		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
SR NO.	PARTICULARS	Paid up Equity Capita	al SBI 9.69% Unsecured non	eSBBJ Basel III T-2	eSBBJ Lower TIER- II (	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,	SBI NON CONVERTIBLE,	SBI NON CONVERTIBLE , Taxable,	SBI NON CONVERTIBLE PERPETUAL,
		as on 31.12.21	convertible bonds, redeemable Basel III compliant Tier 2 bond (private placement) 2013- 14		SERIES- VI )									Unsecured, Basel III compliant Additional Tier 1 Bonds	Taxable,Redeemable, Subordinated, Unsecured, Basel II compliant Tier 2 Bonds	Perpetual, Subordinated, Unsecured, Basel III compliant Additional Tier 1 Bonds	Taxable, Subordinated, Unsecured, Basel III compliant Additional Tier 1 Bonds
1	Issuer	State Bank of India,	State Bank of India, BI incorporated under SBI Act,	State Bank of India,	State Bank of India,	State Bank of India, I incorporated under SBI	State Bank of India, incorporated under SBI		State Bank of India, incorporated under SBI Act,	State Bank of India,	State Bank of India, incorporated under SBI	State Bank of India, incorporated under SBI	State Bank of India, incorporated under SBI	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
		Act, 1955	1955	Act, 1955		Act, 1955	Act, 1955	1955	1955	1955	Act, 1955	Act, 1955	Act, 1955	Pict, 1933	under 361 Act, 1955	ALC, 1999	AC, 1999
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	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
	Post-transitional Basel III rules	Common Equity Tier		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
	Par value of instrument - total issued (Rs. in million, as of most recent	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	reporting date) Accounting classification	Equity Capital	Liability	/ Liability	Liability	y 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	2 31.03.2015	30.12.2015	08.02.2016	17.12.2014	31.12.2015	18.01.2016	22.01.2015	26.03.2012	2 02.08.2017	02.11.2018	04.12.2018	21.12.2018
	Perpetual or dated	Perpetual	dated	i dated	dated		dated		dated	dated	dated		dated		dateo	perpetual	perpetual
13	Original maturity date	NA	02.01.2024	20.03.2025	20.03.2022	2 31.03.2025	30.12.2025	08.02.2026	17.12.2024	31.12.2025	18.01.2026	22.01.2025	26.03.2027	7 No maturity	02.11.2028	No maturity	No maturity
14 15	Issuer call subject to prior supervisory approval Optional call date, contigent call dates and redemption amount	NA NA	No NA	no NA	NA NA	no NA	no NA	no NA	no NA	no NA	nc NA	NA	Yes 26.03.2022	s Yes 2 02.08.2022 at par	Ve: 02.11.2023	Yes 04.12.2023 at par	Yes 21.12.2023 at par
	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 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 stopperYes	NA	No	No	No	No	No	No	No	No	No	No	No	Yes	No	Yes	Yes
	Fully discretionary, partially discretionary or mandatory	NA	Mandatory	/ Mandatory	Mandatory	y Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Partially Mandatory	Partially Mandatory	y fully discretionary			fully discretionary
	Existence of step up or other incentive to redeem Non cumulative or cumulative	NA NA	Non-cumulative	No Non-cumulative	NA Non-cumulative	A Yes e Non-cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative	Non-cumulative	Yes Non-cumulative	Yes Non-cumulative	NA Non-cumulative	NA Non-cumulative	NA Non-cumulative	NA Non-cumulative
23	Convertible or non-convertible	NA	Non-convertible	e Non-convertible	Non-convertible	e Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non - convertible	Non convertible	Non-convertible
	If convertible, conversion trigger(s)	NA													NA	NA	NA
			NA	NA	104	NA	NA 	NA	NA.	NA	N/4	NA	144	No.			
	If convertible, fully or partially	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	If convertible, conversion rate	NA	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	A 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	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 NA	NA	NA	NA

-					1				r								
3	31 If write-down, write-down trigger(s)	NA	The PONV Trigger event is the earlier of:	The PONV Trigger event		The PONV Trigger event is the earlier of:	The PONV Trigger event is the earlier of:	The PONV Trigger event is the earlier of:	The PONV Trigger event is the earlier of:	The PONV Trigger event is the earlier of:	The PONV Trigger event is the earlier of	The PONV Trigger event is the earlier of:	The PONV Trigger event is the earlier of:	The PONV Trigger event is the earlier of:	The PONV Trigger event is the earlier of:	The PONV Trigger event is the earlier of:	The PONV Trigger event is the earlier of:
			a) a decision that a	is the earlier of: a) a decision that a		a) a decision that a	a) a decision that a	a) a decision that a	a) a decision that a	a) a decision that a	a) a decision that a	a) a decision that a	a) a decision that a	<ul> <li>a) a decision that a permanent write off without which the Bank would become non-</li> </ul>	- a) a decision that a permanent	<ul> <li>a) a decision that a permanent write off without which the Bank would become non-</li> </ul>	<ul> <li>a) a decision that a permanent write off</li> <li>without which the Bank would become non-</li> </ul>
			temporary/permanent	temporary/permanent		temporary/permanent	temporary/permanent	temporary/permanent	temporary/permanent	temporary/permanent	temporary/permanent	temporary/permanent	temporary/permanent	viable, as determined by the RBI: and	write off without which the Bank	viable, as determined by the RBI: and	viable, as determined by the RBI: and
			write off is necessary	write off is necessary		write off is necessary	write off is necessary	write off is necessary	write off is necessary	write off is necessary	write off is necessary	write off is necessary	write off is necessary	b) the decision to make a public sector	would become non-viable, as	b) the decision to make a public sector	b) the decision to make a public sector
			without which the Bank	without which the Bank		without which the Bank	without which the Bank	without which the Bank	without which the Bank	without which the Bank	without which the Bank	without which the Bank	without which the Bank	injection of capital, or equivalent support,	determined by the RBI; and	injection of capital, or equivalent support,	injection of capital, or equivalent support,
			would become non-viable,	would become non-				would become non-viable,	would become non-viable,	would become non-viable,	would become non-	would become non-viable,	would become non-	without which the Bank would have	b) the decision to make a public	without which the Bank would have	without which the Bank would have become
			as determined by the RBI;	viable, as determined by		as determined by the RBI;	as determined by the RBI;	as determined by the RBI;	as determined by the RBI;	as determined by the RBI;	viable, as determined by	as determined by the RBI;	viable, as determined by	become non-viable, as determined by the	sector injection of capital, or	become non-viable, as determined by the	non-viable, as determined by the relevant
			and	the RBI; and		and	and	and	and	and	the RBI; and	and	the RBI; and	relevant authority. The amount of non -	equivalent support, without which	relevant authority. The amount of non -	authority. The amount of non - equity
			b) the decision to make a	b) the decision to make a				b) the decision to make a		b) the decision to make a	b) the decision to make a	b) the decision to make a		equity capital to be written - off will be		equity capital to be written - off will be	capital to be written - off will be determined
			public sector injection of capital, or equivalent	public sector injection of capital, or equivalent		public sector injection of capital, or equivalent	public sector injection of capital, or equivalent	public sector injection of capital, or equivalent	public sector injection of capital, or equivalent	public sector injection of capital, or equivalent	public sector injection of capital, or equivalent	public sector injection of capital or equivalent	public sector injection of capital, or equivalent	determined by RBI. The write off of any Common Equity Tier 1 capital shall not be	viable, as determined by the relevant authority. The amount of	determined by RBI. The write off of any Common Equity Tier 1 capital shall not be	by RBI. The write off of any Common Equity Tier 1 capital shall not be required before
			support, without which the			support, without which	support, without which					support, without which the		required before the write - off of any Non -	non - equity capital to be written -	required before the write - off of any Non -	the write - off of any Non - equity
			Bank would have become	the Bank would have		the Bank would have	the Bank would have	Bank would have become		Bank would have become	the Bank would have	Bank would have become		equity (Additional Tier 1 and Tier 2 )	off will be determined by RBI.	equity (Additional Tier 1 and Tier 2 )	(Additional Tier 1 and Tier 2 ) regulatory
			non-viable, as determined	become non-viable, as		become non-viable, as	become non-viable, as	non-viable, as determined	non-viable, as determined	non-viable, as determined	become non-viable, as	non-viable, as determined	become non-viable, as	regulatory capital instrument. The order of		regulatory capital instrument. The order of	capital instrument. The order of write off of
			by the relevant authority.	determined by the		determined by the	determined by the	by the relevant authority.	by the relevant authority.	by the relevant authority.	determined by the	by the relevant authority.	determined by the	write off of the Bonds shall be as specified		write off of the Bonds shall be as specified	the Bonds shall be as specified in the order
			The write off consequent	relevant authority. The		relevant authority. The	relevant authority. The	The write off consequent	The write off consequent	The write off consequent	relevant authority. The	The write off consequent	relevant authority. The	in the order of seniority as per this		in the order of seniority as per this	of seniority as per this Disclosure document
			upon the trigger event shall			write off consequent upon			upon the trigger event shall			upon the trigger event	write off consequent	Disclosure document and any other		Disclosure document and any other	and any other regulatory norms as may be
			occur prior to any public	upon the trigger event		the trigger event shall	the trigger event shall	occur prior to any public	occur prior to any public	occur prior to any public	upon the trigger event	shall occur prior to any	upon the trigger event	regulatory norms as may be stipulated by		regulatory norms as may be stipulated by	stipulated by the RBI from time to time.
			sector injection of capital so that the capital provided by			occur prior to any public sector injection of capital	occur prior to any public sector injection of capital		sector injection of capital so that the capital provided	sector injection of capital so		public sector injection of capital so that the capital	shall occur prior to any public sector injection of	the RBI from time to time. The Bonds can be written down multiple		the RBI from time to time. The Bonds can be written down multiple	The Bonds can be written down multiple times in case the Bank hits the PONY Trigger
			the public sector is not	capital so that the capital		so that the capital	so that the capital				capital so that the capital	provided by the public	capital so that the capital	times in case the Bank hits the PONY		times in case the Bank hits the PONY	Level subsequent to the first write - down.
			diluted.	provided by the public		provided by the public	provided by the public	diluted.	diluted	diluted	provided by the public	sector is not diluted.	provided by the public	Trigger Level subsequent to the first write -		Trigger Level subsequent to the first write -	The Bonds which has been written off shall
			dildted.	sector is not diluted.		sector is not diluted.	sector is not diluted.	undecu.	unuccu.	unuccu.	sector is not diluted.	sector is not unated.	sector is not diluted.	down. The Bonds which has been written		down. The Bonds which has been written	not be written up.
				sector is not diluted.		sector is not diluted.	sector is not diluced.				sector is not unated.		sector is not undeed.	off shall not be written up.		off shall not be written up.	not be written up.
							1					1	1	1		1	1 1
							1					1	1	1		1	1 1
1							1						1				1
1							1					1	1	1		1	1 1
1				1		1			1		1	1		1		1	1
							1						1				1
L																1	
3	2 If write-down, full or partial	NA	Fully or Partially	v												the Bonds may be written-down	The Bonds are issued subject to Basel III
																permanently before amalgamation /	Guidelines on PONV as amended from time
																reconstitution .	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").
	1																
3	3 if write-down, permanent or temporary	NA	permanent or temporary	Y	NA	NA	NA		NA			NA				the Bonds may be written-down	The Bonds are issued subject to Basel III
3	3 if write-down, permanent or temporary	NA	permanent or temporary	v	NA	. NA	NA		NA			NA				the Bonds may be written-down permanently before amalgamation /	Guidelines on PONV as amended from time
3	13 If write-down, permanent or temporary	NA	permanent or temporary	4	NA	. NA	NA		NA			NA					Guidelines on PONV as amended from time to time (including all claims, demands on
3	13 if write-down, permanent or temporary	NA	permanent or temporary	v	NA	. NA	NA		NA			NA				permanently before amalgamation /	Guidelines on PONV as amended from time to time (including all claims, demands on the Bonds and interest thereon, whether
3	3 If write-down, permanent or temporary	NA	permanent or temporary	v	NA	. NA	. NA		NA			NA				permanently before amalgamation /	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
3	3 if write-down, permanent or temporary	NA	permanent or temporary	v	NA	. NA			NA			NA				permanently before amalgamation /	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
3	3 If write-down, permanent or temporary	NA	permanent or temporary	v	NA	. NA	NB		NA			NA				permanently before amalgamation /	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,
3	3 If write-down, permanent or temporary	NA	permanent or temporary	v	NA		NA		NA			NA				permanently before amalgamation /	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-Vlability Trigger"
3	3 If write-down, permanent or temporary	NA	permanent or temporary	, ,	NA	. NA	NA		NA			NA				permanently before amalgamation /	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,
3	3 If write-down, permanent or temporary	NA	permanent or temporary	v	NA				NA			NA				permanently before amalgamation /	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-Vlability Trigger"
3	3 If write-down, permanent or temporary	NA	permanent or temporary	Y	NA	. NA	NØ		NA			NA				permanently before amalgamation /	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-Vlability Trigger"
3	3 If write-down, permanent or temporary	NA	permanent or temporary	,	NA		NA		NA			NA				permanently before amalgamation /	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-Vlability Trigger"
3	13 if write-down, permanent or temporary	NA	permanent or temporary	7	NA	NA	NA		NA			NA				permanently before amalgamation /	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-Vlability Trigger"
3	3 If write-down, permanent or temporary	NA	permanent or temporary	/	NA	NA	nu I		NA			NA				permanently before amalgamation /	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-Vlability Trigger"
3	3 If write-down, permanent or temporary	NA	permanent or temporary	7	NA	NA	NA		NA			NA				permanently before amalgamation /	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-Vlability Trigger"
3	3 If write-down, permanent or temporary	NA	permanent or temporary	,	NA	NA	10		NA			NA				permanently before amalgamation /	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-Vlability Trigger"
3	3 If write-down, permanent or temporary	NA	permanent or temporary	7	NA	NA	NA		NA			NA				permanently before amalgamation /	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-Vlability Trigger"
3	3 If write-down, permanent or temporary	NA	permanent or temporary	,	NA	NA	10		NA			NA				permanently before amalgamation /	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-Vlability Trigger"
3	3 If write-down, permanent or temporary	NA	permanent or temporary	7	NA	NA	NA		NA			NA				permanently before amalgamation /	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-Vlability Trigger"
3	3 If write-down, permanent or temporary	NA	permanent or temporary	,	NA	NA	10		NA			NA				permanently before amalgamation /	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-Vlability Trigger"
3	3 If write-down, permanent or temporary	NA	permanent or temporary	,	NA	NA	N/		NA			NA				permanently before amalgamation /	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-Vlability Trigger"
3	3 If write-down, permanent or temporary	NA	permanent or temporary	,	NA	NA	10		NA			NA NA				permanently before amalgamation /	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-Vlability Trigger"
3	3 If write-down, permanent or temporary	NA	permanent or temporary	/	NA	NA NA	10		NA			NA				permanently before amalgamation /	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-Vlability Trigger"
3	3 If write-down, permanent or temporary	NA	permanent or temporary	,	NA	NA	10		NA			NA NA				permanently before amalgamation /	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-Vlability Trigger"
3	3 If write-down, permanent or temporary	NA	permanent or temporary	/	NA	- NA	10		NA			NA				permanently before amalgamation /	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-Vlability Trigger"
3	3 If write-down, permanent or temporary	NA	permanent or temporary	,	NA	NA	10		NA			NA NA				permanently before amalgamation /	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-Vlability Trigger"
3	3 If write-down, permanent or temporary	NA	permanent or temporary	/	NA	- NA	NJ		NA			NA				permanently before amalgamation /	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-Vlability Trigger"
3		NA		Y The Bonds, at the control	NA	NA The Bonds, at the optim	Nd	The Bonds, at the option of	NA			NA		The Bonds, at the option of the Reserve	The Bonds, at the option of the	permanently before amalgamation / reconstitution .	Guidelines on PDNV as amended from time to time (including) at lakins, demands on the Bonds and interest threars, whether accrued or contigent, and at the option of the RBI, can be permanently written down upon the occurrence of the trigger event, called "Point of Non-Vability Trigger" ("PONV Trigger").
3	3 If write-down, permanent or temporary 4 If temporary write-down, description of write-up mechanism		permanent or temporary		NA	NA Na The Bonds, at the option	N#	The Bonds, at the option of the Reserve Bank of India.	NA			NA	NA	The Bonds, at the option of the Reserve	The Bonds, at the option of the Reserve Bank of India. can be	permanently before amalgamation /	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-Vlability Trigger"
3			The Bonds, at the option of	of the Reserve Bank of	NA			the Reserve Bank of India,	NA			NA	NA	The Bonds, at the option of the Reserve Bank of India, can be permanently written	The Bonds, at the option of the Reserve Bank of India, can be permanently written down upon	permanently before amalgamation / reconstitution . The PONV Trigger event is the earlier of. a) a decision that a permanent write off	Guidelines on PDN as amended from time to time (including all caims, 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 occurrect of the tigger event, called "Point of Non-Yability Trigger" ("PONV Trigger ovent is the earlier of. a) a decision that a permanent write off
3			The Bonds, at the option of the Reserve Bank of India,		NA	of the Reserve Bank of	of the Reserve Bank of		NA			NA	NA	Bank of India, can be permanently written	Reserve Bank of India, can be permanently written down upon	permanently before amalgamation / reconstitution .	Guidelines on PDNV as amended from time to time (including) takins, demands on the Bonds and interest thereon, whether accrued or contractions, and at the option of the RBI, can be permanently written down upon the occurrence of the 'tigger event, called "Point of Non-Vubility Trigger" ("PONV Trigger ovent is the earlier of:
3			The Bonds, at the option of the Reserve Bank of India, can be temporarily written	of the Reserve Bank of India, can be temporarily written down or	NA NA	of the Reserve Bank of India, can be temporarily	of the Reserve Bank of India, can be temporarily	the Reserve Bank of India, can be temporarily written	NA				NA	Bank of India, can be permanently written down upon occurrence of the trigger	Reserve Bank of India, can be permanently written down upon occurrence of the trigger	permanently before amalgamation / reconstitution . The PONV Trigger event is the earlier of: a) a decision that a permanent write off without which the Bark would become non	Guidelines on PDN as amended from time to time (including all caims, demands on the Bonds and interest thereon, whether accrued or contigent, and at the option of the RBI, can be permanently written down upon the occurrence of the trigger event, called "Point of Non-Vability Trigger" ("PONV Trigger event is the earlier of a) a decision that a permanent write of whothur with the that would become non-
3			The Bonds, at the option of the Reserve Bank of India, can be temporarily written down or permanently	of the Reserve Bank of India, can be temporarily written down or	NA	of the Reserve Bank of India, can be temporarily written down or	of the Reserve Bank of India, can be temporarily written down or	the Reserve Bank of India, can be temporarily written down or permanently	NA			NA	NA	Bank of India, can be permanently written down upon occurrence of the trigger event,called "Point of Non-Viability Trigger"	Reserve Bank of India, can be permanently written down upon occurrence of the trigger	permanently before amalgamation / reconstitution . 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 R81; and become non-	Guidelines on PDN as amended from time to time (including Liams, 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 occurrect of the trigger event, called "Point of Non-Yubility Trigger" ("PDNV Trigger event is the earlier of: a) a decision that a permanent write off writhout which the Bank would become non- table, as determined by the RBI; and
3			The Bonds, at the option of the Reserve Bank of India, can be temporarily written down or permanently written of Iupon occurrence	of the Reserve Bank of India, can be temporarily written down or permanently written off	NA NA	of the Reserve Bank of India, can be temporarily written down or permanently written off	of the Reserve Bank of India, can be temporarily written down or permanently written off	the Reserve Bank of India, can be temporarily written down or permanently written off upon	NA				NA	Bank of India, can be permanently written down upon occurrence of the trigger event,called "Point of Non-Viability Trigger"	Reserve Bank of India, can be permanently written down upon occurrence of the trigger event,called "Point of Non-Viability	permanently before amalgamation / reconstitution . The PONV Trigger event is the earlier of: a) a decision that a permanent write off b those without which the Bark would become non viable, as determined by the RBI; and b) the decision to make a public sector	Guidelines on PDN as amended from time to time (including) Lakins, demands on the Bonds and interest thereon, whether accrued or contributer, 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 event is the earlier of: a) a decision that a permanent write of whothur with the thank would become non- viable, as determined by the RBI; and b) the decision to make a public sector
3			The Bonds, at the option of the Reserve Bank of India, can be temporarily written down or permanently written of Iupon occurrence	of the Reserve Bank of India, can be temporarily written down or permanently written off upon occurrence of the	NA	of the Reserve Bank of India, can be temporarily written down or permanently written off upon occurrence of the	of the Reserve Bank of India, can be temporarily written down or permanently written off upon occurrence of the	the Reserve Bank of India, can be temporarily written down or permanently written off upon	NA			NA	NA	Bank of India, can be permanently written down upon occurrence of the trigger event,called "Point of Non-Viability Trigger"	Reserve Bank of India, can be permanently written down upon occurrence of the trigger event,called "Point of Non-Viability	permanently before amalgamation / reconstitution . The PONV Trigger event is the earlier of: a) a decision that a permanent write off b those without which the Bark would become non viable, as determined by the RBI; and b) the decision to make a public sector	Guidelines on PONV as amended from time to time (including al claims, demands on the Bonds and interest thereon, whether accrued or contingent), and at the option of the RBL, can be permanently written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" ("PONV Trigger").
3			The Bonds, at the option of the Reserve Bank of India, can be temporarily written down or permanently written of Iupon occurrence	of the Reserve Bank of India, can be temporarily written down or permanently written off upon occurrence of the	NA NA	of the Reserve Bank of India, can be temporarily written down or permanently written off upon occurrence of the	of the Reserve Bank of India, can be temporarily written down or permanently written off upon occurrence of the	the Reserve Bank of India, can be temporarily written down or permanently written off upon	NA				NA	Bank of India, can be permanently written down upon occurrence of the trigger event,called "Point of Non-Viability Trigger"	Reserve Bank of India, can be permanently written down upon occurrence of the trigger event,called "Point of Non-Viability	permanently before amalgamation / reconstitution . The PONV Trigger event is the earlier of: a) a decision that a permanent write off b those which a serial sector and the sector non viable, as determined by the RB; and b) the decision make a public sector	Guidelines on PONV as amended from time to time (including al claims, demands on the Bonds and interest thereon, whether accrued or contingent), and at the option of the RBL, can be permanently written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" ("PONV Trigger").
3			The Bonds, at the option of the Reserve Bank of India, can be temporarily written down or permanently written of Iupon occurrence	of the Reserve Bank of India, can be temporarily written down or permanently written off upon occurrence of the	NA	of the Reserve Bank of India, can be temporarily written down or permanently written off upon occurrence of the	of the Reserve Bank of India, can be temporarily written down or permanently written off upon occurrence of the	the Reserve Bank of India, can be temporarily written down or permanently written off upon	NA				NA	Bank of India, can be permanently written down upon occurrence of the trigger event,called "Point of Non-Viability Trigger"	Reserve Bank of India, can be permanently written down upon occurrence of the trigger event,called "Point of Non-Viability	permanently before amalgamation / reconstitution . The PONV Trigger event is the earlier of: a) a decision that a permanent write off b those which a serial sector and the sector non viable, as determined by the RB; and b) the decision make a public sector	Guidelines on PONV as amended from time to time (including al claims, demands on the Bonds and interest thereon, whether accrued or contingent), and at the option of the RBL, can be permanently written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" ("PONV Trigger").

vis-visbank     vis-visbank     vis-visbank     vis-visbank     oreditors.reditors     vis-visbank     oreditors.reditors     vis-visbank     oreditors.reditors     by the Bank specifies that the claims of such spe				14 1 1 1 1 1		1 11 1 1 1 1	10 1 1 1 1 1 7			1.0.1.1.1.1.1.								
B         B	3																	
N =         N = contract integration of the contract integrate integration of the contract integration of the		type immediately senior to instrument)	claim in liquidation															
- 1         - 1 <td></td>																		
- 1         - 4 <td></td> <td></td> <td></td> <td></td> <td></td> <td>depositors of the Bank</td> <td></td>						depositors of the Bank												
- 1         - 2 <td></td>																		
- 1																		
- 1         Note of the control or control or spectrate of the control or control								0						creditors				
<ul> <li>Note the stand of the stand of</li></ul>																		
<ul> <li>A be consistent transmission</li> <li>A be consistent t</li></ul>																		
<ul> <li>A brack content to transformation of the standy of the stan</li></ul>					0		0	0										
- 1         - 1 <td></td>																		
L         In basis condition reform         In the minory of the dam in 4-with label         In the minory of the dam in the dim of the indicated data in the data is data in the data				economically enhances the	arrangement that legally		arrangement that legally	arrangement that legally	legally or economically	legally or economically	economically enhances the	arrangement that legally	legally or economically		vis creditors of the Bank; (iv) Unless the	seniority of the claim vis-a-vis	claim of the Bondholders vis-a-vis creditors	claim of the Bondholders vis-a-vis creditors
- 10 - 10 - 10 - 10 - 10 - 10 - 10 - 10																		
1         Non-output transitioned features         NA         No				vis bank creditors.reditors	the seniorty of the claim		the seniorty of the claim	the seniorty of the claim	the claim vis-a-vis bank	the claim vis-a-vis bank	vis bank creditors.reditors	the seniorty of the claim	the claim vis-a-vis bank		/ debentures by the Bank specifies that the	the terms of any subsequent	subsequent issuance of bonds/debentures	subsequent issuance of bonds/debentures
3         0 complete transitioned features         M         N         <									creditors.reditors	creditors.reditors			creditors.reditors		claims of such subsequent bond holders ar			by the Bank specifies that the claims of such
3         No-compliant transitioned features         NA         No					creditors.reditors		creditors.reditors	creditors.reditors				creditors.reditors			senior or subordinate to the Bonds issued	the Bank specifies that the claims of	f subsequent bond holders are senior or	subsequent bond holders are senior or
- 1         - 1 <td></td> <td>under this Disclosure document or unless</td> <td>such subsequent bond holders are</td> <td>subordinate to the Bonds issued under this</td> <td>subordinate to the Bonds issued under this</td>															under this Disclosure document or unless	such subsequent bond holders are	subordinate to the Bonds issued under this	subordinate to the Bonds issued under this
- 1         - 1 <td></td> <td>the RBI specifies otherwise in its guidelines,</td> <td>senior or subordinate to the Bonds</td> <td>disclosure document or unless the RBI</td> <td>disclosure document or unless the RBI</td>															the RBI specifies otherwise in its guidelines,	senior or subordinate to the Bonds	disclosure document or unless the RBI	disclosure document or unless the RBI
- No compliant france/sector       NA       No															the claims of the bondholders shall be pari	issued under this disclosure	specifies otherwise in its guidelines or	specifies otherwise in its guidelines or
- No-compliant transitioned features         NA         No															passu with claims of holders of such	document or unless the RBI	regulations, the claims of the Bondholders	regulations, the claims of the Bondholders
Image: high shares in the share in the sh															subsequesnt debentures / bond issuances	specifies otherwise in its guidelines	shall be pari passu with claims of holders of	shall be pari passu with claims of holders of
- Non-compliant rankitioned features       NA       No       N															of the Bank; (v) rank pari passu without	the claims of the Bondholders shall	such subsequent debentures / bond	such subsequent debentures / bond
Image: Sevent															preference amongst themselves.	be pari passu with claims of holders	s issuances of the Bank; (v) rank pari passu	issuances of the Bank; (v) rank pari passu
Image: Second																of such subsequent debentures /	without preference amongst themselves.	without preference amongst themselves.
Image: Second																bond issuances of the Bank; (v) rank	k	
Image: Second																pari passu without preference		
Image: Second																amongst themselves and other		
A         NA         NO         VE         NO         NO </td <td></td> <td>subordinated debt eligible for</td> <td></td> <td></td>																subordinated debt eligible for		
																inclusion in Tier 2 Capital.		
A         A	31	6 Non-compliant transitioned features	NA	No	No	Yes	No	No	No	No	No	No	No	Yes	No	No	D No	No
37 If yes, specify non-complaint features NA NA NA Loss Absorption NA	1																1	
	3	7 If yes, specify non-complaint features	NA	NA	NA	Loss Absorption	NA	NA	NA	NA	NA	NA	. NA	Loss Absorption	NA	NA	NA NA	NA

		17	18	19	20	21	22	23	24	25	26	27	28
SR NO.	PARTICULARS	SBI NON CONVERTIBLE PERPETUAL,	SBI NON CONVERTIBLE ,	SBI NON CONVERTIBLE	SBI NON CONVERTIBLE	SBI NON CONVERTIBLE , Taxable, Reedemable,	SBI NON CONVERTIBLE PERPETUAL, Taxable,	SBI NON CONVERTIBLE , Taxable, Reedemable,	, SBI NON CONVERTIBLE , Taxable,	SBI NON CONVERTIBLE , Taxable,	SBI NON-CONVERTIBLE, Taxable,	SBI NON-CONVERTIBLE, Taxable,	, SBI NON-CONVERTIBLE, Taxable,
		Taxable, Subordinated, Unsecured, Basel	Taxable, Reedemable, Subordinated, Unsecured,	PERPETUAL, Taxable, Subordinated, Unsecured, Basel II	PERPETUAL, Taxable, II Subordinated, Unsecured,	Subordinated, Unsecured, Basel III compliant Tier 2 Bonds	Subordinated, Unsecured, Basel III compliant Additional Tier 1 Bonds	Subordinated, Unsecured, Basel III compliant Tier 2 Bonds	Reedemable, Subordinated, Unsecured, Basel III compliant Tier 2	Reedemable, Subordinated, Unsecured, Basel III AT1 Bonds - Sr II	Perpetual, Subordinated, Unsecured, Basel III Compliant AT1	Perpetual, Subordinated, Unsecured, Basel III Compliant	Perpetual, Subordinated, Unsecured, Basel III Compliant
		III compliant Additional Tier 1 Bonds	Basel III compliant Tier 2 Bonds	compliant Additional Tier 1 Bonds	s Basel III compliant	, Bonas	Additional Her 1 Bonds	Tier 2 Bonas	Bond 20-21 Sr3	2020	Bonds ( Sr 1)	AT1 Bonds ( Sr II)	AT1 Bonds ( Sr III)
					Additional Tier 1 Bonds								
1	1 Issuer	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act,	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act	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
			1955		1955								
2	2 Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private	INE062A08199	INE062A08207	INE062A08215	INE062A08223	INE062A08231	INE062A08249	INE062A08256	INE062A08264	INE062A08272	INE062A08280	INE062A08298	INE062A8306
	placement												
3	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												
												1	1
A	4 Transitional Basel III rules	AT1	Tier II	AT1	AT1	Tier II	AT1	Tier II	Tier II	AT1	AT1	AT1	AT1
-			10.11			10411	-	104.11		-	-		
e	Post-transitional Basel III rules	AT1	Tier II	AT1	AT1	Tier II	AT1	Tier II	Tier II	AT1	AT1	AT1	AT1
	r our o unacional Basel III Tures	ALL	nei n	A11	811	110111	A11	1101 11	ilei il	All	A11	ALL	ALL
6	5 Eligible at Solo/Group/ Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group				<u> </u>	<u> </u>
				-									
7	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	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	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	reporting date) D Accounting classification	Liability	y Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability
		Linguist											
11	1 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	2 Perpetual or dated	perpetual	dated	perpetual	perpetual	dated	Perpetual	dated	dated	Perpetual	Perpetual	Perpetual	Perpetual
13	3 Original maturity date	No maturity	28.06.2029	No maturity	No maturity	21.08.2035	Perpetual		26.10.2030	Perpetual	Perpetual	Perpetual	Perpetual
1							1					1	1
								21.09.2030					
14	4 Issuer call subject to prior supervisory approval	Yes	s Yes 28.06.2024	Yes 30.08.2024	Yes 22.11.2024	Yes	Yes	Yes	Yes	Yes 24.11.2025	Yes 03.09.2026	Yes 18.10.2026	Yes
15	5 Optional call date, contigent 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	any anniversary date thereafter
		<u> </u>					1					the Call date 18.10.2026	the Call date 14.12.2026
	Coupons/dividends	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
	7 Fixed or floating dividend/coupon												
18	8 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 stopperYes	Yes	No	YES	Yes	No	Yes	No	No	Yes	Yes	Yes	Yes
							1					1	1
												L	
20	Fully discretionary, partially discretionary or mandatory	full discretionary	NA	Fully discretionery	Fully discretionery	NA	fully Discretionery	NA	NA	Discretionery	Discretionery	Discretionery	Discretionery
												<u> </u>	
21	Existence of step up or other incentive to redeem Non cumulative or cumulative	NA Non-cumulative	NA Non Cumulative	NA Non-cumulative	Not applicable Non Cumulative	Not applicable Non Cumulative	Not applicable Non Cumulative	Not applicable Non Cumulative	Not Applicable Non Cumulative	Not applicable Non Cumulative	Not applicable Non Cumulative	Not applicable Non Cumulative	Not applicable Non Cumulative
22	a non comulative or cumulative	won-cumulative	Non cumulative	won-cumulative	Non cumulative	Non cumulative	Non cumulative	non cumulative	won cumulative	Non cumulative	Non cumulative	Non cumulative	Non cumulative
23	3 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
	If convertible, fully or partially	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
25	on convertible, runy or partiality	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	ΝA	NA
26	5 If convertible,conversion rate	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
27	7 If convertible, mandatory or optional conversion	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
20	B If convertible,specify instrument type convertible into	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	a new version, specify instrument type convertible into	1925		1925									
	9 If convertible, specify issuer of instrument it converts into	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	9 If convertible,specify issuer of instrument it converts into 0 Write-down feature	NA Yes	NA Yes	YES	NA YES	NA Yes	NA Yes	NA Yes	NA Yes	NA Yes	NA Yes	NA Yes	NA Yes

	The POW Trigger event is the earlier of a) a decision that a permanent write eff without which the May here Bite some non- vable. as determine the May here Bite some non- vable, as determine the May here Bite sources pointcion of cratical or equivalent tuport, mithout which the Bark would have become non-vable, as determined by the relevant authority. The amount of non- equiry capital to be written - off will be determined by BB. The write off al any common faquity Per 1 applies all not be required before the written - off any Non- equity (addital to and shall be as specified in the order of semionty as per this Disclosure document and any other regulated by BB. The write by the BI form time to time. The Bonds can be written of writer of write BI form the to time. The Bonds can be written off any Mon- regulatory norms as may be signalised by the BI form time to time. The Bonds can be written off shall not be mrwitten off shall not be written up.	(including all claims, demands on the Bonds and interest thereon, whether accured or contingent), and a the option of the RBL can be permanently writen down upon the volume of the trigger event, called "Joint of Nor-Viability Trigger" ("Poly Trigger") the PONV Trigger the PONV Trigger accurate the earlier of: a. a decision that a permanent write off without which the Bank would become non-viable, as determined by the Reserve Bank of India; and b. the decision to make a public sector injection of capital, or equivalent support, without	The Bonds are issued subject to Backell ii Guidence on PONV as amended from time to time [including all claims, demands on the Bonds and Interest thereon, whether accurate dor contingent), and at the option of the RBI, can be permanently written down upon the occurrence of the trigger event, called "Polin V trigger", The PONV Trigger event is the caller of a. a decision that a permanent written dif without which the Bank would become non-viable, as determined by the Reserve Bank of India; and b. the decision to make a public sector injection of capital, or equivalent subperv, without which the Bank would have become non- viable, as determined by the relevant authority.	The Bonds can be written- down multiple times in case the Bank hits the PDNV Trigger Level subsequent to the first writte down. The Bonds which has been written off shall not be written up.	Upon occurrence of PONY	Upon occurrence of PONY	Upon occurrence of PONY	The Books are issued subject to Basel III Guidelines on PONV as an ameded from time to time (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), and at the option of the RBI, can be permanently written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" ("PONV Trigger").	The Bords and the Bondholders claim, if any, galotta Bark, wherever situated, may be written-off, in whole or in part, upon the occurrence of the following trigger events: (ii) Pre-Specific Trigger Level (iii) Proint of Non-Viability ("PONV").	circular include a requirement that these bonds may be written-off, in whole or in part, upon the occurrence of the following trigger events: (i) Pre-Specified Trigger	Basel III circular include a requirement that these bonds may be written-off, in whole or in part, upon the occurrence of the following trigger events: (i) Pre-	trigger events: (i) Pre-Specified Trigger Level; and (ii) Point of Non-
32 If write-down, full or partial	fully or partially	full	Fully or partially						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 Bai instructions (Including permission, consent If any)	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		
33 If write-down, permanent or temporary	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.	<ul> <li>Basel III Guidelines on PONY as amended from time to time and</li> </ul>	Basel III Guidelines on PONV as amended from time to time (including all claims, demands on		Permanently	Permanently	Permanently	The Bonds are issued subject to Basel II 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 RBJ, can be permanently written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" ("PONV Trigger").	The Bonds are issued subject to Basel III Guidelines on PONV as an eneeded from time to time (hounding all claims, demands on the Bonds and interest thereon, whether accrued or contingent), and a the option of the BRI, can be permanently written down upon the occurrence of the trigger event, called "PonVV Trigger"). Trigger" ("PONV Trigger").	The Bonds are issued subject to Basel III Guidelines on PONV as amended from time to time (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), and at the option of the RBI, cache permanently written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" ("PONV Trigger").		
	The Bonds which has been written off can be written up (Partially or full) at the absolute discreding of the Bank and subject to compliance with RBI instructions (incl, permission, consent if any )	multiple times in case the Bank	The Bonds can be written-down multiple times in case the Bank hits the PONV Trigger Level subsequent to the first write down. The Bonds which has been written off shall not be written up.		NA	NA	NA	(b) If the Bank is amalgamated with any other bank after the Bonds have been written-down permanently, these Bonds cannot be written up by the amalgamated entity.	The Bonds which have been written off can be written up (partially or full) a the absolute discretion of the Bank and subject to compliance with RBI instructions (including permission, consent if any).	The Bonds which have been written off can be written up (partially or full) at the absolute discretion of the Bank and subject to compliance with RBI instructions (including permission, consent if any).		

yes, specify non-complaint features	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	No	No
on-compliant transitioned features	No	No	No	No	No	No	No	No	No	No	No	No
					mentioned in this disclosure document (the "Disclosure Document") and this Summary Term Sheet.	disclosure document (the "Dicdosure Document") and this Summary Term Sheet.	"Disclosure Document"] and this Summary Term Sheet.					
					herein, the claims of the Bondholders shall be subject to the provisions of "Loss Absorbency", "Write-down on PONV Trigger Event", and "Other Events"	be subject to the provisions of "Coupon Discretion", "Loss Absorbency", "Write-down on PONV Trigger Event", and "Other Events" mentioned in this	provisions of "Loss Absorbency", "Write-down on PONV Trigger Event", and "Other Events" mentioned in this disclosure document (the			1	Tier 1 Bonds Issued for inclusion in Additional Tier 1 Capital.	Tier 1 Bonds issued for inclusion in Additiona Capital.
					Notwithstanding anything to the contrary stipulated	stipulated herein, the claims of the Bondholders shall	claims of the Bondholders shall be subject to the			1	themselves and other Additional	themselves and other
					Guidelines.	Capital.Notwithstanding anything to the contrary	anything to the contrary stipulated herein, the					preference amongst
					meaning ascribed to such terms under Basel III	for inclusion in Additional Tier 1 Bonds issued	themselves and other subordinated debt eligible for inclusion in Tier 2 Capital.Notwithstanding					валк; and (iv) rank pari passu w
					inclusion in Tier 2 Capital. Tier 1 Capital and Tier 2 Capital shall have the	(v) rank pari passu without preference amongst themselves and other Additional Tier 1 Bonds issued	(v) rank pari passu without preference amongst				the claim vis -à-vis creditors of the Bank: and	the claim vis -à-vis cr Bank: and
					themselves and other subordinated debt eligible for	debentures/bond issuances of the Bank;	issuances of the Bank;					enhances the seniori
					(v) rank pari passu without preference amongst	passu with claims of holders of such subsequent	of holders of such subsequent debentures/bond					that legally or econo
					debentures/bond issuances of the Bank;	guidelines, the claims of the Bondholders shall be pari	the Bondholders shall be pari passu with claims				other arrangement	other arrangement
				proceeds of liquidation.	passu with claims of holders of such subsequent	Document or unless the RBI specifies otherwise in its	specifies otherwise in its guidelines, the claims of				the Issuer or its related entity or	
					guidelines, the claims of the Bondholders shall be pari	subordinate to the Bonds issued under this Disclosure	this Disclosure Document or unless the RBI					covered by any guar
		liquidation.		,	Document or unless the RBI specifies otherwise in its	claims of such subsequent bond holders are senior or	senior or subordinate to the Bonds issued under	can be presented of inquidution.		have no claim on the proceeds of	(iii) neither be secured nor	(iii) neither be secure
		claim on the proceeds of	or riquidation.	have been written-down.	subordinate to the Bonds issued under this Disclosure	bonds/debentures by the Bank specifies that the	the claims of such subsequent bond holders are	claim on the proceeds of liquidation.		holders of these instruments will	Canital:	Canital:
		written-down, the holders of these instruments will have no	will have no claim on the proceeds of liquidation.		bonds/debentures by the Bank specifies that the claims of such subsequent bond holders are senior or	the claim vis -a-vis creditors of the Bank; (iv) Unless the terms of any subsequent issuance of	(iv) Unless the terms of any subsequent issuance of bonds/debentures by the Bank specifies that			goes into liquidation after the Bonds have been written-down, the	any subordinated debt qualifying as Additional Tier 1	any subordinated del as Additional Tier 1
		after the instrument has been	the holders of these instruments	priority of charges.	(iv) Unless the terms of any subsequent issuance of	that legally or economically enhances the seniority of the claim vis -à-vis creditors of the Bank:			b) If the Bank goes into liquidation after			of the Bank other tha
		If the bank goes into liquidation	instrument has been written-down,		the claim vis -à-vis creditors of the Bank;			of charges.		per usual legal provisions governing	creditors and subordinated debt	
	any law or otherwise.	governing priority of charges. (b)	goes into liquidation after the	and as per usual legal	that legally or economically enhances the seniority of		other arrangement that legally or economically	usual legal provisions governing priority		Placement Memorandum and as		of all depositors, gen
	requirements to prove insolvency under	per usual legal provisions	priority of charges. (b) If the bank	the Disclosure Document	of the Issuer or its related entity or other arrangement		guarantee of the Issuer or its related entity or	the Disclosure Document and as per	as specified in the Disclosure Document	Seniority as specified in the	(ii) be subordinated to the claims	(ii) be subordinated t
	such a balance sheet forms part of a	the Disclosure Document and as	usual legal provisions governing	of Seniority as specified in	(iii) neither be secured nor covered by any guarantee	other than any subordinated debt qualifying as	(iii) neither be secured nor covered by any	with the order of Seniority as specified in	accordance with the order of Seniority	in accordance with the order of	issued by the Bank;	issued by the Bank;
	liabilities exceeding assets of the Bank if	order of Seniority as specified in	the Disclosure Document and as per	accordance with the order	general creditors of the Bank;	general creditors and subordinated debt of the Bank	depositors and general creditors of the Bank;	Bonds will absorb losses in accordance	down, the Bonds will absorb losses in			preference shares
	Issuer. The Bond will not contribute to	losses in accordance with the	the order of Seniority as specified in	absorb losses in	(ii) be subordinated to the claims of all depositors and	(ii) be subordinated to the claims of all depositors.	(ii) be subordinated to the claims of all	the Bonds have been written-down, the				and perpetual non-c
	except in bankruptcy and liquidation of the	down, the Bonds will absorb	absorb losses in accordance with	down, the Bonds will	Bank	shares issued by the Bank:		a) If the Bank goes into liquidation before				investors in equity sh
pe immediately senior to instrument)	scheduled payments (coupon or principal.)	instrument has been written-	written-down, the Bonds will		eligible for inclusion in Tier 1 Capital issued by the	(i) be superior to the claims of investors in equity shares and perpetual non-cumulative preference	instruments eligible for inclusion in Tier 1 Capital				(i) be superior to the claims of	(i) be superior to the
pe immediately senior to instrument)	accelerate the repayment of future	liquidation before the	before the Bonds haVE been		The claims of the Bondholders shall- (i) be senior to the claims of investors in instruments	(i) be superior to the claims of investors in equity	(i) be senior to the claims of investors in	Bank of India Act. 1955 as amended	Bank of India Act. 1955 as amended	Subject to the provisions of The State Bank of India Act. 1955 as	The claims of the Bondholders in respect of the Bonds shall	respect of the Bonds

		29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52
SR NO.	PARTICULARS											inking Sub											Ove	rseas Bar	iking
												C												Subsdiarie	
1	l issuer	SBI Global Factors Ltd	SBI Global Factors Ltd	SBI Cards & Payment Services Pvt. Ltd.	SBI (MAURITIUS) LTD	Nepal SBI Bank Ltd	SBI (UK)																		
:	2 Unique identifier(e.g. CUSP,ISIN or Bloomberg identifier for private placement	INE 912 E 01010	INE912E08AE	7 ISIN- INE018E08060	ISIN- INE018E08078	ISIN- INE018E08086	ISIN- INE018E08136	ISIN- INE018E08144	ISIN- INE018E08151	ISIN- INE018E08169	ISIN- INE018E08177	ISIN- INE018E08185	INE018E08193	INE018E0820:	1 INE018E08219	INE018E08227	INE018E08235	INE018E08243	INE018E08250	INE018E08268	INE018E08276	NE018E08284	NA	12.5% NSBL Debenture 8% NSBL Debenture 7.9% NSBL Debenture 8.00% NSBL Debenture	Private placement
1	3 Governing law(s) of the instrument																						BANKING ACT/COMPAN IES ACT	Securities Exchange Act and Regulations	English Law
	Regulatory treatment		State Bank of India(Subsidia y Banks) Act, 1959	Companies Act 1956	t Companies Act 1956	t Companies Act 1956	Companies Act 1956	Companies Act 1956	Companies Act 1956	Companies Act 1956	Companies Act 2013	t Companies Act 2013	Companies Act 2013	Companies Ac 2013	t Companies Act 2013	Companies Act 2013	Companies Act 2013	t Companies Act 2013	Companies Act 2013	Companies Act 2013	t Companies Act 2013	t Companies Act 2013	NA		
4	4 Transitional Basel III rules	NA	NA	Lower tier-II	NA	NA as per local regulation																			
	5 Post-transitional Basel III rules	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	
6	6 Eligible at Solo/Group/ Solo & Group	Solo	Solo	NA	SOLO	group & solo	Solo																		
;	7 Instrument Type	Equity	Debentures	group & solo	Ordinary share capital	Debenture	Common Equity																		
8	8 Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	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
9	9 Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	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	
10	0 Accounting classification	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
11	1 Original date of issuance	16.04.2001	28.07.2021	25-Feb-16	6 17-Oct-16	i 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	D 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
11	2) Perpetual or dated 3) Original maturity date	NA NA	Dated 28.07.2031		Dated	Dated		Dated		Dated	Dated	Perpetual	Dated 11.02.2022, 02.02.2023, 19.04.2024 &	Perpetual											
14	4 Issuer call subject to prior supervisory approval	No	NA	25-Apr-22 NA	2 17-Oct-23 NA		17-Jun-22 NA	29-Jan-29 NA	12-Aug-22 NA	12-Jun-29 NA	14-Feb-23 NA	09-Mar-23 NA	25-Feb-25 NA	29-Jun-23 NA	3 17-Nov-23 NA	22-Dec-25 NA	23-Feb-24 NA	10-May-24 NA	14-Jun-24 NA	16-Aug-24 NA	14-Nov-24	24-Dec-24	N/A No	17.04.2030	No
	5 Optional call date, contigent call dates and redemption amount	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
16	Subsequent call dates, if applicable	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		N/A
	Coupons/dividends 7 Fixed or floating dividend/coupon	Dividends	Interest													Coupons	Dividends								
18	8 Coupon rate and any related index	NA	7.289	rixed	Fixed 8.10%	Fixed 8.30%	Fixed 9.15%	Fixed 9.55%	rixed	rixed	Fixed 7.60%	rixed	Fixed 7.40%	Fixed 6.859	Fixed 5.75%	rixed	rixed	Fixed 5.70%	Fixed 5.55%	Fixed 5.70%	Fixed 5.75%	Fixed 5.82%	Floating	Fixed Coupon 12.5%, 8%,	IN/A
19	9 Existence of a dividend stopperYes	No	NA	9.659 NO	NO 8.10%	NO 8.30%	9.15%	9.55% NO	8.55% NO	8.99% NO	NO 7.609	7.50%	7.40%	6.859 NO	6 5.75% NO	6.00%	5.90% NO	NO 5.70%	5.55% NO	5.709 NO	6 5.75% NO	5.82%	N/A Bank of Mauritius approval required	7.9%, 10%	N/A
	Fully discretionary, partially discretionary or mandatory	Fully discretion	oni Mandatory	NA	Partially discretionary	NA	Fully discretionary																		
22	Existence of step up or other incentive to redeem     Non cumulative or cumulative	NA	No Non cumulativ	NA Noncumulative	NA Noncumulativ e	No Not Applicable	NA Cumulative	No Non- cumulative																	
	3 Convertible or non-convertible	NA	Non-convertib	non- convertible	Not Applicable	Non- convertible	non- convertible																		
	4 If convertible, conversion trigger(s)	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
25	5 If convertible, fully or partially	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
26	6 If convertible, conversion rate	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
27	7 If convertible,mandatory or optional conversion	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
28	8 If convertible, specify instrument type convertible into	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
29	9 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	NA	NA	NA	NA	NA	Not Applicable	NA	N/A
30	0 Write-down feature	No	No	NA	Not Applicable		No.																		
			1	1	1	1	L	l	L	L	1	1		1	1	1	1	1	1	1	1	1	Not Applicable	NA	NO

31 If write-down, write-down trigger(s) 32 If write-down, full or partial	NA	NA	NA	NA	ΝΑ	NA	ΝΑ	NA	NA	ΝΑ	ΝΑ	NA	NA	NA	Not Applicable	ΝΑ	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
33 If write-down, permanent or temporary	NA	NA	NA	NA		NA						NA		NA	NA			NA	NA	NA		Not Applicable		N/A
34 If temporary write-down, description of write-up mechanism	NA	NA	NA	NA	NA	na NA	NA		Not Applicable		N/A													

	cordination hierarchy in liquidation (specify instrument tely senior to instrument)																									
				(a) Superior to the claims of																						
			Most	investments in instruments eligible for																						
		c	claim in iquidation of	inclusion in Tier-II capital and (b) Subordinated																						
				to the claims of all other creditors																						
																									At the time of	
					Fully paid-up, unsecured, subordinated													unsecured,	unsecured,	unsecured,	unsecured,	Fully paid-up, unsecured, Senior Debt to	unsecured,		liquidation, right of claims will be only	
					to the claims of other creditors													the claims of	the claims of		after	Perpetual Deeply				
	t transitioned features	P	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
37 If yes, specify i	non-complaint features	P	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