

IDBI Bank Ltd.

Consolidated Pillar III Disclosures (September 30, 2014)

1. Scope of Application and Capital Adequacy

Table DF-1: Scope of Application

Accounting and regulatory consolidation

For the purpose of financial reporting, the Bank consolidates its subsidiaries in accordance with Accounting Standard 21-Consolidated Financial Statements, on a line-by-line basis by adding together like items of assets, liabilities, income and expenditure.

Name of the head of the banking group to which the framework applies: IDBI Bank Ltd.

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	Method of consolidation	Whether the entity is included under regulatory scope of consolidation	Method of consolidation	Reasons for difference in the method of consolidation	Reasons if consolidated under only one of the scopes of consolidation
IDBI Capital Market Services Ltd/India	Yes	Fully Consolidated	Yes	Fully Consolidated	NA	NA
IDBI Asset Management Ltd/India	Yes	Fully Consolidated	Yes	Fully Consolidated	NA	NA
IDBI MF Trustee Company Ltd/India	Yes	Fully Consolidated	Yes	Fully Consolidated	NA	NA
IDBI Intech Ltd/India	Yes	Fully Consolidated	No	NA	NA	IDBI Intech is a non Financial Entity. Deducted from Consolidated Regulatory Capital of the group.
IDBI Trusteeship Services Ltd/India	Yes	Fully Consolidated	No	NA	NA	IDBI Trusteeship is a non Financial Entity. Deducted from Consolidated Regulatory Capital of the group.

* NA – Not Applicable

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

There are no group entities that are not considered for consolidation under both the accounting scope of consolidation and regulatory scope of consolidation.

c. List of group entities considered for regulatory consolidation

(Amt. in ₹ Million)

Name of the entity / country of incorporation (as indicated in (i)a. above)	Principle 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)
IDBI Capital Market Services Ltd/India	Business includes stock broking, distribution of financial products, merchant banking, corporate advisory services, etc.	1281.00	3487.60
IDBI Asset Management Ltd/India	Manages Assets	1150.00	263.22
IDBI MF Trustee Company Ltd/India	Monitors and oversees Mutual Fund business.	2.00	9.03

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:

There is no capital deficiency in any subsidiary, which is not included in the regulatory scope of consolidation.

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

(Amt. in ₹ Million)

Name of the insurance entities / country of incorporation	Principle 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
IDBI Federal Life Insurance Company Ltd. / India	Life Insurance business	7997.28	48 %	The capital requirement would increase by ₹ 2976 million under Deduction Approach

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

There are no restrictions or impediments on transfer of funds or regulatory capital within the banking group.

Table DF-2: Capital Adequacy

The Bank maintains and manages capital as a cushion against the risk of probable losses and to protect its stakeholders, depositors and creditors. The future capital requirement of the Bank is projected as a part of its annual business plan, in accordance with its business strategy. To calculate the future capital requirements of the Bank a view on the market behavior is taken after considering various factors such as interest rate, exchange rate and liquidity positions. In addition, broad parameters like balance sheet composition, portfolio mix, growth rate and relevant discounting are also considered. Further, the loan composition and rating matrix is factored in to reflect precision in projections.

In line with the Basel III guidelines which are effective since April 01, 2013, the Bank has been calculating its capital ratios as per the extant RBI guidelines.

The main focus of Basel III norms is on the quality and quantity of Tier I capital and these regulatory requirements are currently met with the quantum of capital available with the Bank. At present the Bank is operating well above the minimum requirements as stipulated by the guidelines. The Standalone CRAR position of the Bank as on September 30, 2014 is as below:

CRAR %	Basel III
CET 1 (%)	7.61%
Tier 1 (%)	7.62%
Total (%)	11.71%

For identification, quantification and estimation of current and future risks, the Bank has a Board approved Internal Capital Adequacy Assessment Process (ICAAP) policy. The policy covers the process for addressing such risks, measuring their impact on the financial position of the Bank and formulating appropriate strategies for their containment & mitigation; thereby maintaining an adequate level of capital. The ICAAP exercise is conducted periodically to determine that the Bank has adequate capital to meet regulatory requirements in line with its business requirements. The Bank also has a comprehensive stress test policy covering regulatory stress conditions to give an insight into the impact of severe but plausible stress scenarios on the Bank's risk profile and capital position. The stress test exercises are carried out regularly based on the board approved stress testing framework and the

impact of stress scenarios on the profitability and capital adequacy of the Bank are analyzed. The results of the exercise is reported to the suitable board level committee(s).

The Consolidated CRAR position, as on September 30, 2014 is as follows:

(Amt. in ₹ million)

Capital requirement	
Credit Risk Capital:	
Portfolios subject to standardised approach	217543.93
Securitisation	164.62
Market Risk Capital:	
Standardised duration approach	
Interest Rate Risk	7680.71
Foreign exchange Risk (including Gold)	450.00
Equity Risk	10675.78
Operational Risk Capital:	
Basic indicator approach	12130.17
Total Minimum Capital required	248645.21
(Percentage)	
Common Equity Tier 1, Tier 1 and Total capital ratio:	
CET 1 (%)	7.66%
Tier 1 (%)	7.70%
Total (%)	11.80%

2. Risk exposure and assessment

Table DF-3: Credit Risk: General Disclosures for All Banks

Credit risk is the risk of loss that may occur due to default of the counterparty or from its failure to meet its obligations as per terms of the financial contract. Any such event will have an adverse effect on the financial performance of the Bank. The Bank faces credit risk through its lending, investment and contractual arrangements. To counter the effect of credit risks faced by the Bank, a robust risk governance framework has been put in place. The framework provides a clear definition of roles as well as allocation of responsibilities with regard to ownership and management of risks. Allocation of responsibilities is further substantiated by defining clear hierarchy with respect to reporting relationships and Management Information System (MIS) mechanism.

Bank's Credit risk management policies

The Bank has defined and implemented various risk management policies, procedures and standards with an objective to clearly articulate processes and procedural requirements that are binding on all

concerned Business groups. The Credit Policy of the Bank is guided by the objective to build, sustain and maintain a high quality credit portfolio by measurement, monitoring and control of the credit exposures. The policy also addresses more granular factors such as diversification of the portfolio across companies, business groups, industries, geographies and sectors. The policy reflects the Bank's approach towards lending to corporate clients in light of prevailing business environment and regulatory stipulations.

The Bank's Credit Policy also details the standards, processes and systems for growing and maintaining its Retail Assets portfolio. The policy also guides the formulation of Individual Product Program Guidelines for various retail products. The Credit policy is reviewed annually in anticipation of or in response to the dynamics of the environment (regulatory & market) in which the Bank operates or to change in strategic direction, risk tolerance, etc. The policy is approved by the Board of Directors of the Bank.

To avoid concentration of credit risk, the Bank has put in place internal guidelines on exposure norms in respect of single borrower, groups, exposure to sensitive sector, industry exposure, unsecured exposures, etc. Norms have also been detailed for soliciting new business as well as for preliminary scrutiny of new clients. The Bank abides by the directives issued by RBI, SEBI and other regulatory bodies in respect of lending to any industry including NBFCs, Commercial Real Estate, Capital Markets and Infrastructure. In addition, internal limits have been prescribed for certain specific segments based on prudential considerations.

The Bank has a specific policy on Counter Party Credit Risk pertaining to exposure on domestic & international banks and a policy on Country Risk Management pertaining to exposure on various countries.

Credit risk assessment process:

The sanction of credit proposals is in accordance with the delegation structure approved by the Board of Directors. Credit risk rating, used by the Bank is one of the key tools for assessing its credit proposals.

The Bank has implemented internal rating model Risk Assessment Module (RAM), a two - dimensional module for rating viz.; obligor and facility, in line with Basel requirements. Different risk parameters such as financial, business, management and industry are used for different rating models in accordance with the category and characteristics of the borrower. Qualitative and quantitative

information of the proposal is evaluated by the credit risk analyst to ascertain the credit rating of the borrower.

Proposals over a certain threshold amount are rated centrally by rating analysts of the Bank. Suitable committee based approach is followed to validate the internal credit ratings. The committees are comprised of senior officials of the Bank. Approval of credit for retail products are guided by the individual retail product paper guidelines and each proposal is appraised through a scoring model.

In addition to the above, a Credit audit process is in place, which aims at reviewing the loans and acts as an effective tool to evaluate the efficacy of credit assessment, monitoring and mitigation process.

Definitions of non-performing assets:

The Bank classifies its advances into performing and non-performing advances in accordance with the extant RBI guidelines.

The non performing asset (NPA) is a loan or an advance where;

- Interest and/ or installment of principal remains overdue for more than 90 days for a term loan,
- The account remains 'out of order' in respect of an Overdraft/Cash Credit (OD/CC). 'Out of order' means if the account outstanding balance remains continuously in excess of the sanctioned limit/drawing power. 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'.
- The bill remains overdue for a period of more than 90 days in the case of bills purchased and discounted.
- In respect of an agricultural loan, the interest and / or installment of principal remains overdue for two crop seasons for short duration crops and for one crop season for long duration crops.

NPAs are further classified into sub-standard, doubtful and loss assets based on the criteria stipulated by RBI. A substandard asset is one, which has remained as NPA for a period less than or equal to 12 months. An asset is classified as doubtful if it has remained in the sub-standard category for more than 12 months. A loss asset is one where loss has been identified by the Bank or by the internal / external auditors or the RBI inspection but the amount has not been written off fully.

In respect of investments in securities, where interest / principal is in arrears, the Bank does not reckon income on such securities and makes provisions as per provisioning norms prescribed by RBI for depreciation in the value of investments.

a. Total gross credit risk exposures, Fund based and Non-fund based separately.

(Amt. in ₹ million)

Particulars	Fund Based	Non Fund Based	Total
Total Gross Credit Exposures*	2747711.65	1459587.35	4207299.00
Domestic	2728493.95	1457512.17	4186006.12
Overseas	19217.71	2075.18	21292.88

* includes advances, LCs, BGs, LERs, acceptances & undrawn sanctions

b. Top 20 industry type distribution of Gross credit exposures- fund based and non-fund based

(Amt. in ₹ million)

Industry	FB Credit Exposure	NFB Credit Exposure	Total Credit Exposure
Power	319741.58	130465.89	450207.47
Oil & Gas/Petroleum Products	125798.70	174010.73	299809.43
Roads & Bridges / Ports	171345.93	103212.85	274558.78
Infrastructure Others	134162.36	127977.04	262139.40
Housing Loans	254287.43	0.00	254287.43
Iron And Steel	151825.11	86552.51	238377.62
Telecom	83008.98	69767.01	152775.99
NBFC	124550.36	3937.28	128487.64
Trading	62555.73	41988.17	104543.90
Textiles	82162.53	20702.67	102865.20
General Machinery & Equipments	32838.78	67017.42	99856.20
Housing Finance Companies	94253.80	59.21	94313.01
Construction	23708.62	70446.33	94154.95
Banking	26101.79	56406.54	82508.33
Chemical & Chemical Products	41168.41	34561.46	75729.87
Cement	60748.86	13011.05	73759.91
Fertilizers	29363.37	39258.55	68621.92
Sugar & Sugar Products	45853.04	14060.97	59914.01
Metals And Metal Products(Other Than Mfg.Of Basic Iron And Steel)	20996.22	38722.33	59718.55
Electrical Machinery & Equipments	14873.54	43429.22	58302.76
Others	848361.21	324000.12	1172361.33
Total	2747706.35	1459587.35	4207293.70

c. Industries having more than 5% of the Gross credit exposures

(Amt. in ₹ million)

Industry Name	Fund Based	Non Fund Based	Total	%
Power	319741.58	130465.89	450207.46	10.70%
Oil & Gas/Petroleum Products	125798.70	174010.73	299809.44	7.13%
Roads & Bridges / Ports	171345.93	103212.85	274558.78	6.53%
Infrastructure Others	134162.36	127977.04	262139.40	6.23%
Housing Loans	254287.43	0.00	254287.43	6.04%
Iron And Steel	151825.11	86552.51	238377.62	5.67%

d. Residual contractual maturity breakdown of assets

(Amt. in ₹ million)

Maturity Buckets	Assets				
	Cash & Balances with RBI and Other Banks	Investments	Advances	Fixed Assets & Other Assets	Total Assets
Day 1	32,981.05	1,23,748.07	21,861.99	11,408.10	1,89,999.21
2 to 7 days	4,644.90	44,694.80	21,338.10	1,307.10	71,984.90
8 to 14 days	1,255.30	76.50	16,132.10	3,320.20	20,784.10
15 to 28 days	2,394.70	11,575.40	12,973.30	2,481.70	29,425.10
29 days & upto 3 months	25,121.90	9,702.70	82,916.30	10,416.40	1,28,157.30
Over 3 months & upto 6 months	15,451.70	37,776.10	79,828.00	5,406.20	1,38,462.00
Over 6 months & upto 1 year	21,894.50	69,317.10	1,11,606.80	1,645.10	2,04,463.50
Over 1 year & upto 3 years	23,669.00	1,33,353.20	7,80,460.10	209.90	9,37,692.20
Over 3 years & upto 5 years	6,195.40	1,92,597.40	2,62,997.30	43,067.00	5,04,857.10
Over 5 yrs	11,340.50	4,65,186.90	5,60,451.40	26,661.44	10,63,640.24
Total	1,44,948.95	10,88,028.17	19,50,565.39	1,05,923.14	32,89,465.65

e. Non Performing Assets as on September 30, 2014

(Amt. in ₹ million)

Amount of NPAs (Gross)	115592.31
Substandard	29267.97
Doubtful 1	37438.42
Doubtful 2	31439.59
Doubtful 3	11389.18
Loss	6057.15
Net NPAs	54380.90
NPA Ratios	
• Gross NPAs to Gross Advances	5.72%
• Net NPAs to Net Advances	2.79%
Movement of NPAs (Gross)	
Opening Balance	99601.59
Additions	21808.41
Write offs	160.30
Reductions	5657.39
Closing Balances	115592.31
Movement of provisions* for NPAs	
Opening Balance	49734.95
Provisions made during the period	13986.70
Less : Transferred to Counter-Cyclical Provisioning Buffer	0.00
Less: Write off	160.28
Less: Write back of excess provisions	2584.75
Closing Balances	60976.62
Amount of Non-Performing Investments	
	9456.65
Amount of provisions held for Non- performing Investments	
	6549.57
Movement of provisions for depreciation on investments (including bonds and debentures)	
Opening Balance	12484.61
Provisions made during the period	1222.09
Write offs / Write Back of excess provisions	114.14
Closing Balance	13592.56

*Provision amount does not include NPV loss on NPA asset of Rs.23.48 Crore

Table DF-4: Credit Risk: Disclosures for Portfolios Subject to the Standardised approach

The Bank uses the solicited ratings assigned by the external credit rating agencies specified by RBI for calculating risk weights on its exposures for capital calculations. In line with the Basel guidelines, banks are required to use the external ratings assigned by domestic credit rating agencies viz. Crisil, CARE, ICRA, India Ratings (formerly Fitch India), Brickwork and SMERA and international credit rating agencies Fitch, Moody's and Standard & Poor's.

The ratings assigned, are used for all eligible exposures; on balance sheet & off balance sheet; short term & long term in the manner permitted by the guidelines. Only those ratings which are publicly available and in force as per the monthly bulletin of the rating agencies are considered.

To be eligible for risk weighting purposes, the entire amount of credit risk exposure to the Bank is taken into account for external credit assessment. The Bank uses short term ratings for exposures with contractual maturity of less than or equal to one year and long term ratings for those exposures which have a contractual maturity of over one year.

The process used to assign the ratings to a corporate exposure and apply the appropriate risk weight is as per the regulatory guidelines prescribed by RBI. In cases where multiple external ratings are available for a given corporate, the lower rating, where there are two ratings and the second lowest rating, where there are three or more ratings is applied. The table given below gives the breakup of net outstanding amounts of assets in Banking Book and Non Fund Based Facilities after Credit Risk Mitigation in 3 major risk buckets as well as those that are deducted:

(Amt. in ₹ million)	
Risk Weight	Net Exposure
Less than 100%	2088517.99
At 100%	1009341.41
More than 100%	569287.70
Deduction from Capital	311.36
Total	3667458.46

Table DF-5: Credit Risk Mitigation: Disclosures for Standardised Approaches

A collateral is an asset or a right provided by the borrower to the lender to secure a credit facility. To mitigate credit risk, the Bank obtains collaterals against its exposures. The Bank has a Board approved policy on Collateral Management and Credit Risk Mitigation (CRM) Techniques, which includes norms on acceptable collaterals, procedures & processes to enable classification and valuation of such collaterals.

On-Balance sheet netting is confined to loans and deposits, where the Bank has legally enforceable netting arrangements, involving specific lien in addition to other stipulated conditions. The netting is only undertaken for loans against collaterals of the same counterparty and subject to identifiable netting arrangement.

Both financial as well as non-financial collaterals are used to hedge its credit exposures. Appropriate collateral for a product is determined after taking into account the type of borrower, the risk profile and the facility. The main types of eligible financial collaterals accepted by the Bank are Cash, Bank's own deposits, Gold, National Savings Certificates, Kisan Vikas Patra, Insurance policies with a declared surrender value and various Debt securities. The non-financial collaterals include Land & Building, Plant & Machinery, Stock, etc. However, under the retail portfolio the collaterals are defined as per the type of product e.g. collateral for housing loan would be residential mortgage and an automobile is a collateral for auto loan. Most of the eligible financial collaterals, where the Bank has availed capital benefits under CRM techniques, are in the form of Bank's own FDs which are not subject to credit or market risk.

The Bank also considers guarantees for securing its exposures; however only those guarantees which are direct, explicit and unconditional are considered. Sovereigns, Public Sector Entities, Banks, Primary Dealers, Credit Guarantee fund Trust for Micro and Small Enterprises (CGTMSE), Export Credit Guarantee Corporation (ECGC) and highly rated corporate entities are considered as eligible guarantors by the Bank for availing capital benefits as stipulated in the Basel guidelines.

The Bank utilizes various processes and techniques to reduce the impact of the credit risk to which it is exposed. CRM is one such tool designed to reduce the Bank's credit exposure to the counterparty while calculating its capital requirement to the extent of the value of eligible financial collateral. The credit exposure to a counter party is adjusted by the value of eligible financial collaterals after applying appropriate haircuts. The haircuts are applied to account for volatility in value, including those arising from currency mismatch for both the exposure and the collateral. For availing capital savings under eligible guarantees, the amount of exposure is divided into covered and uncovered portions. The covered portion of the exposure attracts the risk weight of guarantor, while the uncovered portion continues to attract the risk weight of the obligor subject to meeting requirements stipulated in the Basel guidelines.

The Bank's exposures where CRM techniques were applied are as follows:

(Amt. in ₹Million)

Particulars	Fund Based	Non-Fund Based *
Total Exposures covered by eligible financial collateral	66667.49	138267.78
Exposure after taking benefit of eligible collateral	23946.80	101739.25

* Non-Market Related

The exposure covered by corporate guarantees where CRM techniques as per RBI guidelines were applied amounted to ₹ 15771.45 million as on September 30, 2014.

Table DF-6: Securitisation Exposures: Disclosure for Standardised Approach

The main securitized exposures of the Bank are the investments made in securitized papers in the form of Pass Through Certificates (PTCs) and providing credit enhancements in the form of Second Loss. The loans/ receivables are acquired through the Securitization route from NBFCs/MFIs in accordance with the prevalent RBI guidelines.

The Bank acts in either some or all of the roles in securitization transactions as given below:

- i. Investor:** As an investor who invests in the securitized papers viz. Pass Through Certificates (PTCs) issued by the Special Purpose Vehicle (SPV).
- ii. Provider of Credit Enhancement (CE):** Securitization transactions of retail loans are generally backed by Liquidity Facility (LF), First Loss Credit Facility (FLCF) and Second Loss Credit Facility (SLCF), collectively known as Credit Enhancement. While LF is used for meeting temporary mismatch in pool inflows, FLCF and SLCF are meant for meeting pool delinquencies.

The general qualitative disclosures with respect to securitization activities of the Bank are as follows:

<p>•The Bank's objectives in relation to securitization activity, including the extent to which these activities transfer credit risk of the underlying securitized exposures away from the bank to other entities.</p>	<p>Bank has not securitized any standard loans during half year ended on September 30, 2014. Hence, transfer of credit risk is not applicable. However, in order to supplement the achievement of target in Priority Sector Lending (PSL), the Bank invested in Pass Through Certificates (PTC) i.e. Assets securitized by various NBFC/MFI.</p>
---	--

<ul style="list-style-type: none"> The nature of other risks inherent in securitized assets. 	<p>Not applicable as the Bank has not securitized any standard loans.</p> <p>In case of investment in PTCs, the repayment is done out of the collections from the ultimate borrowers. Further Credit Enhancement is also available as determine by Rating Agency based on the rating. If the losses in the pool exceed level of credit enhancement, the losses are to be borne by Bank.</p>												
<ul style="list-style-type: none"> The various roles played by the Bank in the securitisation process and an indication of the extent of the bank's involvement in each of them; 	<p>Bank has played the role of Investor, Provider of Credit Enhancement and Liquidity Facility in Securitization. The exposures in above category as on September 30, 2014 is as under:</p> <p style="text-align: right;">(Amt. in ₹ Million)</p> <table border="1" data-bbox="756 657 1481 968"> <thead> <tr> <th data-bbox="756 657 824 747">Sr. No</th> <th data-bbox="833 657 1127 747">Role played</th> <th data-bbox="1135 657 1317 747">No. of transactions</th> <th data-bbox="1325 657 1481 747">Amount involved</th> </tr> </thead> <tbody> <tr> <td data-bbox="756 751 824 800">1</td> <td data-bbox="833 751 1127 800">Investor (o/s)</td> <td data-bbox="1135 751 1317 800">72</td> <td data-bbox="1325 751 1481 800">72943.3</td> </tr> <tr> <td data-bbox="756 804 824 968">2</td> <td data-bbox="833 804 1127 968">Provider of Credit enhancement (Second Loss Facility)</td> <td data-bbox="1135 804 1317 968">10</td> <td data-bbox="1325 804 1481 968">2342.1</td> </tr> </tbody> </table>	Sr. No	Role played	No. of transactions	Amount involved	1	Investor (o/s)	72	72943.3	2	Provider of Credit enhancement (Second Loss Facility)	10	2342.1
Sr. No	Role played	No. of transactions	Amount involved										
1	Investor (o/s)	72	72943.3										
2	Provider of Credit enhancement (Second Loss Facility)	10	2342.1										
<ul style="list-style-type: none"> a description of the processes in place to monitor changes in the credit and market risk of securitisation exposures. 	<p>Bank periodically monitors the collection performance, repayments, and prepayments, utilization of Credit Enhancement, Mark to Market, due diligence and rating review of the pools in invested portfolio of Securitization as per Credit Policy.</p>												
<ul style="list-style-type: none"> a description of the bank's policy governing the use of credit risk mitigation to mitigate the risks retained through securitisation exposures; 	<p>The Bank follows extant RBI guidelines on Investment in securitized papers/ PTCs as outlined in RBI circular dated May 07, 2012 and August 21, 2012. The Bank acquires securitized assets with adequate Credit Enhancement as stipulated by the rating agencies.</p>												
<p>Summary of the bank's accounting policies for securitisation activities, including :</p>													
<ul style="list-style-type: none"> whether the transactions are treated as sales or financings; 	<p>Bank has not securitized any standard loans. However it has invested through acquisition of receivables from NBFC/MFI which is treated as investments in the books of bank.</p>												
<ul style="list-style-type: none"> methods and key assumptions (including inputs) applied in valuing positions retained or purchased 	<p>The Bank's Investment in securitized papers/ PTCs are categorized under Available For Sale category and valuation of the same has been carried out as per RBI/ FIMMDA guideline.</p>												

<ul style="list-style-type: none"> changes in methods and key assumptions from the previous period and impact of the changes; 	<p>As per FIMMDA circular no. FIMCIR/2013-14/50 March 28, 2014 the method of valuation says “The investments made in PTCs issued by trusts after acquiring priority sector loan portfolio from NBFCs are giving tax free returns and hence it should be valued as tax free bonds. Tax free yield (annualized) in the hands of the investor is to be grossed up at the rate of tax applicable to the investor and then the instrument is to be valued as per para 3.7.1 of RBI master circular dated 01.07.2013. As regards the spread, the members may use the applicable spread of corporate bond/NBFC as per their own logic/PTC issued”.</p> <p>Accordingly, there is a change in overall valuation of the portfolio.</p>
<ul style="list-style-type: none"> policies for recognizing liabilities on the balance sheet for arrangements that could require the bank to provide financial support for securitized assets. 	<p>Liabilities are recognized on the balance sheet in terms of RBI guidelines.</p>
<p>In the banking book, the names of External Credit Assessment Institutions (ECAIs) used for securitization and the types of securitization exposure for which each agency is used.</p>	<p>The loans acquired by Bank through acquisition of PTCs are externally rated by CRISIL, CARE, ICRA, India Ratings.</p>
<p>Quantitative disclosures : Banking Book</p>	
<p>The total amount of exposures securitized by the bank</p>	<p>Bank Guarantee of ₹ 2342.1 million issued towards Second loss facility for PTC transactions is considered as securitized exposure of Bank.</p>
<p>For exposures securitized, losses recognized by the bank during the current period broken by the exposure type.</p>	<p>Nil</p>
<p>Amount of assets intended to be securitized within a year</p>	<p>Nil</p>
<p>Of the above, the amount of assets originated within a year before securitization.</p>	<p>Not Applicable</p>
<p>The total amount of exposures securitized (by exposure type) and unrecognized gain or losses on sale by exposure type.</p>	<p>Nil</p>

Aggregate amount of: <ul style="list-style-type: none"> on-balance sheet securitization exposures retained or purchased broken down by exposure type and 	Nil
<ul style="list-style-type: none"> off-balance sheet securitization exposures broken down by exposure type 	Bank Guarantee of ₹ 2342.1 million issued towards Second loss facility for PTC transactions is considered as securitized exposure of Bank.
<ul style="list-style-type: none"> Aggregate amount of securitization exposures retained or purchased and the associated capital charges, broken down between exposures and further broken down into different risk weight bands for each regulatory capital approach 	Nil
<ul style="list-style-type: none"> Exposures that have been deducted entirely from Tier 1 capital, credit enhancing I/Os deducted from total capital, and other exposures deducted from total capital (by exposure type). 	Nil
Quantitative disclosures : Trading book	
Aggregate amount of exposures securitized by the bank for which the bank has retained some exposures and which is subject to the market risk approach, by exposure type.	No standard loans have been securitized by Bank.
Aggregate amount of: <ul style="list-style-type: none"> on-balance sheet securitization exposures retained or purchased broken down by exposure type; and 	The Bank has invested in Pass Through Certificates (PTC) i.e. Assets securitized by various NBFC/MF during half year ended September 30, 2014 ₹ 1779.5 million. The outstanding PTC portfolio as on September 30, 2014 was ₹ 72943.3 million.
<ul style="list-style-type: none"> off-balance sheet securitization exposures broken down by exposure type. 	Nil
Aggregate amount of securitization exposures retained or purchased separately for: <ul style="list-style-type: none"> securitization exposures retained or purchased subject to Comprehensive Risk Measure for specific risk; and securitization exposures subject to the securitization framework for specific risk broken down into different risk weight bands. 	Nil The outstanding PTC portfolio as on September 30, 2014 was ₹ 72943.3 million.

Aggregate amount of: • the capital requirements for the securitization exposures, subject to the securitization framework broken down into different risk weight bands.	(Amt. in ₹ Million)			
	Facility	Amt. at 100% CCR	Rating	Risk Weight
	Investment	16371.7	AAA(SO)	20%
	Outstanding	52042.6	AA(SO)	30%
		2887.8	A(SO)	50%
1641.1	BBB(SO)	100%		
• securitization exposures that are deducted entirely from Tier 1 capital, credit enhancing I/Os deducted from total capital, and other exposures deducted from total capital.	Nil			

Table DF-7: Market Risk in Trading Book

Market Risk is the risk of loss in the value of an investment due to adverse movements in the level of the market variables such as interest rates, equity prices, exchange rates and commodity prices, as well as volatilities therein. The Bank is exposed to market risk through its trading activities, which are carried out on its own account as well as those undertaken on behalf of its customers. The Bank monitors and manages the financial exposures arising out of these activities as an integral part of its overall risk management system. The system takes cognizance of the unpredictable nature of the financial markets and strives to minimize any adverse impact on the shareholders' wealth.

The Bank has formulated an Asset Liabilities Management (ALM) Policy, a Market Risk and Derivative Policy and an Investment Policy all of which are approved by the Board. These policies ensure that operations in securities, foreign exchange and derivatives are conducted in accordance with sound & acceptable business practices and are as per the extant regulatory guidelines. These policies contain the limit structure that governs transactions in financial instruments. These policies are reviewed periodically to incorporate changed business requirements, economic environment and changes in regulations in addition to process and product innovations.

The Asset Liability Management Committee (ALCO) comprising top executives of the Bank meet regularly to manage balance sheet risks in a coordinated manner. ALCO focuses on the management of risks viz. liquidity, interest rate and foreign exchange risks. Interest rate sensitivity analysis is measured through impact of interest rate movements on Net Interest Income (NII) of the Bank.

The Market Risk and Derivative Policy identify the trading risks to be managed by the Bank. It also lays down the organizational structure, tools, systems, processes, etc., necessary for appropriate levels of risk management in the trading book. The important risk management tools employed by the Bank are Marked to Market (MTM) of trading portfolio, PV01, modified duration, Stop loss, Greek limits, Potential Future Exposure, stress testing etc.

The Investment policy has been framed keeping in view market dynamics and various circulars issued by RBI in this regard. The policy lays down the parameters for investments in instruments, the purpose for such investments and the eligible customers with whom Bank can transact.

The Bank manages its market risk with the broad objectives of:

1. Management of interest rate risk, currency risk and equity risk arising from investments, foreign exchange and derivatives portfolio;
2. Proper classification, valuation and accounting of the transactions in various portfolios;
3. Adequate and proper reporting of the transactions related to derivative, investment and foreign exchange products;
4. Effective control over the operation and execution of market related transactions; and
5. Compliance with regulatory requirements.

The Bank has an independent Market Risk Group (MRG)/Middle Office which is responsible for identification, assessment, monitoring and reporting of market risk in Treasury operations and to highlight exceptions, if any. The group also recommends changes in policies and methodologies for measuring market risk. The main strategies and processes of the group are:-

1. Delegation: Appropriate delegation of powers has been put in place for treasury operations. Investment decisions are vested with Investment Committee of the Board. MRG monitors various limits, which have been laid down in the policies.
2. Controls: The systems have adequate data integrity controls. The controls are used for audit purpose as well.
3. Exception handling processes: The limits set in the policies have been inserted in the system for ensuring that the same is being enforced to minimize exceptions. The limit breaches/exceptions, if any, are analyzed and ratified from the delegated authorities.

The MRG periodically reports on forex, investment and derivative product related risk measures to the senior management and committees of the Board. The Bank also reports to regulators as per the

reporting requirements. Based on the risk appetite of the Bank, limits are placed on the risk metrics which are monitored on a periodic basis.

Aggregation of capital charge for market risks as on September 30, 2014

(Amt. in ₹ Million)

	Risk Category	Capital charge
a.	Capital Charge on account of specific risk	11463.81
i)	On interest rate related	3599.49
ii)	On equities	7864.32
iii)	On derivatives	0.00
b.	Capital charge on account of general market risk	7342.68
i)	On interest rate related instruments	4076.03
ii)	On equities	2811.46
iii)	On Foreign exchange	450.00
iv)	On precious metals	0.00
v)	On derivatives (FX Options)	5.18
	Total Capital Charge on Trading Book (a+b)	18806.49
	Total Risk Weighted Assets on Trading Book	208961.00

Table DF-8: Operational Risk

Operational Risk is defined as the risk of loss resulting from inadequate or failed internal processes, people & systems or from external events inherent in Bank's business activities. This includes legal risk, but excludes strategic and reputational risks.

Operational Risk Management Framework

The Bank has a well-defined Operational Risk & Business Continuity Management (OR & BCM) Policy. The main objectives of the policy are identification & assessment of operational risks attached to banking operations and developing capabilities, tools, systems and processes to monitor and mitigate these risks.

The Bank has a robust Operational Risk Management Framework and has also established an enabling organizational structure comprising Board of Directors, RMC of the Board and Operational Risk Management Committee (ORMC) for effective management of Operational Risk. Review reports on Operational Risk management activities are periodically presented to ORMC and RMC.

Bank's initiative in migrating to AMA

At present, the Bank is following the Basic Indicator Approach (BIA) for computation of capital charge for Operational Risk. However, as a part of intended migration to Advanced Measurement Approach (AMA), the Bank is putting concerted efforts to further improve its Operational Risk management system & procedure. In this regard, the bank has implemented comprehensive IT system (CORE) for management of Operational Risk attached to various functions of the Bank through Key Risk Indicator (KRI) and Risk & Control Self Assessment (RCSA) modules. For measurement of Operational Risk, the Bank is regularly collecting operational loss data across the Bank through Loss Data Capture (LDC) module and categorizes these losses under various business lines and loss types in line with the RBI guidelines.

Bank's initiatives for implementation of Business Continuity Management (BCM)

In order to safeguard the human life & Bank's assets and to ensure uninterrupted banking services during disruption/ disaster, the Bank has put in place a well defined BCM for its various critical functions, which also fulfils regulatory requirements.

BCM comprises of Business Continuity Plan (BCP) and Disaster Management Plan (DMP). These BCM documents, inter alia, incorporate the modalities, in an event of business disruption/disaster and consequent recovery strategies & plans. The resilience of these plans under different disruption scenarios are tested on an ongoing basis through mock evacuation drills, DR drills and BCP testing exercises. A robust and effective BCM would enable the Bank to provide continuity in service and facilitate customer satisfaction. To mitigate the risk of system failure, the Bank has set up a Disaster Recovery (DR) site at Chennai. The Bank periodically carries out DR drill exercises to test the capabilities of DR site. The Bank has also operationalized its Near DR Centre in September 2014 to ensure zero data loss. The BCM processes followed within the Bank for various core & support functions complies with the BS25999 standards.

Table DF-9: Interest Rate Risk in the Banking Book (IRRBB)

IRRBB refers to the potential impact on the Bank's earnings and economic value of assets and liabilities due to adverse movement in interest rates. Besides the general change in interest rate, variation in the magnitude of interest rate change among the different products/ instruments (e.g., yield on Government securities, interest rate on term deposits, lending rate on advances etc.) it is also a significant source of interest rate risk. Changes in interest rates affect the Bank's earning through variation in its Net Interest Income (Interest Income minus Interest Expenses) as well as economic

value of equity through net variation in economic value of assets and liabilities. The extent of change in earning and economic value of equity primarily depends on the nature and magnitude of maturity and re-pricing mismatches between the Bank's assets and liabilities.

Recognizing the importance of interest rate risk management, the Bank has put in place an appropriate ALM system which incorporates the Board approved interest rate risk management policy, procedures and limit structure in line with the RBI guidelines. The objectives of interest rate risk management are to identify the sources of risks and to measure their magnitude in terms of appropriate methods. It also includes appropriate funding, lending and off-balance sheet strategies with respect to maturity structure, pricing, product and customer group mix within the overall framework. The Bank's tolerance level for IRRBB is specified in terms of potential impact of net interest income and economic value of equity. The ALCO of the Bank is responsible to ensure regular measurement, monitoring and control initiatives for the Bank's interest rate risk management. Balance Sheet Management Group (BSMG) regularly measures and monitors ALM mismatches and recommends strategies to ALCO for effective management. Adequate information system has also been put in place for system based ALM report generation on a daily basis.

Measurement and monitoring of IRRBB are carried out through the methods of Interest Rate Sensitivity (repricing) gap, Duration gap and Scenario based analysis covering both earning (impact on net interest income) and economic value perspective (impact on economic value of equity). Preparation of interest rate sensitivity gap report involves bucketing of all interest rate sensitive assets and liabilities into different time buckets based on their respective remaining term to maturity or next repricing date, whichever is earlier. Assumptions made for this report are for bucketing of core saving bank deposits and core current account deposits into "over 1 year to 3 years" and advances linked to BPLR or Base Rate into "over 3 months – 6 months" as these liabilities and assets do not have prior-specified re-pricing date. Duration gap analysis is undertaken based on computation of duration and present value of future cash flows of the interest rate sensitive assets and liabilities. Scenario analysis is carried out to measure impact on net interest income and economic value of capital under different interest rate scenario.

ALCO regularly monitors the interest rate risk exposures and suggests appropriate steps/ provides directions on composition and growth of deposits and advances, pricing of deposits and advances and management of money market operations and investment books etc., to control IRRBB within the prescribed internal limits. Interest rate risk position is periodically reported to RMC of the Board and RBI.

Impact of parallel shift in Interest Rate by 100 basis points	
(Amt. in ₹ Million)	
Sensitivity of Net Interest Income to Interest rate change (Earning at Risk) (Time Horizon: 1 year)	Sensitivity of Economic Value of Equity (EVE) to Interest rate change (Economic Value at Risk)
Impact on NII	Impact on EVE
345	12561

Table DF-10: General Disclosure for Exposures Related to Counterparty Credit Risk

The Bank follows a structured process to ascertain the credit risk of an asset relationship with a counter-party covering both fund based and non-fund based facilities. Suitable policy frameworks are put in place in the form of Credit policy, Counterparty-Bank Policy, Market Risk & Derivative Policy, Investment Policy, Collateral Management Policy and Country Risk Policy which outline the guiding principles to manage Counterparty Credit Risk (CCR). In line with regulatory guidelines, the Credit policy of the Bank stipulates broad contours of counterparty credit exposure limits in respect of single borrower and borrowings by a group in relation to the Bank's capital fund. In addition, various internal thresholds are stipulated prudentially in relation to Net Worth, Total Committed Exposures (TCE), Total Outstanding exposure, Advances etc. Prudential limits in the form of sectoral limits are also stipulated in addition to applicable regulatory norms on the capital market segment. Currently, the Bank is computing capital on CCR following the standardized approach and adhering to regulations under Basel III.

The Bank's rating module, encompassing various rating models, supports internal credit rating of counter-party. Product specific guidelines are also defined in terms of customer suitability and appropriateness along with applicable terms and conditions. The Bank also has a Credit Support Annex (CSA) arrangement with select counter-party banks. CSA defines the terms under which collateral is transferred between derivative counterparties to mitigate the credit risk arising from derivative positions.

The process of Collateral Management covers the entire gamut of activities right from its acceptability to its legal enforceability at the time of need. In establishing credit reserve, the Bank caters to various alternative techniques including escrow mechanism and charges thereon, activating Debt Service Reserve Account (DSRA), lien mark on deposits with the Bank, stipulating conditions towards higher margin, obtaining personal and third party guarantee etc. Credit filtering standards and product guidelines of the Bank capture the associated wrong way risk exposure.

The notional value of credit derivative hedges and the distribution of current credit exposure by types of credit exposure:

(Amt. in ₹ Million)

Derivatives	Notional	Current Exposure
Interest Rate Swaps	210544.48	4100.55
Currency Swaps	122754.57	24330.05
Currency Options	94755.55	9730.59
Forwards	888680.79	26715.39

Table DF-11: Composition of Capital

Part II: Template to be used before March 31, 2017 (i.e. during the transition period of Basel III regulatory adjustments)

(Amt. in ₹ Million)

Basel III common disclosure template to be used during the transition of regulatory adjustments (i.e. from April 1, 2013 to December 31, 2017)			Amounts subject to Pre-Basel III Treatment	Reference No.
Common Equity Tier 1 capital: instruments and reserves				
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	1,12,829.09		A=A1+B2
2	Retained earnings	8,150.22		B6
3	Accumulated other comprehensive income (and other reserves)	99,293.20		B3+B4+B5
4	<i>Directly issued capital subject to phase out from CET1 capital (only applicable to non-joint stock companies)</i>	-		
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-		
6	CET1 capital before regulatory deductions	2,20,272.52		B1
Common Equity Tier 1 capital: regulatory adjustments				
7	Prudential valuation adjustments	-		
8	Goodwill (net of associated deferred tax liability)	-		
9	Intangibles other than mortgage-servicing rights (net of related tax liability)	88.55	132.83	F

10	Deferred tax assets	8,004.92	12,007.37	G
11	Cash flow hedge reserve	-		
12	Shortfall of provisions to expected losses	-		
13	Securitisation gain on sale	-		
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-		
15	Defined benefit pension fund net assets	-		
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	-		
17	Reciprocal cross-holdings in CET1 capital instruments	362.72		
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)	-		
19	Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-		
20	Mortgage servicing rights (amount above 10% threshold)	-		
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-		
22	Amount exceeding the 15% threshold	-		
23	of which: significant investments in the common stock of financial sector entities	-		
24	of which: mortgage servicing rights	-		
25	of which: deferred tax assets arising from temporary differences	-		
26	National specific regulatory adjustments (26a+26b+26c+26d)	123.59		
26a	of which: Investments in the equity capital of the unconsolidated insurance subsidiaries	-		
26b	of which: Investments in the equity capital of unconsolidated non-financial subsidiaries	123.59		

26c	of which: Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank	-		
26d	of which: Unamortised pension funds expenditures	-		
	Regulatory Adjustments Applied to Common Equity Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment	-		
	of which: [INSERT TYPE OF ADJUSTMENT] For example: filtering out of unrealised losses on AFS debt securities (not relevant in Indian context)	-		
	of which: [INSERT TYPE OF ADJUSTMENT]	-		
	of which: [INSERT TYPE OF ADJUSTMENT]	-		
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-		
28	Total regulatory deductions to CET1 capital	8,579.78		
29	Common Equity Tier 1 capital (CET1)	2,11,692.74		
Additional Tier 1 capital: instruments				
30	Directly Issued Qualifying Additional Tier 1 instruments plus related stock surplus (31+32)	-		
31	of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)	-		
32	of which: classified as liabilities under applicable accounting standards (Perpetual debt Instruments)	-		
33	<i>Capital instruments subject to phase out arrangements from AT1 capital</i>	13,670.40		C
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)	-		
35	<i>of which: instruments issued by subsidiaries subject to phase out</i>	-		
36	Additional Tier 1 capital before regulatory deductions	13,670.40		
Additional Tier 1 capital: regulatory adjustments				
37	Investments in own Additional Tier 1 instruments	-		

38	Reciprocal cross-holdings in Additional Tier 1 instruments	518.21		
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)	-		
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)	-		
41	National specific regulatory adjustments (41a+41b)	-		
41a	Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	-		
41b	Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank	-		
	Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment	12,232.90		
	<i>of which: Deferred Tax Assets</i>	12,007.37		
	<i>of which: Investment in Non - Financial subsidiary [existing adjustments which are deducted from Tier 1 at 50%]</i>	92.69		
	<i>of which: Goodwill & Other Intangible Assets</i>	132.83		
42	Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions	-		
43	Total regulatory deductions to AT1 capital	12,751.11		
44	Additional Tier 1 capital (AT1)	919.29		
44a	Additional Tier 1 capital reckoned for capital adequacy	919.29		
45	Tier 1 capital (Tier 1 = CET1 + AT1) (29+44a)	2,12,612.03		
Tier 2 capital: instruments and provisions				
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	0.00		
47	<i>Directly issued capital instruments subject to phase out from Tier 2</i>	93,186.24		D

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)	-		
49	<i>of which: instruments issued by subsidiaries subject to phase out</i>	-		
50	Provisions	21,140.76		E1+E2
51	Tier 2 capital before regulatory deductions	1,14,327.00		
Tier 2 capital: regulatory deductions				
52	Investments in own Tier 2 capital instruments	-		
53	Reciprocal cross-holdings in Tier 2 capital instruments	713.10		
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)	-		
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-		
56	National specific regulatory adjustments (56a+56b)	92.69		
56a	of which: Investments in the Tier 2 capital of unconsolidated subsidiaries	92.69		
56b	of which: Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank	-		
	Regulatory Adjustments Applied To Tier 2 in respect of Amounts Subject to Pre-Basel III Treatment	-		
	of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 2 at 50%]	-		
	of which: [INSERT TYPE OF ADJUSTMENT]	-		
57	Total regulatory deductions to Tier 2 capital	805.80		
58	Tier 2 capital (T2)	1,13,521.21		
58a	Tier 2 capital reckoned for capital adequacy	1,13,521.21		

58b	Excess Additional Tier 1 capital reckoned as Tier 2 capital			
58c	Total Tier 2 capital admissible for capital adequacy (58a + 58b)	1,13,521.21		
59	Total capital (Total capital = Tier 1 + Tier 2)	3,26,133.24		
60	Total risk weighted assets	2762724.57		
60a	of which: total credit risk weighted assets	2418983.92		
60b	of which: total market risk weighted assets	208961.00		
60c	of which: total operational risk weighted assets	134779.65		
Capital ratios (as a percentage of risk weighted assets)				
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	7.66%		
62	Tier 1 (as a percentage of risk weighted assets)	7.70%		
63	Total capital (as a percentage of risk weighted assets)	11.80%		
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)	5.00%		
65	<i>of which: capital conservation buffer requirement</i>	0.00%		
66	<i>of which: bank specific countercyclical buffer requirement</i>	-		
67	<i>of which: G-SIB or D-SIB buffer requirement</i>	-		
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	2.61%		
National minima (if different from Basel 3 minimum)				
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	5.50%		
70	National Tier 1 minimum ratio (if different from Basel III minimum)	7.00%		
71	National total capital minimum ratio (if different from Basel III minimum)	9.00%		
Amounts below the thresholds for deduction (before risk weighting)				
72	Non-significant investments in the capital of other financial entities	2,002.97		

73	Significant investments in the common stock of financial entities	9,681.90		
74	Mortgage servicing rights (net of related tax liability)	N.A.		
75	Deferred tax assets arising from temporary differences (net of related tax liability)	N.A.		
Applicable caps on the inclusion of provisions in Tier 2 capital				
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	21,140.76		
77	Cap on inclusion of provisions in Tier 2 under standardised approach	NIL		
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	N.A.		
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	N.A.		
Capital instruments subject to phase-out arrangements (only applicable between March 31, 2017 and March 31, 2022)				
80	<i>Current cap on CET1 capital instruments subject to phase out arrangements</i>	N.A.		
81	<i>Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i>	N.A.		
82	<i>Current cap on AT1 instruments subject to phase out arrangements</i>	N.A.		
83	<i>Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)</i>	N.A.		
84	<i>Current cap on T2 instruments subject to phase out arrangements</i>	N.A.		
85	<i>Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)</i>	N.A.		

Notes to the Template

Row No. of the template	Particular	Amt in ₹ Million
10	Deferred tax assets associated with accumulated losses	
	Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability	20,012.29
	Total as indicated in row 10	20,012.29
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	
	of which: Increase in Common Equity Tier 1 capital	
	of which: Increase in Additional Tier 1 capital	
	of which: Increase in Tier 2 capital	
26b	If investments in the equity capital of unconsolidated non-financial subsidiaries are not deducted and hence, risk weighted then:	
	(i) Increase in Common Equity Tier 1 capital	
	(ii) Increase in risk weighted assets	
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)	
	of which: Excess Additional Tier 1 capital which is considered as Tier 2 capital under row 58b	
50	Eligible Provisions included in Tier 2 capital	13,545.71
	Eligible Revaluation Reserves included in Tier 2 capital	7,595.05
	Total of row 50	21,140.76
58a	Excess Tier 2 capital not reckoned for capital adequacy (difference between Tier 2 capital as reported in row 58 and T2 as reported in 58a)	

Table DF-12: Composition of Capital- Reconciliation Requirements
Step 1

(Amt in ₹ Million)

		Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation
		As on reporting date	As on reporting date
A	Capital & Liabilities		
i	Paid-up Capital	16,039.58	16,039.58
	Reserves & Surplus	2,20,274.15	2,21,308.18
	Minority Interest	519.45	0.00
	Total Capital	2,36,833.17	2,37,347.76
ii	Deposits	23,78,082.23	23,79,337.38
	of which: Deposits from banks	2,88,905.25	2,88,905.25
	of which: Customer deposits	20,89,176.98	20,90,432.13
	of which: Other deposits (pl.specify)	0.00	0.00
iii	Borrowings	5,60,009.77	5,60,009.77
	of which: From RBI	0.00	0.00
	of which: From banks	14,062.80	14,062.80
	of which: From other institutions & agencies	0.00	0.00
	of which: Others (pl. specify) Borrowings Outside India, General Refinance, Flexi Bonds and Omni Bonds	3,92,648.97	3,92,648.97
	of which: Capital instruments	1,53,298.00	1,53,298.00
iv	Other liabilities & provisions	1,14,267.65	1,13,207.13
	Total	32,89,192.82	32,89,902.04
B	Assets		
i	Cash and balances with Reserve Bank of India	1,01,777.88	1,01,775.46
	Balance with banks and money at call and short notice	43,220.87	43,192.80
ii	Investments:	10,85,467.89	10,87,249.36
	of which: Government securities	7,50,702.52	7,50,025.74
	of which: Other approved securities	0.00	0.00
	of which: Shares	29,267.11	29,191.87
	of which: Debentures & Bonds	1,11,728.35	1,11,559.26
	of which: Subsidiaries / Joint Ventures / Associates	255.00	4,403.98
	of which: Others (Commercial Papers, Mutual Funds etc.)	1,93,514.90	1,92,068.51

iii	Loans and advances	19,50,565.39	19,50,565.39
	of which: Loans and advances to banks	1,310.76	1,310.76
	of which: Loans and advances to customers	19,49,254.63	19,49,254.63
iv	Fixed assets	32,313.47	32,238.26
v	Other assets	75,847.32	74,880.77
	of which: Goodwill and intangible assets	0.00	0.00
	of which: Eligible Deferred tax assets	20,012.29	20,012.29
vi	Goodwill on consolidation	0.00	0.00
vii	Debit balance in Profit & Loss account	0.00	0.00
	Total Assets	32,89,192.82	32,89,902.04

Step 2.

		Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation	Referen ce No.
		As on reporting date	As on reporting date	
A	Capital & Liabilities			
i	Paid-up Capital	16,039.58	16,039.58	
	<i>of which: Amount eligible for CET1</i>	16,039.58	16,039.58	A1
	<i>of which: Amount eligible for AT1</i>	0.00	0.00	
	Reserves & Surplus	2,20,274.15	2,21,308.18	
	Share Premium	96,789.52	96,789.52	B2
	Statutory Reserve	28,010.00	28,010.00	B3
	Capital Reserve	5,961.45	5,904.51	B4
	Other Disclosed Free Reserve	66,742.69	65,378.69	B5
	Balance in P&L account	5,892.59	8,150.22	B6
	Revaluation Reserve (For regulatory purpose it is discounted at 55%)	16,877.90	7,595.05	E2
	Minority Interest	519.45	0.00	
	Total Capital	2,36,313.72	2,37,347.76	
ii	Deposits	23,78,082.23	23,79,337.38	
	<i>of which: Deposits from banks</i>	2,88,905.25	2,88,905.25	
	<i>of which: Customer deposits</i>	20,89,176.98	20,90,432.13	
	<i>of which: Other deposits (pl. specify)</i>	0.00	0.00	
iii	Borrowings	5,60,009.77	5,60,009.77	
	<i>of which: From RBI</i>	0.00	0.00	
	<i>of which: From banks</i>	14,062.80	14,062.80	

	<i>of which: From other institutions & agencies</i>	0.00	0.00	
	<i>of which: Others (pl. specify) Borrowings Outside India, General Refinance, Flexi Bonds and Omni Bonds</i>	3,92,648.97	3,92,648.97	
	<i>of which: Capital instruments</i>	1,06,856.64	1,53,298.00	
	<i>of which eligible Additional Tier 1</i>	13,670.40	13,670.40	C
	<i>of which eligible Tier 2</i>	93,186.24	93,186.24	D
iv	Other liabilities & provisions	1,14,267.65	1,13,207.13	
	<i>of which: Prudential provisions against standard assets and excess provisions which arise on account of sale of NPAs included under Tier 2 Capital</i>	13,545.71	13,545.71	E1
	Total	32,89,192.82	32,89,902.04	
B	Asset			
i	Cash and balances with Reserve Bank of India	1,01,777.88	1,01,775.46	
	Balance with banks and money at call and short notice	43,220.87	43,192.80	
ii	Investments	10,85,467.89	10,87,249.36	
	<i>of which: Government securities</i>	7,50,702.52	7,50,025.74	
	<i>of which: Other approved securities</i>	0.00	0.00	
	<i>of which: Shares</i>	29,267.11	29,191.87	
	<i>of which: Debentures & Bonds</i>	1,11,728.35	1,11,559.26	
	<i>of which: Subsidiaries / Joint Ventures / Associates</i>	255.00	4,403.98	
	<i>of which: Others (Commercial Papers, Mutual Funds etc.)</i>	1,93,514.90	1,92,068.51	
iii	Loans and advances	19,50,565.39	19,50,565.39	
	<i>of which: Loans and advances to banks</i>	1,310.76	1,310.76	
	<i>of which: Loans and advances to customers</i>	19,49,254.63	19,49,254.63	
iv	Fixed assets	32,313.47	32,238.26	
	<i>out of which intangibles</i>	237.38	221.38	F

v	Other Assets	75,847.32	74,880.77	
	<i>of which: Goodwill and intangible assets</i>	0.00	0.00	
	<i>Out of which:</i>			
	<i>Goodwill</i>	0.00	0.00	
	<i>Other intangibles (excluding MSRs)</i>	0.00	0.00	
	<i>Out of which Eligible Deferred tax assets</i>	20,012.29	20,012.29	G
vi	Goodwill on consolidation	0.00	0.00	
vii	Debit balance in Profit & Loss account	0.00	0.00	
	Total Assets	32,89,192.82	32,89,902.04	

Step 3:

(Amt in ₹ Million)

Extract of Basel III common disclosure template (with added column) – Table DF-11 (Part I / Part II whichever, applicable)			
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	16,039.58	A1
2	Retained earnings	8,150.22	B6
3	Accumulated other comprehensive income (and other reserves)	1,96,082.72	B2+B3+B4+B5
4	Directly issued capital subject to phase out from CET1 (only applicable to non- joint stock companies)	-	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	
6	Common Equity Tier 1 capital before regulatory adjustments	2,20,272.52	
7	Prudential valuation adjustments	-	
8	Goodwill (net of related tax liability)	-	

Table DF- 13: Disclosure template for main features of regulatory capital instruments

1	Issuer	IDBI Bank Ltd.	IDBI Bank Ltd.	IDBI Bank Ltd.
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE008A08U43	INE008A08U50	INE008A08T61
3	Governing law(s) of the instrument	Applicable Indian Laws and regulatory requirements	Applicable Indian Laws and regulatory requirements	Applicable Indian Laws and regulatory requirements
	Regulatory treatment			
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/ group & solo	Group & Solo	Group & Solo	Group & Solo
7	Instrument type	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	8000	4040	3875.2
9	Par value of instrument (Rs.)	1 000 000	1 000 000	1 000 000
10	Accounting classification	Liability	Liability	Liability
11	Original date of issuance	25-Oct-12	13-Dec-12	4-Aug-11
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	25-Oct-37	13-Dec-27	4-Aug-21
14	Issuer call subject to prior supervisory approval	Yes	Yes	No
15	Optional call date, Contingent Call dates	25-10-2022; Tax event: None; Regulatory event: None	13-12-2022; Tax event: None; Regulatory event: None	Not Applicable
	Redemption Amount (Rs. Million)	10000	5050	4844
16	Subsequent call dates, if applicable	25-Oct-2027 and 25-Oct-2032	Not Applicable	Not Applicable
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	9.25% p.a.	8.99% p.a.	9.38% p.a.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory

21	Existence of step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	Not Applicable	Not Applicable	Not Applicable
25	If convertible, fully or partially	Not Applicable	Not Applicable	Not Applicable
26	If convertible, conversion rate	Not Applicable	Not Applicable	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable	Not Applicable	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable	Not Applicable	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable	Not Applicable	Not Applicable
30	Write-down feature	No	No	No
31	If write-down, write-down trigger(s)	Not Applicable	Not Applicable	Not Applicable
32	If write-down, full or partial	Not Applicable	Not Applicable	Not Applicable
33	If write-down, permanent or temporary	Not Applicable	Not Applicable	Not Applicable
34	If temporary write-down, description of write-up mechanism	Not Applicable	Not Applicable	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The instruments shall be subordinated to the claims of other creditors.	The instruments shall be subordinated to the claims of other creditors.	The instruments shall be subordinated to the claims of other creditors.
36	Non-compliant transitioned features	Yes	Yes	Yes
37	If yes, specify non-compliant features	No loss absorbency features	No loss absorbency features	No loss absorbency features

1	Issuer	IDBI Bank Ltd.	IDBI Bank Ltd.	IDBI Bank Ltd.
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE008A08T79	INE008A08T87	INE008A08T95
3	Governing law(s) of the instrument	Applicable Indian Laws and regulatory requirements	Applicable Indian Laws and regulatory requirements	Applicable Indian Laws and regulatory requirements
	Regulatory treatment			
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/ group & solo	Group & Solo	Group & Solo	Group & Solo
7	Instrument type	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments

8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	2000	4000	4800
9	Par value of instrument (Rs.)	1 000 000	1 000 000	1 000 000
10	Accounting classification	Liability	Liability	Liability
11	Original date of issuance	26-Nov-11	30-Nov-11	13-Dec-11
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	26-Nov-21	30-Nov-21	13-Dec-21
14	Issuer call subject to prior supervisory approval	No	No	No
15	Optional call date, Contingent Call dates	Not Applicable	Not Applicable	Not Applicable
	Redemption Amount (Rs. Millions)	2500	5000	6000
16	Subsequent call dates, if applicable	Not Applicable	Not Applicable	Not Applicable
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	9.72% p.a.	9.7% p.a.	9.45% p.a.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	Not Applicable	Not Applicable	Not Applicable
25	If convertible, fully or partially	Not Applicable	Not Applicable	Not Applicable
26	If convertible, conversion rate	Not Applicable	Not Applicable	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable	Not Applicable	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable	Not Applicable	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable	Not Applicable	Not Applicable
30	Write-down feature	No	No	No
31	If write-down, write-down trigger(s)	Not Applicable	Not Applicable	Not Applicable
32	If write-down, full or partial	Not Applicable	Not Applicable	Not Applicable
33	If write-down, permanent or temporary	Not Applicable	Not Applicable	Not Applicable
34	If temporary write-down, description of write-up mechanism	Not Applicable	Not Applicable	Not Applicable

35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The instruments shall be subordinated to the claims of other creditors.	The instruments shall be subordinated to the claims of other creditors.	The instruments shall be subordinated to the claims of other creditors.
36	Non-compliant transitioned features	Yes	Yes	Yes
37	If yes, specify non-compliant features	No loss absorbency features	No loss absorbency features	No loss absorbency features

1	Issuer	IDBI Bank Ltd.	IDBI Bank Ltd.	IDBI Bank Ltd.
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE008A08U19	INE008A08S70	INE008A08S88
3	Governing law(s) of the instrument	Applicable Indian Laws and regulatory requirements	Applicable Indian Laws and regulatory requirements	Applicable Indian Laws and regulatory requirements
	Regulatory treatment			
4	Transitional Basel III rules	Tier 2	Additional Tier 1	Tier 2
5	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/ group & solo	Group & Solo	Group & Solo	Group & Solo
7	Instrument type	Tier 2 Debt Instruments	Perpetual Debt Instruments	Tier 2 Debt Instruments
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	8000	1960.8	2416
9	Par value of instrument (Rs.)	1 000 000	1 000 000	1 000 000
10	Accounting classification	Liability	Liability	Liability
11	Original date of issuance	15-Mar-12	22-Jun-10	8-Jul-10
12	Perpetual or dated	Dated	Perpetual	Dated
13	Original maturity date	15-Mar-22	No maturity	8-Jul-25
14	Issuer call subject to prior supervisory approval	No	Yes	No
15	Optional call date, Contingent Call dates	Not Applicable	22-06-2020; Tax event: None; Regulatory event: None	Not Applicable
	Redemption Amount (Rs. Millions)	10000	2451	3020
16	Subsequent call dates, if applicable	Not Applicable	Not Applicable	Not Applicable

	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	9.25% p.a.	9.15% p.a., if call not exercised : 9.65%	8.57 % p.a.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Partially discretionary	Mandatory
21	Existence of step up or other incentive to redeem	No	Yes. Step up 50 bps	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	Not Applicable	Not Applicable	Not Applicable
25	If convertible, fully or partially	Not Applicable	Not Applicable	Not Applicable
26	If convertible, conversion rate	Not Applicable	Not Applicable	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable	Not Applicable	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable	Not Applicable	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable	Not Applicable	Not Applicable
30	Write-down feature	No	No	No
31	If write-down, write-down trigger(s)	Not Applicable	Not Applicable	Not Applicable
32	If write-down, full or partial	Not Applicable	Not Applicable	Not Applicable
33	If write-down, permanent or temporary	Not Applicable	Not Applicable	Not Applicable
34	If temporary write-down, description of write-up mechanism	Not Applicable	Not Applicable	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The instruments shall be subordinated to the claims of other creditors.	The claims of investors shall be superior to the claims of investors in equity shares and subordinated to the claims of all other creditors.	The instruments shall be subordinated to the claims of other creditors.
36	Non-compliant transitioned features	Yes	Yes	Yes
37	If yes, specify non-compliant features	No loss absorbency features	No loss absorbency features	No loss absorbency features

1	Issuer	IDBI Bank Ltd.	IDBI Bank Ltd.	IDBI Bank Ltd.
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE008A08S96	INE008A08T20	INE008A08T46
3	Governing law(s) of the instrument	Applicable Indian Laws and regulatory requirements	Applicable Indian Laws and regulatory requirements	Applicable Indian Laws and regulatory requirements
	Regulatory treatment			
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/ group & solo	Group & Solo	Group & Solo	Group & Solo
7	Instrument type	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Upper Tier 2 Capital Instruments
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	320	6848.8	8000
9	Par value of instrument (Rs.)	1 000 000	1 000 000	1 000 000
10	Accounting classification	Liability	Liability	Liability
11	Original date of issuance	29-Sep-10	20-Jan-11	25-Mar-11
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	29-Sep-20	20-Jan-26	25-Mar-26
14	Issuer call subject to prior supervisory approval	No	Yes	Yes
15	Optional call date, Contingent Call dates	Not Applicable	20-01-2021: Tax event: None; Regulatory event: None	25-03-2021; Tax event: None; Regulatory event: None
	Redemption Amount (Rs. Millions)	400	8561	10000
16	Subsequent call dates, if applicable	Not Applicable	Not Applicable	Not Applicable
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	8.63% p.a.	9.04% p.a., if call not exercised : 9.29%	9.40% p.a.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Partially discretionary

21	Existence of step up or other incentive to redeem	No	Yes. Step up 25 bps	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	Not Applicable	Not Applicable	Not Applicable
25	If convertible, fully or partially	Not Applicable	Not Applicable	Not Applicable
26	If convertible, conversion rate	Not Applicable	Not Applicable	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable	Not Applicable	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable	Not Applicable	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable	Not Applicable	Not Applicable
30	Write-down feature	No	No	No
31	If write-down, write-down trigger(s)	Not Applicable	Not Applicable	Not Applicable
32	If write-down, full or partial	Not Applicable	Not Applicable	Not Applicable
33	If write-down, permanent or temporary	Not Applicable	Not Applicable	Not Applicable
34	If temporary write-down, description of write-up mechanism	Not Applicable	Not Applicable	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The instruments shall be subordinated to the claims of other creditors.	The instruments shall be subordinated to the claims of other creditors.	The claims of investors in these instruments shall be superior to the claims of investors in instruments eligible for inclusion in Tier I capital and subordinate to the claims of all other creditors.
36	Non-compliant transitioned features	Yes	Yes	Yes
37	If yes, specify non-compliant features	No loss absorbency features	No loss absorbency features	No loss absorbency features

1	Issuer	IDBI Bank Ltd.	IDBI Bank Ltd.	IDBI Bank Ltd.
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE008A08R55	INE008A08R63	INE008A08R89
3	Governing law(s) of the instrument	Applicable Indian Laws and regulatory requirements	Applicable Indian Laws and regulatory requirements	Applicable Indian Laws and regulatory requirements
	Regulatory treatment			
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/ group & solo	Group & Solo	Group & Solo	Group & Solo
7	Instrument type	Upper Tier 2 Capital Instruments	Upper Tier 2 Capital Instruments	Tier 2 Debt Instruments
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	4000	4000	192
9	Par value of instrument (Rs.)	1 000 000	1 000 000	1 000 000
10	Accounting classification	Liability	Liability	Liability
11	Original date of issuance	26-Jun-09	25-Sep-09	29-Sep-09
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	26-Jun-24	25-Sep-24	29-Sep-18
14	Issuer call subject to prior supervisory approval	Yes	Yes	No
15	Optional call date, Contingent Call dates	26-06-2019; Tax event: None; Regulatory event: None	25-09-2019; Tax event: None; Regulatory event: None	Not Applicable
	Redemption Amount (Rs. Millions)	5000	5000	400
16	Subsequent call dates, if applicable	Not Applicable	Not Applicable	Not Applicable
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	8.95% p.a. if call not exercised : 9.45%	9.00% p.a., if call not exercised : 9.50%	9.37% p.a.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary	Partially discretionary	Mandatory

21	Existence of step up or other incentive to redeem	Yes. Step up 50 bps	Yes. Step up 50 bps	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	Not Applicable	Not Applicable	Not Applicable
25	If convertible, fully or partially	Not Applicable	Not Applicable	Not Applicable
26	If convertible, conversion rate	Not Applicable	Not Applicable	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable	Not Applicable	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable	Not Applicable	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable	Not Applicable	Not Applicable
30	Write-down feature	No	No	No
31	If write-down, write-down trigger(s)	Not Applicable	Not Applicable	Not Applicable
32	If write-down, full or partial	Not Applicable	Not Applicable	Not Applicable
33	If write-down, permanent or temporary	Not Applicable	Not Applicable	Not Applicable
34	If temporary write-down, description of write-up mechanism	Not Applicable	Not Applicable	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of investors in these instruments shall be superior to the claims of investors in instruments eligible for inclusion in Tier I capital and subordinate to the claims of all other creditors.	The claims of investors in these instruments shall be superior to the claims of investors in instruments eligible for inclusion in Tier I capital and subordinate to the claims of all other creditors.	The instruments shall be subordinated to the claims of other creditors.
36	Non-compliant transitioned features	Yes	Yes	Yes
37	If yes, specify non-compliant features	No loss absorbency features	No loss absorbency features	No loss absorbency features; Tenor less than 10 years

1	Issuer	IDBI Bank Ltd.	IDBI Bank Ltd.	IDBI Bank Ltd.
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE008A08R97	INE008A08S13	INE008A08S21
3	Governing law(s) of the instrument	Applicable Indian Laws and regulatory requirements	Applicable Indian Laws and regulatory requirements	Applicable Indian Laws and regulatory requirements
	Regulatory treatment			
4	Transitional Basel III rules	Tier 2	Tier 2	Additional Tier 1
5	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/ group & solo	Group & Solo	Group & Solo	Group & Solo
7	Instrument type	Upper Tier 2 Capital Instruments	Tier 2 Debt Instruments	Perpetual Debt Instruments
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	2280	2420	2204
9	Par value of instrument (Rs.)	1 000 000	1 000 000	1 000 000
10	Accounting classification	Liability	Liability	Liability
11	Original date of issuance	19-Nov-09	23-Nov-09	23-Dec-09
12	Perpetual or dated	Dated	Dated	Perpetual
13	Original maturity date	19-Nov-24	23-Nov-19	No maturity
14	Issuer call subject to prior supervisory approval	Yes	No	Yes
15	Optional call date, Contingent Call dates	19-11-2019; Tax event: None; Regulatory event: None	Not Applicable	23-12-2019; Tax event: None; Regulatory event: None
	Redemption Amount (Rs. Millions)	2850	3025	2755
16	Subsequent call dates, if applicable	Not Applicable	Not Applicable	Not Applicable
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	8.90% p.a., if call not exercised : 9.40%	8.53% p.a.	9.20% p.a., if call not exercised : 9.70%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary	Mandatory	Partially discretionary

21	Existence of step up or other incentive to redeem	Yes. Step up 50 bps	No	Yes. Step up 50 bps
22	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	Not Applicable	Not Applicable	Not Applicable
25	If convertible, fully or partially	Not Applicable	Not Applicable	Not Applicable
26	If convertible, conversion rate	Not Applicable	Not Applicable	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable	Not Applicable	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable	Not Applicable	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable	Not Applicable	Not Applicable
30	Write-down feature	No	No	No
31	If write-down, write-down trigger(s)	Not Applicable	Not Applicable	Not Applicable
32	If write-down, full or partial	Not Applicable	Not Applicable	Not Applicable
33	If write-down, permanent or temporary	Not Applicable	Not Applicable	Not Applicable
34	If temporary write-down, description of write-up mechanism	Not Applicable	Not Applicable	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of investors in these instruments shall be superior to the claims of investors in instruments eligible for inclusion in Tier I capital and subordinate to the claims of all other creditors.	The instruments shall be subordinated to the claims of other creditors.	The claims of investors shall be superior to the claims of investors in equity shares and subordinated to the claims of all other creditors.
36	Non-compliant transitioned features	Yes	Yes	Yes
37	If yes, specify non-compliant features	No loss absorbency features	No loss absorbency features	No loss absorbency features

1	Issuer	IDBI Bank Ltd.	IDBI Bank Ltd.	IDBI Bank Ltd.
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE008A08S39	INE008A08S47	INE008A08S54
3	Governing law(s) of the instrument	Applicable Indian Laws and regulatory requirements	Applicable Indian Laws and regulatory requirements	Applicable Indian Laws and regulatory requirements
	Regulatory treatment			
4	Transitional Basel III rules	Additional Tier 1	Tier 2	Additional Tier 1
5	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/ group & solo	Group & Solo	Group & Solo	Group & Solo
7	Instrument type	Perpetual Debt Instruments	Upper Tier 2 Capital Instruments	Perpetual Debt Instruments
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	2449.6	4009.6	4400
9	Par value of instrument (Rs.)	1 000 000	1 000 000	1 000 000
10	Accounting classification	Liability	Liability	Liability
11	Original date of issuance	29-Jan-10	3-Feb-10	10-Mar-10
12	Perpetual or dated	Perpetual	Dated	Perpetual
13	Original maturity date	No maturity	3-Feb-25	No maturity
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, Contingent Call dates	29-01-2020; Tax event: None; Regulatory event: None	03-02-2020; Tax event: None; Regulatory event: None	10-03-2020; Tax event: None; Regulatory event: None
	Redemption Amount (Rs. Millions)	3062	5012	5500
16	Subsequent call dates, if applicable	Not Applicable	Not Applicable	Not Applicable
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	9.25% p.a., if call not exercised : 9.75%	8.65% p.a., if call not exercised : 9.15%	9.65% p.a., if call not exercised : 10.15%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary	Partially discretionary	Partially discretionary

21	Existence of step up or other incentive to redeem	Yes. Step up 50 bps	Yes. Step up 50 bps	Yes. Step up 50 bps
22	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	Not Applicable	Not Applicable	Not Applicable
25	If convertible, fully or partially	Not Applicable	Not Applicable	Not Applicable
26	If convertible, conversion rate	Not Applicable	Not Applicable	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable	Not Applicable	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable	Not Applicable	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable	Not Applicable	Not Applicable
30	Write-down feature	No	No	No
31	If write-down, write-down trigger(s)	Not Applicable	Not Applicable	Not Applicable
32	If write-down, full or partial	Not Applicable	Not Applicable	Not Applicable
33	If write-down, permanent or temporary	Not Applicable	Not Applicable	Not Applicable
34	If temporary write-down, description of write-up mechanism	Not Applicable	Not Applicable	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of investors shall be superior to the claims of investors in equity shares and subordinated to the claims of all other creditors.	The claims of investors in these instruments shall be superior to the claims of investors in instruments eligible for inclusion in Tier I capital and subordinate to the claims of all other creditors.	The claims of investors shall be superior to the claims of investors in equity shares and subordinated to the claims of all other creditors.
36	Non-compliant transitioned features	Yes	Yes	Yes
37	If yes, specify non-compliant features	No loss absorbency features	No loss absorbency features	No loss absorbency features

1	Issuer	IDBI Bank Ltd.	IDBI Bank Ltd.	IDBI Bank Ltd.
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE008A08S62	INE008A08P73	INE008A08Q31
3	Governing law(s) of the instrument	Applicable Indian Laws and regulatory requirements	Applicable Indian Laws and regulatory requirements	Applicable Indian Laws and regulatory requirements
	Regulatory treatment			
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/ group & solo	Group & Solo	Group & Solo	Group & Solo
7	Instrument type	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	4800	240	64
9	Par value of instrument (Rs.)	1 000 000	1 000 000	1 000 000
10	Accounting classification	Liability	Liability	Liability
11	Original date of issuance	23-Mar-10	13-Jun-08	29-Sep-08
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	23-Mar-20	13-Oct-15	29-Sep-16
14	Issuer call subject to prior supervisory approval	No	No	No
15	Optional call date, Contingent Call dates	Not Applicable	Not Applicable	Not Applicable
	Redemption Amount (Rs. Millions)	6000	1500	400
16	Subsequent call dates, if applicable	Not Applicable	Not Applicable	Not Applicable
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	9.05% p.a.	10.39% p.a.	11.24% p.a.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible

24	If convertible, conversion trigger(s)	Not Applicable	Not Applicable	Not Applicable
25	If convertible, fully or partially	Not Applicable	Not Applicable	Not Applicable
26	If convertible, conversion rate	Not Applicable	Not Applicable	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable	Not Applicable	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable	Not Applicable	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable	Not Applicable	Not Applicable
30	Write-down feature	No	No	No
31	If write-down, write-down trigger(s)	Not Applicable	Not Applicable	Not Applicable
32	If write-down, full or partial	Not Applicable	Not Applicable	Not Applicable
33	If write-down, permanent or temporary	Not Applicable	Not Applicable	Not Applicable
34	If temporary write-down, description of write-up mechanism	Not Applicable	Not Applicable	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The instruments shall be subordinated to the claims of other creditors.	The instruments shall be subordinated to the claims of other creditors.	The instruments shall be subordinated to the claims of other creditors.
36	Non-compliant transitioned features	Yes	Yes	Yes
37	If yes, specify non-compliant features	No loss absorbency features	No loss absorbency features; Tenor less than 10 years	No loss absorbency features; Tenor less than 10 years

1	Issuer	IDBI Bank Ltd.	IDBI Bank Ltd.	IDBI Bank Ltd.
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE008A08Q15	INE008A08Q56	INE008A08Q80
3	Governing law(s) of the instrument	Applicable Indian Laws and regulatory requirements	Applicable Indian Laws and regulatory requirements	Applicable Indian Laws and regulatory requirements
	Regulatory treatment			
4	Transitional Basel III rules	Tier 2	Tier 2	Additional Tier 1
5	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/ group & solo	Group & Solo	Group & Solo	Group & Solo

7	Instrument type	Upper Tier 2 Capital Instruments	Upper Tier 2 Capital Instruments	Perpetual Debt Instruments
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	5200	4000	2656
9	Par value of instrument (Rs.)	1 000 000	1 000 000	1 000 000
10	Accounting classification	Liability	Liability	Liability
11	Original date of issuance	29-Sep-08	29-Oct-08	26-Mar-09
12	Perpetual or dated	Dated	Dated	Perpetual
13	Original maturity date	29-Sep-23	29-Oct-23	No maturity
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, Contingent Call dates	29-09-2018; Tax event: None; Regulatory event: None	29-10-2018; Tax event: None; Regulatory event: None	26-03-2019; Tax event: None; Regulatory event: None
	Redemption Amount (Rs. Millions)	6500	5000	3320
16	Subsequent call dates, if applicable	Not Applicable	Not Applicable	Not Applicable
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	11.15% p.a., if call not exercised : 11.65%	11.40% p.a., if call not exercised : 11.90%	9.50% p.a., if call not exercised : 10.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary	Partially discretionary	Partially discretionary
21	Existence of step up or other incentive to redeem	Yes. Step up 50 bps	Yes. Step up 50 bps	Yes. Step up 50 bps
22	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	Not Applicable	Not Applicable	Not Applicable
25	If convertible, fully or partially	Not Applicable	Not Applicable	Not Applicable
26	If convertible, conversion rate	Not Applicable	Not Applicable	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable	Not Applicable	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable	Not Applicable	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable	Not Applicable	Not Applicable
30	Write-down feature	No	No	No

31	If write-down, write-down trigger(s)	Not Applicable	Not Applicable	Not Applicable
32	If write-down, full or partial	Not Applicable	Not Applicable	Not Applicable
33	If write-down, permanent or temporary	Not Applicable	Not Applicable	Not Applicable
34	If temporary write-down, description of write-up mechanism	Not Applicable	Not Applicable	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of investors in these instruments shall be superior to the claims of investors in instruments eligible for inclusion in Tier I capital and subordinate to the claims of all other creditors.	The claims of investors in these instruments shall be superior to the claims of investors in instruments eligible for inclusion in Tier I capital and subordinate to the claims of all other creditors.	The claims of investors shall be superior to the claims of investors in equity shares and subordinated to the claims of all other creditors.
36	Non-compliant transitioned features	Yes	Yes	Yes
37	If yes, specify non-compliant features	No loss absorbency features	No loss absorbency features	No loss absorbency features

1	Issuer	IDBI Bank Ltd.	IDBI Bank Ltd.	IDBI Bank Ltd.
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE008A08R14	INE008A08N18	INE008A08O33
3	Governing law(s) of the instrument	Applicable Indian Laws and regulatory requirements	Applicable Indian Laws and regulatory requirements	Applicable Indian Laws and regulatory requirements
	Regulatory treatment			
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/ group & solo	Group & Solo	Group & Solo	Group & Solo
7	Instrument type	Upper Tier 2 Capital Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	2800	153.6	2400

9	Par value of instrument (Rs.)	1 000 000	1 000 000	1 000 000
10	Accounting classification	Liability	Liability	Liability
11	Original date of issuance	31-Mar-09	7-May-07	1-Jan-08
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	31-Mar-24	7-May-17	1-Jan-18
14	Issuer call subject to prior supervisory approval	Yes	No	No
15	Optional call date, Contingent Call dates	31-03-2019; Tax event: None; Regulatory event: None	Not Applicable	Not Applicable
	Redemption Amount (Rs. Millions)	3500	480	5000
16	Subsequent call dates, if applicable	Not Applicable	Not Applicable	Not Applicable
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	9.50% p.a., if call not exercised : 10.00%	10.10% p.a.	9.35% p.a.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes. Step up 50 bps	No	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	Not Applicable	Not Applicable	Not Applicable
25	If convertible, fully or partially	Not Applicable	Not Applicable	Not Applicable
26	If convertible, conversion rate	Not Applicable	Not Applicable	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable	Not Applicable	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable	Not Applicable	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable	Not Applicable	Not Applicable
30	Write-down feature	No	No	No
31	If write-down, write-down trigger(s)	Not Applicable	Not Applicable	Not Applicable
32	If write-down, full or partial	Not Applicable	Not Applicable	Not Applicable
33	If write-down, permanent or temporary	Not Applicable	Not Applicable	Not Applicable

34	If temporary write-down, description of write-up mechanism	Not Applicable	Not Applicable	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of investors in these instruments shall be superior to the claims of investors in instruments eligible for inclusion in Tier I capital and subordinate to the claims of all other creditors.	The instruments shall be subordinated to the claims of other creditors.	The instruments shall be subordinated to the claims of other creditors.
36	Non-compliant transitioned features	Yes	Yes	Yes
37	If yes, specify non-compliant features	No loss absorbency features	No loss absorbency features	No loss absorbency features

1	Issuer	IDBI Bank Ltd.	IDBI Bank Ltd.	IDBI Bank Ltd.
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE008A08L85	INE008A08M19	INE008A08M27
3	Governing law(s) of the instrument	Applicable Indian Laws and regulatory requirements	Applicable Indian Laws and regulatory requirements	Applicable Indian Laws and regulatory requirements
	Regulatory treatment			
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/ group & solo	Group & Solo	Group & Solo	Group & Solo
7	Instrument type	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	554.24	800	1433.92
9	Par value of instrument (Rs.)	1 000 000	1 000 000	1 000 000
10	Accounting classification	Liability	Liability	Liability
11	Original date of issuance	21-Sep-06	16-Nov-06	20-Dec-06

12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	21-Sep-16	16-Nov-16	20-Dec-16
14	Issuer call subject to prior supervisory approval	No	No	No
15	Optional call date, Contingent Call dates	Not Applicable	Not Applicable	Not Applicable
	Redemption Amount (Rs. Millions)	3464	2500	4481
16	Subsequent call dates, if applicable	Not Applicable	Not Applicable	Not Applicable
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	8.95% p.a.	8.85% p.a.	8.85% p.a.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	Not Applicable	Not Applicable	Not Applicable
25	If convertible, fully or partially	Not Applicable	Not Applicable	Not Applicable
26	If convertible, conversion rate	Not Applicable	Not Applicable	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable	Not Applicable	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable	Not Applicable	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable	Not Applicable	Not Applicable
30	Write-down feature	No	No	No
31	If write-down, write-down trigger(s)	Not Applicable	Not Applicable	Not Applicable
32	If write-down, full or partial	Not Applicable	Not Applicable	Not Applicable
33	If write-down, permanent or temporary	Not Applicable	Not Applicable	Not Applicable
34	If temporary write-down, description of write-up mechanism	Not Applicable	Not Applicable	Not Applicable

35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The instruments shall be subordinated to the claims of other creditors.	The instruments shall be subordinated to the claims of other creditors.	The instruments shall be subordinated to the claims of other creditors.
36	Non-compliant transitioned features	Yes	Yes	Yes
37	If yes, specify non-compliant features	No loss absorbency features	No loss absorbency features	No loss absorbency features

1	Issuer	IDBI Bank Ltd.	IDBI Bank Ltd.	IDBI Bank Ltd.
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE008A08M35	INE008A08M43	INE008A08A54
3	Governing law(s) of the instrument	Applicable Indian Laws and regulatory requirements	Applicable Indian Laws and regulatory requirements	Applicable Indian Laws and regulatory requirements
	Regulatory treatment			
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/ group & solo	Group & Solo	Group & Solo	Group & Solo
7	Instrument type	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	960	109.76	0
9	Par value of instrument (Rs.)	1 000 000	1 000 000	1 000 000
10	Accounting classification	Liability	Liability	Liability
11	Original date of issuance	22-Dec-06	5-Feb-07	30-Mar-05
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	22-Dec-16	5-Feb-17	30-Jun-15
14	Issuer call subject to prior supervisory approval	No	No	No
15	Optional call date, Contingent Call dates	Not Applicable	Not Applicable	Not Applicable
	Redemption Amount (Rs. Millions)	3000	343	500
16	Subsequent call dates, if applicable	Not Applicable	Not Applicable	Not Applicable
	Coupons / dividends			

17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	8.95% p.a.	8.90% p.a.	7.15% p.a.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	Not Applicable	Not Applicable	Not Applicable
25	If convertible, fully or partially	Not Applicable	Not Applicable	Not Applicable
26	If convertible, conversion rate	Not Applicable	Not Applicable	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable	Not Applicable	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable	Not Applicable	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable	Not Applicable	Not Applicable
30	Write-down feature	No	No	No
31	If write-down, write-down trigger(s)	Not Applicable	Not Applicable	Not Applicable
32	If write-down, full or partial	Not Applicable	Not Applicable	Not Applicable
33	If write-down, permanent or temporary	Not Applicable	Not Applicable	Not Applicable
34	If temporary write-down, description of write-up mechanism	Not Applicable	Not Applicable	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The instruments shall be subordinated to the claims of other creditors.	The instruments shall be subordinated to the claims of other creditors.	The instruments shall be subordinated to the claims of other creditors.
36	Non-compliant transitioned features	Yes	Yes	Yes
37	If yes, specify non-compliant features	No loss absorbency features	No loss absorbency features	No loss absorbency features

1	Issuer	IDBI Bank Ltd.	IDBI Bank Ltd.	IDBI Bank Ltd.
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE008A08A70	INE008A08B04	INE008A08B87
3	Governing law(s) of the instrument	Applicable Indian Laws and regulatory requirements	Applicable Indian Laws and regulatory requirements	Applicable Indian Laws and regulatory requirements
	Regulatory treatment			
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/ group & solo	Group & Solo	Group & Solo	Group & Solo
7	Instrument type	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	0	0	0
9	Par value of instrument (Rs.)	1 000 000	1 000 000	1 000 000
10	Accounting classification	Liability	Liability	Liability
11	Original date of issuance	31-Mar-05	8-Apr-05	8-Jun-05
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	31-Mar-15	8-Apr-15	8-Jun-15
14	Issuer call subject to prior supervisory approval	No	No	No
15	Optional call date, Contingent Call dates	Not Applicable	Not Applicable	Not Applicable
	Redemption Amount (Rs. Millions)	1263	1000	1728
16	Subsequent call dates, if applicable	Not Applicable	Not Applicable	Not Applicable
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	7.25% p.a.	7.25% p.a.	7.50% p.a.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No

22	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	Not Applicable	Not Applicable	Not Applicable
25	If convertible, fully or partially	Not Applicable	Not Applicable	Not Applicable
26	If convertible, conversion rate	Not Applicable	Not Applicable	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable	Not Applicable	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable	Not Applicable	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable	Not Applicable	Not Applicable
30	Write-down feature	No	No	No
31	If write-down, write-down trigger(s)	Not Applicable	Not Applicable	Not Applicable
32	If write-down, full or partial	Not Applicable	Not Applicable	Not Applicable
33	If write-down, permanent or temporary	Not Applicable	Not Applicable	Not Applicable
34	If temporary write-down, description of write-up mechanism	Not Applicable	Not Applicable	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The instruments shall be subordinated to the claims of other creditors.	The instruments shall be subordinated to the claims of other creditors.	The instruments shall be subordinated to the claims of other creditors.
36	Non-compliant transitioned features	Yes	Yes	Yes
37	If yes, specify non-compliant features	No loss absorbency features	No loss absorbency features	No loss absorbency features

1	Issuer	IDBI Bank Ltd.	IDBI Bank Ltd.
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE008A08C52	INE008A08E76
3	Governing law(s) of the instrument	Applicable Indian Laws and regulatory requirements	Applicable Indian Laws and regulatory requirements
	Regulatory treatment		
4	Transitional Basel III rules	Tier 2	Tier 2
5	Post-transitional Basel III rules	Ineligible	Ineligible
6	Eligible at solo/group/ group & solo	Group & Solo	Group & Solo

7	Instrument type	Tier 2 Debt Instruments	Tier 2 Debt Instruments
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	0	85.12
9	Par value of instrument (Rs.)	1 000 000	1 000 000
10	Accounting classification	Liability	Liability
11	Original date of issuance	20-Jul-05	27-Sep-05
12	Perpetual or dated	Dated	Dated
13	Original maturity date	20-Jul-15	27-Apr-16
14	Issuer call subject to prior supervisory approval	No	No
15	Optional call date, Contingent Call dates	Not Applicable	Not Applicable
	Redemption Amount (Rs. Millions)	1657	532
16	Subsequent call dates, if applicable	Not Applicable	Not Applicable
	Coupons / dividends		
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	7.45% p.a.	7.45% p.a.
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	Not Applicable	Not Applicable
25	If convertible, fully or partially	Not Applicable	Not Applicable
26	If convertible, conversion rate	Not Applicable	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable	Not Applicable
30	Write-down feature	No	No
31	If write-down, write-down trigger(s)	Not Applicable	Not Applicable

32	If write-down, full or partial	Not Applicable	Not Applicable
33	If write-down, permanent or temporary	Not Applicable	Not Applicable
34	If temporary write-down, description of write-up mechanism	Not Applicable	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The instruments shall be subordinated to the claims of other creditors.	The instruments shall be subordinated to the claims of other creditors.
36	Non-compliant transitioned features	Yes	Yes
37	If yes, specify non-compliant features	No loss absorbency features	No loss absorbency features

1	Issuer	IDBI Bank Ltd.	IDBI Bank Ltd.
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE979F08029	INE979F08037
3	Governing law(s) of the instrument	Applicable Indian Laws and regulatory requirements	Applicable Indian Laws and regulatory requirements
	Regulatory treatment		
4	Transitional Basel III rules	Tier 2	Tier 2
5	Post-transitional Basel III rules	Ineligible	Ineligible
6	Eligible at solo/group/ group & solo	Group & Solo	Group & Solo
7	Instrument type	Tier 2 Debt Instruments	Tier 2 Debt Instruments
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	64	320
9	Par value of instrument (Rs.)	1 000 000	1 000 000
10	Accounting classification	Liability	Liability
11	Original date of issuance	9-Feb-07	28-Mar-09
12	Perpetual or dated	Dated	Dated
13	Original maturity date	8-Feb-17	27-Mar-19
14	Issuer call subject to prior supervisory approval	No	No
15	Optional call date, Contingent Call dates	Not Applicable	Not Applicable

	Redemption Amount (Rs. Millions)	200	500
16	Subsequent call dates, if applicable	Not Applicable	Not Applicable
	Coupons / dividends		
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	9.25% p.a.	10.50% p.a.
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	Not Applicable	Not Applicable
25	If convertible, fully or partially	Not Applicable	Not Applicable
26	If convertible, conversion rate	Not Applicable	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable	Not Applicable
30	Write-down feature	No	No
31	If write-down, write-down trigger(s)	Not Applicable	Not Applicable
32	If write-down, full or partial	Not Applicable	Not Applicable
33	If write-down, permanent or temporary	Not Applicable	Not Applicable
34	If temporary write-down, description of write-up mechanism	Not Applicable	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The instruments shall be subordinated to the claims of other creditors.	The instruments shall be subordinated to the claims of other creditors.
36	Non-compliant transitioned features	Yes	Yes
37	If yes, specify non-compliant features	No loss absorbency features	No loss absorbency features

Table DF-14: Terms and Conditions of Regulatory Capital Instruments issued by the Bank

“DF- 14 The Term Sheets for regulatory capital instruments issued by the Bank are available on the website under "Regulatory Disclosure Section >> FY 2014-15 (Basel III) >> September 2014"
