
Basel III- Pillar III Disclosures

September 30, 2025



ADDITIONAL DISCLOSURES IN TERMS OF COMPLIANCE OF BASEL III REQUIREMENTS AS STIPULATED BY RBI

Table DF – 1

Scope of Application

Name of the head of the banking group to which the framework applies: *Indian Bank*

(i) Qualitative Disclosures:

a. List of group entities considered for consolidation

Name of the entity / Country of incorporation	Whether the entity is included under accounting scope of consolidation (yes / no)	Explain the method of consolidation	Whether the entity is included under regulatory scope of consolidation (yes / no)	Explain the method of consolidation	Explain the reasons for difference in the method of consolidation	Explain the reasons if consolidated under only one of the scopes of consolidation
IndBank Merchant Banking Services Ltd. (Subsidiary)	Yes	Consolidated in accordance with Accounting Standard 21- Consolidated Financial Statements	Yes	Consolidated in accordance with Accounting Standard 21- Consolidated Financial Statements	Not Applicable	Not Applicable
Ind Bank Housing Ltd (Subsidiary)	Yes	Consolidated in accordance with Accounting Standard 21- Consolidated Financial Statements	Yes	Consolidated in accordance with Accounting Standard 21- Consolidated Financial Statements	Not Applicable	Not Applicable
Indbank Global Support Services Ltd (Subsidiary)	Yes	Consolidated in accordance with Accounting Standard 21- Consolidated Financial Statements	No	Not Applicable	Not Applicable	Regulatory Guidelines
Asrec (India) Ltd (Joint venture)	Yes	Accounting standard 27-Financial reporting of interests in joint ventures	Yes	Consolidated in accordance with proportionate consolidation method as per Accounting Standard 27- Financial reporting of interests in joint ventures	Not Applicable	Not Applicable

Name of the entity / Country of incorporation	Whether the entity is included under accounting scope of consolidation (yes / no)	Explain the method of consolidation	Whether the entity is included under regulatory scope of consolidation (yes / no)	Explain the method of consolidation	Explain the reasons for difference in the method of consolidation	Explain the reasons if consolidated under only one of the scopes of consolidation
Universal Sampo General Insurance company Ltd (Joint venture)	Yes	Accounting standard 27-Financial reporting of interests in joint ventures	No	Not Applicable	Not Applicable	Regulatory Guidelines
Tamil Nadu Grama Bank (Associates)	Yes	Consolidated under Equity Method in accordance with Accounting Standard 23- Accounting for Investments in Associates in Consolidated Financial Statements	No	Not Applicable	Treated as associates	Risk weighted for capital adequacy purposes
Puduvai Bharathiar Grama Bank (Associates)	Yes	Consolidated under Equity Method in accordance with Accounting Standard 23- Accounting for Investments in Associates in Consolidated Financial Statements	No	Not Applicable	Treated as associates	Risk weighted for capital adequacy purposes

All entities are incorporated in India

b. List of group entities not considered for consolidation both under the accounting and regulatory scope of consolidation:

Name of the entity / country of incorporation	Principal activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	% of bank's holding in the total equity	Regulatory treatment of bank's investments in the capital instruments of the entity	Total balance sheet assets (as stated in the accounting balance sheet of the legal entity)
NIL					

(ii) Quantitative Disclosures:

c. List of group entities considered for consolidation: (₹ in million)

Name of the entity / country of incorporation (as indicated in (i)a. above)	Principal activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	Total balance sheet assets (as stated in the accounting balance sheet of the legal entity)
IndBank Merchant Banking Services Ltd (India)	Merchant Banking services	443.78	1215.52
Ind Bank Housing Ltd (India)	Housing Finance	100.00	194.94
Indbank Global Support Services Ltd (India)	Operational Support Services Company	100.00	235.84
Asrec India Ltd (India)	Asset Recovery Company	980.00	2648.04
Universal Sompo General Insurance company Ltd (India)	General insurance company	3,681.82	68245.30

d. The aggregate amount of capital deficiencies in all subsidiaries which are not included in the regulatory scope of consolidation i.e. that are deducted:

Name of the subsidiaries / country of incorporation	Principal activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	% of bank's holding in the total equity	Capital deficiencies
NIL				

e. The aggregate amounts (e.g. current book value) of the bank's total interests in insurance entities, which are risk-weighted:

Name of the insurance entities / country of incorporation	Principal activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	% of bank's holding in the total equity / proportion of voting power	Quantitative impact on regulatory capital of using risk weighting method versus using the full deduction method
NIL				

f. Any restrictions or impediments on transfer of funds or regulatory capital with in the banking group:

There is no restriction or impediments on transfer of funds or regulatory capital within the banking group.

Table DF – 2: Capital Adequacy

Assessment of Capital Adequacy:

- (a) Bank maintains capital to protect the interest of depositors, general creditors and stake holders against any unforeseen losses.
As per the RBI guidelines, Banks have to maintain a Minimum Common Equity Tier 1 (CET 1) of 8.00% (including Capital Conservation Buffer of 2.50%) and minimum CRAR of 11.50% (including Capital Conservation Buffer of 2.50%) effective from 1st October 2021.
- (b) In line with RBI guidelines, Bank has adopted following risk management approaches for assessing the capital adequacy:
- **Credit Risk:** Standardised Approach
 - **Market Risk:** Standardised Duration Approach
 - **Operational Risk:** Basic Indicator Approach
- (c) Bank projects capital for the next 5 financial years based on business projections, policy guidelines, macro-economic scenarios, risk appetite etc
- (d) Under Pillar II, Bank considers following risks while assessing / planning capital:

▪ Credit Concentration Risk ▪ Interest Rate Risk in the Banking Book ▪ Liquidity Risk ▪ Settlement Risk ▪ Compliance Risk ▪ Reputational Risk ▪ Model Risk ▪ Country Risk ▪ Compensation Risk ▪ Legal Risk ▪ Group Risk ▪ Conduct Risk ▪ Risk of Securitisation ▪ Stress Credit Risk	▪ Underestimation of Credit Risk under Standardised Approach ▪ Superannuation Obligation Risk ▪ Off-Balance sheet exposure Risk ▪ Information Security Risk ▪ Outsourcing Risk ▪ Human Resources Risk ▪ Residual Risk ▪ Strategic Risk ▪ Un-hedged Foreign Currency Exposure Risk ▪ Climate Risk ▪ Cyber Risk ▪ Deposit Concentration Risk ▪ Interest Rate Risk in Trading Book ▪ Emerging Risk
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- (e) Bank also periodically undertakes stress testing in various risk areas to assess the impact of stressed scenario or plausible events on asset quality, liquidity, interest rate, derivatives and forex on its profitability and capital adequacy.

A comprehensive stress testing framework is put in place. Bank conducts stress test on quarterly basis based on scenarios prescribed by RBI as well as bank specific scenarios including Macroeconomic Indicators and Micro Segments.

Quantitative disclosures (as per Basel III guidelines)

(a) Capital requirements for credit risk: (₹ in Million)

Particulars	Standalone	Consolidated
Portfolios subject to standardized approach	417,030.89	417,515.35
Securitization exposures	--	--

(b) Capital requirements for market risk:

Standardized duration approach (₹ in Million)

Particulars	Standalone	Consolidated
Interest Rate Risk	5,400.19	5,400.19
Foreign Exchange Risk (including gold)	426.94	426.94
Equity Risk	4,208.96	4,208.96
Total	10,036.09	10,036.09

(c) Capital requirements for operational risk:

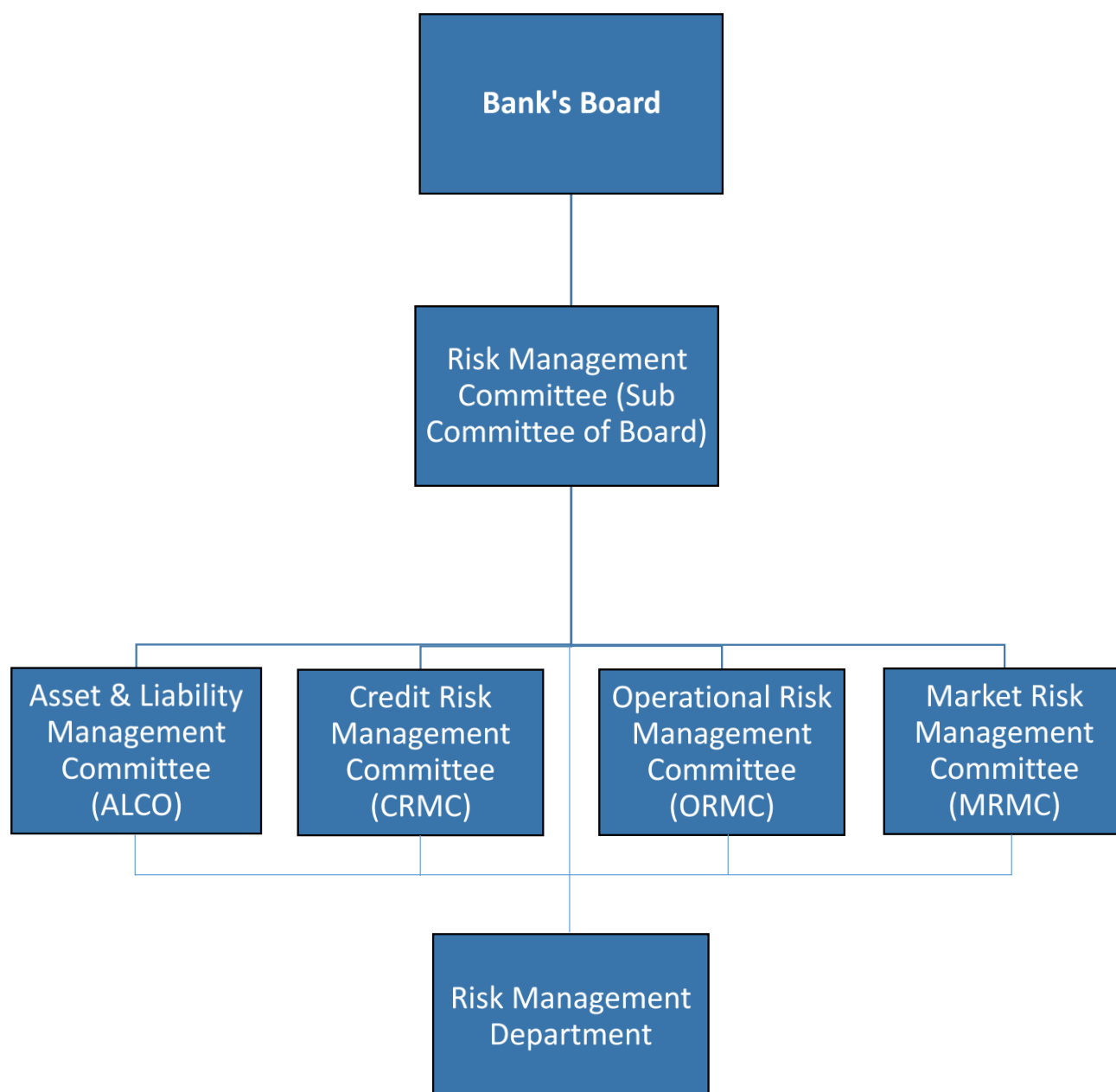
(₹ in Million)

Particulars	Standalone	Consolidated
Basic Indicator Approach	61,813.73	63,452.14

(d) Common Equity Tier 1 (CET 1), Tier 1 and Total capital ratio (as per Basel III guidelines):

Particulars	Standalone	Consolidated
Common Equity Tier 1 (CET 1)	14.80%	14.99%
Tier 1 Capital Adequacy Ratio	15.27%	15.46%
Total Capital Adequacy Ratio	17.31%	17.49%

Organisation Structure:



Risk Management Architecture:

Risk is an integral part of the banking business and the Bank aims to achieve an appropriate trade-off between risk and returns. To ensure sustainable and consistent growth, the Bank has developed a sound risk management framework. The Bank undertakes business activities within the defined risk appetite limits and policies approved by the Board of the Bank. The Board has also constituted a Risk Management Committee (RMC) which oversees the different type of risks.

The Bank has put in place various policies to manage the risks, viz. Integrated Risk Management Policy, Credit Risk Management Policy, Asset Liability Management Policy, Policy on Market Risk Management, Operational Risk Management Policy, Internal Capital Adequacy Assessment Process (ICAAP) Policy. All the policies are reviewed at regular intervals by Board.

The following specific committees have been constituted to facilitate focussed oversight on various risks.

- (i) Asset Liability Committee (ALCO)
- (ii) Credit Risk Management Committee (CRMC)
- (iii) Operational Risk Management Committee (ORMC)
- (iv) Market Risk Management Committee (MRMC)

These committees work within the overall guidelines and policies approved by the Board.

Credit Risk:

Credit risk refers to the deterioration in the credit quality of the borrower adversely impacting the financial performance of the Bank. The losses incurred by the Bank in a credit transaction could be due to inability or wilful default of the borrower in honouring the financial commitments to the Bank.

Systems are in place to ensure credit quality and minimise default losses at front and back-end. Bank has put in place Risk Management System to identify the risks at an early stage and manage them by setting and monitoring prudential limits. Bank adopt robust underwriting process which includes due diligence, group and Industry dynamics, income/ cash flow characteristics, banking behaviour, demographics, credit history, loan tenure, loan to Value, rating and market intelligence etc.

Credit Risk Management is also backed by portfolio diversification, documentation check, periodic post-disbursement monitoring measures. Portfolio study is being conducted on regular basis to understand the built up stress in portfolio and to initiate corrective measures.

Digital lending has emerged as a convenient and quick method for customers to secure loans with just pressing the button. Bank has implemented appropriate measures to manage these risks effectively through proper evaluation of loan eligibility. Business Rule Engines are made robust with integration of APIs to collect information from various sources to access the risk profile of the borrower.

Limit Framework:

In order to manage the concentration risk, limit framework has been laid down for following type of exposures:

- Single and Group borrower exposure
- Sensitive sector exposure
- Unsecured exposure
- Country-wise exposure
- Internal rating wise exposure
- Term loan exposure
- Industry-wise exposure
- Interbank exposure
- Geographical Region wise exposure

These exposure limits are monitored on regular basis by various apex level committees of the Bank.

Credit Review Framework:

In view of improving the credit risk assessment and considering dynamic & volatile market environment and plethora of external and internal risk factors inherent in credit proposals, Bank has adopted the Credit Review Framework to strengthen the underwriting process and to categorize risk level of the credit proposals into Low, Medium, High and No-go (Very high) categories. Under this structure Risk is being quantified based upon matrices on risk factors embedded in seven broad parameters namely Borrower, promoter and group entities, Activity/Industry, Security Coverage, Conduct of facilities, Ratings and compliance position along with subjective parameters. The framework is applicable for loan proposals of Rs 50 Cr and above for corporates and Rs 10 Cr and above for MSME segments providing additional tool/dimension in processing/ sanctioning.

Rating and Scoring Model: All credit proposals are subject to credit risk rating / scoring process to support credit decision making as well as to enhance risk management capabilities for portfolio management, pricing and risk based capital measurement. In order to ensure robustness of the rating models, the rating models have been subjected to validation by an external agency. The Bank has entry level scoring models for all the fresh sanctions coming under structured loan products and other loans which are not subjected to Rating Model.

Loan review mechanism: Loan review mechanism and Credit audit system are in place for the periodical review/audit of the large value accounts and bring about qualitative improvements in credit administration of the Bank. In addition, Standard Assets Monitoring Committee reviews the Special Mention Accounts periodically to initiate timely action to prevent slippage of standard assets to non-performing assets. As a part of monitoring mechanism, accounts which are downgraded from investment category are identified and monitored closely.

Committee Approach: Bank has adopted committee level credit sanctions and the delegated power of each Committee is defined properly to deal with different ticket size and levels of relaxations.

Loan Processing: Centralised loan processing centres are created at different geography to ensure quality on boarding and underwriting in order to maintain a good portfolio. Retail Asset Processing Centres (RAPC) are dealing with mortgage based Retail loan proposals, whereas MSME and Agriculture Loan Processing centres (MAPC) are dealing with all MSME/ Agri loans. In the similar manner Mid Corporate and Large Corporate branches are created for focussed corporate lending in Bank.

Document Verification: Document e-Verification and Archival (DeVA) and Asset Management Centres (DAMC) are opened to ensure proper loan documentation, proper loan account creation, security perfection as well compliance of the loan sanction terms.

New Business Group: New Business Group has been constituted at Corporate Office for catering the requirements of the new customers for considering the acceptability of the borrower, level of exposure and pricing. New Business Group shall consider in-principle / prima facie acceptance of the client before submission of detailed proposal. Approval of New Business Groups to be considered at different sanction committee based on the loan amount.

Asset Liability Management:

Asset Liability Management framework facilitates bank to measure, monitor and control liquidity risk and interest rate risk on its balance sheet. This helps in providing suitable strategies for asset liability management. The Asset Liability management framework consists of the following key components

- Liquidity risk management
- Interest rate risk management
- Balance sheet and Basel III liquidity ratios
- Stress Testing and scenario analysis
- Contingency funding plan

Bank has set in place ALM policy to achieve two primary objectives as listed below:

Short Term Objective:

- To optimize the Net Interest Margin (NIM) of the Bank
- To provide adequate liquidity
- To manage re-pricing risk

Long Term Objective:

- To maximize the shareholder's wealth

Asset Liability Management is the function of Asset Liability Committee (ALCO). It operates under the guidance and supervision of the Board and/or Sub-Committee of Board on Risk Management. It meets at regular intervals to review the interest rate scenario, review of MCLR, TBLR, EBLR (REPO), Base Rate, liquidity position, product pricing for both deposits and advances, maturity profile of the assets and liabilities, demand for Bank funds, cash flows of the Bank and overall Balance Sheet Management.

Liquidity risk is measured and monitored through two Approaches-Flow approach and Stock approach. Flow approach involves comprehensive tracking of cash flow mismatches and is done through preparation of Structural liquidity statement on a daily basis. Appropriate tolerance levels/prudential limits have been stipulated for mismatches in different time buckets. Under Stock Approach various balance sheet ratios are prescribed with appropriate limits. The compliance of ratios to the prescribed limits ensures that the Bank has managed its liquidity through appropriate diversification and kept it within the sustainable limit.

For measurement and monitoring of Interest rate risk, currency wise, both Traditional gap approach and Duration gap approaches are followed. The short-term impact of interest rate movements on NIM is worked out through "Earnings at Risk" approach taking into consideration Yield curve risk, Basis risk and Embedded Options Risk. The long-term impact of interest rate movements on Market Value of Equity is also worked out through Duration Gap approach. The monthly interest rate sensitivity statement is reviewed by ALCO and Quarterly interest rate sensitivity is reviewed by RMC.

Market Risk Management:

Market risk is the possibility of loss caused by adverse movements in the market variables. The Bank for International Settlements (BIS) defines market risk as "the risk that the value of 'on' or 'off' balance sheet positions will be adversely affected by movements in equity and interest rate markets, currency exchange rates and commodity prices". Thus, Market Risk is the risk to the bank's earnings and capital due to changes in the market level of interest rates or prices of securities, foreign exchange and equities, as well as the volatilities of those changes. The objective of market risk management is to assist the business units in maximizing the risk adjusted return by providing analytics driven inputs regarding market risk exposures, portfolio performance vis-à-vis risk exposures and comparable benchmarks. Following risks are managed under Market Risk.

- Interest Rate Risk
- Exchange Rate Risk
- Equity Price Risk

The market risk may also arise from changes in commodity prices and volatility. However, Bank does not have any exposure to commodity related markets.

Market Risk Management (MRM) Framework

- a) **Risk Identification:** Setting a framework for identifying, assessing and managing market risk in order to provide clarity on various dimensions of risk identification and recognition to each of the business functions.
- b) **Risk Measurement and Limits:** Bank recognizes that no single risk statistic can reflect all aspects of market risk. Therefore, various statistical and non-statistical risk measures are used to enhance the stability of risk measurement of market risk. Together, these risk measures provide a more comprehensive view of market risk exposure than any single measure. Market risk is managed with various metrics viz. Value at Risk (VaR), Earnings at Risk (EaR), Modified duration (MD), PV01 Limits, Net Overnight Open Position Limits (NOOPL), Individual Gap Limit (IGL) and Aggregate Gap Limit (AGL) currency wise and also through sensitivity analysis. Stress testing is also conducted on a regular basis to monitor the vulnerability of the bank to extreme but plausible unfavourable shocks.
- c) **Risk Monitoring:** Bank monitors and controls its risk, using various internal and regulatory risk limits for trading book which are set based on economic scenario, business strategy, management experience and Bank's risk appetite. Rate scan is carried out to ensure that transactions are carried out at prevailing market rates.
- d) **Risk Reporting:** Mid Office monitors treasury operations on day to day basis. A weekly summary note is placed to Chief Risk Officer and on Quarterly basis to MRMC.

Market risk management is governed by comprehensive board approved Policy on Market Risk Management and Stress Testing Policy to ensure that the risks spread across different activities carrying an underlying market risk are within the stipulated risk appetite of the bank. All the policies are benchmarked with industry-best practices and RBI regulations. The risk reporting mechanism in the Bank comprises disclosures and reporting to the various apex level committees.

Operational Risk:

Operational Risk (OR) is the risk of loss resulting from inadequate or failed internal processes, people or systems, or from external events. The bank has put in place Operational Risk Management Framework (ORMF) and Operational Risk Management systems (ORMS) to ensure effective governance, risk capture and assessment and quantification of operational risk. Operational risk is well managed by using appropriate qualitative & quantitative methods and established internal control systems in day to day management processes and adopting various risk mitigating strategies. The risk perceptions in various products / processes are critically analysed and corrective actions if required, are initiated.

Bank has implemented a web-based Operational Risk Management System to capture, measure, monitor and manage its operational risk. Bank has put in place frameworks for Risk Control Self-Assessment (RCSA) and Key Risk Indicators (KRIs). Risk and control self-assessment is used to identify key operational risk and assess the degree of effectiveness of the internal controls.

Bank has been taking steps to strengthen the RCSA and KRI by reviewing and improving the coverage area for management of Operational risk.

Climate Risk:

In recent years, climate change concerns and sustainable development have taken center stage in global and national priorities. There has been a growing recognition of the significant economic impacts of environmental, social and governance (ESG) risks across the globe, with many international bodies and financial regulators examining ESG-related issues including regulation and supervision.

ESG risks encompass a range of factors that can adversely affect a company's operations and financial stability. These risks arise from company's own as well as external pressures, including regulatory changes, societal expectations and environmental challenges.

Environmental (E): The environmental criteria consider a company's relationship to climate change or to nature. It covers how the entity is managing the risk arise due to Climate related physical risk and transition risk elements. Typical metrics include a company's carbon dioxide emissions, water usage, or its impact on deforestation.

Social (S): Social metrics examine how the entity treats its employees and manages relationships with customers, suppliers and communities where it operates. It is about "consideration of people and relationship".

Governance (G): Governance deals with a company's leadership, including board composition, executive compensation, risk management, and other internal practice and procedures. Governance provides the structure and processes through which the climate and ESG objectives of the Bank are set, progress against performance is monitored, and results are evaluated.

ESG metrics are not commonly part of the mandatory financial reporting, though companies are increasingly making disclosures in their annual report or in standalone sustainability report.

There are various international standards and frameworks for ESG disclosure. The main global sustainability reporting standards and framework include Global Reporting Initiative (GRI), Sustainability Accounting Standards Board (SASB), and others. These framework establish government and regulatory guidelines to mandate sustainable and responsible business practices, encompassing reporting standards and disclosure requirements to promote transparency and accountability.

SEBI vide its circular dated 10.05.2021 introduced new reporting requirements on ESG parameters called the Business Responsibility and Sustainability Report (BRSR). Further, SEBI issued circular on Measures to facilitate ease of doing business with respect to framework for assurance or assessment, ESG disclosures for value chain, and introduction of voluntary disclosure on green credits dated 28.03.2025.

The key highlights include:

- **BRSR Core:** Effective from FY 2022- 2023, this version requires top 1000 listed companies to disclose information across environmental, social, and governance dimensions, with nine key sustainability metrics.
- **Value Chain Reporting:** Starting from FY 2026–27, companies must report ESG metrics of their value chain partners, covering at least 75% of their upstream and downstream partners.
- **Green Credit Disclosures:** The Green Credit Program (GCP) is integrated into the BRSR Core, requiring entities to report green credits generated or procured by themselves and their top 10 value chain partners.
- **Public Accessibility:** All ESG reports must be digitally available on company websites and disclosed via stock exchanges.

These reforms aim to enhance transparency and accountability in corporate governance, aligning India's ESG reporting with global standards.

Initiatives on ESG:

- ESG Rating of the Bank is Excellent “A” category, rated by MI CFC Firelease Pvt. Ltd (SEBI Licensed ESG rating Provider)
- The Bank endeavours to support sectors/industries which are active in energy transition, sustainable living, green energy, clean mobility, waste management.
- The Bank is encouraging lending to Green Energy initiatives like Solar/ Wind etc. and retail schemes for e-vehicles have been launched. A Green portfolio consisting of exposure to companies associated with business in sectors such as Renewable Energy (Solar, Wind, and Hydro-Water), Electric Vehicle, and Ethanol etc will be created for special monitoring and progress.
- ESG Steering committee has been constituted for setting quantitative and qualitative targets and strategy. Initially, in the short term, the Bank shall assess the climate risks for loan proposal each involving more than ₹100 Cr (for listed borrowers) and ₹250 Cr (for unlisted borrowers) to promote responsible lending. Bank has also leveraged a GHG calculator for calculating the Scope 1 and Scope 2 emissions of the borrower based on their sectoral revenue.
- Bank has signed partnership with PCAF (Partnership for Carbon Accounting Framework) for collaboration, capacity building and support.
- Climate risk assessment tool has been adopted to estimate the transition risk based on Industry/ sector of the borrower activity. Which helps in preparation of industry heat map based on climate risk.
- Tool has been adopted to assess the acute and chronic physical risk events specific to the location of the unit (at district level).
- Using the physical risk tool, conducted the assessment of physical risk of Home loan, Mortgage loan and Agriculture loan portfolio.
- The emission reduction target for Industries like Steel, Cement, Paper & pulp, Chlor-Alkali as prescribed by the Ministry of Environment, Forest and Climate Change has been circulated to the credit verticals to ensure cognisance of the matter and track performance.
- Scope 1 & 2 emission of the bank estimated and disclosed through BRSR.
- Bank has estimated the financed emission of the corporate borrowers with loan outstanding Rs. 25 Cr and above on an annual basis.
- Further data sets/ formats are prepared to collect information for calculation of the Scope 3 emission of the bank (covering the mortgage loan CRE loan, Motor vehicle loan portfolio of the bank).
- To enhance the BRSR reporting; Data set / formats are prepared to collect the employee commuting, business travels, water use and management etc.
- In order to integrate the ESG aspect with credit decision, format has been designed to add in the credit appraisal memo of loan amount Rs. 100 Cr and above.
- Organising capacity building workshop/ trainings in collaboration with market players to create awareness. It is proposed to include two sessions on climate risk management in each credit related internal training program.
- The Bank Incorporate ESG risks into its lending strategy, the Bank has adopted a risk-based pricing mechanism that applies a sector premium to borrowers operating in the top five greenhouse gas (GHG) emitting industries. Reflecting its strategic intent to gradually reduce exposure to high carbon sectors, the Bank has revised its internal exposure limits for the petroleum and petroleum products sector from 5% to 4%, the exposure limit for renewable energy sector has been increased from 0.5% to 3%, the Bank has maintained limited exposure to environmentally intensive sectors such as mining and quarrying i.e., only 0.52%.

Table DF-3

Credit Risk: General disclosures for all banks

Qualitative Disclosures:

(a) Credit Risk Management:

Credit risk is defined as the possibility of losses associated with diminution in the credit quality of borrowers or counterparties.

Architecture:

In adherence with various guidelines and leading industry practices, the Bank has set up a robust governance structure for the management of credit risk, ensuring an adequate oversight, monitoring and reporting. The framework establishes the responsibilities of the board of directors. The Bank has established a Board level sub-committee known as 'Risk Management Committee (RMC)' constituted in terms of RBI guidance note on Risk Management system.

Risk Management Committee (RMC):

The RMC evaluates overall risks faced by the Bank and is responsible for the establishment of an effective system to identify measure, monitor, and control and mitigate the risk.

The Board has delegated authority to the RMC for credit risk related responsibilities. The committee oversees credit risk management and ensures that the principal credit risks facing the Bank have been properly identified and are being appropriately managed. The committee approves and periodically reviews the overall risk appetite and credit risk management strategy. The committee reviews the risk management policies, the Bank's compliance with risk management guidelines stipulated by the RBI.

The risk committee also reviews credit risk profile and any major development, internal and external, and their impact on portfolio of the bank

Credit Risk Management Committee (CRMC): CRMC deals with the issues relating to credit policy and procedures, and analyzes, manages and controls credit risk on a bank wide basis.

Loan Review Management Committee (LRMC): As a part of Credit risk management process, Loan Review Management Committee (LRMC), has been constituted to undertake review of borrowal accounts sanctioned by various Committees.

Definitions of past due and impaired (for accounting purpose)

Bank has adopted the definitions of the past due and impaired (for accounting purposes) as defined by RBI for Income Recognition and Asset Classification norms. Further, in line with RBI guidelines, the moratorium period, wherever granted, is factored in for the purpose of asset classification.

The policy of the bank for classifying bank's loan assets is as under:

Non Performing Asset (NPA): A non performing asset (NPA) is a loan or an advance where:

- Interest and/ or installment of principal remain overdue for a period of more than 90 days in respect of a term loan,
- The account remains 'out of order' in respect of an Overdraft/Cash Credit (OD/CC)
- The bill remains overdue for a period of more than 90 days in the case of bills purchased and discounted,
- The installment of principal or interest thereon remains overdue for two crop seasons for short duration crops
- The installment of principal or interest thereon remains overdue for one crop season for long duration crops

An OD/CC account is treated as '**out of order**' if the outstanding balance remains continuously in excess of the sanctioned limit/drawing power for 90 days. In cases where the outstanding balance in the principal operating account is less than the sanctioned limit/drawing power, but there are no credits continuously for 90 days as on the date of Balance Sheet or credits are not enough to cover the interest debited during the same period, these accounts are treated as '**out of order**'.

Non Performing Assets of the Bank is further classified in to three categories as under:

- **Sub standard Assets**

A sub standard asset is one which has remained NPA for a period less than or equal to 12 months.

- **Doubtful Assets**

An asset would be classified as doubtful if it has remained in the substandard category for 12 months.

- **Loss Assets**

A loss asset is one where loss has been identified by the bank or by internal or external auditors or the RBI inspection.

Credit Risk Management Policy:

The Bank has put in place the Credit Risk Management Policy (part of Credit Policy) and the same has been ported on Bank's intranet. The main objective of the policy is to ensure that the operations are in line with the expectation of the management and the strategies of the top management are translated into meaningful directions to the operational level. The Policy stipulates prudential limits on large credit exposures, standards for loan collateral, portfolio management, loan review mechanism, risk concentrations, risk monitoring and evaluation, provisioning and regulatory / legal compliance.

The Bank identifies the risks to which it is exposed and applies suitable techniques to measure, monitor and control these risks.

While the Board / Risk Management Committee of the Board devises the policy and fixes various credit risk exposures, Credit Risk Management Committee implements these policies and strategies approved by the Board / RMC, monitors credit risks on a bank wide basis and ensures compliance of risk limits.

Bank considers rating of a borrower as an important tool to measure the credit risk associated with any borrower and accordingly implemented rating software.

b) Total gross credit risk exposures, Fund Based and Non-fund based separately.

(₹ in Million)

Particulars	Standalone	Consolidated
Gross Credit Risk Exposures		
Fund Based		
Loans and Advances	6,203,240.35	6,203,209.79
Investments	2,237,031.74	2,237,800.92
Other Assets	803,070.48	804,930.52
Total Fund Based	9,243,342.57	9,245,941.23
Non Fund Based including contingent credit, contracts and derivatives*	4,000,397.28	4,000,603.08
Total Credit Risk Exposure	13,243,739.84	13,246,544.31

*Includes notional principals of derivatives exposures, fund based unavailed limits, LC, acceptances and Guarantees

c) Geographic distribution of credit risk exposures Fund based and Non-fund based (Standalone) separately

(₹ in Million)

Geographical Region	Fund Based	Non-Fund Based including contingent credit, contracts and derivatives	Total
Overseas	495,117.33	70,665.86	565,783.19
Domestic	8,748,225.24	3,929,731.42	12,677,956.65
Total	9,243,342.57	4,000,397.28	13,243,739.84

d) Industry-wise distribution of exposures (Standalone) as on 30.09.2025

(₹ in Million)

#	MAJOR INDUSTRIES/SECTORS	FB Exposure	NFB Exposure	Total Exposure
1	Chemicals & Chemical Products			
1.1	Drugs and Pharmaceuticals	17,498.24	1,898.30	19,396.54
1.2	Fertilizers	10,258.08	113.47	10,371.55
1.3	Other Chemicals & Chemical Products	22,390.36	5,343.41	27,733.77
2	Engineering			
2.1	General Engineering Machinery and Goods	61,678.67	55,308.35	116,987.02
2.2	Electrical Machinery and Goods	25,197.96	21,622.39	46,820.35
2.3	Electronic Machinery, Goods and Software	16,016.26	11,782.42	27,798.68
3	Food Manufacturing and Processing			
3.1	Edible oil and Vanaspati	4,633.78	17,960.94	22,594.72
3.2	Rice Mills, Flour Mills and Dal Mills	60,869.22	9,927.20	70,796.42
3.3	Sugar	7,296.46	171.31	7,467.77
3.4	Tea and Coffee	3,857.10	27.43	3,884.53
3.5	Other Food Manufacturing and Processing	84,923.14	20,093.82	105,016.96
4	Infrastructure			
4.1	Power			
4.1.1	Power Generation	161,954.83	31,486.24	193,441.07
4.1.2	Power Transmission and Distribution	91,062.99	12,441.14	103,504.13

4.1.3	Renewable Energy	44,155.40	3,827.91	47,983.31
4.2	Transport			
4.2.1	Ports and Roads	149,794.46	13,166.98	162,961.44
4.2.2	Shipping	12,498.28	3.72	12,502.00
4.2.3	Logistics	14,026.61	4,123.16	18,149.77
4.3	Telecommunication	26,946.92	9,228.08	36,175.00
4.4	Educational Institution	51,429.89	2,654.39	54,084.28
4.5	Hospital	44,308.27	1,426.16	45,734.43
4.6	Hotels (Three Star and above)	28,676.61	216.97	28,893.58
4.7	Other Infrastructure	205,641.40	18,360.45	224,001.85
5	Textiles			
5.1	Cotton Textile	26,281.80	870.92	27,152.72
5.2	Natural Fibre Textile	1,509.05	18.80	1,527.85
5.3	Handloom Textile and Khadi	4,767.20	65.18	4,832.38
5.4	Other Textile	64,979.40	5,411.77	70,391.17
6	NBFC/HFC/MFI			
6.1	Non Banking Financial Companies (NBFC)	514,418.45	502.72	514,921.17
6.2	Micro Finance Institutions (MFI)	6,832.22	0.00	6,832.22
6.3	Housing Finance Companies (HFC)	175,250.60	0.00	175,250.60
7	Metal and Metal Products			
7.1	Iron and Steel	144,747.33	48,825.21	193,572.54
7.2	Other Metals and Metal Products	45,988.29	12,771.54	58,759.83
8	Trade			
8.1	Wholesale Trade	384,639.79	30,050.36	414,690.15
8.2	Retail Trade	341,237.72	7,648.87	348,886.59
9	Automobiles	21,154.95	1,195.65	22,350.60
10	Aviation	47,142.73	90.23	47,232.96
11	Beverages and Tobacco	12,099.02	529.37	12,628.39
12	Cement and Cement Products	42,047.94	13,245.48	55,293.42
13	Capital Market Exposure (CME)	21,965.90	5,025.00	26,990.90
14	Commercial Real Estate (CRE)	184,803.70	3,691.30	188,495.00
15	Construction Contractors	117,470.65	173,906.50	291,377.15
16	Gems and Jewellery	4,411.41	587.70	4,999.11
17	Glass and Glass Ware	921.57	344.50	1,266.07
18	Leather and Leather Products	2,518.25	480.77	2,999.02
19	Media and Entertainment	6,412.81	4,200.57	10,613.38
20	Mining and Quarrying	38,310.47	5,946.85	44,257.32
21	Paper and Paper Products	18,936.66	2,454.50	21,391.16
22	Petroleum and Petroleum Products	160,363.18	17,737.54	178,100.72
23	Printing and Publishing	6,867.87	2,123.65	8,991.52
24	Rubber, Plastic and their Products	39,892.69	7,478.62	47,371.31
25	Wood and Wood Products	7,918.59	2,797.84	10,716.43
26	Data Centre	12,163.97	540.90	12,704.87
27	Electrical vehicle	10,637.66	467.22	11,104.88
28	Other Industries	362,364.09	15,007.67	377,371.76

As on 30.09.2025 the Bank's exposure to the industries stated below was more than 5% of the total exposure

Sl	Industry Classification	Percentage of the total gross credit exposure
1	Infrastructure	11.36%
2	NBFC,HFC,MFI	8.54%

e) Residual contractual maturity break-up of advances and investments

(₹ in Million)

	Investments*	Advances
1 day	630,752.41	63,241.18
2-7 days	93,805.61	163,431.18
8 -14 days	81,070.20	54,512.86
15 to 30 days	117,900.50	300,751.30
31 days to 2 months	57,410.47	270,730.52
2months to 3 months	61,572.27	246,751.90
Over 3 months to 6 months	131,606.42	501,813.08
Over 6 months to 1 year	191,099.62	1,113,505.28
Over 1 year to 3 years	182,762.88	1,854,049.94
Over 3 years to 5 years	168,811.66	486,022.06
Over 5 years	642,248.02	996,914.24
Total	2,359,040.06	6,051,723.54

* Excludes 50% of listed equities of ₹ 867.32 million

(₹ in Million)

(f)	Amount of NPAs (Gross) – (Standalone)	
	➤ Substandard	15,302.92
	➤ Doubtful 1	10,755.67
	➤ Doubtful 2	14,105.64
	➤ Doubtful 3	35,223.73
	➤ Loss	85,958.62
	Gross NPA (Standalone)	161,346.58
(g)	Net NPAs	9,829.77
(h)	NPA Ratios	
	➤ Gross NPAs to gross advances	2.60
	➤ Net NPAs to net advances	0.16
(i)	Movement of NPAs (Gross)	
	➤ Opening Balance (01.04.2025)	181,788.64
	➤ Additions	25,304.50
	➤ Reductions	45,746.57
	➤ Closing Balance (30.09.2025)	161,346.58
(j)	Movement of provisions for NPAs	
	➤ Opening Balance (01.04.2025)	168,828.49
	➤ Provisions made during the period	7,694.46
	➤ Write Off / Write-back of excess provisions	26,812.71
	➤ Closing balance (30.09.2025)	149,710.23
(k)	Amount of Non-Performing investments	5,599.94
(l)	Amount of Provisions held for non-performing investments	5,599.94

(m)	Movement of provisions for depreciation on investments	
	➤ Opening balance (01.04.2025)	191.80
	➤ Provisions made during the period	0.00
	➤ Write-off	0.00
	➤ Write-back of excess provisions	0.00
	➤ Closing balance (30.09.2025)	191.80

Write off and recoveries that have been booked directly to the income statement:

(₹ in Million)

Recovery in Accounts under collection during the year	12049.62
Memorandum of Interest / legal charges / Recovery in written off accounts during the year	2264.46

Amount of NPA by Major Industry type:

(₹ in Million)

Industry	Gross NPA	Provision	Net NPA
Basic Metals and metal products	4,042.34	3,853.83	188.51
Infrastructure including Power	7,802.51	7,137.74	664.77
Textiles	4,872.19	4,665.54	206.65
All engineering	2,646.09	2,327.13	318.96
Petroleum and other minerals	48.12	48.12	0.00

Technical Write Off during the quarter ended 30.09.2025- Standalone: ₹ 20,032.29 million

Geography-wise NPA

(₹ in Million)

	Domestic	Overseas	Global
Amount of NPAs (Gross)			
➤ Substandard	13,994.26	1,308.66	15,302.92
➤ Doubtful 1	10,733.71	21.96	10,755.67
➤ Doubtful 2	14,105.64	0.00	14,105.64
➤ Doubtful 3	35,063.27	160.46	35,223.73
➤ Loss	85,203.88	754.74	85,958.62
Total	159,100.76	2,245.82	161,346.58

Analysis of ageing of past-due loans

(₹ in Million)

Details	Gross NPA
Less than 1 year (Sub Standard)	15,302.92
1-2 Years (D1)	10,755.67
2-3 Years (D2- 1 st Year)	8,894.18
3-4 Years(D2- 2 nd Year)	5,211.46
More than 4 years	121,182.35

Table DF – 4

Credit Risk: disclosures for portfolios subject to the standardized approach

Qualitative Disclosures:

(a) The Bank uses ratings assigned by the Seven Rating Agencies approved by the Reserve Bank of India namely a) CRISIL, b) ICRA, c) CARE, d) India Ratings, e) Acuite and f) Infomerics g) Brickwork for the eligible exposures according to the Basel III framework. For overseas credit exposure, bank accepts rating of Standard & Poor, Fitch, & Moody's and Care Global (for non-resident exposures originating in IFSCA).

The Bank uses only publically available solicited ratings assigned by the above approved credit rating agencies for all eligible exposures, both on balance sheet and off balance sheet, whether short term or long term, in the manner permitted in the RBI guidelines on Basel III capital regulations.

For assets in the Bank's portfolio that have contractual maturity up to one year, short term ratings accorded by the chosen credit rating agencies are considered relevant. For other assets, which have a contractual maturity of more than one year, long term ratings accorded by the chosen credit rating agencies are considered relevant.

Long term/short term ratings issued by the chosen domestic credit rating agencies have been mapped to the appropriate risk weights applicable as per the standardised approach under Basel III capital regulations.

Use of multiple rating assessment:

- If there are two ratings accorded by chosen credit rating agencies that map into different risk weights, the higher risk weight are applied
- If there are three or more ratings accorded by chosen credit rating agencies with different risk weights, the ratings corresponding to the two lowest risk weights should be referred to and the higher of those two risk weights should be applied. i.e., the second lowest risk weight

Quantitative Disclosures:

(b) The total credit risk exposure (Standalone) bifurcated after the credit risk mitigation under Standardized Approach is as under:

(₹ in Million)

Standalone	Book Value	Risk Weighted value
Below 100% Risk weight	10,859,395.13	1,570,975.19
100% Risk weight	1,072,598.56	837,737.11
Above 100% Risk weight	1,311,746.15	1,217,643.24
Total	13,243,739.84	3,626,355.54

The total credit risk exposure (Consolidated) bifurcated after the credit risk mitigation under Standardized Approach is as under:

(₹ in Million)

Consolidated	Book Value	Risk Weighted value
Below 100% Risk weight	10,859,915.81	1,571,079.31
100% Risk weight	1,073,045.19	838,214.29
Above 100% Risk weight	1,313,583.31	1,221,274.67
Total	13,246,544.31	3,630,568.27

Table DF-5: Credit Risk Mitigation: disclosures for standardized approaches

Qualitative Disclosures

The Bank has put in place Credit Risk Mitigation & Collateral Management Policy (part of Credit Policy) with the primary objective of a) Mitigation of credit risks & enhancing awareness on identification of appropriate collateral taking into account the spirit of Basel III / RBI guidelines and (b) Optimizing the benefit of credit risk mitigation in computation of capital charge as per approaches laid down in Basel III / RBI guidelines.

The Bank generally relies on Risk Mitigation techniques like Loan participation, Ceiling on Exposures, Escrow mechanism, Forward cover, higher margins, loan covenants, Collateral and insurance cover.

Valuation methodologies are detailed in the Credit Risk Management Policy (part of Credit Policy).

Eligible collateral for which CRM benefit taken for Computation of Capital Charge as per RBI guidelines:

The following collaterals are recognized for availing CRM benefit for Computation of Capital Charge:

- i) Cash (as well as certificates of deposit or comparable instruments, **including fixed deposit receipts**, issued by the lending bank) on deposit with the bank, which is incurring the counterparty exposure.
- ii) Gold: Gold would include both bullion and jewellery. However, the value of the collateralized jewellery should be benchmarked to 99.99 purity.
- iii) Securities issued by Central and State Governments
- iv) Kisan Vikas Patra and National Savings Certificates provided no lock-in period is operational and if they can be encashed within the holding period
- v) Life insurance policies with a declared surrender value of an insurance company which is regulated by an insurance sector regulator
- vi) Debt securities rated at least BBB (-)/PR3/P3/F3/A3
- vii) Units of Mutual Funds

Main types of guarantor counterparty and their creditworthiness

The Bank considers credit protection in terms of the guarantees which are direct, explicit, irrevocable and unconditional. The bank takes into account such credit protection in calculating capital requirements

Only guarantees issued by entities with a lower risk weight than the counterparty will lead to reduced capital charges, since the protected portion of the counterparty exposure is assigned the risk weight of the guarantor, whereas the uncovered portion retains the risk weight of the underlying counterparty

Credit protection given by the following entities is recognised as counterparty Guarantor:

- (i) Sovereigns (Central and State Governments)
- (ii) Sovereign entities (including ECGC, NCGTC and CGTMSE)
- (iii) Banks with a lower risk weight than the counterparty

All types of securities eligible for mitigation are easily realizable financial securities. Hence, presently no limit / ceiling has been prescribed to address the concentration risk in credit risk mitigants recognized by the Bank.

The Bank uses the comprehensive approach in capital assessment. In the comprehensive approach, when taking collateral, the Bank calculates the adjusted exposure to a counterparty for capital adequacy purposes by netting off the effects of that collateral. The Bank adjusts the value of any collateral by a haircut to take into account possible future fluctuations in the value of the security occasioned by market movements.

Quantitative Disclosures

For each separately disclosed credit risk portfolio (Standalone/ Consolidated), the total exposure (after, where applicable, on- or off balance sheet netting) that is covered by eligible financial collateral after the application of haircuts:

(₹ in Million)

Type of Exposure	Eligible financial Collateral	Guarantees
Gross Credit Risk Exposures		
Loans and Advances	1,255,635.67	430,844.35
Investments	0.00	0.00
Other Assets	0.00	0.00
Total Fund Based	1,255,635.67	430,844.35
Non Fund Based including contingent credit, contracts and derivatives	49,895.79	0.00
Total	1,305,531.46	430,844.35

Table DF – 6

Securitization: disclosure for standardized approach

Qualitative Disclosures: The Bank has not undertaken any securitization activity.

Quantitative Disclosures: NIL

Table DF – 7

Market risk in trading book

Market Risk :

Market risk is the possibility of loss caused by changes in the market variables. The Bank for International Settlements (BIS) defines market risk as “the risk that the value of ‘on’ or ‘off’ balance sheet positions will be adversely affected by movements in equity and interest rate markets, currency exchange rates and commodity prices”. Thus, Market Risk is the risk to the bank’s earnings and capital due to changes in the market level of interest rates or prices of securities, foreign exchange and equities, as well as the volatilities of those changes. The objective of market risk management is to assist the business units in maximizing the risk adjusted rate of return by providing analytics driven inputs regarding market risk exposures, portfolio performance vis-à-vis risk exposures and comparable benchmarks. Following risks are managed under Market Risk.

- Interest Rate Risk
- Exchange Rate Risk
- Equity Price Risk

The market risk may also arise from changes in commodity prices and volatility. However, Bank does not have any exposure to commodity related markets.

Market Risk Management (MRM) Framework of the bank is as follows:

- a) Risk Identification: Setting a framework for identifying, assessing and managing market risk in order to provide clarity on various dimensions of risk identification and recognition to each of the business functions.
- b) Risk Measurement and Limits: Bank recognizes that no single risk statistic can reflect all aspects of market risk. Therefore, various statistical and non-statistical risk measures are used to enhance the stability of risk measurement of market risk. Market risk is managed with various metrics viz. Value at Risk (VaR), Earnings at Risk, Modified duration, PV01 Limits, Net Overnight Open Position Limits (NOOPL), Individual Gap Limit (IGL) and Aggregate Gap Limit (AGL) currency wise and also through sensitivity analysis. Stress testing is also conducted on a regular basis to monitor the vulnerability of the bank to extreme but plausible unfavourable shocks.
- c) Risk Monitoring: Bank monitors and controls its risk, using various internal and regulatory risk limits for trading book which are set based on economic scenario, business strategy, management experience and Bank’s risk appetite. Rate scan is carried out to ensure that transactions are executed and revalued at prevailing market rates.
- d) Risk Reporting: Monitoring of Treasury operations is done by Mid Office and a daily report and weekly summary report is put up to Chief Risk Officer. Capital charge on account of Market Risk is computed and reported to MRMC and Board on quarterly basis.

Market risk management is governed by comprehensive board approved market risk management policy, Integrated Treasury Management Policy, Stress testing and Derivative Policy to ensure that the risks spread across different activities carrying an underlying market risk are within the stipulated risk appetite of the bank. All the policies are benchmarked with industry-best practices and RBI regulations. The risk reporting mechanism in the Bank comprises disclosures and reporting to the various apex level committees.

Quantitative Disclosures:

The capital requirements for:

(₹ in Million)

Particulars	Standalone	Consolidated
Interest rate risk	5,400.19	5,400.19
Foreign exchange risk	426.94	426.94
Equity position risk	4,208.96	4,208.96
Total	10,036.09	10,036.09

Table DF – 8
Operational Risk

Qualitative Disclosures:

Operational risk is defined as the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events. This definition includes legal risk, but excludes strategic and reputational risk.

Operational risk is now on the focus of intense interest among industry participants, regulators and other stake holders. The bank has put in place Operational Risk Management Frame work (ORMF) and Operational Risk Management systems (ORMS) to ensure effective governance, risk identification, assessment and quantification of operational risk exposure. Operational risk is well managed by using appropriate qualitative & quantitative methods and established internal control systems in day to day management processes and adopting various risk mitigating strategies. The risk perceptions in various products / processes are critically analysed and corrective actions if required, are initiated.

Bank has implemented certain in- house applications under Operational Risk Management System to identify, measure, monitor and manage its operational risk exposure. Bank has built up internal loss data base for 8 years.

Capital charge for Operational Risk is computed as per the Basic Indicator Approach as per RBI guidelines.

Quantitative Disclosures

The average of the gross income, as defined in the Basel III Capital regulations, for the previous 3 years i.e. is considered for computing the capital charge. The required capital is ₹ 63,452.14 Million (Consolidated).

Table DF – 9

Interest Rate Risk in the Banking Book (IRRBB)

Qualitative Disclosures:

IRRBB refers to the potential adverse financial impact on the Bank's banking book from changes in interest rates.

The interest rate risk is measured and monitored through two approaches:

(i) Earning at Risk (Traditional Gap Analysis):

The immediate impact of the changes in the interest rates on net interest income of the bank is analyzed under this approach.

(ii) Economic Value of Equity (Duration Gap Analysis):

Modified duration of assets and liabilities is computed separately to finally arrive at the modified duration of equity. This approach assesses impact on economic value of equity by assuming parallel shift in the yield curve for a given change in the yield. Impact on the Economic Value of Equity is also analyzed for a 200 bps rate shock as required by RBI. Market linked yields are used in the calculation of the Modified Duration.

The changes in market interest rates have earnings and economic value impact on the bank's banking book. Thus, given the complexity and range of balance sheet products, IRR measurement systems are used that assess the effects of the rate changes on both earnings and economic value. Techniques followed are simple maturity (fixed rate) and repricing (floating rate) gaps and duration gaps based on current on-and-off-balance sheet positions, to a little higher technique that incorporate assumptions on behavioural pattern of assets, liabilities and off-balance sheet items and can easily capture the full range of exposures against basis risk, embedded option risk, yield curve risk, etc.

The analysis of bank's Interest Rate Risk in Banking Book (IRRBB) is done for Global position. Analysis note on the same on a monthly basis is placed to ALCO.

Quantitative Disclosures:

The impact on earnings and economic value based on interest rate shocks are given below: -

Earning at Risk: The table reveals the impact of 25 bps adverse change in interest rate on Net Interest Income (NII)

- i) Earnings at Risk for 25 bps interest rate shock as on for one-year time horizon is (-) ₹ 4333.76 Million
- ii) Change in Economic Value of Equity for 200 bps interest rate shock in Banking Book is ₹ 47468.63 Million

DF-10: General Disclosure for exposures related to Counterparty Credit Risk:

Counterparty Credit Risk is the risk that the counterparty to a derivative transaction can default before the final settlement of the transaction's cash flow. The Bank sets limits as per the norms on exposure stipulated by RBI for both fund and non-fund based facilities including derivatives. Limits are set as a percentage of the capital funds and are monitored on regular basis. For corporates the derivatives limits are assessed and sanctioned in conjunction with regular credit limit as part of regular appraisal.

All the Derivative transactions with the Counterparty are evaluated as per Board approved Derivative Policy of the Bank.

The derivative exposure calculated using Current Exposure Method (CEM) and outstanding is given below:

(₹ in Million)

Derivatives	Notional Principal	Current Credit Exposure (+ve MTM)	Credit Exposure
Forward Contracts	2,228,824.52	14,618.78	64,829.77
Interest Rate Swaps	2,300.00	29.81	52.81
Total	2,231,124.52	14,648.59	64,882.58

DF-11: Composition of Capital			(₹ in Million)
			Ref No. (With respect to DF-12; Step 2)
Common Equity Tier 1 capital: instruments and reserves			
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	76,369.86	A1+B1
2	Retained earnings	12,074.47	B6
3	Accumulated other comprehensive income (and other reserves)	552,580.43	B2+B3+B4+B5+B7+B8(i)+B10(i)+B11+B12(i)
4	<i>Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)</i>	0.00	
	Public sector capital injections grandfathered until January 1, 2018	0.00	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	0.00	
6	Common Equity Tier 1 capital before regulatory adjustments	641,024.75	
Common Equity Tier 1 capital: regulatory adjustments			
7	Prudential valuation adjustments	0.00	
8	Goodwill (net of related tax liability)	0.00	
9	Intangibles other than mortgage-servicing rights (net of related tax liability)	0.00	
10	Deferred tax assets	0.00	
11	Cash-flow hedge reserve	0.00	
12	Shortfall of provisions to expected losses	0.00	
13	Securitisation gain on sale	0.00	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	0.00	
15	Defined-benefit pension fund net assets	0.00	
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	0.00	
17	Reciprocal cross-holdings in common equity	0.19	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	0.00	
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	0.00	
20	Mortgage servicing rights (amount above 10% threshold)	0.00	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	0.00	

DF-11: Composition of Capital			(₹ in Million)
			Ref No. (With respect to DF-12; Step 2)
22	Amount exceeding the 15% threshold	0.00	
23	of which: significant investments in the common stock of financial entities	0.00	
24	of which: mortgage servicing rights	0.00	
25	of which: deferred tax assets arising from temporary differences	0.00	
26	National specific regulatory adjustments (26a+26b+26c+26d)	0.00	
26a	of which: Investments in the equity capital of the unconsolidated insurance subsidiaries	1,050.00	
26b	of which: Investments in the equity capital of unconsolidated non-financial subsidiaries	100.00	
26c	of which: Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank	0.00	
26d	of which: Unamortised pension funds expenditures	0.00	
	Regulatory Adjustments Applied to Common Equity Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment	0.00	
	of which: Total equity investment in other financial subsidiaries	0.00	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	0.00	
28	Total regulatory adjustments to Common equity Tier 1	1,150.19	
29	Common Equity Tier 1 capital (CET1)	639,874.57	
Additional Tier 1 capital: instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32)	20,000.00	
31	of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)	0.00	
32	of which: classified as liabilities under applicable accounting standards (Perpetual debt Instruments)	20,000.00	D8
33	Directly issued capital instruments subject to phase out from Additional Tier 1	0.00	
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	0.00	
35	of which: instruments issued by subsidiaries subject to phase out	0.00	
36	Additional Tier 1 capital before regulatory adjustments	20,000.00	
Additional Tier 1 capital: regulatory adjustments			
37	Investments in own Additional Tier 1 instruments	0.00	

DF-11: Composition of Capital			(₹ in Million)
			Ref No. (With respect to DF-12; Step 2)
38	Reciprocal cross-holdings in Additional Tier 1 instruments	0.00	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	0.00	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	0.00	
41	National specific regulatory adjustments (41a+41b)	0.00	
41a	Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	0.00	
41b	Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank	0.00	
	Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment	0.00	
	<i>of which:</i> Phase out from AT1	0.00	
	<i>of which:</i> existing adjustments which are deducted from Tier 1 at 50%	0.00	
	<i>of which:</i> DTA	0.00	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	0.00	
43	Total regulatory adjustments to Additional Tier 1 capital	0.00	
44	Additional Tier 1 capital (AT1)	20,000.00	
44a	Additional Tier 1 capital reckoned for capital adequacy	20,000.00	
45	Tier 1 capital (T1 = CET1 + AT1) (29 + 44a)	659,874.57	
Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	22,000.00	D7
47	Directly issued capital instruments subject to phase out from Tier 2	0.00	D5+D6
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	0.00	
49	<i>of which: instruments issued by subsidiaries subject to phase out</i>	0.00	
50	Provisions	65,382.10	Eligible Provisions + B9
51	Tier 2 capital before regulatory adjustments	87,382.10	

DF-11: Composition of Capital			(₹ in Million)
			Ref No. (With respect to DF-12; Step 2)
Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments	0.00	
53	Reciprocal cross-holdings in Tier 2 instruments	502.59	
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	0.00	
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	0.00	
56	National specific regulatory adjustments (56a+56b)	0.00	
56a	<i>of which:</i> Investments in the Tier 2 capital of unconsolidated subsidiaries	0.00	
56b	<i>of which:</i> Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank	0.00	
	Regulatory Adjustments Applied To Tier 2 in respect of Amounts Subject to Pre-Basel III Treatment	0.00	
	<i>of which: Phase out from Tier 2 Bonds</i>	0.00	
57	Total regulatory adjustments to Tier 2 capital	502.59	
58	Tier 2 capital (T2)	86,879.51	
58a	Tier 2 capital reckoned for capital adequacy	86,879.51	
58b	Excess Additional Tier 1 capital reckoned as Tier 2 capital	0.00	
58c	Total Tier 2 capital admissible for capital adequacy (58a + 58b)	86,879.51	
59	Total capital (TC = T1 + T2) (45 + 58c)	746,754.08	
60	Total risk weighted assets (60a + 60b + 60c)	4,269,596.32	
60a	<i>of which: total credit risk weighted assets</i>	3,630,568.27	
60b	<i>of which: total market risk weighted assets</i>	87,270.329	
60c	<i>of which: total operational risk weighted assets</i>	551,757.72	
Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	14.99%	
62	Tier 1 (as a percentage of risk weighted assets)	15.46%	
63	Total capital (as a percentage of risk weighted assets)	17.49%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)	8.00%	
65	<i>of which: capital conservation buffer requirement</i>	2.50%	
66	<i>of which: bank specific countercyclical buffer requirement</i>	0.00%	

DF-11: Composition of Capital			(₹ in Million)
			Ref No. (With respect to DF-12; Step 2)
67	<i>of which: G-SIB buffer requirement</i>	0.00%	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	9.49%	
National minima (if different from Basel III)			
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	8.00%	
70	National Tier 1 minimum ratio (if different from Basel III minimum) including CCB	9.50%	
71	National total capital minimum ratio (if different from Basel III minimum)	11.50%	
Amounts below the thresholds for deduction (before risk weighting)			
72	Non-significant investments in the capital of other financial entities	0.00	
73	Significant investments in the common stock of financial entities	211.59	
74	Mortgage servicing rights (net of related tax liability)	0.00	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	52,202.13	
Applicable caps on the inclusion of provisions in Tier 2			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	50,049.24	E1
77	Cap on inclusion of provisions in Tier 2 under standardised approach (1.25% of Credit Risk RWA)	45,382.10	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	Not Applicable	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	Not Applicable	
Capital instruments subject to phase-out arrangements			
80	<i>Current cap on CET1 instruments subject to phase out arrangements</i>	0.00	
81	<i>Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i>	0.00	
82	<i>Current cap on AT1 instruments subject to phase out arrangements</i>	0.00	
83	<i>Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)</i>	0.00	
84	<i>Current cap on T2 instruments subject to phase out arrangements</i>	0.00	
85	<i>Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)</i>	0.00	

Notes to the Template		
Row No. of the template	Particular	(₹. in million)
10	Deferred tax assets associated with accumulated losses	0.00
	Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability	52,202.13
	Total as indicated in row 10	0.00
19	If investments in insurance subsidiaries are not deducted fully from capital and instead considered under 10% threshold for deduction, the resultant increase in the capital of bank	0.00
	of which: Increase in Common Equity Tier 1 capital	0.00
	of which: Increase in Additional Tier 1 capital	0.00
	of which: Increase in Tier 2 capital	0.00
26b	If investments in the equity capital of unconsolidated non-financial subsidiaries are not deducted and hence, risk weighted then:	0.00
	(i) Increase in Common Equity Tier 1 capital	0.00
	(ii) Increase in risk weighted assets	0.00
44a	Excess Additional Tier 1 capital not reckoned for capital adequacy (difference between Additional Tier 1 capital as reported in row 44 and admissible Additional Tier 1 capital as reported in 44a)	0.00
	of which: Excess Additional Tier 1 capital which is considered as Tier 2 capital under row 58b	0.00
50	Eligible Provisions included in Tier 2 capital	45,382.10
	Eligible Revaluation Reserves included in Tier 2 capital	0.00
	Total of row 50	45,382.10

DF-12: Composition of Capital- Reconciliation Requirements -STEP 1			(₹. in million)
		Balance sheet as in financial statements (Consolidated)	Balance sheet under regulatory scope of consolidation
		As on 30.09.2025	As on 30.09.2025
A	Capital & Liabilities		
i	Paid-up Capital	13,469.64	13,469.64
	Reserves & Surplus	755,396.61	751,373.48
	Total Capital	768,866.25	764,843.12
	Minority Interest	335.98	335.98
ii	Deposits	7,768,770.98	7,768,926.53
	of which: Deposits from banks	264,352.93	264,352.93
	of which: Customer deposits	7,504,418.05	7,504,573.60
	of which: Other deposits (pl. specify)	0.00	0.00
iii	Borrowings	422,819.64	422,063.86
	From RBI	0.00	0.00
	From banks	19,848.86	19,848.86
	borrowings outside India	52,328.12	52,328.12
	From other institutions & agencies	350,642.66	349,886.88
	of which: Capital instruments	42,000.00	42,000.00
iv	Other liabilities & provisions	284,062.85	270,429.98
	Total Liabilities	9,244,855.70	9,226,599.47
B	Assets		
i	Cash and balances with Reserve Bank of India	319,118.96	319,118.11
	Balance with banks and money at call and short notice	262,743.89	262,618.93
ii	Investments:	2,385,345.65	2,370,937.72
	of which: Government securities	2,117,054.95	2,111,385.92
	of which: Other approved securities	525.74	0.00
	of which: Shares	16,769.37	15,394.16
	of which: Debentures & Bonds	152,751.33	149,322.17
	of which: Subsidiaries / Joint Ventures / Associates	11,716.43	12,766.48
	of which: Others (Commercial Papers, Mutual Funds etc.)	86,527.83	82,068.98
iii	Loans and advances	6,051,692.98	6,051,692.98
	of which: Loans and advances to banks	286,585.23	286,585.23
	of which: Loans and advances to customers	5,765,107.75	5,765,107.75
iv	Fixed assets	87,503.93	87,293.00
v	Other assets	138,450.29	134,938.73
	of which: Goodwill and intangible assets	0.00	0.00
	of which: Deferred tax assets	52,276.36	52,202.13
vi	Goodwill on consolidation	0.00	0.00
vii	Debit balance in Profit & Loss account	0.00	0.00
	Total Assets	9,244,855.70	9,226,599.47

DF-12: Composition of Capital- Reconciliation Requirements-STEP 2		(₹. in million)	
	Balance sheet as in financial statements (consolidated)	Balance sheet under regulatory scope of consolidation	Reference Number
	As on 30.09.2025	As on 30.09.2025	
Capital & Liabilities			
Paid-up Capital	13,469.64	13,469.64	A
<i>of which:</i> Amount eligible for CET1	13,469.64	13,469.64	A1
Reserves & Surplus (1+2+3+4+5+6+7+8+9+10+11+12)	755,396.61	751,373.48	B
<i>of which</i>			
1.Share Premium	62,900.22	62,900.22	B1
2.Statutory Reserves	157,017.15	157,017.15	B2
3.Capital Reserves	11,116.04	10,633.71	B3
4.Special Reserves	33,691.92	33,691.92	B4
<i>of which special reserve net of Tax</i>	33,109.92	33,109.92	B4(i)
5.Revenue Reserves	267,901.82	267,801.82	B5
6.Profit and Loss account	76,685.56	73,244.76	B6
7.Amalgamation Reserve	40,069.16	40,069.16	B7
8.Revaluation Reserve	71,298.53	71,298.53	B8
Revaluation Reserve (Part of CET 1 capital @ discount of 55%)	32,084.34	32,084.34	B8(i)
9.Investment Fluctuation Reserve	20,000.00	20,000.00	B9
10.Foreign Currency Translation Reserve (FCTR)	7,058.31	7,058.31	B10
<i>of which considered for Capital funds (at 25% discount)</i>	5,293.73	5,293.73	B10(i)
11.IRS Reserve	19.06	19.06	B11
12.AFS Reserve	7,638.85	7,638.85	B12
<i>of which considered for Capital funds</i>	5,969.55	5,969.55	B12(i)
Minority Interest	335.98	335.98	B13
<i>Of which considered for Capital funds</i>	0.00	0.00	B13(i)
Total Capital	769,202.23	765,179.10	
Deposits	7,768,770.98	7,768,926.53	C
<i>of which:</i> Deposits from banks	264,352.93	264,352.93	C(i)
<i>of which:</i> Customer deposits	7,504,418.05	7,504,573.60	C(ii)
<i>of which:</i> Other deposits	0.00	0.00	C(iii)
Borrowings	422,819.64	422,063.86	D
From RBI	0.00	0.00	D1
From banks	19,848.86	19,848.86	D2
borrowings outside India	52,328.12	52,328.12	D3
From other institutions & agencies	350,642.66	349,886.88	D4
<i>of which:</i> Capital instruments	42,000.00	42,000.00	D4(i)
<i>Upper Tier II Instruments (Non Basel III Compliant)</i>	0.00	0.00	D5
<i>Lower Tier II Instruments (Non Basel III Compliant)</i>	0.00	0.00	D6
<i>Tier II Instruments (Basel III Complaint)</i>	22,000.00	22,000.00	D7
<i>Perpetual Debt Instruments qualifying for AT 1</i>	20,000.00	20,000.00	D8
Other liabilities & provisions	284,062.85	270,429.98	E
General Provisions	50,049.24	50,049.24	E1
Total	9,244,855.70	9,226,599.47	

DF-12: Composition of Capital- Reconciliation Requirements-STEP 2		(₹. in million)	
	Balance sheet as in financial statements (consolidated)	Balance sheet under regulatory scope of consolidation	Reference Number
	As on 30.09.2025	As on 30.09.2025	
Assets			
Cash and balances with Reserve Bank of India	319,118.96	319,118.11	
Balance with banks and money at call and short notice	262,743.89	262,618.93	
Investments	2,385,345.65	2,370,937.72	
of which: Government securities	2,117,054.95	2,111,385.92	
of which: Other approved securities	525.74	0.00	
of which: Shares	16,769.37	15,394.16	
of which: Debentures & Bonds	152,751.33	149,322.17	
of which: Subsidiaries / Joint Ventures / Associates	11,716.43	12,766.48	
of which: Others (Commercial Papers, Mutual Funds etc.)	86,527.83	82,068.98	
Loans and advances	6,051,692.98	6,051,692.98	
of which: Loans and advances to banks	286,585.23	286,585.23	
of which: Loans and advances to customers	5,765,107.75	5,765,107.75	
Fixed assets	87,503.93	87,293.00	
Other assets	138,450.29	134,938.73	
of which: Goodwill and intangible assets	0.00	0.00	
Out of which:			
Goodwill	0	0	
Other intangibles	0	0	
Deferred tax assets (net)	52,276.36	52,202.13	
Goodwill on consolidation	0.00	0.00	
Debit balance in Profit & Loss account	0.00	0.00	
Total Assets	9,244,855.70	9,226,599.47	

Extract of Basel III common disclosure template –STEP 3

Common Equity Tier 1 capital: instruments and reserves

		Component of regulatory capital reported by bank	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation from step 2
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	76,369.86	A1+B1
2	Retained earnings	12,074.47	
3	Accumulated other comprehensive income (and other reserves)	552,580.43	B2+B3+B4+B5+B7+B8(i)+B10(i)+B11+B12(i)
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	0.00	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	0.00	
6	Common Equity Tier 1 capital before regulatory adjustments	641,024.75	
7	Prudential valuation adjustments	0.00	
8	Goodwill (net of related tax liability)	0.00	

Table DF-13: Main Features of Regulatory Capital Instruments

Disclosure template for main features of regulatory capital instruments

1	Issuer	Indian Bank
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE562A01011
3	Governing law(s) of the instrument	Applicable Indian Laws and regulatory requirements
	Regulatory treatment	
4	Transitional Basel III rules	Common Equity Tier 1
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/ group & solo	Group & Solo
7	Instrument type	Common Shares
8	Amount recognised in regulatory capital (₹ in Million)	13469.64
9	Par value of instrument	Not Applicable
10	Accounting classification	Share holder's equity
11	Original date of issuance	various dates
12	Perpetual or dated	Perpetual

13	Original maturity date	Not Applicable
14	Issuer call subject to prior supervisory approval	Not Applicable
15	Optional call date, contingent call dates and redemption amount (₹ in Million)	Not Applicable
16	Subsequent call dates, if applicable	Not Applicable
	<i>Coupons / dividends</i>	<i>Dividend</i>
17	Fixed or floating dividend/coupon	<i>Dividend</i>
18	Coupon rate and any related index	Not Applicable
19	Existence of a dividend stopper	Not Applicable
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Not Applicable
24	If convertible, conversion trigger(s)	Not Applicable
25	If convertible, fully or partially	Not Applicable
26	If convertible, conversion rate	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable
30	Write-down feature	No
31	If write-down, write-down trigger(s)	Not Applicable
32	If write-down, full or partial	Not Applicable
33	If write-down, permanent or temporary	Not Applicable
34	If temporary write-down, description of write-up mechanism	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Not Applicable
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	Not Applicable

Table DF-13: Main Features of Regulatory Capital Instruments

Disclosure template for main features of regulatory capital instruments

1	Issuer	Indian Bank
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE562A08057
3	Governing law(s) of the instrument	Indian Laws
	Regulatory treatment	
4	Transitional Basel III rules	Additional Tier 1 Bonds
5	Post-transitional Basel III rules	Additional Tier 1 Bonds
6	Eligible at solo/group/ group & solo	Solo & Group

7	Instrument type	Basel III compliant Additional Tier 1 (AT 1) Perpetual Bonds Series II
8	Amount recognised in regulatory capital (₹ in Million)	10480
9	Par value of instrument (₹ in Million)	10480
10	Accounting classification	Borrowings
11	Original date of issuance	08/12/2020.
12	Perpetual or dated	Perpetual
13	Original maturity date	Perpetual
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount (₹ in Million)	Call Option Date:08/12/2025 Redemption amount - At Par
16	Subsequent call dates, if applicable	Any coupon payment date after first call due date
	<i>Coupons / dividends</i>	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.44% p.a.
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non Convertible
24	If convertible, conversion trigger(s)	Not Applicable
25	If convertible, fully or partially	Not Applicable
26	If convertible, conversion rate	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	At Point of Non Viability(PONV) as set by RBI
32	If write-down, full or partial	Fully or Partially as per discretion of RBI
33	If write-down, permanent or temporary	Subject to Permanent write-off upon occurrence of the trigger event called PONV as determined by RBI
34	If temporary write-down, description of write-up mechanism	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the Bondholders shall be (i). Superior to the claims of investors in equity shares and perpetual non-cumulative preference shares, if any, of the Issuer (ii). Subordinated to the claims of all depositors and general creditors and subordinated debt of the Issuer other than subordinated debt qualifying as Additional Tier1 Capital. (iii). Pari passu without preference amongst themselves and other subordinated debt classifying as Additional Tier 1 Capital

		(iv). Neither secured nor covered by a guarantee of the Issuer nor related entity or other arrangement that legally or economically enhances the seniority of the claim vis-à-vis Bank creditors.
36	Non-compliant transitioned features	Not Applicable
37	If yes, specify non-compliant features	Not Applicable

Table DF-13: Main Features of Regulatory Capital Instruments

Disclosure template for main features of regulatory capital instruments

1	Issuer	Indian Bank
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE562A08065
3	Governing law(s) of the instrument	Indian Laws
	Regulatory treatment	
4	Transitional Basel III rules	Additional Tier 1 Bonds
5	Post-transitional Basel III rules	Additional Tier 1 Bonds
6	Eligible at solo/group/ group & solo	Solo & Group
7	Instrument type	Basel III compliant Additional Tier 1 (AT 1) Perpetual Bonds Series III
8	Amount recognised in regulatory capital (₹ in Million)	5600
9	Par value of instrument (₹ in Million)	5600
10	Accounting classification	Borrowings
11	Original date of issuance	14/12/2020.
12	Perpetual or dated	Perpetual
13	Original maturity date	Perpetual
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount (₹ in Million)	Call Option Date:14/12/2025 Redemption amount - At Par
16	Subsequent call dates, if applicable	Any coupon payment date after first call due date
	<i>Coupons / dividends</i>	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.44% p.a.
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non Convertible
24	If convertible, conversion trigger(s)	Not Applicable
25	If convertible, fully or partially	Not Applicable
26	If convertible, conversion rate	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable

28	If convertible, specify instrument type convertible into	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	At Point of Non Viability (PONV) as set by RBI
32	If write-down, full or partial	Fully or Partially as per discretion of RBI
33	If write-down, permanent or temporary	Subject to Permanent write-off upon occurrence of the trigger event called PONV as determined by RBI
34	If temporary write-down, description of write-up mechanism	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the Bondholders shall be (i) Superior to the claims of investors in equity shares and perpetual non-cumulative preference shares, if any, of the Issuer; (ii) Subordinated to the claims of all depositors and general creditors and subordinated debt of the Issuer other than subordinated debt qualifying as Additional Tier1 Capital (as the term is defined in the Basel III Guidelines) of the Issuer; (iii) Pari passu without preference amongst themselves and other subordinated debt Classifying as Additional Tier 1 Capital in terms of Basel III Guidelines; (iv) Neither secured nor covered by a guarantee of the Issuer nor related entity or other arrangement that legally or economically enhances the seniority of the claim vis-à-vis Bank creditors.
36	Non-compliant transitioned features	Not Applicable
37	If yes, specify non-compliant features	Not Applicable

Table DF-13: Main Features of Regulatory Capital Instruments

Disclosure template for main features of regulatory capital instruments

1	Issuer	Indian Bank
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE562A08073
3	Governing law(s) of the instrument	Indian Laws
	Regulatory treatment	
4	Transitional Basel III rules	Additional Tier 1 Bonds
5	Post-transitional Basel III rules	Additional Tier 1 Bonds
6	Eligible at solo/group/ group & solo	Solo & Group
7	Instrument type	Basel III compliant Additional Tier 1 (AT 1) Perpetual Bonds Series IV
8	Amount recognised in regulatory capital (₹ in Million)	3920
9	Par value of instrument (₹ in Million)	3920
10	Accounting classification	Borrowings
11	Original date of issuance	30/12/2020.
12	Perpetual or dated	Perpetual
13	Original maturity date	Perpetual
14	Issuer call subject to prior supervisory approval	Yes

15	Optional call date, contingent call dates and redemption amount (₹ in Million)	Call Option Date:30/12/2025 Redemption amount - At Par
16	Subsequent call dates, if applicable	Any coupon payment date after first call due date
	<i>Coupons / dividends</i>	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.44% p.a.
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non Convertible
24	If convertible, conversion trigger(s)	Not Applicable
25	If convertible, fully or partially	Not Applicable
26	If convertible, conversion rate	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	At Point of Non Viability (PONV) as set by RBI
32	If write-down, full or partial	Fully or Partially as per discretion of RBI
33	If write-down, permanent or temporary	Subject to Permanent write-off upon occurrence of the trigger event called PONV as determined by RBI
34	If temporary write-down, description of write-up mechanism	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the Bondholders shall be (i) Superior to the claims of investors in equity shares and perpetual non-cumulative preference shares, if any, of the Issuer; (ii) Subordinated to the claims of all depositors and general creditors and subordinated debt of the Issuer other than subordinated debt qualifying as Additional Tier1 Capital (as the term is defined in the Basel III Guidelines) of the Issuer; (iii) Pari passu without preference amongst themselves and other subordinated debt classifying as Additional Tier 1 Capital in terms of Basel III Guidelines; (iv) Neither secured nor covered by a guarantee of the Issuer nor related entity or other arrangement that legally or economically enhances the seniority of the claim vis-à-vis Bank creditors.
36	Non-compliant transitioned features	Not Applicable
37	If yes, specify non-compliant features	Not Applicable

Table DF-13: Main Features of Regulatory Capital Instruments

Disclosure template for main features of regulatory capital instruments

1	Issuer	Indian Bank
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE428A08044
3	Governing law(s) of the instrument	Indian Laws
	Regulatory treatment	
4	Transitional Basel III rules	Tier 2 Bonds
5	Post-transitional Basel III rules	Tier 2 Bonds
6	Eligible at solo/group/ group & solo	Solo & Group
7	Instrument type	Basel III compliant Tier 2 Bond Series II
8	Amount recognised in regulatory capital (₹ in Million)	0.00
9	Par value of instrument (₹ in Million)	10000
10	Accounting classification	Borrowings
11	Original date of issuance	21/12/2015
12	Perpetual or dated	Dated
13	Original maturity date	20/12/2025
14	Issuer call subject to prior supervisory approval	Not Available
15	Optional call date, contingent call dates and redemption amount (₹ in Million)	Not Applicable
16	Subsequent call dates, if applicable	Not Applicable
	<i>Coupons / dividends</i>	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.64% p.a.
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	Not Applicable
25	If convertible, fully or partially	Not Applicable
26	If convertible, conversion rate	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	At Point of Non Viability (PONV) as set by RBI
32	If write-down, full or partial	Fully or Partially as per discretion of RBI
33	If write-down, permanent or temporary	Subject to Permanent write-off upon occurrence of the trigger event called PONV as determined by RBI

34	If temporary write-down, description of write-up mechanism	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the Bondholders shall be (i) senior to the claims of investors in instruments eligible for inclusion in Tier 1 capital of the Bank; (ii) subordinate to the claims of all depositors and general creditors of the Bank; and (iii) neither secured nor covered by a guarantee of the Bank or related entity or other arrangement that legally or economically enhances the seniority of the claim vis-à-vis creditors of the Bank
36	Non-compliant transitioned features	Not Applicable
37	If yes, specify non-compliant features	Not Applicable

Table DF-13: Main Features of Regulatory Capital Instruments

Disclosure template for main features of regulatory capital instruments

1	Issuer	Indian Bank
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE428A08051
3	Governing law(s) of the instrument	Indian Laws
	Regulatory treatment	
4	Transitional Basel III rules	Tier 2 Bonds
5	Post-transitional Basel III rules	Tier 2 Bonds
6	Eligible at solo/group/ group & solo	Solo & Group
7	Instrument type	Basel III compliant Tier 2 Bond Series III
8	Amount recognised in regulatory capital (₹ in Million)	2000
9	Par value of instrument (₹ in Million)	10000
10	Accounting classification	Borrowings
11	Original date of issuance	25/01/2017
12	Perpetual or dated	Dated
13	Original maturity date	25/01/2027
14	Issuer call subject to prior supervisory approval	Not Available
15	Optional call date, contingent call dates and redemption amount (₹ in Million)	Not Applicable
16	Subsequent call dates, if applicable	Not Applicable
	Coupons / dividends	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.15% p.a.
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible

24	If convertible, conversion trigger(s)	Not Applicable
25	If convertible, fully or partially	Not Applicable
26	If convertible, conversion rate	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	At Point of Non Viability (PONV) as set by RBI
32	If write-down, full or partial	Fully or Partially as per discretion of RBI
33	If write-down, permanent or temporary	Subject to Permanent write-off upon occurrence of the trigger event called PONV as determined by RBI
34	If temporary write-down, description of write-up mechanism	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the Bondholders shall be (i) senior to the claims of investors in instruments eligible for inclusion in Tier 1 capital of the Bank; (ii) subordinate to the claims of all depositors and general creditors of the Bank; and (iii) Neither secured nor covered by a guarantee of the Bank or related entity or other arrangement that legally or economically enhances the seniority of the claim vis-à-vis creditors of the Bank.
36	Non-compliant transitioned features	Not Applicable
37	If yes, specify non-compliant features	Not Applicable

Table DF-13: Main Features of Regulatory Capital Instruments

Disclosure template for main features of regulatory capital instruments

S.No	Particulars	Tier 2 Bonds - Series V
1	Issuer	Indian Bank
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE562A08081
3	Governing law(s) of the instrument	Indian Laws
	Regulatory treatment	
4	Transitional Basel III rules	Tier 2 Bonds
5	Post-transitional Basel III rules	Tier 2 Bonds
6	Eligible at solo/group/ group & solo	Solo & Group
7	Instrument type	Basel III compliant Tier 2 Bond Series V
8	Amount recognised in regulatory capital (₹ in Million)	20000
9	Par value of instrument ((₹ in Million)	20000
10	Accounting classification	Borrowings
11	Original date of issuance	13/01/2021
12	Perpetual or dated	Dated
13	Original maturity date	13/01/2031

Table DF-13: Main Features of Regulatory Capital Instruments

Disclosure template for main features of regulatory capital instruments

14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount (₹ in Million)	Call Option Date:13/01/2026 Redemption amount - At Par
16	Subsequent call dates, if applicable	Any coupon payment date after first call due date
	<i>Coupons / dividends</i>	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	6.18% p.a.
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	Not Applicable
25	If convertible, fully or partially	Not Applicable
26	If convertible, conversion rate	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	At Point of Non Viability (PONV) as set by RBI
32	If write-down, full or partial	Fully or Partially as per discretion of RBI
33	If write-down, permanent or temporary	Subject to Permanent write-off upon occurrence of the trigger event called PONV as determined by RBI
34	If temporary write-down, description of write-up mechanism	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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 -a-vis creditors of the Bank; (iv) Unless the terms of any subsequent issuance of bonds/debentures by the Bank specifies that the claims of such subsequent bond holders are senior or subordinate to the Bonds issued under this Disclosure Document or unless the RBI specifies otherwise in its guidelines, the claims of the Bondholders shall be pari passu with claims of holders of such subsequent debentures/bond issuances of the Bank; and (v) Rank pari passu without preference amongst themselves

Table DF-13: Main Features of Regulatory Capital Instruments

Disclosure template for main features of regulatory capital instruments

36	Non-compliant transitioned features	Not Applicable
37	If yes, specify non-compliant features	Not Applicable

Table DF-14: Full Terms and Conditions of Regulatory Capital Instruments

Terms and conditions for Basel III compliant Bonds		
S.No	Particulars	Additional Tier 1 Bonds Series II
1	Security Description	8.44% Listed, Unsecured, Subordinated, Non-Convertible, Fully Paid Up, Taxable, Perpetual, Basel III Compliant Additional Tier 1 Bonds (AT 1) in the nature of Debentures of ₹ 10Lakh each aggregating to ₹ 1048 Crore
2	Security offered through	Private Placement
3	Tax status	Taxable
4	Date of opening of the issue	07/12/2020
5	Date of closing of the issue	07/12/2020
6	Series	Series II
7	ISIN Code	INE562A08057
8	Face Value per instrument	₹ 10,00,000
9	Paid up value per instrument	₹ 10,00,000
10	Issue Size	₹ 1048 Crore
11	Date of allotment	08/12/2020
12	Date of maturity	Perpetual instruments
13	Call Option	(i) Issuer Call: The issuer, with prior approval of RBI may at its sole discretion, having notified the Trustee not less than 21 calendar days prior to the date of exercise of such issuer call (Which notice shall specify the date fixed for exercise of the issuer Call (The "Issuer call date"), may exercise a call option on the outstanding Bonds. The Issuer Call, which is discretionary, may or may not be exercised on the fifth anniversary from the Deemed Date of Allotment i.e. the fifth Coupon Payment Date or on any Coupon Payment Date thereafter. (ii) Tax call: If a Tax Event (As described below) has occurred and continuing, then the issuer may, having notified the Trustee not less than 21 calendar days prior to the date of exercise of such Tax Call or Variation (Which notice shall specify the date fixed for exercise of the Tax Call or Variation "Tax Call Date"), may exercise a call on the Bonds or substitute the Bonds or vary the terms of the Bonds so that the Bonds have better classification. A Tax event has occurred if, as a result of any change in, or amendment to, the laws affecting taxation or regulations or rulings promulgated there under in India or any change in the official application of such laws, regulations or rulings; the Issuer will no longer be entitled to claim a deduction in respect of computing its taxation liabilities with respect to coupon on Bonds. The exercise of Tax Call by the Issuer is subject to requirements set out in the applicable RBI Guidelines (as defined below). RBI will permit the Issuer to exercise the Tax Call only if the RBI is convinced that the issuer was not in a position to anticipate the

		Tax Event at the time of issuance of the Bonds. (iii) Regulatory Call: If a Regulatory Event (As described below) has occurred and continuing, then the issuer may, having notified the Trustee not less than 21 calendar days prior to the date of exercise of such Regulatory Call or Variation (Which notice shall specify the date fixed for exercise of the Regulatory Call or Variation "Regulatory Call Date"), may exercise a call on the Bonds and replace with the instrument with better regulatory classification or lower coupon with same regulatory classification with prior approval of RBI or substitute the Bonds or vary the terms of the Bonds so that the Bonds have better classification. A Regulatory event is deemed to have occurred if there is a downgrade of the Bonds in regulatory classification e.g. Bonds are excluded from the regulatory Tier 1 Capital of the Issuer. The exercise of Regulatory Call by the Issuer is subject to requirements set out in the applicable RBI Guidelines (as defined below). RBI will permit the Issuer to exercise the Regulatory Call only if the RBI is convinced that the issuer was not in a position to anticipate the Regulatory Event at the time of issuance of the Bonds.
14	Amount to be matured	Not Applicable
15	Coupon rate (fixed)	8.44% p.a .
16	Frequency of Interest	Annual and Non Cumulative
17	Interest due dates	08th December every year till redemption/ Exercise of Call Option subject to holiday convention
18	First Interest Payment date	08/12/2021

Terms and conditions for Basel III compliant Bonds		
S.No	Particulars	Additional Tier 1 Bonds Series III
1	Security Description	8.44% Listed, Unsecured, Subordinated, Non-Convertible, Fully Paid Up, Taxable, Perpetual, Basel III Compliant Additional Tier 1 Bonds (AT 1) in the nature of Debentures of Rs.10Lakh each aggregating to Rs.560 Crore
2	Security offered through	Private Placement
3	Tax status	Taxable
4	Date of opening of the issue	11/12/2020
5	Date of closing of the issue	11/12/2020
6	Series	Series III
7	ISIN Code	INE562A08065
8	Face Value per instrument	₹ 10,00,000
9	Paid up value per instrument	₹ 10,00,000
10	Issue Size	₹ 560 Crore
11	Date of allotment	14/12/2020
12	Date of maturity	Perpetual instruments
13	Call Option	(i) Issuer Call: The issuer, with prior approval of RBI may at its sole discretion, having notified the Trustee not less than 21 calendar days prior to the date of exercise of such issuer call (Which notice shall specify the date fixed for exercise of the issuer Call (The "Issuer call date"), may exercise a call option on the outstanding Bonds.

		The Issuer Call, which is discretionary, may or may not be exercised on the fifth anniversary from the Deemed Date of Allotment i.e. the fifth Coupon Payment Date or on any Coupon Payment Date thereafter. (ii) Tax call: If a Tax Event (As described below) has occurred and continuing, then the issuer may, having notified the Trustee not less than 21 calendar days prior to the date of exercise of such Tax Call or Variation (Which notice shall specify the date fixed for exercise of the Tax Call or Variation "Tax Call Date"), may exercise a call on the Bonds or substitute the Bonds or vary the terms of the Bonds so that the Bonds have better classification. A Tax event has occurred if, as a result of any change in, or amendment to, the laws affecting taxation or regulations or rulings promulgated there under in India or any change in the official application of such laws, regulations or rulings; the Issuer will no longer be entitled to claim a deduction in respect of computing its taxation liabilities with respect to coupon on Bonds. The exercise of Tax Call by the Issuer is subject to requirements set out in the applicable RBI Guidelines (as defined below). RBI will permit the Issuer to exercise the Tax Call only if the RBI is convinced that the issuer was not in a position to anticipate the Tax Event at the time of issuance of the Bonds. (iii) Regulatory Call: If a Regulatory Event (As described below) has occurred and continuing, then the issuer may, having notified the Trustee not less than 21 calendar days prior to the date of exercise of such Regulatory Call or Variation (Which notice shall specify the date fixed for exercise of the Regulatory Call or Variation "Regulatory Call Date"), may exercise a call on the Bonds and replace with the instrument with better regulatory classification or lower coupon with same regulatory classification with prior approval of RBI or substitute the Bonds or vary the terms of the Bonds so that the Bonds have better classification. A Regulatory event is deemed to have occurred if there is a downgrade of the Bonds in regulatory classification e.g. Bonds are excluded from the regulatory Tier 1 Capital of the Issuer. The exercise of Regulatory Call by the Issuer is subject to requirements set out in the applicable RBI Guidelines (as defined below). RBI will permit the Issuer to exercise the Regulatory Call only if the RBI is convinced that the issuer was not in a position to anticipate the Regulatory Event at the time of issuance of the Bonds.
14	Amount to be matured	Not Applicable
15	Coupon rate (fixed)	8.44%
16	Frequency of Interest	Annual and Non Cumulative
17	Interest due dates	14th December every year till redemption/ Exercise of Call Option subject to holiday convention
18	First Interest Payment date	14/12/2021

Terms and conditions for Basel III compliant Bonds		
S.No	Particulars	Additional Tier 1 Bonds Series IV
1	Security Description	8.44% Listed, Unsecured, Subordinated, Non-Convertible, Fully Paid Up, Taxable, Perpetual, Basel III Compliant Additional Tier 1 Bonds (AT 1) in the nature of Debentures of Rs.10Lakh each aggregating to Rs.392 Crore
2	Security offered through	Private Placement
3	Tax status	Taxable
4	Date of opening of the issue	29/12/2020
5	Date of closing of the issue	29/12/2020
6	Series	Series IV
7	ISIN Code	INE562A08073
8	Face Value per instrument	₹ 10,00,000
9	Paid up value per instrument	₹ 10,00,000
10	Issue Size	₹ 392 Crore
11	Date of allotment	30/12/2020
12	Date of maturity	Perpetual instruments
13	Call Option	(i) Issuer Call: The issuer, with prior approval of RBI may at its sole discretion, having notified the Trustee not less than 21 calendar days prior to the date of exercise of such issuer call (Which notice shall specify the date fixed for exercise of the issuer Call (The "Issuer call date"), may exercise a call option on the outstanding Bonds. The Issuer Call, which is discretionary, may or may not be exercised on the fifth anniversary from the Deemed Date of Allotment i.e. the fifth Coupon Payment Date or on any Coupon Payment Date thereafter. (ii) Tax call: If a Tax Event (As described below) has occurred and continuing, then the issuer may, having notified the Trustee not less than 21 calendar days prior to the date of exercise of such Tax Call or Variation (Which notice shall specify the date fixed for exercise of the Tax Call or Variation "Tax Call Date"), may exercise a call on the Bonds or substitute the Bonds or vary the terms of the Bonds so that the Bonds have better classification. A Tax event has occurred if, as a result of any change in, or amendment to, the laws affecting taxation or regulations or rulings promulgated there under in India or any change in the official application of such laws, regulations or rulings; the Issuer will no longer be entitled to claim a deduction in respect of computing its taxation liabilities with respect to coupon on Bonds. The exercise of Tax Call by the Issuer is subject to requirements set out in the applicable RBI Guidelines (as defined below). RBI will permit the Issuer to exercise the Tax Call only if the RBI is convinced that the issuer was not in a position to anticipate the Tax Event at the time of issuance of the Bonds. (iii) Regulatory Call: If a Regulatory Event (As described below) has occurred and continuing, then the issuer may, having notified the Trustee not less than 21 calendar days prior to the date of exercise of such Regulatory Call or Variation (Which notice shall specify the date fixed for exercise of the Regulatory Call or Variation "Regulatory Call Date"), may exercise a call on the

		Bonds and replace with the instrument with better regulatory classification or lower coupon with same regulatory classification with prior approval of RBI or substitute the Bonds or vary the terms of the Bonds so that the Bonds have better classification. A Regulatory event is deemed to have occurred if there is a downgrade of the Bonds in regulatory classification e.g. Bonds are excluded from the regulatory Tier 1 Capital of the Issuer. The exercise of Regulatory Call by the Issuer is subject to requirements set out in the applicable RBI Guidelines (as defined below). RBI will permit the Issuer to exercise the Regulatory Call only if the RBI is convinced that the issuer was not in a position to anticipate the Regulatory Event at the time of issuance of the Bonds.
14	Amount to be matured	Not Applicable
15	Coupon rate (fixed)	8.44%
16	Frequency of Interest	Annual and Non Cumulative
17	Interest due dates	30th December every year till redemption/ Exercise of Call Option subject to holiday convention
18	First Interest Payment date	30/12/2021

Terms and conditions for Basel III compliant Bonds		
S.No	Particulars	Tier 2 Bonds - Series II
1	Security Description	8.64% Unsecured, Non-Convertible, Redeemable, Basel-III Compliant Tier II Bonds in the nature of Debentures of 10 Lakh each aggregating to ₹ 1000 Crore
2	Security offered through	Private Placement
3	Tax status	Taxable
4	Date of opening of the issue	18/12/2015
5	Date of closing of the issue	18/12/2015
6	Series	Series II
7	ISIN Code	INE428A08044
8	Face Value per instrument	₹ 10,00,000
9	Paid up value per instrument	₹ 10,00,000
10	Issue Size	₹ 1000 Crore
11	Date of allotment	21/12/2015
12	Date of maturity	20/12/2025
13	Call Option	Not Available
14	Amount to be matured	₹ 1000 Crore
15	Coupon rate (fixed)	8.64%
16	Frequency of Interest	Annual and Non Cumulative
17	Interest due dates	21 st December every year subject to holiday convention
18	First Interest Payment date	21/12/2016

Terms and conditions for Basel III compliant Bonds		
S.No	Particulars	Tier 2 Bond - Series III
1	Security Description	8.15% Unsecured, Non-Convertible, Redeemable, Basel III Compliant Tier II Bonds in the nature of Debentures of 10 Lakh each aggregating to ₹ 1000 Crore
2	Security offered through	Private Placement
3	Tax status	Taxable
4	Date of opening of the issue	25/01/2017
5	Date of closing of the issue	25/01/2017
6	Series	Series III
7	ISIN Code	INE428A08051
8	Face Value per instrument	₹ 10,00,000
9	Paid up value per instrument	₹ 10,00,000
10	Issue Size	₹ 1000 Crore
11	Date of allotment	25/01/2017
12	Date of maturity	25/01/2027
13	Call Option	Not Available
14	Amount to be matured	₹ 1000 Crore
15	Coupon rate (fixed)	8.15%
16	Frequency of Interest	Annual and Non Cumulative
17	Interest due dates	25 th January every year subject to holiday convention
18	First Interest Payment date	25/01/2018

Terms and conditions for Basel III compliant Bonds		
S.No	Particulars	Tier 2 Bonds - Series V
1	Security Description	6.18% Listed, Unsecured, Redeemable, Subordinated, Non-Convertible, Fully Paid Up, Taxable, Basel III Compliant Tier II Bonds in the nature of Debentures of 10 Lakh each aggregating to ₹ 2000 Crore
2	Security offered through	Private Placement
3	Tax status	Taxable
4	Date of opening of the issue	12/01/2021
5	Date of closing of the issue	12/01/2021
6	Series	Series V
7	ISIN Code	INE562A08081
8	Face Value per instrument	₹ 10,00,000
9	Paid up value per instrument	₹ 10,00,000
10	Issue Size	₹ 2000 Crore
11	Date of allotment	13/01/2021
12	Date of maturity	13/01/2031
13	Call Option	(i) Issuer Call: The issuer, with prior approval of RBI may at its sole discretion, having notified the Trustee not less than 21 calendar days prior to the date of exercise of such issuer call (Which notice shall specify the date fixed for exercise of the issuer Call (The "Issuer call date"), may exercise a call option on the outstanding Bonds. The Issuer Call, which is discretionary, may or may not be exercised on the fifth anniversary from the Deemed Date of

		Allotment i.e. the fifth Coupon Payment Date or on any Coupon Payment Date thereafter. (ii) Tax call: If a Tax Event (As described below) has occurred and continuing, then the issuer may, having notified the Trustee not less than 21 calendar days prior to the date of exercise of such Tax Call or Variation (Which notice shall specify the date fixed for exercise of the Tax Call or Variation "Tax Call Date"), may exercise a call on the Bonds or substitute the Bonds or vary the terms of the Bonds so that the Bonds have better classification. A Tax event has occurred if, as a result of any change in, or amendment to, the laws affecting taxation or regulations or rulings promulgated there under in India or any change in the official application of such laws, regulations or rulings; the Issuer will no longer be entitled to claim a deduction in respect of computing its taxation liabilities with respect to coupon on Bonds. The exercise of Tax Call by the Issuer is subject to requirements set out in the applicable RBI Guidelines (as defined below). RBI will permit the Issuer to exercise the Tax Call only if the RBI is convinced that the issuer was not in a position to anticipate the Tax Event at the time of issuance of the Bonds. (iii) Regulatory Call: If a Regulatory Event (As described below) has occurred and continuing, then the issuer may, having notified the Trustee not less than 21 calendar days prior to the date of exercise of such Regulatory Call or Variation (Which notice shall specify the date fixed for exercise of the Regulatory Call or Variation "Regulatory Call Date"), may exercise a call on the Bonds and replace with the instrument with better regulatory classification or lower coupon with same regulatory classification with prior approval of RBI or substitute the Bonds or vary the terms of the Bonds so that the Bonds have better classification. A Regulatory event is deemed to have occurred if there is a downgrade of the Bonds in regulatory classification e.g. Bonds are excluded from the regulatory Tier 1 Capital of the Issuer. The exercise of Regulatory Call by the Issuer is subject to requirements set out in the applicable RBI Guidelines (as defined below). RBI will permit the Issuer to exercise the Regulatory Call only if the RBI is convinced that the issuer was not in a position to anticipate the Regulatory Event at the time of issuance of the Bonds.
14	Amount to be matured	₹ 2000 Crore
15	Coupon rate (fixed)	6.18%
16	Frequency of Interest	Annual and Non Cumulative
17	Interest due dates	13 th January every year till redemption/ Exercise of Call Option subject to holiday convention
18	First Interest Payment date	13/01/2022

Table DF-15: Disclosure Requirements for Remuneration

-----Not applicable-----

As per RBI Master Circular on Basel III, this table is only applicable to all private sector and foreign banks operating in India.

Table DF-16: Equities-Disclosure for Banking Book Positions

Qualitative Disclosures		
1	The general qualitative disclosure requirement (Para 2.1 of this Annex) with respect to equity risk, including:	
	differentiation between holdings on which capital gains are expected and those taken under other objectives including for relationship and strategic reasons; and	Equity investments in subsidiaries, joint venture, Associates and Regional Rural Banks are kept in separate category. Other equities are kept in AFS, HFT and FVT(non HFT) categories as per new RBI guidelines on Valuation of Investments.
	Discussion of important policies covering the valuation and accounting of equity holdings in the banking book. This includes the accounting techniques and valuation methodologies used, including key assumptions and practices affecting valuation as well as significant changes in these practices.	Accounting and valuation policies for securities held in banking book are detailed under RBI Master Direction on Classification, Valuation and Operation of investment dated September 12, 2023.

Quantitative Disclosures		(₹ in Million)	
		BOOK VALUE 30.09.2025	FAIR VALUE 30.09.2025
1.	Value disclosed in the balance sheet of investments, as well as the fair value of those investments; for quoted securities, a comparison to publicly quoted share values where the share price is materially different from fair value.	12814.91	20605.34
2	The types and nature of investments, including the amount that can be classified as:		
	• Publicly traded	789.31	1432.55
	• Privately held.	12025.60	19172.79
3	The cumulative realised gains (losses) arising from sales and liquidations in the reporting period.	107.00	
4	Total unrealised gains (losses)	3961.22	
5	Total latent revaluation gains (losses)	Nil	
6	Any amounts of the above included in Tier 1 and/or Tier 2 capital.	1696.01	
7	Capital requirements broken down by appropriate equity groupings, consistent with the bank's methodology, as well as the aggregate amounts and the type of equity investments subject to any supervisory transition or grandfathering provisions regarding regulatory capital requirements.	Not applicable	

Table DF 17- Summary comparison of accounting assets vs. leverage ratio exposure measure		(₹ in Million)
Item		
Total consolidated assets as per published financial Statement		9,226,599.47
Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation		(1,150.00)
Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure		0.00
Adjustments for derivative financial instruments		64,882.58
Adjustment for securities financing transactions (i.e. repos and similar secured lending)		1,550.90
Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)		475,762.47
Other adjustments		(0.19)
Leverage ratio exposure		9,767,645.23

DF 18 – Leverage ratio common disclosure template		(₹ in Million)
On-balance sheet exposures		Consolidated
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	9,226,599.47
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(1,150.19)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	9,225,449.28
Derivative exposures		
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	14,648.59
5	Add-on amounts for PFE associated with all derivatives transactions	50,234.00
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	0.00
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0.00
8	(Exempted CCP leg of client-cleared trade exposures)	0.00
9	Adjusted effective notional amount of written credit derivatives	0.00
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0.00
11	Total derivative exposures (sum of lines 4 to 10)	64,882.58
Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	0.00
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0.00
14	CCR exposure for SFT assets	1,550.90
15	Agent transaction exposures	0.00
16	Total securities financing transaction exposures (sum of lines 12 to 15)	1,550.90
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	1,618,477.89
18	(Adjustments for conversion to credit equivalent amounts)	(1,142,715.43)
19	Off-balance sheet items (sum of lines 17 and 18)	475,762.47
Capital and total exposures		
20	Tier 1 capital	659,874.57
21	Total exposures (sum of lines 3, 11, 16 and 19)	9,767,645.23
Leverage ratio		
22	Basel III leverage ratio	6.76%