

INDIAN OVERSEAS BANK, RISK MANAGEMENT DEPARTMENT		Rs. In mio		Ref No
<b>Basel III common disclosure template to be used during the transition of regulatory adjustments (i.e. from April 1, 2013 to December 31, 2017)</b>			Amounts Subject to Pre-Basel III Treatment	
<b>Common Equity Tier 1 capital: instruments and reserves</b>				
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	44824.30	44824.30	e
2	Retained earnings	70598.97	70598.97	
3	Accumulated other comprehensive income (and other reserves)	0	0	
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies <sup>1</sup> )	0	0	
	<b>Public sector capital injections grandfathered until 1 January 2018</b>	0	0	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	0	0	
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>115423.28</b>	<b>115423.28</b>	
<b>Common Equity Tier 1 capital: regulatory adjustments</b>				
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 <sup>2</sup>			
11	Cash-flow hedge reserve			
12	Shortfall of provisions to expected losses			
13	Securitisation gain on sale			
14	Gains and losses due to changes in own credit risk on fair valued liabilities			
15	Defined-benefit pension fund net assets	4020.90	0.00	
16	Investments in own shares (if not already netted off paid-up capital on reported balance sheet)			
17	Reciprocal cross-holdings in common equity	581.34	0.00	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)			
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold) <sup>3</sup>		2041.74	
20	Mortgage servicing rights <sup>4</sup> (amount above 10% threshold)	0	0	
21	Deferred tax assets arising from temporary differences <sup>5</sup> (amount above 10% threshold, net of related tax liability)	0	0	
22	Amount exceeding the 15% threshold <sup>6</sup>	0	0	
23	of which: significant investments in the common stock of financial entities	0	0	
24	of which: mortgage servicing rights	0	0	
25	of which: deferred tax assets arising from temporary differences	0	0	
26	National specific regulatory adjustments <sup>7</sup> (26a+26b+26c+26d)	0	0	
26a	of which: Investments in the equity capital of unconsolidated insurance subsidiaries	0	0	
26b	of which: Investments in the equity capital of unconsolidated non-financial subsidiaries <sup>8</sup>	0	0	
26c	of which: Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank <sup>9</sup>	0	0	
26d	of which: Unamortised pension funds expenditures	0	0	
	Regulatory Adjustments Applied to Common Equity Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment			
	of which: [INSERT TYPE OF ADJUSTMENT] For example: filtering out of unrealised losses on AFS debt securities (not relevant in Indian context)			
	of which: [INSERT TYPE OF ADJUSTMENT]			
	of which: [INSERT TYPE OF ADJUSTMENT]			
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	0	0	
28	<b>Total regulatory adjustments to Common equity Tier 1</b>	<b>4602.241</b>	<b>2041.74</b>	
29	<b>Common Equity Tier 1 capital (CET1)</b>	<b>110821.04</b>	<b>113381.54</b>	

<b>Additional Tier 1 capital: instruments</b>			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (share premium) (31+32)	7020.00	7800.00
31	of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)	0	0
32	of which: classified as liabilities under applicable accounting standards (Perpetual debt Instruments)	7020.00	7800.00
33	Directly issued capital instruments subject to phase out from Additional Tier 1	0	0
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	0	0
35	of which: instruments issued by subsidiaries subject to phase out	0	0
<b>36</b>	<b>Additional Tier 1 capital before regulatory adjustments</b>	<b>7020</b>	<b>7800</b>
<b>Additional Tier 1 capital: regulatory adjustments</b>			
37	Investments in own Additional Tier 1 instruments	750.00	750.00
38	Reciprocal cross-holdings in Additional Tier 1 instruments	200.00	0.00
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)	0	0
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) <sup>10</sup>	0.00	0
41	National specific regulatory adjustments (41a+41b)	0	0
41a	Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	0	0
41b	Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank	0	0
	Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment	0	0
	of which: [INSERT TYPE OF ADJUSTMENT e.g. DTAs]		
	of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%]		
	of which: [INSERT TYPE OF ADJUSTMENT]		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		
43	<b>Total regulatory adjustments to Additional Tier 1 capital</b>	<b>950</b>	<b>750</b>
44	<b>Additional Tier 1 capital (AT1)</b>	<b>6070.00</b>	<b>7050</b>
44a	<b>Additional Tier 1 capital reckoned for capital adequacy<sup>11</sup></b>	<b>6070.00</b>	<b>7050</b>
45	<b>Tier 1 capital (T1 = CET1 + Admissible AT1) (29 + 44a)</b>	<b>116891.04</b>	<b>120431.54</b>
<b>Tier 2 capital: instruments and provisions</b>			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	20020.00	20020.00
47	Directly issued capital instruments subject to phase out from Tier 2	23690.70	26323.00
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	0	0
49	of which: instruments issued by subsidiaries subject to phase out	0	0
50	Provisions <sup>12</sup>	17702.42	17702.42
51	<b>Tier 2 capital before regulatory adjustments</b>	<b>61413.124</b>	<b>64045.424</b>
<b>Tier 2 capital: regulatory adjustments</b>			
52	Investments in own Tier 2 instruments	550.00	550.00
53	Reciprocal cross-holdings in Tier 2 instruments	300.00	0.00
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	0	
55	Significant investments <sup>13</sup> in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	0	
56	National specific regulatory adjustments (56a+56b)	0	

56a	of which: Investments in the Tier 2 capital of unconsolidated subsidiaries	0		
56b	of which: Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank	0.00		
	Regulatory Adjustments Applied To Tier 2 in respect of Amounts Subject to Pre-Basel III Treatment	0.00	2041.74	
	of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 2 at 50%]	0.00	2041.74	
	of which: [INSERT TYPE OF ADJUSTMENT	0	0	
57	<b>Total regulatory adjustments to Tier 2 capital</b>	<b>850.00</b>	<b>2591.74</b>	
58	<b>Tier 2 capital (T2)</b>	<b>60563.12</b>	<b>61453.68</b>	
58a	<b>Tier 2 capital reckoned for capital adequacy<sup>14</sup></b>	<b>60563.12</b>	<b>61453.68</b>	
58b	<b>Excess Additional Tier 1 capital reckoned as Tier 2 capital</b>	0		
58c	<b>Total Tier 2 capital admissible for capital adequacy (58a + 58b)</b>	<b>60563.12</b>	<b>61453.68</b>	
59	<b>Total capital (TC = T1 + T2) (45 + 58c)</b>	<b>177454.16</b>	<b>181885.2</b>	
	Risk Weighted Assets in respect of Amounts Subject to Pre-Basel III Treatment	10208.70		
	of which: [50% deduction from Tier I and Tier II each]	10208.70		
	of which: ...	0		
60	<b>Total risk weighted assets (60a + 60b + 60c)</b>	<b>1664735.171</b>		
60a	of which: total credit risk weighted assets	1491488.32		
60b	of which: total market risk weighted assets	66772.46		
60c	of which: total operational risk weighted assets	106474.39		
<b>Capital ratios</b>				
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	6.66%		
62	Tier 1 (as a percentage of risk weighted assets)	7.02%		
63	Total capital (as a percentage of risk weighted assets)	10.66%		
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)	4.50%		
65	of which: capital conservation buffer requirement	0		
66	of which: bank specific countercyclical buffer requirement	0		
67	of which: G-SIB buffer requirement	0		
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	2.16%		
<b>National minima (if different from Basel III)</b>				
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	4.50%		
70	National Tier 1 minimum ratio (if different from Basel III minimum)	6.00%		
71	National total capital minimum ratio (if different from Basel III minimum)	9.00%		
<b>Amounts below the thresholds for deduction (before risk weighting)</b>				
72	Non-significant investments in the capital of other financial entities	0		
73	Significant investments in the common stock of financial entities	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		
<b>Applicable caps on the inclusion of provisions in Tier 2</b>				
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	17702.42		
77	Cap on inclusion of provisions in Tier 2 under standardised approach	20809.19		
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	NA		
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	NA		
<b>Capital instruments subject to phase-out arrangements (only applicable between March 31, 2017 and March 31, 2022)</b>				
80	Current cap on CET1 instruments subject to phase out arrangements	0		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	0		
82	Current cap on AT1 instruments subject to phase out arrangements	7020.00		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	780.00		
84	Current cap on T2 instruments subject to phase out arrangements	23690.70		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	2632.30		

Notes to the Template				
Row No. of the template	Particular	(Rs. In million)		
10	Deferred tax assets associated with accumulated losses	0		
	Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability	0		
	Total as indicated in row 10	0		
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	0		
	of which: Increase in Common Equity Tier 1 capital	0		
	of which: Increase in Additional Tier 1 capital	0		
	of which: Increase in Tier 2 capital	0		
26b	If investments in the equity capital of unconsolidated non-financial subsidiaries are not deducted and hence, risk weighted then:	0		
	(i) Increase in Common Equity Tier 1 capital	0		
	(ii) Increase in risk weighted assets	0		
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 row 58b	0		
50	Eligible Provisions included in Tier 2 capital	12566.25		
	Eligible Revaluation Reserves included in Tier 2 capital	5136.18		
	Total of row 50	17702.42		
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		

	30.09.2013		
			(Rs. in million)
		<b>Balance sheet as in financial statements</b>	<b>Balance sheet under regulatory scope of consolidation</b>
		<b>As on reporting date</b>	<b>As on reporting date</b>
<b>A</b>	<b>Capital &amp; Liabilities</b>		
i	Paid-up Capital	9240.95	9240.95
	Reserves & Surplus	127851.72	127851.72
	Minority Interest		
	Total Capital	137092.67	137092.67
ii	Deposits	2127054.73	2127054.73
	of which: Deposits from banks	1931.26	1931.26
	of which: Customer deposits	1996959.45	1996959.45
	of which: Other deposits (pl. specify)	128164.02	128164.02
iii	Borrowings	282572.52	282572.52
	of which: From RBI	33350.00	33350.00
	of which: From banks	156101.04	156101.04
	of which: From other institutions & agencies	25098.48	25098.48
	of which: Others (pl. specify)	0.00	0.00
	of which: Capital instruments	68023.00	68023.00
iv	Other liabilities & provisions	50981.657	50981.657
	<b>Total</b>	<b>2597701.57</b>	<b>2597701.57</b>
<b>B</b>	<b>Assets</b>		
i	Cash and balances with Reserve Bank of India	88121.92	88121.92
	Balance with banks and money at call and short notice	29011.80	29011.80
ii	Investments:	678153.78	678153.78
	of which: Government securities	623669.48	623669.48
	of which: Other approved securities	501.57	501.57
	of which: Shares	8480.37	8480.37
	of which: Debentures & Bonds	32229.41	32229.41
	of which: Subsidiaries / Joint Ventures / Associates	1863.06	1863.06
	of which: Others (Commercial Papers, Mutual Funds etc.)	11409.88	11409.88
iii	Loans and advances	1712639.56	1712639.56
	of which: Loans and advances to banks	11397.37	11397.37
	of which: Loans and advances to customers	1701242.18	1701242.18
iv	Fixed assets	19279.34	19279.34
v	Other assets	70495.18	70495.18
	of which: Goodwill and intangible assets	4020.90	4020.90
	of which: Deferred tax assets	0.00	0.00
vi	Goodwill on consolidation	0.00	0.00
vii	Debit balance in Profit & Loss account	0.00	0.00
	<b>Total Assets</b>	<b>2597701.57</b>	<b>2597701.57</b>

			(Rs. in million)
		Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation
		As on reporting date	As on reporting date
<b>A</b>	<b>Capital &amp; Liabilities</b>		
i	Paid-up Capital	9240.95	9240.95
	of which: Amount eligible for CET1	9240.95	9240.95
	of which: Amount eligible for AT1	0	0
	Reserves & Surplus	127851.72	127851.72
	Minority Interest	0.00	0.00
	Total Capital	146333.62	146333.62
ii	Deposits	2127054.73	2127054.73
	of which: Deposits from banks	1931.26	1931.26
	of which: Customer deposits	1996959.45	1996959.45
	of which: Other deposits (pl. specify)	128164.02	128164.02
iii	Borrowings	282572.52	282572.52
	of which: From RBI	33350.00	33350.00
	of which: From banks	156101.04	156101.04
	of which: From other institutions & agencies	25098.48	25098.48
	of which: Others (pl. specify)	0.00	0.00
	of which: Capital instruments	68023.00	68023.00
iv	Other liabilities & provisions	50981.657	50981.657
	of which: DTLs related to goodwill	0.00	0.00
	of which: DTLs related to intangible assets	0	0
	<b>Total</b>	<b>2606942.53</b>	<b>2606942.53</b>
<b>B</b>	<b>Assets</b>		
i	Cash and balances with Reserve Bank of India	88121.92	88121.92
	Balance with banks and money at call and short notice	29011.80	29011.80
ii	Investments	678153.78	678153.78
	of which: Government securities	623669.48	623669.48
	of which: Other approved securities	501.57	501.57
	of which: Shares	8480.37	8480.37
	of which: Debentures & Bonds	32229.41	32229.41
	of which: Subsidiaries / Joint Ventures / Associates	1863.06	1863.06
	of which: Others (Commercial Papers, Mutual Funds etc.)	11409.88	11409.88
iii	Loans and advances	1712639.56	1712639.56
	of which: Loans and advances to banks	11397.37	11397.37
	of which: Loans and advances to customers	1701242.18	1701242.18
iv	Fixed assets	19279.34	19279.34
v	Other assets	70495.18	70495.18
	of which: Goodwill and intangible assets Out of which:	4020.90	4020.90
	Goodwill	0.00	0.00
	Other intangibles (excluding MSRs)	4020.90	4020.90
	Deferred tax assets	0.00	0.00
vi	Goodwill on consolidation	0.00	0.00
vii	Debit balance in Profit & Loss account	0	0
	<b>Total Assets</b>	<b>2597701.57</b>	<b>2597701.57</b>

Extract of Basel III common disclosure template (with added column) – Table 1 / Table 2 of Annex 1			
<b>Common Equity Tier 1 capital: instruments and reserves</b>			
		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
	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	44824.30	e
	Retained earnings	70598.97	
	Accumulated other comprehensive income (and other reserves)	0	
	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	0	
	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	0	
	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	115423.28	
	Prudential valuation adjustments	0	
	Goodwill (net of related tax liability)	0	a-c





**Table DF-13 : Main Features of Regulatory Capital Instruments**  
**Disclosure template for main features of regulatory capital instruments**

30.09.2013		Lower Tier II	Lower Tier II	Lower Tier II
		SERIES V	SERIES VI	SERIES VII
1	Issuer	PSU Bank	PSU Bank	PSU Bank
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE565A08019	INE565A09066	INE565A09074
3	Governing law(s) of the instrument	Chennai	Chennai	Chennai
<i>Regulatory treatment</i>				
4	Transitional Basel III rules	Tier II	Tier II	Tier II
5	Post-transitional Basel III rules	ineligible	ineligible	ineligible
6	Eligible at solo/group/group @ solo	Solo	Solo	Solo
7	Instrument type	Tier II debt instruments	Tier II debt instruments	Tier II debt instruments
8	Amount recognised in regulatory capital (Rs. In million, as of most recent reporting date)	0	0	300
9	Par value of instrument	Rs.10.00 lakhs	Rs.10.00 lakhs	Rs.10.00 lakhs
10	Account classification	Liability	Liability	Liability
11	Original date of issuance	01.03.2004	26.07.2004	08.01.2005
12	Perpetual or dated	dated	dated	dated
13	Original maturity date			
14	Issuer call subject to prior supervisory approval	Not applicable	Not applicable	Not applicable
15	Optional call date, contingent call dates and redemption amount (Rs. in millions)	nil, nil, 2000	nil, nil, 2000	nil, nil, 1500
16	Subsequent call dates, if applicable	Not applicable	Not applicable	Not applicable
<i>Coupons / dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Coupon rate	Coupon rate	Coupon rate
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Not available	Not available	Not available
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger(s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors
36	Non-compliant transitioned features	No	No	No

37	If yes, specify non-compliant features	Redemption to be permitted by RBI	Redemption to be permitted by RBI	Redemption to be permitted by RBI
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Lower Tier II SERIES VIII	Lower Tier II SERIES IX	Lower Tier II SERIES X	Lower Tier II SERIES XI	Lower Tier II SERIES XII	Lower Tier II SERIES XIII
PSU Bank	PSU Bank	PSU Bank	PSU Bank	PSU Bank	PSU Bank
INE565A09082	INE565A09090	INE565A09108	INE565A09132	INE565A09165	INE565A09181
Chennai	Chennai	Chennai	Chennai	Chennai	Chennai
Tier II	Tier II	Tier II	Tier II	Tier II	Tier II
ineligible	ineligible	ineligible	ineligible	ineligible	ineligible
Solo	Solo	Solo	Solo	Solo	Solo
Tier II debt instruments	Tier II debt instruments	Tier II debt instruments	Tier II debt instruments	Tier II debt instruments	Tier II debt instruments
800	1000	1200	2000	2400	2320
Rs.10.00 lakhs	Rs.10.00 lakhs	Rs.10.00 lakhs	Rs.10.00 lakhs	Rs.10.00 lakhs	Rs.10.00 lakhs
Liability	Liability	Liability	Liability	Liability	Liability
16.09.2005	09.01.2006	13.03.2006	26.07.2006	22.08.2008	24.08.2009
dated	dated	dated	dated	dated	dated
Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
nil, nil, 2000	nil, nil, 2500	nil, nil, 3000	nil, nil, 5000	nil, nil, 3000	nil, nil, 2900
Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
Coupon rate	Coupon rate	Coupon rate	Coupon rate	Coupon rate	Coupon rate
No	No	No	No	No	No
Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Not available	Not available	Not available	Not available	Not available	Not available
Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
N/A	N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	N/A
Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors
No	No	No	No	No	No



<b>Lower Tier II</b>
<b>SERIES XIV</b>
PSU Bank
INE565A09215
Chennai
Tier II
ineligible
Solo
Tier II debt instruments
10000
Rs.10.00 lakhs
Liability
31.12.2010
dated
Not applicable
nil, nil, 10000
Not applicable
Fixed
Coupon rate
No
Mandatory
Not available
Non-cumulative
Non-convertible
N/A
N/A
N/A
N/A
N/A
N/A
No
N/A
N/A
N/A
N/A
Subordinate to claims of all other creditors and depositors
No

20020

Redemption to  
be permitted by  
RBI

<b>Table DF-13 : Main Features of Regulatory Capital Instruments</b>				
<b>Disclosure template for main features of regulatory capital instruments</b>				
<b>30.09.2013</b>				
	<b>Upper Tier II SERIES I</b>	<b>Upper Tier II SERIES II</b>	<b>Upper Tier II SERIES III</b>	<b>Upper Tier II SERIES IV</b>
1 Issuer	PSU Bank	PSU Bank	PSU Bank	PSU Bank
2 Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE565A09140	INE565A09173	INE565A09199	INE565A09223
3 Governing law(s) of the instrument	Chennai	Chennai	Chennai	Chennai
<i>Regulatory treatment</i>				
4 Transitional Basel III rules	Tier II	Tier II	Tier II	Tier II
5 Post-transitional Basel III rules	Tier II	Tier II	Tier II	Tier II
6 Eligible at solo/group/group @ solo	Solo	Solo	Solo	Solo
7 Instrument type	Upper Tier II capital instrument	Upper Tier II capital instrument	Upper Tier II capital instrument	Upper Tier II capital instrument
8 Amount recognised in regulatory capital (Rs. In million, as of most recent reporting date)	5000	6553	5100	9670
9 Par value of instrument	Rs.10.00 lakhs	Rs.10.00 lakhs	Rs.10.00 lakhs	Rs.10.00 lakhs
10 Account classification	Liability	Liability	Liability	Liability
11 Original date of issuance	05.09.2006	17.09.2008	01.09.2009	10.01.2011
12 Perpetual or dated	dated	dated	dated	dated
13 Original maturity date	05.09.2021	17.09.2023	01.09.2024	10.01.2026
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount (in Rs. Million)	05.09.2016 nil 5000	17.09.2018 nil 6553	01.09.2019 nil 5100	10.01.2021 nil 9670
16 Subsequent call dates, if applicable	No	No	No	No
<i>Coupons / dividends</i>				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18 Coupon rate and any related index	Coupon rate	Coupon rate	Coupon rate	Coupon rate
19 Existence of a dividend stopper	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	Step-up	Step-up	Step-up	Step-up
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30 Write-down feature	No	No	No	No
31 If write-down, write-down trigger(s)	N/A	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A	N/A
34 If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors
36 Non-compliant transitioned features	No	No	No	No
37 If yes, specify non-compliant features	Call option & redemption to be permitted by RBI	Call option & redemption to be permitted by RBI	Call option & redemption to be permitted by RBI	Call option & redemption to be permitted by RBI





**Table DF-13 : Main Features of Regulatory Capital Instruments**  
**Disclosure template for main features of regulatory capital instruments**

30.09.2013		Perpetual SERIES I	Perpetual SERIES II
1	Issuer	PSU Bank	PSU Bank
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE565A09116	INE565A09124
3	Governing law(s) of the instrument	Chennai	Chennai
<i>Regulatory treatment</i>			
4	Transitional Basel III rules	Additional Tier I	Additional Tier I
5	Post-transitional Basel III rules	Additional Tier I	Additional Tier I
6	Eligible at solo/group/group @ solo	Solo	Solo
7	Instrument type	Perpetual Debt Instrument	Perpetual Debt Instrument
8	Amount recognised in regulatory capital (Rs. In million, as of most recent reporting date)	2000	2000
9	Par value of instrument	Rs.10.00 lakhs	Rs.10.00 lakhs
10	Account classification	Liability	Liability
11	Original date of issuance	31.03.2006	18.05.2006
12	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date	Perpetual	Perpetual
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount (Rs. in millions)	nil, nil, 2000	nil, nil, 2000
16	Subsequent call dates, if applicable	No	No
<i>Coupons / dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	Coupon rate	Coupon rate
19	Existence of a dividend stopper	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Step-up	Step-up
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down feature	No	No
31	If write-down, write-down trigger(s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A

35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Superior to equity shareholders and subordinate to claims of all other creditors	Superior to equity shareholders and subordinate to claims of all other creditors
36	Non-compliant transitioned features	Yes	Yes
37	If yes, specify non-compliant features	Call option to be permitted by RBI	Call option to be permitted by RBI

<b>Perpetual SERIES III</b>	<b>Perpetual SERIES IV</b>
PSU Bank	PSU Bank
INE565A09157	INE565A09207
Chennai	Chennai
Additional Tier I	Additional Tier I
Additional Tier I	Additional Tier I
Solo	Solo
Perpetual Debt Instrument	Perpetual Debt Instrument
800	3000
Rs.10.00 lakhs	Rs.10.00 lakhs
Liability	Liability
30.09.2006	29.09.2009
Perpetual	Perpetual
Perpetual	Perpetual
Yes	Yes
nil, nil, 800	nil, nil, 3000
No	No
Fixed	Fixed
Coupon rate	Coupon rate
Yes	Yes
Mandatory	Mandatory
Step-up	Step-up
Non-cumulative	Non-cumulative
Non-convertible	Non-convertible
N/A	N/A
N/A	N/A
N/A	N/A
N/A	N/A
N/A	N/A
N/A	N/A
N/A	N/A
No	No
N/A	N/A
N/A	N/A
N/A	N/A
N/A	N/A

Superior to equity shareholders and subordinate to claims of all other creditors	Superior to equity shareholders and subordinate to claims of all other creditors
Yes	Yes
Call option to be permitted by RBI	Call option to be permitted by RBI