



# QUARTERLY RESULTS

Q2FY20

## Analyst Presentation

25.10.2019

yono  
SBI

Lifestyle &  
banking, dono.



**SBI Life**  
**INSURANCE**  
With us, You're sure  
(A State Bank Group Company)



**SBI MUTUAL FUND**  
**A PARTNER FOR LIFE**

**SBI Card**  
Make life simple



**SBI General**  
**INSURANCE**



## 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.*

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# Performance Highlights – Q2FY20 (1/3)



# Performance Highlights – Q2FY20 (2/3)

	YoY	QoQ
Slippages ↓	<div>Rs. 10,725 Cr</div> <div>↓ -17.91%</div> <div>Rs. 8,805 Cr</div>	<div>Rs. 16,212 Cr</div> <div>↓ -45.69%</div> <div>Rs. 8,805 Cr</div>
Credit Cost ↓	<div>2.05%</div> <div>↓ -8 bps</div> <div>1.97%</div>	<div>2.03%</div> <div>↓ -6 bps</div> <div>1.97%</div>
Net NPA ↓	<div>4.84%</div> <div>↓ -205 bps</div> <div>2.79%</div>	<div>3.07%</div> <div>↓ -28 bps</div> <div>2.79%</div>
PCR ↑	<div>81.23%</div> <div>↑ 1049 bps</div> <div>70.74%</div>	<div>81.23%</div> <div>↑ 189 bps</div> <div>79.34%</div>

# Performance Highlights – Q2FY20 (3/3)

*In lakh Crores*

YoY

QoQ

Total  
Advances ↑

Rs. 22.48



8.65%

Rs. 20.69

Rs. 22.48



0.45%

Rs. 22.38

Total  
Deposits ↑

Rs. 30.33



8.05%

Rs. 28.07

Rs. 30.33



2.87%

Rs. 29.49

Retail Personal  
Advances ↑

Rs. 6.86



18.90%

Rs. 5.77

Rs 6.86



3.32%

Rs. 6.64

Capital  
Adequacy ↑

13.59%



98 bps

12.61%

13.59%



70 bps

12.89%

# Financial Performance

# Financials – At a Glance

Rs. in Crores

	Quarter Ended			Half Year Ended		Growth (%)		
	Q2FY20	Q1FY20	Q2FY19	H1FY20	H1FY19	H1FY20 over H1FY19	Q2FY20 over Q1FY20	Q2FY20 over Q2FY19
Interest Income	64,312	62,638	58,793	1,26,950	1,17,607	7.94	2.67	9.39
Interest Expenses	39,712	39,699	37,888	79,411	74,903	6.02	0.03	4.81
<b>Net Interest Income</b>	<b>24,600</b>	<b>22,939</b>	<b>20,906</b>	<b>47,539</b>	<b>42,704</b>	<b>11.32</b>	<b>7.24</b>	<b>17.67</b>
Non Interest Income	12,023	8,015	9,375	20,038	16,055	24.81	49.99	28.24
<b>Operating Income</b>	<b>36,623</b>	<b>30,954</b>	<b>30,281</b>	<b>67,577</b>	<b>58,759</b>	<b>15.01</b>	<b>18.31</b>	<b>20.94</b>
Operating Expenses	18,424	17,708	16,376	36,132	32,881	9.89	4.04	12.51
<b>Operating Profit</b>	<b>18,199</b>	<b>13,246</b>	<b>13,905</b>	<b>31,445</b>	<b>25,878</b>	<b>21.51</b>	<b>37.39</b>	<b>30.88</b>
Total Provisions	15,187	10,934	12,960	26,121	29,809	-12.37	38.90	17.18
<b>Net Profit</b>	<b>3,012</b>	<b>2,312</b>	<b>945</b>	<b>5,324</b>	<b>-3,931</b>		<b>30.25</b>	<b>218.75</b>
NIM (Domestic-Cumulative) (%)	3.11	3.01	2.88	3.11	2.88	23 bps	10 bps	23 bps
NIM (Domestic-Quarterly) (%)	3.22	3.01	2.80				21 bps	42 bps
Cost to Income Ratio (Cumulative) (%)	53.47	57.21	55.96	53.47	55.96	-249 bps	-374 bps	-249 bps

# Total Income

Rs. in Crores

	Quarter Ended			Half Year Ended		Growth (%)		
	Q2FY20	Q1FY20	Q2FY19	H1FY20	H1FY19	H1FY20 over H1FY19	Q2FY20 over Q1FY20	Q2FY20 over Q2FY19
Interest on Loans	45,242	43,863	38,326	89,106	77,192	15.43	3.14	18.04
Interest on Resources	17,546	17,345	19,310	34,891	38,142	-8.52	1.16	-9.13
Other Interest income	1,524	1,429	1,157	2,953	2,273	29.92	6.62	31.67
<b>Total Interest Income</b>	<b>64,312</b>	<b>62,638</b>	<b>58,793</b>	<b>1,26,950</b>	<b>1,17,607</b>	<b>7.94</b>	<b>2.67</b>	<b>9.39</b>
Fee Income	5,040	5,177	5,015	10,217	9,992	2.26	-2.64	0.50
Profit/Loss on Sale of Investments	4,158	485	1,328	4,642	64	7,174.91	757.48	213.13
Forex Income	673	518	493	1,191	921	29.35	29.87	36.36
Misc. Income	2,152	1,836	2,539	3,988	5,078	-21.48	17.24	-15.23
<i>of which: Recovery in w/o accounts</i>	<i>1,864</i>	<i>1,358</i>	<i>1,327</i>	<i>3,222</i>	<i>3,753</i>	<i>-14.14</i>	<i>37.23</i>	<i>40.47</i>
<b>Total Non Interest Income</b>	<b>12,023</b>	<b>8,015</b>	<b>9,375</b>	<b>20,038</b>	<b>16,055</b>	<b>24.81</b>	<b>49.99</b>	<b>28.24</b>
<b>Total Income</b>	<b>76,335</b>	<b>70,653</b>	<b>68,169</b>	<b>1,46,988</b>	<b>1,33,661</b>	<b>9.97</b>	<b>8.04</b>	<b>11.98</b>

# Fee Income Break Up

Rs. in Crores

	Quarter Ended			Half Year Ended		Growth (%)		
	Q2FY20	Q1FY20	Q2FY19	H1FY20	H1FY19	H1FY20 over H1FY19	Q2FY20 over Q1FY20	Q2FY20 over Q2FY19
<i>Loan Processing Charges</i>	766	617	641	1,383	1,282	7.87	24.08	19.51
<i>Commission on Govt. Business</i>	893	963	973	1,856	1,904	-2.50	-7.33	-8.21
<i>Commission on LC/BG</i>	717	704	637	1,421	1,229	15.68	1.94	12.69
<i>Cross Selling</i>	491	366	482	857	858	-0.10	34.29	1.86
<i>Account Maintenance Charges</i>	255	242	277	498	597	-16.59	5.35	-7.87
<i>Remittance, Collection, etc.</i>	1,470	1,400	1,337	2,870	2,642	8.64	4.97	9.93
<i>Misc. Fee Income</i>	448	884	669	1,333	1,481	-10.03	-49.33	-32.99
<b>Fee Income</b>	<b>5,040</b>	<b>5,177</b>	<b>5,015</b>	<b>10,217</b>	<b>9,992</b>	<b>2.26</b>	<b>-2.64</b>	<b>0.50</b>

# Total Expenses

Rs. in Crores

	Quarter Ended			Half Year Ended		Growth (%)		
	Q2FY20	Q1FY20	Q2FY19	H1FY20	H1FY19	H1FY20 over H1FY19	Q2FY20 over Q1FY20	Q2FY20 over Q2FY19
Interest on Deposits	36,746	36,303	34,934	73,049	69,192	5.57	1.22	5.19
Interest on Borrowings	1,712	2,233	1,929	3,945	3,635	8.54	-23.34	-11.26
Other Interest paid	1,254	1,162	1,025	2,417	2,076	16.43	7.92	22.43
<b>Total Interest Expenses</b>	<b>39,712</b>	<b>39,699</b>	<b>37,888</b>	<b>79,411</b>	<b>74,903</b>	<b>6.02</b>	<b>0.03</b>	<b>4.81</b>
Salary	6,757	6,768	6,541	13,526	13,106	3.20	-0.16	3.31
Provisions for Employees	4,545	4,150	3,156	8,695	6,299	38.04	9.52	44.04
<b>Staff Expenses</b>	<b>11,303</b>	<b>10,918</b>	<b>9,696</b>	<b>22,221</b>	<b>19,405</b>	<b>14.51</b>	<b>3.52</b>	<b>16.57</b>
Depreciation	809	779	787	1,588	1,585	0.21	3.79	2.75
Others	6,313	6,011	5,892	12,324	11,891	3.64	5.03	7.14
<b>Overheads</b>	<b>7,122</b>	<b>6,790</b>	<b>6,680</b>	<b>13,912</b>	<b>13,476</b>	<b>3.23</b>	<b>4.89</b>	<b>6.62</b>
<b>Operating Expenses</b>	<b>18,424</b>	<b>17,708</b>	<b>16,376</b>	<b>36,132</b>	<b>32,881</b>	<b>9.89</b>	<b>4.04</b>	<b>12.51</b>
<b>Total Expenses</b>	<b>58,136</b>	<b>57,407</b>	<b>54,264</b>	<b>1,15,543</b>	<b>1,07,783</b>	<b>7.20</b>	<b>1.27</b>	<b>7.14</b>

# Overhead Expenses

Rs. in Crores

	Quarter Ended			Half Year Ended		Growth (%)		
	Q2FY20	Q1FY20	Q2FY19	H1FY20	H1FY19	H1FY20 over H1FY19	Q2FY20 over Q1FY20	Q2FY20 over Q2FY19
Rent, Taxes and Lighting	1,361	1,181	1,328	2,542	2,502	1.59	15.25	2.44
Depreciation	809	779	787	1,588	1,585	0.21	3.79	2.75
Printing and Stationery	123	98	106	221	209	5.78	25.38	16.29
Postage & Telecommunications	91	73	89	165	174	-5.51	24.64	2.15
Repairs and Maintenance to Bank's Property	233	196	208	428	404	5.96	19.03	11.92
Travelling & Halting	280	236	284	517	537	-3.78	18.66	-1.09
Insurance	753	816	682	1,569	1,394	12.54	-7.63	10.52
Business Acquisitions & Development Expenses	629	684	510	1,313	911	44.23	-7.98	23.49
ATM /CDM/POS/Debit Card /Other Tech Expenses	1,761	1,648	1,938	3,409	3,571	-4.53	6.90	-9.13
Misc. Expenses	1,080	1,079	748	2,160	2,189	-1.35	0.08	44.49
<b>Overheads</b>	<b>7,122</b>	<b>6,790</b>	<b>6,680</b>	<b>13,912</b>	<b>13,476</b>	<b>3.23</b>	<b>4.89</b>	<b>6.62</b>

# Provisions & Profit

*Rs. in Crores*

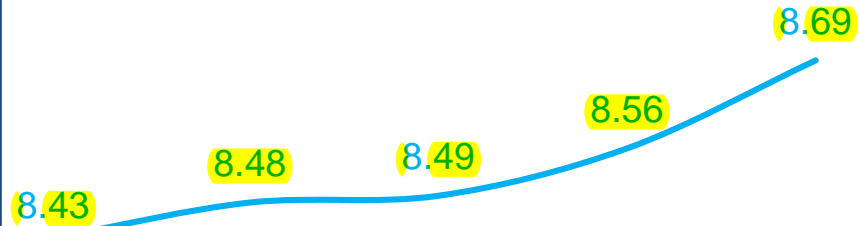
	Quarter Ended			Half Year Ended		Growth (%)		
	Q2FY20	Q1FY20	Q2FY19	H1FY20	H1FY19	H1FY20 over H1FY19	Q2FY20 over Q1FY20	Q2FY20 over Q2FY19

<b>Operating Profit</b>	<b>18,199</b>	<b>13,246</b>	<b>13,905</b>	<b>31,445</b>	<b>25,878</b>	<b>21.51</b>	<b>37.39</b>	<b>30.88</b>
Loan Loss	11,041	11,648	10,185	22,689	23,222	-2.30	-5.22	8.41
Standard Assets	297	-1,288	98	-991	-820	-20.84		
Investment Depreciation	-919	-1,225	1,749	-2,144	8,846			
Other Provisions	2,721	48	61	2,769	72			
Income Tax	2,048	1,751	868	3,799	-1,511			
<b>Total Provisions</b>	<b>15,187</b>	<b>10,934</b>	<b>12,960</b>	<b>26,121</b>	<b>29,809</b>	<b>-12.37</b>	<b>38.90</b>	<b>17.18</b>
<b>Net Profit</b>	<b>3,012</b>	<b>2,312</b>	<b>945</b>	<b>5,324</b>	<b>-3,931</b>		<b>30.25</b>	<b>218.75</b>

<b>ROA (%)</b>	<b>0.33</b>	<b>0.25</b>	<b>0.11</b>	<b>0.29</b>	<b>-0.23</b>
<b>ROE (%)</b>		<b>5.18</b>		<b>5.96</b>	<b>-4.44</b>
<b>Earning Per Share (Rs.)</b>	<b>13.43</b>	<b>10.42</b>	<b>4.20</b>	<b>11.93</b>	<b>-8.79</b>

# Costs, Yields and Margins (Cumulative)

## Yield on Advances (%)



## Cost of Deposits (%)



Sep-18 Dec-18 Mar-19 Jun-19 Sep-19

## Net Interest Margin (%)

### Domestic NIM



### Foreign NIM



### Whole Bank NIM

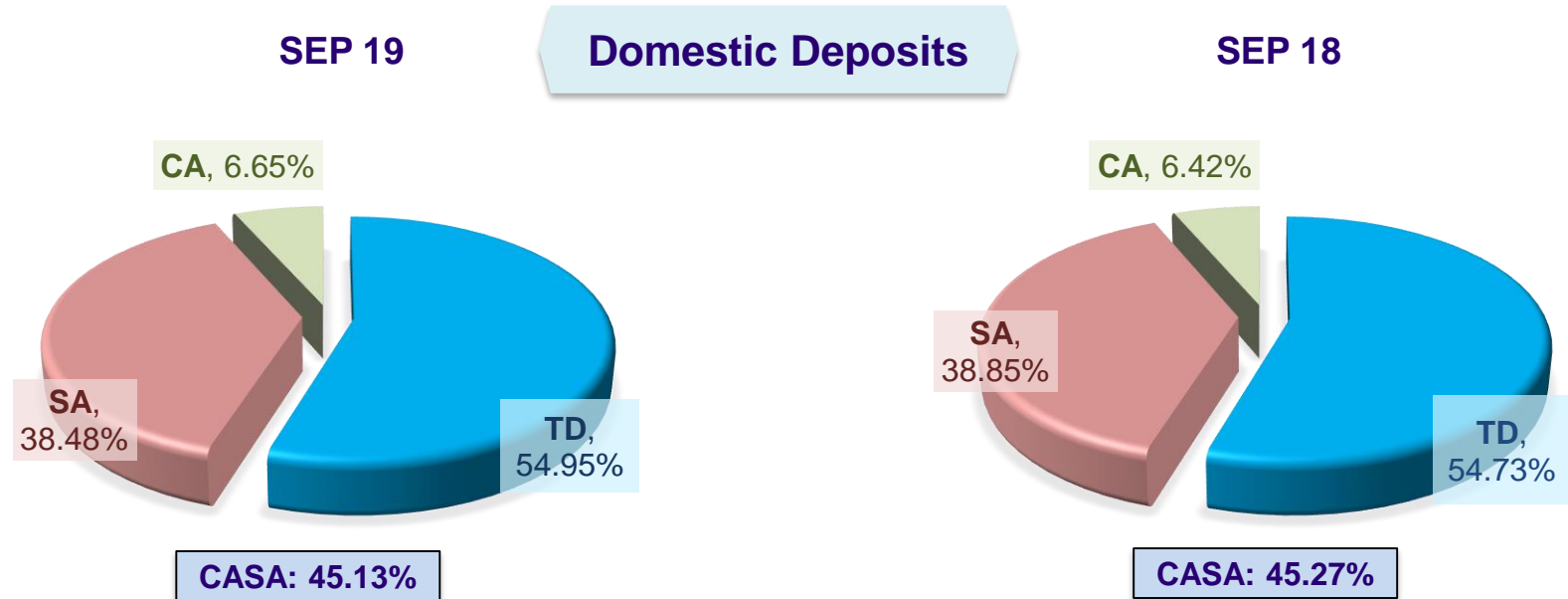


Sep-18 Dec-18 Mar-19 Jun-19 Sep-19



**Business**

# Strong Liability Franchise

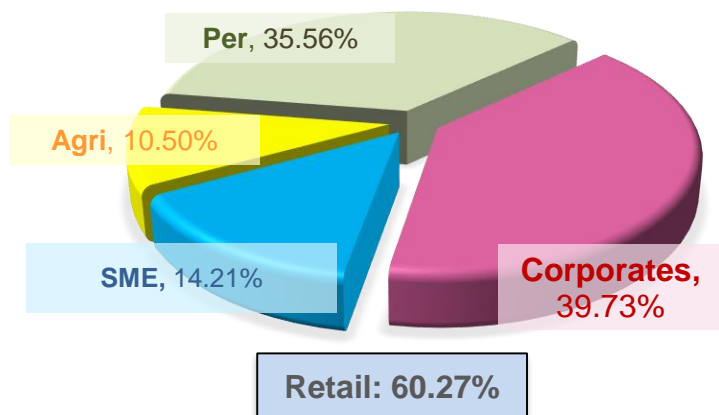


<i>Rs. in Crores</i>	Sep 19	Sep 18	YoY Growth
Current Account	1,95,349	1,74,076	12.22
Saving Bank	11,30,822	10,52,728	7.42
<b>CASA</b>	<b>13,26,171</b>	<b>12,26,804</b>	<b>8.10</b>
Term Deposits (TD)	16,12,583	14,83,097	8.73
<b>Domestic Deposits</b>	<b>29,38,754</b>	<b>27,09,901</b>	<b>8.45</b>
Foreign Offices	94,641	97,519	-2.95
<b>Total Deposits</b>	<b>30,33,396</b>	<b>28,07,420</b>	<b>8.05</b>

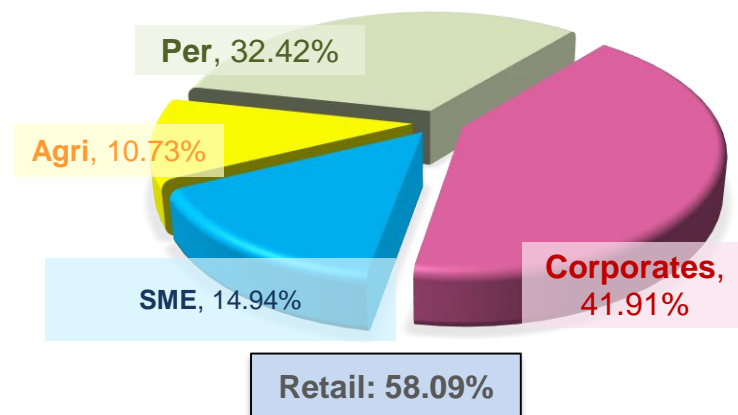
# Diversified Loan Portfolio

## Domestic Advances

SEP 19



SEP 18



<i>Rs. in Crores</i>	SEP 19	SEP 18	YoY Growth (%)
Retail Per	6,85,570	5,76,594	18.90
Agri	2,02,462	1,90,731	6.15
SME	2,74,141	2,65,697	3.18
Corporates	7,65,986	7,45,299	2.78
<b>Domestic Advances</b>	<b>19,28,158</b>	<b>17,78,321</b>	<b>8.43</b>
Foreign Offices Advances	3,20,155	2,90,913	10.05
<b>Total Whole Bank Advances</b>	<b>22,48,313</b>	<b>20,69,234</b>	<b>8.65</b>

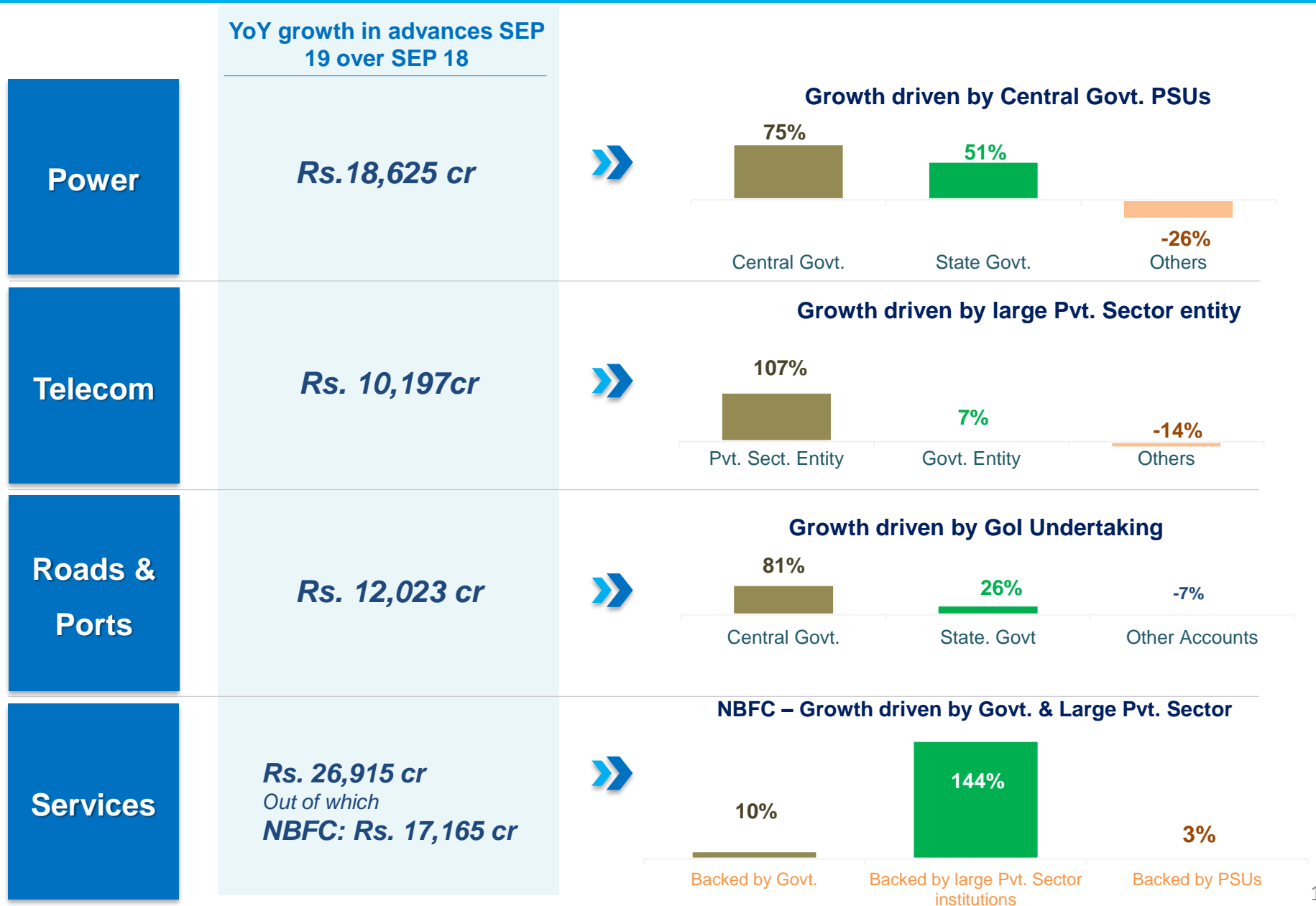
# Diversified Industry Portfolio

## Domestic Fund Based Outstanding

*Rs. in Crores*

	Sep 19		Jun 19		Sep 18		Sep 19
	Level	% Share	Level	% Share	Level	% Share	YOY Gr %
Infrastructure	3,22,818	16.74	3,25,223	16.86	2,85,421	16.05	13.10
<i>of which: Power</i>	<i>1,97,613</i>	<i>10.25</i>	<i>2,03,568</i>	<i>10.56</i>	<i>1,78,988</i>	<i>10.06</i>	<i>10.41</i>
<i>Telecommunication</i>	<i>35,735</i>	<i>1.85</i>	<i>37,329</i>	<i>1.94</i>	<i>25,538</i>	<i>1.44</i>	<i>39.93</i>
<i>Roads &amp; Ports</i>	<i>53,011</i>	<i>2.75</i>	<i>49,425</i>	<i>2.56</i>	<i>40,988</i>	<i>2.30</i>	<i>29.33</i>
<i>Other Infrastructure</i>	<i>36,459</i>	<i>1.89</i>	<i>34,900</i>	<i>1.81</i>	<i>39,906</i>	<i>2.24</i>	<i>-8.64</i>
Services	2,43,027	12.60	2,51,239	13.03	2,16,112	12.15	12.45
Iron & Steel	63,994	3.32	72,674	3.77	86,387	4.86	-25.92
Textiles	31,807	1.65	37,764	1.96	46,875	2.64	-32.14
Petroleum & Petrochemicals	32,081	1.66	35,038	1.82	39,715	2.23	-19.22
Engineering	24,143	1.25	27,548	1.43	26,455	1.49	-8.74
Comm. Real Estate	31,935	1.66	31,989	1.66	30,358	1.71	5.20
Other Industries	2,90,321	15.06	2,82,352	14.64	2,79,673	15.73	3.81
Home Loans	4,24,487	22.02	4,11,360	21.33	3,59,651	20.22	18.03
Auto Loans	70,726	3.67	71,727	3.72	66,973	3.77	5.60
Other Per Segment Loans	1,90,357	9.87	1,80,472	9.36	1,49,970	8.43	26.93
Agriculture	2,02,462	10.50	2,01,054	10.43	1,90,731	10.73	6.15
<b>Total Domestic Advances</b>	<b>19,28,158</b>	<b>100</b>	<b>19,28,439</b>	<b>100</b>	<b>17,78,321</b>	<b>100</b>	<b>8.43</b>

# Drivers of Corporate Growth



# Retail Banking - Leadership across all segments

As on Sep 2019

**Personal Retail Portfolio of Rs 6.86 lakh crore**  
NPA ratio at 1.04%

% of Dom. Adv.

**35.56**

**Home  
Loans**

**Auto Loans**

**Xpress  
Credit**

**Other P  
segment Loans**

O/S,  
In Rs cr

4,24,487

70,726

1,20,660

69,697

YoY  
Growth, %

18.03

5.60

42.06

7.17

#Market share %

35

35

N.A.

N.A.

GNPA, %

0.93

1.03

0.56

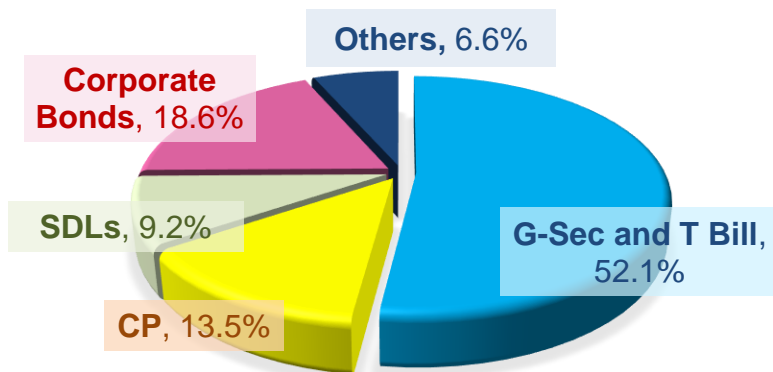
2.54

#As per latest available data;

# Treasury Operations

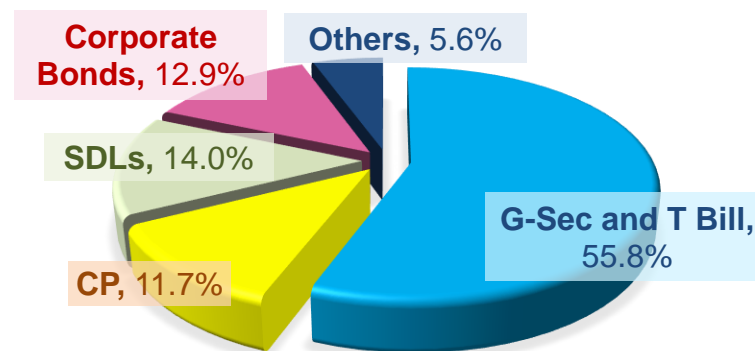
## AFS Book

SEP 19



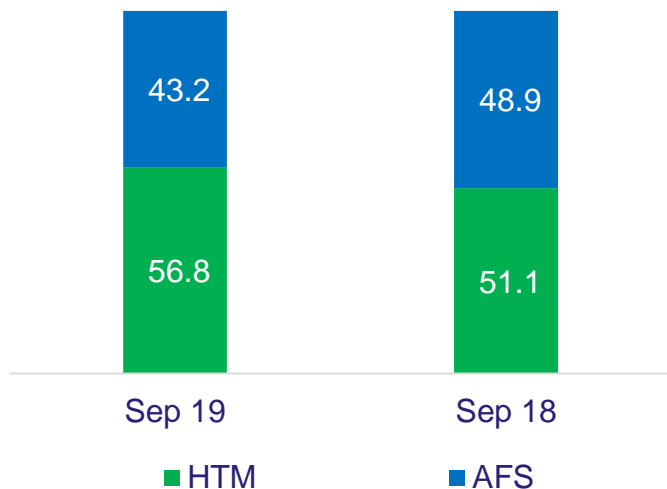
Modified Duration: 2.12

SEP 18



Modified Duration: 2.44

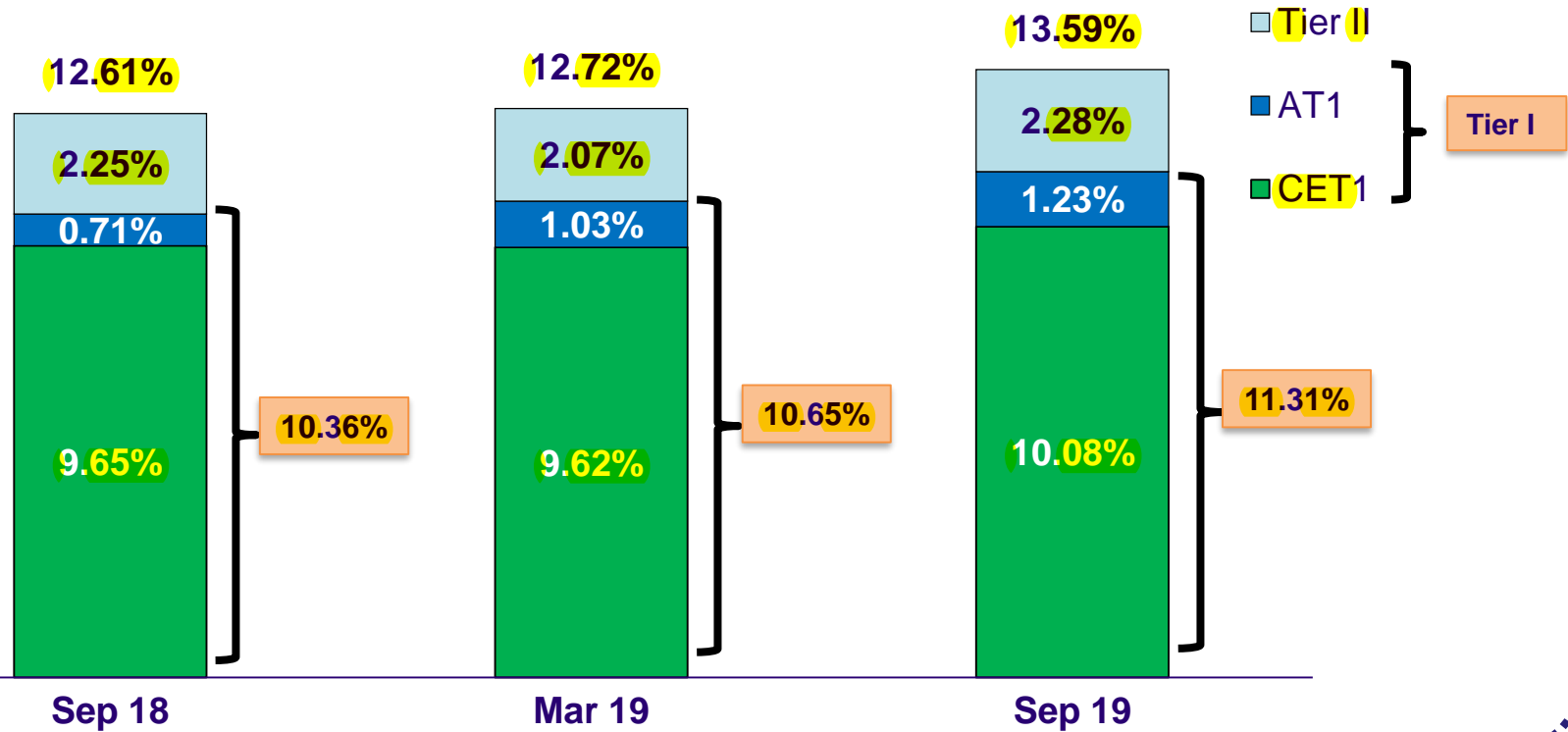
Break up of Domestic Investments (%)



Total Investments Book (Rs. in Crores)	Sep 19	Sep 18
Domestic Investments	9,41,406	10,50,702
- of which- SLR	7,67,911	8,79,997
Foreign Offices Investments	52,339	52,790
Whole Bank Investments	9,93,745	11,03,491

# Capital Adequacy & Asset Quality

# Capital Adequacy

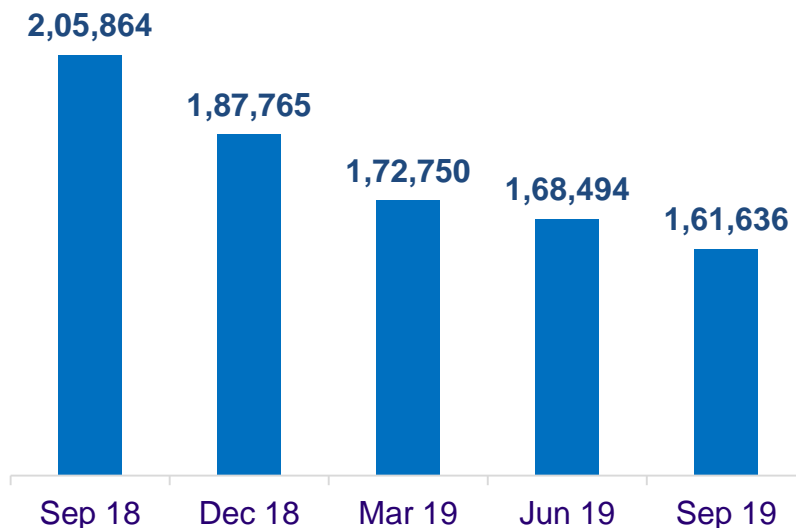


- “Credit Risk Weighted Assets on Advances to Gross Advances” - Sep 18: 58.21%, Sep 19: 55.31%.
- “TRWAs to Total Asset” Ratio - Sep 18: 52.94% Sep 19: 51.52%.
- Bank is well capitalized; Bank raised additional Tier I Capital of Rs.3,104.80 Crores in Q2FY20

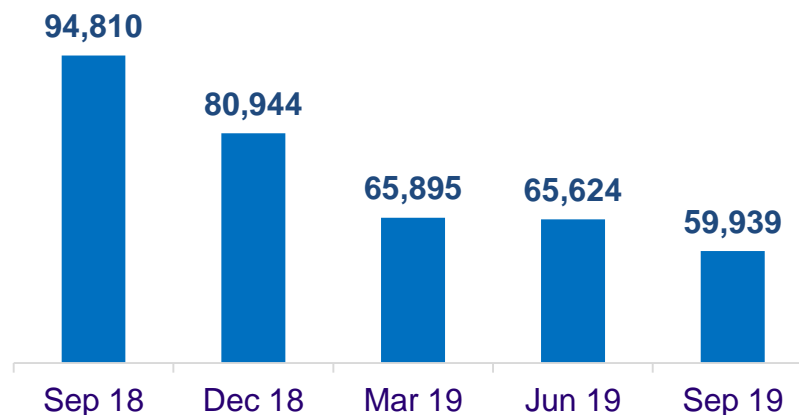
# Asset Quality (1/3)

Rs. in Crores

## Gross NPA



## Net NPA



	Sep 19	Jun 19	Mar 19	Dec 18	Sep 18
Gross NPA Ratio (%)	7.19	7.53	7.53	8.71	9.95
Net NPA Ratio (%)	2.79	3.07	3.01	3.95	4.84
Provision Coverage Ratio (%)	81.23	79.34	78.73	74.63	70.74
Provision Coverage Ratio (Excl. AUCA) (%)	62.92	61.05	61.86	56.89	53.95
Corporate PCR (Excl. AUCA) (%)	73.84	71.25	70.89		
Slippage Ratio (%)	2.18	2.83	1.60	1.64	2.02
Credit cost (%)	1.98	2.03	2.66	2.42	2.27

# Asset Quality (2/3)

Rs. in Crores

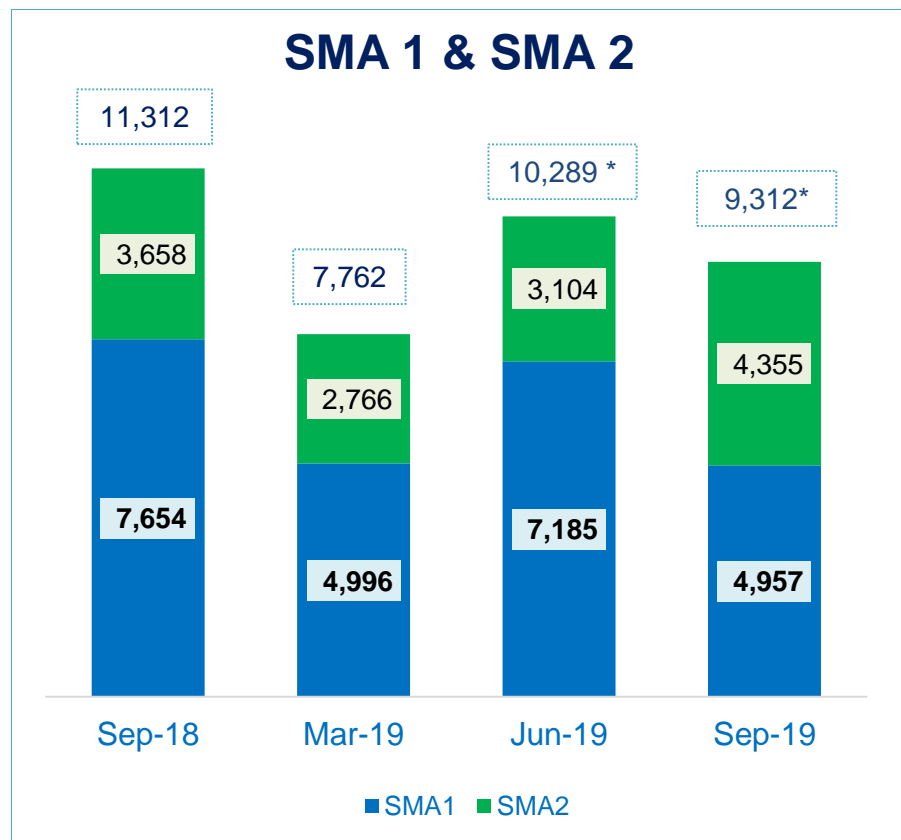
Movement of NPAs:	Q2FY20	Q1FY20	FY19	Q4FY19	Q3FY19	Q2FY19
Opening Level of Gross NPAs	1,68,494	1,72,750	2,23,427	1,87,765	2,05,864	2,12,840
Total Reductions	15,984	21,251	90,417	22,976	24,641	17,865
Of which : Recovery + Upgradation	3,931	5,769	31,512	5,712	6,617	4,327
Gross Addition	9,126	16,995	39,740	7,961	6,541	10,888
of which : Increase in O/s	321	783	7,002	456	2,018	163
: Fresh Slippages	8,805	16,212	32,738	7,505	4,523	10,725
Net Increase	-6,858	-4,256	-50,677	-15,015	-18,100	-6,976
Closing Level of Gross NPAs	1,61,636	1,68,494	1,72,750	1,72,750	1,87,765	2,05,864

Segmental NPAs:	Sep 19		Mar 19		Sep 18	
	NPA	Ratio %	NPA	Ratio %	NPA	Ratio %
Retail:	59,924	5.16	54,804	4.81	55,845	5.41
Agri.	27,577	13.62	23,431	11.56	21,796	11.43
Per Segment	7,142	1.04	6,685	1.03	6,925	1.20
SME	25,205	9.19	24,688	8.55	27,124	10.21
Corporate	99,838	13.03	1,16,009	13.62	1,46,334	19.63
International	1,874	0.59	1,937	0.64	3,685	1.27
Total	1,61,636	7.19	1,72,750	7.53	2,05,864	9.95

# Asset Quality (3/3)

As on Sep 2019  
Rs. in Crores

Fresh Slippages	FY19	Q1FY20	Q2FY20
Corporate	10,056	5,354	3,239
SME	9,478	3,964	1,522
AGRI	8,978	4,239	3,078
PER	3,976	2,438	648
IBG	250	217	318
<b>Total</b>	<b>32,738</b>	<b>16,212</b>	<b>8,805</b>



Accounts with SBI exposure above Rs. 5 cr and below Rs. 2,000 cr from Banking system; from data submitted to CRILC

\* Does not include SMA 1 & SMA 2 accounts with exposure of Rs. 2,000 cr & above from Banking system; ICA signed / likely to be signed (Refer Slide No.27)

# Resolution Status

**SEP - 19**

**JUN - 19**

541 Accounts Admitted to NCLT

- NPAs - Rs. 48,249 crs
- AUCA – Rs. 68,121 crs

**Rs. 1,16,370 cr**  
**(93.0%)**

**Rs. 1,13,809 cr**  
**(90.4%)**

453 Accounts Admitted to NCLT

- NPAs - Rs. 59,000 crs
- AUCA – Rs. 54,809 crs

117 Accounts filed in NCLT but yet to be admitted

- NPAs - Rs. 8,325 crs
- AUCA – Rs. 15,477 crs

**Rs. 23,802 cr**  
**(80.8%)**

**Rs. 25,725 cr**  
**(78.8%)**

123 Accounts filed in NCLT but yet to be admitted

- NPAs - Rs. 9,882 crs
- AUCA – Rs. 15,843 crs

21 NPA accounts where ICA signed/ likely to be signed

**Rs. 26,536 cr**  
**(60.3%)**

**Rs. 29,136 cr**  
**(52.1%)**

18 NPA accounts where ICA signed/ likely to be signed

15 Standard accounts where ICA signed/ likely to be signed (Includes SMA of Rs 9,001 cr)

**Rs. 16,822 cr**  
**(13.2%)**

**Rs. 19,142 cr**  
**(14.6%)**

20 Standard accounts where ICA signed/ likely to be signed (Includes SMA of Rs 2,614 cr)

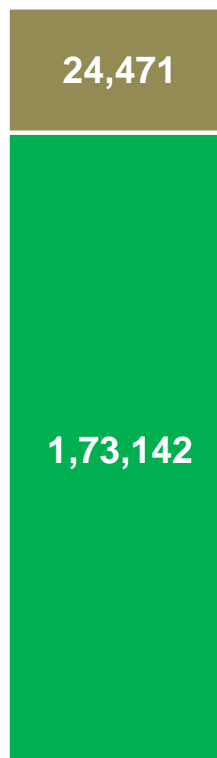
- Accounts under List 1 and List 2 totally have a fund based O/S of Rs 24,991 crs
- Three accounts in an advanced stage of resolution with expected recovery of ~62%

# Power Sector – Stress mostly recognized

As on Sep 2019  
Rs. in Crores

## Power Portfolio Classification

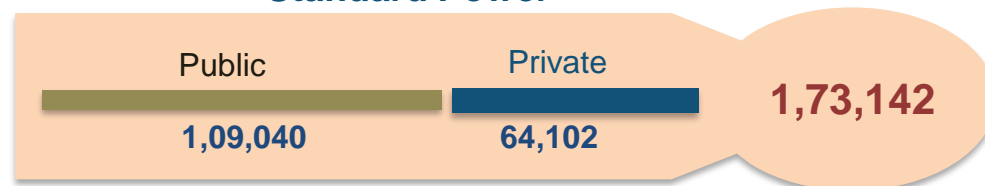
1,97,613



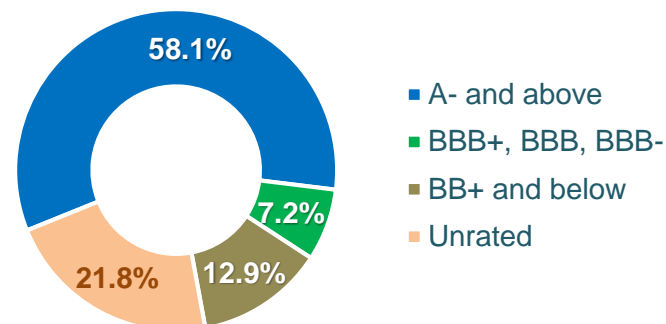
■ Standard ■ NPA



## Standard Power



## Rating break-up of Std. Pvt



- A- and above
- BBB+, BBB, BBB-
- BB+ and below
- Unrated

## Resolution Plan for Power Sector

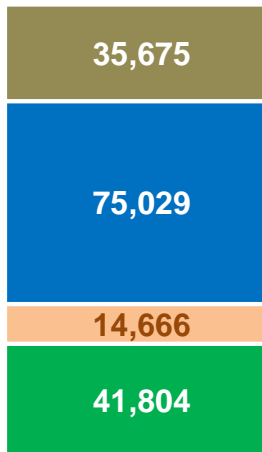
Sl.No	Resolution Plan	No. of Accounts	SBI Fund based O/S	PCR
1	Change in Management	2	5,121	54.30%
2	OTS with Promoters	5	5,613	
3	Restructuring	4	4,316	
4	NCLT (Not yet admitted)	1	637	
5	NCLT (Admitted)	7	7,656	
6	Already Resolved	6	6,149	
<b>Total (excl. already resolved)</b>		<b>19</b>	<b>23,343</b>	

# NBFC & FI Sector – Loans to PSUs and High Quality Private Sector

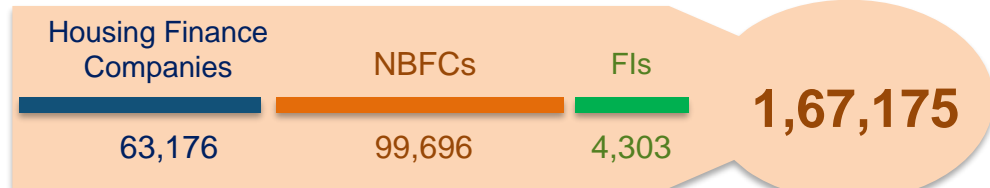
As on Sept 2019  
Rs. in Crores

## NBFC & FI Portfolio Classification

1,67,175



- Pvt. Others
- Backed by large Pvt Sector Institutions
- Backed by PSUs'
- Central & State Govt.



- Backed by PSUs'
- Backed by large Pvt Sector Institutions
- Pvt. Others



- Central & State Govt.
- Backed by PSUs'
- Backed by large Pvt Sector Institutions
- Pvt. Others

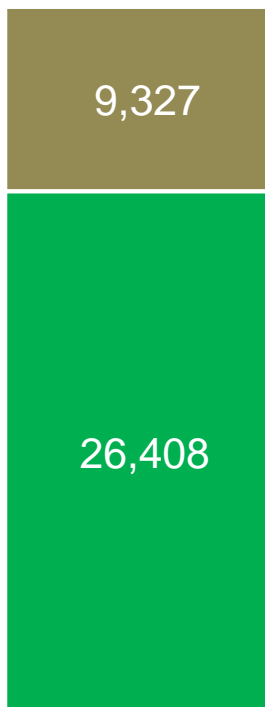
- Rs 1,400 cr provision on standard account of a Stressed Housing Finance Company.
- Strong presence in Govt. and PSU backed NBFCs; and exposure to large reputed private sector institutions
- Paring down of exposures in 'Pvt. Others' segment of NBFC

# Telecom Sector

As on Sept 2019  
Rs. in Crores

## Telecom Portfolio Classification

35,735

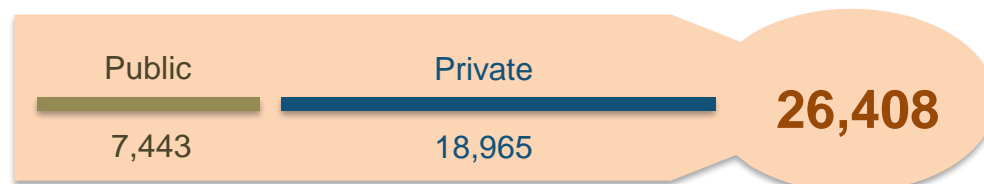


PCR : 80.5%

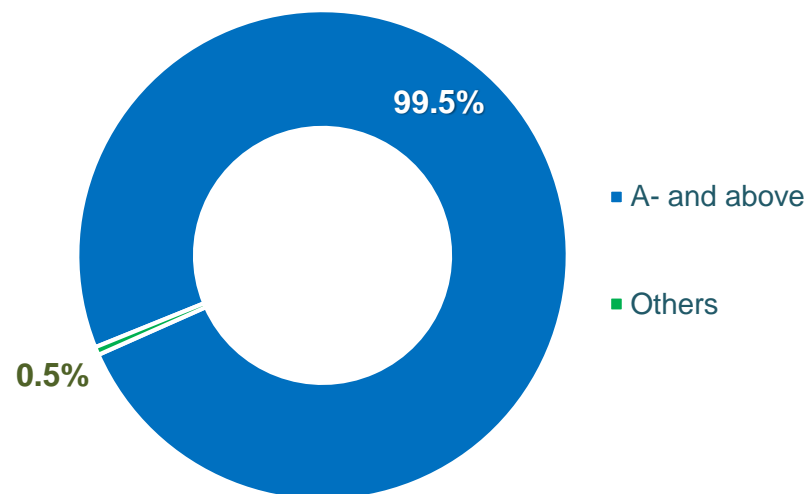
■ Standard ■ NPA



## Standard Portfolio Classification

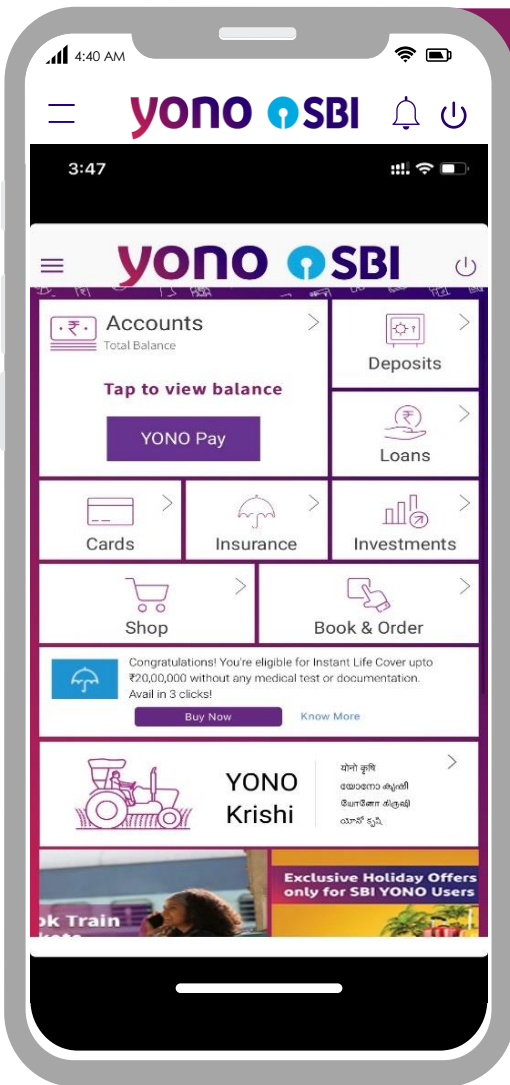


## Standard Private



# Digital Journey

# YONO: Our flagship digital offering – for Lifestyle and Banking



## Salient features

- Paper-less and branch-less processes
- Higher staff productivity
- Increased branch business
- Efficient delivery

## Key offerings: E2e digitisation and Digital Bank

### Products

- Personal Loans
- Home Loans
- Car Loans
- YONO Krishi
- Fixed Deposits

### Services

- Account Opening
- YONO Cash
- Fund Transfer
- Bill Pay
- Recharge
- Tax Payment

### Financial superstore

- Life Insurance
- Cards
- Mutual Fund
- General Insurance
- Other Investments

### Online market place

- Browse
- Book tickets
- Access deals
- Shop, book & order

## Scale of operations

Registered users (as on 30.09.2019)

13 Mn+

Value of transactions (as on 30.09.2019)

Rs.415.40 Bn

Digital savings accounts (as on 30.09.2019)

5 Mn+

Digital loans disbursed (as on 30.09.2019)

Rs.85 Bn

Online market place (as on 30.09.2019)

100+ partners

# Digital Leadership

## Market share (As per latest available data)

### Debit card spends

29.99%

### POS terminals

14.31%

### ATMs

28.36%

### Mobile Banking No. of Transactions

22.50%

### Mobile Banking Transaction value

39.49%

## Presence across multiple channels and payment acceptance touch points

### Customer touch points

Numbers (As on September 2019)

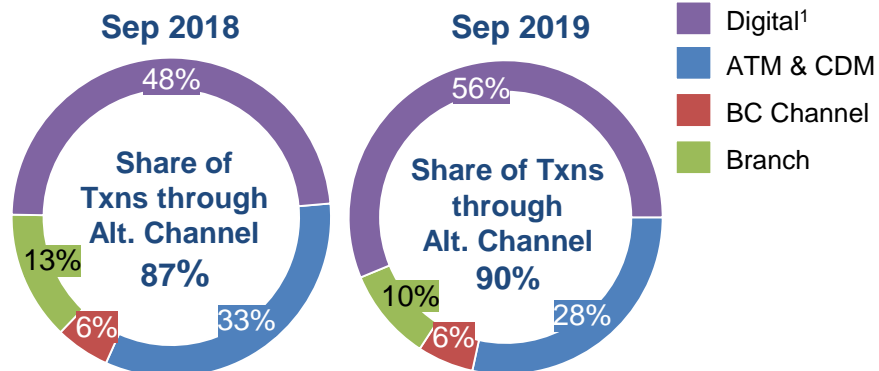
INB users	66 Mn
Mobile banking users	15.54 Mn
ATMs/CDMs	58,567
BC outlets	58,905
Branches	21,929

### Payment acceptance touch points

Numbers (As on September 2019)

BHIM merchants	146,000
Bharat QR	222,385
BHIM-Aadhar-SBI	913,053
SBI POS	628,271
BHIM SBI Pay	1.1 Mn

### Technology and Innovation



### Key highlights

- Remit transactions handled (Q2FY20): **720.6 Mn**
- Transactions processed in a day crossed: **20 Mn** on 01.10.19
- Number of UPI users: **74.6 Mn**
- Market share in remittances: **23.70% (Sept 19) (#1 Remittance bank)**
- No. of cards: **299.7 Mn**
- Debit Card spends: **>INR 9.04 bn/ in a single day during H1FY20**
- Average no. of ATM transactions: **~37 Cr per month**

# Other digital payment offerings



Quick & Easy payments from customers on Merchant's site



Total 690 merchants



Integration with 43 major Banks



Processed 2.78 Crs. txns worth Rs. 20276 + Crs. in FY 2019-20



A Unique Payment Solution specially designed for Schools, Colleges, Government institutions, Hospitals, trusts etc.



Total 25500+ merchant tie-ups



Processed 73.32 lac txns. worth Rs. 9,697 + Crs. in FY 2019-20



Transaction Banking Unit (CMP Services)

Processed Collection and Payments of Central/State Govt. depts., Top 200 Corporate and SMEs.



Awards - 2019

Best Cash Management House in India  
Best Transaction Bank in India  
Best Payment Bank in India



Total Turnover of Rs. 38.00+ Lakhs Crs. in FY 2018-19

Total Turnover of Rs. 27.00+ Lakhs Crs. in FY 2019-20 (Apr-Sep)



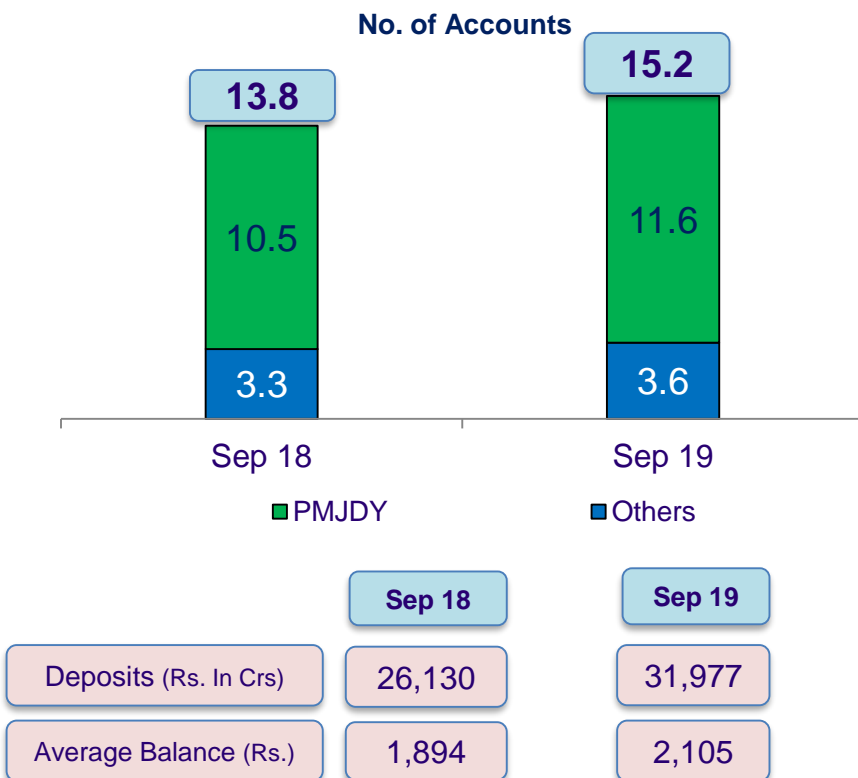
Rs. 1327.08 Crs. fee income in FY 18-19

Rs. 806.06 Crs. fee income in FY 19-20 (Apr-Sep)

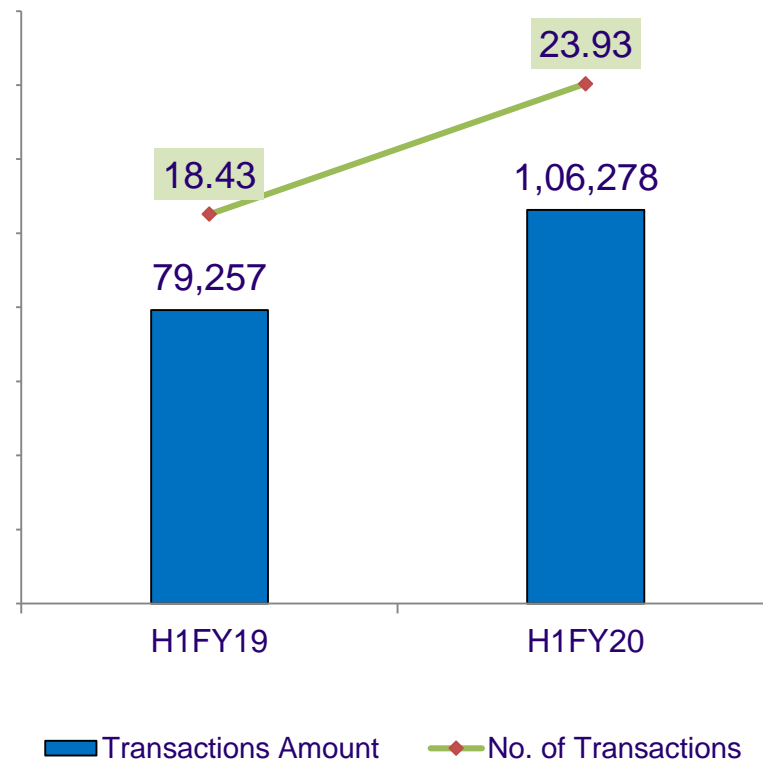
# Financial Inclusion & Sustainability

# Financial Inclusion

**Accounts & Amount in FI Channel  
(No. in Crores)**



**Transactions in BC Channel  
(No. & Amt. in Crores)**



OD facility for PMJDY accounts - Eligible accounts 20.64 lakh; Sanctioned 10.84 lakh accounts (53%)

RSETI: Total Number: 151; No. of Training Programs held: 28,142, Youth Trained: 7,53,417, Financial Literacy Centers (FLC): 341

PM Suraksha Bima Yojana: 264.95 Lakh; PM Jeevan Jyoti Bima Yojana: 74.39 Lakh; Atal Pension Yojana: 31.05 Lakh (In Nos.)

No. of BC Outlets: 58,905

# SBI's ESG Practices



## 'Environmental' Practices



- Big push to digitalization. As on Sep 2019 almost 90% of Bank's total transactions took place through Alternate channels.
- Thrust to water conservation and waste management by having commissioned **63 rain Water harvesting sites and 78 Waste management installations** respectively as on 30<sup>th</sup> September, 2019 at Bank's various premises throughout the country.
- SBI committed to **achieve Carbon Neutral status** by 2030
- The Bank reduced its Scope 2 GHG emissions by **9.13%**
- Implemented Pan-India specialized energy saving initiatives like Branch server consolidation, desktop software installation etc. resulting in a cumulative saving of **33.17 GW as on 31<sup>st</sup> March, 2019**
- **'Beat Plastic Pollution'** drive for eliminating the usage of **Single Use Plastic (SUP)** with standard guidelines adopted Bank wide. Remarkable progress done in achieving the goal.
- SBI's RE sanctioned portfolio as on 30<sup>th</sup> Sep, 2019 increased by 6.05% **on YoY basis**; Also the in-house renewable capex capacity of the Bank stood at **32 MWp** (approx.) as on 30<sup>th</sup> Sep, 2019.
- Completed **693** renewable energy projects of **12,918 MW** capacity as on 30/09/19.
- Bank came up with **2 Green Bonds issues during FY19 aggregating USD 700 million** to re-finance its green projects.
- Pan India roll out of **"Swacchata hi Sewa campaign"** in the Bank in line with national mission.

- To align training with business priorities, **STRAPS – Strategic Training Partners** meetings conducted by all Apex Training Institutes
- Phase II of the mass communication program **Navi Disha** for all the employees of the Bank, has been designed & implemented
- Conducted **29,450** financial literacy camps during F.Y 2018-19, a **26%** increase from FY 2017-18
- Average training hours per employee has increased by **8%** in FY 2018-19
- Implemented additional **2** new training programs in FY19 to develop employees' skills pan-India.
- Training capacity utilization during FY19 was more than 100%; Almost 95% officers attended at least one institutional training. Robust training infrastructure comprising 6 Apex Training Institutes and 50 State Bank Institutes of Learning & Development.
- SBI has linked its CSR /other social initiatives to **8 SDG Goals** that are of greater relevance for the Bank
- Bank made community investments worth **INR 48 Crores** during the FY19, of which 42.50 crores for Skill development through 151 RSETI's.
- SBI is continuously working towards improving the diversity of its workforce; Women represent **24.37%** of the total work force.
- More than **2,600 branches**, headed by women officers.
- Raising Environment concerns amongst staff and general public through the **3<sup>rd</sup> season of "SBI Green Marathon"** to be conducted at 15 centers.



## 'Social' Practices



## 'Governance' Practices



- SBI has created an **independent ETHICS business conduct function** that looks after the ethical morale of the entire organization.
- 'Sustainability' incorporated as a core value in the Bank.
- An entry level sector agnostic assessment barrier for environmental and social issues, primarily compliance driven and applied to loans ranging from ₹ 5-50 crore to facilitate a **'Go' or a 'No-Go'** decision
- Collation of wide range of ESG Evaluation Statements from the borrowers for loans exceeding ₹ 50 crore and an **'ESG Score'** given to the borrower.
- The Bank has a **Corporate Centre Sustainability Committee (CCSC)** comprising of all key business heads and responsible for execution of SBI's sustainability Strategy.
- A **new role of 'Portfolio Management'** created under the Risk Management Department which focusses on risk identification while performing portfolio management activities.
- A sound internal audit framework, Whistle blower and vigilance mechanism, employee grievance and feed back system with ongoing enhancements.
- With growing digitization, Bank is committed to cyber security. Bank's Security Operations Centre complies with the ISO 27001:2013 requirements.

Subsidiaries,  
Group Financials &  
Balance Sheet

# SBI and its Subsidiaries - Leveraging Synergies

As on Sep 2019



- #1 in Individual Rated Premium with Private Market share of 23.1%
- #2 Total New Business Premium with Private market share of 21.8%. New Business Premium increased by 40%
- Strong financial performance: VoNB Margin: 20.2%




- Rank 3<sup>rd</sup> in AUM with Market Share of 12.48%.
- AUM at Rs.321K Crores, up by 26% YoY
- Grew by 4.27% vis-à-vis Industry growth rate of 0.74% during Q2FY20.





- Reached 9.5 Million Cards-in-force milestone
- Market Share Total Spends : 17.7%
- Market Share Card base : 18.0%




- 7<sup>th</sup> among private insurers and 12<sup>th</sup> in the Industry overall.
- 2<sup>nd</sup> position in Personal Accident, 5<sup>th</sup> in Fire.
- Market Share increased to 3.27% from 2.52% last year.
- Tie-up with "Policy Bazaar" for promoting the Travel Insurance product.

 <b>SBI Life</b> INSURANCE <small>With us, You're Sure (A State Bank Group Company)</small>	H1FY20	H1FY19
PAT (in Rs. cr)	502	605
ROE (in %)	12.83	17.77

 <b>SBI MUTUAL FUND</b> <small>A PARTNER FOR LIFE</small>	H1FY20*	H1FY19*
PAT (in Rs. cr)	283	200
ROE (in %)	34.09	31.70

 <b>SBI Card</b> <small>Make life simple</small>	H1FY20*	H1FY19*
PAT (in Rs. cr)	727	378
ROE (in %)	36.1	26.5

 <b>SBI General</b> INSURANCE	H1FY20	H1FY19
PAT (in Rs. cr)	196	217
ROE (in %)	21.6	27.1

\*(As per IND AS)

# SBI Group Financials – H1FY20

*Rs. In crores*

	Half Year Ended		Growth (%)
	H1FY20	H1FY19	YoY
Interest Earned	1,32,951	1,22,627	8.42
Non-Interest Income	42,866	32,135	33.39
<b>Total Income</b>	<b>1,75,817</b>	<b>1,54,763</b>	<b>13.60</b>
Interest Expended	80,244	75,541	6.23
<b>Operating Expenses (i+ii)</b>	<b>60,971</b>	<b>51,566</b>	<b>18.24</b>
<i>(i) Employee Cost</i>	23,661	20,693	14.34
<i>(ii) Other Operating Expenses</i>	37,311	30,873	20.85
<b>Total Expenditure</b>	<b>1,41,216</b>	<b>1,27,107</b>	<b>11.10</b>
<b>Operating Profit</b>	<b>34,601</b>	<b>27,655</b>	<b>25.12</b>
Provisions (other than Tax)	23,089	31,770	-27.32
<i>Add: Share in profit of associates</i>	112	146	-23.17
<i>Less: Minority Interest</i>	608	496	22.72
Tax Expenses	4,691	-810	
<b>Net Profit</b>	<b>6,326</b>	<b>-3,654</b>	

	Half Year Ended	
	H1FY20	H1FY19
ROA (%)	0.32	-0.20
ROE (%)	6.69	-3.94
Earning Per Share (Rs.)	14.18	-8.17
Expenses Ratio (%)	53.43	55.84
NIM (%)	2.97	2.82
Gross NPA Ratio (%)	7.09	9.83
Net NPA Ratio (%)	2.74	4.76

# Balance Sheet

Rs. in Crores

Liabilities						
	SBI SOLO			SBI GROUP		
	Sep 19	Sep 18	YOY Growth (%)	Sep 19	Sep 18	YOY Growth (%)
Capital	892	892	0.00	892	892	0.00
Reserves and Surplus	2,25,183	2,17,109	3.72	2,39,788	2,28,670	4.86
Minority Interest				6,970	5,270	32.26
Deposits	30,33,396	28,07,420	8.05	30,64,307	28,39,115	7.93
Borrowings	2,74,186	3,34,696	-18.08	2,90,460	3,39,815	-14.52
Other Liabilities & Provisions	1,44,344	1,25,455	15.06	3,06,410	2,56,425	19.49
<b>Total Liabilities</b>	<b>36,78,001</b>	<b>34,85,572</b>	<b>5.52</b>	<b>39,08,828</b>	<b>36,70,188</b>	<b>6.50</b>
Assets						
	SBI SOLO			SBI GROUP		
	Sep 19	Sep 18	YOY Growth (%)	Sep 19	Sep 18	YOY Growth (%)
Cash & balances with RBI	1,43,904	1,29,963	10.73	1,44,159	1,30,221	10.70
Bal with Banks & Money at Call and Short Notice	81,219	43,163	88.17	83,920	45,265	85.40
Investments	9,85,022	10,82,612	-9.01	11,54,704	12,18,855	-5.26
Net Advances	21,46,160	19,57,340	9.65	21,91,839	19,94,971	9.87
Fixed Assets	38,603	39,509	-2.29	40,256	40,985	-1.78
Other Assets	2,83,092	2,32,985	21.51	2,93,950	2,39,889.99	22.54
<b>Total Assets</b>	<b>36,78,001</b>	<b>34,85,572</b>	<b>5.52</b>	<b>39,08,828</b>	<b>36,70,188</b>	<b>6.50</b>

**Thank You**