

Pillar 3 Disclosure Requirements

For the year ended 31st March, 2014

Table DF-1: Scope of Application

UNION BANK OF INDIA

(i) **Qualitative Disclosures:**

a. List of group entities considered for consolidation

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

NA - Not Applicable

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

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

(ii) Quantitative Disclosures:

c. List of group entities considered for consolidation

(Amt. in millions)

Name of the Entity/ Country of incorporation (as indicated Above)	Principle activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	Total balance sheet assets (as stated in the accounting balance sheet of the legal entity)
Union KBC Asset Management Company Private Limited, India	Mutual Fund Management Company	390.53	447.68
Union KBC Trustee Company Private Limited	AMC Trustee Company	0.67	0.96
Star Union Dai-Ichi Life Insurance Company Limited	Insurance Company	2310.26	47601.21
Kashi Gomti Samyut Gramin Bank	Banking Company	4424.22	69833.53
Union Bank of India (UK) Ltd.	Banking Company	2337.76	2359.51

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 Limited	Life Insurance	2310.26	26%	Full deduction method as against Risk-Weighting Method will reduce CRAR by 3 basis points.

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

No such restrictions.

Capital Adequacy Ratios	Union Bank Group (Consolidated)	Union Bank Group (Standalone)
Common Equity Tier -1 CRAR	7.28%	7.18%
Tier -1 CRAR	7.63%	7.54%
Total CRAR	10.89%	10.80%

Table DF-2: Capital Adequacy

2.1. Qualitative Disclosures

- 2.1.1. Bank maintains capital as a cushion towards the risk of loss in value of exposure, businesses, etc., to protect the interest of stake holders, more particularly, depositors.
- 2.1.2. Bank has a comprehensive system in place for assessing bank-wide capital requirements based on current and future business activities and monitoring the same on an ongoing basis. The bank considers that capital availability is the central theme in the whole process and its computation is relatable to policy, strategy, business level/composition, and Supervisory concern and Disclosure issues. Towards this, bank has evolved a well laid down Internal Capital Adequacy Assessment Process (I-CAAP) policy framework and carries out capital calculation under Pillar-II besides Pillar 1 Capital calculation. The bank has formulated Stress Testing policy to measure impact of adverse stress scenarios on the adequacy of capital at periodical intervals.
- 2.1.3. In line with RBI guidelines, the bank has adopted following approaches for implementation of New Capital Adequacy Framework - Basel III.
 - Standardised Approach for credit risk
 - Basic Indicator Approach for operational risk
 - Standardised Duration Approach for market risk
- 2.1.4. Bank plans capital requirements and reviews the same on quarterly basis. Bank has done capital assessment up to 2016, as a apart of ICAAP framework.
- 2.1.5. Bank has taken initiatives to migrate to advanced approaches for Risk Weighted Assets Computation. Also Bank has acquired the software capabilities for the same and is in the process of implementation.

2.2. Quantitative Disclosures

2.2.1. A summary of the bank's capital requirement for credit, market and operational risk and the capital adequacy ratio as on 31th Mar 2014 is given as hereunder:

(Rs. in crs)

A. Capital Requirements for Credit Risk:	
- Portfolios subject to Standardized Approach @ 9%	18063.45
- Securitisation Exposures	Nil
B. Capital Requirements for Market Risk	
• Standardized Duration Approach	1208.35
- Interest Rate Risk	830.66
- Foreign Exchange Risk (including gold)	12.15
- Equity Position Risk	365.54
C. Capital Requirements for Operational Risk	
• Basic Indicator Approach (RWA - 15076 crs @ 9%)	1356.86
D. Capital Adequacy Ratio of the Bank (%) Basel-II	11.89%
E. Capital Adequacy Ratio of the Bank (%) Basel-III	10.80%
F. Tier 1 CRAR (%)	7.54%

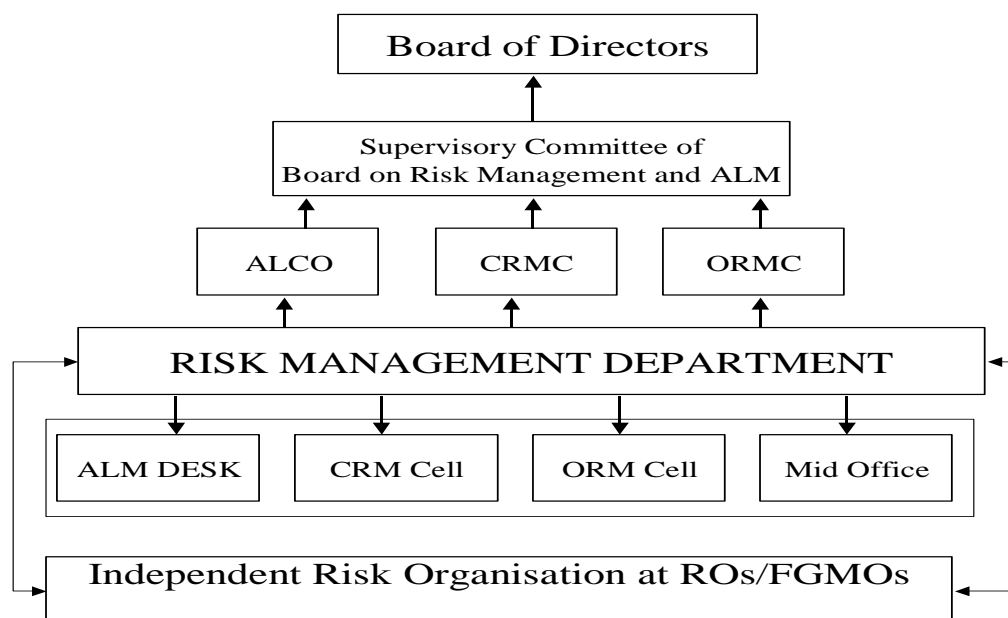
2.3. General Qualitative disclosures

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 overseas branches i.e. Hong Kong and Dubai branch and the policies are drawn based on the risk dimensions of Hong Kong and Dubai economy and the bank's risk appetite.

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

2.4. Credit Risk:



a. Credit Risk Governance

- Credit risk arises from the potential that an obligor is either unwilling to perform on an obligation or its ability to perform such obligation is impaired resulting in economic loss to the bank.
- The Bank is exposed to Credit Risk through Lending and Investment activities.
- Bank has well laid down Loan Policy, Credit Risk Management Policy, Real Estate Policy and Credit Risk Mitigation (CRM) Techniques & Collateral Management Policy which covers guidelines on the entire gamut of Credit Risk Management Process. Loan Policy & Credit Risk Management Policy, spells out the target markets, risk acceptance/avoidance, risk tolerance, preferred levels of diversification and concentration, credit risk measurement, monitoring and controlling mechanisms.
- Bank has an appropriate and independent organizational structure with an oversight mechanism for management of credit risk, which includes Credit Risk Management Committee (CRMC) of Top Executives and a separate Risk Management Department looking after the Credit Risk. Besides, there is a separate Board Level Committee i.e., Supervisory committee of the Board to oversee the functioning of Risk Management and ALM.

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

b. Credit Approval Process

- Loan Policy of the bank covers in detail guidelines on credit approval process which among other things include
 - Thrust area and non thrust area
 - Due diligence criteria
 - KYC norms
 - Method of assessment of finance
 - Minimum credit standards
 - Takeover code norms, etc.
 - Prudential & Regulatory ceilings

c. Credit Monitoring System

- Credit monitoring is a continuous process. Bank has separate policy on credit monitoring which includes guidelines on:
 - Identification of EAS/SMA 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, Non-SLR Investments, Inter Bank Exposures and Exposure to NBFC.
- Credit scoring models are in place for retail lending schemes.
- Independent assignment of Credit Rating is in place. The Credit Rating is reviewed annually and for high-risk accounts, credit rating is done half-yearly.
- In terms of Bank's credit rating framework, there are 8 risk-rating grades in standard category and 'investment grade' is fixed up to Credit Rating-5.
- The bank carries out analysis on rating wise distribution of borrowers on obligor basis and portfolio basis at periodical intervals and monitors the same.

e. Credit Approval Committees:

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

f. Credit Concentration Risk

- Credit concentration is addressed with the following measures :
- The bank has fixed prudential / regulatory ceilings for various categories of advances for diversifying the credit portfolio. 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. If bank's portfolio falls below the desired degree of diversification, immediate steps are initiated to shift risk away from individual - group exposure/industry/sector, etc.
- Credit Risk appetite of the Bank is defined through 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.

g. Risk Profiling :

- Bank also compiles a Credit Risk Profile Template (RPT) on a quarterly basis, by which it assesses the level and direction of inherent business risks, internal control risk and resultant net credit risk.
- The bank also has ceiling fixed for single borrower / group borrowers.
- Substantial exposure limits
- Exposure to sensitive sectors i.e., capital market/Real Estate and NBFC.
- Unsecured advances and guarantees
- Exposure to top 20 borrowers
- Exposure to industries/sectors
- Geography-wise exposure
- Off balance sheet credit exposure.

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 Systems, Operational risk Management Framework and Internal Audit Process.
- New Product Approval Process is in place.
- Analysis of frauds is done from the angle of operational risk to assess the adequacy and efficacy of internal controls.
- Guidelines for mapping of bank's activities in BASEL Business lines and Gross Income Mapping are in place.
- Bank conducts Risk and Control Self Assessment (RCSA) for all important products/process.
- Bank is currently adopting Basic Indicator Approach (BIA) for Operational Risk Capital Computation and in preparation for moving to advanced approaches i.e. The Standardized Approach (TSA) and advanced measurement Approach (AMA).
- Bank has taken membership of External Loss Data Consortium (CORDEX) for getting External loss data which will be used in AMA.

Table DF-3: Credit Risk: General Disclosures

Qualitative Disclosures

a. General Qualitative disclosure pertaining to credit risk:

- **Overdue:**
Any amount due to the bank under any credit facility is "overdue" if it is not paid on the due date fixed by the bank.
- **An impaired Asset:**
An impaired asset is a loan or an advance when it ceases to generate income for the bank. A Non Performing Asset (NPA) is a loan or an advance where:
 - a) Interest and/or installment of principal remain overdue for a period of more than 90 days in respect of a term loan.
 - b) The account remains out of order in respect of an overdraft/cash credit (OD/CC):
 - if the outstanding balance remains continuously in excess of the sanctioned limit/drawing power.
 - In cases where the outstanding balance in the principal operating account is less than the sanctioned limit/drawing power, but there are no credits continuously for 90 days as on the date of balance sheet or credits are not enough to cover the interest debited during the same period.

- c) In case of bills purchased & discounted, if the bill remains overdue for a period of more than 90 days.
- d) In case of Crop Loans
- The installment of principal or interest thereon, remains overdue for two crop seasons in case of short duration crop.
 - Installment of principal or interest there on, remains overdue for one crop season in case of long duration crop.
- e) If interest charged (including monthly interest) during any quarter is not serviced fully within 90 days from the end of the quarter.
- f) Any amount to be received remains overdue for a period of more than 90 days in respect of other accounts.
- **Credit Risk Management Policy:**
Bank has board-approved Credit Risk Management Policy besides Loan Policy. While Loan Policy covers business issues, Credit Risk Management Policy deals with risk issues.

Credit Risk Management Policy covers guidelines on:

- Credit Approval process - Credit Risk Framework
- Loan pricing and concessions
- Loan Monitoring & Controls
- Credit Risk Rating Systems - pricing - capital allocation
- Retail credit risk management
- Portfolio Management & Exposure ceilings
- Prudential/Regulatory ceilings, such as industry wise exposure, sensitive sector exposure (capital market/ real estate exposure),
- Risk Management of off-balance sheet exposure,
- Risk Reporting - Basel II implementation.

Quantitative Disclosures

- b. The total gross credit risk exposures are:

(Rs. in Crores)	
Category	Amount
Fund Based	234332.00
Non Fund Based	41331.67
Total	275663.67

- c. The geographic distribution of exposures is:

(Rs. in Crores)		
	Overseas	Domestic
Fund Based	17581.00	216751.00
Non-fund based	1775.31	39556.36
Total	19356.31	256307.36

d. Industry type distribution of exposures (Fund Based) is as under:

[Rs. in crores]

Sr. No.	Code	Industry	31.03.2014	
			(Rs. In crs)	Exposure %
1	1	Coal	128.56	0.05
2	2	Mining	423.68	0.18
3	3	Iron and Steel	9799.34	4.18
4	4	Other Metal & Metal Products	4570.12	1.95
5	5	All Engineering	3437.91	1.47
6	6	Electronics	257.43	0.11
7	7	Cotton Textiles	2286.09	0.98
8	8	Jute Textiles	73.55	0.03
9	9	Other Textiles	4289.02	1.83
10	10	Sugar	1824.87	0.78
11	11	Tea	242.83	0.10
12	12	Food Processing	4048.23	1.73
13	13	Vegetable Oils & Vanaspati	938.23	0.40
14	14	Tobacco & Tobacco Products	51.61	0.02
15	15	Paper & Paper Products	810.62	0.35
16	16	Rubber & Rubber Products	1268.96	0.54
17	17	Chemicals, Dyes, Paints etc.	3843.02	1.64
		<i>of which Fertilizers</i>	(751.53)	(0.32)
		<i>of which Petrochemicals</i>	(173.13)	(0.07)
18	18	Cement	1480.95	0.63
19	19	Leather & Leather Products	239.50	0.10
20	20	Gems and Jewellery	4646.16	1.98
21	21	Construction	4579.74	1.95
22	22	Petroleum	3554.89	1.52
23	23	Automobiles including Trucks	1754.06	0.75
24	24	Computer Software	1253.97	0.54
25	25	Infrastructure	35256.59	15.05
26	26	NBFCs	22178.54	9.46
27	27	Other Industries	4788.59	2.04
		TOTAL	118027.06	50.37
28	28	Residuary Other Advances	116304.94	49.63
		Grand Total	234332.00	100.00

Industry type distribution of exposures (Non-Fund Based) is as under:

(Rs. in Crores)

Sr. No.	Code	Industry	31.03.2014	
			(Rs. In crs)	Exposure %
1	1	Coal	8.60	0.02
2	2	Mining	62.07	0.15
3	3	Iron and Steel	2056.64	4.98
4	4	Other Metal & Metal Products	700.32	1.69
5	5	All Engineering	1523.35	3.69
6	6	Electronics	14.36	0.03
7	7	Cotton Textiles	295.15	0.71
8	8	Jute Textiles	0.76	0.00
9	9	Other Textiles	492.88	1.19
10	10	Sugar	13.13	0.03
11	11	Tea	2.81	0.01
12	12	Food Processing	473.87	1.15
13	13	Vegetable Oils & Vanaspati	352.70	0.85
14	14	Tobacco & Tobacco Products	7.12	0.02
15	15	Paper & Paper Products	18.25	0.04
16	16	Rubber & Rubber Products	109.43	0.26
17	17	Chemicals, Dyes, Paints etc.	682.54	1.65
		<i>of which Fertilizers</i>	(4.91)	(0.01)
		<i>of which Petrochemicals</i>	(27.51)	(0.07)
18	18	Cement	138.07	0.33
19	19	Leather & Leather Products	52.29	0.13
20	20	Gems and Jewellery	45.64	0.11
21	21	Construction	2194.78	5.31
22	22	Petroleum	412.38	1.00
23	23	Automobiles including Trucks	1685.60	4.08
24	24	Computer Software	331.98	0.80
25	25	Infrastructure	3562.51	8.62
26	26	NBFCs	99.96	0.24
27	27	Other Industries	2554.04	6.18
		TOTAL	17891.23	43.29
28	28	Residuary Other Advances	23440.44	56.71
		Grand Total	41331.67	100.00

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

(Rs. in Crore)

Maturity Pattern	Net Advances	Net Investments	Foreign Currency Assets
Next day	3574.93	575.88	2214.45
2 - 7 days	2174.00	671.12	430.51
8 -14 days	2427.83	325.04	384.37
15- 28 days	9606.22	644.74	2952.45
29days - 3months	25077.87	1188.88	9425.43
>3months-6months	13965.30	530.26	8821.84
>6months-1yr	43415.89	4816.82	2306.56
>1yr-3yrs	82746.74	16971.24	3853.48
>3yrs-5yrs	26127.42	22269.23	468.47
>5yrs	19988.22	45729.97	92.27
Total	229104.43	93723.19	30949.83

f. The Amount of NPAs (Gross) are:

Category	(Rs. in Crores)
Sub Standard	4405
Doubtful - 1	2665
Doubtful - 2	1747
Doubtful - 3	231
Loss	516
Total NPAs (Gross)	9564

g. The amount of net NPAs is Rs. 5340 Crores.

h. The NPA ratios are as under:

- Gross NPAs to Gross Advances: 4.08 %
- Net NPAs to Net Advances: 2.33 %

i. The movement of gross NPAs is as under:

(Rs. in Crores)

i) Opening Balance at the beginning of the year	6314
ii) Addition during the year (01.04.2013 to 31.03.2014)	5479
iii) Reduction during the year (01.04.2013 to 31.03.2014)	2229
iv) Closing Balance as at the end of the year (i + ii - iii) (as on 01.04.2013 to 31.03.2014)	9564

j. The movement of provision for NPAs is as under:

(Rs. in Crores)	
i) Opening Balance at the beginning of the year	2960
ii) Provisions made during the year (01.04.2013 to 31.03.2014)	2206
iii) Write-off made during the year / Write -back (01.04.2013 to 31.03.2014)	943
iv) Closing Balance as at the end of the year (i + ii - iii) (as on 31.03.2014)	4223

k. The amount of non-performing investment is Rs. 218.86 cr.

l. The amount of provisions held for non-performing investment is Rs. 74.04 cr.

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

(Rs. in Crore)	
i) Opening balance at the beginning of the year	358.13
ii) Provisions made during the year	436.96
iii) Write-off made during the year / Write-back	349.11
iv) Closing balance as at the end of the year (i + ii - iii)	445.98

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

Qualitative Disclosures

a. For portfolios subject to the standardized approach

- Bank has approved the following 6 domestic credit rating agencies accredited by RBI for all eligible exposures.
 - a) Credit Analysis and Research Limited;
 - b) CRISIL Limited;
 - c) India Ratings and Research Private Limited (India Ratings);
 - d) ICRA Limited;
 - e) Brickwork Ratings India Pvt. Limited (Brickwork); and
 - f) SME Rating Agency of India Ltd. (SMERA)
- Bank has also approved the following 3 international credit rating agencies identified by RBI.
 - a) Standard & Poor's
 - b) Moody's
 - c) FITCH
- Corporate borrowers and Public Sector Enterprises are being encouraged to solicit ratings from approved external rating agencies. The ratings available in public domain are mapped for the purpose of calculation of risk-weighted assets as per RBI guidelines on mapping.

Quantitative Disclosures

- b. The exposure amounts after risk mitigation (subject to the standardized approach) in different risk buckets are as under:

(Rs. in crore)

i) Below 100% risk weight exposure outstanding	145002.44
ii) 100% risk weight exposure outstanding	81352.26
iii) More than 100% risk weight exposure outstanding	45806.10
Total	272160.80

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

Qualitative Disclosures

- a. Bank has board approved policy on Credit Risk Mitigation (CRM) Techniques & Collateral Management, which covers guidelines for selection of collaterals, Valuation of Collaterals, Monitoring of Collaterals, risks in collaterals, eligible financial collaterals, guarantees, RBI stipulated haircuts and Collateral Management Framework for Advanced Approaches. As per the policy:
- The main types of collaterals accepted taken by the bank are as under:
 - i. Eligible financial collaterals recognized as Credit Risk Mitigants under the Standardized Approach as per RBI guidelines on New Capital Adequacy Framework (NCAF),
 - Cash or cash equivalent (bank deposits/ NSCs /KVP/LIC Policy, etc),
 - Gold
 - Securities issued by Central / State Governments
 - Debt securities rated BBB- or better/PR3/P3/F3/A3 for short term debt instruments
 - Units of Mutual Funds, where the investment is in instruments mentioned above
 - ii. Bank reduces its credit exposure to a counter party with the haircut-adjusted value of eligible financial collaterals to factor risk mitigation effect of the collaterals.
 - iii. Other collaterals such as movable and immovable assets/landed properties etc.
 - iv. The guarantees include guarantees given by corporate, bank and personal guarantees. This also includes advances guaranteed by ECGC, CGTMSE and State /Central Governments, etc.

Quantitative Disclosures

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

(Rs..in crore)

Particulars	31 Mar, 2014
Total Exposure covered by eligible financial collateral	29773.88

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

(Rs. in crore)

Particulars	31 Mar, 2014
Total Exposure covered by guarantees	6235.42

Table DF-6: Securitization: disclosure for standardized approach

- a. At present, the bank's role in securitization has been as an investor in securitized instrument. Bank's outstanding in securitized instrument by way of investment as on 31.03.2014 is 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 Organisation of Market Risk Management function:**

The Board of Directors approves policies covering management of Market Risk. The Board is supported by three levels:

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

- **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.

Quantitative Disclosures

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

(Rs. in Cr)

Risk Category	Capital Charge
Interest Rate Risk	830.66
Equity Position Risk	365.54
Foreign Exchange Risk (including gold)	12.15
Total capital charge for market risk under standardised duration approach	1,208.35

Table DF-8: Operational Risk

Qualitative Disclosures

- Operational Risk is the risk of losses resulting from inadequate or failed internal processes, people and systems or from external events.
- Operational Risk exists at all levels and at all business lines.
- At present, operational risk is largely managed through internal controls , Operational risk Management Framework and audit system.
- .
- Bank has put in place the following measures to control / mitigate operational risk.
 - System of delegated authority covering credit and expenditure
 - Book of instructions and issuance of instructions through circulars from time to time
 - Continuous training process
 - Preventive vigilance
 - Insurance
 - Risk Based Internal Audit
 - Outsourcing policy
 - Compliance Policy
 - Policy on Business Continuity
- Bank has well laid down Operational Risk Management Policy, which covers :
 - Organisational structure
 - Identification, assessment, monitoring and control of operational risk.
 - Capital Charge for operational risk
 - Reporting framework
 - Guidelines on reporting and collection of Operational Risk Loss Data
 - Policy on mapping of activities to 8 business lines
- Bank has an appropriate and independent organizational structure with oversight mechanism for management of Operational risk, which includes Operational Risk Management Committee (ORMC) of Top Executives and a separate Risk Management Department looking after the Operational Risk. Besides, there is a separate Board Level Committee i.e., Supervisory committee of the Board to oversee the functioning of Risk Management and ALM.

- ORMC deals with new product approval process, analysis of frauds, analysis of operational risk loss data, analysis of the exercise of mapping bank's activities and income into 8 business lines.
- Bank has Product Evaluation Committee in place which evaluates the new as well as modifications in products/ processes before presenting the same to ORMC.
- The bank has adopted Basic Indicator Approach for calculating capital charge for operational risk. Bank has been continuously working on all the qualitative and quantitative requirements for The Standardized Approach (TSA) and various data elements of AMA i.e. Internal Loss Data, External Loss Data, Business Environment and Internal Control Factors (BEICFs) and Scenario Analysis. Bank has already applied for TSA and is in process of implementing Integrated Risk Management Software solution.
- As per RBI directives, the bank has to maintain capital for operational risk under Basic Indicator approach (BIA) w.e.f.31.03.2008. The capital charge as per BIA on 31.03.2014 is Rs. 1356.86 crores.

▪ Risk Profiling

Bank compiles Operational Risk Profile Template (RPT) on a half yearly basis by which it assesses the level and direction of inherent risk, internal control risk and resultant net Operational Risk based on the following:

- People Risk
- Outsourcing Risk
- Process Risk
- Technology Risk
- Reputation Risk
- Event Risk

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 crs)
	Parameter	Impact
1	Earnings at Risk (NII):estimated impact on NII with adverse change in rate of interest by 2.00% (up to 1 year)	1120.91
2	Market value of Equity: 200 bps shock	523.01
3	Drop in equity value in Percentage	3.0784%

Table DF-10: Counterparty Credit Risk

Qualitative Disclosures

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.

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.

Exposures Related To Counterparty Credit Risk

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

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

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

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

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

Policies for securing collateral and establishing credit reserves:

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

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

The Bank is yet to enter into any Credit Support Annex (CSA) agreements with its counterparties and any such impact is currently not quantifiable.

Policies with respect to wrong-way risk exposures:

Wrong way risk arises if the exposure tends to increase when the counterparty credit quality gets worse. Wrong way risk is qualitatively judged at this point by the Bank and the Bank advises its clients in terms of the positions it should avoid so as to mitigate wrong-way risk. The Bank will evaluate quantitative measures to compute the wrong way risk when it feels there is a significant risk to the portfolio.

The Bank does not recognize bilateral netting. The derivative exposure is calculated using Current Exposure Method (CEM) and the balance out standing as on March 31, 2014 is given below.

Quantitative Disclosures

(Rs. In Crore)			
31.03.2014			
Sr.No	Particular	Currency Derivatives	Interest Rate Derivatives
i	Derivatives (Notional Principal Amount)		
	a) For Hedging	0.00	100.00
	b) For Trading	148.56	1,750.00
ii	Marked to Market Positions		
	a) Asset (+)	3.05	7.89
	b) Liability (-)	(-)3.05	(-)21.55

Table DF-11: Composition of Capital

			(Rs. in Millions)	
Basel III common disclosure template to be used during the transition of regulatory adjustments (i.e. from April 1, 2013 to December 31, 2017)			Amounts subject to Pre-Basel III Treatment	Ref No.
Common Equity Tier 1 capital: instruments and reserves				
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	41508.17		a1+a2
2	Retained earnings	4.10		b
3	Accumulated other comprehensive income (and other reserves)	130012.94		c1+c2+c3+c4+c5
4	<i>Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)</i>	NA		
	<i>Public sector capital injections grandfathered until January 1, 2018</i>			
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	191.69		d
6	Common Equity Tier 1 capital before regulatory adjustments	171716.90		
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)	150.10	225.10	
10	Deferred tax assets	--		
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)	1.40	2.20	
17	Reciprocal cross-holdings in common equity	207.20	310.70	
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)	--		
20	Mortgage servicing rights (amount above 10% threshold)	--		

21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	--		
22	Amount exceeding the 15% threshold	--		
23	of which: significant investments in the common stock of financial entities	--		
24	of which: mortgage servicing rights	--		
25	of which: deferred tax assets arising from temporary differences	--		
26	National specific regulatory adjustments ⁷ (26a+26b+26c+26d)	--		
26a	of which: Investments in the equity capital of the unconsolidated insurance subsidiaries	--		
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	--		
26d	of which: Unamortised pension funds expenditures	4030.50		
	Regulatory Adjustments Applied to Common Equity Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment			
	of which: [INSERT TYPE OF ADJUSTMENT]			
	For example: filtering out of unrealised losses on AFS debt securities (not relevant in Indian context)			
	of which: [INSERT TYPE OF ADJUSTMENT]			
	of which: [INSERT TYPE OF ADJUSTMENT]			
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	--		
28	Total regulatory adjustments to Common equity Tier 1	4389.20	538.00	
29	Common Equity Tier 1 capital (CET1)	167327.70		
Additional Tier 1 capital: instruments				
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32)	9208.00		
31	of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)	888.00		e
32	of which: classified as liabilities under applicable accounting standards (Perpetual debt Instruments)	8320.00		f
33	<i>Directly issued capital instruments subject to phase out from Additional Tier 1</i>	--		
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	<i>of which: instruments issued by subsidiaries subject to phase out</i>	--		
36	Additional Tier 1 capital before regulatory adjustments	9208.00		

Additional Tier 1 capital: regulatory adjustments				
37	Investments in own Additional Tier 1 instruments	--		
38	Reciprocal cross-holdings in Additional Tier 1 instruments	922.48	1383.73	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	--		
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) ¹⁰	--		
41	National specific regulatory adjustments (41a+41b)	--		
41a	Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	--		
41b	Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank	--		
	Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment of which: [INSERT TYPE OF ADJUSTMENT e.g. DTAs]	225.10		
	of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%]			
	of which: [INSERT TYPE OF ADJUSTMENT]			
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	--		
43	Total regulatory adjustments to Additional Tier 1 capital	1147.58	3863.70	
44	Additional Tier 1 capital (AT1)	8060.42		
44a	Additional Tier 1 capital reckoned for capital adequacy ¹¹	8060.42		
45	Tier 1 capital (T1 = CET1 + AT1) (29 + 44a)	175388.12		
Tier 2 capital: instruments and provisions				
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	34720.00		g
47	Directly issued capital instruments subject to phase out from Tier 2	20000.00		
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	20910.92		h1
51	Tier 2 capital before regulatory adjustments	75630.92		
Tier 2 capital: instruments and provisions				
52	Investments in own Tier 2 instruments	--		
53	Reciprocal cross-holdings in Tier 2 instruments	832.90	1249.40	
54	Investments in the capital of banking, financial and	--		

	insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)			
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	--		
56	National specific regulatory adjustments (56a+56b)	--		
56a	<i>of which:</i> Investments in the Tier 2 capital of unconsolidated subsidiaries	--		
56b	<i>of which:</i> Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank	--		
	Regulatory Adjustments Applied To Tier 2 in respect of Amounts Subject to Pre-Basel III Treatment	--		
	<i>of which:</i> [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 2 at 50%]	--		
	<i>of which:</i> [INSERT TYPE OF ADJUSTMENT]	--		
57	Total regulatory adjustments to Tier 2 capital	832.90	1249.40	
58	Tier 2 capital (T2)	74798.02		
58a	Tier 2 capital reckoned for capital adequacy	74798.02		
58b	Excess Additional Tier 1 capital reckoned as Tier 2 capital			
58c	Total Tier 2 capital admissible for capital adequacy (58a+58b)	74798.02		
59	Total capital (TC = T1 + T2) (45 + 58c)	250186.14		
	Risk Weighted Assets in respect of Amounts Subject to Pre-Basel III Treatment			
	<i>of which:</i> [INSERT TYPE OF ADJUSTMENT]			
	<i>of which:</i> ...			
60	Total risk weighted assets (60a + 60b + 60c)	2298339.60		
60a	<i>of which: total credit risk weighted assets</i>	2013317.00		
60b	<i>of which: total market risk weighted assets</i>	134260.80		
60c	<i>of which: total operational risk weighted assets</i>	150761.80		
Capital ratios				
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	7.28%		
62	Tier 1 (as a percentage of risk weighted assets)	7.63%		
63	Total capital (as a percentage of risk weighted assets)	10.89%		
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)	4.50%		

65	<i>of which: capital conservation buffer requirement</i>	--	
66	<i>of which: bank specific countercyclical buffer requirement</i>	--	
67	<i>of which: G-SIB buffer requirement</i>	--	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	--	
National minima (if different from Basel III)			
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	5.50 %	
70	National Tier 1 minimum ratio (if different from Basel III minimum)	7.00 %	
71	National total capital minimum ratio (if different from Basel III minimum)	9.00 %	
Amounts below the thresholds for deduction (before risk weighting)			
72	Non-significant investments in the capital of other financial entities	2227.78	
73	Significant investments in the common stock of financial entities	629.50	
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)	14343.90	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	28729.25	
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 instrument subject to phase-out arrangements (only applicable between March 31, 2017 and March 31, 2022)			
80	<i>Current cap on CET1 instruments subject to phase out arrangements</i>	NA	
81	<i>Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i>	NA	
82	<i>Current cap on AT1 instruments subject to phase out arrangements</i>	NA	
83	<i>Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)</i>	NA	
84	<i>Current cap on T2 instruments subject to phase out arrangements</i>	NA	
85	<i>Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)</i>	NA	

Table DF-12: Composition of Capital- Reconciliation Requirements
Step 1

(Rs. in Millions)

		Balance sheet as in Consolidated Financial statements	Balance sheet under regulatory scope of consolidation
		As on 31-03-2014	As on 31-03-2014
A	Capital & Liabilities		
i	Paid-up Capital	7413.06	7413.06
	Reserves & Surplus	180040.11	179970.09
	Minority Interest	191.69	191.69
	Total Capital	187644.86	187574.84
ii	Deposits	2976510.61	2976510.61
	of which: Deposits from banks	120308.67	120308.67
	of which: Customer deposits	2856201.94	2856201.94
	Of which: Other deposits	0.00	0.00
iii	Borrowings	293162.28	293162.28
	of which: From RBI	15250.00	15250.00
	of which: From banks	0.00	0.00
	of which: From other institutions & agencies	12929.14	12929.14
	of which: Others	179587.04	179587.04
	of which: Capital instruments	85396.10	85396.10
iv	Other liabilities & provisions	92826.85	83159.64
	Total	3550144.60	3540407.37
B	Assets		
i	Cash and balances with Reserve Bank of India	184199.79	184196.78
	Balance with banks and money at call and short notice	49006.59	48726.06
ii	Investments:	946363.54	937439.87
	of which: Government securities	699319.72	697471.87
	of which: Other approved securities	528.25	0.00
	of which: Shares	13563.55	9757.54
	of which: Debentures & Bonds	119041.08	117701.45
	of which: Subsidiaries / Joint Venture / Associates	1356.36	2002.46
	of which: Others (Commercial Papers, Mutual Funds etc.)	112554.58	110506.55

iii	Loans and advances	2291046.70	2291044.39
	<i>of which:</i> Loans and advances to banks	90125.42	90125.52
	<i>of which:</i> Loans and advances to customers	2200921.28	2200918.87
iv	Fixed assets	25781.99	25704.93
v	Other assets	53745.99	53295.34
	<i>of which:</i> Goodwill and intangible assets	451.94	442.58
	<i>of which:</i> Deferred tax assets	0.00	0.00
vi	Goodwill on consolidation	0.00	0.00
vii	Debit balance in Profit & loss account	0.00	0.00
	Total Assets	3550144.60	3540407.37

Step 2

(Rs. in Millions)

		Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation	Ref No.
		As on reporting date	As on reporting date	
A	Capital & Liabilities			
i	Paid-up Capital	7413.06	7413.06	
	<i>of which:</i> Amount eligible for CET1	6303.06	6303.06	a1
	<i>of which:</i> Amount eligible for AT1	888.00	888.00	e
	Reserves & Surplus Of Which :	180040.11	179970.09	
	Stock Surplus (Securities Premium)	35647.11	35205.11	a2
	Statutory Reserve	55918.61	55918.61	c1
	Capital Reserve	7762.54	7762.54	c2
	Revaluation Reserve	14593.37	14747.94	
	Of Which : eligible for Tier II	6567.02	6567.02	h1
	Revenue & Other Reserves	42658.63	42876.05	c3
	Special Reserve	22980.00	22980.00	c4
	Foreign Currency Transaction Reserve	475.74	475.74	c5
	Balance In P & L	4.10	4.10	b
	Of which : Current period profit not reckoned for Capital Adequacy Purpose	4.10	4.10	
	Minority Interest	191.69	191.69	d
	Total Capital	187644.86	187574.84	
ii	Deposits	2976510.61	2976510.61	
	<i>of which:</i> Deposits from banks	120308.67	120308.67	
	<i>of which:</i> Customer deposits	2856201.94	2856201.94	
	<i>of which:</i> Other deposits	0.00	0.00	
iii	Borrowings	293162.28	293162.28	
	<i>of which:</i> From RBI	15250.00	15250.00	
	<i>of which:</i> From banks	0.00	0.00	
	<i>of which:</i> From other institutions & agencies	12929.14	12929.14	
	<i>of which:</i> Others	179587.04	179587.04	
	<i>of which:</i> Capital instruments Of which :	85396.10	85396.10	
	Eligible under Tier - I		8320.00	f
	Eligible under Tier - II		34720.00	g

iv	Other liabilities & provisions	92826.85	83159.64	
	<i>Of which:</i> DTLs related to Goodwill	0.00	0.00	
	<i>of which:</i> DTLs related to intangible assets	0.00	0.00	
	Total	3550144.60	3540407.37	
B	Assets			
i	Cash and balances with Reserve Bank of India	184199.79	184196.78	
	Balance with banks and money at call and short notice	49006.59	48726.06	
ii	Investments	946363.54	937439.87	
	<i>of which:</i> Government securities	699319.72	697471.87	
	<i>Of which:</i> Other approved Securities	528.25	0.00	
	<i>of which:</i> Shares	13563.55	9757.54	
	<i>of which:</i> Debentures & Bonds	119041.08	117701.45	
	<i>of which:</i> Subsidiaries / Joint Ventures / Associates	1356.36	2002.46	
	<i>Of which:</i> Others (Commercial Papers, Mutual Funds etc.)	112554.58	110506.55	
iii	Loans and advances	2291046.70	2291044.39	
	<i>of which:</i> Loans and advances to banks	90125.42	90125.52	
	<i>of which:</i> Loans and advances to customers	2200921.28	2200918.87	
iv	Fixed assets	25781.99	25704.93	
v	Other assets	53745.99	53295.34	
	<i>Of which:</i> Goodwill and intangible assets	451.94	442.58	
	<i>Out of which:</i> Goodwill	0.00	0.00	
	Other intangibles (excluding MSRs)			
	Deferred tax assets	0.00	0.00	
vi	Goodwill on consolidation	0.00	0.00	
vii	Debit balance in Profit & Loss account	0.00	0.00	
	Total Assets	3550144.60	3540407.37	

Step 3:

(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	41508.17	a1+a2
2	Retained earnings	4.10	b
3	Accumulated other comprehensive income (and other reserves)	130012.94	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)	191.69	d
6	Common Equity Tier 1 capital before regulatory adjustments	171716.90	
7	Prudential valuation adjustments	0.00	
8	Goodwill (net of related tax liability)	0.00	

Table DF - 13
Main Features of Regulatory Capital
A. Equity Capital

The main features of Equity capital are as follows:

S. No.	Particulars	Equity
1	Issuer	Union Bank Of India
2	Unique identifier	ISIN:INE692A01016
3	Governing law(s) of the instrument	Indian Laws
Regulatory treatment		
4	Transitional Basel III rules	Common Equity Tier I
5	Post-transitional Basel III rules	Common Equity Tier I
6	Eligible at solo/group/ group & solo	Solo & Group
7	Instrument type	Common Shares
8	Amount recognised in regulatory capital (as of most recent reporting date)	₹. 6303.06 Million
9	Par value of instrument	₹.10 per share
10	Accounting classification	Shareholder's Equity
11	Original date of issuance	Various
12	Perpetual or dated	Perpetual
13	Original maturity date	No Maturity
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	NA
Coupons / dividends		
17	Fixed or floating dividend/coupon	NA
18	Coupon rate and any related index	NA
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-Cumulative
23	Convertible or non-convertible	NA
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	No
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to all other claims.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	NA

B. Perpetual Non-Cumulative Preference Share Capital

The main features of Perpetual Non-Cumulative Preference Shares are follows:

Sr. No.	Particulars	Perpetual Non-Cumulative Preference Share
1	Issuer	Union Bank Of India
2	Unique identifier	ISIN: INE692A04010
3	Governing law(s) of the instrument	Indian Laws
Regulatory treatment		
4	Transitional Basel III rules	Additional Tier I Capital
5	Post-transitional Basel III rules	Additional Tier I Capital
6	Eligible at solo/group/ group & solo	Solo & Group
7	Instrument type	Perpetual Non-Cumulative Preference Share
8	Amount recognised in regulatory capital (as of most recent reporting date)	₹. 1110.00 Million
9	Par value of instrument	₹.10 per share
10	Accounting classification	Shareholder's Equity
11	Original date of issuance	October,2010
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	Floating
18	Coupon rate and any related index	Annual floating coupon benchmarked to Repo Rate with a spread of 100 bps, to be readjusted annually based on the prevailing Repo Rate on the relevant date.
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-Cumulative
23	Convertible or non-convertible	Non-Convertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	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)	Superior from equity and subordinate to Tier II bonds and other sundry creditors.
36	Non-compliant transitioned features	Not compliance with Basel III.
37	If yes, specify non-compliant features	NA

C. Perpetual Bonds:

The main features of Perpetual Bonds are follows:

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A09118
3	Governing law(s) of the instrument	Indian Laws
	Regulatory treatment	
4	Transitional Basel III rules	Perpetual Bonds
5	Post-transitional Basel III rules	Ineligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Perpetual Bonds
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	
9	Par value of instrument	1,000,000.00
10	Accounting classification	Liability
11	Original date of issuance	10/10/2006
12	Perpetual or dated	Perpetual
13	Original maturity date	Perpetual
14	Issuer call subject to prior supervisory approval	
15	Optional call date, contingent call dates and redemption amount	Call: After 10 Years i.e.10/10/2016 and on every interest payment date thereafter with RBI approval.
16	Subsequent call dates, if applicable	N.A.
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9.45%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	No
31	If write-down, write-down trigger(s)	N.A.
32	If write-down, full or partial	N.A.
33	If write-down, permanent or temporary	N.A.
34	If temporary write-down, description of write-up mechanism	N.A.
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investor in Perpetual Bonds shall be; a) 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 Existence of Step up Option.

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

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

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

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

D. Tier-II Bonds:

The main features of Tier-II Bonds are follows:

Sr No.	Particulars	
1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A09076
3	Governing law(s) of the instrument	Indian Laws
	Regulatory treatment	
4	Transitional Basel III rules	Tier II
5	Post-transitional Basel III rules	Ineligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Tier II Debt instrument
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	
9	Par value of instrument	1,000,000.00
10	Accounting classification	Liability
11	Original date of issuance	08/02/2005
12	Perpetual or dated	Dated
13	Original maturity date	08/05/2015
14	Issuer call subject to prior supervisory approval	
15	Optional call date, contingent call dates and redemption amount	N.A.
16	Subsequent call dates, if applicable	N.A.
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	7.15%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	No
31	If write-down, write-down trigger(s)	N.A.
32	If write-down, full or partial	N.A.
33	If write-down, permanent or temporary	N.A.
34	If temporary write-down, description of write-up mechanism	N.A.
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investor in Tier II Bonds shall be; a) Superior to the claims of the investors in instrument eligible for inclusion in Tier I capital, Upper Tier II capital and; b) Subordinate to the claims of all other creditors.
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Absence of Point of Non Viability Features.

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A09084
3	Governing law(s) of the instrument	Indian Laws
	Regulatory treatment	
4	Transitional Basel III rules	Tier II
5	Post-transitional Basel III rules	Ineligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Tier II Debt instrument
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	
9	Par value of instrument	1,000,000.00
10	Accounting classification	Liability
11	Original date of issuance	23/09/2005
12	Perpetual or dated	Dated
13	Original maturity date	23/04/2015
14	Issuer call subject to prior supervisory approval	
15	Optional call date, contingent call dates and redemption amount	N.A.
16	Subsequent call dates, if applicable	N.A.
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	7.45%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	No
31	If write-down, write-down trigger(s)	N.A.
32	If write-down, full or partial	N.A.
33	If write-down, permanent or temporary	N.A.
34	If temporary write-down, description of write-up mechanism	N.A.
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investor in Tier II Bonds shall be; a) Superior to the claims of the investors in instrument eligible for inclusion in Tier I capital, Upper Tier II capital and; b) Subordinate to the claims of all other creditors.
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Absence of Point of Non Viability Features.

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A09100
3	Governing law(s) of the instrument	Indian Laws
	Regulatory treatment	
4	Transitional Basel III rules	Tier II
5	Post-transitional Basel III rules	Ineligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Tier II Debt instrument
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	
9	Par value of instrument	1,000,000.00
10	Accounting classification	Liability
11	Original date of issuance	19/05/2006
12	Perpetual or dated	Dated
13	Original maturity date	19/05/2016
14	Issuer call subject to prior supervisory approval	
15	Optional call date, contingent call dates and redemption amount	N.A.
16	Subsequent call dates, if applicable	N.A.
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.33%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	No
31	If write-down, write-down trigger(s)	N.A.
32	If write-down, full or partial	N.A.
33	If write-down, permanent or temporary	N.A.
34	If temporary write-down, description of write-up mechanism	N.A.
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investor in Tier II Bonds shall be; a) Superior to the claims of the investors in instrument eligible for inclusion in Tier I capital, Upper Tier II capital and; b) Subordinate to the claims of all other creditors.
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Absence of Point of Non Viability Features.

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A09126
3	Governing law(s) of the instrument	Indian Laws
	Regulatory treatment	
4	Transitional Basel III rules	Upper Tier II
5	Post-transitional Basel III rules	Ineligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Upper Tier II Capital instrument
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	
9	Par value of instrument	1,000,000.00
10	Accounting classification	Liability
11	Original date of issuance	16/10/2006
12	Perpetual or dated	Dated
13	Original maturity date	16/10/2021
14	Issuer call subject to prior supervisory approval	
15	Optional call date, contingent call dates and redemption amount	Call: After 10 years from the date of allotment
16	Subsequent call dates, if applicable	N.A.
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.95%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes 0.5% from 10 th Year
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	No
31	If write-down, write-down trigger(s)	N.A.
32	If write-down, full or partial	N.A.
33	If write-down, permanent or temporary	N.A.
34	If temporary write-down, description of write-up mechanism	N.A.
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investor in Upper Tier II Bonds shall be; a) Superior to the claims of the investors in instrument eligible for inclusion in Tier I capital and; b) Subordinate to the claims of all other creditors.
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Absence of Point of Non Viability Features and Existence of Step up Option.

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

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

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

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

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

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

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

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

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

Table DF - 14	FULL TERMS & CONDITIONS OF REGULATORY CAPITAL INSTRUMENTS
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Equities- Common Equity Tier-I and Additional Tier-I Capital Instruments:

Sr. No.	Capital Type	Instruments	Full Terms and Conditions
1	Equity	Equity	As disclosed above in main features section.
2	Perpetual Non-Cumulative Preference Share Capital	Perpetual Non-Cumulative Preference Shares	As disclosed above in main features section.

The Bank has been raising capital funds by means of issuance of Innovative Perpetual Debt Instruments (IPDI), Upper Tier II and Subordinated bonds. As these capital instruments are not fully compliant with the eligibility criteria set under Basel III Capital Regulations, these are phased out in computation of Tier 1 and Tier 2 Capital under the transitional provisions specified in RBI Master Circular on RBI Master Circular on Basel-III Capital Regulations, July, 2013.

The details of IPDI, Upper Tier II and Subordinated Debt (Unsecured Redeemable Nonconvertible Subordinated Bonds in the nature of Promissory Notes/Debentures), issued by the Bank and outstanding as on March 31, 2014 are given below:

Tier 1 Capital Instruments

1. Instrument	Unsecured, Non Convertible, Tier I Subordinated Perpetual Bonds in the nature of Promissory Notes (“Bonds”)
Credit Rating	“AA+” by CRISIL/ “AA” FITCH
Issue Size	Rs. 300 crores
Face Value/ Issue Price	Rs. 10,00,000 per Bond
Minimum Application Size	1 Bond and in multiples of 1 Bond thereafter
Tenor	Perpetual
Coupon Rate	The Bond will bear the interest rate of 9.45% per annum till 10 th October 2016. The rate will be stepped up to 9.95% per annum thereafter, if the call option is not exercised.
Interest payment Frequency	Annual
Interest on application money	Interest on application money will be paid to investors at the coupon rate applicable, (subject to deduction of tax at source, as applicable) from date of realisation of cheque(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.
Interest Payment Date	Subject to RBI guidelines in this regard, interest will be paid at the rate of 9.45% p.a payable annually (subject to deduction of tax at source at the rates prevailing from time to time under the provisions of the Income Tax Act, 1961, or any other statutory modification or re-

	<p>enactment thereof for which a certificate will be issued by the Bank) on the outstanding amount of the principal till final redemption. Interest will be paid annually on October 10, each year till final redemption. First interest payment shall be made on October 10, 2007.</p> <p>If the call is not exercised at the end of the 10th year from the deemed date of allotment then the Bonds shall carry the interest rate of 9.95% payable annually every year on October 10th for the life time of the instrument or till the period when the call is exercised</p>
Record Date	The Bank's Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 30 days prior to the respective due date.
Put	None
Call Option	The Bank shall have an option for redemption "i.e. Call Option" to redeem the Bonds at par at the end of 10 th year i.e. 10 th October 2016 and on every interest payment date thereafter (exercisable only with RBI approval)
Step up Option	The interest rate will be stepped up to 9.95% per annum thereafter, if the call option is not exercised.
Date of Allotment	October 10, 2006.
Listing	Proposed on the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
Depository	NSDL & CDSL
Trustee	IDBI Trusteeship Services Limited.
Issuance & Trading	Demat

2. Instrument	Unsecured, Non Convertible, Tier I Subordinated Perpetual Bonds in the nature of Promissory Notes ("Bonds")
Credit Rating	"AA+" by CRISIL/ "AA" ICRA
Issue Size	Rs. 200 crores
Face Value/ Issue Price	Rs. 10,00,000 per Bond
Minimum Application Size	1 Bond and in multiples of 1 Bond thereafter
Tenor	Perpetual
Coupon Rate	The Bond will bear the interest rate of 9.90% per annum till 12 th December 2017. The rate will be stepped up to 10.40% per annum thereafter, if the call option is not exercised.
Interest payment Frequency	Annual
Interest on application money	Interest on application money will be paid to investors at the coupon rate applicable, (subject to deduction of tax at source, as applicable) from date of realisation of cheque(s)/ Demand

	Draft(s) upto but not including the Deemed date of allotment.
Interest Payment Date	Subject to RBI guidelines in this regard, interest will be paid at the rate of 9.90% p.a payable annually (subject to deduction of tax at source at the rates prevailing from time to time under the provisions of the Income Tax Act, 1961, or any other statutory modification or re-enactment thereof for which a certificate will be issued by the Bank) on the outstanding amount of the principal till final redemption. Interest will be paid annually on December, each year till final redemption. First interest payment shall be made on December 12th, 2008. If the call is not exercised at the end of the 10th year from the deemed date of allotment then the Bonds shall carry the interest rate of 10.40% payable annually every year on December 12th for the life time of the instrument or till the period when Call is exercised.
Record Date	The Bank's Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 30 days prior to the respective due date.
Put	None
Call Option	The Bank shall have an option for redemption "i.e. Call Option" to redeem the Bonds at par at the end of 10 th year i.e. 12 th December 2017 and on every interest payment date thereafter (exercisable only with RBI approval)
Step up Option	The interest rate will be stepped up to 10.40% per annum thereafter, if the call option is not exercised.
Date of Allotment	December 12, 2007.
Listing	Proposed on the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
Depository	NSDL & CDSL
Trustee	IDBI Trusteeship Services Limited
Issuance & Trading	Demat

3. Instrument	Unsecured, Non Convertible, Tier I Subordinated Perpetual Bonds in the nature of Promissory Notes ("Bonds")
Credit Rating	"LAA" with Stable outlook by ICRA & "AA+/Stable" by CRISIL
Issue Size	Rs. 100 crores with a Green Shoe Option of Rs. 100 crore
Face Value/ Issue Price	Rs. 10,00,000 per Bond
Minimum Application Size	1 Bond and in multiples of 1 Bond thereafter
Tenor	Perpetual
Coupon Rate	The Bond will bear the interest rate of 11.15% per annum till 09 th September 2018. The rate will be stepped up to 11.65% per annum thereafter, if the call option is not exercised.
Interest payment Frequency	Annual
Interest on application money	Interest on application money will be paid to investors at the coupon rate applicable, (subject to deduction of tax at source,

	as applicable) from date of realisation of cheque(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.
Interest Payment Date	<p>Subject to RBI guidelines in this regard, interest will be paid at the rate of 11.15% p.a payable annually (subject to deduction of tax at source at the rates prevailing from time to time under the provisions of the Income Tax Act, 1961, or any other statutory modification or re-enactment thereof for which a certificate will be issued by the Bank) on the outstanding amount of the principal till final redemption. Interest will be paid annually on 9th September each year till final redemption. First interest payment shall be made on September 09th, 2009.</p> <p>If the call is not exercised at the end of the 10th year from the deemed date of allotment then the Bonds shall carry the interest rate of 11.65% payable annually every year on September 09th for the life time of the instrument or till the period when Call is exercised.</p>
Record Date	The Bank's Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 30 days prior to the respective due date.
Put	None
Call option	The Bank shall have an option for redemption "i.e. Call Option" to redeem the Bonds at par at the end of 10 th year i.e. 09 th September 2018 and on every interest payment date thereafter (exercisable only with RBI approval)
Step up Option	The interest rate will be stepped up to 11.65% per annum thereafter, if the call option is not exercised.
Date of Allotment	September 09, 2008.
Listing	Proposed on the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
Depository	NSDL & CDSL
Trustee	IDBI Trusteeship Services Limited
Issuance & Trading	Demat

4. Instrument	Unsecured, Non Convertible, Tier I Subordinated Perpetual Bonds in the nature of Promissory Notes ("Bonds")
Credit Rating	"BWR AAA" Brickwork & "AA+/Stable" by CRISIL
Issue Size	Rs. 150 crores with a Green Shoe Option of Rs. 50 crore
Face Value/ Issue Price	Rs. 10,00,000 per Bond
Minimum Application Size	1 Bond and in multiples of 1 Bond thereafter
Tenor	Perpetual
Coupon Rate	The Bond will bear the interest rate of 8.85% per annum.
Interest payment Frequency	Annual

Interest on application money	Interest on application money will be paid to investors at the coupon rate applicable, (subject to deduction of tax at source, as applicable) from date of realisation of cheque(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.
Interest Payment Date	Annual (subsequent to RBI norms)
Record Date	The Bank's Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 30 days prior to the respective due date.
Put Option	None
Call option	Call option may be exercised after the instrument has run for at least ten years and call option shall be exercised only with the prior approval of RBI (Department of Banking Operation & Development).
Step up Option	Step-up coupon of 0.50% p.a. payable annually for further life which will be exercised only once during whole life of the instrument, in conjunction with the call option, after the instrument has run at least ten years from the date of issue.
Date of Allotment	June 16, 2009.
Listing	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.
Issuance & Trading	Demat

5. Instrument	Unsecured, Non Convertible, Tier I Subordinated Perpetual Bonds in the nature of Promissory Notes ("Bonds")
Credit Rating	"BWR AAA" Brickwork & "AA+/Stable" by CRISIL
Issue Size	Rs. 140 crores.
Face Value/ Issue Price	Rs. 10,00,000 per Bond
Minimum Application Size	1 Bond and in multiples of 1 Bond thereafter
Tenor	Perpetual
Coupon Rate	The Bond will bear the interest rate of 9.10% per annum.
Interest payment Frequency	Annual
Interest on application money	Interest on application money will be paid to investors at the coupon rate applicable, (subject to deduction of tax at source, as applicable) from date of realisation of cheque(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.
Interest Payment Date	Annual (subsequent to RBI norms)
Record Date	The Bank's Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 30 days prior to the respective due

	date.
Put Option	None
Call option	Call option may be exercised after the instrument has run for at least ten years and every year thereafter on 30 th March; and call option shall be exercised only with the prior approval of RBI (Department of Banking Operation & Development).
Step up Option	Step-up coupon of 0.50% p.a. payable annually for further life which will be exercised only once during whole life of the instrument, in conjunction with the call option, after the instrument has run at least ten years from the date of issue.
Date of Allotment	March 30, 2009.
Listing	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.
Issuance & Trading	Demat

Tier 2 Capital Instruments

1. Instrument	Unsecured, Redeemable Non Convertible, Tier II Subordinated Bonds in the nature of Promissory Notes (“Bonds”)
Credit Rating	“AA+” by CRISIL
Issue Size	Rs. 450 crores (including Green Shoe Option of Rs. 150 crore.)
Face Value/ Issue Price	Rs. 10,00,000 per Bond
Minimum Application Size	5(Five) Bonds (Rs.10,00,000/- per Bond)
Tenor	123 months
Coupon Rate	7.15% p.a. Subject to TDS as applicable
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	Annual (subsequent to RBI norms)
Record Date	The Bank’s Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 30 days prior to the respective due date.
Put/Call option	None
Step up Option	Nil
Date of Allotment	February 08, 2005.
Listing	Proposed on the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
Depository	NSDL & CDSL

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

2. Instrument	Unsecured, Redeemable Non Convertible, Tier II Subordinated Bonds in the nature of Promissory Notes (“Bonds”)
Credit Rating	“AA+/Stable” by CRISIL & “CARE AA+” by CARE
Issue Size	Rs. 400 crores with a right to retain over subscription upto Rs. 400 crores. The Bank reserves the right to retain the entire amount under the Fixed Rate Option.
Face Value/ Issue Price	Rs. 10,00,000 per Bond
Minimum Application Size	10 Bonds and in multiples of 10 Bonds thereafter
Tenor	Option 1: 9 years & 7 Months Option 2: 6 years & 7 Months
Coupon Rate	Option 1: 7.40% to 7.50% p.a. Option 2: Benchmark Rate plus a margin of 0.50% to 0.60% (reset semi annually)
Interest payment Frequency	Option 1: Annual Option 2: Semi annual
Interest on application money	Option 1: Interest on application money will be paid to investors at the coupon rate applicable to option 1, decided on the basis of book building (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. Option 2: Interest on application money will be paid to investors at the coupon rate of first coupon fixing, decided on the basis of book building (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	Option 1: Annual Option 2: Semi annual
Record Date	The Bank’s Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 30 days prior to the respective due date.
Put/Call option	None
Step up Option	Nil
Date of Allotment	September 23, 2005.
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

3. Instrument	Unsecured, Redeemable Non Convertible, Tier II Subordinated Bonds in the nature of Promissory Notes (“Bonds”)
Credit Rating	“AA+/Stable” by CRISIL & “CARE AA+” by CARE
Issue Size	Rs. 200 crores.
Face Value/ Issue Price	Rs. 10,00,000 per Bond
Minimum Application Size	10 Bonds and in multiples of 10 Bonds thereafter
Tenor	10 Years
Coupon Rate	8.33% p.a. (Annualised 8.50%)
Interest payment Frequency	Semi annual
Interest on application money	Interest on application money will be paid to investors at the rate 8.33% p.a. (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	Semi annual
Record Date	The Bank’s Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 30 days prior to the respective due date.
Put/Call option	None
Step up Option	Nil
Date of Allotment	May 19, 2006.
Listing	Proposed on the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
Depository	NSDL & CDSL
Trustee	IDBI Trusteeship Services of India Ltd.
Settlement	Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/ redemption warrant(s)/ demand draft(s)/ credit through RTGS/ ECS system
Issuance & Trading	Demat Mode

4. Instrument	Unsecured, Redeemable Non Convertible, Tier II Subordinated Bonds in the nature of Promissory Notes (“Bonds”)
Credit Rating	“AA+” by CRISIL & “AA+” by FITCH
Issue Size	Rs. 400 crores.
Face Value/ Issue Price	Rs. 10,00,000 per Bond

Minimum Application Size	10 Bonds and in multiples of 1 Bond thereafter
Tenor	124 Months
Coupon Rate	9.35% p.a.
Interest payment Frequency	Subject to RBI guidelines in this regard, interest will be paid at the cut off coupon rate p.a payable annually (subject to deduction of tax at source at the rates prevailing from time to time under the provisions of the Income Tax Act, 1961, or any other statutory modification or reenactment thereof for which a certificate will be issued by the Bank) on the outstanding amount of the principal till final redemption. Interest will be paid annually on December 12 each year till final redemption. First interest payment shall be made on December 12, 2008.
Interest on application money	Interest shall be payable at the coupon rate from the date of realization of cheque/ draft till one day prior to the Deemed Date of Allotment.
Interest Payment Date	Annually
Record Date	The Bank's Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 30 days prior to the respective due date.
Put/Call option	None
Step up Option	Nil
Date of Allotment	December 12, 2007.
Listing	Proposed on the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
Depository	NSDL & CDSL
Trustee	IDBI Trusteeship Services of India Ltd.
Settlement	Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/ redemption warrant(s)/ demand draft(s)/ credit through RTGS/ ECS system
Issuance & Trading	Demat Mode

5. Instrument	Unsecured, Redeemable Non Convertible, Tier II Subordinated Bonds in the nature of Promissory Notes ("Bonds")
Credit Rating	“LAA” by ICRA & “AA+” by FITCH
Issue Size	Rs. 400 crores.
Face Value/ Issue Price	Rs. 10,00,000 per Bond
Minimum Application Size	10 Bonds and in multiples of 1 Bond thereafter
Tenor	120 Months i.e. At par at the end of the 120 months from the deemed date of allotment, i.e. on 17 September 2018
Coupon Rate	10.95% p.a.
Interest payment Frequency	Annual Subject to RBI guidelines in this regard, interest will be paid at the cut off coupon rate p.a payable annually (subject to deduction of tax at source at the rates prevailing from time to time under the provisions of the Income Tax Act, 1961, or any

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

6. Instrument	Unsecured, Redeemable Non Convertible, Tier II Subordinated Bonds in the nature of Promissory Notes ("Bonds")
Credit Rating	“LAA” by ICRA & “AA+” by FITCH
Issue Size	Rs. 200 crores.
Face Value/ Issue Price	Rs. 10,00,000 per Bond
Minimum Application Size	10 Bonds and in multiples of 1 Bond thereafter
Tenor	120 Months i.e. At par at the end of the 120 months from the deemed date of allotment, i.e. on 23 December 2018
Coupon Rate	9.50% p.a.
Interest payment Frequency	Annual Subject to RBI guidelines in this regard, interest will be paid at the cut off coupon rate p.a payable annually (subject to deduction of tax at source at the rates prevailing from time to time under the provisions of the Income Tax Act, 1961, or any other statutory modification or reenactment thereof for which a certificate will be issued by the Bank) on the outstanding amount of the principal till final redemption.
Interest on application money	Interest on application money will be paid to investors at the

	coupon rate applicable (subject to deduction of tax at source, as applicable) from date of realisation of cheque(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.
Interest Payment Date	Interest will be paid annually on December 23 rd each year till final redemption. First interest payment shall be made on December 23, 2009.
Record Date	The Bank's Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 30 days prior to the respective due date.
Put/Call option	None
Step up Option	Nil
Date of Allotment	December 23, 2008
Listing	Proposed on the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
Depository	NSDL & CDSL
Trustee	IDBI Trusteeship Services of India Ltd.
Settlement	Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/ redemption warrant(s)/ demand draft(s)/ credit through RTGS/ ECS system
Issuance & Trading	Demat Mode

7. Instrument	Unsecured, Redeemable Non Convertible, Tier II Subordinated Bonds in the nature of Promissory Notes ("Bonds")
Credit Rating	““LAA” by ICRA & “AA+” by FITCH
Issue Size	Rs. 200 crores.
Face Value/ Issue Price	Rs. 10,00,000 per Bond
Minimum Application Size	10 Bonds and in multiples of 1 Bond thereafter
Tenor	120 Months i.e. At par at the end of the 120 months from the deemed date of allotment, i.e. on 30 th December 2018
Coupon Rate	8.60% p.a.
Interest payment Frequency	Annual Subject to RBI guidelines in this regard, interest will be paid at the cut off coupon rate p.a payable annually (subject to deduction of tax at source at the rates prevailing from time to time under the provisions of the Income Tax Act, 1961, or any other statutory modification or reenactment thereof for which a certificate will be issued by the Bank) on the outstanding amount of the principal till final redemption.
Interest on application money	Interest on application money will be paid to investors at the coupon rate applicable (subject to deduction of tax at source, as applicable) from date of realisation of cheque(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.
Interest Payment Date	Interest will be paid annually on April 1 each year till final

	redemption. First interest payment shall be made on April 1, 2009 for interest period from the deemed date of allotment up to March 31 st , 2009 (both days inclusive), falling due for payment on April 1, 2009.
Record Date	The Bank's Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 15 days prior to the respective due date.
Put/Call option	None
Step up Option	Nil
Date of Allotment	December 30, 2008
Listing	Proposed on the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
Depository	NSDL & CDSL
Trustee	IDBI Trusteeship Services of India Ltd.
Settlement	Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/ redemption warrant(s)/ demand draft(s)/ credit through RTGS/ ECS system
Issuance & Trading	Demat Mode

8. Instrument	Unsecured, Redeemable Non Convertible, Tier II Subordinated Bonds in the nature of Promissory Notes ("Bonds")
Credit Rating	“AAA/Stable” by CRISIL & “CARE AAA” by CARE
Issue Size	Rs. 800 crores.
Face Value/ Issue Price	Rs. 10,00,000 per Bond
Minimum Application Size	10 Bonds and in multiples of 1 Bond thereafter
Tenor	120 Months from the deemed date of allotment.
Coupon Rate	8.90% p.a.
Interest payment Frequency	Annual (subsequent to Rbi norms)
Interest on application money	Interest on application money will be paid to investors at the coupon rate applicable (subject to deduction of tax at source, as applicable) from date of realisation of cheque(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.
Interest Payment Date	Interest will be paid annually on December 28 th each year till final redemption.
Record Date	The Bank's Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 15 days prior to the respective due date.
Put/Call option	None
Step up Option	Nil
Date of Allotment	December 28, 2012

Listing	Proposed on the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
Depository	NSDL & CDSL
Trustee	IDBI Trusteeship Services of India Ltd.
Settlement	Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/ redemption warrant(s)/ demand draft(s)/ credit through RTGS/ ECS system
Issuance & Trading	Demat Mode

9. Instrument	Non-Convertible Redeemable Unsecured Basel III compliant Tier II Bonds in the nature of Debentures of Rs. 10 lacs each (“Bonds”)
Credit Rating	“AAA/Stable” by CRISIL
Issue Size	Rs. 2000 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	9.80% 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 cheque(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.
Interest Payment Date	Interest will be paid annually on November 22 nd each year till final redemption.
Record Date	The Bank’s Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 15 days prior to the respective due date.
Put/Call option	None
Step up Option	Nil
Date of Allotment	November 22, 2013
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

Upper Tier 2 Capital Instruments

1. Instrument	Unsecured, Redeemable Non Convertible, Upper Tier II Subordinated Bonds in the nature of Promissory Notes (“Bonds”)
Credit Rating	“AA+” by CRISIL & “AA” by FITCH
Issue Size	Rs. 500 crores with a green shoe option of Rs. 500 crores.
Face Value/ Issue Price	Rs. 10,00,000 per Bond
Minimum Application Size	10 Bonds and in multiples of 1 Bond thereafter
Tenor	15 years
Coupon Rate	8.95% p.a. for the first 10 years and step-up coupon rate of 9.45% for last 5 years if call option is not exercised at the end of the 10 th year from the deemed date of allotment.
Interest payment Frequency	Subject to RBI guidelines in this regard, interest will be paid at the rate of 8.95% p.a payable annually (subject to deduction of tax at source at the rates prevailing from time to time under the provisions of the Income Tax Act, 1961, or any other statutory modification or re-enactment thereof for which a certificate will be issued by the Bank) on the outstanding amount of the principal till final redemption. Interest will be paid annually on 16 th October each year till final redemption. First interest payment shall be made on October 16 th , 2007. If the call is not exercised at the end of the 10 th year from the deemed date of allotment then the Bonds shall carry the interest rate of 9.45% payable annually every year on October 16 th for the life time of the instrument or till the period when Call is exercised.
Interest on application money	Interest shall be payable at the coupon rate from the date of realization of cheque/ draft till one day prior to the Deemed Date of Allotment.
Interest Payment Date	Interest will be paid annually on October 16 th 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, 30 days prior to the respective due date.
Put/Call option	Call option at par at the end of 10 th year from the deemed date of allotment
Step up Option	Step-up coupon rate of 9.45% for last 5 years if call option is not exercised at the end of the 10 th year from the deemed date of allotment.
Date of Allotment	October 16, 2006
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	Unsecured, Redeemable Non Convertible, Upper Tier II Subordinated Bonds in the nature of Promissory Notes (“Bonds”)
Credit Rating	“BWR AAA” by Brickwork & “AA+” by CRISIL
Issue Size	Rs. 500 crores.
Face Value/ Issue Price	Rs. 10,00,000 per Bond
Minimum Application Size	10 Bonds and in multiples of 1 Bond thereafter
Tenor	15 years from the deemed date of allotment in case call option is not exercised at the end of 10 years.
Coupon Rate	8.65% p.a.
Interest payment Frequency	Annual (subsequent to RBI norms)
Interest on application money	Interest shall be payable at the coupon rate from the date of realization of cheque/ draft till one day prior to the Deemed Date of Allotment.
Interest Payment Date	Annual.
Record Date	The Bank’s Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 30 days prior to the respective due date.
Put/Call option	Call option at par at the end of 10 th year from the deemed date of allotment
Step up Option	Step-up coupon of 0.50% p.a. payable annually for further life which may be exercised only once during the whole life of the instrument, in conjunction with the call option, after the instrument has run at least ten years from the deemed date of issue.
Date of Allotment	June 25, 2009
Listing	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

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

4. Instrument	Unsecured, Redeemable Non Convertible, Upper Tier II Subordinated Bonds in the nature of Promissory Notes (“Bonds”)
Credit Rating	“AAA” by CRISIL & “AAA” by CARE
Issue Size	Rs. 500 crores.
Face Value/ Issue Price	Rs. 10,00,000 per Bond
Minimum Application Size	10 Bonds and in multiples of 1 Bond thereafter
Tenor	15 years from the deemed date of allotment in case call option is not exercised at the end of 10 years.
Coupon Rate	8.48% p.a.
Interest payment Frequency	Annual (subsequent to RBI norms)
Interest on application money	Interest shall be payable at the coupon rate from the date of realization of cheque/ draft till one day prior to the Deemed Date of Allotment.
Interest Payment Date	Annual.
Record Date	The Bank’s Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 30 days prior to the respective due date.
Put/Call option	Call option at par at the end of 10 th year from the deemed date of allotment
Step up Option	The bank may have stepup option which may be exercised only once during the whole life of the instrument, in conjunction with the call option, after the lapse of ten years from the date of issue. The bond will carry a step up option of 0.5% if the call option is not exercised at the end of the 10 th year. The coupon therefore shall go up from 8.48% p.a. to 8.98% p.a. in case the call option is not exercised.
Date of Allotment	January 28, 2010
Listing	Proposed on the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
Depository	NSDL & CDSL
Trustee	IDBI Trusteeship Services of India Ltd.
Settlement	Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/ redemption warrant(s)/ demand draft(s)/ credit through RTGS/ ECS system
Issuance & Trading	Demat Mode