

भारतीय स्टेट बैंक  
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State Bank of India

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

DEC 01 2004

शेयर आणि रोखे विभाग, शेअर एवं बांड विभाग  
मध्यवर्ती कार्यालय, केन्द्रीय कार्यालय,  
स्टेट बैंक भवन, न,  
मदाम कामा मार्ग, मुंबई 400 021.  
मुंबई 40



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क्रमांक / No. CO/S&B/

Shares & Bonds Department **1086**  
Central Office,  
State Bank Bhavan, Madame Cama Marg,  
Mumbai 400 021.  
फैक्स/Fax: 91-22-2285 5348  
दूरभाष/Telephone: (022) 2288 3888

दिनांक / Date:

CO/S&B/ VR/2004/ 3543

27.11.2004

**INFORMATION SUBMITTED UNDER RULE 12g3-2(b)**

FILE No 82.4524

Dear Sir,

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

We enclose for your information a copy of our letter No.CO/S&B/VR/2004/3536 dated the November 27, 2004 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,

*Chandra*

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

**PROCESSED**  
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THOMSON  
FINANCIAL

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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

State Bank of India

25th Floor, Dalal Street,  
Mumbai - 400 001.

शेअर आणि रोखे विभाग,	शेअर.एवं बांड विभाग,	Shares & Bonds Department,
मध्यवर्ती कार्यालय,	केन्द्रीय कार्यालय,	Central Office,
स्टेट बैंक भवन,	स्टेट बैंक भवन,	State Bank Bhavan, Madame Cama Marg,
मादाम कामा मार्ग,	मादाम कामा मार्ग,	Mumbai 400 021.
मुंबई 400 021.	मुंबई 400 021.	फैक्स/Fax : 91-22-2285 5348
		दूरभाष/Telephone : (022) 2288 3888 / 2202 2678

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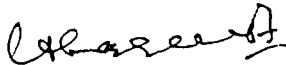
Dear Sir,

**LISTING AGREEMENT**  
**REVISION IN INTEREST RATES**

In terms of Clause 36 of the Listing Agreement, we have to advise that the Bank has decided to revise interest rates as per the annexure - 'A'.

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.

**Revision in Interest Rates on Domestic Term Deposits**

1. It has been decided to revise interest rates on **Domestic Term Deposits** effective from **29<sup>th</sup> November 2004** as under:

Existing		Revised rates w.e.f 29.11.2004	
Duration	Interest Rate (% p.a.)	Duration	Interest Rate (% p.a.)
7 days to 14 days	NA	7 days to 14 days	3.00
15 days to 45 days	3.75	15 days to 45 days	4.00
46 days to 179 days	4.25	46 days to 179 days	4.50
180 days to less than 1 year	4.75	180 days to less than 1 year	5.00
1 year to less than 3 years	5.00	1 year to less than 3 years	5.50
3 years and above	5.25	3 years to less than 5 years	5.75
		5 years and above	6.25

2. A new slab for Domestic Term Deposits with a maturity period of "7 days to 14 days" has been introduced.

3. The interest rates payable on deposits of Senior Citizens revised as under:

Existing		Revised rates w.e.f. 29.11.2004	
Duration	Interest Rate (% p. a.)	Duration	Interest Rate (% p.a.)
1 year to less than 3 years	5.50	1 year to less than 3 years	6.00
3 years and above	5.75	3 years to less than 5 years	6.25
		5 years and above	6.50

**Personal Banking: Revision in interest rates on Housing loans**

It has been decided to revise interest rates on housing loans effective from **29<sup>th</sup> November 2004** as under:

Tenure	Floating Interest rates		Fixed Interest rates	
	Existing	Revised (w.e.f. 29.11.04)	Existing	Revised (w.e.f. 29.11.04)
Up to 5 years	2.75% below SBAR i.e. 7.50% p.a.	2.25% below SBAR i.e. 8.00% p.a.	8.00%	8.50%
Above 5 years and upto 15 years	2.25% below SBAR i.e. 8.00% p.a.	1.75% below SBAR i.e. 8.50% p.a.	8.75%	9.00%
Above 15 years and upto 20 years	2.00% below SBAR i.e. 8.25% p.a.	1.50% below SBAR i.e. 8.75% p.a.	9.00%	9.25%

The revised interest rates shall be applicable to all housing loans whose first disbursal is on or after 29<sup>th</sup> November 2004 irrespective of date of sanction. In all cases where first disbursal is before 29<sup>th</sup> November 2004, the existing interest rates for both floating and fixed rates will continue.

