



State Bank of India
THE BANKER TO EVERY INDIAN

**The Great
SBI Festive
Bonanza**

HOME LOAN

CAR LOAN

Interest Rate Reduced
Low EMI
No Processing Fee
Low Margin

**SBI LOAN
against
SHARES**
ON TAP, ONLINE!

GOLD LOAN

ASSET BACKED LOAN

Celebrate your dreams

Quarterly Results

Q3FY16

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.



Rs in Crores	Q3FY16	Q3FY15	YOY %
Interest Income	40553	38546	5.21
Other Income	6178	5238	17.94
Total Income	46731	43784	6.73
Interest Expenses	26947	24770	8.79
Net Interest Income	13606	13777	-1.24
Operating Expenses	10186	9627	5.80
Operating Profit	9598	9387	2.25
Cost to Income Ratio			

9MFY16	9MFY15	YOY %
120854	112296	7.62
17463	14061	24.20
138317	126357	9.47
79263	71992	10.10
41591	40303	3.19
29988	27587	8.70
29066	26778	8.55
50.78	50.74	



Net Profit – a Snapshot

Rs in Crores	Q3FY16	Q3FY15	YOY %
Operating Profit	9598	9387	2.25
Total Provisions	8483	6477	30.96
Loan Loss	7645	4810	58.93
Standard Assets	175	370	-52.81
Investment Depreciation	26	47	-43.65
Other Provisions	104	101	2.97
Income Tax	533	1150	-53.61
Net Profit	1115	2910	-61.67

9MFY16	9MFY15	YOY %
29066	26778	8.55
20379	17418	17.00
14845	12922	14.88
1162	606	91.76
155	-506	
147	258	-42.97
4069	4138	-1.66
8687	9360	-7.19



Components of Interest Income/Expenses

Rs in Crores	Q3FY16	Q3FY15	YOY %
Interest on Loans	28860	28646	0.75
Interest on Resources	10814	9170	17.93
Other Interest income	879	730	20.46
Total Interest Income	40553	38546	5.21

9MFY16	9MFY15	YOY %
86424	84075	2.79
31812	26224	21.31
2618	1997	31.14
120854	112296	7.62

Interest on Deposits	24919	22816	9.22
Interest on Borrowings	1120	981	14.18
Other Interest paid	908	972	-6.63
Total Interest Expenses	26947	24770	8.79

73762	65963	11.82
2727	3136	-13.02
2773	2893	-4.15
79263	71992	10.10



Components of Other Income

Rs in Crores	Q3FY16	Q3FY15	YOY %
Fee Income	3509	3291	6.65
Profit/Loss on Sale of Investments	1235	920	34.33
Forex Income	554	502	10.47
Dividend Income			
Misc Income	878	526	66.88
<i>of which: Recovery in w/o accounts</i>	545	602	-9.40
Total Other Income	6178	5238	17.94

9MFY16	9MFY15	YOY %
9865	9239	6.78
3602	1959	83.83
1517	1401	8.26
81	61	33.17
2399	1401	71.20
1602	1489	7.58
17463	14061	24.20



Components of Fee Income

Rs in Crores	Q3FY16	Q3FY15	YOY %
Fee Income	3509	3291	6.65
<i>of which :</i>			
<i>Loan Processing Charges</i>	791	876	-9.77
<i>Commission on Govt. Business</i>	473	491	-3.79
<i>Commission on LC/BG</i>	808	750	7.83
<i>Transaction Fees</i>	819	757	8.23
<i>Cross Selling</i>	124	97	27.77
<i>Others</i>	495	320	54.79

9MFY16	9MFY15	YOY %
9865	9239	6.78
1764	1701	3.70
1509	1492	1.14
2303	2169	6.21
2453	2257	8.70
296	221	33.92
1540	1399	10.03



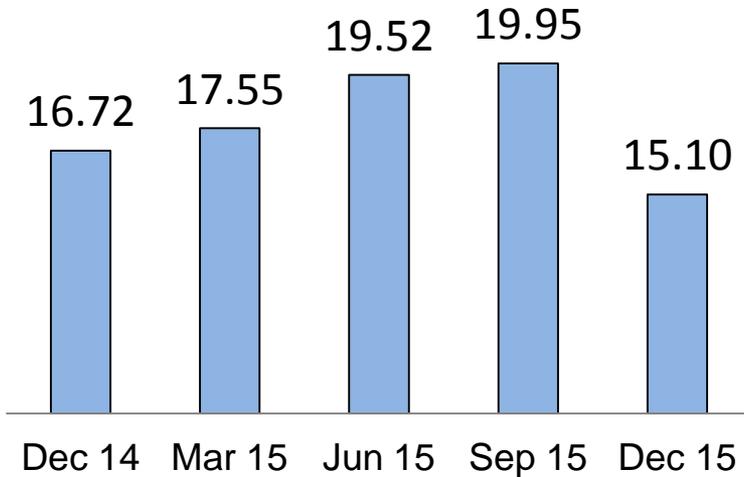
Components of Operating Expenses

Rs in Crores	Q3FY16	Q3FY15	YOY %
Staff Expenses	6123	5842	4.80
<i>of which : Salary</i>	4924	4910	0.29
<i>Contribution for Employees</i>	1198	932	28.60
Overheads	4063	3785	7.35
<i>of which:</i>			
<i>Rent, Taxes and Lighting</i>	928	863	7.53
<i>Depreciation</i>	433	403	7.43
<i>Printing and Stationery</i>	67	77	-12.95
<i>Postage & Telecommunications</i>	157	179	-12.12
<i>Repairs and Maintenance to Bank's Property</i>	146	143	2.04
<i>Travelling & Halting</i>	208	202	3.05
<i>Insurance</i>	429	390	9.87
<i>Other Expenditure</i>	1695	1527	10.96
Operating Expenses	10186	9627	5.80

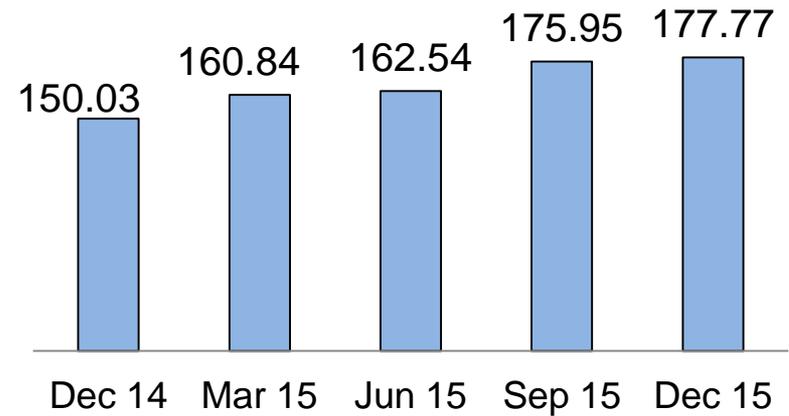
9MFY16	9MFY15	YOY %
18171	16971	7.07
14294	14227	0.47
3877	2743	41.33
11817	10616	11.31
2728	2496	9.29
1282	1075	19.22
224	218	2.71
460	467	-1.55
431	403	6.91
590	586	0.75
1272	1133	12.32
4830	4238	13.96
29988	27587	8.70



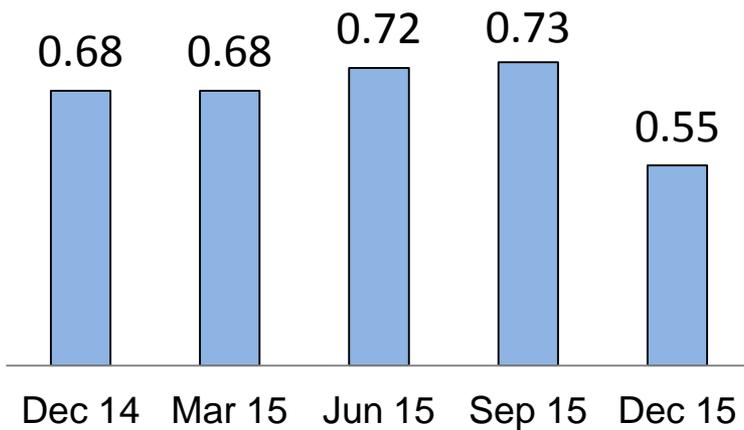
Earnings Per Share (Rs)



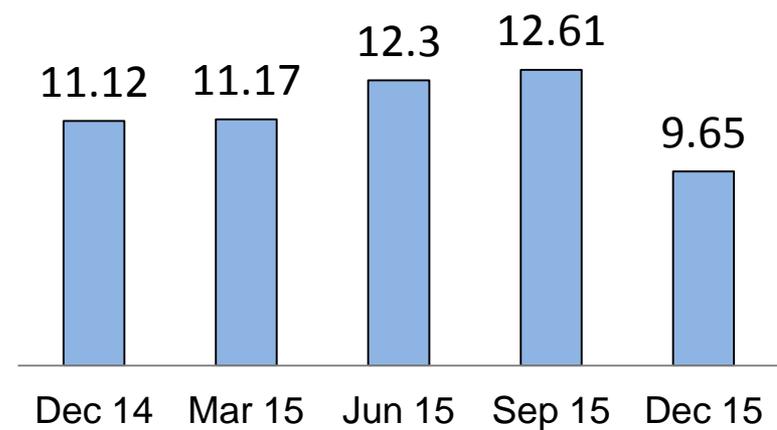
Book Value per Share (Rs)



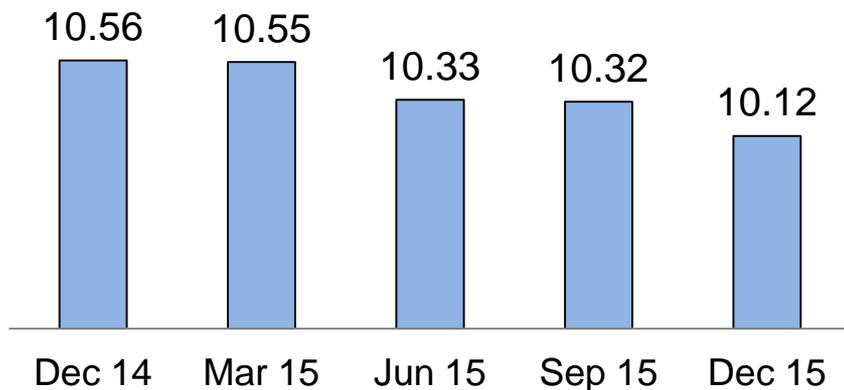
ROA (%)



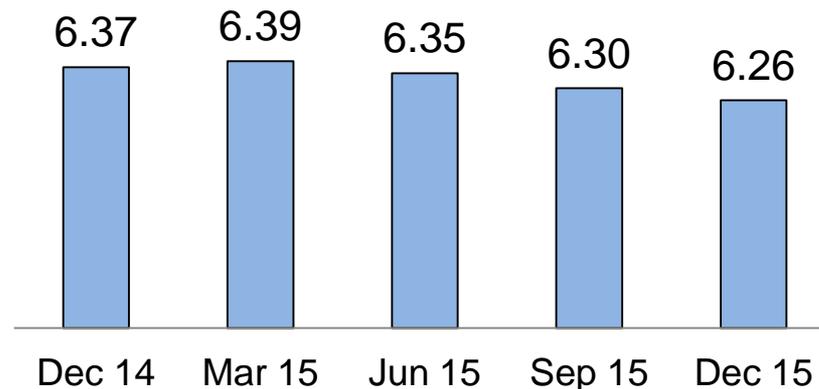
ROE (%)



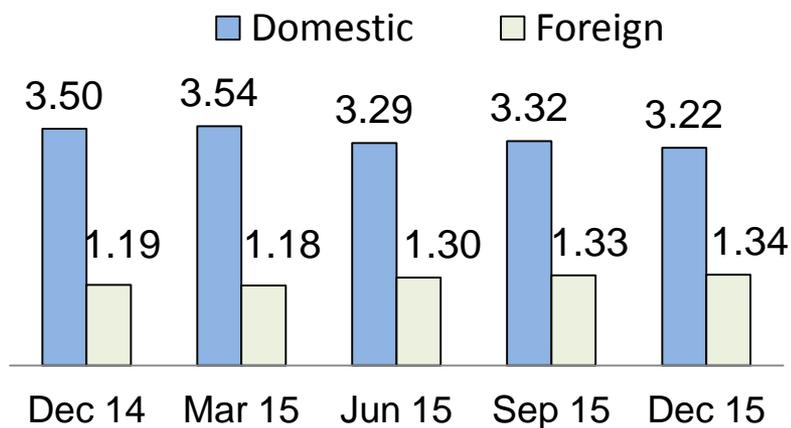
Yield on Advances (%)



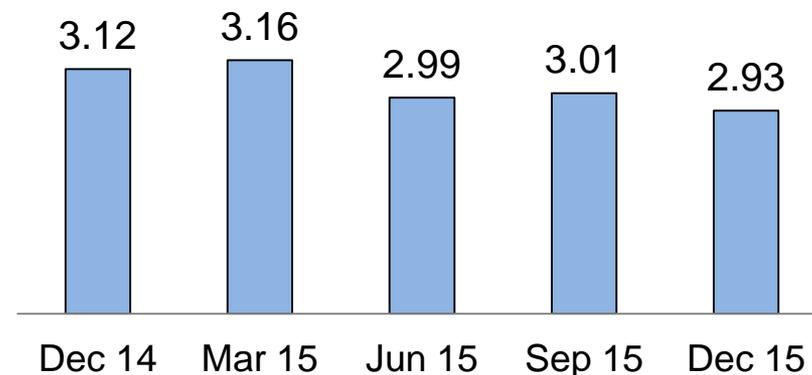
Cost of Deposits (%)



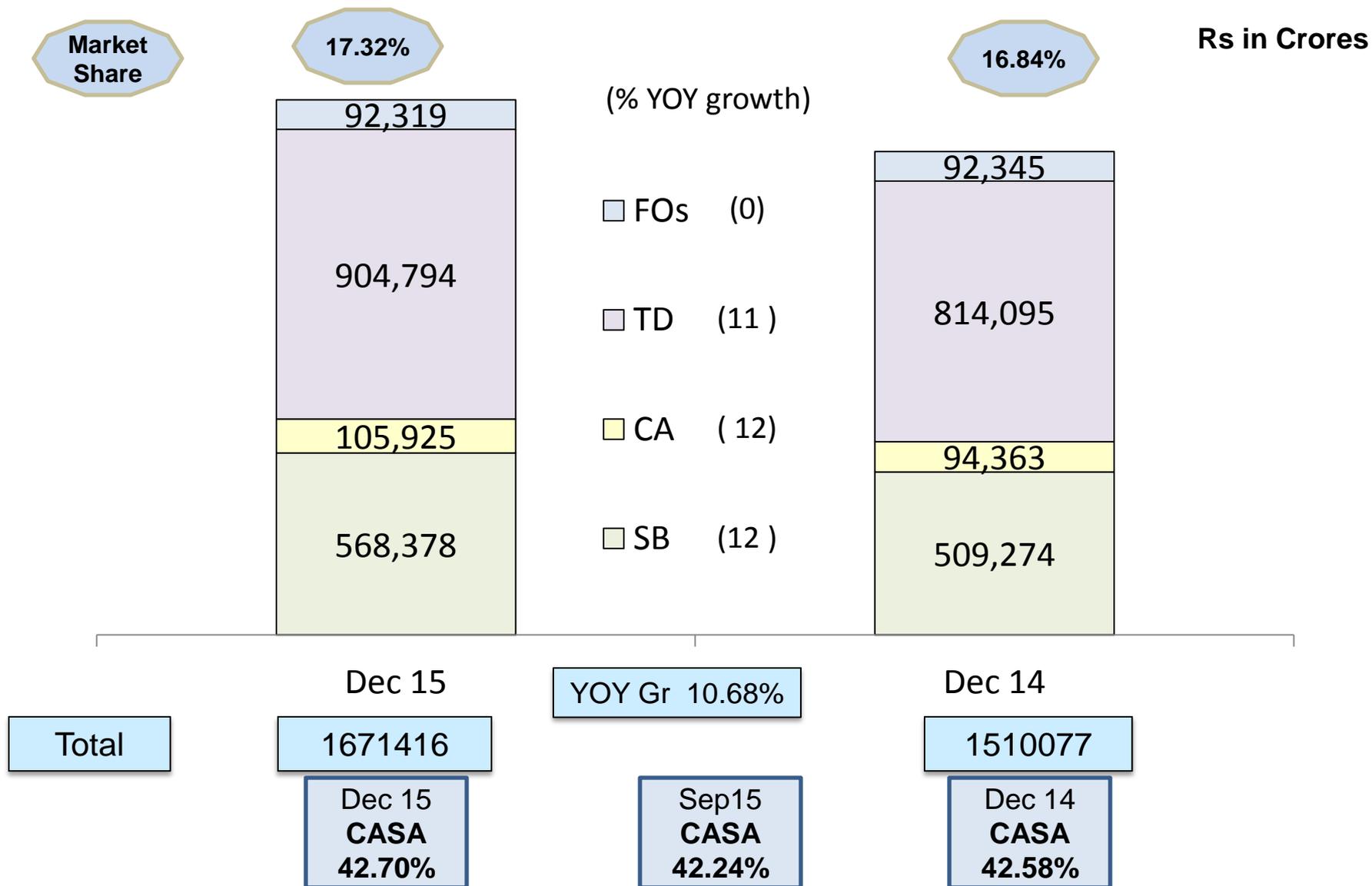
Domestic/Foreign NIM (%)



Whole Bank NIM (%)

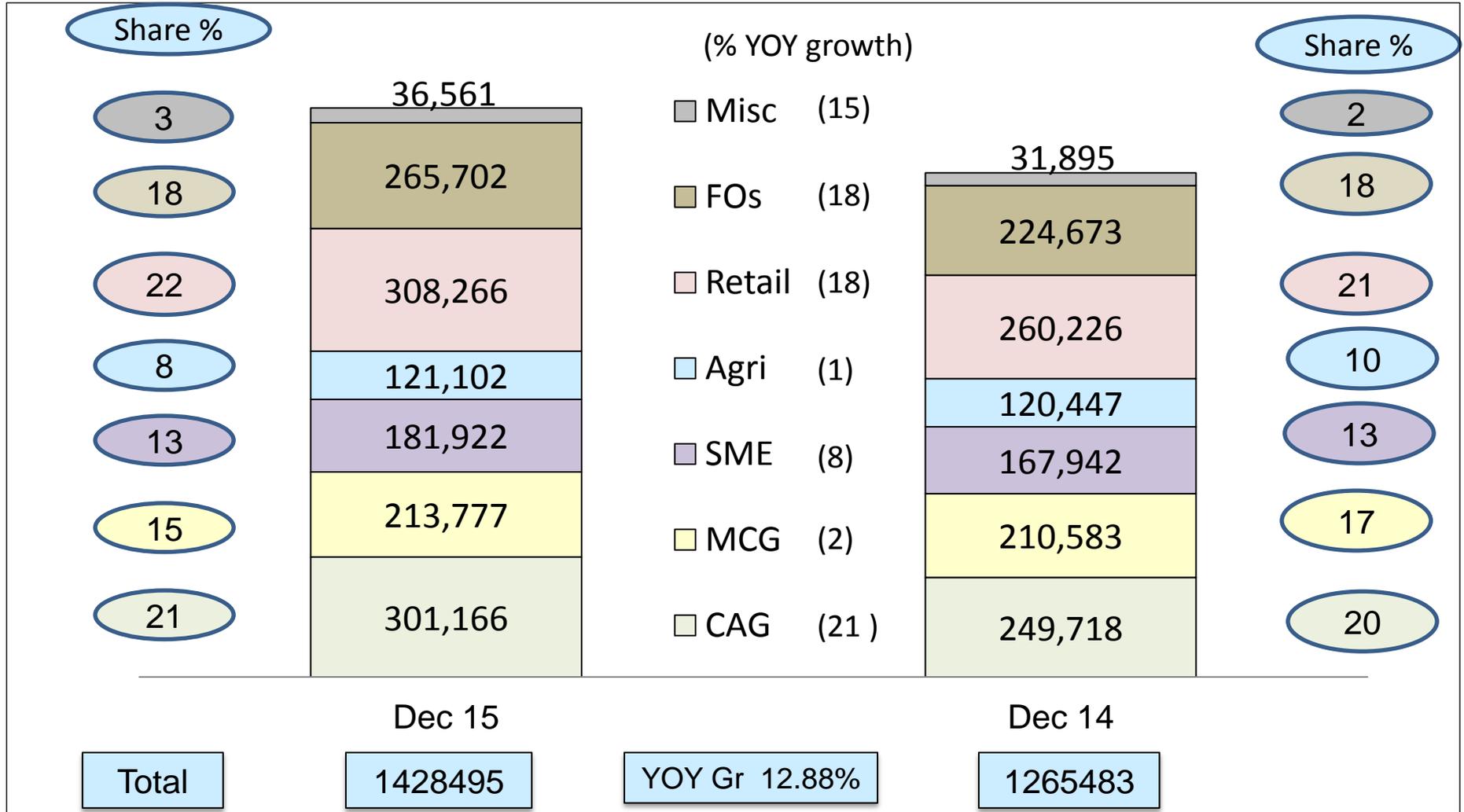


Retail Deposits Drive Growth



Diversified Exposure Across Sectors

Rs in Crores



Market Share

Dec 15
16.19%

Sep 15
16.02%

Dec 14
16.21%

Diversified Exposure Across Industry

Rs in Crores



Product / Segment	Dec 15		Mar 15		Dec 14		Dec 15	
	Level	% Share	Level	% Share	Level	% Share	YOY Gr %	YTD Gr %
Infrastructure	201426	17.32	177253	16.10	167309	16.07	20.39	13.64
<i>Of which: Power</i>	128970	11.09	103264	9.38	100402	9.65	28.45	24.89
<i>Telecommunication</i>	22897	1.97	32226	2.93	27996	2.69	-18.21	-28.95
<i>Roads & Ports</i>	18576	1.60	16603	1.51	16420	1.58	13.13	11.88
<i>Other Infrastructure</i>	30982	2.66	25159	2.29	22492	2.16	37.75	23.14
Iron & Steel	79401	6.83	80610	7.32	75770	7.28	4.79	-1.50
Textiles	41310	3.55	42533	3.86	42681	4.10	-3.21	-2.87
Petroleum & Petrochemicals	30067	2.59	35440	3.22	30244	2.91	-0.59	-15.16
Engineering	27950	2.40	27696	2.52	27097	2.60	3.14	0.91
Other Industries	178466	15.35	184844	16.79	179921	17.29	-0.81	-3.45
Services	90222	7.76	76305	6.93	63505	6.10	42.07	18.24
Trade	62087	5.34	66460	6.04	59467	5.71	4.41	-6.58
Comm. Real Estate	22497	1.93	17540	1.59	14142	1.36	59.08	28.26
Home Loans	179683	15.45	159237	14.46	152905	14.69	17.51	12.84
Auto Loans	37119	3.19	32149	2.92	30701	2.95	20.91	15.46
Other Retail Loans	91464	7.87	81043	7.36	76620	7.36	19.37	12.86
Agriculture	121102	10.41	119782	10.88	120447	11.57	0.54	1.10
Total Domestic Advances	1162794	100.00	1100892	100.00	1040810	100.00	11.72	5.62



Overall Credit Portfolio* is Clearly Moving Towards Better Grades

	A & Above	Below A	Total
FY14 (%)	44.67	55.33	100.00
FY15 (%)	47.51	52.49	100.00
9MFY16 (%)	50.80	49.20	100.00
Composition Change in % (Dec-15 over Mar-15)	3.29	-3.29	-
Composition Change in % (Dec-15 over Mar-15)- excluding UNRATED PSUs	4.17	-4.17	-
Composition Change in % (Mar-15 over Mar-14)	2.84	-2.84	-

* Exposures eligible for Rating

	Dec 15	Dec 14
Risk mitigated as a % of SME Portfolio	41	33
Ratio of Per Retail in Total Advances	22	21



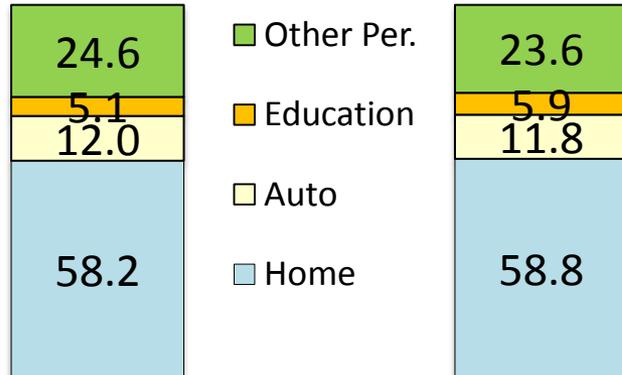
New Connections: Discerning trend skews towards above A rating...

	A & Above	Below A	Total
During FY14 (%)	22.65	77.35	100.00
During FY15 (%)	48.85	51.15	100.00
During 9MFY16 (%)	72.33	27.67	100.00
Composition Change in % (Dec-15 over Mar-15)	23.48	-23.48	-
Composition Change in % (Mar-15 over Mar-14)	26.20	-26.20	-



Rs in Crores

Distribution of Retail Loans(%)



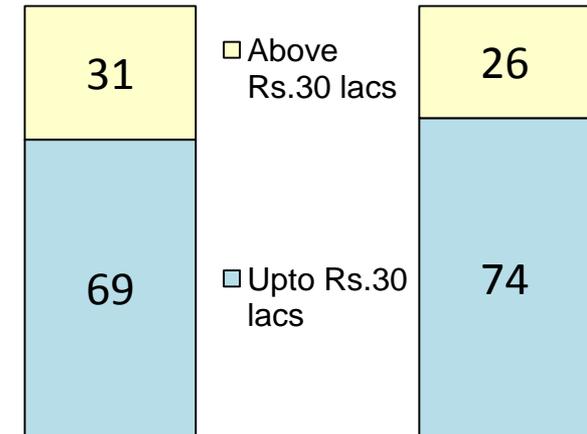
Dec 15

Dec 14

Total 308266

Total 260226

Distribution of Home Loans(%)



Dec 15

Dec 14

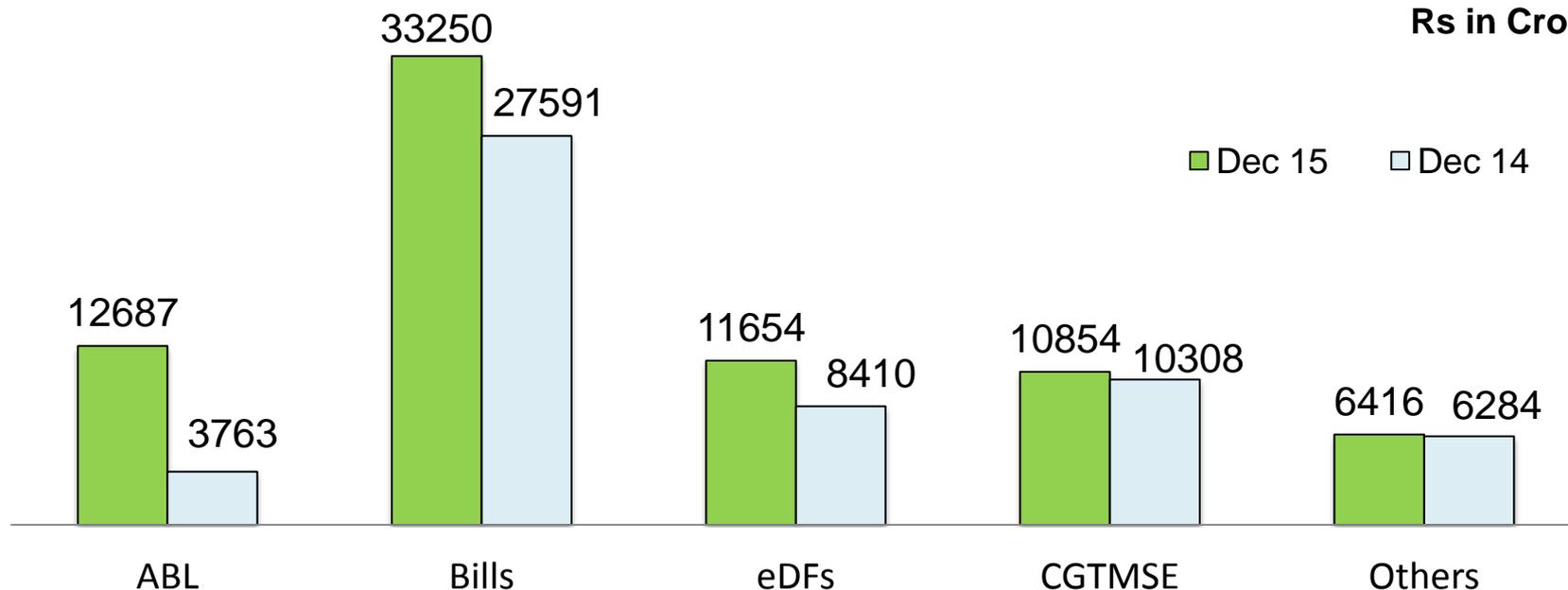
Total 179683

Total 152905

	March 14	Dec 14	March 15	Dec 15
Credit Cost	0.51	0.65	0.41	0.41

Level	Home	Auto	Education	Other Per.	Total
Dec 14	152905	30701	15295	61325	260226
Mar 15	159237	32149	15464	65579	272429
Dec 15	179683	37119	15732	75731	308266
YOY Growth Abs.	26778	6418	437	14406	48040
YOY Growth %	17.51	20.91	2.86	23.49	18.46

Rs in Crores



Level	ABL	Bills	eDFS	CGTMSE	Others	B/S Fin	Total	Risk Mitigated as % to Total SME Portfolio
Dec 14	3763	27591	8410	10308	6284	111586	167942	33.56
Mar 15	7408	30959	10025	10482	5606	116993	181473	35.53
Dec 15	12687	33250	11654	10854	6416	107061	181922	41.15
YOY Growth Abs	8924	5659	3244	546	132	-4525	13980	
YOY Growth %	237.15	20.51	38.57	5.30	2.10	-4.06	8.32	

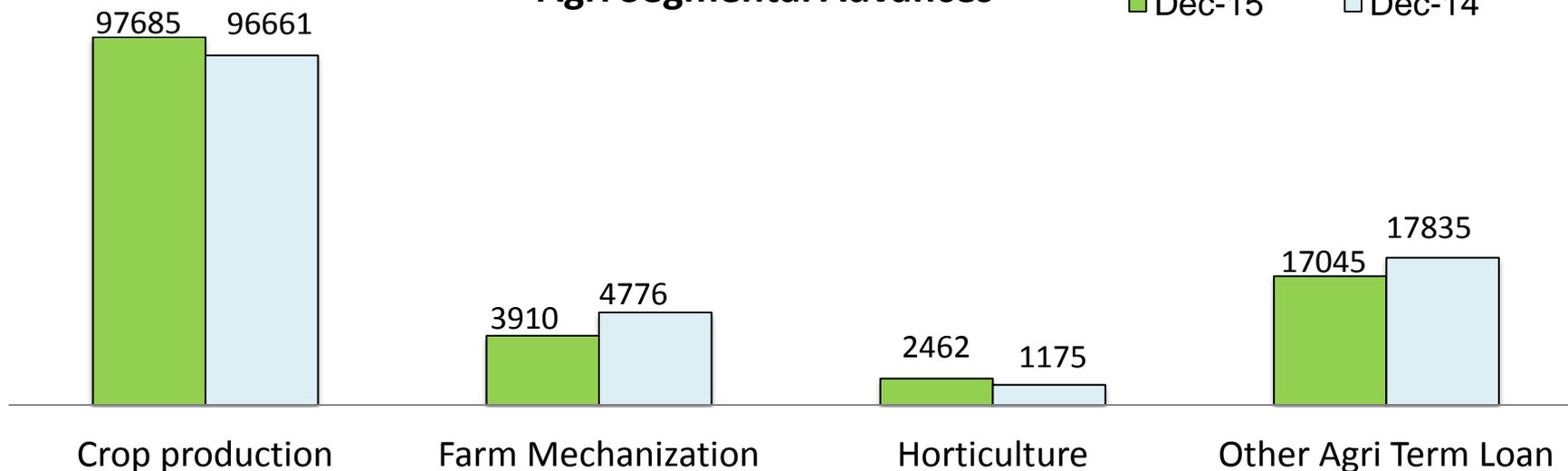


Rs. in Crores

Agri Segmental Advances

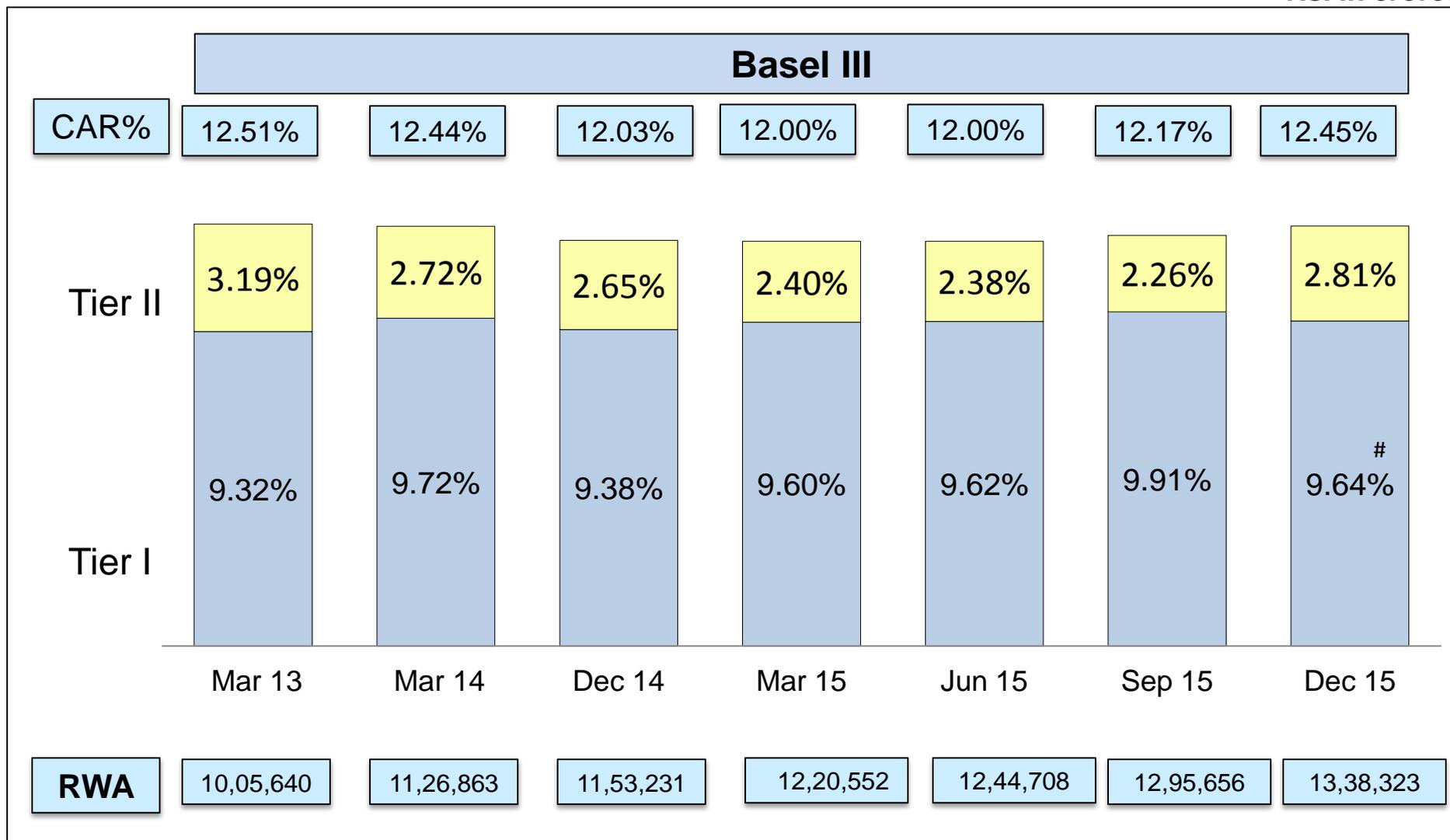
■ Dec-15

□ Dec-14



Level	Crop / Production	Investment/ Allied Credit	Risk Mitigated Products (Out of A & B)				Share %	Agri
			Collateralized by Gold	Other Products (New)	Total	Total		
			(A)	(B)	Amt.			Amt
Dec-14	96661	23786	42101	87	42188	35.02	120447	
Mar-15	95651	24131	40546	227	40773	34.03	119782	
Dec-15	97685	23417	38208	552	38760	32.00	121102	
YOY Abs.	1024	-369	-3893				655	
YOY %	1.06	-1.55					0.54	

Rs. In crores



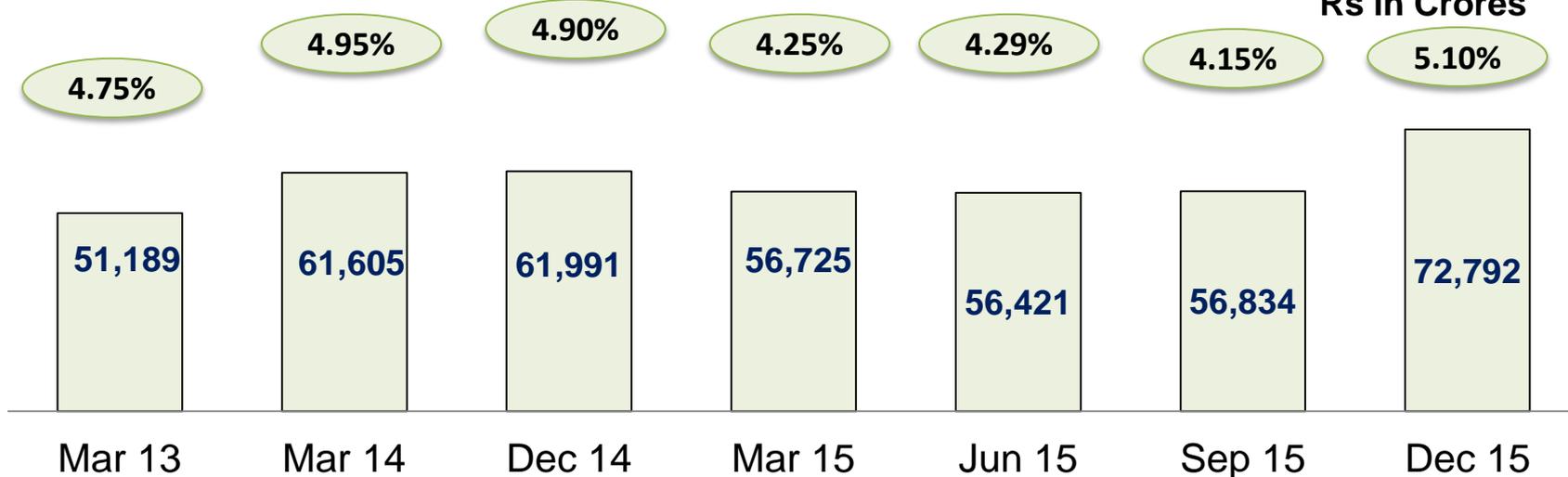
CET1 = 9.60%



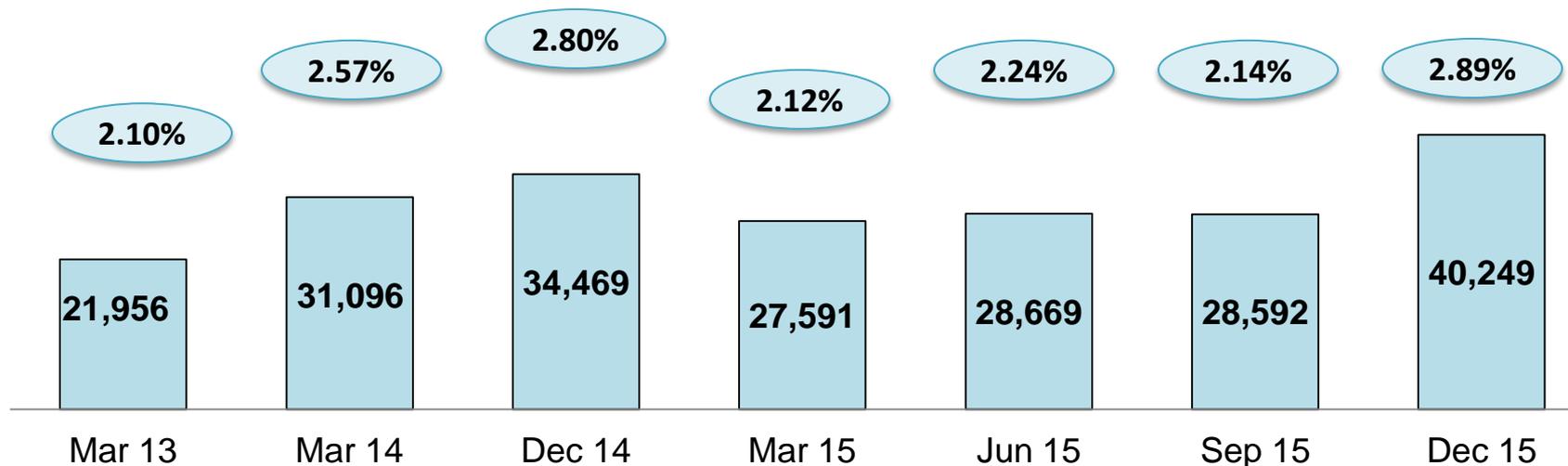
Non Performing Assets

Rs in Crores

Gross NPA



Net NPA



* PCR %	66.58	62.86	63.56	69.13	69.49	70.48	65.23
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* Provision Coverage Ratio

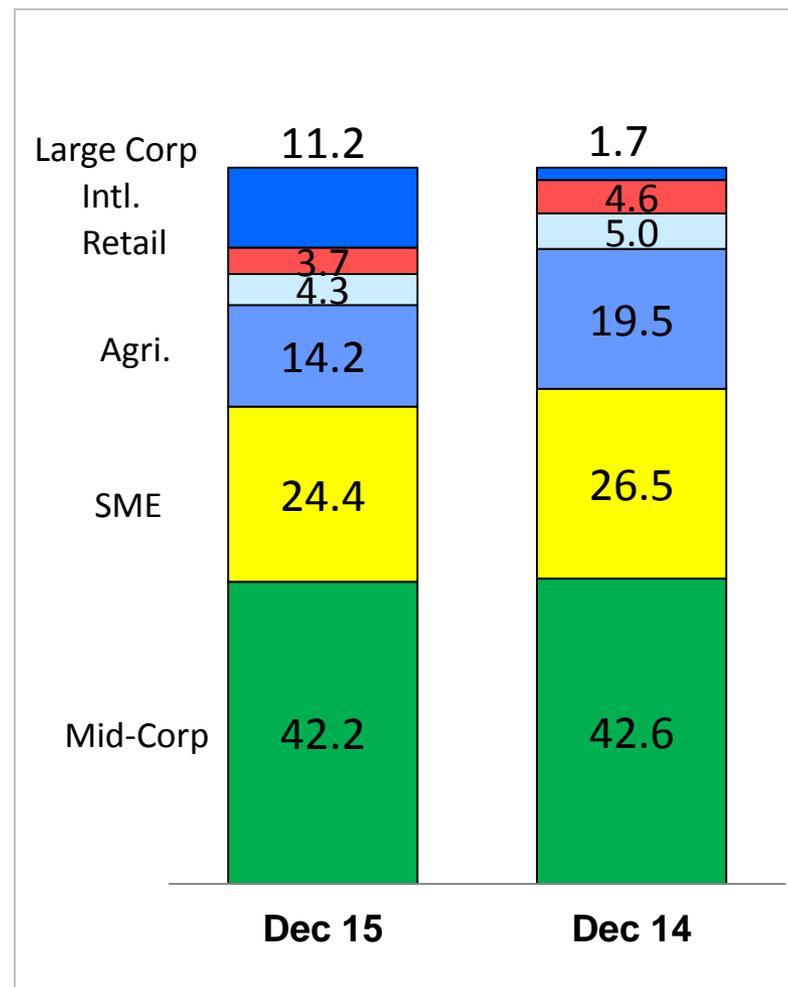


Rs in Crores

Break-up of Gross NPAs

Sector	Dec 15		Dec 14	
	NPA	Ratio %	NPA	Ratio%
Large Corporate	8121	2.64	1074	0.49
Mid Corporate	30710	14.33	26,430	11.85
SME	17785	8.41	16,427	8.05
Agri	10329	8.50	12,100	10.04
Retail	3154	1.02	3,082	1.19
International	2693	1.01	2,878	1.28
Total	72792	5.10	61,991	4.90

Sector-wise Gross NPAs to Total Gross NPAs %



Rs in Crores

	9MFY16	Q3FY16	Q2FY16	Q1FY16	Q3FY15
Opening Level of Gross NPAs	56725	56834	56421	56,725	60712
Less :Recovery	2761	659	892	1,209	599
Less: Up gradation	2501	378	629	1,494	68
Less :Write-off	12556	3697	3941	4,919	5096
Add: Fresh Slippages	33885	20692	5875	7,318	7043
Net Increase	16068	15959	413	-304	1280
Closing Level of Gross NPAs	72792	72792	56834	56,421	61991
Recovery in W/o Accounts	1602	545	627	430	602



Details of Restructured Assets

Rs in Crores

	Particulars	Q3FY16			Q2FY16			9MFY16		
		Std.	NPA	Total	Std.	NPA	Total	Std.	NPA	Total
1	Restructured Accounts as on 01.04.2015	53452	17530	70982	55954	15366	71320	55843	15386	71229
2	Fresh Restructuring + Increase in O/S	1300	254	1554	2500	685	3185	7736	3015	10751
3	Up gradation to Restructured Standard category	67	-67	0	173	-173	0	433	-433	0
4	Restructured Standard Advances upgraded to full Standard advances	-6	0	-6	-970	0	-970	-1990	0	-1990
5	Down gradations of Restructured accounts	-5021	5021	0	-1710	1710	0	-7913	7913	0
6	Write-off + Decrease in O/S + Closures	-1195	-135	-1330	-2495	-58	-2553	-5512	-3278	-8790
7	Total Restructured Accounts as on December 31, 2015	48597	22603	71200	53452	17530	70982	48597	22603	71200



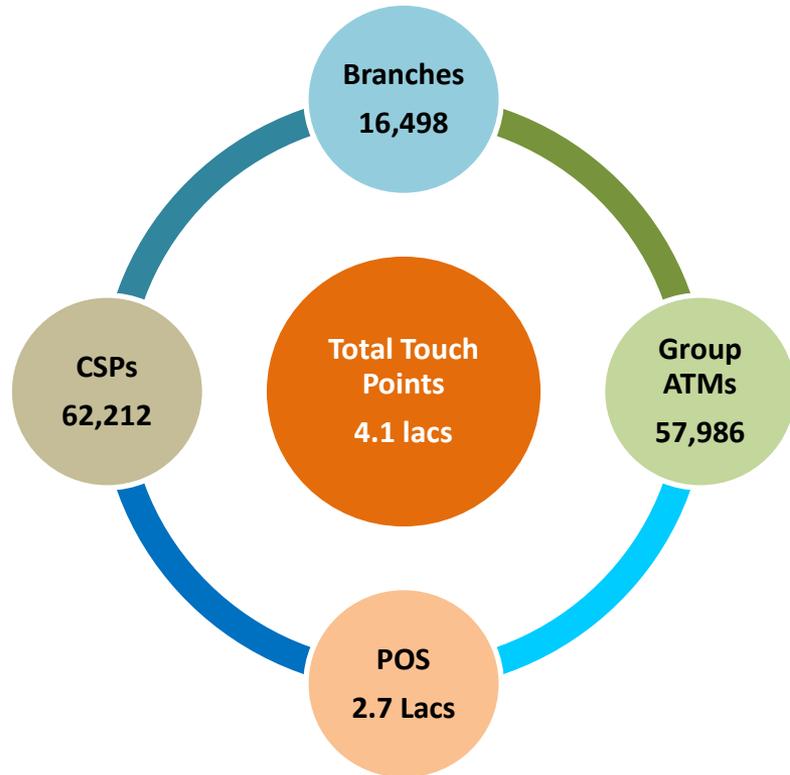
Movement of Impaired Assets

Rs in Crores

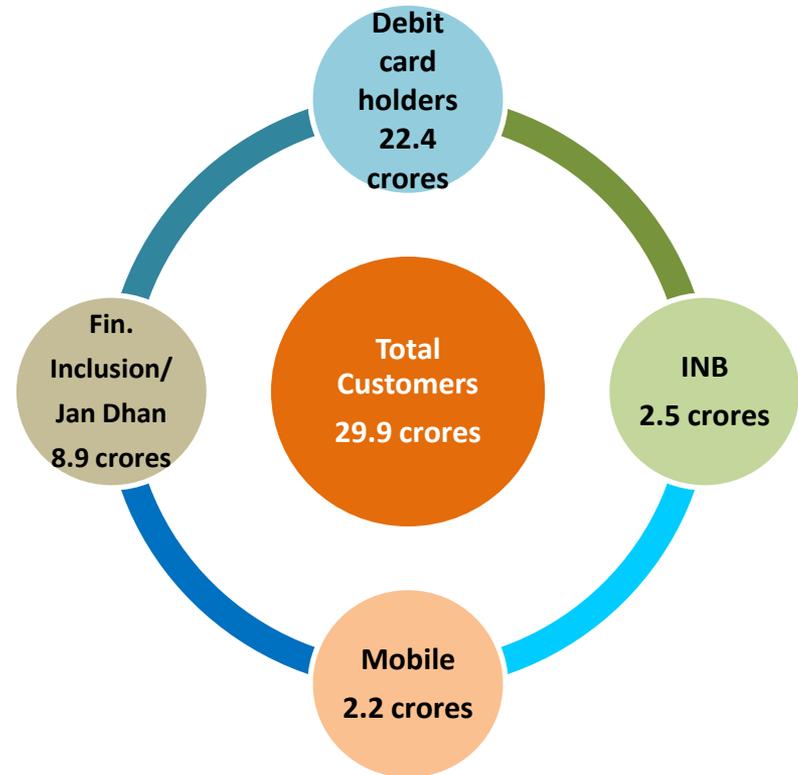
	Dec 15	Sep 15	Jun 15	Mar 15	Dec 14
1. Gross Advances	14,28,495	13,70,701	13,13,735	13,35,424	12,65,483
2. Gross NPAs	72,792	56,834	56,421	56,725	61,991
3. Net NPAs	40249	28,592	28,669	27,591	34,469
4. Restructured Standard	48597	53,452	55,954	55,843	46,542
5. Total Gross NPAs plus Restructured Std. (2+4)	121389	1,10,286	1,12,375	1,12,568	1,08,533
6. Total Net NPAs plus Restructured Std. (3+4)	88846	82,044	84,623	83,434	80,999
7. Gross NPA + Restructured Standard to Gross Adv. % (5÷1)	8.50	8.04	8.55	8.43	8.58
8. Net NPA + Restructured Standard to Gross Adv. % (6÷1)	6.22	5.98	6.44	6.25	6.40

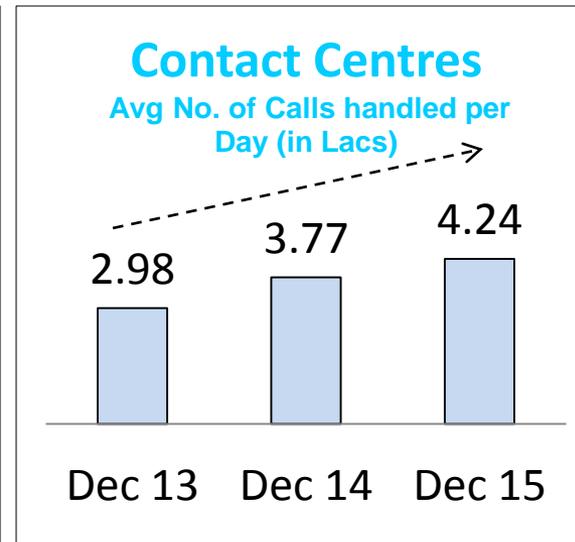
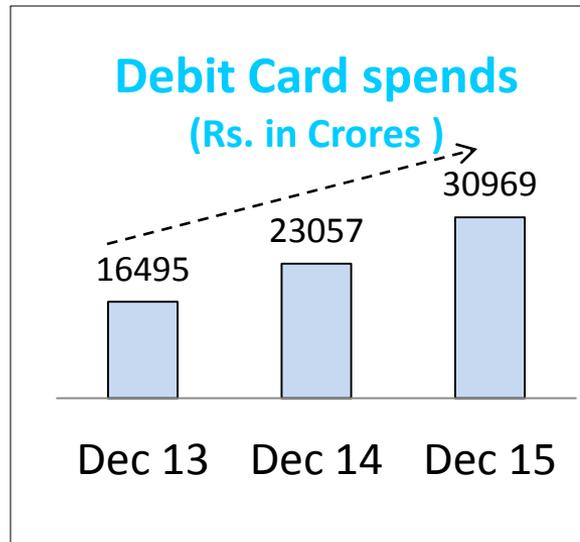
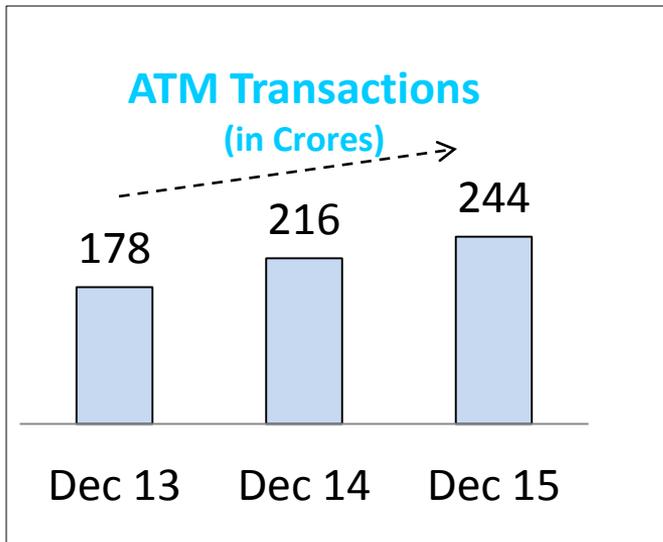
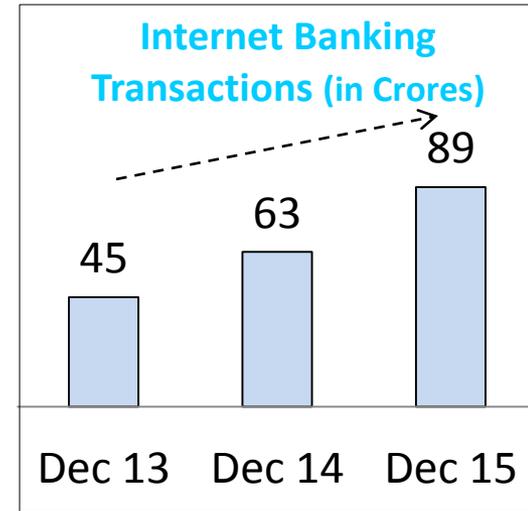
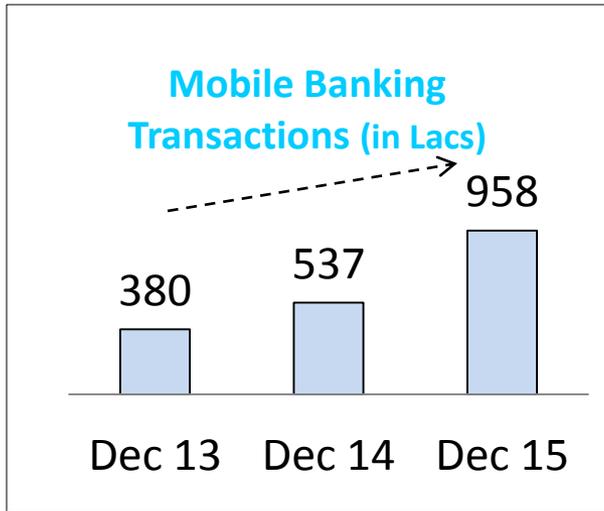
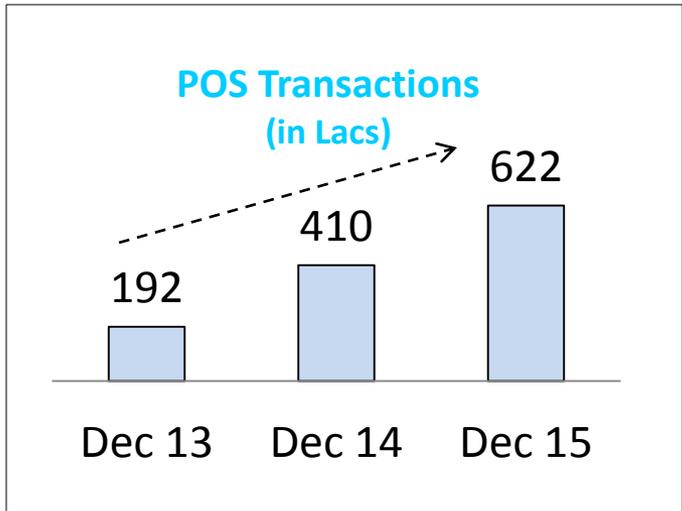


Touch Points



Customer Base

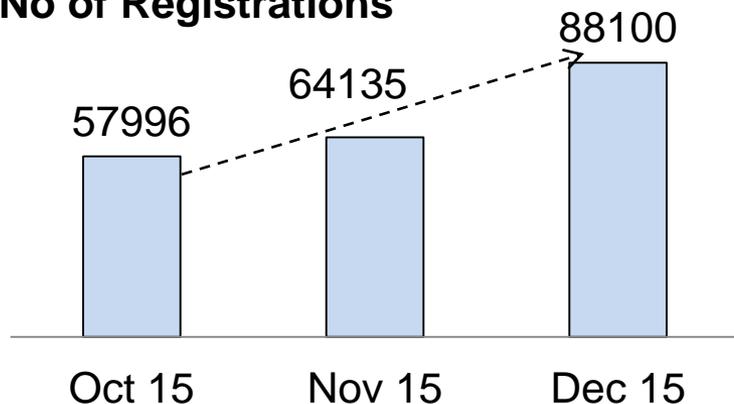




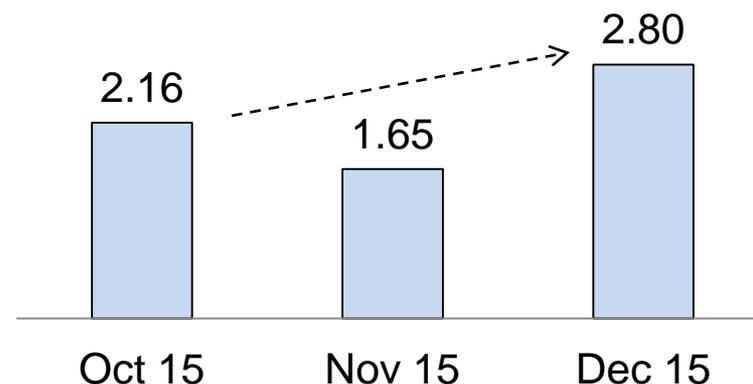
During the Month



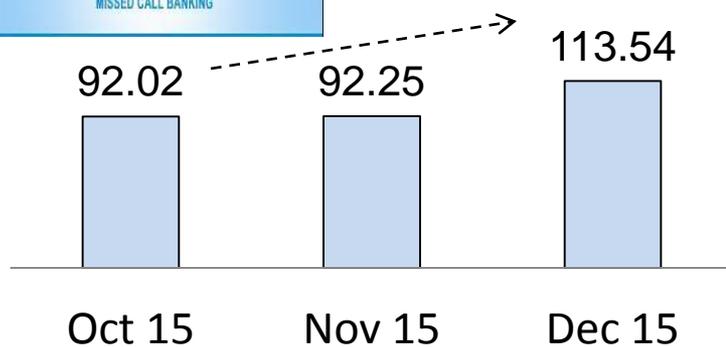
No of Registrations



No of Transactions (lacs)



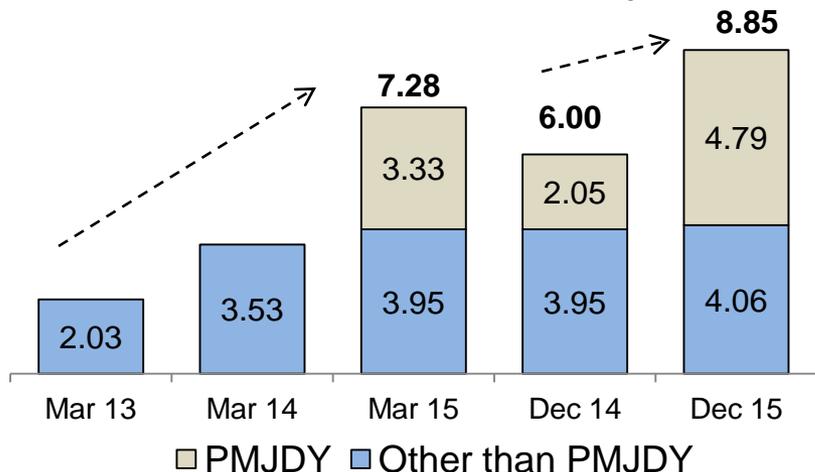
No of Calls (lacs)



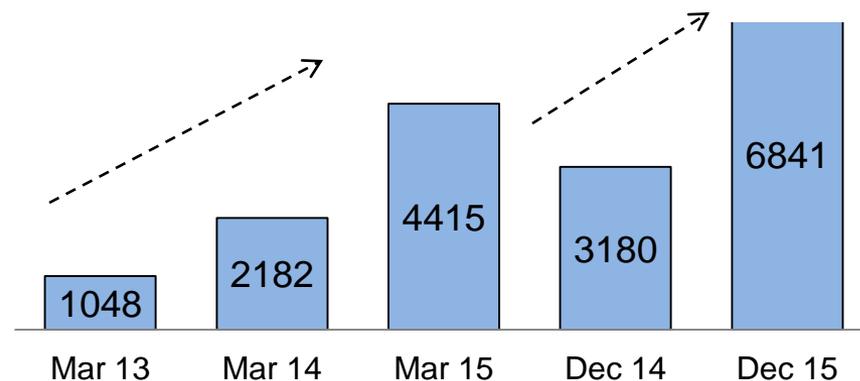
State Bank Samadhaan- (A Self Service Mobile App.)

- Launched on 22nd December 2015
- The App provides information about deposits, advances, Internet Banking, Mobile Banking, EMI calculation, etc. and also give access to various other Apps of SBI
- Number of downloads : 46,844

Financial Inclusion Accounts (in Crores)

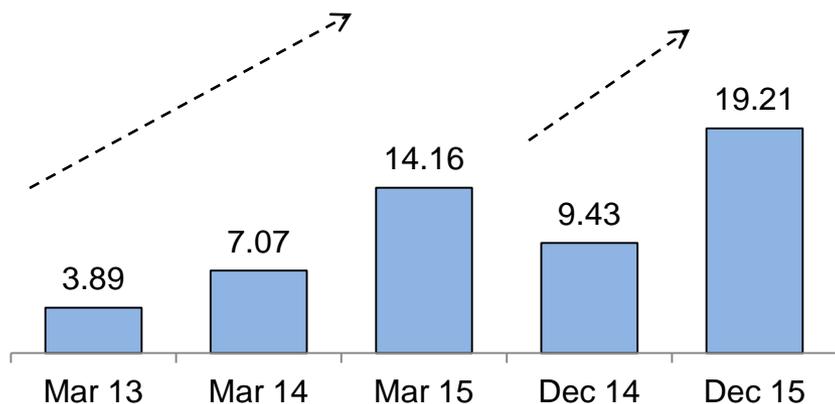


Financial Inclusion Deposits (Rs. in Crores)



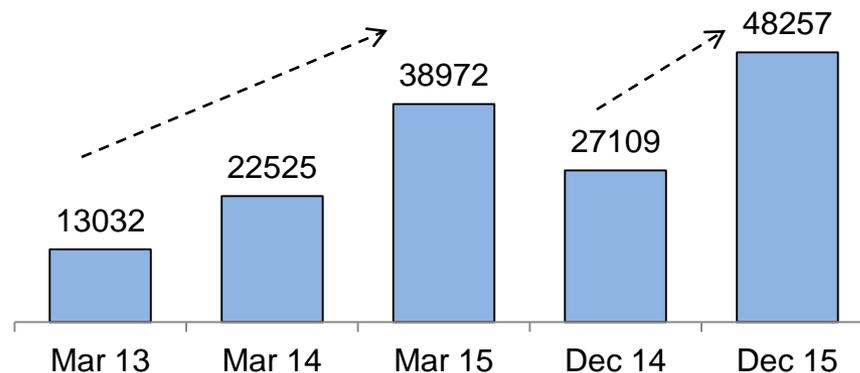
Transactions through BC Channel (No. in Crores)

(9 Months)

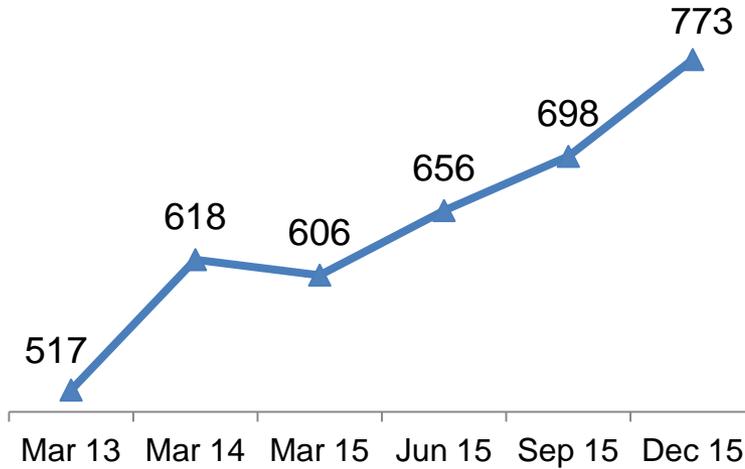


Transactions (Amt. Rs. in Crores)

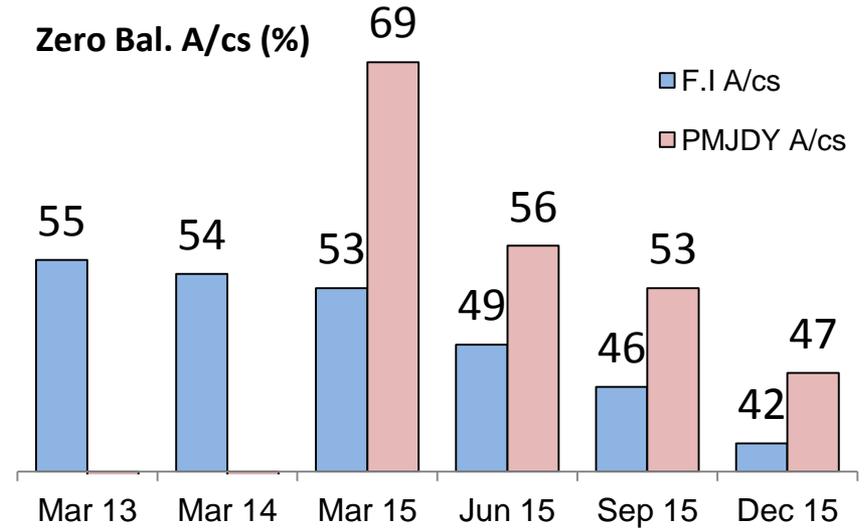
(9 Months)



Average Balance (Rs.)



Zero Bal. A/cs (%)



Financial Literacy

RSETIs (Total Numbers:116)	9M'FY16	Cumulative
No of Training Programme held	1833	11846
No of Youth trained	48,610	314298
No of Youth Settled	9,420	143737
Financial Literacy Centers (Total numbers:220)		
No of Out door activities	5,921	34,800
No of Persons availed FLC Services	6,07,520	23,46,833
No of person converted to customers	1,22,115	3,84,386

Social Security Schemes

(Enrolment up to 31.12.2015)
No in Lacs

Pradhan Mantri Suraksha Bima Yojana:	148.17
Pradhan Mantri Jeevan Jyoti Bima Yojana:	37.71
Atal Pension Yojana:	2.78



State Bank of India is one of the Most Popular Banks on Social Media

	<ul style="list-style-type: none"> • Total Videos Uploaded – 212 • Highest Subscriber base amongst all Indian Banks • Current Number of Subscribers – 13,479 • Current Number of views – 57 Lakh
	<ul style="list-style-type: none"> • Highest follower base across all Indian banks • Total No of Followers at present – 47 Lakh • Average Rise in Followers – 8000 per day
	<ul style="list-style-type: none"> • Current Fanbase – 4.61 Lakh • Second highest number of followers across all Indian banks
	<ul style="list-style-type: none"> • Current Number of Followers- 1.47 Lakh • Third highest Number of Followers across all Indian Banks
	<ul style="list-style-type: none"> • Current Number of Followers- 1200 • Highest number of followers across all Indian Banks
	<ul style="list-style-type: none"> • Current Number Followers- 19,700 • Highest number of followers across all Indian Banks



Performance Highlights of Associate Banks- Net Profit

Rs in Crores

Name	Net Profit						Gross NPA (%)		Net NPA (%)	
	Q3 FY16	Q3 FY15	YOY %	9M FY16	9M FY15	YOY %	9M FY16	9M FY15	9M FY16	9M FY15
SBBJ	206	163	26.16	657	497	32.37	4.22	4.38	2.20	2.64
SBH	185	334	-44.59	812	872	-6.87	5.27	5.32	2.71	2.43
SBM	27	96	-71.98	253	273	-7.27	5.48	5.09	3.12	3.11
SBP	-690	19		-467	236		7.02	6.95	4.07	5.31
SBT	91	74	23.05	276	144	91.97	3.87	4.91	2.46	3.06
Total ABs	-181	687	-126.33	1530	2020	-24.25	5.23	5.39	2.92	3.30



Performance Highlights of Non-Banking Subsidiaries- Net Profit

Rs in Crores

Name	Q3FY16	Q3FY15	YOY %
SBI Life Insurance Company Pvt. Ltd	197	156	26.43
SBI Capital Markets Ltd	45	46	-2.04
SBI Funds Management P Ltd	40	33	21.24
SBI Cards & Payment Services P Ltd	87	57	50.95

9MFY16	9MFY15	YOY %
605	615	-1.53
139	212	-34.24
128	116	11.03
218	252	-13.26





- ✓ 35% growth in New Business Premium. Private players grown by 17%, LIC grown by 15% and overall industry grown by 16%.
- ✓ 27% growth in Gross Written Premium.
- ✓ Market share in New Business Premium among Private players increased to 17.4% in 9MFY16 from 15.2% in 9MFY15. Total market share including LIC has increased to 5.3% in 9M FY 16 from 4.6% in 9MFY15.
- ✓ Assets Under Management grew by 15% to Rs.77,174 crs in 9MFY16 from Rs.67,323 crs in 9MFY15.
- ✓ Persistency ratio of renewal premium in 13 months category has improved to 76.1% in 9MFY16 from 75% in 9MFY15.



- ✓ PAT grew by 11% to Rs.128.30 crs in 9MFY16.
- ✓ AUM has crossed 1 Lac cr mark in Q3FY16.
- ✓ AUM has grown by 38.69% to Rs.1,00,055 crs in Q3FY16 from Rs.72,141 crs in Q3FY15. Industry AUM has grown by 21.20% from Rs.11,06,279 crs to Rs.13,40,798 crs during the same period.
- ✓ Market share on Closing AUM has improved to 8.30 % as on Dec 2015 against 7.68% in Sept 2015.
- ✓ 81% of AUM in Equity Funds and 87% of the AUM in Fixed Income Funds are in top two quartiles on 1 year basis.



- ✓ 3rd Rank in CIF (Cards In Force) and growing @17% YoY.
- ✓ 4th Rank in spends and growing @33% YoY improved from 5th in last year.
- ✓ Launched Simply Click Card product targeting younger generation. Co-branded cards with Federal Bank, Lakshmi Vilas Bank, Capital-One & Mumbai Metro.
- ✓ Pay-wave Signature Card Launched based on NFC technology for contactless usage.



Liabilities				
(Rs in Crores)	Dec-15	Mar-15	Dec-14	YOY Growth (%)
Capital	776	747	747	3.98
Reserves and Surplus	145,781	127,692	127,805	14.07
Deposits	1,671,416	1,576,793	1,510,077	10.68
Borrowings	219,676	205,150	181,675	20.92
Other Liabilities & Provisions	111,138	137,698	83,760	32.69
Total Liabilities	2,148,788	2,048,080	1,904,062	12.85
Assets				
Cash & balances with RBI	80,044	115,884	69,825	14.63
Balance with Banks & Money at Call and Short Notice	25,747	38,872	38,632	-33.35
Investments	544,350	481,759	476,876	14.15
Net Advances	1,391,258	1,300,026	1,232,545	12.88
Fixed Assets	9,579	9,329	8,757	9.39
Other Assets	97,810	102,210	77,428	26.32
Total Assets	2,148,788	2,048,080	1,904,062	12.85



Balance Sheet (Consolidated)

Liabilities				
(Rs in Crores)	Dec-15	Mar-15	Dec-14	YOY Growth (%)
Capital	776	747	747	3.98
Reserves and Surplus	181,075	160,641	159,976	13.19
Minority Interest	6,170	5,497	5,363	15.05
Deposits	2,172,261	2,052,961	1,969,678	10.29
Borrowings	253,141	244,663	220,062	15.03
Other Liabilities & Provisions	212,112	235,601	173,570	22.21
Total Liabilities	2,825,535	2,700,110	2,529,395	11.71
Assets				
Cash & balances with RBI	103,094	144,288	92,057	11.99
Balance with Banks & Money at Call and Short Notice	29,754	44,194	46,417	-35.90
Investments	762,585	673,507	667,696	14.21
Net Advances	1,789,054	1,692,211	1,607,986	11.26
Fixed Assets	12,827	12,379	11,628	10.32
Other Assets	128,221	133,531	103,611	23.75
Total Assets	2,825,535	2,700,110	2,529,395	11.71



Awards & Accolades

Gartner Cool Business Awards for Financial Services in APAC

- Most Innovative Digital Customer Service- SbiINTOUCH Branch
- Most Innovative New Digital Product -SBI Quick

Brand Equity's Most Trusted Brands survey 2015

India's largest Public Sector Bank State Bank of India (SBI) has propelled its position from 39th to 35th in the Brand Equity's Most Trusted Brands survey 2015. SBI is the only bank to be featured in the top 100 brands conducted by Nielsen survey.

Hellen Keller Awards 2015

State Bank of India was awarded on December 21, 2015 the "Hellen Keller Award 2015" presented by National Centre for Provision of Employment of persons with disabilities [NCPEDP] and Lemon Tree Hotels for The Category 'Role Model Company / NGO / Institution for its commitment towards promoting equal employment opportunities for people with disabilities'



Best Large Bank of the Year 2015



IDC Insights Award 2015 for Innovation in Banking "Excellence in Innovation"



Social Banking Excellence Award 2015 (Large Bank)

Thank You

