### RATINGS

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**Bank Rating**
- **31.03.2012**:
  - **B** ( Moody's)
  - **BBB+** (S & P)
  - **BBB-/** (Fitch)

**Instrument Rating**
- **31.03.2012**: Innovative Perpetual Debt Instruments
  - **AAA-STABLE** (CRISIL)

**Tier II Capital**
- **Upper Tier II Subordinated Debt**
  - **AAA-STABLE** (CRISIL)
  - **CARE- AAA** (CARE)

- **Lower Tier II Subordinated Debt**
  - **AAA-STABLE** (CRISIL)
  - **CARE- AAA** (CARE)

**Credit Analysis and Research Limited**
- **CARE**

**ICRA Limited**
- **ICRA**

**Standard & Poor’s**
- **S & P**
## पिछले 10 वर्षों का वित्तीय प्रदर्शन

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<td>पूंजी (रूपये)</td>
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| कुल (रूपये) | 375877 407815 458838 493870 526365 721526 964432 1053414 1223376 1355519 |         |         |         |         |         |         |         |         |         |

| आर्थिक |         |         |         |         |         |         |         |         |         |         |
| प्रभावित (रूपये) | 172348 185676 197098 149145 156312 178954 198790 198790 198790 198790 |         |         |         |         |         |         |         |         |         |
| आर्थिक (रूपये) | 137759 157934 197098 149145 156312 178954 198790 198790 198790 198790 |         |         |         |         |         |         |         |         |         |
| अन्य आर्थिक (रूपये) | 65770 64205 60411 69694 80079 115257 145975 135710 171416 155742 |         |         |         |         |         |         |         |         |         |
| कुल (रूपये) | 375877 407815 458838 493870 526365 721526 964432 1053414 1223376 1355519 |         |         |         |         |         |         |         |         |         |

| निविड़ व्याप (रूपये) | 9978 11186 13945 15589 15058 17021 20873 23671 32526 43291 |         |         |         |         |         |         |         |         |         |
| निविड़ व्याप (रूपये) | 1305 3681 4305 4407 4541 6729 9121 9166 8265 11707 |         |         |         |         |         |         |         |         |         |
| आर्थिक (रूपये) | 310 3681 4305 4407 4541 6729 9121 9166 8265 11707 |         |         |         |         |         |         |         |         |         |
| क. क. निविड़ व्याप (रूपये) | 15.00 18.00 21.00 24.00 27.00 30.00 33.00 36.00 39.00 42.00 |         |         |         |         |         |         |         |         |         |
| आर्थिक (रूपये) | 85393 90975 98530 116325 |         |         |         |         |         |         |         |         |
| क. क. आर्थिक (रूपये) | 14.25 13.39 11.98 13.86 |         |         |         |         |         |         |         |         |
| आर्थिक (रूपये) | 56257 64177 63901 82125 |         |         |         |         |         |         |         |         |
| क. क. आर्थिक (रूपये) | 9.38 9.45 7.77 9.79 |         |         |         |         |         |         |         |         |
| आर्थिक (रूपये) | 29136 26798 34629 34200 |         |         |         |         |         |         |         |         |
| क. क. आर्थिक (रूपये) | 4.87 3.94 4.21 4.07 |         |         |         |         |         |         |         |         |

| पिछले कारणों आधारित (%) |         |         |         |         |         |         |         |         |         |         |
| प्रणय-1 (%) | 13.50 13.53 12.45 11.88 12.34 13.54 12.97 12.00 10.69 12.05 |         |         |         |         |         |         |         |         |         |
| प्रणय-2 (%) | 8.81 8.34 8.04 9.36 8.01 9.14 8.53 8.46 6.93 8.50 |         |         |         |         |         |         |         |         |         |
| प्रणय-3 (%) | 4.69 5.19 4.41 2.52 4.33 4.40 4.44 3.54 3.76 3.55 |         |         |         |         |         |         |         |         |         |
| प्रणय-4 (%) | 85393 90975 98530 116325 |         |         |         |         |         |         |         |         |
| प्रणय-5 (%) | 14.25 13.39 11.98 13.86 |         |         |         |         |         |         |         |         |
| प्रणय-6 (%) | 56257 64177 63901 82125 |         |         |         |         |         |         |         |         |
| प्रणय-7 (%) | 9.38 9.45 7.77 9.79 |         |         |         |         |         |         |         |         |
| प्रणय-8 (%) | 29136 26798 34629 34200 |         |         |         |         |         |         |         |         |
| प्रणय-9 (%) | 4.87 3.94 4.21 4.07 |         |         |         |         |         |         |         |         |
| प्रणय-10 (%) | 4.50 3.48 2.65 1.88 1.56 1.78 1.79 1.72 1.63 1.82 |         |         |         |         |         |         |         |         |         |
| विपणन (रूपये) | 9033 9039 9102 9177 9231 10186 11448 12496 13542 14097 |         |         |         |         |         |         |         |         |         |
| विपणन (रूपये) | 48 54 54 70 83 84 92 142 156 173 |         |         |         |         |         |         |         |         |         |
# Financial Highlights for the Last 10 Years

## Liabilities

|年度| 资本 (`crores`) | 储备及盈余 (`crores`) | 存款 (`crores`) | 借款 (`crores`) | 其他 (`crores`) | 总计 (`crores`) | 净息收入 (`crores`) | 损失准备 (`crores`) | 经营结果 (`crores`) | 净利润 (`crores`) | 固定资产比率 (%) | 股权比率 (%) | 营业费用比率 (%) | 员工平均薪酬 (`'000`) | 每股收益 (``) | 每股分红 (``) | SBI股票 (NSE价格) (``) | 红利支付比率 (%) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
|2002-03| 526| 16677| 296124| 9304| 53246| 375877| 9978| 2592| 7775| 5267| 3105| 3034| 50.53| 148| 59.00| 8.50| 270.00| 14.40|
|2003-04| 526| 19705| 318619| 13431| 55534| 407815| 11186| 3703| 15793| 4971| 3681| 3703| 49.18| 177| 69.94| 8.5| 605.85| 15.72|
|2004-05| 526| 23546| 367048| 19184| 49579| 459883| 13945| 1204| 10990| 6522| 4305| 1204| 47.83| 207| 81.79| 11.0| 654.80| 15.72|
|2005-06| 526| 27118| 380046| 30642| 5538| 493870| 15589| 148| 11299| 6906| 4407| 148| 58.70| 217| 83.73| 12.5| 968.50| 12.45|
|2006-07| 526| 30772| 435521| 39704| 60042| 566565| 17021| 1429| 10000| 7625| 4541| 1429| 54.18| 237| 86.10| 15.0| 994.45| 13.45|
|2007-08| 631| 48401| 537404| 51728| 83362| 721526| 19850| 2001| 13108| 10439| 6729| 2001| 49.03| 373| 126.62| 21.0| 1600.25| 13.45|
|2008-09| 635| 57313| 742073| 53713| 110698| 964432| 20873| 2475| 17915| 14181| 9121| 2475| 46.62| 473| 147.37| 29.0| 1076.10| 14.95|
|2009-10| 635| 804116| 937393| 103012| 80337| 1053414| 23671| 5148| 18321| 13926| 9166| 5148| 52.59| 446| 144.37| 30.0| 2078.20| 12.84|
|2010-11| 635| 84373| 1043647| 119569| 105248| 1223736| 32526| 8792| 25336| 14954| 8265| 8792| 47.60| 385| 130.16| 30.0| 2765.30| 13.45|
|2011-12| 671| 64351| 1335519| 127006| 80915| 1335519| 43291| 11546| 31574| 18483| 11707| 11546| 45.23| 35.0| 184.31| 35.0| 2096.35| 10.69|

## 资产

<table>
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<tr>
<th>年度</th>
<th>投资 (<code>crores</code>)</th>
<th>无形资产 (<code>crores</code>)</th>
<th>净息收入 (<code>crores</code>)</th>
<th>税前利润 (<code>crores</code>)</th>
<th>净利润 (<code>crores</code>)</th>
<th>资本充足率 (%)</th>
<th>股权比率 (%)</th>
<th>营业费用比率 (%)</th>
<th>平均薪酬 (<code>'000</code>)</th>
<th>每股收益 (``)</th>
<th>每股分红 (``)</th>
<th>股票价格 (NSE) (``)</th>
<th>红利支付比率 (%)</th>
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<tbody>
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<td>172348</td>
<td>137759</td>
<td>9978</td>
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### 注
- 全部数据单位为Crores（十亿）。
- 所有比率均基于净利润计算。
- 详细年度数据见SBI年度报告。
Performance Indicators

Capital Adequacy Ratio %

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Deposits and Advances (रू क्रोड में)

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<td>Basel-I</td>
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<td>Basel-II</td>
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Return on Assets %

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<td>0.88</td>
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Net NPA Ratio %

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Cost to Income Ratio %

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<td>52.59</td>
<td>47.60</td>
<td>45.23</td>
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CENTRAL BOARD OF DIRECTORS

Shri Pratip Chaudhuri
Chairman

Shri Hemant G. Contractor
Managing Director

Shri Diwakar Gupta
Managing Director

Shri A. Krishna Kumar
Managing Director

Shri S. Venkatachalam
Director

Shri D. Sundaram
Director

Shri G. D. Nadaf
Director

Shri Rashpal Malhotra
Director

Shri D. K. Mittal
Director

Dr. Subir Vithal Gokarn
Director

Shri Hemant G. Contractor
Managing Director

Shri Diwakar Gupta
Managing Director

Shri A. Krishna Kumar
Managing Director

Shri S. Venkatachalam
Director

Shri D. Sundaram
Director

Shri G. D. Nadaf
Director

Shri Rashpal Malhotra
Director

Shri D. K. Mittal
Director

Dr. Subir Vithal Gokarn
Director
Central Board of Directors
As on 18th May 2012

Chairman
Shri Pratip Chaudhuri

Managing Directors
Shri Hemant G. Contractor
Shri Diwakar Gupta
Shri A. Krishna Kumar

Directors elected under Section 19(c) of SBI Act
Shri Dileep C. Choksi
Shri S. Venkatachalam
Shri D. Sundaram
Shri Parthasarathy Iyengar

Term: 3 years and eligible for re-election for further period of 3 years
Maximum tenure: 6 years continuously

Director under Section 19(ca) of SBI Act
Shri Jyoti Bhushan Mohapatra

Term: 3 years and eligible for re-appointment/re-nomination, subject to a maximum tenure of 6 years, or as indicated in the Notification

Director under Section 19(cb) of SBI Act
Shri G. D. Nadaf

Term: 3 years and eligible for re-appointment/re-nomination, subject to a maximum tenure of 6 years, or as indicated in the Notification

Directors under Section 19(d) of SBI Act
Shri Rashpal Malhotra
Shri Deepak Ishwarbhai Amin

Term: 3 years and eligible for re-appointment/re-nomination, subject to a maximum tenure of 6 years, or as indicated in the Notification

Director under Section 19(e) of SBI Act
Shri D. K. Mittal

Director under Section 19(f) of SBI Act
Dr. Subir Vithal Gokarn
Committees of the Board
As on 18th May 2012

**EXECUTIVE COMMITTEE OF THE CENTRAL BOARD (ECCB)**

Chairman, Shri Pratip Chaudhuri
Managing Directors, Shri Hemant G. Contractor, Shri Diwakar Gupta and Shri A. Krishna Kumar, Director nominated under Section 19(f) of the SBI Act (Reserve Bank of India nominee), Dr. Subir V. Gokarn, and all or any of the other Directors who are normally residents or may for the time being be present at any place within India where the meeting is held.

**Audit Committee of the Board (ACB)**
Shri Dileep C. Choksi, Director – Chairman of the Committee
Shri D. Sundaram, Director – Member
Shri Parthasarathy Iyengar, Director – Member
Shri D. K. Mittal, GOI Nominee – Member (Ex-officio)
Dr. Subir V. Gokarn, RBI Nominee – Member (Ex-officio)
Shri Hemant G. Contractor, MD&GE (IB) – Member (Ex-Officio)
Shri A. Krishna Kumar, MD & GE (NB) – Member (Ex-Officio)

**Risk Management Committee of the Board (RMCB)**
Shri Hemant G. Contractor, MD&GE (IB) – Member (Ex-Officio) Chairman of the Committee
Shri Diwakar Gupta, MD&CFO-Member (Ex-officio)
Shri S. Venkatachalam, Director – Member
Shri D. Sundaram, Director – Member
Shri Parthasarathy Iyengar, Director – Member

**Shareholders’/Investors’ Grievance Committee of the Board (SIGCB)**
Shri S. Venkatachalam, Director – Chairman of the Committee
Shri Dileep C. Choksi, Director – Member
Shri Rashpal Malhotra, Director – Member
Shri Hemant G. Contractor, MD&GE (IB) – Member (Ex-officio)
Shri Diwakar Gupta, MD&CFO – Member (Ex-officio)
Committees of the Board as on 18th May 2012 (Contd.)

Special Committee of the Board of Directors for Monitoring of Large Value Frauds (SCBMF)

Shri Diwakar Gupta, MD&CFO-Member (Ex-officio) - Chairman of the Committee
Shri A. Krishna Kumar, MD & GE (NB) – Member (Ex-Officio)
Shri Dileep C. Choksi, Director – Member
Shri S. Venkatachalam, Director – Member
Shri Parthasarathy Iyengar, Director – Member
Shri Rashpal Malhotra, Director – Member

Customer Service Committee of the Board (CSCB)

Shri Hemant G. Contractor, MD&GE (IB) – Member (Ex-Officio) Chairman of the Committee
Shri A. Krishna Kumar, MD & GE (NB) – Member (Ex-Officio)
Shri Dileep C. Choksi, Director – Member
Shri S. Venkatachalam, Director – Member
Shri G. D. Nadaf, Director – Member
Shri Rashpal Malhotra, Director – Member

IT Strategy Committee of the Board (ITSC)

Shri D. Sundaram, Director - Chairman of the Committee
Shri S. Venkatachalam, Director – Member
Shri Parthasarathy Iyengar, Director – Member
Shri Diwakar Gupta, MD&CFO – Member (Ex-officio)
Shri A. Krishna Kumar, MD & GE (NB) – Member (Ex-Officio)

Remuneration Committee of the Board (RCB)

Shri D. K. Mittal, GOI Nominee – Member (Ex-officio)
Dr. Subir V. Gokarn, RBI Nominee – Member (Ex-officio)
Shri Dileep C. Choksi, Director – Member
Shri S. Venkatachalam, Director – Member
Members of Local Boards, other than Managing Director & Group Executive (National Banking), nominated by Chairman, in terms of Section 21(1)(a) of SBI Act, 1955

As on 18th May 2012

Ahmedabad
Shri Ramesh Rangan S.A
Chief General Manager (Ex-Officio)

Bangalore
Shri Ashwini Mehra
Chief General Manager (Ex-Officio)

Bhopal
Shri Sushil Kumar Mishra
Chief General Manager (Ex-Officio)
Shri Ramesh Warlyani
Shri G. P. Gupta
Shri Manohar Bothra

Bhubaneswar
Shri Praveen Kumar Gupta
Chief General Manager (Ex-Officio)

Chandigarh
Shri N. Krishnamachari
Chief General Manager (Ex-Officio)
Shri Rashpal Malhotra*
Snri Vinod Bihari Sharma

Chennai
Shri Sharad Sharma
Chief General Manager (Ex-Officio)
Shri T. R. Loganathan

Hyderabad
Shri Rakesh Sharma
Chief General Manager (Ex-Officio)

Kolkata
Shri Subrata Ghosh
Chief General Manager (Ex-Officio)
Members of Local Boards (Contd.)

Lucknow
Shri K. Ramachandran
Chief General Manager (Ex-Officio)
Shri Madan Mohan Shukla

Mumbai
Dr. J. N. Misra
Chief General Manager (Ex-Officio)
Shri Dileep C. Choksi*
Shri S. Venkatachalam*
Shri D. Sundaram*
Shri Parthasarathy Iyengar*
Shri Pradeep S Jain
Shri S. M. Lodha

Delhi
Shri B. Sriram
Chief General Manager (Ex-Officio)
Shri Deepak Ishwarbhai Amin*

North Eastern
Shri Rajnish Kumar
Chief General Manager (Ex-Officio)
Shri Ashok Kumar Das

Patna
Shri Jeevandas Narayan
Chief General Manager (Ex-Officio)
Shri Tanvir Akhtar

Kerala
Shri V. Murali
Chief General Manager (Ex-Officio)
Smt. Alphonsa John
Shri Sudhir Abraham

*Director on the Central Board nominated on the Local Boards as per Section 21(1)(b) of SBI Act
MEMBERS OF CENTRAL MANAGEMENT COMMITTEE
(As on 18th May 2012)

Shri Pratip Chaudhuri
Chairman

Shri Hemant G. Contractor
Managing Director & Group Executive
(International Banking)

Shri Diwakar Gupta
Managing Director & Chief Financial Officer

Shri A. Krishna Kumar
Managing Director & Group Executive
(National Banking)

Shri Shyamal Acharya
Deputy Managing Director & Group Executive
(Associates & Subsidiaries)

Shri Santosh B. Nayar
Deputy Managing Director & Group Executive
(Corporate Banking)

Smt. Arundhati Bhattacharya
Deputy Managing Director & Corporate Development Officer

Shri R. Venkatachalam
Deputy Managing Director & Group Executive
(Mid Corporate)

Smt. Soundara Kumar
Deputy Managing Director & Group Executive
(Stressed Assets Management)

Shri P. Pradeep Kumar
Deputy Managing Director & Group Executive
(Global Markets)

Shri R. K. Saraf
Deputy Managing Director
(Corporate Strategy & New Businesses)

Shri Atanu Sen
Deputy Managing Director &
Chief Credit & Risk Officer
THE BANK’S AUDITORS

M/s Kalyaniwalla & Mistry, Mumbai, Mumbai Circle

M/s B. M. Chatrath & Co., Kolkata, Bengal Circle

M/s K. K. Soni & Co., New Delhi, Delhi Circle

M/s Essveeyar, Chennai, Chennai Circle

M/s Venugopal & Chenoy, Hyderabad, Hyderabad Circle

M/s K. G. Somani & Co., New Delhi, Lucknow Circle

M/s K. C. Mehta & Co., Vadodara, Ahmedabad Circle

M/s Dagliya & Co., Bangalore, Bangalore Circle

M/s M. Verma & Associates, New Delhi, Chandigarh Circle

M/s Krishnamoorthy & Krishnamoorthy, Kochi, Kerala Circle

M/s Todi Tulsyan & Co., Patna, Patna Circle

M/s Singhi & Co., Kolkata, North Eastern Circle

M/s SCM Associates, Bhubaneswar, Bhubaneswar Circle

M/s SBA & Company, Indore, Bhopal Circle