Capital Small Finance Bank Limited

Pillar III Disclosures

Main Features of Regulatory Capital Instrument

Sr.No.	*Particulars*	*Equity Shares*	*Debentures/ Bonds*	*Debentures/ Bonds*	*Debentures/ Bonds*	*Debentures/ Bonds*	*Debentures/ Bonds*	*Debentures/ Bonds*	*Debentures/ Bonds*
1	**Series**	-	**Series-I**	**Series-II**	**Series-III**	**Series-IV**	**Series-V**	**Series-VI**	**Series-VII**
2	**Issuer**	Capital Local Area Bank Limited (Now Capital Small Finance Bank Limited)	Capital Local Area Bank Limited (Now Capital Small Finance Bank Limited)	Capital Local Area Bank Limited (Now Capital Small Finance Bank Limited)	Capital Local Area Bank Limited (Now Capital Small Finance Bank Limited)	Capital Local Area Bank Limited (Now Capital Small Finance Bank Limited)	Capital Local Area Bank Limited (Now Capital Small Finance Bank Limited)	Capital Local Area Bank Limited (Now Capital Small Finance Bank Limited)	Capital Local Area Bank Limited (Now Capital Small Finance Bank Limited)
3	**Unique Identifier (ISIN)**	INE646H01017	-	-	-	-	-	-	-
4	**Governing laws of the Instrument**	Applicable indian statutes and regulatory requirements	Applicable indian statutes and regulatory requirements	Applicable indian statutes and regulatory requirements	Applicable indian statutes and regulatory requirements	Applicable indian statutes and regulatory requirements	Applicable indian statutes and regulatory requirements	Applicable indian statutes and regulatory requirements	Applicable indian statutes and regulatory requirements
	Regulatory Treatment								
5	**Basel Rules**	Common Equity Shares Tier- I	Basel-I (Lower Tier-II)	Basel-I (Lower Tier-II)	Basel-I (Lower Tier- II)	Basel-I (Lower Tier- II)	Basel-I (Lower Tier- II)	Basel-I (Lower Tier-II)	Basel-I (Lower Tier-II)
6	**Instrument Type**	Common Equity Shares	Unsecured Redeemable Non Convertible Subordinated Bond (Lower Tier II) in the nature of Debenture Series -I (2009-10)	Unsecured Redeemable Non Convertible Subordinated Bond (Lower Tier II) in the nature of Debenture Series -II (2009-10)	Unsecured Redeemable Non Convertible Subordinated Bond (Lower Tier II) in the nature of Debenture Series -III (2009-10)	Unsecured Redeemable Non Convertible Subordinated Bond (Lower Tier II) in the nature of Debenture Series -IV (2009-10)	Unsecured Redeemable Non Convertible Subordinated Debenture (Lower Tier II) in the nature of Debenture Series -V (2011-12)	Unsecured Redeemable Non Convertible Subordinated Bond (Lower Tier II) in the nature of Debenture Series -VI (2011-12)	Unsecured Redeemable Non Convertible Subordinated Bond (Lower Tier II) in the nature of Debenture Series -VII (2012-13)
7	**Issue Size**	Various	Rs. 300 Lakhs with unspecified Green Shoe Option	Rs. 400 Lakhs with Green Shoe Option for Rs.200 Lakhs	Rs. 200 Lakhs with Green Shoe Option for Rs.100 Lakhs	Rs. 400 Lakhs with unspecified Green Shoe Option	Rs. 400 Lakhs with unspecified Green Shoe Option	Rs. 300 Lakhs with Unspecified Green Shoe Option	Rs. 300 Lakhs with Unspecified Green Shoe Option
8	**Type of Issue**	Various	Private Placement	Private Placement	Private Placement	Private Placement	Private Placement	Private Placement	Private Placement
9	**Listed**	Not Listed	Not Listed	Not Listed	Not Listed	Not Listed	Not Listed	Not Listed	Not Listed
10	**Amount recognised in the regulatory Capital (Rs. in Lakhs as on September 30, 2018)**	2848.07	-	-	55.60	111.00	228.40	120.80	362.40
11	**Par Value of Instument**	Rs. 10	Rs. 1 Lakh	Rs. 1 Lakh	Rs. 1 Lakh	Rs. 1 Lakh	Rs. 1 Lakh	Rs. 1 Lakh	Rs. 1 Lakh
12	**Accounting Classification**	Shareholder's equity	Liability	Liability	Liability	Liability	Liability	Liability	Liability
13	**Original Date of Issue**	Various	17 September, 2009	29 September, 2009	24 October, 2009	27 March, 2010	4 June, 2011	18 June, 2011	25 August, 2012
14	**Redemption**	Perpetual	Bullet Redemption at par at the end of 120 months from the date of Allotment	Bullet Redemption at par at the end of 120 months from the date of Allotment	Bullet Redemption at par at the end of 120 months from the date of Allotment	Bullet Redemption at par at the end of 120 months from the date of Allotment	Bullet Redemption at par at the end of 120 months from the date of Allotment	Bullet Redemption at par at the end of 120 months from the date of Allotment	Bullet Redemption at par at the end of 120 months from the date of Allotment
15	**Coupon Rate/ Dividend**	Dividend	11.00% p.a.	11.00% p.a.	10.00%	10.00%	11.00% p.a.	11.00% p.a.	11.00% p.a.
16	**Coupon Type (Fixed/Floating)**	NA	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
17	**Coupon Discretion**	NA	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
18	**Coupon Payment**	NA	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly
19	**Cumulative or Non- Cumulative**	Non- Cumulative	Non- Cumulative	Non- Cumulative	Non- Cumulative	Non- Cumulative	Non- Cumulative	Non- Cumulative	Non- Cumulative
20	**Put/Call option**	NA	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
21	**Credit Rating**	Not Rated	Not Rated	Not Rated	Not Rated	Not Rated	Not Rated	Not Rated	Not Rated
22	**Security**	NA	Unsecured	Unsecured	Unsecured	Unsecured	Unsecured	Unsecured	Unsecured
23	**Terms of Subordination**	NA	Parri-passu among themselves and with other subordinated indebtedness and to the claims of all other unsecured creditors and depositors of the Bank	Parri-passu among themselves and with other subordinated indebtedness and to the claims of all other unsecured creditors and depositors of the Bank	Parri-passu among themselves and with other subordinated indebtedness and to the claims of all other unsecured creditors and depositors of the Bank	Parri-passu among themselves and with other subordinated indebtedness and to the claims of all other unsecured creditors and depositors of the Bank	Parri-passu among themselves and with other subordinated indebtedness and to the claims of all other unsecured creditors and depositors of the Bank	Parri-passu among themselves and with other subordinated indebtedness and to the claims of all other unsecured creditors and depositors of the Bank	Parri-passu among themselves and with other subordinated indebtedness and to the claims of all other unsecured creditors and depositors of the Bank

Capital Small Finance Bank Limited

Pillar III Disclosures

Main Features of Regulatory Capital Instrument

Sr.No.	*Particulars*	*Debentures/ Bonds*	*Debentures/ Bonds*	*Debentures/ Bonds*	*Debentures/ Bonds*	*Debentures/ Bonds*	*Debentures/ Bonds*	*Debentures/ Bonds*	*Debentures/ Bonds*
1	**Series**	**Series-VIII**	**Series-IX**	**Series-X**	**Series-XI**	**Series-XII**	**Series-XIII**	**Series-XIV**	**Series-XV**
2	**Issuer**	Capital Local Area Bank Limited (Now Capital Small Finance Bank Limited)	Capital Local Area Bank Limited (Now Capital Small Finance Bank Limited)	Capital Local Area Bank Limited (Now Capital Small Finance Bank Limited)	Capital Local Area Bank Limited (Now Capital Small Finance Bank Limited)	Capital Local Area Bank Limited (Now Capital Small Finance Bank Limited)	Capital Local Area Bank Limited (Now Capital Small Finance Bank Limited)	Capital Small Finance Bank Limited	Capital Small Finance Bank Limited
3	**ISIN**	-	-	-	INE646H08012	-	INE646H08020	-	-
4	**Governing laws of the Instrument**	Applicable indian statutes and regulatory requirements	Applicable indian statutes and regulatory requirements	Applicable indian statutes and regulatory requirements	Applicable indian statutes and regulatory requirements	Applicable indian statutes and regulatory requirements	Applicable indian statutes and regulatory requirements	Applicable indian statutes and regulatory requirements	Applicable indian statutes and regulatory requirements
	Regulatory Treatment								
5	**Basel Rules**	Basel-I (Lower Tier- II)	Basel-I (Lower Tier-II)	Basel-I (Lower Tier-II)	Basel-I (Upper Tier- II)	Basel-I (Lower Tier- II)	Basel-I (Upper Tier- II)	Basel-II (Lower Tier-II)	Basel-II (Lower Tier-II)
6	**Instrument Type**	Unsecured Redeemable Non Convertible Subordinated Bond (Lower Tier II) in the nature of Debenture Series -VIII (2013-14)	Unsecured Redeemable Non Convertible Subordinated Bond (Lower Tier II) in the nature of Debenture Series -IX (2009-10)	Unsecured Redeemable Non Convertible Subordinated Bond (Lower Tier II) in the nature of Debenture Series -X (2014-15)	Unsecured, Redeemable, Non Convertible, Upper Tier II, Basel-I Compliant Bonds in nature of Debentures Series -XI (2014-15)	Unsecured Redeemable Non Convertible Subordinated Bond (Lower Tier II) in the nature of Debenture Series -XII (2015-16)	Unsecured, Non Convertible, Upper Tier II, Basel-I Compliant Bonds in nature of Unsecured, Redeemable, Non- Convertible Debentures Series -XIII (2015-16)	Unsecured Redeemable Non Convertible Lower Tier II Bonds in the nature of Debentures Series XIV (2016-17)	Unsecured Redeemable Subordinated Non-Convertible Lower Tier-Ii Bonds In The Nature Of Debenture Series XV (2018-19)
7	**Issue Size**	Rs. 400 Lakhs with unspecified Green Shoe Option	Rs. 350 lacs with unspecified Green Shoe Option	Rs. 350 Lakhs with Unspecified Green Shoe Option	Rs. 12 Crores with option to oversubscribe upto Rs.15 Crores	Rs. 1000 Lakhs with Green Shoe Option upto Rs.1200 Lakhs	Rs. 25 Crores including Green Shoe Option of Rs. 5 Crores	Rs. 1500 Lakhs with Green Shoe Option upto Rs. 1800 Lakhs	Rs.20.00 Crores with Green Shoe Option Upto Rs.30.00 Crores
8	**Type of Issue**	Private Placement	Private Placement	Private Placement	Private Placement	Private Placement	Private Placement	Private Placement	Private Placement
9	**Listed**	Not Listed	Not Listed	Not Listed	Listed	Not Listed	Listed	Not Listed	Not Listed
10	**Amount recognised in the regulatory Capital (Rs. in Lakhs as on September 30, 2018)**	402.40	248.00	947.00	1400	1200	2500	1590	2095
11	**Par Value of Instument**	Rs. 1 Lakh	Rs. 1 Lakh	Rs. 1 Lakh	Rs. 10 Lakh	Rs. 1 Lakh	Rs. 1 Lakh	Rs. 1 Lakh	Rs. 1 Lakh
12	**Accounting Classification**	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability
13	**Original Date of Issue**	04 May, 2013	20 May, 2013	24 May, 2014	31 March, 2015	17 February, 2016	31 March, 2016	25 November, 2016	15 May, 2018
14	**Redemption**	Bullet Redemption at par at the end of 120 months from the date of Allotment	Bullet Redemption at par at the end of 120 months from the date of Allotment	Bullet Redemption at par at the end of 120 months from the date of Allotment	15 Years (All Redemptions shall be made only with the prior approval of the RBI (Department of Banking Operations and development)	Bullet Redemption at par at the end of 120 months from the date of Allotment	15 Years (All Redemptions shall be made only with the prior approval of the RBI (Department of Banking Operations and development)	Bullet Redemption at par at the end of 120 months from the date of Allotment	Bullet Redemption at par at the end of 120 months from the date of Allotment
15	**Coupon Rate/ Dividend**	11.00% p.a.	11.00% p.a.	11.00% p.a.	11.75% p.a.	10.50%	11.75% p.a.	9.75% p.a.	9.25% p.a.
16	**Coupon Type (Fixed/Floating)**	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
17	**Coupon Discretion**	Mandatory	Mandatory	Mandatory	Discretionary (Subject to some conditions)	Mandatory	Discretionary (Subject to some conditions)	Mandatory	Mandatory
18	**Coupon Payment**	Quarterly	Quarterly	Quarterly	Annually	Quarterly	Annually	Quarterly	Quarterly
19	**Cumulative or Non- Cumulative**	Non- Cumulative	Non- Cumulative	Non- Cumulative	Non- Cumulative	Non- Cumulative	Non- Cumulative	Non- Cumulative	Non- Cumulative
20	**Put/Call option**	Not Applicable	Not Applicable	Not Applicable	Put Option: NA Call Option: The exercise of call option by the Bank will be subject to the conditions: **i)** Instrument has run for at least 10 Years **ii)** Prior approval of RBI	Not Applicable	Put Option: NA Call Option: The exercise of call option by the Bank will be subject to the conditions: **i)** Instrument has run for at least 10 Years **ii)** Prior approval of RBI	Not Applicable	Not Applicable
21	**Credit Rating**	Not Rated	Not Rated	Not Rated	BWR A+	Not Rated	BWR A+	Not Rated	Not Rated
22	**Security**	Unsecured	Unsecured	Unsecured	Unsecured	Unsecured	Unsecured	Unsecured	Unsecured
23	**Terms of Subordination**	Parri-passu among themselves and with other subordinated indebtedness and to the claims of all other unsecured creditors and depositors of the Bank	Parri-passu among themselves and with other subordinated indebtedness and to the claims of all other unsecured creditors and depositors of the Bank	Parri-passu among themselves and with other subordinated indebtedness and to the claims of all other unsecured creditors and depositors of the Bank	Parri-passu among themselves and with other subordinated indebtedness and to the claims of all other unsecured creditors and depositors of the Bank	Parri-passu among themselves and with other subordinated indebtedness and to the claims of all other unsecured creditors and depositors of the Bank	Parri-passu among themselves and with other subordinated indebtedness and to the claims of all other unsecured creditors and depositors of the Bank.	Parri-passu among themselves and with other subordinated indebtedness and to the claims of all other unsecured creditors and depositors of the Bank	Parri-passu among themselves and with other subordinated indebtedness and to the claims of all other unsecured creditors and depositors of the Bank