

MIRA INFORM REPORT

Report No. :	542556
Report Date :	01.12.2018

IDENTIFICATION DETAILS

Name :	STATE BANK OF INDIA
Registered Office :	State Bank Bhavan, Central Office, 8 th Floor, Madame Cama Marg, Nariman Point, Mumbai - 400021, Maharashtra
Tel. No.:	91-22-22740841
Country :	India
Financials (as on) :	31.03.2018
Year of Establishment :	1806
Capital Investment / Paid-up Capital :	INR 8924.588 Million
Legal Form :	Subject is a Public Sector Commercial Bank Owned by the Government of India. The Bank's Shares are Listed on the Stock Exchanges.
Line of Business :	Banking Activities. [Registered Activity]
No. of Employees :	264041 (Approximately) (Officers = 107077 / Associates = 110348 / Subordinates staff and Others = 46616)

RATING & COMMENTS

(Mira Inform has adopted New Rating mechanism w.e.f. 23rd January 2017)

MIRA's Rating : **A++**

Credit Rating	Explanation	Rating Comments
A++	Minimum Risk	Business dealings permissible with minimum risk of default

Status :	Excellent
Payment Behaviour :	Regular
Litigation :	Exist

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Comments :	<p>State Bank of India (SBI) is the oldest and the largest bank in INDIA with sovereign ownership of 60.18% equity shares held by Government of India. The SBI group provides a wide range of banking and non-banking products and services to corporate and retail customers.</p> <p>As of March 2018, SBI had 22,414 branches in India including rural and semi urban area in addition of 195 branches spread across 36 countries with 100% of its business covered by a core banking solution along with more than 59,541 ATMs with new improved technology to provide wide range of services.</p> <p>Rating continue to derive strength by decent growth in its revenue compared to its previous year but incurred losses during the year due to higher provisioning requirement on NPAs and additional benefits provisions.</p> <p>Rating further takes into consideration by SBI's dominant market position in Indian banking industry, strong resources profile, adequate capitalization and profitability.</p> <p>Rating also factor in continued strong support that the bank is expected to receive from its majority owner, the Government of India (Gol), both on ongoing basis and in the event of distress.</p> <p>State Bank of India is listed on BSE and NSE. Price quoted in BSE is held at INR 287.85 against its face value of INR 1.</p> <p>However, rating strength are partially offset by SBI Group's modest asset quality. This is reflected in gross NPAs ratio which stood at 10.91 % as on March 2018 due to material changes in method of recognising corporate stressed assets occurred after the RBI's February 2018 notification. This high level of NPAs was on the account of high slippages in the large and mid-corporate loan book driven by the continued challenging macroeconomic environment.</p> <p>Further, as per quarterly results (Unaudited) till September 2018, the total revenue achieved by SBI is INR 666079.800 million and has registered a profit of INR 9448.700 million.</p> <p>The gross NPA has also been increased to 9.95% as on September 2018 from 9.83% as on September 2017 which in turn has deteriorated the asset quality.</p> <p>Trade Relations are reported to be fair. Payments seems to be regular and as per commitment.</p> <p>In view of aforesaid, the State bank of India can be considered good for normal business dealings at usual trade terms and condition.</p>
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NOTES:

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Any query related to this report can be made on e-mail: infodept@mirainform.com while quoting report number, name and date.

EXTERNAL AGENCY RATING

Rating Agency Name	CRISIL
Rating	Tier-1 Bond Issue (Under Basel 3) = AA+
Rating Explanation	High degree of safety and very low credit risk.
Date	25.10.2018
Rating Agency Name	CRISIL
Rating	Tier-2 Bond Issue (Under Basel 3) = AAA
Rating Explanation	Highest degree of safety and carry lowest credit risk.
Date	25.10.2018

Rating Agency Name	CRISIL
Rating	Low Tier-2 Bonds = AAA
Rating Explanation	Highest degree of safety and carry lowest credit risk.
Date	25.10.2018
Rating Agency Name	CRISIL
Rating	Upper Tier-2 Bonds = AAA
Rating Explanation	Highest degree of safety and carry lowest credit risk.
Date	25.10.2018

Rating Agency Name	CRISIL
Rating	Tier-1 Perpetual Bonds = AAA
Rating Explanation	Highest degree of safety and carry lowest credit risk.
Date	25.10.2018
Rating Agency Name	CRISIL
Rating	Certificate of Deposit Programme = A1+
Rating Explanation	Very strong degree of safety and carry lowest credit risk.
Date	25.10.2018

RBI DEFAULTERS' LIST STATUS

Subject's name is not enlisted as a defaulter in the publicly available RBI Defaulters' list.

EPF (Employee Provident Fund) DEFAULTERS' LIST STATUS

Subject's name is not enlisted as a defaulter in the publicly available EPF (Employee Provident Fund) Defaulters' list as of 31-03-2018.

BIFR (Board for Industrial & Financial Reconstruction) LISTING STATUS

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Subject's name is not listed as a Sick Unit in the publicly available BIFR (Board for Industrial & Financial Reconstruction) list as of 01.12.2018

IBBI (Insolvency and Bankruptcy Board of India) LISTING STATUS

Subject's name is not listed in the publicly available IBBI (Insolvency and Bankruptcy Board of India) list as of report date.

INFORMATION DENIED

MANAGEMENT NON CO-OPERATIVE (TEL NO.: 91-22-22740841)

TEL NO.: 91-22-22740000 – CONTINUOUSLY RINGING

LOCATIONS

Registered Office :	State Bank Bhavan, Central Office, 8 th Floor, Madame Cama Marg, Nariman Point – 400021, Mumbai, India
Tel. No.:	22883888/ 22022678/ 22740841-48
Fax No.:	91-22-22855348
E-Mail :	sbimucnw@vsnl.net investor.complaints@sbi.co.in
Website :	http://www.sbi.co.in http://www.statebankofindia.com
Central Office :	State Bank Bhavan, P. B. No. 12, Madame Cama Road, New Administrative, Mumbai – 400021, Maharashtra, India
Tel No.:	91-22-22022426
Fax No.:	91-22-22852708/ 22040073/ 2385139
Local Boards :	Located at : <ul style="list-style-type: none"> • Kolkata • Mumbai • Chennai • New Delhi • Lucknow • Ahmedabad • Hyderabad • Patna • Bhopal • Bhubaneshwar • Chandigarh • Guwahati • Bangalore

Overseas Branches Office :	Located at :
	<ul style="list-style-type: none"> • North America • Europe • Africa • East and South Asia • Australia • Middle East

DIRECTORS

AS ON 31.03.2018

<u>CENTRAL BOARD OF DIRECTORS</u>	
Name :	Mr. Rajnish Kumar
Designation :	Chairman
Name :	Mr. B. Sriram
Designation :	Managing Director
Name :	Mr. P. K. Gupta
Designation :	Managing Director
Name :	Mr. Dinesh Kumar Khara
Designation :	Managing Director
Name :	Mr. Sanjiv Malhotra
Designation :	Shareholder Director
Name :	Mr. Sanjiv Malhotra
Designation :	Shareholder Director
Name :	Mr. Basant Seth
Designation :	Shareholder Director
Name :	Dr. Girish K. Ahuja
Designation :	Director Nominated by GoI
Name :	Dr. Pushpendra Rai
Designation :	Director Nominated by GoI
Name :	Dr. Purnima Gupta
Designation :	Director Nominated by GOI

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Name :	Mr. Rajiv Kumar
Designation :	Secretary, DFS Director Nominated by Gol
Name :	Mr. Chandan Sinha
Designation :	Additional Director, CAFRAL Director Nominated by Gol
<u>COMMITTEES OF THE BOARD</u>	
Executive Committee of the Central Board (ECCB):	Executive Committee of the Central Board (ECCB) Chairman, Mr. Rajnish Kumar Managing Directors Mr. B. Sriram Mr. P. K. Gupta Mr. Dinesh Kumar Khara Director nominated under Section 19(f) of the SBI Act (Reserve Bank of India nominee), viz. Mr. Chandan Sinha, and all or any of the other Directors who are normally residents, or may, for the time being be present at any place within India where the meeting is held.
Audit Committee of the Board (ACB)	Dr. Girish K. Ahuja, Independent Director - Chairman of the Committee Mr. Bhaskar Pramanik, Independent Director - Member Mr. Basant Seth, Independent Director - Member Mr. Rajiv Kumar, GOI Nominee Director - Member Mr. Chandan Sinha, RBI Nominee Director - Member Mr. B. Sriram, MD - C&GB - Member (Ex-Officio) Mr. Dinesh Kumar Khara, MD - R,IT&S - Member (Ex-Officio)
Risk Management Committee of the Board (RMCB)	Mr. Sanjiv Malhotra, Independent Director - Chairman of the Committee Dr. Pushendra Rai, Independent Director - Member Mr. Bhaskar Pramanik, Independent Director – Member Mr. Basant Seth, Independent Director – Member Mr. B. Sriram, MD - C&GB - Member (Ex-Officio) Mr. Dinesh Kumar Khara, MD - R,IT&S - Member (Ex-Officio)
IT Strategy Committee of the Board (ITSC):	Mr. Bhaskar Pramanik, Independent Director - Chairman of the Committee Mr. Sanjiv Malhotra, Independent Director – Member Dr. Pushendra Rai, Independent Director – Member Dr. Purnima Gupta, Independent Director – Member Mr. B. Sriram, MD - C&GB - Member (Ex-Officio) Mr. Dinesh Kumar Khara, MD - R,IT&S - Member (Ex-Officio)
Special Committee of the Board for Monitoring of Large Value Frauds (SCBMF)	Mr. Basant Seth, Independent Director - Chairman of the Committee Mr. Bhaskar Pramanik, Independent Director - Member Dr. Girish K. Ahuja, Independent Director - Member Mr. Sanjiv Malhotra, Independent Director – Member

	Dr. Pushpendra Rai, Independent Director -Member Mr. P. K. Gupta, MD - R&DB - Member (Ex-Officio) Mr. Dinesh Kumar Khara, MD - R,IT&S - Member (Ex-Officio)
Customer Service Committee of the Board (CSCB):	Dr. Pushpendra Rai, Independent Director - Chairman of the Committee Mr. Sanjiv Malhotra, Independent Director - Member Dr. Girish K. Ahuja, Independent Director - Member Mr. Bhaskar Pramanik, Independent Director – Member Mr. Basant Seth, Independent Director – Member Dr. Purnima Gupta, Independent Director - Member Mr. B. Sriram, MD - C&GB - Member (Ex-Officio) Mr. P. K. Gupta, MD - R&DB - Member (Ex-Officio)
Stakeholders Relationship Committee (SRC):	Dr. Pushpendra Rai, Independent Director - Chairman of the Committee Mr. Sanjiv Malhotra, Independent Director - Member Dr. Girish K. Ahuja, Independent Director - Member Dr. Purnima Gupta, Independent Director - Member Mr. P. K. Gupta, MD - R&DB - Member (Ex-Officio) Mr. Dinesh Kumar Khara, MD - R,IT&S - Member (Ex-Officio))
Remuneration Committee of the Board:	Mr. Rajiv Kumar, GOI Nominee Director - Member (Ex-Officio) Mr. Chandan Sinha, RBI Nominee Director - Member (Ex-Officio) Mr. Basant Seth, Independent Director - Member Dr. Girish K. Ahuja, Independent Director - Member
Nomination Committee of the Board:	Dr. Girish K. Ahuja, Independent Director - Chairman of the Committee Dr. Pushpendra Rai, Independent Director - Member Mr. Chandan Sinha, RBI Nominee Director - Member
Board Committee to Monitor Recovery (BCMR)	Mr. Rajnish Kumar - Chairman Mr. B. Sriram, MD - C&GB - Member (Ex-Officio) Mr. P. K. Gupta, MD - R&DB - Member (Ex-Officio) Mr. Dinesh Kumar Khara, MD - R,IT&S - Member (Ex-Officio) Mr. Rajiv Kumar, GOI Nominee Director - Member
Corporate Social Responsibility Committee (CSR):	Mr. P. K. Gupta, MD - R&DB - Chairman of the Committee Mr. Dinesh Kumar Khara, MD – R,IT&S - Member (Ex-Officio) Mr. Sanjiv Malhotra, Independent Director – Member Dr. Pushpendra Rai, Independent Director - Member Mr. Bhaskar Pramanik, Independent Director – Member Mr. Basant Seth, Independent Director – Member Dr. Purnima Gupta, Independent Director - Member
Committee to review the Identification of Wilful Defaulters/ Non-Co-operative Borrowers:	Mr. B. Sriram, MD - C&GB - Chairman of the Committee Any two independent Directors of the Bank
Members of Central	Mr. Rajnish Kumar

Management Committee:	<p>Chairman</p> <p>Mr. B. Sriram Managing Director (Corporate and Global Banking)</p> <p>Mr. P. K. Gupta Managing Director (Retail and Digital Banking)</p> <p>Mr. Dinesh Kumar Khara Managing Director (Risk, IT and Subsidiaries)</p> <p>Mr. Sunil Srivastava Deputy Managing Director (Corporate Accounts Group)</p> <p>Mr. Arijit Basu Deputy Managing Director (Corporate Accounts Group)</p> <p>Mr. Siddhartha Sengupta Deputy Managing Director (International Banking Group)</p> <p>Smt. Anshula Kant Deputy Managing Director and Chief Financial Officer</p> <p>Dr M. S. Sastry Deputy Managing Director and Chief Risk Officer</p> <p>Mr. J. Packirisamy Deputy Managing Director (Mid Corporate Group)</p> <p>Mr. Mrutyunjay Mahapatra Deputy Managing Director and Chief Information Officer</p> <p>Mr. Sekar Karnam Deputy Managing Director and Chief Credit Officer</p> <p>Mr. C. Venkat Nageshwar Deputy Managing Director (Global Markets)</p> <p>Mr. Pallav Mohapatra Deputy Managing Director (Stressed Assets Resolution Group)</p> <p>Mr. B.C. Das Deputy Managing Director (Inspection and Audit)</p> <p>Mr. Neeraj Vyas Deputy Managing Director and Chief Operating Officer</p> <p>Mr. Prashant Kumar Deputy Managing Director (HR) and Corporate Development Officer</p>
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	Smt. Padmaja Chundurur Deputy Managing Director (Digital Banking and New Businesses)
	Shri. K. V. Haridas Deputy Managing Director (Retail Business)
<u>MEMBERS OF LOCAL BOARDS</u>	
Ahmedabad	Shri Dukhabandhu Rath Chief General Manager (Ex-Officio)
Amaravati	Mr. Mani Palvesan Chief General Manager (Ex-Officio)
Bangalore:	Mr. S. M. Farooque Shahab Chief General Manager (Ex-Officio)
Bhopal:	Mr. K.T. Ajit Chief General Manager (Ex-Officio)
Bhubaneswar:	Smt. Praveena Kala Chief General Manager (Ex-Officio)
Chandigarh	Mr. Anil Kishora Chief General Manager (Ex-Officio)
Chennai:	Mr. B.Ramesh Babu Chief General Manager (Ex-Officio)
Guwahati:	Mr. P.V.S.L.N.Murty Chief General Manager (Ex-Officio)
Hyderabad	Mr. Swaminathan J. Chief General Manager (Ex-Officio)
Jaipur	Mr. Vijuy Ronjan Chief General Manager (Ex-Officio)
Kolkata	Mr. Partha Pratim Sengupta Chief General Manager (Ex-Officio)
Lucknow	Mr. Gautam Sengupta Chief General Manager (Ex-Officio) Mr. Basant Seth*
Mumbai	Mr. Ajay Kumar Vyas

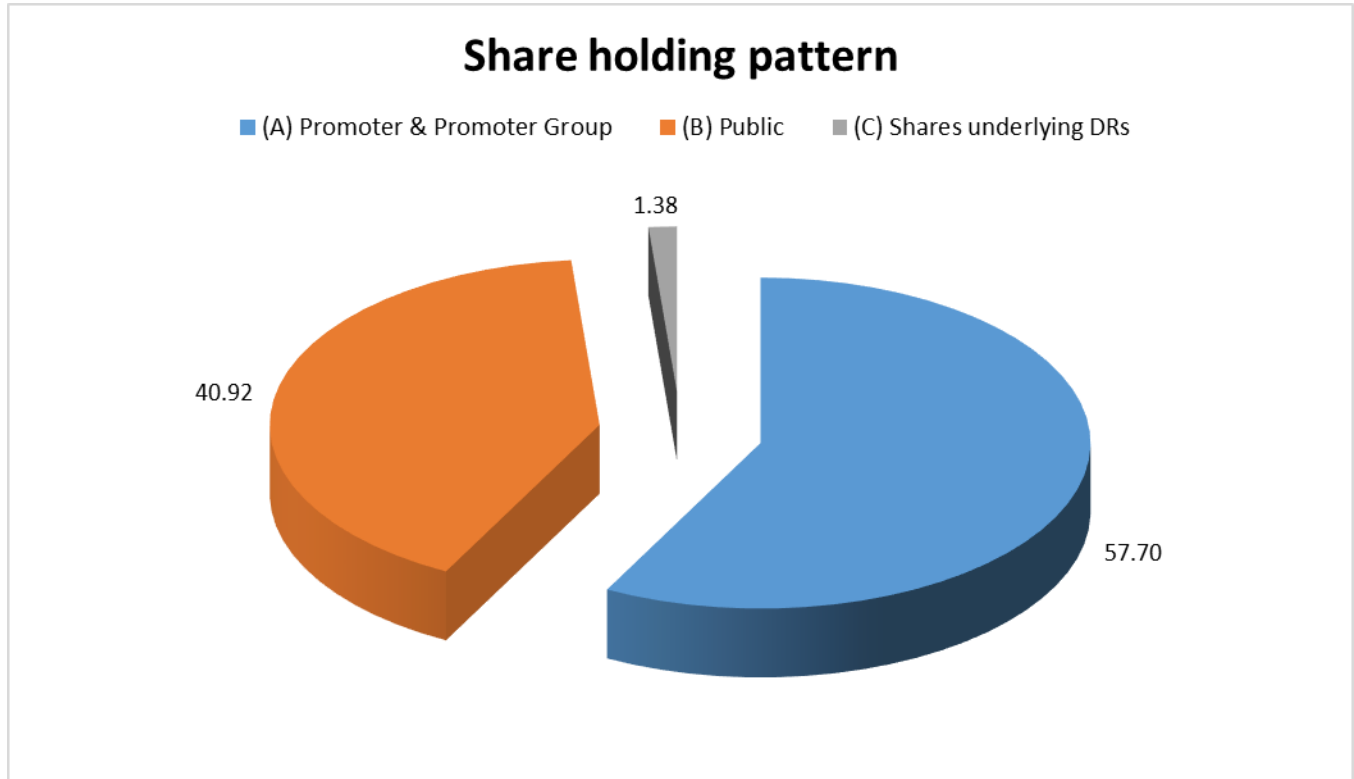
	Chief General Manager (Ex-Officio) Mr. Sanjiv Malhotra*
New Delhi	Mr. Alok Kumar Choudhary Chief General Manager (Ex-Officio) Mr. Bhaskar Pramanik* Dr. Girish K. Ahuja* Dr. Pushendra Rai* Dr. Purnima Gupta*
Patna	Mr. Sandeep Tewari Chief General Manager (Ex-Officio)
Thiruvananthapuram	Mr. S. Venkataraman Chief General Manager (Ex-Officio)
*Directors on the Central Board nominated on the Local Boards as per Section 21(1) (b) of SBI Act.	

SHAREHOLDING PATTERN

AS ON 30.09.2018

Category of Shareholder	No. of Shares	Percentage of Holding
(A) Promoter & Promoter Group	5149314961	57.70
(B) Public	3652101893	40.92
(C) Shares underlying DRs	123170680	1.38
Grand Total	8924587534	100.00

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Statement showing shareholding pattern of the Promoter and Promoter Group

Category of Shareholder	No. of Shares	Percentage of Holding
A1) Indian		0.00
Central Government/ State Government(s)	5149314961	58.51
PRESIDENT OF INDIA	5149314961	58.51
Sub Total A1	5149314961	58.51
A2) Foreign		0.00
A=A1+A2	5149314961	58.51

Statement showing shareholding pattern of the Public shareholder

Category of Shareholder	No. of Shares	Percentage of Holding
B1) Institutions		0.00
Mutual Funds/	1078656650	12.26
HDFC TRUSTEE COMPANY LTD. A/C HDFC BALANCED ADVANTAGE FUND	277122134	3.15
BHARAT 22 ETF	206246921	2.34
RELIANCE CAPITAL TRUSTEE CO. LTD A/C RELIANCE TAX SAVER (ELSS) FUND	177856914	2.02

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SBI EQUITY HYBRID FUND	137921001	1.57
Alternate Investment Funds	7089489	0.08
Foreign Portfolio Investors	898753544	10.21
EUROPACIFIC GROWTH FUND	103069000	1.17
Financial Institutions/ Banks	6128696	0.07
Insurance Companies	997056147	11.33
LIFE INSURANCE CORPORATION OF INDIA	900488839	10.23
Sub Total B1	2987684526	33.95
B2) Central Government/ State Government(s)/ President of India		0.00
Central Government/ State Government(s)/ President of India	4461517	0.05
Sub Total B2	4461517	0.05
B3) Non-Institutions		0.00
Individual share capital upto INR 0.200 Million	452338191	5.14
Individual share capital in excess of INR 0.200 Million	21335013	0.24
NBFCs registered with RBI	2904176	0.03
Any Other (specify)	183378470	2.08
Bodies Corporate	103272378	1.17
NRI	11429912	0.13
NRI Non Rept	6055295	0.07
Overseas Corporate Bodies	4000	0.00
Foreign Nationals	1871	0.00
Trusts	50708063	0.58
FPI (Individual)	2473	0.00
Clearing Members	10360112	0.12
Foreign Body	1287652	0.01
Unclaimed or Suspense or Escrow Account	256714	0.00
Sub Total B3	659955850	7.50
B=B1+B2+B3	3652101893	41.49

BUSINESS DETAILS

Line of Business :	Banking Activities. [Registered Activity]
Products/ Services :	<p>The following are the Primary Segments of the Group:</p> <ul style="list-style-type: none"> - Treasury - Corporate / Wholesale Banking - Retail Banking - Insurance Business - Other Banking Business <p>The present accounting and information system of the Bank does not support capturing and extraction of the data in respect of the above segments separately. However, based on the present internal, organizational and management reporting structure and the nature of their risk and returns, the data on the Primary Segments have been computed as under:</p> <p>Treasury: The Treasury Segment includes the entire investment portfolio and trading in foreign exchange contracts and derivative contracts. The revenue of</p>

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	<p>the treasury segment primarily consists of fees and gains or losses from trading operations and interest income on the investment portfolio.</p> <p>Corporate / Wholesale Banking: The Corporate / Wholesale Banking segment comprises the lending activities of Corporate Accounts Group, Mid Corporate Accounts Group and Stressed Assets Management Group. These include providing loans and transaction services to corporate and institutional clients and further include non-treasury operations of foreign offices/entities.</p> <p>Retail Banking: The Retail Banking Segment comprises of branches in National Banking Group, which primarily includes Personal Banking activities including lending activities to corporate customers having banking relations with branches in the National Banking Group. This segment also includes agency business and ATMs</p> <p>Insurance Business : The Insurance Business Segment comprises of the results of SBI Life Insurance Co. Ltd. And SBI General Insurance Company Limited</p> <p>Other Banking business: Segments not classified under (a) to (d) above are classified under this primary segment. This segment also includes the operations of all the Non- Banking Subsidiaries/Joint Ventures other than SBI Life Insurance Co. Ltd. and SBI General Insurance Company Limited. of the group.</p>
Brand Names :	Not Divulged
Agencies Held :	Not Divulged
Exports :	Not Divulged
Imports :	Not Divulged
Terms :	Not Divulged

PRODUCTION STATUS – NOT AVAILABLE

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Experience :	--
	Maximum Limit Dealt :	--
	Remark :	--

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Customers :	Reference :	Not Divulged	
	Name of the Person :	--	
	Contact No.:	--	
	Since How Long Known :	--	
	Experience :	--	
	Maximum Limit Dealt :	--	
	Remark :	--	
No. of Employees :	264041 (Approximately) (Officers = 107077 / Associates = 110348 / Subordinates staff and Others = 46616)		
Bankers :	Bank Name	Reserve Bank of India	
	Branch	--	
	Person Name (With Designation)	--	
	Contact Number	--	
	Name of Account Holder	--	
	Account Number	--	
	Account Since (Date/Year of Account Opening)	--	
	Average Balance Maintained (If Possible)	--	
	Credit Facilities Enjoyed (If any)	--	
	Account Operation	--	
	Remarks (If any)	--	
Facilities :	Borrowings in India	31.03.2018 INR In Million	31.03.2017 INR In Million
	Reserve Bank of India	942520.000	50000.000
	Other Banks	16038.543	14750.000
	Other Institutions and Agencies	24118.326	694892.676
	Capital Instruments :		
	Innovative Perpetual Debt Instruments	118350.000	92650.00
	Subordinated debt	325408.380	324063.380
	Total	1426435.249	1176356.056
	Borrowing outside India		
	Borrowing and Refinance outside India	2175432.996	1940594.277
	Capital Instruments :		
	Innovative Perpetual Debt Instruments	19552.500	59986.250
	Total	2194985.496	2000580.527
	GRAND TOTAL	3621420.745	3176936.583

Bank's Auditors :	Varma and Varma
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	<p>Kochi</p> <p>Chaturvedi and Shah. Mumbai</p> <p>Ray and Ray Kolkata</p> <p>S K Mittal and Company New Delhi</p> <p>Rao and Kumar Visakhapatnam</p> <p>Brahmayya and Company Chennai</p> <p>Chatterjee and Company Kolkata</p> <p>Manubhai and Shah LLP Ahmedabad</p> <p>Bansal and Company New Delhi</p> <p>Mittal Gupta and Company Kanpur</p> <p>M. Bhaskara Rao and Company Hyderabad</p> <p>Amit Ray and Company Allahabad</p> <p>S L Chhajed and Company Bhopal</p> <p>GSA and Associates New Delhi</p>
Memberships :	Not Available
Collaborators :	Not Available
SUBSIDIARIES	
I. FOREIGN BANKING SUBSIDIARIES	<ul style="list-style-type: none"> • Commercial Indo Bank LLC, Moscow • Bank SBI Botswana Limited

	<ul style="list-style-type: none"> • SBI Canada Bank • State Bank of India (California) • State Bank of India (UK) Limited • SBI (Mauritius) Limited • PT Bank SBI Indonesia • Nepal SBI Bank Limited
II. DOMESTIC NON-BANKING SUBSIDIARIES:	<ul style="list-style-type: none"> • SBI Capital Markets Limited • SBICAP Securities Limited • SBICAP Trustee Company Limited • SBICAP Ventures Limited • SBI DFHI Limited • SBI Global Factors Limited • SBI Infra Management Solutions Private Limited • SBI Mutual Fund Trustee Company Private Limited • SBI Payment Services Private Limited • SBI Pension Funds Private Limited • SBI Life Insurance Company Limited • SBI General Insurance Company Limited • SBI Cards and Payment Services Private Limited • SBI Business Process Management Services Private Limited (formerly known as GE Capital Business Process Management Services Private Limited) w.e.f. 15.12.2017 • SBI – SG Global Securities Services Private Limited • SBI Funds Management Private Limited • SBI Foundation
III. FOREIGN NON-BANKING SUBSIDIARIES:	<ul style="list-style-type: none"> • SBICAP (Singapore) Limited • SBICAP (UK) Limited • SBI Funds Management (International) Private Limited • State Bank of India Servicos Limitada • Nepal SBI Merchant Banking Limited
JOINTLY CONTROLLED ENTITIES:	<ul style="list-style-type: none"> • C-Edge Technologies Limited • GE Capital Business Process Management Services Private Limited (upto 14.12.2017) • SBI Macquarie Infrastructure Management Private Limited • SBI Macquarie Infrastructure Trustee Private Limited • Macquarie SBI Infrastructure Management Pte. Limited • Macquarie SBI Infrastructure Trustee Limited • Oman India Joint Investment Fund – Management Company Private Limited • Oman India Joint Investment Fund – Trustee Company Private Limited • Jio Payments Bank Limited
ASSOCIATES	
I. REGIONAL RURAL	<ul style="list-style-type: none"> • Andhra Pradesh Grameena Vikas Bank

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BANKS	<ul style="list-style-type: none"> • Arunachal Pradesh Rural Bank • Chhattisgarh Rajya Gramin Bank • Ellaquai Dehati Bank • Langpi Dehangi Rural Bank • Madhyanchal Gramin Bank • Meghalaya Rural Bank • Mizoram Rural Bank • Nagaland Rural Bank • Purvanchal Bank • Saurashtra Gramin Bank • Utkal Grameen Bank • Uttarakhand Gramin Bank • Vananchal Gramin Bank • Rajasthan Marudhara Gramin Bank • Telangana Grameena Bank • Kaveri Grameena Bank • Malwa Gramin Bank
II. OTHERS	<ul style="list-style-type: none"> • SBI Home Finance Limited (Under liquidation) • The Clearing Corporation of India Limited • Bank of Bhutan Limited

CAPITAL STRUCTURE

AS ON 31.03.2018

Authorised Capital :

No. of Shares	Type	Value	Amount
50000000000	Equity Shares	INR 1/- each	INR 50000.000 Million

Issued Capital :

No. of Shares	Type	Value	Amount
7974325472	Equity Shares	INR 1/- each	INR 7974.325 Million

Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
8924587534	Equity Shares	INR 1/- each	INR 8924.588 Million

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FINANCIAL DATA
[all figures are INR Million]

ABRIDGED BALANCE SHEET (STANDALONE)

CAPITAL AND LIABILITIES	31.03.2018	31.03.2017	31.03.2016
Capital	8924.588	7973.504	7762.777
Reserves and Surplus	2182361.015	1874887.122	1434981.583
Deposits	27063432.850	20447513.947	17307224.361
Borrowings	3621420.745	3176936.583	3233445.861
Other Liabilities and Provision	1671380.768	1552351.885	1592760.809
TOTAL	34547519.966	27059663.041	23576175.391
ASSETS			
Cash and balances with Reserve Bank of India	1503971.814	1279976.177	1296293.253
Balance with Banks and Money at call and short notice	415014.605	439740.321	378383.312
Investments	10609867.150	7659896.309	5756517.828
Advance	19348801.891	15710783.811	14637004.18
Fixed Assets	399922.511	429189.179	103892.772
Other Assets	2269941.995	1540077.244	1404084.051
TOTAL	34547519.966	27059663.041	23576175.391

PROFIT & LOSS ACCOUNT (STANDALONE)

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
INCOME			
Interest Earned	2204993.156	1755182.404	1636853.061
Others Income	446006.871	354609.275	281583.601
TOTAL	2651000.027	2109791.679	1918436.662
EXPENDITURE			
Interests Expended	1456456.000	1136585.034	1068034.921
Operating Expenses	599434.464	464727.694	417823.665
Provision and Contingencies	660584.100	403637.925	333071.539
TOTAL	2716474.564	2004950.653	1818930.125
PROFIT			

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Profit after tax	(65474.537)	104841.026	99506.537
Profit brought forward	3.168	3.168	3.248
Loss of eABs & BMB on amalgamation	(64076.897)	--	--
TOTAL	(129548.266)	104844.194	99509.785
APPROPRIATIONS			
Transfer to Statutory Reserve	--	31452.308	29851.961
Transfer to Capital Reserve	32888.788	14933.864	3452.746
Transfer to Revenue and other Reserves	(11651.368)	34305.464	42673.510
Dividend for the previous year paid during the year (including Tax on Dividend)	--	--	0.080
Dividend for the current year	--	21085.629	20183.220
Tax on Dividend for the Current year	--	3063.761	3345.100
Balance carried forward to Balance Sheet	(150785.686)	3.168	3.168
TOTAL	(129548.266)	104844.194	99509.785
Basic Earnings per Share	(7.67)	13.43	12.98
Diluted Earnings per Share	(7.67)	13.43	12.98

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2018	31.03.2017	31.03.2016
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	NA	NA	NA
Net cash generated from/ (used in) operating activities	(854252.472)	110603.211	111965.472

QUARTERLY RESULTS

PARTICULARS	30.06.2018 (Unaudited) 1 st Quarter	30.09.2018 (Unaudited) 2 nd Quarter
Interest Earned	588131.800	587934.800
Income on Investments	185875.100	190804.600
Interest on Balances with RBI and other interbank funds	2445.900	2292.600
Interest / Discount On Advances / Bills	388654.800	383265.000
Others	11156.000	11572.600
Other Income	66794.900	78145.000
Total Income	654926.700	666079.800
Interest Expended	370148.200	378877.900
Operating Expenses	165047.200	163758.900
Total Expenditure	165047.200	163758.900
Operating Profit Before Provisions and Contingencies	119731.300	123443.000

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Exceptional Items		NA	15605.500
Provisions and contingencies		192282.600	120921.700
Profit Before Tax		(72551.300)	18126.800
Tax		(23792.800)	8678.100
Profit After Tax		(48758.500)	9448.700
+/- Extraordinary Items		NA	NA
+/- Prior period items		NA	NA
Net Profit		(48758.500)	9448.7000

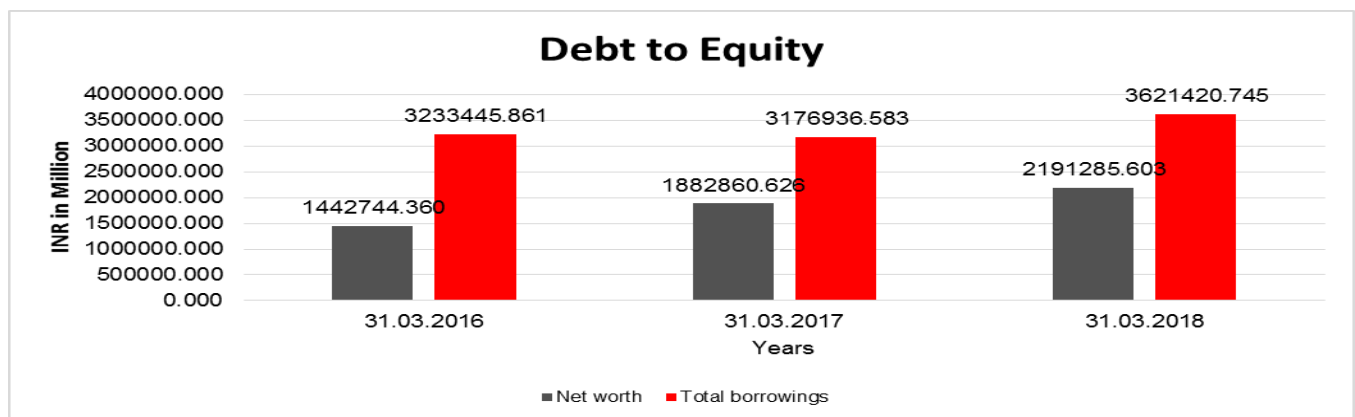
STOCK PRICES

Face Value	INR 1/-
Market Value	INR 287.85/-

FINANCIAL ANALYSIS
[all figures are INR Million]

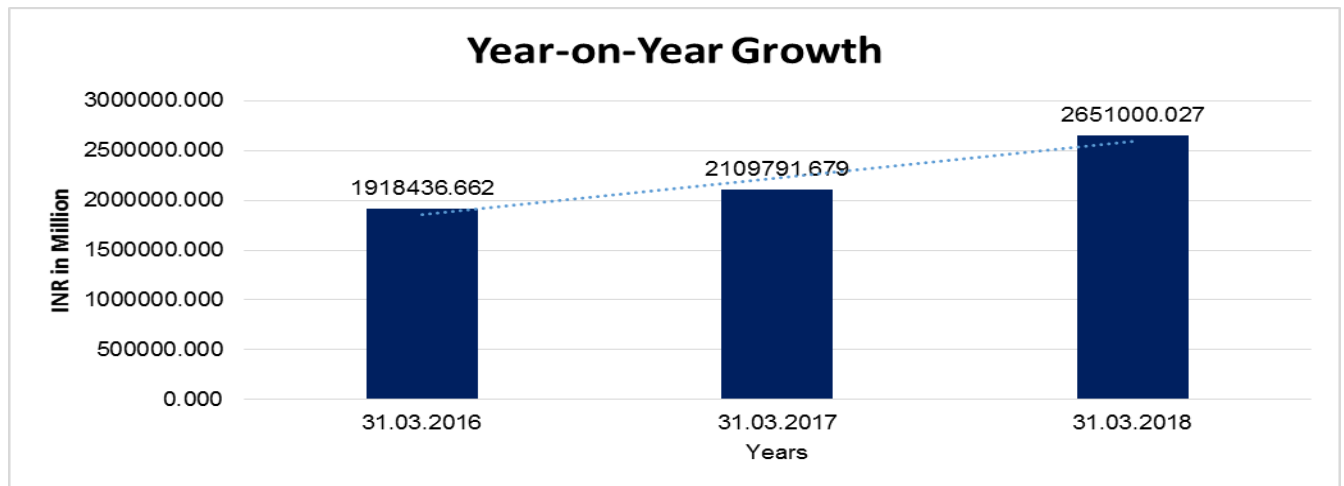
DEBT EQUITY RATIO

Particular	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Capital	7762.777	7973.504	8924.588
Reserves & Surplus	1434981.583	1874887.122	2182361.015
Net worth	1442744.360	1882860.626	2191285.603
Borrowings	3233445.861	3176936.583	3621420.745
Total borrowings	3233445.861	3176936.583	3621420.745
Debt/Equity ratio	2.241	1.687	1.653



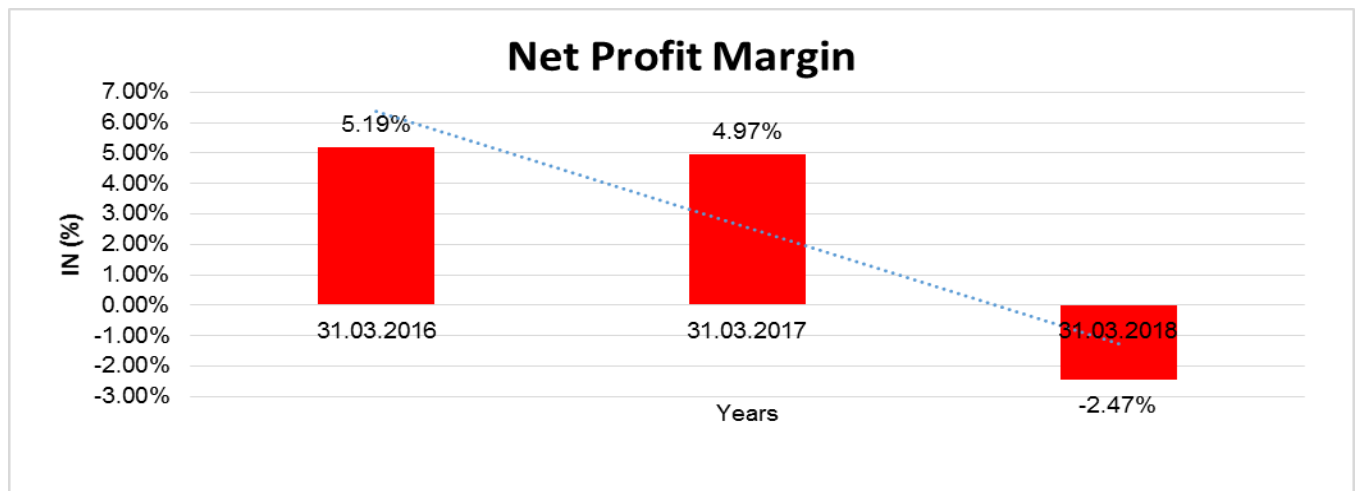
YEAR-ON-YEAR GROWTH

Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Total Income	1918436.662	2109791.679	2651000.027
		9.975	25.652



NET PROFIT MARGIN

Net Profit Margin	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Total Income	1918436.662	2109791.679	2651000.027
Profit	99506.537	104841.026	(65474.537)
	5.19%	4.97%	(2.47%)



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ABRIDGED BALANCE SHEET (CONSOLIDATED)

CAPITAL AND LIABILITIES	31.03.2018	31.03.2017
SHAREHOLDERS FUNDS		
Capital	8924.588	7973.504
Reserves and Surplus	2294294.868	2163947.986
Minority Interest	46152.451	64806.458
Deposits	27221782.821	25998106.619
Borrowings	3690793.388	3363656.648
Other Liabilities and Provision	2902381.913	2852724.387
TOTAL	36164330.029	34451215.602
ASSETS		
Cash and balances with Reserve Bank of India	1507694.569	1610186.107
Balance with Banks and Money at call and short notice	445196.514	1121785.446
Investments	11837942.419	10272808.690
Advance	19601185.351	18968868.201
Fixed Assets	412257.926	509407.377
Other Assets	2360053.250	1968159.781
TOTAL	36164330.029	34451215.602

PROFIT & LOSS ACCOUNT (CONSOLIDATED)

PARTICULARS	31.03.2018	31.03.2017
INCOME		
Interest Earned	2289702.766	2304474.917
Others Income	775572.441	681929.620
TOTAL	3065275.207	2986404.537
EXPENDITURE		
Interests Expended	1466029.820	1491146.740
Operating Expenses	961543.727	872900.701
Provision and Contingencies	679575.798	626263.825
TOTAL	3107149.345	2990311.266
PROFIT		
Net Profit for the year (before adjustment for Share in Profit of Associates and Minority Interest)	(41874.138)	(3906.729)
Add: Share in Profit of Associates	4381.598	2932.842
Less: Minority Interest	8070.360	(3386.212)

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Net Profit for the Group	(45562.900)	2412.325
Balance Brought forward	(43400.396)	32798.329
Amount available for Appropriation	(88963.296)	35210.654
APPROPRIATIONS		
Transfer to Statutory Reserve	599.463	32543.578
Transfer to Other Reserves	9212.143	21102.156
Dividend for the previous year paid during the year (including Tax on Dividend)		--
Final Dividend for the year	--	21085.629
Tax on Dividend	637.092	3879.687
Balance carried over to Balance Sheet	(99411.994)	(43400.396)
TOTAL	(88963.296)	35210.654
Basic Earnings per Share	(5.34)	0.31
Diluted Earnings per Share	(5.34)	0.31

LEGAL CASE

Case Details Bench:-Bombay			
Presentation Date:- 10.10.2017			
Lodging No.:- NMCDL/664/2017		Filing Date:- 10.10.2017	
Main Matter			
Lodging No.:- COMSL/579/2017			
Petitioner:-	TATA VALUE HOMES LIMITED	Respondent:-	STATE BANK OF INDIA
Petn. Adv.:-	CEAWFORD BAYLEY AND CO (I1491)		
District:-	MUMBAI		
Bench:-	SINGLE		
Status:-	Pre-Admission	Category:-	NOTICE OF MOTIONS IN COMMERCIAL DIVISION MATTERS
Next Date:-	10/04/2018	Stage:-	NOTICE OF MOTIONS FOR HEARING [ORIGINAL SIDE MATTERS]
Last Coram:-	HON'BLE SHRI JUSTICE S.J. KATHAWALLA		
Last Date:-	06/03/2018	Stage:-	FOR AD-INTERIM RELIEF [ORIGINAL SIDE MATTERS]
Act :-	Code of Civil Procedure 1908		

Case Details Bench:-Bombay			
Lodging No.:-	SPCCL/1/2017	Filing Date:-	09/01/2017
Reg. No.:-	SPCC/1/2017	Reg. Date:-	18.01.2017

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Main Matter			
Lodging No.:- SPMAL/55/2016		Reg. No.:- SPMA/69/2016	
Petitioner:-	NATIONAL HOUSING BANK	Respondent:-	STATE BANK OF INDIA -
Petn. Adv.:-	NEGANDHI SHAH AND HIMATAYULLAJ (832)	Resp.Adv.:-	0 (0)
District:-	MUMBAI		
Bench:-	SINGLE		
Status:-	Pre-Admission		
Last Date:-	16/06/2017	Stage:-	MISC.APPLICATION FOR HEARING AND FINAL DISPOSAL [SPECIAL COURT]
Last Coram:-	HON'BLE SHRI JUSTICE A.K. MENON		
Act :-	Code of Civil Procedure 1908		

Case Details Bench:-Bombay			
Presentation Date:- 27.03.2017			
Lodging No.:- LPETNL/122/2017 Filing Date:- 27/03/2017 Reg. No.:- LPETN/122/2017 Reg. Date.:- 27/03/2017			
Main Matter			
Lodging No.:- COMSL/148/2017		Reg. No.:- COMS/195/2017	
Petitioner:-	CAPARO ENGINEERING INDIA LIMIED	Respondent:-	STATE BANK OF INDIA
Petn. Adv.:-	M/S. DESAI AND DIWANJI (814)		
District:-	OUTSIDE MAHARASHTRA		
Bench:-	SINGLE		
Status:-	Pre-Admission	Category:-	LEAVE PETITION UNDER CLAUSE XII OF LETTERS PATENT IN COMMERCIAL DIVISION MATTERS
Act :-	Code of Civil Procedure 1908		

Case Details Bench:-Bombay			
Presentation Date:- 07.11.2017			
Lodging No.:- NMAL/2232/2017		Filing Date:- 07/11/2017	
Main Matter			
Lodging No.:- APPL/284/2017		Reg. No.:- APP/313/2017	
Petitioner:-	SOUVENIER DEVELOPERS (I) PVT. LTD.	Respondent:-	STATE BANK OF INDIA -
Petn. Adv.:- SACHIN SURYAKANT PUNDE (I2916)			

District:-	DHULE		
Bench:-	DIVISION		
Status:-	Pre-Admission	Category:-	NOTICE OF MOTION (APPEAL)
Last Date:-	13/12/2017	Stage:-	FOR REJECTION[ORIGINAL SIDE MATTERS]
Last Coram:-	HON'BLE SHRI JUSTICE R.M. SAWANT HON'BLE SHRI JUSTICE S. V. KOTWAL		
Act :-	Code of Civil Procedure 1908		

LOCAL AGENCY FURTHER INFORMATION

Sr. No.	Check list by info agents	Available in Report (Yes/No)
1	Year of establishment	Yes
2	Constitution of the entity -Incorporation details	Yes
3	Locality of the entity	Yes
4	Premises details	No
5	Buyer visit details	--
6	Contact numbers	Yes
7	Name of the person contacted	No
8	Designation of contact person	No
9	Promoter's background	Yes
10	Date of Birth of Proprietor / Partners / Directors	Yes
11	Pan Card No. of Proprietor / Partners	No
12	Voter Id Card No. of Proprietor / Partners	No
13	Type of business	Yes
14	Line of Business	Yes
15	Export/import details (if applicable)	No
16	No. of employees	Yes
17	Details of sister concerns	Yes
18	Major suppliers	No
19	Major customers	No
20	Banking Details	Yes
21	Banking facility details	Yes
22	Conduct of the banking account	--
23	Financials, if provided	Yes
24	Capital in the business	Yes
25	Last accounts filed at ROC, if applicable	Yes
26	Turnover of firm for last three years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last three years	Yes

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30	Major shareholders, if available	Yes
31	External Agency Rating, if available	Yes
32	Litigations that the firm/promoter involved in	Yes
33	Market information	--
34	Payments terms	No
35	Negative Reporting by Auditors in the Annual Report	No

ECONOMIC BACKDROP AND BANKING ENVIRONMENT

GLOBAL ECONOMIC SCENARIO

Global economic activity gathered momentum in the second half of last year and it continues to grow in 2018. World GDP growth recovered to an estimated 3.8% in 2017 compared to 3.2% in the previous year. Both the developed and the developing countries performed well, growing at 2.3% and 4.8% respectively. The US economy grew more than expected against the backdrop of abatement of past exchange rate appreciation impact and oil price movement coupled with support from good consumption growth and rebound in investment. Euro area also surprised positively witnessing its fastest pace of growth in a decade and surpassing the US growth in 2017. The uncertainty surrounding Brexit weighed on the UK economy, however it recovered in the final months of the year. In Japan, improved global demand for technological products stimulated investment in highend sectors including auto, machinery including robots and semi-conductors.

Among the emerging and developing world, economic contraction ended in Russia and Brazil, thereby adding to growth. However, despite improvement in oil dynamics Saudi Arabia witnessed negative growth owing to low oil output and sluggish performance of non-oil sector. Even Mexico suffered against the backdrop of uncertainty surrounding NAFTA and presidential elections. Meanwhile, China witnessed its first annual acceleration since 2010 with export growing at their quickest pace in four years.

India's GDP growth is expected to have moderated to 6.6% in FY2018. However, this is likely to be transitory. Meanwhile, Government reforms continue to provide support to aggregate demand. Looking ahead, as per IMF projections the world economy is poised to grow at 3.9% in 2018 as well as 2019. However, looming threat of trade wars against the background of increase in tariffs by the US and retaliation by China is one of the risks to global growth. World trade is recovering smartly in 2017, registering a growth of around 10% and 11% for exports and imports respectively, but rising protectionism and trade war can threaten trade and economic growth. In addition, uncertainty surrounding elections in many European countries including Russia, Italy, Hungary among others and escalation of sanction issue in Iran are other key risks that could dampen the growth prospects. Another major development having an impact on global economy is the oil price which has recovered to over US\$ 80 per barrel recently. Looking ahead, geo-political tensions in middle-east with probable sanctions on Russia may affect oil price dynamics.

INDIA'S ECONOMIC SCENARIO

India's economic growth is expected to gather momentum in FY2019, benefitting from a conducive domestic and global environment. The factors that will help in achieving 7.4% GDP growth in FY2019 compared to 6.7% in FY2018 are: (i) the troubles relating to implementation of the GST have been sorted out, (ii) credit off-take has improved and is becoming increasingly broad-based, (iii) large resource mobilisation from the primary market strengthening investment activity, (iv) the process of recapitalisation of PSBs and resolution of distressed assets

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under the Insolvency and Bankruptcy Code may improve the business and investment environment, (v) global trade growth has accelerated, which should encourage exports and reduce the drag from net exports, and (vi) the thrust on rural and infrastructure sectors in the Union Budget 2018-19 could rejuvenate rural demand and also encourage private investment.

Inflation, both CPI and WPI remain under control for entire FY2018. Average CPI was 3.6% in FY2018 compared to 4.5% in FY2017, while the corresponding figures for WPI are 2.9% and 1.8%, respectively. Assuming a normal monsoon and no major exogenous/policy shocks, CPI is expected to remain in the range of 4.0- 4.5% for FY2019 and even go below 3.5% for some months in Q3 FY2019. Major risks to the inflation outlook are crude oil and other commodity prices and fiscal slippage at both the central and state levels.

For the third consecutive year, Indian Meteorological Department (IMD) has forecasted that monsoon would be "Normal" or around 97% of Long Period Average (LPA) with an error of $\pm 5\%$ and with a fair distribution of rainfall across major parts of country in 2018. As a result of normal rainfall during monsoon 2017 and various policy initiatives taken by the Government, the country has witnessed record foodgrain production at 279.50 million tonnes for FY2018, 1.6% higher than the previous record achieved in FY2017 (275.1 million tonnes). The production of rice, pulses and coarse cereals touched new highs during the year, but wheat production declined.

Gross value added in the industrial sector at basic prices decelerated to 6.8% in FY2018 from 9.8% in FY2017. The slowdown in FY2018 was due to a sharp deceleration in mining and quarrying. In the mining sector, contraction was on account of slowdown in its key constituents such as coal and natural gas production, and decline in crude oil output. The growth of manufacturing, on the other hand, improved with the waning of the transient effects of GST.

On the external front, the current account deficit (CAD) increased to 2% of GDP (US\$ 13.5 billion) in Q3 FY2018 from 1.4% of GDP (US\$ 8.0 billion) a year ago. For FY2018, we believe CAD would be around 1.8% of GDP compared to 0.7% of GDP in FY2017. This slight increase in CAD during FY2018 is due to US\$ 156.8 billion trade balance, which is at a 5-year high.

OUTLOOK

The coming years will be very challenging for the banking system as a whole. The operating environment has become increasingly complex. Although, resolution of stressed assets has progressed satisfactorily, the final outcome will take some more time to reflect in the P&L. This delay is mainly because new laws take some time to mature in practice. However, the structural transformation of banks must move beyond the NPA resolution and address other pressing issues, such as frauds, customer retention and servicing, human resource, cyber security and governance. The policy initiatives over the last four years have gathered momentum with far reaching structural transformation in all sectors. GST is moving to the next phase with the introduction of e-ways module.

Infrastructure growth has notably picked in roads, civil aviation and railways. Digitalisation will gather pace as evident from the Report of the Taskforce on Artificial Intelligence. It is unlikely that banks will escape these transformations. Digitalisation of banking process will continue during the next year creating new improved service experience. With capital infusion, it is now up to the banks to grab the opportunity and deploy technology in addressing some of the pressing issues mentioned above.

The external environment nevertheless has become uncertain, despite a positive outlook on growth. Trade wars, which are a sign of renegotiation of the old order, have become more acute. The situation will continue in the same direction in 2018. Thus, across the world, banks have revisited their foreign business strategy in line with growing risks. Such cautions prevails among Indian banks as well. The Government of India has advised banks to

rationalise their foreign branches. However, this does not constitute a blanket withdrawal but a more realistic strategy in line with changing trade patterns of the country. This rationalisation in foreign business will therefore continue.

The coming year will be the last year after which general elections are due. However, they do not expect that policy direction will markedly turn populist. The fiscal and monetary conditions will continue to remain stable even if there are momentary aberrations. But the challenge will lie in taking a decision amid growing uncertainty. Overall the NPA resolution is in sight and the time is opportune for tough and strategic decision making.

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30.09.2018

(INR in Million)

	Particulars	Quarter Ended 30.09.2018 (Unaudited)	Quarter Ended 30.06.2018 (Unaudited)	Half Year ended 30.09.2018 (Unaudited)
1	Interest earned	587934.800	588131.800	1176066.600
	Interest / Discounted on advance / bills	38265.000	388654.800	771919.800
	Income on Investment	190804.600	185875.100	376679.700
	Interest on balance with Reserve Bank of India and other in inter-bank funds	2292.600	2445.900	4738.500
	Others	11572.600	1156.000	22728.600
	Other Income	78145.000	66794.900	144939.900
	TOTAL INCOME	666079.800	654926.700	1321006.500
	Interest Expenses	378877.900	370148.200	749026.100
	Operating Expenses	163758.900	165047.200	328806.100
	Employee Cost	96963.700	97084.200	194047.900
	Other Operating Expenses	66795.200	67963.000	134758.200
	TOTAL EXPENDITURE (excluding provision and contingencies)	542636.800	535195.400	1077832.200
	OPERATING PROFIT (before provisions and contingencies)	123443.000	119731.300	243174.300
	Provisions (other than tax) and contingencies (net of write books)	120921.700	192282.600	313204.300
	Provisions for non-performing assets included above	101845.000	130379.000	232224.000
	Exceptional Items	15605.500	--	15605.500
	PROFIT / (LOSS) FROM ORDINARY ACTIVITIES BEFORE TAX	18126.800	(72551.300)	(54424.500)
	Tax Expenses / (Credit)	8678.100	(23792.800)	(15114.700)
	NET PROFIT / (LOSS) FROM ORDINARY ACTIVITIES AFTER TAX	9448.700	(48758.500)	(39309.800)
	Extraordinary Items (net of tax expenses)	--	--	--
	NET PROFIT / (LOSS) FOR THE PERIOD	9448.700	(48758.500)	(39309.800)
	Share in profit of associates	--	--	--
	Share of Minority	--	--	--
	NET PROFIT / (LOSS) AFTER MINORITY INTEREST	9448.700	(48758.500)	(39309.800)

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	Paid-up equity share capital (Face value of INR 1/- each)	8924.600	8924.600	8924.600
	Reserve excluding revaluation reserves	--	--	--
Analytical Ratios				
i	Percentage of shares held by Government of India	57.70%	57.66%	57.70%
ii	Capital adequacy ratio (Base III)	12.61%	12.83%	12.61%
	(a) CET Ratio	9.65%	9.80%	9.65%
	(b) Additional Tier Ratio	0.71%	0.73%	0.71%
iii	Earnings per shares (EPS)			
	(a) Basic and diluted EPS before Extinguisher items (net of tax expenses) (Quarter/nine months numbers not annualised)	1.06	(5.46)	(4.40)
	(b) Basic and diluted EPS before Extinguisher items (net of tax expenses) (Quarter/nine months numbers not annualised)	1.06	(5.46)	(4.40)
iv	NPA Ratios			
	(a) Amount of Gross non-performing assets	2058641.200	2128399.200	2058641.200
	(b) Amount of net non-performing assets	948099.800	992362.600	948099.800
	(c) % of Gross NPA's	9.95%	10.69%	9.95%
	(d) % of net NPAs	4.84%	5.29%	4.84%
v	Return on assets (Net Assets basis – Annualised)	0.11%	(0.57)	0.11%

UNAUDITED SEGMENT REVENUE, RESULTS, ASSETS AND LIABILITIES

SOURCES OF FUNDS	Quarter Ended	Quarter Ended	Half Year ended
	30.09.2018 (Unaudited)	30.06.2018 (Unaudited)	30.09.2018 (Unaudited)
(INR in Million)			
SEGMENT REVENUE			
a. Treasury operations (before exceptional items)	205886.300	178692.500	384578.800
b. Corporate / Wholesale Banking operations	170215.700	193417.600	363633.300
c. Retail banking operation	289890.800	282345.600	572236.400
d. Insurance Business	--	--	--
e. Other banking operations	--	--	--
f. Add/ (Less) Unallocated	87.000	471.000	558.000
Total Segment Revenue	666079.800	654926.700	1321006.500
Less : Inter Segment Revenue	--	--	--
Net Segment Revenue	666079.800	654926.700	1321006.500
SEGMENT RESULTS			
a. Treasury operations (before exceptional items)	368.300	(62577.600)	(62209.300)
Add : exceptional items	4731.200	--	4731.200
b. Treasury operations (after exceptional items)	5099.500	(62577.600)	(57478.100)
c. Corporate / Wholesale Banking operations	(37275.500)	(18773.700)	(56049.200)
d. Retail banking operation	48981.800	18317.800	67299.600
e. Insurance Business	--	--	--

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f. Other banking operations	--	--	--
Add/ (Less) Unallocated	(9553.300)	(9517.800)	(19071.100)
Add: Exceptional items	10874.300	--	10874.300
Unallocated (after exceptional items)	1321.00	(9517.800)	(8196.800)
Profit / (Loss) from ordinary activities before tax	18126.800	(72551.300)	(54424.500)
Less : Tax Expense	8678.100	(23792.800)	(15114.700)
Less : Extraordinary Profit / Loss	--	--	--
Net Profit / (Loss) before share in profit of associates and minority interest	9448.700	(48758.500)	(39309.800)
Add : Share in Profit associates	--	--	--
Less : Share in minority	--	--	--
NET PROFIT	9448.700	(48758.500)	(39309.800)
SEGMENT ASSETS			
a. Treasury operations	11281891.400	10929471.200	111281891.400
b. Corporate / Wholesale Banking operations	9902220.100	9258467.300	9902220.100
c. Retail banking operation	13239789.500	12870536.000	13239789.500
d. Insurance Business	--	--	--
e. Other banking operations	--	--	--
f. Unallocated	431821.900	390510.300	431821.900
Total	34855722.900	33448984.800	34855722.900
SEGMENT LIABILITIES			
a. Treasury operations	8038352.100	7194984.600	8038352.100
b. Corporate / Wholesale Banking operations	10539693.800	9922589.400	10539693.800
c. Retail banking operation	13515523.600	13624768.000	13515523.600
d. Insurance Business	--	--	--
e. Other banking operations	--	--	--
f. Unallocated	582136.400	555752.100	582136.400
g. Capital and reserve and Surplus	2180017.000	2150890.000	2180017.000
TOTAL	34855722.900	33448984.800	34855722.900

STATEMENT OF ASSETS AND LIABILITIES

CAPITAL AND LIABILITIES	30.09.2018
Capital	8924.600
Reserves and Surplus	2171092.400
Deposits	28074201.100
Borrowings	3346959.200

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Other Liabilities and Provision	1254545.600
TOTAL	34855722.900
ASSETS	
Cash and balances with Reserve Bank of India	1299634.100
Balance with Banks and Money at call and short notice	431633.900
Investments	10826118.600
Advance	19573396.100
Fixed Assets	395094.500
Other Assets	2329845.700
TOTAL	34855722.900

Note:

1. The financial results have been drawn from financial statements prepared in accordance with Accounting Standards (AS-25) on 'Interim Financial Reporting'.
2. The above financial results have been reviewed by the Audit Committee of the Board at their meeting held on the same day and approved by the Board of Directors at their meeting held on November 5, 2018. The results have been subjected to a limited review by the Statutory Central Auditors.
3. The financial results for the quarter/ six months ended September 30, 2018 have been arrived at after considering necessary provisions for NPAs, Standard Assets, Standard Derivative Exposures, restructured assets and Investment Depreciation/provision on the basis of prudential norms and directions and approval issued by the RBI. Provisions for Contingencies, Employee Benefits including provision for wage revision, Direct Taxes (after adjustment for Deferred Tax) and for other items / assets are made on estimates.
4. The above results for the quarter/ six months ended September 30, 2018 have been prepared, following the same accounting Policies as followed in the annual financial statements for the year ended March 31, 2018.
5. RBI Circular DBOD.No.BP.BC.1/21.06.201/2015-16 dated July 01, 2015 on 'Basel III Capital Regulations' read together with RBI Circular No. DBR.No.BP. BC.80/21.06.201/2014-15 dated March 31, 2015 on 'Prudential Guidelines on Capital Adequacy and Liquidity Standards Amendments' requires Banks to make applicable Pillar 3 Disclosures including leverage ratio and liquidity coverage ratio under the Basel III framework. These disclosures as of September 30, 2018 are placed on the Bank's Website.
6. RBI vide letter DBR BP. 9730/21.04.018/2017-18 dated April 27,2018 permitted to spread the additional liability on account of the enhancement in gratuity limits to INR 2.000 Million over four quarters beginning with the quarter ended March 31, 2018. Accordingly, the Bank had availed the relaxation permitted and had provided an amount of INR 9025.000 Million for quarter ended March 31, 2018 and June 30, 2018 being one-fourth of the total additional liability of INR 36100.000 Million. Out of the remaining unamortized liability of INR 18050.000 Million, an amount of INR 9025.000 Million have been recognised in profit and loss account for the quarter ended September 30, 2018 and the unamortised liability as on September 30, 2018 is INR 9025.000 Million.
7. Advances granted to various companies belonging to a group in the infrastructure sector, against certain identified cash flows and pertaining to specific assets and Investments in the group are classified as 'Standard' as

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at September 30, 2018 in accordance with the RBI Master Circular- Prudential norms on Income Recognition, Assets Classification and provisioning pertaining to Advances/Investments. The Bank's management is monitoring the developments to monitor if some of the assets will turn stressed and will take appropriate action in accordance with applicable RBI regulations, as more information on the potential resolution plan becomes available.

8. RBI vide Circular no. DBR.No.BP.BC.108/21.04.048/2017-18 dated June 6, 2018 permitted banks to continue the exposures to MSME borrowers to be classified as standard assets where the dues between September 1, 2017 and December 31, 2018 have not been paid not later than 180 days from their respective original due dates. Accordingly, the Bank has retained advances of INR 506.35 Crores as standard asset as on September 30, 2018. In accordance with the provisions of the circular, the Bank has not recognized interest on these accounts and is maintaining a standard asset provision of INR 25.32 Crore as on September 30, 2018 in respect of such borrowers.

9. As at September 30, 2018, the account classification of an account under NCLT - I has changed from D2 to D3 requiring 100% provision as against existing provision of 50%. The bank has maintained status quo in respect of provision held INR 5,264 Crores, in view of estimated full recovery of the book value of NPA, as per resolution plan filed in NCLT.

10. As per RBI Circular no. DBR.No.BP.15199/21.04.048/2016-17 and DBR. No. BP. 1906/21.04.048/2017-18 dated June 23, 2017 and August 28, 2017 respectively, for the accounts covered under the provisions of Insolvency and Bankruptcy Code (IBC), the Bank is holding total provision of INR 366560.000 Million (68.68% of total outstanding) as on September 30, 2018.

11. The bank has made a provision of INR 1992 Crores for the half year ended September 30, 2018 (Total Rs.3651.41 Crores) towards arrears of wages due for revision w.e.f November 1, 2017.

12. Exceptional items includes:

a) Net profit of INR 4731.200 Million on sale of partial investments in our subsidiary SBI General Insurance Company Limited.

b) Net profit of INR 10874.300 Million on transfer of the bank's merchant acquiring business (MAB) to a wholly owned subsidiary SBI Payment Services Private Limited (SBIPSPL) pursuant to a business transfer agreement dated September 29, 2018 for a consideration of INR 1,250 Crores. Subsequent to quarter end, SBIPSPL has entered into a joint venture agreement for sale of 26% stake to the JV partner. Necessary regulatory approvals have been sought for. The bank does not foresee any uncertainties for obtaining approvals and realisation of consideration.

13. Provision Coverage Ratio as on September 30, 2018 was 70.74%

14. Number of Investors' complaints pending at the beginning of the quarter was NIL. The Bank has received 50 Investors' complaints during the quarter ended September 30, 2018. 49 Complaints have been disposed off during the quarter. There is 1 pending Investors' complaints at the end of the quarter / six months ended September 30, 2018.

15. Previous period/year figures have been regrouped / reclassified, wherever necessary, to conform to current period classifications.

CONTINGENT LIABILITIES:

PARTICULARS	(INR in million)	
	31.03.2018	31.03.2017
Claims against the Group not acknowledged as debts	351530.300	289710.214
Liability for partly paid investments	6194.430	5999.540
Liability on account of outstanding forward exchange contracts	6441024.528	5726015.362
Guarantees given on behalf of constituents		
(a) In India	1488665.448	1312077.338
b) Outside India	674692.689	711521.081
Acceptances, endorsements and other obligations	1212389.474	1000595.731
Other items for which the Group is contingently liable	1445710.061	1418490.053
*Includes Derivatives INR 1411544.039 Million (Previous Year INR 1396697.558 Million)		
TOTAL	11620206.930	10464409.319

FIXED ASSETS:

- Land
- Building
- Plant and Machinery
- Furniture and Fixture
- Computer
- Vehicles

CMT REPORT (Corruption, Money Laundering & Terrorism]

The Public Notice information has been collected from various sources including but not limited to: **The Courts, India Prisons Service, Interpol, etc.**

1] INFORMATION ON DESIGNATED PARTY

No exist designating subject or any of its beneficial owners, controlling shareholders or senior officers as terrorist or terrorist organization or whom notice had been received that all financial transactions involving their assets have been blocked or convicted, found guilty or against whom a judgement or order had been entered in a proceedings for violating money-laundering, anti-corruption or bribery or international economic or anti-terrorism sanction laws or whose assets were seized, blocked, frozen or ordered forfeited for violation of money laundering or international anti-terrorism laws.

2] Court Declaration :

No records exist to suggest that subject is or was the subject of any formal or informal allegations, prosecutions or other official proceeding for making any prohibited payments or other improper payments to government officials for engaging in prohibited transactions or with designated parties.

3] Asset Declaration :

No records exist to suggest that the property or assets of the subject are derived from criminal conduct or a prohibited transaction.

4] Record on Financial Crime :

Charges or conviction registered against subject: **None**

5] Records on Violation of Anti-Corruption Laws :

Charges or investigation registered against subject: **None**

6] Records on Int'l Anti-Money Laundering Laws/Standards :

Charges or investigation registered against subject: **None**

7] Criminal Records

No available information exist that suggest that subject or any of its principals have been formally charged or convicted by a competent governmental authority for any financial crime or under any formal investigation by a competent government authority for any violation of anti-corruption laws or international anti-money laundering laws or standard.

8] Affiliation with Government :

No record exists to suggest that any director or indirect owners, controlling shareholders, director, officer or employee of the company is a government official or a family member or close business associate of a Government official.

9] Compensation Package :

Our market survey revealed that the amount of compensation sought by the subject is fair and reasonable and comparable to compensation paid to others for similar services.

10] Press Report :

No press reports / filings exists on the subject.

CORPORATE GOVERNANCE

MIRA INFORM as part of its Due Diligence do provide comments on Corporate Governance to identify management and governance. These factors often have been predictive and in some cases have created vulnerabilities to credit deterioration.

Our Governance Assessment focuses principally on the interactions between a company's management, its Board of Directors, Shareholders and other financial stakeholders.

CONTRAVENTION

Subject is not known to have contravened any existing local laws, regulations or policies that prohibit, restrict or otherwise affect the terms and conditions that could be included in the agreement with the subject.

FOREIGN EXCHANGE RATES

Currency	Unit	INR
US Dollar	1	INR 69.77
UK Pound	1	INR 89.04
Euro	1	INR 78.96

INFORMATION DETAILS

Information Gathered by :	SHW
Analysis Done by :	NIS
Report Prepared by :	KVT

SCORE FACTORS

DEMERIT POINTS		
--BANK CHARGES	YES/NO	YES
--LITIGATION	YES/NO	YES
--OTHER ADVERSE INFORMATION	YES/NO	NO
MERIT POINTS		
--SOLE DISTRIBUTORSHIP	YES/NO	NO
--EXPORT ACTIVITIES	YES/NO	NO
--AFFILIATION	YES/NO	YES
--LISTED	YES/NO	NO
--OTHER MERIT FACTORS	YES/NO	YES

RATING EXPLANATIONS

Credit Rating	Explanation	Rating Comments
A++	Minimum Risk	Business dealings permissible with minimum risk of default
A+	Low Risk	Business dealings permissible with low risk of default
A	Acceptable Risk	Business dealings permissible with moderate risk of default
B	Medium Risk	Business dealings permissible on a regular monitoring basis
C	Medium High Risk	Business dealings permissible preferably on secured basis
D	High Risk	Business dealing not recommended or on secured terms only
NB	New Business	No recommendation can be done due to business in infancy stage
NT	No Trace	No recommendation can be done as the business is not traceable

NB is stated where there is insufficient information to facilitate rating. However, it is not to be considered as unfavourable.

This score serves as a reference to assess SC's credit risk and to set the amount of credit to be extended. It is calculated from a composite of weighted scores obtained from each of the major sections of this report. The assessed factors are as follows:

- Financial condition covering various ratios
- Company background and operations size
- Promoters / Management background
- Payment record
- Litigation against the subject
- Industry scenario / competitor analysis
- Supplier / Customer / Banker review (wherever available)

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