PILLAR III DISCLOSURE UNDER BASEL-III FRAMEWORK
FOR THE QUARTER ENDED 30th SEPTEMBER, 2014

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	Associate	Yes	Associate	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) Qualitative 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	654
ASREC (India) Ltd.	Asset Recovery Company	980	1806
Allahabad UP Gramin Bank	Banking	619	102596

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%	2625 (Risk weight)

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**	**112024**
A.1	For portfolio subjected to Standardised approach	112024
A.2	For Securitized portfolio	0.00
B	**Market Risk**	**6941**
B.1	For Interest Rate Risk	4951
B.2	For Equity Risk	1841
B.3	For Forex Risk (including gold)	149
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**	**129060**
E	**Total Risk Weighted Assets**	**1433996**
G	**Common Equity Tier 1**	**107108**
H	**Tier 1**	**109506**
I	**Total Capital**	**143228**
J	**Total Capital Ratio**	**9.99%**

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 in this regard

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 more than 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.

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 for more than 90 days. 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 four tier system of credit rating process for the loan proposals sanctioned at Head Office Level and three tier system at FGM / Zonal Office and two tier system at 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	1359776	71471	**1431247**
2.	Non-Fund Based	157173	459	**157632**
3.	**Total**	**1516949**	**71930**	**1588879**

B. Industry type distribution of exposures

(Amount ` in Millions)

S. No.	Industry	Funded Outstanding
1	Mining and Quarrying	930
2	Food Processing	29320
3	Beverage & Tobacco	3430
4	Textiles	50480
5	Leather & Leather Products	890
6	Wood & Wood Products	1210
7	Paper & Paper Products	6310
8	Petroleum, Coal Products and Nuclear Fuels	9120
9	Chemicals and Chemical Products	38840
10	Rubber, Plastic & their Products	4260
11	Glass and Glassware	380
12	Cement and Cement Products	10420
13	Basic Metal and Metal Products	85170
14	All Engineering	47520
15	Vehicles, Vehicle Parts and Transport Equipment	3510
16	Gems & Jewellery	10490
17	Construction	29150
18	Infrastructure	238500
19	Other Industries	36020
Industry (Total of Small, Medium and Large Scale)		**605950**

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	% of Gross Credit
1.	Power	136170	9.51
2.	Iron and Steel	77880	5.44
3.	Basic Metal and Metal Products	85170	5.95

C. Residual Contractual Maturity Breakdown of Assets

(Amount ` in Millions)

Buckets	Cash & RBI Balances	Bank Balances	Net Advances	Net Investment
Next day	9028	11666	9630	79590
2 – 7 days	3203	0	18554	3140
8 –14 days	2208	3088	13739	1619
15 – 28 days	1865	5558	28365	6391
29 days – 3 months	6732	11733	83225	8644
>3 months – 6 months	7340	7716	79057	9585
> 6months – 1 year	10850	618	181991	61399
>1 year – 3 years	18154	2213	381185	79429
> 3 years – 5 years	9868	9004	147825	127336
> 5 years	10781	0	454153	209485
Total	**80029**	**51596**	**1397724**	**586618**

D. Movement of NPAs and Provision for NPAs

(Amount ` in Millions)

S. No.	Particulars	Amount
A.	**Amount of NPAs (Gross)**	**76743**
A. 1	Substandard	24652
A. 2	Doubtful 1	25286
A. 3	Doubtful 2	25733
A. 4	Doubtful 3	662
A. 5	Loss	409
B	**Net NPAs**	**49485**
C	**NPA Ratios**	
C. 1	Gross NPAs to Gross Advances	**5.36%**
C. 2	Net NPAs to Net Advances	**3.54%**
D	**Movement of NPAs (Gross)**	
D. 1	Opening balance	76191
D. 2	Additions	13036
D. 3	Reductions	12484

S. No.	Particulars	Amount
D. 4	**Closing balance**	**76743**
E	**Movement of provisions for NPAs**	
E. 1	Opening balance	20722
E. 2	Provisions made during the period	10074
E. 3	Write-off	203
E. 4	Write-back of excess provisions	5960
E. 5	Closing Balance	24633

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

(Amount ` in Millions)

S. No.	Particulars	Amount
A.	**Amount of Non-Performing Investments**	**254**
B	Amount of Provision held for Non Performing Investments	134
C	**Net Non Performing Investments**	**120**
D	**Movement of provisions for depreciation on investments**	
D. 1	Opening balance	54
D. 2	Provisions made during the period	80
D. 3	Write-off	0
D. 4	Write-back of excess provisions	0
D. 5	**Closing Balance**	**134**

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	652410	33342
2	100% risk weight	361447	32078
3	More than 100% risk weight	273215	18114
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.	224884
(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)	72869

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. 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 a reporting system to the top management is in place. 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		**6941**
	1.1 Interest rate risk	4951	
	1.2 Equity position risk	1841	
	1.3 Foreign exchange risk	149	

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 30.09.2014 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 gets 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**	**Impact on Earnings (NII)**
	1.00%	1783
2.	**Change in Interest Rate**	**Impact on Economic Value of Equity (Net Worth)**
	1.00%	4364

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 normally does not enter into derivatives transactions other than forward contract. Derivatives exposures are measured as per Derivative policy of the Bank framed in accordance with RBI guidelines. • The Bank has forward contracts as well as Interest Rate Swaps as derivatives. • Derivatives are marked to market on daily basis. • Proper system for reporting and monitoring of risks is in place. The prescribed limits are adhered to on continuous basis.

S. No.	Quantitative Disclosures	
		(Amount in ` Millions)
1.	Gross positive value of contracts	6530
2.	Netting Benefits	-
3.	Netted current credit exposure	6530
4.	Collateral held	-
5.	**Net Derivative: Credit Exposure**	**6530**

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	500
Interest rate future	-	-	-
Credit default swaps	-	-	-
Currency options	-	-	-
Forward Contracts	854431	6530	22738
Total	**859431**	**6530**	**23238**

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)	26961		A1 + A2
2	Retained earnings	3630		A3
3	Accumulated other comprehensive income (and other reserves)	77428		B1 + B2+ B3+ B4
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies1)	-		
	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**	**108019**		
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	16	41	-
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)	896		
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	746	746	-
	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**	**912**		
29	**Common Equity Tier 1 capital (CET1)**	**107107**		
				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	2400	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**	**2400**		
	Additional Tier 1 capital: regulatory adjustments			
37	Investments in own Additional Tier 1 instruments	-		
38	Reciprocal cross-holdings in Additional Tier 1 instruments	2	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+41c)	-		
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**	**2**		
44	**Additional Tier 1 capital (AT1)**	**2398**		
44a	**Additional Tier 1 capital reckoned for capital adequacy**	**2398**		
45	**Tier 1 capital (T1 = CET1 + AT1) (row 29 + row 44a)**	**109505**		
	Tier 2 capital: instruments and reserves			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	-		
47	Directly issued capital instruments subject to phase out from Tier 2	18924	34119	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	14861		D1+ D2
51	**Tier 2 capital before regulatory adjustments**	**33785**		
				Tier 2 capital: regulatory adjustments
52	Investments in own Tier 2 instruments	-		
53	Reciprocal cross-holdings in Tier 2 instruments	63	156	-
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+56c)	-		
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**	**63**		
58	**Tier 2 capital (T2)**	**33722**		
58a	**Tier 2 capital reckoned for capital adequacy**	**33722**		
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)**	**33722**		
59	**Total capital (TC = T1 + T2) (row 45+row 58c)**	**143227**		
	RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT			
60	**Total risk weighted assets (row 60a +row 60b +row 60c)**	**1433995**		
60a	**of which: total credit risk weighted assets**	1244712		

	Particulars	Amount	Amounts Subject To Pre-Basel III Treatment	Ref No.
60b	**of which: total market risk weighted assets**	77117		
60c	**of which: total operational risk weighted assets**	112166		
Capital ratios				
61	**Common Equity Tier 1 (as a percentage of risk weighted assets)**	**7.47%**		
62	**Tier 1 (as a percentage of risk weighted assets)**	**7.64%**		
63	**Total capital (as a percentage of risk weighted assets)**	**9.99%**		
64	**Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)**	**5.00%**		
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)**	**7.47%**		
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	4820		
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)	14861		
77	Cap on inclusion of provisions in Tier 2 under standardized approach	17925		
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	32132		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	0.00		
84	Current cap on T2 instruments subject to phase out arrangements	42843		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	0.00		

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)	0
	of which: Excess Additional Tier 1 capital which is considered as Tier 2 capital under	0

	row 58b	
50	Eligible Provisions included in Tier 2 capital	11035
	Eligible Revaluation Reserves included in Tier 2 capital	3826
	Total of row 50	14861
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)	0

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**	**5446**	A1
	Reserves & Surplus	**115197**	-
	of which:		
	Statutory Reserve	30484	B1
	Capital Reserve	3977	B2
	Revenue & Other Reserves	31047	B3
	Investment Reserve Account	891	D1
	Share Premium	21515	A2
	Special Reserve	11920	B4
	Revaluation Reserve	8503	D2
	Balance in Profit & Loss Account	6172	
	of which: Balance in Profit & Loss Account as per last financial Year	3630	A3
	Minority Interest	0.00	-
	Total Capital	**120643**	-
ii.	**Deposits**	**1852974**	-
	of which: Deposits from Banks	24160	-
	of which: Customer deposits	1828814	-
iii.	**Borrowings**	**121755**	-
	of which: From RBI	4000	-
	of which: From Banks	-	-
	of which: From other institutions & agencies	9099	-
	of which: Others (Outside India)	71537	-
	of which: Capital instruments	37119	-

	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
iv.	**Other liabilities & provisions**	**57007**	-
	Total	**2152379**	
B.	**Assets**		
i.	**Cash and balances with Reserve Bank of India**	**80029**	-
	Balance with Banks and money at call and short notice	**51596**	-
ii.	**Investments:**	**586618**	-
	of which: Government securities	465076	-
	of which: Other approved securities	453	-
	of which: Shares	3794	-
	of which: Debentures & Bonds	60915	-
	of which: Subsidiaries / Joint Ventures / Associates	1356	-
	of which: Others (Commercial Papers, Mutual Funds etc.)	55024	-
iii.	**Loans and advances**	**1397724**	-
	of which: Loans and advances to Banks	-	-
	of which: Loans and advances to customers	1397724	-
iv.	**Fixed assets**	**13633**	-
v.	**Other assets**	**22779**	-
	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	**2152379**	

Step – 2

S. No.	Particulars	Balance sheet as in financial statements	Ref. No.
A.	**Capital & Liabilities**		
i.	Paid-up Capital	5446	
	of which: Amount eligible for CET1	5446	E1
	of which: Amount eligible for AT1	-	
	Reserves & Surplus	115197	-
	of which:		
	Statutory Reserve	30484	F1
	Capital Reserve	3977	F2
	Revenue & Other Reserves	31047	F3

S. No.	Particulars	Balance sheet as in financial statements	Ref. No.
	Investment Reserve Account	891	H1
	Share Premium	21515	E2
	Special Reserve	11920	F4
	Revaluation Reserve	8503	
	of which: Amount eligible for CET1	0.00	
	of which: Amount eligible for Tier II	3826	H2
	Balance in Profit & Loss Account	6172	
	of which: Balance in Profit & Loss Account as per last financial Year	3630	F3
	Minority Interest	0.00	-
	Total Capital	**120643**	-
ii.	Deposits	**1852974**	-
	of which: Deposits from Banks	24160	-
	of which: Customer deposits	1828814	-
iii.	Borrowings	**121755**	-
	of which: From RBI	4000	-
	of which: From Banks	-	-
	of which: From other institutions & agencies	9099	-
	of which: Others (Outside India)	71537	-
	of which: Capital instruments	37119	-
	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
iv.	Other liabilities & provisions	**57007**	-
	of which: DTLs related to goodwill	-	
	of which: DTLs related to Intangible Assets	-	
	of which: DTLs related to Special Reserve	4409	
	Total	**2152379**	
B.	**Assets**		
i.	Cash and balances with Reserve Bank of India	**80029**	-
	Balance with Banks and money at call and short notice	**51596**	-
ii.	Investments:	**586618**	-
	of which: Government securities	465076	-
	of which: Other approved securities	453	-
	of which: Shares	3794	-
	of which: Debentures & Bonds	60915	-
	of which: Subsidiaries / Joint Ventures / Associates	1356	-

S. No.	Particulars	Balance sheet as in financial statements	Ref. No.
	of which: Others (Commercial Papers, Mutual Funds etc.)	55024	-
iii.	Loans and advances	**1397724**	-
	of which: Loans and advances to Banks	-	-
	of which: Loans and advances to customers	1397724	-
iv.	Fixed assets	**13633**	-
v.	Other assets	**22779**	-
	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	**2152379**	

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	26961	E1 + E2
2	Retained earnings	3630	F3
3	Accumulated other comprehensive income (and other reserves)	77428	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**	**108019**	
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)	` 5446.09 million
9	Par value of instrument	` 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
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA

S. No.	Particulars	Equity
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)	` 1200 million	` 1200 million
9	Par value of instrument	` 1 million per Bond	` 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 from issue date till the first call option date and if the Bank does not exercise the	9.08% p.a., payable annually from issue date till first call option date and if the Bank does not exercise

S. No.	Particulars	Additional Tier I (Perpetual Bond Series I)	Additional Tier I (Perpetual Bond Series II)
		call option, 50 bps over and above coupon rate of 9.20% i.e. 9.70 % p.a. after 30th March, 2019	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)	` 4000 million	` 4000 million
9.	Par value of instrument	` 1 million per Bond	` 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 2024
19.	Existence of a dividend stopper	No	No

S. No.	Particulars	Series I	Series II
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)	` 1000 million	` 1123.80 million	` 2000 million	` 3200 million	` 3600 million
9.	Par value of instrument	` 1 million per Bond	` 1 million per Bond	` 1 million per Bond	` 1 million per Bond	` 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
15.	Optional call date, contingent call dates and	No	No	No	No	No

S. No.	Particulars	Series V	Series VI	Series VII	Series VIII	Series IX
	redemption amount					
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
31.	If write-down, write-down trigger(s)	NA	NA	NA	NA	NA

S. No.	Particulars	Series V	Series VI	Series VII	Series VIII	Series IX
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

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.