

## DF- 14. Full Terms and Conditions of Regulatory Capital Instruments

The Bank has been raising capital funds by means of issuance of Innovative Perpetual Debt Instruments (IPDI), Upper Tier II and Subordinated bonds. As these capital instruments are not fully compliant with the eligibility criteria set under Basel III Capital Regulations, these are phased out in computation of Tier 1 and Tier 2 Capital under the transitional provisions specified in RBI Master Circular on RBI Master Circular on Basel-III Capital Regulations, July, 2015.

The details of IPDI, Upper Tier II and Subordinated Debt (Unsecured Redeemable Nonconvertible Subordinated Bonds in the nature of Promissory Notes/Debentures), issued by the Bank and outstanding as on December 22, 2025 are given below.

### Tier 1 Capital Instruments

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| <b>1. Instrument</b>                 | Non-Convertible, Taxable, Unsecured Subordinated Fully Paid-Up Basel III Compliant Perpetual Debt Instruments in the nature of Debentures {ISIN: INE692A08029}   |
| <b>Credit Rating</b>                 | “AA+/Stable” by CARE Ratings & “AA+/Stable” by India Rating& Research  |
| <b>Issue Size</b>                    | Rs. 1000 crores.   |
| <b>Face Value/ Issue Price</b>       | Rs. 10,00,000 per Bond   |
| <b>Minimum Application Size</b>      | 10 Bonds and in multiples of 1 Bond thereafter   |
| <b>Tenor</b>                         | Perpetual  |
| <b>Coupon Rate</b>                   | The Bond will bear the interest rate of 9.50% per annum.   |
| <b>Interest payment Frequency</b>    | Annual   |
| <b>Interest on application money</b> | Interest on application money will be paid to investors at the coupon rate applicable, (subject to deduction of tax at source, as applicable) from date of realisation of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.                     |
| <b>Interest Payment Date</b>         | 15 <sup>th</sup> September each year   |
| <b>Record Date</b>                   | The Bank’s Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 15 days prior to the respective due date.   |
| <b>Put Option</b>                    | None   |
| <b>Call option</b>                   | Call option may or may not be exercised after the instrument has completed ten years from the date of allotment and every year on the all coupon dated thereafter; and call option shall be exercised only with the prior approval of RBI (Department of Banking Regulations). |
| <b>Step up Option</b>                | Not applicable.  |
| <b>Date of Allotment</b>             | September 15, 2016.  |
| <b>Listing</b>                       | On the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).   |
| <b>Depository</b>                    | NSDL & CDSL  |
| <b>Trustee</b>                       | IDBI Trusteeship Services of India Ltd.  |
| <b>Issuance &amp; Trading</b>        | Demat  |

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| <b>2. Instrument</b>                 | Non-Convertible, Taxable, Unsecured Subordinated Fully Paid-Up Basel III Compliant Perpetual Debt Instruments in the nature of Debentures(“Bonds”) {ISIN: <b>INE692A08128</b> }   |
| <b>Credit Rating</b>                 | “AA+/Stable” by Brickwork Ratings India Pvt. Ltd.& “AA+/Stable” by India Ratings & Research.  |
| <b>Issue Size</b>                    | Rs. 1000 crores.  |
| <b>Face Value/ Issue Price</b>       | Rs. 1,00,00,000 per Bond  |
| <b>Minimum Application Size</b>      | 1 Bond and in multiples of 1 Bond thereafter  |
| <b>Tenor</b>                         | Perpetual   |
| <b>Coupon Rate</b>                   | The Bond will bear the interest rate of 8.64% per annum.  |
| <b>Interest payment Frequency</b>    | Annual  |
| <b>Interest on application money</b> | Interest on application money will be paid to investors at the coupon rate applicable, (subject to deduction of tax at source, as applicable) from date of realisation of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.                      |
| <b>Interest Payment Date</b>         | 11 <sup>th</sup> January each year  |
| <b>Record Date</b>                   | The Bank’s Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 15 days prior to the respective due date.  |
| <b>Put Option</b>                    | None  |
| <b>Call option</b>                   | Call option may or may not be exercised after the instrument has completed five years from the date of allotment and every year on the all coupon dated thereafter; and call option shall be exercised only with the prior approval of RBI (Department of Banking Regulations). |
| <b>Step up Option</b>                | Not applicable.   |
| <b>Date of Allotment</b>             | January11,2021  |
| <b>Listing</b>                       | On the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).  |
| <b>Depository</b>                    | NSDL & CDSL   |
| <b>Trustee</b>                       | IDBI Trusteeship Services of India Ltd.   |
| <b>Issuance &amp; Trading</b>        | Demat   |

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| <b>3. Instrument</b>              | Non-Convertible, Taxable, Unsecured Subordinated Fully Paid-Up Basel III Compliant Perpetual Debt Instruments in the nature of Debentures{ISIN: <b>INE692A08136</b> } |
| <b>Credit Rating</b>              | “AA+/Stable” by Brickwork Ratings India Pvt. Ltd.& “AA+/Stable” by India Ratings & Research.  |
| <b>Issue Size</b>                 | Rs. 205crores.  |
| <b>Face Value/ Issue Price</b>    | Rs. 1,00,00,000 per Bond  |
| <b>Minimum Application Size</b>   | 1 Bond and in multiples of 1 Bond thereafter  |
| <b>Tenor</b>                      | Perpetual   |
| <b>Coupon Rate</b>                | The Bond will bear the interest rate of 8.73% per annum.  |
| <b>Interest payment Frequency</b> | Annual  |

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| <b>Interest on application money</b> | Interest on application money will be paid to investors at the coupon rate applicable, (subject to deduction of tax at source, as applicable) from date of realisation of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.                      |
| <b>Interest Payment Date</b>         | 29 <sup>th</sup> January each year  |
| <b>Record Date</b>                   | The Bank's Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 15 days prior to the respective due date.  |
| <b>Put Option</b>                    | None  |
| <b>Call option</b>                   | Call option may or may not be exercised after the instrument has completed five years from the date of allotment and every year on the all coupon dated thereafter; and call option shall be exercised only with the prior approval of RBI (Department of Banking Regulations). |
| <b>Step up Option</b>                | Not applicable.   |
| <b>Date of Allotment</b>             | January 29, 2021  |
| <b>Listing</b>                       | On the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).  |
| <b>Depository</b>                    | NSDL & CDSL   |
| <b>Trustee</b>                       | IDBI Trusteeship Services of India Ltd.   |
| <b>Issuance &amp; Trading</b>        | Demat   |

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| <b>4. Instrument</b>                 | Non-Convertible, Taxable, Unsecured Subordinated Fully Paid-Up Basel III Compliant Perpetual Debt Instruments in the nature of Debentures{ISIN: INE692A08169}   |
| <b>Credit Rating</b>                 | "AA+/Stable" by CRISIL Ratings Ltd & "AA+/Stable" by India Rating & Research  |
| <b>Issue Size</b>                    | Rs. 2000 crores.  |
| <b>Face Value/ Issue Price</b>       | Rs. 100,00,000 per Bond   |
| <b>Minimum Application Size</b>      | 1 Bonds and in multiples of 1 Bond thereafter   |
| <b>Tenor</b>                         | Perpetual   |
| <b>Coupon Rate</b>                   | The Bond will bear the interest rate of 8.70% per annum.  |
| <b>Interest payment Frequency</b>    | Annual  |
| <b>Interest on application money</b> | Interest on application money will be paid to investors at the coupon rate applicable, (subject to deduction of tax at source, as applicable) from date of realization of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.                      |
| <b>Interest Payment Date</b>         | 22 <sup>nd</sup> November each year   |
| <b>Record Date</b>                   | The Bank's Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 15 days prior to the respective due date.  |
| <b>Put Option</b>                    | None  |
| <b>Call option</b>                   | Call option may or may not be exercised after the instrument has completed Five years from the date of allotment and every year on the all coupon dated thereafter; and call option shall be exercised only with the prior approval of RBI (Department of Banking Regulations). |

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| <b>Step up Option</b>         | Not applicable.  |
| <b>Date of Allotment</b>      | November 22, 2021.   |
| <b>Listing</b>                | On the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE). |
| <b>Depository</b>             | NSDL & CDSL  |
| <b>Trustee</b>                | IDBI Trusteeship Services of India Ltd.  |
| <b>Issuance &amp; Trading</b> | Demat  |

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| <b>5. Instrument</b>                 | Non-Convertible, Taxable, Unsecured Subordinated Fully Paid-Up Basel III Compliant Perpetual Debt Instruments in the nature of Debentures{ISIN: INE692A08177}   |
| <b>Credit Rating</b>                 | “AA+/Stable” by CRISIL Ratings Ltd & “AA+/Stable” by India Rating& Research   |
| <b>Issue Size</b>                    | Rs. 1500 crores.  |
| <b>Face Value/ Issue Price</b>       | Rs. 100,00,000 per Bond   |
| <b>Minimum Application Size</b>      | 1 Bonds and in multiples of 1 Bond thereafter   |
| <b>Tenor</b>                         | Perpetual   |
| <b>Coupon Rate</b>                   | The Bond will bear the interest rate of 8.40% per annum.  |
| <b>Interest payment Frequency</b>    | Annual  |
| <b>Interest on application money</b> | Interest on application money will be paid to investors at the coupon rate applicable, (subject to deduction of tax at source, as applicable) from date of realization of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.                      |
| <b>Interest Payment Date</b>         | 20 <sup>th</sup> December each year   |
| <b>Record Date</b>                   | The Bank’s Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 15 days prior to the respective due date.  |
| <b>Put Option</b>                    | None  |
| <b>Call option</b>                   | Call option may or may not be exercised after the instrument has completed Five years from the date of allotment and every year on the all coupon dated thereafter; and call option shall be exercised only with the prior approval of RBI (Department of Banking Regulations). |
| <b>Step up Option</b>                | Not applicable.   |
| <b>Date of Allotment</b>             | December 20, 2021.  |
| <b>Listing</b>                       | On the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).  |
| <b>Depository</b>                    | NSDL & CDSL   |
| <b>Trustee</b>                       | IDBI Trusteeship Services of India Ltd.   |
| <b>Issuance &amp; Trading</b>        | Demat   |

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| <b>6. Instrument</b> | Non-Convertible, Taxable, Unsecured Subordinated Fully Paid-Up Basel III Compliant Perpetual Debt Instruments in the nature of Debentures{ISIN: INE692A08185} |
| <b>Credit Rating</b> | “AA+/Stable” by CRISIL Ratings Ltd & “AA+/Stable” by India Rating& Research   |

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| <b>Issue Size</b>                    | Rs. 1500 crores.  |
| <b>Face Value/ Issue Price</b>       | Rs. 1,00,00,000 per Bond  |
| <b>Minimum Application Size</b>      | 1 Bonds and in multiples of 1 Bond thereafter   |
| <b>Tenor</b>                         | Perpetual   |
| <b>Coupon Rate</b>                   | The Bond will bear the interest rate of 8.50% per annum.  |
| <b>Interest payment Frequency</b>    | Annual  |
| <b>Interest on application money</b> | Interest on application money will be paid to investors at the coupon rate applicable, (subject to deduction of tax at source, as applicable) from date of realization of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.                      |
| <b>Interest Payment Date</b>         | 2 <sup>nd</sup> March each year   |
| <b>Record Date</b>                   | The Bank's Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 15 days prior to the respective due date.  |
| <b>Put Option</b>                    | None  |
| <b>Call option</b>                   | Call option may or may not be exercised after the instrument has completed Five years from the date of allotment and every year on the all coupon dated thereafter; and call option shall be exercised only with the prior approval of RBI (Department of Banking Regulations). |
| <b>Step up Option</b>                | Not applicable.   |
| <b>Date of Allotment</b>             | March 02, 2022.   |
| <b>Listing</b>                       | On the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).  |
| <b>Depository</b>                    | NSDL & CDSL   |
| <b>Trustee</b>                       | IDBI Trusteeship Services of India Ltd.   |
| <b>Issuance &amp; Trading</b>        | Demat   |

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| <b>7. Instrument</b>                 | Non-Convertible, Taxable, Unsecured Subordinated Fully Paid-Up Basel III Compliant Perpetual Debt Instruments in the nature of Debentures{ISIN: INE692A08193}  |
| <b>Credit Rating</b>                 | "AA+/Stable" by CRISIL Ratings Ltd & "AA+/Stable" by India Rating& Research  |
| <b>Issue Size</b>                    | Rs. 1320 crores.   |
| <b>Face Value/ Issue Price</b>       | Rs. 1,00,00,000 per Bond   |
| <b>Minimum Application Size</b>      | 1 Bonds and in multiples of 1 Bond thereafter  |
| <b>Tenor</b>                         | Perpetual  |
| <b>Coupon Rate</b>                   | The Bond will bear the interest rate of 8.69% per annum.   |
| <b>Interest payment Frequency</b>    | Annual   |
| <b>Interest on application money</b> | Interest on application money will be paid to investors at the coupon rate applicable, (subject to deduction of tax at source, as applicable) from date of realization of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment. |
| <b>Interest Payment Date</b>         | 25 <sup>th</sup> July each year  |

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|-------------------------------|---|
| <b>Record Date</b>            | The Bank's Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 15 days prior to the respective due date.  |
| <b>Put Option</b>             | None  |
| <b>Call option</b>            | Call option may or may not be exercised after the instrument has completed Five years from the date of allotment and every year on the all coupon dated thereafter; and call option shall be exercised only with the prior approval of RBI (Department of Banking Regulations). |
| <b>Step up Option</b>         | Not applicable.   |
| <b>Date of Allotment</b>      | July 25, 2022.  |
| <b>Listing</b>                | On the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).  |
| <b>Depository</b>             | NSDL & CDSL   |
| <b>Trustee</b>                | IDBI Trusteeship Services of India Ltd.   |
| <b>Issuance &amp; Trading</b> | Demat   |

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| <b>8. Instrument</b>                 | Non-Convertible, Taxable, Unsecured Subordinated Fully Paid-Up Basel III Compliant Perpetual Debt Instruments in the nature of Debentures{ISIN: INE692A08227}   |
| <b>Credit Rating</b>                 | "AA+/Stable" by CRISIL Ratings Ltd & "AA+/Stable" by India Rating& Research   |
| <b>Issue Size</b>                    | Rs. 663 crores.   |
| <b>Face Value/ Issue Price</b>       | Rs. 1,00,00,000 per Bond  |
| <b>Minimum Application Size</b>      | 1 Bonds and in multiples of 1 Bond thereafter   |
| <b>Tenor</b>                         | Perpetual   |
| <b>Coupon Rate</b>                   | The Bond will bear the interest rate of 8.40% per annum.  |
| <b>Interest payment Frequency</b>    | Annual  |
| <b>Interest on application money</b> | Interest on application money will be paid to investors at the coupon rate applicable, (subject to deduction of tax at source, as applicable) from date of realization of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.                      |
| <b>Interest Payment Date</b>         | 23 <sup>rd</sup> December each year   |
| <b>Record Date</b>                   | The Bank's Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 15 days prior to the respective due date.  |
| <b>Put Option</b>                    | None  |
| <b>Call option</b>                   | Call option may or may not be exercised after the instrument has completed Five years from the date of allotment and every year on the all coupon dated thereafter; and call option shall be exercised only with the prior approval of RBI (Department of Banking Regulations). |
| <b>Step up Option</b>                | Not applicable.   |
| <b>Date of Allotment</b>             | December 23, 2022.  |
| <b>Listing</b>                       | On the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).  |
| <b>Depository</b>                    | NSDL & CDSL   |

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|--------------------|---|
| Trustee            | IDBI Trusteeship Services of India Ltd. |
| Issuance & Trading | Demat                                   |

## Tier 2 Capital Instruments

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| 1. Instrument                 | Non-Convertible Redeemable Unsecured taxable Basel III compliant Tier II Bonds in the nature of Debentures of Rs. 10 lacs each (“Bonds”){ISIN: INE692A08045}  |
| Credit Rating                 | “AAA/Stable” by CRISIL Ratings Ltd  |
| Issue Size                    | Rs. 750 crores.   |
| Face Value/ Issue Price       | Rs. 10,00,000 per Bond  |
| Minimum Application Size      | 10 Bonds and in multiples of 1 Bond thereafter  |
| Tenor                         | 120 Months from the deemed date of allotment.   |
| Coupon Rate                   | 7.74% p.a.  |
| Interest payment Frequency    | Annual (subsequent to RBI norms)  |
| Interest on application money | Interest on application money will be paid to investors at the coupon rate applicable (subject to deduction of tax at source, as applicable) from date of realisation of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment. |
| Interest Payment Date         | Interest will be paid annually on November 24th each year till final redemption.  |
| Record Date                   | The Bank’s Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 15 days prior to the respective due date.  |
| Put option                    | Nil   |
| Call option                   | Nil   |
| Step up Option                | Nil   |
| Date of Allotment             | November 24, 2016   |
| Listing                       | On the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).  |
| Depository                    | NSDL & CDSL   |
| Trustee                       | IDBI Trusteeship Services of India Ltd.   |
| Settlement                    | Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/ redemption warrant(s)/ demand draft(s)/ credit through RTGS/ ECS system   |
| Issuance & Trading            | Demat Mode  |

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| 2. Instrument            | Non-Convertible Redeemable Unsecured taxable Basel III compliant Tier II Bonds in the nature of Debentures of Rs. 10 lacs each (“Bonds”){ISIN: INE112A08051} |
| Credit Rating            | “AAA /Stable” by Brickwork Rating India Pvt. Ltd & “AAA /Stable” by India Ratings & Research.  |
| Issue Size               | Rs. 1000 crores.   |
| Face Value/ Issue Price  | Rs. 10,00,000 per Bond   |
| Minimum Application Size | 10 Bonds and in multiples of 1 Bond thereafter   |
| Tenor                    | 120 Months from the deemed date of allotment.  |
| Coupon Rate              | 8.93% p.a.   |

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| <b>Interest payment Frequency</b>    | Annual (subsequent to RBI norms)  |
| <b>Interest on application money</b> | Interest on application money will be paid to investors at the coupon rate applicable (subject to deduction of tax at source, as applicable) from date of realisation of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment. |
| <b>Interest Payment Date</b>         | Interest will be paid annually on November 08th each year till final redemption.  |
| <b>Record Date</b>                   | The Bank's Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 15 days prior to the respective due date.  |
| <b>Put option</b>                    | Nil   |
| <b>Call option</b>                   | Nil   |
| <b>Step up Option</b>                | Nil   |
| <b>Date of Allotment</b>             | November 08, 2019   |
| <b>Listing</b>                       | On the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).  |
| <b>Depository</b>                    | NSDL & CDSL   |
| <b>Trustee</b>                       | IDBI Trusteeship Services of India Ltd.   |
| <b>Settlement</b>                    | Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/ redemption warrant(s)/ demand draft(s)/ credit through RTGS/ ECS system   |
| <b>Issuance &amp; Trading</b>        | Demat Mode  |

|                                      |   |
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| <b>3. Instrument</b>                 | <b>Non-Convertible Redeemable Unsecured taxable Basel III compliant Tier II Bonds in the nature of Debentures of Rs. 10 lacs each ("Bonds"){ISIN: INE692A08102}</b>   |
| <b>Credit Rating</b>                 | "AAA/Stable" by CRISIL Ratings Ltd, "AAA/Stable" by ICRA Ltd& "AAA /Stable" by India Ratings & Research.  |
| <b>Issue Size</b>                    | Rs. 1000 crores.  |
| <b>Face Value/ Issue Price</b>       | Rs. 10,00,000 per Bond  |
| <b>Minimum Application Size</b>      | 10 Bonds and in multiples of 1 Bond thereafter  |
| <b>Tenor</b>                         | 180 Months from the deemed date of allotment.   |
| <b>Coupon Rate</b>                   | 7.18% p.a.  |
| <b>Interest payment Frequency</b>    | Annual (subsequent to RBI norms)  |
| <b>Interest on application money</b> | Interest on application money will be paid to investors at the coupon rate applicable (subject to deduction of tax at source, as applicable) from date of realisation of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment. |
| <b>Interest Payment Date</b>         | Interest will be paid annually on November 26th each year till final redemption.  |
| <b>Record Date</b>                   | The Bank's Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 15 days prior to the respective due date.  |
| <b>Put option</b>                    | Nil   |

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| <b>Call option</b>            | Call Option may or may not be exercised after the Bonds have completed 10 years from deemed date of allotment or on any allotment anniversary date thereafter.      |
| <b>Step up Option</b>         | Nil   |
| <b>Date of Allotment</b>      | November 26, 2020   |
| <b>Listing</b>                | On the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).  |
| <b>Depository</b>             | NSDL & CDSL   |
| <b>Trustee</b>                | IDBI Trusteeship Services of India Ltd.   |
| <b>Settlement</b>             | Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/ redemption warrant(s)/ demand draft(s)/ credit through RTGS/ ECS system |
| <b>Issuance &amp; Trading</b> | Demat Mode  |

|                                      |   |
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| <b>4. Instrument</b>                 | <b>Non-Convertible Redeemable Unsecured taxable Basel III compliant Tier II Bonds in the nature of Debentures of Rs. 10lacs each (“Bonds”){ISIN: INE692A08144}</b>  |
| <b>Credit Rating</b>                 | “AAA/ Stable” by ICRA Ltd & “AAA /Stable” by India Ratings & Research.  |
| <b>Issue Size</b>                    | Rs. 850 crores.   |
| <b>Face Value/ Issue Price</b>       | Rs. 1,000,000 per Bond  |
| <b>Minimum Application Size</b>      | 10 Bonds and in multiples of 10 Bond thereafter   |
| <b>Tenor</b>                         | 120 Months from the deemed date of allotment.   |
| <b>Coupon Rate</b>                   | 7.19% p.a.  |
| <b>Interest payment Frequency</b>    | Annual (subsequent to RBI norms)  |
| <b>Interest on application money</b> | Interest on application money will be paid to investors at the coupon rate applicable (subject to deduction of tax at source, as applicable) from date of realisation of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment. |
| <b>Interest Payment Date</b>         | Interest will be paid annually on June 24th each year till final redemption.  |
| <b>Record Date</b>                   | The Bank’s Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 15 days prior to the respective due date.  |
| <b>Put option</b>                    | Nil   |
| <b>Call option</b>                   | Call Option may or may not be exercised after the Bonds have completed 5 years from deemed date of allotment or on any allotment anniversary date thereafter.   |
| <b>Step up Option</b>                | Nil   |
| <b>Date of Allotment</b>             | June 24, 2021   |
| <b>Listing</b>                       | On the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).  |
| <b>Depository</b>                    | NSDL & CDSL   |
| <b>Trustee</b>                       | IDBI Trusteeship Services of India Ltd.   |
| <b>Settlement</b>                    | Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/ redemption warrant(s)/ demand draft(s)/ credit through RTGS/ ECS system   |

|                                      |   |
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| Issuance & Trading                   | Demat Mode  |
| <b>5. Instrument</b>                 | <b>Non-Convertible Redeemable Unsecured taxable Basel III compliant Tier II Bonds in the nature of Debentures of Rs. 100lacs each (“Bonds”){ISIN: INE692A08151}</b>   |
| <b>Credit Rating</b>                 | “AAA /Stable” by ICRA Ltd & “AAA /Stable” by India Rating   |
| <b>Issue Size</b>                    | Rs. 1150crores.   |
| <b>Face Value/ Issue Price</b>       | Rs. 10,000,000 per Bond   |
| <b>Minimum Application Size</b>      | 1 Bond and in multiples of 1 Bond thereafter  |
| <b>Tenor</b>                         | 180 Months from the deemed date of allotment.   |
| <b>Coupon Rate</b>                   | 7.25% p.a.  |
| <b>Interest payment Frequency</b>    | Annual (subsequent to RBI norms)  |
| <b>Interest on application money</b> | Interest on application money will be paid to investors at the coupon rate applicable (subject to deduction of tax at source, as applicable) from date of realisation of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment. |
| <b>Interest Payment Date</b>         | Interest will be paid annually on July 9 <sup>th</sup> each year till final redemption.   |
| <b>Record Date</b>                   | The Bank’s Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 15 days prior to the respective due date.  |
| <b>Put option</b>                    | Nil   |
| <b>Call option</b>                   | Call Option may or may not be exercised after the Bonds have completed 10 years from deemed date of allotment or on any allotment anniversary date thereafter.  |
| <b>Step up Option</b>                | Nil   |
| <b>Date of Allotment</b>             | July 9, 2021  |
| <b>Listing</b>                       | On the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).  |
| <b>Depository</b>                    | NSDL & CDSL   |
| <b>Trustee</b>                       | IDBI Trusteeship Services of India Ltd.   |
| <b>Settlement</b>                    | Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/ redemption warrant(s)/ demand draft(s)/ credit through RTGS/ ECS system   |
| Issuance & Trading                   | Demat Mode  |

|                                   |   |
|-----------------------------------|---|
| <b>6. Instrument</b>              | <b>Non-Convertible Redeemable Unsecured taxable Basel III compliant Tier II Bonds in the nature of Debentures of Rs. 100lacs each (“Bonds”){ISIN: INE692A08219}</b> |
| <b>Credit Rating</b>              | “AAA/ Stable” by ICRA Ltd & “AAA /Stable” by India Rating   |
| <b>Issue Size</b>                 | Rs. 1500 crores.  |
| <b>Face Value/ Issue Price</b>    | Rs. 10,000,000 per Bond   |
| <b>Minimum Application Size</b>   | 1 Bond and in multiples of 1 Bond thereafter  |
| <b>Tenor</b>                      | 180 Months from the deemed date of allotment.   |
| <b>Coupon Rate</b>                | 7.85% p.a.  |
| <b>Interest payment Frequency</b> | Annual (subsequent to RBI norms)  |

|                                      |   |
|--------------------------------------|---|
| <b>Interest on application money</b> | Interest on application money will be paid to investors at the coupon rate applicable (subject to deduction of tax at source, as applicable) from date of realisation of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment. |
| <b>Interest Payment Date</b>         | Interest will be paid annually on November 29 <sup>th</sup> each year till final redemption.  |
| <b>Record Date</b>                   | The Bank's Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 15 days prior to the respective due date.  |
| <b>Put option</b>                    | Nil   |
| <b>Call option</b>                   | Call Option may or may not be exercised after the Bonds have completed 10 years from deemed date of allotment or on any allotment anniversary date thereafter.  |
| <b>Step up Option</b>                | Nil   |
| <b>Date of Allotment</b>             | November 29, 2022   |
| <b>Listing</b>                       | On the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).  |
| <b>Depository</b>                    | NSDL & CDSL   |
| <b>Trustee</b>                       | IDBI Trusteeship Services of India Ltd.   |
| <b>Settlement</b>                    | Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/ redemption warrant(s)/ demand draft(s)/ credit through RTGS/ ECS system   |
| <b>Issuance &amp; Trading</b>        | Demat Mode  |

|                                      |   |
|--------------------------------------|---|
| <b>7. Instrument</b>                 | <b>Non-Convertible Redeemable Unsecured taxable Basel III compliant Tier II Bonds in the nature of Debentures of Rs. 100lacs each ("Bonds"){ISIN: INE692A08201}</b>   |
| <b>Credit Rating</b>                 | "AAA/Stable" by ICRA Ltd & "AAA /Stable" by India Rating  |
| <b>Issue Size</b>                    | Rs. 700 crores.   |
| <b>Face Value/ Issue Price</b>       | Rs. 10,000,000 per Bond   |
| <b>Minimum Application Size</b>      | 1 Bond and in multiples of 1 Bond thereafter  |
| <b>Tenor</b>                         | 120 Months from the deemed date of allotment.   |
| <b>Coupon Rate</b>                   | 7.80% p.a.  |
| <b>Interest payment Frequency</b>    | Annual (subsequent to RBI norms)  |
| <b>Interest on application money</b> | Interest on application money will be paid to investors at the coupon rate applicable (subject to deduction of tax at source, as applicable) from date of realisation of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment. |
| <b>Interest Payment Date</b>         | Interest will be paid annually on November 29 <sup>th</sup> each year till final redemption.  |
| <b>Record Date</b>                   | The Bank's Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 15 days prior to the respective due date.  |
| <b>Put option</b>                    | Nil   |

|                               |   |
|-------------------------------|---|
| <b>Call option</b>            | Call Option may or may not be exercised after the Bonds have completed 5 years from deemed date of allotment or on any allotment anniversary date thereafter.       |
| <b>Step up Option</b>         | Nil   |
| <b>Date of Allotment</b>      | November 29, 2022   |
| <b>Listing</b>                | On the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).  |
| <b>Depository</b>             | NSDL & CDSL   |
| <b>Trustee</b>                | IDBI Trusteeship Services of India Ltd.   |
| <b>Settlement</b>             | Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/ redemption warrant(s)/ demand draft(s)/ credit through RTGS/ ECS system |
| <b>Issuance &amp; Trading</b> | Demat Mode  |

(Asst. General Manager)  
Manager)

(Dy. General