

Pillar-III DF 13 Main Features of Regulatory Capital Instruments

9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior 15 Optional call date, conting 16 Subsequent call dates, if a 17 Fixed or floating dividend, 18 Coupon rate and any relat 19 Existence of a dividend sto 19 Fully discretionary, partial 21 Existence of step-up or ot 22 Non-cumulative or cumul. 23 Convertible or non-convertible, for onvertible, conversion 24 If convertible, conversion 25 If convertible, conversion 26 If convertible, specify inst 27 If convertible, specify inst 29 If convertible, specify inst 30 Write-down feature 31 If write-down, write-down 32 If write-down, write-down 33 If write-down, permanent	Particulars	Equity Shares	TIER-2 Bond	TIER-2 Bond
2 Unique identifier 3 Governing laws of the inst Regulatory Treatment 4 Transitional Basel III rules 5 Post- transitional Basel III rules 6 Eligible at solo/group/gro 7 Instrument type 8 Amount recognised in the 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior 15 Optional call date, conting 16 Subsequent call dates, if a 17 Fixed or floating dividend, 18 Coupon rate and any relat 19 Existence of step-up or or 19 Existence of step-up or or 20 Non-cumulative or cumul, 21 Convertible, or conversion 22 If convertible, conversion 23 If convertible, specify inst 29 If convertible, specify inst 20 Write-down, write-down 21 If write-down, write-down 22 If write-down, permanent 23 If write-down, permanent 24 If write-down, permanent 25 If write-down, permanent 26 If write-down, permanent 27 If write-down, permanent 28 If write-down, permanent 29 If write-down, permanent	T di ticulai 3	IDFC FIRST Bank	IDFC FIRST Bank	IDFC FIRST Bank
Regulatory Treatment Regulatory Treatment Regulatory Treatment Transitional Basel III rules Post- transitional Basel III rules Eligible at solo/group/grof Instrument type Amount recognised in the Par value of instrument Accounting classification Original date of issuance Perpetual or dated Soriginal maturity date Coupons/ dividends Fixed or floating dividend, Coupons/ dividends Fixed or floating dividend, Coupon rate and any relat Coupon rate and any relat Non-cumplative or cumul. Convertible or cumul. Convertible, fully or part for convertible, pronersion for convertible, specify issuance for convertible, specify issuance Treatment or conversion for onvertible, specify issuance Write-down, full or partiance If write-down, write-down Territe-down, write-down Territe-down, germanent	tifier	INE092T01019	INE092T08EY6	INEO92TO8EZ3
Regulatory Treatment 4 Transitional Basel III rules 5 Post- transitional Basel III rules 6 Eligible at solo/group/grof 7 Instrument type 8 Amount recognised in the 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior 15 Optional call date, conting 16 Subsequent call dates, if a 17 Eixed or floating dividend, 18 Coupon si dividends 19 Existence of a dividend ste 19 Existence of a dividend ste 10 Evily discretionary, partial 11 Existence of step-up or ot 12 Non-cumulative or cumul. 13 Convertible, ron-convect 14 If convertible, fully or part 15 If convertible, specify inst 16 If convertible, specify inst 17 If convertible, specify issue 18 If convertible, specify issue 19 If convertible, specify issue 10 Write-down, full or partial 10 If write-down, write-down 11 If write-down, germanent 12 If write-down, germanent 13 If write-down, germanent 14 If write-down, germanent 15 If write-down, germanent 16 If write-down, germanent 17 If write-down, germanent 18 If write-down, germanent 19 If write-down, germanent 19 If write-down, germanent 10 Instrument 10 Existence of septiment 11 Instrument 12 If write-down, germanent 12 If write-down, germanent 13 If write-down, germanent		Applicable Indian statutes and	Applicable Indian statutes and regulatory requirements	Applicable Indian statutes and regulatory requirements
4 Transitional Basel III rules 5 Post- transitional Basel III 6 Eligible at solo/group/grof 7 Instrument type 8 Amount recognised in the 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior 15 Optional call date, conting 16 Subsequent call dates, if a 17 Eixed or floating dividend, 18 Coupons/ dividends 19 Existence of a dividend ste 19 Existence of a dividend ste 10 Evily discretionary, partial 11 Existence of step-up or of 12 Non-cumulative or cumul. 13 Convertible, ron-convect 14 If convertible, conversion 15 If convertible, specify inst 16 If convertible, specify inst 17 If convertible, specify inst 18 If convertible, specify issue 19 If convertible, specify issue 10 If write-down, write-down 10 If write-down, write-down 11 If write-down, write-down 12 If write-down, permanent 13 If write-down, permanent 15 If write-down, permanent 16 If write-down, permanent 17 If write-down, permanent 18 If write-down, permanent 18 If write-down, permanent 19 If write-down, permanent 19 If write-down, permanent 10 Instrument 10 Eligible at sologies of instrument 11 Instrument 12 If write-down, permanent 12 If write-down, permanent 13 If write-down, permanent		regulatory requirements	Applicable initial statutes and regulatory requirements	Applicable indian statutes and regulatory requirements
5 Post-transitional Basel III 6 Eligible at solo/group/grou 7 Instrument type 8 Amount recognised in the 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior 15 Optional call date, conting 16 Subsequent call dates, if a 17 Fixed or floating dividend, 18 Coupons/ dividends 17 Fixed or floating dividend, 18 Coupon rate and any relai 19 Existence of a dividend st 20 Fully discretionary, partial 21 Existence of a dividend st 20 Fully discretionary, partial 21 Existence of a dividend st 22 Non-cumulative or cumul 23 Convertible or non-conve 24 If convertible, conversion 27 If convertible, fully or part 28 If convertible, specify inst 29 If convertible, specify inst 29 If convertible, specify inst 29 If convertible, specify inst 30 Write-down feature 31 If write-down, write-down 32 If write-down, permanent 33 If write-down, permanent 34 If write-down, permanent 36 If write-down, permanent 37 If write-down, permanent 38 If write-down, permanent 39 If write-down, permanent 30 If write-down, permanent				
6 Eligible at solo/group/grou 7 Instrument type 8 Amount recognised in the 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior 15 Optional call date, conting 16 Subsequent call dates, if a 17 Fixed or floating dividend, 18 Coupons/ dividends 19 Existence of a dividend st 19 Existence of a dividend st 10 Fully discretionary, partial 11 Existence of step-up or ot 12 Non-cumulative or cumula 13 Convertible, conversion 14 If convertible, conversion 15 If convertible, specify inst 16 If convertible, specify inst 17 If convertible, specify inst 18 If overtible, specify inst 19 If convertible, specify inst 19 If convertible, specify inst 29 If convertible, specify inst 20 Write-down feature 31 If write-down, write-down 32 If write-down, write-down 33 If write-down, permanent 34 If write-down, permanent 36 If write-down, permanent 37 If write-down, permanent 38 If write-down, permanent		Common Equity Tier 1	Not Applicable	Not Applicable
7 Instrument type 8 Amount recognised in the 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior 15 Optional call date, conting 16 Subsequent call dates, if a 17 Eixed or floating dividend, 18 Coupon side of the coupon rate and any rela 19 Existence of a dividend stream of the coupon rate and any rela 10 Evistence of a dividend stream of the coupon rate and any rela 11 Existence of a dividend stream of the coupon rate and any rela 12 Coupon rate and any rela 13 Convertible, conversion 14 Convertible, conversion 15 If convertible, fully or part 16 If convertible, specify instruction 17 If convertible, specify instruction 18 If convertible, specify issue 19 If convertible, specify issue 10 Write-down feature 10 If write-down, write-down 11 If write-down, write-down 12 If write-down, permanent 13 If write-down, permanent 14 Issuer call subject to prior the conversion of the conver		Common Equity Tier 1	Tier 2	Tier 2
8 Amount recognised in the 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior 15 Optional call date, conting 16 Subsequent call dates, if a 17 Fixed or floating dividend, 18 Coupons/ dividends 19 Existence of a dividend st 20 Fully discretionary, partial 21 Existence of a dividend st 20 Fully discretionary, partial 21 Existence of a dividend st 22 Non-cumulative or cumul 23 Convertible, fully or part 26 If convertible, conversion 27 If convertible, specify inst 29 If convertible, specify inst 30 Write-down feature 31 If write-down, write-down 32 If write-down, write-down 33 If write-down, permanent 34 If write-down, permanent 36 If write-down, permanent 37 If write-down, permanent 38 If write-down, permanent 39 If write-down, permanent		Solo and Group	Solo and Group	Solo and Group
9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior 15 Optional call date, conting 16 Subsequent call dates, if a 17 Fixed or floating dividend, 18 Coupon rate and any relat 19 Existence of a dividend sto 19 Fully discretionary, partial 21 Existence of step-up or ot 22 Non-cumulative or cumul. 23 Convertible or non-convertible, for onvertible, conversion 24 If convertible, conversion 25 If convertible, conversion 26 If convertible, specify inst 27 If convertible, specify inst 29 If convertible, specify inst 30 Write-down feature 31 If write-down, write-down 32 If write-down, write-down 33 If write-down, permanent		Common Shares	Tier 2 Debt Instruments	Tier 2 Debt Instruments
10 Accounting classification 11 Original date of fissuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior 15 Optional call date, conting 16 Subsequent call dates, if a 17 Fixed or floating dividend, 18 Existence of a dividend stopper component of the component o	ognised in the regulatory capital (INR in million) #	66,181	15,000	15,000
11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior 15 Optional call date, conting 16 Subsequent call dates, if a 17 Fixed or floating dividend, 18 Coupon rate and any relat 19 Existence of a divident 20 Fully discretionary, partial 21 Existence of a divident 22 Non-cumulative or cumul 23 Convertible or non-conve 24 If convertible, conversion 27 If convertible, conversion 28 If convertible, specify inst 29 If convertible, specify inst 29 If convertible, specify inst 29 If convertible, specify inst 30 Write-down feature 31 If write-down, write-down 32 If write-down, write-down 33 If write-down, permanent 34 If write-down, permanent 36 If write-down, permanent 37 If write-down, permanent 38 If write-down, permanent	instrument	Rs. 10 per share	Rs. 1,00,00,000 Per Bond	Rs. 1,00,00,000 Per Bond
12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior 15 Optional call date, conting 16 Subsequent call dates, if a 20 Coupons/ dividends 17 Fixed or floating dividend, 18 Coupon rate and any relat 19 Existence of a dividend st 20 Fully discretionary, partial 21 Existence of step-up or ot 22 Non-cumulative or cumul. 23 Convertible or non-convertible for one-convertible for one-convertible for one-convertible, conversion 26 If convertible, conversion 27 If convertible, specify inst 29 If convertible, specify inst 29 If convertible, specify inst 29 If convertible, specify inst 30 Write-down feature 31 If write-down, write-down 32 If write-down, write-down 33 If write-down, permanent 34 If write-down, permanent 36 If write-down, permanent 37 If write-down, permanent 38 If write-down, permanent	classification	Shareholders' equity	Liability	Liability
12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior 15 Optional call date, conting 16 Subsequent call dates, if a 20 Coupons/ dividends 17 Fixed or floating dividend, 18 Coupon rate and any relat 19 Existence of a dividend st 20 Fully discretionary, partial 21 Existence of step-up or ot 22 Non-cumulative or cumul. 23 Convertible or non-convertible for one-convertible for one-convertible for one-convertible, conversion 26 If convertible, conversion 27 If convertible, specify inst 29 If convertible, specify inst 29 If convertible, specify inst 29 If convertible, specify inst 30 Write-down feature 31 If write-down, write-down 32 If write-down, write-down 33 If write-down, permanent 34 If write-down, permanent 36 If write-down, permanent 37 If write-down, permanent 38 If write-down, permanent	of issuance	Various*	08-Feb-22	01-Dec-22
13 Original maturity date 14 Issuer call subject to prior 15 Optional call date, conting 16 Subsequent call dates, if a 17 Fixed or floating dividend, 18 Coupon rate and any relai 19 Existence of a dividend stopped continued to the continue		Perpetual	Dated	Dated
14 Issuer call subject to prior 15 Optional call date, conting 16 Subsequent call dates, if a Coupons/ dividends 17 Fixed or floating dividend, 18 Coupon rate and any relat 19 Existence of a dividend; 21 Existence of a dividend; 22 Non-cumulative or cumul. 23 Convertible or non-convertible from the conversion of convertible, conversion of convertible, conversion of convertible, specify inst 29 If convertible, specify inst 29 If convertible, specify inst 29 If convertible, specify inst 30 Write-down feature 31 If write-down, write-down 32 If write-down, write-down 33 If write-down, permanent 34 If write-down, permanent 36 If write-down, permanent 37 If write-down, permanent 38 If write-down, permanent		No Maturity	08-Feb-32	01-Dec-32
15 Optional call date, conting Coupons/ dividends Fixed or floating dividend, Coupon rate and any relat Subsequent call dates, if a Coupon rate and any relat Existence of a dividend ste Fully discretionary, partial Existence of sep-up or one-conve Non-cumulative or cumula Convertible one-conversion for convertible, fully or part for convertible, proversion for convertible, specify insta for convertible, specify insta for convertible, specify issue Write-down feature 16 write-down, write-down 17 write-down, write-down 18 write-down, write-down 19 write-down, write-down 19 write-down, write-down 10 write-down, write-down 10 write-down, write-down 10 write-down, write-down 11 write-down, permanent 12 write-down, permanent 13 if write-down, permanent	arry date	No watanty		
Coupons/ dividends Fixed or floating dividend, Coupon rate and any relat Coupon rate and any relat Statence of a dividend, Statence of a dividend state of the state of step-up or ot Convertible, conversion Convertible, conversion Fic convertible, fully or part fic convertible, specify instate Fic convertible, specify instate Convertible, specify instate Fic con	bject to prior supervisory approval	No	In relation to the Call Option Issuer, the date which falls on the 5 th anniversary of deemed date of allotment and subsequent call dates shall fall thereafter on every anniversary of Coupon Payment date	In relation to the Call Option Issuer, the date which falls on the 5 th anniversary of deemed date of allotment and subsequent call dates shall fall thereafter on every anniversary of Coupon Payment date
Coupons/ dividends 17 Fixed or floating dividend, 18 Coupon rate and any relat 19 Existence of a dividend st 20 Fully discretionary, partial 21 Existence of step-up or ot 22 Non-cumulative or cumul. 23 Convertible, rouly or part 24 If convertible, conversion 25 If convertible, fully or part 26 If convertible, mandatory 27 If convertible, specify inst 29 If convertible, specify insu 30 Write-down feature 31 If write-down, write-down 32 If write-down, full or parti 33 If write-down, permanent	date, contingent call dates and redemption amount	Not applicable	NA	NA
Coupons/ dividends 17 Fixed or floating dividend, 18 Coupon rate and any relat 19 Existence of a dividend st 20 Fully discretionary, partial 21 Existence of step-up or ot 22 Non-cumulative or cumul. 23 Convertible, rouly or part 24 If convertible, conversion 25 If convertible, fully or part 26 If convertible, mandatory 27 If convertible, specify inst 29 If convertible, specify insu 30 Write-down feature 31 If write-down, write-down 32 If write-down, full or parti 33 If write-down, permanent			08-02-2027,	01-12-2027,
Coupons/ dividends 17 Fixed or floating dividend, 18 Coupon rate and any relat 19 Existence of a dividend st 20 Fully discretionary, partial 21 Existence of step-up or ot 22 Non-cumulative or cumul. 23 Convertible, rouly or part 24 If convertible, conversion 25 If convertible, fully or part 26 If convertible, mandatory 27 If convertible, specify inst 29 If convertible, specify insu 30 Write-down feature 31 If write-down, write-down 32 If write-down, full or parti 33 If write-down, permanent			08-02-2028,	01-12-2028,
17 Fixed or floating dividend, 18 Coupon rate and any relat 19 Existence of a dividend st 20 Fully discretionary, partial 21 Existence of step-up or ot 22 Non-cumulative or cumul. 23 Convertible, conversion 24 If convertible, conversion 25 If convertible, conversion 26 If convertible, pully or part 27 If convertible, pully or part 28 If convertible, specify inst 29 If convertible, specify inst 29 If convertible, specify inst 30 Write-down feature 31 If write-down, write-down 32 If write-down, write-down 33 If write-down, permanent 34 If write-down, permanent	call dates, if applicable	Not applicable	08-02-2029,	01-12-2029,
17 Fixed or floating dividend, 18 Coupon rate and any relat 19 Existence of a dividend st 20 Fully discretionary, partial 21 Existence of step-up or ot 22 Non-cumulative or cumul. 23 Convertible, conversion 24 If convertible, conversion 25 If convertible, conversion 26 If convertible, pully or part 27 If convertible, pully or part 28 If convertible, specify inst 29 If convertible, specify inst 29 If convertible, specify inst 30 Write-down feature 31 If write-down, write-down 32 If write-down, write-down 33 If write-down, permanent 34 If write-down, permanent			08-02-2030,	01-12-2030,
17 Fixed or floating dividend, 18 Coupon rate and any relat 19 Existence of a dividend st 20 Fully discretionary, partial 21 Existence of step-up or ot 22 Non-cumulative or cumul. 23 Convertible, conversion 24 If convertible, conversion 25 If convertible, conversion 26 If convertible, pully or part 27 If convertible, pully or part 28 If convertible, specify inst 29 If convertible, specify inst 29 If convertible, specify inst 30 Write-down feature 31 If write-down, write-down 32 If write-down, write-down 33 If write-down, permanent 34 If write-down, permanent			08-02-2031	01-12-2031
17 Fixed or floating dividend, 18 Coupon rate and any relat 19 Existence of a dividend st 20 Fully discretionary, partial 21 Existence of step-up or ot 22 Non-cumulative or cumul. 23 Convertible, conversion 24 If convertible, conversion 25 If convertible, conversion 26 If convertible, pully or part 27 If convertible, pully or part 28 If convertible, specify inst 29 If convertible, specify inst 29 If convertible, specify inst 30 Write-down feature 31 If write-down, write-down 32 If write-down, write-down 33 If write-down, permanent 34 If write-down, permanent	vidends	Dividend	Coupon	Coupon
18 Coupon rate and any relat 19 Existence of a dividend sts 20 Fully discretionary, partial 21 Existence of step-up or ot 22 Non-cumulative or cumula 23 Convertible or non-conve 24 If convertible, conversion 25 If convertible, conversion 27 If convertible, mandatory 28 If convertible, specify inst 29 If convertible, specify inst 29 If convertible, specify inst 30 Write-down feature 31 If write-down, write-down 32 If write-down, full or partial 33 If write-down, permanent		Not applicable	Fixed	Fixed
19 Existence of a dividend ste 20 Fully discretionary, partial 21 Existence of step-up or ot 22 Non-cumulative or cumul. 23 Convertible or non-conve 24 If convertible, conversion 25 If convertible, conversion 26 If convertible, specify inste 27 If convertible, specify inste 28 If convertible, specify inste 29 If convertible, specify inste 30 Write-down feature 31 If write-down, write-down 32 If write-down, write-down 33 If write-down, permanent 34 If write-down, permanent		Not applicable	8.42% PA	8.70% PA
20 Fully discretionary, partial 21 Existence of step-up or ot 22 Non-cumulative or cumul. 23 Convertible or non-conve 24 If convertible, conversion 26 If convertible, conversion 27 If convertible, specify inst 29 If convertible, specify inst 29 If convertible, specify inst 30 Write-down feature 31 If write-down, write-down 32 If write-down, full or parti 33 If write-down, permanent				
21 Existence of step-up or ot 22 Mon-cumulative or cumul. 23 Convertible or non-conve 24 If convertible, conversion 25 If convertible, conversion 27 If convertible, mandatory 28 If convertible, specify inst 29 If convertible, specify issu 30 Write-down feature 31 If write-down, write-down 32 If write-down, unit or parti 33 If write-down, permanent		Not applicable	Not applicable	Not applicable
22 Non-cumulative or cumul. 23 Convertible or non-conve 24 If convertible, conversion 25 If convertible, conversion 26 If convertible, conversion 27 If convertible, specify inst 29 If convertible, specify inst 29 If convertible, specify inst 30 Write-down feature 31 If write-down, write-down 32 If write-down, unlid or parti 33 If write-down, germanent	onary, partially discretionary or mandatory	Fully discretionary	Not applicable	Not applicable
23 Convertible or non-conve 24 If convertible, conversion 25 If convertible, fully or part 26 If convertible, conversion 27 If convertible, mandatory 28 If convertible, specify inst 29 If convertible, specify issu 30 Write-down feature 31 If write-down, write-down 32 If write-down, unlife or part 33 If write-down, permanent 34 If write-down, permanent 36 If write-down, permanent 37 If write-down, permanent	step-up or other incentive to redeem	No	No	No
24 If convertible, conversion 25 If convertible, fully or part 26 If convertible, conversion 27 If convertible, mandatory 28 If convertible, specify inst 29 If convertible, specify issu 30 Write-down feature 31 If write-down, write-down 32 If write-down, unite-down 33 If write-down, permanent 34 If write-down, permanent 35 If write-down, permanent	tive or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
25 If convertible, fully or part 26 If convertible, conversion 27 If convertible, mandatory 28 If convertible, specify inst 29 If convertible, specify issu 30 Write-down feature 31 If write-down, write-down 32 If write-down, full or part 33 If write-down, permanent 34 If write-down, permanent	or non-convertible	Not applicable	Non-convertible	Non-convertible
26 If convertible, conversion 27 If convertible, mandatory 28 If convertible, specify inst 29 If convertible, specify inst 29 30 Write-down feature 31 If write-down, write-down 32 If write-down, full or parti 33 If write-down, permanent	e, conversion trigger(s)	Not applicable	NA	NA NA
26 If convertible, conversion 27 If convertible, mandatory 28 If convertible, specify inst 29 If convertible, specify inst 29 30 Write-down feature 31 If write-down, write-down 32 If write-down, full or part 33 If write-down, permanent	e, fully or partially	Not applicable	NA	NA
27 If convertible, mandatory 28 If convertible, specify inst 29 If convertible, specify issu 30 Write-down feature 31 If write-down, write-down 32 If write-down, full or parti 33 If write-down, permanent		Not applicable	NA	NA NA
28 If convertible, specify insti 29 If convertible, specify issu 30 Write-down feature 31 If write-down, write-down 32 If write-down, full or parti 33 If write-down, permanent		Not applicable	NA NA	NA NA
29 If convertible, specify issu 30 Write-down feature 31 If write-down, write-down 32 If write-down, full or parti 33 If write-down, permanent		Not applicable	NA NA	NA NA
30 Write-down feature 31 If write-down, write-down 32 If write-down, full or parti			NA NA	NA NA
32 If write-down, full or parti 33 If write-down, permanent		Not applicable No	Loss Absorbency: (a)The Bonds (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent) are issued subject to loss absorbency features applicable for non-equity capital instruments in terms of provisions provided under the Master Circular. Accordingly, the Bond and claim by any Bond Holders (if any) against the Bank, may at the option of RBI, be permanently written-down, in whole or in part, upon the occurrence of the PONV Trigger Event. (b) Notwithstanding anything contained in the Transaction Documents, the determination of Non-Viable Bank, the PONV Trigger Event or any other terms relating to the loss absorbency shall be made by the RBI as per provisions of the Master Circular. Such determination or measures stipulated by the RBI may be in addition to the terms and conditions set out under the Transaction Documents.	Loss Absorbency: (a)The Bonds (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent) are issued subject to loss absorbency features applicable for non-equity capital instruments in terms of provisions provided under the Master Circular. Accordingly, the Bond and claim by any Bond Holders (if any) against the Bank, may at the option of RBI, be permanently written-down, in whole or in part, upon the occurrence of the PONV Trigger Event. (b) Notwithstanding anything contained in the Transaction Documents, the determination of Non-Viable Bank, the PONV Trigger Event or any other terms relating to the loss absorbency shall be made by the RBI as per provisions of the Master Circular. Such determination or measures stipulated by the RBI may be in addition to the terms and conditions set out under the Transaction Documents.
32 If write-down, full or parti 33 If write-down, permanent	feature	No	Notwithstanding anything contained in the Transaction Documents, the determination of Non-Viable Bank, the PONV Trigger Event or any other terms relating to the loss absorbency shall be made by the RBI as per provisions of the Master Circular. Such determination or measures	Notwithstanding anything contained in the Transaction Documents, the determination of Non-Viable Bank, the PONV Trigger Event or any other terms relating to the loss absorbency shall be made by the RBI as per provisions of the Master Circular. Such determination or measures
34 If write-down, description		Not applicable Not applicable Not applicable	level and breach at either level will trigger write-down / any other form of adjustment as stipulated by the RBI or as mentioned in the Transaction Documents. Refer Point 30 Above Refer Point 30 Above	level and breach at either level will trigger write-down / any other form o adjustment as stipulated by the RBI or as mentioned in the Transaction Documents. Refer Point 30 Above Refer Point 30 Above
z	n, description of write-up mechanism	Not applicable	NA NA	NA NA
The second secon	· · · · · · · · · · · · · · · · · · ·		Position: Subordinated i.e. This instument is subordiate to the claims of all	Position: Subordinated i.e. This instument is subordiate to the claims of al
Position in subordination immediately senior to inst	ubordination heirarchy in liquidation (specify instrument type senior to instrument)	All Depositors, Bond holders and Creditor of the Bank	depositors and general creditors of the Bank are senior to this Tier 2 instument	depositors and general creditors of the Bank are senior to this Tier 2 instument
36 Non-compliant transitions	unt transitioned features	No	No	No
37 If yes, specify non-complia			Not applicable	Not applicable

[#]Represents Paid up Capital

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



Date of Allotment	No of Shares	Issue Price	Cumulative Equity Shares	Remarks
21-Oct-14	50,000	10.00	50,000	Initial subscribers to the Memorandum of Association
07-Jul-15	1,25,00,00,000	40.00	1,25,00,50,000	Shares were issued to IDFC Financial Holding Company Limited on rights basis at a premium of Rs.30/- (Rupees Thirty only)
30-Sep-15	54,74,62,668	37.08	1,79,75,12,668	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	1,59,40,20,668	39.11	3,39,15,33,336	Pursuant to Scheme of Demerger
28-Nov-15	60,000 30,000 10,00,000	47.95 57.58 53.34	3,39,26,23,336	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
16-Apr-16	12,74,000 3,71,000 2,58,000 2,00,000 37,500 34,258 21,250 13,666 10,000 4,000	47.65 47.40 49.93 47.03 46.50 52.65 47.35 46.98 45.69 46.43	3,39,48,47,010	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
05-Jul-16 17-Sep-16 17-Sep-16 15-Oct-16 18-Nov-16	51,387 23,906 1,00,000 52,305 5,67,277 2,41,040	45.69 45.69 53.34 45.69 46.77	3,39,48,98,397 3,39,49,22,303 3,39,50,22,303 3,39,50,74,608 3,39,56,41,885	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
15-Dec-16 17-Jan-17	3,86,720 3,00,000	46.77 46.77 53.34	3,39,58,82,925 3,39,62,69,645 3,39,65,69,645	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
15-Feb-17	20,673 2,28,687 3,20,000	45.69 46.77 53.34	3,39,65,90,318 3,39,68,19,005 3,39,71,39,005	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
16-Mar-17	1,15,979 7,38,700 10,00,000 12,500	45.69 46.77 53.34 57.70	3,39,72,54,984 3,39,79,93,684 3,39,89,93,684 3,39,90,06,184	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
17-Apr-17	1,90,561 1,31,360 12,500 5,000 12,500	45.69 46.77 47.35 58.40 59.10	3,39,91,96,745 3,39,93,28,105 3,39,93,40,605 3,39,93,45,605 3,39,93,58,105	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
16-May-17	5,10,923 3,10,415 3,00,000	45.69 46.77 53.34	3,39,98,69,028	
15-Jun-17	1,294 1,87,497 3,24,620 6,000	45.69 46.77 47.00 49.10	3,40,04,80,737 3,40,06,68,234 3,40,09,92,854 3,40,09,98,854	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme



Date of Allotment	No of Shares	Issue Price	Cumulative Equity Shares	Remarks
14-Jul-17	2,68,660	46.77	3,40,12,67,514	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	2,29,425	47.00	3,40,14,96,939	, , , ,
16-Aug-17	1,75,715	46.77	3,40,16,72,654	Change Alliator and an accounting of Catally Onting and day Foundaries Catally Onting Calculating
	1,10,025	47.00	3,40,17,82,679	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
14-Sep-17	7,480	46.77	3,40,17,90,159	
2.0cp 2.	42,450	47.00		Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	50,000	48.70	3,40,18,82,609	F-7,
	70.040			
16-Oct-17	78,340	46.77	3,40,19,60,949	
	58,225	47.00	3,40,20,19,174	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	22,550	47.30	3,40,20,41,724	
	1,000	49.10	3,40,20,42,724	
15-Nov-17	2,64,214	46.77	3,40,23,06,938	Change Alliator and an automical of Chanle Outline and a Street and Chanle Outline Color
	13,175	47.00	3,40,23,20,113	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
11 5 17	20.000	44.74	2 40 22 50 442	
14-Dec-17	30,000	44.74	3,40,23,50,113	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	2,92,890 33,125	46.77 47.00		Share Allothent on exercise of Stock Option under Employee Stock Option Scheme
	33,123	47.00	3,40,26,76,128	
15-Jan-18	95,140	46.77	3,40,27,71,268	
	37,225	47.00	3,40,28,08,493	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	21,000	60.85	3,40,28,29,493	
15-Feb-18	6,45,412	46.77	3,40,34,74,905	
	1,94,200	47.00	3,40,36,69,105	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	20,250	50.85	3,40,36,89,355	Share Allothert on exercise of Stock Option under Employee Stock Option Scheme
	25,000	62.95	3,40,37,14,355	
15-Mar-18	2,09,850	46.77	3,40,39,24,205	
13-14101-10	66,950	47.00	3,40,39,91,155	
	31,250	47.15	3,40,40,22,405	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	52,500	50.85	3,40,40,74,905	
16.4 - 10	27.040	46.77	2 40 44 04 04	
16-Apr-18	27,040 5,127	46.77	3,40,41,01,945 3,40,41,07,072	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	5,127	47.00	3,40,41,07,072	
02-Jul-18	600	46.77	3,40,41,07,672	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	3,750	47.00	3,40,41,11,422	Share Allothert on exercise of Stock Option under Employee Stock Option Scheme
25 Con 19	1 70 050	16 77	2 40 42 04 272	
25-Sep-18	1,79,950 1,21,175	46.77 47.00	3,40,42,91,372 3,40,44,12,547	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	1,21,175	47.00	3,40,44,12,347	
05-Jan-19	1,37,71,09,057	37.35	4,78,15,21,604	Share Allotment pursuant to Scheme of Amalgamation with Capital First Limited and its wholly owned subsidiaries
26-Feb-19	1,20.000	34.71	4,78.16.41.604	
	22,360			Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	12,448	47.00	4,78,16,76,412	
26-Feb-19		34.71 46.77 47.00		



Date of Allotment	No of Shares	Issue Price	Cumulative Equity Shares	Remarks
05-Apr-19	16,680	12.53	4,78,16,93,092	
	8,000	28.06	4,78,17,01,092	
	22,000	31.73	4,78,17,23,092	
	2,000	38.26	4,78,17,25,092	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	1,39,000	44.60	4,78,18,64,092	
	1,14,590	46.77	4,78,19,78,682	
	69,700	47.00	4,78,20,48,382	
10-Jun-19	2,01,160	12.53	4,78,22,49,542	
	100	27.28	4,78,22,49,642	
	69,500	28.06	4,78,23,19,142	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	1,17,959	46.77	4,78,24,37,101	
	40,025	47.00	4,78,24,77,126	
26-Aug-19	76,450	12.53	4,78,25,53,576	
	2,12,300	28.06	4,78,27,65,876	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
13-Nov-19	34,750	11.20	4,78,28,00,626	
	4,23,950	12.53	4,78,32,24,576	
	17,375	14.64	4,78,32,41,951	
	55,500	27.28	4,78,32,97,451	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	6,76,580	28.06	4,78,39,74,031	
	38,920	33.24	4,78,40,12,951	
	13,900	40.31	4,78,40,26,851	
06-Dec-19	20,850	12.53	4,78,40,47,701	
	39,61,500	14.64	4,78,80,09,201	
	55,600	26.71	4,78,80,64,801	
	63,940	28.06	4,78,81,28,741	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	23,630	33.24	4,78,81,52,371	Share Anothers on exercise of stock option and a Employee stock option scheme
	25,000	44.60	4,78,81,77,371	
	33,000	45.40	4,78,82,10,371	
	20,180	46.77	4,78,82,30,551	
23-Dec-19	12,09,700	28.06	4,78,94,40,251	
	9,035	33.24	4,78,94,49,286	Chara Allaharant an arrasina of Charlo Ontion wadar Faralawa Charlo Ontion Cabana
	3,750	45.40	4,78,94,53,036	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	5,000	47.00	4,78,94,58,036	
24-Feb-20	23,880	12.53	4,78,94,81,916	
-	1,31,100	28.06	4,78,96,13,016	
	10,000	33.24	4,78,96,23,016	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	2,80,000	34.71	4,78,99,03,016	
02-Mar-20	2,00,00,000	14.89	4,80,99,03,016	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
12-Jun-20	06 24 40 704	23.19	5,67,23,43,720	Allatment of Equity Charge on Professatial Page
12-JUII-2U	86,24,40,704	23.19	3,07,23,43,720	Allotment of Equity Shares on Preferential Basis
14-Oct-20	7,500	28.06	5,67,23,51,220	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
26-Nov-20	58,380	28.06	5,67,24,09,600	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
24-Dec-20	4,86,500	13.88	5,67,28,96,100	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	13,900	33.24	5,67,29,10,000	The state of the s



Date of	No of Shares	Issue Price	Cumulative Equity	Pomarke
Allotment	NO OF SHAFES	issue Price	Shares	Remarks
10-Feb-21	1,52,830	28.06	5,67,30,62,830	
	42,820	33.24	5,67,31,05,650	
	1,04,300	39.65	5,67,32,09,950	
	60,000	43.30	5,67,32,69,950	Chan Allatina da a carica of Chail Outher and a Foods as Chail Outher Cale
	81,700	44.60	5,67,33,51,650	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	22,245	45.40	5,67,33,73,895	
	2,800 1,15,925	46.77 47.00	5,67,33,76,695 5,67,34,92,620	
	50,040	51.06	5,67,35,42,660	
	50,0 10	31.00	3,07,33,42,000	
16-Mar-21	17,375	11.20	5,67,35,60,035	
	41,700	12.53	5,67,36,01,735	
	2,13,280	28.06	5,67,38,15,015	
	24,000	31.73	5,67,38,39,015	
	62,965	33.24	5,67,39,01,980	
	3,75,000	37.08	5,67,42,76,980	
	15,000	38.26	5,67,42,91,980	
	50,000	39.05	5,67,43,41,980	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	2,91,170	39.65	5,67,46,33,150	
	3,53,350	44.60	5,67,49,86,500	
	2,03,365	45.40	5,67,51,89,865	
	2,26,300	46.77	5,67,54,16,165	
2,46,680 47.00 5,67,56,62,845				
	1,08,420	51.06	5,67,57,71,265	
	78,590	58.75	5,67,58,49,855	
06-Apr-21	52,31,03,660	57.35	6,19,89,53,515	Allotment of Equity Shares to Qualified Institutional Buyers
21-Apr-21	64,000	21.75	6,19,90,17,515	
217(0) 21	83,000	28.06	6,19,91,00,515	
	70,915	33.24	6,19,91,71,430	
	25,000	38.26	6,19,91,96,430	
	1,41,400	39.65	6,19,93,37,830	
	1,52,900	44.60	6,19,94,90,730	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	64,265	45.40	6,19,95,54,995	
	24,670	46.77	6,19,95,79,665	
	1,56,285	47.00	6,19,97,35,950	
	75,060	51.06	6,19,98,11,010	
	1,000	58.75	6,19,98,12,010	
24-May 21	02.400	12.52	6 10 00 05 410	
24-May-21	83,400 1,40,000	12.53	6,19,98,95,410	
	27,545	21.75 33.24	6,20,00,35,410	
	28,600	38.26	6,20,00,62,955 6,20,00,91,555	
	40,000	39.05	6,20,01,31,555	
	90,500	39.65	6,20,02,22,055	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	4,80,980	44.60	6,20,07,03,035	2 2 State of the state
	86,300	45.40	6,20,07,89,335	
	27,790	46.77	6,20,08,17,125	
	3,75,130	47.00	6,20,11,92,255	
	6,75,000	50.85	6,20,18,67,255	
21-Jun-21	1,66,800	12.53	6,20,20,34,055	
	7,57,751	19.25	6,20,27,91,806	
	13,900	33.24	6,20,28,05,706	
	20,000	39.05	6,20,28,25,706	
	1,20,157	39.65	6,20,29,45,863	
	11,94,050	44.60	6,20,41,39,913	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	1,89,150	45.40	6,20,43,29,063	
	16,77,390	46.77	6,20,60,06,453	
	6,92,360	47.00	6,20,66,98,813	
	95,000	50.85	6,20,67,93,813	
	41,700	51.06	6,20,68,35,513	



Date of Allotment	No of Shares	Issue Price	Cumulative Equity Shares	Remarks
23-Jul-21	3,24,750	19.25	6,20,71,60,263	
	26,410	33.24	6,20,71,86,673	
	40,600	38.26	6,20,72,27,273	
	97,500	39.65	6,20,73,24,773	
	27,61,170	44.60	6,21,00,85,943	Chara Allatorant on according of Charle Ontion and a Foreign Charle Ontion Cohenna
	98,150 46,738	45.40	6,21,01,84,093	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	23,025	46.77 47.00	6,21,02,30,831 6,21,02,53,856	
	2,47,750	50.85	6,21,05,01,606	
	3,00,000	53.26	6,21,08,01,606	
20 4 21	10.000	42.52	6 24 00 24 206	
30-Aug-21	19,600	12.53	6,21,08,21,206	
	1,24,075 11,400	19.25 28.06	6,21,09,45,281 6,21,09,56,681	
	40,000	28.45	6,21,09,96,681	
	90,650	39.65	6,21,10,87,331	
	75,000	44.60	6,21,11,62,331	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	34,120	45.40	6,21,11,96,451	μ.,
	13,546	46.77	6,21,12,09,997	
	2,475	47.00	6,21,12,12,472	
	80,000	50.85	6,21,12,92,472	
27-Sep-21	45,175	11.20	6,21,13,37,647	
27 SCP 21	1,39,000	12.53	6,21,14,76,647	
	3,49,088	19.25	6,21,18,25,735	
	1,12,700	28.06	6,21,19,38,435	
	20,000	28.45	6,21,19,58,435	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	34,750	33.24	6,21,19,93,185	
	91,350	39.65	6,21,20,84,535	
	2,100	44.60	6,21,20,86,635	
	17,940	46.77	6,21,21,04,575	
	5,300	47.00	6,21,21,09,875	
20-Oct-21	33,590	19.25	6,21,21,43,465	
	18,070	33.24	6,21,21,61,535	
	500	39.65	6,21,21,62,035	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	9,340	45.40	6,21,21,71,375	Share Anothrent on exercise of Stock Option under Employee Stock Option Scheme
	71,400	46.77	6,21,22,42,775	
	2,000	47.00	6,21,22,44,775	
23-Nov-21	1,00,500	19.25	6,21,23,45,275	
	83,400	27.28	6,21,24,28,675	
	1,04,215	28.06	6,21,25,32,890	
	73,975	33.24	6,21,26,06,865	
	2,79,000	39.65	6,21,28,85,865	
	41,700	44.60	6,21,29,27,565	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	5,000	45.40	6,21,29,32,565	
	6,74,370	46.77	6,21,36,06,935	
	1,11,300	47.00	6,21,37,18,235	
	75,000 83,400	50.85 51.06	6,21,37,93,235 6,21,38,76,635	
	33,400	31.00	0,21,30,70,033	
21-Dec-21	23,350	19.25	6,21,38,99,985	
	37,480	28.06	6,21,39,37,465	
	55,330	33.24	6,21,39,92,795	
	1,56,200	38.26	6,21,41,48,995	
	1,37,000	39.65	6,21,42,85,995	
	1,37,280	44.60	6,21,44,23,275	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	10,000	45.40	6,21,44,33,275	
	5,60,000	46.77	6,21,49,93,275	
	1,03,350 1,00,000	47.00 47.40	6,21,50,96,625	
	1,00,000	47.40	6,21,51,96,625	



Date of Allotment	No of Shares	Issue Price	Cumulative Equity Shares	Remarks
25-Jan-22	41,700	12.53	6,21,52,83,325	
	2,51,400	19.25	6,21,55,34,725	
	83,400 35,445	28.06 33.24	6,21,56,18,125 6,21,56,53,570	
	5,00,000	37.08	6,21,61,53,570	
	55,600	38.26	6,21,62,09,170	
	65,000	39.65	6,21,62,74,170	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	27,800	40.31	6,21,63,01,970	
	3,37,730	44.60	6,21,66,39,700	
	34,620	45.40	6,21,66,74,320	
	4,200	46.77	6,21,66,78,520	
	11,550	47.00	6,21,66,90,070	
17-Feb-22	4,51,750	19.25	6,21,71,41,820	
	7,150	28.06	6,21,71,48,970	
	77,840	33.24	6,21,72,26,810	Change Alliators and any assessing of Canada Condition and the Establishment Canada Condition of Canada Conditions and Canada Condit
	3,89,000	39.65	6,21,76,15,810	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	20,850	44.60	6,21,76,36,660	
	12,450	47.00	6,21,76,49,110	
16-Mar-22	25,500	19.25	6,21,76,74,610	
10,700 28.06 6,21,76,85,310				
				Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	4.00.000		5 24 72 22 242	
20-Apr-22	1,30,000	19.25	6,21,78,38,310	
	36,000 75,000	21.75 28.06	6,21,78,74,310 6,21,79,49,310	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	4,560	33.24	6,21,79,53,870	Share Anotheric on exercise of Stock Option under Employee Stock Option Scheme
	1,00,000	39.65	6,21,80,53,870	
19-May-22	1,66,488	19.25	6,21,82,20,358	
	69,500	28.06	6,21,82,89,858	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	1,050 1,050	47.00	6,21,82,90,908	
	1,030	58.75	6,21,82,91,958	
17-Jun-22	6,60,974	19.25	6,21,89,52,932	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	1,33,500	28.06	6,21,90,86,432	Share Allothient on exercise of Stock Option under Employee Stock Option Scheme
18-Jul-22	1,99,500	19.25	6,21,92,85,932	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	7,39,400	19.25	6,22,00,25,332	
	1,40,000	21.75	6,22,01,65,332	
19-Aug-22	40,000	30.60	6,22,02,05,332	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	25,020	33.24	6,22,02,30,352	
	50,000 1,120	39.65 45.40	6,22,02,80,352 6,22,02,81,472	
	-,		., ,,,,,,,,	
	1,89,075	19.25	6,22,04,70,547	
	20,000	28.45	6,22,04,90,547	
	2,44,640	33.24	6,22,07,35,187	
				Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
22-Sep-22	3,49,000	39.65	6,22,10,84,187	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
22-Sep-22	3,49,000 86,800 1,63,700	39.65 45.40 46.77	6,22,10,84,187 6,22,11,70,987 6,22,13,34,687	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme



Date of Allotment	No of Shares	Issue Price	Cumulative Equity Shares	Remarks
	2,19,700	19.25	6,22,15,57,187	
	12,000	21.75	6,22,15,69,187	
	10,425	33.24	6,22,15,79,612	
18-Oct-22	5,32,750	39.65	6,22,21,12,362	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	25,800	45.40	6,22,21,38,162	The state of the s
	1,16,400	46.77	6,22,22,54,562	
	20,600	47.00	6,22,22,75,162	
	27,475	53.35	6,22,23,02,637	
01-Nov-22	1,00,00,000	14.89	6,23,23,02,637	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	2,06,250	19.25	6,23,25,08,887	
	67,415	33.24	6,23,25,76,302	
	2,09,250	39.65	6,23,27,85,552	
	1,40,000	43.30	6,23,29,25,552	
	46,175	45.40	6,23,29,71,727	
22 Nov 22	5,15,490	46.77	6,23,34,87,217	Share Alletment on eversing of Stock Ontion under Employee Stock Ontion Cabons
23-Nov-22	23,400	47.00	6,23,35,10,617	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	3,00,000	47.40	6,23,38,10,617	
	20,200	47.80	6,23,38,30,817	
	11,120	51.06	6,23,38,41,937	
	16,975	53.35	6,23,38,58,912	
	1,960	58.75	6,23,38,60,872	
	4,65,650	14.64	6,23,43,26,522	
	2,18,050	19.25	6,23,45,44,572	
	13,900	28.06	6,23,45,58,472	
	40,000	28.45	6,23,45,98,472	
	24,450	33.24	6,23,46,22,922	
	66,500	39.65	6,23,46,89,422	
	77,030	45.40	6,23,47,66,452	
19-Dec-22	45,900	46.77	6,23,48,12,352	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	19,700	47.00	6,23,48,32,052	
	9,00,000	47.40	6,23,57,32,052	
	20,000	47.80	6,23,57,52,052	
	1,11,200	50.04	6,23,58,63,252	
	5,30,980	51.06	6,23,63,94,232	
	2,85,250	53.35	6,23,66,79,482	
	13,510	58.75	6,23,66,92,992	
	68,170	19.25	6,23,67,61,162	
	9,000	21.75	6,23,67,70,162	
	62,880	33.24	6,23,68,33,042	
	2,81,000	39.65	6,23,71,14,042	
	78,915	45.40	6,23,71,92,957	
	3,020	46.77	6,23,71,95,977	
	18,800	47.00	6,23,72,14,777	
17-Jan-23	5,650	47.35	6,23,72,20,427	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	4,50,000	47.40	6,23,76,70,427	· · · · · ·
	19,800	47.80	6,23,76,90,227	
	12,500	48.70	6,23,77,02,727	
	37,500	50.80	6,23,77,40,227	
	5,28,130	51.06	6,23,82,68,357	
	3,03,250	53.35	6,23,85,71,607	
	39,760	58.75	6,23,86,11,367	



Date of Allotment	No of Shares	Issue Price	Cumulative Equity Shares	Remarks
	1,87,600	19.25	6,23,87,98,967	
	83,400	28.06	6,23,88,82,367	
	93,485	33.24	6,23,89,75,852	
	1,09,000	39.65	6,23,90,84,852	
	13,900	40.31	6,23,90,98,752	
	42,865	45.40	6,23,91,41,617	
	800	46.77	6,23,91,42,417	
22-Feb-23	8,800	47.00	6,23,91,51,217	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	31,250	47.10	6,23,91,82,467	
	1,200	47.35	6,23,91,83,667	
	3,50,000	47.40	6,23,95,33,667	
	60,000	47.80	6,23,95,93,667	
	18,070	51.06	6,23,96,11,737	
	1,57,500	53.35	6,23,97,69,237	
	45,875	58.75	6,23,98,15,112	
	67,600	19.25	6,23,98,82,712	
	23,300	33.24	6,23,99,06,012	
	33,500	39.65	6,23,99,39,512	
	62,500	45.20	6,24,00,02,012	
18-Mar-23	55,995	45.40	6,24,00,58,007	Chara Allaharant an arrasina of Charle Ontina randon Faralarra Charle Ontina Cabara
18-Mar-23	5,000	45.60	6,24,00,63,007	Share Allotment on exercise of Stock Option under Employee Stock Option Scheme
	800	46.77	6,24,00,63,807	
	45,900	47.00	6,24,01,09,707	
	4,80,000	47.40	6,24,05,89,707	
	31,250	49.10	6,24,06,20,957	
23-Mar-23	37,75,00,859	58.18	6,61,81,21,816	Allotment of Equity Shares on Preferential Basis



Pillar III -DF 14
Terms and Conditions of Equity Shares of IDFC FIRST Bank

Sr. No	Particulars	Terms
1.	Voting shares	Equity shares of IDFC FIRST 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 depositary 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.

Terms and Conditions of Tier II Bond of IDFC FIRST Bank

Sr. No	Particulars	Full Terms and Conditions (Available in terms sheet of the instrument)
1.	INE092T08EY6 (8.42% IDBKL 08-02-2032 TIER II)	Tranche t Memorandum_F
1.	INE092T08EZ3 (8.70% IDBKL 01-12-2032 TIER II)	Tranche t Memorandum_F