

	1	2	3	4	5	6	7
<b>PARTICULARS</b>	<b>Paid up Equity Capital as on 30.06.2024</b>	<b>eSBBJ Basel III T-2</b>	<b>eSBH Basel III T-2</b>	<b>eSBH Basel III T-2</b>	<b>eSBH Basel III T-2</b>	<b>eSBM Basel III T-2</b>	<b>eSBM Basel III T-2</b>
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
<b>Regulatory treatment</b>							
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
<b>Coupons/dividends</b>							
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
<b>PARTICULARS</b>	<b>eSBM Basel III T-2</b>	<b>eSBP Basel III T-2</b>	<b>SBI NON CONVERTIBLE PERPETUAL, Taxable, Subordinated, Unsecured, Basel III compliant Additional Tier 1 Bonds</b>	<b>SBI NON CONVERTIBLE PERPETUAL, Taxable, Subordinated, Unsecured, Basel III compliant Additional Tier 1 Bonds</b>	<b>SBI NON CONVERTIBLE , Taxable, Redeemable, Subordinated, Unsecured, Basel III compliant Tier 2 Bonds</b>
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	INE062A08215	INE062A08223	INE062A08231
Governing law(s) of the instrument	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law
<b>Regulatory treatment</b>					
Transitional Basel III rules	Tier 2	Tier 2	AT1	AT1	Tier II
Post-transitional Basel III rules	Tier 2	Tier 2	AT1	AT1	Tier II
Eligible at Solo/Group/ Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group
Instrument Type	Tier 2 Debt	Tier 2 Debt	Perpetual Debt	Perpetual Debt	Tier 2 Debt
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	400	0	31048	38136	89310
Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	2,000	9,500	31048	38136	89310
Accounting classification	Liability	Liability	Liability	Liability	Liability
Original date of issuance	18.01.2016	22.01.2015	30.08.2019	22.11.2019	21.08.2020
Perpetual or dated	Dated	Dated	Perpetual	Perpetual	Dated
Original maturity date	18.01.2026	22.01.2025	No maturity	No maturity	21.08.2035

Issuer call subject to prior supervisory approval	No	No	Yes	Yes	Yes
Optional call date,contigent call dates and redemption amount	NA	NA	30.08.2024	22.11.2024	21.08.2030
Subsequent call dates, if applicable	NA	NA	NA	NA	NA
<b>Coupons/dividends</b>					
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	8.45	8.29	8.75	8.5	6.8
Existence of a dividend stopperYes	No	No	Yes	Yes	No
Fully discretionary,partially discretionary or mandatory	Mandatory	Partially Mandatory	Fully discretionary	Fully discretionary	NA
Existence of step up or other incentive to redeem	No	Yes	NA	Not applicable	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)	The PONV Trigger event is the earlier of: a) a decision that a temporary/permanent write off is necessary without which the Bank would become non-viable, as determined by the RBI; and b) the decision to make a public sector injection of capital, or equivalent support, without which the 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.	The PONV Trigger event is the earlier of: a) a decision that a temporary/permanent write off is necessary without which the Bank would become non-viable, as determined by the RBI; and b) the decision to make a public sector injection of capital, or equivalent support, without which the 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.	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: 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 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 Bonds can be written-down multiple times in case the Bank hits the PONV Trigger Level subsequent to the first write-down. The Bonds which has been written off shall not be written up.	Upon occurrence of PONY
If write-down, full or partial	Fully or Partially		Fully or partially	Full	Full
If write-down, permanent or temporary	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 PONV Trigger event is the earlier of: a. a decision that a permanent write-off without which the Bank would become non-viable, as determined by the Reserve Bank of India; and 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.	Permanently	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 Bonds have been written-down, the Bonds will absorb losses in accordance with the order of Seniority as specified in the Disclosure Document and as per usual legal provisions governing priority of charges. (b) If the bank goes into liquidation after the instrument has been written-down, the holders of these instruments will have no claim on the proceeds of liquidation.	a) If the Bank goes into liquidation before the Bonds have been written-down, the Bonds will absorb losses in accordance with the order of Seniority as specified in the Disclosure Document and as per usual legal provisions governing priority of charges. b) If the Bank goes into liquidation after the Bonds have been written-down, the holders of the Bonds will have no claim on the proceeds of liquidation.	The claims of the Bondholders shall– (i) be senior to the claims of investors in instruments eligible for inclusion in Tier 1 Capital issued by the Bank; (ii) be subordinated to the claims of all depositors and general creditors of the Bank; (iii) neither be secured nor covered by any guarantee of the Issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis -à-vis creditors of the Bank; (iv) Unless the terms of any subsequent issuance of bonds/debentures by the Bank specifies that the claims of 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. 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.
Non-compliant transitioned features	No	No	No	No	No
If yes, specify non-complaint features	NA	NA	NA	NA	NA



	13	14	15
<b>PARTICULARS</b>	<b>SBI NON CONVERTIBLE PERPETUAL, Taxable, Subordinated, Unsecured, Basel III compliant Additional Tier 1 Bonds</b>	<b>SBI NON CONVERTIBLE , Taxable, Redeemable, Subordinated, Unsecured, Basel III compliant Tier 2 Bonds</b>	<b>SBI NON CONVERTIBLE , Taxable, Redeemable, Subordinated, Unsecured, Basel III compliant Tier 2 Bond 20-21 Sr3</b>
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)	INE062A08249	INE062A08256	INE062A08264
Governing law(s) of the instrument	Indian Law	Indian Law	Indian Law
<b>Regulatory treatment</b>			
Transitional Basel III rules	AT1	Tier II	Tier II
Post-transitional Basel III rules	AT1	Tier II	Tier II
Eligible at Solo/Group/ Solo & Group	Solo & Group	Solo & Group	
Instrument Type	Perpetual Debt	Tier 2 Debt	Tier 2 Debt
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	40000	70000	50000
Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	40000	70000	50000
Accounting classification	Liability	Liability	Liability
Original date of issuance	09.09.2020	21.09.2020	26.10.2020
Perpetual or dated	Perpetual	Dated	Dated
Original maturity date	Perpetual	21.09.2030	26.10.2030

Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date,contigent call dates and redemption amount	09.09.2025	21.09.2025	26.10.2025
Subsequent call dates, if applicable	NA	NA	NA
<b>Coupons/dividends</b>			
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
Coupon rate and any related index	7.74	6.24	5.83
Existence of a dividend stopperYes	Yes	No	No
Fully discretionary,partially discretionary or mandatory	fully Discretionery	NA	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	The Bonds are issued subject to Basel III Guidelines on PONV as amended from time to time (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), and at the option of the RBI, can be permanently written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" ("PONV Trigger").
If write-down, full or partial	Full	Full	Full
If write-down, permanent or temporary	Permanently	Permanently	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	NA	(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.
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	<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>	<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>
Non-compliant transitioned features	No	No	No
If yes, specify non-complaint features	NA	NA	NA

	16	17	18	19
<b>PARTICULARS</b>	<b>SBI NON CONVERTIBLE , Taxable, Redeemable, Subordinated, Unsecured, Basel III AT1 Bonds - Sr II 2020</b>	<b>SBI NON-CONVERTIBLE, Taxable, Perpetual, Subordinated, Unsecured, Basel III Compliant AT1 Bonds ( Sr 1)</b>	<b>SBI NON-CONVERTIBLE, Taxable, Perpetual, Subordinated, Unsecured, Basel III Compliant AT1 Bonds (Sr II)</b>	<b>SBI NON-CONVERTIBLE, Taxable, Perpetual, Subordinated, Unsecured, Basel III Compliant AT1 Bonds (Sr III)</b>
Issuer	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	SBI	SBI
Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement)	INE062A08272	INE062A08280	INE062A08298	INE062A8306
Governing law(s) of the instrument	Indian Law	Indian Law	Indian Law	Indian Law
<b>Regulatory treatment</b>				
Transitional Basel III rules	AT1	AT1	AT1	AT1
Post-transitional Basel III rules	AT1	AT1	AT1	AT1
Eligible at Solo/Group/ Solo & Group				
Instrument Type	Perpetual Debt	Perpetual Debt	Perpetual Debt	Perpetual Debt
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	25000	40000	60000	39740
Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	25000	40000	60000	39740
Accounting classification	Liability	Liability	Liability	Liability
Original date of issuance	24.11.2020	03.09.2021	18.10.2021	14.12.2021
Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
Original maturity date	Perpetual	Perpetual	Perpetual	Perpetual

Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date,contigent call dates and redemption amount	24.11.2025	03.09.2026	18.10.2026	14.12.2026
Subsequent call dates, if applicable	NA	NA	any anniversary date thereafter the Call date 18.10.2026	any anniversary date thereafter the Call date 14.12.2026
<b>Coupons/dividends</b>				
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	7.73	7.72	7.72	7.55
Existence of a dividend stopperYes	Yes	Yes	Yes	Yes
Fully discretionary,partially discretionary or mandatory	Discretionery	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 and the Bondholders claim, if any, against Bank, wherever situated, may be written-off, in whole or in part, upon the occurrence of the following trigger events: (i) Pre-Specified Trigger Level (ii) Point of Non-Viability (“PONV”).	Bonds are issued subject to Basel III circular include a requirement that these bonds may be written-off, in whole or in part, upon the occurrence of the following trigger events: (i) Pre-Specified Trigger Level; and (ii) Point of Non-Viability (“PONV”).	Bonds are issued subject to Basel III circular include a requirement that these bonds may be written-off, in whole or in part, upon the occurrence of the following trigger events: (i) Pre-Specified Trigger Level; and (ii) Point of Non-Viability (“PONV”).	Bonds are issued subject to Basel III circular include a requirement that these bonds may be written-off, in whole or in part, upon the occurrence of the following trigger events: (i) Pre-Specified Trigger Level; and (ii) Point of Non-Viability (“PONV”).
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)	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.	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	No	No



	20	21	22	23
<b>PARTICULARS</b>	<b>SBI NON-CONVERTIBLE, Taxable, Perpetual, Subordinated, Unsecured, Basel III Compliant AT1 Bonds 22-23</b>	<b>SBI NON CONVERTIBLE , Taxable, Redeemable, Subordinated, Unsecured, Basel III compliant Tier 2 Bond 22-23</b>	<b>SBI Non-convertible, Taxable, Perpetual, Subordinated, Unsecured, Fully Paid-up Basel III compliant Additional Tier 1 Bonds in the nature of debentures</b>	<b>SBI Non-convertible, Taxable, Perpetual, Subordinated, Unsecured, Fully Paid-up Basel III compliant Additional Tier 1 Bonds in the nature of debentures</b>
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
<b>Regulatory treatment</b>				
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 approval	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
<b>Coupons/dividends</b>				
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”).	(i) Pre-Specified Trigger Level (ii) Point of Non-Viability (“PONV”).	(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 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.	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
<b>PARTICULARS</b>	<b>SBI Non-convertible, Taxable, Perpetual, Subordinated, Unsecured, Fully Paid-up Basel III compliant Additional Tier 1 Bonds in the nature of debentures</b>	<b>SBI Non-Convertible, Taxable, Redeemable, Subordinated, Unsecured, Basel III compliant Tier 2 Bond 23-24</b>	<b>SBI Non-convertible, Taxable, Perpetual, Subordinated, Unsecured, Fully Paid-up Basel III compliant Additional Tier 1 Bonds in the nature of debentures</b>
Issuer	SBI	SBI	SBI
Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement)	INE062A08371	INE062A08405	INE062A08413
Governing law(s) of the instrument	Indian Law	Indian Law	Indian Law
<b>Regulatory treatment</b>			
Transitional Basel III rules	AT1	Tier II	AT1
Post-transitional Basel III rules	AT1	Tier II	AT1
Eligible at Solo/Group/ Solo & Group			
Instrument Type	AT1	Tier 2 Debt	AT1
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	31010	100000	50000
Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	31010	100000	50000
Accounting classification	Liability	Liability	Liability
Original date of issuance	14.07.2023	02.11.2023	19.01.2024
Perpetual or dated	Perpetual	Dated	Perpetual
Original maturity date	Perpetual	02.11.2038	Perpetual

27	28
SBI Global Factors Ltd	SBI Cards & Payment Services Pvt. Ltd.
INE912E08AE7	ISIN-INE018E08144
State Bank of India(Subsidiary Banks) Act, 1959	Companies Act 1956
NA	Lower tier-II
NA	NA
Solo	group & solo
Debentures	
1000	2500
1000	2500
Borrowings	Borrowings
28.07.2021	29-01-2019
Dated	Dated
28.07.2031	29-01-2029

Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date,contigent call dates and redemption amount	14.07.2033	02.11.2033	19.01.2034
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
<b>Coupons/dividends</b>			
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
Coupon rate and any related index	8.10	7.81	8.34
Existence of a dividend stopperYes	Yes	No	Yes
Fully discretionary,partially discretionary or mandatory	Discretionery	NA	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

NA	NA
NA	NA
NA	NA
Interest	
FIXED	Fixed
	7.28%
	9.55%
NA	NO
Mandatory	NA
No	NA
Non cumulative	Noncumulative
Non-convertible	non-convertible
NA	NA
NA	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)	(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
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").

NA	NA
NA	NA
NA	NA
No	NA
NA	NA
NA	NA
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).	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 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
If yes, specify non-complaint features	No	No	No

NA	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
NA	NA



	29	30	31	32	33
<b>PARTICULARS</b>	<b>Non-Banking Subsidiaries</b>				
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 General Insurance Company Ltd.
Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement)	ISIN-INE018E08169	INE018E08300	INE018E08342	INE018E08359	INE01MM08012
Governing law(s) of the instrument			Companies Act 2013		<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>
<b>Regulatory treatment</b>	Companies Act 1956	Companies Act 2013	Companies Act 2013	Companies Act 2013	<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	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II	NA
Post-transitional Basel III rules	NA	NA	NA	NA	NA
Eligible at Solo/Group/ Solo & Group	group & solo	Group & Solo	Group & Solo	Group & Solo	NA.
Instrument Type			Noncumulative	Noncumulative	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)	1000	2500	5250	7500	7000
Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	1000	2500	5250	7500	7,000
Accounting classification	Borrowings	Borrowings	Borrowings	Borrowings	Borrowings
Original date of issuance	12-06-2019	30-06-2022	24-01-2024	28-02-2024	21-Feb-24
Perpetual or dated	Dated	Dated	Dated		Dated
Original maturity date	12-06-2029	30-06-2032	24-01-2034	28-02-2034	21-Feb-34

Issuer call subject to prior supervisory approval	NA	NA	NA	NA	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	NA	NA	NA	NA
Subsequent call dates, if applicable	NA	NA	NA	NA	any anniversary date after first Call date i.e. 21 February 2029.
<b>Coupons/dividends</b>		Coupons	Coupons	Coupons	Interest
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	8.99%	8.25%	8.33%	8.29%	8.35%
Existence of a dividend stopperYes	NO	NO	NO	NO	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	NA	NA	NA	NA	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	NA	NA	NA	NA
Non cumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	NA
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	the claims of the policyholders and all the creditors of the Issuer
Non-compliant transitioned features	NA	NA	NA	NA	NA
If yes, specify non-complaint features	NA	NA	NA	NA	NA

<b>PARTICULARS</b>
Issuer
Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement)
Governing law(s) of the instrument
<b>Regulatory treatment</b>
Transitional Basel III rules
Post-transitional Basel III rules
Eligible at Solo/Group/ Solo & Group
Instrument Type
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)
Par value of instrument - total issued (Rs. in million, as of most recent reporting date)
Accounting classification
Original date of issuance
Perpetual or dated
Original maturity date

34	35
<b>Overseas Banking Subsidiaries</b>	
SBI CANADA BANK	Nepal SBI Bank Ltd
NA	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
1218	2,157.66
1218	3,658.59
Debenture	Liabilities
31.12.2010	18.03.2020, 28.07.2022 & 27.08.2023
Dated	Dated
31.12.2040	17.03.2030, 27.07.2027 & 26.08.2033

Issuer call subject to prior supervisory approval
Optional call date,contigent call dates and redemption amount
Subsequent call dates, if applicable
<b>Coupons/dividends</b>
Fixed or floating dividend/coupon
Coupon rate and any related index
Existence of a dividend stopperYes
Fully discretionary,partially discretionary or mandatory
Existence of step up or other incentive to redeem
Non cumulative or cumulative
Convertible or non-convertible
If convertible,conversion trigger(s)
If convertible,fully or partially
If convertible,conversion rate

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

If convertible, mandatory or optional conversion

If convertible, specify instrument type convertible into

If convertible, specify issuer of instrument it converts into

Write-down feature

If write-down, write-down trigger(s)

If write-down, full or partial

If write-down, permanent or temporary

NA

NA

NA

NA

NA

NA

NA

If temporary write-down, description of write-up mechanism
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)
Non-compliant transitioned features
If yes, specify non-complaint features

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