

**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	90.00
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.	71.54
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
29)	State Bank of India (Botswana) 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 CompanyPvt. Ltd	50.00
8)	Oman India Joint InvestmentFund-Management CompanyPvt. 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 GrameenaVikas 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	35.00
9)	Mizoram Rural Bank	35.00
10)	Nagaland Rural Bank	35.00
11)	Purvanchal Kshetriya Gramin Bank	35.00
12)	Utkal Grameen Bank	35.00
13)	Uttarakhand Gramin Bank	35.00
14)	Vananchal Gramin Bank	35.00
15)	Marudhara Gramin Bank	26.27
16)	Deccan Grameena Bank	35.00
17)	Kaveri Grameena Bank	31.50
18)	Malwa Gramin Bank	35.00
19)	Saurashtra Gramin Bank	35.00
20)	The Clearing Corporation of India Ltd	29.22
21)	Bank of Bhutan Ltd.	20.00
22)	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.

	<b>Name of the Joint Venture</b>	<b>Group's Stake (%)</b>
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-3  
CAPITAL ADEQUACY**

**Quantitative Disclosures**

(Rs. In Crs)

<b>(b) Capital requirements for credit risk</b>	
▪ Portfolios subject to standardized approach	→ 1,06,255.13
▪ Securitization exposures	→ Nil
	.....
<b>Total</b>	<b>1,06,255.13</b>
<b>(c) Capital requirements for market risk (Standardized duration approach)</b>	
▪ Interest Rate Risk	→ 6,787.48
▪ Foreign Exchange Risk (including gold)	→ 206.76
▪ Equity Risk	→ 1,604.94
	.....
<b>Total</b>	<b>8,599.18</b>
<b>(d) Capital requirements for operational risk:</b>	
• Basic Indicator Approach	→ 10,882.87
	.....
<b>Total</b>	<b>10,882.87</b>

<p><b>(e) Total and Tier I capital ratio:</b></p> <ul style="list-style-type: none"> <li>• For the top consolidated group; and</li> <li>• For significant bank subsidiaries (stand alone)</li> </ul>	<b>CAPITAL ADEQUACY RATIO AS ON 30.06.2013</b>		
		Tier I (%)	Total (%)
	SBI Group	<b>8.93</b>	<b>12.01</b>
	State Bank of India	<b>9.01</b>	<b>12.12</b>
	State Bank of Bikaner & Jaipur	<b>8.94</b>	<b>11.90</b>
	State Bank of Hyderabad	<b>9.10</b>	<b>12.21</b>
	State Bank of Mysore	<b>9.05</b>	<b>11.80</b>
	State Bank of Patiala	<b>7.56</b>	<b>10.47</b>
	State Bank of Travancore	<b>7.59</b>	<b>10.47</b>
	SBI (Mauritius) Ltd.	<b>16.63</b>	<b>17.15</b>
	State Bank of India (Canada)	<b>33.74</b>	<b>40.08</b>
	State Bank of India (California)	<b>18.28</b>	<b>19.53</b>
	Commercial Bank of India LLC Moscow	<b>48.19</b>	<b>48.19</b>
	PT Bank SBI Indonesia	<b>9.62</b>	<b>10.21</b>
Nepal SBI Bank Ltd.	<b>9.59</b>	<b>12.54</b>	

