

**PILLAR 3 (BASEL III) DISCLOSURES AS ON 31.12.2019
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 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>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. 108078 mn
• Securitization exposures :	NIL
(c) Capital requirements for market risk:	
• Standardized duration approach;	
- Interest rate risk	Rs. 10858 mn
- Foreign exchange risk (including gold)	Rs.41 mn
- Equity risk	Rs.3340 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	10.64%
• Tier 1	10.64%
• Total Capital ratio	12.83%

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 offices who act as extended arms of Risk Management Department of Central Office. Risk Managers have also been identified at Regional Offices.

The Bank has in place detailed policies such as Credit Risk Policy, Credit Risk Mitigation and Collateral Management Policy, Enterprise Risk Management Policy, Market Discipline & Disclosure Policy, Operational Risk Management Policies, 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 a 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 90 days 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 90 days 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, or 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*:

2936536

Non-fund based:

354800

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

(b) Geographic distribution of exposures:

▪ Overseas

36457

▪ Domestic

3254880

(c)

Industry Name	Rs. in Mn	Rs. in Mn	Rs. in Mn
	Funded	Non-Funded	Investment
A. Mining and Quarrying (A.1 + A.2)	6,379	1,640	0
A.1 Coal	2,919	1,400	0
A.2 Others	3,460	240	0
B. Food Processing (B.1 to B.5)	62,805	6,190	4,954
B.1 Sugar	18,503	1,007	4,344
B.2 Edible Oils and Vanaspati	17,002	2,778	0
B.3 Tea	1,015	15	1
B.4 Coffee	85	0	0
B.5 Others	26,200	2,390	610
C. Beverages (excluding Tea & Coffee) and Tobacco	2,077	45	0
C.1 Tobacco and tobacco products	678	40	0
C.2 Others	1,399	5	0
D. Textiles	58,501	12,697	2,108
D.1 Cotton	28,295	634	1,839
D.2 Jute	2,150	355	0
D.3 Man-made, of which	3,756	0	0
D.4 Others	24,301	11,707	269
Out of D (i.e., Total Textiles) to Spinning Mills	10,315	609	0
E. Leather and Leather products	1,190	84	0
F. Wood and Wood Products	2,000	193	0
G. Paper and Paper Products	7,003	3,389	450
H. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	4,002	3,367	2,786
I. Chemicals and Chemical Products (Dyes, Paints,	27,749	3,734	114

etc.) (I.1 to I.4)			
I.1 Fertilizers	4,492	49	0
I.2 Drugs and Pharmaceuticals	13,254	1,453	94
I.3 Petro-chemicals (excluding under Infrastructure)	1,020	230	0
I.4 Others	8,984	2,002	20
J. Rubber, Plastic and their Products	6,870	631	0
K. Glass & Glassware	719	35	0
L. Cement and Cement Products	16,560	1,139	0
M. Basic Metal and Metal Products (M.1 + M.2)	55,982	19,662	1,546
M.1 Iron and Steel	36,006	9,660	806
M.2 Other Metal and Metal Products	19,976	10,003	740
N. All Engineering (N.1 + N.2)	74,455	18,155	551
N.1 Electronics	44,446	1,249	202
N.2 Others	30,010	16,906	349
O. Vehicles, Vehicle Parts and Transport Equipment's	14,541	2,503	157
P. Gems and Jewellery	23,500	4,168	0
Q. Construction	30,011	8,183	2,812
R. Infrastructure (a to d)	259,755	56,045	70,735
R.a Transport (a.1 to a.8)	81,561	10,173	14,520
R.a.1 Roads and Bridges	53,056	8,908	14,520
R.a.2 Ports	6,331	420	0
R.a.3 Inland Waterways	978	0	0
R.a.4 Airport	10,676	0	0
R.a.5 Railway Track, tunnels, viaducts, bridges	7,744	767	0
R.a.6 Urban Public Transport (except rolling stock in case of urban road transport)	2,431	78	0
R.a.7 Shipyards	254	0	0
R.a.8 Logistics Infrastructure	92	0	0

b. Energy (b.1 to b.6)	103,662	8,786	52,533
b.1 Electricity (Generation)	77,715	5,655	3,637
b.1.1 Central Govt PSUs	35,988	1,501	0
b.1.2 State Govt PSUs (incl. SEBs)	12,334	0	0
b.1.3 Private Sector	29,393	4,154	3,637
b.2 Electricity (Transmission)	3,281	2,400	0
b.2.1 Central Govt PSUs	684	2,400	0
b.2.2 State Govt PSUs (incl. SEBs)	1,699	0	0
b.2.3 Private Sector	898	0	0
b.3 Electricity (Distribution)	7,528	731	48,896
b.3.1 Central Govt PSUs	412	0	10,105
b.3.2 State Govt PSUs (incl. SEBs)	6,774	0	38,791
b.3.3 Private Sector	343	731	0
R.b.4 Oil Pipelines	0	0	0
R.b.5 Oil/Gas/Liquefied Natural Gas (LNG) storage facility	15,138	0	0
R.b.6 Gas Pipelines	0	0	0
R.c. Water and Sanitation (c.1 to c.7)	11,172	0	0
R.c.1 Solid Waste Management	104	0	0
R.c.2 Water supply pipelines	1,387	0	0
R.c.3 Water treatment plants	1,474	0	0
R.c.4 Sewage collection, treatment and disposal system	5,480	0	0
R.c.5 Irrigation (dams, channels, embankments etc)	2,727	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)	15,943	22,544	392
R.d.1 Telecommunication (Fixed network)	9,504	4,535	392

R.d.2 Telecommunication towers	3,700	0	0
R.d.3 Telecommunication and Telecom Services	2,739	18,008	0
R.e. Social and Commercial Infrastructure (e.1 to e.12)	17,067	103	0
R.e.1 Education Institutions (capital stock)	4,347	58	0
R.e.2 Hospitals (capital stock)	4,485	0	0
R.e.3 Three-star or higher category classified hotels located outside cities with population of more than 1 million	1,328	0	0
R.e.4 Common infrastructure for industrial parks, SEZ, tourism facilities and agriculture markets	2,716	45	0
R.e.5 Fertilizer (Capital investment)	8	0	0
R.e.6 Post harvest storage infrastructure for agriculture and horticultural produce including cold storage	400	0	0
R.e.7 Terminal markets	182	0	0
R.e.8 Soil-testing laboratories	2	0	0
R.e.9 Cold Chain	0	0	0
R.e.10 Sports Infrastructure	3,024	0	0
R.e.11 Tourism - Ropeways and Cable Cars	500	0	0
R.e.12 Affordable Housing	75	0	0
R.f. Others, if any, please specify	30,350	14,439	3,289
S. Other Industries, pl. specify	187,706	26,934	415
All Industries (A to S)	841,806	168,793	86,628
Residuary other advances (to tally with gross advances)	1,244,340	76,202	93,036
Total	2,086,146	244,996	179,665

Industry exposure is more than 5% of gross exposure

	Funded	Non-Funded	Investment
Infrastructure (Including Energy)	259,755	56,045	70,735
Energy	103,662	8,786	52,533

(d) Residual maturity breakdown of Performing Assets:

Day 1	572015
02 days to 07 days:	50601
08 days to 14 days:	38966
15 days to 30 days:	31486
31days to 2 months:	88564
Above 2 months to 3 months:	31655
Above 3 months to 6 months	111081
Above 6 months to 12 months:	116223
Above 1 year to 3 year	843551
Above 3 years to 5 years	185398
Over 5 years	636393
Total	2705932

(e) Amount of NPAs (Gross) <ul style="list-style-type: none">▪ Substandard▪ Doubtful 1▪ Doubtful 2▪ Doubtful 3▪ Loss	81709 54644 115209 52968 28055
(f) Net NPAs	135680
(g) NPA Ratios <ul style="list-style-type: none">▪ Gross NPAs to gross advances▪ Net NPAs to net advances	19.99% 9.26%
(h) Movement of NPAs (Gross) <ul style="list-style-type: none">▪ Opening balance▪ Additions▪ Reductions▪ NPA (Gross)	334972 43477 45864 332585

<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</p> <p style="text-align: right;">29577</p> <p style="text-align: right;">39650</p> <p style="text-align: right;">4129</p> <p style="text-align: right;">185134</p>
<p>(j) Amount of Non-Performing Investments</p>	<p style="text-align: right;">18361</p>
<p>(k) Amount of provisions held for non-performing investments</p>	<p style="text-align: right;">15195</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;">42767</p> <p style="text-align: right;">3842</p> <p style="text-align: right;">NIL</p> <p style="text-align: right;">2999</p> <p style="text-align: right;">43610</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, ACUTE (SMERA) Ratings, 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>2612550</p> <p>435810</p> <p>24298</p> <p>124166</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. 57,098
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	SR IV
Issuer				
Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE483A09260	INE483A09278	INE483A09286	INE483A08023
Governing law(s) of the instrument	Indian Laws	Indian Laws	Indian Laws	Indian Laws
<i>Regulatory treatment</i>				
Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional Basel III rules	ELIGIBLE	ELIGIBLE	ELIGIBLE	ELIGIBLE
Eligible at solo/group/group & solo	Solo and Group	Solo and Group	Solo and Group	Solo and Group
Instrument type	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments
Amount recognised in regulatory capital (Rs. in	6000	5000	5000	5000

million, as of most recent reporting date)				
Par value of instrument	Rs.1.00 Mn	Rs.1.00 Mn	Rs.1.00 Mn	Rs.1.00 Mn
Accounting classification	LIABILITY	LIABILITY	LIABILITY	LIABILITY
Original date of issuance	08.11.2013	07.03.2017	29.03.2019	30.09.2019
Perpetual or dated	DATED	DATED	DATED	DATED
Original maturity date	08.11.2023	07.05.2027	29.05.2029	30.11.2029
Issuer call subject to prior supervisory approval	No	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	N.A.	07.05.2022	29.05.2024	30.11.2024
Subsequent call dates, if applicable	N.A.	N.A.	N.A.	N.A.
<i>Coupons / dividends</i>				
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	9.90%	8.62%	10.80%	9.80%
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative

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

<p>If temporary write-down, description of write-up mechanism</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>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</p>	<p>All depositors and other creditors</p>			

instrument)				
Non-compliant transitioned features	NO	NO	NO	NO
If yes, specify non-compliant features	-	-	-	-