

The Listing Department, BSE Limited, Phiroje Jeejeebhoy Towers, 25 th Floor, Dalal Street, Mumbai – 400001.	The Listing Department, National Stock Exchange of India Limited, Exchange Plaza, 5 th Floor, Plot:C-1, 'G' Block, Bandra Kurla Complex, Bandra (East), Mumbai – 400051.
BSE SCRIP Code: 500112	NSE SCRIP Code: SBIN

CC/S&B/AD/2023/ 110

18.05.2023

Madam / Sir,

**Disclosures under SEBI (LODR) Regulations, 2015
Submission of Security Cover Certificate**

Pursuant to Regulation 54 and Regulation 56 (1) (d) of SEBI (LODR) Regulations, 2015 and other applicable provisions, the Security Cover Certificate as on 31.03.2023 issued by the Statutory Central Auditor; M/s. K.C. Mehta & Co. LLP, Chartered Accountants is submitted for your records and dissemination.

Yours faithfully,

(Aruna Nitin Dak)
AGM (Compliance & Company Secretary)



To,

BSE Ltd/National Stock Exchange of India Ltd/Debenture/Bond Trustee(s)

This certificate is issued with reference to the security cover as on 31st March 2023.

Management Responsibility

The accompanying statement, including the creation and maintenance of all accounting and other records supporting its contents, is solely the responsibility of the management of the Bank. The Bank's Management is also responsible for ensuring that the bank complies with the requirements of BSE Ltd / National Stock Exchange of India Ltd/ Debenture Trustee(s) in accordance with SEBI guidelines.

Our Responsibility

It is our responsibility to certify the statement based on our examination of the matters in the statement with reference to the books of account and other records of the Bank as on 31st March 2023 which limited review has been carried out in pursuant to the requirements of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015. We conducted our examination of the statement in accordance with the Guidance Note on Reports or certificates for Special purposes issued by the institute of chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the code of Ethics issued by the Institute of the Chartered Accountants of India.

Opinion

On the basis of documents and records produced before us and information and explanation given to us, we certify the security cover as on 31st March 2023 for unsecured Borrowings.

Restriction on Use

This certificate has been issued at the request of the bank, for submission to BSE Ltd/ National Stock Exchange of India Ltd/Debenture/Bond Trustee(s) only. Our certificate should not be used for any other purpose or by any person other than the addressees of this certificate. Accordingly, We do not accept or assume any liability or duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come save where expressly agreed by our prior consent in writing.

For K C Mehta & Co LLP

Chartered Accountants,

Firm Registration Number: 106237W /W100829


Chirag Bakshi

Partner

Membership Number: 047164

UDIN: 23047164BGVCQV7967

Place: Mumbai

Date: May 18, 2023



To,

BSE Ltd/National Stock Exchange of India Ltd/Debtenture/Bond Trustee(s)

Sub: Security Cover Certificate for the quarter ended on March 31, 2023

Based on examination of books of accounts and other relevant records/documents, We hereby certify that:

- a) Bank vide its board Resolution and information memorandum/ offer document and under various Bond Trust Deeds, has issued the following listed debt securities:

Table – I

Sr No.	ISIN No.	Private Placement/ Public issue	Secured/ Unsecured	Amount issued (Rs. In Crore)
1	INE062A08074	Private Placement	Unsecured	2,000.00
2	INE648A08013	Private Placement	Unsecured	200.00
3	INE651A08033	Private Placement	Unsecured	500.00
4	INE651A08041	Private Placement	Unsecured	300.00
5	INE651A08058	Private Placement	Unsecured	200.00
6	INE649A09126	Private Placement	Unsecured	393.00
7	INE649A08029	Private Placement	Unsecured	500.00
8	INE649A08037	Private Placement	Unsecured	200.00
9	INE652A08015	Private Placement	Unsecured	950.00
10	INE062A08165	Private Placement	Unsecured	4,115.90
11	INE062A08173	Private Placement	Unsecured	4,021.00
12	INE062A08181	Private Placement	Unsecured	2,045.00
13	INE062A08199	Private Placement	Unsecured	1,251.30
14	INE062A08207	Private Placement	Unsecured	5,000.00
15	INE062A08215	Private Placement	Unsecured	3,104.80
16	INE062A08223	Private Placement	Unsecured	3,813.60
17	INE062A08231	Private Placement	Unsecured	8,931.00
18	INE062A08249	Private Placement	Unsecured	4,000.00
19	INE062A08256	Private Placement	Unsecured	7,000.00
20	INE062A08264	Private Placement	Unsecured	5,000.00
21	INE062A08272	Private Placement	Unsecured	2,500.00
22	INE062A08280	Private Placement	Unsecured	4,000.00
23	INE062A08298	Private Placement	Unsecured	6,000.00
24	INE062A08306	Private Placement	Unsecured	3,974.00
25	INE062A08314	Private Placement	Unsecured	6,872.00
26	INE062A08322	Private Placement	Unsecured	4,000.00
27	INE062A08330	Private Placement	Unsecured	10,000.00
28	INE062A08348	Private Placement	Unsecured	9,718.00
29	INE062A08355	Private Placement	Unsecured	4,544.00
30	INE062A08363	Private Placement	Unsecured	3,717.00
Total				1,08,850.60



- b) Security Cover for listed unsecured debt securities:
- 1) The financial information as on 31.03.2023 has been extracted from the books of accounts for the year ended 31.03.2023 and other relevant records of the listed entity.
 - 2) The Security Cover in the format as specified by SEBI vide its Circular No. SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022167 dated May 19, 2022 is herein given as

Annexure I.

- c) Compliance of all the covenants/terms of the issue in respect of listed debt securities of the listed entity under SEBI (Listing Obligation & Disclosure Requirements) Regulation, 2015 in terms of the provisions of regulation 56(1)(d) as amended from time to time – Covenant compliance certificate as on 31.03.2023.

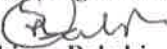
We have examined the compliances made by the listed entity in respect of the covenants/terms of the issue of the listed debt securities and certify that such covenants/terms of the issue have been complied by the listed entity except as stated below: -

NIL

For K C Mehta & Co LLP

Chartered Accountants,

Firm Registration Number: 106237W /W100829


Chirag Bakshi

Partner

Membership Number: 047164

UDIN: 23047164BGVCQV7967

Place: Mumbai

Date: May 18, 2023



Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	
Particulars	Description of asset for which this certificate relates	Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount) on in debt amount considered more than once (due to exclusive plus pari-passu charge)	(Total C to H)	Related to only those items covered by this certificate					
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-passu charge (excluding items covered in column F)	Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable applicable (For Eg. Bank)	Market Value for Pari passu charge	Carrying value/book value for pari passu charge is not ascertainable or applicable (For Eg. Bank)	Total Value(=K+L+M+N)				
		Book Value	Book Value	Yes/ No	Book Value	Book Value									
ASSETS															
Property, Plant and Equipment															
Capital Work-in-Progress															
Right of Use Assets															
Goodwill															
Intangible Assets															
Intangible Assets under Development															
Investments															

NIL



Loans																			
Inventories																			
Trade Receivable s																			
Cash and Cash Equivalents																			
Bank Balances other than Cash and Cash Equivalents																			
Others																			
Total																			
LIABILITIES																			
Debt securities to which this certificate pertains																			
Other debt sharing pari-passu charge with above debt																			
Other Debt																			
<i>Subordinated debt</i>																			
<i>Borrowings</i>																			
<i>Bank</i>																			
<i>Debt Securities</i>																			
<i>Others</i>																			
<i>Trade payables</i>																			

NIL

not to be filled



Lease Liabilities					NIL											
Provisions																
Others																
Total																
Cover on Book Value																
Cover on Market Value ¹⁴																
		Exclusive Security Cover Ratio			Pari-Passu Security Cover Ratio											

