

		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
SR NO.	PARTICULARS	Paid up Equity Capital as on 31.12.21	SBI 9.69% Unsecured non convertible bonds, redeemable Basel III compliant Tier 2 bond (private placement) 2013-14	eSBIJ Basel III T-2	eSBJ Lower TIER- II (SERIES- VI)	eSBH Basel III T-2	eSBH Basel III T-2	eSBH Basel III T-2	eSBM Basel III T-2	eSBM Basel III T-2	eSBM Basel III T-2	eSBP Basel III T-2	eSBT UPPER TIER- II	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
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	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 08074	INE648A0 8013	INE 648A0 9078	INE649A09126	INE649A08029	INE649A08037	INE 651A0 8033	INE651A0 8041	INE651A08058	INE652A08015	INE654A09175	INE062A08157	INE062A08165	INE062A08173	INE062A08181
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	Indian Law
	Regulatory treatment																
4	Transitional Basel III rules	Common Equity Tier I	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 1	Tier 2	AT1	AT1
5	Post-transitional Basel III rules	Common Equity Tier I	Tier 2	Tier 2	Ineligible	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 1	Tier 2	AT1	AT1
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	Solo & Group
7	Instrument Type	Common Share	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	Tier 2 Debt	Tier 2 Debt	perpetual Debt	Tier 2 Debt	perpetual Debt	perpetual Debt
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	8,924	8,000	1,200	0	2,358	3,000	1,600	2,000	2,400	1,600	5,700	5,000	20,000	41,159	40,210	20,450
9	Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	8,924	20,000	2,000	5,000	3,930	5,000	2,000	5,000	3,000	2,000	9,500	5,000	20,000	41,159	40,210	20,450
10	Accounting classification	Equity Capital	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability
11	Original date of issuance	Various	02.01.2014	20.03.2015	20.03.2012	31.03.2015	30.12.2015	08.02.2016	17.12.2014	31.12.2015	18.01.2016	22.01.2015	26.03.2012	02.08.2017	02.11.2018	04.12.2018	21.12.2018
12	Perpetual or dated	Perpetual	dated	dated	dated	dated	dated	dated	dated	dated	dated	dated	dated	perpetual	dated	perpetual	perpetual
13	Original maturity date	NA	02.01.2024	20.03.2025	20.03.2022	31.03.2025	30.12.2025	08.02.2026	17.12.2024	31.12.2025	18.01.2026	22.01.2025	26.03.2027	No maturity	02.11.2028	No maturity	No maturity
14	Issuer call subject to prior supervisory approval	NA	No	no	no	no	no	no	no	no	no	no	Yes	Yes	Yes	Yes	Yes
15	Optional call date,contingent call dates and redemption amount	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	26.03.2022	02.08.2022 at par	02.11. 2023	04.12.2023 at par	21.12.2023 at par
16	Subsequent call dates, if applicable	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	02.08.2022 or any anniversary date thereafter.	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	Fixed	Fixed
18	Coupon rate and any related index	NA	9.69	8.30	9.02	8.32	8.40	8.45	8.55	8.40	8.45	8.29	9.25	8.15	8.90	9.56	9.37
19	Existence of a dividend stopper	NA	No	No	No	No	No	No	No	No	No	No	No	Yes	No	Yes	Yes
20	Fully discretionary,partially discretionary or mandatory	NA	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Partially Mandatory	Partially Mandatory	fully discretionary			fully discretionary
21	Existence of step up or other incentive to redeem	NA	No	No	NA	Yes	No	No	No	No	No	Yes	Yes	NA	NA	NA	NA
22	Non cumulative 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	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	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	NA
25	If convertible,fully or partially	NA	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	NA
27	If convertible,mandatory or optional conversion	NA	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	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	NA
30	Write-down feature	NA	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	No	No	Yes	Yes	Yes	Yes

35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Most subordinated claim in liquidation	a) Senior to the claims of investors in instruments eligible for inclusion in Tier I capital and, subordinate to the claims of all other depositors and general creditors of the bank and is neither secured nor covered by a guarantee of the issuer or related entity or other arrangement that legally or economically enhances the seniority of the claim vis-a-vis bank creditors./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 seniority of the claim vis-a-vis bank creditors./reditors	subordinate to the claims of all other creditors and depositors 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 seniority 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 seniority 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 seniority 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 seniority 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 seniority 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 seniority 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	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 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.	(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.	
36	Non-compliant transitioned features	NA	No	No	Yes	No	No	No	No	No	No	No	Yes	No	No	No
37	If yes, specify non-complaint features	NA	NA	NA	Loss Absorption	NA	NA	NA	NA	NA	NA	NA	Loss Absorption	NA	NA	NA

		17	18	19	20	21	22	23	24	25	26	27	28
SR NO.	PARTICULARS	SBI NON CONVERTIBLE PERPETUAL, Taxable, Subordinated, Unsecured, Basel III compliant Additional Tier 1 Bonds	SBI NON CONVERTIBLE , Taxable, Reedemable, Subordinated, Unsecured, Basel III compliant Tier 2 Bonds	SBI NON CONVERTIBLE PERPETUAL, Taxable, Subordinated, Unsecured, Basel III compliant Additional Tier 1 Bonds	SBI NON CONVERTIBLE PERPETUAL, Taxable, Subordinated, Unsecured, Basel III compliant Additional Tier 1 Bonds	SBI NON CONVERTIBLE , Taxable, Reedemable, Subordinated, Unsecured, Basel III compliant Tier 2 Bonds	SBI NON CONVERTIBLE PERPETUAL, Taxable, Subordinated, Unsecured, Basel III compliant Additional Tier 1 Bonds	SBI NON CONVERTIBLE , Taxable, Reedemable, Subordinated, Unsecured, Basel III compliant Tier 2 Bonds	SBI NON CONVERTIBLE , Taxable, Reedemable, Subordinated, Unsecured, Basel III compliant Tier 2 Bond 20-21 Sr3	SBI NON CONVERTIBLE , Taxable, Reedemable, Subordinated, Unsecured, Basel III AT1 Bonds - Sr II 2020	SBI NON-CONVERTIBLE, Taxable, Perpetual, Subordinated, Unsecured, Basel III Compliant AT1 Bonds (Sr I)	SBI NON-CONVERTIBLE, Taxable, Perpetual, Subordinated, Unsecured, Basel III Compliant AT1 Bonds (Sr II)	SBI NON-CONVERTIBLE, Taxable, Perpetual, Subordinated, Unsecured, Basel III Compliant AT1 Bonds (Sr III)
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	SBI	SBI
2	Unique Identifier(e.g. CUSIP/SIN or Bloomberg Identifier for private placement)	INE062A08199	INE062A08207	INE062A08215	INE062A08223	INE062A08231	INE062A08249	INE062A08256	INE062A08264	INE062A08272	INE062A08280	INE062A08298	INE062A8306
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
	Regulatory treatment												
4	Transitional Basel III rules	AT1	Tier II	AT1	AT1	Tier II	AT1	Tier II	Tier II	AT1	AT1	AT1	AT1
5	Post-transitional Basel III rules	AT1	Tier II	AT1	AT1	Tier II	AT1	Tier II	Tier II	AT1	AT1	AT1	AT1
6	Eligible at Solo/Group/ Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group					
7	Instrument Type	perpetual Debt	Tier 2 Debt	perpetual Debt	perpetual Debt	Tier 2 Debt	perpetual Debt	Tier 2 Debt	Tier 2 Debt	perpetual Debt	perpetual Debt	perpetual Debt	perpetual Debt
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	12,513	50,000	31,048	38,136	89,310	40,000	70,000	50,000	25,000	40,000	60,000	39,740
9	Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	12,513	50,000	31,048	38,136	89,310	40,000	70,000	50,000	25,000	40,000	60,000	39,740
10	Accounting classification	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability
11	Original date of issuance	22.03.2019	28.06.2019	30.08.2019	22.11.2019	21.08.2020	09.09.2020	21.09.2020	26.10.2020	24.11.2020	03.09.2021	18.10.2021	14.12.2021
12	Perpetual or dated	perpetual	dated	perpetual	perpetual	dated	Perpetual	dated	dated	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	No maturity	28.06.2029	No maturity	No maturity	21.08.2035	Perpetual		26.10.2030	Perpetual	Perpetual	Perpetual	Perpetual
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date,contingent call dates and redemption amount	22.03.2024	28.06.2024	30.08.2024	22.11.2024	21.08.2030	09.09.2025	21.09.2025	26.10.2025	24.11.2025	03.09.2026	18.10.2026	14.12.2026
16	Subsequent call dates, if applicable	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	any anniversary date thereafter the Call date 18.10.2026	any anniversary date thereafter the Call date 14.12.2026
	Coupons/dividends												
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	9.45	7.99	8.75	8.5	6.8	7.74	6.24	5.83	7.73	7.72	7.72	7.55
19	Existence of a dividend stopper	Yes	No	YES	Yes	No	Yes	No	No	Yes	Yes	Yes	Yes
20	Fully discretionary,partially discretionary or mandatory	full discretionary	NA	Fully discretionery	Fully discretionery	NA	fully Discretionery	NA	NA	Discretionery	Discretionery	Discretionery	Discretionery
21	Existence of step up or other incentive to redeem	NA	NA	NA	Not applicable	Not applicable	Not applicable	Not applicable	Not Applicable	Not applicable	Not applicable	Not applicable	Not applicable
22	Non cumulative 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
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
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	YES	YES	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

31	If write-down, write-down trigger(s)	<p>The PONV Trigger event is the earlier of:</p> <p>a) a decision that a permanent write off without which the Bank would become non-viable, as determined by the RBI; and</p> <p>b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. The 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.</p> <p>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.</p>	<p>The Bonds are issued subject to Basel III Guidelines on PONV as amended from time to time (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), and at the option of the RBI, can be permanently written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" ("PONV Trigger").</p> <p>The PONV Trigger event is the earlier of:</p> <p>a. a decision that a permanent write-off without which the Bank would become non-viable, as determined by the Reserve Bank of India; and</p> <p>b. the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority.</p>	<p>The Bonds are issued subject to Basel III Guidelines on PONV as amended from time to time (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), and at the option of the RBI, can be permanently written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" ("PONV Trigger").</p> <p>The PONV Trigger event is the earlier of:</p> <p>a. a decision that a permanent write-off without which the Bank would become non-viable, as determined by the Reserve Bank of India; and</p> <p>b. the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority.</p>	<p>The Bonds can be written-down multiple times in case the Bank hits the PONV Trigger Level subsequent to the first write-down. The Bonds which has been written off shall not be written up.</p>	Upon occurrence of PONY	Upon occurrence of PONY	Upon occurrence of PONY	<p>The Bonds are issued subject to Basel III Guidelines on PONV as amended from time to time (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), and at the option of the RBI, can be permanently written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" ("PONV Trigger").</p>	<p>The Bonds and the Bondholders claim, if any, against Bank, wherever situated, may be written-off, in whole or in part, upon the occurrence of the following trigger events:</p> <p>(i) Pre-Specified Trigger Level</p> <p>(ii) Point of Non-Viability ("PONV").</p>	<p>Bonds are issued subject to Basel III circular include a requirement that these Bonds may be written-off, in whole or in part, upon the occurrence of the following trigger events:</p> <p>(i) Pre-Specified Trigger Level</p> <p>Level; and (ii) Point of Non-Viability ("PONV").</p>	<p>Bonds are issued subject to Basel III circular include a requirement that these Bonds may be written-off, in whole or in part, upon the occurrence of the following trigger events:</p> <p>(i) Pre-Specified Trigger Level; and (ii) Point of Non-Viability ("PONV").</p>	<p>Bonds are issued subject to Basel III circular include a requirement that these Bonds may be written-off, in whole or in part, upon the occurrence of the following trigger events:</p> <p>(i) Pre-Specified Trigger Level; and (ii) Point of Non-Viability ("PONV").</p>
32	If write-down, full or partial	Fully or partially	full	Fully or partially						<p>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)</p>	<p>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).</p>		
33	If write-down, permanent or temporary	<p>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.</p>	<p>The Bonds are issued subject to Basel III Guidelines on PONV as amended from time to time and at the option of the RBI, can be permanently written down upon the occurrence of the trigger event, called PONY Trigger.</p>	<p>The Bonds are issued subject to Basel III Guidelines on PONV as amended from time to time (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), and at the option of the RBI, can be permanently written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" ("PONV Trigger").</p> <p>The PONV Trigger event is the earlier of:</p> <p>a. a decision that a permanent write-off without which the Bank would become non-viable, as determined by the Reserve Bank of India; and</p> <p>b. the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority.</p>		Permanently	Permanently	Permanently	<p>The Bonds are issued subject to Basel III Guidelines on PONV as amended from time to time (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), and at the option of the RBI, can be permanently written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" ("PONV Trigger").</p>	<p>The Bonds are issued subject to Basel III Guidelines on PONV as amended from time to time (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), and at the option of the RBI, can be permanently written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" ("PONV Trigger").</p>	<p>The Bonds are issued subject to Basel III Guidelines on PONV as amended from time to time (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), and at the option of the RBI, can be permanently written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" ("PONV Trigger").</p>		
34	If temporary write-down, description of write-up mechanism	<p>The Bonds which has been written off can be written up (Partially or full) at the absolute discretion of the Bank and subject to compliance with RBI instructions (incl , permission, consent if any)</p>	<p>The Bonds can be written-down multiple times in case the Bank hits the PONV Trigger Level subsequent to the first write-down. The Bonds which has been written off shall not be written up.</p>	<p>The Bonds can be written-down multiple times in case the Bank hits the PONV Trigger Level subsequent to the first write-down. The Bonds which has been written off shall not be written up.</p>		NA	NA	NA	<p>(b) If the Bank is amalgamated with any other bank after the Bonds have been written-down permanently, these Bonds cannot be written up by the amalgamated entity.</p>	<p>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).</p>	<p>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).</p>		

[illegible]

SR NO.	PARTICULARS
1	Issuer
2	Unique Identifier(e.g. CUSIP,ISIN or Bloomberg Identifier for private placement)
3	Governing law(s) of the instrument
	Regulatory treatment
4	Transitional Basel III rules
5	Post-transitional Basel III rules
6	Eligible at Solo/Group/ Solo & Group
7	Instrument Type
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)
9	Par value of instrument - total issued (Rs. in million, as of most recent reporting date)
10	Accounting classification
11	Original date of issuance
12	Perpetual or dated
13	Original maturity date
14	Issuer call subject to prior supervisory approval
15	Optional call date,contingent call dates and redemption amount
16	Subsequent call dates, if applicable
	Coupons/dividends
17	Fixed or floating dividend/coupon
18	Coupon rate and any related index
19	Existence of a dividend stopperYes
20	Fully discretionary,partially discretionary or mandatory
21	Existence of step up or other incentive to redeem
22	Non cumulative or cumulative
23	Convertible or non-convertible
24	If convertible,conversion trigger(s)
25	If convertible,fully or partially
26	If convertible,conversion rate
27	If convertible,mandatory or optional conversion
28	If convertible,specify instrument type convertible into
29	If convertible,specify issuer of instrument it converts into
30	Write-down feature

29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52
Non- Banking Subsidiaries																					Overseas Banking Subsidiaries		
SBI Global Factors Ltd	SBI Global Factors 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.	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.	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 (MAURITIUS) LTD	Nepal SBI Bank Ltd	SBI (UK)	
INE 912 E 01010	INE912E08AE7	ISIN- INE018E08060	ISIN- INE018E08078	ISIN- INE018E08086	ISIN- INE018E08136	ISIN- INE018E08144	ISIN- INE018E08151	ISIN- INE018E08169	ISIN- INE018E08177	ISIN- INE018E08185	INE018E08193	INE018E08201	INE018E08219	INE018E08227	INE018E08235	INE018E08243	INE018E08250	INE018E08268	INE018E08276	INE018E08284	NA	12.5% NSBL Debenture 8% NSBL Debenture 7.9% NSBL Debenture 8.00% NSBL Debenture	Private placement
																					BANKING ACT/COMPANIES ACT	Securities Exchange Act and Regulations	English Law
	State Bank of India(Subsidiary Banks) Act, 1959	Companies Act 1956	Companies Act 1956	Companies Act 1956	Companies Act 1956	Companies Act 1956	Companies Act 1956	Companies Act 1956	Companies Act 2013	Companies Act 2013	Companies Act 2013	Companies Act 2013	Companies Act 2013	Companies Act 2013	Companies Act 2013	Companies Act 2013	Companies Act 2013	Companies Act 2013	Companies Act 2013	Companies Act 2013	NA		
NA	NA	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II	NA	NA as per local regulation	
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA as per local regulation	
Solo	Solo	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	SOLO	group & solo	Solo
Equity	Debentures	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 & Solo	Group & Solo	Group & Solo	Ordinary share capital	Debenture	Common Equity
1598.9	1000	1000	2000	5000	4500	2500	1750	1000	4100	3000	300	400	500	4500	5500	4550	5000	5000	5000	5000	677	139.62	24846.2882
10/-	Rs 1 Crore per	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	USD 62.50	189.62	
Capital	Borrowings	Borrowings	Borrowings	Borrowings	Borrowings	Borrowings	Borrowings	Borrowings	Borrowings	Borrowings	Borrowings	Borrowings	Borrowings	Borrowings	Borrowings	Borrowings	Borrowings	Borrowings	Borrowings	Borrowings	Equity	Liabilities	Shareholder's equity
16.04.2001	28.07.2021	25-Feb-16	17-Oct-16	17-Jul-17	18-Dec-18	29-Jan-19	13-May-19	12-Jun-19	14-Nov-19	16-Dec-19	26-Feb-20	29-Jun-20	17-Aug-20	22-Dec-20	23-Feb-21	10-May-21	14-Jun-21	17-Aug-21	15-Nov-21	24-Dec-21	N/A	12.02.2012, 03.02.2013, 20.04.2014 & 18.04.2020	06-Oct-17
NA	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Perpetual	Dated	Perpetual
NA	28.07.2031																					11.02.2022, 02.02.2023, 19.04.2024 & 17.04.2030	
No	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	No		No
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	N/A		N/A
NA	NA																						N/A
Dividends	Interest													NA	NA	NA	NA	NA	NA	NA	NA		N/A
Floating	FIXED	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Floating	Fixed Coupon	N/A
NA	7.28%	9.65%	8.10%	8.30%	9.15%	9.55%	8.55%	8.99%	7.60%	7.50%	7.40%	6.85%	5.75%	6.00%	5.90%	5.70%	5.55%	5.70%	5.75%	5.82%	N/A	12.5%, 8%, 7.9%, 10%	N/A
No	NA	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	Bank of Mauritius approval required	NA	N/A
Fully discretion	Mandatory	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Partially discretionary	NA	Fully discretionary
NA	No	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	No	NA	No
NA	Non cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Not Applicable	Cumulative	Non-cumulative
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	non-convertible	non-convertible	non-convertible	non-convertible	non-convertible	non-convertible	non-convertible	Not Applicable	Non-convertible	Non-convertible
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Not Applicable	NA	N/A
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Not Applicable	NA	N/A
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Not Applicable	NA	N/A
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Not Applicable	NA	N/A
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Not Applicable	NA	N/A
No	No	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Not Applicable	NA	No

31	If write-down, write-down trigger(s)
32	If write-down, full or partial
33	If write-down, permanent or temporary
34	If temporary write-down, description of write-up mechanism

NA	NA																							
		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Not Applicable	NA	N/A	
NA	NA																							
		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Not Applicable	NA	N/A	
NA	NA																							
		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Not Applicable	NA	N/A	
NA	NA																							
		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Not Applicable	NA	N/A	

