

Disclosure template for main features of regulatory capital instruments- as on September 30th, 2023					
Item No	Particulars	Equity Shares	Subordinated Debt- Tier II Bond	Subordinated Debt- Tier II Bond	Subordinated Debt- Tier II Bond
1.	Issuer	The Federal Bank Limited	The Federal Bank Limited	The Federal Bank Limited	The Federal Bank Limited
2.	Unique Identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE171A01029	INE171A08024	INE171A08032	INE171A08040
3.	Governing laws of the instrument	Applicable Indian Statutory and regulatory requirements	Applicable Indian Statutory and regulatory requirements	Applicable Indian Statutory and regulatory requirements	Applicable Indian Statutory and regulatory requirements
	Regulatory Treatment				
4.	Transitional Basel III Rules	Common Equity Tier I	Not Applicable	Not Applicable	Not Applicable
5.	Post Transitional Basel III Rules	Common Equity Tier I	Tier 2	Tier 2	Tier 2
6.	Eligible at Solo/Group/Solo and Group	Solo & Group	Solo & Group	Solo & Group	Solo & Group
7.	Instrument Type	Common Shares	Subordinated Debt	Subordinated Debt	Subordinated Debt
8.	Amount recognized in the regulatory capital (Rs in million, as of most recent reporting date)	4703.185 Mn	3000 Mn	7000 Mn	9950 Mn
9.	Par value of the Instrument (in million)	4703.18 Mn	3000 Mn	7000 Mn	9950 Mn
10.	Accounting classification	Shareholders Equity	Subordinated Debt- Tier II Capital	Subordinated Debt- Tier II Capital	Subordinated Debt- Tier II Capital
11.	Original Date of Issuance	Various	20-06-2019	20-01-2022	29-03-2023
12.	Perpetual or dated	Perpetual	Dated	Dated	Dated
13.	Original maturity date	No maturity	20-06-2029	20-01-2032	29-03-2033

14.	Issuer call subject to prior supervisory approval	No	Call	Call	Call
15.	Optional call date, contingent call dates and redemption amount	Not applicable	20-06-2024 3000 Mn	20-01-2027 7000 Mn	29-03-2028 9950 Mn
16.	Subsequent call dates ,if applicable	Not applicable	20-06-2025 20-06-2026 20-06-2027 20-06-2028	20-01-2028 20-01-2029 20-01-2030 20-01-2031	29-03-2029 29-03-2030 29-03-2031 29-03-2032
	Coupons/Dividends	Dividend			
17.	Fixed or Floating dividend/Coupon	Not applicable	Fixed Coupon	Fixed Coupon	Fixed Coupon
18.	Coupon rate and any related index	Not applicable	9.75	8.20	8.84
19.	Existence of a dividend stopper	Not applicable	NA	NA	NA
20.	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21.	Existence of step up or other incentive to redeem	No	NA	NA	NA
22.	Non cumulative or cumulative	Non-Cumulative	NA	NA	NA
23.	Convertible or Non-convertible	Not applicable	Non- Convertible	Non-Convertible	Non-Convertible
24.	If convertible, conversion triggers	Not applicable	NA	NA	NA
25.	If convertible fully or partially	Not applicable	NA	NA	NA
26.	If convertible, conversion rate	Not applicable	NA	NA	NA
27.	If convertible, mandatory or optional conversion	Not applicable	NA	NA	NA
28.	If convertible, specify instrument type convertible into	Not applicable	NA	NA	NA
29.	If convertible, specify issuer of instrument it converts into	Not applicable	NA	NA	NA

30.	Write down feature	No	Yes	Yes	
31.	If write down, write-down trigger(s)	Not applicable	Point of Non-Viability	Point of Non-Viability	Point of Non-Viability
32.	If write down, full or partial	Not applicable	Full/Partly	Full/Partly	Full/Partly
33.	If write down, Permanent or temporary	Not applicable	Permanent	Permanent	Permanent
34.	If write down, description of write up mechanism	Not applicable	NA	NA	NA
35.	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Perpetual Debt instruments	Subordinate to the claims of all depositors and general creditors of the bank	Subordinate to the claims of all depositors and general creditors of the bank	Subordinate to the claims of all depositors and general creditors of the bank
36.	Non-compliant transitioned features	No	No	No	No
37.	If yes, specify non-compliant features	Not applicable	Not applicable	Not applicable	Not applicable