

Notes:

1. The above results have been reviewed by the Audit Committee of the Board at their meeting held on November 12, 2013 and approved by the Board of Directors at their meeting held on November 13, 2013. The results have been subject to a limited review by the Statutory Central Auditors.
2. The financial results for the Half Year ended September 30, 2013 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 RBI. Provisions for contingencies, Employee Benefits including provision for wage revision, Income Tax (after adjustment for deferred tax), Wealth Tax and for other items/assets are made on estimated basis.
3. There is no material change in the accounting policies adopted during the Half Year ended September 30, 2013 as compared to those followed in the previous Financial Year 2012-13.
4. In accordance with RBI Circular No.DBOD.BP.BC.80/21.04.018/2010-11 dated February 9, 2011, the Bank has opted to amortise the additional liability on account of enhancement in Gratuity over a period of 5 years beginning with the financial year ended March 31, 2011. Accordingly, the Bank has charged a sum of Rs.50 crore to the Profit & Loss Account, being the proportionate amount for the half year ended September 30, 2013 (Rs.25 crores for the quarter ended September 30, 2013). The unamortised liability of Rs.150 crore as on September 30, 2013 will be amortised proportionately in accordance with the above circular.
5. In terms of RBI Circular DBOD.BP.BC.No.41/21.04.141/2013-14 dated August 23, 2013 on "Investment portfolio of Banks – Classification, Valuation and Provisioning", a) the Bank has fully provided for Rs.201.12 crores during the quarter ended September 30, 2013 for transfer of SLR securities from Available for Sale (AFS) category to Held to Maturity (HTM) category; b) Further, as per aforesaid RBI directives, the depreciation as at September 30, 2013 amounting to Rs.2103.26 crores on the Available for Sale (AFS) and Held for Trading (HFT) Portfolio during the Financial Year 2013-14 has been distributed into three equal quarterly installments. The unprovided depreciation as at September 30, 2013 is Rs.1402.17 crores.
6. Banks are required to disclose Capital Adequacy Ratio under Basel – III capital regulations from the current year. Accordingly, comparative details for previous periods are not disclosed. Pillar 3 (Market Discipline) disclosures (unaudited) as per RBI guidelines on Composition of Capital Disclosure Requirements as at September 30, 2013 for the Group will be available at the Bank's website <http://www.sbi.co.in>.
7. Provision Coverage Ratio as on September 30, 2013 works out to 60.16%.
8. The Bank has received 56 Investors' Complaints during the quarter ended September 30, 2013 which have been disposed off. There are no pending Investors complaints either at the beginning or end of the quarter.

9. Previous period figures have been regrouped/reclassified, wherever necessary, to conform to current period classification.

**(Arundhati Bhattacharya)**  
**CHAIRMAN**

**(S Vishvanathan)**  
**MD & GE (A & S)**

**(A Krishna Kumar)**  
**MD & GE (Nat Bkg.)**

**(Hemant G Contractor)**  
**MD & GE (Int'l Bkg.)**

**In terms of our Review Report of even date**

**For S Venkatram & Co.**  
Chartered Accountants

**For Todi Tulsyan & Co.**  
Chartered Accountants

**For SCM ASSOCIATES**  
Chartered Accountants

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

Sushil Kumar Tulsyan  
Partner: M.No. 075899  
Firm Regn. No. 002180 C

P K Bal  
Partner : M.No. 055147  
Firm Regn. No. 314173 E

**For Singhi & Co.**  
Chartered Accountants

**For Sriramamurthy & Co.**  
Chartered Accountants

**For T R Chadha & Co.**  
Chartered Accountants

Sukhendra Lodha  
Partner : M.No.071272  
Firm Regn. No.302049 E

M Poorna Chander Rao  
Partner : M.No.027113  
Firm Regn. No.003032 S

Sumant Chadha  
Partner : M.No. 083642  
Firm Regn. No.006711 N

**For S N Nanda & Co.**  
Chartered Accountants

**For V Soundararajan & Co.**  
Chartered Accountants

**For K B Sharma & Co.**  
Chartered Accountants

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

V S Sukumar  
Partner : M.No. 018203  
Firm Regn. No.003943 S

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

**For Add & Associates**  
Chartered Accountants

**For Dhamija Sukhija & Co.**  
Chartered Accountants

**For Prakash & Santosh**  
Chartered Accountants

Nimai Kumar Das  
Partner: M.No. 051309  
Firm Regn. No.308064 E

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

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

**For V P Aditya & Co.**  
Chartered Accountants

**For S Jaykishan**  
Chartered Accountants

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

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

Place : Mumbai  
Date : 13<sup>th</sup> November 2013