



A diverse range of banking solutions for a

*smarter tomorrow*

# SBM Bank India

## A unique growth story

Our operations commenced, as the first universal bank in the country to be awarded a banking license by the Reserve Bank of India (RBI) through the Wholly Owned Subsidiary (WOS) route, on 1st December, 2018. In a short span of just over 3 years, we have driven a growth strategy that has seen us deploying an omnichannel approach through collaborations as well as new launches to create a significant market share for ourselves. We have created real opportunities for new and relatively under-exposed segments of Indians to enter the banking and credit spaces through our collaborations with financial technology companies across a wide range of products and services. Our new launches, from world-class wealth products to an innovative credit card, have seen us grow and expand into areas that give us significant advantages.

The Bank has 3 business divisions, Corporate, Retail and Treasury, through which it caters to its customers across India as well as key world markets like the UAE, Singapore, etc. Our customers span the spectrum, comprising retail, MSMEs, NRIs as well as large corporates and institutions.

We are committed to our purpose of building value-centric relationships with our esteemed customers and harnessing robust technology-enabled platforms to deliver holistic solutions:



**SBM Private**



**SBM Wealth**



**Smart Banking**



**Corporate &  
SME Financing**



**Global Financial  
Institutions  
Business Coverage**



**Treasury &  
Risk Management**



SBM Group is a strong financial institution with a top tier position in Mauritius and a well-established regional presence in India, Madagascar, and Kenya. SBM Holdings Ltd is the third largest listed entity on the Stock Exchange of Mauritius with a market capitalization of MUR 15 billion as at 31 March 2022. As at that date, SBM Holdings Ltd has over 18,400 shareholders and the Group operates 44 branches and counters in Mauritius, 8 in India, 6 in Madagascar and 41 in Kenya, while employing 2,870 staff members. In addition to its respective domestic operations in these different countries, the Group facilitates cross-border financing activities to promote trade and investment along the Asia-Africa corridor.

Emerging from a financial inclusion model when it started operations in Mauritius in 1973, SBM Group now operates as an integrated BFSI player offering an extensive suite of products and services that encompasses deposits, lending, trade finance, cards, leasing, treasury, stockbroking, custody, asset management, insurance, and investment products, as well as a wide range of payment services. The Group has also developed multi-channel consumer touchpoints including branches, ATMs, POS, internet banking, mobile banking and call centres.

Additionally, SBM Holdings Ltd ranked 48th among the Top 200 African banks by The Africa Report 2021 and is consistently ranked among the Top 1,000 World Banks by The Banker Magazine, a publication of the Financial Times.

Backed by our parent SBM Group, we (SBM Bank India) have built a respected, visible and growing brand in the past three years. Led by our MD & CEO, Sidharth Rath, the Bank's management team comprises seasoned professionals across banking, retail and technology. This deep and diversified talent pool is constantly at work in bringing together the best of innovation, compliance and processes as it works at scaling further the Bank's growth story in the exciting and growing market that lies at the cross section of banking and retail in India – by far one of the most vibrant and large markets in the world today.

Being a part of a multinational group, we also offer seamless products and solutions to leverage our parent's Asia and Africa market presence and experience.

SBM Private, is our offering for the elite through a comprehensive range of products, services & privileges that address not just financial requirements but offer personalised options available in preserving a legacy.

## An Elite Suite of Private Offerings



### Structured Solutions for an Optimal Portfolio Mix

- Versatile, flexible and dynamic portfolio mix curated for varied market environments
- Structured solutions and customized product mixes - designed to match your risk appetite and financial goals
- Capital preservation, yield enhancement, growth optimization
- Investment options such as Mutual Funds, AIF, PMS



### Lending Solutions Against Securities



### Reduced Uncertainty for Planned/One-Time Remittance

- Competitive exchange rates through Forex-forward solutions like SUPERIA and SUPER PREMIA
- Reduced uncertainty across periodic and/or one-time remittances



## Diversified Legacy Planning



## FPI Setup for Participating in India's Growth Story



## Fixed Income Solutions

- Plain Bond Offerings as well as sophisticated, structured solutions like Arbitrage Opportunities, Credit Plays or Fixed Income DPMS



## Property Management Services

- Home Loan/Property Management services
- Investment opportunities across India's increasingly formalized retail & commercial real estate industry



## The Allure of Potential

- Unique wealth-generation opportunities through strong FINTECH associations
- Bespoke solutions as per your investment philosophy
- Fully digital and hassle-free global investing through the Portfolio Investment Scheme



## Global Citizenship

Expertise on Dual Citizenship Alternate Residency and Global Citizenship through our collaborators - Henley & Partners



## Metal VISA Infinite Debit Card

Best-in-class lifestyle card for exploring life's elite pleasures, the way you like it



## Philanthropy – The Promise of Pragatishil Palghar

Opportunity to invest in initiatives with integrity



## Credit Card

Unique lifestyle privileges and experiences

# REJECTION of the status quo IS GOOD

Today's norms need to be rejected for a better tomorrow. And those few that have the firm faith in their ability to turn today's impossible into tomorrow's possible, win.

For what else is wealth if not the sanction to be free from it.

*wealth* B E Y O N D

A man with a beard and glasses, wearing a dark suit, stands in profile next to a white sports car. The car's headlights are illuminated, and the scene is set in a dark, possibly underground parking garage, with another car visible in the background.

 **SBM** Private  
POWERFULLY GLOBAL



Performance. Power.  
Exclusivity For Good.

What is wealth but a portal? A gateway to the good things in life built by the best. What's next in wealth but freedom? To reinvent, recreate, redesign and remember every dream, experience and adventure, courtesy the finest that the world has to offer.

SBM Wealth - the perfect blend of powerful banking solutions and exclusive lifestyle privileges to indulge and invest in what's good – for you.



### An Exclusive Class of Personal Banking Services

- Competitive Forex Rates
- Attractive returns on your personal Savings Account with a monthly interest payout
- Competitive rates on Fixed Deposits
- SBM Signature Debit Card designed to bring you premium experiences, privileges and handpicked benefits across premium brands
- Best-in-class structures for Non-Resident clients



## Signature Debit Card Privileges

- Complimentary Golf Programme in India - Preferred tee times, five-star resort stays, private grounds tours at exclusive courses around the world
- Airport Lounge Access Globally - Fully integrated suite of Airport Services to enhance all aspects of your journey – whether business or leisure
- Zero Currency Charges - No additional Foreign Currency charges on international transactions



## Powerful and Diverse Wealth Management Solutions to Maximise Your Wealth

- Mutual Funds
- Alternative Investment Funds
- Structured Products
- Portfolio Management Services
- Global Investment Opportunities
- Estate & Taxation Planning
- General & Life Insurance
- Insights from Industry Experts to help you make well-informed decisions

*Disclaimer: The offers mentioned above come at an exclusive discounted price by SBM Bank partners. Brands and offers may vary or be subject to change.*





# Smart Banking

## EXPANSION, INNOVATION AND COLLABORATION

Innovation in technology and finance has changed the world on an unprecedented scale. However, there is a considerably large segment of unserved and underserved populace that is still looking for means to their dreams.

Being a young and agile bank that wanted to create value, at pace, we chose a collaborative strategy.

We joined hands with like-minded financial services partners with the objective to combine our complementary strengths and reach a wider audience. At SBM Bank India, we refer to this collaborative approach as Smart Banking!

### Our Smart Banking collaborations cater to varied segments:



#### **Cards**

Taking businesses to New Possibilities



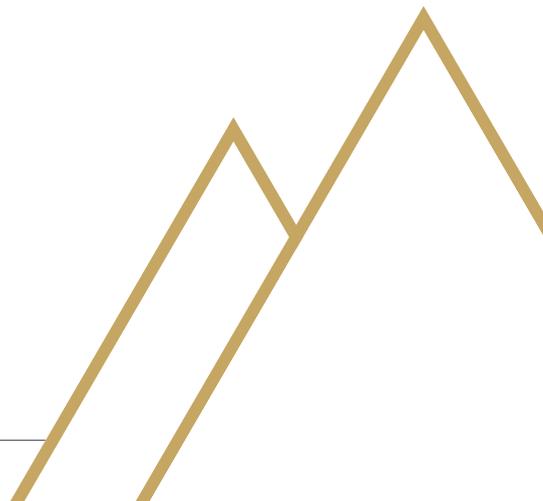
#### **Digital Banking & Lending Solutions**

Commence a new-age Digital Banking journey



#### **International Money Transfers**

Remit quick and easy





# Treasury

SBM Bank India's Treasury Vertical offers tailor-made products and services to clients, based on their specific requirements. We strive to align with the best practices followed globally, and leverage technology to deliver bespoke solutions and a user-friendly experience.

## The product suite includes:



Foreign Exchange Remittances and Conversions - USD, INR and Cross Currencies



Hedging of client's future foreign currency flows (foreign currency payable or receivable) with Forward contracts and Foreign Currency Options



Hedging of client's interest rate and/or currency risk on External Commercial Borrowings with combination of interest rate and Currency Swaps



Other over-the-counter Foreign Exchange services such as Currencies and Traveller's Cheque

# Corporate & SME Financing

We offer an entire gamut of fund and non-fund-based financing solutions, with facilities to underwrite our transactions as well as participate in financing, initiated by other banks.



Advisory and Syndication  
Services



Supply Chain Finance



Start-Up Financing



Commodity Financing



Tailored MSME Lending



Experienced & Client focused  
Relationship Managers



Short & Long-term loans  
financing

SBM Bank India also provides banking services to institutional and corporate customers covering local and offshore facilities via our global channel partners in various business verticals.





## Trade Finance & Capital Markets

Our objective is to cater to the diverse banking needs and provide comprehensive solutions to support foreign currency/ cross-border transactions.



Loan Against Shares



Advisory services on trade restrictions, trade programmes, FEMA, FDI and ODI



Issuance of Bank Guarantees, FDR favouring Exchanges, Clearing Corporations & Clearing Members



Experienced Relationship trade finance strategies  
trade finance strategies



Issuance confirmation discounting of LC Stand by letter of Credit or Guarantee

# Global Financial Institutions Business Coverage

SBM Bank India actively nurtures strong FI (Financial Institutions) relationships with leading partner banks across the globe through an extensive team of experienced professionals and product specialists, thus establishing a robust domestic franchise in India.

We, as a bank, have a focused intent to engage in a full-fledged FI business partnering primarily for FI Trade, Treasury, Correspondent Banking, Inter-bank borrowing and Lending, Secondary Market Risk Participations, Funding against Standby Letter of Credit and more.

SBM Group enjoys huge trade patronage especially from the Indian Ocean Region and Africa. The Group's presence in East Africa and Mauritius helps leverage the huge importance of this trade route and the Bank stays desirous of playing a key role in the trade and development of the region. The Bank also strongly capitalises on the Group's geographic network to add value and benefit to the client base.

We have associated with partner banks globally across geographies including Europe, US, South Asia, Oceania, Asia-Pacific, Middle East, and Africa region.

We are a full-fledged INR clearing service provider for the Indian Rupee, and we stay well equipped to cater to our partner clients for INR Vostro Account relationships.



# 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



## Key Financial Highlights (FY 2021-22 vs. FY 2020-21)



### Net Interest Income

up by **60.01%** from  
₹ 78.17 crore to ₹ 125.08 crore



### Total Loan Assets Under Management

up by **49.23%** from  
₹ 2,917.33 crore as on 31.03.2021 to  
₹ 4,353.57 crore on 31.03.2022



### Net Worth

up by **20.20%** from  
₹ 575.78 crore as on 31.03.2021 to  
₹ 692.08 crore on 31.03.2022



### Total Assets Under Management

up by **70.59%** from  
₹ 4,739.30 crore as on 31.03.2021 to  
₹ 8,084.62 crore as on 31.03.2022

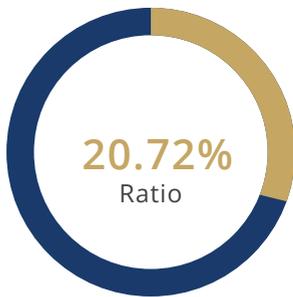


### CASA

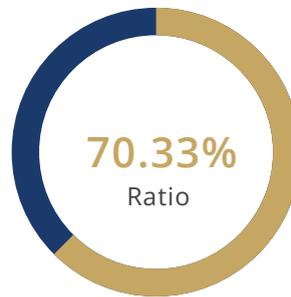
up by **125.41%** from  
₹ 822.19 crore as on 31.03.2021 to  
₹ 1,853.27 crore as on 31.03.2022



## Ratios\*



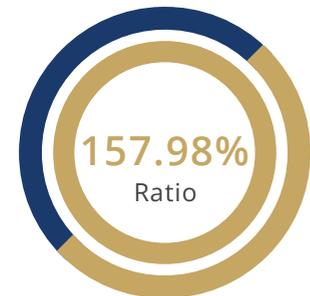
Capital Adequacy



Provision Coverage



Net NPA



Liquidity Coverage

\*As on March 31, 2022

# Our Growing **Global Footprint**



## **1. India**

- Present since 1994
- Branches: Mumbai, Chennai, Hyderabad, RC Puram Medak, Bengaluru, New Delhi, Galtare, Ahmedabad, Pune, Chandigarh, Abitghar
- Personal, SME & Corporate Banking
- Product offering: Smart Banking, Wealth, Corporate & SME Financing, Retail Services & Financial Institutions Business Coverage, Treasury & Risk Management, Trade Finance

## **2. Mauritius**

- Present since 1973

## **3. Kenya**

- Present since 1988

## **4. Madagascar**

- Present since 1998



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