

Notes:

- 1 The above results have been reviewed by the Audit Committee of the Board at their meeting held on May 17, 2012 and approved by the Board of Directors at their meeting held on May 18, 2012.
- 2 The above results for the year ended March 31, 2012 have been prepared following the same accounting policies as those followed in the annual financial statements for the year ended March 31, 2011. The information presented above is extracted from the audited financial statements of the Bank.
- 3 The figures for the quarter ended March 31, 2012 and the corresponding quarter ended in the previous year as reported in these financial results are the balancing figure between audited figures in respect of the full financial year and the year to date figures up to the end of the third quarter of the relevant financial year.
- 4 The Board of Directors at their meeting declared a dividend of Rs.35/- per share.
- 5 Consequent to the notification of the "Acquisition of State Bank of India Commercial & International Bank Ltd Order, 2011" issued by the Govt. of India, the undertaking of State Bank of India Commercial & International Bank Ltd. (SBICI) stands transferred to and vests in State Bank of India ("the Bank"), with effect from July 29, 2011, the effective date. The results for the financial year ended March 31, 2012 include the results of operations of the erst-while SBICI for the period from July 29, 2011. The figures of the previous year of the Bank are not comparable to that extent.
- 6 In accordance with RBI circular no.DBOD.BP.BC.80/21.04.018/2010-11 dated February 9, 2011, the Bank has charged a sum of Rs. 100 crores to the Profit & Loss account being the proportionate amount of unamortised liability for Gratuity, for the Financial Year ended 31st March, 2012. The liability of Rs. 300 crores as on March 31, 2012 will be amortised proportionately in accordance with the above circular.
- 7 During the year, the Bank has allotted 3,60,45,243 equity shares of Rs.10 each/- for cash at a premium of Rs.2,181.69 per equity share aggregating to Rs.7900 crores to Government of India under a preferential allotment. Out of the total subscription of Rs. 7900 crores received from GOI, an amount of Rs.36.05 crores was transferred to Share Capital Account and the balance Rs.7863.95 crores to Share Premium Account.
- 8 During the year, the Bank has made an additional provision of Rs. 1350 crores against certain non performing domestic advances.
- 9 Provision Coverage Ratio as on March 31, 2012 works out to 68.10% (Previous Year 64.95%).
- 10 Number of Investors' Complaints received and disposed of during the quarter ended 31st March 2012
 - (i) Pending at the beginning of the quarter – nil.
 - (ii) Received during the quarter – 45
 - (iii) Disposed of during the quarter – 45
 - (iv) Lying unresolved at the end of the quarter – nil.
- 11 Previous period figures have been regrouped/reclassified, wherever necessary, to conform to current period classification.

A Krishna Kumar
MD & GE (NB)

Diwakar Gupta
MD & CFO

H G Contractor
MD & GE (IB)

Pratip Chaudhuri
Chairman

Date: 18.05.2012
Place: Kolkata