			1	2	3	4	5	6	7	8	9	10
SR NO.	**PARTICULARS**	**Paid up Equity Capital as on 31.03.2019**	**SBI NON CONVERTIBLE PERPETUAL Bonds 2009-10(V) (Tier I)Series I**	**SBI NON CONVERTIBLE PERPETUAL Bonds 2009-10(V) (Tier II)Series II**	**SBI Public Issue of Lower Tier II Non-Convertible Bonds 2010 (Series II)**	**SBI Public Issue of Lower Tier II Non-Convertible Bonds 2011 Retail (Series 4)**	**SBI Public Issue of Lower Tier II Non-Convertible Bonds 2011 Non Retail (Series 4)**	**SBI 9.69% Unsecured non convertible bonds, redeemable Basel III compliant Tier 2 bond (private placement) 2013-14**	**Non-convertible (private Placement), Redeemable, Unsecured Basel III complaint Tier 2 Bonds issue 2015-16 -series 1.**	**Non-convertible (private Placement), Redeemable, Unsecured Basel III complaint Tier 2 Bonds issue 2015-16 - series II.**	**Non-convertible (private Placement), Redeemable, Unsecured Basel III complaint Tier 2 Bonds issue 2015-16 -series III.**	**Non-convertible (private Placement), Redeemable, Unsecured Basel III complaint Tier 2 Bonds issue 2015-16 -series IV.**
1	Issuer	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955
2	Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement	INE062A01020	INE 062 A 09213	INE 062 A 09221	INE 062 A 08025	INE 062 A 08058	INE 062 A 08066	INE 062 A 08074	INE 062 A 08082	INE 062 A 08090	INE 062 A 08108	INE 062 A 08116
3	Governing law(s) of the instrument	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law
	Regulatory treatment											
4	Transitional Basel III rules	Common Equity Tier I	Additional Tier 1	Additional Tier 1	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Common Equity Tier I	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
6	Eligible at Solo/Group/ Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group
7	Instrument Type	Common Share	perpetual Debt	perpetual Debt	Tier 2 Debt	Tier 2 Debt	Tier 2 Debt	Tier 2 Debt	Tier 2 Debt	Tier 2 Debt	Tier 2 Debt	Tier 2 Debt
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)		4,500	10,000	8,669	39,376	8,283	16,000	40,000	30,000	30,000	5,000
9	Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	8,924	10,000	10,000	8,669	39,376	8,283	20,000	40,000	30,000	30,000	5,000
10	Accounting classification	Equity Capital	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability

			1	2	3	4	5	6	7	8	9	10
SR NO.	**PARTICULARS**	**Paid up Equity Capital as on 31.03.2019**	**SBI NON CONVERTIBLE PERPETUAL Bonds 2009-10(V) (Tier I)Series I**	**SBI NON CONVERTIBLE PERPETUAL Bonds 2009-10(V) (Tier II)Series II**	**SBI Public Issue of Lower Tier II Non-Convertible Bonds 2010 (Series II)**	**SBI Public Issue of Lower Tier II Non-Convertible Bonds 2011 Retail (Series 4)**	**SBI Public Issue of Lower Tier II Non-Convertible Bonds 2011 Non Retail (Series 4)**	**SBI 9.69% Unsecured non convertible bonds, redeemable Basel III compliant Tier 2 bond (private placement) 2013-14**	**Non-convertible (private Placement), Redeemable, Unsecured Basel III complaint Tier 2 Bonds issue 2015-16 -series 1.**	**Non-convertible (private Placement), Redeemable, Unsecured Basel III complaint Tier 2 Bonds issue 2015-16 - series II.**	**Non-convertible (private Placement), Redeemable, Unsecured Basel III complaint Tier 2 Bonds issue 2015-16 -series III.**	**Non-convertible (private Placement), Redeemable, Unsecured Basel III complaint Tier 2 Bonds issue 2015-16 -series IV.**
11	Original date of issuance	Various	14.08.2009	27.01.2010	04.11.2010	16.03.2011	16.03.2011	02.01.2014	23.12.2015	18.02.2016	18.03.2016	21.03.2016
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	NA	No maturity	No maturity	04.11.2025	16.03.2026	16.03.2026	02.01.2024	23.12.2025	18.02.2026	18.03.2026	21.03.2026
14	Issuer call subject to prior supervisory approval	NA	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
15	Optional call date,contigent call dates and redemption amount	NA	call 14.08.2019at par	call 27.01.2020 at par	call 04.11.2020 at par	call 16.03.2021 at par	call 16.03.2021 at par	NA	23.12.2020 at par (subject to Tax call and Regulatory call)	18.02.2021 (at par)	18.03.2021 (at par)	21.03.2021 (at par)
16	Subsequent call dates, if applicable	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Coupons/dividends											
17	Fixed or floating dividend/coupon	NA	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	NA	9.10	9.05	9.50	9.95	9.45	9.69	8.33	8.45	8.45	8.45
19	Existence of a dividend stopper	NA	No	No	No	No	No	No	No	No	No	No
20	Fully discretionary,partially discretionary or mandatory	NA	Partially Mandatory	Partially Mandatory	Partially Mandatory	Partially Mandatory	Partially Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NA	Yes	Yes	Yes	No	No	No	No	No	No	No
22	Non cumulative or cumulative	NA	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	NA	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible,conversion trigger(s)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

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SR NO.	**PARTICULARS**	**Paid up Equity Capital as on 31.03.2019**	**SBI NON CONVERTIBLE PERPETUAL Bonds 2009-10(V) (Tier I)Series I**	**SBI NON CONVERTIBLE PERPETUAL Bonds 2009-10(V) (Tier II)Series II**	**SBI Public Issue of Lower Tier II Non-Convertible Bonds 2010 (Series II)**	**SBI Public Issue of Lower Tier II Non-Convertible Bonds 2011 Retail (Series 4)**	**SBI Public Issue of Lower Tier II Non-Convertible Bonds 2011 Non Retail (Series 4)**	**SBI 9.69% Unsecured non convertible bonds, redeemable Basel III compliant Tier 2 bond (private placement) 2013-14**	**Non-convertible (private Placement), Redeemable, Unsecured Basel III complaint Tier 2 Bonds issue 2015-16 -series 1.**	**Non-convertible (private Placement), Redeemable, Unsecured Basel III complaint Tier 2 Bonds issue 2015-16 - series II.**	**Non-convertible (private Placement), Redeemable, Unsecured Basel III complaint Tier 2 Bonds issue 2015-16 -series III.**	**Non-convertible (private Placement), Redeemable, Unsecured Basel III complaint Tier 2 Bonds issue 2015-16 -series IV.**
25	If convertible,fully or partially	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
26	If convertible,conversion rate	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
27	If convertible,mandatory or optional conversion	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
28	If convertible,specify instrument type convertible into	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
29	If convertible,specify issuer of instrument it converts into	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
30	Write-down feature	NA	No	No	No	No	No	Yes	Yes	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	NA	NA	NA	NA	NA	NA	The PONV Trigger event is the earlier of: a) a decision that a temporary/permanent write off is necessary without which the Bank would become non-viable, as determined by the RBI; and b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. The write off consequent upon the trigger event shall occur prior to any public sector injection of capital so	The Bonds (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), at the option of the RBI, can be written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" (PONV Trigger)The PONV Trigger event is the earlier of:a decision that a	The Bonds (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), at the option of the RBI, can be written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" (PONV Trigger)The PONV Trigger event is the earlier of:a decision that a permanent write-off without which the Bank would become non-viable, as determined by the Reserve Bank of India; andthe decision to make a public sector injection of capital, or equivalent support, without which the Issuer would have	The Bonds (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), at the option of the RBI, can be written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" (PONV Trigger)The PONV Trigger event is the earlier of:a decision that a permanent write-off without which the Bank would become non-viable, as determined by the Reserve Bank of India; andthe decision to make a public sector injection of capital, or equivalent support, without which the Issuer would have	The Bonds (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent), at the option of the RBI, can be written down upon the occurrence of the trigger event, called "Point of Non-Viability Trigger" (PONV Trigger)The PONV Trigger event is the earlier of:a decision that a permanent write-off without which the Bank would become non-viable, as determined by the Reserve Bank of India; andthe decision to make a public sector injection of capital, or equivalent support, without which the Issuer would have become non-viable, as determined by the relevant authority. The amount of non-
32	If write-down, full or partial	NA	NA	NA	NA	NA	NA	Fully or Partially	fully	fully	fully	fully

			1	2	3	4	5	6	7	8	9	10
SR NO.	**PARTICULARS**	**Paid up Equity Capital as on 31.03.2019**	**SBI NON CONVERTIBLE PERPETUAL Bonds 2009-10(V) (Tier I)Series I**	**SBI NON CONVERTIBLE PERPETUAL Bonds 2009-10(V) (Tier II)Series II**	**SBI Public Issue of Lower Tier II Non-Convertible Bonds 2010 (Series II)**	**SBI Public Issue of Lower Tier II Non-Convertible Bonds 2011 Retail (Series 4)**	**SBI Public Issue of Lower Tier II Non-Convertible Bonds 2011 Non Retail (Series 4)**	**SBI 9.69% Unsecured non convertible bonds, redeemable Basel III compliant Tier 2 bond (private placement) 2013-14**	**Non-convertible (private Placement), Redeemable, Unsecured Basel III complaint Tier 2 Bonds issue 2015-16 -series 1.**	**Non-convertible (private Placement), Redeemable, Unsecured Basel III complaint Tier 2 Bonds issue 2015-16 -series II.**	**Non-convertible (private Placement), Redeemable, Unsecured Basel III complaint Tier 2 Bonds issue 2015-16 -series III.**	**Non-convertible (private Placement), Redeemable, Unsecured Basel III complaint Tier 2 Bonds issue 2015-16 -series IV.**
33	If write-down, permanent or temporary	NA	NA	NA	NA	NA	NA	permanent or temporary	permanent	permanent	permanent	permanent
34	If temporary write-down, description of write-up mechanism	NA	NA	NA	NA	NA	NA	The Bonds, at the option of the Reserve Bank of India, can be temporarily written down or permanently written off upon occurrence of the trigger event,	NA	NA	NA	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Most subordinated claim in liquidation	(a) superior to the claims of investors in equity shares and (b) subordinated to the claims of all other creditors.	(a) superior to the claims of investors in equity shares and (b) subordinated to the claims of all other creditors.	Senior to the claims of holders of Tier 1 capital and the claims of holders of upper tier 2	Senior to the claims of holders of Tier 1 capital and the claims of holders of upper tier 2	Senior to the claims of holders of Tier 1 capital and the claims of holders of upper tier 2	a) Senior to the claims of investors in instruments eligible for inclusion in Tier I capital and, subordinate to the claims of all other depositors and general creditors of the bank and is neither secured nor	claims of investors in instruments eligible for inclusion in Tier 1 Capital and subordinate to the claims of all	investors in instruments eligible for inclusion in Tier 1 Capital and subordinate to the claims of all depositors and general Creditors of the Bank. Tier 2 debt instruments will rank pari passu without preference amongst	investors in instruments eligible for inclusion in Tier 1 Capital and subordinate to the claims of all depositors and general Creditors of the Bank. Tier 2 debt instruments will rank pari passu without preference amongst	in instruments eligible for inclusion in Tier 1 Capital and subordinate to the claims of all depositors and general Creditors of the Bank. Tier 2 debt instruments will rank pari passu without preference amongst themselves and other debt
36	Non-compliant transitioned features	NA	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No
37	If yes, specify non-complaint features	NA	Loss Absorption	Loss Absorption	Loss Absorption	Loss Absorption	Loss Absorption	NA	NA	NA	NA	NA

		11	12	13	14	15	16	17	18	19	20
SR NO.	**PARTICULARS**	**Non-convertible, Subordinated, Perpetual, Unsecured Basel III compliant Additional Tier 1 Bonds 2016**	**Non-convertible, Subordinated, Perpetual, Unsecured Basel III compliant Additional Tier 1 Bonds 2016-Series II**	**Non-convertible, Subordinated, Perpetual, Unsecured Basel III compliant Additional Tier 1 Bonds 2016-Series III**	**eSBBJ Basel III T-2**	**eSBBJ Lower TIER- II (SERIES- VI)**	**eSBH UPPER TIER- II**	**eSBH UPPER TIER- II**	**eSBH UPPER TIER- II**	**e SBH Tier I- IPDI**	**e SBH Tier I- IPDI**
1	Issuer	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955
2	Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement	INE 062 A 08124	INE 062 A 08132	INE 062 A 08140	INE-648A0 8013	INE-648A0 9078	INE649A09076	INE649A09084	INE649A09092	INE649A09100	INE649A09118
3	Governing law(s) of the instrument	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law
	Regulatory treatment										
4	Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Additional Tier 1	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Tier 2	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
6	Eligible at Solo/Group/ Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group
7	Instrument Type	Perpetual Debt Instruments	Perpetual Debt Instruments	Perpetual Debt Instruments	Tier 2 Debt	Tier 2 Debt	Tier 2 Debt	Tier 2 Debt	Tier 2 Debt	perpetual Debt	perpetual Debt
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	21,000	25,000	25,000	2,000	2,000	3,250	4,500	4,750	1,350	2,000
9	Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	21,000	25,000	25,000	2,000	5,000	3,250	4,500	4,750	1,350	2,000
10	Accounting classification	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability

		11	12	13	14	15	16	17	18	19	20
SR NO.	PARTICULARS	Non-convertible, Subordinated, Perpetual, Unsecured Basel III compliant Additional Tier 1 Bonds 2016	Non-convertible, Subordinated, Perpetual, Unsecured Basel III compliant Additional Tier 1 Bonds 2016-Series II	Non-convertible, Subordinated, Perpetual, Unsecured Basel III compliant Additional Tier 1 Bonds 2016-Series III	eSBBJ Basel III T-2	eSBBJ Lower TIER- II (SERIES- VI)	eSBH UPPER TIER- II	eSBH UPPER TIER- II	eSBH UPPER TIER- II	e SBH Tier I- IPDI	e SBH Tier I- IPDI
11	Original date of issuance	06.09.2016	27.09.2016	25.10.2016	25.03.2015	20.03.2012	05.06.2009	21.08.2009	08.09.2009	24.02.2010	20.09.2010
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Dated	Dated	Dated	Dated	Dated	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity	No maturity	25.03.2025	20.03.2022	05.06.2024	21.08.2024	08.09.2024	No maturity	No maturity
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	no	no					
15	Optional call date,contigent call dates and redemption amount	06.09.2021 or any Coupon Payment Date thereafter (at par), Tax Call and Regulatory Call	27.09.2021 or any Coupon Payment Date thereafter (at par), Tax Call and Regulatory Call	25.10.2021 or any Coupon Payment Date thereafter (at par), Tax Call and Regulatory Call	NA	NA	05.06.2019 at par	21.08.2019 at par	08.09.2019 at par	24.02.2020 at par	20.09.2020 at par
16	Subsequent call dates, if applicable	06.09.2021or any Coupon Payment Date thereafter (at par).	27.09.2021or any Coupon Payment Date thereafter (at par).	25.10.2021or any Coupon Payment Date thereafter (at par).	NA	NA	NA	NA	NA	NA	NA
	Coupons/dividends										
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	9.00	8.75	8.39	8.30	9.02	8.39	8.50	8.60	9.20	9.05
19	Existence of a dividend stopper	Yes	Yes	Yes	No	No	No	No	No	No	No
20	Fully discretionary,partially discretionary or mandatory	fully discretionary	fully discretionary	fully discretionary	Mandatory	Mandatory	Partially Mandatory	Partially Mandatory	Partially Mandatory	Partially Mandatory	Partially Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	NA	Yes	Yes	Yes	Yes	Yes
22	Non cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible,conversion trigger(s)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

		11	12	13	14	15	16	17	18	19	20
SR NO.	PARTICULARS	Non-convertible, Subordinated, Perpetual, Unsecured Basel III compliant Additional Tier 1 Bonds 2016	Non-convertible, Subordinated, Perpetual, Unsecured Basel III compliant Additional Tier 1 Bonds 2016-Series II	Non-convertible, Subordinated, Perpetual, Unsecured Basel III compliant Additional Tier 1 Bonds 2016-Series III	eSBBJ Basel III T-2	eSBBJ Lower TIER- II (SERIES- VI)	eSBH UPPER TIER- II	eSBH UPPER TIER- II	eSBH UPPER TIER- II	e SBH Tier I- IPDI	e SBH Tier I- IPDI
25	If convertible,fully or partially	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
26	If convertible,conversion rate	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
27	If convertible,mandatory or optional conversion	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
28	If convertible,specify instrument type convertible into	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
29	If convertible,specify issuer of instrument it converts into	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
30	Write-down feature	Yes	Yes	Yes	Yes	No	No	No	No	No	No
31	If write-down, write-down trigger(s)	The Bonds (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent) are issued subject to loss absorbency features applicable for non-equity capital instruments issued in terms of Basel III Guidelines including in compliance with the requirements of Annex 4 thereof and are subject to certain loss absorbency features as described herein and required of Additional Tier 1 instruments at Pre-Specified Trigger Level and at the Point of Non Viability as provided for in Annex 16 of the aforesaid	The Bonds (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent) are issued subject to loss absorbency features applicable for non-equity capital instruments issued in terms of Basel III Guidelines including in compliance with the requirements of Annex 4 thereof and are subject to certain loss absorbency features as described herein and required of Additional Tier 1 instruments at Pre-Specified Trigger Level and at the Point of Non Viability as provided for in Annex 16 of the aforesaid circular.Accordingly, the Bonds and any claims or demands of any Bondholder or any other person claiming for or on behalf of or through such Bondholder,	The Bonds (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent) are issued subject to loss absorbency features applicable for non-equity capital instruments issued in terms of Basel III Guidelines including in compliance with the requirements of Annex 4 thereof and are subject to certain loss absorbency features as described herein and required of Additional Tier 1 instruments at Pre-Specified Trigger Level and at the Point of Non Viability as provided for in Annex 16 of the aforesaid circular.Accordingly, the Bonds and any claims or demands of any Bondholder or any other person claiming for or on behalf of or through such Bondholder,	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						
32	If write-down, full or partial	Fully or Partially	Fully or Partially	Fully or Partially							

		11	12	13	14	15	16	17	18	19	20
SR NO.	**PARTICULARS**	**Non-convertible, Subordinated, Perpetual, Unsecured Basel III compliant Additional Tier 1 Bonds 2016**	**Non-convertible, Subordinated, Perpetual, Unsecured Basel III compliant Additional Tier 1 Bonds 2016-Series II**	**Non-convertible, Subordinated, Perpetual, Unsecured Basel III compliant Additional Tier 1 Bonds 2016-Series III**	**eSBBJ Basel III T-2**	**eSBBJ Lower TIER- II (SERIES- VI)**	**eSBH UPPER TIER- II**	**eSBH UPPER TIER- II**	**eSBH UPPER TIER- II**	**e SBH Tier I- IPDI**	**e SBH Tier I- IPDI**
33	If write-down, permanent or temporary	Temporary	Temporary	Temporary		NA				NA	NA
34	If temporary write-down, description of write-up mechanism	A write-off of the Bonds at the PONV is permanent. A write-off of the Bonds at Pre-Specified Trigger Level is temporary andcan be written up (partially or full) at the absolute discretion of the Bank and subject to compliance with RBI	A write-off of the Bonds at the PONV is permanent. A write-off of the Bonds at Pre-Specified Trigger Level is temporary andcan be written up (partially or full) at the absolute discretion of the Bank and subject to compliance with RBI instructions (including permission, consent if any).	A write-off of the Bonds at the PONV is permanent. A write-off of the Bonds at Pre-Specified Trigger Level is temporary andcan be written up (partially or full) at the absolute discretion of the Bank and subject to compliance with RBI instructions (including permission, consent if any).	The Bonds, at the option of the Reserve Bank of India, can be temporarily written down or permanently written off upon occurrence of the trigger event,	NA	NA	NA	NA		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	superior to the claims of investors in instruments eligible for inclusion in Equity shares & prepetual non cumulative prefrence share and I and subordinate to the claims of all depositors and general Creditors of the Bank	superior to the claims of investors in instruments eligible for inclusion in Equity shares & prepetual non cumulative prefrence share and subordinate to the claims of all depositors and general Creditors of the Bank and subordinated debt of the bank.	superior to the claims of investors in instruments eligible for inclusion in Equity shares & prepetual non cumulative prefrence share and subordinate to the claims of all depositors and general Creditors of the Bank and subordinated debt of the bank.	a) Senior to the claims of investors in instruments eligible for inclusion in Tier I capital and, subordinate to the claims of all other depositors and general creditors of the bank and is neither secured nor covered	subordinate to the claims of all other creditors and depositors of the Bank	a) Superior to the claims of investors in instruments eligible for inclusion in Tier I capital and b) subordinate to the claims of all other	a) Superior to the claims of investors in instruments eligible for inclusion in Tier I capital and b) subordinate to the claims of all other creditors	a) Superior to the claims of investors in instruments eligible for inclusion in Tier I capital and b) subordinate to the claims of all other creditors	(a) superior to the claims of investors in equity shares and (b) subordinated to the claims of all other creditors.	(a) superior to the claims of investors in equity shares and (b) subordinated to the claims of all other creditors.
36	Non-compliant transitioned features	No	No	No	No	Yes	Yes	Yes	Yes	Yes	Yes
37	If yes, specify non-complaint features	NA	NA	NA	NA	Loss Absorption	Loss Absorption	Loss Absorption	Loss Absorption	Loss Absorption	Loss Absorption

		21	22	23	24	25	26	27	28	29
SR NO.	PARTICULARS	eSBH Basel III T-2	eSBH Basel III T-2	eSBH Basel III T-2	e SBM Tier I- IPDI	eSBM Basel III T-2	eSBM Basel III T-2	eSBM Basel III T-2	e SBP Tier I- IPDI	eSBP Basel III T-2
1	Issuer	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955
2	Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement	INE649A09126	INE649A08029	INE649A08037	INE-651A0 9072	INE-651A0 8033	INE-651A0 8041	INE-651A08058	INE652A09088	INE652A08015
3	Governing law(s) of the instrument	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law
	Regulatory treatment									
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Additional Tier 1	Tier 2	Tier 2	Tier 2	Additional Tier 1	Tier 2
5	Post-transitional Basel III rules	Tier 2	Tier 2	Tier 2	Ineligible	Tier 2	Tier 2	Tier 2	Ineligible	Tier 2
6	Eligible at Solo/Group/ Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group
7	Instrument Type	Tier 2 Debt	Tier 2 Debt	Tier 2 Debt	perpetual Debt	Tier 2 Debt	Tier 2 Debt	Tier 2 Debt	perpetual Debt	Tier 2 Debt
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	3,930	5,000	2,000	1,000	5,000	3,000	2,000	3,000	9,500
9	Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	3,930	5,000	2,000	1,000	5,000	3,000	2,000	3,000	9,500
10	Accounting classification	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability

		21	22	23	24	25	26	27	28	29
SR NO.	PARTICULARS	eSBH Basel III T-2	eSBH Basel III T-2	eSBH Basel III T-2	e SBM Tier I- IPDI	eSBM Basel III T-2	eSBM Basel III T-2	eSBM Basel III T-2	e SBP Tier I- IPDI	eSBP Basel III T-2
11	Original date of issuance	31.03.2015	30.12.2015	08.02.2016	25.11.2009	17.12.2014	31.12.2015	18.01.2016	18.01.2010	22.01.2015
12	Perpetual or dated	Dated	Dated	Dated	Perpetual	Dated	Dated	Dated	Perpetual	Dated
13	Original maturity date	31.03.2025	30.12.2025	08.02.2026	No maturity	17.12.2024	31.12.2025	18.01.2026	No maturity	22.01.2025
14	Issuer call subject to prior supervisory approval	no	no	no		no	no	no		
15	Optional call date,contigent call dates and redemption amount	NA	NA	NA	25.11.2019 at par	NA	NA	NA	18.01.2020 at par	No
16	Subsequent call dates, if applicable	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Coupons/dividends									
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	8.32	8.40	8.45	9.10	8.55	8.40	8.45	9.15	8.29
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No	No
20	Fully discretionary,partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Partially Mandatory	Mandatory	Mandatory	Mandatory	Partially Mandatory	Partially Mandatory
21	Existence of step up or other incentive to redeem	Yes	No	No	Yes	No	No	No	Yes	Yes
22	Non cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible,conversion trigger(s)	NA	NA	NA	NA	NA	NA	NA	NA	NA

		21	22	23	24	25	26	27	28	29
SR NO.	PARTICULARS	eSBH Basel III T-2	eSBH Basel III T-2	eSBH Basel III T-2	e SBM Tier I- IPDI	eSBM Basel III T-2	eSBM Basel III T-2	eSBM Basel III T-2	e SBP Tier I- IPDI	eSBP Basel III T-2
25	If convertible,fully or partially	NA	NA	NA	NA	NA	NA	NA	NA	NA
26	If convertible,conversion rate	NA	NA	NA	NA	NA	NA	NA	NA	NA
27	If convertible,mandatory or optional conversion	NA	NA	NA	NA	NA	NA	NA	NA	NA
28	If convertible,specify instrument type convertible into	NA	NA	NA	NA	NA	NA	NA	NA	NA
29	If convertible,specify issuer of instrument it converts into	NA	NA	NA	NA	NA	NA	NA	NA	NA
30	Write-down feature	Yes	Yes	Yes	No	Yes	Yes	Yes	No	No
31	If write-down, write-down trigger(s)	The PONV Trigger event is the earlier of: a) a decision that a temporary/permanent write off is necessary without which the Bank would become non-viable, as determined by the RBI; and b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. The write off consequent upon the trigger event shall occur prior to any public sector injection of capital so that the capital provided by the public sector	The PONV Trigger event is the earlier of: a) a decision that a temporary/permanent write off is necessary without which the Bank would become non-viable, as determined by the RBI; and b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. The write off consequent upon the trigger event shall occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted.	The PONV Trigger event is the earlier of: a) a decision that a temporary/permanent write off is necessary without which the Bank would become non-viable, as determined by the RBI; and b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. The write off consequent upon the trigger event shall occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted.		The PONV Trigger event is the earlier of: a) a decision that a temporary/permanent write off is necessary without which the Bank would become non-viable, as determined by the RBI; and b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. The write off consequent upon the trigger event shall occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted.	The PONV Trigger event is the earlier of: a) a decision that a temporary/permanent write off is necessary without which the Bank would become non-viable, as determined by the RBI; and b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. The write off consequent upon the trigger event shall occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted.	The PONV Trigger event is the earlier of: a) a decision that a temporary/permanent write off is necessary without which the Bank would become non-viable, as determined by the RBI; and b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. The write off consequent upon the trigger event shall occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted.		The PONV Trigger event is the earlier of: a) a decision that a temporary/permanent write off is necessary without which the Bank would become non-viable, as determined by the RBI; and b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. The write off consequent upon the trigger event shall occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted.
32	If write-down, full or partial									

		21	22	23	24	25	26	27	28	29
SR NO.	PARTICULARS	eSBH Basel III T-2	eSBH Basel III T-2	eSBH Basel III T-2	e SBM Tier I- IPDI	eSBM Basel III T-2	eSBM Basel III T-2	eSBM Basel III T-2	e SBP Tier I- IPDI	eSBP Basel III T-2
33	If write-down, permanent or temporary	NA			NA				NA	
34	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,	NA				NA	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	a) Senior to the claims of investors in instruments eligible for inclusion in Tier I capital and, subordinate to the claims of all other depositors and general creditors of the bank and is neither secured nor covered	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	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	(a) superior to the claims of investors in equity shares and (b) subordinated to the claims of all other creditors.	a) Senior to the claims of investors in instruments eligible for inclusion in Tier I capital and, subordinate to the claims of all other depositors and general creditors of the bank and is neither secured nor covered by a guarantee of the issuer or related entity or other arrangement	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	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	(a) superior to the claims of investors in equity shares and (b) subordinated to the claims of all other creditors.	a) Senior to the claims of investors in instruments eligible for inclusion in Tier I capital and, subordinate to the claims of all other depositors and general creditors of the bank and is neither secured nor covered by a guarantee of the issuer or
36	Non-compliant transitioned features	No	No	No	Yes	No	No	No	Yes	No
37	If yes, specify non-complaint features	NA	NA	NA	Loss Absorption	NA	NA	NA	Loss Absorption	NA

		30	31	32	33	34	35	36	37	
SR NO.	**PARTICULARS**	**eSBT UPPER TIER- II**	**eSBT Basel III T-2**	**SBI NON CONVERTIBLE PERPETUAL, Unsecured, Basel III compliant Additional Tier 1 Bonds**	**SBI NON CONVERTIBLE, Taxable,Redeemable, Subordinated, Unsecured, Basel III compliant Tier 2 Bonds**	**SBI NON CONVERTIBLE , Taxable, Perpetual, Subordinated, Unsecured, Basel III compliant Additional Tier 1 Bonds**	**SBI NON CONVERTIBLE PERPETUAL, Taxable, Subordinated, Unsecured, Basel III compliant Additional Tier 1 Bonds**	**SBI NON CONVERTIBLE PERPETUAL, Taxable, Subordinated, Unsecured, Basel III compliant Additional Tier 1 Bonds**		Equity
1	Issuer	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	State Bank of India, incorporated under SBI Act, 1955	**STATE BANK OF INDIA**	SBI Global Fa
2	Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement	INE654A09175	INE654A08011	INE062A08157	INE062A08165	INE062A08173	INE062A08181	INE062A08199	XS1492713505	INE 912 E 01
3	Governing law(s) of the instrument	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	Indian Law	ENGLISH LAW	
	Regulatory treatment									
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 1	Tier 2	AT1	AT1	AT1	Additional Tier I	NA
5	Post-transitional Basel III rules	Ineligible	Tier 2	Tier 1	Tier 2	AT1	AT1	AT1	Eligible	NA
6	Eligible at Solo/Group/ Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo
7	Instrument Type	Tier 2 Debt	Tier 2 Debt	perpetual Debt	Tier 2 Debt	perpetual Debt	perpetual Debt	perpetual Debt	Perpetual Debt Instruments	Equity
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	5,000	5,150	20,000	41,159	40,210	20,450	12,513	20,747	1598.9
9	Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	5,000	5,150	20,000	41,159	40,210	20,450	12513	20747 ($ 300 MIO)	10/-
10	Accounting classification	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Capital

		30	31	32	33	34	35	36	37	
SR NO.	**PARTICULARS**	**eSBT UPPER TIER- II**	**eSBT Basel III T-2**	**SBI NON CONVERTIBLE PERPETUAL, Unsecured, Basel III compliant Additional Tier 1 Bonds**	**SBI NON CONVERTIBLE, Taxable,Redeemable, Subordinated, Unsecured, Basel III compliant Tier 2 Bonds**	**SBI NON CONVERTIBLE , Taxable, Perpetual, Subordinated, Unsecured, Basel III compliant Additional Tier 1 Bonds**	**SBI NON CONVERTIBLE PERPETUAL, Taxable, Subordinated, Unsecured, Basel III compliant Additional Tier 1 Bonds**	**SBI NON CONVERTIBLE PERPETUAL, Taxable, Subordinated, Unsecured, Basel III compliant Additional Tier 1 Bonds**		Equity
11	Original date of issuance	26.03.2012	30.03.2016	02.08.2017	02.11.2018	04.12.2018	21.12.2018	22.03.2019	22.09.2016	16.04.2001
12	Perpetual or dated	Dated	Dated	Perpetual	Dated	Perpetual	Perpetual	Perpetual	Perpetual	NA
13	Original maturity date	26.03.2027	30.03.2026	No maturity	02.11.2028	No maturity	No maturity	No maturity	NA	NA
14	Issuer call subject to prior supervisory approval	no	no	Yes	Yes	Yes	Yes	Yes	Yes	No
15	Optional call date,contigent call dates and redemption amount	26.03.2022 at par	30.03.2021 at par	The bank may, at its sole discretion but subject always to the "Condition for exercise of call option", elect to exercise a call on the Bonds (in whole but not in part) on Aug 2, 2022 (the issuer Call Date) or any anniversary date thereafter	02.11.2023 at par	04.12.2023 at par	21.12.2023 at par	22.03.2024	22.09.2021	NA
16	Subsequent call dates, if applicable	NA	NA	02.08.2022 or any anniversary date thereafter.	NA	04.12.2023 or any anniversary date thereafter	21.12.2023 or any anniversary date thereafter.	22.03.2024 or any anniversary date thereafter.	September and 22 March in each year commencing on the First Redemption Date (22/09/21)	NA
	Coupons/dividends									Dividends
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	5.50 upto22/09/2022 and from	Floating
18	Coupon rate and any related index	9.25	8.45	8.15	8.90	9.56	9.37	9.45		NA
19	Existence of a dividend stopper	No	No	Yes	No	Yes	Yes	Yes	YES	No
20	Fully discretionary,partially discretionary or mandatory	Partially Mandatory	Mandatory	fully discretionary			fully discretionary	full discretion	Fully discretionary	Fully discretio
21	Existence of step up or other incentive to redeem	Yes	No	NA	NA	NA	NA	NA	No	NA
22	Non cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non Cumulative	NA
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non - convertible	Non convertible	Non-convertible	Non-convertible	Non Convertible	NA
24	If convertible,conversion trigger(s)	NA	NA	NA	NA	NA	NA	NA		NA

		30	31	32	33	34	35	36	37	
SR NO.	PARTICULARS	eSBT UPPER TIER- II	eSBT Basel III T-2	SBI NON CONVERTIBLE PERPETUAL, Unsecured, Basel III compliant Additional Tier 1 Bonds	SBI NON CONVERTIBLE, Taxable,Redeemable, Subordinated, Unsecured, Basel III compliant Tier 2 Bonds	SBI NON CONVERTIBLE , Taxable, Perpetual, Subordinated, Unsecured, Basel III compliant Additional Tier 1 Bonds	SBI NON CONVERTIBLE PERPETUAL, Taxable, Subordinated, Unsecured, Basel III compliant Additional Tier 1 Bonds	SBI NON CONVERTIBLE PERPETUAL, Taxable, Subordinated, Unsecured, Basel III compliant Additional Tier 1 Bonds		Equity
25	If convertible,fully or partially	NA	NA	NA	NA	NA	NA	NA		NA
26	If convertible,conversion rate	NA	NA	NA	NA	NA	NA	NA		NA
27	If convertible,mandatory or optional conversion	NA	NA	NA	NA	NA	NA	NA		NA
28	If convertible,specify instrument type convertible into	NA	NA	NA	NA	NA	NA	NA		NA
29	If convertible,specify issuer of instrument it converts into	NA	NA	NA	NA	NA	NA	NA		NA
30	Write-down feature	No	Yes	Yes	Yes	Yes	Yes	Yes	YES	No
31	If write-down, write-down trigger(s)	The PONV Trigger event is the earlier of: a) a decision that a temporary/permanent write off is necessary without which the Bank would become non-viable, as determined by the RBI; and b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. The write off consequent upon the trigger event shall occur prior to any	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	The PONV Trigger event is the earlier of: a) a decision that a permanent write off without which the Bank would become non-viable, as determined by the RBI; and b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. The amount of non - equity capital to be written - off will be determined by RBI. The write off of any Common Equity Tier 1 capital shall not be required before the write - off of any Non - equity (Additional Tier 1 and Tier 2) regulatory capital instrument.The order of write off of the Bonds shall be as specified in the	The PONV Trigger event is the earlier of: a) a decision that a permanent write off without which the Bank would become non-viable, as determined by the RBI; and b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. The amount of non - equity capital to be written - off will be determined by RBI	The PONV Trigger event is the earlier of: a) a decision that a permanent write off without which the Bank would become non-viable, as determined by the RBI; and b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. The amount of non - equity capital to be written - off will be determined by RBI. The write off of any Common Equity Tier 1	The PONV Trigger event is the earlier of: a) a decision that a permanent write off without which the Bank would become non-viable, as determined by the RBI; and b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. The amount of non - equity capital to be written - off will be determined by RBI. The write off of any Common Equity Tier 1 capital shall not be required before the write - off of any Non - equity (Additional Tier 1 and Tier 2) regulatory capital	The PONV Trigger event is the earlier of: a) a decision that a permanent write off without which the Bank would become non-viable, as determined by the RBI; and b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. The amount of non - equity capital to be written - off will be determined by RBI. The write off of any Common Equity Tier 1 capital shall not be required before the write - off of any Non - equity (Additional Tier 1 and Tier 2) regulatory capital instrument.The order of write off of the Bonds shall be as specified in the order of seniority as per this Disclosure document and any other regulatory norms as may be stipulated by the RBI from time to time. The Bonds can be written down multiple times in case the Bank hits the PONY Trigger Level subsequent to the first write - down. The Bonds which has been written off shall not be written up.		NA
32	If write-down, full or partial				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		NA

		30	31	32	33	34	35	36	37	
SR NO.	**PARTICULARS**	**eSBT UPPER TIER- II**	**eSBT Basel III T-2**	**SBI NON CONVERTIBLE PERPETUAL, Unsecured, Basel III compliant Additional Tier 1 Bonds**	**SBI NON CONVERTIBLE, Taxable,Redeemable, Subordinated, Unsecured, Basel III compliant Tier 2 Bonds**	**SBI NON CONVERTIBLE , Taxable, Perpetual, Subordinated, Unsecured, Basel III compliant Additional Tier 1 Bonds**	**SBI NON CONVERTIBLE PERPETUAL, Taxable, Subordinated, Unsecured, Basel III compliant Additional Tier 1 Bonds**	**SBI NON CONVERTIBLE PERPETUAL, Taxable, Subordinated, Unsecured, Basel III compliant Additional Tier 1 Bonds**		Equity
33	If write-down, permanent or temporary	NA			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	The Bonds can be written down multiple times in case the bank hits the PONY trigger level subsequent to the first write down. The Bonds which has been written off shall not be written up.	The Bonds are issued subject to Basel III Guidelines on PONY as amended from time to time and at the option of the RBI, can be permanently written down upon the occurrence of the trigger event, called PONY Trigger.	emporary and PONV Trigger is permanent)	NA
34	If temporary write-down, description of write-up mechanism	NA		The Bonds, at the option of the Reserve Bank of India, can be permanently written down upon occurrence of the trigger event,called "Point of Non-Viability Trigger" ("PONY Trigger")	The Bonds, at the option of the Reserve Bank of India, can be permanently written down upon occurrence of the trigger event,called "Point of Non-Viability Trigger" ("PONY Trigger")	the earlier of: a) a decision that a permanent write off without which the Bank would become non-viable, as determined by the RBI; and b) the decision to make a public sector injection of	The PONV Trigger event is the earlier of: a) a decision that a permanent write off without which the Bank would become non-viable, as determined by the RBI; and b) the decision to make a public sector injection of capital, or equivalent support, withou	The Bonds which has been written off can be written up (Partially or full) at the absolute discretion of the Bank and subject to compliance with RBI instructions (incl , permission, consent if any)	statement on the Additional Tier 1 Notes.	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	a) Superior to the claims of investors in instruments eligible for inclusion in Tier I capital and b) subordinate to the claims of all other creditors	a) Senior to the claims of investors in instruments eligible for inclusion in Tier I capital and, subordinate to the claims of all other depositors and general	i) Senior to the claims of investors in equity shares and perpetual non-cumulative preference shares issued by the Bank.ii) Be subordinated to the claims of depositors, general creditors and subordinated debt of the Bank other than any subordinated debt qualifying as AT1 Capital (iii) neither	(i) be superior to the claims of investors in common equity and instruments eligible for inclusion in Tier 1 Capital issued by the Bank; (ii) be subordinated to the	(i) be superior to the claims of investors in equity shares and perpetual non cumulative preference shares issued by the Bank; (ii) be subordinated to the claims of depositors, general creditors and	(i) be superior to the claims of investors in equity shares and perpetual non cumulative preference shares issued by the Bank; (ii) be subordinated to the claims of depositors, general creditors and subordinated debt of the Bank other than any	The Bondholders shall have no rights to accelerate the repayment of future scheduled payments (coupon or principal) except in bankruptcy and liquidation of the Issuer. The Bond will not contribute to liabilities exceeding assets of the Bank if such a balance sheet forms part of a requirements to prove insolvency under any law or otherwise.	Junior to the claims of holders of all deposits and other liabilities of the Issuer and debt instruments onstituting Senior Unsecured, "Upper Tier II" or "Tier II" capital of the Issuer as defined under the RBI Guidelines from time to time and pari pasu with other Additinal tier 1 notes	Most subordinated claim in liquidation of the Bank
36	Non-compliant transitioned features	Yes	No	No	No	No	No	No	No	No
37	If yes, specify non-complaint features	Loss Absorption	NA	NA	NA	NA	NA	NA	NA	NA

		Non-Banking Subsidiaries									Foreign Subs			
SR NO.	PARTICULARS	Tier -II Bonds	Tier -II Bonds	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II				
1	Issuer	SBI Global Factors Ltd	SBI Global Fa	SBI Cards & Payment Services Pvt. Ltd.	SBI Cards & Payment Services Pvt. Ltd.	SBI Cards & Payment Services Pvt. Ltd.	SBI Cards & Payment Services Pvt. Ltd.	SBI Cards & Payment Services Pvt. Ltd.	SBI Cards & Payment Services Pvt. Ltd.	SBI Cards & Payment Services Pvt. Ltd.	BANK SBI BOTSWANA	SBI (MAURITIUS) LTD	Nepal SBI Bank Ltd	SBI (UK)
2	Unique identifier(e.g. CUSIP,ISIN or Bloomberg identifier for private placement	INE 912 E 08/	INE 912 E 08/	ISIN-INE018E08029	ISIN-INE018E08037	ISIN-INE018E08045	ISIN-INE018E08052	ISIN-INE018E08060	ISIN-INE018E08078	ISIN-INE018E08086	NA	SBI (MAURITIUS) LTD		SBI UK Limited
3	Governing law(s) of the instrument										Botswana Laws	NA	12.5% NSBL Debenture 8% NSBL Debenture 7.9% NSBL Debenture	NA
	Regulatory treatment	State Bank of India(Subsidia		Companies Act 1956	Companies Act 1956	Companies Act 1956	Companies Act 1956	Companies Act 1956	Companies Act 1956	Companies Act 1956	Tier I Capital	BANKING ACT/COMPANIES ACT	Securities Exchange Act and Regulations	England & Wales
4	Transitional Basel III rules	NA	NA	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II	Common Equity Tier-1	NA		
5	Post-transitional Basel III rules	NA	NA	NA	NA	NA	NA	NA	NA	NA	Common Equity Tier-1	NA	NA as per local regulation	
6	Eligible at Solo/Group/ Solo & Group	Solo	Solo	NA	NA	NA	NA	NA	NA	NA	SOLO	NA	NA as per local regulation	
7	Instrument Type	Debentures	Debentures	group & solo	group & solo	group & solo	group & solo	group & solo	group & solo	group & solo	EQUITY	SOLO	group & solo	
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	1000	500	0	600	600	2000	4000			857.11	Ordinary share capital	Debenture	Tier 2 Subordinated loan
9	Par value of instrument - total issued (Rs. in million, as of most recent reporting date)	10,00,000/-	10,00,000/-	1000000	1000000	1000000	1000000	1000000			BWP 1	793	42.5	4427.5
10	Accounting classification	Borrowings	Borrowings	Borrowings	Borrowings	Borrowings	Borrowings	Borrowings	Borrowings	Borrowings	CAPITAL	USD 62.50	62.5	

		Non-Banking Subsidiaries									Foreign Subs			
SR NO.	PARTICULARS	Tier -II Bonds	Tier -II Bonds	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II				
11	Original date of issuance	29.07.2011	25.08.2010	28-Sep-12	26-Nov-14	25-Feb-16	17-Oct-16	17-Jul-17			NA	Equity	Liabilities	
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	PERPETUAL	N/A	12.02.2012 03.02.2013 20.04.2014	02-Jun-17
13	Original maturity date	29.07.2021	25.08.2020	28-Sep-19	26-Nov-21	25-Apr-22	17-Oct-23	17-May-23			NA	Perpetual	Dated	Dated
14	Issuer call subject to prior supervisory approval	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	N/A	11.02.2022 02.02.2023 19.04.2024	31-Mar-20
15	Optional call date,contigent call dates and redemption amount	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	No		
16	Subsequent call dates, if applicable	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	N/A		
	Coupons/dividends	Interest	Interest	Coupons	Coupons	Coupons	Coupons				Dividends	NA		
17	Fixed or floating dividend/coupon	FIXED	FIXED	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Floating	Dividends		
18	Coupon rate and any related index	9.22%	8.75%	9.95%	9.85%	9.50%	9.00%	9.65%			NA	Floating	Fixed Coupon	Fixed
19	Existence of a dividend stopper	NA	NA	NO	NO	NO	NO	NO	NO	NO	No	N/A	12.5%, 8%&7.9%	2.00%
20	Fully discretionary,partially discretionary or mandatory	Mandatory	Mandatory	NA	NA	NA	NA	NA	NA	NA	Fully discretionary	Bank of Mauritius approval required	NA	
21	Existence of step up or other incentive to redeem	No	No	NA	NA	NA	NA	NA	NA	NA	NA	Partially discretionary	NA	
22	Non cumulative or cumulative	Non cumulativ	Non cumulativ	Noncumulati ve	Noncumulati ve	Noncumulati ve	Noncumulati ve	Noncumulati ve	Noncumulati ve	Noncumulati ve	NA	No	NA	
23	Convertible or non-convertible	Non-convertib	Non-convertib	non-convertible	non-convertible	non-convertible	non-convertible	non-convertible	non-convertible	non-convertible	NA	Not Applicable	Cumulative	
24	If convertible,conversion trigger(s)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Not Applicable	Non-convertible	

		Non-Banking Subsidiaries									Foreign Subs			
SR NO.	PARTICULARS	Tier -II Bonds	Tier -II Bonds	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II				
25	If convertible,fully or partially	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Not Applicable	NA	
26	If convertible,conversion rate	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Not Applicable	NA	
27	If convertible,mandatory or optional conversion	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Not Applicable	NA	
28	If convertible,specify instrument type convertible into	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Not Applicable	NA	
29	If convertible,specify issuer of instrument it converts into	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Not Applicable	NA	
30	Write-down feature	No	No	NA	NA	NA	NA	NA	NA	NA	NA	Not Applicable	NA	
31	If write-down, write-down trigger(s)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Not Applicable	NA	
32	If write-down, full or partial	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Not Applicable	NA	

		Non-Banking Subsidiaries									Foreign Subs			
SR NO.	PARTICULARS	Tier -II Bonds	Tier -II Bonds	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II	Lower tier-II				
33	If write-down, permanent or temporary	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Not Applicable	NA	
34	If temporary write-down, description of write-up mechanism	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Not Applicable	NA	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	(a) Superior to the claims of investments in instruments eligible for inclusion in Tier-II capital	(a) Superior to the claims of investments in instruments eligible for inclusion in Tier-II capital	Fully paid-up, unsecured, subordinated to the claims of other creditors	Fully paid-up, unsecured, subordinated to the claims of other creditors	Fully paid-up, unsecured, subordinated to the claims of other creditors	Fully paid-up, unsecured, subordinated to the claims of other creditors	Fully paid-up, unsecured, subordinated to the claims of other creditors			Most subordinated claim in liquidation of the Bank	Not Applicable	NA	
36	Non-compliant transitioned features	No	No	NA	NA	NA	NA	NA	NA	NA	Most	Not Applicable	At the time of	
37	If yes, specify non-complaint features	NA	NA	NA	NA	NA	NA	NA	NA	NA	Most subordinated claim in liquidation of the		NA NA	