

**State Bank of India**  
THE BANKER TO EVERY INDIAN



**Celebrate your dreams**



Interest Rate Reduced  
Low EMI  
No Processing Fee  
Low Margin



# Quarterly Results

Q2FY16

**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



SOLO		SOLO	
		YOY (%)	
		Q2FY16 over Q2FY15	
Net Profit		↑	25.12
Operating Profit		↑	20.60
Non Interest Income		↑	35.58
Cost to Income Ratio		→	-37 bps
Gross NPA Ratio		→	-74 bps
Net NPA Ratio		→	-59 bps
Net Profit			
SOLO			
	Rs. 3879 crores		
	(Rs. 3100 crores)		
	25.12%		
GROUP			
	Rs. 4992 crores		
	(Rs. 4024 crores)		
	24.05%		

Figures in bracket indicate Q2Y15



## NII and Operating Profit

Rs in Crores	Q2FY16	Q2FY15	YOY %
Interest Income	40658	37263	9.11
Other Income	6197	4571	35.58
<b>Total Income</b>	<b>46855</b>	<b>41833</b>	<b>12.00</b>
Interest Expenses	26405	23988	10.08
<b>Net Interest Income</b>	<b>14253</b>	<b>13275</b>	<b>7.37</b>
Operating Expenses	10184	9333	9.12
<b>Operating Profit</b>	<b>10266</b>	<b>8512</b>	<b>20.60</b>
<b>Cost to Income Ratio</b>			

H1FY16	H1FY15	YOY %
80300	73750	8.88
11285	8823	27.91
<b>91586</b>	<b>82573</b>	<b>10.92</b>
52316	47223	10.78
<b>27985</b>	<b>26527</b>	<b>5.50</b>
<b>19802</b>	<b>17959</b>	<b>10.26</b>
<b>19468</b>	<b>17390</b>	<b>11.95</b>
50.43	50.80	



## Net Profit – a Snapshot

Rs in Crores	Q2FY16	Q2FY15	YOY %
<b>Operating Profit</b>	10266	8512	20.60
<b>Total Provisions</b>	6387	5412	18.01
Loan Loss	3842	4118	-6.72
Standard Assets	591	159	
Investment Depreciation	-51	-1	
Other Provisions	-22	89	-124.38
Income Tax	2026	1047	93.61
<b>Net Profit</b>	<b>3879</b>	<b>3100</b>	<b>25.12</b>

H1FY16	H1FY15	YOY %
19468	17390	11.95
11897	10941	8.73
7200	8112	-11.24
987	236	
129	-553	
43	157	-72.46
3536	2988	18.33
<b>7571</b>	<b>6449</b>	<b>17.40</b>



# Components of Interest Income/Expenses

Rs in Crores	Q2FY16	Q2FY15	YOY %
Interest on Loans	28982	27869	3.99
Interest on Resources	10745	8788	22.26
Other Interest income	931	605	53.86
<b>Total Interest Income</b>	<b>40658</b>	<b>37263</b>	<b>9.11</b>
Interest on Deposits	24746	22072	12.12
Interest on Borrowings	753	952	-20.87
Other Interest paid	906	964	-6.07
<b>Total Interest Expenses</b>	<b>26405</b>	<b>23988</b>	<b>10.08</b>

H1FY16	H1FY15	YOY %
57563	55429	3.85
20998	17054	23.13
1739	1267	37.30
<b>80300</b>	<b>73750</b>	<b>8.88</b>
48843	43147	13.20
1607	2155	-25.41
1865	1921	-2.89
<b>52316</b>	<b>47223</b>	<b>10.78</b>



## Components of Other Income

Rs in Crores	Q2FY16	Q2FY15	YOY %
Fee Income	3153	3111	1.37
Profit/Loss on Sale of Investments	1494	453	229.93
Forex Income	474	466	1.60
Dividend Income	47	41	16.13
Misc Income	1029	500	105.76
<i>of which: Recovery in w/o accounts</i>	627	466	34.44
<b>Total Other Income</b>	<b>6197</b>	<b>4571</b>	<b>35.58</b>

H1FY16	H1FY15	YOY %
6355	5948	6.85
2366	1040	127.62
962	899	7.02
80	61	31.64
1521	875	73.79
1057	887	19.10
<b>11285</b>	<b>8823</b>	<b>27.91</b>



## Components of Fee Income

Rs in Crores	Q2FY16	Q2FY15	YOY %	H1FY16	H1FY15	YOY %
<b>Fee Income</b>	<b>3153</b>	<b>3111</b>	<b>1.37</b>	<b>6355</b>	<b>5948</b>	<b>6.85</b>
<i>of which :</i>						
<i>Loan Processing Charges</i>	592	469	26.15	973	824	18.02
<i>Commission on Govt. Business</i>	466	473	-1.57	1037	1001	3.57
<i>Commission on LC/BG</i>	727	744	-2.40	1495	1419	5.35
<i>Transaction Fees</i>	833	793	5.06	1634	1500	8.94
<i>Cross Selling</i>	96	66	45.67	172	139	23.75
<i>Others</i>	440	565	-22.14	1045	1065	-1.86





## Components of Operating Expenses

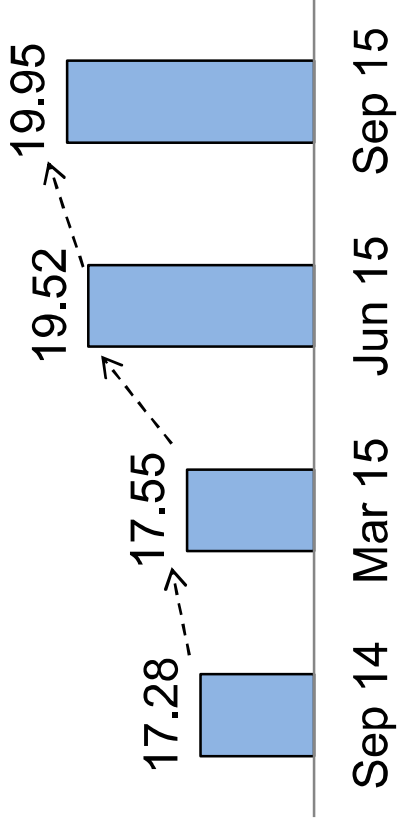
Rs in Crores	Q2FY16	Q2FY15	YOY %
<b>Staff Expenses</b>	<b>6142</b>	<b>5564</b>	<b>10.39</b>
<i>of which : Salary</i>	4614	4656	-0.91
<i>Contribution for Employees</i>	1528	908	68.35
<b>Overheads</b>	<b>4042</b>	<b>3769</b>	<b>7.24</b>
<i>of which:</i>			
<i>Rent, Taxes and Lighting</i>	946	876	8.03
<i>Depreciation</i>	457	370	23.57
<i>Printing and Stationery</i>	80	75	6.95
<i>Postage &amp; Telecommunications</i>	151	181	-16.15
<i>Repairs and Maintenance to Bank's Property</i>	149	130	14.47
<i>Travelling &amp; Halting</i>	211	212	-0.27
<i>Insurance</i>	426	369	15.63
<i>Other Expenditure</i>	1621	1558	4.07
<b>Operating Expenses</b>	<b>10184</b>	<b>9333</b>	<b>9.12</b>

H1FY16	H1FY15	YOY %
<b>12048</b>	<b>11129</b>	<b>8.27</b>
9370	9317	0.57
2679	1811	47.88
<b>7753</b>	<b>6831</b>	<b>13.51</b>
1801	1634	10.22
849	672	26.29
157	141	11.31
302	288	5.03
285	260	9.59
382	383	-0.46
843	742	13.62
3135	2711	15.65
<b>19802</b>	<b>17959</b>	<b>10.26</b>

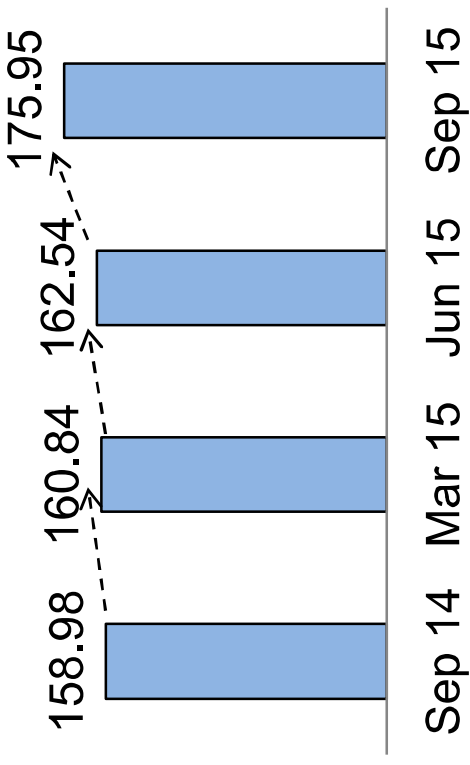
# Key Performance Indicators: Performance Ratios



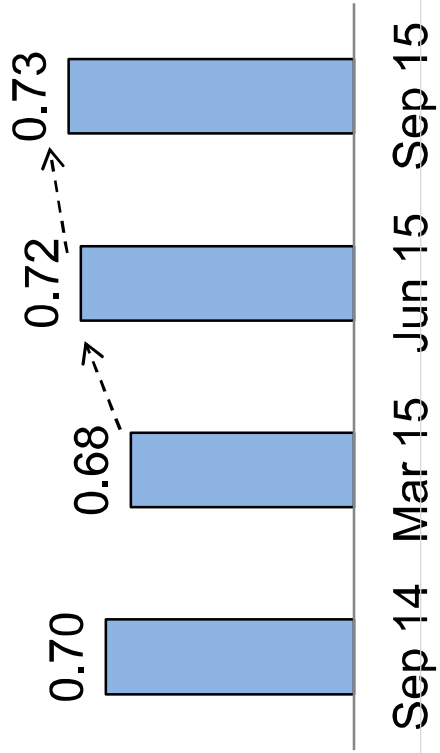
### Earning Per Share (Rs)



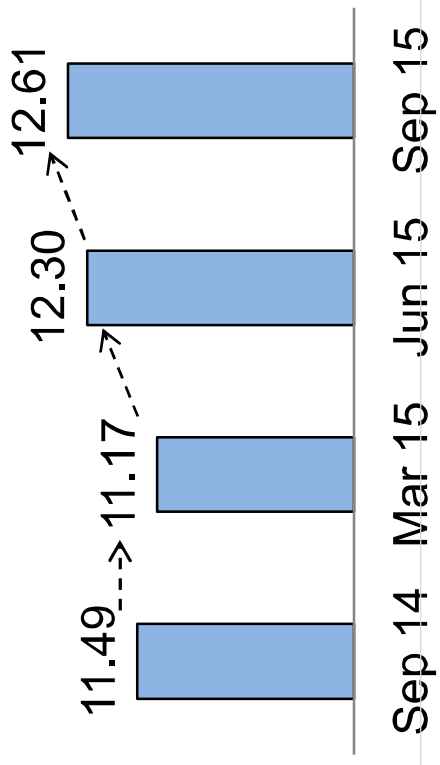
### Book Value per Share(Rs)



### ROA (%)



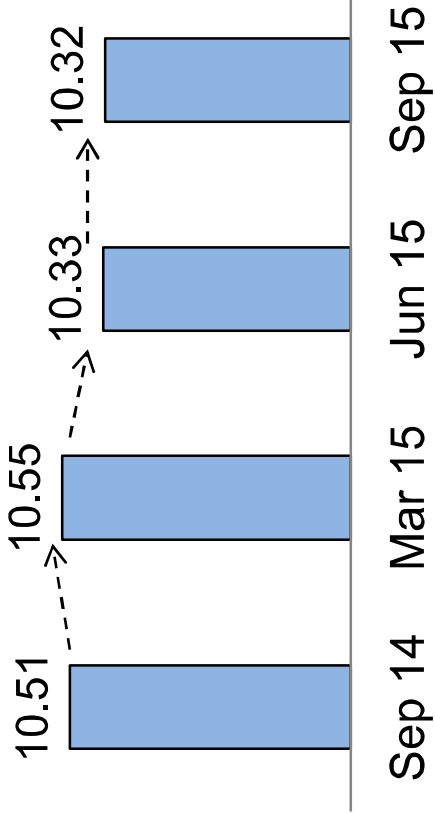
### ROE(%)



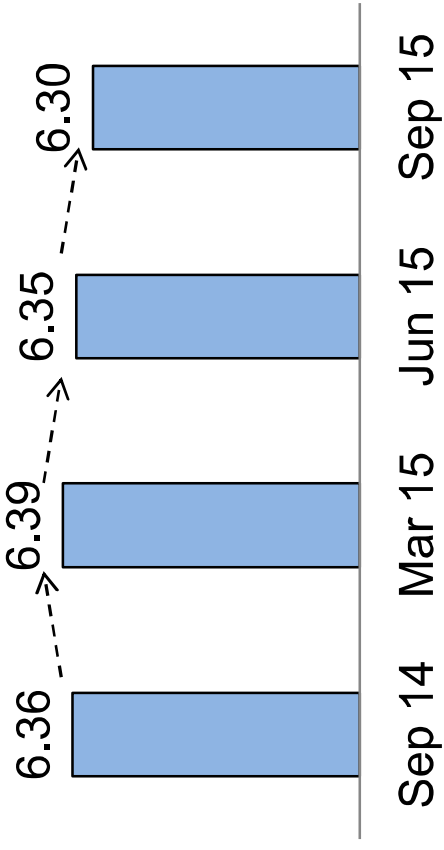
# Key Performance Indicators: Performance Ratios



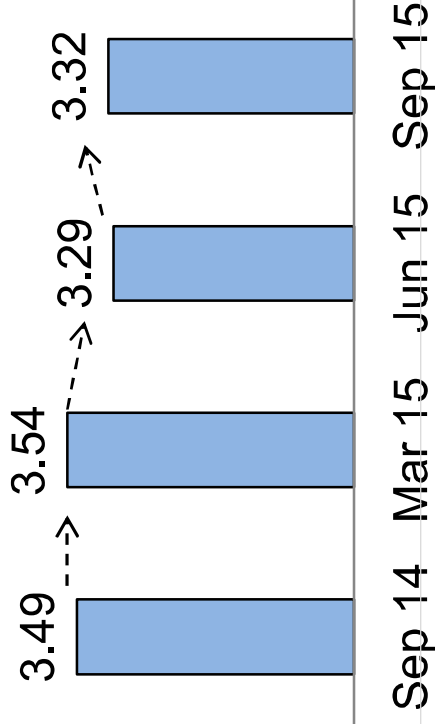
### Yield on Advances (%)



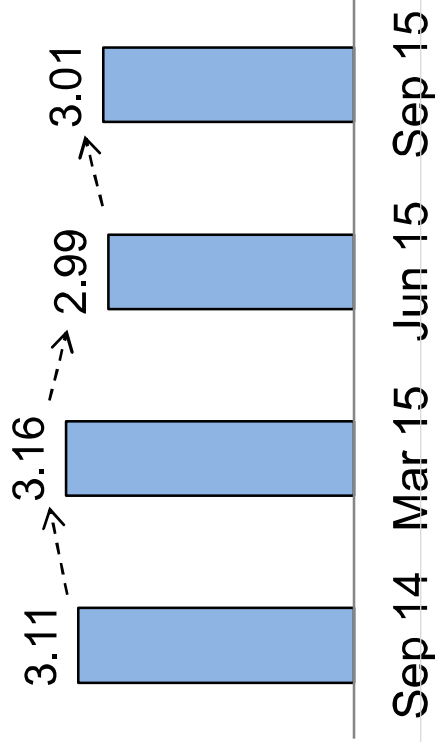
### Cost of Deposits (%)



### Domestic NIM (%)



### Whole Bank NIM (%)



# Retail Deposits Drive Growth



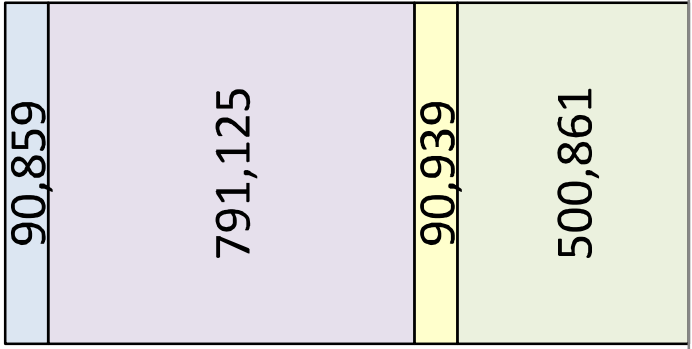
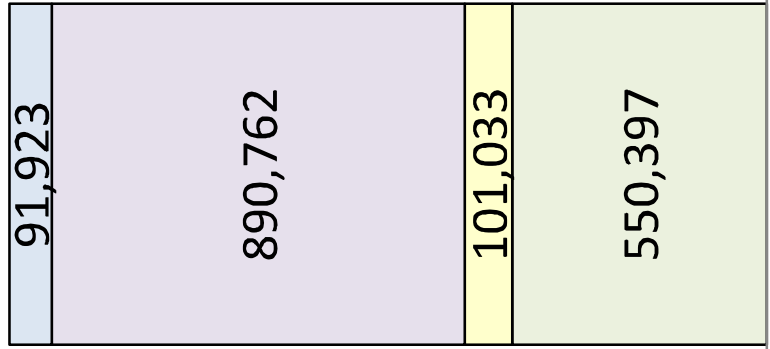
**Market Share**

**17.21%**

**16.88%**

**Rs in Crores**

(% YOY growth)



- FOS (1)
- TD (13)
- CA (11)
- SB (10)

Sep 15

Sep 14

**Total**

16,34,115

14,73,785

YOY Gr 10.88%

Sep 15  
**CASA**  
42.24%

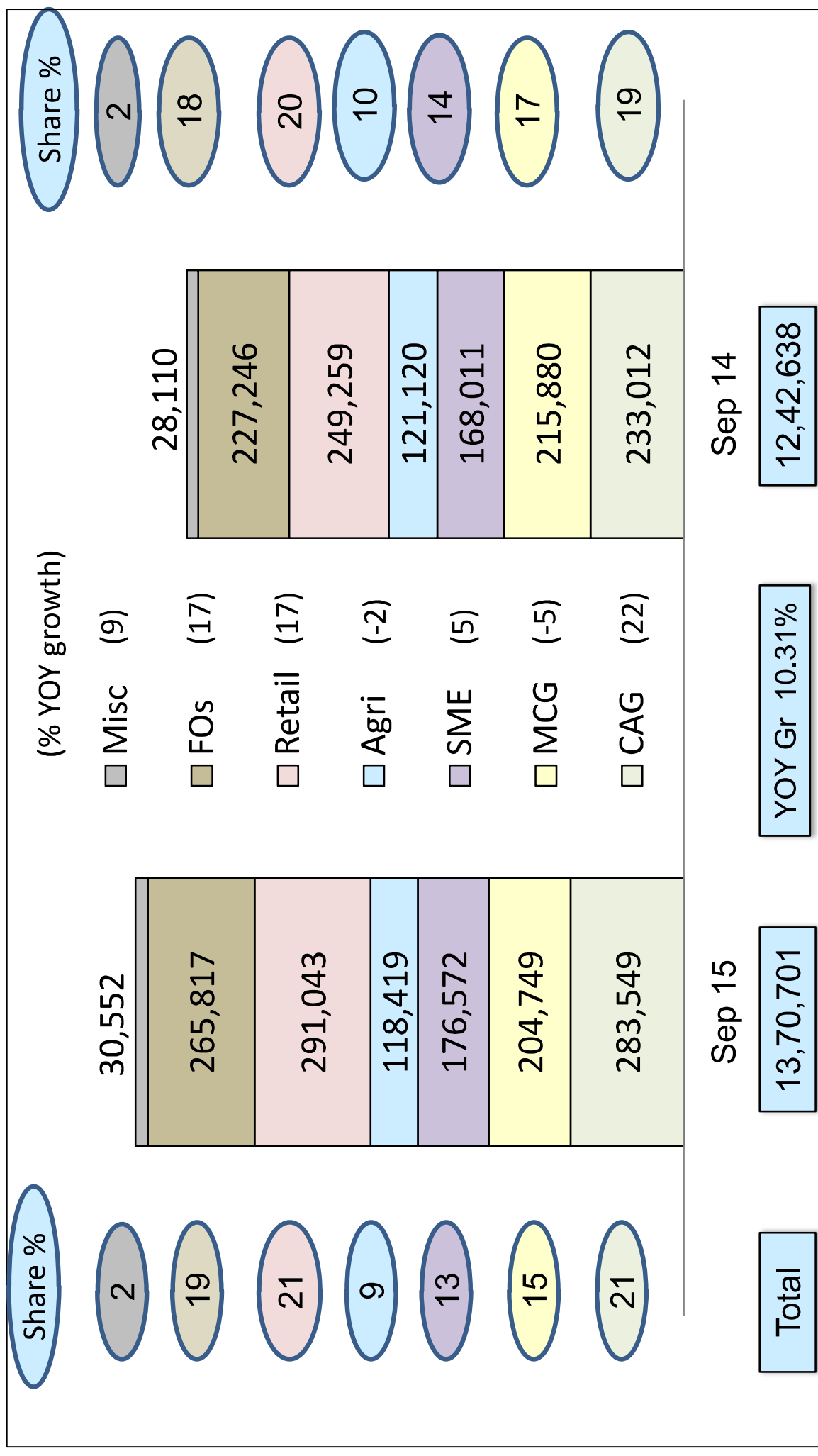
Jun 15  
**CASA**  
41.70%

Sep 14  
**CASA**  
42.79%



# Diversified Exposure Across Sectors

**Rs in Crores**



# Diversified Exposure Across Industry

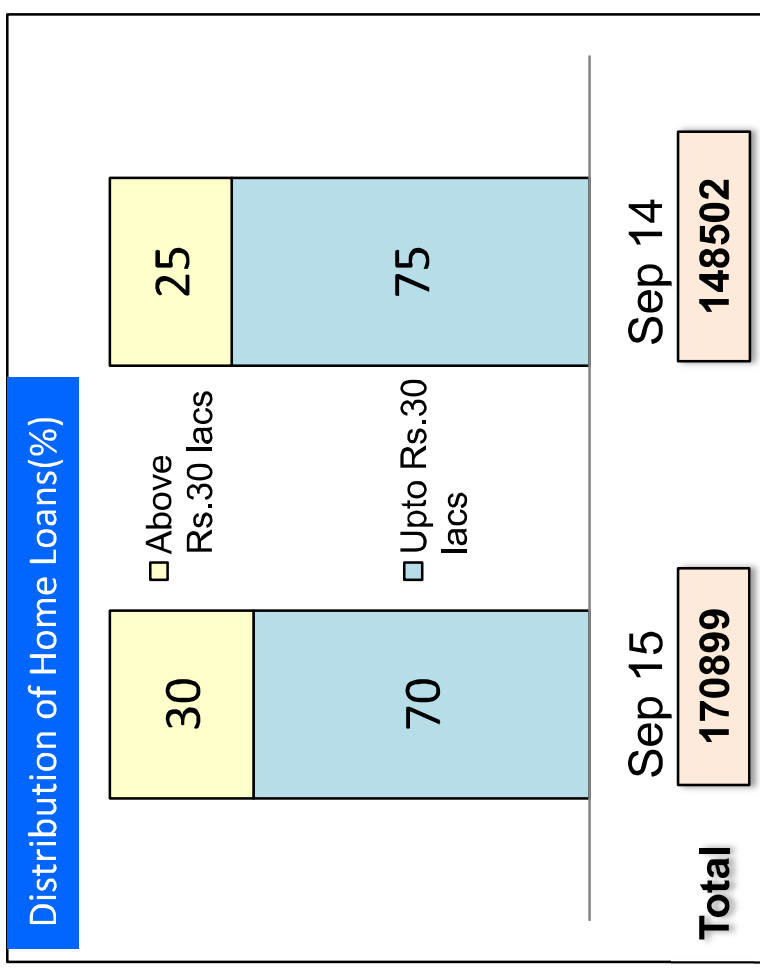
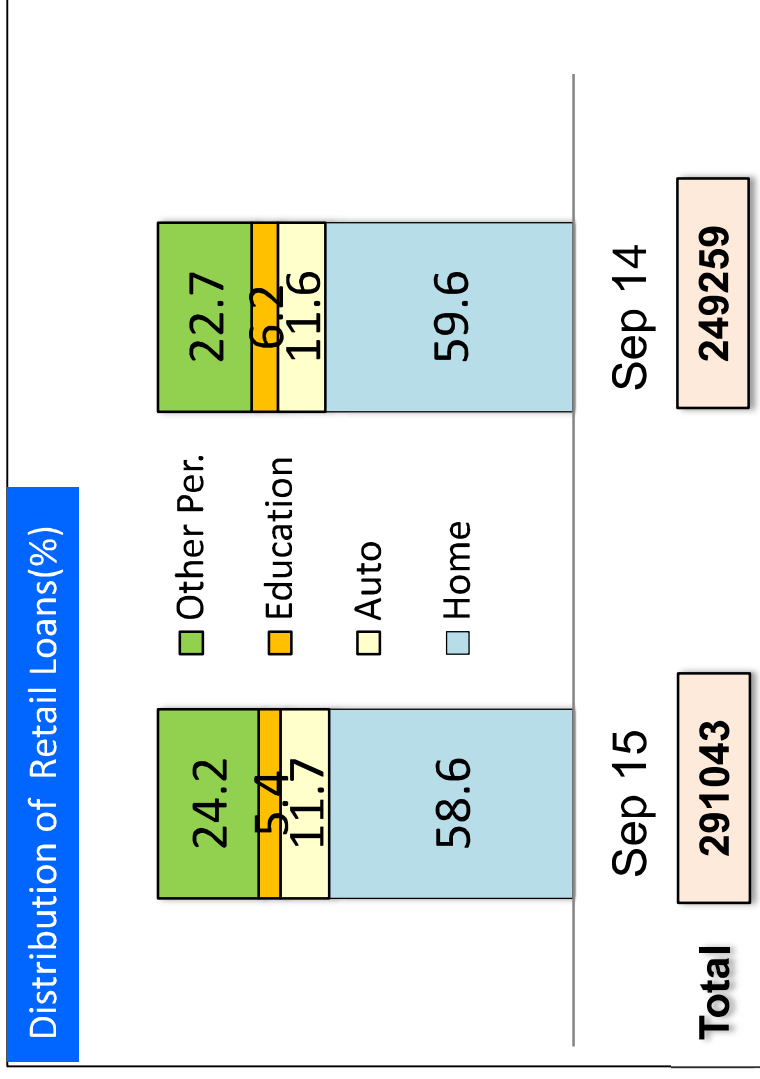


Rs in Crores

Product / Segment	Sep 15		Mar 15		Sep 14		Sep15	
	Level	% Share	Level	% Share	Level	% Share	YOY Gr %	YTD Gr %
Infrastructure	188674	17.08	177253	16.10	163721	16.12	15.24	6.44
Iron & Steel	77817	7.04	80610	7.32	70162	6.91	10.91	-3.46
Textiles	39984	3.62	42533	3.86	41194	4.06	-2.94	-5.99
Petroleum & Petrochemicals	30154	2.73	35440	3.22	30704	3.02	-1.79	-14.92
Engineering	29859	2.70	27696	2.52	27109	2.67	10.15	7.81
Other Industries	164351	14.87	184844	16.79	172411	16.98	-4.67	-11.09
Services	83241	7.53	76305	6.93	66701	6.57	24.80	9.09
Trade	61350	5.55	66460	6.04	58795	5.79	4.35	-7.69
Comm. Real Estate	19991	1.81	17540	1.59	14216	1.40	40.62	13.98
Home Loans	170899	15.47	159237	14.46	148502	14.63	15.08	7.32
Auto Loans	34094	3.09	32149	2.92	28879	2.84	18.06	6.05
Other Retail Loans	86050	7.79	81043	7.36	71878	7.08	19.72	6.18
Agriculture	118419	10.72	119782	10.88	121120	11.93	-2.23	-1.14
<b>Total Domestic Advances</b>	<b>1104884</b>	<b>100.00</b>	<b>1100892</b>	<b>100.00</b>	<b>1015392</b>	<b>100.00</b>	<b>8.81</b>	<b>0.36</b>



## Rs in Crores

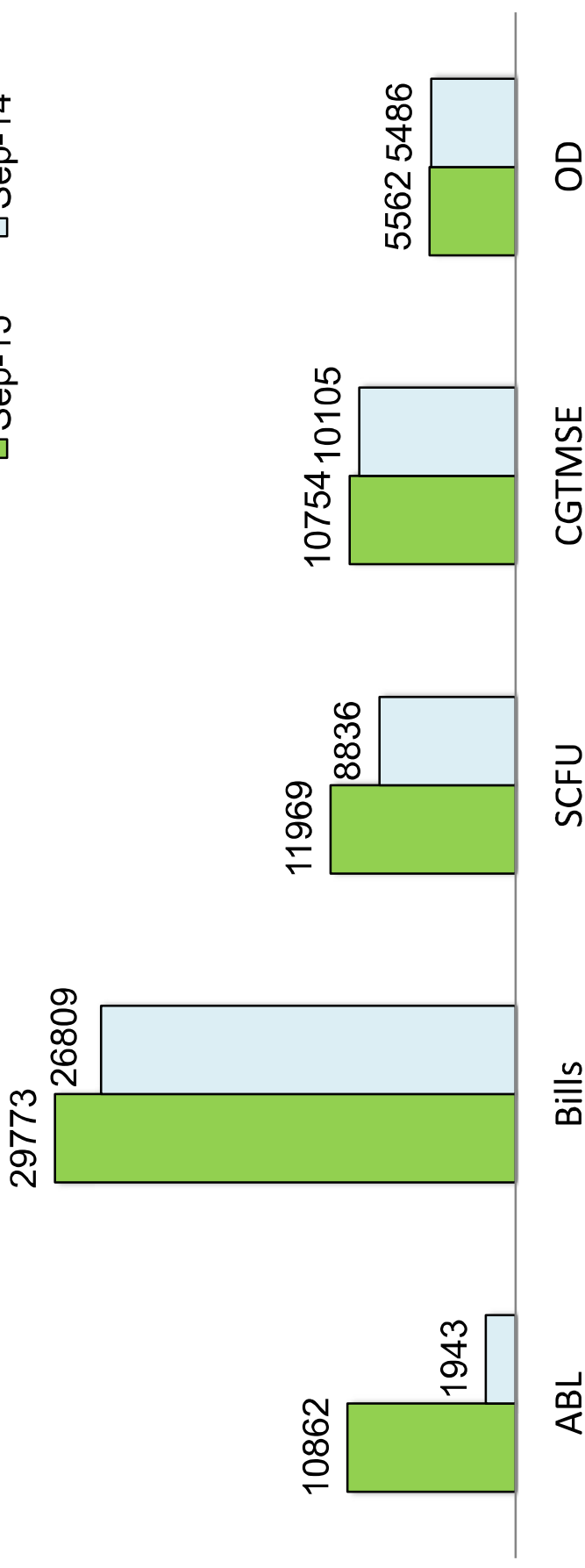


Level	Home	Auto	Education	Other Per.	Total
Sep 14	148502	28879	15387	56491	249259
Mar 15	159237	32149	15464	65579	272429
Sep 15	170899	34094	15806	70244	291043
YOY Growth Abs.	22397	5215	419	13753	41784
YOY Growth %	15.08	18.06	2.72	24.35	16.76



Rs in Crores

■ Sep-15 □ Sep-14



Level	ABL	Bills	SCFU	CGTMSE	OD	B/S Fin	Total
Sep14	1,943	26,809	8,836	10,105	5,486	1,14,832	1,68,011
Mar 15	7,408	30,914	10,745	10,482	4,886	1,17,038	1,81,473
Sep 15	10,862	29,773	11,969	10,754	5,562	1,07,652	1,76,572
YOY Growth Abs.	8,919	2,964	3133	649	76	-7,180	8,561
YOY Growth %	459.03	11.06	35.46	6.42	1.39	-6.25	5.10

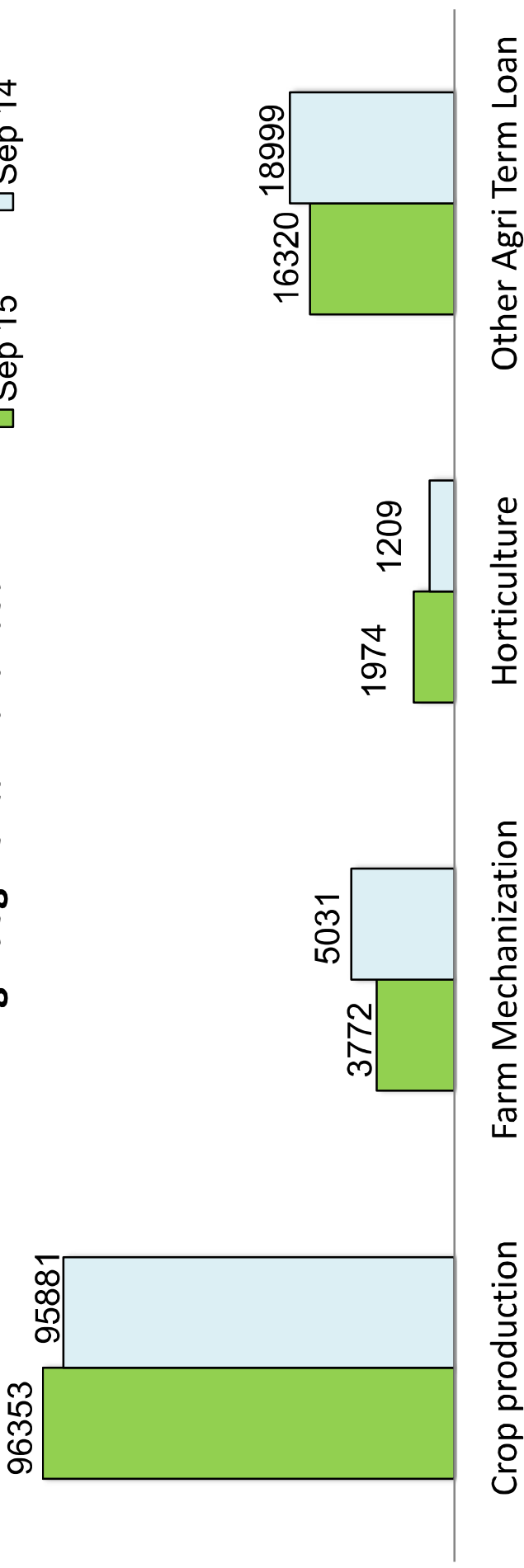




Rs. in Crores

## Agri Segmental Advances

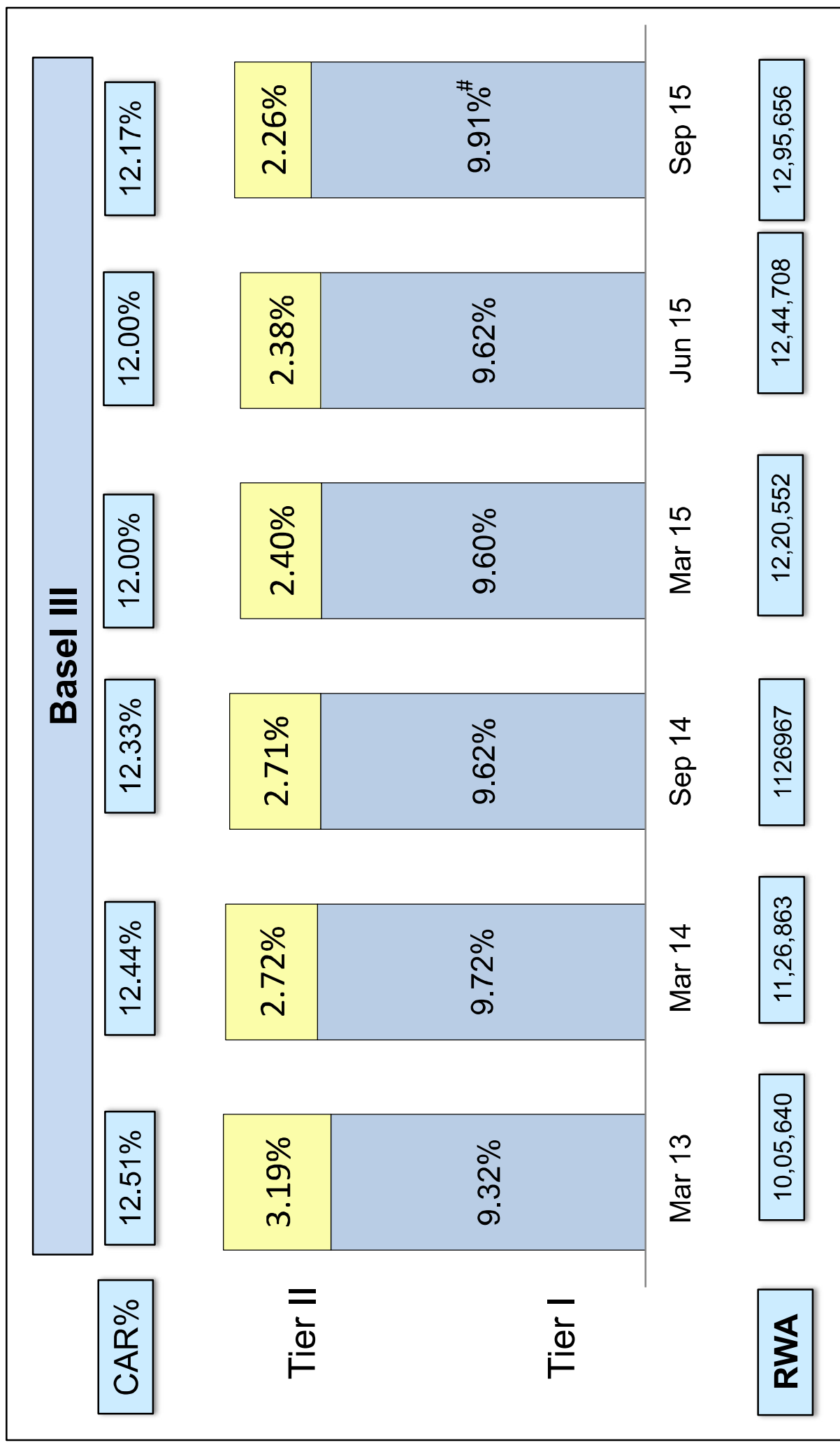
■ Sep 15 □ Sep 14



Level	Crop / Production		Investment/ Allied Credit (B)	Collateralized by Gold out of A & B		Agri Total
	(A)			Amt.	Share %	
Sep-14	95881		25239	42024	34.69	121120
Mar-15	95651		24131	40546	33.85	119782
Sep-15	96353		22066	38376	32.40	118419
YOY Abs.	472		-3173	-3648		-2701
YOY %	0.49		-12.57			-2.23



Rs. In crores

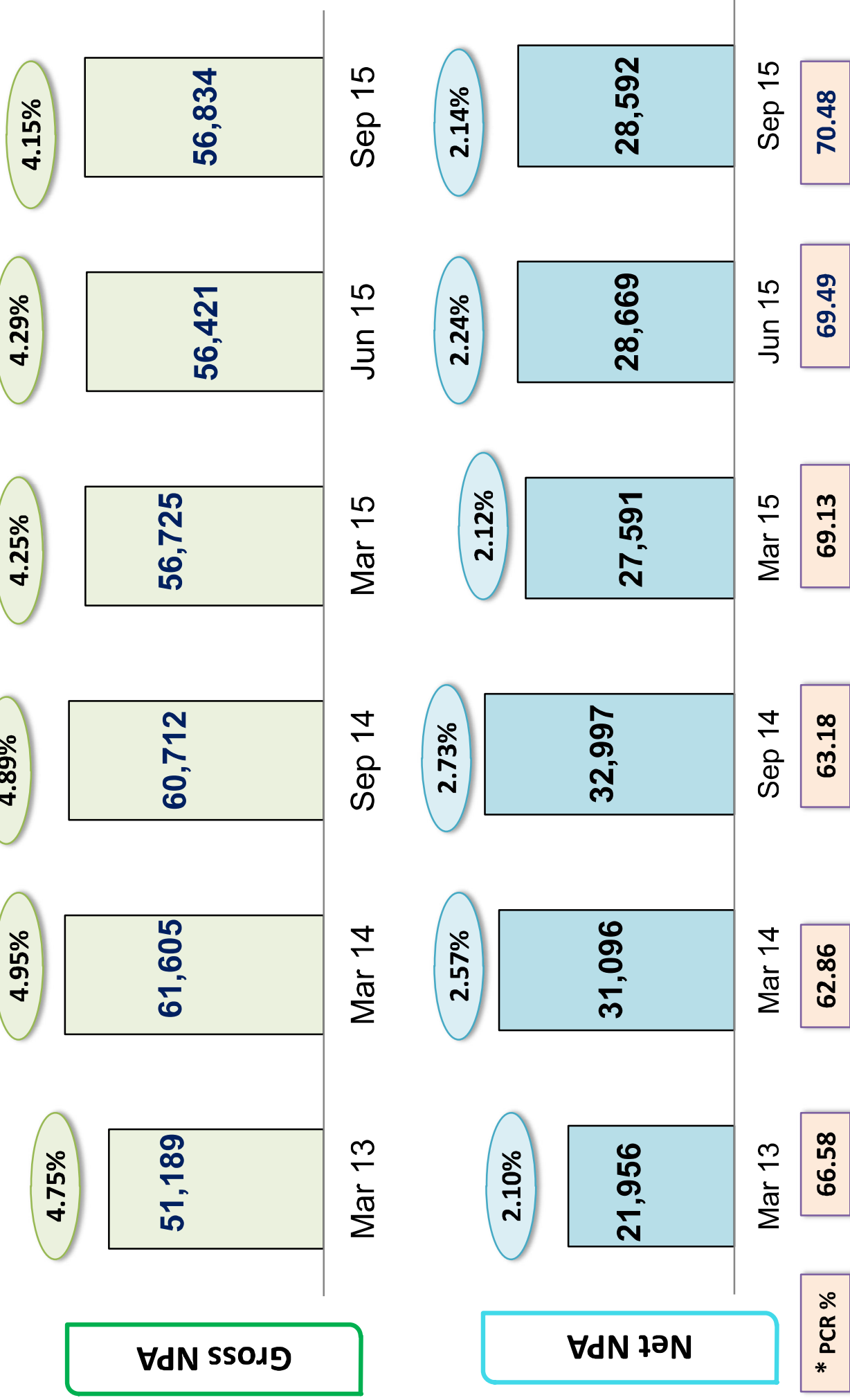


# CET1 = 9.87 %



# Non Performing Assets

## Rs in Crores



\* Provision Coverage Ratio

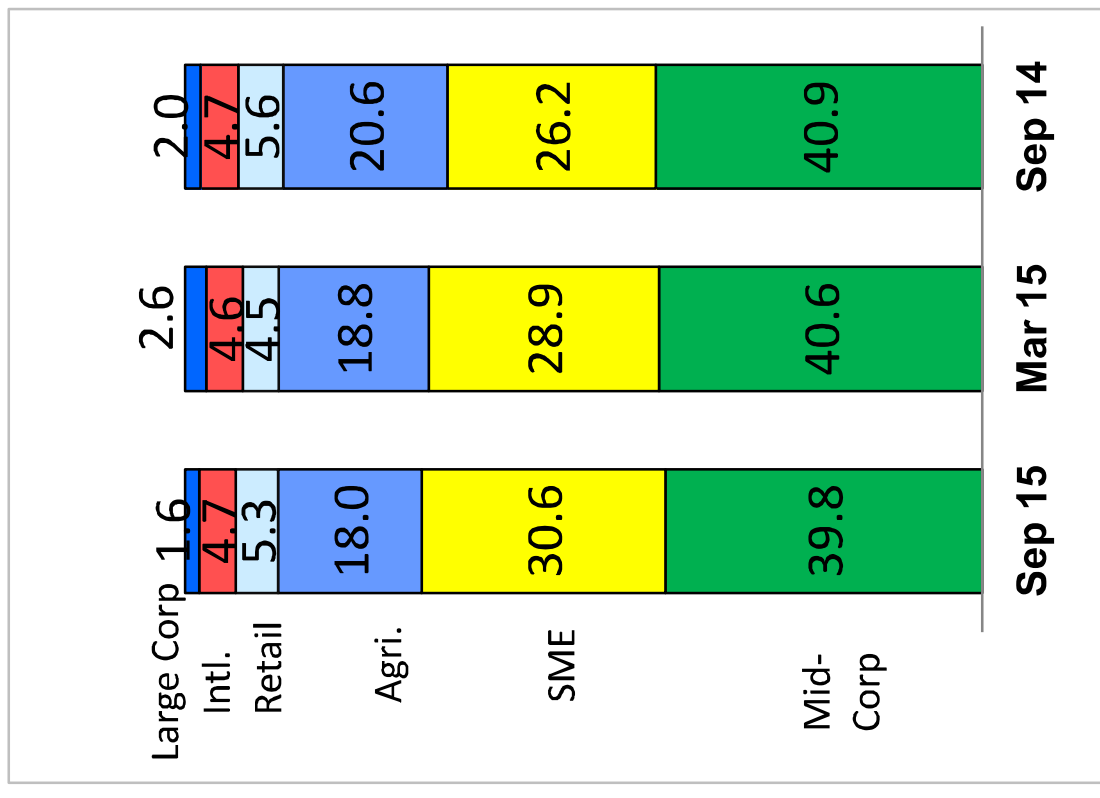


Rs in Crores

## Break-up of Gross NPAs

Sector	Sep15		Mar 15		Sep 14	
	NPA	Ratio %	NPA	Ratio %	NPA	Ratio%
Large Corporate	982	0.35	1,510	0.54	1,174	0.50
Mid Corporate	22,600	10.62	23,029	9.76	24,854	11.15
SME	17,381	8.72	16,387	7.78	15,883	8.38
Agri	10,219	8.66	10,652	8.90	12,506	10.34
Retail	3,003	1.03	2,528	0.93	3,412	1.37
International	2,649	1.00	2,619	1.17	2,883	1.27
<b>Total</b>	<b>56,834</b>	<b>4.15</b>	<b>56,725</b>	<b>4.25</b>	<b>60,712</b>	<b>4.89</b>

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



Rs in Crores

	Q2FY16	Q1FY16	Q2FY15
<b>Opening Level of Gross NPAs</b>	<b>56421</b>	<b>56,725</b>	<b>60,434</b>
Less :Recovery	892	1,209	965
Less: Upgradation	629	1,494	1,670
Less :Write-off	3941	4,919	4,787
Add: Fresh Slippages	5875	7,318	7,700
Net Increase	413	-304	278
<b>Closing Level of Gross NPAs</b>	<b>56834</b>	<b>56,421</b>	<b>60,712</b>
Recovery in W/o Accounts	627	430	466



# Details of Restructured Assets

Rs in Crores

	Particulars	Q2FY16			Q1FY16			H1FY16		
		Std.	NPA	Total	Std.	NPA	Total	Std.	NPA	Total
1	Restructured Accounts as on 01.04.2015	55954	15366	71320	55,843	15,386	71,229	55843	15386	71229
2	Fresh Restructuring + Increase in O/S	2500	685	3185	3,936	2,076	6,012	6436	2761	9197
3	Upgradation to Restructured Standard category	173	-173	0	193	-193	0	366	-366	0
4	Restructured Standard Advances upgraded to full Standard advances	-970	0	-970	-1,014	0	-1,014	-1984	0	-1984
5	Downgradations of Restructured accounts	-1710	1710	0	-1,182	1,182	0	-2892	2892	0
6	Write-off + Decrease in O/S + Closures	-2495	-58	-2553	1,822	3,085	4,907	-4317	-3143	-7460
7	<b>Total Restructured Accounts as on September 30, 2015</b>	<b>53452</b>	<b>17530</b>	<b>70982</b>	<b>55,954</b>	<b>15,366</b>	<b>71,320</b>	<b>53452</b>	<b>17530</b>	<b>70982</b>



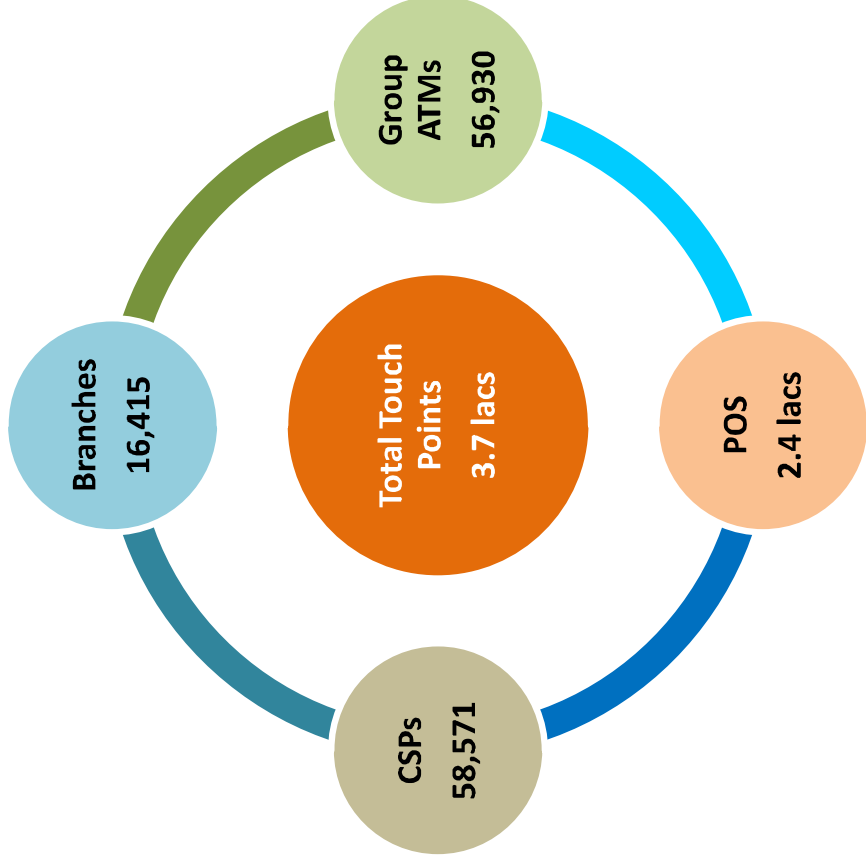
# Movement of Impaired Assets

Rs in Crores

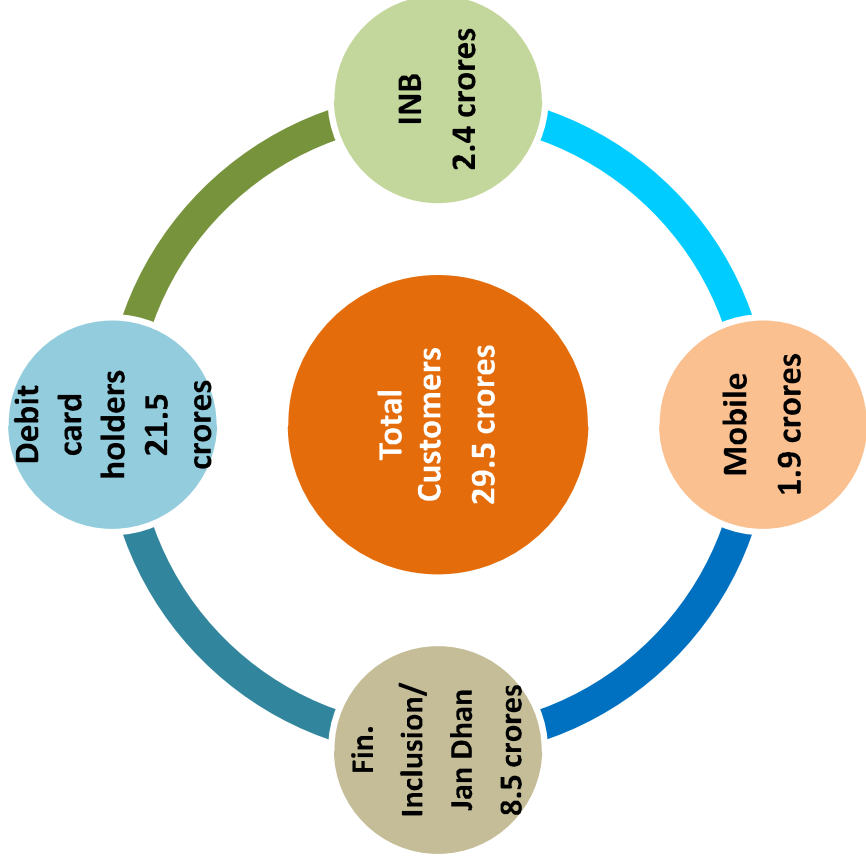
	Sep 15	Jun 15	Mar 15	Dec 14	Sep 14
1. Gross Advances	13,70,701	13,13,735	13,35,424	12,65,483	12,42,638
2. Gross NPAs	56,834	56,421	56,725	61,991	60,712
3. Net NPAs	28,592	28,669	27,591	34,469	32,997
4. Restructured Standard	53,452	55,954	55,843	46,542	43,962
5. Total Gross NPAs plus Restructured Std. ( 2+4 )	1,10,286	1,12,375	1,12,568	1,08,533	1,04,674
6. Total Net NPAs plus Restructured Std. ( 3+4 )	82,044	84,623	83,434	80,999	76,959
7. Gross NPA + Restructured Standard to Gross Adv. % ( 5÷1 )	8.04	8.55	8.43	8.58	8.42
8. Net NPA + Restructured Standard to Gross Adv. % ( 6÷1 )	5.98	6.44	6.25	6.40	6.19



## Touch Points

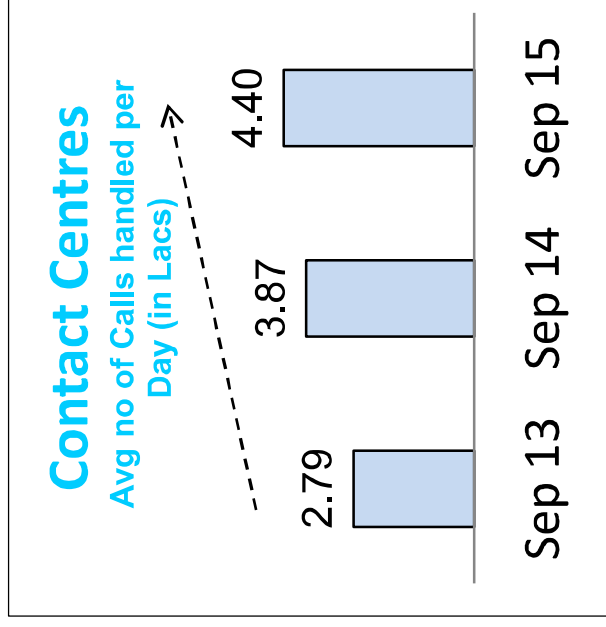
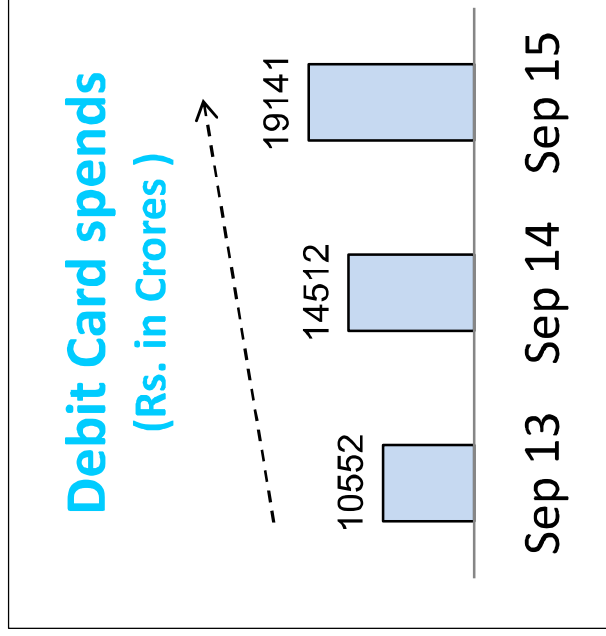
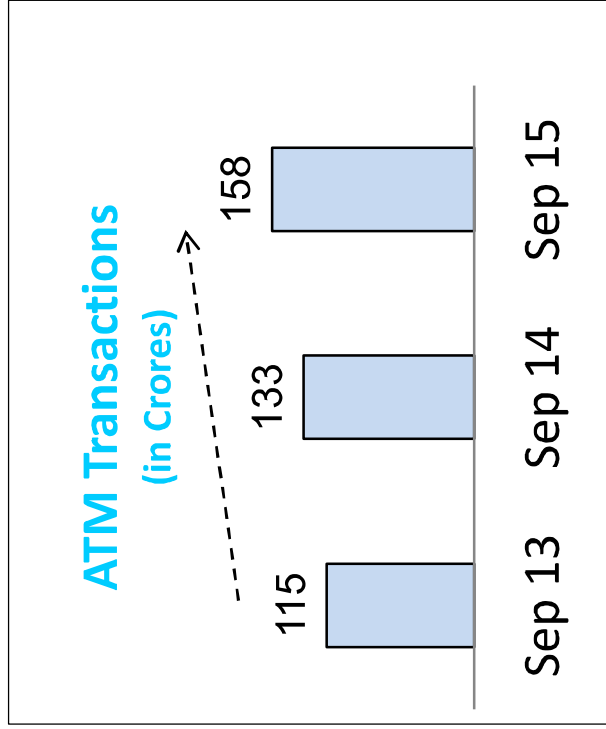
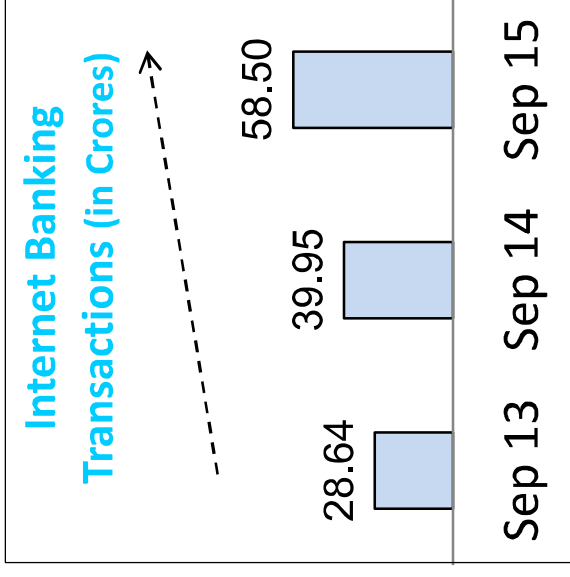
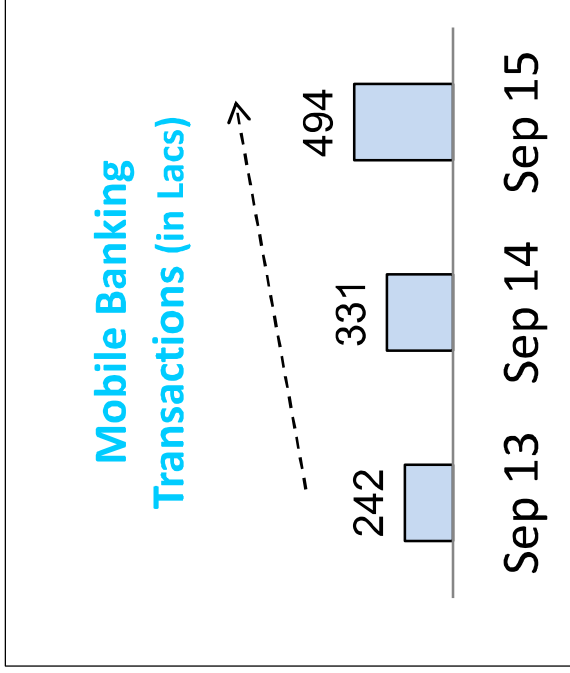
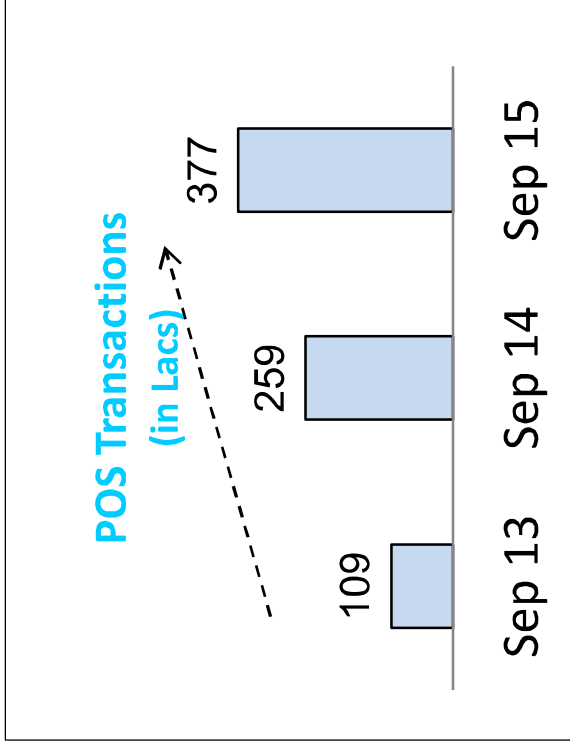


## Customer Base

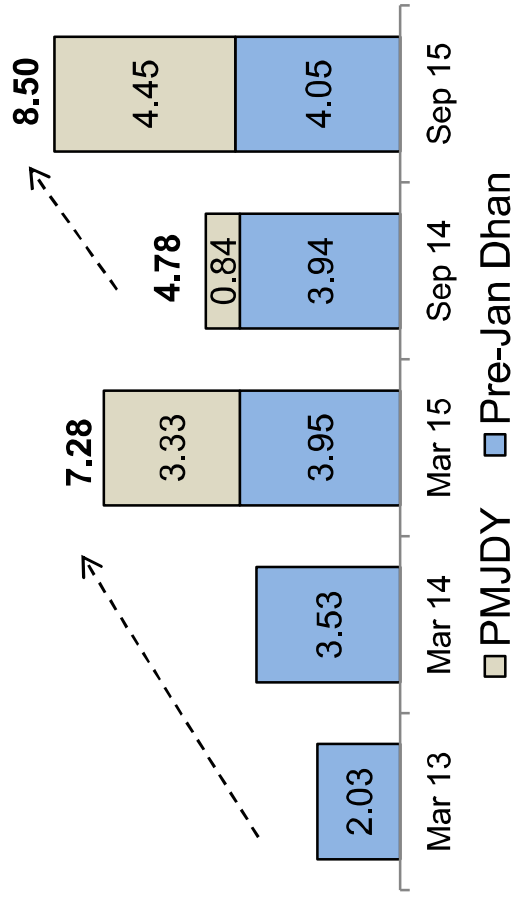




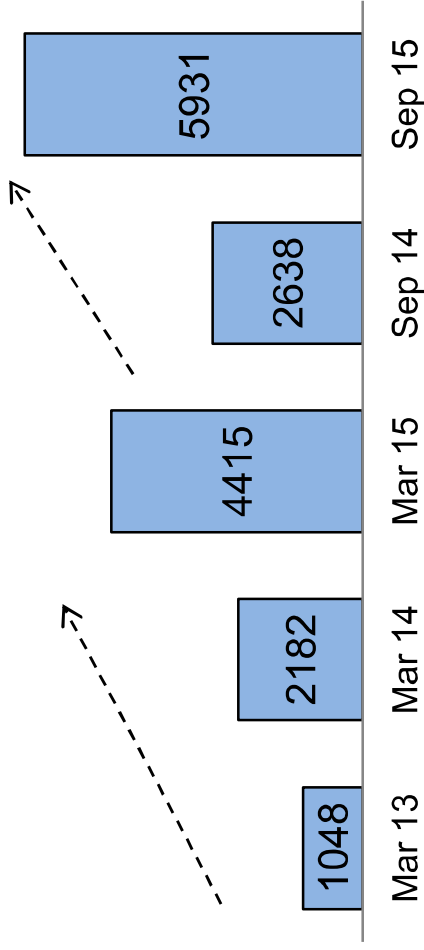
# Enormous Physical Footprints



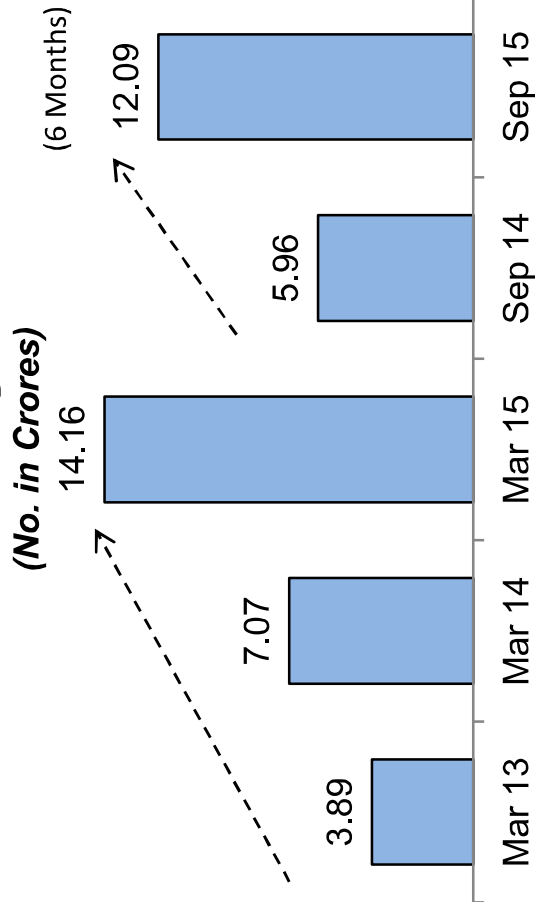
## Financial Inclusion Accounts (in Crores)



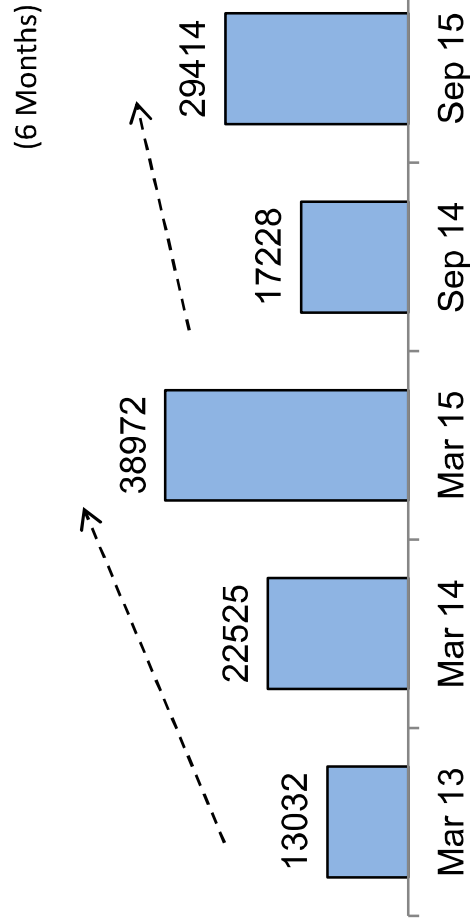
## Financial Inclusion Deposits (Rs. in Crores)



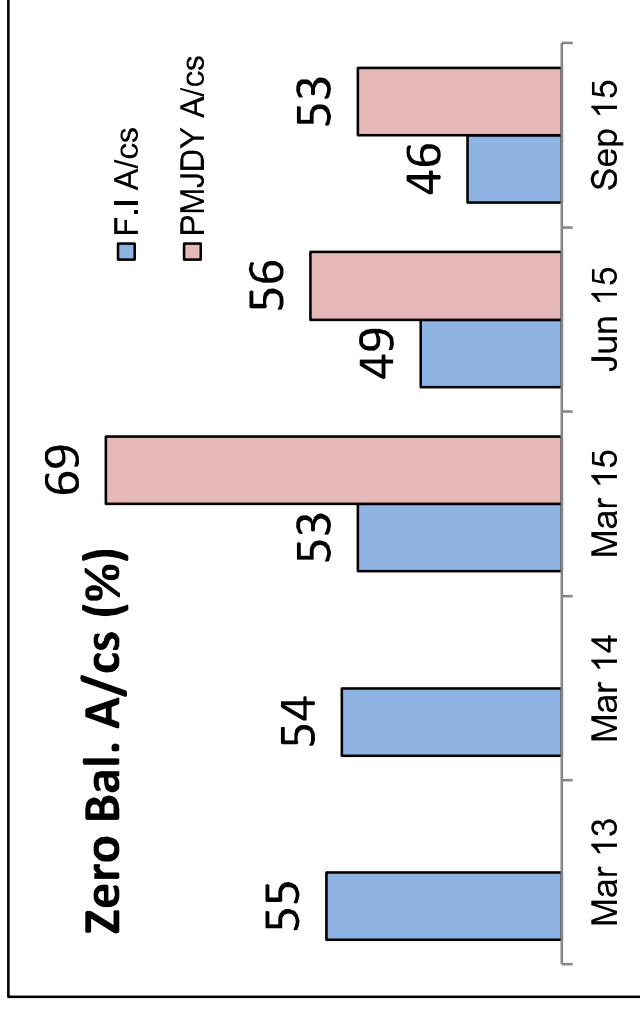
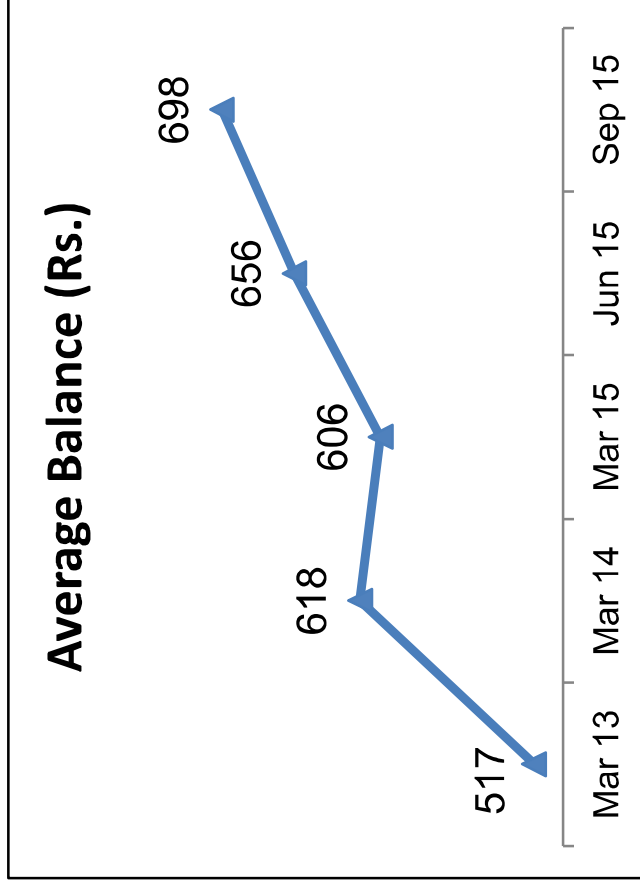
## Transactions through BC Channel (No. in Crores)



## Transactions (Amt. Rs. in Crores)



## Financial Inclusion in SBI (contd...)



### Financial Literacy

RSETIs ( Total Numbers:117)	H1'FY16	Cumulative
No of Training Programme held	1147	11,160
No of Youth trained	30,142	2,95,830
No of Youth Settled	5,488	1,39,805
Financial Literacy Centres (Total numbers:219 )		
No of Out door activities	3,818	32,697
No of Youth trained	4,23,505	21,62,818
No of person converted to customers	91,778	3,54,049

### Social Security Schemes







(Enrolment up to 30.09.2015)

No in Lacs

Pradhan Mantri Suraksha Bima Yojana:	142.78
Pradhan Mantri Jeevan Jyoti Bima Yojana:	36.33
Atal Pension Yojana:	1.83



## State Bank of India is one of the Top Most Active Banks in addressing Customer Queries on Social Media - Report by The Economic Times

	<ul style="list-style-type: none"> <li>• Total Videos Uploaded – <b>197</b></li> <li>• Current Number of Subscribers – <b>11,125</b></li> <li>• Highest Subscriber base amongst all Indian Banks</li> <li>• Current Number of views - <b>37.45 Lakh</b></li> </ul>
	<ul style="list-style-type: none"> <li>• Total No of Followers at present - <b>39.64 Lakh</b></li> <li>• Average Rise in Followers – <b>8200</b> per day</li> </ul>
	<ul style="list-style-type: none"> <li>• Current Fanbase – <b>3.24 Lakh</b></li> </ul>
<div style="display: flex; flex-direction: column; align-items: center;">    </div>	<p>We have recently launched our official pages on the following platforms:</p> <ul style="list-style-type: none"> <li>• Current Number of Followers- <b>797</b></li> <li>• The Highest number of followers amongst all Indian Banks</li> <li>• Current Number of Followers- <b>53,000</b></li> <li>• Current Number Followers- <b>604</b></li> </ul>



# Performance Highlights of Associate Banks- Net Profit



Rs in Crores

Name	Q2FY16	Q2FY15	YOY %
<b>SBBJ</b>	180	119	51.26
<b>SBH</b>	375	311	20.58
<b>SBM</b>	132	102	29.41
<b>SBP</b>	83	81	2.47
<b>SBT</b>	103	19	442.11
<b>Total ABs</b>	<b>873</b>	<b>632</b>	<b>38.13</b>

H1FY16	H1FY15	YOY %
451	333	35.44
627	538	16.54
226	177	27.68
223	217	2.76
184	69	166.67
<b>1711</b>	<b>1334</b>	<b>28.26</b>



## Performance Highlights of Non-Banking Subsidiaries- Net Profit



Rs in Crores

Name	Q2FY16	Q2FY15	YOY %
SBI Life Insurance Company Pvt. Ltd	206	218	-5.50
SBI Capital Markets Ltd	57	108	-47.22
SBI Funds Management P Ltd	43	44	-2.27
SBI Cards & Payment Services P Ltd	70	80	-12.50
<b>SBI Group</b>	<b>4992</b>	<b>4024</b>	<b>24.05</b>

H1FY16	H1FY15	YOY %
408	459	-11.11
101	162	-37.65
88	83	6.02
132	194	-31.96
<b>9705</b>	<b>8472</b>	<b>14.56</b>



# Performance Highlights of 'Non-Banking Subsidiaries'



- ✓ 52% growth in New Business Premium while overall industry up by 14%.
- ✓ 33% growth in Gross Written Premium.
- ✓ Market share (MS) in New Business Premium among Private players increased to 15.3% in H1 16 from 12.9% in H1 15.
- ✓ Total MS including LIC has grown to 4.7% in H1 FY 16 from 3.5% in H1 FY 15.
- ✓ AUM up by 17% to Rs.74,554 cr in H1 16 from Rs.63,872 cr in H1 15.
- ✓ Persistency ratio of renewal premium in 13 months category has improved to 76.9% in H1 16 from 76% in H1 15.



- ✓ AUM up by 21.66% to Rs.88,628 crs in H1 16 from Rs.72,850 crs. in H1 15.
- ✓ Company has crossed Rs.1,00,354 crores AUM (closing) in October 2015.
- ✓ 69% of AUM in Equity Funds and 99% of the AUM in Fixed Income Funds are in top two quartiles on 1 year basis.



- ✓ 3<sup>rd</sup> Rank in CIF and growing @18% YoY.
- ✓ 4<sup>th</sup> Rank in spends and growing @36% YoY.
- ✓ Launched SimplyClick product targeting younger generation.
- ✓ Strategic partnerships for e-commerce



Liabilities				
(Rs in Crores)	Sep-15	Mar-15	Sep-14	YOY Growth (%)
Capital	776	747	747	3.98
Reserves and Surplus	144,781	127,692	124,480	16.31
Deposits	1,634,115	1,576,793	1,473,785	10.88
Borrowings	225,470	205,150	186,781	20.71
Other Liabilities & Provisions	105,284	137,698	88,980	18.32
<b>Total Liabilities</b>	<b>2,110,426</b>	<b>2,048,080</b>	<b>1,874,772</b>	<b>12.57</b>
Assets				
Cash & balances with RBI	78,288	115,884	70,902	10.42
Balance with Banks & Money at Call and Short Notice	32,329	38,872	38,742	-16.55
Investments	567,404	481,759	473,962	19.71
Net Advances	1,337,153	1,300,026	1,209,648	10.54
Fixed Assets	9,638	9,329	8,468	13.82
Other Assets	85,614	102,210	73,050	17.20
<b>Total Assets</b>	<b>2,110,426</b>	<b>2,048,080</b>	<b>1,874,772</b>	<b>12.57</b>



# Balance Sheet (Consolidated)

Liabilities				
(Rs in Crores)	Sep-15	Mar-15	Sep-14	YOY Growth (%)
Capital	776	747	747	3.98
Reserves and Surplus	179,923	160,641	155,762	15.51
Minority Interest	5,980	5,497	5,263	13.63
Deposits	2,133,521	2,052,961	1,926,216	10.76
Borrowings	255,496	244,663	225,135	13.49
Other Liabilities & Provisions	205,570	235,601	175,346	17.24
<b>Total Liabilities</b>	<b>2,781,266</b>	<b>2,700,110</b>	<b>2,488,469</b>	<b>11.77</b>
Assets				
Cash & balances with RBI	100,192	144,288	93,106	7.61
Balance with Banks & Money at Call and Short Notice	42,249	44,194	46,585	-9.31
Investments	784,758	673,507	659,264	19.04
Net Advances	1,721,891	1,692,211	1,577,337	9.16
Fixed Assets	12,830	12,379	11,237	14.18
Other Assets	119,347	133,531	100,941	18.23
<b>Total Assets</b>	<b>2,781,266</b>	<b>2,700,110</b>	<b>2,488,469</b>	<b>11.77</b>





GLOBAL  
FINANCE

## Global Finance Annual Survey-Worlds Best Bank -2015- SBI – No. 1

- i) Country Winner- Emerging Markets (Asia-Pacific)
- ii) World's Best Trade Finance Providers (Country Winner)
- iii) World's Best Sub-Custodians- SBI Subsidiary (Country Winner)



## Gold Awards : Reader's Digest Trusted Brand 2015 (India).

- i)Banks, ii)Credit Cards and iii)Loans (Car, Home and Personal loans)

dun & bradstreet

## SBI the Best Public Sector Bank :

- i)Rural Reach, ii)Technology Adoption, iii)Retail, iv) Overall
- v)Contribution for Financial Inclusion Agenda Season 3



## Brandz Top 50 Most Valuable Indian Brands 2015 - WPP & Millward Brown SBI Rank 3 -Brand Value - USD 9374 Million (37% increase over last year)



## PR Week Awards Asia -Hongkong

- i) Silver: Media Relations Campaign of the Year
- ii) Bronze : South Asia PR Campaign of the Year

BW/BUSINESSWORLD

## No. 1 among the Financial Companies in India



## Best Bank Award for (i)Electronic Payment Systems (ii) Managing IT Infrastructure





भारतीय स्टेट बैंक  
State Bank of India  
एवं भारतीय को बैंक  
THE BANKER TO EVERY INDIAN

# Thank You

