



भारतीय स्टेट बैंक  
भारतीय स्टेट बैंक  
State Bank of India

शेयर आणि बॉन्ड विभाग, कॉर्पोरेट केन्द्र, 14वा माळा, स्टेट बैंक भवन,  
मादाम कामा रोड, मुंबई - 400 021.

शेयर आणि बॉन्ड विभाग, कारपोरेट केन्द्र, 14वाँ तल, स्टेट बैंक भवन,  
मादाम कामा रोड, मुंबई - 400 021.

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Date :

10.11.2017 Ref. No.

CC/S&B/SA/1834

The Executive Director  
National Stock Exchange of India Ltd.  
Exchange Plaza,  
Plot No.C/1, G- Block,  
Bandra Kurla Complex,  
Bandra – East,  
Mumbai – 400051.

The Executive Director  
BSE Limited  
Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai- 400001

**LISTING REGULATIONS 2015: PRESENTATION AT ANALYSTS MEET**

In compliance with the provisions of Regulation 30 read with Schedule III Part A of SEBI (LODR) Regulations, 2015, we hereby attach a copy of presentation made at Analyst Meet held on 10<sup>th</sup> November 2017, at SBI Auditorium, Corporate Centre, Mumbai on Financial Working Results of the Bank as on September 30, 2017.

Kindly take the same on your record.

Yours faithfully,

Thanking You,

(Sanjay M Abhyankar)  
Vice President Compliance- Company Secretary

Encl: as above





Quarterly Results Q2FY18

# Analyst Presentation

10.11.2017

## Safe Harbor

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

## Merger of Associate Banks and BMB with SBI

*Bank has merged five of its Associate Banks and Bhartiya Mahila Bank w.e.f 1<sup>st</sup> April 2017. Accordingly, Figures / Ratios / Parameters relating to September 2017 are for the merged entity. Wherever feasible, the historical data has been arrived at by aggregating the Audited numbers of these Banks with that of SBI.*

# Contents

Financial Performance

Digital Banking & Financial Inclusion

Subsidiaries

Balance Sheet

# Financial Performance

# Operating Performance

*Rs. in Crores*

	Quarter ended			Half Year Ended		Growth (%)		
	Q2FY18	Q1FY18	Q2FY17	H1FY18	H1FY17	H1FY18 over H1FY17	Q2FY18 over Q1FY18	Q2FY18 over Q2FY17
Interest Income	54,850	54,905	54,820	1,09,755	1,09,314	0.40	-0.10	0.05
Other Income	16,016	8,006	10,146	24,022	18,908	27.05	100.06	57.85
<b>Total Income</b>	<b>70,866</b>	<b>62,911</b>	<b>64,967</b>	<b>1,33,777</b>	<b>1,28,222</b>	<b>4.33</b>	<b>12.64</b>	<b>9.08</b>
Interest Expenses	36,264	37,299	36,701	73,563	72,949	0.84	-2.78	-1.19
<b>Net Interest Income</b>	<b>18,586</b>	<b>17,606</b>	<b>18,119</b>	<b>36,192</b>	<b>36,365</b>	<b>-0.48</b>	<b>5.57</b>	<b>2.58</b>
Operating Expenses	14,603	13,738	14,277	28,340	27,522	2.97	6.30	2.28
<b>Operating Profit + exceptional item</b>	<b>19,999</b>	<b>11,874</b>	<b>13,989</b>	<b>31,873</b>	<b>27,751</b>	<b>14.86</b>	<b>68.43</b>	<b>42.97</b>
Less: Exceptional Item & one-time items	5,436		916	5,436	1,823			
<b>Operating Profit Excl Exceptional Item &amp; one- time items</b>	<b>14,563</b>	<b>11,874</b>	<b>13,073</b>	<b>26,437</b>	<b>25,928</b>	<b>1.96</b>	<b>22.65</b>	<b>11.40</b>

# Provisions and Net Result

*Rs. in Crores*

	Quarter ended			Year Ended		Growth (%)		
	Q2FY18	Q1FY18	Q2FY17	H1FY18	H1FY17	H1FY18 over H1FY17	Q2FY18 over Q1FY18	Q2FY18 over Q2FY17
<b>Operating Profit including Exceptional Item &amp; one time items</b>	<b>19,999</b>	<b>11,874</b>	<b>13,989</b>	<b>31,873</b>	<b>27,751</b>	<b>14.86</b>	<b>68.43</b>	<b>42.97</b>
<b>Total Provisions</b>	<b>18,418</b>	<b>9,869</b>	<b>14,546</b>	<b>28,286</b>	<b>27,934</b>	<b>1.26</b>	<b>86.63</b>	<b>26.62</b>
Loan Loss	16,715	12,125	15,169	28,840	26,435	9.10	37.85	10.19
Standard Assets	2,276	-2,039	-317	238	720			
Investment Depreciation	37	-755	-138	-718	407			
Other Provisions	109	-402	116	-293	304			
Income Tax	-720	939	-284	219	68			
<b>Net Profit</b>	<b>1,582</b>	<b>2,006</b>	<b>-557</b>	<b>3,587</b>	<b>-183</b>			

# Details of Provisions

Rs. in Crores

	<b>Q2FY18</b>
<b>1. Loan Loss Provision:</b>	<b>16715</b>
<i>of which:</i>	
a. As per IRAC Classification	9872
b. NCLT (1st List) Additional Provision as per RBI Norms (Full)	3835
c. NCLT (2nd List) Additional Provision as per RBI Norms	2141
d. Accelerated provision on other NPAs	867
<b>2. Standard Assets Provision:</b>	<b>2276</b>
<i>of which:</i>	
a. Specific Provision on Stressed Standard Assets	2380
b. General Provision	104
c. General Provision on Restructured Standard Assets	-208
<b>3. Income Tax Provision:</b> Income arising from Sale of Shares of SBI Life through IPO is exempt from tax	<b>-720</b>

- **Slippage Ratio declined from 5.38% in Q1FY18 to 1.85% in Q2FY18, significantly improved across all segments**
- **Gross NPA Ratio declined from 9.97% in Q1FY18 to 9.83% in Q2FY18**
- **Net NPA Ratio declined from 5.97% in Q1FY18 to 5.43% in Q2FY18**
- **PCR (With AUCA) increased from 60.79% in Q1FY18 to 65.10% in Q2FY18**
- **PCR (Without AUCA) increased from 42.70% in Q1FY18 to 47.40% in Q2FY18**



# Interest Income / Expenses

*Rs. in Crores*

	Quarter ended			Half Year Ended		Growth (%)		
	Q2FY18	Q1FY18	Q2FY17	H1FY18	H1FY17	H1FY18 over H1FY17	Q2FY18 over Q1FY18	Q2FY18 over Q2FY17
Interest on Loans	35,801	36,142	39,054	71,943	78,509	-8.36	-0.94	-8.33
Interest on Resources	18,088	17,543	14,581	35,631	28,511	24.98	3.10	24.05
Other Interest income	961	1,220	1,185	2,181	2,295	-4.97	-21.28	-18.92
<b>Total Interest Income</b>	<b>54,850</b>	<b>54,905</b>	<b>54,820</b>	<b>1,09,755</b>	<b>1,09,314</b>	<b>0.40</b>	<b>-0.10</b>	<b>0.05</b>
Interest on Deposits	33,980	34,990	34,421	68,970	68,052	1.35	-2.89	-1.28
Interest on Borrowings	1,107	1,018	913	2,125	2,093	1.54	8.65	21.18
Other Interest paid	1,177	1,291	1,367	2,468	2,804	-11.98	-8.82	-13.90
<b>Total Interest Expenses</b>	<b>36,264</b>	<b>37,299</b>	<b>36,701</b>	<b>73,563</b>	<b>72,949</b>	<b>0.84</b>	<b>-2.78</b>	<b>-1.19</b>
<b>Net Interest Income</b>	<b>18,586</b>	<b>17,606</b>	<b>18,119</b>	<b>36,192</b>	<b>36,365</b>	<b>-0.48</b>	<b>5.57</b>	<b>2.58</b>

# Non-Interest Income

Rs. in Crores

	Quarter ended			Half Year Ended		Growth (%)		
	Q2FY18	Q1FY18	Q2FY17	H1FY18	H1FY17	H1FY18 over H1FY17	Q2FY18 over Q1FY18	Q2FY18 over Q2FY17
Fee Income	5,357	4,870	5,054	10,227	9,245	10.62	10.01	5.99
Profit/Loss on Sale of Investments	8,566	1,770	3,276	10,336	6,713	53.96	383.90	161.46
Forex Income	675	667	638	1,341	1,207	11.11	1.21	5.71
Dividend Income	94	23	333	117	362	-67.70	302.94	-71.86
Misc Income	1,325	676	845	2,001	1,380	45.00	95.97	56.85
<i>of which: Recovery in w/o accounts</i>	1,158	712	765	1,870	1,362	37.27	62.66	51.31
<b>Total Non Interest Income</b>	<b>16,016</b>	<b>8,006</b>	<b>10,146</b>	<b>24,022</b>	<b>18,908</b>	<b>27.05</b>	<b>100.06</b>	<b>57.85</b>

The above data includes exceptional and one time items

# Stable Fee Income

Rs. in Crores

	Quarter ended			Half Year Ended		Growth (%)		
	Q2FY18	Q1FY18	Q2FY17	H1FY18	H1FY17	H1FY18 over H1FY17	Q2FY18 over Q1FY18	Q2FY18 over Q2FY17
<b>Fee Income</b>	<b>5,357</b>	<b>4,870</b>	<b>5,054</b>	<b>10,227</b>	<b>9,245</b>	<b>10.62</b>	<b>10.01</b>	<b>5.99</b>
<i>of which: Loan Processing Charges</i>	637	654	664	1,291	1,225	5.34	-2.69	-4.19
<i>Commission on Govt. Business</i>	785	781	707	1,566	1,468	6.69	0.52	11.01
<i>Commission on LC/BG*</i>	446	407	890	853	1,776	-51.95	9.55	-49.88
<i>Cross Selling</i>	378	288	223	666	341	95.12	31.31	69.39
<i>Comm. on Collection , Locker Rent, MAB, CMP and Other Misc.</i>	3,111	2,739	2,569	5,850	4,433	31.95	13.59	21.10

\*Change in method of booking Commission from cash basis to accrual basis w.e.f 1<sup>st</sup> April, 2017 impacted to the extent of Rs. 704 Crores



# Contained Operating Expenses (1/2)

*Rs. in Crores*

	Quarter ended			Half Year Ended		Growth (%)		
	Q2FY18	Q1FY18	Q2FY17	H1FY18	H1FY17	H1FY18 over H1FY17	Q2FY18 over Q1FY18	Q2FY18 over Q2FY17
Staff Expenses	7,703	7,724	8,300	15,428	16,082	-4.07	-0.27	-7.19
Overheads	6,900	6,013	5,977	12,913	11,439	12.88	14.74	15.43
<b>Operating Expenses</b>	<b>14,603</b>	<b>13,738</b>	<b>14,277</b>	<b>28,340</b>	<b>27,522</b>	<b>2.97</b>	<b>6.30</b>	<b>2.28</b>
<b>Cost to Income ratio (Excluding exceptional &amp; one time items)</b>		53.64		51.74	51.49	25 bps		

	During H1FY18	Past 12 Months
Employees joined	798	14,781
Retirement etc.	11,382	19,034

	As on 30-09-2017	As on 31-03-2017
Staff Strength	2,69,219	2,79,803

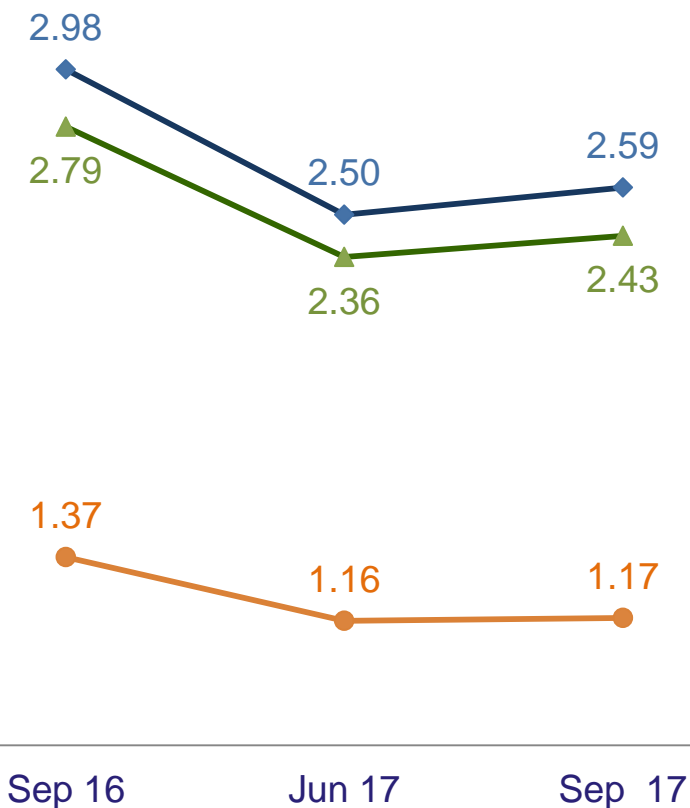
# Contained Operating Expenses (2/2)

Rs. in Crores								
	Quarter ended			Half Year Ended		Growth (%)		
	Q2FY18	Q1FY18	Q2FY17	H1FY18	H1FY17	H1FY18 over H1FY17	Q2FY18 over Q1FY18	Q2FY18 over Q2FY17
<b>Staff Expenses</b>	<b>7,703</b>	<b>7,724</b>	<b>8,300</b>	<b>15,428</b>	<b>16,082</b>	<b>-4.07</b>	<b>-0.27</b>	<b>-7.19</b>
<i>of which: Salary</i>	6,597	6,806	6,475	13,403	12,966	3.37	-3.08	1.88
<i>Contribution for employees</i>	1,107	918	1,825	2,025	3,116	-35.02	20.54	-39.35
<b>Overheads</b>	<b>6,900</b>	<b>6,013</b>	<b>5,977</b>	<b>12,913</b>	<b>11,439</b>	<b>12.88</b>	<b>14.74</b>	<b>15.43</b>
<i>Of which: Rent, Taxes and Lighting</i>	1,270	1,198	1,293	2,468	2,471	-0.10	6.07	-1.74
<i>Depreciation</i>	864	778	596	1,642	1,165	41.00	10.95	44.80
<i>Printing and Stationery</i>	127	102	100	229	191	19.77	24.68	27.38
<i>Postage &amp; Telecommunications</i>	276	161	203	437	318	37.48	71.96	36.38
<i>Repairs and Maintenance to Bank's Property</i>	210	182	191	392	367	6.84	15.54	9.89
<i>Travelling &amp; Halting</i>	274	230	266	504	516	-2.27	19.26	3.28
<i>Insurance</i>	688	732	614	1,419	1,232	15.19	-6.03	12.06
<i>ATM /CDM/POS/Debit Card /Other Tech Expenses</i>	1,845	1,457	1,463	3,302	2,724	21.24	26.58	26.09
<i>Advt. &amp; Publicity, Law Charges, Auditors Fees, BC / BF Expenses etc.</i>	1,345	1,174	1,252	2,519	2,457	2.54	14.65	7.46
<b>Operating Expenses</b>	<b>14,603</b>	<b>13,738</b>	<b>14,277</b>	<b>28,340</b>	<b>27,522</b>	<b>2.97</b>	<b>6.30</b>	<b>2.28</b>

# Key Performance Indicators : Performance Ratios

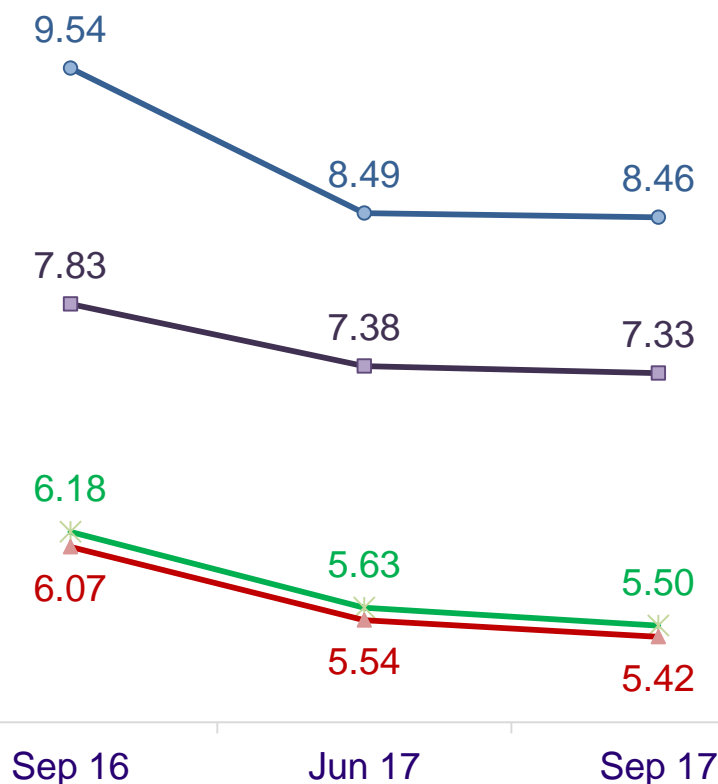
## Net Interest Margin (%)

◆ Domestic Merged ▲ Whole Bank Merged ● Foreign



## Yield & Costs (%)

● Yield on Advances ■ Yield on Investments  
✱ Cost of Funds ▲ Cost of Deposits





# Sustained CASA growth driving liability franchise

*Rs. in Crores*

	Sep 17	YoY Growth (%) Sep 17 Over Sep 16	Sep 16 (SBI+e-ABs+BMB)
Total Deposits	26,23,180	10.27	23,78,956
Foreign Offices	96,217	6.48	90,362
Domestic	25,26,963	10.42	22,88,593
Market Share Domestic	23.06%	28 bps	22.78%
TD	13,92,980	2.99	13,52,597
CA	1,64,149	16.02	1,41,481
SB	9,69,833	22.07	7,94,515
CASA	11,33,983	21.15	9,35,996
CASA Ratio	44.88%	398 bps	40.90%

*Daily Average CASA Ratio – Sep 17: 43.93%*

# Diversified Asset Portfolio

*Rs. in Crores*

	Sep 17	Sep 16	YOY Gr %
<b>Domestic Advances</b>	<b>16,00,546</b>	<b>15,94,633</b>	<b>0.37</b>
Comm. Paper(CP)	54,129	38,421	40.88
Corp. Bonds(CB)	63,494	43,659	45.43
<b>Domestic Total (incl. CP &amp; CB)</b>	<b>17,18,169</b>	<b>16,76,713</b>	<b>2.47</b>
Advances in Foreign Offices (A)	2,91,894	2,80,082	4.22
FCNR-B Advances (B)	6,527	18,302	-64.34
Foreign Offices Excl FCNR-B Loans (A-B)	2,85,367	2,61,780	9.01
<b>Whole Bank Advances Incl CP &amp; CB, Excl FCNR(B) Adv.</b>	<b>20,03,536</b>	<b>19,38,493</b>	<b>3.36</b>

# Diversified Loan Portfolio

	Sep 17	YoY Growth (%) Sep 17 Over Sep 16	Sep 16 (SBI+e-ABs+BMB)
Total Advances	18,92,440	0.95	18,74,715
Foreign Offices	2,91,894	4.22	2,80,082
Domestic	16,00,546	0.37	15,94,633
Market Share Domestic	19.94%	-124 bps	21.18%
Large Corporate	3,63,309	-5.91*	9,61,310*
Mid Corporate	2,88,758	9,04,531*	
SME	2,52,464		
AGRI	1,91,238	2.37	1,86,806
Per Segment	5,04,777	13.05	4,46,517

\*Includes Large, Medium and SME Advances



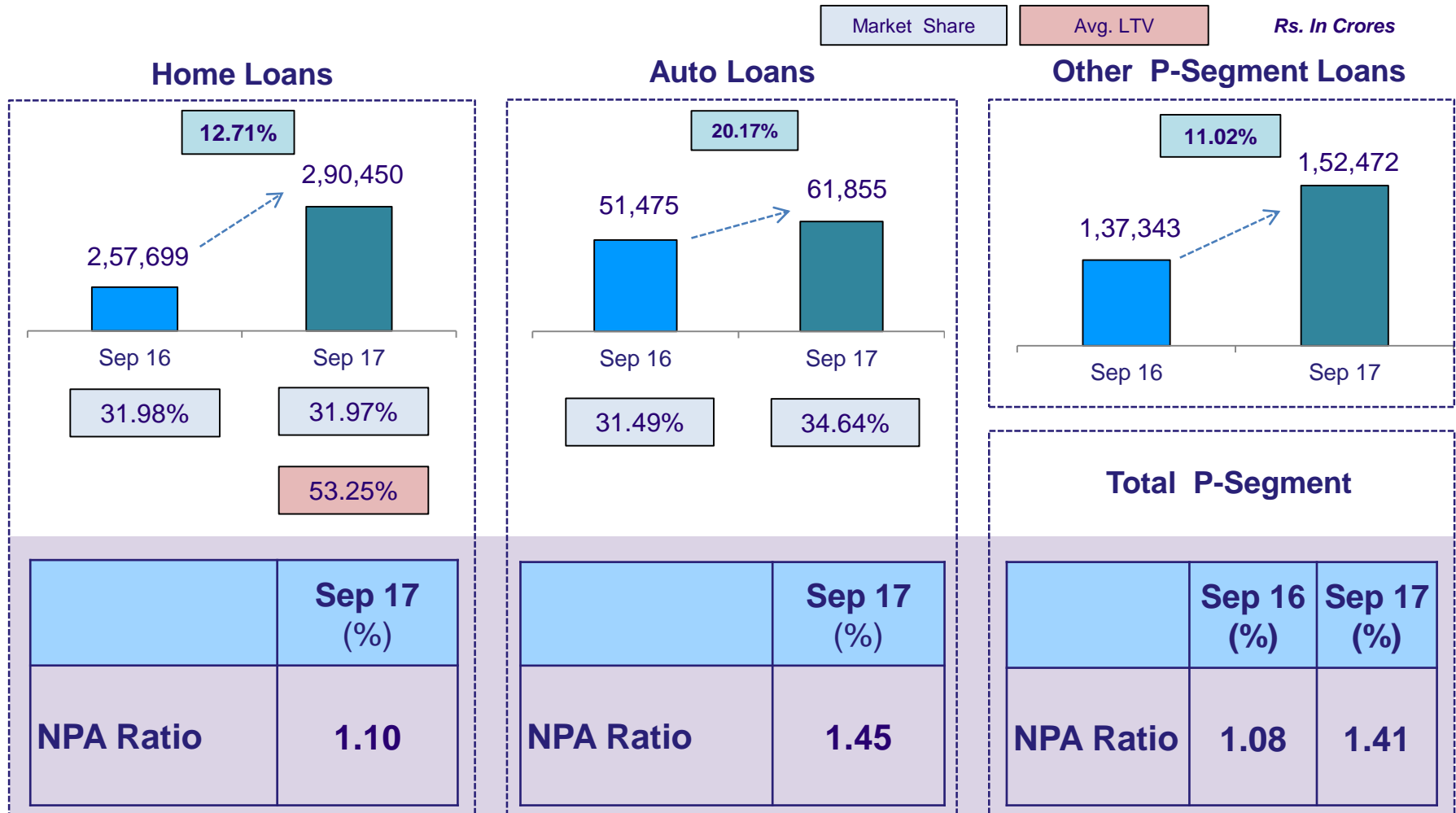
# Diversified Industry Portfolio

## Domestic Fund Based Outstanding

Rs. in Crores

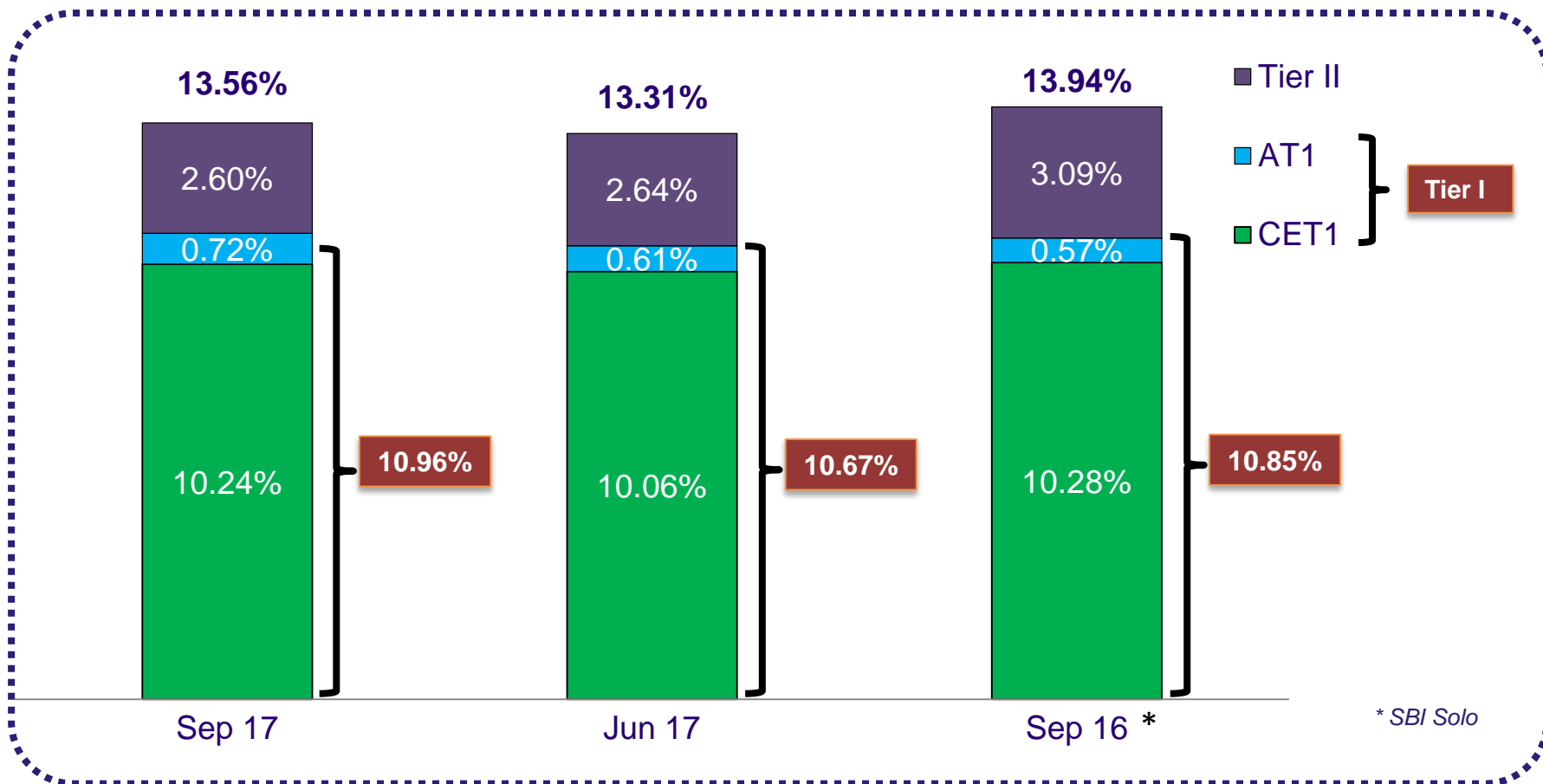
	Sep 17		Jun 17		Sep 16		Sep 17
	Level	% Share	Level	% Share	Level	% Share	YOY Gr %
Infrastructure	2,52,764	15.79	2,54,219	15.81	2,55,067	16.00	-0.90
<i>of which: Power</i>	1,66,893	10.43	1,71,645	10.68	1,66,624	10.45	0.16
<i>Telecommunication</i>	24,002	1.50	22,497	1.40	19,968	1.25	20.21
<i>Roads &amp; Ports</i>	30,538	1.91	28,011	1.74	30,122	1.89	1.38
<i>Other Infrastructure</i>	31,331	1.96	32,066	1.99	38,353	2.41	-18.31
Services	1,58,557	9.91	1,65,920	10.32	1,22,699	7.69	29.22
Iron & Steel	1,02,215	6.39	1,08,301	6.74	1,10,418	6.92	-7.43
Trade	89,958	5.62	86,126	5.36	86,802	5.44	3.64
Textiles	49,403	3.09	52,183	3.25	56,218	3.53	-12.12
Petroleum & Petrochemicals	36,678	2.29	39,390	2.45	34,530	2.17	6.22
Engineering	27,845	1.74	29,468	1.83	31,870	2.00	-12.63
Comm. Real Estate	32,077	2.00	31,086	1.93	29,243	1.83	9.69
Other Industries	1,55,032	9.69	1,61,785	10.06	2,34,462	14.70	-33.88
Home Loans	2,90,450	18.15	2,83,331	17.62	2,57,699	16.16	12.71
Auto Loans	61,855	3.86	59,484	3.70	51,475	3.23	20.17
Other Per Segment Loans	1,52,472	9.53	1,47,190	9.16	1,37,343	8.61	11.02
Agriculture	1,91,238	11.95	1,89,100	11.76	1,86,806	11.71	2.37
<b>Total Domestic Advances</b>	<b>16,00,546</b>	<b>100.00</b>	<b>16,07,583</b>	<b>100.00</b>	<b>15,94,633</b>	<b>100.00</b>	<b>0.37</b>

# Personal Segment Continues to drive Loan Growth



- Optimization of processing centres with integration of 26 processing centres of e-ABs
- Special recovery teams formed at all critical processing centres. Requisitioned services of retired bank officials to boost recoveries
- Loan collection module- a web based system for proper tracking and monitoring of delinquent accounts implemented to enhance follow up

# We Remain Well Capitalized



## H1FY18

- Equity raised through QIP - Rs 15,000 cr in H1FY18
- AT1 bonds raised- Rs 2,000 crores in H1FY18



# Asset Quality : Gross NPAs - Segment wise (1/3)

Rs. in Crores

Sector	Sep 17		Jun 17		01-04-2017		30-09-2016	
					Merged		Merged	
	NPA	Ratio %	NPA	Ratio %	NPA	Ratio %	NPA	Ratio %
Agri	18982	9.93	17988	9.51	12191	6.37	12041	6.45
Per Segment	7096	1.41	7632	1.56	3717	0.77	4819	1.08
SME	27540	10.91	30426	11.86				
Large Corporate	49533	13.63	48954	13.02				
Mid Corporate	75478	26.14	76060	25.71				
<b>Total Corporate</b>	<b>125011</b>	<b>19.17</b>	<b>125014</b>	<b>18.61</b>	<b>155164*</b>	<b>15.62*</b>	<b>134518*</b>	<b>13.99*</b>
International	7486	2.56	7009	2.51	6794	2.37	8428	3.01
<b>Total</b>	<b>186115</b>	<b>9.83</b>	<b>188069</b>	<b>9.97</b>	<b>177866</b>	<b>9.11</b>	<b>159806</b>	<b>8.52</b>

\* Including SME

# Asset Quality : Movement of NPAs (2/3)

Rs. in Crores

	H1FY18	Q2FY18	Q1FY18	FY17	H1FY17
<b>Opening Level of Gross NPAs</b>	<b>177866</b>	<b>188068</b>	<b>177866</b>	<b>121973</b>	<b>121970</b>
Less :Recovery	6856	2210	4646	10302	5131
Less: Up gradation	3147	1113	2034	21981	12809
Less :Transfer to AUCA	22434	9258	13176	27757	12461
Add: Increase in O/s	5411	1601	3810	5685	3518
Add: Fresh Slippages	35275	9026	26249	110247	64719
Gross Addition (Increase in O/s + Slippages)	40686	10627	30059	115932	68237
Net Increase	8249	-1954	10202	55892	37836
<b>Closing Level of Gross NPAs</b>	<b>186115</b>	<b>186115</b>	<b>188068</b>	<b>177866</b>	<b>159806</b>
Gross NPA Ratio (%)	9.83	9.83	9.97	9.11	8.52
Less: Cumulative Provisions	88218	88218	80309	80888	67438
Net NPAs	97896	97896	107760	96978	92368
Net NPA Ratio (%)	5.43	5.43	5.97	5.19	5.12
<b>Provision Coverage Ratio (%)</b>	<b>65.10</b>	<b>65.10</b>	<b>60.79</b>	<b>61.53</b>	<b>58.57</b>
<b>Slippage Ratio (%)</b>	<b>3.61</b>	<b>1.85</b>	<b>5.38</b>	<b>5.78</b>	<b>6.78</b>
<b>Credit Cost (%)</b>	<b>2.95</b>	<b>3.42</b>	<b>2.48</b>	<b>2.90</b>	<b>2.77</b>

# Asset Quality : Impaired Assets (3/3)

Rs. in Crores

	Sep 17	June 17
Gross Advances	1892440	1886666
Gross NPAs	186115	188068
Restructured Standard	34024	39337
Total Gross NPAs plus Restructured Std.	220139	227406
Gross NPA + Restructured Standard to Gross Advances (%)	11.63	12.05
Net NPA + Net Standard Restructured to Net Advances (%)	7.29	8.12
Slippages from Restructured Book (%)	4.91	6.96

	Sep 17	June 17
SDR	10,540	12,740
S4A	8,613	8,124

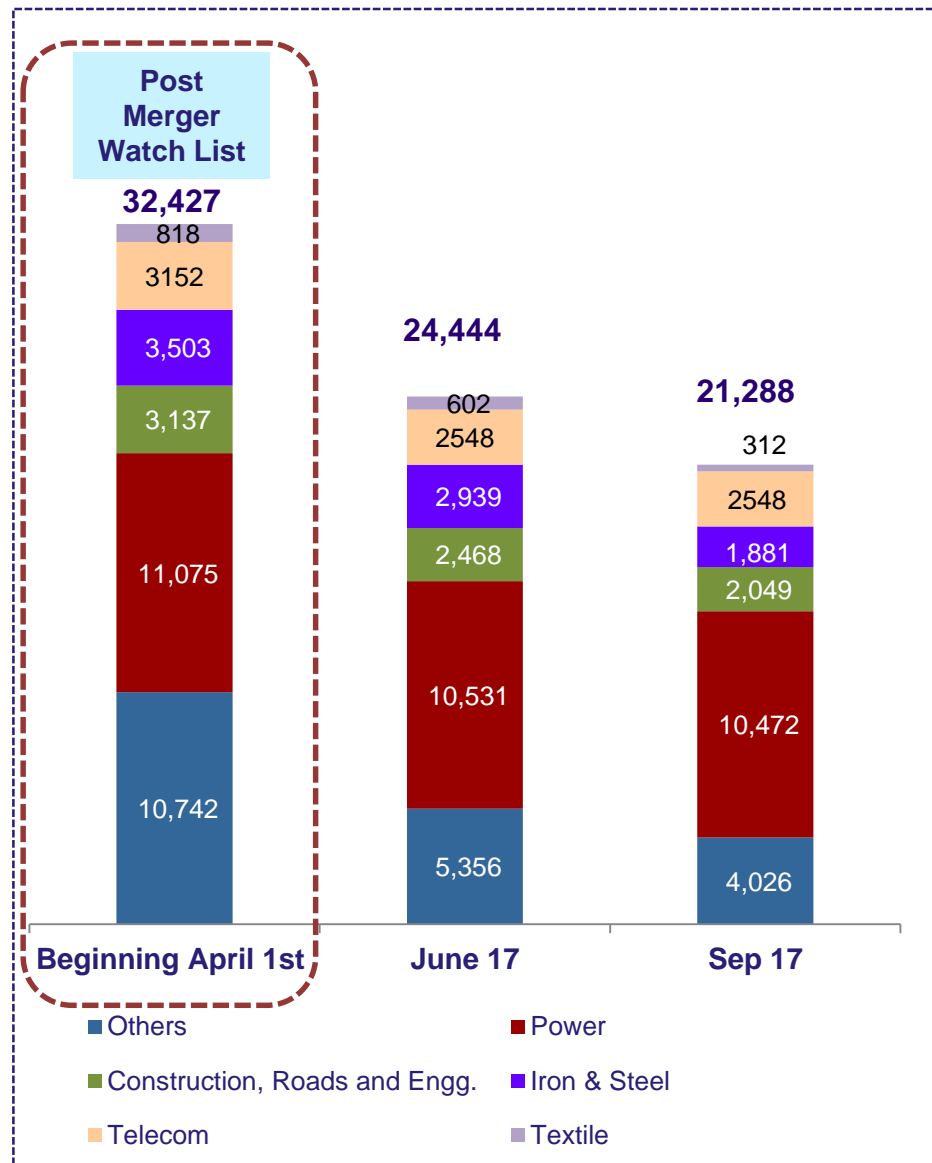
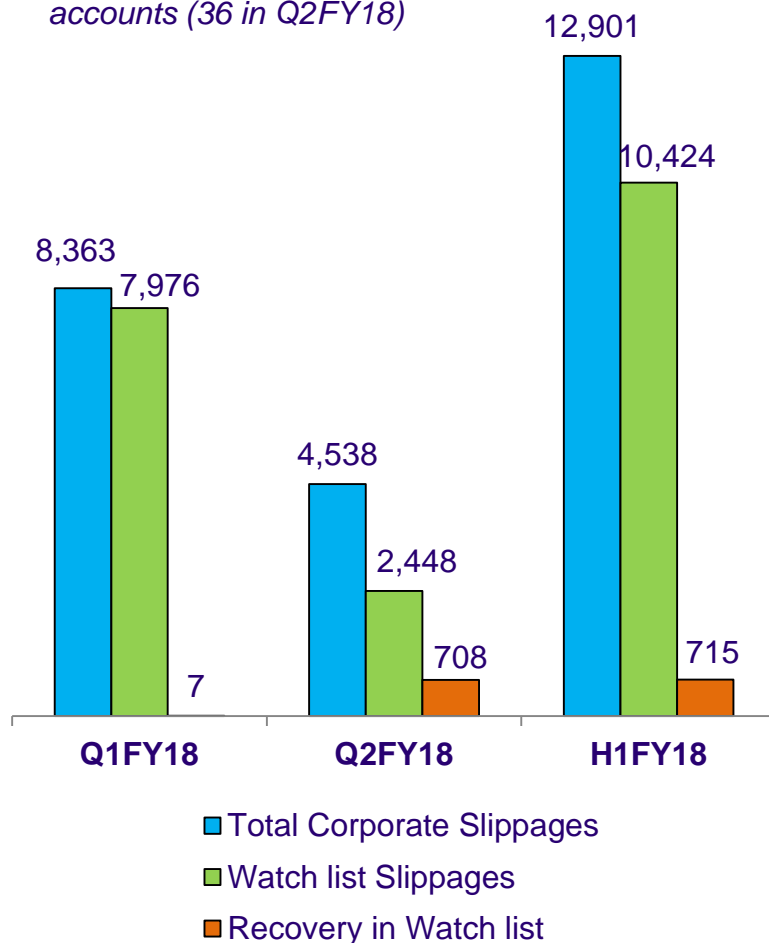
	Sep 17	June 17
Stressed Standard Assets Provision	7,916	5,537
Counter Cyclical Provision Buffer	1,250	1,250

# Corporate Watch List

## Fund based Outstandings

Rs. In Crores

- 81% of Corporate Slippages in H1FY18 are from the Watch List (54% in Q2FY18)
- Remaining slippages across 55 smaller value accounts (36 in Q2FY18)

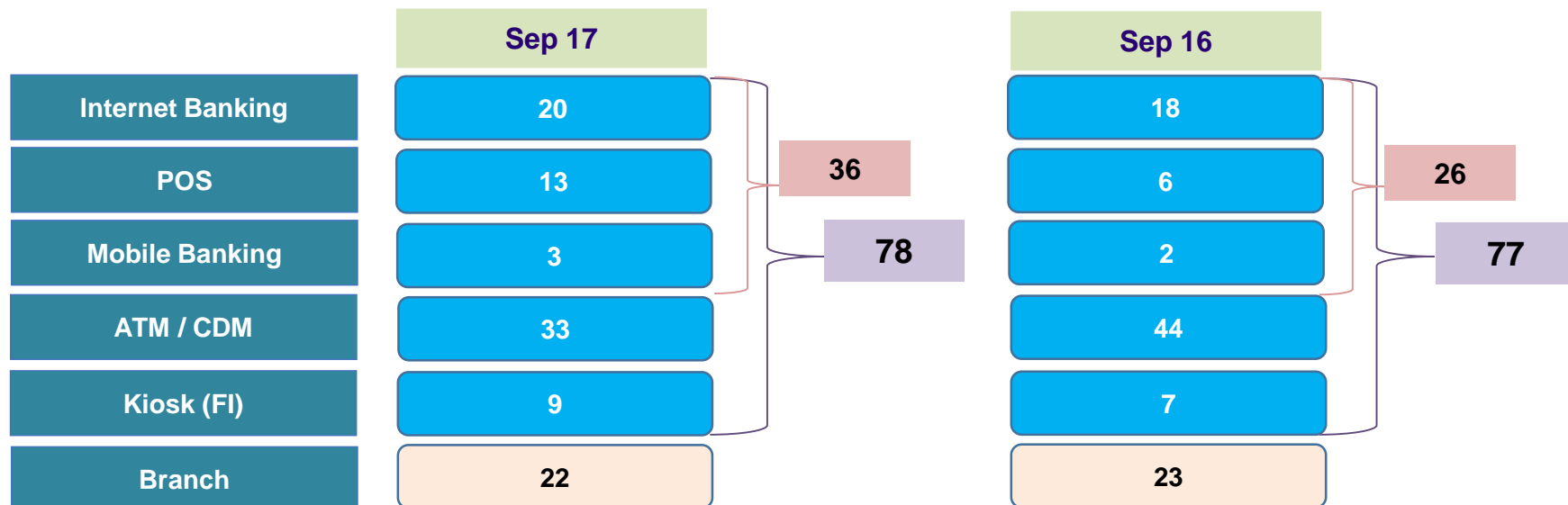


# Digital Banking & Financial Inclusion



# Moving away from Cash to Digital

## Share of Transactions (%)

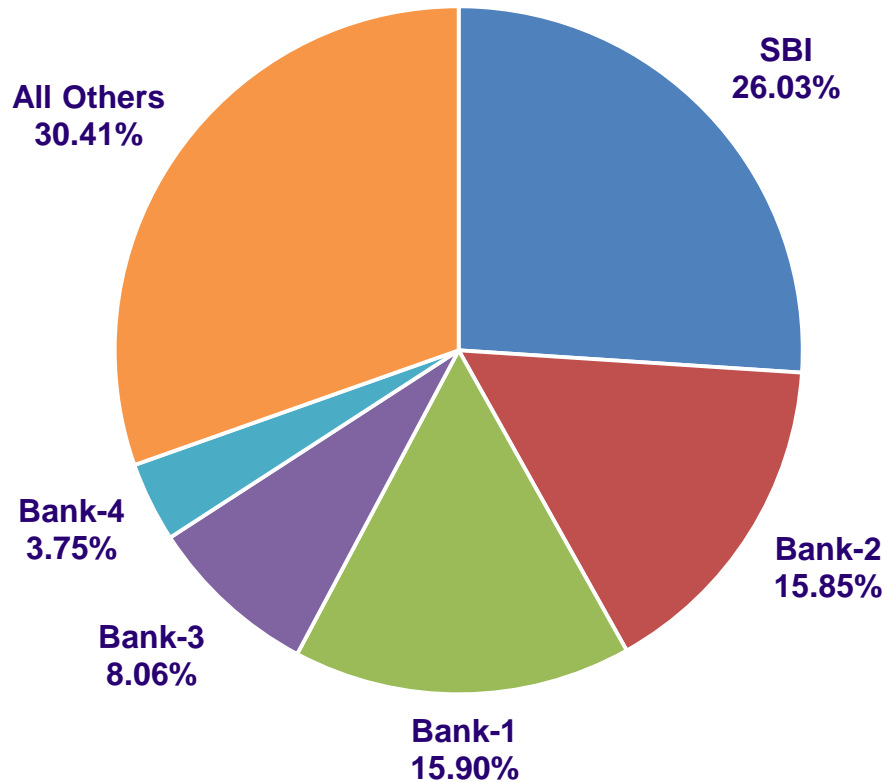


Channel	SBI	Market Share (%)
Number of ATMs (as on Sep 17)	58,916	28.41
ATMs: Value of Txns (Cr) (During April 17 – Sep 17)	5,68,553	41.72
Number of Active Debit Cards (Cr) (as on Sep 17)	27.21	33.19
Mobile Banking: Number of Txns (Cr) (During April 17 – Aug 17) (including Buddy Transactions)	10.54	19.58
Number of PoS Terminals (as on Sep 17)	6,41,938	22.14

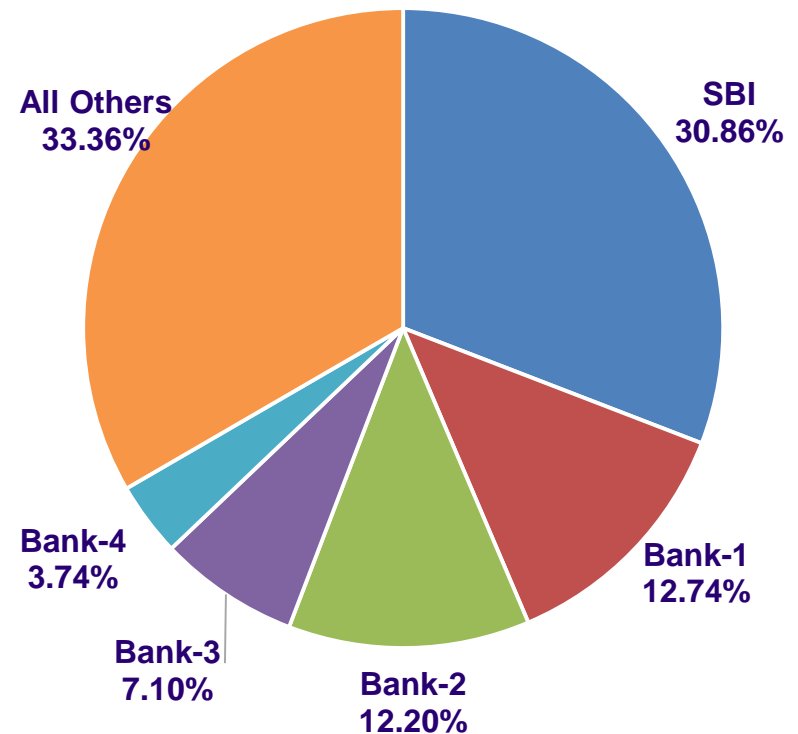
Source : RBI data

# Debit Cards Spend Market Share YoY Comparison

**FY 2016-17 (Cumulative As on Sep 16)**



**FY 2017-18 (Cumulative As on Sep 17)**



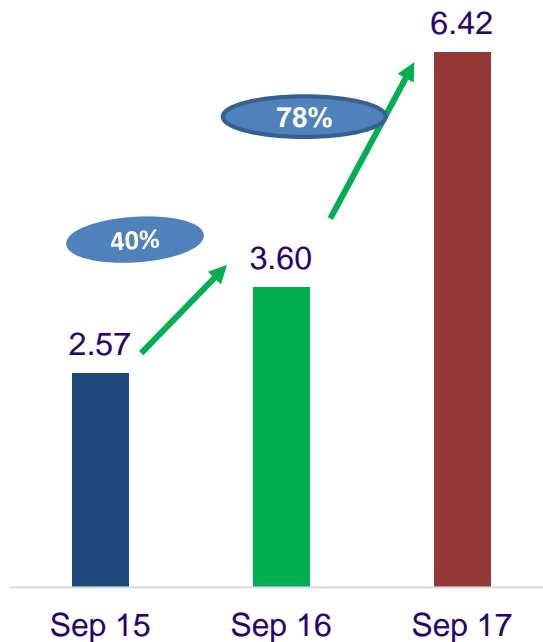
- Market share in Card spends improved 483 basis points YoY and 154 basis points from March 17 YTD.
- Card usage up by 167% YoY at Rs. 67,511 crore

(Source: Latest RBI Data)

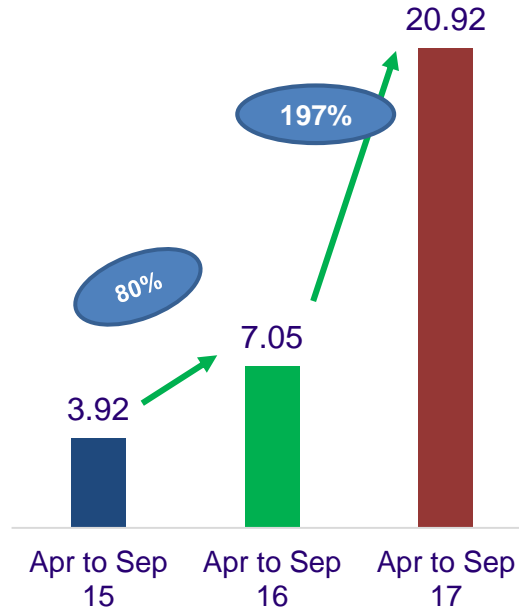
# Merchant Acquiring Business



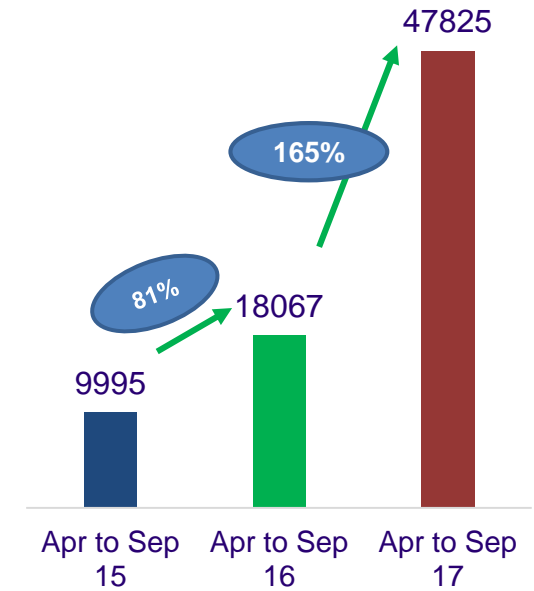
Pos Terminals  
(in lakhs)



Number of Transactions  
(in crs)



Value of Transactions  
(Rs. in crs)



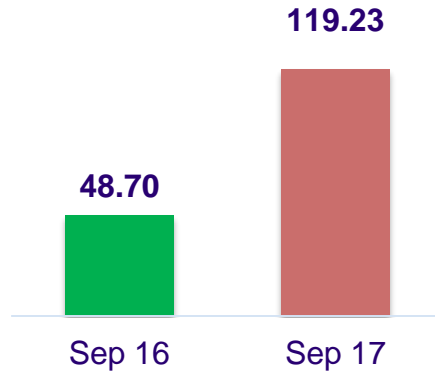
- Only Bank to have more than 6,40,000 + PoS terminals.
- CASA balance of Rs. 8,290 Crores as on 30.09.2017 in PoS linked A/cs; up by 278% YoY.
- Daily average Number of transactions & value reached a new high of 11.03 Lakhs txns. per day with value of Rs. 251.57 Crores.

# Digital & e-Commerce (1/2)

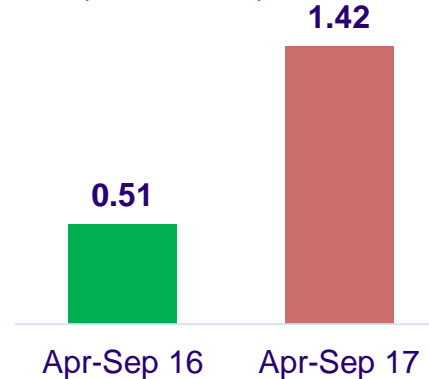
## SBI buddyWallet

- 1 Crore plus users
- 75-80K daily Txns.
- 10-15K daily registrations

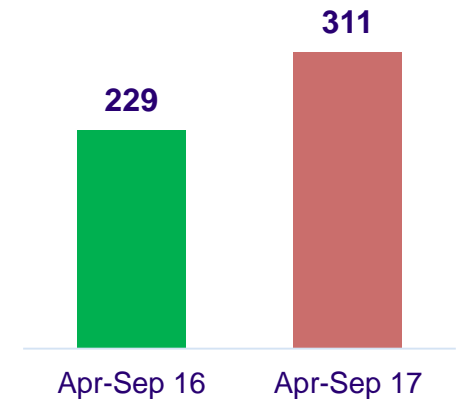
**Buddy Users**  
(Nos. in lakhs)



**Vol. of Buddy Transactions**  
(Nos. in Crs.)



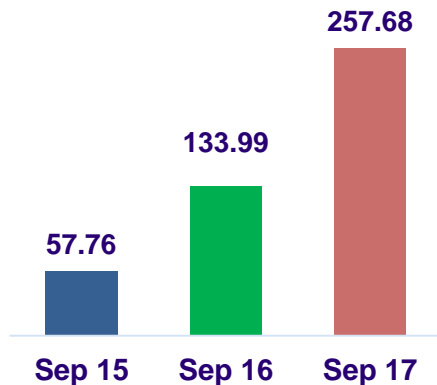
**Value of Buddy Transactions** (Rs. in Crs.)



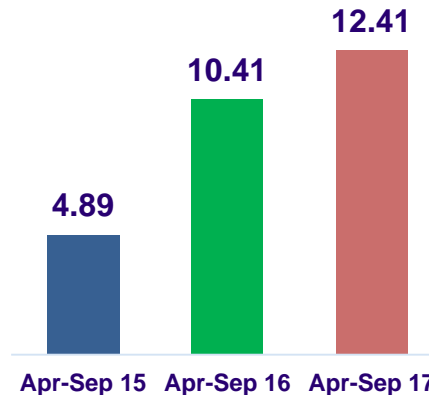
## SBI anywhere

- 2.6 Crores Users
- 2 Crores+ No. of Txns per month

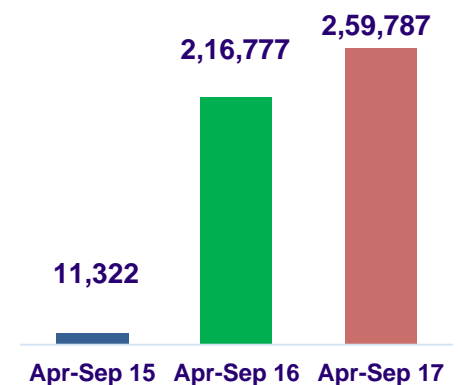
**Mobile Banking Users**  
(Nos. in lakhs)



**Vol. of Transactions**  
(Nos. in Crs.)



**Value of Transactions**  
(Rs. in Crs.)

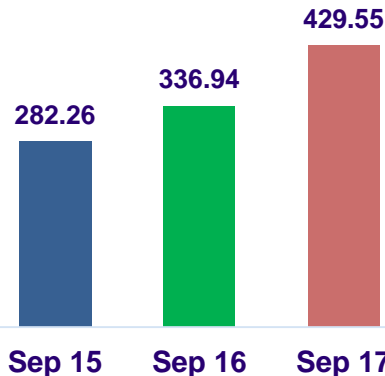


# Digital & e-Commerce (2/2)

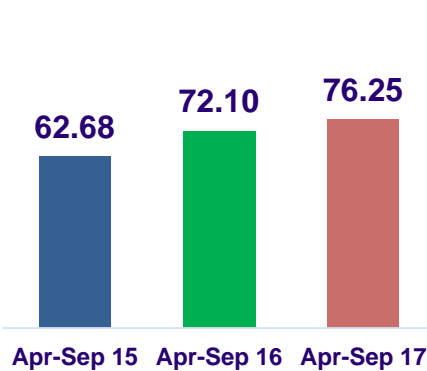


- 5th most popular online global financial site.
- 4 Crore Users
- 76 Crore txns. during H1FY18.

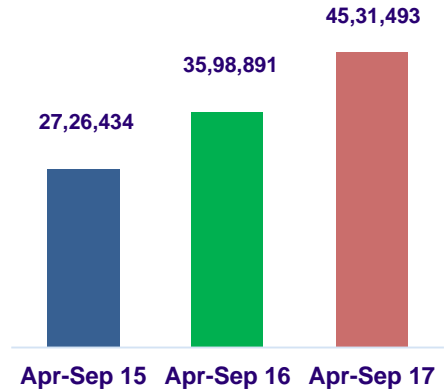
**INB Users**  
(Nos. in lakhs)



**Vol. of INB Transactions**  
(Nos. in Crs.)

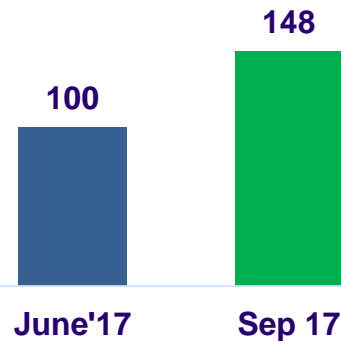


**Value of INB Transactions**  
(Rs. in Crs)

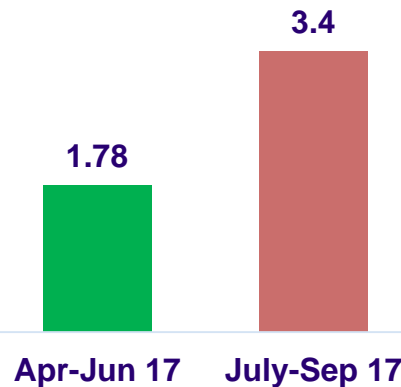


- ~1.5 Crore users on SBI Pay / BHIM / USSD
- 23.7 lakh daily transactions.
- 60,000 daily registrations

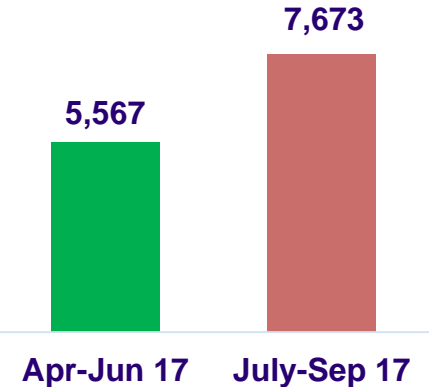
**SBI Pay Users**  
(Nos. in lakhs)



**Vol. of Transactions**  
(Nos. in Crs)



**Value of Transactions**  
(Rs. in Crs)





# Unlocking the Digital Potential

10,89,506 merchant payments acceptance touch points

BHARAT QR  
43,703



BHIM-Aadhaar-SBI  
2,56,062



PoS  
6,41,938



SBI PAY  
1,07,233









BHIM MERCHANTS  
40,570



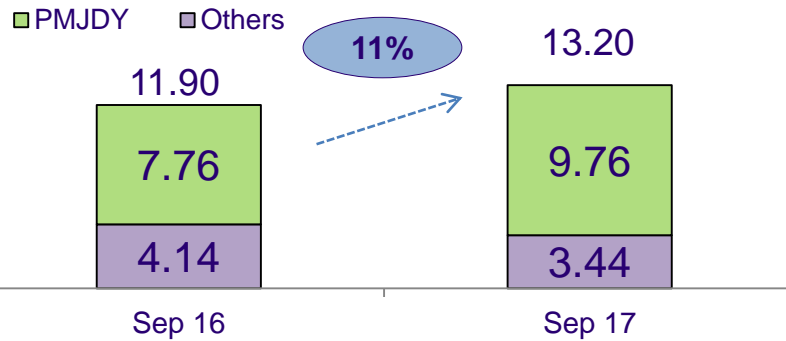
# Social Media Leadership

SBI Continues to be the leading player in Social Media Banking

Platform	Status	Rank	Comments
	136 Lakhs	1	Highest number of followers across all banks in the world
	819 Lakh Views 77 K Subscribers	1	Ranked number 1 Globally among Banks
	5.29 Lakhs	1	Highest number of followers across All Indian Banks
	3400	1	
	26 Lakhs	2	Second Highest number of followers across all Indian banks
 Instagram	3.43 Lakhs	2	

# Financial Inclusion ....(1/2)

Financial Inclusion Accounts (No. in Crs)

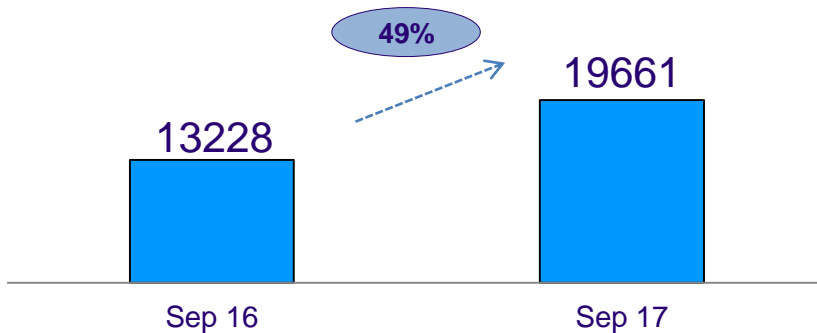


Out of PMJDY A/cs:

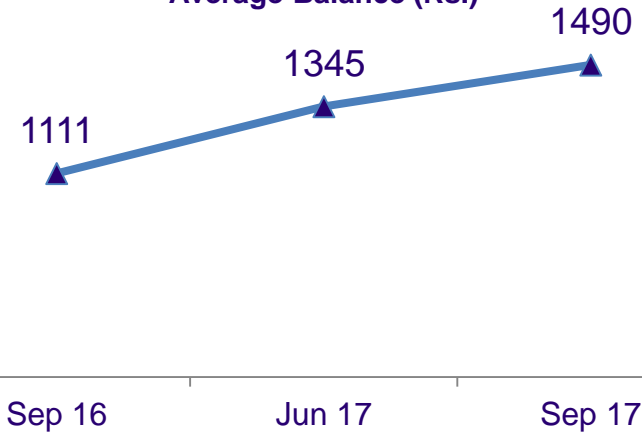
Aadhar seeded A/cs as on Sep 17: 7.16 crs

Rupay Cards issued as on Sep 17: 6.46 crs

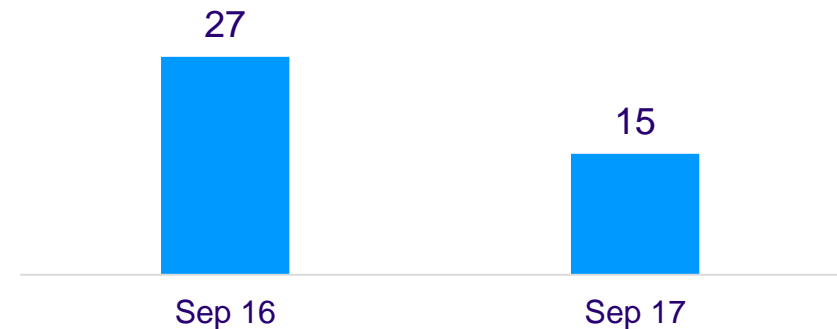
Financial Inclusion Deposits  
(Rs. in Crores)



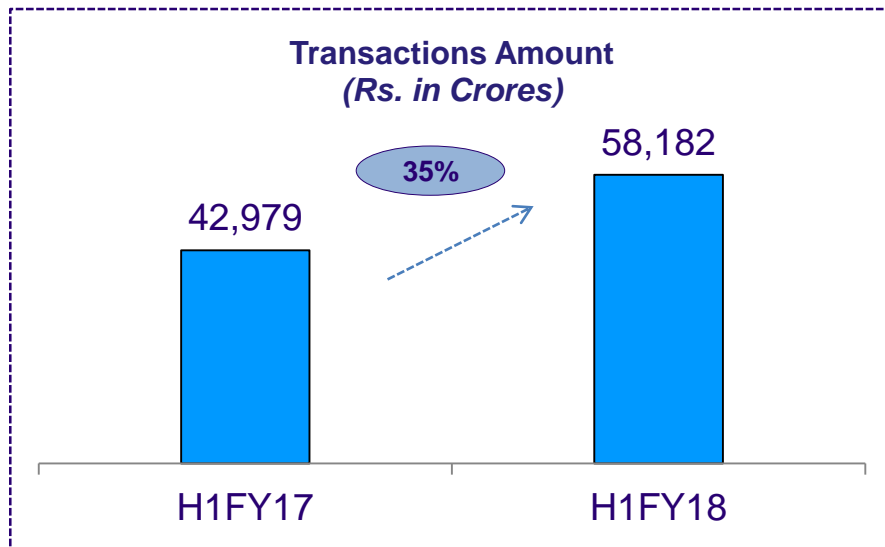
Average Balance (Rs.)



Financial Inclusion - Zero Bal. A/cs (%)



# Financial Inclusion ....(2/2)



<u>Financial Literacy</u>	
Rural Self Employment Training Institute RSETIs (Total Numbers: 151)	Cumulative (Since 2011)
No of Training Programmes held	20,762
No of Youth trained	5,53,145
<u>Financial Literacy Centers (FLC) (Total numbers: 326)</u>	
No of Out door activities	64,373
No of Persons availed FLC Services	45,85,002

<u>Social Security Schemes</u> (Enrolment up to 30.09.2017) (in Lakhs)	
Pradhan Mantri Suraksha Bima Yojana	168.85
Pradhan Mantri Jeevan Jyoti Bima Yojana	41.07
Atal Pension Yojana	8.11

**OD facility for PMJDY accounts - Eligible accounts 19.79 lakh, Sanctioned 9.99 lakh accounts (50.48%)**

# Subsidiaries



# SBI Group Financials : Net Profit H1FY18

*Rs. In crores*

Major Non Banking Subsidiaries	Half Year Ended	
	H1FY18	H1FY17
SBI Life	539	428
SBI Capital Markets Ltd (Consolidated)	149.28	55.60
SBI Funds Management Pvt Ltd	156.85	98.40
SBI Cards & Payment Services Pvt Ltd	259.15	176.74
SBI DFHI Ltd	41.36	101.58
SBI General Insurance	301	6.44

# Subsidiaries (1/3)

## SBI CARDS

	H1FY18	H1FY17	YoY (in %)
#CIF market share (%)	15.59	14.93	66 bps
#Spends market share (%)	16.26	12.16	411 bps
PAT in Rs. Cr	259.15	176.74	46.63
RoE (%)	33.63	28.82	481 bps
Net worth, in Rs. Cr	1,540.24	1,226.33	25.60
Total Assets	13,584.34	8,911.92	52.43

# Market share based on RBI Industry report received till Aug'17

## SBI Funds Management Pvt. Ltd.

	H1FY18	H1FY17	YoY (in %)
AUM (Rs. Cr)	1,88,030	1,31,554	43
SBI MF share (%)	8.98	8.17	81 bps
PAT (Rs. Cr)	156.85	98.40	59.40
ROE (%)	34.21	27.28	693 bps

### Performance Highlights:

- Robust business performance PAT 47% YOY.
- 2<sup>nd</sup> Highest base in terms of cards & spends: Market share steadily rising
- Spends ↑92% YOY, Assets ↑52% YOY

### New launches

- Launched “SBI Prime Card” targeted for young & urban segment

- SBI Funds Management Pvt Ltd has recently crossed a significant milestone of more than 2 trillion in AUM.
- Strong investment performance across Equity and Fixed Income has helped company gain market share
- SBI Channel remains a significant contributor to net sales in Q2 FY'18, while other channels continue to contribute on an ongoing basis
- Company has further consolidated it's top position in the ETF segment and is the largest ETF provider in the country with AUM of INR 32,762 crores.

# Subsidiaries (2/3)

## SBI Capital Markets Limited

	H1 FY18	H1 FY17	YoY (in %)
PAT (Rs. Cr)	149.28	55.60	168.51
Gross Income (Rs. Cr)	404.56	302.90	33.56
ROE (%)	10.68	4.65	603 bps

- Large Mandates in Infra Space:
- CMG DCM: Masala bond issue of NHAI, First Municipal Bond issue of Pune Municipal Corporation, FCB issue of HMEL, APSEZ, Samwardhana Motherson Automotive and HPCL.
- CMG ECM: Ranked 1st by Number of Equity Issuances (16) and 3rd by Issue amount raised (~Rs 19,924 cr) for FY17 as per Prime Database. As per Prime Database, SBICAP ranks 1st by Number of Issues (14) and 3rd by Issue Amount (~Rs 30,403 cr) in H1FY18
- IPO mandate of HUDCO (Rs. 1224 crore), CDSL (Rs. 524 crores), SBI Life (Rs. 8,389 crores), Cochin Shipyard (Rs. 1,443 crores) and QIP issue of State Bank of India (Rs. 15,000 crores)

## SBI General Insurance

	H1 FY18	H1 FY17	YoY (in %)
PAT (Rs. Cr)	301	6.44	
Gross Written Premium	1593	1197	33
ROE (%)	21.5	0.70	
Net Worth	1399	951	47

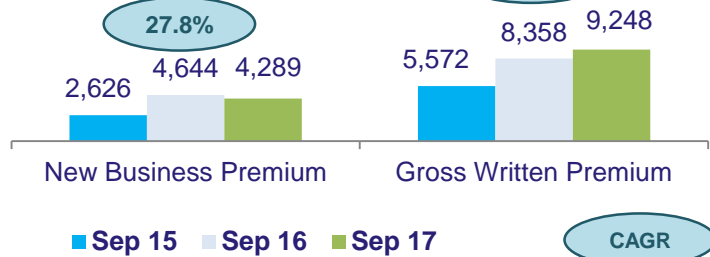
- Growth in GWP at 33% YOY.
- Overall market share increased from 2% last year to 2.2% current year
- Private market share increased from 4.3% last year to 4.5% current year
- Growth in AUM at 22% YOY.
- Maiden underwriting profits of 245 crores in first half of the current year.
- Net profit of HI FY 18 at 301 crores ( last year 6 crores)
- ROE at 21.5% for HI FY 18. Earnings per share at 13.99 against 0.02 last year.

# Subsidiaries (3/3)

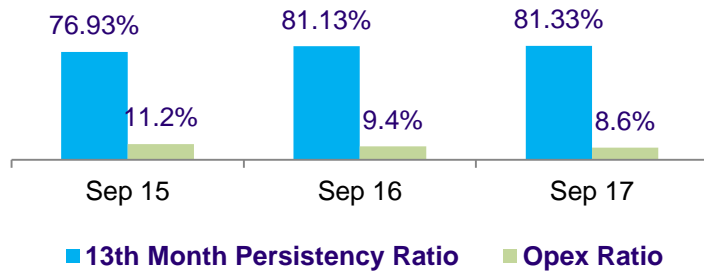
## SBI Life

### Premium

28.8% In crores

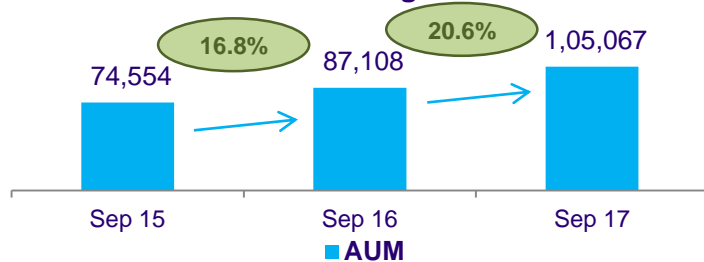


### Ratios (in %)



### Assets Under Management

In crores



Opex - Operating Expenses

Fintelekt®

'Life Insurance Company of the Year' and 'Banc assurance Leader Life Insurance (Large Category)' Awards at Fintelekt Insurance Award 2017.

### Key Performance Highlights:

- The Company witnessed a **48%** YoY growth in individual rated Premium at Rs.3,064 Cr for H1FY18
- Growth of 11% YoY in Gross Written Premium at Rs.9,248 Cr for H1FY18
- Growth of **44%** YoY in Individual New Business Premium at Rs.3,332 Cr for H1FY18
- PAT increased by **25.9%** from Rs.428 Cr in H1FY17 to **Rs.539** Cr in H1FY18
- Increase in Individual Rated Premium private market share from 20.1% as on Sep 16 to **21.8%** as on Sep 17 and total market share from 10.3% as on Sep 16 to 12.2% as on Sep 17
- Assets held on Sep 30, 2017 up by **21%** at Rs.09,495 Cr

# Balance Sheet



# Balance Sheet : SBI

*Rs. in Crores*

Liabilities			
	Sep 17	Sep 16	YOY Growth (%)
Capital	863	790	9.28
Reserves and Surpluses	2,30,428	2,10,053	9.70
Deposits	26,23,180	23,78,956	10.27
Borrowings	2,47,766	2,59,437	-4.50
Other Liabilities & Provisions	1,33,275	1,27,330	4.67
<b>Total Liabilities</b>	<b>32,35,512</b>	<b>29,76,565</b>	<b>8.70</b>
Assets			
	Sep 17	Sep 16	YOY Growth (%)
Cash & balances with RBI	1,29,410	1,12,312	15.22
Balance with banks & money at call and short notice	48,502	72,301	-32.92
Investments	10,22,909	7,93,662	28.88
Net Advances	18,02,609	18,03,933	-0.07
Fixed Assets	50,432	49,233	2.43
Other Assets	1,81,650	1,45,124	25.17
<b>Total Assets</b>	<b>32,35,512</b>	<b>29,76,565</b>	<b>8.70</b>

# Balance Sheet : SBI Consolidated

Rs. in Crores

Liabilities			
	Sep 17	Sep 16	YOY Growth (%)
Capital	863	776	11.20
Reserves and Surplus	2,41,107	2,14,863	12.21
Minority Interest	4,526	6,546	-30.86
Deposits	26,40,032	23,92,965	10.32
Borrowings	2,54,906	2,66,289	-4.27
Other Liabilities & Provisions	2,42,581	2,20,533	10.00
<b>Total Liabilities</b>	<b>33,84,015</b>	<b>31,01,973</b>	<b>9.09</b>
Assets			
	Sep 17	Sep 16	YOY Growth (%)
Cash & balances with RBI	1,29,639	1,12,492	15.24
Balance with Banks & Money at Call and Short Notice	50,716	74,605	-32.02
Investments	11,28,439	8,82,482	27.87
Net Advances	18,34,761	18,28,557	0.34
Fixed Assets	51,507	50,226	2.55
Other Assets	1,88,954	1,53,611	23.01
<b>Total Assets</b>	<b>33,84,015</b>	<b>31,01,973</b>	<b>9.09</b>

# SBI Group Financials – H1FY18

Rs. In crores

	Half Year Ended		Growth (%)
	H1FY18	H1FY17	YoY
Interest Earned	1,13,746	1,12,466	1.14
Non-Interest Income	37,015*	29,867	23.93
<b>Total Income</b>	<b>1,50,761</b>	<b>1,42,333</b>	<b>5.92</b>
Interest Expended	73,972	73,173	1.09
<b>Operating Expenses(i+ii)</b>	<b>42,623</b>	<b>39,789</b>	<b>7.12</b>
<i>(i) Employee Cost</i>	16,443	16,947	-2.97
<i>(ii) Other Operating Expenses</i>	26,179	22,842	14.61
<b>Total Expenditure</b>	<b>1,16,594</b>	<b>1,12,962</b>	<b>3.22</b>
<b>Operating Profit + Exceptional Item</b>	<b>34,167</b>	<b>29,372</b>	<b>16.33</b>
<b>Operating Profit (Excl. Exceptional Item)</b>	<b>29,131</b>	<b>29,372</b>	<b>-0.82</b>
Provisions (other than Tax )	28,383	28,144	0.85
<i>--of which Loan loss provisions</i>	29,070	26,680	8.96
Profit before Tax	5,783	1,228	370.95
<i>Add: Share profit of associates</i>	192	164	17.64
<i>Less: Minority Interest</i>	378	-152	347.90
Tax Expenses	726	477	52.05
<b>Net Profit after Minority Interest</b>	<b>4,872</b>	<b>1,067</b>	<b>356.76</b>

\*Includes Exceptional Items

# SBI Solo and Group Financials – H1FY18

	SBI			SBI Standalone		SBI Consolidated		
	Sep 17	Mar 17	Sep 16	Mar 17	Sep 16	Sep 17	Mar 17	Sep 16
ROA (%)	0.22	-0.06	-0.01	0.41	0.44	0.29	0.01	0.07
ROE (%)	4.23	-1.07	-0.22	7.25	7.38	5.71	0.14	1.27
Earning Per Share (Rs.)	8.49	-2.23	-0.46	13.43	13.00	11.53	0.31	2.74
Book Value Per Share (Rs)	217	211	213	191	184	228	220	219
Expenses Ratio (%)	47.07	49.54	49.79	47.75	49.95	47.05	49.42	49.61
NIM (%)	2.43	2.74	2.79	2.84	2.80	2.41	2.80	2.89
Gross NPA Ratio (%)	9.83	9.11	8.52	6.90	7.14	9.75	9.04	8.49
Net NPA Ratio (%)	5.43	5.19	5.12	3.71	4.19	5.39	5.15	5.10
Gross NPA (Rs. in Crs.)	186115	177866	159806	112343	105783	187739	179167	161333
Net NPA (Rs. in Crs.)	97896	96978	92368	58277	60013	98870	97657	93251

# Awards & Accolades



**Golden Peacock Award for Excellence in Corporate Governance, 2017**

**SBI among Top 3 best places to work in India (Source: Global #1 job site 'Indeed.com'), continue to deliver value to employees**

**SBI ranked top disclosure champion by FTI Consulting**

**'Best Bank Award for 'Electronic Payment Systems among Large Banks' and 'Best Bank Award for use of Technology for Financial Inclusion' among Large Banks by IDRBT**

**'Debit Card Initiative of the year – India' by Asian Banking & Finance (ABF) Retail Banking Awards 2017**

**Best Bank for Implementation of Cognitive Technologies by Computer Society of India**

**Best Public Sector Bank Awards in areas of *Rural Reach, Retail, Global Business, Technology* and *Overall* by Dun & Bradstreet.**

**Honoured with prestigious ASSOCHAM award for its torchbearer role in bringing the "Emerging Technologies (AI, Robotics)" to mainstream banking**

**Thank You**