Pillar 3 Disclosure Requirements

For the year ended 31th March, 2017

Table DF-1: Scope of Application
Name of the head of the banking group to which the framework applies to

UNION BANK OF INDIA

(i) Qualitative Disclosures:

a. List of group entities considered for consolidation

Name of the entity / Country of incorporation	Whether the entity is included under accounting scope of consolidation (yes/no)	Explain the method of consolidation	Whether the entity is included under regulatory scope of consolidation (yes/no)	Explain the method of consolidation	Explain the reasons for difference in the method of consolidation	Explain the reasons if consolidated under only one of the scopes of consolidation
Union Asset Management Company Private Limited	Yes	Consolidated in accordance with AS-21, Consolidated Financial Statement	Yes	Consolidated in accordance with AS-21, Consolidated Financial Statement	NA	NA
Union Trustee Company Private Limited	Yes	Consolidated in accordance with AS-21, Consolidated Financial Statement	Yes	Consolidated in accordance with AS-21, Consolidated Financial Statement	NA	NA
Star Union Dai-Ichi Life Insurance Company Limited	Yes	Consolidated in accordance with AS-27, Financial Reporting of Interests of JV	No	NA	NA	Deducted from capital for the purpose of capital adequacy
Kashi Gomti Samyut Gramin Bank	Yes	Consolidated in accordance with As-23, Accounting for Investments in Associates in CFS	Yes	Consolidated in accordance with As-23, Accounting for Investments in Associates in CFS	NA	NA
Union Bank of India (UK) Ltd.	Yes	Consolidated in accordance with AS-21, Consolidated Financial Statement	Yes	Consolidated in accordance with AS-21, Consolidated Financial Statement	NA	NA

NA – Not Applicable

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

Name of the entity / country of incorporation	Principle activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	% of bank's holding in the total equity	Regulatory treatment of bank's investments in the capital instruments of the entity	Total balance sheet assets (as stated in the accounting balance sheet of the legal entity)
No such entity					

(ii) Quantitative Disclosures:

c. List of group entities considered for consolidation

(Amt. in millions)

Name of the Entity/ Country of incorporation *(as indicated Above)*	Principle activity of the entity	Total balance sheet equity *(as stated in the accounting balance sheet of the legal entity)*	Total balance sheet assets *(as stated in the accounting balance sheet of the legal entity)*
Union Asset Management Company Private Limited, India	Mutual Fund Management Company	567.50	628.58
Union Trustee Company Private Limited	AMC Trustee Company	0.81	1.09
Star Union Dai-Ichi Life Insurance Company Limited	Insurance Company	5275.48	65262.68
Kashi Gomti Samyut Gramin Bank	Banking Company	5546.41	11076.36
Union Bank of India (UK) Ltd.	Banking Company	5279.96	21984.81

d. The aggregate amount of capital deficiencies in all subsidiaries which are not included in the regulatory scope of consolidation i.e. that are deducted:

Name of the subsidiaries / country of incorporation	Principle activity of the entity	Total balance sheet equity *(as stated in the accounting balance sheet of the legal entity)*	% of bank's holding in the total equity	Capital deficiencies
There is no capital deficiency in any subsidiary, which is not included in the regulatory scope of consolidation.				

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

(Amt. in millions)

Name of the Insurance entities / country of incorporation	Principle activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	% of bank's holding in the total equity / proportion of voting power	Quantitative impact on regulatory capital of using risk weighting method versus using the full deduction method
NIL				

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

No such restrictions.

Table DF-2: Capital Adequacy

2.1. Qualitative Disclosures

2.1.1. Bank maintains capital as a cushion towards the risk of loss in value of exposure, businesses, etc., to protect the interest of stake holders, more particularly, depositors.

2.1.2. Bank has a comprehensive system in place for assessing bank-wide capital requirements based on current and future business activities and monitoring the same on an ongoing basis. The bank considers that capital availability is the central theme in the whole process and its computation is relatable to policy, strategy, business level/composition, and Supervisory concern and Disclosure issues. Towards this, bank has evolved a well laid down Internal Capital Adequacy Assessment Process (I-CAAP) policy framework and carries out capital calculation under Pillar-II besides Pillar 1 Capital calculation.

2.1.3. The Bank has implemented a Board approved Stress Testing Framework which forms an integral part of the Bank's ICAAP. Stress Testing involves the use of various techniques to assess the Bank's potential vulnerability to extreme but plausible stressed business conditions and to measure the impact of adverse stress scenarios on the adequacy of capital at periodical intervals.

2.1.4. In line with RBI guidelines, the bank has adopted following approaches for implementation of New Capital Adequacy Framework – Basel II.

- Standardised Approach for Credit risk
- Basic Indicator Approach for Operational risk
- Standardised Duration Approach for Market risk

2.1.5. Bank plans capital requirements and reviews the same on quarterly basis. Bank has done capital assessment upto 2019, as a part of ICAAP framework.

2.1.6. Bank has taken initiatives to migrate to Advanced Approaches for Risk Weighted Assets computation, Bank is in the process of implementing a software solution.

2.2. Quantitative Disclosures

2.2.1. A summary of the bank's capital requirement for credit, market and operational risk and the capital adequacy ratio as on 31st March 2017 is given as hereunder:

(Rs. in million)

A. Capital Requirements for Credit Risk: - Portfolios subject to Standardized Approach @ 9.625% - Securitisation Exposures	250550.00
B. Capital Requirements for Market Risk • Standardized Duration Approach - Interest Rate Risk - Foreign Exchange Risk (including gold) - Equity Position Risk	 20202.67 13417.70 121.50 6663.47
C. Capital Requirements for Operational Risk • Basic Indicator Approach	17209.50
D. Capital Adequacy Ratio of the Bank (%) Basel-II	12.91%
E. Capital Adequacy Ratio of the Bank (%) Basel-III	11.79%

F. Tier 1 CRAR (%) Basel-III	9.02%

Capital Adequacy Ratios	Union Bank Group (Consolidated)	Union Bank Group (Standalone)
Common Equity Tier –1 CRAR	7.76%	7.71%
Tier –1 CRAR	9.07%	9.02%
Total CRAR	11.84%	11.79%

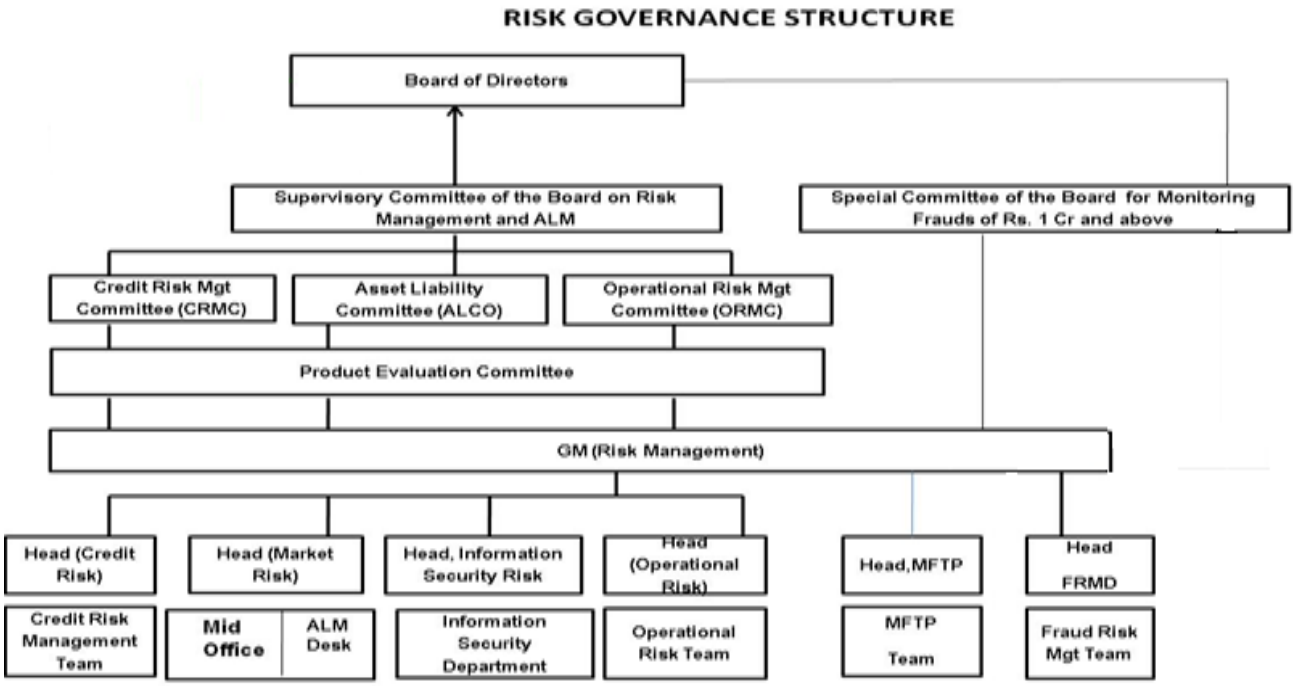
2.3. General Qualitative disclosures

a. Risk Management: Objectives and Organization Structure

- The bank has a credible and comprehensive risk management structure and has taken various initiatives to strengthen the risk management practices. The Bank has an integrated approach for management of risk. The risk management policies are commensurate with the business requirements and are as per the guidelines of Reserve Bank of India. The risk management system encompasses the different types of risks viz. credit risk, market risk and operational risk.

- The bank has also formulated Board approved Country specific risk policy for its foreign branches i.e. Hong Kong, DIFC Dubai, Sydney branch, Australia and Antwerp branch, Belgium. The policies are drawn based on the risk dimensions of Hong Kong, Dubai, Australian and Belgium economy and the bank's risk appetite.

- The Board of Directors of the Bank has an oversight of Risk Management activities of the Bank. The Bank's Supervisory Committee of Directors on Risk Management is the Apex Body/Committee to oversee various Risk Management activities. The Bank also has separate Committees of Top Executives i.e., Credit Risk Management Committee (CRMC), Asset & Liability Committee (ALCO) and Operational Risk Management Committee (ORMC) to deal with Credit, Market and Operational Risk respectively. Further, the bank has Risk Management organizational structure in place not only at corporate office but also at Regional Offices/Field General Manager's Offices. The broad risk management organizational structure of the bank is furnished as under:



2.4. Credit Risk:

a. Credit Risk Governance

- Credit risk arises from the potential that an obligor is either unwilling to perform on an obligation or his ability to perform such obligation is impaired resulting in economic loss to the bank.

- The Bank is exposed to Credit Risk through Lending and Investment activities.

- Bank has well laid down Loan Policy, Credit Risk Management Policy, Real Estate Policy and Credit Risk Mitigation (CRM) Techniques & Collateral Management Policy which covers guidelines on the entire gamut of Credit Risk Management Process. Loan Policy & Credit Risk Management Policy, spells out the target markets, risk acceptance/avoidance, risk tolerance, preferred levels of diversification and concentration, credit risk measurement, monitoring and controlling mechanisms.

- Bank has an appropriate and independent organizational structure with an oversight mechanism for management of credit risk, which includes Credit Risk Management Committee (CRMC) of Top Executives and a separate Credit Risk Management Cell looking after the Credit Risk. Besides, there is a separate Board Level Committee i.e., Supervisory committee of the Board to oversee the functioning of Risk Management and ALM.

- CRMC deals with issues relating to credit policy, procedures and control measures for credit risk on a Bank-wide basis.

b. Credit Approval Process

- Loan Policy of the bank covers in detail guidelines on credit approval process which among other things include thrust area and non thrust area, due diligence criteria, KYC norms, method of assessment of finance, minimum credit standards, take over code norms, Prudential & Regulatory ceilings etc.

c. Credit Monitoring System

- Credit monitoring is a continuous process. Bank has separate policy on credit monitoring which includes guidelines on:

  - Identification and monitoring of Special Mention Accounts (SMA-0, SMA-1 and SMA-2) accounts and triggers points for initiating timely action.
  - Formation of Joint Lenders' Forum (JLF) and formulation of Corrective Action Plan (CAP) in case of Consortium/Multiple Banking Arrangement accounts for early rectification or restructuring.
  - Periodicity of review of the borrowal accounts based on credit quality. Borrowers with lower credit rating are subject to more frequent reviews.
  - Submission of periodical monitoring reports.
  - Different hierarchical levels for monitoring.

d. Credit Rating Framework

- Bank has comprehensive internal credit rating/scoring models being applied in the Credit Administration and Approval process. Credit rating framework is a combination of quantitative and qualitative aspects. Credit Rating depicts credit quality and predicts probability of default.

- Credit Rating models are in place for Credit Rating of Borrowers, Non-SLR Investments, Inter Bank Exposures and Exposure to NBFC.

- Credit scoring models are in place for retail lending schemes.

- Independent assignment of Credit Rating is in place. The Credit Rating is reviewed annually and for high-risk accounts, credit rating is done half-yearly.

- In terms of Bank's credit rating framework, there are 8 risk-rating grades in standard category and 'investment grade' is fixed up to Credit Rating-5.

- The bank carries out analysis on rating wise distribution of borrowers on obligor basis and portfolio basis at periodical intervals and monitors the same.

e. Credit Approval Committees:

- As per the government guidelines and as per the Board approved structure, Bank has introduced Credit Approval Committee (CAC) at Regional Offices, FGMO and Central Office for credit sanction. Risk Management Department is represented in all CACs.

f. Credit Concentration Risk

- Credit concentration is addressed with the following measures :

- The bank has fixed prudential / regulatory ceilings for various categories of advances for diversifying the credit portfolio and the same is monitored periodically. The bank has well diversified credit portfolio.

- Bank monitors the adherence to the exposure ceilings on a quarterly basis. Bank also has a well-established system of monitoring large exposure through monthly monitoring report. The credit portfolio of the bank is well diversified so as to reduce concentration in any area.

- Credit Risk appetite of the Bank is defined as a part of Internal Capital Adequacy Assessment Process (ICAAP) by fixing ceilings limits for various parameters. They are monitored on quarterly basis by undertaking the assessment of ICAAP.

2.5. Market Risk

- Market Risk Management is covered in Treasury Policy, Market Risk Policy and ALM Policy.

- There is a clear-cut separation between front office, back office and mid-office in Treasury operations.

- Mid-office directly reports to the Risk Management Department.

- Various Limits – for domestic and foreign exchange operations, e.g. Overnight Position limit, Daylight Open Position limit, VaR limits, Deal size limits, Stop Loss limits, Aggregate Gap Limit (AGL), Individual Gap Limit (IGL), counterparty limits etc. are in place.

- Value at Risk (VaR) is being monitored on AFS & HFT G-sec, equity Portfolio and forex transactions on a daily basis.

2.6. Interest Rate Risk In banking Book:

- Bank carries out Duration Gap Analysis (DGA) to capture impact of changes in interest rates by 200 bps on market value of equity in terms of RBI Guidelines.

2.7. Operational Risk

- A well laid down board approved Operational Risk Management Policy is in place.

- Presently, Operational Risk is managed through Internal Control System, Internal Audit Process.
- New Product Approval Process is in place.
- Analysis of frauds is done from the angle of operational risk to assess the adequacy and efficacy of internal controls.
- Guidelines for mapping bank's activities and income are in place.
- Bank conducts Risk and Control Self Assessment (RCSA) in respect of various products/ process.
- Since internal Operational Risk (OR) Loss Data points are limited in number, bank has joined external data pooling exercise of IBA.

Table DF-3: Credit Risk: General Disclosures

Qualitative Disclosures

a. General Qualitative disclosure pertaining to credit risk:

- **Overdue:**
  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.

- **An impaired Asset:**
  An impaired asset is a loan or an advance when it ceases to generate income for the bank. A Non Performing Asset (NPA) is a loan or an advance where:

  a) Interest and/or installment of principal remain overdue for a period of more than 90 days in respect of a term loan.

  b) The account remains out of order in respect of an overdraft/cash credit (OD/CC):

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

  c) In case of bills purchased & discounted, if the bill remains overdue for a period of more than 90 days.

  d) In case of Crop Loans

     - The installment of principal or interest thereon, remains overdue for two crop seasons in case of short duration crop.
     - Installment of principal or interest there on, remains overdue for one crop season in case of long duration crop.

  e) If interest charged (including monthly interest) during any quarter is not serviced fully within 90 days from the end of the quarter.

  f) Any amount to be received remains overdue for a period of more than 90 days in respect of other accounts.

- **Credit Risk Management Policy:**

  Bank has board-approved Credit Risk Management Policy besides Loan Policy. Credit Risk Management Policy covers guidelines on the Credit Approval process – Credit Risk Framework, loan pricing and concessions, Loan Monitoring & Controls, Credit Risk Rating Systems – pricing – capital allocation, Portfolio Management & Exposure ceilings, Prudential/Regulatory ceilings, such as industry wise exposure, sensitive sector exposure (capital market/ real estate exposure) and Risk Management of off-balance sheet exposure,

Quantitative Disclosures

b. The total gross credit risk exposures are:

(Rs. in million)

Category	Amount
Fund Based	3016840.00
Non Fund Based	546840.00
Total	3563680.00

c. The geographic distribution of exposures is:

(Rs. in million)

	Overseas	Domestic	Gross Advances
Fund Based	294460.00	2722380.00	3016840
Non-fund based	9060.00	537790.00	546850
Total	**303520.00**	**3260170.00**	**3563690**

d. Industry type distribution of exposures (Fund Based and Non-Fund Based) are as under:

(Rs. in million)

DSB Code	DSB Code	INDUSTRY NAME	**Fund Based**	**Non-Fund Based**
1	A	MINING & QUARRYING	**13181.80**	**1948.30**
1.1	A.1	COAL	2896.30	1690.60
1.2	A.2	OTHERS	10285.50	257.60
2	B	FOOD PROCESSING	**94308.70**	**3493.40**
2.1	B.1	SUGAR	21212.00	457.70
2.2	B.2	EDIBLE OILS & VANASPATI	13656.20	718.80
2.3	B.3	TEA	2696.90	41.50
2.4	B.4	COFFEE	10.50	0.80
2.5	B.5	OTHERS	56733.10	2274.70
3	C	BEVERAGES (excl. Tea & Coffee) & TOBACCO	**3455.40**	**170.10**
3.1	C.1	TOBACCO & TOBACCO PRODUCTS	368.10	61.40
3.2	C.2	OTHERS	3087.30	108.70
4	D	TEXTILES	**70168.80**	**6395.00**
4.1	D.1	COTTON	26298.50	1398.20
4.2	D.2	JUTE	933.20	96.30
4.3	D.3	HANDICRAFT/KHADI (Non Priority)	13591.60	2891.90
4.4	D.4	SILK	0.00	0.00
4.5	D.5	WOOLEN	0.00	0.00
4.6	D.6	OTHERS	29345.40	2008.50

4.7		Out of 'D' SPINNING MILLS	0.00	**33283.60**
5	E	LEATHER & LEATHER PRODUCTS	2702.80	123.80
6	F	WOOD & WOOD PRODUCTS	6653.70	1963.30
7	G	PAPER & PAPER PRODCTS	15796.40	826.30
8	H	PETROLEUM (non-infra), COAL PRODUCTS (non-mining) & NUCLEAR FUELS	22833.50	30370.10
9	I	CHEMICALS & CHEMICAL PRODUCTS (Dyes, Paints etc.)	**36007.30**	**9641.80**
9.1	I.1	FERTILIZER	2308.10	97.90
9.2	I.2	DRUG & PHARMACEUTICALS	14681.60	788.60
9.3	I.3	PETROCHEMICALS (excl infra)	646.40	725.80
9.4	I.4	OTHERS	18371.20	8029.50
10	J	RUBBER, PLASTIC & THEIR PRODUCTS	13831.70	2174.70
11	K	GLASS & GLASSWARE	3892.90	694.20
12	L	CEMENT & CEMENT PRODUCTS	13639.90	663.30
13	M	BASIC METAL & METAL PRODUCTS	**137654.70**	**19661.30**
13.1	M.1	IRON & STEEL	110183.60	16494.40
13.2	M.2	OTHER METAL & METAL PRODUCTS	27471.10	3166.80
14	N	ALL ENGINEERING	**51054.90**	**50420.30**
14.1	N.1	ELECTRONICS	8477.10	2822.80
14.2	N.2	OTHERS	42577.80	47597.50
15	O	VEHICLE, VEHICLE PARTS & TRANSPORT EQUIPMENTS	22570.30	18753.10
16	P	GEMS & JEWELLERY	47824.20	5732.40
17	Q	CONSTRUCTION	51629.80	57000.70
18	R	INFRASTRUCTURE	**403268.20**	**58587.80**
18.1	R.1	TRANSPORT	**78292.60**	**3619.70**
18.1.1	R.1.1	RAILWAYS	3104.50	0.00
18.1.2	R.1.2	ROADWAYS	75188.10	3541.40
18.1.3	R.1.3	AIRPORT	0.00	78.40
18.1.4	R.1.4	WATERWAYS	0.00	0.00
18.1.5	R.1.5	OTHERS	0.00	0.00
18.2	R.2	ENERGY	**221199.60**	**48070.10**
18.2.1	R.2.1	ELECTRICITY (GEN-TRANS-DISTR)	184387.50	37419.80
18.2.1.1	R.2.1.1	STATE ELECTRICITY BOARDS	33274.80	6198.40
18.2.1.2	R.2.1.2	OTHERS	0.00	0.00
18.2.2	R.2.2	OIL (STORAGE & PIPELINE)	924.90	429.30
18.2.3	R.2.3	GAS/LNG (STORAGE & PIPELINE)	2612.50	4022.60
18.2.4	R.2.4	OTHERS	0.00	0.00
18.3	R.3	TELECOMMUNICATION	77729.80	3064.50
18.4	R.4	OTHERS	**26046.30**	**0.00**
18.4.1	R.4.1	WATER SANITATION	2936.90	582.50
18.4.2	R.4.2	SOCIAL & COMMERCIAL INFRASTRUCTURE	23109.40	3251.00
18.4.3	R.4.3	OTHERS	0.00	0.00
19	S	OTHER INDUSTRIES	6159.70	119.80

20		**ALL INDUSTRIES**	**1016634.90**	**268739.60**
21		RESIDUARY & OTHER ADVANCES	**1999336.00**	**203892.40**
21.1	a	EDUCATION	302000.00	0.00
21.2	b	AVIATION	0.00	0.00
21.3	c	OTHER RESIDUARY ADVANCES	1697336.00	203892.40
22		**TOTAL**	**3015970.90**	**472632.10**

e. The residual contractual maturity break down of assets is:

(Rs.in millions)

Maturity Pattern	Advances*	Investments*	Foreign Currency Assets*
Next day	49350.10	153251.30	33536.00
2 - 7 days	110472.00	23168.90	15767.80
8 -14 days	67926.10	2150.00	8811.90
15- 30 days	102652.10	13.60	58515.50
31days – 2months	51457.80	525.10	76717.10
2months - 3months	152534.30	2616.40	57832.90
>3months-6months	164156.40	9641.40	77630.00
>6months-1yr	318751.50	83528.80	80241.50
>1yr-3yrs	1209843.30	165728.90	46796.20
>3yrs-5yrs	317325.40	209532.70	95247.10
>5yrs	320196.70	471332.50	18036.70
Total	2864665.80	1121489.50	569132.70

*Figures are shown on net basis

f. The Amount of NPAs (Gross) are:

Category	(Rs. in million)
Sub Standard	96438.30
Doubtful – 1	84459.80
Doubtful – 2	92359.80
Doubtful – 3	39413.30
Loss	24451.60
Total NPAs (Gross)	**337122.80**

g. The amount of net NPAs is Rs. 188321.00 million

h. The NPA ratios are as under:

- Gross NPAs to Gross Advances: 11.17%
- Net NPAs to Net Advances: 6.57 %

i. The movement of gross NPAs is as under:

(Rs. in million)

i) Opening Balance at the beginning of the year	241708.90
ii) Addition during the year	132438.90
iii) Reduction during the year)	37025.00
iv) Closing Balance as at the end of the year (i+ii-iii)	**337122.80**

j. (a) The movement of Specific Provision (Provisions for NPAs) is as under:

(Rs. in million)

i) Opening Balance at the beginning of the year	101449.50
ii) Provisions made during the year	60319.90
iv) Write-off/Write –back of excess provisions	12966.80
vi) Closing Balance as at the end of the year (i+ii-iii)	148801.70

Provisions include provision in lieu of diminution in fair value of restructured advances classified as NPAs. Opening and closing balances of provision for NPAs also include ECGC claims received/ recoveries in suit filed accounts and held pending adjustment of Rs 86.47 crore (previous year Rs 52.12 crore) and Rs 1.02 crore (previous year Rs 0.67 crore) respective.

(b) The movement of General Provision (provision for standard assets) is as under:

(Rs. in million)

	Std. prov. for Advances	Std. prov. for Derivatives	Total
	A	B	C=(A+B)
i) Opening Balance at the beginning of the year	15080.80	142.40	15223.20
ii) Provisions made during the year	5092.70	26.50	5119.20
iii) Write-off made during the year	0.00	0.00	0.00
iv) Write –back of excess provisions	0.00	0.00	0.00
v) Any other adjustments, including transfers between provisions	0.00	0.00	0.00
vi) Closing Balance as at the end of the year (01.04.2016 to 31.03.2017)	20173.50	168.90	20342.40

k. The amount of Non-Performing Investment is **Rs. 20,914.75 million**

l. The amount of provisions held for Non-Performing Investment is **Rs. 5,025.05 million**

m. The movement of provisions for depreciation on investments is as under:

(Rs. in million)

i) Opening balance at the beginning of the year	5,538.01
ii) Provisions made during the year	7,201.64
iii) Write-off made during the year	60.6
iv) Write –back of excess provisions	854.50
iv) Closing balance as at the end of the year (i + ii - iii)	11,824.55

n. By major industry or counterparty type:

(a) Details of Specific Provisions:

(Rs. in million)

DSB Code	DSB Code	INDUSTRY NAME	GROSS NPA	WRITE OFFS	PROVISIONS FOR NPA
1	A	MINING & QUARRYING	196.89	239.32	192.90
1.1	A.1	COAL	0.32	1.82	0.20
1.2	A.2	OTHERS	196.57	237.50	192.70
2	B	FOOD PROCESSING	16218.28	1569.95	7189.00
2.1	B.1	SUGAR	5442.24	42.19	2379.60
2.2	B.2	EDIBLE OILS & VANASPATI	2348.42	194.22	1170.50
2.3	B.3	TEA	2.03	25.48	1.10
2.4	B.4	COFFEE	0.27	0.10	0.20
2.5	B.5	OTHERS	8425.31	1307.96	3637.60
3	C	BEVERAGES (excl. Tea & Coffee) & TOBACCO	892.66	377.33	239.68
3.1	C.1	TOBACCO & TOBACCO PRODUCTS	24.24	0.14	9.77
3.2	C.2	OTHERS	868.42	377.19	229.91
4	D	TEXTILES	18198.51	4115.02	6745.18
4.1	D.1	COTTON	8263.22	1985.70	2553.67
4.2	D.2	JUTE	9.36	4.34	5.77
4.3	D.3	HANDICRAFT/KHADI (Non Priority)	0	0	0
4.4	D.4	SILK	0	0	0
4.5	D.5	WOOLEN	0	0	0
4.6	D.6	OTHERS	9925.92	2124.97	4185.73
4.7		Out of 'D' SPINNING MILLS	0	0	0
5	E	LEATHER & LEATHER PRODUCTS	440.95	176.06	99.55
6	F	WOOD & WOOD PRODUCTS	1214.84	367.51	983.16
7	G	PAPER & PAPER PRODCTS	3583.92	35.34	1257.71
8	H	PETROLEUM (non-infra), COAL PRODUCTS (non-mining) & NUCLEAR FUELS	1557.50	199.85	342.00
9	I	CHEMICALS & CHEMICAL PRODUCTS (Dyes, Paints etc.)	5738.17	1969.79	2406.86
9.1	I.1	FERTILIZER	8.66	0.32	2.93
9.2	I.2	DRUG & PHARMACEUTICALS	2067.62	1462.64	728.61
9.3	I.3	PETROCHEMICALS (excl infra)	95.54	303.03	38.79
9.4	I.4	OTHERS	3566.36	203.80	1636.53
10	J	RUBBER, PLASTIC & THEIR PRODUCTS	2118.76	225.32	1146.95
11	K	GLASS & GLASSWARE	604.94	128.63	174.16
12	L	CEMENT & CEMENT PRODUCTS	636.63	925.26	245.36
13	M	BASIC METAL & METAL PRODUCTS	83212.07	2677.68	29558.62

13.1	M.1	IRON & STEEL	70910.16	2236.54	23010.23
13.2	M.2	OTHER METAL & METAL PRODUCTS	12301.91	441.14	6548.39
14	N	ALL ENGINEERING	11417.96	3769.59	4882.34
14.1	N.1	ELECTRONICS	5.95	279.84	4.59
14.2	N.2	OTHERS	11412.01	3489.74	4877.76
15	O	VEHICLE, VEHICLE PARTS & TRANSPORT EQUIPMENTS	1876.78	61.04	590.28
16	P	GEMS & JEWELLERY	13974.90	1527.72	8604.01
17	Q	CONSTRUCTION	12114.08	3904.27	4160.59
18	R	INFRASTRUCTURE	45867.63	10705.44	17245.41
18.1	R.1	TRANSPORT	12965.29	4065.11	3883.77
18.1.1	R.1.1	RAILWAYS	0.00	0.00	0.00
18.1.2	R.1.2	ROADWAYS & BRIDGE	12965.29	4065.11	3883.77
18.1.3	R.1.3	AIRPORT	0.00	0.00	0.00
18.1.4	R.1.4	WATERWAYS	0.00	0.00	0.00
18.1.5	R.1.5	OTHERS	0.00	0.00	0.00
18.2	R.2	ENERGY	16222.04	1173.14	6646.51
18.2.1	R.2.1	ELECTRICITY (GEN-TRANS-DISTR)	16164.21	1172.83	6613.22
18.2.1.1	R.2.1.1	STATE ELECTRICITY BOARDS	0.00	0.00	0.00
18.2.1.2	R.2.1.2	OTHERS	16164.21	1172.83	6613.22
18.2.2	R.2.2	OIL (STORAGE & PIPELINE)	0.00	0.00	0.00
18.2.3	R.2.3	GAS/LNG (STORAGE & PIPELINE)	57.08	0.04	32.60
18.2.4	R.2.4	OTHERS	0.75	0.27	0.69
18.3	R.3	TELECOMMUNICATION	1516.47	181.89	472.45
18.4	R.4	OTHERS	15163.83	5285.31	6242.67
18.4.1	R.4.1	WATER SANITATION	13492.96	2778.32	5106.99
18.4.2	R.4.2	SOCIAL & COMMERCIAL INFRASTRUCTURE	1670.87	2506.99	1135.67
18.4.3	R.4.3	OTHERS	0.00	0.00	0.00
19	S	OTHER INDUSTRIES	1423.75	299.75	541.60
20		**ALL INDUSTRIES**	221289.22	33274.85	86605.34
21		RESIDUARY & OTHER ADVANCES	115833.58	17202.95	62196.36
21.1	a	EDUCATION	2578.10	340.90	1828.40
21.2	b	AVIATION	0.00	0.00	0.00
21.3	c	OTHER RESIDUARY ADVANCES	113255.48	16862.05	60367.96
22		**TOTAL**	**337122.80**	**50477.80**	**148801.70**

(a) Details of General Provisions:

(Rs. In million)

Standard Advance	Provision as on 31.03.2017
i) SME and Agri Advance	2112.30
ii) Commercial Real Estate	464.50
iii) Commercial Real Estate (RH)	361.10
iv) Home Loan	17.10
v) Restructured Standard Advances	2815.30
vi) Balance Standard Advance (excluding FITL – Std. Advance)	12930.50
vii) Total Domestic Standard Advance (i+ii+iii+iv+v+vi)	18700.80
viii) Overseas Standard Advance	1472.70
ix) Total Standard Advance	20173.50

o. (a) Geographic distribution of NPAs and Specific Provisions (Provisions for NPAs):

(Rs. in million)

Particulars	Domestic	Overseas	Total
Gross NPA	309276.80	27846.00	337122.80
Provisions for NPA	138968.80	9832.90	148801.70

(b) Geographic distribution of General Provisions (Provisions for Standard Assets):

(Rs. in million)

Particulars	Domestic	Overseas	Total
Provision for Standard Advances	18700.80	1472.70	20173.50
Provisions for Standard Derivatives	168.90	0.00	168.90
Total	18869.70	1472.70	20342.40

Table DF-4: Credit Risk Disclosures for Portfolios subject to Standardized Approach

Qualitative Disclosures

a. For portfolios subject to the standardized approach

- Bank has approved the following 6 domestic credit rating agencies accredited by RBI for all eligible exposures.
  a) Credit Analysis and Research Limited;
  b) CRISIL Limited;
  c) India Ratings and Research Private Limited (India Ratings);
  d) ICRA Limited;
  e) Brickwork Ratings India Pvt. Limited (Brickwork); and
  f) SME Rating Agency of India Ltd. (SMERA)

- Bank has also approved the following 3 international credit rating agencies identified by RBI.

  a) Standard & Poor's
  b) Moody's
  c) FITCH

- Corporate borrowers and Public Sector Enterprises are being encouraged to solicit ratings from approved external rating agencies. The ratings available in public domain are mapped for the purpose of calculation of risk-weighted assets as per RBI guidelines on mapping.

Quantitative Disclosures

b. The exposure amounts after risk mitigation subject to the standardized approach, amount of a bank's out standings (rated and unrated) in th following three major risk buckets as well as those that are deducted:

(Rs. in million)

i) Below 100% risk weight exposure outstanding	1703707.00
ii) 100% risk weight exposure outstanding	674075.50
iii) More than 100% risk weight exposure outstanding	460451.70
iv) Deduction	0.00
Total	2838234.20

Table DF-5: Credit Risk Mitigation: disclosures for standardized approaches

Qualitative Disclosures

a. Bank has board approved policy on Credit Risk Mitigation (CRM) Techniques & Collateral Management, which covers guidelines for selection of collaterals, Valuation of Collaterals, Monitoring of Collaterals, risks in collaterals, eligible financial collaterals, guarantees, RBI stipulated haircuts and Collateral Management Framework for Advanced Approaches. As per the policy:

- The main types of collaterals accepted taken by the bank are as under:

  i. Eligible financial collaterals recognized as Credit Risk Mitigants under the Standardized Approach as per RBI guidelines on New Capital Adequacy Framework (NCAF),

     - Cash or cash equivalent (bank deposits/ NSCs /KVP/LIC Policy, etc),
     - Gold
     - Securities issued by Central / State Governments
     - Debt securities rated BBB- or better/PR3/P3/F3/A3 for short term debt instruments
     - Units of Mutual Funds, where the investment is in instruments mentioned above

  ii. Bank reduces its credit exposure to a counter party with the haircut-adjusted value of eligible financial collaterals to factor risk mitigation effect of the collaterals.

  iii. Other collaterals such as movable and immovable assets/landed properties etc.

  iv. The guarantees include guarantees given by corporate, bank and personal guarantees. This also includes advances guaranteed by ECGC, CGTMSE and State /Central Governments, etc.

Quantitative Disclosures

b. Under the standardised approach for credit risk, the total eligible financial collateral is as follows:

(Rs. in million)

Particulars	31.03.2017
Total Exposure covered by eligible financial collateral	317761.10

c. Under the Standardised approach for Credit Risk, following is the breakup of exposure covered by the eligible Guarantors:

(Rs. in million)

Particulars	31.03.2017
Total Exposure covered by guarantees	37593.40

Table DF-6: Securitization: disclosure for standardized approach

During the year ended March 31, 2017, the Bank did not securitise any of its assets.
The Bank however, acquires investment grade securitised debt instruments backed by financial assets originating from Micro and Small financial institutions for regulatory/ investment purposes. The Bank has processes in place to monitor the purchases securitization exposures by way of monthly review of servicer reports. Further, for managing the interest rate risk in the purchased securitised assets, the Bank uses PV01 as a sensitivity measures on a periodic basis.

The securitised investment exposures are valued by applying an appropriate mark-up over the Yield To Maturity (YTM) rates of government securities. Such mark up and YTM rates applied are as per the relevant rates published by FIMMDA.

Banking Book- Securitisation Exposures
During the year ended March 31, 2017, the Bank did not undertake any securitization transaction in its Banking Book.

The Bank does not have any securitised investment exposures in its Banking Book as at March 31, 2017.

Trading Book – Securitisation Exposures

In its Trading Book, the Bank has no retained exposures from exposures securitised by the Bank as at March 31, 2017.

The Bank does not have any off balance securitization exposures as at March 31, 2017.
The details of on-balance sheet securitization exposures purchased and outstanding as at March 31, 2017 is given below:

Cateogry	Total Exposure (Rs. million)
Agricultural (Other Agri) & MSME (Micro & Small)	1194.89

Table DF-7: Market Risk in Trading Book

Qualitative Disclosures

- Market Risk is "the risk that value of 'on' or 'off' Balance Sheet positions will be adversely affected by movements in equity and interest rate markets, caused by exchange rates and commodity/ asset prices".

- The portfolios covered by the standardized approach for computation of market risk are as under:
  - Securities Held under Held for Trading (HFT),
  - Securities Held under Available for Sale (AFS),
  - Equity portfolio held under HFT/AFS
  - Trading position in Derivatives,
  - Derivatives entered into for Hedging Trading Books exposures,
  - Open Foreign Exchange Position & Open Gold Position.

- The rest of the assets – i.e. Investments under Held to Maturity portfolio and advances – are treated as Banking Book. Brief description of the Market Risk Management objectives and policies are as below:

- **Policies**
  Bank has well laid out Treasury Policy (covering Investment Portfolio, Foreign Exchange Operations & Derivative Operations), Asset Liability Management (ALM) Policy and Market Risk Management Policy in place duly approved by the Board. The policies ensure that operations in Securities, Equity, Foreign Exchange and Derivatives are conducted in accordance with sound & acceptable business practices and are as per the extant Regulatory Guidelines, Laws Governing Transactions in Financial Instruments & Financial Markets. The policies are reviewed every year; and if required more frequently, to incorporate changes in Rules & Regulations by Regulatory Authorities / Government, Business Requirements and Economic Environment.

- **Interest Rate Risk**
  Interest Rate Risk is the risk of change in the value of assets/positions lying in the trading book due to changes in interest rates. It also includes Yield curve risks, spread risks, migration risks & basis risks. Bonds & Debentures, Interest Rate Swaps, Forward Rate Agreements are subject to Interest Rate Risk.

- **Foreign Exchange Risk**
  The Bank has fixed various exposure limits such as Maximum Daylight Limit, Overnight Limit, Aggregate Gap Limit (AGL), Stop Loss Limit and Deal Size Limits. Bank has also fixed VaR limit on Foreign Exchange position which is being monitored on daily basis. Derivative transactions are monitored by fixing prudential limit for stop loss and a cap for PV01 on the outstanding derivatives for market making position.

- **Equity Price Risk**
  In terms of Banks' Treasury Policy, limits are in place with respect to Trading Book size in Equity, Deal size, Holding Period & Stop Loss Limits. These limits are monitored on a daily basis.

- **Structure and Organisation of Market Risk Management function:**
  The Board of Directors approves policies covering management of Market Risk. The Board is supported by three levels:

- Supervisory Committee of ALM & Risk Management
- Asset Liability Management Committee
- General Manager (Risk Management Department)

Quantitative Disclosures

- Bank has adopted the standardized Duration Approach as prescribed by RBI for computation of capital charge for market risk and is already fully compliant with such RBI guidelines. The capital requirement for market risk are as under:

	Rs million
Risk Category	**Capital Charge**
Interest Rate Risk	13417.70
Equity Position Risk	6663.47
Foreign Exchange Risk (including gold)	121.50
Total capital charge for market risk under standardised duration approach	20202.67

Table DF-8: Operational Risk

Qualitative Disclosures

- Operational Risk is the risk of losses resulting from inadequate or failed internal processes, people and systems or from external events.

- Operational Risk exists at all levels and at all business lines.

- At present, operational risk is largely managed through internal controls, Operational risk Management Framework and audit system.

- Bank has put in place the following measures to control / mitigate operational risk.

  - System of delegated authority covering credit and expenditure
  - Book of instructions and issuance of instructions through circulars from time to time
  - Continuous training process
  - Preventive vigilance
  - Insurance
  - Risk Based Internal Audit
  - Outsourcing policy
  - Compliance Policy
  - Policy on Business Continuity

- Bank has well laid down Operational Risk Management Policy, which covers :

  - Organisational structure
  - Identification, assessment, monitoring and control of operational risk.
  - Capital Charge for operational risk
  - Reporting framework
  - Guidelines on reporting and collection of Operational Risk Loss Data
  - Policy on mapping of activities to 8 business lines

- Bank has an appropriate and independent organizational structure with oversight mechanism for management of Operational risk, which includes Operational Risk Management Committee (ORMC) of Top Executives and a separate Risk Management Department looking after the Operational Risk. Besides, there is a separate Board Level Committee i.e., Supervisory committee of the Board to oversee the functioning of Risk Management and ALM.

- ORMC deals with new product approval process, analysis of frauds, analysis of operational risk loss data, analysis of the exercise of mapping bank's activities and income into 8 business lines.

- Bank has Product Evaluation Committee in place which evaluates the new as well as modifications in products/ processes before presenting the same to ORMC.

- The bank has adopted Basic Indicator Approach for calculating capital charge for operational risk. Bank has been continuously working on all the qualitative and quantitative requirements for The Standardized Approach (TSA) and various data elements of AMA i.e. Internal Loss Data, External Loss Data, Business Environment and Internal Control Factors (BEICFs) and Scenario Analysis. Bank has already received a parallel run approval for TSA and is in process of implementing Integrated Risk Management Software solution.

- As per RBI directives, the bank has to maintain capital for operational risk under Basic Indicator approach (BIA) w.e.f. 31.03.2008. **The capital charge as per BIA on 31.03.2017 is Rs. 17209.51 million**.

Table DF-9: Interest rate risk in the Banking Book (IRRBB)

Qualitative Disclosures

Interest rate risk may arise where changes in market interest rates might adversely affect Bank's financial position. The immediate impact of changes in interest rates is on Bank's earnings through changes in its Net Interest Income (NII). A long-term impact of changes in interest rates is on Bank's Market Value of Equity (MVE) or Net worth through changes in the economic value of its assets, liabilities and off-balance sheet positions. Bank holds assets, liabilities and off balance sheet items with different maturities or re-pricing dates which may be linked to different benchmark rates. This creates exposure to unexpected movements in interest rates.

Traditional Gap Analysis (TGA) is used to measure and monitor Interest rate risk through Rate Sensitive Gap (RSG). Impact of changes in interest on Net Interest Income (NII) is computed. Limit on RSG upto 1 Year is fixed to limit impact of interest rate changes from earning perspective. Interest rate sensitivity statement as per TGA is prepared as on the last day of each month. ALCO reviews the same on monthly basis. Impact of changes in broad categories of assets and liabilities, i.e. deposits, advances, investments and others upto the end of the financial year is worked out.

In terms of RBI guidelines, Bank also carries out Interest Rate Sensitivity as per Duration Gap Analysis (DGA) on monthly basis to capture impact of changes in interest rates on economic value of bank's assets and liabilities in banking book and thereby on Market Value of Equity (MVE). The impact is worked out assuming 200 bps parallel shifts in yield curve.

Framework:
Bank has formed Asset Liability Management Committee (ALCO), headed by Chairman & Managing Director/ Executive Director, which is responsible for evolving appropriate system and procedures for identification and analysis of liquidity/market risk and has laid down ALM policy of the bank. The ALCO is assisted by a dedicated 'ALM Desk' and an independent 'Mid-Office'. Supervisory Committee of the Board of Directors on ALM and Risk Management oversees the functioning of ALCO and also the implementation of the system & procedure for Asset Liability Management (ALM).

(b) Quantitative Disclosures

The impact of earnings and economic value of equity assuming a percentage shift in interest rates is as under:

(Rs. in million)

	Parameter	Impact
1	Earnings at Risk (NII):estimated impact on NII with adverse change in rate of interest by 2.50% (up to 1 year)	11138.40
2	Market value of Equity: 200 bps shock	10127.10

Table DF-10: Counterparty Credit Risk

Qualitative Disclosure:

a) The Bank deals in two groups of derivative transactions within the framework of RBI guidelines.

i) Over the Counter Derivatives
ii) Exchange Traded Derivatives

The Bank deals in Forward Rate Agreement, Interest Rate Swaps, Cross Currency Swap and Currency Options in Over the Counter Derivatives group.

In Exchange Traded Derivatives Group, the Bank trades in Currency Futures and Interest Rate Futures. The Bank is Trading & clearing member with three Exchanges viz. National Stock Exchange (NSE), Bombay Stock Exchange (BSE) & Metropolitan Stock Exchange (MSEIL), on their Currency Derivative segment, as permitted by Reserve Bank of India. The Bank carries out proprietary trading in currency futures on these exchanges. The Bank has set up the necessary infrastructure for Front, Mid and Back office operations. Daily Mark to Market (MTM) and Margin obligations are settled with the exchanges as per guidelines issued by the Regulators.

The Bank trades in Interest Rate Futures on National Stock Exchange. The bank has necessary infrastructure for Front, Mid and Back office operations in place. Daily Mark to Market (MTM) and Margin obligations are settled with the exchanges as per guidelines issued by the Regulators.

The Bank undertakes derivative transactions for proprietary trading/market making, hedging own balance sheet and for offering to customers, who use them for hedging their risks within the prevalent regulations. Proprietary trading/market making positions are taken in Rupee Interest Rate Swap, Currency Futures and Interest Rate Futures. While derivative instruments present immense opportunity for making a quantum leap in non-interest income and also for hedging market risk, it exposes the Bank to various risks. The Bank has adopted the following mechanism for managing different risks arising out of derivative transactions.

In terms of the structure, operations in the Treasury Branch are segregated into following three functional areas, which are provided with trained officers with necessary systems support and their responsibilities are clearly defined.

I) Front Office—Dealing Room. Ensures Compliance with trade origination requirements as per Bank's policy and RBI guidelines.
II) Mid-Office---Risk Management, Accounting Policies and Management
III) Back Office- Settlement, Reconciliation, Accounting.

Mid Office monitors transactions in the trading book and excesses, if any, are reported to Risk management Department for necessary action. Mid Office also measures the financial risk for transactions in the trading book on a daily basis, by way of Mark to Market. Daily Mark to Market position is reported to Risk

Management Department, for onward reporting of the risk profile to the Directors' Committee on the Assets and Liability Management.

In case of corporate clients transactions are concluded only after the inherent credit exposures are quantified and approved in terms of approval process laid down in the Treasury Policy for customer appropriateness and suitability. The necessary documents like ISDA agreements are duly executed. The bank has adopted Current Exposure Method for monitoring credit exposures.

b) Treasury Policy of the Bank lays down the types of financial derivative instruments, scope of usages, and approval process as also the limits like the open position limits, deal size limits, stop loss limits and counterpart exposure limit for trading in approved instruments.
Various Risk Limits are set up and actual exposures are monitored vis-à-vis the limits.

These limits are set up taking in to account market volatility, business strategy and management experience. Risk limits are in place for risk parameters viz. PV01, stop loss, counterparty credit exposure. Actual positions are measured against these limits periodically and breaches if any are reported promptly. The Bank ensures that the Gross PV01 position arising out of all non option derivative contracts is within the 0.25% of net worth of the Bank.

c) The Bank also uses financial derivative transactions for hedging its own Balance Sheet Exposures. Treasury Policy of the Bank spells out approval process for hedging the exposures. The hedge transactions are monitored on a regular basis. The notional profit or loss calculated on Mark to Market basis, PV01 and VaR on these deals are reported to the Assets Liability Committee (ALCO) every month. Hedge effectiveness is the degree to which changes in the fair value or cash flows of the hedged items that are attributed to a hedged risk are offset by changes in the fair value or cash flows of the hedging instruments. This exercise is carried out periodically to ensure hedge effectiveness.

d) The hedged/un-hedged transactions are recorded separately. The hedged transactions are accounted for on accrual basis. All trading contracts are mark-to-market and resultant gross gain or loss is recorded in income statement.
In case of Option contracts, guidelines issued by FEDAI from time to time for recognition of income, premium, and discount are being followed.

To mitigate the credit risk, the Bank has policy in place to sanction limits to counterparty the Banks and Counterparty clients. The Bank adopts Current Exposure method for monitoring counterparty exposure periodically. While sanctioning derivative limit, the competent authority may stipulate condition of obtaining collaterals/margin as deemed appropriate. The derivative limit is reviewed periodically along with other credit limits.

The customer related derivative transactions are covered with counterparty banks, on back-to-back basis for identical amount and tenure and the bank does not carry any market risk.

Quantitative Disclosures

(Rs.In Crore)

		31.03.2016		31.03.2017	
Sr.No	**Particular**	**Currency Derivatives**	**Interest Rate Derivatives**	**Currency Derivatives**	**Interest Rate Derivatives**
i	**Derivatives (Notional Principal Amount**				
	a) For Hedging	0.00	1000.00	0.00	4275.00
	b) For Trading	1289.61	7825.15	2691.22	5120.82
ii	**Marked to Market Positions (1)**				
	a) Asset (+)	16.54	30.00	36.56	34.38
	b) Liability (-)	(-)10.43	(-)43.75	(-)22.25	(-)45.88

Table DF-11: Composition of Capital

Part I: Template to be used only from March 31, 2017

(Rs. In Millions)

Basel III common disclosure template to be used from March 31, 2017			
Common Equity Tier 1 capital: instruments and reserves			**Ref No.**
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	57128.20	
2	Retained earnings	0.00	
3	Accumulated other comprehensive income (and other reserves)	170203.97	
4	*Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies[1])*	NA	
	Public sector capital injections grandfathered until January 1, 2018		
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	0.00	
6	**Common Equity Tier 1 capital before regulatory adjustments**	227332.17	
Common Equity Tier 1 capital: regulatory adjustments			
7	Prudential valuation adjustments		
8	Goodwill (net of related tax liability)		
9	Intangibles other than mortgage-servicing rights (net of related tax liability)	259.50	
10	Deferred tax assets [2]	333.70	
11	Cash-flow hedge reserve		
12	Shortfall of provisions to expected losses		
13	Securitisation gain on sale		
14	Gains and losses due to changes in own credit risk on fair valued liabilities		
15	Defined-benefit pension fund net assets		
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)		
17	Reciprocal cross-holdings in common equity	32.40	

18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)		
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold) [3]		
20	Mortgage servicing rights[4] (amount above 10% threshold)		
21	Deferred tax assets arising from temporary differences[5] (amount above 10% threshold, net of related tax liability)		
22	Amount exceeding the 15% threshold[6]		
23	*of which: significant investments in the common stock of financial entities*		
24	*of which: mortgage servicing rights*		
25	*of which: deferred tax assets arising from temporary differences*		
26	National specific regulatory adjustments[7](26a+26b+26c+26d)		
26a	*of which: Investments in the equity capital of the unconsolidated insurance subsidiaries*[8]	650.00	
26b	*of which: Investments in the equity capital of unconsolidated non-financial subsidiaries*		
26c	*of which: Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank*[9]		
26d	*of which: Unamortised pension funds expenditures*		
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		
28	**Total regulatory adjustments to Common equity Tier 1**	1275.60	
29	**Common Equity Tier 1 capital (CET1)**	226056.57	
Additional Tier 1 capital: instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32)		

31	of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)		
32	of which: classified as liabilities under applicable accounting standards (Perpetual debt Instruments)	3700.00	
33	*Directly issued capital instruments subject to phase out from Additional Tier 1*	35000.00	
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)		
35	*of which: instruments issued by subsidiaries subject to phase out*		
36	**Additional Tier 1 capital before regulatory adjustments**	38700.00	
Additional Tier 1 capital: regulatory adjustments			
37	Investments in own Additional Tier 1 instruments		
38	Reciprocal cross-holdings in Additional Tier 1 instruments	530.20	
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)[10]		
41	National specific regulatory adjustments (41a+41b)		
41a	*of which: I*nvestments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries		
41b	*of which* :Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		
43	**Total regulatory adjustments to Additional Tier 1 capital**	530.20	
44	**Additional Tier 1 capital (AT1)**	38169.80	
44a	**Additional Tier 1 capital reckoned for capital adequacy**[11]	38169.80	

45	**Tier 1 capital (T1 = CET1 + AT1) (29 + 44a)**	264226.37	
Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	12700.00	
47	*Directly issued capital instruments subject to phase out from Tier 2*	47500.00	
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)		
49	of which: instruments issued by subsidiaries subject to phase out		
50	Provisions[12]	20342.00	
51	**Tier 2 capital before regulatory adjustments**	80542.00	
Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments		
53	Reciprocal cross-holdings in Tier 2 instruments		
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[13] in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		
56	National specific regulatory adjustments (56a+56b)		
56a	*of which: Investments in the Tier 2 capital of unconsolidated subsidiaries*		
56b	*of which: Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank*		
57	**Total regulatory adjustments to Tier 2 capital**		
58	**Tier 2 capital (T2)**	80542.00	
58a	**Tier 2 capital reckoned for capital adequacy[14]**	80542.00	
58b	**Excess Additional Tier 1 capital reckoned as Tier 2 capital**		

58c	**Total Tier 2 capital admissible for capital adequacy (58a + 58b)**	80542.00	
59	**Total capital (TC = T1 + T2) (45 + 58c)**	344768.37	
60	**Total risk weighted assets (60a + 60b + 60c)**	2912783.20	
	60a *of which: total credit risk weighted assets*	2445130.90	
	60b *of which: total market risk weighted assets*	252533.40	
	60c *of which: total operational risk weighted assets*	215118.90	
Capital Ratios and buffers			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	7.76%	
62	Tier 1 (as a percentage of risk weighted assets)	9.07%	
63	Total capital (as a percentage of risk weighted assets)	11.84%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)	5.50%	
65	*of which: capital conservation buffer requirement*		
66	*of which: bank specific countercyclical buffer requirement*		
67	*of which: G-SIB buffer requirement*		
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)		
National minima (if different from Basel III)			
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	5.50%	
70	National Tier 1 minimum ratio (if different from Basel III minimum)	7.00%	
71	National total capital minimum ratio (if different from Basel III minimum)	9.00%	
Amounts below the thresholds for deduction (before risk weighting)			
72	Non-significant investments in the capital of other financial entities	5304.31	
73	Significant investments in the common stock of financial entities	7.12	

74	Mortgage servicing rights (net of related tax liability)		
75	Deferred tax assets arising from temporary differences (net of related tax liability)		
Applicable caps on the inclusion of provisions in Tier 2			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	20342.00	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	30564.14	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)		
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach		
Capital instruments subject to phase-out arrangements (only applicable between March 31, 2017 and March 31, 2022)			
80	*Current cap on CET1 instruments subject to phase out arrangements*	NA	
81	*Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)*	NA	
82	*Current cap on AT1 instruments subject to phase out arrangements*	NA	
83	*Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)*	NA	
84	*Current cap on T2 instruments subject to phase out arrangements*	NA	
85	*Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)*	NA	

Notes to Template

Row No. of the template	Particular	(Rs. in Millions)
10	Deferred tax assets associated with accumulated losses	
	Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability	
	Total as indicated in row 10	
19	If investments in insurance subsidiaries are not deducted fully from capital and instead considered under 10% threshold for deduction, the resultant increase in the capital of bank	
	of which: Increase in Common Equity Tier 1 capital	
	of which: Increase in Additional Tier 1 capital	
	of which: Increase in Tier 2 capita	
26b	If investments in the equity capital of unconsolidated non-financial subsidiaries are not deducted and hence, risk weighted then:	
	(i) Increase in Common Equity Tier 1 capital	
	(ii) Increase in risk weighted assets	
44a	Excess Additional Tier 1 capital not reckoned for capital adequacy (difference between Additional Tier 1 capital as reported in row 44 and admissible Additional Tier 1 capital as reported in 44a)	
	of which: Excess Additional Tier 1 capital which is considered as Tier 2 capital under row 58b	
50	Eligible Provisions included in Tier 2 capital	
	Eligible Revaluation Reserves included in Tier 2 capital	
	Total of row 50	
58a	Excess Tier 2 capital not reckoned for capital adequacy (difference between Tier 2 capital as reported in row 58 and T2 reported in 58a)as reported in 58a)	

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

(Rs. In Millions)

Basel III common disclosure template to be used during the transition of regulatory adjustments (i.e. from April 1, 2013 to December 31, 2017		Amounts Subject to Pre-Basel III Treatment	Ref No.
Common Equity Tier 1 capital: instruments and reserves			
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	57128.20	
2	Retained earnings	0.00	
3	Accumulated other comprehensive income (and other reserves)	170203.97	
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies[1])	NA	
	Public sector capital injections grandfathered until January 1, 2018		
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	0.00	
6	**Common Equity Tier 1 capital before regulatory adjustments**	227332.17	
Common Equity Tier 1 capital: regulatory adjustments			
7	Prudential valuation adjustments		
8	Goodwill (net of related tax liability)		
9	Intangibles other than mortgage-servicing rights (net of related tax liability)	259.50	
10	Deferred tax assets 2	333.70	
11	Cash-flow hedge reserve		
12	Shortfall of provisions to expected losses		
13	Securitisation gain on sale		
14	Gains and losses due to changes in own credit risk on fair valued liabilities		
15	Defined-benefit pension fund net assets		
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)		
17	Reciprocal cross-holdings in common equity	32.40	

18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)		
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)3		
20	Mortgage servicing rights4 (amount above 10% threshold)		
21	Deferred tax assets arising from temporary differences5 (amount above 10% threshold, net of related tax liability)		
22	Amount exceeding the 15% threshold6		
23	of which: significant investments in the common stock of financial entities		
24	of which: mortgage servicing rights		
25	of which: deferred tax assets arising from temporary differences		
26	National specific regulatory adjustments7 (26a+26b+26c+26d)		
	26a *of which:* Investments in the equity capital of the unconsolidated insurance subsidiaries	650.00	
	26b *of which: I*nvestments in the equity capital of unconsolidated non-financial subsidiaries8		
	26c *of which:* Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank9		
	26d *of which:* Unamortised pension funds expenditures		
	Regulatory Adjustments Applied to Common Equity Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment		
	of which: [INSERT TYPE OF ADJUSTMENT] For example: filtering out of unrealised losses on AFS debt securities (not relevant in Indian context		
	of which: [INSERT TYPE OF ADJUSTMENT]		
	of which: [INSERT TYPE OF ADJUSTMENT]		

27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		
28	**Total regulatory adjustments to Common equity Tier 1**	1275.60	
29	**Common Equity Tier 1 capital (CET1)**	226056.57	
Additional Tier 1 capital: instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32)		
31	*of which*: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)		
32	*of which:* classified as liabilities under applicable accounting standards (Perpetual debt Instruments)	3700.00	
33	Directly issued capital instruments subject to phase out from Additional Tier 1	35000.00	
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)		
35	*of which: instruments issued by subsidiaries subject to phase out*		
36	**Additional Tier 1 capital before regulatory adjustments**	38700.00	
Additional Tier 1 capital: regulatory adjustments			
37	Investments in own Additional Tier 1 instruments		
38	Reciprocal cross-holdings in Additional Tier 1 instruments	530.20	
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)10		
41	National specific regulatory adjustments (41a+41b)		

	41a Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries		
	41b Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank		
	Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment		
	of which: [INSERT TYPE OF ADJUSTMENT e.g. DTAs]		
	of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%]		
	of which: [INSERT TYPE OF ADJUSTMENT]		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		
43	**Total regulatory adjustments to Additional Tier 1 capital**	530.20	
44	**Additional Tier 1 capital (AT1)**	38169.80	
44a	**Additional Tier 1 capital reckoned for capital adequacy**[11]	38169.80	
45	**Tier 1 capital (T1 = CET1 + AT1) (29 + 44a)**	264226.37	
Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	12700.00	
47	Directly issued capital instruments subject to phase out from Tier 2	47500.00	
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)		
49	*of which:* instruments issued by subsidiaries subject to phase out		
50	Provisions12	20342.00	
51	**Tier 2 capital before regulatory adjustments**	80542.00	
Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments		
53	Reciprocal cross-holdings in Tier 2 instruments		

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 investments13 in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		
56	National specific regulatory adjustments (56a+56b)		
	56a *of which:* Investments in the Tier 2 capital of unconsolidated subsidiaries		
	56b *of which*: Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank		
	Regulatory Adjustments Applied To Tier 2 in respect of Amounts Subject to Pre-Basel III Treatment		
	of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 2 at 50%]		
	of which: [INSERT TYPE OF ADJUSTMENT		
57	**Total regulatory adjustments to Tier 2 capital**		
58	**Tier 2 capital (T2)**	80542.00	
58a	**Tier 2 capital reckoned for capital adequacy[14]**	80542.00	
58b	**Excess Additional Tier 1 capital reckoned as Tier 2 capital**		
58c	**Total Tier 2 capital admissible for capital adequacy (58a + 58b)**	80542.00	
59	**Total capital (TC = T1 + T2) (45 + 58c)**	344768.37	
	Risk Weighted Assets in respect of Amounts Subject to Pre-Basel III Treatment		
	of which: [INSERT TYPE OF ADJUSTMENT]		
	of which: …		
60	**Total risk weighted assets (60a + 60b + 60c)**	2912783.20	
	60a *of which: total credit risk weighted assets*	2445130.90	
	60b *of which: total market risk weighted assets*	252533.40	

	60c *of which: total operational risk weighted assets*	215118.90	
Capital Ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	7.76%	
62	Tier 1 (as a percentage of risk weighted assets)	9.07%	
63	Total capital (as a percentage of risk weighted assets)	11.84%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)	5.50%	
65	*of which: capital conservation buffer requirement*		
66	*of which: bank specific countercyclical buffer requirement*		
67	*of which: G-SIB buffer requirement*		
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)		
National minima (if different from Basel III)			
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	5.50%	
70	National Tier 1 minimum ratio (if different from Basel III minimum)	7.00%	
71	National total capital minimum ratio (if different from Basel III minimum)	9.00%	
Amounts below the thresholds for deduction (before risk weighting)			
72	Non-significant investments in the capital of other financial entities	5304.31	
73	Significant investments in the common stock of financial entities	7.12	
74	Mortgage servicing rights (net of related tax liability)		
75	Deferred tax assets arising from temporary differences (net of related tax liability)		
Applicable caps on the inclusion of provisions in Tier 2			

76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	20342.00	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	30564.14	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)		
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach		
Capital instruments subject to phase-out arrangements (only applicable between March 31, 2017 and March 31, 2022)			
80	*Current cap on CET1 instruments subject to phase out arrangements*	NA	
81	*Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)*	NA	
82	*Current cap on AT1 instruments subject to phase out arrangements*	NA	
83	*Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)*	NA	
84	*Current cap on T2 instruments subject to phase out arrangements*	NA	
85	*Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)*	NA	

Notes to Template		
Row No. of the template	**Particular**	**(Rs. in Millions)**
10	Deferred tax assets associated with accumulated losses	
	Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability	
	Total as indicated in row 10	
19	If investments in insurance subsidiaries are not deducted fully from capital and instead considered under 10% threshold for deduction, the resultant increase in the capital of bank	
	of which: Increase in Common Equity Tier 1 capital	
	of which: Increase in Additional Tier 1 capital	
	of which: Increase in Tier 2 capita	
26b	If investments in the equity capital of unconsolidated non-financial subsidiaries are not deducted and hence, risk weighted then:	
	(i) Increase in Common Equity Tier 1 capital	
	(ii) Increase in risk weighted assets	
44a	Excess Additional Tier 1 capital not reckoned for capital adequacy (difference between Additional Tier 1 capital as reported in row 44 and admissible Additional Tier 1 capital as reported in 44a)	
	of which: Excess Additional Tier 1 capital which is considered as Tier 2 capital under row 58b	
50	Eligible Provisions included in Tier 2 capital	
	Eligible Revaluation Reserves included in Tier 2 capital	
	Total of row 50	
58a	Excess Tier 2 capital not reckoned for capital adequacy (difference between Tier 2 capital as reported in row 58 and T2 reported in 58a)as reported in 58a)	

Table DF-12: Composition of Capital- Reconciliation Requirements

Step 1

(Rs. In Million)

A	Capital & Liabilities	Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation
		As on 31.03.2017	As on 31.03.2017
i	Paid-up Capital	6874.41	6874.41
	Reserves & Surplus	234246.39	232860.45
	Minority Interest	0.00	0.00
	Total Capital	241120.80	239734.86
ii	Deposits	3796872.65	3796872.65
	of which: Deposits from banks	82542.45	82542.45
	of which: Customer deposits	1040875.77	1040875.11
	of which: Other deposits (pl. specify)	2673454.43	2516616.47
iii	Borrowings	412254.97	412254.97
	of which: From RBI	0.00	0.00
	of which: From banks	14403.53	14403.53
	of which: From other institutions & agencies	17511.86	17511.86
	of which: Others (pl. specify)	255443.35	255443.35
	of which: Capital instruments	124896.24	124896.24
iv	Other liabilities & provisions	106438.81	91175.45
	Total	4556687.23	4540037.93
B	**Assets**		
i	Cash and balances with Reserve Bank of India	165223.73	165204.99
	Balance with banks and money at call and short notice	163835.51	163750.16
ii	Investments:	1134412.64	1118878.73
	of which: Government securities	892522.64	886497.93
	of which: Other approved securities	1758.53	0.00
	of which: Shares	23725.24	20064.65
	of which: Debentures & Bonds	179533.49	177970.10
	of which: Subsidiaries / Joint Ventures / Associates	2348.73	1941.25

	of which: Others (Commercial Papers, Mutual Funds etc.)	34524.01	32404.80
iii	Loans and advances	2879498.29	2879474.57
	of which: Loans and advances to banks	108100.21	108100.21
	of which: Loans and advances to customers	2771398.07	2771374.36
iv	Fixed assets	39054.09	38997.66
v	Other assets	174662.98	173731.84
	of which: Goodwill and intangible assets	259.57	243.32
	of which: Deferred tax assets	22639.03	0.00
vii	Goodwill on consolidation	0.00	0.00
	Debit balance in Profit & Loss account	0.00	0.00
	Total Assets	4556687.23	4540037.94

Step 2

(Rs. In Million)

A	**Capital & Liabilities**	Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation
		As on 31.03.2017	As on 31.03.2017
i	Paid-up Capital	6874.41	6874.41
	of which: Amount eligible for CET1	6874.41	6874.41
	of which: Amount eligible for AT1	0.00	0.00
	Reserves & Surplus	234246.39	232860.45
	Minority Interest		
	Total Capital	241120.80	239734.86
ii	Deposits	3796872.65	3796872.65
	of which: Deposits from banks	82542.45	82542.45
	of which: Customer deposits	1040875.77	1040875.11
	of which: Other deposits (pl. specify)	2673454.43	2673454.43
iii	Borrowings	412254.97	412254.97
	of which: From RBI		
	of which: From banks	14403.53	14403.53
	of which: From other institutions & agencies	17511.86	17511.86

	of which: Others (pl. specify)	255443.35	255443.35
	of which: Capital instruments	124896.24	124896.24
iv	Other liabilities & provisions	106438.81	91175.45
	of which: DTLs related to goodwill		c
	of which: DTLs related to intangible assets		d
	Total	4556687.23	4540037.93

B	Assets		
i	Cash and balances with Reserve Bank of India	165223.73	165204.99
	Balance with banks and money at call and short notice at call and short notice	163835.51	163750.16
ii	Investments	1134412.64	1118878.73
	of which: Government securities	892522.64	886497.93
	of which: Other approved securities	1758.53	0.00
	of which: Shares	23725.24	20064.65
	of which: Debentures & Bonds	179533.49	177970.10
	of which: Subsidiaries / Joint Ventures / Associates	2348.73	1941.25
	of which: Others (Commercial Papers, Mutual Funds etc.)	34524.01	32404.80
iii	Loans and advances	2879498.29	2879474.57
	of which: Loans and advances to banks	108100.21	108100.21
	of which: Loans and advances to customers	2771398.07	2771374.36
iv	Fixed assets	39054.09	38997.66
v	Other assets	174662.98	173731.84
	of which: Goodwill and intangible assets	259.57	243.32
	Out of which:		
	Goodwill		a
	Other intangibles (excluding MSRs)		b
	Deferred tax assets	22639.03	22639.03
vi	Goodwill on consolidation		

vii	Debit balance in Profit & Loss account		
	Total Assets	4556687.23	4540037.94

Step 3:

Extract of Basel III common disclosure template (with added column) – Table DF-11 (Part I / Part II whichever, applicable)			
Common Equity Tier 1 capital: instruments and reserves			
		Component of regulatory capital reported by bank	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation from step 2
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	57128.20	e
2	Retained earnings		
3	Accumulated other comprehensive income (and other reserves)	170203.97	
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	Not Applicable	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	0.00	
6	Common Equity Tier 1 capital before regulatory adjustments	227332.17	
7	Prudential valuation adjustments	0.00	
8	Goodwill (net of related tax liability)	0.00	a-c

DF - 13: Main Features of Regulatory Capital Instruments.

A. Equity Capital

The main features of Equity capital are as follows:

S. No.	Particulars	Equity
1	Issuer	**Union Bank Of India**
2	Unique identifier	**ISIN:INE692A01016**
3	Governing law(s) of the instrument	Indian Laws
Regulatory treatment		
4	Transitional Basel III rules	Common Equity Tier I
5	Post-transitional Basel III rules	Common Equity Tier I
6	Eligible at solo/group/ group & solo	Solo & Group
7	Instrument type	Common Shares
8	Amount recognised in regulatory capital (as of most recent reporting date)	` 6874.41 Million
9	Par value of instrument	`10 per share
10	Accounting classification	Shareholder's Equity
11	Original date of issuance	Various
12	Perpetual or dated	Perpetual
13	Original maturity date	No Maturity
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	NA
Coupons / dividends		
17	Fixed or floating dividend/coupon	NA
18	Coupon rate and any related index	NA
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-Cumulative
23	Convertible or non-convertible	NA
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	No
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to all other claims.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	NA

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A09134
3	Governing law(s) of the instrument	Indian Laws
	Regulatory treatment	
4	Transitional Basel III rules	Tier II
5	Post-transitional Basel III rules	Ineligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Tier II Debt instrument
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	2,400.00
9	Par value of instrument	1,000,000.00
10	Accounting classification	Liability
11	Original date of issuance	12/12/2007
12	Perpetual or dated	Dated
13	Original maturity date	12/04/2018
14	Issuer call subject to prior supervisory approval	
15	Optional call date, contingent call dates and redemption amount	N.A.
16	Subsequent call dates, if applicable	N.A.
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9.35%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	No
31	If write-down, write-down trigger(s)	N.A.
32	If write-down, full or partial	N.A.
33	If write-down, permanent or temporary	N.A.
34	If temporary write-down, description of write-up mechanism	N.A.
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 the 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 transitioed features	Yes
37	If yes, specify non-compliant features	Absence of Point of Non Viability Features.

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A09142
3	Governing law(s) of the instrument	Indian Laws
	Regulatory treatment	
4	Transitional Basel III rules	Perpetual Bond
5	Post-transitional Basel III rules	Ineligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Perpetual Bond
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	2,000.00
9	Par value of instrument	1,000,000.00
10	Accounting classification	Liability
11	Original date of issuance	12/12/2007
12	Perpetual or dated	Perpetual
13	Original maturity date	31/12/2099
14	Issuer call subject to prior supervisory approval	
15	Optional call date, contingent call dates and redemption amount	Call: After 10 Years i.e.12/12/2017 and on every interest payment date thereafter with RBI approval.
16	Subsequent call dates, if applicable	N.A.
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9.90%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes 0.5% from 10th Year
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	No
31	If write-down, write-down trigger(s)	N.A.
32	If write-down, full or partial	N.A.
33	If write-down, permanent or temporary	N.A.
34	If temporary write-down, description of write-up mechanism	N.A.
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investor in Perpetual Bonds shall be; a) Subordinate to the claims of the investors in instrument eligible for inclusion in Upper Tier II capital, Lower Tier II capital and; b) Subordinate to the claims of all other creditors.
36	Non-compliant transitioed features	Yes
37	If yes, specify non-compliant features	Absence of Point of Non Viability Features and Existence of Step up Option.

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A09159
3	Governing law(s) of the instrument	Indian Laws
	Regulatory treatment	
4	Transitional Basel III rules	Perpetual Bond
5	Post-transitional Basel III rules	Ineligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Perpetual Bond
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	2,000.00
9	Par value of instrument	1,000,000.00
10	Accounting classification	Liability
11	Original date of issuance	09/09/2008
12	Perpetual or dated	Perpetual
13	Original maturity date	30/12/2100
14	Issuer call subject to prior supervisory approval	
15	Optional call date, contingent call dates and redemption amount	Call: At the end of 10 Years i.e.09/09/2018 and on every interest payment date thereafter with RBI approval.
16	Subsequent call dates, if applicable	N.A.
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	11.15%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes 0.5% from 10th Year
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	No
31	If write-down, write-down trigger(s)	N.A.
32	If write-down, full or partial	N.A.
33	If write-down, permanent or temporary	N.A.
34	If temporary write-down, description of write-up mechanism	N.A.
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investor in Perpetual Bonds shall be; a) Subordinate to the claims of the investors in instrument eligible for inclusion in Upper Tier II capital, Lower Tier II capital and; b) Subordinate to the claims of all other creditors.
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Absence of Point of Non Viability Features and Existence of Step up Option.

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A09167
3	Governing law(s) of the instrument	Indian Laws
	Regulatory treatment	
4	Transitional Basel III rules	Tier II
5	Post-transitional Basel III rules	Ineligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Tier II Debt instrument
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	2,400.00
9	Par value of instrument	1,000,000.00
10	Accounting classification	Liability
11	Original date of issuance	17/09/2008
12	Perpetual or dated	Dated
13	Original maturity date	17/09/2018
14	Issuer call subject to prior supervisory approval	
15	Optional call date, contingent call dates and redemption amount	N.A.
16	Subsequent call dates, if applicable	N.A.
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	10.95%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	No
31	If write-down, write-down trigger(s)	N.A.
32	If write-down, full or partial	N.A.
33	If write-down, permanent or temporary	N.A.
34	If temporary write-down, description of write-up mechanism	N.A.
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 the 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
37	If yes, specify non-compliant features	Absence of Point of Non Viability Features.

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A09175
3	Governing law(s) of the instrument	Indian Laws
	Regulatory treatment	
4	Transitional Basel III rules	Tier II
5	Post-transitional Basel III rules	Ineligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Tier II Debt instrument
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	1,600.00
9	Par value of instrument	1,000,000.00
10	Accounting classification	Liability
11	Original date of issuance	23/12/2008
12	Perpetual or dated	Dated
13	Original maturity date	23/12/2018
14	Issuer call subject to prior supervisory approval	
15	Optional call date, contingent call dates and redemption amount	N.A.
16	Subsequent call dates, if applicable	N.A.
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9.50%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	No
31	If write-down, write-down trigger(s)	N.A.
32	If write-down, full or partial	N.A.
33	If write-down, permanent or temporary	N.A.
34	If temporary write-down, description of write-up mechanism	N.A.
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 the 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
37	If yes, specify non-compliant features	Absence of Point of Non Viability Features.

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A09183
3	Governing law(s) of the instrument	Indian Laws
	Regulatory treatment	
4	Transitional Basel III rules	Tier II
5	Post-transitional Basel III rules	Ineligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Tier II Debt instrument
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	1,600.00
9	Par value of instrument	1,000,000.00
10	Accounting classification	Liability
11	Original date of issuance	30/12/2008
12	Perpetual or dated	Dated
13	Original maturity date	30/12/2018
14	Issuer call subject to prior supervisory approval	
15	Optional call date, contingent call dates and redemption amount	N.A.
16	Subsequent call dates, if applicable	N.A.
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.60%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	No
31	If write-down, write-down trigger(s)	N.A.
32	If write-down, full or partial	N.A.
33	If write-down, permanent or temporary	N.A.
34	If temporary write-down, description of write-up mechanism	N.A.
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 the 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 transitioed features	Yes
37	If yes, specify non-compliant features	Absence of Point of Non Viability Features.

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A09191
3	Governing law(s) of the instrument	Indian Laws
	Regulatory treatment	
4	Transitional Basel III rules	Perpetual Bond
5	Post-transitional Basel III rules	Ineligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Perpetual Bond
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	1,400.00
9	Par value of instrument	1,000,000.00
10	Accounting classification	Liability
11	Original date of issuance	30/03/2009
12	Perpetual or dated	Perpetual
13	Original maturity date	31/12/2099
14	Issuer call subject to prior supervisory approval	
15	Optional call date, contingent call dates and redemption amount	Call:30/03/2019 & every year thereafter on each anniversary date (subject to prior approval from RBI)
16	Subsequent call dates, if applicable	N.A.
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9.10%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes 0.5% from 10th Year
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	No
31	If write-down, write-down trigger(s)	N.A.
32	If write-down, full or partial	N.A.
33	If write-down, permanent or temporary	N.A.
34	If temporary write-down, description of write-up mechanism	N.A.
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investor in Perpetual Bonds shall be; a) Subordinate to the claims of the investors in instrument eligible for inclusion in Upper Tier II capital, Lower Tier II capital and; b) Subordinate to the claims of all other creditors.
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Absence of Point of Non Viability Features and Existence of Step up Option.

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A09209
3	Governing law(s) of the instrument	Indian Laws
	Regulatory treatment	
4	Transitional Basel III rules	Perpetual Bond
5	Post-transitional Basel III rules	Ineligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Perpetual Bond
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	2,000.00
9	Par value of instrument	1,000,000.00
10	Accounting classification	Liability
11	Original date of issuance	16/06/2009
12	Perpetual or dated	Perpetual
13	Original maturity date	31/12/2099
14	Issuer call subject to prior supervisory approval	
15	Optional call date, contingent call dates and redemption amount	Call:16/06/2019 & every year thereafter on each anniversary date (subject to prior approval from RBI)
16	Subsequent call dates, if applicable	N.A.
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.85%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes 0.5% from 10th Year
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	No
31	If write-down, write-down trigger(s)	N.A.
32	If write-down, full or partial	N.A.
33	If write-down, permanent or temporary	N.A.
34	If temporary write-down, description of write-up mechanism	N.A.
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investor in Perpetual Bonds shall be; a) Subordinate to the claims of the investors in instrument eligible for inclusion in Upper Tier II capital, Lower Tier II capital and; b) Subordinate to the claims of all other creditors.
36	Non-compliant transitioed features	Yes
37	If yes, specify non-compliant features	Absence of Point of Non Viability Features and Existence of Step up Option.

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A09217
3	Governing law(s) of the instrument	Indian Laws
	Regulatory treatment	
4	Transitional Basel III rules	Upper Tier II
5	Post-transitional Basel III rules	Ineligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Upper Tier II Capital instrument
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	5,000.00
9	Par value of instrument	1,000,000.00
10	Accounting classification	Liability
11	Original date of issuance	25/06/2009
12	Perpetual or dated	Dated
13	Original maturity date	25/06/2024
14	Issuer call subject to prior supervisory approval	
15	Optional call date, contingent call dates and redemption amount	Call:25/06/2019 (subject to prior approval from RBI)
16	Subsequent call dates, if applicable	N.A.
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.65%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes 0.5% from 10th Year
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	No
31	If write-down, write-down trigger(s)	N.A.
32	If write-down, full or partial	N.A.
33	If write-down, permanent or temporary	N.A.
34	If temporary write-down, description of write-up mechanism	N.A.
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 the 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
37	If yes, specify non-compliant features	Absence of Point of Non Viability Features and Existence of Step up Option.

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A09225
3	Governing law(s) of the instrument	Indian Laws
	Regulatory treatment	
4	Transitional Basel III rules	Upper Tier II
5	Post-transitional Basel III rules	Ineligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Upper Tier II Capital instrument
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	5,000.00
9	Par value of instrument	1,000,000.00
10	Accounting classification	Liability
11	Original date of issuance	27/01/2010
12	Perpetual or dated	Dated
13	Original maturity date	27/01/2025
14	Issuer call subject to prior supervisory approval	
15	Optional call date, contingent call dates and redemption amount	Call May be exercised after the instruments has run for at least ten years i.e. January 27,2010 ; and call option shall be exercised only with the prior approval of RBI
16	Subsequent call dates, if applicable	N.A.
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.55%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes 0.5% from 10th Year
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	No
31	If write-down, write-down trigger(s)	N.A.
32	If write-down, full or partial	N.A.
33	If write-down, permanent or temporary	N.A.
34	If temporary write-down, description of write-up mechanism	N.A.
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 the 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
37	If yes, specify non-compliant features	Absence of Point of Non Viability Features and Existence of Step up Option.

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A09233
3	Governing law(s) of the instrument	Indian Laws
	Regulatory treatment	
4	Transitional Basel III rules	Upper Tier II
5	Post-transitional Basel III rules	Ineligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Upper Tier II Capital instrument
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	5,000.00
9	Par value of instrument	1,000,000.00
10	Accounting classification	Liability
11	Original date of issuance	28/06/2010
12	Perpetual or dated	Dated
13	Original maturity date	28/06/2025
14	Issuer call subject to prior supervisory approval	
15	Optional call date, contingent call dates and redemption amount	Call:At par on 28/06/2020 (subject to prior approval from RBI)
16	Subsequent call dates, if applicable	N.A.
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.48%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes 0.5% from 10th Year
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	No
31	If write-down, write-down trigger(s)	N.A.
32	If write-down, full or partial	N.A.
33	If write-down, permanent or temporary	N.A.
34	If temporary write-down, description of write-up mechanism	N.A.
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 the 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
37	If yes, specify non-compliant features	Absence of Point of Non Viability Features and Existence of Step up Option.

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A09241
3	Governing law(s) of the instrument	Indian Laws
	Regulatory treatment	
4	Transitional Basel III rules	Tier II
5	Post-transitional Basel III rules	Ineligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Tier II Capital instrument
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	8,000.00
9	Par value of instrument	1,000,000.00
10	Accounting classification	Liability
11	Original date of issuance	28/12/2012
12	Perpetual or dated	Dated
13	Original maturity date	28/12/2022
14	Issuer call subject to prior supervisory approval	
15	Optional call date, contingent call dates and redemption amount	N.A.
16	Subsequent call dates, if applicable	N.A.
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.90%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	N.A.
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	No
31	If write-down, write-down trigger(s)	N.A.
32	If write-down, full or partial	N.A.
33	If write-down, permanent or temporary	N.A.
34	If temporary write-down, description of write-up mechanism	N.A.
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 the 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
37	If yes, specify non-compliant features	Absence of Point of Non Viability Features and Non Existence of Step up Option.

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A09266
3	Governing law(s) of the instrument	Indian Laws
	Regulatory treatment	
4	Transitional Basel III rules	Tier II under Basel III
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Tier II Capital instrument
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	20,000.00
9	Par value of instrument	1,000,000.00
10	Accounting classification	Liability
11	Original date of issuance	22/11/2013
12	Perpetual or dated	Dated
13	Original maturity date	22/11/2023
14	Issuer call subject to prior supervisory approval	
15	Optional call date, contingent call dates and redemption amount	N.A.
16	Subsequent call dates, if applicable	N.A.
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9.80%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	N.A.
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	The Bonds, at the option of the Reserve Bank of India, can be temporarily written down or permanently written off upon occurrence of the trigger event, called the „Point of Non-Viability Trigger (“PONV Trigger”)
32	If write-down, full or partial	As above
33	If write-down, permanent or temporary	As above
34	If temporary write-down, description of write-up mechanism	As above
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 the 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	No
37	If yes, specify non-compliant features	NA

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A09274
3	Governing law(s) of the instrument	Indian Laws
	Regulatory treatment	
4	Transitional Basel III rules	Tier II under Basel III
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Tier II Capital instrument
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	10,000.00
9	Par value of instrument	1,000,000.00
10	Accounting classification	Liability
11	Original date of issuance	29/03/2016
12	Perpetual or dated	Dated
13	Original maturity date	29/03/2026
14	Issuer call subject to prior supervisory approval	
15	Optional call date, contingent call dates and redemption amount	N.A.
16	Subsequent call dates, if applicable	N.A.
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.61%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	N.A.
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	The Bonds, at the option of the Reserve Bank of India, can be permanently written off upon occurrence of the trigger event, called the „Point of Non-Viability Trigger (“PONV Trigger”)
32	If write-down, full or partial	As above
33	If write-down, permanent or temporary	As above
34	If temporary write-down, description of write-up mechanism	As above
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 the 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	No
37	If yes, specify non-compliant features	NA

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A08011
3	Governing law(s) of the instrument	Indian Laws
	Regulatory treatment	
4	Transitional Basel III rules	Tier II under Basel III
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Tier II Capital instrument
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	10,000.00
9	Par value of instrument	1,000,000.00
10	Accounting classification	Liability
11	Original date of issuance	22/08/2016
12	Perpetual or dated	Dated
13	Original maturity date	22/08/2026
14	Issuer call subject to prior supervisory approval	
15	Optional call date, contingent call dates and redemption amount	The issuer call, which is discretionary, may or may not be exercised on the fifth anniversary from the Deemed Date of allotment or on any allotment anniversary Date thereafter. Call Option redemption will be at par.
16	Subsequent call dates, if applicable	On any allotment anniversary Date after completion of five years till the instrument is redeemed.
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.00%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	N.A.
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	The Bonds, at the option of the Reserve Bank of India, can be permanently written off upon occurrence of the trigger event, called the „Point of Non-Viability Trigger (“PONV Trigger”)
32	If write-down, full or partial	As above
33	If write-down, permanent or temporary	As above
34	If temporary write-down, description of write-up mechanism	As above
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 the 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	No
37	If yes, specify non-compliant features	

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A08029
3	Governing law(s) of the instrument	Indian Laws
	Regulatory treatment	
4	Transitional Basel III rules	Additional Tier I Perpetual Bonds under Basel III
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Tier II Capital instrument
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	10,000.00
9	Par value of instrument	1,000,000.00
10	Accounting classification	Liability
11	Original date of issuance	15/09/2016
12	Perpetual or dated	Perpetual
13	Original maturity date	Perpetual
14	Issuer call subject to prior supervisory approval	
15	Optional call date, contingent call dates and redemption amount	The issuer call, which is discretionary, may or may not be exercised on the tenth anniversary from the Deemed Date of allotment or on any allotment anniversary Date thereafter. Call Option redemption will be at par.
16	Subsequent call dates, if applicable	On any allotment anniversary Date after completion of ten years from the date of allotment.
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9.50%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	N.A.
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	The Bonds, at the option of the Reserve Bank of India, can be permanently written off upon occurrence of the trigger event, called the „Point of Non-Viability Trigger (“PONV Trigger”)
32	If write-down, full or partial	As above
33	If write-down, permanent or temporary	As above
34	If temporary write-down, description of write-up mechanism	As above

35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investor in Perpetual Bonds shall be; a) Subordinate to the claims of the investors in instrument eligible for inclusion in Upper Tier II capital, Lower Tier II capital and; b) Subordinate to the claims of all other creditors.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A08037
3	Governing law(s) of the instrument	Indian Laws
	Regulatory treatment	
4	Transitional Basel III rules	Additional Tier I Perpetual Bonds under Basel III
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Tier II Capital instrument
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	10,000.00
9	Par value of instrument	1,000,000.00
10	Accounting classification	Liability
11	Original date of issuance	04/11/2016
12	Perpetual or dated	Perpetual
13	Original maturity date	Perpetual
14	Issuer call subject to prior supervisory approval	
15	Optional call date, contingent call dates and redemption amount	The issuer call, which is discretionary, may or may not be exercised on the fifth anniversary from the Deemed Date of allotment or on any allotment anniversary Date thereafter. Call Option redemption will be at par.
16	Subsequent call dates, if applicable	On any allotment anniversary Date after completion of five years from the date of allotment.
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9.00%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	N.A.
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	The Bonds, at the option of the Reserve Bank of India, can be permanently written

		off upon occurrence of the trigger event, called the „Point of Non-Viability Trigger (“PONV Trigger”)
32	If write-down, full or partial	As above
33	If write-down, permanent or temporary	As above
34	If temporary write-down, description of write-up mechanism	As above
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investor in Perpetual Bonds shall be; a) Subordinate to the claims of the investors in instrument eligible for inclusion in Upper Tier II capital, Lower Tier II capital and; b) Subordinate to the claims of all other creditors.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A08045
3	Governing law(s) of the instrument	Indian Laws
	Regulatory treatment	
4	Transitional Basel III rules	Tier II under Basel III
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Tier II Capital instrument
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	7,500.00
9	Par value of instrument	1,000,000.00
10	Accounting classification	Liability
11	Original date of issuance	24/11/2016
12	Perpetual or dated	Dated
13	Original maturity date	24/11/2026
14	Issuer call subject to prior supervisory approval	
15	Optional call date, contingent call dates and redemption amount	N.A.
16	Subsequent call dates, if applicable	N.A.
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.00%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	N.A.
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	The Bonds, at the option of the Reserve Bank of India, can be permanently written off upon occurrence of the trigger event,

		called the „Point of Non-Viability Trigger ("PONV Trigger")
32	If write-down, full or partial	As above
33	If write-down, permanent or temporary	As above
34	If temporary write-down, description of write-up mechanism	As above
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 the 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	No
37	If yes, specify non-compliant features	

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A08052
3	Governing law(s) of the instrument	Indian Laws
	Regulatory treatment	
4	Transitional Basel III rules	Additional Tier I Perpetual Bonds under Basel III
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Tier II Capital instrument
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	2,500.00
9	Par value of instrument	1,000,000.00
10	Accounting classification	Liability
11	Original date of issuance	29/03/2017
12	Perpetual or dated	Perpetual
13	Original maturity date	Perpetual
14	Issuer call subject to prior supervisory approval	
15	Optional call date, contingent call dates and redemption amount	The issuer call, which is discretionary, may or may not be exercised on the fifth anniversary from the Deemed Date of allotment or on any allotment anniversary Date thereafter. Call Option redemption will be at par.
16	Subsequent call dates, if applicable	On any allotment anniversary Date after completion of five years from the date of allotment.
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9.10%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	N.A.
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.

29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	The Bonds, at the option of the Reserve Bank of India, can be permanently written off upon occurrence of the trigger event, called the „Point of Non-Viability Trigger ("PONV Trigger")
32	If write-down, full or partial	As above
33	If write-down, permanent or temporary	As above
34	If temporary write-down, description of write-up mechanism	As above
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investor in Perpetual Bonds shall be; a) Subordinate to the claims of the investors in instrument eligible for inclusion in Upper Tier II capital, Lower Tier II capital and; b) Subordinate to the claims of all other creditors.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A08060
3	Governing law(s) of the instrument	Indian Laws
	Regulatory treatment	
4	Transitional Basel III rules	Additional Tier I Perpetual Bonds under Basel III
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Tier II Capital instrument
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	7,500.00
9	Par value of instrument	1,000,000.00
10	Accounting classification	Liability
11	Original date of issuance	30/03/2017
12	Perpetual or dated	Perpetual
13	Original maturity date	Perpetual
14	Issuer call subject to prior supervisory approval	
15	Optional call date, contingent call dates and redemption amount	The issuer call, which is discretionary, may or may not be exercised on the fifth anniversary from the Deemed Date of allotment or on any allotment anniversary Date thereafter. Call Option redemption will be at par.
16	Subsequent call dates, if applicable	On any allotment anniversary Date after completion of five years from the date of allotment.
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9.10%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	N.A.
22	Noncumulative or cumulative	Non-cumulative

23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	The Bonds, at the option of the Reserve Bank of India, can be permanently written off upon occurrence of the trigger event, called the „Point of Non-Viability Trigger ("PONV Trigger")
32	If write-down, full or partial	As above
33	If write-down, permanent or temporary	As above
34	If temporary write-down, description of write-up mechanism	As above
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investor in Perpetual Bonds shall be; a) Subordinate to the claims of the investors in instrument eligible for inclusion in Upper Tier II capital, Lower Tier II capital and; b) Subordinate to the claims of all other creditors.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A08078
3	Governing law(s) of the instrument	Indian Laws
	Regulatory treatment	
4	Transitional Basel III rules	Additional Tier I Perpetual Bonds under Basel III
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Tier II Capital instrument
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	5,000.00
9	Par value of instrument	1,000,000.00
10	Accounting classification	Liability
11	Original date of issuance	31/03/2017
12	Perpetual or dated	Perpetual
13	Original maturity date	Perpetual
14	Issuer call subject to prior supervisory approval	
15	Optional call date, contingent call dates and redemption amount	The issuer call, which is discretionary, may or may not be exercised on the fifth anniversary from the Deemed Date of allotment or on any allotment anniversary Date thereafter. Call Option redemption will be at par.
16	Subsequent call dates, if applicable	On any allotment anniversary Date after completion of five years from the date of allotment.
	Coupons / dividends	

17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9.10%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	N.A.
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	The Bonds, at the option of the Reserve Bank of India, can be permanently written off upon occurrence of the trigger event, called the „Point of Non-Viability Trigger (“PONV Trigger”)
32	If write-down, full or partial	As above
33	If write-down, permanent or temporary	As above
34	If temporary write-down, description of write-up mechanism	As above
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investor in Perpetual Bonds shall be; a) Subordinate to the claims of the investors in instrument eligible for inclusion in Upper Tier II capital, Lower Tier II capital and; b) Subordinate to the claims of all other creditors.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	

DF - 14 Full Terms and Conditions of Regulatory Capital Instruments

Equities – Common Equity Tier I and Additional Tier I Capital Instrument:

Sr. No.	Capital Type	Instruments	Full Terms and Conditions
1	Equity	Equity	As disclosed above in main features section.

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, 2015.

The details of IPDI, Upper Tier II and Subordinated Debt (Unsecured Redeemable Nonconvertible Subordinated Bonds in the nature of Promissory Notes/Debentures), issued by the Bank and outstanding as on March 31, 2017 are given below.

Tier 1 Capital Instruments

1. Instrument	**Unsecured, Non Convertible, Tier I Subordinated Perpetual Bonds in the nature of Promissory Notes ("Bonds")**
Credit Rating	"AA+" by CRISIL/ "AA" ICRA
Issue Size	Rs. 200 crores
Face Value/ Issue Price	Rs. 10,00,000 per Bond
Minimum Application Size	1 Bond and in multiples of 1 Bond thereafter
Tenor	Perpetual
Coupon Rate	The Bond will bear the interest rate of 9.90% per annum till 12th December 2017. The rate will be stepped up to 10.40% per annum thereafter, if the call option is not exercised.
Interest payment Frequency	Annual
Interest on application money	Interest on application money will be paid to investors at the coupon rate applicable, (subject to deduction of tax at source, as applicable) from date of realisation of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.
Interest Payment Date	Subject to RBI guidelines in this regard, interest will be paid at the rate of 9.90% p.a payable annually (subject to deduction of tax at source at the rates prevailing from time to time under the provisions of the Income Tax Act, 1961, or any other statutory modification or re-enactment thereof for which a certificate will be issued by the Bank) on the outstanding amount of the principal till final redemption. Interest will be paid annually on December, each year till final redemption. First interest payment shall be made on December 12th, 2008. If the call is not exercised at the end of the 10th year form the deemed date of allotment then the Bonds shall carry the interest rate of 10.40% payable annually every year on December 12th for the life time of the instrument or till the period when Call is exercised.
Record Date	The Bank's Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 30 days

	prior to the respective due date.
Put	None
Call Option	The Bank shall have an option for redemption "i.e. Call Option" to redeem the Bonds at par at the end of 10th year i.e. 12th December 2017 and on every interest payment date thereafter (exercisable only with RBI approval)
Step up Option	The interest rate will be stepped up to 10.40% per annum thereafter, if the call option is not exercised.
Date of Allotment	December 12, 2007.
Listing	Listed on the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
Depository	NSDL & CDSL
Trustee	IDBI Trusteeship Services Limited
Issuance & Trading	Demat

2. Instrument	**Unsecured, Non Convertible, Tier I Subordinated Perpetual Bonds in the nature of Promissory Notes ("Bonds")**
Credit Rating	"LAA" with Stable outlook by ICRA & "AA+/Stable" by CRISIL
Issue Size	Rs. 200 crores
Face Value/ Issue Price	Rs. 10,00,000 per Bond
Minimum Application Size	1 Bond and in multiples of 1 Bond thereafter
Tenor	Perpetual
Coupon Rate	The Bond will bear the interest rate of 11.15% per annum till 09th September 2018. The rate will be stepped up to 11.65% per annum thereafter, if the call option is not exercised.
Interest payment Frequency	Annual
Interest on application money	Interest on application money will be paid to investors at the coupon rate applicable, (subject to deduction of tax at source, as applicable) from date of realisation of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.
Interest Payment Date	Subject to RBI guidelines in this regard, interest will be paid at the rate of 11.15% p.a payable annually (subject to deduction of tax at source at the rates prevailing from time to time under the provisions of the Income Tax Act, 1961, or any other statutory modification or re-enactment thereof for which a certificate will be issued by the Bank) on the outstanding amount of the principal till final redemption. Interest will be paid annually on 9th September each year till final redemption. First interest payment shall be made on September 09th, 2009. If the call is not exercised at the end of the 10th year form the deemed date of allotment then the Bonds shall carry the interest rate of 11.65% payable annually every year on September 09th for the life time of the instrument or till the period when Call is exercised.
Record Date	The Bank's Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 30 days prior to the respective due date.
Put	None
Call option	The Bank shall have an option for redemption "i.e. Call Option" to redeem the Bonds at par at the end of 10th year i.e. 09th September 2018 and on every interest payment date thereafter (exercisable only with RBI approval)

Step up Option	The interest rate will be stepped up to 11.65% per annum thereafter, if the call option is not exercised.
Date of Allotment	September 09, 2008.
Listing	Listed on the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
Depository	NSDL & CDSL
Trustee	IDBI Trusteeship Services Limited
Issuance & Trading	Demat

3. Instrument	**Unsecured, Non Convertible, Tier I Subordinated Perpetual Bonds in the nature of Promissory Notes ("Bonds")**
Credit Rating	"BWR AAA" Brickwork & "AA+/Stable" by CRISIL
Issue Size	Rs. 150 crores with a Green Shoe Option of Rs. 50 crore
Face Value/ Issue Price	Rs. 10,00,000 per Bond
Minimum Application Size	1 Bond and in multiples of 1 Bond thereafter
Tenor	Perpetual
Coupon Rate	The Bond will bear the interest rate of 8.85% per annum.
Interest payment Frequency	Annual
Interest on application money	Interest on application money will be paid to investors at the coupon rate applicable, (subject to deduction of tax at source, as applicable) from date of realisation of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.
Interest Payment Date	Annual (subsequent to RBI norms)
Record Date	The Bank's Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 30 days prior to the respective due date.
Put Option	None
Call option	Call option may be exercised after the instrument has run for at least ten years and call option shall be exercised only with the prior approval of RBI(Department of Banking Operation & Development).
Step up Option	Step-up coupon of 0.50% p.a. payable annually for further life which will be exercised only once during whole life of the instrument, in conjunction with the call option, after the instrument has run at least ten years from the date of issue.
Date of Allotment	June 16, 2009.
Listing	Listed on the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
Depository	NSDL & CDSL
Trustee	IDBI Trusteeship Services of India Ltd.
Issuance & Trading	Demat

4. Instrument	**Unsecured, Non Convertible, Tier I Subordinated Perpetual Bonds in the nature of Promissory Notes ("Bonds")**
Credit Rating	"BWR AAA" Brickwork & "AA+/Stable" by CRISIL
Issue Size	Rs. 140 crores.
Face Value/ Issue Price	Rs. 10,00,000 per Bond
Minimum Application Size	1 Bond and in multiples of 1 Bond thereafter
Tenor	Perpetual
Coupon Rate	The Bond will bear the interest rate of 9.10% per annum.
Interest payment Frequency	Annual
Interest on application money	Interest on application money will be paid to investors at the coupon rate applicable, (subject to deduction of tax at source, as applicable) from date of realisation of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.
Interest Payment Date	Annual (subsequent to RBI norms)
Record Date	The Bank's Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 30 days prior to the respective due date.
Put Option	None
Call option	Call option may be exercised after the instrument has run for at least ten years and every year thereafter on 30th March; and call option shall be exercised only with the prior approval of RBI(Department of Banking Operation & Development).
Step up Option	Step-up coupon of 0.50% p.a. payable annually for further life which will be exercised only once during whole life of the instrument, in conjunction with the call option, after the instrument has run at least ten years from the date of issue.
Date of Allotment	March 30, 2009.
Listing	Listed on the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
Depository	NSDL & CDSL
Trustee	IDBI Trusteeship Services of India Ltd.
Issuance & Trading	Demat

5. Instrument	**Unsecured, Non Convertible, Basel III Complaint Additional Tier I Subordinated Perpetual Bonds in the nature of Debentures ("Bonds")**
Credit Rating	"IND AA" India Ratings & "CARE AA" by CARE
Issue Size	Rs. 1000 crores.
Face Value/ Issue Price	Rs. 10,00,000 per Bond
Minimum Application Size	1 Bond and in multiples of 1 Bond thereafter
Tenor	Perpetual
Coupon Rate	The Bond will bear the interest rate of 9.50% per annum.
Interest payment Frequency	Annual
Interest on application money	Interest on application money will be paid to investors at the coupon rate applicable, (subject to deduction of tax at source, as applicable) from date of realisation of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.

Interest Payment Date	Annual (subsequent to RBI norms)
Record Date	The Bank's Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 21 days prior to the respective due date.
Put Option	None
Call option	Call option may be exercised after the instrument has completed at least ten years from the date of allotment and every year on the all coupon dated thereafter; and call option shall be exercised only with the prior approval of RBI(Department of Banking Regulations).
Step up Option	Not applicable.
Date of Allotment	September 15, 2016.
Listing	On the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
Depository	NSDL & CDSL
Trustee	IDBI Trusteeship Services of India Ltd.
Issuance & Trading	Demat

6. Instrument	**Unsecured, Non Convertible, Basel III Complaint Additional Tier I Subordinated Perpetual Bonds in the nature of Debentures ("Bonds")**
Credit Rating	"IND AA" India Ratings & "CARE AA" by CARE
Issue Size	Rs. 1000 crores.
Face Value/ Issue Price	Rs. 10,00,000 per Bond
Minimum Application Size	1 Bond and in multiples of 1 Bond thereafter
Tenor	Perpetual
Coupon Rate	The Bond will bear the interest rate of 9.00% per annum.
Interest payment Frequency	Annual
Interest on application money	Interest on application money will be paid to investors at the coupon rate applicable, (subject to deduction of tax at source, as applicable) from date of realisation of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.
Interest Payment Date	Annual (subsequent to RBI norms)
Record Date	The Bank's Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 21 days prior to the respective due date.
Put Option	None
Call option	Call option may be exercised after the instrument has completed at least ten years from the date of allotment and every year on the all coupon dated thereafter; and call option shall be exercised only with the prior approval of RBI(Department of Banking Regulations).
Step up Option	Not applicable.
Date of Allotment	November 04, 2016.
Listing	On the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
Depository	NSDL & CDSL
Trustee	IDBI Trusteeship Services of India Ltd.
Issuance & Trading	Demat

7. Instrument	**Unsecured, Non Convertible, Basel III Complaint Additional Tier I Subordinated Perpetual Bonds in the nature of Debentures ("Bonds")**
Credit Rating	"BWR AA+/Stable" by brickwork Ratings and "IND AA/Stable" by India Ratings
Issue Size	Rs. 250 crores.
Face Value/ Issue Price	Rs. 10,00,000 per Bond
Minimum Application Size	1 Bond and in multiples of 1 Bond thereafter
Tenor	Perpetual
Coupon Rate	The Bond will bear the interest rate of 9.10% per annum.
Interest payment Frequency	Annual
Interest on application money	Interest on application money will be paid to investors at the coupon rate applicable, (subject to deduction of tax at source, as applicable) from date of realisation of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.
Interest Payment Date	Annual (subsequent to RBI norms)
Record Date	The Bank's Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 21 days prior to the respective due date.
Put Option	None
Call option	Call option may be exercised after the instrument has completed at least ten years from the date of allotment and every year on the all coupon dated thereafter; and call option shall be exercised only with the prior approval of RBI(Department of Banking Regulations).
Step up Option	Not applicable.
Date of Allotment	March 29, 2017.
Listing	On the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
Depository	NSDL & CDSL
Trustee	IDBI Trusteeship Services of India Ltd.
Issuance & Trading	Demat

8. Instrument	**Unsecured, Non Convertible, Basel III Complaint Additional Tier I Subordinated Perpetual Bonds in the nature of Debentures ("Bonds")**
Credit Rating	"BWR AA+/Stable" by brickwork Ratings and "IND AA/Stable" by India Ratings
Issue Size	Rs. 750 crores.
Face Value/ Issue Price	Rs. 10,00,000 per Bond
Minimum Application Size	1 Bond and in multiples of 1 Bond thereafter
Tenor	Perpetual
Coupon Rate	The Bond will bear the interest rate of 9.10% per annum.
Interest payment Frequency	Annual
Interest on application money	Interest on application money will be paid to investors at the coupon rate applicable, (subject to deduction of tax at source, as applicable) from date of realisation of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.
Interest Payment Date	Annual (subsequent to RBI norms)

Record Date	The Bank's Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 21 days prior to the respective due date.
Put Option	None
Call option	Call option may be exercised after the instrument has completed at least ten years from the date of allotment and every year on the all coupon dated thereafter; and call option shall be exercised only with the prior approval of RBI(Department of Banking Regulations).
Step up Option	Not applicable.
Date of Allotment	March 30, 2017.
Listing	On the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
Depository	NSDL & CDSL
Trustee	IDBI Trusteeship Services of India Ltd.
Issuance & Trading	Demat

9. Instrument	**Unsecured, Non Convertible, Basel III Complaint Additional Tier I Subordinated Perpetual Bonds in the nature of Debentures ("Bonds")**
Credit Rating	"BWR AA+/Stable" by brickwork Ratings and "IND AA/Stable" by India Ratings
Issue Size	Rs. 500 crores.
Face Value/ Issue Price	Rs. 10,00,000 per Bond
Minimum Application Size	1 Bond and in multiples of 1 Bond thereafter
Tenor	Perpetual
Coupon Rate	The Bond will bear the interest rate of 9.10% per annum.
Interest payment Frequency	Annual
Interest on application money	Interest on application money will be paid to investors at the coupon rate applicable, (subject to deduction of tax at source, as applicable) from date of realisation of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.
Interest Payment Date	Annual (subsequent to RBI norms)
Record Date	The Bank's Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 21 days prior to the respective due date.
Put Option	None
Call option	Call option may be exercised after the instrument has completed at least ten years from the date of allotment and every year on the all coupon dated thereafter; and call option shall be exercised only with the prior approval of RBI(Department of Banking Regulations).
Step up Option	Not applicable.
Date of Allotment	March 31 2017.
Listing	On the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
Depository	NSDL & CDSL
Trustee	IDBI Trusteeship Services of India Ltd.
Issuance & Trading	Demat

Tier 2 Capital Instruments

1. Instrument	**Unsecured, Redeemable Non Convertible, Tier II Subordinated Bonds in the nature of Promissory Notes ("Bonds")**
Credit Rating	""AA+" by CRISIL & "AA+" by FITCH
Issue Size	Rs. 400 crores.
Face Value/ Issue Price	Rs. 10,00,000 per Bond
Minimum Application Size	10 Bonds and in multiples of 1 Bond thereafter
Tenor	124 Months
Coupon Rate	9.35% p.a.
Interest payment Frequency	Subject to RBI guidelines in this regard, interest will be paid at the cut off coupon rate p.a payable annually (subject to deduction of tax at source at the rates prevailing from time to time under the provisions of the Income Tax Act, 1961, or any other statutory modification or re-enactment thereof for which a certificate will be issued by the Bank) on the outstanding amount of the principal till final redemption. Interest will be paid annually on December 12 each year till final redemption. First interest payment shall be made on December 12, 2008.
Interest on application money	Interest shall be payable at the coupon rate from the date of realization of cheque/ draft till one day prior to the Deemed Date of Allotment.
Interest Payment Date	Annually
Record Date	The Bank's Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 30 days prior to the respective due date.
Put/Call option	None
Step up Option	Nil
Date of Allotment	December 12, 2007.
Listing	Listed on the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
Depository	NSDL & CDSL
Trustee	IDBI Trusteeship Services of India Ltd.
Settlement	Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/ redemption warrant(s)/ demand draft(s)/ credit through RTGS/ ECS system
Issuance & Trading	Demat Mode
2. Instrument	**Unsecured, Redeemable Non Convertible, Tier II Subordinated Bonds in the nature of Promissory Notes ("Bonds")**
Credit Rating	""LAA" by ICRA & "AA+" by FITCH
Issue Size	Rs. 400 crores.
Face Value/ Issue Price	Rs. 10,00,000 per Bond
Minimum Application Size	10 Bonds and in multiples of 1 Bond thereafter
Tenor	120 Months i.e. At par at the end of the 120 months from the deemed date of allotment, i.e. on 17 September 2018
Coupon Rate	10.95% p.a.
Interest payment Frequency	Annual

	Subject to RBI guidelines in this regard, interest will be paid at the cut off coupon rate p.a payable annually (subject to deduction of tax at source at the rates prevailing from time to time under the provisions of the Income Tax Act, 1961, or any other statutory modification or re-enactment thereof for which a certificate will be issued by the Bank) on the outstanding amount of the principal till final redemption.
Interest on application money	Interest on application money will be paid to investors at the coupon rate applicable (subject to deduction of tax at source, as applicable) from date of realisation of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.
Interest Payment Date	Interest will be paid annually on September 17th each year till final redemption. First interest payment shall be made on September 17, 2009..
Record Date	The Bank's Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 30 days prior to the respective due date.
Put/Call option	None
Step up Option	Nil
Date of Allotment	September 17, 2008
Listing	Listed on the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
Depository	NSDL & CDSL
Trustee	IDBI Trusteeship Services of India Ltd.
Settlement	Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/ redemption warrant(s)/ demand draft(s)/ credit through RTGS/ ECS system
Issuance & Trading	Demat Mode

3. Instrument	**Unsecured, Redeemable Non Convertible, Tier II Subordinated Bonds in the nature of Promissory Notes ("Bonds")**
Credit Rating	""LAA" by ICRA & "AA+" by FITCH
Issue Size	Rs. 200 crores.
Face Value/ Issue Price	Rs. 10,00,000 per Bond
Minimum Application Size	10 Bonds and in multiples of 1 Bond thereafter
Tenor	120 Months i.e. At par at the end of the 120 months from the deemed date of allotment, i.e. on 23 December 2018
Coupon Rate	9.50% p.a.
Interest payment Frequency	Annual Subject to RBI guidelines in this regard, interest will be paid at the cut off coupon rate p.a payable annually (subject to deduction of tax at source at the rates prevailing from time to time under the provisions of the Income Tax Act, 1961, or any other statutory modification or re-enactment thereof for which a certificate will be issued by the Bank) on the outstanding amount of the principal till final redemption.
Interest on application money	Interest on application money will be paid to investors at the coupon rate applicable (subject to deduction of tax at source, as applicable) from date of realisation of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.
Interest Payment Date	Interest will be paid annually on December 23rd each year till final redemption. First interest payment shall be made on December 23, 2009.

Record Date	The Bank's Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 30 days prior to the respective due date.
Put/Call option	None
Step up Option	Nil
Date of Allotment	December 23, 2008
Listing	Proposed on the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
Depository	NSDL & CDSL
Trustee	IDBI Trusteeship Services of India Ltd.
Settlement	Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/ redemption warrant(s)/ demand draft(s)/ credit through RTGS/ ECS system
Issuance & Trading	Demat Mode

4. Instrument	**Unsecured, Redeemable Non Convertible, Tier II Subordinated Bonds in the nature of Promissory Notes ("Bonds")**
Credit Rating	""LAA" by ICRA & "AA+" by FITCH
Issue Size	Rs. 200 crores.
Face Value/ Issue Price	Rs. 10,00,000 per Bond
Minimum Application Size	10 Bonds and in multiples of 1 Bond thereafter
Tenor	120 Months i.e. At par at the end of the 120 months from the deemed date of allotment, i.e. on 30th December 2018
Coupon Rate	8.60% p.a.
Interest payment Frequency	Annual Subject to RBI guidelines in this regard, interest will be paid at the cut off coupon rate p.a payable annually (subject to deduction of tax at source at the rates prevailing from time to time under the provisions of the Income Tax Act, 1961, or any other statutory modification or re-enactment thereof for which a certificate will be issued by the Bank) on the outstanding amount of the principal till final redemption.
Interest on application money	Interest on application money will be paid to investors at the coupon rate applicable (subject to deduction of tax at source, as applicable) from date of realisation of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.
Interest Payment Date	Interest will be paid annually on April 1 each year till final redemption. First interest payment shall be made on April 1, 2009 for interest period from the deemed date of allotment up to March 31st, 2009 (both days inclusive), falling due for payment on April 1, 2009.
Record Date	The Bank's Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 15 days prior to the respective due date.
Put/Call option	None
Step up Option	Nil
Date of Allotment	December 30, 2008
Listing	Proposed on the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
Depository	NSDL & CDSL

Trustee	IDBI Trusteeship Services of India Ltd.
Settlement	Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/ redemption warrant(s)/ demand draft(s)/ credit through RTGS/ ECS system
Issuance & Trading	Demat Mode

5. Instrument	**Unsecured, Redeemable Non Convertible, Tier II Subordinated Bonds in the nature of Promissory Notes ("Bonds")**
Credit Rating	""AAA/Stable" by CRISIL & "CARE AAA" by CARE
Issue Size	Rs. 800 crores.
Face Value/ Issue Price	Rs. 10,00,000 per Bond
Minimum Application Size	10 Bonds and in multiples of 1 Bond thereafter
Tenor	120 Months from the deemed date of allotment.
Coupon Rate	8.90% p.a.
Interest payment Frequency	Annual (subsequent to RBI norms)
Interest on application money	Interest on application money will be paid to investors at the coupon rate applicable (subject to deduction of tax at source, as applicable) from date of realisation of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.
Interest Payment Date	Interest will be paid annually on December 28th each year till final redemption.
Record Date	The Bank's Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 15 days prior to the respective due date.
Put/Call option	None
Step up Option	Nil
Date of Allotment	December 28, 2012
Listing	Proposed on the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
Depository	NSDL & CDSL
Trustee	IDBI Trusteeship Services of India Ltd.
Settlement	Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/ redemption warrant(s)/ demand draft(s)/ credit through RTGS/ ECS system
Issuance & Trading	Demat Mode

6. Instrument	**Non-Convertible Redeemable Unsecured Basel III compliant Tier II Bonds in the nature of Debentures of Rs. 10 lacs each ("Bonds")**
Credit Rating	"AAA/Stable" by CRISIL
Issue Size	Rs. 2000 crores.
Face Value/ Issue Price	Rs. 10,00,000 per Bond
Minimum Application	5 (five) Bonds and in multiples of 1 Bond thereafter
Tenor	Redeemable after 120 months from the Deemed Date of Allotment
Coupon Rate	9.80% p.a.
Interest Payment Frequency	Annual
Interest on Application Money	Interest at the coupon rate (subject to deduction of income tax under the

	provisions of the Income Tax Act, 1961, or any other statutory modification or re-enactment thereof, as applicable) will be paid to the applicants on the application money for the Bonds for the period starting from and including the date of realization of application money in Issuer"s Bank Account upto one day prior to the Deemed Date of Allotment
Interest Payment date	Interest will be paid annually on November 22 each year till redemption.
Record Date	15 days prior to each coupon payment date and redemption date
Put/Call Option	None
Step up Option	Nil
Date of Allotment	November 22, 2013
Listing	Proposed on the Wholesale Debt Market (WDM) segment of National Stock Exchange of India Limited (“NSE”)
Depository	National Securities Depository Limited (“NSDL”) and Central Depository Services (India) Limited (“CDSL”)
Trustees	IDBI Trusteeship Services Limited
Settlement	Payment of interest/ repayment of principal shall be made by way of cheque(s)/ interest/ redemption warrant(s)/ demand draft(s)/ credit through direct credit/ NECS/ RTGS/ NEFT mechanism.
Issuance & Trading	Demat Mode

7. Instrument	**Non-Convertible Redeemable Unsecured Basel III compliant Tier II Bonds in the nature of Debentures of Rs. 10 lacs each (“Bonds”)**
Credit Rating	“AA+” by India Rating
Issue Size	Rs. 1,000 crores.
Face Value/ Issue Price	Rs. 10,00,000 per Bond
Minimum Application	10 (five) Bonds and in multiples of 1 Bond thereafter
Tenor	Redeemable after 120 months from the Deemed Date of Allotment
Coupon Rate	8.61% p.a. payable annually
Interest Payment Frequency	Annual
Interest on Application Money	Interest at the coupon rate (subject to deduction of income tax under the provisions of the Income Tax Act, 1961, or any other statutory modification or re-enactment thereof, as applicable) will be paid to the applicants on the application money for the Bonds for the period starting from and including the date of realization of application money in Issuer"s Bank Account upto one day prior to the Deemed Date of Allotment
Interest Payment date	Interest will be paid annually on November 22 each year till redemption.
Record Date	15 days prior to each coupon payment date and redemption date
Put/Call Option	None
Step up Option	Nil
Date of Allotment	29th March 2021
Listing	Proposed on the Wholesale Debt Market (WDM) segment of National Stock Exchange of India Limited (“NSE”)
Depository	National Securities Depository Limited (“NSDL”) and Central Depository Services (India) Limited (“CDSL”)
Trustees	IDBI Trusteeship Services Limited
Settlement	Payment of interest/ repayment of principal shall be made by way of cheque(s)/ interest/ redemption warrant(s)/ demand draft(s)/ credit through direct credit/ NECS/ RTGS/ NEFT mechanism.
Issuance & Trading	Demat Mode

8. Instrument	**Non-Convertible Redeemable Unsecured Basel III compliant Tier II Bonds in the nature of Debentures of Rs. 10 lacs each ("Bonds")**
Credit Rating	'CRISIL AAA/Negative' by CRISIL and "BWR AAA" by Brickwork Rating India Pvt. Ltd
Issue Size	Rs. 1,000 crores.
Face Value/ Issue Price	Rs. 10,00,000 per Bond
Minimum Application Size	10 Bonds and in multiples of 1 Bond thereafter
Tenor	120 Months from the deemed date of allotment.
Coupon Rate	8.00% p.a.
Interest payment Frequency	Annual (subsequent to RBI norms)
Interest on application money	Interest on application money will be paid to investors at the coupon rate applicable (subject to deduction of tax at source, as applicable) from date of realisation of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.
Interest Payment Date	Interest will be paid annually on August 22nd each year till final redemption.
Record Date	The Bank's Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 15 days prior to the respective due date.
Put/Call option	Call Option can be exercised after the Bonds have completed 5 years from deemed date of allotment or on any allotment anniversary date thereafter.
Step up Option	Nil
Date of Allotment	August 22, 2016
Listing	On the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
Depository	NSDL & CDSL
Trustee	IDBI Trusteeship Services of India Ltd.
Settlement	Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/ redemption warrant(s)/ demand draft(s)/ credit through RTGS/ ECS system
Issuance & Trading	Demat Mode

9. Instrument	**Non-Convertible Redeemable Unsecured Basel III compliant Tier II Bonds in the nature of Debentures of Rs. 10 lacs each ("Bonds")**
Credit Rating	'CRISIL AAA (negative outlook)' by CRISIL Ltd.
Issue Size	Rs. 750 crores.
Face Value/ Issue Price	Rs. 10,00,000 per Bond
Minimum Application Size	10 Bonds and in multiples of 1 Bond thereafter
Tenor	120 Months from the deemed date of allotment.
Coupon Rate	7.74% p.a.
Interest payment Frequency	Annual (subsequent to RBI norms)
Interest on application money	Interest on application money will be paid to investors at the coupon rate applicable (subject to deduction of tax at source, as applicable) from date of realisation of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.

Interest Payment Date	Interest will be paid annually on November 24th each year till final redemption.
Record Date	The Bank's Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 15 days prior to the respective due date.
Put/Call option	Nil
Step up Option	Nil
Date of Allotment	November 24, 2016
Listing	On the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
Depository	NSDL & CDSL
Trustee	IDBI Trusteeship Services of India Ltd.
Settlement	Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/ redemption warrant(s)/ demand draft(s)/ credit through RTGS/ ECS system
Issuance & Trading	Demat Mode

Upper Tier 2 Capital Instruments

1. Instrument	**Unsecured, Redeemable Non Convertible, Upper Tier II Subordinated Bonds in the nature of Promissory Notes ("Bonds")**
Credit Rating	"BWR AAA" by Brickwork & "AA+" by CRISIL
Issue Size	Rs. 500 crores.
Face Value/ Issue Price	Rs. 10,00,000 per Bond
Minimum Application Size	10 Bonds and in multiples of 1 Bond thereafter
Tenor	15 years from the deemed date of allotment in case call option is not exercised at the end of 10 years.
Coupon Rate	8.65% p.a.
Interest payment Frequency	Annual (subsequent to RBI norms)
Interest on application money	Interest shall be payable at the coupon rate from the date of realization of cheque/ draft till one day prior to the Deemed Date of Allotment.
Interest Payment Date	Annual.
Record Date	The Bank's Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 30 days prior to the respective due date.
Put/Call option	Call option at par at the end of 10th year from the deemed date of allotment
Step up Option	Step-up coupon of 0.50% p.a. payable annually for further life which may be exercised only once during the whole life of the instrument, in conjunction with the call option, after the instrument has run at least ten years from the deemed date of issue.
Date of Allotment	June 25, 2009
Listing	Listed on the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
Depository	NSDL & CDSL
Trustee	IDBI Trusteeship Services of India Ltd.
Settlement	Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/ redemption warrant(s)/ demand draft(s)/ credit

	through RTGS/ ECS system
Issuance & Trading	Demat Mode

2. Instrument	**Unsecured, Redeemable Non Convertible, Upper Tier II Subordinated Bonds in the nature of Promissory Notes ("Bonds")**
Credit Rating	""AAA" by CRISIL & "AAA" by CARE
Issue Size	Rs. 500 crores.
Face Value/ Issue Price	Rs. 10,00,000 per Bond
Minimum Application Size	10 Bonds and in multiples of 1 Bond thereafter
Tenor	15 years from the deemed date of allotment in case call option is not exercised at the end of 10 years.
Coupon Rate	8.55% p.a.
Interest payment Frequency	Annual (subsequent to RBI norms)
Interest on application money	Interest shall be payable at the coupon rate from the date of realization of cheque/ draft till one day prior to the Deemed Date of Allotment.
Interest Payment Date	Annual.
Record Date	The Bank's Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 30 days prior to the respective due date.
Put/Call option	Call option at par at the end of 10th year from the deemed date of allotment
Step up Option	The bank may have stepup option which may be exercised only once during the whole life of the instrument, in conjunction with the call option, after the lapse of ten years from the date of issue. The bond will carry a step up option of 0.5% if the call option is not exercised at the end of the 10th year. The coupon therefore shall go up from 8.55% p.a. to 9.05% p.a. in case the call option is not exercised.
Date of Allotment	January 27, 2010
Listing	Proposed on the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
Depository	NSDL & CDSL
Trustee	IDBI Trusteeship Services of India Ltd.
Settlement	Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/ redemption warrent(s)/ demand draft(s)/ credit through RTGS/ ECS system
Issuance & Trading	Demat Mode
3. Instrument	**Unsecured, Redeemable Non Convertible, Upper Tier II Subordinated Bonds in the nature of Promissory Notes ("Bonds")**
Credit Rating	""AAA" by CRISIL & "AAA" by CARE
Issue Size	Rs. 500 crores.
Face Value/ Issue Price	Rs. 10,00,000 per Bond
Minimum Application Size	10 Bonds and in multiples of 1 Bond thereafter
Tenor	15 years from the deemed date of allotment in case call option is not exercised at the end of 10 years.

Coupon Rate	8.48% p.a.
Interest payment Frequency	Annual (subsequent to RBI norms)
Interest on application money	Interest shall be payable at the coupon rate from the date of realization of cheque/ draft till one day prior to the Deemed Date of Allotment.
Interest Payment Date	Annual.
Record Date	The Bank's Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 30 days prior to the respective due date.
Put/Call option	Call option at par at the end of 10th year from the deemed date of allotment
Step up Option	The bank may have stepup option which may be exercised only once during the whole life of the instrument, in conjunction with the call option, after the lapse of ten years from the date of issue. The bond will carry a step up option of 0.5% if the call option is not exercised at the end of the 10th year. The coupon therefore shall go up from 8.48% p.a. to 8.98% p.a. incase the call option is not exercised.
Date of Allotment	January 28, 2010
Listing	Listed on the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
Depository	NSDL & CDSL
Trustee	IDBI Trusteeship Services of India Ltd.
Settlement	Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/ redemption warrant(s)/ demand draft(s)/ credit through RTGS/ ECS system
Issuance & Trading	Demat Mode

TABLE DF -16: EQUITIES – DISCLOSURE FOR BANKING BOOK POSITIONS

Qualitative Disclosure			
	The general qualitative disclosure (Para 2.1 of this annex) with respect to equity risk,		
		Difference between holdings on which capital gains are expected and those taken under other objectives including for relationship and strategic reasons	All equity HTM investments are in Subsidiaries, Joint Ventures, RRBs and Strategic investments in CWC & GSFC.
		Discussion of important policies covering the valuation and accounting of equity holdings in the banking book. This includes the accounting techniques and valuation methodologies used, including key assumptions and practices affecting valuation as well as significant changes in these practices.	As per the RBI guidelines, investments classified under HTM category need not be marked to market and carried at acquisition cost. Any diminution, other than temporary, in the value of equity investment is provided for. Any loss on sale of investments in HTM category is recognised in the profit and loss statement. Any profit on sale of investments under HTM category is recognized in the profit and loss statement and is then appropriated to capital reserve, net of taxes and statutory reserve.

Quantitative Disclosure		**(Amt. in million)**
1	Value disclosed in the balance sheet of investment, as well as the fair value of those investments for quoted securities, a comparison to publicly quoted share values where the share price is materially different from fair value.	0
2	The types and nature of investment, including the amount that can be classified as: • Publicly traded; and • Privately held	 0 7,424.97
3	The cumulative realized gains (losses) arising from sales and liquidation in the reporting period	0
4	Total unrealized gains (losses)	0
5	Total latent revaluation gains (losses)	0
6	Any amounts of the above included in Tier 1 and/or Tier 2 capital	0
7	Capital requirements broken down by appropriate equity groupings, consistent with the bank's methodology, as well as the aggregate amounts and the type of equity investments subject to any supervisory transition or grandfathering provisions regarding regulatory capital requirements	1,670.62

DF 17- Summary comparison of accounting assets vs. leverage ratio exposure measure		
	Item	(Rs. in Million)
1	Total consolidated assets as per published financial statements	4556687.22
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-16649.29
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	0.00
4	Adjustments for derivative financial instruments	39534.08
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	0.00
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	318064.28
7	Other adjustments	-1805.80
8	**Leverage ratio exposure**	**4895830.49**

DF-18 – Leverage ratio common disclosure template		
	Item	Leverage ratio framework
On-balance sheet exposures		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	4493767.23
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	-1805.80
3	**Total on-balance sheet exposures** (excluding derivatives and SFTs) (sum of lines 1 and 2)	4491961.43
Derivative exposures		
4	Replacement cost associated with all *derivatives* transactions (i.e. net of eligible cash variation margin)	42155.04
5	Add-on amounts for PFE associated with *all* derivatives transactions	39534.08

6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	0.00
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0.00
8	(Exempted CCP leg of client-cleared trade exposures)	0.00
9	Adjusted effective notional amount of written credit derivatives	0.00
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0.00
11	**Total derivative exposures (sum of lines 4 to 10)**	**81689.13**
Securities financing transaction exposures		
12	Gross SFT *assets* (with no recognition of netting), after adjusting for sale accounting transactions	30360.00
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-30360.00
14	CCR exposure for SFT assets	4120.00
15	Agent transaction exposures	0.00
16	**Total securities financing transaction exposures (sum of lines 12 to 15)**	4120.00
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	636172.37
18	(Adjustments for conversion to credit equivalent amounts)	-318108.10
19	**Off-balance sheet items (sum of lines 17 and 18)**	318064.28
Capital and total exposures		
20	**Tier 1 capital**	264226.40
21	**Total exposures (sum of lines 3, 11, 16 and 19)**	4895834.83
Leverage ratio		
22	**Basel III leverage ratio**	5.40%