

## Giving Wings to Aspirational India



## Annual Results

FY14



## Safe Harbor

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

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

# Performance Highlights



## Sequential Growth

	Q4FY14 over Q3FY14	Q4FY13 over Q3FY13
Operating Profit	↑ 39.50%	↓ -0.39%
Expense Ratio	↓ 290 bps	↑ 183 bps
Net Interest Income	↑ 2.27%	↓ -0.57%
Operating Income	↑ 15.79%	↑ 12.31%
Other Income	↑ 56.25%	↑ 51.48%

## Market Share

Deposits	16.50%	(+0.04% YoY)
Advances	16.60%	(- 0.06% YoY)
Home Loans	26.02%	(+ 0.17% YoY)

## Capital Adequacy Ratio

Tier I	9.72 %	Overall	12.44 %
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# NII and Operating Profit (1/2)



Rs. In Crores

	Q4FY14	Q4FY13	YOY %
Interest Income	35858	30784	16.48
Other Income	6586	5547	18.73
<b>Total Income</b>	<b>42443</b>	<b>36331</b>	<b>16.82</b>
Interest Expenses	22955	19706	16.49
<b>Net Interest Income</b>	<b>12903</b>	<b>11078</b>	<b>16.47</b>
Staff Expenses	5279	5612	-5.94
Overheads	3581	3252	10.13
<b>Operating Expenses</b>	<b>8861</b>	<b>8864</b>	<b>-0.04</b>
<b>Operating Profit</b>	<b>10628</b>	<b>7761</b>	<b>36.95</b>

	FY14	FY13	YOY %
	136351	119655	13.95
	18553	16037	15.69
<b>Total Income</b>	<b>154904</b>	<b>135692</b>	<b>14.16</b>
	87069	75326	15.59
<b>Net Interest Income</b>	<b>49282</b>	<b>44329</b>	<b>11.17</b>
	22504	18381	22.43
	13222	10904	21.26
<b>Operating Expenses</b>	<b>35726</b>	<b>29284</b>	<b>22.00</b>
<b>Operating Profit</b>	<b>32109</b>	<b>31082</b>	<b>3.31</b>



# Net Profit - a Snapshot (2/2)



Rs. In Crores

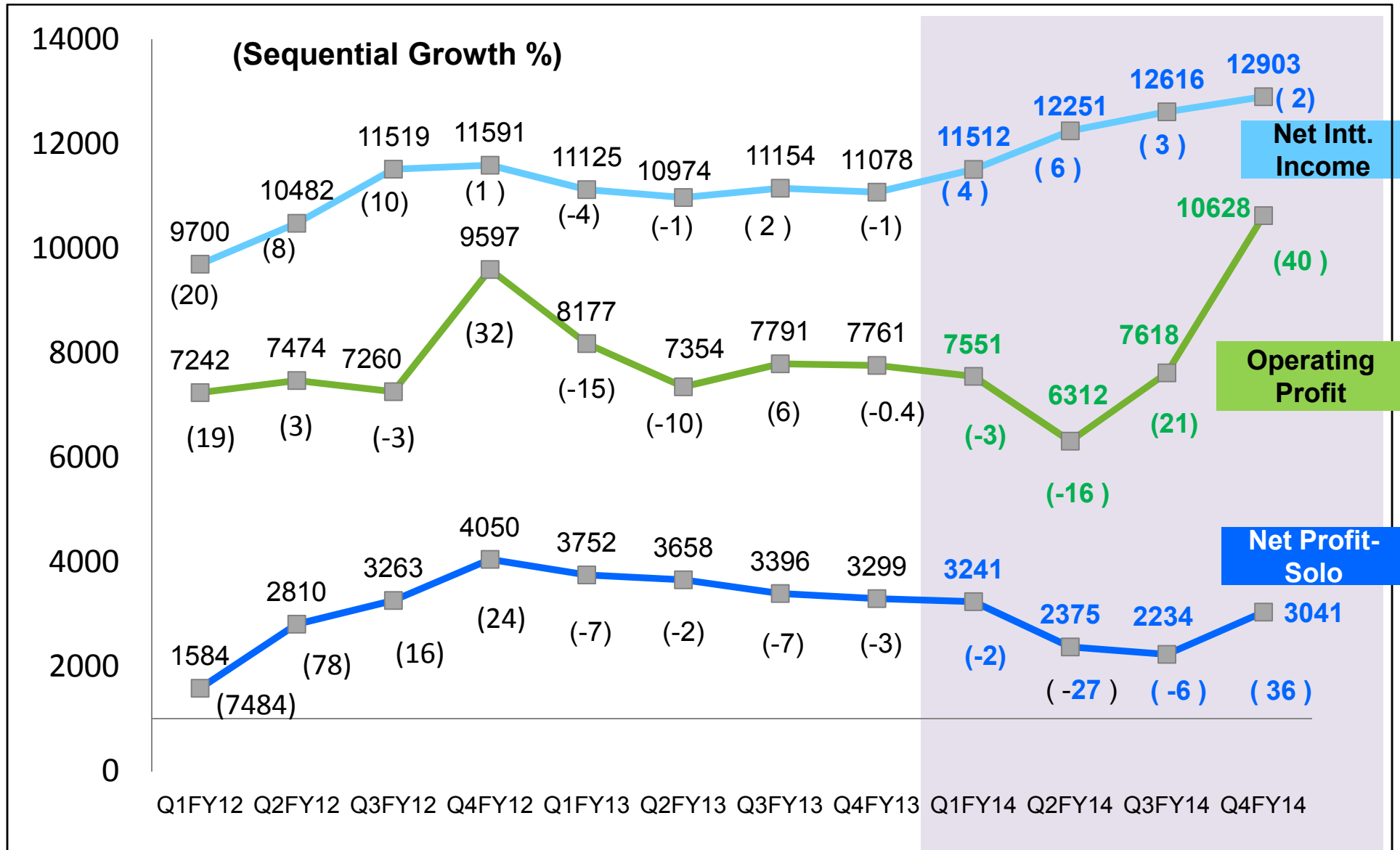
	Q4FY14	Q4FY13	YOY %	FY14	FY13	YOY %
<b>Operating Profit</b>	<b>10628</b>	<b>7761</b>	<b>36.95</b>	<b>32109</b>	<b>31082</b>	<b>3.31</b>
<b>Total Provisions</b>	<b>7587</b>	<b>4461</b>	<b>70.06</b>	<b>21218</b>	<b>16977</b>	<b>24.98</b>
Loan Loss	5884	3974	48.05	14224	11368	25.12
Standard Assets	529	267	98.21	1261	750	68.18
Investment Depr.	-597	-52		563	-961	
<i>Of which:</i>						
<i>Domestic Operations</i>	-345	-123		33	-1084	
<i>Foreign Operations</i>	-252	71		531	123	332.23
Other Provisions	76	-9		-112	-25	343.76
Income Tax	1696	280	504.76	5283	5846	-9.63
<b>Net Profit</b>	<b>3041</b>	<b>3299</b>	<b>-7.83</b>	<b>10891</b>	<b>14105</b>	<b>-22.78</b>



# Quarterly Movement in Income Parameters



Rs. In crores



# Components of Interest Income/Expenses



Rs. In Crores

	Q4FY14	Q4FY13	YOY %
Interest on Loans	26949	23064	16.84
Interest on Resources	8327	7201	15.63
Other Sundry Interest	582	519	12.15
<b>Total Interest Income</b>	<b>35858</b>	<b>30784</b>	<b>16.48</b>

Interest on Deposits	20411	17417	17.19
Interest on Borrowings	1261	1373	-8.15
Other Sundry Interest	1283	916	40.08
<b>Total Interest Expenses</b>	<b>22955</b>	<b>19706</b>	<b>16.49</b>

	FY14	FY13	YOY %
Interest on Loans	102484	90537	13.20
Interest on Resources	32351	27744	16.61
Other Sundry Interest	1516	1374	10.28
<b>Total Interest Income</b>	<b>136351</b>	<b>119655</b>	<b>13.95</b>

Interest on Deposits	77886	67465	15.45
Interest on Borrowings	5151	4124	24.89
Other Sundry Interest	4032	3737	7.89
<b>Total Interest Expenses</b>	<b>87069</b>	<b>75326</b>	<b>15.59</b>



# Components of Other Income



Rs. In Crores

	Q4FY14	Q4FY13	YOY %	FY14	FY13	YOY %
Fee Income	4467	3873	15.34	12611	11484	9.82
Profit/loss on Sale of Investments	401	229	75.01	2077	1098	89.11
<i>of which:</i>						
<i>Domestic</i>	357	92	287.59	1846	810	127.80
<i>Foreign</i>	44	137	-68.09	230	288	-19.88
Forex Income	648	451	43.44	1895	1583	19.72
Dividend Income	451	637	-29.10	497	716	-30.56
Misc. Income	619	356	73.60	1473	1156	27.36
<i>of which:</i>						
<i>Recovery in W/o accounts</i>	642	386	66.25	1543	1066	44.74
<b>Total Other Income</b>	<b>6586</b>	<b>5547</b>	<b>18.73</b>	<b>18553</b>	<b>16037</b>	<b>15.69</b>





# Components of Fee Income



Rs. In Crores

	Q4FY14	Q4FY13	YOY %	FY14	FY13	YOY %
Loan Processing Charges	966	919	5.18	2607	2759	-5.52
Commission on Govt. Busi.	456	495	-7.90	1710	1776	-3.72
Commission on LC/BG	827	707	16.96	2877	2574	11.79
Transaction Fees	1363	985	38.44	2834	2438	16.27
<i>of which:</i> <i>ATM I/c Fees</i>	381	235	62.07	1206	903	33.64
<i>Core Power</i>	119	96	24.40	404	520	-22.20
<i>Account Maintenance Charges</i>	131	114	14.67	177	174	1.54
<i>ATM Card Mntnce / Rep Fees</i>	568	441	28.77	568	448	26.79
<i>Exchange on Remittance</i>	113	61	85.47	322	265	21.42
Commission on Collection	95	83	15.61	367	310	18.45
Misc Fee Income	760	685	10.83	2215	1627	36.19
<b>Total Fee Income</b>	<b>4467</b>	<b>3873</b>	<b>15.34</b>	<b>12611</b>	<b>11484</b>	<b>9.82</b>



# Operating Expenses



Rs. In Crores

	Q4FY14	Q4FY13	YOY %	FY14	FY13	YOY %
Normal Wage Payment (a)	3383	3949	-14.33	15383	14592	5.42
Provision for Wage Revision (b)	540	758	-28.80	1905	758	151.20
<b>Total Payment to Employees (c)=(a)+(b)</b>	<b>3923</b>	<b>4707</b>	<b>-16.66</b>	<b>17288</b>	<b>15351</b>	<b>12.62</b>
Normal Pension/Gratuity Contribution(d)	644	718	-10.26	2370	2843	-16.64
One time Provision for Pension – Change in Mortality Table (e)	600			2400		
Payment for Pension & Gratuity due to Wage Revision (f)	112	187	-40.32	446	187	138.72
<b>Prov. for Superannuation Benefits (g)=(d)+(e)+(f)</b>	<b>1356</b>	<b>905</b>	<b>49.84</b>	<b>5217</b>	<b>3030</b>	<b>72.15</b>
Normal Staff Expenses (h)=(a)+(d)	4028	4667	-13.70	17753	17436	1.82
Additional Total Prov. (i)= (b)+(e)+(f)	1252	945	32.39	4751	945	402.61
<b>Total Staff Expenses* (j)=(h)+(i)</b>	<b>5279</b>	<b>5612</b>	<b>-5.94</b>	<b>22504</b>	<b>18381</b>	<b>22.43</b>
Overhead Expenses (k)	3581	3252	10.13	13222	10904	21.26
<b>Total Operating Expenses (l)=(j)+(k)</b>	<b>8861</b>	<b>8864</b>	<b>-0.04</b>	<b>35726</b>	<b>29284</b>	<b>22.00</b>

\* YOY Growth in Staff Expenses excluding one time pension cost is 9.38%

YOY Growth in Staff Expenses excluding one time pension cost and provision for wage revision is 1.82%



# Components of Overheads

Rs. In Crores

	Q4FY14	Q4FY13	YOY %	FY14	FY13	YOY %
Rent Taxes	580	471	23.17	1983	1612	23.02
Insurance on Business	314	232	35.57	1311	1026	27.80
<i>of which: DICGC Insurance</i>	288	196	46.54	1113	866	28.53
<i>ECGC Premium</i>	15	35	-58.57	110	133	-17.01
<i>CGTMSE Premium</i>	12	--		88	27	
Depreciation	343	346	-0.76	1334	1140	17.05
Lighting	232	212	9.31	976	827	18.01
ATM Interchange Fees	227	216	5.03	991	845	17.21
Hiring of Services	404	247	63.20	1172	744	57.60
P & T Telephone	167	167	-0.36	674	516	30.62
Travelling Expenses	157	137	14.88	616	472	30.61
Repairs and Maintenance	114	125	-8.22	434	394	10.28
Printing and Stationery	148	145	2.24	345	297	16.10
Advt. & Publicity	110	203	-45.87	278	384	-27.60
Halting Allowances	46	54	-14.84	195	192	1.45
Insurance of Bank's property	76	71	6.80	158	175	-9.93
Misc Expenses	664	627	5.89	2756	2281	20.82
<b>OVERHEADS</b>	<b>3581</b>	<b>3252</b>	<b>10.13</b>	<b>13222</b>	<b>10904</b>	<b>21.26</b>

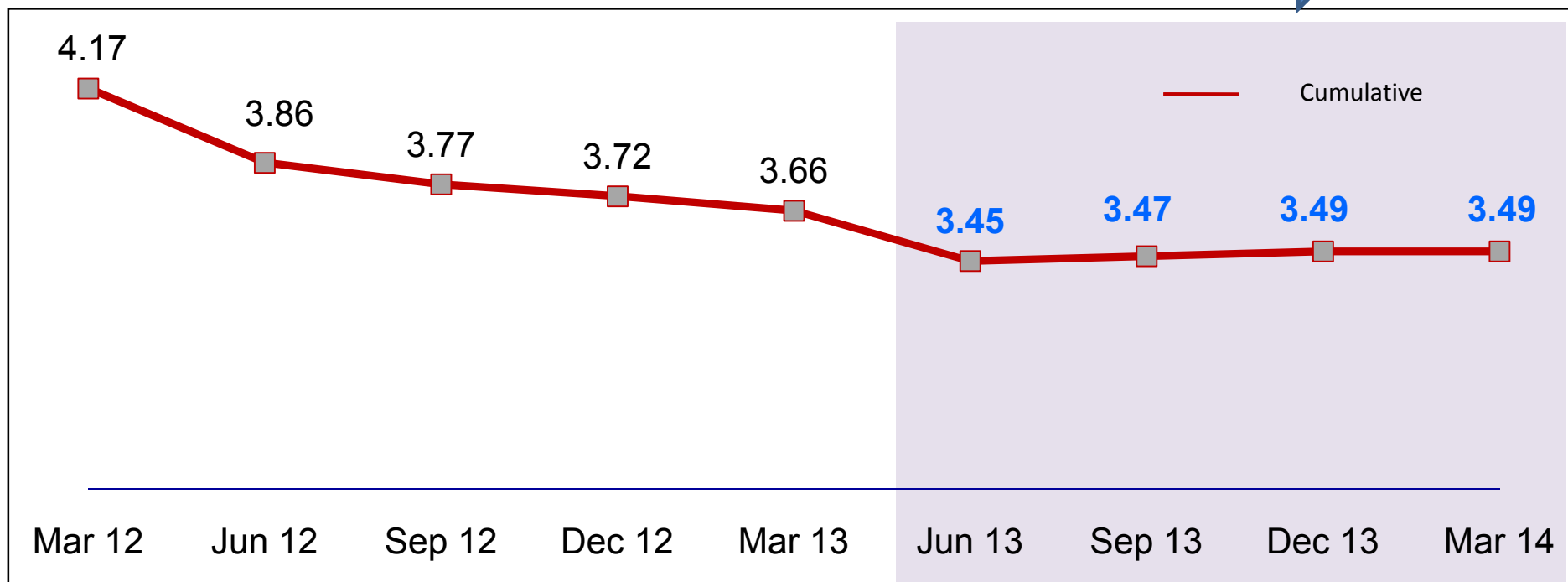


# Movement in Net Interest Margin



( in % )

## Domestic NIM



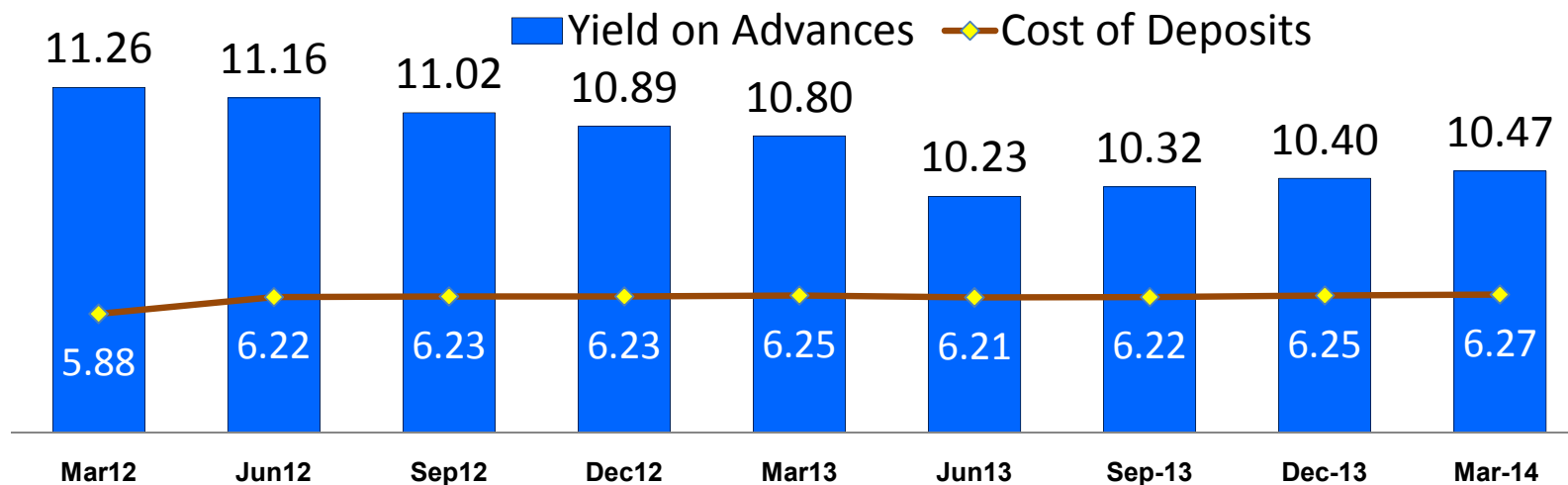
NIM -cumulative	Mar-12	Jun-12	Sep-12	Dec-12	Mar-13	Jun-13	Sep 13	Dec-13	Mar-14
<b>FOs</b>	<b>1.67</b>	<b>1.77</b>	<b>1.58</b>	<b>1.52</b>	<b>1.50</b>	<b>1.49</b>	<b>1.50</b>	<b>1.49</b>	<b>1.42</b>
<b>Whole Bank</b>	<b>3.85</b>	<b>3.57</b>	<b>3.45</b>	<b>3.41</b>	<b>3.34</b>	<b>3.17</b>	<b>3.18</b>	<b>3.19</b>	<b>3.17</b>



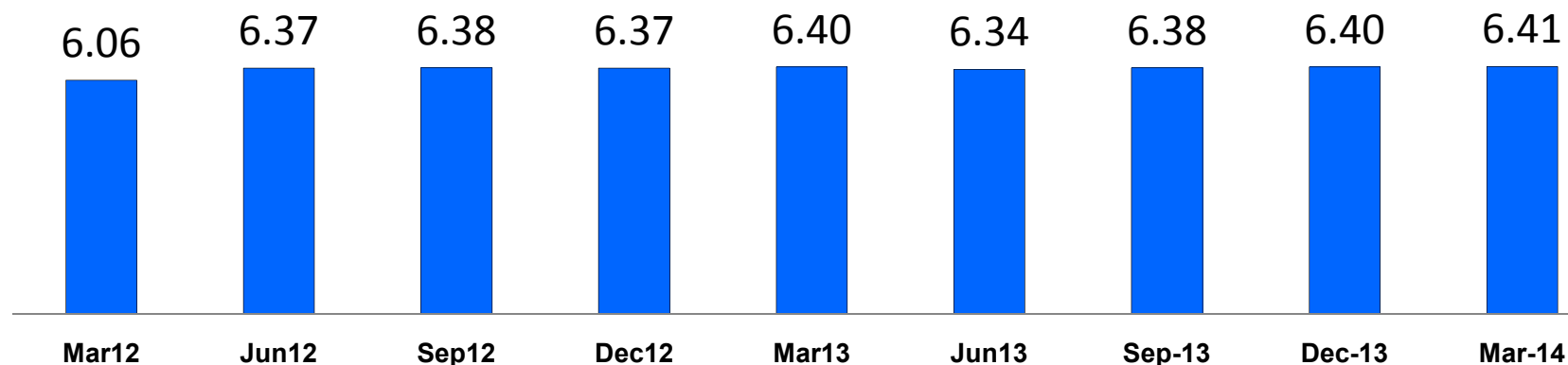
# Domestic : Costs & Yields



( in % )



## Cost of Funds



# Retail Deposits drive Growth



Rs. In Crores

	Level			YOY Growth Mar-14		Sequential Growth Mar-14	
	Mar-14	Dec-13	Mar-13	Amt.	%	Amt.	%
<b>Whole Bank Deposits</b>	1394409	1349940	1202740	191669	15.94	44469	3.29
Domestic Deposits	1305984	1258622	1130137	175847	15.56	47362	3.76
Deposits at FOs	88425	91317	72603	15822	21.79	-2893	-3.17
Term Deposits #	725787	706237	604649	121138	20.03	19550	2.77
<i>Of which:</i>	593792	559847	473235	120557	25.48	33945	6.06
<i>Retail TDs (%)</i>	81.81	79.27	78.27				
Current Account	110935	86552	110581	354	0.32	24383	28.17
(%)	8.49	6.88	9.78				
Savings Bank	469262	465833	414907	54355	13.10	3429	0.74
(%)	35.93	37.01	36.71				
CASA	580197	552385	525488	54709	10.41	27812	5.03
CASA Ratio- Domestic (%)	44.43	43.89	46.50		-207 bps		54 bps

	Mar-13	Jun 13	Sep 13	Dec 13	Mar 14
<b>CASA Ratio</b>	<b>46.50</b>	<b>44.67</b>	<b>43.58</b>	<b>43.89</b>	<b>44.43</b>
Bulk TD to Domestic Deposits	11.63	13.52	13.36	11.63	10.11
Bulk DIR to Domestic Deposits	1.06	0.92	1.88	2.16	2.01
<b>Retail TD to Total Domestic Deposits</b>	<b>41.87</b>	<b>41.82</b>	<b>43.06</b>	<b>44.48</b>	<b>45.47</b>
<b>(CASA+Retail TD)/Domestic Deposits</b>	<b>88.37</b>	<b>86.48</b>	<b>86.64</b>	<b>88.37</b>	<b>89.89</b>

# Excluding FCNR(B) Deposit of Rs 18,999 crores through swap window, YOY growth in Mar 14 is 16.90%.

- SB YOY Growth of SBI at Rs 54355 crores is more than the SB growth registered by 6 New generation pvt. sector Banks of Rs .51415 crores
- Total Deposits YOY Growth of SBI at Rs 191701 crores is more than the Total Deposits growth registered by 6 New generation pvt. Sector Banks of Rs. 160387 crores



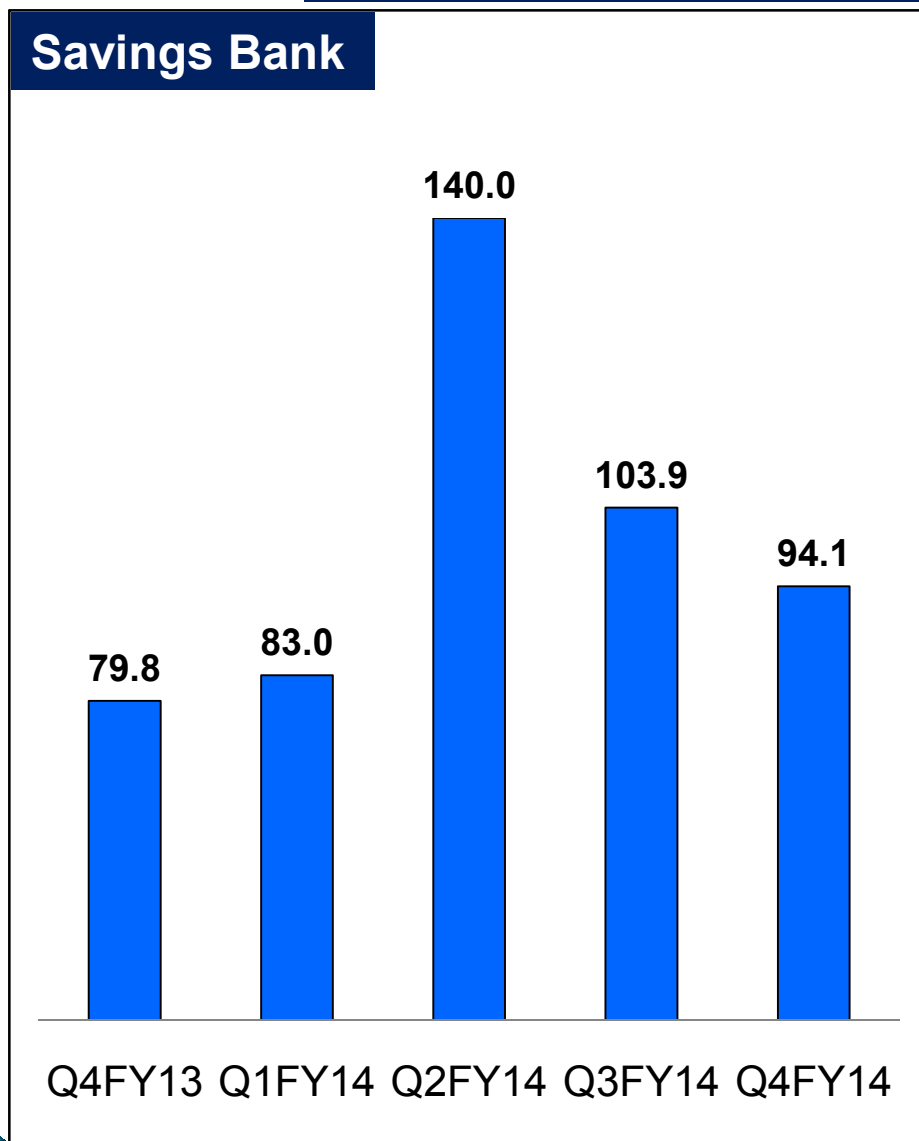
# Robust Growth in Customer Acquisition



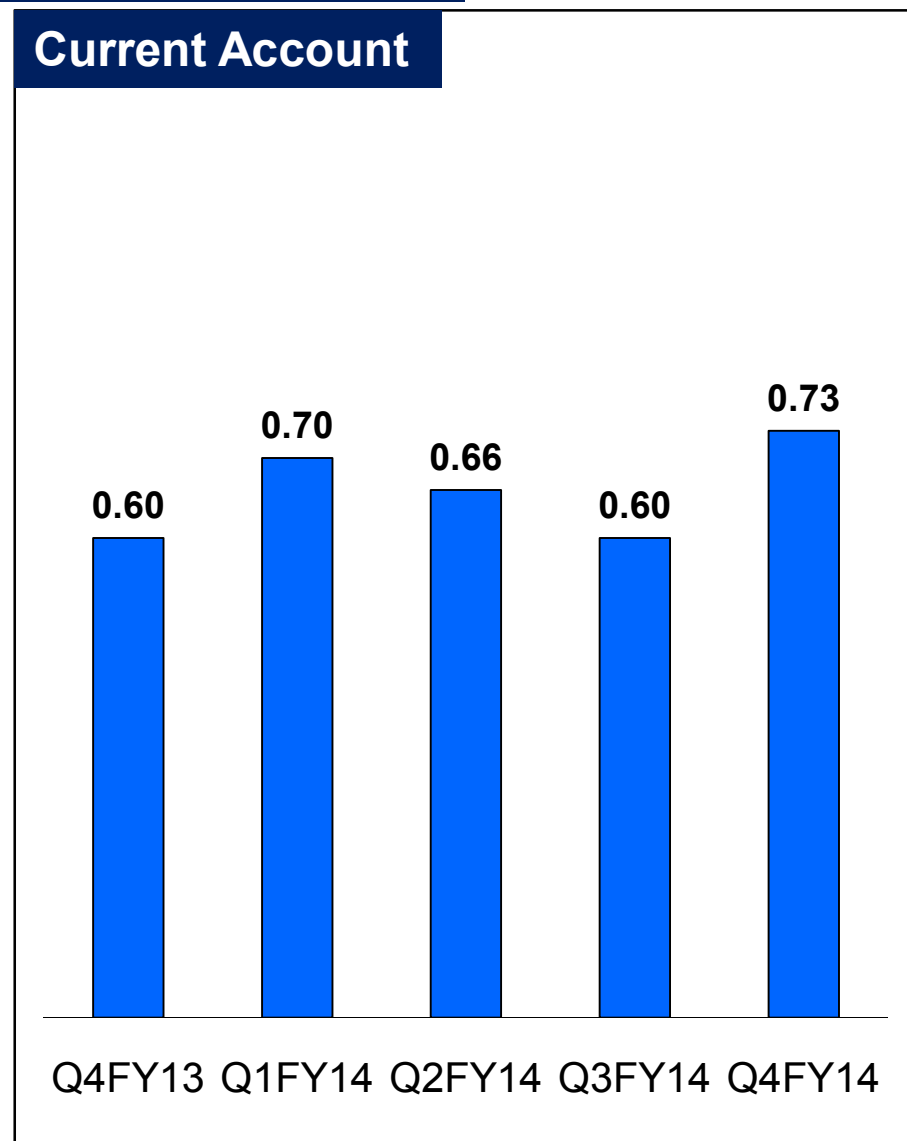
Number of New Accounts opened during Quarter

In lacs

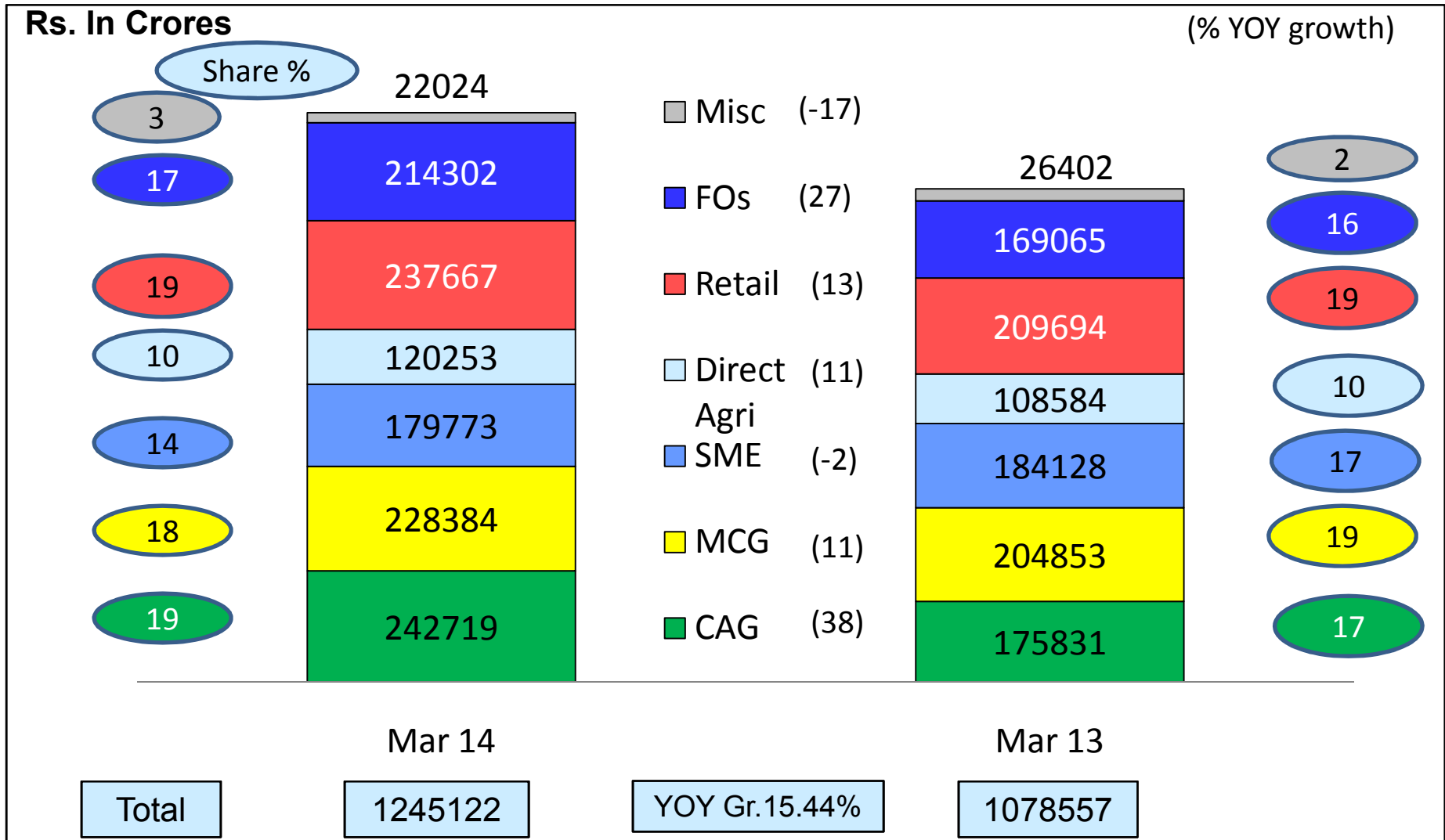
## Savings Bank



## Current Account



# Diversified Exposure across Sectors





# Key Exposures: Domestic

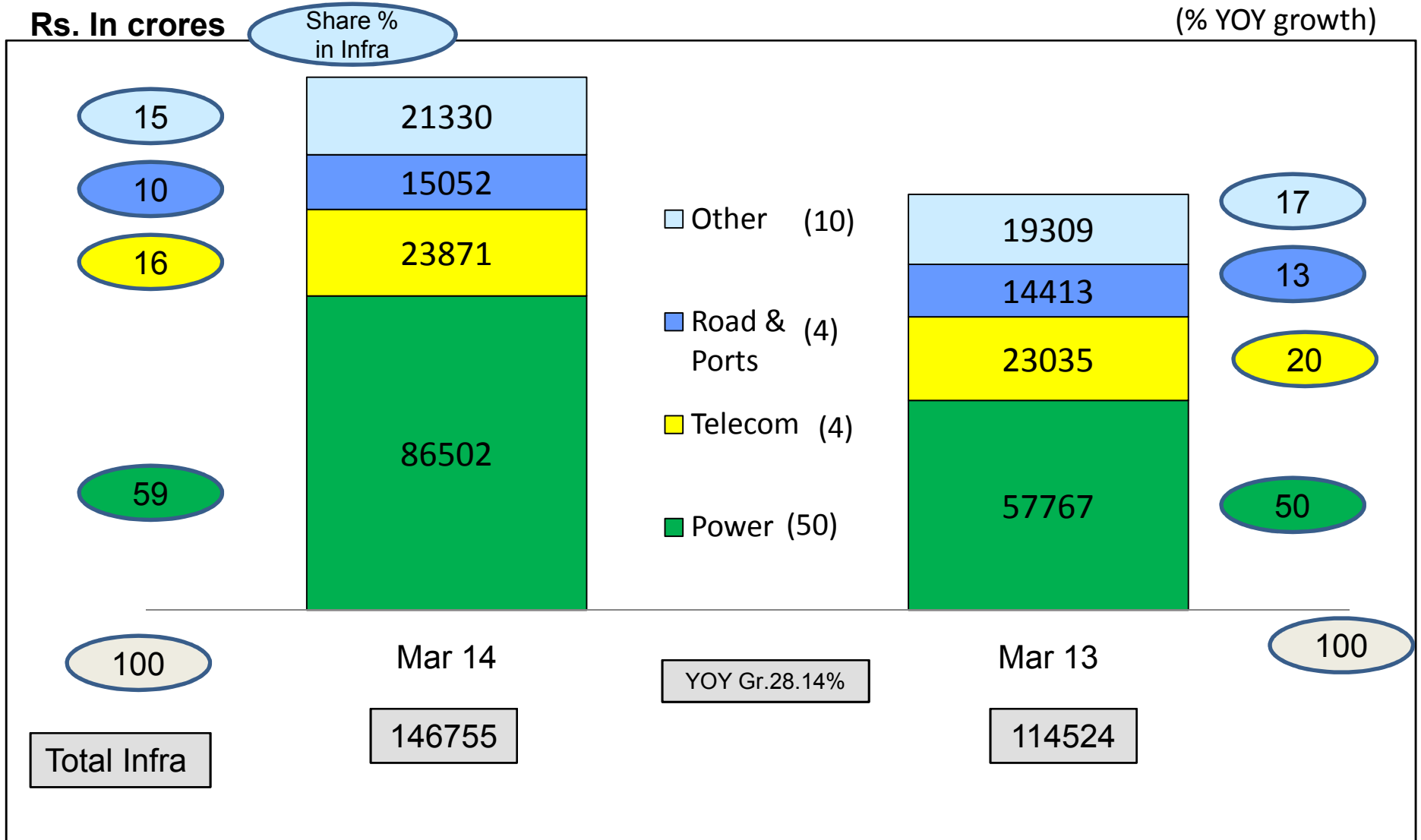


Rs. In crores

Product / Segment	Mar 14		Mar 13		Mar 12		Mar 14
	Level	% Share	Level	% Share	Level	% Share	YOY Gr %
Infrastructure	146755	↑ 14.24	114524	12.59	88369	11.66	28.14
Iron & Steel	69547	6.75	64067	7.04	48082	6.34	8.55
Textiles	45905	4.45	45766	5.03	38365	5.06	0.30
Petroleum & Petrochemicals	45158	↑ 4.38	35809	3.94	24883	3.28	26.11
Engineering	27733	2.69	26273	2.89	24738	3.26	5.55
Other Industries	183619	17.81	172406	18.96	148041	19.53	6.50
Services	80063	↑ 7.77	62724	6.90	58479	7.72	27.64
Trade	58888	5.71	56748	6.24	46463	6.13	3.77
Comm. Real Estate	15233	↑ 1.48	12896	1.42	11030	1.46	18.13
Home Loans	140738	↑ 13.65	119467	13.14	102739	13.56	17.80
Auto Loans	27925	2.71	24800	2.73	18306	2.42	12.60
Other Retail Loans	69004	6.69	65427	7.19	61382	8.10	5.47
Direct Agriculture	120253	11.67	108584	11.94	87011	11.48	10.75
<b>Total Domestic Advances</b>	<b>1030820</b>	<b>100.00</b>	<b>909492</b>	<b>100.00</b>	<b>757889</b>	<b>100.00</b>	<b>13.34</b>

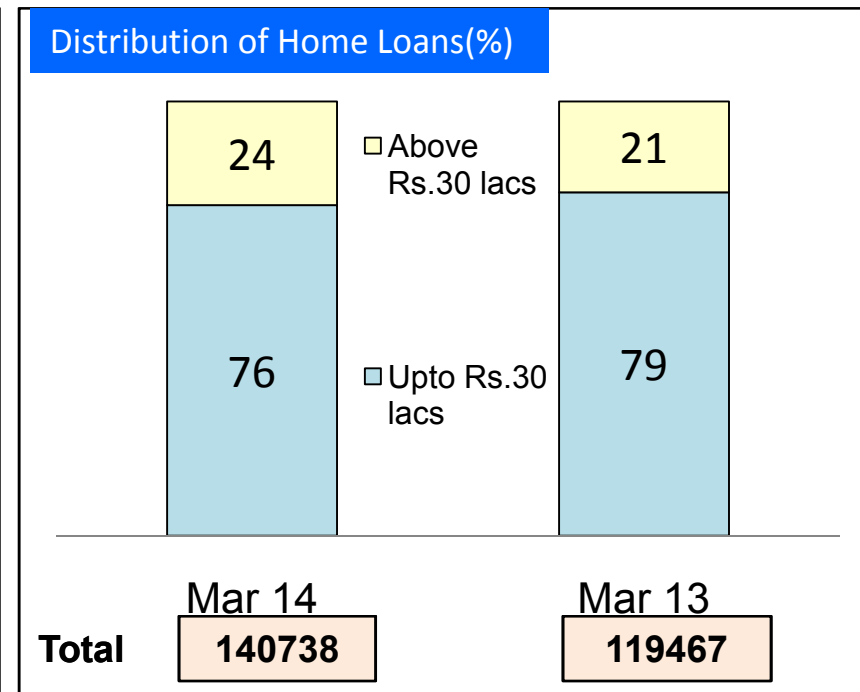
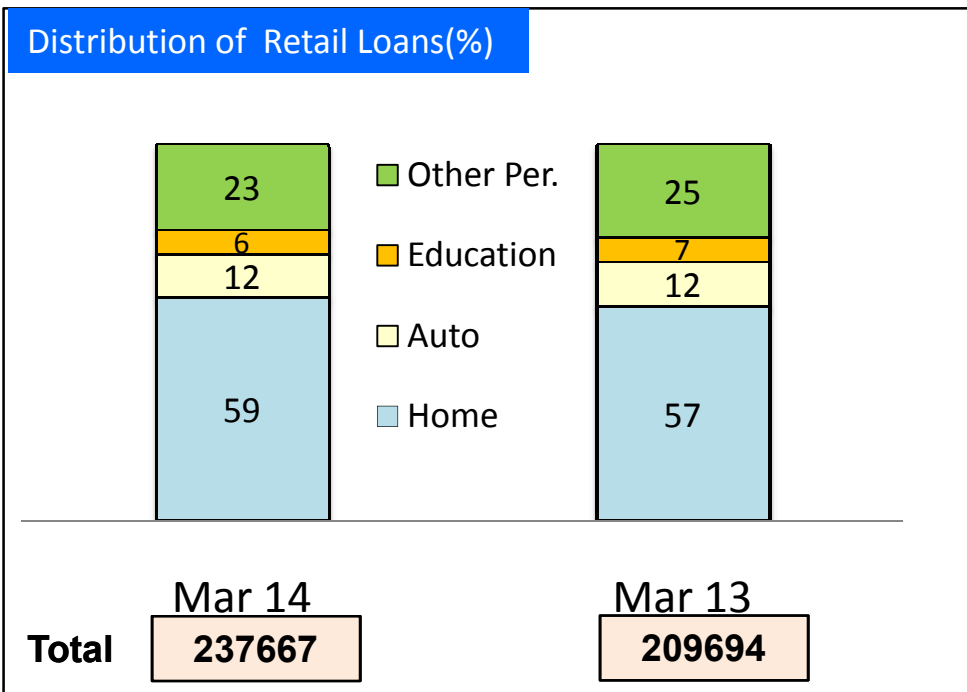


# Infrastructure Credit – Fund Based



# Retail Advances

Rs. In crores



Level	Home	Auto	Edu	Other Per.	Total
Mar 12	102739	18306	12566	48816	182427
Mar 13	119467	24800	13751	51676	209694
<b>Mar 14</b>	<b>140738</b>	<b>27925</b>	<b>14740</b>	<b>54264</b>	<b>237667</b>
<b>YOY Growth Abs.</b>	21271	3125	989	2588	27973
<b>YOY Growth %</b>	17.80	12.60	7.19	5.00	13.34
<b>5 year CAGR(%)</b>	17.86	17.28	12.66	7.62	14.69
<b>Market Share %*</b>	26.02	21.41	24.56		

\* Source: ASCB data as per RBI Bulletin

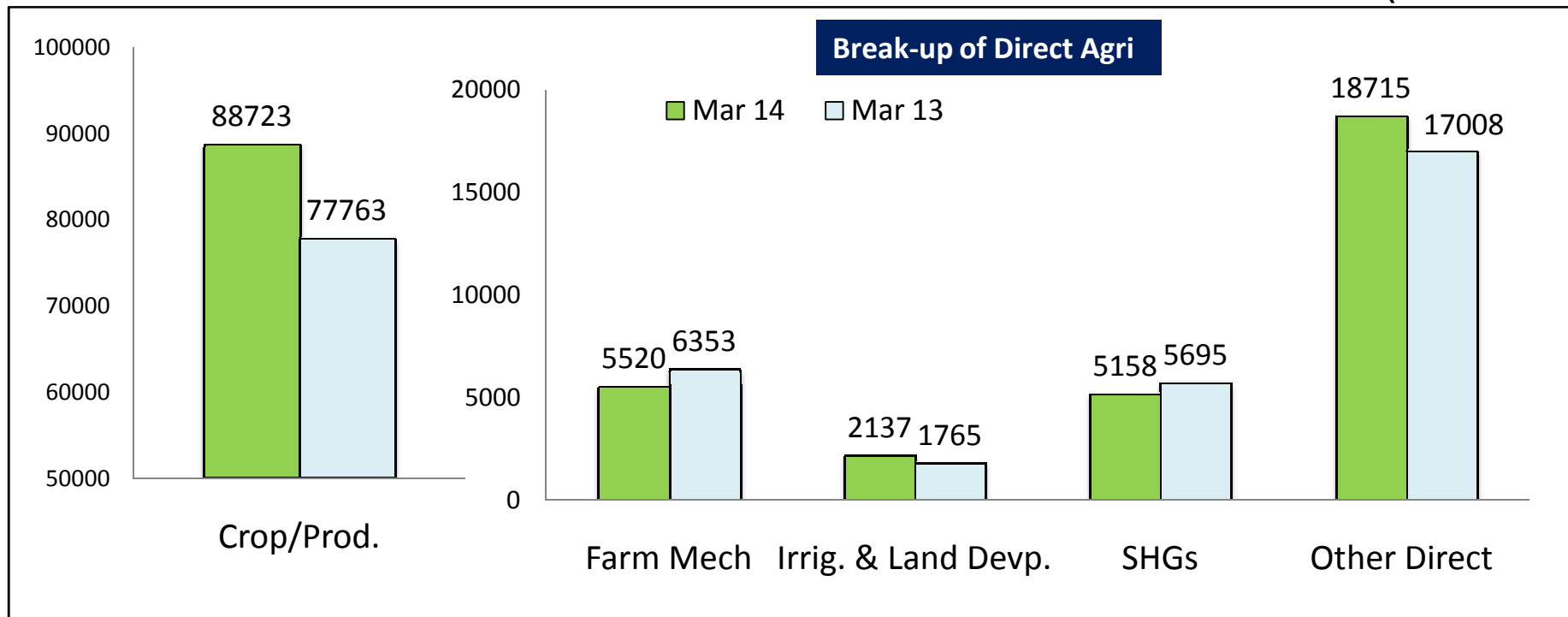
Market Share: Home Loans 26.02% in Mar 14 increased from 25.85% in Mar 13



# Agri Advances



(Rs. In crores)



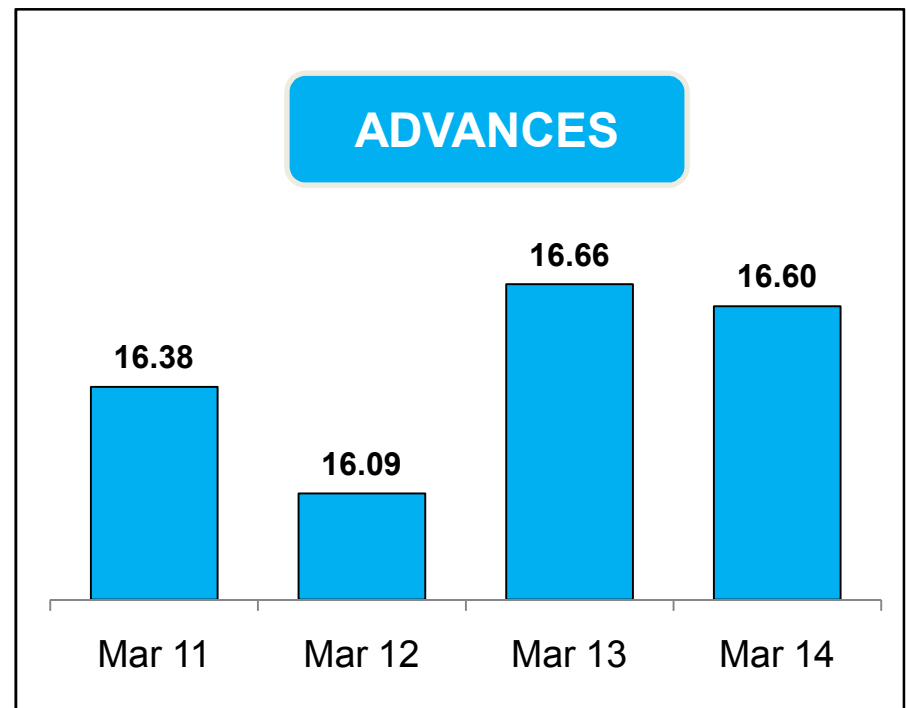
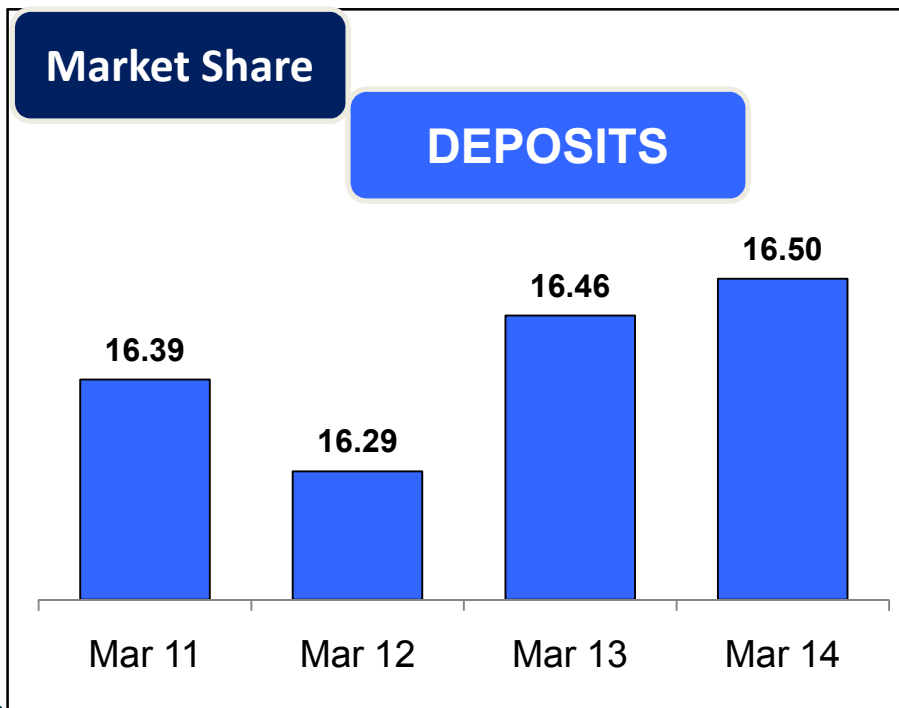
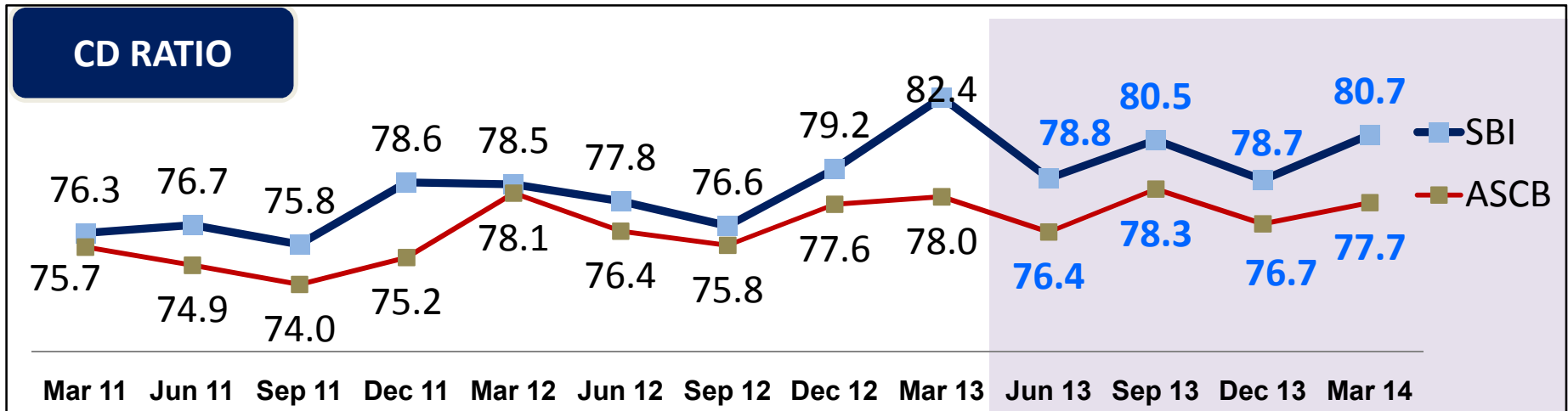
Level	Crop / Production	Investment/ Allied Credit	Total Direct Agri	Out of which: collateralized by Gold		Indirect Agri	Total Agri
				Amt.	Share %		
Mar 12	54015	32996	87011	19064	21.91	20975	107986
Mar 13	77763	30821	108584	33409	30.77	16250	124834
Mar 14	<b>88723</b>	<b>31530</b>	<b>120253</b>	<b>37751</b>	<b>31.39</b>	<b>*34462</b>	<b>154715</b>
YOY Abs.	10960	709	11669	4342		18212	29881
YOY %	14.09	2.30	10.75	13.00		112	23.94

Includes RIDF deposit of Rs 22,247 cr which forms a part of 'indirect agri' as per RBI guidelines dated 15.05.2014

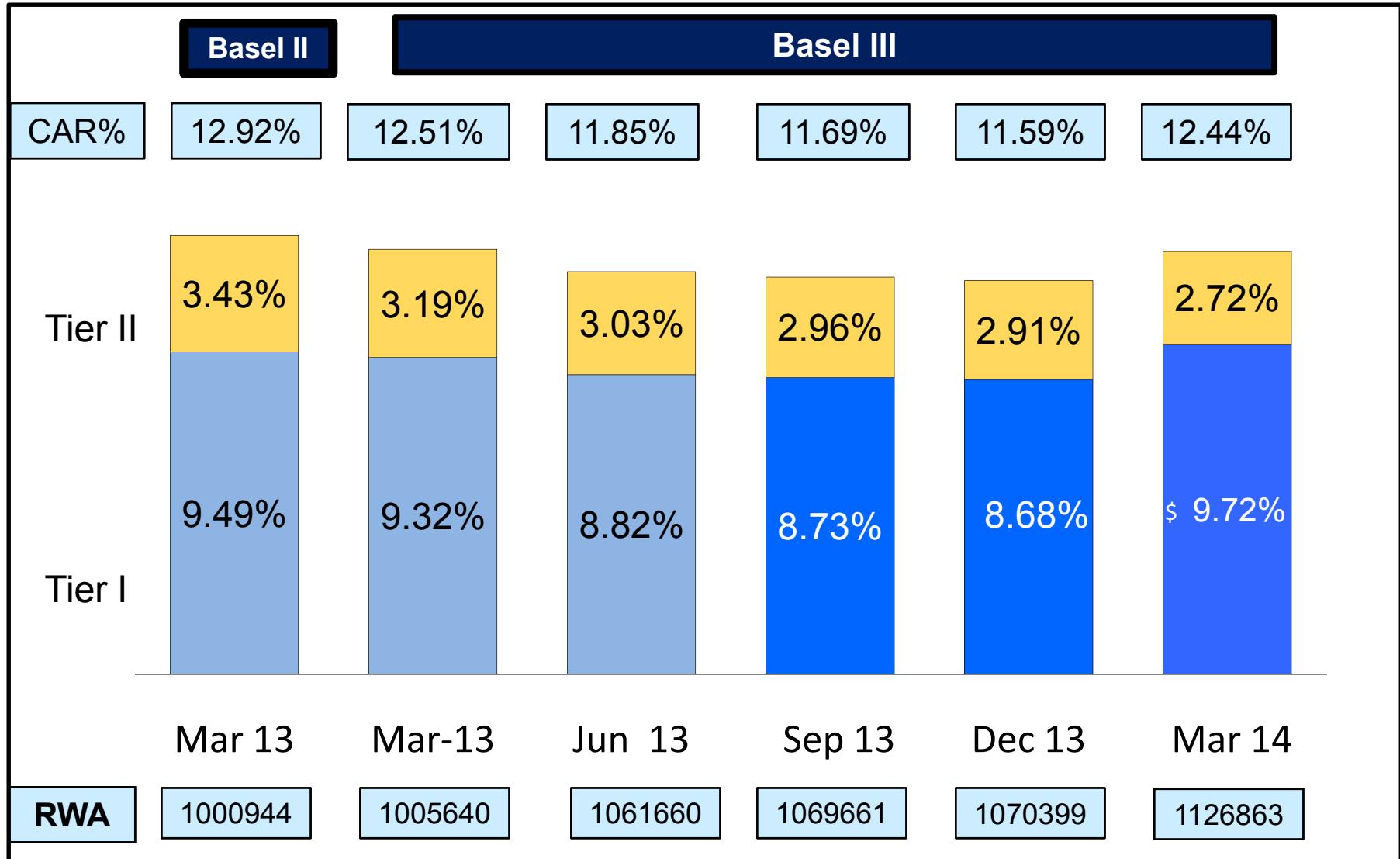
# CD Ratio & Market Share



( in % )



# Capital Adequacy



Capital infusion during FY14 (Rs in crores)	CET1 (GOI)	CET1 (QIP)	Tier II Bonds
	2000	8032	2000

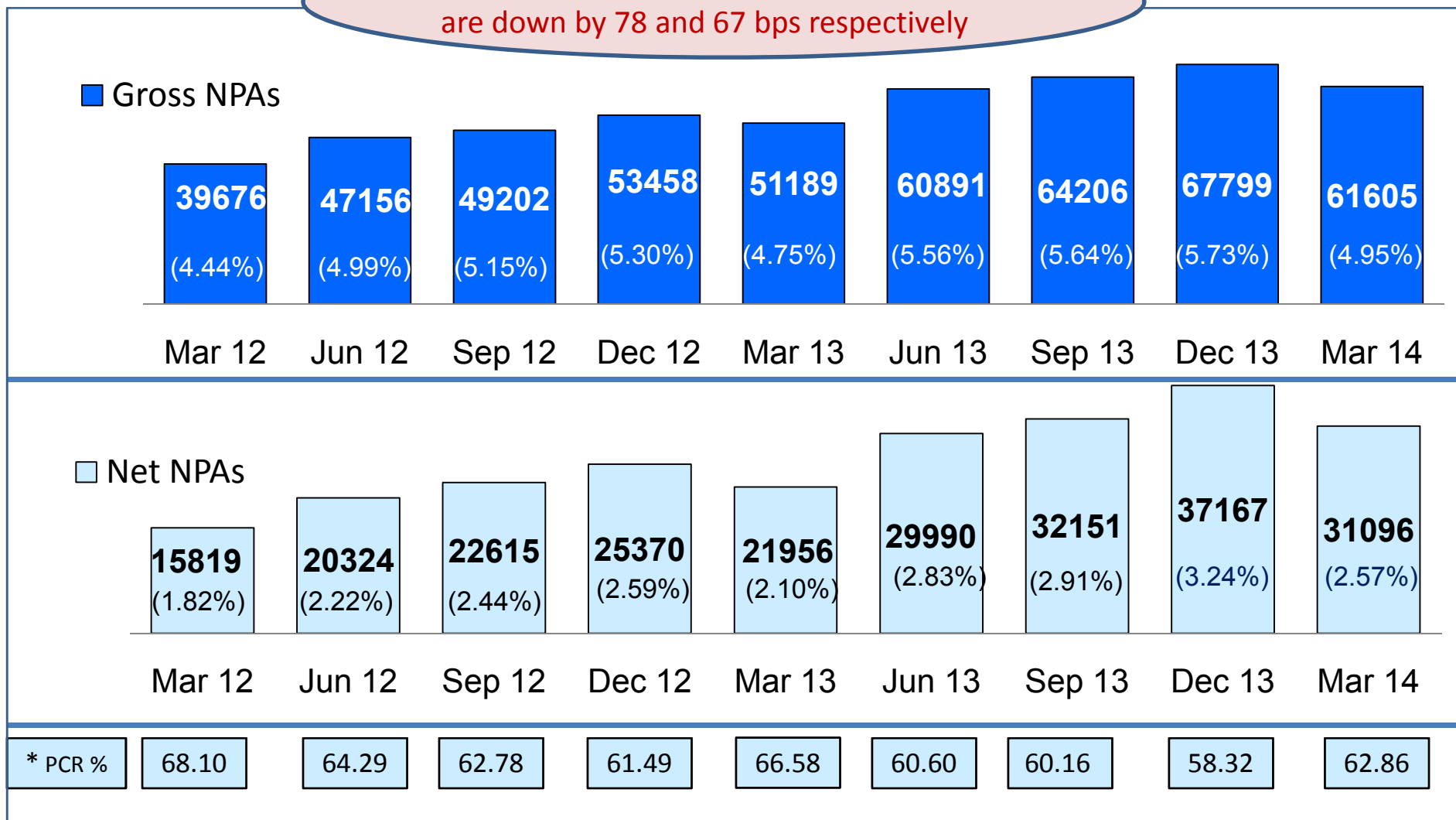
\$ CET 1 = 9.59%

# Asset Quality



Sequentially, Gross and Net NPA Ratios are down by 78 and 67 bps respectively

Rs. In crores



\* Provision Coverage Ratio

# Gross NPAs by Sector

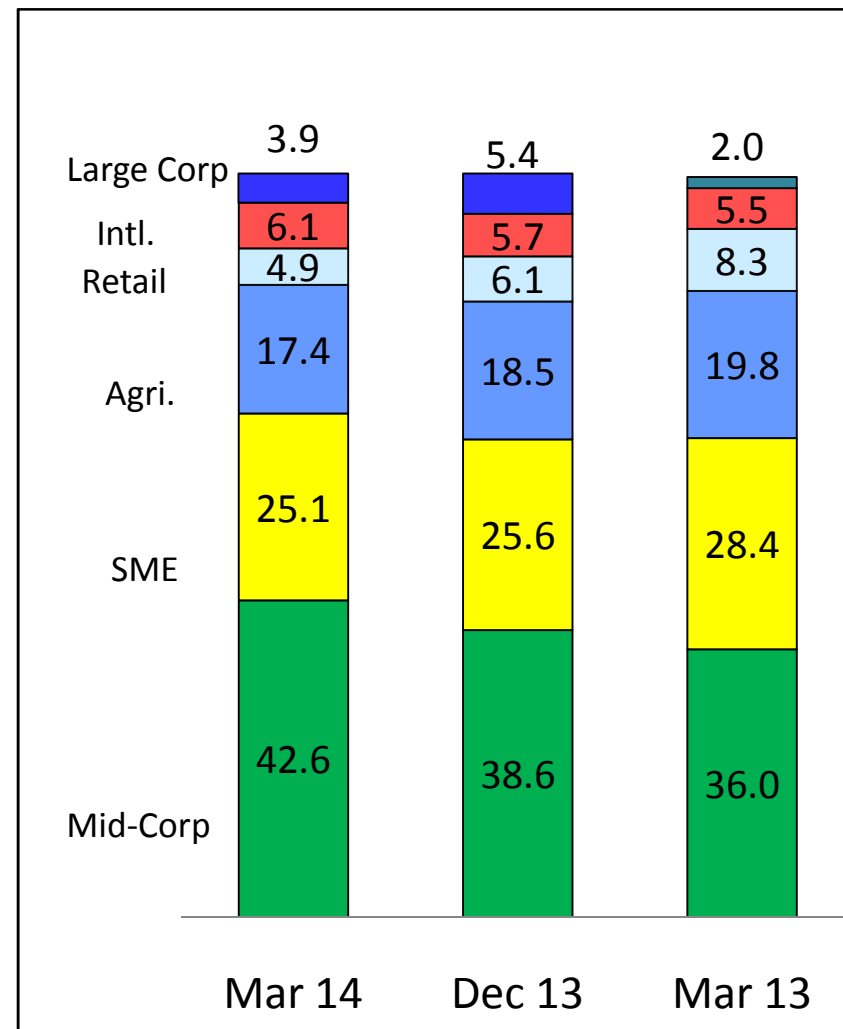


Rs. In Crores

## Break-up of Gross NPAs

Sector	Mar 14		Dec 13		Mar 13	
	NPA	Ratio %	NPA	Ratio %	NPA	Ratio %
Large Corporate	2402	0.99	3658	1.83	1000	0.57
Mid Corporate	26257	11.05	26191	11.39	18443	8.67
SME	15465	7.85	17382	9.09	14528	7.16
Agri	10660	9.20	12570	10.95	10138	9.39
Retail	3034	1.28	4103	1.78	4269	2.04
International	3787	1.77	3895	1.79	2811	1.66
<b>Total</b>	<b>61605</b>	<b>4.95</b>	<b>67799</b>	<b>5.73</b>	<b>51189</b>	<b>4.75</b>

## Sector-wise Gross NPAs to Total Gross NPAs %





# Movement of NPAs (1/2)



Rs. In Crores

	Q4FY14	Q3FY14	Q2FY14	Q1FY14	FY14	FY13
<b>Opening Level of Gross NPAs</b>	<b>67799</b>	<b>64206</b>	<b>60891</b>	<b>51189</b>	<b>51189</b>	<b>39676</b>
Recovery	3389	1538	1414	1397	7738	4766
Up gradation	5054	1230	2383	1519	10186	10119
Write off	5698	5077	1253	1148	13176	5594
Fresh Slippages	7947	11438	8365	13766	41516	31993
Net Increase	-6194	3593	3315	9702	10416	11513
<b>Closing Level of Gross NPAs</b>	<b>61605</b>	<b>67799</b>	<b>64206</b>	<b>60891</b>	<b>61605</b>	<b>51189</b>
Recovery in W/o Accounts	642	326	273	302	1543	1066



# Sector-wise Movement of NPAs – Q4FY14 (2/2)



Rs. In Crores

Particulars	Q4FY14							Q3FY14						
	Large Corp.	Mid. Corp	SME	Agri	Retail	Intl.	Total	Large Corp.	Mid. Corp	SME	Agri	Retail	Intl.	Total
Recovery	98	1,696	570	508	387	130	<b>3,389</b>	4	459	512	155	161	247	<b>1,538</b>
Up-gradation	1,225	2,844	126	320	536	3	<b>5,054</b>	253	159	309	290	219	0	<b>1,230</b>
Write off	0	1,856	1,654	1,623	510	55	<b>5,698</b>	431	3,610	901	13	122	0	<b>5,077</b>
Gross Reduction	1,323	6,396	2,350	2,451	1433	188	<b>14,141</b>	688	4,228	1,722	458	502	247	<b>7,845</b>
Fresh Slippages	67	6,463	433	540	364	80	<b>7,947</b>	1,038	6,952	2,290	440	496	222	<b>11,438</b>
Net Increase	<b>-1,256</b>	<b>67</b>	<b>-1917</b>	<b>-1,911</b>	<b>-1,069</b>	<b>-108</b>	<b>-6,194</b>	<b>350</b>	<b>2,724</b>	<b>568</b>	<b>-18</b>	<b>-6</b>	<b>-25</b>	<b>3,593</b>



# Movement of Restructured Assets



Rs. In Crores

	Particulars	FY14		
		Standard	NPA	Total
1	Restructured Accounts as on 01.04.2013	32228	10883	43111
2	Fresh Restructuring + Increase in O/S	25384	4746	30130
3	Up gradation to restructured standard category	466	-466	0
4	Restructured Standard Advances which ceases to attract higher provisioning and/ or additional risk weight at the end of the year and hence need not be shown as restructured standard advances	-4029	0	-4029
5	Down gradations of restructured accounts	-8236	8236	0
6	Write-offs + Closures + Decrease in O/S	2762	7513	10275
7	<b>Total Restructured Accounts as on March 31, 2014</b>	<b>43051</b>	<b>15887</b>	<b>58938</b>



# Movement of Impaired Assets



Rs. In Crores

	Mar 14	Dec 13	Sep 13	Jun 13	Mar 13
<b>1. Gross Advances</b>	1245122	1183723	1139326	1095145	1078557
<b>2. Gross NPAs</b>	61605	67799	64206	60891	51189
<b>3. Net NPAs</b>	31096	37167	32151	29990	21956
<b>4. Restructured Standard (as per Revised RBI norms)</b>	43051	39404	39160	32963	32228
<b>5. Total Gross NPAs plus Restructured Std. ( 2+4 )</b>	104656	107203	103366	93854	83417
<b>6. Total Net NPAs plus Restructured Std. ( 3+4 )</b>	74147	76571	71311	62953	54184
<b>7. Gross NPA + Restructured Standard to Gross Adv. % ( 5 ÷ 1 )</b>	<b>8.41</b>	<b>9.06</b>	<b>9.07</b>	<b>8.57</b>	<b>7.73</b>
<b>8. Net NPA + Restructured Standard to Gross Adv. % ( 6 ÷ 1 )</b>	<b>5.95</b>	<b>6.47</b>	<b>6.26</b>	<b>5.75</b>	<b>5.02</b>



# Head Count



Staff Strength as on	Mar 14	Mar 13
Officers	79755	80796
Assistants	101648	109686
Sub-staff (Others )	24799	26000
Watch & ward	15831	11814
<b>Total</b>	<b>222033</b>	<b>228296</b>



# Branch Expansion



	March 14	March 13	Branches opened during FY 14
Metro	2524 (15.9)	2341 (15.8)	183 (17.4)
Urban	2890 (18.2)	2624 (17.7)	266 (25.3)
Semi-Urban	4399 (27.7)	4165 (28.1)	234 (22.2)
Rural	6056 (38.2)	5686 (38.4)	370 (35.1)
Total	15869 (100.0)	14816 (100.0)	1053 (100.0)

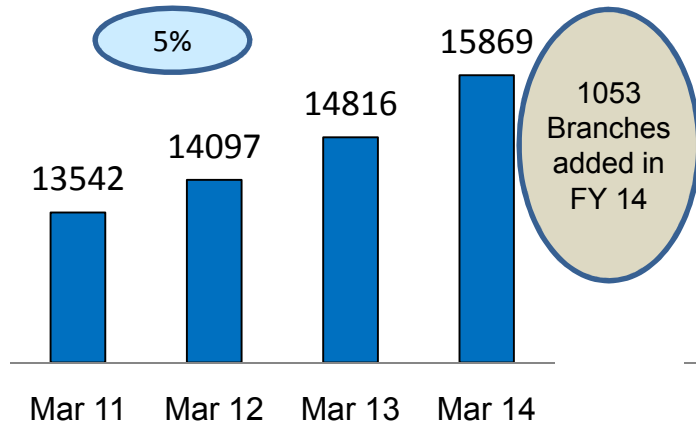
Figures in brackets indicate percentage share in total branches



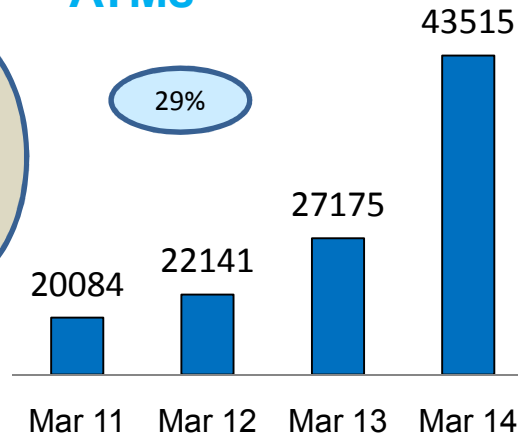
# Expanding Footprint & Multiple Delivery Channels

CAGR : FY 11-14

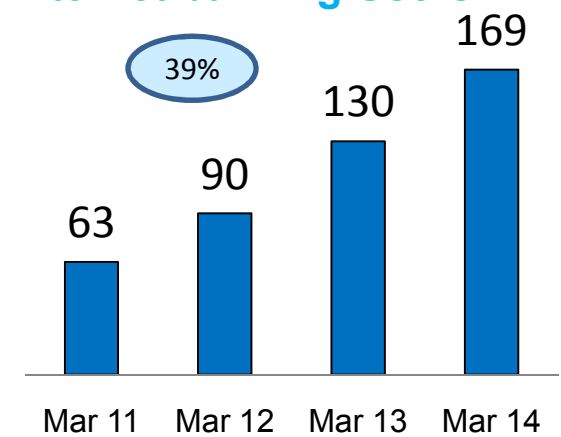
## Branches



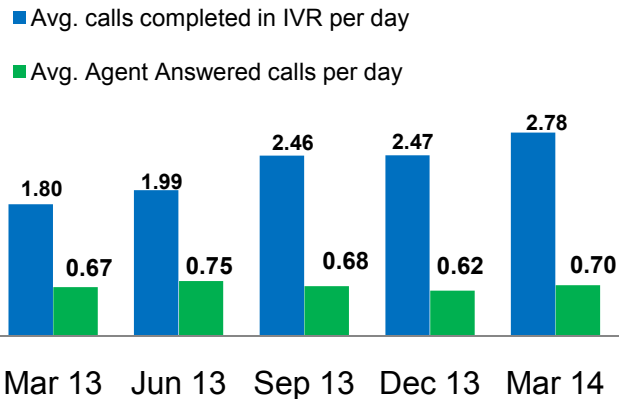
## ATMs



## Internet banking Users \*

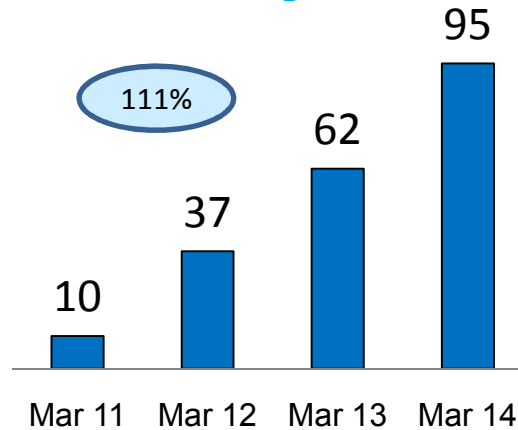


## Customer Calls Contact Centre\*

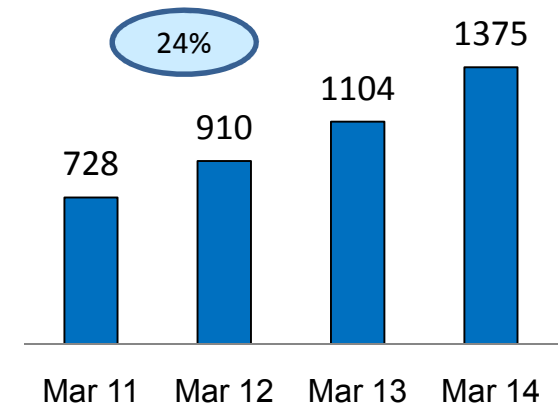


Apr 14		In Crores
Avg. Calls completed in IVR per Month		1.21
Avg. agent answered calls per Month		0.21

## Mobile Banking Users\*



## Group Debit Cards\*

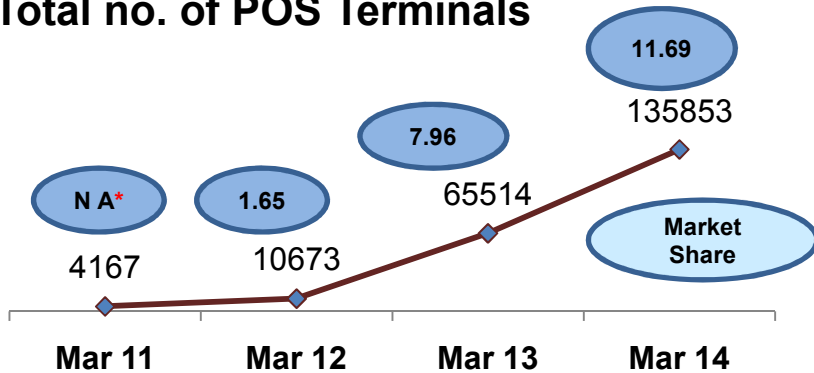


\* In lacs



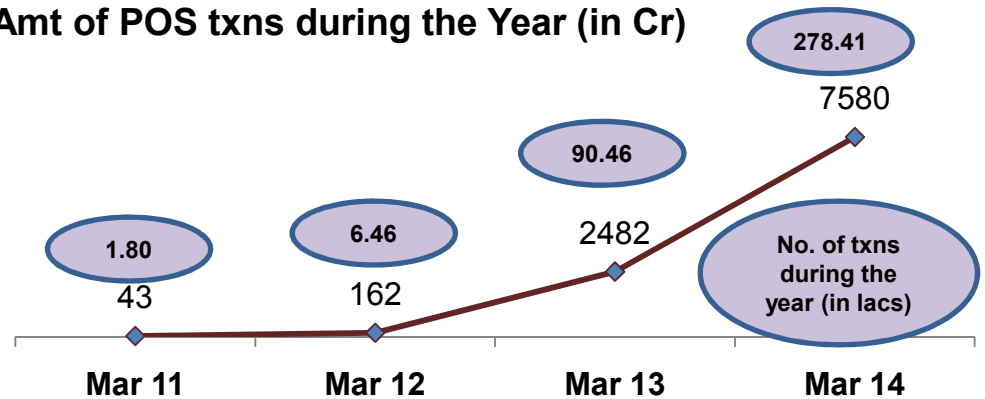
# Expanding Footprint

## Total no. of POS Terminals

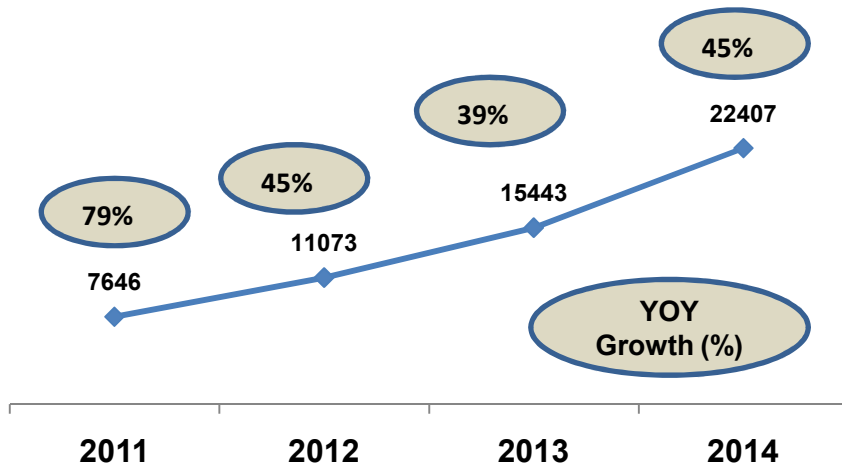


\* Market Share for Feb 14

## Amt of POS txns during the Year (in Cr)

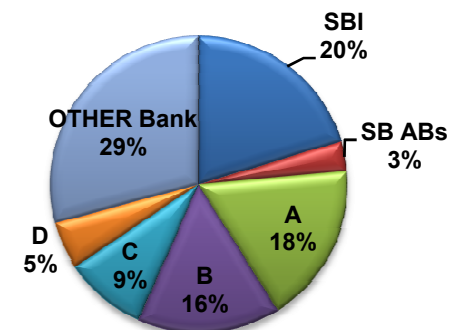


## Debit Card Spends PoS and e-Commerce Transactions



## Total Spends (Rs. In Crores)

## Debit Card Spends Market Share : Value of txns. (As on 31-01-2014)



	SBI	SBI ABs	A	B	C	D	OTHERS
FY 2012-13	18	2	18	17	9	6	30
FY 2013-14	20	3	18	16	9	5	29

## Market Leader in POS & E-commerce Transactions

Source: RBI Website

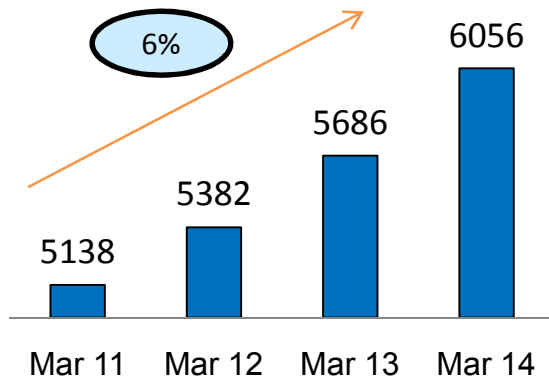




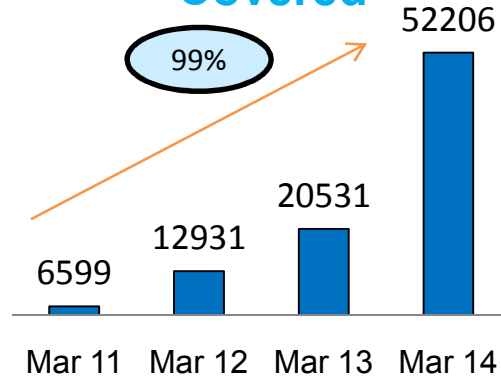
# Financial Inclusion

CAGR : FY 11-14

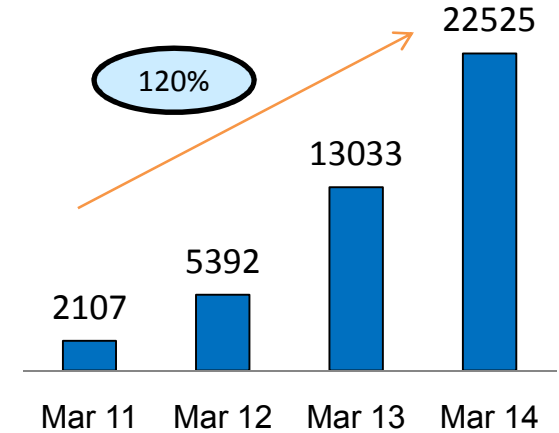
### Rural Branches



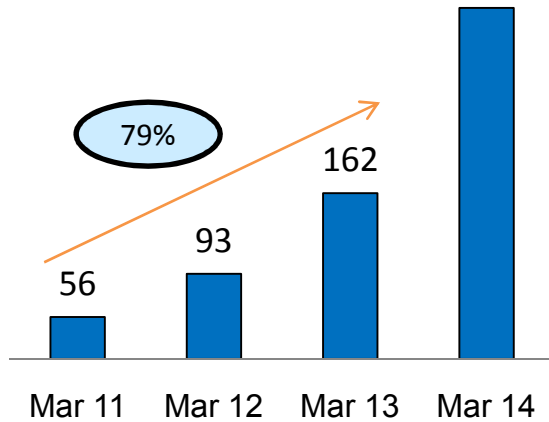
### Unbanked Villages Covered



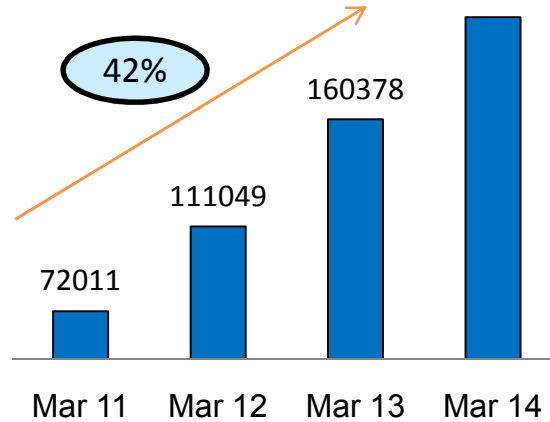
### BC Channel transactions #



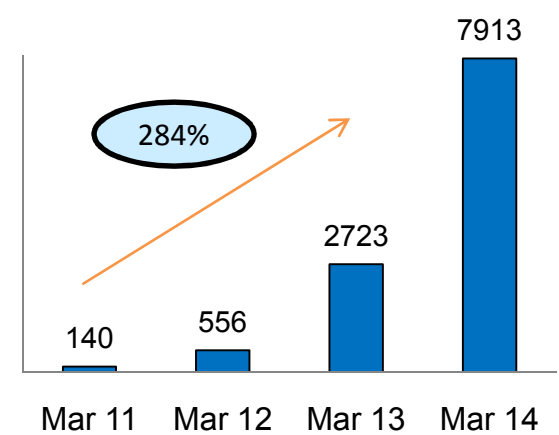
### No. of A/c's through BC Channel\*



### RSETIs – No. of Candidates Trained



### FLCs- No. of outdoor activities undertaken



\* In lacs

# Amount in crores (during the year)

## Performance Highlights of Associate Banks

(Rs. In crores)

Bank	FY14		FY13	
	PAT	ROE%	PAT	ROE%
SBBJ	732	13.66	730	15.33
SBH	1019	12.18	1250	17.70
SBM	274	6.88	416	11.05
SBP	448	7.30	667	12.48
SBT	304	6.65	615	14.76
<b>Total</b>	<b>2777</b>	<b>9.77</b>	<b>3678</b>	<b>14.33</b>
SBI	10891	10.49	14105	15.94



# Performance Highlights of Non-Banking Subsidiaries

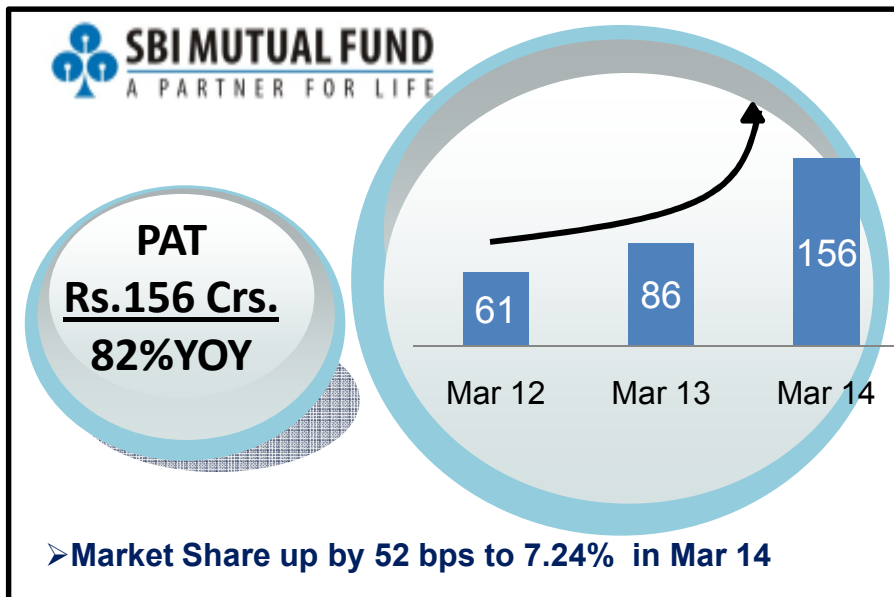
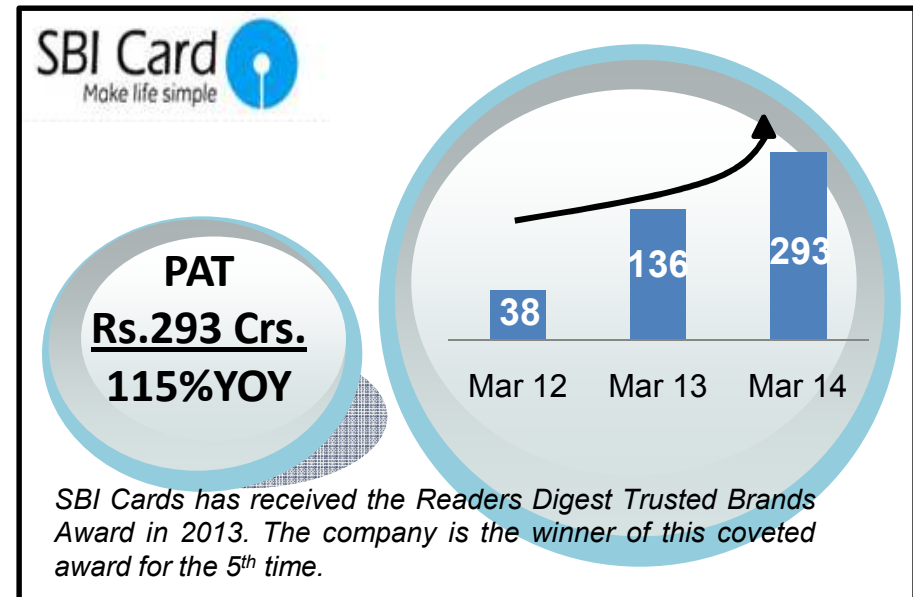
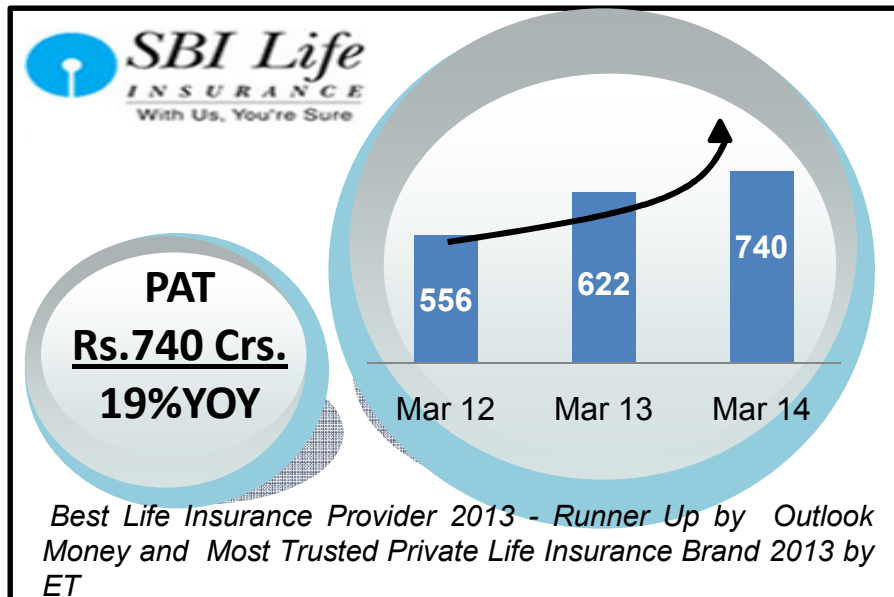


(Rs. In crores)

Name	FY14		FY13	
	PAT	ROE %	PAT	ROE %
SBI Life Insurance Company P Ltd	740	22.39	622	23.19
SBI Capital Markets Ltd	263	25.27	314	35.20
SBI Funds Management P Ltd	156	35.89	86	24.77
SBI Cards & Payment Services P Ltd	293	39.29	136	30.09
<b>SBI Group</b>	<b>14174</b>	<b>10.83</b>	<b>17916</b>	<b>15.97</b>



# Highlights of Non-Banking Subsidiaries-FY14



- 
- SBI Capital Markets Limited**
- Arranger of Project Finance Loans also Mandated Lead Arranger for Project Finance Loans (Global) by Dealogic
  - Project Finance Book Runner and Mandated Arranger for Project Finance for CY 2013 League Tables (Global) by Thomson Reuters.
  - Number 1 in rights issues in terms of issue size and number of issues managed in CY 2013 by PRIME Database.
  - India loan House of the Year 2013 for the 5<sup>th</sup> consecutive year by IFR Asia.
  - Loan Syndication worth Rs2,39,741crs completed in FY 14.
- Advisory services to the GOI for setting up India's first Women Bank.*



# SBI Solo Financials –FY14



Rs. In crores /%

	Solo		
	FY14	FY13	YOY Growth(bps/%)
ROA (%)	0.65%	0.97%	-32 bps
ROE (%)	10.49%	15.94%	-545 bps
Earning Per Share (Rs.)	156.76	210.06	-25.37%
Book Value Per Share	1503	1395	7.74%
Expenses Ratio (%)	52.67%	48.51%	416 bps
NIM (%)	3.17%	3.34%	-17 bps
Gross NPA Ratio (%)	4.95%	4.75%	20 bps
Net NPA Ratio (%)	2.57%	2.10%	47 bps
Gross NPA (Rs.)	61,605	51,189	20.35%
Net NPA (Rs.)	31,096	21,956	41.63%
Provision Coverage Ratio	62.86%	66.58%	-372 bps
Tier I (%)	9.72%	9.32%	40 bps
Tier II(%)	2.72%	3.19%	-58 bps
CAR (%)	12.44%	12.51%	-18 bps
Deposits (Rs.)	13,94,409	12,02,740	15.94%
Net Advances (Rs.)	12,09,829	10,45,617	15.70%



# Balance Sheet (Solo)



Rs. In crores

LIABILITIES	Mar 14	Mar 13	YOY Growth (%)
Capital	747	684	9.14
Reserves and Surpluses	117,536	98,200	19.69
Deposits	1,394,409	1,202,740	15.94
Borrowings	183,131	169,183	8.24
Other Liabilities & Provisions	96,413	95,405	1.06
<b>Total Liabilities</b>	<b>1,792,235</b>	<b>1,566,211</b>	<b>14.43</b>

ASSETS	Mar 14	Mar 13	YOY Growth (%)
Cash & balances with RBI	84,956	65,830	29.05
Balance with banks & money at call and short notice	47,594	48,990	-2.85
Investments	398,308	350,878	13.52
Net Advances	1,209,829	1,045,617	15.70
Fixed Assets	8,002	7,005	14.23
Other Assets	43,546	47,892	-9.07
<b>Total Assets</b>	<b>1,792,235</b>	<b>1,566,211</b>	<b>14.43</b>



# Balance Sheet (Consolidated)



Rs. In crores

LIABILITIES	Mar 14	Mar 13	YOY Growth (%)
Capital	747	684	9.14
Reserves and Surpluses	146,624	124,349	17.91
Minority Interest	4,909	4,254	15.40
Deposits	1,838,852	1,627,403	12.99
Borrowings	223,760	203,723	9.84
Other Liabilities & Provisions	181,090	172,696	4.86
<b>Total Liabilities</b>	<b>2,395,982</b>	<b>2,133,109</b>	<b>12.32</b>

ASSETS	Mar 14	Mar 13	YOY Growth (%)
Cash & balances with RBI	114,096	89,574	27.38
Balance with banks & money at call and short notice	53,066	55,654	-4.65
Investments	578,793	519,343	11.44
Net Advances	1,578,277	1,392,608	13.33
Fixed Assets	10,560	9,370	12.70
Other Assets	61,191	66,559	-8.07
<b>Total Assets</b>	<b>2,395,982</b>	<b>2,133,109</b>	<b>12.32</b>

# Recent Recognition & Awards



**Global Finance Magazine presented "Best Trade Finance Bank 2014"**

**Won seven out of nine awards in the " IBA Banking Technology Awards" namely-**

- **"The Best Technology Bank of the Year"**
- **"Best Internet Bank",**
- **"Best use of Mobile Technology"**
- **"Best use of Technology in Financial Inclusion"**
- **"Best Customer Management Initiative"**
- **"Best use of Technology in Training and E-learning"**
- **"Best use of Technology in Business Intelligence"**



**Won Innovation in Customer Data Management award by The Banker**



**Won "Industry Award for Excellence in Home Loan Banking" by The MY FM Stars of the Industry**



**Won "Maximum ATMs in Different Locations" by Asian BFSI Awards**







Thank You

