



THE BANKER TO EVERY INDIAN



Annual Results FY 2010-11





Interest Income and Expenses

Rs. In Crores

Parameter	FY 10	FY 11	% growth	Q4FY10	Q4FY11	% growth
Interest Income	70,994	81,394	14.65	17,966	21,721	20.91
Interest Expenses	47,322	48,868	3.27	11,244	13,663	21.51
Net Interest Income	23,671	32,526	37.41	6,721	8,058	19.89
NIM (%)	2.66	3.32	0.66	2.96	3.07	0.11



Other Income growth driven by Fee Income

Rs. In Crores

Parameter	FY 10	FY 11	% growth	Q4FY10	Q4FY11	% growth
Fee Income	9,641	11,563	19.94	3,486	3,731	7.04
Profit on sale of Investments	2,117	921	-56.49	426	335	-21.35
Forex Income	1,587	1,464	-7.76	189	245	29.06
Dividend Income	573	828	44.33	47	163	245.52
Misc Income	1,050	1,049	-0.13	361	342	-5.26
Total Other Income	14,968	15,825	5.72	4,509	4,815	6.81



Operating Expenses

Rs. In Crores

Parameter	FY 10	FY 11	% growth	Q4FY10	Q4FY11	% growth
Salary	10,689	10,450	-2.23	2,827	3,318	17.40
Contribution for Employees	2,066	4,030	95.06	765	901	17.69
<i>Of which:</i> Gratuity & Bonus	68	1,557	2190	14	25	78.57
Pension	1,998	2,473*	23.80	751	876	16.64
Total Staff Expenses	12,755	14,480	13.53	3,592	4,219	17.46
Overhead Expenses	7,564	8,535	12.84	2,444	2,575	5.35
Total Operating Expenses	20,319	23,015	13.27	6,036	6,794	12.55

* Rs.7,927 crores of pension liability on account of wage revision taken through Capital Account for the period upto Mar-10.



Operating & Net Profit

Rs. In Crores

Parameter	FY 10	FY 11	% growth	Q4FY10	Q4FY11	% growth
Operating Profit	18,321	25,336	38.29	5,194	6,080	17.06
Total Provisions	9,155	17,071	86.47	3,327	6,059	82.10
Of which:						
Income Tax	4,760	6,690	40.54	978	1,902	94.49
Loan Loss	5,148	8,792	70.79	2,187	3,264	49.26
Investment Depreciation	-969	647	166.77	36	304	756.17
Std Assets	80	977	1120	72	631	771.01
Net Profit	9,166	8,265	-9.84	1,867	21	-98.88



Efficiency Ratios

In percentage

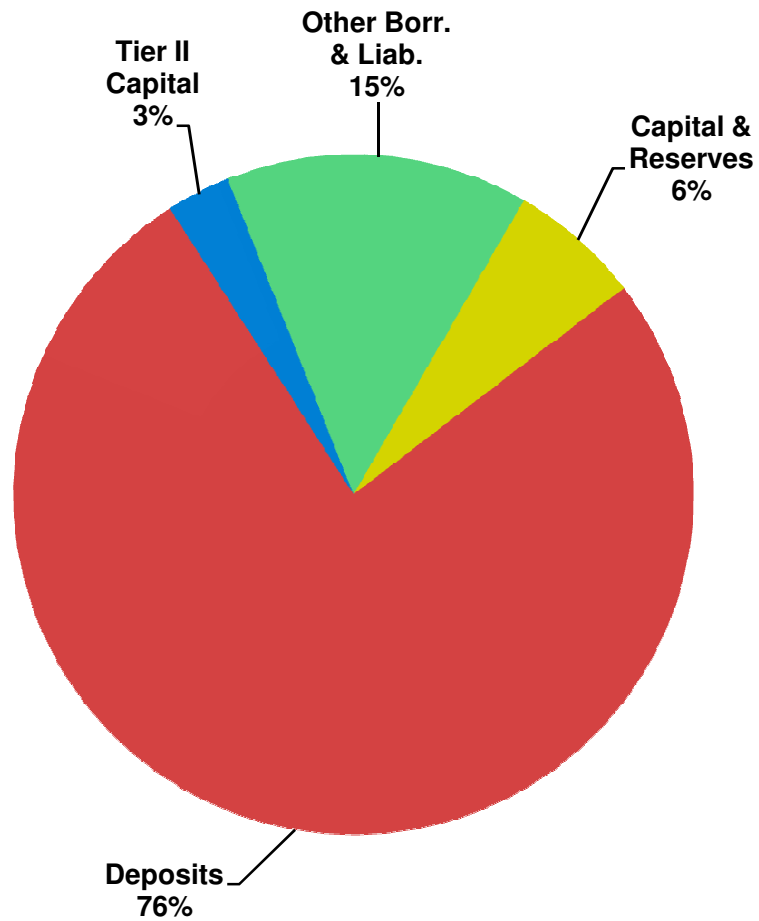
Parameter	Mar-10	Mar-11
ROA	0.88	0.71
ROE	14.04	12.84
Earning per Share	144.37	130.16
Book Value per Share	1029	1014
Other Income to Operating Income	38.74	32.73
Cost to Income	52.59	47.60

Parameter	Mar-10	Mar-11
Gross NPA	3.05	3.28
Net NPA	1.72	1.63
Tier I	9.45	7.77
Tier II	3.94	4.21
CAR	13.39	11.98

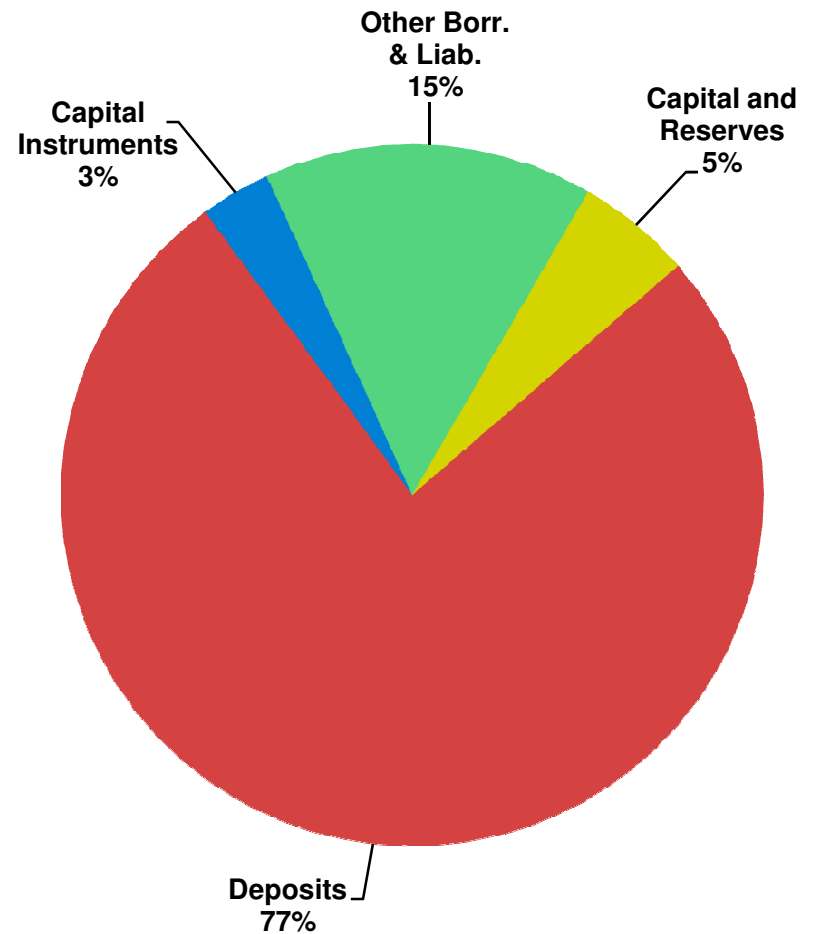


Sources of Funds - % Share

Mar-10



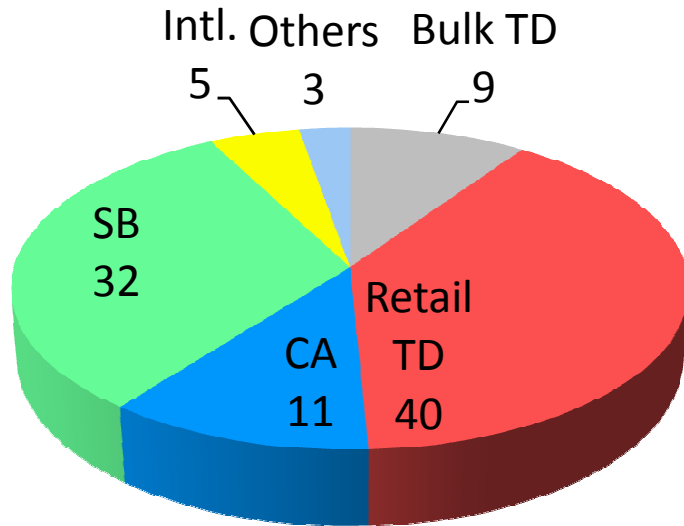
Mar-11





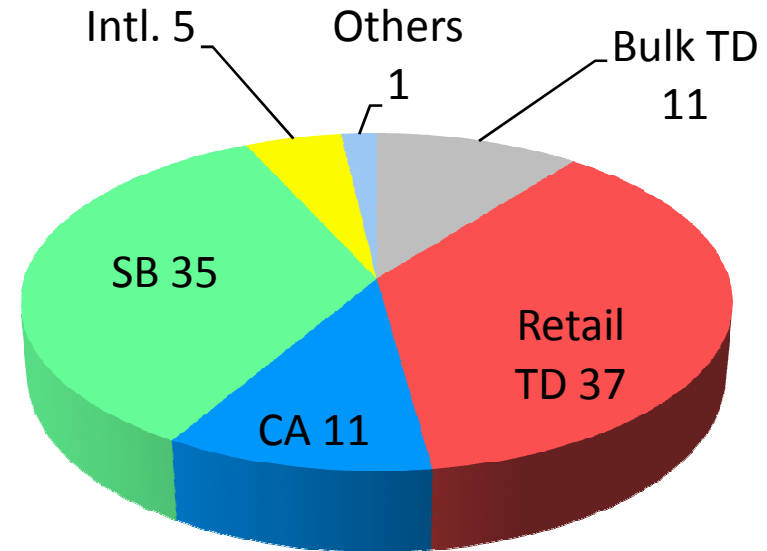
Savings Bank drives Deposit Growth

% of Total Deposits Mar-10



CASA Ratio 46.67%

% of Total Deposits Mar-11



CASA Ratio 48.66%

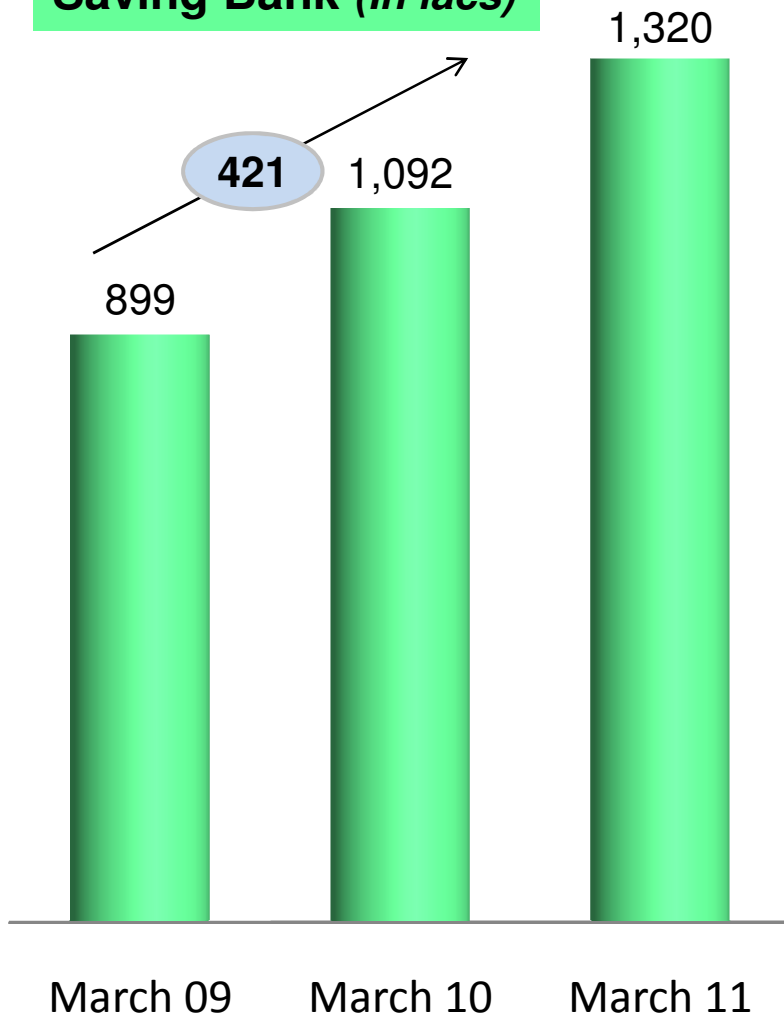
Rs. In Crores

Level	CA	SB	CASA	Retail TD	Bulk TD	Total TD	Dom.	Intl.	Total
Mar-10	90,300	256,263	346,563	318,761	77,222	395,983	764,717	39,399	804,116
Mar-11	99,914	323,394	423,308	347,453	99,170	446,623	887,152	46,781	933,933
Growth	9,614	67,131	76,745	28,692	21,948	50,640	122,435	7,382	129,817

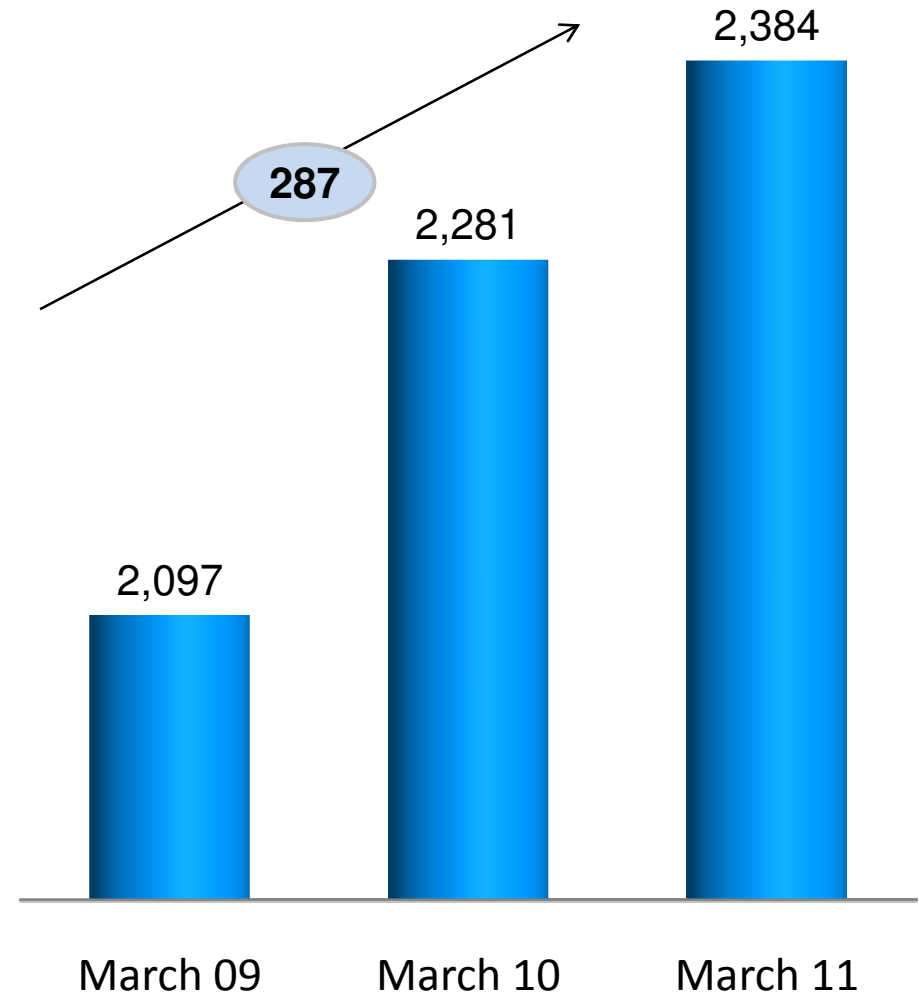


Number of Customers

Saving Bank (In lacs)



Current Account (In 000's)

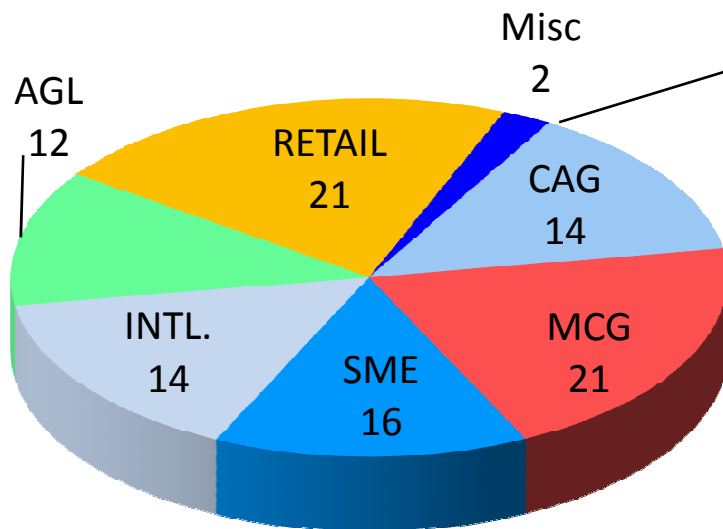




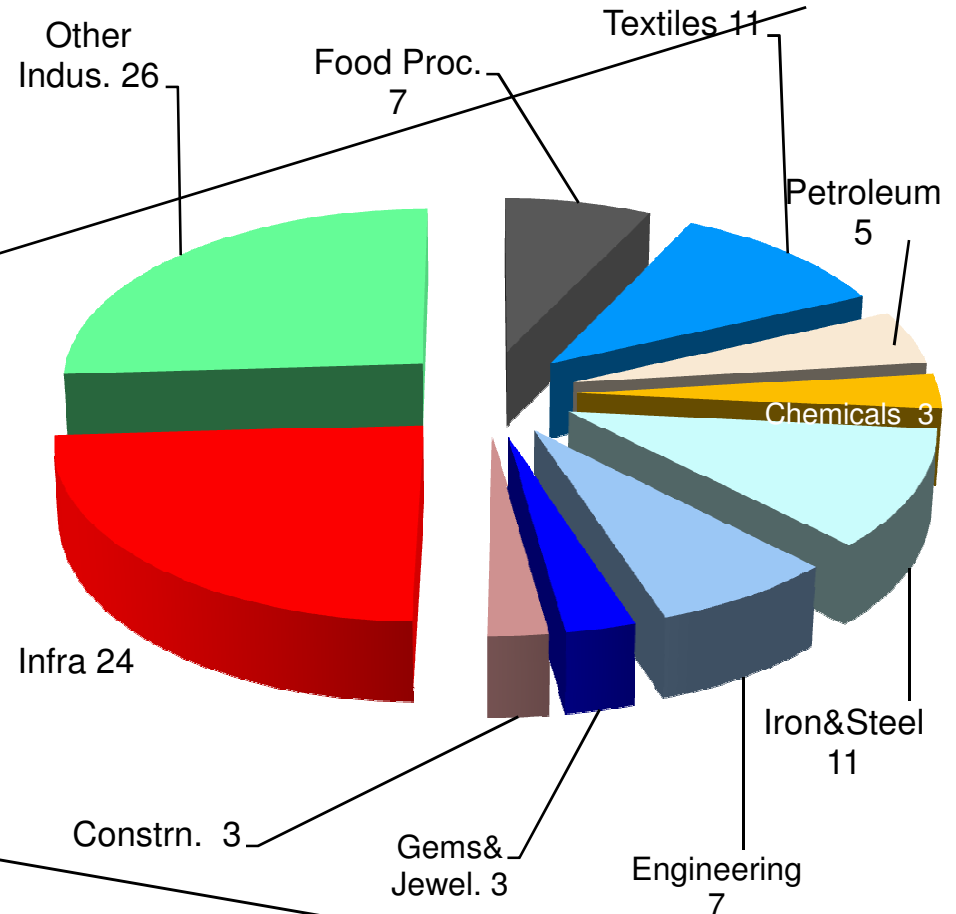
Diversified Exposure across Sectors and Industries

In Percentages

Across Sectors



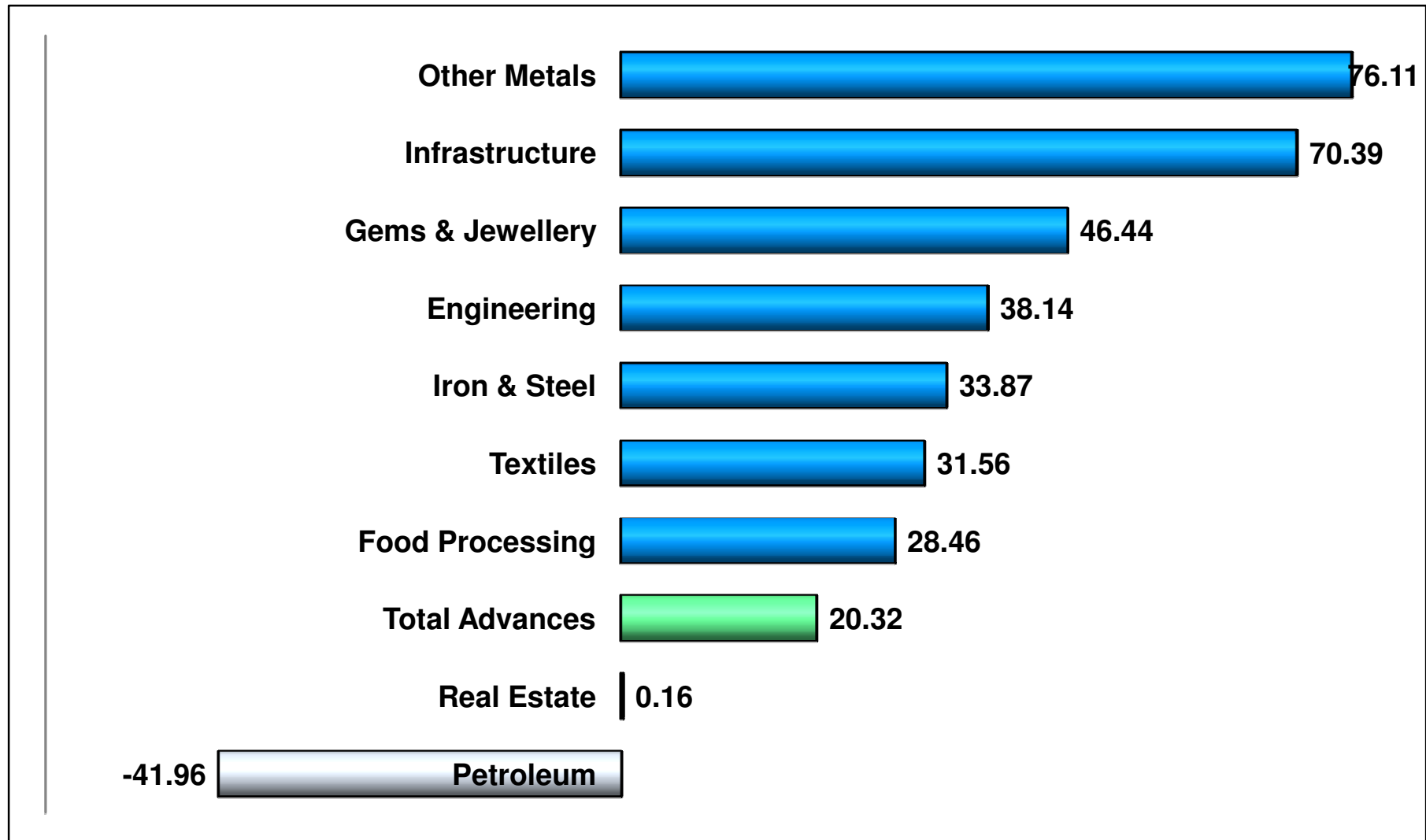
Across Industries





Growth in Key Industries

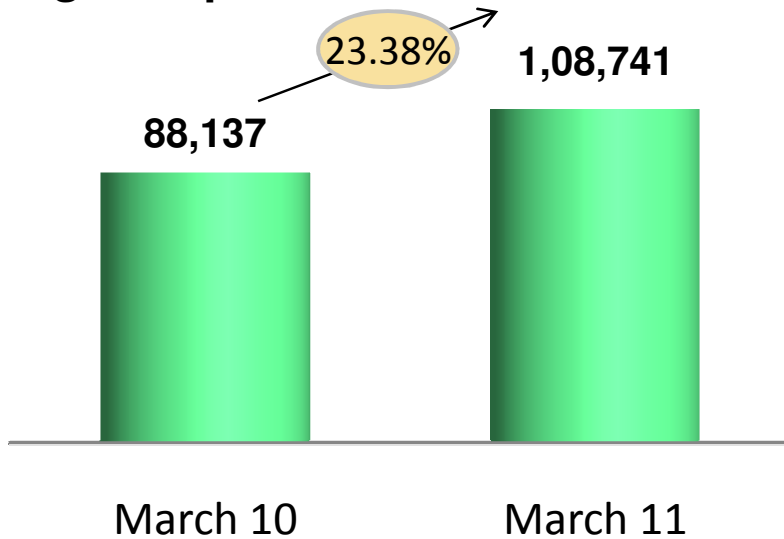
In percentage



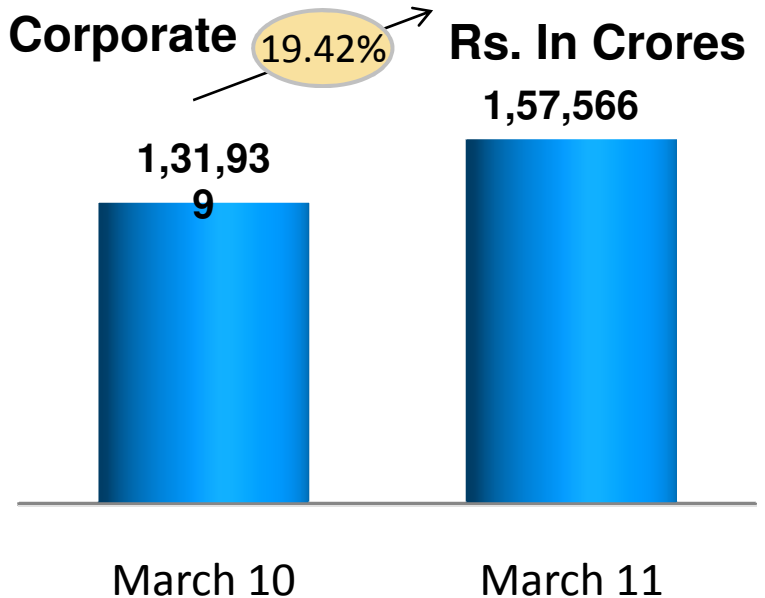


Composition of Advances Growth (1/2)

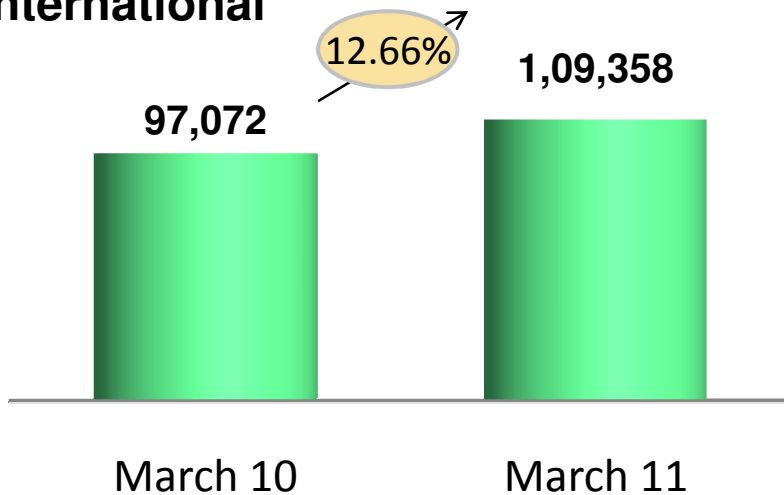
Large Corporate



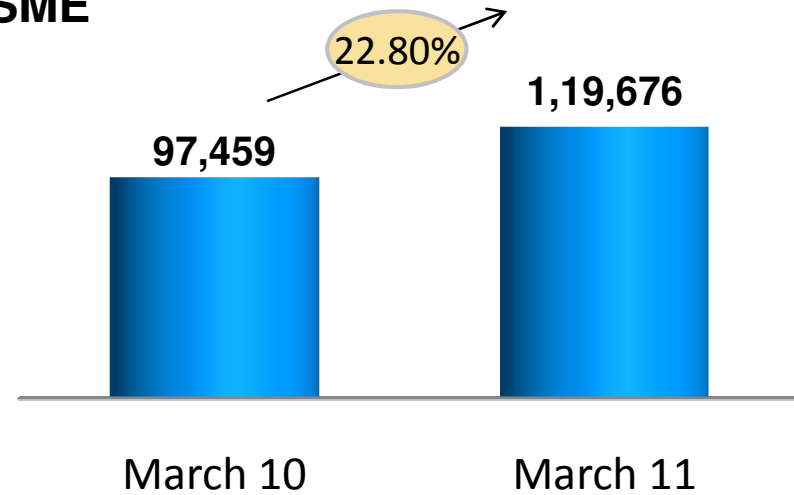
Mid Corporate



International



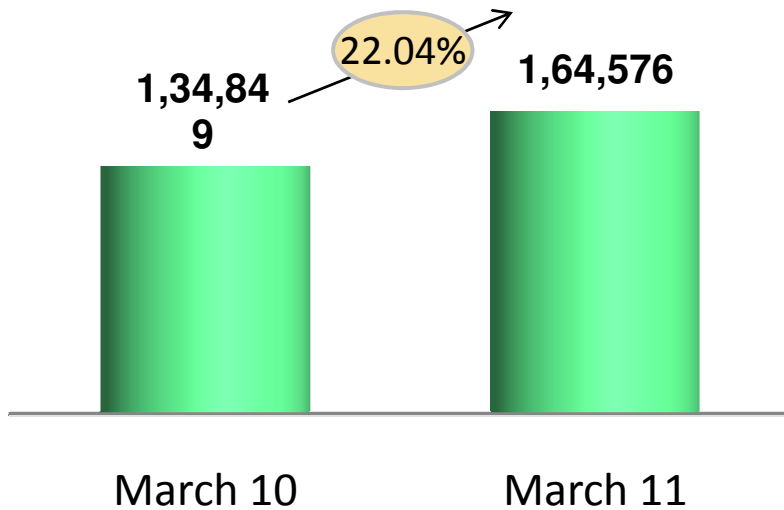
SME



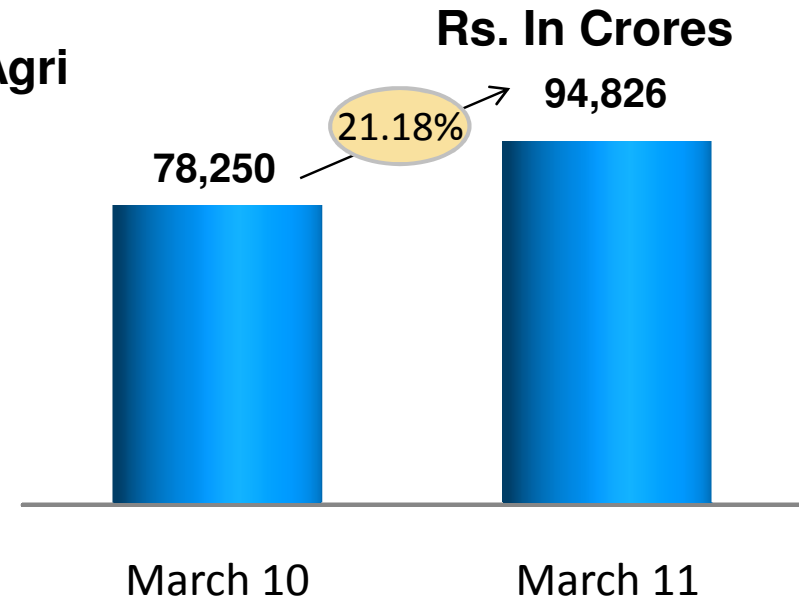


Composition of Advances Growth (2/2)

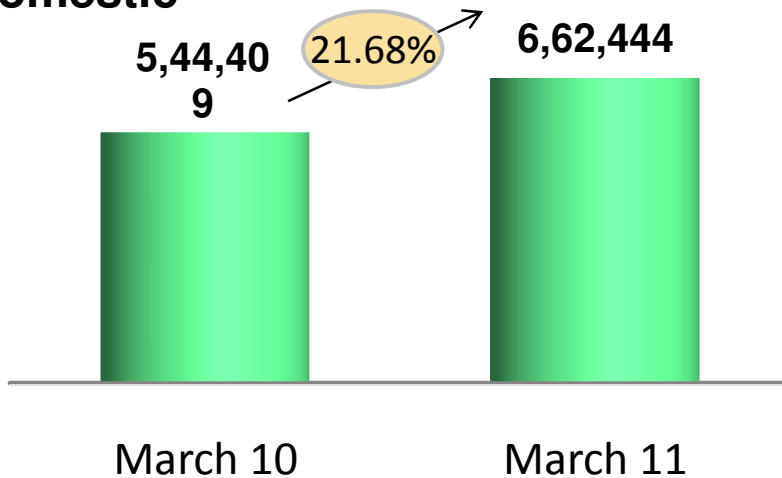
Retail



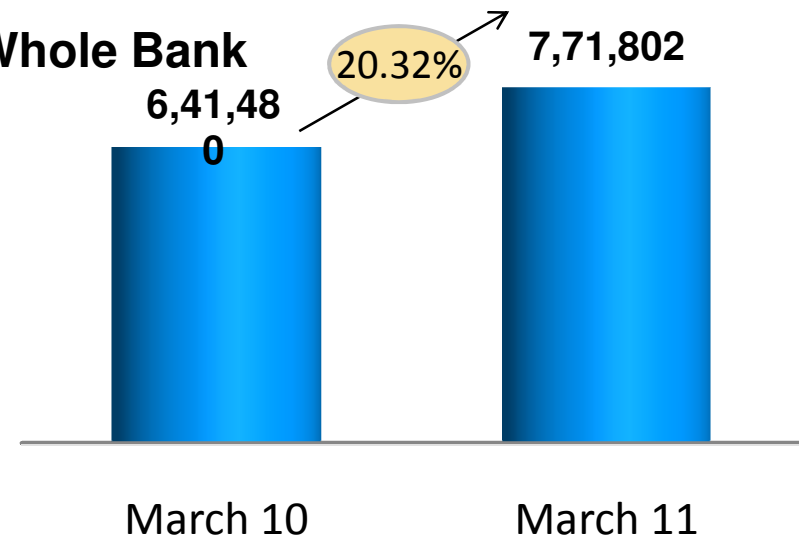
Agri



Domestic



Whole Bank



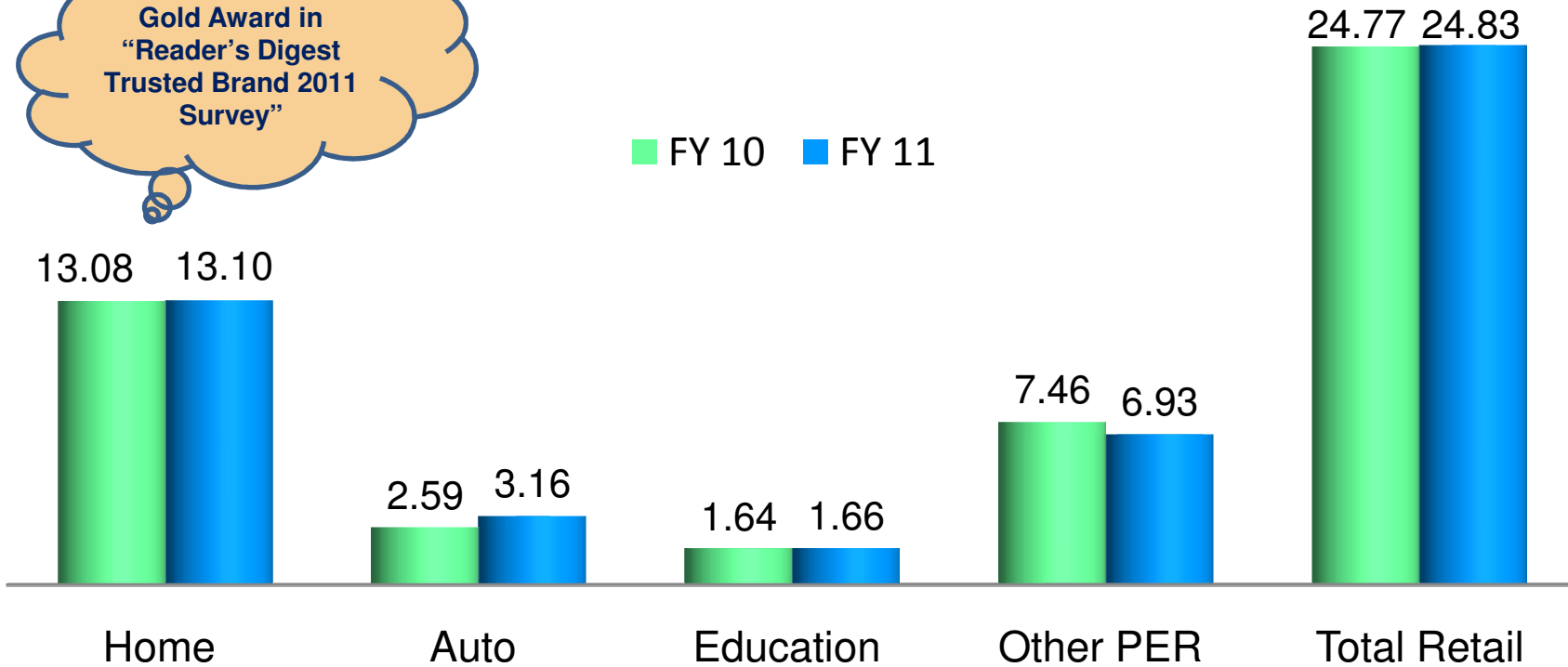


Retail Share in Domestic Advances

In percentage

Gold Award in
"Reader's Digest
Trusted Brand 2011
Survey"

FY 10 FY 11



Rs. In Crores

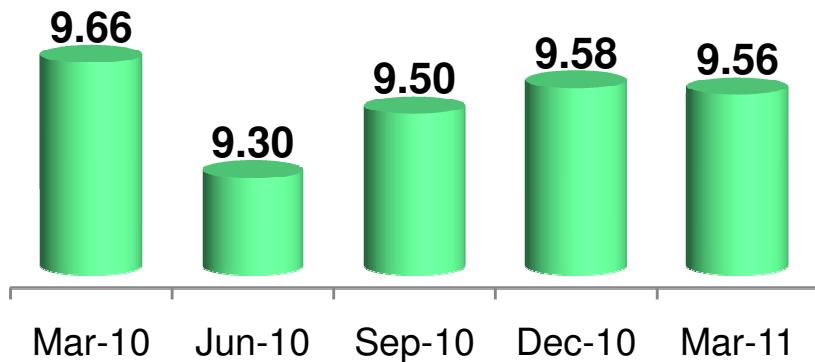
Level	Home	Auto	Edu	Other Per	Total
Mar-10	71,193	14,127	8,907	40,622	134,849
Mar-11	86,769	20,910	10,980	45,917	164,576
Growth Abs.	15,576	6,783	2,073	5,295	29,737
Growth %	21.88	48.01	23.27	13.03	22.04



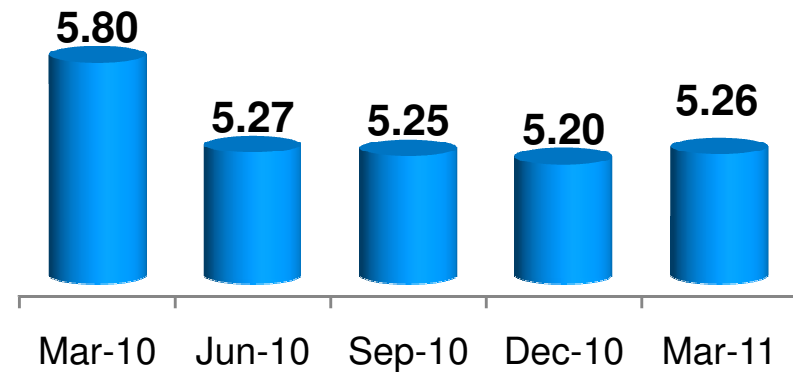
Movement in Domestic Yields & Costs

In percentage

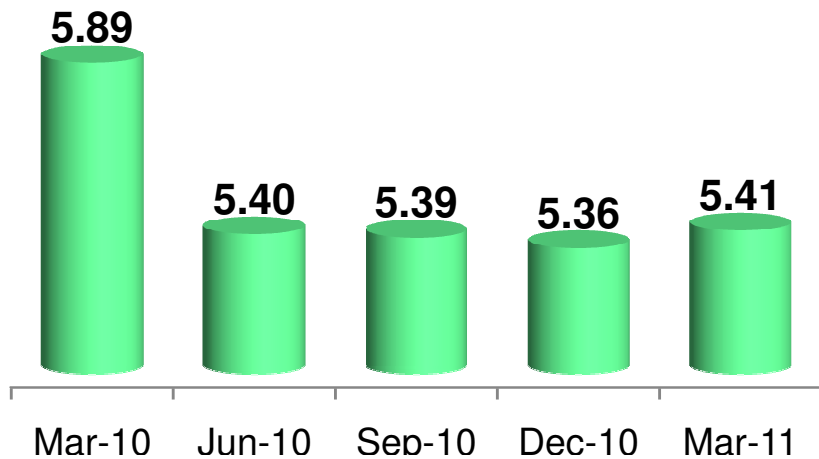
Yield on Advances



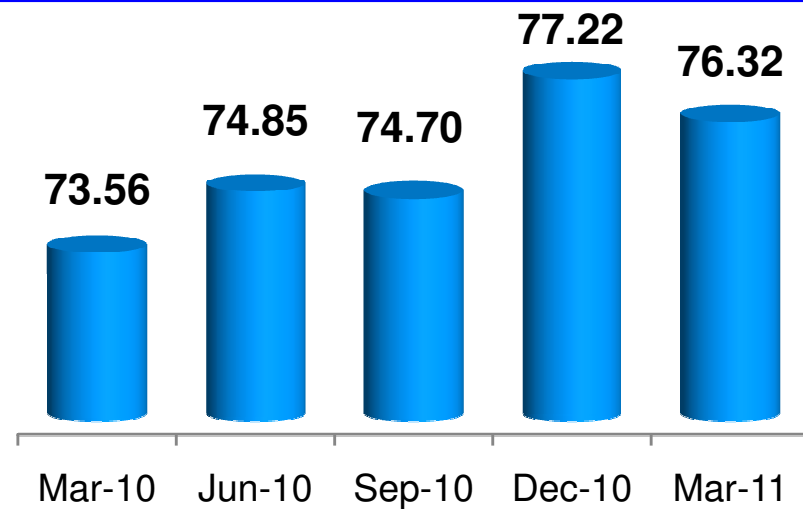
Cost of Deposits



Cost of Funds



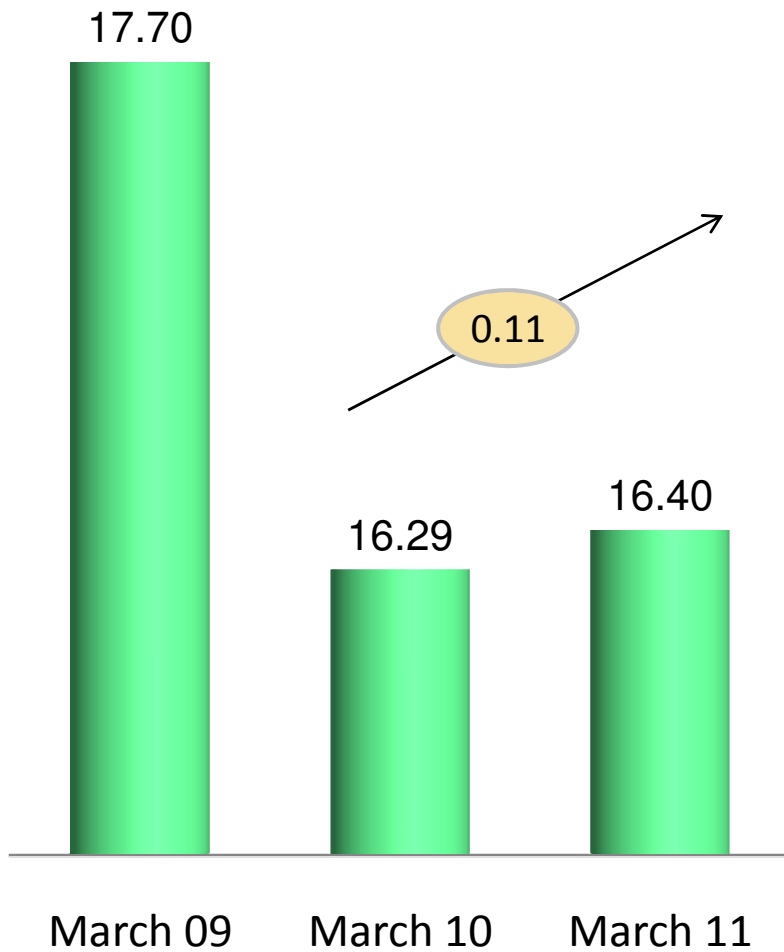
CD Ratio





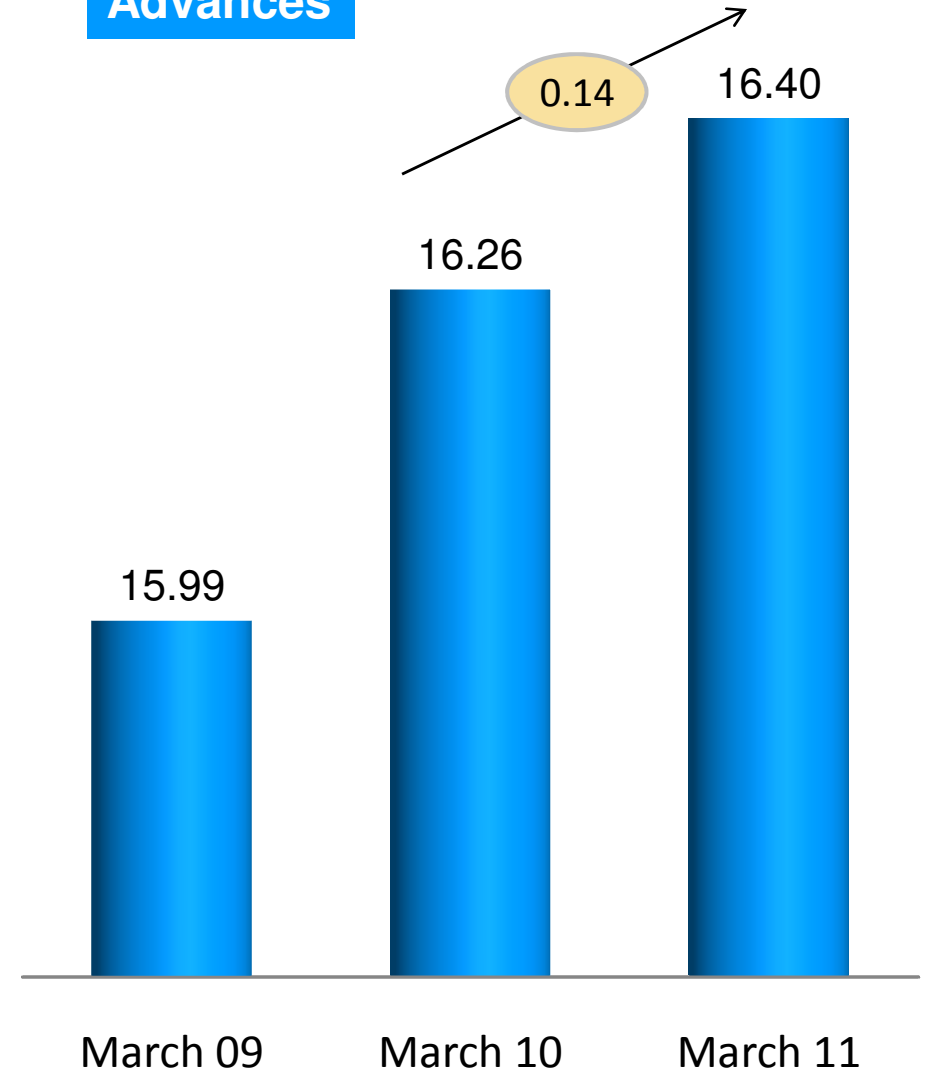
Market Share

Deposits



Advances

In percentage

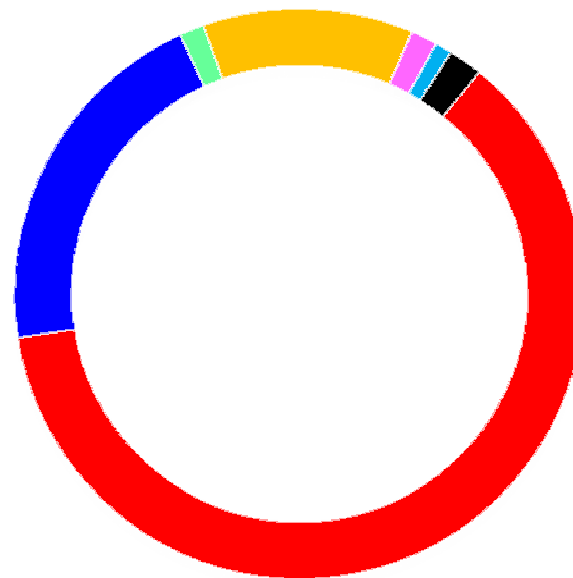




Revenue & Expenditure

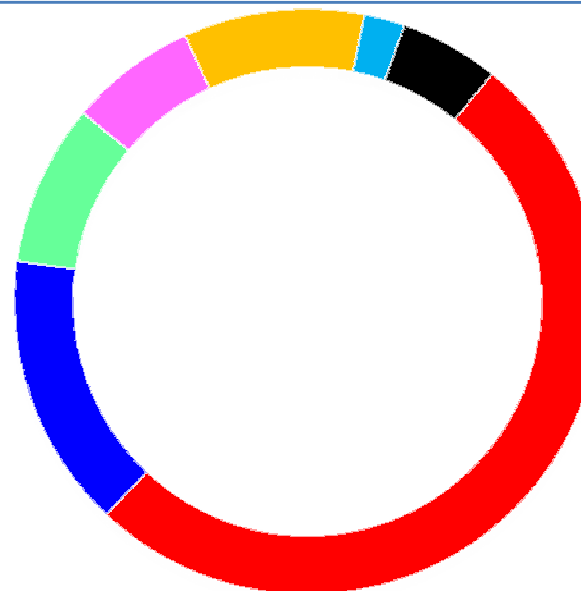
RUPEE EARNED

■ Int. on Advances	61.7
■ Int. on Res. Ops	20.6
■ Other Sundry Int. Inc.	11.9
■ Fee Income	1.5
■ Forex Income	1.0
■ Profit on Sale of Investments	1.4
■ Misc Other Inc.	1.9



■ Interest Expense	51.2
■ Staff Expenses	15.2
■ Overheads	8.9
■ Income Tax	7.0
■ Other Provisions	9.9
■ Dividend & Tax	2.3
■ Transfer to Reserves	5.5

RUPEE SPENT

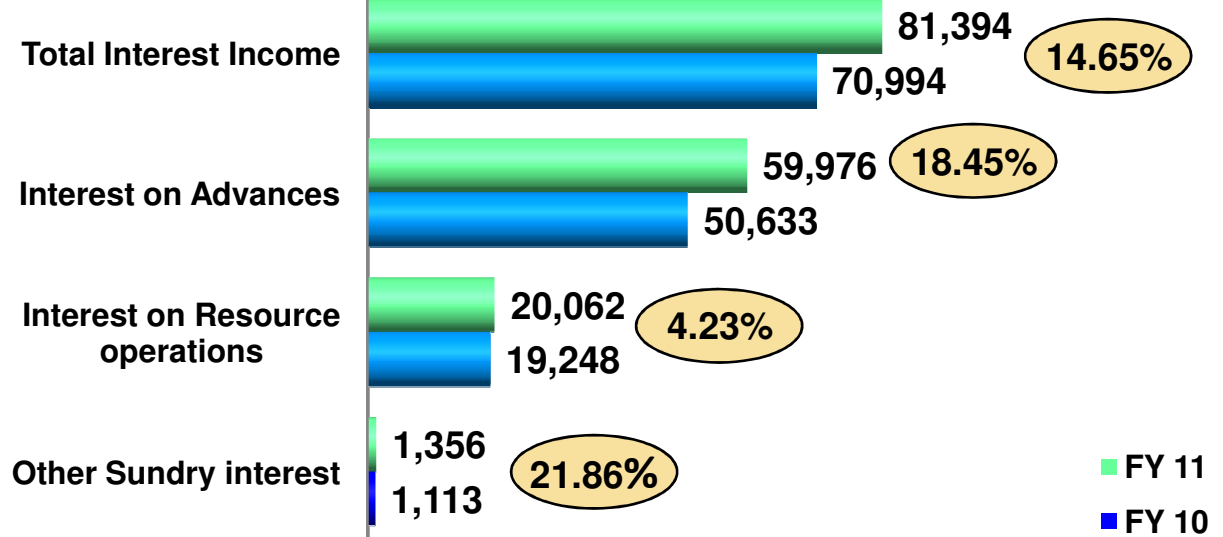




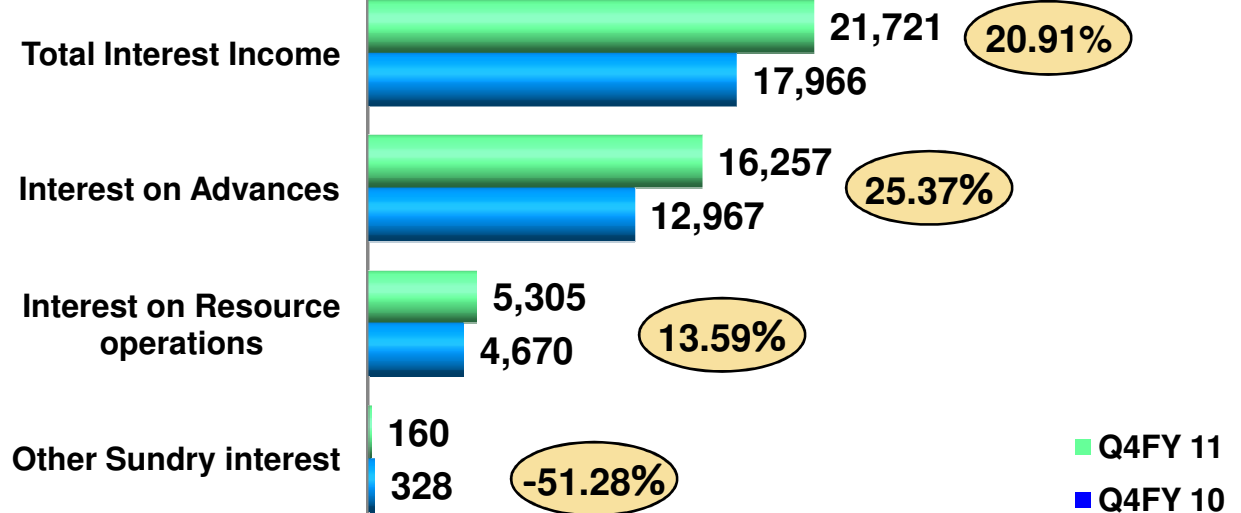
Components of Interest Income

Rs. In Crores

FY11 vs FY10



Q4FY 11 vs Q4FY 10

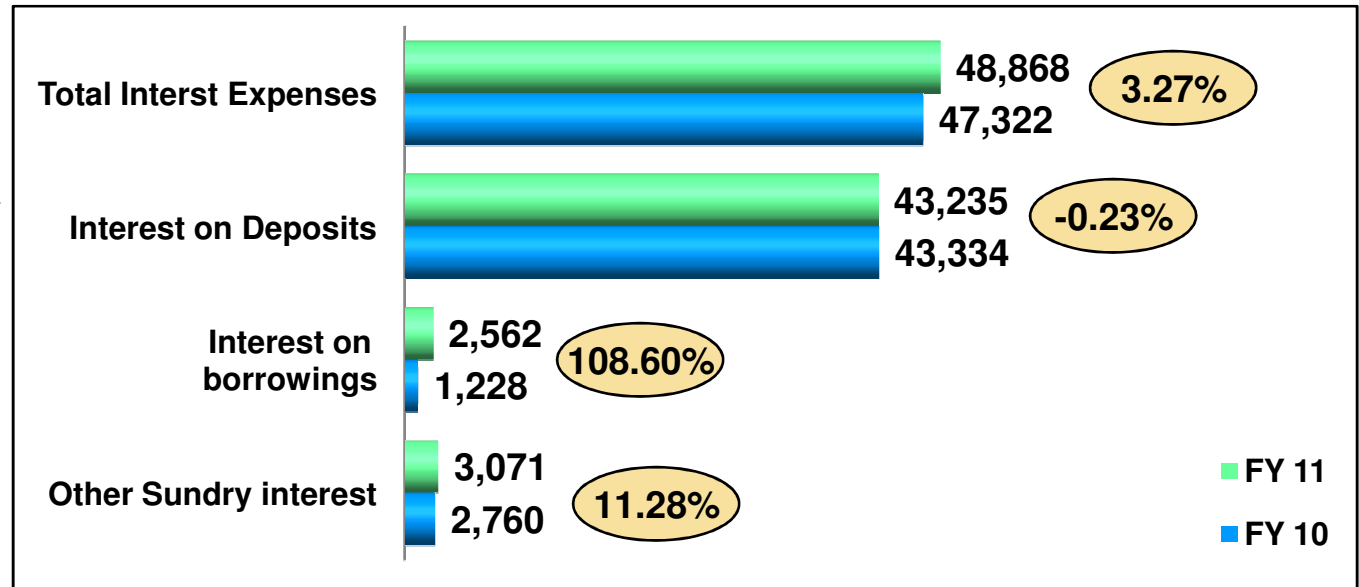




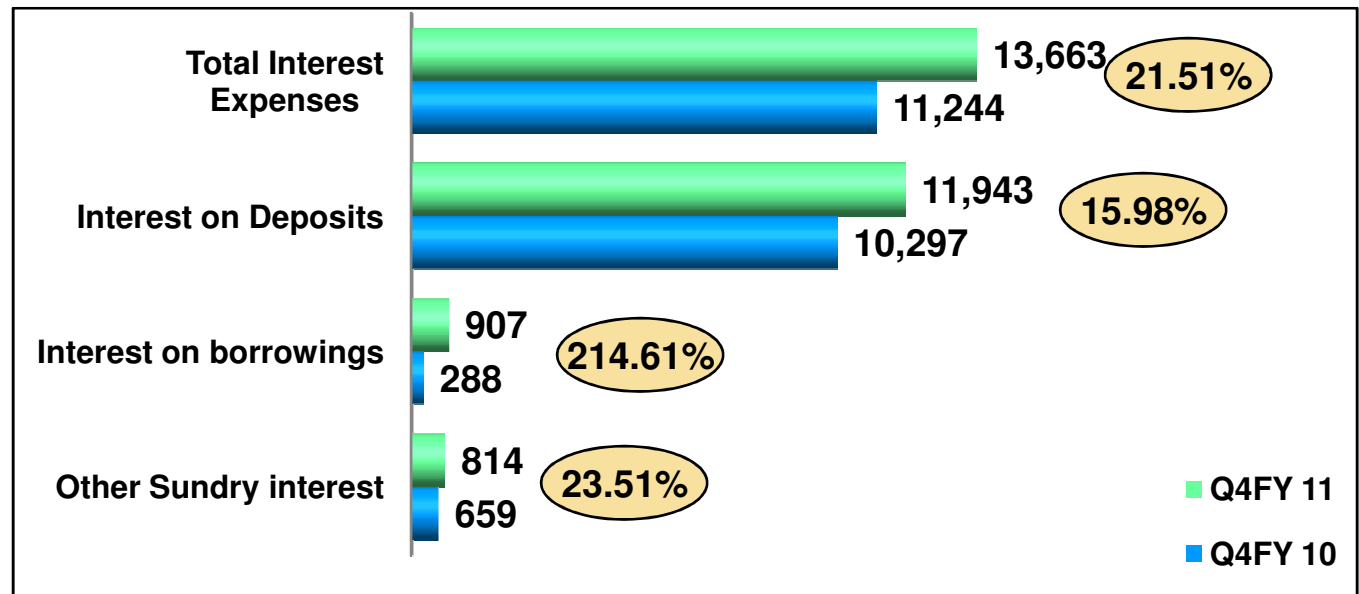
Components of Interest Expenses

Rs. In Crores

FY 11 vs FY10



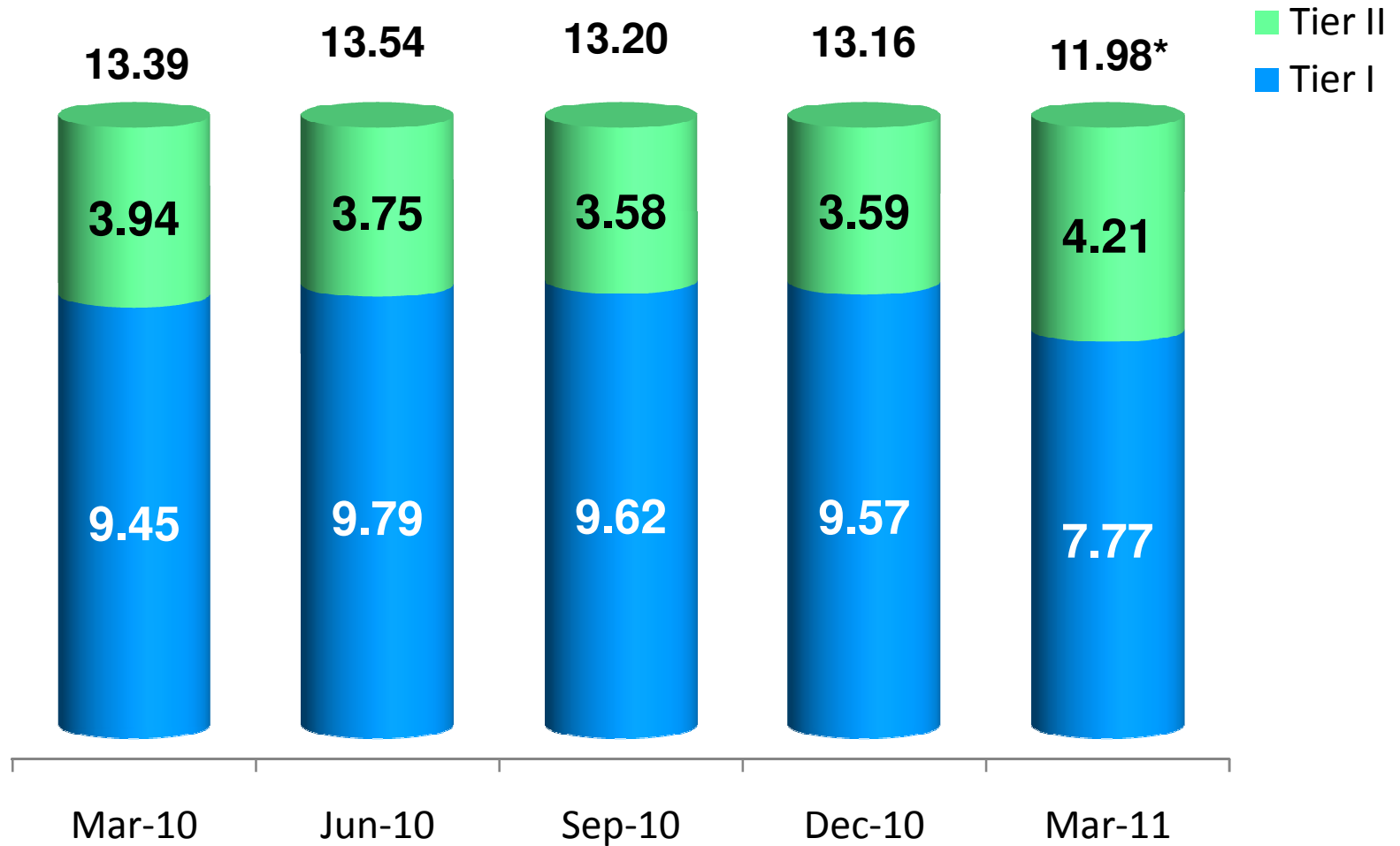
Q4FY 11 vs Q4FY 10





Capital Adequacy

In Percentage



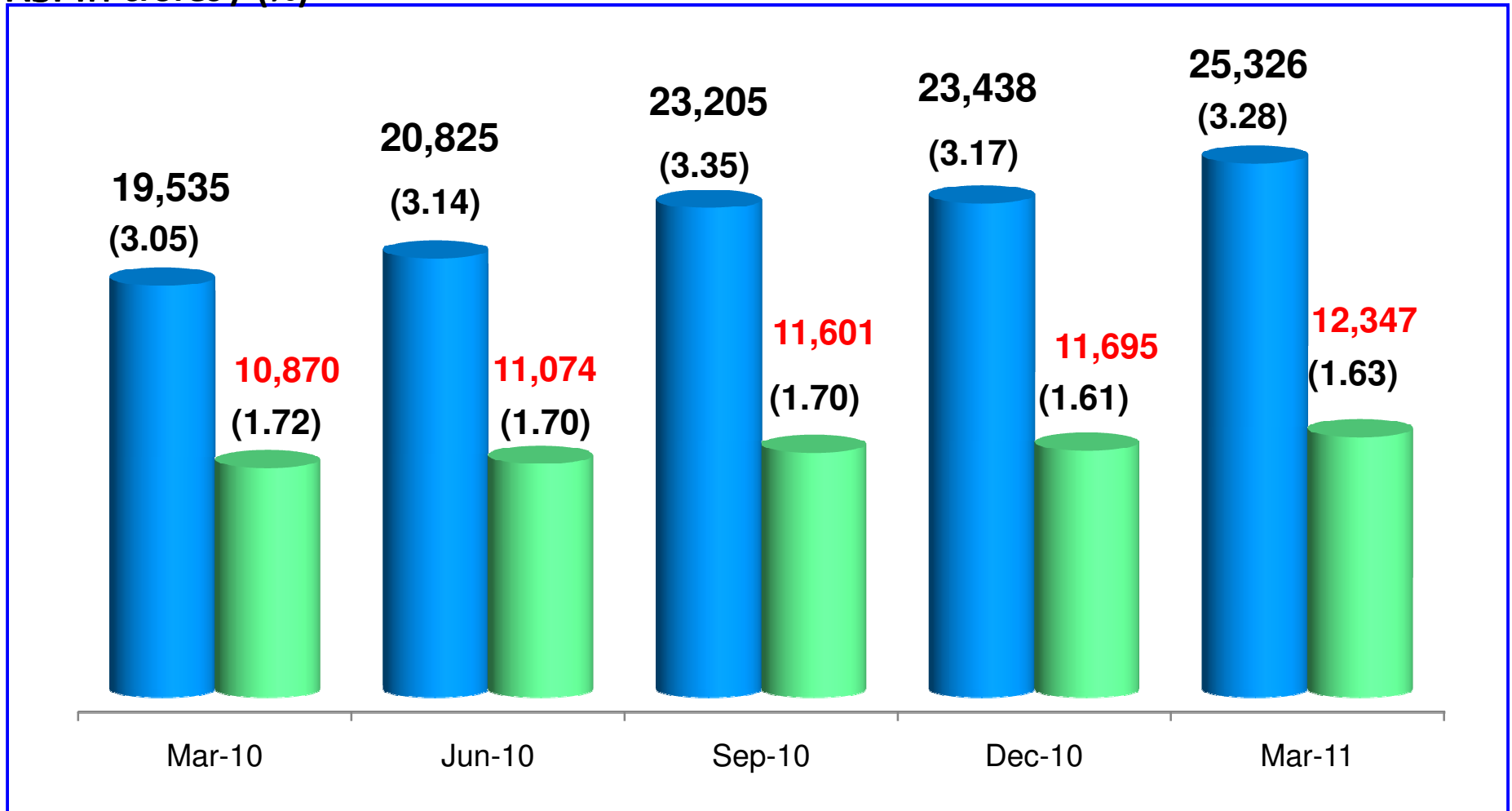
* Rs.7,927 crores of pension liability for the period upto Mar-10 on account of wage revision taken through Capital Account.



Asset Quality

Rs. In crores / (%)

■ Gross NPA ■ Net NPA



Post Merger data includes Rs. 854 crores of Gross NPAs relating to SB Indore.
Gross NPA Ratio of SB of Indore was 3.95%.

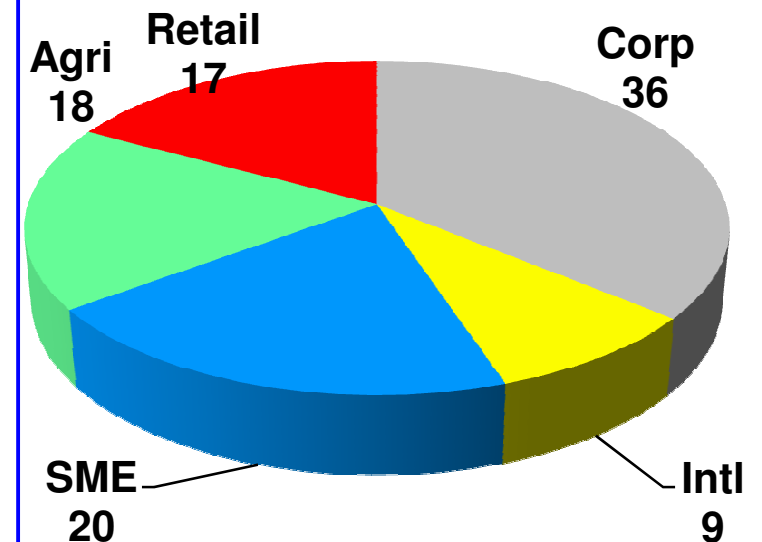


Movement of NPAs

Rs In Crores

FY 2011	Q4FY10	Q4FY11	FY10	FY 11
Opening Level of NPAs	18,861	23,438	15,714	19,535
Cash Recovery + Upgradation	1,066	2,666	6,031	8,347
Write off	764	1,091	1,991	4,007
Fresh Slippages	2,504	5,645	11,843	18,145*
Net Increase	674	1,888	3,821	5,791
Closing Level of NPAs	19,535	25,326	19,535	25,326

Break-up of NPAs -31.03.11 (%)



Sector	Rs. in crores
Corp	9,106
Intl.	2,253
SME	5,084
Agri	4,524
Retail	4,359
Total	25,326

* Rs.854 crores added by SB of Indore merger



Sector-wise movement of NPAs in FY 11

Rs In Crores

Particulars	Corp.	Intl.	SME	Agri	Retail	Total
Cash Recovery + Upgrad.	1,892	624	2,479	942	2,410	8,347
Write off	1,794	61	870	845	437	4,007
Gross Reduction	3,686	685	3,349	1,787	2,847	12,354
Fresh Slippages	5,936	1,239	3,922	3,990	3,058	18,145
Net Increase	2,250	554	573	2,203	211	5,791

Sector-wise % of NPAs		
Sector	31.03.10	31.03.11
Corporate	3.01	3.16
International	1.75	2.06
SME	3.78	3.66
Agri	3.66	6.37
Retail	3.08	2.65
Total	3.05	3.28



Details of Standard Assets Restructured (1/2)

Rs. In crores

Accounts Restructured	FY 2009	FY 2010	FY 2011	Total
Under RBI's Scheme	10,777	6,019	1,599	18,395
Under Bank's Scheme	2,015	10,838	3,101	15,954
Total	12,792	16,857	4,700	34,349
Slippages	Upto Mar-10	During FY11	Total	% slippages
Under RBI's Scheme	1,616	1,518	3,134	17.04
Under Bank's Scheme	1,059	946	2,005	12.57
Total	2,675	2,464	5,139	14.96



Details of Standard Assets Restructured (2/2)

Rs In Crores

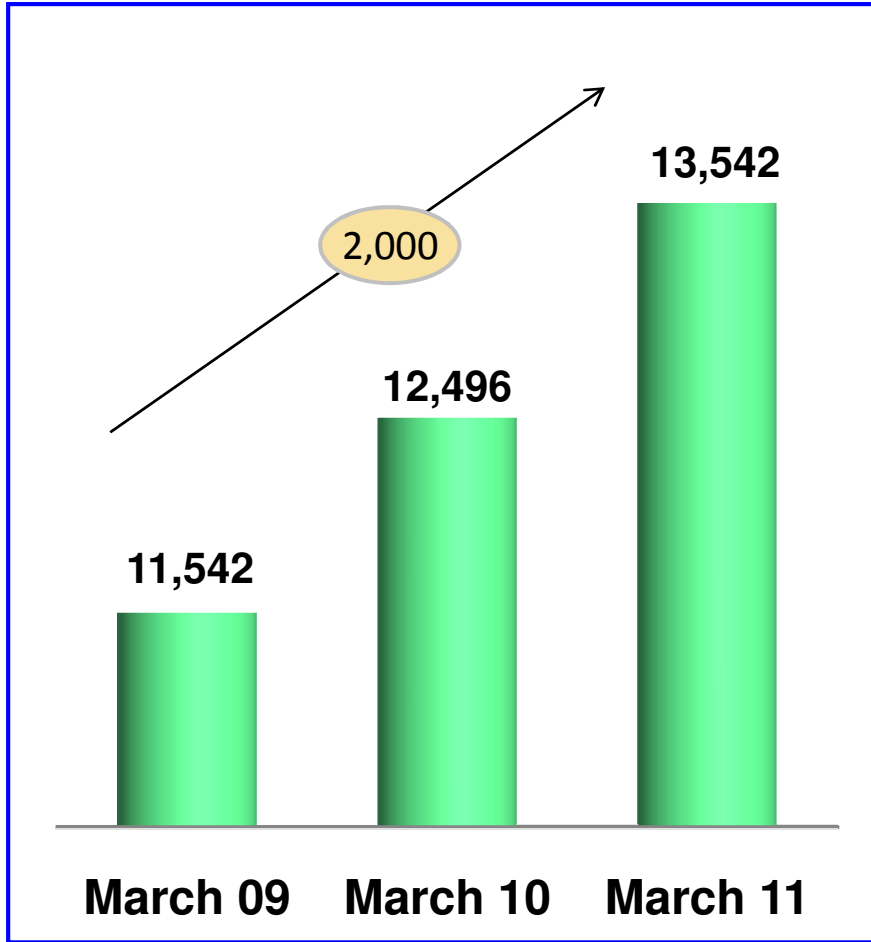
Sector-wise break up			
Sectors	RBI's Scheme	Bank's Scheme	Total
Corporate	13,209	11,614	24,823
SME	3,948	1,497	5,445
Retail	1,238	502	1,740
International	----	2,341	2,341
Total	18,395	15,954	34,349

Slippages during FY11			
Industries	RBI's Scheme	Bank's Scheme	Total
IT & ITES	---	109	109
Engineering	10	89	99
Real Estate	59	162	221
Textiles	198	20	218
Iron & Steel	193	275	468
Gems & Jewellery	112	---	112
Agro based	55	78	133
Packaging/Paper	272	---	272
Trading	159	10	169
Others	460	203	663
Total	1,518	946	2,464

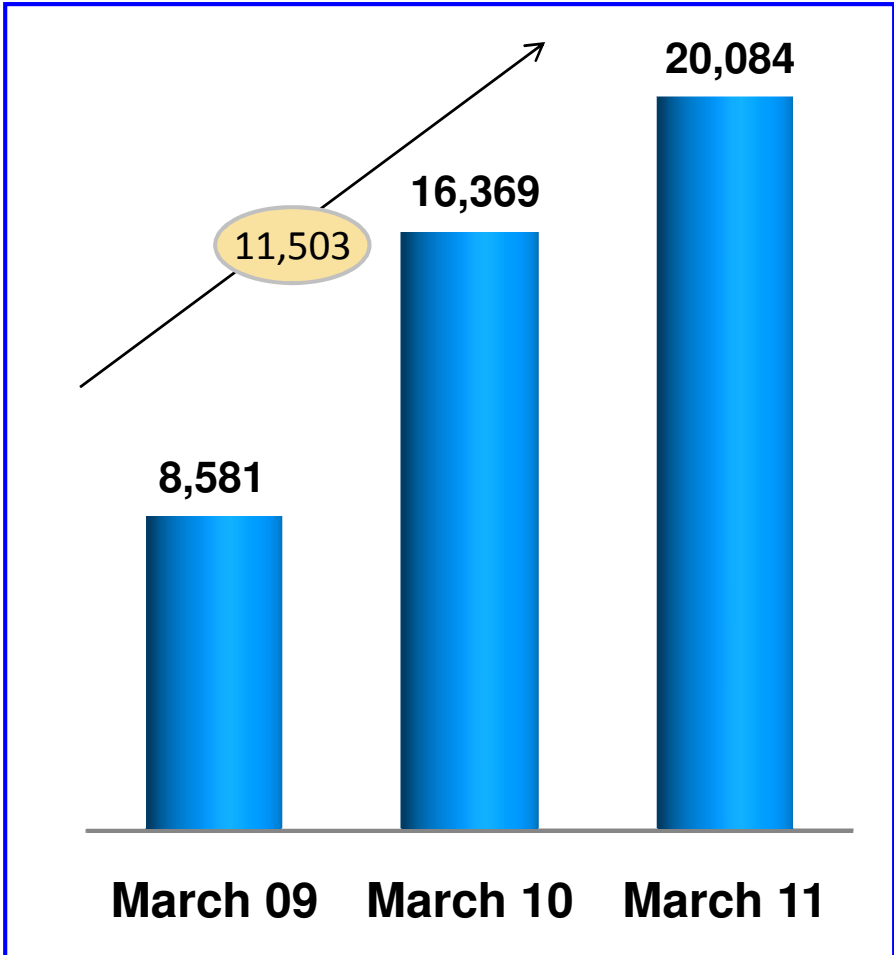


Banking Outlets

Number of Branches



Number of ATMs



Including 9,258 off-site ATMs, our banking outlets reach 22,800.



Consolidated Financials - FY 2011

Rs. In Crores

	FY10	FY11	YOY Gr %	Q4FY10	Q4FY11	YOY Gr %
Interest Earned	1,00,081	1,13,636	13.54	25,473	30,072	18.05
Interest Paid	66,638	68,086	2.17	15,800	18,638	17.96
Net Int. Income	33,443	45,550	36.20	9,673	11,434	18.21
Other Income	33,771	34,208	1.29	9,913	10,071	1.60
Operating Income	67,214	79,758	18.66	19,586	21,505	9.80
Staff Exp.	16,331	19,980	22.34	4,256	5,393	26.70
Overheads	26,084	26,538	1.74	7,981	7,664	-3.97
Operating Expenses	42,415	46,518	9.67	12,238	13,057	6.70
Operating Profit	24,799	33,240	34.04	7,348	8,448	14.97
Provisions	12,785	22,060	72.54	4,675	6,979	49.29
Net Profit	11,734	10,685	-8.94	2,620	1,245	-52.48



Highlights of Non-Banking Subsidiaries(1/2)

SBI Life

- PAT of Rs. 366 Cr. as on 31.03.2011, YoY growth of 33%.
- Gross Premium crossed Rs.12000 Crs, YoY growth of 28%.
- Total market share of Private Insurers is 31.30 % and SBI's Life share is 19.22% (18% FY 2010).
- NDTV Profit business leadership 2010-11 award for organizational excellence.

SBI Capital Markets Ltd

- PAT of Rs.384.56 Cr. as on 31.03.2011 as against Rs.150.07 Crs as on 31.03.2010, recording YoY growth of 156%.
- YoY growth in Fee Based income is 81%.
- YoY growth in Revenue for Infra Group 85%.
- Bank of the year award for Asia Pacific for 3rd consecutive year by Thomson Reuters.
- Mandated Lead Arranger-Global PF Loans for 2nd consecutive year by Dealogic.
- Loan house of the year award for the 2nd consecutive year by IFR Asia.
- Ranked No.1 Mandated Lead Arrangers for Global PF Loan (Thomson Reuters) for the 2nd successive year.

SBI Funds Management Pvt Ltd

- AUM increased by 11% to Rs.41,671 Cr. as on March 2011 driven by 44% growth in average AUM in Debt Schemes. De-growth of 6% in industry AUM.
- Market share of average assets is up from 5% in Mar-10 to 6% in Mar-11.
- The company has posted PAT of Rs.78.85 Cr. as on March 2011



Highlights of Some Non-Banking Subsidiaries(2/2)

SBI DFHI

- Recorded a PBT of Rs. 85.36 Cr.
- Posted a PAT of Rs. 56.94 Cr.
- Overall trading income Rs.23.39 cr.

SBI Cards & Payment Services Pvt. Ltd.

- Net Profit of Rs.7.10 cr ,after continuous losses for preceding three years.
- Spends increased by 30% from Rs.4949 cr to Rs.6452 cr.
- Issued 4.12 lac new Cards in FY11 (2.5 lac in FY10) – an increase of 65%.
- Total number of Cards increased from 20.33 lac in FY10 to 23 lac in FY11.
- Readers Digest Trusted Brands Survey 10- Most trusted credit card brand.

SBI Pension Fund Pvt Ltd

- AUM was Rs. 3764 Cr. as on 31.03.2011
 - Leading in both Government Sector & unorganized sector in respect of AUM with a share of 43.64% and 63.81% respectively.
- Highest NAV in 6 schemes out of 9 vis-à-vis the other Pension Fund Managers

THANK YOU
