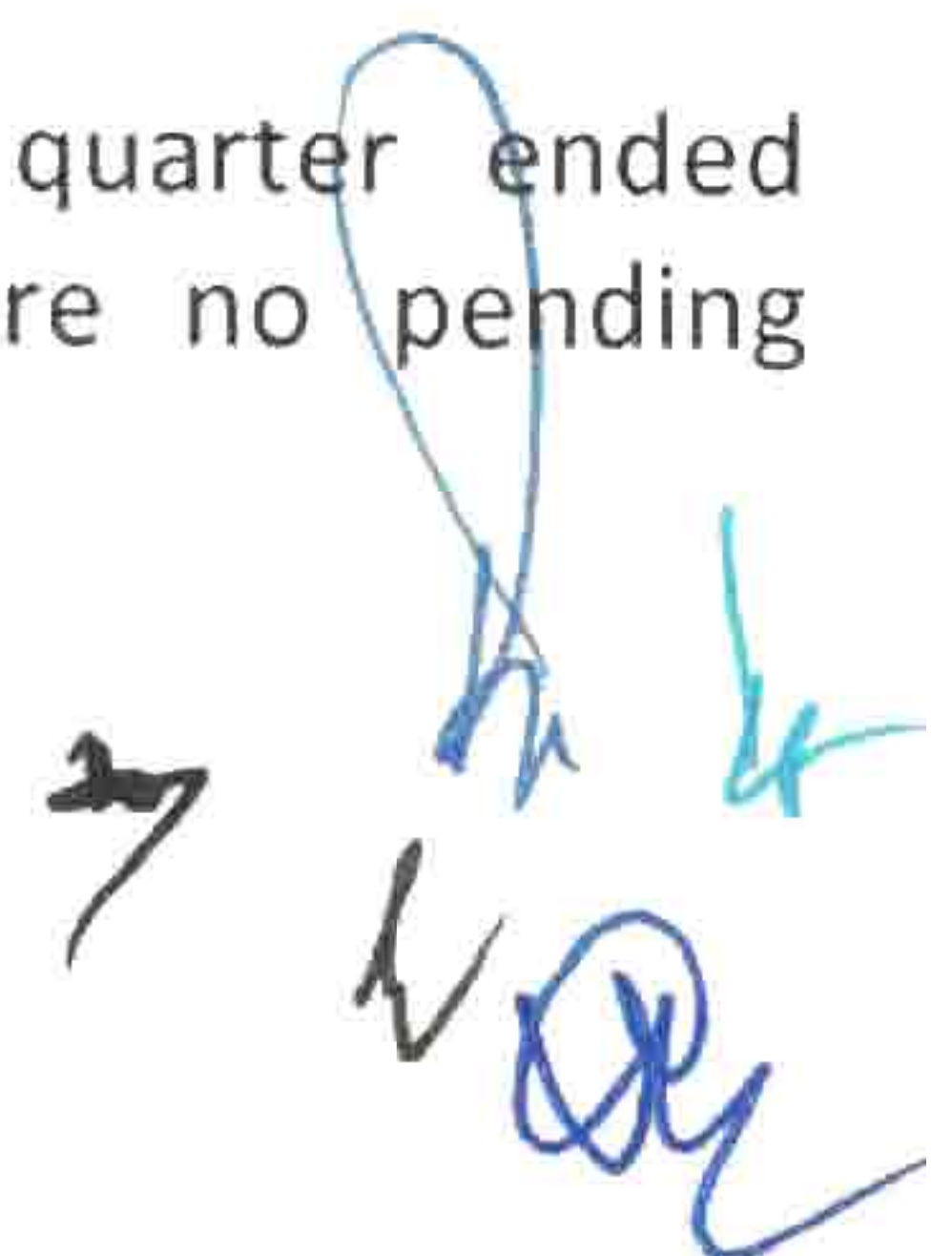


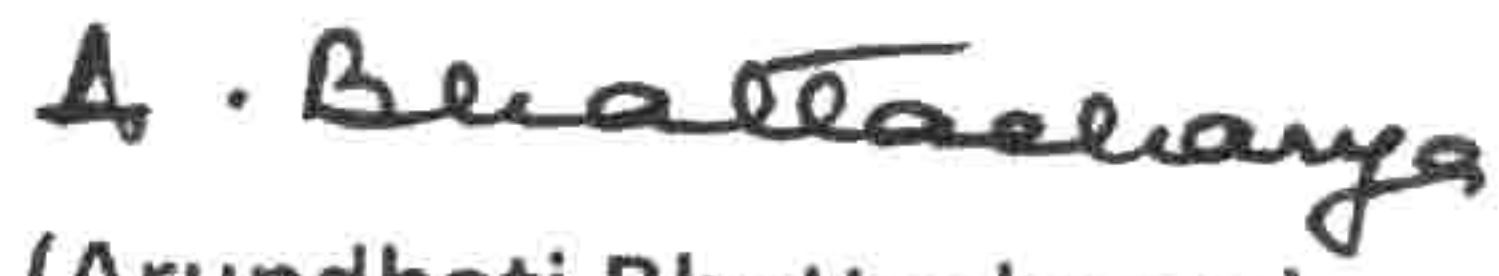
Notes :

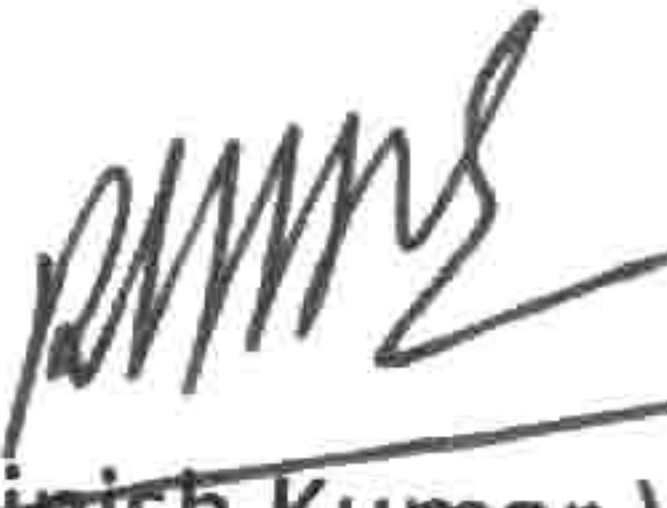
- 1 The financial statements have been prepared in accordance with Accounting Standards (AS-25) on 'Interim Financial Reporting'.
- 2 The above results have been reviewed by the Audit Committee of the Board at their meeting held on November 05, 2015 and approved by the Board of Directors at their meeting held on November 06, 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 / half year ended September 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 September 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 as of September 30, 2015 are available on the Bank's Website <http://www.sbi.co.in>.
- 6 The Bank allotted 10,04,77,012 equity shares of Re. 1/- each at a price of Rs. 295.59 at a premium of Rs 294.59 on April 1, 2015 and 19,65,59,390 equity shares of Re. 1/- each at a price of Rs 274.37 at a premium of Rs. 273.37 on September 29, 2015 to the Government of India.
- 7 Other income of the current quarter includes Rs. 485.45 crores on account of exchange gain on repatriation of funds from foreign offices.
- 8 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, with an investment of Rs. 1.00 crore to focus on the CSR activities of the State Bank Group.
- 9 Provision Coverage Ratio as on September 30, 2015 was 70.48%.
- 10 The Bank has received 339 Investors' complaints during the quarter ended September 30, 2015 which have been disposed off. There were no pending Investors' complaints either at the beginning or end of the quarter.



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


P K Gupta
MD (C&R)


A. Bhattacharya
(Arundhati Bhattacharya)
Chairman


(Rajnish Kumar)
MD (NBG)


(V G Kannan)
MD (A&S)


(B Sriram)
MD (CBG)

For S Venkatram & Co.
Chartered Accountants

For S Jaykishan
Chartered Accountants

For S N Nanda & Co.
Chartered Accountants

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

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

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

For K B Sharma & Co.
Chartered Accountants

For Sriramamurthy & Co.
Chartered Accountants

For T R Chadha & Co.
Chartered Accountants

Munish Jain
Partner : M No.094750
Firm Regn. No. 002318 N

M Poornachander Rao
Partner : M.No.027113
Firm Regn. No.003032 S

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

For Dhamija Sukhija & Co.
Chartered Accountants

For V P Aditya & Co.
Chartered Accountants

For Prakash & Santosh
Chartered Accountants

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

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

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

For S R R K Sharma Associates
Chartered Accountants

For Mehra Goel & Co.
Chartered Accountants

For S N Mukherji & Co.
Chartered Accountants

S Ananda Krishna
Partner : M No.027986
Firm Regn. No.003790 S

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

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

For V Sankar Aiyar & Co.
Chartered Accountants

For B Chhawchharia & Co.
Chartered Accountants

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

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

Place : Mumbai
Date : November 06,2015