

	1	2	3	4	5	6	7
PARTICULARS	Paid up Equity Capital as on 31.03.2024	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
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
Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement)	INE062A01020	INE648A08013	INE649A09126	INE649A08029	INE649A08037	INE651A08033	INE651A08041
Governing law(s) of the instrument	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
Post-transitional Basel III rules	Common Equity Tier I	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
Instrument Type	Common Share	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)	8925	0	0	1000	400	0	600
Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	8,925	2,000	3,930	5,000	2,000	5,000	3,000
Accounting classification	Equity Capital	Liability	Liability	Liability	Liability	Liability	Liability
Original date of issuance	Various	20.03.2015	31.03.2015	30.12.2015	08.02.2016	17.12.2014	31.12.2015
Perpetual or dated	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated
Original maturity date	NA	20.03.2025	31.03.2025	30.12.2025	08.02.2026	17.12.2024	31.12.2025

Issuer call subject to prior supervisory approval	NA	No	No	No	No	No	No
Optional call date,contigent call dates and redemption amount	NA	NA	NA	NA	NA	NA	NA
Subsequent call dates, if applicable	NA	NA	NA	NA	NA	NA	NA
Coupons/dividends							
Fixed or floating dividend/coupon	NA	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	NA	8.30	8.32	8.40	8.45	8.55	8.40
Existence of a dividend stopperYes	NA	No	No	No	No	No	No
Fully discretionary,partially discretionary or mandatory	NA	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	NA	No	Yes	No	No	No	No
Non cumulative or cumulative	NA	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
If convertible,conversion trigger(s)	NA	NA	NA	NA	NA	NA	NA
If convertible,fully or partially	NA	NA	NA	NA	NA	NA	NA
If convertible,conversion rate	NA	NA	NA	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 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 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
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.	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.	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.	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.	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.	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.
Non-compliant transitioned features	NA	No	No	No	No	No	No
If yes, specify non-complaint features	NA	NA	NA	NA	NA	NA	NA

	8	9	10	11	12
PARTICULARS	eSBM Basel III T-2	eSBP Basel III T-2	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
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
Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement)	INE651A08058	INE652A08015	INE062A08207	INE062A08215	INE062A08223
Governing law(s) of the instrument	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law
Regulatory treatment					
Transitional Basel III rules	Tier 2	Tier 2	Tier II	AT1	AT1
Post-transitional Basel III rules	Tier 2	Tier 2	Tier II	AT1	AT1
Eligible at Solo/Group/ Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group
Instrument Type	Tier 2 Debt	Tier 2 Debt	Tier 2 Debt	Perpetual Debt	Perpetual Debt
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	400	0	50000	31048	38136
Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	2,000	9,500	50000	31048	38136
Accounting classification	Liability	Liability	Liability	Liability	Liability
Original date of issuance	18.01.2016	22.01.2015	28.06.2019	30.08.2019	22.11.2019
Perpetual or dated	Dated	Dated	Dated	Perpetual	Perpetual
Original maturity date	18.01.2026	22.01.2025	28.06.2029	No maturity	No maturity

Issuer call subject to prior supervisory approval	No	No	Yes	Yes	Yes
Optional call date,contigent call dates and redemption amount	NA	NA	28.06.2024	30.08.2024	22.11.2024
Subsequent call dates, if applicable	NA	NA	NA	NA	NA
Coupons/dividends					
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	8.45	8.29	7.99	8.75	8.5
Existence of a dividend stopperYes	No	No	No	Yes	Yes
Fully discretionary,partially discretionary or mandatory	Mandatory	Partially Mandatory	NA	Fully discretionery	Fully discretionery
Existence of step up or other incentive to redeem	No	Yes	NA	NA	Not applicable
Non cumulative or 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
If convertible,conversion trigger(s)	NA	NA	NA	NA	NA
If convertible,fully or partially	NA	NA	NA	NA	NA
If convertible,conversion rate	NA	NA	NA	NA	NA

If convertible,mandatory or optional conversion	NA	NA	NA	NA	NA
If convertible,specify instrument type convertible into	NA	NA	NA	NA	NA
If convertible,specify issuer of instrument it converts into	NA	NA	NA	NA	NA
Write-down feature	Yes	No	Yes	YES	YES
If write-down, write-down trigger(s)	<p>The PONV Trigger event is the earlier of:</p> <p>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</p> <p>b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. The write off consequent upon the trigger event shall occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted.</p>	<p>The PONV Trigger event is the earlier of:</p> <p>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</p> <p>b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. The write off consequent upon the trigger event shall occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted.</p>	<p>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:</p> <p>a. a decision that a permanent write-off without which the Bank would become non-viable, as determined by the Reserve Bank of India; and</p> <p>b. the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority.</p>	<p>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:</p> <p>a. a decision that a permanent write-off without which the Bank would become non-viable, as determined by the Reserve Bank of India; and</p> <p>b. the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority.</p>	<p>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.</p>
If write-down, full or partial	Fully or Partially		full	Fully or partially	Full
If write-down, permanent or temporary	permanent or temporary	permanent or temporary	<p>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 event, called PONY Trigger.</p>	<p>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:</p> <p>a. a decision that a permanent write-off without which the Bank would become non-viable, as determined by the Reserve Bank of India; and</p> <p>b. the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority.</p>	Permanently

If temporary write-down, description of write-up mechanism	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 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.	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.
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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.	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.	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.
Non-compliant transitioned features	No	No	No	No	No
If yes, specify non-complaint features	NA	NA	NA	NA	NA

	13	14	15
PARTICULARS	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
Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement)	INE062A08231	INE062A08249	INE062A08256
Governing law(s) of the instrument	Indian Law	Indian Law	Indian Law
Regulatory treatment			
Transitional Basel III rules	Tier II	AT1	Tier II
Post-transitional Basel III rules	Tier II	AT1	Tier II
Eligible at Solo/Group/ Solo & Group	Solo & Group	Solo & Group	Solo & Group
Instrument Type	Tier 2 Debt	Perpetual Debt	Tier 2 Debt
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	89310	40000	70000
Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	89310	40000	70000
Accounting classification	Liability	Liability	Liability
Original date of issuance	21.08.2020	09.09.2020	21.09.2020
Perpetual or dated	Dated	Perpetual	Dated
Original maturity date	21.08.2035	Perpetual	21.09.2030

Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date,contigent call dates and redemption amount	21.08.2030	09.09.2025	21.09.2025
Subsequent call dates, if applicable	NA	NA	NA
Coupons/dividends			
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
Coupon rate and any related index	6.8	7.74	6.24
Existence of a dividend stopperYes	No	Yes	No
Fully discretionary,partially discretionary or mandatory	NA	fully Discretionery	NA
Existence of step up or other incentive to redeem	Not applicable	Not applicable	Not applicable
Non cumulative or cumulative	Non Cumulative	Non Cumulative	Non Cumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible,conversion trigger(s)	NA	NA	NA
If convertible,fully or partially	NA	NA	NA
If convertible,conversion rate	NA	NA	NA

If convertible,mandatory or optional conversion	NA	NA	NA
If convertible,specify instrument type convertible into	NA	NA	NA
If convertible,specify issuer of instrument it converts into	NA	NA	NA
Write-down feature	Yes	Yes	Yes
If write-down, write-down trigger(s)	Upon occurrence of PONY	Upon occurrence of PONY	Upon occurrence of PONY
If write-down, full or partial	Full	Full	Full
If write-down, permanent or temporary	Permanently	Permanently	Permanently

If temporary write-down, description of write-up mechanism	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
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	<p>The claims of the Bondholders shall–</p> <ul style="list-style-type: none"> (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 such subsequent bond holders are senior or subordinate to the Bonds issued under this Disclosure Document or unless the RBI specifies otherwise in its guidelines, the claims of the Bondholders shall be pari passu with claims of holders of such subsequent debentures/bond issuances of the Bank; (v) rank pari passu without preference amongst themselves and other subordinated debt eligible for inclusion in Tier 2 Capital. <p>Tier 1 Capital and Tier 2 Capital shall have the meaning ascribed to such terms under Basel III Guidelines.</p> <p>Notwithstanding anything to the contrary stipulated herein, the claims of the Bondholders shall be subject to the provisions of “Loss Absorbency”, “Write-down on PONV Trigger Event”, and “Other Events” mentioned in this disclosure document (the “Disclosure Document”) and this Summary Term Sheet.</p>	<p>The claims of the Bondholders shall–</p> <ul style="list-style-type: none"> (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; (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 Bonds issued under this Disclosure Document or unless the RBI specifies otherwise in its guidelines, the claims of the Bondholders shall be pari passu with claims of holders of such subsequent debentures/bond issuances of the Bank; (v) rank pari passu without preference amongst themselves and other Additional Tier 1 Bonds issued for inclusion in Additional Tier 1 Capital. Notwithstanding anything to the contrary stipulated herein, the claims of the Bondholders shall be subject to the provisions of “Coupon Discretion”, “Loss Absorbency”, “Write-down on PONV Trigger Event”, and “Other Events” mentioned in this disclosure document (the “Disclosure Document”) and this Summary Term Sheet. 	<p>The claims of the Bondholders shall–</p> <ul style="list-style-type: none"> (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 such subsequent bond holders are senior or subordinate to the Bonds issued under this Disclosure Document or unless the RBI specifies otherwise in its guidelines, the claims of the Bondholders shall be pari passu with claims of holders of such subsequent debentures/bond issuances of the Bank; (v) rank pari passu without preference amongst themselves and other subordinated debt eligible for inclusion in Tier 2 Capital. Notwithstanding anything to the contrary stipulated herein, the claims of the Bondholders shall be subject to the provisions of “Loss Absorbency”, “Write-down on PONV Trigger Event”, and “Other Events” mentioned in this disclosure document (the “Disclosure Document”) and this Summary Term Sheet.
Non-compliant transitioned features	No	No	No
If yes, specify non-complaint features	NA	NA	NA

	16	17	18	19
PARTICULARS	SBI NON CONVERTIBLE , Taxable, Redeemable, Subordinated, Unsecured, Basel III compliant Tier 2 Bond 20-21 Sr3	SBI NON CONVERTIBLE , Taxable, Redeemable, Subordinated, Unsecured, Basel III AT1 Bonds - Sr II 2020	SBI NON-CONVERTIBLE, Taxable, Perpetual, Subordinated, Unsecured, Basel III Compliant AT1 Bonds (Sr 1)	SBI NON-CONVERTIBLE, Taxable, Perpetual, Subordinated, Unsecured, Basel III Compliant AT1 Bonds (Sr II)
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	SBI
Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement)	INE062A08264	INE062A08272	INE062A08280	INE062A08298
Governing law(s) of the instrument	Indian Law	Indian Law	Indian Law	Indian Law
Regulatory treatment				
Transitional Basel III rules	Tier II	AT1	AT1	AT1
Post-transitional Basel III rules	Tier II	AT1	AT1	AT1
Eligible at Solo/Group/ Solo & Group				
Instrument Type	Tier 2 Debt	Perpetual Debt	Perpetual Debt	Perpetual Debt
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	50000	25000	40000	60000
Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	50000	25000	40000	60000
Accounting classification	Liability	Liability	Liability	Liability
Original date of issuance	26.10.2020	24.11.2020	03.09.2021	18.10.2021
Perpetual or dated	Dated	Perpetual	Perpetual	Perpetual
Original maturity date	26.10.2030	Perpetual	Perpetual	Perpetual

Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date,contigent call dates and redemption amount	26.10.2025	24.11.2025	03.09.2026	18.10.2026
Subsequent call dates, if applicable	NA	NA	NA	any anniversary date thereafter the Call date 18.10.2026
Coupons/dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	5.83	7.73	7.72	7.72
Existence of a dividend stopperYes	No	Yes	Yes	Yes
Fully discretionary,partially discretionary or mandatory	NA	Discretionery	Discretionery	Discretionery
Existence of step up or other incentive to redeem	Not Applicable	Not applicable	Not applicable	Not applicable
Non cumulative or cumulative	Non Cumulative	Non Cumulative	Non Cumulative	Non Cumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible,conversion trigger(s)	NA	NA	NA	NA
If convertible,fully or partially	NA	NA	NA	NA
If convertible,conversion rate	NA	NA	NA	NA

If convertible,mandatory or optional conversion	NA	NA	NA	NA
If convertible,specify instrument type convertible into	NA	NA	NA	NA
If convertible,specify issuer of instrument it converts into	NA	NA	NA	NA
Write-down feature	Yes	Yes	Yes	Yes
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").
If write-down, full or partial	Full	Full	Full	Full
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 Trigger" ("PONV 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 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 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 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).	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)
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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.	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.	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.	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.
Non-compliant transitioned features	No	No	No	No
If yes, specify non-complaint features	NA	NA	NA	No

	20	21	22	23
PARTICULARS	SBI NON-CONVERTIBLE, Taxable, Perpetual, Subordinated, Unsecured, Basel III Compliant AT1 Bonds (Sr III)	SBI NON-CONVERTIBLE, Taxable, Perpetual, Subordinated, Unsecured, Basel III Compliant AT1 Bonds 22-23	SBI NON CONVERTIBLE , Taxable, Redeemable, Subordinated, Unsecured, Basel III compliant Tier 2 Bond 22-23	SBI Non-convertible, Taxable, Perpetual, Subordinated, Unsecured, Fully Paid-up Basel III compliant Additional Tier 1 Bonds in the nature of debentures
Issuer	SBI	SBI	SBI	SBI
Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement)	INE062A8306	INE062A08314	INE062A08322	INE062A08355
Governing law(s) of the instrument	Indian Law	Indian Law	Indian Law	Indian Law
Regulatory treatment				
Transitional Basel III rules	AT1	AT1	Tier II	AT1
Post-transitional Basel III rules	AT1	AT1	Tier II	AT1
Eligible at Solo/Group/ Solo & Group				
Instrument Type	Perpetual Debt	Perpetual Debt	Tier 2 Debt	AT1
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	39740	68720	40000	45440
Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	39740	68720	40000	45440
Accounting classification	Liability	Liability	Liability	Liability
Original date of issuance	14.12.2021	09.09.2022	23.09.2022	21.02.2023
Perpetual or dated	Perpetual	Perpetual	Dated	Perpetual
Original maturity date	Perpetual	Perpetual	23.09.2037	Perpetual

Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date,contigent call dates and redemption amount	14.12.2026	09.09.2027	23.09.2032	21.02.2033
Subsequent call dates, if applicable	any anniversary date thereafter the Call date 14.12.2026	any anniversary date thereafter the Call date 09.09.2027	any anniversary date thereafter the Call date 23.09.2032	any anniversary date thereafter the Call date 21.02.2033
Coupons/dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	7.55	7.75	7.57	8.20
Existence of a dividend stopperYes	Yes	Yes	No	Yes
Fully discretionary,partially discretionary or mandatory	Discretionery	Discretionery	NA	Discretionery
Existence of step up or other incentive to redeem	Not applicable	Not applicable	Not applicable	Not applicable
Non cumulative or cumulative	Non Cumulative	Non Cumulative	Non Cumulative	Non Cumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible,conversion trigger(s)	NA	NA	NA	NA
If convertible,fully or partially	NA	NA	NA	NA
If convertible,conversion rate	NA	NA	NA	NA

If convertible,mandatory or optional conversion	NA	NA	NA	NA
If convertible,specify instrument type convertible into	NA	NA	NA	NA
If convertible,specify issuer of instrument it converts into	NA	NA	NA	NA
Write-down feature	Yes	Yes	Yes	Yes
If write-down, write-down trigger(s)	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").	(i) Pre-Specified Trigger Level (ii) Point of Non-Viability ("PONV").
If write-down, full or partial	Full	Full	Full	Full
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 Trigger" ("PONV 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 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 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 temporary write-down, description of write-up mechanism	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).	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).
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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.	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.	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.	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.
Non-compliant transitioned features	No	No	No	No
If yes, specify non-complaint features	No	No	No	No

	24	25	26	27
PARTICULARS	SBI Non-convertible, Taxable, Perpetual, Subordinated, Unsecured, Fully Paid-up Basel III compliant Additional Tier 1 Bonds in the nature of debentures	SBI Non-convertible, Taxable, Perpetual, Subordinated, Unsecured, Fully Paid-up Basel III compliant Additional Tier 1 Bonds in the nature of debentures	SBI Non-Convertible, Taxable, Redeemable, Subordinated, Unsecured, Basel III compliant Tier 2 Bond 23-24	SBI Non-convertible, Taxable, Perpetual, Subordinated, Unsecured, Fully Paid-up Basel III compliant Additional Tier 1 Bonds in the nature of debentures
Issuer	SBI	SBI	SBI	SBI
Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement)	INE062A08363	INE062A08371	INE062A08405	INE062A08413
Governing law(s) of the instrument	Indian Law	Indian Law	Indian Law	Indian Law
Regulatory treatment				
Transitional Basel III rules	AT1	AT1	Tier II	AT1
Post-transitional Basel III rules	AT1	AT1	Tier II	AT1
Eligible at Solo/Group/ Solo & Group				
Instrument Type	AT1	AT1	Tier 2 Debt	AT1
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	37170	31010	100000	50000
Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	37170	31010	100000	50000
Accounting classification	Liability	Liability	Liability	Liability
Original date of issuance	09.03.2023	14.07.2023	02.11.2023	19.01.2024
Perpetual or dated	Perpetual	Perpetual	Dated	Perpetual
Original maturity date	Perpetual	Perpetual	02.11.2038	Perpetual

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	SBI Global Factors Ltd
	INE912E08AE7
	State Bank of India(Subsidiary Banks) Act, 1959
	NA
	NA
	Solo
	Debentures
	1000
	1000
	Borrowings
	28.07.2021
	Dated
	28.07.2031

Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date,contigent call dates and redemption amount	09.03.2033	14.07.2033	02.11.2033	19.01.2034
Subsequent call dates, if applicable	any anniversary date thereafter the Call date 09.03.2033	any anniversary date thereafter the Call date 14.07.2033	any anniversary date thereafter the Call date 02.11.2033	any anniversary date thereafter the Call date 19.01.2024
Coupons/dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	8.25	8.10	7.81	8.34
Existence of a dividend stopperYes	Yes	Yes	No	Yes
Fully discretionary,partially discretionary or mandatory	Discretionery	Discretionery	NA	Discretionery
Existence of step up or other incentive to redeem	Not applicable	Not applicable	Not applicable	Not applicable
Non cumulative or cumulative	Non Cumulative	Non Cumulative	Non Cumulative	Non Cumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible,conversion trigger(s)	NA	NA	NA	NA
If convertible,fully or partially	NA	NA	NA	NA
If convertible,conversion rate	NA	NA	NA	NA

NA
NA
NA
Interest
FIXED
7.28%
NA
Mandatory
No
Non cumulative
Non-convertible
NA
NA
NA

If convertible,mandatory or optional conversion	NA	NA	NA	NA
If convertible,specify instrument type convertible into	NA	NA	NA	NA
If convertible,specify issuer of instrument it converts into	NA	NA	NA	NA
Write-down feature	Yes	Yes	Yes	Yes
If write-down, write-down trigger(s)	(i) Pre-Specified Trigger Level (ii) Point of Non-Viability ("PONV").	(i) Pre-Specified Trigger Level (ii) Point of Non-Viability ("PONV").	The Bonds issued are subject to the "Loss Absorbency", "Writedown on PONV Trigger Event" and "Other Events" mentioned in the Summary Term Sheet	(i) Pre-Specified Trigger Level (ii) Point of Non-Viability ("PONV").
If write-down, full or partial	Full	Full	Full	Full
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 Trigger" ("PONV 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 Bonds can be permanently written down upon the occurrence of the PONV Trigger (as per the section "Write-down on Trigger Event" below). PONV trigger event shall be as defined in the aforesaid Basel III Guidelines and shall be determined by the RBI	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").

NA
NA
NA
No
NA
NA

If temporary write-down, description of write-up mechanism	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).	If the Bank is amalgamated with any other bank after the Bonds have been written-down temporarily, the amalgamated entity can write-up these Bonds as per its discretion. 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).
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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.	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 as Additional Tier 1 Capital of the Bank.	Senior to the claims of the investors in instruments eligible for inclusion in Tier 1 Capital issued by the Bank and subordinate to the claims of all depositors, general creditors of the Bank other than any subordinate debt qualifying as Basel III compliant Tier 2 debt instruments of the Bank. Tier 2 debt instruments will rank pari passu without preference amongst themselves and other debt instruments eligible for inclusion in Tier 2 Capital in terms of Basel III Guidelines irrespective of the date of issue	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 as Additional Tier 1 Capital of the Bank.
Non-compliant transitioned features	No	No	No	No
If yes, specify non-complaint features	No	No	No	No

NA
(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
No
NA

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30

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32

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PARTICULARS

Non-Banking Subsidiaries

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.
Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement)	ISIN-INE018E08144	ISIN-INE018E08169	INE018E08300	INE018E08342	INE018E08359
Governing law(s) of the instrument				Companies Act 2013	
Regulatory treatment	Companies Act 1956	Companies Act 1956	Companies Act 2013	Companies Act 2013	Companies Act 2013
Transitional Basel III rules	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II
Post-transitional Basel III rules	NA	NA	NA	NA	NA
Eligible at Solo/Group/ Solo & Group	group & solo	group & solo	Group & Solo	Group & Solo	Group & Solo
Instrument Type				Noncumulative	Noncumulative
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	2500	1000	2500	5250	7500
Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	2500	1000	2500	5250	7500
Accounting classification	Borrowings	Borrowings	Borrowings	Borrowings	Borrowings
Original date of issuance	29-01-2019	12-06-2019	30-06-2022	24-01-2024	28-02-2024
Perpetual or dated	Dated	Dated	Dated	Dated	
Original maturity date	29-01-2029	12-06-2029	30-06-2032	24-01-2034	28-02-2034

Issuer call subject to prior supervisory approval	NA	NA	NA	NA	NA
Optional call date,contigent call dates and redemption amount	NA	NA	NA	NA	NA
Subsequent call dates, if applicable	NA	NA	NA	NA	NA
Coupons/dividends			Coupons	Coupons	Coupons
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	9.55%	8.99%	8.25%	8.33%	8.29%
Existence of a dividend stopperYes	NO	NO	NO	NO	NO
Fully discretionary,partially discretionary or mandatory	NA	NA	NA	NA	NA
Existence of step up or other incentive to redeem	NA	NA	NA	NA	NA
Non cumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	non-convertible	non-convertible	convertible	non-convertible	non-convertible
If convertible,conversion trigger(s)	NA	NA	NA	NA	NA
If convertible,fully or partially	NA	NA	NA	NA	NA
If convertible,conversion rate	NA	NA	NA	NA	NA

If convertible,mandatory or optional conversion	NA	NA	NA	NA	NA
If convertible,specify instrument type convertible into	NA	NA	NA	NA	NA
If convertible,specify issuer of instrument it converts into	NA	NA	NA	NA	NA
Write-down feature	NA	NA	NA	NA	NA
If write-down, write-down trigger(s)	NA	NA	NA	NA	NA
If write-down, full or partial	NA	NA	NA	NA	NA
If write-down, permanent or temporary	NA	NA	NA	NA	NA

If temporary write-down, description of write-up mechanism	NA	NA	NA	NA	NA
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			Fully paid-up, unsecured, Senior Debt to the claims of other creditors	Fully paid-up, unsecured, subordinated to the claims of other creditors	Fully paid-up, unsecured, subordinated to the claims of other creditors
Non-compliant transitioned features	NA	NA	NA	NA	NA
If yes, specify non-complaint features	NA	NA	NA	NA	NA

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PARTICULARS	
Issuer	SBI General Insurance Company Ltd.
Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement)	INE01MM08012
Governing law(s) of the instrument	<i>All Applicable Laws including the Companies Act, provisions of applicable SEBI regulations including the SEBI Debenture Trustee Regulations, the SEBI NCS Regulations, the SEBI LODR Regulations, the debt listing agreement entered into with the stock exchanges (where the Debentures are listed/ proposed to be listed) and IRDAI Regulations</i>
Regulatory treatment	<i>The funds raised through the issue of Debentures is as permitted under IRDAI Regulations for augmenting issuer's capital under 'Other Forms of Capital' to strengthen its solvency ratio.</i>
Transitional Basel III rules	NA
Post-transitional Basel III rules	NA
Eligible at Solo/Group/ Solo & Group	NA.
Instrument Type	Unsecured Subordinated Redeemable Non Convertible Debentures issued on private placement basis of 1,00,000/- each fully paid up.
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	7000
Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	7,000
Accounting classification	Borrowings
Original date of issuance	21-Feb-24
Perpetual or dated	Dated
Original maturity date	21-Feb-34

35	36
Overseas Banking Subsidiaries	
SBI CANADA BANK	Nepal SBI Bank Ltd
NA	7.9% NSBL Debenture 10.00% NSBL Debenture 10.25% NSBL Debenture 9% NSBL Debenture
CANADA BANK ACT	Securities Exchange Act and Regulations
TIER 2 CAPITAL	
NA	NA as per local regulation
NA	NA as per local regulation
	group & solo
Subordinated Debenture	Debenture
1225	2,157.66
1225	3,783.59
Debenture	Liabilities
31.12.2010	20.04.2014, 18.03.2020, 28.07.2022 & 27.08.2023
Dated	Dated
31.12.2040	19.04.2024, 17.03.2030, 27.07.2027 & 26.08.2033

Issuer call subject to prior supervisory approval	Exercise of Issuer call option by the Issuer will be subject to the conditions mentioned below: 1. The call option can be exercised only after a minimum of five years from the Deemed Date of Allotment i.e.,21 February 2029; and 2. To exercise a call option, the Issuer shall require prior approval of IRDAI in case if after exercising such call option, the solvency position of insurer is not, at least 20% above the Control Level of Solvency.
Optional call date,contigent call dates and redemption amount	NA
Subsequent call dates, if applicable	any anniversary date after first Call date i.e. 21 February 2029.
Coupons/dividends	Interest
Fixed or floating dividend/coupon	Fixed
Coupon rate and any related index	8.35%
Existence of a dividend stopperYes	the Issuer shall not pay any dividend to its equity shareholders in any event of non-payment of Coupon on Debentures or the cancellation of servicing of the Debentures
Fully discretionary,partially discretionary or mandatory	Partially discretionary. the coupon for any financial year shall require prior approval of IRDAI in the following cases: 1.The solvency is below the minimum Control Level of Solvency; or 2.The impact of such accrual or payment would result in the Control Level of Solvency falling below or remaining below the regulatory requirement specified by the Authority; or 3.The impact of accrual or payment of interest results in net loss or increases the net loss. Any event of non-payment of Coupon on Debentures or the cancellation of servicing of the Debentures by the Issuer in the manner set out hereinabove shall not be construed to be an Event of Default.
Existence of step up or other incentive to redeem	NA
Non cumulative or cumulative	NA
Convertible or non-convertible	Non-convertible
If convertible,conversion trigger(s)	NA
If convertible,fully or partially	NA
If convertible,conversion rate	NA

Yes	
NA	
NA	
Coupon	
Floating	Fixed Coupon
CDOR Plus 100 basis points	7.9%, 10%, 10.25%, 9%
NA	NA
NA	NA
NA	NA
NA	NA
Cumulative	Cumulative
Non-convertible	Non-convertible
NA	NA
NA	NA
NA	NA

If temporary write-down, description of write-up mechanism	NA
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	the claims of the policyholders and all the creditors of the Issuer
Non-compliant transitioned features	NA
If yes, specify non-complaint features	NA

NA	NA
TIER 2 CAPITAL	At the time of liquidation, right of claims will be only after depositors
NA	NA
NA	NA