# Basel III- Pillar III Disclosures

September 30, 2023

*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** |
| 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** |
| Universal Sompo General Insurance company Ltd (Joint venture) | **Yes** | Accounting standard 27- Financial reporting of interests in joint ventures | **No** | Not Applicable | **Not Applicable** | **Regulatory Guidelines** |

| 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 |
|---|---|---|---|---|---|---|
| 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 |
| Saptagiri Grameena 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 |

**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 | 443.79 | 1092.61 |
| Ind Bank Housing Ltd (India) | Housing Finance | 100.00 | 91.85 |
| Asrec India Ltd (India) | Asset Recovery Company | 980.00 | 2431.98 |
| Universal Sompo General Insurance company Ltd (India) | General insurance company | 3681.82 | 56071.82 |

**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. Bank maintains Common Equity Tier 1 (CET 1) of 12.07 % (Standalone), 12.40% (Consolidated) and CRAR of 15.53% (Standalone), 15.85 % (Consolidated).

(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<br>▪ Interest Rate Risk in the Banking Book<br>▪ Liquidity Risk<br>▪ Settlement Risk<br>▪ Compliance Risk<br>▪ Reputational Risk<br>▪ Model Risk<br>▪ Country Risk<br>▪ Compensation Risk<br>▪ Legal Risk<br>▪ Group Risk<br>▪ Conduct Risk<br>▪ Risk of Securitisation<br>▪ Stress Credit Risk | ▪ Underestimation of Credit Risk under Standardised Approach<br>▪ Pension Obligation Risk<br>▪ Off-Balance sheet exposure Risk<br>▪ Technology Risk<br>▪ Outsourcing Risk<br>▪ Human Resources Risk<br>▪ Residual Risk<br>▪ Strategic Risk<br>▪ Un-hedged Foreign Currency Exposure Risk<br>▪ Climate Risk<br>▪ Cyber Risk<br>▪ Deposit Concentration Risk<br>▪ Interest Rate Risk in Trading Book |

(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 | 3,31,759.54 | 3,32,188.69 |
| Securitization exposures | -- | -- |

(b) Capital requirements for market risk:

Standardized duration approach

(₹ in Million)

| Particulars | Standalone | Consolidated |
|---|---|---|
| Interest Rate Risk | 21,229.99 | 21,229.99 |
| Foreign Exchange Risk (including gold) | 258.75 | 258.75 |
| Equity Risk | 4,800.93 | 4,961.82 |
| **Total** | 26,289.67 | 26,450.56 |

(c) Capital requirements for operational risk:

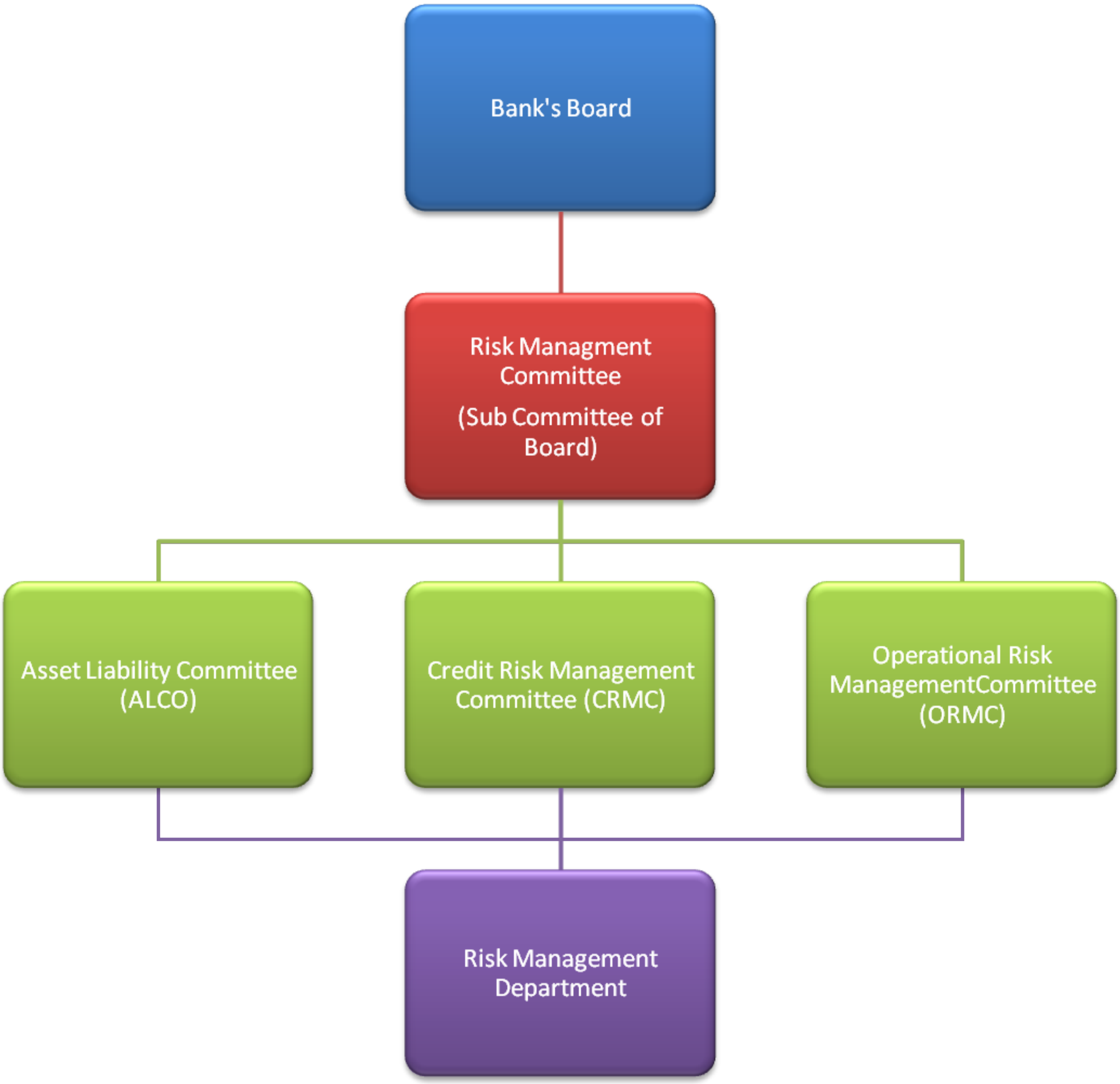
(₹ in Million)

| Particulars | Standalone | Consolidated |
|---|---|---|
| Basic Indicator Approach | 48,728.20 | 49,925.67 |

(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) | 12.07% | 12.40% |
| Tier 1 Capital Adequacy Ratio | 12.63% | 12.96% |
| Total Capital Adequacy Ratio | 15.53% | 15.85% |

**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)

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.

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 besides taking other corrective measures.

**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

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

**Credit Review Framework:**

Bank has adopted the Credit Review Framework, which involves credit risk assessment and risk categorisation of the credit proposals into Low risk / Medium risk / High risk / No-Go based upon quantified risk scoring matrices on analysing the risk factors along with subjective risk parameters. Based on Risk Score and Risk Categorization, Risk Advisory is issued to take risk based / informed credit decision at various Credit Committees.

**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.

**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 daily report and weekly summary note is placed to Chief Risk Officer and on monthly basis to ALCO. Stress testing is done for assessing market risk as per framework prescribed in Stress Test Policy and reported to ALCO on Quarterly basis.

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 Frame work (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:**

Banks are exposed to physical risks of climate change, as they may incur severe losses caused by weather events. Furthermore, the banking industry faces risks in relation to the transition to a carbon-neutral economy, due to considerable exposures to high-emission sectors. These exposures make them vulnerable to new climate policies, rapidly advancing carbon-neutral technology and changing market conditions.

Bank is actively lending to Green Energy initiatives viz Solar/ Wind etc under wholesale lending 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.

Lending to high polluting (Green House Gas emission) industries needs special attention and hence Bank has implemented Risk Based Pricing takes into account the climate risk associated with such exposure. At present, disincentive in the form of Pricing Mark-up ranging from 0.25% to 1.00% (based on external, rating) is charged for Top 5 polluting sectors.

Shouldering our responsibility towards preserving environment/ climate, Bank takes a holistic approach while appraising such credit proposals, assessing the alternative processes, requirement of obtaining NOC, from Govt/ Statutory Authorities, installing environment friendly equipment etc are ensured/ stipulated for implementation. Exposures in these sectors are monitored to remain restricted to prescribed ceilings.

## 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.

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 | 49,22,882.64 | 49,22,882.64 |
| Investments | 14,69,836.56 | 14,69,857.18 |
| Other Assets | 6,64,675.12 | 6,65,574.31 |
| **Total Fund Based** | **70,57,394.32** | **70,58,314.14** |
| Non Fund Based including contingent credit, contracts and derivatives* | 39,83,290.40 | 39,83,494.50 |
| **Total Credit Risk Exposure** | **1,10,40,684.72** | **1,10,41,808.64** |

*includes notional principles of derivatives exposures, fund based unavailed limits, LC, acceptances and Guarantees

(a) 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 | 3,63,613.68 | 74,941.73 | 4,38,555.41 |
| Domestic | 66,93,780.64 | 39,08,348.67 | 1,06,02,129.32 |
| **Total** | **70,57,394.32** | **39,83,290.40** | **1,10,40,684.72** |

(b) Industry-wise distribution of exposures (Standalone) as on 30.09.2023

(₹ in Million)

| | MAJOR INDUSTRIES/SECTORS | FB Exposure | NFB Exposure | Committed Exposure |
|---|---|---|---|---|
| 1 | **Chemicals & Chemical Products** | | | |
| 1.1 | Drugs and Pharmaceuticals | 14610.99 | 2722.17 | 17333.16 |
| 1.2 | Fertilizers | 22245.99 | 101.62 | 22347.61 |
| 1.3 | Other Chemicals & Chemical Products | 16072.28 | 3815.95 | 19888.23 |
| 2 | **Engineering** | | | |
| 2.1 | General Engineering Machinery and Goods | 51570.95 | 46606.02 | 98176.97 |
| 2.2 | Electrical Machinary and Goods | 19807.64 | 19904.75 | 39712.39 |
| 2.3 | Electronic Machinery,Goods and Software | 15779.28 | 7639.61 | 23418.90 |
| 3 | **Food Manufacturing and Processing** | | | |
| 3.1 | Edible oil and Vanaspati | 5052.32 | 22560.08 | 27612.40 |
| 3.2 | Rice Mills, Flour Mills and Dal Mills | 39975.83 | 5425.16 | 45401.00 |
| 3.3 | Sugar | 9192.20 | 101.61 | 9293.82 |
| 3.4 | Tea and Coffee | 3995.29 | 31.05 | 4026.35 |
| 3.5 | Other Food Manufacturing and Processing | 67235.62 | 11609.20 | 78844.82 |
| 4 | **Infrastructure** | | | |
| 4.1 | **Power** | | | |
| 4.1.1 | Power Generation | 135806.63 | 20007.56 | 155814.19 |
| 4.1.2 | Power Transmission and Distribution | 115776.12 | 15004.10 | 130780.22 |
| 4.1.3 | Renewable Energy | 4430.92 | 868.94 | 5299.86 |
| 4.2 | **Transport** | | | |
| 4.2.1 | Ports and Roads | 127073.44 | 10316.37 | 137389.81 |
| 4.2.2 | Shipping | 10477.24 | 4.63 | 10481.87 |
| 4.2.3 | Logistics | 14649.68 | 5160.91 | 19810.58 |
| 4.3 | Telecommunication | 16368.73 | 18718.53 | 35087.26 |
| 4.4 | Educational Institution | 46732.89 | 3907.54 | 50640.43 |
| 4.5 | Hospital | 29509.99 | 1935.53 | 31445.52 |
| 4.6 | Hotels (Three Star and above) | 14575.26 | 304.79 | 14880.05 |
| 4.7 | Other Infrastructure | 263090.61 | 13347.58 | 276438.19 |
| 5 | **Textiles** | | | |
| 5.1 | Cotton Textile | 28761.07 | 1236.98 | 29998.05 |
| 5.2 | Natural Fibre Textile | 1774.48 | 31.25 | 1805.72 |
| 5.3 | Handloom Textile and Khadi | 4327.20 | 55.37 | 4382.57 |
| 5.4 | Other Textile | 74548.60 | 10364.84 | 84913.44 |
| 6 | **NBFC/HFC/MFI** | | | |
| 6.1 | Non Banking Financial Companies (NBFC) | 439661.00 | 527.27 | 440188.27 |
| 6.2 | Micro Finance Institutions (MFI) | 24803.06 | 0.00 | 24803.06 |
| 6.3 | Housing Finance Companies (HFC) | 199195.36 | 0.00 | 199195.36 |
| 7 | **Metal and Metal Products** | | | |
| 7.1 | Iron and Steel | 99939.80 | 38628.46 | 138568.26 |
| 7.2 | Other Metals and Metal Products | 32889.21 | 18216.98 | 51106.18 |
| 8 | **Trade** | | | |
| 8.1 | Wholesale Trade | 357649.20 | 45500.54 | 403149.75 |
| 8.2 | Retail Trade | 235870.02 | 8994.41 | 244864.42 |

| | MAJOR INDUSTRIES/SECTORS | FB Exposure | NFB Exposure | Committed Exposure |
|---|---|---|---|---|
| 9 | Automobiles | 24877.99 | 2509.93 | 27387.92 |
| 10 | Aviation | 1911.24 | 1409.99 | 3321.22 |
| 11 | Beverages and Tobacco | 13156.60 | 174.21 | 13330.82 |
| 12 | Cement and Cement Products | 32066.87 | 8248.58 | 40315.45 |
| 13 | Capital Market Exposure (CME) | 22181.39 | 4295.00 | 26476.39 |
| 14 | Commercial Real Estate (CRE) | 179713.64 | 1984.15 | 181697.79 |
| 15 | Construction Contractors | 97514.32 | 147047.38 | 244561.69 |
| 16 | Gems and Jewellery | 7214.73 | 616.59 | 7831.32 |
| 17 | Glass and Glass Ware | 889.72 | 532.36 | 1422.08 |
| 18 | Leather and Leather Products | 2993.59 | 386.47 | 3380.05 |
| 19 | Media and Entertainment | 5582.62 | 4220.19 | 9802.81 |
| 20 | Mining and Quarrying | 33454.53 | 6174.36 | 39628.89 |
| 21 | Paper and Paper Products | 18802.03 | 3016.97 | 21818.99 |
| 22 | Petroleum and Petroleum Products | 118651.72 | 54654.67 | 173306.39 |
| 23 | Printing and Publishing | 6745.56 | 1349.26 | 8094.82 |
| 24 | Rubber, Plastic and their Products | 31286.73 | 7979.35 | 39266.08 |
| 25 | Wood and Wood Products | 7237.70 | 2276.34 | 9514.04 |
| 26 | Other Industries | 329528.71 | 12477.04 | 342005.76 |

As on 30.09.2023, the Bank's exposure to the industries stated below was more than 5% of the total exposure

| Sl.No | Industry Classification | Percentage of the total gross credit exposure |
|---|---|---|
| 1 | Infrastructure | 13.24% |
| 2 | NBFC / HFC / MFI | 10.13% |

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

(₹ in Million)

| | Investments* | Advances |
|---|---|---|
| 1 day | 301735.40 | 71134.97 |
| 2-7 days | 166829.10 | 117346.91 |
| 8 -14 days | 119738.70 | 31582.10 |
| 15 to 30 days | 140808.30 | 61274.48 |
| 31 days to 2 months | 55532.20 | 146619.00 |
| 2M to 3 months | 47584.30 | 156471.04 |
| Over 3 months to 6 months | 157886.90 | 307125.06 |
| Over 6 months to 1 year | 273287.10 | 683882.65 |
| Over 1 year to 3 years | 251704.80 | 1855751.66 |
| Over 3 years to 5 years | 140467.90 | 443282.81 |
| Over 5 years | 358043.38 | 831795.16 |
| Total | 2013618.08 | 4706265.84 |

*** Excludes 50% of listed equities of ₹ 3108.20 million.**

(₹ in Million)

| | | |
|---|---|---|
| (f) | Amount of NPAs (Gross) – (Standalone) | |
| | ➢ Substandard | 34284.30 |
| | ➢ Doubtful 1 | 22625.60 |
| | ➢ Doubtful 2 | 41221.90 |
| | ➢ Doubtful 3 | 68704.40 |
| | ➢ Loss | 78039.10 |
| | Gross NPA (Standalone) | 244875.30 |
| (g) | Net NPAs | 28258.50 |
| (h) | NPA Ratios | |
| | ➢ Gross NPAs to gross advances | 4.97% |
| | ➢ Net NPAs to net advances | 0.60% |
| (i) | Movement of NPAs (Gross) | |
| | ➢ Opening Balance (01.04.2023) | 281795.28 |
| | ➢ Additions | 38501.42 |
| | ➢ Reductions | 75421.40 |
| | ➢ Closing Balance (30.09.2023) | 244875.30 |
| (j) | Movement of provisions for NPAs | |
| | ➢ Opening Balance (01.04.2023) | 235746.69 |
| | ➢ Provisions made during the period | 19203.72 |
| | ➢ Write Off / Write-back of excess provisions | 44357.21 |
| | ➢ Closing balance (30.09.2023) | 210593.20 |
| (k) | Amount of Non-Performing investments | 27553.16 |
| (l) | Amount of Provisions held for non-performing investments | 25598.46 |
| (m) | Movement of provisions for depreciation on investments | |
| | ➢ Opening balance (01.04.2023) | 21012.06 |
| | ➢ Provisions made during the period | 352.47 |
| | ➢ Write-off | 8419.40 |
| | ➢ Write-back of excess provisions | 4331.31 |
| | ➢ Closing balance (30.09.2023) | 8613.82 |

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

(₹ in Million)

| | |
|---|---|
| Recovery in Accounts under collection | 7717.00 |
| Memorandum of Interest / legal charges / Recovery in written off accounts | 4197.70 |

**Amount of NPA by Major Industry type:**

(₹ in Million)

| Industry | Gross NPA | Provision | Net NPA |
|---|---|---|---|
| Basic Metals and metal products | 5949.25 | 4293.96 | 1655.29 |
| Infrastructure including Power | 20113.07 | 18037.80 | 2075.27 |
| Textiles | 6948.35 | 5415.44 | 1532.91 |
| All engineering | 7018.87 | 6548.80 | 470.07 |
| Petroleum and other minerals | 405.65 | 401.24 | 4.41 |

**Technical Write Off during the quarter ended 30.09.2023-** Standalone: ₹ 21361.80 million

**Geography-wise NPA**

(₹ in Million)

| | Domestic | Overseas | Global |
|---|---|---|---|
| **Amount of NPAs** (Gross) | | | |
| ➢ Substandard | 32837.00 | 1447.30 | 34284.30 |
| ➢ Doubtful 1 | 22478.30 | 147.30 | 22625.60 |
| ➢ Doubtful 2 | 41221.90 | 0.00 | 41221.90 |
| ➢ Doubtful 3 | 68704.40 | 0.00 | 68704.40 |
| ➢ Loss | 78039.10 | 0.00 | 78039.10 |
| **Total** | **243280.70** | **1594.60** | **244875.30** |

**Analysis of ageing of past-due loans**

(₹ in Million)

| Details | Gross NPA |
|---|---|
| **Less than 1 year (Sub Standard)** | 34284.30 |
| **1-2 Years (D1)** | 22625.60 |
| **2-3 Years (D2- 1st Year)** | 30637.84 |
| **3-4 Years(D2- 2nd Year)** | 10584.05 |
| **More than 4 years** | 146743.51 |

# Table DF – 4

## Credit Risk: disclosures for portfolios subject to the standardized approach

**Qualitative Disclosures:**

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

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

* Eligible Credit Rating Agencies as per RBI circular No. RBI/2022-23/162 DOR.STR.REC.94/21.06.008/2022-23 dated January 09, 2023.
The Securities and Exchange Board of India has cancelled the Certificate of Registration (CoR) granted to Brickwork Ratings India Private Limited as a Credit Rating Agency (CRA), vide Order WTM/ASB/MIRSD/MIRSD_CRADT/20175/2022-23 dated October 6, 2022. The CRA has been directed to wind down its operations within a period of six months from the date of the aforesaid Order and not to take any new clients /fresh mandates from the date of Order ibid.

## 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 | 91,35,008.52 | 13,15,541.53 |
| 100% Risk weight | 11,62,185.22 | 8,96,819.76 |
| Above 100% Risk weight | 7,43,490.98 | 6,72,504.29 |
| **Total** | **1,10,40,684.72** | **28,84,865.58** |

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 | 91,35,495.75 | 13,15,599.92 |
| 100% Risk weight | 11,62,747.12 | 8,97,381.66 |
| Above 100% Risk weight | 7,43,565.77 | 6,75,615.76 |
| **Total** | **1,10,41,808.64** | **28,88,597.34** |

## 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 | | |
| Fund Based | | |
| Loans and Advances | 7,74,334.84 | 4,42,467.15 |
| Investments | 0.00 | 0.00 |
| Other Assets | 0.00 | 0.00 |
| **Total Fund Based** | 7,74,334.84 | 4,42,467.15 |
| Non Fund Based including contingent credit, contracts and derivatives | 54,940.77 | 0.00 |
| **Total** | 8,29,275.61 | 4,42,467.15 |

## 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 ALCO on monthly and Board on quarterly basis. Stress testing is done for assessing market risk by following assumptions prescribed in Stress Test Policy and reported to ALCO 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 | 21,229.99 | 21,229.99 |
| Foreign exchange risk | 258.75 | 258.75 |
| Equity position risk | 4,800.93 | 4,961.82 |
| **Total** | **26,289.66** | **26,450.56** |

## 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 capture and 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 a sophisticated web-based Operational Risk Management System to capture, measure, monitor and manage its operational risk exposure. Bank has built up internal loss data base for more than 10 years.

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

**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 ₹ 49,925.67 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 impacts 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:-

i) Earnings at Risk for 25 bps interest rate shock as on for one year time horizon is (-) ₹2997.03 Million
ii) Change in Economic Value of Equity for 200 bps interest rate shock in Banking Book is ₹71543.75 Million (IRRBB)

## 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)

| Notional Principle | Current Credit Exposure(+ve MTM) | Current Exposure |
|---|---|---|
| 24,20,598.94 | 5,890.62 | 57,797.71 |

| 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) | 36,369.86 | A1+B1 |
| 2 | Retained earnings | 11,546.12 | |
| 3 | Accumulated other comprehensive income (and other reserves) | 3,97,586.17 | B2+B3+B4+B5+B7+B8(i)+B10(i)+B11 |
| 4 | *Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)* | 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** | 4,45,502.15 | |
| 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 | 615.42 | |
| 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) | 1,050.00 | |
| 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) | 3,273.42 | |

| 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 | 0.00 | |
| 26b | *of which:* Investments in the equity capital of unconsolidated non-financial subsidiaries | 0.00 | |
| 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** | 4,938.84 | |
| 29 | **Common Equity Tier 1 capital (CET1)** | 4,40,563.30 | |
| | 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 | 200.00 | |
| 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 | |
| | *of which*: Phase out form ATI | 0.00 | |
| | *of which*: existing adjustments which are deducted from Tier 1 at 50% | 0.00 | |
| | *of which*: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** | **2,00.00** | |
| 44 | **Additional Tier 1 capital (AT1)** | **19,800.00** | |
| 44a | **Additional Tier 1 capital reckoned for capital adequacy** | **19,800.00** | |
| 45 | **Tier 1 capital (T1 = CET1 + AT1) (29 + 44a)** | **4,60,363.30** | |
| | **Tier 2 capital: instruments and provisions** | | |
| 46 | Directly issued qualifying Tier 2 instruments plus related stock surplus | 56,000.00 | D7 |
| 47 | Directly issued capital instruments subject to phase out from Tier 2 | 0.00 | |
| 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* | *of which: instruments issued by subsidiaries subject to phase out* | 0.00 | |
| 50 | Provisions (Including IFR) | 47,757.57 | Eligible Provisions + B9 |
| | | | |
| 51 | **Tier 2 capital before regulatory adjustments** | **1,03,757.57** | |

| 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 | 1,000.00 | |
| 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 | *of which:* Investments in the Tier 2 capital of unconsolidated subsidiaries | 0.00 | |
| 56b | *of which:* 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 | |
| | *of which: Phase out from Tier 2 Bonds* | 0.00 | |
| 57 | **Total regulatory adjustments to Tier 2 capital** | 1,000.00 | |
| 58 | **Tier 2 capital (T2)** | **1,02,757.57** | |
| 58a | **Tier 2 capital reckoned for capital adequacy** | **1,02,757.57** | |
| 58b | **Excess Additional Tier 1 capital reckoned as Tier 2 capital** | 0.00 | |
| 58c | **Total Tier 2 capital admissible for capital adequacy (58a + 58b)** | **1,02,757.57** | |
| 59 | **Total capital (TC = T1 + T2) (45 + 58c)** | **5,63,120.87** | |
| 60 | **Total risk weighted assets (60a + 60b + 60c)** | **35,52,738.36** | |
| 60a | *of which: total credit risk weighted assets* | 28,88,597.34 | |
| 60b | *of which: total market risk weighted assets* | 2,30,004.827 | |
| 60c | *of which: total operational risk weighted assets* | 4,34,136.29 | |
| Capital ratios | | | |
| 61 | Common Equity Tier 1 (as a percentage of risk weighted assets) | 12.40% | |
| 62 | Tier 1 (as a percentage of risk weighted assets) | 12.96% | |
| 63 | Total capital (as a percentage of risk weighted assets) | 15.85% | |
| 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 | *of which: capital conservation buffer requirement* | 2.50% | |
| | | | |

| DF-11: Composition of Capital | | | (₹ in Million) |
|---|---|---|---|
| | | | Ref No. (With respect to DF-12; Step 2) |
| 66 | *of which: bank specific countercyclical buffer requirement* | 0.00% | |
| 67 | *of which: G-SIB buffer requirement* | 0.00% | |
| 68 | Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) | 6.90% | |
| **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 | 273.79 | |
| 74 | Mortgage servicing rights (net of related tax liability) | 0.00 | |
| 75 | Deferred tax assets arising from temporary differences (net of related tax liability) | 47,762.10 | |
| **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) | 75,131.31 | E1 |
| *77* | Cap on inclusion of provisions in Tier 2 under standardised approach (1.25% of Credit Risk RWA) | 36,107.47 | |
| *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* | *Current cap on CET1 instruments subject to phase out arrangements* | 0.00 | |
| *81* | *Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)* | 0.00 | |
| *82* | *Current cap on AT1 instruments subject to phase out arrangements* | 0.00 | |
| *83* | *Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)* | 0.00 | |
| *84* | *Current cap on T2 instruments subject to phase out arrangements* | 0.00 | |
| *85* | *Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)* | 00.00 | |

| 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 | 47,762.10 |
| | 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 (Including IFR) | 36,107.47 |
| | Eligible Revaluation Reserves included in Tier 2 capital | 0.00 |
| | Total of row 50 | 36,107.47 |

| 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 30.09.2023** | **As on 30.09.2023** |
| **A** | **Capital & Liabilities** | | |
| i | Paid-up Capital | 12,454.41 | 12,454.41 |
| | Reserves & Surplus | 5,21,416.15 | 5,18,496.65 |
| | **Total Capital** | **5,33,870.56** | **5,30,951.06** |
| | Minority Interest | 275.55 | 275.55 |
| ii | **Deposits** | **64,07,587.44** | **64,07,638.63** |
| | *of which*: Deposits from banks | 1,70,647.04 | 1,70,647.04 |
| | *of which*: Customer deposits | 62,36,940.40 | 62,36,991.59 |
| | *of which*: Other deposits (pl. specify) | 0.00 | 0.00 |
| iii | **Borrowings** | **2,49,391.18** | **2,49,391.18** |
| | From RBI | 0.00 | 0.00 |
| | From banks | 38.43 | 38.43 |
| | borrowings outside India | 18,743.19 | 18,743.19 |
| | From other institutions & agencies | 2,30,609.55 | 2,30,609.55 |
| | *of which:* Capital instruments | 76,000.00 | 76,000.00 |
| iv | **Other liabilities & provisions** | **2,26,143.55** | **2,14,125.06** |
| | **Total Liabilities** | **74,17,268.26** | **74,02,381.48** |
| | | | |
| **B** | **Assets** | | |
| i | **Cash and balances with Reserve Bank of India** | **2,93,037.63** | **2,93,037.44** |
| | **Balance with banks and money at call and short notice** | **1,15,409.13** | **1,14,977.37** |
| ii | **Investments:** | **20,41,139.91** | **20,30,541.32** |
| | *of which: Government securities* | 18,05,454.49 | 18,01,108.44 |
| | *of which: Other approved securities* | 380.65 | 0.00 |
| | *of which: Shares* | 9,385.35 | 8,974.34 |
| | *of which: Debentures & Bonds* | 1,53,178.35 | 1,49,398.93 |
| | *of which: Subsidiaries / Joint Ventures / Associates* | 14,419.14 | 15,469.19 |
| | *of which: Others (Commercial Papers, Mutual Funds etc.)* | 58,321.94 | 55,703.93 |
| iii | **Loans and advances** | **47,06,265.84** | **47,06,265.84** |
| | of which: Loans and advances to banks | 2,21,943.11 | 2,21,943.11 |
| | of which: Loans and advances to customers | 44,84,322.73 | 44,84,322.73 |
| iv | **Fixed assets** | **74,989.85** | **74,830.62** |
| v | **Other assets** | **1,86,425.90** | **1,82,728.88** |
| | *of which:* Goodwill and intangible assets | 0.00 | 0.00 |
| | *of which:* Deferred tax assets | 47,815.45 | 47,762.10 |
| vi | Goodwill on consolidation | 0.00 | 0.00 |
| vii | Debit balance in Profit & Loss account | 0.00 | 0.00 |
| | **Total Assets** | **74,17,268.26** | **74,02,381.48** |

| 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 30.09.2023 | As on 30.09.2023 | |
| **Capital & Liabilities** | | | |
| **Paid-up Capital** | **12,454.41** | **12,454.41** | A |
| *of which:* Amount eligible for CET1 | 12,454.41 | 12,454.41 | A1 |
| **Reserves & Surplus (1+2+3+4+5+6+7+8+9+10+11)** | **5,21,416.15** | **5,18,496.65** | B |
| *of which* | | | |
| 1.Share Premium | 23,915.44 | 23,915.44 | B1 |
| 2.Statutory Reserves | 1,09,563.95 | 1,09,563.95 | B2 |
| 3.Capital Reserves | 11,111.58 | 10,633.53 | B3 |
| 4.Special Reserves | 25,396.32 | 25,396.32 | B4 |
| of which special reserve net of Tax | 24,814.32 | 24,814.32 | B4(i) |
| 5.Revenue Reserves | 1,80,974.08 | 1,80,974.08 | B5 |
| 6.Profit and Loss account | 51,509.10 | 49,067.65 | B6 |
| 7.Amalgamation Reserve | 40,069.16 | 40,069.16 | B7 |
| 8.Revaluation Reserve | 60,258.71 | 60,258.71 | B8 |
| Revaluation Reserve (Part of CET 1 capital @ discount of 55%) | 27,116.42 | 27,116.42 | B8(i) |
| 9.Investment Fluctuation Reserve | 11,650.10 | 11,650.10 | B9 |
| 10.Foreign Currency Translation Reserve (FCTR) | 5,084.87 | 5,084.87 | B10 |
| of which considered for Capital funds ( at 25% discount) | 3,813.66 | 3,813.66 | B10(i) |
| 11.IRS Reserve | 19.06 | 19.06 | B11 |
| 12.Investment Reserve | 1,863.78 | 1,863.78 | |
| **Minority Interest** | 275.55 | 275.55 | B12 |
| *Of which considered for Capital funds* | 0.00 | 0.00 | B12(i) |
| **Total Capital** | **5,34,146.10** | **5,31,226.61** | |
| **Deposits** | **64,07,587.44** | **64,07,638.63** | C |
| *of which:* Deposits from banks | 1,70,647.04 | 1,70,647.04 | C(i) |
| *of which:* Customer deposits | 62,36,940.40 | 62,36,991.59 | C(ii) |
| *of which:* Other deposits | 0.00 | 0.00 | C(iii) |
| **Borrowings** | **2,49,391.18** | **2,49,391.18** | D |
| From RBI | 0.00 | 0.00 | D1 |
| From banks | 38.43 | 38.43 | D2 |
| borrowings outside India | 18,743.19 | 18,743.19 | D3 |
| From other institutions & agencies | 2,30,609.55 | 2,30,609.55 | D4 |
| *of which:* Capital instruments | 76,000.00 | 76,000.00 | D4(i) |
| *Upper Tier II Instruments ( Non Basel III Compliant)* | 0.00 | 0.00 | D5 |
| *Lower Tier II Instruments ( Non Basel III Compliant)* | 0.00 | 0.00 | D6 |
| *Tier II Instruments ( Basel III Complaint)* | 56,000.00 | 56,000.00 | D7 |
| *Perpetual Debt Instruments qualifying for AT 1* | 20,000.00 | 20,000.00 | D8 |
| **Other liabilities & provisions** | **2,26,143.55** | **2,14,125.06** | E |
| General Provisions | 75,131.31 | 75,131.31 | E1 |
| **Total** | **74,17,268.26** | **74,02,381.48** | |
| | | | |

| 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 30.09.2023** | **As on 30.09.2023** | |
| **Assets** | | | |
| **Cash and balances with Reserve Bank of India** | **2,93,037.63** | **2,93,037.44** | |
| **Balance with banks and money at call and short notice** | **1,15,409.13** | **1,14,977.37** | |
| **Investments** | **20,41,139.91** | **20,30,541.32** | |
| *of which:* Government securities | 18,05,454.49 | 18,01,108.44 | |
| *of which:* Other approved securities | 380.65 | 0.00 | |
| *of which:* Shares | 9,385.35 | 8,974.34 | |
| *of which:* Debentures & Bonds | 1,53,178.35 | 1,49,398.93 | |
| *of which:* Subsidiaries / Joint Ventures / Associates | 14,419.14 | 15,469.19 | |
| *of which:* Others (Commercial Papers, Mutual Funds etc.) | 58,321.94 | 55,703.93 | |
| **Loans and advances** | **47,06,265.84** | **47,06,265.84** | |
| *of which:* Loans and advances to banks | 2,21,943.11 | 2,21,943.11 | |
| *of which:* Loans and advances to customers | 44,84,322.73 | 44,84,322.73 | |
| **Fixed assets** | **74,989.85** | **74,830.62** | |
| **Other assets** | **1,86,425.90** | **1,82,728.88** | |
| *of which:* Goodwill and intangible assets | 0.00 | 0.00 | |
| Out of which: | | | |
| Goodwill | 0 | 0 | |
| Other intangibles | 0 | 0 | |
| Deferred tax assets (net) | 47,815.45 | 47,762.10 | |
| Goodwill on consolidation | 0.00 | 0.00 | |
| Debit balance in Profit & Loss account | 0.00 | 0.00 | |
| **Total Assets** | **74,17,268.26** | **74,02,381.48** | |

| 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 | 36369.86 | A1+B1 |
| 2 | Retained earnings | 11546.12 | |
| 3 | Accumulated other comprehensive income (and other reserves) | 397586.17 | B2+B3+B4+B5++B7+B8(i)+B10(i)+B11 |

| | | | |
|---|---|---|---|
| 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 | 445502.15 | |
| 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) | 12454.41 |
| 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 |
| | *Coupons / dividends* | *Dividend* |
| 17 | Fixed or floating dividend/coupon | *Dividend* |
| 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 |
| 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<br>Redemption amount - At Par |
| 16 | Subsequent call dates, if applicable | Any coupon payment date after first call due date |
| | *Coupons / dividends* | 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<br>(i). Superior to the claims of investors in equity shares and perpetual non-cumulative preference shares, if any, of the Issuer<br>(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.<br>(iii). Pari passu without preference amongst themselves and other subordinated debt classifying as Additional Tier 1 Capital<br>(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 |
| 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<br>Redemption amount - At Par |
| 16 | Subsequent call dates, if applicable | Any coupon payment date after first call due date |
| | *Coupons / dividends* | 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<br>(i) Superior to the claims of investors in equity shares and perpetual non-cumulative preference shares, if any, of the Issuer;<br>(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<br>Classifying as Additional Tier 1 Capital in terms of Basel III Guidelines;<br>(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 |
| 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<br>Redemption amount - At Par |
| 16 | Subsequent call dates, if applicable | Any coupon payment date after first call due date |
| | *Coupons / dividends* | 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 | Not Applicable |

| | | |
|---|---|---|
| | conversion | |
| 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<br>(i) Superior to the claims of investors in equity shares and perpetual non-cumulative<br>preference shares, if any, of the Issuer;<br>(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;<br>(iii) Pari passu without preference amongst themselves and other subordinated debt<br>classifying as Additional Tier 1 Capital in terms of Basel III Guidelines;<br>(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) | INE562A08024 |
| 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 |
| 8 | Amount recognised in regulatory capital (₹ in Million) | 2900 |
| 9 | Par value of instrument (₹ in Million) | 2900 |
| 10 | Accounting classification | Borrowings |
| 11 | Original date of issuance | 30/10/2018. |

| | | |
|---|---|---|
| 12 | Perpetual or dated | Dated |
| 13 | Original maturity date | 30/10/2028. |
| 14 | Issuer call subject to prior supervisory approval | Yes |
| 15 | Optional call date, contingent call dates and redemption amount (₹ in Million) | Call Option Date: 30/10/2023<br>Redemption amount - At Par |
| 16 | Subsequent call dates, if applicable | Any coupon payment date after first call due date |
| | *Coupons / dividends* | Coupon |
| 17 | Fixed or floating dividend/coupon | Fixed |
| 18 | Coupon rate and any related index | 8.90% 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<br>(i) Senior to the claims of Investors in instruments eligible for inclusion in Tier 1 capital of the Bank;<br>(ii) Subordinate to the claims of all depositors and general creditors of the Bank;<br>(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 Bank creditors<br>(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 information Memorandum or unless the RBI specifies otherwise in its guidelines, the claims of the Bond holders shall remain the pari passu with claims of holders of such subsequent debentures/bond issuances; and shall be on pari passu ranking with holders of other Tier 2 instruments issued by |

| | | |
|---|---|---|
| | | 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) | INE562A08032 |
| 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 |
| 8 | Amount recognised in regulatory capital (₹ in Million) | 1100 |
| 9 | Par value of instrument (₹ in Million) | 1100 |
| 10 | Accounting classification | Borrowings |
| 11 | Original date of issuance | 06/11/2018 |
| 12 | Perpetual or dated | Dated |
| 13 | Original maturity date | 06/11/2028 |
| 14 | Issuer call subject to prior supervisory approval | Yes |
| 15 | Optional call date, contingent call dates and redemption amount (₹ in Million) | Call Option Date: 06/11/2023<br>Redemption amount - At Par |
| 16 | Subsequent call dates, if applicable | Any coupon payment date after first call due date |
| | *Coupons / dividends* | Coupon |
| 17 | Fixed or floating dividend/coupon | Fixed |
| 18 | Coupon rate and any related index | 8.85% 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<br>(i) Senior to the claims of Investors in instruments eligible for inclusion in Tier 1 capital of the Bank;<br>(ii) Subordinate to the claims of all depositors and general creditors of the Bank;<br>(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 Bank creditors<br>(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 information Memorandum or unless the RBI specifies otherwise in its guidelines, the claims of the Bond holders shall remain the pari passu with claims of holders of such subsequent debentures/bond issuances; and shall be on pari passu ranking with holders of other Tier 2 instruments issued by 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) | INE562A08040 |
| 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 |
| 8 | Amount recognised in regulatory capital (₹ in Million) | 6000 |
| 9 | Par value of instrument (₹ in Million) | 6000 |
| 10 | Accounting classification | Borrowings |
| 11 | Original date of issuance | 22/01/2019 |
| 12 | Perpetual or dated | Dated |
| 13 | Original maturity date | 22/01/2029 |
| 14 | Issuer call subject to prior supervisory approval | Yes |
| 15 | Optional call date, contingent call dates and redemption amount (₹ in Million) | Call Option Date: 22/01/2024<br>Redemption amount - At Par |

| | | |
|---|---|---|
| 16 | Subsequent call dates, if applicable | Any coupon payment date after first call due date |
| | *Coupons / dividends* | Coupon |
| 17 | Fixed or floating dividend/coupon | Fixed |
| 18 | Coupon rate and any related index | 8.53% 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<br>(i) Senior to the claims of Investors in instruments eligible for inclusion in Tier 1 capital of the Bank;<br>(ii) Subordinate to the claims of all depositors and general creditors of the Bank;<br>(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 Bank creditors<br>(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 information Memorandum or unless the RBI specifies otherwise in its guidelines, the claims of the Bond holders shall remain the pari passu with claims of holders of such subsequent debentures/bond issuances; and shall be on pari passu ranking with holders of other Tier 2 instruments issued by 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) | INE428A08028 |
| 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 |
| 8 | Amount recognised in regulatory capital (₹ in Million) | 5000 |
| 9 | Par value of instrument (₹ in Million) | 5000 |
| 10 | Accounting classification | Borrowings |
| 11 | Original date of issuance | 20/01/2015 |
| 12 | Perpetual or dated | Dated |
| 13 | Original maturity date | 20/01/2025 |
| 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 |
| | *Coupons / dividends* | Coupon |
| 17 | Fixed or floating dividend/coupon | Fixed |
| 18 | Coupon rate and any related index | 8.78% 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<br>(i) senior to the claims of investors in instruments eligible for inclusion in Tier 1 capital of the Bank;<br>(ii) subordinate to the claims of all depositors and general creditors of the Bank; and<br>(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) | 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 |
| 8 | Amount recognised in regulatory capital (₹ in Million) | 10000 |
| 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 |
| | *Coupons / dividends* | 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<br>(i) senior to the claims of investors in instruments eligible for inclusion in Tier 1 capital of the Bank;<br>(ii) subordinate to the claims of all depositors and general creditors of the Bank; and<br>(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 |
| 8 | Amount recognised in regulatory capital (₹ in Million) | 10000 |
| 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<br>(i) senior to the claims of investors in instruments eligible for inclusion in Tier 1 capital of the Bank;<br>(ii) subordinate to the claims of all depositors and general creditors of the Bank; and<br>(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) | INE428A08101 |
| 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 |
| 8 | Amount recognised in regulatory capital (₹ in Million) | 15000 |
| 9 | Par value of instrument (₹ in Million) | 15000 |
| 10 | Accounting classification | Borrowings |
| 11 | Original date of issuance | 27/12/2019 |
| 12 | Perpetual or dated | Dated |
| 13 | Original maturity date | 27/12/2029 |
| 14 | Issuer call subject to prior supervisory approval | Yes |
| 15 | Optional call date, contingent call dates and redemption amount (₹ in Million) | Call Option Date:27/12/2024<br>Redemption amount - At Par |
| 16 | Subsequent call dates, if applicable | Any coupon payment date after first call due date |
| | *Coupons / dividends* | Coupon |
| 17 | Fixed or floating dividend/coupon | Fixed |
| 18 | Coupon rate and any related index | 9.53% 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<br>(i) senior to the claims of investors in instruments eligible for inclusion in Tier 1 capital of the Bank;<br>(ii) subordinate to the claims of all depositors and general creditors of the Bank; and<br>(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 |
| 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 |
| 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<br>Redemption amount - At Par |
| 16 | Subsequent call dates, if applicable | Any coupon payment date after first call due date |
| | *Coupons / dividends* | 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 |

| Table DF-13: Main Features of Regulatory Capital Instruments | | |
|---|---|---|
| **Disclosure template for main features of regulatory capital instruments** | | |
| 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 –<br>(i) be senior to the claims of investors in instruments eligible for inclusion in Tier 1 Capital issued by the Bank;<br>(ii) be subordinated to the claims of all depositors and general creditors of the Bank;<br>(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;<br>(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<br>(v) rank pari passu without preference amongst themselves |
| 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 |

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| | | 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.<br>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.<br><br>(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.<br>(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.<br>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 | |
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| 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.<br>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.<br><br>(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.<br>(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 |

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| | | 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.<br>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** | |
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| 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.<br>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.<br><br>(ii)Tax call: If a Tax Event (As described below) has occurred and continuing, then the issuer may, having notified the Trustee not |

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| | | 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.<br>(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.<br>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** | |
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| S.No | Particulars | **Tier 2 Bonds - Tranche A** |
| 1 | Security Description | 8.90% Unsecured, Fully paid-up, Non-Convertible, Redeemable, Subordinated Basel-III Compliant Tier II Bonds in the nature of Debentures of 10 Lakh each aggregating to Rs.290 Crore |
| 2 | Security offered through | Private Placement |
| 3 | Tax status | Taxable |
| 4 | Date of opening of the issue | 26/10/2018 |
| 5 | Date of closing of the issue | 26/10/2018 |
| 6 | Series | Tranche A |

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| 7 | ISIN Code | INE562A08024 |
| 8 | Face Value per instrument | ₹ 10,00,000 |
| 9 | Paid up value per instrument | ₹ 10,00,000 |
| 10 | Issue Size | ₹ 290 Crore |
| 11 | Date of allotment | 30/10/2018 |
| 12 | Date of maturity | 30/10/2028 |
| 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.<br>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.<br><br>(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.<br>(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.<br>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. |

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| 14 | Amount to be matured | ₹ 290 Crore |
| 15 | Coupon rate (fixed) | 8.90% |
| 16 | Frequency of Interest | Annual and Non Cumulative |
| 17 | Interest due dates | 30th October every year till redemption/ Exercise of Call Option subject to holiday convention |
| 18 | First Interest Payment date | 30/10/2019 |

| | Terms and conditions for Basel III compliant Bonds | |
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| S.No | Particulars | **Tier 2 Bonds - Tranche B** |
| 1 | Security Description | 8.85% Unsecured, Fully paid-up, Non-Convertible, Redeemable, Subordinated Basel-III Compliant Tier II Bonds in the nature of Debentures of 10 Lakh each aggregating to Rs 110 Crore |
| 2 | Security offered through | Private Placement |
| 3 | Tax status | Taxable |
| 4 | Date of opening of the issue | 02/11/2018 |
| 5 | Date of closing of the issue | 02/11/2018 |
| 6 | Series | Tranche B |
| 7 | ISIN Code | INE562A08032 |
| 8 | Face Value per instrument | ₹ 10,00,000 |
| 9 | Paid up value per instrument | ₹ 10,00,000 |
| 10 | Issue Size | ₹ 110 Crore |
| 11 | Date of allotment | 06/11/2018 |
| 12 | Date of maturity | 06/11/2028 |
| 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.<br>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.<br><br>(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 |

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| | | convinced that the issuer was not in a position to anticipate the Tax Event at the time of issuance of the Bonds.<br>(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.<br>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 | ₹ 110 Crore |
| 15 | Coupon rate (fixed) | 8.85% |
| 16 | Frequency of Interest | Annual and Non Cumulative |
| 17 | Interest due dates | 6th November every year till redemption/ Exercise of Call Option subject to holiday convention |
| 18 | First Interest Payment date | 06/11/2019 |

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| | **Terms and conditions for Basel III compliant Bonds** | |
| S.No | Particulars | **Tier 2 Bonds - Tranche C** |
| 1 | Security Description | 8.53% Unsecured, Fully paid-up, Non-Convertible, Redeemable, Subordinated Basel-III Compliant Tier II Bonds in the nature of Debentures of 10 Lakh each aggregating to ₹ 600 Crore |
| 2 | Security offered through | Private Placement |
| 3 | Tax status | Taxable |
| 4 | Date of opening of the issue | 18/01/2019 |
| 5 | Date of closing of the issue | 18/01/2019 |
| 6 | Series | Tranche C |
| 7 | ISIN Code | INE562A08040 |
| 8 | Face Value per instrument | ₹ 10,00,000 |
| 9 | Paid up value per instrument | ₹ 10,00,000 |
| 10 | Issue Size | ₹ 600 Crore |
| 11 | Date of allotment | 22/01/2019 |
| 12 | Date of maturity | 22/01/2029 |
| 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.<br>The Issuer Call, which is discretionary, may or may not be |

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| | | 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.<br><br>(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.<br>(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.<br>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 | ₹ 600 Crore |
| 15 | Coupon rate (fixed) | 8.53% |
| 16 | Frequency of Interest | Annual and Non Cumulative |
| 17 | Interest due dates | 22$^{nd}$ January every year till redemption/ Exercise of Call Option subject to holiday convention |
| 18 | First Interest Payment date | 22/01/2020 |

| | Terms and conditions for Basel III compliant Bonds | |
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| S.No | Particulars | **Tier 2 Bonds - Series I** |
| 1 | Security Description | 8.78% Unsecured, Fully paid-up, Non-Convertible, Redeemable, Basel III Compliant Tier II Bonds in the nature of Debentures of 10 Lakh each aggregating to ₹ 500 Crore |
| 2 | Security offered through | Private Placement |
| 3 | Tax status | Taxable |
| 4 | Date of opening of the issue | 14/01/2015 |
| 5 | Date of closing of the issue | 16/01/2015 |
| 6 | Series | Series I |
| 7 | ISIN Code | INE428A08028 |
| 8 | Face Value per instrument | ₹ 10,00,000 |
| 9 | Paid up value per instrument | ₹ 10,00,000 |
| 10 | Issue Size | ₹ 500 Crore |
| 11 | Date of allotment | 20/01/2015 |
| 12 | Date of maturity | 20/01/2025 |
| 13 | Call Option | Not Available |
| 14 | Amount to be matured | ₹ 500 Crore |
| 15 | Coupon rate (fixed) | 8.78% |
| 16 | Frequency of Interest | Annual and Non Cumulative |
| 17 | Interest due dates | 20th January every year subject to holiday convention |
| 18 | First Interest Payment date | 20/01/2016 |

| | 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 | 21st December every year subject to holiday convention |
| 18 | First Interest Payment date | 21/12/2016 |

| | Terms and conditions for Basel III compliant Bonds | |
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| 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 | 25th January every year subject to holiday convention |
| 18 | First Interest Payment date | 25/01/2018 |

| | Terms and conditions for Basel III compliant Bonds | |
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| S.No | Particulars | **Tier 2 Bond – Series IV** |
| 1 | Security Description | 9.53% Unsecured, Non-Convertible, Redeemable, Basel III Compliant Tier II Bonds in the nature of Debentures of 10 Lakh each aggregating to ₹ 1500 Crore |
| 2 | Security offered through | Private Placement |
| 3 | Tax status | Taxable |
| 4 | Date of opening of the issue | 26/12/2019 |
| 5 | Date of closing of the issue | 26/12/2019 |
| 6 | Series | Series IV |
| 7 | ISIN Code | INE428A08101 |
| 8 | Face Value per instrument | ₹ 10,00,000 |
| 9 | Paid up value per instrument | ₹ 10,00,000 |
| 10 | Issue Size | ₹ 1500 Crore |
| 11 | Date of allotment | 27/12/2019 |
| 12 | Date of maturity | 27/12/2029 |
| 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.<br>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. |

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| | | (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.<br>(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.<br>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 | ₹ 1500 Crore |
| 15 | Coupon rate (fixed) | 9.53% |
| 16 | Frequency of Interest | Annual and Non Cumulative |
| 17 | Interest due dates | 27th December every year till redemption/ Exercise of Call Option subject to holiday convention |
| 18 | First Interest Payment date | 27/12/2020 |

| | **Terms and conditions for Basel III compliant Bonds** | |
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| 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 |

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|---|---|---|
| 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.<br>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.<br><br>(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.<br>(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.<br>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 | 13th 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

Investments are classified at the time of purchase into Held for trade (HFT), Available for Sale (AFS) and Held to Maturity (HTM) categories in line with the RBI master circular on Prudential Norms for classification, valuation and operation of investments portfolio by Banks. Investments that are held principally for sale within a short period are classified as HFT securities. Investments that the Bank intends to hold till maturity are classified under the HTM category. Investments in the equity of subsidiaries/joint ventures are categorized as HTM in accordance with the RBI guidelines. All other investments are classified as AFS securities.

Equity investments under the HTM category are carried at acquisition cost. Equity investments under the banking book are the Bank's investments in subsidiaries and associates. As on 30.09.2023, Book value of equity shares under Banking book is ₹ 2521.02 million.

| Table DF 17- Summary comparison of accounting assets vs. leverage ratio exposure measure | (₹ in Million) |
|---|---|
| Item | |
| Total consolidated assets as per published financial Statement | 74,02,381.48 |
| Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation | (1,050.00) |
| 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 | 57,797.71 |
| Adjustment for securities financing transactions (i.e. repos and similar secured lending) | 0.00 |
| Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures) | 4,57,500.44 |
| Other adjustments | (4,088.84) |
| **Leverage ratio exposure** | **79,12,540.78** |

| | 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) | 74,02,381.47 |
| 2 | (Asset amounts deducted in determining Basel III Tier 1 capital) | (5,138.84) |
| 3 | Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2) | 73,97,242.63 |
| | Derivative exposures | |
| 4 | Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin) | 5,890.62 |
| 5 | Add-on amounts for PFE associated with all derivatives transactions | 51,907.09 |
| 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) | 57,797.71 |
| | | |
| | Securities financing transaction exposures | |
| 12 | Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions | 0.00 |

| DF 18 – Leverage ratio common disclosure template | | (₹ in Million) |
|---|---|---|
| 13 | (Netted amounts of cash payables and cash receivables of gross SFT assets) | 0.00 |
| 14 | CCR exposure for SFT assets | 0.00 |
| 15 | Agent transaction exposures | 0.00 |
| 16 | Total securities financing transaction exposures (sum of lines 12 to 15) | 0.00 |
| | | |
| **Other off-balance sheet exposures** | | |
| 17 | Off-balance sheet exposure at gross notional amount | 14,40,874.84 |
| 18 | (Adjustments for conversion to credit equivalent amounts) | (9,83,374.40) |
| 19 | Off-balance sheet items (sum of lines 17 and 18) | 4,57,500.44 |
| | | |
| **Capital and total exposures** | | |
| 20 | Tier 1 capital | 4,60,363.30 |
| 21 | Total exposures (sum of lines 3, 11, 16 and 19) | 79,12,540.78 |
| | | |
| **Leverage ratio** | | |
| 22 | **Basel III leverage ratio** | **5.82%** |