

RSM US LLP

Independent Auditor's Report on the Supplementary Information

To the Board of Directors State Bank of India (California) Los Angeles, California

We have audited the financial statements of State Bank of India (California) (the Company) as of and for the years ended March 31, 2023 and 2022, and have issued our report thereon, which contains an unmodified opinion on those financial statements. See page 2. Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplementary information is presented for purposes of additional analysis and is not a required part of the financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.

RSM US LLP

Irvine, California April 27, 2023



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(Amount in USD in thousands)

Balance Sheet as at 31.03.2023

Capital and Liabilities	Sch No.	As at 31st March 2023	As at 31st March 2022
Equity Share Capital	1	103,862	103,862
Reserves and Surplus	2		
Balance brought forward (as at 01.04.2022 / 01.04.2021) Add / (Less):		48,409	44,583
Addition in Share Premium			
Profit/(Loss) during the year		13,742	9,279
Dividend and Tax on Dividend Mark to Market of AFS securities for 01.04.2022 to		4,000	2,100
31.03.2023 / 01.04.2021 to 31.12.2022 Addition in Foreign Currency Translation Reserve Other Adjustments (Pl. specify) Other Adjustments (Pl. specify) Other Adjustments (Pl. specify)		(5,176)	(3,353)
Balance carried over as at 31.03.2023 / 31.03.2022	1	52,975	48,409
Deposits	3	869,890	789,486
Borrowings (includig AT 1, Tier II & Subordinated			
Debts)	4	38,000	26,000
Other Liabilities and Provisions	5	26,373	17,196
TOTA	Լ [1,091,100	984,953

Assets	Sch No.	As at 31st March 2023	As at 31st March 2022
Cash and Balances with Reserve Bank of India	6	4,538	1,264
Balances with banks and money at call & short notice	7	55,459	31,605
Gross value of Investments	8	110,692	105,161
Aggregate of Provisions / Depreciation as at 31.03.2023			
Carrying Value as at 31.03.2023	1	110,692	105,161
Net Advances	9	894,056	828,719
Fixed Assets	10	377	461
Other Assets	11	25,978	17,743
TOTAL	4	1,091,100	984,953

Contingent Liabilities	12	15,238	16,089
Bills for Collection	,		



Profit and Loss Account for the year ended 31.03.2023

INCOME	Sch No.	31st March 2023	31st March 2022
Interest Earned	13		
a) Interest/discount on advances/bills		44,098	29,610
b) Income on Investments (including dividend)		3,806	1,844
c) Interest on balances with RBI and other inter bank			
funds			
d) Others			
Other Income	14	2,201	2,447
Total Income		50,105	33,901

11.	EXPENDITURE	Sch No.	31st March 2023	31st March 2022
	Interest expended	15	11,403	3,411
	Operating expenses	16		
	a) Payment to and provisions for employees		11,786	10,945
	 b) Depreciation on fixed assets (including Leased As 	ssets)	212	243
	c) Other Operating Expenses		7,321	6,051
	Total Expenses (excluding provisions and		The state of the s	
	contingencies)		30,722	20,650

Operating Profit	19,383	13,251
Provisions (other than tax) and contingencies (net of write-		
back)	824	1,377
Profit or (loss) from ordinary activities before tax	18,559	11,874
Exceptional & Extraordinary items		
Profit or (loss) before tax	18,559	11,874
Tax Expense	4,817	2,595
Net Profit / (Loss) for the year	13,742	9,279
Add: Brought forward Profit / (Loss) as at 01.04.2022 /		
01.04.2021		
TOTAL	13,742	9,279

APPROPRIATIONS Transfer to Statutory Reserves		
Transfer to Capital Reserves	1	1
Transfer to Investment Reserves		
Transfer to Investment Fluctuation Reserves		
Transfer to Revenue & Other Reserves	13,742	9,279
Transfer to Debenture Redemption Reserve		
Other Adjustments (Pl. specify)	ĺ	OF INDIA
Other Adjustments (Pl. specify)		(\$/NUN
Final Dividend		m silance
Interim Dividend		E nept.
Tax on Final Dividend		\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\
Tax on Interim Dividend		
Balance carried to Balance Sheet		EADO
Total	13,742	0 9,279

Managing Director/CEO

PSM US LLP

			(Amount in USD in thousand
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	Particulars	As at 31st March 2023	As at 31st March 2022
	SCHEDULE 1 - EQUITY SHARE CAPITAL		
-	Authorised Equity Share Capital - shares of /- each	1,038,622	1,038,6
	Issued, Subscribed and Paid-up Equity Share Capital - equity shares of /- each	103.862	103,8
	(Previous year equity shares of /- each)		
	TOTAL	103,862	103,8
	SCHEDULE 2 - RESERVES & SURPLUS		
1.	Statutory Reserves		
	Opening Balance Additions during the year		
	Deductions during the year Total I		v
	Capital Reserves Opening Balance		
	Additions during the year Deductions during the year		
iii.	Total II Share Premium	•	
	Opening Balance Additions during the year	•	
	Deductions during the year Total III		
	Investment Fluctuation Reserve Opening Balance		
_	Additions during the year Deductions during the year	-	
	Total IV Investment Reserve		
	Opening Balance Additions during the year		
_	Deductions during the year Total V		
	Foreign Currency Translation Reserve Opening Balance		
_	Additions during the year Deductions during the year		
VII.	Total VI Revaluation Reserve on Fixed Assets		
_	Opening Balance Additions during the year	-	
- 37	Deductions during the year Total VII		
111,	Revenue and Other Reserves Opening Balance	54,256	47,
_	Additions during the year Deductions during the year	13,742	9,
1X.	Available for Sale (AFS) Reserve	63,998	54.
_	Opening Balance Additions during the year	(5,847)	(2
	Deductions during the year Total IX	5,176 (11,023)	3. (5,1
X.	Debenture Redemption Reserve Opening Balance	-	
- 100	Additions during the year Deductions during the year		
	Total X	-	
	Balance in Profit and Loss Account		



(i) From Others II. Savings Bank Deposits II. Savings Bank Deposits III. Term Deposits (ii) From Deposits (iii) From Deposits (iii) From Others Total 66,378 35,00 700,41 III. Deposits of Branches in India II. Deposits of Branches outside India II. Deposits of Branches outside India II. Deposits of Branches outside India III. Deposits of Branches outside India (iv) Reserve Bank of India (iv) Other Institution and Agencies (iv) Deber Institution and Agencies (iv) India Agency Perpusal Debt Institutions is reported in (iv) Agency Debentures - Debentures - Debentures - Debentures (iv) Bonds and Debentures (other than Capital Institutions reported in (iv) Agency Bank of India (iv) Bonds and Debentures (other than Capital Institutions reported in (iv) Agency Bank of India (iv) Bonds and Debentures (other India (iv) Bonds (India (iv) Bon			(Amount in USD		
No. December State Sta		Particulars	As at 31st March 2023	As at 31st March 2022	
No. December State Sta					
Discommendate			- 2		
13 154 158.00			3.502	261	
III.Term Deposits				158,00	
Hill Term Deposits G.178 3.5,00 170 100 13	11.	Savings Bank Denosits	255 949	287 90	
Go From Delete 472,907 3003.			233,747	207,70	
(a) From Others			6 378	35.00	
Deposits of Branches in India 3.502 2.20				308.31	
III. Deposits of Branches outside India SCHEDULE 4 - BORROWINGS I. Borrowings In India (i) Reserve Bank of India (ii) Other Bank (iii) Other	- -	Total	869,890	789,48	
III. Deposits of Branches outside India SCHEDULE 4 - BORROWINGS I. Borrowings In India (i) Reserve Bank of India (ii) Other Bank (iii) Other		Dennite of Remedia in India	2.602	2/	
B. Borrowings in India				789,22	
(ii) Other Banks (iii) Other Institutions and agencies (iv) Innovative Perpetual Debt Instruments (IPDI)- AT-1 Bonds (iv) Subordinated Debts and Bonds - Trer - III - Bonds - Debentures (iv) Bonds and Debentures (other than Capital Instruments reported in (iv) & (v) above) - Bonds - Debentures (iv) Bonds and Debentures (other than Capital Instruments reported in (iv) & (v) above) - Bonds - Debentures (iv) Redemable Cumulative Preference Shares (RCPS) II, Borrowings outside India (i) Borrowings and Refinance outside India (ii) Borrowings and Refinance outside India (ii) Borrowings and Refinance outside India - From banks - From other institutions and agencies (iv) Innovative Perpetual Debt Instruments (AT-1 Bonds) (iii) Subordinated Debts and Bonds (Terr - II) - Bonds - Debentures (iv) Bonds and Debentures tother than Capital Instruments reponted in (iv) & (iv) above) - Bonds - Debentures (iv) Redemable Cumulative Preference Shares (RCPS) GRAND TOTAL (iv) II) - Secured Borrowings (in India and Outside India) based on residual maturity - more than one year - less than or equal to one year - India Bank adjustments III Inter - Office adjustments (bet) III Inter Bank adjustments III Inter - Office adjustments (bet) III Inter Bank adjustments III Inter - Office adjustments (bet) III Inter Bank adjustments III Inter - Office adjustments (bet) III Inter Bank adjustments III Inter - Office adjustments (bet) III Inter Bank adjustments III Inter - Office adjustments (bet) III Inter Bank adjustments III Inter - Office adjustments (bet) III Inter Bank adjustments III Inter - Office adjustments (bet) III Inter Bank adjustments III Inter - Office adjustments (bet) III Inter Bank adjustments III Inter - Office adjustments (bet) III Inter Bank adjustments III Inter - Office adjustments (bet) III Inter Bank adjustments III Inter Bank adjustments III Inter Bank adjus					
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Breakup of Borrowings (In India and Outside India) based on residual maturity - more than one year - less than or equal to one year - less than or equal to one year SCHEDULE 5 - OTHER LIABILITIES & PROVISIONS II Bills pay able II Inter Bank adjustments Ill Inter Bank adjustments III Inter Bank adjustments III Interest accrued V Deferred Tax Liabilities Income Tax Provisions Liabilities (Net)	-			26,00 26,00	
Breakup of Borrowings (In India and Outside India) based on residual maturity - more than one year - less than or equal to one year - less than or equal to one year SCHEDULE 5 - OTHER LIABILITIES & PROVISIONS II Bills pay able II Inter Bank adjustments Ill Inter Bank adjustments III Inter Bank adjustments III Interest accrued V Deferred Tax Liabilities Income Tax Provisions Liabilities (Net)	-				
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VI Tax. TDX & TCS Liabilities			1,577		
Provision for Standard Assets including provision for unhedged					
13.278 12.4 IX Others (including provisions) 11.518 4.5 IX Others (including provisions) 10.4 IX Others (including provisions) 10.518 4.5 IX Others (including provisions) 10.518 4.5 IX Others (including provisions) 10.518 IX OTHER 10.518 10.518 IX OTH	/II Laz	abilities relating to Policyholders in Insurance Business			
X Others (including provisions)			11778	12.45	
SCHEDULE 6 - CASH AND BALANCES WITH RESERVE BANK OF INDIA 1 Cash in hand (including foreign currency notes and gold) 1.2 1 Balances with Reserve Bank of India 1 Current Account		hers (including provisioni)	11,518	4,54	
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BANK OF INDIA 1 Cash in hand (including foreign currency notes and gold) 4,538 1.2 1 Balances with Reserve Bank of India 1.2 (i) In Current Account	SC	THEDULE 6 - CASH AND BALANCES WITH RESERVE			
II Balances with Reserve Bank of India (i) In Current Account	BA	ANK OF INDIA			
(1) In Current Account			4,538	1,20	
(ii) In Other Accounts	(1)	In Current Account			
	- (n)) In Ulner Accounts	-		



-			(Amount in USD in thousan	
	Particulars	As at 31st March 2023	As at 31st March 2022	
- 1	SCHEDULE 7 - BALANCES WITH BANKS & MONEY AT			
	CALL & SHORT NOTICE			
	Balances with banks			
-1	(a) In Current Account	2,352	2,9	
-	(b) In Other Deposit Accounts	2,552		
-	ii) Money at call and short notice			
	(a) With banks			
_	(b) With Other Institutions		1 10	
-	TOTAL	2,352	2,9	
ш	Outside India	2,332 9	2,3	
	(i) In Current Account	50,866	28,5	
	(ii) In Other Deposit Accounts	2.241	1	
	(iii) Money at call and short notice			
-	TOTAL	62 102	20 /	
-	TOTAL II	53,107	28,6	
\neg	GRAND TOTAL	55,459	31,6	
	(I and II)			
-				
	SCHEDULE 8 - INVESTMENTS			
	Investment in India in (i) Government Securities			
\rightarrow	(ii) Other Approved Securities			
	(iii) Shares			
	(iv) Debentures and Bonds			
	(v) Group Subsidiaries and/or Joint ventures (e.g. SBI Foundation)			
	(vi) Group Associates			
	(vii) Others (Units of mutual funds etc.)			
-	TOTALI			
II	Investment Outside India in			
	(i) Government Securities (including local authorities)	108,192	105,1	
[(ii) Other Approved Securities	2,500		
	(iii) Shares			
-	(iv) Debentures and Bonds			
	(v) Group Subsidiaries and/or Joint ventures abroad (e.g. State Bank			
	of India Servicos Limitada, Brazil)			
-	(vi) Group Associates (vii) Others (Units of mutual funds etc.)			
\dashv	(VII) Others (Onlis of Indiga Indigs etc.)			
	TOTAL II	110,692	105,1	
-	GRAND TOTAL	110,692	105,1	
	(1 and 11)			
III	Investment in India in			
	(i) Gross Value of Investments			
	(ii) Aggregate of Provisions Depreciation	and the same of the same of		
\neg	(iii) Net Investments (vide Labove)			
IV.	Investment Outside India in			
147	(i) Gross Value of Investments	110,692	105,	
	(ii) Aggregate of Provisions / Depreciation			
	(III) Net Investments (vide II above)	110,692	105,	
-	GRAND TOTAL	110,692	105,	



			(Amount in USD in thousands
	Particulars	As at 31st March 2023	As at 31st March 2022
	HEDULE 9 - ADVANCES Bills purchased and discounted		
		1.420	
	Cash Credits, Overdrafts and Loans repayable on demand	1,160 892,896	200 828.51
	Total (A)	894,056	828,719
	Secured against Book Debts Secured by tangible assets (excluding advances against Book	6,460	
Deb	ots)	877,138	817,65
	Covered by Bank/Government Guarantees	10.169	11.06
(IV)	Unsecured Total (B)	10,458 894,056	828,71
	Advances in India Priority Sector		
(ii)	Public Sector		
	Banks Others		
(15)	Sub Total (C.I)		
(11)	Advances outside India		
	Due from others		
(a)	Bills purchased and discounted		10°-10°-
(b)	Syndicated loans Others	260,912	198.87 629.84
(0)	Sub Total (C.II)	894,056	828,71
	Total C = (C.I+ C.I1)	201.057	828,71
	10th C = (C47 C41)	894,056	048,/1
NO	TE Total of $A = Total$ of $B = Total$ of C		
- -			
	HEDULE 10 - FIXED ASSETS		
	cost as on 31st March of the preceding year		
\neg	ditions during the year		
	ductions during the year		
Acc	cumulated Depreciation to date TOTAL 1		
\dashv	TOTAL	-	
IA Pre	mises under construction		
	her Fixed Assets (including furniture and fixtures) # cost as on 31st March of the preceding year	3,770	3,80
	ditions during the year	129	
	ductions during the year cumulated Depreciation to date	3.522	3,30
7.00	TOTAL II	377	46
	ther Fixed Assets (including furniture and fixtures) under		
	ased Assets (including assets taken on Finance lease) cost as on 31st March of the preceding year		
	ditions during the year		
	ductions during the year cumulated Depreciation to date		
	SUB-TOTAL III		-
Ad	d/ (Less) Lease Adjustments and Provisions TOTAL III		
	pital Work-in-progress (including Leased Assets) net of ovisions		
-	GRAND TOTAL (I+IA+II+IIA+III+IIIA+IV)	377	46
Oil	her Fixed Assets includes Leased-hold improvement/development on	operating leases	
SC	HEDULE 11 - OTHER ASSETS		
1 Int	er bank adjustments		
	er - Office adjustments (net) erest accrued	3.242	2,72
IV. Ta	x paid in advance / tax deducted at source (Net)	3,242	4,72
	ationery & Stamps on-banking assets acquired in satisfaction of claims		
	on-banking assets acquired in satisfaction of claims eferred tax asset	5,022	5,02
De	posits placed with NABARD/SIDBI/NHB etc. for meeting		
	ortfall in priority sector lending (e.g. RIDF, etc.) hers excluding Intangible Assets	17,714	9,96
X Int	angible Assets	17,749	
	Deferred Revenue Expenditure		
) MAT Credit Balance		
(b) Other Intangible Assets (pl. specify)		
(b (c) Other Intangible Assets (pl. specify)) Other Intangible Assets (pl. specify) TOTAL	25,978	17,74



			(Amount in USD in thousand
	Particulars	As at 31st March 2023	As at 31st March 2022
	SCHEDULE 12 - CONTINGENT LIABILITIES		
	Claims against the entity not acknowledged as debts Income Tax Service Tax and other Statutory & Regulatory		
	Liability for partly paid investments / Venture Funds		
	Liability on account of outstanding forward exchange contracts Guarantees given on behalf of constituents		
_	(a) In India (b) Outside India	335	1.0
VI	Acceptances, endorsements and other obligations		1.0
	Notional amount for outstanding Denvative contracts other-than		
VIII	Other items for which the entity is contingently liable (including		
	undrawn partial credit enhancement facilities and When Issued (WI) Securities		
	- undrawn partial credit enhancement facilities		
	- when Issued (WI) Securities - Others	14,903	10.0
	- Oiners	14,903	[5]0
_	TOTAL	15,238	16,0
	Bills for collection		
		For the year ended	For the year ended
	Coste sait et a parter andre et a maren	31st March 2023	31st March 2022
_	SCHEDULE 13 - INTEREST EARNED Interest / discount on advances/ bills	44,098	29.6
	Income on Investments (including dividend)	3,806	1.8
	Interest on balances with Reserve Bank of India and other inter-bank		
_	funds Others including interest on deposits placed for meeting shortfall		
IV	in priority sector lending TOTAL	47,904	31,4
	SCHEDULE 14 - OTHER INCOME		
	Commission, exchange and brokerage	726	8
-1			
	a) Profit on sale of investments	120	
- 11	b) Loss on sale of investments	120	
- 11	b) Loss on sale of investments a) Profit on revaluation of investments	120	
111	b) Loss on sale of investments a) Profit on revaluation of investments b) Loss on revaluation of investments	120	
111	b) Loss on sale of investments a) Profit on revaluation of investments b) Loss on revaluation of investments a) Profit on sale of land, buildings and other assets	720	- 31
11 111 1V	b) Loss on sale of investments a) Profit on revaluation of investments b) Loss on revaluation of investments	720	
III IV V	b) Loss on sale of an estments a) Profit on revaluation of investments b) Loss on revaluation of investments a) Profit on sale of land, buildings and other assets b) Loss on sale of land, buildings and other assets a) Profit on sale of leased assets b) Loss on sale of leased assets		
III IV V	b) Loss on sale of investments a) Profit on revaluation of investments b) Loss on revaluation of investments a) Profit on sale of land, buildings and other assets b) Loss on sale of land, buildings and other assets a) Profit on sale of leaxed assets b) Loss on sale of leaxed assets a) Profit on exchange transactions	1,258	
III IV V	b) Loss on sale of investments a) Profit on revaluation of investments b) Loss on revaluation of investments a) Profit on sale of land, buildings and other assets b) Loss on sale of land, buildings and other assets a) Profit on sale of leased assets b) Loss on sale of leased assets a) Profit on exchange transactions b) Loss on exchange transactions		
III IV V	b) Loss on sale of investments a) Profit on revaluation of investments b) Loss on revaluation of investments a) Profit on sale of land, buildings and other assets b) Loss on sale of land, buildings and other assets a) Profit on sale of leased assets a) Profit on sale of leased assets b) Loss on sale of leased assets b) Loss on exchange transactions b) Loss on exchange transactions b) Loss on exchange transactions loss on exchange transactions b) Loss on exchange transactions b) Loss on exchange transactions b) Loss on exchange transactions		
III IV V VI	b) Loss on sale of investments a) Profit on revaluation of investments b) Loss on revaluation of investments a) Profit on sale of land, buildings and other assets b) Loss on sale of land, buildings and other assets a) Profit on sale of leased assets b) Loss on sale of leased assets lo Profit on exchange transactions b) Loss on exchange transactions continuous exchange transactions continuous and/or group associates abroad/in India (e.g. DFHI.)		1,3
III IV V VI	b) Loss on sale of investments a) Profit on revaluation of investments b) Loss on revaluation of investments a) Profit on sale of land, buildings and other assets b) Loss on sale of land, buildings and other assets a) Profit on sale of leased assets b) Loss on sale of leased assets b) Loss on sale of leased assets b) Loss on exchange transactions b) Loss on exchange transactions lncome earned by way of dividends, etc.from group subsidianes/joint ventures and/or group associates abroad/in India (e.g. DFHI. CCII. etc.) a) Lease finance income		
III IV V VI	b) Loss on sale of investments a) Profit on revaluation of investments b) Loss on revaluation of investments a) Profit on sale of land, buildings and other assets b) Loss on sale of land, buildings and other assets a) Profit on sale of leased assets b) Loss on sale of leased assets lo Profit on exchange transactions b) Loss on exchange transactions continuous exchange transactions continuous and/or group associates abroad/in India (e.g. DFHI.)		
III IV VI VIII	b) Loss on sale of investments a) Profit on revaluation of investments b) Loss on revaluation of investments a) Profit on sale of land, buildings and other assets b) Loss on sale of land, buildings and other assets a) Profit on sale of leased assets b) Loss on sale of leased assets c) Profit on exchange transactions b) Loss on exchange transactions lacome earned by way of dividends, etc. from group subsidianes / joint ventures and/or group associates abroad/in India (e.g. DFHI. CCIL etc.) a) Lease finance income b) Lease management fee c) Overdue charges d) Interest on lease rent receivables		1.3
III IV V VI VIII IX	b) Loss on sale of investments a) Profit on revaluation of investments b) Loss on revaluation of investments a) Profit on sale of land, buildings and other assets b) Loss on sale of land, buildings and other assets b) Loss on sale of leased assets a) Profit on sale of leased assets b) Loss on sale of leased assets b) Loss on exchange transactions b) Loss on exchange transactions lacome earned by way of dividends, etc. from group subsidianes / joint ventures and/or group associates abroad/in India (e.g. DFHI. CCIL etc.) a) Lease finance income b) Lease management fee c) Overdue charges d) Interest on lease rent receivables Credit Card membership/ service fees		
VIIIVIII	b) Loss on sale of investments a) Profit on revaluation of investments b) Loss on revaluation of investments a) Profit on sale of land, buildings and other assets b) Loss on sale of land, buildings and other assets a) Profit on sale of leased assets b) Loss on sale of leased assets a) Profit on exchange transactions b) Loss on exchange transactions b) Loss on exchange transactions b) Loss on exchange transactions come earned by way of dividends, etc. from group subsidianes / joint ventures and/or group associates abroad/in India (e.g. DFHI, CCII, etc.) a) Lease finance income b) Lease management fee e) Overdue charges d) Interest on lease rent receivables Credit Card membership/ service fees Life Insurance Premium (net)		1,3
VIIIVIII	b) Loss on sale of investments a) Profit on revaluation of investments b) Loss on revaluation of investments a) Profit on sale of land, buildings and other assets b) Loss on sale of land, buildings and other assets a) Profit on sale of leased assets b) Loss on sale of leased assets a) Profit on exchange transactions b) Loss on exchange transactions lincome earned by way of dividends, etc. from group subsidianes/joint ventures and/or group associates abroad/in India (e.g. DFHI, CCIL etc.) a) Lease finance income b) Lease management fee c) Overdue charges d) Interest on lease rent receivables Credit Card membership/ service fees Life Insurance Premium (net) General Insurance Premium (net)		1.3
VIII VIII VIII VIII VIII VIII VIII VII	b) Loss on sale of an estiments a) Profit on revaluation of investments b) Loss on revaluation of investments a) Profit on sale of land, buildings and other assets b) Loss on sale of land, buildings and other assets b) Loss on sale of leased assets a) Profit on sale of leased assets b) Loss on sale of leased assets a) Profit on exchange transactions b) Loss on exchange transactions lucome carned by way of dividends, etc. from group subsidianes / joint ventures and/or group associates abroad/in India (e.g. DFHI, CCIL etc) a) Lease finance income b) Lease management fee c) Overdue charges d) Interest on lease rent receivables Credit Card membership/ service fees Life Insurance Premium (net) General Insurance Premium (net) General Insurance Premium (net) Share of earnings from associates		1,3
VIII VIII VIII XXII XXII XXIII XXIII	b) Loss on sale of investments a) Profit on revaluation of investments b) Loss on revaluation of investments a) Profit on sale of land, buildings and other assets b) Loss on sale of land, buildings and other assets a) Profit on sale of leased assets b) Loss on sale of leased assets a) Profit on exchange transactions b) Loss on exchange transactions lincome earned by way of dividends, etc. from group subsidianes/joint ventures and/or group associates abroad/in India (e.g. DFHI, CCIL etc.) a) Lease finance income b) Lease management fee c) Overdue charges d) Interest on lease rent receivables Credit Card membership/ service fees Life Insurance Premium (net) General Insurance Premium (net)		1.1



State Bank of Inc	lia (California)	
		(Amount in USD in thousand
Particulars	As at 31st March 2023	As at 31st March 2022
SCHEDULE 15 - INTEREST EXPENDED		
I Interest on deposits	10,676	3,39
II Interest on Reserve Bank of India/ Inter-bank borrowings III Others	727	
TOTAL	11,403	3,41
SCHEDULE 16 - OPERATING EXPENSES		
I Payments to and provisions for employees	11,786	10.9
II Rent, taxes and lighting	1,996	1.5
III Printing & Stationery	122	-
1V Advertisement and publicity	362	21
V Depreciation on	302	2
(a) Fixed Assets other than Leased Assets	212	2-
(b) Leased Assets		-
VI Directors' fees, allowances and expenses	293	2
Auditors' fees and expenses (including branch auditors' fees and	10 10 Hz Hz Hz Hz	
VII expenses)	375	2
'III Law charges	262	(
IX Postages, Telegrams, Telephones, etc	272	2
X Repairs and maintenance	802	7
XI Insurance Expenses	170	1.
XII. Amortisation of Goodwill, if any		
XIII		
Other Operating Expenses relating to Credit Card Operations		17
IV Other Operating Expenses relating to Life Insurance		
XV Other Operating Expenses relating to General Insurance (VI Other Expenditure	2,667	2.5
Charles Esperialis		
TOTAL	19,319	17,2
SCHEDULE: PROVISIONS & CONTINGENCIES (charged of Provision for Income Tax (Current tax)	Tto P & L a/c) 4,817	3,0
Provision for Income Tax (Deferred tax)	4,017	(4
		,
Write - Back of Provision for Income Tax of earlier years Provision for other taxes		
Provision for Standard Assets including provision for unhedged		
foreign currency exposure	824	1,3
Provision for NPAs	824	1,3
Provision for Restructured Assets		
Provision for investments in India		
Provision for investments outside India		
Provision for RRBs/Subsidianes/Joint Ventures		
Provision on other assets		
Other Provisions (Please Specify)		
Other Provisions (Please specify)	ELITE WHITE TO THE	
Other Provisions (Please specify)		
Total Provisions & Contingencies	5,641	3.5
	Sper	
1		
timede		
Sum		
Managing Director/CEO	7/6,153.40	Statutory Auditors

PSH US LLP



Data for translation of income/expenses of non-integral foreign operations

Profit and Loss account for the year 01.04.2022 to 31.03.2023

(Amount in thousands in local currency)

				iame of the Currency	USD
Particulars	QE 30.06.22	QE 30.09.22	QE 31.12.22	QE 31.03.23	Total
	(a)	(b)	(c)	(d)	
SCHEDULE 13 - INTEREST EARNED					
I Interest / discount on advances/ bills	8,591	10,354	12,094	13,059	44,098
II Income on Investments (including dividend)	629	842	1,133	1,202	3,806
Interest on balances with Reserve Bank of India and other inter-					
III bank funds					-
Others including interest on deposits placed for meeting					
IV shortfall in priority sector lending					
TOTAL	9,220	11,196	13,227	14,261	47,904
SCHEDULE 14 - OTHER INCOME					
1 Commission, exchange and brokerage	238	194	157	137	726
	230	174	137	137	120
Il a) Profit on sale of investments					-
b) Loss on sale of investments					-
III a) Profit on revaluation of investments					
b) Loss on revaluation of investments					-
IV a) Profit on sale of land, buildings and other assets					-
b) Loss on sale of land, buildings and other assets					-
V a) Profit on sale of leased assets					-
b) Loss on sale of leased assets					-
VI a) Profit on exchange transactions	368	318	270	302	1,258
b) Loss on exchange transactions					
Income earned by way of dividends, etc., from group					
subsidiaries / joint ventures and/or group associates abroad/in					
VII India (e.g. DFHI, CCIL etc.)					-
III a) Lease finance income					
b) Lease management fee					
c) Overdue charges					•
d) Interest on lease rent receivables					
IX Credit Card membership/service fees X Life Insurance Premium (net)				-	5+0
XI General Insurance Premium (net)					4
XII Share of earnings from associates					
(III Recoveries made in write-off non-performing accounts					
XIV Miscellaneous income	1	160	16	42	217
(1) Miscentalieous mootile	1	190	10	42	51417
TOTAL	605	672	443	481	2,201
TOTAL	003]	072	443	1011	2,201
SCHEDULE 15 - INTEREST EXPENDED					
I Interest on deposits	971	1,741	3,313	4,651	10,676
II Interest on Reserve Bank of India/ Inter-bank borrowings	83	167	252	225	727
III Others					20
TOTAL	1,054	1,908	3,565	4,876	11,403



	Particulars	QE 30.06.22	QE 30.09.22	QE 31.12.22	QE 31.03.23	Total
		(a)	(b)	(c)	(d)	
	COURSELL CAL CARD LING EVERNICOS					
	SCHEDULE 16 - OPERATING EXPENSES	2.041	3.0/3	2.001	2.000	11.704
	Payments to and provisions for employees	2,841	2,962	2,901	3,082	11,786
	Rent, taxes and lighting	477	469	500	550	1,996
	Printing & Stationery	28	28	28	38	122
IV	Advertisement and publicity	59	93	89	121	362
V	Depreciation on					
	(a) Fixed Assets other than Leased Assets	58	55	51	48	212
	(b) Leased Assets					
VI	Directors' fees, allowances and expenses	51	97	75	70	293
	Auditors' fees and expenses (including branch auditors' fees and					
VII	expenses)	86	95	98	96	375
VIII	Law charges	27	43	146	46	262
- IX	Postages, Telegrams, Telephones, etc	65	68	61	78	272
X	Repairs and maintenance	204	206	211	181	802
XI	Insurance Expenses	40	46	42	42	170
XII	Amortisation of Goodwill, if any					-
XIII	Other Operating Expenses relating to Credit Card Operations					
XIV	Other Operating Expenses relating to Life Insurance					-
XV	Other Operating Expenses relating to General Insurance					
XVI	Other Expenditure	546	672	746	703	2,667
	TOTAL	4,482	4,834	4,948	5,055	19,319

- 675	126	3,670	1,696	4,817
_				-
600	1	29	194	824
1,796	1,602	- 1,796	- 1,602	-
				-
				-
				-
				-
				-
1,721	1,729	1,903	288	5,641
				5.753
2,568	3,397	3,254	4,523	13,742
	1,796	- 675 126 600 1 1,796 1,602	- 675 126 3,670 600 1 29 1,796 1,602 - 1,796	- 675 126 3,670 1,696 600 1 29 194 1,796 1,602 - 1,796 - 1,602 1,721 1,729 1,903 288

Note: a) Figures in the last column should tally with CFS P&L a c of 2022-23

Managing Director/CEO

RSM US LLP



Balance Sheet as at 31st March 2023

(Amount in USD in thousands)

		(Amount	in CSD til indusands)
Capital and Liabilities	As per Financials (column t)	Adjustment due to Non-uniform Accounting Policy (column 2)	Total
I Equity Share Capital	103,862	10/10 21	103,862
2 Reserves and Surplus	The same of the sa		
Balance brought forward (as at 01 04 2022)	48,409		48,409
Add/(Less)			
Addition in Share Premium		Market and the	
Profit/(Loss) during the year	13,742		13,742
Dividend and Tax on Dividend	- 4,000	-	4,000
Mark to Market of AFS securities for 01 04 2022 to 31 03 2023	- 5,176		5,176
Addition in Foreign Currency Translation Reserve			
Other Adjustments (Pl. specify)			
Other Adjustments (Pl. specify)			
Other Adjustments (Pl. specify)			
Balance carried over as at 31.03 2023	52,975		52,975
3. Deposits	869,890		869,890
Borrowings (including Tier I, Tier II & Subordinated Debts)	38,000		38,000
5. Other Liabilities and Provisions	26,373	10	26,373
TOTAL	1,091,100		1,091,100

II. Assets	As per Financials (column 1)	Adjustment due to Non-uniform Accounting Policy (column 2)	Total
6 Cash and Balances with Reserve Bank of India	4,538		4,538
Balances with banks and money at call & short notice Investments	55,459		55,459
Gross Value of Investments as at 31 03 2023	110,692		110,692
Aggregate of Provisions / Depreciation as at 31 03 2023	1 2 2	3311	100
Carrying Value as at 31 03 2023	110,692		110,692
9. Net Advances	894,056		894,056
10 Fixed Assets	377		377
11 Other Assets	25,978		25,978
TOTAL	1,091,100		1,091,100

Contingent Liabilities	15,238	•	15,238
Bills for Collection			

Profit and Loss account for the year ended 31.03.2023

		(Amount	in USD in thousands
A. INCOME	As per Financials (column 1)	Adjustment due to Non-uniform Accounting Policy (column 2)	Total
I Interest Earned			
a) Interest/discount on advances/bills	44,098		44,09
b) Income on Investments (including dividend)	3,806		3,80
c) Interest on balances with RBI and other inter bank funds	1 m		
d) Others			
2 Other Income	2,201		2,20
TOTAL	50,105	-	50,10
B. EXPENDITURE			
I Interest Expended	11,403		11,40
2. Operating Expenses	11.786	1 80 kg/1 "	11.78
Payment to and provisions for employees Depreciation on fixed assets (including Leased Assets)	212		21
c) Other Operating Expenses	7,321		7,32
J. Total Expenses (excluding provisions and contingencies)	30,722		30,72
4. Operating Profit	19,383		19,38
5 Provisions (other than tax) and contingencies (net of write-back)	824	N	82
6 Profit or (loss) from ordinary activities before tax	18,559		18,55
7 Exceptional & Extraordinary items	(0,555		80,00
8 Profit or (loss) before tay	18,559		18,55
9 Tax Expense	4,817	33 17 27	4,81
10. Profit or (loss) after tax	13,742		13,74
11 Profit brought forward (as at 1st April 2022)			
12 Appropriations (if any)	13,742		13,74
13 Balance Carried over to balance sheet as at 31st March 2023	WILL WILL		

NOTE: Certified that figures in column 2 has been arrived at in line with the Accounting Policies followed by the State Bank of India Group (SBI Group).

Managing Mector/CEO

PSH US LLP



	State Ba	nk of India (California	a)	
F			(Amou	nt in USD in thousands
			As at 31st March 2023	
120	Particulars	As per Financials	Adjustment due to Non- uniform Accounting Policy	Total
		(column 1)	(column 2)	
SCI	HEDULE 1 - FOUTY SHARE CAPITAL			To Sani
Aut	thorised Equity Share Capital - shares of /-	1,038,622		1,038,62
	ued, Subscribed and Paid-up Equity Share Capital-	103,862		103,86
	revious year equity shares of /- each)			
1	TOTAL	103,862		103,86
SCI	HEDULE 2 - RESERVES & SURPLUS			MAIN THE
1. Sta	tutory Reserves			
	ening Balance			
	ditions during the year ductions during the year			PIR T
	Total 1	as reported to the college		27
	pital Reserves			U-DU -
	ening Balance ditions during the year			Went William
	ductions during the year			
	Total II			
	are Premium			
	ening Balance ditions during the year			No reason 125
	ductions during the year		8	
	Total III			
	restment Fluctuation Reserve			
	ening Balance ditions during the year			1 75
	ductions during the year			
	Total IV		-	
	vestment Reserve			
	ditions during the year			
	ductions during the year			
	Total V			
	reign Currency Translation Reserve		in the second second	
	lditions during the year			
	ductions during the year		ELM DELL SERVICE	0 1 1 1 1 2
	Total VI		100000000000000000000000000000000000000	
	evaluation Reserve on Fixed Assets			
Ad	Iditions during the year			
	ductions during the year			
,, l	Total VII			40.100
	evenue and Other Reserves	54,256		54,25
Ad	ditions during the year	13,742		13,74
De	eductions during the year	4,000		4,00
IX Au	railable for Sale (AFS) Reserve	63,998		63,99
	pening Balance	(5,847		(5,84
	dditions during the year	= 10 - 70 - 20		
De	eductions during the year Total IX	5,176		5,17
	ebenture Redemption Reserve	(11,023		(11,02
Ad	ditions during the year			
De	eductions during the year	- 1		*
	Total X	-	-	
	alance in Profit and Loss Account			,
XI. Ba				
XI. Ba	GRAND TOTAL (I+II+III+IV+V+VI+VII+VIII+IX+X+XI)	52,975		129

Finance Dept.

			(Amou	nt in USD in thousands)
	Particulars	As per Financials (column 1)	As at 31st March 2023 Adjustment due to Non- uniform Accounting Policy (column 2)	Total
9			(00000000)	
	SCHEDULE 3 - DEPOSITS I. Demand Deposits			
ļ	(i) From Banks	3,502		3,502
	(ii) From Others	131,154	0.0	131,154
	II. Savings Bank Deposits	255,949		255,949
	III. Term Deposits			
	(i) From Banks	6,378		6,378
	(ii) From Others	472,907		472,907
	Total	869,890		869,890
	I. Deposits of Branches in India II. Deposits of Branches outside India	3,502 866,388		3,502 866,388
		e vene		TIL X-IVAL
_	SCHEDULE 4 - BORROWINGS		6	
	Borrowings in India			
	(i) Reserve Bank of India (ii) Other Banks			
	(iii) Other institutions and agencies			
	(iv) Innovative Perpetual Debt Instruments (IPDI) - AT-1 Bonds			
	(v) Subordinated Debts and Bonds - Tier - II			
	- Bonds - Debentures		1	
	(v1) Bonds and Debentures (other than Capital			
	Instruments reported in (iv) & (v) above) - Bonds		W.	
	- Debentures			
	(vii) Redeemable Cumulative Preference Shares (RCPS) Total 1			(*)
	Borrowings outside India	- 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		
	(i) Borrowings and Refinance outside India - From banks	38,000		38,000
	- From other institutions and agencies			10,626
	(ii) Innovative Perpetual Debt Instruments (AT-1 Bonds)			1 10 10 10
	(iii) Subordinated Debts and Bonds (Tier - II)			The Table
	- Bonds - Debentures			
	(iv) Bonds and Debentures (other than Capital Instruments reported in (ii) & (iii) above)		200	KOT JUSTON
	- Bonds			
	- Debentures (v) Redeemable Cumulative Preference Shares (RCPS)	•		
	Total II	38,000		38,000
	GRAND TOTAL (I+II)	38,000		38,000
	Secured Borrowings included in I & II above			
	Breakup of Borrowings (In India and Outside India)			
	based on residual maturity			
	- more than one year - less than or equal to one year	38,000		38,000
	Total	38,000		38,000
-		uvesup		
	SCHEDULE 5 - OTHER LIABILITIES &			
,	PROVISIONS			
	Bills payable Inter Bank adjustments	Total State		
	Inter - Office adjustments (net)			
	Interest accrued Deferred Tax Liabilities	1,577		1,577
	Income Tax Provisions / Liabilities (Net) (i.e. other than			
	Deferred Tax TDS & TCS Liabilities)	0 7 11,2, 13		
I	Liabilities relating to Policyholders in Insurance Business Provision for Standard Assets including provision for			OF INC
	unhedged foreign currency exposure	13,278		3 13,278
	Others (including provisions)	11,518 26,373		11,518
	10181	20,373		E Del

State B	ank of India (California	a)	
			nt in USD in thousands
		As at 31st March 2023	
Particulars	As per Financials (column 1)	Adjustment due to Non- uniform Accounting Policy (column 2)	Total
SCHEDULE 6 - CASH AND BALANCES WITH RESERVE BANK OF INDIA			
BELLETE DATE OF FIDE			
Cash in hand (including foreign currency notes and gold)	4,538		4,53
Balances with Reserve Bank of India			
(1) In Current Account (11) In Other Accounts			
(ii) in Other Accounts			
	4.538		4,5:



		As at 31st March 2023	nt in USD in thousands)
Particulars	As per Financials (column 1)	Adjustment due to Non- uniform Accounting Policy (column 2)	Total
CHEDULE 7 - BALANCES WITH BANKS &	N NEW T	5	L W
IONEY AT CALL & SHORT NOTICE			
) Balances with banks			
(a) In Current Account	2,352		2,352
(b) In Other Deposit Accounts i) Money at call and short notice			*
(a) With banks			
(b) With Other Institutions			
TOTAL	2.252		2262
Outside India	2,352		2,352
) In Current Account	50,866		50,866
In Other Deposit Accounts	2,241		2,241
11) Money at call and short notice			
TOTALII	53,107		53,107
	33,101		33,107
GRAND TOTAL	55,459		55,459
(1 and I1)			
CHEDULE 8 - INVESTMENTS			
nvestment in India in Oovernment Securities			
ii) Other Approved Securities			
ni) Shares		50	
v) Debentures and Bonds			
y) Group Subsidiaries and/or Joint ventures (e.g. SBI oundation)			
vi) Group Associates			
VII) Others (Units of mutual funds etc.)			
TOTAL			
nvestment Outside India in			
BY THINK OWNER MANY IN			
i) Government Securities (including local authorities)	108,192		108,192
Other Approved Securities	2,500		2,500
iii) Shares iv) Debentures and Bonds	THE PARTY		Marie Marie
The section of the se			
v) Group Subsidiaries and/or Joint ventures abroad (e.g.			
State Bank of India Servicos Limitada, Brazil)			
vi) Group Associates			0.50
vii) Others (Units of mutual funds etc.)			
TOTAL II	110,692		110,692
GRAND TOTAL	110,692		110,692
(I and II)			
Investment in India in			
i) Gross Value of Investments ii) Aggregate of Provisions / Depreciation			Mari Boss His
iii) Net Investments (vide I above)			
	NAME OF THE OWNER.		NOT THE
nvestment Outside India in			
(i) Gross Value of Investments (ii) Aggregate of Provisions / Depreciation	110,692		110,692
(iii) Net Investments (vide II above)	110,692		110,692
	and the second second		
GRAND TOTAL	110,692	Company and the second second second	110,692
(III and IV)			
			TATE BANK

		As at 31st March 2023	int in USD in thousands)
Particulars	As per Financials (column 1)	Adjustment due to Non- uniform Accounting Policy (column 2)	Total
CHEDULE 9 - ADVANCES			
Bills purchased and discounted			
II) Cash Credits, Overdrafts and Loans repayable on			
lemand III) Term Loans	1,160 892,896	- 8	1,160 892,896
Total (A)	894,056	4	894,056
Secured against Book Debts	6,460		6,460
II) Secured by tangible assets (excluding advances	999 100	200	977 120
gainst Book Debts) III) Covered by Bank/Government Guarantees	877,138		877,138
IV) Unsecured	10,458		10,458
Total (B)	894,056		894,056
I) Advances in India			
(i) Priority Sector			
ii) Public Sector			
in) Banks	I Kee Hall Wallet		
iv) Others Sub Total (C.I)			
II) Advances outside India			The state of the s
i) Due from banks			
ii) Due from others a) Bills purchased and discounted			
b) Syndicated loans	260,912		260,912
c) Others	633,144		633,144
Sub Total (C.II)	894,056		894,056
Total C = (C.I+ C.11)	894,056		894,056
se like fi			
SCHEDULE 10 FIXED ASSETS			
Premises At cost as on 31st March of the preceding year			
Premises			
Premises At cost as on 31st March of the preceding year Additions during the year Deductions during the year Accumulated Depreciation to date			
Premises At cost as on 31st March of the preceding year Additions during the year Deductions during the year			
Premises At cost as on 31st March of the preceding year Additions during the year Deductions during the year Accumulated Depreciation to date	•		
Premises At cost as on 31st March of the preceding year Additions during the year Deductions during the year Accumulated Depreciation to date TOTAL I Premises under construction			
Premises At cost as on 31st March of the preceding year Additions during the year Deductions during the year Accumulated Depreciation to date TOTAL I Premises under construction Other Fixed Assets (including furniture and fixtures) # At cost as on 31st March of the preceding year	3,770		3,770
Premises At cost as on 31st March of the preceding year Additions during the year Deductions during the year Accumulated Depreciation to date TOTAL I Premises under construction Other Fixed Assets (including furniture and fixtures) # At cost as on 31st March of the preceding year Additions during the year			
Premises At cost as on 31st March of the preceding year Additions during the year Deductions during the year Accumulated Depreciation to date TOTAL I Premises under construction Other Fixed Assets (including furniture and fixtures) # At cost as on 31st March of the preceding year Additions during the year Deductions during the year	3,770 129		3,770 129
Premises At cost as on 31st March of the preceding year Additions during the year Deductions during the year Accumulated Depreciation to date TOTAL I Premises under construction Other Fixed Assets (including furniture and fixtures) # At cost as on 31st March of the preceding year Additions during the year	3,770		3,770
Premises At cost as on 31st March of the preceding year Additions during the year Deductions during the year Accumulated Depreciation to date TOTAL I Premises under construction Other Fixed Assets (including furniture and fixtures) # At cost as on 31st March of the preceding year Additions during the year Deductions during the year Accumulated Depreciation to date	3,770 129 - 3,522 377		3,770 129 - 3,522
Premises At cost as on 31st March of the preceding year Additions during the year Deductions during the year Accumulated Depreciation to date TOTAL I Premises under construction Other Fixed Assets (including furniture and fixtures) # At cost as on 31st March of the preceding year Additions during the year Deductions during the year Accumulated Depreciation to date TOTAL II Other Fixed Assets (including furniture and fixtures)	3,770 129 - 3,522 377		3,770 129 - 3,522
Premises At cost as on 31st March of the preceding year Additions during the year Deductions during the year Accumulated Depreciation to date TOTAL I Premises under construction Other Fixed Assets (including furniture and fixtures) # At cost as on 31st March of the preceding year Additions during the year Deductions during the year Accumulated Depreciation to date TOTAL II Other Fixed Assets (including furniture and fixtures) under construction	3,770 129 - 3,522 377		3,770 129 - 3,522
Premises At cost as on 31st March of the preceding year Additions during the year Deductions during the year Accumulated Depreciation to date TOTAL I Premises under construction Other Fixed Assets (including furniture and fixtures) # At cost as on 31st March of the preceding year Additions during the year Deductions during the year Accumulated Depreciation to date TOTAL II Other Fixed Assets (including furniture and fixtures)	3,770 129 - 3,522 377		3,770 129 - 3,522
Premises At cost as on 31st March of the preceding year Additions during the year Deductions during the year Accumulated Depreciation to date TOTAL I Premises under construction Other Fixed Assets (including furniture and fixtures) # At cost as on 31st March of the preceding year Additions during the year Accumulated Depreciation to date TOTAL II Other Fixed Assets (including furniture and fixtures) under construction Leased Assets (including furniture and fixtures) under construction Leased Assets (including assets taken on Finance lease) At cost as on 31st March of the preceding year Additions during the year	3,770 129 - 3,522 377		3,770 129 - 3,522
Premises At cost as on 31st March of the preceding year Additions during the year Deductions during the year Accumulated Depreciation to date TOTAL I Premises under construction Other Fixed Assets (including furniture and fixtures) # At cost as on 31st March of the preceding year Additions during the year Deductions during the year Accumulated Depreciation to date TOTAL II Other Fixed Assets (including furniture and fixtures) under construction Leased Assets (including assets taken on Finance lease) At cost as on 31st March of the preceding year Additions during the year Deductions during the year	3,770 129 - 3,522 377		3,770 129 - 3,522
Premises At cost as on 31st March of the preceding year Additions during the year Deductions during the year Accumulated Depreciation to date TOTAL I Premises under construction Other Fixed Assets (including furniture and fixtures) # At cost as on 31st March of the preceding year Additions during the year Accumulated Depreciation to date TOTAL II Other Fixed Assets (including furniture and fixtures) under construction Leased Assets (including furniture and fixtures) under construction Leased Assets (including assets taken on Finance lease) At cost as on 31st March of the preceding year Additions during the year	3,770 129 - 3,522 377		3,770 129 - 3,522
Premises At cost as on 31st March of the preceding year Additions during the year Deductions during the year Accumulated Depreciation to date TOTAL I Premises under construction Other Fixed Assets (including furniture and fixtures) # At cost as on 31st March of the preceding year Additions during the year Deductions during the year Accumulated Depreciation to date TOTAL II Other Fixed Assets (including furniture and fixtures) under construction Leased Assets (including furniture and fixtures) under construction Leased Assets (including assets taken on Finance lease) At cost as on 31st March of the preceding year Additions during the year Deductions during the year Deductions during the year Accumulated Depreciation to date SUB-TOTAL III Add/ (Less) Lease Adjustments and Provisions	3,770 129 3,522 377		3,770 129 - 3,522
Premises At cost as on 31st March of the preceding year Additions during the year Deductions during the year Accumulated Depreciation to date TOTAL I Premises under construction Other Fixed Assets (including furniture and fixtures) # At cost as on 31st March of the preceding year Additions during the year Deductions during the year Accumulated Depreciation to date TOTAL II Other Fixed Assets (including furniture and fixtures) under construction Leased Assets (including furniture and fixtures) under construction Leased Assets (including assets taken on Finance lease) At cost as on 31st March of the preceding year Additions during the year Deductions during the year Deductions during the year Deductions during the year Accumulated Depreciation to date SUB-TOTAL III	3,770 129 3,522 377		3,770 129 - 3,522
Premises At cost as on 31st March of the preceding year Additions during the year Deductions during the year Accumulated Depreciation to date TOTAL I Premises under construction Other Fixed Assets (including furniture and fixtures) # At cost as on 31st March of the preceding year Additions during the year Deductions during the year Accumulated Depreciation to date TOTAL II Other Fixed Assets (including furniture and fixtures) under construction Leased Assets (including furniture and fixtures) under construction Leased Assets (including assets taken on Finance lease) At cost as on 31st March of the preceding year Additions during the year Deductions during the year Deductions during the year Accumulated Depreciation to date SUB-TOTAL III Add/ (Less) Lease Adjustments and Provisions	3,770 129 - 3,522 377		3,770 129 - 3,522 377
Premises At cost as on 31st March of the preceding year Additions during the year Deductions during the year Accumulated Depreciation to date TOTAL I Premises under construction Other Fixed Assets (including furniture and fixtures) # At cost as on 31st March of the preceding year Additions during the year Deductions during the year Accumulated Depreciation to date TOTAL II Other Fixed Assets (including furniture and fixtures) under construction Leased Assets (including furniture and fixtures) under construction Leased Assets (including assets taken on Finance lease) At cost as on 31st March of the preceding year Additions during the year Deductions during the year Accumulated Depreciation to date SUB-TOTAL III Add/ (Less) Lease Adjustments and Provisions TOTAL III Capital Work-in-progress (including Leased Assets)	3,770 129 3,522 377		3,770 129 - 3,522 377
Premises At cost as on 31st March of the preceding year Additions during the year Deductions during the year Accumulated Depreciation to date TOTAL I Premises under construction Other Fixed Assets (including furniture and fixtures) # At cost as on 31st March of the preceding year Additions during the year Deductions during the year Accumulated Depreciation to date TOTAL II Other Fixed Assets (including furniture and fixtures) under construction Leased Assets (including assets taken on Finance lease) At cost as on 31st March of the preceding year Additions during the year Deductions during the year Deductions during the year Accumulated Depreciation to date SUB-TOTAL III Add/ (Less) Lease Adjustments and Provisions TOTAL III Capital Work-in-progress (including Leased Assets) net of Provisions	3,770 129 3,522 377		3,770 129 - 3,522 377

			(Amou	nt in USD in thousand
			As at 31st March 2023	
	Particulars	As per Financials (column 1)	Adjustment due to Non- uniform Accounting Policy (column 2)	Total
	SCHEDULE 11 - OTHER ASSETS			
-	Inter bank adjustments			
	Inter - Office adjustments (net)			3311
	Interest accrued	3,242		3,24
	Tax paid in advance / tax deducted at source (Net)	3,242		3,6
	Stationery & Stamps			
5/1	Non-banking assets acquired in satisfaction of claims			
	Deferred tax asset	5,022	200	5.0
4.11	Deposits placed with NABARD/SIDBI/NHB etc. for	3,022	and the second second second	2,0,
			E HUMBOULAN REST	
2114	meeting shortfall in priority sector lending (e.g. RIDF,			
111		10014		199
	Others excluding Intangible Assets	17,714	Additional to the second secon	17,7
X	Intangible Assets			
	(a) Deferred Revenue Expenditure			
	(b) MAT Credit Balance		- 100	***
	(c) Other Intangible Assets (pl. specify)			
	(d) Other Intangible Assets (pl specify)			
	TOTAL	25,978		25,9
- 1	Claims against the entity not acknowledged as debts			
-11				
	Income Tax , Service Tax and other Statutory & Regulatory Demands / habilities (net -off provisions)			
III	Income Tax , Service Tax and other Statutory & Regulatory Demands / habilities (net -off provisions) Liability for partly paid investments / Venture Funds			
III	Income Tax , Service Tax and other Statutory & Regulatory Demands / habilities (net -off provisions) Liability for partly paid investments / Venture Funds Liability on account of outstanding forward exchange contracts			
III	Income Tax , Service Tax and other Statutory & Regulatory Demands / habilities (net -off provisions) Liability for partly paid investments / Venture Funds Liability on account of outstanding forward exchange contracts Guarantees given on behalf of constituents			
III	Income Tax , Service Tax and other Statutory & Regulatory Demands / habilities (net -off provisions) Liability for partly paid investments / Venture Funds Liability on account of outstanding forward exchange contracts Guarantees given on behalf of constituents (a) In India			
III IV	Income Tax , Service Tax and other Statutory & Regulatory Demands / habilities (net -off provisions) Liability for parily paid investments / Venture Funds Liability on account of outstanding forward exchange contracts Guarantees given on behalf of constituents (a) In India (b) Outside India	- 335		3
III V	Income Tax , Service Tax and other Statutory & Regulatory Demands / habilities (net -off provisions) Liability for partly paid investments / Venture Funds Liability on account of outstanding forward exchange contracts Guarantees given on behalf of constituents (a) In India (b) Outside India Acceptances, endorsements and other obligations	335		3
III IV	Income Tax , Service Tax and other Statutory & Regulatory Demands / habilities (net -off provisions) Liability for partly paid investments / Venture Funds Liability on account of outstanding forward exchange contracts Guarantees given on behalf of constituents (a) In India (b) Outside India Acceptances, endorsements and other obligations Notional amount for outstanding Derivative contracts	335		3
V	Income Tax , Service Tax and other Statutory & Regulatory Demands / habilities (net -off provisions) Liability for partly paid investments / Venture Funds Liability on account of outstanding forward exchange contracts Guarantees given on behalf of constituents (a) In India (b) Outside India Acceptances, endorsements and other obligations Notional amount for outstanding Derivative contracts other-than Forward exchange contracts	335		3
V	Income Tax , Service Tax and other Statutory & Regulatory Demands / habilities (net -off provisions) Liability for partly paid investments / Venture Funds Liability on account of outstanding forward exchange contracts Guarantees given on behalf of constituents (a) In India (b) Outside India Acceptances, endorsements and other obligations Notional amount for outstanding Derivative contracts other-than Forward exchange contracts Other items for which the entity is contingently liable	335		3
V	Income Tax , Service Tax and other Statutory & Regulatory Demands / habilities (net -off provisions) Liability for partly paid investments / Venture Funds Liability on account of outstanding forward exchange contracts Guarantees given on behalf of constituents (a) In India (b) Outside India Acceptances, endorsements and other obligations Notional amount for outstanding Derivative contracts other-than Forward exchange contracts Other items for which the entity is contingently liable (including undrawn partial credit enhancement facilities	335		3
V	Income Tax , Service Tax and other Statutory & Regulatory Demands / habilities (net -off provisions) Liability for partly paid investments / Venture Funds Liability on account of outstanding forward exchange contracts Guarantees given on behalf of constituents (a) In India (b) Outside India Acceptances, endorsements and other obligations Notional amount for outstanding Derivative contracts other-than Forward exchange contracts Other items for which the entity is contingently liable	335		3
III IV	Income Tax , Service Tax and other Statutory & Regulatory Demands / liabilities (net -off provisions) Liability for partly paid investments / Venture Funds Liability on account of outstanding forward exchange contracts Guarantees given on behalf of constituents (a) In India (b) Outside India Acceptances, endorsements and other obligations Notional amount for outstanding Derivative contracts other-than Forward exchange contracts Other items for which the entity is contingently liable (including undrawn partial credit enhancement facilities and When Issued (WI) Securities	335		3
V	Income Tax , Service Tax and other Statutory & Regulatory Demands / habilities (net -off provisions) Liability for partly paid investments / Venture Funds Liability on account of outstanding forward exchange contracts Guarantees given on behalf of constituents (a) In India (b) Outside India Acceptances, endorsements and other obligations Notional amount for outstanding Derivative contracts other-than Forward exchange contracts Other items for which the entity is contingently liable (including undrawn partial credit enhancement facilities and When Issued (WI) Securities - undrawn partial credit enhancement facilities	335		3
V	Income Tax , Service Tax and other Statutory & Regulatory Demands / habilities (net -off provisions) Liability for partly paid investments / Venture Funds Liability on account of outstanding forward exchange contracts Guarantees given on behalf of constituents (a) In India (b) Outside India Acceptances, endorsements and other obligations Notional amount for outstanding Derivative contracts other-than Forward exchange contracts Other items for which the entity is contingently liable (including undrawn partial credit enhancement facilities and When Issued (WI) Securities			3
V	Income Tax , Service Tax and other Statutory & Regulatory Demands / habilities (net -off provisions) Liability for partly paid investments / Venture Funds Liability on account of outstanding forward exchange contracts Guarantees given on behalf of constituents (a) In India (b) Outside India Acceptances, endorsements and other obligations Notional amount for outstanding Derivative contracts other-than Forward exchange contracts Other items for which the entity is contingently liable (including undrawn partial credit enhancement facilities and When Issued (WI) Securities - undrawn partial credit enhancement facilities	335		3
V	Income Tax , Service Tax and other Statutory & Regulatory Demands / habilities (net -off provisions) Liability for partly paid investments / Venture Funds Liability on account of outstanding forward exchange contracts Guarantees given on behalf of constituents (a) In India (b) Outside India Acceptances, endorsements and other obligations Notional amount for outstanding Derivative contracts other-than Forward exchange contracts Other items for which the entity is contingently liable (including undrawn partial credit enhancement facilities and When Issued (WI) Securities			



	State Ba	nk of India (California	а)	
-			As at 31st March 2023	nt in USD in thousands
	Particulars	As per Financials (column 1)	Adjustment due to Non- uniform Accounting Policy (column 2)	Total
		For	the year ended 31st March 2023	DENNE SERVICE SERVICE
	SCHEDULE 13 - INTEREST EARNED			
	Interest / discount on advances/ bills	44,098		44,09
	Income on Investments (including dividend)	3,806		3,80
	Interest on balances with Reserve Bank of India and other		1000	
	inter-bank funds Others including interest on deposits placed for meeting		- 83	
	shortfall in priority sector lending			
111	TOTAL	47.904	-	47,90
				The Country
	SCHEDULE 14 - OTHER INCOME	DESCRIPTION OF THE PARTY OF THE		5_00T_17_18_4B
	Commission, exchange and brokerage	726	517	72
	a) Profit on sale of investments			
	b) Loss on sale of investments a) Profit on revaluation of investments			
	b) Loss on revaluation of investments			
-1	O) E033 ON ICTAINATION INTESTRETIA		1	
IV	a) Profit on sale of land, buildings and other assets			
- 1	b) Loss on sale of land, buildings and other assets		100	111111111111111111111111111111111111111
	a) Profit on sale of leased assets	The Part of the last		
	b) Loss on sale of leased assets	() () () () () () () () () ()		
	a) Profit on exchange transactions	1,258		1,2:
	b) Loss on exchange transactions			
	Income earned by way of dividends, etc from group			
	subsidiaries / joint ventures and/or group associates abroad/in India (e.g. DFHI, CCIL etc.)			
	a) Lease finance income			
	b) Lease management fee			
_	c) Overdue charges			
	d) Interest on lease rent receivables		- 100	
	Credit Card membership/ service fees			
	Life Insurance Premium (net)			
	General Insurance Premium (net)			
XII	Share of earnings from associates			
	Recoveries made in write-off non-performing accounts			
XIV	Miscellaneous income	217	-	2
	TOTAL	2,201		2,20
- 1	SCHEDULE 15 - INTEREST EXPENDED Interest on deposits	10,676		10,6
.,	Interest on Bossess Book of Industrial Laws to the Laws	707		STE THE ST
111	Interest on Reserve Bank of India/ Inter-bank borrowings Others	727		7
111	TOTAL	11,403		11,4



-	State b	ank of India (Californi		
			(Amou As at 31st March 2023	nt in USD in thousands)
	Particulars	As per Financials (column 1)	Adjustment due to Non- uniform Accounting Policy (column 2)	Total
SCHE	EDULE 16 - OPERATING EXPENSES			
1 Payme	ents to and provisions for employees	11,786	198	11,786
Il Rent,	taxes and lighting	1,996	100	1,996
	ng & Stationery	122		122
	tisement and publicity	362		362
	ciation on			
	Fixed Assets other than Leased Assets	212		212
	Leased Assets			Time I
	tors' fees, allowances and expenses	293		293
	ors' fees and expenses (including branch auditors'			
	nd expenses)	375		375
VIII Law c		262		262
	es, Telegrams, Telephones, etc	272		272
	rs and maintenance	802		802
	nnce Expenses	170		170
	tisation of Goodwill, if any			
	Operating Expenses relating to Credit Card			
Opera	itions			
(IV) Other	Operating Expenses relating to Life Insurance			
Other	Operating Expenses relating to the insurance			
KV. Other	Operating Expenses relating to General Insurance			
VI Othe	r Expenditure	2,667		2,667
			(3)	
-	TOTAL	19,319		19,319
				1.76.12
Provi Other	EDULE: PROVISIONS & CONTINGENCIES (ch. sion for Income Tax (Current tax) sion for Income Tax (Deferred tax): - Back of Provision for Income Tax of earlier years sion for other taxes sion for Standard Assets including provision for deed foreign currency exposure sion for NPAs sion for Restructured Assets sion for investments in India sion for investments outside India sion for RRBs/Subsidiaries/Joint Ventures sion on other assets - Provisions (Please Specify) - Provisions (Please specify) - Provisions (Please specify)	arged off to P & L a/c) 4,817 824		4,817
Provi Provi Write Provi Provi Provi Provi Provi Provi Other	sion for Income Tax (Current tax) sion for Income Tax (Deferred tax) - Back of Provision for Income Tax of earlier years sion for Standard Assets including provision for dged foreign currency exposure sion for NPAs sion for Restructured Assets sion for investments in India sion for investments outside India sion for RRBs/Subsidiaries/Joint Ventures sion on other assets Provisions (Please Specify) Provisions (Please Specify)	arged off to P & L a/c) 4,817 - -		4,817
Provi Provi Write Provi Provi Provi Provi Provi Provi Other Other	sion for Income Tax (Current tax) sion for Income Tax (Deferred tax) - Back of Provision for Income Tax of earlier years sion for Standard Assets including provision for dged foreign currency exposure sion for NPAs sion for Restructured Assets sion for investments in India sion for investments outside India sion for restructured Assets sion on other assets r Provisions (Please Specify) r Provisions (Please specify) r Provisions (Please specify)	arged off to P & L a/c) 4,817		824
Provi Provi Write Provi Provi Provi Provi Provi Other Other	sion for Income Tax (Current tax) sion for Income Tax (Deferred tax) - Back of Provision for Income Tax of earlier years sion for Standard Assets including provision for dged foreign currency exposure sion for NPAs sion for Restructured Assets sion for investments in India sion for investments outside India sion for restructured Assets sion on other assets r Provisions (Please Specify) r Provisions (Please specify) r Provisions (Please specify)	arged off to P & L a/c) 4,817		824
Provi Provi Write Provi Provi Provi Provi Provi Provi Other Other	sion for Income Tax (Current tax) sion for Income Tax (Deferred tax) - Back of Provision for Income Tax of earlier years sion for Standard Assets including provision for dged foreign currency exposure sion for NPAs sion for Restructured Assets sion for investments in India sion for investments outside India sion for restructured Assets sion on other assets r Provisions (Please Specify) r Provisions (Please specify) r Provisions (Please specify)	arged off to P & L a/c) 4,817		4,817 824 824 India Group (SB)
Provi Other Other	sion for Income Tax (Current tax) sion for Income Tax (Deferred tax) - Back of Provision for Income Tax of earlier years sion for Standard Assets including provision for dged foreign currency exposure sion for NPAs sion for Restructured Assets sion for investments in India sion for investments outside India sion for restructured Assets sion on other assets r Provisions (Please Specify) r Provisions (Please specify) r Provisions (Please specify)	arged off to P & L a/c) 4,817		4,817 824 824 India Group (SB)
Provi Other Other	sion for Income Tax (Current tax) sion for Income Tax (Deferred tax) - Back of Provision for Income Tax of earlier years sion for other taxes sion for Standard Assets including provision for dged foreign currency exposure sion for NPAs sion for Restructured Assets sion for investments in India sion for investments outside India sion for investments outside India sion for RRBs/Subsidiaries/Joint Ventures sion on other assets Provisions (Please Specify) Provisions (Please specify) Provisions (Please specify)	arged off to P & L a/c) 4,817		4,817 824 India Group (SII)
Provi Other Other	sion for Income Tax (Current tax) sion for Income Tax (Deferred tax) - Back of Provision for Income Tax of earlier years sion for Standard Assets including provision for dged foreign currency exposure sion for NPAs sion for Restructured Assets sion for investments in India sion for investments outside India sion for restructured Assets sion on other assets r Provisions (Please Specify) r Provisions (Please specify) r Provisions (Please specify)	arged off to P & L a/c) 4,817		4,817 824 824 India Group (SB)
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Provi Provi Write Provi	sion for Income Tax (Current tax) sion for Income Tax (Deferred tax) - Back of Provision for Income Tax of earlier years sion for other taxes sion for Standard Assets including provision for deed foreign currency exposure sion for NPAs sion for Restructured Assets sion for investiments in India sion for investiments outside India sion for RRBs/Subsidiaries/Joint Ventures sion on other assets r Provisions (Please Specify)	arged off to P & L a/c) 4,817		4,817 824 Sold File File File File File File File File

ADVANCES Gross Advances Less:	As per Financials	(Amou	
Gross Advances	As per Financials		
Gross Advances	As per Financials		nt in USD in thousands
Gross Advances	(column 1)	Adjustment due to Non-uniform Accounting Policy (column 2)	Total *=Col 1 + Col 2
+	894,056	(Column 2)	894,056
Interest Income Derecognised on NPA			
Misc. Income Derecognised on NPA (if any) Provision held for NPA Accounts			-
v) Floating Provision			
Provision for restructured accounts classified as NPA Provision for restructured accounts classified as standard assets			-
vii) Other deductions (pl. Specify)	1		
Other deductions (pl. Specify)			
Net Advances	894,056	- 3	894,056
SBI Life Ins	urance Co. Ltd.)		Provision for
	Gross Advances*	Provision for NPA	Standard assets
(A) Valuation as per Subsidiary's policy	=		
0 to 90 days overdue - Standard Advances 0 to 90 days overdue - Restructured Advances class fied	26		
NPA 91 – 180 days overdue (i e above 3 months to upto 6	as		7.
months) d Sub - Standard Assets			
Doubtful Assets			
Loss Assets			
Totai			
(Date of CD)			
(B) Valuation as per SBI policy 0 to 90 days overdue - Standard Advances			
0 to 90 days overdue - Standard Advances 0 to 90 days overdue - Restructured Advances classified	as		
NPA NPA	1 20	51	The state of the s
91 – 180 days overdue (i e above 3 months to upto 6 months) - Secured Portion of Substandard Assets			
91 – 180 days overdue (i e above 3 months to upto 6		*	
d months) - Unsecured Portion of Substandard Assets		E	THE PERSON NAMED IN
0.1.6. 1.11			
Sub - Standard Assets (excluding b & c)			CALL STREET
Sub - Standard Assets (excluding b & c) Doubtful Assets			
Sub - Standard Assets (excluding b & c) Doubtful Assets			
Sub - Standard Assets (excluding b & c) Doubtful Assets Loss Assets			
c Sub - Standard Assets (excluding b & c) f Doubtful Assets g Loss Assets		PA customers.	c of India Group (SBI
c Sub - Standard Assets (excluding b & c) f Doubtful Assets g Loss Assets Total ross advances shown above are after netting off Incor	ne derecognised on N	PA customers.	c of India Group (SBI
c Sub - Standard Assets (excluding b & c) f Doubtful Assets g Loss Assets Total ross advances shown above are after netting off Incor	ne derecognised on N	PA customers.	1 4

Intra-group Assets as on 31st March 2023

(Amount in USI) in thousands)

1V101		Please sei	Please sei	SBI - Mu	29 SBI- Don	Ficase sc.	Please sei	Please sei	28 SBI Fore		1	25 Nenal SB		L	1	2 SBI Canada Bank	1.	1		17 Put Ind Sings	1	SBI Fund		14 Limited		-	12 SBI Cards	⊥	1		┙	_	7 Ltd @@	⊥	⊥		4 SBICAP		3 SBICAP 7	\perp		
		Please select from the list	Please select from the list	SBI - Mumbaı Metro Circle	SBI- Domesuc Offices	Frease Select from the fist	Please select from the list	Please select from the list	SBI- Foreign Offices	State Bank of India (UK) Limited	State Bank of India Servicos Limitada	Nenal SBI Bank Ltd	PT Bank SRI Indonesia	Spi (Maurillus) Lid	GE COURT	da Rank	State Bank of India (California)	Nens SBI Merchant Banking Ltd	SBICAP (Singapore) Ltd	Put Lid and	SRI Finds Management (International)	Management I de Gree	State Bank Operations Support Services	Commence Commence	SBI Infra Management Solutions Private	SBI Life Insurance Company Limited	SBI Cards and Payment Services Limited	and an arrangement of the second	SBI General Insurance Company Ltd		SBI Pension Funds Pvt Ltd	SBI Global Factors Ltd	Lid @@	al Fund Trustee Company Pyt	SBI Payment Services Pyt Lid	Lid	SBICAP Ventures Ltd	SBICAP Trustee Company Ltd		Securities Ltd	SBI Capital Markets Ltd SBICAP Securities Ltd	al Markets Ltd Securities Ltd
4,038				4538.253724	4,538.25																																					-
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	1.538				4,538				1			-	1.5.1		202		0.80			•		3.63								(22)			727		0.000	100						

Note:

- ## bills negoriated against Letters of Credit for elimination of intra group contingent liabilities.

 @@. Balances with "SBI Mutual Fund" SHOULD NOT be reported as intra group balances.

 Investment in CDs & CPs are reported at carrying value, hence interest discount accrued on CDs & CPs should not be reported in column "Other Assets = interest accrued (sch 11).

 Inter-bank/company balances between group entities are required to be reconciled on an ongoing basis and all outstanding un-reconciled balances should be less than 90 days old.

We confirm that

(a) there is no ourstanding unreconciled entries which originated prior to 31st December 2022. A Nil report in Annexure 10 is submitted (b) The details of unreconciled entries originated prior to 31st December 2022 (if any) are furnished in annexure 10.

Managing Director/CEO

PSM US LLP



	Ī				29			T	49	17	100	36	25	2.4	23	22	21	20	19	oe.	17	10	7 5		ī		13	12	11	10		ge.	7	6	٥	4-	w	2	-		S. N
HUIAE		Please select from the list	Please select from the list	SBI - Global Market Kolkata	SBI- Domestic Offices	C BENTANCE AND AND AND THE PARTY OF THE PART	Please select from the list	Picase select from the list	Sor- rocki Others	State Bank of India (U.N.) Limited	DIAZA	State Bank of India Servicos Limitada,	Nepal SBI Bank Ltd	PT Bank SBI Indonesia	Commercial Indo Bank Llc, Moscow	SBI (Mauntius) Ltd	SBI Canada Bank	State Bank of India (California)	Nepal SBI Merchant Banking Ltd	SBICAP (Sugapore) Ltd.	Pri Lid a.a.	SBI Funds Management (International)	CRI Funds Management 1 td at at	State Bank Operations Support Services	Lunited	SBI Infra Management Solutions Private	SBI Life Insurance Company Limited	SBI Cards and Payment Services Lunded	SBI General Insurance Company Ltd	Ltd	SBI Pension Funds Pvt Ltd	SBI Global Factors Ltd	SBI Mutual Fund Trustee Company For	SBI Payment Services Pyt Ltd	SBI DFHI Ltd	SBICAP Ventures Ltd	SBICAP Trustee Company Ltd	SBICAP Securities Ltd	CBI Canatal Markets Ltd		Name of the Counter party
70070				3502	3,502,00																																				Demand Deposits - Current Account / Cash Credit Account - Credit Balances (Sch 3)
					,																												!							~	Time Deposits (Sch 3)
																																								w	Secured Barrowings (Sch 4)
,																																								*	Other Unsecured Borrowings (excluding Commercial Papers (CPs) and Debentures)
																																								S	Innovative Perpetual Debt Instruments - AT- I Bonds (Sch 4)
																	į																							6	Subordinated Debts - Tier 11 (Sch 4) ##
					,																																			7	Subordinated Bonds - Tier II Bonds (Sch 4)
					,																																			Ġe.	Commercial Papers and Certificate of Deposits (Sch 4)
																																						:		9	Bonds which are NOT considered as AT-1 Bonds (Sch 4)
																																								10	s which OT as AT- inated is
										,																														=	Other Liabilities - Interest accrued (Seh 5)
																																								12	Other liabilities (Sch 5) (Please Total specify)
	3.502				3,502														,																.					13	Total

Note

- (a, a). Balances with "SBI Mutual Fund" SHOULD NOT be reported as intra group balances.

 ## Debentures which are considered as Subordinated Debts are to be reported under the head "Subordinated Debts Tier II (Xch -1)"

 Inter-bank/company balances between group entities are required to be reconciled on an ongoing basis and all outstanding un-reconciled balances should be less than 90 days old.

We confirm that.

(a) there is no outstanding unreconciled entires which originated prior to 31st December 2022. A Nil report in America 10 is submitted (b) The details of unreconciled entires originated prior to 31st December 2022 (if any) are furnished in american 10



PSM US LLP



Intra-group Confingent Liabilities as on 31st March 2023

Note 1

(ii) Balances with "SBI Mutual Fund" SHOLLD NOT be reported as intra group balances

Managing Director/CEO

We confirm that

(a) there is no outstanding unreconciled entries which originated prior to 31st December 2022. A Nil report in Amexice 10 is submitted.

(b) The Optails of unreconciled entries originated prior to 31st December 2022 (if any) are furnished in annexice 10.



Intra-group Incomes for the period 1st April 2022 to 31st March 2023

-	Please select from the list	Please select from the list	Please select from the list	29 SBI- Domestic Offices	Please select from the list	Please select from the list	Please select from the list	28 SBI- Foreign Offices	上	L	Ш	L	<u>1</u>	22 SBI (Mauritius) Ltd		_	18 SBICAP (Singapore) Ltd		6 SBI Funds Man		4 SBI Infra Mana	13 SBI Life Insura	12 SBI Cards and I	11 SBI General Ins	10 SB1-SG Global	9 SBI Pension Funds Pvt Ltd	8 SBI Global Factors Ltd	7 SBI Mutual Fur	6 SBI Payment Services Pvt Ltd	5 SBI DFHI Ltd	4 SBICAP Ventures Ltd	3 SBICAP Trustee Company Ltd.	2 SBICAP Securities Lid	L	CBI Canada Ma	+	
	m the list	m the list	m the list	Offices	m the list	m the list	m the list	fices	State Bank of India (UK) Limited	State Bank of India Servicos Limitada, Brazil	Lid	donesia	Commercial Indo Bank Lie, Moscow	Lid	dia (California)	Nepal SBI Merchant Banking Ltd.	porc) Ltd	SBI Funds Management (International) Pvt Ltd	SBI Funds Management Ltd a.a.	State Bank Operations Support Services Pvt. Ltd	SBI Infra Management Solutions Private Limited	SBI Life Insurance Company Limited	SBI Cards and Payment Services Limited	SBI General Insurance Company Ltd	SBI-SG Global Securities Services Pvt. Ltd.	rds Pvt Ltd	tors Ltd	SBI Mutual Fund Trustee Company Pvt. Ltd. (a./a:	proces Pvt Ltd		es Lud	Company Ltd	ies Lid	KC13 L.IG.	total Id		
								<u> </u>																												-	(Sch. 13)
																																				~	(Sch. 13)
																														NIL						Ću)	short notice (Sch. 13)
																																				-	(Sch. 13)
																																				S	Brokerage (Sch. 14)
																																				6	(Sch. 14)
																																				7	other assets (Sch. 14)
				*5																																00	(Sch. 14)
																																				9	(Sch. 14)
				,																																10	(362, 14)
				-																																=	2
								-	-].						12	

TOTAL

- a Income from transactions with *SBI Mutual Fund* \$HOLLD NOT be reported as intra group transactions

 **** Only-SBI Life Ins. (*o Lid & SBI General Ins. (*o Lid has to report those Insurance Premium Income (net-off reinsurance premium) under this head for which Counter Party is the Beneficiary of the policy Insurance Premium Income, where the premium is recovered by the group entities from the beneficiaries should not be repaired here. e.g. Ribbn Rokina Insurance Producy.
- Interest Income on Bills purchased & discounted under LC issued by group entities is not a intra group income

We confirm that.

(a) there is no outstanding unreconciled entries which ong many prior to 31st December 2022. A Nil report in Amexiure 10 is submitted (b) The details of unreconciled entries originated prior per 11st December 2022 (if any) are furnished in annexiure 10.

Managing Director/CEO

PSH US LLP



Intra-group Expenses for the period 1st April 2022 to 31st March 2023

	21	0940								TIV.	TOTAL
										Please select from the list	Plea
										Please select from the list	Plea
										Please select from the list	Plea
				7.87			¥			SBI- Domestic Offices	29 SBI-
										Please select from the list	Plea
										Please select from the list	Plea
										Please select from the list	Plea
				1005	1					Foreign Offices	28 SBI-
										State Bank of India (UK) Limited	<u> </u>
										State Bank of India Servicos Limitada, Brazil	
										Nepal SBI Bank Ltd	25 Nep
										PT Bank SBI Indonesia	L
										Commercial Indo Bank LIC Moscow	
										SBI (Maunius) Lio.	1
										ODI CARAGA DARK	17
										Consider Daniel	
		Ĺ								State Bank of India (California)	1
-								and the second s		Nepal SBI Merchant Banking Ltd	i
										SBICAP (Singapore) Ltd	
											17 @@
										SBI Funds Management (International) Pvt. Ltd	
										SBI Funds Management Ltd @@	
										State Bank Operations Support Services Pvt Ltd	15 State
										Tribulation Committee and Committee	
× 1										SBI Infra Management Solutions Private Limited	SRI
										SBI Life Insurance Company Limited	
										SBI Cards and Payment Services Limited	L
										SBI General Insurance Company Ltd	<u> </u>
								A		SBI-SG Global Securities Services PVI. Ltd.	
										SDI COSTON PURIOS EVI LIG	
•										Croom success and	⊥
							NIL			SBI Global Factors Ltd	
										SBI Mutual Fund Trustee Company Pvt. Ltd. @@	7 SBI
								- The Man of the last		SBI Payment Services Pvt Ltd	6 SBI
										SBI DFHI Ltd	5 SBI
								The second second		SBICAP Ventures Ltd	4 SBIG
										SBICAP Trustee Company Ltd	3 SB10
							The second second			AP Securities Ltd	2 SBIG
								1962		SBI Capital Markets Ltd	1 SBI
		•	1	0	5	*	3	2	-		
i d		٥					(Sch.15)	(ordina)			
Total	Other Expenditure (Sch.16)	Insurance Expenses (Sch.16)	Rent, Taxes & Lighting (Sch.16)	Payment to and provisions for employees ##	Other Interest expenses (Sch.15)	Interest expenses on other borrowings	Interest expenses on Subordinated Debts and Tier - II Bonds	Interest expenses on AT-1 (IPDI) Bonds	Interest expenses on deposits (Sch.15)	Name of the Counter party	S. No. Nam
(Amount in (ISI) in thousands)	(Amount in										
				March 2023	April 2022 to 31st	es for the period 1st	Intra-group Expenses for the period 1st April 2022 to 31st March				

1 Note:

@@ Amount related to SBI Mutual Fund SHOULD NOT be reported against these entities.

Kalary, allowances and other benefits in respect of those employees, who are on deputation from group entities and their payments are made directly to the group entities and not to the individual employees.

We confirm that

(a) there is no outstanding unreconciled entires which originated prior to 31st December 2022. A Nil report in Annexure 10 is submitted

(b) The details of unreconciled entiries originated prior to 31st December 2022 (if any) are furnished in annexure 10.

Managing Director/CEO

PSM US LLP



Details of unreconciled entries as on 31st March 2023 which originated prior to 31st December 2022

(Amount in USD in thousands)

							Note
						TOTAL	Г
1							
						Please select from the list	
						Please select from the list	
						Please select from the list	
	2					SBI- Domestic Offices	29
4						Please select from the list	
						Please select from the list	
1						Please select from the list	
1						SBI- Foreign Offices	28
1						State Bank of India (UK) Limited	27
1						State Bank of India Servicos Lumitada, Brazil	26
1						Nepal SBI Bank Ltd	25
						PT Bank SBI Indonesia	24
1						Commercial Indo Bank Llc, Moscow	23
1						SBI (Mauritus) Ltd.	22
1						SBI Canada Bank	21
1						State Bank of India (California)	20
1						Nepal SBI Merchant Banking Ltd.	19
1						SBICAP (Singapore) Ltd.	
1						(A)(A)	17
						SBI Funds Management (International) Pvt Ltd	
L				i		SBI Funds Management Ltd (4)(4)	5
-						State Bank Operations Support Services Pvt. Ltd.	15
-						SBI Infra Management Solutions Private Limited	4
1						SBI Life Insurance Company Limited	13
┸						SBI Cards and Payment Services Limited	12
1						SBI General Insurance Company Ltd	=
L				NIL		SBI-SG Global Securities Services Pvt, Ltd.	10
L						SBI Pension Funds Pvt Ltd	9
						SBI Global Factors Ltd	00
1						(A)	7
						SBI Mutual Fund Trustee Company Pvt. Ltd	
1						SBI Payment Services Pvt Ltd	6
1						SBI DFHI Lid	S
1						SBICAP Ventures Ltd	4
1						SBICAP Trustee Company Ltd	ÇJ
1						SBICAP Securities Ltd	2
1		in Current Accounts (Sch 7)				SBI Capital Markets Ltd.	_
		For example - Balances with Banks					
1 0	ned for Debit Entries	which it is accounted	,	Credit	Debit		
	Amount of Provision	Name of the Account head under	Date of origination	D in thousands)	(Amount in USD in thousands)	Name of the Counter party	2
]

- Note:

 I Please provide the entry wise details for each counter party

 In case there is nothing to report in this annexure then please submit it as NIL

Managing Director/CEO

PSM US LLP Statutory Auditors



Computation of unrealized gains/ losses on intra-group sale / purchase of securities & other equipments

A. Details of securities purchased from State Bank Group members and outstanding as on 31st March 2023

(Amount in USD in thousands)

								NIL	
							:		
Value	Face value								
Carrying									
Book value!									
t 31.03.2023	Outstanding as at 31.03.2023	Amortisation	Depreciation	Category (HTM/ AFS/ HFT) Criginal Cost of acquisition	Category (HTM/ AFS/ HFT)	ISIN o	Security Description	Purchased from (Name of State Bank Group member)	Date of purchase

- SBI Life should not report those transactions which comes under ULIP investment portfolio.
- Please do not report the transactions where the securities are purchased from "SBI Mutual Fund", "Gratuity Fund Trust" and "Pension Fund Trust"

B. Details of securities sold to State Bank Group members during the period 01.04.2022 to 31.03.2023

(Amount in USD in thousands)

		_	Date of Sale	
	NIL	2	Sold to (Name of State Bank Group member) i.e. Subsidiaries/JVs/ Associates including RRBs	
		3	Security Description	
		4	ISIN of	
		5	Category (HTM/ AFS/ HFT)	
		6	Category Of (HTM/AFS/ Security sold Ne	
		7	Net Sale Value*	
		90	Original Acquistion Cost	
		9	Cumulative Original Depreciation / Acquistion Cost Appreciation as on date of sale	
		10	Cumulative Provision for Amortisation as on date of sale	The name Assessment of Street, or other
		=	Cumulative Book value / Provision for Carrying value / as on date of sale	A section and a section and a section and a section and a section as a
		12	Profit/ Loss on the transaction (column no. 7 minus column no.1)	

- 1. * Net Sale value should be Gross sale value minus selling expenses e.g. commission on sale, stamp duty, STT, etc.
- In case of Treasury Bills, Certificate of Deposits (CDs) and Zero Coupon Bonds (ZCB) the carrying value should include original cost and discount accretion / accrued interest upto date of sale.
 Please do not report the transactions where the securities are purchased from "SBI Mutual Fund", "Gratuity Fund Trust" and "Pension Fund Trust".
 SBI Life should not report those transactions which comes under ULIP investment portfolio.

C. Details of fixed assets & other equipments purchased from State Bank Group members and outstanding as on 31st March 2023. (Amount in USD in thousands)

	Date of urchase	
NII.	Purchased from (Name of State Bank Group member)	
	Item Description	5
	Purchase price	CHICAGO III COO III III CHOCKING
	Carrying value as at 31,03,2023	o in monagement)

D. Details of fixed assets & other equipments sold to other group companies during the period 01.04.2022 to 31.03.2023

(Amount in USD in thousands)

_	_	_	
			Date of Sale
20.000	NIC		Sold to (Name of State Bank Group member)
			Item Description
			Net Sale Value*
			Original Cost
			Book value / Carrying value as on date of sale
			Profit/ Loss on the transaction

d be (iross sale value minus selling expenses e.g. commission on sale, stamp duty, etc

Managing Director/CEO



PSM US LLP

Annexure 13

Details of Investments in State Bank Group as at 31.03.2023

					IPDI (AT I) and S	ubordinated Debt	IPDI (AT I) and Subordinated Debts & Bonds (Tier II)		(Other than	IPDI (AT I.)	and Subo	(Other than IPDI (AT I) and Subordinated Debts & Bonds (Tier II))	3onds (Tie
Appendix and Statistical Statistics Application Appl	Name of Inventor	quity share c	pital		Carry	og Value as at 31.03.	2023			Carry	E Value M		Calculaty is
d. d. Ltd see Service Ltd cer Company Pri. Ltd. les Service Ltd cerrice Ltd schations Pri. Ltd. Ltd. More Limited Ltd. L	Pile	Carrying Value as at 31,03,2023	Category under which it has been included in Sch. B (Please select from drup down 8st)	Face Value as at 31.03.2023	Investments in Imagyative Perpetual Debt Instruments (IPDI) - AT 1 Bends	Investments in Subordinated Ophentums (Ter II)	Investments in Subscribs and Bonds (Ther II)	Category where where we have been included in Sch. 8 (Please select from drop-down lbs)	Face Value on of 31.63,2623	Debestures	Beach	-	B (Please droped
d. d. d. d. d. d. d. d. ex Company Pr. Ltd for Services Pr. Ltd for Services Pr. Ltd for Services Pr. Ltd for Services Pr. Ltd for Limited Schnitions Private Pr. Ltd User Empired S. Bradl for Limited d. Lk: Moscon L	Crack Bank of ladin												
d. d. Lid Ser Key Pt. Lid in Seri Key Pt. Lid in Seri Key Pt. Lid Seri Key Pt. Lid Seri Key Pt. Lid Seri Key Pt. Lid (Ph) Lid Selations Private Limited Selations Private Limited Selations Private Pt. Lid (Claisernational) Pt. Lid Ucture Management Pt. Lid Ucture Truster Lid d Ucture Truster Lid Ucture Truster Lid	Office Control Markets Ltd.												
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	SBICAP Truster Company Ltd								,				
	SBICAP Ventures Lid												
MIT Print	SBICAP (Singapore) Ltd.	NH											
Sil Princis Colonia Princis	SBI DFHI Ltd												
	SBI Payment Services P.s. Life												
	SBI Muhad Fund Trustee Company Pvt. Ltd												
Silt Provide England Secretor Secretor No. List. Silt Cocan de Proposal Secretor No. List. Silt Proposal Secretor No. List. S	SBI Global Factors Ltd.												
	SBI Proving Funds Pv1 Ltd												
	SBI - SG Global Securities Services Pvt. Util.												
SII Like Transport Company, Liebid SII Creer College SII Cre	SBI Cardy & Payment Services Ltd												
SII Carlot Invarion Company 1 de	SBI Life Insurance Company Limited												
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Still Info. Management Schatisch Politik in Enterfelien Schatisch Politik in Enterfelien Schatisch Politik in Enterfelien Schatisch Schatisc	SBI Funds Management (P-t) Ltd												
SSI Park Micangerial (Isla (Calbrinia) P. LLd SSI (Calbrin) (Isla (Calbrin) P. LLd SSI (Calbrin) (Isla (Isla (Calbrin) P. Lld SSI (Calbrin) (Isla (Isla (Calbrin) P. Lld SSI (Calbrin) (Isla (Is	SBI Infra Management Schittens Private Limited												
Site Bank of triefs (California) Site Canada Bank Site California) Site California Site Calif	SRI Funds Management (Interpational) Pvc. Ltd												
Still Channel East Still Channel Eas	South Rank of India (California)												
Set Marcial file Enter Set Set Enter Set Set Enter Set S	SBI Canada Bank												
Construction Index Statu	SBI (Mauritius) Ltd.												
FT Bank SBI Rock Life Repair SBI Rock Life Repair SBI Rock (retain Banking Life State Bank of Infair (retain Life)	Conswercial Indo Bank Llc., Moscow												
Implies Designation Control (In International Control	PT Bank SBI Indonesta												
State Robot of Italia Services Limited at, Brazil State Robot of Italia (INC. Limited) SERVICE Robot of Italia (INC. Limited) SERVICE Robot of Italia (INC. Limited) SERVICE Trobushing to Lid Any other Service Perchi) Trob	Nepal SBI Merchant Banking Ltd.												
State Bank of Infer (1/10), Unititled	State Bank of India Services Limiteda, Brazil												
C Edge Technologies Ltd SSI Macquarie Infrastructure Management Pv1 Ltd Macquarie Infrastructure Trustee Pv1. Ltd Macquarie Stall Infrastructure Trustee Pv1. Ltd Macquarie Stall Infrastructure Trustee Pv1. Ltd Macquarie Stall Infrastructure Trustee Ltd Macquarie Stall Infrastructure Trustee Ltd Macquarie Stall Infrastructure Trustee Ltd Ornan-India John In extractor Fund Mgmt. Company Pv1. Ltd. Ornan-India John In extractor Fund Mgmt. Ornan-India John Incestructure Trustee Ornan-In	State Bank of India (UK) Limited												
SBI Macquarle Infrastructure Travier Ps. L1d SBI Macquarle Infrastructure Travier Ps. L1d Macquarle SBI Infrastructure Travier Ps. L1d Macquarle SBI Infrastructure Travier Ps. L1d Macquarle SBI Infrastructure Mgmt Ps. L1d Macquarle SBI Infrastructure Mgmt Ps. L1d Macquarle SBI Infrastructure Mgmt Ps. L1d Company Ps. L1d Company Ps. L1d Jio Psy ments Bank L1d SBI Foundation SBI Foundation Any other Subsidiary/JV (please specify) Any other Subsidiary/JV (please specify)	C Edge Technologies Ltd												
Self Infrastructure Pris. Ltd Macquaric Enfrastructure Pris. Ltd Macquaric Enfrastructure Pris. Ltd Macquaric Enfrastructure Truster Pris. Ltd Macquaric Enfrastructure Truster Ltd Macquaric Enfrastruct	SBI Macquarie Infrastructure Management Pet												
Any other Subvidiary/ JV (please specify) Any other Subvidiary/ JV (please specify) Total Total Total	7												
Standard SBI Infrastructure T review Ltd SBI Infrastructure T review L	Maccounty SBI Infrastructure Metal Pic Lid												
Ornan-India John Investment Fund Mgritt. Company Px Ltd. Ornan-India John Investment Fund Trustee Company Px Ltd. Jile Psymentis Bank Ltd. SSI Foundation SSI Foundation Any other Subsidiary (JV (phease specify) Any other Subsidiary (JV (phease specify)	Macquarie SBI Infrastructure Trustee Ltd												
Orean-India selat in-estiment Pued Traisec Company Ps. Ltd. Jia Ps., ment is Bank Ltd. SSI Foundation Any either Subsidiary/ JV (phease specify) Any either Subsidiary/ JV (phease specify) Total	Oman-India John Investment Fund Mgmt.												
Company Nr. Life. Jio Prymerit Bank Life. SBF Foundation Any other Subsidiary/ JV (please specify) Any other Subsidiary/ JV (please specify) Total	Company Tribes												
Jie Pry sectit Bank Lid. SSE Frantation Any other Sub-idiary/ JV (please specify) Any other Sub-idiary/ JV (please specify) Total	Company Pyt, Ltd.												
SBI Foundation Any other Subvidiary/ JV (please specify) Any other Subvidiary/ JV (please specify) Total	Jio Payments Bunk Ltd.												
Any other Sub-idiary/ JV (please specify) Any other Sub-idiary/ JV (please specify) Total	S8t Foundation												
Any other Subsidiary (JV (please specify)	Any other Subsidiary/ JV (please specify)												
Total	Any other Subsidiary/JV (please specify)												
Total	l												
	l							_					

Managing Director/CEO

PSH US LLP



Data requirement for Identification of "Associates" for AS 23 as at 31.03.2023

Table 1

				Regional Rural Banks Any other entity in which your investment exceeds	4
	[T	NIL		The Clearing Corporation of India Ltd. Bank of Bhutan Ltd.	2 - >
31.03.2023 31.03.2022	5	-			
Carrying value as per audited BS	Cost	% Stake	Face Value of Share Capital allotted to the Subsidiary/JV	Name of the entity	Sr.No.

Table II

If there are any investment in shares in entities which should be classified as an "Associates" in term of Accounting Standard 23, other than those acquired and held exclusively with a view to its subsequent disposal in the near future, please list all such investments individually in the following format. (Please note that this list should not include entities listed in Table I above.)

(Amount in USD in thousands)

0	0				TOTAL	T
	1	İ				
:						
	L					
			NIL		Investec Capital Services (India) Private Limited	l = lnv
31.03.2022	31.03.2023 31.03.2022					
ed BS	audited BS	Cost	% Stake	Subsidiary/JV	Sr.No. Name of the entity	Sr.No. Na
alue as per	Carrying value as per			Face Value of Share Capital allotted to the		

Managing Director/CEO

PSM US LLP

Statutory Auditors

STATE SEARLY OF INDIA CO. STATE SEARCY OF IN

Page I of I

Details of Equity Share Capital as at 31.03.2023 (Amount in USD in thousands)

Sr. No.	Name of the Shareholder	Face Value of Equity Share Capital allotted
1	State Bank of India	10386
2	SBI Capital Markets Ltd.	
3	SBICAP Securities Ltd	
4	SBICAP Trustee Company Ltd	V
5	SBICAP Ventures Ltd	
6	SBICAP (Singapore) Ltd.	
7	SBI DFHI Ltd	
8	SBI Payment Services Pvt. Ltd	
9	SBI Mutual Fund Trustee Company Pvt. Ltd	
10	SBI Global Factors Ltd.	
- 11	SBI Pension Funds Pvt Ltd	
12	SBI - SG Global Securities Services Pvt. Ltd.	
13	SBI Cards & Payment Services Ltd	
14	SBI Life Insurance Company Limited SBI General Insurance Company Ltd	
16	SBI Funds Management (Pvt) Ltd SBI Infra Management Solutions Private	
17	Limited	
18	State Bank Operations Support Services Pvt. Ltd.	
19	SBI Funds Management (International) Pvt. Ltd	
20	State Bank of India (California)	
21	SBI Canada Bank	
22	SBI (Mauritius) Ltd.	
23	Commercial Indo Bank Lle , Moscow	
24	PT Bank SBI Indonesia	
25	Nepal SBI Bank Ltd	
26	Nepal SBI Merchant Banking Ltd.	
27	State Bank of India Servicos Limitada, Brazil	
28	State Bank of India (UK) Limited	
29	C Edge Technologies Ltd	
	SBI Macquarie Infrastructure Management	
30	Pvt Ltd	
31	SBI Macquarie Infrastructure Trustee Pvt. Ltd	
32	Macquarie SBI Infrastructure Mgmt Pte. Ltd	
33	Macquarie SBI Infrastructure Trustee Ltd	
34	Oman-India Joint Investment Fund Mgmt. Company Pvt.Ltd.	
	Oman-India Joint Investment Fund Trustee	
35	Company Pvt. Ltd.	
36	Jio Payments Bank Ltd.	72.5
	Sub-Total Other Shareholders	10386
	Grand Total (to tally with Sch. 1 of the BS)	10386

PSH US LLP

Managing Director/CEO

Table 1

Details of Deferred Taxes as at 31.03.2023

(Amount in USD in thousands)

		(Column 2 minus Column 1 of Kow C above)	
	0	during FY 2022-23	D
THE REAL PROPERTY.		Charge/ Credit to P&L on account of deferred tax	
5022	5022	Net DTA/ DTL (A - B)	С
0	0	Total (DTL)	-
		Orders (Flease specify)	
		Others (Piease specify)	٥
		4 Others (Please specify)	4
ļ		3 Depreciation / Amortisation on investment	w
		2 Interest accrued on investment securities	2
		Depreciation on fixed assets	_
		Deferred Tax Liabilities	В
5022	5022	Total (DTA)	
		8 Others (Please specify)	œ
		7 Others (Please specify)	7
988	988	6 Provision on Standard Advances	6
		5 On Accumulated Losses	5
		4 Depreciation / Amortisation on investment	4
1055	1055	3 Provision on non-performing advances	3
2051	2051	2 Depreciation on fixed assets	2
928	928	Provision for long term Employee Benefits (e.g. Pension, Gratuity, Leave Encashment, Sick Leave, LFC, HTC etc.)	
		Deferred Tax Assets	A.
31.03.2022	31.03.2023	Particulars	S. No.
nonsumus/	(Amount to OSD in monsulas)		

The Net DTA/DTL should tally with the relative amount in the Balance Sheet.

The amount in Row D should tally with the deferred tax amount in the P&L during the year

Sande
Managing Director/CEO

PSM US LLP



Supplementary information for FY 2022-23

Table 1:	in USD in threatasts
	Amount
a Issuance of Bonds and Debentures (if any) during the year	
- Innovative Perpetual Debt Instruments (AT - 1 Bonds)	
- Subordinated Debts and Bonds (Tier II)	
b. Repayment of Bonds and Debentures (if any) during the year	
Innovative Perpetual Debt Instruments (AT - 1 Bonds)	
- Subordinated Debts and Bonds (Tier II)	
c. Interest Expenses booked on Bonds and Debentures during the year	
- Innovative Perpetual Debt Instruments (AT - 1 Bonds)	
- Subordinated Debts and Bonds (Tier II)	
d. Dividend received from Group Subsidiaries (e.g. DFHI etc.) during the year	
Final Dividend for FY 2021-22	
- Interim Dividend for FY 2022-23	
e. Dividend received from Group Associates (e.g. CCIL etc.) during the year	
- Final Dividend for FY 2021-22	
Interim Dividend for FY 2022-23	
f Market Value of Investments in Government Securities in India as at 31.03.2023 g. Market Value of Total Investments as at 31.03.2023	110693
h. Gross Non-Performing Investments as at 31 03 2023	
1 Net Non-Performing Investments as at 31.03 2023	
j. Outstanding unsecured guarantees as at 31 03 2023	
k. Dividend including Dividend Tax paid during the year	WIT EV
- Final Dividend including Dividend Tax for FY 2021-22	4000
Interim Dividend including Dividend Tax for FY 2022-23	1073
Direct Taxes paid during the year	3740
m. Interest paid on Bonds and Debentures during the year	
- Innovative Perpetual Debt Instruments (AT-1 Bonds)	
Subordinated Debts and Bonds (Tier II)	
n Gross NPAs as at 31st March 2023	
o. Gross Advances as at 31st March 2023	89405
p Net NPAs as at 31st March 2023	3
q Net Advances as at 31st March 2023	89405
r. Advances Under Collection Account(AUCA) a'cs as at 31st March 2023	
s Provision Coverage Ratio (PCR) excluding AUCA as at 31st March 2023	ĺ
t Provision Coverage Ratio (PCR) including AUCA as at 31st March 2023	

Table 2:

(Amount i	n USD in thousands)	
2022-23	2021-22	
0	0	

Table 3:

Amount	in USD in	thousands

	Adult-off D	i co-do ne dicaramino
Movement of provisions against contingent liabilities	2022-23	2021-22
i) Provisions held as at 01 04 2022/01 04 2021	90	90
ii) Provision made during the year		
iii) Provisions utilized during the year		
iv) Reversed during the year		
v) Provisions held as at 31.03.2023/31.03.2022 [(i)+(ii)-(iii)-(iii)]	90	90

Table 4:

Break-up of Advances (Net) as at 31.03.2023

Floating Provisions for NPAs

1) Provisions held as at 01 04 2022/01 04 2021

11) Provision made during the year

11) Provisions utilized during the year

12) Reversed during the year

2) Provisions held as at 31 03 2023/31 03 2022 [(1)+(1)-(11)-(11)]

(Amount in USI) in thousands)

Particulars	Advances in India	Advances Outside India	Total
SCHEDULE 9 - ADVANCES			
(I) Bills purchased and discounted			
(II) Cash Credits. Overdrafts and Loans repayable on demand		1 160	1,160
(III) Term Loans		892,896	892,896
TOTAL		894,056	894,056



Supplementary information for FY 2022-23

Table 5:

Break-up of Investment (Net) as at 31.03.2023

(Amount in USI) in thousands)

Particulars	Held to Mat	urity (HTM)	Available for:	sale (AFS)	Held for Tr	ading (HFT)	Total
	Gross Amount	Aggregate of Provisions / Depreciation	Gross Amount	Aggregate of Provisions / Depreciation	Gross Amount	Aggregate of Provisions / Depreciation	Net Amount
I - Lovestments in India in	27-11-11-11		11-	Africa			
(i) Government Securities							-
(ii) Other Approved Securities							-
(iii) Shares							
(n·) Debentures and Bonds	·						114
(v) Group Subsidiaries and/or Joint ventures (e.g. SBI Foundation)							
(vi) Group Associates							
(vii) Others (Units of mutual funds etc.)							
TOTALI				1211		7 -	
II - Investments outside India in						9	
(i) Government Securities (including local authorities)	2,026		106,166				108,192
(ii) Other Approved Securities			2,500				2,500
(iii) Shares			- 750				
(n.) Debentures and Bonds			12				-
 (v) Group Subsidiaries and/or Joint ventures abroad (e.g. State Bank of India Servicos Limitada. Brazil) 							HILLERY
(vi) Group Associates							
(vii) Others (Units of mutual funds etc.)							
TOTAL II	2,026		108,666				110,692
GRAND TOTAL	2,026		666,801			- 1	110,692

(I and II)

Table 6: Previous Period Regrouping

If there is any regrouping in the line item of Balance Shert and P&L Account, please provide the details of the same in the following table -

(Amount in USD in thousands)

					(Amount in USD) in inousanus)
Particulars (Schedule No. and Line Kem)	Period	Original Amount Reported	Revised amount to be considered	Amount Regrouped	Reason for regrouping
		A	В	C = B-A	
				-	
					1
		· · · · · · · · · · · · · · · · · · ·			
		1			
		1	Ì		
-					

Table 7:

Whether any material adjustment is made in Results/Net Profit in March 2023 quarte which pertains to earlier periods

No

If Yes, $_{\rm o}$ please full the following table

(Amount in USD in thousands)

Details of the Adjustment	Impact on P&L
	i
	-
Total	G () -)

Managing Director/CEO

RSH US LLP



SEGMENTAL REPORTING AS PER ACCOUNTING STANDARD 17 (FY 2022-23)

(Amount in USD in thousands)

				Retail Banking	Operations			
Sr. No.	Particular	Treasury Operations	Corporate/Wholes ale Banking Operations	Digital Banking Operations	Other Retail Banking Operations	Other Banking Operations	Eliminations	Total
		(A)	(B)	(C)-1	(C)-2	(D)	(E)	(F)
	Revenue	1 222	4.380	7.860	30,860		xxxxx	46,833
	Revenue including Inter Segment Revenue	3,733	4,380	7,800	30,860			40,833
	Less: Inter Segment Revenue	2/3/2/3/3/	3/3/9/3/3/	37777777	WINNY	2/2/2/2/2/	XXXXX	1 222
	Add: Unallocated Revenue	XXXXX	XXXXX	XXXXX	XXXXX	XXXXX	XXXXX	3,272
d	Revenue from External Customers	3,733	4,380	7,860	30,860	-	XXXXX	50,105
2	Result							
2	Segment Result	1,668	2,071	14,374	1,270		XXXXX	19,383
b	Provisions & Contingencies other than Provision for taxes		824				xxxxx	824
С	Segment Result after provision & contingencies and before provisions for taxes	1,668	1,247	14,374	1,270		xxxxx	18,559
d	Unallocated Income (+) / Expenses (-) - net	XXXXX	XXXXX	XXXXX	XXXXX	XXXXX	XXXXX	
e	Profit Before Taxes	XXXXX	XXXXX	XXXXX	XXXXX	XXXXX	XXXXX	18,559
f	Provision for Taxes (i.e. current tax + deferred tax + Write Back of Provision for Income Tax of earlier years + other taxes)	xxxxx	xxxxx	xxxxx	xxxxx	xxxxx	xxxxx	4,817
В	Extra ordinary Profit /(Loss)	XXXXX	XXXXX	XXXXX	XXXXX	XXXXX	XXXXX	
h	Net Profit (e - f +/- g)	XXXXX	XXXXX	XXXXX	XXXXX	XXXXX	XXXXX	13,742
3	Segment Assets	122,729	154.557	109,109	692,129		XXXXX	1,078,524
4	Unallocated Corporate Assets	XXXXX	XXXXX	XXXXX	XXXXX	XXXXX	XXXXX	12,576
5	Total Assets (3 + 4)	XXXXX	XXXXX	XXXXX	XXXXX	XXXXX	XXXXX	1,091,100
6	Segment Liabilities	88,645	113,040	14,933	717,645		XXXXX	934,263
7	Unallocated Corporate Liabilities	XXXXX	XXXXX	XXXXX	XXXXX	XXXXX	XXXXX	
8	Capital Employed (5-6-7)	34,084	41,517	94.176	(25,516)		XXXXX	156,837
Q .	Total Liabilities (6+7+8)	XXXXX	XXXXX	XXXXX	XXXXX	XXXXX	XXXXX	1,091,100

Additional Information:

		Corporate/Wholes	Retail Bankin	g Operations			
	Treasury Operations	ale Banking Operations	Digital Banking Operations	Other Retail Banking Operations	Other Banking Operations	Unallocated	Total
	(A)	(B)	(C)-I	(C)-2	(D)	(E)	(F)
Capital Expenditure incurred for the period	12	16	82	19			129
Depreciation on fixed Assets provided for the period	20	26	143	23			212
				,			

Notes

- (i) Amount reported under Item 1(a) should match with the amount mention in published Segment Results.
- Total of Item 1(b) should match with the amount mention in published Segment Results. (ii)
- (iii) Item 1(d) should tally with the total of Schedule 13 and 14.
- (iv) Profit Before Taxes (Sr. No. 2 (e)) should be equal to Net Profit plus Provisions for Taxes.
- (v) Net Profit (Sr. No. 2 (h)) Should tally with the amount of Net Profit/ (Loss) reported in the P& L account.
- (vi) Total Assets & Total Liabilities (Sr. No. 5 & 9) should tally with the Balance Sheet total.
- (vii) Capital Employed (Sr. No. 8) should tally with total of Schedule 1 and 2.
- Deposits placed in lieu of shortfall in priority sector lending targets, interest income and interest accrued on these deposits are to be reported under "Retail Banking Operations".

gital Banking Operations' includes banking products acquired by Digital Banking Units (DBUs) or existing digital banking products (Refer RBI circular 07.04.2022).

PSH US LLP

Statutory Auditors

Managing Director/CEO



Data requirements for Related Party Disclosures as at 31st March 2023 (Balance Sheet Items)

A. Outstanding as at 31st March 2023

A. Opistanding as at 31st warren 2023								(Amount in USD) in thousands)	uvands)
									Non-fund
Name of Related Party	Deposits	Borrowings	Other Liabilities	Balances with banks	Money at call	Investments	Advances	Other Assets	(LCs/ BCs)
C-Edge Technologies Ltd									
SBI Macquane Infrastructure Management Pvt Ltd									
SBI Macquarie Infrastructure Trustee Pvt. Ltd.		NIL							
Macquarie SBI Infrastructure Management Ptc. Ltd									
Macquarie SBI Infrastructure Trustee Ltd									
Oman India Joint Investment Fund - Management Company									
Pvt. Ltd.									
Oman India Joint Investment Fund - Trustee Company Pvt									
Lud									
Jio Payments Bank Limited									
Bank of Bhutan Ltd									
SBI Home Finance Ltd									
Yes Bank Limited									
The Clearing Corporation of India Ltd.									
Investor Capital Services (India) Private Limited									
Shri Dinesh Kumar Khara, Chairman									
Shri Challa Sreenivasulu Setty, Managing Director									
Shn Swammathan Janakiraman, Managing Director									
Shri Ashwui Kumar Tewari, Managing Director									
Shri Alok Kumar Choudhary, Managing Director									
Relatives of Charman/ Managing Directors									
									,
TOTAL	0	0	9	0	0	0	0	2	2

B. Maximum Outstanding during the period 1st April 2022 to 31st March 2023

Just 1	θ	0	0	0	0	0	0	0	TOTAL.
Ž									Relatives of Chairman/ Managing Directors
									07.06.2022)
									Shri Alok Kumar Choudhan, Managing Director (w.c.f.
									Shri Ashwati Kumar Tewan, Managing Director
									Shri Swaminathan Janakiraman, Managing Director
									Shri Ashwani Bhatta, Managing Director (upto 31.05.2022)
									Shri Challa Sreenivasulu Setty, Managing Director
									Shri Dinesh Kumar Khara, Chairman
									Investee Capital Services (India) Private Limited
									The Clearing Corporation of India Ltd
									Yes Bank Limited
									SBI Home Finance Ltd
									Bank of Bhutan Ltd
								I	Jio Payments Bank Limited
									Ltd
									Oman India Joint Investment Fund - Trustee Company Pvt
									Pvt Ltd.
									Oman India Joint Investment Fund - Management Company
							NIL		Macquane SBI Infrastructure Trustee Ltd
									Macquane SBI Infrastructure Management Ptc Ltd
									SBI Macquarie Infrastructure Trustee Pvt. Ltd
									SBI Macquaric Infrastructure Management Pvt Ltd
									C-Edge Technologies Ltd
Non-fund commitments (LCs/ BGs)	Other Assets	Advances	Investments	Money at call	Balances with banks	Other Liabilities	Borrowings	Deposits	Name of Related Party

PSM US LLP



Data requirements for Related Party Disclosures for the period 1st April 2022 to 31st March 2023 (P&L Items)

(Amount in USD in thousands)

0	0	0	0	0	0	TOTAL
						Relatives of Chairman/ Managing Directors
						Shri Alok Kumar Choudhary, Managing Director (w.e.f. 07.06.2022)
						Shri Ashwini Kumar Tewari, Managing Director
						Shri Swaminathan Janakiraman, Managing Director
						Shri Ashwani Bhatia. Managing Director (upto 31.05.2022)
						Shri Challa Sreenivasulu Setty, Managing Director
						Shri Dinesh Kumar Khara, Chairman
						Investec Capital Services (India) Private Limited
						The Clearing Corporation of India Ltd.
						Yes Bank Limited
						SBI Home Finance Ltd.
						Bank of Bhutan Ltd.
						Jio Payments Bank Limited
						Ltd.
						Oman India Joint Investment Fund - Trustee Company Pvt.
						Pvt. Ltd.
						Oman India Joint Investment Fund - Management Company
						Macquarie SBI Infrastructure Trustee Ltd.
				NIL		Macquarie SBI Infrastructure Management Pte. Ltd.
						SBI Macquarie Infrastructure Trustee Pvt. Ltd.
						SBI Macquarie Infrastructure Management Pvt. Ltd.
						C-Edge Technologies Ltd.
Other Expenditure	Interest Expenditure	Other Income	dividends	assets	Interest income	Name of Related Party
3	:		way of	buildings and other		
			earned by	sale of land/		
			Income	Profit/ (Loss) on		

Managing Director/CEO

PSM US LLP
Statutory Auditors



Data requirements for Related Party Disclosures for the period 1st October 2022 to 31st March 2023 (P&L Items)

(Amount in USD in thousands)

		Profit/ (Loss) on sale	earned by			
Name of Related Party	Interest	of land/ buildings and other assets	way of dividends	Other Income	Interest Expenditure	Other Expenditure
C-Edge Technologies Ltd.						
SBI Macquarie Infrastructure Management Pvt. Ltd.						
SBI Macquarie Infrastructure Trustee Pvt. Ltd.						
Macquarie SBI Infrastructure Management Ptc. Ltd.						
Marine CDI Infrastructure Transfer I td		NL				
Macquare 3DI milasiructure frusice ciu.						
Oman India Joint Investment Fund - Management Company Pvt. Ltd.						
Oman India Joint Investment Fund - Trustee						
Company Pvt. Ltd.						
Jio Payments Bank Limited						
Bank of Bhutan Ltd.				:		
SBI Home Finance Ltd.						
Yes Bank Limited			ļ	1		
The Clearing Corporation of India Ltd.						
Investec Capital Services (India) Private Limited						
Shri Dinesh Kumar Khara, Chairman						
Shri Challa Sreenivasulu Setty, Managing Director		!				
Shri Swaminathan Janakiraman. Managing Director						
Shri Ashwini Kumar Tewari, Managing Director						Te France
Shri Alok Kumar Choudhary. Managing Director						
Relatives of Chairman/ Managing Directors						***************************************
TOTAL	0	0	0	0	0	0

Managing Director/CEO

PSH US LLP

Data requirements for Related Party Disclosures (Management Contracts) for the period 1st April 2022 to 31st March 2023

(Amount in USD in thousands)

Name of Related Party C-Edge Technologies Ltd. SBI Macquarie Infrastructure Management Pvt. Ltd. SBI Macquarie Infrastructure Management Pvt. Ltd. Macquarie SBI Infrastructure Management Pvt. Ltd. Macquarie SBI Infrastructure Management Pvt. Ltd. Macquarie SBI Infrastructure Management Pvt. Ltd. Oman India Joint Investment Fund - Management NIL Oman India Joint Investment Fund - Management NIL Oman India Joint Investment Fund - Trustee Company Pvt. Ltd. SBI Home Finance Ltd. SBI Home Finance Ltd. SBI Home Finance Ltd. The Clearing Corporation of India Ltd. Investee Capital Services (India) Private Limited Shri Dinesh Kumar Khara, Chairman Shri Challa Sreenivasulu Setty, Managing Director Shri Ashwani Bhatia, Managing Director Shri Ashwani Bhatia, Managing Director Shri Ashwini Kumar Tewari, Managing Director Shri Ashwini Kumar Tewari, Managing Director Shri Alok Kumar Choudhary, Managing Director (w.e.f. 07.06.2022) Relatives of Chairman/ Managing Directors Shri Alok Kumar Choudhary, Managing Director (w.e.f.			
agreement entered into with the related party re Management Pvt. Ltd. re Trustee Pvt. Ltd. re Trustee Ltd. ment Fund - Management NIL ent Fund - Trustee Company f India Ltd. Chairman tty, Managing Director Managing Director Managing Director i, Managing Director y, Managing Director (w.e.f. party Description of any Management Contract agreement entered into with the related party party Agreement entered into with the related party Agreement entered into with the related party party agreement entered into with the related party party agreement entered into with the related party party party agreement entered into with the related party party party agreement entered into with the related party party party agreement entered into with the related party part	0		TOTAL
re Management Pvt. Ltd. re Trustee Pvt. Ltd. re Trustee Ltd. re Trustee Ltd. ment Fund - Management ent Fund - Trustee Company f India Ltd. chairman ctty, Managing Director Managing Director Managing Director i, Managing Director y, Managing Director (w.e.f. party Description of any Management Contract party agreement entered into with the related party Party Agreement entered into with the related party Management Contract NIL NIL Description of any Management Contract Agreement entered into with the related party Agreement entered into with the related party Agreement entered into with the related party Party Agreement entered into with the related party into			
re Management Pvt. Ltd. re Trustee Pvt. Ltd. re Trustee Ltd. rent Fund - Management rent Fund - Trustee Company rent Fund - Trustee Company rity, Managing Director			Relatives of Chairman/ Managing Directors
Description of any Management Contract/ agreement entered into with the related party re Management Pvt. Ltd. re Trustee Pvt. Ltd. re Management Pte. Ltd. re Management Fund - Management ment Fund - Management NIL re Trustee Ltd. re Trustee Company f India Ltd. re Trustee Company f India Ltd. re Trustee Company re Managing Director (upto man, Managing Director i, Managing Director		, i	Shri Alok Kumar Choudhary, Managing Director (w.e 07.06.2022)
Description of any Management Contract/ agreement entered into with the related party re Management Pvt. Ltd. re Trustee Pvt. Ltd. re Trustee Ltd. ment Fund - Management NIL ent Fund - Trustee Company f India Ltd. f India Ltd. f India Ltd. f India Ltd. managing Director Managing Director Managing Director Managing Director Managing Director Managing Director			Shri Ashwini Kumar Tewari, Managing Director
re Management Pvt. Ltd. re Trustee Pvt. Ltd. re Trustee Ltd. ment Fund - Management NIL ent Fund - Trustee Company f India Ltd. f India Ltd. Chairman Chairman Managing Director (upto			Shri Swaminathan Janakiraman, Managing Director
re Management Pvt. Ltd. re Trustee Pvt. Ltd. re Trustee Ltd. ment Fund - Management ent Fund - Trustee Company ent Fund - Trustee Company ent Fund - Trustee Company ent Fund Director etty, Managing Director (upto) Description of any Management Contract Agreement entered into with the related party agreement entered into with the related party Party Barrement entered into with the related party Barrement Contract Barremen			31.05.2022)
re Management Pvt. Ltd. re Trustee Pvt. Ltd. re Trustee Ltd. ment Fund - Management NIL ent Fund - Trustee Company f India Ltd. f India Ltd. chairman etty, Managing Director		oto e e e e e e e e e e e e e e e e e e	Director
re Management Pvt. Ltd. re Trustee Pvt. Ltd. re Trustee Ltd. re Trustee Ltd. ment Fund - Management NIL ent Fund - Trustee Company f India Ltd. Chairman			Shri Chalia Sreenivasulu Setty, Managing Director
re Management Pvt. Ltd. re Trustee Pvt. Ltd. re Trustee Ltd. ment Fund - Management ent Fund - Trustee Company ent Fund - Trustee Company ent Fund - Ltd. f India Ltd. f India Ltd. Description of any Management Contract/ agreement entered into with the related party NIL Party Pa			Shri Dinesh Kumar Khara, Chairman
Description of any Management Contract/ agreement entered into with the related party re Management Pvt. Ltd. re Trustee Pvt. Ltd. re Trustee Ltd. ment Fund - Management NIL ent Fund - Trustee Company findia Ltd.			Investec Capital Services (India) Private Limited
Description of any Management Contract/ agreement entered into with the related party re Management Pvt. Ltd. re Trustee Pvt. Ltd. re Trustee Ltd. ment Fund - Management NIL ent Fund - Trustee Company re Fund - Trustee Company			The Clearing Corporation of India Ltd.
Description of any Management Contract/ agreement entered into with the related party re Management Pvt. Ltd. re Trustee Pvt. Ltd. re Trustee Ltd. ment Fund - Management NIL ent Fund - Trustee Company			Yes Bank Limited
re Management Pvt. Ltd. re Trustee Pvt. Ltd. re Management Pte. Ltd. re Trustee Ltd. re Trustee Ltd. rent Fund - Management NIL ent Fund - Trustee Company			SBI Home Finance Ltd.
re Management Pvt. Ltd. re Trustee Pvt. Ltd. re Trustee Ltd. re Trustee Ltd. re Trustee Company ment Fund - Trustee Company ent Fund - Trustee Company			Bank of Bhutan Ltd.
Party agreement entered into with the related party jes Ltd. rastructure Management Pvt. Ltd. rastructure Management Pte. Ltd. rastructure Trustee Ltd. NIL Investment Fund - Trustee Company			Jio Payments Bank Limited
Party agreement entered into with the related party jes Ltd. rastructure Management Pvt. Ltd. rastructure Trustee Pvt. Ltd. rastructure Management Pte. Ltd. rastructure Trustee Ltd. rastructure Trustee Ltd. NIL Investment Fund - Trustee Company			Pvt. Ltd.
Party agreement entered into with the related party ies Ltd. party rastructure Management Pvt. Ltd. rastructure Trustee Pvt. Ltd. rastructure Management Pte. Ltd. rastructure Trustee Ltd. rastructure Trustee Ltd. NIL		ny	Oman India Joint Investment Fund - Trustee Compa
agreement entered into with the related agreement entered into with the related party s Ltd. structure Management Pvt. Ltd. structure Trustee Pvt. Ltd. structure Management Pte. Ltd. structure Trustee Ltd.		NIL	Company Pvt. Ltd.
Description of any Management Contract/ agreement entered into with the related party		nt	Oman India Joint Investment Fund - Manageme
agreement entered into with the related party			Macquarie SBI Infrastructure Trustee Ltd.
Description of any Management Contract/ agreement entered into with the related party			Macquarie SBI Infrastructure Management Pte. Ltd.
Description of any Management Contract/ agreement entered into with the related party			SBI Macquarie Infrastructure Trustee Pvt. Ltd.
Description of any Management Contract/ agreement entered into with the related party d.			SBI Macquarie Infrastructure Management Pvt. Ltd.
Description of any Management Contract/ agreement entered into with the related party			C-Edge Technologies Ltd.
agreement entered into with the related	Amount	party	Name of Related Party
Description of any Management Contract/		agreement entered into with the related	
		Description of any Management Contract/	

Hands.
Managing Director/CEO

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(A)
Please select from drop down list Name of Counter Party Data Requirement for Related Party Transactions as at / for the period 1st October 2022 to 31st March 2023 as per SEB1 Format - Balance Sheet items and P&L items Please select from drop down list Type of related party transaction (B) Z Sub-Type of related party transaction i.e. Nature of Ĉ transaction as period (From 1st approved by the October 2022 to 31st audit committee March 2022. Value of the related party 9 Value of transaction In case monies are due to either party as a result during the reporting of the transaction of the transaction (E) Opening balance (1st October 2022) 3 Closing balance (31st March 2023) 0

Please provide the Sub-Type of related party transaction for each related party transaction.
 Autount and related party transactions given in CFS annexure no. 19 and 21 should match with this annexure.

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Statutory Auditors

Managing Director/CEO

DISCLOSURE REQUIREMENTS IN RESPECT OF EMPLOYEE BENEFIT PLANS FOR THE YEAR ENDED 3 IST MARCH 2023

	EFINED BENEFIT OBLIGATIONS		(Amount in US	o in inousana
		PENSION PLAN	GRATUITY	Any other plan
Ci	nange in the Present value of the Defined Benefit Obligation			
	pening Defined Benefit Obligation as at 1st April®			
	irrent Service Cost			
	erest Cost			
Pa	st Service Cost (Vested Benefit)			
	tuarial Losses ((Gains)			
	nefits Paid			
	osing Defined Benefit Obligation as at 31st March	0	0	0
	nange in Plan Assets			
	pening Fair Value of Plan Assets as at 1st April			
Fv	pected Return on Plan Assets			
	ontributions by Employer			
-	melits Paid	0	0	0
	stuarial Gains /(Losses)		0	
CI	osing Fair Value of Plan assets as at 31st March	0	0	0
	econciliation of present value of obligations and fair value of plan assets	· · · · · · · · · · · · · · · · · · ·		
	esent value of funded obligations as at 31st March	D	0	0
	ir Value of Plan assets as at 31st March	0	0	0
	eficit/(Surplus) (a - b)	0	0	0
	recognised Past Service Cost (Vested)		-	
	nount not recognised as asset because of limit in paragraph 59(b) of AS 15			
	et Liability (Asset) (c - d - e)	0	0	0
	operience Adjustment on Plan Assets			
E1	sperience Adjustment on Plan Liabilities			
No	et Cost Recognised in the Profit &Loss Account			
Ic.	arrent Service Cost	0	0	
- ICi		U U		0
	terest Cost	0	0	0
In	terest Cost			
In Ex	terest Cost spected Return on Plan Assets	0	0	0
In Ex Pa	terest Cost spected Return on Plan Assets st Service Cost (Amortised) Recognised	0	0	0
In Ex Pa	terest Cost spected Return on Plan Assets st Service Cost (Amortised) Recognised st Service Cost (Vested Benefits) Recognised	0	0	0
In Ex Pa Pa No	terest Cost spected Return on Plan Assets st Service Cost (Amortised) Recognised st Service Cost (Vested Benefits) Recognised et Actuarial Losses (Gains) recognised during the year	0	0	0
Pa Pa Pa No	terest Cost spected Return on Plan Assets st Service Cost (Amortised) Recognised st Service Cost (Vested Benefits) Recognised	0	0	0
In Ex Pa Pa No To fo	terest Cost spected Return on Plan Assets set Service Cost (Amortised) Recognised set Service Cost (Vested Benefits) Recognised et Actuarial Losses (Gains) recognised during the year otal Costs of Defined Benefits Plans included in Schedule 16 (Payment to and Provisions or Employees)	0	0	0
In Ex Pa Pa No Fo	terest Cost spected Return on Plan Assets set Service Cost (Amortised) Recognised st Service Cost (Vested Benefits) Recognised et Actuarial Losses (Gains) recognised during the year otal Costs of Defined Benefits Plans included in Schedule 16 (Payment to and Provisions r Employees) econciliation of Expected Return and actual return on Plan Assets	0 0	0 0	0 0
In Ex Pa	terest Cost spected Return on Plan Assets st Service Cost (Amortised) Recognised sts Service Cost (Vested Benefits) Recognised et Actuarial Losses (Gains) recognised during the year otal Costs of Defined Benefits Plans included in Schedule 16 (Payment to and Provisions or Employees) econciliation of Expected Return and actual return on Plan Assets spected Return on Plan Assets	0 0	0	0
In Ex Pa	terest Cost spected Return on Plan Assets st Service Cost (Amortised) Recognised sts Service Cost (Vested Benefits) Recognised et Actuarial Losses (Gains) recognised during the year otal Costs of Defined Benefits Plans included in Schedule 16 (Payment to and Provisions r Employees) econciliation of Expected Return and actual return on Plan Assets spected Return on Plan Assets ctuarial Gain/(Loss) on Plan Assets	0	0	0
In Ex Pa	terest Cost spected Return on Plan Assets st Service Cost (Amortised) Recognised sts Service Cost (Vested Benefits) Recognised et Actuarial Losses (Gains) recognised during the year otal Costs of Defined Benefits Plans included in Schedule 16 (Payment to and Provisions or Employees) econciliation of Expected Return and actual return on Plan Assets spected Return on Plan Assets	0 0	0	0
Inn Exp Page No. Tropic for R. A. A. R. R.	terest Cost spected Return on Plan Assets sit Service Cost (Amortised) Recognised sit Service Cost (Vested Benefits) Recognised et Actuarial Losses (Gains) recognised during the year otal Costs of Defined Benefits Plans included in Schedule 16 (Payment to and Provisions or Employees) econciliation of Expected Return and actual return on Plan Assets ectuarial Gain/(Loss) on Plan Assets ctuarial Gain/(Loss) on Plan Assets ctual Return on Plan Assets econciliation of Opening & Closing Net Liability (Asset) recognised in Bal Sheet	0 0 0	0	0 0 0
Parameter Parame	terest Cost spected Return on Plan Assets st Service Cost (Amortised) Recognised st Service Cost (Vested Benefits) Recognised et Actuarial Losses (Gains) recognised during the year otal Costs of Defined Benefits Plans included in Schedule 16 (Payment to and Provisions r Employees) reconciliation of Expected Return and actual return on Plan Assets spected Return on Plan Assets ctuarial Gain/(Loss) on Plan Assets ctuarial Gain/(Loss) on Plan Assets ctual Return on Plan Assets econciliation of Opening & Closing Net Liability (Asset) recognised in Bal Sheet pening Net Liability/(Asset) as at 1st April	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0
Inn Exp Pa	terest Cost spected Return on Plan Assets st Service Cost (Amortised) Recognised st Service Cost (Vested Benefits) Recognised et Actuarial Losses (Gains) recognised during the year otal Costs of Defined Benefits Plans included in Schedule 16 (Payment to and Provisions or Employees) econciliation of Expected Return and actual return on Plan Assets expected Return on Plan Assets ctuarial Gain/(Loss) on Plan Assets ctuarial Gain/(Loss) on Plan Assets ctual Return on Plan Assets econciliation of Opening & Closing Net Liability (Asset) recognised in Bal Sheet pening Net Liability/(Asset) as at 1st April spenses as recognised in P&L	0 0 0	0 0 0	0 0 0
Inn Exp Pa	terest Cost spected Return on Plan Assets st Service Cost (Amortised) Recognised st Service Cost (Vested Benefits) Recognised et Actuarial Losses (Gains) recognised during the year otal Costs of Defined Benefits Plans included in Schedule 16 (Payment to and Provisions r Employees) reconciliation of Expected Return and actual return on Plan Assets spected Return on Plan Assets ctuarial Gain/(Loss) on Plan Assets ctuarial Gain/(Loss) on Plan Assets ctual Return on Plan Assets econciliation of Opening & Closing Net Liability (Asset) recognised in Bal Sheet pening Net Liability/(Asset) as at 1st April	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0
Inn End Page No. No. To food a Research Advanced	terest Cost spected Return on Plan Assets st Service Cost (Amortised) Recognised st Service Cost (Vested Benefits) Recognised et Actuarial Losses (Gains) recognised during the year otal Costs of Defined Benefits Plans included in Schedule 16 (Payment to and Provisions or Employees) econciliation of Expected Return and actual return on Plan Assets expected Return on Plan Assets ctuarial Gain/(Loss) on Plan Assets ctuarial Gain/(Loss) on Plan Assets ctual Return on Plan Assets econciliation of Opening & Closing Net Liability (Asset) recognised in Bal Sheet pening Net Liability/(Asset) as at 1st April spenses as recognised in P&L	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0

J Particulars of Investments under Plan Assets of Gratuity Fund, Pension Fund and any other plan as at 31st March

Expected contribution in the next financial year (i.e. FY 2023-24)

	Pensi	on Fund	Gratuity Fund		Any other plan	
Category of assets	Amount	% of Plan Assets	Amount	% of Plan Assets	Amount	% of Plan Assets
Central Government Securities						
State Government Securities	· - · · · · · · · · · · · · · · · · · ·					
PSU Bonds						
Other Bonds				T i		
FDR/TDR of Banks						
Special Deposits						
Bank A/c						
Insurer Managed Schemes						
Others (e.g. Interest accrued, Mutual Fund						
etc)						1
Total	0	0.00	0	0.00	0	0.00



K Out of above following Investments are made in State Bank Group(State Bank and its subsidiaries/joint Ventures)

	Pens	on Fund	Grat	uity Fund	Any o	other plan
Category of assets	Amount	% of Plan Assets	Amount	% of Plan Assets	Amount	% of Plan Assets
Bonds						
Bank Deposits						
FDR/TDR of Banks						
Insurer Managed Schemes						
Others (e.g. Interest accrued, Mutual Fund						
etc)						
Total	0	0,00	0	0,00	0	0

I. Principal Actuarial Assumptions

Particulars	Pension Fund
	Current Year
Discount Rate	
Expected Rate of Return on Plan Assets	
Attrition Rate	
Salary Escalation	
Any other material assumption	

	Gratuity	Fund
	Current	Year
-		

Any other plan
Current Year

II Particulars about expense recognised in P&L a/c in respect of Defined Contribution Plans

Name of the defined contribution plan Employer's Contribution towards Employees Provident Fund	Amount debited to P&L in 2022-23
Employer's Contribution towards National	
Pension System	
Employee Pension Scheme under PF Act	
Employer's Contribution towards ESIC	
Other Plans (if any, please specify)	
Other Plans (if any, please specify)	
Other Plans (if any, pleace specify)	
Total	

III Particulars about expense recognised in P&L a/c in respect of Other Long Term Employee Benefits

Name of the long term employee benefit	Amount debited to P&L in 2022-23
Privilege Leave (Encashment) including Leave encashment at the time of retirement	
Leave Travel / Fare and Home Travel / Fare Concession (Encashment/Availment)	
Sick Leave	
Silver jubilee/Long Term Service Award	
Resettlement expenses on Superannuation	
Casual Leave	Control Para
Retirement Award	
Others (please specify)	- 42
Others (please specify)	
Others (please specify)	
Total	

Managing Director/CEO

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DISCLOSURE REQUIREMENTS IN RESPECT OF EMPLOYEE BENEFIT PLANS FOR THE YEAR ENDED 31ST MARCH 2023

The following tables sets out the status of Providend Fund / Accumulated Compensated Absences (Privilege Leave) as per actuarial valuation by the Independent Actuary appointed by entity.

IV DEFINED BENEFIT OBLIGATIONS		(Amount in USD in thousands)
	Provident Fund	Accumulated Compensated Absences (Privilege Leave)
A Change in the Present value of the Defined Benefit Obligation		
a Opening Defined Benefit Obligation as at 1st April*		
b Current Service Cost		
c Interest Cost		
d Employee Contribution (incluidng VPF)		
e Actuarial Losses /(Gains)		
f Benefits Paid		
g Closing Defined Benefit Obligation as at 31st March	0	0
B Change in Plan Assets		
a Opening Fair Value of Plan Assets as at 1st April		
b Expected Return on Plan Assets		
c Contributions		
d Benefits Paid		
e Actuarial Gains /(Losses) on plan Assets	-	
f Closing Fair Value of Plan assets as at 31st March	0	
1 Closing all Value of Franciscos as at 515t March	V	U
C Reconciliation of present value of obligations and fair value of pla	n assets	
a Present value of funded obligations as at 31st March	0	
b Fair Value of Plan assets as at 31st March	0	
c Deficit/(Surplus) (a - b)	0	
d Net Asset not recognised in Balance Sheet	0	
D Net Cost Recognised in the Profit and Loss Account		
a Current Service Cost	0	
b Interest Cost	0	
c Actuarial (Gains)/Losses	Marie Salaman and American	
d Expected Return on Plan Assets	0	
e Interest Shortfall reversed		
Total Costs of Defined Benefits Plans included in Schedule 16		
f (Payment to and Provisions for Employees)	0	
(1 ayment to and 1 to visions for Employees)		
Reconciliation of Opening & Closing Net Liability (Asset)		
E recognised in Bal Sheet		
a Opening Net Liability as at 1st April	0	
b Expenses as above	0	
c Employer's Contribution		
d Benefits paid by the employer directly		
e. Net Liability/Asset recognised in Balance Sheet as at 31st March	0	



	Provid	ent Fund
Category of assets	Amount	% of Plan Assets
Central Government Securities		
State Government Securities		
PSU Bonds		
Other Bonds		
FDR/TDR of Banks		
Special Deposits		
Bank A/c		
Insurer Managed Schemes		
Others (e.g. Interest accrued,		
Mutual Fund etc)		
Total	0	0.00

G Out of above following Investments are made in State Bank Group(State Bank and its subsidiaries/joint Ventures)

	Pro	vide	nt Fund
Category of assets	Amount		% of Plan Assets
Bonds			
Bank Deposits FDR/TDR of Banks	1		
Insurer Managed Schemes			
Others (e.g. Interest accrued, Mutual Fund etc)			
Total		0	0.00

H Principal Actuarial Assumptions

Particulars	Provident Fund	Accumulated Compensated Absences (Privilege Leave)
Discount Rate		Deave)
Guaranteed Return		
Attrition Rate		
Salary Escalation		
Any other material assumption		

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CARE: INCLUDE PREMISES TAKEN ON RENT IN THE NAME OF SUBSIDIARY/JOINT VENTURE FOR STAFF RESIDENCE PREMISES TAKEN ON RENT/LEASE BY THE SUBSIDIARY / JOINT VENTURE (IN RESPECT OF UNEXPIRED LEASE ONLY)

as at 31.03.2023

(Amount in USD in thousands)

1	:	3,394.00	2,359.00	1,299.00	1,529.00	Total
		3,394	2,359	1,299	1,529.00	Non - Cancellable
						Cancellable
7	6	(J)	4	3	2	1
	Subsidiary / Joint Venture (Yes / No)	Total Rent Payable from 2028-2029	Total Rent Payable during 2024-2025 to 2027-	Total Rent Payable during 2023-2024	to charges account during the year 2022- 23	
Total no. of Unexpired Lease Agreements	Whether renewable at the option of the	Subsidiary / Joint	Rent propose/likely to be paid by the Subsidiary / Joint Venture	Rent propose/like	Amount of lease charges/ rent debited	Type of Lease

Managing Director/CEO

Example for filing up the form -

Type of Lease

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2700000	300000	2400000	2	Amount of lease narges/ rent debited to charges account uring the year 2022- 23
2700000	300000	2400000	3	Rent propose/like Total Rent Payable during 2023-2024
10800000	1200000	9600000	4	Venture Total Rent Payable during 2024-2025 to 2027- Type the Subsidiary/Join Total Fayable Total Rent Payable from 2028-2029
4500000	500000	4000000	5	Total Rent Payable from 2028-2029
	No	Yes	6	Rent propose/likely to be paid by the Subsidiary / Joint Whether renewable Venture Total Rent Payable during Payable during 2023-2024 2024-2025 to 2027- Total Rent Total Rent Payable
300	60	240	7	Lease Agreements

Non - Cancellable

Total

Cancellable

PREMISES GIVEN ON RENT/LEASE BY THE SUBSIDIARY / JOINT VENTURE (IN RESPECT OF UNEXPIRED LEASE CARE: DO NOT INCLUDE PREMISES ALLOTTED TO STAFF FOR THEIR RESIDENCE

as at 31.03.2023

(Amount in USD in thousands)

Non - Cancellable	Cancellable		1	Type of Lease
			2	Proportionate Original cost of such premises
			3	Proportionate accumulated depreciation of such premises upto 31.03.2023
			4	Depreciation of such premises for the year ended 31.03.2023
			51	Rent to be received by the Subsidiary Joint Venture Total Rent Total Rent receivable receivable during 2024 during 2024 receivable 2024 2025 to 2027 from 2028 2029 onwards
			6	Joint Venture Total Rent receivable during 2024 receivable 2025 to 2027 from 2028 2029 onwards
			7	
			œ	Amount of disputed rent, if any, recognised as income
	Non - Cancellable	Cancellable Non - Cancellable	Cancellable Cancellable	2 3 4 5 6 7

Hande Managing Director/CEO

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Example for filing up the form-

0	1200	4800	1200	80	4200	5000	Non - Cancellable
0	1200000	4800000	1200000	80000	4200000	5000000	Cancellable
œ	7	6	5	4	3	2	1
	onwards						
	2029	2028					
	from 2028-	2025 to 2027- from 2028-	2024				
income	receivable	during 2024	during 2023- during 2024 receivable		upto 31.03.2023		
recognised as	Rent	receivable	receivable	such premises ended 31.03.2023 receivable receivable	such premises	premises	
rent, if any,	Total	Total Rent	Total Rent Total Rent	for the year	depreciation of for the year	of such	
disputed		Joint Venture		such premises	accumulated	Original cost	
Amount of	Subsidiary/	ceived by the	Rent to be rea	Proportionate Depreciation of Rent to be received by the Subsidiary / Amount of	Proportionate	Proportionate	Type of Lease

PREMISES TAKEN ON RENT/LEASE BY THE SUBSIDIARY (DATA REQUIRED IN RESPECT OF EXPIRED LEASE AS AT 31.03.2023) CARE: INCLUDE PREMISES TAKEN ON RENT IN THE NAME OF SUBSIDIARY FOR STAFF RESIDENCE

POSITION AS AT 31-Mar-23

(Amount in USD in thousands)

				1	Branch code
-	+			-	nch Je
				2	Premises
				3	Date of Expiry of the rent/lease agreement
				4	Date of Expiry of Rent being paid the rent/lease per month agreement
				5	Whether landlord has formally requested for increase (Yes/No)
				6	Rent Demanded by Landlord- per month
				7	Whether Rent Demanded Rent Diff (Rent landlord has by Landlord- per proposed/likely to proposed by formally requested for increase (Yes/No)
0	0	0	0	8=7-4	Diff (Rent proposed by subsidiary/JV minus current rent)
				9	Date from which No. of increased rent is Months likely to be effective
				10	No. of Months
	_		6	11=10x8	Total provision required
<u></u>	9	0		12	Provision, if any, already held
0	0	0	0	13=11-12	

Managing Director/CEO

PSH US LLP

Statutory Auditors

Example- for filling the form

0	٥	٥	27.00	31-Dec-2020	0	25,000	25,000	No	25,000	31-Dec-2020	102 ATM's premises	102
2700000	0	2700000	27.00	00,000 31-Dec-2020	100,000	200,000	200,000	Yes	100,000	31-Dec-2020	101 Branch's premises 31-Dec-2020	101
13=11-12	12	11=10x8	10	9	8=7-4	7	6	5	44	3	2	1
								(Yes/No)				
					rent)			increase				
	held			effective	minus current	subsidiary/JV		requested for				
required	already	required		likely to be	subsidiary/JV	be proposed by the subsidiary/JV	month	formally		agreement		
Provision	и апу,	provision	Months	15	proposed by	landlord has by Landlord- per proposed/likely to	by Landlord- per	landlord has	per month	the rent/lease		code
	Provision,		No. of	7	Diff (Rent	Rent	Rent Demanded	Whether	Rent being paid	Date of Expiry of Rent being paid	Premises	Branch



A) Checklist for Annexure 26

- a). Annexure 26 is Premises taken on rent/lease by the subsidiary / joint venture (data required in respect of unexpired lease as at 31.03.2023).
- b) The data in respect of Premises where the subsidiary / joint venture is the tenant/lessee is required to be given. Please ensure that the premises taken on rent in name of Subsidiary / Joint Venture for Staff Residence are also included in the Annexure
- agreement provides for increase after certain years, the same should be considered c) Rent proposed to be paid in next one year, from 2nd to 5th year and from 6th year to the expiry of the lease term should be shown under respective columns. In case the
- d) Check the Renvlease Agreement to ascertain the type of lease i.e. Cancellable Lease or Non Cancellable Lease as per Accounting Standard 19 (Leases) and report accordingly in the statement
- for audit purpose e) It may be noted that while Subsidiary / Joint Venture will be reporting one single line item based on type of leases but they must have branch wise break up as a back-up

B) Checklist for Annexure 27

- a) Annexure 27 is for Premises given on rent/lease by the subsidiary / joint venture. (data required in respect of Unexpired lease as at 31.03.2023)
- b) Please ensure that premises allotted to staff for their residence are not included in this Annexure.
- c) Check the Rent/lease Agreement to ascertain the type of lease i.e. Cancellable Lease or Non Cancellable Lease as per Accounting Standard 19 (Leases) and report accordingly in the statement
- d) In case part of premises is given on lease then only the proportionate Original Cost, accumulated depreciation and depreciation for the year has to be reported under col No.2, 3 & 4 respectively.
- e) It may be noted that while Subsidiary / Joint Venture will be reporting one single line item based on type of leases but they must have branch wise break up as a back-up for audit purpose

C) Checklist for Annexure 28

taken on rent in name of subsidiary / joint venture for Staff Residence are also included in the Annexure. a) Annexure 28 is Premises taken on rent/lease by the subsidiary / joint venture (data required in respect of expired lease as at 31.03.2023). Please ensure that the premises 0000

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- landlord has raised formal demand, the new demanded rent may be reported under Column 6. b) In case the rent agreement has expired and the landlord has not raised any demand, the rent being paid presently should be shown in column 6 & column 7 also. In the landlord has not raised any demand, the rent being paid presently should be shown in column 6 & column 7 also. In the landlord has not raised any demand, the rent being paid presently should be shown in column 6 & column 7 also. In the landlord has not raised any demand, the rent being paid presently should be shown in column 6 & column 7 also. In the landlord has not raised any demand, the rent being paid presently should be shown in column 6 & column 7 also. In the landlord has not raised any demand, the rent being paid presently should be shown in column 6 & column 7 also. In the landlord has not raised any demand, the rent being paid presently should be shown in column 6 & column 7 also. In the landlord has not raised any demand, the rent being paid presently should be shown in column 6 & column 7 also. In the landlord has not raised any demand, the rent being paid presently should be shown in column 6 & column 7 also. In the landlord has not raised any demand and the landlord has not raised any dem
- subsidiaries's offer to the landlord may be reported in the said column. c) In case the Subsidiary / Joint Venture has finalized the rent with the landlord, the same rent may be reported under Col 7 and if still under negotiation, then the rent as per