YES BANK LIMITED

DISCLOSURES UNDER THE BASEL III CAPITAL REGULATIONS
September 30, 2016

The RBI guideline on 'Basel III Capital Regulation' was issued on May 2, 2012 for implementation in India in phases with effect from April 1, 2013 and to be fully implemented by March 31, 2019. YES Bank is subject to the RBI Master Circular on Basel-III Capital Regulations, July, 2015 and amendments thereto issued on time to time basis by RBI. The Basel III framework consists of three-mutually reinforcing pillars:

- Pillar 1 - Minimum capital requirements for credit risk, market risk and operational risk
- Pillar 2 - Supervisory review of capital adequacy
- Pillar 3 - Market discipline

Market discipline (Pillar 3) comprises a set of disclosures on the Capital Adequacy and Risk Management framework of the Bank. Pillar 3 disclosures as per RBI master circular on Basel-III Capital Regulations are set out in the following sections for information.

1. Scope of Application

Top Bank in the Group

YES BANK Limited is a publicly held bank; which was incorporated as a limited company under the Companies Act, 1956, on November 21, 2003. The Bank received the licence to commence banking operations from the Reserve Bank of India ('RBI') on May 24, 2004. YES BANK was included to the Second Schedule of the Reserve Bank of India Act, 1934 with effect from August 21, 2004. The Bank has incorporated a wholly owned subsidiary named YES Securities (India) Limited during the financial year ended March 31, 2013.

The Basel III Capital Regulation (Basel III) is applicable to YES Bank Limited (hereinafter referred to as the 'Bank') and its subsidiary (YES Securities (India) Limited) which together constitute the Group in line with the Reserve Bank of India ('RBI') guidelines on the preparation of consolidated prudential reports.

Accounting and Regulatory consolidation

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

For the purpose of consolidated prudential regulatory reporting, the consolidated Bank includes all group entities under its control. The Bank does not have insurance and non-financial services subsidiary.

Details of subsidiaries of the Bank with the consolidation status for accounting and regulatory purpose is given below:

Name of the entity/ Country of Incorporation	Included under the accounting scope of consolidation	Method of accounting consolidation	Included under the regulatory scope of consolidation	Method of Regulatory consolidation	Reasons for difference in method of consolidation	Reasons for consolidation under only one of the scopes of consolidation
Yes Securities (India) Limited [India]	Yes	Consolidated in accordance with Accounting Standard 21- Consolidated Financial Statement	Yes	Consolidated in accordance with Accounting Standard 21- Consolidated Financial Statement	Not Applicable	Not Applicable

Group entities not considered for consolidation both under the accounting and regulatory scope of consolidation

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

Group entities considered for regulatory consolidation

Name of the entity/ Country of Incorporation	Principle activity of the entity	Total Balance Sheet Equity* (as stated in the accounting balance sheet of the Bank)	Total Balance Sheet Assets (as stated in the accounting balance sheet of the Bank)
Yes Securities (India) Limited [India]	Securities Broking	₹2,876 Lacs	₹5,472 Lacs

** Comprises of Equity Capital and Reserves & Surplus*

Capital deficiencies in subsidiaries

There is no capital deficiency in the subsidiaries of the Bank as of September 30, 2016.

The aggregate amounts of the bank's total interests in insurance entities

The bank does not have investment in any insurance entities as on September 30, 2016.

Restrictions or impediments on transfer of funds or regulatory capital within the banking group

There are no restrictions on transfer of funds or regulatory capital within the Group as of September 30, 2016.

2. Capital Adequacy -

The Bank has a sound and comprehensive policy and process for evaluating its overall capital adequacy commensurate with the overall risk profile, business projections and capital management strategies.

The Bank is subject to the Capital adequacy norms as per Master Circular on Basel-III Capital Regulations issued by the Reserve Bank of India ('RBI'). The Basel III capital regulation is being implemented in India from April 1, 2013 in phases and it will be fully implemented as on March 31, 2019. In view of the gradual phase-in of regulatory adjustments to the capital components under Basel III, certain specific prescriptions of Basel II capital adequacy framework shall also continue to apply till March 31, 2017.

As at September 30 2016, the capital of the Bank is higher than the minimum capital requirement as per Basel-III guidelines.

The Bank currently follows Standardized Approach for Credit Risk, Standardized Duration Approach for Market Risk and Basic Indicator Approach for Operational risk capital charge computation.

The Bank has a Board approved policy on Internal Capital Adequacy Assessment Process (ICAAP) as stipulated by RBI. The ICAAP also details the Risk Appetite of the Bank, assessment of material risks, the process for capital adequacy assessment to support business projections / risks for a period of 3 years, risk thresholds, adequacy of risk control framework, capital raising plans and Bank-wide stress testing.

The Bank has implemented a Board approved Stress Testing Framework which is also an integral part of the Bank's ICAAP. The Bank conducts Stress Testing on periodic basis to assess the Bank's potential vulnerability to extreme but plausible stressed business conditions in various risk areas.

The periodic assessment of bank's performance against the Risk Appetite defined under ICAAP and results of stress testing are reported to Risk Monitoring Committee of the Board and the Board of Directors on quarterly basis for their review.

The integration of risk assessment with business processes and strategies governed by a robust risk management framework under ICAAP enables the Bank to effectively manage risk-return trade off.

₹in Lacs

Capital adequacy	Standalone	Consolidated
A. Capital requirements for Credit Risk		
i. Portfolios subject to Standardized Approach	1,319,365	1,318,663
ii. Securitization Exposures	-	-
B. Capital requirements for Market Risk	120,185	120,185
Standardized Duration Approach		
Interest rate risk	102,355	102,355
Foreign exchange risk (including gold)	11,250	11,250
Equity risk	6,580	6,580
C. Capital requirements for Operational Risk		
Basic Indicator Approach	106,499	106,632
D. Total and Tier I Capital Adequacy Ratio		
Common Equity Tier 1 Capital Ratio(CET1)	8.9%	8.9%
Tier I Capital Adequacy ratio	9.2%	9.3%
Total Capital Adequacy ratio	14.1%	14.1%

Risk Management Framework

YES BANK inculcates and nurtures a conscientious risk culture, underpinned by a clear governance structure, incorporating the 'Three lines of Defense'. The Bank has institutionalized a principled approach towards taking risks responsibly with a shared understanding of Risk Appetite which is embedded in the organization-wide controls.

The risk management framework at YES Bank is driven by a well informed and knowledgeable Board (comprising of several Independent directors) and Senior Management. The Board has the overall responsibility for risk management and risk strategies in the Bank. There are two Board level sub-committees (Risk Monitoring Committee and Audit Committee) to deal with risk management related specific matters and has delegated powers for different functional areas.

Risk Monitoring Committee is a Board level sub-committee and is an independent body that puts in place specific policies and procedures for managing Enterprise Wide Risk Management of the Bank, as per RBI's Guidance Note on the same.

Audit Committee is also a Board level sub-committee which oversees the internal audit and compliance function. The Internal audit function is responsible for the independent review of risk management and the control environment.

In addition to the committees outlined above, the Bank has in place a Board Credit Committee (BCC) which is a Board level sub-committee that is responsible for approving credits beyond a certain threshold, as defined in the Bank's Board approved Credit Policy. The thresholds for credit approval and the composition of this Committee are approved by the Board. The BCC will also review specific cases that may need special attention as and when recommended by the Management Credit Committee.

Senior Management Oversight

The following specialized committees comprising Top and Senior management personnel ensure oversight and effective implementation of the overall Risk Management Framework:

- **Management Credit Committee (MCC)**: This committee comprises MD&CEO, CRO, Risk Heads, Business Heads and Product Heads and is responsible for approval of cases based on exposure and internal rating thresholds defined in the Board approved credit policy. It is also responsible for reviewing and recommending actions on rating trends, event based portfolio actions, thematic/sectoral reviews, reviews of stressed accounts/NPAs, credit policy related recommendations to the RMC/Board, etc.

- **Executive Credit Committee (ECC)**: The Executive Credit Committee of the Bank is chaired by the CRO and comprises CRO, Chief Credit Officer (CCO) and executives from Risk/Business/Product teams designated as EVP & Above. It is responsible for approval of cases based on exposure and internal rating thresholds defined in the Board approved credit policy.

- **Asset Liability Committee (ALCO)**: The ALCO is a strategic decision making body, constituted by the Board. The Committee is headed by the Managing Director & CEO and comprises other senior executives of the Bank. It is responsible for recommending prudent Asset Liability Management policies to the Board to achieve the strategic goals of the Bank. ALCO is responsible for managing market risk, liquidity risks as well as capital position of the Bank from a strategic risk return perspective while operating in full compliance with existing regulatory guidelines.
- **Investment Committee:** The ALCO has set up an Investment Committee as its sub-committee comprising representatives from Financial Markets, Market risk, Credit risk and Finance. The Investment committee is responsible for overall investment strategy in Financial Markets.

- **Operational Risk Management Committee (ORMC)**: ORMC, chaired by the CRO, comprises top management from Operations, Business and Support Units. The Committee is responsible for development, implementation and monitoring of the Operational Risk Management Framework, review of risk profile and Key Risk Indicators of Units and review Operational Loss and events suffered by the Bank.

- **Fraud and Suspicious Transaction Monitoring Committee (FASCOM):** This committee chaired by the MD&CEO comprises top management including the CRO, COO, Head of Audit, President HCM, General Counsel, and several other key personnel from Client Relationship groups, Product Management and Operations. The committee is responsible for reviewing aspects relating to frauds / suspicious transactions and identifying corrective actions and additional controls, wherever necessary

- **Information Technology Security Council**: This committee, chaired by the CRO, act as a central representative body of all business functions to jointly discuss and resolve issues related to Information Security within YES Bank. The Council reviews and approves information security policy and takes decisions basis the evolving risks and threats applicable to the Bank.

- **Outsourcing Management Committee (OMC):** This committee is chaired by the CRO and is responsible for management of risk arising out of outsourcing activities.

- **Reputation Risk Management Committee (RRMC):** This Committee is chaired by MD &CEO and oversees implementation of Reputation risk management policy, management and review Bank's Reputation Risk profile and incidents.

- **Enterprise Risk and Capital Management Committee (ERCC):** This Committee is chaired by MD & CEO and oversees enterprise-wide risks including Pillar I and Pillar II risks, ICAAP, Bank-wide stress testing and bank-wide limits monitoring.

- **Product Process Approval Committee (PPAC):** The Product and Process Approval Policy has been designed to Standardized the procedure for Business, Risk and Compliance assessment for approval of new / existing Product Programs etc.

- **Security Council:** Security Council is chaired by Chief Risk Officer (CRO). The committee reviews and approves the IS Sub Policies, Standards & Procedures, and ISMS documentation that defines the management framework. The Security Council is a committee which meets every quarter.

- **Standing Committee on Customer Service:** The Standing Committee on Customer Service is chaired by the MD&CEO. The committee evaluates feedback on the quality of customer service rendered, ensures implementation of various circulars released by the regulators, make recommendations on unresolved grievances referred by various functional heads. A report on its performance is submitted to the Customer Service Committee of the Board at regular intervals.

- **IT Steering Committee:** The Committee is chaired by CFO and Co-Chaired by CIO. The role of the committee include providing guidance on IT Strategy, resolving strategic level issues and risk, advice and guidance on business issues facing IT, approve technology policies.

Risk Management Unit at YES BANK

The Risk Management Department (RMD) is delegated specific responsibilities of managing the risk in the Bank by the RMC. The Risk Management Department is headed by the Chief Risk Officer (CRO) who leads the Credit Risk Unit, General Legal Counsel and Risk Control Units. The CRO reports to the MD&CEO. Credit Risk Unit is responsible for evaluating, rating and underwriting credit under respective Credit Risk Heads. The Risk Control Units such as Market Risk, Operational Risk, Enterprise Risk Management Unit, Information Security, Portfolio Analytics Unit, Credit Risk Control Unit, Credit Mid Office and Risk Containment Unit are responsible for independent review, monitoring and reporting of all risk control parameters and to take appropriate corrective actions where necessary. These units are also responsible for ensuring compliance to internal policies and regulatory guidelines.

Responsibility Profile of RMD

a. **Chief Risk Officer (CRO):** The Chief Risk Officer (CRO) is responsible for the overall Risk Governance and Supervision. CRO ensures an effective implementation of an enterprise wide risk management framework and risk culture through various risk policies, processes, thresholds and controls that enables prompt risk identification, accurate risk measurement and effective risk mitigation. CRO is also responsible for risk compliance and monitoring as well as reviewing and presenting various risk reports, policies and dashboards to RMC and Board.

b. **Chief Risk Control Officer (CRCO)**: The CRCO is responsible for independent review, monitoring and reporting of all risk control parameters and for taking appropriate corrective actions where necessary. The CRCO is also responsible for ensuring compliance to internal policies and regulatory guidelines.

c. **General Legal Counsel** is responsible for ensuring legal compliance of applicable laws, ensuring documentation entered into by the Bank is legally valid and enforceable; and filing and defending legal suits for and on behalf of the Bank.

d. **Credit Risk Units:** These units under the supervision of their respective Chief Credit Officers (CCOs) are responsible for screening/assessment of facilities/exposures on the potential borrowers, finalizing risk ratings and approving credit proposals. The Credit Risk Heads are also responsible for managing the overall segment portfolio and undertaking remedial actions/ thematic reviews as required.

e. **Risk Control Unit (s):** Independent unit(s) responsible for review, monitoring and reporting of all risk control parameters and taking appropriate corrective actions where necessary. The Units are also responsible for ensuring compliance to internal policies and regulatory guidelines. The various units are given below:

    i. **Information Security Unit** – The Unit is responsible for ensuring compliance with and implementation of Information Security Management System and ensuring that sufficient measures are taken to protect the Bank's Information assets.

ii. **Enterprise Risk Management Unit (ERM Unit)** – The Unit is responsible for implementation of ERM, Risk Aggregation, Risk based pricing, Pillar II Risk assessment of –Reputational Risk, Compliance Risk, Concentration risk etc, BASEL II / III compliance, ICAAP review, migration to advanced approaches and Bank wide Stress testing.

iii. **Operational Risk Unit** - The Unit is responsible for identification, assessment and monitoring of Operational Risk of the Bank including Outsourcing Risk and Business Continuity Preparedness. The unit shall support Capital Compliance in migration to advanced approaches under Operational Risk.

iv. **Market Risk:** Responsible for the independent market risk and liquidity risk analysis and monitoring. Key functions of the team involve Policy review, limits review, Risk Modeling and Analytics, implementation of BASEL guidelines towards Interest Rate Risks in Trading as well as Banking Book, Liquidity Risk and Counterparty Credit Risk in Financial Market products.

v. **Portfolio Analytics Unit (PAU)** - The Unit is responsible for monitoring the entire credit portfolio across all segments including monitoring of early warning signals, identifying portfolio trends and generating portfolio level MIS covering various credit quality indicators across various business units of the Bank. This unit is also responsible for conducting industry studies and determining industry outlook.

vi. **Credit Risk Control Unit (CRCU)** – The Unit is responsible for independently reviewing the Bank's credit policies and programs. The credit rating model (IRS) and related policies are also managed and enhanced on a continual basis by this team. It is also responsible for the Bank's migration to IRB approach under Credit Risk and for scorecard development /implementation/testing for retail / program based lending.

vii. **Credit Mid Office (Credit Admin)** – The Unit is responsible for implementing the Credit administration policies, procedures and post sanction monitoring of the asset portfolio with respect to covenants / documentation. Responsible for reporting of the status of Borrower documentation/securities perfection. The Units also ensures compliance with regulatory guidelines on the credit proposals and adherence to internal systems & controls for operational risk management and compliance.

Risk Containment Unit – The Unit is responsible for proactive fraud anticipation & control, diagnostics / interpretation and resolutions for the Bank's SME and retail business segments. The unit is further responsible for implementation of adequate measures to avert fraud and improving process transparency for the minimization or elimination of frauds to the largest extent possible. The Unit is also responsible for preparing regular reports on fraud control through both financial and non financial means, and managing various vendor agencies responsible for fraud control.

3. Credit Risk

Credit Risk Management Objectives, Processes and Structure (CRM):

The **Credit Risk Management Department (CRMD)** within the RMD consists of the Credit Risk Unit and the following Risk Control Units:

- Portfolio Analytics Unit (PAU)
- Credit Risk Control Unit (CRCU)
- Credit Administration Unit
- Risk Containment Unit.

The main role and responsibilities of CRMD includes:

a. Measuring, controlling, reviewing and managing credit risk on Bank-wide basis within the limits set by the Bank's Board of Directors/RMC/ RBI.

b. Enforcing compliance with the credit risk parameters and credit exposure/ concentration limits set by the Board of Directors/ RMC/RBI.

c. Laying down credit risk assessment systems and developing MIS, monitoring quality of loan/ investment portfolio, identifying problems, correcting deficiencies and undertaking loan review/audit.

d. Conducting a complete risk analysis of the proposed obligor/ facility before approval of the credit

e. The CRMD is also responsible for monitoring the quality of the entire loan/ investment portfolio and undertaking portfolio evaluations and conducting comprehensive studies to test the resilience of the loan portfolio.

Policies & Processes

The Bank's Credit Policy, approved by the Board, outlines the credit risk governance framework. The objective of the Bank's Credit Policy is to build and maintain a quality portfolio with sound and well-diversified credit risk distribution. Credit Risk Management is an important tool for achieving this objective, as it helps the Bank to:

- Take informed credit decisions based on an adequate assessment of the relevant risk factors
- Screen credit proposals and assume only such credit risk that is acceptable to the Bank to ensure better credit quality
- Optimise the risk return trade-off by providing guidelines for securing return commensurate with the risk involved in the credit
- Ensure diversification of the credit portfolio through various Board approved limits thus avoiding concentration in credit exposures to individual/ group borrowers, industry/ sector, credit rating, etc

- All these limits are monitored continually and reported to Senior Management on monthly basis and to the RMC/Board on quarterly basis

Risk identification and assessment is the first step in the credit risk management system. In case of wholesale segment, credit risk inherent in credit proposal is assessed by evaluating the below mentioned risk factors among others:

- Financial Risk: This would include an assessment of the entity's overall financial strength based on performance and financial indicators, as derived from its financial statements - historical and projected
- Business Risk: This entails an analysis of the fundamentals of the business unit, its competitive market position in the industry and its operational efficiency
- Industry Risk: This would include an evaluation of the competition/ entry barriers, industry cyclicality/outlook, regulatory risk/government policies and other contemporary issues
- Management Risk: This involves evaluation of the management of the enterprise, their risk philosophy, competence and past track record
- Project Risk: This involves evaluation of any significant project being undertaken by the company and its impact on the financials of the company.
- Conduct of Account: This involves evaluation of the credit behavior of the client with the bank

The creditworthiness and assessment of credit requirement are evaluated and determined in line with the risk rating of the borrower and the credit facilities are sanctioned accordingly. Borrowers in the Bank's credit portfolio which do not fall under the purview of rating models are scored/originated under a product program.

Credit Proposals are approved either through a Committee approach or through Joint Delegation, depending on rating and exposure thresholds outlined in the Bank's Credit Policy.

In case of retail assets segment, the Bank has various products programs in line with the relevant product needs of customers. The product programs generally address areas such as customer segmentation, exposure ceilings, approval authorities, exception reporting and risk assessment parameters like acceptable loan-to-value, maximum tenor & financial parameters. The product programs are cognizant of relevant regulatory guidelines, internal credit policy, market dynamics, bank's activities etc.

Credit Risk Identification, Measurement, Monitoring and Reporting

The credit risk management function is largely centralized for both credit approvals and disbursements. It is well structured and staffed to ensure that the credit policy and regulatory requirements are adhered to and implemented. Post sanction, an independent Credit Administration unit is responsible for ensuring that the credit policy guidelines and terms of sanction are adhered to.

The Bank has a risk rating system comprising multiple models that assign credit ratings to customers. The models are categorized into Corporate, Financial and Project models which assign ratings to the borrowers based on financial data, industry characteristics, business positioning, project characteristics and other non financial parameters. Model Validation is carried out by objectively assessing the discriminatory power and stability of ratings. All the models have defined hurdle rates, and lending to borrowers below the hurdle rate requires specific approvals as per the Credit Policy of the Bank. The core banking system is used to control and monitor utilization of limits under various products by customer and is also the repository for information on past dues and excesses. There is also a post disbursal tracking system that is used for monitoring appraisal conditions, financial covenants, documentation status etc. Borrowers in the Bank's credit portfolio which do not fall under the purview of rating models would be scored/originated under a product program.

The borrowers are reviewed at least on an annual basis. The analysis carried out during annual review would reflect not only the performance of the company but also the conduct of the account.

Credit Monitoring involves follow-up and supervision of the Bank's individual loans as well as the entire loan portfolio with a view to maintain the asset quality at the desirable level, through proactive and corrective actions, aimed at controlling and mitigating the risks to the Bank. The main objectives of Credit Monitoring are:

(a) To ensure compliance with the terms and conditions of the credit sanctioned
(b) To ensure the end-use of the Bank funds by the borrowers as per the approved purposes and prevent diversion of the funds for unauthorized purposes
(c) To assess the health of the obligor at periodic intervals with reference to the key indicators of performance such as activity level, profitability, management standards
(d) To identify early warning signals, if any, in individual accounts and initiate effective steps to mitigate the risk to the Bank, in consultation with the Segment Head and Risk Management Department
(e) To periodically review the loan portfolio of the Bank or of its specified segment to assess the overall asset quality/ risk and compliance with the prudential norms

For retail banking borrowers, controls in loan underwriting are as enumerated in the respective product programs which are approved by the Bank's Product Program Approval Committee (PPAC) comprising Business, Risk, Compliance, Technology & Strategy leadership. Moreover, for granular lending cases where risk decision making is decentralized, the Bank practices hind-sighting of the approved cases for the preceding quarter.

Policies for Mitigating Credit Risk

Security management is instrumental in mitigating credit risk. It involves creation of enforceable charge over the borrower/third party assets in favour of the Bank, proper valuation/storage/maintenance and insurance of the securities so charged at regular intervals, in order that the Bank's advances/loans remain fully covered by the realizable value of the securities charged to it. Further, the charged securities are valued at periodic intervals and stipulated margins are maintained at all times.

Definition and Classification of Non Performing Assets (NPA)

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

A Non Performing Advance (NPA) is defined as a loan or an advance where:

i. interest and/ or installment of principal remains overdue for more than 90 days in respect of a term loan. Any amount due to the bank under any credit facility is 'overdue' if it is not paid on the due date fixed by the Bank

ii. a bill purchased/discounted by the Bank remains overdue for a period of more than 90 days

iii. interest and/or installment of principal in respect of an agricultural loan remains overdue for two crop seasons for short duration crops and one crop season for long duration crops

iv. the regular/ad hoc credit limits have not been reviewed/ renewed within 180 days from the due date/ date of ad hoc sanction

v. the account remains 'out of order' in respect of an overdraft/ cash credit (OD/CC). An account is treated as 'out of order' if:

   a) the outstanding balance remains continuously in excess of the sanctioned limit/drawing power, or

   b) where the outstanding balance in the principal operating account is less than the sanctioned limit/drawing power, but there are no credits continuously for 90 days as on the date of the balance sheet or credits are not enough to cover the interest debited during the same period,

vi. Drawings have been permitted in working account for a continuous period of 90 days based on drawing power computed on the basis of stock statements that are more than three months old even though the unit may be working or the borrower's financial position is satisfactory,

vii. An account would be classified as NPA if the interest due and charged during any quarter is not serviced fully within 90 days from the end of the quarter,

viii. The amount of liquidity facility remains outstanding for more than 90 days, in respect of a securitization transaction undertaken in terms of guidelines on securitisation dated February 1, 2006

ix. In respect of derivative transactions, the overdue receivables representing positive mark-to-market value of a derivative contract, if these remain unpaid for a period of 90 days from the specified due date for payment.

The Bank's loan portfolio is classified into 4 categories of assets as per extant RBI guidelines as follows:

- Standard Assets: These are Performing assets (or Non- NPAs)
- Non-Performing Assets (NPAs):
  - Sub-standard Assets: i.e. an asset which remains irregular/out of order /overdue for more than 90 days and is classified as NPA for a period of 12 months from the date of such classification.
  - Doubtful Assets: i.e. an NPA that remains Sub-standard Asset for a period of >12 months,

- Loss Assets: An asset that is identified as uncollectible and of such little value that its continuance as a bankable asset is not warranted although there may be some salvage or recovery value.

The Bank has established appropriate internal mechanism for prompt identification of NPA(s).

Total Gross Credit Risk Exposure* Including Geographic Distribution of Exposure*

₹ in Lacs

	Domestic		
Type of exposure	**Exposure***	**Lien marked Deposits against Exposures**	**Exposure backed by Eligible Guarantees**
Fund Based	15,974,009	551,014	35,555
Non Fund Based**	5,139,789	544,784	9,323
Total	**21,113,798**	**1,095,798**	**44,878**

**Represents book value as at September 30, 2016*

***Non-fund based exposures are guarantees given on behalf of the constituents, Letter of Credits, acceptances and endorsements.*

Gross Credit Exposure includes Exposure of Bank's unit in International Financial Service Centre (IFSC) set up in Gift City, Gandhinagar.

Industry type distribution of Exposure* as at September 30, 2016

₹ in Lacs

Industry	Sub Industry	Fund Based Exposure	Lien marked Deposits against Exposures	Fund Based Exposure backed by Eligible Guarantee	Non Fund Based** Exposure	Lien marked Deposits against Exposures	Non Fund Based Exposure backed by Eligible Guarantee	Total Exposure
All Engineering	Electronics	79,837	22,002	200	40,047	965	-	1,19,884
	Others (All Engg)	1,67,609	37,631	970	2,50,923	11,445	346	4,18,532
Basic Metal and Metal Products	Iron & Steel	1,49,871	5,440	-	1,41,027	3,335	-	2,90,898
	Other Metal & Metal Products	2,02,910	8,690	-	2,01,840	6,424	-	4,04,750
Beverages (excl. Tea & Coffee)	Beverages (excluding Tea & Coffee) and Tobacco	50,707	2,916	-	4,477	254	-	55,184
Cement & Cement Products	Cement & Cement Products	1,25,910	1,081	-	47,319	610	-	1,73,229
Chemicals and Chemical Products (Dyes, Paints, etc.)	Drugs & Pharmaceuticals	1,99,222	9,961	234	99,652	2,772	-	2,98,874
	Fertilizers	1,45,652	243	-	2,16,715	40	-	3,62,367
	Others (Chemical & Chemical Products)	79,576	9,846	-	82,696	3,607	-	1,62,272
	Petro-chemicals (excluding under Infrastructure)	10,446	189	-	27,942	1,874	-	38,388
Construction	Construction	3,88,915	8,075	3,961	6,18,380	31,973	382	10,07,295
Food Processing	Coffee	57,636	-	-	1	1	-	57,637
	Edible Oils and Vanaspati	17,318	10,387	-	66,891	26,792	-	84,209
	Others (Food Processing)	2,70,024	36,391	980	25,540	2,288	5	2,95,564
	Sugar	27,830	1,001	-	29,010	404	-	56,840
	Tea	20,667	8,511	-	7	0	-	20,674
Gems and Jewellery	Gems and Jewellery	2,81,336	67,345	9,612	12,812	3,710	-	2,94,148
Glass & Glassware	Glass & Glassware	15,949	84	-	3,430	81	-	19,379
Infrastructure	Airports	46,673	212	-	36,937	6,590	-	83,610

Industry	Sub Industry	Fund Based Exposure	Lien marked Deposits against Exposures	Fund Based Exposure backed by Eligible Guarantee	Non Fund Based** Exposure	Lien marked Deposits against Exposures	Non Fund Based Exposure backed by Eligible Guarantee	Total Exposure
	Electricity(generation/-transportation &distribution)#	11,08,017	4,143	-	4,14,595	17,339	-	15,22,612
	Gas/LNG (storage &pipeline)	-	-	-	43,312	2	-	43,312
	Railways	19,026	962	-	14,741	370	-	33,767
	Roadways	1,65,002	3,358	2,430	639	105	-	1,65,641
	Social & Commercial Infra.	3,92,198	9,237	200	67,007	1,787	-	4,59,205
	Telecommunication	2,77,725	1,366	-	5,42,827	2,477	-	8,20,552
	Water Sanitation	11,006	622	-	350	0	-	11,356
	Oil (storage and pipeline)	1,620	1,471	-	-	-	-	1,620
	Waterways	1,87,781	-	-	62,395	607	-	2,50,176
Leather &Leather Products	Leather & Leather Products	4,785	4,068	-	1,311	140	-	6,096
Mining & Quarrying	Coal (Mining & Quarrying)	19,070	1,600	-	28,867	5,430	-	47,937
	Others (Mining & Quarrying)	5,564	750	-	25,025	156	-	30,589
Paper & Paper Products	Paper & Paper Products	84,315	2,309	-	17,511	665	-	1,01,826
Petroleum (non-infra), Coal Products (non-mining) & Nuclear Fuels	Coal Products (non-mining)	19,118	115	869	8,909	367	-	28,027
	Petroleum (non-infra) and Nuclear Fuels	2,73,764	499	-	1,65,794	280	-	4,39,558
Residuary	Aviation	9,698	4,237	-	75,974	15,296	-	85,672
	Residuary	47,07,604	47,522	477	3,28,282	2,98,089	-	50,35,886
Rubber, Plastic & Products	Plastics & Plastic Products	39,295	3,006	478	71,043	5,793	-	1,10,338
	Rubber & Rubber Products	6,558	1,012	-	4,314	124	-	10,872
Textiles	Cotton	17,529	4,659	-	3,555	252	-	21,084

Industry	Sub Industry	Fund Based Exposure	Lien marked Deposits against Exposures	Fund Based Exposure backed by Eligible Guarantee	Non Fund Based** Exposure	Lien marked Deposits against Exposures	Non Fund Based Exposure backed by Eligible Guarantee	Total Exposure
	Jute	2,800	-	-	815	-	-	3,615
	Other Textiles	1,20,937	22,076	1,406	23,060	1,073	500	1,43,997
	Silk	2,520	28	-	3,033	1,083	-	5,553
	Woolen	1,716	1,090	-	1,176	2	-	2,892
Vehicles, Vehicle Parts & Transport Equipments	Vehicles, Vehicle Parts and Transport Equipments	3,23,596	13,157	-	1,26,181	5,427	-	4,49,777
Wood &Wood Products	Wood and Wood Products	17,922	654	-	24,536	329	-	42,458
Other Industries	Other Industries	58,16,755	1,93,068	13,738	11,78,891	84,426	8,090	69,95,646
	Total	**1,59,74,009**	**5,51,014**	**35,555**	**51,39,789**	**5,44,784**	**9,323**	**2,11,13,798**

**Represents book value as at September 30, 2016.*

***Non-fund based exposures are guarantees given on behalf of the constituents, Letter of Credits, acceptances and endorsements.*

#*exceeds 5% of the gross credit exposure (before FD lien netting)*

Residual Contractual maturity breakdown of assets				₹ in Lacs
Maturity Bucket	**Advances**	**Investments**	**Cash, Balances with RBI and other banks**	**Other assets including Fixed assets**
1 day	89,629	1,171	249,539	2,455
2 days to 7 days	57,840	88,997	826,936	1,139
8 days to 14 days	118,558	2,495	-	28,357
15 days to 28 days	218,762	125,872	42,508	173,160
29 days to 3 months	989,744	269,371	67,824	77,653
Over 3 to 6 months	1,210,787	234,742	79,663	46,239
Over 6 to 12 months	1,580,052	417,449	117,590	43,364
Over 1 year to 3 years	3,617,116	539,965	48,797	80,290
Over 3 years to 5 years	1,507,050	573,608	137,760	76,635
Over 5 years	1,632,086	2,698,715	54,792	600,227
Total	**11,021,624**	**4,952,385**	**1,625,410**	**1,129,521**

Movement of NPA (Gross) and Provision for NPAs - September 30, 2016

Particulars	**₹ in Lacs**
A. Amount of NPAs (Gross)	**91,668**
Substandard	36,212
Doubtful 1	55,420
Doubtful 2	36
Doubtful 3	-
Loss	-
B. Net NPAs	**32,300**
C. NPA Ratios	
i. Gross NPAs to Gross Advances	0.83%
ii. Net NPAs to Net Advances	0.29%
D. Movement of NPAs (Gross)	
Opening Balance as at April 1, 2016	74,898
Additions during the half year	60,109
Reductions during the half year	43,339
Closing Balance as at September 30, 2016	91,668

The Bank has no Overseas NPA as of September 30, 2016.

Movement of Specific and General Provision as of September 30, 2016.

	₹ in Lacs	
	Specific Provisions	**General Provisions**
Opening Balance as at April 1, 2016	**47,594**	**43,618**
Provisions made during the half year	35,859	5,853
Any other adjustment including transfer between provisions	-	-
Write- offs	12,744	-
Write backs of excess provisions	8,628	-
Closing Balance as at September 30, 2016	**62,081**	**49,471**

The Bank has no Specific provision on overseas exposure as of September 30, 2016.
General Provisions as of September 30, 2016 includes provision on exposure of Bank's unit in International Financial Service Centre (IFSC) set up in Gift City, Gandhinagar.

Details of write offs and recoveries that have been booked to the income statement during the half year ended September 30, 2016.

	₹ in Lacs
Write offs that have been recognised in the income statement	12,567
Recoveries from written off accounts recognised in the income statement	366

NPI (Gross), Provision for NPI and Movement in Provision for Depreciation on investments – September 30, 2016

Particulars	**₹ in Lacs**
A. Amount of Non - Performing Investment (NPI)	5,500
B. Amount of provisions held for NPI	2,713
C. Movement of provisions for depreciation on investments	
Opening Balance as at April 1, 2016	5,517
Provision made during the half year	1,849
Provision written back on account of sale of Investment and write back.	(3)
Closing Balance as at September 30, 2016	7,363

Major Industries breakup of NPA as of September 30, 2016

₹ in Lacs

Industry	Gross NPA
NPA in top 5 Industries	28,760

Major Industries breakup of Provision as of September 30, 2016

₹ in Lacs

Industry	Specific Provision	General Provision
Provision in top 5 Industries	17,673	9,876

Major Industries breakup of specific provision and write-off's during the half year ended September 30, 2016

₹ in Lacs

Industry	Specific Provision	Write offs
Specific Provision / Write off in top 5 Industries	16,351	21

4. Credit Risk: Portfolios subject to the Standardized Approach

The Bank is using the ratings assigned by the following domestic external credit rating agencies, approved by the RBI, for risk weighting claims on domestic entities

- Credit Analysis and Research Limited (CARE)
- Credit Rating Information Services of India Limited (CRISIL)
- India Ratings and Research Private Limited (earlier known as Fitch India)
- ICRA Limited (ICRA)
- Brickwork Ratings India Pvt. Ltd
- SMERA Ratings Limited

The Bank is using the ratings assigned by the following international credit rating agencies, approved by the RBI, for risk weighting claims on overseas entities:

- Standard & Poor's
- Moody's
- Fitch Ratings.

Types of exposures for which each agency is used

- The Bank has used the solicited ratings assigned by the above approved credit rating agencies for all eligible exposures, both on balance sheet and off balance sheet, whether short term or long term, in the manner permitted in the RBI guidelines on Basel II & Basel III as well as New Capital Adequacy Framework (NCAF).
- While arriving at risk-weighted assets for credit risk under the standardized approach 'bank loan' ratings of the counterparty have been used. This would include Fund-based and Non-fund based facilities.

- In case of treasury facilities, the Bank has used 'Issuer' ratings of the counterparties, wherever available.
- The Bank ensures that the external rating of the facility / borrower has been reviewed by the external credit rating agencies at least once in the previous 15 months and is in force on the date of application.
- In case there are two ratings provided by two credit rating agencies that map into different risk weights, the higher risk weight is applied.
- In case there are three or more ratings provided by credit rating agencies mapping to different risk weights. The Bank refers to two lowest risk weights. The rating corresponding to higher of these two risk weights is applied.
- If counterparty has a long term or short term rating that warrants a risk weight of 150%, all unrated claims on the same counterparty whether long term or short term are assigned a risk weight of 150%.
- In case the Bank does not have exposure in a rated issue on long term scale, the Bank would use the issue rating for its comparable unrated long term exposures to the same borrower, provided that the Bank's exposures are pari-pasu or senior and of similar or shorter maturity as compared to the rated issue.
- In case the Bank does not have exposure in a rated issue on short term scale, the Bank would use the issue rating for its comparable unrated short term exposures to the same borrower, provided that the Bank's exposures are pari-pasu or senior as compared to the rated issue. Applicable risk weight will be at least one level higher than the risk weight applicable to rated short term exposure of the borrower.

Details of credit exposures* (funded and non funded) classified by risk buckets**

The table below provides the break-up of the Bank's net exposures* into three major risk buckets.

Risk Weight Bands	₹in Lacs
Below 100% risk weight	11,628,642
100% risk weight	6,639,530
Above 100% risk weight	1,749,828
Deducted	-
Total	**20,018,000**

**Represents book value as at September 30, 2016*

***Non-fund based exposures are guarantees given on behalf of the constituents, Letter of Credits, acceptances and endorsements.*

5. Credit Risk Mitigation- Disclosures for Standardized Approaches -

The Bank's Credit Policy outlines the type of collateral that can be taken for different facilities and the process for its valuation.

Currently, eligible financial collateral in the form of fixed deposits under lien and guarantees issued by eligible guarantor as specified in RBI guidelines have been used as credit risk mitigants. In the case of fixed deposits under lien, the Bank reduces its credit exposure to counterparty by the value of the fixed deposits.

The Bank recognizes cash, central/state government, bank and corporate guarantees for externally rated investment grade clients. In case of exposures backed by guarantees, the guaranteed portion is assigned the risk weight of the guarantor when the conditions outlined by extant RBI guidelines are fulfilled.

The total exposure that is covered by guarantees and eligible financial collateral has been disclosed for each industry sector separately in the earlier section.

The credit risk mitigation taken is largely in the form of deposits with the Bank and thus the risk (credit and market) concentration of the mitigants is low.

6. Securitization : Disclosure for Standardized Approach

During the year ended September 30, 2016, the Bank did not securitize any of its assets.

The Bank however, acquires investment grade securitized debt instruments backed by financial assets originating from diverse sectors for regulatory /investment purposes. The Bank has processes in place to monitor the purchased securitization exposures by way of monthly review of servicer reports. Further, for managing the interest rate risk in the purchased securitized assets, the Bank uses PVBP as a sensitivity measure on a periodical basis.

With respect to the securitized exposures purchased, the valuation of PSL transactions is done at Cost as per FIMMDA guidance whereas Non PSL is carried out by applying an appropriate mark-up (reflecting associated credit risk) over the Yield To Maturity (YTM) rates of government securities. Such mark up and YTM rates applied are as per the relevant rates published by FIMMDA.

Banking Book- Securitization Exposures

During the year ended September 30, 2016, the Bank did not undertake any securitization transaction in its Banking Book.

The Bank does not have any securitization exposure (retained or purchased) in its Banking book as at September 30, 2016.

Trading Book- Securitization Exposures

In its Trading Book, the Bank has no retained exposures from exposures securitized by the Bank as at September 30, 2016.

The Bank does not have any off balance sheet securitization exposure as at September 30, 2016.

The details of On-balance sheet securitization exposures purchased and outstanding as at September 30, 2016 is given below.

₹ in Lakhs

Category	**RWA Category**				**Grand Total**
	Below 100% Risk Weight	**Above 100% Risk Weigh**	**0% Risk Weight**	**At 100% Risk Weight**	
Agricultural & Commercial Vehicle Loans	2,095	-	-	-	2,095
Agriculture (Other Agri) & MSME (Micro & Small)	15,005	-	-	-	15,005
Agriculture (SMF)	70,904	-	-	-	70,904
Agriculture (SMF) & MSME (Micro)	30,450	-	-	9,758	40,208
Auto Finance	5,699	-	-	-	5,699
Commercial Vehicle Loans	15,654	-	-	-	15,654
Direct Agricultural and Commercial Vehicle Loans	2,239	-	-	-	2,239
Direct Agricultural Finance	13,422	-	-	-	13,422
Direct Agricultural/ Micro Finance	12,665	-	-	-	12,665
Housing Finance	12,408	-	-	-	12,408
MSME (Micro & Small)	29,901	-	-	-	29,901
MSME (Micro)	11,326	-	-	-	11,326
MSME (Micro, Small, Medium)	18,676	-	-	-	18,676
Reconstruction Fund	-	27,586	2,110	-	29,696
SME Mortgage Backed	1,806	-	-	-	1,806
Grand Total	**242,250**	**27,586**	**2,110**	**9,758**	**281,704**

The capital requirements for the securitization exposures (Specific + General Market Risk charge) broken down into different risk weight bands is shown below.

₹in Lakhs

Category	RWA Category				Grand Total
	Below 100% Risk Weight	Above 100% Risk Weigh	0% Risk Weight	At 100% Risk Weight	
Agricultural & Commercial Vehicle Loans	71	-	-	-	71
Agriculture (Other Agri) & MSME (Micro & Small)	338	-	-	-	338
Agriculture (SMF)	2,444	-	-	-	2,444
Agriculture (SMF) & MSME (Micro)	1,524	-	-	1,098	2,622
Auto Finance	140	-	-	-	140
Commercial Vehicle Loans	495	-	-	-	495
Direct Agricultural and Commercial Vehicle Loans	50	-	-	-	50
Direct Agricultural Finance	453	-	-	-	453
Direct Agricultural/ Micro Finance	285	-	-	-	285
Housing Finance	406	-	-	-	406
MSME (Micro & Small)	673	-	-	-	673
MSME (Micro)	637	-	-	-	637
MSME (Micro, Small, Medium)	420	-	-	-	420
Reconstruction Fund	-	4,369	-	-	4,369
SME Mortgage Backed	61	-	-	-	61
Grand Total	**7,997**	**4,369**	**-**	**1,098**	**13,464**

7. Market Risk in Trading Book

Market Risk Management Objectives, Processes and Structure

Trading Book Market risk is the possibility of loss arising in Trading Book from changes in the value of a financial instrument as a result of changes in market variables such as interest rates, exchange rates, credit spreads and other asset prices.

Market Risk Governance Structure

The Bank has implemented a robust and comprehensive Market Risk Management architecture.

The Board of Directors of the Bank defines the risk appetite, sets the market risk strategy and approves the market risk policies of the Bank.

The Bank's risk management processes are guided by the Board approved well defined policies, independent risk oversight and periodic monitoring of portfolio by Risk Monitoring Committee (RMC).

Board approved ALM and Investment Policy define constitution of the Asset Liability Management Committee (ALCO) and the Investment Committee of the Bank which are responsible for monitoring of Market Risk under the overall guidance of the Risk Monitoring Committee (RMC) of the Bank. ALCO and Investment Committee are headed by MD&CEO of the Bank and include Key Top and Senior Management executives of the Bank.

These Committees of the Bank are supported by the Bank's independent Market Risk and Middle Office functions which measure and monitor Market Risk and highlight the exceptions, if any.

Key responsibilities of the Market Risk Function involve Policy / Limit review, Risk Modeling and Analytics, Basel implementation for Market Risk and Credit Risk measurement for treasury Products. Further, key responsibilities of Middle Office Function are independent Valuation, Risk Monitoring and Reporting.

Policies and Processes

The market risk for the Trading Book of the Bank is managed in accordance to the Board approved Investment Policy, Market Risk Policy and Derivative Policy. These policies provide guidelines to the operations, Valuations, and various risk limits and controls pertaining to various securities, foreign exchange and derivatives. These policies enhance Bank's ability to transact in various instruments in accordance with the extant regulatory guidelines and provide sound foundation for day to day Risk Control, Risk management, and prompt business decision making. The Bank also has a Stress Testing Policy and Framework which enables Bank to capture impact of various stress scenarios on Trading Book Portfolio. All these policies are reviewed periodically to incorporate changes in economic, business and regulatory environment.

Further, the Bank has implemented a state-of-the-art Treasury system which supports robust risk management capabilities and facilitates Straight-through Processing and supports the Bank to monitor its Risk actively.

The Bank also has strong MIS framework which provides relevant and timely information to relevant Management Executives, ALCO, Investment Committee as well as RMC and Board of the Bank. The Bank also periodically reports related portfolio information to the regulators in compliance with the regulatory requirement.

Market Risk Identification, Measurement, Monitoring and Reporting

Risk management and reporting is based on globally accepted parameters such as Modified Duration, PVO1, Exposure and Gap Limits, LCR, VaR, etc. As per the Market Risk Policy, limits have been set for Forex Open Position limits (Daylight / Overnight), Option Greeks, stop-loss limit, Sensitivity limit, VaR limit and exposure limits which are monitored on a daily basis. Back testing of the current VaR model is carried out on a daily basis and reported to Investment Committee on Monthly basis.

Corporate Investment Portfolio of the Bank is evaluated through detailed credit appraisal process and parameters detailed in Board approved Credit Risk Policy of the Bank.

Approach for Computation of Capital Charge for Market Risk

Bank has adopted the Standardised Duration Approach as prescribed by RBI for computation of capital charge for market risk and is already fully compliant with such RBI guidelines. Standardised Duration Approach is applied for calculation of Market Risk for:

- ✓ Securities under HFT category
- ✓ Securities under AFS category
- ✓ All Derivatives except those entered into for Hedging Balance Sheet
- ✓ Open foreign exchange position
- ✓ Equity positions.
- ✓ Option Position

Amount of Capital required for Market Risk as at September 30, 2016	**₹ in Lakhs**
Interest rate risk	102,355
Foreign Exchange risk	11,250
Equity position risk	6,580
Total capital required for Market Risk	**120,185**

8. Operational Risk

Operational Risk is the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events. Operational Risk includes legal risk but excludes strategic risk and reputation risk.

Operational Risk Governance Structure

The Bank has comprehensive Operational Risk Management framework. The Board of Directors of the Bank defines the risk appetite, sets the risk management strategies and approves the operational risk policies of the Bank. The Bank's risk management processes are guided by well-defined policies appropriate for various risk categories, independent risk oversight and periodic monitoring by Risk Monitoring Committee (RMC).

For the effective management of Operational Risk, the Bank has constituted the Operational Risk Management Committee (ORMC) consisting of senior management personnel. The ORMC, which supports the Risk Monitoring Committee (RMC) of the Board of Directors, is responsible for implementing the Operational Risk Management Policy and adopting the best practices. The key functions of the ORMC are:

- Establish clear lines of management responsibility, accountability, and reporting in such a manner that they are distinct to avoid conflict of interest.
- Implement operational risk framework.
- Review all significant operational risk events and suggest process improvements and mitigants.

Additionally, with a view to ensure sound practices in respect of governance of the overall operational risk, the Bank has outlined policies and processes in respect of Information & Physical Security; Outsourcing; Business Continuity Planning & IT Disaster Recovery; Records Management, Fraud Control and Customer Service.

For effective implementation of the above policies Bank has also put in place various committees such as:

- Security Council committee (Physical & Information)
- Outsourcing Management committee
- Fraud Monitoring and Suspicious Transaction Monitoring Committee
- Standing Committee on Customer Service & Service Excellence Committee
- Product Program Approval Committee (PPAC)

These committees meet on a predefined frequency to discuss the implementation of best practices/risk management frameworks, various related events within the Bank, recent development and key actions steps required if any. The minutes of these meetings are reported and discussed in Risk Monitoring Committee as well as to the Board of Directors.

Policies & Processes

The Bank has in accordance with the regulatory guidelines, implemented a comprehensive board approved Operational Risk Management Policy to put in place operational risk management as an integral part of its overall Risk Management Architecture. The overall objective of the policy is:

- Determine Bank's appetite for Operational Risk and ensure operational risk losses are within the appetite
- Framework to identify, assess and monitor operational risk for effective mitigation
- Strengthen overall control environment at the Bank
- Comply with all regulatory guidelines on operational risk management

The bank has also put in place a comprehensive Operational Risk Events and Loss Data Policy detailing types of Operational Risk Events and Losses, Process for Management of Operational Risk Events and Losses, Categorization of Operational Risk Events etc. Further, the Bank has also put in place BCP Policy, IT Risk Management Policy, Records Management Policy, Outsourcing Management Policy etc; to strengthen the overall management of Operational Risk.

Operational Risk Identification, Measurement, Monitoring and Reporting

The Bank has implemented a systematic process for identifying, assessing and recording operational risk events with or without financial impact on a periodical basis. These events are then analyzed for root cause and corrective actions are implementated

The Bank has adopted best practices in mitigating operational risk in transaction processing, adherence to defined policies & laws, customer documentation and business continuity through:

- Well defined, documented and updated process manuals and policies
- Centralized processing at National Operating Centres
- Segregation of duties, maker checker concept, automated processes
- Transaction monitoring and analysis
- Additional checks for high value transactions, reconciliation of accounts & data, control MIS for various limits, periodical trainings, standardized documentations, authorization matrix, regular process reviews and business continuity /disaster recovery testing

The Bank has also taken insurance for certain types of operational risks including bankers indemnity, cash movement, electronic and cybercrimes and fixed assets to cover operational risk losses.

Besides the above, the Bank also undertakes the following to proactively identify operational risks operations and external environment.

- Robust processes for review of products and critical processes prior to launch/modifications

- Comprehensive Risk Control and Self-Assessment (RCSA) of processes in critical units
- Monitoring of Key Risk Indicators for Operational Risks against pre-defined risk thresholds
- Monitoring of external OR events/frauds and gaining insights for improvements in processes/controls.
- Rigorous Business Continuity and Disaster Recovery, testing & reviews
- Robust outsourcing management practices such as On-boarding guidelines, Vendor risk reviews, KPI monitoring etc.

Approach for Computation of Capital Charge for Operational Risk

In accordance with Reserve Bank of India guidelines, the Bank has adopted the Basic Indicator Approach (BIA) for measurement of Operational Risk capital charge.

9. **Interest rate risk in the Banking Book (IRRBB)**

Interest Rate Risk in Banking Book (IRRBB) is the risk which impacts assets and liabilities of Bank's non-trading exposures which are contracted for steady income and statutory obligations and are generally held till maturity. Interest rate risk is measured as the potential volatility in the Bank's core net interest income caused by changes in market interest rates. Difference in pricing parameters of these Assets and Liabilities which may be due to different tenor, asset type, liability type or other parameters exposes the Bank to possible loss. Objective of the Bank is to limit IRRBB under Board approved risk limits.

IRRBB Governance Structure

The Bank has implemented a robust and comprehensive IRRBB Management architecture.

The Board of Directors of the Bank define the risk appetite, sets the strategy and approve the ALM policy of the Bank. The Bank's risk management processes are guided by the Board approved well defined policies, independent risk oversight and periodic monitoring of portfolio by Risk Monitoring Committee (RMC). The Risk Monitoring Committee (RMC) also reviews various decisions taken by the Asset Liability Management Committee (ALCO) for managing IRRBB.

Board approved ALM policy has defined the constitution of the ALCO which is responsible for evaluating and institutionalizing appropriate systems and procedures for monitoring and managing the IRRBB under the overall guidance of the Risk Monitoring Committee (RMC) of the Bank. ALCO is headed by MD&CEO of the Bank and includes Key Top and Senior Management executives of the Bank.

Independent Market Risk function of the Bank has dedicated team which measures and monitors IRRBB Risk and highlights the exceptions, if any. Key responsibilities of this team involve Policy / Limit review, Limit compliance monitoring, Modeling and Analytics, Basel implementation for IRRBB.

Policies and Processes

IRRBB of the Bank is managed in accordance to the Board approved ALM and Market Risk Policy. The Bank also has a Stress Testing Policy and Framework which enables Bank to capture impact of various stress scenarios on Banking Book Portfolio. All these policies are reviewed periodically to incorporate changes in economic, business and regulatory environment.

IRRBB Identification, Measurement, Monitoring and Reporting
IRRBB architecture is the framework to measure, monitor and control the adverse impact of interest rates on the Bank's financial condition within tolerable limits. This impact is calculated from following perspectives:

a) **Earnings perspective:** Indicates the impact on Bank's Net Interest Income (NII) in the short term.

b) **Economic perspective:** Indicates the impact on the net-worth of bank due to re-pricing of assets, liabilities and off-balance sheet items.

The ALM & Market Risk Policies define the framework for managing IRRBB through measures such as:

1. **Interest Rate Sensitivity Report:** Measures mismatches between rate sensitive liabilities and rate sensitive assets (including off-balance sheet positions) in various tenor buckets based on re-pricing or maturity, as applicable.

2. **Duration Gap Analysis:** Measures the mismatch in duration of assets & liabilities and the resultant impact on market value of equity.

3. **Banking Book Value at Risk (VaR):** Estimates the maximum possible loss, at a predefined confidence level, on the market value of banking-book over a certain time horizon under normal conditions.

4. **Earnings at Risk (EaR):** Estimates the impact on net interest income over one year horizon due to 1% changes in interest rates.

5. **Sensitivity Analysis:** Evaluates the impact on both trading and banking book due to parallel and non parallel shifts in interest rates.

6. **Stress Testing:** Evaluates the impact on duration of capital of banking book under various stress scenarios.

All the above risk metrics are measured on regular basis and reported to ALCO/RMC periodically as guided by the ALM policy of the Bank.

Impact of Interest rate Risk

₹in Lakhs

Earnings Perspective (Impact on Net Interest Income)		
Currency	If interest Rate were to goes down by 100 bps	If interest Rate were to goes up by 100 bps
INR	(43,925)	43,925
USD	6,126	(6,126)
Others	201	(201)
Total	**(37,598)**	**37,598**

₹ in Lakhs

Economic Value Perspective (Impact on Market Value of Equity)		
Currency	If interest Rate were to goes down by 100 bps	If interest Rate were to goes up by 100 bps
INR	(4,200)	4,200
USD	13,332	(13,332)
Others	(2,773)	2,773
Total	**6,359**	**(6,359)**

Notes

1. *The above impact is for 100 bps parallel shift in the interest rates for both assets and liabilities.*
2. *The above computation doesn't include Non SLR AFS investments (which already form part of Trading Book for capital computation) which are contracted on account of relationship / steady income and generally with a long term holding horizon.*

10. **Exposures related to Counterparty Credit Risk**

Counterparty Credit Risk (CCR) is the risk of default by the counterparty towards settlement of the transaction before or at maturity. Counterparty credit risk management framework for financial market products of the Bank is governed by:

- Credit Risk Policy – for credit related processes around limit set-up as well as measurement and monitoring.
- Derivative Policy and Derivative Appropriateness Policy – for product related framework.

Counterparty Credit Risk (CCR) Limits are approved based on guidelines outlined in the Bank's Credit Policy and requirements of the counterparties. Eligible Bank Counterparties are assessed based on an internal model that considers parameters such as credit rating, capital adequacy, resource raising ability, asset quality, management assessment, profitability, liquidity and systemic importance. In case of other counterparties, CCR limit is approved based on a detailed credit assessment process followed by the Bank as per the Credit Policy. CCR limits are set on the amount and tenor while fixing the limits to respective counterparties with limits for various products and post approval of the credit limit, the credit exposures are monitored on a daily basis against approved limits.

All the Derivative transactions with the Counterparty are evaluated through Board approved Derivative Suitability and Appropriateness Policy of the Bank. The Bank has classified various derivative transactions in categories based on complexity of the transactions. Counterparties are evaluated based on their financial strength, subject understanding and infrastructure vis-à-vis complexity category of the transaction type for eligibility to transact.

In addition to this, the MTM for the clients are monitored on a regular basis and circulated to the top management of the Bank. Also, the Bank monitors concentration in MTM exposures across currency pairs, ratings, products, maturities, to understand the inherent credit risk in the derivatives portfolio to enable the management to focus on key risk areas. The Bank also tries to monitor the quality of the underlying by trying to capture if the underlying exposure being hedged by the derivative is an existing exposure of the Bank. Capital for CCR exposure is assessed based on Basel Standardized Approach.

Policies for securing collateral and establishing credit reserves

In order to mitigate CCR, the Bank has Credit Risk mitigation measures viz. collateralization, guarantees, netting, break clause, etc which form a part of the Derivative Policy and are exercised by the Bank as and when deemed necessary.

Impact of the amount of collateral the bank would have to provide given a credit rating downgrade

The Bank has not signed any CSA with counterparties that require maintenance of additional collateral in the event of credit rating downgrade and any such impact is currently not quantifiable.

Policies with respect to wrong-way risk exposures

Wrong way risk arises if the exposure tends to increase when the counterparty credit quality gets worse. Wrong way risk is qualitatively judged at this point by the Bank. The Bank will evaluate quantitative measures to compute the wrong way risk when it feels there is a significant risk to the portfolio.

The Bank does not recognize bilateral netting. However for exposure guaranteed by central counterparties, the bank recognises netting of MTM for deals having same expiry date. The derivative exposure is calculated using Current Exposure Method (CEM) and the balance out standing as on September 30, 2016 is given below.

(₹ in Lakhs)

Particulars	**Notional Amount**	**Current Exposure**	**Gross Positive MTM**
Foreign Exchange Contracts	18,756,457	591,738	277,674
Interest Rate Derivative Contracts	8,769,126	122,984	39,612
Currency Swaps	1,834,568	261,811	64,445
Currency Options	1,371,010	75,690	27,090
Total	**30,731,161**	**1,052,223**	**408,821**

1. *Currency Options includes only bought options*
2. *Current Exposure of Foreign Exchange Contracts includes 100% of Default Fund and margin utilised under Settlement Guarantee Fund with CCIL.*

11. **Composition of Capital**

₹ in Millions

DF 11 - Composition of Capital			Amounts Subject to Pre-Basel III Treatment	Ref No.
Common Equity Tier 1 capital: instruments and reserves				
1	Directly issued qualifying common share capital+ Related stock surplus (share premium)	54,024		a = a1+a2
2	Retained earnings	55,199		b = b1 - b2
3	Accumulated other comprehensive income (and other reserves)	28,527		c = c1 + c2+c3
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-		
	Public sector capital injections grandfathered until 1 January, 2018	NA		
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-		d
6	**Common Equity Tier 1 capital before regulatory adjustments**	137,750		
Common Equity Tier 1 capital: regulatory adjustments				
7	Prudential valuation adjustments	114		
8	Goodwill (net of related tax liability)	-		
9	Intangibles other than mortgage-servicing rights (net of related tax liability)	116	29	e
10	Deferred tax assets	-		
11	Cash-flow hedge reserve	151		
12	Shortfall of provisions to expected losses	-		
13	Securitization 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	18		
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)	-		

DF 11 - Composition of Capital			Amounts Subject to Pre-Basel III Treatment	Ref No.
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)**	**-**		
26(a)	**of which:** Investments in the equity capital of the unconsolidated insurance subsidiaries	-		
26(b)	**of which:** Investments in the equity capital of unconsolidated non-financial subsidiaries	-		
26(c)	**of which:** Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank	-		
26(d)	**of which:** Unamortized pension funds expenditures	-		
	Regulatory Adjustments Applied to Common Equity Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment			
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**	**399**		
29	**Common Equity Tier 1 capital (CET1)**	**137,351**		
Additional Tier 1 Capital Instruments				
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32)	**2,800**		
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)	2,800		f
33	Directly issued capital instruments subject to phase out from Additional Tier 1	2,895		f

DF 11 - Composition of Capital			Amounts Subject to Pre-Basel III Treatment	Ref No.
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**	**5,695**		
	Additional Tier 1 capital: regulatory adjustments			
37	Investments in own Additional Tier 1 instruments	-		
38	Reciprocal cross-holdings in Additional Tier 1 instruments	-		
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)**	**-**		
41(a)	Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	-		
41(b)	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 of which:			
	of which: Other Intangible Assets	29		e
	of which: Deferred Tax Assets.	-		
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**	29		
44	**Additional Tier 1 capital (AT1)**	5,666		
44(a)	**Additional Tier 1 capital reckoned for capital adequacy**	5,666		
45	**Tier 1 capital (T1 = CET1 + AT1) (29 + 44)**	143,017		
	Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	38,992		g
47	Directly issued capital instruments subject to phase out from Tier 2	30,803		g

DF 11 - Composition of Capital			Amounts Subject to Pre-Basel III Treatment	Ref No.
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	5,829		i= i1 + i2
51	**Tier 2 capital before regulatory adjustments**	75,624		
	Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments	-		
53	Reciprocal cross-holdings in Tier 2 instruments	6		
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)**	**-**		
56(a)	**of which:** Investments in the Tier 2 capital of unconsolidated subsidiaries	-		
56(b)	**of which**: Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank	-		
	Regulatory Adjustments Applied to Tier 2 in respect of Amounts Subject to Pre-Basel III Treatment			
	of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 2 at 50%]			
	of which: [INSERT TYPE OF ADJUSTMENT]			
57	**Total regulatory adjustments to Tier 2 capital**	6		
58	**Tier 2 capital (T2)**	75,618		
58(a)	Tier 2 capital reckoned for capital adequacy	75,618		
58(b)	Excess Additional Tier 1 capital reckoned as Tier 2 capital	-		
58(c)	Total Tier 2 capital admissible for capital adequacy (58a + 58b)	75,618		
59	**Total Capital (TC = T1 + T2) (45 + 58)**	**218,635**		
	Risk Weighted Assets in respect of Amounts Subject to			

DF 11 - Composition of Capital			Amounts Subject to Pre-Basel III Treatment	Ref No.
	Pre-Basel III Treatment			
	of which: [INSERT TYPE OF ADJUSTMENT]			
	of which:			
60	**Total risk weighted assets (60a + 60b + 60c)**	**1,545,480**		
60(a)	**of which: Total Credit Risk Weighted Assets**	1,318,663		
60(b)	**of which: Total Market Risk Weighted Assets**	120,185		
60(c)	**of which: Total Operational Risk Weighted Assets**	106,632		
	Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	8.9%		
62	Tier 1 (as a percentage of risk weighted assets)	9.3%		
63	Total capital (as a percentage of risk weighted assets)	14.1%		
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)	6.125%		
65	**of which:** Capital Conservation Buffer Requirement	0.625%		
66	of which: bank specific countercyclical buffer requirement	0.0%		
67	of which: G-SIB buffer requirement	0.0%		
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	NA		
	National minima (if different from Basel III)			
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	5.5%		
70	National Tier 1 minimum ratio (if different from Basel III minimum)	7.0%		
71	National total capital minimum ratio (if different from Basel III minimum)	9.0%		
	Amounts below the thresholds for deduction (before risk weighting)			
72	Non-significant investments in the capital of other financial entities	10,039		
73	Significant investments in the common stock of financial entities	-		
74	Mortgage servicing rights (net of related tax liability)	NA		

DF 11 - Composition of Capital			Amounts Subject to Pre-Basel III Treatment	Ref No.
75	Deferred tax assets arising from temporary differences (net of related tax liability)	NA		
	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)	5,829		i= i1 + i2
77	Cap on inclusion of provisions in Tier 2 under standardised approach	16,483		
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	NA		
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	NA		
	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	NA		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	NA		
82	Current cap on AT1 instruments subject to phase out arrangements	2,895		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	1,930		
84	Current cap on T2 instruments subject to phase out arrangements	30,803		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	20,535		

Row No. of template	NOTES TO THE TEMPLATE	₹ in Millions
10	Deferred tax assets associated with accumulated losses	-
	Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability	-
	Total as indicated in row 10	-
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	NA
	of which: Increase in Additional Tier 1 capital	NA
	of which: Increase in Tier 2 capital	NA
26(b)	If investments in the equity capital of unconsolidated non-financial subsidiaries are not deducted and hence, risk weighted then:	NA
	(i) Increase in Common Equity Tier 1 capital	NA
	(ii) Increase in risk weighted assets	NA
50	Eligible Provisions included in Tier 2 capital	5,829
	Eligible Revaluation Reserves included in Tier 2 capital	-
	Total of row 50	5,829

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

		₹ In Millions	**₹ In Millions**	
		Balance Sheet as in Consolidated Financial Statement	**Balance Sheet under regulatory scope of Consolidation**	**Ref. No.**
		As on September 30, 2016.	**As on September 30, 2016.**	
A	**Capital & Liabilities**			
i	Paid-up Capital	**4,217**	**4,217**	a1
	Reserves & Surplus	**149,273**	**149,273**	
	Of which:			
	Balance in Profit & Loss Account	70,562	70,562	b1
	of which current period profit not reckoned for capital adequacy purpose	15,363	15,363	b2
	Share Premium	49,807	49,807	a2
	Statutory Reserve	25,747	25,747	c1
	Capital Reserve	2,782	2,782	c2
	Investment Reserve	226	226	i1
	Cash Flow Hedge Reserve	151	151	b3
	Foreign Currency Translation Reserve	(2)	(2)	c3
	Minority Interest	-	-	d
	Total Capital	**153,490**	**153,490**	
ii	**Deposits**	**1,280,004**	**1,280,004**	
	of which: Deposits from banks	99,374	99,374	
	of which: Customer Deposits	1,180,630	1,180,630	
iii	**Borrowings**	**345,885**	**345,885**	
	of which: From RBI	-	-	
	of which: From banks	22,600	22,600	
	of which: From other institutions & agencies	93,247	93,247	
	of which: Borrowing in Foreign Currency	124,170	124,170	
	of which: Capital instruments	105,868	105,868	
	(a) of which eligible AT1 Capital	5,695	5,695	f
	(b) of which eligible Tier II Capital	69,795	69,795	g
iv	**Other Liabilities & provisions**	**93,515**	**93,515**	
	of which: Provision on Standard Advances	5,603	5,603	i2
	of which: DTLs related to intangible assets	-	-	
	Total Liabilities	**1,872,894**	**1,872,894**	

B	**Assets**			
i	Cash and balances with Reserve Bank of India	**63,797**	**63,797**	
	Balances with banks and money at call and short notice	**98,744**	**98,744**	
ii	**Investments:**	**495,239**	**495,239**	
	of which: Government Securities	353,831	353,831	
	of which: Other approved securities	-	-	
	of which: Shares	2,320	2,320	
	of which: Debentures & Bonds	102,968	102,968	
	of which: Subsidiaries /Joint ventures/Associates	-	-	
	of which: Others (Commercial Papers, Mutual funds etc.)	36,120	36,120	
iii	**Loans and advances**	**1,102,162**	**1,102,162**	
	of which: Loans and advances to banks	1,584	1,584	
	of which: Loans and advances to customers	1,100,578	1,100,578	
iv	Fixed Assets	**5,490**	**5,490**	
v	**Other Assets**	**107,462**	**107,462**	
	of which: Goodwill and intangible assets	145	145	
	out of which:			
	Goodwill	-	-	
	Other intangibles	145	145	e
vi	Goodwill on consolidation	-	-	
vii	Debit balance in Profit & Loss Account	-	-	
	Total Assets	**1,872,894**	**1,872,894**	

13. LEVERAGE RATIO

The leverage ratio has been calculated using the definitions of capital and total exposure. The Bank's leverage ratio, calculated in accordance with the RBI guidelines under consolidated framework is as follows:

Leverage ratio Common Disclosure Template as of September 30, 2016

Sr. No.	Leverage ratio framework	₹ in Million
On-balance sheet exposures		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	1,788,700
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(164)
3	**Total on-balance sheet exposures** (excluding derivatives and SFTs) (sum of lines 1 and 2)	**1,788,536**
Derivative exposures		
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	40,858
5	Add-on amounts for PFE associated with all derivatives transactions	78,769
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-
8	(Exempted CCP leg of client-cleared trade exposures)	-
9	Adjusted effective notional amount of written credit derivatives	-
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-
11	**Total derivative exposures (sum of lines 4 to 10)**	**119,627**
Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	43,336
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-
14	CCR exposure for SFT assets	21
15	Agent transaction exposures	-
16	**Total securities financing transaction exposures (sum of lines 12 to 15)**	**43,357**
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	1,124,190

18	(Adjustments for conversion to credit equivalent amounts)	(641,966)
19	**Off-balance sheet items (sum of lines 17 and 18)**	**482,224**
Capital and total exposures		
20	**Tier 1 capital**	**143,017**
21	**Total exposures (sum of lines 3, 11, 16 and 19)**	**2,433,744**
Leverage ratio		
22	**Basel III leverage ratio**	**5.88%**

Comparison of accounting assets and leverage ratio exposure

Sr. No.	Particulars	₹ in Million
1	Total consolidated assets as per published financial statements	1,872,894
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
4	Adjustments for derivative financial instruments	78,769
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	21
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	482,224
7	Other adjustments	(164)
8	**Leverage ratio exposure**	**2,433,744**

Reconciliation of total published balance sheet size and on balance sheet exposure under common disclosure

Sr. No	Particulars	₹ in Million
1	Total consolidated assets as per published financial statements	1,872,894
2	Replacement cost associated with all derivatives transactions, i.e. net of eligible cash variation margin	(40,858)
3	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	(43,336)
4	Adjustment for entitles outside the scope of regulatory consolidation	-
5	**On-balance sheet exposure under leverage ratio (excluding derivatives and SFTs)**	**1,788,700**

14. **Liquidity Coverage Ratio**

(₹ In Lacs)

		Average Q2 FY17	
		Total Unweighted Value	**Total Weighted Value**
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)		**2,720,884**
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:	3,854,535	361,573
(i)	Stable deposits	477,609	23,880
(ii)	Less stable deposits	3,376,926	337,693
3	Unsecured wholesale funding, of which:	5,710,070	2,774,672
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	5,710,070	2,774,672
(iii)	Unsecured debt	-	-
4	Secured wholesale funding	0	-
5	Additional requirements, of which	135,895	103,487
(i)	Outflows related to derivative exposures and other collateral requirements	99,886	99,886
(ii)	Outflows related to loss of funding on debt products	-	-
(iii)	Credit and liquidity facilities	36,009	3,601
6	Other contractual funding obligations	334,687	334,687
7	Other contingent funding obligations	8,745,018	332,322
8	**Total Cash Outflows**		**3,906,741**
Cash Inflows			
9	Secured lending (e.g. reverse repos)		-
10	Inflows from fully performing exposures	502,779	251,390
11	Other cash inflows	412,380	412,380
12	**Total Cash Inflows**	915,159	663,769
21	**TOTAL HQLA**		**2,720,884**
22	**Total Net Cash Outflows**		**3,242,971**
23	**Liquidity Coverage Ratio (%)**		**83.9%**

Note: The average weighted and unweighted amounts are calculated taking simple average for the month of July 16, August 16 and September 16.

15. EQUITIES – DISCLOSURE FOR BANKING BOOK POSITIONS

The risk oversight relating to the equity portfolio is part of the overall independent risk management structure of the Bank and is subjected to the risk management processes and policies approved by the Bank.

In accordance with the RBI guidelines, investments including Equity investments are classified on the date of purchase as:

- Held for Trading ("HFT");
- Available for Sale ("AFS"); and
- Held to Maturity ("HTM").

Investments which the Bank intends to hold till maturity are classified as HTM securities. In accordance with the RBI guidelines, equity investments held under the HTM category are classified as banking book for capital adequacy purpose. Further, Equity investments only in the equity of subsidiaries/joint ventures are eligible to be categorized as HTM in accordance with the RBI guidelines. All other investments are classified as HFT / AFS securities.

Further, Investments classified under HTM category are carried at their acquisition cost and not marked to market. Any diminution, other than temporary, in the value of equity investments is provided for. Any loss on sale of investments in HTM category is recognized in the Statement of Profit and Loss. Any gain from sale of investments under HTM category is recognized in the Statement of Profit and Loss and is appropriated, net of taxes and statutory reserve, to "Capital Reserve" in accordance with the RBI Guidelines.

The Bank has classified investments in wholly owned subsidiary for Rs 5,000 Lacs as at September 30, 2016 under HTM as per prudential guidance. There has been no sale or liquidation of these investments during the half year ended September 30, 2016. On account of this investment, the Bank has not recognised any unrealised gain or loss in the financial statement as of September 30, 2016.

16. Main Features of Regulatory Capital Instruments – Company Secretary

Item	Particulars	Equity shares	Unsecured Redeemable Non Convertible Upper Tier II Bonds in the nature of Debentures	Unsecured Redeemable Non Convertible Upper Tier II Bonds in th nature of Debentures	Unsecured Redeemable Non Convertible Upper Tier II Bonds the nature of Debentures	Unsecured Redeemable Non Convertible Upper Tier II Bonds the nature of Promissory Note
1	Issuer	YES BANK	YES BANK	YES BANK	YES BANK	YES BANK
2	Unique identifier	INE528G01019	INE528G08014	INE528G08022	INE528G08030	INE528G09020
3	Governing law(s) of the instrument	Applicable Indian statutes and regulatory requirements	RBI Master Circulars, Companies Act, SEBI Regulations	RBI Master Circulars, Companies Act, SEBI Regulations	RBI Master Circulars, Companies Act, SEBI Regulations	RBI Master Circulars, Companies Act, SEBI Regulations
	Regulatory Treatment					
4	Transitional Basel III rules	Common Equity Tier I	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Common Equity Tier I	Ineligible	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/ group & solo	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group
7	Instrument type	Common Shares	Upper Tier 2 Capital Instruments	Upper Tier 2 Capital Instruments	Upper Tier 2 Capital Instruments	Upper Tier 2 Capital Instruments
8	Amount recognized in regulatory capital (Rs. in Millions as of September 30, 2016)	4,216.59	480.00	201.60	60.00	60.00
9	Par value of instrument (Rs.)	NA	1,000,000	1,000,000	1,000,000	1,000,000
10	Accounting classification	Shareholder's equity	Liability	Liability	Liability	Liability
11	Original date of issuance	Refer Annexure 1	January 2, 2007	February 7, 2007	March 14, 2007	March 15, 2007
12	Perpetual or dated	Perpetual	Dated	Dated	Dated	Dated
13	Original maturity date	No Maturity	January 2, 2022	February 7, 2022	March 14, 2022	March 15, 2022
14	Issuer call subject to prior supervisory approval	No	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	NA	January 2, 2017. Redemption at Par Value	February 7, 2017. Redemption at Par Value	March 14, 2017. Redemption at Par Value.	March 15, 2017. Redemption at Par Value.
16	Subsequent call dates, if applicable	NA	NA	NA	NA	NA
	Coupons / dividends	Dividend	Coupon	Coupon	Coupon	Coupon
17	Fixed or floating dividend/coupon	NA	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	NA	9.73%	9.60%	10.00%	10.10%
19	Existence of a dividend stopper	NA	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary
21	Existence of step up or other incentive to redeem	No	Yes	Yes	Yes	Yes
22	Noncumulative or cumulative	Non-Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	NA	Non convertible	Non convertible	Non convertible	Non convertible
24	If convertible, conversion trigger(s)	NA	NA	NA	NA	NA
25	If convertible, fully or partially	NA	NA	NA	NA	NA
26	If convertible, conversion rate	NA	NA	NA	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA	NA	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA	NA	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA	NA	NA	NA
30	Write-down feature	No	No	No	No	No
31	If write-down, write-down trigger(s)	NA	NA	NA	NA	NA
32	If write-down, full or partial	NA	NA	NA	NA	NA
33	If write-down, permanent or temporary	NA	NA	NA	NA	NA
34	If temporary write-down, description of write-up mechanism	NA	NA	NA	NA	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Perpetual debt instruments	The claims of the investor in Upper Tier II Bonds shall be a) Superior to the claims of investors in instrument eligible for inclusion in Tier I capital , and b) Subordinate to the claims of all other creditors	The claims of the investor in Upper Tier II Bonds shall be a) Superior to the claims of investors in instrument eligible for inclusion Tier I capital , and b) Subordinate to the claims of all other creditors	The claims of the investor in Upper Tier II Bonds shall be a) Superior to the claims of investors in instrument eligible for inclusion in Tier I capital , and b) Subordinate to the claims of all other creditors	The claims of the investor in Upper Tier II Bonds shall be a) Superior to the claims of investors in instrument eligible for inclusion in Tier I capital , and b) Subordinate to the claims of all other creditors
36	Non-compliant transitioned features	No	Yes	Yes	Yes	Yes
37	If yes, specify non-compliant features	NA	Absence of Point Of Non Viability Features and Existence of Step up Option	Absence of Point Of Non Viability Features and Existence of Step up Option	Absence of Point Of Non Viability Features and Existence of Step up Option	Absence of Point Of Non Viability Features and Existence of Step up Option

Item	Particulars	Unsecured Redeemable Non Convertible Upper Tier II Subordinated Bonds in the nature of Debentures	Unsecured Redeemable Non Convertible Upper Tier II Subordinated Bonds in the nature of Promissory Note	Unsecured Redeemable Non Convertible Upper Tier II Subordinated Bonds in the nature of Debentures	Unsecured Redeemable Non Convertible Subordinated Tier II Bonds in the nature of Debentures	Unsecured Redeemable Non Convertible Upper Tier II Subordinated Bonds in the nature of Debentures
1	Issuer	YES BANK	YES BANK	YES BANK	YES BANK	YES BANK
2	Unique identifier	INE528G08048	INE528G09038	INE528G08055	INE528G08063	INE528G08071
3	Governing law(s) of the instrument	RBI Master Circulars, Companies Act, SEBI Regulations	RBI Master Circulars, Companies Act, SEBI Regulations	RBI Master Circulars, Companies Act, SEBI Regulations	RBI Master Circulars, Companies Act, SEBI Regulations	RBI Master Circulars, Companies Act, SEBI Regulations
	Regulatory Treatment					
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/ group & solo	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group
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
8	Amount recognized in regulatory capital (Rs. in Millions as of September 30, 2016)	360.00	30.00	12.00	0.00	1,092.00
9	Par value of instrument (Rs.)	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
10	Accounting classification	Liability	Liability	Liability	Liability	Liability
11	Original date of issuance	March 23, 2007	March 31, 2007	April 20, 2007	September 29, 2007	September 29, 2007
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	March 23, 2022	March 31, 2022	April 20, 2022	April 29, 2017	September 29, 2022
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	March 23, 2017. Redemption at Par Value.	March 31, 2017. Redemption at Par value.	April 20, 2017. Redemption at Par Value.	NA	September 29, 2017. Redemption at Par Value
16	Subsequent call dates, if applicable	NA	NA	NA	NA	NA
	Coupons / dividends	Coupon	Coupon	Coupon	Coupon	Coupon
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	10.40%	10.40%	10.40%	10.00%	10.70%
19	Existence of a dividend stopper	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary	Partially discretionary	Partially discretionary	Mandatory	Partially discretionary
21	Existence of step up or other incentive to redeem	Yes	Yes	Yes	No	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non convertible	Non convertible	Non convertible	Non convertible	Non convertible
24	If convertible, conversion trigger(s)	NA	NA	NA	NA	NA
25	If convertible, fully or partially	NA	NA	NA	NA	NA
26	If convertible, conversion rate	NA	NA	NA	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA	NA	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA	NA	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA	NA	NA	NA
30	Write-down feature	No	No	No	No	No
31	If write-down, write-down trigger(s)	NA	NA	NA	NA	NA
32	If write-down, full or partial	NA	NA	NA	NA	NA
33	If write-down, permanent or temporary	NA	NA	NA	NA	NA
34	If temporary write-down, description of write-up mechanism	NA	NA	NA	NA	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investor in Upper Tier II Bonds shall be a) Superior to the claims of investors in instrument eligible for inclusion in Tier I capital , and b) Subordinate to the claims of all other creditors	The claims of the investor in Upper Tier II Bonds shall be a) Superior to the claims of investors in instrument eligible for inclusion in Tier I capital , and b) Subordinate to the claims of all other creditors	The claims of the investor in Upper Tier II Bonds shall be a) Superior to the claims of investors in instrument eligible for inclusion in Tier I capital , and b) Subordinate to the claims of all other creditors	The claims of the investor in Tier II Bonds shall be a) Superior to the claims of investors in instrument eligible for inclusion in Tier I capital , Upper Tier II capital, and b) Subordinate to the claims of all other creditors	The claims of the investor in Upper Tier II Bonds shall be a) Superior to the claims of investors in instrument eligible for inclusion in Tier I capital , and b) Subordinate to the claims of all other creditors
36	Non-compliant transitioned features	Yes	Yes	Yes	Yes	Yes
37	If yes, specify non-compliant features	Absence of Point Of Non Viability Features and Existence of Step up Option	Absence of Point Of Non Viability Features and Existence of Step up Option	Absence of Point Of Non Viability Features and Existence of Step up Option	Absence of Point Of Non Viability Features	Absence of Point Of Non Viability Features and Existence of Step up Option

Item	Particulars	Unsecured Redeemable Non Convertible Upper Tier II Subordinated Bonds in the nature of Debentures	Unsecured, Redeemable, Non Convertible, Subordinated Tier II Bonds in the nature of Debentures	Unsecured Redeemable Non Convertible Subordinated Tier II Bonds in the nature of Debentures	Unsecured Redeemable Non Convertible Subordinated Tier II Bonds in the nature of Debentures	Tier-I instruments in Foreign Currency
1	Issuer	YES BANK	YES BANK	YES BANK	YES BANK	YES BANK
2	Unique identifier	INE528G08089	INE528G08097	INE528G08105	INE528G08113	NA
3	Governing law(s) of the instrument	RBI Master Circulars, Companies Act, SEBI Regulations	RBI Master Circulars, Companies Act, SEBI Regulations	RBI Master Circulars, Companies Act, SEBI Regulations	RBI Master Circulars, Companies Act, SEBI Regulations	English Laws
	Regulatory Treatment					
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2	Additional Tier 1
5	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/ group & solo	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group
7	Instrument type	Upper Tier 2 Capital Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Perpetual Debt Instruments
8	Amount recognized in regulatory capital (Rs. in Millions as of September 30, 2016)	60.00	0.00	0.00	0.00	128.64
9	Par value of instrument (Rs.)	1,000,000	1,000,000	1,000,000	1,000,000	USD 5 million
10	Accounting classification	Liability	Liability	Liability	Liability	Liability
11	Original date of issuance	November 8, 2007	November 30, 2007	December 12, 2007	February 7, 2008	June 27, 2008
12	Perpetual or dated	Dated	Dated	Dated	Dated	Perpetual
13	Original maturity date	November 8, 2022	May 30, 2017	June 12, 2017	May 7, 2017	NA
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	November 8, 2017. Redemption at Par Value	NA	NA	NA	June 27, 2018
16	Subsequent call dates, if applicable	NA	NA	NA	NA	Every 6 month on interest reset dates
	Coupons / dividends	Coupon	Coupon	Coupon	Coupon	Coupon
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Floating
18	Coupon rate and any related index	10.70%	10.15%	10.15%	10.00%	6M JPY LIBOR + 4.50%
19	Existence of a dividend stopper	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary	Mandatory	Mandatory	Mandatory	Partially discretionary
21	Existence of step up or other incentive to redeem	Yes	No	No	No	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Noncumulative
23	Convertible or non-convertible	Non convertible	Non convertible	Non convertible	Non convertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA	NA	NA	NA	NA
25	If convertible, fully or partially	NA	NA	NA	NA	NA
26	If convertible, conversion rate	NA	NA	NA	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA	NA	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA	NA	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA	NA	NA	NA
30	Write-down feature	No	No	No	No	No
31	If write-down, write-down trigger(s)	NA	NA	NA	NA	NA
32	If write-down, full or partial	NA	NA	NA	NA	NA
33	If write-down, permanent or temporary	NA	NA	NA	NA	NA
34	If temporary write-down, description of write-up mechanism	NA	NA	NA	NA	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investor in Upper Tier II Bonds shall be a) Superior to the claims of investors in instrument eligible for inclusion in Tier I capital , and b) Subordinate to the claims of all other creditors	The claims of the investor in Tier II Bonds shall be a) Superior to the claims of investors in instrument eligible for inclusion in Tier I capital , Upper Tier II capital, and b) Subordinate to the claims of all other creditors	The claims of the investor in Tier II Bonds shall be a) Superior to the claims of investors in instrument eligible for inclusion in Tier I capital , Upper Tier II capital, and b) Subordinate to the claims of all other creditors	The claims of the investor in Tier II Bonds shall be a) Superior to the claims of investors in instrument eligible for inclusion in Tier I capital , Upper Tier II capital, and b) Subordinate to the claims of all other creditors	The claims of the investor in Tier I Bonds shall be a) Superior to the claims of investors in equity shares, and b) Subordinate to the claims of all other creditors
36	Non-compliant transitioned features	Yes	Yes	Yes	Yes	Yes
37	If yes, specify non-compliant features	Absence of Point Of Non Viability Features and Existence of Step up Option	Absence of Point Of Non Viability Features	Absence of Point Of Non Viability Features	Absence of Point Of Non Viability Features	Absence of Loss Absorption feature at pre specified trigger. Absence of PONV Features. Non -Existence of Coupon Discretion

Item	Particulars	Upper Tier-2 instruments in Foreign Currency	Unsecured Redeemable Non Convertible Upper Tier II Subordinated Bonds in the nature of Debentures	Unsecured Non Convertible Tier I Subordinated Perpetual Bonds in the nature of Promissory Notes	Unsecured Non Convertible Tier I Subordinated Perpetual Bonds in the nature of Promissory Notes	UPPER TIER-II instruments in Foreign Currency
1	Issuer	YES BANK	YES BANK	YES BANK	YES BANK	YES BANK
2	Unique identifier	NA	INE528G08121	INE528G09046	INE528G09053	NA
3	Governing law(s) of the instrument	English Laws	RBI Master Circulars, Companies Act, SEBI Regulations	RBI Master Circulars, Companies Act, SEBI Regulations	RBI Master Circulars, Companies Act, SEBI Regulations	English Laws
	Regulatory Treatment					
4	Transitional Basel III rules	Tier 2	Tier 2	Additional Tier 1	Additional Tier 1	Tier 2
5	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/ group & solo	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group
7	Instrument type	Upper Tier 2 Capital Instruments	Upper Tier 2 Capital Instruments	Perpetual Debt Instruments	Perpetual Debt Instruments	Upper Tier 2 Capital Instruments
8	Amount recognized in regulatory capital (Rs. in Millions as of September 30, 2016)	2,058.24	1,200.00	690.00	234.00	556.58
9	Par value of instrument (Rs.)	USD 80 million	1,000,000	1,000,000	1,000,000	EUR 13.25 million
10	Accounting classification	Liability	Liability	Liability	Liability	Liability
11	Original date of issuance	June 27, 2008	September 15, 2008	February 21, 2009	March 9, 2009	September 30, 2009
12	Perpetual or dated	Dated	Dated	Perpetual	Perpetual	Dated
13	Original maturity date	June 27, 2023	September 15, 2023	NA	NA	September 30, 2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	June 27, 2018	September 15, 2018. Redemption at Par Value.	February 21, 2019. Redemption at Par Value	March 9, 2019. Redemption at Par Value	September 30, 2019
16	Subsequent call dates, if applicable	Every 6 month on interest reset dates	NA	NA	NA	Every 6 month on interest reset dates
	Coupons / dividends	Coupon	Coupon	Coupon	Coupon	Coupon
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed	Fixed	Floating
18	Coupon rate and any related index	6M JPY LIBOR + 3%	11.75%	10.25%	10.25%	6M EURIBOR + 3.80%
19	Existence of a dividend stopper	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary
21	Existence of step up or other incentive to redeem	Yes	Yes	Yes	Yes	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative	Non cumulative	Non cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Non convertible	Non convertible	Non convertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA	NA	NA	NA	NA
25	If convertible, fully or partially	NA	NA	NA	NA	NA
26	If convertible, conversion rate	NA	NA	NA	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA	NA	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA	NA	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA	NA	NA	NA
30	Write-down feature	No	No	No	No	No
31	If write-down, write-down trigger(s)	NA	NA	NA	NA	NA
32	If write-down, full or partial	NA	NA	NA	NA	NA
33	If write-down, permanent or temporary	NA	NA	NA	NA	NA
34	If temporary write-down, description of write-up mechanism	NA	NA	NA	NA	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investor in Upper Tier II Bonds shall be a) Superior to the claims of investors in instrument eligible for inclusion in Tier I capital , and b) Subordinate to the claims of all other creditors	The claims of the investor in Upper Tier II Bonds shall be a) Superior to the claims of investors in instrument eligible for inclusion in Tier I capital , and b) Subordinate to the claims of all other creditors	The claims of the investor in Tier I Bonds shall be a) Superior to the claims of investors in equity shares, and b) Subordinate to the claims of all other creditors	The claims of the investor in Tier I Bonds shall be a) Superior to the claims of investors in equity shares, and b) Subordinate to the claims of all other creditors	The claims of the investor in Upper Tier II Bonds shall be a) Superior to the claims of investors in instrument eligible for inclusion in Tier I capital , and b) Subordinate to the claims of all other creditors
36	Non-compliant transitioned features	Yes	Yes	Yes	Yes	Yes
37	If yes, specify non-compliant features	Absence of Point Of Non Viability Features and Existence of Step up Option	Absence of Point Of Non Viability Features and Existence of Step up Option	Absence of Loss Absorption feature at pre specified trigger. Absence of PONV Features. Non -Existence of Coupon Discretion	Absence of Loss Absorption feature at pre specified trigger. Absence of PONV Features. Non -Existence of Coupon Discretion	Absence of Point Of Non Viability Features and Existence of Step up Option

Item	Particulars	Unsecured, Redeemable, Non Convertible Tier II Subordinated Bonds in the nature of Debentures	Unsecured, Redeemable, Non Convertible Tier II Subordinated Bonds in the nature of Debentures	Unsecured Non Convertible Tier I Subordinated Perpetual Bonds in the nature of promissory notes	Unsecured, Redeemable, Non Convertible Upper Tier II Subordinated Bonds in the nature of Debentures	Unsecured, Non Convertible Tier I Subordinated Perpetual Bonds in the nature of Promissory Notes
1	Issuer	YES BANK	YES BANK	YES BANK	YES BANK	YES BANK
2	Unique identifier	INE528G08139	INE528G08147	INE528G09061	INE528G08154	INE528G09079
3	Governing law(s) of the instrument	RBI Master Circulars, Companies Act, SEBI Regulations	RBI Master Circulars, Companies Act, SEBI Regulations	RBI Master Circulars, Companies Act, SEBI Regulations	RBI Master Circulars, Companies Act, SEBI Regulations	RBI Master Circulars, Companies Act, SEBI Regulations
	Regulatory Treatment					
4	Transitional Basel III rules	Tier 2	Tier 2	Additional Tier 1	Tier 2	Additional Tier 1
5	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/ group & solo	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group
7	Instrument type	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Perpetual Debt Instruments	Upper Tier 2 Capital Instruments	Perpetual Debt Instruments
8	Amount recognized in regulatory capital (Rs. in Millions as of September 30, 2016)	936.00	1,080.00	492.00	2,640.00	1,350.00
9	Par value of instrument (Rs.)	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
10	Accounting classification	Liability	Liability	Liability	Liability	Liability
11	Original date of issuance	September 30, 2009	January 22, 2010	March 5, 2010	August 14, 2010	August 21, 2010
12	Perpetual or dated	Dated	Dated	Perpetual	Dated	Perpetual
13	Original maturity date	April 30, 2020	January 22, 2020	NA	August 14, 2025	NA
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	NA	NA	March 5, 2020. Redemption at Par Value	August 14, 2020. Redemption at Par Value	August 21, 2020. Redemption at Par Value
16	Subsequent call dates, if applicable	NA	NA	NA	NA	NA
	Coupons / dividends	Coupon	Coupon	Coupon	Coupon	Coupon
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	9.65%	9.65%	10.25%	9.65%	9.90%
19	Existence of a dividend stopper	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Partially discretionary	Partially discretionary	Partially discretionary
21	Existence of step up or other incentive to redeem	No	No	Yes	Yes	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative	Non cumulative	Cumulative	Non cumulative
23	Convertible or non-convertible	Non convertible	Non convertible	Non convertible	Non convertible	Non convertible
24	If convertible, conversion trigger(s)	NA	NA	NA	NA	NA
25	If convertible, fully or partially	NA	NA	NA	NA	NA
26	If convertible, conversion rate	NA	NA	NA	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA	NA	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA	NA	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA	NA	NA	NA
30	Write-down feature	No	No	No	No	No
31	If write-down, write-down trigger(s)	NA	NA	NA	NA	NA
32	If write-down, full or partial	NA	NA	NA	NA	NA
33	If write-down, permanent or temporary	NA	NA	NA	NA	NA
34	If temporary write-down, description of write-up mechanism	NA	NA	NA	NA	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investor in Tier II Bonds shall be a) Superior to the claims of investors in instrument eligible for inclusion in Tier I capital , Upper Tier II capital, and b) Subordinate to the claims of all other creditors	The claims of the investor in Tier II Bonds shall be a) Superior to the claims of investors in instrument eligible for inclusion in Tier I capital , Upper Tier II capital, and b) Subordinate to the claims of all other creditors	The claims of the investor in Tier I Bonds shall be a) Superior to the claims of investors in equity shares, and b) Subordinate to the claims of all other creditors	The claims of the investor in Upper Tier II Bonds shall be a) Superior to the claims of investors in instrument eligible for inclusion in Tier I capital , and b) Subordinate to the claims of all other creditors	The claims of the investor in Tier I Bonds shall be a) Superior to the claims of investors in equity shares, and b) Subordinate to the claims of all other creditors
36	Non-compliant transitioned features	Yes	Yes	Yes	Yes	Yes
37	If yes, specify non-compliant features	Absence of Point Of Non Viability Features	Absence of Point Of Non Viability Features	Absence of Loss Absorption feature at pre specified trigger. Absence of PONV Features. Non -Existence of Coupon Discretion	Absence of Point Of Non Viability Features and Existence of Step up Option	Absence of Loss Absorption feature at pre specified trigger. Absence of PONV Features. Non -Existence of Coupon Discretion

Item	Particulars	Unsecured, Redeemable, Non Convertible Upper Tier II Subordinated Bonds in the nature of Debentures	Unsecured, Redeemable, Non Convertible Lower Tier II Subordinated Bonds in the nature of Debentures	Unsecured, Redeemable, Non Convertible Lower Tier II Subordinated Bonds in the nature of Debentures	Unsecured, Redeemable, Non Convertible Lower Tier II Subordinated Bonds in the nature of Debentures	Unsecured, Redeemable, Non Convertible Lower Tier II Subordinated Bonds in the nature of Debentures
1	Issuer	YES BANK	YES BANK	YES BANK	YES BANK	YES BANK
2	Unique identifier	INE528G08162	INE528G08170	INE528G08196	INE528G08204	INE528G08212
3	Governing law(s) of the instrument	RBI Master Circulars, Companies Act, SEBI Regulations	RBI Master Circulars, Companies Act, SEBI Regulations	RBI Master Circulars, Companies Act, SEBI Regulations	RBI Master Circulars, Companies Act, SEBI Regulations	RBI Master Circulars, Companies Act, SEBI Regulations
	Regulatory Treatment					
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/ group & solo	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group
7	Instrument type	Upper Tier 2 Capital Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments
8	Amount recognized in regulatory capital (Rs. in Millions as of September 30, 2016)	1,200.00	1,103.04	1,543.20	1,458.00	1,800.00
9	Par value of instrument (Rs.)	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
10	Accounting classification	Liability	Liability	Liability	Liability	Liability
11	Original date of issuance	September 8, 2010	September 30, 2010	July 25, 2011	October 28, 2011	March 28, 2012
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	September 8, 2025	April 30, 2020	July 25, 2021	October 28, 2021	March 28, 2022
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	September 8, 2020. Redemption at Par Value.	NA	NA	NA	NA
16	Subsequent call dates, if applicable	NA	NA	NA	NA	NA
	Coupons / dividends	Coupon	Coupon	Coupon	Coupon	Coupon
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	9.50%	9.30%	10.30%	10.20%	9.90%
19	Existence of a dividend stopper	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non convertible	Non convertible	Non convertible	Non convertible	Non convertible
24	If convertible, conversion trigger(s)	NA	NA	NA	NA	NA
25	If convertible, fully or partially	NA	NA	NA	NA	NA
26	If convertible, conversion rate	NA	NA	NA	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA	NA	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA	NA	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA	NA	NA	NA
30	Write-down feature	No	No	No	No	No
31	If write-down, write-down trigger(s)	NA	NA	NA	NA	NA
32	If write-down, full or partial	NA	NA	NA	NA	NA
33	If write-down, permanent or temporary	NA	NA	NA	NA	NA
34	If temporary write-down, description of write-up mechanism	NA	NA	NA	NA	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investor in Upper Tier II Bonds shall be a) Superior to the claims of investors in instrument eligible for inclusion in Tier I capital , and b) Subordinate to the claims of all other creditors	The claims of the investor in Tier II Bonds shall be a) Superior to the claims of investors in instrument eligible for inclusion in Tier I capital , Upper Tier II capital, and b) Subordinate to the claims of all other creditors	The claims of the investor in Tier II Bonds shall be a) Superior to the claims of investors in instrument eligible for inclusion in Tier I capital , Upper Tier II capital, and b) Subordinate to the claims of all other creditors	The claims of the investor in Tier II Bonds shall be a) Superior to the claims of investors in instrument eligible for inclusion in Tier I capital , Upper Tier II capital, and b) Subordinate to the claims of all other creditors	The claims of the investor in Tier II Bonds shall be a) Superior to the claims of investors in instrument eligible for inclusion in Tier I capital , Upper Tier II capital, and b) Subordinate to the claims of all other creditors
36	Non-compliant transitioned features	Yes	Yes	Yes	Yes	Yes
37	If yes, specify non-compliant features	Absence of Point Of Non Viability Features and Existence of Step up Option	Absence of Point Of Non Viability Features	Absence of Point Of Non Viability Features	Absence of Point Of Non Viability Features	Absence of Point Of Non Viability Features

Item	Particulars	Upper Tier-2 instruments in Foreign Currency	Unsecured, Redeemable, Non-Convertible, Upper Tier II Bonds in the nature of Promissory Notes	Unsecured, Redeemable, Non Convertible Lower Tier II Subordinated Bonds in the nature of Debentures	Unsecured, Redeemable, Non-Convertible, Lower Tier II Bonds in the nature of Debentures	Unsecured, Redeemable, Non-Convertible, Upper Tier II Subordinated Bonds in the nature of Promissory Notes
1	Issuer	YES BANK	YES BANK	YES BANK	YES BANK	YES BANK
2	Unique identifier	NA	INE528G09103	INE528G08220	INE528G08238	INE528G09111
3	Governing law(s) of the instrument	English Laws	RBI Master Circulars, Companies Act, SEBI Regulations	RBI Master Circulars, Companies Act, SEBI Regulations	RBI Master Circulars, Companies Act, SEBI Regulations	RBI Master Circulars, Companies Act, SEBI Regulations
	Regulatory Treatment					
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/ group & solo	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group
7	Instrument type	Upper Tier 2 Capital Instruments	Upper Tier 2 Capital Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Upper Tier 2 Capital Instruments
8	Amount recognized in regulatory capital (Rs. in Millions as of September 30, 2016)	2,289.38	360.00	1,800.00	1,800.00	1,200.00
9	Par value of instrument (Rs.)	USD 7.5 million	1,000,000	1,000,000	1,000,000	1,000,000
10	Accounting classification	Liability	Liability	Liability	Liability	Liability
11	Original date of issuance	March 30, 2012	June 29, 2012	August 23, 2012	September 10, 2012	September 28, 2012
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	March 30, 2027	June 29, 2027	August 23, 2022	September 10, 2022	September 28, 2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	March 30, 2022	June 29, 2022. Redemption at Par Value	NA	NA	September 28, 2022. Redemption at Par Value
16	Subsequent call dates, if applicable	Every 6 month on interest reset dates	NA	NA	NA	NA
	Coupons / dividends	Coupon	Coupon	Coupon	Coupon	Coupon
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6M USD LIBOR + 4.82%	10.25%	10.00%	10.00%	10.15%
19	Existence of a dividend stopper	Yes	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary	Partially discretionary	Mandatory	Mandatory	Partially discretionary
21	Existence of step up or other incentive to redeem	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Non convertible	Non convertible	Non convertible	Non convertible
24	If convertible, conversion trigger(s)	NA	NA	NA	NA	NA
25	If convertible, fully or partially	NA	NA	NA	NA	NA
26	If convertible, conversion rate	NA	NA	NA	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA	NA	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA	NA	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA	NA	NA	NA
30	Write-down feature	No	No	No	No	No
31	If write-down, write-down trigger(s)	NA	NA	NA	NA	NA
32	If write-down, full or partial	NA	NA	NA	NA	NA
33	If write-down, permanent or temporary	NA	NA	NA	NA	NA
34	If temporary write-down, description of write-up mechanism	NA	NA	NA	NA	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	"The claims of the investor in Upper Tier II Bonds shall be a) Superior to the claims of investors in instrument eligible for inclusion in Tier I capital , and b) Subordinate to the claims of all other creditors"	The claims of the investor in Upper Tier II Bonds shall be a) Superior to the claims of investors in instrument eligible for inclusion in Tier I capital , and b) Subordinate to the claims of all other creditors	The claims of the investor in Tier II Bonds shall be a) Superior to the claims of investors in instrument eligible for inclusion in Tier I capital , Upper Tier II capital, and b) Subordinate to the claims of all other creditors	The claims of the investor in Tier II Bonds shall be a) Superior to the claims of investors in instrument eligible for inclusion in Tier I capital , Upper Tier II capital, and b) Subordinate to the claims of all other creditors	The claims of the investor in Upper Tier II Bonds shall be a) Superior to the claims of investors in instrument eligible for inclusion in Tier I capital , and b) Subordinate to the claims of all other creditors
36	Non-compliant transitioned features	Yes	Yes	Yes	Yes	Yes
37	If yes, specify non-compliant features	Absence of Point Of Non Viability Features	Absence of Point Of Non Viability Features	Absence of Point Of Non Viability Features	Absence of Point Of Non Viability Features	Absence of Point Of Non Viability Features

Item	Particulars	Unsecured, Redeemable, Non-Convertible, Lower Tier II Bonds in the nature of Promissory Notes	Unsecured, Redeemable, Non-Convertible, Lower Tier II Subordinated Bonds in the nature of Debentures	Unsecured, Redeemable, Non-Convertible, Upper Tier II Subordinated Bonds in the nature of Debentures	Unsecured, Redeemable, Non-Convertible, Upper Tier II Subordinated Bonds in the nature of Promissory Notes	Unsecured, Non-Convertible, Basel III compliant Additional Tier I Subordinated Bonds in the nature of Debentures
1	Issuer	YES BANK	YES BANK	YES BANK	YES BANK	YES BANK
2	Unique identifier	INE528G09129	INE528G08246	INE528G08253	INE528G09137	INE528G08261
3	Governing law(s) of the instrument	RBI Master Circulars, Companies Act, SEBI Regulations	RBI Master Circulars, Companies Act, SEBI Regulations	RBI Master Circulars, Companies Act, SEBI Regulations	RBI Master Circulars, Companies Act, SEBI Regulations	RBI Master Circulars, Companies Act, SEBI Regulations
	Regulatory Treatment					
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2	NA
5	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible	Additional Tier 1
6	Eligible at solo/group/ group & solo	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group
7	Instrument type	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Upper Tier 2 Capital Instruments	Upper Tier 2 Capital Instruments	Perpetual Debt Instruments
8	Amount recognized in regulatory capital (Rs. in Millions as of September 30, 2016)	1,200.00	1,558.20	1,650.00	1,014.60	2,800.00
9	Par value of instrument (Rs.)	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
10	Accounting classification	Liability	Liability	Liability	Liability	Liability
11	Original date of issuance	October 16, 2012	October 31, 2012	November 10, 2012	December 27, 2012	December 31, 2013
12	Perpetual or dated	Dated	Dated	Dated	Dated	Perpetual
13	Original maturity date	October 16, 2022	October 31, 2022	November 10, 2027	December 27, 2027	NA
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	NA	NA	November 10, 2022. Redemption at Par Value.	December 27, 2022. Redemption at Par Value	December 31, 2023. Redemption at Par Value
16	Subsequent call dates, if applicable	NA	NA	NA	NA	NA
	Coupons / dividends	Coupon	Coupon	Coupon	Coupon	
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	10.00%	9.90%	10.25%	10.05%	10.50%
19	Existence of a dividend stopper	No	No	No	No	Yes
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Partially discretionary	Partially discretionary	Fully discretionary
21	Existence of step up or other incentive to redeem	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Non Cumulative
23	Convertible or non-convertible	Non convertible	Non convertible	Non convertible	Non convertible	Non convertible
24	If convertible, conversion trigger(s)	NA	NA	NA	NA	NA
25	If convertible, fully or partially	NA	NA	NA	NA	NA
26	If convertible, conversion rate	NA	NA	NA	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA	NA	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA	NA	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA	NA	NA	NA
30	Write-down feature	No	No	No	No	Yes
31	If write-down, write-down trigger(s)	NA	NA	NA	NA	• Pre-specified trigger for loss absorption through write down fixed at the level of CET1 of 6.125% of RWAs At option of RBI, the instrument can be written down, upon occurrence of. Point of Non Viability (PONV) trigger event as defined under RBI master circular on Basel III capital regulations.
32	If write-down, full or partial	NA	NA	NA	NA	Full / Partial (Both options are available)
33	If write-down, permanent or temporary	NA	NA	NA	NA	Permanent and Temporary options are available. However, instrument shall be permanently written-off if there is public sector injection of funds Write Up is available subject to conditions.
34	If temporary write-down, description of write-up mechanism	NA	NA	NA	NA	• Write up shall be done at least one year after the bank made the first payment of dividends to common shareholders after breaching the pre-specified trigger. • Aggregate write-up in a year, should also not exceed 25% of the amount paid as dividend to the common shareholders in a particular year. • Aggregate write-up in a year shall be restricted to a percentage of dividend declared during a year, the percentage being the ratio of the 'equity created by written-down instruments' to 'the total equity minus the equity created by written-down instruments'
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investor in Tier II Bonds shall be a) Superior to the claims of investors in instrument eligible for inclusion in Tier I capital , Upper Tier II capital, and b) Subordinate to the claims of all other creditors	The claims of the investor in Tier II Bonds shall be a) Superior to the claims of investors in instrument eligible for inclusion in Tier I capital , Upper Tier II capital, and b) Subordinate to the claims of all other creditors	The claims of the investor in Upper Tier II Bonds shall be a) Superior to the claims of investors in instrument eligible for inclusion in Tier I capital , and b) Subordinate to the claims of all other creditors	The claims of the investor in Upper Tier II Bonds shall be a) Superior to the claims of investors in instrument eligible for inclusion in Tier I capital , and b) Subordinate to the claims of all other creditors	The claims of the investor in Additional Tier I Capital shall be a) superior to the claims of investors in equity shares and Perpetual Non Cumulative Preference Shares of the Bank b) subordinated to the claims of depositors, general creditors and subordinated debt of the bank
36	Non-compliant transitioned features	Yes	Yes	Yes	Yes	No
37	If yes, specify non-compliant features	Absence of Point Of Non Viability Features	Absence of Point Of Non Viability Features	Absence of Point Of Non Viability Features	Absence of Point Of Non Viability Features	NA

Item	Particulars	Non-convertible, Redeemable, Unsecured, Basel III compliant Tier 2 Bonds in the nature of debentures	Non-convertible, Redeemable, Unsecured, Basel III compliant Tier 2 Bonds in the nature of debentures	Non-convertible, Redeemable, Unsecured, Basel III compliant Tier 2 Bonds in the nature of debentures	Non-convertible, Redeemable, Unsecured, Basel III compliant Tier 2 Bonds in the nature of debentures
1	Issuer	YES BANK	YES BANK	YES BANK	YES BANK
2	Unique identifier	INE528G08287	INE528G08303	INE528G08311	INE528G08329
3	Governing law(s) of the instrument	RBI Master Circulars, Companies Act, SEBI Regulations	RBI Master Circulars, Companies Act, SEBI Regulations	RBI Master Circulars, Companies Act, SEBI Regulations	RBI Master Circulars, Companies Act, SEBI Regulations
	Regulatory Treatment				
4	Transitional Basel III rules	NA	NA	NA	NA
5	Post-transitional Basel III rules	Tier II	Tier II	Tier II	Tier II
6	Eligible at solo/group/ group & solo	Solo and Group	Solo and Group	Solo and Group	Solo and Group
7	Instrument type	Tier 2 Debt Instrument	Tier 2 Debt Instrument	Tier 2 Debt Instrument	Tier 2 Debt Instrument
8	Amount recognized in regulatory capital (Rs. in Millions as of September 30, 2016)	5,542.00	15,000.00	8,000.00	5,000.00
9	Par value of instrument (Rs.)	1,000,000	1,000,000	1,000,000	1,000,000
10	Accounting classification	Liability	Liability	Liability	Liability
11	Original date of issuance	June 29, 2015	December 31, 2015	January 15, 2016	January 20, 2016
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	June 30, 2025	December 31, 2025	January 15, 2026	January 20, 2026
14	Issuer call subject to prior supervisory approval	No	No	No	No
15	Optional call date, contingent call dates and redemption amount	NA	NA	NA	NA
16	Subsequent call dates, if applicable	NA	NA	NA	NA
	Coupons / dividends	Coupon	Coupon	Coupon	Coupon
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	9.15%	8.90%	9.00%	9.05%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non convertible	Non convertible	Non convertible	Non convertible
24	If convertible, conversion trigger(s)	NA	NA	NA	NA
25	If convertible, fully or partially	NA	NA	NA	NA
26	If convertible, conversion rate	NA	NA	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA	NA	NA
30	Write-down feature	Yes	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	• At option of RBI, the instrument can be written down, upon occurrence of. Point of Non Viability (PONV) trigger event as defined under RBI master circular on Basel III capital regulations	• At option of RBI, the instrument can be written down, upon occurrence of. Point of Non Viability (PONV) trigger event as defined under RBI master circular on Basel III capital regulations	• At option of RBI, the instrument can be written down, upon occurrence of. Point of Non Viability (PONV) trigger event as defined under RBI master circular on Basel III capital regulations	• At option of RBI, the instrument can be written down, upon occurrence of. Point of Non Viability (PONV) trigger event as defined under RBI master circular on Basel III capital regulations
32	If write-down, full or partial	Full / Partial (Both options are available) in compliance with RBI guidelines.	Full / Partial (Both options are available) in compliance with RBI guidelines.	Full / Partial (Both options are available) in compliance with RBI guidelines.	Full / Partial (Both options are available) in compliance with RBI guidelines.
33	If write-down, permanent or temporary	Permanent and Temporary options are available. However, instrument shall be permanently written-off if there is public sector injection of funds in compliance with RBI guidelines	Permanent and Temporary options are available. However, instrument shall be permanently written-off if there is public sector injection of funds in compliance with RBI guidelines	Permanent and Temporary options are available. However, instrument shall be permanently written-off if there is public sector injection of funds in compliance with RBI guidelines	Permanent and Temporary options are available. However, instrument shall be permanently written-off if there is public sector injection of funds in compliance with RBI guidelines
34	If temporary write-down, description of write-up mechanism	NA	• NA	• NA	• NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investor in Tier II Capital shall be a) superior to the claims of investors in instrument eligible for Tier I Capital b) subordinated to the claims of depositors and general creditors	The claims of the investor in Tier II Capital shall be a) superior to the claims of investors in instrument eligible for Tier I Capital b) subordinated to the claims of depositors and general creditors	The claims of the investor in Tier II Capital shall be a) superior to the claims of investors in instrument eligible for Tier I Capital b) subordinated to the claims of depositors and general creditors	The claims of the investor in Tier II Capital shall be a) superior to the claims of investors in instrument eligible for Tier I Capital b) subordinated to the claims of depositors and general creditors
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	NA	NA	NA	NA

Item	Particulars	Non-convertible, Redeemable, Unsecured, Basel III compliant Tier 2 Bonds in the nature of debentures
1	Issuer	YES BANK
2	Unique identifier	INE528G08337
3	Governing law(s) of the instrument	RBI Master Circulars, Companies Act, SEBI Regulations
	Regulatory Treatment	
4	Transitional Basel III rules	NA
5	Post-transitional Basel III rules	Tier II
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Tier 2 Debt Instrument
8	Amount recognized in regulatory capital (Rs. in Millions as of September 30, 2016)	5,450.00
9	Par value of instrument (Rs.)	1,000,000
10	Accounting classification	Liability
11	Original date of issuance	March 31, 2016
12	Perpetual or dated	Dated
13	Original maturity date	March 31, 2026
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	NA
	Coupons / dividends	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9.00%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non Cumulative
23	Convertible or non-convertible	Non convertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	• At option of RBI, the instrument can be written down, upon occurrence of. Point of Non Viability (PONV) trigger event as defined under RBI master circular on Basel III capital regulations
32	If write-down, full or partial	Full / Partial (Both options are available) in compliance with RBI guidelines.
33	If write-down, permanent or temporary	Permanent and Temporary options are available. However, instrument shall be permanently written-off if there is public sector injection of funds in compliance with RBI guidelines
34	If temporary write-down, description of write-up mechanism	• NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investor in Tier II Capital shall be a) superior to the claims of investors in instrument eligible for Tier I Capital b) subordinated to the claims of depositors and general creditors
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	NA

Annexure 1 – Details of Equity Share Issuance

Date of Allotment	No of Shares in Millions	Amount of Share Capital in ₹ Million	Remark
21-Nov-03	0.05	0.50	Promoter's contribution
10-Mar-04	193.95	1,939.50	Promoter's contribution
31-Mar-04	6.00	60.00	Promoter's contribution
05-Jul-05	70.00	700.00	Initial Public Offer
22-Dec-06	10.00	100.00	Private Placement
07-Dec-07	14.70	147.00	Private Placement
27-Jan-10	38.36	383.63	Qualified Institutions Placement
05-Jun-14	53.49	534.92	Qualified Institutions Placement
Various	35.11	351.04	Employee Stock Option Scheme
Total	**421.66**	**4,216.59**	

17. Full Terms and Conditions of Regulatory Capital Instruments

(A) Common Equity Capital

Sr. No.	Criteria	Terms of Equity Shares of YES BANK
1	Voting shares	Equity shares of YES Bank are voting shares
2	Limit on voting rights	Limits on voting rights, if any, are applicable as per provisions of the Banking Regulation Act, 1949
3	Position in subordination hierarchy	Represent the most subordinated claim in liquidation of the Bank. The paid up amount is neither secured nor covered by a guarantee of the issuer or related entity nor subject to any other arrangement that legally or economically enhances the seniority of the claim.
4	Claim on residual assets	Entitled to a claim on the residual assets, which is proportional to its share of paid up capital, after all senior claims have been repaid in liquidation
5	Perpetuity	Principal is perpetual and never repaid outside of liquidation (except discretionary repurchases / buy backs or other means of effectively reducing capital in a discretionary manner that is allowable under relevant law as well as guidelines, if any, issued by RBI in the matter). The Bank does nothing to create an expectation at issuance that the instrument would be bought back, redeemed or cancelled, nor do the statutory or contractual terms provide any feature which might give rise to such an expectation.
6	Distributions	Distributions are paid out of distributable items (retained earnings included). The level of distributions is not in any way tied or linked to the amount paid up at issuance and is not subject to a contractual cap (except to the extent that a bank is unable to pay distributions that exceed the level of distributable items). Distributions are paid only after all legal and contractual obligations have been met and payments on more senior capital instruments have been made.
7	Loss absorption	It is the paid up capital that takes the first and proportionately greatest share of any losses as they occur. Within the highest quality capital, each instrument absorbs losses on a going concern basis proportionately and paripassu with all the others.
8	Accounting classification	The paid up amount is classified as equity capital. It is clearly and separately disclosed in the Bank's balance sheet.
9	Directly issued and paid-	Shares are directly issued and paid up. The Bank cannot

	up	directly or indirectly fund the purchase of its own Equity shares
10	Approval for issuance	Paid up capital is only issued with the approval of the shareholders of the Bank, either given directly by the shareholders or, if permitted by applicable law, given by the Board of Directors or by other persons duly authorised by the shareholders.

(B) Innovative Perpetual Debt Instruments and Tier II capital

The Bank has been raising capital funds by means of issuance of Innovative Perpetual Debt Instruments (IPDI), Upper Tier II and Subordinated bonds. Instruments which are non compliant with the eligibility criteria set under Basel III Capital Regulations are phased out in computation of Tier 1 and Tier 2 Capital under the transitional provisions specified in RBI Master Circular on Basel-III Capital Regulations, July, 2014.

The details of IPDI, Upper Tier II and Subordinated Debt (Unsecured Redeemable Non-convertible Subordinated Bonds in the nature of Promissory Notes/Debentures), issued by the Bank and outstanding as of September 30, 2016 are given below.

Tier 1 Capital Instruments

1) Instrument	**Unsecured, Non Convertible, Tier I Subordinated Perpetual Bonds in the nature of Promissory Notes**
Credit Rating	'LA +' by ICRA & 'CARE A+' (A Plus) by CARE
Issue Size	Rs. 116 crore including Green shoe option of Rs 66 Crore
Face Value/Issue Price	Rs 10,00,000/- per Bond
Minimum Application Size	1 Bond and in multiples of 1 Bond thereafter
Tenor	Perpetual
Coupon Rate	10.25% p.a
Interest Payment Frequency	Annual
Interest on application money	Interest on application money will be the same as the Coupon rate (subject to deduction of Tax at Source at the rate prevailing from time to time under the provisions of the Income Tax Act, 1961 or any other statutory modifications or re-enactment thereof) will be paid on application money to the applicants from the date of realisation of funds till the deemed date of allotment but excluding the deemed date of allotment
Interest Payment Date	21st February of every year
Lock-in Clause	In terms of RBI Master circular no. DBOD.No.BP.BC.11/21.06.001/ 2008-2009 dated July 1, 2008, on Prudential Guidelines on Capital Adequacy and Market Discipline- Implementation of new Capital Adequacy Framework covering norms for raising of instruments eligible for inclusion under Tier-I capital, these Bonds shall be subjected to a lock-in clause in terms of which the Bank shall not be liable to pay interest if (a) the Bank's CRAR is below the minimum regulatory requirement prescribed by RBI or (b) the impact of such payment results in Bank's Capital to Risk Assets Ratio (CRAR) falling below or remaining below the minimum regulatory requirement prescribed by the RBI. However, the Bank may pay interest with the prior approval of RBI when the impact of such payment may result in

1) Instrument	Unsecured, Non Convertible, Tier I Subordinated Perpetual Bonds in the nature of Promissory Notes
	net loss or increase the net loss provided CRAR remains above the regulatory norm. The interest shall not be cumulative.
Record Date	For interest payment Record Date would be 30 days prior to Interest Date. In case of exercise of Call Option record date shall be 10 working days prior to date of call option.
Put/ Call Option	No Put Option, Call option exercisable at the end of 10 years from the deemed date of allotment and on every interest date thereafter (exercisable only with RBI approval).
Step up Option	50 basis points over and above the initial coupon rate of 10.25% at the end of 10 years from the deemed date of allotment, if the call option is not exercised by the Bank
Date of Allotment	February 21, 2009
Listing	BSE Debt Segment
Depository	National Securities Depositories Limited & Central Depository Services (India) Limited
Trustee	IDBI Trusteeship Services Ltd.
Settlement	Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/redemption warrant(s)/ demand draft(s)/ credit through RTGS/ECS system
Issuance & Trading	Demat Mode

2) Instrument	Unsecured, Non Convertible, Tier I Subordinated Perpetual Bonds in the nature of Promissory Notes
Credit Rating	'LA +' by ICRA & 'CARE A+' (A Plus) by CARE
Issue Size	Rs. 55 Crore including Green shoe option of Rs 30 Crore
Face Value/Issue Price	Rs 10,00,000/- per Bond
Minimum Application Size	1 Bond and in multiples of 1 Bond thereafter
Tenor	Perpetual
Coupon Rate	10.25% p.a
Interest Payment Frequency	Annual (The interest shall not be cumulative)
Interest on application money	Interest on application money will be the same as the Coupon rate (subject to deduction of Tax at Source at the rate prevailing from time to time under the provisions of the Income Tax Act, 1961 or any other statutory modifications or re-enactment thereof) will be paid on application money to the applicants from the date of realisation of funds till the deemed date of allotment but excluding the deemed date of allotment
Interest Payment Date	9th March of every year
Lock-in Clause	In terms of RBI Master circular no. DBOD.No.BP.BC.11/21.06.001/

2) Instrument	**Unsecured, Non Convertible, Tier I Subordinated Perpetual Bonds in the nature of Promissory Notes**
	2008-2009 dated July 1, 2008, on Prudential Guidelines on Capital Adequacy and Market Discipline- Implementation of new Capital Adequacy Framework covering norms for raising of instruments eligible for inclusion under Tier-I capital, these Bonds shall be subjected to a lock-in clause in terms of which the Bank shall not be liable to pay interest if (a) the Bank's CRAR is below the minimum regulatory requirement prescribed by RBI or (b) the impact of such payment results in Bank's Capital to Risk Assets Ratio (CRAR) falling below or remaining below the minimum regulatory requirement prescribed by the RBI. However, the Bank may pay interest with the prior approval of RBI when the impact of such payment may result in net loss or increase the net loss provided CRAR remains above the regulatory norm. The interest shall not be cumulative.
Record Date	For interest payment Record Date would be 30 days prior to Interest Date. In case of exercise of Call Option record date shall be 10 working days prior to date of call option.
Put/ Call Option	No Put Option, Call option exercisable at the end of 10 years from the deemed date of allotment and on every interest date thereafter (exercisable only with RBI approval).
Step up Option	The Bonds shall have a step-up option which shall be exercised only once during the whole life of the Bonds, if call option is not exercised by the Bank at the end of 10th Year from the Deemed date of allotment. The step up shall be 50 basis points over and above the initial coupon rate of 10.25%
Date of Allotment	March 9, 2009
Listing	Listing at the BSE Debt Segment
Depository	National Securities Depositories Limited & Central Depository Services (India) Limited
Trustee	IDBI Trusteeship Services Ltd.
Settlement	Payment of interest and repayment of principal (only in case of call option) shall be made by way of cheque(s)/ interest/redemption warrant(s)/ demand draft(s)/ credit through RTGS/ECS system
Issuance & Trading	Demat Mode

3) Instrument	**Unsecured, Non Convertible, Tier I Subordinated Perpetual Bonds in the nature of Promissory Notes**
Credit Rating	BWR AA+ by Brickwork Ratings, LA+ by ICRA, CARE A+ by CARE
Issue Size	Rs. 87 Crore including the Green shoe option
Face Value/Issue Price	Rs 10,00,000/- per Bond
Minimum Application Size	1 Bond and in multiples of 1 Bond thereafter

3) Instrument	Unsecured, Non Convertible, Tier I Subordinated Perpetual Bonds in the nature of Promissory Notes
Tenor	Perpetual
Coupon Rate	10.25% p.a
Interest Payment Frequency	Annual (The interest shall not be cumulative)
Interest on application money	Interest on application money will be the same as the Coupon rate (subject to deduction of Tax at Source at the rate prevailing from time to time under the provisions of the Income Tax Act, 1961 or any other statutory modifications or re-enactment thereof) will be paid on application money to the applicants from the date of realisation of funds till the date of allotment but excluding the date of allotment.
Interest Payment Date	5th March of every year
Lock-in Clause	In terms of RBI Master circular no. DBOD.No.BP.BC.21/21.06.001/ 2009-10 dated July 1, 2009, on Prudential Guidelines on Capital Adequacy and Market Discipline- Implementation of new Capital Adequacy Framework covering norms for raising of instruments eligible for inclusion under Tier-I capital, these Bonds shall be subjected to a lock-in clause in terms of which the Bank shall not be liable to pay interest if (a) the Bank's CRAR is below the minimum regulatory requirement prescribed by RBI or (b) the impact of such payment results in Bank's Capital to Risk Assets Ratio (CRAR) falling below or remaining below the minimum regulatory requirement prescribed by the RBI. However, the Bank may pay interest with the prior approval of RBI when the impact of such payment may result in net loss or increase the net loss provided CRAR remains above the regulatory norm. The interest shall not be cumulative.
Record Date	For interest payment Record Date would be 30 days prior to Interest Date. In case of exercise of Call Option record date shall be 10 working days prior to date of call option.
Put/ Call Option	No Put Option, Call option exercisable at the end of 10 years from the date of allotment (exercisable only with the prior approval of Reserve Bank of India - Department of Banking Operation and Development).
Step up Option	The Bonds shall have a step-up option which shall be exercised only once during the whole life of the Bonds, if call option is not exercised by the Bank at the end of 10^{th} Year from the Date of allotment. The step up shall be 100 basis points over and above the initial coupon rate of 10.25%
Date of Allotment	March 5, 2010
Listing	Listing at the BSE Debt Segment
Depository	National Securities Depositories Limited & Central Depository Services (India) Limited
Trustee	IDBI Trusteeship Services Ltd.
Settlement	Payment of interest and repayment of principal (only in case of call option) shall be made by way of cheque(s)/ interest/redemption warrant(s)/ demand draft(s)/ credit through RTGS/ECS system

3) Instrument	**Unsecured, Non Convertible, Tier I Subordinated Perpetual Bonds in the nature of Promissory Notes**
Issuance & Trading	Demat Mode

4) Instrument	**Unsecured, Non Convertible, Tier I Subordinated Perpetual Bonds in the nature of Promissory Notes**
Credit Rating	BWR AA+ (outlook : Stable) by Brickwork Ratings and LAA- by ICRA
Issue Size	Rs. 225 Crores including the Green shoe option
Face Value/Issue Price	Rs 10,00,000/- per Bond
Minimum Application Size	1 Bond and in multiples of 1 Bond thereafter
Tenor	Perpetual
Coupon Rate	9.90% p.a
Interest Payment Frequency	Annual (The interest shall not be cumulative)
Interest on application money	Interest on application money will be the same as the Coupon rate (subject to deduction of Tax at Source at the rate prevailing from time to time under the provisions of the Income Tax Act, 1961 or any other statutory modifications or re-enactment thereof) will be paid on application money to the applicants from the date of realisation of funds till the date of allotment but excluding the date of allotment. Interest will be paid within 5 working days from date of allotment.
Interest Payment Date	21st August of every year
Lock-in Clause	In terms of RBI Master circular no. DBOD.No.BP.BC.15/21.06.001/2010-11dated July 1, 2010, on Prudential Guidelines on Capital Adequacy and Market Discipline- Implementation of new Capital Adequacy Framework covering norms for raising of instruments eligible for inclusion under Tier-I capital, these Bonds shall be subjected to a lock-in clause in terms of which the Bank shall not be liable to pay interest if (a) the Bank's CRAR is below the minimum regulatory requirement prescribed by RBI or (b) the impact of such payment results in Bank's Capital to Risk Assets Ratio (CRAR) falling below or remaining below the minimum regulatory requirement prescribed by the RBI. However, the Bank may pay interest with the prior approval of RBI when the impact of such payment may result in net loss or increase the net loss provided CRAR remains above the regulatory norm. The interest shall not be cumulative.
Record Date	For interest payment Record Date would be 30 days prior to Interest Date. In case of exercise of Call Option record date shall be 10 working days prior to date of call option.
Put/ Call Option	No Put Option, Call option can be exercised only once on the date of

4) Instrument	Unsecured, Non Convertible, Tier I Subordinated Perpetual Bonds in the nature of Promissory Notes
	completion of 10 years from the date of allotment with the prior approval of Reserve Bank of India (Department of Banking Operation and Development).
Step up Option	The Bonds shall have a step-up option which shall be exercised only once during the whole life of the Bonds, if call option is not exercised by the Bank at the end of 10th Year from the date of allotment. The step up shall be 50 basis points over and above the initial coupon rate of 9.90%
Date of Allotment	August 21, 2010
Listing	Listing at the BSE Debt Segment
Depository	National Securities Depositories Limited & Central Depository Services (India) Limited
Trustee	Axis Trustee Services Ltd
Settlement	Payment of interest and repayment of principal (only in case of call option) shall be made by way of cheque(s)/ interest/redemption warrant(s)/ demand draft(s)/ credit through RTGS/NECS system
Issuance & Trading	Demat Mode

5) Instrument	Unsecured, Redeemable Non Convertible, Hybrid Tier-I Bonds in the nature of debentures
Issue Size	JPY equivalent of USD 5 million
Face Value/Issue Price	JPY equivalent of USD 5 million . Issued at par
Tenor	Perpetual
Coupon Rate	6M JPY LIBOR +4.80%
Interest Payment Frequency	Semi-Annual
Interest Payment Date	June and December 27 each year
Put/ Call Option	No Put Option, Call option exercisable after 10 years i.e. on June 27 2018 and every 6 months thereafter (exercisable only with RBI approval)
Step up Option	50 basis points over and above coupon rate, if the call option is not exercised by the Bank
Deemed Date of Allotment	Jun 27, 2008
Lock-in Clause	In terms of RBI Master circular no. DBOD.No.BP.BC.15/21.06.001/2010-11dated July 1, 2010, on Prudential Guidelines on Capital Adequacy and Market Discipline- Implementation of new Capital Adequacy Framework covering norms for raising of instruments eligible for inclusion under Tier-I capital, these Bonds shall be subjected to a lock-in clause in terms of which the Bank shall not be liable to pay interest if (a) the Bank's CRAR is below the minimum regulatory requirement prescribed by RBI or (b) the impact of such payment results in Bank's Capital to Risk Assets Ratio (CRAR) falling below or remaining below the minimum regulatory requirement prescribed by the RBI. However, the Bank may pay interest with the prior approval of RBI when the impact of such payment may result in net loss or increase the net loss provided CRAR remains above the regulatory norm. The interest shall not be cumulative.
Issuance & Trading	Physical

6) Instrument	Unsecured, Non-Convertible Subordinated Perpetual Additional Tier 1 Basel-III compliant Bonds in the nature of Debentures
Issuance & Trading	Demat Mode
Credit Rating	[ICRA] A (hyb)
Mode of Issue	Private Placement
Issue Size	Rs 280 Crore
Face Value/Issue Price	Rs 10,00,000 per Bond
Objects of the Issue	Augmenting Tier - I Capital and overall Capital of the Bank and enhancing long term resources
Minimum Application Size	1 Bond and in multiples of 1 Bond thereafter
Tenor	Perpetual
Security	Unsecured
Conversion	Non-convertible
Coupon Rate	10. 50% p.a. Fixed rate instrument. No coupon Reset
Interest Payment Frequency	Annual (The interest shall not be cumulative)

Interest Payment Date	December 31 of every year
Record Date	For interest payment and exercise of Call Option Record date would be 15 days prior to Interest Date/ Call option date /redemption date.
Computation of Interest	Interest payable will be calculated on the basis of actual number of days elapsed in a year of 365 or 366 days as the case may be(Actual/Actual)
Coupon Discretion	(i) The Bank has Full Discretion at all times to cancel coupon distributions/payments. On cancellation of distributions/payments, these payments will be extinguished and Bank shall have no obligation to make distributions/payments in kind as well. (ii) Bank shall have full access to cancelled payments to meet obligations as they fall due. (iii) Cancellation of discretionary payments shall not be an Event of Default. (iv) Cancellation of distributions/payments must not impose restrictions on the bank except in relation to distributions to common stakeholders as explained in the Dividend Stopper clause below. (v) Coupons shall be paid out of distributable items as per prevailing Indian Laws and RBI guidelines. (vi) The interest shall not be cumulative. This means that interest missed in a year will not be paid in future years, even if adequate profit is available and the level of CRAR conforms to the regulatory minimum. If coupon is paid at a rate lesser than the prescribed rate, the unpaid amount will not be paid in future years, even if adequate profit is available and the level of CRAR conforms to the regulatory minimum. (vii) Distributions/payments by the Bank will be subject to the Minimum Capital Conservation Ratios the Bank must meet at various levels of the Common Equity Tier 1 capital ratios after including the current periods retained earnings (subject to RBI guidelines) and the minimum Capital Requirements to be complied by the Bank at all times (Consolidated & Solo Level) as per RBI Master circular on Basel-III Capital Regulations July 1, 2013
Dividend Stopper Clause	If for any reason Coupons are not paid within 30 Business Days after Coupon Payment Date on this issue of Perpetual Debt Instruments (PDIs), a Dividend Stopper will apply to the Bank subject to **Restrictions on Dividend Stopper** Clause and the following Conditions:

	The Dividend Stopper will restrict the Bank from paying dividend payments on Common Shares issued by the Bank and prohibit Bank's actions that are equivalent to the payment of a dividend such as Discretionary Share Buybacks made, if otherwise permitted The Dividend Stopper can be lifted if majority of Perpetual Debt Instruments (PDIs) Holders approve such an action and RBI does not otherwise object, or if during the following 12 months the Bank pays all scheduled Coupons on Perpetual Debt Instruments (PDIs) in full.
Restrictions on Dividend Stopper Clause	The exercise of 'Dividend Stopper' clause by the holders of this Perpetual Debt Instruments (PDIs) issue shall not impede/hinder :- (i) The Full Discretion that the Bank has at all times to cancel distributions/payments on this issue of Perpetual Debt Instruments (PDIs). (i) The Re-Capitalization of the bank. (ii) The Bank's right to make payments on another instruments where payments are not Fully Discretionary. (iii) The Bank's right to making distributions to shareholders for a period that extends beyond the point in time that coupon /dividends on the Additional Tier 1 instrument are resumed (iv) The normal operation of the bank or any restructuring activity (including acquisitions/disposals).
Put Option	No Put Option
Call Option	The exercise of Call Option by the Bank will be subject to ALL of the below mentioned conditions. a) The instrument has run for at least ten years b) The prior approval of RBI (Department of Banking Operations & Development). c) The instrument is replaced with capital of the same or better quality and the replacement of this capital is done at conditions which are sustainable for the income capacity of the bank OR

	d) The bank demonstrating to RBI that its capital position is well above the minimum capital requirements after the Repurchase / Buyback / Redemption. Here, minimum refers to Common Equity Tier 1 of 8% of RWAs (including capital conservation buffer of 2.5% of RWAs) and Total Capital of 11.5% of RWAs including any Additional Capital Requirement identified under Pillar 2.
Exercise of Calls Options in Tax Events and Regulatory Event	(i) Bank may call the instrument due to the occurrence of Tax events or Regulatory event only if permitted by RBI. (ii) RBI may permit such type of calls only if it is convinced that the bank was not in a position to anticipate these events at the time of issuance of Perpetual Debt Instruments (PDIs) as per RBI Master circular on Basel-III Capital Regulations July 1, 2013.
Repurchase / Buy-back / Redemption of the Perpetual Debt Instruments (PDIs)	Bank may repurchase / buy-back / redeem the Perpetual Debt Instruments (PDIs) with prior approval of RBI only if:- (i) The instrument is replaced with capital of the same or better quality and the replacement of this capital is done at conditions which are sustainable for the income capacity of the bank **OR** (ii) The bank demonstrating to RBI that its capital position is well above the minimum capital requirements after the Repurchase / Buyback / Redemption. Here, minimum refers to Common Equity Tier 1 of 8% of RWAs (including capital conservation buffer of 2.5% of RWAs) and Total Capital of 11.5% of RWAs including any Additional Capital Requirement identified under Pillar 2.
Listing	BSE Limited
Depository	National Securities Depository Limited and Central

	Depository Services (India) Limited
Deemed Date of Allotment	December 31, 2013
Trustee	AXIS Trustee Services Limited
Settlement	Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/redemption warrant(s)/ demand draft(s)/credit through RTGS/NECS system
Seniority of Claim	The claims of the investors in Bonds being issued for inclusion in Additional Tier I capital shall be (a) superior to the claims of investors in equity shares of the Bank, (b) superior to the claims of investors in perpetual non-cumulative preference shares issued by the Bank, if any, (c) subordinated to the claims of depositors, general creditors and subordinated debt of the bank and (d) is neither secured nor covered by a guarantee of the issuer nor related entity or other arrangement that legally or economically enhances the seniority of the claim vis-à-vis bank creditors
Loss Absorbency clause at the occurrence of an Objective Pre-Specified Trigger Point.	The Perpetual Debt Instruments (PDIs) has **'Principal Loss Absorption'** feature as per RBI's Basel-III Capital Regulations, while the Bank remains a Going Concern. This Principal Loss Absorption feature shall be executed through Full / Partial Temporary Write-down or Full / Partial Permanent Write-off, which allocates losses to the Perpetual Debt Instruments (PDIs) at the Objective Pre-Specified Trigger Point as defined by RBI and mentioned below in the **Objective Pre-Specified Trigger Point for Loss Absorbency** Clause **The write-down will have the following effects:** (i) Reduce the claim of the Perpetual Debt Instruments (PDIs) in liquidation. (ii) Reduce the amount re-paid when a call is exercised. (iii) Partially or fully reduce coupon payments on the instrument. Various criteria for Loss Absorption through write-down / write-off on breach of Objective pre-specified trigger per Annex 16 of RBI Master circular on Basel-III Capital Regulations July 1, 2013
Objective Pre-Specified Trigger Point for Loss Absorbency Clause	The Pre-specified Trigger for Loss Absorption through Full / Partial Temporary Write-Down or Full / Partial

	Permanent Write-off of the level of Perpetual Debt Instruments (PDIs) is fixed at Bank's Common Equity Tier-1 Ratio (CET1) of 6.125% of Risk Weighted Assets of the Bank.
Exercise of Option to Write down at the Objective Pre-Specified Trigger Point for Loss Absorbency Clause	(i) The option for Full / Partial Temporary Write-Down or Full / Partial Permanent Write-off to be exercised on breach of Objective pre-specified trigger vests with the Bank subject to conditions specified in RBI Basel - III Capital Regulations. (ii) If Full / Partial Temporary Write-Down or Full / Partial Permanent Write-off option is exercised, it shall be exercised across all investors of this particular issue of Perpetual Debt Instruments (PDIs).
Limitations on Exercise of Option to Write down at the Objective Pre-Specified Trigger Point for Loss Absorbency Clause	(i) The Full / Partial write-down can be allowed more than once in case the Bank hits the Pre-specified Trigger level subsequent to the First write-down which was partial. (ii) The AT-I instruments (including this issue of Perpetual Debt Instruments (PDIs)) once Written-up can be Written-Down again.
Write Up Option	Available subject to conditions per Annex 16 of RBI Master circular on Basel-III Capital Regulations July 1, 2013
Loss Absorbency clause at the Point of Non-Viability of the Bank	The instrument has the following features exercisable at the option of the Reserve Bank of India, upon the occurrence of the 'Point of Non-Viability (PONV) Trigger: a. Temporary/permanent write-off, if there is no public sector injection of funds. b. Permanent write-off if there is Public sector injection of funds. The amount of Perpetual Debt Instruments (PDIs) for temporary/permanent write-off will be determined by RBI.
Point of Non-Viability (PONV) Trigger	As per Basel-III Guidelines, the 'Point of Non-Viability (PONV) Trigger' event is the earlier of :- a. A decision that a temporary/permanent write-off, without which the Bank would become 'Non-viable', is necessary, as determined by the Reserve Bank of India; and

	b. The decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become 'Non-viable', as determined by the relevant authority. The write-off consequent upon the trigger event must occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted. The AT-1 instruments (including this issue of Perpetual Debt Instruments) with write-off clause will be permanently written-off if there is public sector injection of funds. The Trigger at PONV will be evaluated both at Consolidated and Solo level and breach at Either level will Trigger temporary/permanent write-off. The clauses related to the Loss Absorbency criteria, the process to determine 'PONV' and the operation of the clause in various circumstances are per Annex 16 of RBI Master circular on Basel-III Capital Regulations July 1, 2013
Limits on Exercise of temporary/ permanent write-off Option at the Point of Non-Viability of the Bank	The write-down can be allowed more than once if the Bank hits the Pre-specified Trigger level subsequent to the First write-down which was partial. The Perpetual Debt Instruments (PDIs) once written-up can be written-down again.
Order of Write-down of Various Types of Regulatory Capital Instruments at Objective Pre-specified Trigger and PONV	The Basel-III Compliant Perpetual Debt instruments shall be written-down in the order in which they shall absorb losses in a Gone Concern situation as per RBI guidelines / directives. The sequencing/ Ranking for Temporary write-down or Permanent Write-Off of various types of Basel-III Compliant Regulatory Capital instruments issued by the bank/ will be issued in future by the Bank is mentioned below:- a. In the event of occurrence of Loss Absorption Events at the Objective Pre-specified Trigger point and Point of Non-Viability (PONV), the Common Equity Capital shall be written down first. The Common Equity Share holders shall rank paripassu amongst themselves for Loss

	Absorption. b. All the Basel-III Compliant Perpetual Debt Instruments (PDIs) (including this Tranche) qualifying as Additional Tier-1 instruments issued by the bank/to be issued in future by the Bank, which have Loss Absorption Clause at the Objective Pre-specified Trigger point and Point of Non-Viability (PONV) as per the terms and conditions of the issue(s) shall rank ***pari-passu*** amongst themselves and hence shall be Temporarily written-down (Full/partial) or Permanently Written-Off (Full/partial) in *pari-passu* upon the occurrence of Loss Absorption Trigger Events at the Objective Pre-specified Trigger point and Point of Non-Viability (PONV). The Write Down of PDI instruments, as mentioned above, shall be done subsequent to the Write-Down of Common Equity Capital. c. All the Basel-III Compliant Tier 2 bonds issued by the Bank/ to be issued in future by the bank which have Loss Absorption Clause upon the occurrence of the Trigger event of Point of Non-Viability (PONV) as per the terms and conditions of the issue (s) shall rank pari-passu amongst themselves and hence shall be Temporarily written-down or Permanently Written-Off in pari-passu upon the occurrence of the Trigger event of Point of Non-Viability (PONV) as decided by RBI. However, the Basel-III Compliant Tier II bonds shall absorb losses only if Basel-III Compliant Perpetual Debt Instruments (PDIs) (including this Tranche) issued by the Bank with Loss Absorbency Clause in their terms and conditions have been written down/written-off and such written down/written-off is insufficient to absorb the losses fully/ or to the extent of amount as decided by the RBI to restore the viability of the Bank.
Treatment of the instrument in Insolvency	The Perpetual Debt Instruments (PDIs) instrument shall not contribute to liabilities exceeding assets if such a balance sheet test forms part of a requirement to prove insolvency under any law or otherwise.
Re-Capitalization of the Bank	i. The investors cannot hinder Re-Capitalization of the Bank, if needed.

	The Bank shall not compensate investors of this issue of Perpetual Debt Instruments (PDIs) if a new Capital Instrument is issued at a lower price during at the currency of this Perpetual Debt Instruments (PDIs).
Cross Default	Not applicable
Treatment of Basel-III compliant PDI instrument of Re-Constitution / Amalgamation/ Acquisition / Winding-Up / Liquidation of the Bank	As per terms and conditions specified in Annex 16 of RBI master circular on Basel-III Capital Regulations, *(Paras 2.9 to 2.15 and para 3.9)*, dated July 1, *2013*

Tier 2 Capital Instruments

1) Instrument	Unsecured, Redeemable Non Convertible, Upper Tier II Bonds in the nature of debentures
Credit Rating	‘LA +’ by ICRA & ‘CARE A+’ (A Plus) by CARE
Issue Size	Rs.80 crore
Face Value/Issue Price	Rs 10,00,000/- per Bond
Minimum Application Size	5 Bonds
Tenor	15 years
Coupon Rate	9.73% p.a.
Interest Payment Frequency	Annual
Interest on application money	Interest on application money will be the same as the Coupon rate (subject to deduction of Tax at Source at the rate prevailing from time to time under the provisions of the Income Tax Act, 1961 or any other statutory modifications or re-enactment thereof) will be paid on application money to the applicants from the date of realisation of funds till the deemed date of allotment but excluding the deemed date of allotment
Interest Date	January 02 each year
Record Date	In case of exercise of Call Option record date shall be 10 working days prior to date of call option
Put/ Call Option	No Put Option, Call option exercisable after 10 years i.e. on January 02, 2017 (exercisable only with RBI approval)
Step up Option	50 basis points over and above coupon rate of 9.73%, if the call option is not exercised by the Bank
Deemed Date of Allotment	January 02, 2007
Redemption	At the end of 15 years from the deemed date of allotment (with prior approval of RBI)
Maturity Date	January 02, 2022
Lock-in-clause	In terms of RBI circular no. DBOD.No.BP.BC.57/21.01.2002/ 2005-2006 dated January 25, 2006, on enhancement of banks’ capital-raising options covering norms for raising of instruments eligible for inclusion under Upper Tier-II capital, these Bonds shall be subjected to a lock-in clause in terms of which the Bank shall not be liable to pay interest if (a) the Bank’s CRAR is below the minimum regulatory requirement prescribed by RBI or (b) the impact of such payment results in Bank’s Capital to Risk Assets Ratio (CRAR) falling below or remaining below the minimum regulatory requirement prescribed by the RBI. However, the Bank may pay interest with the prior approval of RBI when the impact of such payment may result in net loss or increase the net loss provided CRAR remains above the regulatory norm. The interest amount due and remaining unpaid may be allowed to be paid in the later years subject to the Bank complying with the above regulatory requirement.
Listing	BSE Debt Segment
Trustee	IDBI Trusteeship Services Ltd
Issuance & Trading	Demat Mode

2) Instrument	**Unsecured, Redeemable Non Convertible, Upper Tier II Subordinated Bonds in the nature of debentures**
Credit Rating	'LA +' by ICRA & 'CARE A+' (A Plus) by CARE
Issue Size	Rs 75 Crore + Green shoe option of Rs 75 Crore
Face Value/Issue Price	Rs 10,00,000/- per Bond
Minimum Application Size	5 Bonds and in multiples of 1 bond thereafter
Tenor	15 years
Coupon Rate	9.60% p.a.
Interest Payment Frequency	Annual
Interest on application money	Interest on application money will be the same as the Coupon rate (subject to deduction of Tax at Source at the rate prevailing from time to time under the provisions of the Income Tax Act, 1961 or any other statutory modifications or re-enactment thereof) will be paid on application money to the applicants from the date of realisation of funds till the deemed date of allotment but excluding the deemed date of allotment
Interest Date	February 7 each year
Record Date	For interest payment Record Date would be 30 days prior to Interest Date. In case of exercise of Call Option record date shall be 10 working days prior to date of call option.
Put/ Call Option	No Put Option. Call option exercisable after 10 years i.e. on February 7, 2017 (exercisable only with RBI approval)
Step up Option	50 basis points over and above coupon rate of 9.60%, if the call option is not exercised by the Bank
Deemed Date of Allotment	February 7, 2007
Redemption	At the end of 15 years from the deemed date of allotment (with prior approval of RBI)
Maturity Date	February 7, 2022
Lock-in-clause	In terms of RBI circular no. DBOD.No.BP.BC.57/21.01.2002/ 2005-2006 dated January 25, 2006, on enhancement of banks' capital-raising options covering norms for raising of instruments eligible for inclusion under Upper Tier-II capital, these Bonds shall be subjected to a lock-in clause in terms of which the Bank shall not be liable to pay interest if (a) the Bank's CRAR is below the minimum regulatory requirement prescribed by RBI or (b) the impact of such payment results in Bank's Capital to Risk Assets Ratio (CRAR) falling below or remaining below the minimum regulatory requirement prescribed by the RBI. However, the Bank may pay interest with the prior approval of RBI when the impact of such payment may result in net loss or increase the net loss provided CRAR remains above the regulatory norm. The interest amount due and remaining unpaid may be allowed to be paid in the later years subject to the Bank complying with the above regulatory requirement.
Listing	BSE Debt Segment
Trustee	IDBI Trusteeship Services Ltd.
Issuance & Trading	Demat Mode

3) Instrument	**Unsecured, Redeemable Non Convertible, Upper Tier II Subordinated Bonds in the nature of Debentures**
Credit Rating	'LA +' by ICRA & 'CARE A+' (A Plus) by CARE
Issue Size	Rs. 10.00 crore + Green shoe option of Rs. 30 Crore
Face Value/Issue Price	Rs 10,00,000/- per Bond
Minimum Application Size	1 Bond
Tenor	15 years
Coupon Rate	10.00% p.a.
Interest Payment Frequency	Annual
Interest on application money	Interest on application money will be the same as the Coupon rate (subject to deduction of Tax at Source at the rate prevailing from time to time under the provisions of the Income Tax Act, 1961 or any other statutory modifications or re-enactment thereof) will be paid on application money to the applicants from the date of realisation of funds till the deemed date of allotment but excluding the deemed date of allotment
Interest Date	March 14 each year
Record Date	For interest payment Record Date would be 30 days prior to Interest Date. In case of exercise of Call Option record date shall be 10 working days prior to date of call option.
Put/ Call Option	No Put Option. Call option exercisable after 10 years i.e. March 14, 2017 (exercisable only with RBI approval)
Step up Option	50 basis points over and above the initial coupon rate of 10.00%, if the call option is not exercised by the Bank
Deemed date of Allotment	March 14, 2007
Redemption	At the end of 15 years from the deemed date of allotment (with prior approval of RBI)
Maturity Date	March 14, 2022
Lock-in-clause	In terms of RBI circular no. DBOD.No.BP.BC.57/21.01.2002/ 2005-2006 dated January 25, 2006, on enhancement of banks' capital-raising options covering norms for raising of instruments eligible for inclusion under Upper Tier-II capital, these Bonds shall be subjected to a lock-in clause in terms of which the Bank shall not be liable to pay interest if (a) the Bank's CRAR is below the minimum regulatory requirement prescribed by RBI or (b) the impact of such payment results in Bank's Capital to Risk Assets Ratio (CRAR) falling below or remaining below the minimum regulatory requirement prescribed by the RBI. However, the Bank may pay interest with the prior approval of RBI when the impact of such payment may result in net loss or increase the net loss provided CRAR remains above the regulatory norm. The interest amount due and remaining unpaid may be allowed to be paid in the later years subject to the Bank complying with the above regulatory requirement.
Listing	BSE Debt Segment
Trustee	IDBI Trusteeship Services Ltd.
Issuance & Trading	Demat Mode

4) Instrument	Unsecured, Redeemable Non Convertible, Upper Tier II Subordinated Bonds in the nature of Promissory Notes
Credit Rating	'LA +' by ICRA & 'CARE A+' (A Plus) by CARE
Issue Size	Rs. 10.00 crore + Green shoe option of Rs. 30 crore
Face Value/Issue Price	Rs 10,00,000/- per Bond
Minimum Application Size	1 Bond
Tenor	15 years
Coupon Rate	10.10% p.a.
Interest Payment Frequency	Annual
Interest on application money	Interest on application money will be the same as the Coupon rate (subject to deduction of Tax at Source at the rate prevailing from time to time under the provisions of the Income Tax Act, 1961 or any other statutory modifications or re-enactment thereof) will be paid on application money to the applicants from the date of realisation of funds till the deemed date of allotment but excluding the deemed date of allotment
Interest Date	March 15 each year
Record Date	For interest payment Record Date would be 30 days prior to Interest Date. In case of exercise of Call Option record date shall be 10 working days prior to date of call option.
Put/ Call Option	No Put Option. Call option exercisable after 10 years i.e. March 15, 2017 (exercisable only with RBI approval)
Step up Option	50 basis points over and above the initial coupon rate of 10.00%, if the call option is not exercised by the Bank
Deemed date of Allotment	March 15, 2007
Redemption	At the end of 15 years from the deemed date of allotment (with prior approval of RBI)
Maturity Date	March 15, 2022
Lock-in-clause	In terms of RBI circular no. DBOD.No.BP.BC.57/21.01.2002/ 2005-2006 dated January 25, 2006, on enhancement of banks' capital-raising options covering norms for raising of instruments eligible for inclusion under Upper Tier-II capital, these Bonds shall be subjected to a lock-in clause in terms of which the Bank shall not be liable to pay interest if (a) the Bank's CRAR is below the minimum regulatory requirement prescribed by RBI or (b) the impact of such payment results in Bank's Capital to Risk Assets Ratio (CRAR) falling below or remaining below the minimum regulatory requirement prescribed by the RBI. However, the Bank may pay interest with the prior approval of RBI when the impact of such payment may result in net loss or increase the net loss provided CRAR remains above the regulatory norm. The interest amount due and remaining unpaid may be allowed to be paid in the later years subject to the Bank complying with the above regulatory requirement.
Listing	BSE Debt Segment
Trustee	IDBI Trusteeship Services Ltd.
Issuance & Trading	Demat Mode

5) Instrument	**Unsecured, Redeemable Non Convertible, Upper Tier II Subordinated Bonds in the nature of Debentures**
Credit Rating	'LA +' by ICRA & 'CARE A+' (A Plus) by CARE
Issue Size	Rs. 60.00 crore
Face Value/Issue Price	Rs 10,00,000/- per Bond
Minimum Application Size	1 Bond
Tenor	15 years
Coupon Rate	10.40% p.a.
Interest Payment Frequency	Annual
Interest on application money	Interest on application money will be the same as the Coupon rate (subject to deduction of Tax at Source at the rate prevailing from time to time under the provisions of the Income Tax Act, 1961 or any other statutory modifications or re-enactment thereof) will be paid on application money to the applicants from the date of realisation of funds till the deemed date of allotment but excluding the deemed date of allotment
Interest Date	March 23 each year
Record Date	For interest payment Record Date would be 30 days prior to Interest Date. In case of exercise of Call Option record date shall be 10 working days prior to date of call option.
Put/ Call Option	No Put Option, Call option exercisable on or after 10 years i.e. on or after March 23, 2017 (exercisable only with RBI approval)
Step up Option	50 basis points over and above the initial coupon rate of 10.40%, if the call option is not exercised by the Bank
Deemed date of Allotment	March 23, 2007
Redemption	At the end of 15 years from the deemed date of allotment (with prior approval of RBI)
Maturity Date	March 23, 2022
Lock-in-clause	In terms of RBI circular no. DBOD.No.BP.BC.57/21.01.2002/ 2005-2006 dated January 25, 2006, on enhancement of banks' capital-raising options covering norms for raising of instruments eligible for inclusion under Upper Tier-II capital, these Bonds shall be subjected to a lock-in clause in terms of which the Bank shall not be liable to pay interest if (a) the Bank's CRAR is below the minimum regulatory requirement prescribed by RBI or (b) the impact of such payment results in Bank's Capital to Risk Assets Ratio (CRAR) falling below or remaining below the minimum regulatory requirement prescribed by the RBI. However, the Bank may pay interest with the prior approval of RBI when the impact of such payment may result in net loss or increase the net loss provided CRAR remains above the regulatory norm. The interest amount due and remaining unpaid may be allowed to be paid in the later years subject to the Bank complying with the above regulatory requirement.
Listing	Listing at the BSE Debt Segment
Trustee	IDBI Trusteeship Services Ltd.
Issuance & Trading	Demat Mode

6) Instrument	**Unsecured, Redeemable Non Convertible, Upper Tier II Subordinated Bonds in the nature of Promissory Notes**
Credit Rating	'LA +' by ICRA & 'CARE A+' (A Plus) by CARE
Issue Size	Rs. 5.00 crore + Green shoe option of Rs. 10 crore
Face Value/Issue Price	Rs 10,00,000/- per Bond
Minimum Application Size	1 Bond
Tenor	15 years
Coupon Rate	10.40% p.a.
Interest Payment Frequency	Annual
Interest on application money	Interest on application money will be the same as the Coupon rate (subject to deduction of Tax at Source at the rate prevailing from time to time under the provisions of the Income Tax Act, 1961 or any other statutory modifications or re-enactment thereof) will be paid on application money to the applicants from the date of realisation of funds till the deemed date of allotment but excluding the deemed date of allotment
Interest Date	March 31 each year
Record Date	For interest payment Record Date would be 30 days prior to Interest Date. In case of exercise of Call Option record date shall be 10 working days prior to date of call option.
Put/ Call Option	No Put Option, Call option exercisable on or after 10 years i.e. on or after March 31 2017 (exercisable only with RBI approval)
Step up Option	50 basis points over and above the initial coupon rate of 10.40%, if the call option is not exercised by the Bank
Deemed date of Allotment	March 31, 2007
Redemption	At the end of 15 years from the deemed date of allotment (with prior approval of RBI)
Maturity Date	March 31, 2022
Lock-in-clause	In terms of RBI circular no. DBOD.No.BP.BC.57/21.01.2002/ 2005-2006 dated January 25, 2006, on enhancement of banks' capital-raising options covering norms for raising of instruments eligible for inclusion under Upper Tier-II capital, these Bonds shall be subjected to a lock-in clause in terms of which the Bank shall not be liable to pay interest if (a) the Bank's CRAR is below the minimum regulatory requirement prescribed by RBI or (b) the impact of such payment results in Bank's Capital to Risk Assets Ratio (CRAR) falling below or remaining below the minimum regulatory requirement prescribed by the RBI. However, the Bank may pay interest with the prior approval of RBI when the impact of such payment may result in net loss or increase the net loss provided CRAR remains above the regulatory norm. The interest amount due and remaining unpaid may be allowed to be paid in the later years subject to the Bank complying with the above regulatory requirement.
Listing	BSE Debt Segment
Trustee	IDBI Trusteeship Services Ltd.
Issuance & Trading	Demat Mode

7) Instrument	**Unsecured, Redeemable Non Convertible, Upper Tier II Subordinated Bonds in the nature of Debentures**
Credit Rating	'LA +' by ICRA & 'CARE A+' (A Plus) by CARE
Issue Size	Rs. 2 crore + Green shoe option of Rs. 3 crore
Face Value/Issue Price	Rs 10,00,000/- per Bond
Minimum Application Size	1 Bond
Tenor	15 years
Coupon Rate	10.40% p.a.
Interest Payment Frequency	Annual
Interest on application money	Interest on application money will be the same as the Coupon rate (subject to deduction of Tax at Source at the rate prevailing from time to time under the provisions of the Income Tax Act, 1961 or any other statutory modifications or re-enactment thereof) will be paid on application money to the applicants from the date of realisation of funds till the deemed date of allotment but excluding the deemed date of allotment
Interest Date	April 20 each year
Record Date	For interest payment Record Date would be 30 days prior to Interest Date. In case of exercise of Call Option record date shall be 10 working days prior to date of call option.
Put/ Call Option	No Put Option, Call option exercisable on or after 10 years i.e. on or after April 20, 2017 (exercisable only with RBI approval)
Step up Option	50 basis points over and above the initial coupon rate of 10.40%, if the call option is not exercised by the Bank
Deemed date of Allotment	April 20, 2007
Maturity Date	April 20, 2022
Redemption	At the end of 15 years from the deemed date of allotment (with prior approval of RBI)
Lock-in-clause	In terms of RBI circular no. DBOD.No.BP.BC.57/21.01.2002/ 2005-2006 dated January 25, 2006, on enhancement of banks' capital-raising options covering norms for raising of instruments eligible for inclusion under Upper Tier-II capital, these Bonds shall be subjected to a lock-in clause in terms of which the Bank shall not be liable to pay interest if (a) the Bank's CRAR is below the minimum regulatory requirement prescribed by RBI or (b) the impact of such payment results in Bank's Capital to Risk Assets Ratio (CRAR) falling below or remaining below the minimum regulatory requirement prescribed by the RBI. However, the Bank may pay interest with the prior approval of RBI when the impact of such payment may result in net loss or increase the net loss provided CRAR remains above the regulatory norm. The interest amount due and remaining unpaid may be allowed to be paid in the later years subject to the Bank complying with the above regulatory requirement.
Listing	BSE Debt Segment
Trustee	IDBI Trusteeship Services Ltd.
Issuance & Trading	Demat Mode

8) Instrument	Unsecured, Redeemable, Non Convertible, Subordinated Tier II Bonds in the nature of Debentures
Credit Rating	'LAA -' by ICRA & 'CARE AA-' (AA Minus) by CARE
Issue Size	Rs.10 Crore + Green shoe option
Face Value/Issue Price	Rs 10,00,000/- per Bond
Minimum Application Size	1 Bond
Tenor	9 years 7 months
Coupon Rate	10% p.a
Interest Payment Frequency	Annual
Interest on application money	Interest on application money will be the same as the Coupon rate (subject to deduction of Tax at Source at the rate prevailing from time to time under the provisions of the Income Tax Act, 1961 or any other statutory modifications or re-enactment thereof) will be paid on application money to the applicants from the date of realisation of funds till the deemed date of allotment but excluding the deemed date of allotment
Interest Date	September 29 each year and April 29 in the year of maturity
Record Date	For interest payment Record Date would be 30 days prior to Interest Date.
Put/ Call Option	Nil
Step up Option	Nil
Deemed date of Allotment	September 29, 2007
Redemption	At the end of 9 years 7 months from the deemed date of allotment (with prior approval of RBI)
Maturity Date	April 29, 2017
Terms of Subordination	Pari passu among themselves and with other Tier II indebtedness of the Bank, The claims of the investors in Tier II instruments shall be superior to the claims of investors in instruments eligible for inclusion in Upper Tier II, Tier I capital and subordinate to the claims of all other creditors.
Listing	BSE Debt Segment
Trustee	IDBI Trusteeship Services Ltd.
Issuance & Trading	Demat Mode

9) Instrument	**Unsecured, Redeemable Non Convertible, Upper Tier II Subordinated Bonds in the nature of Debentures**
Credit Rating	'LA +' by ICRA & 'CARE A+' (A Plus) by CARE
Issue Size	Rs. 50 crore + Green shoe option
Face Value/Issue Price	Rs 10,00,000/- per Bond
Minimum Application Size	1 Bond
Tenor	15 years
Coupon Rate	10.70% p.a.
Interest Payment Frequency	Annual
Interest on application money	Interest on application money will be the same as the Coupon rate (subject to deduction of Tax at Source at the rate prevailing from time to time under the provisions of the Income Tax Act, 1961 or any other statutory modifications or re-enactment thereof) will be paid on application money to the applicants from the date of realisation of funds till the deemed date of allotment but excluding the deemed date of allotment
Interest Date	September 29 each year
Record Date	For interest payment Record Date would be 30 days prior to Interest Date. In case of exercise of Call Option record date shall be 10 working days prior to date of call option.
Put/ Call Option	No Put Option, Call option exercisable after 10 years i.e. on September 29, 2017 (exercisable only with RBI approval)
Step up Option	100 basis points over and above the initial coupon rate of 10.70% from September 29, 2017, if the call option is not exercised by the Bank
Deemed date of Allotment	September 29, 2007
Redemption	At the end of 15 years from the deemed date of allotment (with prior approval of RBI)
Maturity Date	September 29, 2022
Lock-in-clause	In terms of RBI circular no. DBOD.No.BP.BC.57/21.01.2002/ 2005-2006 dated January 25, 2006, on enhancement of banks' capital-raising options covering norms for raising of instruments eligible for inclusion under Upper Tier-II capital, these Bonds shall be subjected to a lock-in clause in terms of which the Bank shall not be liable to pay interest if (a) the Bank's CRAR is below the minimum regulatory requirement prescribed by RBI or (b) the impact of such payment results in Bank's Capital to Risk Assets Ratio (CRAR) falling below or remaining below the minimum regulatory requirement prescribed by the RBI. However, the Bank may pay interest with the prior approval of RBI when the impact of such payment may result in net loss or increase the net loss provided CRAR remains above the regulatory norm. The interest amount due and remaining unpaid may be allowed to be paid in the later years subject to the Bank complying with the above regulatory requirement. These Bonds shall not be redeemable at the initiative of the investor and all redemptions shall be made only with the prior approval of RBI and in accordance with the prevailing guidelines.
Listing	BSE Debt Segment
Trustee	IDBI Trusteeship Services Ltd.
Issuance & Trading	Demat Mode

10) Instrument	**Unsecured, Redeemable Non Convertible, Upper Tier II Subordinated Bonds in the nature of Debentures**
Credit Rating	'LA +' by ICRA & 'CARE A+' (A Plus) by CARE
Issue Size	Rs. 5 crore + Green shoe option
Face Value/Issue Price	Rs 10,00,000/- per Bond
Minimum Application Size	1 Bond
Tenor	15 years
Coupon Rate	10.70% p.a.
Interest Payment Frequency	Annual
Interest on application money	Interest on application money will be the same as the Coupon rate (subject to deduction of Tax at Source at the rate prevailing from time to time under the provisions of the Income Tax Act, 1961 or any other statutory modifications or re-enactment thereof) will be paid on application money to the applicants from the date of realization of funds till the deemed date of allotment but excluding the deemed date of allotment
Interest Date	November 8 each year
Record Date	For interest payment Record Date would be 30 days prior to Interest Date. In case of exercise of Call Option record date shall be 10 working days prior to date of call option.
Put/ Call Option	No Put Option, Call option exercisable after 10 years i.e. on November 8, 2017 (exercisable only with RBI approval)
Step up Option	100 basis points over and above the initial coupon rate of 10.70% from November 8, 2017, if the call option is not exercised by the Bank
Deemed date of Allotment	November 8, 2007
Redemption	At the end of 15 years from the deemed date of allotment (with prior approval of RBI)
Maturity Date	November 8, 2022
Lock-in-clause	In terms of RBI circular no. DBOD.No.BP.BC.57/21.01.2002/ 2005-2006 dated January 25, 2006, on enhancement of banks' capital-raising options covering norms for raising of instruments eligible for inclusion under Upper Tier-II capital, these Bonds shall be subjected to a lock-in clause in terms of which the Bank shall not be liable to pay interest if (a) the Bank's CRAR is below the minimum regulatory requirement prescribed by RBI or (b) the impact of such payment results in Bank's Capital to Risk Assets Ratio (CRAR) falling below or remaining below the minimum regulatory requirement prescribed by the RBI. However, the Bank may pay interest with the prior approval of RBI when the impact of such payment may result in net loss or increase the net loss provided CRAR remains above the regulatory norm. The interest amount due and remaining unpaid may be allowed to be paid in the later years subject to the Bank complying with the above regulatory requirement. These Bonds shall not be redeemable at the initiative of the investor and all redemptions shall be made only with the prior approval of RBI and as per prevailing guidelines.
Listing	BSE Debt Segment
Trustee	IDBI Trusteeship Services Ltd.

Issuance & Trading	Demat Mode

11) Instrument	**Unsecured, Redeemable, Non Convertible, Subordinated Tier II Bonds in the nature of Debentures**
Credit Rating	'LAA -' by ICRA & 'CARE AA-' (AA Minus) by CARE
Face Value/Issue Price	Rs 10,00,000/- per Bond
Issue Size	INR 25 Crores + Green shoe option
Minimum Application Size	1 Bond
Tenor	9 years 6 months
Coupon Rate	10.15% p.a.
Interest Payment Frequency	Annual
Interest on application money	Interest on application money will be the same as the Coupon rate (subject to deduction of Tax at Source at the rate prevailing from time to time under the provisions of the Income Tax Act, 1961 or any other statutory modifications or re-enactment thereof) will be paid on application money to the applicants from the date of realisation of funds till the deemed date of allotment but excluding the deemed date of allotment
Interest Date	November 30 each year and May 30 in the year of maturity
Record Date	For interest payment Record Date would be 30 days prior to Interest Date.
Put/ Call Option	Nil
Step up Option	Nil
Deemed Date of Allotment	November 30, 2007
Redemption	At the end of 9 years 6 months from the deemed date of allotment (with prior approval of RBI)
Maturity Date	May 30, 2017
Terms of Subordination	Pari passu among themselves and with other Tier II indebtedness of the Bank. The claims of the investors in Tier II instruments shall be superior to the claims of investors in instruments eligible for inclusion in Upper Tier II, Tier I capital and subordinate to the claims of all other creditors.
Holiday convention	If any of the interest or principal payment date is a holiday in Mumbai, interest will be payable on the next succeeding business day in Mumbai
Listing	Listing at the BSE Debt Segment
Trustee	IDBI Trusteeship Services Ltd.
Issuance & Trading	Demat Mode

12) Instrument	Unsecured, Redeemable, Non Convertible, Subordinated Tier II Bonds in the nature of Debentures
Credit Rating	'LAA -' by ICRA & 'CARE AA-' (AA Minus) by CARE
Face Value/Issue Price	Rs 10,00,000/- per Bond
Issue Size	INR 5 Crores + Green shoe option
Minimum Application Size	1 Bond
Tenor	9 years 6 months
Coupon Rate	10.15% p.a.
Interest Payment Frequency	Annual
Interest on application money	Interest on application money will be the same as the Coupon rate (subject to deduction of Tax at Source at the rate prevailing from time to time under the provisions of the Income Tax Act, 1961 or any other statutory modifications or re-enactment thereof) will be paid on application money to the applicants from the date of realisation of funds till the deemed date of allotment but excluding the deemed date of allotment
Interest Date	December 12 each year and June 12 in the year of maturity
Record Date	For interest payment Record Date would be 30 days prior to Interest Date.
Put/ Call Option	Nil
Step up Option	Nil
Deemed Date of Allotment	December 12, 2007
Maturity Date	June 12, 2017
Redemption	At the end of 9 years 6 months from the deemed date of allotment (with prior approval of RBI)
Terms of Subordination	Pari-passu among themselves and with other Tier II indebtedness of the Bank. The claims of the investors in Tier II instruments shall be superior to the claims of investors in instruments eligible for inclusion in Upper Tier II, Tier I capital and subordinate to the claims of all other creditors.
Listing	BSE Debt Segment
Trustee	IDBI Trusteeship Services Ltd.
Issuance & Trading	Demat Mode

13) Instrument	Unsecured, Redeemable, Non Convertible, Subordinated Tier II Bonds in the nature of Debentures
Credit Rating	'LAA -' by ICRA & 'CARE AA-' (AA Minus) by CARE
Issue Size	Rs 83 Crore including option to retain oversubscription of Rs 33 Crore
Face Value/Issue Price	Rs 10,00,000/- per Bond
Minimum Application Size	1 Bond
Tenor	9 years 3 months
Coupon Rate	10% p.a
Interest Payment Frequency	Annual
Interest on application money	Interest on application money will be the same as the Coupon rate (subject to deduction of Tax at Source at the rate prevailing from time to time under the provisions of the Income Tax Act, 1961 or any other statutory modifications or re-enactment thereof) will be paid on application money to the applicants from the date of realisation of funds till the deemed date of allotment but excluding the deemed date of allotment
Interest Date	Annually on February 7 and on maturity
Record Date	For interest payment Record Date would be 30 days prior to Interest Date.
Put/ Call Option	Nil
Step up Option	Nil
Deemed date of Allotment	February 7, 2008
Redemption	At the end of 9 years 3 months from the deemed date of allotment (with prior approval of RBI)
Maturity Date	May 7, 2017
Terms of Subordination	Pari passu among themselves and with other tier II indebtedness of the Bank, The claims of the investors in Tier II instruments shall be superior to the claims of investors in instruments eligible for inclusion in Upper Tier II, Tier I capital and subordinate to the claims of all other creditors.
Listing	BSE Debt Segment
Trustee	IDBI Trusteeship Services Ltd.
Issuance & Trading	Demat Mode

14) Instrument	**Unsecured, Redeemable Non Convertible, Upper Tier II Bonds in the nature of Debentures**
Credit Rating	'LA+' by ICRA and 'CARE A+' (A plus) by CARE
Issue Size	Rs 200 Crore
Face Value/Issue Price	Rs 10,00, 000/- per Bond
Minimum Application Size	1 Bond
Tenor	15 years from the deemed date of allotment
Coupon Rate	11.75% p.a. payable annually
Interest Payment Frequency	Annual
Interest on application money	Interest on application money will be the same as the Coupon rate (subject to deduction of Tax at Source at the rate prevailing from time to time under the provisions of the Income Tax Act, 1961 or any other statutory modifications or re-enactment thereof) will be paid on application money to the applicants from the date of realisation of but excluding the deemed date of allotment
Interest payment date	September 15, each year
Record date	For interest payment Record Date would be 30 days prior to Date of payment of interest. In case of exercise of Call Option record date shall be 10 working days prior to date of call option.
Put Option	None
Call Option	Yes Bank has the right to issue the Bonds with a call option. Call option can be exercised at the end of 10th Year from the date of deemed date of allotment with prior RBI approval.
Step-up option	The step up option will be exercised after the completion of 10 years from the deemed date of allotment if the call option is not exercised. The step up will be 100 bps over original coupon of the Bond.
Deemed date of Allotment	Sep 15, 2008
Redemption	Bullet at the end of 15 years from the deemed date of allotment (with prior approval of RBI)
Maturity Date	September 15, 2023
Lock-in-clause	The Bank would not be liable to pay interest or principal if: the Bank's capital to risk assets ratio (CRAR) falls below the minimum regulatory requirement prescribed by RBI the impact of such payments results in Bank's CRAR falling below or remaining below the minimum regulatory requirement prescribed by RBI. The coupon shall be cumulative in case of missed payments as above and in terms of RBI Master Circular on Prudential Norms on Capital Adequacy – Basel I Framework dated July 1, 2008 the Bank will pay compound interest at the coupon rate on the outstanding interest and principal.
Terms of Subordination	Pari passu among themselves and with other Upper Tier II indebtedness of the Bank, The claims of the investors in Upper Tier II instruments shall be superior to the claims of investors in instruments eligible for inclusion in Tier I capital and subordinate to the claims of all other creditors.
Listing	BSE Debt Segment
Trustee	IDBI Trusteeship Services Ltd
Issuance & Trading	Demat Mode

15) Instrument	Unsecured, Redeemable, Non Convertible, Subordinated Tier II Bonds in the nature of Debentures
Credit Rating	BWR AA+ (outlook: Stable) by Brickwork Ratings
Issue Size	Rs.200 Crore plus Green shoe option
Face Value/Issue Price	Rs 10,00,000/- per Bond
Minimum Application Size	1 Bond and in multiples of 1 Bond thereafter
Tenor	10 years and 7 months
Coupon Rate	9.65% p.a.
Interest Payment Frequency	Annual
Interest on application money	Interest on application money will be the same as the Coupon rate (subject to deduction of Tax at Source at the rate prevailing from time to time under the provisions of the Income Tax Act, 1961 or any other statutory modifications or re-enactment thereof) will be paid on application money to the applicants from the date of realization of funds till the date of allotment but excluding the date of allotment. Interest will be paid within 5 working days from date of allotment.
Interest Payment Date	Annually on September 30 and on Maturity
Record Date	For interest payment Record Date would be 30 days prior to Interest Date.
Put Option	None
Call Option	None
Step Up Option	NIL
Deemed Date of Allotment	September 30, 2009
Redemption	Bullet redemption at the end of 10 years 7 months from the date of allotment (with prior approval of RBI)
Maturity Date	April 30, 2020
Terms of Subordination	The claims of the investor in Tier II Bonds shall be a) Superior to the claims of investors in instrument eligible for inclusion in Tier I capital , Upper Tier II capital, and b) Subordinate to the claims of all other creditors
Listing	Listing at the BSE Debt Segment
Trustee	IDBI Trusteeship Services Ltd.
Issuance & Trading	Demat Mode

16) Instrument	**Unsecured, Redeemable, Non Convertible Subordinated bonds in the nature of debentures**
Credit Rating	BWR AA+ by Brickwork Ratings, LAA- by ICRA and CARE AA- by CARE
Issue Size	Rs 300 Crores
Face Value/Issue Price	Rs 10,00,000/- per Bond
Minimum Application Size	1 Bond and in multiples of 1 Bond thereafter
Tenor	10 years
Coupon Rate	9.65% p.a
Interest Payment Frequency	Annual
Interest on application money	Interest on application money will be the same as the Coupon rate (subject to deduction of Tax at Source at the rate prevailing from time to time under the provisions of the Income Tax Act, 1961 or any other statutory modifications or re-enactment thereof) will be paid on application money to the applicants from the date of realisation of funds till the deemed date of allotment but excluding the deemed date of allotment.
Interest Payment Date	Annually on 22nd January and on redemption
Record Date	For interest payment Record Date would be 30 days prior to Interest Date.
Put Option	None
Call Option	None
Step Up Option	NIL
Deemed Date of Allotment	January 22, 2010
Redemption	Bullet redemption at par at the end of 10 year from the deemed date of allotment (with the prior approval of RBI)
Maturity Date	January 22, 2020
Terms of Subordination	The claims of the investor in Tier II Bonds shall be a) Superior to the claims of investors in instrument eligible for inclusion in Tier I capital , Upper Tier II capital, and b) Subordinate to the claims of all other creditors
Listing	BSE Debt Segment
Depository	National Securities Depositories Limited & Central Depository Services (India) Limited
Trustee	IDBI Trusteeship Services Ltd.
Issuance & Trading	Demat Mode

17) Instrument	**Unsecured, Redeemable Non Convertible, Upper Tier II Bonds in the nature of Debentures**
Credit Rating	BWR AA+ by Brickwork Ratings and LAA- from ICRA
Issue Size	Rs 450 Crores
Face Value/Issue Price	Rs 10,00,000/- per Bond
Minimum Application Size	1 Bond and in multiples of 1 Bond thereafter
Tenor	15 years from the date of allotment.
Redemption	Bullet at the end of 15 years from the date of allotment (with prior approval of RBI)
Coupon Rate	9.65% p.a
Interest Payment date	Annually on 14th August and on redemption
Record Date	For interest payment Record Date would be 30 days prior to date of payment of Interest. In case of exercise of Call Option record date shall be 10 working days prior to date of call option.
Interest Payment Frequency	Annual
Interest on application money	Interest on application money will be the same as the Coupon rate (subject to deduction of Tax at Source at the rate prevailing from time to time under the provisions of the Income Tax Act, 1961 or any other statutory modifications or re-enactment thereof) will be paid on application money to the applicants from the date of realisation of funds till the date of allotment but excluding the date of allotment
Put Option	None
Call Option	Bank will have a Call option that is exercisable after 10 years from the date of allotment (exercisable only with RBI approval)
Step up Option	The step up option will be exercised after the completion of 10 years from the date of allotment if the call option is not exercised. The step up will be 70 bps over original coupon of the Bond.
Deemed Date of Allotment	August 14, 2010
Maturity Date	August 14, 2025
Lock – In clause	The Bank would not be liable to pay interest or principal if: 1. The Bank's capital to risk assets ratio (CRAR) falls below the minimum regulatory requirement prescribed by RBI 2. The impact of such payments results in Bank's CRAR falling below or remaining below the minimum regulatory requirement prescribed by RBI. However, the Bank will pay interest with the prior approval of RBI when the impact of such payment may result in net loss or increase the net loss, provided CRAR remains above the regulatory norm. The interest amount due and remaining unpaid will be paid in the later years subject to the Bank complying with the above regulatory requirement.

Terms of Subordination	Pari passu among themselves and with other Upper Tier II indebtedness of the Bank, The claims of the investors in Upper Tier II instruments shall be superior to the claims of investors in instruments eligible for inclusion in Tier I capital and subordinate to the claims of all other creditors.
Listing	BSE Debt Segment
Trustee	Axis Trustee Services Limited
Issuance & Trading	Demat Mode

18) Instrument	**Unsecured, Redeemable Non Convertible, Upper Tier II Bonds in the nature of Debentures**
Credit Rating	LAA- from ICRA and CARE AA– from CARE
Issue Size	Rs 100 Crore plus green shoe option of Rs 100 Crore
Face Value/Issue Price	Rs 10,00,000/- per Bond
Minimum Application Size	1 Bond and in multiples of 1 Bond thereafter
Tenor	15 years from the date of allotment.
Redemption	Bullet at the end of 15 years from the date of allotment (with prior approval of RBI)
Coupon Rate	9.50% p.a
Interest Payment date	Annually on September 8^{th} and on redemption
Interest Payment Frequency	Annual
Record Date	For interest payment Record Date would be 30 days prior to date of payment of Interest. In case of exercise of Call Option record date shall be 10 working days prior to date of call option.
Interest on application money	Interest on application money will be the same as the Coupon rate (subject to deduction of Tax at Source at the rate prevailing from time to time under the provisions of the Income Tax Act, 1961 or any other statutory modifications or re-enactment thereof) will be paid on application money to the applicants from the date of realisation of funds till the date of allotment but excluding the date of allotment
Put Option	None
Call Option	Yes Bank will have a Call option that is exercisable after 10 years from the date of allotment (exercisable only with RBI approval)
Step up Option	The step up option will be exercised after the completion of 10 years from the date of allotment if the call option is not exercised. The step up will be 50 bps over original coupon of the Bond.
Deemed Date of Allotment	September 8, 2010
Maturity Date	September 8, 2025
Lock – In clause	The Bank would not be liable to pay interest or principal if: 1. The Bank's capital to risk assets ratio (CRAR) falls below the minimum regulatory

	requirement prescribed by RBI or 2. The impact of such payments results in Bank's CRAR falling below or remaining below the minimum regulatory requirement prescribed by RBI. However, the Bank may pay interest with the prior approval of RBI when the impact of such payment may result in net loss or increase the net loss, provided CRAR remains above the regulatory norm. The interest amount due and remaining unpaid will be paid in the later years subject to the Bank complying with the above regulatory requirement.
Terms of Subordination	Pari passu among themselves and with other Upper Tier II indebtedness of the Bank, The claims of the investors in Upper Tier II instruments shall be superior to the claims of investors in instruments eligible for inclusion in Tier I capital and subordinate to the claims of all other creditors.
Listing	Proposed Listing at the BSE Debt Segment
Trustee	Axis Trustee Services Limited
Issuance & Trading	Demat Mode

19) Instrument	Unsecured, Redeemable, Non Convertible Subordinated Lower Tier II bonds in the nature of debentures
Credit Rating	LAA from ICRA and CARE AA from CARE
Issue Size	₹ 300 Crores plus green shoe option
Face Value/Issue Price	₹ 10,00,000/- per Bond
Minimum Application Size	1 Bond and in multiples of 1 Bond thereafter
Tenor	115 months
Coupon Rate	9.30% p.a
Interest Payment Frequency	Annual
Interest on application money	Interest on application money will be the same as the Coupon rate (subject to deduction of Tax at Source at the rate prevailing from time to time under the provisions of the Income Tax Act, 1961 or any other statutory modifications or re-enactment thereof) will be paid on application money to the applicants from the date of realisation of funds till the date of allotment but excluding the date of allotment
Interest Payment Date	September 30 each year
Put Option	None
Call Option	None
Step Up Option	NIL
Record Date	For interest payment Record Date would be 30 days prior to Interest Date.
Computation of Interest	Interest payable will be calculated on the basis of actual number of days elapsed in a year of 365 days or 366 days as the case may be.
Redemption	Bullet redemption at par at the end of tenor of the bond (with the consent of RBI)
Date of allotment	September 30, 2010
Maturity	April 30, 2020
Listing	Listing at the BSE Debt Segment
Depository	National Securities Depositories Limited & Central Depository Services (India) Limited
Security	Unsecured
Trustee	Axis Trusteeship Services Ltd.
Settlement	Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/redemption warrant(s)/ demand draft(s)/ credit through RTGS/NECS system
Issuance & Trading	Demat Mode

20) Instrument	**Unsecured, Redeemable, Non Convertible Subordinated Lower Tier II bonds in the nature of debentures**
Credit Rating	LAA from ICRA and CARE AA from CARE
Issue Size	₹ 200 Crore plus green shoe option
Face Value/Issue Price	₹ 10,00,000/- per Bond
Minimum Application Size	1 Bond and in multiples of 1 Bond thereafter
Tenor	10 Years
Coupon Rate	10.30% p.a
Interest Payment Frequency	Annual
Interest on application money	Interest on application money will be the same as the Coupon rate (subject to deduction of Tax at Source at the rate prevailing from time to time under the provisions of the Income Tax Act, 1961 or any other statutory modifications or re-enactment thereof) will be paid on application money to the applicants from the date of realisation of funds till the date of allotment but excluding the date of allotment
Interest Payment Date	Annually on 25th July and on redemption
Put Option	None
Call Option	None
Step Up Option	NIL
Record Date	For interest payment and for redemption the Record Date would be 15 days prior to Interest Date/Maturity Date.
Computation of Interest	Interest payable will be calculated on the basis of actual number of days elapsed in a year of 365 days or 366 days as the case may be.
Date of allotment	July 25, 2011
Maturity	July 25, 2021
Redemption	Bullet redemption at par at the end of tenor of the bond (with the consent of RBI)
Listing	Listing at the BSE Debt Segment
Depository	National Securities Depositories Limited & Central Depository Services (India) Limited
Trustee	Axis Trusteeship Services Ltd.
Settlement	Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/redemption warrant(s)/ demand draft(s)/ credit through RTGS/NECS system
Issuance & Trading	Demat Mode

21) Instrument	**Unsecured, Redeemable, Non Convertible Subordinated Lower Tier II bonds in the nature of debentures**
Credit Rating	LAA from ICRA and CARE AA from CARE
Issue Size	₹ 150 Crore plus green shoe option
Face Value/Issue Price	₹ 10,00,000/- per Bond
Minimum Application Size	1 Bond and in multiples of 1 Bond thereafter
Tenor	10 Years
Coupon Rate	10.20 %p.a
Interest Payment Frequency	Annual
Interest on application money	Interest on application money will be the same as the Coupon rate (subject to deduction of Tax at Source at the rate prevailing from time to time under the provisions of the Income Tax Act, 1961 or any other statutory modifications or re-enactment thereof) will be paid on application money to the applicants from the date of realisation of funds till the date of allotment but excluding the date of allotment
Interest Payment Date	Annually on October 28 and on redemption
Put Option	None
Call Option	None
Step Up Option	NIL
Record Date	For interest payment and for redemption the Record Date would be 15 days prior to Interest Date/Maturity Date.
Computation of Interest	Interest payable will be calculated on the basis of actual number of days elapsed in a year of 365 days or 366 days as the case may be (Actual/Actual).
Redemption	Bullet redemption at par at the end of tenor of the bond (with the consent of RBI)
Date of allotment	October 28, 2011
Maturity	October 28, 2021
Listing	Listing at the BSE Debt Segment
Depository	National Securities Depositories Limited & Central Depository Services (India) Limited
Trustee	Axis Trusteeship Services Ltd.
Settlement	Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/redemption warrant(s)/ demand draft(s)/ credit through RTGS/NECS system.
Issuance & Trading	Demat Mode

22) Instrument	**Unsecured, Redeemable, Non Convertible Lower Tier II Subordinated bonds in the nature of debentures**
Credit Rating	[ICRA] AA from ICRA and CARE AA from CARE
Issue Size	₹ 100 Crore plus green shoe option
Face Value/Issue Price	₹ 10,00,000/- per Bond
Minimum Application Size	1 Bond and in multiples of 1 Bond thereafter
Tenor	10 Years
Coupon Rate	9.90% p.a.
Interest Payment Frequency	Annual
Interest on application money	Interest on application money will be the same as the Coupon rate (subject to deduction of Tax at Source at the rate prevailing from time to time under the provisions of the Income Tax Act, 1961 or any other statutory modifications or re-enactment thereof) will be paid on application money to the applicants from the date of realisation of funds till the date of allotment but excluding the date of allotment
Interest Payment Date	Annually on March 28 and on redemption
Put Option	None
Call Option	None
Record Date	For interest payment and for redemption the Record Date would be 15 days prior to Interest Date/Maturity Date.
Computation of Interest	Interest payable will be calculated on the basis of actual number of days elapsed in a year of 365 days or 366 days as the case may be (Actual/Actual).
Redemption	Bullet redemption at par at the end of tenor of the bond (with the consent of RBI)
Date of allotment	March 28, 2012
Maturity	March 28, 2022
Listing	Listing at the BSE Debt Segment
Depository	National Securities Depositories Limited & Central Depository Services (India) Limited
Trustee	Axis Trusteeship Services Ltd.
Settlement	Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/redemption warrant(s)/ demand draft(s)/ credit through RTGS/NECS system
Issuance & Trading	Demat Mode

23) Instrument	**Unsecured, Redeemable Non Convertible, Upper Tier II Bonds in the nature of Promissory Notes**
Credit Rating	[ICRA] AA- from ICRA and CARE AA– from CARE
Issue Size	₹ 60 Crore
Face Value/Issue Price	₹ 10,00,000/- per Bond
Minimum Application Size	1 Bond and in multiples of 1 Bond thereafter
Tenor	15 years from the date of allotment.
Redemption	Bullet at the end of 15 years from the date of allotment (with prior approval of RBI)
Coupon Rate	10.25% p.a
Interest Payment date	Annually on June 29th and on redemption
Interest Payment Frequency	Annual
Interest on application money	Interest on application money will be the same as the Coupon rate (subject to deduction of Tax at Source at the rate prevailing from time to time under the provisions of the Income Tax Act, 1961 or any other statutory modifications or re-enactment thereof) will be paid on application money to the applicants from the date of realisation of funds till the date of allotment but excluding the date of allotment
Put Option	Nil
Call Option	Yes Bank will have a Call option that is exercisable after 10 years from the date of allotment (exercisable only with RBI approval)
Step-Up Option	Nil
Lock – In clause	The Bank would not be liable to pay interest or principal if: 1. The Bank's capital to risk assets ratio (CRAR) falls below the minimum regulatory requirement prescribed by RBI or 2. The impact of such payments results in Bank's CRAR falling below or remaining below the minimum regulatory requirement prescribed by RBI. However, the Bank may pay interest with the prior approval of RBI when the impact of such payment may result in net loss or increase the net loss, provided CRAR remains above the regulatory norm. The interest amount due and remaining unpaid will be paid in the later years subject to the Bank complying with the above regulatory requirement.
Record Date	For interest payment Record Date would be 15 days prior to date of payment of Interest. In case of exercise of Call Option record date shall be 10 working days prior to date of call option.
Computation of Interest	Interest payable will be calculated on the basis of actual number of days elapsed in a year of 365 days or 366 days as the case may be (Actual/Actual).

Terms of Subordination	Pari passu among themselves and with other Upper Tier II indebtedness of the Bank, The claims of the investors in Upper Tier II instruments shall be superior to the claims of investors in instruments eligible for inclusion in Tier I capital and subordinate to the claims of all other creditors.
Date of allotment	June 29, 2012
Maturity	June 29, 2027
Listing	Listing at the BSE Debt Segment
Depository	National Securities Depositories Limited & Central Depository Services (India) Limited.
Trustee	Axis Trustee Services Limited
Settlement	Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/redemption warrant(s)/ demand draft(s)/ credit through RTGS/NECS system
Issuance & Trading	Demat Mode

24) Instrument	**Unsecured, Redeemable Non Convertible, Lower Tier II Subordinated Bonds in the nature of Debentures**
Credit Rating	[ICRA] AA from ICRA and CARE AA from CARE
Issue Size	₹ 300 Crore
Face Value/Issue Price	₹ 10,00,000/- per Bond
Minimum Application Size	1 Bond and in multiples of 1 Bond thereafter
Tenor	10 years from the date of allotment.
Coupon Rate	10.00% p.a
Interest Payment date	Annually on August 23rd and on redemption
Interest Payment Frequency	Annual
Interest on application money	Interest on application money will be the same as the Coupon rate (subject to deduction of Tax at Source at the rate prevailing from time to time under the provisions of the Income Tax Act, 1961 or any other statutory modifications or re-enactment thereof) will be paid on application money to the applicants from the date of realisation of funds till the date of allotment but excluding the date of allotment
Put /Call Option	Nil
Step Up option	Nil
Record Date	For interest payment and for redemption the Record Date would be 15 days prior to Interest Date/Maturity Date.
Computation of Interest	Interest payable will be calculated on the basis of actual number of days elapsed in a year of 365 days or 366 days as the case may be (Actual/Actual).
Date of allotment	August 23, 2012
Maturity	August 23, 2022
Redemption	Bullet at the end of 10 years from the date of allotment (with prior approval of RBI)
Listing	BSE Debt Segment

Depository	National Securities Depositories Limited & Central Depository Services (India) Limited.
Trustee	Axis Trustee Services Limited
Settlement	Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/redemption warrant(s)/ demand draft(s)/ credit through RTGS/NECS system
Issuance & Trading	Demat Mode

25) Instrument	**Unsecured, Redeemable Non Convertible, Lower Tier II Subordinated Bonds in the nature of Debentures**
Credit Rating	[ICRA] AA from ICRA and CARE AA from CARE
Issue Size	₹ 300 Crore plus green Shoe Option
Face Value/Issue Price	₹ 10,00,000/- per Bond
Minimum Application Size	1 Bond and in multiples of 1 Bond thereafter
Tenor	10 years
Coupon Rate	10.00% p.a
Interest Payment date	Annually on September 10th and on redemption
Interest Payment Frequency	Annual
Interest on application money	Interest on application money will be the same as the Coupon rate (subject to deduction of Tax at Source at the rate prevailing from time to time under the provisions of the Income Tax Act, 1961 or any other statutory modifications or re-enactment thereof) will be paid on application money to the applicants from the date of realisation of funds till the date of allotment but excluding the date of allotment
Security	Unsecured
Put /Call Option	Nil
Step-Up Option	Nil
Record Date	For interest payment and for redemption the Record Date would be 15 days prior to Interest Date/Maturity Date.
Computation of Interest	Interest payable will be calculated on the basis of actual number of days elapsed in a year of 365 days or 366 days as the case may be (Actual/Actual).
Redemption	Bullet at the end of 10 years from the date of allotment (with prior approval of RBI)
Listing	Listing at the BSE Debt Segment
Date of allotment	September 10, 2012
Maturity	September 10, 2022
Depository	National Securities Depositories Limited & Central Depository Services (India) Limited.
Trustee	Axis Trustee Services Limited
Settlement	Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/redemption warrant(s)/ demand draft(s)/ credit through RTGS/NECS system

Issuance & Trading	Demat Mode

26) Instrument	**Unsecured, Redeemable Non Convertible, Upper Tier II Subordinated Bonds in the nature of Promissory Notes**
Credit Rating	[ICRA] AA- from ICRA and CARE AA– from CARE
Issue Size	₹ 200 Crore
Face Value/Issue Price	₹ 10,00,000/- per Bond
Minimum Application Size	1 Bond and in multiples of 1 Bond thereafter
Tenor	15 years from the date of allotment.
Redemption	Bullet at the end of 15 years from the date of allotment (with prior approval of RBI)
Coupon Rate	10.15% p.a
Interest Payment date	Annually on September 28th and on redemption
Interest Payment Frequency	Annual
Interest on application money	Interest on application money will be the same as the Coupon rate (subject to deduction of Tax at Source at the rate prevailing from time to time under the provisions of the Income Tax Act, 1961 or any other statutory modifications or re-enactment thereof) will be paid on application money to the applicants from the date of realisation of funds till the date of allotment but excluding the date of allotment
Put Option	Nil
Call Option	Yes Bank will have a Call option that is exercisable after 10 years from the date of allotment (exercisable only with RBI approval)
Step Up option	Nil
Lock – In clause	The Bank would not be liable to pay interest or principal if: 1. The Bank's capital to risk assets ratio (CRAR) falls below the minimum regulatory requirement prescribed by RBI or 2. The impact of such payments results in Bank's CRAR falling below or remaining below the minimum regulatory requirement prescribed by RBI. However, the Bank may pay interest with the prior approval of RBI when the impact of such payment may result in net loss or increase the net loss, provided CRAR remains above the regulatory norm. The interest amount due and remaining unpaid will be paid in the later years subject to the Bank complying with the above regulatory requirement.
Record Date	For interest payment Record Date would be 15 days prior to date of payment of Interest. In case of exercise of Call Option record date shall be 10 working days prior to date of call option.
Computation of Interest	Interest payable will be calculated on the basis of actual number of days elapsed in a year of 365 days or 366 days as the case may be (Actual/Actual).
Date of allotment	September 28, 2012

Maturity	September 28, 2027
Terms of Subordination	Pari passu among themselves and with other Upper Tier II indebtedness of the Bank, The claims of the investors in Upper Tier II instruments shall be superior to the claims of investors in instruments eligible for inclusion in Tier I capital and subordinate to the claims of all other creditors.
Listing	Listing at the BSE Debt Segment
Depository	National Securities Depositories Limited & Central Depository Services (India) Limited.
Trustee	Axis Trustee Services Limited
Settlement	Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/redemption warrant(s)/ demand draft(s)/ credit through RTGS/NECS system
Issuance & Trading	Demat Mode

27) Instrument	**Unsecured, Redeemable Non Convertible, Lower Tier II Subordinated Bonds in the nature of Promissory Notes**
Credit Rating	[ICRA] AA from ICRA and CARE AA from CARE
Issue Size	₹ 200 Crore
Face Value/Issue Price	₹ 10,00,000/- per Bond
Minimum Application Size	1 Bond and in multiples of 1 Bond thereafter
Tenor	10 years
Coupon Rate	10.00% p.a
Interest Payment date	Annually on October 16th and on redemption
Interest Payment Frequency	Annual
Interest on application money	Interest on application money will be the same as the Coupon rate (subject to deduction of Tax at Source at the rate prevailing from time to time under the provisions of the Income Tax Act, 1961 or any other statutory modifications or re-enactment thereof) will be paid on application money to the applicants from the date of realisation of funds till the date of allotment but excluding the date of allotment
Put Option / Call Option	Nil
Step Up Option	Nil
Record Date	For interest payment and for redemption the Record Date would be 15 days prior to Interest Date/Maturity Date.
Computation of Interest	Interest payable will be calculated on the basis of actual number of days elapsed in a year of 365 days or 366 days as the case may be (Actual/Actual).
Date of allotment	October 16, 2012
Maturity	October 16, 2022
Redemption	Bullet at the end of 10 years from the date of allotment (with prior

	approval of RBI)
Listing	Listing at the BSE Debt Segment
Depository	National Securities Depositories Limited & Central Depository Services (India) Limited.
Trustee	Axis Trustee Services Limited
Settlement	Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/redemption warrant(s)/ demand draft(s)/ credit through RTGS/NECS system
Issuance & Trading	Demat Mode

28) Instrument	**Unsecured, Redeemable Non Convertible, Lower Tier II Subordinated Bonds in the nature of Debentures**
Credit Rating	[ICRA] AA from ICRA and CARE AA from CARE
Issue Size	₹ 200 Crore plus green shoe options
Face Value/Issue Price	₹ 10,00,000/- per Bond
Minimum Application Size	1 Bond and in multiples of 1 Bond thereafter
Tenor	10 years
Coupon Rate	9.90% p.a
Interest Payment date	Annually on October 31st and on redemption
Interest Payment Frequency	Annual
Interest on application money	Interest on application money will be the same as the Coupon rate (subject to deduction of Tax at Source at the rate prevailing from time to time under the provisions of the Income Tax Act, 1961 or any other statutory modifications or re-enactment thereof) will be paid on application money to the applicants from the date of realisation of funds till the date of allotment but excluding the date of allotment
Put Option/ Call Option	Nil
Step-Up Option	Nil
Record Date	For interest payment and for redemption the Record Date would be 15 days prior to Interest Date/Maturity Date.
Computation of Interest	Interest payable will be calculated on the basis of actual number of days elapsed in a year of 365 days or 366 days as the case may be (Actual/Actual).
Date of allotment	October 31, 2012
Maturity	October 31, 2022
Redemption	Bullet at the end of 10 years from the date of allotment (with prior approval of RBI)
Listing	Listing at the BSE Debt Segment
Depository	National Securities Depositories Limited & Central Depository Services (India) Limited.

Trustee	Axis Trustee Services Limited
Settlement	Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/redemption warrant(s)/ demand draft(s)/ credit through RTGS/NECS system
Issuance & Trading	Demat Mode

29) Instrument	**Unsecured, Redeemable Non Convertible, Upper Tier II Bonds in the nature of Debentures**
Credit Rating	[ICRA] AA- from ICRA and CARE AA– from CARE
Issue Size	₹ 140 Crore Green Shoe Option
Face Value/Issue Price	₹ 10,00,000/- per Bond
Minimum Application Size	1 Bond and in multiples of 1 Bond thereafter
Tenor	15 years from the date of allotment.
Redemption	Bullet at the end of 15 years from the date of allotment (with prior approval of RBI)
Coupon Rate	10.25%p.a
Interest Payment date	Annually on November 10th and on redemption
Interest Payment Frequency	Annual
Interest on application money	Interest on application money will be the same as the Coupon rate (subject to deduction of Tax at Source at the rate prevailing from time to time under the provisions of the Income Tax Act, 1961 or any other statutory modifications or re-enactment thereof) will be paid on application money to the applicants from the date of realisation of funds till the date of allotment but excluding the date of allotment
Put Option	Nil
Call Option	Yes Bank will have a Call option that is exercisable after 10 years from the date of allotment (exercisable only with RBI approval)
Step-Up Option	Nil
Lock – In clause	The Bank would not be liable to pay interest or principal if: 1. The Bank's capital to risk assets ratio (CRAR) falls below the minimum regulatory requirement prescribed by RBI or 2. The impact of such payments results in Bank's CRAR falling below or remaining below the minimum regulatory requirement prescribed by RBI. However, the Bank may pay interest with the prior approval of RBI when the impact of such payment may result in net loss or increase the net loss, provided CRAR remains above the regulatory norm. The interest amount due and remaining unpaid will be paid in the later years subject to the Bank complying with the above regulatory requirement.
Record Date	For interest payment Record Date would be 15 days prior to date of payment of Interest. In case of exercise of Call Option record date shall be 10 working days prior to date of call option.
Computation of Interest	Interest payable will be calculated on the basis of actual number of

	days elapsed in a year of 365 days or 366 days as the case may be (Actual/Actual).
Date of allotment	November 10, 2012
Maturity	November 10, 2027
Terms of Subordination	Pari passu among themselves and with other Upper Tier II indebtedness of the Bank, The claims of the investors in Upper Tier II instruments shall be superior to the claims of investors in instruments eligible for inclusion in Tier I capital and subordinate to the claims of all other creditors.
Listing	Listing at the BSE Debt Segment
Depository	National Securities Depositories Limited & Central Depository Services (India) Limited.
Trustee	Axis Trustee Services Limited
Settlement	Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/redemption warrant(s)/ demand draft(s)/ credit through RTGS/NECS system
Issuance & Trading	Demat Mode

30) Instrument	**Unsecured, Redeemable Non Convertible, Upper Tier II Bonds in the nature of Promissory Notes**
Credit Rating	[ICRA] AA- from ICRA and CARE AA– from CARE
Issue Size	₹ 100 Crore plus Green Shoe Option
Face Value/Issue Price	₹ 10,00,000/- per Bond
Minimum Application Size	1 Bond and in multiples of 1 Bond thereafter
Tenor	15 years from the date of allotment.
Redemption	Bullet at the end of 15 years from the date of allotment (with prior approval of RBI)
Coupon Rate	10.05%p.a
Interest Payment date	Annually on December 27th and on redemption
Interest Payment Frequency	Annual
Interest on application money	Interest on application money will be the same as the Coupon rate (subject to deduction of Tax at Source at the rate prevailing from time to time under the provisions of the Income Tax Act, 1961 or any other statutory modifications or re-enactment thereof) will be paid on application money to the applicants from the date of realisation of funds till the date of allotment but excluding the date of allotment
Put Option	Nil
Call Option	Yes Bank will have a Call option that is exercisable after 10 years from the date of allotment (exercisable only with RBI approval)
Step-Up Option	Nil
Lock – In clause	The Bank would not be liable to pay interest or principal if:

	1. The Bank's capital to risk assets ratio (CRAR) falls below the minimum regulatory requirement prescribed by RBI or 2. The impact of such payments results in Bank's CRAR falling below or remaining below the minimum regulatory requirement prescribed by RBI. However, the Bank may pay interest with the prior approval of RBI when the impact of such payment may result in net loss or increase the net loss, provided CRAR remains above the regulatory norm. The interest amount due and remaining unpaid will be paid in the later years subject to the Bank complying with the above regulatory requirement.
Record Date	For interest payment Record Date would be 15 days prior to date of payment of Interest. In case of exercise of Call Option record date shall be 10 working days prior to date of call option.
Computation of Interest	Interest payable will be calculated on the basis of actual number of days elapsed in a year of 365 days or 366 days as the case may be (Actual/Actual).
Date of allotment	December 27, 2012
Maturity	December 27, 2027
Terms of Subordination	Pari passu among themselves and with other Upper Tier II indebtedness of the Bank, The claims of the investors in Upper Tier II instruments shall be superior to the claims of investors in instruments eligible for inclusion in Tier I capital and subordinate to the claims of all other creditors.
Listing	BSE Debt Segment
Depository	National Securities Depositories Limited & Central Depository Services (India) Limited.
Trustee	Axis Trustee Services Limited
Settlement	Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/redemption warrant(s)/ demand draft(s)/ credit through RTGS/NECS system
Issuance & Trading	Demat Mode

31) Instrument	Unsecured, Redeemable Non Convertible, Upper Tier II Bonds in the nature of debentures
Issue Size	JPY equivalent of USD 80 million
Tenor	15 years
Coupon Rate	6M JPY LIBOR +3%
Interest Payment Frequency	Semi-Annual
Interest Date	June & December 27 each year
Put/ Call Option	No Put Option, Call option exercisable after 10 years i.e. on June 27, 2018 (exercisable only with RBI approval)
Step up Option	50 basis points over and above coupon rate, if the call option is not exercised by the Bank
Deemed Date of Allotment	June 27, 2008
Maturity Date	June 27, 2023
Redemption	At the end of 15 years from the deemed date of allotment (with prior approval of RBI)
Lock-in-Clause	In terms of RBI circular no. DBOD.No.BP.BC.57/21.01.2002/ 2 2006 dated January 25, 2006, on enhancement of banks' cap raising options covering norms for raising of instruments eli for inclusion under Upper Tier-II capital, these Bonds sha subjected to a lock-in clause in terms of which the Bank shal be liable to pay interest if (a) the Bank's CRAR is below minimum regulatory requirement prescribed by RBI or (b) impact of such payment results in Bank's Capital to Risk A Ratio (CRAR) falling below or remaining below the minir regulatory requirement prescribed by the RBI. However, the I may pay interest with the prior approval of RBI when the im of such payment may result in net loss or increase the net provided CRAR remains above the regulatory norm. The int amount due and remaining unpaid may be allowed to be pa the later years subject to the Bank complying with the a regulatory requirement.
Issuance & Trading	Physical

32) Instrument	Unsecured, Redeemable Non Convertible, Upper Tier II Bonds in the nature of debentures
Issue Size	EUR 13.25 million
Face Value/Issue Price	EUR 13.25 million
Tenor	15 years
Coupon Rate	6M EURIBOR +3.80%
Interest Payment Frequency	Semi-Annual
Interest Date	July & January 31 each year
Put/ Call Option	No Put Option, Call option exercisable after 10 years i.e. on September 30, 2019 & every 6 months thereafter (exercisable only with RBI approval)
Step up Option	100 basis points over and above coupon rate, if the call option is not exercised by the Bank
Deemed Date of Allotment	September 30, 2009
Maturity Date	September 30, 2024
Redemption	At the end of 15 years from the deemed date of allotment (with prior approval of RBI)
Lock-in-Clause	In terms of RBI circular no. DBOD.No.BP.BC.57/21.01.2002/ 2005-2006 dated January 25, 2006, on enhancement of banks' capital-raising options covering norms for raising of instruments eligible for inclusion under Upper Tier-II capital, these Bonds shall be subjected to a lock-in clause in terms of which the Bank shall not be liable to pay interest if (a) the Bank's CRAR is below the minimum regulatory requirement prescribed by RBI or (b) the impact of such payment results in Bank's Capital to Risk Assets Ratio (CRAR) falling below or remaining below the minimum regulatory requirement prescribed by the RBI. However, the Bank may pay interest with the prior approval of RBI when the impact of such payment may result in net loss or increase the net loss provided CRAR remains above the regulatory norm. The interest amount due and remaining unpaid may be allowed to be paid in the later years subject to the Bank complying with the above regulatory requirement.
Issuance & Trading	Physical

33) Instrument	Unsecured, Redeemable Non Convertible, Upper Tier II Bonds in the nature of debentures
Issue Size	USD 75 million
Face Value/Issue Price	USD 1 million. Issued at par
Minimum Application Size	
Tenor	15 years
Coupon Rate	6M USD LIBOR +4.82%
Interest Payment Frequency	Semi-Annual
Interest on application money	
Interest Date	March & September 15 each year
Record Date	
Put/ Call Option	No Put Option, Call option exercisable after 10 years i.e. on March 28, 2022 & every 6 months thereafter (exercisable only with RBI approval)
Step up Option	NIL
Deemed Date of Allotment	March 30, 2012
Maturity Date	March 28, 2027
Redemption	At the end of 15 years from the deemed date of allotment (with prior approval of RBI)
Lock-in-Clause	In terms of RBI circular no. DBOD.No.BP.BC.57/21.01.2002/ 2005-2006 dated January 25, 2006, on enhancement of banks' capital-raising options covering norms for raising of instruments eligible for inclusion under Upper Tier-II capital, these Bonds shall be subjected to a lock-in clause in terms of which the Bank shall not be liable to pay interest if (a) the Bank's CRAR is below the minimum regulatory requirement prescribed by RBI or (b) the impact of such payment results in Bank's Capital to Risk Assets Ratio (CRAR) falling below or remaining below the minimum regulatory requirement prescribed by the RBI. However, the Bank may pay interest with the prior approval of RBI when the impact of such payment may result in net loss or increase the net loss provided CRAR remains above the regulatory norm. The interest amount due and remaining unpaid may be allowed to be paid in the later years subject to the Bank complying with the above regulatory requirement.
Issuance & Trading	Physical

34) Instrument	Non-convertible, Redeemable, Unsecured, Basel III compliant Tier 2 Bonds in the nature of debentures
Instrument	9.15% YBL Tier 2 Bonds 2025
Type of Instrument	Non-convertible, Redeemable, Unsecured, Basel III compliant Tier 2 Bonds in the nature of debentures for augmenting Tier 2 capital of the Issuer with face value of Rs.10,00,000 each (Bond)
Issue Size	Rs. 250 crores with a right to retain oversubscription. Issue closed at Rs 554.20 crore
Security	Unsecured
Seniority	Claims of the Investors in the Instruments shall be: (i) Senior to the claims of Investors in Instruments eligible for inclusion in Tier 1 Capital (ii) Subordinate to the claims of all Depositors, general Creditors & Non Capital Bonds and debentures outstanding of the Bank and (iii) These Bonds shall neither be secured nor covered by a guarantee of the Issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis -à-vis creditors of the Bank. The Bondholders shall have no rights to accelerate the repayment of future scheduled payments (coupon or principal) except in bankruptcy and liquidation. The claims of the bondholders shall be subject to the provisions mentioned in the point Special Features, “Point of Nonviability” (PONV) in the term sheet.
Mode of Issue	Private placement
Listing	This issue of Debentures will be listed on Wholesale Debt Market (WDM) Segment the Bombay Stock Exchange (BSE) The Issue will be listed within 20 days from the deemed date of allotment. In case of delay in listing, Bank will pay penal interest of 1% p.a. over the coupon rate from the expiry of 30 days from the deemed date of allotment till the listing of such debt securities to the Investor In case the Debentures are allotted to any SEBI registered FPIs /sub accounts of FPIs and the NCDs are not listed within 15 days then Bank shall immediately redeem/buyback the said securities from the FPIs/sub-accounts of FPIs in such an eventuality
Rating of the Instrument	‘ICRA AA+ Hyb’ by ICRA & CARE AA+ by CARE

Objects of the Issue	Augmenting Tier II Capital (as defined in the Basel III Guidelines issued by RBI) and overall capital of the Issuer for strengthening its capital adequacy and for enhancing its long-term resources. Proceeds of the Bonds raised will be utilized for the business of the Bank.
Coupon Rate	9.15 % p.a.
Step Up/ Step Down Coupon Rate	NA
Coupon Payment Frequency	Annual
Coupon Payment Date	June 29, 2016 and every year thereafter till maturity/redemption and subject to “Special Features”, ”PONV” mentioned below.
Coupon Type	Fixed
Coupon Reset Process	NA
Day Count Basis	Actual / Actual. i.e. Actual / 365 (Three Hundred Sixty Five) days (or 366 (Three Hundred Sixty Six) days in the case of a leap year)
Tenor	10 years from Deemed Date of Allotment
Redemption Date	June 30, 2025
Redemption Amount	At par
Redemption Premium / Discount	Not Applicable
Issue Price / Face Value	Rs. 10,00,000/- per Debenture
Put Option	Not Applicable
Put option date	Not Applicable
Put option price	Not Applicable
Put notification time	Not Applicable
Call Option	Not Applicable
Call option date	Not Applicable
Call option price	Not Applicable
Call notification time	Not Applicable
Minimum Application size	The minimum application size for the Issue shall be 50 (Fifty) Debentures and in multiples of 10 (Ten) Debentures thereafter
Deemed Date of Allotment:	June 29, 2015
Issuance mode of the Instrument	Demat & Physical
Trading mode of the Instrument	Demat only
Settlement mode of the Instrument	Cheques, demand drafts, interest/ redemption warrants, pay order, direct credit, ECS, NEFT, RTGS, other online payment mechanism as are permitted by the Reserve Bank of India

Depositories	NSDL/CDSL
Record Date	The date falling 15 (Fifteen) days prior to any Due Date in relation to the Debentures
Events of Default	The Issuer has defaulted in relation to payment of the principal amount / coupon / redemption premium due in respect the Debentures. The investor must have no rights to accelerate the repayment of future scheduled payments (coupon or principal) except in bankruptcy and liquidation of the Issuer.
Provisions related to Cross Default Clause	Not applicable
Trustee	Axis Trustee Services Ltd.
Loss Absorbency	The bonds shall be subjected to loss absorbency features applicable for non-equity capital instruments vide RBI Master Circular DBOD.No.BP.BC.6/21.06.201/2014-15 dated July 1, 2014 on Basel III capital regulations read along with RBI circular DBOD.No.BP.BC.38/21.06.201/2014-15 dated September 1, 2014 on Implementation of Basel III Capital Regulations in India – Amendments covering Criteria for inclusion of debt capital instruments as Tier 2 capital and minimum requirements to ensure loss absorbency of additional Tier 1 instruments at pre-specified trigger and of all non-equity regulatory capital instruments at the Point of Non-viability ("PONV") Accordingly, the Bonds may at the option of RBI either be permanently written off or temporarily written off on the occurrence of the trigger event called the Point of Non Viability (PONV). PONV trigger event shall be as defined in the aforesaid RBI Circular and shall determined by the RBI
Point of Non Viability (PONV) and special features	The present issue of Bonds is being made in pursuance of Master Circular DBOD.No.BP.BC.6/21.06.201/2014-15 dated July 1, 2014 issued by the RBI, covering Prudential Guidelines on Implementation of Basel III Capital Regulations in India covering Criteria for Inclusion of Debt Capital Instruments as Tier 2 Capital and Minimum Requirements to ensure loss absorbency of Additional Tier 1instruments at pre-specified trigger and of all non-equity regulatory capital instruments at the PONV read along with RBI circular DBOD.No.BP.BC.38/21.06.201/2014-15 dated September 1, 2014 on Implementation of Basel III Capital Regulations in India – Amendments and as amended from time to time. As per the extant instructions issued by RBI, these Bonds, at the option of the Reserve Bank of India, shall be written off upon the occurrence of the trigger event, called the' Point of Non-

PONV Trigger	Viability (PONV) Trigger' stipulated below : (i) The PONV Trigger event is the earlier of: decision that a write-off without which the firm would become nonviable, is necessary, as determined by the Reserve Bank of India; and the decision to make a public sector injection of capital, or equivalent support, without which the firm would have become non-viable, as determined by the relevant authority. The Write-off of any Common Equity Tier 1 capital shall not be required before the write off of any Non-Equity (Additional Tier-I and Tier 2) regulatory capital instrument. (ii) Such a decision would invariably imply that the write-off consequent upon the trigger event must occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted. As such, the contractual terms and conditions of these instruments shall not provide for any residual claims on the issuer which are senior to ordinary shares of the bank (or banking group entity where applicable), following a trigger event and when write-off is undertaken. For the purpose of the above, a non-viable bank will be: A bank which, owing to its financial and other difficulties, may no longer remain a going concern on its own in the opinion of the Reserve Bank unless appropriate measures are taken to revive its operations and thus, enable it to continue as a going concern. The difficulties faced by a bank should be such that these are likely to result in financial losses and raising the Common Equity Tier 1 capital of the bank should be considered as the most appropriate way to prevent the bank from turning nonviable. Such measures would include write-off / conversion of non-equity regulatory capital into common shares in combination with or without other measures as considered appropriate by the Reserve Bank. Write-off Features These instruments are subject to write-off upon the occurrence of the trigger event called PONV as determined by Reserve Bank of India. The amount of non-equity capital to be written-off will be determined by RBI. When a bank breaches the PONV trigger and the equity is replenished through write-off, such replenished amount of equity will be excluded from the total equity of the bank for the purpose of determining the proportion of earnings to be paid out as dividend in terms of rules laid down for maintaining capital conservation buffer. However, once the bank has attained total Common Equity ratio as defined in Table Minimum Capital Required under section 4.19 without counting the replenished equity capital, that point onwards, the bank may include the replenished

	equity capital for all purposes. The trigger at PONV will be evaluated both at consolidated and solo level and breach at either level will trigger write-off. Treatment in Bankruptcy / Liquidation The Bondholders shall have no rights to accelerate the repayment of future scheduled payments (coupon or principal) except in bankruptcy and liquidation of the Issuer. If a bank goes into liquidation before these instruments have been written-down, these instruments will absorb losses in accordance with the order of seniority indicated in the offer document and as per usual legal provisions governing priority of charges. If a bank goes into liquidation after these instruments have been written-down, the holders of these instruments will have no claim on the proceeds of liquidation. Amalgamation of a banking company If a bank is amalgamated with any other bank before these instruments have been written-down, these instruments will become part of the corresponding categories of regulatory capital of the new bank emerging after the merger. If a bank is amalgamated with any other bank after the non-equity regulatory capital instruments have been written-down permanently, these cannot be written-up by the Amalgamated entity. If the relevant authorities decide to reconstitute a bank or amalgamate a bank with any other bank under the Section 45 of BR Act, 1949, such a bank will be deemed as non-viable or approaching non-viability and both the pre-specified trigger and the trigger at the point of non-viability for write-down of these instruments will be activated. Accordingly, these instruments will be fully written-down permanently before amalgamation / reconstitution in accordance with these rules. Order of write-down of various types of capital instruments The capital instruments shall be written-off in order in which they would absorb losses in a gone concern situation. The capital instruments shall absorb losses in accordance with the order of seniority and as per usual legal provisions governing priority of charges. Criteria to Determine the PONV The above framework will be invoked when the Bank is adjudged by Reserve Bank of India to be approaching the point of non-viability, or has already reached the point of non-viability, but in the views of RBI: a) there is a possibility that a timely intervention in form

	of capital support, with or without other supporting interventions, is likely to rescue the Bank; and b) if left unattended, the weaknesses would inflict financial losses on the Bank and, thus, cause decline in its common equity level. The purpose of write-off of the Bonds shall be to shore up the capital level of the Bank. RBI would follow a two-stage approach to determine the non-viability of the Bank. The Stage 1 assessment would consist of purely objective and quantifiable criteria to indicate that there is a prima facie case of the Bank approaching non- viability and, therefore, a closer examination of the Bank's financial situation is warranted. The Stage 2 assessment would consist of supplementary subjective criteria which, in conjunction with the Stage 1 information, would help in determining whether the Bank is about to become non-viable. These criteria would be evaluated together and not in isolation. Once the PONV is confirmed, the next step would be to decide whether rescue of the Bank would be through write-off alone or write-off in conjunction with public sector injection of funds. The trigger at PONV shall be evaluated both at consolidated and solo level and breach at either level shall trigger write-off. As the capital adequacy is applicable both at solo and consolidated levels, the minority interests in respect of capital instruments issued by subsidiaries of the Banks including overseas subsidiaries can be included in the consolidated capital of the banking group only if these instruments have pre-specified triggers/loss absorbency at the PONV. The cost to the parent of its investment in each subsidiary and the parent's portion of equity of each subsidiary, at the date on which investment in each subsidiary is made, is eliminated as per AS-21. So, in case of wholly-owned subsidiaries, it would not matter whether or not it has same characteristics as the Bank's capital. However, in the case of less than wholly owned subsidiaries, minority interests constitute additional capital for the banking group over and above what is counted at solo level; therefore, it should be admitted only when it (and consequently the entire capital in that category) has the same characteristics as the Bank's capital. In addition, if the Bank wishes the instrument issued by its subsidiary to be included in the consolidated group's capital, the terms and conditions of that instrument must specify an additional trigger event. The additional trigger event is the earlier of: a) a decision that write-off of the Bonds, without which

	the Bank or the subsidiary would become non-viable, is necessary, as determined by the Reserve Bank of India; and b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank or the subsidiary would have become non-viable, as determined by the Reserve Bank of India. Such a decision would invariably imply that the write-off of the Bonds consequent upon the trigger event must occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted. In such cases, the subsidiary should obtain its regulator's approval/no-objection for allowing the capital instrument to be converted/written-off at the additional trigger point referred above. Any common stock paid as compensation to the holders of the Bonds must be common stock of either the issuing subsidiary or the Bank (including any successor in resolution).
Applicable RBI Guidelines	The present issue of Bonds is being made in pursuance of Master Circular DBOD.No.BP.BC.6/21.06.201/2014-15 dated July 1, 2014 issued by the RBI, covering Prudential Guidelines on Implementation of Basel III Capital Regulations in India covering Criteria for Inclusion of Debt Capital Instruments, read along with RBI circular DBOD.No. BP.BC.38/21.06.201/2014-15 dated September 1, 2014 on Implementation of Basel III Capital Regulations in India – Amendments (as amended from time to time).

35) Instrument	Non-convertible, Redeemable, Unsecured, Basel III compliant Tier 2 Bonds in the nature of debentures
Instrument	8.90% YBL Tier 2 Bonds 2025
Issue Size	Rs. 15,00,00,00,000/- (Rupees Fifteen Hundred Crores only)
Type of Instrument	Non-convertible, Redeemable, Unsecured, Basel III compliant Tier 2 Bonds in the nature of debentures for augmenting Tier 2 capital of the Issuer with face value of Rs.10,00,000 each (Bond)
Nature of Instrument	Unsecured
Seniority	Claims of the Investors in the Instruments shall be: (iv) Senior to the claims of Investors in Instruments eligible for inclusion in Tier 1 Capital (v) Subordinate to the claims of all Depositors, general Creditors & Non Capital Bonds and debentures outstanding of the Bank and (vi) These Bonds shall neither be secured nor covered by a guarantee of the Issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis -à-vis creditors of the Bank. The Bondholders shall have no rights to accelerate the repayment of future scheduled payments (coupon or principal) except in bankruptcy and liquidation. The claims of the bondholders shall be subject to the provisions mentioned in the point Special Features, "Point of Nonviability" (PONV) in the term sheet.
Mode of Issue	Private placement
Listing	This issue of Debentures will be listed on Wholesale Debt Market (WDM) Segment the Bombay Stock Exchange (BSE) The Issue will be listed within 20 days from the deemed date of allotment. In case of delay in listing, Bank will pay penal interest of 1% p.a. over the coupon rate from the expiry of 30 days from the deemed date of allotment till the listing of such debt securities to the Investor In case the Debentures are allotted to any SEBI registered FPIs /sub accounts of FPIs and the NCDs are not listed within 15 days then Bank shall immediately redeem/buyback the said securities from the FPIs/sub-accounts of FPIs in such an eventuality
Rating of the Instrument	'ICRA AA+ Hyb' by ICRA & CARE AA+ by CARE
Objects of the Issue	Augmenting Tier II Capital (as defined in the Basel III Guidelines issued by RBI) and overall capital of the Issuer for

	strengthening its capital adequacy and for enhancing its long-term resources. Proceeds of the Bonds raised will be utilized for the business of the Bank.
Coupon Rate	8.90%
Step Up/ Step Down Coupon Rate	NA
Coupon Payment Frequency	Annual
Coupon Payment Date	December 31, 2016 and every year thereafter till maturity/redemption and subject to "Special Features", "PONV" mentioned below.
Coupon Type	Fixed
Coupon Reset Process	NA
Day Count Basis	Actual / Actual. i.e. Actual / 365 (Three Hundred Sixty Five) days (or 366 (Three Hundred Sixty Six) days in the case of a leap year)
Default Interest Rate	In relation to the principal amount and coupon payable in respect of the Debentures, in case the same is not paid on the respective Due Dates, the defaulted amounts shall carry further interest at the rate of 2% (Two Percent) per annum over and above the Coupon Rate, from the date of occurrence of such default up to the date on which the defaulted amounts together with default interest is paid, and subject to "Special Features", "PONV" mentioned below. Furthermore in the event that the Debentures are not listed on the WDM segment of the BSE within a period of 20 (Twenty) days from the Deemed Date of Allotment, the Issuer shall pay a default interest at the rate of 1% (One Percent) per annum over and above the Coupon Rate for the period commencing from 30 (Thirty) calendar days from the Deemed Date of Allotment till the date the Debentures are listed on the WDM of the BSE.
Tenure	10 years from Deemed Date of Allotment
Redemption Date	December 31, 2025
Redemption Amount	At par
Redemption Premium / Discount	Not Applicable
Issue Price	Rs. 10,00,000/- per Debenture
Put Option	Not Applicable
Put option date	Not Applicable
Put option price	Not Applicable
Put notification time	Not Applicable
Call Option	Not Applicable
Call option date	Not Applicable

Call option price	Not Applicable
Call notification time	Not Applicable
Minimum Application size	The minimum application size for the Issue shall be 50 (Fifty) Debentures and in multiples of 10 (Ten) Debentures thereafter
Deemed Date of Allotment:	December 31, 2015
Issuance mode of the Instrument	Demat only
Trading mode of the Instrument	Demat only
Settlement mode of the Instrument	Cheques, demand drafts, interest/ redemption warrants, pay order, direct credit, ECS, NEFT, RTGS, other online payment mechanism as are permitted by the Reserve Bank of India
Depositories	NSDL/CDSL
Record Date	The date falling 15 (Fifteen) days prior to any Due Date in relation to the Debentures
Events of Default	The Issuer has defaulted in relation to payment of the principal amount / coupon / redemption premium due in respect the Debentures. The investor must have no rights to accelerate the repayment of future scheduled payments (coupon or principal) except in bankruptcy and liquidation of the Issuer.
Provisions related to Cross Default Clause	Not applicable
Trustee	Axis Trustee Services Ltd.
Loss Absorbency	The bonds shall be subjected to loss absorbency features applicable for non-equity capital instruments vide RBI Master Circular DBR.No.BP.BC.1/21.06.201/2015-16 dated July 1, 2015 on Basel III capital regulations covering Criteria for inclusion of debt capital instruments as Tier 2 capital and minimum requirements to ensure loss absorbency of additional Tier 1 instruments at pre-specified trigger and of all non-equity regulatory capital instruments at the Point of Non-viability ("PONV") Accordingly, the Bonds may at the option of RBI either be permanently written off or temporarily written off on the occurrence of the trigger event called the Point of Non Viability (PONV). PONV trigger event shall be as defined in the aforesaid RBI Circular and shall determined by the RBI
Point of Non Viability (PONV) and special features	The present issue of Bonds is being made in pursuance of Master Circular DBR.No.BP.BC.1/21.06.201/2015-16 dated July 1, 2015 on Prudential Guidelines on Implementation of Basel III Capital Regulations in India covering Criteria for Inclusion of Debt Capital Instruments as Tier 2 Capital and Minimum Requirements to ensure loss absorbency of Additional Tier 1instruments at pre-specified trigger and of all non-equity

PONV Trigger	regulatory capital instruments at the PONV. As per the extant instructions issued by RBI, these Bonds, at the option of the Reserve Bank of India, shall be written off upon the occurrence of the trigger event, called the' Point of Non-Viability (PONV) Trigger' stipulated below : (i) The PONV Trigger event is the earlier of: decision that a conversion or write-off without which the firm would become nonviable, is necessary, as determined by the Reserve Bank of India; and the decision to make a public sector injection of capital, or equivalent support, without which the firm would have become non-viable, as determined by the relevant authority. The Write-off of any Common Equity Tier 1 capital shall not be required before the write off of any Non-Equity (Additional Tier-I and Tier 2) regulatory capital instrument. (ii) Such a decision would invariably imply that the write-off or issuance of any new shares as a result of conversion consequent upon the trigger event must occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted. As such, the contractual terms and conditions of these instruments shall not provide for any residual claims on the issuer which are senior to ordinary shares of the bank (or banking group entity where applicable), following a trigger event and when conversion or write-off is undertaken. For the purpose of the above, a non-viable bank will be: A bank which, owing to its financial and other difficulties, may no longer remain a going concern on its own in the opinion of the Reserve Bank unless appropriate measures are taken to revive its operations and thus, enable it to continue as a going concern. The difficulties faced by a bank should be such that these are likely to result in financial losses and raising the Common Equity Tier 1 capital of the bank should be considered as the most appropriate way to prevent the bank from turning nonviable. Such measures would include write-off / conversion of non-equity regulatory capital into common shares in combination with or without other measures as considered appropriate by the Reserve Bank. Write-off Features These instruments are subject to conversion or write-off upon the occurrence of the trigger event called PONV as determined by Reserve Bank of India. The amount of non-equity capital to be written-off will be determined by RBI. When a bank breaches the PONV trigger and the equity is replenished either through conversion or write-off, such replenished amount of equity will be excluded from the total equity of the bank for the purpose of determining the proportion of earnings to be paid out as

	dividend in terms of rules laid down for maintaining capital conservation buffer. However, once the bank has attained total Common Equity ratio as defined in Table Minimum Capital Required under section 4.19 without counting the replenished equity capital, that point onwards, the bank may include the replenished equity capital for all purposes. The trigger at PONV will be evaluated both at consolidated and solo level and breach at either level will trigger conversion or write-off. Treatment in Bankruptcy / Liquidation The Bondholders shall have no rights to accelerate the repayment of future scheduled payments (coupon or principal) except in bankruptcy and liquidation of the Issuer. If a bank goes into liquidation before these instruments have been written-down/converted, these instruments will absorb losses in accordance with the order of seniority indicated in the offer document and as per usual legal provisions governing priority of charges. If a bank goes into liquidation after these instruments have been written-down, the holders of these instruments will have no claim on the proceeds of liquidation. Amalgamation of a banking company If a bank is amalgamated with any other bank before these instruments have been written-down/converted, these instruments will become part of the corresponding categories of regulatory capital of the new bank emerging after the merger. If a bank is amalgamated with any other bank after the non-equity regulatory capital instruments have been written-down permanently, these cannot be written-up by the Amalgamated entity. If the relevant authorities decide to reconstitute a bank or amalgamate a bank with any other bank under the Section 45 of BR Act, 1949, such a bank will be deemed as non-viable or approaching non-viability and both the pre-specified trigger and the trigger at the point of non-viability for conversion/write-down of these instruments will be activated. Accordingly, these instruments will be fully converted/written-down permanently before amalgamation / reconstitution in accordance with these rules. Order of conversion/write-down of various types of capital instruments The capital instruments shall be written-off in order in which they would absorb losses in a gone concern situation. The capital instruments shall absorb losses in accordance with the order of seniority and as per usual legal provisions governing priority of charges. Criteria to Determine the PONV

	The above framework will be invoked when the Bank is adjudged by Reserve Bank of India to be approaching the point of non-viability, or has already reached the point of non-viability, but in the views of RBI: c) there is a possibility that a timely intervention in form of capital support, with or without other supporting interventions, is likely to rescue the Bank; and d) if left unattended, the weaknesses would inflict financial losses on the Bank and, thus, cause decline in its common equity level. The purpose of write-off and/or conversion of the Bonds shall be to shore up the capital level of the Bank. RBI would follow a two-stage approach to determine the non-viability of the Bank. The Stage 1 assessment would consist of purely objective and quantifiable criteria to indicate that there is a prima facie case of the Bank approaching non- viability and, therefore, a closer examination of the Bank‟s financial situation is warranted. The Stage 2 assessment would consist of supplementary subjective criteria which, in conjunction with the Stage 1 information, would help in determining whether the Bank is about to become non-viable. These criteria would be evaluated together and not in isolation. Once the PONV is confirmed, the next step would be to decide whether rescue of the Bank would be through write-off/conversion alone or write-off/conversion in conjunction with public sector injection of funds. The trigger at PONV shall be evaluated both at consolidated and solo level and breach at either level shall trigger write-off/conversion. As the capital adequacy is applicable both at solo and consolidated levels, the minority interests in respect of capital instruments issued by subsidiaries of the Banks including overseas subsidiaries can be included in the consolidated capital of the banking group only if these instruments have pre-specified triggers/loss absorbency at the PONV. The cost to the parent of its investment in each subsidiary and the parent‟s portion of equity of each subsidiary, at the date on which investment in each subsidiary is made, is eliminated as per AS-21. So, in case of wholly-owned subsidiaries, it would not matter whether or not it has same characteristics as the Bank‟s capital. However, in the case of less than wholly owned subsidiaries, minority interests constitute additional capital for the banking group over and above what is counted at solo level; therefore, it should be admitted only when it (and consequently the entire capital in that category) has the same characteristics

	as the Bank‟s capital. In addition, if the Bank wishes the instrument issued by its subsidiary to be included in the consolidated group‟s capital, in addition to its solo capital, the terms and conditions of that instrument must specify an additional trigger event. The additional trigger event is the earlier of: c) a decision that write-off/conversion of the Bonds, without which the Bank or the subsidiary would become non-viable, is necessary, as determined by the Reserve Bank of India; and d) the decision to make a public sector injection of capital, or equivalent support, without which the Bank or the subsidiary would have become non-viable, as determined by the Reserve Bank of India. Such a decision would invariably imply that the write-off /conversion of the Bonds consequent upon the trigger event must occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted. In such cases, the subsidiary should obtain its regulator‟s approval/no-objection for allowing the capital instrument to be converted/written-off at the additional trigger point referred above. Any common stock paid as compensation to the holders of the Bonds must be common stock of either the issuing subsidiary or the Bank (including any successor in resolution).
Applicable RBI Guidelines	The present issue of Bonds is being made in pursuance of Master Circular DBR.No.BP.BC.1/21.06.201/2015-16 dated July 1, 2015 issued by the RBI, covering Prudential Guidelines on Implementation of Basel III Capital Regulations in India covering Criteria for Inclusion of Debt Capital Instruments.

36) Instrument	Non-convertible, Redeemable, Unsecured, Basel III compliant Tier 2 Bonds in the nature of debentures
Instrument	9.00% YBL Tier 2 Bonds 2026
Issue Size	Rs. 8,00,00,00,000/- (Rupees Eight Hundred Crores only)
Type of Instrument	Non-convertible, Redeemable, Unsecured, Basel III compliant Tier 2 Bonds in the nature of debentures for augmenting Tier 2 capital of the Issuer with face value of Rs.10,00,000 each (Bond)
Nature of Instrument	Unsecured
Seniority	Claims of the Investors in the Instruments shall be: (vii) Senior to the claims of Investors in Instruments eligible for inclusion in Tier 1 Capital (viii) Subordinate to the claims of all Depositors, general Creditors & Non Capital Bonds and debentures outstanding of the Bank and (ix) These Bonds shall neither be secured nor covered by a guarantee of the Issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis -à-vis creditors of the Bank. The Bondholders shall have no rights to accelerate the repayment of future scheduled payments (coupon or principal) except in bankruptcy and liquidation. The claims of the bondholders shall be subject to the provisions mentioned in the point Special Features, "Point of Nonviability" (PONV) in the term sheet.
Mode of Issue	Private placement
Listing	This issue of Debentures will be listed on Wholesale Debt Market (WDM) Segment the Bombay Stock Exchange (BSE) The Issue will be listed within 20 days from the deemed date of allotment. In case of delay in listing, Bank will pay penal interest of 1% p.a. over the coupon rate from the expiry of 30 days from the deemed date of allotment till the listing of such debt securities to the Investor In case the Debentures are allotted to any SEBI registered FPIs /sub accounts of FPIs and the NCDs are not listed within 15 days then Bank shall immediately redeem/buyback the said securities from the FPIs/sub-accounts of FPIs in such an eventuality
Rating of the Instrument	'ICRA AA+ Hyb' by ICRA & CARE AA+ by CARE
Objects of the Issue	Augmenting Tier II Capital (as defined in the Basel III Guidelines issued by RBI) and overall capital of the Issuer for

	strengthening its capital adequacy and for enhancing its long-term resources. Proceeds of the Bonds raised will be utilized for the business of the Bank.
Coupon Rate	9.00%
Step Up/ Step Down Coupon Rate	NA
Coupon Payment Frequency	Annual
Coupon Payment Date	January 15, 2017 and every year thereafter till maturity/redemption and subject to "Special Features", "PONV" mentioned below.
Coupon Type	Fixed
Coupon Reset Process	NA
Day Count Basis	Actual / Actual. i.e. Actual / 365 (Three Hundred Sixty Five) days (or 366 (Three Hundred Sixty Six) days in the case of a leap year)
Option to retain oversubscription	The amount of over-subscription will be refunded by the Bank
Details of the utilization of the Proceeds	The proceeds realized by YES Bank from the Issue shall be utilized as per the Objects of the Issue. The proceeds of the issue are being raised to augment Tier 2 Capital under Basel III Capital Regulations as laid out by RBI. The proceeds of issue shall be utilized for regular business activities of the Bank.
Default Interest Rate	In relation to the principal amount and coupon payable in respect of the Debentures, in case the same is not paid on the respective Due Dates, the defaulted amounts shall carry further interest at the rate of 2% (Two Percent) per annum over and above the Coupon Rate, from the date of occurrence of such default up to the date on which the defaulted amounts together with default interest is paid, and subject to "Special Features", "PONV" mentioned below. Furthermore in the event that the Debentures are not listed on the WDM segment of the BSE within a period of 20 (Twenty) days from the Deemed Date of Allotment, the Issuer shall pay a default interest at the rate of 1% (One Percent) per annum over and above the Coupon Rate for the period commencing from 30 (Thirty) calendar days from the Deemed Date of Allotment till the date the Debentures are listed on the WDM of the BSE.
Tenure	10 years from Deemed Date of Allotment
Redemption Date	January 15, 2026
Redemption Amount	At par
Redemption Premium / Discount	Not Applicable

Issue Price	Rs. 10,00,000/- per Debenture
Put Option	Not Applicable
Put option date	Not Applicable
Put option price	Not Applicable
Put notification time	Not Applicable
Call Option	Not Applicable
Call option date	Not Applicable
Call option price	Not Applicable
Call notification time	Not Applicable
Minimum Application size	The minimum application size for the Issue shall be 50 (Fifty) Debentures and in multiples of 10 (Ten) Debentures thereafter
Deemed Date of Allotment:	January 15, 2016
Issuance mode of the Instrument	Demat only
Trading mode of the Instrument	Demat only
Settlement mode of the Instrument	Cheques, demand drafts, interest/ redemption warrants, pay order, direct credit, ECS, NEFT, RTGS, other online payment mechanism as are permitted by the Reserve Bank of India
Depositories	NSDL/CDSL
Record Date	The date falling 15 (Fifteen) days prior to any Due Date in relation to the Debentures
Events of Default	The Issuer has defaulted in relation to payment of the principal amount / coupon / redemption premium due in respect the Debentures. The investor must have no rights to accelerate the repayment of future scheduled payments (coupon or principal) except in bankruptcy and liquidation of the Issuer.
Provisions related to Cross Default Clause	Not applicable
Trustee	Axis Trustee Services Ltd.
Loss Absorbency	The bonds shall be subjected to loss absorbency features applicable for non-equity capital instruments vide RBI Master Circular DBR.No.BP.BC.1/21.06.201/2015-16 dated July 1, 2015 on Basel III capital regulations covering Criteria for inclusion of debt capital instruments as Tier 2 capital and minimum requirements to ensure loss absorbency of additional Tier 1 instruments at pre-specified trigger and of all non-equity regulatory capital instruments at the Point of Non-viability ("PONV") Accordingly, the Bonds may at the option of RBI either be permanently written off or temporarily written off on the occurrence of the trigger event called the Point of Non Viability

	(PONV). PONV trigger event shall be as defined in the aforesaid RBI Circular and shall determined by the RBI
Point of Non Viability (PONV) and special features	The present issue of Bonds is being made in pursuance of Master Circular DBR.No.BP.BC.1/21.06.201/2015-16 dated July 1, 2015 on Prudential Guidelines on Implementation of Basel III Capital Regulations in India covering Criteria for Inclusion of Debt Capital Instruments as Tier 2 Capital and Minimum Requirements to ensure loss absorbency of Additional Tier 1instruments at pre-specified trigger and of all non-equity regulatory capital instruments at the PONV. As per the extant instructions issued by RBI, these Bonds, at the option of the Reserve Bank of India, shall be written off upon the occurrence of the trigger event, called the' Point of Non-Viability (PONV) Trigger' stipulated below :
PONV Trigger	(i) The PONV Trigger event is the earlier of: decision that a conversion or write-off without which the firm would become nonviable, is necessary, as determined by the Reserve Bank of India; and the decision to make a public sector injection of capital, or equivalent support, without which the firm would have become non-viable, as determined by the relevant authority. The Write-off of any Common Equity Tier 1 capital shall not be required before the write off of any Non-Equity (Additional Tier-I and Tier 2) regulatory capital instrument. (ii) Such a decision would invariably imply that the write-off or issuance of any new shares as a result of conversion consequent upon the trigger event must occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted. As such, the contractual terms and conditions of these instruments shall not provide for any residual claims on the issuer which are senior to ordinary shares of the bank (or banking group entity where applicable), following a trigger event and when conversion or write-off is undertaken. For the purpose of the above, a non-viable bank will be: A bank which, owing to its financial and other difficulties, may no longer remain a going concern on its own in the opinion of the Reserve Bank unless appropriate measures are taken to revive its operations and thus, enable it to continue as a going concern. The difficulties faced by a bank should be such that these are likely to result in financial losses and raising the Common Equity Tier 1 capital of the bank should be considered as the most appropriate way to prevent the bank from turning nonviable. Such measures would include write-off / conversion of non-equity regulatory capital into common shares in combination with or without other measures as considered appropriate by the Reserve Bank.

	Write-off Features These instruments are subject to conversion or write-off upon the occurrence of the trigger event called PONV as determined by Reserve Bank of India. The amount of non-equity capital to be written-off will be determined by RBI. When a bank breaches the PONV trigger and the equity is replenished either through conversion or write-off, such replenished amount of equity will be excluded from the total equity of the bank for the purpose of determining the proportion of earnings to be paid out as dividend in terms of rules laid down for maintaining capital conservation buffer. However, once the bank has attained total Common Equity ratio as defined in Table Minimum Capital Required under section 4.19 without counting the replenished equity capital, that point onwards, the bank may include the replenished equity capital for all purposes. The trigger at PONV will be evaluated both at consolidated and solo level and breach at either level will trigger conversion or write-off. Treatment in Bankruptcy / Liquidation The Bondholders shall have no rights to accelerate the repayment of future scheduled payments (coupon or principal) except in bankruptcy and liquidation of the Issuer. If a bank goes into liquidation before these instruments have been written-down/converted, these instruments will absorb losses in accordance with the order of seniority indicated in the offer document and as per usual legal provisions governing priority of charges. If a bank goes into liquidation after these instruments have been written-down, the holders of these instruments will have no claim on the proceeds of liquidation. Amalgamation of a banking company If a bank is amalgamated with any other bank before these instruments have been written-down/converted, these instruments will become part of the corresponding categories of regulatory capital of the new bank emerging after the merger. If a bank is amalgamated with any other bank after the non-equity regulatory capital instruments have been written-down permanently, these cannot be written-up by the Amalgamated entity. If the relevant authorities decide to reconstitute a bank or amalgamate a bank with any other bank under the Section 45 of BR Act, 1949, such a bank will be deemed as non-viable or approaching non-viability and both the pre-specified trigger and the trigger at the point of non-viability for conversion/write-down of these instruments will be activated. Accordingly, these instruments will be fully converted/written-down permanently before amalgamation / reconstitution in accordance with these

rules.

Order of conversion/write-down of various types of capital instruments

The capital instruments shall be written-off in order in which they would absorb losses in a gone concern situation. The capital instruments shall absorb losses in accordance with the order of seniority and as per usual legal provisions governing priority of charges.

Criteria to Determine the PONV

The above framework will be invoked when the Bank is adjudged by Reserve Bank of India to be approaching the point of non-viability, or has already reached the point of non-viability, but in the views of RBI:

e) there is a possibility that a timely intervention in form of capital support, with or without other supporting interventions, is likely to rescue the Bank; and
f) if left unattended, the weaknesses would inflict financial losses on the Bank and, thus, cause decline in its common equity level.

The purpose of write-off and/or conversion of the Bonds shall be to shore up the capital level of the Bank. RBI would follow a two-stage approach to determine the non-viability of the Bank. The Stage 1 assessment would consist of purely objective and quantifiable criteria to indicate that there is a prima facie case of the Bank approaching non- viability and, therefore, a closer examination of the Bank‟s financial situation is warranted. The Stage 2 assessment would consist of supplementary subjective criteria which, in conjunction with the Stage 1 information, would help in determining whether the Bank is about to become non-viable. These criteria would be evaluated together and not in isolation.

Once the PONV is confirmed, the next step would be to decide whether rescue of the Bank would be through write-off/conversion alone or write-off/conversion in conjunction with public sector injection of funds.

The trigger at PONV shall be evaluated both at consolidated and solo level and breach at either level shall trigger write-off/conversion.

As the capital adequacy is applicable both at solo and consolidated levels, the minority interests in respect of capital instruments issued by subsidiaries of the Banks including overseas subsidiaries can be included in the consolidated capital of the banking group only if these instruments have pre-specified triggers/loss absorbency at the PONV. The cost to the

	parent of its investment in each subsidiary and the parent‟s portion of equity of each subsidiary, at the date on which investment in each subsidiary is made, is eliminated as per AS-21. So, in case of wholly-owned subsidiaries, it would not matter whether or not it has same characteristics as the Bank‟s capital. However, in the case of less than wholly owned subsidiaries, minority interests constitute additional capital for the banking group over and above what is counted at solo level; therefore, it should be admitted only when it (and consequently the entire capital in that category) has the same characteristics as the Bank‟s capital. In addition, if the Bank wishes the instrument issued by its subsidiary to be included in the consolidated group‟s capital, in addition to its solo capital, the terms and conditions of that instrument must specify an additional trigger event. The additional trigger event is the earlier of: e) a decision that write-off/conversion of the Bonds, without which the Bank or the subsidiary would become non-viable, is necessary, as determined by the Reserve Bank of India; and f) the decision to make a public sector injection of capital, or equivalent support, without which the Bank or the subsidiary would have become non-viable, as determined by the Reserve Bank of India. Such a decision would invariably imply that the write-off /conversion of the Bonds consequent upon the trigger event must occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted. In such cases, the subsidiary should obtain its regulator‟s approval/no-objection for allowing the capital instrument to be converted/written-off at the additional trigger point referred above. Any common stock paid as compensation to the holders of the Bonds must be common stock of either the issuing subsidiary or the Bank (including any successor in resolution).
Applicable RBI Guidelines	The present issue of Bonds is being made in pursuance of Master Circular DBR.No.BP.BC.1/21.06.201/2015-16 dated July 1, 2015 issued by the RBI, covering Prudential Guidelines on Implementation of Basel III Capital Regulations in India covering Criteria for Inclusion of Debt Capital Instruments.

37) Instrument	Non-convertible, Redeemable, Unsecured, Basel III compliant Tier 2 Bonds in the nature of debentures
Instrument	9.05% YBL Tier 2 Bonds 2026
Issue Size	Rs. 5,00,00,00,000/- (Rupees Five Hundred Crores only)
Type of Instrument	Non-convertible, Redeemable, Unsecured, Basel III compliant Tier 2 Bonds in the nature of debentures for augmenting Tier 2 capital of the Issuer with face value of Rs.10,00,000 each (Bond)
Nature of Instrument	Unsecured
Seniority	Claims of the Investors in the Instruments shall be: (x) Senior to the claims of Investors in Instruments eligible for inclusion in Tier 1 Capital (xi) Subordinate to the claims of all Depositors, general Creditors & Non Capital Bonds and debentures outstanding of the Bank and (xii) These Bonds shall neither be secured nor covered by a guarantee of the Issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis -à-vis creditors of the Bank. The Bondholders shall have no rights to accelerate the repayment of future scheduled payments (coupon or principal) except in bankruptcy and liquidation. The claims of the bondholders shall be subject to the provisions mentioned in the point Special Features, “Point of Nonviability” (PONV) in the term sheet.
Mode of Issue	Private placement
Listing	This issue of Debentures will be listed on Wholesale Debt Market (WDM) Segment the Bombay Stock Exchange (BSE) The Issue will be listed within 20 days from the deemed date of allotment. In case of delay in listing, Bank will pay penal interest of 1% p.a. over the coupon rate from the expiry of 30 days from the deemed date of allotment till the listing of such debt securities to the Investor In case the Debentures are allotted to any SEBI registered FPIs /sub accounts of FPIs and the NCDs are not listed within 15 days then Bank shall immediately redeem/buyback the said securities from the FPIs/sub-accounts of FPIs in such an eventuality
Rating of the Instrument	‘ICRA AA+ Hyb’ by ICRA & CARE AA+ by CARE
Objects of the Issue	Augmenting Tier II Capital (as defined in the Basel III Guidelines issued by RBI) and overall capital of the Issuer for

	strengthening its capital adequacy and for enhancing its long-term resources. Proceeds of the Bonds raised will be utilized for the business of the Bank.
Coupon Rate	9.05%
Step Up/ Step Down Coupon Rate	NA
Coupon Payment Frequency	Annual
Coupon Payment Date	January 20, 2017 and every year thereafter till maturity/redemption and subject to "Special Features", "PONV" mentioned below.
Coupon Type	Fixed
Day Count Basis	Actual / Actual. i.e. Actual / 365 (Three Hundred Sixty Five) days (or 366 (Three Hundred Sixty Six) days in the case of a leap year)
Default Interest Rate	In relation to the principal amount and coupon payable in respect of the Debentures, in case the same is not paid on the respective Due Dates, the defaulted amounts shall carry further interest at the rate of 2% (Two Percent) per annum over and above the Coupon Rate, from the date of occurrence of such default up to the date on which the defaulted amounts together with default interest is paid, and subject to "Special Features", "PONV" mentioned below. Furthermore in the event that the Debentures are not listed on the WDM segment of the BSE within a period of 20 (Twenty) days from the Deemed Date of Allotment, the Issuer shall pay a default interest at the rate of 1% (One Percent) per annum over and above the Coupon Rate for the period commencing from 30 (Thirty) calendar days from the Deemed Date of Allotment till the date the Debentures are listed on the WDM of the BSE.
Tenure	10 years from Deemed Date of Allotment
Redemption Date	January 20, 2026
Redemption Amount	At par
Redemption Premium / Discount	Not Applicable
Issue Price	Rs. 10,00,000/- per Debenture
Put Option	Not Applicable
Put option date	Not Applicable
Put option price	Not Applicable
Put notification time	Not Applicable
Call Option	Not Applicable
Call option date	Not Applicable
Call option price	Not Applicable

Call notification time	Not Applicable
Minimum Application size	The minimum application size for the Issue shall be 50 (Fifty) Debentures and in multiples of 10 (Ten) Debentures thereafter
Deemed Date of Allotment:	January 20, 2016
Issuance mode of the Instrument	Demat only
Trading mode of the Instrument	Demat only
Settlement mode of the Instrument	Cheques, demand drafts, interest/ redemption warrants, pay order, direct credit, ECS, NEFT, RTGS, other online payment mechanism as are permitted by the Reserve Bank of India
Depositories	NSDL/CDSL
Record Date	The date falling 15 (Fifteen) days prior to any Due Date in relation to the Debentures
Events of Default	The Issuer has defaulted in relation to payment of the principal amount / coupon / redemption premium due in respect the Debentures. The investor must have no rights to accelerate the repayment of future scheduled payments (coupon or principal) except in bankruptcy and liquidation of the Issuer.
Provisions related to Cross Default Clause	Not applicable
Trustee	Axis Trustee Services Ltd.
Loss Absorbency	The bonds shall be subjected to loss absorbency features applicable for non-equity capital instruments vide RBI Master Circular DBR.No.BP.BC.1/21.06.201/2015-16 dated July 1, 2015 on Basel III capital regulations covering Criteria for inclusion of debt capital instruments as Tier 2 capital and minimum requirements to ensure loss absorbency of additional Tier 1 instruments at pre-specified trigger and of all non-equity regulatory capital instruments at the Point of Non-viability ("PONV") Accordingly, the Bonds may at the option of RBI either be permanently written off or temporarily written off on the occurrence of the trigger event called the Point of Non Viability (PONV). PONV trigger event shall be as defined in the aforesaid RBI Circular and shall determined by the RBI
Point of Non Viability (PONV) and special features	The present issue of Bonds is being made in pursuance of Master Circular DBR.No.BP.BC.1/21.06.201/2015-16 dated July 1, 2015 on Prudential Guidelines on Implementation of Basel III Capital Regulations in India covering Criteria for Inclusion of Debt Capital Instruments as Tier 2 Capital and Minimum Requirements to ensure loss absorbency of Additional Tier 1instruments at pre-specified trigger and of all non-equity regulatory capital instruments at the PONV. As per the extant

PONV Trigger	instructions issued by RBI, these Bonds, at the option of the Reserve Bank of India, shall be written off upon the occurrence of the trigger event, called the' Point of Non-Viability (PONV) Trigger' stipulated below : (i) The PONV Trigger event is the earlier of: decision that a conversion or write-off without which the firm would become nonviable, is necessary, as determined by the Reserve Bank of India; and the decision to make a public sector injection of capital, or equivalent support, without which the firm would have become non-viable, as determined by the relevant authority. The Write-off of any Common Equity Tier 1 capital shall not be required before the write off of any Non-Equity (Additional Tier-I and Tier 2) regulatory capital instrument. (ii) Such a decision would invariably imply that the write-off or issuance of any new shares as a result of conversion consequent upon the trigger event must occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted. As such, the contractual terms and conditions of these instruments shall not provide for any residual claims on the issuer which are senior to ordinary shares of the bank (or banking group entity where applicable), following a trigger event and when conversion or write-off is undertaken. For the purpose of the above, a non-viable bank will be: A bank which, owing to its financial and other difficulties, may no longer remain a going concern on its own in the opinion of the Reserve Bank unless appropriate measures are taken to revive its operations and thus, enable it to continue as a going concern. The difficulties faced by a bank should be such that these are likely to result in financial losses and raising the Common Equity Tier 1 capital of the bank should be considered as the most appropriate way to prevent the bank from turning nonviable. Such measures would include write-off / conversion of non-equity regulatory capital into common shares in combination with or without other measures as considered appropriate by the Reserve Bank. Write-off Features These instruments are subject to conversion or write-off upon the occurrence of the trigger event called PONV as determined by Reserve Bank of India. The amount of non-equity capital to be written-off will be determined by RBI. When a bank breaches the PONV trigger and the equity is replenished either through conversion or write-off, such replenished amount of equity will be excluded from the total equity of the bank for the purpose of determining the proportion of earnings to be paid out as dividend in terms of rules laid down for maintaining capital

	conservation buffer. However, once the bank has attained total Common Equity ratio as defined in Table Minimum Capital Required under section 4.19 without counting the replenished equity capital, that point onwards, the bank may include the replenished equity capital for all purposes. The trigger at PONV will be evaluated both at consolidated and solo level and breach at either level will trigger conversion or write-off. Treatment in Bankruptcy / Liquidation The Bondholders shall have no rights to accelerate the repayment of future scheduled payments (coupon or principal) except in bankruptcy and liquidation of the Issuer. If a bank goes into liquidation before these instruments have been written-down/converted, these instruments will absorb losses in accordance with the order of seniority indicated in the offer document and as per usual legal provisions governing priority of charges. If a bank goes into liquidation after these instruments have been written-down, the holders of these instruments will have no claim on the proceeds of liquidation. Amalgamation of a banking company If a bank is amalgamated with any other bank before these instruments have been written-down/converted, these instruments will become part of the corresponding categories of regulatory capital of the new bank emerging after the merger. If a bank is amalgamated with any other bank after the non-equity regulatory capital instruments have been written-down permanently, these cannot be written-up by the Amalgamated entity. If the relevant authorities decide to reconstitute a bank or amalgamate a bank with any other bank under the Section 45 of BR Act, 1949, such a bank will be deemed as non-viable or approaching non-viability and both the pre-specified trigger and the trigger at the point of non-viability for conversion/write-down of these instruments will be activated. Accordingly, these instruments will be fully converted/written-down permanently before amalgamation / reconstitution in accordance with these rules. Order of conversion/write-down of various types of capital instruments The capital instruments shall be written-off in order in which they would absorb losses in a gone concern situation. The capital instruments shall absorb losses in accordance with the order of seniority and as per usual legal provisions governing priority of charges. Criteria to Determine the PONV The above framework will be invoked when the Bank is

adjudged by Reserve Bank of India to be approaching the point of non-viability, or has already reached the point of non-viability, but in the views of RBI:

g) there is a possibility that a timely intervention in form of capital support, with or without other supporting interventions, is likely to rescue the Bank; and
h) if left unattended, the weaknesses would inflict financial losses on the Bank and, thus, cause decline in its common equity level.

The purpose of write-off and/or conversion of the Bonds shall be to shore up the capital level of the Bank. RBI would follow a two-stage approach to determine the non-viability of the Bank. The Stage 1 assessment would consist of purely objective and quantifiable criteria to indicate that there is a prima facie case of the Bank approaching non- viability and, therefore, a closer examination of the Bank‟s financial situation is warranted. The Stage 2 assessment would consist of supplementary subjective criteria which, in conjunction with the Stage 1 information, would help in determining whether the Bank is about to become non-viable. These criteria would be evaluated together and not in isolation.

Once the PONV is confirmed, the next step would be to decide whether rescue of the Bank would be through write-off/conversion alone or write-off/conversion in conjunction with public sector injection of funds.

The trigger at PONV shall be evaluated both at consolidated and solo level and breach at either level shall trigger write-off/conversion.

As the capital adequacy is applicable both at solo and consolidated levels, the minority interests in respect of capital instruments issued by subsidiaries of the Banks including overseas subsidiaries can be included in the consolidated capital of the banking group only if these instruments have pre-specified triggers/loss absorbency at the PONV. The cost to the parent of its investment in each subsidiary and the parent‟s portion of equity of each subsidiary, at the date on which investment in each subsidiary is made, is eliminated as per AS-21. So, in case of wholly-owned subsidiaries, it would not matter whether or not it has same characteristics as the Bank‟s capital. However, in the case of less than wholly owned subsidiaries, minority interests constitute additional capital for the banking group over and above what is counted at solo level; therefore, it should be admitted only when it (and consequently the entire capital in that category) has the same characteristics as the Bank‟s capital. In addition, if the Bank wishes the instrument

	issued by its subsidiary to be included in the consolidated group‟s capital, in addition to its solo capital, the terms and conditions of that instrument must specify an additional trigger event. The additional trigger event is the earlier of: g) a decision that write-off/conversion of the Bonds, without which the Bank or the subsidiary would become non-viable, is necessary, as determined by the Reserve Bank of India; and h) the decision to make a public sector injection of capital, or equivalent support, without which the Bank or the subsidiary would have become non-viable, as determined by the Reserve Bank of India. Such a decision would invariably imply that the write-off /conversion of the Bonds consequent upon the trigger event must occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted. In such cases, the subsidiary should obtain its regulator‟s approval/no-objection for allowing the capital instrument to be converted/written-off at the additional trigger point referred above. Any common stock paid as compensation to the holders of the Bonds must be common stock of either the issuing subsidiary or the Bank (including any successor in resolution).
Applicable RBI Guidelines	The present issue of Bonds is being made in pursuance of Master Circular DBR.No.BP.BC.1/21.06.201/2015-16 dated July 1, 2015 issued by the RBI, covering Prudential Guidelines on Implementation of Basel III Capital Regulations in India covering Criteria for Inclusion of Debt Capital Instruments.

38) Instrument	Non-convertible, Redeemable, Unsecured, Basel III compliant Tier 2 Bonds in the nature of debentures
Instrument	9.00% YBL Tier 2 Bonds 2026
Issue Size	Rs. 3,00,00,00,000/- (Rupees Three Hundred Crores only)
Type of Instrument	Non-convertible, Redeemable, Unsecured, Basel III compliant Tier 2 Bonds in the nature of debentures for augmenting Tier 2 capital of the Issuer with face value of Rs.10,00,000 each (Bond)
Nature of Instrument	Unsecured
Seniority	Claims of the Investors in the Instruments shall be: (A) Senior to the claims of Investors in Instruments eligible for inclusion in Tier 1 Capital (B) Subordinate to the claims of all Depositors, general Creditors & Non Capital Bonds and debentures outstanding of the Bank and (C) These Bonds shall neither be secured nor covered by a guarantee of the Issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis -à-vis creditors of the Bank. The Bondholders shall have no rights to accelerate the repayment of future scheduled payments (coupon or principal) except in bankruptcy and liquidation. The claims of the bondholders shall be subject to the provisions mentioned in the point Special Features, “Point of Nonviability” (PONV) in the term sheet.
Mode of Issue	Private placement
Listing	This issue of Debentures will be listed on Wholesale Debt Market (WDM) Segment of the Bombay Stock Exchange (BSE). The Issue will be listed within 20 days from the deemed date of allotment. In case of delay in listing, Bank will pay penal interest of 1% p.a. over the coupon rate from the expiry of 30 days from the deemed date of allotment till the listing of such debt securities to the Investor. In case the Debentures are allotted to any SEBI registered FPIs /sub accounts of FPIs and the NCDs are not listed within 15 days then Bank shall immediately redeem/buyback the said securities from the FPIs/sub-accounts of FPIs in such an eventuality.
Rating of the Instrument	‘ICRA AA+ (hyb)’ by ICRA & CARE AA+ by CARE
Objects of the Issue	Augmenting Tier II Capital (as defined in the Basel III Guidelines issued by RBI) and overall capital of the Issuer for

	strengthening its capital adequacy and for enhancing its long-term resources. Proceeds of the Bonds raised will be utilized for the business of the Bank.
Coupon Rate	9.00%
Step Up/ Step Down Coupon Rate	NA
Coupon Payment Frequency	Annual
Coupon Payment Date	March 31, 2017 and every year thereafter till maturity/redemption and subject to "Special Features", "PONV" mentioned below.
Coupon Type	Fixed
Day Count Basis	Actual / Actual. i.e. Actual / 365 (Three Hundred Sixty Five) days (or 366 (Three Hundred Sixty Six) days in the case of a leap year)
Option to retain oversubscription	The amount of over-subscription to be retained will be decided by the Bank
Default Interest Rate	In relation to the principal amount and coupon payable in respect of the Debentures, in case the same is not paid on the respective Due Dates, the defaulted amounts shall carry further interest at the rate of 2% (Two Percent) per annum over and above the Coupon Rate, from the date of occurrence of such default up to the date on which the defaulted amounts together with default interest is paid, and subject to "Special Features", "PONV" mentioned below. Furthermore in the event that the Debentures are not listed on the WDM segment of the BSE within a period of 20 (Twenty) days from the Deemed Date of Allotment, the Issuer shall pay a default interest at the rate of 1% (One Percent) per annum over and above the Coupon Rate for the period commencing from 30 (Thirty) calendar days from the Deemed Date of Allotment till the date the Debentures are listed on the WDM of the BSE.
Tenure	10 years from Deemed Date of Allotment
Redemption Date	March 31, 2026
Redemption Amount	At par
Redemption Premium / Discount	Not Applicable
Issue Price	Rs. 10,00,000/- per Debenture
Put Option	Not Applicable
Put option date	Not Applicable
Put option price	Not Applicable
Put notification time	Not Applicable
Call Option	Not Applicable

Call option date	Not Applicable
Call option price	Not Applicable
Call notification time	Not Applicable
Minimum Application size	The minimum application size for the Issue shall be 10 (Ten) Debentures and in multiples of 10 (Ten) Debentures thereafter
Deemed Date of Allotment:	March 31, 2016
Issuance mode of the Instrument	Demat only
Trading mode of the Instrument	Demat only
Settlement mode of the Instrument	Cheques, demand drafts, interest/ redemption warrants, pay order, direct credit, ECS, NEFT, RTGS, other online payment mechanism as are permitted by the Reserve Bank of India
Depositories	NSDL/CDSL
Record Date	The date falling 15 (Fifteen) days prior to any Due Date in relation to the Debentures
Events of Default	The Issuer has defaulted in relation to payment of the principal amount / coupon / redemption premium due in respect of the Debentures. The investor must have no rights to accelerate the repayment of future scheduled payments (coupon or principal) except in bankruptcy and liquidation of the Issuer.
Provisions related to Cross Default Clause	Not applicable
Trustee	Axis Trustee Services Ltd.
Loss Absorbency	The bonds shall be subjected to loss absorbency features applicable for non-equity capital instruments vide RBI Master Circular DBR.No.BP.BC.1/21.06.201/2015-16 dated July 1, 2015 on Basel III capital regulations covering Criteria for inclusion of debt capital instruments as Tier 2 capital and minimum requirements to ensure loss absorbency of additional Tier 1 instruments at pre-specified trigger and of all non-equity regulatory capital instruments at the Point of Non-viability ("PONV") Accordingly, the Bonds may at the option of RBI either be permanently written off or temporarily written off on the occurrence of the trigger event called the Point of Non Viability (PONV). PONV trigger event shall be as defined in the aforesaid RBI Circular and shall determined by the RBI
Point of Non Viability (PONV) and special features	The present issue of Bonds is being made in pursuance of Master Circular DBR.No.BP.BC.1/21.06.201/2015-16 dated July 1, 2015 on Prudential Guidelines on Implementation of Basel III Capital Regulations in India covering Criteria for Inclusion of Debt Capital Instruments as Tier 2 Capital and Minimum Requirements to ensure loss absorbency of Additional Tier

PONV Trigger	1instruments at pre-specified trigger and of all non-equity regulatory capital instruments at the PONV. As per the extant instructions issued by RBI, these Bonds, at the option of the Reserve Bank of India, shall be written off upon the occurrence of the trigger event, called the' Point of Non-Viability (PONV) Trigger' stipulated below : (i) The PONV Trigger event is the earlier of: decision that a conversion or write-off without which the firm would become nonviable, is necessary, as determined by the Reserve Bank of India; and the decision to make a public sector injection of capital, or equivalent support, without which the firm would have become non-viable, as determined by the relevant authority. The Write-off of any Common Equity Tier 1 capital shall not be required before the write off of any Non-Equity (Additional Tier-I and Tier 2) regulatory capital instrument. (ii) Such a decision would invariably imply that the write-off or issuance of any new shares as a result of conversion consequent upon the trigger event must occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted. As such, the contractual terms and conditions of these instruments shall not provide for any residual claims on the issuer which are senior to ordinary shares of the bank (or banking group entity where applicable), following a trigger event and when conversion or write-off is undertaken. For the purpose of the above, a non-viable bank will be: A bank which, owing to its financial and other difficulties, may no longer remain a going concern on its own in the opinion of the Reserve Bank unless appropriate measures are taken to revive its operations and thus, enable it to continue as a going concern. The difficulties faced by a bank should be such that these are likely to result in financial losses and raising the Common Equity Tier 1 capital of the bank should be considered as the most appropriate way to prevent the bank from turning nonviable. Such measures would include write-off / conversion of non-equity regulatory capital into common shares in combination with or without other measures as considered appropriate by the Reserve Bank. Write-off Features These instruments are subject to conversion or write-off upon the occurrence of the trigger event called PONV as determined by Reserve Bank of India. The amount of non-equity capital to be written-off will be determined by RBI. When a bank breaches the PONV trigger and the equity is replenished either through conversion or write-off, such replenished amount of equity will be excluded from the total equity of the bank for the purpose of

	determining the proportion of earnings to be paid out as dividend in terms of rules laid down for maintaining capital conservation buffer. However, once the bank has attained total Common Equity ratio as defined in Table Minimum Capital Required under section 4.19 without counting the replenished equity capital, that point onwards, the bank may include the replenished equity capital for all purposes. The trigger at PONV will be evaluated both at consolidated and solo level and breach at either level will trigger conversion or write-off. Treatment in Bankruptcy / Liquidation: The Bondholders shall have no rights to accelerate the repayment of future scheduled payments (coupon or principal) except in bankruptcy and liquidation of the Issuer. If a bank goes into liquidation before these instruments have been written-down/converted, these instruments will absorb losses in accordance with the order of seniority indicated in the offer document and as per usual legal provisions governing priority of charges. If a bank goes into liquidation after these instruments have been written-down, the holders of these instruments will have no claim on the proceeds of liquidation. Amalgamation of a banking company: If a bank is amalgamated with any other bank before these instruments have been written-down/converted, these instruments will become part of the corresponding categories of regulatory capital of the new bank emerging after the merger. If a bank is amalgamated with any other bank after the non-equity regulatory capital instruments have been written-down permanently, these cannot be written-up by the Amalgamated entity. If the relevant authorities decide to reconstitute a bank or amalgamate a bank with any other bank under the Section 45 of BR Act, 1949, such a bank will be deemed as non-viable or approaching non-viability and both the pre-specified trigger and the trigger at the point of non-viability for conversion/write-down of these instruments will be activated. Accordingly, these instruments will be fully converted/written-down permanently before amalgamation / reconstitution in accordance with these rules. Order of conversion/write-down of various types of capital instruments: The capital instruments shall be written-off in order in which they would absorb losses in a gone concern situation. The capital instruments shall absorb losses in accordance with the order of seniority and as per usual legal provisions governing priority of charges.

	Criteria to Determine the PONV: The above framework will be invoked when the Bank is adjudged by Reserve Bank of India to be approaching the point of non-viability, or has already reached the point of non-viability, but in the views of RBI: i) there is a possibility that a timely intervention in form of capital support, with or without other supporting interventions, is likely to rescue the Bank; and j) if left unattended, the weaknesses would inflict financial losses on the Bank and, thus, cause decline in its common equity level. The purpose of write-off and/or conversion of the Bonds shall be to shore up the capital level of the Bank. RBI would follow a two-stage approach to determine the non-viability of the Bank. The Stage 1 assessment would consist of purely objective and quantifiable criteria to indicate that there is a prima facie case of the Bank approaching non- viability and, therefore, a closer examination of the Bank's financial situation is warranted. The Stage 2 assessment would consist of supplementary subjective criteria which, in conjunction with the Stage 1 information, would help in determining whether the Bank is about to become non-viable. These criteria would be evaluated together and not in isolation. Once the PONV is confirmed, the next step would be to decide whether rescue of the Bank would be through write-off/conversion alone or write-off/conversion in conjunction with public sector injection of funds. The trigger at PONV shall be evaluated both at consolidated and solo level and breach at either level shall trigger write-off/conversion. As the capital adequacy is applicable both at solo and consolidated levels, the minority interests in respect of capital instruments issued by subsidiaries of the Banks including overseas subsidiaries can be included in the consolidated capital of the banking group only if these instruments have pre-specified triggers/loss absorbency at the PONV. The cost to the parent of its investment in each subsidiary and the parent's portion of equity of each subsidiary, at the date on which investment in each subsidiary is made, is eliminated as per AS-21. So, in case of wholly-owned subsidiaries, it would not matter whether or not it has same characteristics as the Bank's capital. However, in the case of less than wholly owned subsidiaries, minority interests constitute additional capital for the banking group over and above what is counted at solo level; therefore, it should be admitted only when it (and consequently the entire

	capital in that category) has the same characteristics as the Bank’s capital. In addition, if the Bank wishes the instrument issued by its subsidiary to be included in the consolidated group’s capital, in addition to its solo capital, the terms and conditions of that instrument must specify an additional trigger event. The additional trigger event is the earlier of: i) a decision that write-off/conversion of the Bonds, without which the Bank or the subsidiary would become non-viable, is necessary, as determined by the Reserve Bank of India; and j) the decision to make a public sector injection of capital, or equivalent support, without which the Bank or the subsidiary would have become non-viable, as determined by the Reserve Bank of India. Such a decision would invariably imply that the write-off /conversion of the Bonds consequent upon the trigger event must occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted. In such cases, the subsidiary should obtain its regulator’s approval/no-objection for allowing the capital instrument to be converted/written-off at the additional trigger point referred above. Any common stock paid as compensation to the holders of the Bonds must be common stock of either the issuing subsidiary or the Bank (including any successor in resolution).
Applicable RBI Guidelines	The present issue of Bonds is being made in pursuance of Master Circular DBR.No.BP.BC.1/21.06.201/2015-16 dated July 1, 2015 issued by the RBI, covering Prudential Guidelines on Implementation of Basel III Capital Regulations in India covering Criteria for Inclusion of Debt Capital Instruments.