Notes :

1 The above results have been reviewed by the Audit Committee of the Board at their meeting held on August 07, 2014 and approved by the Board of Directors at their meeting held on August 08, 2014. The results have been subjected to a limited review by the Statutory Central Auditors.

2 The financial results for the quarter ended June 30, 2014 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 the RBI. Provisions for Contingencies, Employee Benefits including provision for wage revision, Direct Taxes (after adjustment for Deferred Tax) and for other items / assets are made on estimated basis.

3 There are no material changes in the Significant Accounting Policies adopted during the quarter ended June 30, 2014 as compared to those followed in the previous Financial Year 2013-14.

4 Banks are required to disclose Capital Adequacy Ratio under Basel – III capital regulations. Pillar 3 (Market Discipline) disclosures (unaudited) as per RBI guidelines on Composition of Capital Disclosure Requirements as at June 30, 2014 for the Group can be accessed at the Bank's website http://www/sbi.co.in.

5 The shortfall on account of sale of assets to Reconstruction Companies (arrived at by deducting provision held as on March 31, 2014 from the outstanding less Sale consideration) amounting to Rs.723.11 Crores is being amortized over a period of two years, in terms of RBI Circular DBOD.BPBC.No.98/21.04.132/2013-14 dated February 26, 2014. Consequently, Rs.90.39 Crores has been charged to the Profit & Loss Account for the quarter ended June 30, 2014.

6 Banks are required to make additional provision in respect of customers with Unhedged Foreign Currency Exposures (UFCE). Accordingly based on the available information provided by the customers, the Bank has estimated a provision requirement of Rs.343.24 Crores. Out of the above, a sum of Rs.85.81 Crores has been charged to P&L during the quarter ended June 30, 2014, being one fourth of the requirement, as permitted by the RBI.

7 Provision Coverage Ratio as on June 30, 2014 was 62.68%.

8 The Bank has received 45 Investors' complaints during the quarter ended June 30, 2014 which have been disposed off. There were 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

(V G Kannan)
MD & GE (A&S)

(B Sriram)
MD & GE (NB)

(P Pradeep Kumar)
MD & GE (CB)

(A Krishna Kumar)
MD & GE (IB)

For S Venkatram & Co.
Chartered Accountants

For Singhi & Co.
Chartered Accountants

For SCM Associates.
Chartered Accountants

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

For S Jaykishan
Chartered Accountants

Aditya Singhi
Partner : 305161
Firm Regn. No.302049 E

For Sriramamurthy & Co.
Chartered Accountants

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

For T R Chadha & Co.
Chartered Accountants

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

For S N Nanda & Co.
Chartered Accountants

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

For V P Aditya & Co
Chartered Accountants

Vikas Kumar
Partner : M.No.075363
Firm Regn. No.006711 N

For K B Sharma & Co.
Chartered Accountants

S N Nanda
Partner : M.No.005909
Firm Regn. No.000685 N

For Add & Associates
Chartered Accountants

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

For Dhamija Sukhija & Co.
Chartered Accountants

Hemant Sharma
Partner : M No.503080
Firm Regn. No. 002318 N

For Prakash & Santosh
Chartered Accountants

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

For S R R K Sharma Associates
Chartered Accountants

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

For Mehra Goel & Co.
Chartered Accountants

G K Mishra
Partner : M No.074586
Firm Regn. No. 000454 C

G S Krishnamurthy
Partner : M No.013841
Firm Regn. No.003790 S

R K Mehra
Partner : M.No. 006102
Firm Regn. No. 000517 N

Place : Mumbai
Date : 8th August 2014