

BASEL II – PILLAR 3 DISCLOSURES AT SEPTEMBER 30, 2023

AU Small Finance Bank Limited is subject to the BASEL II (NCAF) framework as stipulated by Reserve bank of India (RBI) under operating guidelines issued on October 6, 2016, for Small Finance Banks (SFB).

The Basel II framework consists of three-mutually reinforcing pillars: -

- (i) Pillar 1: Minimum capital requirements for credit risk.
- (ii) Pillar 2: Supervisory review of capital adequacy.
- (iii) Pillar 3: Market discipline.

Market discipline (Pillar 3) comprises set of disclosures on the capital adequacy and risk management framework of the Bank. These disclosures have been set out in the following sections.

I. SCOPE OF APPLICATION

AU Small Finance Bank Limited (hereinafter referred to as the 'Bank' or 'AUSFB') is a private sector bank domiciled in India. The Company commenced its operations as a Small Finance Bank from April 19, 2017, pursuant to the approval received from the Reserve Bank of India dated December 20, 2016. It provides retail banking, small & mid corporate banking services and a wide range of financial services in urban, semi urban, and rural areas. There is no foreign operation of the Bank, and the bank does not have any subsidiary, associate, or joint venture for consolidation purpose.

II. CAPITAL STRUCTURE

₹ In Lacs

CAPITAL FUNDS POSITION AS ON SEPTEMBER 30, 2023		
S. No.	Particulars	Amount
(A)	Tier I Capital	11,64,433.93
A.1	Paid up equity share capital	66,822.86
A.2	Reserves*	10,97,611.07
(B)	Deductions	25,715.44
B.1	Deferred Tax Assets	11,133.98
B.2	Securitization exposure including Credit Enhancement	14,581.46
(C)	Net Tier I Capital (A-B)	11,38,718.49
(D)	Tier II Capital	92,664.28
D.1	Subordinated Debt	60,000.00
D.2	General Provision	20,829.78
D.3	Investment Fluctuation Reserve	11,834.50
(E)	Deductions	14,581.46
E.1	Securitization exposure including Credit Enhancement	14,581.46
(F)	Net Tier II Capital (D-E)	78,082.82
(G)	Total Capital Funds (C+F)	12,16,801.31

*Reserves includes statutory reserve, security premium, ESOP reserve, special reserve u/s 36 (i) (viii), capital reserve and balance in profit & loss a/c.

Subordinated Debt eligible for inclusion in Lower Tier – II capital

₹ In Lacs

Particulars	Amount
Total amount outstanding at September 30, 2023	1,00,000.00
Of which, amount raised during the year	-
Amount eligible to be reckoned as capital funds at September 30, 2023	60,000.00
Total Eligible Amount	60,000.00

Total Eligible Capital Fund as on September 30, 2023

₹ In Lacs

Particulars	Amount
Tier I Capital	11,38,718.49
Tier II Capital	78,082.82
Total Eligible Capital	12,16,801.31

III. CAPITAL ADEQUACY

a. Capital Requirement

₹ In Lacs

Capital Requirements for Various Risks		
S. No.	Particulars	Amount
A	Credit Risk	8,13,648.72
A.1	For non-securitised portfolio	8,06,344.74
A.2	For securitised portfolio	7,303.98
B	Market Risk	-
C	Operational Risk	-
D	Total Capital Requirement (A+B+C)	8,13,648.72
E	Total Risk Weighted Assets (Credit)	54,24,324.80
F	Total capital funds of the bank	12,16,801.31

Total and Tier I Capital Ratio

Particulars	Capital Adequacy Ratio
Tier I Ratio	20.99%
Tier II Ratio	1.44%
Total Capital Adequacy Ratio	22.43%

IV. CREDIT RISK

Distribution of Exposures

₹ In Lacs

S. No.	Exposure type	Amount
1	Fund Based	83,39,434.02
2	Non-Fund Based	6,09,783.06
Total		89,49,217.08

Geographic Distribution of Exposures

₹ In Lacs

Exposure Distribution by Geography		
Category	Fund based facilities	Non-Fund based facilities
Domestic	83,39,434.02	6,09,783.06
Overseas	-	-
Total	83,39,434.02	6,09,783.06

Industry Wise Distribution of Gross Credit Exposure

₹ In Lacs

S. No.	Industry Classification	Fund Based	Non-Fund Based
1	Trade	15,20,570.93	21,104.12
2	Credit Card Receivables	11,92,684.24	-
3	Agriculture and Allied Activities	9,52,047.34	21,903.19
4	Vehicle/Auto Loans	5,70,194.03	-
5	Transport Operator	4,65,855.83	2,992.77
6	Housing Loans	4,54,147.31	-
7	Advances against Fixed Deposits	3,72,600.98	10,298.23
8	NBFCs	3,27,116.54	3,727.00
9	Commercial Real Estate	3,18,668.39	3,223.67
10	Tourism, Hotel and Restaurants	1,49,449.22	2.48
11	Electronics & engineering	1,02,109.11	6,158.65
12	Banking	77,614.03	-
13	Gems and Jewellery	74,148.11	0.50
14	Textile	53,487.41	496.91
15	Wood & Wood products	52,954.57	458.32
16	Metal, Iron and Steel	50,180.13	3,458.71
17	Professional Services	38,625.31	11,367.86
18	Chemical & Chemical products	35,443.36	225.00
19	Infrastructure	35,190.70	20,400.39
20	Rubber and plastic products	32,807.92	2,035.24
21	Paper & Paper products	20,927.12	53.20
22	Food Processing	20,921.96	-
23	Mining and Quarrying	19,543.76	4,105.97
24	Cement & Cement products	17,723.91	1,134.97
25	Vehicles, Vehicle Parts and Transport Equipment's	16,279.51	-
26	Computer and Related Activities	12,383.35	1,510.76
27	Leather & Leather products	5,947.64	-
28	Post and Telecommunication Services	5,460.86	100.00
29	Glass & Glassware	3,649.49	2.20
30	Beverages and Tobacco	2,790.22	-
31	Education Loans	42.29	-
32	Consumer Durables	11.31	-
33	Services- Other	10,75,940.78	3,96,742.32
34	Retail Loans – Other	2,06,213.77	97,718.69
35	Industries – Other	55,702.59	561.91
Total		83,39,434.02	6,09,783.06

As on September 30, 2023, Bank's exposure to the segments stated below was more than 5% of the total Gross credit exposure:

S. No.	Industry Classification	Percentage of total credit exposure
1	Trade	17.23%
2	Credit Card Receivables	13.33%
3	Agriculture and Allied Activities	10.88%
4	Vehicle/Auto Loans	6.37%
5	Transport Operator	5.24%

Maturity Pattern of Assets

The maturity pattern of assets at September 30, 2023 is detailed in the table below:

Maturity Bucket	₹ In Lacs						
	Cash, balances with RBI	Balances with banks and money at call & short notice	Investments	Loans & Advances	Fixed Assets	Other Assets	Total
Day 1	63,845.25	15,923.88	6,42,899.46	1,705.00	-	25,230.67	7,49,604.26
2-7 Days	53,423.50	1,69,873.80	91,310.17	25,425.61	-	11,623.48	3,51,656.56
8-14 Days	4,976.24	-	48,832.37	68,512.36	-	30,985.44	1,53,306.41
15-30 Days	12,305.01	-	76,757.21	52,422.52	-	19,014.26	1,60,499.00
31 to 2 months	13,700.34	-	67,612.04	1,63,596.89	-	10,220.96	2,55,130.23
More than 2 months and up to 3 months	10,579.12	-	97,554.16	1,73,915.64	-	12,873.83	2,94,922.75
Over 3 Months and up to 6 months	32,149.00	-	2,12,663.86	4,29,091.08	-	19,276.07	6,93,180.01
Over 6 Months and up to 1 year	59,762.52	-	3,79,934.05	7,54,039.08	-	1,842.08	11,95,577.74
Over 1 Year and up to 3 years	1,56,305.36	589.25	6,49,586.81	28,16,353.77	-	16,659.97	36,39,495.16
Over 3 Years and up to 5 years	4,420.67	16,708.77	32,881.82	9,71,896.08	-	3,789.06	10,29,696.40
Over 5 years	3,132.21	8,037.87	21,961.30	9,59,889.86	75,736.46	5,917.13	10,74,674.85
Total	4,14,599.22	2,11,133.57	23,21,993.26	64,16,847.90	75,736.46	1,57,432.96	95,97,743.37

Amount of Non-Performing Advances (NPAs)

₹ In Lacs

NPA Classification		
S. No.	Category	Amount
A	Amount of NPAs (Gross)	1,24,475.36
A.1	Substandard	74,516.74
A.2	Doubtful1	28,484.54
A.3	Doubtful2	19,646.94
A.4	Doubtful3	1,304.47
A.5	Loss	522.67
B	Net NPAs	38,472.12
C	Advances	
C.1	Gross Advances	65,02,851.14
C.2	Net Advances	64,16,847.90
C	NPA Ratios	
C.1	Gross NPAs to gross advances (%)	1.91%
C.2	Net NPAs to net advances (%)	0.60%

Movement of NPAs

₹ In Lacs

Particulars	Gross NPA	Net NPA*
Opening balance at April 1, 2023	98,131.26	28,615.88
Additions during the period	80,807.27	36,541.34
Reductions during the period	(54,463.17)	(22,585.10)
Closing balance at September 30, 2023	1,24,475.36	42,572.12

*Without considering floating provision of Rs. 4,100.00 lacs

Movement of Provisions for NPAs

₹ In Lacs

Particulars	Amount
Opening balance as on April 1, 2023	69,515.39
Provision made during the period	44,265.93
Write-off/Loss on sale of repossessed assets during the period	(9,929.26)
Write-back of excess provisions during the period	(21,948.81)
Closing balance as on September 30, 2023	81,903.25*

*Post considering floating provision of Rs. 4,100.00 lacs

Movement of Provisions for Standard Assets

₹ In Lacs

Particulars	Amount
Opening balance as on April 1, 2023	27,096.15
Provision made during the period	10,324.61
Provision reversed during the period	(10,422.69)
Closing balance as on September 30, 2023[#]	26,998.07

[#]Excluding contingency provision of Rs 3,389.74 Lacs and Rs 12,572.87 Lacs as at September 30, 2023 and March 31, 2023 respectively, which includes the additional provision for the accounts restructured under RBI Resolution framework

Company does not have any Non – Performing Investments as on September 30, 2023.

Movement of Provisions for depreciation on investments

Particulars	₹ In Lacs
	Amount
Opening balance at April 1, 2023	2,005.09
Provision made during the period	1,893.02
Write-off / Write-back of excess provisions during the period	(3,142.48)
Closing balance at September 30, 2023	755.63

V. CREDIT RISK – DISCLOSURE FOR PORTFOLIOS SUBJECT TO THE STANDARDIZED APPROACH

Credit Exposures by Risk Weights

At September 30, 2023 the credit exposures subject to the Standardized approach after adjusting for credit risk mitigation i.e. Fixed Deposits and Gold, by risk weights were as follows:

Details of Credit Risk Exposure Based on Risk-Weight			₹ In Lacs
S. No.	Risk Weight	Total*	
1	Below 100% risk weight		63,64,044.65
2	100% risk weight		14,81,685.25
3	More than 100% risk weight		3,33,815.80
	Total		81,79,545.70

*Credit risk exposures include fund based and non-fund-based exposures after adjusting for credit risk mitigation i.e. Fixed Deposits and Gold.

VI. CREDIT RISK MITIGATION – DISCLOSURE FOR STANDRADISED APPROACH

Exposure cover by Eligible Financial Collateral are as below:

Particulars	₹ In Lacs
Amount	
Total exposure covered by eligible financial collateral	7,69,671.38
Total	7,69,671.38

Portfolio covered by guarantees:

Particulars	₹ In Lacs
Amount	
Total portfolio covered by guarantees	58,805.69
Total	58,805.69

Details of Securitisation Exposures in the Banking Book

Total exposures securitised by the bank*	₹ In Lacs
	18,546.22

*Represents total outstanding principal as on September 30, 2023, for direct assignment deals as originator.

For exposures securitised losses recognised by the bank during the current period broken by the exposure type

Exposure Type	₹ In Lacs
Losses	
Micro Business Loans (MBL)	-
Wheels Loans	-
Total	-

Assets to be securitised within a year as on September 30, 2023

₹ In Lacs

Exposure Type	Amount
Amount of assets intended to be securitized within a year	8,00,000.00
Of which amount of assets originated within a year before Securitization	4,00,000.00

Total outstanding exposures securitised by the Bank and the related unrecognised gains/(losses)

₹ In Lacs

Exposure Type	Amount*	Unrecognized gains/(losses)
Micro Business Loans (MBL)	17,550.11	-
Wheels Loans	996.11	-
Total	18,546.22	-

*The amount represents the total principal outstanding as on September 30, 2023 for direct assignment sell-down deals.

Securitisation exposures retained or purchased

₹ In Lacs

Exposure Type	On-balance Sheet*	Off-balance sheet	Total
Micro Business Loans (MBL)	2,034.38	-	2,034.38
Wheels Loans	87.66	-	87.66
Total	2,122.04	-	2,122.04

*The amount represents the total principal outstanding at September 30, 2023 for direct assignment deals.

Risk weight bands break-up of securitisation exposures retained or purchased

₹ In Lacs

Exposure Type	50% risk weight	75% risk weight	100% risk weight	125% risk weight	Total
Micro Business Loans (MBL)	295.57	1,480.01	38.12	220.68	2,034.38
Wheels Loans	86.85	0.60	-	0.21	87.66
Total	382.42	1,480.61	38.12	220.89	2,122.04
Total capital charge	1.28	166.57	4.54	41.42	213.81

Securitisation exposures deducted from capital -

₹ In Lacs

Exposure Type	Exposure deducted entirely from Tier-1 capital	Credit enhancing interest-only strips deducted from total capital	Other exposures deducted from total capital
Micro Business Loans (MBL)	-	-	-
Wheels Loans	-	-	-
Total	-	-	-

Details of Securitisation Exposures in the Trading Book

Aggregate amount of exposure securitised for which the Bank has retained some exposure subject to market risk

₹ In Lacs

Exposure Type	Amount*
Micro Business Loans (MBL)	1,72,714.92
Wheels Loans	4,93,949.82
Total	6,66,664.74

*The amount represents the total principal outstanding at September 30, 2023 for securitisation deals in the nature of PTC.

Securitisation exposures retained or purchased

₹ In Lacs

Exposure Type	On-balance Sheet [#]	Off-balance sheet [*]	Total
Micro Business Loans (MBL)	22,967.21	7,028.82	18,315.31
Wheels Loans	31,151.58	28,085.12	59,144.77
Total	54,118.79	35,113.94	77,460.08

[#]The amount represents the total principal outstanding at September 30, 2023 for PTC deals of ₹ 42,346.14 Lacs and credit enhancement for second loss ₹ 11,658.99 Lacs & liquidity facility of ₹ 113.66 Lacs in form of fixed deposit.

^{*}This represents BG issued to the Bank's as counter guarantee for second loss and liquidity facility in securitisation transactions. Credit enhancement for first loss in form of fixed deposit of ₹ 12,892.57 Lacs and bank Guarantee of ₹ 16,270.35 Lacs is not included.

Risk weight bands break-up of securitisation exposures retained or purchased

₹ In Lacs

Exposure Type	20% risk weight	30% risk weight	50% risk weight	Total
Micro Business Loans (MBL)	16,493.91	6,473.30	-	22,967.21
Wheels Loans	28,167.00	2,984.58	-	31,151.58
Total	44,660.91	9,457.88	-	54,118.79
Total capital charge	1,524.54	512.35	-	2,036.89

100% RWA is applied on Off-balance sheet securitisation exposure and capital charge thereon ₹ 5,267.09 Lacs

Securitisation exposures deducted from capital

₹ In Lacs

Exposure Type	Exposure deducted entirely from Tier-I capital	Credit enhancing interest-only strips deducted from total capital	Other exposures deducted from total capital
Micro Business Loans (MBL)	-	-	-
Wheels Loans	-	-	-
Total	-	-	-

VIII. MARKET RISK IN TRADING BOOK

As per RBI communication marked DBR. NBD. No. 4502/16.13.218/2017-18 dated November 8, 2017, the Market Risk is not applicable for Small Finance Banks.

IX. OPERATIONAL RISK

As per RBI communication marked DBR. NBD. No. 4502/16.13.218/2017-18 dated November 8, 2017, the Operational Risk is not applicable for Small Finance Banks

X. INTEREST RATE RISK IN BANKING BOOK

Details of Parallel Rate shock on Earnings and Market value of equity as on September 30, 2023 are given below:

₹ In Lacs

Interest Rate Risk	+200bps	-200bps
Earnings at Risk (EAR)	21,626	-21,626
Impact on Market Value of Equity	-1,04,219	1,04,219

*Includes trading book.

XI. LEVERAGE RATIO

Leverage ratio is defined as the capital measure (Tier-1 capital of the risk-based capital framework) divided by the exposure measure, with this ratio expressed as a percentage. As per RBI guidelines, the Basel III leverage for the Bank at the consolidated level September 30, 2023 is as follows.

₹ In Lacs

Leverage Ratio Position as on September 30, 2023	
Particulars	Amount
Tier-1 Capital ¹ (A)	11,38,718.49
Exposure measure ² (B)	1,01,55,520.45
Leverage ratio³ (A/B)	11.21 %

1. Tier 1 capital at June 30, 2023, March 31, 2023 and December 31, 2022 was ₹ 10,58,319.70 Lacs, ₹ 10,56,890.92 Lacs and ₹ 918,906.27 Lacs, respectively.

2. Total exposures at June 30, 2023, March 31, 2023 and December 31, 2022 were ₹ 98,88,990.16 Lacs, ₹ 95,19,611.49 Lacs and ₹ 85,49,240.15 Lacs, respectively.

3. Leverage ratio at June 30, 2023, March 31, 2023 and December 31, 2022 was 10.70%, 11.10% and 10.75%, respectively.

Summary comparison of accounting assets and leverage ratio exposure measure

₹ In Lacs

S. No.	Particulars	Amount
1	Total consolidated assets as per published financial statements	95,97,743.37
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
4	Adjustments for derivative financial instruments	-
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	-
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	5,75,357.35
7	Other adjustments	(17,580.27)
8	Leverage ratio exposure	1,01,55,520.45

Leverage ratio common disclosure template

₹ In Lacs

S. No.	Leverage ratio framework	Amount
On-balance sheet exposures		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	95,97,743.37
2	(Asset amounts deducted in determining Basel II Tier 1 capital)	(17,580.27)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	95,80,163.10
Derivative exposures		
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	-
5	Add-on amounts for PFE associated with all derivatives transactions	-
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-
8	(Exempted CCP leg of client-cleared trade exposures)	-
9	Adjusted effective notional amount of written credit derivatives	-
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-
11	Total derivative exposures (sum of lines 4 to 10)	-
Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	-
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-
14	CCR exposure for SFT assets	-
15	Agent transaction exposures	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	-
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	25,57,362.80
18	(Adjustments for conversion to credit equivalent amounts)	(19,82,005.45)
19	Off-balance sheet items (sum of lines 17 and 18)	5,75,357.35
Capital and total exposures		
20	Tier 1 capital	11,38,718.49
21	Total exposures (sum of lines 3, 11, 16 and 19)	1,01,55,520.45
Leverage ratio		
22	Basel III leverage ratio	11.21 %

Reconciliation of total published balance sheet size and on-balance sheet exposure

₹ In Lacs

S. No.	Particulars	Amount
1	Total consolidated assets as per published financial statements	95,97,743.37
2	Deductions from Tier 1 capital	(17,580.27)
3	On-balance sheet exposure under leverage ratio (excluding derivatives and SFTs)	95,80,163.10

Annexure -1

Main features of capital instruments

Features of common equity Tier I capital:

S. No.	Particulars	Equity
1	Issuer	AU Small Finance Bank Limited
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE949L01017
3	Governing law(s) of the instrument	Indian Laws
Regulatory treatment		
4	Transitional Basel III rules	-
5	Post-transitional Basel III rules	-
6	Eligible at solo/ group/ group & solo	Solo
7	Instrument type	Common Shares
8	Amount recognised in regulatory capital (₹ as September 30, 2023)	66,822.86 Lacs
9	Par value of instrument	₹10 per share
10	Accounting classification	Shareholder's Equity
11	Original date of issuance	Various
12	Perpetual or dated	Perpetual
13	Original maturity date	No Maturity
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	NA
Coupons / dividends		
17	Fixed or floating dividend/coupon	NA
18	Coupon rate and any related index	NA
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	NA
24	If convertible, conversion trigger (s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	No
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Perpetual Debt Instruments

S. No.	Particulars	Equity
36	Non-compliant transitioned features	-
37	If yes, specify non-compliant features	-

Features of Tier II capital:

Sr. No.	Particular	INE949L084 18 - Sub- Ord NCD - 500 Cr. -30- 11-18	INE949L084 42 - Sub- Ord NCD - 350 Cr. - 9.30 PC -03- 08-22	INE949L084 34 - Sub- Ord NCD - 100 Cr. - 9.30 PC -03- 08-22	INE949L084 26 - Sub- Ord NCD - 50 Cr. - 9.30 PC -03-08- 22
1	Issuer	AU Small Finance Bank Limited	AU Small Finance Bank Limited	AU Small Finance Bank Limited	AU Small Finance Bank Limited
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE949L0841 8	INE949L0844 2	INE949L0843 4	INE949L0842 6
3	Governing law(s) of the instrument	Indian Laws	Indian Laws	Indian Laws	Indian Laws
Regulatory treatment					
4	Transitional Basel III rules	-	-	-	-
5	Post-transitional Basel III rules	-	-	-	-
6	Eligible at solo/ group/ group & solo	Solo	Solo	Solo	Solo
7	Instrument type	Tier II Debt Instruments	Tier II Debt Instruments	Tier II Debt Instruments	Tier II Debt Instruments
8	Amount recognised in regulatory capital (₹ as September 30 2023)	10,000 Lacs	35,000 Lacs	10,000 Lacs	5,000 Lacs
9	Par value of instrument	50,000 Lacs	35,000 Lacs	10,000 Lacs	5,000 Lacs
10	Accounting classification	Borrowings	Borrowings	Borrowings	Borrowings
11	Original date of issuance	30-Nov-18	03-Aug-22	03-Aug-22	03-Aug-22
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	30-May-25	03-Aug-32	13-Aug-32	23-Aug-32
14	Issuer call subject to prior supervisory approval	NA	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	NA	NA	NA	NA
16	Subsequent call dates, if applicable	NA	NA	NA	NA
Coupons / dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	10.90%	9.30%	9.30%	9.30%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NA	NA	NA	NA
22	Noncumulative or cumulative	Non- cumulative	Non- cumulative	Non- cumulative	Non- cumulative
23	Convertible or non-convertible	Non- convertible	Non- convertible	Non- convertible	Non- convertible
24	If convertible, conversion trigger (s)	NA	NA	NA	NA
25	If convertible, fully or partially	NA	NA	NA	NA
26	If convertible, conversion rate	NA	NA	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA	NA	NA

Sr. No.	Particular	INE949L084 18 - Sub-Ord NCD - 500 Cr. -30-11-18	INE949L084 42 - Sub-Ord NCD - 350 Cr. - 9.30 PC -03-08-22	INE949L084 34 - Sub-Ord NCD - 100 Cr. - 9.30 PC -03-08-22	INE949L084 26 - Sub-Ord NCD - 50 Cr. - 9.30 PC -03-08-22
28	If convertible, specify instrument type convertible into	NA	NA	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA	NA	NA
30	Write-down feature	No	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	NA	Loss Absorption at the Point of non-Viability	Loss Absorption at the Point of Non-Viability	Loss Absorption at the Point of Non-Viability
32	If write-down, full or partial	NA	Fully or partially	Fully or Partially	Fully or Partially
33	If write-down, permanent or temporary	NA	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	NA	NA	NA	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All other depositors and creditors of the Bank	All other depositors and creditors of the Bank	All other depositors and creditors of the Bank	All other depositors and creditors of the Bank
36	Non-compliant transitioned features	-	-	-	-
37	If yes, specify non-compliant features	-	-	-	-