

	1	2	3	4
PARTICULARS	Paid up Equity Capital as on 30.09.2024	eSBBJ Basel III T-2	eSBH Basel III T-2	eSBH 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
Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement)	INE062A01020	INE648A08013	INE649A09126	INE649A08029
Governing law(s) of the instrument	Indian Law	Indian Law	Indian Law	Indian Law
Regulatory treatment				
Transitional Basel III rules	Common Equity Tier I	Tier 2	Tier 2	Tier 2
Post-transitional Basel III rules	Common Equity Tier I	Tier 2	Tier 2	Tier 2
Eligible at 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
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	8,925	0	0	1000
Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	8,925	2,000	3,930	5,000
Accounting classification	Equity Capital	Liability	Liability	Liability
Original date of issuance	Various	20.03.2015	31.03.2015	30.12.2015
Perpetual or dated	Perpetual	Dated	Dated	Dated

Original maturity date	NA	20.03.2025	31.03.2025	30.12.2025
Issuer call subject to prior supervisory	NA	No	No	No
Optional call date,contigent call dates and redemption amount	NA	NA	NA	NA
Subsequent call dates, if applicable	NA	NA	NA	NA
Coupons/dividends				
Fixed or floating dividend/coupon	NA	Fixed	Fixed	Fixed
Coupon rate and any related index	NA	8.30	8.32	8.40
Existence of a dividend stopperYes	NA	No	No	No
Fully discretionary,partially discretionary or mandatory	NA	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	NA	No	Yes	No
Non cumulative or cumulative	NA	Non-cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	NA	Non-convertible	Non-convertible	Non-convertible
If convertible,conversion trigger(s)	NA	NA	NA	NA
If convertible,fully or partially	NA	NA	NA	NA
If convertible,conversion rate	NA	NA	NA	NA
If convertible,mandatory or optional conversion	NA	NA	NA	NA
If convertible,specify instrument type convertible into	NA	NA	NA	NA
If convertible,specify issuer of instrument it converts into	NA	NA	NA	NA
Write-down feature	NA	Yes	Yes	Yes

If write-down, write-down trigger(s)	NA	<p>The PONV Trigger event is the earlier of:</p> <p>a) a decision that a temporary/permanent write off is necessary without which the Bank would become non-viable, as determined by the RBI; and</p> <p>b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. The write off consequent upon the trigger event shall occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted.</p>	<p>The PONV Trigger event is the earlier of:</p> <p>a) a decision that a temporary/permanent write off is necessary without which the Bank would become non-viable, as determined by the RBI; and</p> <p>b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. The write off consequent upon the trigger event shall occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted.</p>	<p>The PONV Trigger event is the earlier of:</p> <p>a) a decision that a temporary/permanent write off is necessary without which the Bank would become non-viable, as determined by the RBI; and</p> <p>b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. The write off consequent upon the trigger event shall occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted.</p>
If write-down, full or partial	NA	Fully or Partially	Fully or Partially	Fully or Partially
If write-down, permanent or temporary	NA	permanent or temporary	permanent or temporary	permanent or temporary
If temporary write-down, description of write-up mechanism	NA	<p>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,</p>	<p>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</p>	<p>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</p>

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

	5	6	7	8
PARTICULARS	eSBH Basel III T-2	eSBM Basel III T-2	eSBM Basel III T-2	eSBM 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
Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement)	INE649A08037	INE651A08033	INE651A08041	INE651A08058
Governing law(s) of the instrument	Indian Law	Indian Law	Indian Law	Indian Law
Regulatory treatment				
Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at Solo/Group/ Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group
Instrument Type	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)	400	0	600	400
Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	2,000	5,000	3,000	2,000
Accounting classification	Liability	Liability	Liability	Liability
Original date of issuance	08.02.2016	17.12.2014	31.12.2015	18.01.2016
Perpetual or dated	Dated	Dated	Dated	Dated

Original maturity date	08.02.2026	17.12.2024	31.12.2025	18.01.2026
Issuer call subject to prior supervisory	No	No	No	No
Optional call date,contigent call dates and redemption amount	NA	NA	NA	NA
Subsequent call dates, if applicable	NA	NA	NA	NA
Coupons/dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	8.45	8.55	8.40	8.45
Existence of a dividend stopperYes	No	No	No	No
Fully discretionary,partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Non cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible,conversion trigger(s)	NA	NA	NA	NA
If convertible,fully or partially	NA	NA	NA	NA
If convertible,conversion rate	NA	NA	NA	NA
If convertible,mandatory or optional conversion	NA	NA	NA	NA
If convertible,specify instrument type convertible into	NA	NA	NA	NA
If convertible,specify issuer of instrument it converts into	NA	NA	NA	NA
Write-down feature	Yes	Yes	Yes	Yes

If write-down, write-down trigger(s)	<p>The PONV Trigger event is the earlier of:</p> <p>a) a decision that a temporary/permanent write off is necessary without which the Bank would become non-viable, as determined by the RBI; and</p> <p>b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. The write off consequent upon the trigger event shall occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted.</p>	<p>The PONV Trigger event is the earlier of:</p> <p>a) a decision that a temporary/permanent write off is necessary without which the Bank would become non-viable, as determined by the RBI; and</p> <p>b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. The write off consequent upon the trigger event shall occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted.</p>	<p>The PONV Trigger event is the earlier of:</p> <p>a) a decision that a temporary/permanent write off is necessary without which the Bank would become non-viable, as determined by the RBI; and</p> <p>b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. The write off consequent upon the trigger event shall occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted.</p>	<p>The PONV Trigger event is the earlier of:</p> <p>a) a decision that a temporary/permanent write off is necessary without which the Bank would become non-viable, as determined by the RBI; and</p> <p>b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. The write off consequent upon the trigger event shall occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted.</p>
If write-down, full or partial	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
If write-down, permanent or temporary	permanent or temporary	permanent or temporary	permanent or temporary	permanent or temporary
If temporary write-down, description of write-up mechanism	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

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

	9	10	11
PARTICULARS	eSBP Basel III T-2	SBI NON CONVERTIBLE PERPETUAL, Taxable, Subordinated, Unsecured, Basel III compliant Additional Tier 1 Bonds	SBI NON CONVERTIBLE , Taxable, Redeemable, 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
Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement)	INE652A08015	INE062A08223	INE062A08231
Governing law(s) of the instrument	Indian Law	Indian Law	Indian Law
Regulatory treatment			
Transitional Basel III rules	Tier 2	AT1	Tier II
Post-transitional Basel III rules	Tier 2	AT1	Tier II
Eligible at Solo/Group/ Solo & Group	Solo & Group	Solo & Group	Solo & Group
Instrument Type	Tier 2 Debt	Perpetual Debt	Tier 2 Debt
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	0	38136	89310
Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	9,500	38136	89310
Accounting classification	Liability	Liability	Liability
Original date of issuance	22.01.2015	22.11.2019	21.08.2020
Perpetual or dated	Dated	Perpetual	Dated

Original maturity date	22.01.2025	Perpetual	21.08.2035
Issuer call subject to prior supervisory	No	Yes	Yes
Optional call date,contigent call dates and redemption amount	NA	22.11.2024	21.08.2030
Subsequent call dates, if applicable	NA	NA	NA
Coupons/dividends			
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
Coupon rate and any related index	8.29	8.50	6.80
Existence of a dividend stopperYes	No	Yes	No
Fully discretionary,partially discretionary or mandatory	Partially Mandatory	Fully discretionary	NA
Existence of step up or other incentive to redeem	Yes	Not applicable	Not applicable
Non cumulative or cumulative	Non-cumulative	Non Cumulative	Non Cumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible,conversion trigger(s)	NA	NA	NA
If convertible,fully or partially	NA	NA	NA
If convertible,conversion rate	NA	NA	NA
If convertible,mandatory or optional conversion	NA	NA	NA
If convertible,specify instrument type convertible into	NA	NA	NA
If convertible,specify issuer of instrument it converts into	NA	NA	NA
Write-down feature	No	YES	Yes

If write-down, write-down trigger(s)	The PONV Trigger event is the earlier of: a) a decision that a temporary/permanent write off is necessary without which the Bank would become non-viable, as determined by the RBI; and b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. The write off consequent upon the trigger event shall occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted.	The PONV Trigger event is the earlier of: a. a decision that a 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 which the Bank would have become non-viable, as determined by the relevant authority.	The PONV Trigger event is the earlier of: a. a decision that a permanent write-off without which the Bank would become non-viable, is necessary, as determined by the Reserve Bank of India; and b. the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority.
If write-down, full or partial	Fully or Partially	Full	Full
If write-down, permanent or temporary	permanent or temporary	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").	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").
If temporary write-down, description of write-up mechanism	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 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.	The Bonds can be written-down multiple times in case the Bank hits the PONV Trigger Level subsequent to the first write-down. The Bonds which has been written off shall not be written up.

<p>Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)</p>	<p>a) Senior to the claims of investors in instruments eligible for inclusion in Tier I capital and, subordinate to the claims of all other depositors and general creditors of the bank and is neither secured nor covered by a guarantee of the issuer or related entity or other arrangement that legally or economically enhances the seniority of the claim vis-a-vis bank creditors.</p>	<p>a) If the Bank goes into liquidation before the Bonds have been written-down, the Bonds will absorb losses in accordance with the order of Seniority as specified in the Disclosure Document and as per usual legal provisions governing priority of charges. b) If the Bank goes into liquidation after the Bonds have been written-down, the holders of the Bonds will have no claim on the proceeds of liquidation.</p>	<p>The claims of the Bondholders shall– (i) be senior to the claims of investors in instruments eligible for inclusion in Tier 1 Capital issued by the Bank; (ii) be subordinated to the claims of all depositors and general creditors of the Bank; (iii) neither be secured nor covered by any guarantee of the Issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis -à-vis creditors of the Bank; (iv) Unless the terms of any subsequent issuance of bonds/debentures by the Bank specifies that the claims of such subsequent bond holders are senior or subordinate to the Bonds issued under this Disclosure Document or unless the RBI specifies otherwise in its guidelines, the claims of the Bondholders shall be pari passu with claims of holders of such subsequent debentures/bond issuances of the Bank; (v) rank pari passu without preference amongst themselves and other subordinated debt eligible for inclusion in Tier 2 Capital. Tier 1 Capital and Tier 2 Capital shall have the meaning ascribed to such terms under Basel III Guidelines. Notwithstanding anything to the contrary stipulated herein, the claims of the Bondholders shall be subject to the provisions of “Loss Absorbency”, “Write-down on PONV Trigger Event”, and “Other Events” mentioned in this disclosure document (the “Disclosure Document”) and this Summary Term Sheet.</p>
<p>Non-compliant transitioned features</p>	<p>No</p>	<p>No</p>	<p>No</p>
<p>If yes, specify non-complaint features</p>	<p>NA</p>	<p>NA</p>	<p>NA</p>

	12	13	14
PARTICULARS	SBI NON CONVERTIBLE PERPETUAL, Taxable, Subordinated, Unsecured, Basel III compliant Additional Tier 1 Bonds	SBI NON CONVERTIBLE , Taxable, Redeemable, Subordinated, Unsecured, Basel III compliant Tier 2 Bonds	SBI NON CONVERTIBLE , Taxable, Redeemable, Subordinated, Unsecured, Basel III compliant Tier 2 Bond 20-21 Sr3
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
Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement)	INE062A08249	INE062A08256	INE062A08264
Governing law(s) of the instrument	Indian Law	Indian Law	Indian Law
Regulatory treatment			
Transitional Basel III rules	AT1	Tier II	Tier II
Post-transitional Basel III rules	AT1	Tier II	Tier II
Eligible at Solo/Group/ Solo & Group	Solo & Group	Solo & Group	
Instrument Type	Perpetual Debt	Tier 2 Debt	Tier 2 Debt
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	40000	70000	50000
Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	40000	70000	50000
Accounting classification	Liability	Liability	Liability
Original date of issuance	09.09.2020	21.09.2020	26.10.2020
Perpetual or dated	Perpetual	Dated	Dated

Original maturity date	Perpetual	21.09.2030	26.10.2030
Issuer call subject to prior supervisory	Yes	Yes	Yes
Optional call date,contigent call dates and redemption amount	09.09.2025	21.09.2025	26.10.2025
Subsequent call dates, if applicable	NA	NA	NA
Coupons/dividends			
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
Coupon rate and any related index	7.74	6.24	5.83
Existence of a dividend stopperYes	Yes	No	No
Fully discretionary,partially discretionary or mandatory	Fully Discretionery	NA	NA
Existence of step up or other incentive to redeem	Not applicable	Not applicable	Not Applicable
Non cumulative or cumulative	Non Cumulative	Non Cumulative	Non Cumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible,conversion trigger(s)	NA	NA	NA
If convertible,fully or partially	NA	NA	NA
If convertible,conversion rate	NA	NA	NA
If convertible,mandatory or optional conversion	NA	NA	NA
If convertible,specify instrument type convertible into	NA	NA	NA
If convertible,specify issuer of instrument it converts into	NA	NA	NA
Write-down feature	Yes	Yes	Yes

<p>If write-down, write-down trigger(s)</p>	<p>The PONV Trigger event is the earlier of: a decision that a permanent write-off without which the Bank would become non-viable, is necessary, as determined by the Reserve Bank of India; and b. the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority.</p>	<p>The PONV Trigger event is the earlier of: a decision that a permanent write-off without which the Bank would become non-viable, is necessary, as determined by the Reserve Bank of India; and b. the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority.</p>	<p>The PONV Trigger event is the earlier of: a. a decision that a permanent write-off without which the Bank would become non-viable, is necessary, as determined by the Reserve Bank of India; and b. the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority.</p>
<p>If write-down, full or partial</p>	<p>Full</p>	<p>Full</p>	<p>Full</p>
<p>If write-down, permanent or temporary</p>	<p>The Bonds can be permanently written down upon the occurrence of the PONV Trigger (as per the section “Write-down on Trigger Event” below). PONV trigger event shall be as defined in the aforesaid Basel III Guidelines and shall be determined by the RBI.</p>	<p>The Bonds are issued subject to Basel III Guidelines on PONV as amended from time to time (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), and at the option of the RBI, can be permanently written down upon the occurrence of the trigger event, called “Point of Non-Viability Trigger” (“PONV Trigger”).</p>	<p>The Bonds are issued subject to Basel III Guidelines on PONV as amended from time to time (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), and at the option of the RBI, can be permanently written down upon the occurrence of the trigger event, called “Point of Non-Viability Trigger” (“PONV Trigger”).</p>
<p>If temporary write-down, description of write-up mechanism</p>	<p>The Bonds can be written-down multiple times in case the Bank hits the PONV Trigger Level subsequent to the first write-down. The Bonds which has been written off shall not be written up</p>	<p>The Bonds can be written-down multiple times in case the Bank hits the PONV Trigger Level subsequent to the first write-down. The Bonds which has been written off shall not be written up</p>	<p>(b) If the Bank is amalgamated with any other bank after the Bonds have been written-down permanently, these Bonds cannot be written up by the amalgamated entity.</p>

<p>Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)</p>	<p>The claims of the Bondholders shall– (i) be superior to the claims of investors in equity shares and perpetual non-cumulative preference shares issued by the Bank; (ii) be subordinated to the claims of all depositors, general creditors and subordinated debt of the Bank other than any subordinated debt qualifying as Additional Tier 1 Capital; (iii) neither be secured nor covered by any guarantee of the Issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis -à-vis creditors of the Bank; (iv) Unless the terms of any subsequent issuance of bonds/debentures by the Bank specifies that the claims of such subsequent bond holders are senior or subordinate to the Bonds issued under this Disclosure Document or unless the RBI specifies otherwise in its guidelines, the claims of the Bondholders shall be pari passu with claims of holders of such subsequent debentures/bond issuances of the Bank; (v) rank pari passu without preference amongst themselves and other Additional Tier 1 Bonds issued for inclusion in Additional Tier 1 Capital. Notwithstanding anything to the contrary stipulated herein, the claims of the Bondholders shall be subject to the provisions of “Coupon Discretion”, “Loss Absorbency”, “Write-down on PONV Trigger Event”, and “Other Events” mentioned in this disclosure document (the “Disclosure Document”) and this Summary Term Sheet.</p>	<p>The claims of the Bondholders shall– (i) be senior to the claims of investors in instruments eligible for inclusion in Tier 1 Capital issued by the Bank; (ii) be subordinated to the claims of all depositors and general creditors of the Bank; (iii) neither be secured nor covered by any guarantee of the Issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis -à-vis creditors of the Bank; (iv) Unless the terms of any subsequent issuance of bonds/debentures by the Bank specifies that the claims of such subsequent bond holders are senior or subordinate to the Bonds issued under this Disclosure Document or unless the RBI specifies otherwise in its guidelines, the claims of the Bondholders shall be pari passu with claims of holders of such subsequent debentures/bond issuances of the Bank; (v) rank pari passu without preference amongst themselves and other subordinated debt eligible for inclusion in Tier 2 Capital. Notwithstanding anything to the contrary stipulated herein, the claims of the Bondholders shall be subject to the provisions of “Loss Absorbency”, “Write-down on PONV Trigger Event”, and “Other Events” mentioned in this disclosure document (the “Disclosure Document”) and this Summary Term Sheet.</p>	<p>Subject to the provisions of The State Bank of India Act, 1955 as amended from time to time a) If the Bank goes into liquidation before the Bonds have been written-down, the Bonds will absorb losses in accordance with the order of Seniority as specified in the Disclosure Document and as per usual legal provisions governing priority of charges. b) If the Bank goes into liquidation after the Bonds have been written-down, the holders of these instruments will have no claim on the proceeds of liquidation.</p>
<p>Non-compliant transitioned features</p>	<p>No</p>	<p>No</p>	<p>No</p>
<p>If yes, specify non-complaint features</p>	<p>NA</p>	<p>NA</p>	<p>NA</p>

	15	16	17
PARTICULARS	SBI NON CONVERTIBLE , Taxable, Redeemable, 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)
Issuer	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	SBI
Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement)	INE062A08272	INE062A08280	INE062A08298
Governing law(s) of the instrument	Indian Law	Indian Law	Indian Law
Regulatory treatment			
Transitional Basel III rules	AT1	AT1	AT1
Post-transitional Basel III rules	AT1	AT1	AT1
Eligible at Solo/Group/ Solo & Group			
Instrument Type	Perpetual Debt	Perpetual Debt	Perpetual Debt
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	25000	40000	60000
Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	25000	40000	60000
Accounting classification	Liability	Liability	Liability
Original date of issuance	24.11.2020	03.09.2021	18.10.2021
Perpetual or dated	Perpetual	Perpetual	Perpetual

Original maturity date	Perpetual	Perpetual	Perpetual
Issuer call subject to prior supervisory	Yes	Yes	Yes
Optional call date,contigent call dates and redemption amount	24.11.2025	03.09.2026	18.10.2026
Subsequent call dates, if applicable	NA	NA	any anniversary date thereafter the Call date 18.10.2026
Coupons/dividends			
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
Coupon rate and any related index	7.73	7.72	7.72
Existence of a dividend stopperYes	Yes	Yes	Yes
Fully discretionary,partially discretionary or mandatory	Discretionery	Discretionery	Discretionery
Existence of step up or other incentive to redeem	Not applicable	Not applicable	Not applicable
Non cumulative or cumulative	Non Cumulative	Non Cumulative	Non Cumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible,conversion trigger(s)	NA	NA	NA
If convertible,fully or partially	NA	NA	NA
If convertible,conversion rate	NA	NA	NA
If convertible,mandatory or optional conversion	NA	NA	NA
If convertible,specify instrument type convertible into	NA	NA	NA
If convertible,specify issuer of instrument it converts into	NA	NA	NA
Write-down feature	Yes	Yes	Yes

<p>If write-down, write-down trigger(s)</p>	<p>The Bonds and the Bondholders claim, if any, against Bank, wherever situated, may be written-off, in whole or in part, upon the occurrence of the following trigger events: (i) Pre-Specified Trigger Level (ii) Point of Non-Viability (“PONV”).</p>	<p>Bonds are issued subject to Basel III circular include a requirement that these bonds may be written-off, in whole or in part, upon the occurrence of the following trigger events: (i) Pre-Specified Trigger Level; and (ii) Point of Non-Viability (“PONV”).</p>	<p>Bonds are issued subject to Basel III circular include a requirement that these bonds may be written-off, in whole or in part, upon the occurrence of the following trigger events: (i) Pre-Specified Trigger Level; and (ii) Point of Non-Viability (“PONV”).</p>
<p>If write-down, full or partial</p>	<p>Full</p>	<p>Full</p>	<p>Full</p>
<p>If write-down, permanent or temporary</p>	<p>The Bonds are issued subject to Basel III Guidelines on PONV as amended from time to time (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), and at the option of the RBI, can be permanently written down upon the occurrence of the trigger event, called “Point of Non-Viability Trigger” (“PONV Trigger”).</p>	<p>The Bonds are issued subject to Basel III Guidelines on PONV as amended from time to time (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), and at the option of the RBI, can be permanently written down upon the occurrence of the trigger event, called “Point of Non-Viability Trigger” (“PONV Trigger”).</p>	<p>The Bonds are issued subject to Basel III Guidelines on PONV as amended from time to time (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), and at the option of the RBI, can be permanently written down upon the occurrence of the trigger event, called “Point of Non-Viability Trigger” (“PONV Trigger”).</p>
<p>If temporary write-down, description of write-up mechanism</p>	<p>The Bonds which have been written off can be written up (partially or full) at the absolute discretion of the Bank and subject to compliance with RBI instructions (including permission, consent if any).</p>	<p>The Bonds which have been written off can be written up (partially or full) at the absolute discretion of the Bank and subject to compliance with RBI instructions (including permission, consent if any).</p>	<p>The Bonds which have been written off can be written up (partially or full) at the absolute discretion of the Bank and subject to compliance with RBI instructions (including permission, consent if any).</p>

<p>Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)</p>	<p>Subject to the provisions of The State Bank of India Act, 1955 as amended from time to time a) If the Bank goes into liquidation before the Bonds have been written-down, the Bonds will absorb losses in accordance with the order of Seniority as specified in the Disclosure Document and as per usual legal provisions governing priority of charges. b) If the Bank goes into liquidation after the Bonds have been written-down, the holders of these instruments will have no claim on the proceeds of liquidation.</p>	<p>Subject to the provisions of The State Bank of India Act, 1955 as amended from time to time a) If the Bank goes into liquidation before the Bonds have been written-down, the Bonds will absorb losses in accordance with the order of Seniority as specified in the Placement Memorandum and as per usual legal provisions governing priority of charges. b) If the Bank goes into liquidation after the Bonds have been written-down, the holders of these instruments will have no claim on the proceeds of liquidation.</p>	<p>The claims of the Bondholders in respect of the Bonds shall (i) be superior to the claims of investors in equity shares and perpetual non-cumulative preference shares issued by the Bank; (ii) be subordinated to the claims of all depositors, general creditors and subordinated debt of the Bank other than any subordinated debt qualifying as Additional Tier 1 Capital; (iii) neither be secured nor covered by any guarantee of the Issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis -à-vis creditors of the Bank; and (iv) rank pari passu without preference amongst themselves and other Additional Tier 1 Bonds issued for inclusion in Additional Tier 1 Capital.</p>
<p>Non-compliant transitioned features</p>	<p>No</p>	<p>No</p>	<p>No</p>
<p>If yes, specify non-complaint features</p>	<p>NA</p>	<p>NA</p>	<p>No</p>

	18	19	20
PARTICULARS	SBI NON-CONVERTIBLE, Taxable, Perpetual, Subordinated, Unsecured, Basel III Compliant AT1 Bonds (Sr III)	SBI NON-CONVERTIBLE, Taxable, Perpetual, Subordinated, Unsecured, Basel III Compliant AT1 Bonds 22-23	SBI NON CONVERTIBLE , Taxable, Redeemable, Subordinated, Unsecured, Basel III compliant Tier 2 Bond 22-23
Issuer	SBI	SBI	SBI
Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement)	INE062A8306	INE062A08314	INE062A08322
Governing law(s) of the instrument	Indian Law	Indian Law	Indian Law
Regulatory treatment			
Transitional Basel III rules	AT1	AT1	Tier II
Post-transitional Basel III rules	AT1	AT1	Tier II
Eligible at Solo/Group/ Solo & Group			
Instrument Type	Perpetual Debt	Perpetual Debt	Tier 2 Debt
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	39740	68720	40000
Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	39740	68720	40000
Accounting classification	Liability	Liability	Liability
Original date of issuance	14.12.2021	09.09.2022	23.09.2022
Perpetual or dated	Perpetual	Perpetual	Dated

Original maturity date	Perpetual	Perpetual	23.09.2037
Issuer call subject to prior supervisory	Yes	Yes	Yes
Optional call date,contigent call dates and redemption amount	14.12.2026	09.09.2027	23.09.2032
Subsequent call dates, if applicable	any anniversary date thereafter the Call date 14.12.2026	any anniversary date thereafter the Call date 09.09.2027	any anniversary date thereafter the Call date 23.09.2032
Coupons/dividends			
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
Coupon rate and any related index	7.55	7.75	7.57
Existence of a dividend stopperYes	Yes	Yes	No
Fully discretionary,partially discretionary or mandatory	Discretionery	Discretionery	NA
Existence of step up or other incentive to redeem	Not applicable	Not applicable	Not applicable
Non cumulative or cumulative	Non Cumulative	Non Cumulative	Non Cumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible,conversion trigger(s)	NA	NA	NA
If convertible,fully or partially	NA	NA	NA
If convertible,conversion rate	NA	NA	NA
If convertible,mandatory or optional conversion	NA	NA	NA
If convertible,specify instrument type convertible into	NA	NA	NA
If convertible,specify issuer of instrument it converts into	NA	NA	NA
Write-down feature	Yes	Yes	Yes

<p>If write-down, write-down trigger(s)</p>	<p>Bonds are issued subject to Basel III circular include a requirement that these bonds may be written-off, in whole or in part, upon the occurrence of the following trigger events: (i) Pre-Specified Trigger Level; and (ii) Point of Non-Viability ("PONV").</p>	<p>The Bonds and the Bondholders claim, if any, against Bank, wherever situated, may be written-off, in whole or in part, upon the occurrence of the following trigger events: (i) Pre-Specified Trigger Level (ii) Point of Non-Viability ("PONV").</p>	<p>The Bonds are issued subject to Basel III Guidelines on PONV as amended from time to time (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), and at the option of the RBI, can be permanently written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" ("PONV Trigger").</p>
<p>If write-down, full or partial</p>	<p>Full</p>	<p>Full</p>	<p>Full</p>
<p>If write-down, permanent or temporary</p>	<p>The Bonds are issued subject to Basel III Guidelines on PONV as amended from time to time (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), and at the option of the RBI, can be permanently written down upon the occurrence of the trigger event, called "Point of Non Viability Trigger" ("PONV Trigger")</p>	<p>The Bonds are issued subject to Basel III Guidelines on PONV as amended from time to time (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), and at the option of the RBI, can be permanently written down upon the occurrence of the trigger event, called "Point of Non Viability Trigger" ("PONV Trigger")</p>	<p>The Bonds are issued subject to Basel III Guidelines on PONV as amended from time to time (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), and at the option of the RBI, can be permanently written down upon the occurrence of the trigger event, called "Point of Non Viability Trigger" ("PONV Trigger")</p>
<p>If temporary write-down, description of write-up mechanism</p>	<p>The Bonds which have been written off can be written up (partially or full) at the absolute discretion of the Bank and subject to compliance with RBI instructions (including permission, consent if any).</p>	<p>The Bonds which have been written off can be written up (partially or full) at the absolute discretion of the Bank and subject to compliance with RBI instructions (including permission, consent if any).</p>	<p>The bonds which have been written off can be written up (partially or full) at the absolute discretion of the Bank and subject to compliance with RBI instructions (including permission, consent if any).</p>

<p>Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)</p>	<p>The claims of the Bondholders in respect of the Bonds shall (i) be superior to the claims of investors in equity shares and perpetual non-cumulative preference shares issued by the Bank; (ii) be subordinated to the claims of all depositors, general creditors and subordinated debt of the Bank other than any subordinated debt qualifying as Additional Tier 1 Capital; (iii) neither be secured nor covered by any guarantee of the Issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis -à-vis creditors of the Bank; and (iv) rank pari passu without preference amongst themselves and other Additional Tier 1 Bonds issued for inclusion in Additional Tier 1 Capital.</p>	<p>The claims of the Bondholders in respect of the Bonds shall– (i) be superior to the claims of investors in equity shares and perpetual non-cumulative preference shares issued by the Bank; (ii) be subordinated to the claims of all depositors, general creditors and subordinated debt of the Bank other than any subordinated debt qualifying as Additional Tier 1 Capital; (iii) neither be secured nor covered by any guarantee of the Issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis -à-vis creditors of the Bank; and (iv) rank pari passu without preference amongst themselves and other Additional Tier 1 Bonds issued for inclusion in Additional Tier 1 Capital.</p>	<p>The claims of the Bondholders in respect of the Bonds shall– (i) be senior to the claims of investors in instruments eligible for inclusion in Tier 1 Capital of the Bank; (ii) be subordinated to the claims of all depositors, general creditors of the Bank; (iii) neither be secured nor covered by any guarantee of the Issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis -à-vis creditors of the Bank; and (iv) rank pari passu without preference amongst themselves and other Basel III compliant Tier 2 Bonds issued for inclusion as Tier 2 Capital of the Bank.</p>
<p>Non-compliant transitioned features</p>	<p>No</p>	<p>No</p>	<p>No</p>
<p>If yes, specify non-complaint features</p>	<p>No</p>	<p>No</p>	<p>No</p>

	21	22	23	24
PARTICULARS	SBI Non-convertible, Taxable, Perpetual, Subordinated, Unsecured, Fully Paid-up Basel III compliant Additional Tier 1 Bonds in the nature of debentures	SBI Non-convertible, Taxable, Perpetual, Subordinated, Unsecured, Fully Paid-up Basel III compliant Additional Tier 1 Bonds in the nature of debentures	SBI Non-convertible, Taxable, Perpetual, Subordinated, Unsecured, Fully Paid-up Basel III compliant Additional Tier 1 Bonds in the nature of debentures	SBI Non-Convertible, Taxable, Redeemable, Subordinated, Unsecured, Basel III compliant Tier 2 Bond 23-24
Issuer	SBI	SBI	SBI	SBI
Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement)	INE062A08355	INE062A08363	INE062A08371	INE062A08405
Governing law(s) of the instrument	Indian Law	Indian Law	Indian Law	Indian Law
Regulatory treatment				
Transitional Basel III rules	AT1	AT1	AT1	Tier II
Post-transitional Basel III rules	AT1	AT1	AT1	Tier II
Eligible at Solo/Group/ Solo & Group				
Instrument Type	AT1	AT1	AT1	Tier 2 Debt
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	45440	37170	31010	100000
Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	45440	37170	31010	100000
Accounting classification	Liability	Liability	Liability	Liability
Original date of issuance	21.02.2023	09.03.2023	14.07.2023	02.11.2023
Perpetual or dated	Perpetual	Perpetual	Perpetual	Dated

Original maturity date	Perpetual	Perpetual	Perpetual	02.11.2038
Issuer call subject to prior supervisory	Yes	Yes	Yes	Yes
Optional call date,contigent call dates and redemption amount	21.02.2033	09.03.2033	14.07.2033	02.11.2033
Subsequent call dates, if applicable	any anniversary date thereafter the Call date 21.02.2033	any anniversary date thereafter the Call date 09.03.2033	any anniversary date thereafter the Call date 14.07.2033	any anniversary date thereafter the Call date 02.11.2033
Coupons/dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	8.20	8.25	8.10	7.81
Existence of a dividend stopperYes	Yes	Yes	Yes	No
Fully discretionary,partially discretionary or mandatory	Discretionery	Discretionery	Discretionery	NA
Existence of step up or other incentive to redeem	Not applicable	Not applicable	Not applicable	Not applicable
Non cumulative or cumulative	Non Cumulative	Non Cumulative	Non Cumulative	Non Cumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible,conversion trigger(s)	NA	NA	NA	NA
If convertible,fully or partially	NA	NA	NA	NA
If convertible,conversion rate	NA	NA	NA	NA
If convertible,mandatory or optional conversion	NA	NA	NA	NA
If convertible,specify instrument type convertible into	NA	NA	NA	NA
If convertible,specify issuer of instrument it converts into	NA	NA	NA	NA
Write-down feature	Yes	Yes	Yes	Yes

If write-down, write-down trigger(s)	The Bonds and the Bondholders claim, if any, against Bank, wherever situated, may be written-off, in whole or in part, upon the occurrence of the following trigger events: (i) Pre-Specified Trigger Level (ii) Point of Non-Viability (“PONV”).	The Bonds and the Bondholders claim, if any, against Bank, wherever situated, may be written-off, in whole or in part, upon the occurrence of the following trigger events: (i) Pre-Specified Trigger Level (ii) Point of Non-Viability (“PONV”).	The Bonds and the Bondholders claim, if any, against Bank, wherever situated, may be written-off, in whole or in part, upon the occurrence of the following trigger events: (i) Pre-Specified Trigger Level (ii) Point of Non-Viability (“PONV”).	The Bonds issued are subject to the “Loss Absorbency”, “Writedown on PONV Trigger Event” and “Other Events” mentioned in the Summary Term Sheet
If write-down, full or partial	Full	Full	Full	Full
If write-down, permanent or temporary	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”).	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”).	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”).	The Bonds can be permanently written down upon the occurrence of the PONV Trigger (as per the section “Write-down on Trigger Event” below). PONV trigger event shall be as defined in the aforesaid Basel III Guidelines and shall be determined by the RBI
If temporary write-down, description of write-up mechanism	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).	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).	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).	If the Bank is amalgamated with any other bank after the Bonds have been written-down temporarily, the amalgamated entity can write-up these Bonds as per its discretion. If the Bank is amalgamated with any other bank after the Bonds have been written-down permanently, these Bonds cannot be written up by the amalgamated entity.

<p>Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)</p>	<p>The claims of the Bondholders in respect of the Bonds shall– (i) be senior to the claims of investors in instruments eligible for inclusion in Tier 1 Capital of the Bank; (ii) be subordinated to the claims of all depositors, general creditors of the Bank; (iii) neither be secured nor covered by any guarantee of the Issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis -à-vis creditors of the Bank; and (iv) rank pari passu without preference amongst themselves and other Basel III compliant Tier 2 Bonds issued for inclusion as Tier 2 Capital of the Bank.</p>	<p>The claims of the Bondholders in respect of the Bonds shall– (i) be senior to the claims of investors in instruments eligible for inclusion in Tier 1 Capital of the Bank; (ii) be subordinated to the claims of all depositors, general creditors of the Bank; (iii) neither be secured nor covered by any guarantee of the Issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis -à-vis creditors of the Bank; and (iv) rank pari passu without preference amongst themselves and other Basel III compliant Tier 2 Bonds issued for inclusion as Tier 2 Capital of the Bank.</p>	<p>The claims of the Bondholders in respect of the Bonds shall– (i) be superior to the claims of investors in equity shares and perpetual non-cumulative preference shares issued by the Bank; (ii) be subordinated to the claims of all depositors, general creditors and subordinated debt of the Bank other than any subordinated debt qualifying as Additional Tier 1 Capital; (iii) neither be secured nor covered by any guarantee of the Issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis -à-vis creditors of the Bank; and (iv) rank pari passu without preference amongst themselves and other Additional Tier 1 Bonds issued for inclusion as Additional Tier 1 Capital of the Bank.</p>	<p>Senior to the claims of the investors in instruments eligible for inclusion in Tier 1 Capital issued by the Bank and subordinate to the claims of all depositors, general creditors of the Bank other than any subordinate debt qualifying as Basel III compliant Tier 2 debt instruments of the Bank. Tier 2 debt instruments will rank pari passu without preference amongst themselves and other debt instruments eligible for inclusion in Tier 2 Capital in terms of Basel III Guidelines irrespective of the date of issue</p>
<p>Non-compliant transitioned features</p>	<p>No</p>	<p>No</p>	<p>No</p>	<p>No</p>
<p>If yes, specify non-complaint features</p>	<p>No</p>	<p>No</p>	<p>No</p>	<p>No</p>

	25	26	27
PARTICULARS	SBI Non-convertible, Taxable, Perpetual, Subordinated, Unsecured, Fully Paid-up Basel III compliant Additional Tier 1 Bonds in the nature of debentures	SBI Non-Convertible, Taxable, Redeemable, Subordinated, Unsecured, Basel III compliant Tier 2 Bond 24-25	SBI Non-Convertible, Taxable, Redeemable, Subordinated, Unsecured, Basel III compliant Tier 2 Bond 24-25
Issuer	SBI	SBI	SBI
Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement)	INE062A08413	INE062A08447	INE062A08454
Governing law(s) of the instrument	Indian Law	Indian Law	Indian Law
Regulatory treatment			
Transitional Basel III rules	AT1	Tier II	Tier II
Post-transitional Basel III rules	AT1	Tier II	Tier II
Eligible at Solo/Group/ Solo & Group			
Instrument Type	AT1	Tier 2 Debt	Tier 2 Debt
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	50000	75000	75000
Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	50000	75000	75000
Accounting classification	Liability	Liability	Liability
Original date of issuance	19.01.2024	29.08.2024	20.09.2024
Perpetual or dated	Perpetual	Dated	Dated

Original maturity date	Perpetual	29.08.2039	20.09.2039
Issuer call subject to prior supervisory	Yes	Yes	Yes
Optional call date,contigent call dates and redemption amount	19.01.2034	29.08.2034	20.09.2034
Subsequent call dates, if applicable	any anniversary date thereafter the Call date 19.01.2024	any anniversary date thereafter the Call date 29.08.2034	any anniversary date thereafter the Call date 20.09.2034
Coupons/dividends			
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
Coupon rate and any related index	8.34	7.42	7.33
Existence of a dividend stopperYes	Yes	No	No
Fully discretionary,partially discretionary or mandatory	Discretionery	NA	NA
Existence of step up or other incentive to redeem	Not applicable	Not applicable	Not applicable
Non cumulative or cumulative	Non Cumulative	Non Cumulative	Non Cumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible,conversion trigger(s)	NA	NA	NA
If convertible,fully or partially	NA	NA	NA
If convertible,conversion rate	NA	NA	NA
If convertible,mandatory or optional conversion	NA	NA	NA
If convertible,specify instrument type convertible into	NA	NA	NA
If convertible,specify issuer of instrument it converts into	NA	NA	NA
Write-down feature	Yes	Yes	Yes

If write-down, write-down trigger(s)	The Bonds issued are subject to the “Loss Absorbency”, “Writedown on PONV Trigger Event” and “Other Events” mentioned in the Summary Term Sheet	The Bonds issued are subject to the “Loss Absorbency”, “Writedown on PONV Trigger Event” and “Other Events” mentioned in the Summary Term Sheet	The Bonds issued are subject to the “Loss Absorbency”, “Writedown on PONV Trigger Event” and “Other Events” mentioned in the Summary Term Sheet
If write-down, full or partial	Full	Full	Full
If write-down, permanent or temporary	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”).	The Bonds can be permanently written down upon the occurrence of the PONV Trigger (as per the section “Write-down on Trigger Event” below). PONV trigger event shall be as defined in the aforesaid Basel III Guidelines and shall be determined by the RBI	The Bonds can be permanently written down upon the occurrence of the PONV Trigger (as per the section “Write-down on Trigger Event” below). PONV trigger event shall be as defined in the aforesaid Basel III Guidelines and shall be determined by the RBI
If temporary write-down, description of write-up mechanism	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).	If the Bank is amalgamated with any other bank after the Bonds have been written-down temporarily, the amalgamated entity can write-up these Bonds as per its discretion. 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	If the Bank is amalgamated with any other bank after the Bonds have been written-down temporarily, the amalgamated entity can write-up these Bonds as per its discretion. If the Bank is amalgamated with any other bank after the Bonds have been written-down permanently, these Bonds cannot be written up by the amalgamated entity

<p>Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)</p>	<p>The claims of the Bondholders in respect of the Bonds shall– (i) be superior to the claims of investors in equity shares and perpetual non-cumulative preference shares issued by the Bank; (ii) be subordinated to the claims of all depositors, general creditors and subordinated debt of the Bank other than any subordinated debt qualifying as Additional Tier 1 Capital; (iii) neither be secured nor covered by any guarantee of the Issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis -à-vis creditors of the Bank; and (iv) rank pari passu without preference amongst themselves and other Additional Tier 1 Bonds issued for inclusion as Additional Tier 1 Capital of the Bank.</p>	<p>Senior to the claims of the investors in instruments eligible for inclusion in Tier 1 Capital issued by the Bank and subordinate to the claims of all depositors, general creditors of the Bank other than any subordinate debt qualifying as Basel III compliant Tier 2 debt instruments of the Bank. Tier 2 debt instruments will rank pari passu without preference amongst themselves and other debt instruments eligible for inclusion in Tier 2 Capital in terms of Basel III Guidelines irrespective of the date of issue</p>	<p>Senior to the claims of the investors in instruments eligible for inclusion in Tier 1 Capital issued by the Bank and subordinate to the claims of all depositors, general creditors of the Bank other than any subordinate debt qualifying as Basel III compliant Tier 2 debt instruments of the Bank. Tier 2 debt instruments will rank pari passu without preference amongst themselves and other debt instruments eligible for inclusion in Tier 2 Capital in terms of Basel III Guidelines irrespective of the date of issue</p>
<p>Non-compliant transitioned features</p>	<p>No</p>	<p>No</p>	<p>No</p>
<p>If yes, specify non-complaint features</p>	<p>No</p>	<p>No</p>	<p>No</p>

	28	29	30	31
PARTICULARS	Non-Banking Subsidiaries(NBS)			
Issuer	SBI Global Factors Ltd	SBI Cards & Payment Services Pvt. Ltd.	SBI Cards & Payment Services Pvt. Ltd.	SBI Cards & Payment Services Pvt. Ltd.
Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement)	INE912E08AE7	ISIN-INE018E08144	ISIN-INE018E08169	INE018E08300
Governing law(s) of the instrument				
Regulatory treatment	State Bank of India(Subsidiary Banks) Act, 1959	Companies Act 1956	Companies Act 1956	Companies Act 2013
Transitional Basel III rules	NA	Lower tier-II	Lower tier-II	Lower tier-II
Post-transitional Basel III rules	NA	NA	NA	NA
Eligible at Solo/Group/ Solo & Group	Solo	group & solo	group & solo	Group & Solo
Instrument Type	Debentures			
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	1000	2500	1000	2500
Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	1000	2500	1000	2500
Accounting classification	Borrowings	Borrowings	Borrowings	Borrowings
Original date of issuance	28.07.2021	29-01-2019	12-06-2019	30-06-2022
Perpetual or dated	Dated	Dated	Dated	Dated

Original maturity date	28.07.2031	29-01-2029	12-06-2029	30-06-2032
Issuer call subject to prior supervisory	NA	NA	NA	NA
Optional call date,contigent call dates and redemption amount	NA	NA	NA	NA
Subsequent call dates, if applicable	NA	NA	NA	NA
Coupons/dividends	Interest			Coupons
Fixed or floating dividend/coupon	FIXED	Fixed	Fixed	Fixed
Coupon rate and any related index	7.28%	9.55%	8.99%	8.25%
Existence of a dividend stopperYes	NA	NO	NO	NO
Fully discretionary,partially discretionary or mandatory	Mandatory	NA	NA	NA
Existence of step up or other incentive to redeem	No	NA	NA	NA
Non cumulative or cumulative	Non cumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	non-convertible	non-convertible	convertible
If convertible,conversion trigger(s)	NA	NA	NA	NA
If convertible,fully or partially	NA	NA	NA	NA
If convertible,conversion rate	NA	NA	NA	NA
If convertible,mandatory or optional conversion	NA	NA	NA	NA
If convertible,specify instrument type convertible into	NA	NA	NA	NA
If convertible,specify issuer of instrument it converts into	NA	NA	NA	NA
Write-down feature	No	NA	NA	NA

If write-down, write-down trigger(s)	NA	NA	NA	NA
If write-down, full or partial	NA	NA	NA	NA
If write-down, permanent or temporary	NA	NA	NA	NA
If temporary write-down, description of write-up mechanism	NA	NA	NA	NA

<p>Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)</p>	<p>(a) Superior to the claims of investments in instruments eligible for inclusion in Tier-II capital and (b) Subordinated to the claims of all other creditors</p>			<p>Fully paid-up, unsecured, Senior Debt to the claims of other creditors</p>
<p>Non-compliant transitioned features</p>	<p>No</p>	<p>NA</p>	<p>NA</p>	<p>NA</p>
<p>If yes, specify non-complaint features</p>	<p>NA</p>	<p>NA</p>	<p>NA</p>	<p>NA</p>

	32	33	34
PARTICULARS			
Issuer	SBI Cards & Payment Services Pvt. Ltd.	SBI Cards & Payment Services Pvt. Ltd.	SBI Cards & Payment Services Pvt. Ltd.
Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement)	INE018E08342	INE018E08359	INE018E08367
Governing law(s) of the instrument			
Regulatory treatment	Companies Act 2013	Companies Act 2013	Companies Act 2013
Transitional Basel III rules	Lower tier-II	Lower tier-II	Lower tier-II
Post-transitional Basel III rules	NA	NA	NA
Eligible at Solo/Group/ Solo & Group	Group & Solo	Group & Solo	Group & Solo
Instrument Type	Noncumulative	Noncumulative	Noncumulative
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	5250	7500	15000
Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	5250	7500	15000
Accounting classification	Borrowings	Borrowings	Borrowings
Original date of issuance	24-01-2024	28-02-2024	08-08-2024
Perpetual or dated	Dated		Dated

Original maturity date	24-01-2034	28-02-2034	08-08-2034
Issuer call subject to prior supervisory	NA	NA	NA
Optional call date,contigent call dates and redemption amount	NA	NA	NA
Subsequent call dates, if applicable	NA	NA	NA
Coupons/dividends	Coupons	Coupons	Coupons
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
Coupon rate and any related index	8.33%	8.29%	8.25%
Existence of a dividend stopperYes	NO	NO	NO
Fully discretionary,partially discretionary or mandatory	NA	NA	NA
Existence of step up or other incentive to redeem	NA	NA	NA
Non cumulative or cumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	non-convertible	non-convertible	non-convertible
If convertible,conversion trigger(s)	NA	NA	NA
If convertible,fully or partially	NA	NA	NA
If convertible,conversion rate	NA	NA	NA
If convertible,mandatory or optional conversion	NA	NA	NA
If convertible,specify instrument type convertible into	NA	NA	NA
If convertible,specify issuer of instrument it converts into	NA	NA	NA
Write-down feature	NA	NA	NA

If write-down, write-down trigger(s)	NA	NA	NA
If write-down, full or partial	NA	NA	NA
If write-down, permanent or temporary	NA	NA	NA
If temporary write-down, description of write-up mechanism	NA	NA	NA

<p>Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)</p>	<p>Fully paid-up, unsecured, subordinated to the claims of other creditors</p>	<p>Fully paid-up, unsecured, subordinated to the claims of other creditors</p>	<p>Fully paid-up, unsecured, subordinated to the claims of other creditors</p>
<p>Non-compliant transitioned features</p>	<p>NA</p>	<p>NA</p>	<p>NA</p>
<p>If yes, specify non-complaint features</p>	<p>NA</p>	<p>NA</p>	<p>NA</p>

	35
PARTICULARS	
Issuer	SBI General Insurance Company Ltd.
Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement)	INE01MM08012
Governing law(s) of the instrument	<i>All Applicable Laws including the Companies Act, provisions of applicable SEBI regulations including the SEBI Debenture Trustee Regulations, the SEBI NCS Regulations, the SEBI LODR Regulations, the debt listing agreement entered into with the stock exchanges (where the Debentures are listed/ proposed to be listed) and IRDAI Regulations</i>
Regulatory treatment	<i>The funds raised through the issue of Debentures is as permitted under IRDAI Regulations for augmenting issuer's capital under 'Other Forms of Capital' to strengthen its solvency ratio.</i>
Transitional Basel III rules	NA
Post-transitional Basel III rules	NA
Eligible at Solo/Group/ Solo & Group	NA.
Instrument Type	Unsecured Subordinated Redeemable Non Convertible Debentures issued on private placement basis of 1,00,000/- each fully paid up.
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	7000
Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	7,000
Accounting classification	Borrowings
Original date of issuance	21-Feb-24
Perpetual or dated	Dated

36	37
Overseas Banking Subsidiaries	
SBI CANADA BANK	Nepal SBI Bank Ltd
NA	10.00% NSBL Debenture 10.25% NSBL Debenture 9% NSBL Debenture
CANADA BANK ACT	Securities Exchange Act and Regulations
TIER 2 CAPITAL	
NA	NA as per local regulation
NA	NA as per local regulation
	group & solo
Subordinated Debenture	Debenture
	2,157.66
1239.45	3,658.59
Debenture	Liabilities
31.12.2010	18.03.2020, 28.07.2022 & 27.08.2023
Dated	Dated

If write-down, write-down trigger(s)	NA
If write-down, full or partial	NA
If write-down, permanent or temporary	NA
If temporary write-down, description of write-up mechanism	NA

NA	NA
NA	NA
NA	NA
NA	NA

<p>Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)</p>	<p>the claims of the policyholders and all the creditors of the Issuer</p>
<p>Non-compliant transitioned features</p>	<p>NA</p>
<p>If yes, specify non-complaint features</p>	<p>NA</p>

<p>TIER 2 CAPITAL</p>	<p>At the time of liquidation, right of claims will be only after depositors</p>
<p>NA</p>	<p>NA</p>
<p>NA</p>	<p>NA</p>