

PILLAR 3 (BASEL III) DISCLOSURES AS ON 31.12.2015

CENTRAL BANK OF INDIA

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</p> <p>The bank carries out regular assessment of its capital requirement from time to time to maintain the capital to Risk Weight 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.</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>Bank has taken initiatives to migrate to advanced approaches for Capital Adequacy Computation, Bank has already appointed the consultant & system integrator vendor for moving to 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. 148627Mn</p> <p>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. 9453Mn</p> <p>Rs. 41Mn</p> <p>Rs. 6921Mn</p>

(d) Capital requirements for operational risk: • Basic Indicator Approach	Rs. 12188Mn
(e) Common Equity Tier 1, Tier 1 and Total Capital ratios: • Common Equity Tier 1 • Tier 1 • Total Capital ratio	7.44% 7.63% 10.44%

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 for each risk comprising of top executives of bank headed by Chairman and Managing Director/ Executive directors such as Asset liability Management committee, Credit policy Committee, Operational Risk committee. These committees meet at regular intervals throughout the year to assess and monitor the level of risk under various bank operations and initiate appropriate mitigation measures wherever necessary.

The Risk Management Department at central office level which is headed by General Manager; measures, control and manages risk within the limits set by the Board and enforces compliance with risk parameters set by various committees. The General Manager is assisted by Deputy General Manager and a team of Assistant General Managers, Chief Managers, Senior Managers and Managers.

At some identified zonal offices, Risk Managers are posted who act as an extended arm of the Risk Management Department of Central Office. Officers are also identified at some regional offices to work as risk managers.

The bank has in place various policies such as Credit Risk Management Policy, Credit Risk Mitigation and Collateral Management Policy, Stress testing policy, Market Discipline & Disclosure policy, Intra group transaction and exposure policy, Operational risk policy, ALM policy and Investment and Market risk management Policy.

Besides these, the Loan Policy prescribing broad parameters governing loan functions, guidelines on appraisal and evaluation of credit proposals, lending powers of delegated authorities' exposure norms, prudential limits and measures, monitoring and controlling the credit portfolio is also in place.

The Credit Monitoring Department headed by General Manager monitors the loan portfolio, identify special mention accounts and take corrective measures. Loan review mechanism is also carried out by the department apart from processing and monitoring of accounts under CDR mechanism.

The bank has introduced rating models for various segments of borrowers including retail lending schemes which measures the risk associated with counterparties and helps in credit 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 and each of these risks are scored separately then overall rating is accorded to the counter party. Facility rating module is also available in the rating tool. Where parental support is available the same is also factored in rating, if corporate guarantee is available to the borrower. In order to keep the portfolio of Bank as 100% rated, rating scoring sheets for Mudra loan viz Shishu, Kishor & Tarun also introduced.

Table DF-3

Credit risk: General disclosures for all banks

Qualitative Disclosures

Credit risk

Definitions of past due and impaired

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

- (i) Interest and/or installment of principal remain overdue for a period of more than 90days 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 90days in the case of bills Purchased and Discounted
- (iv) In case of advances granted for Agricultural purposes
 - a) The installment of principal or interest thereon remains overdue for two crop seasons for short duration crops
 - b) The installment of principal or interest thereon remains overdue for one crop seasons 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. In cases where the outstanding balance in the principal operating accounts less than the sanctioned limit/drawing power, but there are no credits continuously for 90 days as on the date of balance sheet or credit are not enough to cover the interest debited in the account during the same period.

Overdue:

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

Credit Risk Management Policy

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 inter Bank Exposure,
- Country risk and other operational matters

(Rs. in Mn)

Quantitative Disclosures:

(a) Total gross credit risk exposures:

Fund based*:

2847424

307877

Non-fund based: <i>*includes cash , balances with banks , investments etc.</i>		
(b) Geographic distribution of exposures:		
<ul style="list-style-type: none"> ▪ Overseas ▪ Domestic 		1041 3154260
(c) Industry type distribution of exposures (fund based and non-fund based)		
Industry Name		
	Funded	Non-Funded
A. Mining and Quarrying (A.1 + A.2)	3327	481
A.1 Coal	1490	424
A.2 Others	1837	57
B. Food Processing (B.1 to B.5)	75277	16627
B.1 Sugar	27354	4332
B.2 Edible Oils and Vanaspati	17701	8334
B.3 Tea	1922	33
B.4 Coffee	70	0
B.5 Others	28230	3928
C. Beverages (excluding Tea & Coffee) and Tobacco	2171	330
Of which Tobacco and tobacco products	140	29
D. Textiles (a to f)	71384	19094
a. Cotton	35140	3405
b. Jute	1829	349
c. Handicraft/Khadi (Non Priority)	194	0

d. Silk	327	0
e. Woolen	86	0
f. Others	33807	15341
Out of D (i.e., Total Textiles) to Spinning Mills	739	131
E. Leather and Leather products	1804	212
F. Wood and Wood Products	995	912
G. Paper and Paper Products	5726	2370
H. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	11329	5609
I. Chemicals and Chemical Products (Dyes, Paints, etc.) (I.1 to I.4)	35997	14941
I.1 Fertilizers	13835	208
I.2 Drugs and Pharmaceuticals	14631	12564
I.3 Petro-chemicals (excluding under Infrastructure)	463	0
I.4 Others	7069	2168
J. Rubber, Plastic and their Products	2042	682
K. Glass & Glassware	659	0
L. Cement and Cement Products	13404	10466
M. Basic Metal and Metal Products (M.1 + M.2)	95582	21406
M.1 Iron and Steel	83233	15502
M.2 Other Metal and Metal Products	12349	5904
N. All Engineering (N.1 + N.2)	49755	61384
N.1 Electronics	7475	1766
N.2 Others	42280	59618

O. Vehicles, Vehicle Parts and Transport Equipments	14694	8336
P. Gems and Jewellery	20087	2200
Q. Construction	68300	16659
R. Infrastructure (a to d)	469262	73039
a. Transport (a.1 to a.5)	82160	10464
a.1 Railways	6622	209
a.2 Roadways	51737	9565
a.3 Airport	13962	300
a.4 Waterways	9838	391
a.5 Others	0	0
b. Energy (b.1 to b.6)	299750	48609
b.1 Electricity (Generation)	136226	19112
b.1.1 Central Govt PSUs	9125	563
b.1.2 State Govt PSUs (incl. SEBs)	32323	882
b.1.3 Private Sector	94777	17667
b.2 Electricity (Transmission)	5233	3361
b.2.1 Central Govt PSUs	0	0
b.2.2 State Govt PSUs (incl. SEBs)	4200	2081
b.2.3 Private Sector	1034	1280
b.3 Electricity (Distribution)	154965	5636
b.3.1 Central Govt PSUs	5155	0
b.3.2 State Govt PSUs (incl. SEBs)	148242	5206
b.3.3 Private Sector	1567	430

b.4 Oil (storage & pipelines)	730	20000
b.5 Gas/Liquefied Natural Gas (LNG) (storage & pipelines)	2597	500
b.6 Others	0	0
c. Telecommunication	32086	11667
d. Others	55267	2299
Of which Water sanitation	1964	380
Of which Social & Commercial Infrastructure	38397	1141
S. Other Industries	194180	21222
All Industries (A to S)	1135975	275969
Residuary other advances (to tally with gross advances)	1244095	57513
a. Education Loan	37679	0
b. Aviation Sector	19598	3150
c. Other Residuary advances	1186817	54363
Total Loans and Advances	2380070	333482

Industry exposure is more than 5% gross exposure

	Funded	Non-Funded
Electricity Generation	136226	19112
Electricity Distribution	154965	5636
Other Industries	194180	21222

(d) Residual maturity breakdown of Performing Assets:

Day 1	58207
02days to 07days:	24647
08days to 14days:	14995
15days to 28days:	6350
29days to 3months:	87240
Above 3months to 6months:	69894
Above 6months to 12months:	119000
Above 12months to 36months:	929456
Above 36months to 60months:	338005
Over 60 month	877794
Total	2525588

(e) Amount of NPAs (Gross) –

▪ Substandard	175638
▪ Doubtful 1	66899
▪ Doubtful 2	38501
▪ Doubtful 3	57850
▪ Loss	6963
	5425

(f) Net NPAs

99585

(g) NPA Ratios

▪ Gross NPAs to gross advances	8.95%
▪ Net NPAs to net advances	5.30%

(h) Movement of NPAs (Gross)	
▪ Opening balance	118731
▪ Additions	84564
▪ Reductions	27657
▪ NPA (Gross)	175638
(i) Movement of provisions for NPAs	
▪ Opening balance	58163
▪ Provisions made during the period	14018
▪ Write-off	327
▪ Write-back of excess provisions	-
▪ Closing balance	71854
(j) Amount of Non-Performing Investments	3914
(k) Amount of provisions held for non-performing investments	2305
(l) Movement of provisions/depreciation on investments:	
▪ Opening balance	1133
▪ Provisions made during the period	1311
▪ Write-off	139
▪ Write back of excess provision	-
▪ Closing balance	2305

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 borrower and exposure type, which

<p>have been duly applied.</p> <p>b. The Bank has recognized the ratings issued by six External Credit Rating Agencies identified by RBI viz., CRISIL Ltd., CARE, ICRA Ltd., India ratings and research pvt ltd, SMERA rating ltd and BRICKWORK to rate the exposures of its clients.</p> <p>c. These agencies give their rating grades for all fund and non fund based exposures. The ratings awarded by these agencies to the bank's clients are adopted for assigning risk-weights.</p> <p>d. In case of bank's investment in particular issues of Corporate, the issue specific rating of the rating agency is reckoned to assign the risk weight.</p>	
Rs. in Mn	
<p>Quantitative Disclosures:</p> <p>(b) For exposure amounts after risk mitigation subject to the standardized approach, amount of a bank's outstanding (rated and unrated) in the following three major risk buckets as well as those that are deducted:</p> <ul style="list-style-type: none"> ▪ Below 100 % risk weight: ▪ 100 % risk weight ▪ More than 100 % risk weight ▪ Amount Deducted-CRM 	<p>1934797</p> <p>822674</p> <p>397830</p> <p>111442</p>

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 recognised in regulatory capital (Rs. in million, as of most recent reporting date)	16583
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	

SERIES DETAILS	IPDI	Sr. II PDI
Issuer	CENTRAL BANK OF INDIA	CENTRAL BANK OF INDIA
Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE483A09237	INE483109252
Governing law(s) of the instrument	Indian Laws	Indian Laws
<i>Regulatory treatment</i>		
Transitional Basel III rules	Additional Tier 1	Ineligible
Post-transitional Basel III rules	Ineligible	Ineligible
Eligible at solo/group/group & solo	Solo and Group	Solo and Group
Instrument type	Perpetual Debt Instruments	Perpetual Debt Instruments
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	4081	0
Par value of instrument	Rs.1.00 Mn	Rs.1.00 Mn
Accounting classification	LIABILITY	LIABILITY
Original date	30.03.2009	28.09.2012

of issuance		
Perpetual or dated	Perpetual	Perpetual
Original maturity date	N.A.	N.A.
Issuer call subject to prior supervisory approval	No	Yes
Optional call date, contingent call dates and redemption amount	N.A.	28.09.2022
Subsequent call dates, if applicable	N.A.	N.A.
<i>Coupons / dividends</i>		
Fixed or floating dividend/coupon	Floating	Fixed
Coupon rate and any related index	G.sec + 250 bps to be repriced every year in March	9.40% p.a.
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	N.A.	N.A.

trigger(s)		
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	Not Applicable	Not Applicable
If write-down, write-down trigger(s)	N.A.	N.A.
If write-down, full or partial	N.A.	N.A.
If write-down, permanent or temporary	N.A.	N.A.
If temporary write-down, description of write-up mechanism	N.A.	N.A.
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	Yes	Yes
If yes, specify non-compliant features	Not Basel III Loss absorbency features	Fully derecognized, Not Basel III Loss absorbency features

The main features of Upper Tier - 2 capital instruments are given below

SERIES DETAIL S	Upper Tier II (Sr. I)	Upper Tier II (Sr. II)	Upper Tier II (Sr.III)	Upper Tier II (Sr. IV)	Upper Tier II (Sr. V)	Upper Tier II (Sr. VI)
Issuer	CENTRAL BANK OF INDIA					
Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE483A09179	INE483A09195	INE483A09203	INE483A09211	INE483A09229	INE483A08015
Governing law(s) of the instrument	Indian Laws	Indian Laws	Indian Laws	Indian Laws	Indian Laws	Indian Laws
<i>Regulatory treatment</i>						
Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
Post-transition al Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
Eligible at solo/group & solo	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group

Instrument type	Upper Tier 2 Capital Instruments					
Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	2100	1995	3500	3500	7000	2100
Par value of instrument	Rs. 1.00 Mn					
Accounting classification	LIABILITY	LIABILITY	LIABILITY	LIABILITY	LIABILITY	LIABILITY
Original date of issuance	14.11.2008	17.02.2009	23.06.2009	20.01.2010	11.06.2010	21.01.2011
Perpetual or dated	DATED	DATED	DATED	DATED	DATED	DATED
Original maturity date	14.11.2023	17.02.2024	23.06.2024	20.01.2025	11.06.2025	21.01.2026
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes

Optional call date, contingent call dates and redemption amount	14.11.2018	17.02.2019	23.06.2019	20.01.2020	11.06.2020	21.01.2021
Subsequent call dates, if applicable	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Coupons / dividends						
Fixed or floating dividend/ coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	11.45%	9.40%	8.80%	8.63%	8.57%	9.20%
Existence of a dividend stopper	No	No	No	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory

Existence of step up or other incentive to redeem	Yes	Yes	Yes	Yes	Yes	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
If convertible, conversion trigger(s)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
If convertible, fully or partially	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
If convertible, conversion rate	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
If convertible, mandatory or optional conversion	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

n						
If convertible, specify instrument type convertible into	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
If convertible, specify issuer of instrument it converts into	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Write-down feature	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
If write-down, write-down trigger(s)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
If write-down, full or partial	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
If write-down, permanent or temporary	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

If temporary write-down, description of write-up mechanism	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
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	YES	YES	YES	YES	YES	YES
If yes, specify non-compliant features	Step up, Not Basel III Loss absorbency features	Step up, Not Basel III Loss absorbency features	Step up, Not Basel III Loss absorbency features	Step up, Not Basel III Loss absorbency features	Step up, Not Basel III Loss absorbency features	Not Basel III Loss absorbency features

The main features of Subordinated Debt capital instruments are given below:

SERIES DETAILS	Lower Tier II Sr XI	Lower Tier II Sr XII	Lower Tier II Sr XIII	Lower Tier II Sr XIV
Issuer				
Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE483A09153	INE483A09161	INE483109187	INE483A09245
Governing law(s) of the instrument	Indian Laws	Indian Laws	Indian Laws	Indian Laws
Regulatory treatment				
Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible
Eligible at solo/group/group & solo	Solo and Group	Solo and Group	Solo and Group	Solo and Group
Instrument type	Tier 2 Debt Instruments			
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	0	545	1890	3500

Par value of instrument	Rs.1.00 Mn	Rs.1.00 Mn	Rs.1.00 Mn	Rs.1.00 Mn
Accounting classification	LIABILITY	LIABILITY	LIABILITY	LIABILITY
Original date of issuance	04.10.2006	03.03.2008	10.02.2009	21.12.2011
Perpetual or dated	DATED	DATED	DATED	DATED
Original maturity date	04.10.2016	03.05.2017	10.04.2018	21.12.2026
Issuer call subject to prior supervisory approval	No	No	No	Yes
Optional call date, contingent call dates and redemption amount	N.A.	N.A.	N.A.	21.12.2021
Subsequent call dates, if applicable	N.A.	N.A.	N.A.	N.A.
<i>Coupons / dividends</i>				
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	8.95%	9.20%	9.35%	9.33%
Existence of a dividend stopper	No	No	No	No

Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
If convertible, conversion trigger(s)	N.A.	N.A.	N.A.	N.A.
If convertible, fully or partially	N.A.	N.A.	N.A.	N.A.
If convertible, conversion rate	N.A.	N.A.	N.A.	N.A.
If convertible, mandatory or optional conversion	N.A.	N.A.	N.A.	N.A.
If convertible, specify instrument type convertible into	N.A.	N.A.	N.A.	N.A.
If convertible, specify issuer of instrument it converts into	N.A.	N.A.	N.A.	N.A.
Write-down feature	Not Applicable	Not Applicable	Not Applicable	Not Applicable
If write-down,	N.A.	N.A.	N.A.	N.A.

write-down trigger(s)				
If write-down, full or partial	N.A.	N.A.	N.A.	N.A.
If write-down, permanent or temporary	N.A.	N.A.	N.A.	N.A.
If temporary write-down, description of write-up mechanism	N.A.	N.A.	N.A.	N.A.
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other creditors			
Non-compliant transitioned features	YES	YES	YES	YES
If yes, specify non-compliant features	Not Basel III Loss absorbency features	Not Basel III Loss absorbency features	Not Basel III Loss absorbency features	Not Basel III Loss absorbency features

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

	BASEL III COMPLIANT TIER II BONDS
	SR I
Issuer	
Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE483A09260
Governing law(s) of the instrument	Indian Laws
<i>Regulatory treatment</i>	
Transitional Basel III rules	Tier 2
Post-transitional Basel III rules	ELIGIBLE
Eligible at solo/group/ group & solo	Solo and Group
Instrument type	Tier 2 Debt Instruments
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	10000
Par value of instrument	Rs.1.00 Mn
Accounting classification	LIABILITY
Original date of issuance	08.11.2013
Perpetual or dated	DATED
Original maturity date	08.11.2023
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	Fixed
Coupon rate and any related index	9.90%
Existence of a dividend stopper	No
Fully discretionary, partially discretionary or mandatory	Mandatory
Existence of step up or other incentive to redeem	No
Noncumulative or cumulative	Noncumulative
Convertible or non-convertible	Nonconvertible
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	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")
If write-down, full or partial	Partial
If write-down, permanent or temporary	Temporary
If temporary write-down, description of write-up mechanism	<p>1) 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>2) 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>3) 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>
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other creditors
Non-compliant transitioned features	NO
If yes, specify non-compliant features	-