



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
केन्द्र
स्टेट
मादा.
मुंबई 400 021.



03037851

Bonds Department

Office,
1st Bhavan, Madame Cama Marg,
400 021.

Fax: 91-22-285 5348

RECD S.B.I.

DEC - 1 2003

जा. क्रमांक / No. :

दिनांक / तारीख / Date :

CO/S&B/VR/2003/ 3443

24.11.2003

1088

INFORMATION SUBMITTED UNDER RULE 12g3-2(b)

Dear Sir,

STATE BANK OF INDIA
GLOBAL DEPOSITORY RECEIPTS (GDRs) CUSIP No.856552104
LISTING AGREEMENT : CLAUSE 36

SUPPL

We enclose for your information a copy of our letter No.CO/S&B/VR/2003/3441 dated the November 24, 2003 addressed to The Stock Exchange, Mumbai.

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.

PROCESSED

DEC 15 2003

THOMSON
FINANCIAL

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



भारतीय स्टेट बैंक

State Bank of India

524 Phiroze Jeejeebhoy Tower,
25th Floor, Dalal Street,
Mumbai - 400 001.

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

शेअर एवं बॉण्ड 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/फैक्स/Fax: 91-22-285 5348

जा. क्रमांक / No. :

दिनांक / तारीख / Date :

CO/S&B/ VR/2003/3441

24.11.2003

Dear Sir,

LISTING AGREEMENT:CLAUSE 36
SHARING OF BANK'S ATM NETWORK WITH OTHER BANKS
AND REVISION IN INTEREST RATES

In terms of Clause 36 of the Listing Agreement, we advise that the Bank has entered into Memorandum of Understanding(MOU) with UTI Bank and Indian Bank for sharing Bank's ATM Network.

2. Further, the Bank has decided to revise interest rates as per the annexure - 'A'.
3. Kindly acknowledge receipt.

Yours faithfully,

GENERAL MANAGER
(Shares & Bonds)
Encl a.a

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

Annexure-A

Rupee Export Credit: Revision in Interest Rates

The interest rates on Rupee Export Credit were revised effective from 1st December 2003 as under:

Export credit	Existing Rate	Revised Rate w.e.f 01.12. 03
Pre- shipment credit (181-270 days)	0.35% above SBSTAR i.e. 10.35%	1% below SBSTAR i.e. 9.00%
Post- shipment credit (91-180 days)	0.5% above SBSTAR i.e. 10.50%	1% below SBSTAR i.e. 9.00%

