



भारतीय स्टेट बैंक
भारतीय स्टेट बैंक
State Bank of India

FILE NO. 82.4524

The Securities & Exchange
Commission,
Division of Corporate Finance,
450, Fifth Street, N.W.,
Washington D.C. 20549

शेयर आणि रोखे विभाग, शेअर एवं बॉण्ड विभाग
मध्यवर्ती कार्यालय, केंद्रीय कार्यालय,
स्टेट बैंक भवन,
मादामा मार्ग, मुंबई 400 021.



03050163

जा. क्रम.

U.S.A. Shares & Bonds Department
Central Office,
State Bank Bhavan, Madame Cama Marg,
Mumbai 400 021.
फैक्स/फैक्स/Fax: 91-22-285 5348

SUPPL

दिनांक / तारीख / Date :

CO/S&B/VR/2003/ 994 -

8.04.2003

FORMATION SUBMITTED UNDER RULE 12g3-2(b)

03 APR 21 09 7:21

Dear Sir,

STATE BANK OF INDIA
GLOBAL DEPOSITORY RECEIPTS (GDRs) CUSIP No.856552104
CHANGE IN DIRECTORS

We enclose for your information a copy of our letter No.CO/S&B/VR/2003/985 dated the 08th April, 2003 addressed to Bombay Stock Exchange.

2. Kindly acknowledge receipt of this communication on the duplicate copy of this letter in due course.

Yours faithfully,

GENERAL MANAGER
(Shares & Bonds)

Encl. : a/a.

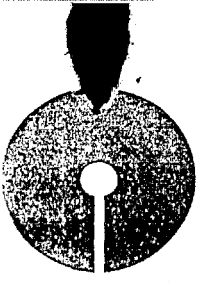
PROCESSED

APR 24 2003

THOMSON
FINANCIAL

De 4/22

हिंदी में पत्राचार का हम स्वागत करते हैं, हमें विश्वास है कि ऐसा करने से हिंदी के प्रयोग को बढ़ावा मिलेगा.



भारतीय स्टेट बैंक
भारतीय स्टेट बैंक
State Bank of India

FILE NO. 82.4524

The Executive Director,
Stock Exchange, Mumbai,
Phiroze Jeejeebhoy Tower,
25th Floor, Dalal Street,
Mumbai - 400 001

शेअर आणि बोंड विभाग,
मध्यमती कार्यालय,
स्टेट बँका भवन,
माधुम काया भाग,
मुंबई ४००००१

शेअर एवं बॉण्ड विभाग
केन्द्रीय कार्यालय,
स्टेट बँका भवन,
माधुम काया भाग,
मुंबई ४००००१

Shares & Bonds Department
Central Office,
State Bank Bhavan, Madama Cama Marg,
Mumbai 400 001.

जा. क्रमांक / No. :

CO/S&B/VR/2003/985

दिनांक / तारीख / Date :

08.04.2003

Dear Sir,

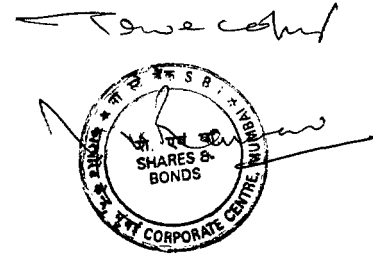
LISTING AGREEMENT : CHANGE IN DIRECTORS

In terms of Clause 30A of the Listing Agreement, we advise that Shri Ananta Chandra Kalita, Director on the Bank's Central Board ceased to be a Director on the Board with effect from 4th April, 2003.

2. Kindly acknowledge receipt.

Yours faithfully,

General Manager
(Shares & Bonds)



हिंदी में पत्राचार का हम स्वागत करते हैं, हमें विश्वास है कि ऐसा करने से हिंदी के प्रयोग को बढ़ावा मिलेगा.



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State Bank of India

FILE NO. 82.4524

The Securities & Exchange Commission,
Division of Corporate Finance,
450, Fifth Street, N.W.,
Washington D.C. 20549
U.S.A.

शेयर आणि रोखे विभाग,
मध्यवर्ती कार्यालय,
स्टेट बैंक भवन,
मादाम कामा मार्ग,
मुंबई 400 021.

शेअर एवं बॉण्ड विभाग
केन्द्रीय कार्यालय,
स्टेट बैंक भवन,
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Shares & Bonds Department
Central Office,
State Bank Bhavan, Madame Cama Marg,
Mumbai 400 021.
फैक्स/फैक्स/Fax: 91-22-285 5348

जा. क्रमांक / No. :

FILE NO. 82.4524

दिनांक / तारीख / Date :

CO/S&B/VR/2003/ 1040

12.04.2003

INFORMATION SUBMITTED UNDER RULE 12g3-2(b)

Dear Sir,

STATE BANK OF INDIA
GLOBAL DEPOSITORY RECEIPTS (GDRs) CUSIP No.856552104
LISTING AGREEMENT : CLAUSE 35

We enclose for your information a copy of our letter No.CO/S&B/VR/2003/1035 dated the April 12, 2003 addressed to Bombay Stock Exchange.

2. Kindly acknowledge receipt of this communication on the duplicate copy of this letter in due course.

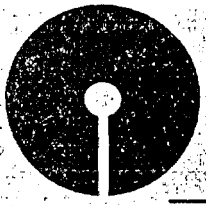
Yours faithfully,

(Arun Kumar)
GENERAL MANAGER
(Shares & Bonds)

Encl. : a/a.

हिंदी में पत्राचार का हम स्वागत करते हैं, हमें विश्वास है कि ऐसा करने से हिंदी के प्रयोग को बढ़ावा मिलेगा.

03 APR 21 11 7:21



भारतीय स्टेट बैंक
भारतीय स्टेट बैंक
State Bank of India

The Executive Director,
Stock Exchange, Mumbai,
Phiroze Jeejeebhoy Tower,
25th Floor, Dalal Street,
Mumbai - 400 001.

शेयर आणि रोखे विभाग,
मध्यवर्ती कार्यालय,
स्टेट बैंक भवन,
मादाम कामा मार्ग,
मुंबई 400 021.

शेअर एवं बॉण्ड विभाग
केन्द्रीय कार्यालय,
स्टेट बैंक भवन,
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फैक्स/फैक्स/Fax: 91-22-285 5348

FILE NO. 82.4524

पा. क्रमांक / No. :

CO/S&B/VR/2003/ 1035

दिनांक / तारीख / Date :

12.04.2003

Dear Sir,

LISTING AGREEMENT : CLAUSE 35
DISTRIBUTION SCHEDULES

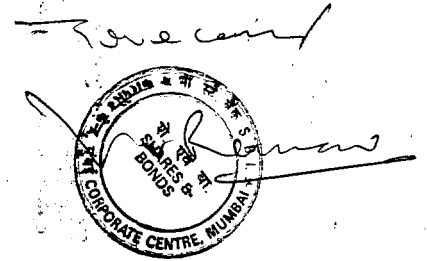
In terms of Clause 35 of the Listing Agreement, we enclose for your information six copies of distribution schedules of our equity as on 31.03.2003. In this connection, we advise that only the following entities have shareholding more than 5% of our equity.

- | | |
|---|---------|
| i) Reserve Bank of India | 59.726% |
| ii) Bank of New York as Depository Bank for GDRs (GDR holders do not have voting rights) | 7.892% |

2. Kindly acknowledge receipt.

Yours faithfully,

GENERAL MANAGER
(Shares & Bonds)
Encl. a.a



हिंदी में पत्राचार का हम स्वागत करते हैं, हमें विश्वास है कि ऐसा करने से हिंदी के प्रयोग को बढ़ावा मिलेगा.

APPENDIX I TO REGULATION 2
(REGULATION 2-4 (ii))

FILE NO. 32.4524

Distribution Schedule

Name of Company : STATE BANK OF INDIA

Distribution of EQUITY SHARES as on 31st March, 2003

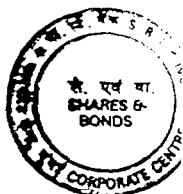
(Kind of Security)

| | |
|---------------------------------|------------|
| Total Nominal Value Rs. | 5262988780 |
| Nominal Value of each share Rs. | 10 |
| Total Nos. of shares | 526298878 |
| Paid-up value per share Rs. | 10 |
| ** Distinctive Nos. From | 000000001 |
| ** Distinctive Nos. To | 526890000 |

** Refer ANNEX-01 (DNR BREAK-UP)

TABLE I
DISTRIBUTION OF HOLDINGS

| Share holding of nominal value of | | Share holders | | Share Amount | |
|--------------------------------------|--------|---------------|----------|--------------|----------|
| Rs. | Rs. | Number | % to Tot | (In Rs.) | % to Tot |
| (1) | (2) | (3) | (4) | (4) | (5) |
| Upto | 5000 | 670704 | 99.445% | 36831983 | 6.998% |
| 5001 | 10000 | 1763 | 0.261% | 1370848 | 0.260% |
| 10001 | 20000 | 777 | 0.115% | 1179829 | 0.224% |
| 20001 | 30000 | 271 | 0.040% | 694633 | 0.132% |
| 30001 | 40000 | 133 | 0.020% | 482813 | 0.092% |
| 40001 | 50000 | 97 | 0.014% | 466481 | 0.089% |
| 50001 | 100000 | 234 | 0.035% | 1763784 | 0.335% |
| 100001 | Above | 466 | 0.069% | 483508507 | 91.870% |
| TOTAL | | 674445 | 100.000% | 526298878 | 100.000% |



PHYSICAL

APPENDIX I TO REGULATION 2
(REGULATION 2-4 (ii))

Distribution Schedule

Name of Company : STATE BANK OF INDIA

Distribution of EQUITY SHARES as on 31st March, 2003

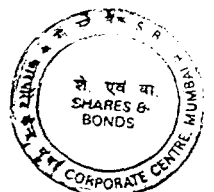
(Kind of Security)

| | |
|---------------------------------|------------|
| Total Nominal Value Rs. | 5262988780 |
| Nominal Value of each share Rs. | 10 |
| Total Nos. of shares | 526298878 |
| Paid-up value per share Rs. | 10 |
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TABLE I
DISTRIBUTION OF HOLDINGS

| Share holding of nominal value of | | Share holders | | Share Amount | |
|--------------------------------------|--------|---------------|----------|--------------|----------|
| Rs. | Rs. | Number | % to Tot | (In Rs.) | % to Tot |
| (1) | (2) | (3) | (4) | (4) | (5) |
| Upto | 5000 | 525195 | 77.871% | 26461602 | 5.028% |
| 5001 | 10000 | 295 | 0.044% | 217436 | 0.041% |
| 10001 | 20000 | 95 | 0.014% | 136428 | 0.026% |
| 20001 | 30000 | 43 | 0.006% | 104689 | 0.020% |
| 30001 | 40000 | 14 | 0.002% | 46716 | 0.009% |
| 40001 | 50000 | 4 | 0.001% | 17350 | 0.003% |
| 50001 | 100000 | 8 | 0.001% | 56826 | 0.011% |
| 100001 | Above | 11 | 0.002% | 314632220 | 59.782% |
| TOTAL | | 525665 | 77.940% | 341673267 | 64.920% |
| ADD: DEMAT SHARES | | 148780 | 22.060% | 184625611 | 35.080% |
| GRAND TOTAL | | 674445 | 100.000% | 526298878 | 100.000% |



DEMAT

APPENDIX I TO REGULATION 2
[REGULATION 2-4 (ii)]

Distribution Schedule

Name of Company : STATE BANK OF INDIA

Distribution of EQUITY SHARES as on 31st March, 2003

(Kind of Security)

| | |
|---------------------------------|------------|
| Total Nominal Value Rs. | 5262988780 |
| Nominal Value of each share Rs. | 10 |
| Total Nos. of shares | 526298878 |
| Paid-up value per share Rs. | 10 |
| ** Distinctive Nos. From | 000000001 |
| ** Distinctive Nos. To | 526890000 |

** Refer ANNK-01 (DNR BREAK-UP)

DEMAT

TABLE I
DISTRIBUTION OF HOLDINGS

| Share holding of nominal value of | | Share holders | | Share Amount | |
|--------------------------------------|--------|---------------|----------|--------------|----------|
| Rs. | Rs. | Number | % to Tot | (In Rs.) | % to Tot |
| (1) | (2) | (2) | (3) | (4) | (5) |
| Upto | 5000 | 145509 | 21.575% | 10370381 | 1.970% |
| 5001 | 10000 | 1468 | 0.218% | 1153412 | 0.219% |
| 10001 | 20000 | 682 | 0.101% | 1043401 | 0.198% |
| 20001 | 30000 | 228 | 0.034% | 589944 | 0.112% |
| 30001 | 40000 | 119 | 0.018% | 436097 | 0.083% |
| 40001 | 50000 | 93 | 0.014% | 449131 | 0.085% |
| 50001 | 100000 | 226 | 0.034% | 1706958 | 0.324% |
| 100001 | Above | 455 | 0.067% | 168876287 | 32.088% |
| TOTAL | | 148780 | 22.060% | 184625611 | 35.080% |
| ADD: PHYSICAL SHARES | | 525665 | 77.940% | 341673267 | 64.920% |
| GRAND TOTAL | | 674445 | 100.000% | 526298878 | 100.000% |

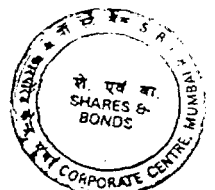


TABLE II
NAME OF SHARE HOLDER AND
SHARES HELD BY THE
FOLLOWING, viz.

| Name of Share Holder | | No of Shares | % to total no. of shares |
|--|--|--------------|--------------------------|
| | (1) | (2) | (3) |
| (a) Foreign Holdings | (i) Foreign Collaborators | - | - |
| | (ii) Foreign Financial Institutions - Instn. Investors (FII) | 101717740 | 19.32 |
| | (iii) Foreign Nationals | - | - |
| | (iv) Non-Resident Indians | 231383 | 0.04 |
| | TOTAL | 101949123 | 19.37 |
| (b) Govt/Govt sponsored Financial Institutions | (i) Life Insurance Corpn. of India | 20215578 | 3.84 |
| | (ii) Unit Trust of India | 9780 | 0.00 |
| | (iii) Industrial Fin. Corpn. of India | 399450 | 0.07 |
| | (iv) Industrial Dev. Bank of India | 1260811 | 0.24 |
| | (iv) a.- SIDRI | 1015000 | 0.19 |
| | (v) Indst Credit & Inv Corp of India | 1650 | 0.00 |
| | (vi) Gen.Ins. Corpn. of India & Sub. | 6090193 | 1.15 |
| | (vii) Nationalised Banks | 168861 | 0.03 |
| | (viii) Government Companies | - | - |
| | (ix) Central Government (RBI) | 314338700 | 59.72 |
| | (x) State Government | 104112 | 0.02 |
| (xi) State Financial Corporations | - | - | |
| TOTAL | 343604135 | 65.28 | |
| (c) Bodies Corporate | (i) Holding Companies | - | - |
| | (ii) Subsidiary Companies | - | - |
| | (iii) Other Bodies Corporate - Domestic Companies | 23843041 | 4.53 |
| | - Mutual Funds | 15445041 | 2.93 |
| TOTAL | 39288082 | 7.46 | |
| (d) Directors & their relatives | As defined in Sec.6 of the Companies Act, 1956. | | N/A |

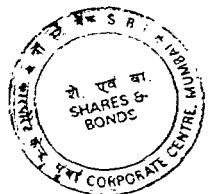


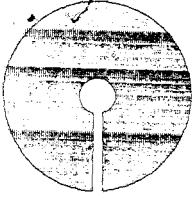
TABLE III
HOLDINGS OF OFFICE BEARERS

| Names of Directors, Managing Director, Chairman, President, Secretary and Manager | Official relationship to the Company | Number of shares |
|--|--|------------------------|
| Shri A K Furwar | Chairman | 103 |
| Shri P N Venkatachalam | MD | 53 |
| Shri A K Batra | MD | 53 |
| Dr I G Patel | Director | 500 |
| Shri Ajay G Piramal | Director | 806 |
| Shri Prithvi Raj Khanna | Director | 500 |
| Shri Shantha Raju | Director | |
| Shri K P Jhunjunwala | Director | |
| Shri Suman Kumar Bery | Director | 500 |

Certified correct

Signature of





भारतीय स्टेट बैंक
भारतीय स्टेट बैंक
State Bank of India

The Securities & Exchange Commission,
Division of Corporate Finance,
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स्टेट बैंक भवन,
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फैक्स/फैक्स/Fax: 91-22-285 5348

जा. क्रमांक / No. :

FILE NO. 82.4524

दिनांक / तारीख / Date :

CO/S&B/VR/2003/ 1044.

12.04.2003

INFORMATION SUBMITTED UNDER RULE 12g3-2(b)

Dear Sir,

STATE BANK OF INDIA

GLOBAL DEPOSITARY RECEIPTS (GDRs) CUSIP No.856552104

LISTING AGREEMENT : CLAUSE 35

03 APR 21 AM 7:21

We enclose for your information a copy of our letter No.CO/S&B/VR/2003/1030 dated the April 12, 2003 addressed to Bombay Stock Exchange.

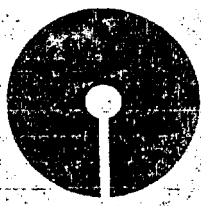
2. Kindly acknowledge receipt of this communication on the duplicate copy of this letter in due course.

Yours faithfully,

(Arun Kumar)
GENERAL MANAGER
(Shares & Bonds)

Encl. : a/a.

हिंदी में पत्राचार का हम स्वागत करते हैं, हमें विश्वास है कि ऐसा करने से हिंदी के प्रयोग को बढ़ावा मिलेगा.



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LE NO. 82.4524

जा. क्रमांक / No. :

CO/S&B/VR/2003/1030

दिनांक / तारीख / Date :

12.04.2003

Dear Sir,

LISTING AGREEMENT : CLAUSE 35

In terms of Clause 35 of the Listing Agreement, we enclose a copy of shareholding pattern of the Bank as on the 31st March, 2003. In this connection, we advise that only the following entities have shareholding more than 1% of our equity.

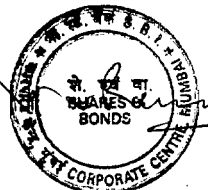
Details of Shareholding of entities/persons holding more than 1% of of the Bank

| | <u>No. of Shares held</u> | <u>% of Shares in total equity</u> |
|---|---------------------------|------------------------------------|
| <u>Reserve Bank of India</u> | 314338700 | 59.73 |
| <u>Financial Institutions:</u> | | |
| 1. Life Insurance Corp. of India | 20125578 | 3.84 |
| <u>FII's</u> | | |
| 1. The Bank of New York (As Depository for GDRs) | 41538018 | 7.89 |
| 2. Emerging Markets Growth Fund Inc. | 6958700 | 1.32 |
| <u>Total holding FII's/NRIs/GDRs</u> | 101949122 | 19.36 |
| <u>OCBs</u> | 11000 | --- |

2. Kindly acknowledge receipt.

Yours faithfully,

GENERAL MANAGER
(Shares & Bonds)
Encl. a.a



CLAUSE 35 : BOMBAY STOCK EXCHANGE

REPORTING INSTITUTION
FOR THE QUARTER ENDED
DATE OF REPORT

: STATE BANK OF INDIA
: 31/03/2003
: 09/04/2003

| SR. NO. | CATEGORY | SHARES HELD | % OF SHARES IN TOT EQTY |
|---------|--|-----------------|-------------------------|
| (A) | PROMOTER'S HOLDING | | |
| 1 | Promoter's - Indian - Foreign Promoter's | NIL | NIL |
| 2 | Persons acting in concert | NIL | NIL |
| | Sub-Total | NIL | NIL |
| (B) | NON-PROMOTER'S HOLDING | | |
| 3 | Institutional Investors | | |
| a. | Mutual Funds and UTI | 19245600 | 3.66 |
| b. | Banks, Financial Institutions, Insurance Co's (Central/State Govt.Insti/Non-Govt.Insti) | 354244517 | 67.31 |
| c. | FII's | 60168722 | 11.43 |
| | Sub-Total | 433658919 | 82.40 |
| 4 | Others | | |
| a. | Private Corporate Bodies | 9402020 | 1.79 |
| b. | Indian Public | 40938927 | 7.78 |
| c. | NRI's OCBs | 231383 11000 | 0.04 0.00 |
| d. | Trust/Foundation's | 518611 | 0.10 |
| e. | Others (GDR's) | 41538018 | 7.89 |
| | Sub-Total | 92639959 | 17.60 |
| | GRAND TOTAL - | 526298878 | 100.00 |

dw

