

Main Features of Regulatory Capital Instruments (DF-13)

	1	2	3	4
PARTICULARS	Paid up Equity Capital as on 31.03.2025	eSBH Basel III T-2	eSBH 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
Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement)	INE062A01020	INE649A08029	INE649A08037	INE651A08041
Governing law(s) of the instrument	Indian Law	Indian Law	Indian Law	Indian Law
Regulatory treatment				
Transitional Basel III rules	Common Equity Tier I	Tier 2	Tier 2	Tier 2
Post-transitional Basel III rules	Common Equity Tier I	Tier 2	Tier 2	Tier 2
Eligible at 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
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	8,925	0	0	0
Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	8,925	5,000	2,000	3,000
Accounting classification	Equity Capital	Liability	Liability	Liability
Original date of issuance	Various	30.12.2015	08.02.2016	31.12.2015
Perpetual or dated	Perpetual	Dated	Dated	Dated
Original maturity date	NA	30.12.2025	08.02.2026	31.12.2025
Issuer call subject to prior supervisory	NA	No	No	No
Optional call date,contigent call dates and redemption amount	NA	NA	NA	NA
Subsequent call dates, if applicable	NA	NA	NA	NA
Coupons/dividends				

Fixed or floating dividend/coupon	NA	Fixed	Fixed	Fixed
Coupon rate and any related index	NA	8.40	8.45	8.40
Existence of a dividend stopperYes	NA	No	No	No
Fully discretionary,partially discretionary or mandatory	NA	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	NA	No	No	No
Non cumulative or cumulative	NA	Non-cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	NA	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	NA	Yes	Yes	Yes
If write-down, write-down trigger(s)	NA	<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 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>
If write-down, full or partial	NA	Fully or Partially	Fully or Partially	Fully or Partially

If write-down, permanent or temporary	NA	permanent or temporary	permanent or temporary	permanent or temporary
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

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.
Non-compliant transitioned features	NA	No	No	No
If yes, specify non-complaint features	NA	NA	NA	NA

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PARTICULARS	eSBM Basel III T-2	SBI NON CONVERTIBLE , Taxable, Reedemable, Subordinated, Unsecured, Basel III compliant Tier 2 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
Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement)	INE651A08058	INE062A08231	INE062A08249
Governing law(s) of the instrument	Indian Law	Indian Law	Indian Law
Regulatory treatment			
Transitional Basel III rules	Tier 2	Tier II	AT1
Post-transitional Basel III rules	Tier 2	Tier II	AT1
Eligible at Solo/Group/ Solo & Group	Solo & Group	Solo & Group	Solo & Group
Instrument Type	Tier 2 Debt	Tier 2 Debt	Perpetual Debt
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	0	89310	40000
Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	2,000	89310	40000
Accounting classification	Liability	Liability	Liability
Original date of issuance	18.01.2016	21.08.2020	09.09.2020
Perpetual or dated	Dated	Dated	Perpetual
Original maturity date	18.01.2026	21.08.2035	Perpetual
Issuer call subject to prior supervisory	No	Yes	Yes
Optional call date,contigent call dates and redemption amount	NA	21.08.2030	09.09.2025
Subsequent call dates, if applicable	NA	NA	NA
Coupons/dividends			

Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
Coupon rate and any related index	8.45	6.80	7.74
Existence of a dividend stopperYes	No	No	Yes
Fully discretionary,partially discretionary or mandatory	Mandatory	NA	Fully Discretionery
Existence of step up or other incentive to redeem	No	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)	<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 permanent write-off without which the Bank would become non-viable, is necessary, 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 PONV Trigger event is the earlier of:</p> <p>a decision that a permanent write-off without which the Bank would become non-viable, is necessary, 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>
If write-down, full or partial	Fully or Partially	Full	Full

If write-down, permanent or temporary	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 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.
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 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.	<p>The claims of the Bondholders shall–</p> <p>(i) be senior to the claims of investors in instruments eligible for inclusion in Tier 1 Capital issued by the Bank;</p> <p>(ii) be subordinated to the claims of all depositors and general creditors of the Bank;</p> <p>(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;</p> <p>(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;</p> <p>(v) rank pari passu without preference amongst themselves and other subordinated debt eligible for inclusion in Tier 2 Capital.</p> <p>Tier 1 Capital and Tier 2 Capital shall have the meaning ascribed to such terms under Basel III Guidelines. 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> <p>(i) be superior to the claims of investors in equity shares and perpetual non-cumulative preference shares issued by the Bank;</p> <p>(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;</p> <p>(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;</p> <p>(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;</p> <p>(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>
Non-compliant transitioned features	No	No	No
If yes, specify non-complaint features	NA	NA	NA

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PARTICULARS	SBI NON CONVERTIBLE , Taxable, Reedemable, Subordinated, Unsecured, Basel III compliant Tier 2 Bonds	SBI NON CONVERTIBLE , Taxable, Reedemable, Subordinated, Unsecured, Basel III compliant Tier 2 Bond 20-21 Sr3	SBI NON CONVERTIBLE , Taxable, Reedemable, Subordinated, Unsecured, Basel III AT1 Bonds - Sr II 2020
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)	INE062A08256	INE062A08264	INE062A08272
Governing law(s) of the instrument	Indian Law	Indian Law	Indian Law
Regulatory treatment			
Transitional Basel III rules	Tier II	Tier II	AT1
Post-transitional Basel III rules	Tier II	Tier II	AT1
Eligible at Solo/Group/ Solo & Group	Solo & Group		
Instrument Type	Tier 2 Debt	Tier 2 Debt	Perpetual Debt
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	70000	50000	25000
Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	70000	50000	25000
Accounting classification	Liability	Liability	Liability
Original date of issuance	21.09.2020	26.10.2020	24.11.2020
Perpetual or dated	Dated	Dated	Perpetual
Original maturity date	21.09.2030	26.10.2030	Perpetual
Issuer call subject to prior supervisory	Yes	Yes	Yes
Optional call date,contigent call dates and redemption amount	21.09.2025	26.10.2025	24.11.2025
Subsequent call dates, if applicable	NA	NA	NA
Coupons/dividends			

Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
Coupon rate and any related index	6.24	5.83	7.73
Existence of a dividend stopper	No	No	Yes
Fully discretionary, partially discretionary or mandatory	NA	NA	Discretionary
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)	<p>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, is necessary, 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 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, is necessary, 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 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:</p> <p>(i) Pre-Specified Trigger Level</p> <p>(ii) Point of Non-Viability ("PONV").</p>
If write-down, full or partial	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”).
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	(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).

Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	<p>The claims of the Bondholders shall–</p> <p>(i) be senior to the claims of investors in instruments eligible for inclusion in Tier 1 Capital issued by the Bank;</p> <p>(ii) be subordinated to the claims of all depositors and general creditors of the Bank;</p> <p>(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;</p> <p>(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;</p> <p>(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.</p>	<p>Subject to the provisions of The State Bank of India Act, 1955 as amended from time to time</p> <p>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.</p> <p>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</p> <p>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.</p> <p>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>
Non-compliant transitioned features	No	No	No
If yes, specify non-complaint features	NA	NA	NA

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PARTICULARS	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)	SBI NON-CONVERTIBLE, Taxable, Perpetual, Subordinated, Unsecured, Basel III Compliant AT1 Bonds (Sr III)
Issuer	State Bank of India, incorporated under SBI Act, 1955	SBI	SBI
Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement)	INE062A08280	INE062A08298	INE062A8306
Governing law(s) of the instrument	Indian Law	Indian Law	Indian Law
Regulatory treatment			
Transitional Basel III rules	AT1	AT1	AT1
Post-transitional Basel III rules	AT1	AT1	AT1
Eligible at Solo/Group/ Solo & Group			
Instrument Type	Perpetual Debt	Perpetual Debt	Perpetual Debt
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	40000	60000	39740
Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	40000	60000	39740
Accounting classification	Liability	Liability	Liability
Original date of issuance	03.09.2021	18.10.2021	14.12.2021
Perpetual or dated	Perpetual	Perpetual	Perpetual
Original maturity date	Perpetual	Perpetual	Perpetual
Issuer call subject to prior supervisory	Yes	Yes	Yes
Optional call date,contingent call dates and redemption amount	03.09.2026	18.10.2026	14.12.2026
Subsequent call dates, if applicable	NA	any anniversary date thereafter the Call date 18.10.2026	any anniversary date thereafter the Call date 14.12.2026
Coupons/dividends			

Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
Coupon rate and any related index	7.72	7.72	7.55
Existence of a dividend stopperYes	Yes	Yes	Yes
Fully discretionary,partially discretionary or mandatory	Discretionery	Discretionery	Discretionery
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)	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").
If write-down, full or partial	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”)
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).

Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	<p>Subject to the provisions of The State Bank of India Act, 1955 as amended from time to time</p> <p>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</p> <p>(i) be superior to the claims of investors in equity shares and perpetual non-cumulative preference shares issued by the Bank;</p> <p>(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;</p> <p>(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</p> <p>(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</p> <p>(i) be superior to the claims of investors in equity shares and perpetual non-cumulative preference shares issued by the Bank;</p> <p>(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;</p> <p>(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</p> <p>(iv) rank pari passu without preference amongst themselves and other Additional Tier 1 Bonds issued for inclusion in Additional Tier 1 Capital.</p>
Non-compliant transitioned features	No	No	No
If yes, specify non-complaint features	NA	No	No

	14	15	16	17
PARTICULARS	SBI NON-CONVERTIBLE, Taxable, Perpetual, Subordinated, Unsecured, Basel III Compliant AT1 Bonds 22-23	SBI NON CONVERTIBLE , Taxable, Reedemable, 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	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)	INE062A08314	INE062A08322	INE062A08355	INE062A08363
Governing law(s) of the instrument	Indian Law	Indian Law	Indian Law	Indian Law
Regulatory treatment				
Transitional Basel III rules	AT1	Tier II	AT1	AT1
Post-transitional Basel III rules	AT1	Tier II	AT1	AT1
Eligible at Solo/Group/ Solo & Group				
Instrument Type	Perpetual Debt	Tier 2 Debt	AT1	AT1
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	68720	40000	45440	37170
Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	68720	40000	45440	37170
Accounting classification	Liability	Liability	Liability	Liability
Original date of issuance	09.09.2022	23.09.2022	21.02.2023	09.03.2023
Perpetual or dated	Perpetual	Dated	Perpetual	Perpetual
Original maturity date	Perpetual	23.09.2037	Perpetual	Perpetual
Issuer call subject to prior supervisory	Yes	Yes	Yes	Yes
Optional call date,contigent call dates and redemption amount	09.09.2027	23.09.2032	21.02.2033	09.03.2033
Subsequent call dates, if applicable	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	any anniversary date thereafter the Call date 09.03.2033
Coupons/dividends				

Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	7.75	7.57	8.20	8.25
Existence of a dividend stopperYes	Yes	No	Yes	Yes
Fully discretionary,partially discretionary or mandatory	Discretionery	NA	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 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").	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 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").
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)	<p>The claims of the Bondholders in respect of the Bonds shall–</p> <p>(i) be superior to the claims of investors in equity shares and perpetual non-cumulative preference shares issued by the Bank;</p> <p>(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;</p> <p>(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</p> <p>(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–</p> <p>(i) be senior to the claims of investors in instruments eligible for inclusion in Tier 1 Capital of the Bank;</p> <p>(ii) be subordinated to the claims of all depositors, general creditors of the Bank;</p> <p>(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</p> <p>(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>The claims of the Bondholders in respect of the Bonds shall–</p> <p>(i) be senior to the claims of investors in instruments eligible for inclusion in Tier 1 Capital of the Bank;</p> <p>(ii) be subordinated to the claims of all depositors, general creditors of the Bank;</p> <p>(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</p> <p>(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>The claims of the Bondholders in respect of the Bonds shall–</p> <p>(i) be senior to the claims of investors in instruments eligible for inclusion in Tier 1 Capital of the Bank;</p> <p>(ii) be subordinated to the claims of all depositors, general creditors of the Bank;</p> <p>(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</p> <p>(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>
Non-compliant transitioned features	No	No	No	No
If yes, specify non-complaint features	No	No	No	No

	18	19	20	21
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, 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	SBI Non-Convertible, Taxable, Redeemable, Subordinated, Unsecured, Basel III compliant Tier 2 Bond 24-25
Issuer	SBI	SBI	SBI	SBI
Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement)	INE062A08371	INE062A08405	INE062A08413	INE062A08447
Governing law(s) of the instrument	Indian Law	Indian Law	Indian Law	Indian Law
Regulatory treatment				
Transitional Basel III rules	AT1	Tier II	AT1	Tier II
Post-transitional Basel III rules	AT1	Tier II	AT1	Tier II
Eligible at Solo/Group/ Solo & Group				
Instrument Type	AT1	Tier 2 Debt	AT1	Tier 2 Debt
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	31010	100000	50000	75000
Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	31010	100000	50000	75000
Accounting classification	Liability	Liability	Liability	Liability
Original date of issuance	14.07.2023	02.11.2023	19.01.2024	29.08.2024
Perpetual or dated	Perpetual	Dated	Perpetual	Dated
Original maturity date	Perpetual	02.11.2038	Perpetual	29.08.2039
Issuer call subject to prior supervisory	Yes	Yes	Yes	Yes
Optional call date,contingent call dates and redemption amount	14.07.2033	02.11.2033	19.01.2034	29.08.2034
Subsequent call dates, if applicable	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	any anniversary date thereafter the Call date 29.08.2034
Coupons/dividends				

Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	8.10	7.81	8.34	7.42
Existence of a dividend stopperYes	Yes	No	Yes	No
Fully discretionary,partially discretionary or mandatory	Discretionery	NA	Discretionery	NA
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 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 issued are subject to the "Loss Absorbency", "Writedown on PONV Trigger Event" and "Other Events" mentioned in the Summary Term Sheet	The Bonds issued are subject to the "Loss Absorbency", "Writedown on PONV Trigger Event" and "Other Events" mentioned in the Summary Term Sheet	The Bonds issued are subject to the "Loss Absorbency", "Writedown on PONV Trigger Event" and "Other Events" mentioned in the Summary Term Sheet
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 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”).	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
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).	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).	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.

Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	<p>The claims of the Bondholders in respect of the Bonds shall–</p> <p>(i) be superior to the claims of investors in equity shares and perpetual non-cumulative preference shares issued by the Bank;</p> <p>(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;</p> <p>(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</p> <p>(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.</p>	<p>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</p>	<p>The claims of the Bondholders in respect of the Bonds shall–</p> <p>(i) be superior to the claims of investors in equity shares and perpetual non-cumulative preference shares issued by the Bank;</p> <p>(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;</p> <p>(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</p> <p>(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.</p>	<p>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</p>
Non-compliant transitioned features	No	No	No	No
If yes, specify non-complaint features	No	No	No	No

	22	23	24	25
PARTICULARS	SBI Non-Convertible, Taxable, Redeemable, Subordinated, Unsecured, Basel III compliant Tier 2 Bond 24-25	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 Global Factors Ltd	SBI Cards & Payment Services Pvt. Ltd.
Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement)	INE062A08454	INE062A08462	INE912E08AE7	ISIN-INE018E08144
Governing law(s) of the instrument	Indian Law	Indian Law	Indian Law	Indian Law
Regulatory treatment			State Bank of India(Subsidiary Banks) Act, 1959	Companies Act 1956
Transitional Basel III rules	Tier II	AT1	NA	Lower tier-II
Post-transitional Basel III rules	Tier II	AT1	NA	NA
Eligible at Solo/Group/ Solo & Group			Solo	group & solo
Instrument Type	Tier 2 Debt	AT1	Debentures	
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	75000	50000	1000	2500
Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	75000	50000	1000	2500
Accounting classification	Liability	Liability	Borrowings	Borrowings
Original date of issuance	20.09.2024	24.10.2024	28.07.2021	29-01-2019
Perpetual or dated	Dated	Perpetual	Dated	Dated
Original maturity date	20.09.2039	Perpetual	28.07.2031	29-01-2029
Issuer call subject to prior supervisory	Yes	Yes	NA	NA
Optional call date,contingent call dates and redemption amount	20.09.2034	24.10.2034	NA	NA
Subsequent call dates, if applicable	any anniversary date thereafter the Call date 20.09.2034	any anniversary date thereafter the Call date 24.10.2024	NA	NA
Coupons/dividends			Interest	

Fixed or floating dividend/coupon	Fixed	Fixed	FIXED	Fixed
Coupon rate and any related index	7.33	7.98	7.28%	9.55%
Existence of a dividend stopperYes	No	Yes	NA	NO
Fully discretionary,partially discretionary or mandatory	NA	Discretionery	Mandatory	NA
Existence of step up or other incentive to redeem	Not applicable	Not applicable	No	NA
Non cumulative or cumulative	Non Cumulative	Non Cumulative	Non cumulative	Noncumulative
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	No	NA
If write-down, write-down trigger(s)	The Bonds issued are subject to the “Loss Absorbency”, “Writedown on PONV Trigger Event” and “Other Events” mentioned in the Summary Term Sheet	The Bonds issued are subject to the “Loss Absorbency”, “Writedown on PONV Trigger Event” and “Other Events” mentioned in the Summary Term Sheet	NA	NA
If write-down, full or partial	Full	Full	NA	NA

If write-down, permanent or temporary	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
If temporary write-down, description of write-up mechanism	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).	NA	NA

Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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	<p>The claims of the Bondholders in respect of the Bonds shall–</p> <p>(i) be superior to the claims of investors in equity shares and perpetual non-cumulative preference shares issued by the Bank;</p> <p>(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;</p> <p>(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</p> <p>(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.</p>	<p>(a) Superior to the claims of investments in instruments eligible for inclusion in Tier-II capital and</p> <p>(b) Subordinated to the claims of all other creditors</p>	
Non-compliant transitioned features	No	No	No	NA
If yes, specify non-complaint features	No	No	NA	NA

	26	27	28	29	30
PARTICULARS	Non-Banking Subsidiaries(NBS)				
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-INE018E08169	INE018E08300	INE018E08342	INE018E08359	INE018E08367
Governing law(s) of the instrument	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law
Regulatory treatment	Companies Act 1956	Companies Act 2013	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	Noncumulative
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	1000	2500	5250	7500	15000
Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	1000	2500	5250	7500	15000
Accounting classification	Borrowings	Borrowings	Borrowings	Borrowings	Borrowings
Original date of issuance	12-06-2019	30-06-2022	24-01-2024	28-02-2024	08-08-2024
Perpetual or dated	Dated	Dated	Dated		Dated
Original maturity date	12-06-2029	30-06-2032	24-01-2034	28-02-2034	08-08-2034
Issuer call subject to prior supervisory	NA	NA	NA	NA	NA
Optional call date,contingent 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	Coupons

Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	8.99%	8.25%	8.33%	8.29%	8.25%
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	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	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	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

	31	32	33	34
PARTICULARS	Overseas Banking Subsidiaries			
Issuer	SBI CANADA BANK	Nepal SBI Bank Ltd	Nepal SBI Bank Ltd	Nepal SBI Bank Ltd
Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement)	NA	9% Nepal SBI Bank Debentures 2089	10% Nepal SBI Bank Debentures 2086	10.25% Nepal SBI Bank Debentures 2083
Governing law(s) of the instrument	CANADA BANK ACT	Securities Exchange Act and Regulations	Securities Exchange Act and Regulations	Securities Exchange Act and Regulations
Regulatory treatment	TIER 2 CAPITAL	-	-	-
Transitional Basel III rules	NA	As per local regulation	As per local regulation	As per local regulation
Post-transitional Basel III rules	NA	As per local regulation	As per local regulation	As per local regulation
Eligible at Solo/Group/ Solo & Group	Group & Solo	Group & Solo	Group & Solo	Group & Solo
Instrument Type	Subordinated Debenture	Debenture	Debenture	Debenture
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	1193	886.48	1,271.18	-
Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	1193	886.48	1,271.18	1,500.93
Accounting classification	Debenture	Liabilities	Liabilities	Liabilities
Original date of issuance	31.12.2010	18.03.2020	27.08.2023	28.07.2022
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	31.12.2040	17.03.2030	26.08.2033	27.07.2027
Issuer call subject to prior supervisory	Yes	NA	NA	NA
Optional call date,contigent call dates and redemption amount	NA	NA	NA	NA
Subsequent call dates, if applicable	NA	NA	NA	NA
Coupons/dividends	Coupon			

Fixed or floating dividend/coupon	Floating	Fixed Coupon	Fixed Coupon	Fixed Coupon
Coupon rate and any related index	CDOR Plus 100 basis points	9%	10%	10.25%
Existence of a dividend stopperYes	NA	NA	NA	NA
Fully discretionary,partially discretionary or mandatory	NA	NA	NA	NA
Existence of step up or other incentive to redeem	NA	NA	NA	NA
Non cumulative or cumulative	Cumulative	Cumulative	Cumulative	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	NA	NA	NA	NA
If write-down, write-down trigger(s)	NA	NA	NA	NA
If write-down, full or partial	NA	NA	NA	NA

If write-down, permanent or temporary	NA	NA	NA	NA
If temporary write-down, description of write-up mechanism	NA	NA	NA	NA

Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	TIER 2 CAPITAL	At the time of liquidation, right of claims will be only after depositors	At the time of liquidation, right of claims will be only after depositors	At the time of liquidation, right of claims will be only after depositors
Non-compliant transitioned features	NA	NA	NA	NA
If yes, specify non-complaint features	NA	NA	NA	NA