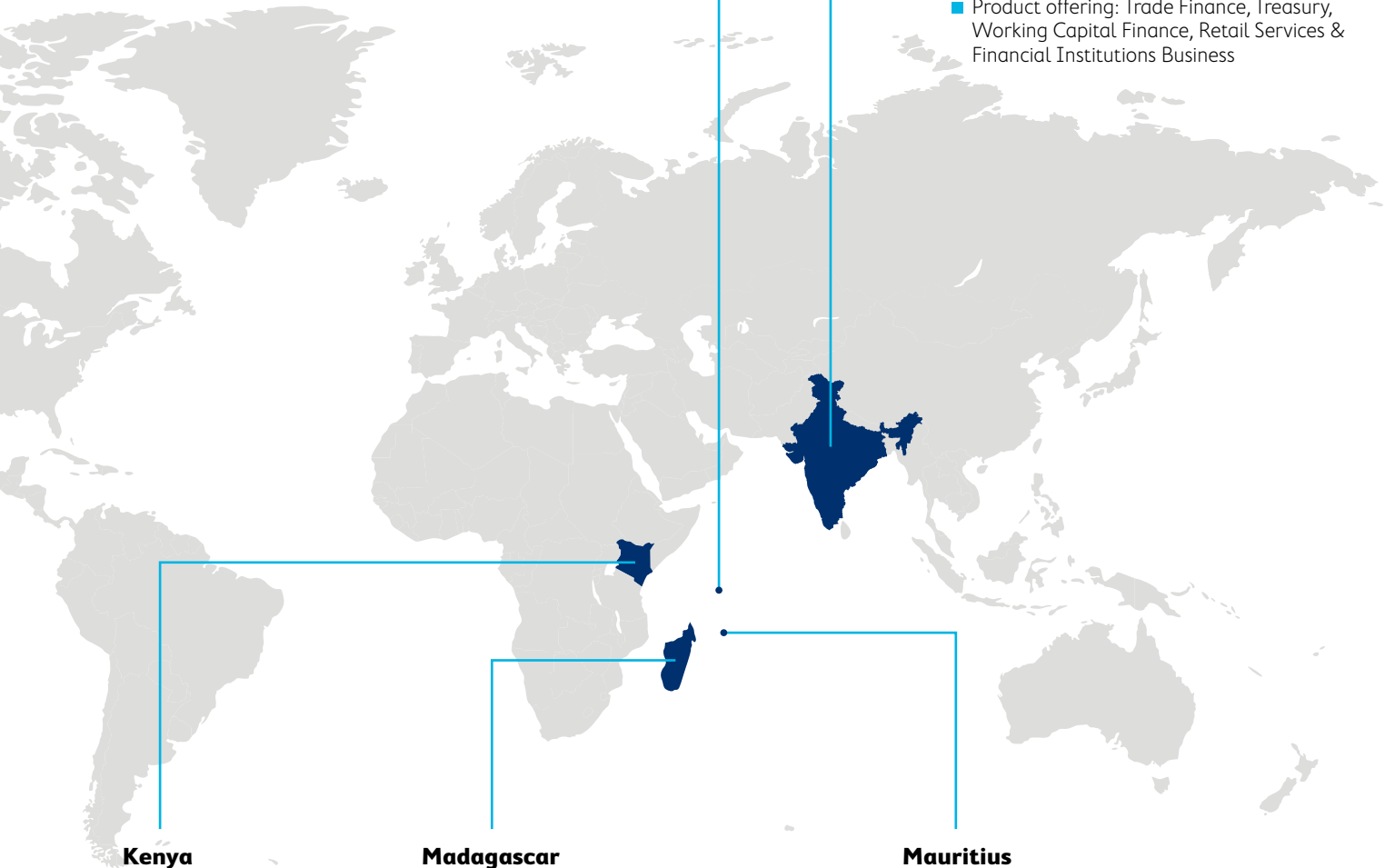




DISCOVER THE POTENTIAL OF SYNERGY

IN A CLOSELY INTERCONNECTED WORLD

OUR GROWING GLOBAL FOOTPRINT IN THE INDIAN OCEAN REGION



Kenya

- 52 Branches
- Corporate
- SME
- Retail

Madagascar

- Present since 1998
- 5 branches
- Services corporates, large and medium enterprises

Mauritius

- Present since 1973
- Banking, non-banking financial services and non-financial investments
- Banks with the largest retail net worth
- Second largest listed company

Seychelles

- Obtained banking licence in March 2017
- Operations started in December 2018

India

- Present since 1994
- Personal, SME & Corporate Banking
- Product offering: Trade Finance, Treasury, Working Capital Finance, Retail Services & Financial Institutions Business

DISCOVER THE POTENTIAL OF SYNERGY IN A CLOSELY INTERCONNECTED WORLD



THE MANTRA 'THINK GLOBAL - ACT LOCAL' HAS LED TO THE DISRUPTION OF BUSINESS SILOS, AND EMERGENCE OF A MORE INTEGRATED APPROACH TO INSTITUTIONAL BANKING - ONE THAT CUTS ACROSS GEOGRAPHIES, IS ROOTED IN TRUST AND DRIVEN BY INNOVATIVE TECHNOLOGY.

The key to this development has been purposeful alliances, which have resulted in a win-win for all partners as well as the end-customers.

Such symbiotic partnerships have helped institutional players achieve competitive cost efficiencies and customers have benefited from superior business banking experiences.

A LEGACY OF EXPERTISE AND INNOVATION – SBM GROUP

ESTABLISHED IN 1973, SBM IS THE LEADING INTERNATIONAL BFSI GROUP OF MAURITIUS, WITH A MARKET CAPITALISATION OF AROUND USD 527 MILLION AS AT END OF DECEMBER 2018.

Promoted by the Government of Mauritius and listed on the Mauritius Stock Exchange since 1995, SBM Holdings Ltd. offers a comprehensive range of financial services and also operates a non-financial cluster for investments. SBM has its presence in Mauritius, India, Eastern Africa and Indian Ocean region.





An illuminated view of SBM Tower, Mauritius

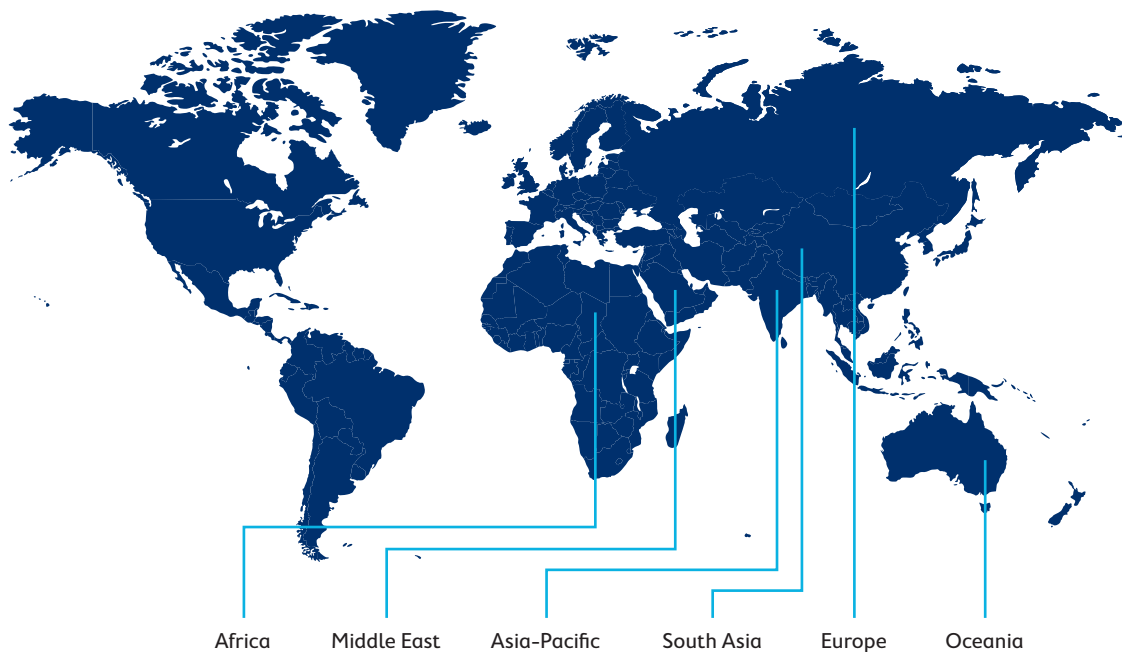
SBM BANK INDIA -

A COMPELLING VALUE PROPOSITION

The Indian Ocean Region is being increasingly recognised as being of economic, geographic and strategic relevance. The region assumes special significance owing to the extensive trade carried out along this route, both in terms of value as well as volume.

SBM Group's unique presence across the Indian Ocean Region - India, Mauritius, Madagascar, Kenya, and Seychelles - makes SBM Bank India a strategic partner for international business banking, trade finance needs, and investment flows.

OUR COLLABORATION ACROSS GEOGRAPHIES



SBM BANK INDIA - A COMPELLING VALUE PROPOSITION



SBM BANK INDIA IS A NEW-AGE, TECHNOLOGY-DRIVEN BANK, WITH AN INNOVATIVE SUITE OF SOLUTIONS, DELIVERED THROUGH STATE-OF-THE-ART DIGITAL PLATFORMS.

Our business model is focused on strengthening the bank's digital presence through innovation and technology, as against adopting a brick and mortar approach. Our USP remains advanced banking solutions, a powerful product suite, and a sharp focus on operational excellence. These have enabled us to be agile, adapt to the evolving industry dynamics, and harness opportunities in banking, finance, and overseas investments and trade. Our parent group's expertise in the Asia-Africa corridor further enhances our competencies in trade financing and investment capital flows.

SBM Bank India is headquartered in Mumbai, the commercial capital of India, and has its presence across the top six metropolitan cities of the country. SBM Bank India is led by a core team comprising of industry veterans having over a century of cumulative experience in banking and financial services.

OUR SUITE OF OFFERINGS

BACKED BY INNOVATION, TECHNOLOGY AND PRODUCT DIFFERENTIATION, SBM BANK INDIA OFFERS AN EXTENSIVE SUITE OF SOLUTIONS TO CUSTOMERS AND PARTNERS IN THE FINANCIAL ECOSYSTEM.

SBM Bank India provides banking services to institutional and corporate customers covering local and offshore facilities via our global channel partners in the following business verticals:

1. Trade Finance & Capital Markets

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



Experienced Relationship Managers to develop integrated trade finance strategies



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



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



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

OUR SUITE OF OFFERINGS

2. Corporate & SME Financing

Aligned to our customer centric approach, 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.



Experienced & Client focused
Relationship Managers



Short & Long-term
loans financing



Facilitation of ECB for Corporate
Clients



INR/FOREX Loan facility

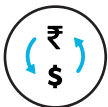


Interest rate hedging

3. 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

4. Financial Institutions Business Coverage

SBM Group enjoys huge trade patronage especially from the Indian Ocean Region and Africa. Our presence in East Africa & Mauritius helps leverage the huge importance of this trade route and we stay desirous of playing a key role in the trade and development of the region. We have associated partner banks globally across geographies including Europe, US, South Asia, Oceania, Asia-Pacific, Middle East, and Africa region.

SBM Bank India will strongly capitalise on the Group's geographic network in East Africa and the Indian Ocean region to add value and benefit to the client base.



OUR SUITE OF OFFERINGS

SBM Bank India actively nurtures strong FI 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 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.

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.



OUR BOARD OF DIRECTORS



Mr. Sidharth Rath | MD & CEO



Mr. Andrew Bainbridge | Director



Mr. S.K. Bhattacharyya | Independent Director



Ms. Sudha Ravi | Independent Director



Mr. Ameet N. Patel | Independent Director



Mr. Shyam Sundar Barik | Independent Director

OUR MANAGEMENT TEAM



Mr. Sidharth Rath | MD & CEO



Mr. Dipak Agarwal | Head-Corporate Banking



Mr. Neeraj Sinha | Head – Consumer & Retail Banking



Mr. Deepak Shimpi | Chief Risk Officer



Mr. Mandar Pitale | Head-Treasury



Mr. Talib Lokhandwala | Chief Financial Officer



Bandra-Worli Sea Link, Mumbai

GLOBAL RECOGNITIONS FOR SBM GROUP



Best Private Banking & Wealth Management Bank,
Best Stock Broker & Best CSR Programme
Mauritius 2019



Best Retail Bank 2019,
Best Bank for Stockbroking &
Best CSR Bank Mauritius 2019



SBM wins 2018 Bank
of the Year Award



Regional Bank of the Year -
Southern Africa



Best Investment Bank &
Best Innovation in Retail Banking
Mauritius 2018



Best Retail Bank Mauritius &
Best e-Commerce Bank
Mauritius 2018



Most Visionary CSR Programme
Indian Ocean



Best Retail Banking
Mauritius 2017



Best e-Commerce Bank &
Best Retail Bank Mauritius 2017

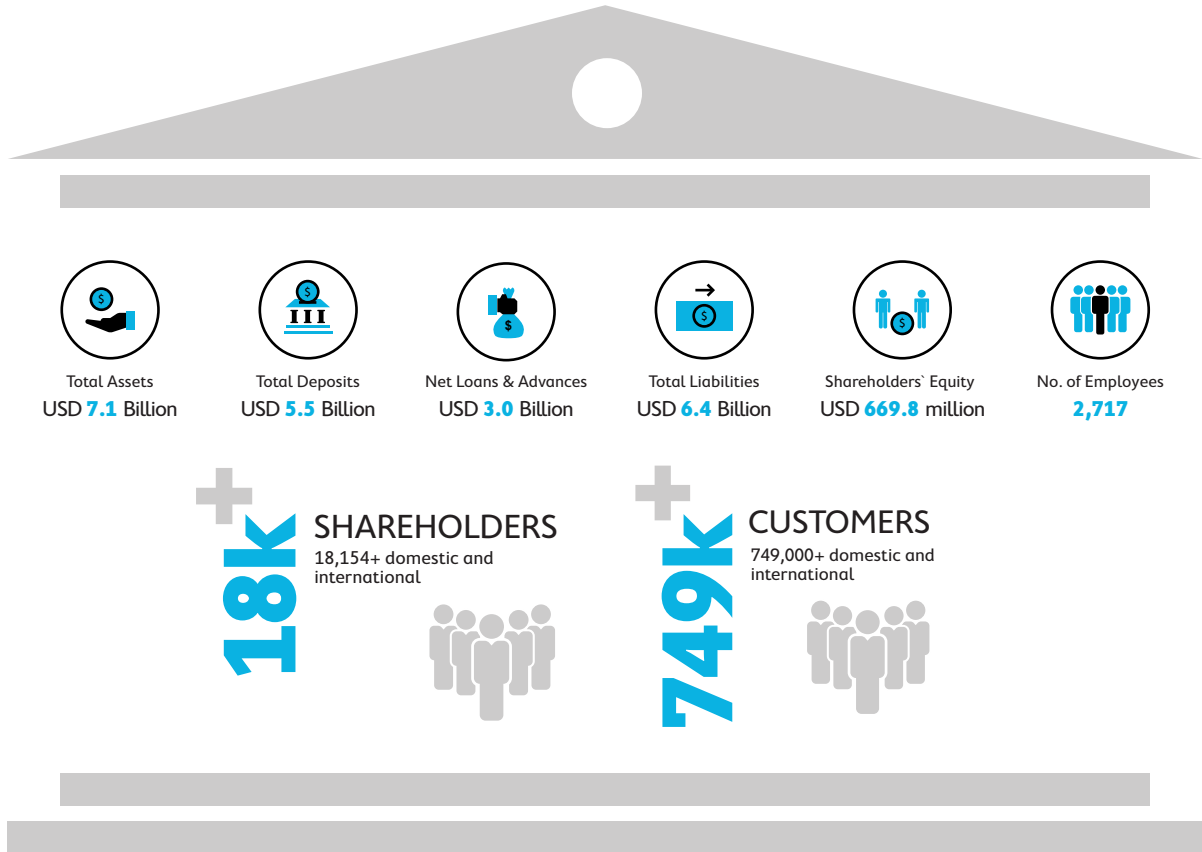


Best Issuing Bank in Mauritius by
UnionPay International in 2017



Top 200 African Banks:
SBM leaped to the 45th place

SBM GROUP KEY FINANCIAL HIGHLIGHTS



All figures as at Dec 2019; USD/MUR exchange rate of 1USD=MUR36.607 has been used, same as in financial statements of the bank - i.e exchange rate ruling at reporting date.



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