

FACTS	WHAT DOES STATE BANK OF INDIA – US DO WITH YOUR PERSONAL INFORMATION?
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Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
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What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and income ■ Account balances and Transaction history ■ Assets and debt <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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How?	All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons State Bank of India – US chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does State Bank of India – US share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don’t share
For our affiliates’ everyday business purposes— information about your transactions and experiences	No	We don’t share
For our affiliates’ everyday business purposes— information about your creditworthiness	No	We don’t share
For nonaffiliates to market to you	No	We don’t share

Questions?

If you have any questions about our Privacy Policy, or about the security and confidentiality of your nonpublic personal information, please call our Privacy Officer at the branch where you maintain an account, who will be happy to assist you.

The contact information is as follows:

New York Park Avenue New York NY 10022 Tel: (212) 521-3229, Fax:(212) 521-3364

Chicago 19, S LaSalle St, Ste 200 Chicago, IL 60603 (312) 621-0135, Fax:(312) 621 0740

Los Angeles Agency 707 Wilshire Blvd 19 th Floor, Suite 1995 Los Angeles CA 90017 Tel:(213) 623 7250 Ex.17 Fax:(213) 622 2069

Visit us online: www.statebank.com

Who we are

Who is providing this notice?

This notice is being provided on behalf of State Bank of India’s U.S offices. State Bank of India currently conducts business through branches located at 460 Park Avenue, New York, New York and 19 South LaSalle Street, Chicago and, its Agency located at 707 Wilshire Boulevard, Los Angeles. State Bank of India also maintains a representative office at 2001 Pennsylvania Avenue, Washington, D.C. These offices are collectively referred to as SBI-US in this Notice.

What we do

How does State Bank of India – US protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. SBI-US has established physical, technological and procedural systems and controls for protecting the confidentiality of your personal information. SBI-US employees undergo training on protecting

How does State Bank of India - US collect my personal information?

We collect your personal information, for example, when you

- open an account or make deposits or withdrawals from your account
- give us your wage statements or make a wire transfer
- use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can’t I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates’ everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ State Bank of India - US does not share with our affiliates
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ State Bank of India - US does not share with non-affiliates so they can market to you”]
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ State Bank of India – US doesn’t jointly market

Other important information

Under federal law, if a state adopts a privacy law that is stricter than federal standards, then the state law will be applicable to the relationship between SBI and its customer. California has an extensive financial privacy law that is intended to provide greater financial privacy protections than federal law. See, Cal. Fin. Code §§ 4050 et. seq. The California Agency does not do business with individuals who are members of the general public and reside in California. Accordingly, under Section 4052(f) of the California Financial Code, the California Agency does not do business with “consumers” as defined under California law and is not subject to the California Financial Information Privacy Act. Both New York and California have laws that require SBI to notify you in the event that unauthorized persons obtain your personal and private information maintained on our computer system. SBI has procedures in place to ensure that you receive such notice in the proper circumstances. This Privacy Policy has been framed as per laws of the United States and is, therefore, applicable to only customers of U.S. branches/agency of the Bank. US means U.S. Operations of State Bank of India.

SBI-US reserves the right to change the Privacy Policy at any time, but if we do so, we will notify you in a reasonable time when any change is implemented. We will also notify you annually as required by federal law.