

BEST OFFER

State Bank of India
THE BANKER TO EVERY INDIAN

HOME LOANS @ 9.95%* p.a.

Lowest EMI/Lac
₹ 874

Quick Sanction

No Pre-payment Penalty

Easy Takeover

HAPPY DAYS ARE BACK AGAIN!

Period of Loan (Years)	EMI in ₹/lac/month	
	Upto ₹ 30 lacs @ 9.95% p. a.	Above ₹ 30 lacs @ 10.10% p. a.
30	874	883
28	901	918
20	962	972
15	1,072	1,081

HURRY !!! CONTACT NEAREST BRANCH

*Interest rate linked to SBI's Base Rate.
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THE BANKER TO EVERY INDIAN

Quarterly Results Q1FY14

State Bank Group

USE ME ON SBI POS TERMINAL AND YOU COULD GET CASH BACK*!

CASH BACK OFFER

STATE BANK DEBIT CARD
CARD EK. KHUSHIYAN ANEK.
SAFE AND SECURE

VISA, MasterCard, American Express

Processing Fee Slashed

State Bank of India
THE BANKER TO EVERY INDIAN

SBI Car Loan

It's Unbelievable!

Lowest EMI
₹1683/Lac

Pre-payment Penalty

85% Financing

Longest Tenure
7yrs

HURRY!!! CONTACT NEAREST BRANCH

State Bank of India
THE BANKER TO EVERY INDIAN

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Performance Highlights – Q1FY14



Q1FY14

Q4FY13

Q1FY13

YOY %

Consolidated				
Net Profit (Rs / crs)	4299	3818	4875	-11.82
ROE (%)*	14.21	13.61	18.86	-24.66
ROA (%)*	0.80	0.73	1.04	-23.08
Standalone				
Net Profit (Rs / crs)	3241	3299	3752	-13.61
ROE (%)*	13.59	14.92	18.41	-26.18
ROA (%)* #	0.81	0.87	1.09	-25.69

* Quarters Annualised

on Net Assets

Net Profit : Top Companies



Rs. In Crores

Top 5 Companies (Consolidated)	FY13	Q1FY14
ONGC	24220	12 th August 13
Reliance Industries	20879	5352*
State Bank of India	17916	4299
TCS	13917	3831
Coal India	17356	3731
Other Companies (Consolidated)		
Cairn India	12056	3127
ICICI Bank	9604	2747
NTPC	12591	2527*
Infosys	9421	2374
ITC Limited	7608	1891



* Standalone



Group Financials- a Snapshot



Rs. In crores

Parameter	Quarter ended			Year Ended	Growth (%)	
	Q1FY14	Q4FY13	Q1FY13	FY13	Q1FY14 Over Q4FY13	Q1FY14 Over Q1FY13
Interest Earned	44309	43274	40633	167978	2.39	9.05
Non-Interest Income	8193	9644	6150	32582	-15.03	33.23
Total Income	52502	52918	46783	200560	-0.78	12.23
Interest Expended	28328	27977	25313	106818	1.26	11.91
Net Interest Income	15981	15298	15320	61160	4.47	4.31
Operating Expenses(i+ii)	13845	15108	10684	52820	-8.36	29.58
<i>(i) Employee Cost</i>	<i>7273</i>	<i>7349</i>	<i>5510</i>	<i>24401</i>	<i>-1.04</i>	<i>31.99</i>
<i>(ii) Other Operating Expenses</i>	<i>6572</i>	<i>7759</i>	<i>5174</i>	<i>28419</i>	<i>-15.29</i>	<i>27.02</i>
Total Expenditure	42173	43085	35997	159638	-2.12	17.16
Operating Profit	10329	9833	10786	40922	5.05	-4.23
Provisions (other than Tax)	4073	5353	3346	15040	-23.92	21.72
Tax Expenses	1860	561	2471	7559	231.59	-24.72
Net Profit after Minority Interest	4299	3818	4875	17916	12.59	-11.82

SBI Financials- a Snapshot (1/2)



Rs. In crores

Parameter	Quarter ended			Year Ended	Growth (%)	
	Q1FY14	Q4FY13	Q1FY13	FY13	Q1FY14 Over Q4FY13	Q1FY14 Over Q1FY13
1. Interest Earned (a) + (b) + (c)+(d)	31718	30784	28923	119657	3.03	9.67
(a) Interest /discount on advance/Bills	23846	23064	22135	90537	3.39	7.73
(b) Income on investments	7361	7035	6379	27201	4.63	15.39
(c) Int. on Balances with RBI/Interbank	113	166	151	545	-31.90	-25.20
(d) Others	398	519	258	1374	-23.30	54.47
2. Non-Interest Income	4474	5547	3493	16035	-19.33	28.09
3. Total Income (1+2)	36192	36331	32416	135692	-0.38	11.65
4. Interest Expended	20206	19706	17798	75326	2.54	13.53
5. Net Interest Income	11512	11078	11125	44331	3.91	3.48
6. Operating Expenses(i+ii)	8435	8864	6441	29284	-4.85	30.96
(i) Employee Cost	5539	5612	4137	18381	-1.30	33.90
(ii) Other Operating Expenses	2896	3252	2304	10903	-10.97	25.68
7. Total Expenditure(4+6)	28641	28570	24239	104610	0.25	18.16
8. Operating Profit (3-7) (Profit before provisions and contingencies)	7551	7761	8177	31082	-2.70	-7.65

SBI Financials- a Snapshot (2/2)



Rs. In crores

Parameter	Quarter ended			Year Ended	Growth (%)	
	Q1FY14	Q4FY13	Q1FY13	FY13	Q1FY14 Over Q4FY13	Q1FY14 Over Q1FY13
8. Operating Profit (3-7) (Profit before provisions and contingencies)	7551	7761	8177	31082	-2.70	-7.65
9. Provisions (other than Tax) and contingencies(net of write-back)	2866	4181	2456	11131	-31.45	16.67
--of which provisions for non performing assets	2266	3974	2790	11368	-42.99	-18.80
10. Exceptional Items						
11. Profit from Ordinary Activities before Tax (8-9-10)	4685	3580	5721	19951	30.89	-18.09
12. Tax Expenses **	1444	281	1969	5846	415.03	-26.64
13. Net Profit for the period(11-12)	3241	3299	3752	14105	-1.76	-13.61

**Tax Rate: Q1FY13 : 34.42% Q1FY14: 30.83%

NII and Operating Profit (1/2)



Rs. In Crores

Q1FY14

Q4FY13

Q1FY13

YOY %

Interest Income	31718	30784	28923	9.67
Other Income	4474	5547	3493	28.09
Total Income	36192	36331	32416	11.65
Interest Expenses	20206	19706	17798	13.53
Net Interest Income	11512	11078	11125	3.48
Staff Expenses	5539	5612	4137	33.90
Overheads	2896	3252	2304	25.68
Operating Expenses	8435	8864	6441	30.96
Operating Profit	7551	7761	8177	-7.65



Net Profit - a Snapshot (2/2)

Rs. In Crores

	Q1FY14	Q4FY13	Q1FY13	YOY %
Operating Profit	7551	7761	8177	-7.65
Total Provisions	4310	4462	4425	-2.60
Income Tax	1444	281	1969	-26.64
Loan Loss	2266	3974	2790	-18.80
Investment Depreciation.	531	-52	-521	
<i>Of which: Dom. Equity</i>	72	114	43	66.76
<i>Dom. Bonds</i>	-116	-237	-574	
<i>Foreign Operations</i>	576	71	10	
Standard Assets	88	268	169	-48.04
Other Provisions	-19	-9	18	-211.17
Net Profit	3241	3299	3752	-13.61



Profitability : Domestic & Foreign Offices (1/2)



Indian Offices

Foreign Offices

Rs. In Crores

Q1FY14

Q1FY13

YOY %

Q1FY14

Q1FY13

YOY %

	Q1FY14	Q1FY13	YOY %
Interest Income	30029	27305	9.98
Other Income	4222	3210	31.53
Total Income	34250	30515	12.24
Interest Expenses	19301	16948	13.88
Net Interest Income	10728	10357	3.59
Staff Expenses	5447	4049	34.52
Overheads	2741	2185	25.41
Operating Expenses	8187	6234	31.33
Operating Profit	6762	7332	-7.77

	Q1FY14	Q1FY13	YOY %
	1690	1617	4.45
	253	283	-10.82
Total Income	1942	1901	2.18
Interest Expenses	906	850	6.59
Net Interest Income	784	768	2.08
Staff Expenses	93	88	5.11
Overheads	155	118	30.72
Operating Expenses	248	207	19.78
Operating Profit	789	845	-6.58



Operating Profit : Domestic & Foreign Offices (2/2)



Indian Offices

Foreign Offices

Rs. In Crores

Q1FY14

Q1FY13

YOY %

Q1FY14

Q1FY13

YOY %

	Q1FY14	Q1FY13	YOY %
Operating Profit	6762	7332	-7.77
Total Provisions	3531	4144	-14.81
Income Tax	1358	1797	-24.40
Loan Loss	2151	2699	-20.34
Investment Depr.	-44	-531	
Standard Assets	86	163	-47.14
Other Provisions	-20	16	
Net Profit	3231	3188	1.38

	Q1FY14	Q1FY13	YOY %
	789	845	-6.58
	779	281	177.83
	86	172	-50.02
	115	91	27.10
	575	10	
	2	6	-72.27
	1	2	
	10	564	-98.29



Efficiency Ratios: Domestic & Foreign Offices(1/2)



Rs. In Crores

	Indian Offices			Foreign Offices			Whole Bank		
	Q1FY14	Q1FY13	Change (%)	Q1FY14	Q1FY13	Change (%)	Q1FY14	Q1FY13	Change (%)
ROA (%)	0.93	1.05	-11.43	0.02	1.40	-98.57	0.81	1.09	-25.69
ROE(%)	17.27	19.82	-12.87	0.19	13.13	-98.55	13.59	18.41	-26.18
RWA (Rs. In crores)	924390	762892	21.17	132254	117587	12.47	1056644	880479	20.01
NIM (%)	3.44	3.86	-10.99	1.49	1.77	-15.40	3.16	3.57	-11.54



Efficiency Ratios – (2/2)



	Jun 13	Jun 12
Cost to Income	52.76	44.06
Operating Profit to NW	31.66	40.21
EPS (in Rs)	189.53	223.62
Book Value Per Share (In Rs.)	1395	1215
Provision Coverage Ratio	60.60	64.29

	Jun 13	Jun 12
Gross NPA	5.56	4.99
Net NPA	2.83	2.22
Tier I	9.01*	9.38
Tier II	3.11*	3.79
CAR	12.12*	13.17

* Basel III CAR : 11.85% ; Tier I : 8.82% = CET 1 (8.65%) + AT 1 (0.17%)



Components of Interest Income/Expenses



Rs. In Crores

Q1FY14

Q4FY13

Q1FY13

YOY %

Interest on Loans	23846	23064	22135	7.73
Interest on Resources	7474	7201	6530	14.45
Other Sundry Interest	398	519	258	54.47
Total Interest Income	31718	30784	28923	9.67

Interest on Deposits	18086	17417	15957	13.34
Interest on Borrowings	1215	1373	924	31.58
Other Sundry Interest	905	916	917	-1.23
Total Interest Expenses	20206	19706	17798	13.53



Components of Other Income

Rs. In Crores

Q1FY14

Q4FY13

Q1FY13

YOY %

	Q1FY14	Q4FY13	Q1FY13	YOY %
Fee Income	2558	3873	2603	-1.71
Profit/loss on Sale of Investments	1201	229	221	
<i>of which: Domestic-Equity & MF</i>	274	73	169	61.83
<i>Domestic-Bonds</i>	864	19	37	
<i>Foreign Operations</i>	63	137	15	
Forex Income	383	475	457	-16.16
Dividend Income	33	637	12	172.43
Misc. Income	299	333	200	48.93
<i>of which: Recovery in W/o accounts</i>	302	386	193	56.24
Total Other Income	4474	5547	3493	28.09



Components of Fee Income

Rs. In Crores

	Q1FY14	Q4FY13	Q1FY13	YOY %
Loan Processing Charges	409	919	451	-9.38
Commission on Govt. Business	427	495	495	-13.57
Commission on LC/BG	634	707	653	-2.92
<i>Of which:</i>				
<i>on BGs Issued</i>	366	437	352	3.94
<i>on LCs Issued</i>	268	270	301	-10.96
Transaction Fees	555	985	528	5.09
<i>Of which:</i>				
<i>ATM I/c Fees</i>	261	235	233	12.04
<i>Core Power</i>	99	96	169	-41.26
<i>Account Maintenance Charges</i>	16	114	21	-24.70
Commission on Collection	78	83	83	-5.98
Misc Fee Income	454	685	392	15.82
Total Fee Income	2558	3873	2603	-1.71



Components of Profit/Loss on Sale of Investments

Rs. In Crores

	Q1FY14	Q4FY13	Q1FY13	YOY %
Equities & Others	274	73	169	61.83
<i>of which : Equities</i>	102	-80	5	
<i>MF Securities & CDs</i>	172	153	164	4.64
Bonds	864	19	37	
<i>of which : Govt. Securities</i>	835	18	36	
<i>Other Auth Securities</i>	30	1	1	
Domestic Operation	1138	92	206	452.07
FO Operation	63	137	15	325.12
Whole Bank	1201	229	221	443.56



Operating Expenses



Rs. In Crores

Q1FY14

Q4FY13

Q1FY13

YOY %

	Q1FY14	Q4FY13	Q1FY13	YOY %
Salary	4315	4707	3456	24.88
Provision for superannuation benefits	1224	905	681	79.64
<i>of which :</i>				
<i>Pension</i>	1003	735	481	108.47
<i>Gratuity</i>	221	170	200	10.30
Total Staff Expenses	5539	5612	4137	33.90
Staff expenses to Operating expenses(%)	65.67	63.31	64.23	2.24
Overhead Expenses	2896	3252	2304	25.68
Overheads to Operating expenses(%)	34.33	36.69	35.77	-4.03
Total Operating Expenses	8435	8864	6441	30.96

Components of Overheads



Rs. In Crores

Q1FY14

Q4FY13

Q1FY13

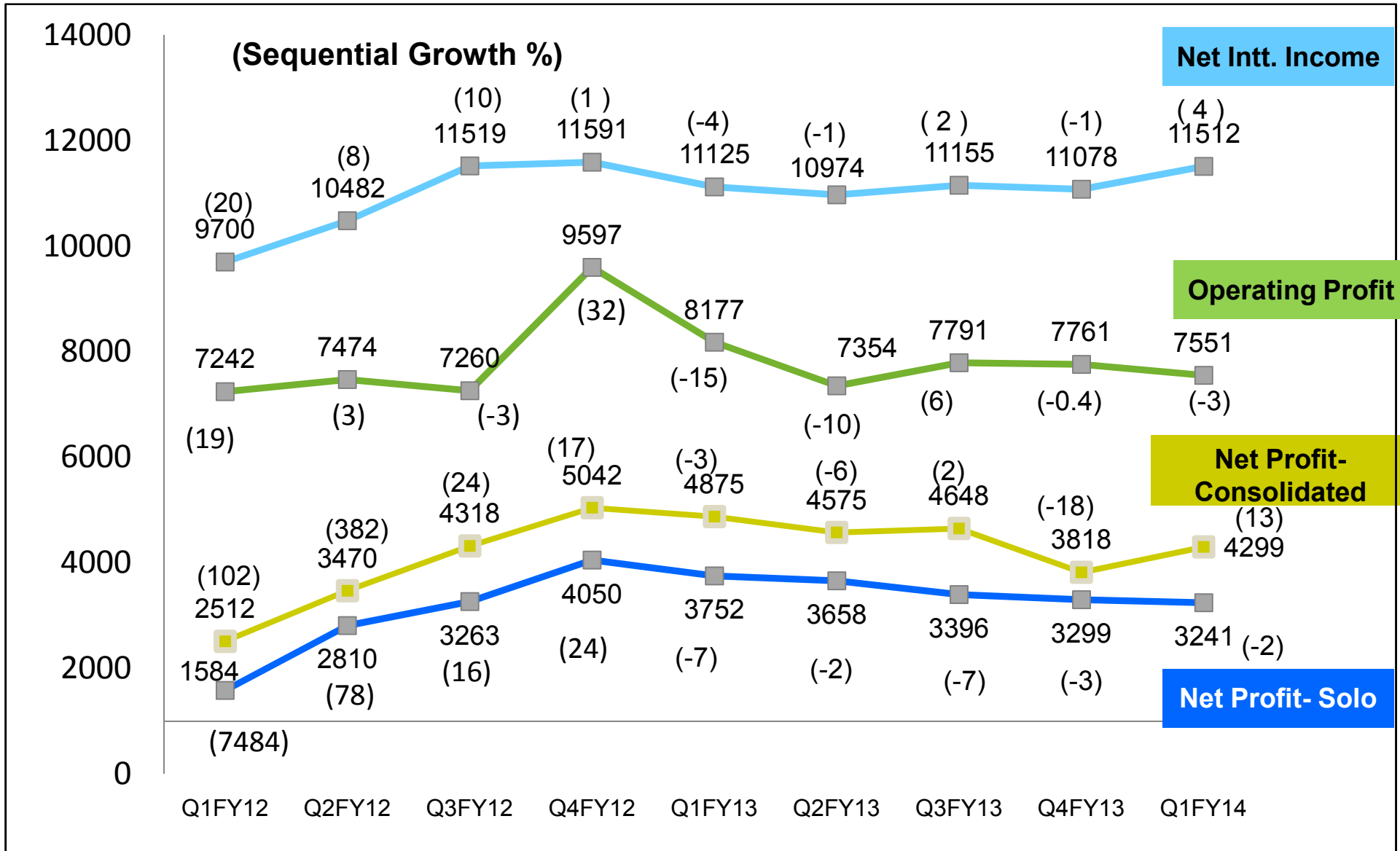
YOY %

	Q1FY14	Q4FY13	Q1FY13	YOY %
Rent, Taxes and Lighting	645	683	519	24.22
Insurance on Business	357	231	295	20.75
<i>of which:</i>				
<i>DICGC Insurance</i>	267	196	236	13.26
<i>ECGC Premium</i>	37	35	33	11.82
<i>CGTMSE Premium</i>	53	--	27	98.50
Depreciation	265	346	202	31.50
ATM I/c Fees	241	216	211	14.07
Hiring of services	174	247	117	48.72
P & T, Telephone	144	167	100	43.82
Travelling Expenses	139	136	104	33.35
Repairs and Maintenance	102	125	79	30.10
Insurance of Bank's property	66	31	75	-12.91
Printing and Stationery	60	145	47	27.08
Halting Allowances	49	54	46	7.10
Advt. & Publicity	39	203	26	52.12
Misc Expenses	616	668	483	27.44
OVERHEADS	2896	3252	2304	25.68

Quarterly Movement in Income Parameters



Rs. In crores

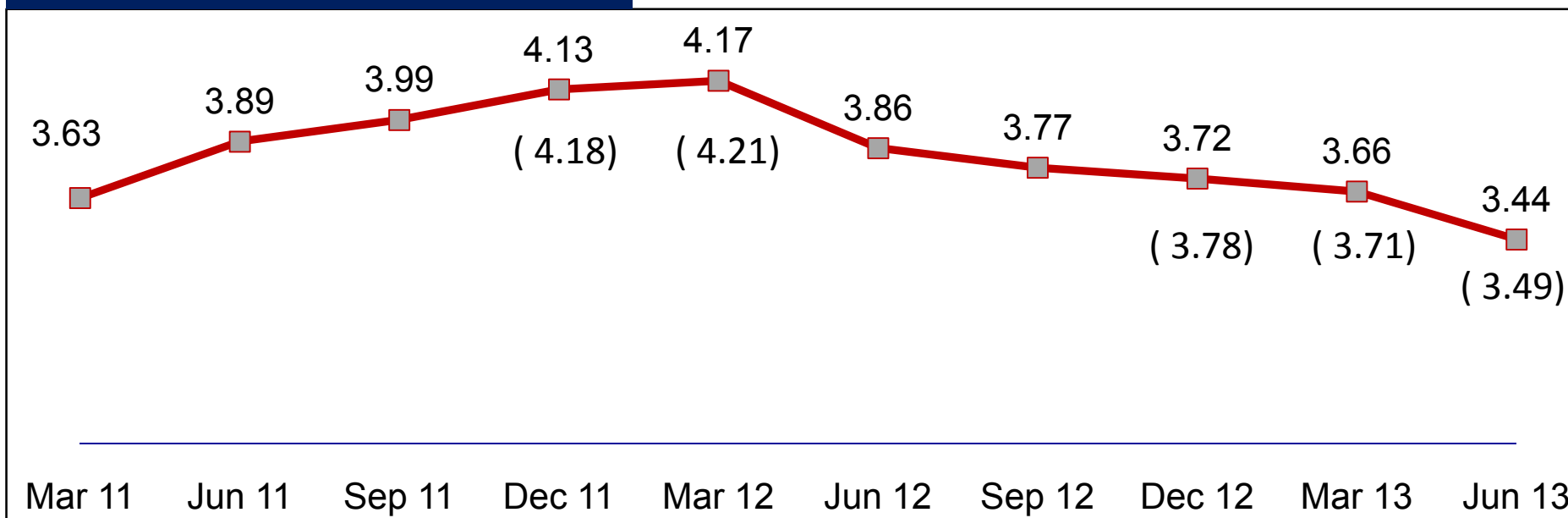


Movement in Net Interest Margin



(in %)

Cumulative Domestic NIM



() After taking into account Profit on Sale of Liquid MF, treated as Interest income Instead of non Interest Income.

NIM	Mar-11	Jun-11	Sep-11	Dec-11	Mar-12	Jun-12	Sep-12	Dec-12	Mar 13	Jun 13
Domestic	3.63	3.89	3.99	4.13	4.17	3.86	3.77	3.72	3.66	3.44
FOs	1.37	1.66	1.70	1.72	1.67	1.77	1.58	1.52	1.50	1.49
Whole Bank	3.32	3.62	3.71	3.84	3.85	3.57	3.45	3.40	3.34	3.16

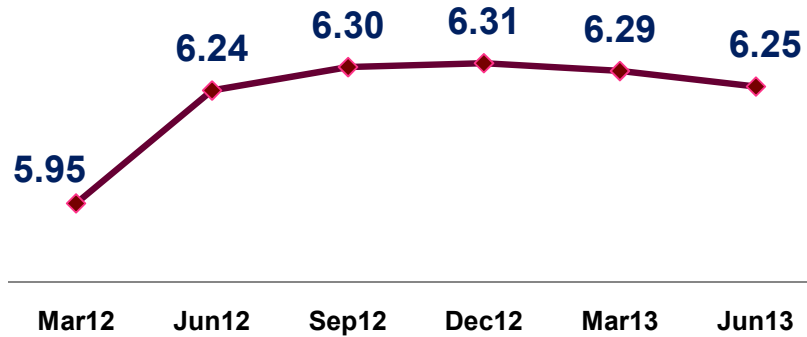


Domestic : Costs & Yields



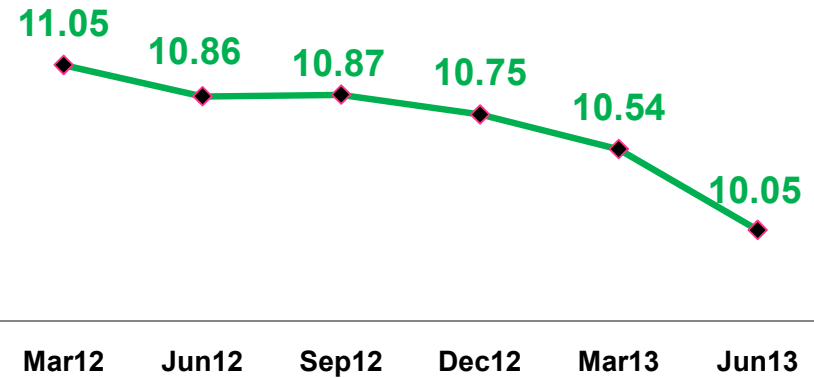
(in %)

Cost of Deposits

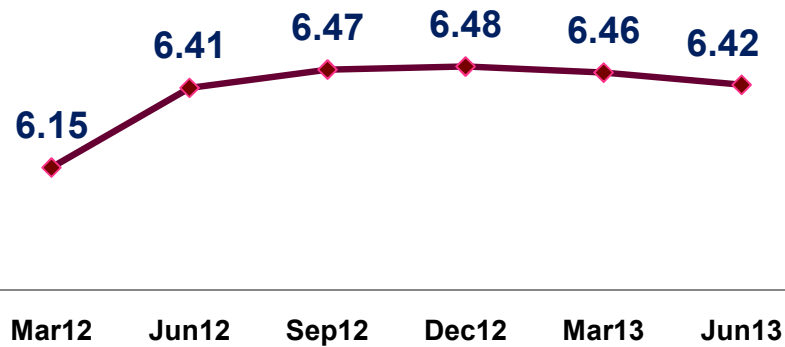


Bulk DIR (Jun 13): 0.94%

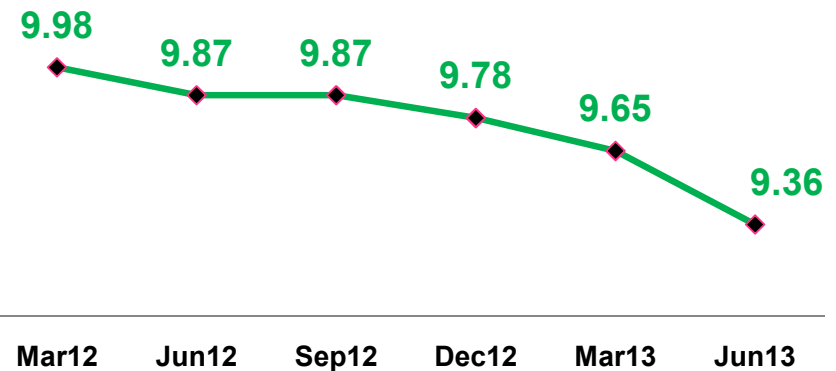
Yield on Advances



Cost of Funds



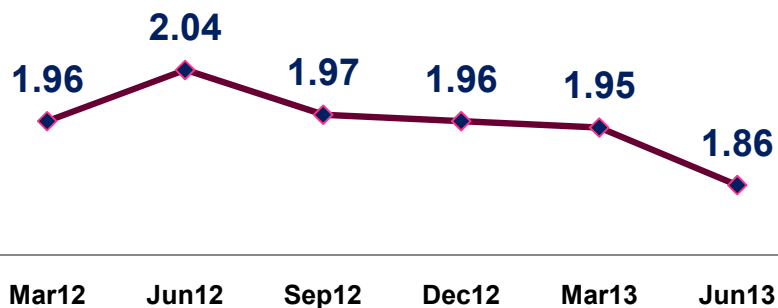
Yield on Assets



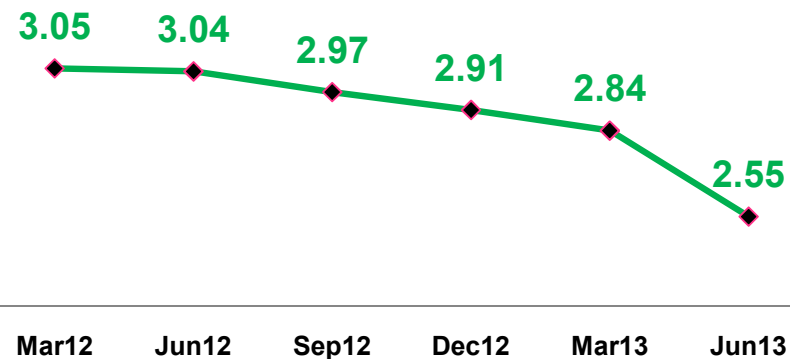
International : Costs & Yields



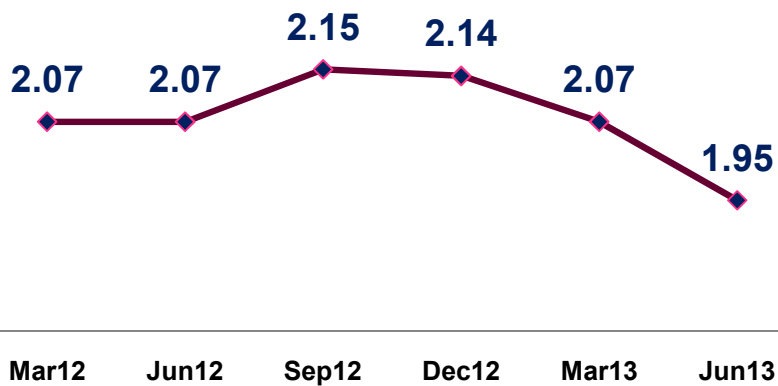
Cost of Deposits



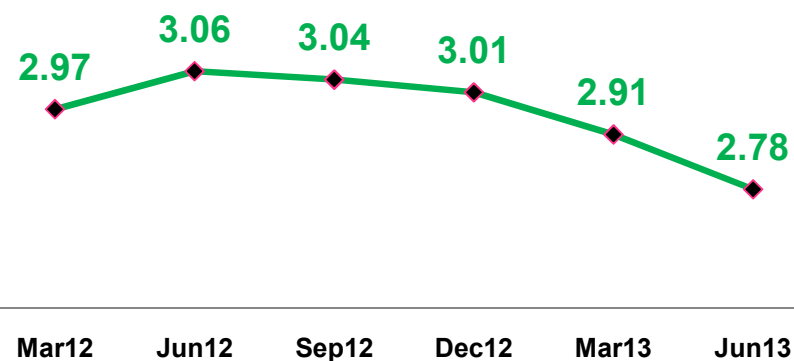
Yield on Advances



Cost of Funds

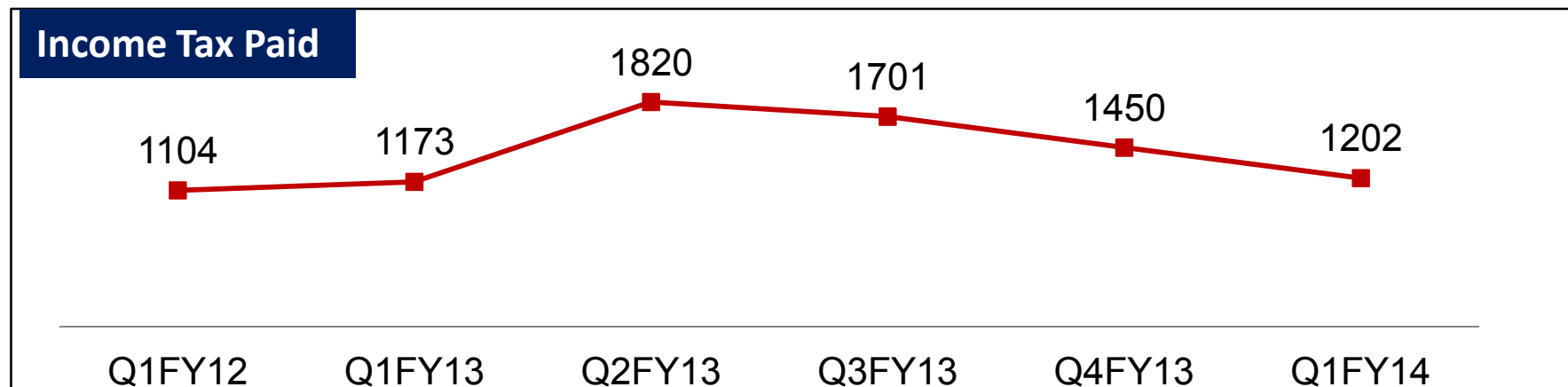
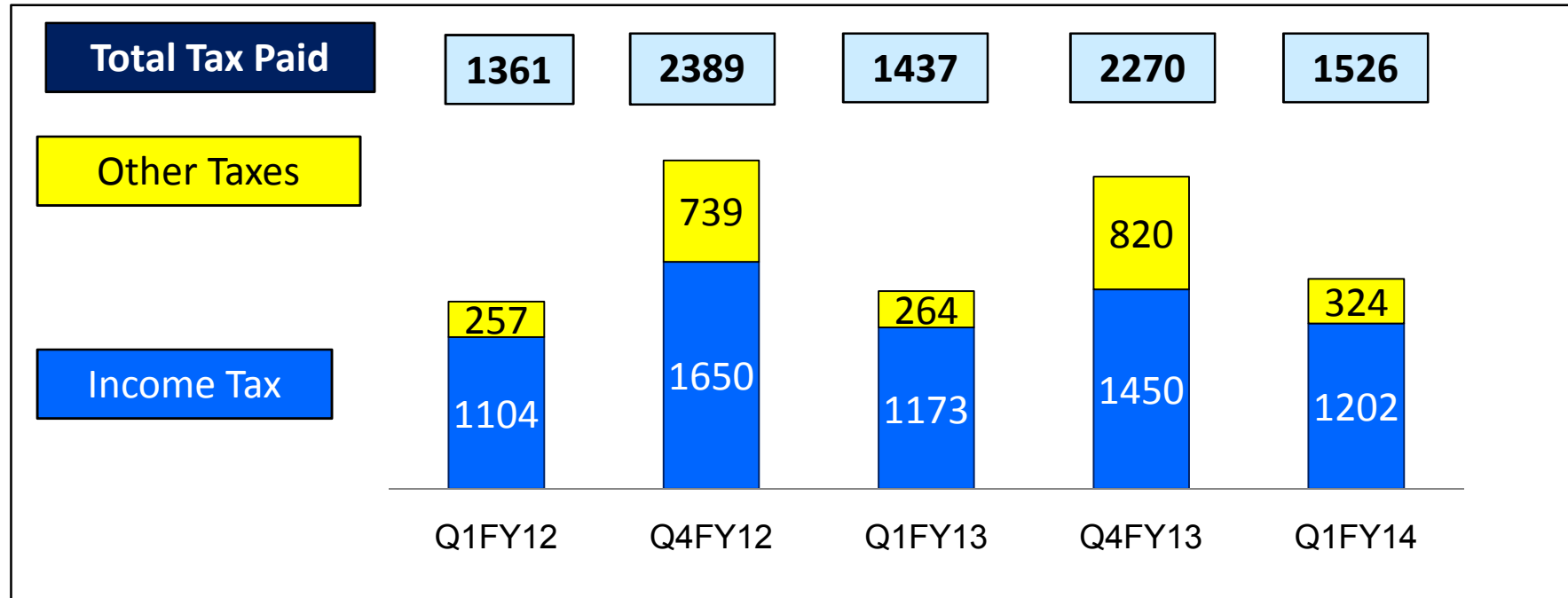


Yield on Assets



Corporate Citizen

Rs. In crores



Retail Deposits drive Growth



Rs. In Crores

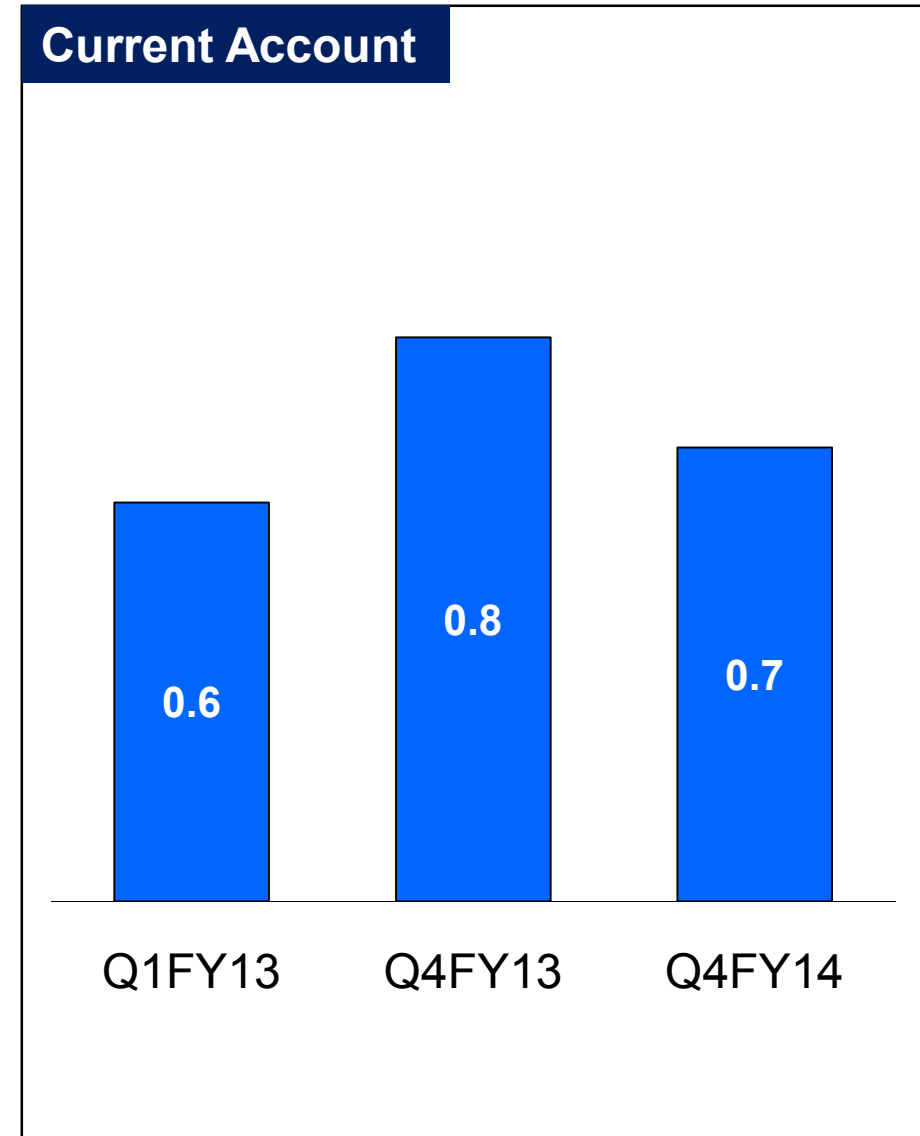
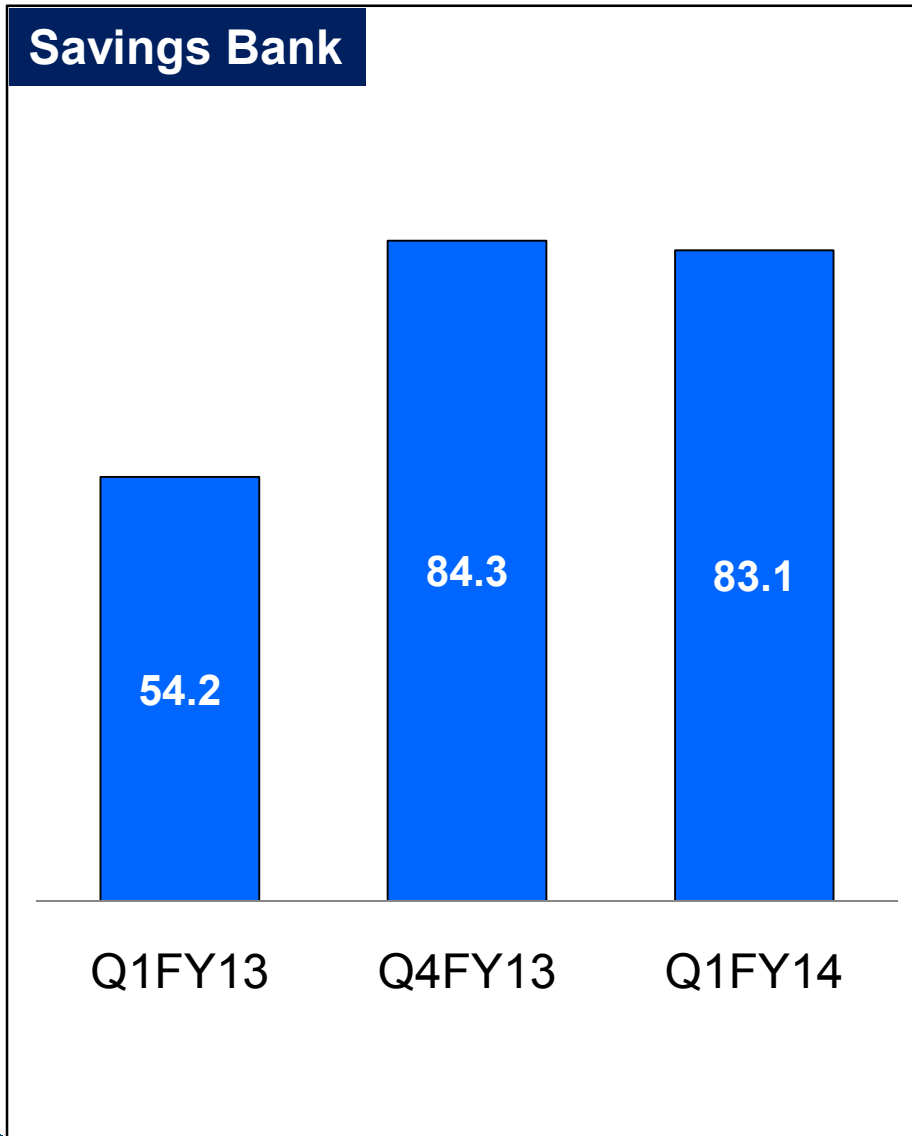
	Jun 13	Mar13	Jun 12	YOY Gr. Amt	YOY Gr. %
Whole Bank Deposits	1257389	1202740	1102926	154463	14.00
Deposits at FOs	76166	72603	75827	339	0.45
Domestic Deposits	1181223	1130137	1027099	154124	15.01
<i>Of which: Term Deposits</i>	653629	604649	553204	100424	18.15
<i>Of which: Retail TDs</i>	493977	473235	436976	57001	13.04
(%)	(75.57)	(78.27)	(78.99)		
Current Account	88955	110581	83485	5470	6.55
(%)	(7.53)	(9.78)	(8.13)		
Savings Bank	438639	414907	390410	48229	12.35
(%)	(37.13)	(36.71)	(38.01)		
CASA	527594	525488	473895	53699	11.33
CASA Ratio- Domestic	44.67	46.50	46.14		-3.19



Customer Acquisition Growth Continues

Number of New Accounts opened during Quarter

In lacs

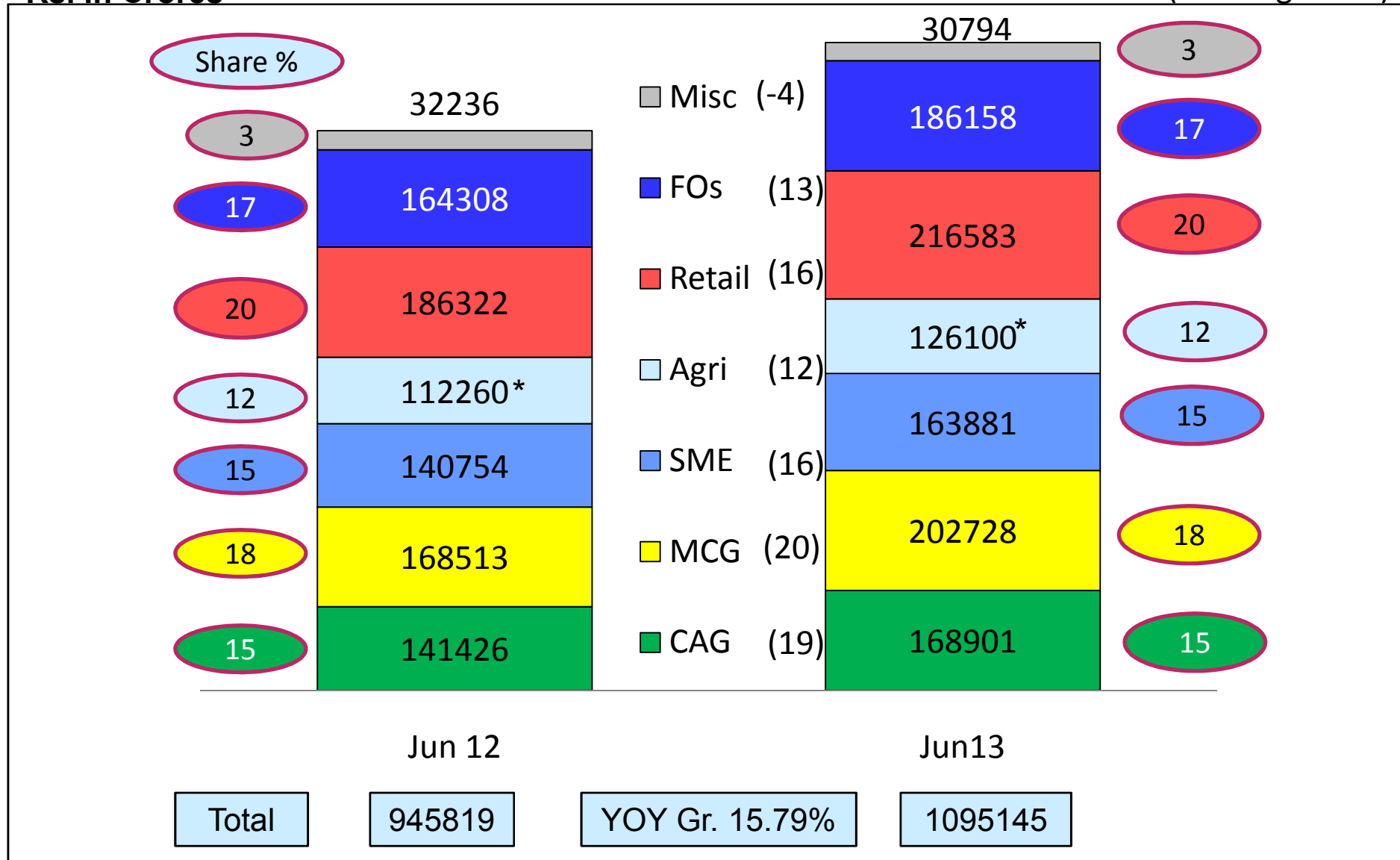


Diversified Exposure across Sectors



Rs. In Crores

(% YOY growth)



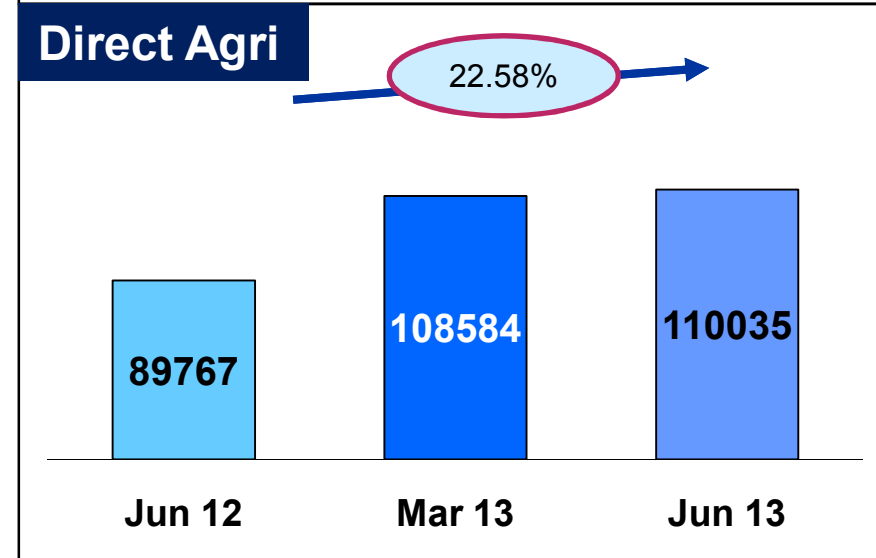
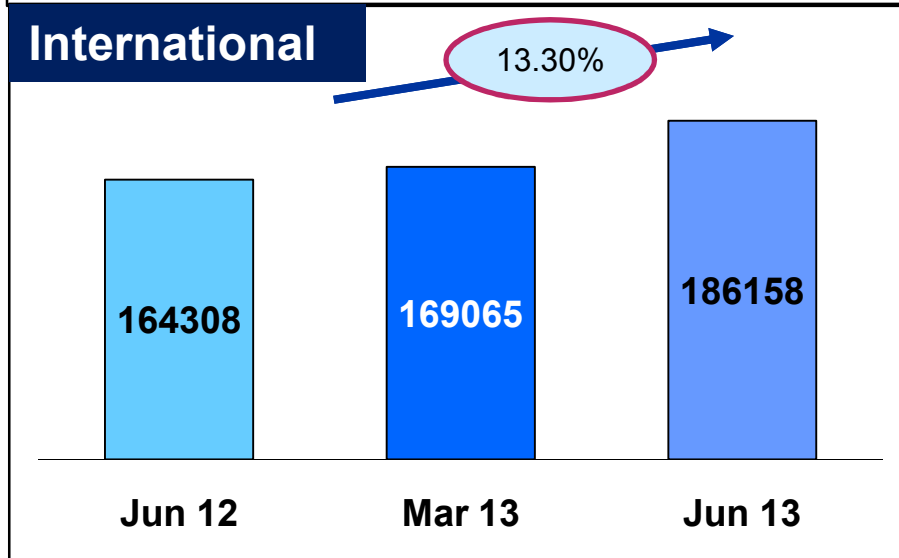
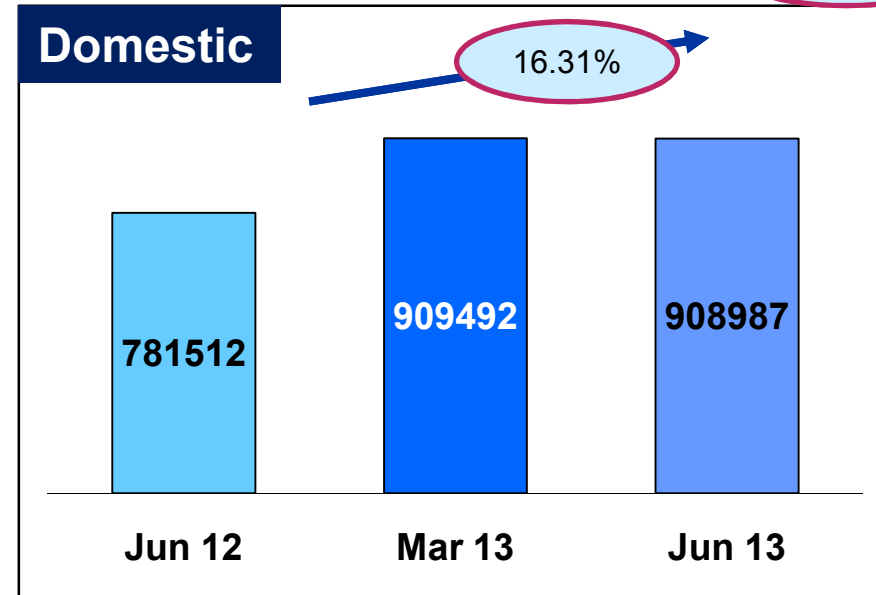
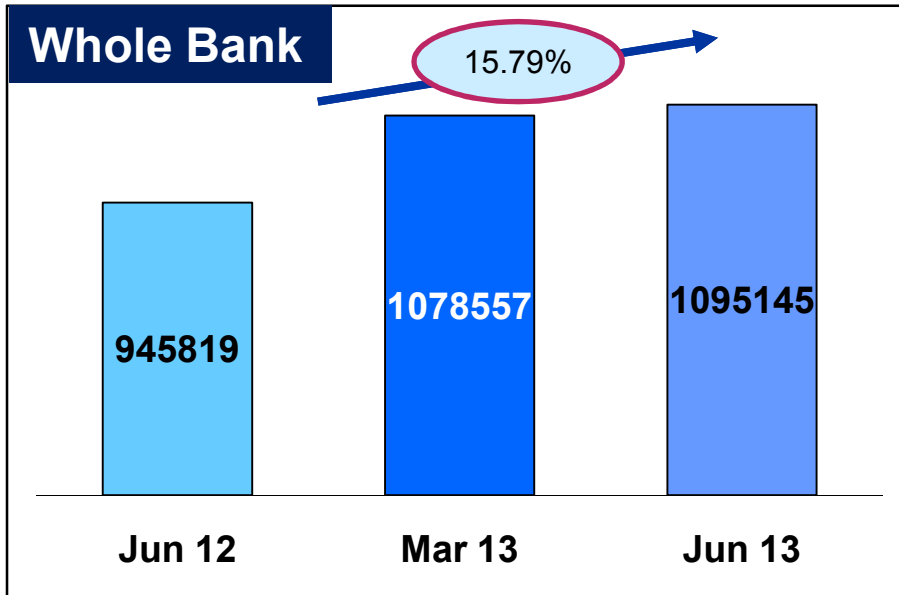
* Includes Indirect Agri (SME & MCG) : Rs. 22,493 crs (Jun 12); Rs.16,065 crs (Jun 13)

Composition of Advances Growth (1/2)



Growth YOY

Rs. In crores



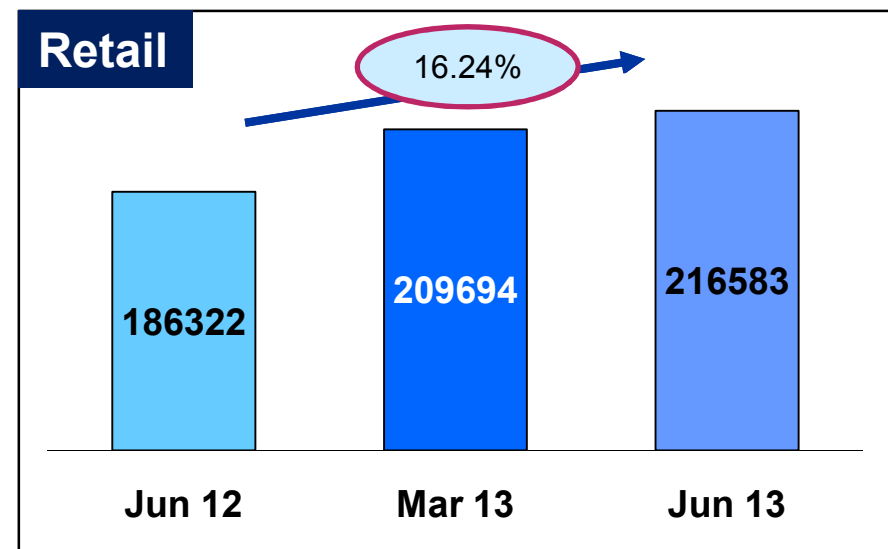
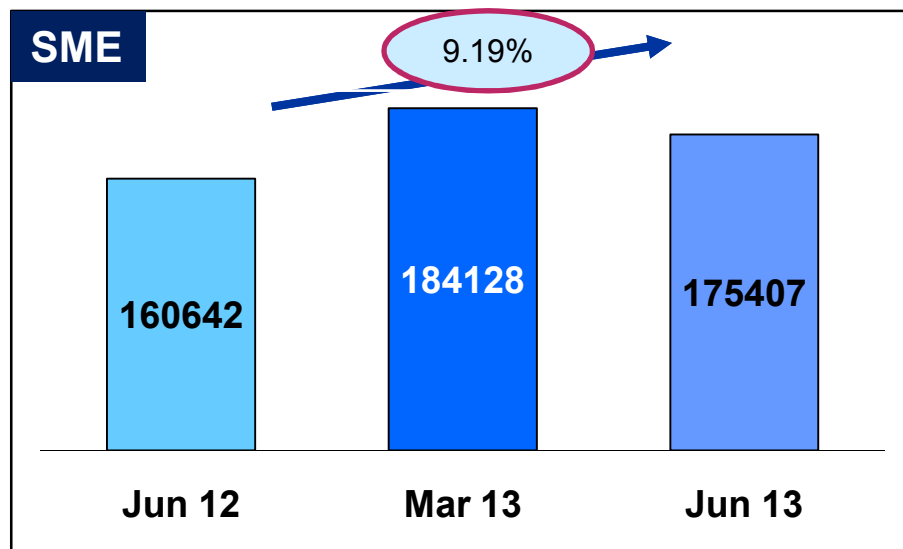
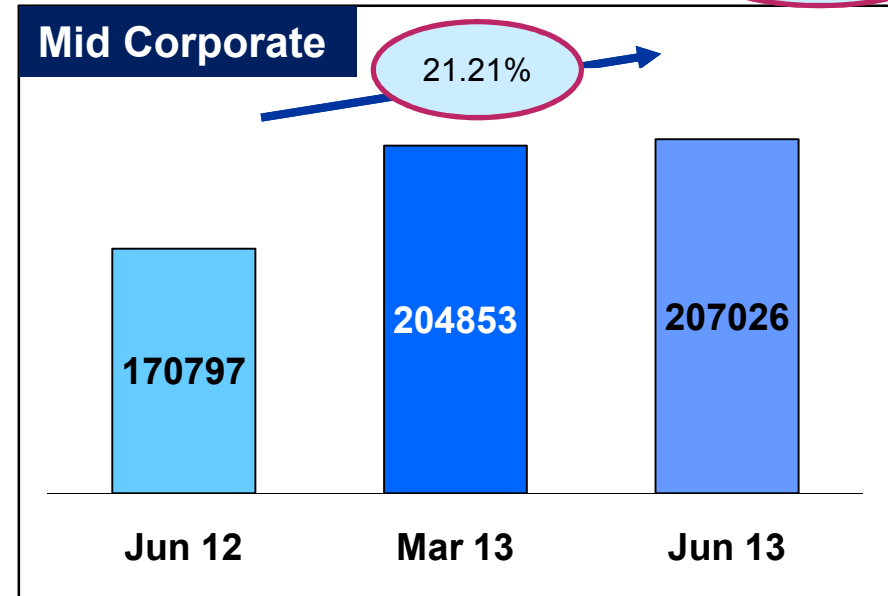
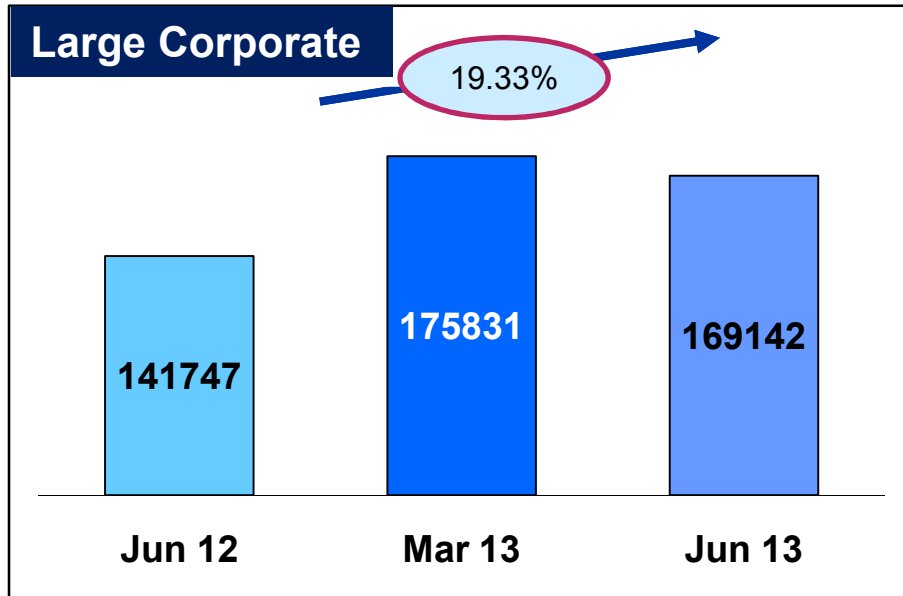
Growth in \$ terms : 6.10% YOY in Jun 13.

Composition of Advances Growth (2/2)



Growth YOY

Rs. In crores



Key Exposures: Domestic



Rs. In crores

Product / Segment	Jun 13		Mar 13		Jun 12		Jun 13
	Level	% Share	Level	% Share	Level	% Share	YOY Gr %
Infrastructure	118363	13.02	114524	12.59	95669	12.24	23.72
Iron & Steel	64020	7.04	64067	7.04	48055	6.15	33.22
Textiles	44605	4.91	45766	5.03	38548	4.93	15.71
Petroleum & Petrochemicals	29555	3.25	35809	3.94	34037	4.36	-13.17
Engineering	26079	2.87	26273	2.89	24869	3.18	4.86
Other Industries	172076	18.93	172406	18.96	150131	19.21	14.62
Services	57929	6.37	62724	6.90	57119	7.31	1.42
Trade	55212	6.07	56748	6.24	47188	6.04	17.00
Comm. Real Estate	14530	1.60	12896	1.42	9807	1.25	48.17
Home Loans	124772	13.73	119467	13.14	105383	13.48	18.40
Auto Loans	26411	2.91	24800	2.73	19040	2.44	38.71
Other Retail Loans	65400	7.19	65427	7.19	61899	7.92	5.66
Direct Agriculture	110035	12.11	108584	11.94	89767	11.49	22.58
Total Domestic Advances	908987	100.00	909492	100.00	781512	100.00	16.31

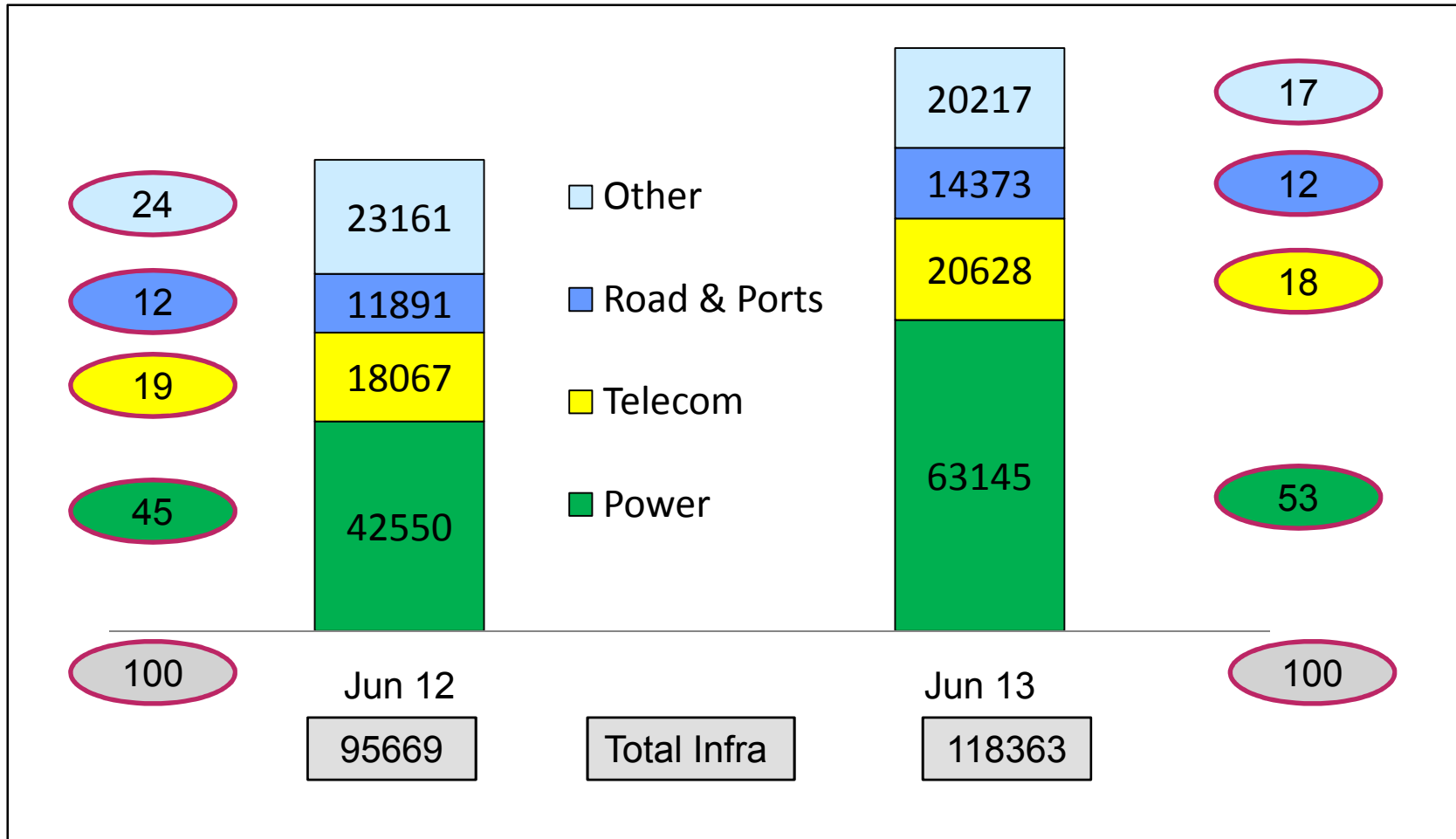


Infrastructure Credit – Fund Based



Share %
in Infra

Rs. In crores



Infrastructure	Power	Telecom	Road & Ports	Other	Total Infra
YOY %	48.40	14.18	20.87	-12.71	23.72



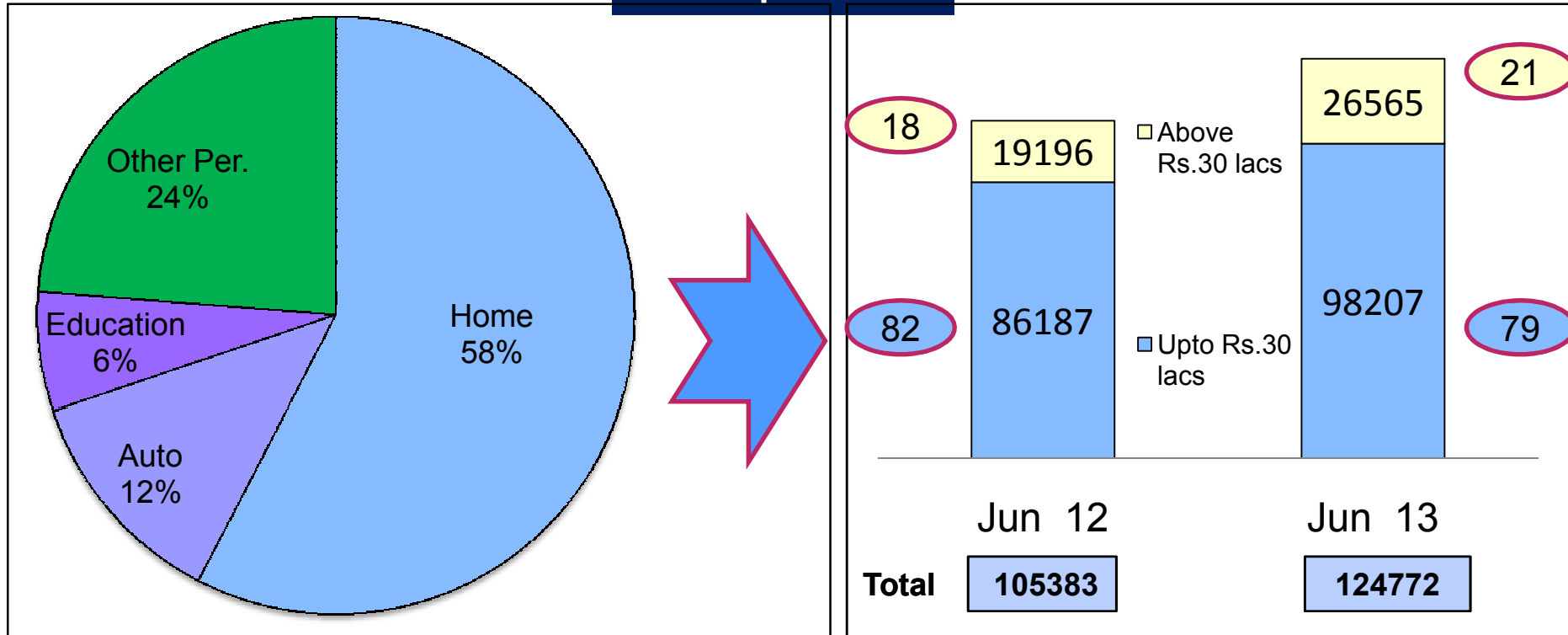
Retail Advances



% to total Home Loans

Rs. In crores

Break-up of Retail



Level	Home	Auto	Edu	Other Per.	Total
Jun 12	105383	19040	12745	49154	186322
Mar 13	119467	24800	13751	51676	209694
Jun 13	124772	26411	13940	51460	216583
YOY Growth Abs.	19389	7371	1195	2306	30261
YOY Growth %	18.40	38.71	9.38	4.69	16.24
Market Share %*	25.73	22.63	25.09		

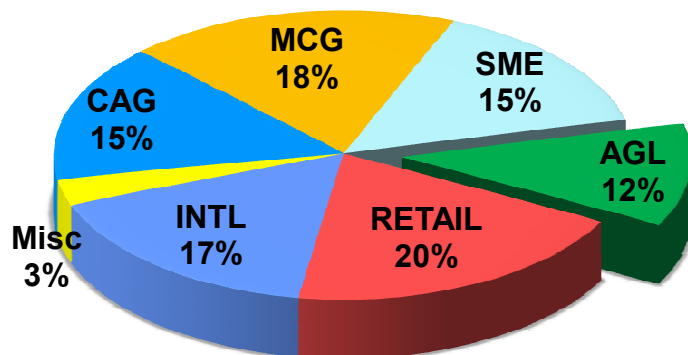
*Source: ASCB data as per RBI Bulletin

Agri Advances

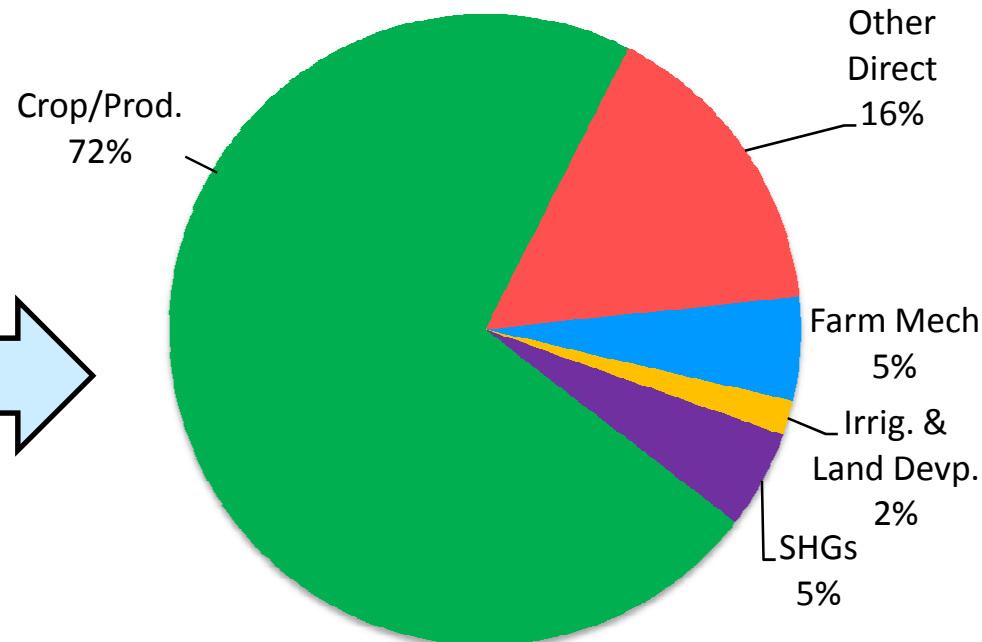


(Rs. In crores)

Across Sectors



Break-up of Direct Agri



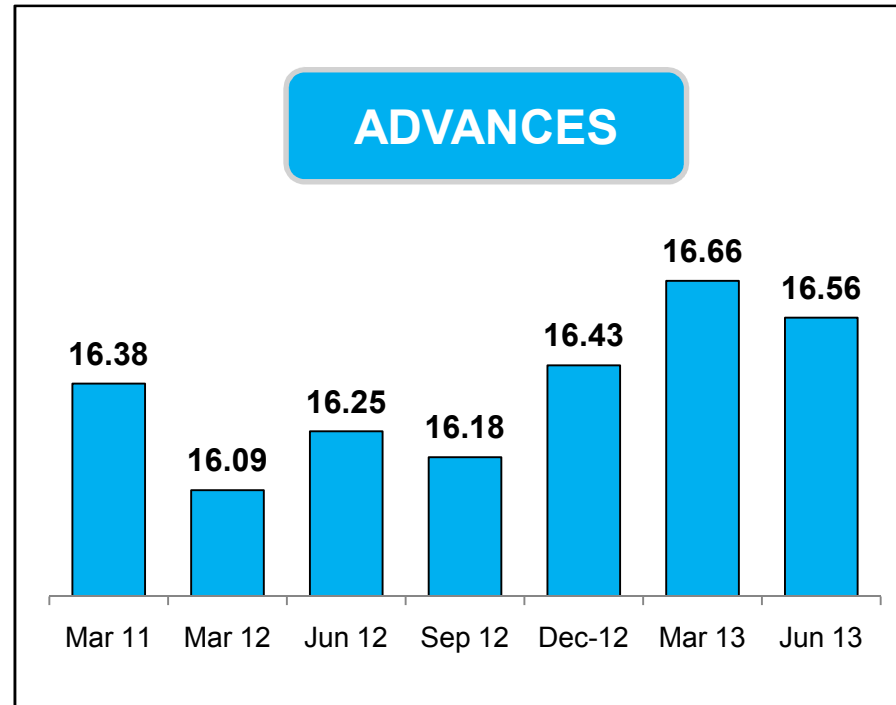
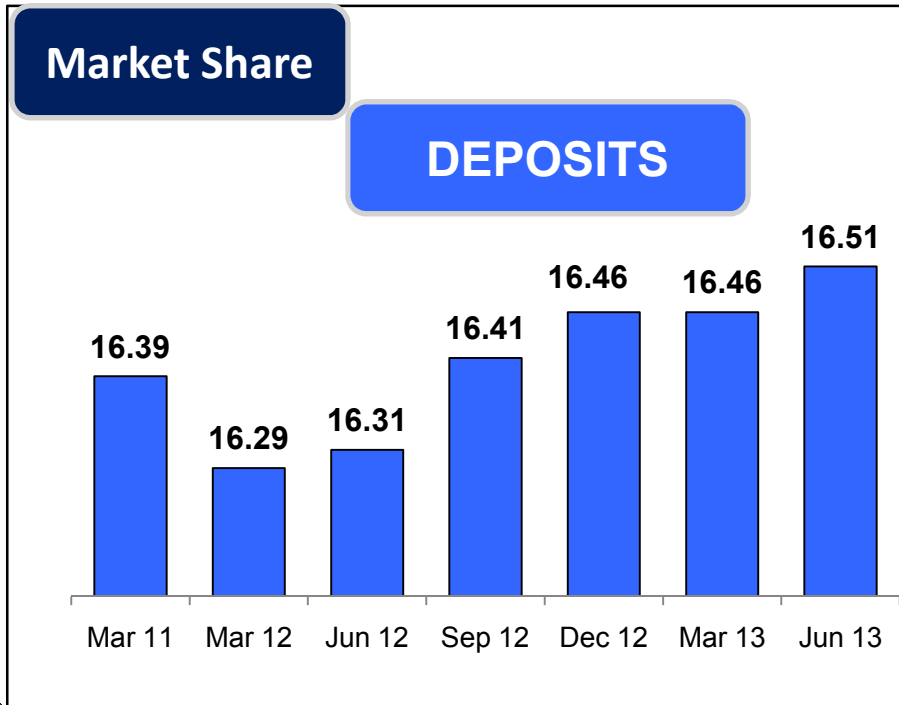
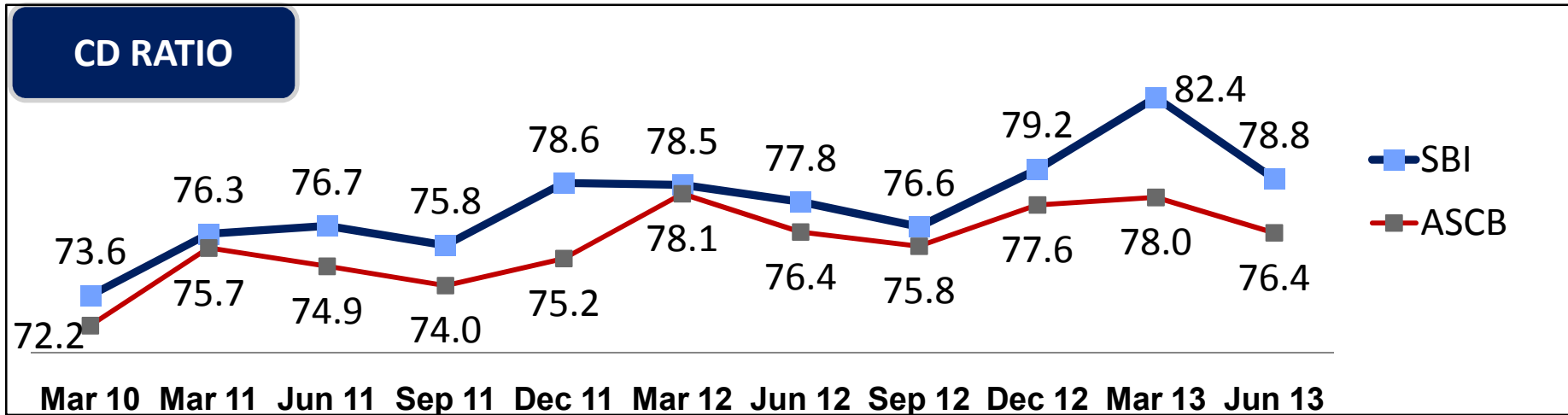
Level	Crop / Production	Investment/ Allied Credit	Total Direct Agri	Out of which: collateralized by Gold		Indirect Agri	Total Agri
				Amt.	Share %		
Jun 12	60397	29370	89767	22301	24.84	22493	112260
Jun 13	79245	30790	110035	34676	31.51	16065	126100
YOY Abs.	18848	1420	20268	12375		-6428	13840
YOY %	31.21	4.83	22.58	55.49		-28.58	12.33



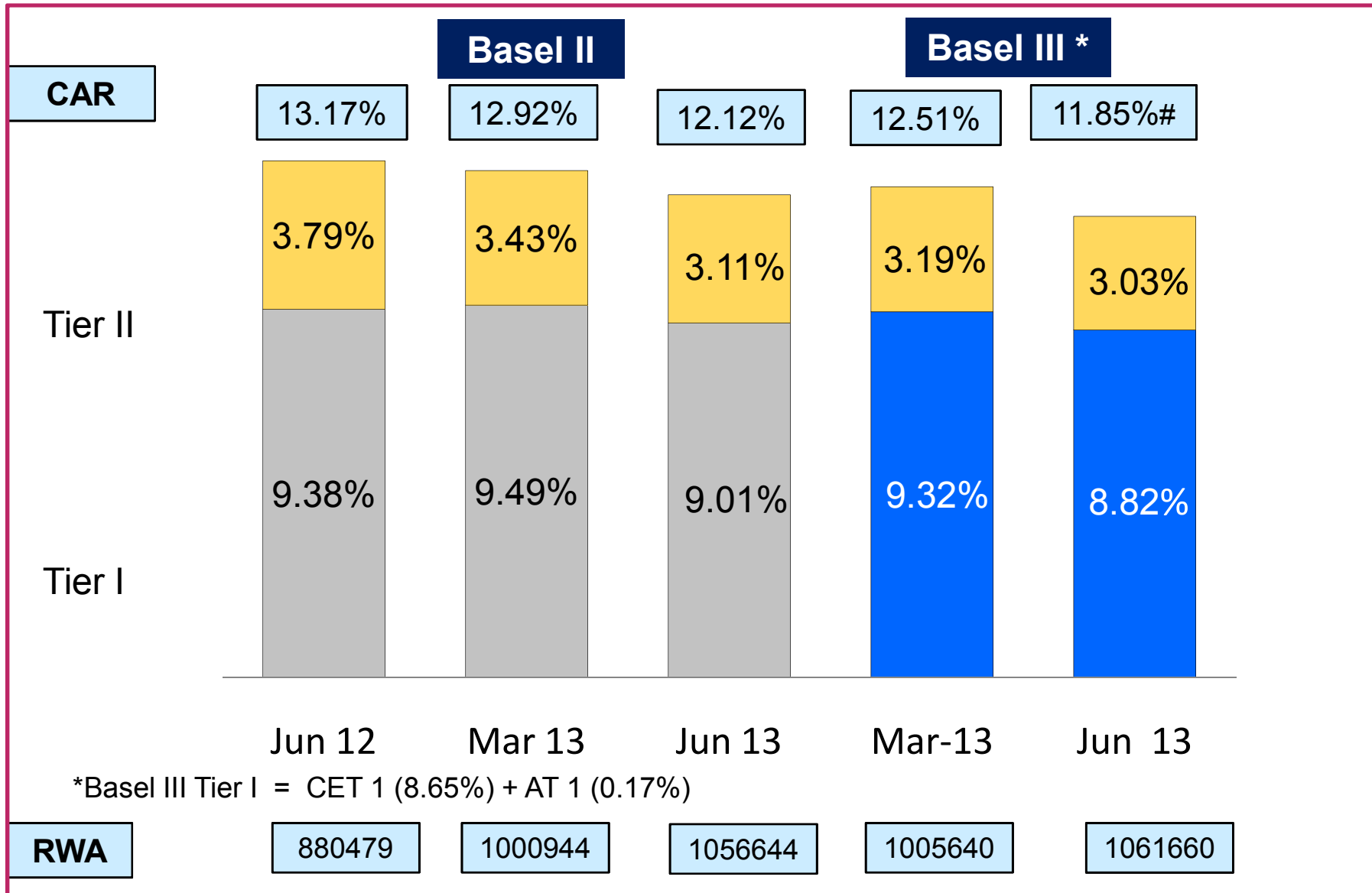
CD Ratio & Market Share



(in %)



Capital Adequacy



CAR : 12.09% (including retained Net Profit of Q1FY14) ; CET1 - 8.89%

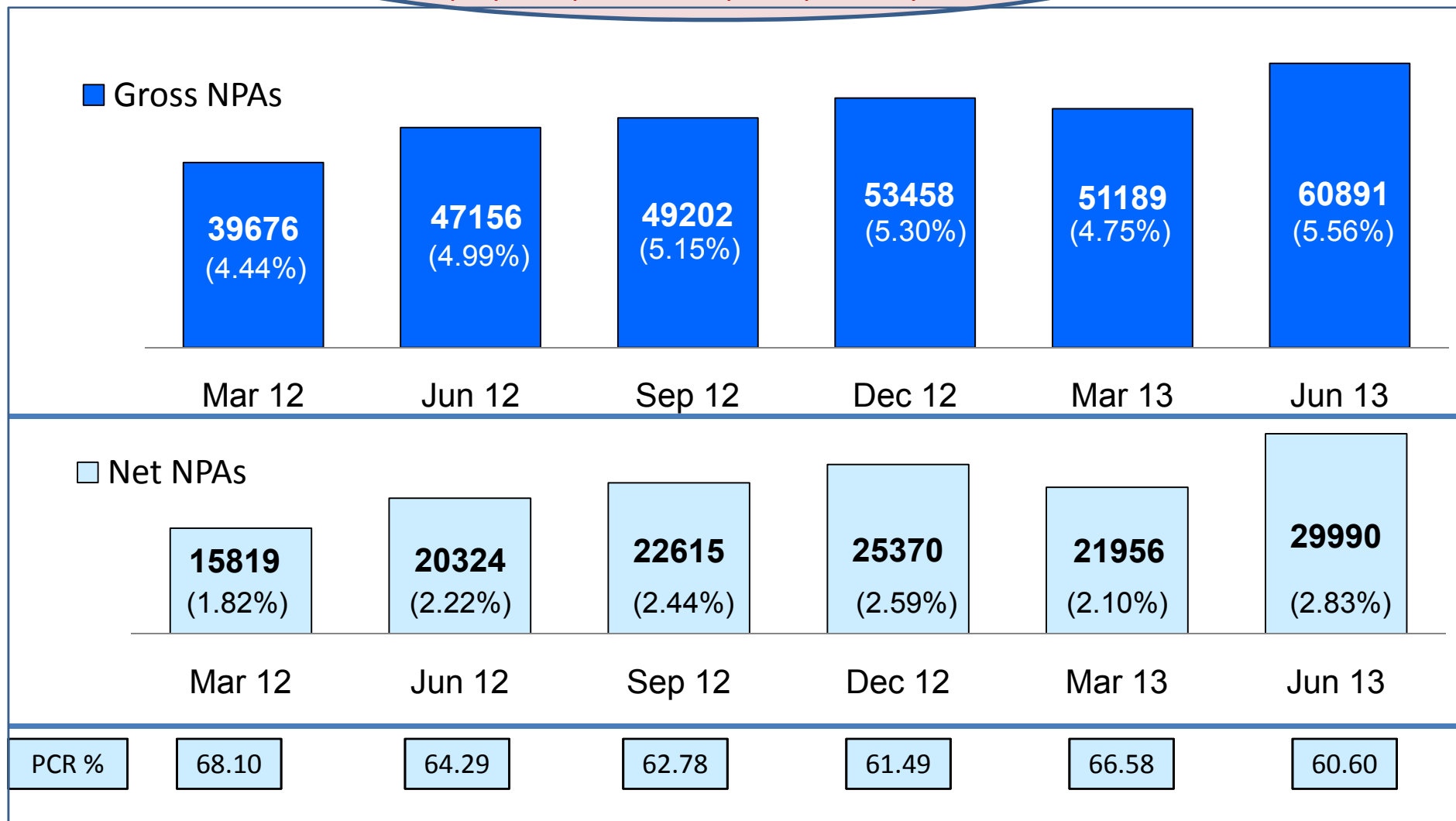


Asset Quality



Rs. In crores / (%)

Sequentially Gross and Net NPA Ratios are up by 81 bps and 73 bps respectively



Movement of Stressed Assets

Rs. In Crores

	Jun 11	Sep 11	Dec 11	Mar 12	Jun 12	Sep 12	Dec 12	Mar 13	Jun 13
1. Gross Advances	788153	810612	869393	893613	945819	956000	1009110	1078557	1095145
2. Gross NPAs	27768	33946	40098	39676	47156	49202	53458	51189	60891
3. Net NPAs	12435	16120	18803	15819	20324	22615	25370	21956	29990
4. Restructured Standard (as per Revised RBI norms)	13893	16200	14116	16340	16378	21944	23845	32228	32963
5. Total Gross NPAs plus Restructured Std. (2+4)	41661	50146	54214	56016	63534	71146	77303	83417	93854
6. Total Net NPAs plus Restructured Std. (3+4)	26328	32320	32919	32159	36702	44559	49215	54184	62953
7. Gross NPA + Restr. Std to Gross Adv. % (5 ÷ 1)	5.29	6.19	6.24	6.20	6.72	7.44	7.66	7.73	8.57
8. Net NPA + Restr. Std to Gross Adv. % (6 ÷ 1)	3.34	3.99	3.79	3.60	3.88	4.66	4.88	5.02	5.75



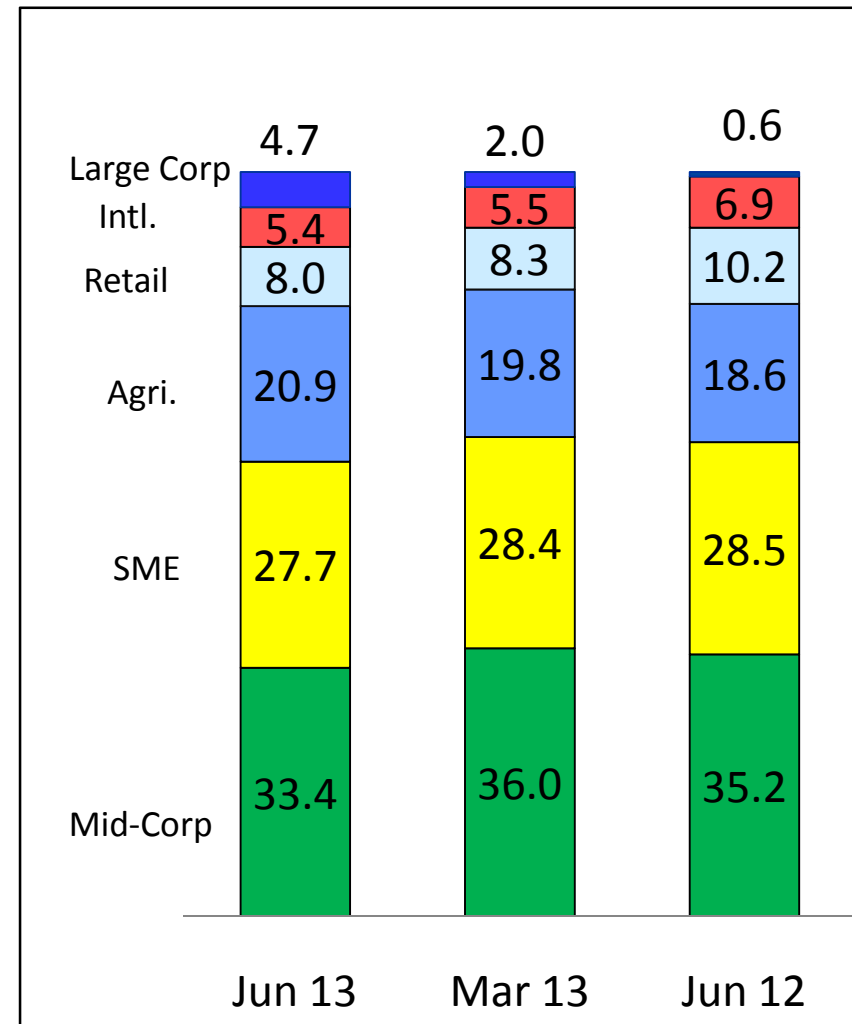
Gross NPAs by Sector

Rs. In Crores

Break-up of Gross NPAs

Sector	Jun 13		Mar 13		Jun 12	
	NPA	Ratio %	NPA	Ratio %	NPA	Ratio %
Large Corporate	2879	1.70	1000	0.57	285	0.20
Mid Corporate	20330	9.47	18443	8.67	16579	9.28
SME	16856	8.45	14528	7.16	13424	7.22
Agri	12720	11.64	10138	9.39	8767	9.80
Retail	4851	2.24	4269	2.04	4821	2.60
International	3255	1.75	2811	1.66	3280	2.00
Total	60891	5.56	51189	4.75	47156	4.99

Sector-wise Gross NPAs to Total Gross NPAs %



Movement of NPAs (Quarter on Quarter) (1/2)



Rs. In Crores

	FY12	Q1FY13	Q2FY13	Q3FY13	Q4FY13	FY13	Q1FY14
Opening Level of Gross NPAs	25326	39676	47156	49202	53458	39676	51189
Cash Recovery	4564	1249	1428	957	1132	4766	1397
Up gradation	6973	2033	1660	1840	4586	10119	1519
Write off	1049	82	1972	1122	2418	5594	1148
Fresh Slippages	26936	10844	7106	8175	5868	31993	13766
Net Increase	14350	7480	2046	4256	-2269	11513	9702
Closing Level of Gross NPAs	39676	47156	49202	53458	51189	51189	60891
Recovery in W/o Accounts	962	193	258	229	385	1066	302



Sector-wise Movement of NPAs – Q1FY14 (2/2)



Rs. In crores

Particulars	Large Corp.	Mid. Corp	SME	Agri	Retail	Intl.	Total
Cash Recovery	6	226	564	312	217	72	1397
Up-gradation	21	39	639	350	454	16	1519
Write off	---	674	394	1	79	---	1148
Gross Reduction	27	939	1597	663	750	88	4064
Fresh Slippages	1906	2826	3925	3245	1332	532	13766
Net Increase	1879	1887	2328	2582	582	444	9702



NPA Position - Major Industries



Rs. In crores

Industry	Fresh Slippages during			NPAs as on		Share % (as on 30.06.13)
	Q1FY14	FY13	Q1FY13	30.06.12	30.06.13	
Trade & Services	1068	1975	848	3664	5529	13.80
Iron & Steel	1843	1566	290	2815	5341	13.33
Engineering	739	893	636	2222	2599	6.49
Textiles	285	902	481	2366	2569	6.41
Pharmaceuticals	536	86	0	1032	1522	3.80
Food Processing/Agro Based	948	418	532	1066	2183	5.45
Metals	355	269	67	722	1293	3.23
Automobiles/Transport	311	558	173	861	1219	3.04
CRE	328	313	0	547	1021	2.55
Information Technology (IT)	537	378	0	256	971	2.42
Road & Ports	96	501	0	328	925	2.31
Hotels	130	236	0	627	912	2.28
Infrastructure (others)	68	368	144	491	901	2.25
Telecom	196	337	5	33	594	1.48
Power	104	344	8	393	588	1.47
Educational Institutions	68	126	81	355	337	0.84
Hospitals	43	70	34	124	201	0.50
Miscellaneous	1003	3798	3380	12369	11361	28.36
Grand Total	8658	13138	6679	30271	40066	100.00



Details of Restructured Assets



Amount In Crores

Year of Restructuring	Outstanding as on 30.06.2013		
	Standard Category	NPA Category	Total Restructured
Up to 2010	1416	2714	4130
2010-11	1657	2639	4296
2011-12	6593	2380	8973
2012-13	16931	2486	19417
Q1FY14	4384	616	5000
IBG - Cumulative	1982	1013	2995
Total	32963	11848	44811

Total restructured Stock is Rs. 57695 crores



Restructured Assets As On 30.06.2013



Rs. In Crores

	Standard	NPA	Total
CDR Restructuring	13959	2975	16934
SME Debt Restructuring	3035	1211	4246
Other Restructuring	15969	7662	23631
Total	32963	11848	44811



Industry-wise details of Restructured Assets

Rs. In Crores

	as on 30.06.2013			as on 31.03.2013		
	Standard	NPAs	Total	Standard	NPAs	Total
Iron & Steel	4794	1108	5902	5255	1576	6831
Power	4057	219	4276	5374	209	5583
Textiles	2759	1087	3846	2791	1511	4302
Infrastructure	2187	549	2736	1638	529	2167
Aviation	761	1219	1980	655	1356	2011
Hotels	1559	233	1792	1240	280	1520
Engineering & Others	1106	650	1756	775	309	1084
Pharmaceuticals	1120	298	1418	1268	384	1652
Food Processing/Agro Based	1993	1186	3179	2613	751	3364
Trade	738	321	1059	858	139	997
Others	11889	4978	16877	9761	3839	13600
Total	32963	11848	44811	32228	10883	43111

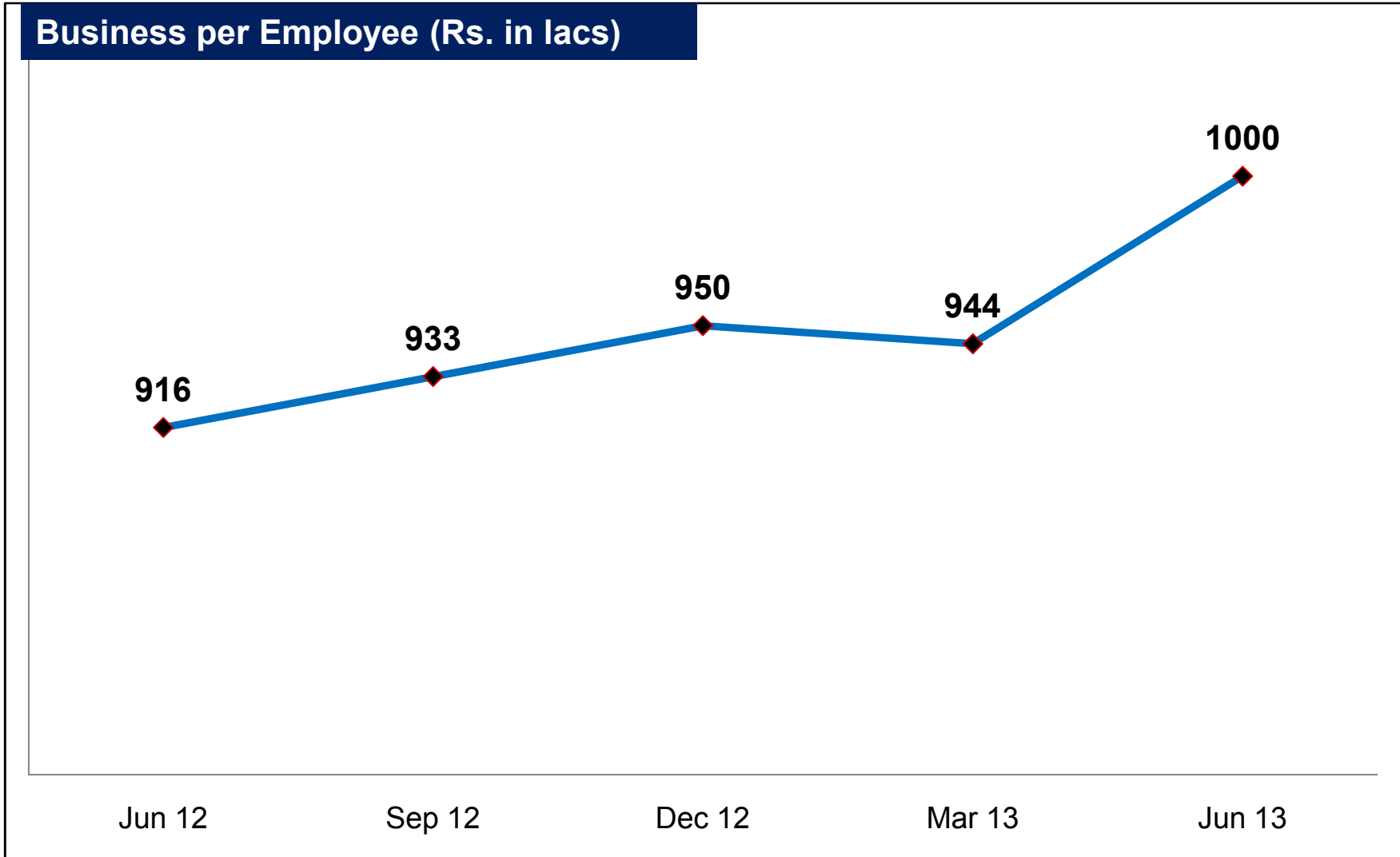


Head Count (1/2)



Staff Strength as on	Mar 11	Mar 12	Jun 12	Sep 12	Dec 12	Mar 13	Jun 13
Officers	79728	80404	80329	79978	81515	80796	79973
Assistants	102701	95715	95018	93447	93053	109686	107172
Sub-staff	29761	27788	27150	26831	26341	26388	25901
Watch & ward	10743	11574	11341	11260	11537	11426	11391
Total	222933	215481	213838	211516	212446	228296	224437

Head Count (2/2)



Branch Expansion



	March 12	Jun 12	March 13	Jun 13
Metro	2218 (15.7)	2215 (15.7)	2341 (15.8)	2362 (15.8)
Urban	2502 (17.8)	2511 (17.8)	2624 (17.7)	2652 (17.8)
Semi-Urban	3995 (28.3)	4003 (28.3)	4165 (28.1)	4181 (28.1)
Rural	5382 (38.2)	5398 (38.2)	5686 (38.4)	5705 (38.3)
Total	14097 (100)	14127 (100)	14816 (100)	14902 (100)

Figures in brackets indicate percentage share in total branches

Expanding Footprint



		Jun13 (Q1FY14)	Mar 13 (FY 13)	Jun 12 (Q1FY13)	YOY Incr.
Branches	No. of Group Branches	20441	20325	19287	1154
	No. of SBI Domestic Branches	14902	14816	14127	775
	No. of Overseas Offices	186	186	173	13
ATMs	No. of ATMs for the Group	35755	32752	27699	8056
	No. of ATMs for SBI	29902	27175	22469	7433
	Hits per day	239	262	262	
Debit Cards	No. of Debit Cards (in lacs)	1166	1104	962	204
Internet Banking	No. of customers (in lacs)	140.2	100.3	95.2	45.0
	No. of Financial transactions (in lacs)	1331	4205	873	458
Mobile Banking	Registered mobile users (in lacs)	68.1	62.2	40.9	27.2
	No. of financial transactions (in lacs)	120.9	358.9	77.5	43.4
Merchant Acquiring	No. of POS Terminals	86617	65514	29464	57153
	No. of transactions (in lacs)	49.3	90.4	9.00	40.3
Alternate Channels	% of total transactions on alternate channels	32.7	35.7	34.7	



Performance Highlights of Associate Banks



(Rs. In crores)

Bank	Q1FY14		Q1FY13	
	PAT	ROE%	PAT	ROE%
SBBJ	188	15.25	168	15.60
SBH	294	15.41	335	20.63
SBM	52	5.38	40	3.99
SBP	118	8.61	224	17.90
SBT	186	17.99	181	19.42
Total	837	12.87	948	16.12
SBI	3241	13.59	3752	18.41



Performance Highlights of Non-Banking Subsidiaries



(Rs. In crores)

Name	Q1FY14		Q1FY13	
	PAT	ROE %	PAT	ROE %
SBI Life Insurance Company P Ltd	213	29.36	163	28.64
SBI Capital Markets Ltd	68	26.97	27	12.80
SBI DFHI Ltd	41	17.13	27	12.11
SBI Funds Management P Ltd	33	35.79	26	32.66
SBI Cards & Payment Services P Ltd	67	51.67	10	15.90
Total (all Subsidiaries/JVs)	376	22.96	196	14.05
SBI Group	4299	14.21	4875	18.86





Group Financials- Efficiency Ratios



In % / Rs. In crores

	Q1FY14	Q1FY13	YOY Growth bps/ %
ROA %	0.80	1.04	-24 bps
ROE %	14.21	18.86	-465 bps
Earning Per Share (Rs.)	251.36	290.56	-13.49%
Expenses Ratio	57.27	49.76	751 bps
NIM	3.07	3.40	-33 bps
Gross NPA Ratio	5.27	4.65	62 bps
Net NPA Ratio	2.73	2.16	57 bps
Gross NPA	76037	58185	30.68%
Net NPA	38258	26242	45.79%
Deposits	1676271	1487330	12.70%
Net Advances	1401227	1215665	15.26%



Balance Sheet Size (Solo)



Rs. In crores

LIABILITIES	Jun 13	Mar 13	Jun 12	YOY Growth (%)
Capital	684	684	671	1.94
Reserves and Surpluses	103560	98200	88667	16.80
Deposits	1257389	1202740	1102926	14.00
Borrowings	173789	169183	146883	18.32
Other Liabilities & Provisions	83561	95455	74476	12.20
Total Liabilities	1618983	1566261	1413624	14.53

Deposits Contribute 77.67% of Total Resources

ASSETS	Jun 13	Mar 13	Jun 12	YOY Growth (%)
Cash & balances with RBI	57369	65830	74686	-23.19
Balance with banks & money at call and short notice	30954	48990	36083	-14.22
Investments	419942	350927	335289	25.25
Net Advances	1060689	1045617	916841	15.69
Fixed Assets	7282	7005	5877	23.89
Other Assets	42748	47892	44848	-4.68
Total Assets	1618983	1566261	1413624	14.53

Advances Contribute 65.52% of Total Assets



Balance Sheet Size (Consolidated)



Rs. In crores

LIABILITIES	Jun 13	Mar 13	Jun 12	YOY Growth (%)
Capital	684	684	671	1.94
Reserves and Surpluses	130957	124349	112233	16.68
Minority Interest	4588	4254	3889	17.99
Deposits	1676271	1627403	1487330	12.70
Borrowings	209353	203723	179353	16.73
Other Liabilities & Provisions	157671	172746	135323	16.51
Total Liabilities	2179525	2133158	1918799	13.59

Deposits Contribute 76.91% of Total Resources

ASSETS	Jun 13	Mar 13	Jun 12	YOY Growth (%)
Cash & balances with RBI	79221	89574	92945	-14.77
Balance with banks & money at call and short notice	39581	55654	43958	-9.96
Investments	591902	519393	498498	18.74
Net Advances	1401227	1392608	1215665	15.26
Fixed Assets	9722	9370	7836	24.07
Other Assets	57871	66559	59897	-3.38
Total Assets	2179525	2133158	1918799	13.59

Advances Contribute 64.29% of Total Assets



State Bank Group

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