PILLAR III DISCLOSURE UNDER BASEL-III FRAMEWORK
FOR THE YEAR ENDED 31st March' 2015

Table DF – 1	Scope of Application

Name of the head of the banking group to which the framework applies to
***ALLAHABAD BANK* (Solo)**

(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 method of consolidation**	**Explain the reasons if consolidated under only one of the scope of consolidation**
All Bank Finance	Yes	Subsidiary	Yes	Subsidiary	NA	NA
Universal Sompo General Insurance Company Limited	Yes	Joint Venture	No	Joint Venture	NA	Risk weighted @ 250% for Capital Adequacy Purposes
ASREC (India) Ltd.	Yes	Joint Venture	Yes	Joint Venture	NA	NA
Allahabad UP Gramin Bank	Yes	Associate	Yes	Associate	NA	NA

B: List of group entities not considered for consolidation both under the accounting and regulatory scope of consolidation					
Name of the entity / country of incorporation	**Principle activity of the entity**	**Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)**	**% of bank's holding in the total equity**	**Regulatory treatment of bank's investments in the capital instruments of the entity**	**Total balance sheet assets (as stated in the accounting balance sheet of the legal entity)**
NA					

(II) Quantitative Disclosures

₹ in Millions

C: List of group entities considered for consolidation			
Name of the entity / country of incorporation (as indicated in (I) a. above)	**Principle activity of the entity**	**Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)**	**Total balance sheet assets (as stated in the accounting balance sheet of the legal entity)**
All Bank Finance	Merchant Banking	150	653
ASREC (India) Ltd.	Asset Recovery Company	980	1921
Allahabad UP Gramin Bank	Banking	619	96357

D: The aggregate amount of capital deficiencies in all subsidiaries which are not included in the regulatory scope of consolidation			
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 the subsidiaries.			

₹ in Millions

E: The aggregate amounts (e.g. current book value) of the bank's total interests in insurance entities, which are risk-weighted				
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 of regulatory capital of using risk weighting methods versus using the full deduction method**
M/s Universal Sompo General Insurance Company Limited	Insurance	3500	30%	Reduction of 6bps in CRAR

F: Any restrictions or impediments on transfer of funds or regulatory capital within the banking group: NIL

Table DF – 2	Capital Adequacy

Qualitative Disclosures
• The Bank carries out regular assessment of its Capital requirements to maintain a comfortable Capital to Risk Weighted Assets Ratio (CRAR) and to cushion against the risk of losses against any unforeseen events so as to protect the interest of all stakeholders. The Bank carries out the exercise of Capital Planning on an annual basis to review the capital required to carry out its activities smoothly in the future. Also, the Bank has well defined Internal Capital Adequacy Assessment Process (ICAAP) to comprehensively address all risks and maintain necessary additional capital. • The Bank has adopted Standardized Approach for Credit Risk, Basic Indicator Approach for Operational Risk and Standardized Duration Approach for Market Risk for computing CRAR, as per the guidelines of RBI.

Quantitative Disclosures

(₹ in Millions)

Capital Requirements for Various Risks		
S. No	**Types of Risk**	**Capital Requirement**
A	**Credit Risk**	**120901**
A.1	For non-sec portfolio	120901
A.2	For Securitized portfolio	0.00
B	**Market Risk**	**6506**
B.1	For Interest Rate Risk	4647
B.2	For Equity Risk	1804
B.3	For Forex Risk (including gold)	55
B.4	For Commodities Risk	-
B.5	For Options risk	-
C	**Operational Risk**	**10095**
C.1	Basic Indicator Approach	10095
C.2	Standardized Approach if applicable	-
D	**Total Capital Requirement**	**137502**
E	**Total Risk Weighted Assets**	**1527804**
G	**Common Equity Tier 1**	**115631**
H	**Tier 1**	**117728**
I	**Total Capital**	**159591**
J	**Total Capital Ratio (CRAR)**	**10.45%**
K	**Total Capital (Consolidated)**	**162905**
L	**Total Capital Ratio (Consolidated)**	**10.60%**

Table DF – 3	Credit Risk: General Disclosure

a) The general qualitative disclosure requirement with respect to credit risk, including:

- **Definition of past due and impaired (for accounting purposes)**

The Bank follows Reserve Bank of India regulations, which are summed up below.

a. Non-performing Assets

An asset, including a leased asset, becomes non-performing when it ceases to generate income for the bank.

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

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

II. the account remains 'out of order' for 90 days as indicated below, in respect of an Overdraft/Cash Credit (OD/CC),

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

IV. The installment of principal or interest thereon remains unpaid for two crop seasons beyond the due date for short duration crops,

V. The installment of principal or interest thereon remains unpaid for one crop season beyond the due date for long duration crops.

VI. The amount of liquidity facility remains outstanding for more than 90 days, in respect of a securitization transaction undertaken in terms of guidelines on securitization dated February 1, 2006.

VII. Bank should classify an account as NPA only if the interest charged during any quarter is not serviced fully within 90 days from the end of the quarter.

VIII. A loan for infrastructure/non-infrastructure project will be classified as NPA during any time before commencement of commercial operations as per record of recovery (90 days overdue) unless it is restructured and becomes eligible for classification as "Standard Asset"

IX. A loan for an infrastructure project will be classified as NPA if it fails to commence commercial operations within two years from original DCCO, even if it is regular as per record of recovery, unless it is restructured and becomes eligible for classification as "Standard Asset"

X. A loan for a non-infrastructure project will be classified as NPA if it fails to commence commercial operations within one year from original DCCO, even if it is regular as per record of recovery, unless it is restructured and becomes eligible for classification as "Standard Asset"

b. 'Out of Order' status

An account is treated as **'out of order'** 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, these accounts are treated as **'out of order'**.

c. 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.

d. Non Performing Investments

In respect of securities, where interest/ principal is in arrears, the Bank does not reckon income on the securities and makes appropriate provisions for the depreciation in the value of the investment.

A non-performing investment (NPI), similar to a non-performing advance (NPA), is one where:

I. Interest/ installment (including maturity proceeds) is due and remains unpaid for more than 90 days.

II. This applies mutatis-mutandis to preference shares where the fixed dividend is not paid.

III. In the case of equity shares, in the event the investment in the shares of any company is valued at Re.1 per company on account of the non-availability of the latest balance sheet in accordance with the Reserve Bank of India instructions, those equity shares are also reckoned as NPI.

IV. Any credit facility availed by the issuer is NPA in the books of the bank, investment in any of the securities issued by the same issuer is treated as NPI and vice versa.

V. The investments in debentures / bonds, which are deemed to be in the nature of advance, are subjected to NPI norms as applicable to investments.

- **Discussion of the Bank's Credit Risk Management Policy**

1. Credit Risk Management Policies:

1.1. The Bank has put in place a well-structured Credit Risk Management Policy duly approved by the Board. The Policy document defines organizational structure, role and responsibilities and the processes whereby the Credit Risks carried by the Bank can be identified, quantified, managed and controlled within the framework which the Bank considers consistent with its mandate and risk tolerance limits.

1.2. Credit Risk is monitored by the Bank account wise and compliance with the risk limits / exposure cap approved by the Board is ensured. The quality of internal control system is also monitored and in-house expertise has been built up to tackle all the facets of Credit Risk.

1.3. The Bank has taken earnest steps to put in place best Credit Risk Management practices. In addition to Credit Risk Management Policy, the Bank has also framed Board approved Lending Policy, Investment Policy, Country Risk Management Policy, Recovery Management Policy etc. which form integral part in monitoring of credit risk and ensures compliance with various regulatory requirements, more particularly in respect of Exposure norms, Priority Sector norms, Income Recognition and Asset Classification guidelines, Capital Adequacy, Credit Risk Management guidelines etc. of RBI/other Statutory Authorities.

1.4. Besides, the Bank has also put in place a Board approved policy on Credit Risk Mitigation & Collateral Management which lays down the details of securities and administration of such securities to protect the interests of the Bank. These securities act as mitigants against the credit risk to which the Bank is exposed.

2. Architecture and Systems of the Bank:

2.1. A Sub-Committee of Board of Directors termed as Risk Management Committee (RMC) has been constituted to specifically oversee and co-ordinate Risk Management functions in the bank.

2.2. A Credit Risk Management Committee of executives has been set up to formulate and implement various credit risk strategies including lending policy and to monitor Bank's Risk Management functions on a regular basis.

3. Credit Appraisal / Internal Rating:

3.1. The Bank manages its credit risk by continuously measuring and monitoring of risks at each obligor (borrower) and portfolio level. The Bank has robust internally developed credit risk grading / rating modules and well-established credit appraisal / approval processes.

3.2. The internal risk rating / grading modules capture quantitative and qualitative issues relating to management risk, business risk, industry risk, financial risk and project risk. The data on industry risk is constantly updated based on market conditions.

3.3. The rating for every borrower is reviewed. As a measure of robust credit risk management practices, the bank has implemented a three tier system of credit rating process for the loan proposals sanctioned at Head Office Level and two tier system at Zonal Office/ Branch level which includes validation of rating independent of credit department. For the proposals falling under the powers of Bank's Head Office, the validation of ratings is done at Risk Management Department.

3.4. The Bank follows a well defined multi layered discretionary power structure for sanction of loans. As advised by the ministry various committees have been formed at ZO & HO Level. ZLCC AGM/DGM headed by Zonal Head, FGMLCC headed by Field General Manager, HLCC GM headed by GM (Credit), HLCC ED headed by ED (Executive Director), CAC headed by CMD and MCBOD (Management Committee of the Board) headed by CMD. A structure named New Business Group (NBG) headed by CMD has been constituted at Head Office level for considering in-principle approval for taking up fresh credit proposals above a specified cut-off point.

Quantitative Disclosures

A. Gross Credit Risk Exposure

(Amount ₹ in Millions)

SL No	Exposure Type	Domestic (Outstanding)	Overseas (Outstanding)	Total
1.	Fund Based	1451851	79100	**1530951**
2.	Non-Fund Based	241031	12264	**253295**
3.	**Total**	**1692882**	**91364**	**1784246**

B. Industry type distribution of exposures

(Amount ₹ in Millions)

S. No.	Industry	Funded Outstanding	Non-Funded Outstanding
1	Mining and Quarrying	980	149
2	Food Processing	32,520	12824
3	Beverage & Tobacco	3,470	31
4	Textiles	50,100	3,322
5	Leather & Leather Products	860	30
6	Wood & Wood Products	1,870	196
7	Paper & Paper Products	4,950	1,812
8	Petroleum, Coal Products and Nuclear Fuels	11,940	6,377

S. No.	Industry	Funded Outstanding	Non-Funded Outstanding
9	Chemicals and Chemical Products	43,070	8,334
10	Rubber, Plastic & their Products	4,110	859
11	Glass and Glassware	360	262
12	Cement and Cement Products	10,720	426
13	Basic Metal and Metal Products	91,630	22,816
14	All Engineering	44,600	22,003
15	Vehicles, Vehicle Parts and Transport Equipment	4,130	50
16	Gems & Jewellery	11,340	3,013
17	Construction	31,860	42,978
18	Infrastructure	247,590	30,558
19	Other Industries	53,860	20,437
Industry (Total of Small, Medium and Large Scale)		**649,960**	**176,477**

Credit Exposure of industries where outstanding exposure is more than 5% of the Total Gross Credit Exposure of the Bank is as follows:

(Amount ₹ in Millions)

S. No.	Industry	Funded Outstanding	Non Funded Outstanding	% of Gross Credit
1.	**Infrastructure**	247590	30558	16.17
1.1	**Out of which: Power**	139820	9406	9.13
2.	**Basic Metal and Metal Products**	91630	22816	5.99
2.1	**Out of Which: Iron and Steel**	84760	21800	5.54

C. Residual Contractual Maturity Breakdown of Assets

(Amount ₹ in Millions)

Buckets	Cash & RBI Balances*	Bank Balances	Net Advances	Net Investment
Next day	22170	16029	12031	55052
2 – 7 days	2730	0	18788	13475
8 –14 days	2523	3125	11935	2495
15 – 28 days	2303	312	16577	703
29 days – 3 months	7474	19687	96473	55347
>3 months – 6 months	6475	0	86750	20887
> 6months – 1 year	10191	18125	141223	21075
>1 year – 3 years	18055	2214	433036	82435
> 3 years – 5 years	11473	15243	195514	144178
> 5 years	13209	0	486435	169135
Total	**96603**	**74735**	**1498762**	**564782**

* As per Structural Liquidity Statement.

D. Movement of NPAs and Provision for NPAs

(Amount ₹ in Millions)

S. No.	Particulars	Amount
A.	**Amount of NPAs (Gross)**	**83579**
A. 1	Substandard	37872
A. 2	Doubtful 1	23567
A. 3	Doubtful 2	22136
A. 4	Doubtful 3	3
A. 5	Loss	0
B	**Net NPAs**	**59788**
C	**NPA Ratios**	
C. 1	Gross NPAs to Gross Advances	**5.46%**
C. 2	Net NPAs to Net Advances	**3.99%**
D	**Movement of NPAs (Gross)**	
D. 1	Opening balance	80124
D. 2	Additions	13973
D. 3	Reductions	10518
D. 4	**Closing balance**	**83579**
E	**Movement of provisions for NPAs**	
E. 1	Opening balance	24057
E. 2	Provisions made during the period	3911
E. 3	Write-off	4322
E. 4	Write-back of excess provisions	557
E. 5	Closing Balance	23089

E. NPIs and Movement of Provision for Depreciation on NPI-Position

(Amount ₹ in Millions)

S. No.	Particulars	Amount
A.	**Amount of Non-Performing Investments**	**575**
B	Amount of Provision held for Non Performing Investments	182
C	**Net Non Performing Investments**	**393**
D	**Movement of provisions for depreciation on investments**	
D. 1	Opening balance	134
D. 2	Provisions made during the period	48
D. 3	Write-off	0
D. 4	Write-back of excess provisions	0
D. 5	**Closing Balance**	**182**

Table DF – 4	Credit Risk: disclosures for portfolios subject to the standardized approach

Qualitative Disclosures

- Under Standardized Approach the Bank accepts rating of all RBI approved ECRA (External Credit Rating Agency) namely CARE, CRISIL, India Ratings, ICRA, SMERA and Brickwork India Pvt Ltd for domestic credit exposures. For overseas credit exposures the bank accepts rating of Standard & Poor, Moody's and Fitch.

- The Bank encourages Corporate and Public Sector Entity (PSE) borrowers to solicit credit ratings from ECRA and has used these ratings for calculating risk weighted assets wherever such ratings are available. The exposure amounts after risk mitigation subject to Standardized Approach (rated and unrated) in the following three major risk buckets are as under:

Quantitative Disclosures

(Amount ₹ in Millions)

Details of Gross Credit Risk Exposure (Fund based and Non-fund based) based on Risk-Weight (After application of Risk Mitigants)

SL No	Risk Weight	Funded	Non Funded
1	Below 100% risk weight	662477	38081
2	100% risk weight	398869	33582
3	More than 100% risk weight	291214	23565
4	Deduction from capital funds	0	0

Table DF – 5	Credit Risk Mitigation: Disclosures for Standardized Approaches

Qualitative Disclosures

1. Bank obtains various types of securities (which may also be termed as collaterals) to secure the exposures (Fund based as well as Non-Fund based) on its borrowers. The collaterals commonly used by the Bank as the risk mitigants comprise of the financial collaterals (i.e., Bank deposits, govt./postal securities, life insurance policies, gold jewellery, units of mutual funds etc.), various categories of movable and immovable assets/landed properties etc.
2. Where personal/corporate guarantee is considered necessary, the guarantee is preferably that of the principal members of the group holding shares in the borrowing company/ flagship Group Company of corporate. It is ensured that their estimated net worth is substantial enough for them to stand as guarantors.
3. In line with the regulatory requirements, the Bank has put in place a well-articulated Policy on Credit Risk Mitigation and Collateral Management duly approved by the Bank's Board.
4. As advised by RBI, the Bank has adopted the comprehensive approach relating to credit risk mitigation under Standardized Approach, which allows fuller offset of eligible securities against exposures, by effectively reducing the exposure amount by the value ascribed to the securities. Thus the eligible financial collaterals have been used to reduce the credit exposure in computation of credit risk capital. In doing so, the Bank has recognized specific securities namely (a) Bank Deposits (b) Life Insurance Policies (c) NSCs / KVPs (d) Government Securities, in line with the RBI guidelines on the matter.
5. Besides, other approved forms of credit risk mitigation are "On Balance Sheet Netting" and availability of "Eligible Guarantees". On balance sheet netting has been reckoned to the extent of the deposits available against the loans/advances of the borrower (to the extent of exposure) as per the RBI guidelines. Further, in computation of credit risk capital, the types of guarantees recognized for mitigation and applicable Risk Weights, in line with RBI Guidelines are (a) Central Government Guarantee (0%) (b) State Government (20%) (c) CGTMSE (0%) (d) ECGC (20%) (e) Bank guarantee in form of bills purchased/discounted under Letter of Credit (20% or as per rating of foreign Banks).

7. All types of securities eligible for mitigation are easily realizable financial securities. As such, presently no limit/ceiling has been prescribed to address the concentration risk in credit risk mitigants recognized by the Bank.

SL No	Quantitative Disclosures	(Amount ₹ in Millions)
(a)	For each separately disclosed credit risk portfolio the total exposure (after, where applicable, on- or off balance sheet netting) that is covered by eligible financial collateral after the application of haircuts.	223456
(b)	For each separately disclosed portfolio the total exposure (after, where applicable, on or off-balance sheet netting) that is covered by guarantees/credit derivatives (whenever specifically permitted by RBI)	73860

Table DF – 6	Securitization: Disclosure for Standardized Approach Qualitative Disclosures
The Bank/Group does not have any securitization exposure.	

Table DF – 7	Market Risk in Trading Book

Qualitative disclosures

(a) Market Risk:

1. Market Risk is defined as the possibility of loss caused by changes/movements in the market variables such as interest rates, foreign currency exchange rates, equity prices and commodity prices. Bank's exposure to Market risk arises from investments (interest related instruments and equities) in trading book (both AFS and HFT categories) and the Foreign Exchange positions. The objective of the market risk management is to minimize the impact of losses on earnings and equity.
2. The Bank has put in place Board approved Policies on Investments, Foreign Exchange Operations, Trading in Forex Market, Derivatives, Asset Liability Management and Stress Testing for effective management of market risk. The policies ensure that operations in fixed income securities, equities, foreign exchange and derivatives are conducted in accordance with sound business practices and as per extant regulatory guidelines.
3. Bank uses 'Cash-flow Approach' and 'Stock Approach' for measuring, monitoring and managing Liquidity Risk. Under cash flow approach, mismatches under various time buckets are analyzed vis-à-vis tolerance limits. Under stock approach, various ratios like Core Deposits/Total Assets, Temporary Assets/Volatile Liabilities, etc. are calculated and analyzed against tolerance limits specified in the ALM Policy. Appropriate corrective measures, wherever required are taken as per directives of ALCO / Board. The Bank has also put in place mechanism for Contingency Funding Plan to assess the projected liquidity position of the Bank under stressed scenarios.
4. Interest Rate Risk is managed through use of Gap analysis of rate sensitive assets and liabilities and monitored through prudential tolerance limits. Bank uses Traditional Gap Analysis (TGA) for assessing the impact of Interest Rate Risk on its Net Interest Income over a short term i.e. upto 1 year. For assessing long term impact of interest rate changes on Market Value of Equity / Net Worth, Duration Gap Analysis (DGA) is carried out.
5. The Bank has put in place various limits to measure, monitor and manage market risk, viz., Modified duration Limits. Day Light Limits, Overnight Limits, Aggregate Gap Limits, VaR Limit, Deal Size Limits, Counterparty Limits, Instrument-wise Limits, Dealer-wise limits, Stop Loss Limits etc. The limits are monitored on daily basis and reported to the top management as per stipulated timelines.
6. The Bank has adopted Standardized Duration Approach as prescribed by RBI for computation of capital charge for Market Risk.

S. No	Quantitative Disclosures (Amount ₹ in Millions)	
1	The total capital requirements for Market Risk	**6506**
	1.1 Interest rate risk	4647
	1.2 Equity position risk	1804
	1.3 Foreign exchange risk	55

Table DF – 8	Operational Risk

Qualitative disclosures

1. Operational Risk is the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events. Operational risk includes legal risk but excludes strategic and reputation risks.

2. The Bank has framed Operational Risk Management Policy duly approved by the Board. Supporting policies adopted by the Board which deal with management of various areas of operational risk are (a) Compliance Risk Management Policy (b) Forex Risk Management Policy (c) Policy Document on Know Your Customers (KYC) and Anti Money Laundering (AML) Procedures (d) Business Continuity and Disaster Recovery Policy (e) Fraud Risk Management Policy etc.

3. The Operational Risk Management Policy adopted by the Bank outlines organization structure and detailed processes for management of operational risk. The basic objective of the policy is to closely integrate operational risk management system into the day-to-day risk management processes of the Bank by clearly assigning roles for effectively identifying, assessing, monitoring and controlling / mitigating operational risks and by timely reporting of operational risk exposures, including material operational losses. Operational risks in the Bank are managed through comprehensive and well articulated internal control frameworks.

4. In line with the final guidelines issued by RBI, the Bank has adopted the **Basic Indicator Approach** for computing capital for Operational Risk.

5. As per the guidelines, the capital for operational risk is equal to 15% of average positive annual Gross Income of previous three years as defined by RBI. Accordingly, the capital requirement for operational risk as on 31.03.2015 is **₹ 10095 Millions.**

Table DF – 9	Interest Rate Risk in the Banking Book (IRRBB)

Qualitative disclosures

(a) Interest Rate Risk in the Banking Book:

1. Interest Rate Risk is the risk where changes in market interest rates might adversely affect a Bank's financial condition. The immediate impact of changes in interest rates is on Bank's earnings i.e.
Net Interest Income (NII). A long -term impact of changing interest rates is on Bank's Market Value of Equity (MVE) or Net Worth as the economic value of Bank's assets, liabilities and off-balance sheet positions get affected due to variation in market interest rates.

2. The impact on income (Earnings perspective) is measured through use of Traditional Gap analysis, which measures mismatch between rate sensitive liabilities and rate sensitive assets (including off-balance sheet positions) over different time intervals, as at a given date. The impact of interest rate risk on NII is assessed by applying notional rate shock of 100,200 & 300 bps on gaps in various time bucket up to a period of one year as prescribed in Bank's ALM Policy.

3. The Bank has adopted Duration Gap Analysis (DGA) to measure interest rate risk in its balance sheet from the economic value perspective. The Bank computes bucket-wise Modified Duration of Rate sensitive Liabilities and Assets using the suggested common maturity, coupon and yield parameters, prescribed by RBI/BOARD The modified Duration Gap is computed from weighted average modified duration of total rate sensitive assets and rate sensitive liabilities. The impact of change in interest rate on net worth is analyzed by applying a notional interest rate shock of 100, 200 & 300 bps.

4. The analysis & reporting of Interest rate risk is done by the Bank on a monthly basis.

S.No.	Quantitative Disclosures	
		(Amount in ₹ Millions)
1.	**Change in Interest Rate**	**Earnings at Risk (NII)**
	1.00%	₹ 2399 Million
2.	**Change in Interest Rate**	**Economic Value of Equity at Risk (Net Worth)**
	1.00%	₹ 1258 Million

Table DF – 10	General Disclosure for Exposures Related to Counterparty Credit Risk

Qualitative disclosures

- Counterparty Credit risk is the risk that the counterparty to a financial contract will default prior to the expiration of the contract and will not make all the payments required by the contract. Only the Over-the-Counter (OTC) derivatives and Security financing transactions (SFTs) are subject to counterparty credit risk.
- The Bank uses derivative products in the normal course of business for trading purposes as well as hedging risk which includes interest rate and foreign currency risk. The risk management of derivative operation is headed by a senior executive, who reports to top management, independent of the line functions.
- The Bank has forward contracts as well as Interest Rate Swaps as derivatives.
- Derivatives are marked to market on daily basis and the limit prescribed is adhered to.
- Proper system for reporting and monitoring of risks is in place.

S. No.	Quantitative Disclosures	
		(Amount in ₹ Millions)
1.	Gross positive value of contracts	5637
2.	Netting Benefits	-
3.	Netted current credit exposure	5637
4.	Collateral held	-
5.	**Net Derivative: Credit Exposure**	**5637**

Item	Notional Amount	Current Credit Exposure (Positive MTM)	Total Credit Exposures
Cross CCY Interest Rate Swaps	-	-	-
Forward rate agreements	-	-	-
Single CCY Interest Rate Swaps	5000	0.00	100
Interest rate future	-	-	-
Credit default swaps	-	-	-
Currency options	-	-	-
Forward Contracts	892327	5637	22957
Total	**897327**	**5637**	**23057**

Table DF – 11	Composition of Capital

(₹ in Millions)

	Particulars	Amount	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)	30161		A1 + A2
2	Retained earnings	3832		A3
3	Accumulated other comprehensive income (and other reserves)	81819		B1 + B2+ B3+ B4
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-		
	Public sector capital injections grandfathered until 1 January 2018	-		
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	-	
6	**Common Equity Tier 1 capital before regulatory adjustments**	**115812**		
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)	-		
10	Deferred tax assets	-		
11	Cash-flow hedge reserve	-		
12	Shortfall of provisions to expected losses	-		
13	Securitization gain on sale	-		
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-		
15	Defined-benefit pension fund net assets	-		
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	-		
17	Reciprocal cross-holdings in common equity	31	52	-
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	-		

	Particulars	Amount	Amounts Subject To Pre-Basel III Treatment	Ref No.
	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 financials	-		
24	of which: mortgage servicing rights	-		
25	of which: deferred tax assets arising from temporary differences	-		
26	National specific regulatory adjustments (26a+26b+26c+26d)	150		
26a	Of which: Investments in the equity capital of unconsolidated non-financial subsidiaries	-		
26b	Of which: Investment 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: Unamortized pension funds expenditures			-
	REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	-		
	OF WHICH: Investment in the equity capital of consolidated financial subsidiaries	150	150	-
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**	**181**		
29	**Common Equity Tier 1 capital (CET1)**	**115631**		
Additional Tier 1 capital: instruments				
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32)	-		
31	of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)	-		
32	of which: classified as liabilities under applicable accounting standards (Perpetual debt Instruments)	-		
33	Directly issued capital instruments subject to phase out from Additional Tier 1	2100	3000	C1
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties	-		

	Particulars	Amount	Amounts Subject To Pre-Basel III Treatment	Ref No.
	(amount allowed in group AT1)			
35	of which: instruments issued by subsidiaries subject to phase out	-		
36	**Additional Tier 1 capital before regulatory adjustments**	**2100**		
Additional Tier 1 capital: regulatory adjustments				
37	Investments in own Additional Tier 1 instruments	-		
38	Reciprocal cross-holdings in Additional Tier 1 instruments	3	5	-
39	Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions ,where the Bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-		
40	Significant investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-		
41	National specific regulatory adjustments (41a + 41b)	-		
41a	Investments in Additional Tier I 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	-		
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**	**3**		
44	**Additional Tier 1 capital (AT1)**	**2097**		
44a	**Additional Tier 1 capital reckoned for capital adequacy**	**2097**		
45	**Tier 1 capital (T1 = CET1 + AT1) (row 29 + row 44a)**	**117728**		
Tier 2 capital: instruments and provisions				
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	5000	-	C4
47	Directly issued capital instruments subject to phase out from Tier 2	19124	39119	C2+ C3
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	-		

	Particulars	Amount	Amounts Subject To Pre-Basel III Treatment	Ref No.
	(amount allowed in group Tier 2)			
49	of which: instruments issued by subsidiaries subject to phase out	-		
50	Provisions	17835		D1+ D2
51	**Tier 2 capital before regulatory adjustments**	**41959**		
				Tier 2 capital: regulatory adjustments
52	Investments in own Tier 2 instruments	-		
53	Reciprocal cross-holdings in Tier 2 instruments	97	161	-
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	Of which: Investments in the Tier II capital of unconsolidated subsidiaries	-		
56b	Of which: Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the Bank	-		
	REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	-		
57	**Total regulatory adjustments to Tier 2 capital**	**97**		
58	**Tier 2 capital (T2)**	**41862**		
58a	**Tier 2 capital reckoned for capital adequacy**	**41862**		
58b	**Excess Additional Tier 1 capital reckoned as Tier 2 capital**	**0**		
58c	**Total Tier 2 capital admissible for capital adequacy (row 58a + row 58b)**	**41862**		
59	**Total capital (TC = T1 + T2) (row 45+row 58c)**	**159590**		
	RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT			
60	**Total risk weighted assets (row 60a +row 60b +row 60c)**	**1527804**		
60a	**of which: total credit risk weighted assets**	1343347		

	Particulars	Amount	Amounts Subject To Pre-Basel III Treatment	Ref No.
60b	**of which: total market risk weighted assets**	72291		
60c	**of which: total operational risk weighted assets**	112166		
Capital ratios				
61	**Common Equity Tier 1 (as a percentage of risk weighted assets)**	**7.57%**		
62	**Tier 1 (as a percentage of risk weighted assets)**	**7.71%**		
63	**Total capital (as a percentage of risk weighted assets)**	**10.45%**		
64	**Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)**	**5.50%**		
65	**of which: capital conservation buffer requirement**	0.00%		
66	**of which: Bank specific countercyclical buffer requirement**	-		
67	**of which: G-SIB buffer requirement**	-		
68	**Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)**	**7.57%**		
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 financials	1280		
73	Significant investments in the common stock of financials	0		
74	Mortgage servicing rights (net of related tax liability)	0		
75	Deferred tax assets arising from temporary differences (net of related tax liability)	0		
Applicable caps on the inclusion of provisions in Tier 2				
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	17835		
77	Cap on inclusion of provisions in Tier 2 under standardized approach	19098		
78	Provisions eligible for inclusion in Tier 2 in respect of exposures	NA		

Particulars		Amount	Amounts Subject To Pre-Basel III Treatment	Ref No.
	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	NA		
Capital instruments subject to phase-out arrangements (only applicable between March 31, 2017 and March 31, 2021)				
80	Current cap on CET1 instruments subject to phase out arrangements	NA		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	NA		
82	Current cap on AT1 instruments subject to phase out arrangements	NA		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	NA		
84	Current cap on T2 instruments subject to phase out arrangements	NA		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	NA		

Notes to the Template

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

Row No. of the Template	Particular	₹ in million
	row 58b	
50	Eligible Provisions included in Tier 2 capital	14014
	Eligible Revaluation Reserves included in Tier 2 capital	3821
	Total of row 50	17835
58a	Excess Tier 2 capital not reckoned for capital adequacy (difference between Tier 2 capital as reported in row 58 and T2 as reported in 58a)	-

Table DF – 12	Composition of Capital- Reconciliation Requirements

(₹ In millions)

Step- 1

S. No.	Particulars	Balance sheet as in financial statements	Ref. No.
A.	**Capital & Liabilities**		
i.	**Paid-up Capital**	**5714**	A1
	Reserves & Surplus	**120714**	-
	of which:		
	Statutory Reserve	32044	B1
	Capital Reserve	4229	B2
	Revenue & Other Reserves	31047	B3
	Investment Reserve Account	1386	D1
	Share Premium	24447	A2
	Special Reserve	14500	B4
	Revaluation Reserve	8490	D2
	Balance in Profit & Loss Account	3832	A3
	of which: Balance in Profit & Loss Account as per last financial Year	3630	
	Minority Interest	0.00	-
	Total Capital	**126428**	-
ii.	**Deposits**	**1934240**	-
	of which: Deposits from Banks	10887	-
	of which: Customer deposits	1923353	-
iii.	**Borrowings**	**143159**	-
	of which: From RBI	2000	-
	of which: From Banks	-	-

	of which: From other institutions & agencies	5947	-
	of which: Others (Outside India)	93093	-
	of which: Capital instruments	42119	-
	of which: Subordinated Innovative Perpetual Debt Instruments	3000	C1
	of which: Subordinated Debt – Upper Tier II Capital	10000	C2
	of which: Subordinated Debt – Tier II Capital	24119	C3
	of which: Subordinated Debt – Tier II Basel III Capital	5000	C4
iv.	**Other liabilities & provisions**	**67137**	-
	Total	**2270964**	
B.	**Assets**		
i.	**Cash and balances with Reserve Bank of India**	**96602**	-
	Balance with Banks and money at call and short notice	**74734**	-
ii.	**Investments:**	**564788**	-
	of which: Government securities	457020	-
	of which: Other approved securities	464	-
	of which: Shares	3645	-
	of which: Debentures & Bonds	50981	-
	of which: Subsidiaries / Joint Ventures / Associates	1454	-
	of which: Others (Commercial Papers, Mutual Funds etc.)	51224	-
iii.	**Loans and advances**	**1498768**	-
	of which: Loans and advances to Banks	-	-
	of which: Loans and advances to customers	1498768	-
iv.	**Fixed assets**	**14054**	-
v.	**Other assets**	**22018**	-
	of which: Goodwill and intangible assets	0.00	-
	of which: Deferred tax assets	0.00	-
vi.	Goodwill on consolidation	0.00	-
vii.	Debit balance in Profit & Loss account	0.00	-
	Total Assets	**2270964**	

Step – 2

S. No.	Particulars	Balance sheet as in financial statements	Ref. No.
A.	**Capital & Liabilities**		
i.	Paid-up Capital	**5714**	
	of which: Amount eligible for CET1	5714	E1
	of which: Amount eligible for AT1	-	
	Reserves & Surplus	120714	-

S. No.	Particulars	Balance sheet as in financial statements	Ref. No.
	of which:		
	Statutory Reserve	32044	F1
	Capital Reserve	4229	F2
	Revenue & Other Reserves	31047	F3
	Investment Reserve Account	1386	H1
	Share Premium	24447	E2
	Special Reserve	14500	F4
	Revaluation Reserve	8490	
	of which: Amount eligible for CET1	0.00	
	of which: Amount eligible for Tier II	3821	H2
	Balance in Profit & Loss Account	3832	F3
	of which: Balance in Profit & Loss Account as per last financial Year	3630	
	Minority Interest	0.00	-
	Total Capital	**126428**	**-**
ii.	Deposits	**1934240**	-
	of which: Deposits from Banks	10887	-
	of which: Customer deposits	1923353	-
iii.	Borrowings	**143159**	-
	of which: From RBI	2000	-
	of which: From Banks	-	-
	of which: From other institutions & agencies	5947	-
	of which: Others (Outside India)	93093	-
	of which: Capital instruments	42119	-
	of which: Subordinated Innovative Perpetual Debt Instruments	3000	G1
	of which: Subordinated Debt – Upper Tier II Capital	10000	G2
	of which: Subordinated Debt – Tier II Capital	24119	G3
	of which: Subordinated Debt – Tier II Basel III Capital	5000	G4
iv.	Other liabilities & provisions	**67137**	-
	of which: DTLs related to goodwill	-	
	of which: DTLs related to Intangible Assets	-	
	of which: DTLs related to Special Reserve	4861	
	Total	**2270964**	
B.	**Assets**		
i.	Cash and balances with Reserve Bank of India	**96602**	**-**
	Balance with Banks and money at call and short notice	**74734**	**-**
ii.	Investments:	**564788**	**-**

S. No.	Particulars	Balance sheet as in financial statements	Ref. No.
	of which: Government securities	457020	-
	of which: Other approved securities	464	-
	of which: Shares	3645	-
	of which: Debentures & Bonds	50981	-
	of which: Subsidiaries / Joint Ventures / Associates	1454	-
	of which: Others (Commercial Papers, Mutual Funds etc.)	51224	-
iii.	Loans and advances	**1498768**	-
	of which: Loans and advances to Banks	-	-
	of which: Loans and advances to customers	1498768	-
iv.	Fixed assets	**14054**	-
v.	Other assets	**22018**	-
	of which: Goodwill and intangible assets	0.00	-
	of which: Deferred tax assets	0.00	-
vi.	Goodwill on consolidation	0.00	-
vii.	Debit balance in Profit & Loss account	0.00	-
	Total Assets	**2270964**	

Step - 3

Extract of Basel III common disclosure template (with added column) – Table DF-11			
Common Equity Tier 1 capital: instruments and reserves			
		Component of regulatory capital reported by bank	**Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation from step 2**
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	30161	E1 + E2
2	Retained earnings	3832	F3
3	Accumulated other comprehensive income (and other reserves)	81819	F1 + F2 + F3 + F4
4	Directly issued capital subject to phase out from CET1 (only applicable to non- joint stock companies)	-	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	
6	**Common Equity Tier 1 capital before regulatory adjustments**	**115812**	
7	Prudential valuation adjustments	-	
8	Goodwill (net of related tax liability)	-	

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	Allahabad Bank
2	Unique identifier	ISIN: INE428A01015
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 Equity
8	Amount recognized in regulatory capital (as of most recent reporting date)	₹ 5713.78 million
9	Par value of instrument	₹ 5713.78 million (₹ 10 per share)
10	Accounting classification	Shareholder's Fund
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	Discretionary Dividend
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

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

B. Additional Tier I capital instruments

The main features of Additional Tier I Capital Instruments are as follows:

S. No.	Particulars	Additional Tier I (Perpetual Bond Series I)	Additional Tier I (Perpetual Bond Series II)
1	Issuer	Allahabad Bank	Allahabad Bank
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE428A09091	INE428A09125
3	Governing law(s) of the instrument	Indian Laws	Indian Laws
Regulatory treatment			
4	Transitional Basel III rules	Additional Tier 1	Additional Tier I
5	Post-transitional Basel III rules	Ineligible	Ineligible
6	Eligible at solo/group/ group & solo	Solo & Group	Solo & Group
7	Instrument type	Perpetual	Perpetual
8	Amount recognized in regulatory capital (` in million, as of most recent reporting date)	₹ 1050 million	₹ 1050 million
9	Par value of instrument	₹ 1500 million (₹ 1 million per Bond)	₹ 1500 million (₹ 1 million per Bond)
10	Accounting classification	Liability	Liability
11	Original date of issuance	30th March, 2009	18th December, 2009
12	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date	No Maturity	No Maturity
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional call date: 30th March 2019 and thereafter on each anniversary date Contingent Call Dates: NA Redemption at par	Optional Call Date: 18th December 2019 and thereafter on each anniversary date Contingent call dates: NA Redemption At Par
16	Subsequent call dates, if applicable	On each anniversary date after 30th March 2019	On each anniversary date after 18th December 2019
Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	9.20% p.a. payable annually	9.08% p.a., payable

S. No.	Particulars	Additional Tier I (Perpetual Bond Series I)	Additional Tier I (Perpetual Bond Series II)
		from issue date till the first call option date and if the Bank does not exercise the call option, 50 bps over and above coupon rate of 9.20% i.e. 9.70 % p.a. after 30th March, 2019	annually from issue date till first call option date and if the Bank does not exercise the call option, 50 bps over and above coupon rate of 9.08% i.e. 9.58% p.a. after 18th December, 2019
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary	Partially discretionary
21	Existence of step up or other incentive to redeem	Yes	Yes
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-Convertible	Non-Convertible
24	If convertible, conversion trigger(s)	NA	NA
25	If convertible, fully or partially	NA	NA
26	If convertible, conversion rate	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA
30	Write-down feature	No	No
31	If write-down, write-down trigger(s)	NA	NA
32	If write-down, full or partial	NA	NA
33	If write-down, permanent or temporary	NA	NA
34	If temporary write-down, description of write-up mechanism	NA	NA
35	Position in subordination hierarchy in liquidation	The claims of the Bondholders shall be (a) superior to the claims of investors in equity shares and (b) subordinated to the claims of all other creditors	The claims of the Bondholders shall be (a) superior to the claims of investors in equity shares and (b) subordinated to the claims of all other creditors

C. Tier II Capital Instruments

a. Upper Tier II capital Instruments

The main features of Upper Tier II Capital Instruments are as follows:

S. No.	Particulars	Series I	Series II
1.	Issuer	Allahabad Bank	Allahabad Bank
2.	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE428A09075	INE428A09117
3.	Governing law(s) of the instrument	Indian Laws	Indian Laws
Regulatory treatment			
4.	Transitional Basel III rules	Tier 2	Tier 2
5.	Post-transitional Basel III rules	Ineligible	Ineligible
6.	Eligible at solo/group/ group & solo	Solo & Group	Solo & Group
7.	Instrument type	Upper Tier II	Upper Tier II
8.	Amount recognized in regulatory capital (` in million, as of most recent reporting date)	₹ 5000 million	₹ 5000 million
9.	Par value of instrument	₹ 5000 million (₹ 1 million per Bond)	₹ 5000 million (₹ 1 million per Bond)
10.	Accounting classification	Liability	Liability
11.	Original date of issuance	19th March 2009	18th December 2009
12.	Perpetual or dated	Dated	Dated
13.	Original maturity date	19th March 2024	18th December 2024
14.	Issuer call subject to prior supervisory approval	Yes	Yes
15.	Optional call date, contingent call dates and redemption amount	Optional Call Date: 19th March 2019 Contingent call dates: NA Redemption At Par	Optional Call Date: 18th December 2019 Contingent call dates: NA Redemption At Par
16.	Subsequent call dates, if applicable	On each anniversary date	On each anniversary date
Coupons / dividends			
17.	Fixed or floating dividend / coupon	Fixed	Fixed
18.	Coupon rate and any related index	9.28% p.a. payable annually from issue date till the first call option date and if the call option is not exercised by the Bank then 50 bps over and above coupon rate of 9.28% i.e. 9.78% p.a. payable annually after 19th March 2019	8.58% p.a. payable annually from issue date till the first call option date and if the call option is not exercised by the Bank then 50 bps over and above coupon rate of 8.58% i.e. 9.08% p.a. payable annually after 18th December 2019

S. No.	Particulars	Series I	Series II
19.	Existence of a dividend stopper	No	No
20.	Fully discretionary, partially discretionary or mandatory	Partially discretionary	Partially discretionary
21.	Existence of step up or other incentive to redeem	Yes	Yes
22.	Noncumulative or cumulative	Non-Cumulative	Non-Cumulative
23.	Convertible or non-convertible	Non-Convertible	Non-Convertible
24.	If convertible, conversion trigger(s)	NA	NA
25.	If convertible, fully or partially	NA	NA
26.	If convertible, conversion rate	NA	NA
27.	If convertible, mandatory or optional conversion	NA	NA
28.	If convertible, specify instrument type convertible into	NA	NA
29.	If convertible, specify issuer of instrument it converts into	NA	NA
30.	Write-down feature	No	No
31.	If write-down, write-down trigger(s)	NA	NA
32.	If write-down, full or partial	NA	NA
33.	If write-down, permanent or temporary	NA	NA
34.	If temporary write-down, description of write-up mechanism	NA	NA
35.	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investors in these Bonds shall be (a) superior to the claims of investors in instruments eligible for inclusion in Tier I capital; and (b) subordinate to the claims of all other creditors.	The claims of the investors in these Bonds shall be (a) superior to the claims of investors in instruments eligible for inclusion in Tier I capital; and (b) subordinate to the claims of all other creditors.
36.	Non-compliant transitioned features	Yes	Yes
37.	If yes, specify non-compliant features	Step up; No Basel III Loss Absorbency	Step up; No Basel III Loss Absorbency

b. Subordinated Bonds, Lower Tier II

The main features of Subordinate Bonds are as follows:

S. No.	Particulars	Series V	Series VI	Series VII	Series VIII	Series IX
1.	Issuer	Allahabad Bank	Allahabad Bank	Allahabad Bank	Allahabad Bank	Allahabad Bank
2.	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE428A09042	INE428A09059	INE428A09067	INE428A09083	INE428A09109
3.	Governing law(s) of the instrument	Indian Laws	Indian Laws	Indian Laws	Indian Laws	Indian Laws
Regulatory treatment						
4.	Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5.	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
6.	Eligible at solo/group/ group & solo	Solo & Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group
7.	Instrument type	Tier 2 Instruments	Tier 2 Instruments	Tier 2 Instruments	Tier 2 Instruments	Tier 2 Instruments
8.	Amount recognized in regulatory capital (₹ in million, as of most recent reporting date)	NIL	₹ 1123.80 million	₹ 2000 million	₹ 2400 million	₹ 3600 million
9.	Par value of instrument	₹ 5000 million (₹ 1 million per Bond)	₹ 5619 million (₹ 1 million per Bond)	₹ 5000 million (₹ 1 million per Bond)	₹ 4000 million (₹ 1 million per Bond)	₹ 4500 million (₹ 1 million per Bond)
10.	Accounting classification	Liability	Liability	Liability	Liability	Liability
11.	Original date of issuance	13th March 2006	29th September 2006	25th September 2007	26th March 2009	4th August 2009
12.	Perpetual or dated	Dated	Dated	Dated	Dated	Dated
13.	Original maturity date	13th March 2016	29th September 2016	25th September 2017	26th March 2019	4th August 2019
14.	Issuer call subject to prior supervisory approval	No	No	No	No	No

S. No.	Particulars	Series V	Series VI	Series VII	Series VIII	Series IX
15.	Optional call date, contingent call dates and redemption amount	No	No	No	No	No
16.	Subsequent call dates, if applicable	NA	NA	NA	NA	NA
Coupons / dividends						
17.	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed	Fixed
18.	Coupon rate and any related index	8.00% p.a. payable semi-annually	8.85% p.a. payable annually	10.00% p.a. payable annually	9.23% p.a. payable annually	8.45% p.a. payable annually
19.	Existence of a dividend stopper	No	No	No	No	No
20.	Fully discretionary, partially discretionary or mandatory	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary
21.	Existence of step up or other incentive to redeem	Yes	Yes	Yes	Yes	Yes
22.	Noncumulative or cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
23.	Convertible or non-convertible	Non-Convertible	Non-Convertible	Non-Convertible	Non-Convertible	Non-Convertible
24.	If convertible, conversion trigger(s)	NA	NA	NA	NA	NA
25.	If convertible, fully or partially	NA	NA	NA	NA	NA
26.	If convertible, conversion rate	NA	NA	NA	NA	NA
27.	If convertible, mandatory or optional conversion	NA	NA	NA	NA	NA
28.	If convertible, specify instrument type convertible into	NA	NA	NA	NA	NA
29.	If convertible, specify issuer of instrument it converts into	NA	NA	NA	NA	NA
30.	Write-down feature	No	No	No	No	No

S. No.	Particulars	Series V	Series VI	Series VII	Series VIII	Series IX
31.	If write-down, write-down trigger(s)	NA	NA	NA	NA	NA
32.	If write-down, full or partial	NA	NA	NA	NA	NA
33.	If write-down, permanent or temporary	NA	NA	NA	NA	NA
34.	If temporary write-down, description of write-up mechanism	NA	NA	NA	NA	NA
35.	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investors in these Bonds shall be (a) superior to the claims of investors in instruments eligible for inclusion in Tier I capital; and (b) subordinate to the claims of all other creditors.	The claims of the investors in these Bonds shall be (a) superior to the claims of investors in instruments eligible for inclusion in Tier I capital; and (b) subordinate to the claims of all other creditors.	The claims of the investors in these Bonds shall be (a) superior to the claims of investors in instruments eligible for inclusion in Tier I capital; and (b) subordinate to the claims of all other creditors.	The claims of the investors in these Bonds shall be (a) superior to the claims of investors in instruments eligible for inclusion in Tier I capital; and (b) subordinate to the claims of all other creditors.	The claims of the investors in these Bonds shall be (a) superior to the claims of investors in instruments eligible for inclusion in Tier I capital; and (b) subordinate to the claims of all other creditors.
36.	Non-compliant transitioned features	Yes	Yes	Yes	Yes	Yes
37.	If yes, specify non-compliant features	No Basel III Loss Absorbency	No Basel III Loss Absorbency	No Basel III Loss Absorbency	No Basel III Loss Absorbency	No Basel III Loss Absorbency

c. Basel III Compliant Tier II Bonds

The main features of Basel III Compliant Tier II Bonds are as follows:

S. No.	Particulars	Features
1.	Issuer	Allahabad Bank
2.	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE428A08028
3.	Governing law(s) of the instrument	Indian Laws
Regulatory treatment		
4.	Transitional Basel III rules	Tier 2
5.	Post-transitional Basel III rules	Eligible
6.	Eligible at solo/group/ group & solo	Solo & Group
7.	Instrument type	Subordinate Tier II
8.	Amount recognized in regulatory capital (₹ in million, as of most recent reporting date)	₹ 5000 million
9.	Par value of instrument	₹ 5000 million (₹ 1 million per Bond)
10.	Accounting classification	Liability
11.	Original date of issuance	20th January 2015
12.	Perpetual or dated	Dated
13.	Original maturity date	20th January 2025
14.	Issuer call subject to prior supervisory approval	NA
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	Fixed
18.	Coupon rate and any related index	8.78% p.a. payable annually till maturity of Bonds
19.	Existence of a dividend stopper	No
20.	Fully discretionary, partially discretionary or mandatory	Partially discretionary
21.	Existence of step up or other incentive to redeem	NO
22.	Noncumulative 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	YES

S. No.	Particulars	Features
31.	If write-down, write-down trigger(s)	The Bonds may, at the option of the RBI, be permanently written off upon occurrence of the trigger event called the "Point of Non Viability Trigger". The PONV Trigger event shall be the earlier of: a) a decision that the permanent write off, without which the Bank would become non-viable, is necessary, as determined by the RBI; and b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. Such a decision would invariably imply that the write-off consequent upon the trigger event must occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted.
32.	If write-down, full or partial	Full
33.	If write-down, permanent or temporary	Permanent
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)	The claims of the Bondholders shall be (a) senior to the claims of investors in instruments eligible for inclusion in Tier 1 capital of the Bank; (b) subordinate to the claims of all depositors and general creditors of the Bank; and (c) neither secured nor covered by a guarantee of the Bank or related entity or other arrangement that legally or economically enhances the seniority of the claim vis-à-vis creditors of the Bank. The Bondholders shall have no rights to accelerate the repayment of future scheduled payments (coupon or principal) except in bankruptcy and liquidation.
36.	Non-compliant transitioned features	NO
37.	If yes, specify non-compliant features	NA

Table DF – 14	**Full Terms and Conditions of Regulatory Capital Instruments**

The Detailed Terms and Conditions of Regulatory Capital Instruments viz., Additional Tier I Capital and Tier II Capital is annexed separately.