

## YES BANK LIMITED

### DISCLOSURES UNDER THE BASEL III CAPITAL REGULATIONS SEPTEMBER 30, 2013

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, 2018. YES Bank is subject to the RBI Master Circular on Basel-III Capital Regulations, July, 2013. 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 and will have its first fiscal year ending on March 31, 2014.

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	₹540.43 Lacs	₹560.20 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, 2013.

**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, 2013.

**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, 2013

## 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, 2018. 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 Sept 30, 2013, 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 contains the Capital Management policy of the Bank, the process for capital adequacy assessment to support business projections / risks for a period of 3 years. The ICAAP also details the Risk Appetite of the Bank, assessment of material risks, risk thresholds, adequacy of risk control framework, adequacy of capital, capital raising plans and Bank-wide stress testing.

The Bank has implemented a Board approved Stress Testing Framework which is 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
<b>A. Capital requirements for Credit Risk</b>		
i. Portfolios subject to Standardized Approach	586,158	586,181
ii. Securitization Exposures	-	-
<b>B. Capital requirements for Market Risk</b>		
Standardized Duration Approach	86,721	86,721
Interest rate risk	81,391	81,391
Foreign exchange risk ( including gold)	3,000	3,000
Equity risk	2,330	2,330
<b>C. Capital requirements for Operational Risk</b>		
Basic Indicator Approach	42,690	42,690
<b>D. Total and Tier I Capital Adequacy Ratio</b>		
Common Equity Tier 1 Capital Ratio(CET1)	8.1%	8.1%
Tier I Capital Adequacy ratio	8.4%	8.4%
Total Capital Adequacy ratio	13.8%	13.8%

### 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 & Compliance 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 & Compliance 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.

### **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):** The committee comprises the MD & CEO, CRO, Deputy CRO, Risk Heads and Business Heads and is responsible for all credit approvals for exposures beyond a certain threshold. The committee also oversees the overall credit risk management for the Bank.
- **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 interest rate, 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):** This committee is chaired by the CRO and is responsible for operational risk management for pan Bank.
- **Fraud and Suspicious Transaction Monitoring Committee (FASCOM) :** This committee is chaired by the MD & CEO and is responsible for reviewing all frauds and suspicious transactions
- **Security Council:** This committee is chaired by the CRO and is responsible for reviewing the physical and information security aspects of 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.

### **Risk Management Unit at YES BANK**

The Bank has a pro-active and independent, Risk Management Department reporting to the Chief Risk Officer of the Bank which conducts the day to day risk management including risk assessment, measurement, control and reporting.

The Bank is structured across different business verticals with product teams supporting each of the businesses. The Risk department is structured with separate Risk Units for each of the business verticals.

The various units within Risk Management Unit are as below:

- **Credit Risk:** This unit is responsible for approving credits. There are separate risk heads for each of the business segments – viz. Corporate & Institutional Banking/Government Relationship Banking/Indian Financial Institutions/Multi National Corporates/International Banking, Corporate Finance, Emerging Corporates Banking, Business Banking and Retail Banking.
- **Credit Administration:** Responsible for all post sanction monitoring including setting up of limits, compliance with sanction conditions, monitoring of documentation, covenants, etc.
- **Portfolio Analytics:** Responsible for monitoring the credit portfolio across all segments including monitoring of early warning signals, conducting industry review and formulating industry outlook, identifying portfolio trends, reviewing credit policies and programs, generating portfolio level MIS covering various credit quality indicators like sectoral exposure, credit concentration, ratings distribution and migration
- **Market Risk:** Responsible for the critical functions of independent market risk analysis. Key functions of the team involve Policy review, limits review, Risk Modeling and Analytics, Basel II / III implementation towards Interest Rate Risks in Trading as well as Banking Book, Liquidity Risk, Counterparty Credit Risk in Treasury products.
- **Capital Compliance:** Responsible for BASEL II & BASEL III compliance, ICAAP, Bank-wide Stress testing and ensuring that the Bank maintains sufficient capital against the various risks that are identified.
- **Operational Risk:** Responsible for assessing and monitoring Operational Risk, Outsourcing Risk and Business Continuity of the Bank.
- **Information Security :** Responsible for assessing and monitoring Information Security of the Bank, security testing of various Information Technology components, collation of Information Security events and highlighting the risks to the appropriate stakeholders.
- **General Counsel (Legal) :**Responsible for managing the entire legal function

### 3. Credit Risk

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

Credit Risk is the risk of loss that may occur from the failure of any counterparty to abide by the terms and conditions of any financial contract with the Bank, principally the failure to make required payments as per the terms and conditions of the contracts. The Bank is exposed to credit risk through funded and non funded products.

#### **Credit Risk Governance Structure**

The Bank has implemented a robust and comprehensive Credit Risk Management framework. The Board of Directors of the Bank defines the risk appetite, sets the credit risk strategy and approves the credit risk policies of the Bank. The RMC and the Audit & Compliance Committee of the Board review various aspects of risk arising from the business. The Bank's risk management processes are guided by well defined policies appropriate for various risk

categories, independent risk oversight and periodic monitoring of portfolio by Risk Monitoring Committee (RMC).

The Credit Risk Management Department (CRMD) is delegated with specific responsibilities of managing the credit risk in the Bank by the RMC.

The CRMD is headed by the Chief Risk Officer who is assisted by Country Head (Corporate & Institutional Banking Risk), Country Head (Corporate Finance Risk), Country Head (Emerging Corporates Banking Risk), Country Head (Business Banking Risk), Country Head (Retail Banking Risk), Country Head - (Market Risk), Country Head (Credit Mid Office), Country Head- Operational Risk, Head Portfolio Analytics Unit, Capital Compliance Unit, CISO and General Counsel. The CRMD is accountable for protecting the quality of the entire loan/ investment portfolio and undertakes portfolio evaluation & conducts comprehensive studies on the environment 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, by avoiding concentration in credit exposures to individual/ group borrowers, industry/ sector, credit rating etc

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 credit proposals are examined in depth by the sanctioning authorities, under the “three initial system” of sanction. This system establishes line accountability for credit decisions and combines credit approval authorities and Discretionary Powers. 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.

Credit Proposals beyond a certain threshold are sanctioned by a Management Credit Committee which comprises the MD & CEO, Chief Risk Officer, Heads of Business & Risk.

For the retail assets business, 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.

For wholesale segment, the Bank has a risk rating system comprising multiple models that assign credit ratings to customers based on their financial data, industry characteristics, business positioning and other non financial parameters. 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.

All borrower accounts 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

## **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

Type of exposure	Domestic		
	Exposure*	Lien marked Deposits against Exposures	Exposure backed by Eligible Guarantees
Fund Based	8,832,386	240,579	13,341
Non Fund Based**	3,057,925	331,102	12,164
<b>Total</b>	<b>11,890,311</b>	<b>571,681</b>	<b>25,505</b>

\*Represents book value as at September 30, 2013

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

The Bank has no direct Overseas Credit Exposure (Fund or Non fund\*\*) as on September 30, 2013.

**Industry type distribution of Exposure\* as at September 30, 2013**

₹ 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	18,198	444	-	44,299	3,513	50	62,497
	Others (All Engineering)	112,956	1,525	4,355	167,774	6,122	1,541	280,730
Basic Metal and Metal Products	Iron & Steel	295,198	1,332	-	171,045	9,858	-	466,243
	Other Metal & Metal Products	133,181	1,064	-	161,884	4,944	-	295,065
Beverages (excl. Tea & Coffee)	Beverages (excl. Tea & Coffee)	61,458	1,881	-	2,815	19	-	64,273
Cement & Cement Products	Cement & Cement Products	87,034	433	-	39,515	926	-	126,549
Chemicals and Chemical Products (Dyes, Paints, etc.)	Drugs & Pharmaceuticals	67,889	4,831	-	51,411	3,353	-	119,300
	Fertilizers	44,709	277	-	50,904	-	-	95,613
	Others (Chemical & Chemical Products)	51,401	818	-	43,262	8,582	-	94,663
	Petro-chemicals (excl. under Infrastructure)	4,762	18	-	13,505	2,828	-	18,267
Construction	Construction#	250,830	35,750	2,313	417,376	10,987	5,577	668,206
Food Processing	Coffee	50,892	-	-	748	1	-	51,640
	Edible Oils & Vanaspati	6,795	712	-	117,715	68,967	-	124,510
	Others (Food Processing)	158,679	4,517	-	26,568	12,557	-	185,247
	Sugar	25,956	369	-	11,619	103	-	37,575
	Tea	8,078	2,089	-	1,549	0	-	9,627
Gems and Jewellery	Gems and Jewellery	72,352	10,970	-	9,676	2,455	-	82,028
Glass & Glassware	Glass & Glassware	13,569	20	-	2,186	30	-	15,755
Infrastructure	Airports	23,956	300	-	11,139	2,633	-	35,095
	Electricity (generation/- transportation & distribution)#	529,585	3,047	-	194,320	11,945	-	723,905
	Gas/LNG (storage & pipeline)	9,167	-	-	6,872	557	-	16,039
	Railways	17,939	-	-	7,323	1,102	-	25,262

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
	Roadways	83,066	-	1,667	1,876	42	-	84,942
	Social & Commercial Infra.	142,106	1,136	-	57,529	601	-	199,635
	Telecommunication	232,349	42,777	-	105,191	410	-	337,540
	Water Sanitation	14,793	-	-	11,939	65	-	26,732
	Waterways	121,409	6,471	-	17,457	1,723	1,386	138,866
Leather & Leather Products	Leather & Leather Products	1,256	-	-	-	-	-	1,256
Mining & Quarrying	Coal (Mining & Quarrying)	14,160	-	-	4,662	227	-	18,822
	Others (Mining & Quarrying)	1,628	-	-	11,947	484	-	13,575
Paper & Paper Products	Paper & Paper Products	48,593	592	-	12,690	452	-	61,283
Petroleum (non-infra), Coal Products (non-mining) & Nuclear Fuels	Coal Products (non-mining)	24,802	655	-	12,583	1,132	-	37,385
	Petroleum (non-infra) and Nuclear Fuels	4,266	20	-	292,008	1,497	-	296,274
Residuary Advances	Aviation	7,933	-	-	62,498	19,230	-	70,431
	Residuary	2,727,460	10,680	-	15,874	9,888	-	2,743,334
Rubber, Plastic & Products	Plastics & Plastic Products	11,787	384	-	27,554	1,809	-	39,341
	Rubber & Rubber Products	1,225	-	-	2,343	275	-	3,568
Textiles	Cotton	4,829	-	-	1,182	-	-	6,011
	Jute	525	-	-	637	54	-	1,162
	Other Textiles	38,302	1,323	-	22,200	4,725	-	60,502
	Silk	2,155	88	-	622	103	-	2,777
	Woolen	3,593	3,471	-	-	-	-	3,593
Vehicles, Vehicle Parts & Transport Equipments	Vehicles, Vehicle Parts and Transport Equipments	200,943	2,040	-	96,198	9,400	-	297,141
Wood & Wood Products	Wood and Wood Products	486	-	-	2,993	118	-	3,479
Other Industries	Other Industries	3,100,136	100,545	5,006	744,437	127,385	3,610	3,844,573
	<b>Total</b>	<b>8,832,386</b>	<b>240,579</b>	<b>13,341</b>	<b>3,057,925</b>	<b>331,102</b>	<b>12,164</b>	<b>11,890,311</b>

\*Represents book value as at September 30, 2013. \*\*Non-fund based exposures are guarantees given on behalf of the constituents and 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	21,488	-	16,238	1,480
2 days to 7 days	37,619	2,915	11,613	7,933
8 days to 14 days	75,912	-	8,961	14,746
15 days to 28 days	110,268	52,167	18,223	27,031
29 days to 3 months	613,980	174,976	66,058	45,045
Over 3 to 6 months	622,069	88,053	90,547	40,657
Over 6 to 12 months	560,484	119,640	84,824	16,327
Over 1 year to 3 years	973,937	621,333	27,664	37,798
Over 3 years to 5 years	1,141,461	857,364	60,011	11,458
Over 5 years	614,500	2,144,220	31,975	763,864
<b>Total</b>	<b>4,771,718</b>	<b>4,060,668</b>	<b>416,114</b>	<b>966,339</b>

#### Movement of NPA (Gross) and Provision for NPAs - Sept 30, 2013

Particulars	₹ in Lacs
<b>A. Amount of NPAs (Gross)</b>	<b>13,207</b>
Substandard	5,209
Doubtful 1	5,345
Doubtful 2	1,699
Doubtful 3	4
Loss	950
<b>B. Net NPAs</b>	<b>1,936</b>
<b>C. NPA Ratios</b>	
i. Gross NPAs to Gross Advances	0.28%
ii. Net NPAs to Net Advances	0.04%
<b>D. Movement of NPAs (Gross)</b>	
Opening Balance as at April 1, 2013	9,432
Additions during the year	20,285
Reductions during the year	16,510
Closing Balance as at September 30, 2013	13,207
<b>E. Movement of Provisions for NPAs</b>	
Opening Balance as at April 1, 2013	8,733
Provisions made during the year	7,930
Write-offs of NPA provision	4,296
Write backs of excess provisions	1,097
Closing Balance as at September 30, 2013	11,271

**NPI (Gross), Provision for NPI and Movement in Provision for Depreciation on investments – September 30, 2013**

<b>Particulars</b>	<b>₹ in Lacs</b>
<b>A. Amount of Non - Performing Investment (NPI)</b>	1,154
B. Amount of provisions held for NPI	1,154
<b>C. Movement of provisions for depreciation on investments</b>	
Opening Balance as at April 1, 2013	2,506
Add/(Less): Provisions made during the year	11,893
Closing Balance as at Sept 30, 2013	14,399

**4. Credit Risk: Portfolios subject to the Standardized Approach**

**Ratings used under 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 the 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. In case the Bank does not have exposure in a rated issue, the Bank would use the issue rating for its comparable unrated exposures to the same borrower, provided that the Bank's exposures are pari-passu or senior and of similar or shorter maturity as compared to the rated issue. Further the lower rating,

where there are two ratings and the second-lowest rating where there are three or more ratings are used in cases where multiple ratings for a given facility are considered.

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

The table below provides the break-up of the Bank's exposures\* (rated and unrated) into three major risk buckets.

₹ in Lacs

Risk Weight Bands	Fund Based Exposure	Non Fund Based**	Total exposure	Lien marked Deposits against Exposures	Total other eligible financial collateral used as credit risk mitigants	Total amount of exposure (Fund + Non Fund) covered by Eligible Guarantees
Below 100% risk weight	5,354,155	1,651,753	7,005,908	62,527	-	25,504
100% risk weight	2,777,305	1,228,364	4,005,669	444,176	-	-
Above 100% risk weight	700,926	177,807	878,733	64,979	-	-
Deducted	-	-	-	-	-	-
<b>Total</b>	<b>8,832,386</b>	<b>3,057,925</b>	<b>11,890,311</b>	<b>571,681</b>	<b>-</b>	<b>25,504</b>

\*Represents book value as at September 30, 2013

\*\*Non-fund based exposures are guarantees given on behalf of the constituents and 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.

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 cash deposit with the Bank and thus the risk (credit and market) concentration of the mitigants is low.

## 6. Securitization : Disclosure for Standardized Approach

During half-year ended September 30, 2013, 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 and VaR which is monitored on a periodical basis.

With respect to the securitized exposures purchased, the valuation 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. There are no changes in the methods and key assumptions used in the current year as compared to the previous year.

### Banking Book- Securitization Exposures

During the half year ended September 30, 2013, 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, 2013.

### Trading Book- Securitization Exposures

In its Trading Book, the Bank has no retained exposures for exposures securitized by the Bank as at September 30, 2013 .

The details of On- balance sheet & off balance sheet securitization exposures purchased and outstanding as at Sept 30, 2013 is given below

(₹ in Lakhs)

Category	RWA Category				Grand Total
	Below 100% risk weight	100% risk weight	Above 100% risk weight	Deducted	
Agri & Auto Finance	72,145	-	-	-	72,145
Agri Finance	5,450	-	-	-	5,450
Auto Finance	134,552	-	-	-	134,552
Commercial Equipment Finance	10,270	-	-	-	10,270
Corporate	30,000	-	-	-	30,000
Housing Finance	68,968	-	-	-	68,968
Micro Finance	6,805	-	-	-	6,805
Reconstruction Fund	-	-	13,922	-	13,922
SME Mortgage Backed	8,925	-	-	-	8,925
<b>Grand Total</b>	<b>337,115</b>	<b>-</b>	<b>13,922</b>	<b>-</b>	<b>351,037</b>

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	100% risk weight	Above 100% risk weight	Deducted	
Agri & Auto Finance	1,842	-	-	-	1,842
Auto Finance	3,184	-	-	-	3,184
Commercial Equipment Finance	260	-	-	-	260
Housing Finance	2,043	-	-	-	2,043
Micro Finance	340	-	-	-	340
Corporate	1,500	-	-	-	1,500
SME Mortgage Backed	268	-	-	-	268
Agri Finance	163	-	-	-	163
Reconstruction Fund	-	-	2,010	-	2,010
<b>Grand Total</b>	<b>9,600</b>	<b>-</b>	<b>2,010</b>	<b>-</b>	<b>11,609</b>

## **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 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, 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 Key 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, VaR, etc. As per the Market Risk Policy, limits have been set for Forex Open Position limits (Daylight / Overnight), stop-loss limit, Sensitivities and VaR and the same are monitored on a daily basis. Back testing of the current VaR model is carried out on a 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.

<b>Amount of Capital required for Market Risk as at Sept 30,2013</b>	<b>₹ in Lakhs</b>
Interest rate risk	81,391
Foreign Exchange risk	3,000
Equity position risk	2,330
<b>Total capital required for Market Risk</b>	<b>86,721</b>

## 8. Operational Risk

Operational Risk is the risk of loss resulting from inadequate or failed internal processes, people or 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 of portfolio 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
- Vetting of new products and processes from the operational risk perspective
- 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 an operational risk management process as an integral part of its overall Risk Management Architecture. The overall objective of the policy is:

- Determine Bank's appetite for Operational Risk
- Framework to identify, assess and monitor operational risk for effective mitigation
- Strengthen overall control environment at the Bank
- Improvement in customer service and minimise operational losses

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.

## **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 implemented.

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 risk including bankers indemnity, cash movement, electronic and cyber crimes and fixed assets.

## **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. The Bank is also undertaking analysis for migration to Advanced Approaches for computation of Capital Charge for Operational Risk. The Bank has also initiated various activities for migration to advanced approaches.

## 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 (core) 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 defines the risk appetite, sets the strategy and approves 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 include Key Top and Senior Management executives of the Bank.

Independent Market Risk function of the Bank has dedicated team which measure and monitor IRRBB Risk and highlights the exceptions, if any. Key responsibilities of this team involve Policy / Limit review, 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 economic value of bank's capital.
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
Total	(24,404)	24,404

₹ 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
Total	8,622	(8,622)

#### 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. 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 non-bank 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 distinct limits for each type of product 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 is yet to enter into any Credit Support Annex (CSA) agreements with its counterparties 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 and the Bank advises its clients in terms of the positions it should avoid so as to mitigate wrong-way risk. 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. The derivative exposure is calculated using Current Exposure Method (CEM) and the balance out standing as on September 30, 2013 is given below.

Particulars	Notional Amount	Current Exposure	(₹ in Lakhs)
			Gross Positive MTM
Foreign Exchange Contracts	14,794,444	321,348	555,755
Interest Rate Derivative Contracts	6,397,037	130,112	76,807
Currency Swaps	536,804	118,469	76,614
Currency Options	150,030	9,236	5,161
<b>Total</b>	<b>21,878,315</b>	<b>579,165</b>	<b>714,338</b>

### Notes

1. *Currency Options includes only bought options*
2. *Current Exposure of Foreign Exchange Contracts does not include Forward contracts settling through CCIL under Forex Forward Segment (however includes 100% of Margin under Settlement Guarantee Fund and Default Fund with CCIL).*

## 11. Composition of Capital

		₹ in Millions		
DF 11 - Composition of Capital			Amounts Subject to Pre-Basel III Treatment	Ref No.
<b>Common Equity Tier 1 capital: instruments and reserves</b>				
1	Directly issued qualifying common share capital+ Related stock surplus (share premium)	22,841		a = a1+a2
2	Retained earnings	23,362		b = b1 - b2
3	Accumulated other comprehensive income (and other reserves)	12,083		c = c1 + c2
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	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	58,286		
<b>Common Equity Tier 1 capital: regulatory adjustments</b>				
7	Prudential valuation adjustments	-		
8	Goodwill (net of related tax liability)	-		
9	Intangibles other than mortgage-servicing rights (net of related tax liability)	25	100	e
10	Deferred tax assets	451	1,805	f
11	Cash-flow hedge reserve	-		
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 in balance sheet)	-		
17	Reciprocal cross-holdings in common equity	-		
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	<b>of which:</b> significant investments in the common stock of financial entities	-		
24	<b>of which:</b> mortgage servicing rights	-		
25	<b>of which:</b> deferred tax assets arising from temporary differences	-		
26	<b>National specific regulatory adjustments (26a+26b+26c+26d)</b>	<b>123</b>		
26(a)	<b>of which:</b> Investments in the equity capital of the unconsolidated insurance subsidiaries	-		
26(b)	<b>of which:</b> Investments in the equity capital of unconsolidated non-financial subsidiaries	-		
26(c)	<b>of which:</b> Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank	-		
26(d)	<b>of which:</b> Unamortized pension funds expenditures	-		
	Regulatory Adjustments Applied to Common Equity Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment			
	<b>of which:</b> capital charge for illiquid positions.	123		
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-		
28	<b>Total regulatory adjustments to Common equity Tier 1</b>	<b>599</b>		
29	<b>Common Equity Tier 1 capital (CET1)</b>	57,687		
<b>Additional Tier 1 Capital Instruments</b>				
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32)	-		
31	<b>of which:</b> classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)	-		
32	<b>of which:</b> classified as liabilities under applicable accounting standards (Perpetual debt Instruments)	-		
33	Directly issued capital instruments subject to phase out from Additional Tier 1	4,342		g

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	<b>of which:</b> instruments issued by subsidiaries subject to phase out	-		
36	<b>Additional Tier 1 capital before regulatory adjustments</b>	<b>4,342</b>		
	<b>Additional Tier 1 capital: regulatory adjustments</b>			
37	Investments in own Additional Tier 1 instruments	-		
38	Reciprocal cross-holdings in Additional Tier 1 instruments	31		
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	<b>National specific regulatory adjustments (41a+41b)</b>	-		
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:			
	<b>of which:</b> Other Intangible Assets	100		e
	<b>of which:</b> Deferred Tax Assets.	1,805		f
42	<b>Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions</b>	-		
43	<b>Total regulatory adjustments to Additional Tier 1 capital</b>	1,936		
44	<b>Additional Tier 1 capital (AT1)</b>	2,406		
44(a)	<b>Additional Tier 1 capital reckoned for capital adequacy</b>	2,406		
45	<b>Tier 1 capital (T1 = CET1 + AT1) (29 + 44a)</b>	60,093		
	<b>Tier 2 capital: instruments and provisions</b>			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	-		

<b>DF 11 - Composition of Capital</b>			<b>Amounts Subject to Pre-Basel III Treatment</b>	<b>Ref No.</b>
47	Directly issued capital instruments subject to phase out from Tier 2	50,847		h
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	<b>of which:</b> instruments issued by subsidiaries subject to phase out	-		
50	Provisions	2,418		i= i1 + i2
51	<b>Tier 2 capital before regulatory adjustments</b>	53,264		
	<b>Tier 2 capital: regulatory adjustments</b>			
52	Investments in own Tier 2 instruments	-		
53	Reciprocal cross-holdings in Tier 2 instruments	220		
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	<b>National specific regulatory adjustments (56a+56b)</b>	-		
56(a)	<b>of which:</b> Investments in the Tier 2 capital of unconsolidated subsidiaries	-		
56(b)	<b>of which:</b> Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank	-		
57	<b>Total regulatory adjustments to Tier 2 capital</b>	220		
58	<b>Tier 2 capital (T2)</b>	53,044		
58(a)	<b>Tier 2 capital reckoned for capital adequacy</b>	38,459		
58(b)	<b>Excess Additional Tier 1 capital reckoned as Tier 2 capital</b>	-		
58(c)	<b>Total Tier 2 capital admissible for capital adequacy (58a + 58b)</b>	38,459		
59	<b>Total Capital (TC = T1 + T2) (45 + 58c)</b>	98,552		
	<b>Risk Weighted Assets in respect of Amounts Subject to Pre-Basel III Treatment</b>			
	<b>of which:</b>			
60	<b>Total risk weighted assets (60a + 60b + 60c)</b>	715,593		

DF 11 - Composition of Capital			Amounts Subject to Pre-Basel III Treatment	Ref No.
60(a)	of which: Total Credit Risk Weighted Assets	586,181		
60(b)	of which: Total Market Risk Weighted Assets	86,721		
60(c)	of which: Total Operational Risk Weighted Assets	42,691		
	<b>Capital ratios</b>			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	8.1%		
62	Tier 1 (as a percentage of risk weighted assets)	8.4%		
63	Total capital (as a percentage of risk weighted assets)	13.8%		
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)	4.5%		
65	of which: Capital Conservation Buffer Requirement	0.0%		
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		
	<b>National minima (if different from Basel III)</b>			
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%		
	<b>Amounts below the thresholds for deduction (before risk weighting)</b>			
72	Non-significant investments in the capital of other financial entities	-		
73	Significant investments in the common stock of financial entities	-		
74	Mortgage servicing rights (net of related tax liability)	NA		
75	Deferred tax assets arising from temporary differences (net of related tax liability)	NA		
	<b>Applicable caps on the inclusion of provisions in Tier 2</b>			
76	Provisions eligible for inclusion in Tier 2 in respect of	2,418		i= i1 + i2

<b>DF 11 - Composition of Capital</b>			<b>Amounts Subject to Pre-Basel III Treatment</b>	<b>Ref No.</b>
	exposures subject to standardised approach (prior to application of cap)			
77	Cap on inclusion of provisions in Tier 2 under standardised approach	7,327		
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		
	<b>Capital instruments subject to phase-out arrangements (only applicable between March 31, 2017 and March 31, 2022)</b>			
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	4,342		g
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	482		
84	Current cap on T2 instruments subject to phase out arrangements	50,847		h
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	5,650		

Row # 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	2,256
	Total as indicated in row 10	2,256
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	-
	<b>of which:</b> Increase in Common Equity Tier 1 capital	NA
	<b>of which:</b> Increase in Additional Tier 1 capital	NA
	<b>of which:</b> 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
44(a)	Excess Additional Tier 1 capital not reckoned for capital adequacy (difference between Additional Tier 1 capital as reported in row 44 and admissible Additional Tier 1 capital as reported in 44a)	-
	<b>of which:</b> Excess Additional Tier 1 capital which is considered as Tier 2 capital under row 58b	-
50	Eligible Provisions included in Tier 2 capital	2,418
	Eligible Revaluation Reserves included in Tier 2 capital	-
	Total of row 50	2,418
58(a)	Excess Tier 2 capital not reckoned for capital adequacy (difference between Tier 2 capital as reported in row 58 and T2 as reported in 58a)	14,585

## 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, 2013.	As on September 30, 2013.	
<b>A</b>	<b>Capital &amp; Liabilities</b>			
i	Paid-up Capital	3,604	3,604	a1
	Reserves & Surplus	62,479	62,479	
	Of which:			
	Balance in Profit & Loss Account	31,061	31,061	b1
	of which current period profit not reckoned for capital adequacy purpose	7,699	7,699	b2
	Share Premium	19,237	19,237	a2
	Statutory Reserve	10,340	10,340	c1
	Capital Reserve	1,743	1,743	c2
	Investment Reserve	98	98	i1
	Minority Interest	-	-	d
	<b>Total Capital</b>	<b>66,083</b>	<b>66,083</b>	
ii	<b>Deposits</b>	<b>675,719</b>	<b>675,719</b>	
	of which: Deposits from banks	50,029	50,029	
	of which: Customer Deposits	625,690	625,690	
iii	<b>Borrowings</b>	<b>178,871</b>	<b>178,871</b>	
	of which: From RBI	14,225	14,225	
	of which: From banks	16,940	16,940	
	of which: From other institutions & agencies	43,854	43,854	
	of which: Borrowing in Foreign Currency	35,583	35,583	
	of which: Capital instruments	68,269	68,269	
	(a) of which eligible AT1 Capital	4,342	4,342	g
	(a) of which eligible Tier II Capital	50,847	50,847	h
iv	<b>Other Liabilities &amp; provisions</b>	<b>100,811</b>	<b>100,811</b>	
	of which: Provision on Standard Advances	2,320	2,320	i2
	of which: DTLs related to intangible assets	-	-	
	<b>Total Liabilities</b>	<b>1,021,484</b>	<b>1,021,484</b>	

<b>B</b>	<b>Assets</b>			
i	Cash and balances with Reserve Bank of India	34,175	34,175	
	Balances with banks and money at call and short notice	7,437	7,437	
ii	<b>Investments:</b>	406,066	406,066	
	of which: Government Securities	217,104	217,104	
	of which: Other approved securities	-	-	
	of which: Shares	1,132	1,132	
	of which: Debentures & Bonds	112,148	112,148	
	of which: Subsidiaries /Joint ventures/Associates	-	-	
	of which: Others (Commercial Papers, Mutual funds etc.)	75,682	75,682	
iii	<b>Loans and advances</b>	477,172	477,172	
	of which: Loans and advances to banks	328	328	
	of which: Loans and advances to customers	476,844	476,844	
iv	Fixed Assets	2,690	2,690	
v	<b>Other Assets</b>	93,944	93,944	
	of which: Goodwill and intangible assets	125	125	
	out of which:			
	Goodwill	-	-	
	Other intangibles(excluding MSRs)	125	125	e
	Deferred Tax Assets	2,256	2,256	f
vi	Goodwill on consolidation	-	-	
vii	Debit balance in Profit & Loss Account	-	-	
	<b>Total Assets</b>	<b>1,021,484</b>	<b>1,021,484</b>	

### 13. Main Features of Regulatory Capital Instruments

Item	Particulars	Equity shares	Unsecured Redeemable Non Convertible Subordinated Bonds in the nature of Promissory Notes	Unsecured Redeemable Non Convertible Upper Tier II Bonds in the nature of Debentures	Unsecured Redeemable Non Convertible Upper Tier II Bonds in the nature of Debentures	Unsecured Redeemable Non Convertible Upper Tier II Bonds in the nature of Debentures
1	Issuer	YES BANK	YES BANK	YES BANK	YES BANK	YES BANK
2	Unique identifier	INE528G01019	INE528G09012	INE528G08014	INE528G08022	INE528G08030
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
	<b>Regulatory Treatment</b>					
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	Tier 2 Debt 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, 2013)	3,604.32	648.00	720.00	302.40	90.00
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	November 7, 2006	January 2, 2007	February 7, 2007	March 14, 2007
12	Perpetual or dated	Perpetual	Dated	Dated	Dated	Dated
13	Original maturity date	No Maturity	May 7, 2016	January 2, 2022	February 7, 2022	March 14, 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	NA	January 2, 2017. Redemption at Par Value	February 7, 2017. Redemption at Par Value	March 14, 2017. Redemption at Par Value.
16	Subsequent call dates, if applicable	NA	NA	NA	NA	NA
	<b>Coupons / dividends</b>	Dividend	Coupon	Coupon	Coupon	Coupon
17	Fixed or floating dividend/coupon	NA	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	NA	9.10%	9.73%	9.60%	10.00%
19	Existence of a dividend stopper	NA	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	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	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 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 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	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 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 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
1	Issuer	YES BANK				
2	Unique identifier	INE528G09020	INE528G08048	INE528G09038	INE528G08055	INE528G08063
3	Governing law(s) of the instrument	RBI Master Circulars, Companies Act, SEBI Regulations				
	<b>Regulatory Treatment</b>					
4	Transitional Basel III rules	Tier 2				
5	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/ group & solo	Solo and Group				
7	Instrument type	Upper Tier 2 Capital Instruments	Tier 2 Debt Instruments			
8	Amount recognized in regulatory capital (Rs. in Millions as of September 30, 2013)	90.00	540.00	45.00	18.00	54.00
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 15, 2007	March 23, 2007	March 31, 2007	April 20, 2007	September 29, 2007
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	March 15, 2022	March 23, 2022	March 31, 2022	April 20, 2022	April 29, 2017
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	March 15, 2017. Redemption at Par Value.	March 23, 2017. Redemption at Par Value.	March 31, 2017. Redemption at Par value.	April 20, 2017. Redemption at Par Value.	NA
16	Subsequent call dates, if applicable	NA	NA	NA	NA	NA
	<b>Coupons/ dividends</b>	Coupon	Coupon	Coupon	Coupon	Coupon
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	10.10%	10.40%	10.40%	10.40%	10.00%
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	Mandatory
21	Existence of step up or other incentive to redeem	Yes	Yes	Yes	Yes	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or 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 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
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 and Existence of Step up Option	Absence of Point Of Non Viability Features

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 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
1	Issuer	YES BANK	YES BANK	YES BANK	YES BANK	YES BANK
2	Unique identifier	INE528G08071	INE528G08089	INE528G08097	INE528G08105	INE528G08113
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
	<b>Regulatory Treatment</b>					
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	Tier 2 Debt Instruments
8	Amount recognized in regulatory capital (Rs. in Millions as of September 30, 2013)	1,638.00	90.00	38.34	5.40	198.72
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 29, 2007	November 8, 2007	November 30, 2007	December 12, 2007	February 7, 2008
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	September 29, 2022	November 8, 2022	May 30, 2017	June 12, 2017	May 7, 2017
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	September 29, 2017. Redemption at Par Value	November 8, 2017. Redemption at Par Value	NA	NA	NA
16	Subsequent call dates, if applicable	NA	NA	NA	NA	NA
	<b>Coupons / dividends</b>	Coupon	Coupon	Coupon	Coupon	Coupon
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	10.70%	10.70%	10.15%	10.15%	10.00%
19	Existence of a dividend stopper	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary	Partially discretionary	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes	Yes	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 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
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	Absence of Point Of Non Viability Features	Absence of Point Of Non Viability Features

Item	Particulars	Tier-I instruments in Foreign Currency	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
1	Issuer	YES BANK	YES BANK	YES BANK	YES BANK	YES BANK
2	Unique identifier	NA	NA	INE528G08121	INE528G09046	INE528G09053
3	Governing law(s) of the instrument	English Laws	English Laws	RBI Master Circulars, Companies Act, SEBI Regulations	RBI Master Circulars, Companies Act, SEBI Regulations	RBI Master Circulars, Companies Act, SEBI Regulations
	<b>Regulatory Treatment</b>					
4	Transitional Basel III rules	Additional Tier 1	Tier 2	Tier 2	Additional Tier 1	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	Perpetual Debt Instruments	Upper Tier 2 Capital Instruments	Upper Tier 2 Capital Instruments	Perpetual Debt Instruments	Perpetual Debt Instruments
8	Amount recognized in regulatory capital (Rs. in Millions as of September 30, 2013)	192.96	3087.36	1,800.00	1,035.00	351.00
9	Par value of instrument (Rs.)	USD 5 million	USD 80 million	1,000,000	1,000,000	1,000,000
10	Accounting classification	Liability	Liability	Liability	Liability	Liability
11	Original date of issuance	June 27, 2008	June 27, 2008	September 15, 2008	February 21, 2009	March 9, 2009
12	Perpetual or dated	Perpetual	Dated	Dated	Perpetual	Perpetual
13	Original maturity date	NA	June 27, 2023	September 15, 2023	NA	NA
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	June 27, 2018	September 15, 2018. Redemption at Par Value.	February 21, 2019. Redemption at Par Value	March 9, 2019. Redemption at Par Value
16	Subsequent call dates, if applicable	Every 6 month on interest reset dates	Every 6 month on interest reset dates	NA	NA	NA
	<b>Coupons / dividends</b>	Coupon	Coupon	Coupon	Coupon	Coupon
17	Fixed or floating dividend/coupon	Floating	Floating	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6M JPY LIBOR + 4.50%	6M JPY LIBOR + 3%	11.75%	10.25%	10.25%
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	Noncumulative	Cumulative	Cumulative	Non cumulative	Non cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	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 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 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
36	Non-compliant transitioned features	Yes	Yes	Yes	Yes	Yes
37	If yes, specify non-compliant 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 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

Item	Particulars	UPPER TIER-II instruments in Foreign Currency	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
1	Issuer	YES BANK	YES BANK	YES BANK	YES BANK	YES BANK
2	Unique identifier	NA	INE528G08139	INE528G08147	INE528G09061	INE528G08154
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
	<b>Regulatory Treatment</b>					
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2	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	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Perpetual Debt Instruments	Upper Tier 2 Capital Instruments
8	Amount recognized in regulatory capital (Rs. in Millions as of September 30, 2013)	834.87	2,340.00	2,700.00	738.00	3,960.00
9	Par value of instrument (Rs.)	EUR 13.25 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	September 30, 2009	September 30, 2009	January 22, 2010	March 5, 2010	August 14, 2010
12	Perpetual or dated	Dated	Dated	Dated	Perpetual	Dated
13	Original maturity date	September 30, 2024	April 30, 2020	January 22, 2020	NA	August 14, 2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	September 30, 2019	NA	NA	March 5, 2020. Redemption at Par Value	August 14, 2020. Redemption at Par Value
16	Subsequent call dates, if applicable	Every 6 month on interest reset dates	NA	NA	NA	NA
	<b>Coupons / dividends</b>	Coupon	Coupon	Coupon	Coupon	Coupon
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6M EURIBOR + 3.80%	9.65%	9.65%	10.25%	9.65%
19	Existence of a dividend stopper	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary	Mandatory	Mandatory	Partially discretionary	Partially discretionary
21	Existence of step up or other incentive to redeem	Yes	No	No	Yes	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Non 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 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
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 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, 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, 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	INE528G09079	INE528G08162	INE528G08170	INE528G08196	INE528G08204
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
	<b>Regulatory Treatment</b>					
4	Transitional Basel III rules	Additional Tier 1	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	Perpetual Debt Instruments	Upper Tier 2 Capital 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, 2013)	2,025.00	1,800.00	2,757.60	2,893.50	2,187.00
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	August 21, 2010	September 8, 2010	September 30, 2010	July 25, 2011	October 28, 2011
12	Perpetual or dated	Perpetual	Dated	Dated	Dated	Dated
13	Original maturity date	NA	September 8, 2025	April 30, 2020	July 25, 2021	October 28, 2021
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	August 21, 2020. Redemption at Par Value	September 8, 2020. Redemption at Par Value.	NA	NA	NA
16	Subsequent call dates, if applicable	NA	NA	NA	NA	NA
	<b>Coupons / dividends</b>	Coupon	Coupon	Coupon	Coupon	Coupon
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	9.90%	9.50%	9.30%	10.30%	10.20%
19	Existence of a dividend stopper	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary	Partially discretionary	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes	Yes	No	No	No
22	Noncumulative or cumulative	Non 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 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 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 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 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 Subordinated Bonds in the nature of Debentures	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
1	Issuer	YES BANK	YES BANK	YES BANK	YES BANK	YES BANK
2	Unique identifier	INE528G08212	NA	INE528G09103	INE528G08220	INE528G08238
3	Governing law(s) of the instrument	RBI Master Circulars, Companies Act, SEBI Regulations	English Laws	RBI Master Circulars, Companies Act, SEBI Regulations	RBI Master Circulars, Companies Act, SEBI Regulations	RBI Master Circulars, Companies Act, SEBI Regulations
	<b>Regulatory Treatment</b>					
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	Tier 2 Debt Instruments	Upper Tier 2 Capital Instruments	Upper Tier 2 Capital Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments
8	Amount recognized in regulatory capital (Rs. in Millions as of September 30, 2013)	2,700.00	3,434.06	540.00	2,700.00	2,700.00
9	Par value of instrument (Rs.)	1,000,000	USD 7.5 million	1,000,000	1,000,000	1,000,000
10	Accounting classification	Liability	Liability	Liability	Liability	Liability
11	Original date of issuance	March 28, 2012	March 30, 2012	June 29, 2012	August 23, 2012	September 10, 2012
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	March 28, 2022	March 30, 2027	June 29, 2027	August 23, 2022	September 10, 2022
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	NA	March 30, 2022	June 29, 2022. Redemption at Par Value	NA	NA
16	Subsequent call dates, if applicable	NA	Every 6 month on interest reset dates	NA	NA	NA
	<b>Coupons / dividends</b>	Coupon	Coupon	Coupon	Coupon	Coupon
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed	Fixed	Fixed
18	Coupon rate and any related index	9.90%	6M USD LIBOR + 4.82%	10.25%	10.00%	10.00%
19	Existence of a dividend stopper	No	Yes	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Partially discretionary	Partially discretionary	Mandatory	Mandatory
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	Non convertible	Nonconvertible	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 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
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, Upper Tier II Subordinated Bonds in the nature of Promissory Notes	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
1	Issuer	YES BANK	YES BANK	YES BANK	YES BANK	YES BANK
2	Unique identifier	INE528G09111	INE528G09129	INE528G08246	INE528G08253	INE528G09137
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
	<b>Regulatory Treatment</b>					
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	Upper Tier 2 Capital Instruments	Upper Tier 2 Capital Instruments
8	Amount recognized in regulatory capital (Rs. in Millions as of September 30, 2013)	1,800.00	1,800.00	2,337.30	2,475.00	1,521.90
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 28, 2012	October 16, 2012	October 31, 2012	November 10, 2012	December 27, 2012
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	September 28, 2027	October 16, 2022	October 31, 2022	November 10, 2027	December 27, 2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	September 28, 2022. Redemption at Par Value	NA	NA	November 10, 2022. Redemption at Par Value.	December 27, 2022. Redemption at Par Value
16	Subsequent call dates, if applicable	NA	NA	NA	NA	NA
	<b>Coupons / dividends</b>	Coupon	Coupon	Coupon	Coupon	Coupon
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	10.15%	10.00%	9.90%	10.25%	10.05%
19	Existence of a dividend stopper	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary	Mandatory	Mandatory	Partially discretionary	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	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 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	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

**Annexure 1 - Details of Equity Share Issuance**

<b>Date of Allotment</b>	<b>No of Shares in Millions</b>	<b>Amount of Share Capital in ₹ Million</b>	<b>Remark</b>
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
Various	27.37	273.69	Employee Stock Option Scheme
<b>Total</b>	<b>360.43</b>	<b>3,604.32</b>	

## 14. 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-up	Shares are directly issued and paid up. The Bank cannot 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. As these capital instruments are not fully compliant with the eligibility criteria set under Basel III Capital Regulations, these are phased out in computation of Tier 1 and Tier 2 Capital under the transitional provisions specified in RBI Master Circular on RBI Master Circular on Basel-III Capital Regulations, July, 2013.

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 on September 30, 2013 are given below.

### Tier 1 Capital Instruments

<b>1. Instrument</b>	<b>Unsecured, Non Convertible, Tier I Subordinated Perpetual Bonds in the nature of Promissory Notes</b>
<b>Credit Rating</b>	'LA +' by ICRA & 'CARE A+' (A Plus) by CARE
<b>Issue Size</b>	Rs. 116 crore including Green shoe option of Rs 66 Crore
<b>Face Value/Issue Price</b>	Rs 10,00,000/- per Bond
<b>Minimum Application Size</b>	1 Bond and in multiples of 1 Bond thereafter
<b>Tenor</b>	Perpetual
<b>Coupon Rate</b>	10.25% p.a
<b>Interest Payment Frequency</b>	Annual
<b>Interest on application money</b>	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
<b>Interest Payment Date</b>	21 <sup>st</sup> February of every year
<b>Lock-in Clause</b>	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 net loss or increase the net loss provided CRAR remains above the regulatory norm. The interest shall not be cumulative.

<b>1. Instrument</b>	<b>Unsecured, Non Convertible, Tier I Subordinated Perpetual Bonds in the nature of Promissory Notes</b>
<b>Record Date</b>	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.
<b>Put/ Call Option</b>	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).
<b>Step up Option</b>	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
<b>Date of Allotment</b>	February 21, 2009
<b>Listing</b>	BSE Debt Segment
<b>Depository</b>	National Securities Depositories Limited & Central Depository Services (India) Limited
<b>Trustee</b>	IDBI Trusteeship Services Ltd.
<b>Settlement</b>	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
<b>Issuance &amp; Trading</b>	Demat Mode

<b>2. Instrument</b>	<b>Unsecured, Non Convertible, Tier I Subordinated Perpetual Bonds in the nature of Promissory Notes</b>
<b>Credit Rating</b>	'LA +' by ICRA & 'CARE A+' (A Plus) by CARE
<b>Issue Size</b>	Rs. 55 Crore including Green shoe option of Rs 30 Crore
<b>Face Value/Issue Price</b>	Rs 10,00,000/- per Bond
<b>Minimum Application Size</b>	1 Bond and in multiples of 1 Bond thereafter
<b>Tenor</b>	Perpetual
<b>Coupon Rate</b>	10.25% p.a
<b>Interest Payment Frequency</b>	Annual (The interest shall not be cumulative)
<b>Interest on application money</b>	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
<b>Interest Payment Date</b>	9th March of every year
<b>Lock-in Clause</b>	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

<b>2. Instrument</b>	<b>Unsecured, Non Convertible, Tier I Subordinated Perpetual Bonds in the nature of Promissory Notes</b>
	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.
<b>Record Date</b>	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.
<b>Put/ Call Option</b>	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).
<b>Step up Option</b>	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 <sup>th</sup> 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%
<b>Date of Allotment</b>	March 9, 2009
<b>Listing</b>	Listing at the BSE Debt Segment
<b>Depository</b>	National Securities Depositories Limited & Central Depository Services (India) Limited
<b>Trustee</b>	IDBI Trusteeship Services Ltd.
<b>Settlement</b>	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
<b>Issuance &amp; Trading</b>	Demat Mode

<b>3. Instrument</b>	<b>Unsecured, Non Convertible, Tier I Subordinated Perpetual Bonds in the nature of Promissory Notes</b>
<b>Credit Rating</b>	BWR AA+ by Brickwork Ratings, LA+ by ICRA, CARE A+ by CARE
<b>Issue Size</b>	Rs. 87 Crore including the Green shoe option
<b>Face Value/Issue Price</b>	Rs 10,00,000/- per Bond
<b>Minimum Application Size</b>	1 Bond and in multiples of 1 Bond thereafter
<b>Tenor</b>	Perpetual
<b>Coupon Rate</b>	10.25% p.a
<b>Interest Payment Frequency</b>	Annual (The interest shall not be cumulative)
<b>Interest on application money</b>	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.
<b>Interest Payment Date</b>	5th March of every year
<b>Lock-in Clause</b>	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.
<b>Record Date</b>	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.
<b>Put/ Call Option</b>	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).
<b>Step up Option</b>	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 <sup>th</sup> Year from the Date of allotment. The step up shall be 100 basis points over and above the initial coupon rate of 10.25%
<b>Date of Allotment</b>	March 5, 2010
<b>Listing</b>	Listing at the BSE Debt Segment
<b>Depository</b>	National Securities Depositories Limited & Central Depository Services (India) Limited

<b>3. Instrument</b>	<b>Unsecured, Non Convertible, Tier I Subordinated Perpetual Bonds in the nature of Promissory Notes</b>
<b>Trustee</b>	IDBI Trusteeship Services Ltd.
<b>Settlement</b>	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
<b>Issuance &amp; Trading</b>	Demat Mode

<b>4. Instrument</b>	<b>Unsecured, Non Convertible, Tier I Subordinated Perpetual Bonds in the nature of Promissory Notes</b>
<b>Credit Rating</b>	BWR AA+ (outlook : Stable) by Brickwork Ratings and LAA- by ICRA
<b>Issue Size</b>	Rs. 225 Crores including the Green shoe option
<b>Face Value/Issue Price</b>	Rs 10,00,000/- per Bond
<b>Minimum Application Size</b>	1 Bond and in multiples of 1 Bond thereafter
<b>Tenor</b>	Perpetual
<b>Coupon Rate</b>	9.90% p.a
<b>Interest Payment Frequency</b>	Annual (The interest shall not be cumulative)
<b>Interest on application money</b>	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.
<b>Interest Payment Date</b>	21 <sup>st</sup> August of every year
<b>Lock-in Clause</b>	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.
<b>Record Date</b>	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.

<b>4. Instrument</b>	<b>Unsecured, Non Convertible, Tier I Subordinated Perpetual Bonds in the nature of Promissory Notes</b>
<b>Put/ Call Option</b>	No Put Option, Call option can be exercised only once on the date of completion of 10 years from the date of allotment with the prior approval of Reserve Bank of India (Department of Banking Operation and Development).
<b>Step up Option</b>	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 <sup>th</sup> Year from the date of allotment. The step up shall be 50 basis points over and above the initial coupon rate of 9.90%
<b>Date of Allotment</b>	August 21, 2010
<b>Listing</b>	Listing at the BSE Debt Segment
<b>Depository</b>	National Securities Depositories Limited & Central Depository Services (India) Limited
<b>Trustee</b>	Axis Trustee Services Ltd
<b>Settlement</b>	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
<b>Issuance &amp; Trading</b>	Demat Mode

<b>5. Instrument</b>	<b>Unsecured, Redeemable Non Convertible, Hybrid Tier-I Bonds in the nature of debentures</b>
<b>Issue Size</b>	JPY equivalent of USD 5 million
<b>Face Value/Issue Price</b>	JPY equivalent of USD 5 million . Issued at par
<b>Tenor</b>	Perpetual
<b>Coupon Rate</b>	6M JPY LIBOR +4.80%
<b>Interest Payment Frequency</b>	Semi-Annual
<b>Interest Payment Date</b>	June and December 27 each year
<b>Put/ Call Option</b>	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)
<b>Step up Option</b>	50 basis points over and above coupon rate, if the call option is not exercised by the Bank
<b>Deemed Date of Allotment</b>	Jun 27, 2008
<b>Lock-in Clause</b>	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.
<b>Issuance &amp; Trading</b>	Physical

## Tier 2 Capital Instruments

<b>1) Instrument</b>	<b>Unsecured, Redeemable Non Convertible, Subordinated Bonds in the nature of promissory notes</b>
<b>Credit Rating</b>	'LAA-' by ICRA & 'CARE AA-' by CARE
<b>Issue Size</b>	Rs. 100 Crore plus Greenshoe Option upto Rs.80 Crore
<b>Face Value/Issue Price</b>	Rs 10,00,000/- per Bond
<b>Minimum Application Size</b>	5 Bonds
<b>Tenor</b>	9 years 6 months
<b>Coupon Rate</b>	9.10 % p.a.
<b>Interest Payment Frequency</b>	Annual
<b>Interest on application money</b>	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
<b>Interest Payment Date</b>	November 7 each year and May 7 in the year of maturity
<b>Record Date</b>	For interest payment record date would be 30 days prior to interest date
<b>Put/Call Option</b>	Nil
<b>Step Up Option</b>	Nil
<b>Deemed Date of Allotment</b>	November 7, 2006
<b>Redemption</b>	Bullet Redemption at par at the end of tenor of the bond
<b>Maturity Date</b>	May 7, 2016
<b>Listing</b>	NSE WDM Segment
<b>Trustee</b>	IDBI Trusteeship Services Ltd.
<b>Issuance &amp; Trading</b>	Demat Mode

<b>2) Instrument</b>	<b>Unsecured, Redeemable Non Convertible, Upper Tier II Bonds in the nature of debentures</b>
<b>Credit Rating</b>	'LA +' by ICRA & 'CARE A+' (A Plus) by CARE
<b>Issue Size</b>	Rs.80 crore
<b>Face Value/Issue Price</b>	Rs 10,00,000/- per Bond
<b>Minimum Application Size</b>	5 Bonds
<b>Tenor</b>	15 years
<b>Coupon Rate</b>	9.73% p.a.
<b>Interest Payment Frequency</b>	Annual
<b>Interest on application money</b>	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
<b>Interest Date</b>	January 02 each year
<b>Record Date</b>	In case of exercise of Call Option record date shall be 10 working days prior to date of call option
<b>Put/ Call Option</b>	No Put Option, Call option exercisable after 10 years i.e. on January 02, 2017 (exercisable only with RBI approval)
<b>Step up Option</b>	50 basis points over and above coupon rate of 9.73%, if the call option is not exercised by the Bank
<b>Deemed Date of Allotment</b>	January 02, 2007
<b>Redemption</b>	At the end of 15 years from the deemed date of allotment (with prior approval of RBI)
<b>Maturity Date</b>	January 02, 2022
<b>Lock-in-clause</b>	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.
<b>Listing</b>	BSE Debt Segment
<b>Trustee</b>	IDBI Trusteeship Services Ltd
<b>Issuance &amp; Trading</b>	Demat Mode

<b>3) Instrument</b>	<b>Unsecured, Redeemable Non Convertible, Upper Tier II Subordinated Bonds in the nature of debentures</b>
<b>Credit Rating</b>	'LA +' by ICRA & 'CARE A+' (A Plus) by CARE
<b>Issue Size</b>	Rs 75 Crore + Green shoe option of Rs 75 Crore
<b>Face Value/Issue Price</b>	Rs 10,00,000/- per Bond
<b>Minimum Application Size</b>	5 Bonds and in multiples of 1 bond thereafter
<b>Tenor</b>	15 years
<b>Coupon Rate</b>	9.60% p.a.
<b>Interest Payment Frequency</b>	Annual
<b>Interest on application money</b>	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
<b>Interest Date</b>	February 7 each year
<b>Record Date</b>	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.
<b>Put/ Call Option</b>	No Put Option. Call option exercisable after 10 years i.e. on February 7, 2017 (exercisable only with RBI approval)
<b>Step up Option</b>	50 basis points over and above coupon rate of 9.60%, if the call option is not exercised by the Bank
<b>Deemed Date of Allotment</b>	February 7, 2007
<b>Redemption</b>	At the end of 15 years from the deemed date of allotment (with prior approval of RBI)
<b>Maturity Date</b>	February 7, 2022
<b>Lock-in-clause</b>	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.
<b>Listing</b>	BSE Debt Segment
<b>Trustee</b>	IDBI Trusteeship Services Ltd.
<b>Issuance &amp; Trading</b>	Demat Mode

<b>4) Instrument</b>	<b>Unsecured, Redeemable Non Convertible, Upper Tier II Subordinated Bonds in the nature of Debentures</b>
<b>Credit Rating</b>	'LA +' by ICRA & 'CARE A+' (A Plus) by CARE
<b>Issue Size</b>	Rs. 10.00 crore + Green shoe option of Rs. 30 Crore
<b>Face Value/Issue Price</b>	Rs 10,00,000/- per Bond
<b>Minimum Application Size</b>	1 Bond
<b>Tenor</b>	15 years
<b>Coupon Rate</b>	10.00% p.a.
<b>Interest Payment Frequency</b>	Annual
<b>Interest on application money</b>	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
<b>Interest Date</b>	March 14 each year
<b>Record Date</b>	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.
<b>Put/ Call Option</b>	No Put Option. Call option exercisable after 10 years i.e. March 14, 2017 (exercisable only with RBI approval)
<b>Step up Option</b>	50 basis points over and above the initial coupon rate of 10.00%, if the call option is not exercised by the Bank
<b>Deemed date of Allotment</b>	March 14, 2007
<b>Redemption</b>	At the end of 15 years from the deemed date of allotment (with prior approval of RBI)
<b>Maturity Date</b>	March 14, 2022
<b>Lock-in-clause</b>	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.
<b>Listing</b>	BSE Debt Segment
<b>Trustee</b>	IDBI Trusteeship Services Ltd.
<b>Issuance &amp; Trading</b>	Demat Mode

<b>5) Instrument</b>	<b>Unsecured, Redeemable Non Convertible, Upper Tier II Subordinated Bonds in the nature of Promissory Notes</b>
<b>Credit Rating</b>	'LA +' by ICRA & 'CARE A+' (A Plus) by CARE
<b>Issue Size</b>	Rs. 10.00 crore + Green shoe option of Rs. 30 crore
<b>Face Value/Issue Price</b>	Rs 10,00,000/- per Bond
<b>Minimum Application Size</b>	1 Bond
<b>Tenor</b>	15 years
<b>Coupon Rate</b>	10.10% p.a.
<b>Interest Payment Frequency</b>	Annual
<b>Interest on application money</b>	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
<b>Interest Date</b>	March 15 each year
<b>Record Date</b>	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.
<b>Put/ Call Option</b>	No Put Option. Call option exercisable after 10 years i.e. March 15, 2017 (exercisable only with RBI approval)
<b>Step up Option</b>	50 basis points over and above the initial coupon rate of 10.00%, if the call option is not exercised by the Bank
<b>Deemed date of Allotment</b>	March 15, 2007
<b>Redemption</b>	At the end of 15 years from the deemed date of allotment (with prior approval of RBI)
<b>Maturity Date</b>	March 15, 2022
<b>Lock-in-clause</b>	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.
<b>Listing</b>	BSE Debt Segment
<b>Trustee</b>	IDBI Trusteeship Services Ltd.
<b>Issuance &amp; Trading</b>	Demat Mode

<b>6) Instrument</b>	<b>Unsecured, Redeemable Non Convertible, Upper Tier II Subordinated Bonds in the nature of Debentures</b>
<b>Credit Rating</b>	'LA +' by ICRA & 'CARE A+' (A Plus) by CARE
<b>Issue Size</b>	Rs. 60.00 crore
<b>Face Value/Issue Price</b>	Rs 10,00,000/- per Bond
<b>Minimum Application Size</b>	1 Bond
<b>Tenor</b>	15 years
<b>Coupon Rate</b>	10.40% p.a.
<b>Interest Payment Frequency</b>	Annual
<b>Interest on application money</b>	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
<b>Interest Date</b>	March 23 each year
<b>Record Date</b>	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.
<b>Put/ Call Option</b>	No Put Option, Call option exercisable on or after 10 years i.e. on or after March 23, 2017 (exercisable only with RBI approval)
<b>Step up Option</b>	50 basis points over and above the initial coupon rate of 10.40%, if the call option is not exercised by the Bank
<b>Deemed date of Allotment</b>	March 23, 2007
<b>Redemption</b>	At the end of 15 years from the deemed date of allotment (with prior approval of RBI)
<b>Maturity Date</b>	March 23, 2022
<b>Lock-in-clause</b>	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.
<b>Listing</b>	Listing at the BSE Debt Segment
<b>Trustee</b>	IDBI Trusteeship Services Ltd.
<b>Issuance &amp; Trading</b>	Demat Mode

<b>7) Instrument</b>	<b>Unsecured, Redeemable Non Convertible, Upper Tier II Subordinated Bonds in the nature of Promissory Notes</b>
<b>Credit Rating</b>	'LA +' by ICRA & 'CARE A+' (A Plus) by CARE
<b>Issue Size</b>	Rs. 5.00 crore + Green shoe option of Rs. 10 crore
<b>Face Value/Issue Price</b>	Rs 10,00,000/- per Bond
<b>Minimum Application Size</b>	1 Bond
<b>Tenor</b>	15 years
<b>Coupon Rate</b>	10.40% p.a.
<b>Interest Payment Frequency</b>	Annual
<b>Interest on application money</b>	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
<b>Interest Date</b>	March 31 each year
<b>Record Date</b>	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.
<b>Put/ Call Option</b>	No Put Option, Call option exercisable on or after 10 years i.e. on or after March 31 2017 (exercisable only with RBI approval)
<b>Step up Option</b>	50 basis points over and above the initial coupon rate of 10.40%, if the call option is not exercised by the Bank
<b>Deemed date of Allotment</b>	March 31, 2007
<b>Redemption</b>	At the end of 15 years from the deemed date of allotment (with prior approval of RBI)
<b>Maturity Date</b>	March 31, 2022
<b>Lock-in-clause</b>	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.
<b>Listing</b>	BSE Debt Segment
<b>Trustee</b>	IDBI Trusteeship Services Ltd.
<b>Issuance &amp; Trading</b>	Demat Mode

<b>8) Instrument</b>	<b>Unsecured, Redeemable Non Convertible, Upper Tier II Subordinated Bonds in the nature of Debentures</b>
<b>Credit Rating</b>	'LA +' by ICRA & 'CARE A+' (A Plus) by CARE
<b>Issue Size</b>	Rs. 2 crore + Green shoe option of Rs. 3 crore
<b>Face Value/Issue Price</b>	Rs 10,00,000/- per Bond
<b>Minimum Application Size</b>	1 Bond
<b>Tenor</b>	15 years
<b>Coupon Rate</b>	10.40% p.a.
<b>Interest Payment Frequency</b>	Annual
<b>Interest on application money</b>	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
<b>Interest Date</b>	April 20 each year
<b>Record Date</b>	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.
<b>Put/ Call Option</b>	No Put Option, Call option exercisable on or after 10 years i.e. on or after April 20, 2017 (exercisable only with RBI approval)
<b>Step up Option</b>	50 basis points over and above the initial coupon rate of 10.40%, if the call option is not exercised by the Bank
<b>Deemed date of Allotment</b>	April 20, 2007
<b>Maturity Date</b>	April 20, 2022
<b>Redemption</b>	At the end of 15 years from the deemed date of allotment (with prior approval of RBI)
<b>Lock-in-clause</b>	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.
<b>Listing</b>	BSE Debt Segment
<b>Trustee</b>	IDBI Trusteeship Services Ltd.
<b>Issuance &amp; Trading</b>	Demat Mode

<b>9) Instrument</b>	<b>Unsecured, Redeemable, Non Convertible, Subordinated Tier II Bonds in the nature of Debentures</b>
<b>Credit Rating</b>	'LAA -' by ICRA & 'CARE AA-' (AA Minus) by CARE
<b>Issue Size</b>	Rs.10 Crore + Green shoe option
<b>Face Value/Issue Price</b>	Rs 10,00,000/- per Bond
<b>Minimum Application Size</b>	1 Bond
<b>Tenor</b>	9 years 7 months
<b>Coupon Rate</b>	10% p.a
<b>Interest Payment Frequency</b>	Annual
<b>Interest on application money</b>	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
<b>Interest Date</b>	September 29 each year and April 29 in the year of maturity
<b>Record Date</b>	For interest payment Record Date would be 30 days prior to Interest Date.
<b>Put/ Call Option</b>	Nil
<b>Step up Option</b>	Nil
<b>Deemed date of Allotment</b>	September 29, 2007
<b>Redemption</b>	At the end of 9 years 7 months from the deemed date of allotment (with prior approval of RBI)
<b>Maturity Date</b>	April 29, 2017
<b>Terms of Subordination</b>	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.
<b>Listing</b>	BSE Debt Segment
<b>Trustee</b>	IDBI Trusteeship Services Ltd.
<b>Issuance &amp; Trading</b>	Demat Mode

<b>10) Instrument</b>	<b>Unsecured, Redeemable Non Convertible, Upper Tier II Subordinated Bonds in the nature of Debentures</b>
<b>Credit Rating</b>	'LA +' by ICRA & 'CARE A+' (A Plus) by CARE
<b>Issue Size</b>	Rs. 50 crore + Green shoe option
<b>Face Value/Issue Price</b>	Rs 10,00,000/- per Bond
<b>Minimum Application Size</b>	1 Bond
<b>Tenor</b>	15 years
<b>Coupon Rate</b>	10.70% p.a.
<b>Interest Payment Frequency</b>	Annual
<b>Interest on application money</b>	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
<b>Interest Date</b>	September 29 each year
<b>Record Date</b>	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.
<b>Put/ Call Option</b>	No Put Option, Call option exercisable after 10 years i.e. on September 29, 2017 (exercisable only with RBI approval)
<b>Step up Option</b>	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
<b>Deemed date of Allotment</b>	September 29, 2007
<b>Redemption</b>	At the end of 15 years from the deemed date of allotment (with prior approval of RBI)
<b>Maturity Date</b>	September 29, 2022
<b>Lock-in-clause</b>	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.
<b>Listing</b>	BSE Debt Segment
<b>Trustee</b>	IDBI Trusteeship Services Ltd.
<b>Issuance &amp; Trading</b>	Demat Mode

<b>11) Instrument</b>	<b>Unsecured, Redeemable Non Convertible, Upper Tier II Subordinated Bonds in the nature of Debentures</b>
<b>Credit Rating</b>	'LA +' by ICRA & 'CARE A+' (A Plus) by CARE
<b>Issue Size</b>	Rs. 5 crore + Green shoe option
<b>Face Value/Issue Price</b>	Rs 10,00,000/- per Bond
<b>Minimum Application Size</b>	1 Bond
<b>Tenor</b>	15 years
<b>Coupon Rate</b>	10.70% p.a.
<b>Interest Payment Frequency</b>	Annual
<b>Interest on application money</b>	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
<b>Interest Date</b>	November 8 each year
<b>Record Date</b>	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.
<b>Put/ Call Option</b>	No Put Option, Call option exercisable after 10 years i.e. on November 8, 2017 (exercisable only with RBI approval)
<b>Step up Option</b>	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
<b>Deemed date of Allotment</b>	November 8, 2007
<b>Redemption</b>	At the end of 15 years from the deemed date of allotment (with prior approval of RBI)
<b>Maturity Date</b>	November 8, 2022
<b>Lock-in-clause</b>	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.
<b>Listing</b>	BSE Debt Segment
<b>Trustee</b>	IDBI Trusteeship Services Ltd.
<b>Issuance &amp; Trading</b>	Demat Mode

<b>12) Instrument</b>	<b>Unsecured, Redeemable, Non Convertible, Subordinated Tier II Bonds in the nature of Debentures</b>
<b>Credit Rating</b>	'LAA -' by ICRA & 'CARE AA-' (AA Minus) by CARE
<b>Face Value/Issue Price</b>	Rs 10,00,000/- per Bond
<b>Issue Size</b>	INR 25 Crores + Green shoe option
<b>Minimum Application Size</b>	1 Bond
<b>Tenor</b>	9 years 6 months
<b>Coupon Rate</b>	10.15% p.a.
<b>Interest Payment Frequency</b>	Annual
<b>Interest on application money</b>	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
<b>Interest Date</b>	November 30 each year and May 30 in the year of maturity
<b>Record Date</b>	For interest payment Record Date would be 30 days prior to Interest Date.
<b>Put/ Call Option</b>	Nil
<b>Step up Option</b>	Nil
<b>Deemed Date of Allotment</b>	November 30, 2007
<b>Redemption</b>	At the end of 9 years 6 months from the deemed date of allotment (with prior approval of RBI)
<b>Maturity Date</b>	May 30, 2017
<b>Terms of Subordination</b>	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.
<b>Holiday convention</b>	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
<b>Listing</b>	Listing at the BSE Debt Segment
<b>Trustee</b>	IDBI Trusteeship Services Ltd.
<b>Issuance &amp; Trading</b>	Demat Mode

<b>13) Instrument</b>	<b>Unsecured, Redeemable, Non Convertible, Subordinated Tier II Bonds in the nature of Debentures</b>
<b>Credit Rating</b>	'LAA -' by ICRA & 'CARE AA-' (AA Minus) by CARE
<b>Face Value/Issue Price</b>	Rs 10,00,000/- per Bond
<b>Issue Size</b>	INR 5 Crores + Green shoe option
<b>Minimum Application Size</b>	1 Bond
<b>Tenor</b>	9 years 6 months
<b>Coupon Rate</b>	10.15% p.a.
<b>Interest Payment Frequency</b>	Annual
<b>Interest on application money</b>	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
<b>Interest Date</b>	December 12 each year and June 12 in the year of maturity
<b>Record Date</b>	For interest payment Record Date would be 30 days prior to Interest Date.
<b>Put/ Call Option</b>	Nil
<b>Step up Option</b>	Nil
<b>Deemed Date of Allotment</b>	December 12, 2007
<b>Maturity Date</b>	June 12, 2017
<b>Redemption</b>	At the end of 9 years 6 months from the deemed date of allotment (with prior approval of RBI)
<b>Terms of Subordination</b>	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.
<b>Listing</b>	BSE Debt Segment
<b>Trustee</b>	IDBI Trusteeship Services Ltd.
<b>Issuance &amp; Trading</b>	Demat Mode

<b>14) Instrument</b>	<b>Unsecured, Redeemable, Non Convertible, Subordinated Tier II Bonds in the nature of Debentures</b>
<b>Credit Rating</b>	'LAA -' by ICRA & 'CARE AA-' (AA Minus) by CARE
<b>Issue Size</b>	Rs 83 Crore including option to retain oversubscription of Rs 33 Crore
<b>Face Value/Issue Price</b>	Rs 10,00,000/- per Bond
<b>Minimum Application Size</b>	1 Bond
<b>Tenor</b>	9 years 3 months
<b>Coupon Rate</b>	10% p.a
<b>Interest Payment Frequency</b>	Annual
<b>Interest on application money</b>	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
<b>Interest Date</b>	Annually on February 7 and on maturity
<b>Record Date</b>	For interest payment Record Date would be 30 days prior to Interest Date.
<b>Put/ Call Option</b>	Nil
<b>Step up Option</b>	Nil
<b>Deemed date of Allotment</b>	February 7, 2008
<b>Redemption</b>	At the end of 9 years 3 months from the deemed date of allotment (with prior approval of RBI)
<b>Maturity Date</b>	May 7, 2017
<b>Terms of Subordination</b>	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.
<b>Listing</b>	BSE Debt Segment
<b>Trustee</b>	IDBI Trusteeship Services Ltd.
<b>Issuance &amp; Trading</b>	Demat Mode

<b>15) Instrument</b>	<b>Unsecured, Redeemable Non Convertible, Upper Tier II Bonds in the nature of Debentures</b>
<b>Credit Rating</b>	'LA+' by ICRA and 'CARE A+' (A plus) by CARE
<b>Issue Size</b>	Rs 200 Crore
<b>Face Value/Issue Price</b>	Rs 10,00,000/- per Bond
<b>Minimum Application Size</b>	1 Bond
<b>Tenor</b>	15 years from the deemed date of allotment
<b>Coupon Rate</b>	11.75% p.a. payable annually
<b>Interest Payment Frequency</b>	Annual
<b>Interest on application money</b>	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
<b>Interest payment date</b>	September 15, each year
<b>Record date</b>	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.
<b>Put Option</b>	None
<b>Call Option</b>	Yes Bank has the right to issue the Bonds with a call option. Call option can be exercised at the end of 10 <sup>th</sup> Year from the date of deemed date of allotment with prior RBI approval.
<b>Step-up option</b>	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.
<b>Deemed date of Allotment</b>	Sep 15, 2008
<b>Redemption</b>	Bullet at the end of 15 years from the deemed date of allotment (with prior approval of RBI)
<b>Maturity Date</b>	September 15, 2023
<b>Lock-in-clause</b>	The Bank would not be liable to pay interest or principal if: <ol style="list-style-type: none"> <li>1. the Bank's capital to risk assets ratio (CRAR) falls below the minimum regulatory requirement prescribed by RBI</li> <li>2. the impact of such payments results in Bank's CRAR falling below or remaining below the minimum regulatory requirement prescribed by RBI.</li> </ol> <p>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.</p>
<b>Terms of Subordination</b>	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.
<b>Listing</b>	BSE Debt Segment
<b>Trustee</b>	IDBI Trusteeship Services Ltd
<b>Issuance &amp; Trading</b>	Demat Mode

<b>16) Instrument</b>	<b>Unsecured, Redeemable, Non Convertible, Subordinated Tier II Bonds in the nature of Debentures</b>
<b>Credit Rating</b>	BWR AA+ (outlook: Stable) by Brickwork Ratings
<b>Issue Size</b>	Rs.200 Crore plus Green shoe option
<b>Face Value/Issue Price</b>	Rs 10,00,000/- per Bond
<b>Minimum Application Size</b>	1 Bond and in multiples of 1 Bond thereafter
<b>Tenor</b>	10 years and 7 months
<b>Coupon Rate</b>	9.65% p.a.
<b>Interest Payment Frequency</b>	Annual
<b>Interest on application money</b>	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.
<b>Interest Payment Date</b>	Annually on September 30 and on Maturity
<b>Record Date</b>	For interest payment Record Date would be 30 days prior to Interest Date.
<b>Put Option</b>	None
<b>Call Option</b>	None
<b>Step Up Option</b>	NIL
<b>Deemed Date of Allotment</b>	September 30, 2009
<b>Redemption</b>	Bullet redemption at the end of 10 years 7 months from the date of allotment (with prior approval of RBI)
<b>Maturity Date</b>	April 30, 2020
<b>Terms of Subordination</b>	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
<b>Listing</b>	Listing at the BSE Debt Segment
<b>Trustee</b>	IDBI Trusteeship Services Ltd.
<b>Issuance &amp; Trading</b>	Demat Mode

<b>17) Instrument</b>	<b>Unsecured, Redeemable, Non Convertible Subordinated bonds in the nature of debentures</b>
<b>Credit Rating</b>	BWR AA+ by Brickwork Ratings, LAA- by ICRA and CARE AA- by CARE
<b>Issue Size</b>	Rs 300 Crores
<b>Face Value/Issue Price</b>	Rs 10,00,000/- per Bond
<b>Minimum Application Size</b>	1 Bond and in multiples of 1 Bond thereafter
<b>Tenor</b>	10 years
<b>Coupon Rate</b>	9.65% p.a
<b>Interest Payment Frequency</b>	Annual
<b>Interest on application money</b>	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.
<b>Interest Payment Date</b>	Annually on 22 <sup>nd</sup> January and on redemption
<b>Record Date</b>	For interest payment Record Date would be 30 days prior to Interest Date.
<b>Put Option</b>	None
<b>Call Option</b>	None
<b>Step Up Option</b>	NIL
<b>Deemed Date of Allotment</b>	January 22, 2010
<b>Redemption</b>	Bullet redemption at par at the end of 10 year from the deemed date of allotment (with the prior approval of RBI)
<b>Maturity Date</b>	January 22, 2020
<b>Terms of Subordination</b>	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
<b>Listing</b>	BSE Debt Segment
<b>Depository</b>	National Securities Depositories Limited & Central Depository Services (India) Limited
<b>Trustee</b>	IDBI Trusteeship Services Ltd.
<b>Issuance &amp; Trading</b>	Demat Mode

<b>18)Instrument</b>	<b>Unsecured, Redeemable Non Convertible, Upper Tier II Bonds in the nature of Debentures</b>
<b>Credit Rating</b>	BWR AA+ by Brickwork Ratings and LAA- from ICRA
<b>Issue Size</b>	Rs 450 Crores
<b>Face Value/Issue Price</b>	Rs 10,00,000/- per Bond
<b>Minimum Application Size</b>	1 Bond and in multiples of 1 Bond thereafter
<b>Tenor</b>	15 years from the date of allotment.
<b>Redemption</b>	Bullet at the end of 15 years from the date of allotment (with prior approval of RBI)
<b>Coupon Rate</b>	9.65% p.a
<b>Interest Payment date</b>	Annually on 14 <sup>th</sup> August and on redemption
<b>Record Date</b>	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.
<b>Interest Payment Frequency</b>	Annual
<b>Interest on application money</b>	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
<b>Put Option</b>	None
<b>Call Option</b>	Bank will have a Call option that is exercisable after 10 years from the date of allotment (exercisable only with RBI approval)
<b>Step up Option</b>	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.
<b>Deemed Date of Allotment</b>	August 14, 2010
<b>Maturity Date</b>	August 14, 2025
<b>Lock - In clause</b>	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.
<b>Terms of Subordination</b>	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.
<b>Listing</b>	BSE Debt Segment
<b>Trustee</b>	Axis Trustee Services Limited
<b>Issuance &amp; Trading</b>	Demat Mode

<b>19)Instrument</b>	<b>Unsecured, Redeemable Non Convertible, Upper Tier II Bonds in the nature of Debentures</b>
<b>Credit Rating</b>	LAA- from ICRA and CARE AA- from CARE
<b>Issue Size</b>	Rs 100 Crore plus green shoe option of Rs 100 Crore
<b>Face Value/Issue Price</b>	Rs 10,00,000/- per Bond
<b>Minimum Application Size</b>	1 Bond and in multiples of 1 Bond thereafter
<b>Tenor</b>	15 years from the date of allotment.
<b>Redemption</b>	Bullet at the end of 15 years from the date of allotment (with prior approval of RBI)
<b>Coupon Rate</b>	9.50% p.a
<b>Interest Payment date</b>	Annually on September 8 <sup>th</sup> and on redemption
<b>Interest Payment Frequency</b>	Annual
<b>Record Date</b>	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.
<b>Interest on application money</b>	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
<b>Put Option</b>	None
<b>Call Option</b>	Yes Bank will have a Call option that is exercisable after 10 years from the date of allotment (exercisable only with RBI approval)
<b>Step up Option</b>	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.
<b>Deemed Date of Allotment</b>	September 8, 2010
<b>Maturity Date</b>	September 8, 2025
<b>Lock - In clause</b>	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.
<b>Terms of Subordination</b>	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.
<b>Listing</b>	Proposed Listing at the BSE Debt Segment
<b>Trustee</b>	Axis Trustee Services Limited
<b>Issuance &amp; Trading</b>	Demat Mode

<b>20) Instrument</b>	<b>Unsecured, Redeemable, Non Convertible Subordinated Lower Tier II bonds in the nature of debentures</b>
<b>Credit Rating</b>	LAA from ICRA and CARE AA from CARE
<b>Issue Size</b>	₹ 300 Crores plus green shoe option
<b>Face Value/Issue Price</b>	₹ 10,00,000/- per Bond
<b>Minimum Application Size</b>	1 Bond and in multiples of 1 Bond thereafter
<b>Tenor</b>	115 months
<b>Coupon Rate</b>	9.30% p.a
<b>Interest Payment Frequency</b>	Annual
<b>Interest on application money</b>	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
<b>Interest Payment Date</b>	September 30 each year
<b>Put Option</b>	None
<b>Call Option</b>	None
<b>Step Up Option</b>	NIL
<b>Record Date</b>	For interest payment Record Date would be 30 days prior to Interest Date.
<b>Computation of Interest</b>	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.
<b>Redemption</b>	Bullet redemption at par at the end of tenor of the bond (with the consent of RBI)
<b>Date of allotment</b>	September 30, 2010
<b>Maturity</b>	April 30, 2020
<b>Listing</b>	Listing at the BSE Debt Segment
<b>Depository</b>	National Securities Depositories Limited & Central Depository Services (India) Limited
<b>Security</b>	Unsecured
<b>Trustee</b>	Axis Trusteeship Services Ltd.
<b>Settlement</b>	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
<b>Issuance &amp; Trading</b>	Demat Mode

<b>21) Instrument</b>	<b>Unsecured, Redeemable, Non Convertible Subordinated Lower Tier II bonds in the nature of debentures</b>
<b>Credit Rating</b>	LAA from ICRA and CARE AA from CARE
<b>Issue Size</b>	₹ 200 Crore plus green shoe option
<b>Face Value/Issue Price</b>	₹ 10,00,000/- per Bond
<b>Minimum Application Size</b>	1 Bond and in multiples of 1 Bond thereafter
<b>Tenor</b>	10 Years
<b>Coupon Rate</b>	10.30% p.a
<b>Interest Payment Frequency</b>	Annual
<b>Interest on application money</b>	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
<b>Interest Payment Date</b>	Annually on 25th July and on redemption
<b>Put Option</b>	None
<b>Call Option</b>	None
<b>Step Up Option</b>	NIL
<b>Record Date</b>	For interest payment and for redemption the Record Date would be 15 days prior to Interest Date/Maturity Date.
<b>Computation of Interest</b>	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.
<b>Date of allotment</b>	July 25, 2011
<b>Maturity</b>	July 25, 2021
<b>Redemption</b>	Bullet redemption at par at the end of tenor of the bond (with the consent of RBI)
<b>Listing</b>	Listing at the BSE Debt Segment
<b>Depository</b>	National Securities Depositories Limited & Central Depository Services (India) Limited
<b>Trustee</b>	Axis Trusteeship Services Ltd.
<b>Settlement</b>	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
<b>Issuance &amp; Trading</b>	Demat Mode

<b>22) Instrument</b>	<b>Unsecured, Redeemable, Non Convertible Subordinated Lower Tier II bonds in the nature of debentures</b>
<b>Credit Rating</b>	LAA from ICRA and CARE AA from CARE
<b>Issue Size</b>	₹ 150 Crore plus green shoe option
<b>Face Value/Issue Price</b>	₹ 10,00,000/- per Bond
<b>Minimum Application Size</b>	1 Bond and in multiples of 1 Bond thereafter
<b>Tenor</b>	10 Years
<b>Coupon Rate</b>	10.20 %p.a
<b>Interest Payment Frequency</b>	Annual
<b>Interest on application money</b>	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
<b>Interest Payment Date</b>	Annually on October 28 and on redemption
<b>Put Option</b>	None
<b>Call Option</b>	None
<b>Step Up Option</b>	NIL
<b>Record Date</b>	For interest payment and for redemption the Record Date would be 15 days prior to Interest Date/Maturity Date.
<b>Computation of Interest</b>	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).
<b>Redemption</b>	Bullet redemption at par at the end of tenor of the bond (with the consent of RBI)
<b>Date of allotment</b>	October 28, 2011
<b>Maturity</b>	October 28, 2021
<b>Listing</b>	Listing at the BSE Debt Segment
<b>Depository</b>	National Securities Depositories Limited & Central Depository Services (India) Limited
<b>Trustee</b>	Axis Trusteeship Services Ltd.
<b>Settlement</b>	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.
<b>Issuance &amp; Trading</b>	Demat Mode

<b>23) Instrument</b>	<b>Unsecured, Redeemable, Non Convertible Lower Tier II Subordinated bonds in the nature of debentures</b>
<b>Credit Rating</b>	[ICRA] AA from ICRA and CARE AA from CARE
<b>Issue Size</b>	₹ 100 Crore plus green shoe option
<b>Face Value/Issue Price</b>	₹ 10,00,000/- per Bond
<b>Minimum Application Size</b>	1 Bond and in multiples of 1 Bond thereafter
<b>Tenor</b>	10 Years
<b>Coupon Rate</b>	9.90% p.a.
<b>Interest Payment Frequency</b>	Annual
<b>Interest on application money</b>	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
<b>Interest Payment Date</b>	Annually on March 28 and on redemption
<b>Put Option</b>	None
<b>Call Option</b>	None
<b>Record Date</b>	For interest payment and for redemption the Record Date would be 15 days prior to Interest Date/Maturity Date.
<b>Computation of Interest</b>	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).
<b>Redemption</b>	Bullet redemption at par at the end of tenor of the bond (with the consent of RBI)
<b>Date of allotment</b>	March 28, 2012
<b>Maturity</b>	March 28, 2022
<b>Listing</b>	Listing at the BSE Debt Segment
<b>Depository</b>	National Securities Depositories Limited & Central Depository Services (India) Limited
<b>Trustee</b>	Axis Trusteeship Services Ltd.
<b>Settlement</b>	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
<b>Issuance &amp; Trading</b>	Demat Mode

<b>24) Instrument</b>	<b>Unsecured, Redeemable Non Convertible, Upper Tier II Bonds in the nature of Promissory Notes</b>
<b>Credit Rating</b>	[ICRA] AA- from ICRA and CARE AA- from CARE
<b>Issue Size</b>	₹ 60 Crore
<b>Face Value/Issue Price</b>	₹ 10,00,000/- per Bond
<b>Minimum Application Size</b>	1 Bond and in multiples of 1 Bond thereafter
<b>Tenor</b>	15 years from the date of allotment.
<b>Redemption</b>	Bullet at the end of 15 years from the date of allotment (with prior approval of RBI)
<b>Coupon Rate</b>	10.25% p.a
<b>Interest Payment date</b>	Annually on June 29 <sup>th</sup> and on redemption
<b>Interest Payment Frequency</b>	Annual
<b>Interest on application money</b>	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
<b>Put Option</b>	Nil
<b>Call Option</b>	Yes Bank will have a Call option that is exercisable after 10 years from the date of allotment (exercisable only with RBI approval)
<b>Step-Up Option</b>	Nil
<b>Lock - In clause</b>	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.
<b>Record Date</b>	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.
<b>Computation of Interest</b>	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).
<b>Terms of Subordination</b>	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.
<b>Date of allotment</b>	June 29, 2012
<b>Maturity</b>	June 29, 2027
<b>Listing</b>	Listing at the BSE Debt Segment

<b>Depository</b>	National Securities Depositories Limited & Central Depository Services (India) Limited.
<b>Trustee</b>	Axis Trustee Services Limited
<b>Settlement</b>	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
<b>Issuance &amp; Trading</b>	Demat Mode

<b>25) Instrument</b>	<b>Unsecured, Redeemable Non Convertible, Lower Tier II Subordinated Bonds in the nature of Debentures</b>
<b>Credit Rating</b>	[ICRA] AA from ICRA and CARE AA from CARE
<b>Issue Size</b>	₹ 300 Crore
<b>Face Value/Issue Price</b>	₹ 10,00,000/- per Bond
<b>Minimum Application Size</b>	1 Bond and in multiples of 1 Bond thereafter
<b>Tenor</b>	10 years from the date of allotment.
<b>Coupon Rate</b>	10.00% p.a
<b>Interest Payment date</b>	Annually on August 23rd and on redemption
<b>Interest Payment Frequency</b>	Annual
<b>Interest on application money</b>	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
<b>Put/Call Option</b>	Nil
<b>Step Up option</b>	Nil
<b>Record Date</b>	For interest payment and for redemption the Record Date would be 15 days prior to Interest Date/Maturity Date.
<b>Computation of Interest</b>	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).
<b>Date of allotment</b>	August 23, 2012
<b>Maturity</b>	August 23, 2022
<b>Redemption</b>	Bullet at the end of 10 years from the date of allotment (with prior approval of RBI)
<b>Listing</b>	BSE Debt Segment
<b>Depository</b>	National Securities Depositories Limited & Central Depository Services (India) Limited.
<b>Trustee</b>	Axis Trustee Services Limited
<b>Settlement</b>	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
<b>Issuance &amp; Trading</b>	Demat Mode

<b>26) Instrument</b>	<b>Unsecured, Redeemable Non Convertible, Lower Tier II Subordinated Bonds in the nature of Debentures</b>
<b>Credit Rating</b>	[ICRA] AA from ICRA and CARE AA from CARE
<b>Issue Size</b>	₹ 300 Crore plus green Shoe Option
<b>Face Value/Issue Price</b>	₹ 10,00,000/- per Bond
<b>Minimum Application Size</b>	1 Bond and in multiples of 1 Bond thereafter
<b>Tenor</b>	10 years
<b>Coupon Rate</b>	10.00% p.a
<b>Interest Payment date</b>	Annually on September 10 <sup>th</sup> and on redemption
<b>Interest Payment Frequency</b>	Annual
<b>Interest on application money</b>	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
<b>Security</b>	Unsecured
<b>Put/Call Option</b>	Nil
<b>Step-Up Option</b>	Nil
<b>Record Date</b>	For interest payment and for redemption the Record Date would be 15 days prior to Interest Date/Maturity Date.
<b>Computation of Interest</b>	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).
<b>Redemption</b>	Bullet at the end of 10 years from the date of allotment (with prior approval of RBI)
<b>Listing</b>	Listing at the BSE Debt Segment
<b>Date of allotment</b>	September 10, 2012
<b>Maturity</b>	September 10, 2022
<b>Depository</b>	National Securities Depositories Limited & Central Depository Services (India) Limited.
<b>Trustee</b>	Axis Trustee Services Limited
<b>Settlement</b>	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
<b>Issuance &amp; Trading</b>	Demat Mode

<b>27) Instrument</b>	<b>Unsecured, Redeemable Non Convertible, Upper Tier II Subordinated Bonds in the nature of Promissory Notes</b>
<b>Credit Rating</b>	[ICRA] AA- from ICRA and CARE AA- from CARE
<b>Issue Size</b>	₹ 200 Crore
<b>Face Value/Issue Price</b>	₹ 10,00,000/- per Bond
<b>Minimum Application Size</b>	1 Bond and in multiples of 1 Bond thereafter
<b>Tenor</b>	15 years from the date of allotment.
<b>Redemption</b>	Bullet at the end of 15 years from the date of allotment (with prior approval of RBI)
<b>Coupon Rate</b>	10.15% p.a
<b>Interest Payment date</b>	Annually on September 28 <sup>th</sup> and on redemption
<b>Interest Payment Frequency</b>	Annual
<b>Interest on application money</b>	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
<b>Put Option</b>	Nil
<b>Call Option</b>	Yes Bank will have a Call option that is exercisable after 10 years from the date of allotment (exercisable only with RBI approval)
<b>Step Up option</b>	Nil
<b>Lock - In clause</b>	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.
<b>Record Date</b>	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.
<b>Computation of Interest</b>	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).
<b>Date of allotment</b>	September 28, 2012
<b>Maturity</b>	September 28, 2027

<b>Terms of Subordination</b>	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.
<b>Listing</b>	Listing at the BSE Debt Segment
<b>Depository</b>	National Securities Depositories Limited & Central Depository Services (India) Limited.
<b>Trustee</b>	Axis Trustee Services Limited
<b>Settlement</b>	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
<b>Issuance &amp; Trading</b>	Demat Mode

<b>28) Instrument</b>	<b>Unsecured, Redeemable Non Convertible, Lower Tier II Subordinated Bonds in the nature of Promissory Notes</b>
<b>Credit Rating</b>	[ICRA] AA from ICRA and CARE AA from CARE
<b>Issue Size</b>	₹ 200 Crore
<b>Face Value/Issue Price</b>	₹ 10,00,000/- per Bond
<b>Minimum Application Size</b>	1 Bond and in multiples of 1 Bond thereafter
<b>Tenor</b>	10 years
<b>Coupon Rate</b>	10.00% p.a
<b>Interest Payment date</b>	Annually on October 16 <sup>th</sup> and on redemption
<b>Interest Payment Frequency</b>	Annual
<b>Interest on application money</b>	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
<b>Put Option / Call Option</b>	Nil
<b>Step Up Option</b>	Nil
<b>Record Date</b>	For interest payment and for redemption the Record Date would be 15 days prior to Interest Date/Maturity Date.
<b>Computation of Interest</b>	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).
<b>Date of allotment</b>	October 16, 2012
<b>Maturity</b>	October 16, 2022
<b>Redemption</b>	Bullet at the end of 10 years from the date of allotment (with prior approval of RBI)
<b>Listing</b>	Listing at the BSE Debt Segment
<b>Depository</b>	National Securities Depositories Limited & Central Depository Services (India) Limited.
<b>Trustee</b>	Axis Trustee Services Limited
<b>Settlement</b>	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
<b>Issuance &amp; Trading</b>	Demat Mode

<b>29) Instrument</b>	<b>Unsecured, Redeemable Non Convertible, Lower Tier II Subordinated Bonds in the nature of Debentures</b>
<b>Credit Rating</b>	[ICRA] AA from ICRA and CARE AA from CARE
<b>Issue Size</b>	₹ 200 Crore plus green shoe options
<b>Face Value/Issue Price</b>	₹ 10,00,000/- per Bond
<b>Minimum Application Size</b>	1 Bond and in multiples of 1 Bond thereafter
<b>Tenor</b>	10 years
<b>Coupon Rate</b>	9.90% p.a
<b>Interest Payment date</b>	Annually on October 31 <sup>st</sup> and on redemption
<b>Interest Payment Frequency</b>	Annual
<b>Interest on application money</b>	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
<b>Put Option/ Call Option</b>	Nil
<b>Step-Up Option</b>	Nil
<b>Record Date</b>	For interest payment and for redemption the Record Date would be 15 days prior to Interest Date/Maturity Date.
<b>Computation of Interest</b>	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).
<b>Date of allotment</b>	October 31, 2012
<b>Maturity</b>	October 31, 2022
<b>Redemption</b>	Bullet at the end of 10 years from the date of allotment (with prior approval of RBI)
<b>Listing</b>	Listing at the BSE Debt Segment
<b>Depository</b>	National Securities Depositories Limited & Central Depository Services (India) Limited.
<b>Trustee</b>	Axis Trustee Services Limited
<b>Settlement</b>	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
<b>Issuance &amp; Trading</b>	Demat Mode

<b>30) Instrument</b>	<b>Unsecured, Redeemable Non Convertible, Upper Tier II Bonds in the nature of Debentures</b>
<b>Credit Rating</b>	[ICRA] AA- from ICRA and CARE AA- from CARE
<b>Issue Size</b>	₹ 140 Crore Green Shoe Option
<b>Face Value/Issue Price</b>	₹ 10,00,000/- per Bond
<b>Minimum Application Size</b>	1 Bond and in multiples of 1 Bond thereafter
<b>Tenor</b>	15 years from the date of allotment.
<b>Redemption</b>	Bullet at the end of 15 years from the date of allotment (with prior approval of RBI)
<b>Coupon Rate</b>	10.25%p.a
<b>Interest Payment date</b>	Annually on November 10 <sup>th</sup> and on redemption
<b>Interest Payment Frequency</b>	Annual
<b>Interest on application money</b>	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
<b>Put Option</b>	Nil
<b>Call Option</b>	Yes Bank will have a Call option that is exercisable after 10 years from the date of allotment (exercisable only with RBI approval)
<b>Step-Up Option</b>	Nil
<b>Lock - In clause</b>	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.
<b>Record Date</b>	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.
<b>Computation of Interest</b>	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).
<b>Date of allotment</b>	November 10, 2012
<b>Maturity</b>	November 10, 2027
<b>Terms of Subordination</b>	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.
<b>Listing</b>	Listing at the BSE Debt Segment
<b>Depository</b>	National Securities Depositories Limited & Central Depository Services (India) Limited.
<b>Trustee</b>	Axis Trustee Services Limited
<b>Settlement</b>	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
<b>Issuance &amp; Trading</b>	Demat Mode

<b>31) Instrument</b>	<b>Unsecured, Redeemable Non Convertible, Upper Tier II Bonds in the nature of Promissory Notes</b>
<b>Credit Rating</b>	[ICRA] AA- from ICRA and CARE AA- from CARE
<b>Issue Size</b>	₹ 100 Crore plus Green Shoe Option
<b>Face Value/Issue Price</b>	₹ 10,00,000/- per Bond
<b>Minimum Application Size</b>	1 Bond and in multiples of 1 Bond thereafter
<b>Tenor</b>	15 years from the date of allotment.
<b>Redemption</b>	Bullet at the end of 15 years from the date of allotment (with prior approval of RBI)
<b>Coupon Rate</b>	10.05%p.a
<b>Interest Payment date</b>	Annually on December 27 <sup>th</sup> and on redemption
<b>Interest Payment Frequency</b>	Annual
<b>Interest on application money</b>	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
<b>Put Option</b>	Nil
<b>Call Option</b>	Yes Bank will have a Call option that is exercisable after 10 years from the date of allotment (exercisable only with RBI approval)
<b>Step-Up Option</b>	Nil
<b>Lock - In clause</b>	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.
<b>Record Date</b>	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.
<b>Computation of Interest</b>	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).
<b>Date of allotment</b>	December 27, 2012
<b>Maturity</b>	December 27, 2027
<b>Terms of Subordination</b>	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.
<b>Listing</b>	BSE Debt Segment
<b>Depository</b>	National Securities Depositories Limited & Central Depository Services (India) Limited.
<b>Trustee</b>	Axis Trustee Services Limited
<b>Settlement</b>	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
<b>Issuance &amp; Trading</b>	Demat Mode

<b>32) Instrument</b>	<b>Unsecured, Redeemable Non Convertible, Upper Tier II Bonds in the nature of debentures</b>
<b>Issue Size</b>	JPY equivalent of USD 80 million
<b>Tenor</b>	15 years
<b>Coupon Rate</b>	6M JPY LIBOR +3%
<b>Interest Payment Frequency</b>	Semi-Annual
<b>Interest Date</b>	June & December 27 each year
<b>Put/ Call Option</b>	No Put Option, Call option exercisable after 10 years i.e. on June 27, 2018 (exercisable only with RBI approval)
<b>Step up Option</b>	50 basis points over and above coupon rate, if the call option is not exercised by the Bank
<b>Deemed Date of Allotment</b>	June 27, 2008
<b>Maturity Date</b>	June 27, 2023
<b>Redemption</b>	At the end of 15 years from the deemed date of allotment (with prior approval of RBI)
<b>Lock-in-Clause</b>	In terms of RBI circular no. DBOD.No.BP.BC.57/21.01.2002/ 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 non-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 continue to pay interest with the prior approval of RBI when the impact of non-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.
<b>Issuance &amp; Trading</b>	Physical

<b>33) Instrument</b>	<b>Unsecured, Redeemable Non Convertible, Upper Tier II Bonds in the nature of debentures</b>
<b>Issue Size</b>	EUR 13.25 million
<b>Face Value/Issue Price</b>	EUR 13.25 million
<b>Tenor</b>	15 years
<b>Coupon Rate</b>	6M EURIBOR +3.80%
<b>Interest Payment Frequency</b>	Semi-Annual
<b>Interest Date</b>	July & January 31 each year
<b>Put/ Call Option</b>	No Put Option, Call option exercisable after 10 years i.e. on September 30, 2019 & every 6 months thereafter (exercisable only with RBI approval)
<b>Step up Option</b>	100 basis points over and above coupon rate, if the call option is not exercised by the Bank
<b>Deemed Date of Allotment</b>	September 30, 2009
<b>Maturity Date</b>	September 30, 2024
<b>Redemption</b>	At the end of 15 years from the deemed date of allotment (with prior approval of RBI)
<b>Lock-in-Clause</b>	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.
<b>Issuance &amp; Trading</b>	Physical

<b>34) Instrument</b>	<b>Unsecured, Redeemable Non Convertible, Upper Tier II Bonds in the nature of debentures</b>
<b>Issue Size</b>	USD 75 million
<b>Face Value/Issue Price</b>	USD 1 million. Issued at par
<b>Minimum Application Size</b>	
<b>Tenor</b>	15 years
<b>Coupon Rate</b>	6M USD LIBOR +4.82%
<b>Interest Payment Frequency</b>	Semi-Annual
<b>Interest on application money</b>	
<b>Interest Date</b>	March & September 15 each year
<b>Record Date</b>	
<b>Put/ Call Option</b>	No Put Option, Call option exercisable after 10 years i.e. on March 28, 2022 & every 6 months thereafter (exercisable only with RBI approval)
<b>Step up Option</b>	NIL
<b>Deemed Date of Allotment</b>	March 30, 2012
<b>Maturity Date</b>	March 28, 2027
<b>Redemption</b>	At the end of 15 years from the deemed date of allotment (with prior approval of RBI)
<b>Lock-in-Clause</b>	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.
<b>Issuance &amp; Trading</b>	Physical