

PILLAR 3 (BASEL III) DISCLOSURES AS ON 31.12.2017

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 a consultant & a 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. 134128Mn</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. 10794Mn</p> <p>Rs. 41Mn</p> <p>Rs. 8577Mn</p>
<p>(d) Capital requirements for operational risk:</p> <ul style="list-style-type: none"> • Basic Indicator Approach 	<p>Rs. 11318Mn</p>

(e) Common Equity Tier 1, Tier 1 and Total Capital ratios:	
• Common Equity Tier 1	5.87%
• Tier 1	5.87%
• Total Capital ratio	7.87%

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 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.

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 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*: | 3009757 |
| ▪ Non-fund based: | 334072 |

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

(b) Geographic distribution of exposures:

- | | |
|------------|---------|
| ▪ Overseas | 8037 |
| ▪ Domestic | 3335792 |

(c) Industry type distribution of exposures

Industry Name	Funded	Non Funded	Investment
A. Mining and Quarrying	2,029	1,513	0
A.1 Coal	744	1,490	0
A.2 Others	1,284	23	0
B. Food Processing	75,811	21,921	4,954
B.1 Sugar	27,874	4,785	4,344
B.2 Edible Oils and Vanaspati	13,625	12,531	0
B.3 Tea	2,618	37	1
B.4 Coffee	17	0	0
B.5 Others	31,678	4,568	610
C. Beverages (excluding Tea & Coffee) and Tobacco	2,055	0	0
C.1 Tobacco and tobacco products	93	0	0
C.2 Others	1,962	0	0
D. Textiles	70,970	17,523	2,192
D.1 Cotton	32,711	1,870	1,903
D.2 Jute	1,450	360	0
D.3 Man-made, of which	179	0	0
D.3.a. Handicraft/Khadi (Non Priority)	7	0	0
D.3.b. Silk	166	0	0
D.3.c. Woolen	6	0	0

D.4 Others	36,630	15,293	289
Out of D (i.e., Total Textiles) to Spinning Mills	820	0	0
E. Leather and Leather products	705	157	0
F. Wood and Wood Products	806	405	0
G. Paper and Paper Products	5,151	2,767	138
H. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	13,764	2,618	34
I. Chemicals and Chemical Products (Dyes, Paints, etc.)	39,959	9,592	140
I.1 Fertilizers	12,953	91	0
I.2 Drugs and Pharmaceuticals	11,167	6,703	96
I.3 Petro-chemicals (excluding under Infrastructure)	4,165	713	19
I.4 Others	11,674	2,085	25
J. Rubber, Plastic and their Products	2,630	721	0
K. Glass & Glassware	515	9	0
L. Cement and Cement Products	17,421	1,746	0
M. Basic Metal and Metal Products	120,433	24,277	1,951
M.1 Iron and Steel	96,267	19,911	1,210
M.2 Other Metal and Metal Products	24,166	4,366	740
N. All Engineering	76,305	53,399	572

N.1 Electronics	34111	1994	227
N.2 Others	42192	51405	344
O. Vehicles, Vehicle Parts and Transport Equipments	9439	6940	173
P. Gems and Jewellery	17892	4354	0
Q. Construction	67265	157501	2812
R. Infrastructure	440,859	53,338	65,748
R.a Transport (a.1 to a.6)	98,159	5,412	2,108
R.a.1 Roads and Bridges	63,055	2,633	2,108
R.a.2 Ports	6,846	590	0
R.a.3 Inland Waterways	1,080	0	0
R.a.4 Airport	11,247	68	0
R.a.5 Railway Track, tunnels, viaducts, bridges	15,887	2,120	0
R.a.6 Urban Public Transport (except rolling stock in case of urban road transport)	44	0	0
R.b. Energy (b.1 to b.6)	251,412	8,890	52,023
R.b.1 Electricity Generation	128,456	7,691	0
R.b.1.1 Central Govt PSUs	7,100	0	0
R.b.1.2 State Govt PSUs (incl. SEBs)	29,227	3,699	0
R.b.1.3 Private Sector	92,129	3,992	0
R.b.2 Electricity Transmission	9,485	854	0
R.b.2.1 Central Govt	0	0	0

PSUs			
R.b.2.2 State Govt PSUs (incl. SEBs)	3,445	854	0
R.b.2.3 Private Sector	6,041	0	0
R.b.3 Electricity Distribution	92,029	344	52,023
R.b.3.1 Central Govt PSUs	0	0	0
R.b.3.2 State Govt PSUs (incl. SEBs)	91,553	1	52,023
R.b.3.3 Private Sector	476	343	0
R.b.4 Oil Pipelines	9,198	0	0
R.b.5 Oil/Gas/Liquefied Natural Gas (LNG) storage facility	10,277	0	0
R.b.6 Gas Pipelines	1,967	0	0
R.c. Water and Sanitation (c.1 to c.7)	10,382	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	3,074	380	0
R.c.4 Sewage collection, treatment and disposal system	6,500	0	0
R.c.5 Irrigation (dams, channels, embankments etc)	8	0	0
R.c.6 Storm Water	0	0	0

Drainage System			
R.c.7 Slurry Pipelines	0	0	0
R.d. Communication (d.1 to d.3)	30,976	35,973	8,534
R.d.1 Telecommunication (Fixed network)	0	0	0
R.d.2 Telecommunication towers	11,403	0	0
R.d.3 Telecommunication and Telecom Services	19,573	35,973	8,534
R.e. Social and Commercial Infrastructure (e.1 to e.9)	39,632	739	0
R.e.1 Education Institutions (capital stock)	10,531	555	0
R.e.2 Hospitals (capital stock)	4,965	0	0
R.e.3 Three-star or higher category classified hotels located outside cities with population of more than 1 million	5,419	139	0
R.e.4 Common infrastructure for industrial parks, SEZ, tourism facilities and agriculture markets	18,025	45	0
R.e.5 Fertilizer (Capital investment)	380	0	0
R.e.6 Post harvest storage infrastructure for agriculture and horticultural produce including cold storage	313	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
R.f. Others, if any, please specify	10,298	1,945	3,083
S. Other Industries, pl. specify	68,783	4,273	465
All Industries (A to S)	1,032,792	221,301	79,178
Residuary other advances (to tally with gross advances)	1,065,697	39,090	0
a. Education Loan	66,495	4,256	0
b. Aviation Sector	18,943	3,150	0
c. Other Residuary advances	980,259	31,684	0
Total	2,098,489	260,391	79,178

Industry exposure is more than 5% gross exposure	Funded	Non-Funded	Investment
Infrastructure	440,859	53,338	65,748
All Engineering	76,305	53,399	572
Basic Metal and Metal Products	120,433	24,277	1,951

(d) Residual maturity breakdown of Performing Assets:

Day 1	353154
02days to 07days:	27426
08days to 14days:	14924
15days to 30days:	18831
31days to 2months:	68821
Above 2months to 3months:	38504
Above 3months to 6months:	68957
Above 6months to 12months:	94089
Above 12months to 36months:	793009
Above 36months to 60 months:	202650
Over 60 months	771616
Total	2451981

(e) Amount of NPAs (Gross) –	324908
▪ Substandard	70701
▪ Doubtful 1	90101
▪ Doubtful 2	120312
▪ Doubtful 3	33177
▪ Loss	10617

(f) Net NPAs	153107
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(g) NPA Ratios	
▪ Gross NPAs to gross advances	18.08%
▪ Net NPAs to net advances	9.45%

(h) Movement of NPAs (Gross)	
▪ Opening balance	272513
▪ Additions	92035
▪ Reductions	39640
▪ NPA (Gross)	324908
(i) Movement of provisions for NPAs	
▪ Opening balance	146101
▪ Provisions made during the period	31554
▪ Write-off	17252
▪ Write-back of excess provisions	0
▪ Closing balance	160403
(j) Amount of Non-Performing Investments	6616
(k) Amount of provisions held for non-performing investments	5615
(l) Movement of provisions/depreciation on investments	
▪ Opening balance	5209
▪ Provisions made during the period	406
▪ Write-off	-
▪ Write back of excess provision	-
▪ Closing balance	5615

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.
- b. The Bank has recognized the ratings issued by seven External Credit Rating Agencies identified by RBI viz., CRISIL Ltd., CARE, ICRA Ltd.,

<p>India ratings and research Pvt ltd, SMERA rating Ltd, BRICKWORK and INFOMERICS to rate the exposures of its clients.</p> <p>c. These agencies rate 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>2373702</p> <p>541194</p> <p>428934</p> <p>133933</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)	19,677
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	
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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, Not Basel III Loss absorbency features

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

SERIES DETAILS	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-transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
Eligible at solo/group/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	Upper Tier 2 Capital Instruments	Upper Tier 2 Capital Instruments	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	1425	2500	2500	5000	1500
Par value of instrument	Rs. 1.00 Mn	Rs. 1.00 Mn	Rs. 1.00 Mn	Rs. 1.00 Mn	Rs. 1.00 Mn	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.
<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:

SERIES DETAILS	Lower Tier II Sr XIII	Lower Tier II Sr XIV
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	No	Yes

supervisory approval		
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 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	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	SR II
Issuer		
Unique identifier (e.g. CUSIP, ISIN 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/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)	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	9.90%	8.62%

related index		
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

<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>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>Non-compliant transitioned features</p>	<p>NO</p>	<p>NO</p>
<p>If yes, specify non-compliant features</p>	<p>-</p>	<p>-</p>