SBM bank

Solutions for success,
made for banking better.

Introduction

SBM Bank (India) Limited is the first foreign bank to receive a universal banking license from the Reserve Bank of India, to set up and to operate as a Scheduled Commercial Bank under the Wholly Owned Subsidiary (WOS) model.

The Bank has completed over 7 years of operations in India and is part of the SBM Group, a global financial services conglomerate with a legacy spanning more than five decades.
SBM Group is a leading banking and financial services institution in Mauritius and the third-largest listed entity on the Stock Exchange of Mauritius.

The Bank operates through three divisions – Corporate, Retail, and Financial Markets.
By combining agile technology with deep banking expertise, we have developed and delivered differentiated value propositions.
Our wide range of offerings enables us to serve a large and diverse customer base, including digital-first customers, the emerging affluent segment, Micro, Small and Medium Enterprises (MSMEs), Non-Resident Indians (NRIs), High-Net-Worth and Ultra-High-Net-Worth Individuals, and mid to large corporates. As part of a multinational financial services group, we also offer seamless cross-border solutions to leverage our parent group's presence and experience across Asia and Africa

Headquartered in Mumbai, SBM Bank India operates through 23 strategically located branches across metropolitan cities in 10 states and 1 union territory. The Bank is backed by deep domain expertise and led by industry veterans in banking and financial services. Supported by a team of over 750 employees, the Bank serves more than 2 million customers and clients across the country.

At SBM Bank India, we lead with agility and a solutions-focused approach. Through our best-in-class banking and wealth solutions, we deliver enhanced value and a personalized banking experience tailored to our customers' evolving needs.

SBM PRIVATE

SBM WEALTH

SMART BANKING

FINANCIAL MARKET

CORPORATE &
SME FINANCING

TRADE FINANCE &
CAPITAL MARKETS

GLOBAL FINANCIAL
INSTITUTIONS BUSINESS
COVERAGE

SBM Private
POWERFULLY GLOBAL

Power. Possibilities. Privileges.

SBM Private - an elite suite of offerings designed to take wealth beyond the traditional confines and deliver infinite possibilities along with an exceptional banking experience.

Enjoy best-in-class benefits and a wide spectrum of bespoke solutions tailored to meet your banking, investing, financing, and lifestyle needs.

An Elite Suite of offerings from SBM Private

Best-in-class Banking Solutions

- Returns of up to 7.00% p.a.* on Savings Account with monthly payout of interests
- NRE, NRO and FCNR Fixed Deposits for NRIs offering best-in-class rates
- Special forward backed fixed deposits for Superior returns to NRI Customers
- Best-in-class rates on Inward/Outward remittance
- Preferential rates on Loans
- Zero Account opening and maintenance charges
- Experienced Relationship Manager to assist you

Wealth Solutions to unlock new horizons

- Opportunity to participate in India's Growth Story
- Access a wide range of SEBI-registered mutual funds across equity, debt, and hybrid categories—carefully selected to suit your financial goals
- Partner with leading SEBI-registered Portfolio Management Services (PMS) providers and explore exclusive opportunities in Alternative Investment Funds (AIFs), offering professionally managed, customized portfolios and diversification into private equity and other alternative strategies for long-term wealth creation
- Protect and grow your wealth with life, health, and general insurance products from trusted insurers—distributed under IRDAI guidelines

Access the finest with SBM World Elite metal debit card

- Zero forex mark-up on international debit card transactions
- Taj Epicure Premium Membership with exclusive privileges
- Priority access & Prime Tables at Michelin starred restaurants
- Luxury Stay benefits across 3800+ hotels worldwide
- Complimentary Airport Lounge Access#
- Complimentary Green fees & VIP Access to Golf courses# across APAC
- Private Jet Programs#
- Access to Global Experts – Healthcare Services
- Mastercard ID Theft ProtectionTM to protect your credentials

*#T&C apply.

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*The savings interest rate shall apply on incremental balance. Above rates are subject to change without prior notice. Depositors may please confirm the rate with respective branches before the investment.

SBM WEALTH

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

- 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

- 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
- Golf benefit : Complimentary Golf Program in India

Powerful and Diverse Wealth Management Solutions to Maximise Your Wealth.

- Mutual Funds
- Alternative Investment Funds
- Structured Products
- Portfolio Management Services • Global Investment Opportunities
- Fixed Income Offerings (Bonds)
- General & Life Insurance
- Interactive Analysis with portfolio consolidation and performance update

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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 with solutions such as:

Cards

To build a stronger credit profile while enjoying competitive returns on deposits with our secured credit card proposition.

Digital Banking Solution

To avail a high-interest savings account with an international debit card and an intuitive mobile banking experience.

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FINANCIAL MARKETS

"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
Financial Markets 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 offer bespoke solutions and a user-friendly experience.

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

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

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

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

Other over-the-counter Foreign Exchange Services such as Currencies and Travellers' Cheque

Online FX dealing platform for select customers having regular FX flows

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

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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

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
- Overdraft Against G-Secs & Bonds, Receivables, Securities
- Export Finance (Pre/Post shipment)
- LC Advising/Confirmation
- Export Bills Under Collection
- Inward/Outward Remittances
- Capital Account Transactions

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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.

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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 SB Group enjoy 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 capitalits 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.

Our Collaborations Across Geographies

1. Asia Pacific 2.South Asia 3.Middle East 4.Indian Ocean RIM & Africa

5.Europe 6.Oceania 7.SAARC

STRONG DEPOSIT FRANCHISE

21.2%

Overall Deposit Growth:

Total deposits grew by 21.2% YoY in FY26 over FY25, reflecting sustained momentum.

41.7%

Savings Account (SA) Deposits:

Achieved a remarkable YoY growth of 41.7% in FY26 over FY25, indicating strong customer engagement.

13.7%

Term Deposits:

Registered a sustainable YoY growth of 13.7% in FY26 over FY25, reinforcing the Bank's appeal for secure investments.

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BUILDING ADVANCES GROWTH & ASSET QUALITY

32.4%

Advances grew by 32.4% YoY in FY26 over FY25,supported by the strong deposit build-up in FY26.

Advances growth in strategic segments (e.g., retail, SME, corporate) continues to strengthen, aligning with the Bank's focus on quality and profitability.

1.06%

Asset quality improved in Q4 FY26, with GNPA declining to 2.07%vs. 2.43% in Q3 and NNPA reducing to 1.06% (vs. 1.39% QoQ).

Sustained growth in deposits and assets underscore the Bank's resilience, strong customer trust, and strong business momentum

KEY FINANCIAL HIGHLIGHTS

FY 2025-26

Net Interest Income
₹175.6 Crore

Net Worth
(after exceptional items)
₹820.72 Crore

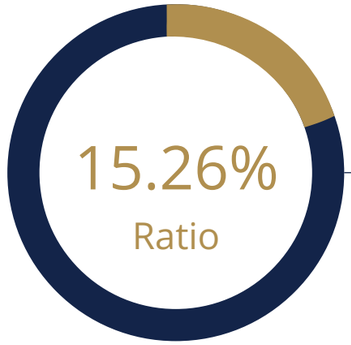
Total Advances
₹6,160.45 Crore

CASA
₹2,341 Crore

Total AUM
(as on 31.03.2026)
₹11,445 Crore

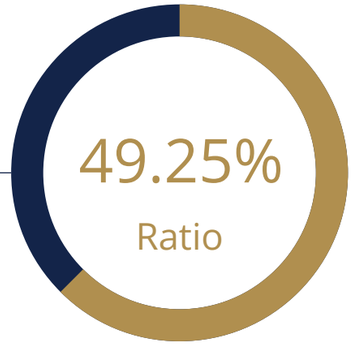
*Net Worth includes paid-up Capital and Reserves (excluding revaluation reserves)

RATIOS



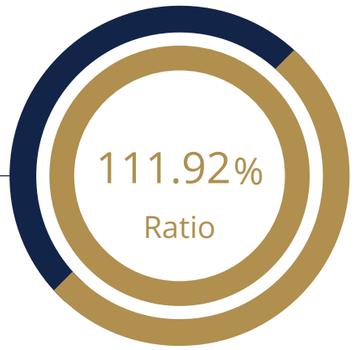
Capital Adequacy

Provision Coverage



Net NPA

Liquidity Coverage#



Average LCR for the quarter ended March 31, 2026

OUR GROWING GLOBAL FOOTPRINT

1. **India**
Present since 1994

- Branches – Mumbai, Chennai, H u, New Delhi, Ahmedabad, Pune, Chandigarh, Kolkata, Ludhiana, Vashi, Andheri, Surat, Bhuj, Tivri-Nalgaon, Indore, Bhubaneswar, and Palghar (Abitghar, Galtare, Ten Naka, Khupari)

2. **Mauritius**
Present since 1973

3. **Kenya**
Present since 2017

4. **Madagascar**
Present since 1998

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SBM bank

SBM Bank (India) Ltd.

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