

**PILLAR 3 (BASEL III) DISCLOSURES AS ON 31.03.2025
CENTRAL BANK OF INDIA**

Table DF-1: Scope of Application

(i) Qualitative Disclosures:

The disclosure in this sheet pertains to Central Bank of India on solo basis.

In the consolidated accounts (disclosed annually), Bank's subsidiaries/associates are treated as under

a. List of group entities considered for consolidation

Name of the entity / Country of incorporation	Whether the entity is included under accounting scope of consolidation (yes / no)	Explain the method of consolidation	Whether the entity is included under regulatory scope of consolidation (yes / no)	Explain the method of consolidation	Explain the reasons for difference in the method of consolidation	Explain the reasons if consolidated under only one of the scopes of consolidation
Cent Bank Home Finance Ltd./ India	Yes	Consolidation of the financial statements of subsidiaries in accordance with AS- 21.	Yes	Consolidation of the financial statements of subsidiaries in accordance with AS- 21.	NA	NA
Cent Bank Financial Services Ltd./India	Yes	Consolidation of the financial statements of subsidiaries in accordance with AS- 21	Yes	Consolidation of the financial statements of subsidiaries in accordance with AS- 21.	NA	NA
Uttar Bihar Gramin Bank, Muzzaffarpur/ India	Yes	Consolidation of the financial statements of subsidiaries in accordance with AS- 23	No	NA	NA	Associate: Not under scope of regulatory Consolidation

Uttar Banga Kshetriya Gramin Bank, Cooch Behar/India	Yes	Consolidation of the financial statements of subsidiaries in accordance with AS- 23	No	NA	NA	Associate: Not under scope of regulatory Consolidation
Indo-Zambia Bank Ltd. /Zambia.	Yes	Consolidation of the financial statements of subsidiaries in accordance with AS- 23	No	NA	NA	Joint Venture: Not under scope of regulatory Consolidation

b. List of group entities not considered for consolidation both under the accounting and regulatory scope of consolidation

Name of the entity / country of incorporation	Principal activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	% of bank's holding in the total equity	Regulatory treatment of bank's investments in the capital instruments of the entity	Total balance sheet assets (as stated in the accounting balance sheet of the legal entity)
NO SUCH ENTITY					

(ii) Quantitative Disclosures:

c. List of group entities considered for consolidation

Name of the entity / country of incorporation (as indicated in (i)a. above)	Principal activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity) Rs. in Crore	Total balance sheet assets (as stated in the accounting balance sheet of the legal entity) Rs. in Crore
Cent Bank Home Finance Ltd./ India	The main objective of the Company is to provide housing finance and mortgage loan	25.00	1715.00
Cent Bank Financial Services Ltd./India	Providing investment banking products / services to corporate clients	5.00	63.23
Uttar Bihar Gramin Bank, Muzzaffarpur/ India	Regional Rural Bank	1911.12	23285.14
Uttar Banga Kshetriya Gramin Bank, Cooch Behar/ India	Regional Rural Bank	125.13	6111.91

d. The aggregate amount of capital deficiencies in all subsidiaries which are not included in the regulatory scope of consolidation i.e. that are deducted: NIL

e. The aggregate amounts (e.g. current book value) of the bank's total interests in insurance entities, which are risk-weighted: NIL

f. Any restrictions or impediments on transfer of funds or regulatory capital within the banking group: NIL

Table DF-2: Capital Adequacy

<p>Qualitative disclosures</p> <p>(a) A summary discussion of the bank's approach to assess the adequacy of its capital to support current and future activities: The Bank carries out regular assessment of its capital requirement from time to time to maintain the Capital to Risk Weighted Assets Ratio (CRAR) at desired level. The capital plan is reviewed on annual basis to take care of business growth and CRAR.</p> <p>The Bank has adopted standardized approach for credit risk, basic indicator approach for operational risk and standardized duration approach for market risk for computation of risk weight.</p> <p>The Bank has put in place a well laid down Internal Capital Adequacy Assessment Process to enable the Bank to plan its capital requirements in relation to its business projections and to meet the risks inherent in the business. The main objective of ICAAP exercise is to identify and measure the risks that are not fully captured by the minimum capital ratio prescribed under Pillar I; the risks that are not at all taken into account by the pillar I; and the factors external to the Bank and to provide capital for such additional risks and to measure an appropriate level of internal capital as per the risk appetite. The Bank has also put in place the stress testing policy to measure impact of adverse stress scenario on its CRAR.</p> <p>The Bank reviews the ICAAP on quarterly basis.</p> <p>The Bank has taken initiatives to migrate to advanced approaches for Capital Adequacy Computation, and has implemented software solution for computation of risk weight under Advanced Approach.</p>	
<p>Quantitative disclosures</p> <p>(b) Capital requirements for credit risk:</p> <ul style="list-style-type: none"> • Portfolios subject to standardized approach @9% • Securitization exposures: 	<p>Rs. 16433.07 Crore NIL</p>
<p>(c) Capital requirements for market risk:</p> <ul style="list-style-type: none"> • Standardized duration approach. - Interest rate risk - Foreign exchange risk (including gold) - Equity risk 	<p>Rs. 38.81 Crore Rs. 7.92 Crore Rs.211.73 Crore</p>
<p>(d) Capital requirements for operational risk:</p> <ul style="list-style-type: none"> • Basic Indicator Approach 	<p>Rs. 2029.15 Crore</p>
<p>(e) Common Equity Tier 1, Tier 1 and Total Capital ratios:</p> <ul style="list-style-type: none"> • Common Equity Tier 1 • Tier 1 • Total Capital ratio 	<p>14.73% 14.73% 17.02%</p>

General qualitative disclosure requirement

A committee of Board of Directors regularly oversees the Bank's Risk Management policies/practices under various risks viz. credit, operational, market, etc. The Bank also has separate committees comprising of top executives of Bank, headed by Managing Director & CEO and Executive Directors, such as Asset Liability Management Committee, Credit Risk Management Committee and Operational Risk Management Committee. These committees meet at regular intervals to assess and monitor the level of risk under various operations and initiate appropriate mitigation measures wherever necessary.

The Risk Management Department at Central Office headed by the Chief Risk Officer measures, controls and manages risk within the limits set by the Board and enforces compliance with risk parameters set by the committees. The Chief Risk Officer is assisted by a team of Deputy General Managers, Assistant General Managers, Chief Managers, Senior Managers and Managers.

Risk Managers are posted at all Zonal offices who act as extended arms of Risk Management Department of Central Office. Risk Managers have also been identified at Regional Offices.

The Bank has in place detailed policies such as Credit Risk Policy, Credit Risk Mitigation and Collateral Management Policy, Intra Group Transactions and Exposure Policy, Credit Review Policy, Credit Rating Policy, Model Validation Policy, Model Risk Policy, Integrated Risk Management Policy, ALM Policy, Market Risk Policy, Fraud Risk Management Policy, Operational Risk Management Framework (ORMF), ESG Policy and ERM Policy, etc.

Besides these, the Loan Policy prescribe the parameters governing loan sourcing, guidelines on appraisal and evaluation of credit proposals, lending powers of delegated authorities, exposure norms and prudential limits.

Credit Monitoring department headed by a General Manager monitors the loan portfolio, identifies Special Mention Accounts and takes corrective measures. Loan Review Mechanism is implemented by the department apart from managing of accounts under CDR mechanism.

Dynamic Review of Rating for all accounts with exposure above Rs.300 Cr and Internal Credit Rating of CBI VII & below is also undertaken at half yearly interval. Further, Dynamic Review of accounts with exposure of Rs.5 Cr and above is undertaken as and when any early warning signal generates. Credit monitoring policy prescribes the methodology for monitoring and supervising the credit portfolio.

The Bank has introduced rating models for different segments of borrowers including retail lending schemes which measure the risks associated with counterparties and helps in making lending and pricing decisions. In case of large borrowers, credit risk assessment models evaluate financial risk,

Industry risk, Management risk and Business risk of the counter party. Conduct of account is also factored in for arriving at an overall rating of the counter party. If parental support as corporate guarantee is available, it is also factored in. To assess the risk return trade off, RAROC is computed and used in decision making.

Table DF-3
Credit risk: General disclosures for all banks

Qualitative Disclosures

Credit risk

Impaired:

The Working Group to review the existing prudential guidelines on restructuring of advances by banks/financial institutions in its report dated 20.07.2012 observed that as per international accounting standards, accounts are generally treated as impaired on restructuring and recommended that similar practice should be followed in India. Ind AS 109 contains guidance on the recognition, derecognition, classification and measurement of financial instruments including impairment and hedge accounting

A Non-Performing Asset shall be a loan or an advance where-

- (i) Interest and/or instalment of principal remain overdue for a period of more than 90 days in respect of a Term Loan.
- (ii) The account remains out of order for 90 days
- (iii) The bill remains overdue for a period of more than 90 days in the case of Bills Purchased and Discounted
- (iv) In case of advances granted for Agricultural purposes
 - a) The instalment of principal or interest thereon remains overdue for two crop seasons for short duration crops
 - b) The instalment of principal or interest thereon remains overdue for one crop season for long duration crops
- (v) The amount of liquidity facility remains outstanding for more than 90 days, in respect of a securitization transaction undertaken in terms of guidelines on securitization dated February 1, 2006.
- (vi) In respect of derivative transactions, the overdue receivables representing positive mark to- market value of a derivative contract, if these remain unpaid for a period of 90 days from the specified due date for payment.

Out of Order:

An account should be treated as “Out of Order” if the outstanding balance remains continuously in excess of the sanctioned limit/drawing power, or in cases where the

outstanding balance in the principal operating account is less than the sanctioned limit/drawing power, but there are no credits continuously for 90 days as on the date of balance sheet or credits are not enough to cover the interest debited in the account during the same period.

Overdue:

Any amount due to a bank under any credit facility is overdue if it is not paid on due date fixed by the bank.

Credit Risk Management Policy

The Bank has put in place a well-articulated Board approved Credit Risk Policy which is reviewed annually. The policy deals with the following areas:

- Credit risk- definition, Policy and strategy
- Risk identification & measurement,
- Risk grading and aggregation,
- Credit risk rating framework and reporting,
- Risk control and portfolio management,
- Mitigation techniques,
- Target markets and type of economic activity,
- Credit approval authority,
- Country and currency exposure,
- Maturity patterns, level of diversification,
- Cyclical aspect of the economy,
- Credit risk in off balance sheet exposure,
- Credit risk monitoring procedures
- Managing of credit risk in interbank exposure,
- Country risk and other operational matters

(Rs. in Crore)

<u>Quantitative Disclosures:</u>	
(a) Total gross credit risk exposures:	
Fund based*:	500459.00
Non-fund based:	43199.00
<i>*includes cash, balances with banks, investments,etc</i>	
(b) Geographic distribution of exposures:	
▪ Overseas	13101.00
▪ Domestic	530557.00

(c)

Industry Name	Rs. in Crore	Rs. in Crore	Rs. in Crore
	Funded	Non-Funded	Investment
A. Mining and Quarrying (A.1 to A.2)	292.14	19.67	0.00
A.1 Coal	75.21	0.00	0.00
A.2 Others	216.93	19.67	0.00
B. Food Processing (B.1 to B.5)	5916.70	1667.60	91.91
B.1 Sugar	1108.02	41.30	30.46
B.2 Edible Oils and Vanaspati	1065.86	1145.26	0.01
B.3 Tea	211.73	3.96	0.00
B.4 Coffee	4.21	0.00	0.00
B.5 Others	3526.87	477.07	61.44
C. Beverages (excluding Tea & Coffee) and Tobacco	248.33	13.93	0.00
C.1 Tobacco and tobacco products	2.15	0.00	0.00
C.2 Others	246.18	13.93	0.00
D. Textiles	6913.29	402.00	76.01
D.1 Cotton	3720.21	75.46	75.59
D.2 Jute	231.66	29.46	0.03
D.3 Man-made, of which	195.85	9.95	0.00
D.4 Others	2765.56	287.13	0.39
Out of D (i.e., Total Textiles) to Spinning Mills	154.06	45.07	0.00
E. Leather and Leather products	100.70	3.25	0.00
F. Wood and Wood Products	348.49	3.81	0.00
G. Paper and Paper Products	278.35	32.80	31.22

H. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	965.24	42.33	235.19
I. Chemicals and Chemical Products (Dyes, Paints, etc.) (I.1 to I.4)	1435.13	265.02	0.23
I.1 Fertilizers	48.72	7.52	0.00
I.2 Drugs and Pharmaceuticals	330.13	79.61	0.00
I.3 Petro-chemicals (excluding under Infrastructure)	83.89	70.43	0.00
I.4 Others	972.39	107.47	0.23
J. Rubber, Plastic and their Products	1096.73	90.33	0.00
K. Glass & Glassware	292.33	1.86	0.00
L. Cement and Cement Products	444.31	98.56	0.00
M. Basic Metal and Metal Products (M.1 + M.2)	9719.18	271.56	69.38
M.1 Iron and Steel	9114.94	198.91	0.00
M.2 Other Metal and Metal Products	604.23	72.65	69.38
N. All Engineering (N.1 + N.2)	2588.93	2622.93	132.63
N.1 Electronics	1227.54	177.37	4.60
N.2 Others	1361.39	2445.56	128.03
O. Vehicles, Vehicle Parts and Transport Equipment's	1405.08	136.12	3.44
P. Gems and Jewellery	1555.76	54.03	0.00
Q. Construction	1844.50	3619.15	193.63
R. Infrastructure (a to f)	24799.50	3767.87	4221.63
R.1 Transport and adjoining Infrastructure	6879.74	2110.00	223.70
R.1.1 Roads and Bridges	4783.92	543.60	223.70
R.1.1.1 Highways	4781.87	543.60	223.70
R.1.1.2 Other Roads	2.05	0.00	0.00

R.1.2 Ports	170.33	0.00	0.00
R.1.3 Shipyards	87.28	0.00	0.00
R.1.4 Inland Waterways	0.00	0.00	0.00
R.1.5 Airport	1308.21	1561.49	0.00
R.1.6 Railway track including electrical & signaling system, tunnels, viaducts, bridges	465.88	0.00	0.00
R.1.7 Railway rolling stock along with workshop and associated maintenance facilities	0.00	0.00	0.00
R.1.8 Railway terminal infrastructure including stations and adjoining commercial infrastructure	0.00	0.00	0.00
R.1.9 Urban Public Transport (except rolling stock in case of urban road transport)	0.00	4.00	0.00
R.1.10 Logistics Infrastructure	64.12	0.91	0.00
R.1.11 Bulk Material Transportation Pipelines	0.00	0.00	0.00
R.2 Energy	13455.13	794.51	3807.10
R.2.1 Electricity (Generation)	7562.05	531.58	3807.10
R.2.1.1 Central Govt PSUs	3022.57	0.00	1070.93
R.2.1.2 State Govt PSUs (incl. SEBs)	910.84	5.91	2193.68
R.2.1.3 Private Sector	3628.65	525.67	542.50
R.2.2. Electricity (Transmission)	78.00	4.77	0.00
R.2.2.1 Central Govt PSUs	0.00	0.00	0.00
R.2.2.2 State Govt PSUs (incl. SEBs)	78.00	4.77	0.00
R.2.2.3 Private Sector	0.00	0.00	0.00
R.2.3. Electricity (Distribution)	4299.71	258.16	0.00
R.2.3.1 Central Govt PSUs	0.00	0.00	0.00
R.2.3.2 State Govt PSUs (incl. SEBs)	4268.71	220.66	0.00
R.2.3.3 Private Sector	31.00	37.50	0.00
R.2.4. Oil/Gas/Liquefied Natural Gas (LNG) storage facility	1515.37	0.00	0.00

R.3 Water and Sanitation	367.95	7.04	0.00
R.3.1 Solid Waste Management	41.52	1.00	0.00
R.3.2 Water supply pipelines	1.56	1.30	0.00
R.3.3 Water treatment plants	12.23	4.74	0.00
R.3.4 Sewage collection, treatment and disposal system	0.00	0.00	0.00
R.3.5 Irrigation (dams, channels, embankments etc)	312.64	0.00	0.00
R.3.6 Storm Water Drainage System	0.00	0.00	0.00
R.3.7 Slurry Pipelines	0.00	0.00	0.00
R.4 Communication	4.59	126.00	29.12
R.4.1. Telecommunication (Fixed network)	0.00	0.00	0.00
R.4.2. Telecommunication towers	0.00	0.00	0.00
R.4.3 Telecommunication and Telecom Services	4.59	126.00	29.12
R.5 Social and Commercial Infrastructure	2959.54	343.09	0.00
R.5.1 Education Institutions (capital stock)	311.75	33.13	0.00
R.5.2 Sports Infrastructure	24.40	0.05	0.00
R.5.3 Hospitals (capital stock)	608.27	283.68	0.00
R.5.4 Tourism Infrastructure	1253.95	22.62	0.00
R.5.4.1 Three-star or higher category classified hotels located outside cities with population of more than 1 million	1253.95	22.62	0.00
R.5.4.2 Ropeways and cable cars	0.00	0.00	0.00
R.5.4.3 Others	0.00	0.00	0.00
R 5.5 Common infrastructure for Industrial Parks and other parks with industrial activity such as food parks, textile parks, Special Economic Zones, tourism facilities and agriculture markets	0.00	0.00	0.00
R.5.6 Fertilizer (Capital investment)	0.00	0.00	0.00

5.7 Post harvest storage infrastructure for agriculture and horticultural produce including cold storage	752.96	2.62	0.00
R 5.8 Terminal markets	0.00	0.00	0.00
R 5.9 Soil-testing laboratories	1.68	1.00	0.00
R 5.10 Cold Chain	6.52	0.00	0.00
R 5.11 Affordable Housing	0.00	0.00	0.00
R 5.12 Affordable Rental Housing Complex	0.00	0.00	0.00
R 5.13 Exhibition-cum-Convention Centre	0.00	0.00	0.00
R.6 Others, if any, please specify	1132.56	387.22	161.71
S. Other Industries.	23160.84	4197.69	50.61
All Industries (A to S)	83405.54	17310.51	5105.88
Residuary other advances (to tally with gross advances)	236271.15	3862.55	7804.93
Total	319676.69	21173.06	12910.81

Industry exposure is more than 5% of gross exposure (Amt. in Rs. cr)

	Funded	Non-Funded	Investment
Infrastructure	24799.50	3767.87	4221.63
Energy	13455.13	794.51	3807.10

(d) Residual maturity breakdown of Performing Assets: (Amt. in Rs. cr)

Day 1	24210.13
02 days to 07 days:	6320.05
08 days to 14 days:	1042.87
15 days to 30 days:	18566.93
31days to 2 months:	15732.20
Above 2 months to 3 months:	15306.08

Above 3 months to 6 months	12836.04
Above 6 months to 12 months:	30101.70
Above 1 year to 3 year	132585.46
Above 3 years to 5 years	40051.69
Over 5 years	125558.72
Total	422311.86
(e) Amount of NPAs (Gross) (Rs in cr)	9,225
▪ Substandard	2,383
▪ Doubtful 1	1,998
▪ Doubtful 2	2,547
▪ Doubtful 3	1,175
▪ Loss	1,122
(f) Net NPAs (Rs. in cr.)	1,543
(g) NPA Ratios	
▪ Gross NPAs to gross advances	3.18%
▪ Net NPAs to net advances	0.55%
(h) Movement of NPAs (Gross) (Rs. in cr.)	
▪ Opening balance	10,460
▪ Additions	1,317
▪ Reductions	2,552
▪ NPA (Gross)	9,225
(i) Movement of provisions for NPAs (Rs in cr)	
▪ Opening balance	8,904.91
▪ Provisions made during the period	853.04
▪ Write-off/Write-back of excess provisions	2,076.43
▪ Closing balance	7,681.52

(j) Amount of Non-Performing Investments (Rs in cr)	1596.77					
(k) Amount of provisions held for non-performing investments (Rs in cr)	1596.77					
(l) Movement of provisions/depreciation on investments: (Rs. in cr)						
▪ Opening balance	1822.07					
▪ Provisions made during the period	25.10					
▪ Write-off	NIL					
▪ Write back of excess provision	250.40					
▪ Closing balance	1596.77					
(n) Amount of NPA by 5 major industries (Rs. in cr)	Industry Name	Gross NPAs				
	Food Processing	552.50				
	Textiles	350.55				
	All Engineering	298.56				
	Infrastructure	274.97				
	Basic Metal and Metal Products	186.11				
(o) Amount of NPA by geographic areas (Rs. in cr)	<table border="1"> <tr> <td>Overseas</td> <td>Domestic</td> </tr> <tr> <td>0</td> <td>9225</td> </tr> </table>		Overseas	Domestic	0	9225
Overseas	Domestic					
0	9225					

Table DF-4

Credit risk: disclosures for portfolios subject to the standardized approach

Qualitative Disclosures

- a. The Bank has adopted Standardized approach for computation of capital charge for Credit risk as per RBI guidelines. These guidelines envisage different risk weights for different asset classes, which have been duly applied.

<p>b. The Bank has recognized the ratings issued by seven External Credit Rating Agencies identified by RBI viz., CRISIL Ratings Ltd., CARE Rating, ICRA Ltd., India Ratings and Research Pvt. Ltd, ACUITE (SMERA) Ratings, INFOMERICS and BRICKWORK Ratings, to rate the exposures of borrowers.</p> <p>c. These agencies rate all fund and non-fund-based exposures. The ratings awarded by these agencies to the Bank’s borrowers are adopted for assigning risk-weights.</p> <p>d. In case of Bank’s investment in particular issues of Corporates, the issue specific rating of the rating agency is reckoned to assign the risk weight.</p>	
Rs. in Crore	
<u>Quantitative Disclosures:</u>	
(b) For exposure amounts after risk mitigation subject to the standardized approach	
<ul style="list-style-type: none"> ▪ Below 100 % risk weight: ▪ 100 % risk weight ▪ More than 100 % risk weight ▪ Amount Deducted-CRM 	<p>4,68,815.71</p> <p>40,759.76</p> <p>34,082.45</p> <p>23,786.91</p>

Table DF-5
Credit risk mitigation: disclosures for standardized approaches

<p><u>Qualitative Disclosures</u></p> <ul style="list-style-type: none"> ▪ Policies and processes for collateral valuation and management. Bank has a well-defined credit risk mitigation and collateral management policy. The main types of collaterals accepted by the Bank are cash and near cash securities, land and building, plant, machinery and stocks etc. ▪ A description of the main types of collateral taken by the Bank. Bank accepts personal guarantees, corporate guarantees and guarantees issued by sovereigns and banks. Collaterals are valued at fair market value and at regular intervals as per the policy guidelines.
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RBI guidelines recognize various types of financial collaterals for the purpose of credit risk mitigation. The guidelines further provide recognition of guarantees as one of the credit risk mitigants. Bank has put in place suitable policy measures to capture these elements.	
Rs. in Crore.	
<u>Quantitative Disclosures</u>	
(b) For disclosed credit risk portfolio under the standardized approach, the total exposure that is covered by:	
▪ eligible financial collateral.	
▪ Fund based	22,562.28
▪ Non fund based	1,224.63

Table DF-6
Securitization: disclosure for standardized approach

<u>Qualitative Disclosures:</u>	Nil
Rs. in Crore	
<u>Quantitative Disclosures</u>	
<u>Banking Book</u>	
(d) The total amount of exposures securitized by the bank	Nil
(e) For exposures securitized losses recognized by the bank during the current period broken down by the exposure type (e.g. Credit cards, housing loans, auto loans etc. detailed by underlying security)	Nil
(f) Amount of assets intended to be securitized within a year	Nil
(g) Of (f), the amount of assets originated within a year before securitization	Nil
(h) The total amount of exposures securitized (by exposure type) and unrecognized gain or losses on sale by exposure type	Nil
(i) Aggregate amount of :	
- On balance sheet securitization exposures retained or purchased broken down by exposure type and-	Nil

<p>- Off balance sheet securitization exposures broken down by exposure type</p>	<p>Nil</p>
<p>(j) Aggregate amount of securitization exposures retained or purchased, and the associated capital charges broken down between exposures and further broken down into different risk weight bands for each regulatory capital approach.</p>	<p>Nil</p>
<p>Exposures that have been deducted entirely from Tier 1 capital, credit enhancing I/Os deducted from Total Capital, and other exposures deducted from total capital (by exposure type)</p>	<p>Nil</p>
<p><u>Quantitative Disclosures</u></p>	
<p><u>Trading Book:</u></p>	
<p>(k) Aggregate amount of exposures securitized by the bank for which the bank has retained some exposures and which is subject to the market risk approach by exposure type</p>	<p>Nil</p>
<p>(l) Aggregate amount of:</p>	
<p>- On balance sheet securitization exposures retained or purchased broken down by exposure type and-</p>	<p>Nil</p>
<p>- Off balance sheet securitization exposures broken down by exposure type</p>	<p>Nil</p>
<p>(m) Aggregate amount of securitization exposures retained or purchased separately for :</p>	<p>Nil</p>
<p>- securitization exposures retained or purchased subject to comprehensive risk measure for specific risk: and</p>	<p>Nil</p>
<p>- securitization exposures subject to the securitization framework for specific risk broken down into different risk weight bands</p>	<p>Nil</p>
<p>(n) Aggregate amount of:</p>	
<p>- The capital requirements for the securitization exposures, subject to the securitization framework broken down into different risk weight bands</p>	<p>Nil</p>
<p>- Securitization exposures that are deducted entirely from Tier 1 capital, credit enhancing I/O deducted from total capital, and other exposures deducted from total capital (by exposure type)</p>	<p>Nil</p>

Table DF-7
Market risk in trading book

Qualitative disclosures

The Bank has a well-defined Market Risk Management Policy. This policy covers all important areas of market risk measurement.

Bank defines Market Risk as the risk of loss in on-balance sheet and off-balance sheet positions arising from movements in market rates, in particular, changes in interest rates, exchange rates and equity and commodity prices.

The Bank has adopted Standardized Duration Approach for measuring the capital requirements for market risk as prescribed by RBI.

Policies for management of Market Risk:

The Bank has put in place Board approved Market Risk Management Policy for effective management of Market Risk in the Bank. Other policies which also deal with Market Risk Management are Integrated Treasury Policy and Asset Liability Management Policy.

The policies set various prudential exposure limits and risk limits for ensuring that the operations are in line with Bank's expectations of return through proper Market Risk Management and Asset Liability Management.

Asset-Liability Management

The ALM Policy is framed as per the extant regulatory guidelines and is approved by the Board of Directors. The Policy is reviewed periodically to incorporate changes as required by regulatory stipulation or to re-align with changes in the economic landscape. The ALCO of the Bank approves and reviews strategies and provides guidance for management of liquidity risk and interest rate risk within the framework laid out in the ALM Policy. The Risk Committee of the Board has an oversight on the ALCO.

Liquidity Risk

Liquidity Risk is measured using flow approach & stock approach. Flow approach involves comprehensive tracking of cash flow mismatches. Stock approach involves measurement of critical ratios in respect of liquidity risk.

Further, Bank has also adopted the Basel III framework on liquidity standards and has put in place requisite systems and processes to enable monitoring and reporting of the Liquidity Coverage Ratio (LCR) and Net Stable Funding Ration (NSFR), as per the extant

regulations. The Bank has a Board approved liquidity stress framework guided by the regulatory instructions. Bank has also set up a formal contingency funding plan (CFP) that sets out the strategies for addressing liquidity shortfalls in emergency situations.

Interest rate risk

Interest rate risk is the risk where changes in market interest rates affect a bank’s financial position. Changes in interest rates impact a bank’s earnings through changes in its Net Interest Income (NII). Changes in interest rates also impact a bank’s Market Value of Equity (MVE) through changes in the economic value of its rate sensitive assets, liabilities and off-balance sheet positions. The interest rate risk, when viewed from these two perspectives, is known as ‘earnings perspective’ and ‘economic value perspective’, respectively.

The Bank measures and controls IRRBB using both Earnings Perspective (Traditional Gap Analysis) and Economic Value Perspective (Duration Gap Analysis). These methods involve bucketing of rate sensitive assets and rate sensitive liabilities including off-balance sheet items, based on the maturity/re-pricing dates.

Quantitative disclosures

Capital Requirement for Market Risk	Capital Charge (Rs. in Crore)
Interest Rate Risk	38.81
Equity Position Risk	211.73
Foreign Exchange Risk	7.92
TOTAL	258.46

**Table DF-8
Operational risk**

Qualitative disclosures

Operational Risk is the risk of losses resulting from inadequate or failed internal processes, people and systems or from external events. Operational Risk includes legal risk but excludes strategic and reputation risks. Operational Risk Management in the Bank is guided by a well-defined Operational Risk Management framework which is reviewed every year. The Bank has initiated pro-active steps to equip itself to migrate to The New Standardized approach under Operational Risk and has started collation of data pertaining to loss events including near miss event through Loss Data Management, Risk & Control Self-Assessment (RCSA), Key Risk Indicators (KRI).

The Bank has put in place SAS system for moving to The New Standardized approach.

The Bank has provided capital for operational risk as per Basic Indicator Approach. Accordingly, the capital requirement for operational risk as on 31.03.2025 is Rs. 2029.15 Crore.

**Table DF-9
Interest Rate Risk in the Banking Book (IRRBB)**

Qualitative Disclosure:

The interest rate risk is measured and monitored through two approaches:

- 1) Earning at risk (Traditional Gap Analysis)
The impact of change in interest rates on net interest income is analyzed under this approach and calculated under yield curve approach. Under this approach a parallel shift of 1% is assumed both in assets and liabilities.
- 2) Economic Value of Equity:
Modified duration of assets and liabilities is computed separately to arrive at modified duration of equity. A parallel shift in yield curve by 200 basis point is assumed for calculating the economic value of equity.

Quantitative Disclosure

Parameter of Change	Rs. in Crore
1.Impact on Earnings at 100 bps increase in interest rate across assets and liability	1,017.68
2.Market value of Equity: 200 bps change	4,918.76

Table DF-10

General Disclosure for Exposures Related to Counterparty Credit Risk

Qualitative Disclosures	(a)	<p>The Bank assigns credit limits for counterparty exposure on the basis of capital adequacy, asset quality, earnings, liquidity and management quality.</p> <p>The Bank has a well-defined market risk management policy. The Bank deals in various derivative products and interest Rate Swaps. The Bank used derivative products for hedging its own balance sheet items as well as for trading purposes.</p>												
Quantitative Disclosures	(b)	<p align="right">Rs. in Crore</p> <table border="1" data-bbox="602 793 1401 1014"> <thead> <tr> <th align="center">Particulars</th> <th align="center">Amount</th> </tr> </thead> <tbody> <tr> <td>Gross positive value of contracts</td> <td align="right">68.65</td> </tr> <tr> <td>Netting Benefits</td> <td align="right">0</td> </tr> <tr> <td>Netted current credit exposure</td> <td align="right">68.65</td> </tr> <tr> <td>Collateral held</td> <td align="right">0</td> </tr> <tr> <td>Net Derivative Credit Exposure</td> <td align="right">225.93</td> </tr> </tbody> </table>	Particulars	Amount	Gross positive value of contracts	68.65	Netting Benefits	0	Netted current credit exposure	68.65	Collateral held	0	Net Derivative Credit Exposure	225.93
Particulars	Amount													
Gross positive value of contracts	68.65													
Netting Benefits	0													
Netted current credit exposure	68.65													
Collateral held	0													
Net Derivative Credit Exposure	225.93													
	(c)	<p align="right">Rs. in Crore</p> <table border="1" data-bbox="602 1060 1349 1390"> <thead> <tr> <th align="center">Item</th> <th align="center">Notional Amount</th> <th align="center">Current credit Exposure</th> </tr> </thead> <tbody> <tr> <td>Forward Forex contracts</td> <td align="right">5064.35</td> <td align="right">134.10</td> </tr> <tr> <td>Currency futures and Cross Currency Swaps including cross currency interest rate swaps</td> <td align="right">0.00</td> <td align="right">0.00</td> </tr> <tr> <td>Interest rate Contracts</td> <td align="right">5470.59</td> <td align="right">91.83</td> </tr> </tbody> </table>	Item	Notional Amount	Current credit Exposure	Forward Forex contracts	5064.35	134.10	Currency futures and Cross Currency Swaps including cross currency interest rate swaps	0.00	0.00	Interest rate Contracts	5470.59	91.83
Item	Notional Amount	Current credit Exposure												
Forward Forex contracts	5064.35	134.10												
Currency futures and Cross Currency Swaps including cross currency interest rate swaps	0.00	0.00												
Interest rate Contracts	5470.59	91.83												

Table DF-11: Composition of Capital

Basel III common disclosure template as on March 31st, 2025

Common Equity Tier 1 capital: instruments and reserves		Rs. in Crore	Ref. No.
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	17647.57	
2	Retained earnings	5272.25	
3	Accumulated other comprehensive income (and other reserves)	10522.20	
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies1)	0	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	0	
6	Common Equity Tier 1 capital before regulatory adjustments	33442.02	
Common Equity Tier 1 capital: regulatory adjustments			
7	Prudential valuation adjustments	0	
8	Goodwill (net of related tax liability)	0	
9	Intangibles (net of related tax liability)	0	
10	Deferred tax assets (Business Loss)	1089.15	
11	Cash-flow hedge reserve	0	
12	Shortfall of provisions to expected losses	0	
13	Securitisation gain on sale	0	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	0	
15	Defined-benefit pension fund net assets	0	
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	0	
17	Reciprocal cross-holdings in common equity	483.15	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	0	
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	0	
20	Mortgage servicing rights(amount above 10% threshold)	0	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	0	
22	Amount exceeding the 15% threshold	0	
23	of which: significant investments in the common stock of financial entities	0	
24	of which: mortgage servicing rights	0	

25	of which: deferred tax assets arising from temporary differences	0	
26	National specific regulatory adjustments (26a+26b+26c+26d+26e+26f+26g)	720.29	
26a	of which: Investments in the equity capital of the unconsolidated insurance subsidiaries	0	
26b	of which: Investments in the equity capital of unconsolidated non-financial subsidiaries	0	
26c	of which: Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank	0	
26d	of which: Unamortised pension funds expenditures	0	
26e	of which: deductions applicable on account of SRs guaranteed by the Government of India	305.54	
26f	of which: Intra-group exposures beyond permissible limits	0	
26g	of which: Net unrealised gains arising on fair valuation of Level 3 financial instruments recognised in the Profit and Loss Account or in the AFS-Reserve	414.75	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	48.29	
28	Total regulatory adjustments to Common equity Tier 1	2340.88	
29	Common Equity Tier 1 capital (CET1)	31101.14	
Additional Tier 1 capital: instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32)	0	
31	of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)	0	
32	of which: classified as liabilities under applicable accounting standards (Perpetual debt Instruments)	0	
33	Directly issued capital instruments subject to phase out from Additional Tier 1	0	
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	0	
35	of which: instruments issued by subsidiaries subject to phase out	0	
36	Additional Tier 1 capital before regulatory adjustments	0	
Additional Tier 1 capital: regulatory adjustments			
37	Investments in own Additional Tier 1 instruments	0	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	0	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	0	

40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	0	
41	National specific regulatory adjustments (41a+41b)	0	
41a	Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	0	
41b	Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank	0	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	0	
43	Total regulatory adjustments to Additional Tier 1 capital	0	
44	Additional Tier 1 capital (AT1)	0	
45	Tier 1 capital (T1 = CET1 + AT1) (29 + 44a)	31101.14	
Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	2000.00	
47	Directly issued capital instruments subject to phase out from Tier 2	0	
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	0	
49	of which: instruments issued by subsidiaries subject to phase out	0	
50	Provisions (Revaluation reserves, Provision on Standard assets, sale of NPAetc)	2847.67	
51	Tier 2 capital before regulatory adjustments	4847.67	
52	Investments in own Tier 2 instruments	0	
53	Reciprocal cross-holdings in Tier 2 instruments	0	
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	0	
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	0	
56	National specific regulatory adjustments (56a+56b)	0	
56a	of which: Investments in the Tier 2 capital of unconsolidated subsidiaries	0	
56b	of which: Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank	0	
57	Total regulatory adjustments to Tier 2 capital	0	
58a	Tier 2 capital	4847.67	
58b	Tier 2 capital (T2) admissible for regulatory capital purposes	4847.67	
59	Total capital (TC = T1 + T2) (45 + 58)	35948.81	

60	Total risk weighted assets (60a + 60b + 60c)	211184.86	
60a	of which: total credit risk weighted assets	182589.67	
60b	of which: total market risk weighted assets	3230.83	
60c	of which: total operational risk weighted assets	25364.36	
Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	14.73%	
62	Tier 1 (as a percentage of risk weighted assets)	14.73%	
63	Total capital (as a percentage of risk weighted assets)	17.02%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)	8.00%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: bank specific countercyclical buffer requirement	0.00%	
67	of which: G-SIB buffer requirement	0.00%	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	0.00%	
National minima (if different from Basel III)			
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	8.00%	
70	National Tier 1 minimum ratio (if different from Basel III minimum)	9.50%	
71	National total capital minimum ratio (if different from Basel III minimum)	11.50%	
Amounts below the thresholds for deduction (before risk weighting)			
72	Non-significant investments in the capital of other financial entities	NA	
73	Significant investments in the common stock of financial entities	NA	
74	Mortgage servicing rights (net of related tax liability)	NA	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	NA	
Applicable caps on the inclusion of provisions in Tier 2			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	NA	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	NA	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	NA	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	NA	
Capital instruments subject to phase-out arrangements (only applicable between March 31, 2017 and March 31, 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements	NA	

81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	NA	
82	Current cap on AT1 instruments subject to phase out arrangements	NA	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	NA	
84	Current cap on T2 instruments subject to phase out arrangements	0	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	0	

Table DF-12: Composition of Capital- Reconciliation Requirements

			(Rs. in Crore)
		Balance sheet as in financial statements	Reference
		As on 31.03.2025	
A	Capital & Liabilities		
i	Paid-up Capital	9051.40	
	of which: Amount eligible for CET 1	9051.40	
	of which: Amount eligible for AT 1	0	
	Reserves & Surplus	27454.68	
	Share application Money pending allotment	0	
	Minority Interest	0	
	Total Capital	36506.08	
ii	Deposits	412697.14	
	of which: Deposits from banks	1396.23	
	of which: Customer deposits	411300.91	
	of which: Other deposits (pl. specify)	-	
iii	Borrowings	21591.95	
	of which: From RBI	8891.00	
	of which: From banks	2556.73	
	of which: From other institutions & agencies	8144.22	
	of which: Others (Outside India)	0	
	of which: Subordinated Debt	0	
	of which: Upper Tier 2	0	
	of which: Unsecured. reedem NC Basel III Bonds (Tier 2)	2000.00	
	of which: Innovative Perpetual Debt Instrument	0	
iv	Other liabilities & provisions	8332.95	
	Total	479128.12	
B	Assets		
i	Cash and balances with Reserve Bank of India	22931.10	
	Balance with banks and money at call and short notice	13265.75	

ii	Investments:	141435.25	
iii	Loans and advances	282419.87	
	of which: Loans and advances to banks	0	
	of which: Loans and advances to customers	282419.87	
iv	Fixed assets	5204.28	
v	Other assets	13871.88	
	of which: Goodwill and intangible assets	0	
	of which: Deferred tax assets	3145.57	
vi	Goodwill on consolidation	0	
vii	Debit balance in Profit & Loss account	0	
	Total Assets	479128.12	

Table DF-13: Main Features of Regulatory Capital Instruments

The main features of Tier - 1 capital instruments are given below:

Details	Equity
Issuer	CENTRAL BANK OF INDIA
Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE483A01010
Governing law(s) of the instrument	Indian Laws
<i>Regulatory treatment</i>	
Transitional Basel III rules	Common Equity Tier 1
Post-transitional Basel III rules	Common Equity Tier 1
Eligible at solo/group/ group & solo	Solo and Group
Instrument type	Common Shares
Amount recognized in regulatory capital (Rs. in Crore, as of most recent reporting date)	Rs. 9051
Par value of instrument	Rs. 10 per share
Accounting classification	Shareholder's Equity
Original date of issuance	Various
Perpetual or dated	Perpetual

Original maturity date	N.A.
Issuer call subject to prior supervisory approval	No
Optional call date, contingent call dates and redemption amount	N.A.
Subsequent call dates, if applicable	N.A.
<i>Coupons / dividends</i>	
Fixed or floating dividend/coupon	Floating
Coupon rate and any related index	N.A.
Existence of a dividend stopper	No
Fully discretionary, partially discretionary or mandatory	Fully discretionary
Existence of step up or other incentive to redeem	No
Noncumulative or cumulative	N.A.
Convertible or non-convertible	N.A.
If convertible, conversion trigger(s)	N.A.
If convertible, fully or partially	N.A.
If convertible, conversion rate	N.A.
If convertible, mandatory or optional conversion	N.A.
If convertible, specify instrument type convertible into	N.A.
If convertible, specify issuer of instrument it converts into	N.A.
Write-down feature	N.A.
If write-down, write-down trigger(s)	N.A.
If write-down, full or partial	N.A.
If write-down, permanent or temporary	N.A.
If temporary write-down, description of write-up mechanism	N.A.

Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and others Creditors, bonds, and PNCPS
Non-compliant transitioned features	No
If yes, specify non-compliant features	

The main features of BASEL III compliant Tier 2 Bonds are given below:

Issuer	SR V	SR VI
Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE483A08031	INE483A08049
Governing law(s) of the instrument	Indian Laws	Indian Laws
<i>Regulatory treatment</i>		
Transitional Basel III rules	Tier 2	Tier 2
Post-transitional Basel III rules	ELIGIBLE	ELIGIBLE
Eligible at solo/group/ group & solo	Solo and Group	Solo and Group
Instrument type	Tier 2 Debt Instruments	Tier 2 Debt Instruments
Amount recognised in regulatory capital (Rs. in Crore, as of most recent reporting date)	500	1500
Par value of instrument	Rs. 10 Lakhs	Rs 1 Crore
Accounting classification	LIABILITY	LIABILITY

Original date of issuance	20.03.2020	30.08.2023
Perpetual or dated	DATED	DATED
Original maturity date	20.05.2030	30.08.2033
Issuer call subject to prior supervisory approval	Yes	Yes
Optional call date, contingent call dates and redemption amount	20.05.2025	30.08.2028
Subsequent call dates, if applicable	N.A.	N.A.
<i>Coupons / dividends</i>		
Fixed or floating dividend/coupon	Fixed	Fixed
Coupon rate and any related index	9.20%	8.80%
Existence of a dividend stopper	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Nonconvertible	Nonconvertible
If convertible, conversion trigger(s)	N.A.	N.A.
If convertible, fully or partially	N.A.	N.A.
If convertible, conversion rate	N.A.	N.A.
If convertible, mandatory or optional conversion	N.A.	N.A.
If convertible, specify instrument type convertible into	N.A.	N.A.

If convertible, specify issuer of instrument it converts into	N.A.	N.A.
Write-down feature	YES	YES
If write-down, write-down trigger(s)	These bonds, at the option of the Reserve Bank of India, can be temporarily written down or permanently written off upon occurrence of the trigger event, called the 'point of non-viability trigger'("ponv trigger")	These bonds, at the option of the Reserve Bank of India, can be permanently written off upon occurrence of the trigger event, called the 'point of non-viability trigger'("ponv trigger")
If write-down, full or partial	Partial	Full
If write-down, permanent or temporary	Temporary	Permanent
If temporary write-down, description of write-up mechanism	<p>It should be done at least one year after the bank makes the first payment of dividend to its common shareholders after breaching the pre-specified trigger.</p> <p>Aggregate write-up in a year should be restricted to a percentage of dividends declared during a year, the percentage being the ratio of the 'equity created by written-down bonds' to 'the total equity minus the equity created by written-down bonds'.</p> <p>Aggregate write-up in a year, should also not exceed 25% of the amount paid as dividend to the common shareholders in a particular year.</p>	NA

Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other creditors	All depositors and other creditors
Non-compliant transitioned features	NO	NO
If yes, specify non-compliant features	-	

Table DF-14: Full Terms and Conditions of Regulatory Capital Instruments

Sr. No.	Capital type	Instruments	Full Terms and Conditions
1.	Equity	Equity	As disclosed in Main features section
2.	TIER 2	BASEL III COMPLIANT BOND	As disclosed in Main features section

Table DF-16: Equities – Disclosure for Banking Book Positions As on 31.03.2025

Qualitative Disclosures

1	<p>The general qualitative disclosure requirement (Para 2.1 of this annex) with respect to equity risk, including:</p> <p>Differentiation between holdings on which capital gains are expected and those taken under other objectives including for relationship and strategic reasons; and</p>	<ul style="list-style-type: none"> • Investments in equity of subsidiaries and joint ventures (a Joint Venture would be one in which the bank, along with its subsidiaries, holds more than 25 percent of the equity) are required to classified under HTM, SAJV, AFS, FVTPL (Non HFT) category in accordance with the RBI guidelines. These are held with a strategic objective to maintain strategic relationships or for strategic business purposes. • In accordance with the RBI guidelines on investment classification and valuation, Investments are classified on the date of purchase into “Fair Value through Profit And Loss” (FVTPL), “Available for Sale” (AFS) and “Held to Maturity” (HTM) categories (hereinafter called “categories”). Investments which the Bank intends to hold till maturity are classified as HTM securities. In accordance with the RBI guidelines,
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	<p>• Discussion of important policies covering the valuation and accounting of equity holdings in the banking book. This includes the accounting techniques and valuation methodologies used, including key assumptions and practices affecting valuation as well as significant changes in these practices.</p>	<p>equity investments held under the HTM category are classified as banking book for capital adequacy purpose.</p> <p>Investments classified under HTM category are carried at their acquisition cost and not marked to market. Any diminution, other than temporary, in the value of equity investments is provided for. Any loss on sale of investments in HTM category is recognized in the Statement of Profit and Loss. Any gain from sale of investments under HTM category is recognized in the Statement of Profit and Loss and is appropriated, net of taxes and statutory reserve, to “Capital Reserve” in accordance with the RBI Guidelines.</p>	
Quantitative Disclosures		Rs. in Crore	
		BOOK VALUE 31.03.2025	FAIR VALUE 31.03.2025
1	Value disclosed in the balance sheet of investments, as well as the fair value of those investments	1034.64	1039.86
	Publicly quoted share values where the share price is materially different from fair value	-	-
2	The types and nature of investments, including the amount that can be classified as:	-	-
	Publicly traded	-	-
	Privately held.	1034.64	1039.86
	JV In India (Cent Bank Home Finance)	21.90	21.90
	Associate Outside India (JV in Indo Zambia Bank Ltd)	47.49	47.49
	RRBs	712.69	712.69
	Subsidiaries(Cent Bank Financial Services Ltd)	5.00	5.00
	Strategic Investments-Central Ware housing Corporation	129.81	120.10
	Strategic Investments-IFCI	3.37	14.52
	Strategic Investments-Other FIs (GSFC, JKFC, WBFC)	114.38	118.16
3	The cumulative realized gains (losses) arising from sales and liquidations in the reporting period.	-	-
4	Total unrealized gains (losses)	-	-
5	Total latent revaluation gains (losses)	NIL	NIL

6	Any amounts of the above included in Tier 1 and/or Tier 2 capital.	-	-
7	Capital requirements broken down by appropriate equity groupings, consistent with the bank's methodology, as well as the aggregate amounts and the type of equity investments subject to any supervisory transition or grandfathering provisions regarding regulatory capital requirements.	NA	NA

LEVERAGE RATIO DISCLOSURES AS ON 31.03.2025

LEVERAGE RATIO

The minimum risk-based capital requirements under Basel III will be supplemented by non-risk-based **Tier 1 leverage ratio**.

Table DF 17- Summary comparison of Accounting assets vs. leverage ratio exposure measure		
	Item	(Rs. in Crore)
1	Total consolidated assets as per published financial statements	480456.84
2	Less: Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	0
3	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	0
4	Adjustments for derivative financial instruments	2436.08
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	616.04
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	25969.09
7	Other adjustments	(2340.05)
8	Leverage ratio exposure	507138.00

DF-18: Leverage ratio common disclosure template		
		(Amount in Rs. Crore)
	On-balance sheet exposures	
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	480456.84
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(2340.05)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	478116.79
	Derivative exposures	
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	457.85
5	Add-on amounts for PFE associated with all derivatives transactions	1978.22
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	0
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0
8	(Exempted CCP leg of client-cleared trade exposures)	0
9	Adjusted effective notional amount of written credit derivatives	0
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0
11	Total derivative exposures (sum of lines 4 to 10)	2436.08
	Securities financing transaction exposures	
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	178.70
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0
14	CCR exposure for SFT assets	437.34
15	Agent transaction exposures	0
16	Total securities financing transaction exposures (sum of lines 12 to 15)	616.04
	Other off-balance sheet exposures	
17	Off-balance sheet exposure at gross notional amount	76432.40

18	(Adjustments for conversion to credit equivalent amounts)	(50463.31)
19	Off-balance sheet items (sum of lines 17 and 18)	25969.09
	Capital and total exposures	
20	Tier 1 capital	31526.00
21	Total exposures (sum of lines 3, 11, 16 and 19)	507138.00
	Leverage ratio	
22	Basel III leverage ratio (per cent)	6.22%

(YOGESH R. MIGLANI)
ASST. GENERAL MANAGER-RMD

(Dr. BHASKAR G.)
CHIEF RISK OFFICER

(MAHENDRA DOHARE)
EXECUTIVE DIRECTOR

(M.V MURALI KRISHNA)
EXECUTIVE DIRECTOR

(VIVEK WAHI)
EXECUTIVE DIRECTOR

(M. V. RAO)
MANAGING DIRECTOR & CEO