

स्टेट बैंक ऑफ़ त्रावणकोर
(भारतीय स्टेट बैंक का सहयोगी)
प्रधान कार्यालय: तिरुवनन्तपुरम



STATE BANK OF TRAVANCORE
(Associate of the State Bank of India)
Head Office: Thiruvananthapuram

शेयर्स एण्ड बॉण्ड्स विभाग

SHARES & BONDS DEPARTMENT

SBD/SEs/AP/0172

27th April, 2016

To

National Stock Exchange of India Ltd,
Exchange Plaza, 5th Floor,
Plot no. C/1, G Block,
Bandra- Kurla Complex,
Bandra (E), Mumbai – 400 051.

The Dy. General Manager,
Dept. of Corporate Services,
BSE Limited,
First Floor, New Trading Ring,
Rotunda Bldg, Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai – 400 001.

Dear Sir,

Sub: Regulation 30 of the SEBI Listing Regulations – Analyst Presentation for year ended 31st March, 2016.

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015 we attach herewith the Analyst Presentation for the Financial Year 2015 – 16 in respect of the Analyst Meet which was held on 26th April, 2016 at Mumbai.

Kindly arrange to take the same on record.

Yours faithfully,

SHAM K.
Company Secretary and Compliance Officer



FINANCIAL YEAR 2015 - 16 RESULTS



**HEAD OFFICE:
THIRUVANANTHAPURAM**

**WELCOME TO
ANALYSTS' MEET**

26th April, 2016



State Bank Of Travancore

A brief history

- ❖ Established as The Travancore Bank Limited on 12th September, 1945.
- ❖ Founded by Maharaja Chithira Thirunal Balarama Varma of the erstwhile princely State of Travancore.
- ❖ Became a Scheduled Commercial Bank in 1946. In 1960, became a subsidiary of the State Bank of India.
- ❖ Renamed as State Bank of Travancore.
- ❖ State Bank of India holds 79.09% of equity capital.
- ❖ An unbroken track record of dividend payment since 1999 and listed in NSE and BSE.

Footprints.....

- ❖ The first Banking Museum of Kerala; **“Footprints”** has been thrown open to the public by State Bank of Travancore.
- ❖ The Banking Museum & Archives was inaugurated by the Honourable Governor of Kerala; Justice (Retd.) P. Sathasivam on 23rd April, 2016.
- ❖ A book that chronicles the Bank’s history and its glorious saga; **“Tradition of Trust: The Saga of State Bank of Travancore”** was released on the occasion.

DELIVERY CHANNELS

- ❖ Head Office at Thiruvananthapuram, Kerala.
- ❖ 3 Retail Networks headed by General Managers @ Thiruvananthapuram, Ernakulam & Chennai.
- ❖ 1 Commercial Network @ Thiruvananthapuram
- ❖ 10 Modules and 30 Regional Offices.
- ❖ 11 Specialised NRI Branches and 45 P & SB Branches.
- ❖ 15 Commercial Branches & Mid Corporate Branches for Corporate Credit.
- ❖ 10 Specialised SME Branches, 2 Housing Finance Branches & 9 Krishi Point Branches.

Bank At A Glance

Branches	1177
ATMs	1707
CDMS	106
Deposit (Rs. in Crores)	101119
Advances (Rs. in Crores)	67004
Total Business (Rs. in Crores)	168123
Total Assets (Rs. in Crores)	114507
Staff Strength	14892

Performance Highlights

FY16 over FY15

Operating Profit

↑ 31.05%

Net Profit

↑ 0.60%

Fee Income

↑ 28.31%

Cost to Income Ratio

↓ 697 bps

Gross NPA Ratio

↑ 141 bps

YoY
Growth

Capital Adequacy Ratio (Basel III) Tier I – 8.90% Overall 11.60%

Net Profit - a Snapshot

Rs. in Crores

Q4FY16

Q4FY15

YOY %

FY 16

FY 15

YOY %

Operating Profit	547	468	16.88
Total Provisions	485	276	75.72
Loan Loss	520	97	436.08
Standard Assets	(-) 32	34	-194.12
Investment Depreciation	(-) 45	5	
Other Provisions	6	5	
Income Tax	36	135	(-) 73.33
Net Profit	62	192	(-) 67.71

1798	1372	31.05
1460	1036	40.93
1443	749	92.66
(-) 57	49	-216.33
42	(-) 31	
(-) 127	44	
159	225	(-) 29.33
338	336	0.60

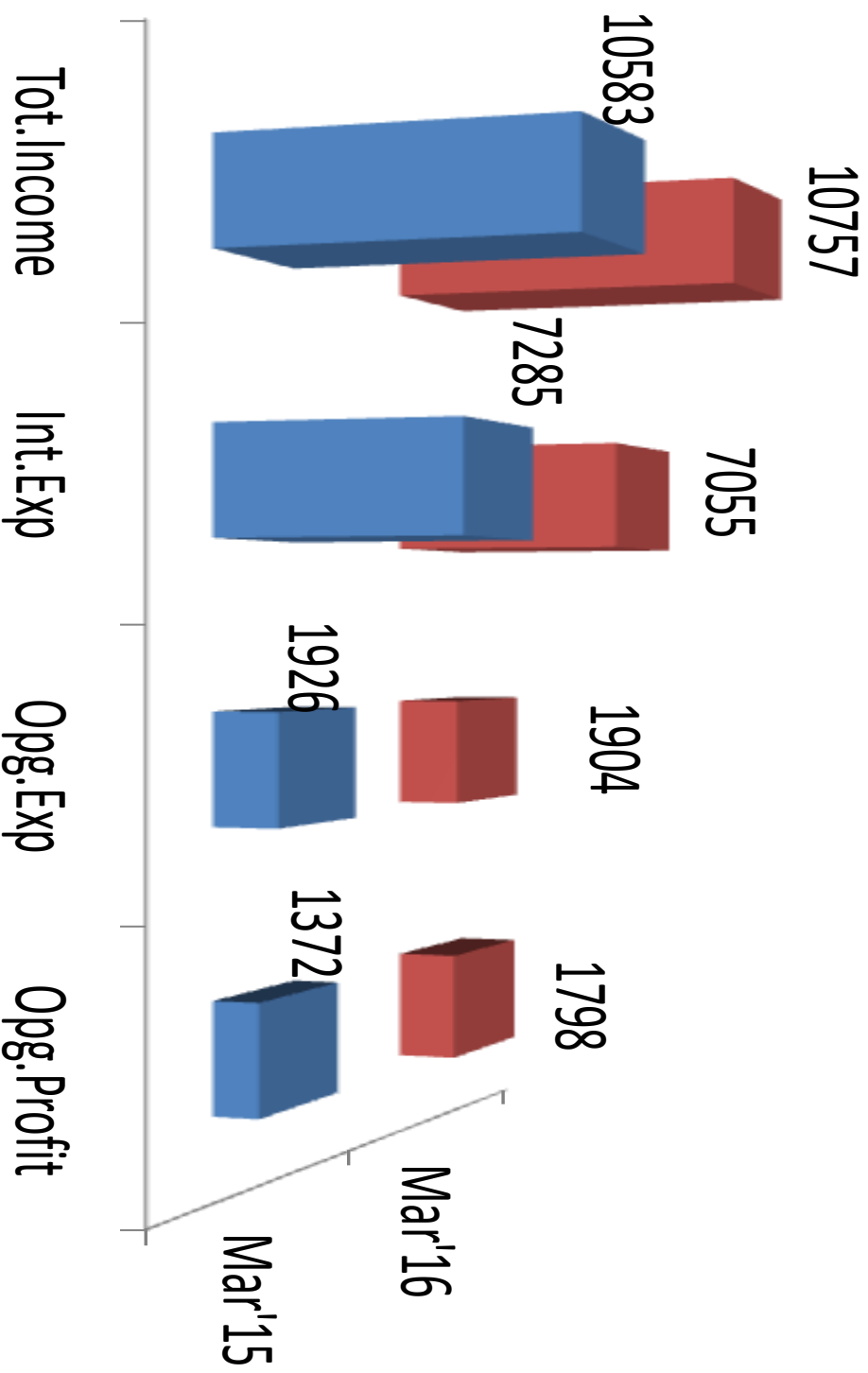
Nil and Operating Profit

Rs. in Crores

	Q4FY16	Q4FY15	YOY %	FY 16	FY 15	YOY %
Interest Income	2387	2331	2.40	9609	9568	0.43
Other Income	414	372	11.29	1148	1015	13.10
<i>Of which Fee Income</i>	273	201	35.82	698	544	28.31
Total Income	2801	2703	3.63	10757	10583	1.64
Interest Expenses	1756	1750	0.34	7055	7285	(-) 3.16
Net Interest Income	631	581	8.61	2554	2283	11.87
Staff Expenses	271	272	(-) 0.37	1073	1188	(-) 9.68
Overheads	227	213	6.57	831	738	12.60
Operating Expenses	498	485	2.68	1904	1926	(-) 1.14
Operating Profit	547	468	16.88	1798	1372	31.05

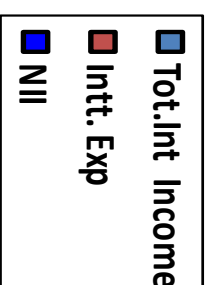
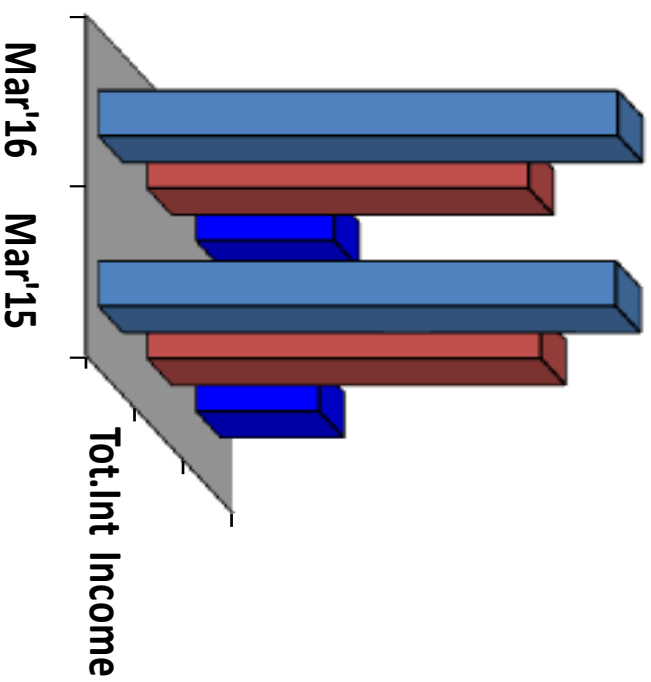
Operating Profit

Rs. in Crores



NET INTEREST INCOME (NII)

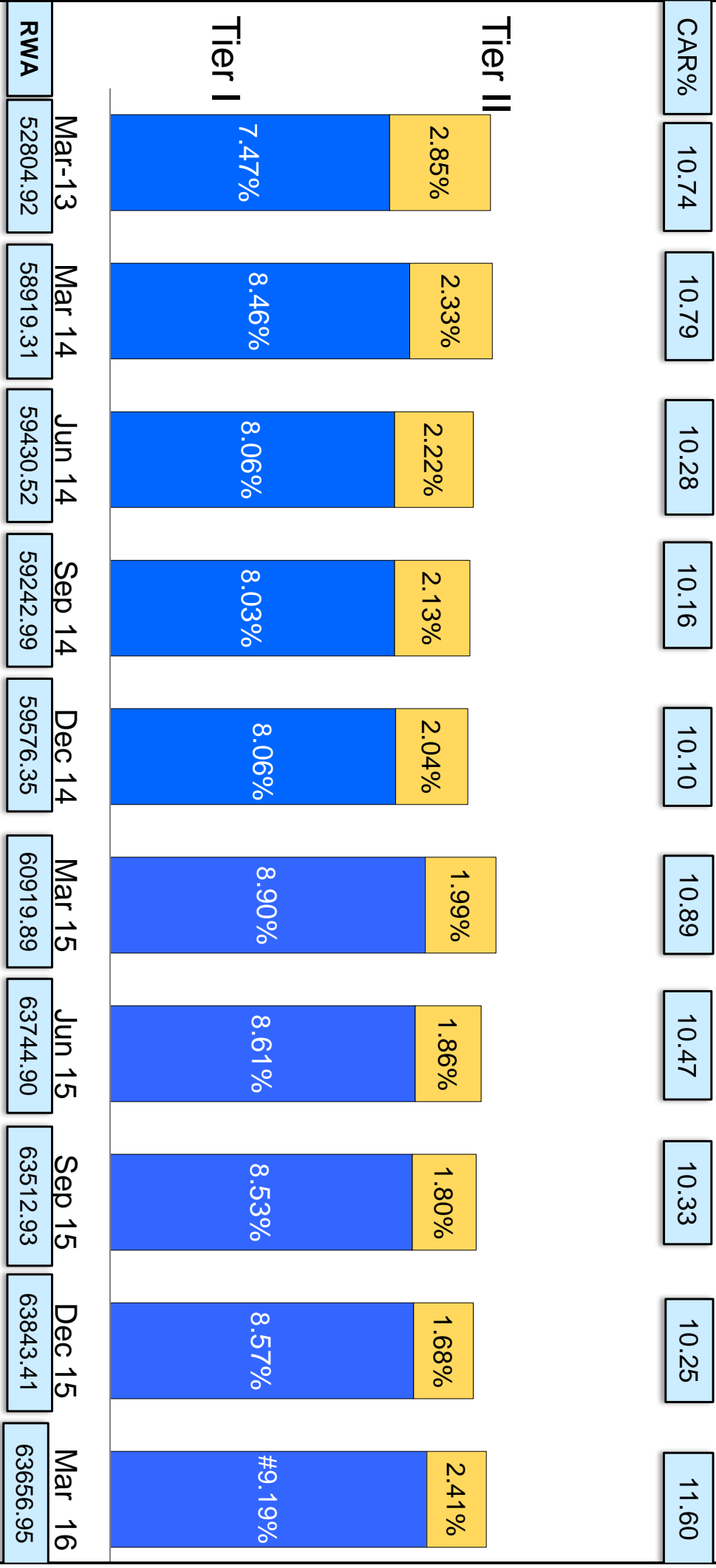
Rs. in crore



Parameters	Mar'16	Mar'15
Tot. Int. Income	9609	9568
Int. Exp.	7055	7285
NII	2554	2283

Capital Adequacy

Basel III



CET1 8.90%

RATIOS

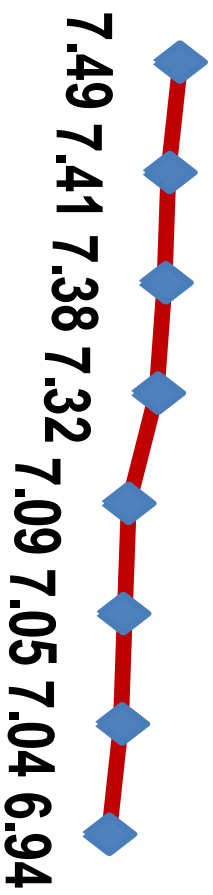
In % age

Parameters	Mar'16	Mar'15
ROE	6.20	6.65
NIM	2.54	2.30
GROSS NPA RATIO	4.78	3.37
NET NPA RATIO	2.77	2.04
PCR	61.49	60.62

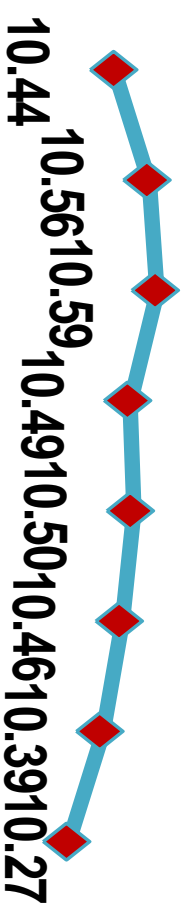
Interest Spread

In Percentage

Cost of Deposits



Yield on Advances

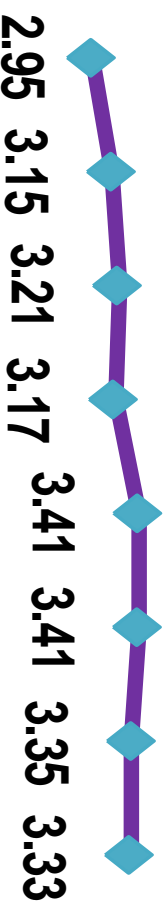
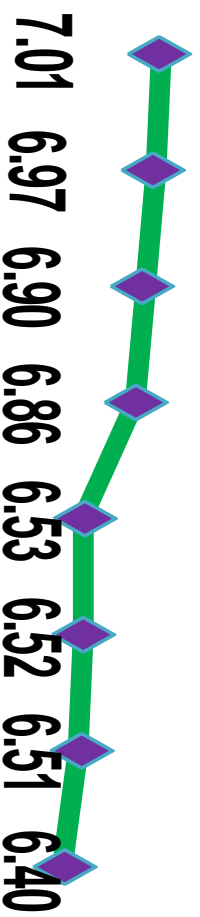


Jun-14 Sep-14 Dec-14 Mar-15 Jun-15 Sep-15 Dec-15 Mar-16

Jun-14 Sep-14 Dec-14 Mar-15 Jun-15 Sep-15 Dec-15 Mar-16

Cost of Funds - Aggregate

Interest Spread

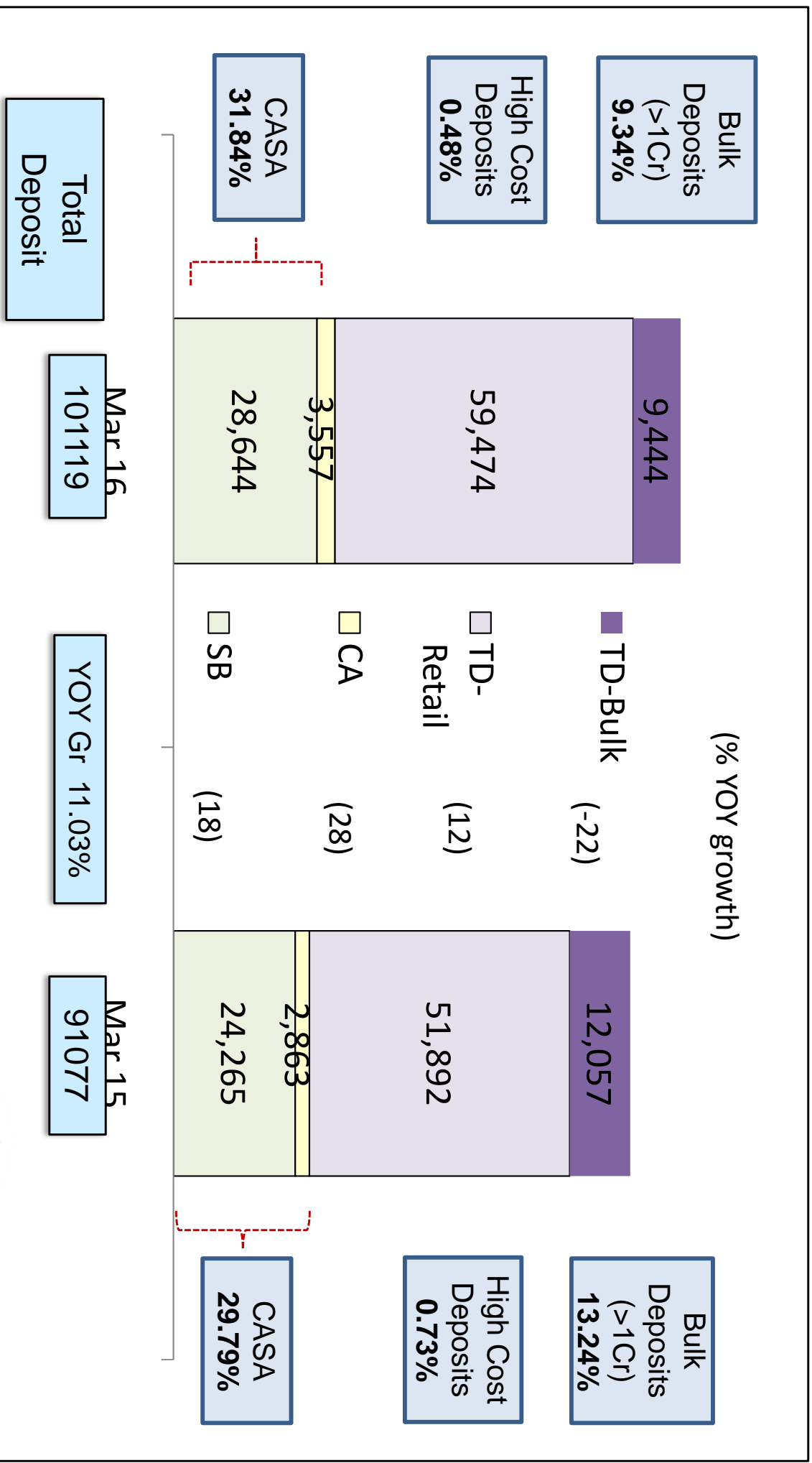


Jun-14 Sep-14 Dec-14 Mar-15 Jun-15 Sep-15 Dec-15 Mar-16

Jun-14 Sep-14 Dec-14 Mar-15 Jun-15 Sep-15 Dec-15 Mar-16

Retail Deposits

Rs in Crores



Market Share

1.07%

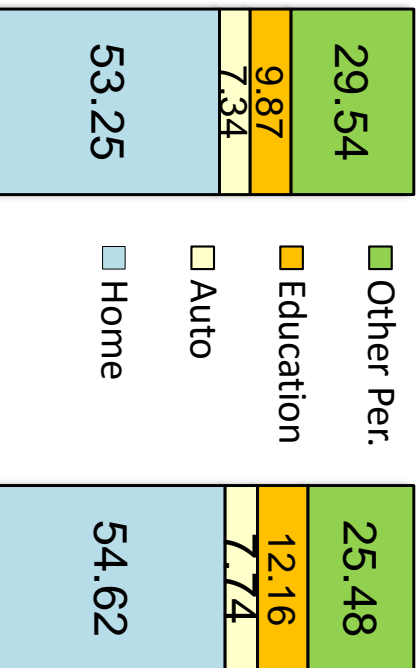
1.05%



Retail Advances

Rs. In crores

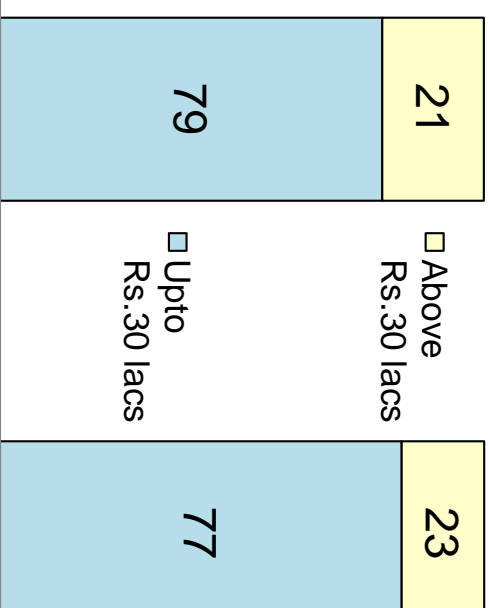
Distribution of Retail Loans(%)



Mar 16
Total 20743

Mar 15
Total 18784

Distribution of Home Loans(%)



Mar 16
Total 11046

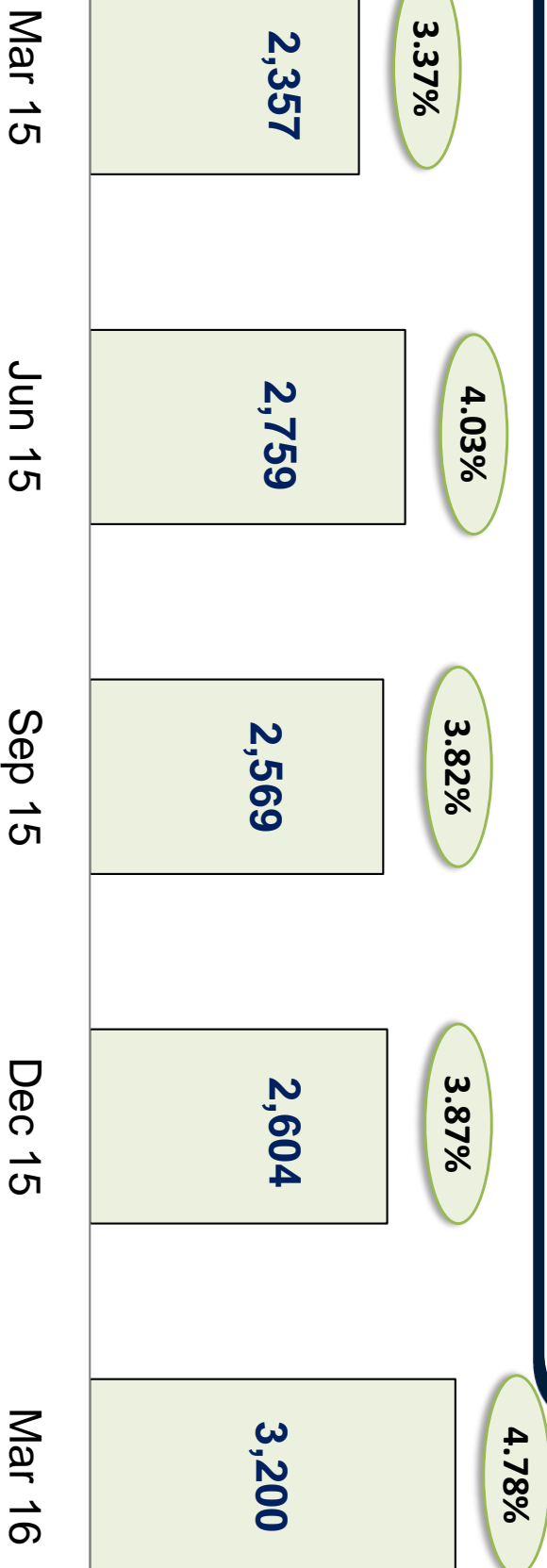
Mar 15
Total 10259

Level	Home	Auto	Edu	Other Per.	Total
Mar 16	11046	1522	2048	6127	20743
Mar 15	10259	1454	2284	4787	18784
Dec 15	10818	1514	2193	5779	20304
YOY Growth Abs.	787	68	-236	1340	1959
YOY Growth %	7.67	4.68	-10.33	27.99	10.43
5 year CAGR(%)	8.38	1.22	0.06	11.94	7.66

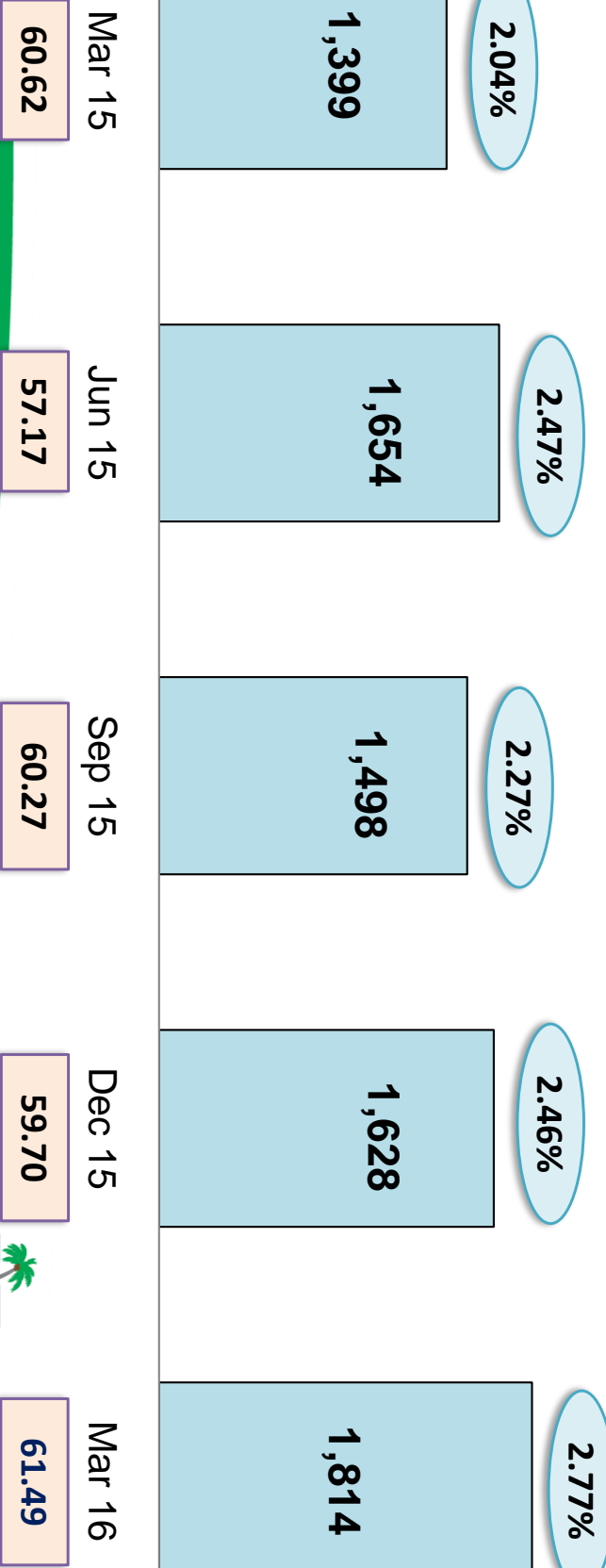
Asset Quality

Rs in Crores

Gross NPA



Net NPA



* PCR %

Mar 15
60.62

Jun 15
57.17

Sep 15
60.27

Dec 15
59.70

Mar 16
61.49

* Provision Coverage Ratio



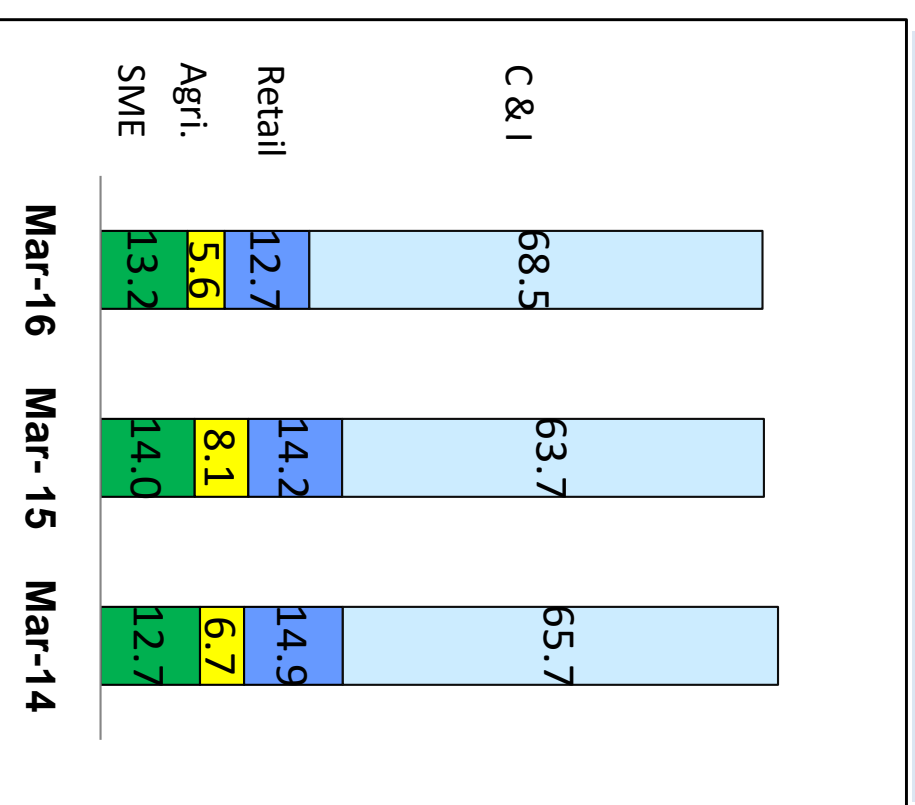
Gross NPAs by Sector

Rs. In Crores

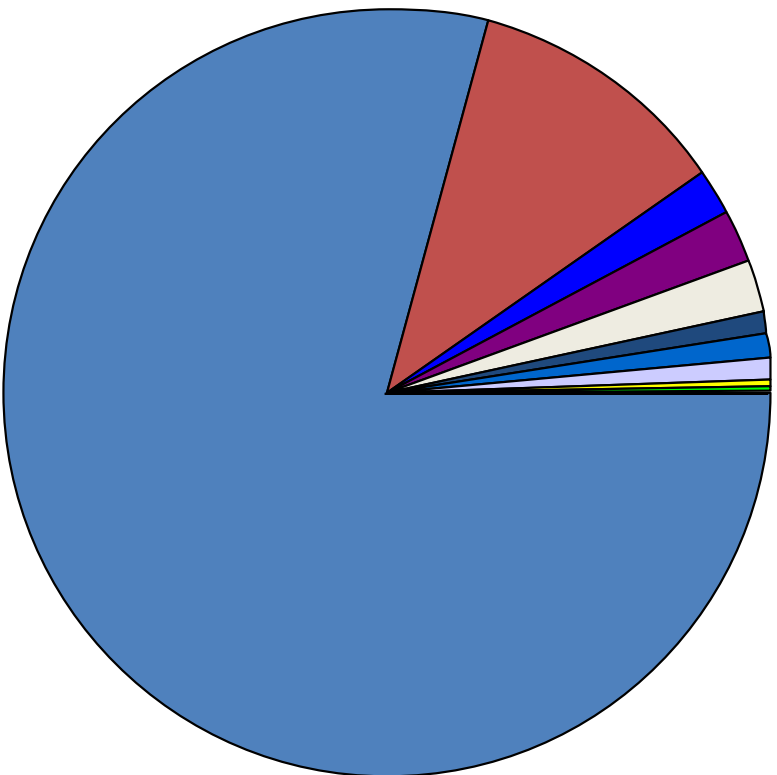
Break-up of Gross NPAs

Sector	Mar 16		Mar 15		Mar 14	
	NPA	Ratio %	NPA	Ratio %	NPA	Ratio %
C & I	2191	6.95	1502	4.37	2022	5.79
SME	422	6.04	329	5.39	390	6.37
Agri	179	2.30	191	1.79	205	1.84
Retail	408	1.97	335	1.78	460	2.48
Total	3200	4.78	2357	3.37	3077	4.35

Sector-wise Gross NPAs to Total Gross NPAs %



Shareholding Pattern



STATE BANK OF INDIA
RESIDENT
NRI
FOREIGN INSTITUTIONAL
BODY CORPORATE
MUTUAL FUNDS
GOVERNOR OF KERALA
INSURANCE COMPANIES
FINANCIAL INSTITUTIONS
CLEARING MEMBERS
BANKS
TRUST

SHAREHOLDER CATEGORY	PERCENTAGE
STATE BANK OF INDIA	79.09
RESIDENT	11.22
NRI	1.92
FOREIGN INSTITUTIONAL	2.25
BODY CORPORATE	2.11
MUTUAL FUNDS	1.01
GOVERNOR OF KERALA	0.89
INSURANCE COMPANIES	1.05
FINANCIAL INSTITUTIONS	0.04
CLEARING MEMBERS	0.07
BANKS	0.35
TRUST	0.00

Shareholder Returns

Parameters	Mar'16	Mar'15
ROE	6.20	6.65
EPS	47.50	56.63
BOOK VALUE	794	880

Capital Infusion

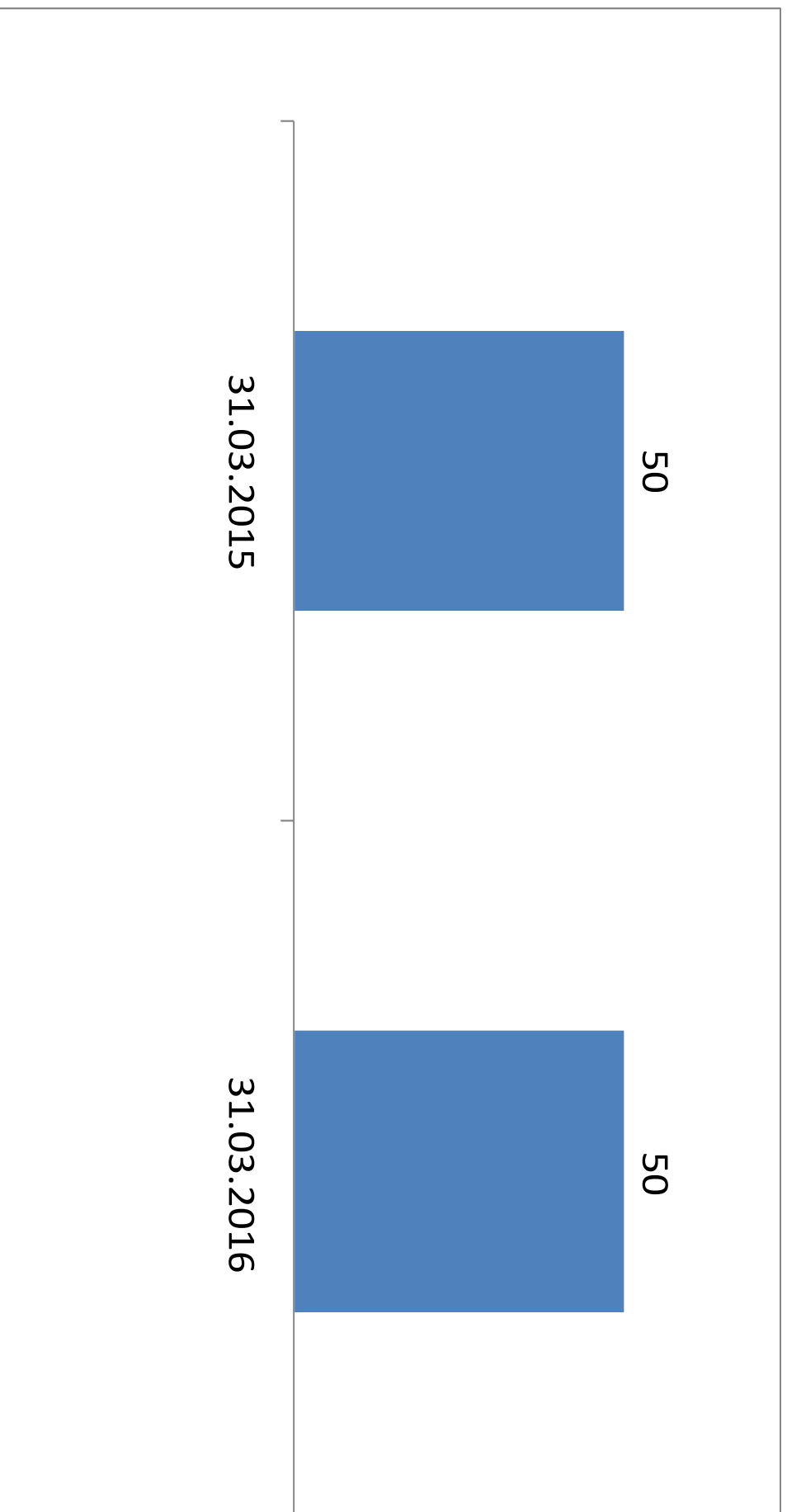
Tier 2 Capital:

- **Successfully issued 5,150 Basel III compliant Tier 2 Bonds on 30th March, 2016.**
- **Issue Size: Rs. 515 Crores**
- **Annual Coupon Rate: 8.45%**

During the FY 2015 – 16, Bank transferred the proceeds of the Rights Issue of FY 2014 – 15 to Share Capital and Share Premium A/c from the Share Application Money Account.

Dividend

In percentage



Branch Expansion

	Mar 16	Mar 15	Mar 14	Branches opened during MAR 16
Metro	114 (9.68)	117 (10.11)	110 (9.85)	0
Urban	243 (20.65)	241 (20.83)	232 (20.77)	2 (8.70)
Semi-Urban	683 (58.03)	677 (58.51)	664 (59.44)	6 (26.08)
Rural	137 (11.64)	122 (10.55)	111 (9.94)	15 (65.22)
Total	1177	1157	1117	23
Loss Making Branches > one year	42	47	53	

Figures in brackets indicate percentage share in total branches

Human Resources

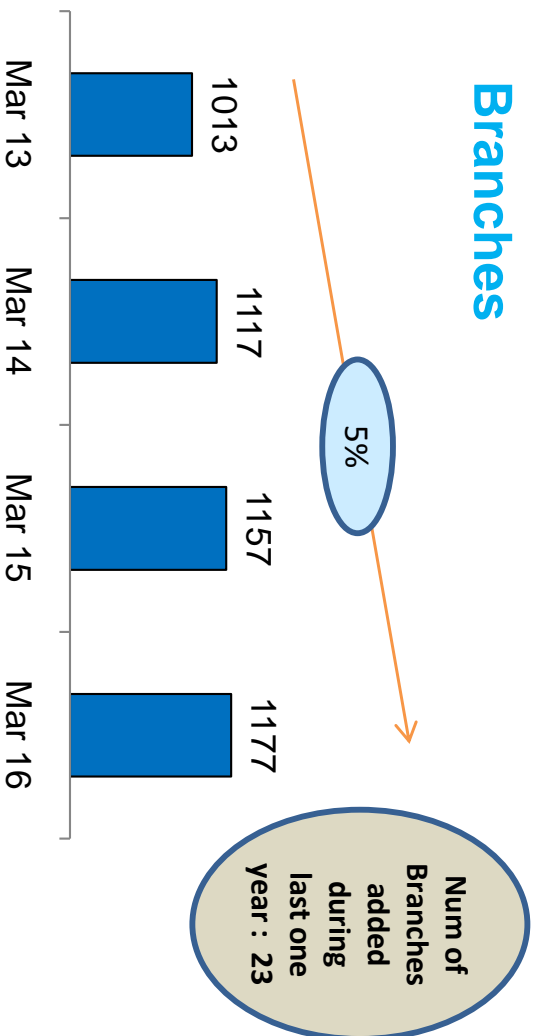
Staff Strength as on	Mar 16	Mar 15	Mar 14	Mar 13
Officers	5443	4896	5094	5093
Assistants	7059	6390	7005	5351
Sub-staff (Others)	1521	1655	1768	1493
Watch & ward	869	834	624	588
Total	14892	13775	14491	12525

Expanding Footprint & Multiple Delivery Channels

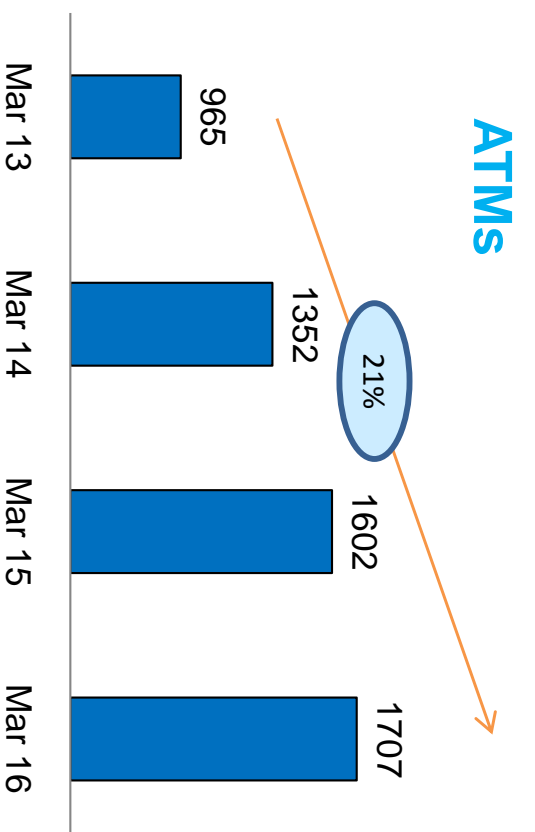
CAGR :
Mar 13-16

** In lacs*

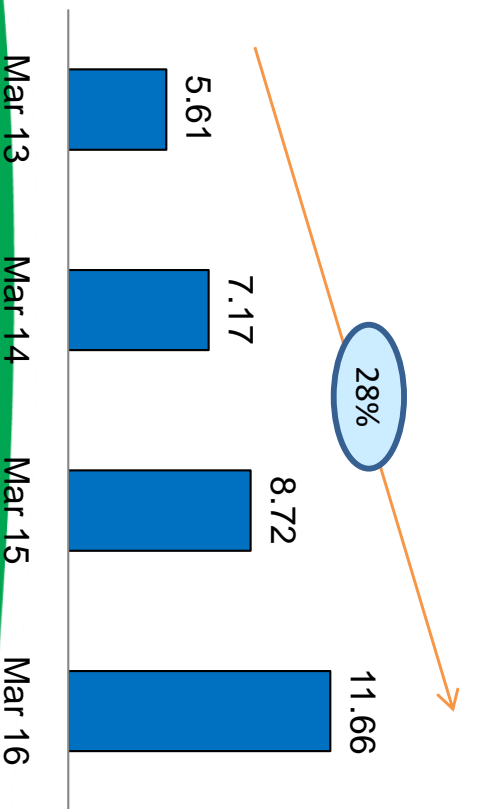
Branches



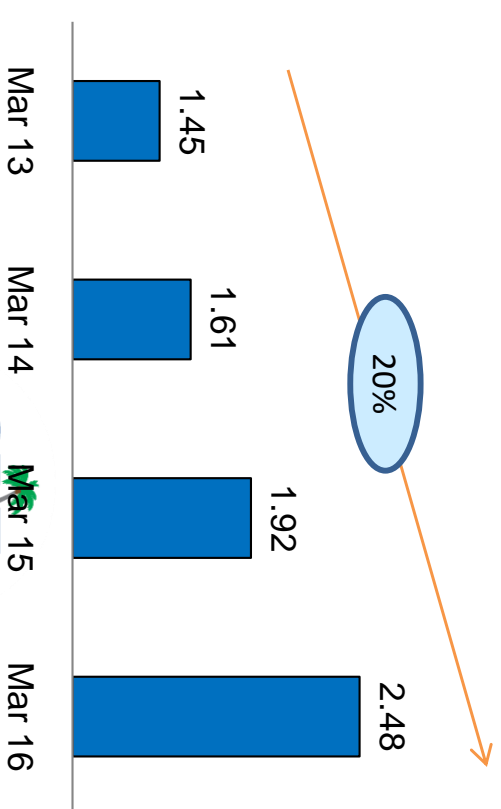
ATMs



Internet Banking Users *

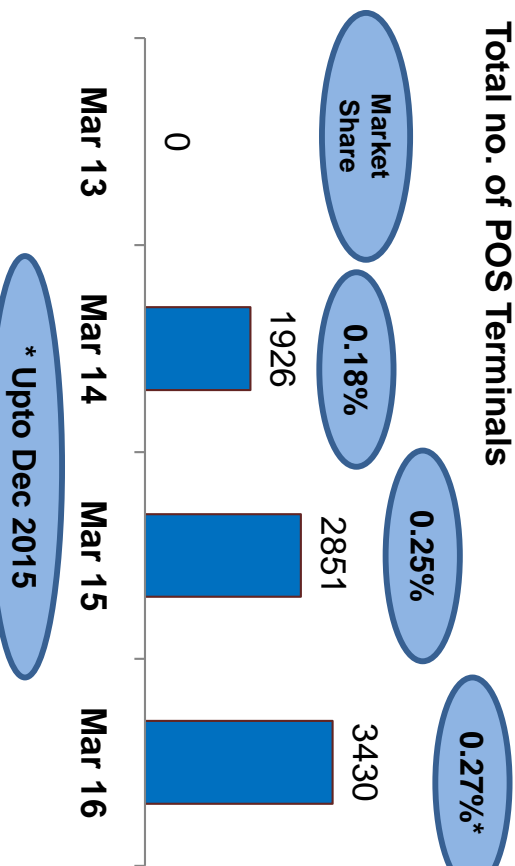


Mobile Banking Users *

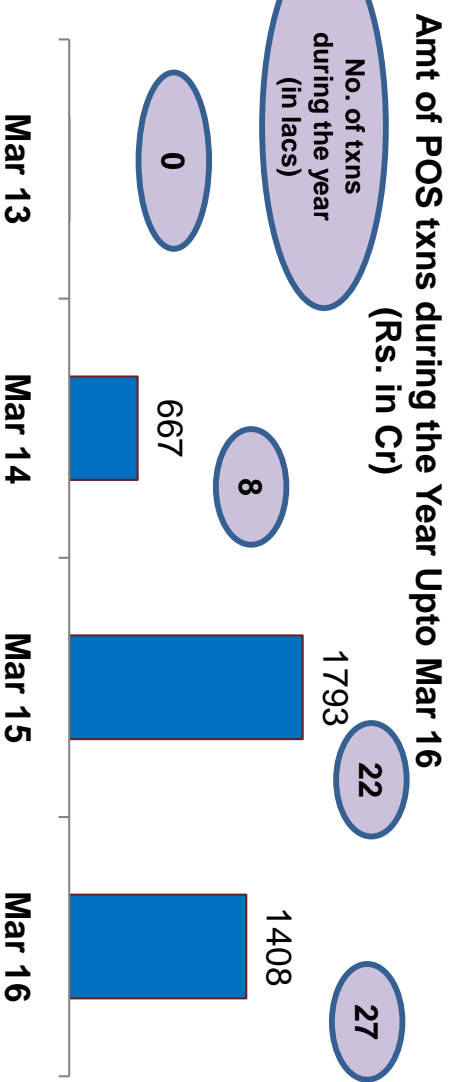


Expanding Footprint

Total no. of POS Terminals

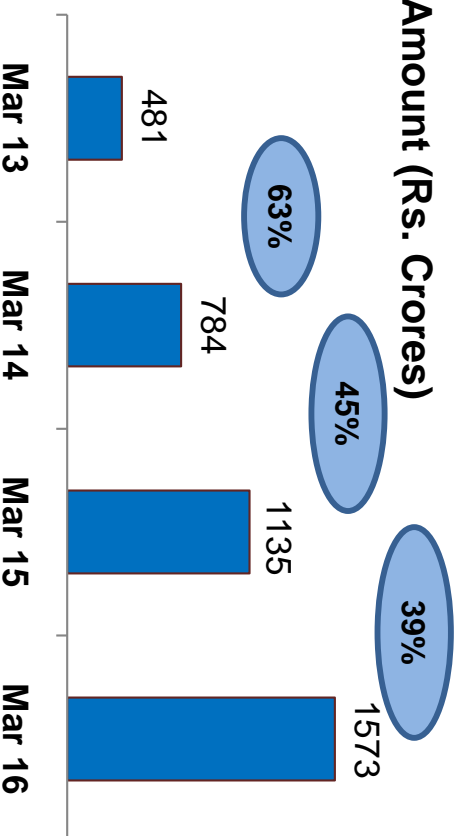


Amt of POS txns during the Year Upto Mar 16 (Rs. in Cr)



YoY Growth %

Amount (Rs. Crores)



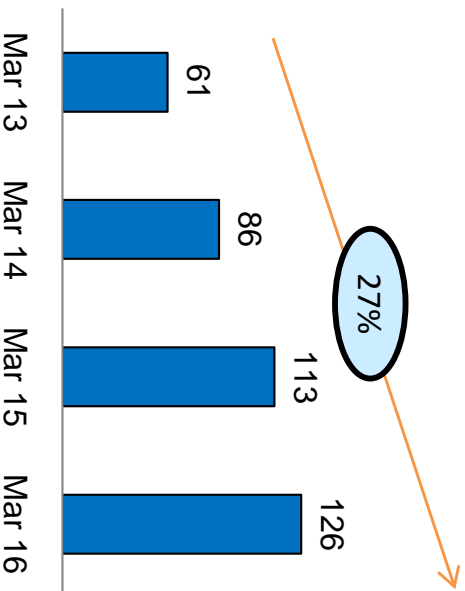
Debit Card Spends : Point of sale & e-Commerce



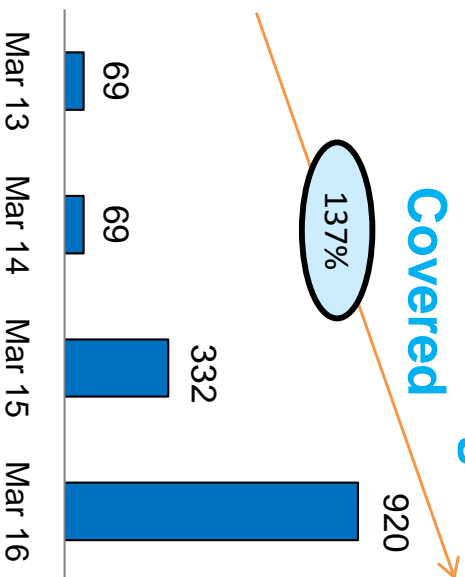
Financial Inclusion

CAGR :
Mar 13-16

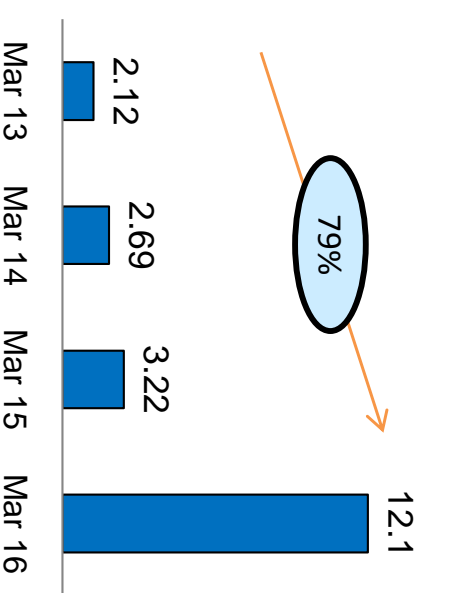
Rural Branches



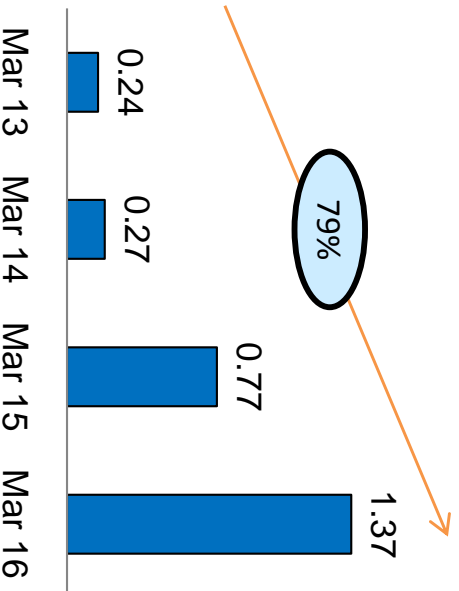
Unbanked Villages Covered



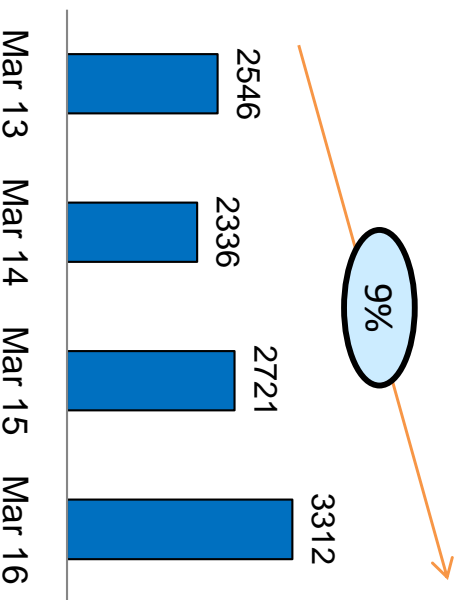
BC Channel transactions



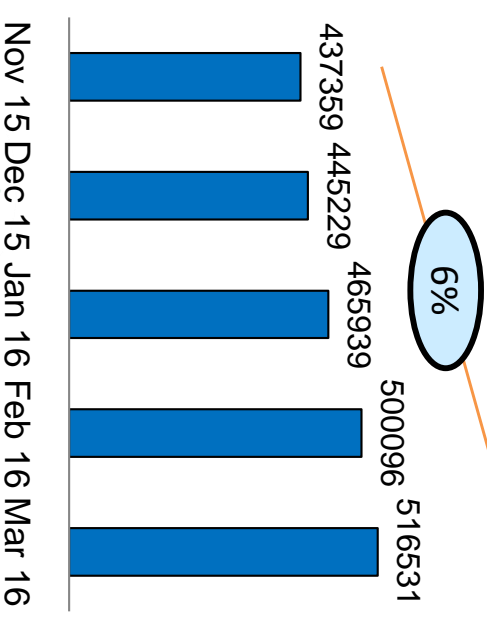
No. of A/c's through BC Channel*



RSETIs - No. of Candidates Trained



JDY- Actual Nos.



* In lacs

Amount in crores (during the year)



Corporate Social Responsibility

❖ **During FY 2015 – 16, an amount of Rs. 2.72 Crores was spent for CSR activities.**

Some of the major activities undertaken were:

- Vehicle for cancer control and patient support activities to Regional Cancer Care Centre, Thiruvananthapuram.
- Vehicle to Special School for Mentally Retarded Children, managed by Mahatma Gandhi Seva Sangam, Vasudevanallur, Tirunelveli and Battery operated vehicle to remove waste from doorsteps to Shencottah Municipality.
- Establishment of Labour Room at the Swami Vivekananda Medical Mission Hospital Attappady, Palakkad.
- Resource for Cardiac Transplant Programme to Sree Chitra Thirunal Institute for Medical Science and Technology, Thiruvananthapuram.
- Equipments to start paper bag, paper cup and paper plate manufacturing unit to Rotary Institute for Children in Need of Special Care, Thiruvananthapuram.
- Cut models in automobile trades for imparting skill training to the persons with disabilities to Vocational Rehabilitation Centre for Handicapped, Nalanchira, Thiruvananthapuram .
- Hemodialysis Unit to Snehasparsham Kidney Patients Welfare Society, Eranhipalam, Kozhikode.
- Modernisation and Digitalization of the prison library of Central Prison Poojappura, Thiruvananthapuram.

Mahila Vikas Scheme

Term Loans/Cash Credit for units of individuals/firms promoted by women entrepreneurs

Term Loans/Cash Credit for units of individuals/firms promoted by women entrepreneurs having a minimum financial interest of 51% and giving at least 50% of the employment generated to women.

Repayment

TL - 60 months including start-up period of maximum 6 months. CC - Running account.

Quantum

Minimum : Rs 50,000.
Maximum : Rs 25 lacs.



"I had the will, my bank fuelled it with power!"



State Bank of Travancore

www.statebankoftravancore.com

www.facebook.com/statebankoftravancore

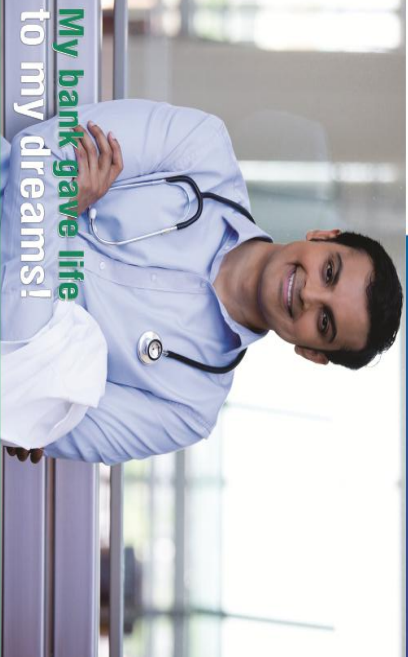
www.youtube.com/user/sbtofficialchannel

Toll Free No. 1800 425 7733

For Account Balance Give Missed Call : 1800 270 2525

DOCTORS

Special



My bank gave life to my dreams!

Special loan package for Doctors

Setting up of new clinic
Purchase of equipments, lab, office fixtures
Liberal security terms



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Toll Free No. 1800 425 7733

For Account Balance Give Missed Call : 1800 270 2525

MY BANK Inspired me to FLOURISH



SBT VYAPAR MORTGAGE

Finance for build up of Current Assets and Fixed Assets needed for business purpose/ capacity expansion and modernisation etc.

Drop Line Overdraft facility

Minimum Rs. 10 Lacs.
Maximum Rs. 20 Crores

Repayment Maximum 96 Months



State Bank of Travancore

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Toll Free No. 1800 425 7733

For Account Balance Give Missed Call : 1800 270 2525

Wherever you are, access SBT Internet Banking facilities with this mobile app!

State Bank Anywhere - Associate Banks Smart Mobile Banking



Much more on SBT Internet Banking Anywhere...

- Balance Enquiry
- Fund Transfer
- Recharge & Top Up
- Bill Payments
- RTGS/NEFT
- Opening of Fixed Deposit (FD)
- Opening of Recurring Deposit Account (RD)
- Premature Closure of FD/ RD
- Issue of Cheque Books

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App Store



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For all Services & Products Call : 1800 425 7733 Give missed call for Account balance : 1800 270 2525

Products



THE CONVENIENCE LOAN



Now have all your wishes fulfilled with Suvidhai!



SBT LIQUID GOLD
Overdraft facility against gold

പൊന്നിൽ തിന്മനാഴുകകളുടെ... തിങ്ങളുടെ സ്വാധീനങ്ങൾ !

- സർവ്വദുരദശയിലായാലും തൊഴിലില്ലായമിന് സഹായം
- പാലാറ്റിംഗ് മുതൽ 25 ലക്ഷം വരെ
- എല്ലാ പ്രാവർത്തികവാങ്ങലിലും ഇടപാട് സൗകര്യം
- ലോൺ തുടർ സൗകര്യം
- തൊഴിലില്ലായമിന് സഹായം

SBT VAYAPAR MITTHARA
Working Capital/Term Loan/LC/BG

Any purpose Loan Exclusively for Traders
Need based Loan amount.

SBT HOME LOAN
Just a click away!

- Apply Online
- Instant Sanction

Concession In Processing Charges • Low Interest



സ്റ്റാർ ബാങ്ക് ഓഫ് സൗദിയിൽ
ഹോം ടെർമിനൽ

- മെമ്പർമാർക്ക് വാങ്ങൽ രേഖകൾ - മിഷൻമാർക്ക് വാങ്ങലുകൾ
- മെമ്പർമാർക്ക് വാങ്ങൽ രേഖകൾ
- ഹോം ടെർമിനൽ വാങ്ങലുകൾക്ക് പരിമിതമായ വാങ്ങൽ
- ടെർമിനൽ വാങ്ങൽ രേഖകൾ
- മെമ്പർമാർക്ക് വാങ്ങൽ രേഖകൾ

മെമ്പർമാർക്ക് സ്റ്റാർ ഓഫ് സൗദിയിൽ വാങ്ങൽ രേഖകൾ

SBT introduces a single scheme for Different Dreams

Little STAR
Saving Deposit Scheme

For children upto 18 years in their own name or with parents





Thank You!