

**PILLAR 3 (BASEL III) DISCLOSURES AS ON 30.06.2019
CENTRAL BANK OF INDIA**

Table DF-2: Capital Adequacy

Qualitative disclosures	
<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 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.</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 scenarios 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 already appointed a consultant and a system integrator for moving to advanced approach.</p>	
Quantitative disclosures	
(b) Capital requirements for Credit Risk:	
• Portfolios subject to Standardized Approach @9%	Rs. 108914 mn
• Securitization exposures :	NIL
(c) Capital requirements for market risk:	
• Standardized Duration Approach;	
- Interest Rate Risk	Rs. 9664 mn
- Foreign Exchange Risk (including gold)	Rs.41 mn
- Equity Risk	Rs.3651 mn
(d) Capital requirements for Operational Risk:	
• Basic Indicator Approach	Rs. 8746 mn
(e) Common Equity Tier 1, Tier 1 and Total Capital ratios:	
• Common Equity Tier 1	7.58%
• Tier 1	7.58%
• Total Capital Ratio	9.58%

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, Credit Risk Management, and Operational Risk Management. 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 (General Manager) measures, controls and manages risk within the limits set by the Board and enforces compliance with risk parameters set by the committees. The General Manager 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 and Regional offices who act as extended arms of Risk Management Department of Central Office.

The Bank has in place detailed policies such as Credit Risk Management Policy, Credit Risk Mitigation and Collateral Management Policy, ICAAP and Stress Testing Policy, Market Discipline & Disclosure Policy, Operational Risk Policy, ALM Policy, Market Risk Management Policy, etc.

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

Credit Monitoring Department headed by 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.

The Bank has introduced rating models for different segments of borrowers including for 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. Facility rating module is also available in the rating tool. Where parental support as corporate guarantee is available, it is also factored in.

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 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 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. 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 Mn)
Quantitative Disclosures:**(a) Total gross credit risk exposures:**

Fund based*:

2780788

Non-fund based:

285788

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

(b) Geographic distribution of exposures:

- Overseas
- Domestic

3103
3063473

(c)

Industry Name	Rs. in Mn	Rs. in Mn	Rs. in Mn
	Funded	Non-Funded	Investment
A. Mining and Quarrying (A.1 + A.2)	6,395	1,004	0
A.1 Coal	3,002	907	0
A.2 Others	3,393	97	0
B. Food Processing (B.1 to B.5)	68,091	4,111	4,955
B.1 Sugar	20,283	1,107	4,344
B.2 Edible Oils and Vanaspati	18,613	2,597	0
B.3 Tea	1,150	20	1
B.4 Coffee	87	0	0
B.5 Others	27,958	387	610
C. Beverages (excluding Tea & Coffee) and Tobacco	4,031	30	0
C.1 Tobacco and tobacco products	1,188	18	0
C.2 Others	2,843	12	0
D. Textiles	51,567	15,278	2,108
D.1 Cotton	20,577	312	1,839
D.2 Jute	2,200	160	0
D.3 Man-made, of which	1,222	4	0
D.4 Others	27,568	14,802	269
Out of D (i.e., Total Textiles) to Spinning Mills	11,622	302	0
E. Leather and Leather products	1,673	94	0
F. Wood and Wood Products	1,812	39	0
G. Paper and Paper Products	6,506	2,117	531
H. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	5,409	3,151	187
I. Chemicals and Chemical Products (Dyes, Paints,	24,621	3,930	114

etc.) (I.1 to I.4)			
I.1 Fertilizers	5,277	47	0
I.2 Drugs and Pharmaceuticals	7,715	469	94
I.3 Petro-chemicals (excluding under Infrastructure)	847	14	0
I.4 Others	10,782	3,400	20
J. Rubber, Plastic and their Products	6,119	971	0
K. Glass & Glassware	309	31	0
L. Cement and Cement Products	16,581	846	2
M. Basic Metal and Metal Products (M.1 + M.2)	61,883	22,092	1,548
M.1 Iron and Steel	40,115	10,710	808
M.2 Other Metal and Metal Products	21,768	11,382	740
N. All Engineering (N.1 + N.2)	69,511	17,381	549
N.1 Electronics	36,281	1,397	202
N.2 Others	33,230	15,984	347
O. Vehicles, Vehicle Parts and Transport Equipment's	15,703	5,340	174
P. Gems and Jewellery	23,159	4,193	0
Q. Construction	48,837	11,422	2,812
R. Infrastructure (a to f)	289,221	56,649	70,829
R.a Transport (a.1 to a.6)	98,923	10,613	15,091
R.a.1 Roads and Bridges	65,828	9,916	15,091
R.a.2 Ports	8,454	606	0
R.a.3 Inland Waterways	1,078	0	0
R.a.4 Airport	6,662	2	0
R.a.5 Railway Track, tunnels, viaducts, bridges	13,730	14	0
R.a.6 Urban Public Transport (except rolling stock in case of urban road transport)	3,171	75	0

b. Energy (b.1 to b.6)	115,455	9,683	52,056
b.1 Electricity (Generation)	83,559	6,404	4,696
b.1.1 Central Govt PSUs	13,855	211	0
b.1.2 State Govt PSUs (incl. SEBs)	16,824	0	0
b.1.3 Private Sector	52,882	6,193	4,696
b.2 Electricity (Transmission)	1,509	3,177	47,259
b.2.1 Central Govt PSUs	1,084	2,500	47,259
b.2.2 State Govt PSUs (incl. SEBs)	0	0	0
b.2.3 Private Sector	425	677	0
b.3 Electricity (Distribution)	7,249	102	101
b.3.1 Central Govt PSUs	683	0	0
b.3.2 State Govt PSUs (incl. SEBs)	5,550	0	101
b.3.3 Private Sector	1,016	102	0
R.b.4 Oil Pipelines	0	0	0
R.b.5 Oil/Gas/Liquefied Natural Gas (LNG) storage facility	23,138	0	0
R.b.6 Gas Pipelines	0	0	0
R.c. Water and Sanitation (c.1 to c.7)	10,540	36	0
R.c.1 Solid Waste Management	113	1	0
R.c.2 Water supply pipelines	0	0	0
R.c.3 Water treatment plants	1,669	4	0
R.c.4 Sewage collection, treatment and disposal system	6,288	1	0
R.c.5 Irrigation (dams, channels, embankments etc)	2,470	30	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)	10,525	31,470	392

R.d.1 Telecommunication (Fixed network)	6,290	2,349	392
R.d.2 Telecommunication towers	0	0	0
R.d.3 Telecommunication and Telecom Services	4,235	29,121	0
R.e. Social and Commercial Infrastructure (e.1 to e.9)	24,514	423	0
R.e.1 Education Institutions (capital stock)	3,520	182	0
R.e.2 Hospitals (capital stock)	1,081	72	0
R.e.3 Three-star or higher category classified hotels located outside cities with population of more than 1 million	2,099	51	0
R.e.4 Common infrastructure for industrial parks, SEZ, tourism facilities and agriculture markets	16,702	54	0
R.e.5 Fertilizer (Capital investment)	750	0	0
R.e.6 Post harvest storage infrastructure for agriculture and horticultural produce including cold storage	362	64	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
R.f. Others, if any, please specify	29,263	4,423	3,290
S. Other Industries, pl. specify	199,601	34,606	415
All Industries (A to S)	901,031	183,285	84,225
Residuary other advances (to tally with gross advances)	1,198,184	84,330	90,307
Total	2,099,215	267,615	174,531

Industry exposure is more than 5% gross exposure

	Funded	Non-Funded	Investment
Infrastructure	289,221	56,649	70,829
Energy (also included in Infrastructure)	115,456	9,683	52,056

(d) Residual maturity breakdown of Performing Assets:

Day 1	263158
02days to 07days:	34216
08days to 14days:	28785
15days to 30days:	23783
31days to 2 months:	60888
Above 2 months to 3months:	45573
Above 3 months to 6 months	154688
Above 6 months to 12 months:	105781
Above 1 year to 3year	790536
Above 3 years to 5 years	197339
Over 5 Years	884725
Total	2589472

(e) Amount of NPAs (Gross)

▪ Substandard	59299
▪ Doubtful 1	45385
▪ Doubtful 2	132162
▪ Doubtful 3	67830
▪ Loss	24408

(f) Net NPAs

114406

(g) NPA Ratios

▪ Gross NPAs to gross advances	19.93%
▪ Net NPAs to net advances	7.98%

(h) Movement of NPAs (Gross)

▪ Opening balance	323560
▪ Additions	22331
▪ Reductions	16807
▪ NPA (Gross)	329084

<p>(i) Movement of provisions for NPAs</p> <ul style="list-style-type: none"> ▪ Opening balance ▪ Provisions made during the period ▪ Write-off ▪ Write-back of excess provisions ▪ Closing balance 	<p style="text-align: right;">199336 11474 5678 2478 202654</p>
<p>(j) Amount of Non-Performing Investments</p>	<p style="text-align: right;">15395</p>
<p>(k) Amount of provisions held for non-performing investments</p>	<p style="text-align: right;">14855</p>
<p>(l) Movement of provisions/depreciation on investments:</p> <ul style="list-style-type: none"> ▪ Opening balance ▪ Provisions made during the period ▪ Write-off ▪ Write back of excess provision ▪ Closing balance 	<p style="text-align: right;">39212 2765 NIL 1032 40945</p>

Table DF-4

Credit risk: disclosures for portfolios subject to the standardized approach

<u>Qualitative Disclosures</u>	
<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 asset classes, which have been duly applied.</p> <p>b. The Bank has recognized the ratings issued by seven External Credit Rating Agencies identified by RBI viz., CRISIL Ltd., CARE, ICRA Ltd., India Ratings and Research Pvt. Ltd, SMERA Rating Ltd, BRICKWORK and INFOMERICS 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 Mn	
<u>Quantitative Disclosures:</u>	
<p>(b) For exposure amounts after risk mitigation subject to the standardized approach,</p> <ul style="list-style-type: none"> ▪ Below 100 % risk weight: ▪ 100 % risk weight ▪ More than 100 % risk weight ▪ Amount Deducted-CRM 	<p>2382897</p> <p>322235</p> <p>361443</p> <p>118430</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)	Rs. 41,259
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	Sr. II PDI
Issuer	CENTRAL BANK OF INDIA
Unique identifier (e.g. CUSIP, ISIN 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, No Basel III Loss absorbency features

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

SERIES DETAILS	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)	INE483A09211	INE483A09229	INE483A08015
Governing law(s) of the instrument	Indian Laws	Indian Laws	Indian Laws
<i>Regulatory treatment</i>			
Transitional Basel III rules	Tier 2	Tier 2	Tier 2
Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible
Eligible at solo/group/ group & solo	Solo and Group	Solo and Group	Solo and Group
Instrument type	Upper Tier 2 Capital Instruments	Upper Tier 2 Capital Instruments	Upper Tier 2 Capital Instruments
Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	1500	3000	900
Par value of instrument	Rs. 1.00 Mn	Rs. 1.00 Mn	Rs. 1.00 Mn
Accounting classification	LIABILITY	LIABILITY	LIABILITY
Original date of issuance	20.01.2010	11.06.2010	21.01.2011
Perpetual or dated	DATED	DATED	DATED
Original maturity date	20.01.2025	11.06.2025	21.01.2026
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	20.01.2020	11.06.2020	21.01.2021
Subsequent call dates, if applicable	N.A.	N.A.	N.A.
<i>Coupons / dividends</i>			
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
Coupon rate and any related index	8.63%	8.57%	9.20%
Existence of a dividend stopper	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory

Existence of step up or other incentive to redeem	Yes	Yes	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible
If convertible, conversion trigger(s)	N.A.	N.A.	N.A.
If convertible, fully or partially	N.A.	N.A.	N.A.
If convertible, conversion rate	N.A.	N.A.	N.A.
If convertible, mandatory or optional conversion	N.A.	N.A.	N.A.
If convertible, specify instrument type convertible into	N.A.	N.A.	N.A.
If convertible, specify issuer of instrument it converts into	N.A.	N.A.	N.A.
Write-down feature	N.A.	N.A.	N.A.
If write-down, write-down trigger(s)	N.A.	N.A.	N.A.
If write-down, full or partial	N.A.	N.A.	N.A.
If write-down, permanent or temporary	N.A.	N.A.	N.A.
If temporary write-down, description of write-up mechanism	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	All depositors and other creditors
Non-compliant transitioned features	YES	YES	YES
If yes, specify non-compliant features	Step up, No Basel III Loss absorbency features	Step up, No Basel III Loss absorbency features	No Basel III Loss absorbency features

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

SERIES DETAILS	Lower Tier II Sr XIV
Issuer	
Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE483A09245
Governing law(s) of the instrument	Indian Laws
<i>Regulatory treatment</i>	
Transitional Basel III rules	Tier 2
Post-transitional Basel III rules	Ineligible
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)	1500
Par value of instrument	Rs.1.00 Mn
Accounting classification	LIABILITY
Original date of issuance	21.12.2011
Perpetual or dated	DATED
Original maturity date	21.12.2026
Issuer call subject to prior supervisory approval	Yes
Optional call date, contingent call dates and redemption amount	21.12.2021
Subsequent call dates, if applicable	N.A.
<i>Coupons / dividends</i>	
Fixed or floating dividend/coupon	Fixed
Coupon rate and any related index	9.33%
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	No 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	SR II	SR III
Issuer			
Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE483A09260	INE483A09278	INE483A09286
Governing law(s) of the instrument	Indian Laws	Indian Laws	Indian Laws
<i>Regulatory treatment</i>			
Transitional Basel III rules	Tier 2	Tier 2	Tier 2
Post-transitional Basel III rules	ELIGIBLE	ELIGIBLE	ELIGIBLE
Eligible at solo/group/group & solo	Solo and Group	Solo and Group	Solo and Group
Instrument type	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments
Amount recognised in regulatory capital (Rs. in million, as of most recent	8000	5000	5000

reporting date)			
Par value of instrument	Rs.1.00 Mn	Rs.1.00 Mn	Rs.1.00 Mn
Accounting classification	LIABILITY	LIABILITY	LIABILITY
Original date of issuance	08.11.2013	07.03.2017	29.03.2019
Perpetual or dated	DATED	DATED	DATED
Original maturity date	08.11.2023	07.05.2027	29.05.2029
Issuer call subject to prior supervisory approval	No	Yes	Yes
Optional call date, contingent call dates and redemption amount	N.A.	07.05.2022	29.05.2024
Subsequent call dates, if applicable	N.A.	N.A.	N.A.
<i>Coupons / dividends</i>			
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
Coupon rate and any related index	9.90%	8.62%	10.80%
Existence of a dividend stopper	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible

If convertible, conversion trigger(s)	N.A.	N.A.	N.A.
If convertible, fully or partially	N.A.	N.A.	N.A.
If convertible, conversion rate	N.A.	N.A.	N.A.
If convertible, mandatory or optional conversion	N.A.	N.A.	N.A.
If convertible, specify instrument type convertible into	N.A.	N.A.	N.A.
If convertible, specify issuer of instrument it converts into	N.A.	N.A.	N.A.
Write-down feature	YES	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")	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	Partial
If write-down, permanent or temporary	Temporary	Temporary	Temporary

<p>If temporary write-down, description of write-up mechanism</p>	<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>	<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>
<p>Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)</p>	<p>All depositors and other creditors</p>	<p>All depositors and other creditors</p>	<p>All depositors and other creditors</p>
<p>Non-compliant transitioned features</p>	<p>NO</p>	<p>NO</p>	<p>NO</p>
<p>If yes, specify non-compliant features</p>	<p>-</p>	<p>-</p>	<p>-</p>