

Notes :

- 1 The financial statements have been prepared in accordance with Accounting Standards (AS-25) on 'Interim Financial Reporting'.
- 2 The above results have been reviewed by the Audit Committee of the Board at their meeting held on August 10, 2015 and approved by the Board of Directors at their meeting held on August 11, 2015. The results have been subjected to a limited review by the Statutory Central Auditors. An unqualified report has been issued by them thereon.
- 3 The financial results for the quarter ended June 30, 2015 have been arrived at after considering necessary provisions for NPAs, Standard Assets, Standard Derivative Exposures and Investment Depreciation on the basis of prudential norms issued by the RBI. Provisions for Contingencies, Employee Benefits including provision for wage revision, Direct Taxes (after adjustment for Deferred Tax) and for other items / assets are made on estimated basis.
- 4 There are no material changes in the Significant Accounting Policies adopted during the quarter ended June 30, 2015 as compared to those followed in the previous Financial Year 2014-15.
- 5 RBI Circular DBOD.No.BP.BC.1/21.06.201/2015-16 dated July 01, 2015 on Basel III Capital Regulations read together with RBI Circular No.DBR.No.BP. BC.80 /21.06.201/2014-15 dated March 31, 2015 on 'Prudential Guidelines on Capital Adequacy and Liquidity Standards Amendments requires Banks to make applicable Pillar 3 Disclosures including leverage ratio and liquidity coverage ratio under the Basel III framework. These disclosures are available as of June 30, 2015 on the Bank's Website <http://www.sbi.co.in>.
- 6 On April 1, 2015, the Bank allotted 10,04,77,012 equity shares of Re.1/- each to the Government of India.
- 7 SBI Foundation, (a Not-for-Profit Company) was incorporated under Sec 7 (2) of the Companies Act, 2013, as a subsidiary of the Bank on June 26, 2015, to focus on the CSR activities of the State Bank Group.
- 8 Provision Coverage Ratio as on June 30, 2015 was 69.49%.
- 9 The Bank has received 398 Investors' complaints during the quarter ended June 30, 2015 which have been disposed off. There were no pending Investors' complaints either at the beginning or end of the quarter.



10 Previous period figures have been regrouped / reclassified, wherever necessary, to conform to current period classifications.

(Arundhati Bhattacharya)

Chairman

(Rajnish Kumar)

MD (C&R)

(V G Kannan)

MD (A&S)

(B Sriram)

MD (NBG)

(P Pradeep Kumar)

MD (CBG)

For S Venkatram & Co.
Chartered Accountants

G Narayanaswamy
Partner : M.No.002161
Firm Regn. No. 004656 S

For S Jaykishan
Chartered Accountants

Sunirmal Chatterjee
Partner : M.No. 017361
Firm Regn. No.309005 E

For S N Nanda & Co.
Chartered Accountants

Gaurav Nanda
Partner : M.No.500417
Firm Regn. No.000685 N

For K B Sharma & Co.
Chartered Accountants

Hemant Sharma
Partner : M No.503080
Firm Regn. No. 002318 N

For Sriramamurthy & Co.
Chartered Accountants

M Poorna Chander Rao
Partner : M.No.027113
Firm Regn. No.003032 S

For T R Chadha & Co.
Chartered Accountants

Vikas Kumar
Partner : M.No.075363
Firm Regn. No.006711 N

For Dhamija Sukhija & Co.
Chartered Accountants

Reena Sukhija
Partner: M.No. 081977
Firm Regn. No.000369 N

For V P Aditya & Co.
Chartered Accountants

Surendra Kakkar
Partner : M.No.071912
Firm Regn. No.000542 C

For Prakash & Santosh
Chartered Accountants

Santosh Kumar Gupta
Partner : M No.016304
Firm Regn. No. 000454 C

For S R R K Sharma Associates
Chartered Accountants

S R R K Sharma
Partner : M No.018088
Firm Regn. No.003790 S

For Mehra Goel & Co.
Chartered Accountants

R K Mehra
Partner : M.No. 006102
Firm Regn. No. 000517 N

For S N Mukherji & Co.
Chartered Accountants

Sudip Kumar Mukherji
Partner : M No.13321
Firm Regn. No. 301079 E

For V Sankar Aiyar & Co.
Chartered Accountants

G Sankar
Partner : M No.046050
Firm Regn. No.109208 W

For B Chhawchharia & Co.
Chartered Accountants

Kshitiz Chhawchharia
Partner : M.No. 061087
Firm Regn. No. 305123 E

Place : Mumbai

Date : August 11, 2015

