

**PILLAR 3 (BASEL III) DISCLOSURES AS ON 30.06.2018**

**CENTRAL BANK OF INDIA**

**Table DF-2: Capital Adequacy**

<b>Qualitative disclosures</b>	
<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>	
<b>Quantitative disclosures</b>	
(b) Capital requirements for credit risk:	
• Portfolios subject to standardized approach @9%	Rs. 120952mn
• Securitization exposures :	NIL
(c) Capital requirements for market risk:	
• Standardized duration approach;	
- Interest rate risk	Rs. 8696mn
- Foreign exchange risk (including gold)	Rs.41mn
- Equity risk	Rs.6353mn
(d) Capital requirements for operational risk:	
• Basic Indicator Approach	Rs. 9222mn
(e) Common Equity Tier 1, Tier 1 and Total Capital ratios:	
• Common Equity Tier 1	6.05%
• Tier 1	6.05%
• Total Capital ratio	8.05%

## **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 / Managing Director & CEO/ 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 offices, 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.

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.

RBI vide its circular dated February 12, 2018 has issued a revised framework for the resolution of stressed assets on in view of enactment of the Insolvency and Bankruptcy Code, 2016.

**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\*:

2811961

Non-fund based:

279777

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

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

▪ Overseas

1201

▪ Domestic

3090537

(c)

<b>Industry Name</b>	<b>Rs. in Mn</b>	<b>Rs. in Mn</b>	<b>Rs. in Mn</b>
	<b>Funded</b>	<b>Non-Funded</b>	<b>Investment</b>
A. Mining and Quarrying (A.1 + A.2)	1,856	1,336	1
A.1 Coal	655	1,316	1
A.2 Others	1,201	20	0
B. Food Processing (B.1 to B.5)	68,009	18,367	4,954
B.1 Sugar	23,318	3,922	4,344
B.2 Edible Oils and Vanaspati	12,211	10,145	0
B.3 Tea	2,168	36	1
B.4 Coffee	15	0	0
B.5 Others	30,297	4,264	610
C. Beverages (excluding Tea & Coffee) and Tobacco	1,642	0	0
C.1 Tobacco and tobacco products	111	0	0
C.2 Others	1,530	0	0
D. Textiles	62,249	15,202	2,182
D.1 Cotton	28,768	1,782	1,903
D.2 Jute	1,262	358	0
D.3 Man-made, of which	171	0	0
D.4 Others	32,048	13,062	279
Out of D (i.e., Total Textiles) to Spinning Mills	1,279	0	0
E. Leather and Leather products	744	124	0
F. Wood and Wood Products	748	353	0
G. Paper and Paper Products	5,002	2,446	138
H. Petroleum (non-infra), Coal Products (non-mining)	13,095	2,198	9,858

and Nuclear Fuels			
I. Chemicals and Chemical Products (Dyes, Paints, etc.) (I.1 to I.4)	35,461	9,061	115
I.1 Fertilizers	11,247	91	0
I.2 Drugs and Pharmaceuticals	9,186	5,700	94
I.3 Petro-chemicals (excluding under Infrastructure)	4,453	874	0
I.4 Others	10,576	2,397	20
J. Rubber, Plastic and their Products	2,396	607	0
K. Glass & Glassware	481	7	0
L. Cement and Cement Products	16,725	1,756	0
M. Basic Metal and Metal Products (M.1 + M.2)	111,235	20,503	2,601
M.1 Iron and Steel	88,452	16,344	1,861
M.2 Other Metal and Metal Products	22,783	4,159	740
N. All Engineering (N.1 + N.2)	75,078	52,275	547
N.1 Electronics	34,831	1,767	203
N.2 Others	40,247	50,508	344
O. Vehicles, Vehicle Parts and Transport Equipments	9,607	6,377	157
P. Gems and Jewellery	16,388	4,505	0
Q. Construction	63,287	13,424	2,812
R. Infrastructure (a to d)	421,031	49,846	63,819
R.a Transport (a.1 to a.6)	94,264	5,398	9,466
R.a.1 Roads and Bridges	62,336	2,298	9,466
R.a.2 Ports	6,836	600	0
R.a.3 Inland Waterways	1,078	0	0
R.a.4 Airport	10,653	65	0
R.a.5 Railway Track, tunnels, viaducts, bridges	13,321	2,435	0

R.a.6 Urban Public Transport (except rolling stock in case of urban road transport)	40	0	0
b. Energy (b.1 to b.6)	228,196	8,155	49,536
b.1 Electricity (Generation)	113,468	7,002	0
b.1.1 Central Govt PSUs	6,850	0	0
b.1.2 State Govt PSUs (incl. SEBs)	25,190	3,189	0
b.1.3 Private Sector	81,428	3,812	0
b.2 Electricity (Transmission)	8,536	850	0
b.2.1 Central Govt PSUs	0	0	0
b.2.2 State Govt PSUs (incl. SEBs)	2,850	850	0
b.2.3 Private Sector	5,686	0	0
b.3 Electricity (Distribution)	86,022	303	49,536
b.3.1 Central Govt PSUs	0	0	0
b.3.2 State Govt PSUs (incl. SEBs)	85,550	1	49,536
b.3.3 Private Sector	472	302	0
R.b.4 Oil Pipelines	8,698	0	0
R.b.5 Oil/Gas/Liquefied Natural Gas (LNG) storage facility	9,650	0	0
R.b.6 Gas Pipelines	1,823	0	0
R.c. Water and Sanitation (c.1 to c.7)	9,335	379	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	2,226	379	0
R.c.4 Sewage collection, treatment and disposal system	6,300	0	0
R.c.5 Irrigation (dams, channels, embankments etc)	9	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)	31,815	33,739	1,190
R.d.1 Telecommunication (Fixed network)	0	0	0
R.d.2 Telecommunication towers	11,226	0	0
R.d.3 Telecommunication and Telecom Services	20,589	33,739	1,190
R.e. Social and Commercial Infrastructure (e.1 to e.9)	34,482	774	0
R.e.1 Education Institutions (capital stock)	8,544	579	0
R.e.2 Hospitals (capital stock)	4,729	0	0
R.e.3 Three-star or higher category classified hotels located outside cities with population of more than 1 million	5,098	150	0
R.e.4 Common infrastructure for industrial parks, SEZ, tourism facilities and agriculture markets	15,423	45	0
R.e.5 Fertilizer (Capital investment)	378	0	0
R.e.6 Post harvest storage infrastructure for agriculture and horticultural produce including cold storage	311	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	22,940	1,402	3,627
S. Other Industries, pl. specify	68,968	4,602	445
All Industries (A to S)	974,000	202,988	87,628
Residuary other advances (to tally with gross advances)	983,446	39,070	0
<b>Total</b>	<b>1,957,445</b>	<b>242,058</b>	<b>87,628</b>

Industry exposure is more than 5% gross exposure

	<b>Funded</b> Rs. in Mn	<b>Non-Funded</b> Rs. in Mn
Infrastructure	421,031	49,846
Basic Metal	111,235	20,503

(d) Residual maturity breakdown of Performing Assets:

Rs. in Mn

Day 1	314143
02days to 07days:	15709
08days to 14days:	5872
15days to 30days:	16491
31days to 3months:	72580
Above 2 months to 3months:	95033
Above 3 months to 6 months	63640
Above 6 months to 12 months:	86710
Above 1 year to 3year	762460
Above 3 years to 5 years	190220
Over 5 Years	800354
<b>Total</b>	<b>2423212</b>

(e) Amount of NPAs (Gross)

Rs. In Mn

▪ Substandard	79683
▪ Doubtful 1	99665
▪ Doubtful 2	139073
▪ Doubtful 3	39700
▪ Loss	29656

(f) Net NPAs

160863

<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>	 22.17%  10.58%
<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>	 381307 29371 22901 387777
<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>	 196013 36267 ---- 17053  215227
<b>(j) Amount of Non-Performing Investments</b>	22935
<b>(k) Amount of provisions held for non-performing investments</b>	19786
<b>(l) Movement of provisions/depreciation on investments:</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 provision</li> <li>▪ Closing balance</li> </ul>	 26631 5880 NIL 95  32416

Rs. in Mn

**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 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 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	
<b><u>Quantitative Disclosures:</u></b>	
(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:	
<ul style="list-style-type: none"> <li>▪ Below 100 % risk weight:</li> <li>▪ 100 % risk weight</li> <li>▪ More than 100 % risk weight</li> <li>▪ Amount Deducted-CRM</li> </ul>	<p>2236594</p> <p>474682</p> <p>380462</p> <p>125043</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. 26,182
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, 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**

<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, ISIN or Bloomberg identifier for private placement)	INE483A09179	INE483A09195	INE483A09203	INE483A09211	INE483A09229	INE483A09280
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)	1200	1140	2000	2000	4000	1200
Par value of instrument	Rs. 1.00 Mn					
Accounting classification	LIABILITY	LIABILITY	LIABILITY	LIABILITY	LIABILITY	LIABILITY
Original date of issuance	14.11.2008	17.02.2009	23.06.2009	20.01.2010	11.06.2010	21.01.2011
Perpetual or dated	DATED	DATED	DATED	DATED	DATED	DATED
Original maturity date	14.11.2023	17.02.2024	23.06.2024	20.01.2025	11.06.2025	21.01.2026
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes

Optional call date, contingent call dates and redemption amount	14.11.2018	17.02.2019	23.06.2019	20.01.2020	11.06.2020	21.01.2021
Subsequent call dates, if applicable	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
<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	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

converts into						
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 XIV</b>
Issuer	
Unique identifier (e.g. CUSIP, <b>ISIN</b> 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)	2000
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	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, 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 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 RBI, 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 RBI, 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>