

ABOUT SBI

Founded in 1806, Bank of Calcutta was the first bank established in India and over a period of time evolved into State Bank of India (SBI). SBI represents a sterling legacy of over 200 years. It is the oldest commercial bank in the Indian subcontinent, strengthening the nation's trillion-dollar economy and serving the aspirations of its vast population.

The Bank is India's largest commercial Bank in terms of assets, deposits, branches, number of customers and employees, enjoying the continuing faith of millions of customers across the social spectrum.

Headquartered at Mumbai, SBI provides a wide range of products and services

to personal, commercial enterprises, large corporates, public bodies and institutional customers through its various branches and outlets joint ventures, subsidiaries and associate companies.

Our Vision

MY SBI.

MY CUSTOMER FIRST.

MY SBI: FIRST IN CUSTOMER SATISFACTION.

Our Mission

We will be prompt, polite and proactive with our customers.

We will speak the language of young India.

We will create products and services that help our customers achieve their goals.

We will go beyond the call of duty to make our customers feel valued.

We will be of service even in the remotest part of our country.

We will offer excellence in services to those abroad as much as we do to those in India.

We will imbibe state-of-the-art technology to drive excellence.

Our Values

We will always be honest, transparent and ethical.

We will respect our customers and fellow associates.

We will be knowledge driven.

We will learn and we will share our learning.

We will never take the easy way out.

We will do everything we can to contribute to the community we work in.

We will nurture pride in India.

SBI'S JOURNEY THROUGH NUMBERS



1 No.
Largest Bank in India
(Deposits, Advances,
Branches, Employees)

59,000+
Pan-India ATMs

23.30 crore+
State Bank Group debit
card holders

1.77 crore+
Green Remit Cards

30.12 crore+
Active
customer base

64,628
Business correspondent and
Customer Service Points

2.55 crore+
Internet banking
users

1,03,565
Pan-India village
coverage

31.90 lakh
crore+
Business size

7.22 crore+
Core Banking
Transactions (daily
average transactions)

4.09 lakh+
Average calls per day
on Contact Centre

4.21 crore+
RuPay Debit Card

36,000
Merchant Banking
Tie-ups

1.16 crore+
Daily average ATM
transactions

3.00 lakh+
POS machines

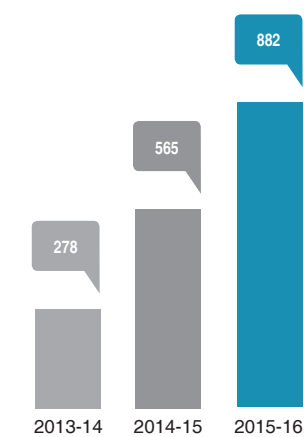
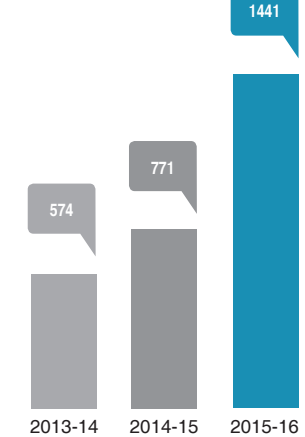
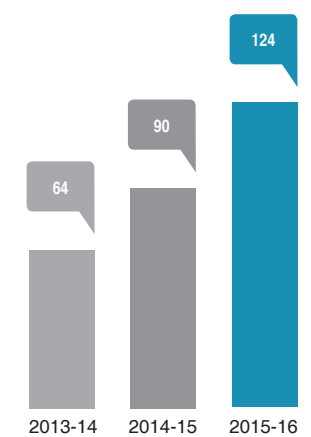
5.32 crore+
Pradhan Mantri Jandhan
Yojna Accounts

Expanding Digital Footprint in

Internet Banking Transactions (crore)

Mobile Banking Transactions (lakh)

POS Transactions (lakh)



SBI Online is
the World's 8th
most Visited
Banking Site

A SMART BANK FOR INDIA ON THE GO...

As the digital economy flourishes, SBI is embracing and evolving a digital business model and has grown its technology and channel platforms proportionately.

India is rapidly advancing towards becoming a first world nation, and today, it is focusing on new opportunities such as Digital India, Smart Cities, BharatNet etc. As a result, Indians are increasingly using the internet, social media and their smart phones to do their banking. They are increasingly demanding an end-to-end experience and greater consistency when doing their banking via their mobile, iPad, or even a PC. Similarly, corporates, SMEs and public institutions are leveraging the Internet to conduct their business more efficiently and economically. New “disruptive” businesses are altogether re-defining how people go about doing routine chores. Not to be left behind, millions from rural India have become more financially literate and are using the formal banking system to have a more direct relationship with their money and social benefits. With an economy that is growing steadily and surely, India is certainly on the Go!

As the largest bank in India, we are integral to thousands of commercial entities and millions of personal lives. As the digital economy flourishes, SBI has grown its technology and channel platforms proportionately, and in some cases, ahead of the curve. At SBI, we know that we have to bring banking to the fingertips of our customers. We realise that modern banking is about enabling our customers to have a meaningful relationship with

their money. They wish to transact more quickly, accurately and efficiently than ever before. And we have always evolved with the times to embrace new consumer attitudes and be aligned as a “Smart” Bank with the service levels that an “India on the Go!” demands.

Going forward, we foresee an unprecedented growth in data, driven by the latest trends in mobility, social media, cloud and analytics. At SBI, we are embracing and evolving a digital business model and with an eye on the future. The various digital platforms we have created, position us well to set new benchmarks and to keep our customers always connected, always on. As a fully committed adopters of the digital medium, we are confident of remaining highly competitive, relevant and well positioned trend setter for the industry.

It was with this spirit that, last year, we talked about how we have become “Bankers to Digital India”. In continuation of that journey, we have made significant technological advancements and adoptions in FY2016. Aptly, our Annual Report is dedicated to the many milestones we have crossed, to become a “Smart Bank, for India on the Go”.





A **SMART BANK**,
FOR INDIA ON THE GO...

A “SMART” BANK FOR THE NEW GENERATION

Currently in our 122 “sbiINTOUCH” branches, thousands of customers are already experiencing a new way of banking.

122 sbiINTOUCH Branches
and growing

35.97% Mobile Banking
Market Share in value terms



Keeping with the tradition of adapting our product lines and services to changing requirements, SBI is committed to engage with our young generation as early as possible. With the expansion of our “sbiINTOUCH” branches across 70 districts of the country, we took an assertive step in being the new benchmark in branch banking. Today, within a short span of two years, we now have 122 “sbiINTOUCH” branches that are already being experienced by thousands of our customers. “sbiINTOUCH” realises our vision for integrating the huge network of bank ecosystem and the digital/mobile platforms together to provide a world class banking experience to the customer. These outlets are equipped with state-of-the-art gadgets and machines, which allow customers to

transact on a self-serving mode and with both onsite and remote expert assistance.

Mobile smart phones have also made a paradigm shift on our working and social behaviours. At SBI, we are focused on placing Mobile Banking functionalities in the hands of our customers to enhance their convenience, to build strong relationships, to reduce costs and to keep strengthening our brand. The Bank is currently the market leader for mobile banking services in India with 1.77 crore users and a market share of 35.97% in terms of value of transactions.

Similarly, SBI recognised the trend towards cashless society early and

has taken concerted steps to be at the forefront of establishing a deep ecosystem for plastic money. Today, it has the largest comprehensive electronic infrastructure in the country to accept payment through Cards. With more than 3 lakh POS terminals deployed in the market, we are amongst the top four transaction acquirers in India with the largest number of merchant relationships amongst Public Sector Banks. When it comes to issuing cards to our customers, through our joint venture SBICPSL, the SBI Group is the 3rd largest Credit Card issuing company with a base of 35 lakh users and 12% market share in terms of spends. When it comes to debit cards, SBI alone has a base of more than 23 crore users.

A “SMART” BANK FOR CORPORATES AND GOVERNMENTS



With more than 67 crore e-Commerce transactions in FY2016, we are the largest player in the e-Commerce space within the country.

36,000

Merchant Banking Tie-ups

2,250 Corporate

USE e-Trade Portal



It is said that money makes the world go round. Nowadays, doing trade and transactions online makes the world go round even faster.

Our banking platform onlinesbi.com provides robust and customer friendly net banking services to retail, corporate and institutional customers, including PSUs and Government Agencies. This cost-effective channel has enabled more than 124 crore transactions during FY2016, achieving 39% growth over the previous year. With over 36,000 merchant tie-ups, direct or through State Bank Collect and e-Commerce aggregators, we have facilitated more than 67 crore e-Commerce transactions during FY2016, making us by far a major player in the e-Commerce space within the country.

SBI's e-Trade web-based portal enhances our customers' access to trade finance services with speed and efficiency. Today, nearly 2,250 Corporates use this portal. We are also financing their Supply Chain Partners through our e-VFS/ e-DFS platforms, facilitating an efficient management of their working capital cycle, sustained growth and better profitability. Over 182 Industry Majors with nearly 3,900 vendors and more than 12,900 dealers across the country have migrated to our electronic platform.

SBI has made big strides and leadership position in using its digital infrastructure to enable e-governance to step up to new levels of efficiency and productivity. SBI has been a pioneer in developing customised e-solutions to allow Central

and State Governments to migrate their transactions to the online mode and bring in more overall efficiency and transparency into the system.

SBI e-Pay is the first and only aggregator service by any bank in India. This platform aspires to bring in additional payment modes, new merchant categories, with a special focus on Central, State Government Departments and Municipal Corporations.

KEEPING OUR CUSTOMERS AND EMPLOYEES “SMART”

We take great efforts to educate our customers and employees to keep up with the technological changes around them.

385

Technology Learning Centres

279,000

Trained Participants



Being a “Smart” Bank with multiple digital channels is not enough. There are many who feel left behind with the fast pace of change we see all around. Many customers still visit branches for their routine transactions because they feel electronic channels are complex and risky. We need to ensure that our customers are also upto date and match with what we have to offer.

At SBI, we recognise that it is our responsibility to inform and educate our customers on how to make full use of the technologies around them to make their lives easier and to help themselves for whatever banking action they need to take on a 24X7 basis. With the main objective of imparting financial literacy and facilitating effective use of financial

services by the common man, we have set up 385 Technology Learning Centres (TLCs) across the length & breadth of the country for conducting interactive learning sessions and demos of the Bank’s various tech-channels. Now, thousands of our customers are adopting digital channels more than ever before.

On the other side, keeping our own people upto speed with the latest trends, methods and new technologies is crucial if we are to maintain our peer position in digital banking. SBI is judiciously leveraging on-line platforms to impart knowledge and educate its workforce. During the year, we established a e-library of on-line lessons, through which we have trained more than

2,79,000 participants. These included hundreds of ‘e-Lessons’, ‘Mobile Nuggets’ ‘e-Capsules’, case studies, research projects and e-publications on our learning portal ‘Gyanodaya’. Now, with mandatory training hours required of every SBI employee, we are ensuring that we ourselves are fully equipped to the best banking practices in all spheres of our operations.



RATINGS as on 31st March, 2016

	RATING	RATING AGENCY
BANK RATING	Positive/Baa3/P-3/ba1 BBB-/Stable/A-3 BBB-/F3/Stable	Moody's S & P Fitch
INSTRUMENT		
INNOVATIVE PERPETUAL DEBT INSTRUMENTS	'AAA/Stable' "CAREAAA"	CRISIL CARE
UPPER TIER II SUBORDINATED DEBT	'AAA/Stable' "CAREAAA"	CRISIL CARE
LOWER TIER II SUBORDINATED DEBT	'AAA/Stable' "CAREAAA" '(ICRA)AAA'	CRISIL CARE ICRA
BASEL III TIER 2	'AAA/Stable' "CAREAAA" '(ICRA)AAA(hyb)	CRISIL CARE ICRA

CARE: Credit Analysis & Research Limited

ICRA: ICRA Limited

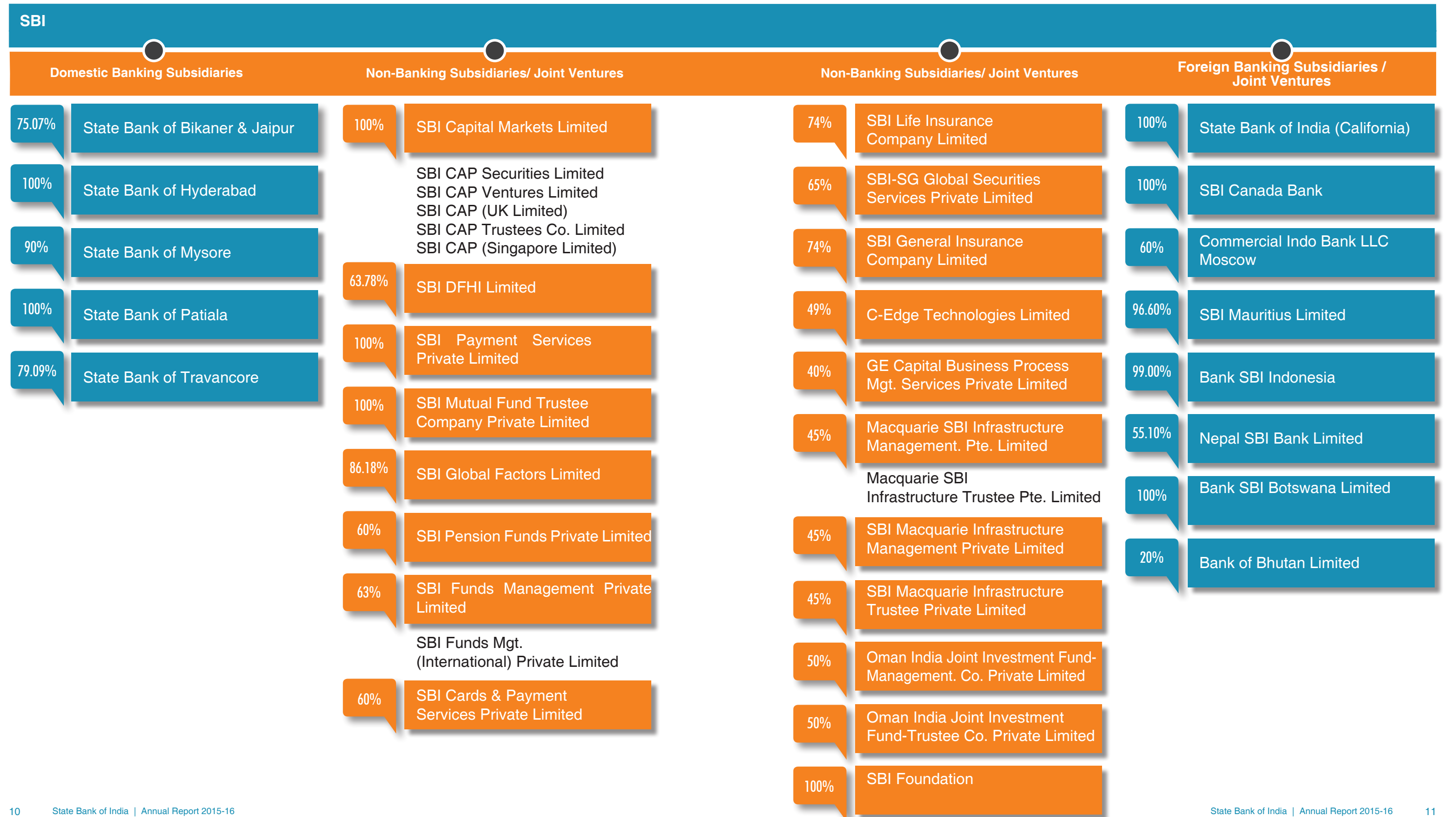
CRISIL: CRISIL Limited

S&P: Standard & Poor

SBI GROUP STRUCTURE

as on 31st March, 2016

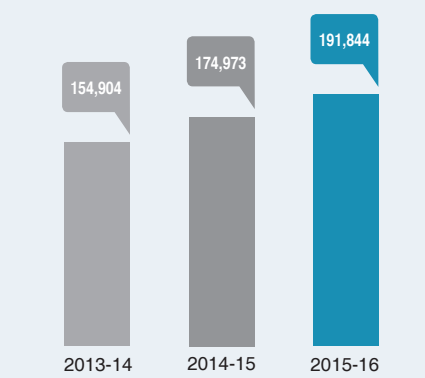
OWNERSHIP FIGURES IN %



PERFORMANCE INDICATORS

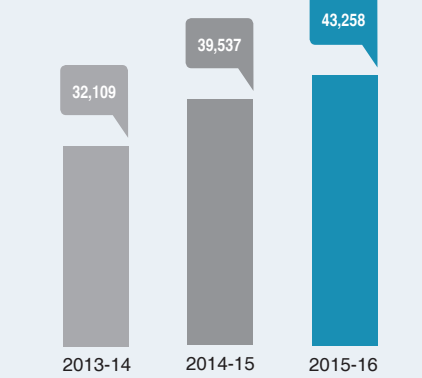
Total Income

(₹ in crore)



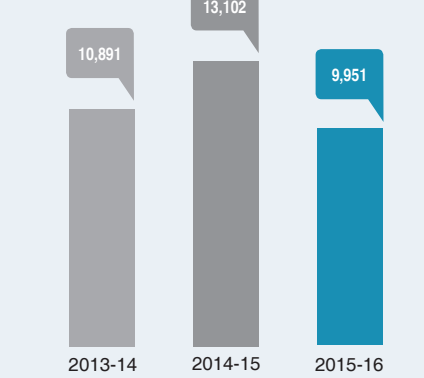
Operating Profit

(₹ in crore)



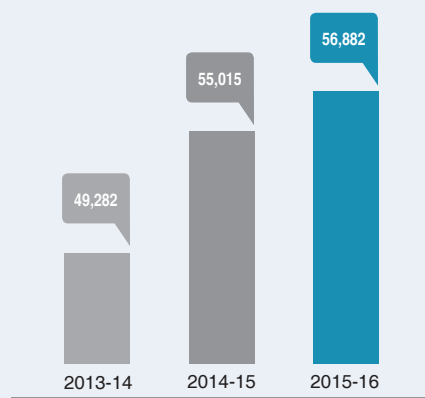
Net Profit

(in crore)



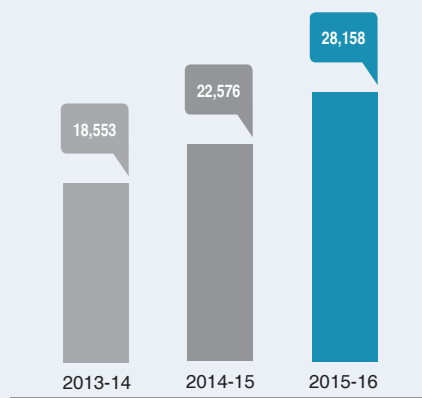
Net Interest Income

(₹ in crore)



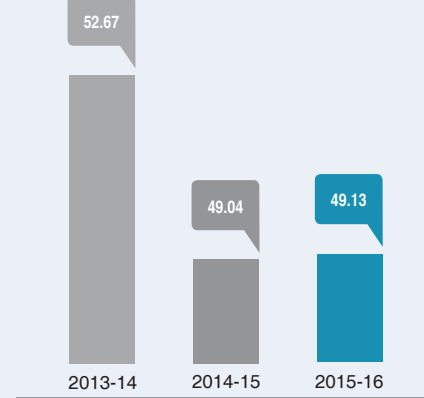
Other Income

(₹ in crore)



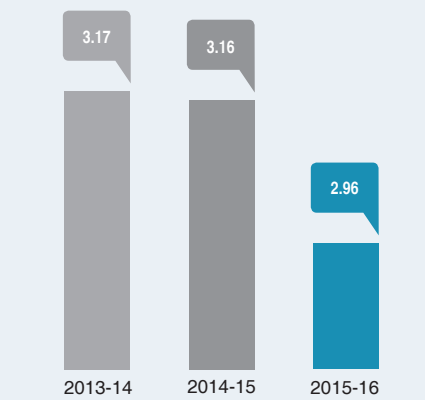
Cost to Income Ratio

%



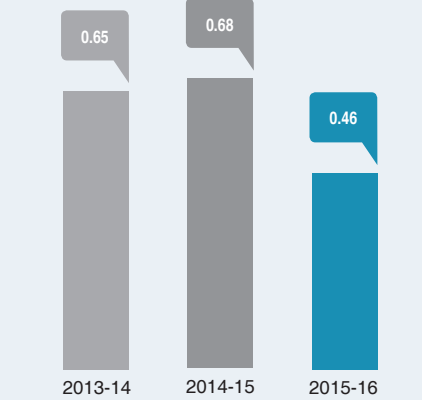
Net Interest Margin

%



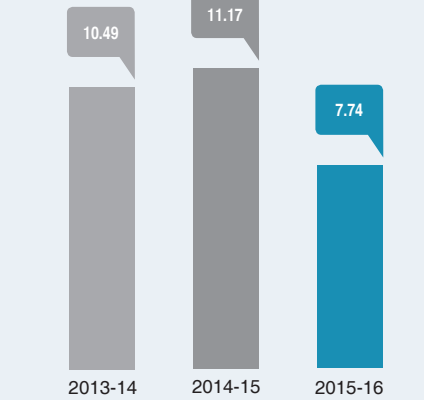
Return on Assets

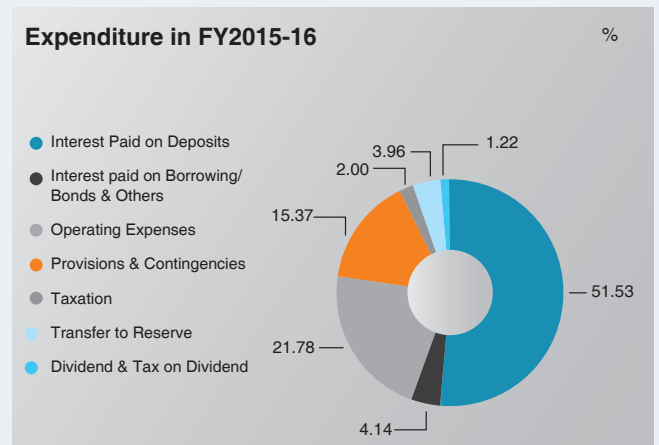
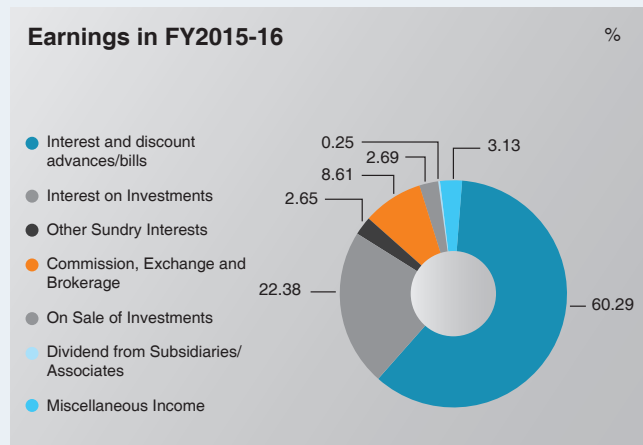
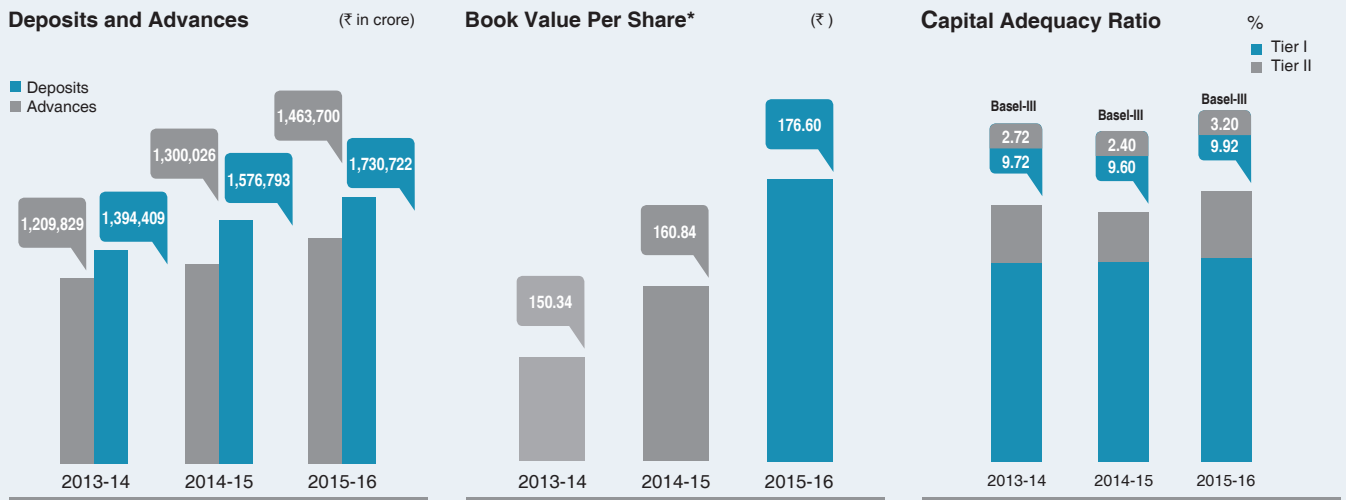
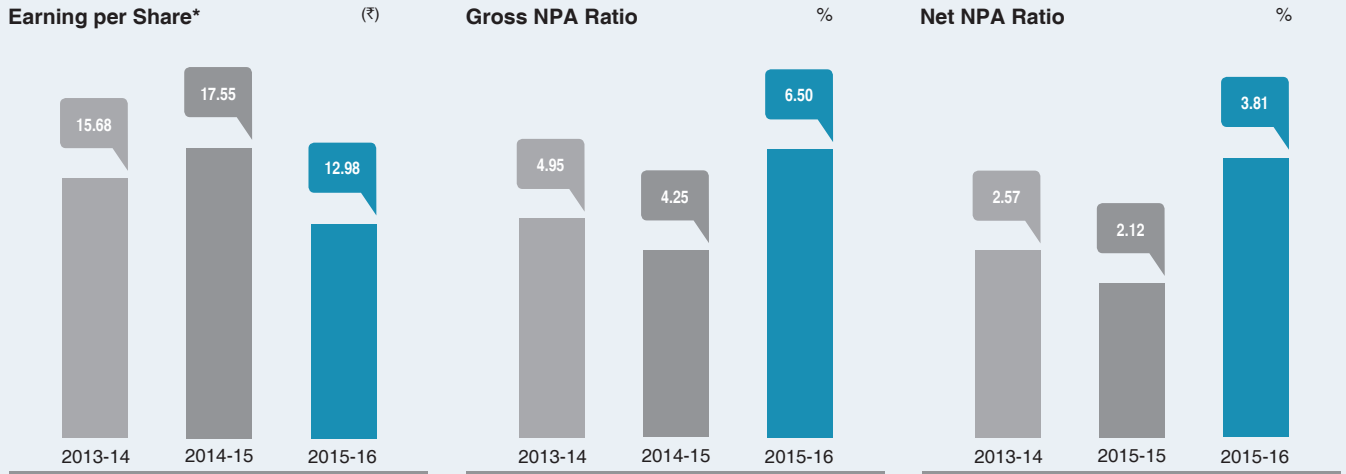
%



Return on Equity

%





*The face value of shares of the Bank was split from ₹ 10 per share to ₹ 1 per share from 22nd November, 2014. All the information reflect the effect of the split for each period presented.

FINANCIAL HIGHLIGHTS: 10 YEARS AT A GLANCE

	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16
Liabilities										
Capital (₹ in crore)	526	631	635	635	635	671	684	747	747	776
Reserves & Surplus (₹ in crore)	30,772	48,401	57,313	65,314	64,351	83,280	98,200	1,17,536	1,27,692	1,43,498
Deposits (₹ in crore)	4,35,521	5,37,404	7,42,073	8,04,116	9,33,933	10,43,647	12,02,740	13,94,409	15,76,793	17,30,722
Borrowings (₹ in crore)	39,704	51,728	53,713	1,03,012	1,19,569	1,27,006	1,69,183	1,83,131	2,05,150	2,24,191
other's (₹ in crore)	60,042	83,362	1,10,698	80,337	1,05,248	80,915	95,404	96,927	1,37,698	1,59,876
Total(₹ incrore)	5,66,565	7,21,526	9,64,432	10,53,414	12,23,736	13,35,519	15,66,211	17,92,748	20,48,080	22,59,063
Assets										
Investments (₹ in crore)	1,49,149	1,89,501	2,75,954	2,85,790	2,95,601	3,12,198	3,50,878	3,98,800	4,81,759	4,77,097
Advances (₹ in crore)	3,37,337	4,16,768	5,42,503	6,31,914	7,56,719	8,67,579	10,45,617	12,09,829	13,00,026	14,63,700
other Assets (₹ in crore)	80,079	1,15,257	1,45,975	1,35,710	1,71,416	1,55,742	1,69,716	1,84,119	2,66,295	3,18,266
Total (₹ in crore)	5,66,565	7,21,526	9,64,432	10,53,414	12,23,736	13,35,519	15,66,211	17,92,748	20,48,080	22,59,063
Net Interest Income (₹ in crore)	15,058	17,021	20,873	23,671	32,526	43,291	44,329	49,282	55,015	56,882
Provisions for NPA (₹ in crore)	1,429	2,001	2,475	5,148	8,792	11,546	11,368	14,224	17,908	26,984
operating Result (₹ in crore)	10,000	13,108	17,915	18,321	25,336	31,574	31,082	32,109	39,537	43,258
Net Profit Before Taxes (₹ in crore)	7,625	10,439	14,181	13,926	14,954	18,483	19,951	16,174	19,314	13,774
Net Profit (₹ in crore)	4,541	6,729	9,121	9,166	8,265	11,707	14,105	10,891	13,102	9,951
Return on Average Assets (%)	0.84	1.01	1.04	0.88	0.71	0.88	0.97	0.65	0.68	0.46
Return on equity (%)	14.24	17.82	15.07	14.04	12.84	14.36	15.94	10.49	11.17	7.74
expenses to Income (%) (operating expenses to total Net Income)	54.18	49.03	46.62	52.59	47.6	45.23	48.51	52.67	49.04	49.13
Profit Per employee (₹ in 000)	237	373	474	446	385	531	645	485	602	470
earnings Per Share (₹)*	86.1	126.62	143.77	144.37	130.16	184.31	210.06	156.76	17.55	12.98
Dividend Per Share (₹)*	14	21.5	29	30	30	35	41.5	30	3.5	2.60
SBI Share (Price on NSe) (₹)*	994.45	1,600.25	1,067.10	2,078.20	2,765.30	2,096.35	2,072.75	1,917.70	267.05	194.25
Dividend Pay out Ratio % (₹)	16.22	20.18	20.19	20.78	23.05	20.06	20.12	20.56	20.21	20.28
Capital Adequacy Ratio (%)										
Basel-II	N.A.	N.A.	85,393	90,975	98,530	1,16,325	1,29,362	1,45,845	1,54,491	1,81,800
(₹ in crore)			14.25	13.39	11.98	13.86	12.92	12.96	12.79	13.94
(%)										
Tier I	N.A.	N.A.	56,257	64,177	63,901	82,125	94,947	1,12,333	1,22,025	1,35,757
(₹ in crore)			9.38	9.45	7.77	9.79	9.49	9.98	10.1	10.41
(%)										
Tier II	N.A.	N.A.	29,136	26,798	34,629	34,200	34,415	33,512	32,466	46,043
(₹ in crore)			4.87	3.94	4.21	4.07	3.43	2.98	2.69	3.53
(%)										
Basel-III	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1,40,151	1,46,519	1,75,903
(₹ in crore)								12.44	12	13.12
(%)										
Tier I	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1,09,547	1,17,157	1,33,035
(₹ in crore)								9.72	9.6	9.92
(%)										
Tier II	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	30,604	29,362	42,868
(₹ in crore)								2.72	2.4	3.20
(%)										
Net NPA to Net Advances (%)	1.56	1.78	1.79	1.72	1.63	1.82	2.1	2.57	2.12	3.81
Number of Domestic Branches	9,231	10,186	11,448	12,496	13,542	14,097	14,816	15,869	16,333	16,784
Number of Foreign Branches /offices	83	84	92	142	156	173	186	190	191	198

*The face value of shares of the Bank was split from ₹10 per share to ₹1 per share - wef. 22nd November, 2014. The data is on ₹1 per share for 2014-15, 2015-16 and ₹10 per share for remaining year.

SAVINGS@SBI



State Bank of India
THE BANKER TO EVERY INDIAN

**My Savings
Account
connects me
to my demat
and trading
account!**

**Wow!
Seamless
Investing!**



Demat Services

YES! SBI Savings Bank Account can be linked to a Demat and Trading account. You can transfer/pledge/unpledge securities online. Other benefits include 24X7 Customer Care, Advisory Services, e-statement and Mobile Alerts. Open a Savings Bank Account ... and expect more from us!

There's always more to SBI.

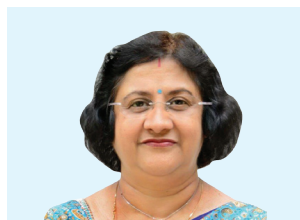
SAVINGS ACCOUNT VALUE ADDED FEATURES: • Debit Card • Internet Banking
• Mobile Banking • Personal Accident Insurance • Health Insurance • Credit Card

For assistance, call our 24X7 helpline No. 080-26599990 or
Toll Free Nos. 1800 11 2211 / 1800 425 3800 or for details log on to www.sbi.co.in

* Terms & Conditions Apply

CENTRAL BOARD OF DIRECTORS

as on 27th May, 2016



Smt. Arundhati Bhattacharya
Chairman



Shri B. Sriram
Managing Director



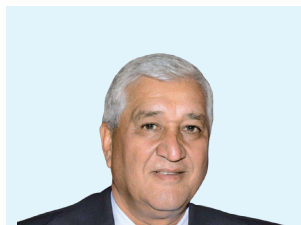
Shri V. G. Kannan
Managing Director



Shri Rajnish Kumar
Managing Director



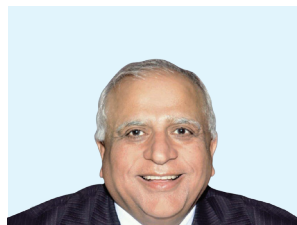
Shri P. K. Gupta
Managing Director



Shri Sanjiv Malhotra
Shareholder Director



Shri M. D. Mallya
Shareholder Director



Shri Sunil Mehta
Shareholder Director



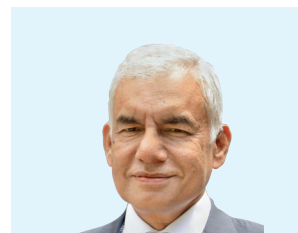
Shri Deepak I. Amin
Shareholder Director



Shri Tribhuvan Nath Chaturvedi
Director Nominated by Gol



Dr. Girish K. Ahuja
Director Nominated by Gol



Dr. Pushpendra Rai
Director Nominated by Gol



Ms. Anjuly Chib Duggal
Secretary, DFS
Director Nominated by Gol



Dr. Urjit R. Patel
DG, RBI
Director Nominated by Gol



Chairman

Smt. Arundhati Bhattacharya

Managing Directors

Shri B. Sriram

Shri V.G. Kannan

Shri Rajnish Kumar

Shri P.K. Gupta

Directors elected under Section 19(c) of SBI Act

Shri Sanjiv Malhotra

Shri M.D. Mallya

Shri Sunil Mehta

Shri Deepak I. Amin

**Term: 3 years and eligible for
re-election for further period of 3 years**

Maximum tenure: 6 years

Directors under Section 19(d) of SBI Act

Shri Tribhuwan Nath Chaturvedi

Dr. Girish K. Ahuja

Dr. Pushpendra Rai

**Term: 3 years and eligible for
re-appointment / re-nomination,
subject to a maximum tenure of 6 years**

Director under Section 19(e) of SBI Act

Ms. Anjuly Chib Duggal

Director under Section 19(f) of SBI Act

Dr. Urjit R. Patel

COMMITTEES OF THE BOARD

as on 27th May, 2016

Executive Committee of the Central Board (ECCB)

Chairman

Smt. Arundhati Bhattacharya,

Managing Directors,

Shri B. Sriram, Shri V.G. Kannan,

Shri Rajnish Kumar and Shri P. K. Gupta

Director nominated under Section 19(f) of the SBI Act (Reserve Bank of India nominee), viz. Dr. Urjit R. Patel, 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 Sunil Mehta,

Director – Chairman of the Committee

Shri M.D. Mallya, Director – Member

Shri Deepak I. Amin, Director -Member

Dr. Girish K. Ahuja, Director-Member

Ms. Anjuly Chib Duggal, GOI Nominee – Member

Dr. Urjit R. Patel, RBI Nominee – Member

Shri B. Sriram, MD-CBG - Member (Ex-Officio)

Shri P. K. Gupta, MD-C&R – Member (Ex-Officio)

Risk Management Committee of the Board (RMCB)

Shri B. Sriram, MD-CBG – Member (Ex-Officio) –

Chairman of the Committee

Shri P. K. Gupta, MD-C&R – Member (Ex-Officio)

Shri Sanjiv Malhotra, Director – Member

Shri M D. Mallya, Director – Member

Shri Sunil Mehta, Director – Member

Shri Deepak I. Amin, Director – Member

Shri Tribhuwan Nath Chaturvedi, Director – Member

Dr. Pushpendra Rai, Director – Member

Stakeholders Relationship Committee (SRC)

Shri M.D. Mallya, Director– Chairman of the Committee

Shri Sunil Mehta, Director – Member

Dr. Girish K. Ahuja, Director – Member

Shri V.G. Kannan, MD-A&S – Member (Ex-Officio)

Shri Rajnish Kumar, MD-NBG – Member (Ex-Officio)

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

Shri Rajnish Kumar, MD-NBG – Member

(Ex-Officio) – Chairman of the Committee

Shri P. K. Gupta, MD-C&R – Member (Ex-Officio)

Shri Sanjiv Malhotra, Director – Member

Shri M.D. Mallya, Director – Member

Shri Sunil Mehta, Director – Member

Shri Deepak I. Amin, Director – Member

Shri Tribhuwan Nath Chaturvedi, Director, Member

Dr. Girish K. Ahuja, Director – Member

Customer Service Committee of the Board (CSCB)

Shri B. Sriram, MD-CBG – Member (Ex-Officio) –

Chairman of the Committee

Shri Rajnish Kumar, MD-NBG – Member (Ex-Officio)

Shri M.D. Mallya, Director – Member

Shri Sunil Mehta, Director – Member

Shri Deepak I. Amin, Director – Member

Shri Tribhuwan Nath Chaturvedi, Director – Member

Dr. Pushpendra Rai, Director – Member

IT Strategy Committee of the Board (ITSC)

Shri Deepak I. Amin, Director – Chairman of the Committee

Shri Sanjiv Malhotra, Director – Member

Shri M.D. Mallya, Director – Member

Shri Sunil Mehta, Director – Member

Shri B. Sriram, MD-CBG – Member (Ex-Officio)

Shri P. K. Gupta, MD-C&R – Member (Ex-Officio)

Corporate Social Responsibility Committee (CSR)

Shri V.G. Kannan, MD-A&S – Member (Ex-Officio) – Chairman of the Committee

Shri Rajnish Kumar,

MD-NBG – Member (Ex-Officio)

Shri Sanjiv Malhotra, Director – Member

Shri Sunil Mehta, Director – Member

Shri Deepak I. Amin, Director – Member

Dr. Pushpendra Rai, Director – Member

Remuneration Committee of the Board (RCB)

Ms. Anjuly Chib Duggal, GOI Nominee – Member (Ex-Officio)

Dr. Urjit R. Patel, RBI Nominee – Member (Ex-Officio)

Shri M.D. Mallya, Director – Member

Shri Deepak I. Amin, Director – Member

Board Committee to Monitor

Recovery (BCMR)

Smt. Arundhati Bhattacharya - Chairman

Shri B. Sriram, MD-CBG – Member

Shri V.G. Kannan, MD-A&S - Member

Shri Rajnish Kumar, MD-NBG – Member

Shri P. K. Gupta, MD-C&R – Member

Ms. Anjuly Chib Duggal, GOI Nominee – Member (Ex-Officio)

Review Committee for Identification of Wilful Defaulters/ Non-Co-operative Borrowers

Managing Director-CBG-Chairman of the Committee

Any two independent Directors of the Bank.



Members of Local Boards, other than Managing Director - National Banking Group - Nominated by Chairman in terms of Section 21(1)(a) of SBI Act, 1955 as on 27th May, 2016

AHMEDABAD

Shri Sanjiv Nautiyal

Chief General Manager (Ex-Officio)

BANGALORE

Smt. Rajni Mishra

Chief General Manager (Ex-Officio)

BHOPAL

Shri K.T.Ajit

Chief General Manager (Ex-Officio)

Shri Anil Garg

BHUBANESWAR

Shri B.V.G.Reddy

Chief General Manager (Ex-Officio)

Shri Sarat Chandra Bhadra

CHANDIGARH

Shri Anil Kishora

Chief General Manager (Ex-Officio)

Shri Anil Arora

CHENNAI

Shri B.Ramesh Babu

Chief General Manager (Ex-Officio)

HYDERABAD

Shri Hardayal Prasad

Chief General Manager (Ex-Officio)

Shri M.V.Ranganath

KOLKATA

Shri Prashant Kumar

Chief General Manager (Ex-Officio)

LUCKNOW

Shri Gautam Sengupta

Chief General Manager (Ex-Officio)

Shri Munish Kumar Jain

MUMBAI

Shri Deepankar Bose

Chief General Manager (Ex-Officio)

Shri Sanjiv Malhotra*

Shri M.D. Mallya*

Shri Sunil Mehta*

Shri Deepak I. Amin*

DELHI

Shri Pallav Mohapatra

Chief General Manager (Ex-Officio)

Shri Tribhuvan Nath Chaturvedi*

Shri Dinesh Kumar

Dr. Girish K. Ahuja*

Dr. Pushpendra Rai*

NORTH EASTERN

Shri P.V.S.L.N.Murty

Chief General Manager (Ex-Officio)

PATNA

Shri Ajit Sood

Chief General Manager (Ex-Officio)

KERALA

Shri Badal Chandra Das

Chief General Manager (Ex-Officio)

Shri A. Gopalakrishnan

*Directors 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 27th May, 2016

Smt Arundhati Bhattacharya

Chairman

Shri B. Sriram

Managing Director
(Corporate Banking Group)

Shri V.G. Kannan

Managing Director
(Associates & Subsidiaries)

Shri Rajnish Kumar

Managing Director
(National Banking Group)

Shri P.K. Gupta

Managing Director
(Compliance & Risk)

Shri N. Krishnamachari

Deputy Managing Director & Chief Operating Officer

Shri Ashwini Mehra

Deputy Managing Director & Corporate Development Officer

Shri Sunil Srivastava

Deputy Managing Director
(Corporate Accounts Group)

Shri Siddhartha Sengupta

Deputy Managing Director
(International Banking Group)

Smt Anshula Kant

Deputy Managing Director & Chief Financial Officer

Dr M. S. Sastry

Deputy Managing Director & Chief Risk Officer

Shri Mrutyunjay Mahapatra

Deputy Managing Director & Chief Information Officer

Dr M.G. Vaidyan

Deputy Managing Director
(Stressed Assets Management Group)

Shri Sasikumar C.R.

Deputy Managing Director
(Inspection and Management Audit)

Shri J. Packirisamy

Deputy Managing Director
(Mid Corporate Group)

Shri Sekar Karnam

DMD & Chief Credit Officer

Smt Manju Agarwal

Deputy Managing Director
(Corporate Strategy and New Businesses)



BANK'S AUDITORS

M/s Varma & Varma

Kochi

M/s Mehra Goel & Co.

New Delhi

M/s S R R K Sharma Associates

Bangalore

M/s V Sankar Aiyar & Co.

Mumbai

M/s S N Mukherji & Co.

Kolkata

M/s B Chhawchharia & Co.

Kolkata

M/s Manubhai & Shah LLP

Ahmedabad

M/s M. Bhaskara Rao & Co.

Hyderabad

M/s GSA & Associates

New Delhi

M/s Chatterjee & Co.

Kolkata

M/s Bansal & Co.

New Delhi

M/s Amit Ray & Co.

Allahabad

M/s S L Chhajed & Co.

Bhopal

M/s Mittal Gupta & Co.

Kanpur