

#	Particulars	Equity Shares
1	Issuer	IDFC Bank
2	Unique identifier	INE092T01019
3	Governing laws of the instrument	Applicable Indian statutes and regulatory requirements
	<b>Regulatory Treatment</b>	
4	Transitional Basel III rules	Common Equity Tier 1
5	Post- transitional Basel III rules	Common Equity Tier 1
6	Eligible at solo/group/group & solo	Solo and Group
7	Instrument type	Common Shares
8	Amount recognised in the regulatory capital (₹ in million) #	47,815
9	Par value of instrument	₹ 10 per share
10	Accounting classification	Shareholders' equity
11	Original date of issuance	Various*
12	Perpetual or dated	Perpetual
13	Original maturity date	No Maturity
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	Not applicable
16	Subsequent call dates, if applicable	Not applicable
	Coupons/ dividends	Dividend
17	Fixed or floating dividend/coupon	Not applicable
18	Coupon rate and any related index	Not applicable
19	Existence of a dividend stopper	Not applicable
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	Not applicable
24	If convertible, conversion trigger(s)	Not applicable
25	If convertible, fully or partially	Not applicable
26	If convertible, conversion rate	Not applicable
27	If convertible, mandatory or optional conversion	Not applicable
28	If convertible, specify instrument type convertible into	Not applicable
29	If convertible, specify issuer of instrument it converts into	Not applicable
30	Write-down feature	No
31	If write-down, write-down trigger(s)	Not applicable
32	If write-down, full or partial	Not applicable
33	If write-down, permanent or temporary	Not applicable
34	If write-down, description of write-up mechanism	Not applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All Depositors, Bond holders and Creditor of the Bank
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	Not applicable

# Represents Paid up Capital of Rs. 34,044 million and shares pending allotment pursuant to the Scheme of Amalgamation amounting to Rs. 13,771 million, subsequently allotted on January 05, 2019

\* Note: History of dates of allotment of equity shares in Annexure-I

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Annexure I :Dates of allotment of Equity shares

Main Features of Regulatory Capital Instruments

Date of Allotment	No of Shares	Issue Price	Cumulative Equity Shares	Remarks
21-Oct-14	50,000	10	50,000	Initial subscribers to the Memorandum of Association
07-Jul-15	1,250,000,000	40	1,250,050,000	Shares were issued to IDFC Financial Holding Company Limited on rights basis at a premium of Rs.30/- (Rupees Thirty only)
30-Sep-15	547,462,668	37.08	1,797,512,668	Shares were issued to IDFC Financial Holding Company Limited on rights basis at a premium of Rs. 27.08/- (Rupees Twenty Seven and Eight paisa only)
09-Oct-15	1,594,020,668	39.11	3,391,533,336	Pursuant to Scheme of Demerger
28-Nov-15	60,000 30,000 1,000,000	47.95 57.58 53.34	3,392,623,336	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	1,274,000	47.65		
	371,000	47.40		
	258,000	49.93		
	200,000	47.03		
16-Apr-16	37,500 34,258 21,250 13,666 10,000 4,000	46.50 52.65 47.35 46.98 45.69 46.43	3,394,847,010	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
05-Jul-16	51,387	45.69	3,394,898,397	
17-Sep-16	23,906	45.69	3,394,922,303	
17-Sep-16	100,000	53.34	3,395,022,303	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
15-Oct-16	52,305	45.69	3,395,074,608	
18-Nov-16	567,277	46.77	3,395,641,885	
15-Dec-16	241,040	46.77	3,395,882,925	
17-Jan-17	386,720 300,000	46.77 53.34	3,396,269,645 3,396,569,645	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
15-Feb-17	20,673 228,687 320,000	45.69 46.77 53.34	3,396,590,318 3,396,819,005 3,397,139,005	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
16-Mar-17	115,979 738,700 1,000,000 12,500	45.69 46.77 53.34 57.7	3,397,254,984 3,397,993,684 3,398,993,684 3,399,006,184	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
17-Apr-17	190,561 131,360 12,500 5,000 12,500	45.69 46.77 47.35 58.40 59.10	3,399,196,745 3,399,328,105 3,399,340,605 3,399,345,605 3,399,358,105	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
16-May-17	510,923 310,415 300,000	45.69 46.77 53.34	3,399,869,028 3,400,179,443 3,400,479,443	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme

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Annexure I :Dates of allotment of Equity shares

Main Features of Regulatory Capital Instruments

Date of Allotment	No of Shares	Issue Price	Cumulative Equity Shares	Remarks
15-Jun-17	1,294	45.69	3,400,480,737	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	187,497	46.77	3,400,668,234	
	324,620	47.00	3,400,992,854	
	6,000	49.10	3,400,998,854	
14-Jul-17	268,660	46.77	3,401,267,514	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	229,425	47.00	3,401,496,939	
16-Aug-17	175,715	46.77	3,401,672,654	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	110,025	47.00	3,401,782,679	
14-Sep-17	7,480	46.77	3,401,790,159	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	42,450	47.00	3,401,832,609	
	50,000	48.70	3,401,882,609	
16-Oct-17	78,340	46.77	3,401,960,949	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	58,225	47.00	3,402,019,174	
	22,550	47.30	3,402,041,724	
	1,000	49.10	3,402,042,724	
15-Nov-17	264,214	46.77	3,402,306,938	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	13,175	47.00	3,402,320,113	
14-Dec-17	30,000	44.74	3,402,350,113	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	292,890	46.77	3,402,643,003	
	33,125	47.00	3,402,676,128	
15-Jan-18	95,140	46.77	3,402,771,268	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	37,225	47.00	3,402,808,493	
	21,000	60.85	3,402,829,493	
15-Feb-18	645,412	46.77	3,403,474,905	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	194,200	47.00	3,403,669,105	
	20,250	50.85	3,403,689,355	
	25,000	62.95	3,403,714,355	
15-Mar-18	209,850	46.77	3,403,924,205	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	66,950	47.00	3,403,991,155	
	31,250	47.15	3,404,022,405	
	52,500	50.85	3,404,074,905	
16-Apr-18	27,040	46.77	3,404,101,945	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	5,127	47.00	3,404,107,072	
02-Jul-18	600	46.77	3,404,107,672	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	3,750	47.00	3,404,111,422	
25-Sep-18	179,950	46.77	3,404,291,372	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	121,175	47.00	3,404,412,547	
05-Jan-19	1,377,109,057	37.35	4,781,521,604	Share Allotment pursuant to Scheme of Amalgamation with Capital First Limited and its wholly owned subsidiaries

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**Terms and Conditions of Equity Shares of IDFC Bank**

Sr. No	Particulars	Terms
1.	Voting shares	Equity shares of IDFC Bank are voting shares
2.	Limit on voting rights	Limits on voting rights are applicable as per provisions of the Banking Regulation Act, 1949. A proxy may not vote the equity shares except on a poll. Registered holders of equity shares withdrawn from the depository facility under the Deposit Agreement will be entitled to vote and exercise other direct shareholder rights in accordance with applicable Indian law.
3.	Position in subordination hierarchy	Represent the most subordinated claim in liquidation of the Bank. The paid up amount is neither secured/covered by a guarantee of the issuer or related entity nor subject to any other arrangement that legally or economically enhances the seniority of the claim.
4.	Claim on residual assets	Entitled to a claim on the residual assets, which is proportional to its share of paid up capital; after all senior claims have been repaid in liquidation (i.e Has an unlimited and variable claim, not a fixed or capped claim).
5.	Perpetuity	Principal is perpetual and never repaid outside of liquidation (except discretionary repurchases/ buy backs or other means of effectively reducing capital in a discretionary manner that is allowable under relevant law as well as guidelines, if any, issued by RBI in the matter). The Bank does nothing to create an exception at issuance that the instrument will be bought back, redeemed or cancelled nor do the statutory or contractual terms provide any feature which might give rise to such an expectation.
6.	Distributions	Distributions are paid out of Distributable items (retained earnings included). The level of distributions is not in any way linked to the amount paid up at issuance and is not subject to a contractual cap (except to the extent that a bank is unable to pay distributions that exceed the level of distributable items). There are no circumstances under which the distributions are obligatory. non – payment is therefore, not an event of default. Distributions are paid only after legal and contractual obligations have been met and payments on more senior capital instruments have been made. There are no preferential distributions, including in respect of other elements classified as the highest quality issued capital.
7.	Loss Absorption	It is the paid up capital that takes the first and proportionately greatest share of any losses as they occur. Within the highest quality capital, each instrument absorbs losses on a going concern basis, proportionately and pari- passu with all the other common shares.
8.	Accounting classification	The paid up amount is classified as equity capital. It is classified as equity in the Banks Balance sheet.
9.	Directly issued and paid – up	Share are directly issued and paid up. The Bank cannot directly or indirectly fund the purchase of its own common shares. Banks should also not extend loans against their own shares.
10.	Approval for issuance	Paid up capital is only issued with the approval of the owners of the Bank, either given directly by the owners or, if permitted by applicable law, given by the Board of Directors or by other persons duly authorized by the owners.