

Dear Shareholder,

Green Initiative in Corporate Governance

In accordance with the SEBI guidelines, the Bank is issuing Annual Report in electronic form to those shareholders whose e-mail addresses are available.

Your Bank invites you to participate in the Green Initiative by enabling to communicate with you through electronic mode i.e. e-mail. It will not only contribute to conservation of environment, but also bring in better efficiency in communication by obviating transit delays and losses. We request you to join us in this initiative by updating your email IDs with your Depository Participant, if your shareholding is in demat form. Shareholders holding shares in physical form shall have to send their updated information / changes to the Registrar & Transfer Agent (RTA), KFin Technologies Limited through email to einward.ris@kfintech.com

Further, while most of you hold shares of your Bank in demat form, some of you are still retaining the shares in physical form. SEBI has banned transfer of securities in physical form w.e.f. 1st April 2019. The Shares held by you in physical form can be easily dematerialised i.e converted into electronic form. The various benefits derived out of dematerialisation of shares are:-

- Immediate transfer of securities.
- Reduction in risks associated with holding securities in paper form such as theft, damage due to fire, wear & tear, fake / forged securities etc.
- Change in address recorded with DP gets registered electronically with all companies in which investor holds securities
- Eliminating the need of correspondence with each Company separately.
- Transmission of securities is done by DP eliminating correspondence with each Company
- Holding investments in equity, debt instruments and Government securities in a single account.
- Automatic credit into the demat account, of shares, arising out of bonus/ split/ consolidation/ merger etc;

If you are holding shares in physical form, please approach any Depository Participant (DP) (like SBICAP Securities Limited, phone no- 022-68545555, email - helpdesk@sbicapsec.com) of your choice for opening the Demat account. Fill in the Demat Request Form (DRF) and handover the shares certificate(s) of face value of ₹1 to your DP for forwarding the same to the Bank's RTA for Dematerialisation. Shares will get converted into electronic form and will automatically be credited to your Demat Account.

If you are receiving dividend by way of dividend warrant, you are requested to furnish/ update bank account details with DP/RTA, as the case may be, to receive dividend directly in your bank account.

We are sure that you will appreciate the "Green Initiative" initiated by your Bank and hope that you will enthusiastically participate in the effort.

Kind attention of shareholders is drawn to Section 38A of the State Bank of India Act, 1955 inserted with effect from 15th September 2010 by the State Bank of India (Amendment) Act, 2010. As per the said section, dividend declared by the State Bank of India which has not been paid to a shareholder or claimed by any eligible shareholder, within thirty days from the date of declaration shall be transferred to a special account called as "unpaid dividend account". Further, all unpaid dividend amount for period prior to the above amendment was already transferred to the said "unpaid dividend account." Any money transferred to the unpaid dividend account of the State Bank of India as above which remains unpaid or unclaimed for a period of seven years from the date of such transfer shall be transferred by the Bank to the Investor Education and Protection Fund established under Section 125 of the Companies Act, 2013, for being utilised for the purpose and in the manner specified in that section. In view of the above, shareholders are requested to ensure that unclaimed / unpaid dividend if any, is claimed without any delay.



APPEAL TO ALL SBI SHAREHOLDERS

All the shareholders holding equity Shares of SBI in physical form are requested to update the following details and submit it by registered/speed post to our RTA at the following address:
 KFin Technologies Limited, Selenium, Tower B, Plot No 31 & 32, Financial District, Nanakramguda, Hyderabad, Telangana-500032.
 Email: einward.ris@kfintech.com Toll free: 18003094001

FORM ISR - 1

(Circulated vide. SEBI circular No. SEBI/HO/MIRSD/MIRSD_RTAMB/P/CIR/2021/655 dated 3rd November 2021 on Common and Simplified Norms for processing investor's service request by RTAs and norms for furnishing PAN, KYC details and Nomination)

REQUEST FOR REGISTERING PAN, KYC DETAILS OR CHANGES / UPDATION THEREOF

[For Securities (Shares / Debentures / Bonds, etc.) of listed companies held in physical form]

Date: ___ / ___ / _____

A. I / We request you to Register / Change / Update the following (Tick ✓ relevant box)

PAN	Postal Address
Bank Details	E-mail Address
Signature	Mobile Number
Demat Account Details	

B. Security Details:

Name of the Issuer Company	State Bank of India	Folio No:
Name(s) of the Security holder(s) as per the Certificate(s)	1.	
	2.	
	3.	
Number & Face value of securities	No :	Face Value:
Distinctive number of securities	From	To

C. I / We are submitting documents as per Table below (tick ✓ as relevant, refer to the instructions):

✓	Document / Information / Details	Instruction / Remark
1	PAN of (all) the (joint) holder(s)	
	PAN	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
	Whether it is Valid (linked to Aadhaar):	PAN shall be valid only if it is linked to Aadhaar by 31 st March 2022*
	<input type="checkbox"/> Yes	
	<input type="checkbox"/> No	
2	Demat Account Number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
		Also provide Client Master List (CML) of your Demat Account, provided by the Depository Participant.

✓	Document / Information / Details	Instruction / Remark
3	Proof of Address of the first holder	<p>Provide any one of the documents, only if there is change in the address.</p> <ul style="list-style-type: none"> Client Master List (CML) of your Demat Account, provided by the Depository Participant Valid Passport/ Ration Card/ Registered Lease or Sale Agreement of Residence / Driving License / Flat Maintenance bill. Utility bills like Telephone Bill (only land line), Electricity bill or Gas bill - Not more than 3 months old. Identity card / document with address, issued by any of the following: Central/State Government and its Departments, Statutory / Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions. For FII / sub account, Power of Attorney given by FII / sub-account to the Custodians (which are duly notarised and / or apostilled or consularised) that gives the registered address should be taken. The proof of address in the name of the spouse
4	Bank details	<p>Provide the copy of the bank statement with details of bank name, branch, account number and IFS Code or copy of cheque leaf.</p> <p>Alternatively, Bank details available in the CML will be updated in the folio.</p>
5	E-mail address	<p>Alternatively, the e-mail address available in the CML will be updated in the folio</p>
6	Mobile Number	<p>Alternatively, the mobile number available in the CML will be updated in the folio</p>
7	Specimen Signature	<ul style="list-style-type: none"> Provide banker's attestation of the signature of the holder(s) as per Form ISR – 2 in SEBI circular SEBI/HO/MIRSD/MIRSDRTAMB/P/CIR/2021/655 dated 3rd November 2021) and Original cancelled cheque
8	Nomination**	<ul style="list-style-type: none"> Providing Nomination: Please submit the duly filled up Nomination Form (SH-13) or Declaration to Opt out of Nomination' as per Form ISR-3, in SEBI circular SEBI/HO/ MIRSD/ MIRSDRTAMB/P/CIR/2021/655 dated 3rd November 2021 Change in Existing Nomination: Please use Form SH-14 in SEBI circular SEBI/HO/ MIRSD/ MIRSDRTAMB/P/CIR/2021/655 Cancellation of Existing Nomination: Please use Form SH-14 and Form ISR – 3

* or any date as may be specified by the CBDT

** Nomination (Form SH-13 or SH-14) / 'Declaration to Opt-Out of nomination' (Form ISR – 3), has to be furnished by the holder(s) separately for each listed company.

Mode of submission of documents to the RTA

Please use any one of the following mode;

1. In Person Verification (IPV): by producing the originals to the authorised person of the RTA, who will retain copy(ies) of the document(s)
2. In hard copy: by furnishing self-attested photocopy(ies) of the relevant document, with date
3. Through e-mail address already registered with the RTA, with e-sign of scanned copies of documents
4. Service portal of the RTA with e-sign with scanned copies of documents, if the RTA is providing such facility

Note

- It is mandatory for holders of physical securities in listed company to furnish PAN, full KYC details (address proof, bank details, e-mail address, mobile number) and Nomination (for all the eligible folios).
- Upon receipt or up-dation of bank details, the RTA automatically, pay electronically, all the moneys of / payments to the holder that were previous unclaimed / unsuccessful.
- RTA shall update the folio with PAN, KYC details and Nominee, within seven working days of its receipt. However, cancellation of nomination, shall take effect from the date on which this intimation is received by the company / RTA.
- RTA shall not insist on Affidavits or Attestation / Notarisation or indemnity for registering / up-dating / changing PAN, KYC details and Nomination.
- All the forms namely ISR-1, ISR-2, ISR-3, SH-13, SH-14 can be downloaded from Bank's website through the link [https:// bank.sbi/web/investor-relations/share-holder-bond-holder-information](https://bank.sbi/web/investor-relations/share-holder-bond-holder-information)

Authorisation: I / We authorise you (RTA) to update the above PAN and KYC details in my / our folio (s) _____, _____, in which I / We are the holder(s) (strike off what is not applicable).

Declaration: All the above facts stated are true and correct.

	Holder 1	Holder 2	Holder 3
Signature	✓	✓	✓
Name	✓	✓	✓
Full Postal address	✓		
PIN	✓ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		

Form ISR – 2

(see circular No. SEBI/HO/MIRSD/MIRSD_RTAMB/P/CIR/2021/655 dated 3rd November 2021 on Common and Simplified Norms for processing investor's service request by RTAs and norms for furnishing PAN, KYC details and Nomination)

Confirmation of Signature of securities holder by the Banker

1. Bank Name and Branch

2. Bank contact details

Postal Address

Phone number

E-mail address

3. Bank Account number

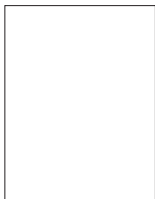
4. Account opening date

5. Account holder(s) name(s) 1)

2)

3)

6. Latest photograph of the account holder(s)



1st Holder



2nd Holder



3rd Holder

7. Account holder(s) details as per Bank Records

a) Address :

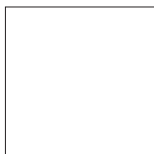
b) Phone number :

c) Email address :

d) Signature(s) :



Seal of the Bank



Signature verified as recorded with the Bank



(Signature)

Name of the Bank Manager :

Place:

Employee Code :

Date:

E-mail address :

Form No. SH-13

Nomination Form

[Pursuant to section 72 of the Companies Act, 2013 and rule 19(1) of the Companies (Share Capital and Debentures) Rules 2014] To

Name of the company:

Address of the company:

I/We the holder(s) of the securities particulars of which are given hereunder wish to make nomination and do hereby nominate the following persons to whom shall vest, all the rights in respect of such securities in the event of my/our death.

(1) PARTICULARS OF THE SECURITIES (in respect of which nomination is being made)

Nature of securities	Folio No.	No. of securities	Certificate No.	Distinctive No.

(2) PARTICULARS OF NOMINEE/S —

(a) Name :	
(b) Date of Birth :	
(c) Father's/Mother's/Spouse's name :	
(d) Occupation :	
(e) Nationality :	
(f) Address :	

For urgent attention of our Shareholders -

- SEBI has mandated that transfer/sale of securities held in physical form shall not be processed unless the same are held in dematerialised form with a depository. This implies that shareholders will not be able to transfer/sell the shares held in physical form. Such shareholders are requested to dematerialise their shares at the earliest to avoid risk as well as reap the multiple benefits of dematerialisation.
- Please also note that ₹1 face value share certificate was sent to the concerned physical shareholders pursuant to stock split by the Bank on 22nd November 2014 and to the erstwhile Associate Banks physical shareholders in April 2017, upon merger of these Banks with SBI. The same is required/valid for dematerialisation. In case, ₹1 face value share certificate is not available, please contact Bank's RTA.
- Physical shareholders are also requested to update, detail of PAN, KYC including E-MAIL, CONTACT No., BANK ACCOUNT and NOMINATION, by submitting forms ISR-1, ISR-2 and SH-13 to the Bank's RTA whose address is given hereinabove.** Demat shareholders are requested to update the same with their DP.
- As you might be aware that dividend which remains unclaimed for seven years, is required to be transferred to IEPF, therefore, please claim your dividend by sending claim to Bank's RTA, if unpaid, for the period from FY2016 onwards (Note: SBI has not declared any dividend during the FYs 2017-18, 2018-19 and 2019-20). For earlier periods, same may be claimed from IEPF, as the unclaimed dividends of earlier periods has been transferred to IEPF.