

onlinesbi.com

Missed Call Banking

SBI Quick

State Bank Cash@POS

State Bank Anywhere

State Bank of India
THE BANKER TO EVERY INDIAN

Your Convenience.
Our Focus.

SBI Tech Learning Centers

Contactless Cards

Self Passbook Printing

SBI Intouch

The image is a promotional graphic for State Bank of India. It features a central blue arrow pointing right, containing the slogan "Your Convenience. Our Focus." Above the arrow, several smaller images and labels represent different services: "onlinesbi.com" with a woman using a laptop; "Missed Call Banking" and "SBI Quick" with a woman on a mobile phone; "State Bank Cash@POS" showing a hand using a card at a terminal; "State Bank Anywhere" with a smartphone displaying the app interface; "SBI Tech Learning Centers" with colorful figures; "Contactless Cards" with a hand holding a card; "Self Passbook Printing" with a woman at a kiosk; and "SBI Intouch" showing a modern bank branch interior. The State Bank of India logo and tagline "THE BANKER TO EVERY INDIAN" are positioned in the top right corner.

Quarterly Results

Q1FY16

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.



Our 6 Key Objectives

Our Approach to Achieving Objectives

Our Q1 Performance



Our 6 Key Objectives: A Quick View



1

Improving Asset Quality

- Improving end- to- end credit process for sustained improvement in Asset Quality

2

Cost Rationalization

- Focus on Operating Expenses

3

Risk Management

- Risk as an integral part of decision making
- Risk based budgeting

4

Unleashing the power of Digital

- Offering innovative, cutting edge digital products and payment services
- Building strategic partnerships

5

Improving Customer Delivery

- Simplifying and digitising sales and delivery processes
- Improving customer service standards

6

Repositioning HR

- Improving performance and motivating work force for efficient resource planning
- Revamping the career development system



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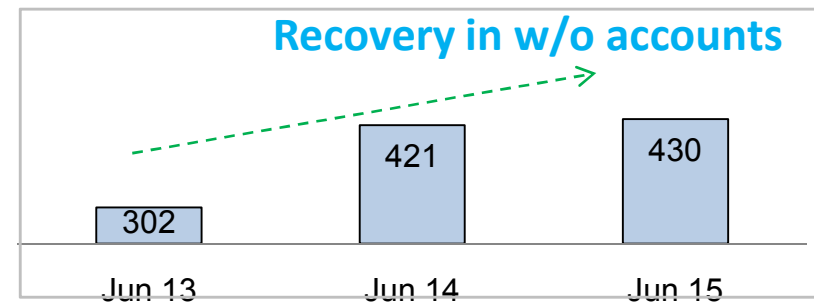
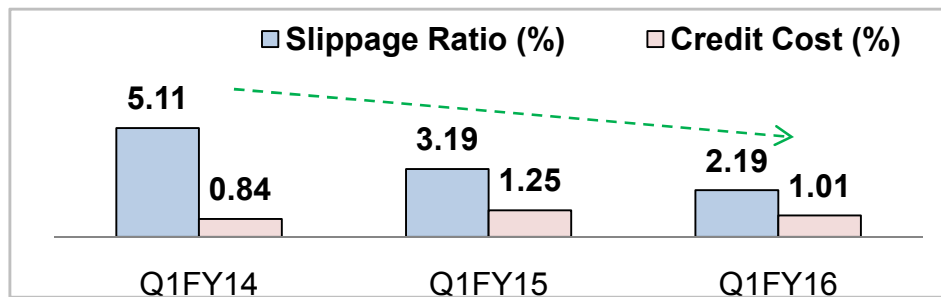




Improving Asset Quality: Reactive to Proactive



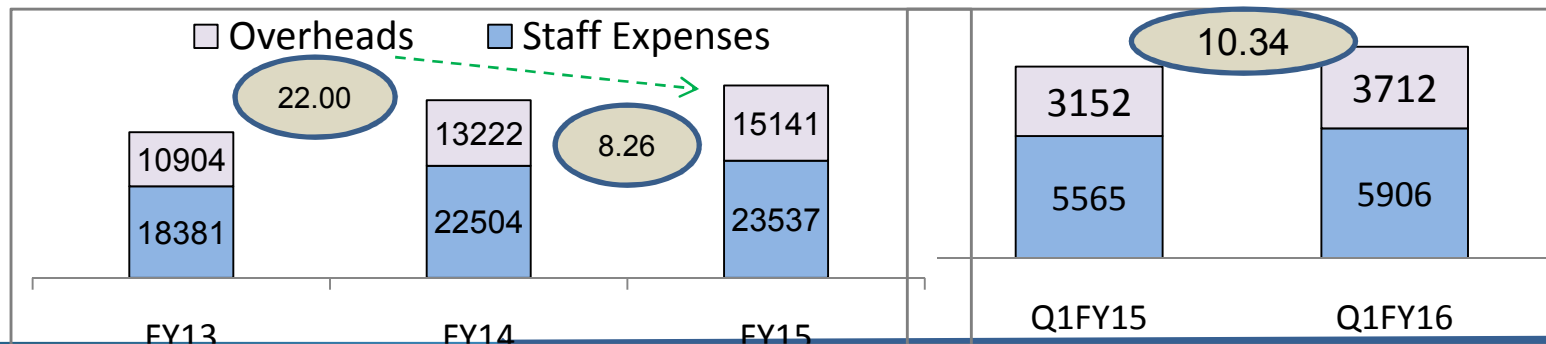
Three Pronged Strategy	Initiatives
<ul style="list-style-type: none"> ➤ Sourcing 	<ul style="list-style-type: none"> ▪ Maintain high entry level standards for new customer acquisition ▪ Cash Flow based financing ▪ Encourage growth of risk-mitigated products ▪ Project Vijay for enhanced SME customer engagement ▪ Financing Agri supply chain, from Farm to Fork ▪ Agri loans through Corporate tie-ups
<ul style="list-style-type: none"> ➤ Monitoring 	<ul style="list-style-type: none"> ▪ 'Early Warning System' software identifying incipient stress ▪ Digitisation of inspection process ▪ Introduction of Dynamic Rating ▪ SMS alerts for timely EMI payments ▪ Tele-calling as a means of follow-up
<ul style="list-style-type: none"> ➤ Resolution 	<ul style="list-style-type: none"> ▪ Streamlining post-stress legal & recovery processes ▪ Tele-calling small value stressed and written off accounts ▪ E-auction of properties ▪ Standardising process for sale to ARCs



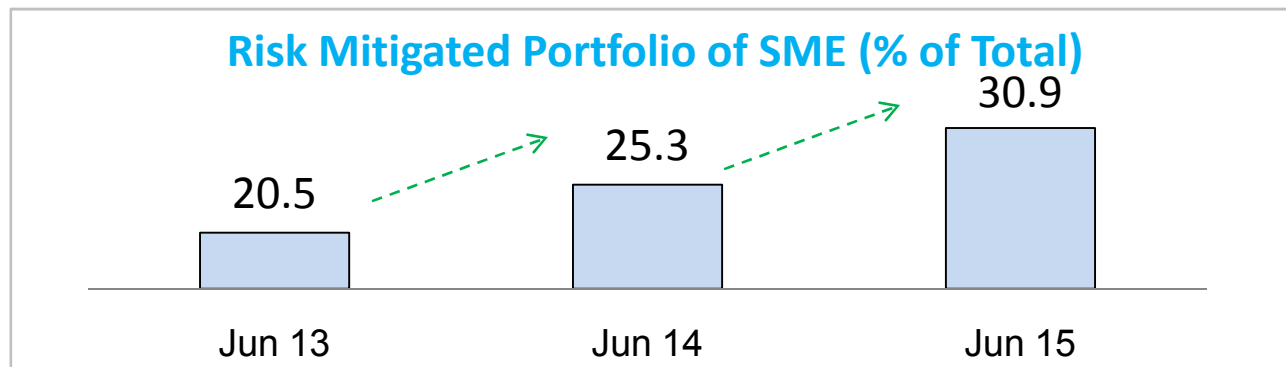
Optimizing Expenses	Initiatives
➤ Rent	<ul style="list-style-type: none"> Space Audit Network Optimization Roll out of 250 sbi INTOUCH Branches Centralisation of lease rentals and renewals
➤ Migration to Tech Channels	<ul style="list-style-type: none"> 72% through all tech channels, of which 41% through digital
➤ Stationery	<ul style="list-style-type: none"> Web based outsourced solution for stationery procurement Centralised Outsourced Cheque printing
➤ Insurance	<ul style="list-style-type: none"> Centralized insurance for cost rationalisation and expeditious claim settlement
➤ Efficiency in cash management	<ul style="list-style-type: none"> Optimizing number of Currency Chests High tech, end-to-end cash handling machines Cash in ATMs through predictive modelling
➤ Centralised Back Office	<ul style="list-style-type: none"> Back office centralisation in India for Foreign Offices

Operating Expenses

YOY%




Key Initiatives	Impact
➤ Risk Based Budgeting introduced	<ul style="list-style-type: none"> ▪ Risk based budgeting of business units ▪ Two key parameters : Return on Credit RWA & Credit RWA to TLAs
➤ RAROC	<ul style="list-style-type: none"> ▪ Reference point for optimum allocation of capital to increase returns (ROE/ROA)
➤ Dynamic Internal rating review of borrowal accounts	<ul style="list-style-type: none"> ▪ Ongoing review/ assessment of Risk to facilitate early corrective actions





Unleashing the Power of Digital



Key initiatives	Services
➤ Cutting edge digital products	<ul style="list-style-type: none">▪ Online Loan against Shares & FDs▪ SBI – e forex▪ Contact less Debit Cards
➤ Strategic partnerships	<ul style="list-style-type: none">▪ Amazon▪ PayPal▪ Snapdeal▪ Ola cabs▪ Others in Process
➤ Payments	<ul style="list-style-type: none">▪ SBI M- cash▪ Xpress Collect Card▪ Fx Out▪ SBI Buddy – e-wallet (Launch forthcoming)
➤ INTOUCH	<ul style="list-style-type: none">▪ 250  branches to be opened this year
➤ Alternate Channels	<ul style="list-style-type: none">▪ 385 Tech Learning Centres for customers▪ Cash recyclers for efficient cash handling▪ Swayam – barcoded passbook printing and M Passbook▪ No. 1 in volume in Mobile Banking

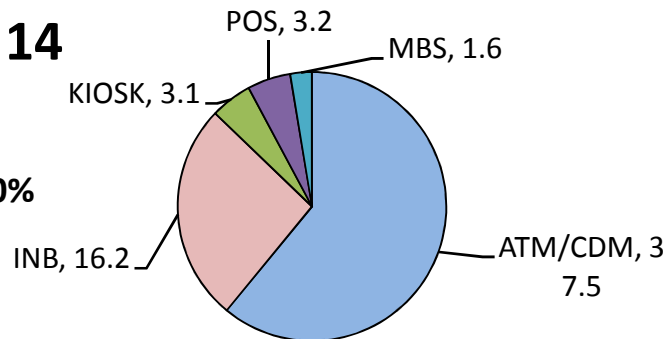


Key Initiatives	Services
<ul style="list-style-type: none"> ➤ Simplifying Delivery 	<ul style="list-style-type: none"> ▪ OCAS (Online Customer Acquisition Solution) ▪ CEEP (Customer Experience Excellence Programme) ▪ TATkal for expeditious home loan processing ▪ Revamping Corporate Salary Package ▪ Remote RM concept for servicing high value customers ▪ e- KYC Services ▪ More services through ATMs, INB, Mobile and Contact Centres ▪ 8850 talking ATMs and 2600 wheel chair friendly ramps ▪ Wealth Management services on the anvil
<ul style="list-style-type: none"> ➤ 'Bricks to Clicks' 	<ul style="list-style-type: none"> ▪ Online registration for Net Banking, Nomination, INB password reset, Linking of Adhaar/LPG customer ID, generation of Form 15G/H, Interest Certificates etc. ▪ SBI Quick, M- pass book ▪ SBI Rewardz : Enterprise wide programme to enhance Customer engagement

Share of Alternate Channels (%)

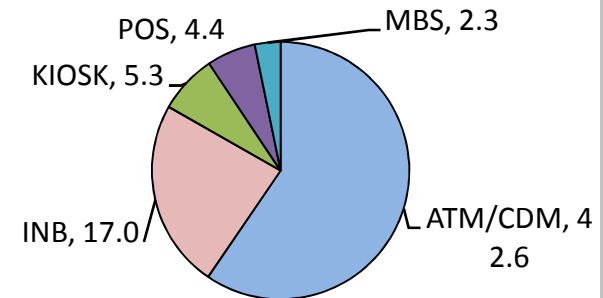
Jun 14

**Total
61.60%**

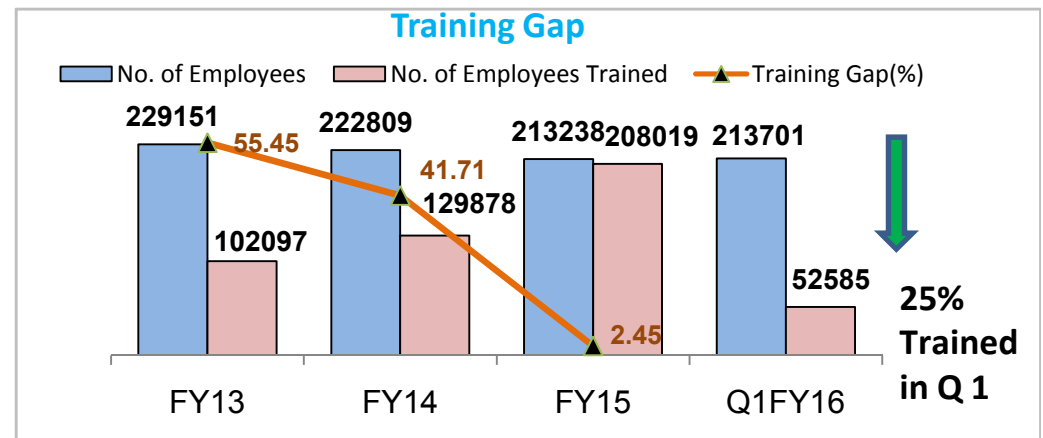
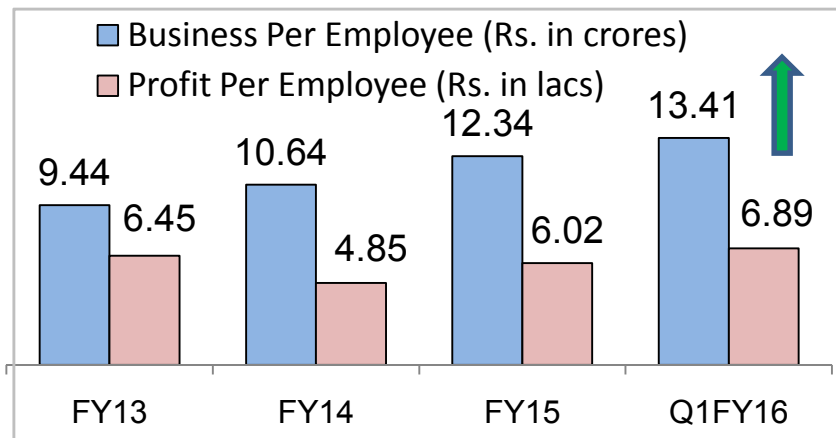


Jun 15

**Total
71.60%**



Key Initiatives	Impact
➤ New Career Development System (CDS)	• Aligning Performance Evaluation and incentives with Business Objectives and Employee Aspirations
➤ Manpower Planning	• Efficient allocation of human resources towards customer facing roles
➤ Talent Management & Capability Building	• Matching skills with roles • Training to upgrade skills – extensive use of e-learning
➤ Improving Service Standards	• Senior Executives mentoring branch staff
➤ Technology to enhance staff productivity	• ‘CBS Roopantar’ for business process optimization • Using analytics for Lead Generation and Cross Sell/ Up sell • State –of –the –Art HRMS



SBI well positioned across the entire GDP value chain



Consumption

- Pan India (K2K) positioning with an universal appeal
- 3.5 lakh+ Touch Points
- 28.6 crore+ Active Customer Base
- #1 in all retail loans
- Financial Inclusion/PMJDY accounts 7.81 crores

Investment

- Leading term loan (35% of total credit) lender for large and mid corporates
- Strong Investment Banking Arm
- Major Player in Project Finance

Government

- Maximum dividends paid to Government
- 68% market share in receipts and payments in Government Business
- Largest tax collector on behalf of Government of India

Trade

- International Banking Network of 191 Offices in 36 Countries
- Largest provider of export credit
- 976 Trade finance branches in India
- Trade and Capex facilitation lines with multilateral institutions JBIC, K Exim, EIB, KFW Germany









Our 6 Key Objectives

Our Approach to Achieving Objectives

Our Q1 Performance



Performance Highlights

Net Profit	SOLO		
	SOLO	YOY (%)	Q1FY16 over Q1FY15
Rs. 3,692 crores			
(Rs.3,349 crores)			
10.25%			
GROUP			
Rs.4,714 crores			
(Rs.4,448 crores)			
5.97%			
	Net Profit		10.25
	Operating Profit		4.72
	Non Interest Income		19.66
	Fee Income		12.86
	Gross NPA Ratio		-61 bps
	Net NPA Ratio		- 42 bps

Figures in bracket indicate Q1FY15



NII and Operating Profit

Rs in Crores	Q1FY16	Q4FY15	Q1FY15	Q1FY16 Over Q1FY15 (%)
Interest Income	39,643	40,101	36,487	8.65
Other Income	5,088	8,515	4,252	19.66
Total Income	44,731	48,616	40,739	9.80
Interest Expenses	25,911	25,389	23,235	11.52
Net Interest Income	13,732	14,712	13,252	3.62
Operating Expenses	9,618	10,818	8,717	10.34
Operating Profit	9,202	12,409	8,788	4.72
Cost to Income ratio	51.10	49.85	49.80	



Net Profit - a Snapshot

Rs in Crores	Q1FY16	Q4FY15	Q1FY15	Q1FY16 over Q1FY15(%)
Operating Profit	9,202	12,409	8,788	4.72
Total Provisions	5,510	8,667	5,439	1.31
Loan Loss	3,359	4,635	3,903	-13.96
Standard Assets	396	1,829	77	415.70
Investment Depreciation	180	-84	-552	132.62
Other Provisions	65	212	68	-5.02
Income Tax	1,510	2,074	1,942	-22.25
Net Profit	3,692	3,742	3,349	10.25



Components of Interest Income/Expenses

Rs in Crores	Q1FY16	Q4FY15	Q1FY15	Q1FY16 over Q1FY15(%)
Interest on Loans	28,582	28,269	27,560	3.71
Interest on Resources	10,254	9,635	8,266	24.04
Other Interest income	808	2,198	661	22.14
Total Interest Income	39,643	40,101	36,487	8.65
Interest on Deposits	24,097	23,185	21,076	14.34
Interest on Borrowings	854	836	1,202	-29.00
Other Interest paid	960	1,368	957	0.31
Total Interest Expenses	25,911	25,389	23,235	11.52



Components of Other Income

Rs in Crores	Q1FY16	Q4FY15	Q1FY15	Q1FY16 over Q1FY15(%)
Fee Income	3,202	4,901	2,837	12.86
Profit/Loss on Sale of Investments	872	1,659	587	48.67
Forex Income	489	535	433	12.86
Dividend Income	32	616	20	63.46
Misc Income	492	804	375	31.20
<i>of which: Recovery in w/o accounts</i>	430	870	421	2.11
Total Other Income	5,088	8,515	4,252	19.66



Components of Fee Income

Rs in Crores	Q1FY16	Q4FY15	Q1FY15	Q1FY16 over Q1FY15(%)
Fee Income	3,202	4,901	2,837	12.86
<i>of which :</i>				
<i>Loan Processing Charges</i>	381	1,027	355	7.27
<i>Commission on Govt. Business</i>	571	476	528	8.17
<i>Commission on LC/BG</i>	768	842	675	13.90
<i>Transaction Fees</i>	801	1,636	707	13.36
<i>Cross Selling</i>	76	184	73	3.93
<i>Others</i>	605	736	500	21.00



Components of Operating Expenses

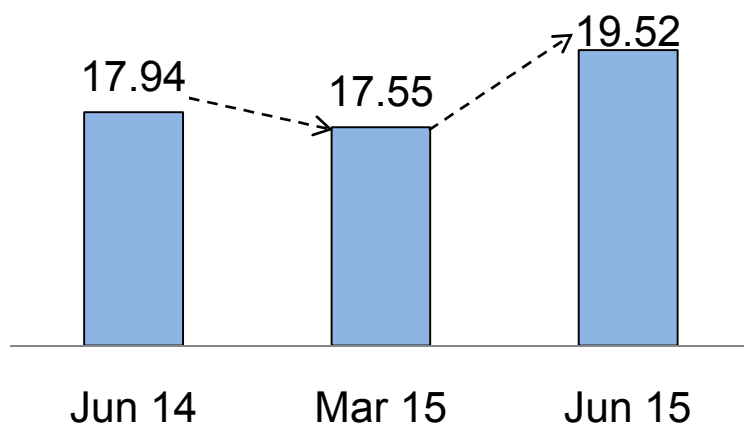
Rs in Crores	Q1FY16	Q4FY15	Q1FY15	Q1FY16 over Q1FY15(%)
Staff Expenses	5,906	6,567	5,565	6.14
<i>of which : Salary</i>	4,756	5,166	4,661	2.04
<i>Contribution for Employees</i>	1,151	1,401	904	27.32
Overheads	3,712	4,251	3,152	17.75
<i>of which: Rent, Taxes and Lighting</i>	854	911	758	12.75
<i>Depreciation</i>	392	41	302	29.61
<i>Printing and Stationery</i>	77	155	66	16.23
<i>Postage & Telecommunications</i>	151	190	107	40.72
<i>Repairs and Maintenance to Bank's Property</i>	136	142	130	4.70
<i>Travelling & Halting</i>	170	196	172	-0.71
<i>Insurance</i>	417	462	374	11.63
<i>Other Expenditure</i>	1,514	2,154	1,243	21.76
Operating Expenses	9,618	10,818	8,717	10.34



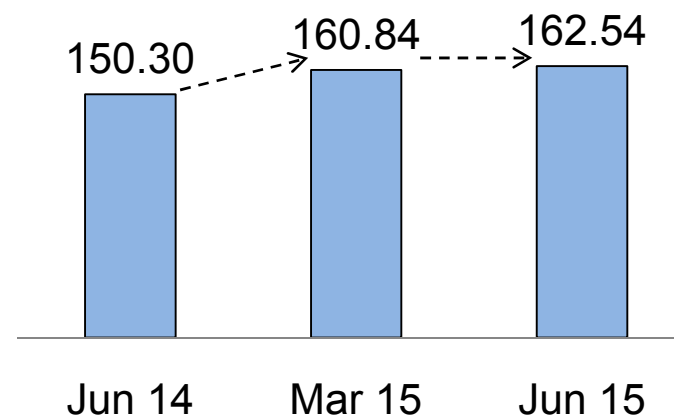
Key Performance Indicators: Performance Ratios



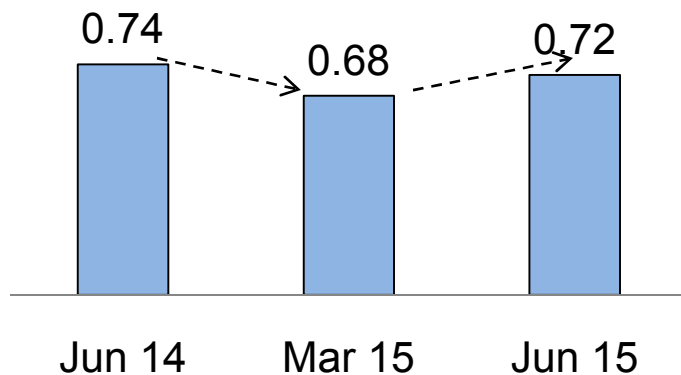
Earning Per Share (Rs)



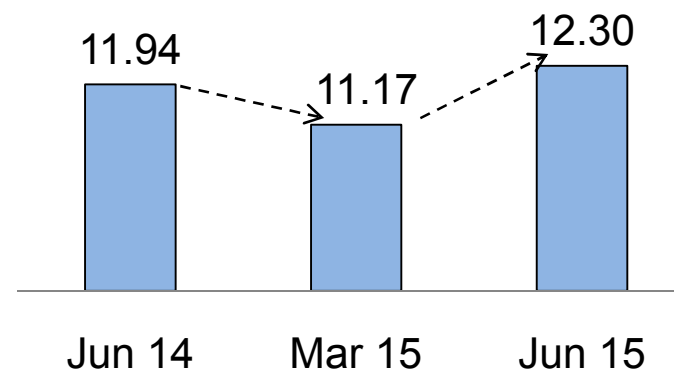
Book Value(Rs)



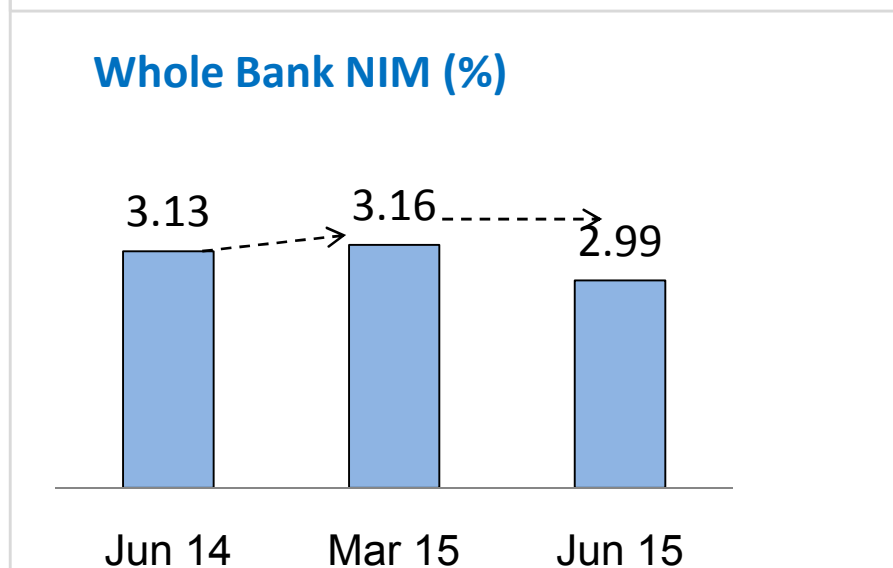
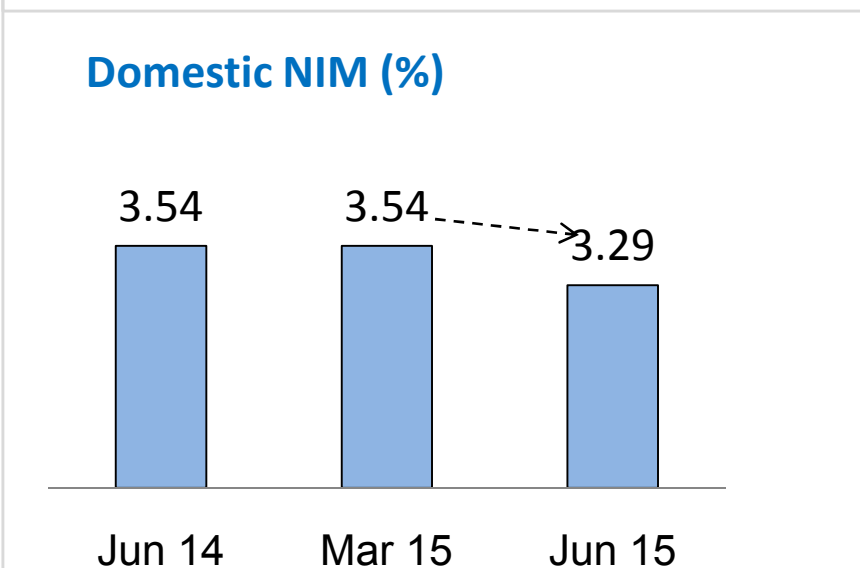
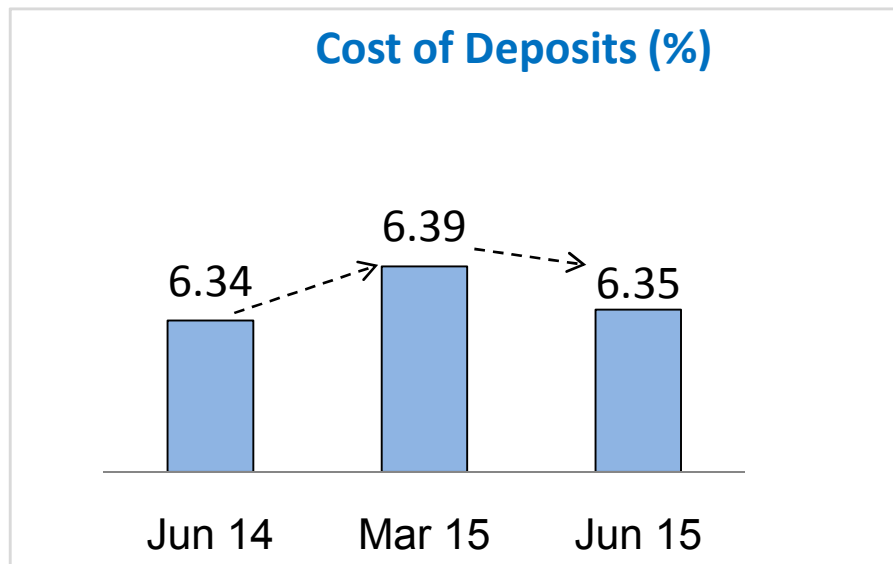
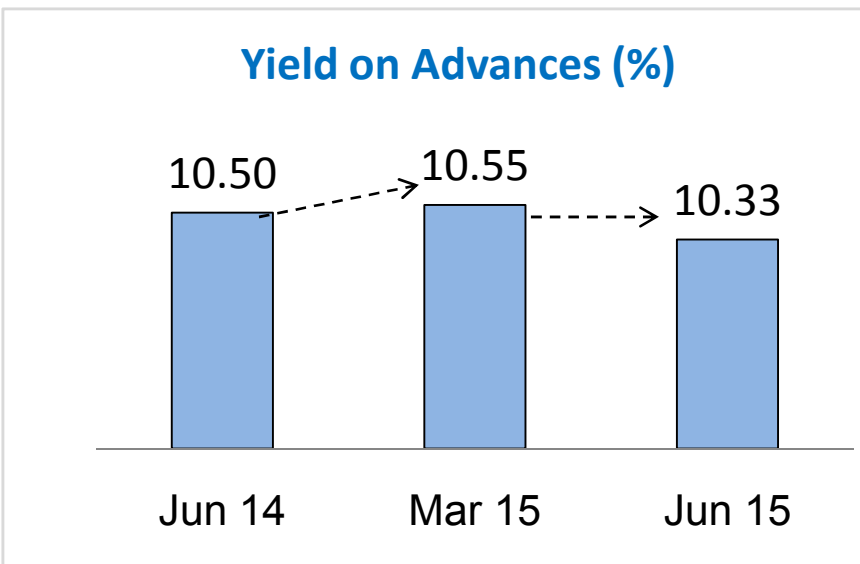
ROA (%)



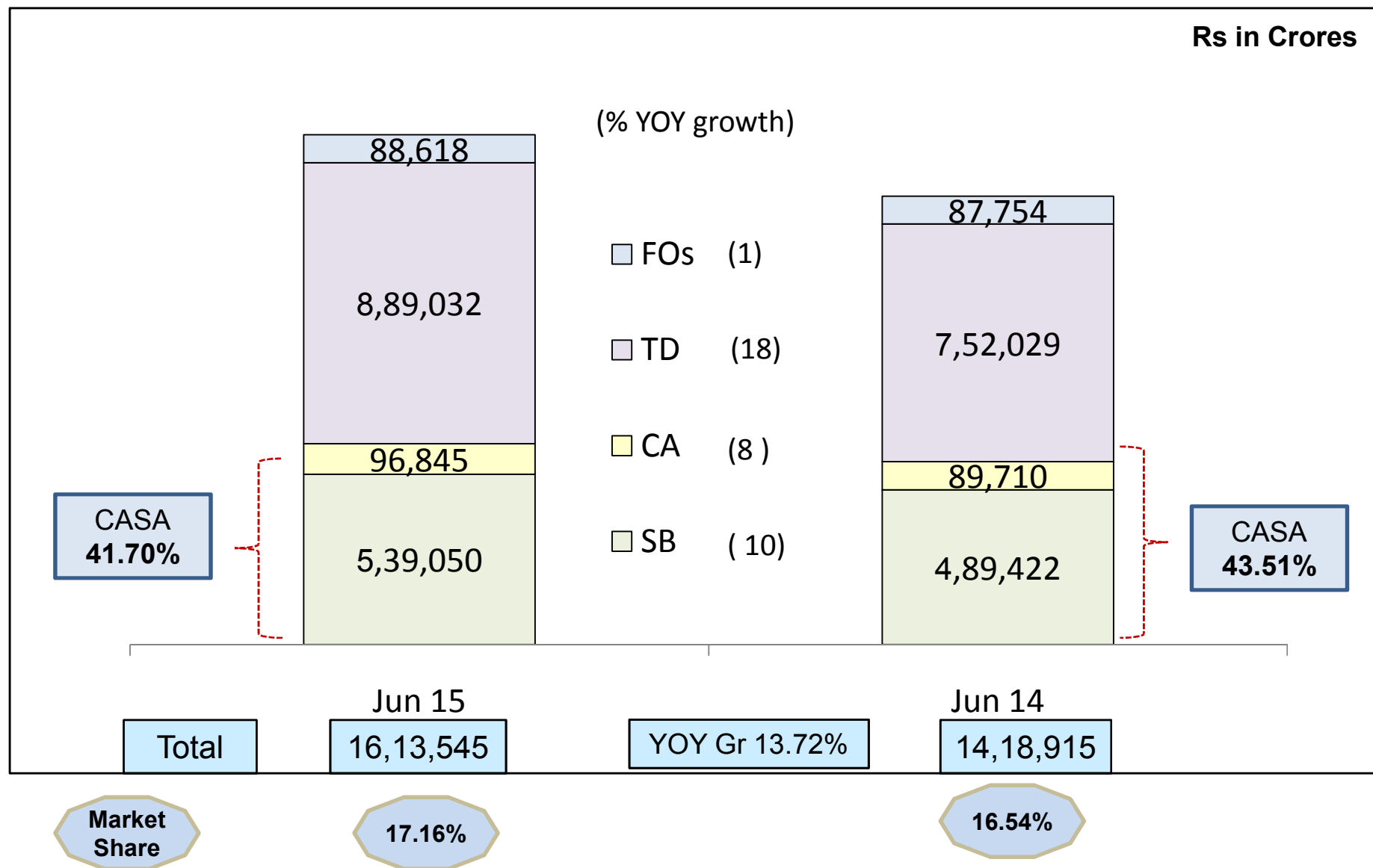
ROE(%)



Key Performance Indicators: Performance Ratios



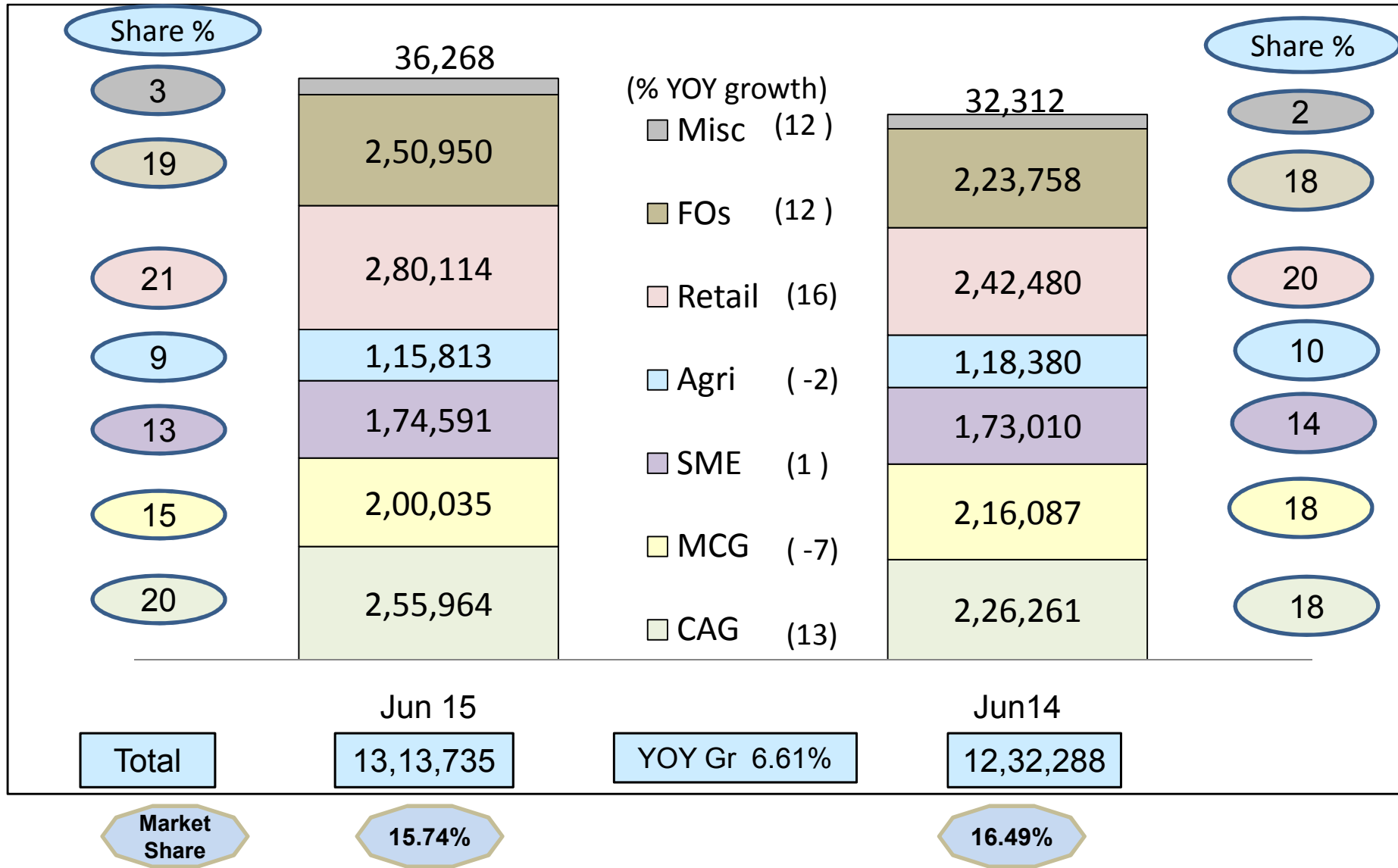
Retail Deposits Drive Growth



Diversified Exposure Across Sectors



Rs in Crores



Diversified Exposure Across Industry



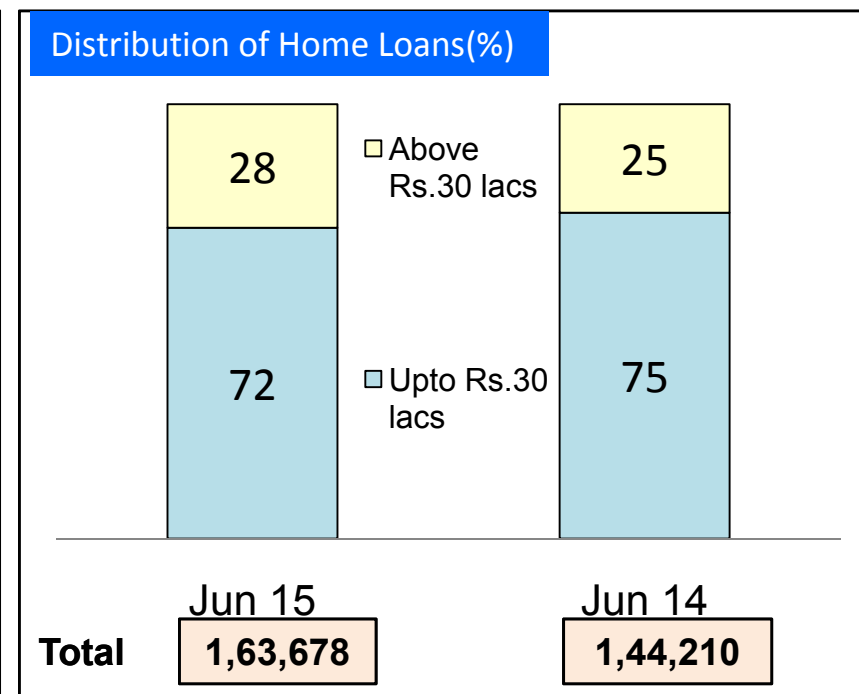
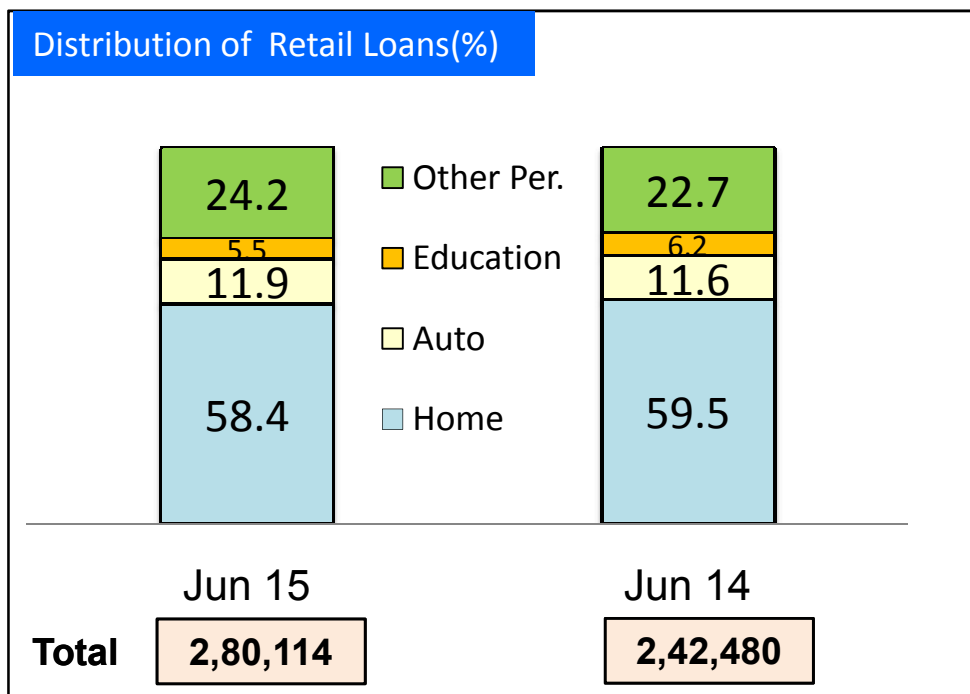
Rs in Crores

Product / Segment	Jun 15		Mar 15		Jun 14		Jun 15	
	Level	% Share	Level	% Share	Level	% Share	YOY Gr %	YTD Gr %
Infrastructure	1,71,914	16.18	1,77,253	16.10	1,53,136	15.18	12.26	-3.01
Iron & Steel	75,761	7.13	80,610	7.32	67,266	6.67	12.63	-6.02
Textiles	40,545	3.81	42,533	3.86	43,099	4.27	-5.93	-4.67
Petroleum & Petrochemicals	27,035	2.54	35,440	3.22	30,347	3.01	-10.91	-23.72
Engineering	27,796	2.62	27,696	2.52	25,925	2.57	7.22	0.36
Other Industries	1,71,543	16.14	1,84,844	16.79	1,82,428	18.09	-5.97	-7.20
Services	71,481	6.73	76,305	6.93	73,091	7.25	-2.20	-6.32
Trade	62,156	5.85	66,460	6.04	58,317	5.78	6.58	-6.48
Comm. Real Estate	18,627	1.75	17,540	1.59	14,061	1.39	32.48	6.20
Home Loans	1,63,678	15.40	1,59,237	14.46	1,44,210	14.30	13.50	2.79
Auto Loans	33,229	3.13	32,149	2.92	28,202	2.80	17.82	3.36
Other Retail Loans	83,207	7.83	81,043	7.36	70,067	6.95	18.75	2.67
Agriculture	115,813	10.90	119,782	10.88	118,380	11.74	-2.17	-3.31
Total Domestic Advances	10,62,785	100.00	11,00,892	100.00	10,08,530	100.00	5.38	-3.46



Retail Advances

Rs in Crores



Level	Home	Auto	Education	Other Per.	Total
Jun 14	1,44,210	28,202	14,945	55,122	2,42,480
Mar 15	1,59,237	32,149	15,464	65,579	2,72,429
Jun 15	1,63,678	33,229	15,449	67,758	2,80,114
YOY Growth Abs.	19,468	5,027	504	12,636	37,634
YOY Growth %	13.50	17.82	3.37	22.92	15.52

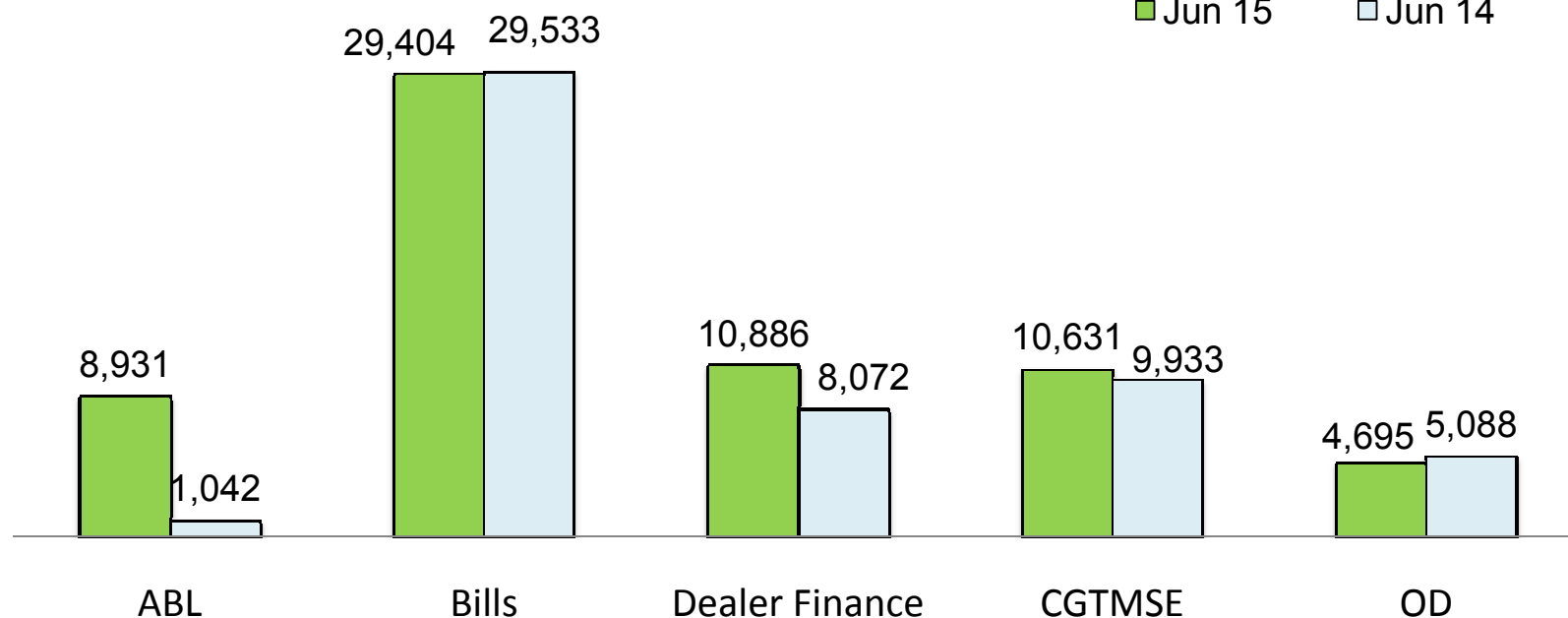


SME Advances



Rs in Crores

■ Jun 15 □ Jun 14



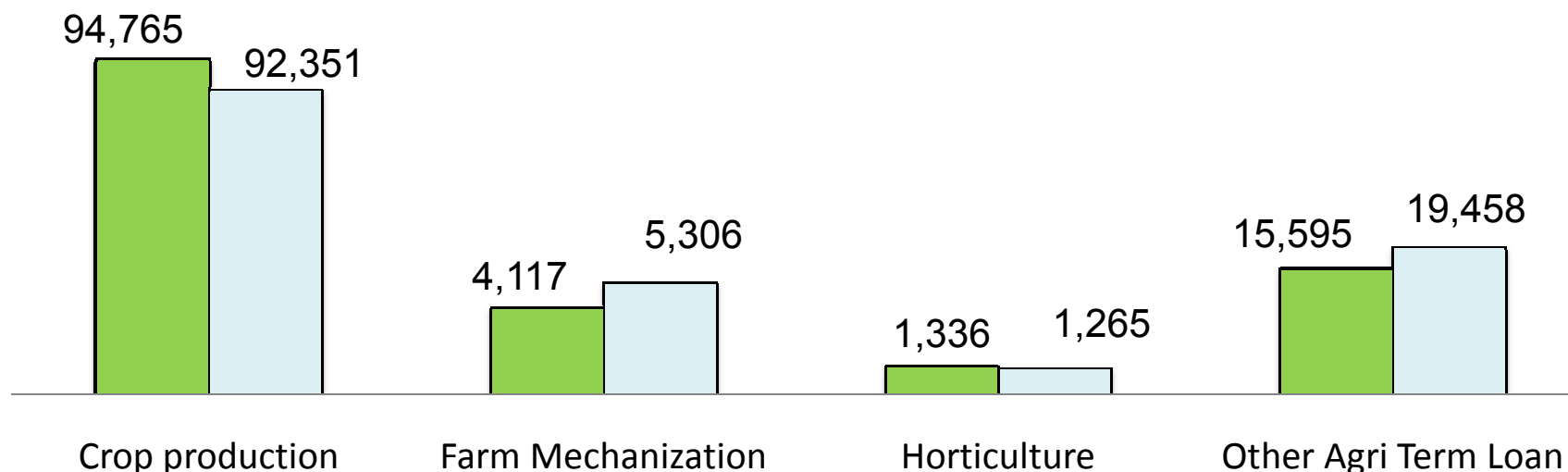
Level	ABL	Bills	Dealer Finance	CGTMSE	OD	B/S Fin	Total
Jun 14	1,042	29,533	8,072	9,933	5,088	1,19,342	1,73,010
Mar 15	7,408	30,914	10,745	10,482	4,886	1,17,038	1,81,473
Jun 15	8,931	29,404	10,886	10,631	4,695	1,10,044	1,74,591
YOY Growth Abs.	7,889	-129	2,814	698	-393	-9,298	1,581
YOY Growth %	757.1	-0.4	34.9	7.0	-7.7	-7.8	0.91



Rs. in Crores

Agri Segmental Advances

■ Jun 15 □ Jun 14



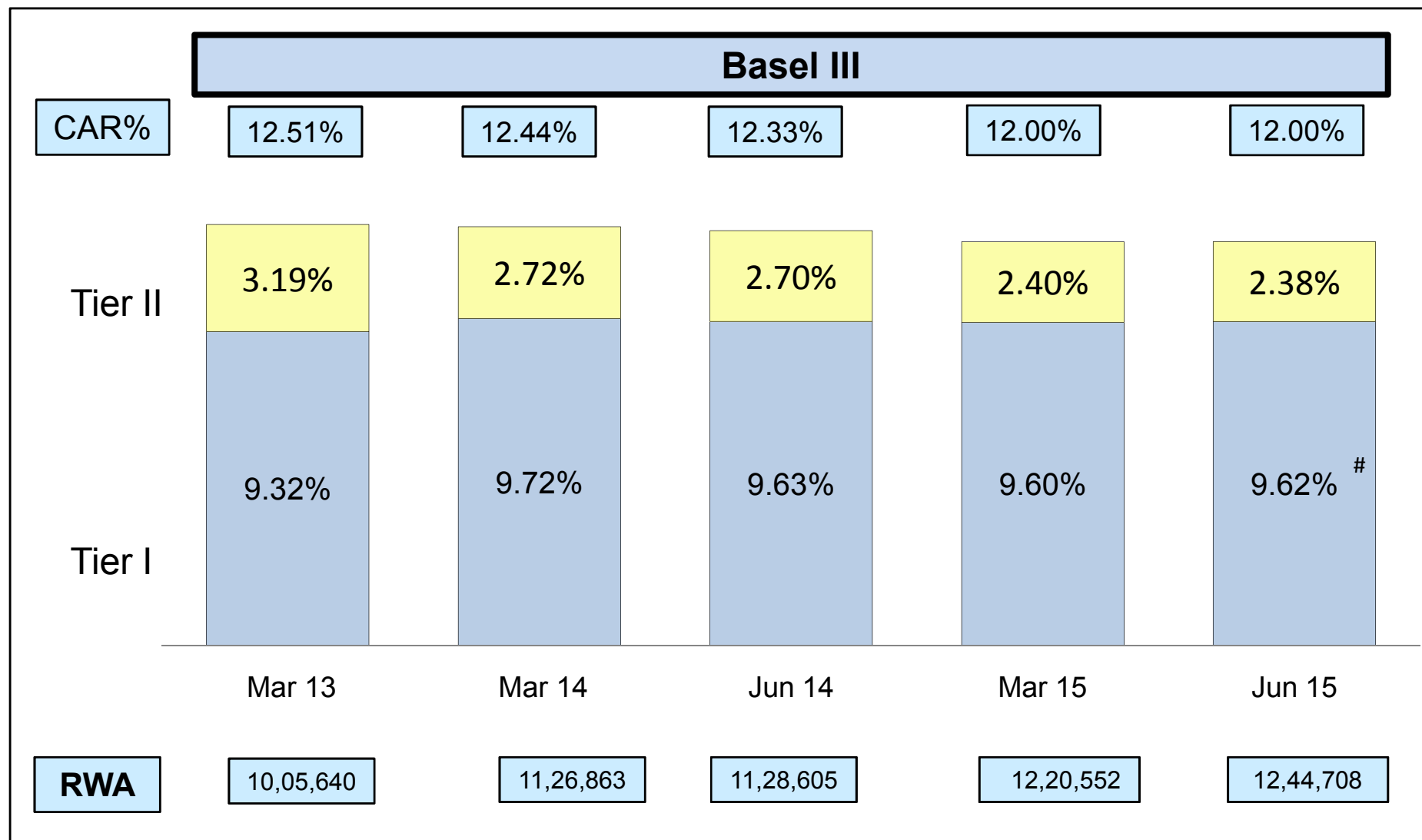
Level	Crop / Production (A)	Investment/ Allied Credit (B)	Collateralized by Gold out of A & B		Agri Total
			Amt.	Share %	
Jun 14	92,351	26,029	40,281	34.03	1,18,380
Mar 15	95,651	24,131	40,546	33.85	1,19,782
Jun 15	94,765	21,048	38,805	33.51	1,15,813
YOY Abs.	2,414	-4,981	-1476		-2,567
YOY %	2.61	-19.14			-2.17



Capital Adequacy



Rs in Crores

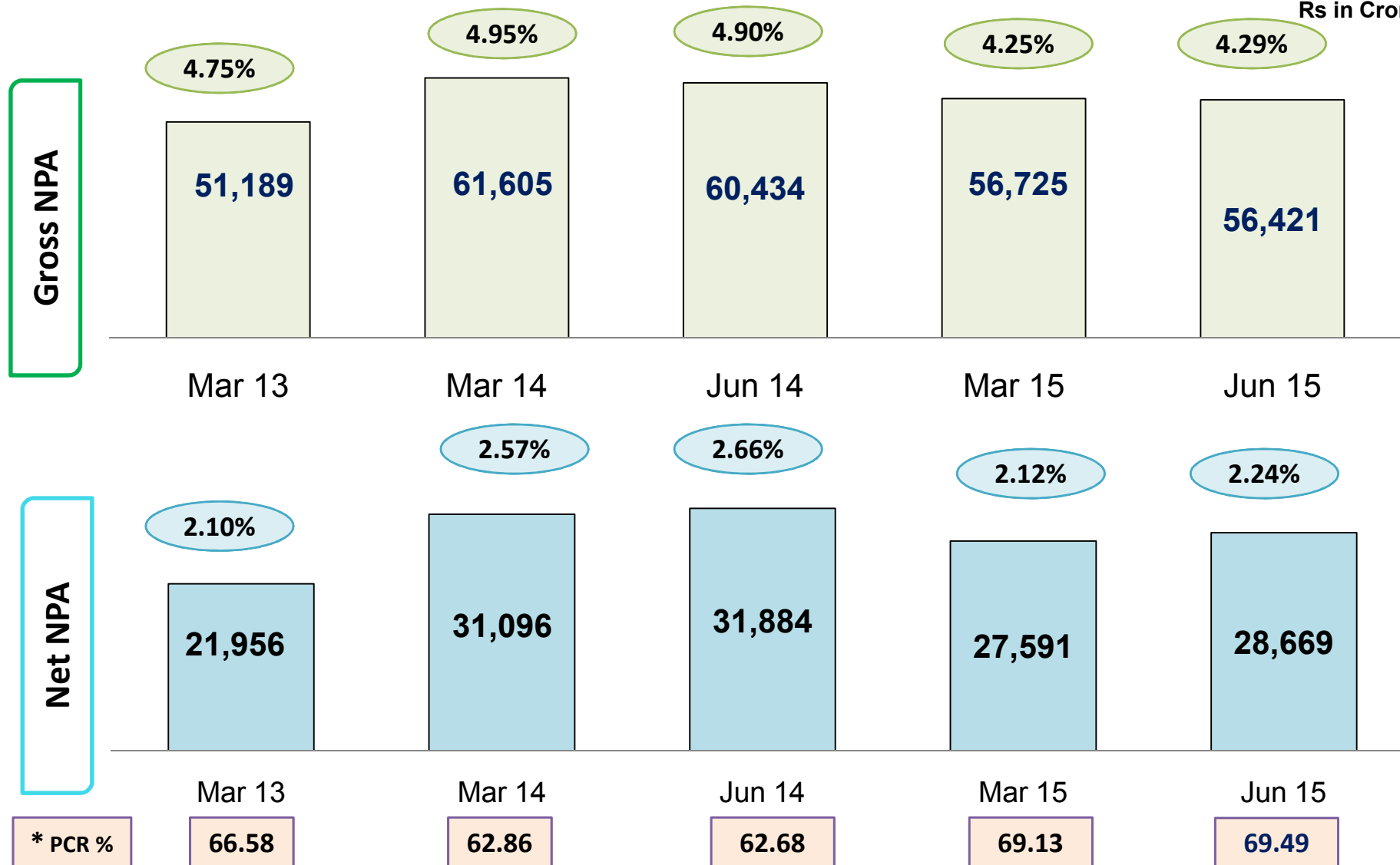


CET1 = 9.59 %



Non Performing Assets

Rs in Crores



* Provision Coverage Ratio



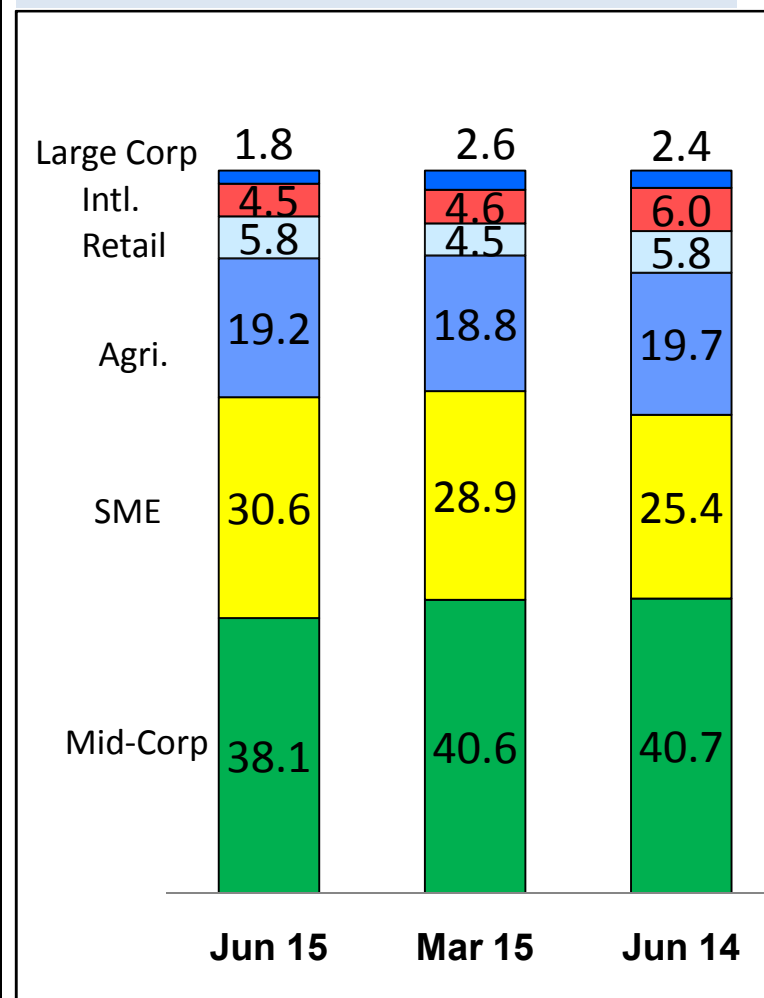
Gross NPAs by Sector

Rs in Crores

Break-up of Gross NPAs

Sector	Jun 15		Mar 15		Jun 14	
	NPA	Ratio %	NPA	Ratio %	NPA	Ratio%
Large Corporate	1,026	0.40	1,510	0.54	1,441	0.64
Mid Corporate	21,468	10.30	23,029	9.76	24,632	10.98
SME	17,260	8.55	16,387	7.78	15,373	7.78
Agri	10,856	9.36	10,652	8.90	11,884	10.04
Retail	3,272	1.17	2,528	0.93	3,499	1.45
International	2,540	1.01	2,619	1.17	3,605	1.61
Total	56,421	4.29	56,725	4.25	60,434	4.90

Sector-wise Gross NPAs to Total Gross NPAs %



Movement of NPAs

Rs in Crores

	Q1FY16	Q4FY15	Q1FY15
Opening Level of Gross NPAs	56,725	61,991	61,605
Less :Recovery	1,209	4,485	3,185
Less: Upgradation	1,494	676	1,362
Less :Write-off	4,919	4,874	6,556
Add: Fresh Slippages	7,318	4,769	9,932
Net Increase	-304	-5,266	-1,171
Closing Level of Gross NPAs	56,421	56,725	60,434
Recovery in W/o Accounts	430	870	421



Details of Restructured Assets

Rs in Crores

	Particulars	Q1FY16		
		Std.	NPA	Total
1	Restructured Accounts as on 01.04.2015	55,843	15,386	71,229
2	Fresh Restructuring + Increase in O/S	3,936	2,076	6,012
3	Upgradation to Restructured Standard category	193	-193	0
4	Restructured Standard Advances upgraded to full Standard advances	-1,014	0	-1,014
5	Downgradations of Restructured accounts	-1,182	1,182	0
6	Write-off + Decrease in O/S + Closures	1,822	3,085	4,907
7	Total Restructured Accounts as on Jun 30, 2015	55,954	15,366	71,320



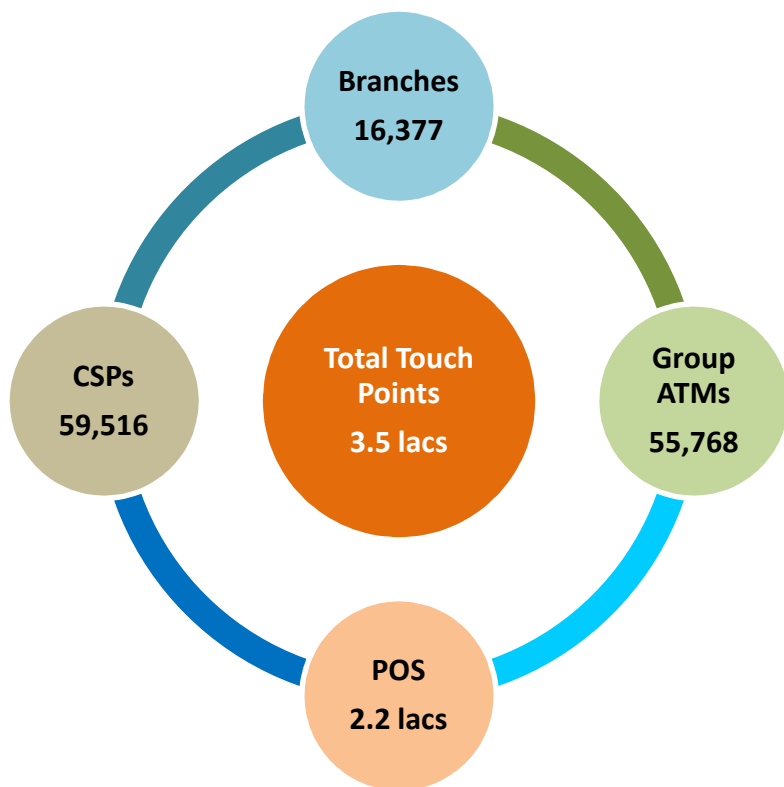
Movement of Impaired Assets

Rs in Crores

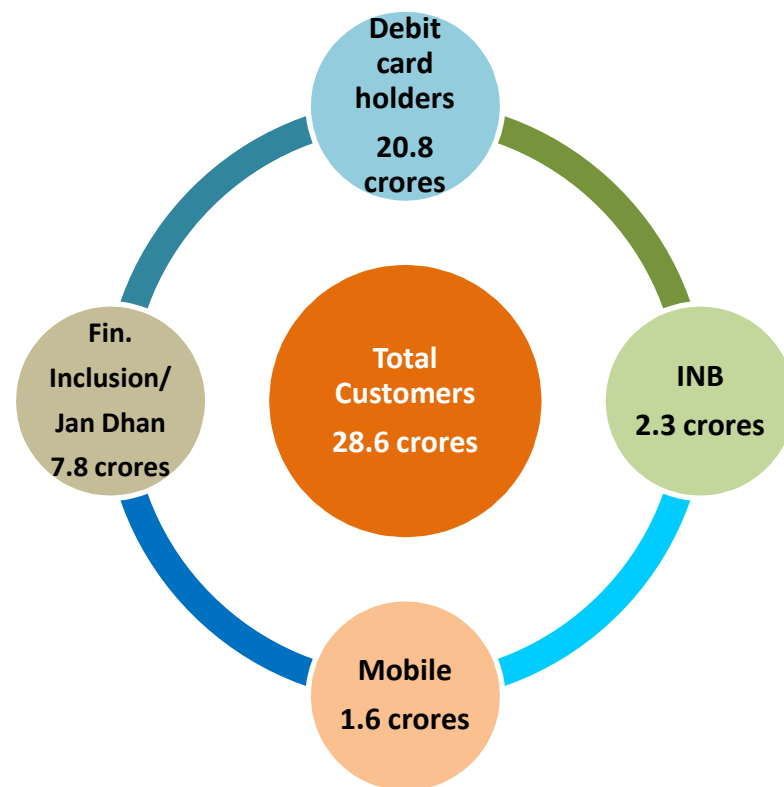
	Jun 15	Mar 15	Dec 14	Sep 14	Jun 14
1. Gross Advances	13,13,735	13,35,424	12,65,483	12,42,638	12,32,288
2. Gross NPAs	56,421	56,725	61,991	60,712	60,434
3. Net NPAs	28,669	27,591	34,469	32,997	31,884
4. Restructured Standard	55,954	55,843	46,542	43,962	42,236
5. Total Gross NPAs plus Restructured Std. (2+4)	1,12,375	1,12,568	1,08,533	1,04,674	1,02,670
6. Total Net NPAs plus Restructured Std. (3+4)	84,623	83,434	80,999	76,959	74,120
7. Gross NPA + Restructured Standard to Gross Adv. % (5÷1)	8.55	8.43	8.58	8.42	8.33
8. Net NPA + Restructured Standard to Gross Adv. % (6÷1)	6.44	6.25	6.40	6.19	6.01



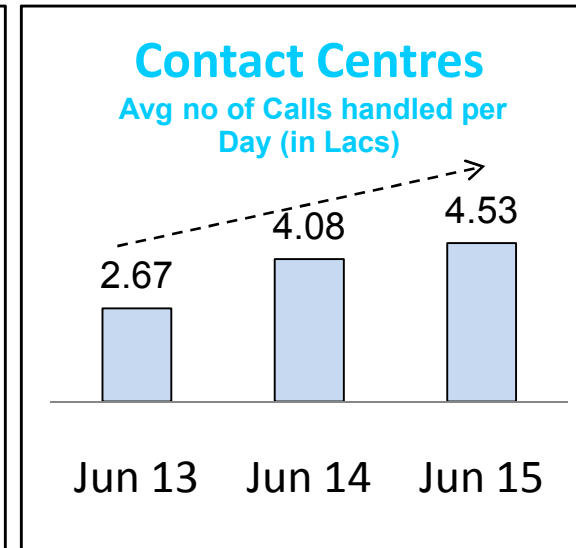
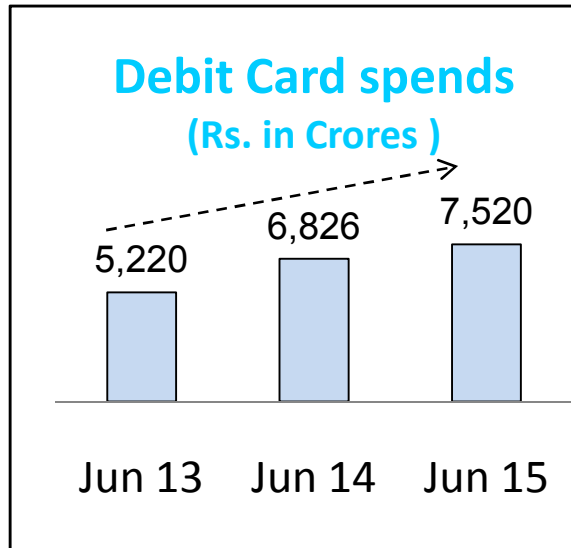
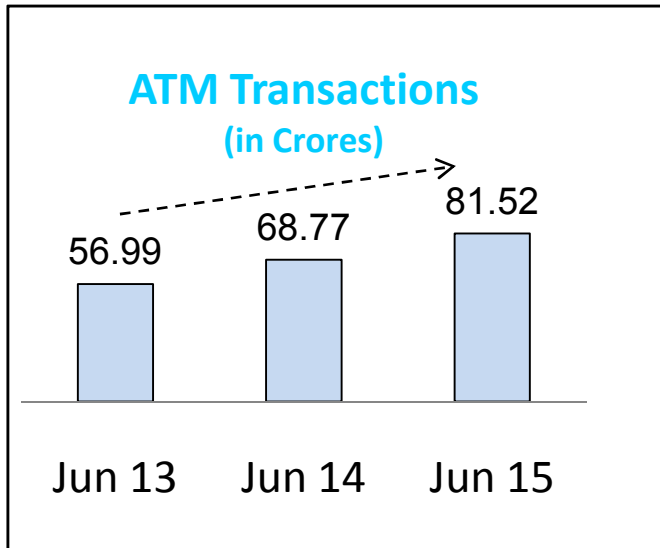
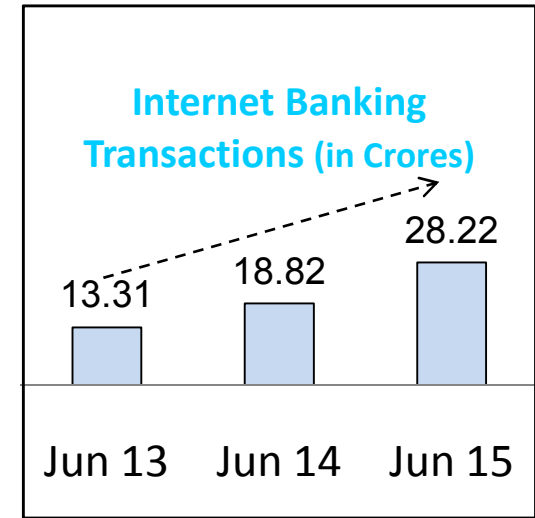
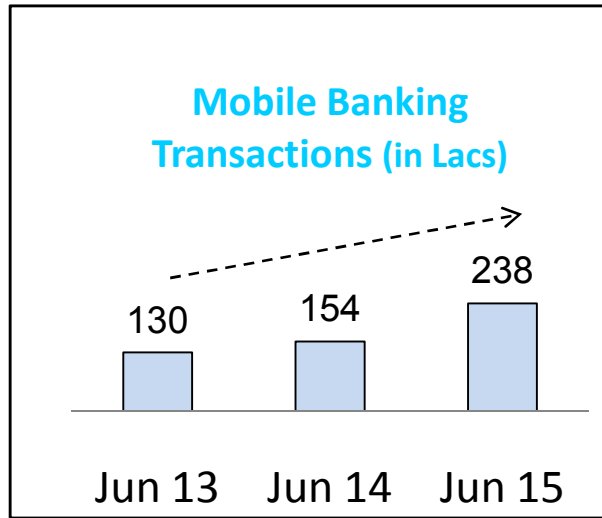
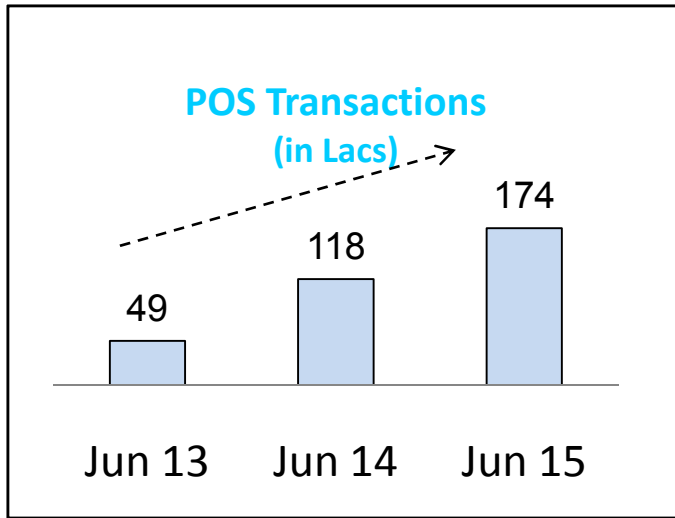
Touch Points

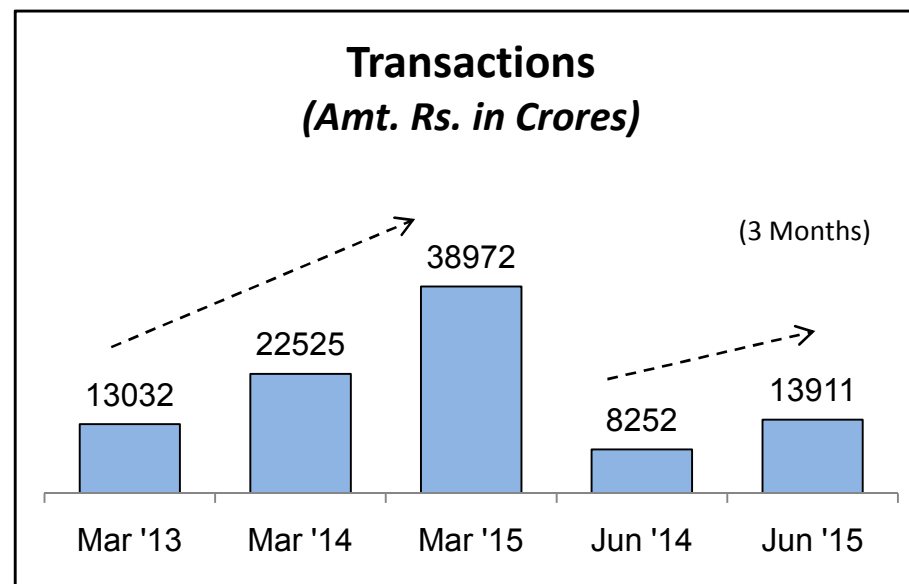
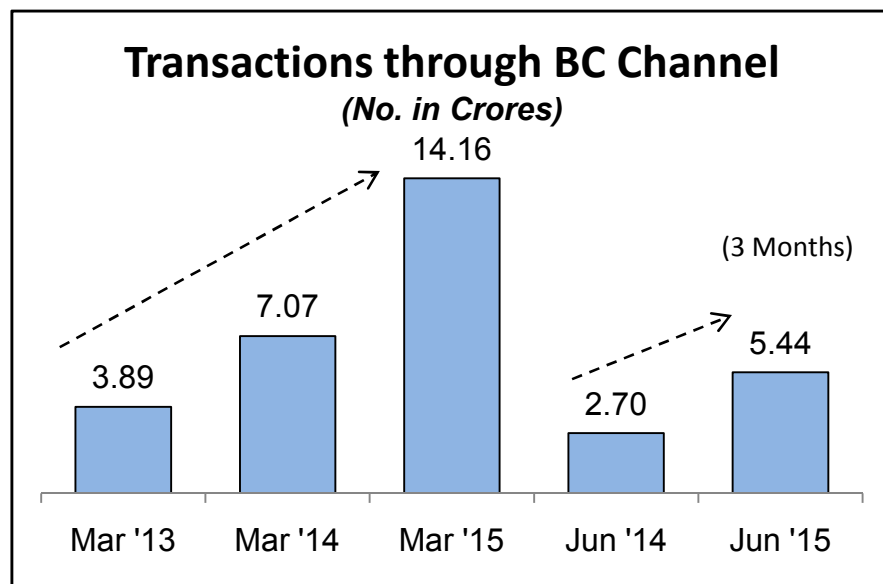
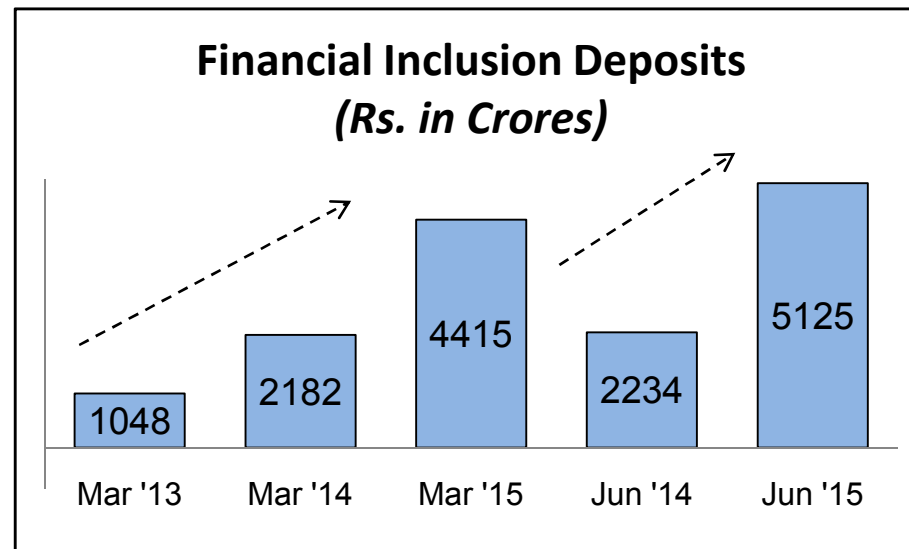
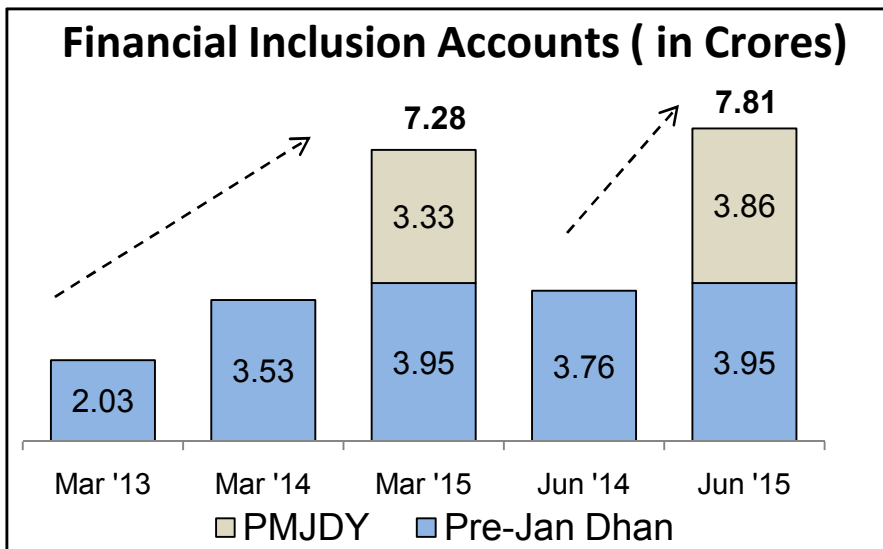


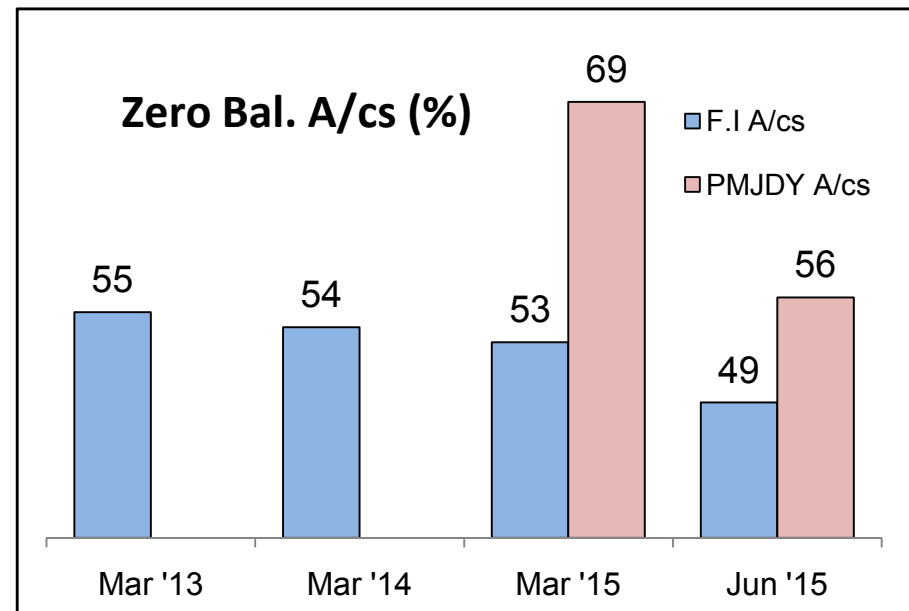
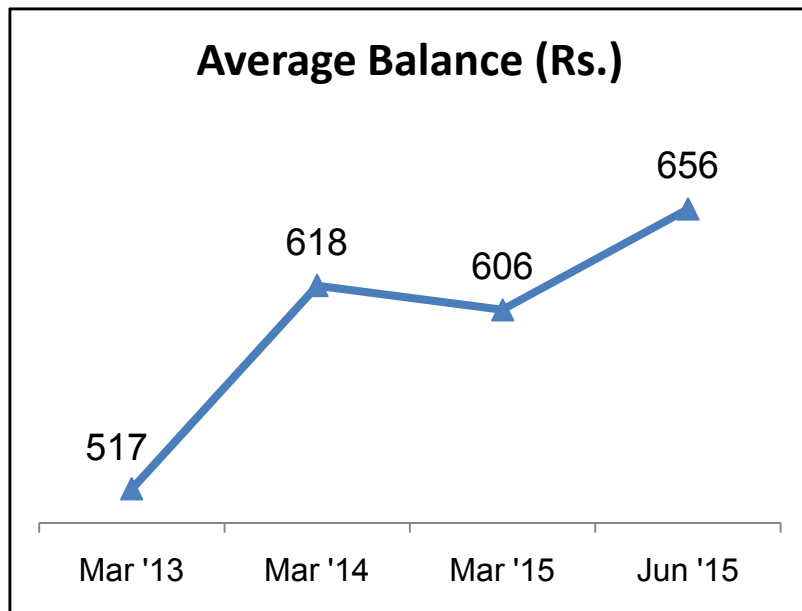
Customer Base



Enormous Physical Footprints







Financial Literacy




- 117 RSETIs of our Bank conducted 10,536 training programmes. 2.79 lac Youth trained, of which 49% got settled.
- 214 Financial Literacy Centres (FLCs) conducted 30,892 outdoor activities, wherein 19.61 lac persons participated.

Social Security Schemes (Enrolment up to 09.08.2015)

- Pradhan Mantri Suraksha Bima Yojana: 131.40 lac
- Pradhan Mantri Jeevan Jyoti Bima Yojana: 33.15 lac
- Atal Pension Yojana: 1.45 lac



➤ State Bank of India among the Top 10 Banks world-wide in the list of Power 100 Banks Using Social Media - Report by The Financial Brand

	<ul style="list-style-type: none"> • Total Videos Uploaded – 161 • Current Number of Subscribers - 8,621 • Current Number of views - 20,05,091
	<ul style="list-style-type: none"> • Total No of Followers at present – 2,50,008 • Average Rise in Followers – 1300 per day • Expected to surpass 3.00 Lakh followers by end of this month
	<ul style="list-style-type: none"> • Current Fanbase – 32,83,580 • Fanbase increased by over 12.31% over the last month i.e. a total of 3.50 lac fans were added during the month

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Performance Highlights of Associate Banks- Net Profit



Rs in Crores

Name	Q1FY16	Q4FY15	Q1FY15	Q1FY16 Over Q1FY15(%)
SBBJ	271	280	215	26.11
SBH	251	446	227	10.66
SBM	94	136	75	25.81
SBP	140	126	136	3.52
SBT	81	192	50	62.54
Total ABs	838	1,180	702	19.31
SBI	3,692	3,742	3,349	10.25



Performance Highlights of Non-Banking Subsidiaries- Net Profit



Rs in Crores

Name	Q1FY16	Q4FY15	Q1FY15	Q1FY16 over Q1FY15(%)
SBI Life Insurance Company Pvt. Ltd	202	205	241	-16.16
SBI Capital Markets Ltd	44	122	55	-17.76
SBI Funds Management P Ltd	46	48	39	17.54
SBI Cards & Payment Services P Ltd	62	15	114	-45.72
SBI Group	4,714	4,694	4,448	5.97



Performance Highlights of 'Non-Banking Subsidiaries'



- SBI Life registered 42% growth in New Business Premium.
- Gross Written Premium grew by 32%.
- Market share of New Business Premium (private) grew to 14.6% from 12.9%.
- Assets Under Management grew by 18% to Rs. 72,785 crs.
- Focus on Retail.



- Average AUM grew by 25.25% to Rs. 86,693 crs in Q1 FY16 against Rs.69,213 crs in Q1 FY15 - YoY.
- (In Q1 FY 16 Average AUM grew by 11.7% in comparison to Q4 of FY15 (Industry grew by 3.4%) .
- Market share improved by 52 bps to 6.82% during the Q1 FY16 as against 6.30% in Q4 of FY15 which is highest in the industry.
- 87% of Equity assets are in top two quartiles and 86% of Debt assets (Direct Plan) are in top two quartiles.



- SBI Card is the 3rd largest issuer of credit cards with 15 % market share.
- Cards In Force improved by 12% to 32.7 lacs in June'15 against 29.2 lacs in June'14.
- Improved rank in Spends to 4th position from 5th with 12% of market share.



Balance Sheet (Solo)

Liabilities				
(Rs in Crores)	Jun-15	Mar-15	Jun-14	YOY Growth (%)
Capital	757	747	747	1.35
Reserves and Surplus	1,35,208	1,27,692	1,21,052	11.69
Deposits	16,13,545	15,76,793	14,18,915	13.72
Borrowings	2,06,661	2,05,150	1,87,328	10.32
Other Liabilities & Provisions	94,934	1,37,698	86,359	9.93
Total Liabilities	20,51,104	20,48,080	18,14,401	13.05
Assets				
Cash & balances with RBI	77,227	1,15,884	73,449	5.14
Balance with Banks & Money at Call and Short Notice	37,009	38,872	30,229	22.43
Investments	5,62,879	4,81,759	4,36,101	29.07
Net Advances	12,80,127	13,00,026	11,98,903	6.77
Fixed Assets	9,428	9,329	8,143	15.78
Other Assets	84,434	1,02,210	67,577	24.95
Total Assets	20,51,104	20,48,080	18,14,401	13.05



Balance Sheet (Consolidated)

Liabilities				
(Rs in Crores)	Jun 15	Mar-15	Jun-14	YOY Growth (%)
Capital	757	747	747	1.35
Reserves and Surplus	1,69,253	1,60,641	1,51,371	11.81
Minority Interest	5,794	5,497	5,020	15.41
Deposits	21,03,799	20,52,961	18,72,302	12.36
Borrowings	2,42,393	2,44,663	2,25,775	7.36
Other Liabilities & Provisions	1,90,618	2,35,601	1,68,478	13.14
Total Liabilities	27,12,615	27,00,110	24,23,692	11.92
Assets				
Cash & balances with RBI	1,00,401	144,288	95,143	5.53
Balance with Banks & Money at Call and Short Notice	47,584	44,194	42,742	11.33
Investments	7,71,536	673,507	6,19,487	24.54
Net Advances	16,67,769	1,692,211	15,64,199	6.62
Fixed Assets	12,515	12,379	10,821	15.65
Other Assets	1,12,810	133,531	91,300	23.56
Total Assets	27,12,615	2,700,110	24,23,692	11.92





Brand of the Year 2015



**Socially Responsible Bank –
Magna Awards '15**



**Excellence & Leadership in CSR &
Innovations in CSR Practices**



Golden Peacock Award for CSR



Ranking Improved to 59 from 64



Best Bank (Public Sector)



**Excellence in Emerging Technologies
for Large Enterprises Category**



Thank You

