



भारतीय स्टेट बैंक
भारतीय स्टेट बैंक
State Bank of India

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 बांड विभाग
केन्द्रीय कार्यालय,
स्टेट बैंक भवन,
मादाम कामा मार्ग,
मुंबई 400 021.

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FILE NO. 32.4524
क्रमांक / No. : CO / S & B /

दिनांक / Date :

CO/S&B/PCR/2006/ 247

28.01.2006

SUPPL

INFORMATION SUBMITTED UNDER RULE 12g3-2(b)

Dear Sir,

STATE BANK OF INDIA


GLOBAL DEPOSITARY RECEIPTS (GDRs) CUSIP No.856552104

**LISTING AGREEMENT : REVIEWED WORKING RESULTS FOR THE
QUARTER ENDED 31ST DECEMBER, 2005**

We enclose for your information a copy of our letter No.CO/S&B/PCR/2006/331 dated the January 28, 2006 addressed to Bombay Stock Exchange Ltd., Mumbai alongwith a copy of the reviewed working results for the quarter ended 31st December 2005 of the Bank.

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.

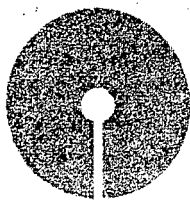
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हिंदी में पत्राचार का हम स्वागत करते हैं, हमें विश्वास है कि ऐसा करने से हिंदी के प्रयोग को बढ़ावा मिलेगा.



भारतीय स्टेट बैंक
भारतीय स्टेट बैंक
State Bank of India

The Executive Director,
Bombay Stock Exchange Ltd.,
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 बांड विभाग
केन्द्रीय कार्यालय,
स्टेट बैंक भवन,
मादाम कामा मार्ग,
मुंबई 400 021.

Shares & Bonds Department
Central Office,
State Bank Bhavan, Madame Cama Marg,
Mumbai 400 021.
फैक्स/Fax: 91-22-2285 5348
दूरभाष/Telephone: (022) 2288 3888

FILE NO. 92.4524

क्रमांक / No. : CO / S & B /

दिनांक / Date :

CO/S&B/PCR/2006/331

28-01-2006

Dear Sir,

**LISTING AGREEMENT : REVIEWED WORKING RESULTS FOR THE
QUARTER ENDED 31ST DECEMBER, 2005**

In terms of Clause 41 of the Listing Agreement with the Exchange, we forward herewith a copy of the reviewed working results for the quarter ended 31st December, 2005, taken on record by the Central Board of the Bank at its meeting held on date.

2. Kindly acknowledge receipt.

Yours faithfully,

GENERAL MANAGER
(Shares & Bonds)



हिंदी मे पत्राचार का हम स्वागत करते है, हमें विश्वास है कि ऐसा करने से हिंदी के प्रयोग को बढावा मिलेगा.

FILE NO. 924524

STATE BANK OF INDIA
Central Office, Mumbai - 400 021

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 31ST DECEMBER 2005

Particulars	State Bank of India (Consolidated)				State Bank of India (Company)			
	Quarter ended 31.12.2005 (Rs. in crores)	31.12.2004 (Rs. in crores)	31.12.2005 (Rs. in crores)	31.12.2004 (Rs. in crores)	Quarter ended 31.12.2005 (Rs. in crores)	31.12.2004 (Rs. in crores)	31.12.2005 (Rs. in crores)	31.12.2004 (Rs. in crores)
1 Interest Earned (a) - (i) - (ii) - (iii)	9584.15	8029.07	9788.85	8339.45	3246.80	3110.29	3110.29	3110.29
(i) Interest on advances	4687.94	3462.42	4297.57	3576.92	1304.51	1187.89	1187.89	1187.89
(ii) Income on investments	2363.05	3646.24	1083.16	1179.25	1607.87	482.00	502.45	482.00
(iii) Interest on balances with Reserve Bank of India and other member bank	450.07	60.31	1473.12	1379.54	179.43	584.23	47.10	193.99
(iv) Others	1111.05	57.30	2207.40	1005.56	1568.76	1111.36	58.06	1127.37
2 Other Income	1840.47	2238.00	4711.05	5479.25	7115.91	2718.58	2839.11	7115.91
(A) TOTAL INCOME (A) - (i) - (ii)	11388.62	10267.07	14500.90	13818.70	3957.71	5828.87	5949.40	18225.72
3 Interest Expended	5338.27	4368.99	15204.76	17386.52	10483.39	7326.59	5365.39	20553.53
4 Operating Expenses (a) - (i) - (ii) - (iii) - (iv) - (v) - (vi) - (vii) - (viii) - (ix) - (x) - (xi) - (xii) - (xiii) - (xiv) - (xv) - (xvi) - (xvii) - (xviii) - (xix) - (xx) - (xxi) - (xxii) - (xxiii) - (xxiv) - (xxv) - (xxvi) - (xxvii) - (xxviii) - (xxix) - (xxx) - (xxxi) - (xxxii) - (xxxiii) - (xxxiv) - (xxxv) - (xxxvi) - (xxxvii) - (xxxviii) - (xxxix) - (xl) - (xli) - (xlii) - (xliiii) - (xliv) - (xlv) - (xlvi) - (xlvii) - (xlviii) - (xlvix) - (xlvx) - (xlvxi) - (xlvii) - (xlviii) - (xlvix) - (xlvx) - (xlvxi)	3460.79	2508.11	6770.88	10778.52	10047.14	4201.44	3465.52	12095.89
(i) Payment to and provisions for employees	2204.12	1630.07	6198.07	5067.92	3141.26	890.37	2180.46	7883.33
(ii) Other Operating Expenses	528.59	618.94	2571.81	2299.03	3165.82	1340.39	1285.06	4113.55
(B) NET PROFIT (B) - (i) - (ii) - (iii) - (iv) - (v) - (vi) - (vii) - (viii) - (ix) - (x) - (xi) - (xii) - (xiii) - (xiv) - (xv) - (xvi) - (xvii) - (xviii) - (xix) - (xx) - (xxi) - (xxii) - (xxiii) - (xxiv) - (xxv) - (xxvi) - (xxvii) - (xxviii) - (xxix) - (xxx) - (xxxi) - (xxxii) - (xxxiii) - (xxxiv) - (xxxv) - (xxxvi) - (xxxvii) - (xxxviii) - (xxxix) - (xl) - (xli) - (xlii) - (xliiii) - (xliv) - (xlv) - (xlvi) - (xlvii) - (xlviii) - (xlvix) - (xlvx) - (xlvxi) - (xlvii) - (xlviii) - (xlvix) - (xlvx) - (xlvxi)	6788.87	6770.10	23375.46	21143.47	28557.55	11627.94	9382.51	32550.41
(C) OPERATING PROFIT (A) - (B)	7500.35	3399.57	8022.06	6066.78	19091.38	3658.32	4834.53	10991.43
(D) Provisions and Contingencies (net of write-back)	46.91	110.22	363.19	278.25	466.76	874.00	2744.71	4955.47
(E) Provision for depreciation for immovable assets	1024.65	731.54	1441.44	1441.44	1710.23	335.42	1710.23	1913.33
(F) Provision for depreciation for Fixed Assets (FDI)	1014.65	580.98	1414.24	2030.95	2217.08	372.52	467.69	2310.76
(G) NET PROFIT AFTER MINORITY INTEREST	11151.19	1099.35	35139.29	32718.64	4294.52	1580.87	4622.88	4668.31
5 Paid-up equity - Share Capital	528.30	528.30	528.30	528.30	528.30	528.30	528.30	528.30
6 Reserves excluding revaluation reserves	23546.84	19704.88	27546.84	19704.88	23546.84	20055.50	18918.12	30055.50
7 Other Reserves (a) - (i) - (ii) - (iii) - (iv) - (v) - (vi) - (vii) - (viii) - (ix) - (x) - (xi) - (xii) - (xiii) - (xiv) - (xv) - (xvi) - (xvii) - (xviii) - (xix) - (xx) - (xxi) - (xxii) - (xxiii) - (xxiv) - (xxv) - (xxvi) - (xxvii) - (xxviii) - (xxix) - (xxx) - (xxxi) - (xxxii) - (xxxiii) - (xxxiv) - (xxxv) - (xxxvi) - (xxxvii) - (xxxviii) - (xxxix) - (xl) - (xli) - (xlii) - (xliiii) - (xliv) - (xlv) - (xlvi) - (xlvii) - (xlviii) - (xlvix) - (xlvx) - (xlvxi) - (xlvii) - (xlviii) - (xlvix) - (xlvx) - (xlvxi)	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(i) Capital Reserve	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(ii) Reserve for Contingencies	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(iii) Reserve for Depreciation	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(iv) Reserve for Bad Debts	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(v) Reserve for Other Contingencies	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(vi) Reserve for Depreciation on Fixed Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(vii) Reserve for Depreciation on Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(viii) Reserve for Depreciation on Plant and Machinery	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(ix) Reserve for Depreciation on Furniture and Fixtures	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(x) Reserve for Depreciation on Motor Vehicles	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xi) Reserve for Depreciation on Leasehold Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xii) Reserve for Depreciation on Right of Use Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xiii) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xiv) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xv) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xvi) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xvii) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xviii) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xix) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xx) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xxi) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xxii) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xxiii) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xxiv) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xxv) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xxvi) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xxvii) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xxviii) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xxix) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xxx) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xxxi) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xxxii) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xxxiii) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xxxiv) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xxxv) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xxxvi) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xxxvii) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xxxviii) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xxxix) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xl) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xli) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xlii) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xliiii) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xliv) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xlv) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xlvi) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xlvii) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xlviii) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xlvix) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xlvx) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xlvxi) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xlvii) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xlviii) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xlvix) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xlvx) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xlvxi) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xlvii) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xlviii) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xlvix) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xlvx) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xlvxi) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xlvii) Reserve for Depreciation on Leasehold Intangible Assets	12118.14	2048.98	12118.14	12118.14	12118.14	12118.14	12118.14	12118.14
(xlviii) Reserve for Depreciation on Leasehold Intangible Assets								