



Banking Smart for a

*Smarter Tomorrow*

## **SBM Bank India deeply values the local trust and wide-ranging experience of Co-operative Banks in India**

You have been an integral part of the Indian financial inclusion success story, and you constantly endeavour to bring the best of banking to your customers. However, customer expectations are fast evolving and expanding. The privileged customers in particular expect greater convenience and benefits. They also look for access to global wealth solutions. These could become decisive factors in the maintenance or deepening of banking relationships.

SBM Bank India is keen to collaborate with you and offer customised solutions to assist you in expanding your portfolio of offerings, leveraging technology and innovation, and delivering rich customer experiences.





## **Our Treasury offerings for Co-operative Banks are as follows:**

### **Fixed Income**

- Bidding in primary issues / auctions of GOI dated securities (G-Secs), State Development Loans (SDLs), Treasury Bills (T-bills) and Corporate Bonds
- Trading in G-Secs, SDLs & Corporate Bonds in secondary markets
- Maintaining Constituent Subsidiary General Ledger (CSGL) accounts

### **Foreign Exchange**

- Trade Finance Services

### **Fixed Deposits & Overnight Placements of Surplus Funds**

- Non-Callable Term Deposits
- Call, Notice Money Placements

### **Private Wealth Services for your High-Net-Worth clientele**

- Wealth Management Solutions by industry experts
- Premium cards and lifestyle privileges
- Best-in-class global investment opportunities
- Helps the investment needs of High-Net-Worth clientele through your bank





## Correspondent Banking Services

- NEFT/ RTGS Facility, Cheque Truncation System (CTS) Facility, Term Deposit, and OD (Overdraft) against FD at competitive rates
- Trade Business services associated with Bank Guarantees and Letters of Credit
- Helps your merchant customers manage their business seamlessly and efficiently

## Forex, Remittance and NRI Solutions offering competitive rates and state-of-the-art digital platforms

- Your customers enjoy seamless access to the best Forex, Remittance, and NRI Solutions through your own bank



## Globally accepted Visa/ Mastercard Debit Cards complete with your bank's branding

- Offering cards that enjoy wide domestic acceptance, global usage benefits, and premium privileges helps you retain and gratify customers looking for the same





## Key Financial Highlights (FY2020-21 vs. FY2019-20)



### Net Interest Income

up by **62.25%** from  
₹ 48.18 crore to ₹ 78.17 crore



### Profit After Tax (after exceptional items)

up by **881.05%** times from  
₹ 1.90 crore to ₹ 18.64 crore



### Net Worth

up by **3.35%** from  
₹ 557.13 crore as on 31.03.2020 to  
₹ 575.78 crore on 31.03.2021



### Total Loan Assets Under Management

up by **130.39%** from  
₹ 1,266.25 crore as on 31.03.2020 to  
₹ 2,917.33 crore on 31.03.2021



### CASA

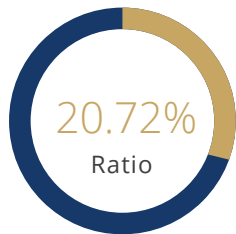
up by **230.79%** from  
₹ 248.55 crore as on 31.03.2020 to  
₹ 822.19 crore as on 31.03.2021



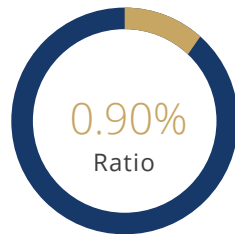
### Total Assets Under Management

up by **91.54%** from  
₹ 2,474.26 crore as on 31.03.2020 to  
₹ 4,739.30 crore as on 31.03.2021

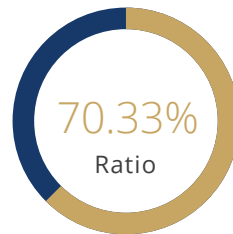
## Ratios



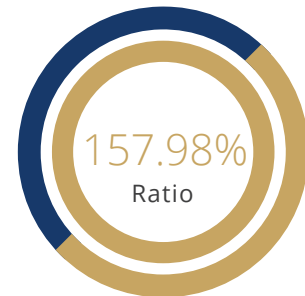
Capital  
Adequacy



Net NPA



Provision  
Coverage



Liquidity  
Coverage



## About SBM Bank India

Commenced operations on 1st December 2018 as the 1st universal bank in the country to receive a banking license from the Reserve Bank of India (RBI) through the Wholly Owned Subsidiary (WOS) route. We have expanded to 8 locations (Mumbai, New Delhi, Bengaluru, Chennai, Hyderabad, Ahmedabad, Ramachandrapuram and Palghar) and have begun to build a multichannel digital product suite to cater to customer's needs.

The Bank has 3 business divisions - Corporate, Retail and Treasury – through which it caters to its customers across India – comprising of retail customers, MSMEs, NRIs as well as large corporates and institutions. Being a part of a global group, the Bank also offers seamless products and solutions to leverage its parent's Asia & Africa market presence and understanding.

Backed by our parent, SBM Group, and led by our MD & CEO - Sidharth Rath, the Bank's management team comprises of experienced professionals from the banking, retail and technology sectors. This talent pool is attempting to bring together the best of innovation, compliance and processes to build a new-age banking experience.

Above all, the Bank is relying on an omnichannel growth strategy – with collaborations driving its journey to capture a bigger market share. This complements the investments made across physical and digital ecosystems with a core focus on technology, asset quality and prudent risk management capabilities.





## Our Strengths:

- Attractive rates on money market and fixed deposit placements
- Faster deal execution – which will enable banks to trade seamlessly
- Regular market feedback and reports on market events
- Trade ideas and auction feedback from our research/trading team
- High single order limit in both market and odd lot segment for SLR securities
- Best quotes in the market for both purchase and sale trades – from our traders as well as market counterparties
- Quick response to queries and easy operating procedure for best client experience



## Our Ratings Profile:

- Short Term Rating of ICRA A1+: Instruments with this rating are considered to have very strong degree of safety regarding timely payment of financial obligations & carry lowest credit risk
- Long Term Rating of ICRA A+: Instruments with this rating are considered to have adequate degree of safety regarding timely servicing of financial obligations & carry low credit risk



We look forward to the opportunity to partner with you!  
You are invited to write to us at [dfi@smbank.co.in](mailto:dfi@smbank.co.in)

SBM Bank (India) Ltd.

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