IDBI BANK

Consolidated Pillar III Disclosures (September 30, 2013)

1. Scope of Application and Capital Adequacy

Table DF-1: Scope of Application

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

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

(Amt. in ₹ Million)

Name of the entity / country of incorporation	Principle activity of balance the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	% of bank's holding in the total equity	Regulatory treatment of bank's investments in the capital instruments of the entity	Total balance sheet assets (as stated in the accounting balance sheet of the legal entity)
IDBI Intech Ltd/India	Undertakes activities relating to IT and ITES	131.28	100%	Risk Weighted	401.91
IDBI Trusteeship Services Ltd/India	Provides a wide spectrum of corporate trusteeship services.	60.33	54.70%	Risk Weighted	1364.67

c. List of group entities considered for 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	3495.40
IDBI Asset Management Ltd/India	Manages Assets	900.00	477.80
IDBI MF Trustee Company Ltd/India	Monitors and oversees Mutual Fund business.	2.00	7.69

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.	Life Insurance business	7996.19	48 %	The capital requirement would increase by Rs 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 manages and maintains capital as a cushion against risk of probable losses and to protect its 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. In calculating the future capital requirements of the Bank, broad parameters viz. balance sheet composition, portfolio mix, growth rate and relevant discounting are considered. In addition, views regarding market behaviour of interest rate and liquidity positions are taken into account. Further, the loan composition and rating matrix is factored in to reflect precision in projections.

Basel II

The New Capital Adequacy Framework (NCAF) of RBI stipulates the methodology for computation of CRAR which is a ratio of the total capital of the Bank to its risk adjusted assets. The CRAR for the Bank is calculated on a quarterly basis considering credit, market and operational risks. The Bank has adopted the Standardised Approach for Credit Risk, the Standardised Measurement Method (SMM) for Market Risk and the Basic Indicator Approach (BIA) for Operational Risk.

Basel III

The main focus of the Basel III norms is on the quality and quantity of Tier I capital in order to enhance efficacy of the banks' to absorb shocks and thereby improve their resilience . These regulatory requirements are presently met with the quantum of capital available with the Bank. The Bank is presently operating well above the minimum requirement as stipulated by Basel III guidelines. The CRAR position of the Bank (Standalone) as on September 30, 2013 is as below:

CRAR %	Basel II	Basel III
CET 1 (%)	NA	7.26%
Tier 1 (%)	7.66%	7.54%
Total (%)	12.96%	12.38%

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 various risks, measuring their impact on the financial position of the Bank, formulating appropriate strategies for their containment and mitigation; thereby maintaining adequate capital on a continual basis. 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 to give an insight into the impact of severe but plausible stress scenarios on the Bank's risk profile and capital position. Stress test exercise is carried out regularly and the impact of stress scenarios are analysed on the profitability and capital adequacy of the Bank.

The CRAR of the Bank, as on September 30, 2013 is as follow:

(Amt. in ₹ Million)

	Basel II	**Basel III**
Credit Risk Capital:		
Portfolios subject to standardised approach	209294.80	210150.83
Securitisation	0.00	123.69
Market Risk Capital:		
Standardised duration approach		
Interest Rate Risk	5879.90	5736.45
Foreign exchange Risk (including Gold)	450.00	450.00
Equity Risk	8704.58	8748.10
Operational Risk Capital:		
Basic indicator approach	10821.15	10821.15
Total Minimum Capital required	**235150.43**	**236030.22**
		(Percentage)
Common Equity Tier 1, Tier 1 and Total capital ratio:		
Consolidated Level	**Basel II**	**Basel III**
CET 1 (%)	NA	7.30%
Tier 1 (%)	7.73%	7.61%
Total (%)	13.05%	12.48%

<u>Table DF-3: Credit Risk: General Disclosures for All Banks</u>

Credit risk is the risk of loss that may occur due to default of the counterparty or failure to meet its obligations as per the terms of the financial contract. Any such event will have an adverse effect on the financial performance of the Bank. The Bank is exposed to credit risk through its lending, investment and other credit activities. To counter the same, a robust risk governance framework is in place. The risk governing 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 relationship and Management Information System (MIS) mechanism.

a. Bank’s Credit risk management policy

The Bank has defined and implemented various risk management policies, procedures and standards with an objective to clearly articulate minimum 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 clients in the light of prevailing business environment and regulatory stipulations. The Credit policy is reviewed annually and approved by its Board.

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.

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

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 II 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 worthiness of the borrower.

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

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

b. Definitions of non-performing assets:

The Bank classifies its advances into performing and non-performing assets in accordance with 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).
- 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.

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 the depreciation in the value of investments.

c. Credit Exposures as on September 30, 2013

i. Total credit outstanding without taking into account benefit for credit risk mitigants:

(Amt. in ₹ Million)

Category	Amount Outstanding	
	Domestic	Overseas
Fund Based*	1671682.67	164182.19
Non Fund Based#	945202.86	14191.94

* refers to net advances
# includes LC, BG, LER and acceptances

Top 20 Industry wise exposures (standalone)

(Amt. in ₹ Million)

Sr. No.	Industry	Fund Based	Non Fund Based	Total Exposure
1	Power	3,35,342.81	1,75,550.48	5,10,893.29
2	Oil & Gas/Petroleum Products	1,01,879.93	1,92,764.58	2,94,644.51
3	Roads & Bridges / Ports	1,69,710.08	1,11,387.27	2,81,097.35
4	Iron and Steel	1,87,693.70	79,647.22	2,67,340.92
5	Home Loans	2,41,410.90	0	2,41,410.90
6	Banking	38,480.46	1,45,724.66	1,84,205.12
7	Infrastructure Others	71,599.26	1,06,800.62	1,78,399.88
8	Telecom	93,521.45	51,416.42	1,44,937.87
9	NBFC	1,36,868.82	6,546.72	1,43,415.54
10	Trading	77,434.61	35,427.35	1,12,861.96
11	Textiles	91,062.05	20,955.83	1,12,017.88
12	General Machinery & Equipments	36,822.89	65,571.56	1,02,394.45
13	Construction	21,829.41	68,144.59	89,974.00
14	Fertilizers	34,500.58	53,590.34	88,090.92
15	Housing Finance Companies	82,487.02	0	82,487.02
16	Cement	64,325.84	15,329.04	79,654.88
17	Metals & Metal Products (Other than Mfg.of Basic Iron & Steel)	28,251.77	39,598.87	67,850.64
18	Electrical Machinery & Equipments	17,736.24	43,568.68	61,304.92
19	Chemical & Chemical Products	26,815.75	34,338.16	61,153.91
20	Sugar & Sugar Products	41,527.21	14,434.49	55,961.70
	Total	**18,99,300.78**	**12,60,796.88**	**31,60,097.66**

iii. Residual contractual maturity breakdown of assets and liabilities of the Bank on a standalone basis as on September 30, 2013

(Amt. in ₹ Million)

Maturity Buckets	Assets				
	Cash & Balances with RBI and Other Banks	Investments	Advances	Fixed Assets & Other Assets	Total Assets
Day 1	32622.20	28602.86	19495.36	4423.80	85144.22
2 to 7 days	1826.80	17775.20	25703.40	1180.50	46485.90
8 to 14 days	1255.00	59.00	14846.70	3036.40	19197.10
15 to 28 days	3340.70	1038.70	16934.00	2535.10	23848.50
29 days & upto 3 months	8916.50	7843.40	61428.10	9023.80	87211.80
Over 3 months & upto 6 months	10906.30	9527.40	82852.20	5057.30	108343.20
Over 6 months & upto 1 year	26552.70	79121.50	109625.30	1568.30	216867.80
Over 1 year & upto 3 years	20385.50	143077.80	744036.40	151.80	907651.50
Over 3 years & upto 5 years	5759.40	122817.20	272028.50	37165.20	437770.30
Over 5 yrs	12751.70	503212.60	488914.90	37114.83	1041994.03
Total	**124316.80**	**913075.66**	**1835864.86**	**101257.03**	**2974514.35**

d. Non Performing Assets as on September 30, 2013

(Amt. in ₹ Million)

Amount of NPAs (Gross)	93701.00
Substandard	33575.50
Doubtful 1	23285.80
Doubtful 2	30973.60
Doubtful 3	2647.90
Loss	3218.20
Net NPAs	51740.64
NPA Ratios	
• Gross NPAs to Gross Advances	4.98%
• Net NPAs to Net Advances	2.82%
Movement of NPAs (Gross)	
• Opening Balance	64499.80
• Additions	36282.50
• Write offs	5189.30
• Reductions	1892.00
• Closing Balances	93701.00
Movement of provisions for NPAs	
• Opening Balance	32533.80
• Provisions made during the period	14612.00
• Less : Transferred to Counter-Cyclical Provisioning Buffer	0.00
• Less: Write off	5189.30
• Less: Write back of excess provisions	1263.40
• Closing Balances	40693.10
Amount of Non-Performing Investments	8633.20
Amount of provisions held for Non- performing Investments	4552.40
Movement of provisions for depreciation on investments (including bonds and debentures)	
Opening Balance	12258.20
Provisions made during the period	1500.20
Write offs / Write Back of excess provisions	2658.30
Closing Balance	11100.10

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 assigning risk weights on its exposures for capital calculations. This is in line with NCAF & Basel III guidelines of RBI.

The ratings assigned, are used for all eligible exposures; on balance sheet and off balance sheet; short term and long term in the manner permitted by RBI 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 amount of outstanding of assets in banking book and non-fund based non-market related facilities in various risk buckets, net of credit risk mitigants, is stated below:

(Amt. in ₹ Million)

	Total Outstanding	
Risk Weight	**Basel II**	**Basel III**
Less than 100%	1808573.58	1808572.77
At 100%	1166419.83	1166419.83
More than 100%	485072.23	488726.17
Deduction from Capital	3963.70	310.57
Total	**3464029.34**	**3464029.34**

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

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 and Building, Plant and 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 automobile 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 it only considers those guarantees which are direct, explicit and unconditional. 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 NCAF & Basel III 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 NCAF & Basel III 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	69875.85	145365.92
Exposure after taking benefit of eligible collateral	26973.51	115903.61

* Non-Market Related

The exposure covered by corporate guarantees where CRM techniques as per RBI guidelines were applied amounted to ₹ 14076.02 million as on September 30, 2013.

<u>Table DF-6: Securitisation Exposures: Disclosure for Standardised Approach</u>

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 the NBFCs/MFIs in accordance with the prevalent RBI guidelines.

The Bank plays either some or all of the following roles in securitization transactions:

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:

<table>
<tr><td>•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.</td><td>In order to supplement, achievement of target in Priority Sector Lending (PSL), the Bank undertakes securitization activities as an investor. The loans are securitized on non-recourse basis whereby the credit risk of the underlying loans is fully transferred by NBFCs/MFIs to investor (Bank).</td></tr>
<tr><td>• The nature of other risks.</td><td>Nil</td></tr>
<tr><td>• 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;</td><td>During the half year ended on September 30, 2013, the Bank has played the roles of an Investor, Provider of Credit Enhancement in Securitisation. The exposures as on September 30, 2013 is as under:
(Amt. in ₹ Million)
<table>
<tr><th>Sr. No</th><th>Role played</th><th>No. of transactions</th><th>Amount involved</th></tr>
<tr><td>1</td><td>Investor (o/s)</td><td>44</td><td>5,8155.7</td></tr>
<tr><td>2</td><td>Provider of Credit enhancement (Second Loss Facility)</td><td>1</td><td>123.70</td></tr>
</table></td></tr>
<tr><td>• a description of the processes in place to monitor changes in the credit and market risk of securitisation exposures.</td><td>The Bank has acquired PTCs backed by pool of retail loans/Loan Against Property (LAP). The pools are rated AAA (SO) /AA (SO) and supported by adequate credit enhancement (CE). The Bank periodically monitors the collection performance, repayments, prepayments, utilization of CE, Mark to Market and rating of the pools.</td></tr>
</table>

• a description of the bank's policy governing the use of credit risk mitigation to mitigate the risks retained through securitisation exposures;	The Bank follows extant RBI guidelines on Securitisation of Standard Assets as outlined in RBI circular dated May 07, 2012 and August 21, 2012. The Bank acquires securitized assets with adequate CE as stipulated by the rating agencies.
Summary of the bank's accounting policies for securitisation activities, including:	
• whether the transactions are treated as sales or financings;	Acquisition of securitized papers is treated as investments in the books of the Bank.
• methods and key assumptions (including inputs) applied in valuing positions retained or purchased	The securitized papers are categorized under Available For Sale category and are marked to market based on FIMMDA valuations as per extant RBI guidelines.
• changes in methods and key assumptions from the previous period and impact of the changes;	NIL
• policies for recognizing liabilities on the balance sheet for arrangements that could require the bank to provide financial support for securitized assets.	Liabilities are recognized on the balance sheet in terms of RBI guidelines.
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.	The exposures securitized are externally rated by CRISIL, CARE, ICRA and India Ratings.
Quantitative Disclosures: Banking Book	
The total amount of exposures securitized by the bank	₹ 123.70 million by way of second loss facility.
For exposures securitized, losses recognized by the bank during the current period broken by the	Nil

exposure type.	
Amount of assets intended to be securitized within a year	Nil
Of the above, the amount of assets originated within a year before securitization.	Nil
The total amount of exposures securitized (by exposure type) and unrecognized gain or losses on sale by exposure type.	Nil
Aggregate amount of: • on-balance sheet securitization exposures retained or purchased broken down by exposure type and	Nil
• off-balance sheet securitization exposures broken down by exposure type	Bank Guarantee issued towards second loss facility of ₹ 123.70 million.
• 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
• 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.	Second Loss facility of ₹ 123.70 million of which ₹ 61.85 million is deductible from Tier I capital and ₹ 61.85 million is deductible from Tier II capital as per Basel II norms and applied 1111% RW as per Basel III guidelines.
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	Securitized papers acquired during half year ended September 30, 2013 - ₹ 32954.0 million Securitized papers o/s as on September 30, 2013 – ₹ 58155.7 million

<table>
<tr><td>exposure type.</td><td colspan="4"></td></tr>
<tr><td>Aggregate amount of:
• on-balance sheet securitization exposures retained or purchased broken down by exposure type; and
• off-balance sheet securitization exposures broken down by exposure type.</td><td colspan="4">Securitization exposures purchased during half year ended September 30, 2013– ₹ 32954.0 million
Securitization exposures o/s – ₹ 58155.7 million

Nil</td></tr>
<tr><td>Aggregate amount of securitization exposures retained or purchased separately for:
• 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.</td><td colspan="4">Nil

Securitization exposure o/s as on September 30, 2013 – ₹ 58155.7 million.</td></tr>
<tr><td rowspan="6">Aggregate amount of:
• the capital requirements for the securitization exposures, subject to the securitization framework broken down into different risk weight bands.</td><td colspan="4">(Amt. in ₹ Million)</td></tr>
<tr><td>Facility</td><td>Amt. at 100% CCR</td><td>Rating</td><td>Risk Weight</td></tr>
<tr><td rowspan="4">Investment
Outstanding</td><td>8428.0</td><td>AAA(SO)</td><td>20%</td></tr>
<tr><td>4,5277.6</td><td>AA(SO)</td><td>30%</td></tr>
<tr><td>3686.6</td><td>A(SO)</td><td>50%</td></tr>
<tr><td>763.5</td><td>BBB(SO)</td><td>100%</td></tr>
<tr><td>• 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.</td><td colspan="4">NIL</td></tr>
</table>

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 in them. 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, which takes cognizance of the unpredictable nature of the financial markets and is striving in minimizing any adverse impact on the shareholders' wealth.

The Bank has formulated an Asset Liabilities Management (ALM) Policy, a Market Risk Policy, an Investment Policy and Derivative Policy, 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. The 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 Policy identifies 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, PVO1, modified duration, Stop loss, Greek limits, Potential Future Exposure, stress testing etc.

The Investment and Derivative 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 independent Market Risk Group (MRG)/Middle Office which is responsible for identification, assessment, monitoring and reporting of market risk in Treasury operations and highlights the 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 the forex, investment and derivative product related risk measures to the senior management and the 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, 2013

(Amt. in ₹ Million)

	Risk Category	Capital charge	
		Basel II	**Basel III**
a.	**Capital Charge on account of specific risk**	**8209.23**	**9682.70**
i)	On interest rate related	3373.35	3269.40
ii)	On equities	4835.88	6413.30
iii)	On derivatives	-	-
b.	**Capital charge on account of general market risk**	**6825.25**	**5251.90**
i)	On interest rate related instruments	2498.33	2458.90
ii)	On equities	3868.70	2334.80
iii)	On Foreign exchange	450.00	450.00
iv)	On precious metals	0	0
v)	On derivatives (FX Options)	8.22	8.20
	Total Capital Charge on Trading Book (a+b)	**15034.48**	**14934.60**
	Total Risk Weighted Assets on Trading Book	**167049.83**	**165939.45**

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 Board approved Operational Risk & Business Continuity Management (OR & BCM) Policy, which aims to identify, measure and mitigate operational risks. The main objectives of the policy are identification and assessment of operational risks attached to banking operations and developing capabilities, tools, systems and processes to monitor and mitigate these risks.

The Bank has created an enabling organizational structure for effective operational risk management and adherence to sound operating procedures. In order to monitor various aspects of operational risk at the apex level, the Bank has set up top management level committee called the Operational Risk Management Committee (ORMC). The primary role of ORMC is to support/ assist the line management in better understanding and management of their operational risks. A review report on operational risk management activities is periodically presented to the ORMC and the Risk Management Committee (RMC) of the Board.

Bank's initiative in migrating to Advanced Measurement Approach (AMA)

At present the Bank is following 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 concentrated efforts to further improve its operational risk management system and procedure in a time bound manner. In this regard, Comprehensive Operational Risk Evaluator (CORE) System has been implemented for capturing and management of operational risk attached to various functions of the Bank. For this purpose the Key Risk Indicators (KRIs) and Risk & Control Self Assessment (RCSA) modules are used. Further, for collection of operational loss data under various business lines as defined under RBI guidelines on Basel II, Loss Data Capture Module (LDC) has been rolled out across the Bank.

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

In order to ensure uninterrupted banking services and to safeguard human life & Bank's assets during 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), inter alia, incorporate the modalities, in the event of business disruption/disaster and consequent BCP Invocation. The resilience of these plans under different disaster scenarios are being tested on an ongoing basis through mock evacuation drills and BCP testing exercises. A robust BCM not only enhances Bank's brand image but also facilitates customer retention due to added satisfaction. An effective BCM provides a distinct competitive advantage to bank. 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 BCM within the Bank encompasses critical, core & support functions as per the standards of BS25999.

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.,) 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 Asset Liability Management (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 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 Asset Liability Committee (ALCO) of the Bank is responsible to ensure regular measurement, monitoring and risk 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 into "over 3 months to 6 months", 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
665.50	12000.70

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

The Bank follows a structured process in order to ascertain credit risk of an asset relationship with counter-party, covering both fund based and non-fund based products. Suitable policy framework is 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 outlining principles to manage Counterparty Credit Risk (CCR). In line with regulatory guidelines, credit policy of the Bank stipulates broad contours of counterparty credit exposure limits in respect of single borrower and borrowings by a business group in relation to its capital fund. In addition, various internal thresholds are stipulated prudentially in relation to Net Worth, Total Committed Exposures(TCE), Total Outstanding exposure, Advances etc. Sectoral limits are also stipulated as prudential measures in addition to applicable regulatory norms on capital market segment. Currently, the Bank is computing capital on CCR following the standardized approach.

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 has also Credit Support Annex (CSA) arrangement with select counter-party banks.

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 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	414833.10	12311.30
Currency Swaps	137881.30	30519.80
Currency Options	55203.50	10641.80
Forwards	677790.70	34219.00

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**	**Ref No.**
	Common Equity Tier 1 capital: instruments and reserves			
1	**Directly issued qualifying common share capital plus related stock surplus (share premium)**	94826.95		A=A1+B2
2	**Retained earnings**	10227.70		B6
3	**Accumulated other comprehensive income (and other reserves)**	90571.89		B3+B4+B5
4	**Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)**	-		
	Public sector capital injections grandfathered until January 1, 2018	-		
5	**Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)**	0.00		
6	**Common Equity Tier 1 capital before regulatory adjustments**	195626.54		

	Common Equity Tier 1 capital: regulatory adjustments			
7	**Prudential valuation adjustments**	-		
8	**Goodwill (net of related tax liability)**	-		
9	**Intangibles other than mortgage-servicing rights (net of related tax liability)**	17.56	70.26	F
10	**Deferred tax assets**	3460.64	13842.58	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 common equity**	519.62		
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 investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)**	-		
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 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)**	61.80		
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**	61.80		
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: For example: filtering out of unrealised losses on AFS debt securities (not relevant in Indian context)	-		
27	**Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions**	-		

28	**Total regulatory adjustments to Common equity Tier 1**	4059.63		
29	**Common Equity Tier 1 capital (CET1)**	191566.91		
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	**Directly issued capital instruments subject to phase out from Additional Tier 1**	23029.20		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	**of which: instruments issued by subsidiaries subject to phase out**	-		
36	**Additional Tier 1 capital before regulatory adjustments**	23029.20		
Additional Tier 1 capital: regulatory adjustments				
37	**Investments in own Additional Tier 1 instruments**	-		
38	**Reciprocal cross-holdings in Additional Tier 1 instruments**	1039.24		
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	14036.43		
	of which: Deferred Tax Assets	13842.58		
	of which: Investment in Non - Financial subsidiary	123.59		
	of which: Goodwill & Other Intangible Assets	70.26		
42	**Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions**	-		
43	**Total regulatory adjustments to Additional Tier 1 capital**	15075.67		
44	**Additional Tier 1 capital (AT1)**	7953.53		
44a	**Additional Tier 1 capital reckoned for capital adequacy**	7,953.53		
45	**Tier 1 capital (T1 = CET1 + AT1) (29 +**	199520.44		

	44a)			
	Tier 2 capital: instruments and provisions			
46	**Directly issued qualifying Tier 2 instruments plus related stock surplus**	-		
47	**Directly issued capital instruments subject to phase out from Tier 2**	110045.16		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	**of which: instruments issued by subsidiaries subject to phase out**	-		
50	**Provisions**	18762.21		E1+E2
51	**Tier 2 capital before regulatory adjustments**	128807.37		
	Tier 2 capital: regulatory adjustments			
52	**Investments in own Tier 2 instruments**	-		
53	**Reciprocal cross-holdings in Tier 2 instruments**	1039.24		
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)**	123.59		

56a	**of which: Investments in the Tier 2 capital of unconsolidated subsidiaries**	123.59		
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	-		
57	**Total regulatory adjustments to Tier 2 capital**	1162.83		
58	**Tier 2 capital (T2)**	1,27,644.54		
58a	**Tier 2 capital reckoned for capital adequacy**	127644.54		
58b	**Excess Additional Tier 1 capital reckoned as Tier 2 capital**	-		
58c	**Total Tier 2 capital admissible for capital adequacy (58a + 58b)**	1,27,644.54		
59	**Total capital (TC = T1 + T2) (45 + 58c)**	327164.98		
60	**Total risk weighted assets (60a + 60b + 60c)**	2622558.01		
60a	**of which: total credit risk weighted assets**	2336383.57		
60b	**of which: total market risk weighted assets**	165939.45		
60c	**of which: total operational risk weighted assets Capital ratios**	120234.99		
Capital Ratios				
61	**Common Equity Tier 1 (as a percentage of risk weighted assets)**	7.30%		
62	**Tier 1 (as a percentage of risk weighted assets)**	7.61%		

63	**Total capital (as a percentage of risk weighted assets)**	12.48%		
64	**Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)**	4.50%		
65	**of which: capital conservation buffer requirement**	0.00%		
66	**of which: bank specific countercyclical buffer requirement**	0.00%		
67	**of which: G-SIB buffer requirement**	0.00%		
68	**Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)**	2.80%		
National minima (if different from Basel III)				
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**	2914.10		
73	**Significant investments in the common stock of financial entities**	9536.84		
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			
76	**Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)**	19362.21		
77	**Cap on inclusion of provisions in Tier 2 under standardised approach**	29204.79		
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	**Current cap on CET1 instruments subject to phase out arrangements**	N.A.		
81	**Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)**	N.A.		
82	**Current cap on AT1 instruments subject to phase out arrangements**	N.A.		
83	**Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)**	N.A.		
84	**Current cap on T2 instruments subject to phase out arrangements**	N.A.		
85	**Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)**	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	17303.22
	Total as indicated in row 10	17303.22
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	10942.35
	Eligible Revaluation Reserves included in Tier 2 capital	7819.86
	Total of row 50	18762.21
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.

As there is no difference between regulatory scope of consolidation and accounting scope of consolidation, the bank is not required to disclose the reported balance sheet under the regulatory scope of consolidation.

Step 2.

(Amt in ₹ Million)

		Balance sheet as in financial statements	Reference number.
		As on reporting date	
A	Capital & Liabilities		
i	Paid-up Capital	**13327.73**	
	of which: Amount eligible for CET1	13327.73	A1
	of which: Amount eligible for AT1	-	
	Reserves & Surplus	**204869.42**	
	of which : Amount eligible for CET 1	182298.80	B1
	Share Premium	81499.22	B2
	Statutory Reserve	25200.00	B3
	Capital Reserve	5092.34	B4
	Other Disclosed Free Reserve	60279.55	B5
	Balance in P&L account (at the end of previous year)	10227.70	B6
	Revaluation Reserve (part of Tier 2 Capital, at a discount of 55 %)	7819.86	E2
	Minority Interest	-	
	Total Capital	**218197.15**	
ii	Deposits	**2024672.63**	
	of which: Deposits from banks	215384.31	

	of which: Customer deposits	1809288.33	
	of which: Other deposits (pl. specify)	0.00	
iii	Borrowings	**639193.69**	
	of which: From RBI	0.00	
	of which: From banks	6297.20	
	of which: From other institutions & agencies	0.00	
	of which: Others (pl. specify)	461648.49	
	of which: Capital instruments	171248.00	
	- *of which eligible Additional Tier 1*	23029.20	C
	- *of which eligible Tier 2*	110045.16	D
iv	Other liabilities & provisions	**92836.75**	
	of which: Prudential provisions against standard assets included under Tier 2 Capital	10942.35	E1
	of which: DTLs related to goodwill		
	of which: DTLs related to intangible assets		
	Total	**2974900.22**	
B	Asset		
i	Cash and balances with Reserve Bank of India	107174.63	
	Balance with banks and money at call and short notice	17213.47	
ii	Investments	912621.44	
	of which: Government securities	633829.64	
	of which: Other approved securities	0.00	
	of which: Shares	33378.76	
	of which: Debentures & Bonds	99254.62	
	of which: Subsidiaries / Joint Ventures /	4403.98	

	Associates		
	of which: Others (Commercial Papers, Mutual Funds etc.)	141754.43	
iii	Loans and advances	1835864.86	
	of which: Loans and advances to banks	4219.53	
	of which: Loans and advances to customers	1831645.33	
iv	Fixed assets	29430.81	
	Of which: intangibles	87.82	F
	Other Assets	72595.01	
	of which: Goodwill and intangible assets	-	
	Out of which:	-	
	Goodwill	-	
	Other intangibles (excluding MSRs)	-	
	Deferred tax assets	17303.22	G
vi	Goodwill on consolidation	-	
vii	Debit balance in Profit & Loss account	-	
	Total Assets	**2974900.22**	

Step 3:

Common Equity Tier 1 capital: instruments and reserves			
		Component of Regulatory capital reported by bank	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation from
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	13327.73	A1
2	Retained earnings	10227.70	B6
3	Accumulated other comprehensive income (and other reserves)	182298.80	B2+B3+B4+B5+B6
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	195626.54	
7	Prudential valuation adjustments	-	
8	Goodwill (net of related tax liability)	-	

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

1	Issuer	IDBI Bank Ltd.	IDBI Bank Ltd.	IDBI Bank Ltd.	IDBI Bank Ltd.	IDBI Bank Ltd.	IDBI Bank Ltd.
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE008A08T95	INE008A08U19	INE008A08S70	INE008A08S88	INE008A08S96	INE008A08T20
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	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	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/ group & solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo
7	Instrument type	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Perpetual Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments
8	Amount recognised in regulatory capital (₹. in million, as of most recent reporting date)	5400	9000	2205.9	2718	360	7704.9
9	Par value of instrument (₹.)	1 000 000	1 000 000	1 000 000	1 000 000	1 000 000	1 000 000
10	Accounting classification	Liability	Liability	Liability	Liability	Liability	Liability
11	Original date of issuance	13-Dec-11	15-Mar-12	22-Jun-10	8-Jul-10	29-Sep-10	20-Jan-11
12	Perpetual or dated	Dated	Dated	Perpetual	Dated	Dated	Dated
13	Original maturity date	13-Dec-21	15-Mar-22	No maturity	8-Jul-25	29-Sep-20	20-Jan-26

14	Issuer call subject to prior supervisory approval	No	No	Yes	No	No	Yes
15	Optional call date, Contingent Call dates	Not Applicable	Not Applicable	22-06-2020; Tax event: None; Regulatory event: None	Not Applicable	Not Applicable	20-01-2021: Tax event: None; Regulatory event: None
	Redemption Amount (₹. Million)	6000	10000	2451	3020	400	8561
16	Subsequent call dates, if applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
	Coupons / dividends						
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	9.45% p.a.	9.25% p.a.	9.15% p.a., if call not exercised : 9.65%	8.57 % p.a.	8.63% p.a.	9.04% p.a., if call not exercised : 9.29%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Partially discretionary	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	Yes. Step up 50 bps	No	No	Yes. Step up 25 bps
22	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
25	If convertible, fully or partially	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
26	If convertible, conversion rate	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable

29	If convertible, specify issuer of instrument it converts into	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
30	Write-down feature	No	No	No	No	No	No
31	If write-down, write-down trigger(s)	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
32	If write-down, full or partial	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
33	If write-down, permanent or temporary	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
34	If temporary write-down, description of write-up mechanism	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to the claims of other creditors.	Subordinated to the claims of other creditors.	Subordinated to the claims of other creditors.	Subordinated to the claims of other creditors.	Subordinated to the claims of other creditors.	Subordinated to the claims of other creditors.
36	Non-compliant transitioned features	Yes	Yes	Yes	Yes	Yes	Yes
37	If yes, specify non-compliant features	No loss absorbency features	No loss absorbency features	No loss absorbency features	No loss absorbency features	No loss absorbency features	No loss absorbency features

1	Issuer	IDBI Bank Ltd.	IDBI Bank Ltd.	IDBI Bank Ltd.	IDBI Bank Ltd.	IDBI Bank Ltd.	IDBI Bank Ltd.
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE008A08T46	INE008A08R55	INE008A08R63	INE008A08R89	INE008A08R97	INE008A08S13
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	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	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/ group & solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo
7	Instrument type	Upper Tier 2 Capital Instruments	Upper Tier 2 Capital Instruments	Upper Tier 2 Capital Instruments	Tier 2 Debt Instruments	Upper Tier 2 Capital Instruments	Tier 2 Debt Instruments
8	Amount recognised in regulatory capital (₹. in million, as of most recent reporting date)	9000	4500	4500	288	2565	2722.5
9	Par value of instrument (₹.)	1 000 000	1 000 000	1 000 000	1 000 000	1 000 000	1 000 000
10	Accounting classification	Liability	Liability	Liability	Liability	Liability	Liability
11	Original date of issuance	25-Mar-11	26-Jun-09	25-Sep-09	29-Sep-09	19-Nov-09	23-Nov-09
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	25-Mar-26	26-Jun-24	25-Sep-24	29-Sep-18	19-Nov-24	23-Nov-19
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	No	Yes	No
15	Optional call date, Contingent Call dates	25-03-2021; Tax event: None; Regulatory event: None	26-06-2019; Tax event: None; Regulatory event: None	25-09-2019; Tax event: None; Regulatory event: None	Not Applicable	19-11-2019; Tax event: None; Regulatory event: None	Not Applicable
	Redemption Amount (₹ Million)	10000	5000	5000	400	2850	3025
16	Subsequent call dates, if applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
	Coupons / dividends						
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	9.40% p.a.	8.95% p.a. if call not exercised : 9.45%	9.00% p.a., if call not exercised : 9.50%	9.37% p.a.	8.90% p.a., if call not exercised : 9.40%	8.53% p.a.

19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary	Partially discretionary	Partially discretionary	Mandatory	Partially discretionary	Mandatory
21	Existence of step up or other incentive to redeem	No	Yes. Step up 50 bps	Yes. Step up 50 bps	No	Yes. Step up 50 bps	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
25	If convertible, fully or partially	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
26	If convertible, conversion rate	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
30	Write-down feature	No	No	No	No	No	No
31	If write-down, write-down trigger(s)	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
32	If write-down, full or partial	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
33	If write-down, permanent or temporary	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
34	If temporary write-down, description of write-up mechanism	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to the claims of other creditors.	Subordinated to the claims of other creditors.	Subordinated to the claims of other creditors.	Subordinated to the claims of other creditors.	Subordinated to the claims of other creditors.	Subordinated to the claims of other creditors.
36	Non-compliant transitioned features	Yes	Yes	Yes	Yes	Yes	Yes

37	If yes, specify non-compliant features	No loss absorbency features	No loss absorbency features	No loss absorbency features	No loss absorbency features; Tenor less than 10 years	No loss absorbency features	No loss absorbency features

1	Issuer	IDBI Bank Ltd.	IDBI Bank Ltd.	IDBI Bank Ltd.	IDBI Bank Ltd.	IDBI Bank Ltd.	IDBI Bank Ltd.
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE008A08S21	INE008A08S39	INE008A08S47	INE008A08S54	INE008A08S62	INE008A08P73
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	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	Additional Tier 1	Tier 2	Additional Tier 1	Tier 2	Tier 2
5	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/ group & solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo
7	Instrument type	Perpetual Debt Instruments	Perpetual Debt Instruments	Upper Tier 2 Capital Instruments	Perpetual Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments
8	Amount recognised in regulatory capital (₹. in million, as of most recent reporting date)	2479.5	2755.8	4510.8	4950	5400	540
9	Par value of instrument (₹.)	1 000 000	1 000 000	1 000 000	1 000 000	1 000 000	1 000 000
10	Accounting classification	Liability	Liability	Liability	Liability	Liability	Liability
11	Original date of issuance	23-Dec-09	29-Jan-10	3-Feb-10	10-Mar-10	23-Mar-10	13-Jun-08
12	Perpetual or dated	Perpetual	Perpetual	Dated	Perpetual	Dated	Dated
13	Original maturity date	No maturity	No maturity	3-Feb-25	No maturity	23-Mar-20	13-Oct-15

14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	No	No
15	Optional call date, Contingent Call dates	23-12-2019; Tax event: None; Regulatory event: None	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	Not Applicable	Not Applicable
	Redemption Amount (₹. Million)	2755	3062	5012	5500	6000	1500
16	Subsequent call dates, if applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
	Coupons / dividends						
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	9.20% p.a., if call not exercised : 9.70%	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%	9.05% p.a.	10.39% p.a.
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Mandatory	Mandatory
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	Yes. Step up 50 bps	No	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
25	If convertible, fully or partially	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
26	If convertible, conversion rate	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable

29	If convertible, specify issuer of instrument it converts into	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
30	Write-down feature	No	No	No	No	No	No
31	If write-down, write-down trigger(s)	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
32	If write-down, full or partial	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
33	If write-down, permanent or temporary	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
34	If temporary write-down, description of write-up mechanism	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to the claims of other creditors.	Subordinated to the claims of other creditors.	Subordinated to the claims of other creditors.	Subordinated to the claims of other creditors.	Subordinated to the claims of other creditors.	Subordinated to the claims of other creditors.
36	Non-compliant transitioned features	Yes	Yes	Yes	Yes	Yes	Yes
37	If yes, specify non-compliant features	No loss absorbency features	No loss absorbency features	No loss absorbency 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.	IDBI Bank Ltd.	IDBI Bank Ltd.	IDBI Bank Ltd.
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE008A08Q31	INE008A08Q15	INE008A08Q56	INE008A08Q80	INE008A08R14	INE008A08N00
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	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	Additional Tier 1	Tier 2	Tier 2
5	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/ group & solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo
7	Instrument type	Tier 2 Debt Instruments	Upper Tier 2 Capital Instruments	Upper Tier 2 Capital Instruments	Perpetual Debt Instruments	Upper Tier 2 Capital Instruments	Tier 2 Debt Instruments
8	Amount recognised in regulatory capital (₹. in million, as of most recent reporting date)	144	5850	4500	2988	3150	0
9	Par value of instrument (₹.)	1 000 000	1 000 000	1 000 000	1 000 000	1 000 000	1 000 000
10	Accounting classification	Liability	Liability	Liability	Liability	Liability	Liability
11	Original date of issuance	29-Sep-08	29-Sep-08	29-Oct-08	26-Mar-09	31-Mar-09	6-Apr-07
12	Perpetual or dated	Dated	Dated	Dated	Perpetual	Dated	Dated
13	Original maturity date	29-Sep-16	29-Sep-23	29-Oct-23	No maturity	31-Mar-24	6-Jul-14
14	Issuer call subject to prior supervisory approval	No	Yes	Yes	Yes	Yes	No
15	Optional call date, Contingent Call dates	Not Applicable	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	31-03-2019; Tax event: None; Regulatory event: None	Not Applicable
	Redemption Amount (₹. Million)	400	6500	5000	3320	3500	4800
16	Subsequent call dates, if applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
	Coupons / dividends						
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	11.24% p.a.	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%	9.50% p.a., if call not exercised : 10.00%	10.09% p.a.

19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Mandatory
21	Existence of step up or other incentive to redeem	No	Yes. Step up 50 bps	Yes. Step up 50 bps	Yes. Step up 50 bps	Yes. Step up 50 bps	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
25	If convertible, fully or partially	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
26	If convertible, conversion rate	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
30	Write-down feature	No	No	No	No	No	No
31	If write-down, write-down trigger(s)	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
32	If write-down, full or partial	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
33	If write-down, permanent or temporary	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
34	If temporary write-down, description of write-up mechanism	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to the claims of other creditors.	Subordinated to the claims of other creditors.	Subordinated to the claims of other creditors.	Subordinated to the claims of other creditors.	Subordinated to the claims of other creditors.	Subordinated to the claims of other creditors.
36	Non-compliant transitioned features	Yes	Yes	Yes	Yes	Yes	Yes

37	If yes, specify non-compliant features	No loss absorbency features; Tenor less than 10 years	No loss absorbency features	No loss absorbency 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.	IDBI Bank Ltd.	IDBI Bank Ltd.	IDBI Bank Ltd.
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE008A08N18	INE008A08N42	INE008A08N75	INE008A08O33	INE008A08L85	INE008A08M19
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	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	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/ group & solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo
7	Instrument type	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments
8	Amount recognised in regulatory capital (₹. in million, as of most recent reporting date)	259.2	0	0	3600	1247.04	1350
9	Par value of instrument (₹.)	1 000 000	1 000 000	1 000 000	1 000 000	1 000 000	1 000 000
10	Accounting classification	Liability	Liability	Liability	Liability	Liability	Liability
11	Original date of issuance	7-May-07	10-Aug-07	29-Sep-07	1-Jan-08	21-Sep-06	16-Nov-06
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	7-May-17	10-Aug-14	29-Sep-14	1-Jan-18	21-Sep-16	16-Nov-16

14	Issuer call subject to prior supervisory approval	No	No	No	No	No	No
15	Optional call date, Contingent Call dates	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
	Redemption Amount (₹. Million)	480	3000	400	5000	3464	2500
16	Subsequent call dates, if applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
	Coupons / dividends						
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	10.10% p.a.	9.59% p.a.	9.79% p.a.	9.35% p.a.	8.95% p.a.	8.85% p.a.
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
25	If convertible, fully or partially	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
26	If convertible, conversion rate	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable

29	If convertible, specify issuer of instrument it converts into	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
30	Write-down feature	No	No	No	No	No	No
31	If write-down, write-down trigger(s)	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
32	If write-down, full or partial	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
33	If write-down, permanent or temporary	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
34	If temporary write-down, description of write-up mechanism	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to the claims of other creditors.	Subordinated to the claims of other creditors.	Subordinated to the claims of other creditors.	Subordinated to the claims of other creditors.	Subordinated to the claims of other creditors.	Subordinated to the claims of other creditors.
36	Non-compliant transitioned features	Yes	Yes	Yes	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	No loss absorbency features	No loss absorbency features	No loss absorbency features

1	Issuer	IDBI Bank Ltd.	IDBI Bank Ltd.	IDBI Bank Ltd.	IDBI Bank Ltd.	IDBI Bank Ltd.	IDBI Bank Ltd.
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE008A08M27	INE008A08M35	INE008A08M43	INE008A08A54	INE008A08A70	INE008A08B04
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	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	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/ group & solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo
7	Instrument type	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments
8	Amount recognised in regulatory capital (₹. in million, as of most recent reporting date)	2419.74	1620	185.22	90	227.34	180
9	Par value of instrument (₹.)	1 000 000	1 000 000	1 000 000	1 000 000	1 000 000	1 000 000
10	Accounting classification	Liability	Liability	Liability	Liability	Liability	Liability
11	Original date of issuance	20-Dec-06	22-Dec-06	5-Feb-07	30-Mar-05	31-Mar-05	8-Apr-05
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	20-Dec-16	22-Dec-16	5-Feb-17	30-Jun-15	31-Mar-15	8-Apr-15
14	Issuer call subject to prior supervisory approval	No	No	No	No	No	No
15	Optional call date, Contingent Call dates	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
	Redemption Amount (₹ Million)	4481	3000	343	500	1263	1000
16	Subsequent call dates, if applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
	Coupons / dividends						
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	8.85% p.a.	8.95% p.a.	8.90% p.a.	7.15% p.a.	7.25% p.a.	7.25% p.a.

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

37	If yes, specify non-compliant features	No loss absorbency features	No loss absorbency features	No loss absorbency features	No loss absorbency features	No loss absorbency features	No loss absorbency features

1	Issuer	IDBI Bank Ltd.	IDBI Bank Ltd.	IDBI Bank Ltd.	IDBI Bank Ltd.	IDBI Bank Ltd.	IDBI Bank Ltd.
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE008A08B87	INE008A08C52	INE008A08E76	INE307A09014	INE979F08029	INE979F08037
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	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	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/ group & solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo
7	Instrument type	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments
8	Amount recognised in regulatory capital (₹. in million, as of most recent reporting date)	311.04	298.26	191.52	0	108	450
9	Par value of instrument (₹.)	1 000 000	1 000 000	1 000 000	1 000 000	1 000 000	1 000 000
10	Accounting classification	Liability	Liability	Liability	Liability	Liability	Liability
11	Original date of issuance	8-Jun-05	20-Jul-05	27-Sep-05	19-Mar-04	9-Feb-07	28-Mar-09
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	8-Jun-15	20-Jul-15	27-Apr-16	19-Jul-14	8-Feb-17	27-Mar-19

14	Issuer call subject to prior supervisory approval	No	No	No	No	No	No
15	Optional call date, Contingent Call dates	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
	Redemption Amount (₹ Million)	1728	1657	532	1250	200	500
16	Subsequent call dates, if applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
	Coupons / dividends						
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	7.50% p.a.	7.45% p.a.	7.45% p.a.	6.50% p.a.	9.25% p.a.	10.50% p.a.
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
25	If convertible, fully or partially	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
26	If convertible, conversion rate	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable

29	If convertible, specify issuer of instrument it converts into	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
30	Write-down feature	No	No	No	No	No	No
31	If write-down, write-down trigger(s)	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
32	If write-down, full or partial	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
33	If write-down, permanent or temporary	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
34	If temporary write-down, description of write-up mechanism	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to the claims of other creditors.	Subordinated to the claims of other creditors.	Subordinated to the claims of other creditors.	Subordinated to the claims of other creditors.	Subordinated to the claims of other creditors.	Subordinated to the claims of other creditors.
36	Non-compliant transitioned features	Yes	Yes	Yes	Yes	Yes	Yes
37	If yes, specify non-compliant features	No loss absorbency features	No loss absorbency features	No loss absorbency features	No loss absorbency features	No loss absorbency features	No loss absorbency features