Pillar 3 Disclosure Requirements

For the year ended 31st March 2022

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: Consolidation of accounts happens only during annual closing

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 Bank of India (UK) Ltd.	Yes	Line by Line aggregation of each item of assets, liabilities, income & expenditure with the respective item of the parent entity after eliminating intra group balances/transactions, unrealized profit/losses based on the data as per Accounting standard -21 issued by ICAI.	Yes	Line by Line aggregation of each item of assets, liabilities, income & expenditure with the respective item of the parent entity after eliminating intra group balances/transactions, unrealized profit/losses based on the data as per Accounting standard -21	NA	NA
Union Asset Management Co. Pvt. Ltd.	Yes		Yes		NA	NA
Union Trustee Co. Pvt. Ltd.	Yes		Yes		NA	NA
Andhra Bank Financial Services Ltd.	Yes		Yes		NA	NA
UBI Services Ltd.	Yes		Yes		NA	NA

				issues by ICAI.		
Star Union Dai-ichi Life Insurance Company Ltd.	Yes	Proportionate Consolidation is done as per Accounting Standard 27 issued by ICAI.	Yes	Proportionate Consolidation is done as per Accounting Standard 27 issued by ICAI.	NA	NA
ASREC (India) Ltd.	Yes		Yes		NA	NA
India International Bank Malaysia Berhad	Yes		Yes		NA	NA
Chaitanya Godavri Grameena Bank	Yes	Equity method is being applied for accounting of investment in associate as per Accounting Standard 23 issued by ICAI.	Yes	Equity method is being applied for accounting of investment in associate as per Accounting Standard 23 issued by ICAI.	NA	NA

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 in (i)a. above)	Principle activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity) (Rs. in million as of 31.03.22)	Total balance sheet assets (as stated in the accounting balance sheet of the legal entity) (Rs. in million as of 31.03.22)
Union Bank of India (UK) Ltd.	Banking	8190.42	31274.43

Union Asset Management Co. Pvt. Ltd.	Mutual Fund	2051.95	2191.74
Union Trustee Co. Pvt. Ltd.	Trustee of Union Mutual Fund	1.78	2.20
Andhra Bank Financial Services Ltd.	Hire-purchase leasing	45.95	406.75
UBI Services Ltd	Dealing in CD / CP, Institutional Equity Broking, Equity Trading	1283.99	1299.23
Star Union Dai-ichi Life Insurance Company Ltd.	Life Insurance	7339.45	153738.96
ASREC (India) Ltd	Asset Reconstruction	1825.41	2517.97
India International Bank Malaysia Berhad	Banking	5786.56	7369.04
Chaitanya Godavri Grameena Bank	Banking	7682.70	113499.85

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
Star Union Dai-ichi Life Insurance Company Ltd.	Life Insurance	7339.45	25.10%	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. 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 (ICAAP) policy framework and carries out capital calculation under Pillar-II besides Pillar-I 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 2026, 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 position for credit, market and operational risk and the capital adequacy ratio on standalone basis as on 31st March 2022 is given as hereunder:

(Rs. in million)

A. Capital Requirements for Credit Risk:	
- Portfolios subject to Standardized Approach	467575.93
- Securitisation Exposures	-

B. Capital Requirements for Market Risk	
• Standardized Duration Approach	21198.99
- Interest Rate Risk	13108.05
- Foreign Exchange Risk (including gold)	147.60
- Equity Position Risk	7943.34
C. Capital Requirements for Operational Risk	
• Basic Indicator Approach	48021.40

Capital Adequacy Ratios	Union Bank Group (Standalone)	Union Bank (Consolidated)
Common Equity Tier –1 CRAR	10.63%	10.61%
Tier –1 CRAR	12.20%	12.17%
Total CRAR	14.52%	14.48%

2.3. General Qualitative disclosures

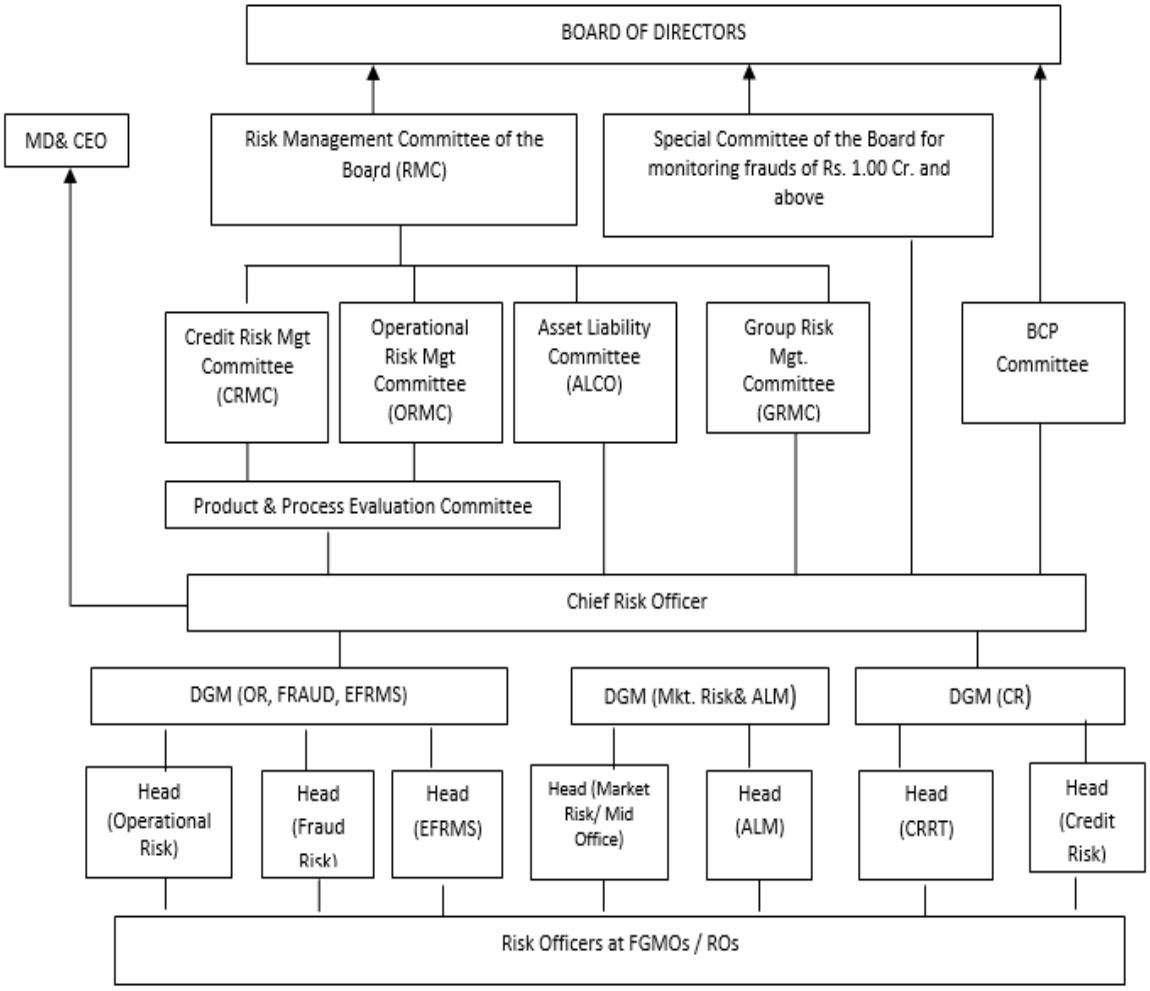
a. Risk Management: Objectives and Organization Structure

- 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 and Sydney branch. The policies are drawn based on the risk dimensions of respective countries 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 Risk Management Committee of the Board (RMC) 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), Operational Risk Management Committee (ORMC), Group Risk Management Committee (GRMC) to deal with Credit, Market, Operational and Group 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:

RISK GOVERNANCE STRUCTURE



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, Policy on Lending to Real Estate Sector 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., Risk Management Committee of the Board (RMC).

- 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 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.
  - 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.

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

- Independent assignment of Credit Rating is in place. The Credit Rating is reviewed annually for investment grade borrowers and half-yearly for non-investment grade borrowers.

- 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 SARAL, 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/Process Approval is in place.
- Analysis of frauds is done from the angle of operational risk to assess the adequacy and efficacy of internal controls.
- Bank conducts Risk and Control Self-Assessment (RCSA) in respect of various products/ process.

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. For example;

  i. In case of temporary overdrafts, the outstanding will not be overdue upto 15 days. Hence, temporary overdraft, if remaining outstanding for more than 15 days only should be reported as overdue.

  ii. In case of excesses over sanctioned limit/drawing power, the accounts become overdue from the date of such excesses.

  iii. In case of Term Loans and Loans Repayable on Demand, the installments become overdue from the due date of installments.

  iv. Interest due and charged remaining unadjusted becomes overdue from the last day of the quarter, irrespective of interest charged at monthly intervals.

v. A Bill becomes overdue from its due date. In case of Sight Bill, it becomes overdue if it remains unpaid on presentation.

- **Non-Performing Assets**

  - An asset, including a leased asset, becomes non-performing when it ceases to generate income for the Bank. Hence, non-performing asset is required to be classified correctly at the right time so that unrealized income on such assets is not recognized in the books of the Bank.

A. A non-performing asset (NPA) is a loan or an advance where;

i. Interest and/ or instalment of principal remain overdue for a period of more than 90 days in respect of a Term Loan

ii. The account remains ***'Out of Order'*** in respect of an Overdraft/Cash Credit (OD/CC)

iii. The bill remains overdue for a period of more than 90 days in case of bills purchased and discounted

iv. The installment of principal or interest thereon remains overdue for two crop seasons for short duration crops

v. The installment of principal or interest thereon remains overdue for one crop season for long duration crops

vi. The amount due to the Bank under any credit facility is overdue for a period of more than 90 days

vii. The account where the regular/adhoc credit limits have not been **reviewed/renewed within 180 days from due date/date of adhoc sanction**

viii. The drawings allowed against Stock/Book Debt statements **older than 180 days** (i.e., if the outstanding in the account based on drawing power calculated from stock statements older than 3 months would be deemed as irregular and **if such irregular drawings are permitted in the account for a continuous period of 90 days** even though the unit may be working or the borrowers' financial position is satisfactory, the borrower account will become NPA)

ix. The amount of liquidity facility remains outstanding for more than 90 days in respect of a securitization transaction undertaken in terms of guidelines on securitization dated 01.02.2006.

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

xi. NPA classification of Credit Card Accounts:

a. In Credit Card Accounts, the amount spent is billed to the card users through a monthly statement with a definite due date for repayment. Banks give an option to the card users to pay either the full amount or a fraction of it, i.e., minimum amount due, on the due date and roll-over the balance amount to the subsequent months' billing cycle.

b. A Credit Card Account will be treated as Non-Performing Asset (NPA) if the minimum amount due, as mentioned in the statement, is not paid fully within 90 days from the next statement date. The gap between two statements should not be more than a month.

c. Banks should follow this uniform method of determining over-due status for Credit Card Accounts while reporting to credit information companies and for the purpose of levying penal changes, viz., late payment charges, etc., if any.

- **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	9010303.58
Non Fund Based	2064491.88
Total	11074795.46

c. **The geographic distribution of exposures is:**

(Rs. in million)

Category	Domestic	Overseas	Total
Fund Based	8838917.58	171386.00	9010303.58
Non-fund based	2058733.28	5758.60	2064491.88
Total	10897650.86	177144.60	11074795.46

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

DSB Code	INDUSTRY NAME	FUND BASED	NON FUND BASED
A	Mining & Quarrying	44652.02	22616.12
A.1	Coal	11699.46	12269.20
A.2	Others	32952.57	10346.92
B	Food Processing	270785.34	49370.17
B.1	Sugar	46521.81	9588.70
B.2	Edible Oils & Vanaspati	34697.97	15332.10
B.3	Tea	3677.16	92.49
B.4	Coffee	827.65	2.92
B.5	Others	185060.75	24353.96
C	Beverages (excl. Tea & Coffee) & Tobacco	13656.56	1569.54
C.1	Tobacco & Tobacco Products	7636.15	613.67
C.2	Others	6020.41	955.87
D	Textiles	270035.56	47492.89
D.1	Cotton	126453.74	18360.10
D.2	Jute	4208.74	449.11
D.6	Others	139373.08	28683.68
	Out of 'D' Spinning Mills		
E	Leather & Leather Products	9961.92	2903.48
F	Wood & Wood Products	14572.94	6133.72
G	Paper & Paper Products	31699.07	5596.53
H	Petroleum (non-infra), Coal Products (non-mining) & Nuclear Fuels	217986.17	74590.99
I	Chemicals & Chemical Products (Dyes, Paints etc.)	222578.89	54093.38
I.1	Fertilizer	78840.81	6755.82
I.2	Drug & Pharmaceuticals	71546.85	25010.87
I.3	Petrochemicals (excl. infra)	2781.33	142.98

I.4	Others	69409.90	22183.71
J	Rubber, Plastic & their Products	53417.76	16516.89
K	Glass & Glassware	15190.77	5059.42
L	Cement & Cement Products	36901.05	8723.94
M	Basic Metal & Metal Products	285094.60	92327.42
M.1	Iron & Steel	160760.86	69828.31
M.2	Other Metal & Metal Products	124333.75	22499.11
N	All Engineering	154393.96	185699.70
N.1	Electronics	18453.34	11400.71
N.2	Others	135940.62	174298.99
O	Vehicle, Vehicle parts & Transport Equipments	35765.99	37683.63
P	Gems & Jewellery	86904.19	9362.45
Q	Construction	102307.69	386806.36
R	Infrastructure	1167238.37	401614.68
R.1	Transport	314436.37	115619.87
R.1.1	Railways		
R.1.2	Roads and Ports	311996.00	115334.62
R.1.3	Airport		
R.1.4	Waterways	2440.37	285.26
R.1.5	Others		
R.2	Energy	539284.02	154594.93
R.2.1	Electricity (Gen-Cons-Trans-Distr)	490791.98	154443.48
R.2.2	Gas pipelines	6845.36	151.45
R.2.3	Oil/Gas/Liquefied Natural Gas (LNG) storage facility	41646.68	4635.99
R.2.4	Others		
R.3	Telecommunication	119657.13	7641.05
R.4	Others	253698.31	119122.84
R.4.1	Water sanitation	217195.38	115850.54
R.4.2	Social & Commercial Infrastructure	36493.43	3272.29
R.4.3	Others		
S	Other Industries	31883.73	3396.36
	All Industries	3065026.58	1411557.69
	Residuary & Other Advances	5773891.00	647175.59
b	Aviation	731.80	12.90
c	Other Residuary Advances	5773159.20	647162.69
	TOTAL	**8838917.58**	**2058733.28**

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

(Rs.in millions)

Maturity Pattern	Advances	Investments	Foreign Currency Assets
Next day	60388.59	1444077.12	8033.02
2 - 7 days	112505.53	181990.20	7783.00
8 -14 days	94839.44	17483.90	6028.42
15- 30 days	219125.31	51358.83	11329.13
31days – 2months	47093.28	14419.06	8317.41
2months - 3months	177237.80	228596.16	11048.67
>3months-6months	343267.06	265038.53	17135.73
>6months-1yr	627384.72	258312.40	56431.71
>1yr-3yrs	2982957.48	135043.38	196767.75
>3yrs-5yrs	713297.87	204947.04	36762.38
>5yrs	1231949.55	683807.29	152153.76
Total	**6610046.63**	**3485073.91**	**511790.98**

f. **The Amount of NPAs (Gross) are:**

Category	(Rs. in million)
Sub Standard	110405.55
Doubtful – 1	114651.76
Doubtful – 2	198940.12
Doubtful – 3	180902.81
Loss	190970.43
Total NPAs (Gross)	**795870.66**

g. The amount of net NPAs is **Rs. 243033 million**

h. The NPA ratios are as under:

- Gross NPAs to Gross Advances: **11.11 %**
- Net NPAs to Net Advances: **3.68 %**

i. **The movement of gross NPAs is as under:**

(Rs. in million)

i) Opening Balance at the beginning of the year	897881.98
ii) Addition during the year	228774.11
iii) Reduction during the year	330785.43
iv) Closing Balance as at the end of the year (i+ii-iii)	795870.66

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	621541.48
ii) Provisions made during the year	119194.61
iii) Write-off/ Write –back of excess provisions	194170.74
vi) Closing Balance as at the end of the year (i+ii-iii)	546565.35

(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	51129.60	61.67	51191.27
ii) Provisions made during the year	14490.26	15.46	14505.72
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	47.70	0.00	47.70
vi) Closing Balance as at the end of the year	65667.56	77.13	65744.69

k. The amount of Non-Performing Investment is **Rs 44,316.93 million**

l. The amount of provisions held for Non-Performing Investment **is Rs. 40,368.44 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	62,268.74
ii) Provisions made during the year	6,017.80
iii) Write-off made during the year	2,399.40
iv) Write –back of excess provisions	4,381.30
v) Closing Balance as at the end of the year (i + ii – iii-iv)	61,505.86

n. **By major industry or counterparty type:**

(a) **Details of Specific Provisions:**

(Rs. in million)

DSB Code	INDUSTRY NAME	GROSS NPA	WRITE OFFS	PROVISIONS FOR NPA
A	Mining & Quarrying	2019.37	15078.62	883.36
A.1	Coal	206.30	157.41	87.19
A.2	Others	1813.08	14921.21	796.17
B	Food Processing	44392.52	35353.90	34697.08
B.1	Sugar	7781.21	4809.06	5930.03
B.2	Edible Oils & Vanaspati	8039.37	6887.68	7177.30
B.3	Tea	1398.14	11.49	1359.13
B.4	Coffee	437.59	0.61	413.11
B.5	Others	26736.22	23645.06	19817.51
C	Beverages (excl. Tea & Coffee) & Tobacco	3013.94	3479.01	1525.20
C.1	Tobacco & Tobacco Products	1406.73	2268.09	407.20
C.2	Others	1607.21	1210.92	1118.01
D	Textiles	41901.75	30737.87	30041.73
D.1	Cotton	18126.64	11583.66	12220.41
D.2	Jute	706.60	1285.65	636.00
D.3	Handicraft/ Khadi (Non Priority)	1087.37	340.42	787.38
D.4	Silk	7471.92	1483.24	5422.54
D.5	Woolen	210.59	61.23	64.91
D.6	Others	14298.62	15983.67	10910.48
	Out of 'D' Spinning Mills	0.00	0.00	0.00
E	Leather & Leather Products	826.99	412.16	374.85
F	Wood & Wood Products	2224.97	5337.54	1763.20
G	Paper & Paper Products	6726.24	6055.07	5429.51
H	Petroleum (non-infra), Coal Products (non-mining) & Nuclear Fuels	1355.07	18174.11	1287.37
I	Chemicals & Chemical Products (Dyes, Paints etc.)	21312.57	8511.76	14790.74
I.1	Fertilizer	5190.36	388.98	2447.00
I.2	Drug & Pharmaceuticals	5207.18	4183.85	4048.11
I.3	Petrochemicals (excl. infra)	9321.92	3079.15	6545.82
I.4	Others	1593.11	859.78	1749.81
J	Rubber, Plastic & their Products	4266.16	861.90	2244.22
K	Glass & Glassware	504.72	659.32	257.18
L	Cement & Cement Products	2808.64	10333.23	1751.31
M	Basic Metal & Metal Products	33761.07	62156.39	27416.88
M.1	Iron & Steel	20564.83	33470.37	16965.32

M.2	Other Metal & Metal Products	13196.24	28686.02	10451.56
N	All Engineering	31954.07	67713.09	26903.56
N.1	Electronics	16365.52	40835.93	14597.45
N.2	Others	15588.54	26877.16	12306.11
O	Vehicle, Vehicle parts & Transport Equipments	8950.00	28821.82	7993.60
P	Gems & Jewellery	27751.89	22849.92	18608.51
Q	Construction	84149.93	119466.88	61594.24
R	Infrastructure	72156.12	112456.98	44842.23
R.1	Transport	17277.01	6535.80	9092.92
R.1.1	Railways	-	-	-
R.1.2	Roadways	15092.64	5826.17	7902.75
R.1.3	Airport	-	-	-
R.1.4	Waterways	66.69	3.86	34.66
R.1.5	Others	-	-	-
R.2	Energy	42998.37	87625.53	26959.35
R.2.1	Electricity (Gen-Trans-Distr)	41257.31	82048.18	25463.93
R.2.1.1	State Electricity Boards	0.00	0.00	0.00
R.2.1.2	Others	41257.31	82048.18	25463.93
R.2.2	Oil (Storage & Pipeline)	0.00	0.00	0.00
R.2.3	Gas/LNG (Storage & Pipeline)	723.56	1912.53	700.48
R.2.4	Others	1017.49	3664.82	794.94
R.3	Telecommunication	1116.07	13230.42	763.32
R.4	Others	10764.67	5065.23	8026.65
R.4.1	Water sanitation	2029.38	0.57	1867.80
R.4.2	Social & Commercial Infrastructure	8735.29	5064.67	6158.84
R.4.3	Others	0.00	0.00	0.00
S	Other Industries	13391.68	15422.13	8760.37
	All Industries	401350.00	563175.94	290009.62
	Residuary & Other Advances	394520.66	123628.38	256555.73
a	Education	5640.00	2395.69	4469.93
b	Aviation	0.00	0.00	0.00
c	Other Residuary Advances	388880.66	121232.69	252085.80
	TOTAL	795870.66	686804.31	546565.35

(b) Details of General Provisions:

(Rs. In million)

Standard Advance	Provision as on 31.03.2022
i) SME and Agriculture Advance	3956.31
ii) Commercial Real Estate	1258.99
iii) Commercial Real Estate (RH)	59.56
iv) Home Loan	4.39
v) Restructured Standard Advances	4315.20
vi) Balance Standard Advance (excluding FITL – Std. Advance)	55173.21
vii) Total Domestic Standard Advance (i+ii+iii+iv+v+vi)	64767.66
viii) Overseas Standard Advance	899.90
ix) Total Standard Advance	65667.56

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

(Rs. in million)

Particulars	Domestic	Overseas	Total
Gross NPA	773215.48	22655.18	795870.66
Provisions for NPA	524187.47	22377.88	546565.35

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

(Rs. in million)

Particulars	Domestic	Overseas	Total
Provisions for standard assets	64767.66	899.90	65667.56
Provision for standard derivatives	77.13	0.00	77.13
Total	64844.79	899.90	65744.69

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 domestic credit rating agencies accredited by RBI for all eligible exposures.

  a) CARE;
  b) CRISIL Limited;
  c) India Ratings and Research Private Limited (India Ratings);

d) ICRA Limited;
e) Brickwork Ratings India Pvt. Limited (Brickwork);
f) Acuite Rating & Research Limited; and
g) Infomerics valuation and Ratings Private Limited.

- 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 the following three major risk buckets as well as those that are deducted:

(Rs. in million)

i) Below 100% risk weight exposure outstanding	5760249.83
ii) 100% risk weight exposure outstanding	1112203.86
iii) More than 100% risk weight exposure outstanding	576803.52
iv) Deduction	0.00
Total	7449257.21

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:

Particulars	(Rs. in million)
Total Exposure covered by eligible financial collateral	589259.02

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

Particulars	(Rs. in million)
Total Exposure covered by guarantees	509362.90

Table DF-6: Securitization: disclosure for standardized approach

- During the half year ended March 31, 2022, the Bank did not securities any of its assets.

- The Bank however, acquires investment grade securitized 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 securitized assets, the Bank uses PV01 as a sensitivity measures on a periodic basis.

- As per RBI guidelines, the valuation of Security Receipts (SRs) is carried out at NAVs declared by Securitisation Company / Reconstruction Company (SC/RC). Based on rating SCs/RCs periodically declare NAVs. Each rating category in the recovery scale has an

associate range of recovery, expressed in percentage terms, which can be used for computing NAV of SRs. The NAVs are restricted within the recovery range associated with the rating assigned to the SRs. The SC/RC based on its recovery experience should choose a particular percentage within the recovery range indicated by the Rating Agency. The Recovery Rating percentage so picked by the SC/RC multiplied by the face value of the SR will give the NAV.

Banking Book- Securitisation Exposures

- During the half year ended March 31, 2022, the Treasury did not undertake any securitization transaction in its Banking Book.
- The Treasury does not have any securitized investment exposures in its Banking Book as of March 31, 2022.

Trading Book – Securitisation Exposures

- In its Trading Book, the Treasury has no retained exposures from exposures securitized by the Bank as of March 31, 2022
- The Bank does not have any off balance securitization exposures as at March 31st, 2022.
- The details of on-balance sheet securitization exposures purchased and outstanding as at March 31st, 2022 is given below:

Category	Total Exposure (Rs. million)
Agricultural (Other Agri) & MSME (Micro & Small)	Nil

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.

- **Liquidity Risk**
  Bank uses 'Cash-Flow Approach' & 'Stock Approach' for managing, monitoring & measuring liquidity risk. Liquidity Risk is tracked through maturity or cash flow mismatches. Use of maturity ladder and calculation of gaps at various 'time-buckets', is adopted as standard tool for measuring Liquidity Risk. Prudential limits on tolerance level of mismatches are in place and monitored & reported to RBI on a fortnightly basis. Under stock approach, various ratios / limits are in place .Stress tests are carried out at various levels of adversity. The Liquidity / Funds requirements under Stress Situations, sources of raising the funds & its possible impact on Profit & Loss are worked out at quarterly interval.
  Short-term Dynamic Liquidity Statement is prepared and monitored on a monthly basis to assess the Liquidity Position, which takes into account the Business Growth.

- **Interest Rate Risk**
  Bank uses Traditional Gap Analysis (TGA) to assess the impact on the Net Interest Income (NII) of the bank in short run, i.e. upto end of Financial Year. Bank also uses Duration Gap Analysis (DGA) to assess long-term impact of changes in interest rate on Market Value of Equity (MVE) in terms of RBI Guidelines.

- **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 Organization of Market Risk Management function:
  The Board of Directors approves policies covering management of Market Risk. The Board is supported by three levels:
  - Risk Management Committee (RMC)
  - Asset Liability Management Committee (ALCO)
  - Chief Risk Officer (CRO)

- **Scope:**
  Bank has put in place various limits to measure, monitor & manage market risk. Day Light Limits, Overnight Limits, Deal-size Limits, Aggregate Gap Limits (AGL), Individual Gap Limits (IGL), Stop Loss Limits, Trading Book size, Issuer wise Limits, VaR limits, NOOP limit, etc.
  The limits are monitored on daily basis and a reporting system to the top management is in place.
  Stress testing Framework for Liquidity & Market Risk is in place & stress tests are conducted on quarterly basis. The results are deliberated at ALCO & placed before the Board.

- **Hedging & mitigating risk:**

  Policies for hedging Banks' position are laid down in the Bank's Treasury Policy. Hedge transactions for banking books are assessed/ reviewed at periodic intervals.

	(Rs in million)
Risk Category	Capital Charge
Interest Rate Risk	13108.05
Foreign Exchange Risk (including gold)	147.60
Equity Position Risk	7943.34
Total capital charge for market risk under standardized duration approach	21198.99

Table DF-8: Operational Risk

Qualitative Disclosures

- Operational Risk is the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events. This definition includes Legal Risk but excludes Strategic Risk, Reputation Risk and Systemic Risk.

- 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 Plan

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

  - Organizational 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
  - 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., Risk Management Committee of the Board (RMC).

- ORMC deals with new product/process approval, 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 & Process 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.

- RBI has issued a draft "Master Direction on Minimum Capital Requirements for Operational Risk" in December 2021. In the draft guideline RBI has proposed the new Standardized Approach (Basel III Standardized Approach) for Operational Risk Capital Computation with effect from 01st April 2023. Based on the draft master direction, all existing approaches for measuring minimum operational risk capital requirements shall be replaced by the new standardised approach (Basel III Standardised Approach).

- 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 31.03.2022 is Rs. 48021.40 million.

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

(a) 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)	24335
2	Market value of Equity: 200 bps shock	67077

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.

1. Front Office—Dealing Room. Ensures Compliance with trade origination requirements as per Bank's policy and RBI guidelines.
2. Mid-Office---Risk Management, Accounting Policies and Management
3. 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 Millions)

		31.03.2021		31.03.2022	
Sr. No	**Particular**	**Currency Derivatives**	**Interest Rate Derivatives**	**Currency Derivatives**	**Interest Rate Derivatives**
i	**Derivatives (Notional Principal Amount)**				
	a) For Hedging	0.00	45500.00	0.00	21800.00
	b) For Trading	2304747.80	61400.00	4440082.80	156600.00
ii	**Marked to Market Positions (1)**				
	a) Asset (+)	13066.30	1042.50	18187.10	883.80
	b) Liability (-)	-11745.20	-1097.40	-16827.80	-886.70

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		
Common Equity Tier 1 capital: instruments and reserves		
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	252274.36
2	Retained earnings	
3	Accumulated other comprehensive income (and other reserves)	407882.90
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies[1])	
	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)	
6	**Common Equity Tier 1 capital before regulatory adjustments**	660157.26
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)	2414.55
10	Deferred tax assets [2]	58861.32
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	955.50
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 ajustments[7] (26a+26b+26c+26d)	15866.16
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: Unamortized pension funds expenditures	15216.16
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**	78097.53
29	**Common Equity Tier 1 capital (CET1)**	582059.73
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)	87050.00
33	Directly issued capital instruments subject to phase out from Additional Tier 1	
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**	**87050.00**
Additional Tier 1 capital: regulatory adjustments		
37	Investments in own Additional Tier 1 instruments	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	1651.70
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: Investments 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**	1651.70
44	**Additional Tier 1 capital (AT1)**	85398.30
44a	**Additional Tier 1 capital reckoned for capital adequacy[11]**	85398.30

45	**Tier 1 capital (T1 = CET1 + AT1) (29 + 44a)**	667458.03
Tier 2 capital: instruments and provisions		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	0.00
47	Directly issued capital instruments subject to phase out from Tier 2	75000.00
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]	52563.18
51	**Tier 2 capital before regulatory adjustments**	**127563.18**
Tier 2 capital: regulatory adjustments		
52	Investments in own Tier 2 instruments	
53	Reciprocal cross-holdings in Tier 2 instruments	140.00
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)	500.00
56a	of which: Investments in the Tier 2 capital of unconsolidated subsidiaries	500.00
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**	**640.00**
58	**Tier 2 capital (T2)**	**126923.18**
58a	**Tier 2 capital reckoned for capital adequacy[14]**	**126923.18**
58b	**Excess Additional Tier 1 capital reckoned as Tier 2 capital**	
58c	**Total Tier 2 capital admissible for capital adequacy (58a + 58b)**	**126923.18**
59	**Total capital (TC = T1 + T2) (45 + 58c)**	**794381.21**
60	**Total risk weighted assets (60a + 60b + 60c)**	**5484695.07**
	60a *of which: total credit risk weighted assets*	4617815.00
	60b *of which: total market risk weighted assets*	265097.72
	60c *of which: total operational risk weighted assets*	601782.35
Capital Ratios and buffers		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	**10.61%**
62	Tier 1 (as a percentage of risk weighted assets)	**12.17%**

63	Total capital (as a percentage of risk weighted assets)	**14.48%**
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)	
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)	
70	National Tier 1 minimum ratio (if different from Basel III minimum)	
71	National total capital minimum ratio (if different from Basel III minimum)	
Amounts below the thresholds for deduction (before risk weighting)		
72	Non-significant investments in the capital of other financial entities	
73	Significant investments in the common stock of financial entities	
74	Mortgage servicing rights (net of related tax liability)	
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)	33201.60
77	Cap on inclusion of provisions in Tier 2 under standardised approach	
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*	
81	*Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)*	
82	*Current cap on AT1 instruments subject to phase out arrangements*	
83	*Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)*	
84	*Current cap on T2 instruments subject to phase out arrangements*	

85	*Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)*	

Notes to Template

Row No. of the template	Particular	(Rs. in Millions)
10	Deferred tax assets associated with accumulated losses	0.00
	Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability	122953.43
	Total as indicated in row 10	122953.43
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)	

Explanation of each row of the common disclosure template	
Row No.	**Explanation**
1	Instruments issued by the parent bank of the reporting banking group which meet all of the CET1 entry criteria set out in paragraph 4.2.3 of the Master Circular (read with Annex 1 / Annex 2), as applicable. This should be equal to the sum of common shares (and related surplus only) which must meet the common shares criteria. This should be net of treasury stock and other investments in own shares to the extent that these are already derecognized on the balance sheet under the relevant accounting standards. Other paid-up capital elements must be excluded. All minority interest must be excluded.
2	Retained earnings, prior to all regulatory adjustments in accordance with paragraph 4.2.3 of the Master Circular
3	Accumulated other comprehensive income and other disclosed reserves, prior to all regulatory adjustments.
4	Bank must report zero in this row.
5	Common share capital issued by subsidiaries and held by third parties. Only the amount that is eligible for inclusion in group CET1 should be reported here as determined by the application of paragraph 4.3.4 of the Master Circular (Also see Annex 17 for illustration).
6	Sum of rows 1 to 5.
7	Valuation adjustments according to the requirements of paragraph 8.8 of the Master Circular
8	Goodwill net of related tax liability as set out in paragraph 4.4.1 of the Master Circular
9	Intangibles (net of related tax liability) as set out in paragraph 4.4.1 of the Master Circular
10	Deferred tax assets (net of related tax liability) as set out in paragraph 4.4.2 of the Master Circular
11	The element of the cash-flow hedge reserve described in paragraph 4.4.3 of the Master Circular
12	Shortfall of provisions to expected losses as described in paragraph 4.4.4 of the Master Circular
13	Securitisation gain on sale as described in paragraph 4.4.5 of the Master Circular
14	Gains and losses due to changes in own credit risk on fair valued liabilities as described in paragraph 4.4.6 of the Master Circular
15	Defined-benefit pension fund net assets, the amount to be deducted as set out in paragraphs 4.4.7 of the Master Circular
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet) as set out in paragraph 4.4.8 of the Master Circular
17	Reciprocal cross-holdings in common equity as set out in paragraph 4.4.9.2(A) of the Master Circular

18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation where the bank does not own more than 10% of the issued share capital (amount above 10% threshold), amount to be deducted from CET1 in accordance with paragraph 4.4.9.2 (B) of the Master Circular
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold), amount to be deducted from CET1 in accordance with paragraph 4.4.9.2 (C) of the Master Circular
20	Not relevant
21	Not relevant
22	Not relevant
23	Not relevant
24	Not relevant
25	Not relevant
26	Any national specific regulatory adjustments that are required by national authorities to be applied to CET1 in addition to the Basel III minimum set of adjustments [i.e. in terms of December 2010 (rev June 2011) document issued by the Basel Committee on Banking Supervision].
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 to cover deductions. If the amount reported in row 43 exceeds the amount reported in row 36 the excess is to be reported here.
28	Total regulatory adjustments to Common equity Tier 1, to be calculated as the sum of rows 7 to 22 plus row 26 and 27.
29	Common Equity Tier 1 capital (CET1), to be calculated as row 6 minus row 28.
30	Instruments that meet all of the AT1 entry criteria set out in paragraph 4.2.4 of the Master Circular. All instruments issued of subsidiaries of the consolidated group should be excluded from this row.
31	The amount in row 30 classified as equity under applicable Accounting Standards.
32	The amount in row 30 classified as liabilities under applicable Accounting Standards.
33	Directly issued capital instruments subject to phase out from Additional Tier 1 in accordance with the requirements of paragraph 4.5.4 of the Master Circular
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties, the amount allowed in group AT1 in accordance with paragraph 4.3.4 of the Master Circular (please see Annex 17 for illustration).
35	The amount reported in row 34 that relates to instruments subject to phase out from AT1 in accordance with the requirements of paragraph 4.5.4 of the Master Circular
36	The sum of rows 30, 33 and 34.
37	Investments in own Additional Tier 1 instruments, amount to be deducted from AT1 in accordance with paragraph 4.4.8 of the Master Circular
38	Reciprocal cross-holdings in Additional Tier 1 instruments, amount to be deducted from AT1 in accordance with paragraph 4.4.9.2 (A) of the Master Circular
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation where the bank does not own more than 10% of the

	issued common share capital of the entity (net of eligible short positions), amount to be deducted from AT1 in accordance with paragraph 4.4.9.2 (B) of the Master Circular
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), amount to be deducted from AT1 in accordance with paragraph 4.4.9.2 (C) of the Master Circular
41	Any national specific regulatory adjustments that are required by national authorities to be applied to Additional Tier 1 in addition to the Basel III minimum set of adjustments [i.e. in terms of December 2010 (rev June 2011) document issued by the Basel Committee on Banking Supervision].
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions. If the amount reported in row 57 exceeds the amount reported in row 51 the excess is to be reported here.
43	The sum of rows 37 to 42.
44	Additional Tier 1 capital, to be calculated as row 36 minus row 43.
45	Tier 1 capital, to be calculated as row 29 plus row 44a.
46	Instruments that meet all of the Tier 2 entry criteria set out in paragraph 4.2.5 of the Master Circular. All instruments issued of subsidiaries of the consolidated group should be excluded from this row. Provisions and Revaluation Reserves should not be included in Tier 2 in this row
47	Directly issued capital instruments subject to phase out from Tier 2 in accordance with the requirements of paragraph 4.5.4 of the Master Circular
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 32) issued by subsidiaries and held by third parties (amount allowed in group Tier 2), in accordance with paragraph 4.3.4 of the Master Circular
49	The amount reported in row 48 that relates to instruments subject to phase out from Tier 2 in accordance with the requirements of paragraph 4.5.4 of the Master Circular
50	Provisions and Revaluation Reserves included in Tier 2, calculated in accordance with paragraph 4.2.5 of the Master Circular
51	The sum of rows 46 to 48 and row 50.
52	Investments in own Tier 2 instruments, amount to be deducted from Tier 2 in accordance with paragraph 4.4.8 of the Master Circular
53	Reciprocal cross-holdings in Tier 2 instruments, amount to be deducted from Tier 2 in accordance with paragraph 4.4.9.2 (A) of the Master Circular
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation where the bank does not own more than 10% of the issued common share capital of the entity (net of eligible short positions), amount to be deducted from Tier 2 in accordance with paragraph 4.4.9.2(B) of the Master Circular
55	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions), amount to be deducted from Tier 2 in accordance with paragraph 4.4.9.2(C) of the Master Circular
56	Any national specific regulatory adjustments that are required by national authorities to be applied to Tier 2 in addition to the Basel III minimum set of adjustments [i.e. in terms of December 2010 (rev June 2011) document issued by the Basel Committee on Banking Supervision].
57	The sum of rows 52 to 56.
58	Tier 2 capital, to be calculated as row 51 minus row 57.
59	Total capital, to be calculated as row 45 plus row 58c.
60	Total risk weighted assets of the reporting group. Details to be furnished under rows 60a, 60b and 60c.

61	Common Equity Tier 1 ratio (as a percentage of risk weighted assets), to be calculated as row 29 divided by row 60 (expressed as a percentage).
62	Tier 1 ratio (as a percentage of risk weighted assets), to be calculated as row 45 divided by row 60 (expressed as a percentage).
63	Total capital ratio (as a percentage of risk weighted assets), to be calculated as row 59 divided by row 60 (expressed as a percentage).
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets). To be calculated as 5.5% plus 2.5% capital conservation buffer plus the bank specific countercyclical buffer requirement whenever activated and applicable plus the bank G-SIB requirement (where applicable) as set out in document 'Global systemically important banks: assessment methodology and the additional loss absorbency requirement': Rules text (November 2011) issued by the Basel Committee. This row will show the CET1 ratio below which the bank will become subject to constraints on distributions.
65	The amount in row 64 (expressed as a percentage of risk weighed assets) that relates to the capital conservation buffer), i.e. bank will report 2.5% here.
66	The amount in row 64 (expressed as a percentage of risk weighed assets) that relates to the bank specific countercyclical buffer requirement.
67	The amount in row 64 (expressed as a percentage of risk weighed assets) that relates to the bank's G-SIB requirement.
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets). To be calculated as the CET1 ratio of the bank, less any common equity used to meet the bank's minimum Tier 1 and minimum Total capital requirements.
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum). 5.5% should be reported.
70	National Tier 1 minimum ratio (if different from Basel III minimum). 7% should be reported.
71	National total capital minimum ratio (if different from Basel III minimum). 9% should be reported.
72	Non-significant investments in the capital of other financial entities, the total amount of such holdings that are not reported in row 18, row 39 and row 54.
73	Significant investments in the common stock of financial entities, the total amount of such holdings that are not reported in row 19
74	Mortgage servicing rights, the total amount of such holdings that are not reported in row 19 and row 23 - Not Applicable in India.
75	Deferred tax assets arising from temporary differences, the total amount of such holdings that are not reported in row 21 and row 25. – Not applicable in India.
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach, calculated in accordance paragraph 4.2.5 of the Master Circular, prior to the application of the cap.
77	Cap on inclusion of provisions in Tier 2 under standardised approach, calculated in accordance paragraph 4.2.5 of the Master Circular
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach, calculated in accordance paragraph 4.2.5 of the Master Circular.
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach, calculated in accordance paragraph 4.2.5 of the Master Circular
80	Current cap on CET1 instruments subject to phase out arrangements, see paragraph 4.5.5.

81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities), see paragraph 4.5.5 of the Master Circular
82	Current cap on AT1 instruments subject to phase out arrangements, see paragraph 4.5.4 of the Master Circular
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities), see paragraph 4.5.4 of the Master Circular
84	Current cap on T2 instruments subject to phase out arrangements, see paragraph 4.5.4 of the Master Circular
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities), see paragraph 4.5.4 of the Master Circular

Table DF-12: Composition of Capital- Reconciliation Requirements

Three Step Approach to Reconciliation Requirements

Step 1

Under Step 1, Bank is required to take their balance sheet in their financial statements (numbers reported the middle column below) and report the numbers when the regulatory scope of consolidation is applied (numbers reported in the right hand column below). If there are rows in the regulatory consolidation balance sheet that are not present in the published financial statements, Bank is required to give a value of zero in the middle column and furnish the corresponding amount in the column meant for regulatory scope of consolidation. Bank may however, indicate what the exact treatment is for such amount in the balance sheet.

			(Rs. in Millions)
		Balance sheet as in Consolidated Financial statements	**Balance sheet under regulatory scope of consolidation**
		As on	**As on**
		31-03-2022	**31-03-2022**
A	**Capital & Liabilities**		
i	Paid-up Capital	68347	68347
	Reserves & Surplus	639224	639224
	Minority Interest		
	Total Capital	707571	707571
ii	Deposits	10343678	10343678
	of which: Deposits from banks	30920	30920
	of which: Customer deposits	3045770	3045770

	Of which: Other deposits	7266988	7266988
iii	Borrowings	512452	512452
	of which: From RBI	142090	142090
	of which: From banks	19828	19828
	of which: From other institutions & agencies	30220	30220
	of which: Others	132764	132764
	of which: Capital instruments	187550	187550
iv	Other liabilities & provisions	373955	373955
	Total Liabilities	**11937656**	**11937656**
B	**Assets**		
i	Cash and balances with Reserve Bank of India	461159	461159
	Balance with banks and money at call and short notice	736423	736423
ii	Investments:	3518390	3518390
	of which: Government securities	2676847	2676847
	of which: Other approved securities	5865	5865
	of which: Shares	26249	26249
	of which: Debentures & Bonds	706196	706196
	of which: Subsidiaries /Joint Venture / Associates	2689	2689
	of which: Others (Commercial Papers, Mutual Funds etc.)	100544	100544
iii	Loans and advances	6633557	6633557
	of which: Loans and advances to banks	54788	54788
	of which: Loans and advances to customers	6578769	6578769
iv	Fixed assets	72083	72083
v	Other assets	516044	516044
	of which: Goodwill and intangible assets	0	0
	of which: Deferred tax assets	122953	122953
vi	Goodwill on consolidation	0	0
vii	Debit balance in Profit & loss account	0	0
	Total Assets	**11937656**	**11937656**

Step 2

Under Step 2 banks are required to expand the regulatory-scope balance sheet (revealed in Step 1) to identify all the elements that are used in the definition of capital disclosure template set out in Table DF-11 (Part I / Part II whichever, applicable). Set out below are some examples of elements that may need to be expanded for a particular banking group. The more complex the balance sheet of the bank,

the more items would need to be disclosed. Each element must be given a reference number/letter that can be used in Step 3.

(Rs. in Millions)

		Balance sheet as in financial statements As on reporting date As on 31.3.2022	Balance sheet under regulatory scope of consolidation As on 31.3.2022
A	**Capital & Liabilities**		
i	Paid-up Capital	68347	68347
	of which: Amount eligible for CET1	68347	68347
	of which: Amount eligible for AT1	0.00	0.00
	Reserves & Surplus	639224	628190
	Of Which :		
	Stock Surplus (Securities Premium)	183927	183927
	Statutory Reserve	207179	133696
	Capital Reserve	59355	59355
	Revaluation Reserve	47571	47571
	Of Which : eligible for Tier I	19837	19837
	Revenue & Other Reserves	107430	107430
	Special Reserve	60299	60299
	Foreign Currency Transaction Reserve	1274	1274
	Of Which : eligible for Tier I	955	955
	Balance In P & L	0.00	0.00
	Of which : Current period profit not reckoned for Capital Adequacy Purpose	0.00	0.00
	Minority Interest	0.00	0.00
	Total Capital	794381	794381
ii	Deposits	10343678	10343678
	of which: Deposits from banks	30920	30920
	of which: Customer deposits	3045770	3045770
	of which: Other deposits	7266988	7266988
iii	Borrowings	512452	512452
	of which: From RBI	142090	142090

	of which: From banks	19828	19828
	of which: From other institutions & agencies	30220	30220
	of which: Others	132764	132764
	of which: Capital instruments	187550	187550
	Of which:		
	Eligible under Tier – I	87050	87050
	Eligible under Tier – II	100500	100500
iv	Other liabilities & provisions	373955	373955
	Of which: DTLs related to Goodwill	0.00	0.00
	of which: DTLs related to intangible assets	0.00	0.00
	Total Liabilities	**11937656**	**11937656**
B	**Assets**		
i	Cash and balances with Reserve Bank of India	461195	461195
	Balance with banks and money at call and short notice	736423	736423
ii	Investments	3518390	3518390
	of which: Government securities	2676847	2676847
	Of which: Other approved Securities	5865	5865
	of which: Shares	26249	26249
	of which: Debentures & Bonds	706196	706196
	of which: Subsidiaries / Joint Ventures / Associates	2689	2689
	Of which: Others (Commercial Papers, Mutual Funds etc.)	100544	100544
	Loans and advances	6633557	6633557
iii	*of which:* Loans and advances to banks	54788	54788
	of which: Loans and advances to customers	6578769	6578769
	Fixed assets	72083	72083
iv	Other assets	516044	516044
v	*Of which:* Goodwill and intangible assets	0.00	0.00
	Out of which: Goodwill	0.00	0.00
	Other intangibles (excluding MSRs)	0.00	0.00
	Deferred tax assets	122953	122953
	Goodwill on consolidation	0.00	0.00
vi	Debit balance in Profit & Loss account	0.00	0.00
vii	**Total Assets**	**11937656**	**11937656**

Step 3:

Under Step 3 banks are required to complete a column added to the Table DF-11 (Part I / Part II whichever, applicable) disclosure template to show the source of every input.

(iii) For example, the definition of capital disclosure template includes the line "goodwill net of related deferred tax liability". Next to the disclosure of this item in the disclosure template under Table DF-11 (Part I / Part II whichever, applicable), the bank would be required to put 'a – c' to show that row 8 of the template has been calculated as the difference between component 'a' of the balance sheet under the regulatory scope of consolidation, illustrated in step 2, and component 'c'.

			(Rs. in Millions)
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 step2
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	252274.36	a1+a2
2	Retained earnings		b
3	Accumulated other comprehensive income (and other reserves)	*407882.90*	c1+c2+c3+c4-c5
4	Directly issues 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	d
6	Common Equity Tier 1 capital before regulatory adjustments	660157.26	
7	Prudential valuation adjustments	*0*	
8	Goodwill (net of related tax liability)	0	

Table DF-13: Main Features of Regulatory Capital Instruments

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A01016
3	Governing law(s) of the instrument	The Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 The Nationalised Banks (Management and Miscellaneous Provisions) Scheme, 1970 Union Bank of India (Shares and Meetings) Regulations, 1998
	Regulatory treatment	
4	Transitional Basel III rules	Common Equity Tier 1
5	Post-transitional Basel III rules	Common Equity Tier 1
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Equity Shares
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	68347
9	Par value of instrument	68347 (Face Value – Rs. 10/- per share)
10	Accounting classification	Equity Share Capital
11	Original date of issuance	Various dates
12	Perpetual or dated	Perpetual
13	Original maturity date	No Maturity
14	Issuer call subject to prior supervisory approval	N.A.
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	N.A.
18	Coupon rate and any related index	N.A.
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	N.A.
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)	Represents the most subordinated claim in liquidation
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N.A.

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 recognized in regulatory capital (Rs. in million, as of most recent reporting date)	0.00
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	No
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 recognized in regulatory capital (Rs. in million, as of most recent reporting date)	4,000.00
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	No
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	Full (As per RBI Basel III norms)
33	If write-down, permanent or temporary	Permanent/Temporary(As per RBI Basel III norms)
34	If temporary write-down, description of write-up mechanism	As per RBI Basel III norms
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)	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 I Capital instrument
8	Amount recognized 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	Yes
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	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
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/temporarily written off upon occurrence of the trigger event, called the „Point of Non-Viability Trigger ("PONV Trigger") or at Pre Specified Trigger level
32	If write-down, full or partial	Full or Partial (As per RBI Basel III norms)
33	If write-down, permanent or temporary	Permanent or Temporary (As per RBI Basel III norms)
34	If temporary write-down, description of write-up mechanism	As per RBI Basel III norms
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 recognized in regulatory capital (Rs. in million, as of most recent reporting date)	6,000.00
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	No
15	Optional call date, contingent call dates and redemption amount	No Call Option

16	Subsequent call dates, if applicable	N.A.
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	7.74%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially Discretionary
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	Full (As per RBI Basel III norms)
33	If write-down, permanent or temporary	Permanent (As per RBI Basel III norms)
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	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)	INE692A08086
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 I Capital instrument
8	Amount recognized 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	03/05/2017
12	Perpetual or dated	Perpetual
13	Original maturity date	Perpetual
14	Issuer call subject to prior supervisory approval	Yes
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	9.08%
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
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/ temporary written off upon occurrence of the trigger event, called the „Point of Non-

		Viability Trigger ("PONV Trigger") or at Pre Specified Trigger level
32	If write-down, full or partial	Full or Partial (As per RBI Basel III norms)
33	If write-down, permanent or temporary	Permanent or Temporary (As per RBI Basel III norms)
34	If temporary write-down, description of write-up mechanism	As per RBI Basel III norms
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)	INE692A08094
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 recognized 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	16/09/2020
12	Perpetual or dated	Dated
13	Original maturity date	16/09/2030
14	Issuer call subject to prior supervisory approval	Yes
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	7.42%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary
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	Full (As per RBI Basel III norms)
33	If write-down, permanent or temporary	Permanent (As per RBI Basel III norms)
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	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)	INE112A08044
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 recognized in regulatory capital (Rs. in million, as of most recent reporting date)	5000.00
9	Par value of instrument	1,000,000.00
10	Accounting classification	Liability

11	Original date of issuance	14/11/2017
12	Perpetual or dated	Dated
13	Original maturity date	14/11/2027
14	Issuer call subject to prior supervisory approval	Yes
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	NA
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.02%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially Discretionary
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	Full (As per RBI Basel III norms)
33	If write-down, permanent or temporary	Permanent (As per RBI Basel III norms)
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	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)	INE112A08051
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 recognized in regulatory capital (Rs. in million, as of most recent reporting date)	10000.00
9	Par value of instrument	1,000,000.00
10	Accounting classification	Liability
11	Original date of issuance	08/11/2019
12	Perpetual or dated	Dated
13	Original maturity date	08/11/2029
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	Nil
16	Subsequent call dates, if applicable	NA
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.93%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially Discretionary
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	Full (As per RBI Basel III norms)
33	If write-down, permanent or temporary	Permanent (As per RBI Basel III norms)
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	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)	INE434A08075
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 recognized 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	24/10/2017
12	Perpetual or dated	Dated
13	Original maturity date	24/10/2027
14	Issuer call subject to prior supervisory approval	Yes
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	7.98%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially Discretionary
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	Full (As per RBI Basel III norms)
33	If write-down, permanent or temporary	Permanent (As per RBI Basel III norms)
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	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)	INE434A08083
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 I Capital instrument
8	Amount recognized 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	31/10/2017
12	Perpetual or dated	Perpetual
13	Original maturity date	Perpetual
14	Issuer call subject to prior supervisory approval	Yes
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	9.20%
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
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/ temporary written off upon occurrence of the trigger event, called the „Point of Non-Viability Trigger ("PONV Trigger") or at Pre Specified Trigger level
32	If write-down, full or partial	Full or Partial (As per RBI Basel III norms)
33	If write-down, permanent or temporary	Permanent or Temporary (As per RBI Basel III norms)
34	If temporary write-down, description of write-up mechanism	As per RBI Basel III norms
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)	INE692A08102
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 recognized 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	26/11/2020
12	Perpetual or dated	Dated
13	Original maturity date	26/11/2035
14	Issuer call subject to prior supervisory approval	Yes
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 tenth years till the instrument is redeemed.
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	7.18%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially Discretionary
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	Full (As per RBI Basel III norms)
33	If write-down, permanent or temporary	Permanent (As per RBI Basel III norms)
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	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)	INE692A08110
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 I Capital instrument
8	Amount recognized 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	15/12/2020
12	Perpetual or dated	Perpetual
13	Original maturity date	Perpetual
14	Issuer call subject to prior supervisory approval	Yes
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	8.73%
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary

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/ temporary written off upon occurrence of the trigger event, called the „Point of Non-Viability Trigger ("PONV Trigger") or at Pre Specified Trigger level
32	If write-down, full or partial	Full or Partial (As per RBI Basel III norms)
33	If write-down, permanent or temporary	Permanent or Temporary (As per RBI Basel III norms)
34	If temporary write-down, description of write-up mechanism	As per RBI Basel III norms
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)	INE692A08128
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 I Capital instrument
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	10,000.00
9	Par value of instrument	10,000,000.00
10	Accounting classification	Liability

11	Original date of issuance	11/01/2021
12	Perpetual or dated	Perpetual
13	Original maturity date	Perpetual
14	Issuer call subject to prior supervisory approval	Yes
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	8.64%
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
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/ temporary written off upon occurrence of the trigger event, called the „Point of Non-Viability Trigger ("PONV Trigger") or at Pre Specified Trigger level
32	If write-down, full or partial	Full or Partial (As per RBI Basel III norms)
33	If write-down, permanent or temporary	Permanent or Temporary (As per RBI Basel III norms)
34	If temporary write-down, description of write-up mechanism	As per RBI Basel III norms
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)	INE692A08136
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 I Capital instrument
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	2,050.00
9	Par value of instrument	10,000,000.00
10	Accounting classification	Liability
11	Original date of issuance	29/01/2021
12	Perpetual or dated	Perpetual
13	Original maturity date	Perpetual
14	Issuer call subject to prior supervisory approval	Yes
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	8.73%
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
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/ temporary written off upon occurrence of the trigger event, called the „Point of Non-Viability Trigger ("PONV Trigger") or at Pre Specified Trigger level
32	If write-down, full or partial	Full or Partial (As per RBI Basel III norms)
33	If write-down, permanent or temporary	Permanent or Temporary (As per RBI Basel III norms)
34	If temporary write-down, description of write-up mechanism	As per RBI Basel III norms
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)	INE692A08144
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 recognized in regulatory capital (Rs. in million, as of most recent reporting date)	8,500
9	Par value of instrument	1,000,000.00
10	Accounting classification	Liability
11	Original date of issuance	24/06/2021
12	Perpetual or dated	Dated
13	Original maturity date	24/06/2031
14	Issuer call subject to prior supervisory approval	Yes
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	7.19%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially Discretionary
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	Full (As per RBI Basel III norms)
33	If write-down, permanent or temporary	Permanent (As per RBI Basel III norms)
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	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)	INE692A08151
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 recognized in regulatory capital (Rs. in million, as of most recent reporting date)	11,500
9	Par value of instrument	10,000,000.00
10	Accounting classification	Liability
11	Original date of issuance	09/07/2021
12	Perpetual or dated	Dated
13	Original maturity date	09/07/2036
14	Issuer call subject to prior supervisory approval	Yes
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 five years till the instrument is redeemed.
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	7.25%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially Discretionary
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	Full (As per RBI Basel III norms)
33	If write-down, permanent or temporary	Permanent (As per RBI Basel III norms)
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	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)	INE692A08169
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 I Capital instrument
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	20,000.00
9	Par value of instrument	10,000,000.00
10	Accounting classification	Liability
11	Original date of issuance	22/11/2021
12	Perpetual or dated	Perpetual
13	Original maturity date	Perpetual
14	Issuer call subject to prior supervisory approval	Yes
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	8.70%
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
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/ temporary written off upon occurrence of the trigger event, called the „Point of Non-Viability Trigger ("PONV Trigger") or at Pre Specified Trigger level
32	If write-down, full or partial	Full or Partial (As per RBI Basel III norms)
33	If write-down, permanent or temporary	Permanent or Temporary (As per RBI Basel III norms)
34	If temporary write-down, description of write-up mechanism	As per RBI Basel III norms
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)	INE692A08177
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 I Capital instrument
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	15,000.00
9	Par value of instrument	10,000,000.00
10	Accounting classification	Liability
11	Original date of issuance	20/12/2021
12	Perpetual or dated	Perpetual
13	Original maturity date	Perpetual
14	Issuer call subject to prior supervisory approval	Yes
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	8.40%
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
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/ temporary written off upon occurrence of the trigger event, called the „Point of Non-Viability Trigger ("PONV Trigger") or at Pre Specified Trigger level
32	If write-down, full or partial	Full or Partial (As per RBI Basel III norms)
33	If write-down, permanent or temporary	Permanent or Temporary (As per RBI Basel III norms)
34	If temporary write-down, description of write-up mechanism	As per RBI Basel III norms
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)	INE692A08185
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 I Capital instrument
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	15,000.00
9	Par value of instrument	10,000,000.00
10	Accounting classification	Liability
11	Original date of issuance	02/03/2022
12	Perpetual or dated	Perpetual
13	Original maturity date	Perpetual
14	Issuer call subject to prior supervisory approval	Yes
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	8.50%
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
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/ temporary written off upon occurrence of the trigger event, called the „Point of Non-

		Viability Trigger ("PONV Trigger") or at Pre Specified Trigger level
32	If write-down, full or partial	Full or Partial (As per RBI Basel III norms)
33	If write-down, permanent or temporary	Permanent or Temporary (As per RBI Basel III norms)
34	If temporary write-down, description of write-up mechanism	As per RBI Basel III norms
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

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 March31, 2022 are given below.

Tier 1 Capital Instruments

1. Instrument	Non-Convertible, Taxable, Unsecured Subordinated Fully Paid-Up Basel III Compliant Perpetual Debt Instruments in the nature of Debentures **{ISIN: INE692A08029}**
Credit Rating	"AA/Stable" by CARE Ratings & "AA/Stable" by India Rating& Research
Issue Size	Rs. 1000 crores.
Face Value/ Issue Price	Rs. 10,00,000 per Bond
Minimum Application Size	10 Bonds 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 cheque (s)/ Demand Draft(s) upto but not including the Deemed date of allotment.
Interest Payment Date	15th September each year
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 Option	None
Call option	Call option may or may not be exercised after the instrument has completed 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

2. Instrument	Non-Convertible, Taxable, Unsecured Subordinated Fully Paid-Up Basel III Compliant Perpetual Debt Instruments in the nature of Debentures**{ISIN: INE692A08086}**
Credit Rating	"AA/Stable" by Brickwork Ratings India Pvt. Ltd. & "AA/Stable" by India Rating& Research.
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	Perpetual
Coupon Rate	The Bond will bear the interest rate of 9.08% 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	3rd May Each year
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 Option	None
Call option	Call option may or may not be exercised after the instrument has completed five 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	May 3,2017
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

3. Instrument	Non-Convertible, Taxable, Unsecured Subordinated Fully Paid-Up Basel III Compliant Perpetual Debt Instruments in the nature of Debentures**{ISIN: INE434A08083}**
Credit Rating	" AA/Stable" by CRISIL Ratings Ltd. & "AA/Stable" by CARE Ratings
Issue Size	Rs. 500 crores.
Face Value/ Issue Price	Rs. 10,00,000 per Bond
Minimum Application Size	1 Bonds and in multiples of 1 Bond thereafter
Tenor	Perpetual
Coupon Rate	The Bond will bear the interest rate of 9.20% 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	31st October each year
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 Option	None
Call option	Call option may or may not be exercised after the instrument has completed five 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	October 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

4. Instrument	Non-Convertible, Taxable, Unsecured Subordinated Fully Paid-Up Basel III Compliant Perpetual Debt Instruments in the nature of Debentures**{ISIN: INE692A08110}**
Credit Rating	"AA/Stable" by Brickwork Ratings India Pvt. Ltd. & "AA/Stable" by India Ratings & Research.
Issue Size	Rs. 500 crores.
Face Value/ Issue Price	Rs. 10,00,000 per Bond
Minimum Application Size	10 Bonds and in multiples of 10 Bond thereafter
Tenor	Perpetual
Coupon Rate	The Bond will bear the interest rate of 8.73% 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	15th December each year
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 Option	None
Call option	Call option may or may not be exercised after the instrument has completed five 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	December15,2020
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

5. Instrument	Non-Convertible, Taxable, Unsecured Subordinated Fully Paid-Up Basel III Compliant Perpetual Debt Instruments in the nature of Debentures**("Bonds"){ISIN: INE692A08128}**
Credit Rating	"AA/Stable" by Brickwork Ratings India Pvt. Ltd.& "AA/Stable" by India Ratings & Research.
Issue Size	Rs. 1000 crores.
Face Value/ Issue Price	Rs. 1,00,00,000 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 8.64% 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	11th January each year
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 Option	None
Call option	Call option may or may not be exercised after the instrument has completed five 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	January11,2021
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	Non-Convertible, Taxable, Unsecured Subordinated Fully Paid-Up Basel III Compliant Perpetual Debt Instruments in the nature of Debentures**{ISIN: INE692A08136}**
Credit Rating	"AA/Stable" by Brickwork Ratings India Pvt. Ltd. & "AA/Stable" by India Ratings & Research.
Issue Size	Rs. 205 crores.
Face Value/ Issue Price	Rs. 1,00,00,000 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 8.73% 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	29th January each year
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 Option	None
Call option	Call option may or may not be exercised after the instrument has completed five 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	January29,2021
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	Non-Convertible, Taxable, Unsecured Subordinated Fully Paid-Up Basel III Compliant Perpetual Debt Instruments in the nature of Debentures**{ISIN: INE692A08169}**
Credit Rating	"AA/Stable" by CRISIL Ratings Ltd & "AA/Stable" by India Rating & Research
Issue Size	Rs. 2000 crores.
Face Value/ Issue Price	Rs. 100,00,000 per Bond

Minimum Application Size	1 Bonds and in multiples of 1 Bond thereafter
Tenor	Perpetual
Coupon Rate	The Bond will bear the interest rate of 8.70% 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 realization of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.
Interest Payment Date	22nd November each year
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 Option	None
Call option	Call option may or may not be exercised after the instrument has completed Five 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 22, 2021.
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	Non-Convertible, Taxable, Unsecured Subordinated Fully Paid-Up Basel III Compliant Perpetual Debt Instruments in the nature of Debentures**{ISIN: INE692A08177}**
Credit Rating	"AA/Stable" by CRISIL Ratings Ltd & "AA/Stable" by India Rating& Research
Issue Size	Rs. 1500 crores.
Face Value/ Issue Price	Rs. 100,00,000 per Bond
Minimum Application Size	1 Bonds and in multiples of 1 Bond thereafter
Tenor	Perpetual
Coupon Rate	The Bond will bear the interest rate of 8.40% 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 realization of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.

Interest Payment Date	20th December each year
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 Option	None
Call option	Call option may or may not be exercised after the instrument has completed Five 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	December 20, 2021.
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	Non-Convertible, Taxable, Unsecured Subordinated Fully Paid-Up Basel III Compliant Perpetual Debt Instruments in the nature of Debentures **{ISIN: INE692A08185}**
Credit Rating	"AA/Stable" by CRISIL Ratings Ltd & "AA/Stable" by India Rating& Research
Issue Size	Rs. 1500 crores.
Face Value/ Issue Price	Rs. 1,00,00,000 per Bond
Minimum Application Size	1 Bonds and in multiples of 1 Bond thereafter
Tenor	Perpetual
Coupon Rate	The Bond will bear the interest rate of 8.50% 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 realization of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.
Interest Payment Date	2nd March each year
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 Option	None

Call option	Call option may or may not be exercised after the instrument has completed Five 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 02, 2022.
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, Lower Tier II Subordinated Bonds in the nature of Promissory Notes(Lower Tier II) ("Bonds"){ISIN: INE692A09241}**
Credit Rating	"AA+/Stable" by CRISIL Ratings Ltd.& "AA+/Stable" by CARE Ratings
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	28th December each year
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 option	None
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

2. Instrument	**Non-Convertible Redeemable Unsecured taxable Basel III compliant Tier II Bonds in the nature of Debentures of Rs. 10 lacs each ("Bonds"){ISIN: INE692A09266}**
Credit Rating	"AA+/Stable" by CRISIL Ratings Ltd
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 Option	None
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

3. Instrument	**Non-Convertible Redeemable Unsecured taxable Basel III compliant Tier II Bonds in the nature of Debentures of Rs. 10 lacs each ("Bonds"){ISIN: INE692A08045}**
Credit Rating	"AA+/Stable" by CRISIL Ratings 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 option	Nil
Call option	Nil
Step up Option	Nil
Date of Allotment	November24, 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

4. Instrument	**Non-Convertible Redeemable Unsecured taxable Basel III compliant Tier II Bonds in the nature of Debentures of Rs. 10 lacs each ("Bonds"){ISIN: INE692A08094}**
Credit Rating	"AA+/Stable" by CRISIL Ratings Ltd, AA+/Stable by ICRA Ltd& "AA+/Stable" by India Ratings & Research.
Issue Size	Rs. 1000 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	7.42% 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 September16th 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 option	Nil
Call option	Call Option may or may not 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	September 16, 2020
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

5. Instrument	**Non-Convertible Redeemable Unsecured taxable Basel III compliant Tier II Bonds in the nature of Debentures of Rs. 10 lacs each ("Bonds"){ISIN: INE112A08044}**
Credit Rating	"AA+/Stable" by Brickwork Rating India Pvt. Ltd. & "AA+/Stable" by India Ratings & Research.
Issue Size	Rs.500crores.
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	8.02% 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 14th 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 option	Nil
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	November 14, 2017
Listing	On the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
Depository	NSDL & CDSL
Trustee	AXIS Trustee Services Ltd.
Settlement	Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/ redemption warrant(s)/ demand draft(s)/ credit through RTGS/ ECS system
Issuance & Trading	Demat Mode

6. Instrument	**Non-Convertible Redeemable Unsecured taxable Basel III compliant Tier II Bonds in the nature of Debentures of Rs. 10 lacs each ("Bonds"){ISIN: INE112A08051}**
Credit Rating	"AA+/Stable" by Brickwork Rating India Pvt. Ltd & "AA+/Stable" by India Ratings & Research.
Issue Size	Rs. 1000 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	8.93% 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 08th 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 option	Nil
Call option	Nil
Step up Option	Nil

Date of Allotment	November 08, 2019
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

7. Instrument	**Non-Convertible Redeemable Unsecured taxable Basel III compliant Tier II Bonds in the nature of Debentures of Rs. 10 lacs each ("Bonds"){ISIN: INE434A08075}**
Credit Rating	"AA+/ Stable" by CRISIL Ratings Ltd& "AA+/ Stable" by CARE Ratings
Issue Size	Rs. 1000 crores.
Face Value/ Issue Price	Rs. 10,00,000 per Bond
Minimum Application Size	1 Bonds and in multiples of 1 Bond thereafter
Tenor	120 Months from the deemed date of allotment.
Coupon Rate	7.98% 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 October 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 option	Nil
Call option	Call Option may or may not 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	October 24, 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.

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

8. Instrument	**Non-Convertible Redeemable Unsecured taxable Basel III compliant Tier II Bonds in the nature of Debentures of Rs. 10 lacs each ("Bonds"){ISIN: INE692A08102}**
Credit Rating	"AA+/Stable" by CRISIL Ratings Ltd, AA+/Stable by ICRA Ltd& "AA+/Stable" by India Ratings & Research.
Issue Size	Rs. 1000 crores.
Face Value/ Issue Price	Rs. 10,00,000 per Bond
Minimum Application Size	10 Bonds and in multiples of 1 Bond thereafter
Tenor	180 Months from the deemed date of allotment.
Coupon Rate	7.18% 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 November26th 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 option	Nil
Call option	Call Option may or may not be exercised after the Bonds have completed 10 years from deemed date of allotment or on any allotment anniversary date thereafter.
Step up Option	Nil
Date of Allotment	November26, 2020
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 taxable Basel III compliant Tier II Bonds in the nature of Debentures of Rs. 10lacs each ("Bonds"){ISIN: INE692A08144}**
Credit Rating	AA+/ Stable by ICRA Ltd& "AA+/Stable" by India Ratings & Research.
Issue Size	Rs. 850 crores.
Face Value/ Issue Price	Rs. 1,000,000 per Bond
Minimum Application Size	10 Bonds and in multiples of 10 Bond thereafter
Tenor	120 Months from the deemed date of allotment.
Coupon Rate	7.19% 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 June 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 option	Nil
Call option	Call Option may or may not 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	June 24, 2021
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

10. Instrument	**Non-Convertible Redeemable Unsecured taxable Basel III compliant Tier II Bonds in the nature of Debentures of Rs. 100lacs each ("Bonds"){ISIN: INE692A08151}**
Credit Rating	AA+(Stable) by ICRA Ltd & "AA+/Stable" by India Rating
Issue Size	Rs. 1150crores.
Face Value/ Issue Price	Rs. 10,000,000 per Bond
Minimum Application Size	1 Bond and in multiples of 1 Bond thereafter

Tenor	180 Months from the deemed date of allotment.
Coupon Rate	7.25% 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 July 9th 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 option	Nil
Call option	Call Option may or may not be exercised after the Bonds have completed 10 years from deemed date of allotment or on any allotment anniversary date thereafter.
Step up Option	Nil
Date of Allotment	July 9, 2021
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

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 and Associates (RRB).
		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 recognized 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		**(Rs. 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 14273.20
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	4967.07

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	11952170.88
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(38588.48)
3	Adjustment for fiduciary assets recognized 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	93885.73
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)	735771.63
7	Other adjustments	(78097.54)
8	**Leverage ratio exposure**	12665142.22

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)	11449818.07
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(78097.54)
3	**Total on-balance sheet exposures** (excluding derivatives and SFTs) (sum of lines 1 and 2)	11371720.53
Derivative exposures		
4	Replacement cost associated with all *derivatives* transactions (i.e. net of eligible cash variation margin)	20227.47
5	Add-on amounts for PFE associated with *all* derivatives transactions	93885.73
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)**	114113.20
Securities financing transaction exposures		
12	Gross SFT *assets* (with no recognition of netting), after adjusting for sale accounting transactions	553147.12
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(147029.47)

14	CCR exposure for SFT assets	37419.21
15	Agent transaction exposures	0.00
16	**Total securities financing transaction exposures (sum of lines 12 to 15)**	443536.86
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	1897835.79
18	(Adjustments for conversion to credit equivalent amounts)	(1162064.16)
19	**Off-balance sheet items (sum of lines 17 and 18)**	735771.63
Capital and total exposures		
20	**Tier 1 capital**	654362.09
21	**Total exposures (sum of lines 3, 11, 16 and 19)**	12665142.22
Leverage ratio		
22	**Basel III leverage ratio**	**5.17%**

Liquidity Coverage Ratio (LCR) Qualitative Disclosure: March 2022

LCR aims to ensure that a bank maintains an adequate level of unencumbered High Quality Liquid Assets (HQLAs) that can be converted into cash to meet its liquidity needs for a 30 calendar days time horizon under a significantly severe liquidity stress scenario specified by RBI.

LCR is the ratio of HQLA to Net Cash Outflow.

LCR =	High Quality Liquid Assets (HQLA)
	Net Cash Outflows over 30 days

Minimum requirement of LCR as stipulated by RBI is 100% for the calendar year 2019 onwards. LCR is applicable to Bank's domestic operations as well as overseas operations.

High Quality Liquid Assets (HQLA):

Liquid assets comprise of high quality assets that can be readily sold or used as collateral to obtain funds in a range of stress scenarios. They should be unencumbered i.e. without legal, regulatory or operational impediments. Assets are considered to be high quality liquid assets if they can be easily and immediately converted into cash at little or no loss of value. HQLA is categorized into two: a) Level 1 Assets, and b) Level 2 Assets. Level 2 Assets are further sub divided into Level 2A Assets & Level 2B Assets based on Liquidity & Price Volatility.

Level 1 assets are stock of HQLA without any haircut. Level 1 Assets mainly comprise Cash including excess Cash Reserve Ratio (CRR), Excess SLR (Statutory Liquidity Ratio), Marginal Standing Facility

(2% of Net Demand and Time Liability w.e.f. 01st January 2022) & FALLCR (15.00% of Net Demand and Time Liability).

A haircut of 15% is applied on current market value of Level 2A asset. Level 2A assets mainly comprise of securities with 20% risk weight. A 50% haircut is applied on current market value of Level 2B asset. Level 2B assets should not be more than 15% of the total stock of HQLA. Level 2B assets mainly comprise Securities with risk weights higher than 20% but not higher than 50%.

Net Cash Outflows

The total net cash outflows is defined as the total expected cash outflows minus total expected cash inflows. In order to determine cash outflows, the Bank, in terms of RBI guidelines, segregates its deposits into various customer segments, viz. Retail (which include deposits from Natural Persons), Small Business Customers (those with total aggregated funding upto Rs. 7.5 crore) and deposits from Non-Financial Customers (NFC) and Other Legal Entity Customers (OLE). Total expected cash inflows are calculated by multiplying the outstanding balances of various categories of contractual receivables by the rates at which they are expected to flow in, up to an aggregate cap of 75% of total expected cash outflows.

Brief about LCR of the Bank

The Bank during the three months ended 31st March 2022 maintained average HQLA of Rs. 2,80,230 crores. Level 1 assets are the main drivers of HQLA for the bank. They contribute to 96% of the total stock of HQLA. Based on daily averages for the quarter ended 31st March 2022, Facility to avail Liquidity for Liquidity Coverage Ratio constitutes the highest portion to HQLA i.e. around 52% of the total HQLA. Level 2 assets which are lower in quality as compared to Level 1 assets, constitute 4% of the total stock of HQLA against maximum permissible level of 40%.

Bank's exposure is mainly in Indian Rupee. Unsecured wholesale funding constitute major portion of total funding sources. Retail deposits and deposits from small business customers contributed around 22% and 5% of the total weighted cash outflows, respectively. Deposits from non-financial corporates contributed around 38% of the total weighted cash outflows. The other contingent funding obligations primarily include bank guarantees (BGs) and letters of credit (LCs) issued on behalf of the Bank's clients. Inflows by various counterparties contribute around 75% of the total weighted cash inflows.

Bank has calculated LCR for all working days over the March 2022 quarter. The average of the daily observation of 67 data points is calculated. The average LCR for the quarter ended 31st March 2022 is 175.38% as against 184.89% for the quarter ended December 2021, and is well above the present minimum requirement prescribed by RBI of 100% for the calendar year 2022.

Movement of Average LCR during Financial Year 2021-22

Quarter	June 2021	September 2021	December 2021	March 2022	FY 2021-22
LCR Ratio	168.64	174.79	184.89	175.38	175.79

					(Rs.in Mio)
LCR Disclosure for Year ended March 2022					
		F. Y. 2021-22		**F. Y. 2020-21**	
		Total Unweighted Value (Average)	**Total Weighted Value (Average)**	**Total Unweighted Value (Average)**	**Total Weighted Value (Average)**
High Quality Liquid Assets					
1	**Total High Quality Liquid Assets (HQLA)**	**2755522.70**	**2726352.07**	**2568136.26**	**2533549.13**
Cash Outflows					
2	**Retail deposits and deposits from small business customers, of which:**	**6030761.70**	**461412.11**	**5812592.77**	**442623.08**
(i)	**Stable deposits**	**2833281.24**	**141664.06**	**2772723.86**	**138636.19**
(ii)	**Less stable deposits**	**3197480.45**	**319748.05**	**3039868.91**	**303986.89**
3	**Unsecured wholesale funding, of which:**	**1983211.89**	**996591.58**	**1814252.61**	**867837.64**
(i)	**Operational deposits (all counterparties)**	**-**	**-**	**-**	**-**
(ii)	**Non-operational deposits (all counterparties)**	**1983211.89**	**996591.58**	**1814252.61**	**867837.64**
(iii)	**Unsecured debt**	**-**	**-**		
4	**Secured wholesale funding**	**3501.23**	**22.92**	**26881.37**	**24.65**

5	Additional requirements, of which	1394362.25	209516.09	1293172.20	179498.87
(i)	Outflows related to derivative exposures and other collateral requirements	91.98	91.98	442.58	442.58
(ii)	Outflows related to loss of funding on debt products	-	-		
(iii)	Credit and liquidity facilities	1394270.27	209424.11	1292729.62	179056.29
6	Other contractual funding obligations	30565.42	30565.42	27632.78	27632.78
7	Other contingent funding obligations	846227.91	25390.08	729343.20	22348.78
8	TOTAL CASH OUTFLOWS	10288832.97	1723700.76	9703875.91	1539966.77
Cash Inflows					
9	Secured lending (e.g. reverse repos)	279456.29	0.04	283979.10	-
10	Inflows from fully performing exposures	177982.46	128275.78	29712.82	29712.82
11	Other cash inflows	44527.14	44527.14	103973.83	76480.62
12	TOTAL CASH INFLOWS	501965.89	172802.96	417665.74	106193.43
13	TOTAL HQLA		2726352.07		2533549.13
14	TOTAL NET CASH OUTFLOWS		1550897.80		1433773.34
15	LIQUIDITY COVERAGE RATIO (%)		175.79%		176.70%

(Rs.in Mio)

LCR Disclosure for Quarter ended March 2022					
		March 2022 quarter		December 2021 quarter	
		Total Unweighted Value (Average)	Total Weighted Value (Average)	Total Unweighted Value (Average)	Total Weighted Value (Average)
High Quality Liquid Assets					
1	Total High Quality Liquid Assets (HQLA)	**2802302.36**	**2776554.35**	**2808768.65**	**2781523.27**
Cash Outflows					
2	Retail deposits and deposits from small business customers, of which:	**6143349.82**	**471191.26**	**6042957.38**	**462901.77**
(i)	Stable deposits	2862874.43	143143.72	2827879.29	141393.96
(ii)	Less stable deposits	3280475.39	328047.54	3215078.09	321507.81
3	Unsecured wholesale funding, of which:	**2005982.19**	**1016206.18**	**1968015.13**	**995355.92**
(i)	Operational deposits (all counterparties)	-	-	-	-
(ii)	Non-operational deposits (all counterparties)	2005982.19	1016206.18	1968015.13	995355.92
(iii)	Unsecured debt	-	-	-	-
4	Secured wholesale funding	**4222.59**	**77.15**	**7115.90**	**-**
5	Additional requirements, of which	**1327374.16**	**216534.17**	**1196808.25**	**177665.66**
(i)	Outflows related to derivative exposures and other collateral requirements	272.59	272.59	39.56	39.56
(ii)	Outflows related to loss of funding on debt products	-	-	-	-
(iii)	Credit and liquidity facilities	1327101.57	216261.57	1196768.70	177626.10
6	Other contractual funding obligations	**32018.44**	**32018.44**	**33097.78**	**33097.78**

7	Other contingent funding obligations	**900303.97**	**27009.42**	**898075.35**	**26946.53**
8	**TOTAL CASH OUTFLOWS**	**10413251.17**	**1763036.63**	**10146345.32**	**1696243.18**
Cash Inflows					
9	Secured lending (e.g. reverse repos)	**361755.78**	**0.16**	**327419.59**	**-**
10	Inflows from fully performing exposures	**184580.26**	**134896.24**	**195533.90**	**145397.29**
11	Other cash inflows	**44990.95**	**44990.95**	**46449.15**	**46449.15**
12	**TOTAL CASH INFLOWS**	**591326.99**	**179887.34**	**569402.65**	**191846.44**
13	**TOTAL HQLA**		**2776554.35**		**2781523.27**
14	**TOTAL NET CASH OUTFLOWS**		**1583149.28**		**1504396.74**
15	**LIQUIDITY COVERAGE RATIO (%)**		**175.38%**		**184.89%**

NET STABLE FUNDING RATIO (NSFR): 31st MARCH 2022

Qualitative Disclosure:

The objective of the Net Stable Funding Ratio (NSFR) is to promote the resilience of bank's liquidity risk profiles and to incentivize a more resilient banking sector over a longer time horizon. The NSFR will require banks to maintain a stable funding profile in the form of Capital & liabilities in relation to the composition of their assets and off-balance sheet activities.

NSFR is defined as the amount of available stable funding relative to the amount of required stable funding.

$$\text{NSFR} = \frac{\text{Available Stable Funding (ASF)}}{\text{Required Stable Funding (RSF)}}$$

RBI issued the regulations on the implementation of the Net Stable Funding Ratio in May 2018with minimum requirement of equal to at least **100%**.The implementation is effective from1st October, 2021. NSFR is applicable to Bank's domestic operations as well as overseas operations and computed at standalone and consolidated level.

Available Stable Funding (ASF) is defined as the portion of capital and liabilities expected to be reliable which is determined by various factor weights according to the nature and maturity of liabilities with liabilities having maturity of 1 year or more receiving 100 weight.

Required Stable Funding (RSF) is defined as the portion of on balance sheet and off-balance sheet exposures which requires to be funded on an ongoing basis. The amount of such stable funding required is a function of the liquidity characteristics and residual maturities of the various assets held.

Brief about NSFR of the Bank

The main drivers of the Available Stable Funding (ASF) are the capital base, retail deposit base, and funding from non-financial companies and long-term funding from institutional clients. The capital base formed around 9%, retail deposits (including deposits from small sized business customers) formed 68% and wholesale funding formed 21% of the total Available Stable Funding, after applying the relevant weights.

The Required Stable Funding primarily comprised lending to corporates, retail clients and financial institutions which constituted 82% of the total RSF after applying the relevant weights. The stock of High-Quality Liquid Assets which majorly includes cash and reserve balances with the RBI, government debt issuances attracted no or low amount of stable funding due to their high quality and liquid characteristic. Accordingly, the HQLA constituted only 3% of the Required Stable Funding after applying the relevant weights. Other assets and Contingent funding obligations, such as committed credit facilities, guarantees and letters of credit constituted 15% of the Required Stable Funding.

Bank has maintained comfortable stable funding buffers with Available Stable Funding at consolidated level of Rs.90,67,645 Mio against Rs.61,51,200 Mio of Required Stable Funding, resulting in a consolidated NSFR of 147.41% as on 31st March, 2022.

						(Rs in Mio)
NSFR Disclosure Template-Consolidated, March,2022						
Sr. No	**Details**	**Unweighted value by residual maturity**				**Weighted value**
		No maturity	**< 6 months**	**6 months to < 1yr**	**≥ 1yr**	
	ASF Item					
1	Capital: (2+3)	658658.30	5000.00	28000.00	163178.50	821836.80
2	*Regulatory capital*	658658.30	-	-	8628.50	667286.80
3	*Other capital instruments*	-	5000.00	28000.00	154550.00	154550.00
4	Retail deposits and deposits from small business customers: (5+6)	3060151.33	1233774.26	1122290.28	1189482.98	6159047.18
5	*Stable deposits*	1572043.36	166429.06	160925.09	199556.72	2003984.36
6	*Less stable deposits*	1488107.97	1067345.20	961365.19	989926.25	4155062.82
7	Wholesale funding: (8+9)	712381.32	1522391.35	1046206.86	458796.76	1880627.16
8	*Operational deposits*	-	-	-	-	-
9	*Other wholesale funding*	712381.32	1522391.35	1046206.86	458796.76	1880627.16
10	Other liabilities: (11+12)	383170.09	69675.37	48431.71	206133.90	206133.90

11	*NSFR derivative liabilities*	-	-	-	-	-
12	*All other liabilities and equity not included in the above categories*	383170.09	69675.37	48431.71	206133.90	206133.90
13	Total ASF (1+4+7+10)					9067645.03
	RSF Item					
14	Total NSFR high-quality liquid assets (HQLA)					158730.87
15	Deposits held at other financial institutions for operational purposes	390.40	-	-	-	195.20
16	Performing loans and securities: (17+18+19+21+23)	22385.80	1716391.67	365357.65	5584335.92	5059936.38
17	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	971661.93	12534.72	245615.67	284467.88
19	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	-	708519.23	286002.72	4259030.21	3891501.51
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	406310.55	37165.82	1126838.89	954183.46

21	Performing residential mortgages, of which:	-	533.01	1279.50	597079.64	389008.02
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	533.01	1279.50	597079.64	389008.02
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	22385.80	35677.50	65540.70	482610.40	494958.97
24	Other assets: (sum of rows 25 to 29)	786000.36	118285.42	-	19964.70	873785.37
25	Physical traded commodities, including gold	-				-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		20123.80	-	-	17105.23
27	NSFR derivative assets		1737.50	-	-	1737.50
28	NSFR derivative liabilities before deduction of variation margin posted		870.43	-	-	870.43
29	All other assets not included in the above categories	786000.36	95553.69	-	19964.70	854072.21
30	Off-balance sheet items		1171045.70	-	-	58552.29
31	Total RSF (14+15+16+24+30)					6151200.10
32	Net Stable Funding Ratio (%)					147.41%