



POLICY FOR DETERMINATION OF MATERIALITY OF EVENTS / INFORMATION FOR DISCLOSURES

Policy Approval Committee	
Approver	Board of Directors
Policy Owner	Company Secretary
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A. INTRODUCTION AND PURPOSE

Bank recognizes its role as a corporate citizen and endeavors to adopt the best practices and the highest standards of Corporate Governance through transparency in business, ethics and accountability to its shareholders, customers, government and others. The Bank is committed to being open and transparent with all stakeholders and in disseminating information in a fair and timely manner.

Securities and Exchange Board of India (“SEBI”) with the objective of bringing the basic framework governing the regime of listed entities in line with the Companies Act, 2013 and at the same time compiling all the mandates of varied regulations/circulars issued by SEBI governing equity as well as debt segments of capital market under the ambit of a single document, has notified Listing Regulations on September 02, 2015. Listing Regulations have come into force from December 01, 2015.

Regulation 30 of the Listing Regulations mandates all listed entities to frame a “Policy for determination of materiality of events / information for disclosures”, approved by its Board. The said Regulation also mandates all listed entities to report –

- (a) all material events that are either specified in the Regulations; and
- (b) all other events which are determined as material events based on the criteria for determination of materiality of events / information specified in the Regulations.

In compliance with Regulation 30 of the aforesaid Regulations, the Bank has framed implemented the “Policy for determination of materiality of events / information for disclosures”.

B. DEFINITIONS

- a. **“Bank”** means Ujjivan Small Finance Bank Limited
- b. **“Board”** means Board of Directors of the Bank
- c. **“Board Meeting”** means meeting of the Board
- d. **“Key Managerial Personnel or KMPs”** means Managing Director and CEO, Chief Financial Officer and Company Secretary of the Bank
- e. **“Senior Management Personnel” / “Key Persons”** are defined in the Nomination and Remuneration Policy (NR Policy) of the Bank as under:
“Senior Management Personnel” (SMP) or “Key Persons” means the personnel of the Bank who are in the grade of Executive Vice President (EVPs) **and** are within two levels below either MD& CEO or WTD are considered as members of core management team of the Bank and the list also includes the functional heads (as separately defined in the NR Policy):
- f. **“Listing Regulations or Regulations”** means SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015
- g. **“Material information”** includes information related to the Bank's business, operations, or performance which has a significant effect on securities investment decisions
- h. **“Policy”** shall mean Policy for determination of materiality of events / information for disclosures framed and formulated by the Bank under Regulation 30 of Listing Regulations

All other words and expressions used but not defined in this Policy, but defined in the SEBI Act, 1992 or the Companies Act, 2013, the Securities Contracts (Regulation) Act, 1956, the Depositories Act, 1996 and/or the rules and regulations made thereunder shall have the same meaning as respectively

assigned to them in such Acts or rules or regulations or any statutory modification or re-enactment thereto, as the case may be.

C. OBJECTIVE OF THE POLICY

The objectives of the Policy are as follows:

- a. To ensure that the Bank complies with the Listing Regulations.
- b. To ensure that the information disclosed by the Bank is timely and transparent.
- c. To ensure that corporate documents and public statements are accurate and do not contain any misrepresentation.
- d. To protect the confidentiality of Material / Price sensitive information within the framework of the Bank's disclosure obligations.
- e. To provide a charter that supports and fosters confidence in the quality and integrity of information released by the Bank.
- f. To ensure uniformity in the Bank's approach to disclosures, raise awareness and reduce the risk of selective disclosures.

This Policy shall be read along with the Bank's Code of Conduct for Prevention of Insider Trading and Code of Fair Disclosure and Conduct framed in adherence to the Principles for Fair Disclosure as outlined in the SEBI (Prohibition of Insider Trading) Regulations, 2015.

D. TYPE OF INFORMATION AND ITS DISCLOSURE

The information covered by this Policy shall include material information that the Bank is required to disclose in a timely and appropriate manner by applying the guidelines for assessing materiality.

The information which needs to be disclosed to the Stock Exchanges and when to be disclosed has been broadly segregated into the following types:

- 1) Events which shall be disclosed without any application of the guidelines for materiality as specified in sub-regulation (4) of regulation 30 and mentioned in Part A of Schedule III of the Listing Regulations are specified in Annexure 1.**

All the events or information, as specified in Part A of Schedule III of the Listing Regulations, shall be disclosed as soon as reasonably possible and **not later than**

- i) thirty minutes from the closure of the meeting of the board of directors in which the decision pertaining to the event or information has been taken**

Provided that in case the meeting of the board of directors closes after normal trading hours of that day but more than three hours before the beginning of the normal trading hours of the next trading day, the listed entity shall disclose the decision pertaining to the event or information, within three hours from the closure of the board meeting:

Provided further that in case the meeting of the board of directors is being held for more than one day, the financial results shall be disclosed within thirty minutes or three hours, as applicable, from closure of such meeting for the day on which it has been considered.

ii) twelve hours from the occurrence of event or information, in case the event or information emanating from within the Bank and;

iii) twenty-four hours from the occurrence of the event or information, in case the event or information is not emanating from within the Bank.

Provided that if all the relevant information, in respect of claims which are made against the Bank under any litigation or dispute, other than tax litigation or dispute, is maintained in the structured digital database of the Bank in terms of provisions of the SEBI (Prohibition of Insider Trading) Regulations, 2015, the disclosure with respect to such claims shall be made to the stock exchange(s) within seventy-two hours of receipt of the notice by the listed entity.

Provided that in case the disclosure is made after mentioned time period of occurrence of the event or information, the Bank shall along with such disclosures provide an explanation for such delay.

Provided further that disclosure with respect to following events as specified in sub-para 4 of Para A of Part A of Schedule III of the Listing Regulations shall be made within thirty minutes (30 minutes)/ three (3) hours as may be applicable, of the conclusion of the Board Meeting:

- a) dividends recommended or declared or the decision to pass any dividend and the date on which dividend shall be paid/dispatched;
- b) any cancellation of dividend with reasons thereof;
- c) the decision on buyback of securities;
- d) the decision with respect to fund raising proposed to be undertaken [including by way of issue of securities (excluding security receipts, securitized debt instruments or money market instruments regulated by the Reserve Bank of India), through further public offer, rights issue, American Depository Receipts/ Global Depository Receipts/ Foreign Currency Convertible Bonds, qualified institutions placement, debt issue, preferential issue or any other method]
- e) increase in capital by issue of bonus shares through capitalization including the date on which such bonus shares would be credited/dispatched;
- f) reissue of forfeited shares or securities, or the issue of shares or securities held in reserve for future issue or the creation in any form or manner of new shares or securities or any other rights, privileges or benefits to subscribe to;
- g) short particulars of any other alterations of capital, including calls;
- h) financial results;
- i) decision on voluntary delisting by the Bank from stock exchange(s);

2) Events which shall be disclosed upon application of the guidelines for materiality referred sub-regulation (4) of Regulation (30) of the Listing Regulations are specified in Annexure 2.

3) Any other information/event viz. major development that is likely to affect business, e.g. emergence of new technologies, expiry of patents, any change of accounting policy that may have a significant impact on the accounts, etc. and brief details thereof and any other information which is exclusively known to the Bank which may be necessary to enable the holders of securities of the Bank to appraise its position and to avoid the establishment of a false market in such securities.

Without prejudice to the generality of para 1) to 3) above, the Bank may make disclosures of event/information as may be specified by the SEBI from time to time.

This policy doesn't intend to dilute any requirement specified under the SEBI Listing Regulations.

4) PERSONS RESPONSIBLE FOR DISCLOSURE

The Board has authorized the KMPs to determine the materiality of an event or information and to make appropriate disclosure on a timely basis. The KMPs are also empowered to seek appropriate counsel or guidance, as and when necessary, from other internal or external stakeholders as they may deem fit.

The KMPs shall have the following powers and responsibilities for determining the material events or information and to carry out the disclosures pursuant applicable regulations, as amended from time to time:

- a. To review and assess an event or information that may qualify as 'material' and may require disclosure, on the basis of facts and circumstances prevailing at a given point of time.
- b. To determine the appropriate time at which the disclosures are to be made to the stock exchanges based on an assessment of actual time of occurrence of an event or information.
- c. To disclose developments that are material in nature on a regular basis, till such time the event or information is resolved/closed, with relevant explanations.
- d. To consider such other events or information that may require disclosure to be made to the stock exchanges which are not explicitly defined in the Listing Regulations and determine the materiality, appropriate time and contents of disclosure for such matters.

5) GUIDELINES FOR ASSESSING MATERIALITY

Materiality will be determined on a case to case basis depending on the facts and the circumstances pertaining to the event or information.

The Bank shall consider the following criteria for determination of materiality of events/ information:

- (a) the omission of an event or information, which is likely to result in discontinuity or alteration of event or information already available publicly; or
- (b) the omission of an event or information is likely to result in significant market reaction if the said omission came to light at a later date; or
- (c) the omission of an event or information, whose value or the expected impact in terms of value, exceeds the lower of the following:
 - (1) 2% (two percent) of turnover, as per the last audited consolidated financial statements of the Bank;
 - (2) 2% (two percent) of net worth, as per the last audited consolidated financial statements of the Bank, except in case the arithmetic value of the net worth is negative;

(3) 5% (five percent) of the average of absolute value of profit or loss after tax, as per the last three audited consolidated financial statements of the Bank;

(d) In case where the criteria specified in sub-clauses (a), (b) and (c) is not applicable, an event or information may be treated as being material if in the opinion of the Board of the Bank, the event or information is considered material.

If a particular Event / Information satisfies any of the above Qualitative criteria or Quantitative threshold, the Bank shall disclose the same to the Stock Exchanges.

(e) Any other event as may be specified by SEBI from time to time.

(f) The policy should not dilute or weaken the strict disclosure requirements prescribed under SEBI Listing Regulations and if a conflict arises, SEBI regulations will always prevail.

6) **OBLIGATIONS OF INTERNAL STAKEHOLDERS AND KMPs FOR DISCLOSURE**

Any member of the senior management team who by virtue of their position or designation may have access to any event or information, including the information forming part of Annexure-1 and Annexure-2 to this Policy, which in their view qualify as material and prompting any necessary disclosures to the stock exchange in compliance with the Listing Regulations are entitled to reach the authorized KMPs of the Bank with adequate supporting data / information, to facilitate a prompt and appropriate disclosure to the stock exchanges.

The KMPs will then ascertain the materiality of such event(s) or information based on the above guidelines.

On completion of the assessment, the KMPs shall, if required, make appropriate disclosures to the stock exchanges.

7) **PRIOR INTIMATIONS**

For ease of reference and necessary compliance, Regulation 29 of the Listing Regulations that prescribes the instances where the Bank must give a prior intimation to the exchanges is given below.

The Bank shall give prior intimation of at least two working days in advance, excluding the date of the intimation and date of the meeting, to stock exchange about the meeting of the Board in which any of the following proposals is due to be considered:

- (a) financial results viz. quarterly, half yearly, or annual, as the case may be;
- (b) proposal for buyback of securities;
- (c) proposal for voluntary delisting by the listed entity from the stock exchange(s);

- (d) fund raising by way of issue of securities (excluding security receipts, securitized debt instruments or money market instruments regulated by the RBI, through further public offer, rights issue, American Depository Receipts/Global Depository Receipts/Foreign Currency Convertible Bonds, qualified institutions placement, debt issue, preferential issue or any other method and for determination of issue price:

Provided that intimation shall also be given in case of any annual general meeting or extraordinary general meeting or postal ballot that is proposed to be held for obtaining shareholder approval for further fund raising indicating type of issuance.

Provided further that intimation for determination of issue price in a qualified institutions placement is not required if such placement is done in accordance with the provisions of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018.

- (e) declaration/ recommendation of dividend, issue of convertible securities including convertible debentures or of debentures carrying a right to subscribe to equity shares or the passing over of dividend.
- (f) the proposal for declaration of bonus securities
- (g) any alteration in the form or nature of any of its securities that are listed on the stock exchange or in the rights or privileges of the holders thereof;
- (h) any alteration in the date on which, the interest on debentures or bonds, or the redemption amount of redeemable shares or of debentures or bonds, shall be payable.

The above intimations shall mention the date of meeting of Board of the Bank.

8) REVIEW AND REVISION

This Policy shall be reviewed by the Board on Annual basis or as and when any regulatory or statutory changes affecting the content of the Policy. KMPs may review the policy from time to time and may make ratification subject to approval of the Board in the next Board meeting.

9) DISCLOSURES

This Policy shall be available on the website of the Bank at www.ujjivansfb.bank.in/corporate-governance-policies.html

10) CONTACT DETAILS

Any questions or clarifications about the policy or disclosures made by the Bank should be referred to the Company Secretary and Compliance Officer, who is in charge of administering, enforcing and updating the policy.

Mr. Sanjeev Barnwal
Company Secretary and Head of Regulatory Framework
Ujjivan Small Finance Bank Limited
Grape Garden, No. 27, 3rd A Cross, 18th Main, Koramangala, 6th Block, Bengaluru 560095
Email ID: corporatesecretarial@ujjivan.com

“Annexure-1”

Events or information to be disclosed without any application of materiality listed in the Policy

- (1) Acquisition(s) (including agreement to acquire), Scheme of Arrangement (amalgamation/ merger/ demerger/restructuring), or sale or disposal of any unit(s), division(s) whole or substantially the whole of the undertaking(s) or subsidiary of the listed entity, sale of stake in associate company of the listed entity or any other restructuring.

Explanation- For the purpose of this sub-para, the word 'acquisition' shall mean,-

- (i) *acquiring control, whether directly or indirectly; or,*
- (ii) *acquiring or agreeing to acquire shares or voting rights in, a company, whether existing or to be incorporated, whether directly or indirectly, such that –*
- a. the Bank holds shares or voting rights aggregating to twenty per cent or more of the shares or voting rights in the said company, or;*
- b. there has been a change in holding from the last disclosure made under sub-clause (a) of clause (ii) of the Explanation to this sub-para and such change exceeds five per cent of the total shareholding or voting rights in the said company.*
- c. the cost of acquisition or the price at which the shares are acquired exceeds the threshold of lower of the following:*
- 2% (two percent) of turnover, as per the last audited consolidated financial statements of the Bank;*
 - 2% (two percent) of net worth, as per the last audited consolidated financial statements of the Bank, except in case the arithmetic value of the net worth is negative;*
 - 5% (five percent) of the average of absolute value of profit or loss after tax, as per the last three audited consolidated financial statements of the Bank;*

(Provided that acquisition of shares or voting rights aggregating to five percent or more of the shares or voting rights in an unlisted company and any change in holding from the last disclosure made under this proviso exceeding two per cent of the total shareholding or voting rights in the said unlisted company shall be disclosed on a quarterly basis in the format as may be specified.)

- (2) Issuance or forfeiture of securities, split or consolidation of shares, buyback of securities, any restriction on transferability of securities or alteration in terms or structure of existing securities including forfeiture, reissue of forfeited securities, alteration of calls, redemption of securities etc.
- (3) New Rating(s) or revision in Rating(s).
- (4) Outcome of Meetings of the board of directors: The Bank shall disclose to the Exchange(s), the outcome of meetings of the board of directors held to consider the following:
- a) dividends recommended or declared or the decision to pass any dividend and the date on which dividend shall be paid/dispatched;

- b) any cancellation of dividend with reasons thereof;
 - c) the decision on buyback of securities;
 - d) the decision with respect to fund raising proposed to be undertaken including by way of issue of securities (excluding security receipts, securitized debt instruments or money market instruments regulated by the Reserve Bank of India), through further public offer, rights issue, American Depository Receipts/ Global Depository Receipts/ Foreign Currency Convertible Bonds, qualified institutions placement, debt issue, preferential issue or any other method;
 - e) increase in capital by issue of bonus shares through capitalization including the date on which such bonus shares shall be credited/dispatched;
 - f) reissue of forfeited shares or securities, or the issue of shares or securities held in reserve for future issue or the creation in any form or manner of new shares or securities or any other rights, privileges or benefits to subscribe to;
 - g) short particulars of any other alterations of capital, including calls;
 - h) financial results;
 - i) decision on voluntary delisting by the listed entity from stock exchange(s):
- (5) Agreements (viz. shareholder agreement(s), joint venture agreement(s), family settlement agreement(s) (to the extent that it impacts management and control of the Bank), agreement(s)/treaty(ies)/contract(s) with media companies) which are binding and not in normal course of business, revision(s) or amendment(s) and termination(s) thereof.
- (5A) Agreements entered into by the shareholders, promoters / promoter group entities if any, related parties, directors, key managerial personnel, employees of the Bank or of its holding, subsidiary or associate company, if any, among themselves or with the Bank or with a third party, solely or jointly, which, either directly or indirectly or potentially or whose purpose and effect is to, impact the management or control of the Bank or impose any restriction or create any liability upon the Bank, shall be disclosed to the Stock Exchanges, including disclosure of any rescission, amendment or alteration of such agreements thereto, whether the Bank is a party to such agreements or not:
- Provided that such agreements entered into by a Bank in the normal course of business shall not be required to be disclosed unless they, either directly or indirectly or potentially or whose purpose and effect is to, impact the management or control of the Bank or they are required to be disclosed in terms of any other provisions of these regulations.
- (6) Fraud/defaults by the Bank, Promoter, Directors or key managerial personnel or senior management, or arrest of key managerial personnel, senior management, promoter or director of the Bank whether occurred within India or abroad.
- (7) Change in directors, key managerial personnel (Managing Director, Chief Executive Officer, Chief Financial Officer, Company Secretary etc.), Senior Management, Auditor and Compliance Officer.
- (7A) *In case of resignation of the auditor of the bank, detailed reasons for resignation of auditor, as given by the said auditor, shall be disclosed by the Bank to the stock exchanges as soon as possible but not later than twenty-four hours of receipt of such reasons from the auditor.*
- (7B) In case of resignation of an independent director of the Bank, within seven days from the date of resignation, the following disclosures shall be made to the stock exchanges:
- a) The letter of resignation along with detailed reasons for the resignation of the directors as given by the said director shall be disclosed to the stock exchanges.
 - b) Names of listed entities in which the resigning director holds directorships, indicating the category of directorship and membership of board committees, if any.
 - c) The independent director shall, along with the detailed reasons, also provide a confirmation

that there is no other material reason other than those provided.

- d) The confirmation as provided by the independent director above shall also be disclosed by the Bank to the stock exchanges along with the disclosures as specified in sub-clause (a),(b) and (c).

(7C) In case of resignation of key managerial personnel, senior management, Compliance Officer or director other than an independent director; the letter of resignation along with detailed reasons for the resignation as given by the key managerial personnel, senior management, Compliance Officer or director shall be disclosed to the stock exchanges by the Bank within seven days from the date that such resignation comes into effect.

(7D) In case the MD & CEO of the Bank was indisposed or unavailable to fulfil the requirements of the role in a regular manner for more than forty-five days in any rolling period of ninety days, the same along with the reasons for such indisposition or unavailability, shall be disclosed to the stock exchange(s)

(8) Appointment or discontinuation of share transfer agent.

(9) Resolution plan/ Restructuring in relation to loans/borrowings from banks/financial institutions including the following details: (i) Decision to initiate resolution of loans/borrowings; (ii) Signing of Inter-Creditors Agreement (ICA) by lenders; (iii) Finalization of Resolution Plan; (iv) Implementation of Resolution Plan; (v) Salient features, not involving commercial secrets, of the resolution/ restructuring plan as decided by lenders.].

(10) One-time settlement with a bank.

(11) Winding-up petition filed by any party / creditors.

(12) Issuance of Notices, call letters, resolutions and circulars sent to shareholders, debenture holders or creditors or any class of them or advertised in the media by the Bank.

(13) Proceedings of Annual and extraordinary general meetings of the Bank.

(14) Amendments to memorandum and articles of association of the Bank, in brief.

(15) (a) Schedule of analysts or institutional investors meet and presentations made by the Bank to analysts or institutional investors. For analysts or institutional investors meet which are scheduled by the Bank at short notice for urgent matters, the requirement of providing at least two working days' notice in advance may be dispensed with. In such a case, the schedule of meetings should simultaneously be submitted to the stock exchanges along with the explanation for the short notice. Further, the meeting shall not be preceded or succeeded by any one-to-one meetings.

(b) Presentations prepared by the listed entity for analysts or institutional investors meet, post earnings or quarterly calls shall be disclosed to the recognized stock exchanges prior to beginning of such events

Explanation: For the purpose of this clause 'meet' shall mean group meetings or group conference calls conducted physically or through digital means.

(c) Audio or video recordings and transcripts of post earnings/quarterly calls, by whatever name called, conducted physically or through digital means, simultaneously with submission to the recognized stock exchange(s), in the following manner:

(i) the audio/video recordings shall be promptly made available on the website and in any case, before the next trading day or within twenty-four hours from the conclusion of such calls, whichever is earlier;

(ii) the transcripts of such calls shall be made available on the website within five working days of the conclusion of such calls:

- (16) The specified events in relation to the corporate insolvency resolution process (CIRP) under the Insolvency Code.
- (17) Initiation of Forensic audit: In case of initiation of forensic audit, (by whatever name called), the following disclosures shall be made to the stock exchanges by the Bank
- a) The fact of initiation of forensic audit along-with name of entity initiating the audit and reasons for the same, if available;
 - b) Final forensic audit report (other than for forensic audit initiated by regulatory / enforcement agencies) on receipt by the listed entity along with comments of the management, if any.
- (18) Announcement or communication through social media intermediaries or mainstream media by directors, promoters, key managerial personnel or senior management of the Bank, in relation to any event or information which is material for the Bank in terms of regulation 30 of Listing regulations and is not already made available in the public domain by the Bank
- (19) Action(s) initiated or orders passed by any regulatory, statutory, enforcement authority or judicial body against the Bank or its directors, key managerial personnel, senior management, promoter or subsidiary, in relation to the Bank, in respect of the following:
- (a) search or seizure; or
 - (b) re-opening of accounts under section 130 of the Companies Act, 2013; or
 - (c) investigation under the provisions of Chapter XIV of the Companies Act, 2013; along with the following details pertaining to the action(s) initiated, taken or orders passed:
 - i. name of the authority;
 - ii. nature and details of the action(s) taken, initiated or order(s) passed;
 - iii. date of receipt of direction or order, including any ad-interim or interim orders, or any other communication from the authority;
 - iv. details of the violation(s)/contravention(s) committed or alleged to be committed;
 - v. impact on financial, operation or other activities of the Bank, quantifiable in monetary terms to the extent possible.
- (20) Action(s) taken or orders passed by any regulatory, statutory, enforcement authority or judicial body against the Bank or its directors, key managerial personnel, senior management, promoter or subsidiary, in relation to the Bank, in respect of the following:
- (a) suspension;
 - (b) imposition of fine or penalty
 - (c) settlement of proceedings;
 - (d) debarment;

- (e) disqualification;
- (f) closure of operations;
- (g) sanctions imposed;
- (h) warning or caution;
- (i) any other similar action(s) by whatever name called; along with the following details pertaining to the actions(s) taken or orders passed: i. name of the authority; ii. nature and details of the action(s) taken, or order(s) passed; iii. date of receipt of direction or order, including any ad-interim or interim orders, or any other communication from the authority; iv. details of the violation(s)/contravention(s) committed or alleged to be committed; v. impact on financial, operation or other activities of the listed entity, quantifiable in monetary terms to the extent possible

Explanation – Imposition of fine or penalty shall be disclosed in the following manner along with the details pertaining to the action(s) taken or orders passed as mentioned in the sub-paragraph:

- (ii) disclosure of fine or penalty of Rs. one lakh or more imposed by sectoral regulator or enforcement agency and fine or penalty of Rs. ten lakhs or more imposed by other authority or judicial body shall be disclosed within twenty four hours.
 - (iii) disclosure of fine or penalty imposed which are lower than the monetary thresholds specified in the clause (i) above on a quarterly basis in the format as may be specified.
- (21) Voluntary revision of financial statements or the report of the board of directors of the Bank under section 131 of the Companies Act, 2013.

Events or information to be disclosed based on materiality guidelines listed in the Policy

1. Commencement or any postponement in the date of commencement of commercial production or commercial operations of any unit/division.
2. Arrangements for strategic, technical, manufacturing, or marketing tie-up, adoption of new lines of business or closure of operations of any unit/division (entirety or piecemeal).
3. Capacity addition or product launch.
4. Awarding, bagging/ receiving, amendment or termination of awarded/bagged orders/contracts not in the normal course of business.
5. Agreements (viz. loan agreement(s) or any other agreement(s) which are binding and not in normal course of business) and revision(s) or amendment(s) or termination(s) thereof.
6. Disruption of operations of any one or more units or division of the Bank due to natural calamity (earthquake, flood, fire etc.), force majeure or events such as strikes, lockouts etc.
7. Effect(s) arising out of change in the regulatory framework applicable to the Bank.
8. Pendency of any litigation(s) or dispute(s) or the outcome thereof which may have an impact on the Bank.
9. Frauds or defaults by employees of the Bank which has or may have an impact on the Bank.
10. Options to purchase securities including any ESOP/ESPS Scheme.
11. Giving of guarantees or indemnity or becoming a surety for any third party.
12. Granting, withdrawal, surrender, cancellation or suspension of key licenses or regulatory approvals.
13. Delay or default in the payment of fines, penalties, dues etc. to any regulatory, statutory, enforcement or judicial authority.