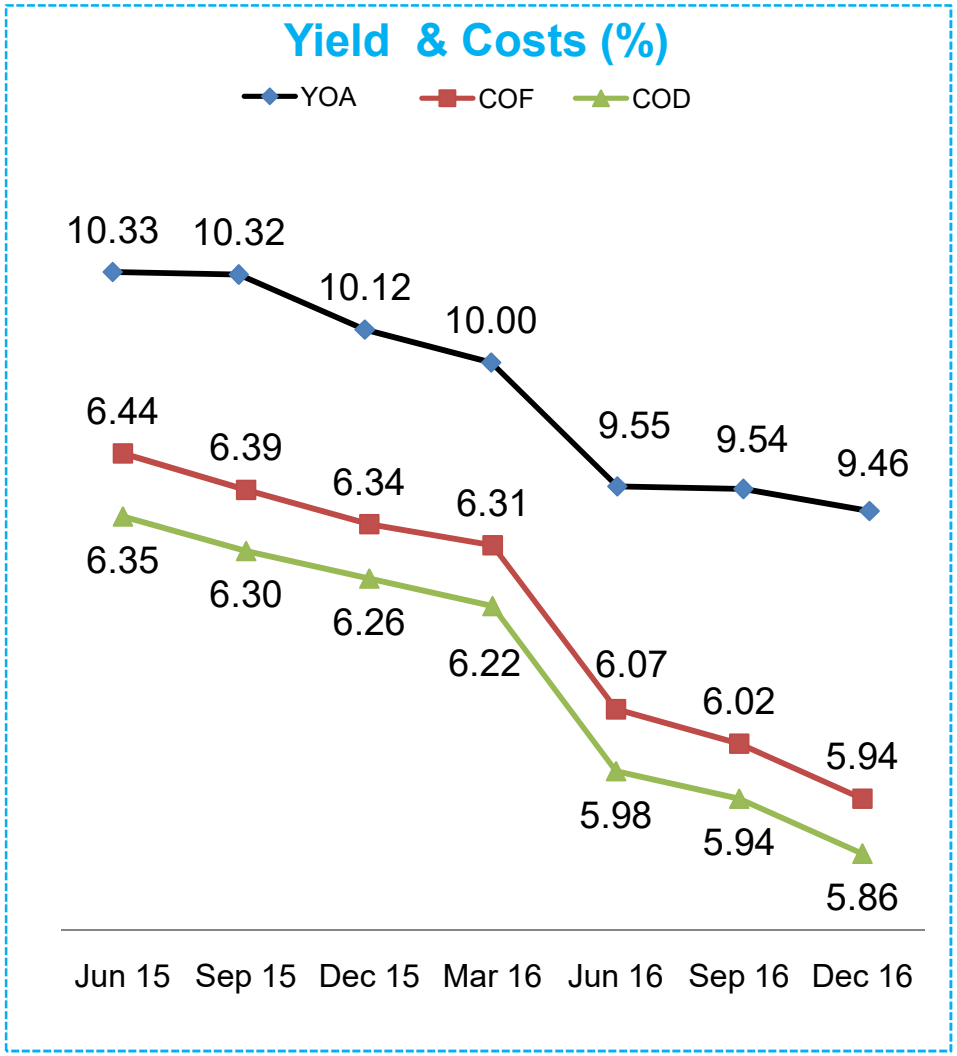
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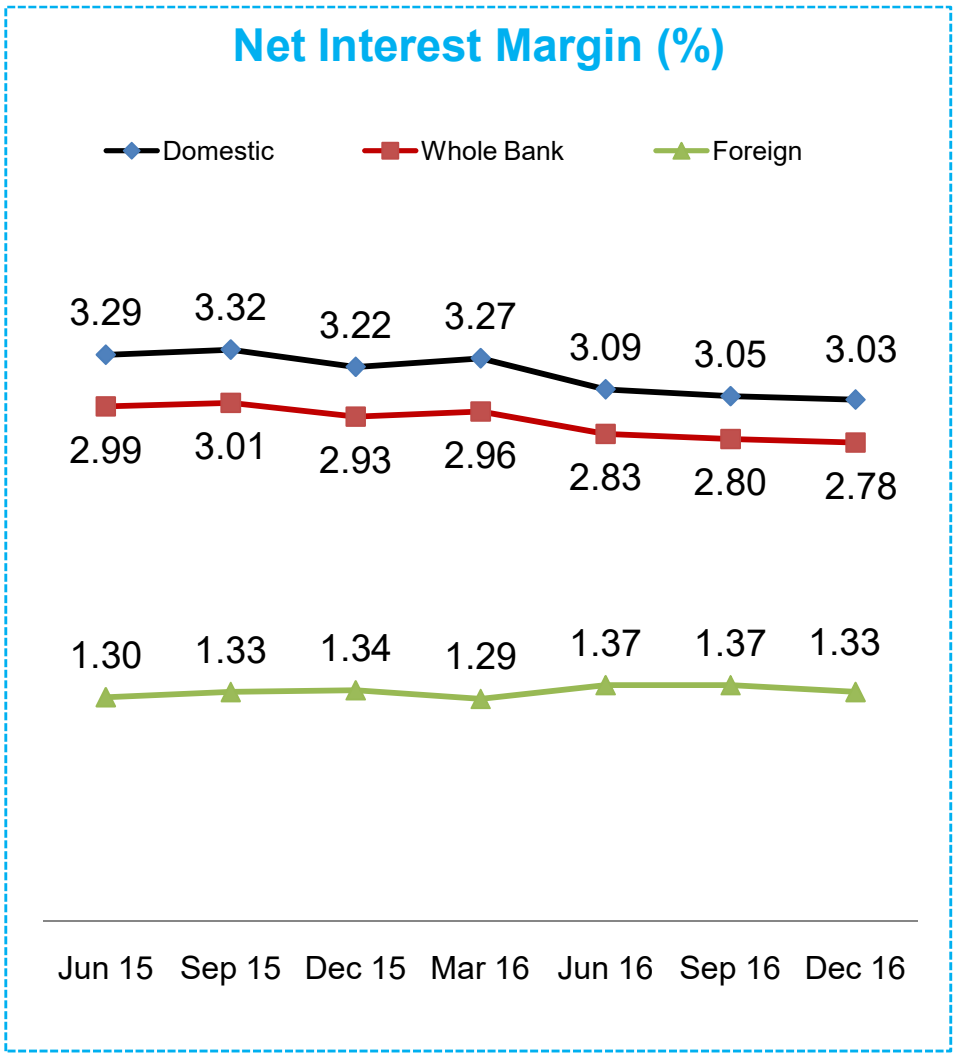
# Containing Operating Expenses

Rs. In Crores

| | Q3FY17 | Q3FY16 | YOY % | 9MFY17 | 9MFY16 | YOY % |
|---|---|---|---|---|---|---|
| **Staff Expenses** | **7,137** | **6,123** | **16.57** | **20,247** | **18,171** | **11.42** |
| *of which : Salary* | 5,483 | 4,924 | 11.35 | 15,879 | 14,294 | 11.09 |
| *Contribution for Employees* | 1,654 | 1,198 | 38.02 | 4,368 | 3,877 | 12.67 |
| **Overheads** | **4,733** | **4,063** | **16.47** | **13,854** | **11,817** | **17.24** |
| *of which:* *Rent, Taxes and Lighting* | 945 | 928 | 1.85 | 2,879 | 2,728 | 5.51 |
| *Depreciation* | 472 | 433 | 9.12 | 1,393 | 1,282 | 8.68 |
| *Printing and Stationery* | 78 | 67 | 16.04 | 235 | 224 | 4.81 |
| *Postage & Telecommunications* | 215 | 157 | 36.46 | 502 | 460 | 9.15 |
| *Repairs and Maintenance to Bank's Property* | 134 | 146 | -8.09 | 449 | 431 | 4.20 |
| *Travelling & Halting* | 205 | 208 | -1.79 | 602 | 590 | 1.95 |
| *Insurance* | 499 | 429 | 16.29 | 1,435 | 1,272 | 12.78 |
| *ATM /CDM/POS/ Debit Card / Other Tech Expenses* | 1,170 | 1,008 | 16.05 | 3,659 | 2,879 | 27.10 |
| *Net Service Tax Paid* | 187 | 158 | 18.22 | 514 | 408 | 26.11 |
| *BC/BF Expenses* | 109 | 69 | 58.68 | 308 | 202 | 52.55 |
| *Misc.Expenditure* | 719 | 460 | 56.39 | 1,879 | 1,341 | 40.09 |
| **Operating Expenses** | **11,870** | **10,186** | **16.53** | **34,101** | **29,988** | **13.72** |

# Key Performance Indicators : Performance Ratios



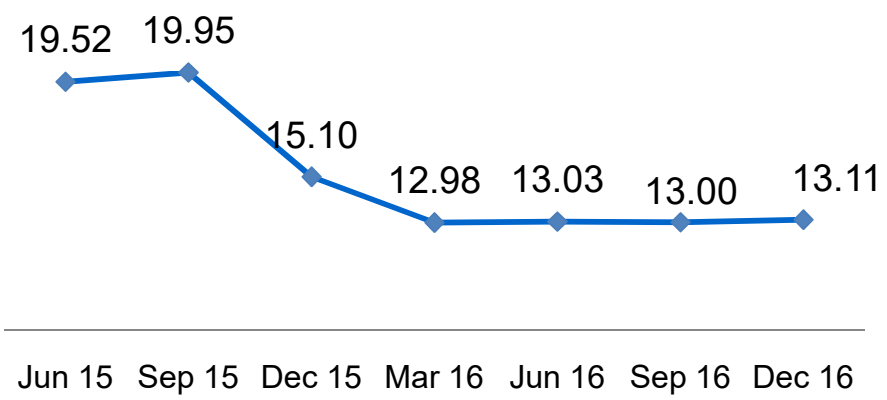




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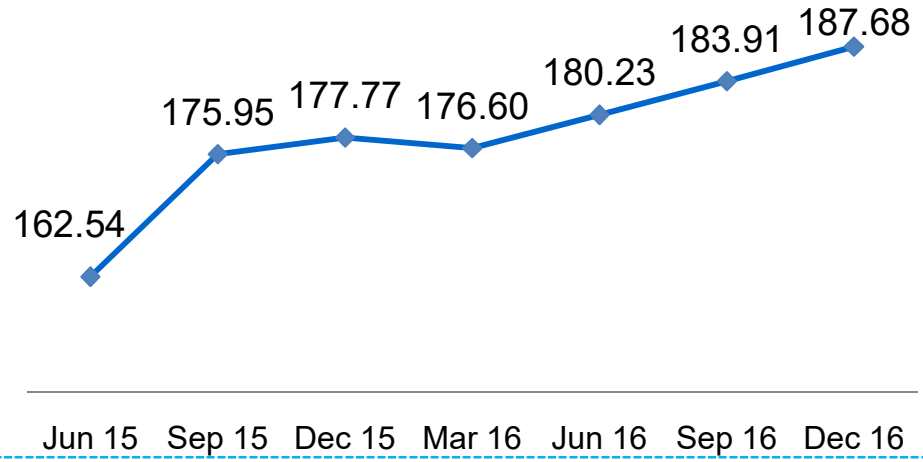
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# Other Performance Ratios

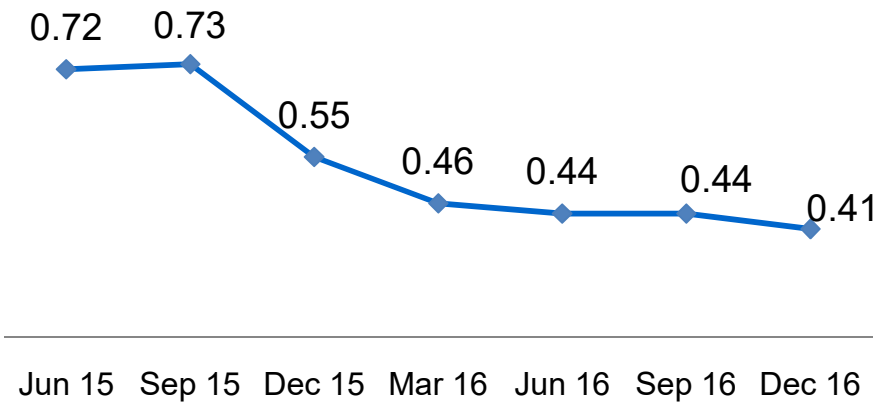
## Earnings Per Share (Rs)



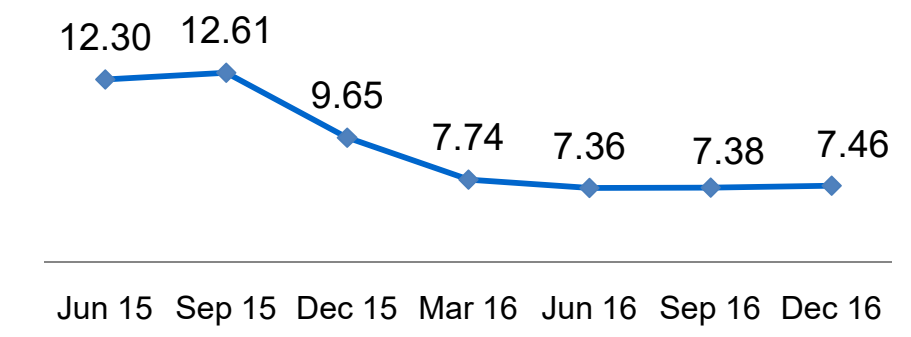

## Book Value per Share (Rs)




## ROA (%)




## ROE (%)




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# Sustained CASA growth driving liability franchise

Rs. In Crores

| | Dec 16 | YoY Growth (%) Dec 16 Over Dec 15 | Dec 15 | YoY Growth (%) Dec 15 Over Dec 14 |
|---|---|---|---|---|
| Total Deposits | 20,40,778 | 22.10* | 16,71,416 | 10.68 |
| Foreign Offices | 89,053 | -3.54 | 92,319 | -0.03 |
| Domestic | 19,51,725 | 23.60 | 15,79,097 | 11.38 |
| Market Share Domestic | 18.15% | 74 bps | 17.41% | 57 bps |
| TD | 10,43,190 | 15.30 | 9,04,794 | 11.14 |
| CA | 1,36,107 | 28.49 | 1,05,925 | 12.25 |
| SB | 7,72,429 | 35.90 | 5,68,378 | 11.61 |
| CASA | 9,08,536 | 34.74 | 6,74,303 | 11.71 |
| CASA Ratio | 46.55% | 385 bps | 42.70% | 12 bps |

**YOY growth is 22.82% if FCNR (B) Redemption of Rs.12,046 Crore is factored*

*Daily Average CASA Ratio – Dec 16: 42.66%*

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# Diversified Asset Portfolio

**Rs. In Crores**

| | Dec 16 | Mar 16 | Dec 15 | YTD Gr % | YOY Gr % |
|---|---|---|---|---|---|
| Domestic Advances | 12,11,628 | 12,42,683 | 11,62,794 | -2.50 | 4.20 |
| Commercial Paper (CP) | 45,056 | 13,094 | 33,170 | 244.10 | 35.83 |
| Corporate Bonds (CB) | 48,542 | 41,152 | 41,240 | 17.96 | 17.71 |
| Domestic Total | 13,05,226 | 12,96,929 | 12,37,204 | 0.64 | 5.50 |
| Advances in Foreign Offices | 2,85,536 | 2,66,817 | 2,65,702 | 7.02 | 7.46 |
| FCNR (B) Loans | 6,609 | 18,498 | 18,470 | -64.27 | -64.22 |
| Foreign Offices Excl FCNR (B) Loans | 2,78,927 | 2,48,319 | 2,47,232 | 12.33 | 12.82 |
| Whole Bank | 15,84,153 | 15,45,248 | 14,84,435 | 2.52 | 6.72 |

# Diversified Loan Portfolio

Rs. In Crores

| | Dec 16 | YoY Growth (%) Dec 16 Over Dec 15 | Dec 15 |
|---|---|---|---|
| Total Advances | 14,97,164 | 4.81 | 14,28,495 |
| Foreign Offices | 2,85,536 | 7.46 | 2,65,702 |
| Domestic | 12,11,628 | 4.20 | 11,62,794 |
| Market Share Domestic | 16.21% | -4 bps | 16.25% |
| Large Corporate | 3,08,283 | 2.36 | 3,01,166 |
| Mid Corporate | 2,04,200 | -4.48 | 2,13,777 |
| SME | 1,61,829 | -11.04 | 1,81,922 |
| AGRI | 1,25,068 | 3.27 | 1,21,102 |
| Retail | 3,62,219 | 17.50 | 3,08,266 |

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# Diversified Industry Portfolio

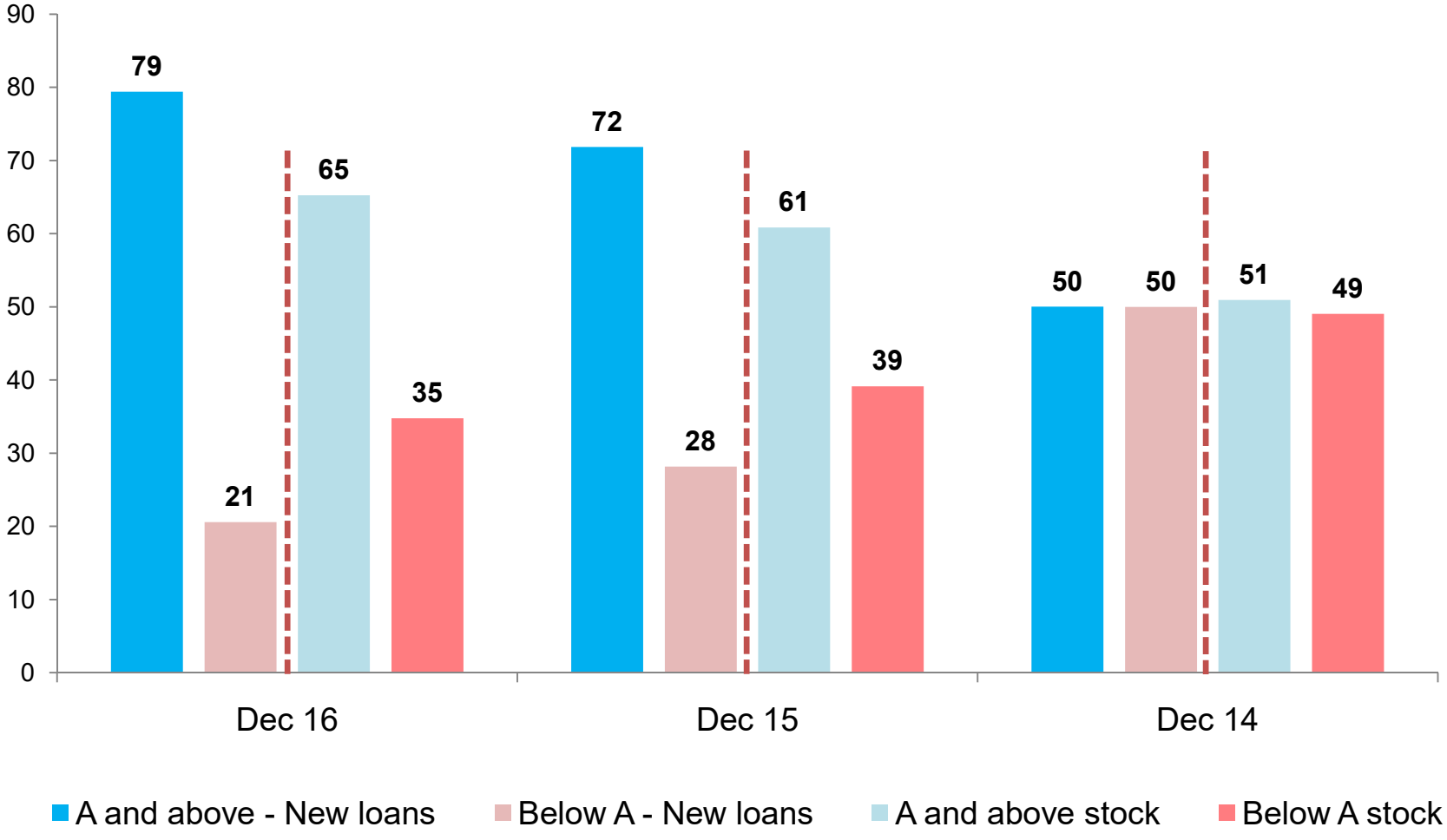
## Domestic Fund Based Outstanding

Rs. In Crores

| | Dec 16 | | Mar 16 | | Dec 15 | | Dec 16 | |
|---|---|---|---|---|---|---|---|---|
| | Level | % Share | Level | % Share | Level | % Share | YTD Gr % | YOY Gr % |
| Infrastructure | 2,07,394 | 17.12 | 2,07,522 | 16.70 | 2,01,426 | 17.32 | -0.06 | 2.96 |
| *of which: Power* | 1,43,075 | 11.81 | 1,36,455 | 10.98 | 1,28,970 | 11.09 | 4.85 | 10.94 |
| *Telecommunication* | 18,540 | 1.53 | 21,445 | 1.73 | 22,897 | 1.97 | -13.55 | -19.03 |
| *Roads & Ports* | 16,607 | 1.37 | 18,934 | 1.52 | 18,576 | 1.60 | -12.29 | -10.60 |
| *Other Infrastructure* | 29,172 | 2.41 | 30,688 | 2.47 | 30,982 | 2.66 | -4.94 | -5.84 |
| Services | 95,359 | 7.87 | 1,08,507 | 8.73 | 90,222 | 7.76 | -12.12 | 5.69 |
| Iron & Steel | 77,905 | 6.43 | 82,533 | 6.64 | 79,401 | 6.83 | -5.61 | -1.88 |
| Trade | 60,336 | 4.98 | 69,209 | 5.57 | 62,087 | 5.34 | -12.82 | -2.82 |
| Textiles | 34,939 | 2.88 | 43,605 | 3.51 | 41,310 | 3.55 | -19.87 | -15.42 |
| Petroleum & Petrochemicals | 28,418 | 2.35 | 36,638 | 2.95 | 30,067 | 2.59 | -22.44 | -5.48 |
| Engineering | 21,304 | 1.76 | 28,491 | 2.29 | 27,950 | 2.40 | -25.23 | -23.78 |
| Comm. Real Estate | 26,666 | 2.20 | 23,037 | 1.85 | 22,497 | 1.93 | 15.76 | 18.53 |
| Other Industries | 1,72,019 | 14.20 | 1,90,679 | 15.34 | 1,78,466 | 15.35 | -9.79 | -3.61 |
| Home Loans | 2,12,600 | 17.55 | 1,90,552 | 15.33 | 1,79,683 | 15.45 | 11.57 | 18.32 |
| Auto Loans | 44,536 | 3.68 | 38,549 | 3.10 | 37,119 | 3.19 | 15.53 | 19.98 |
| Other Retail Loans | 1,05,083 | 8.67 | 97,974 | 7.88 | 91,463 | 7.87 | 7.26 | 14.89 |
| Agriculture | 1,25,068 | 10.32 | 1,25,387 | 10.09 | 1,21,102 | 10.41 | -0.25 | 3.27 |
| **Total Domestic Advances** | **12,11,628** | **100.00** | **12,42,683** | **100.00** | **11,62,794** | **100.00** | **-2.50** | **4.20** |

# Improving Risk profile

*In percentages*



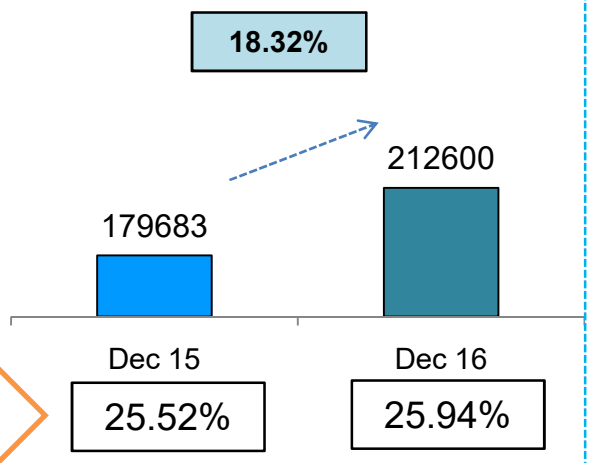

**79% of New Connections are PSUs or rated A & above**

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# Strong Retail Franchise

Rs. In Crores

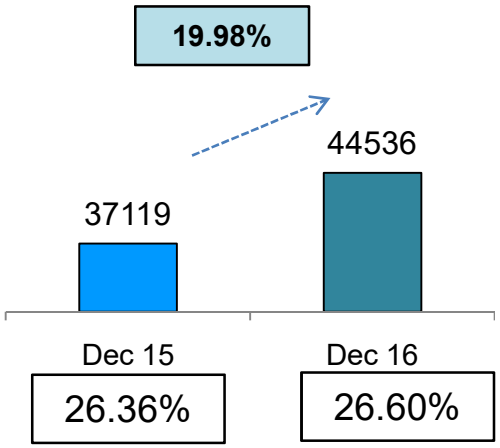
## Home Loans




Market Share

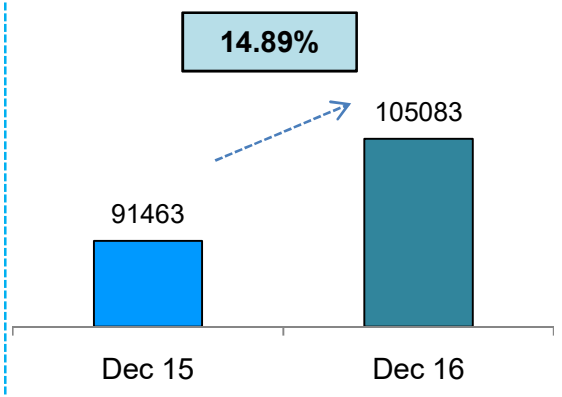
| | Dec 15 (%) | Dec 16 (%) |
|---|---|---|
| Avg LTV | 52.27 | 52.60 |
| NPA Ratio | 0.71 | 0.49 |

## Auto Loans




| | Dec 15 (%) | Dec 16 (%) |
|---|---|---|
| NPA Ratio | 0.91 | 0.48 |

## Other P-Segment Loans

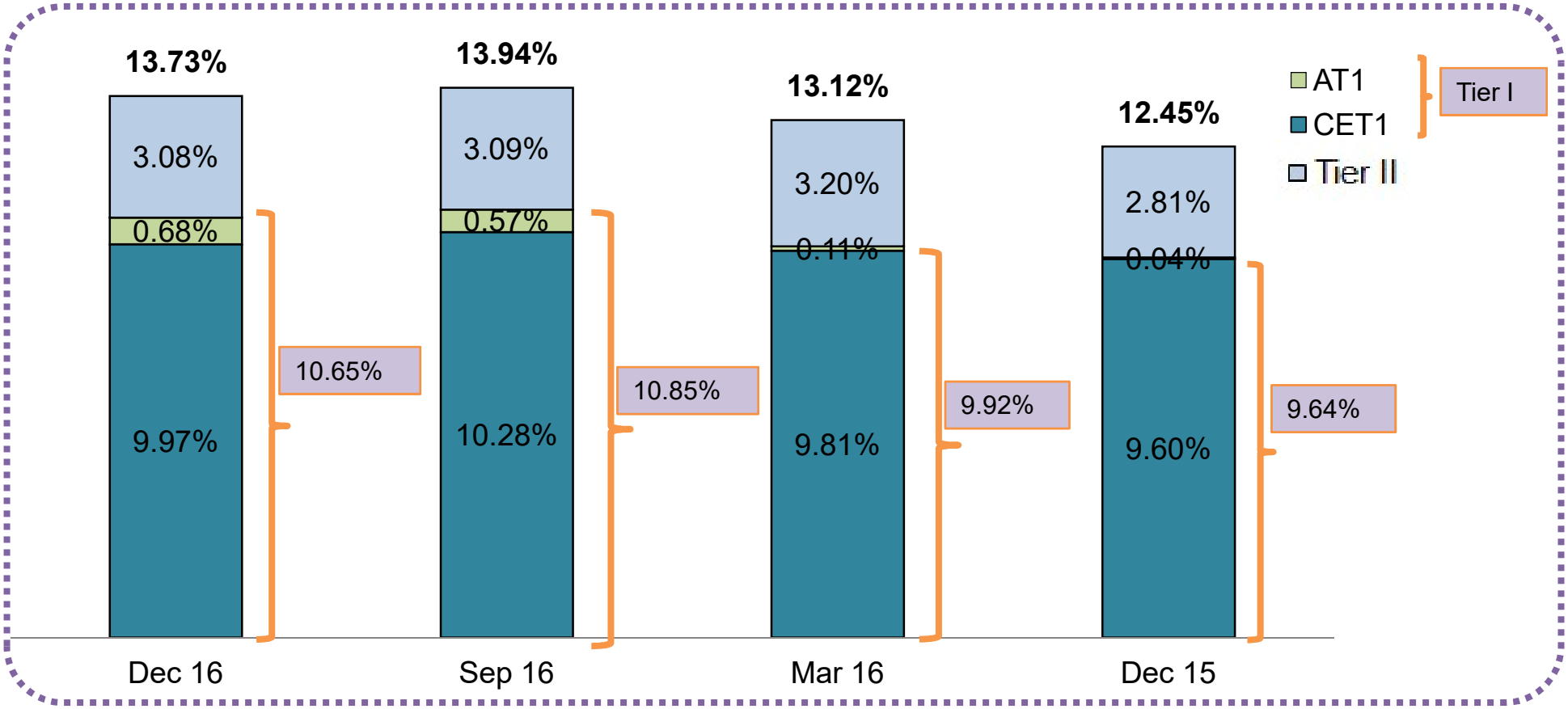



## Total P-Segment

| | Dec 15 (%) | Dec 16 (%) |
|---|---|---|
| NPA Ratio | 1.02 | 0.66 |

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# We Remain Well Capitalized




**Major Contribution to Capital**

- AT1 Capital raised in Q3FY17: Rs. 2,500 Cr; in 9MFY17: Rs.9,100 Cr
- Realisation target from Non Core Assets / Strategic Investments achieved (Rs.3,000 Cr) - Rs.907 Cr in Q1FY17 & Rs.1,755 Cr in Q3FY17.
- Capital infusion from GoI Rs. 5,681 Cr in Q4FY17 so far.

*Retained Earnings (Net of Notional Dividend) for 9MFY17 will add 40 bps to CAR and Capital Infusion Rs. 5681 Crores by GoI has added 39 bps to the CAR*

# Asset Quality : Gross NPAs: Segment wise (1/3)

Rs. In Crores

| Sector | Dec 16 | | Sep 16 | | Dec 15 | |
|---|---|---|---|---|---|---|
| | NPA | Ratio% | NPA | Ratio% | NPA | Ratio% |
| Large Corporate | 26,946 | 8.70 | 23,249 | 7.41 | 8,121 | 2.64 |
| Mid Corporate | 44,674 | 20.82 | 44,739 | 20.77 | 30,710 | 14.33 |
| SME | 17,194 | 8.63 | 17,743 | 9.20 | 17,785 | 8.41 |
| Agri | 7,407 | 5.93 | 8,399 | 6.53 | 10,329 | 8.50 |
| Retail | 2,380 | 0.66 | 3,225 | 0.92 | 3,154 | 1.02 |
| International | 9,571 | 3.35 | 8,428 | 3.01 | 2,693 | 1.01 |
| **Total** | **1,08,172** | **7.23** | **1,05,783** | **7.14** | **72,792** | **5.10** |

# Asset Quality : Movement of NPAs (2/3)

Rs. In Crores

| | 9MFY17 | Q3FY17 | Q2FY17 | FY16 | 9MFY16 | Q3FY16 |
|---|---|---|---|---|---|---|
| **Opening Level of Gross NPAs** | **98,173** | **1,05,783** | **1,01,541** | **56,725** | **56,725** | **56,834** |
| Less :Recovery | 3,994 | 1,003 | 1,344 | 4,389 | 2,761 | 659 |
| Less: Up gradation | 2,434 | 1,059 | 206 | 2,598 | 2,501 | 378 |
| Less :Transfer to AUCA | 16,579 | 5,906 | 6,060 | 15,763 | 12,556 | 3,697 |
| Add: Increase in O/s | 3,690 | 172 | 1,511 | | | |
| Add: Fresh Slippages | 29,316 | 10,185 | 10,341 | 64,198 | 33,885 | 20,692 |
| Gross Addition (Increase in O/s + Slippages) | 33,006 | 10,357 | 11,852 | 64,198 | 33,885 | 20,692 |
| Net Increase | 9,999 | 2,389 | 4,242 | 41,448 | 16,068 | 15,959 |
| **Closing Level of Gross NPAs** | **1,08,172** | **1,08,172** | **1,05,783** | **98,173** | **72,792** | **72,792** |
| Gross NPA Ratio (%) | 7.23 | 7.23 | 7.14 | 6.50 | 5.10 | 5.10 |
| Less: Cumulative Provisions | **46,742** | **46,742** | **45,770** | **42,366** | **32,543** | **32,543** |
| Net NPAs | 61,430 | 61,430 | 60,013 | 55,807 | 40,249 | 40,249 |
| Net NPA Ratio (%) | 4.24 | 4.24 | 4.19 | 3.81 | 2.89 | 2.89 |
| Provision Coverage Ratio (%) | **62.87** | **62.87** | **62.12** | **60.69** | **65.23** | **65.23** |
| Slippage Ratio (%) | **2.59** | **2.70** | **2.74** | **4.81** | **3.38** | **6.20** |
| Credit Cost (%) | **1.88** | **1.92** | **2.03** | **2.02** | **1.48** | **2.29** |

# Asset Quality : Impaired Assets (3/3)

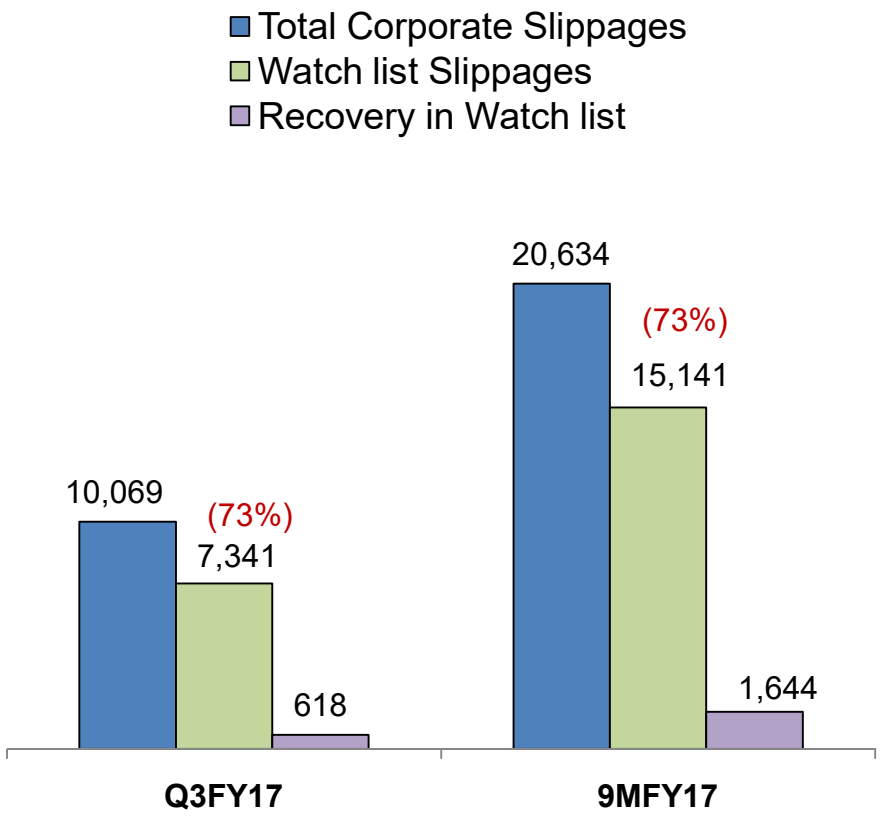
Rs. In Crores

| | Dec 16 | Sep 16 | June 16 | Dec 15 | Sep 15 |
|---|---|---|---|---|---|
| Gross Advances | 14,97,164 | 14,81,832 | 14,63,690 | 14,28,495 | 13,70,701 |
| Restructured Standard | 34,628 | 36,570 | 36,551 | 48,597 | 53,452 |
| Total Gross NPAs plus Restructured Std. | 1,42,800 | 1,42,353 | 1,38,092 | 1,21,389 | 1,10,286 |
| Gross NPA + Restructured Standard to Gross Advances (%) | 9.54 | 9.61 | 9.43 | 8.50 | 8.04 |
| Net NPA + Net Standard Restructured to Net Advances (%) | 6.63 | 6.74 | 6.56 | 6.26 | 6.44 |
| Slippages from Restructured Book (%) | 12.56 | 15.82 | 8.17 | 14.81 | 8.12 |

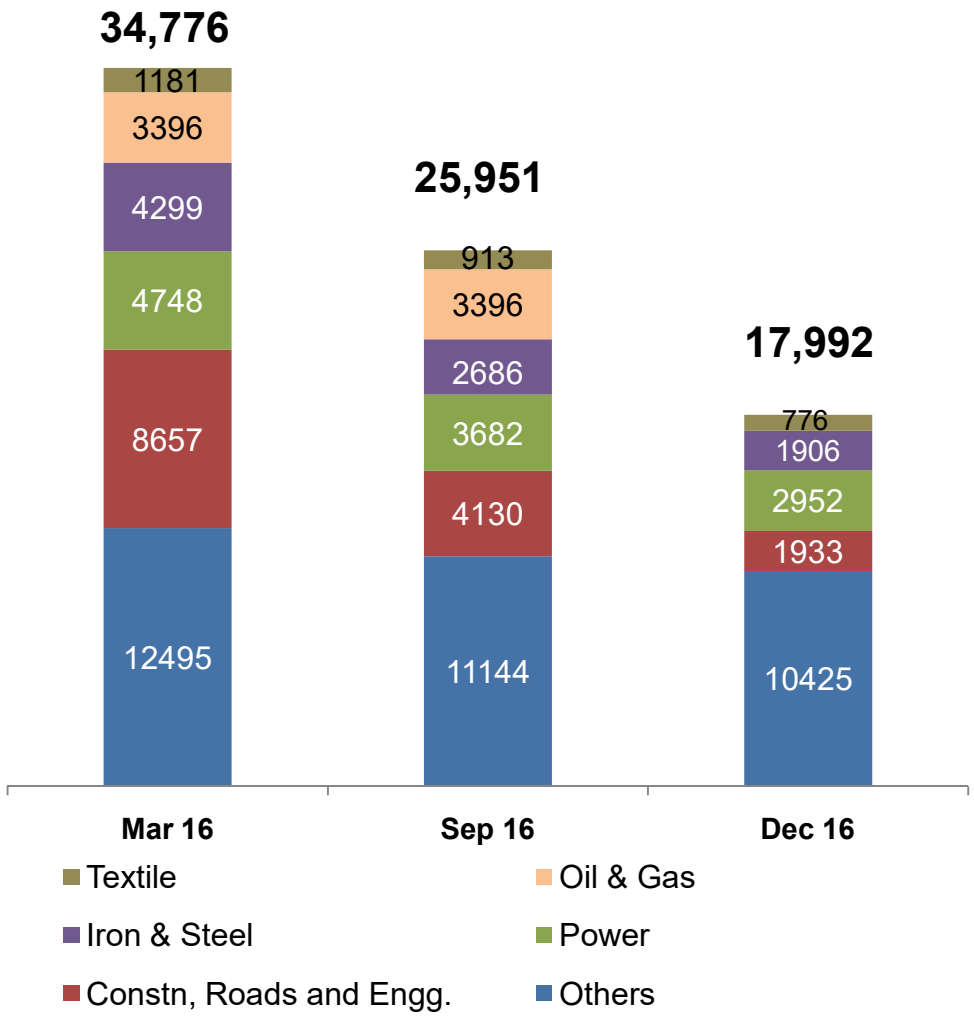
| | |
|---|---|
| Stressed Standard Assets Provision | 6,020 |
| Counter Cyclical Provision Buffer | 1,149 |

# Watch List declines by 31% in Q3FY17

## Major Slippages are from Watch List



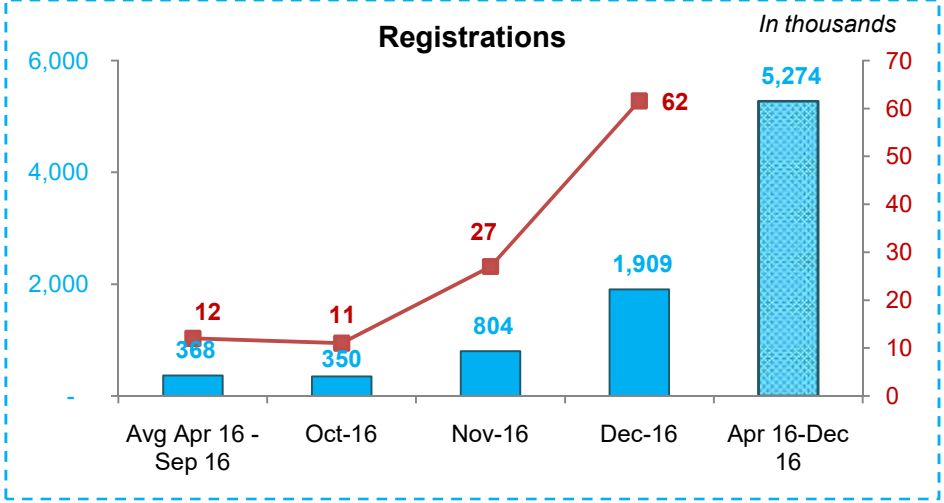

## Sectoral Composition

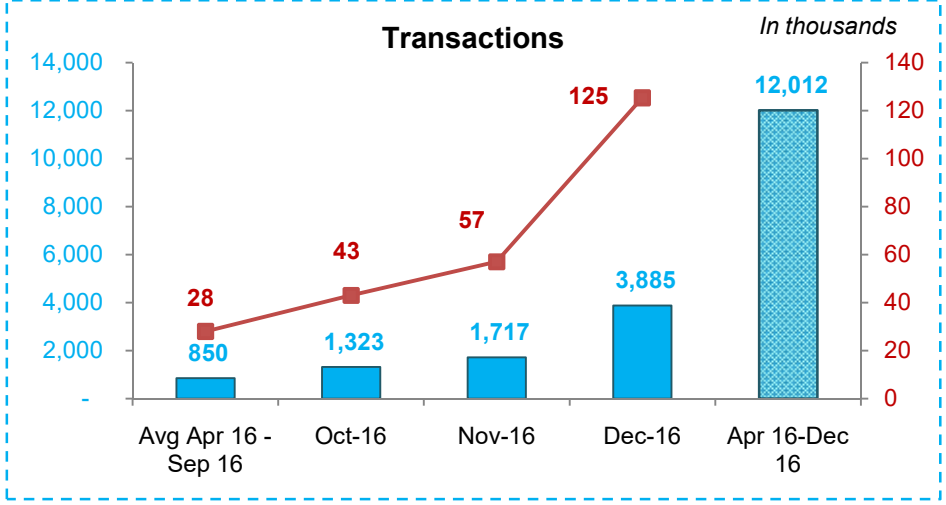



**Watch list declines by 48% in 9MFY17**

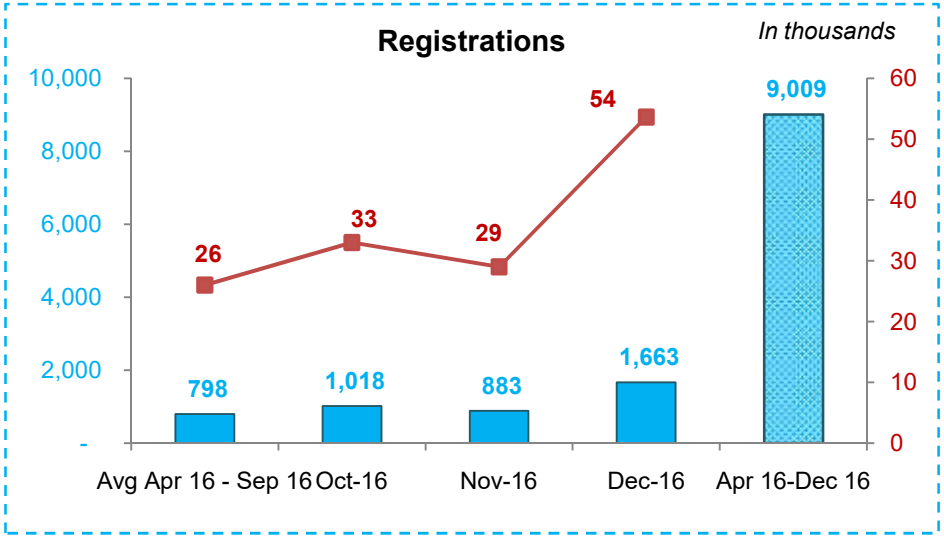
# Strong Momentum in Digital Transactions (1/2)

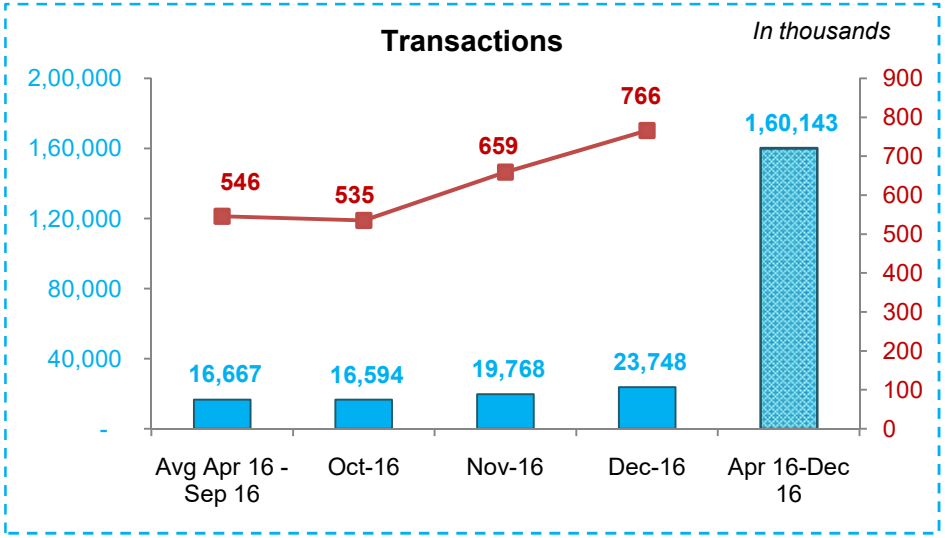
BUDDY




MOBILE BANKING



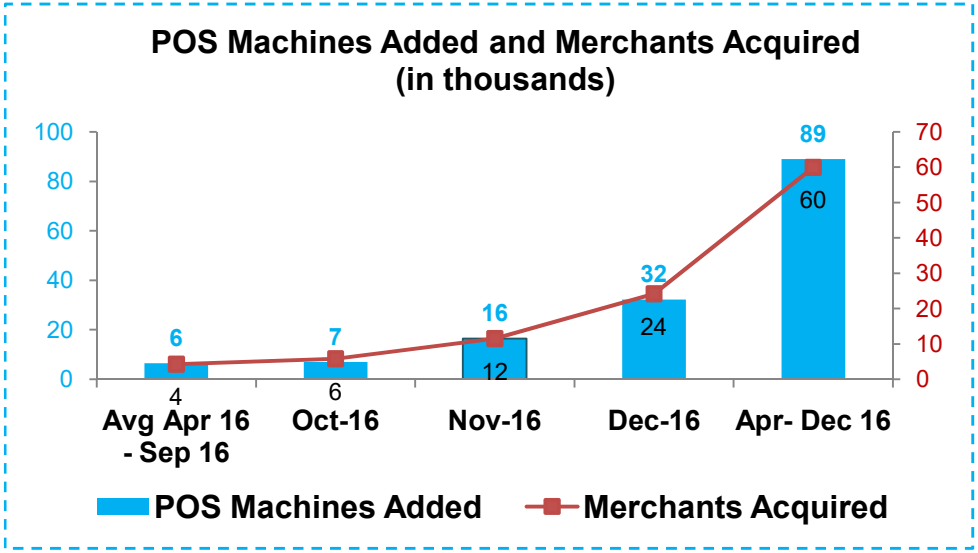



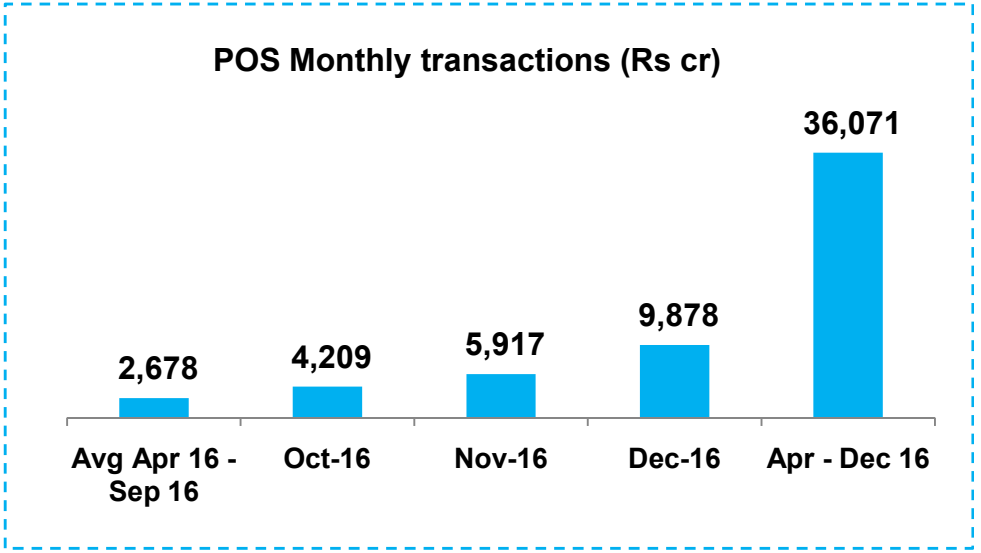

Registration / transactions

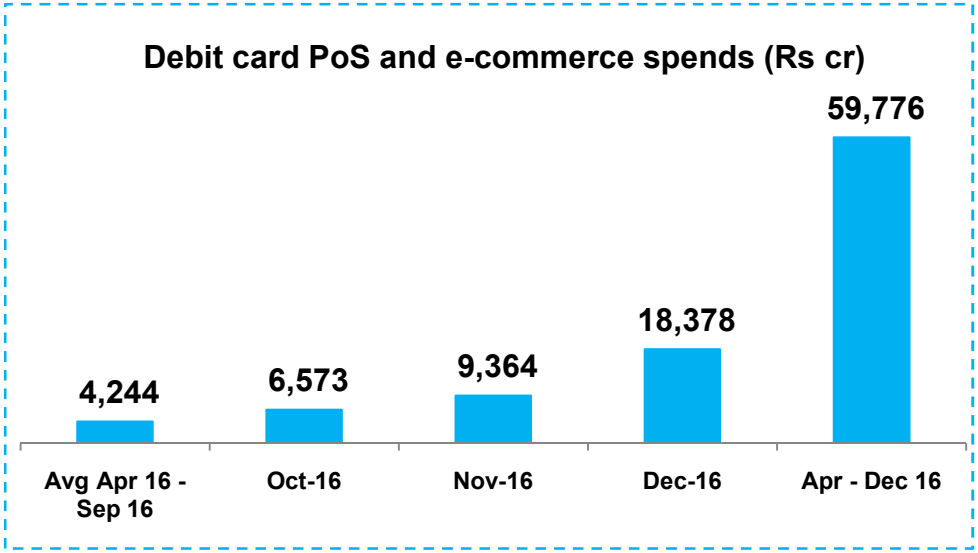
Average per day

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# Strong Momentum in Digital Transactions (2/2)




SBI Pay

## Promoting UPI

- Launched on 23rd Nov 2016
- 2 Lakh registrations by end Jan 17
- Over 11 lakh transactions worth Rs 373 crore

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# Dominant Player in the Digital Space

| Channel | SBI Actuals | Market Share (%) |
|---|---|---|
| Number of Group ATMs | 59,108 | 28.94 |
| Group ATMs : Amt of Txns (Cr) *(During Sep 16)* | 83,000 | 37.39 |
| Number of Debit Cards (Cr) | 21.22 | 29.15 |
| Mobile Banking: Number of Txns (Cr) *(During Sep 16)* | 1.88 | 25.98 |
| Mobile Banking: Value of Txns (Cr) *(During Sep 16)* | 54,036 | 51.83 |
| Number of PoS Terminals (Lakhs) | 3.36 | 22.72 |

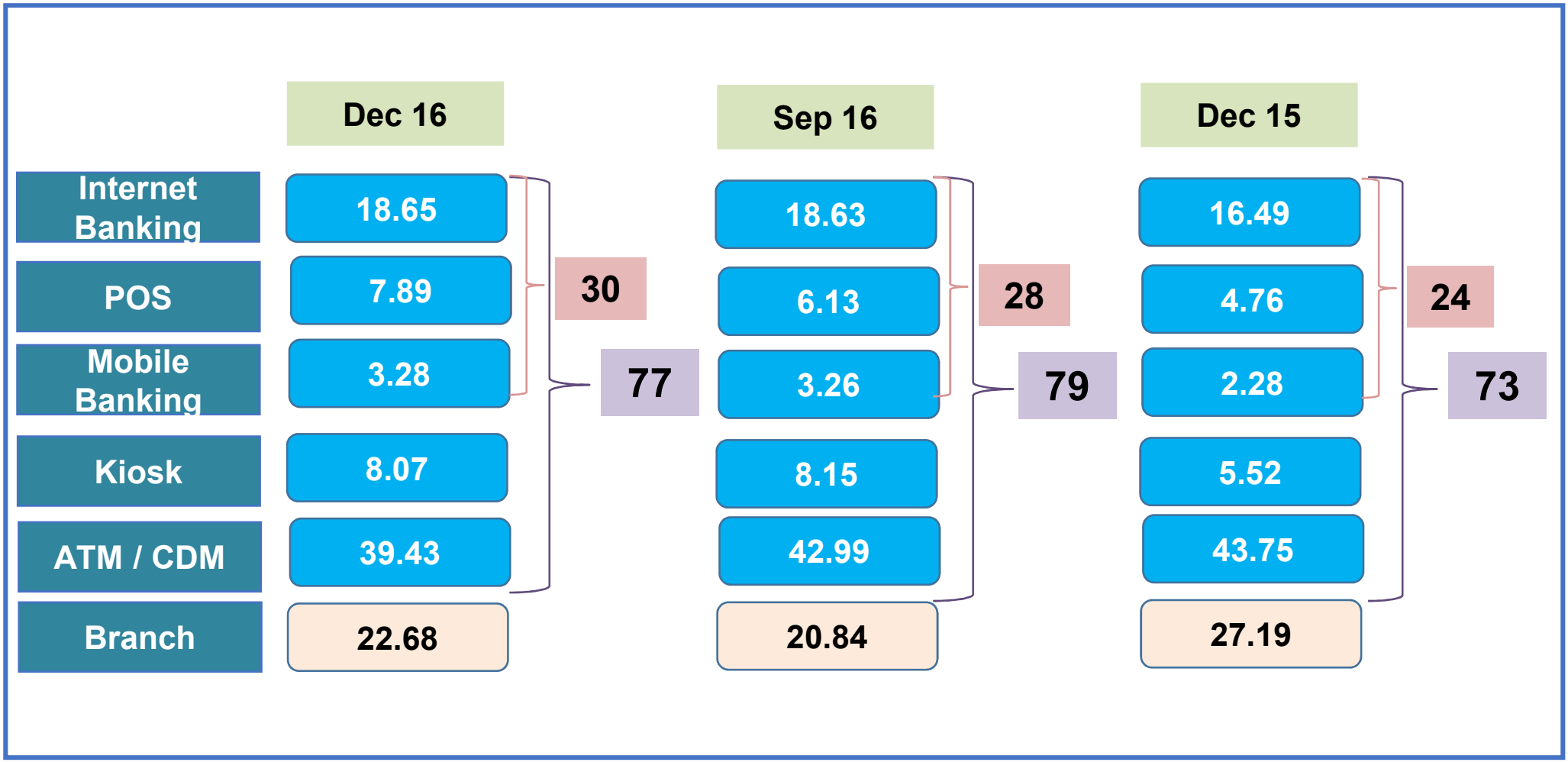
*Source : RBI data*

**Number of POS terminals touch 4.31 lakhs as on 31.01.2017**

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# Moving away from Cash to Digital

## Share of Transactions (%)



# Social Media Leadership

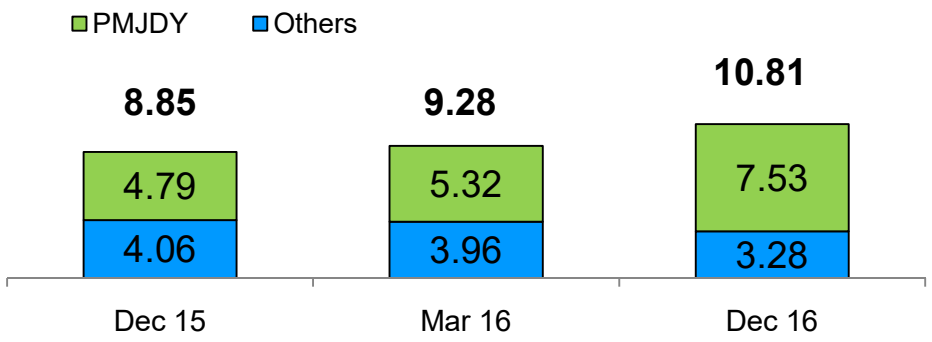
SBI Online is India's most and the world's 5th most visited banking site

| Platform | Status | Rank | Comments |
|---|---|---|---|
| facebook | 84.92 Lakhs | 1 | Highest number of likes across all banks in the world |
| YouTube | 30.69 Mio Views | 1 | YouTube Subscribers - 37K<br>YouTube Views - 346.85 Lakhs |
| LinkedIn | 3.72 Lakhs | 1 | Highest number of followers across All Indian Banks |
| Pinterest | 2611 | 1 | |
| twitter | 13.11 Lakhs | 2 | Second Highest number of followers across all Indian banks |
| Instagram | 2.17 Lakhs | 2 | |

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# Financial Inclusion ….(1/2)

## Financial Inclusion Accounts ( No. in Crs)

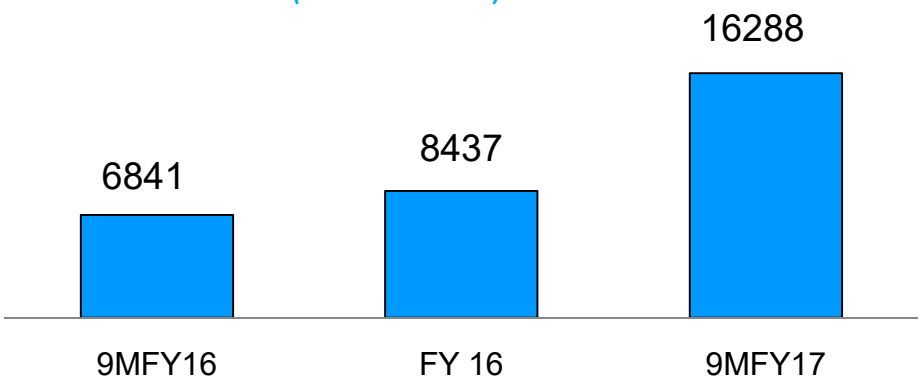



Out of PMJDY A/cs:

| | | |
|---|---|---|
| Aadhar seeded A/cs | Dec 15: 1.99 crs | Dec 16: 4.37 crs |
| Rupay Cards issued | Dec 15: 4.00 crs | Dec 16: 5.19 crs |

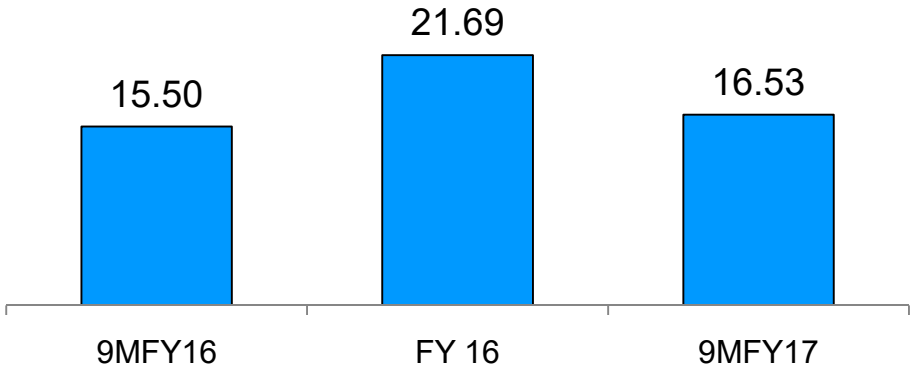
## Financial Inclusion Deposits

*( Rs. in Crores)*



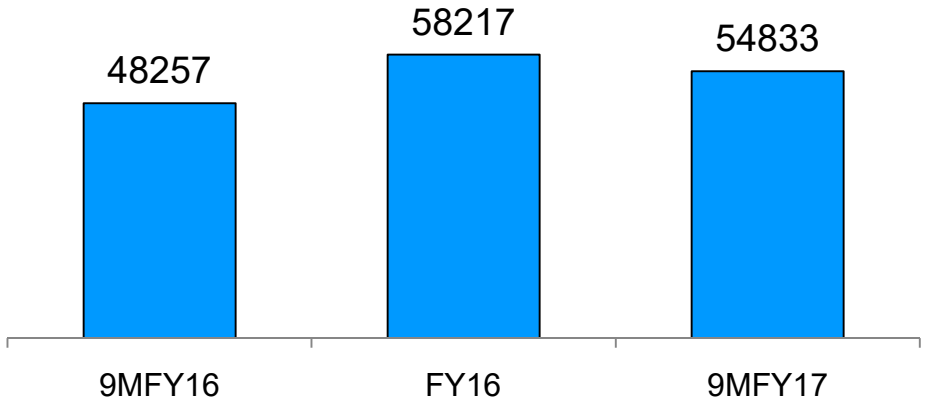

## Transactions through BC Channel

*(No. in Crores)*




## Transactions Amount

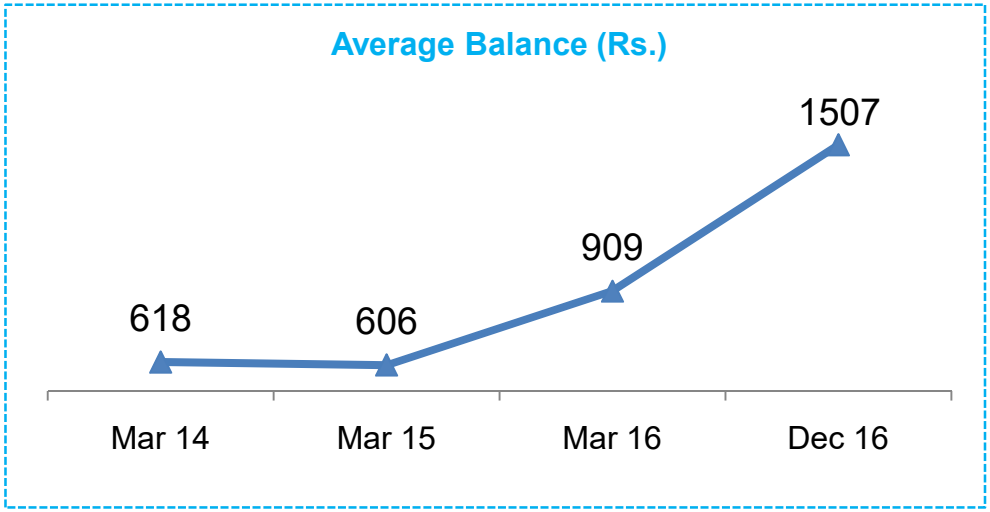
*( Rs. in Crores)*

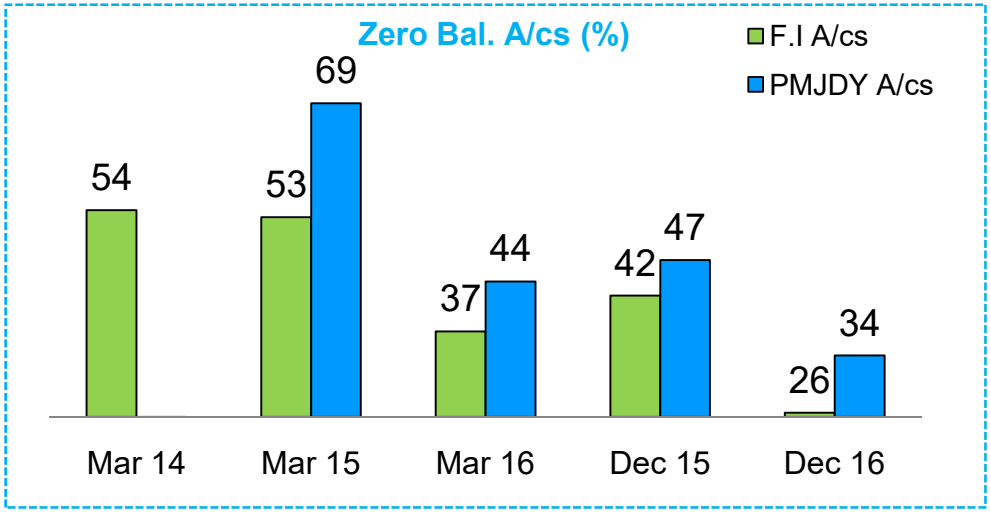



**71 lakh accounts opened in Q3FY17, a growth of 154% over Q2FY17.**

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# Financial Inclusion ….(2/2)




**Financial Literacy**

| Rural Self Employment Training Institute RSETIs (Total Numbers: 116) | 9MFY17 | Cumulative |
|---|---|---|
| No of Training Programms held | 2,038 | 14,878 |
| No of Youth trained | 56,356 | 3,97,044 |
| **Financial Literacy Centers (FLC) (Total numbers: 246)** | | |
| No of Out door activities | 11,567 | 49,301 |
| No of Persons availed FLC Services | 9,69,575 | 35,56,702 |
| No of person converted to customers | 1,15,287 | 5,34,200 |

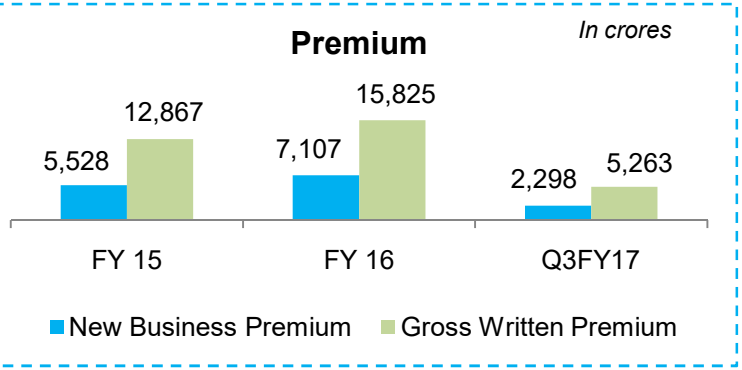
**Social Security Schemes**
(Enrolment up to 31.12.2016) (in Lakhs)

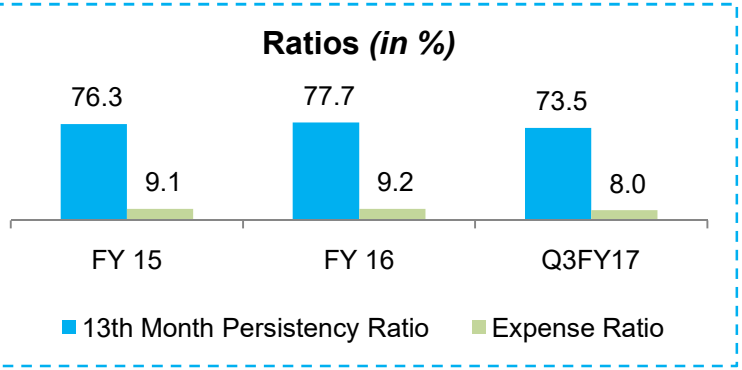
| | |
|---|---|
| Pradhan Mantri Suraksha Bima Yojana | 153.41 |
| Pradhan Mantri Jeevan Jyoti Bima Yojana | 39.55 |
| Atal Pension Yojana | 4.46 |

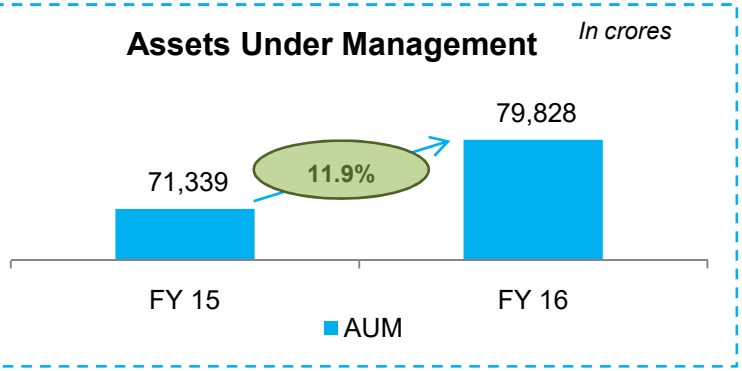
**OD facility for PMJDY accounts - Eligible accounts 10.89 lakh, Sanctioned 8.22 lakh accounts (76%)**

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# Subsidiaries (1/3) : SBI Life




3.54x P/EV

Price to Embedded Value during the recent 3.9% stake sale to Institutional Investors

Fintelekt®

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

**Key Performance Highlights:**

- The Company witnessed a 53% growth in New Business Premium at 6,941 Cr
- Strong growth of 39% in Gross Written Premium at 13,622 Cr
- Growth of 38% in Individual Adjusted Premium Equivalent at 3,724 Cr
- Increase in New Business Premium private market share from 17.4% to 21.1% and total market share from 5.3% to 6.0%
- Assets held on Dec 31, 2016 up by 18% at `94,802 Cr

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# Subsidiaries (2/3) : Others

| SBI Capital Markets Limited | | | | | |
|---|---|---|---|---|---|
| | FY15 | FY16 | 9M FY16 | 9M FY17 | YoY (in %) |
| PAT (Rs. Cr) | 334 | 279 | 140 | 135 | -3.79 |
| Gross Income (Rs. Cr) | 821 | 867 | 506 | 525 | 3.60 |
| ROE(%) | 33.18 | 26.27 | 16.76 | 13.86 | -290 bps |

- Ranked No. 1 in FY16 in Offer For Sale deals by number of issues
- Ranks No. 1 in Asia Pacific Project Finance Financial Adviser by Dealogic
- Ranked No. 3 (by number of issues) and 3rd (by issue amount) for the period Jan-Dec 2016 as per prime database in case of overall equity deals
- Ranked No. 6 in case of Private Placements of debt and ranked No. 5 in case of public issues of debt as per prime database

| SBI Funds Management Pvt. Ltd. | | | | | |
|---|---|---|---|---|---|
| | FY15 | FY16 | 9M FY16 | 9M FY17 | YoY |
| AUM (Rs. Cr) | 74,942 | 106741 | 100055 | 140997 | 41% |
| SBI MF share, (in %) | 6.30% | 7.89% | 7.46% | 8.33% | 87 bps |
| PAT (Rs. Cr) | 163 | 165 | 128 | 163 | 27% |
| ROE(%) | 30.46 | 26.61 | 25.91 | 27.88 | 197 bps |

- Average AUM growth of 41% YoY,
- Ranked 5th in terms of AUM,
- Market share at 8.33%
- Expect market share to grow to 10% by 2019
- 45% of AUM in equity funds and 74% of AUM in fixed income funds are in the top 2 quartiles on 1 year basis
- 11.6% market share in SIPs

# Subsidiaries (3/3) : Others

| SBI CARDS | | | | | |
|---|---|---|---|---|---|
| | FY15 | FY16 | 9M FY16 | 9M FY17 | YoY (in %) |
| CIF market share, % | 15.0% | 14.8% | 15.2% | 14.9% # | -30 bps |
| Spends market share, % | 11.3% | 11.9% | 11.8% | 12.5% # | 70 bps |
| PAT, In Rs cr | 266.69 | 283.85 | 218.26 | 280.37 | 28.46 |
| RoE % | 30.8% | 26.7% | 27.6% | 28.2% | 63 bps |
| Net worth, In Rs cr | 866 | 1,061 | 1054 | 1324 | 25.61 |
| Total Assets | 6,048 | 7,750 | 7418 | 9875 | 33.13 |

- Consistent business performance leading to PBT of Rs. 440 Cr for 16-17 @ YOY Growth of 33%.
- 4Mio + Cards base with Industry Ranking of 2nd in Card base as on Oct'16 (improved from 3rd rank in March 2016) & growing @15% YOY
- Retail Spends growing @ 40% YOY.
- Driven by strong retail and cross sell performance, receivables have grown by 35% YOY

***(As reported to RBI- POS spends)***
***# Market share available as on Oct'16***

| SBI DFHI. Ltd. | | | | | |
|---|---|---|---|---|---|
| | FY15 | FY16 | 9M FY16 | 9M FY17 | YoY (in %) |
| PAT (Rs. Cr) | 93 | 72 | 49 | 145 | 195.17 |
| Networth (Rs. Cr) | 982 | 1001 | 1031 | 1146 | 11.20 |
| ROE(%) | 9.4 | 7.2 | 6.35 | 16.85 | 1050 bps |

- GILT trading company, with SBI group holding 72.17%

# Balance Sheet : SBI Solo

Rs. In Crores

| Liabilities | | | |
|---|---|---|---|
| | **Dec 16** | **Dec 15** | **YOY Growth (%)** |
| Capital | 776 | 776 | 0.00 |
| Reserves and Surplus | 1,82,300 | 1,45,781 | 25.05 |
| Deposits | 20,40,778 | 16,71,416 | 22.10 |
| Borrowings | 2,61,304 | 2,75,824 | -5.26 |
| Other Liabilities & Provisions | 1,00,546 | 1,10,635 | -9.12 |
| **Total Liabilities** | **25,85,703** | **22,04,432** | **17.30** |
| **Assets** | | | |
| | **Dec 16** | **Dec 15** | **YOY Growth (%)** |
| Cash & balances with RBI | 1,06,078 | 80,044 | 32.52 |
| Balance with Banks & Money at Call and Short Notice | 37,830 | 25,747 | 46.93 |
| Investments | 8,33,942 | 5,99,994 | 38.99 |
| Net Advances | 14,47,824 | 13,91,258 | 4.07 |
| Fixed Assets | 42,747 | 9,579 | 346.27 |
| Other Assets | 1,17,283 | 97,810 | 19.91 |
| **Total Assets** | **25,85,703** | **22,04,432** | **17.30** |

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# Balance Sheet : SBI Consolidated

Rs. In Crores

| Liabilities | | | |
|---|---|---|---|
| | Dec 16 | Dec 15 | YOY Growth (%) |
| Capital | 776 | 776 | 0.00 |
| Reserves and Surplus | 2,17,315 | 1,81,075 | 20.01 |
| Minority Interest | 6,976 | 6,170 | 13.06 |
| Deposits | 26,17,495 | 21,72,261 | 20.50 |
| Borrowings | 2,87,606 | 3,12,083 | -7.84 |
| Other Liabilities & Provisions | 2,18,157 | 2,11,608 | 3.09 |
| **Total Liabilities** | **33,48,325** | **28,83,974** | **16.10** |
| **Assets** | | | |
| | **Dec 16** | **Dec 15** | **YOY Growth (%)** |
| Cash & balances with RBI | 1,34,621 | 1,03,244 | 30.39 |
| Balance with Banks & Money at Call and Short Notice | 55,828 | 29,754 | 87.63 |
| Investments | 11,20,834 | 8,20,873 | 36.54 |
| Net Advances | 18,33,002 | 17,89,054 | 2.46 |
| Fixed Assets | 50,928 | 12,827 | 297.03 |
| Other Assets | 1,53,112 | 1,28,221 | 19.41 |
| **Total Assets** | **33,48,325** | **28,83,974** | **16.10** |

# Thank You