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# S&P TEST

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## STATE BANK OF INDIA (SBI) SWOT & PESTLE ANALYSIS

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**Company Name :** State Bank of India (SBI)

**Company Sector :** Banking and Financial Services

**Operating Geography :** India, Asia, Global

**About the Company :** State Bank of India (SBI) is an Indian multinational, financial statutory body and a public sector bank. It is headquartered in Mumbai, Maharashtra. It is a nationalised bank, and the largest bank in India with a 23% market share by assets and a 25% share of the total loan and deposits market. In the 19th century, Bank Of Calcutta which was established on 2 June 1806, was one of three Presidency banks and the other two being the Bank of Bombay which was incorporated on 15 April 1840 and the Bank of Madras which was incorporated on 1 July 1843. These Presidency banks merged on 27 January 1921, and the re-organised banking entity was renamed as Imperial Bank of India and in the year 1955, the Imperial Bank of India became the State Bank of India. State Bank of India, offers a range of banking products through its network of branches in India and overseas, which also includes products aimed at non-resident Indians (NRIs). It has 16 regional hubs and 57 zonal offices that are situated at important cities throughout India. In India the bank has 24,000 branches and 191 overseas offices spread over 36 countries. It has 16 regional hubs and 57 zonal offices that are situated at important cities throughout India. In India the bank has 24,000 branches and 191 overseas offices spread over 36 countries. In March 2020, State Bank of India acquired 48.2% of the shares of Yes Bank as part of RBI directed rescue deal. State Bank of India is ranked 221st in the Fortune Global 500 list of the world's biggest corporations of 2020 and also 43rd largest bank in the world. As of early 2022, the company leverages the talent of around 249,500 employees.

State Bank of India's Unique Selling Proposition or USP lies in it being the biggest nationalized bank in India and being the owner of one of the largest banking networks in the world. SBI's mission statement reads, "We will be prompt, polite and proactive with our customers. We will speak the language of Young India. We will create products and services that help our customers achieve their goals. We will go beyond the call of duty to make our customers feel valued".

**Revenue :**

INR 2,96,209 crore – FY ending 31st March, 2020

INR 2,77,219 crore – FY ending 31st March, 2019

**SWOT Analysis :**

The SWOT Analysis for State Bank of India (SBI) is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> <li>1.Strong portfolio of extensive products and services</li> <li>2.Largest domestic bank with international presence and strong government backing</li> <li>3.High capital and strong leadership helping to improve ROE and ROA</li> <li>4.India's Largest Bank, in terms of deposits, advances, customers &amp; banking outlets</li> <li>5.Strong industry-leading subsidiaries with robust performances</li> <li>6.Honored with multiple awards and recognitions</li> </ul>	<ul style="list-style-type: none"> <li>1.Employee's behavior at work resembles to McGregor's Theory X, resulting in bad customer service</li> <li>2.Increasing bad debts is decreasing profits year on year</li> </ul>
Opportunities	Threats
<ul style="list-style-type: none"> <li>1.Scaling up YONO as preference of customers is changing</li> <li>2.Leading the digital transformation drive to serve an increasingly digital India</li> <li>3.Leveraging analytics, AI and Machine Learning</li> </ul>	<ul style="list-style-type: none"> <li>1.Disruptive changes in banking sector due to advent of neo-banks</li> <li>2.Profitability may get severely impacted due to higher provisioning requirement</li> </ul>

## PESTLE Analysis :

The PESTLE Analysis for State Bank of India (SBI) is given below:

Political	Economical
<ol style="list-style-type: none"> <li>1. Political influence and involvement has led to fugitive loan defaulters</li> <li>2. Electoral bonds are being sold to fund political parties.</li> <li>3. Conflicts have always erupted between Indian government and bank officials.</li> </ol>	<ol style="list-style-type: none"> <li>1. Increasing bad loans and NPA's will impact profit margin.</li> <li>2. Hike in interest rate of home loans will impact in larger EMI's thus avoiding new transactions.</li> <li>3. Write-off in agricultural loans will be becoming a moral hazard impacting bank's profit margin.</li> </ol>
Social	Technological
<ol style="list-style-type: none"> <li>1. Enormous reach and assumption that nationalized bank is safe has shown a trend in increase of customer base</li> <li>2. Navigating India's financial inclusion agenda</li> </ol>	<ol style="list-style-type: none"> <li>1. Partnering with IT giants to transform core banking to digital banking to empower customers.</li> <li>2. Leading provider of cyber defence insurance in Indian market.</li> </ol>
Legal	Environmental
<ol style="list-style-type: none"> <li>1. Bank deposit insurance has brought in more trust in customers, banks to pay more premiums.</li> <li>2. New banking and financial regulations to boost secure and free transfers</li> </ol>	<ol style="list-style-type: none"> <li>1. Combating climate change with increasing steps towards carbon neutrality.</li> <li>2. Investing in renewable energy and issuing green bonds to promote sustainable environment.</li> </ol>

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