

## PILLAR 3 (BASEL III) DISCLOSURES AS ON 30.06.2017

### CENTRAL BANK OF INDIA

**Table DF-2: Capital Adequacy**

<p><b>Qualitative disclosures</b></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 a consultant &amp; a system integrator vendor for moving to advanced approach</p>	
<p><b>Quantitative disclosures</b></p> <p>(b) Capital requirements for credit risk:</p> <ul style="list-style-type: none"> <li>• Portfolios subject to standardized approach @9%</li> <li>• Securitization exposures :</li> </ul>	<p>Rs. 143627Mn</p> <p>NIL</p>
<p>(c) Capital requirements for market risk:</p> <ul style="list-style-type: none"> <li>• Standardized duration approach;</li> <li>- Interest rate risk</li> <li>- Foreign exchange risk (including gold)</li> <li>- Equity risk</li> </ul>	<p>Rs. 7404Mn</p> <p>Rs. 40Mn</p> <p>Rs. 8243Mn</p>
<p>(d) Capital requirements for operational risk:</p> <ul style="list-style-type: none"> <li>• Basic Indicator Approach</li> </ul>	<p>Rs. 11318Mn</p>

(e) Common Equity Tier 1, Tier 1 and Total Capital ratios:	
• Common Equity Tier 1	7.47%
• Tier 1	7.47%
• Total Capital ratio	9.61%

**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 Chief Risk Officer (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 all zonal offices and Regional office, Risk Managers are posted who act as an extended arm of the Risk Management Department of Central Office.

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**

**Past due :**

As per RBI Master Circular DBOD No.BP.BC/20/21.04.048/2001-2002 Dt.01.09.2001 an amount due under any credit facility is treated as “past due” when it has not been paid within 30 days from the due date. Due to the improvements in the payment and settlement systems, recovery climate, upgradation of technology in the banking system, etc., RBI decided to dispense with ‘past due’ concept, with effect from March 31,2001.

**Impaired :**

As per FAS 114 of IFRS, a loan is considered to be impaired when based on current information and events, it is probable that a creditor will be unable to collect all amounts due according to the contractual terms of the loan agreement. FAS 15 of IFRS specifies that a creditor in a troubled debt restructuring involving a modification of terms should account for the restructured loan in accordance with FAS 114.

In respect of Measurement, FAS 114 the various methods specified in the standard are summarised below :

- (i) Present value: When a loan is recognised as impaired the impairment is measured based on the present value of the expected future cash flows discounted at the loan’s effective interest rate.
- (ii) Observable market price or Fair Value of Collateral: As a practical expedient, a creditor may measure impairment based on a loan’s observable market price or the fair value of the collateral if the loan is collateral dependent, instead of measuring the present value as indicated above. Regardless of the measurement method, a creditor is required to measure impairment based on the fair value of the collateral when the creditor determines that foreclosure is probable.

Subsequent to initial measurement if there is significant change in the amount or timing of expected future cash flows, or if actual cash flows are significantly different from the cash flows previously projected, a creditor is required to recalculate the impairment.

Even in the US GAAP, restructured troubled debt is considered as impaired.

#### Indian context

The Working Group to review the existing prudential guidelines on restructuring of advances by banks/financial institutions in its report dated 20.07.2012 has 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 Financial Instruments 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 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*:	2878585
▪ Non-fund based:	341969

*\*includes cash , balances with banks , investments etc.*

**(b) Geographic distribution of exposures:**

▪ Overseas	2265
▪ Domestic	3218289

**(c) Industry type distribution of exposures**

Industry Name	Funded	Non Funded	Investment
<b>A. Mining and Quarrying</b>	2071	1546	0
A.1 Coal	751	1500	0
A.2 Others	1320	46	0
<b>B. Food Processing</b>	73152	26306	2072
B.1 Sugar	28644	5676	1462

B.2 Edible Oils and Vanaspati	12936	14801	0
B.3 Tea	2631	26	1
B.4 Coffee	17	0	0
B.5 Others	28924	5803	610
<b>C. Beverages (excluding Tea &amp; Coffee) and Tobacco</b>	1790	0	0
C.1 Tobacco and tobacco products	99	0	0
C.2 Others	1691	0	0
<b>D. Textiles</b>	70812	17604	1395
D.1 Cotton	33327	2279	1306
D.2 Jute	1548	360	0
D.3 Man-made, of which	172	0	0
D.3.a. Handicraft/Khadi (Non Priority)	6	0	0
D.3.b. Silk	166	0	0
D.3.c. Woolen	0	0	0
D.4 Others	35765	14965	88
Out of D (i.e., Total Textiles) to Spinning Mills	854	0	0
<b>E. Leather and Leather products</b>	881	153	0
<b>F. Wood and Wood Products</b>	968	422	0
<b>G. Paper and Paper Products</b>	5480	2682	138
<b>H. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels</b>	11369	1583	29

<b>I. Chemicals and Chemical Products (Dyes, Paints, etc.)</b>	42416	11032	134
I.1 Fertilizers	12982	90	0
I.2 Drugs and Pharmaceuticals	12900	7736	94
I.3 Petro-chemicals (excluding under Infrastructure)	3835	360	19
I.4 Others	12700	2846	20
<b>J. Rubber, Plastic and their Products</b>	2352	802	0
<b>K. Glass &amp; Glassware</b>	470	23	0
<b>L. Cement and Cement Products</b>	17658	2049	0
<b>M. Basic Metal and Metal Products</b>	121833	27108	1930
M.1 Iron and Steel	95934	21868	992
M.2 Other Metal and Metal Products	25900	5241	938
<b>N. All Engineering</b>	79210	52680	572
N.1 Electronics	37793	1487	227
N.2 Others	41416	51193	344
<b>O. Vehicles, Vehicle Parts and Transport Equipments</b>	9313	7807	157
<b>P. Gems and Jewellery</b>	18029	4166	0
<b>Q. Construction</b>	70582	16984	2770
<b>R. Infrastructure</b>	438953	52817	62612
R.a Transport (a.1 to a.6)	103867	5522	2309
R.a.1 Roads and Bridges	68274	2733	2309

R.a.2 Ports	6846	600	0
R.a.3 Inland Waterways	1078	0	0
R.a.4 Airport	11797	68	0
R.a.5 Railway Track, tunnels, viaducts, bridges	15825	2120	0
R.a.6 Urban Public Transport (except rolling stock in case of urban road transport)	46	0	0
R.b. Energy (b.1 to b.6)	246987	7672	49785
R.b.1 Electricity Generation	129460	6612	0
R.b.1.1 Central Govt PSUs	7620	0	0
R.b.1.2 State Govt PSUs (incl. SEBs)	33309	3589	0
R.b.1.3 Private Sector	88531	3022	0
R.b.2 Electricity Transmission	8723	904	0
R.b.2.1 Central Govt PSUs	0	0	0
R.b.2.2 State Govt PSUs (incl. SEBs)	3495	904	0
R.b.2.3 Private Sector	5228	0	0
R.b.3 Electricity Distribution	87647	156	49785
R.b.3.1 Central Govt PSUs	0	0	0
R.b.3.2 State Govt PSUs (incl. SEBs)	87368	1	49785

R.b.3.3 Private Sector	279	155	0
R.b.4 Oil Pipelines	10698	0	0
R.b.5 Oil/Gas/Liquefied Natural Gas (LNG) storage facility	8392	0	0
R.b.6 Gas Pipelines	2067	0	0
R.c. Water and Sanitation (c.1 to c.7)	10852	380	0
R.c.1 Solid Waste Management	800	0	0
R.c.2 Water supply pipelines	0	0	0
R.c.3 Water treatment plants	3087	380	0
R.c.4 Sewage collection, treatment and disposal system	6958	0	0
R.c.5 Irrigation (dams, channels, embankments etc)	7	0	0
R.c.6 Storm Water Drainage System	0	0	0
R.c.7 Slurry Pipelines	0	0	0
R.d. Communication (d.1 to d.3)	30566	37035	8640
R.d.1 Telecommunication (Fixed network)	0	0	0
R.d.2 Telecommunication towers	11380	0	0
R.d.3 Telecommunication and Telecom Services	19186	37035	8640

R.e. Social and Commercial Infrastructure (e.1 to e.9)	38006	454	0
R.e.1 Education Institutions (capital stock)	11206	320	0
R.e.2 Hospitals (capital stock)	4103	0	0
R.e.3 Three-star or higher category classified hotels located outside cities with population of more than 1 million	4897	89	0
R.e.4 Common infrastructure for industrial parks, SEZ, tourism facilities and agriculture markets	17079	45	0
R.e.5 Fertilizer (Capital investment)	400	0	0
R.e.6 Post harvest storage infrastructure for agriculture and horticultural produce including cold storage	322	0	0
R.e.7 Terminal markets	0	0	0
R.e.8 Soil-testing laboratories	0	0	0
R.e.9 Cold Chain	0	0	0
<b>R.f. Others, if any, please specify</b>	8675	1754	1879
<b>S. Other Industries, pl. specify</b>	98856	4485	469
<b>All Industries (A to S)</b>	1066195	230250	72276
<b>Residuary other advances (to</b>	1142154	59452	0

<b>tally with gross advances)</b>			
a. Education Loan	142673	3538	0
b. Aviation Sector	19083	3150	0
c. Other Residuary advances	980399	52763	0
<b>Total</b>	<b>2208350</b>	<b>289702</b>	<b>72276</b>

<b>Industry exposure is more than 5% gross exposure</b>	<b>Funded</b>	<b>Non-Funded</b>	<b>Investment</b>
Infrastructure	438953	52817	62612
All Engineering	79210	52680	572
Basic Metal and Metal Products	121833	27108	1930

**(d) Residual maturity breakdown of Performing Assets:**

Day 1	266367
02days to 07days:	27748
08days to 14days:	21361
15days to 30days:	22467
31days to 2months:	62292
Above 2months to 3months:	29891
Above 3months to 6months:	55466
Above 6months to 12months:	113295
Above 12months to 36months:	796656
Above 36months to 60 months:	165151
Over 60 months	770881
<b>Total</b>	<b>2331575</b>

<b>(e) Amount of NPAs (Gross) –</b>	313985
<ul style="list-style-type: none"> <li>▪ Substandard</li> <li>▪ Doubtful 1</li> <li>▪ Doubtful 2</li> <li>▪ Doubtful 3</li> <li>▪ Loss</li> </ul>	<p style="text-align: right;">83203</p> <p style="text-align: right;">99827</p> <p style="text-align: right;">93569</p> <p style="text-align: right;">30679</p> <p style="text-align: right;">6707</p>
<b>(f) Net NPAs</b>	174074
<b>(g) NPA Ratios</b>	
<ul style="list-style-type: none"> <li>▪ Gross NPAs to gross advances</li> <li>▪ Net NPAs to net advances</li> </ul>	<p style="text-align: right;">18.23%</p> <p style="text-align: right;">11.04%</p>
<b>(h) Movement of NPAs (Gross)</b>	
<ul style="list-style-type: none"> <li>▪ Opening balance</li> <li>▪ Additions</li> <li>▪ Reductions</li> <li>▪ NPA (Gross)</li> </ul>	<p style="text-align: right;">272513</p> <p style="text-align: right;">50593</p> <p style="text-align: right;">9121</p> <p style="text-align: right;">313985</p>
<b>(i) Movement of provisions for NPAs</b>	
<ul style="list-style-type: none"> <li>▪ Opening balance</li> <li>▪ Provisions made during the period</li> <li>▪ Write-off</li> <li>▪ Write-back of excess provisions</li> <li>▪ Closing balance</li> </ul>	<p style="text-align: right;">118625</p> <p style="text-align: right;">10289</p> <p style="text-align: right;">367</p> <p style="text-align: right;">0</p> <p style="text-align: right;">128547</p>
<b>(j) Amount of Non-Performing Investments</b>	7213
<b>(k) Amount of provisions held for non-performing investments</b>	4812

<b>(I) Movement of provisions/depreciation on investments</b>	
▪ Opening balance	3894
▪ Provisions made during the period	918
▪ Write-off	-
▪ Write back of excess provision	-
▪ Closing balance	4812

**Table DF-4**

**Credit risk: disclosures for portfolios subject to the standardized approach**

<b><u>Qualitative Disclosures</u></b>
<p>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 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

Quantitative Disclosures:	
(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:	
▪ Below 100 % risk weight:	2047912
▪ 100 % risk weight	589496
▪ More than 100 % risk weight	583147
▪ Amount Deducted-CRM	130144

**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)	19022
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	

<b>SERIES DETAILS</b>	<b>Sr. II PDI</b>
Issuer	CENTRAL BANK OF INDIA
Unique identifier (e.g. CUSIP, <b>ISIN</b> or Bloomberg identifier for private placement)	INE483A09252
Governing law(s) of the instrument	Indian Laws

<i>Regulatory treatment</i>	
Transitional Basel III rules	Ineligible
Post-transitional Basel III rules	Ineligible
Eligible at solo/group/ group & solo	Solo and Group
Instrument type	Perpetual Debt Instruments
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	0
Par value of instrument	Rs.1.00 Mn
Accounting classification	LIABILITY
Original date of issuance	28.09.2012
Perpetual or dated	Perpetual
Original maturity date	N.A
Issuer call subject to prior supervisory approval	Yes
Optional call date, contingent call dates and redemption amount	28.09.2022
Subsequent call dates, if applicable	N.A.
<i>Coupons / dividends</i>	
Fixed or floating dividend/coupon	Fixed
Coupon rate and any related index	9.40% p.a.
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	Not Applicable
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 other Creditors
Non-compliant transitioned features	Yes
If yes, specify non-compliant features	Fully derecognized, Not Basel III Loss absorbency features

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

<b>SERIES DETAILS</b>	<b>Upper Tier II (Sr. I)</b>	<b>Upper Tier II (Sr. II)</b>	<b>Upper Tier II (Sr.III)</b>	<b>Upper Tier II (Sr. IV)</b>	<b>Upper Tier II (Sr. V)</b>	<b>Upper Tier II (Sr. VI)</b>
Issuer	<b>CENTRAL BANK OF INDIA</b>					
Unique identifier (e.g. CUSIP, <b>ISIN</b> or Bloomberg identifier for private placement)	INE483A09179	INE483A09195	INE483A09203	INE483A09211	INE483A09229	INE483A08015
Governing law(s) of the instrument	Indian Laws					
<i>Regulatory treatment</i>						
Transitional Basel III rules	Tier 2					
Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
Eligible at solo/group/ group & solo	Solo and Group					
Instrument type	Upper Tier 2 Capital Instruments					
Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	1500	1425	2500	2500	5000	1500
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	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

applicable						
<i>Coupons / dividends</i>						
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.
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:

<b>SERIES DETAILS</b>	<b>Lower Tier II Sr XIII</b>	<b>Lower Tier II Sr XIV</b>
Issuer		
Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE483109187	INE483A09245
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	Ineligible	Ineligible
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 million, as of most recent reporting date)	1350	2500
Par value of instrument	Rs.1.00 Mn	Rs.1.00 Mn
Accounting classification	LIABILITY	LIABILITY
Original date of issuance	10.02.2009	21.12.2011
Perpetual or dated	DATED	DATED
Original maturity date	10.04.2018	21.12.2026
Issuer call subject to prior supervisory approval	No	Yes

Optional call date, contingent call dates and redemption amount	N.A.	21.12.2021
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	9.35%	9.33%
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	Not Applicable	Not Applicable

feature		
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	Not Basel III Loss absorbency features

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

	<b>BASEL III COMPLIANT TIER II BONDS</b>	
	<b>SR I</b>	<b>SR II</b>
Issuer		
Unique identifier (e.g. CUSIP, <b>ISIN</b> or Bloomberg identifier for private placement)	INE483A09260	INE483A09278
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/	Solo and Group	Solo and Group

group & solo		
Instrument type	Tier 2 Debt Instruments	Tier 2 Debt Instruments
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	10000	5000
Par value of instrument	Rs.1.00 Mn	Rs.1.00 Mn
Accounting classification	LIABILITY	LIABILITY
Original date of issuance	08.11.2013	07.03.2017
Perpetual or dated	DATED	DATED
Original maturity date	08.11.2023	07.05.2027
Issuer call subject to prior supervisory approval	No	Yes
Optional call date, contingent call dates and redemption amount	N.A.	07.05.2022
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	9.90%	8.62%
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 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	Partial
If write-down, permanent or temporary	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>	<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>
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	-	-