

	1	2	3	4	5	6	7	8	9	10	11
PARTICULARS	Paid up Equity Capital as on 30.09.22	SBI 9.69% Unsecured non convertible bonds, redeemable Basel III compliant Tier 2 bond (private placement) 2013-14	eSBBJ Basel III T-2	eSBH Basel III T-2	eSBH Basel III T-2	eSBH Basel III T-2	eSBM Basel III T-2	eSBM Basel III T-2	eSBM Basel III T-2	eSBP Basel III T-2	SBI NON CONVERTIBLE, Taxable, Redeemable, Subordinated, Unsecured, Basel III compliant Tier 2 Bonds
Issuer	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955
Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement)	INE062A01020	INE 062 A 08074	INE648A0 8013	INE649A09126	INE649A08029	INE649A08037	INE 651A0 8033	INE651A0 8041	INE651A08058	INE652A08015	INE062A08165
Governing law(s) of the instrument	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law
Regulatory treatment											
Transitional Basel III rules	Common Equity Tier I	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional Basel III rules	Common Equity Tier I	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at Solo/Group/ Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group
Instrument Type	Common Share	Tier 2 Debt	Tier 2 Debt	Tier 2 Debt	Tier 2 Debt	Tier 2 Debt	Tier 2 Debt	Tier 2 Debt	Tier 2 Debt	Tier 2 Debt	Tier 2 Debt
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	8,925	4,000	800	1,572	3,000	1,200	2,000	1,800	1,200	3,800	41,159
Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	8,925	20,000	2,000	3,930	5,000	2,000	5,000	3,000	2,000	9,500	41,159
Accounting classification	Equity Capital	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability
Original date of issuance	Various	02.01.2014	20.03.2015	31.03.2015	30.12.2015	08.02.2016	17.12.2014	31.12.2015	18.01.2016	22.01.2015	02.11.2018
Perpetual or dated	Perpetual	dated	dated	dated	dated	dated	dated	dated	dated	dated	dated
Original maturity date	NA	02.01.2024	20.03.2025	31.03.2025	30.12.2025	08.02.2026	17.12.2024	31.12.2025	18.01.2026	22.01.2025	02.11.2028
Issuer call subject to prior supervisory approval	NA	No	no	no	no	no	no	no	no	no	Yes
Optional call date,contigent call dates and redemption amount	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	02.11. 2023
Subsequent call dates, if applicable	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Coupons/dividends											
Fixed or floating dividend/coupon	NA	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	NA	9.69	8.30	8.32	8.40	8.45	8.55	8.40	8.45	8.29	8.90
Existence of a dividend stopper	NA	No	No	No	No	No	No	No	No	No	No
Fully discretionary,partially discretionary or mandatory	NA	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Partially Mandatory	
Existence of step up or other incentive to redeem	NA	No	No	Yes	No	No	No	No	No	Yes	NA
Non cumulative or cumulative	NA	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	NA	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non - convertible
If convertible,conversion trigger(s)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
If convertible,fully or partially	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
If convertible,conversion rate	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
If convertible,mandatory or optional conversion	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
If convertible,specify instrument type convertible into	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
If convertible,specify issuer of instrument it converts into	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Write-down feature	NA	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes

If write-down, write-down trigger(s)	NA	The PONV Trigger event is the earlier of: a) a decision that a temporary/permanent write off is necessary without which the Bank would become non-viable, as determined by the RBI; and b) the decision to make a public sector injection of capital, or equivalent support, without which the	The PONV Trigger event is the earlier of: a) a decision that a temporary/permanent write off is necessary without which the Bank would become non-viable, as determined by the RBI; and	The PONV Trigger event is the earlier of: a) a decision that a temporary/permanent write off is necessary without which the Bank would become non-viable, as determined by the RBI; and b) the decision to	The PONV Trigger event is the earlier of: a) a decision that a temporary/permanent write off is necessary without which the Bank would become non-viable, as determined by the RBI; and b) the decision to	The PONV Trigger event is the earlier of: a) a decision that a temporary/permanent write off is necessary without which the Bank would become non-viable, as determined by the RBI; and b) the decision to	The PONV Trigger event is the earlier of: a) a decision that a temporary/permanent write off is necessary without which the Bank would become non-viable, as determined by the RBI; and b) the decision to	The PONV Trigger event is the earlier of: a) a decision that a temporary/permanent write off is necessary without which the Bank would become non-viable, as determined by the RBI; and b) the decision to	The PONV Trigger event is the earlier of: a) a decision that a temporary/permanent write off is necessary without which the Bank would become non-viable, as determined by the RBI; and b) the decision to	The PONV Trigger event is the earlier of: a) a decision that a temporary/permanent write off is necessary without which the Bank would become non-viable, as determined by the RBI; and b) the decision to	The PONV Trigger event is the earlier of: a) a decision that a permanent write off without which the Bank would become non-viable, as determined by the RBI; and b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have
If write-down, full or partial	NA	Fully or Partially									
If write-down, permanent or temporary	NA	permanent or temporary		NA	NA		NA			NA	
If temporary write-down, description of write-up mechanism	NA	The Bonds, at the option of the Reserve Bank of India, can be temporarily written down or permanently written off upon occurrence of the trigger event,	The Bonds, at the option of the Reserve Bank of India, can be temporarily written down or permanently written off upon occurrence of the	The Bonds, at the option of the Reserve Bank of India, can be temporarily written down or permanently written off upon occurrence of the trigger event,	The Bonds, at the option of the Reserve Bank of India, can be temporarily written down or permanently written off upon occurrence of the trigger event,	The Bonds, at the option of the Reserve Bank of India, can be temporarily written down or permanently written off upon occurrence of the trigger event,					The Bonds, at the option of the Reserve Bank of India, can be permanently written down upon occurrence of the trigger event, called "Point of Non-Viability Trigger" ("PONY Trigger")

Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Most subordinated claim in liquidation	a) Senior to the claims of investors in instruments eligible for inclusion in Tier I capital and, subordinate to the claims of all other depositors and general creditors of the bank and is neither secured nor covered by a guarantee of the issuer or related entity or other arrangement that legally or economically enhances the seniority of the claim vis-a-vis bank creditors.reditors	a) Senior to the claims of investors in instruments eligible for inclusion in Tier I capital and, subordinate to the claims of all other depositors and general creditors of the bank and is neither secured nor covered by a guarantee of the issuer or related entity or other arrangement that legally or economically enhances the seniority of the claim vis-a-vis bank creditors.reditors	a) Senior to the claims of investors in instruments eligible for inclusion in Tier I capital and, subordinate to the claims of all other depositors and general creditors of the bank and is neither secured nor covered by a guarantee of the issuer or related entity or other arrangement that legally or economically enhances the seniority of the claim vis-a-vis bank creditors.reditors	a) Senior to the claims of investors in instruments eligible for inclusion in Tier I capital and, subordinate to the claims of all other depositors and general creditors of the bank and is neither secured nor covered by a guarantee of the issuer or related entity or other arrangement that legally or economically enhances the seniority of the claim vis-a-vis bank creditors.reditors	a) Senior to the claims of investors in instruments eligible for inclusion in Tier I capital and, subordinate to the claims of all other depositors and general creditors of the bank and is neither secured nor covered by a guarantee of the issuer or related entity or other arrangement that legally or economically enhances the seniority of the claim vis-a-vis bank creditors.reditors	a) Senior to the claims of investors in instruments eligible for inclusion in Tier I capital and, subordinate to the claims of all other depositors and general creditors of the bank and is neither secured nor covered by a guarantee of the issuer or related entity or other arrangement that legally or economically enhances the seniority of the claim vis-a-vis bank creditors.reditors	a) Senior to the claims of investors in instruments eligible for inclusion in Tier I capital and, subordinate to the claims of all other depositors and general creditors of the bank and is neither secured nor covered by a guarantee of the issuer or related entity or other arrangement that legally or economically enhances the seniority of the claim vis-a-vis bank creditors.reditors	a) Senior to the claims of investors in instruments eligible for inclusion in Tier I capital and, subordinate to the claims of all other depositors and general creditors of the bank and is neither secured nor covered by a guarantee of the issuer or related entity or other arrangement that legally or economically enhances the seniority of the claim vis-a-vis bank creditors.reditors	a) Senior to the claims of investors in instruments eligible for inclusion in Tier I capital and, subordinate to the claims of all other depositors and general creditors of the bank and is neither secured nor covered by a guarantee of the issuer or related entity or other arrangement that legally or economically enhances the seniority of the claim vis-a-vis bank creditors.reditors	(i) be superior to the claims of investors in common equity and instruments eligible for inclusion in Tier 1 Capital issued by the Bank; (ii) be subordinated to the claims of depositors, general creditors of the Bank (iii) neither be secured nor covered by any guarantee of the issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis-a-vis creditors of the Bank; (iv) Unless the terms of any subsequent issuance of bonds/debentures by the Bank specifies that the claims of such subsequent bond holders are senior or subordinate to the
Non-compliant transitioned features	NA	No	No	No	No	No	No	No	No	No	No
If yes, specify non-complaint features	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

	12	13	14	15	16	17	18	19	20
PARTICULARS	SBI NON CONVERTIBLE , Taxable, Perpetual, Subordinated, Unsecured, Basel III compliant Additional Tier 1 Bonds	SBI NON CONVERTIBLE PERPETUAL, Taxable, Subordinated, Unsecured, Basel III compliant Additional Tier 1 Bonds	SBI NON CONVERTIBLE PERPETUAL, Taxable, Subordinated, Unsecured, Basel III compliant	SBI NON CONVERTIBLE , Taxable, Redeemable, Subordinated, Unsecured, Basel III compliant Tier 2 Bonds	SBI NON CONVERTIBLE PERPETUAL, Taxable, Subordinated, Unsecured, Basel III compliant Additional Tier 1 Bonds	SBI NON CONVERTIBLE PERPETUAL, Taxable, Subordinated, Unsecured, Basel III compliant Additional Tier 1 Bonds	SBI NON CONVERTIBLE , Taxable, Redeemable, Subordinated, Unsecured, Basel III compliant Tier 2 Bonds	SBI NON CONVERTIBLE PERPETUAL, Taxable, Subordinated, Unsecured, Basel III compliant Additional Tier 1 Bonds	SBI NON CONVERTIBLE , Taxable, Redeemable, Subordinated, Unsecured, Basel III compliant Tier 2 Bonds
Issuer	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955
Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement)	INE062A08173	INE062A08181	INE062A08199	INE062A08207	INE062A08215	INE062A08223	INE062A08231	INE062A08249	INE062A08256
Governing law(s) of the instrument	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law
Regulatory treatment									
Transitional Basel III rules	AT1	AT1	AT1	Tier II	AT1	AT1	Tier II	AT1	Tier II
Post-transitional Basel III rules	AT1	AT1	AT1	Tier II	AT1	AT1	Tier II	AT1	Tier II
Eligible at Solo/Group/ Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group
Instrument Type	perpetual Debt	perpetual Debt	perpetual Debt	Tier 2 Debt	perpetual Debt	perpetual Debt	Tier 2 Debt	perpetual Debt	Tier 2 Debt
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	40,210	20,450	12,513	50,000	31,048	38,136	89,310	40,000	70,000
Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	40,210	20,450	12513	50000	31048	38136	89310	40000	70000
Accounting classification	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability
Original date of issuance	04.12.2018	21.12.2018	22.03.2019	28.06.2019	30.08.2019	22.11.2019	21.08.2020	09.09.2020	21.09.2020
Perpetual or dated	perpetual	perpetual	perpetual	dated	perpetual	perpetual	dated	Perpetual	dated
Original maturity date	No maturity	No maturity	No maturity	28.06.2029	No maturity	No maturity	21.08.2035	Perpetual	21.09.2030
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Optional call date,contigent call dates and redemption amount	04.12.2023 at par	21.12.2023 at par	22.03.2024	28.06.2024	30.08.2024	22.11.2024	21.08.2030	09.09.2025	21.09.2025
Subsequent call dates, if applicable	NA	NA	NA	NA	NA	NA	NA	NA	NA
Coupons/dividends									
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	9.56	9.37	9.45	7.99	8.75	8.5	6.8	7.74	6.24
Existence of a dividend stopper/Yes	Yes	Yes	Yes	No	YES	Yes	No	Yes	No
Fully discretionary,partially discretionary or mandatory		fully discretionary	full discretionary	NA	Fully discretionary	Fully discretionary	NA	fully Discretionary	NA
Existence of step up or other incentive to redeem	NA	NA	NA	NA	NA	Not applicable	Not applicable	Not applicable	Not applicable
Non cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non Cumulative	Non-cumulative	Non Cumulative	Non Cumulative	Non Cumulative	Non Cumulative
Convertible or non-convertible	Non convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible,conversion trigger(s)	NA	NA	NA	NA	NA	NA	NA	NA	NA
If convertible,fully or partially	NA	NA	NA	NA	NA	NA	NA	NA	NA
If convertible,conversion rate	NA	NA	NA	NA	NA	NA	NA	NA	NA
If convertible,mandatory or optional conversion	NA	NA	NA	NA	NA	NA	NA	NA	NA
If convertible,specify instrument type convertible into	NA	NA	NA	NA	NA	NA	NA	NA	NA
If convertible,specify issuer of instrument it converts into	NA	NA	NA	NA	NA	NA	NA	NA	NA
Write-down feature	Yes	Yes	Yes	Yes	YES	YES	Yes	Yes	Yes

If write-down, write-down trigger(s)	The PONV Trigger event is the earlier of: a) a decision that a permanent write off without which the Bank would become non-viable, as determined by the RBI; and b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become	The PONV Trigger event is the earlier of: a) a decision that a permanent write off without which the Bank would become non-viable, as determined by the RBI; and b) the decision to make a public sector injection of capital, or equivalent support.	The PONV Trigger event is the earlier of: a) a decision that a permanent write off without which the Bank would become non-viable, as determined by the RBI; and b) the decision to make a public sector injection of capital,	The Bonds are issued subject to Basel III Guidelines on PONV as amended from time to time (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), and at the option of the RBI, can be permanently written down upon the occurrence of the trigger	The Bonds are issued subject to Basel III Guidelines on PONV as amended from time to time (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), and at the option of the RBI, can be permanently written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" ("PONV Trigger").The PONV Trigger event is the earlier of:	The Bonds can be written-down multiple times in case the Bank hits the PONV Trigger Level subsequent to the first write-down. The Bonds which has been written off shall not be written up.	Upon occurrence of PONY	Upon occurrence of PONY	Upon occurrence of PONY
If write-down, full or partial	the Bonds may be written-down permanently before amalgamation / reconstitution .	The Bonds are issued subject to Basel III Guidelines on PONV as amended from time to time (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), and at the option of the RBI, can be permanently written down upon	Fully or partially	full	Fully or partially				
If write-down, permanent or temporary	the Bonds may be written-down permanently before amalgamation / reconstitution .	The Bonds are issued subject to Basel III Guidelines on PONV as amended from time to time (including all claims, demands on the Bonds and interest thereon, whether accrued or	The Bonds can be written down multiple times in case the bank hits the PONY trigger level subsequent to the first write down. The Bonds which has been written off	The Bonds are issued subject to Basel III Guidelines on PONY as amended from time to time and at the option of the RBI, can be permanently written down upon the occurrence of the trigger	The Bonds are issued subject to Basel III Guidelines on PONV as amended from time to time (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), and at the option of the RBI, can be permanently written down upon the occurrence of the trigger		Permanently	Permanently	Permanently
If temporary write-down, description of write-up mechanism	The PONV Trigger event is the earlier of: a) a decision that a permanent write off without which the Bank would become non-viable, as determined by the RBI; and b) the decision to make a	The PONV Trigger event is the earlier of: a) a decision that a permanent write off without which the Bank would become non-viable, as determined by the RBI; and	The Bonds which has been written off can be written up (Partially or full) at the absolute discretion of the Bank and subject to compliance with RBI instructions (incl ,	The Bonds can be written-down multiple times in case the Bank hits the PONV Trigger Level subsequent to the first write-down. The Bonds which has been written off shall not be written up.	The Bonds can be written-down multiple times in case the Bank hits the PONV Trigger Level subsequent to the first write-down. The Bonds which has been written off shall not be written up.		NA	NA	NA

Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	(i) be superior to the claims of investors in equity shares and perpetual non cumulative preference shares issued by the Bank; (ii) be subordinated to the claims of depositors, general creditors and subordinated debt of the Bank other than any subordinated debt qualifying as Additional Tier 1 Capital; (iii) neither be secured nor covered by any guarantee of the issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim of the Bondholders vis-a-vis creditors of the Bank; (iv) Unless the terms of any subsequent issuance of bonds/debentures by the Bank specifies that the claims of such subsequent	(i) be superior to the claims of investors in equity shares and perpetual non cumulative preference shares issued by the Bank; (ii) be subordinated to the claims of depositors, general creditors and subordinated debt of the Bank other than any subordinated debt qualifying as Additional Tier 1 Capital; (iii) neither be secured nor covered by any guarantee of the issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim of the Bondholders vis-a-vis	The Bondholders shall have no rights to accelerate the repayment of future scheduled payments (coupon or principal) except in bankruptcy and liquidation of the Issuer. The Bond will not contribute to liabilities exceeding assets of the Bank if such a balance sheet forms part of a requirements to prove insolvency under any law or otherwise.	a) If the Bank goes into liquidation before the instrument has been written-down, the Bonds will absorb losses in accordance with the order of Seniority as specified in the Disclosure Document and as per usual legal provisions governing priority of charges. (b) If the bank goes into liquidation after the instrument has been written-down, the holders of these instruments will have no claim on the proceeds of liquidation.	a) If the Bank goes into liquidation before the Bonds have been written-down, the Bonds will absorb losses in accordance with the order of Seniority as specified in the Disclosure Document and as per usual legal provisions governing priority of charges. (b) If the bank goes into liquidation after the instrument has been written-down, the holders of these instruments will have no claim on the proceeds of liquidation.	a) If the Bank goes into liquidation before the Bonds have been written-down, the Bonds will absorb losses in accordance with the order of Seniority as specified in the Disclosure Document and as per usual legal provisions governing priority of charges. b) If the Bank goes into liquidation after the Bonds have been written-down, the holders of the Bonds will have no claim on the proceeds of liquidation.	The claims of the Bondholders shall– (i) be senior to the claims of investors in instruments eligible for inclusion in Tier 1 Capital issued by the Bank; (ii) be subordinated to the claims of all depositors and general creditors of the Bank; (iii) neither be secured nor covered by any guarantee of the Issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis -à-vis creditors of the Bank; (iv) Unless the terms of any subsequent issuance of bonds/debentures by the Bank specifies that	The claims of the Bondholders shall– (i) be superior to the claims of investors in equity shares and perpetual non-cumulative preference shares issued by the Bank; (ii) be subordinated to the claims of all depositors, general creditors and subordinated debt of the Bank other than any subordinated debt qualifying as Additional Tier 1 Capital; (iii) neither be secured nor covered by any guarantee of the Issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis -à-vis creditors of the	The claims of the Bondholders shall– (i) be senior to the claims of investors in instruments eligible for inclusion in Tier 1 Capital issued by the Bank; (ii) be subordinated to the claims of all depositors and general creditors of the Bank; (iii) neither be secured nor covered by any guarantee of the Issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis -à-vis creditors of the Bank; (iv) Unless the terms of any subsequent issuance of bonds/debentures by
Non-compliant transitioned features	No	No	No	No	No	No	No	No	No
If yes, specify non-complaint features	NA	NA	NA	NA	NA	NA	NA	NA	NA

If write-down, write-down trigger(s)	The Bonds are issued subject to Basel III Guidelines on PONV as amended from time to time (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), and at the option of the RBI, can be permanently written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" ("PONV Trigger").	The Bonds and the Bondholders claim, if any, against Bank, wherever situated, may be written-off, in whole or in part, upon the occurrence of the following trigger events: (i) Pre-Specified Trigger Level (ii) Point of Non-Viability ("PONV").	Bonds are issued subject to Basel III circular include a requirement that these bonds may be written-off, in whole or in part, upon the occurrence of the following trigger events: (i) Pre-Specified Trigger Level; and (ii) Point of Non-Viability ("PONV").	Bonds are issued subject to Basel III circular include a requirement that these bonds may be written-off, in whole or in part, upon the occurrence of the following trigger events: (i) Pre-Specified Trigger Level; and (ii) Point of Non-Viability ("PONV").	Bonds are issued subject to Basel III circular include a requirement that these bonds may be written-off, in whole or in part, upon the occurrence of the following trigger events: (i) Pre-Specified Trigger Level; and (ii) Point of Non-Viability ("PONV").	the Bonds and the Bondholders claim, if any, against Bank, wherever situated, may be written-off, in whole or in part, upon the occurrence of the following trigger events: (i) Pre-Specified Trigger Level (ii) Point of Non-Viability ("PONV").	The Bonds are issued subject to Basel III Guidelines on PONV as amended from time to time (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), and at the option of the RBI, can be permanently written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" ("PONV Trigger").
If write-down, full or partial		The Bank shall have the discretion to write-down the Bonds multiple times in case the Bank hits Pre-Specified Trigger Level subsequent to the first write-down. The Bonds which have been written off can be written up (partially or full) at the absolute discretion of the Bank and subject to compliance with RBI instructions (including permission, consent if any)	The Bank shall have the discretion to write-down the Bonds multiple times in case the Bank hits Pre-Specified Trigger Level subsequent to the first write-down. The Bonds which have been written off can be written up (partially or full) at the absolute discretion of the Bank and subject to compliance with RBI instructions (including permission, consent if any)				
If write-down, permanent or temporary	The Bonds are issued subject to Basel III Guidelines on PONV as amended from time to time (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), and at the option of the RBI, can be permanently written down upon the occurrence of the trigger event, called "Point of Non-Viability	The Bonds are issued subject to Basel III Guidelines on PONV as amended from time to time (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), and at the option of the RBI, can be permanently written down upon the occurrence of the trigger event, called "Point of Non-Viability	The Bonds are issued subject to Basel III Guidelines on PONV as amended from time to time (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), and at the option of the RBI, can be permanently written down upon the				
If temporary write-down, description of write-up mechanism	(b) If the Bank is amalgamated with any other bank after the Bonds have been written-down permanently, these Bonds cannot be written up by the amalgamated entity.	The Bonds which have been written off can be written up (partially or full) at the absolute discretion of the Bank and subject to compliance with RBI instructions (including permission, consent if any).	The Bonds which have been written off can be written up (partially or full) at the absolute discretion of the Bank and subject to compliance with RBI instructions (including permission, consent if any).				

<p>Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)</p>	<p>Subject to the provisions of The State Bank of India Act, 1955 as amended from time to time a) If the Bank goes into liquidation before the Bonds have been written-down, the Bonds will absorb losses in accordance with the order of Seniority as specified in the Disclosure Document and as per usual legal provisions governing priority of charges. b) If the Bank goes into liquidation after the Bonds have been written-down, the holders of these instruments will have no claim on the proceeds of liquidation.</p>	<p>Subject to the provisions of The State Bank of India Act, 1955 as amended from time to time a) If the Bank goes into liquidation before the Bonds have been written-down, the Bonds will absorb losses in accordance with the order of Seniority as specified in the Disclosure Document and as per usual legal provisions governing priority of charges. b) If the Bank goes into liquidation after the Bonds have been written-down, the holders of these instruments will have no claim on the proceeds of liquidation.</p>	<p>Subject to the provisions of The State Bank of India Act, 1955 as amended from time to time a) If the Bank goes into liquidation before the Bonds have been written-down, the Bonds will absorb losses in accordance with the order of Seniority as specified in the Placement Memorandum and as per usual legal provisions governing priority of charges. b) If the Bank goes into liquidation after the Bonds have been written-down, the holders of these instruments will have no claim on the proceeds of liquidation.</p>	<p>The claims of the Bondholders in respect of the Bonds shall (i) be superior to the claims of investors in equity shares and perpetual non-cumulative preference shares issued by the Bank; (ii) be subordinated to the claims of all depositors, general creditors and subordinated debt of the Bank other than any subordinated debt qualifying as Additional Tier 1 Capital; (iii) neither be secured nor covered by any guarantee of the Issuer or its related entity or other arrangement that legally or economically</p>	<p>The claims of the Bondholders in respect of the Bonds shall (i) be superior to the claims of investors in equity shares and perpetual non-cumulative preference shares issued by the Bank; (ii) be subordinated to the claims of all depositors, general creditors and subordinated debt of the Bank other than any subordinated debt qualifying as Additional Tier 1 Capital; (iii) neither be secured nor covered by any guarantee of the Issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis -à-vis creditors of the Bank; and (iv) rank pari passu without preference amongst themselves and other</p>	<p>The claims of the Bondholders in respect of the Bonds shall— (i) be superior to the claims of investors in equity shares and perpetual non-cumulative preference shares issued by the Bank; (ii) be subordinated to the claims of all depositors, general creditors and subordinated debt of the Bank other than any subordinated debt qualifying as Additional Tier 1 Capital; (iii) neither be secured nor covered by any guarantee of the Issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis -à-vis creditors of the Bank; and (iv) rank pari passu without preference amongst themselves and other Additional Tier 1 Bonds issued for inclusion in Additional Tier 1 Capital.</p>	<p>The claims of the Bondholders in respect of the Bonds shall— (i) be senior to the claims of investors in instruments eligible for inclusion in Tier 1 Capital of the Bank; (ii) be subordinated to the claims of all depositors, general creditors of the Bank; (iii) neither be secured nor covered by any guarantee of the Issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis -à-vis creditors of the Bank; and (iv) rank pari passu without preference amongst themselves and other Basel III compliant Tier 2 Bonds issued for inclusion as Tier 2 Capital of the Bank.</p>
<p>Non-compliant transitioned features</p>	<p>No</p>	<p>No</p>	<p>No</p>	<p>No</p>	<p>No</p>	<p>No</p>	<p>No</p>
<p>If yes, specify non-complaint features</p>	<p>NA</p>	<p>NA</p>	<p>NA</p>	<p>No</p>	<p>No</p>	<p>No</p>	<p>No</p>
<p></p>	<p></p>	<p></p>	<p></p>	<p></p>	<p></p>	<p></p>	<p></p>
<p></p>	<p></p>	<p></p>	<p></p>	<p></p>	<p></p>	<p></p>	<p></p>

	28	29	30	31	32	33
PARTICULARS						
Issuer	SBI Global Factors Ltd	SBI Global Factors Ltd	SBI Cards & Payment Services Pvt. Ltd.	SBI Cards & Payment Services Pvt. Ltd.	SBI Cards & Payment Services Pvt. Ltd.	SBI Cards & Payment Services Pvt. Ltd.
Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement)	INE 912 E 01010	INE912E08AE7	ISIN-INE018E08078	ISIN-INE018E08086	ISIN-INE018E08144	ISIN-INE018E08169
Governing law(s) of the instrument						
Regulatory treatment	State Bank of India(Subsidiary Banks) Act, 19		Companies Act 1956	Companies Act 1956	Companies Act 1956	Companies Act 1956
Transitional Basel III rules	NA	NA	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II
Post-transitional Basel III rules	NA	NA	NA	NA	NA	NA
Eligible at Solo/Group/ Solo & Group	Solo	Solo	NA	NA	NA	NA
Instrument Type	Equity	Debentures	group & solo	group & solo	group & solo	group & solo
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	1598.9	1000	2000	5000	2500	1000
Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	10/-	Rs 1 Crore per Debenture	10,00,000	10,00,000	10,00,000	10,00,000
Accounting classification	Capital	Borrowings	Borrowings	Borrowings	Borrowings	Borrowings
Original date of issuance	16.04.2001	28.07.2021	42660	42933	43494	43628
Perpetual or dated	NA	Dated	Dated	Dated	Dated	Dated
Original maturity date	NA	28.07.2031	45216	45063	47147	47281
Issuer call subject to prior supervisory approval	No	NA	NA	NA	NA	NA
Optional call date,contigent call dates and redemption amount	NA	NA	NA	NA	NA	NA
Subsequent call dates, if applicable	NA	NA	NA	NA	NA	NA
Coupons/dividends	Dividends	Interest				
Fixed or floating dividend/coupon	Floating	FIXED	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	NA	0.0728	0.081	0.083	0.0955	0.0899
Existence of a dividend stopper	No	NA	NO	NO	NO	NO
Fully discretionary,partially discretionary or mandatory	Fully discretionary	Mandatory	NA	NA	NA	NA
Existence of step up or other incentive to redeem	NA	No	NA	NA	NA	NA
Non cumulative or cumulative	NA	Non cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	NA	Non-convertible	non-convertible	non-convertible	non-convertible	non-convertible
If convertible,conversion trigger(s)	NA	NA	NA	NA	NA	NA
If convertible,fully or partially	NA	NA	NA	NA	NA	NA
If convertible,conversion rate	NA	NA	NA	NA	NA	NA
If convertible,mandatory or optional conversion	NA	NA	NA	NA	NA	NA
If convertible,specify instrument type convertible into	NA	NA	NA	NA	NA	NA
If convertible,specify issuer of instrument it converts into	NA	NA	NA	NA	NA	NA
Write-down feature	No	No	NA	NA	NA	NA

If write-down, write-down trigger(s)		NA	NA	NA	NA	NA	NA
If write-down, full or partial		NA	NA	NA	NA	NA	NA
If write-down, permanent or temporary		NA	NA	NA	NA	NA	NA
If temporary write-down, description of write-up mechanism		NA	NA	NA	NA	NA	NA

Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		Most subordinated claim in liquidation	(a) Superior to the claims of investments in instruments eligible for inclusion in Tier-II capital and (b) Subordinated to the claims of all other creditors					
Non-compliant transitioned features		No	No	NA	NA	NA	NA	
If yes, specify non-complaint features		NA	NA	NA	NA	NA	NA	

If write-down, write-down trigger(s)	NA	NA	NA	NA	NA	NA	NA	NA
If write-down, full or partial	NA	NA	NA	NA	NA	NA	NA	NA
If write-down, permanent or temporary	NA	NA	NA	NA	NA	NA	NA	NA
If temporary write-down, description of write-up mechanism	NA	NA	NA	NA	NA	NA	NA	NA

Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)							Fully paid-up, unsecured, Senior	Fully paid-up, unsecured
Non-compliant transitioned features	NA	NA	NA	NA	NA	NA	NA	NA
If yes, specify non-complaint features	NA	NA	NA	NA	NA	NA	NA	NA

	42	43	44	45	46	47	48	49	50	51
PARTICULARS									Overseas Banking Su	
Issuer	SBI Cards & Payment Services Pvt. Ltd.	SBI Cards & Payment Services Pvt. Ltd.	SBI Cards & Payment Services Pvt. Ltd.	SBI Cards & Payment Services Pvt. Ltd.	SBI Cards & Payment Services Pvt. Ltd.	SBI Cards & Payment Services Pvt. Ltd.	SBI Cards & Payment Services Pvt. Ltd.		SBI (MAURITIUS) LTD	Nepal SBI Bank Ltd
Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement)	INE018E08250	INE018E08268	INE018E08276	INE018E08284	INE018E08292	INE018E08300	INE018E08318			
Governing law(s) of the instrument									NA	8% NSBL Debenture 7.9% NSBL Debenture 10.00% NSBL Debenture 10.25% NSBL Debenture
Regulatory treatment	Companies Act 2013	Companies Act 2013	Companies Act 2013	Companies Act 2013	Companies Act 2013	Companies Act 2013	Companies Act 2013		BANKING ACT/COMPANIES ACT	Securities Exchange Act and Regulations
Transitional Basel III rules	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II		NA	
Post-transitional Basel III rules	NA	NA	NA	NA	NA	NA	NA		NA	NA as per local regulation
Eligible at Solo/Group/ Solo & Group	NA	NA	NA	NA	NA	NA	NA		NA	NA as per local regulation
Instrument Type	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo		SOLO	group & solo
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	5000	5000	5000	6500	7500	2500	5000		Ordinary share capital	Debenture
Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	10,00,000	10,00,000	10,00,000	10,00,000	10,00,000	10,00,000	10,00,000		714	130
Accounting classification	Borrowings	Borrowings	Borrowings	Borrowings	Borrowings	Borrowings	Borrowings		USD 62.50	314.71
Original date of issuance	44361	44425	44515	44554	44715	44742	44819		Equity	Liabilities
Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated		N/A	02.2013, 20.04.2014, 18.03.2020 & 28.07.20
Original maturity date	45457	45520	45610	45650	45811	48395	45915		Perpetual	Dated
Issuer call subject to prior supervisory approval	NA	NA	NA	NA	NA	NA	NA		N/A	02.2023, 19.04.2024, 17.03.2030 & 27.07.20
Optional call date,contigent call dates and redemption amount	NA	NA	NA	NA	NA	NA	NA		No	
Subsequent call dates, if applicable	NA	NA	NA	NA	NA	NA	NA		N/A	
Coupons/dividends	Coupons	Coupons	Coupons	Coupons	Coupons	Coupons	Coupons		NA	
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed		Dividends	
Coupon rate and any related index	0.0555	0.057	0.0575	0.0582	0.0751	0.0825	0.0739		Floating	Fixed Coupon
Existence of a dividend stopper/Yes	NO	NO	NO	NO	NO	NO	NO		N/A	8%, 7.9%, 10%, 10.25%
Fully discretionary,partially discretionary or mandatory	NA	NA	NA	NA	NA	NA	NA		Bank of Mauritius approval require	NA
Existence of step up or other incentive to redeem	NA	NA	NA	NA	NA	NA	NA		Partially discretionary	NA
Non cumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative		No	NA
Convertible or non-convertible	convertible	convertible	convertible	convertible	convertible	convertible	convertible		Not Applicable	Cumulative
If convertible,conversion trigger(s)	NA	NA	NA	NA	NA	NA	NA		Not Applicable	Non-convertible
If convertible,fully or partially	NA	NA	NA	NA	NA	NA	NA		Not Applicable	NA
If convertible,conversion rate	NA	NA	NA	NA	NA	NA	NA		Not Applicable	NA
If convertible,mandatory or optional conversion	NA	NA	NA	NA	NA	NA	NA		Not Applicable	NA
If convertible,specify instrument type convertible into	NA	NA	NA	NA	NA	NA	NA		Not Applicable	NA
If convertible,specify issuer of instrument it converts into	NA	NA	NA	NA	NA	NA	NA		Not Applicable	NA
Write-down feature	NA	NA	NA	NA	NA	NA	NA		Not Applicable	NA

If write-down, write-down trigger(s)	NA	NA	NA	NA	NA	NA	NA		Not Applicable	NA
If write-down, full or partial	NA	NA	NA	NA	NA	NA	NA		Not Applicable	NA
If write-down, permanent or temporary	NA	NA	NA	NA	NA	NA	NA		Not Applicable	NA
If temporary write-down, description of write-up mechanism	NA	NA	NA	NA	NA	NA	NA		Not Applicable	NA

Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fully paid-up, unsecured	Fully paid-up, unsecured	Fully paid-up, unsecured	Fully paid-up, unsecured	Fully paid-up, unsecured	Fully paid-up, unsecured, Senior	Fully paid-up, unsecured, Senior Debt to		Not Applicable	NA
Non-compliant transitioned features	NA	NA	NA	NA	NA	NA	NA		Not Applicable	At the time of liquidation, right of claims will be only after depositors
If yes, specify non-complaint features	NA	NA	NA	NA	NA	NA	NA		Not Applicable	NA
										NA
										NA

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PARTICULARS	Subsidiaries
Issuer	SBI (UK)
Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement)	Equity
Governing law(s) of the instrument	Private placement
Regulatory treatment	English Law
Transitional Basel III rules	
Post-transitional Basel III rules	
Eligible at Solo/Group/ Solo & Group	
Instrument Type	Solo
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	Common Equity
Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	22,977
Accounting classification	
Original date of issuance	Shareholder's equity
Perpetual or dated	43014
Original maturity date	Perpetual
Issuer call subject to prior supervisory approval	NA
Optional call date,contigent call dates and redemption amount	No
Subsequent call dates, if applicable	N/A
Coupons/dividends	N/A
Fixed or floating dividend/coupon	
Coupon rate and any related index	N/A
Existence of a dividend stopper/Yes	N/A
Fully discretionary,partially discretionary or mandatory	N/A
Existence of step up or other incentive to redeem	Fully discretionary
Non cumulative or cumulative	No
Convertible or non-convertible	Non-cumulative
If convertible,conversion trigger(s)	non-convertible
If convertible,fully or partially	N/A
If convertible,conversion rate	N/A
If convertible,mandatory or optional conversion	N/A
If convertible,specify instrument type convertible into	N/A
If convertible,specify issuer of instrument it converts into	N/A
Write-down feature	N/A

If write-down, write-down trigger(s)	No
If write-down, full or partial	N/A
If write-down, permanent or temporary	N/A
If temporary write-down, description of write-up mechanism	N/A

Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A
Non-compliant transitioned features	Perpetual Deeply
If yes, specify non-complaint features	No
	N/A
	N/A