



Solutions for success,  
made for banking better.

# Introduction

---

At SBM Bank India, we understand the true meaning of wealth. We understand wealth is personal and means different things to different people basis their needs and expectations. Wealth is an approach. A mindset not limited by geography or history.

As India's youngest foreign bank and India's first Universal Bank to be accredited by RBI through its Wholly Owned Subsidiary route, SBM Bank India aims to deliver a potent combination of future-ready products and unique experiences across its Corporate, Retail and Treasury divisions. We do so by leveraging our unique digital-first approach, our parent's expansive Asia & Africa expertise, and, if need be, by partnering with the best firms in their chosen line of businesses.

As a local bank with global roots, we are keen to partner and fuel your dreams and growth aspirations.

Trailblazing the financial landscape with creative wealth thinking - as a digital-forward and tech-first premium banking institution, SBM Bank India offers a preferential suite of best-in-class solutions featuring product classes designed to offer personalised experiences through bespoke banking.

SBM PRIVATE

SBM WEALTH

SMART BANKING

TREASURY

CORPORATE &  
SME FINANCING

TRADE FINANCE &  
CAPITAL MARKETS

GLOBAL FINANCIAL  
INSTITUTIONS BUSINESS  
COVERAGE





Power. Possibilities. Privileges.

SBM Private - An elite way of banking that's not just best-in-class but best-in-business-class. It takes wealth beyond the traditional confines of financial planning and deepens its impact through infinite possibilities.

Combining powerful banking with powerful privileges, SBM Private is designed to make wealth immortal and you, globally powerful.

## 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 customised product mixes – designed to match your risk appetite and financial goals
- Capital preservation, yield enhancement, growth optimisation
- Investment options such as Mutual Funds, AIF, PMS and more

### SBM World Elite metal debit card powered by Mastercard

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

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

### 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

### Global Citizenship

- Expertise in Dual Citizenship, Alternate Residency and Global Citizenship through our collaborators

### Fixed Income Solutions

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

### The Allure of Potential

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

### Diversified Legacy Planning

### Property Management Services

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

### Philanthropy – The Promise of Pragatishil Palghar

- Opportunity to invest in initiatives with integrity

### Lending Solutions Against Securities



Scan this code to visit our website.





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.

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



### An Exclusive Class of Personal Banking Services

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



### SBM Debit Card Privileges

- Complimentary Golf Program in India – preferred tee times, five-star resort stays, private grounds tours at exclusive courses around the world
- Domestic and global airport lounge access – fully integrated suite of Airport Services to enhance all aspects of your journey – whether business or leisure
- Zero Forex Markup on debit card usage for 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



Scan this code to visit our website.



# SMART BANKING

In the world of finance, relationships reward! Having embarked on a journey to create sustained value, we at SBM Bank India continue to partner with upcoming, aspiring and young visionary partners. This opportunity-embracing strategy helped us build one of the most comprehensive product portfolios and forge deeper collaborations that led to sustained product developments. We have curated a suite of services and solutions to cater to the ever-evolving needs of a wider audience.

We call it Smart Banking at SBM Bank India. Our Smart Banking product suite stands atop three pillars: **Collaboration** | **Technology** | **Innovation**

Our collaborations cater to various segments such as:



## Cards

Taking businesses towards new possibilities



## Digital Banking & Lending Solutions

Commerce for a new-age, digital banking journey



# TREASURY

“Consistency with credibility” is the motto that drives all our endeavours. As such, the centre-vault of our premium banking solutions, SBM Bank India’s Treasury vertical, offers customised products and services to clients – based on their specific requirements. Designed to align with customer-focused best practices followed globally, it leverages state-of-the-art technology to deliver bespoke solutions and a user-friendly experience.

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



Hedging of client’s future foreign currency flows (Foreign Currency Payable or Receivable) using a range of FX products starting from vanilla cash, TOM and spot moving to slightly more complex structures like Long-Term Forwards Contracts and Vanilla/Structured Options



Other over-the-counter Foreign Exchange Services such as Currencies and Traveller’s Cheque



Debt market sales and solutions catering to the client segments, including Provident Funds, Wealth, Co-operative Banks and Corporates for their investment-related requirements in SLR and Non-SLR debt instruments



Hedging of client’s interest rate and/or currency risk on External Commercial Borrowings with a combination of Interest Rates and Currency Swaps



FX-Retail CCIL platform, which is an electronic trading platform introduced by the Reserve Bank of India and developed by the CCIL for buying or selling foreign exchange for all banking customers



Online FX dealing platform for select customers having regular FX flows



Scan this code to visit our website.



Scan this code to visit our website.



# CORPORATE & SME FINANCING

When the power of financial intelligence meets the strength of visionary values, transformation happens. Crucial to elevating the health of the industrial economy, we offer a gamut of fund and non-fund based financing solutions, with facilities to underwrite our transactions independently as well as participate in financing – initiated by other banks.

## Our range of offerings within the segment include:



Short & Long-term Loans Financing



Advisory and Syndication Services



Supply Chain Finance



Commodity Financing



Experienced & Client-focused Relationship Managers



Tailored MSME Lending



Start-up Financing

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



Scan this code to visit our website.

# TRADE FINANCE & CAPITAL MARKETS

Devoted to success, our objective is to cater to diverse banking needs and provide comprehensive solutions that support cross-border transactions.



## Advisory Services on Trade Finance, ICC Guidelines, Current and Capital Accounts Transactions Expertise and Customised Solutions for:

- Letter of Credit
- Bank Guarantees
- Import Bills Under Collection
- Merchanting Trade
- Trade Credit
- Export Finance (Pre/Post shipment)
- LC Advising/Confirmation
- Export Bills Under Collection
- Inward/Outward Remittances
- Capital Account Transactions

## Capital Markets

Issuance of Bank Guarantees/Fixed Deposits Favours Exchanges, Clearing Corporations & Clearing Members

Overdraft Against G-Secs & Bonds, Receivables, Securities in Demat Form & Property

Clearing Bank/Settlement Bank Services



Scan this code to visit our website.

# GLOBAL FINANCIAL INSTITUTIONS BUSINESS COVERAGE

Relentless in our pursuit of excellence, 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.

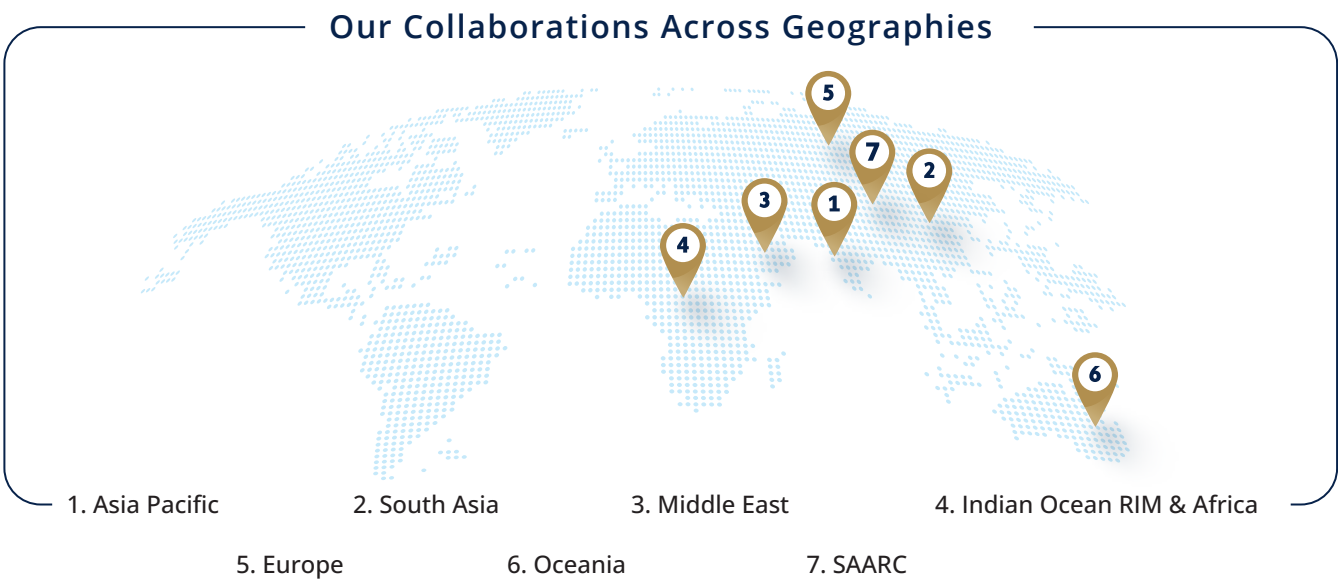
We, as a bank, have a focused intent to engage in a full-fledged FI-oriented business, primarily to bolster FI Trade, Treasury and Correspondent Banking. Inter-bank Borrowing and Lending, Secondary Market Risk Participation, Funding against Standby Letter of Credit, RA Financing and more.

The SBM Group enjoys considerable and vast 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 vital role in the trade and development of the region. The Bank also strongly capitalises on the Group's geographic network to add value to and benefit its client base.

We have associated with partner banks globally across geographies – including Europe, SAARC, USA, South Asia, Oceania, Asia-Pacific, the Middle East and Africa.

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



Scan this code to visit our website.

# Our Ratings Profile

## Short - Term Ratings by ICRA and CARE: A1+

Instruments with this rating are considered to have a very strong degree of safety regarding the timely payment of financial obligations & carry low credit risk



## Long - Term Ratings by ICRA and CARE: A (Outlook Stable)

Instruments with this rating are considered to have an adequate degree of safety regarding the timely servicing of financial obligations & carry low credit risk

# KEY FINANCIAL HIGHLIGHTS

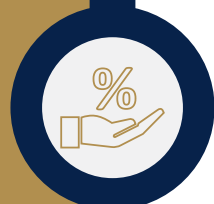
(FY 2023-24)



Net Interest Income  
**₹ 225.39 Crore**



Net Worth  
(after exceptional items)  
**₹ 796.17 Crore**



Total Advances  
**₹ 4,676.20 Crore**

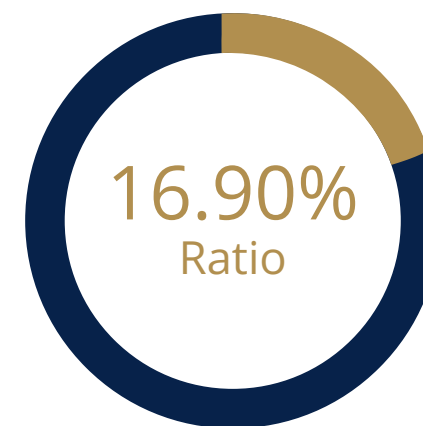


CASA  
**₹ 1775.58 Crore**

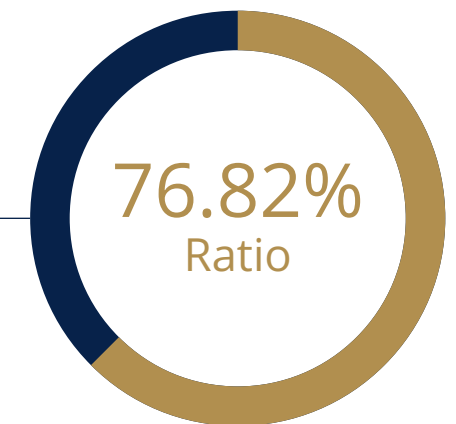


Total Assets  
**₹ 8,945.88 Crore**

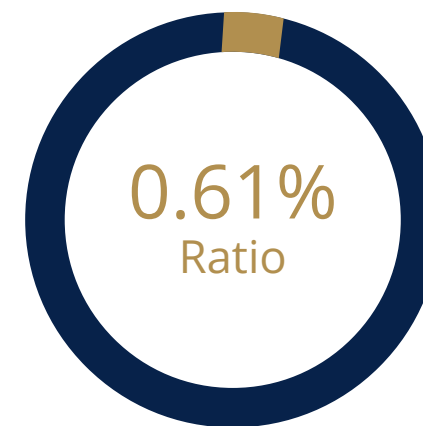
## RATIOS\*



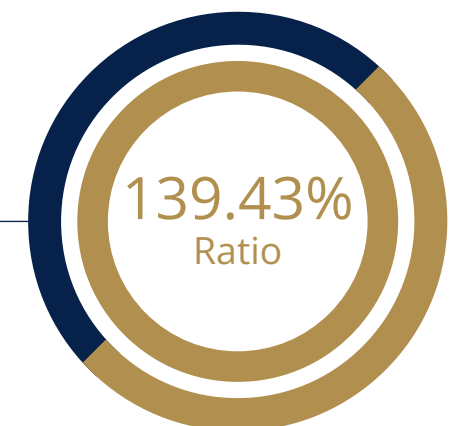
Capital Adequacy



Provision Coverage



Net NPA



Liquidity Coverage

\*Net worth includes paid-up Capital and Reserves (excluding revaluation reserves)



# OUR GROWING GLOBAL FOOTPRINT



## 1. India

Present since 1994

- Branches – Mumbai, Chennai, Hyderabad, RC Puram Medak, Bengaluru, New Delhi, Galtare, Ahmedabad, Pune, Chandigarh, Abitghar, Kolkata, Ludhiana, Vashi, Marol, Ten Naka, Surat

## 2. Mauritius

Present since 1973

## 3. Kenya

Present since 2017

## 4. Madagascar

Present since 1998



Scan this code to visit our website.



SBM Bank (India) Ltd.

**Corporate Office:** 306-A, The Capital, G block, Bandra Kurla Complex,  
Bandra East, Mumbai 400051, Maharashtra

T: +91 022 4007 1500 | Toll free number: 1800 2099 335, 1800 1033 817

E: [customercare@smbank.co.in](mailto:customercare@smbank.co.in) | W: [www.smbank.co.in](http://www.smbank.co.in)