

Investor Day Presentation

- Digitization

PRESENTATION TO SBI INVESTORS

30th October, 2019



Indian customers are increasingly becoming digital as is evident in digitization of payments – mobile is increasingly becoming the form factor of choice for customers

Share of transactions by type of digital transaction

Share of payment transaction volume by mode, %

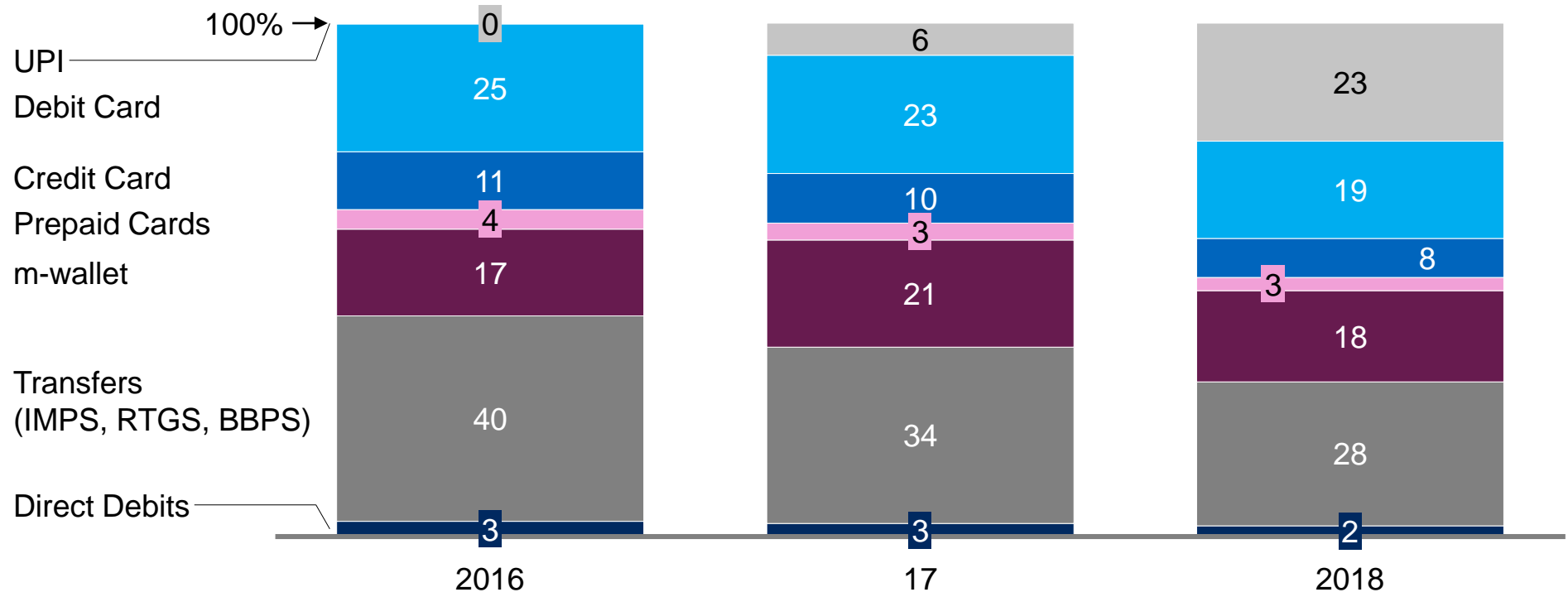
Growth Rate, '16-18
55%

Total (Cr)

~965

~1,451

~2,328



Mobile is becoming the form factor of choice, with 3X increase in share of digital payments in the last 2 years

SBI, with its wide reach and scale, is the industry leader across digital platforms

Leadership across social media platforms



Leadership across digital banking with wide reach and scale

Unparalleled reach and scale



- **43+ Cr customers**; 65% in rural and semi-urban areas
- Network of **~22,000 branches**, **~58,000 ATM locations** & **~58,000 CSPs** (Business Correspondents)

Strong digital presence



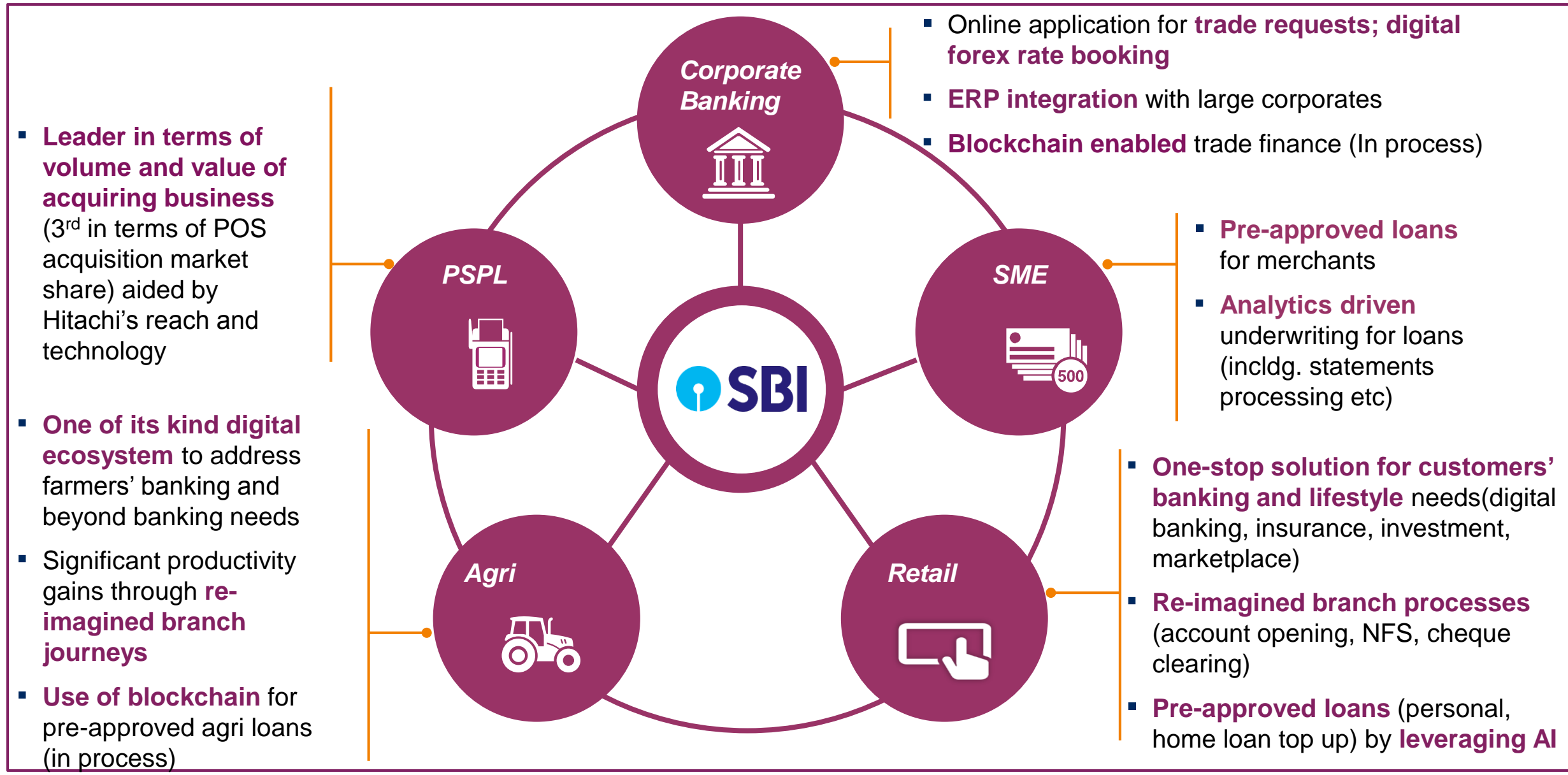
- Onlinesbi.com ranked No.1 banking website in India
- **5th most popular** global financial site
- Among **top 10 most visited** websites in India
- Internet banking (**~6.6 Cr users**)
- Mobile banking (**~1.55 Cr users**)

Exponential growth in payments and alternate channels in SBI

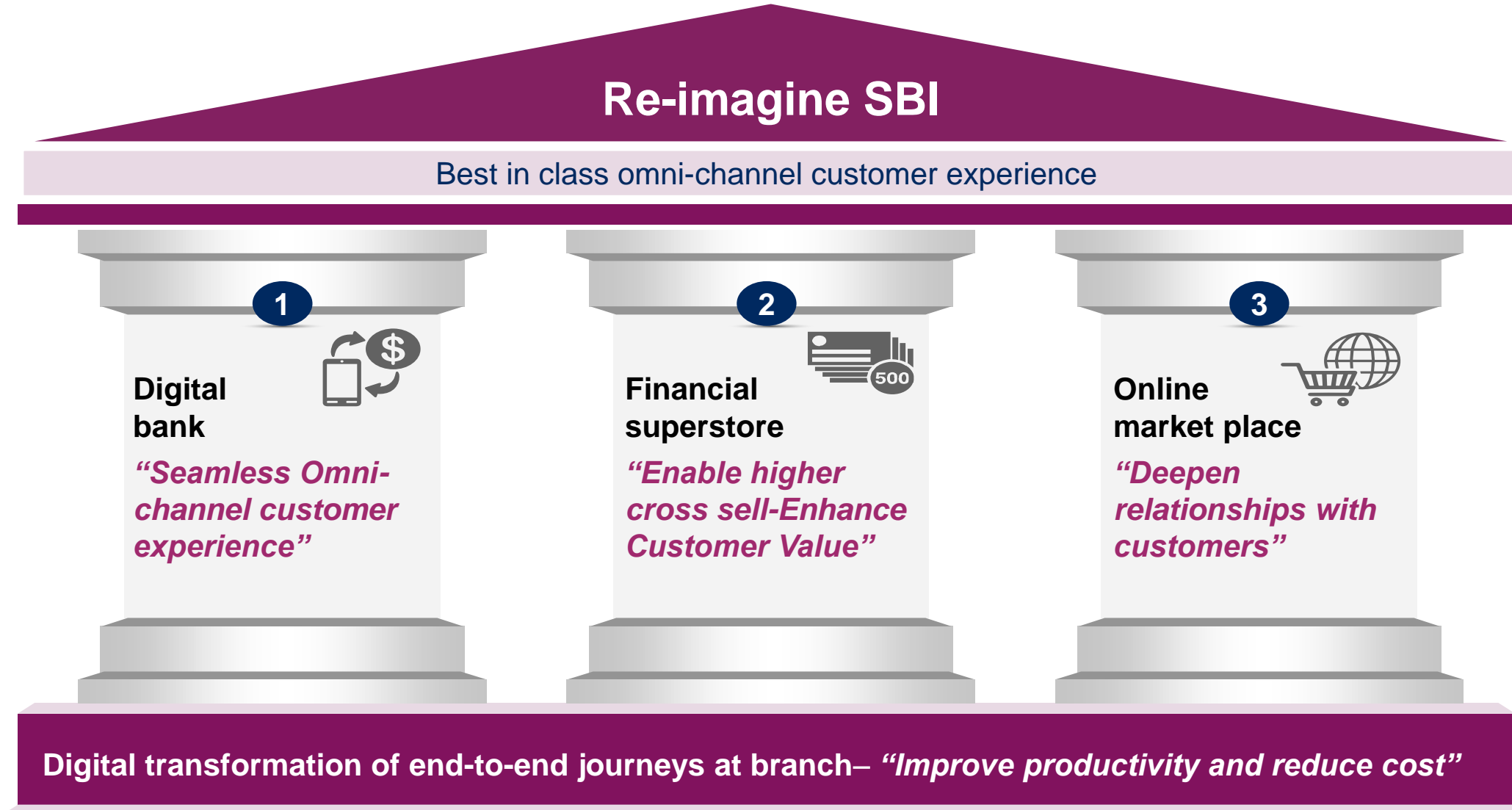
For H1'FY20 (Apr-Sep'2019)

	UPI	IMPS		POS
	130 Cr+	113 Cr+		1L+
	Number of transactions	Number of transactions		POS installations
	300,000 Cr+	10,00,00 Cr+		12%
	Transaction amount	Transaction amount		Growth in Cumulative POS
	220%	56%		~6.3L
	Growth in UPI transaction amount over previous year	Growth in transaction amount over previous year		Cumulative POS
Other highlights	~74,00,00 Cr	~15,00,000 Cr	~1.94 Cr	~225 Cr
	RTGS	NEFT	New Cards Issuance	ATM transactions

Digitization across all business units to improve customer experience and efficiency



YONO Retail has 3 key pillars to deliver seamless experience to customers and improve the productivity at branches through digitization



YONO Retail: Branch employee facing portal enabling e2e digitization will drive significant productivity gains



Account opening

- **Form simplification**
- **Aadhaar based pre-population** of fields
- **60%+ of new savings accounts** opened through YONO

80%

Reduction in TAT



Loans

- Loan processing through **data pre-population**
- **External partnerships** for underwriting and streamlined processes
- **Pre-approved loan products** for various segments (e.g PAPL, PAML)

30%

Productivity improvement



Cheque clearing

- **Outward cheque clearing** - migration to **self-service CDK kiosk**
- **Inward clearing automation** through **AI and deep learning**

40%

Productivity improvement



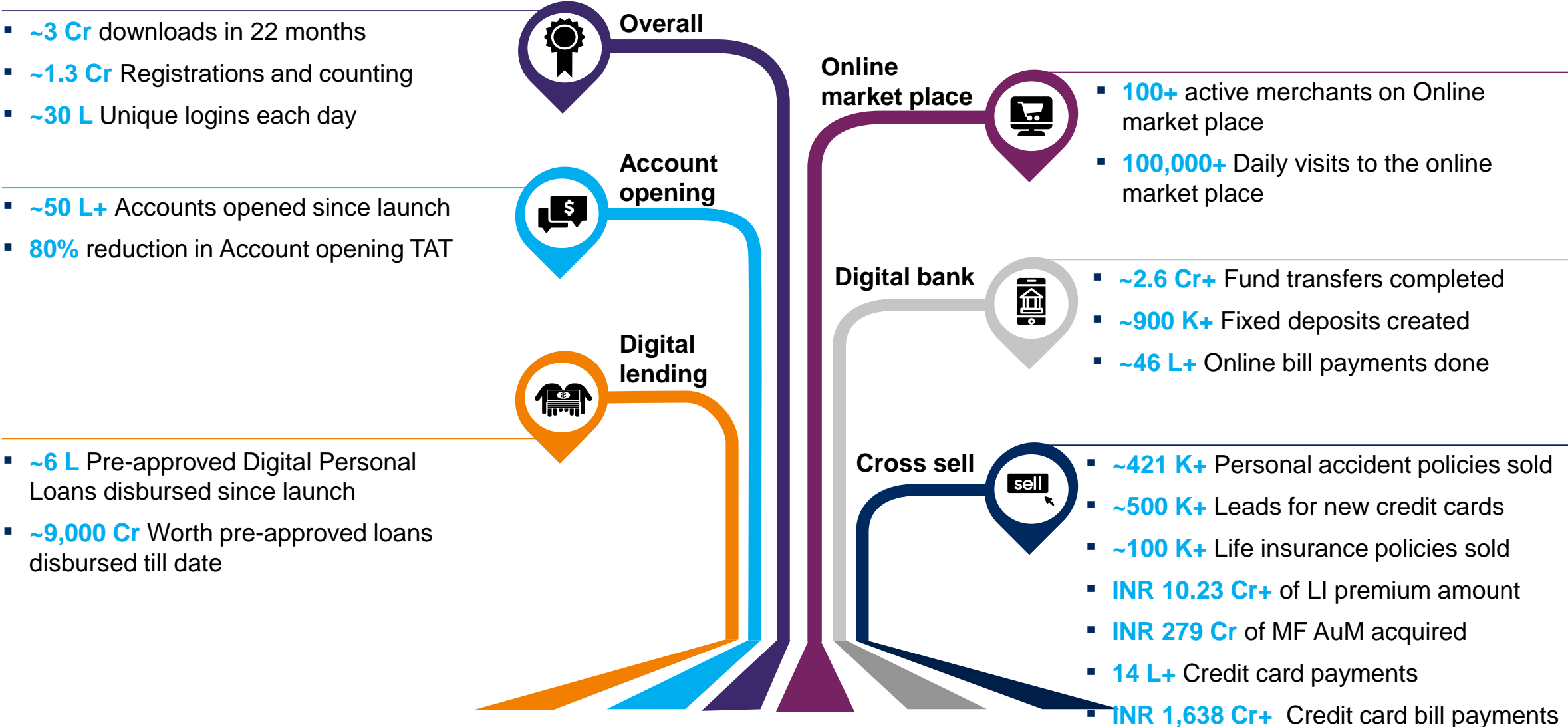
NFS

- **Digital processing** of non-financial service requests in-branch
- Key services include KYC/Profile update, cheque book issuance etc
- **~25% of branch time** is spent on processing of non-financial services

20%

Productivity improvement

Within 22 months of launch, YONO has delivered significant impact across customer adoption, on-boarding and new business; annual run rate of INR 350 Cr+ of incremental revenue



Annual run rate of INR 350 Cr+ incremental revenue achieved through YONO retail; significant potential to scale up

YONO Krishi has 4 key building blocks; Phase 1 launched in July 2019 with 3 major offerings - Agri gold loans, Mitra and Mandi, now in 12 languages

KHATA



- Agri gold loans
- KCC (in process)
- SAFAL (in process)

MANDI



Ecosystem of partnerships for agri products; partners onboarded for farm equipment and inputs

MITRA



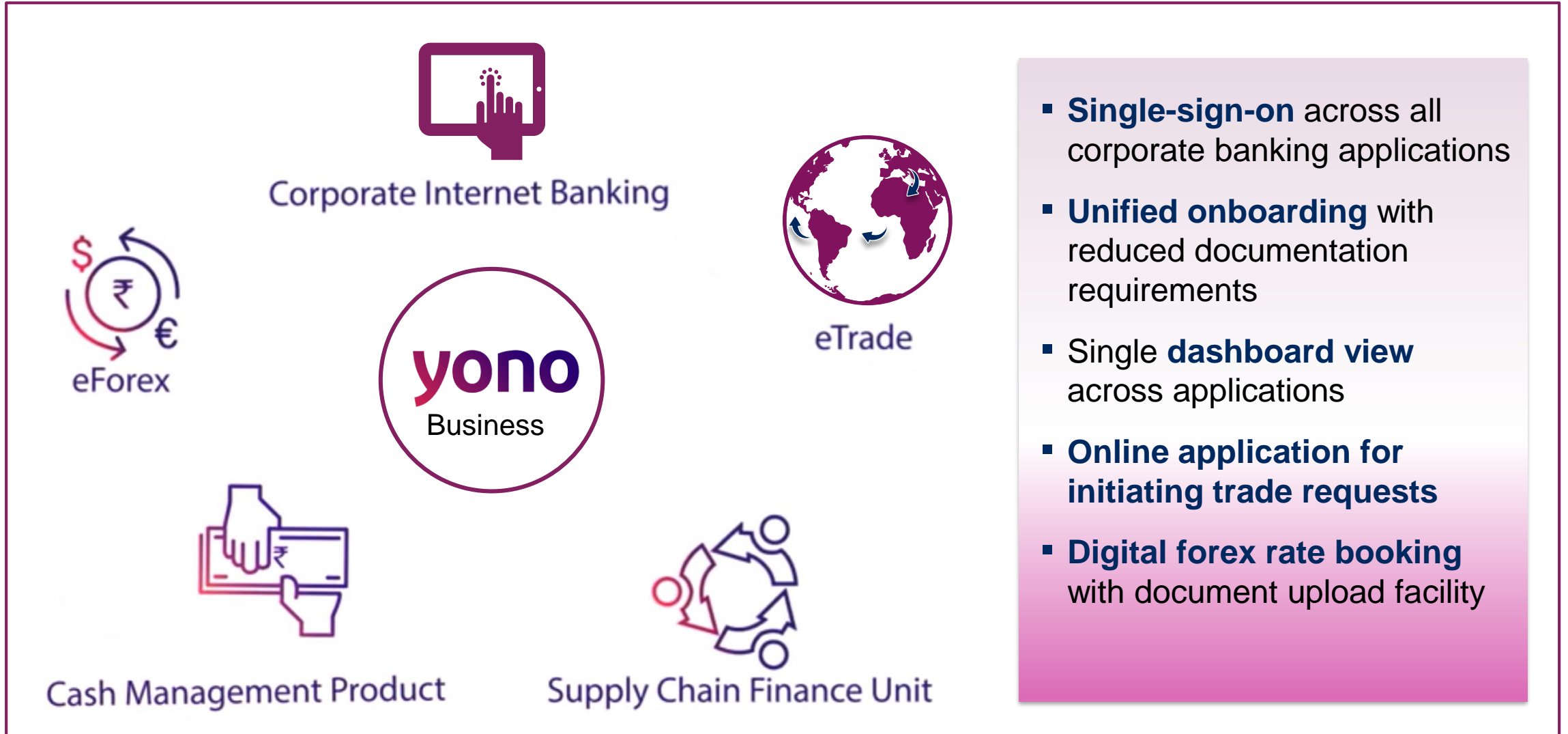
A knowledge integrator for farmers; partners onboarded for weather updates, crop advisory, Mandi prices

BACHAT



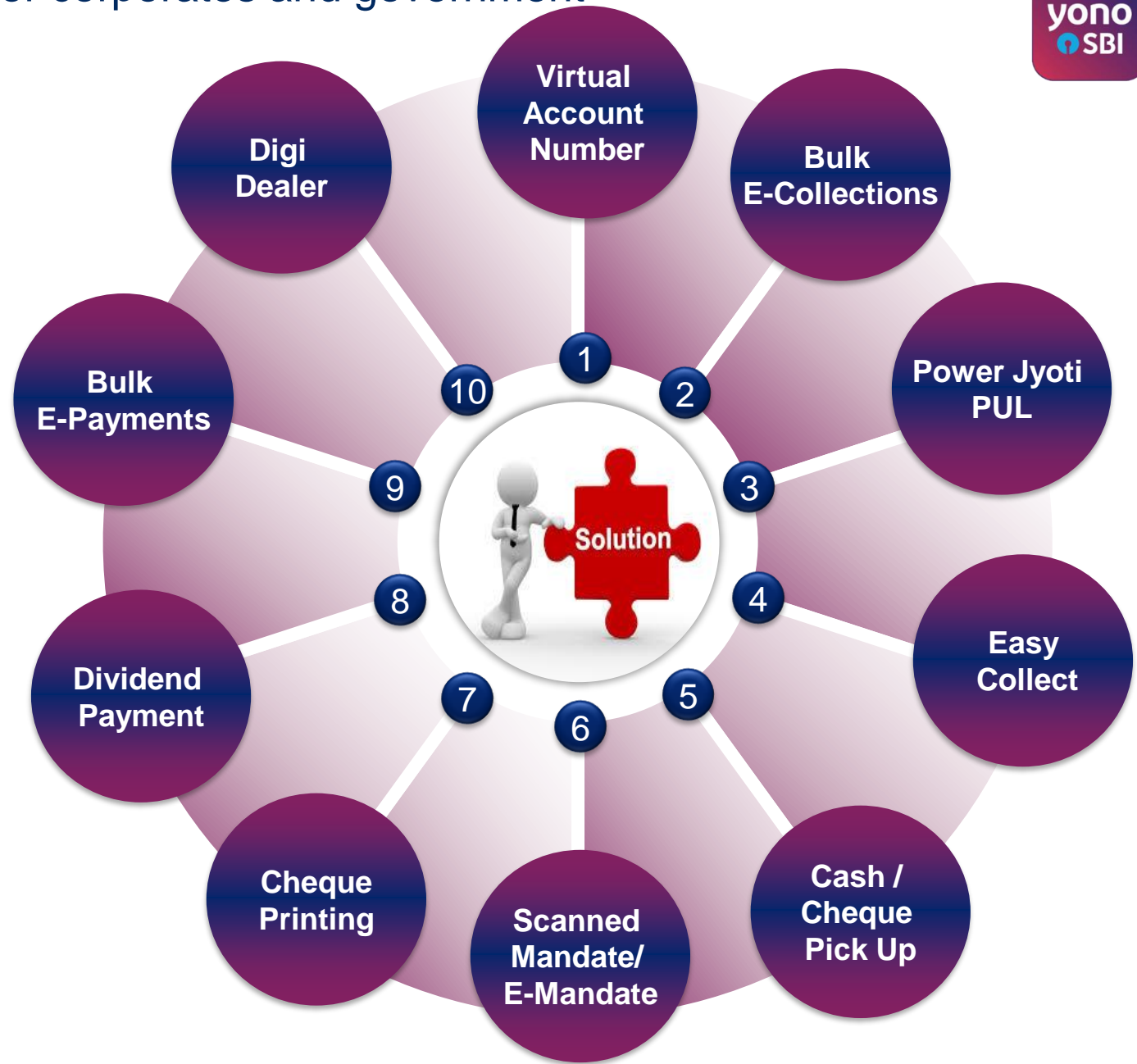
Investment and insurance product offerings of our JV partners

~43,000 Agri gold loan applications received till date (with 40%+ sanction rate)

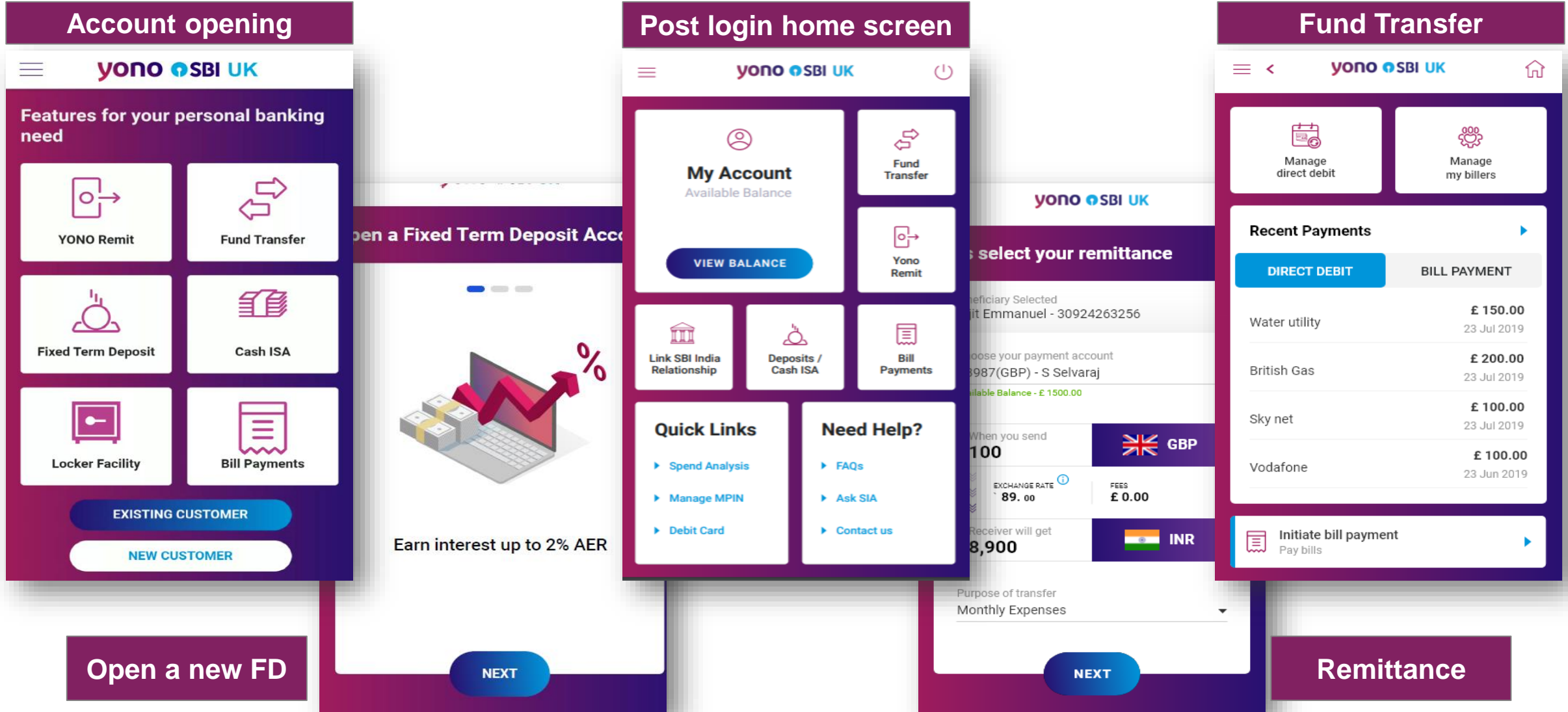


- **Single-sign-on** across all corporate banking applications
- **Unified onboarding** with reduced documentation requirements
- Single **dashboard view** across applications
- **Online application for initiating trade requests**
- **Digital forex rate booking** with document upload facility

Transaction banking: Full suite of services for corporates and government



YONO Global: YONO UK was launched in Sep 2019 with 32 reimaged journeys



Open a Fixed Term Deposit Account



Earn interest up to 2% AER

Open a new FD

NEXT


NEXT





















Remittance

YONO Global planned for launch in at least 4 other countries by Mar'2020

YONO has the best in class features available in the market and has taken much lesser time to build



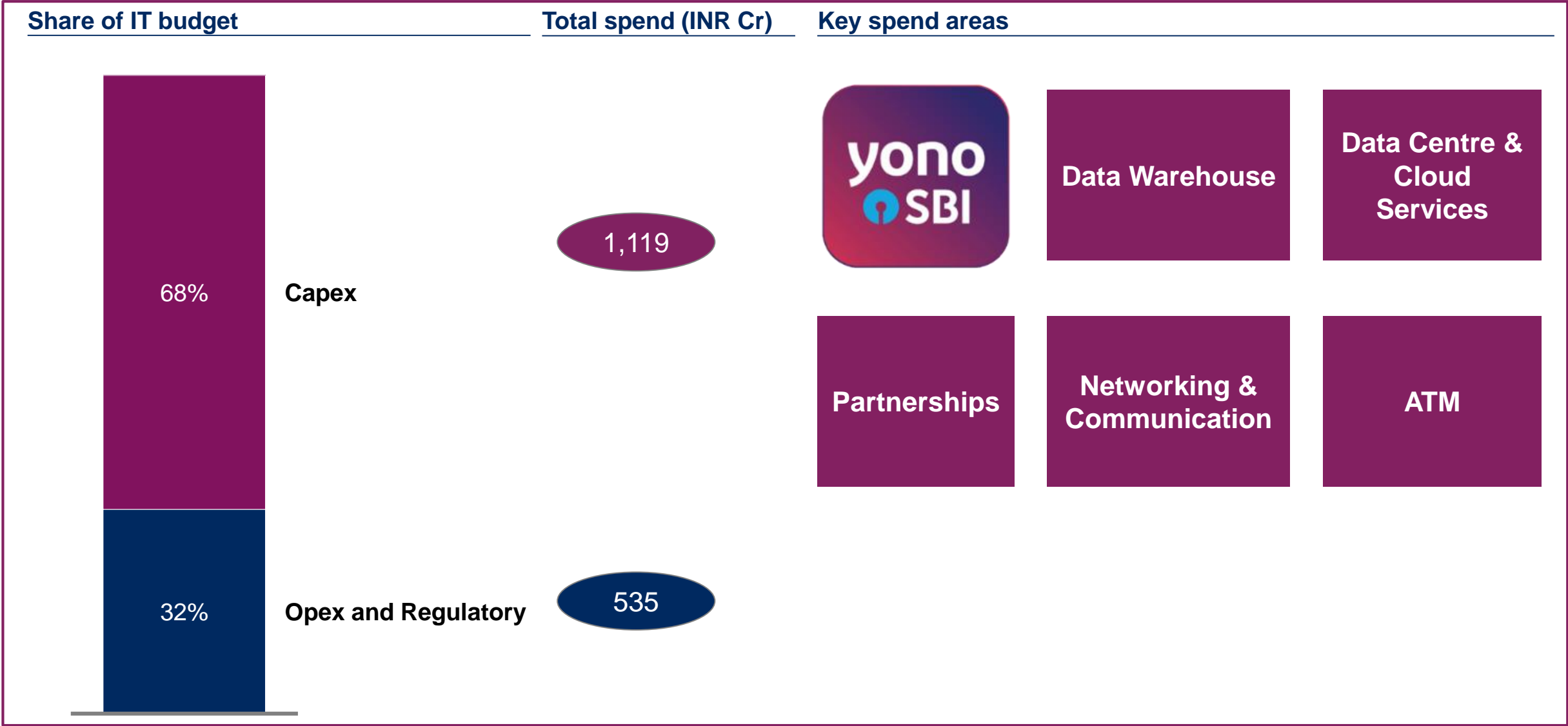
 Key gap compared to peers

		 Nov 2017	 Apr 2016	 > 5 years	 Nov 2016	 >5 years
Digital account		✓	✓	✓	✓	✓
Fund transfer		✓	✓	✓	✓	✓
Online market place ¹		✓ 100+	✓ 25	✓ 90	✓ 9	✓ ~100
Mutual fund		✓	✓	✓	✓	✓
Buy Life insurance ¹		✓ 6				✓ 2
Buy General insurance ¹		✓ 8		✓ 1	✓ 1	✓ 1
Pre-approved loan		✓		✓	✓	✓
My Dreams		✓	✓			✓
Bill payment		✓		✓	✓	✓
Credit card		✓	✓	✓	✓	✓
Tax saver FD		✓	✓	✓	✓	✓
Fixed deposit		✓	✓	✓	✓	✓
OD against FD		✓	✓	✓		✓
Pre-approved personal loan		✓	✓	✓	✓	✓
Non-Financial services		✓	✓	✓		✓

¹ Number of merchants or products offered

SOURCE: Google Playstore, Respective apps

More than 60% of IT budget is allocated towards new investments





1 Setup of YONO green fund with corpus of ~INR 60 Cr (as part of loyalty program):

- A** Planting of trees
- B** Construction of bio-toilets
- C** Campaign for water conservation
- D** Campaign for avoidance of single use plastic
- E** Usage of solar lamps



2 Key Activities

- A** “YONO green party” campaign from Oct 1, 2019 to May 31, 2020
- B** Customized loyalty program for YONO users:
 - Accumulate Green Reward points
 - Digital certificates on redemption
- C** Tie-ups with NGOs, institutions, non-profit organizations (through SBI foundation)
- C** YONO Grand Party on June 5th 2020 (World Environment Day) for YONO Green champions

SBI has won numerous accolades and awards for leadership in digital and transaction banking

2019

The Best Cash Management House in India



Outstanding performance in POS deployment in rural India



The Best Transaction Bank in India



Outstanding performance in BHIM Aadhaar POS deployment



The Best Payment Bank in India



Outstanding performance in Merchant onboarding on BHIM and Bharat QR



2016

The Best Local Cash Management Bank in India



2017

The Best Transaction Bank in India



2018

The Best Transaction Bank in India

