	1	2	3	4	5	6	7	8	9	10
PARTICULARS	Paid up Equity Capital as on 31.12.2022	SBI 9.69% Unsecured non convertible bonds, redeemable Basel III compliant Tier 2 bond (private placement) 2013-14	eSBBJ Basel III T-2	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
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
Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement	INE062A01020	INE 062 A 08074	INE648A0 8013	INE649A09126	INE649A08029	INE649A08037	INE 651A0 8033	INE651A0 8041	INE651A08058	INE652A08015
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
Regulatory treatment										
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
Post-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
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
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
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	8,925	4,000	800	1,572	2,000	1,200	1,000	1,800	1,200	3,800
Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	8,925	20,000	2,000	3,930	5,000	2,000	5,000	3,000	2,000	9,500
Accounting classification	Equity Capital	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability
Original date of issuance	Various	02.01.2014	20.03.2015	31.03.2015	30.12.2015	08.02.2016	17.12.2014	31.12.2015	18.01.2016	22.01.2015
Perpetual or dated	Perpetual	dated	dated	dated	dated	dated	dated	dated	dated	dated
Original maturity date	NA	02.01.2024	20.03.2025	31.03.2025	30.12.2025	08.02.2026	17.12.2024	31.12.2025	18.01.2026	22.01.2025
Issuer call subject to prior supervisory approval	NA	No	no	no	no	no	no	no	no	
Optional call date, contigent call dates and redemption amount	NA	NA				NA NA				NA
Subsequent call dates, if applicable	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Coupons/dividends										
ixed or floating dividend/coupon	NA	Fixed	Fixed							
Coupon rate and any related index	NA	9.69	8.30	8.32	8.40	8.45	8.55	8.40	8.45	8.29
ixistence of a dividend stopperYes	NA	No	No							
fully discretionary, partially discretionary or mandatory	NA	Mandatory	Partially Mandat							
existence of step up or other incentive to redeem	NA	No	No	Yes	No	No	No	No	No	,
Ion cumulative or cumulative	NA	Non-cumulative	Non-cumula							
Convertible or non-convertible	NA	Non-convertible	Non-convert							
f convertible,conversion trigger(s)	NA	NA	NA	. NA	NA	NA	NA	NA	NA NA	
f convertible, fully or partially	NA	NA	NA	. NA	NA	NA	NA	NA	NA NA	
f convertible, conversion rate	NA	NA	NA	. NA	NA	NA	NA	NA	NA NA	
f convertible,mandatory or optional conversion	NA	NA	NA	. NA	NA	NA	NA	NA	NA NA	
f convertible, specify instrument type convertible into	NA	NA	NA	. NA	NA	NA	NA	NA	NA NA	l.
f convertible, specify issuer of instrument it converts into	NA	NA	NA	. NA	NA	NA	NA	NA	NA NA	
Vrite-down feature	NA	Yes	3							
f write-down, write-down trigger(s)	NA	The PONV Trigger event	The PONV Trigger ev							
		is the earlier of:	is the earlier of:							
		a) a decision that a	a) a decision that a							
		temporary/permanent	temporary/permane							
		write off is necessary	write off is necessary							
		without which the Bank	without which the Ba							
		would become non-	would become non-							
		viable, as determined	viable, as determined							
		by the RBI; and	by the RBI; and							
		b) the decision to make	b) the decision to ma							
		a public sector injection	a public sector inject							
		of capital, or equivalent	of capital, or equivale							
		support, without which	support, without wh							
		the Bank would have	the Bank would have							
		become non-viable, as	become non-viable, a							
		determined by the	determined by the							
		relevant authority. The		relevant authority. T						
		write off consequent	write off consequent							
		upon the trigger event	upon the trigger eve							
		shall occur prior to any	shall occur prior to a							
		public sector injection	public sector injection							
		of capital so that the	of capital so that the							
		capital provided by the	capital provided by t							
		public sector is not	public sector is not							
		diluted.	diluted.							
				1						
				1						
				1				1		

If write-down, full or partial	NA	Fully or Partially							
	1471	runy or runtiany							
If write-down, permanent or temporary	NA	permanent or temporary	NA	NA		NA			NA
1					I		I	I	

f temporary write-down, description of write-up mechanism	NA	temporarily written down or permanently written off upon	The Bonds, at the option of the Reserve Bank of India, can be temporarily written down or permanently written off upon occurrence of the trigger event,	The Bonds, at the option of the Reserve Bank of India, can be temporarily written down or permanently written off upon occurrence of the trigger event,	The Bonds, at the option of the Reserve Bank of India, can be temporarily written down or permanently written off upon occurrence of the trigger event,	The Bonds, at the option of the Reserve Bank of India, can be temporarily written down or permanently written off upon occurrence of the trigger event,				
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	claim in liquidation	instruments eligible for inclusion in Tier I capital and, subordinate to the claims of all other depositors and general creditors of the bank and is neither secured nor covered by a guarantee of the issuer or related entity or other arrangement that legally or economically enhances the seniorty	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	a) Senior to the claims of investors in instruments eligible for inclusion in Tier I capital and, subordinate to the claims of all other depositors and general creditors of the bank and is neither secured nor covered by a guarantee of the issuer or related entity or other arrangement that legally or economically enhances the seniorty of the claim vis-a-vis bank creditors.reditors	a) Senior to the claims of investors in instruments eligible for inclusion in Tier I capital and, subordinate to the claims of all other depositors and general creditors of the bank and is neither secured nor covered by a guarantee of the issuer or related entity or other arrangement that legally or economically enhances the seniorty of the claim vis-a-vis bank creditors.reditors	and, subordinate to the claims of all other depositors and general creditors of the bank and is neither secured nor covered by a	a) Senior to the claims of investors in instruments eligible for inclusion in Tier I capital and, subordinate to the claims of all other depositors and general creditors of the bank and is neither secured nor covered by a guarantee of the issuer or related entity or other arrangement that legally or economically enhances the seniorty of the claim vis-a-vis bank creditors.reditors	a) Senior to the claims of investors in instruments eligible for inclusion in Tier I capital and, subordinate to the claims of all other depositors and general creditors of the bank and is neither secured nor covered by a guarantee of the issuer or related entity or other arrangement that legally or economically enhances the seniorty of the claim vis-a-vis bank creditors.reditors	claims of all other depositors and general creditors of the bank and is neither secured nor covered by a guarantee of the issuer	a) Senior to the claims of investors in instruments eligible for inclusion in Tier I capital and, subordinate to the claims of all other depositors and general creditors of the bank and is neither secured nor covered by a guarantee of the issuer or related entity or other arrangement that legally or economically enhances the seniorty of the claim vis-a-vis bank creditors.reditors
Non-compliant transitioned features	NA	No	No	No	No	No	No	No	No	No
	INC.	INU	INU	INU						

	11	12	13	14	15	16	17	18
PARTICULARS	SBI NON CONVERTIBLE, Taxable,Redeemable, 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 PERPETUAL, Taxable, Subordinated, Unsecured, Basel III compliant Additional Tier 1 Bonds	SBI NON CONVERTIBLE , Taxable, Reedemable, Subordinated, Unsecured, Basel III compliant Tier 2 Bonds
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
Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement	INE062A08165	INE062A08173	INE062A08181	INE062A08199	INE062A08207	INE062A08215	INE062A08223	INE062A08231
Governing law(s) of the instrument	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law
Regulatory treatment								
Transitional Basel III rules	Tier 2	AT1	AT1	AT1	Tier II	AT1	AT1	Tier II
Post-transitional Basel III rules	Tier 2	AT1	AT1	AT1	Tier II	AT1	AT1	Tier II
Eligible at Solo/Group/ Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group
Instrument Type	Tier 2 Debt	perpetual Debt	perpetual Debt	perpetual Debt	Tier 2 Debt	perpetual Debt	perpetual Debt	Tier 2 Debt
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	41,159	40,210	20,450	12,513	50,000	31,048	38,136	89,310
Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	41,159	40,210	20,450	12513	50000	31048	38136	89310
Accounting classification	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability
Original date of issuance	02.11.2018	04.12.2018	21.12.2018	22.03.2019	28.06.2019	30.08.2019	22.11.2019	21.08.2020
Perpetual or dated	dated		perpetual		dated	perpetual	perpetual	dated
Original maturity date	02.11.2028	No maturity	No maturity	No maturity	28.06.2029	No maturity	No maturity	21.08.2035
Issuer call subject to prior supervisory approval	Yes					Yes	Yes	Yes
Optional call date,contigent call dates and redemption amount	02.11. 2023	04.12.2023 at par	21.12.2023 at par	22.03.2024	28.06.2024	30.08.2024	22.11.2024	21.08.2030
Subsequent call dates, if applicable	NA	NA	NA	NA	NA	NA	NA	NA

Coupons/dividends								
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	8.90	9.56	9.37	9.45	7.99	8.75	8.5	6.8
Coupon rate and any related index	8.50	9.30	9.37	9.43	7.33	8.73	8.5	0.8
Existence of a dividend stopperYes	No	Yes	Yes	Yes	No	YES	Yes	No
Fully discretionary,partially discretionary or mandatory			fully discretionary	full discretionary	NA	Fully discretionery	Fully discretionery	NA
Existence of step up or other incentive to redeem	NA	NA	NA	NA	NA	NA	Not applicable	Not applicable
Non cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non Cumulative	Non-cumulative	Non Cumulative	Non Cumulative
Convertible or 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	NA	NA
If convertible, fully or partially	NA	NA	NA	NA	NA	NA	NA	NA
If convertible,conversion rate	NA	NA	NA	NA	NA	NA	NA	NA
If convertible,mandatory or optional conversion	NA	NA	NA	NA	NA	NA	NA	NA
If convertible, specify instrument type convertible into	NA NA	NA NA	NA NA	NA	NA	NA	NA	NA NA
If convertible, specify issuer of instrument it converts into	NA NA	NA NA	NA NA	NA	NA	NA	NA	NA NA
Write-down feature	Yes	Yes	Yes	Yes	Yes	YES	YES	Yes
If write-down, write-down trigger(s)	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	The Bonds are	The Bonds are	The Bonds can be	Upon occurrence of PONY
	a) a decision that a permanent write off	a) a decision that a permanent write off	a) a decision that a permanent write off	event is the earlier	issued subject to	issued subject to	written-down	• • • • • • • • • • • • • • • • • • • •
	without which the Bank would become	without which the Bank would become	without which the Bank would become	of:	Basel III Guidelines	Basel III Guidelines	multiple times in	
		non-viable, as determined by the RBI; and		a) a decision that a	on PONV as	on PONV as	case the Bank hits	
	b) the decision to make a public sector	b) the decision to make a public sector	b) the decision to make a public sector	permanent write off	amended from time	amended from time	the PONV Trigger	
		injection of capital, or equivalent support,	injection of capital, or equivalent support,	without which the	to time (including all	to time (including all	Level subsequent to	
	without which the Bank would have	1 ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' '					· ·	
	become non-viable, as determined by the	without which the Bank would have	without which the Bank would have	Bank would become	claims, demands on		the first write- down. The Bonds	
	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·		non-viable, as	the Bonds and	the Bonds and		
	relevant authority. The amount of non -	relevant authority. The amount of non -	relevant authority. The amount of non -	determined by the	interest thereon,	interest thereon,	which has been	
	equity capital to be written - off will be	equity capital to be written - off will be	equity capital to be written - off will be	RBI; and	whether accrued or	whether accrued or	written off shall not	
	determined by RBI.	determined by RBI. The write off of any	determined by RBI. The write off of any	b) the decision to	contingent), and at	contingent), and at	be written up.	
		Common Equity Tier 1 capital shall not be	Common Equity Tier 1 capital shall not be	make a public	the option of the	the option of the		
		required before the write - off of any Non -		sector injection of	RBI, can be	RBI, can be		
		equity (Additional Tier 1 and Tier 2)	equity (Additional Tier 1 and Tier 2)	capital, or	permanently	permanently		
			regulatory capital instrument. The order of	equivalent support,	written down upon	written down upon		
		write off of the Bonds shall be as specified	•	without which the	the occurrence of	the occurrence of		
		in the order of seniority as per this	in the order of seniority as per this	Bank would have	the trigger event,	the trigger event,		
		Disclosure document and any other	Disclosure document and any other	become non-viable,	called "Point of Non-	called "Point of Non-		
		regulatory norms as may be stipulated by	regulatory norms as may be stipulated by	as determined by	Viability Trigger"	Viability Trigger"		
		the RBI from time to time.	the RBI from time to time.	the relevant	("PONV	("PONV		
		The Bonds can be written down multiple	The Bonds can be written down multiple	authority. The	Trigger").The PONV	Trigger").The PONV		
		times in case the Bank hits the PONY	times in case the Bank hits the PONY	amount of non -	Trigger event is the	Trigger event is the		
		Trigger Level subsequent to the first write	Trigger Level subsequent to the first write	equity capital to be	earlier of:	earlier of:		
		down. The Bonds which has been written	down. The Bonds which has been written	written - off will be	a. a decision that a	a. a decision that a		
		off shall not be written up.	off shall not be written up.	determined by RBI.	permanent write-off	permanent write-off		
				The write off of any	without which the	without which the		
				Common Equity Tier	Bank would become	Bank would become		
				1 capital shall not	non-viable, as	non-viable, as		
				be required before	determined by the	determined by the		
				the write - off of any	· ·	Reserve Bank of		
				Non - equity	India; and	India; and		
				(Additional Tier 1	b. the decision to	b. the decision to		
				and Tier 2)	make a public	make a public		
				regulatory capital	sector injection of	sector injection of		
				instrument.The	capital, or	capital, or		
					equivalent support,			
				S. GET OF WITE OF O	equivalent support,	equivalent support,		

If write-down, full or partial	the Bonds may be written-down permanently before amalgamation / reconstitution .	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").	Fully or partially	full	Fully or partially	
If write-down, permanent or temporary	the Bonds may be written-down permanently before amalgamation / reconstitution .	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").	has been written off shall not be written up.	option of the RBI, can be permanently written down upon the occurrence of the trigger event, called PONY Trigger.	to time (including all claims, demands on the Bonds and interest thereon,	Permanently

[6. 9. 1 1 2 2 6 9 1 1 2	T-1 2 1 11 11 11 11 2	TI DOMET:	TI DOMET'	I-1 6 1 1.1	I =	I =	1	I NA
If temporary write-down, description of write-up mechanism	The Bonds, at the option of the Reserve	The PONV Trigger event is the earlier of:	The PONV Trigger event is the earlier of:	The Bonds which	The Bonds can be	The Bonds can be		NA
	Bank of India, can be permanently written	a) a decision that a permanent write off	a) a decision that a permanent write off	has been written off	written-down	written-down		
	down upon occurrence of the trigger	without which the Bank would become	without which the Bank would become	can be written up	multiple times in	multiple times in		
	event,called "Point of Non-Viability	non-viable, as determined by the RBI; and	non-viable, as determined by the RBI; and	(Partially or full) at	case the Bank hits	case the Bank hits		
	Trigger" ("PONY Trigger")	b) the decision to make a public sector	b) the decision to make a public sector	the absolute	the PONV Trigger	the PONV Trigger		
		injection of capital, or equivalent support,	injection of capital, or equivalent support,	discretion of the	Level subsequent to	Level subsequent to		
		withou	withou	Bank and subject to	the first write-	the first write-		
				compliance with RBI	down. The Bonds	down. The Bonds		
				instructions (incl ,	which has been	which has been		
				permission, consent	written off shall not	written off shall not		
				if any)	be written up.	be written up.		
Position in subordination hierarchy in liquidation (specify instrument	(i) be superior to the claims of investors in	(i) be superior to the claims of investors in	(i) be superior to the claims of investors in	The Bondholders	a) If the Bank goes	a) If the Bank goes	a) If the Bank goes	The claims of the Bondholders shall—
type immediately senior to instrument)	common equity and instruments eligible	equity shares and perpetual non	equity shares and perpetual non	shall have no rights	into liquidation	into liquidation	into liquidation	(i) be senior to the claims of investors in instruments eligible
		cumulative preference shares issued by	cumulative preference shares issued by	to accelerate the	before the	before the Bonds	before the Bonds	for inclusion in Tier 1 Capital issued by the Bank;
		the Bank; (ii) be subordinated to the	the Bank; (ii) be subordinated to the	repayment of future	instrument has	haVE been written-	have been written-	(ii) be subordinated to the claims of all depositors and
	depositors, general creditors of the Bank	claims of depositors, general creditors and			been written-down,	down, the Bonds	down, the Bonds	general creditors of the Bank;
		subordinated debt of the Bank other than	subordinated debt of the Bank other than	payments (coupon	the Bonds will	will absorb losses in	will absorb losses in	(iii) neither be secured nor covered by any guarantee of the
	guarantee of the issuer or its related	any subordinated debt qualifying as	any subordinated debt qualifying as	or principal) except	absorb losses in	accordance with the	accordance with the	
	entity or other arrangement that legally or	Additional Tier 1 Capital; (iii) neither be	Additional Tier 1 Capital; (iii) neither be	in bankruptcy and	accordance with the	order of Seniority as	order of Seniority as	or economically enhances the seniority of the claim vis -à-vis
	economically enhances the seniority of	secured nor covered by any guarantee of	secured nor covered by any guarantee of	liquidation of the	order of Seniority as	specified in the	specified in the	creditors of the Bank;
	the claim vis-a-vis creditors of the Bank;	the issuer or its related entity or other	the issuer or its related entity or other	Issuer. The Bond	specified in the	Disclosure	Disclosure	(iv) Unless the terms of any subsequent issuance of
	(iv) Unless the terms of any subsequent	arrangement that legally or economically	arrangement that legally or economically	will not contribute	Disclosure	Document and as	Document and as	bonds/debentures by the Bank specifies that the claims of
	issuance of bonds/debentures by the Bank	enhances the seniority of the claim of the	enhances the seniority of the claim of the	to liabilities	Document and as	per usual legal	per usual legal	such subsequent bond holders are senior or subordinate to
	specifies that the claims of such	Bondholders vis-a-vis creditors of the	Bondholders vis-a-vis creditors of the	exceeding assets of	per usual legal	provisions	provisions	the Bonds issued under this Disclosure Document or unless
	subsequent bond holders are senior or	Bank; (iv) Unless the terms of any	Bank; (iv) Unless the terms of any	the Bank if such a	provisions	governing priority	governing priority	the RBI specifies otherwise in its guidelines, the claims of the
	subordinate to the Bonds issued under	subsequent issuance of bonds/debentures	subsequent issuance of bonds/debentures	balance sheet forms	governing priority	of charges. (b) If the	of charges.	Bondholders shall be pari passu with claims of holders of
	this disclosure document or unless the RBI	by the Bank specifies that the claims of	by the Bank specifies that the claims of	part of a	of charges. (b) If the	bank goes into	b) If the Bank goes	such subsequent debentures/bond issuances of the Bank;
	specifies otherwise in its guidelines the	such subsequent bond holders are senior	such subsequent bond holders are senior	requirements to	bank goes into	liquidation after the	into liquidation	(v) rank pari passu without preference amongst themselves
	claims of the Bondholders shall be pari	or subordinate to the Bonds issued under	or subordinate to the Bonds issued under	prove insolvency	liquidation after the	instrument has	after the Bonds	and other subordinated debt eligible for inclusion in Tier 2
	passu with claims of holders of such	this disclosure document or unless the RBI	this disclosure document or unless the RBI	under any law or	instrument has	been written-down,	have been written-	Capital.
	subsequent debentures / bond issuances	specifies otherwise in its guidelines or	specifies otherwise in its guidelines or	otherwise.	been written-down,	the holders of these	down, the holders	Tier 1 Capital and Tier 2 Capital shall have the meaning
	of the Bank; (v) rank pari passu without	regulations, the claims of the Bondholders	regulations, the claims of the Bondholders		the holders of these	instruments will	of the Bonds will	ascribed to such terms under Basel III Guidelines.
	preference amongst themselves and other	shall be pari passu with claims of holders	shall be pari passu with claims of holders		instruments will	have no claim on	have no claim on	Notwithstanding anything to the contrary stipulated herein,
	subordinated debt eligible for inclusion in	of such subsequent debentures / bond	of such subsequent debentures / bond		have no claim on	the proceeds of	the proceeds of	the claims of the Bondholders shall be subject to the
	Tier 2 Capital.	issuances of the Bank; (v) rank pari passu	issuances of the Bank; (v) rank pari passu		the proceeds of	liquidation.	liquidation.	provisions of "Loss Absorbency", "Write-down on PONV
		without preference amongst themselves.	without preference amongst themselves.		liquidation.			Trigger Event", and "Other Events" mentioned in this
		-						disclosure document (the "Disclosure Document") and this
								Summary Term Sheet.
Non-compliant transitioned features	No	No	No	No	No	No	No	No
If yes, specify non-complaint features	NA NA	NA NA	NA NA	NA NA		NA NA	NA NA	NA .
,,,,,	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1471	l ''''	100	I	I		[····

	19	20	21	22	23	24	25
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 , 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 1)	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)
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	SBI	SBI
Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement	INE062A08249	INE062A08256	INE062A08264	INE062A08272	INE062A08280	INE062A08298	INE062A8306
Governing law(s) of the instrument	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law
Regulatory treatment							
Transitional Basel III rules	AT1	Tier II	Tier II	AT1	AT1	AT1	AT1
Post-transitional Basel III rules	AT1	Tier II	Tier II	AT1	AT1	AT1	AT1
Eligible at Solo/Group/ Solo & Group	Solo & Group	Solo & Group					
Instrument Type	perpetual Debt	Tier 2 Debt	Tier 2 Debt	perpetual Debt	perpetual Debt	perpetual Debt	perpetual Debt
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	40,000	70,000	50,000	25,000	40,000	60,000	39,740
Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	40000	70000	50000	25000	40000	60000	39740
Accounting classification	Liability	Liability	Liability	Liability	Liability	Liability	Liability
Original date of issuance	09.09.2020	21.09.2020	26.10.2020	24.11.2020	03.09.2021	18.10.2021	14.12.2021
Perpetual or dated	Perpetual	dated	dated	Perpetual	Perpetual	Perpetual	Perpetual
Original maturity date	Perpetual	21.09.2030	26.10.2030	Perpetual	Perpetual	Perpetual	Perpetual
Issuer call subject to prior supervisory approval	Yes	21.09.2030 Yes	Yes	Yes	Yes	Yes	Yes
Optional call date, contigent call dates and redemption amount	09.09.2025	21.09.2025	26.10.2025	24.11.2025	03.09.2026	18.10.2026	14.12.2026
Subsequent call dates, if applicable	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							
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	7.74	6.24	5.83	7.73	7.72	7.72	7.55
Existence of a dividend stopperYes	Yes	No	No	Yes	Yes	Yes	Yes
Fully discretionary,partially discretionary or mandatory	fully Discretionery	NA NA	NA	Discretionery	Discretionery	Discretionery	Discretionery
Existence of step up or other incentive to redeem	Not applicable	Not applicable	Not Applicable	Not applicable	Not applicable	Not applicable	Not applicable
Non cumulative or cumulative	Non Cumulative	Non Cumulative	Non Cumulative	Non Cumulative	Non Cumulative	Non Cumulative	Non Cumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
f convertible,conversion trigger(s)	NA	NA	NA	NA	NA	NA	NA
f convertible, fully or partially	NA	NA	NA	NA	NA	NA	NA
If convertible,conversion rate	NA	NA	NA	NA	NA	NA	NA
If convertible, mandatory or optional conversion	NA	NA	NA	NA	NA	NA	NA
f convertible,specify instrument type convertible into	NA	NA	NA	NA	NA	NA	NA
If convertible, specify issuer of instrument it converts into	NA	NA	NA	NA	NA	NA	NA
Write-down feature	Yes	Yes	Yes	Yes	Yes	Yes	Yes
If write-down, write-down trigger(s)	Upon occurrence of PONY	Upon occurrence of PONY	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").	situated, may be written- off, in whole or in part, upon the occurrence of the following trigger	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: (i) Pre-Specified Trigger Level; and (ii) Point of	· ·	III circular include a requirement that these bonds may be written

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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" 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" 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" 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" Non-Viability Trigger" 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"				demands on the Bonds	demands on the Bonds	demands on the Bonds	
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" contingent), and at the 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" 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" 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" Non-Viability Trigger"				and interest thereon,	and interest thereon,	and interest thereon,	
option of the RBI, can be permanently written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" option of the RBI, can be permanently written down upon the occurrence of the trigger event, called "Non-Viability Trigger" option of the RBI, can be permanently written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" Non-Viability Trigger" Non-Viability Trigger"				whether accrued or	whether accrued or	whether accrued or	
option of the RBI, can be permanently written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" option of the RBI, can be permanently written down upon the occurrence of the trigger event, called "Non-Viability Trigger" option of the RBI, can be permanently written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" Non-Viability Trigger" Non-Viability Trigger"				contingent), and at the	contingent), and at the	contingent), and at the	
permanently written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" permanently written down upon the down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" permanently written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" Non-Viability Trigger" Non-Viability Trigger"						- '	
down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" Non-Viability Trigger" Non-Viability Trigger"				·			
occurrence of the trigger event, called "Point of Non-Viability Trigger" Non-Viability Trigger" Non-Viability Trigger" Non-Viability Trigger" Non-Viability Trigger"							
event, called "Point of Non-Viability Trigger" Non-Viability Trigger" Non-Viability Trigger" Non-Viability Trigger"							
Non-Viability Trigger" Non-Viability Trigger" Non-Viability Trigger"							
("PONV Trigger"). ("PONV Trigger"). ("PONV Trigger").				Non-Viability Trigger"		Non-Viability Trigger"	
				("PONV Trigger").	("PONV Trigger").	("PONV Trigger").	

If temporary write-down, description of write-up mechanism	NA	NA	(b) If the Bank is	The Bonds which have	The Bonds which have		1
in temporary write-down, description of write-up mechanism	NA NA	NA NA	amalgamated with any	been written off can be	been written off can be		
	<u> </u>		other bank after the	written up (partially or	written up (partially or		
	 		Bonds have been written-	full) at the absolute	full) at the absolute		
	<u> </u>		down permanently, these	discretion of the Bank	discretion of the Bank		
	<u> </u>		Bonds cannot be written	and subject to	and subject to		
	 		up by the amalgamated	compliance with RBI	compliance with RBI		
	<u> </u>		entity.	instructions (including	instructions (including		
	<u> </u>		Citaty.	permission, consent if	permission, consent if		
	 			any).	any).		
	<u> </u>			uny).	uny).		
	<u> </u>						
	<u> </u>						
Position in subordination hierarchy in liquidation (specify instrument	The claims of the Bondholders shall–	The claims of the Bondholders shall–	Subject to the provisions	Subject to the provisions	Subject to the provisions	The claims of the Bondholders in	The claims of the Bondholders in
type immediately senior to instrument)		(i) be senior to the claims of investors in instruments	of The State Bank of India		of The State Bank of India		respect of the Bonds shall
1		eligible for inclusion in Tier 1 Capital issued by the	Act, 1955 as amended	Act, 1955 as amended	Act, 1955 as amended	(i) be superior to the claims of	(i) be superior to the claims of
	i i	Bank;	from time to time	from time to time	from time to time	investors in equity shares	investors in equity shares
	· ·	(ii) be subordinated to the claims of all depositors and	a) If the Bank goes into	a) If the Bank goes into	a) If the Bank goes into	and perpetual non-cumulative	and perpetual non-cumulative
		general creditors of the Bank;	liquidation before the	liquidation before the	liquidation before the	preference shares	preference shares
	•	(iii) neither be secured nor covered by any guarantee	Bonds have been written-	Bonds have been written-	Bonds have been written-	issued by the Bank;	issued by the Bank;
	, , ,	of the Issuer or its related entity or other arrangement	down, the Bonds will	down, the Bonds will	down, the Bonds will	(ii) be subordinated to the claims	(ii) be subordinated to the claims
	, , , -	that legally or economically enhances the seniority of	absorb losses in	absorb losses in	absorb losses in	of all depositors, general	of all depositors, general
	or economically enhances the seniority of the claim vis -à-vis	the claim vis -à-vis creditors of the Bank;	accordance with the	accordance with the	accordance with the	creditors and subordinated debt	creditors and subordinated debt
		(iv) Unless the terms of any subsequent issuance of	order of Seniority as	order of Seniority as	order of Seniority as	of the Bank other than	of the Bank other than
	(iv) Unless the terms of any subsequent issuance of	bonds/debentures by the Bank specifies that the	specified in the	specified in the	specified in the	any subordinated debt qualifying	any subordinated debt qualifying
	bonds/debentures by the Bank specifies that the claims of	claims of such subsequent bond holders are senior or	Disclosure Document and	Disclosure Document and	Placement Memorandum	as Additional Tier 1	as Additional Tier 1
	such subsequent bond holders are senior or subordinate to	subordinate to the Bonds issued under this Disclosure	as per usual legal	as per usual legal	and as per usual legal	Capital;	Capital;
	the Bonds issued under this Disclosure Document or unless	Document or unless the RBI specifies otherwise in its	provisions governing	provisions governing	provisions governing	(iii) neither be secured nor	(iii) neither be secured nor
	the RBI specifies otherwise in its guidelines, the claims of the	guidelines, the claims of the Bondholders shall be pari	priority of charges.	priority of charges.	priority of charges. b) If	covered by any guarantee of	covered by any guarantee of
	Bondholders shall be pari passu with claims of holders of	passu with claims of holders of such subsequent	b) If the Bank goes into	b) If the Bank goes into	the Bank goes into	the Issuer or its related entity or	the Issuer or its related entity or
	such subsequent debentures/bond issuances of the Bank;	debentures/bond issuances of the Bank;	liquidation after the	liquidation after the	liquidation after the	other arrangement	other arrangement
	(v) rank pari passu without preference amongst themselves	(v) rank pari passu without preference amongst	Bonds have been written-	Bonds have been written-	Bonds have been written-	that legally or economically	that legally or economically
	and other Additional Tier 1 Bonds issued for inclusion in	themselves and other subordinated debt eligible for	down, the holders of	down, the holders of	down, the holders of	enhances the seniority of	enhances the seniority of
	Additional Tier 1 Capital.Notwithstanding anything to the	inclusion in Tier 2 Capital.Notwithstanding anything to	these instruments will	these instruments will	these instruments will	the claim vis -à-vis creditors of	the claim vis -à-vis creditors of
	contrary stipulated herein, the claims of the Bondholders	the contrary stipulated herein, the claims of the	have no claim on the	have no claim on the	have no claim on the	the Bank; and	the Bank; and
	shall be subject to the provisions of "Coupon Discretion",	Bondholders shall be subject to the provisions of "Loss	proceeds of liquidation.	proceeds of liquidation.	proceeds of liquidation.	(iv) rank pari passu without	(iv) rank pari passu without
	"Loss Absorbency", "Write-down on PONV Trigger Event",	Absorbency", "Write-down on PONV Trigger Event",				preference amongst	preference amongst
	and "Other Events" mentioned in this disclosure document	and "Other Events" mentioned in this disclosure				themselves and other Additional	themselves and other Additional
	(the "Disclosure Document") and this Summary Term Sheet.	document (the "Disclosure Document") and this				Tier 1 Bonds issued	Tier 1 Bonds issued
	<u> </u>	Summary Term Sheet.				for inclusion in Additional Tier 1	for inclusion in Additional Tier 1
	<u>'</u>					Capital.	Capital.
	<u> </u>						
	<u> </u>						
	1						
1	1						
	1						
	1						
							
·		No	No	No	No	No	No
If yes, specify non-complaint features	NA	NA	NA	NA	NA	No	No

	26	27	28	29	30	31	32	33	34	35	36
PARTICULARS	SBI NON-CONVERTIBLE, Taxable, Perpetual, Subordinated, Unsecured, Basel III Compliant AT1 Bonds 22-23	SBI NON CONVERTIBLE , Taxable, Reedemable, Subordinated, Unsecured, Basel III compliant Tier 2 Bond 22- 23	20	<u>1</u> 23	30	31	32		34		<u> </u>
Issuer	SBI	SBI	SBI Global Factors Ltd	SBI Global Factors Ltd	SBI Cards Payment & Service LDT						
Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement	INE062A08314	INE062A08322	INE 912 E 01010	INE912E08AE7	Equity	INE018E08078	INE018E08086	INE018E08144	INE018E08169	INE018E08300	INE018E08177
Governing law(s) of the instrument	Indian Law	Indian Law									
Regulatory treatment				State Bank of India(Subsidiary Banks) Act, 1959	Companies Act 2013						
Transitional Basel III rules	AT1	Tier II	NA	NA	Common Equity Tier	Tier 2	Tier 2	Tier 2	Tier 2	Tier-II	N.A
Post-transitional Basel III rules	AT1	Tier II	NA	NA	Common Equity Tier	Tier 2	Tier 2	Tier 2	Tier 2	Tier-II	N.A
Eligible at Solo/Group/ Solo & Group			Solo	Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo
Instrument Type	Perpetual Debt	Tier 2 Debt	Equity	Debentures	Equity Capital	Debenture	Debenture	Debenture	Debenture	Debenture	Debenture
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	68,720	40,000	1598.9	1000	945,700.00	2000	5000	2500	1000	2500	4100
Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	68720	40000	10/-	Crore per Debenture	Rs. 10 per share	Rs.1000000 per Debenture	Rs.1000000 per Debenture	Rs.10000000 per Debenture	Rs.1000000 per Debenture	Rs.1000000 per Debenture	Rs.1000000 per Debenture
Accounting classification	Liability	Liability	Capital	Borrowings	Common Equity	Borrowings	Borrowings	Borrowings	Borrowings	Borrowings	Borrowings
Original date of issuance	09.09.2022	23.09.2022	16.04.2001	28.07.2021	15-05-1998	10/17/2016	7/17/2017	1/29/2019	06-12-2019	6/30/2022	11/14/2019
Perpetual or dated	Perpetual	dated	 NA	Dated	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated
Original maturity date	Perpetual	23.09.2037	NA	28.07.2031	Perpetual	10/17/2023	5/17/2023	1/29/2029	06-12-2029	06-03-2032	2/14/2023
Issuer call subject to prior supervisory approval	Yes	Yes	No	NA	NA	NA	NA	NA	NA	NA	NA
Optional call date, contigent call dates and redemption amount	09.09.2027	23.09.2032	 NA	NA	NA	NA	NA	NA	NA	NA	NA
Subsequent call dates, if applicable	any anniversary date thereafter the Call date 09.09.2027	any anniversary date thereafter the Call date 23.09.2032	NA	NA	NA	NA	NA	NA	NA	NA	NA

Coupons/dividends		I	Dividends	Interest	Dividends	Coupons	Coupons	Coupons	Coupons	Coupons	Coupons
Fixed or floating dividend/coupon	Fixed	Fixed	Floating	FIXED	floating dividend	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	7.75	7.57	NA	7.28%	NA	8.10%	8.30%	9.55%	8.99%	8.25%	7.60%
					NA NA	8.10%	8.30%	9.55%	8.99%	8.23%	7.00%
Existence of a dividend stopperYes	Yes	Yes	No	NA							
					NO	NA	NA	NA	NA	NA	NA
Fully discretionary, partially discretionary or mandatory	Discretionery	Discretionery	Fully discretionary	Mandatory	Fully discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	Not applicable	Not applicable	NA	No	NA	No	No	No	No	No	No
Non cumulative or cumulative	Non Cumulative	Non Cumulative	NA	Non cumulative	NA	Non cumulative					
Convertible or non-convertible	Non-convertible	Non-convertible	NA	Non-convertible	NA	non-convertible	non-convertible	non-convertible	non-convertible	non-convertible	non-convertible
If convertible,conversion trigger(s)	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
If convertible, conversion rate	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
If convertible,mandatory or optional conversion	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
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 NA
If convertible, specify issuer of instrument it converts into	NA Ves	NA Vas	NA No	NA No	NA NO	NA NO	NA NO	NA NO	NA NO	NA NO	NA NO
Write-down feature	Yes the Bonds and the Bondholders	Yes The Bonds are issued	NA NA	NA NA	NU	NU	NO	NU	NO	NO	NU
If write-down, write-down trigger(s)	claim, if any,	subject to Basel III	NA NA	INA							
	against Bank, wherever situated,	Guidelines on PONV as									
	may be written-off, in whole or	amended from time to									
	in part, upon the occurrence of	time (including all claims,									
	the following trigger events:	demands on the Bonds									
	(i) Pre-Specified Trigger Level	and interest thereon,									
	(ii) Point of Non-Viability	whether accrued or									
	("PONV").	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").									
					NA	NIA	NA	N/A	NA	NA	NIA
					NA	NA	NA	NA	NA NA	NA NA	NA
							<u> </u>	I .	l .	<u> </u>	

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If write-down, full or partial			NA	NA							
					NA						
If write-down, permanent or temporary			NA	NA							
in write-down, permanent or temporary			NA .	INA							
					NA						
				ĺ							

If temporary write-down, description of write-up mechanism			I	NA	NA						I	
in temporary write down, description of write up meenanism												
						NA	NA	NA	NA	NA	NA	NA
						107	100	100	107	107	1474	1471
Position in subordination hierarchy in liquidation (specify instrument	The claims of the Bondholders in	The claims of the		Most subordinated	(a) Superior to the							
type immediately senior to instrument)	respect of the Bonds shall–	Bondholders in respect of		claim in liquidation	claims of							
type minediately semon to instrumenty	(i) be superior to the claims of	the Bonds shall–		of the Bank	investments in							
	investors in equity shares	(i) be senior to the claims		o. the bulk	instruments eligible							
	and perpetual non-cumulative	of investors in			for inclusion in Tier-							
	preference shares issued	instruments eligible for			II capital and (b)							
	by the Bank;	inclusion in Tier 1 Capital			Subordinated to the							
	(ii) be subordinated to the claims				claims of all other							
	of all depositors, general	(ii) be subordinated to			creditors							
	creditors and subordinated debt	the claims of all			creditors							
	of the Bank other than	depositors, general										
	any subordinated debt qualifying											
	as Additional Tier 1	(iii) neither be secured										
	Capital;	nor covered by any										
	(iii) neither be secured nor	guarantee of the Issuer or										
	covered by any guarantee of the	its related entity or other					Fully paid-up,					
	Issuer or its related entity or	arrangement that legally					unsecured,	unsecured,	unsecured,	unsecured,	unsecured,	Fully paid-up,
	other arrangement that	or economically enhances				Most subordinated	subordinated to the	unsecured, Senior				
	legally or economically enhances					claim in liquidation	claims of other	Debt to the claims				
	the seniority of the	vis -à-vis creditors of the					creditors	creditors	creditors	creditors	creditors	of other creditors
	claim vis -à-vis creditors of the	Bank; and					cicuitors	Cicuitors	creditors	creditors	creditors	
	Bank; and	(iv) rank pari passu										
	(iv) rank pari passu without	without preference										
	preference amongst	amongst themselves and										
	themselves and other Additional	other Basel III compliant										
	Tier 1 Bonds issued for	Tier 2 Bonds issued for										
	inclusion in Additional Tier 1	inclusion as Tier 2 Capital										
	Capital.	of the Bank.										
	Capital	of the bunk.										
Non-compliant transitioned features	No	No		No	No	NO	NO	NO	NO	NO	NO	NO
If yes, specify non-complaint features	No	No		NA	NA	NO	NO	NO	NO	NO	NO	NO
7 7 1 1 7 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1	1]	l	l	NO	NU	NU	INO	NO	IVO	INO

	37	38	39	40	41	42	43	44	45	46	47	48	49
PARTICULARS		Non Ban	•	•	•								
Issuer	SBI Cards Payment & Service LDT												
Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement	INE018E08185	INE018E08193	INE018E08201	INE018E08219	INE018E08227	INE018E08235	INE018E08243	INE018E08250	INE018E08268	INE018E08276	INE018E08284	INE018E08292	INE018E08318
Governing law(s) of the instrument													
Regulatory treatment	Companies Act 2013												
Transitional Basel III rules	N.A												
Post-transitional Basel III rules	N.A												
Eligible at Solo/Group/ Solo & Group	Group & Solo												
Instrument Type	Debenture												
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	3000	3000	4000	5000	4500	5500	4550	5000	5000	5000	6500	7500	5000
Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	Rs.1000000 per Debenture												
Accounting classification	Borrowings												
Original date of issuance	12/16/2019	2/26/2020	6/29/2020	8/17/2020	12/22/2020	2/23/2021	05-10-2021	6/14/2021	8/17/2021	11/15/2021	12/24/2021	06-03-2022	9/15/2022
Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
Original maturity date	03-09-2023	2/25/2025	6/29/2023	11/17/2023	12/22/2025	2/23/2024	05-10-2024	6/14/2024	8/16/2024	11/14/2024	12/24/2024	06-03-2025	9/15/2025
Issuer call subject to prior supervisory approval	NA												
Optional call date,contigent call dates and redemption amount	NA												
Subsequent call dates, if applicable	NA												

Coupons/dividends	Coupons												
Fixed or floating dividend/coupon	Fixed												
Coupon rate and any related index	7.50%	7.40%	6.85%	5.75%	6.00%	5.90%	5.70%	5.55%	5.70%	5.75%	5.82%	7.51%	7.39%
Existence of a dividend stopperYes	NA												
Fully discretionary,partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No												
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	Non cumulative
Convertible or non-convertible	non-convertible	non-convertible	non-convertible	non-convertible	non-convertible	non-convertible	non-convertible	non-convertible	non-convertible	non-convertible	non-convertible	non-convertible	non-convertible
If convertible,conversion trigger(s)	NA												
If convertible,fully or partially	NA												
If convertible,conversion rate	NA												
If convertible,mandatory or optional conversion	NA												
If convertible, specify instrument type convertible into	NA												
If convertible, specify issuer of instrument it converts into	NA												
Write-down feature If write-down, write-down trigger(s)	NO												
	NA												

If write-down, full or partial													
'													
	NA												
If write-down, permanent or temporary													
ii write-dowii, permanent or temporary													
	NA												
<u>'</u>													

Postonia supprissioni propriesso in transformation (Specify Pathument Fight part on transformation (Specify Pathument of the Continue of th	If temporary write-down, description of write-up mechanism	,												
Fully paid-up, unrecurred, Senior Debt to the claims of other creditors of other creditors of other creditors of other creditors. Fully paid-up, unrecurred, Senior Debt to the claims of other creditors of other creditors of other creditors. Fully paid-up, unrecurred, Senior obet to the claims of other creditors of		NA												
Fully paid-up, unsecured, Senior unsecured, Senior point to the claims of other creditors of other creditors of other creditors. Fully paid-up, unsecured, Senior unsecured, Senior point to the claims of other creditors. Fully paid-up, unsecured, Senior unsecured, Senior of the claims of other creditors. Fully paid-up, unsecured, Senior unsecured, Senior unsecured, Senior unsecured, Senior unsecured, Senior unsecured, Senior of the claims of other creditors. Fully paid-up, unsecured, Senior unsecured, Senior unsecured, Senior unsecured, Senior unsecured, Senior of the claims of other creditors of other creditors. Fully paid-up, unsecured, Senior unsecured, Senior unsecured, Senior of the claims of other creditors of other creditors of other creditors. Fully paid-up, unsecured, Senior unsecured, Senior unsecured, Senior of the claims of other creditors of other creditors of other creditors. Fully paid-up, unsecured, Senior unsecured, Senior unsecured, Senior of the claims of other creditors of other creditors of other creditors of other creditors. Fully paid-up, unsecured, Senior unsecured, Senior unsecured, Senior of the claims of other creditors of other creditors of other creditors of other creditors. Fully paid-up, unsecured, Senior unsecured, Senior unsecured, Senior of the claims of other creditors of other creditors of other creditors of other creditors. Fully paid-up, unsecured, Senior unsecured, Senior unsecured, Senior of the claims of other creditors of other creditors of other creditors. Fully paid-up, unsecured, Senior unsecured, Senior unsecured, Senior of the claims of other creditors of other creditors of other creditors. Fully paid-up, unsecured, Senior unsecured, Senior of the claims of the claims of other creditors of other creditors. Fully paid-up, unsecured, Senior unsecured, Senior of the claims of other creditors. Fully paid-up, unsecured, Senior unsecured, Senior of the claims of the claims of the claims of the claims of														
		unsecured, Senior Debt to the claims	Fully paid-up, unsecured, Senior Debt to the claims of other creditors											
	Non-compliant transitioned features	NO												
		NO												

	50	51	52	53
PARTICULARS			s Banking Sub	
Issuer	SBI Cards Payment & Service LDT	SBI (MAURITIUS) LTD	Nepal SBI Bank Ltd	SBI (UK)
Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement	INE018E08326	NA	8% NSBL Debenture 7.9% NSBL Debenture 10.00% NSBL Debenture 10.25% NSBL Debenture	Equity -Private placement
Governing law(s) of the instrument		BANKING ACT/COMPANIES ACT	Securities Exchange Act and Regulations	English Law
Regulatory treatment	Companies Act 2013	NA		
Transitional Basel III rules	N.A	NA	NA as per local regulation	
Post-transitional Basel III rules	N.A	NA	NA as per local regulation	
Eligible at Solo/Group/ Solo & Group	Group & Solo	SOLO	group & solo	Solo
Instrument Type	Debenture	Ordinary share capital	Debenture	Common Equity
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	3500	748	129.62	26116
Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	Rs.1000000 per Debenture	USD 62.50	314.71	
Accounting classification	Borrowings	Equity	Liabilities	Shareholder's equity
Original date of issuance	11/14/2022	N/A	03.02.2013, 20.04.2014, 18.03.2020 & 28.07.2022	06 October 2017
Perpetual or dated	Dated	Perpetual	Dated	Perpetual
Original maturity date	11/14/2025	N/A	02.02.2023, 19.04.2024, 17.03.2030 & 27.07.2027	NA NA
Issuer call subject to prior supervisory approval	NA	No		No
Optional call date, contigent call dates and redemption amount	NA NA	N/A		N/A
Subsequent call dates, if applicable	NA	NA		N/A

Coupons/dividends	Coupons	Dividends		1
Fixed or floating dividend/coupon	Fixed	Floating	Fixed Coupon	N/A
Coupon rate and any related index	rixeu	N/A	8%, 7.9%, 10%, 10.25%	N/A
Coupon rate and any related index	7.90%	N/A	8%, 7.5%, 10%, 10.25%	N/A
Existence of a dividend stopperYes		Bank of Mauritius approval	NA	N/A
		required		1,7.1
	NA			
Fully discretionary,partially discretionary or mandatory		Partially discretionary	NA	Fully discretionary
Tany districtional type than y districtional y or managery	Mandatory	randany discretionary		. any also calonally
Existence of step up or other incentive to redeem	No	No	NA	No
Non cumulative or cumulative	Non cumulative	Not Applicable	Cumulative	Non-cumulative
Convertible or non-convertible	non-convertible	Not Applicable	Non-convertible	non-convertible
If convertible, conversion trigger(s)	NA	Not Applicable	NA	N/A
If convertible, fully or partially	NA	Not Applicable	NA	N/A
If convertible, conversion rate	NA	Not Applicable	NA	N/A
If convertible,mandatory or optional conversion	NA	Not Applicable	NA	N/A
If convertible, specify instrument type convertible into	NA NA	Not Applicable	NA NA	N/A
If convertible, specify issuer of instrument it converts into	NA NA	Not Applicable	NA NA	N/A
Write-down feature	NO	Not Applicable	NA NA	No
If write-down, write-down trigger(s)	1	Not Applicable	NA	N/A
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	NA			

If write-down, full or partial		Not Applicable	NA	N/A
	NA			
If write-down, permanent or temporary		Not Applicable	NA	N/A
	NA			
	NA .			

Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Fully paid-up, unsecured, Senior Debt to the claims of other creditors	If temporary write-down, description of write-up mechanism		Not Applicable	NA	N/A
type immediately senior to instrument) Fully paid-up unsecured, Senior Debt to the claims of other creditors		NA			
		unsecured, Senior Debt to the claims of other creditors		of claims will be only after depositors	
	Non-compliant transitioned features	NO		NA	No
If yes, specify non-complaint features NO NA NA NA			NA	NA	NA