



State Bank of India (California)

Our Commitment to Fair Lending

It is the policy of State Bank of India (California) to offer and extend all of its products and services, including credit products, to any qualified applicant without regard to race, sex, religion, color, national origin, age, marital status, familial status, disability, veteran status, sexual orientation, gender identity, or any basis prohibited by applicable law. Complying with this policy is the responsibility of every employee, line of business, and corporate function. All of us at State Bank of India (California) work to ensure that every applicant and community is treated fairly and equitably. We require that everyone treat all customers fairly and consistently, and State Bank of India (California) and its affiliates are committed to the following:

Training:

On a regular basis, our employees and Board Members receive training on the fair lending laws and regulations and our fair lending policies.

Monitoring the Lending Process:

We ensure that our customers are treated fairly by conducting ongoing monitoring, which includes:

- Assessing our credit policies for fairness;
- Monitoring to ensure that customers are treated consistently and fairly; and
- Carefully reviewing our marketing and advertising practices for compliance with the letter and spirit of the fair lending laws

Corporate Oversight of Fair Lending:

State Bank of India (California) recognizes that having a comprehensive fair lending program starts with a commitment to fair lending by our executive management and Board of Directors which is extended to our knowledgeable staff. We ensure that board and management remain informed of our fair lending performance and that there is appropriate oversight of fair lending practices.

Please direct any reports of unfair treatment to our Head Office located below:

Attention: CRA Officer
State Bank of India (California)
707 Wilshire Boulevard, Suite 2900
Los Angeles, CA 90017
213-623-7250 Ext. 181

