SR NO.	PARTICULARS	Paid up Equity Capital (as on 31.12.2018)	1	2	3	4	5	6	7	8	9	10	11	12	13
			SBI NON CONVERTIBLE(Private Placement)Bonds 2008-09(III) (Upper Tier II)	**SBI NON CONVERTIBLE(Private Placement)Bonds 2008-09(V) (Upper Tier II)**	**SBI NON CONVERTIBLE PERPETUAL Bonds 2009-10(V) (Tier I)Series I**	**SBI NON CONVERTIBLE PERPETUAL Bonds 2009-10(V) (Tier II)Series II**	**SBI NON CONVERTIBLE(Private Placement)Bonds 2008-09 SBIN(Series-VII) (Upper Tier II)**	**SBI Public Issue of Lower Tier II Non-Convertible Bonds 2010 (Series II)**	**SBI Public Issue of Lower Tier II Non-Convertible Bonds 2011 Retail (Series 4)**	**SBI Public Issue of Lower Tier II Non-Convertible Bonds 2011 Non Retail (Series 4)**	SBI 9.69% Unsecured non convertible bonds, redeemable Basel III compliant Tier 2 bond (private placement) 2013-14	Non-convertible (private Placement), Redeemable, Unsecured Basel III complaint Tier 2 Bonds issue 2015-16 -series 1.	Non-convertible (private Placement), Redeemable, Unsecured Basel III complaint Tier 2 Bonds issue 2015-16 -series II.	Non-convertible (private Placement), Redeemable, Unsecured Basel III complaint Tier 2 Bonds issue 2015-16 -series III.	Non-convertible (private Placement), Redeemable, Unsecured Basel III complaint Tier 2 Bonds issue 2015-16 -series IV.
1	Issuer	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955
2	Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement	INE062A01020	INE 062 A 09189	INE 062 A 09197	INE 062 A 09213	INE 062 A 09221	INE 650 A 09090	INE 062 A 08025	INE 062 A 08058	INE 062 A 08066	INE 062 A 08074	INE 062 A 08082	INE 062 A 08090	INE 062 A 08108	INE 062 A 08116
3	Governing law(s) of the instrument	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law
	Regulatory treatment														
4	Transitional Basel III rules	Common Equity Tier I	Tier 2	Tier 2	Additional Tier 1	Additional Tier 1	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Common Equity Tier I	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
6	Eligible at Solo/Group/ Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group
7	Instrument Type	Common Share	Tier 2 Debt	Tier 2 Debt	perpetual Debt	perpetual Debt	Tier 2 Debt	Tier 2 Debt	Tier 2 Debt	Tier 2 Debt	Tier 2 Debt	Tier 2 Debt	Tier 2 Debt	Tier 2 Debt	Tier 2 Debt
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)		20000	10000	4500	10000	2500	8669	39376	8283	20000	40000	30000	30000	5000
9	Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	8,924	20,000	10,000	10,000	10,000	2,500	8,669	39,376	8,283	20,000	40,000	30,000	30,000	5,000
10	Accounting classification	Equity Capital	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability
11	Original date of issuance	Various	02.03.2009	06.03.2009	14.08.2009	27.01.2010	24.03.2009	04.11.2010	16.03.2011	16.03.2011	02.01.2014	23.12.2015	18.02.2016	18.03.2016	21.03.2016
12	Perpetual or dated	Perpetual	Dated	Dated	Perpetual	Perpetual	Dated	Dated	Dated	Dated	dated	dated	dated	dated	dated
13	Original maturity date	NA	02.03.2024	06.03.2024	No maturity	No maturity	24.03.2024	04.11.2025	16.03.2026	16.03.2026	02.01.2024	23.12.2025	18.02.2026	18.03.2026	21.03.2026
14	Issuer call subject to prior supervisory approval	NA	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
15	Optional call date,contigent call dates and redemption amount	NA	call 02.03.2019 at par	call 06.03.2019 at par	call 14.08.2019at par	call 27.01.2020 at par	call 24.03.2019 at par	call 04.11.2020 at par	call 16.03.2021 at par	call 16.03.2021 at par	NA	23.12.2020 at par (subject to Tax call and Regulatory call)	18.02.2021 (at par)	18.03.2021 (at par)	21.03.2021 (at par)
16	Subsequent call dates, if applicable	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Coupons/dividends														
17	Fixed or floating dividend/coupon	NA	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	NA	9.15	9.15	9.10	9.05	9.17	9.50	9.95	9.45	9.69	8.33	8.45	8.45	8.45
19	Existence of a dividend stopper	NA	No	No	No	No	No	No	No	No	No	No	No	No	No
20	Fully discretionary,partially discretionary or mandatory	NA	Partially Mandatory	Partially Mandatory	Partially Mandatory	Partially Mandatory	Partially Mandatory	Partially Mandatory	Partially Mandatory	Partially Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NA	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No	No	No
22	Noncumulative or cumulative	NA	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	NA	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible,conversion trigger(s)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
25	If convertible,fully or partially	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
26	If convertible,conversion rate	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
27	If convertible,mandatory or optional conversion	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
28	If convertible,specify instrument type convertible into	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
29	If convertible,specify issuer of instrument it converts into	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
30	Write-down feature	NA	No	No	No	No	No	No	No	No	Yes	Yes	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	NA	NA	NA	NA	NA	NA	NA	NA	NA	The PONV Trigger event is the earlier of: a) a decision that a temporary/permanent write off is necessary without which the Bank would become non-viable, as determined by the RBI; and b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. The write off consequent upon the trigger event shall occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted.	The Bonds (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), at the option of the RBI, can be written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" (PONV Trigger)The PONV Trigger event is the earlier of:a decision that a permanent write-off without which the Bank would become non-viable, as determined by the Reserve Bank of India; andthe decision to make a public sector injection of capital, or equivalent support, without which the Issuer would have become non-viable, as determined by the relevant authority. The amount of non-equity capital to be written-off will be determined by RBI.The Write-off of any Common Equity Tier 1 capital shall not be required before the write-off of any Non-equity (Additional Tier 1 and Tier 2) regulatory capital instrument. The order of write-off of the Bonds shall be as specified in the order of seniority as per this Information Memorandum and any other regulatory norms as may be stipulated b after 31st March 2019. Each of the trigger levels referred to hereinabove is called the "Pre-Specified Trigger Level" A write-off of the Bonds may have the following effects: (i) reduce the claim of the Bond (up to nil) in liquidation; (ii) reduce the amount to be re-paid on the Bond when call is exercised (up to nil); (iii) partially or fully reduce Coupon payments on the Bond. The write-down of any Common Equity Tier 1 capital shall not be required before a write-down of any AT1 instruments (including the Bonds). The Bank shall have full discretion to determine the amount of AT1 Instruments (including the Bonds) to be written down subject to the amount of write-down not exceeding the amount which would be required to bring CET1 ratio to 8% of RWAs. Further, the aggregate amount to be written-down for all AT1 Instruments on breaching the trigger level shall be at least the amount needed to immediately return the bank's CET1 ratio to the trigger level (i.e. CET from write-down generated under applicable Indian Accounting Standards or RBI Instructions net of contingent liabilities, potential tax liabilities etc., if any) or, if this is not possible the full principal value of the instruments. When the Bank breaches a Pre-Specified Trigger Level and the equity is replenished through write-down, such replenished amount of equity will be excluded from the total equity of the Bank for the purpose of determining the proportion of earnings to be paid out as dividend in terms of rules laid down for maintaining capital conservation buffer. However, once the Bank has attained total common equity ratio of 8% without counting the replenished equity capital that point onwards, the Bank may include the replenished equity capital for all purposes. The Bank shall have	The Bonds (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), at the option of the RBI, can be written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" (PONV Trigger)The PONV Trigger event is the earlier of:a decision that a permanent write-off without which the Bank would become non-viable, as determined by the Reserve Bank of India; andthe decision to make a public sector injection of capital, or equivalent support, without which the Issuer would have become non-viable, as determined by the relevant authority. The amount of non-equity capital to be written-off will be determined by RBI.The Write-off of any Common Equity Tier 1 capital shall not be required before the write-off of any Non-equity (Additional Tier 1 and Tier 2) regulatory capital instrument. The order of write-off of the Bonds shall be as specified in the order of seniority as per this Information Memorandum and any other regulatory norms as may be stipulated b after 31st March 2019. Each of the trigger levels referred to hereinabove is called the "Pre-Specified Trigger Level" A write-off of the Bonds may have the following effects: (i) reduce the claim of the Bond (up to nil) in liquidation; (ii) reduce the amount to be re-paid on the Bond when call is exercised (up to nil); (iii) partially or fully reduce Coupon payments on the Bond. The write-down of any Common Equity Tier 1 capital shall not be required before a write-down of any AT1 instruments (including the Bonds). The Bank shall have full discretion to determine the amount of AT1 Instruments (including the Bonds) to be written down subject to the amount of write-down not exceeding the amount which would be required to bring CET1 ratio to 8% of RWAs. Further, the aggregate amount to be written-down for all AT1 Instruments on breaching the trigger level shall be at least the amount needed to immediately return the bank's CET1 ratio to the trigger level (i.e. CET from write-down generated under applicable Indian Accounting Standards or RBI Instructions net of contingent liabilities, potential tax liabilities etc., if any) or, if this is not possible the full principal value of the instruments. When the Bank breaches a Pre-Specified Trigger Level and the equity is replenished through write-down, such replenished amount of equity will be excluded from the total equity of the Bank for the purpose of determining the proportion of earnings to be paid out as dividend in terms of rules laid down for maintaining capital conservation buffer. However,	The Bonds (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), at the option of the RBI, can be written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" (PONV Trigger)The PONV Trigger event is the earlier of:a decision that a permanent write-off without which the Bank would become non-viable, as determined by the Reserve Bank of India; andthe decision to make a public sector injection of capital, or equivalent support, without which the Issuer would have become non-viable, as determined by the relevant authority. The amount of non-equity capital to be written-off will be determined by RBI.The Write-off of any Common Equity Tier 1 capital shall not be required before the write-off of any Non-equity (Additional Tier 1 and Tier 2) regulatory capital instrument. The order of write-off of the Bonds shall be as specified in the order of seniority as per this Information Memorandum and any other regulatory norms as may be stipulated b after 31st March 2019. Each of the trigger levels referred to hereinabove is called the "Pre-Specified Trigger Level" A write-off of the Bonds may have the following effects: (i) reduce the claim of the Bond (up to nil) in liquidation; (ii) reduce the amount to be re-paid on the Bond when call is exercised (up to nil); (iii) partially or fully reduce Coupon payments on the Bond. The write-down of any Common Equity Tier 1 capital shall not be required before a write-down of any AT1 instruments (including the Bonds). The Bank shall have full discretion to determine the amount of AT1 Instruments (including the Bonds) to be written down subject to the amount of write-down not exceeding the amount which would be required to bring CET1 ratio to 8% of RWAs. Further, the aggregate amount to be written-down for all AT1 Instruments on breaching the trigger level shall be at least the amount needed to immediately return the bank's CET1 ratio to the trigger level (i.e. CET from write-down generated under applicable Indian Accounting Standards or RBI Instructions net of contingent liabilities, potential tax liabilities etc., if any) or, if this is not possible the full principal value of the instruments. When the Bank breaches a Pre-Specified Trigger Level and the equity is replenished through write-down, such replenished amount of equity will be excluded from the total equity of the Bank for the purpose of determining the proportion of earnings to be paid out as dividend in terms of rules laid down for maintaining capital conservation buffer. However, once the Bank has attained total common equity ratio of 8% without counting the replenished equity capital that point onwards, the Bank may include the replenished equity capital for all purposes. The Bank shall have the discretion to write-down the Bonds multiple times in case the Bank hits Pre-Specified Trigger Level subsequent to the first write-down. The Bonds which have been written-off can be written up (partially or full) at the absolute discretion of	The Bonds (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), at the option of the RBI, can be written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" (PONV Trigger)The PONV Trigger event is the earlier of:a decision that a permanent write-off without which the Bank would become non-viable, as determined by the Reserve Bank of India; andthe decision to make a public sector injection of capital, or equivalent support, without which the Issuer would have become non-viable, as determined by the relevant authority. The amount of non-equity capital to be written-off will be determined by RBI.The Write-off of any Common Equity Tier 1 capital shall not be required before the write-off of any Non-equity (Additional Tier 1 and Tier 2) regulatory capital instrument. The order of write-off of the Bonds shall be as specified in the order of seniority as per this Information Memorandum and any other regulatory norms as may be stipulated b after 31st March 2019. Each of the trigger levels referred to hereinabove is called the "Pre-Specified Trigger Level" A write-off of the Bonds may have the following effects: (i) reduce the claim of the Bond (up to nil) in liquidation; (ii) reduce the amount to be re-paid on the Bond when call is exercised (up to nil); (iii) partially or fully reduce Coupon payments on the Bond. The write-down of any Common Equity Tier 1 capital shall not be required before a write-down of any AT1 instruments (including the Bonds). The Bank shall have full discretion to determine the amount of AT1 Instruments (including the Bonds) to be written down subject to the amount of write-down not exceeding the amount which would be required to bring CET1 ratio to 8% of RWAs. Further, the aggregate amount to be written-down for all AT1 Instruments on breaching the trigger level shall be at least the amount needed to immediately return the bank's CET1 ratio to the trigger level (i.e. CET from write-down generated under applicable Indian Accounting Standards or RBI Instructions net of contingent liabilities, potential tax liabilities etc., if any) or, if this is not possible the full principal value of the instruments. When the Bank breaches a Pre-Specified Trigger Level and the equity is replenished through write-down, such replenished amount of equity will be excluded from the total equity of the Bank for the purpose of determining the proportion of earnings to be paid out as dividend in terms of rules laid down for maintaining capital conservation buffer. However, once the Bank has attained total common equity ratio of 8% without counting the replenished equity capital that point onwards, the Bank may include the replenished equity capital for all purposes. The Bank shall have the discretion to write-down the Bonds multiple times in case the Bank hits Pre-Specified Trigger Level subsequent to the first write-down. The Bonds
32	If write-down, full or partial	NA NA	NA	NA	NA	NA	NA	NA	NA	NA	Fully or Partially	fully	fully	fully	fully
33	If write-down, permanent or temporary	NA	NA	NA	NA	NA	NA	NA	NA	NA	permanent or temporary	permanent	permanent	permanent	permanent
34	If temporary write-down, description of write-up mechanism	NA	NA	NA	NA	NA	NA	NA	NA	NA	The Bonds, at the option of the Reserve Bank of India, can be temporarily written down or permanently written off upon occurrence of the trigger event.	NA	NA	NA	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Most subordinated claim in liquidation	a) Superior to the claims of investors in instruments eligible for inclusion in Tier I capital and b) subordinate to the claims of all other creditors	a) Superior to the claims of investors in instruments eligible for inclusion in Tier I capital and b) subordinate to the claims of all other creditors	(a) superior to the claims of investors in equity shares and (b) subordinated to the claims of all other creditors.	(a) superior to the claims of investors in equity shares and (b) subordinated to the claims of all other creditors.	a) Superior to the claims of investors in instruments eligible for inclusion in Tier I capital and b) subordinate to the claims of all other creditors	Senior to the claims of holders of Tier 1 capital and the claims of holders of upper tier 2	Senior to the claims of holders of Tier 1 capital and the claims of holders of upper tier 2	Senior to the claims of holders of Tier 1 capital and the claims of holders of upper tier 2	a) Senior to the claims of investors in instruments eligible for inclusion in Tier I capital and, subordinate to the claims of all other depositors and general creditors of the bank and is neither secured nor covered by a guarantee of the issuer or related entity or other arrangement that legally or economically enhances the seniorty of the claim vis-a-vis bank creditors.reditors	superior to the claims of investors in instruments eligible for inclusion in Tier 1 Capital and subordinate to the claims of all depositors and general Creditors of the Bank. Tier 2 debt instruments will rank pari passu without preference amongst themselves and other debt instruments irrespective of the date of issue classifying as Tier 2 Capital in terms of Basel III Guidelines. Unless the terms of any subsequent issuance of bonds/debentures by the Bank specifies that the claims of such subsequent bond holders are senior or subordinate to the Bonds issued under this Information Memorandum or unless the RBI specifies otherwise in its guidelines, the claims of the Bond holders shall be pari passu with claims of holders of such subsequent debentures/bond issuances; and shall be on pari-passu ranking with holders of other Tier 2 instruments issued by the Bank.	superior to the claims of investors in instruments eligible for inclusion in Tier 1 Capital and subordinate to the claims of all depositors and general Creditors of the Bank. Tier 2 debt instruments will rank pari passu without preference amongst themselves and other debt instruments irrespective of the date of issue classifying as Tier 2 Capital in terms of Basel III Guidelines. Unless the terms of any subsequent issuance of bonds/debentures by the Bank specifies that the claims of such subsequent bond holders are senior or subordinate to the Bonds issued under this Information Memorandum or unless the RBI specifies otherwise in its guidelines, the claims of the Bond holders shall be pari passu with claims of holders of such subsequent debentures/bond issuances; and shall be on pari-passu ranking with holders of other Tier 2 instruments issued by the Bank.	superior to the claims of investors in instruments eligible for inclusion in Tier 1 Capital and subordinate to the claims of all depositors and general Creditors of the Bank. Tier 2 debt instruments will rank pari passu without preference amongst themselves and other debt instruments irrespective of the date of issue classifying as Tier 2 Capital in terms of Basel III Guidelines. Unless the terms of any subsequent issuance of bonds/debentures by the Bank specifies that the claims of such subsequent bond holders are senior or subordinate to the Bonds issued under this Information Memorandum or unless the RBI specifies otherwise in its guidelines, the claims of the Bond holders shall be pari passu with claims of holders of such subsequent debentures/bond issuances; and shall be on pari-passu ranking with holders of other Tier 2 instruments issued by the Bank.	superior to the claims of investors in instruments eligible for inclusion in Tier 1 Capital and subordinate to the claims of all depositors and general Creditors of the Bank. Tier 2 debt instruments will rank pari passu without preference amongst themselves and other debt instruments irrespective of the date of issue classifying as Tier 2 Capital in terms of Basel III Guidelines. Unless the terms of any subsequent issuance of bonds/debentures by the Bank specifies that the claims of such subsequent bond holders are senior or subordinate to the Bonds issued under this Information Memorandum or unless the RBI specifies otherwise in its guidelines, the claims of the Bond holders shall be pari passu with claims of holders of such subsequent debentures/bond issuances; and shall be on pari-passu ranking with holders of other Tier 2 instruments issued by the Bank.
36	Non-compliant transitioned features	NA	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No
37	If yes, specify non-complaint features	NA	Loss Absorption	Loss Absorption	Loss Absorption	Loss Absorption	Loss Absorption	Loss Absorption	Loss Absorption	Loss Absorption	NA	NA	NA	NA	NA

SR NO.	PARTICULARS	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
		Non-convertible, Subordinated, Perpetual, Unsecured Basel III compliant Additional Tier 1 Bonds 2016	Non-convertible, Subordinated, Perpetual, Unsecured Basel III compliant Additional Tier 1 Bonds 2016-Series II	Non-convertible, Subordinated, Perpetual, Unsecured Basel III compliant Additional Tier 1 Bonds 2016- Series III	eSBBJ Basel III T-2	eSBBJ Lower TIER- II (SERIES- VI)	eSBH UPPER TIER- II	eSBH UPPER TIER- II	eSBH UPPER TIER- II	e SBH Tier I- IPDI	e SBH Tier I- IPDI	eSBH Basel III T-2	eSBH Basel III T-2	eSBH Basel III T-2	e SBM Tier I- IPDI	eSBM Basel III T-2
1	Issuer	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955
2	Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement	INE 062 A 08124	INE 062 A 08132	INE 062 A 08140	INE-648A0 8013	INE-648A0 9078	INE649A09076	INE649A09084	INE649A09092	INE649A09100	INE649A09118	INE649A09126	INE649A08029	INE649A08037	INE-651A0 9072	INE-651A0 8033
3	Governing law(s) of the instrument	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law
	Regulatory treatment															
4	Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Additional Tier 1	Additional Tier 1	Tier 2	Tier 2	Tier 2	Additional Tier 1	Tier 2
5	Post-transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Tier 2	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible		Tier 2	Tier 2	Ineligible	Tier 2
6	Eligible at Solo/Group/ Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group
7	Instrument Type	Perpetual Debt Instruments	Perpetual Debt Instruments	Perpetual Debt Instruments	Tier 2 Debt	Tier 2 Debt	Tier 2 Debt	Tier 2 Debt	Tier 2 Debt	perpetual Debt	perpetual Debt	Tier 2 Debt	Tier 2 Debt	Tier 2 Debt	perpetual Debt	Tier 2 Debt
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	21000	25000	25000	2000	3000	3250	4500	4750	1350	2000	3930	5000	2000	1000	5000
9	Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	21,000	25,000	25,000	2,000	5,000	3,250	4,500	4,750	1,350	2,000	3,930	5,000	2,000	1,000	5,000
10	Accounting classification	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability
11	Original date of issuance	06.09.2016	27.09.2016	25.10.2016	20.03.2015	20.03.2012	05.06.2009	21.08.2009	08.09.2009	24.02.2010	20.09.2010	31.03.2015	30.12.2015	08.02.2016	25.11.2009	17.12.2014
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	dated	dated	dated	dated	dated	Perpetual	Perpetual	dated	dated	dated	perpetual	dated
13	Original maturity date	No maturity	No maturity	No maturity	20.03.2025	20.03.2022	05.06.2024	21.08.2024	08.09.2024	No maturity	No maturity	31.03.2025	30.12.2025	08.02.2026	No maturity	17.12.2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	no	no						no	no	no		no
15	Optional call date,contigent call dates and redemption amount	06.09.2021 or any Coupon Payment Date thereafter (at par), Tax Call and Regulatory Call	27.09.2021 or any Coupon Payment Date thereafter (at par), Tax Call and Regulatory Call	25.10.2021 or any Coupon Payment Date thereafter (at par), Tax Call and Regulatory Call	NA	NA	05.06.2019 at par	21.08.2019 at par	08.09.2019 at par	24.02.2020 at par	20.09.2020 at par	NA	NA	NA	25.11.2019 at par	NA
16	Subsequent call dates, if applicable	06.09.2021or any Coupon Payment Date thereafter (at par).	27.09.2021or any Coupon Payment Date thereafter (at par).	25.10.2021or any Coupon Payment Date thereafter (at par).	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Coupons/dividends															
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	9.00	8.75	8.39	8.30	9.02	8.39	8.50	8.60	9.20	9.05	8.32	8.40	8.45	9.10	8.55
19	Existence of a dividend stopper	Yes	Yes	Yes	No	No	No	No	No	No	No	No	No	No	No	No
20	Fully discretionary,partially discretionary or mandatory	fully discretionary	fully discretionary	fully discretionary	Mandatory	Mandatory	Partially Mandatory	Partially Mandatory	Partially Mandatory	Partially Mandatory	Partially Mandatory	Mandatory	Mandatory	Mandatory	Partially Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	NA	Yes	Yes	Yes	Yes	Yes	Yes	No	No	Yes	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible,conversion trigger(s)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
25	If convertible,fully or partially	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
26	If convertible,conversion rate	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
27	If convertible,mandatory or optional conversion	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
28	If convertible,specify instrument type convertible into	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
29	If convertible,specify issuer of instrument it converts into	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
30	Write-down feature	Yes	Yes	Yes	Yes	No	No	No	No	No	No	Yes	Yes	Yes	No	Yes
31	If write-down, write-down trigger(s)	The Bonds (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent) are issued subject to loss absorbency features applicable for non-equity capital instruments issued in terms of Basel III Guidelines including in compliance with the requirements of Annex 4 thereof and are subject to certain loss absorbency features as described herein and required of Additional Tier 1 instruments at Pre-Specified Trigger Level and at the Point of Non Viability as provided for in Annex 16 of the aforesaid circular.Accordingly, the Bonds and any claims or demands of any Bondholder or any other person claiming for or on behalf of or through such Bondholder, against the Bank, may be written-off, in whole or in part, upon the occurrence of the following trigger events: (i) Pre-Specified Trigger Level (ii) Point of Non-Viability (i) Loss Absorption at Pre-Specified Trigger Level If the CET1 of the Bank falls below 5.5% of RWA before 31st March, 2019 and if CET1 falls below 6.125% of RWA on or after 31st March 2019. Each of the trigger levels referred to hereinabove is called the "Pre-Specified Trigger Level" A write-off of the Bonds may have the following effects: (i) reduce the claim of the Bond (up to nil) in liquidation; (ii) reduce the amount to be re-paid on the Bond when call is exercised (up to nil); (iii) partially or fully reduce Coupon payments on the Bond. The write-down of any Common Equity Tier 1 capital shall not be required before a write-down of any AT1 instruments (including the Bonds). The Bank shall have full discretion to determine the amount of AT1 Instruments (including the Bonds) to be written down subject to the amount of write-down not exceeding the amount which would be required to bring CET1 ratio to 8% of RWAs. Further, the aggregate amount to be written-down for all AT1 Instruments on breaching the trigger level shall be at least the amount needed to immediately return the bank's CET1 ratio to the trigger level (i.e. CET from write-down generated under applicable Indian Accounting Standards or RBI Instructions net of contingent liabilities, potential tax liabilities etc., if any) or, if this is not possible the full principal value of the instruments. When the Bank breaches a Pre-Specified Trigger Level and the equity is replenished through write-down, such replenished amount of equity will be excluded from the total equity of the Bank for the purpose of determining the proportion of earnings to be paid out as dividend in terms of rules laid down for maintaining capital conservation buffer. However, once the Bank has attained total common equity ratio of 8% without counting the replenished equity capital that point onwards, the Bank may include the replenished equity capital for all purposes. The Bank shall have the discretion to write-down the Bonds multiple times in case the Bank hits Pre-Specified Trigger Level subsequent to the first write-down. The Bonds which have been written off can be written up (partially or full) at the absolute discretion of the Bank and subject to compliance with RBI instructions (including permission, consent if any). (ii) Loss	The Bonds (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent) are issued subject to loss absorbency features applicable for non-equity capital instruments issued in terms of Basel III Guidelines including in compliance with the requirements of Annex 4 thereof and are subject to certain loss absorbency features as described herein and required of Additional Tier 1 instruments at Pre-Specified Trigger Level and at the Point of Non Viability as provided for in Annex 16 of the aforesaid circular.Accordingly, the Bonds and any claims or demands of any Bondholder or any other person claiming for or on behalf of or through such Bondholder, against the Bank, may be written-off, in whole or in part, upon the occurrence of the following trigger events: (i) Pre-Specified Trigger Level (ii) Point of Non-Viability (i) Loss Absorption at Pre-Specified Trigger Level If the CET1 of the Bank falls below 5.5% of RWA before 31st March, 2019 and if CET1 falls below 6.125% of RWA on or after 31st March 2019. Each of the trigger levels referred to hereinabove is called the "Pre-Specified Trigger Level" A write-off of the Bonds may have the following effects: (i) reduce the claim of the Bond (up to nil) in liquidation; (ii) reduce the amount to be re-paid on the Bond when call is exercised (up to nil); (iii) partially or fully reduce Coupon payments on the Bond. The write-down of any Common Equity Tier 1 capital shall not be required before a write-down of any AT1 instruments (including the Bonds). The Bank shall have full discretion to determine the amount of AT1 Instruments (including the Bonds) to be written down subject to the amount of write-down not exceeding the amount which would be required to bring CET1 ratio to 8% of RWAs. Further, the aggregate amount to be written-down for all AT1 Instruments on breaching the trigger level shall be at least the amount needed to immediately return the bank's CET1 ratio to the trigger level (i.e. CET from write-down generated under applicable Indian Accounting Standards or RBI Instructions net of contingent liabilities, potential tax liabilities etc., if any) or, if this is not possible the full principal value of the instruments. When the Bank breaches a Pre-Specified Trigger Level and the equity is replenished through write-down, such replenished amount of equity will be excluded from the total equity of the Bank for the purpose of determining the proportion of earnings to be paid out as dividend in terms of rules laid down for maintaining capital conservation buffer. However, once the Bank has attained total common equity ratio of 8% without counting the replenished equity capital that point onwards, the Bank may include the replenished equity capital for all purposes. The Bank shall have the discretion to write-down the Bonds multiple times in case the Bank hits Pre-Specified Trigger Level subsequent to the first write-down. The Bonds which have been written off can be written up (partially or full) at the absolute discretion of the Bank and subject to compliance with RBI instructions (including permission, consent if any). (ii) Loss	The Bonds (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent) are issued subject to loss absorbency features applicable for non-equity capital instruments issued in terms of Basel III Guidelines including in compliance with the requirements of Annex 4 thereof and are subject to certain loss absorbency features as described herein and required of Additional Tier 1 instruments at Pre-Specified Trigger Level and at the Point of Non Viability as provided for in Annex 16 of the aforesaid circular.Accordingly, the Bonds and any claims or demands of any Bondholder or any other person claiming for or on behalf of or through such Bondholder, against the Bank, may be written-off, in whole or in part, upon the occurrence of the following trigger events: (i) Pre-Specified Trigger Level (ii) Point of Non-Viability (i) Loss Absorption at Pre-Specified Trigger Level If the CET1 of the Bank falls below 5.5% of RWA before 31st March, 2019 and if CET1 falls below 6.125% of RWA on or after 31st March 2019. Each of the trigger levels referred to hereinabove is called the "Pre-Specified Trigger Level" A write-off of the Bonds may have the following effects: (i) reduce the claim of the Bond (up to nil) in liquidation; (ii) reduce the amount to be re-paid on the Bond when call is exercised (up to nil); (iii) partially or fully reduce Coupon payments on the Bond. The write-down of any Common Equity Tier 1 capital shall not be required before a write-down of any AT1 instruments (including the Bonds). The Bank shall have full discretion to determine the amount of AT1 Instruments (including the Bonds) to be written down subject to the amount of write-down not exceeding the amount which would be required to bring CET1 ratio to 8% of RWAs. Further, the aggregate amount to be written-down for all AT1 Instruments on breaching the trigger level shall be at least the amount needed to immediately return the bank's CET1 ratio to the trigger level (i.e. CET from write-down generated under applicable Indian Accounting Standards or RBI Instructions net of contingent liabilities, potential tax liabilities etc., if any) or, if this is not possible the full principal value of the instruments. When the Bank breaches a Pre-Specified Trigger Level and the equity is replenished through write-down, such replenished amount of equity will be excluded from the total equity of the Bank for the purpose of determining the proportion of earnings to be paid out as dividend in terms of rules laid down for maintaining capital conservation buffer. However, once the Bank has attained total common equity ratio of 8% without counting the replenished equity capital that point onwards, the Bank may include the replenished equity capital for all purposes. The Bank shall have the discretion to write-down the Bonds multiple times in case the Bank hits Pre-Specified Trigger Level subsequent to the first write-down. The Bonds which have been written off can be written up (partially or full) at the absolute discretion of the Bank and subject to compliance with RBI instructions (including permission, consent if any). (ii) Loss	The PONV Trigger event is the earlier of: a) a decision that a temporary/permanent write off is necessary without which the Bank would become non-viable, as determined by the RBI; and b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. The write off consequent upon the trigger event shall occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted.							The PONV Trigger event is the earlier of: a) a decision that a temporary/permanent write off is necessary without which the Bank would become non-viable, as determined by the RBI; and b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. The write off consequent upon the trigger event shall occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted.	The PONV Trigger event is the earlier of: a) a decision that a temporary/permanent write off is necessary without which the Bank would become non-viable, as determined by the RBI; and b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. The write off consequent upon the trigger event shall occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted.	The PONV Trigger event is the earlier of: a) a decision that a temporary/permanent write off is necessary without which the Bank would become non-viable, as determined by the RBI; and b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. The write off consequent upon the trigger event shall occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted.		The PONV Trigger event is the earlier of: a) a decision that a temporary/permanent write off is necessary without which the Bank would become non-viable, as determined by the RBI; and b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. The write off consequent upon the trigger event shall occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted.
32	If write-down, full or partial	Fully or Partially	Fully or Partially	Fully or Partially												
33	If write-down, permanent or temporary	Temporary	Temporary	Temporary		NA				NA	NA	NA			NA	
34	If temporary write-down, description of write-up mechanism	A write-off of the Bonds at the PONV is permanent. A write-off of the Bonds at Pre-Specified Trigger Level is temporary andcan be written up (partially or full) at the absolute discretion of the Bank and subject to compliance with RBI instructions (including permission, consent if any).	A write-off of the Bonds at the PONV is permanent. A write-off of the Bonds at Pre-Specified Trigger Level is temporary andcan be written up (partially or full) at the absolute discretion of the Bank and subject to compliance with RBI instructions (including permission, consent if any).	A write-off of the Bonds at the PONV is permanent. A write-off of the Bonds at Pre-Specified Trigger Level is temporary andcan be written up (partially or full) at the absolute discretion of the Bank and subject to compliance with RBI instructions (including permission, consent if any).	The Bonds, at the option of the Reserve Bank of India, can be temporarily written down or permanently written off upon occurrence of the trigger event,	NA	NA	NA	NA			The Bonds, at the option of the Reserve Bank of India, can be temporarily written down or permanently written off upon occurrence of the trigger event,	The Bonds, at the option of the Reserve Bank of India, can be temporarily written down or permanently written off upon occurrence of the trigger event,	The Bonds, at the option of the Reserve Bank of India, can be temporarily written down or permanently written off upon occurrence of the trigger event,	NA	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	superior to the claims of investors in instruments eligible for inclusion in Equity shares & prepetual non cumulative prefrence share and I and subordinate to the claims of all depositors and general Creditors of the Bank and subordinated debt of the bank.	superior to the claims of investors in instruments eligible for inclusion in Equity shares & prepetual non cumulative prefrence share and subordinate to the claims of all depositors and general Creditors of the Bank and subordinated debt of the bank.	superior to the claims of investors in instruments eligible for inclusion in Equity shares & prepetual non cumulative prefrence share and subordinate to the claims of all depositors and general Creditors of the Bank and subordinated debt of the bank.	a) Senior to the claims of investors in instruments eligible for inclusion in Tier I capital and, subordinate to the claims of all other depositors and general creditors of the bank and is neither secured nor covered by a guarantee of the issuer or related entity or other arrangement that legally or economically enhances the seniorty of the claim vis-a-vis bank creditors.reditors	subordinate to the claims of all other creditors and depositors of the Bank	a) Superior to the claims of investors in instruments eligible for inclusion in Tier I capital and b) subordinate to the claims of all other creditors	a) Superior to the claims of investors in instruments eligible for inclusion in Tier I capital and b) subordinate to the claims of all other creditors	a) Superior to the claims of investors in instruments eligible for inclusion in Tier I capital and b) subordinate to the claims of all other creditors	(a) superior to the claims of investors in equity shares and (b) subordinated to the claims of all other creditors.	(a) superior to the claims of investors in equity shares and (b) subordinated to the claims of all other creditors.	a) Senior to the claims of investors in instruments eligible for inclusion in Tier I capital and, subordinate to the claims of all other depositors and general creditors of the bank and is neither secured nor covered by a guarantee of the issuer or related entity or other arrangement that legally or economically enhances the seniorty of the claim vis-a-vis bank creditors.reditors	a) Senior to the claims of investors in instruments eligible for inclusion in Tier I capital and, subordinate to the claims of all other depositors and general creditors of the bank and is neither secured nor covered by a guarantee of the issuer or related entity or other arrangement that legally or economically enhances the seniorty of the claim vis-a-vis bank creditors.reditors	a) Senior to the claims of investors in instruments eligible for inclusion in Tier I capital and, subordinate to the claims of all other depositors and general creditors of the bank and is neither secured nor covered by a guarantee of the issuer or related entity or other arrangement that legally or economically enhances the seniorty of the claim vis-a-vis bank creditors.reditors	(a) superior to the claims of investors in equity shares and (b) subordinated to the claims of all other creditors.	a) Senior to the claims of investors in instruments eligible for inclusion in Tier I capital and, subordinate to the claims of all other depositors and general creditors of the bank and is neither secured nor covered by a guarantee of the issuer or related entity or other arrangement that legally or economically enhances the seniorty of the claim vis-a-vis bank creditors.reditors
36	Non-compliant transitioned features	No	No	No	No	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	Yes	No
37	If yes, specify non-complaint features	NA	NA	NA	NA	Loss Absorption	Loss Absorption	Loss Absorption	Loss Absorption	Loss Absorption	Loss Absorption	NA	NA	NA	Loss Absorption	NA

SR NO.	PARTICULARS	29	30	31	32	33	34	35	36	37	38	39	40	
		eSBM Basel III T-2	eSBM Basel III T-2	eSBP UPPER TIER- II	e SBP Tier I- IPDI	eSBP Basel III T-2	eSBT UPPER TIER- II	eSBT Basel III T-2		SBI NON CONVERTIBLE PERPETUAL, Unsecured, Basel III compliant Additional Tier 1 Bonds	**SBI NON CONVERTIBLE, Taxable,Redeemable, Subordinated, Unsecured, Basel III compliant Tier 2 Bonds**	**SBI NON CONVERTIBLE , Taxable, Perpetual, Subordinated, Unsecured, Basel III compliant Additional Tier 1 Bonds**	**SBI NON CONVERTIBLE PERPETUAL, Taxable, Subordinated, Unsecured, Basel III compliant Additional Tier 1 Bonds**	Equity
1	Issuer	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	**STATE BANK OF INDIA**	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	SBI Global Fa
2	Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement	INE-651A0 8041	INE-651A08058	INE652A09070	INE652A09088	INE652A08015	INE654A09175	INE654A08011	XS1492713505	INE062A08157	INE062A08165	INE062A08173	INE062A08181	INE 912 E 01
3	Governing law(s) of the instrument	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	ENGLISH LAW	Indian Law	Indian Law	Indian Law	Indian Law	
	Regulatory treatment													
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Additional Tier 1	Tier 2	Tier 2	Tier 2	Additional Tier I	Tier 1	Tier 2	AT1	AT1	NA
5	Post-transitional Basel III rules	Tier 2	Tier 2	Ineligible	Ineligible	Tier 2	Ineligible	Tier 2	Eligible	Tier 1	Tier 2	AT1	AT1	NA
6	Eligible at Solo/Group/ Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo
7	Instrument Type	Tier 2 Debt	Tier 2 Debt	Tier 2 Debt	perpetual Debt	Tier 2 Debt	Tier 2 Debt	Tier 2 Debt	Perpetual Debt Instruments	perpetual Debt	Tier 2 Debt	perpetual Debt	perpetual Debt	Equity
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	3000	2000	1500	3000	9500	5000	5150	20933	20000	41159	40210	20450	1598.9
9	Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	3,000	2,000	1,500	3,000	9,500	5,000	5,150	20933 ($ 300 MIO)	20,000	41,159	40,210	20,450	10/-
10	Accounting classification	Liability	Liability		Liability	Liability	Liability	Liability	LIABILITY	Liability	Liability	Liability	Liability	Capital
11	Original date of issuance	31.12.2015	18.01.2016	13.03.2009	18.01.2010	22.01.2015	26.03.2012	30.03.2016	22.09.2016	02.08.2017	02.11.2018	04.12.2018	21.12.2018	16.04.2001
12	Perpetual or dated	dated	dated		perpetual	dated	dated	dated	Perpetual	perpetual	dated	perpetual	perpetual	NA
13	Original maturity date	31.12.2025	18.01.2026	13.03.2024	No maturity	22.01.2025	26.03.2027	30.03.2026	NA	No maturity	02.11.2028	No maturity	No maturity	NA
14	Issuer call subject to prior supervisory approval	Yes	no					no	Yes	Yes	Yes	Yes	Yes	No
15	Optional call date,contigent call dates and redemotion amount	NA	NA	13.03.2019 at par	18.01.2020 at par	No	26.03.2022 at par	30.03.2021 at par	22.09.2021	The bank may, at its sole discretion but subject always to the "Condition for exercise of call option", elect to exercise a call on the Bonds (in whole but not in part) on Aug 2, 2022 (the Issuer Call Date) or any anniversary date thereafter	02.11.2023 at par	04.12.2023 at par	21.12.2023 at par	NA
16	Subsequent call dates, if applicable	NA	NA	NA	NA	NA	NA	NA	The Interest payment Dates falling on 22 September and 22 March in each year commencing on the First Redemption Date (22/09/21)	02.08.2022 or any anniversary date thereafter.	NA	04.12.2023 or any anniversary date thereafter	21.12.2023 or any anniversary date thereafter.	NA
	Coupons/dividends													Dividends
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	5.50 upto22/09/2022 and from 23/09/2022 @ USTS+ 4.274%	Fixed	Fixed	Fixed	Fixed	Floating
18	Coupon rate and any related index	8.40	8.45	9.15	9.15	8.29	9.25	8.45		8.15	8.90	9.56	9.37	NA
19	Existence of a dividend stopper	No	No	No	No	No	No	No	YES	Yes	No	Yes	Yes	No
20	Fully discretionary,partially discretionary or mandatory	Mandatory	Mandatory	Partially Mandatory	Partially Mandatory	Partially Mandatory	Partially Mandatory	Mandatory	Fully discretionary	fully discretionary			fully discretionary	Fully discretio
21	Existence of step up or other incentive to redeem	No	No	Yes	Yes	Yes	Yes	No	No	NA	Not applicable	NA	NA	NA
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non Cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	NA
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non Convertible	Non-convertible	Non - convertible	Non convertible	Non-convertible	NA
24	If convertible,conversion trigger(s)	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA
25	If convertible,fully or partially	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA
26	If convertible,conversion rate	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA
27	If convertible,mandatory or optional conversion	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA
28	If convertible,specify instrument type convertible into	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA
29	If convertible,specify issuer of instrument it converts into	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA
30	Write-down feature	Yes	Yes	No	No	No	No	Yes	YES	Yes	Yes	Yes	Yes	No
31	If write-down, write-down trigger(s)	The PONV Trigger event is the earlier of: a) a decision that a temporary/permanent write off is necessary without which the Bank would become non-viable, as determined by the RBI; and b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. The write off consequent upon the trigger event shall occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted.	The PONV Trigger event is the earlier of: a) a decision that a temporary/permanent write off is necessary without which the Bank would become non-viable, as determined by the RBI; and b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. The write off consequent upon the trigger event shall occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted.			The PONV Trigger event is the earlier of: a) a decision that a temporary/permanent write off is necessary without which the Bank would become non-viable, as determined by the RBI; and b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. The write off consequent upon the trigger event shall occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted.	The PONV Trigger event is the earlier of: a) a decision that a temporary/permanent write off is necessary without which the Bank would become non-viable, as determined by the RBI; and b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. The write off consequent upon the trigger event shall occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted.	The PONV Trigger event is the earlier of: a) a decision that a temporary/permanent write off is necessary without which the Bank would become non-viable, as determined by the RBI; and b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. The write off consequent upon the trigger event shall occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted.		The PONV Trigger event is the earlier of: a) a decision that a permanent write off without which the Bank would become non-viable, as determined by the RBI; and b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. The amount of non - equity capital to be written - off will be determined by RBI. The write off of any Common Equity Tier 1 capital shall not be required before the write - off of any Non - equity (Additional Tier 1 and Tier 2) regulatory capital instrument.The order of write off of the Bonds shall be as specified in the order of seniority as per this Disclosure document and any other regulatory norms as may be stipulated by the RBI from time to time. The Bonds can be written down multiple times in case the Bank hits the PONY Trigger Level subsequent to the first write - down. The Bonds which has been written off shall not be written up.	The PONV Trigger event is the earlier of: a) a decision that a permanent write off without which the Bank would become non-viable, as determined by the RBI; and b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. The amount of non - equity capital to be written - off will be determined by RBI.	The PONV Trigger event is the earlier of: a) a decision that a permanent write off without which the Bank would become non-viable, as determined by the RBI; and b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. The amount of non - equity capital to be written - off will be determined by RBI. The write off of any Common Equity Tier 1 capital shall not be required before the write - off of any Non - equity (Additional Tier 1 and Tier 2) regulatory capital instrument.The order of write off of the Bonds shall be as specified in the order of seniority as per this Disclosure document and any other regulatory norms as may be stipulated by the RBI from time to time. The Bonds can be written down multiple times in case the Bank hits the PONY Trigger Level subsequent to the first write - down. The Bonds which has been written off shall not be written up.	The PONV Trigger event is the earlier of: a) a decision that a permanent write off without which the Bank would become non-viable, as determined by the RBI; and b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. The amount of non - equity capital to be written - off will be determined by RBI. The write off of any Common Equity Tier 1 capital shall not be required before the write - off of any Non - equity (Additional Tier 1 and Tier 2) regulatory capital instrument.The order of write off of the Bonds shall be as specified in the order of seniority as per this Disclosure document and any other regulatory norms as may be stipulated by the RBI from time to time. The Bonds can be written down multiple times in case the Bank hits the PONY Trigger Level subsequent to the first write - down. The Bonds which has been written off shall not be written up.	NA
32	If write-down, full or partial												Fully or partially	NA
33	If write-down, permanent or temporary				NA		NA		Both (CET 1 Trigger is temporary and PONV Trigger is permanent)				The Bonds can be written down multiple times in case the bank hits the PONY trigger level subsequent to the first write down. The Bonds which has been written off shall not be written up.	NA
34	If temporary write-down, description of write-up mechanism			NA	NA		NA		Following a Write-Down, the Outstanding Nominal Amount of the Additional Tier 1 Notes may be increased up to the Maximum Reinstatement Amount (a"Reinstatement") at the Issuer's option and subject to any conditions specified in (i) the applicable Pricing Supplement or (ii) the RBI Guidelines, or as are otherwise notified to the Issuer by the RBI, from time to time. Additional Tier 1 Notes may be subject to more than one Reinstatement. The Issuer will not reinstate the principal amount of any Tier 1 Loss Absorbing Instrument that has been written down (and which is capable under its terms of being reinstated) unless it does so on a pro rata basis with a Reinstatement on the Additional Tier 1 Notes.	The Bonds, at the option of the Reserve Bank of India, can be permanently written down upon occurrence of the trigger event,called "Point of Non-Viability Trigger" ("PONY Trigger")	The Bonds, at the option of the Reserve Bank of India, can be permanently written down upon occurrence of the trigger event,called "Point of Non-Viability Trigger" ("PONY Trigger")	The PONV Trigger event is the earlier of: a) a decision that a permanent write off without which the Bank would become non-viable, as determined by the RBI; and b) the decision to make a public sector injection of capital, or equivalent support, withou	The PONV Trigger event is the earlier of: a) a decision that a permanent write off without which the Bank would become non-viable, as determined by the RBI; and b) the decision to make a public sector injection of capital, or equivalent support, withou	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	a) Senior to the claims of investors in instruments eligible for inclusion in Tier I capital and, subordinate to the claims of all other depositors and general creditors of the bank and is neither secured nor covered by a guarantee of the issuer or related entity or other arrangement that legally or economically enhances the seniorty of the claim vis-a-vis bank creditors.reditors	a) Senior to the claims of investors in instruments eligible for inclusion in Tier I capital and, subordinate to the claims of all other depositors and general creditors of the bank and is neither secured nor covered by a guarantee of the issuer or related entity or other arrangement that legally or economically enhances the seniorty of the claim vis-a-vis bank creditors.reditors	a) Superior to the claims of investors in instruments eligible for inclusion in Tier I capital and b) subordinate to the claims of all other creditors	(a) superior to the claims of investors in equity shares and (b) subordinated to the claims of all other creditors.	a) Senior to the claims of investors in instruments eligible for inclusion in Tier I capital and, subordinate to the claims of all other depositors and general creditors of the bank and is neither secured nor covered by a guarantee of the issuer or related entity or other arrangement that legally or economically enhances the seniorty of the claim vis-a-vis bank creditors.reditors	a) Superior to the claims of investors in instruments eligible for inclusion in Tier I capital and b) subordinate to the claims of all other creditors	a) Senior to the claims of investors in instruments eligible for inclusion in Tier I capital and, subordinate to the claims of all other depositors and general creditors of the bank and is neither secured nor covered by a guarantee of the issuer or related entity or other arrangement that legally or economically enhances the seniorty of the claim vis-a-vis bank creditors.reditors	Junior to the claims of holders of all deposits and other liabilities of the Issuer and debt instruments onstituting Senior Unsecured, "Upper Tier II" or "Tier II" capital of the Issuer as defined under the RBI Guidelines from time to time and pari pasu with other Additinal tier 1 notes	i) Senior to the claims of investors in equity shares and perpetual non-cumulative preference shares issued by the Bank.ii) Be subordinated to the claims of depositors, general creditors and subordinated debt of the Bank other than any subordinated debt qualifying as AT1 Capital (iii) neither be secured nor covered by a guarantee of the issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis - a - vis creditors of the Bank; (iv) Unless the terms of any subsequent issuance of bonds / debentures by the Bank specifies that the claims of such subsequent bond holders ar senior or subordinate to the Bonds issued under this Disclosure document or unless the RBI specifies otherwise in its guidelines, the claims of the bondholders shall be pari passu with claims of holders of such subsequesnt debentures / bond issuances of the Bank; (v) rank pari passu without preference amongst themselves.	(i) be superior to the claims of investors in common equity and instruments eligible for inclusion in Tier 1 Capital issued by the Bank; (ii) be subordinated to the claims of depositors, general creditors of the Bank (iii) neither be secured nor covered by any guarantee of the issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis-a-vis creditors of the Bank; (iv) Unless the terms of any subsequent issuance of bonds/debentures by the Bank specifies that the claims of such subsequent bond holders are senior or subordinate to the Bonds issued under this disclosure document or unless the RBI specifies otherwise in its guidelines the claims of the Bondholders shall be pari passu with claims of holders of such subsequent debentures / bond issuances of the Bank; (v) rank pari passu without preference amongst themselves and other subordinated debt eligible for inclusion in Tier 2 Capital.	(i) be superior to the claims of investors in equity shares and perpetual non cumulative preference shares issued by the Bank; (ii) be subordinated to the claims of depositors, general creditors and subordinated debt of the Bank other than any subordinated debt qualifying as Additional Tier 1 Capital; (iii) neither be secured nor covered by any guarantee of the issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim of the Bondholders vis-a-vis creditors of the Bank; (iv) Unless the terms of any subsequent issuance of bonds/debentures by the Bank specifies that the claims of such subsequent bond holders are senior or subordinate to the Bonds issued under this disclosure document or unless the RBI specifies otherwise in its guidelines or regulations, the claims of the Bondholders shall be pari passu with claims of holders of such subsequent debentures / bond issuances of the Bank; (v) rank pari passu without preference amongst themselves.	(i) be superior to the claims of investors in equity shares and perpetual non cumulative preference shares issued by the Bank; (ii) be subordinated to the claims of depositors, general creditors and subordinated debt of the Bank other than any subordinated debt qualifying as Additional Tier 1 Capital; (iii) neither be secured nor covered by any guarantee of the issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim of the Bondholders vis-a-vis creditors of the Bank; (iv) Unless the terms of any subsequent issuance of bonds/debentures by the Bank specifies that the claims of such subsequent bond holders are senior or subordinate to the Bonds issued under this disclosure document or unless the RBI specifies otherwise in its guidelines or regulations, the claims of the Bondholders shall be pari passu with claims of holders of such subsequent debentures / bond issuances of the Bank; (v) rank pari passu without preference amongst themselves.	Most subordinated claim in liquidation of the Bank
36	Non-compliant transitioned features	No	No	Yes	Yes	No	Yes	No	No	No	Yes		Yes	No
37	If yes, specify non-complaint features	NA	NA	Loss Absorption	Loss Absorption	NA	Loss Absorption	NA	NA	NA	Loss Absorption	Loss Absorption	Loss Absorption	NA

SR NO.	PARTICULARS	Non-Banking Subsidiaries									Foreign Subs		
		Tier -II Bonds	Tier -II Bonds	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II			
1	Issuer	SBI Global Factors Ltd	SBI Global Fa	SBI Cards & Payment Services Pvt. Ltd.	SBI Cards & Payment Services Pvt. Ltd.	SBI Cards & Payment Services Pvt. Ltd.	SBI Cards & Payment Services Pvt. Ltd.	SBI Cards & Payment Services Pvt. Ltd.	SBI Cards & Payment Services Pvt. Ltd.	SBI Cards & Payment Services Pvt. Ltd.	Nepal SBI Bank l	SBI (MAURITIUS) LTD	Nepal SBI Bank Ltd
2	Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement	INE 912 E 08.	INE 912 E 08.	ISIN-INE018E08029	ISIN-INE018E08037	ISIN-INE018E08045	ISIN-INE018E08052	ISIN-INE018E08060	ISIN-INE018E08078	ISIN-INE018E08086	BANK SBI BOTSWANA	NA	12.5% NSBL Debenture 8% NSBL Debenture 7.9% NSBL Debenture
3	Governing law(s) of the instrument										NA	BANKING ACT/COMPANIES ACT	Securities Exchange Act and Regulations
	Regulatory treatment	State Bank of India(Subsidia		Companies Act 1956	Companies Act 1956	Companies Act 1956	Companies Act 1956	Companies Act 1956	Companies Act 1956	Companies Act 1956	Botswana Laws	NA	
4	Transitional Basel III rules	NA	NA	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II	Tier I Capital	NA	NA as per local regulation
5	Post-transitional Basel III rules	NA	NA	NA	NA	NA	NA	NA	NA	NA	Common Equity Tier-1	NA	NA as per local regulation
6	Eligible at Solo/Group/ Solo & Group	Solo	Solo	NA	NA	NA	NA	NA	NA	NA	Common Equity Tier-1	SOLO	group & solo
7	Instrument Type	Debentures	Debentures	group & solo	group & solo	group & solo	group & solo	group & solo	group & solo	group & solo	SOLO	Ordinary share capital	Debenture
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	1000	500	0	600	600	2000	4000			EQUITY	843	625.00
9	Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	10,00,000/-	10,00,000/-	1000000	1000000	1000000	1000000	1000000			857.11	USD 62.50	625.00
10	Accounting classification	Borrowings	Borrowings	Borrowings	Borrowings	Borrowings	Borrowings	Borrowings	Borrowings	Borrowings	BWP 1	Equity	Liabilities
11	Original date of issuance	29.07.2011	25.08.2010	28-Sep-12	26-Nov-14	25-Feb-16	17-Oct-16	17-Jul-17			CAPITAL	N/A	12.02.2012 03.02.2013 20.04.2014
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	NA	Perpetual	Dated
13	Original maturity date	29.07.2021	25.08.2020	28-Sep-19	26-Nov-21	25-Apr-22	17-Oct-23	17-May-23			PERPETUAL	N/A	11.02.2022 02.02.2023 19.04.2024
14	Issuer call subject to prior supervisory approval	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	No	
15	Optional call date,contigent call dates and redemption amount	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	N/A	
16	Subsequent call dates, if applicable	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Coupons/dividends	Interest	Interest	Coupons	Coupons	Coupons	Coupons				NA	Dividends	
17	Fixed or floating dividend/coupon	FIXED	FIXED	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Dividends	Floating	Fixed Coupon
18	Coupon rate and any related index	9.22%	8.75%	9.95%	9.85%	9.50%	9.00%	9.65%			Floating	N/A	12.5%, 8%&7.9%
19	Existence of a dividend stopper	NA	NA	NO	NO	NO	NO	NO	NO	NO	NA	Bank of Mauritius approval required	NA
20	Fully discretionary,partially discretionary or mandatory	Mandatory	Mandatory	NA	NA	NA	NA	NA	NA	NA	No	Partially discretionary	NA
21	Existence of step up or other incentive to redeem	No	No	NA	NA	NA	NA	NA	NA	NA	Fully discretionary	No	NA
22	Noncumulative or cumulative	Non cumulativ	Non cumulativ	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	NA	Not Applicable	Cumulative
23	Convertible or non-convertible	Non-convertib	Non-convertib	non-convertible	non-convertible	non-convertible	non-convertible	non-convertible	non-convertible	non-convertible	NA	Not Applicable	Non-convertible
24	If convertible,conversion trigger(s)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Not Applicable	NA
25	If convertible,fully or partially	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Not Applicable	NA
26	If convertible,conversion rate	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Not Applicable	NA
27	If convertible,mandatory or optional conversion	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Not Applicable	NA
28	If convertible,specify instrument type convertible into	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Not Applicable	NA
29	If convertible,specify issuer of instrument it converts into	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Not Applicable	NA
30	Write-down feature	No	No	NA	NA	NA	NA	NA	NA	NA	NA	Not Applicable	NA
31	If write-down, write-down trigger(s)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Not Applicable	NA
32	If write-down, full or partial	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Not Applicable	NA
33	If write-down, permanent or temporary	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Not Applicable	NA
34	If temporary write-down, description of write-up mechanism	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Not Applicable	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	(a) Superior to the claims of investments in instruments eligible for inclusion in Tier-II capital and (b) Subordinated to the claims of all other creditors	(a) Superior to the claims of investments in instruments eligible for inclusion in Tier-II capital and (b) Subordinated to the claims of all other creditors	Fully paid-up, unsecured, subordinated to the claims of other creditors	Fully paid-up, unsecured, subordinated to the claims of other creditors	Fully paid-up, unsecured, subordinated to the claims of other creditors	Fully paid-up, unsecured, subordinated to the claims of other creditors	Fully paid-up, unsecured, subordinated to the claims of other creditors			NA	Not Applicable	At the time of liquidation, right of claims will be only after depositors
36	Non-compliant transitioned features	No	No	NA	NA	NA	NA	NA	NA	NA	Most subordinated claim in liquidation of the Bank	Not Applicable	NA
37	If yes, specify non-complaint features	NA	NA	NA	NA	NA	NA	NA	NA	NA	Most subordinated claim in		NA