



भारतीय स्टेट बैंक
भारतीय स्टेट बैंक
STATE BANK OF INDIA

02.08.2019
CC/S&B/SA/469

The Executive Director
BSE Ltd., Phirojee Jeejeebhoy
Towers 25th Floor
Dalal Street,
Mumbai-400001

The Managing Director
National Stock Exchange of India Ltd.
Exchange Plaza, 5th Floor, Plot No. C/1,
G-Block, Bandra-Kurla Complex,
Bandra (East), Mumbai – 400051

Dear Sir/Madam,

**Sub: 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 enclose herewith the copy of presentation made for Analysts/Investors on Financial Results of the Bank for the quarter ended June 30, 2019.

Kindly take the same on your record.

Thanking You,

Yours faithfully,

Sanjay M Abhyankar
Vice President Compliance- Company Secretary

Encl: as above



QUARTERLY RESULTS

Q1FY20

Analyst Presentation

02.08.2019

yono
SBI

Lifestyle &
banking, dono.



Safe Harbor

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

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Subsidiaries, Group Financials & Balance Sheet

Performance Highlights (1/2)

NET PROFIT (in Rs. cr)

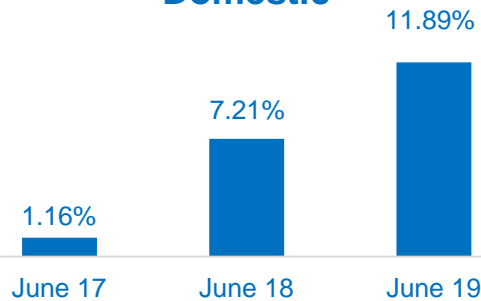
Q1FY19: Rs. (-) 4,876

FY 19: Rs. 862

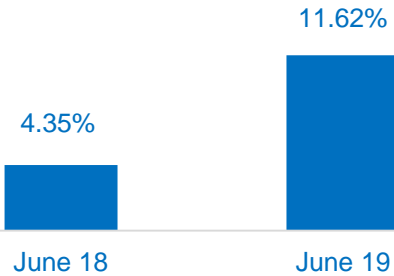
Q1FY20: Rs. 2,312

CREDIT GROWTH

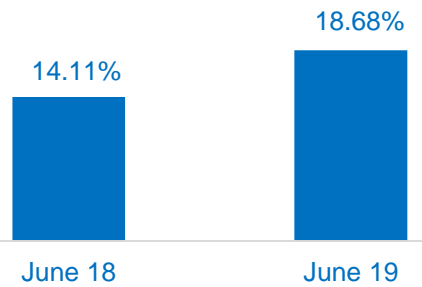
Domestic



Corporate



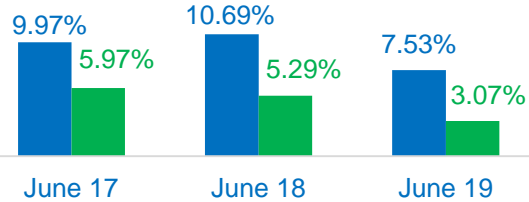
Retail- Per



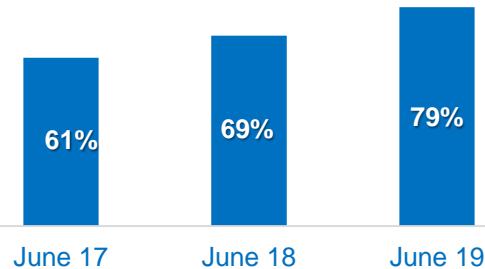
ASSET QUALITY

NPA Ratios

■ GNPA ■ NNPA

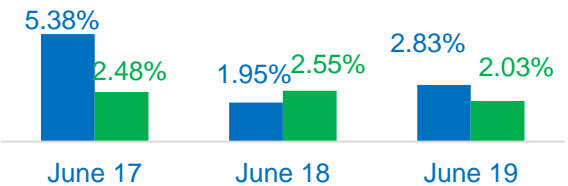


Provision Coverage Ratio



Slippage & Credit Cost

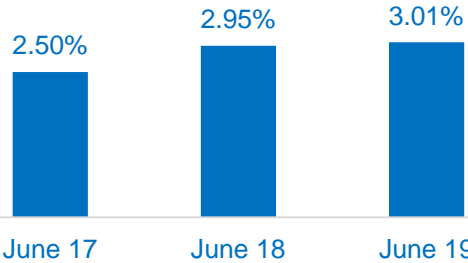
■ Slippage Ratio ■ Credit Cost



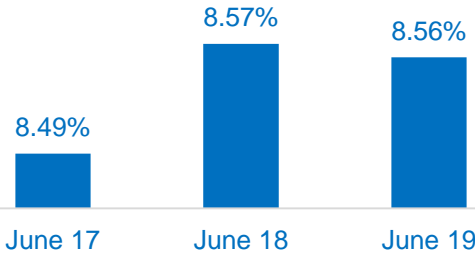
Performance Highlights (2/2)

Yield, Costs and Margins

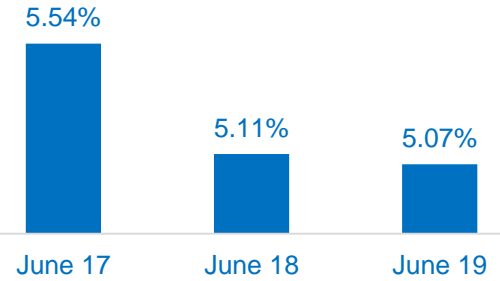
NIM (Domestic)



Yield on Advances

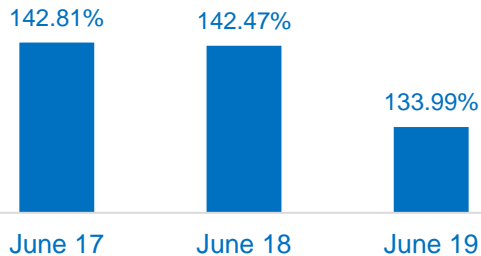


Cost of Deposits

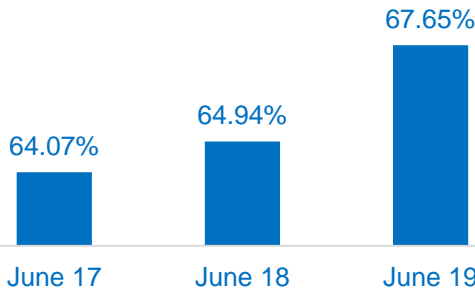


LIQUIDITY AND CAPITAL

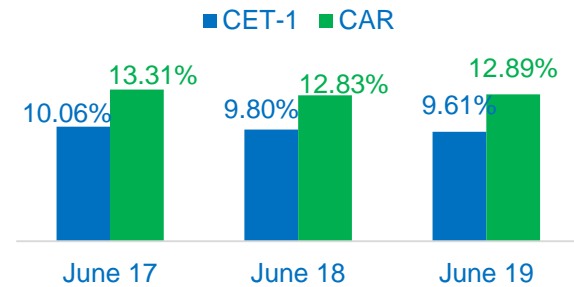
Liquidity Coverage Ratio



Credit Deposit Ratio



Capital Adequacy Ratios



Comfortable LCR, CD ratio and CAR provide room for sustainable growth

Financial Performance

Financials – At a Glance

Rs. in Crores

	Quarter Ended			Growth (%)	
	Q1FY20	Q4FY19	Q1FY19	Q1FY20 over Q4FY19	Q1FY20 over Q1FY19
Interest Income	62,638	62,985	58,813	-0.55	6.50
Interest Expenses	39,699	40,032	37,015	-0.83	7.25
Net Interest Income	22,939	22,954	21,798	-0.07	5.23
Non Interest Income	8,015	12,685	6,679	-36.81	20.00
Operating Income	30,954	35,639	28,478	-13.14	8.70
Operating Expenses	17,708	18,706	16,505	-5.33	7.29
Operating Profit	13,246	16,933	11,973	-21.77	10.63
Total Provisions	10,934	16,095	16,849	-32.06	-35.11
Net Profit	2,312	838	-4,876		
NIM (Domestic-Cumulative) (%)	3.01	2.95	2.95	6 bps	6 bps
NIM (Domestic-Quarterly) (%)	3.01	3.02	2.95	-1 bps	6 bps
Cost to Income Ratio (Cumulative) (%)	57.21	55.70	57.96	151 bps	-75 bps

Total Income

Rs. in Crores

	Quarter Ended			Growth (%)	
	Q1FY20	Q4FY19	Q1FY19	Q1FY20 over Q4FY19	Q1FY20 over Q1FY19
Interest on Loans	43,863	42,628	38,865	2.90	12.86
Interest on Resources	17,345	18,313	18,832	-5.28	-7.90
Other Interest income	1,429	2,045	1,116	-30.11	28.10
Total Interest Income	62,638	62,985	58,813	-0.55	6.50
Fee Income	5,177	8,589	4,976	-39.72	4.03
Profit/Loss on Sale of Investments	485	534	-1,264	-9.18	138.36
Forex Income	518	671	427	-22.78	21.26
Misc. Income	1,836	2,892	2,540	-36.52	-27.73
<i>of which: Recovery in w/o accounts</i>	<i>1,358</i>	<i>2,485</i>	<i>2,426</i>	<i>-45.35</i>	<i>-44.01</i>
Total Non Interest Income	8,015	12,685	6,679	-36.81	20.00
Total Income	70,653	75,670	65,493	-6.63	7.88

Fee Income Break Up

Rs. in Crores

	Quarter Ended			Growth (%)	
	Q1FY20	Q4FY19	Q1FY19	Q1FY20 over Q4FY19	Q1FY20 over Q1FY19
<i>Loan Processing Charges</i>	617	1,502	641	-58.92	-3.76
<i>Commission on Govt. Business</i>	963	1,118	931	-13.82	3.46
<i>Commission on LC/BG</i>	704	1,289	592	-45.42	18.90
<i>Cross Selling</i>	366	583	376	-37.27	-2.62
<i>Account Maintenance Charges</i>	242	484	320	-49.86	-24.15
<i>Remittance, Collection, etc.</i>	1,606	3,013	1,162	-46.69	38.16
<i>Misc. Fee Income</i>	678	600	954	13.09	-28.91
Fee Income	5,177	8,589	4,976	-39.72	4.03

Total Expenses

Rs. in Crores

	Quarter Ended			Growth (%)	
	Q1FY20	Q4FY19	Q1FY19	Q1FY20 over Q4FY19	Q1FY20 over Q1FY19
Interest on Deposits	36,303	35,607	34,258	1.96	5.97
Interest on Borrowings	2,233	3,223	1,706	-30.72	30.94
Other Interest paid	1,162	1,201	1,051	-3.24	10.58
Total Interest Expenses	39,699	40,032	37,015	-0.83	7.25
Salary	6,768	6,612	6,565	2.36	3.09
Provisions for Employees	4,150	3,866	3,143	7.35	32.02
Staff Expenses	10,918	10,478	9,708	4.20	12.46
Depreciation	779	831	798	-6.17	-2.29
Others	6,011	7,397	5,999	-18.75	0.20
Overheads	6,790	8,228	6,796	-17.48	-0.09
Operating Expenses	17,708	18,706	16,505	-5.33	7.29
Total Expenses	57,407	58,737	53,520	-2.26	7.26

Overhead Expenses

Rs. in Crores

	Quarter Ended			Growth (%)	
	Q1FY20	Q4FY19	Q1FY19	Q1FY20 over Q4FY19	Q1FY20 over Q1FY19
Rent, Taxes and Lighting	1,181	1,480	1,173	-20.23	0.63
Depreciation	779	831	798	-6.17	-2.29
Printing and Stationery	98	189	103	-48.14	-4.99
Postage & Telecommunications	73	116	85	-36.85	-13.58
Repairs and Maintenance to Bank's Property	196	277	196	-29.35	
Travelling & Halting	236	298	254	-20.71	-6.80
Insurance	816	726	712	12.29	14.49
Business Acquisitions & Development Expenses	722	753	443	-4.06	62.98
ATM /CDM/POS/Debit Card /Other Tech Expenses	1,648	2,110	1,807	-21.90	-8.82
Misc. Expenses	1,042	1,449	1,225	-28.11	-14.98
Overheads	6,790	8,228	6,796	-17.48	-0.09

Provisions & Profit

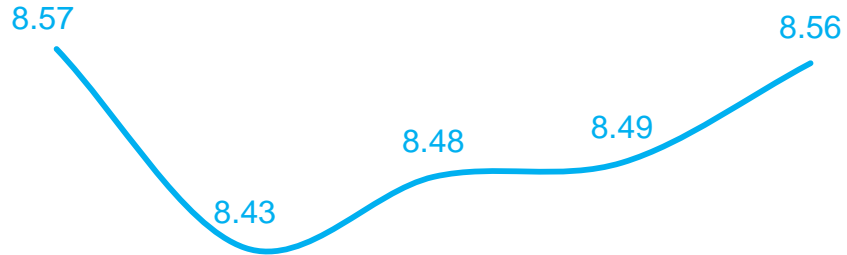
Rs. in Crores

	Quarter Ended			Growth (%)	
	Q1FY20	Q4FY19	Q1FY19	Q1FY20 over Q4FY19	Q1FY20 over Q1FY19
Operating Profit	13,246	16,933	11,973	-21.77	10.63
Loan Loss	11,648	17,336	13,038	-32.81	-10.66
Standard Assets	-1,288	810	-919		
Investment Depreciation	-1,225	-1,615	7,098		
Other Provisions	48	-29	11		
Income Tax	1,751	-407	-2,379		
Total Provisions	10,934	16,095	16,849	-32.06	-35.11
Net Profit	2,312	838	-4,876	175.79	

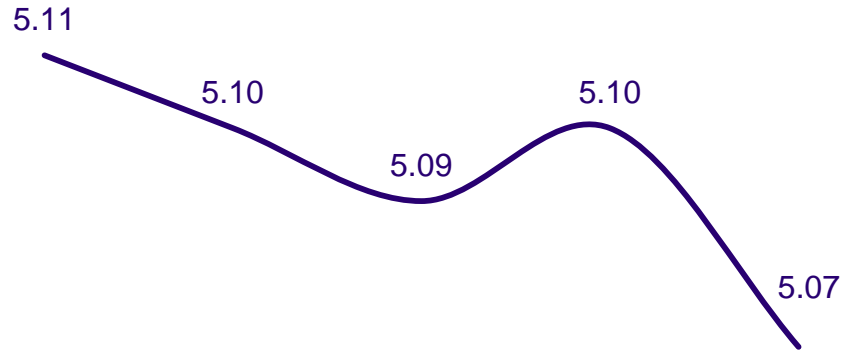
ROA (%)	0.25		-0.57
ROE (%)	5.18		-11.01
Earning Per Share (Rs.)	10.42		-21.91

Costs, Yields and Margins (Cumulative)

Yield on Advances (%)

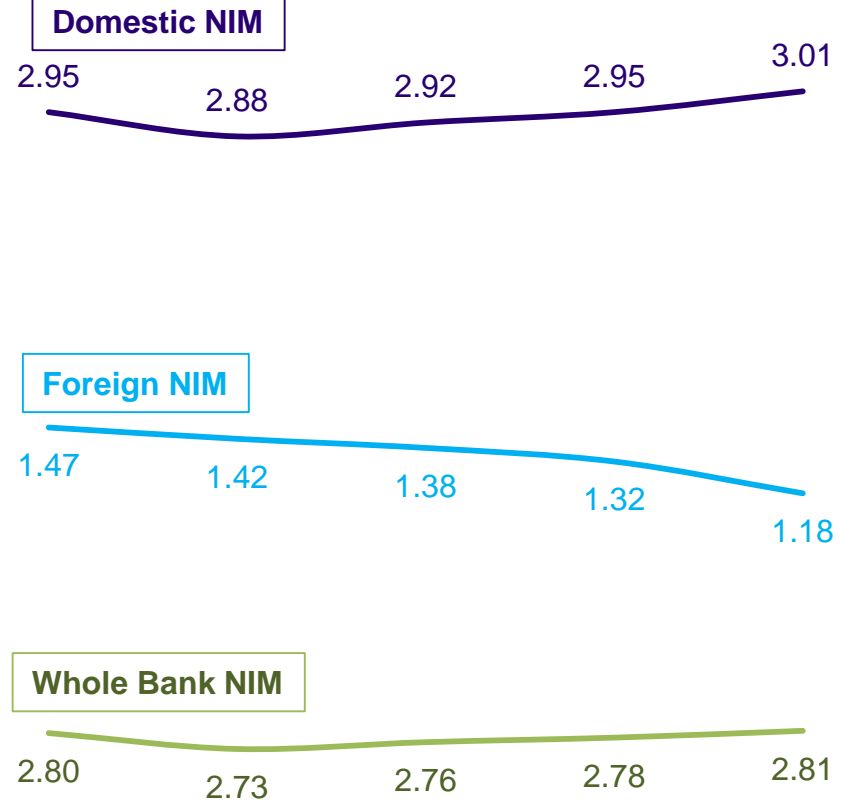


Cost of Deposits (%)



Jun-18 Sep-18 Dec-18 Mar-19 Jun-19

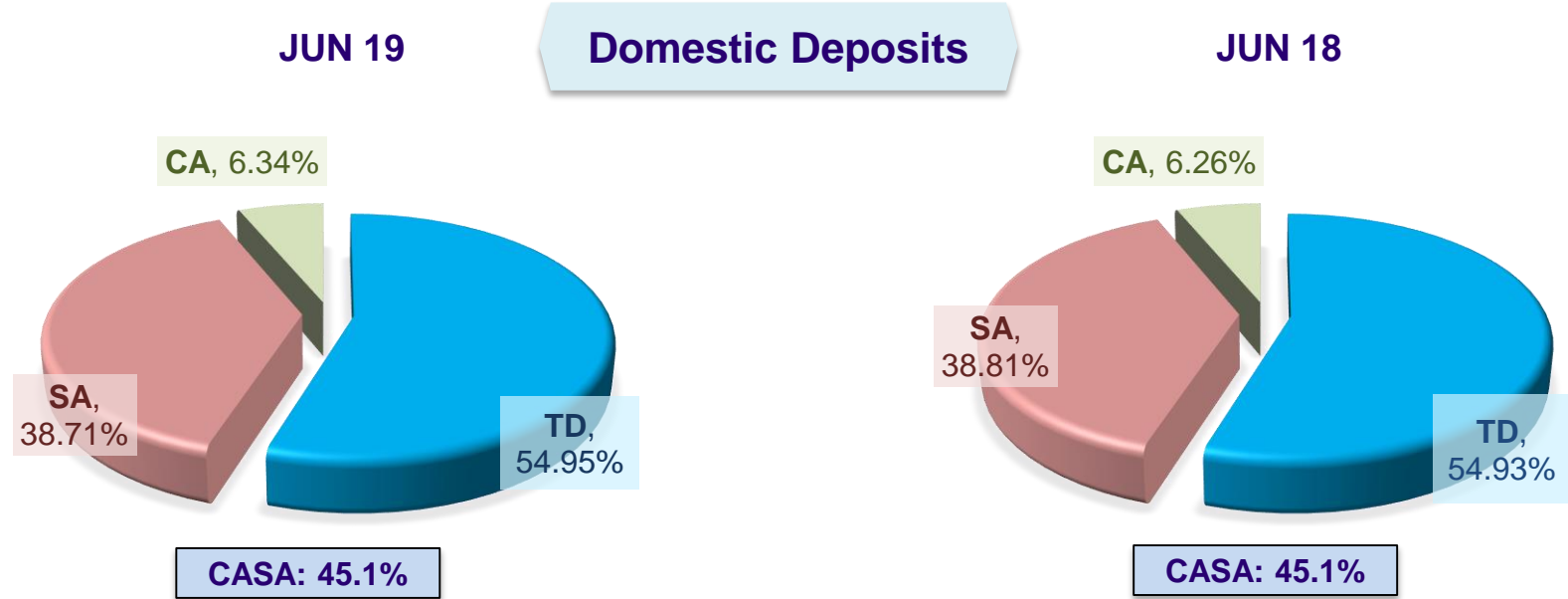
Net Interest Margin (%)



Jun-18 Sep-18 Dec-18 Mar-19 Jun-19

Business

Strong Liability Franchise

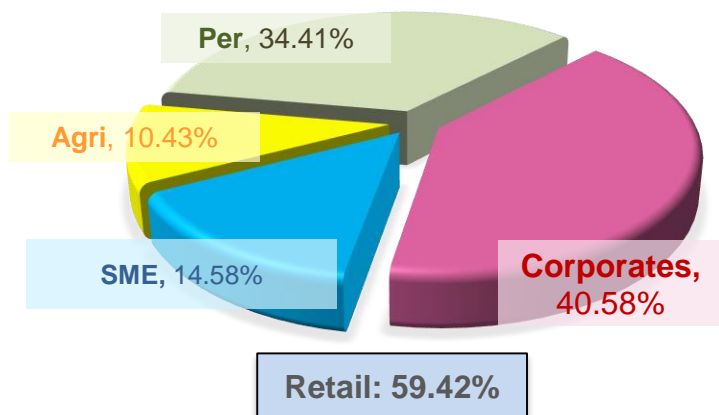


<i>Rs. in Crores</i>	Jun 19	Jun 18	YoY Growth
Current Account	1,80,864	1,66,155	8.85
Saving Bank	11,03,537	10,30,040	7.14
CASA	12,84,401	11,96,195	7.37
Term Deposits (TD)	15,66,228	14,57,776	7.44
Domestic Deposits	28,50,629	26,53,971	7.41
Foreign Offices	98,192	93,842	4.63
Total Deposits	29,48,821	27,47,813	7.32

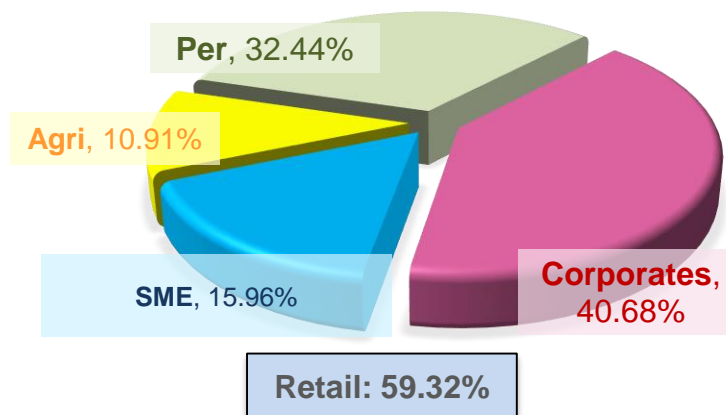
Diversified Loan Portfolio

Domestic Advances

JUN 19



JUN 18



<i>Rs. in Crores</i>	Jun 19	Jun 18	YoY Growth (%)
Retail Per	6,63,559	5,59,134	18.68
Agri	2,01,054	1,88,110	6.88
SME	2,81,223	2,75,069	2.24
Corporates	7,82,603	7,01,130	11.62
Domestic Advances	19,28,439	17,23,443	11.89
Foreign Offices Advances	3,09,854	2,66,728	16.17
Total Whole Bank Advances	22,38,294	19,90,172	12.47

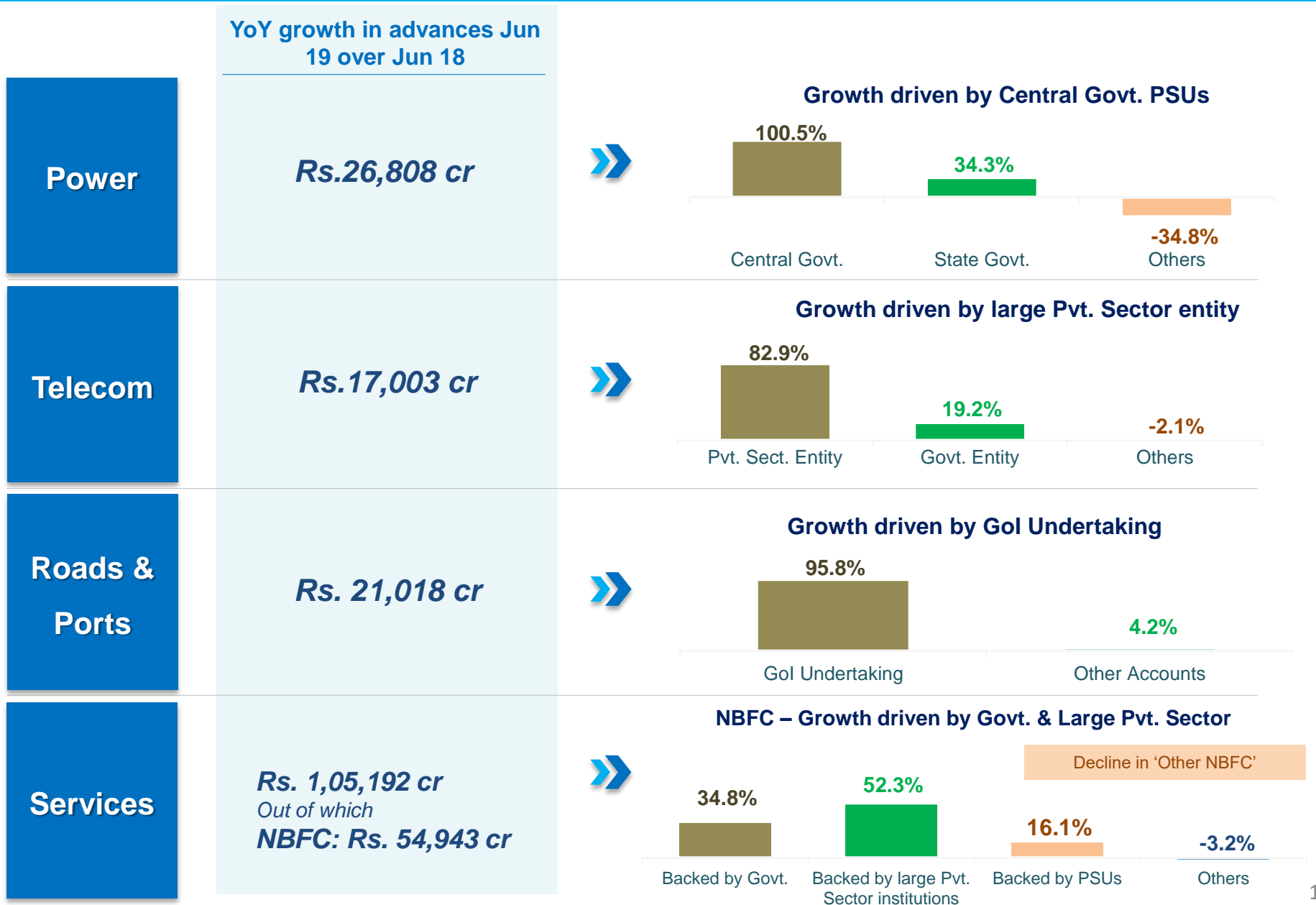
Diversified Industry Portfolio

Domestic Fund Based Outstanding

Rs. in Crores

	Jun 19		Mar 19		Jun 18		Jun 19
	Level	% Share	Level	% Share	Level	% Share	YOY Gr %
Infrastructure	3,25,224	16.86	3,15,455	15.85	2,62,734	15.24	23.78
<i>of which: Power</i>	<i>2,03,568</i>	<i>10.56</i>	<i>1,99,583</i>	<i>10.03</i>	<i>1,76,760</i>	<i>10.26</i>	<i>15.17</i>
<i>Telecommunication</i>	<i>37,330</i>	<i>1.94</i>	<i>31,035</i>	<i>1.56</i>	<i>20,327</i>	<i>1.18</i>	<i>83.64</i>
<i>Roads & Ports</i>	<i>49,425</i>	<i>2.56</i>	<i>49,957</i>	<i>2.51</i>	<i>28,407</i>	<i>1.65</i>	<i>73.99</i>
<i>Other Infrastructure</i>	<i>34,900</i>	<i>1.81</i>	<i>34,880</i>	<i>1.75</i>	<i>37,240</i>	<i>2.16</i>	<i>-6.28</i>
Services	3,14,130	16.29	3,31,634	16.66	2,08,938	12.12	50.35
Iron & Steel	72,674	3.77	76,773	3.86	90,740	5.27	-19.91
Textiles	37,763	1.96	40,634	2.04	49,390	2.87	-23.54
Petroleum & Petrochemicals	35,038	1.82	55,896	2.81	37,709	2.19	-7.08
Engineering	27,548	1.43	28,761	1.44	27,079	1.57	1.73
Comm. Real Estate	31,989	1.66	33,511	1.68	30,846	1.79	3.71
Other Industries	2,19,461	11.38	2,57,558	12.94	2,68,763	15.59	-18.34
Home Loans	4,11,360	21.33	4,00,377	20.11	3,49,747	20.29	17.62
Auto Loans	71,727	3.72	71,884	3.61	66,872	3.88	7.26
Other Per Segment Loans	1,80,472	9.36	1,75,583	8.82	1,42,515	8.27	26.63
Agriculture	2,01,054	10.43	2,02,681	10.18	1,88,110	10.91	6.88
Total Domestic Advances	19,28,439	100	19,90,746	100	17,23,443	100	11.89

Drivers of Corporate Growth



Retail Banking - Leadership across all segments

As on June 2019

Personal Retail Portfolio of Rs 6.6 lakh crore
NPA ratio at 1.16%

% of Dom. Adv.

34.41

**Home
Loans**

Auto Loans

**Xpress
Credit**

**Other P
segment Loans**

O/S,
In Rs cr

4,11,360

71,727

1,12,335

68,137

YoY
Growth, %

17.62

7.26

42.77

6.76

Market share %

34.57[#]

35.70[#]

N.A.

N.A.

GNPA, %

0.99

1.08

0.58

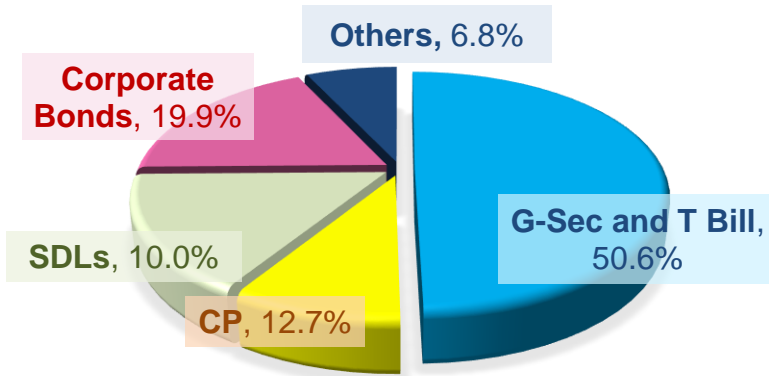
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#As per latest available data;

Treasury Operations

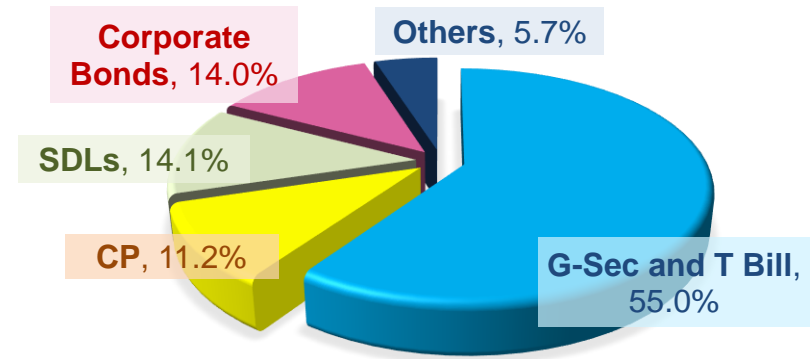
AFS Book

JUN 19



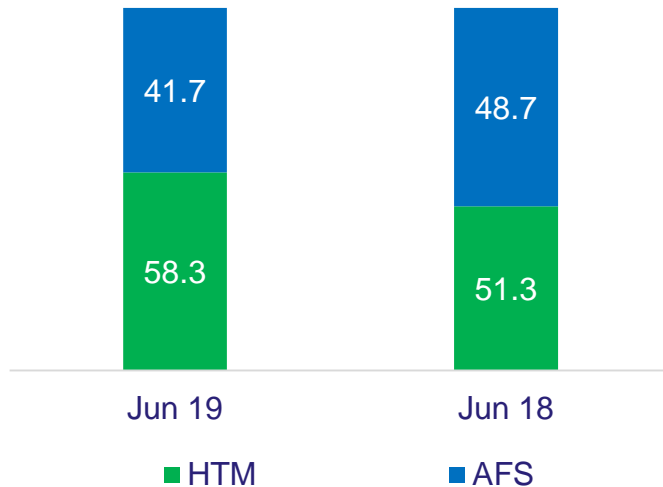
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JUN 18



Modified Duration: 2.55

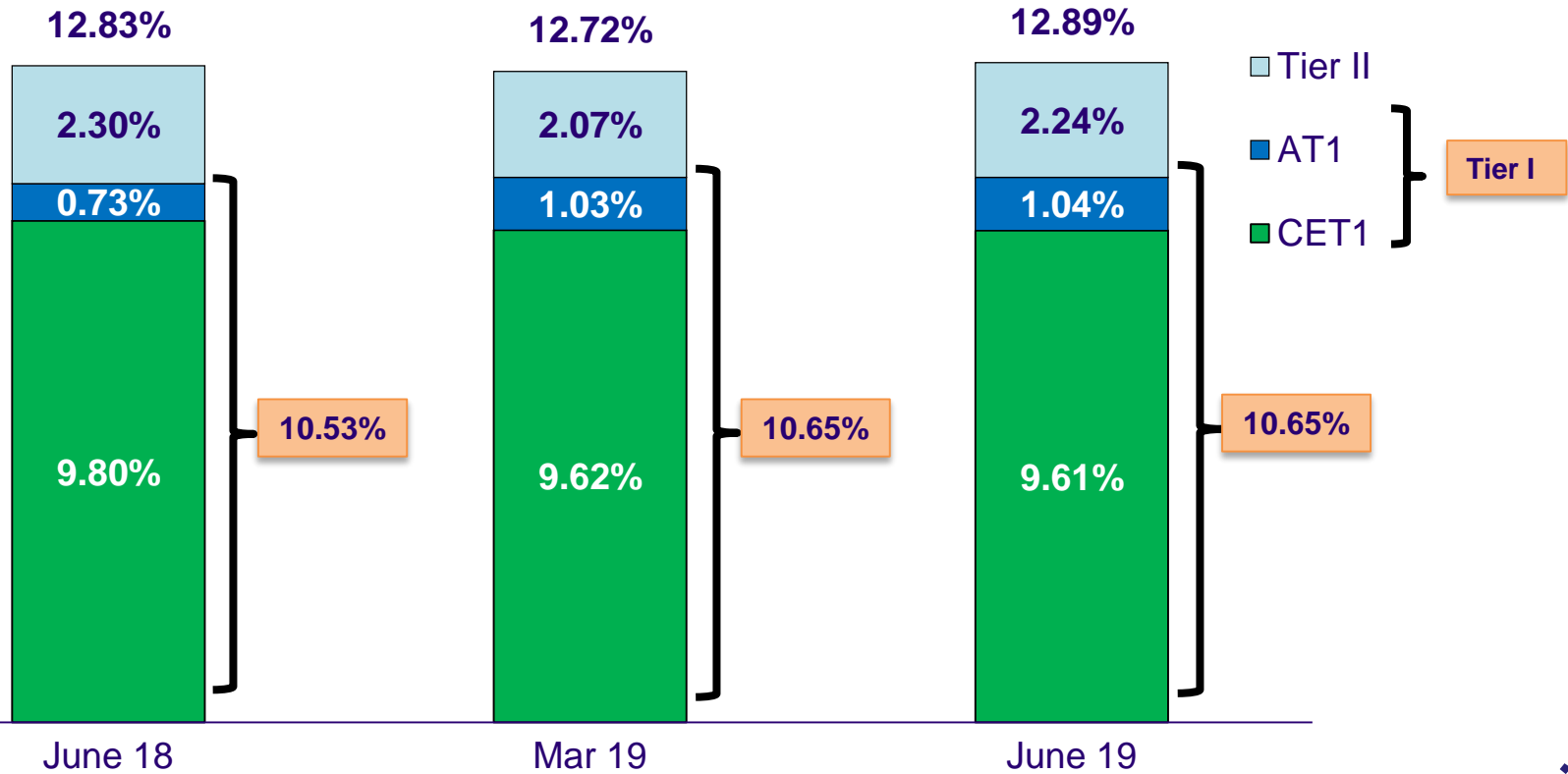
Break up of Domestic Investments (%)



Total Investments Book	Jun 19	Jun 18
Domestic Investments	9,02,337	10,34,219
- of which- SLR	7,38,662	8,63,197
Foreign Offices Investments	51,887	48,456
Whole Bank Investments	9,54,224	10,82,675

Capital Adequacy & Asset Quality

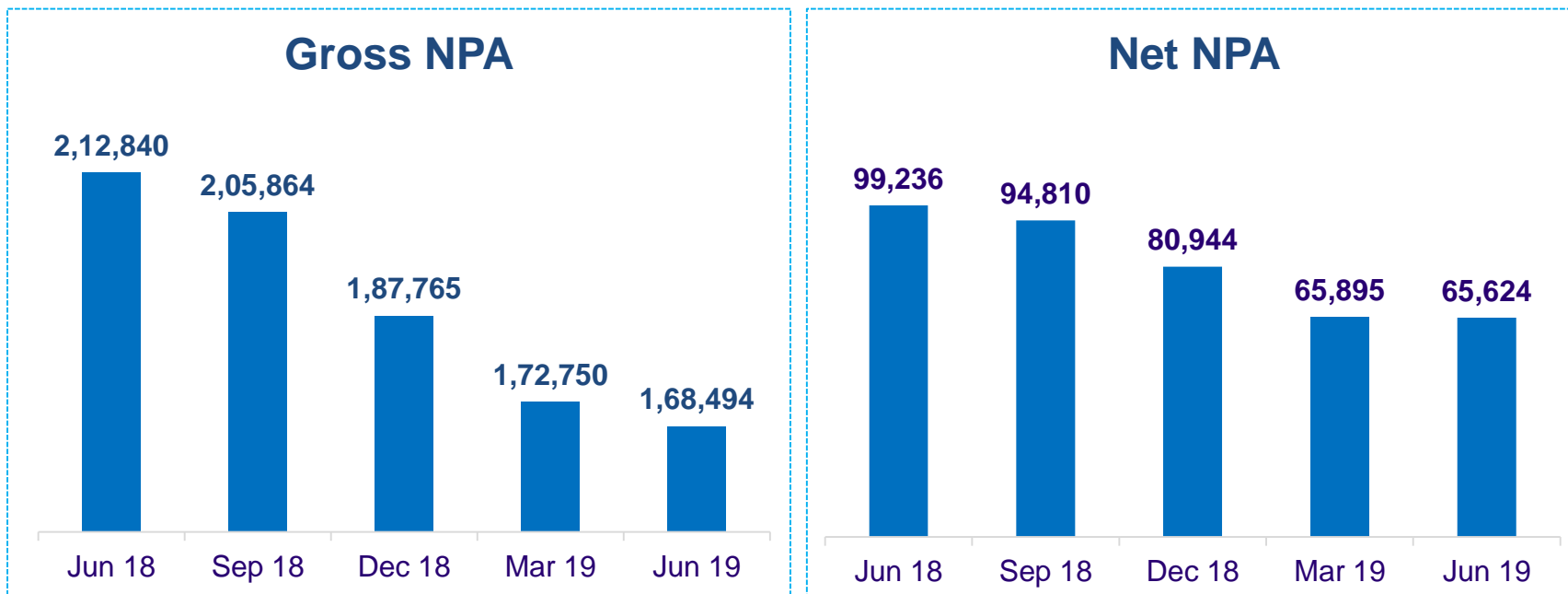
Capital Adequacy



- “Credit Risk Weighted Assets on Advances to Gross Advances” - Jun 18: 58.98%, Jun 19: 57.94%.
- “TRWAs to Total Asset” ratio - Jun 18: 53.66% Jun 19: 54.42%.
- Bank is well capitalized; Bank raised Tier II Capital of Rs.5,000 Crores in Q1FY20

Asset Quality (1/3)

Rs. in Crores



	Jun 19	Mar 19	Dec 18	Sep 18	Jun 18
Gross NPA Ratio (%)	7.53	7.53	8.71	9.95	10.69
Net NPA Ratio (%)	3.07	3.01	3.95	4.84	5.29
Provision Coverage Ratio (%)	79.34	78.73	74.63	70.74	69.25
Provision Coverage Ratio (Excl. AUCA) (%)	61.05	61.86	56.89	53.95	53.38
Corporate PCR (Excl. AUCA) (%)	71.25	70.89			
Slippage Ratio (%)	2.83	1.60	1.64	2.02	1.95
Credit cost (%)	2.03	2.66	2.42	2.27	2.55

Asset Quality (2/3)

Rs. in Crores

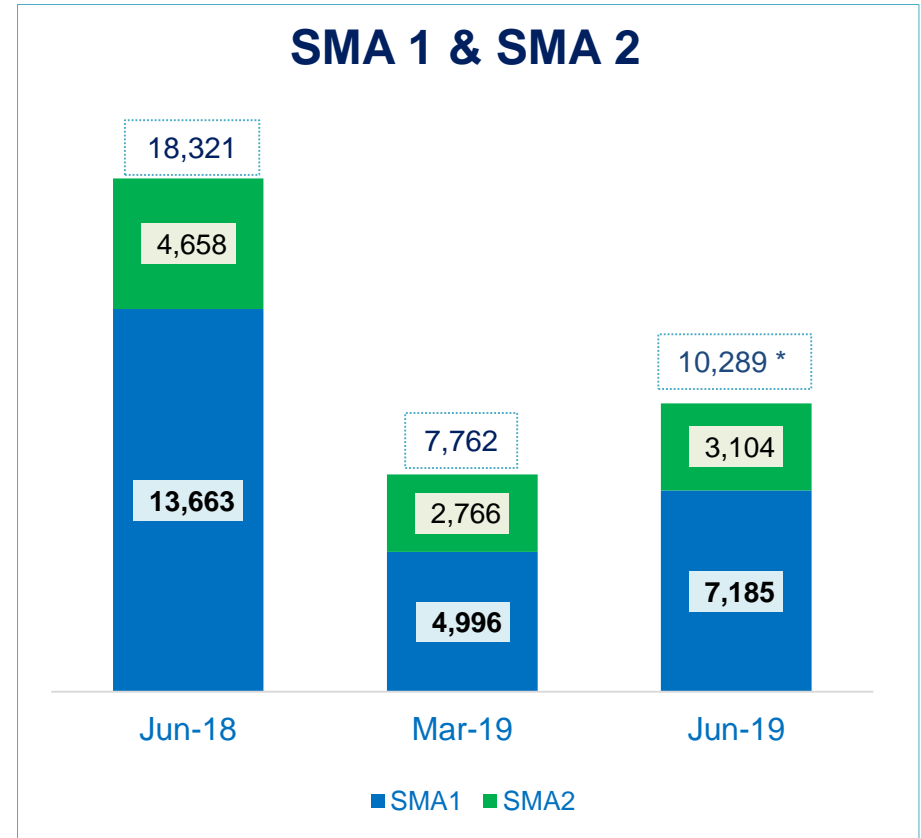
Movement of NPAs:	Q1FY20	FY19	Q4FY19	Q3FY19	Q2FY19	Q1FY19	FY18
Opening Level of Gross NPAs	1,72,750	2,23,427	1,87,765	2,05,864	2,12,840	2,23,427	1,77,866
Total Reductions	21,251	90,417	22,976	24,641	17,865	24,936	54,726
<i>Of which : Recovery + Upgradation</i>	5,769	31,512	5,712	6,617	4,327	14,856	14,530
Gross Addition	16,995	39,740	7,961	6,541	10,888	14,349	1,00,287
<i>of which : Increase in O/s</i>	783	7,002	456	2,018	163	4,365	5,506
<i>: Fresh Slippages</i>	16,212	32,738	7,505	4,523	10,725	9,984	94,781
Net Increase	-4,256	-50,677	-15,015	-18,100	-6,976	-10,587	45,561
Closing Level of Gross NPAs	1,68,494	1,72,750	1,72,750	1,87,765	2,05,864	2,12,840	2,23,427

Segmental NPAs:	Jun 19		Mar 19		Jun 18	
	NPA	Ratio %	NPA	Ratio %	NPA	Ratio %
<i>Retail:</i>	60,240	5.26	54,804	4.81	54,234	5.31
Agri.	26,298	13.08	23,431	11.56	21,830	11.60
Per Segment	7,713	1.16	6,685	1.03	7,345	1.31
SME	26,229	9.33	24,688	8.55	25,059	9.11
Corporate	1,06,357	13.59	1,16,009	13.62	1,54,828	22.08
International	1,898	0.61	1,937	0.64	3,778	1.42
Total	1,68,494	7.53	1,72,750	7.53	2,12,840	10.69

Asset Quality- Whole Bank SMA 1 & SMA 2 (3/3)

As on June 2019
Rs. in Crores

Fresh Slippages	Q1FY20	Q1FY19	FY19
Corporate	5,354	3,391	10,056
SME	3,964	1,775	9,478
AGRI	4,239	2,560	8,978
PER	2,438	1,965	3,976
IBG	217	293	250
Total	16,212	9,984	32,738



QoQ Increase in SMA1:

State Govt. entity – Rs 2,014 Crore

Accounts with SBI exposure above Rs. 5 cr and below Rs. 2,000 cr from Banking system; from data submitted to CRILC

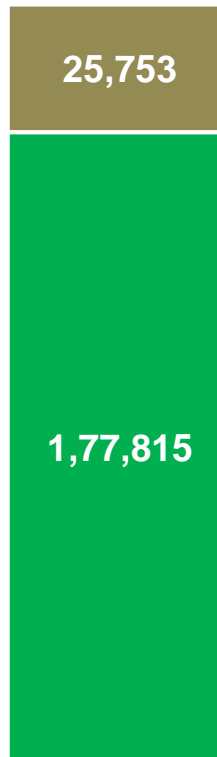
* Does not include SMA 1 & SMA 2 accounts with exposure of Rs. 2,000 cr & above from Banking system; ICA signed / likely to be signed (Refer Slide No.29)

Power Sector – Stress mostly recognized

As on June 2019
Rs. in Crores

Power Portfolio Classification

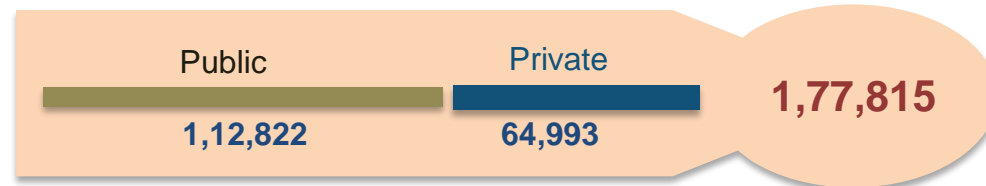
2,03,568



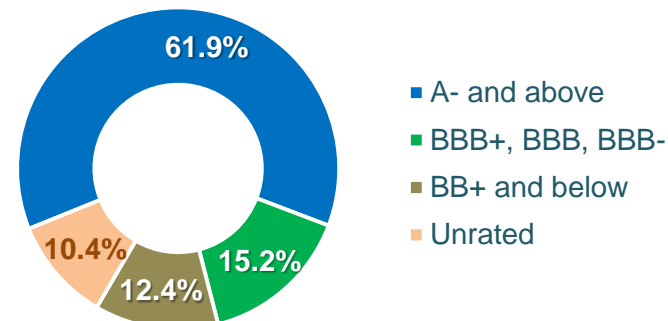
■ Standard ■ NPA



Standard Power



Rating break-up of Std. Pvt



Resolution Plan for Power Sector

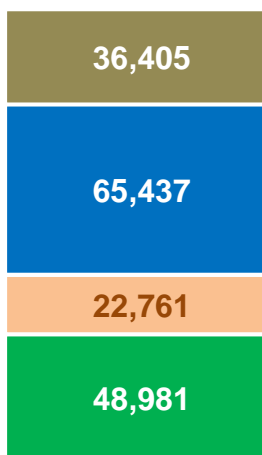
SI.No	Resolution Plan	No. of Accounts	SBI Fund based O/S	PCR
1	Change in Management	3	5,001	50.2%
2	OTS with Promoters	5	6,480	
3	Sale to ARC	2	4,443	
4	Restructuring	3	3,088	
5	NCLT	6	4,669	
6	Already Resolved	5	--	
Total		23	23,681	

NBFC & FI Sector – Loans to PSUs and High Quality Private Sector

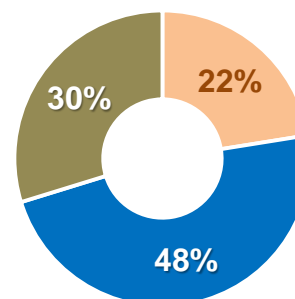
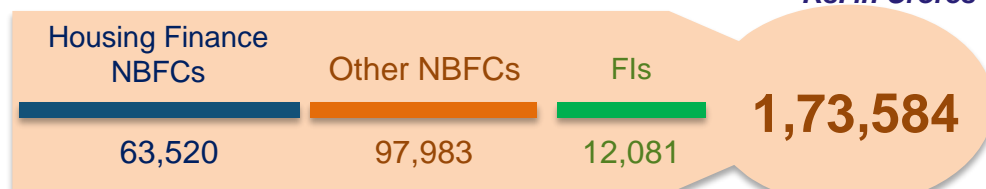
As on June 2019
Rs. in Crores

NBFC & FI Portfolio Classification

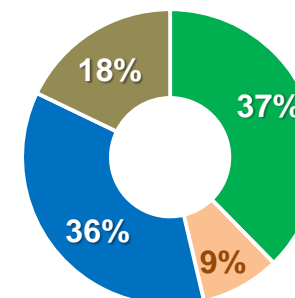
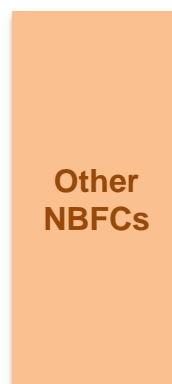
1,73,584



- Pvt. Others
- Backed by large Pvt Sector Institutions
- Backed by PSUs'
- Central & State Govt.



- Backed by PSUs'
- Backed by large Pvt Sector Institutions
- Pvt. Others



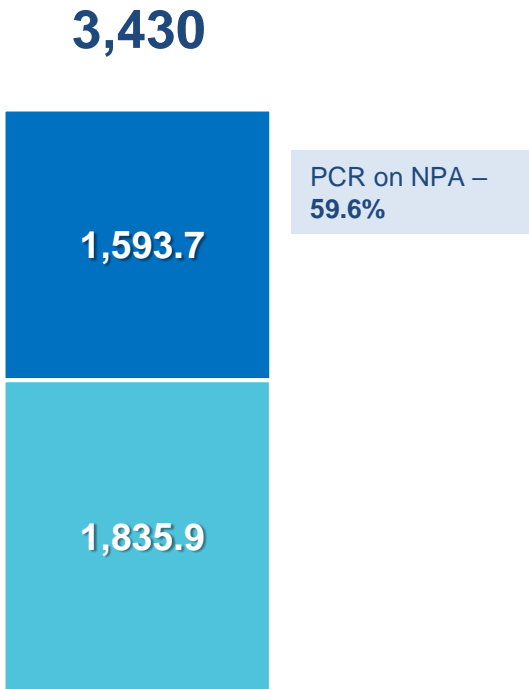
- Central & State Govt.
- Backed by PSUs'
- Backed by large Pvt Sector Institutions
- Pvt. Others

- Rs 1,200 cr provision on standard account of a Stressed Housing Finance Company.
- Strong presence in Govt. and PSU backed NBFCs; and exposure to large reputed private sector institutions
- Paring down of exposures in 'Pvt. Others' segment of NBFC, YoY growth driven by Govt. Sector

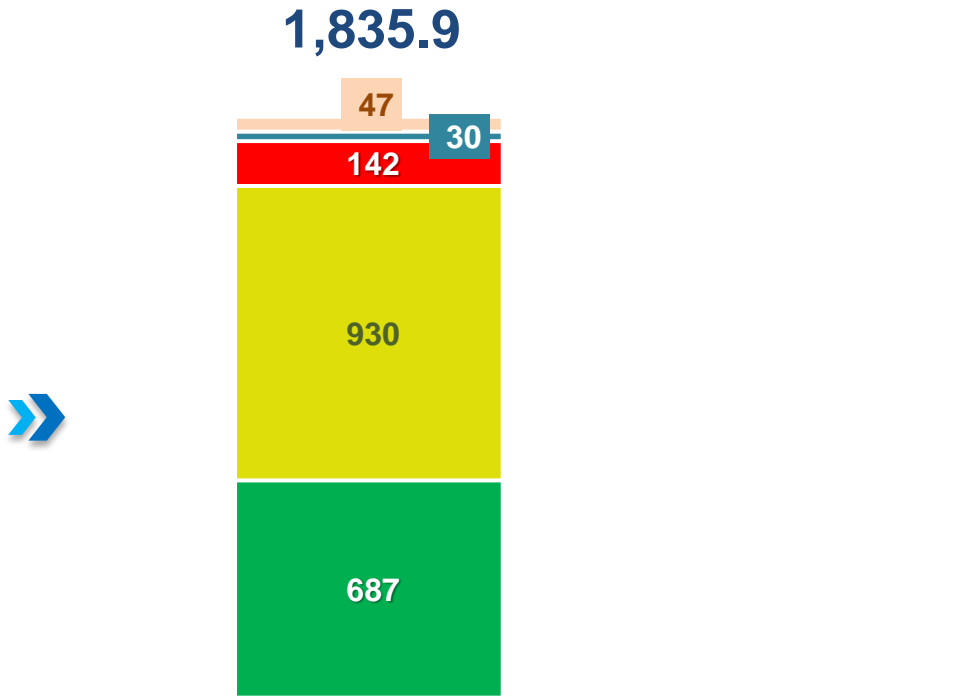
Large Infrastructure Conglomerate

As on June 2019
Rs. in Crores

Portfolio Classification



Standard Portfolio Classification

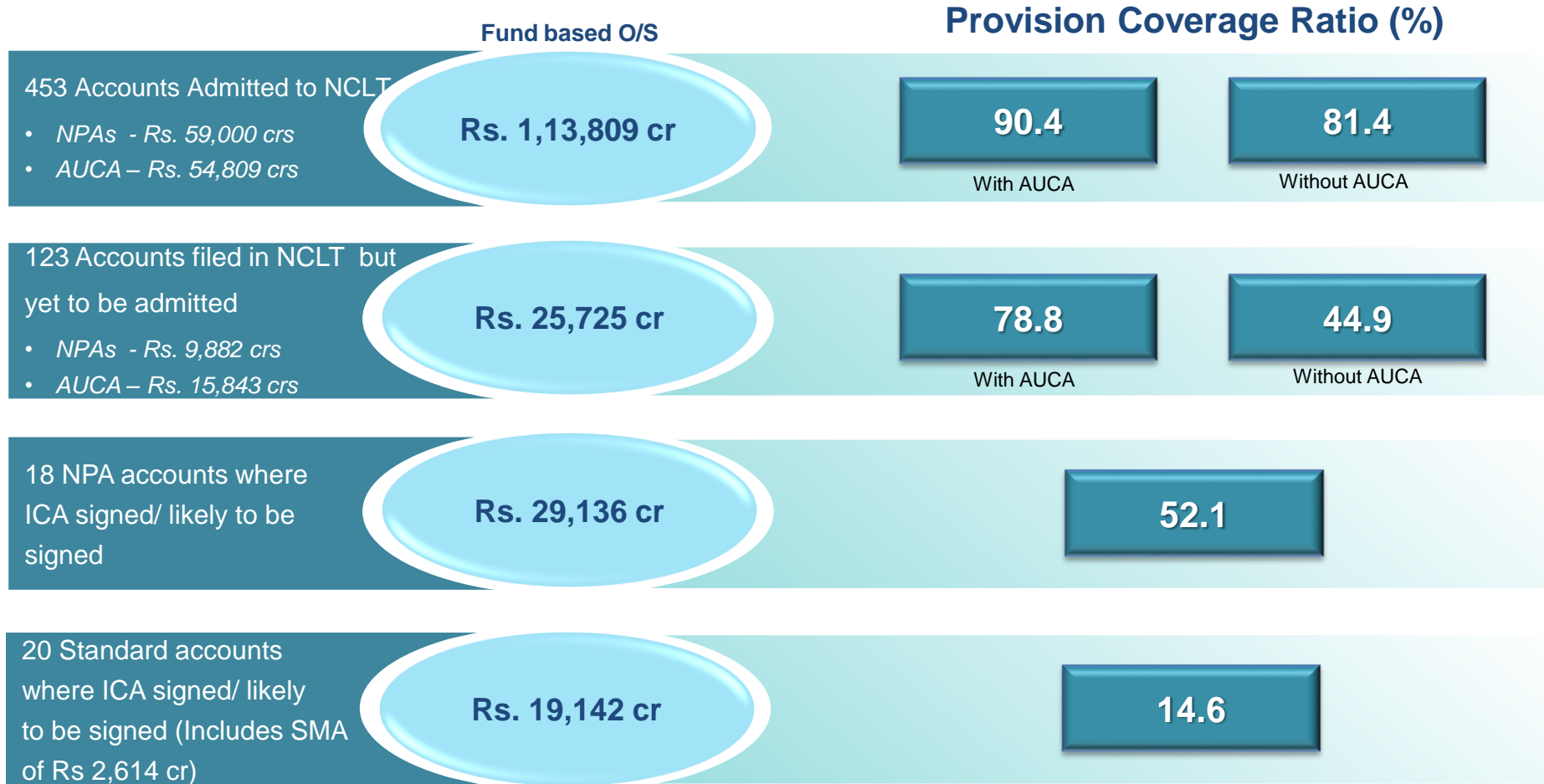


■ Standard ■ NPA

■ Green category ■ Amber category ■ Red category ■ International ■ Not classified in any category

- Only one standard account in Red Category, significantly high PCR on NPA book

Resolution Status



- Accounts under List 1 and List 2 totally have a fund based O/S of Rs 38,741 cr
- Three accounts in an advanced stage of resolution with expected recovery of ~62%
- Post 7th June RBI Circular, 46 accounts (24 NPA & 22 Std.) were eligible for signing ICA, of which six NPAs filed/ admitted in NCLT and two standard accounts have since been regularised

Digital Journey

Digital Leadership

Market share (As on June 2019)

Debit card spends	POS terminals	ATMs	Mobile Banking No. of Transactions	Mobile Banking Transaction value
30.2%	15.3%	28.3%	21.7%	34.6%

Presence across multiple channels and payment acceptance touch points

Customer touch points

Numbers (As on June 2019)

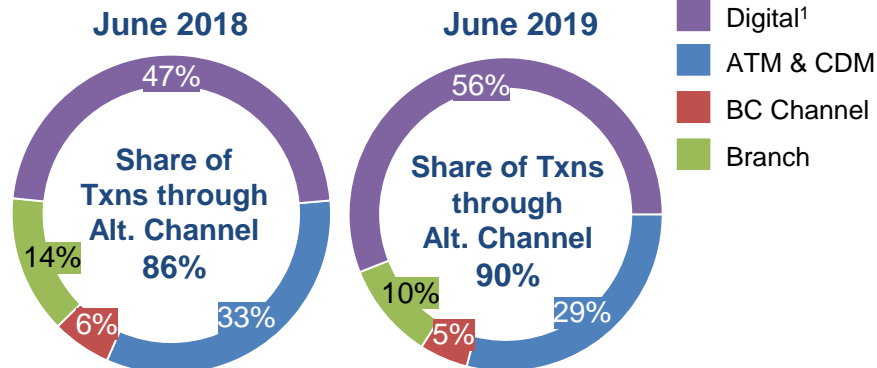
INB users	63 Mn
Mobile banking users	14.8 Mn
ATMs/CDMs	58,495
BC outlets	58,272
Branches	22,008

Payment acceptance touch points

Numbers (As on June 2019)

BHIM merchants	145,891
Bharat QR	484,331
BHIM-Aadhar-SBI	716,518
SBI POS	597,848
BHIM SBI Pay	1.1 Mn

Technology and Innovation



Key highlights

UPI	<ul style="list-style-type: none"> Remit transactions handled (Q1FY20): 587.5 Mn Transactions processed per day: >10 Mn Number of UPI users: 64.84 Mn Market share in remittances: 23.06% (#1 Remittance bank)
Debit cards	<ul style="list-style-type: none"> No. of cards: 302.7 Mn Debit Card spends: >INR 9.04 Bn in a Single day during Q1FY20
ATM	<ul style="list-style-type: none"> Average no. of ATM transactions: ~13 Mn per day

¹ Digital comprises of Internet, Mobile, UPI & YONO and Green Channel

Other digital payment offerings



Quick & Easy payments from customers on Merchant's site



Total 500+ merchants



Integration with 42 major Banks



Processed 3.82 Crs. txns worth Rs. 38000 + Crs. in FY19



A Unique Payment Solution specially designed for Schools, Colleges, Government institutions, Hospitals, trusts etc.



Total 25000+ merchant tie-ups



Processed 1.43 Crs. txns worth Rs. 6,770 + Crs. in FY19



Transaction Banking Unit (CMP Services)

Processed Collection and Payments of Central/State Govt. depts., Top 200 Corporate and SMEs.



Best Transaction Bank in India by The Asian Banker

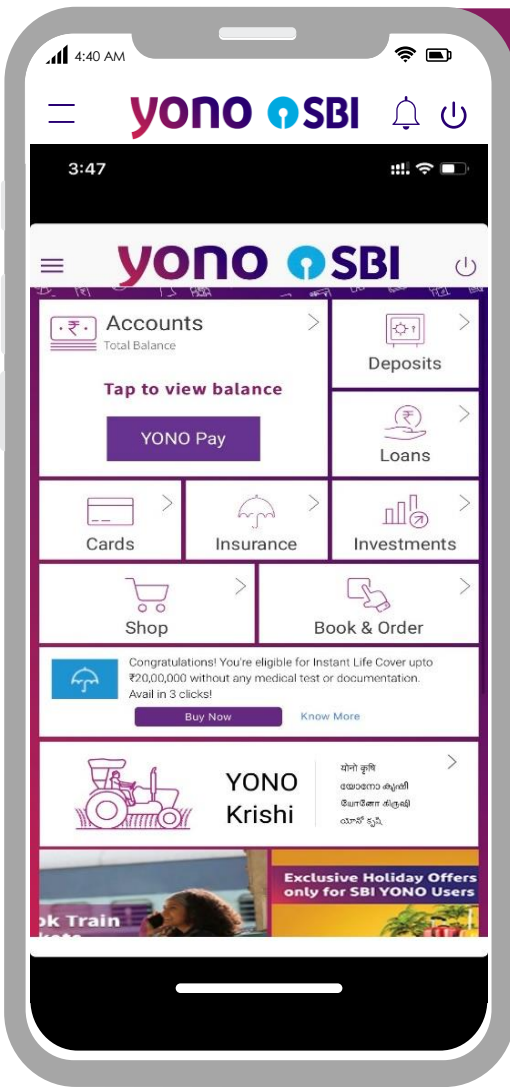


Total Turnover of Rs. 3.80+ Lakhs Crs. in FY 2018-19



Rs. 1327.08 Crs. income in FY 2018-19

YONO: Our flagship digital offering – for Lifestyle and Banking



Salient features

- Paper-less and branch-less processes
- Higher staff productivity
- Increased branch business
- Efficient delivery

Key offerings: E2e digitisation and Digital Bank

 <p>Products</p>	<ul style="list-style-type: none"> ▪ Personal Loans ▪ Home Loans ▪ Car Loans ▪ YONO Krishi ▪ Fixed Deposits 	 <p>Services</p>	<ul style="list-style-type: none"> ▪ Account Opening ▪ YONO Cash ▪ Fund Transfer ▪ Bill Pay ▪ Recharge ▪ Tax Payment
 <p>Financial superstore</p>	<ul style="list-style-type: none"> ▪ Life Insurance ▪ Cards ▪ Mutual Fund ▪ General Insurance ▪ Other Investments 	 <p>Online market place</p>	<ul style="list-style-type: none"> ▪ Browse ▪ Book tickets ▪ Access deals ▪ Shop, book & order

Scale of operations

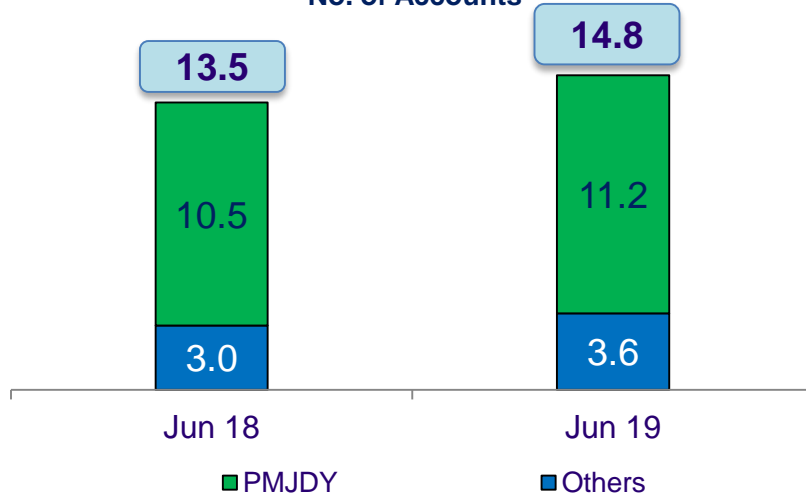
Registered users (as on 30.06.2019)	Value of transactions (as on Q1FY20)	Digital savings accounts (as on Q1FY20)	Digital loans disbursed (as on Q1FY20)	Online market place
9.96 Mn	Rs. 284.48 Bn	3.63 Mn	Rs. 62.76 Bn	90+ partners

Financial Inclusion & Sustainability

Financial Inclusion

Accounts & Amount in FI Channel (No. in Crores)

No. of Accounts



Deposits (Rs. In Crs)

24,316

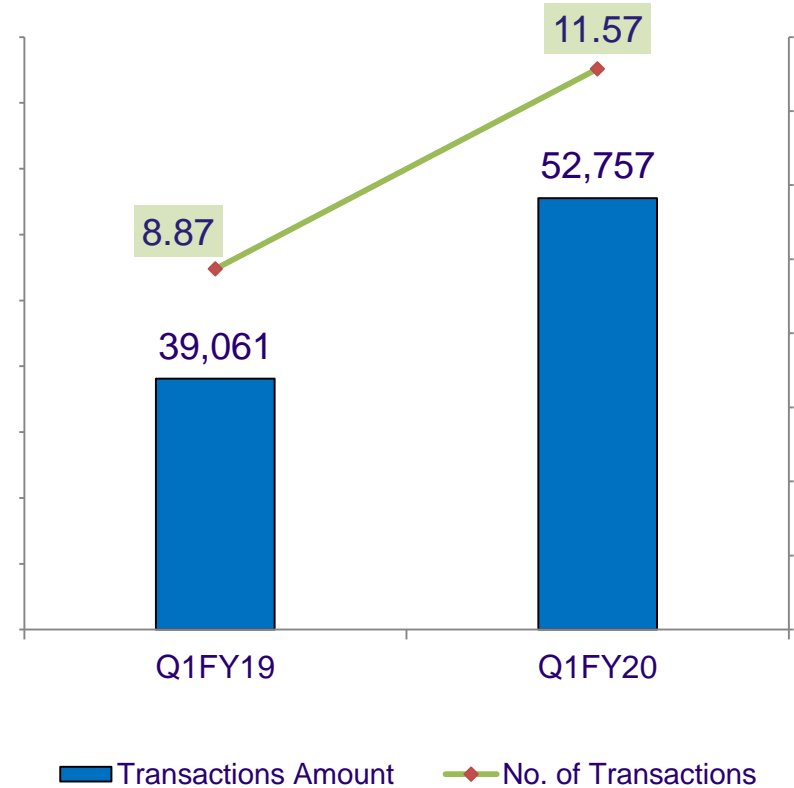
31,068

Average Balance (Rs.)

1,799

2,099

Transactions in BC Channel (No. & Amt. in Crores)



OD facility for PMJDY accounts - Eligible accounts 20.64 lakh; Sanctioned 10.85 lakh accounts (52.57%)

RSETI: Total Number: 151; No. of Training Programmes held: 27,282, Youth Trained: 7,29,889, Financial Literacy Centres (FLC): 341

PM Suraksha Bima Yojana: 245.62 Lakh; PM Jeevan Jyoti Bima Yojana: 70.18 Lakh; Atal Pension Yojana: 24.45 Lakh (In Nos.)

No. of BC Outlets: 58,272

SBI's ESG Practices

'Environmental' Practices

- SBI committed to achieve Carbon Neutral status by 2030
- The Bank reduced its Scope 2 GHG emissions by 9.13%
- Implemented Pan-India specialized energy saving initiatives like Branch server consolidation, desktop software installation etc. resulting in a cumulative saving of 33.17 GW as on 31st March, 2019
- Bank level 'Beat Plastic Pollution' initiative started on the eve of Gandhi Jayanti 2018 to eliminate single use plastic within 12 months
- SBI's RE sanctioned portfolio increased by 21.37% QoQ; Also increased in-house renewable capex capacity by 28%
- Completed 656 renewable energy projects of 12,334 MW capacity as on 31/03/19.
- Bank came up with 2 Green Bonds issues worth USD 50 Million and USD 650 million respectively during FY19 to re-finance its green projects.
- Big push to digitalization. As on June 2019 almost 90.1% of Bank's total transactions took place through Alternate channels.

- Conducted 29,450 financial literacy camps during F.Y 2018-19, a 26% increase from FY 2017-18
- Average training hours per employee has increased by 8% in FY 2018-19
- Implemented additional 2 new training programs in FY19 to develop employees' skills pan-India.
- Training capacity utilization during FY19 was more than 100%; Almost 95% officers attended at least one institutional training. Robust training infrastructure comprising 6 Apex Training Institutes and 50 State Bank Institutes of Learning & Development.
- SBI has linked its CSR /other social initiatives to 8 SDG Goals that are of greater relevance for the Bank
- Bank made community investments worth INR 48 Crores during the FY19, of which 42.50 crores for Skill development through 151 RSETI's.
- SBI is continuously working towards improving the diversity of its workforce; Women represent 24.37% of the total work force.
- More than 2,600 branches, headed by women officers.
- Raising Environment concerns amongst staff and general public through events like "SBI Green Marathon"



'Social' Practices



'Governance' Practices

- SBI has created an independent ETHICS business conduct function that looks after the ethical morale of the entire organization.
- 'Sustainability' incorporated as a core value in the Bank.
- An entry level sector agnostic assessment barrier for environmental and social issues, primarily compliance driven and applied to loans ranging from ₹ 5-50 crore to facilitate a 'Go' or a 'No-Go' decision
- Collation of wide range of ESG Evaluation Statements from the borrowers for loans exceeding ₹ 50 crore and an 'ESG Score' given to the borrower.
- The Bank has a Corporate Centre Sustainability Committee (CCSC) comprising of all key business heads and responsible for execution of SBI's sustainability Strategy.
- A new role of 'Portfolio Management' created under the Risk Management Department which focusses on risk identification while performing portfolio management activities.
- A sound internal audit framework, Whistle blower and vigilance mechanism, employee grievance and feed back system with ongoing enhancements.
- With growing digitization, Bank is committed to cyber security. Bank's Security Operations Centre complies with the ISO 27001:2013 requirements.

Subsidiaries,
Group Financials &
Balance Sheet

SBI and its Subsidiaries - Leveraging Synergies

As on June 2019



- #1 in Individual Rated Premium with Private Market share of 21.5%
- #2 Total New Business Premium with Private market share of ~20%. New Business Premium increased by 52%
- Strong financial performance: VoNB Margin: 19.9%




- Rank 3rd in AUM with Market Share of 12.06%.
- AUM at Rs.308K Crores, up by 32%
- Grew by 8.36% vis-à-vis Industry growth rate of 4.15% for the FY.





- Reached 8.8 Million Cards-in-force milestone
- Market Share Total Spends : 16.8%
- Market Share Card base : 17.9%




- 7th among private insurers and 11th in the Industry overall.
- 3rd position in Personal Accident, 6th in Fire.
- Market Share increased to 3.11% from 2.70% last year.
- Tie-up with “PolicyBazaar” for promoting the Travel Insurance product.

 SBI Life INSURANCE <small>With us, You're Sure (A State Bank Group Company)</small>	Q1FY20	Q1FY19
PAT (in Rs. cr)	372	354
ROE (in %)	19.2	21.2

 SBI MUTUAL FUND <small>A PARTNER FOR LIFE</small>	Q1FY20*	Q1FY19*
PAT (in Rs. cr)	120	92
ROE (in %)	32.17	31.86

 SBI Card <small>Make life simple</small>	Q1FY20*	Q1FY19*
PAT (in Rs. cr)	346	170
ROE (in %)	36.8	27.8

 SBI General <small>INSURANCE</small>	Q1FY20	Q1FY19
PAT (in Rs. cr)	75	113
ROE (in %)	17.2	32.6

*(As per IND AS)

SBI Group Financials – Q1FY20

Rs. In crores

	Quarter Ended		Growth (%)
	Q1FY20	Q1FY19	YoY
Interest Earned	65,594	61,201	7.18
Non-Interest Income	17,892	13,793	29.71
Total Income	83,486	74,994	11.32
Interest Expended	40,139	37,272	7.69
Operating Expenses (i+ii)	28,213	24,287	16.17
<i>(i) Employee Cost</i>	<i>11,608</i>	<i>10,346</i>	<i>12.20</i>
<i>(ii) Other Operating Expenses</i>	<i>16,605</i>	<i>13,941</i>	<i>19.11</i>
Total Expenditure	68,353	61,559	11.03
Operating Profit	15,134	13,434	12.65
Provisions (other than Tax)	9,449	19,499	-51.54
<i>Add: Share in profit of associates</i>	<i>-94</i>	<i>83</i>	<i>-213.38</i>
<i>Less: Minority Interest</i>	<i>340</i>	<i>257</i>	<i>32.19</i>
Tax Expenses	2,301	-2,008	
Net Profit	2,951	-4,230	

	Quarter Ended	
	Q1FY20	Q1FY19
ROA (%)	0.31	-0.47
ROE (%)	6.24	-9.12
Earning Per Share (Rs.)	13.30	-19.01
Expenses Ratio (%)	57.07	57.83
NIM (%)	2.88	2.88
Gross NPA Ratio (%)	7.42	10.56
Net NPA Ratio (%)	3.02	5.20

Balance Sheet

Rs. in Crores

Liabilities						
	SBI SOLO			SBI GROUP		
	Jun 19	Jun 18	YOY Growth (%)	Jun 19	Jun 18	YOY Growth (%)
Capital	892	892	0.00	892	892	0.00
Reserves and Surplus	2,21,665	2,14,197	3.49	2,35,838	2,25,913	4.39
Minority Interest				6,361	4,842	31.38
Deposits	29,48,821	27,47,813	7.32	29,78,835	27,77,893	7.23
Borrowings	2,83,312	2,62,492	7.93	2,98,157	2,71,145	9.96
Other Liabilities & Provisions	1,27,306	1,19,504	6.53	2,79,752	2,44,530	14.40
Total Liabilities	35,81,997	33,44,898	7.09	37,99,835	35,25,216	7.79
Assets						
	SBI SOLO			SBI GROUP		
	Jun 19	Jun 18	YOY Growth (%)	Jun 19	Jun 18	YOY Growth (%)
Cash & balances with RBI	1,33,795	1,28,531	4.10	1,34,034	1,28,770	4.09
Bal with Banks & Money at Call and Short Notice	73,075	41,628	75.55	75,080	44,494	68.74
Investments	9,44,355	10,63,474	-11.20	11,03,990	11,94,317	-7.56
Net Advances	21,34,774	18,75,773	13.81	21,79,285	19,12,596	13.94
Fixed Assets	38,722	40,087	-3.41	40,286	41,394	-2.68
Other Assets	2,57,276	1,95,406	31.66	2,67,161	2,03,644	31.19
Total Assets	35,81,997	33,44,898	7.09	37,99,835	35,25,216	7.79

Thank You