

Table - DF-1
SCOPE OF APPLICATION

1 Qualitative Disclosures

1.1 **Parent:** State Bank of India is the parent company to which the Basel II Framework applies.

1.2 **Entities constituting State Bank Group**

The consolidated financial statements of the group conform to Generally Accepted Accounting Principles (GAAP) in India, which comprise the statutory provisions, Regulatory / Reserve Bank of India (RBI) guidelines, Accounting Standards / guidance notes issued by the ICAI. The following Subsidiaries / Joint Ventures and Associates constitute the State Bank Group:

1.2.1 **Fully Consolidated Entities:** The following Subsidiaries and Joint Ventures (which are also subsidiaries) are fully consolidated on a line by line basis as per Accounting Standard AS 21:

S.No	Name of the Subsidiary	Group's Stake (%)
1)	State Bank of Bikaner & Jaipur	75.07
2)	State Bank of Hyderabad	100.00
3)	State Bank of Mysore	92.33
4)	State Bank of Patiala	100.00
5)	State Bank of Travancore	75.01
6)	SBI Capital Markets Ltd.	100.00
7)	SBICAP Securities Ltd.	100.00
8)	SBICAP Trustee Company Ltd.	100.00
9)	SBICAPS Ventures Ltd.	100.00
10)	SBI DFHI Ltd.	71.56
11)	SBI Mutual Fund Trustee Company Pvt. Ltd.	100.00
12)	SBI Global Factors Ltd.	86.18
13)	SBI Pension Funds Pvt. Ltd.	92.60
14)	SBI – SG Global Securities Services Pvt. Ltd.	65.00
15)	SBI General Insurance Company Ltd.	74.00
16)	SBI Payment Services Pvt. Ltd.	100.00
17)	State Bank of India (Canada)	100.00
18)	State Bank of India (California)	100.00
19)	SBI (Mauritius) Ltd.	93.40
20)	PT Bank SBI Indonesia	76.00
21)	SBICAP (UK) Ltd.	100.00
22)	SBI Cards and Payment Services Pvt. Ltd.	60.00
23)	SBI Funds Management Pvt. Ltd.	63.00
24)	SBI Life Insurance Company Ltd.	74.00
25)	Commercial Bank of India LLC, Moscow	60.00
26)	Nepal SBI Bank Ltd.	55.28
27)	SBI Funds Management (International) Pvt. Ltd.	63.00
28)	SBICAP (Singapore) Ltd.	100.00

1.2.2 **Pro Rata Consolidated Entities:** The following entities which are Joint Ventures are consolidated pro-rata as per Accounting Standard – AS27:

S.No	Name of the Joint Venture	Group's Stake (%)
1)	C Edge Technologies Ltd.	49.00
2)	GE Capital Business Process Management Services Pvt. Ltd.	40.00
3)	SBI Macquarie Infrastructure Management Pvt. Ltd.	45.00
4)	SBI Macquarie Infrastructure Trustee Pvt. Ltd.	45.00
5)	Macquarie SBI Infrastructure Management Pte. Ltd.	45.00
6)	Macquarie SBI Infrastructure Trustee Ltd.	45.00
7)	Oman India Joint InvestmentFund-Trustee Company P Ltd	50.00
8)	Oman India Joint InvestmentFund-Management Company P Ltd	50.00

1.2.3 All the Subsidiaries, Joint Ventures and Associates of State Bank are consolidated. Hence there is no entity which is excluded from consolidation. In addition to the above mentioned Subsidiaries and Joint Ventures, the following Associates are consolidated as per Equity Accounting in terms of AS 23:

S. No	Name of the Associate	Group's Stake (%)
1)	Andhra Pradesh Grameena Vikas Bank	35.00
2)	Arunachal Pradesh Rural Bank	35.00
3)	Chhatisgarh Gramin Bank	35.00
4)	Ellaquai Dehati Bank	35.00
5)	Meghalaya Rural Bank	35.00
6)	Krishna Grameena Bank	35.00
7)	Langpi Dehangi Rural Bank	35.00
8)	Madhyanchal Gramin Bank (erstwhile Madhya Bharat Gramin Bank)	35.00
9)	Mizoram Rural Bank	35.00
10)	Nagaland Rural Bank	35.00
11)	ParvatiyaGramin Bank	35.00
12)	Purvanchal Kshetriya Gramin Bank	35.00
13)	Samastipur Kshetriya Gramin Bank (up to 15 th Oct 2012)	35.00
14)	Utkal Grameen Bank (erstwhile Utkal Gramya Bank)	35.00
15)	Uttarakhand Gramin Bank (erstwhile Uttaranchal Gramin Bank)	35.00
16)	VananchalGramin Bank	35.00
17)	Marwar Ganganagar Bikaner Gramin Bank	26.27
18)	Vidisha Bhopal Kshetriya Gramin Bank (up to 8 th Oct 2012)	35.00
19)	Deccan Grameena Bank	35.00
20)	Kaveri Grameena Bank (erstwhile Cauvery Kalpatharu Grameena Bank)	32.32
21)	Malwa Gramin Bank	35.00
22)	Saurashtra Grameena Bank	35.00
23)	The Clearing Corporation of India Ltd	29.22
24)	Bank of Bhutan Ltd.	20.00
25)	SBI Home Finance Ltd. (under liquidation process)	25.05

1.3 Differences in basis of consolidation for accounting and regulatory purposes

In terms of Regulatory guidelines, the consolidated bank may exclude from consolidation, group companies which are engaged in insurance business and business not pertaining to financial services. Hence, the Groups' investments in the under mentioned entities are taken at cost less impairment, if any, for Consolidated Prudential Reporting purposes.

	Name of the Joint Venture	Group's Stake (%)
1)	C Edge Technologies Ltd.	49.00
2)	GE Capital Business Process Management Services Pvt. Ltd.	40.00
3)	SBI Life Insurance Company Ltd	74.00
4)	SBI General Insurance Company Ltd	74.00

2. Quantitative Disclosures:

2.1 The aggregate amount of capital deficiencies in all subsidiaries not included in the consolidation i.e. that are deducted and the names(s) of such subsidiaries: **Nil**

2.2 The aggregate amount (e.g. current book value) of the bank's total interests in insurance entities, which are risk-weighted as well as their name, their country of incorporation or residence, the proportion of ownership interest and, if different, the proportion of voting power in these entities in addition, indicate the quantitative impact on regulatory capital of using this method versus using the deduction:

- 1) Name : **SBI Life Insurance Co. Ltd.**
Country of Incorporation : **India**
Ownership interest : **Rs.740crs. (74%)**

- 2) Name : **SBI General Insurance Co. Ltd.**
Country of Incorporation : **India**
Ownership interest : **Rs.111crs. (74%)**

Quantitative Impact on the regulatory capital:

Under consolidation method: Not Applicable

Under deduction method: Entire investments made in the Insurance subsidiaries are reduced from Capital Funds of the Bank, for the purpose of Capital Adequacy calculation.

TABLE DF-2
CAPITAL STRUCTURE

Quantitative Disclosures

(Rs in crores.)

(a) Tier-I Capital	1,07,800
<input type="checkbox"/> Paid-up Share Capital	671
<input type="checkbox"/> Reserves	1,02,181
<input type="checkbox"/> Innovative Instruments	6,778
<input type="checkbox"/> Other Capital Instruments	0
<input type="checkbox"/> Amt deducted from Tier-I Cap including Goodwill and investments	1,830
(b) The total amount of Tier-2 Capital (Net of deductions from Tier II Capital)	43,757
(c) Debt Capital Instruments eligible for inclusion in Upper Tier-2 Capital	
<input type="checkbox"/> Total amount outstanding	25,333
<input type="checkbox"/> Of which raised during Current Year	
<input type="checkbox"/> Amount eligible to be reckoned as Capital funds	25,333
(d) Subordinated Debt eligible for inclusion in Lower Tier-2 Capital:	
<input type="checkbox"/> Total amount outstanding	19,857
<input type="checkbox"/> Of which raised during Current Year	50
<input type="checkbox"/> Amount eligible to be reckoned as Capital funds	14,517
(e) Other Deductions from Capital if any	0
(f) Total Eligible Capital	1,51,557

TABLE DF-3
CAPITAL ADEQUACY

Quantitative Disclosures

(a) Capital requirements for credit risk <ul style="list-style-type: none"> ▪ Portfolios subject to standardized approach ▪ Securitization exposures 	→ Rs.97,958.08crs. → Nil Total Rs.97,958.08crs.
(b) Capital requirements for market risk (Standardized duration approach) <ul style="list-style-type: none"> ▪ Interest Rate Risk ▪ Foreign Exchange Risk (including gold) ▪ Equity Risk 	→ Rs.3,692.21crs. → Rs. 84.36crs. → Rs.1,778.58crs. Total Rs.5,555.15crs.
(c) Capital requirements for operational risk: <ul style="list-style-type: none"> •Basic Indicator Approach 	→ Rs.9,419.78crs. Total Rs.9,419.78crs.

(d) Total and Tier I capital ratio: <ul style="list-style-type: none"> • For the top consolidated group; and • For significant bank subsidiaries (stand alone) 	CAPITAL ADEQUACY RATIO AS ON 31.12.2012		
		Tier I (%)	Total (%)
	SBI Group	8.61	12.10
	State Bank of India	8.66	12.21
	State Bank of Bikaner & Jaipur	8.77	12.18
	State Bank of Hyderabad	8.95	12.34
	State Bank of Mysore	8.13	11.04
	State Bank of Patiala	7.56	10.69
	State Bank of Travancore	7.95	11.40
	SBI (Mauritius) Ltd.	14.95	15.42
	State Bank of India (Canada)	31.43	37.40
	State Bank of India (California)	16.78	17.98
	Commercial Bank of India LLC Moscow	46.92	49.22
	PT Bank SBI Indonesia	11.28	12.17
Nepal SBI Bank Ltd.	9.07	11.05	