



SBI OFFERS HOME LOANS WHICH COVER 'MOVE IN' COSTS.

Finding the home of your dreams can be a tall task. Setting it up needn't be. SBI's home loans take care of not just your home, but also the expenses for appliances, gadgets, furniture etc., that form part of the adventure of moving in. So you can make yourself comfortable from day one itself. Opt for an SBI home loan today. You'll have settled in, even before the paint dries.

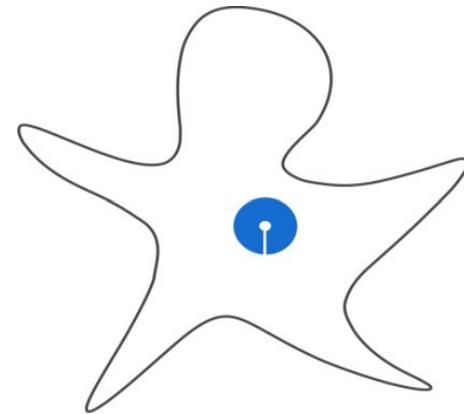
Free personal accident insurance • Long repayment • In-principle approval before selecting a home • Low interest costs

FOR THE HOUSE OF YOUR DREAMS. AND EVERY LITTLE THING WITHIN.

Call 1-800-112-211 or visit www.sbi.co.in
Conditions apply.



Annual Results FY 2009-10



THE BANKER TO EVERY INDIAN



Highlights – SBI Stand-alone Balance Sheet

	YoY	
Advances growth	16.94%	↑
Advances market share	29 bps	↑
Deposits growth	8.36%	↑
Demand deposits market share	8 bps	↑
Deposits market share	-139 bps	↓

	Mar-09	Mar-10
CASA ratio	39.26%	46.67% ↑
CA growth (YoY)	15.13%	18.98% ↑
SB growth (YoY)	25.23%	29.75% ↑
Growth in total CASA	22.25%	26.76% ↑

CASA Ratio is up by 741 bps

SBI Standalone Profit & Loss account - FY10 vs FY09: Strong Operating Performance moderated by one off increase in operating cost and higher provision coverage ratio

Rs crores, SBI Standalone, except for group net profit

	<u>Mar-09</u>	<u>Mar-10</u>	<u>% growth</u>
Net profit (group)	10,955	11,734	7.11%
Net profit (standalone)	9,121	9,166	0.49%
Net interest income	20,873	23,671	13.41%
Other income	12,691	14,968	17.94%
Fee income	7,617	9,641	26.57%
Operating income	33,564	38,640	15.12%
Operating cost	15,649	20,319	29.84%
Operating profit	17,915	18,321	2.26%
Loan loss provision	2,475	5,148	108%

	<u>Mar-09</u>	<u>Mar-10</u>
Net interest margin	2.93%	2.66%
Cost to income ratio	46.62%	52.59%
Other income to operating income ratio	37.81%	38.74%
Gross NPA ratio	2.86%	3.05%
Net NPA ratio	1.79%	1.72%
Provision coverage ratio	56.98%	59.23%

Highlights – Q4FY10 vs Q4FY09 SBI Stand-alone

Rs crores, SBI Standalone, except for group net profit

	<u>Q4 FY 09</u>	<u>Q4 FY 10</u>	<u>% growth</u>		<u>Q4 FY 09</u>	<u>Q4 FY 10</u>
Net profit (group)	3,329	2,620	-21.30%	Net interest margin	2.39%	2.96%
Net profit (standalone)	2,742	1,867	-31.93%	Cost to income ratio	44.80%	53.75%
Net interest income	4,842	6,721	38.82%	Other income to operating income ratio	49.35%	40.15%
Other income	4,718	4,509	-4.44%	Gross NPA ratio	2.86%	3.05%
Fee income	3,392	3,486	2.77%	Net NPA ratio	1.79%	1.72%
Operating income	9,560	11,230	17.47%	Provision coverage ratio	56.98%	59.28%
Operating cost	4,283	6,036	40.93%			
Operating profit	5,277	5,194	-1.58%			
Loan loss provision	1,296	2,187	68.75%			

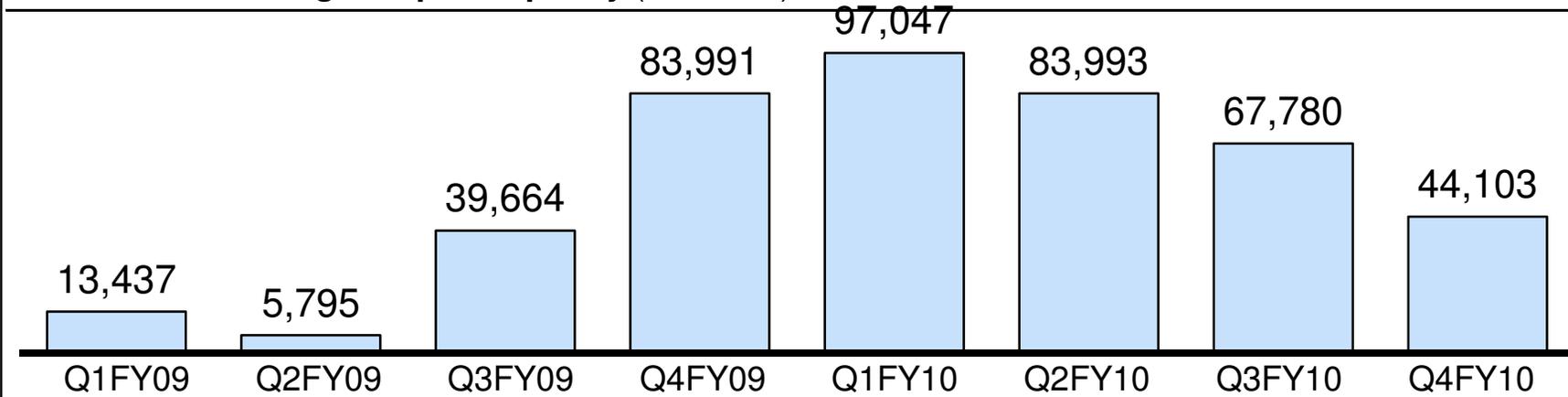
Various drivers have resulted in drag in Q4 profits by ~Rs. 3,476 crores

Drivers	Reduction in profit Rs crore	Outlook going forward
<p>1 Negative carry due to excess liquidity over hang</p> <ul style="list-style-type: none"> Average liquidity surplus of Rs. 44,103 crores. 	273	<ul style="list-style-type: none"> Excess liquidity over hang is likely to go down substantially.
<p>2 Higher operating cost</p> <p>➤ <u>Staff Expenses:</u></p> <ul style="list-style-type: none"> Rs. 109 crores on account of higher provision for wage revision Rs. 277 crores higher pension contributions for employees Rs. 100 crores payment to new employees. Rs. 208 crores on account DA hike by 14% <p>➤ <u>Overhead Expenses:</u></p> <ul style="list-style-type: none"> Rs. 100 crores overheads on new branches and ATMs Rs. 14 crores on Financial Inclusion Rs. 2.50 crores on HR initiatives Rs. 113 crores as additional depreciation on Bank property 	923	<ul style="list-style-type: none"> Higher operating cost has been incurred in FY10 to employ more people and open more branches / ATMs which will lead to improved service delivery and higher productivity in the coming years.
<p>3 Increase in PCR inspite of fall in overall NPA % (From Q3 FY10 to Q4 FY 10)</p>	891	<ul style="list-style-type: none"> Overall NPAs are expected to stabilise and % of NPAs is expected to come down going forward
<p>4 Profit on G-secs has fallen drastically by 1,389 crores as a result of hardening yields impacting bond prices</p>	1,389	<ul style="list-style-type: none"> Based on market situation and movement in interest rates
	3,476	

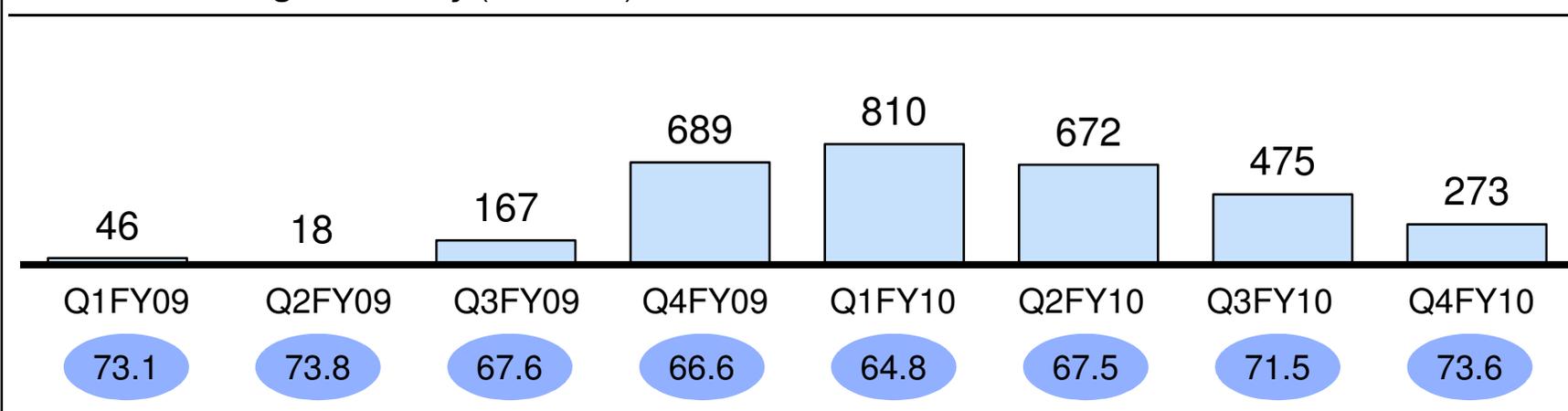
Surplus liquidity is on the decline

Credit deposit Ratio
(end of quarter)

Quarter wise average surplus liquidity (Rs Crore)

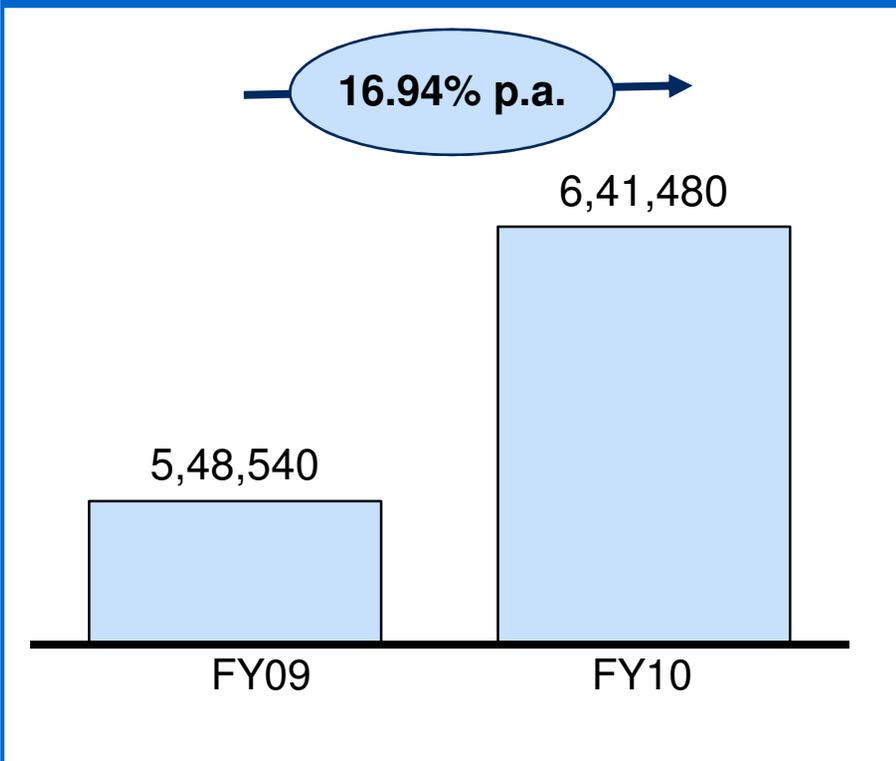


Quarter wise Negative Carry (Rs Crore)

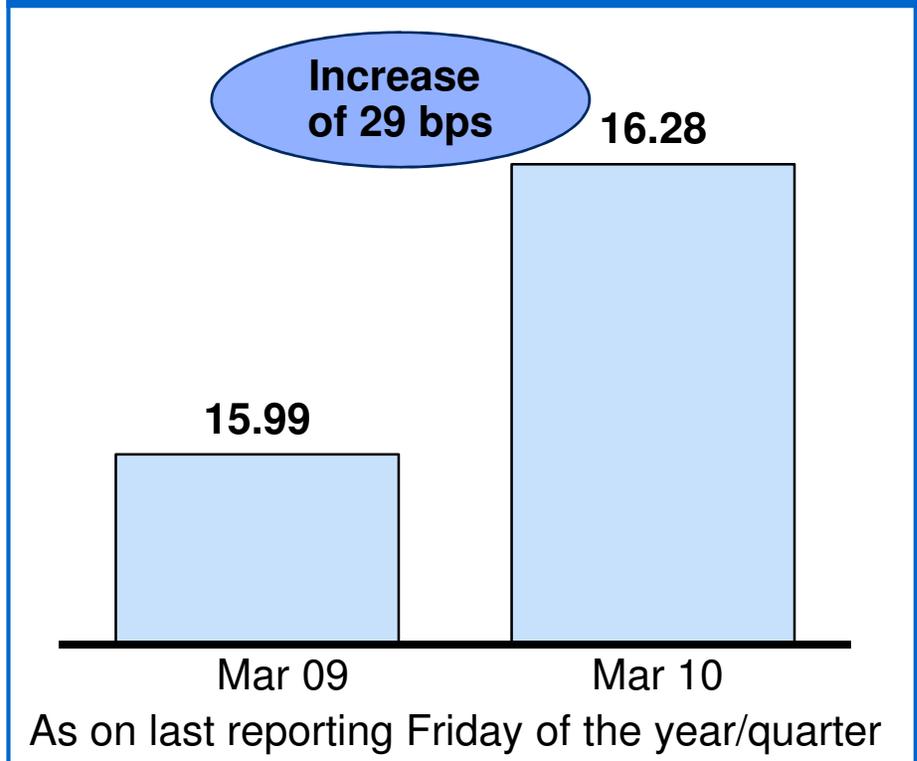


Advances growth has picked up and market share has increased by 29 bps

Advances
Rs crore



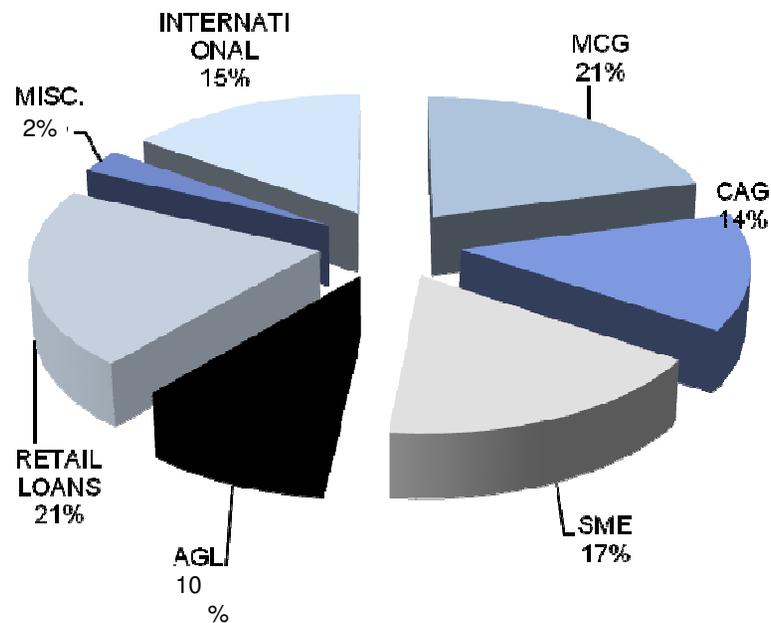
Market share (domestic)
Percent



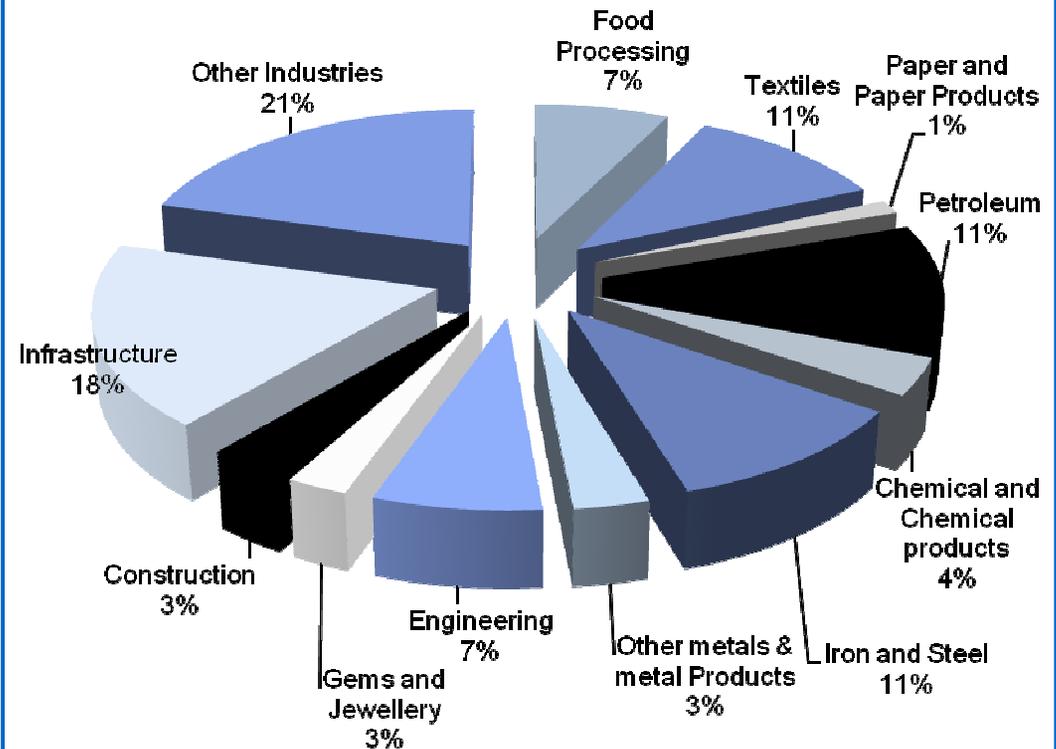
- **Proposals worth more than Rs. 20,000 crores were pending for disbursement as on March 10**
- **Growth in non-fund based business of Rs. 40,860 crores (21% YOY)**

Loan book is well diversified

Across segments



Within corporate segment, advances are spread across many industries

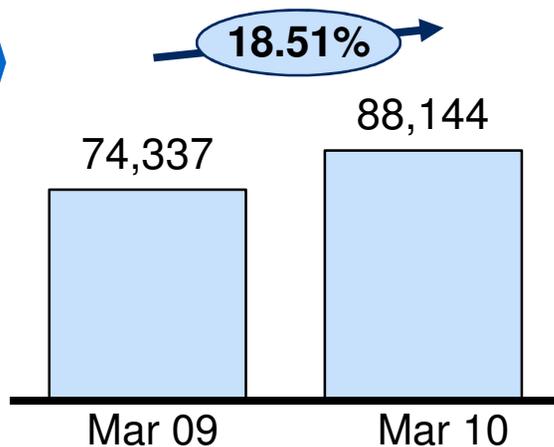


Composition of advances growth (1/2)

Rs crores

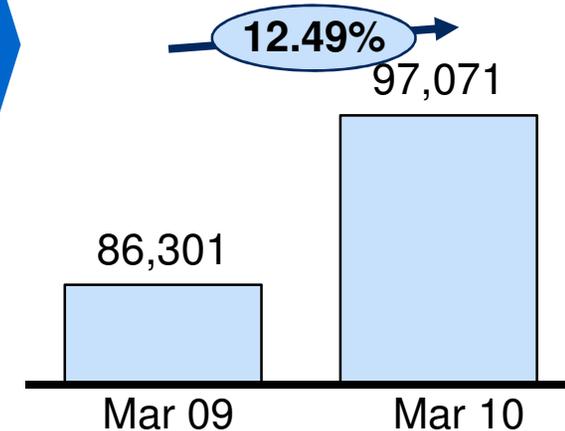
Mar 10 over Mar 09

Large-corporate

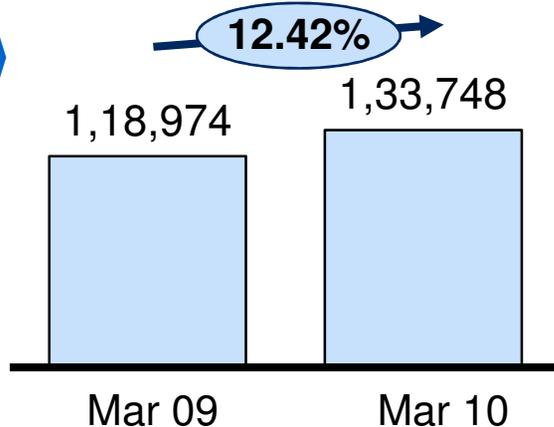


Mar 10 over Mar 09

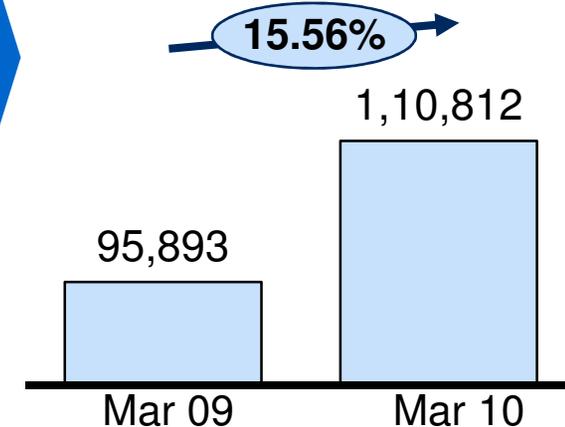
Inter-national



Mid-corporate



SME

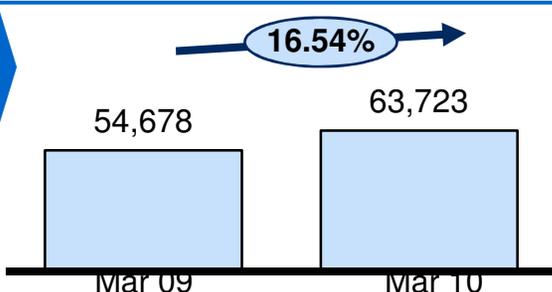


Composition of advances growth (2/2)

Rs crores

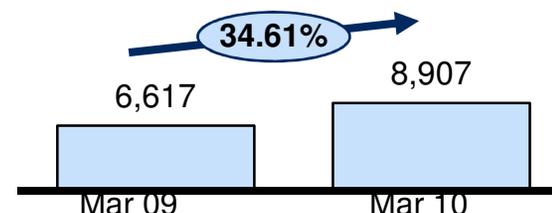
Mar 10 over Mar 09

Agri loans



Mar 10 over Mar 09

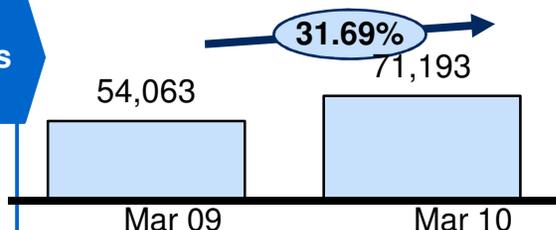
Education loans



Average ticket size (Rs lacs)
Market share (%)



Home loans



Average ticket size (Rs lacs)

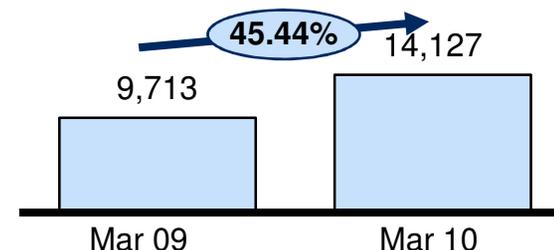
Market share (ASCB)

Distribution

- Metro
- Urban
- Semi urban
- Rural



Auto loans



Average ticket size (Rs lacs)

Market share (%)

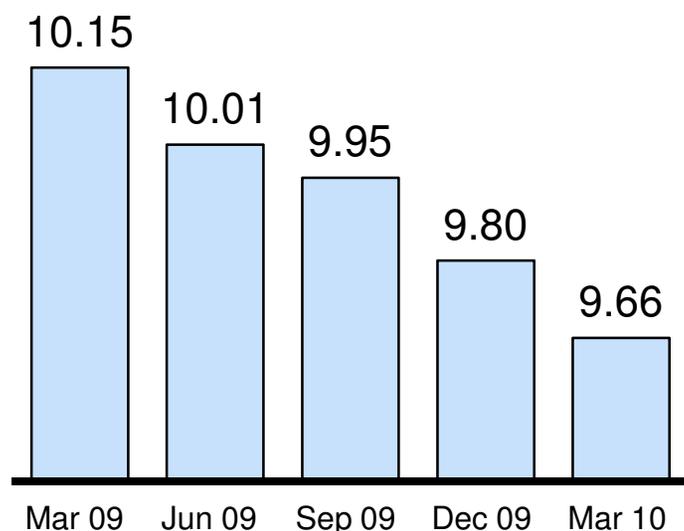


SBI continues to be the #1 retail lender in India

Interest income has risen as loan book growth offset sequential decline in Yield on Advances

Yield on advances

Percent



PLR

12.25%

11.75%

11.75%

11.75%

11.75%

Interest Income

Rs crore

	Mar 09	Jun 09	Sep 09	Dec 09	Mar 10	Q4FY10 vs. Q4FY09
Interest income on advances	12,084	12,357	12,669	12,639	12,967	7.3
Interest income on resource operations	5,088	4,988	4,917	4,674	4,670	-8.2
Sundry interest income	171	128	190	466	328	92.4
Total interest income	17,342	17,473	17,776	17,779	17,966	
	FY09: 63,788				FY10: 70,994	YOY Gr: 11.3%

- Around 70% of the incremental growth in lending during the year has been below PLR, of which 18% (Rs 17,129 cr) came from housing loans.
- PLR has declined from a peak of 13.75% as on 28th August 2008 to 11.75% with effect from 26th June 2009

- During Q4 FY10, PLR down by 50 bps impacting interest income by Rs. 400 crores
- Average liquidity surplus maintained was Rs. 44,103 crores for Q4 FY10 and Rs. 70,372 crores for FY10
- Opportunity loss on account of liquidity overhang is estimated at Rs. 321 crores in Q4 and Rs. 2,545 crores in FY10

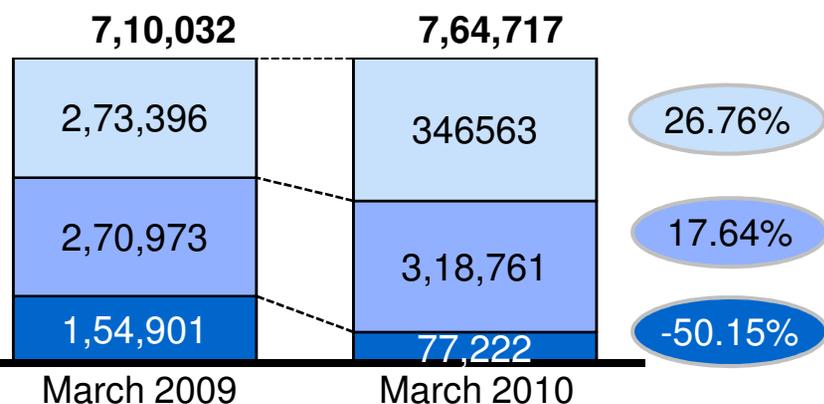
Domestic deposit growth is lower at 6.37% due to shedding of high cost bulk deposits; CASA deposits up by a robust 26.76 %

Domestic deposits

Rs. Crores

■ CASA
 ■ Retail deposits
 ■ Bulk deposits

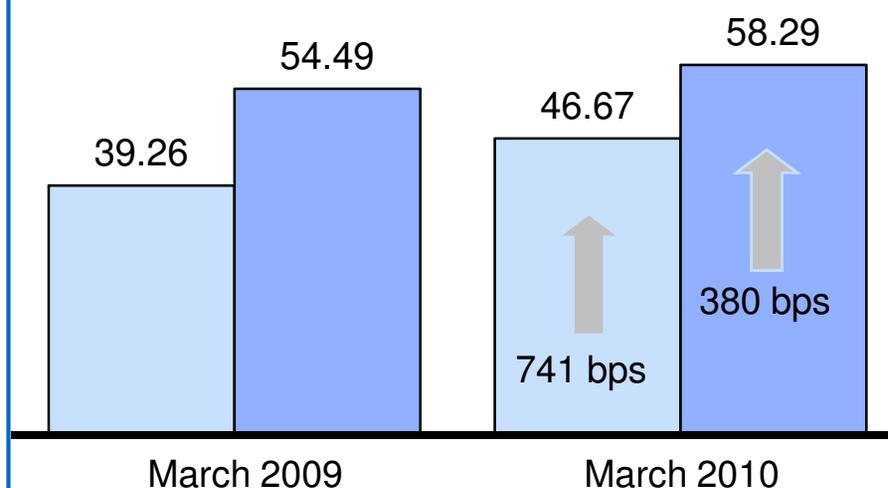
7.70% p.a.



CASA ratio

Percent

■ Domestic CASA
 ■ RUSU CASA

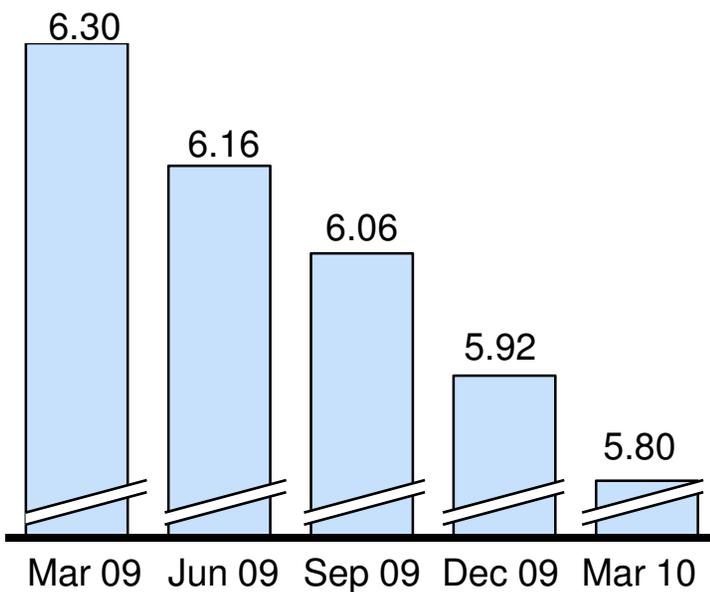


- Absolute growth of Rs. 73168 crores in CASA deposits during the year .
- SB deposits grew at an average of Rs. 4,897 crores per month (Apr 09 – Mar 10); leading to a Y-o-Y growth of 29.75% in SB
- 2.12 crore SB accounts opened in FY 10 taking total SB accounts to 10.92 crores as on Mar 10.
- CA deposits have grown by 18.98% in FY 2010 as against 15.13% in FY 09.
- 2.85 lac CA opened in FY 10 taking total Current accounts to 22.81 lacs as on Mar 10.

Costs of deposits, and interest expenses have dropped sequentially every quarter despite increasing deposits

Cost of deposits

Percent



Ratio of high cost bulk deposits to total domestic deposits has come down from 10.74% in Mar 09 to 1.79% in Mar 10

Interest expense

Rs crore

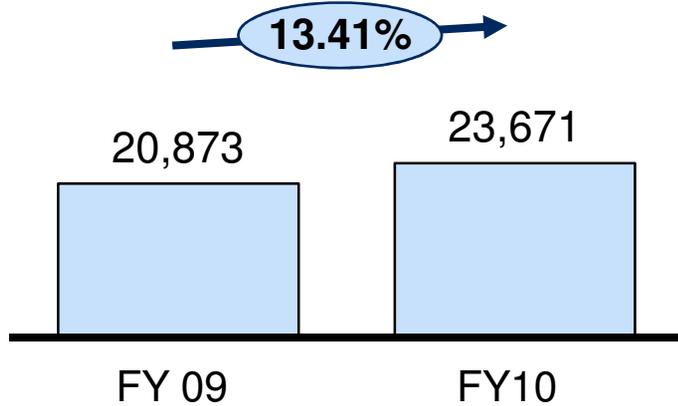
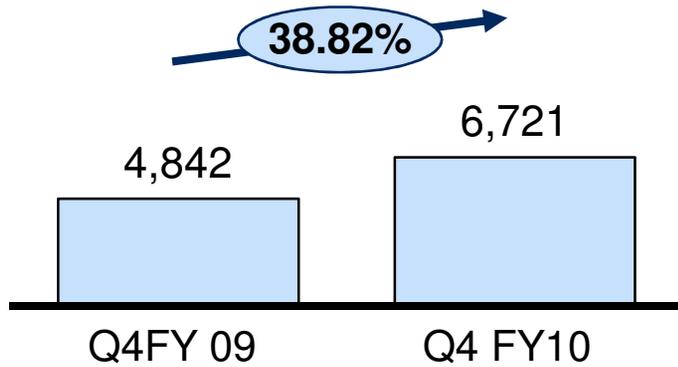
	Mar 09	Jun 09	Sep 09	Dec 09	Mar 10	Q4FY10 vs. Q4FY09
Interest paid on deposits	11,387	11,436	11,156	10,445	10,297	-9.6
Interest expense on borrowings	92	330	310	299	288	215
Sundry interest expense	1,021	682	701	719	659	-35.5
Total interest expense	12,500	12,448	12,167	11,463	11,244	-10.1

YOY growth in Int. exp down to 10.3% in FY10 from 34.41% in FY 09.

NII and NIM continue to improve with increasing CD Ratio

NII

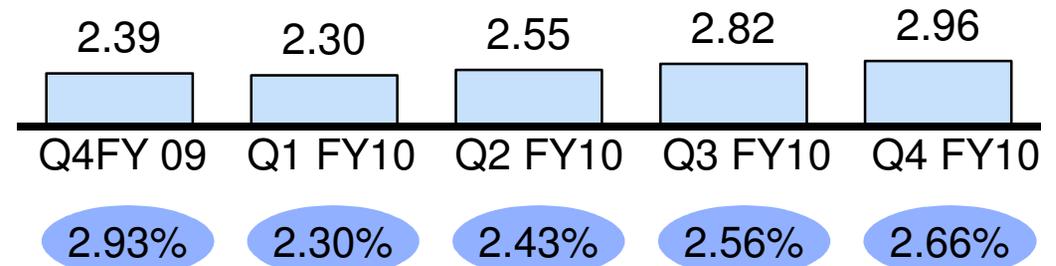
Rs crore



NIM

Percent

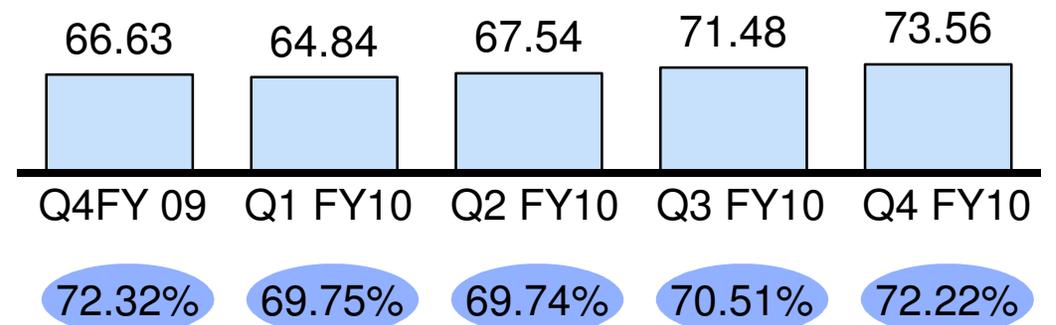
Cumulative NIM



CD ratio

Percent

ASCB CD Ratio



Fee income up by 27% YOY and 35% in Q4FY10

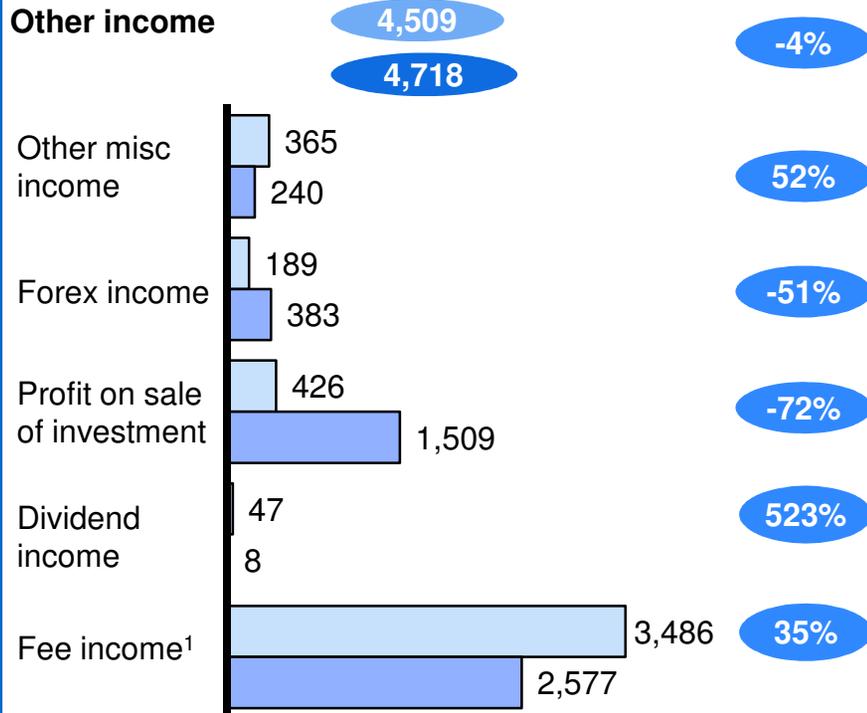
Rs crores

□ Q4 FY 10 □ Q4 FY 09

xx y-o-y growth

□ FY 10 □ FY 09

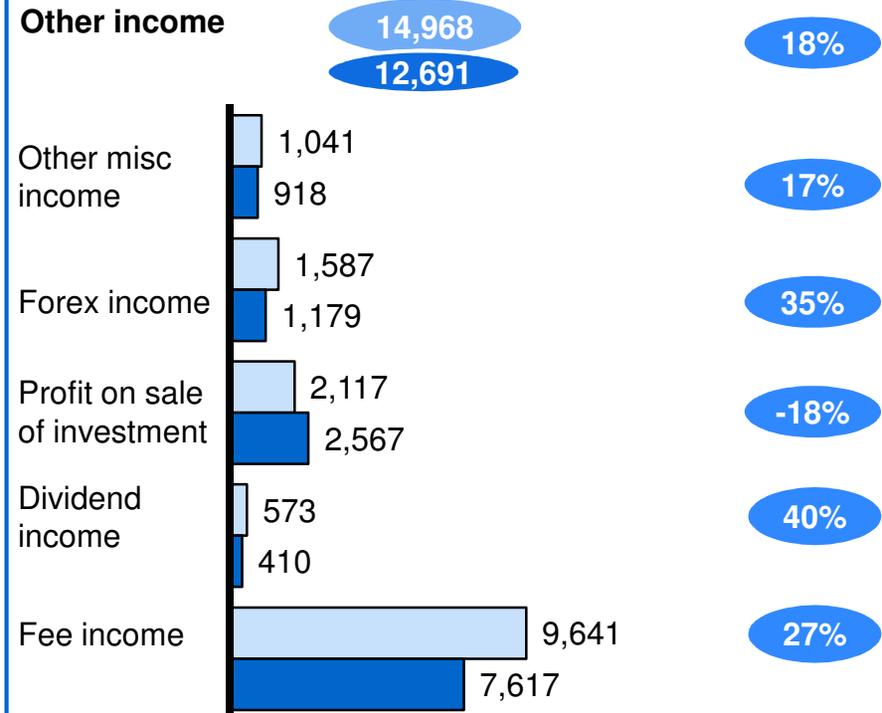
Q4 FY10 vs. Q4 FY09



¹ Fee Income of Q4 FY09 has been re-grouped to make it comparable with Q4 FY10

- Fee Income continues to record robust growth driven by growth in CASA, Cross Selling, NFB Business and loan processing

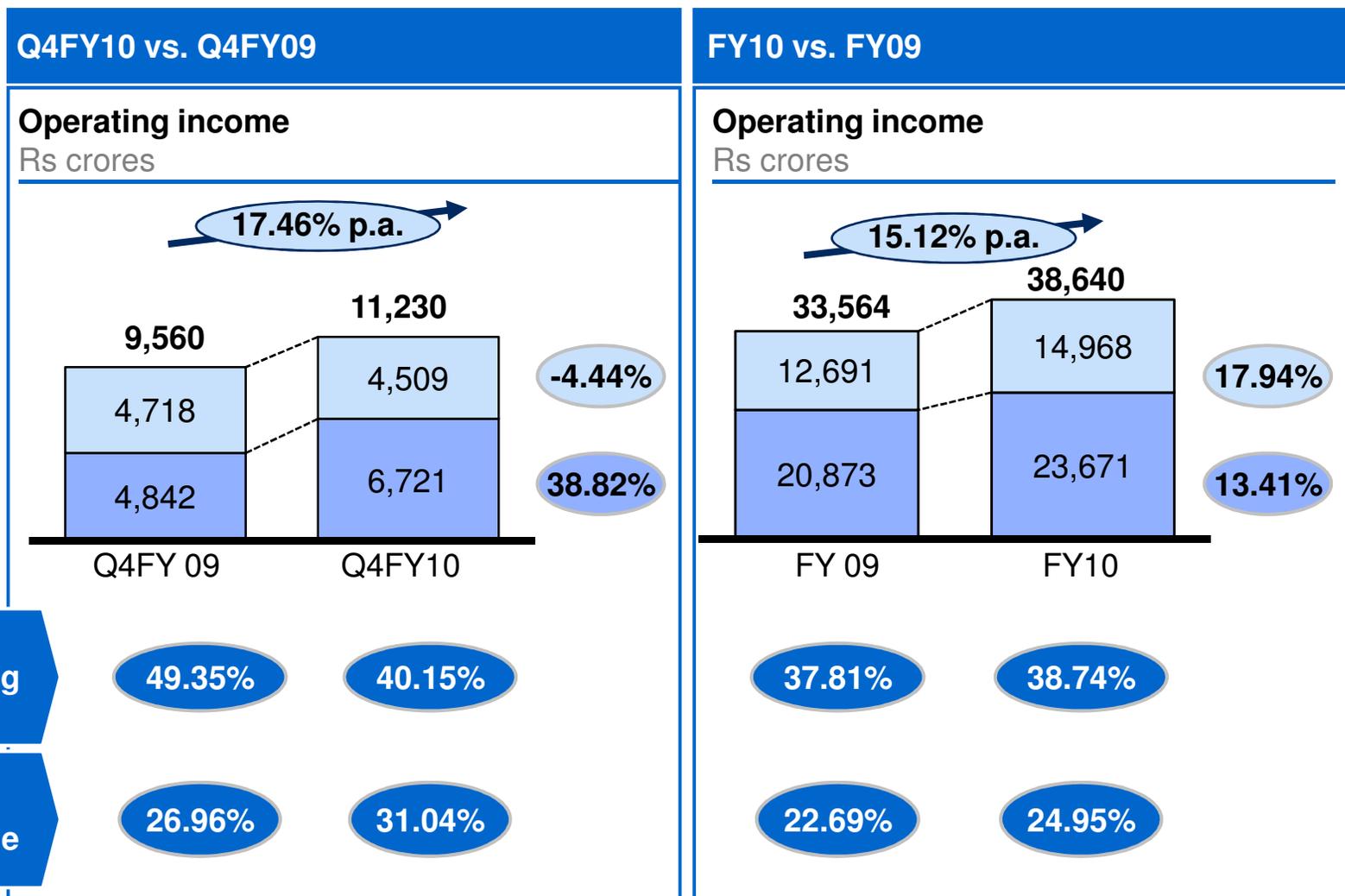
FY 10 vs. FY 09



- Fee Income has grown by a robust 27%.
- Excluding income from Sale of Investments, other Income is up by 27%

Operating income growth remains steady at 15.12% YOY

□ Non-interest income □ NII



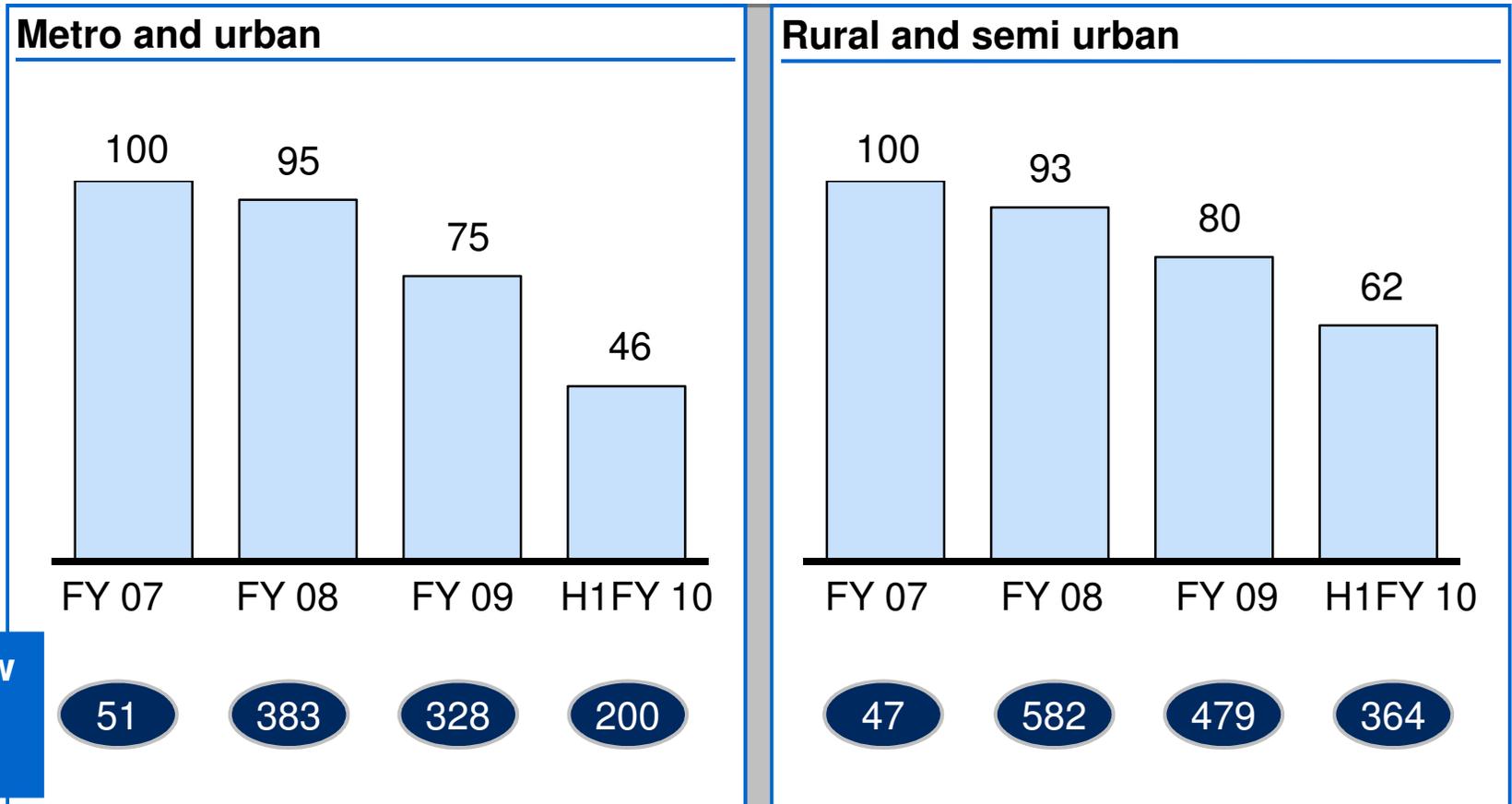
Cost Income Ratio increase is driven by investments in future growth and wage arrears (Q4 comparison)

Operating costs

	<u>Q4FY09</u>	<u>Q4FY10</u>	
Overheads	1,934	2,444	<ul style="list-style-type: none"> Rs.100 crores due to opening of 286 branches and 2521 ATMs in Q4FY10 and cost of branches, ATMs opened during Q1 to Q3 of FY10. Rs.14 crores for financial inclusion drive and Rs.2.5 crores for Citizen SBI in Q4FY10. Rs. 113 crores as additional depreciation on Bank's property in Q4FY10
Salaries including wage revision	1,862	2,827	<ul style="list-style-type: none"> Rs. 100 crores on account of hiring of new employees (~3000 new employees joined in FY 10 and ~27,000 employees who joined in February/ March FY09) during Q4FY10 alone. 14% growth in DA to employees resulting in increase of Rs. 208 crores Rs.109 crores additional provisions for wage revision during Q4FY10 compared to Q4FY09. Some other drivers of cost were FBT for employees, awards for staff career progression and SBI retired employees' medical benefit scheme
Contribution to employees	488	765	<ul style="list-style-type: none"> Increase in Pension provision by Rs.277 crores in Q4FY10 compared to Q4FY09, driven by actuarial valuation SBI is the only PSU Bank which provides for employee pensions over and above provident funds
Op. expenses	4,283	6,036	
Op. income	9,560	11,230	
C/I ratio	44.80%	53.75%	
C/I excluding these items		46.02%	

Majority of Branches opened during the last 3 years are already profit making

Percentage of new branches opened since FY 07, which are profit making as on March 10



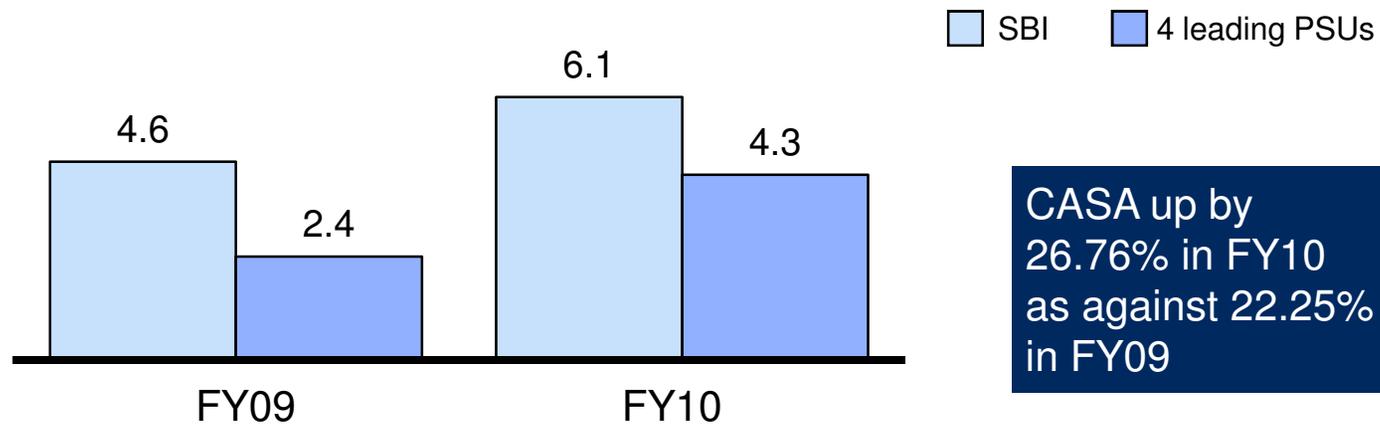
On an average, more than 75% of the branches break even within 18 months

Alternate channel usage has increased rapidly

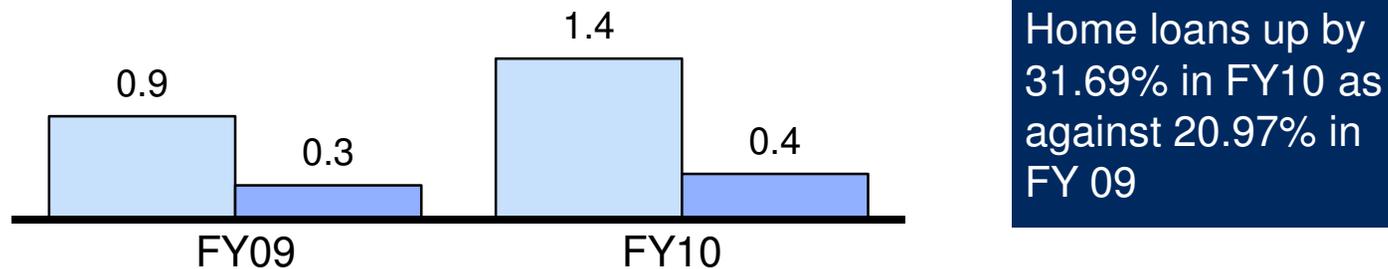
		<u>March 08</u>	<u>March 09</u>	<u>March 10</u>
ATMs	• No of ATMs for group	8,460	11,404	21485
	• No of ATMs for SBI	5,860	8,581	16369
	• Hits per day	333	351	286
Debit Card (lacs)	• Number	265	410	554
	• Market share (for SBI) (%)	25.29	27.58	30.47
	• Market share (for group) (%)	35.74	37.34	39.05
Internet Banking (lacs)	• No of accounts	23.47	29.08	43.57
	• No of transactions	143.01	360.88	688.28
POS Transaction (lacs)	• No of transaction	70	137	239
Mobile banking	• Registered mobile users	–	5952	2,18,434
	• No of transaction	–	67,952	23,01,519
Contact centre	• No of registered customers	–	1,10,696	4,93,463
% of total transactions on alternate channels		14.57	15.91	21.45

Incremental CASA and home loan productivity of SBI branches is higher than peers despite network expansion

CASA Rs crore/ branch



Home loans Rs crore/ branch

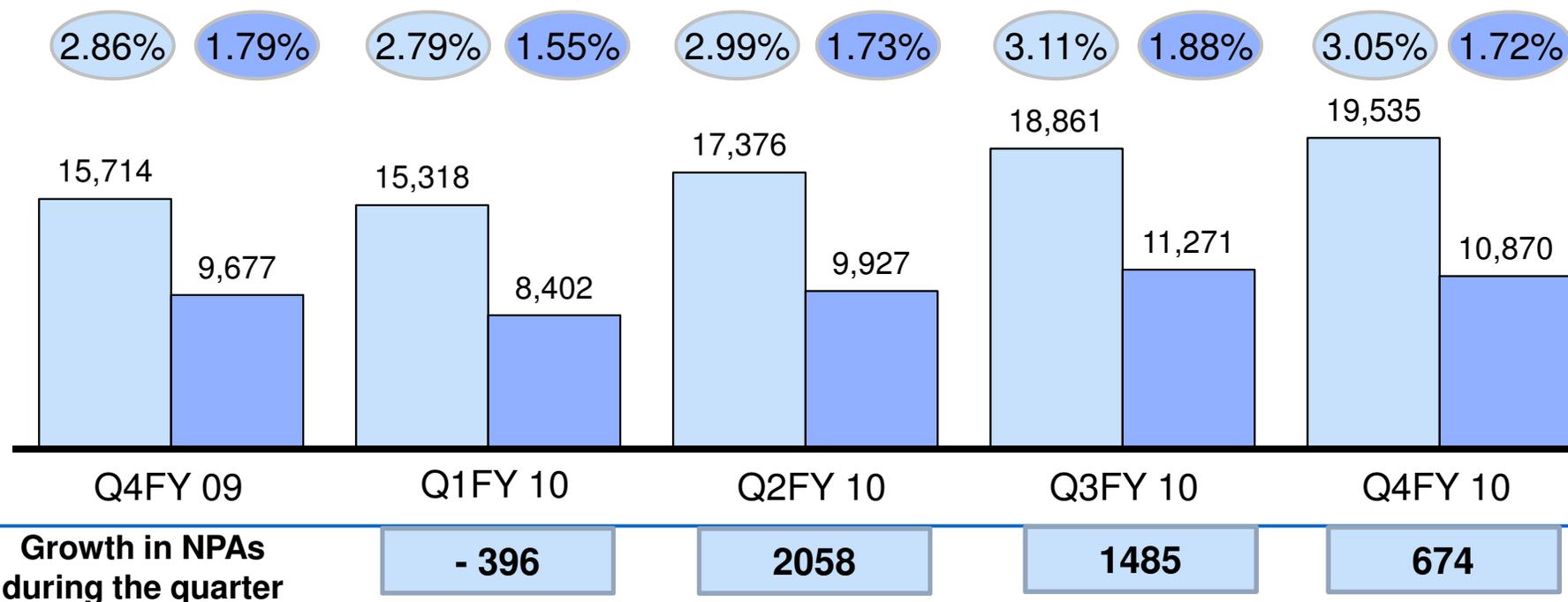


Asset Quality remains strong

Rs crores

□ Gross NPA □ Net NPA

Asset quality



Out of the Standard Assets of Rs. 16,796 crores restructured under RBI dispensation, Rs. 1,616 crores have slipped into NPA category upto March 2010, taking the slippages ratio to 9.62%.

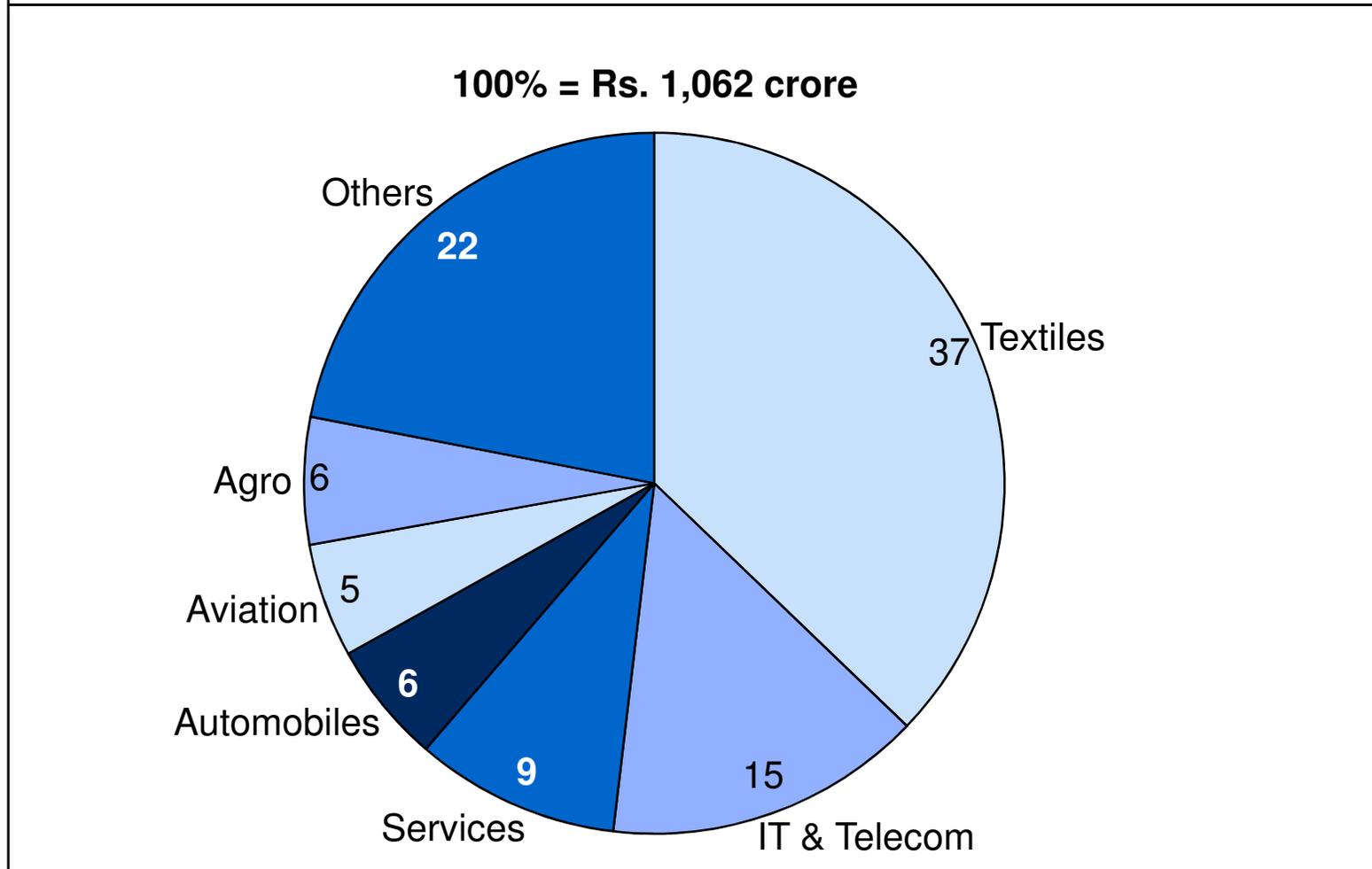
Movement of NPAs during Q4FY10

	<u>FY10</u>	<u>Q4FY10</u>		
Opening stock of NPAs on Jan 01-2010	15,714	18,861	Net increase in NPAs by Rs.674 crores in Q4FY10	
Fresh slippage +	11,843	2,504		Corporate 1,062
Up gradation + recovery -	6,031	1,066		International -89
Write off -	1,991	764		SME 107
Closing NPAs	19,535	19,535		Agriculture -74
			Retail -332	

Provision Coverage Ratio (PCR) including AUCA to 59.23% as on March 2010 as against 56.19% as in December 2009

Textiles and IT account for more than 50% of the fresh slippages in corporate in Q4FY10

Corporate NPA for Q4 FY10 split industry wise



Details of asset-wise provisioning

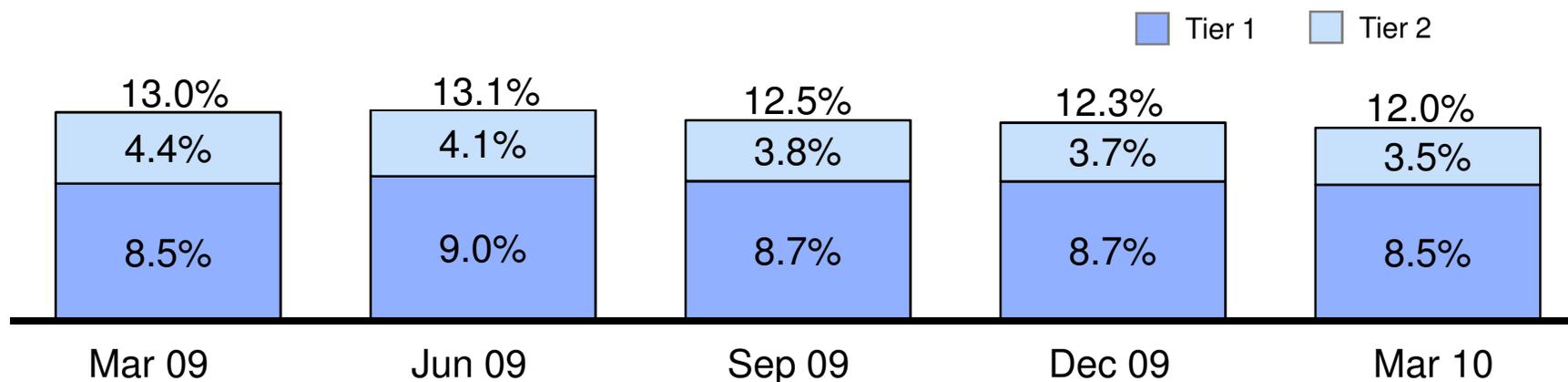
Rs crores

Asset Category	31-03-2009			31-12-2009			31-03-2010		
	NPAs	Provision	%	NPAs	Provision	%	NPAs	Provision	%
Substandard	8,089	1,141	14.11	9,452	1,521	16.09	8,066	1,251	15.51
Doubtful	6,048	3,319	54.88	7,602	4,262	56.06	8,672	4,617	53.24
Loss	1,577	1,577	100.00	1,807	1,807	100.00	2,797	2,797	100.00
Whole Bank	15,714	6,037	38.42	18,861	7,590	40.24	19,535	8,665	44.36
Advances under Collection	6,782	6,782	100.00	6,865	6,865	100.00	7,127	7,127	100.00
Whole Bank incl. AUCA	22,496	12,819	56.98	25,726	14,455	56.19	26,662	15,792	59.23

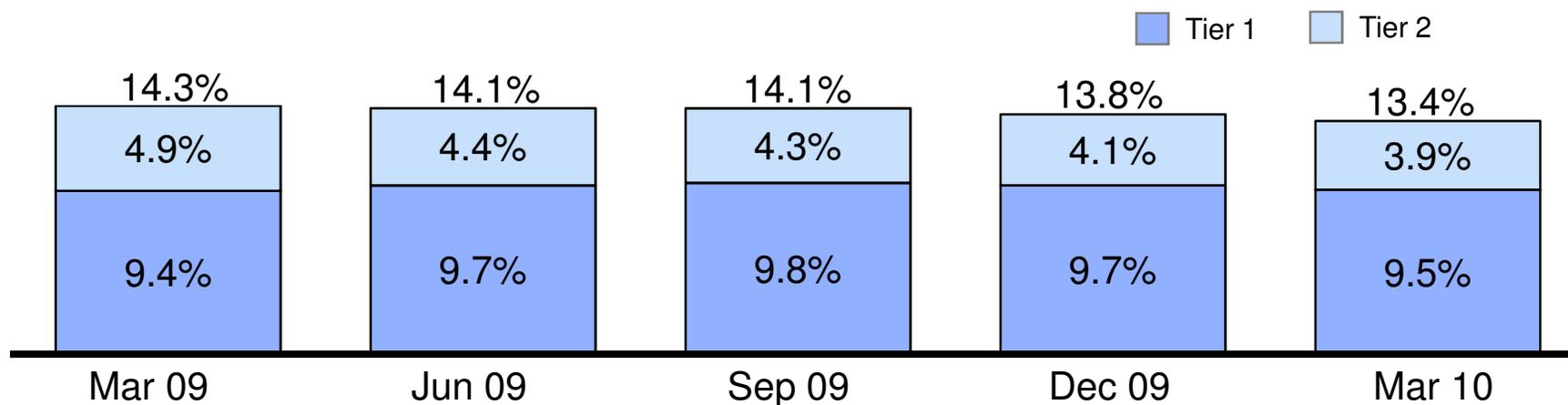
Capital adequacy ratio remains robust; capital raising plan to be frozen soon

Percent

Capital adequacy ratio – Basel I



Capital adequacy ratio – Basel II



SBI stand-alone balance sheet has grown by 9.23%

	31.03.09	31.03.10	Growth (%)
Cash & balance with RBI	55,546	61,291	10.34
Balances with banks & money at call & short notice	48,858	34893	-28.58
Investments	275,954	285,790	3.56
Advances	542,503	631,914	16.48
Fixed assets	3838	4413	14.98
Other assets	37,733	35,113	-6.94
Total	964,432	1,053,414	9.23
Capital	635	635	
Reserves & surpluses	57,313	65,314	13.96
Deposits	742,073	804,116	8.36
Borrowings	84,058	103,012	22.55
Other liabilities & provisions	80,353	80,337	-0.02
Total	964,432	1,053,414	9.23

Social Transformation through Financial Inclusion

Sl. No	Particulars	Mar 08	Mar 09	Mar 10
1	Coverage of unbanked villages	12515	53000	1,04,000
2	SBI Tiny Cards	2.07 lacs	21 lacs	38.84 lacs
3	Rural & Semi Urban branches :			
	(a) No of branches	6956	7697	8390
	(b) Average business per branch	Rs.35.39 crs	Rs.41.63 crs	Rs.45.17 crs
	(c) Market Share (%)			
	Deposits	22.01	23.22	24.16 ¹
	Advances	22.74	23.44	24.60 ¹
4	No Frills Accounts	1.39 mn	4.61 mn	6.84 mn

- Plan to cover 50,000 unbanked villages (cumulative 1,50,000) during 2010-11 under financial inclusion.
- More than 1.71 million SHGs have been credit linked with cumulative credit of Rs.11,562 crs including loans sanctioned through NGOs/MFIs – Market share of SBI Group is 44% and is 33% for SBI.
- SBI has established 240 Kiosks and plans to increase the number to 2500.
- SBI Tiny Cards on POS device rolled out in 27 states/UTs, covering 135 districts
- 67.14% (8390) of our total branches (12496) are in the rural and semi urban areas
- 156 biometric ATMs deployed as on 31.03.2010. Target for FY 11 is 1000.
- No. of BC/BF has increased from 17986 in Mar-09 to 26808 in Mar-10.

Socio-Economic and Environmental Initiatives

Clean energy

- 10 windmills, with a capacity of 15 MW each installed in the states of Tamil Nadu, Gujarat and Maharashtra for captive use
- MoU signed with Managing Emissions to set up 20,000 energy efficient bio gas plants as a clean technology solution in rural India through micro-finance loans

Youth

- The Bank has agreed to support a project launched by Municipal Corporation of Greater Mumbai (MCGM) to transform the quality of education in 1300 schools
- **VOLUNTEER PROGRAMME FOR YOUTH - SBI INDICORP**: The Bank plans to sponsor a volunteer program to bridge the widening gulf between the youth in Metro/Urban areas and in Rural India - the project envisages the selection of fresh graduates from colleges/institutions to live and work in villages on development projects with reputed NGOs.
- 19,534 girl children belonging to 6658 schools spread across the country, have been adopted by 5726 branches of SBI

Others

- 656 villages have been adopted under Village Adoption Scheme (SBI Ka Apna Gaon)

Combined Performance Highlights of Associate Banks

Profitability

- Operating profit of all ABs (combined), registered a growth of 20.08% (YOY) reaching a level of Rs. 6598.72 crores
- Net profit of ABs grew by 17.74% (YOY) reaching a level of Rs.3266.57 crores
- Net Interest Margin of ABs improved from 2.60% in Mar 09 to 2.81% in Mar 10
- Net Interest Income of all ABs increased by 22.42% YOY
- Average Cost of Deposits declined by 82 bps as compared to Mar 09 (6.26% in Mar 10 and 7.08% in Mar 09)
- Capital Adequacy Ratio improved from 12.96% in Mar 09 to 13.66% in Mar 10

Combined Performance Highlights of Associate Banks

Business

- Aggregate deposits of ABs grew by 14.37% reaching a level of Rs.302835 crores in March 10
- Growth of CASA deposits was 17.74% YOY. The ratio of CASA deposits to aggregate deposits improved to 30.61% in Mar 10 from 29.73% in Mar 09
- Bulk deposits as a percentage of aggregate deposits decreased from 33.77% in Mar 09 to 26.48% in Mar 10
- Total advances of all ABs grew by 15.12% YOY

NPA Management

- Gross NPA increased by Rs.1297.66 crores reaching a level of Rs.3997.57 crores in Mar 10 as against Rs.2699.91 crores in Mar 09
- Gross NPA ratio increased from 1.36% in Mar 09 to 1.75% in Mar 10
- Net NPA ratio increased from 0.61% in Mar 09 to 0.87% in Mar 10

Highlights of Some Non – Banking Subsidiaries (1/4)

SBI Life

- Gross Premium stood at Rs 10,104.03 crs with YOY growth of 40%
- Recorded a profit of Rs 276 crs as against a loss of Rs 26 crs in Mar 09
- **SBI Life ranked 1st in market share among the private insurers.** For FY 10, market share of SBI Life has increased to 6.44% in the total industry and 18.34% amongst private insurers
- The company continues to be ranked 1st amongst private insurance companies under New Business Premium
- Ranked 1st in terms of number of Million Dollar Round Table (MDRT) members
- Assets Under Management as on 31.03.2010 were Rs 28,703 crs. YOY growth of 94%
- Launched 11 new products during FY10
- Number of Sales Offices has increased from 433 as on March 09 to 494 as on March 10
- CRISIL has reaffirmed its highest financial rating AAA/Stable. Rated AAA by ICRA

Highlights of Some Non – Banking Subsidiaries (2/4)

SBI Capital Markets Ltd

- Posted PAT of Rs 150.10 crs (Mar10) as against Rs 75.09 crs (Mar 09). YOY growth of 99.89%

- YOY growth of 73% in Fee based Income

- Crossed Rs 1 lac crore in Syndication

- Awarded India Loan House of the year by IFR Asia

- The company has been conferred with the title of 'Bank of the Year' in Asia Pacific by Thomson Reuters (PFI), for leadership in Project finance

- Ranked # 1:
 - Mandated Lead Arranger – Global PF Loans with 14.3% market share
 - Financial Advisor – Global PF Loans with 17.3% market share
 - Loans mandated Arranger Asia excluding Japan with 17.5% market share
 - Loans Book Runner – Asia excluding Japan with 16.8% market share

Highlights of Some Non – Banking Subsidiaries (3/4)

SBI DFHI

- Posted a PAT of Rs 89.16 crs- highest in the last six years
- The success ratio at T-Bill auctions for the quarter was maintained at 53.18% as against RBI requirement of 40%

SBI Cards & Payment Services Pvt. Ltd.

- Loss before tax improved by 17% from FY 2009.
- Expenditure reduced by 18%, interest expenses reduced by 34%
- Provision for bad and doubtful debts has reduced by 30%
- SBI Cards has emerged as the most trusted brand by being the undisputed Gold Award winner in Reader's Digest Trusted Brands Survey 2009 in Credit Card category

SBI Pension Fund Pvt Ltd

- AUM was Rs.2,277.67 crores as on 31.03.2010. YOY growth of 94.14%

Highlights of Some Non – Banking Subsidiaries (4/4)

SBI Global Factors Ltd.

- Merger of SBI Factors with Global Trade Finance Ltd has been completed and the merged entity is now named as 'SBI Global Factors Ltd'
- SBIGFL commands 80% plus of the market share in factoring
- Turnover has declined from Rs.18,283 crores in FY09 to Rs.12,978 crores in FY10. Despite this the company has earned pre-provision PBT of Rs.258 crores in FY10 as against Rs.249 crores in FY09

SBI Funds Management Pvt Ltd

- AUM, grew by 62% during 2009-10 as against 47% for the industry as a whole
- Magnum Global Fund was awarded 5-star rating in the ICRA Mutual Fund Awards 2010
- 18,077 employees of State Bank group have been trained to sell Mutual Funds

Recent Awards & Recognitions



- ❖ Adjudged, Bank of The Year 2009, India by The Banker Magazine for the second year in succession
- ❖ Awarded “Best Bank - Large”, and “Most Socially Responsible Bank” from Business World Best Bank Awards 2009
- ❖ The Bank bagged the BEST BANK 2009 Award by Business India
- ❖ Adjudged the Most Trusted Brand 2009 - Economic Times, Brand Equity (17th June 2009)
- ❖ Bagged the awards for “Most Preferred Bank”, “Most Preferred Credit Card’ and “Most Preferred Home Loan Brand” from CNBC AWAAZ Consumer Awards, Sept '09
- ❖ Awarded Visionaries of Financial Inclusion – Year 2009 by Financial Information Network & Operations Ltd. (FINO)
- ❖ Awarded Technology Bank of the Year in recognition of outstanding achievements in banking technology – IBA Banking Technology Awards 2009
- ❖ Selected as the winner of Golden Peacock National Training Award for the year 2009 by the Golden Peacock Awards Jury

Recent Awards & Recognitions



- ❖ Awarded the Strongest Banks in Asia Award 2010 for the Asia-Pacific region under The Asian Banker Excellence in Retail Financial Services Awards 2010
- ❖ Awarded the Best Microfinance Award for 2009 under The Asian Banker Excellence in Retail Financial Services Awards 2010
- ❖ Ranked 64th in the Top 1000 banks in the world by The Banker
- ❖ SBI's ranking has improved to 36 in 2010 from 70 in 2009 in the Brand Finance Global Banking 500 by Brand Finance Plc. SBI is the first Indian bank to break into the world's top 50 list.
- ❖ Only Indian bank to find a place in the Fortune Global 500 list – Up from 380 last year to 363 this year.
- ❖ Moved up in rankings from 219th spot last year to 150th spot this year in the Forbes 2000 list of largest companies in the world
- ❖ Ranks no. 6 (from no. 7 in 2008) in India's Biggest Companies ranking – ET 500 - The Economic Times. (dated 24th November 2009)
- ❖ Ranked # 1 in Survey of top 5 companies in India in terms of financial reputation by Wall Street Journal Asia.
- ❖ Reputation Institute, US have ranked SBI 29th.

Recent Awards & Recognitions



- ❖ Best Banker of the Year Award 2008 under the Financial Express India's Best Banks Awards
- ❖ 'Top Treasurer' in the list of Top 50 – The Influentials 2009 by DNA
- ❖ Among the 25 Most Valuable People by "The Week" magazine dated 16.08.2009
- ❖ Ranked among India's 10 Influential Leaders by "Business World" magazine dated 24th August 2009.
- ❖ "Best Banker of the Year Award 2009" – Business-World Best Bank Awards 2009
- ❖ The JRD Tata Corporate Leadership Award for 2009.
- ❖ Rank 32 in The Indian Express List of The Most Powerful Indians in 2010
- ❖ Exemplary Leader Award at The Global HR Excellence Awards 2010 by World HRD Congress.
- ❖ Entrepreneur of the Year – Manager Award 2009 by Ernst & Young
- ❖ The QFC – Asian Banker Leadership Achievement Award for the Asia-Pacific region for 2010 under The Asian Banker Excellence in Retail Financial Services Awards 2010



THANK YOU

