



HOME LOAN	EMI in ₹/lac/month	
Period of Loan	Upto ₹ 30 lacs	Above ₹ 30 lacs
30 years	878	889
25 years	909	920
20 years	966	975
15 years	1075	1084
Rate of Interest	10.00% p.a.*	10.15% p.a.*
CAR LOAN**	EMI in ₹/lac/month	Rate of Interest
84 months	1686	10.50% p.a.*

\*Linked to Bank's Base Rate, currently 9.75% p.a.

\*\*Offer valid till 31<sup>st</sup> Dec 2012

- ✔ No pre-payment penalty
- ✔ Quick Sanction
- ✔ Lowest EMI
- ✔ Interest on daily reducing balance
- ✔ \*85% "On Road Price" Financing

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THE BANKER TO EVERY INDIAN

# Quarterly Results Q2FY13

State Bank Group

State Bank Debit Card

SBI Card

State Bank of India  
THE BANKER TO EVERY INDIAN

State Bank Cards  
**CRACKER OF AN OFFER**  
16<sup>th</sup> Oct. - 15<sup>th</sup> Nov'12

This festive season, shop with your State Bank Debit and Credit Cards and maximise your joy.

Mega Discounts\* from leading brands

Exclusive offers and much more

State Bank of India  
THE BANKER TO EVERY INDIAN

Our Savings Account.  
Two Unique Features!

NO MINIMUM BALANCE.

PERSONAL ACCIDENT INSURANCE OF ₹ 4 LAC FOR JUST ₹ 100 PER YEAR.

# Performance Highlights – Q2FY13/H1FY13



Q2 FY12

Q2 FY13

YOY %

H1 FY12

H1 FY13

YOY %

## Consolidated

Net Profit (Rs / crs)	3470	4575	31.84
RONW (%)	17.80	18.25	2.53
EPS (Rs. / crs)	218.60	272.72	24.76

5983	9450	57.95
15.35	18.85	22.80
188.44	281.66	49.47

## Standalone

Net Profit (Rs / crs)	2810	3658	30.16
ROA (%)	0.87	0.96	10.34

4394	7410	68.63
0.69	1.00	44.93





# Group Financials- a Snapshot

Rs. In crores

Parameter	Quarter ended			Half Year Ended		Growth (%)		
	Q2FY13	Q1FY13	Q2FY12	H1FY13	H1FY12	Q2FY13 Over Q1FY13	Q2FY13 Over Q2FY12	H1FY13 Over H1FY12
<b>Interest Earned</b>	41648	40627	35762	82275	69178	2.51	16.46	18.93
Non-Interest Income	8269	6156	5483	14425	11134	34.33	50.81	29.56
<b>Total Income</b>	<b>49917</b>	<b>46783</b>	<b>41245</b>	<b>96700</b>	<b>80313</b>	<b>6.70</b>	<b>21.03</b>	<b>20.40</b>
Interest Expended	26493	25313	21889	51806	42181	4.66	21.04	22.82
<b>Operating Expenses(i+ii)</b>	<b>13617</b>	<b>10684</b>	<b>9859</b>	<b>24301</b>	<b>19445</b>	<b>27.45</b>	<b>38.12</b>	<b>24.97</b>
<i>(i) Employee Cost</i>	<i>5728</i>	<i>5510</i>	<i>5360</i>	<i>11239</i>	<i>10490</i>	<i>3.96</i>	<i>6.88</i>	<i>7.13</i>
<i>(ii) Other Operating Expenses</i>	<i>7888</i>	<i>5174</i>	<i>4499</i>	<i>13062</i>	<i>8955</i>	<i>52.46</i>	<i>75.34</i>	<i>45.86</i>
<b>Total Expenditure</b>	<b>40110</b>	<b>35997</b>	<b>31747</b>	<b>76107</b>	<b>61627</b>	<b>11.43</b>	<b>26.34</b>	<b>23.50</b>
<b>Operating Profit</b>	<b>9807</b>	<b>10786</b>	<b>9497</b>	<b>20593</b>	<b>18686</b>	<b>-9.07</b>	<b>3.26</b>	<b>10.21</b>
Provisions (other than Tax )	2806	3346	4375	6152	8990	-16.15	-35.86	-31.57
<i>Tax Expenses</i>	<i>2326</i>	<i>2471</i>	<i>1586</i>	<i>4797</i>	<i>3447</i>	<i>-5.88</i>	<i>46.63</i>	<i>39.17</i>
<b>Net Profit after Minority Interest</b>	<b>4575</b>	<b>4875</b>	<b>3470</b>	<b>9450</b>	<b>5983</b>	<b>-6.14</b>	<b>31.84</b>	<b>57.95</b>

# SBI Financials- a Snapshot (1/2)




Rs. In crores

Parameter	Quarter ended			Half Year Ended		Growth (%)		
	Q2FY13	Q1FY13	Q2FY12	H1FY13	H1FY12	Q2FY13 Over Q1FY13	Q2FY13 Over Q2FY12	H1FY13 Over H1FY12
<b>1. Interest Earned (a) + (b) + (c)+(d)</b>	<b>29607</b>	<b>28917</b>	<b>26027</b>	<b>58524</b>	<b>50224</b>	<b>2.39</b>	<b>13.75</b>	<b>16.52</b>
(a) Interest /discount on advance/Bills	22538	22135	19789	44673	38045	1.82	13.89	17.42
(b) Income on investments	6715	6373	5853	13088	11331	5.36	14.72	15.50
(c ) Int. on Balances with RBI	118	151	39	269	142	-21.98	199.52	90.05
(d) Others	236	258	345	494	706	-8.37	-31.63	-30.10
2. Non-Interest Income	3347	3499	3367	6845	6902	-4.35	-0.62	-0.81
<b>3. Total Income (1+2)</b>	<b>32953</b>	<b>32415</b>	<b>29394</b>	<b>65369</b>	<b>57126</b>	<b>1.66</b>	<b>12.11</b>	<b>14.43</b>
4. Interest Expended	18633	17798	15545	36431	30043	4.69	19.86	21.26
<b>5. Operating Expenses(i+ii)</b>	<b>6967</b>	<b>6441</b>	<b>6375</b>	<b>13408</b>	<b>12366</b>	<b>8.16</b>	<b>9.29</b>	<b>8.42</b>
(i) Employee Cost	4280	4137	4145	8417	8062	3.46	3.27	4.41
(ii) Other Operating Expenses	2687	2304	2230	4990	4304	16.61	20.46	15.94
<b>6. Total Expenditure(4+5)</b>	<b>25600</b>	<b>24239</b>	<b>21920</b>	<b>49839</b>	<b>42409</b>	<b>5.61</b>	<b>16.79</b>	<b>17.52</b>
<b>7. Operating Profit (3-6)</b> (Profit before provisions and contingencies)	<b>7353</b>	<b>8177</b>	<b>7474</b>	<b>15530</b>	<b>14717</b>	<b>-10.07</b>	<b>-1.61</b>	<b>5.53</b>

# SBI Financials- a Snapshot (2/2)



Rs. In crores

Parameter	Quarter ended			Half Year Ended		Growth (%)		
	Q2FY13	Q1FY13	Q2FY12	H1FY13	H1FY12	Q2FY13 Over Q1FY13	Q2FY13 Over Q2FY12	H1FY13 Over H1FY12
<b>7. Operating Profit (3-6)</b> (Profit before provisions and contingencies)	<b>7353</b>	<b>8177</b>	<b>7474</b>	<b>15530</b>	<b>14717</b>	<b>-10.07</b>	<b>-1.61</b>	<b>5.53</b>
<b>8. Provisions (other than Tax ) and contingencies(net of write-back)</b> 	<b>1826</b>	<b>2456</b>	<b>3386</b>	<b>4282</b>	<b>7542</b>	<b>- 25.68</b>	<b>- 46.08</b>	<b>- 43.23</b>
--of which provisions for non performing assets	1837	2790	2921	4627	5703	- 34.16	- 37.11	-18.86
9. Exceptional Items								
10. Profit from Ordinary Activities before Tax(7-8-9)	5528	5720	4089	11248	7174	- 3.36	35.20	56.79
11. Tax Expenses	1870	1969	1278	3839	2780	- 5.02	46.27	38.06
<b>12. Net Profit for the period(12-13)</b>	<b>3658</b>	<b>3752</b>	<b>2810</b>	<b>7410</b>	<b>4394</b>	<b>- 2.49</b>	<b>30.16</b>	<b>68.63</b>

Tax Rate - Q2FY13 : 33.80%, Q1FY13 : 34.42%

# NII and Operating Profit (1/2)




Rs. In Crores

	Q2 FY12	Q2 FY13	YOY Gr. %	H1 FY12	H1 FY13	YOY Gr. %
Interest Income	26027	29607	13.75	50224	58524	16.52
Other Income	3367	3347	-0.62	6902	6845	-0.81
<b>Total Income</b>	<b>29394</b>	<b>32954</b>	<b>12.11</b>	<b>57126</b>	<b>65369</b>	<b>14.43</b>
Interest Expenses	15545	18633	19.86	30043	36431	21.26
<b>Net Interest Income</b>	<b>10482</b>	<b>10974</b>	<b>4.69</b>	<b>20181</b>	<b>22093</b>	<b>9.47</b>
Staff Expenses	4145	4280	3.27	8062	8417	4.41
Overheads	2230	2687	20.47	4304	4990	15.94
<b>Operating Expenses</b>	<b>6375</b>	<b>6967</b>	<b>9.29</b>	<b>12366</b>	<b>13408</b>	<b>8.42</b>
<b>Operating Profit</b>	<b>7474</b>	<b>7353</b>	<b>-1.61</b>	<b>14717</b>	<b>15530</b>	<b>5.53</b>

# Net Profit up by 69% - a Snapshot (2/2)



Rs. In Crores

	Q2 FY12	Q2 FY13	YOY Gr.%	H1 FY12	H1 FY13	YOY Gr.%
<b>Operating Profit</b>	<b>7474</b>	<b>7353</b>	<b>-1.61</b>	<b>14717</b>	<b>15530</b>	<b>5.53</b>
<b>Total Provisions</b>	<b>4664</b>	<b>3695</b>	<b>-20.76</b>	<b>10323</b>	<b>8120</b>	<b>-21.33</b>
Income Tax	1278	1870	46.27	2780	3839	38.06
Loan Loss	2921	1837	-37.11	5703	4627	-18.86
Investment Depr. 	458	- 260		1506	-781	
<i>Of which: Dom. Equity</i>	479	- 9		846	35	-95.88
<i>Dom. Bonds</i>	-168	-248	47.62	524	-823	
<i>Foreign Operations</i>	147	- 3		136	7	-94.91
Standard Assets	121	250	106.91	409	419	2.51
Other Provisions	-115	-2		-76	16	
<b>Net Profit</b>	<b>2810</b>	<b>3658</b>	<b>30.16</b>	<b>4394</b>	<b>7410</b>	<b>68.63</b>



# Net Profit : Top Companies



**Rs. In Crores**

Top 4 Companies	FY12	Q1FY13	Q2FY13
ONGC	25123	6078	5897
Reliance Industries	20040	4473	5376
State Bank Group	15343	4875	4575
TCS	10976	2798	3723

Other Companies	FY12	Q1FY13	Q2FY13
NTPC	9224	2499	3142
Infosys	8470	2204	2342
Coal India	8065	4576	1200
NMDC Ltd.	7265	1906	1679
BHEL	7040	920	1274
Tata Steel	6696	1357	1351



\* Not yet declared



# Profitability : Domestic & Foreign Offices (1/2)



## Indian Offices

## Foreign Offices

Rs. In Crores

	Q2 FY12	Q2 FY13	YOY Gr. %	Q2 FY12	Q2 FY13	YOY Gr. %
Interest Income	24792	28002	12.95	1235	1605	29.90
Interest Expenses	14878	17723	19.12	667	910	36.45
<b>Net Interest Income</b>	<b>9913</b>	<b>10279</b>	<b>3.69</b>	<b>568</b>	<b>695</b>	<b>22.22</b>
Other Income	3086	2991	-3.08	282	356	26.27
Staff Expenses	4080	4195	2.82	65	86	31.80
Overheads	2122	2529	19.20	108	157	45.26
<b>Operating Profit</b>	<b>6797</b>	<b>6545</b>	<b>-3.70</b>	<b>677</b>	<b>808*</b>	<b>19.30</b>



\* Translation effect :- + Rs 58 crs

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



## Indian Offices

## Foreign Offices

Rs. In Crores

	Q2 FY12	Q2 FY13	YOY Gr. %	Q2 FY12	Q2 FY13	YOY Gr. %
<b>Operating Profit</b>	<b>6797</b>	<b>6545</b>	<b>-3.70</b>	<b>677</b>	<b>808</b>	<b>19.30</b>
<b>Total Provisions</b>	<b>4397</b>	<b>3527</b>	<b>-19.79</b>	<b>266</b>	<b>168</b>	<b>-36.82</b>
Income Tax	1146	1714	49.59	132	156	17.57
Loan Loss	2933	1812	-38.23	-12	25	
Investment Depreciation	311	-248		147	-12	
Standard Assets	124	251	103.27	-3	-1	-53.33
Other Provisions	-117	-2		2	1	-64.81
<b>Net Profit</b>	<b>2399</b>	<b>3019</b>	<b>25.79</b>	<b>411</b>	<b>639*</b>	<b>55.72</b>



\* Translation effect :- + Rs 46 crs

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



Rs. In Crores

	Indian Offices			Foreign Offices			Whole Bank		
	Q2 FY12	Q2 FY13	Change (%)	Q2 FY12	Q2 FY13	Change (%)	Q2 FY12	Q2 FY13	Change (%)
ROA* (%)	0.84	0.92	9.52	1.15	1.26	9.57	0.87	0.96	10.34
RONW* (%)	18.43	18.82	2.12	14.76	14.89	0.90	17.78	17.99	1.18
RWA (Rs. In crores)	743597	794593	6.86	112414	121435	8.02	856011	916028	7.01
NIM (%)	4.09	3.68	-10.02	1.73	1.42	-17.92	3.81	3.34	-12.34

 \*annualised

# Efficiency Ratios – (2/2)



Q2FY12

Q2FY13

Q2FY12

Q2FY13

Cost to Income	45.66	46.33
Operating Profit to NW	47.30	36.16
EPS (in Rs)*	177.04	218.06
Book Value Per Share (In Rs.)**	1014	1215
Provision Coverage Ratio	63.50	62.78

Gross NPA	33946	49202
Net NPA	16120	22615
Tier I	7.47	8.97
Tier II	3.93	3.66
CAR	11.40	12.63

\* annualised      \*\* As on Mar-11 & Mar-12

# Components of Interest Income/Expenses



Rs. In Crores

	Q2 FY12	Q2 FY13	YOY Gr. %	H1 FY12	H1 FY13	YOY Gr.%
Interest on Loans	19789	22538	13.89	38045	44673	17.42
Interest on Resources	5893	6833	15.95	11473	13357	16.42
Other Sundry Interest	345	236	-31.62	706	494	-30.10
<b>Total Interest Income</b>	<b>26027</b>	<b>29607</b>	<b>13.75</b>	<b>50224</b>	<b>58524</b>	<b>16.52</b>
Interest on Deposits	13817	16917	22.44	26573	32874	23.71
Interest on Borrowings	819	711	-13.19	1665	1635	-1.82
Other Sundry Interest	909	1005	10.57	1805	1922	6.50
<b>Total Interest Expenses</b>	<b>15545</b>	<b>18633</b>	<b>19.86</b>	<b>30043</b>	<b>36431</b>	<b>21.26</b>



# Components of Other Income

Rs. In Crores

	Q2 FY12	Q2 FY13	YOY Gr.%	H1 FY12	H1 FY13	YOY Gr.%
Fee Income	2600	2449	-5.81	5233	5052	-3.47
Profit/loss on Sale of Investments	28	230	719.57	197	451	129.06
<i>Of which;</i>						
<i>Domestic-Equity &amp; MF</i>	172	142	-17.32	308	311	1.00
<i>Domestic-Bonds</i>	-173	36	120.95	-168	73	
<i>Foreign Operations</i>	29	52	81.57	57	67	18.12
Forex Income	481	320	-33.47	812	776	-4.37
Dividend Income	24	67	175.10	252	85	-66.42
Misc. Income	234	281	19.94	408	481	18.09
<b>Total Other Income</b>	<b>3367</b>	<b>3347</b>	<b>-0.62</b>	<b>6902</b>	<b>6845</b>	<b>-0.81</b>



# Components of Fee Income

Rs. In Crores	Q2 FY12	Q2 FY13	YOY Gr. %	H1 FY12	H1 FY13	YOY Gr. %
Loan Processing Charges	512	602	17.55	1089	1053	-3.31
Commission on Govt. Busi.	476	424	-11.01	963	930	-3.39
Commission on LCs Issued	331	272	-17.86	636	573	-9.98
Commission on BGs Issued	304	334	9.90	590	686	16.25
ATM I/c Fees	255	218	-14.31	515	452	-12.35
Core Power	165	124	-24.80	330	292	-11.53
Transaction Fees	102	111	8.11	200	217	8.06
Commission on Collection	90	75	-16.73	172	158	-7.78
Account Maintenance Charges	73	20	-72.39	146	41	-72.08
Cross Selling	59	47	-19.56	92	85	-7.75
Misc Fee Income	234	222	-4.74	500	566	13.26
<b>Total Fee Income</b>	<b>2600</b>	<b>2449</b>	<b>-5.81</b>	<b>5233</b>	<b>5052</b>	<b>-3.47</b>



# Profit/Loss on Sale of Investments : Details

Rs. In Crores	Q2 FY12	Q2 FY13	YOY Gr.%	H1 FY12	H1 FY13	YOY Gr.%
Govt. Securities	-173	28		-167	64	
Other Auth Securities	0	8		-2	9	
<b>Bonds</b>	<b>-173</b>	<b>36</b>		<b>-168</b>	<b>73</b>	
Equities	-16	-36	-118.78	52	-31	
MF Securities	188	178	-5.41	256	341	33.21
<b>Equities &amp; Others</b>	<b>172</b>	<b>142</b>	<b>-17.32</b>	<b>308</b>	<b>311</b>	<b>1.00</b>
<b>Domestic Operation</b>	<b>-1</b>	<b>178</b>		<b>140</b>	<b>384</b>	<b>173.92</b>
FO Operation	29	52	81.57	57	67	18.12
<b>Whole Bank</b>	<b>28</b>	<b>230</b>	<b>719.57</b>	<b>197</b>	<b>451</b>	<b>129.06</b>





# Growth in Operating Expenses



Rs. In Crores

	Q2 FY12	Q2 FY13	YOY Gr.%	H1 FY12	H1 FY13	YOY Gr.%
Salary	3285	3579	8.94	6449	7035	9.09
Provision for superannuation benefits	860	701	-18.42	1613	1382	-14.30
<i>Of which : Pension</i>	685	505	-26.20	1288	986	-23.45
<i>Gratuity</i>	175	210	20.00	325	410	26.15
Total Staff Expenses	4145	4280	3.27	8062	8417	4.41
Staff expenses to Operating expenses(%)	65.02	61.44	-5.51	65.19	62.78	-3.70
Overhead Expenses	2230	2687	20.47	4304	4991	15.94
Overheads to Operating expenses(%)	34.98	38.56	10.26	34.81	37.22	6.92
<b>Total Operating Expenses</b>	<b>6375</b>	<b>6967</b>	<b>9.29</b>	<b>12366</b>	<b>13408</b>	<b>8.42</b>



Unamortized Pension & Gratuity Provisions are 'NIL' & Rs.250 crores respectively

# Components of Overheads

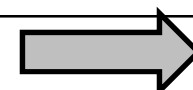
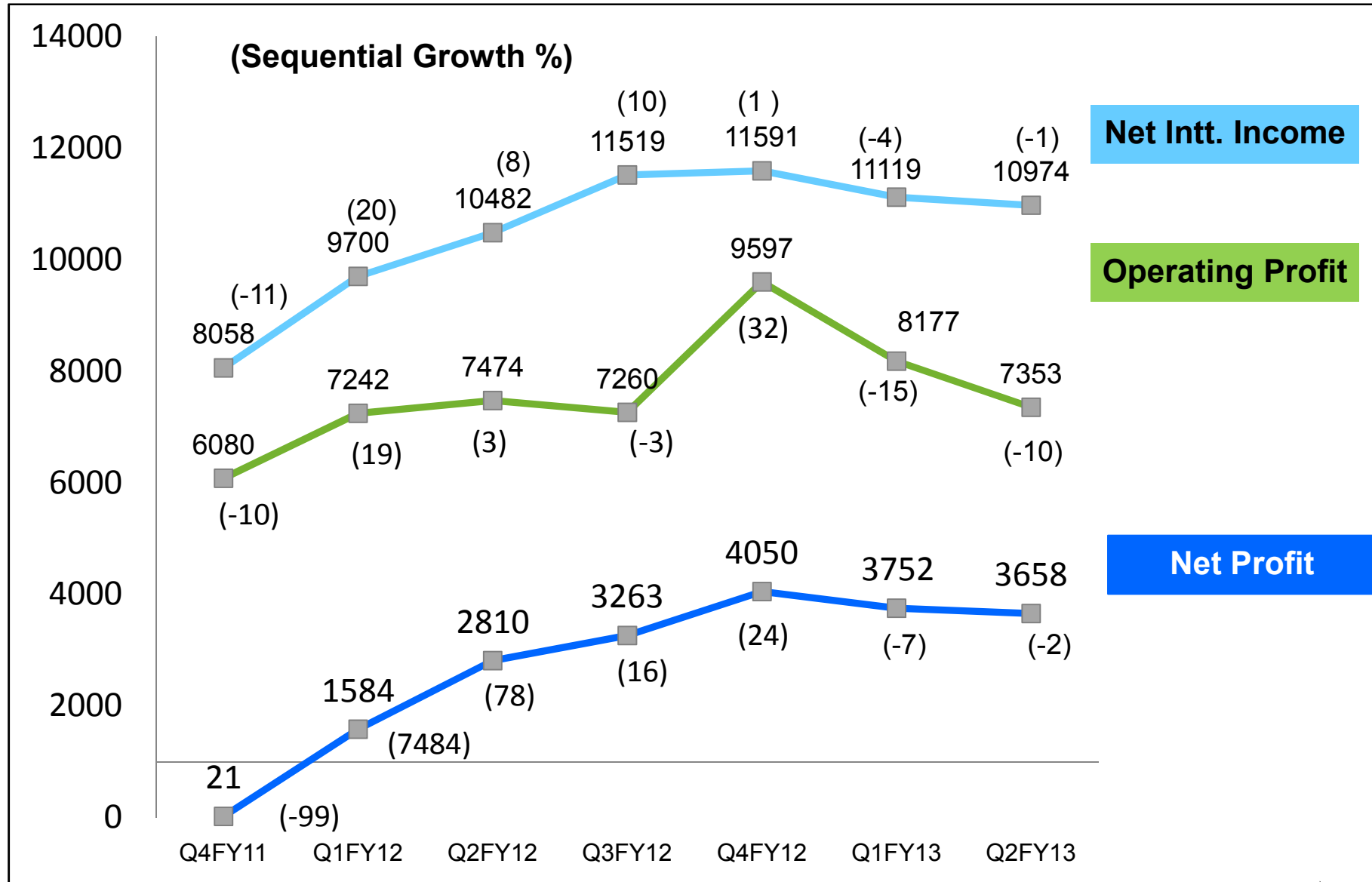
Rs. In Crores	Q2 FY12	Q2 FY13	YOY Gr.%	H1 FY12	H1 FY13	YOY Gr.%
Rent, Taxes and Lighting	529	624	18.02	982	1143	16.41
Depreciation	240	280	16.31	440	481	9.28
DICGC Insurance	202	232	14.85	405	468	15.56
ATM I/c Fees	230	132	-42.74	469	417	-11.10
P & T, Telephone	127	113	-10.90	212	213	0.40
Repairs and Maintenance	97	95	-1.91	178	174	-2.58
Insurance of Bank's property	12	69	465.15	60	170	182.19
Advt. & Publicity	45	78	74.98	61	104	69.33
Printing and Stationery	50	52	4.59	98	100	1.69
Auditors Fee and Expenses	32	35	11.05	65	70	8.84
Law Charges	32	26	-18.16	61	51	-16.83
Misc Expenses	635	951	49.81	1273	1600	25.71
<b>OVERHEADS</b>	<b>2230</b>	<b>2687</b>	<b>20.47</b>	<b>4304</b>	<b>4990</b>	<b>15.94</b>



# Quarterly Movement in Income Parameters



Rs. In crores

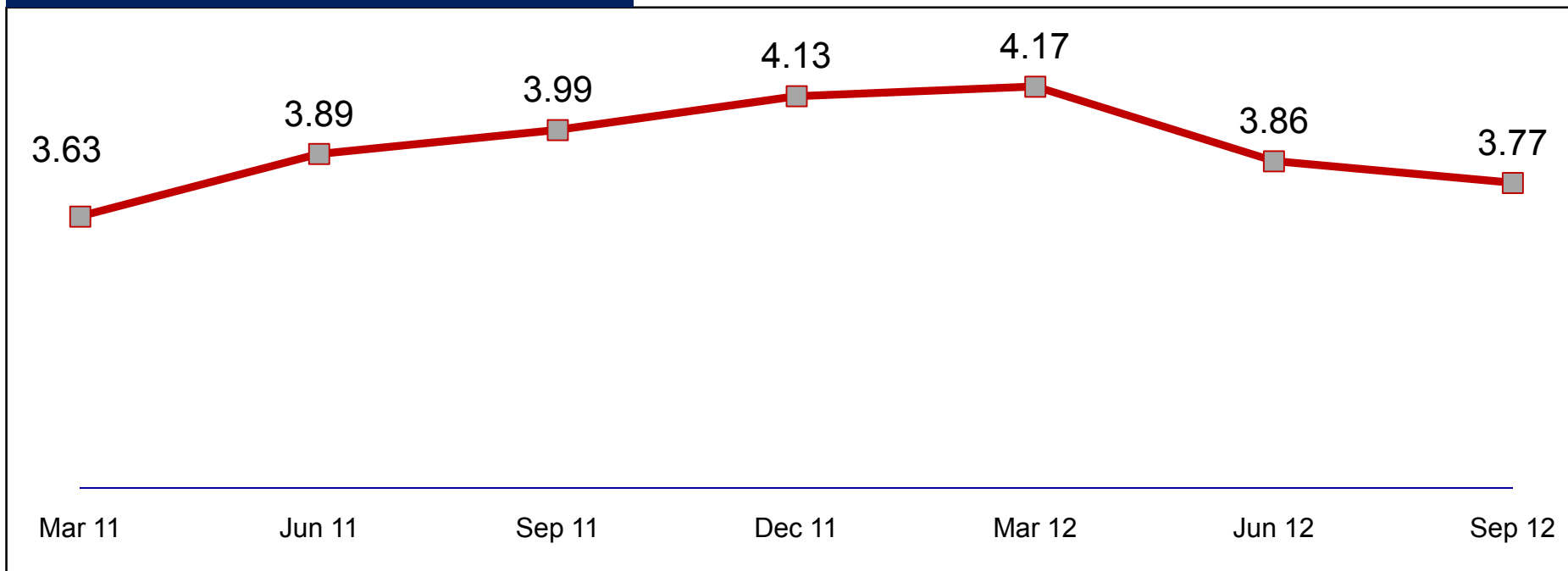


# Movement in Net Interest Margin



( in % )

## Cumulative Domestic NIM



NIM	Mar 11	Jun 11	Sep 11	Dec 11	Mar 12	Jun 12	Sep 12
Whole Bank	3.32	3.62	3.71	3.84	3.85	3.57	3.45
FOs	1.37	1.66	1.70	1.72	1.67	1.77	1.58



# Domestic : Costs & Yields



( in % )

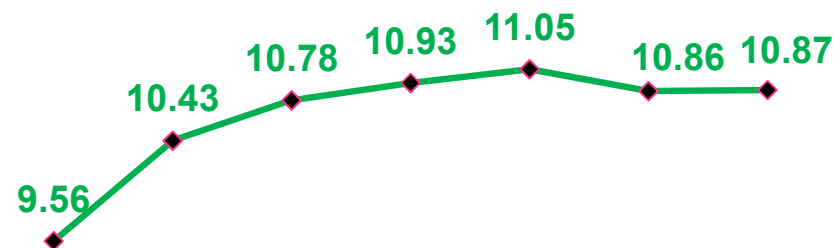
## Cost of Deposits



Mar 11 Jun 11 Sep 11 Dec 11 Mar 12 Jun 12 Sep 12

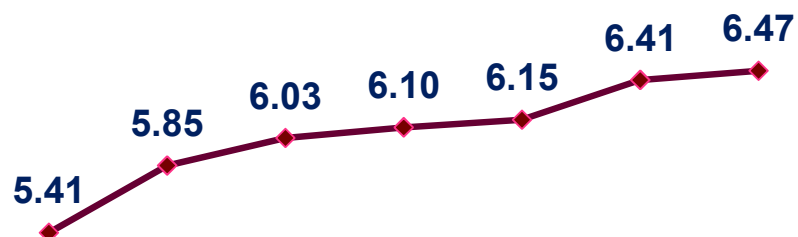
Bulk DIR (Sep 12): 1.53%

## Yield on Advances



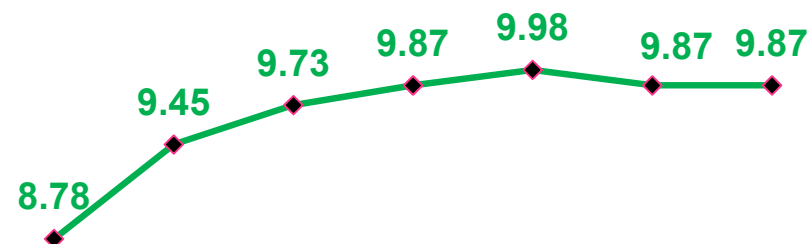
Mar 11 Jun 11 Sep 11 Dec 11 Mar 12 Jun 12 Sep 12

## Cost of Funds



Mar 11 Jun 11 Sep 11 Dec 11 Mar 12 Jun 12 Sep 12

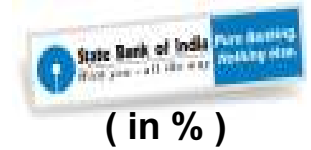
## Yield on Assets



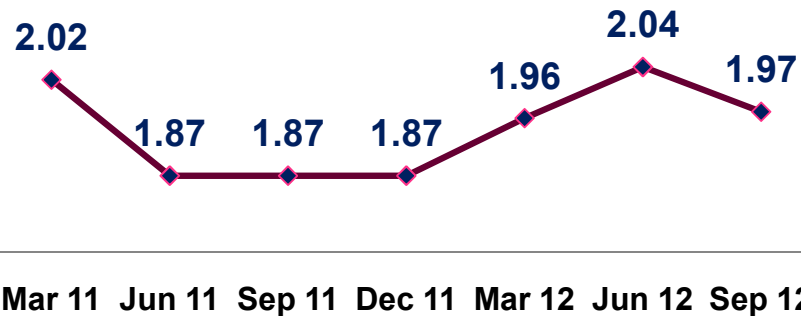
Mar 11 Jun 11 Sep 11 Dec 11 Mar 12 Jun 12 Sep 12



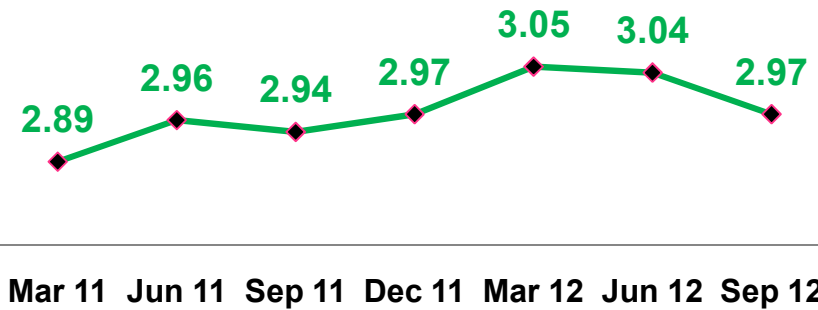
# International : Costs & Yields



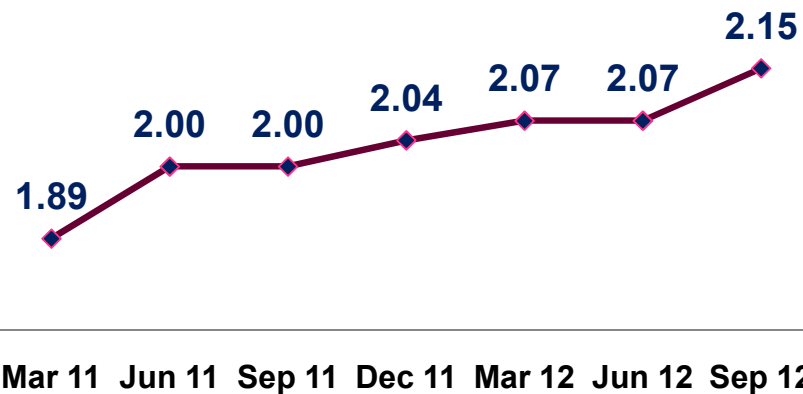
## Cost of Deposits



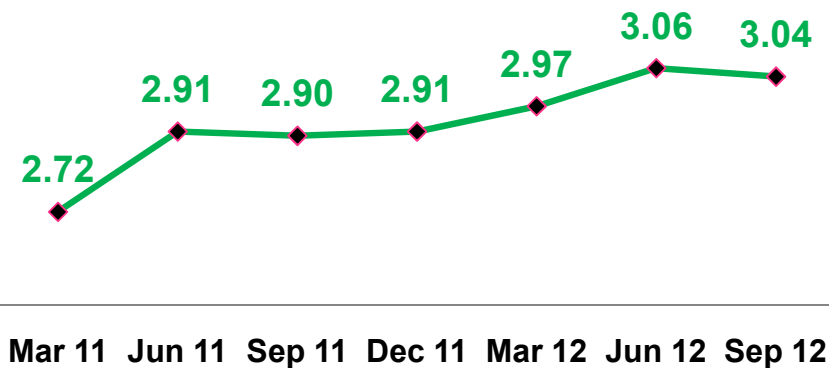
## Yield on Advances



## Cost of Funds



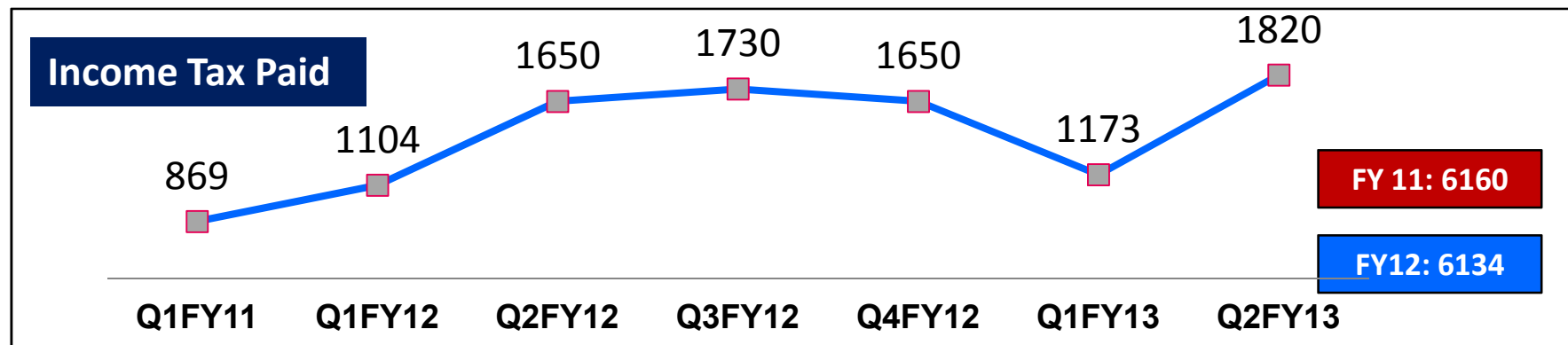
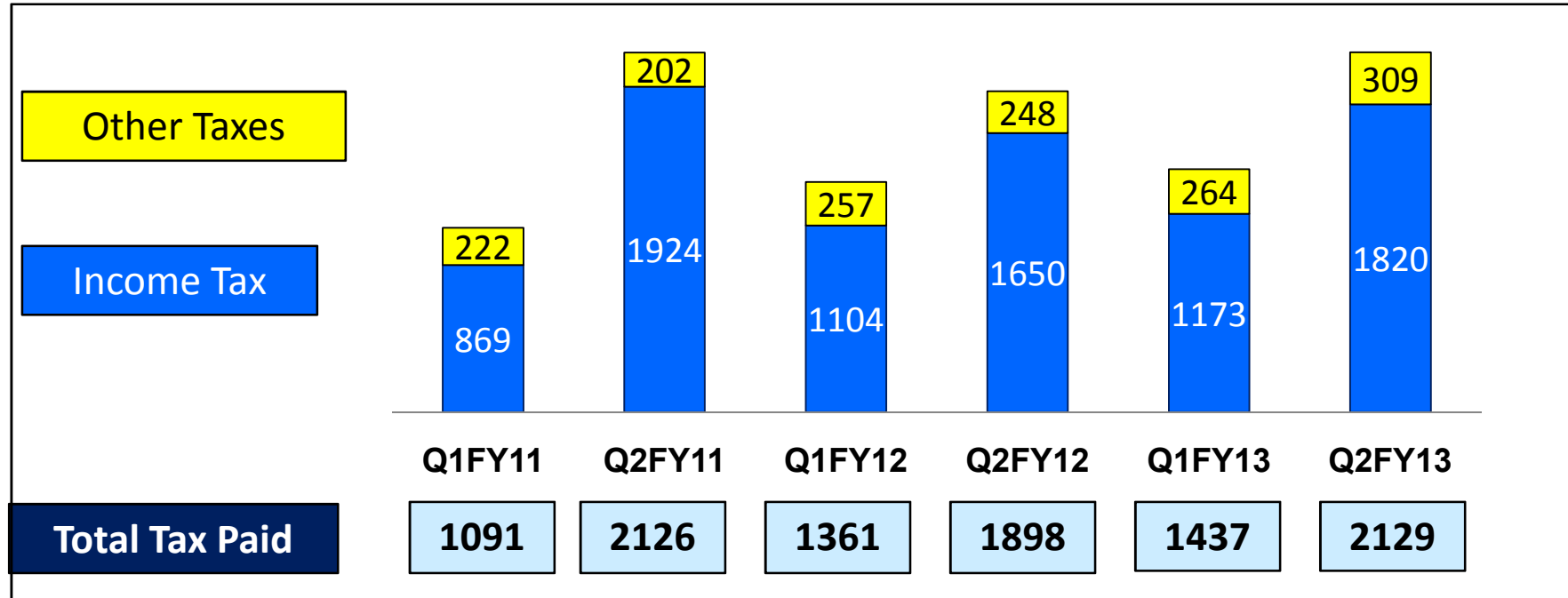
## Yield on Assets



# Corporate Citizen



Rs. In crores



# Retail Deposits drive Growth



Rs. In Crores

	Levels			YTD Growth Sep 11		YTD Growth Sep 12		YOY Growth Sep 12
	Sep 10	Sep 11	Sep 12	Absolute	% *	Absolute	% *	%
<b>Whole Bank Deposits</b>	<b>855345</b>	<b>973171</b>	<b>1133644</b>	<b>39238</b>	<b>8.40</b>	<b>89997</b>	<b>17.24</b>	<b>16.49</b>
Domestic Deposits	807774	917289	1059390	30137	6.80	77176	15.72	15.49
Deposits at FOs	47571	55882	74254	9101	38.90	12821	41.74	32.88
Term Deposits	424725	482249	583176	25550	11.18	59082	22.54	20.93
<i>Of which: Retail TDs (%)</i>	321577 (75.71)	364145 (75.51)	453840 (77.82)	29875	17.84	41555	20.16	24.63
Current Account (%)	79100 (9.79)	82632 (9.01)	79671 (7.52)	-24427	-45.64	-18602	-37.86	-3.58
Savings Bank (%)	303949 (37.63)	352408 (38.42)	396543 (37.43)	29014	17.94	36696	20.40	12.52
CASA	383049	435040	476214	4587	2.14	18094	7.90	9.46
CASA Ratio-Domestic	47.42	47.43	44.95		-2.25		-3.62	-5.23

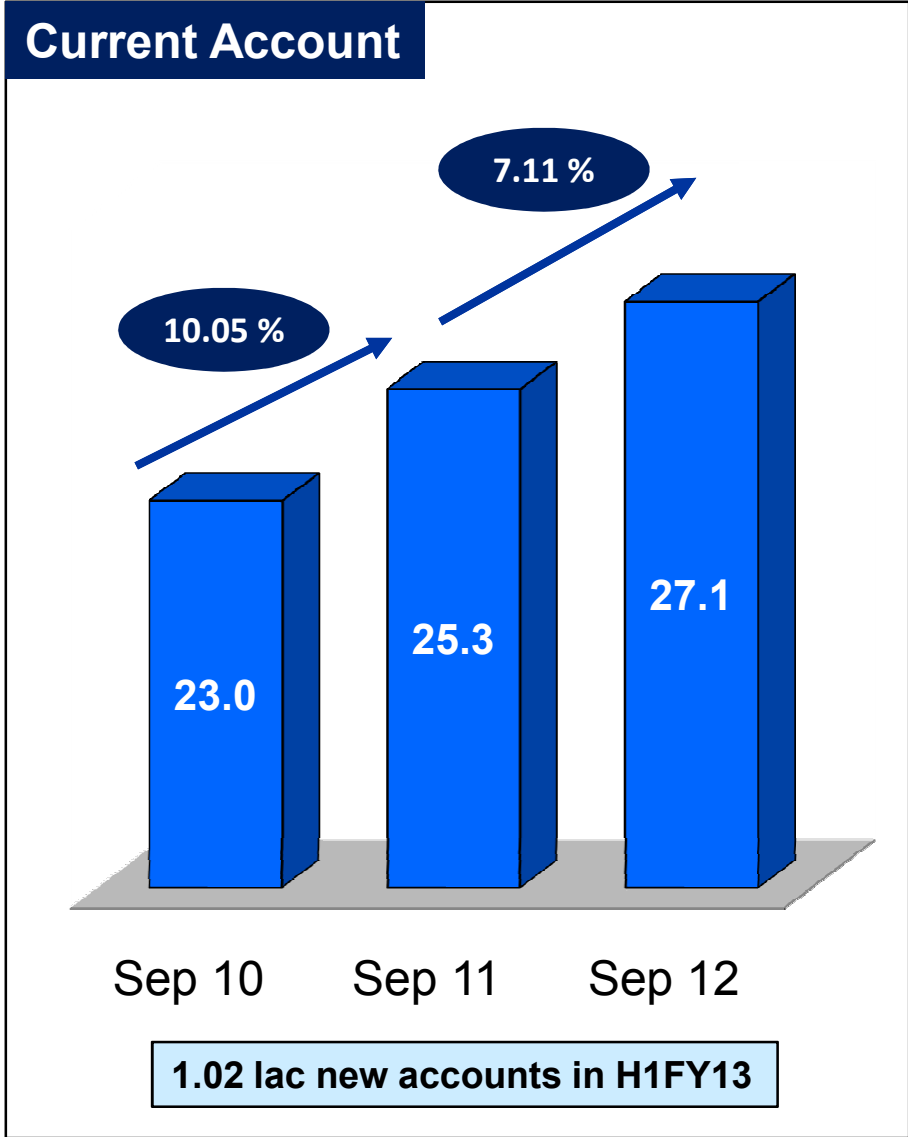
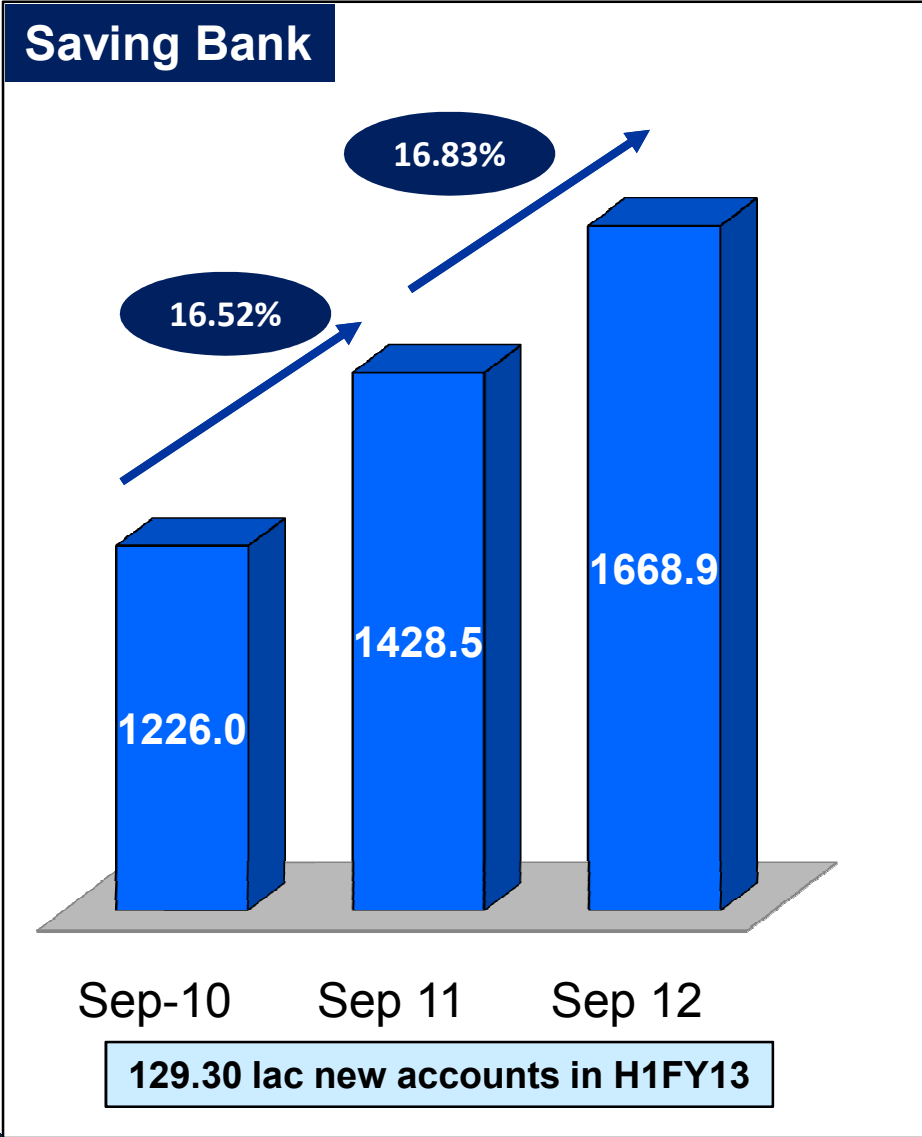




# Customer Acquisition Growth Continues

Number of Accounts (in lacs)

YOY Growth %

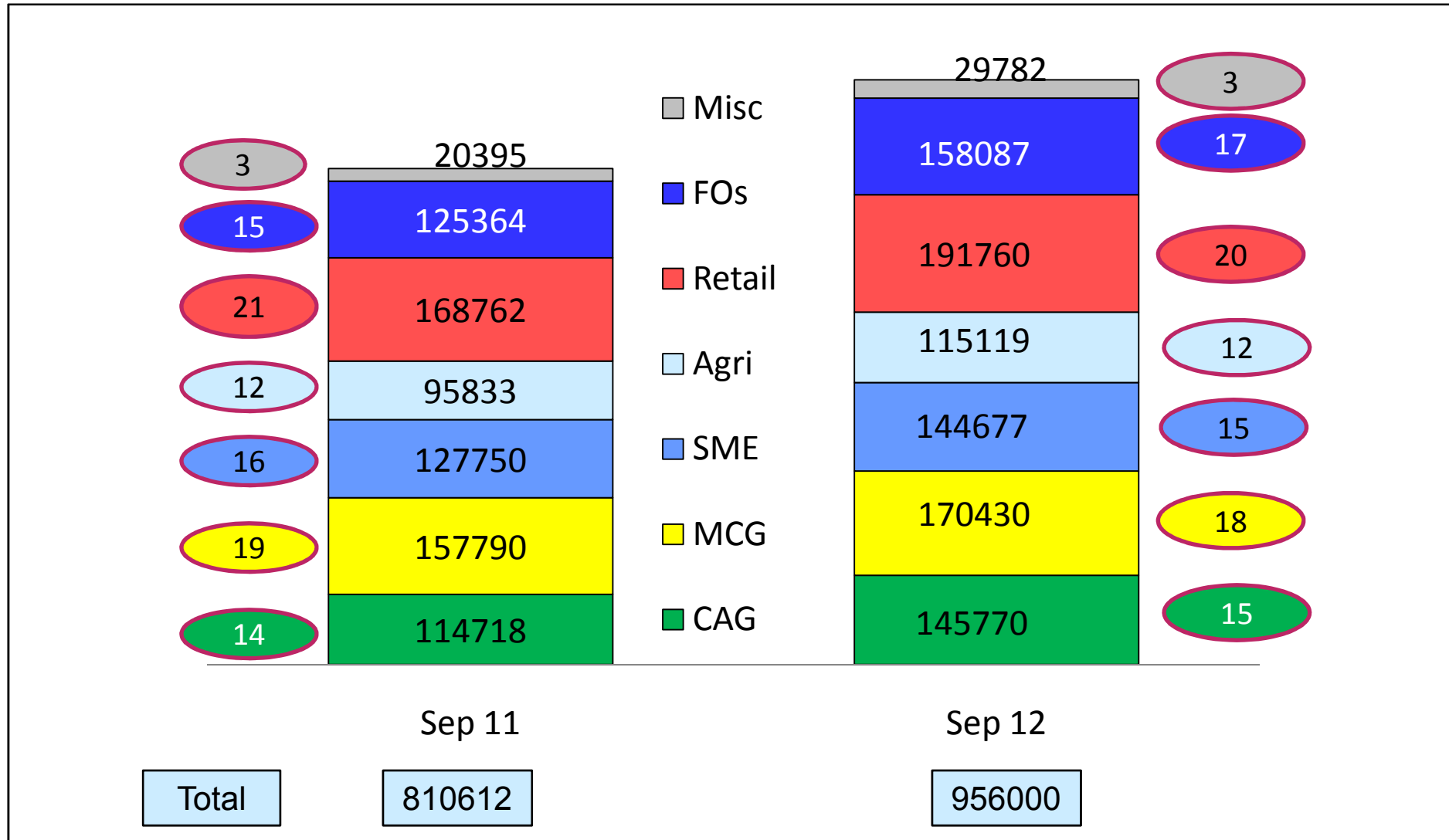


# Diversified Exposure across Sectors



Rs. In Crores

Share %

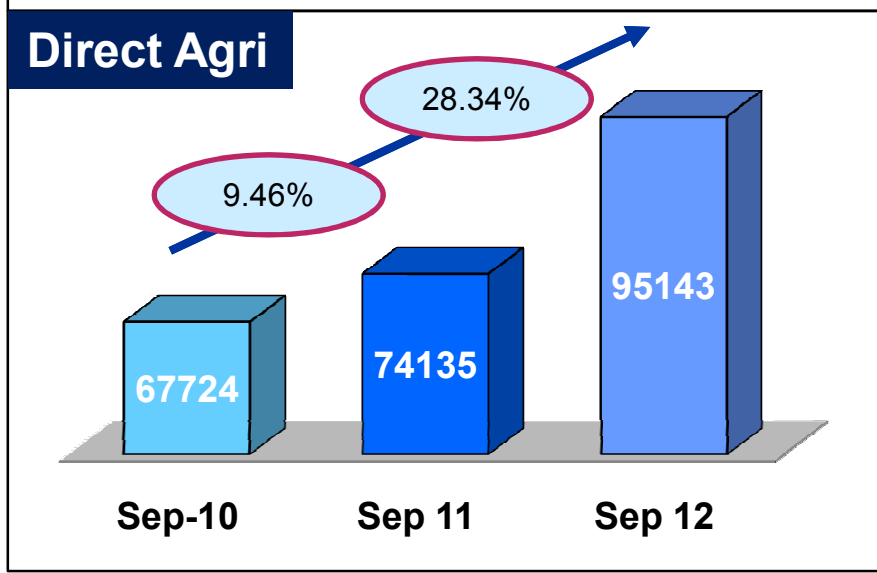
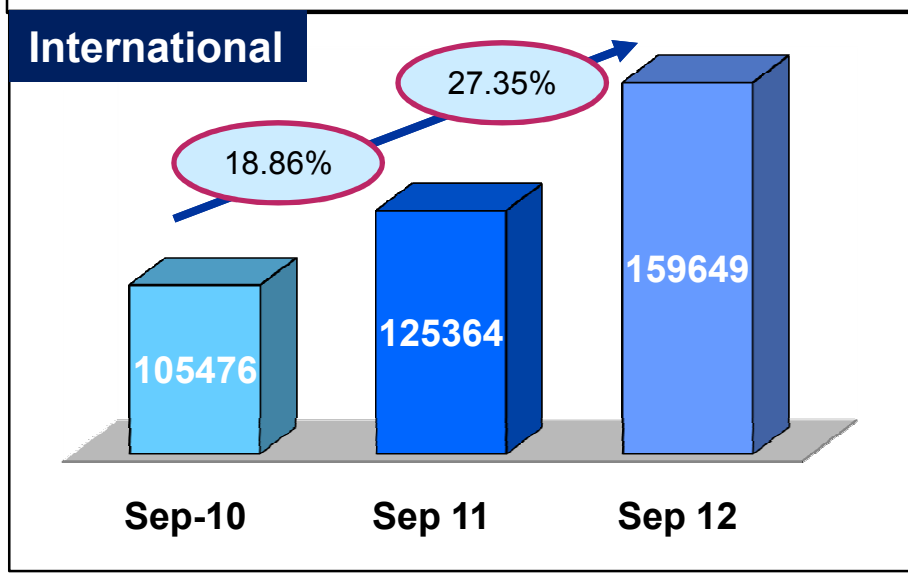
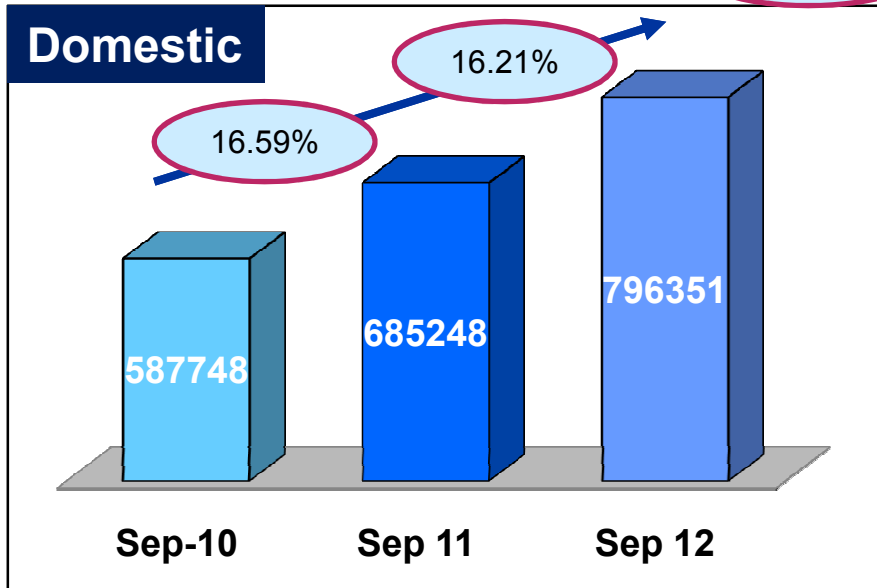
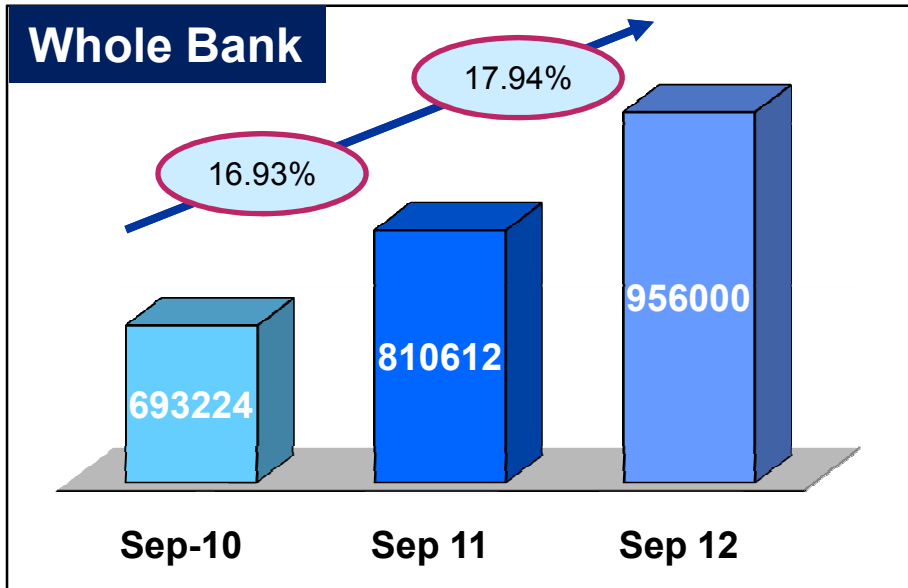


# Composition of Advances Growth (1/2)



Rs. In crores

Growth YOY

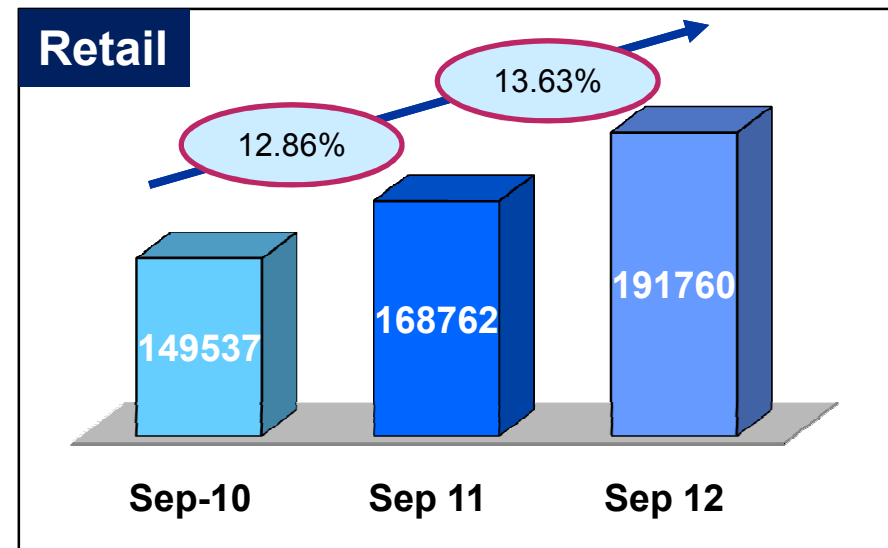
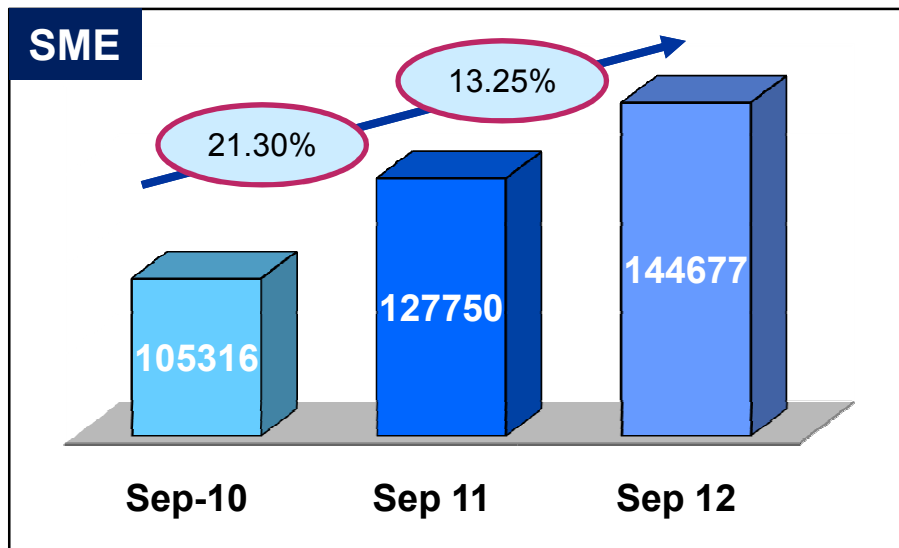
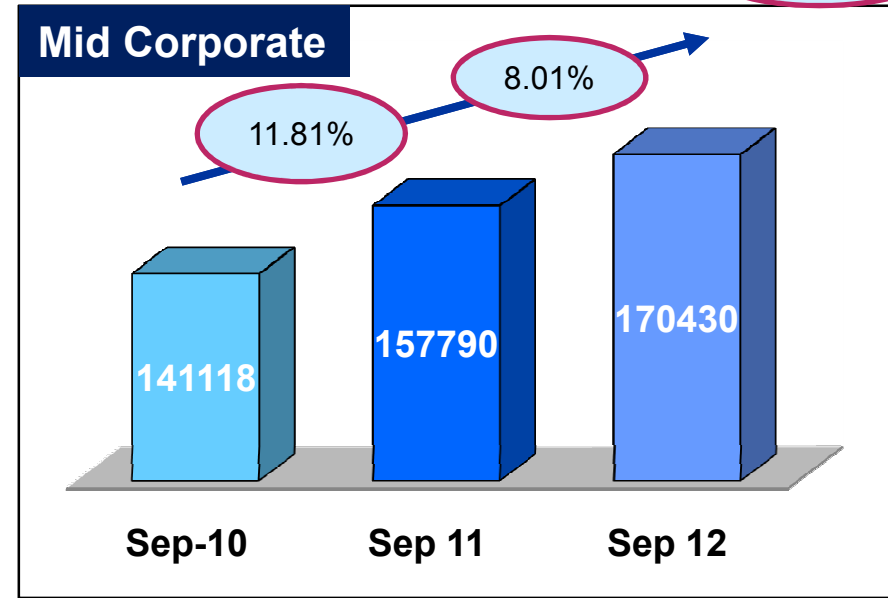
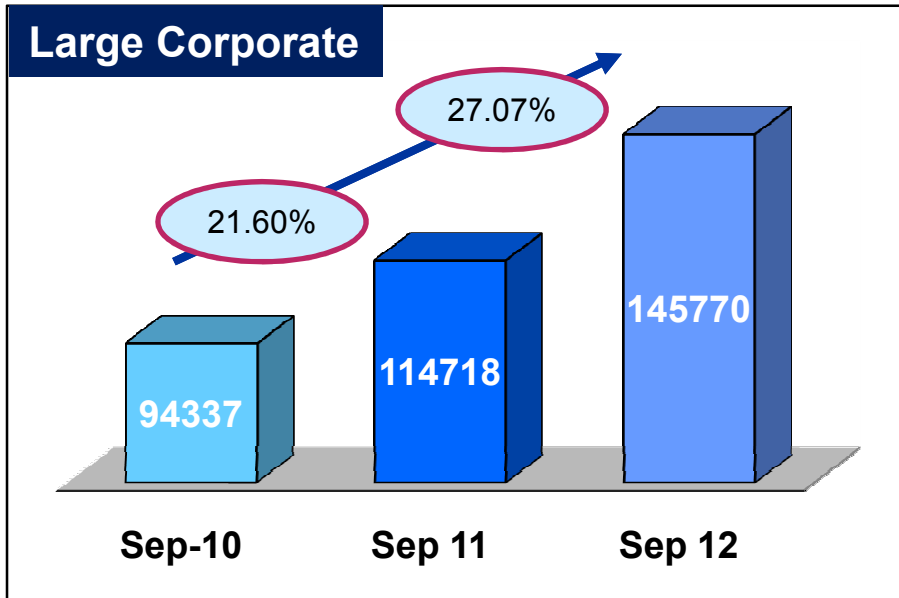


# Composition of Advances Growth (2/2)



Growth  
YOY

Rs. In crores



# Key Exposures: Domestic



Rs. In crores

Product / Segment	Sep 11		Mar 12		Sep 12		
	Level	% Share	Level	% Share	Level	% Share	YOY Gr %
Infrastructure	75990	11.09	88369	11.66	98534	12.37	29.67
Iron & Steel	42705	6.23	48082	6.34	49750	6.25	16.50
Textiles	34414	5.02	38365	5.06	38561	4.84	12.05
Petroleum & Petrochemicals	28989	4.23	24882	3.28	31096	3.90	7.27
Engineering	23758	3.47	24738	3.26	25705	3.23	8.20
Other Industries	143064	20.88	161569	21.32	164622	20.67	15.07
Comm. Real Estate	11026	1.61	11030	1.46	10687	1.34	-3.07
Trade	39796	5.81	49624	6.55	49725	6.24	24.95
Services	42609	6.22	42664	5.63	40768	5.12	-4.32
Home Loans	95947	14.00	102739	13.56	108381	13.61	12.96
Auto Loans	15779	2.30	18305	2.42	20241	2.54	28.28
Other Retail Loans	57036	8.32	60511	7.98	63138	7.93	10.70
Direct Agriculture	74135	10.82	87011	11.48	95143	11.95	28.34
<b>Total Domestic Advances</b>	<b>685248</b>	<b>100.00</b>	<b>757889</b>	<b>100.00</b>	<b>796351</b>	<b>100.00</b>	<b>16.21</b>

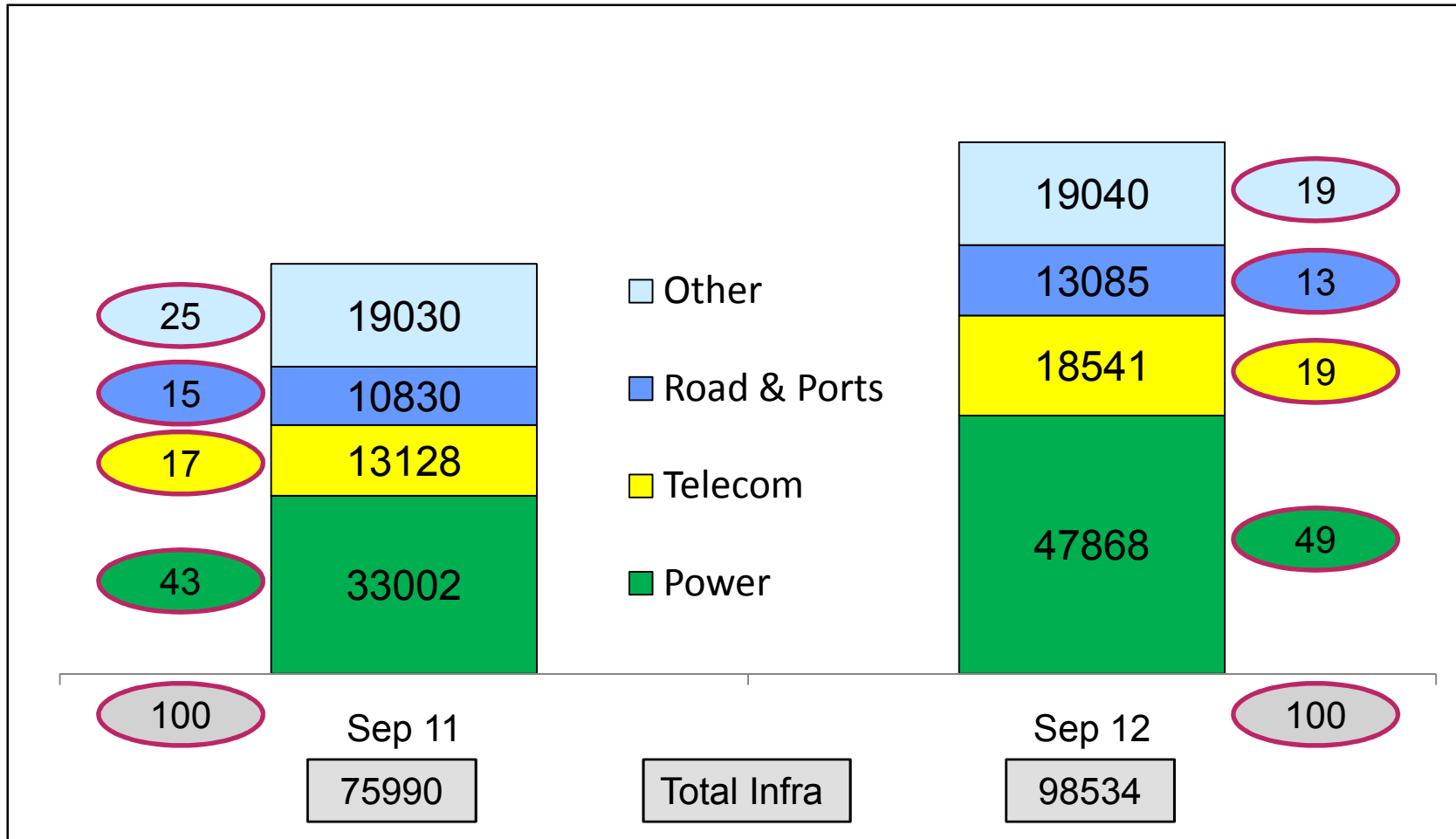


# Infrastructure Credit – Fund Based



Share %  
in Infra

Rs. In crores



Infrastructure	Power	Telecom	Road & Ports	Other	Total Infra
YOY %	45.05	41.23	20.82	0.05	29.67

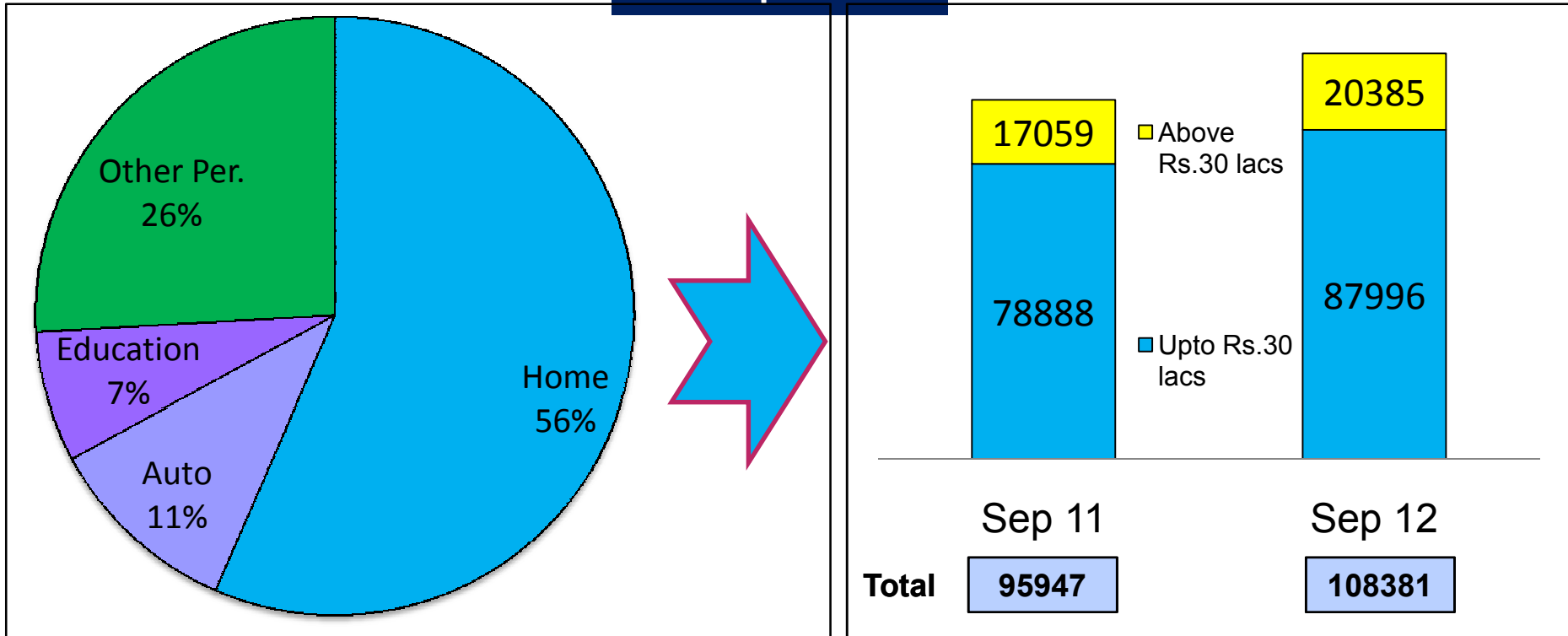


# Market Leader in Retail Advances



Rs. In crores

## Break-up of Retail



Level	Home	Auto	Edu	Other Per.	Total
Sep 11	95947	15779	12270	44766	168762
Sep 12	108381	20241	13491	49647	191760
YOY Growth Abs.	12434	4462	1221	4881	22999
YOY Growth %	12.96	28.28	9.95	10.90	13.63
Market Share %	25.73	19.72	25.23		

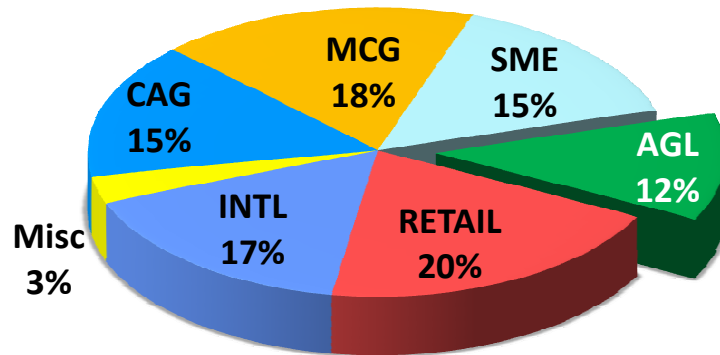


# Agri Advances

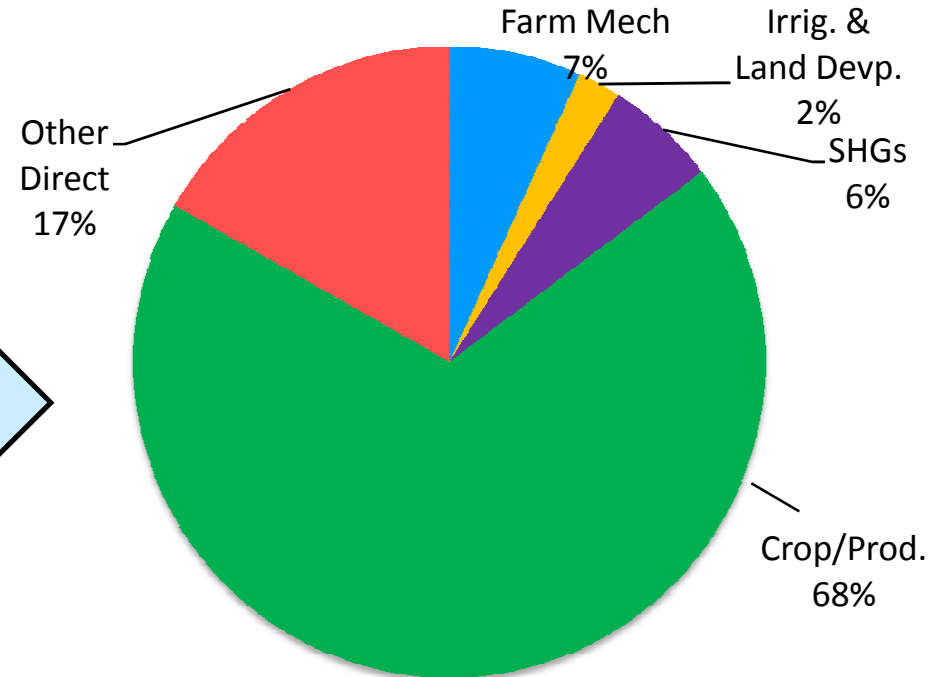


Rs. In crores  
Share %

## Across Sectors



## Break-up of Direct Agri



Level	Crop /Production Loans	Investment/ Allied Credit	Total Direct Agri	Out of which: collateralized by Gold	Indirect Agri	Total Agri
Sep-11	44863	29272	74135	12606	21698	95833
Sep-12	65191	29952	95143	27016	19976	115119
YOY Growth Abs.	20328	680	21008	14410	-1722	19286
YOY Growth %	45.31	2.32	28.34	114.31	-7.94	20.12

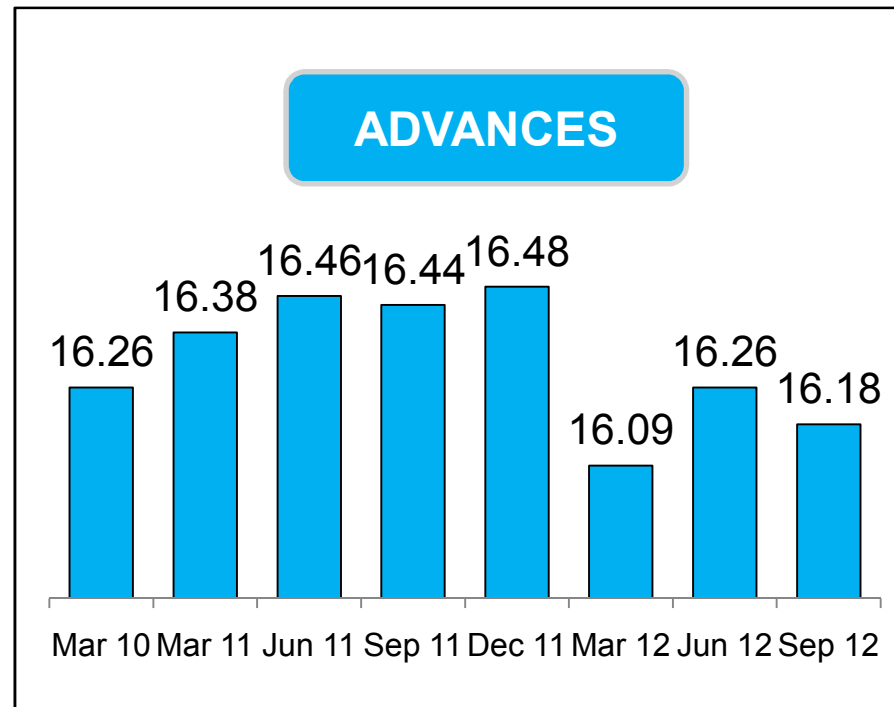
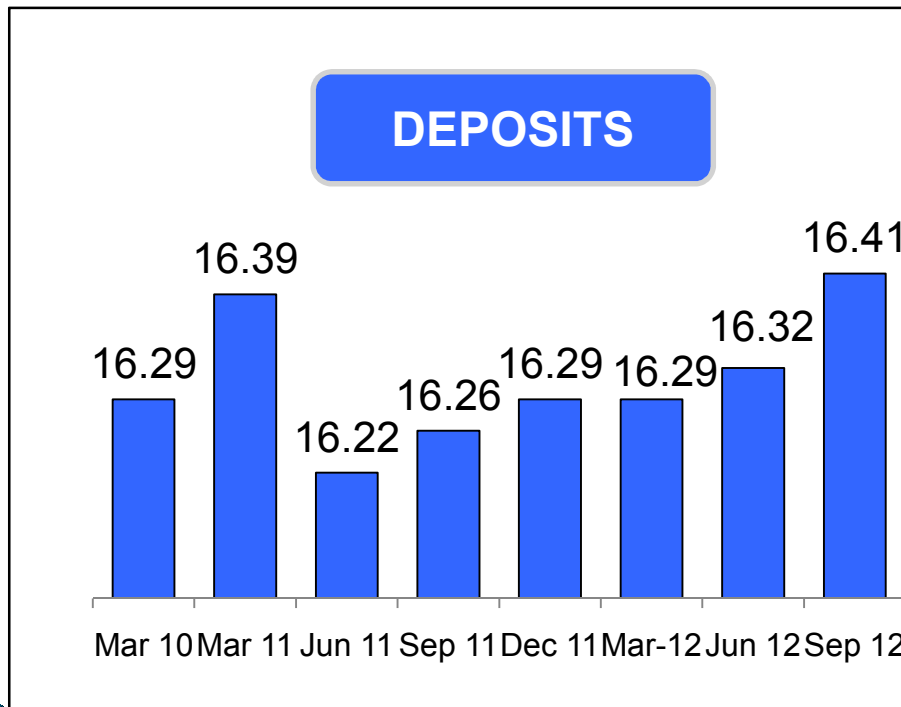
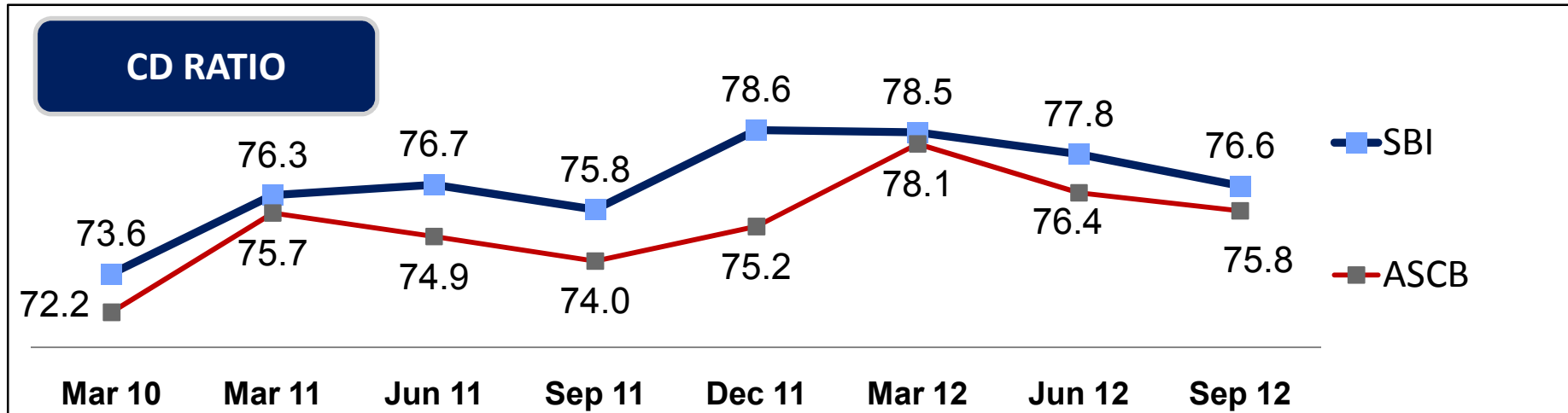




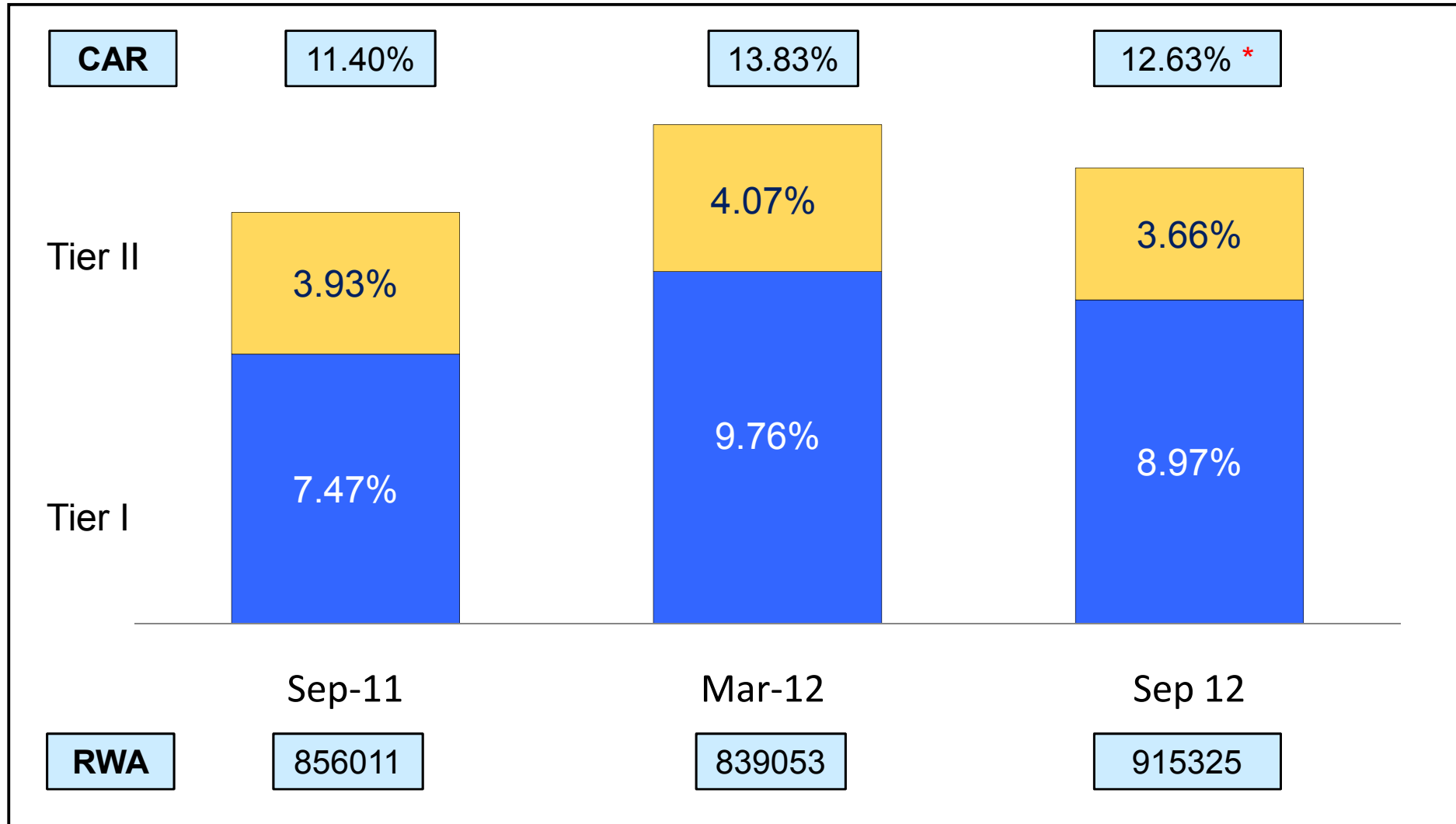
# CD Ratio & Market Share



( in % )



# Capital Adequacy



\* Without adding Net Profit of H1FY13 in Tier I. After addition, CAR is 13.29% & Tier I is 9.63%

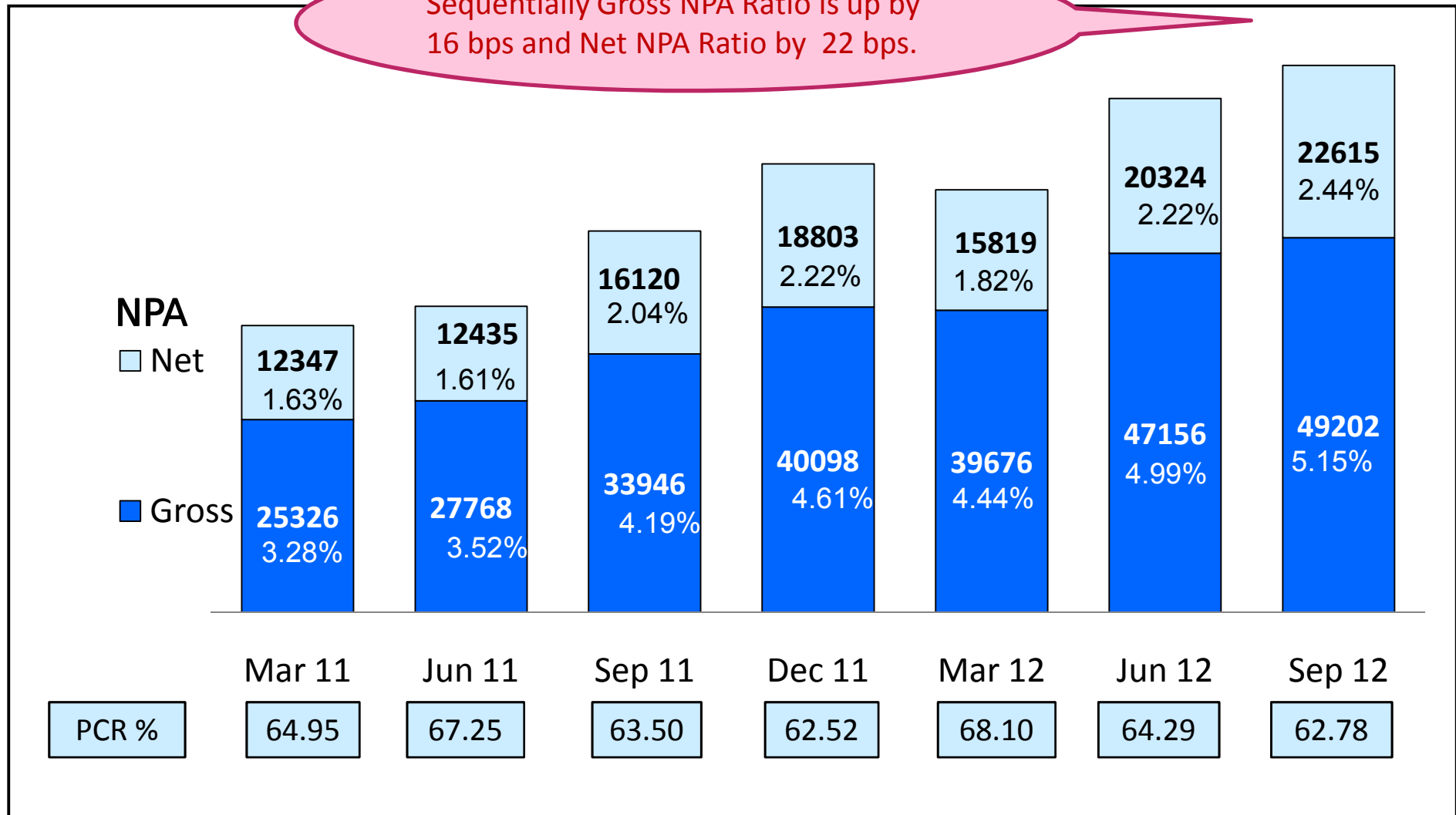


# Asset Quality



Rs. In crores / (%)

Sequentially Gross NPA Ratio is up by 16 bps and Net NPA Ratio by 22 bps.



## Details of Restructured Assets



Rs. In Crores

Year of Restructuring	Outstanding as on 30.09.2012		
	Total Restructured	Standard Category	NPA Category
	Amount	Amount	Amount
Upto Mar 08	992	935	57
2008-09	4863	4550	313
2009-10	14417	12082	2335
2010-11	4680	2444	2236
2011-12	8743	6786	1957
Q1FY13	580	580	--
Q2FY13	4694	4694	--
IBG - Cumulative	1485	725	760
<b>Total</b>	<b>40454</b>	<b>32796</b>	<b>7658</b>



# Movement of Stressed Assets



Rs. In Crores

	Mar-11	Jun-11	Sep-11	Dec-11	Mar-12	Jun-12	Sep-12
<b>1. Net Advances</b>	756719	770891	790601	846266	867579	916841	926919
<b>2. Net NPAs</b>	12347	13435	16120	18803	15818	20324	22615
<b>3. Restructured Std. Assets</b>	29675	28600	28020	27314	31158	29531	32796
<b>4. Total Stressed Assets ( 2+3 )</b>	42022	42035	44140	46117	46976	49855	55411
<b>5. Stressed Assets to Net Advances % ( 4 ÷ 1 )</b>	<b>5.55</b>	<b>5.45</b>	<b>5.58</b>	<b>5.45</b>	<b>5.41</b>	<b>5.44</b>	<b>5.98</b>



## Stressed Assets : Peer Banks Comparative Position Sep 12



*Rs. In crores*

Name of Banks	Net NPA %	Net NPAs + Restructured Std. Assets	NPAs & Restructured Std Assets to Net Advances %
SBI	2.44	55411	5.98
BOB	0.82	21079	8.03
BOI	2.04	15787	8.80
Can Bank	2.12	14677	9.40
Central Bank	3.80	21199	12.80
PNB	2.69	27852	12.00
UBI	2.06	14360	10.18

Source Financial Express dated 07.11.2012

# Movement of NPAs



Rs. In Crores

	Q2FY12	Q3FY12	Q4FY12	Q1FY13	Q2FY13
<b>Opening Level of Gross NPAs</b>	<b>27768</b>	<b>33946</b>	<b>40098</b>	<b>39676</b>	<b>47156</b>
Cash Recovery	736	1026	1603	1249	1428
Up gradation	1036	942	3118	2033	1660*
Write off	320	41	84	82	1972
Fresh Slippages	8270	8161	4383	10844	7106*
Net Increase	6178	6152	(422)	7480	2046
<b>Closing Level of Gross NPAs</b>	<b>33946</b>	<b>40098</b>	<b>39676</b>	<b>47156</b>	<b>49202</b>
Recovery in W/o Accounts	225	238	326	193	258

\* Intra quarter slippages and up-gradation (Rs.1389 crores) adjusted



# Net NPAs by Sector

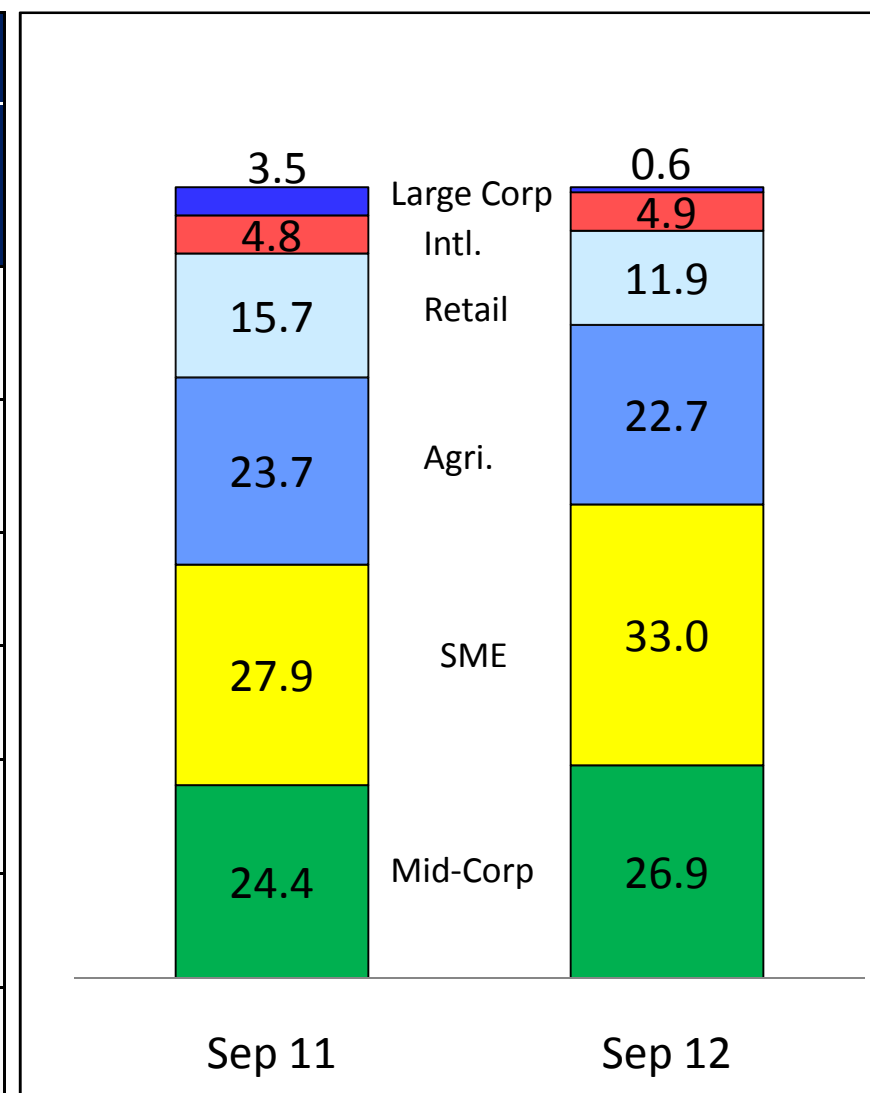


Rs. In crores/  
Ratios in %

## Break-up of Net NPAs

Sector	Sep 11		Sep 12	
	Amt.	Net NPA Ratio	Amt.	Net NPA Ratio
Large Corporate	692	0.62	162	0.11
Mid Corporate	4775	2.83	6667	3.96
SME	5448	3.69	8737	4.94
Agri	4627	6.22	6023	6.52
Retail	3060	1.83	3162	1.67
International	948	0.77	1294	0.82
<b>Total</b>	<b>16120 *</b>	<b>2.04</b>	<b>22615 *</b>	<b>2.44</b>

## Sector-wise Net NPAs to Total Net NPAs



\* Including Countercyclical provision of Rs.3,430 crores.



# Sector-wise Movement of NPAs – Q2FY13



Rs. In crores

Particulars	Large Corp.	Mid. Corp	SME	Agri	Retail	Intl.	Total
Cash Recovery	28	110	673	244	228	145	1428
Up-gradation	--	505*	505	190	376	84	1660*
Write off	--	1143	725	--	63	41	1972
Gross Reduction	28	1758	1903	434	667	270	5060
Fresh Slippages	9	2277*	2868	987	894	71	7106*
<b>Net Increase</b>	<b>-19</b>	<b>519</b>	<b>965</b>	<b>553</b>	<b>227</b>	<b>-199</b>	<b>2046</b>

\* Intra quarter slippages and up-gradation (Rs.1389 crores) adjusted



# NPA Position - Major Industries (1/2)



Rs. In crores

Industry	Fresh Slippages during Q2FY13	NPAs as on 30.09.12	Share %
Trading	1142	5227	16.45
Textiles	775	3417	10.80
Iron and Steel	437	2942	9.27
Other Manufacturing	197	2303	7.25
Food Process/Agro based	354	1965	6.18
Engineering	560	1897	5.97
Aviation	--	1312	4.13
Readymade Textiles	381	1122	3.53
Transport & Auto	321	1032	3.25
Gem & Jewellery	113	1031	3.25
Paper/ Plastics	117	1021	3.22
Govt Sponsored	90	1019	3.21
Hotel	397	844	2.66
Metals	152	792	2.49
Infra	78	762	2.40
Miscellaneous	1429	5067	15.94
<b>Grand Total</b>	<b>6543</b>	<b>31753</b>	<b>100</b>



## NPA Position - Break-up of 'Miscellaneous' Industries (2/2)



Rs. In crores

Industry	Fresh Slippages during Q2FY13	NPAs as on 30.09.12	Share %
Chemicals	208	540	1.70
IT	127	452	1.42
CRE	58	417	1.31
Cement	228	379	1.19
Mining	63	371	1.17
Edu. Institutions	116	337	1.06
Leather	12	220	0.69
Ceramics	87	177	0.56
Professionals	14	119	0.37
Sugar	3	61	0.19
Merchant Exporter	18	54	0.17
Steel Forging	1	30	0.09
Others	494	1910	6.02
<b>Total of Miscellaneous</b>	<b>1429</b>	<b>5067</b>	<b>15.94</b>



## Group-Wise Restructured Assets (1/3)



Rs. In Crores

Group / Segment	Outstanding		
	Mar-12	Jun-12	Sep-12
	Amount	Amount	Amount
CAG	8403	8257	8796
MCG	22719	22480	25022
SAMG	1902	2313	2404
SME	2280	1898	2577
Agri	233	158	128
Retail	58	45	42
<b>Domestic Total</b>	<b>35595</b>	<b>35151</b>	<b>38969</b>
Intl.	1573	1753	1485
<b>Whole Bank</b>	<b>37168</b>	<b>36904</b>	<b>40454</b>



## Industry-wise details of Restructured Assets (2/3)



Rs. In Crores

Sectors/Industries	30 <sup>th</sup> September 11				30 <sup>th</sup> September 12			
	Standard	NPAs	Total	%*	Standard	NPAs	Total	%*
Textile	7513	308	7821	3.94	6780	1154	7934	14.54
Iron & Steel	2289	487	2776	17.54	3220	480	3700	12.97
Aviation	1164	--	1164	--	1079	1312	2391	54.76
Power	2257	21	2278	0.92	2298	74	2372	3.12
Engineering	836	314	1150	27.30	2357	431	2788	15.46
Hotels & Restaurant	1473	35	1508	2.32	1818	346	2164	15.99
Mining	185	22	207	10.63	1607	74	1681	4.40
Infra	606	132	738	17.89	2447	156	2603	5.99
Sugar	817	4	821	0.49	1415	0	1415	0.00
Pharma	508	54	562	9.61	839	204	1043	19.56
Auto	1019	26	1045	2.49	785	31	816	3.80
Others	8273	1881	10154	18.52	7596	2466	10062	24.51
<b>Grand Total</b>	<b>26940</b>	<b>3284</b>	<b>30224</b>	<b>10.87</b>	<b>32241</b>	<b>6728</b>	<b>38969</b>	<b>17.27</b>

\* % of NPAs to restructured loans in the sector

## Break-up of Other Industries Restructured (3/3)



Rs. In Crores

Sectors/Industries	30 <sup>th</sup> September 11				30 <sup>th</sup> September 12			
	Standard	NPAs	Total	%*	Standard	NPAs	Total	%*
Food Processing	427	253	680	37.21	1087	312	1399	22.30
Paper	334	185	519	35.65	772	55	827	6.65
Chemicals	172	58	230	25.22	575	115	690	16.67
Cement	197	0	197	0.00	395	46	441	10.43
CRE	797	14	811	1.73	517	17	534	3.18
Shipping & Transport	132	26	158	16.46	414	37	451	8.20
Ceramic	315	0	315	0.00	243	80	323	24.77
Non-Ferrous Metals	611	135	746	18.10	373	255	628	40.61
IT	273	103	376	27.39	410	146	556	26.26
Education inst	213	19	232	8.19	265	31	296	10.47
Agro based	951	3	954	0.31	244	3	247	1.21
Retail & Trading	565	130	695	18.71	171	179	350	51.14
Miscellaneous	3286	955	4241	22.52	1960	1190	3150	37.90
<b>Total (Others)</b>	<b>8273</b>	<b>1881</b>	<b>10154</b>	<b>18.52</b>	<b>7426</b>	<b>2466</b>	<b>9892</b>	<b>24.97</b>



\* % of NPAs to restructured loans in the sector

# Manpower Planning



Staff Strength as on	Mar-11	Mar-12	Jun-12	Sep-12
Officers	79728	80404	80329	79978
Clerical	102701	95715	95018	93447
Subordinate	40504	39362	38491	38091
<b>Total</b>	<b>222933</b>	<b>215481</b>	<b>213838</b>	<b>211516</b>

# Branch Expansion



	March 11	Sep 11	March 12	Sep 12
Metro	2079 (15.4)	2154 (15.7)	2218 (15.7)	2232 (15.7)
Urban	2416 (17.8)	2392 (17.5)	2502 (17.8)	2523 (17.7)
Semi-Urban	3909 (28.9)	3944 (28.9)	3995 (28.3)	4027 (28.3)
Rural	5138 (37.9)	5175 (37.9)	5382 (38.2)	5448 (38.3)
Total	13542 (100)	13665 (100)	14097 (100)	14230 (100)

Figures in brackets indicate percentage share in total branches



# Expanding Footprint



		Sep 11 (H1FY12)	Mar 12 (FY 12)	Sep 12 (H2FY13)
<b>Branches</b>	No. of Group Branches	18506	19193	19421
	No. of SBI Domestic Branches	13665	14097	14230
	No. of Overseas Offices	164	173	174
<b>ATMs</b>	No. of ATMs for the Group	26691	27286	28087
	No. of ATMs for SBI	21625	22141	22767
	Hits per day	274	285	272
<b>Debit Cards</b>	No. of Debit Cards (in lacs)	818	910	1000
<b>Internet Banking</b>	No. of customers (in lacs)	74.33	89.63	103.68
	No. of Financial transactions (in lacs)	1128.00	2610.32	1808.00
<b>Mobile Banking</b>	Registered mobile users (in lacs)	21.08	36.45	47.98
	No. of financial transactions (in lacs)	70.30	190.65	152.89
<b>Merchant Acquiring</b>	No. of transactions (in lacs)	3.49	10.19	25.83
<b>Alternate Channels</b>	% of total transactions on alternate channels	31.86	36.32	35.14



**66.58 % ( 9475 ) of SBI branches are in rural & semi-urban areas**

# Performance Highlights of Associate Banks



(Rs. In crores)

Bank	Q2FY12		Q2FY13	
	PAT	ROE%	PAT	ROE%
SBH	229	20.53	213	16.89
SBBJ	112	12.66	169	15.19
SBM	78	7.71	145	9.28
SBP	155	12.61	138	14.07
SBT	117	14.80	136	17.02
<b>Overall</b>	<b>691</b>	<b>14.01</b>	<b>801</b>	<b>14.71</b>



# Performance Highlights of Non-Banking Subsidiaries(1/4)



Rs. In crores

Name	Q 2FY 12		Q 2FY 13	
	PAT	ROE %	PAT	ROE %
SBI Life Insurance Company P Ltd	56	12.28	158	25.91
SBI Capital Markets Ltd	40	20.54	61	28.65
SBI DFHI Ltd	12	5.53	16	7.06
SBI Funds Management P Ltd	22	25.8	15	17.36
SBI Cards & Payment Services P Ltd	5	7.91	28	34.81



# Highlights of Non-Banking Subsidiaries(2/4)



## SBI Life Insurance Company Ltd.

- Gross Premium ( H1FY13 ) :- Rs.4074.2 Cr. (YOY growth of -19.3%).
- AUM (Sep 12) of the company :- Rs. 49917.8 Cr. (YOY growth of 24%).
- Second position amongst Private Life Insurers in New Business Premium (NBP).
- Market share amongst private life insurers in terms of NBP at 16.2% as on 30.09.2012.
- Opened 39 new branches during the year
- Indian Insurance Awards 2012 by Fintelekt part of SP Media under  
(i) Served market penetration & (ii) Claims service of the year.

## SBI Capital Markets Ltd

- Ranked **No.1** for Q2FY13 : Mandated Lead Arranger- Global Project Finance Loans by Dealogic and Project Finance International.
- Awarded Loans Mandated Arranger and Loans Book Runner (Asia Pacific ex-Japan)- Bloomberg.

## SBI DFHI Ltd.

- Share in outright turnover amongst all market participants increase by more than 28.09% YOY.
- Regulatory targets for bidding commitments adhered to. Success Ratio 46.11% as against RBI stipulation of 40%.



# Highlights of Non-Banking Subsidiaries(3/4)



## SBI Funds Management Pvt . Ltd.

- Market share of average AUM increased from 6.32% as on March 2012 to 6.82% in Sep 2012.
- Average AUM has increased by 21.20% to Rs.50959 Cr. in Sep 12 from Rs.42042 Cr. as at March 12.
- 12 Fixed Maturity Plans launched during the quarter : Mobilisation Rs.739 Cr.
- Appointed as an investment advisor for Amundi India Bond Fund for its Asian Client.

## SBI Cards & Payment Services Pvt. Ltd.

- Sourced 282000 new cards during H1 FY13 against 180000 during H1 FY 12
- Increase in spends by Rs.343 Cr. over previous quarter.
- Gross NPA came down from 2.1% in Q1 FY 13 to 1.83% in Q2 FY13

## SBI SG Global Securities Services Pvt. Ltd.

- Net loss ( Sep 12) :- Rs.0.44 Cr. as against a net profit of Rs.0.80 Cr. earned during Sep 2011
- YOY growth (Sep 12) in Asset under custody :- 34%
- Asset under administration (Sep 12) :- Rs.51758 crs against Rs.41954 Cr. as on Sep11 (YOY growth of 23.36%).



# Highlights of Non-Banking Subsidiaries(4/4)



## SBI Pension Fund Pvt .Ltd.

- Net loss (Sep 12) :- Rs.0.45 Cr.
- AUM organised sector Rs. 7,980 Cr. , informal sector Rs.437 Cr.
- Registered highest NAV in 6 out of 9 asset categories under 5 NPS schemes.
- Booked business of 3 out of 5 PSU non-life insurance majors.

## SBI General Insurance Co. Ltd.

- Net loss (Sep 12) :- Rs. 69.75 Cr.
- Gross written Premium ( H1FY 13) :- Rs.296.52( YoY growth of 215%)
- Solvency Margin (Sep 2012) is 6.71 as against Regulatory stipulation of 1.5.
- Awarded” Rising Star Insurer Award for 2012”by Fintelekt.





## Group Financials- Efficiency Ratios

*In % / Rs. In crores*

	Q2FY13	FY12	Q2 FY12	Growth bps / %
ROA	0.98%	0.89%	0.72%	26
Earning Per Share (Rs.)	282	242	188	49.47%
Expenses Ratio	54.00%	53.40%	50.91%	309
NIM	3.26%	3.48%	3.36%	- 10
Gross NPA Ratio	4.80%	4.15%	4.06%	74
Net NPA Ratio	2.32%	1.81%	2.06%	26
Gross NPA	60752	49,648	43,661	39.14%
Net NPA	28564	21,095	21,641	31.99%
Deposits	1522607	1414689	1314335	15.85%
Advances	1231129	1163670	1050960	17.14%



## Balance Sheet Size (Solo)

Rs. In crores

LIABILITIES	Sep 11	Mar 12	Sep 12	YOY Growth (%) - Sep 12 Over Sep 11
Capital	635	671	671	5.7
Reserves and Surpluses	69,992	83,280	91,347	30.5
Deposits	973,171	1,043,647	1,133,644	16.5
Borrowings	115,777	127,006	142,818	23.4
Other Liabilities & Provisions	82,941	80,915	71,581	-13.7
<b>Total Liabilities</b>	<b>1,242,517</b>	<b>1,335,519</b>	<b>1,440,061</b>	<b>15.9</b>

*Deposits Contributes 72.80% of Total Resources*

ASSETS	Sep 11	Mar 12	Sep 12	YOY Growth (%) - Sep 12 Over Sep 11
Cash & balances with RBI	75,028	54,076	66,099	-11.9
Balance with banks & money at call and short notice	18,500	43,087	27,163	46.8
Investments	313,777	312,198	371,528	18.4
Net Advances	790,601	867,579	926,919	17.2
Fixed Assets	5,130	5,467	6,403	24.8
Other Assets	39,481	53,113	41,949	6.3
<b>Total Assets</b>	<b>1,242,517</b>	<b>1,335,519</b>	<b>1,440,061</b>	<b>15.9</b>

*Advances Contributes 64.37% of Total Assets*





## Balance Sheet Size (Consolidated)

Rs. In crores

LIABILITIES	Sep 11	Mar 12	Sep 12	YOY Growth (%) - Sep 12 Over Sep 11
Capital	635	671	671	5.7
Reserves and Surpluses	90,188	105,559	115,755	17.0
Minority Interest	3,493	3,726	4,032	
Deposits	1,314,335	1,414,689	1,522,607	7.6
Borrowings	142,880	157,991	174,195	10.6
Other Liabilities & Provisions	139,069	147,320	137,779	5.9
<b>Total Liabilities</b>	<b>1,690,599</b>	<b>1,829,956</b>	<b>1,955,039</b>	<b>8.2</b>

*Deposits Contributes 77.88% of Total Resources*

ASSETS	Sep 11	Mar 12	Sep 12	YOY Growth (%) - Sep 12 Over Sep 11
Cash & balances with RBI	98,324	79,199	87,545	-19.5
Balance with banks & money at call and short notice	22,613	48,392	36,178	114.0
Investments	455,250	460,949	534,488	1.3
Net Advances	1,050,960	1,163,670	1,231,129	10.7
Fixed Assets	6,962	7,408	8,660	6.4
Other Assets	56,490	70,338	57,039	24.5
<b>Total Assets</b>	<b>1,690,599</b>	<b>1,829,956</b>	<b>1,955,039</b>	<b>8.2</b>

*Advances Contributes 62.97% of Total Assets*



Thank You

