

PILLAR 3 (BASEL III) DISCLOSURES AS ON 31.12.2016

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 the consultant & 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. 152644Mn</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. 8545Mn</p> <p>Rs. 40Mn</p> <p>Rs. 7399Mn</p>
<p>(d) Capital requirements for operational risk:</p> <ul style="list-style-type: none"> • Basic Indicator Approach 	<p>Rs. 11805Mn</p>

(e) Common Equity Tier 1, Tier 1 and Total Capital ratios:	
• Common Equity Tier 1	7.70%
• Tier 1	7.87%
• Total Capital ratio	9.99%

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 General Manager; measures, control and manages risk within the limits set by the Board and enforces compliance with risk parameters set by various committees. The General Manager is assisted by Deputy General Manager and a team of Assistant General Managers, Chief Managers, Senior Managers and Managers.

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

The bank has in place various policies such as Credit Risk Management Policy, Credit Risk Mitigation and Collateral Management Policy, Stress testing policy, Market Discipline & Disclosure policy, Intra group transaction and exposure policy, Operational risk policy, ALM policy and Investment and Market risk management Policy.

Besides these, the Loan Policy prescribing broad parameters governing loan functions, guidelines on appraisal and evaluation of credit proposals, lending powers of delegated authorities' exposure norms, prudential limits and measures, monitoring and controlling the credit portfolio is also in place.

The Credit Monitoring Department headed by General Manager monitors the loan portfolio, identify special mention accounts and take corrective measures. Loan review mechanism is also carried out by the department apart from processing and monitoring of accounts under CDR mechanism.

The bank has introduced rating models for various segments of borrowers including retail lending schemes which measures the risk associated with counterparties and helps in credit and

pricing decisions. In case of large borrowers, credit risk assessment models evaluate financial risk, Industry risk, Management risk and business risk of the counter party and each of these risks are scored separately then overall rating is accorded to the counter party. Facility rating module is also available in the rating tool. Where parental support is available the same is also factored in rating, if corporate guarantee is available to the borrower. In order to keep the portfolio of Bank as 100% rated, rating scoring sheets for Mudra loan viz Shishu, Kishor & Tarun also introduced.

Table DF-3

Credit risk: General disclosures for all banks

Qualitative Disclosures

Credit risk

Definitions of past due and impaired

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*:

3058942

- Non-fund based:

337296

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

(b) Geographic distribution of exposures:

- Overseas

460

- Domestic

3395778

(c) Industry type distribution of exposures (fund based and non-fund based)

Industry Name	Funded	Non Funded
A. Mining and Quarrying	1995	1542
A.1 Coal	771	1500
A.2 Others	1224	42
B. Food Processing	77427	19943
B.1 Sugar	30149	4634
B.2 Edible Oils and Vanaspati	13520	8204
B.3 Tea	2766	12
B.4 Coffee	17	0
B.5 Others	30957	7093
C. Beverages (excluding Tea & Coffee) and Tobacco	1892	85
C.1 Tobacco and tobacco products	1805	0
C.2 Others	87	85
D. Textiles	66727	19072
D.1 Cotton	30283	1926
D.2 Jute	1538	360
D.3 Man-made, of which	267	0
D.3.a. Handicraft/Khadi (Non Priority)	101	41
D.3.b. Silk	166	0
D.3.c. Woolen	0	0
D.4 Others	34640	16786
Out of D (i.e., Total Textiles) to Spinning Mills	858	0
E. Leather and Leather products	1286	121
F. Wood and Wood Products	765	904
G. Paper and Paper Products	6990	2407
H. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	8902	5269
I. Chemicals and Chemical Products (Dyes, Paints, etc.)	35880	8999
I.1 Fertilizers	11934	109
I.2 Drugs and Pharmaceuticals	12435	5938

I.3 Petro-chemicals (excluding under Infrastructure)	3522	360
I.4 Others	7989	2592
J. Rubber, Plastic and their Products	2117	568
K. Glass & Glassware	595	9
L. Cement and Cement Products	14634	1973
M. Basic Metal and Metal Products	120100	25891
M.1 Iron and Steel	103796	20986
M.2 Other Metal and Metal Products	16304	4904
N. All Engineering	45276	60003
N.1 Electronics	7661	1769
N.2 Others	37615	58234
O. Vehicles, Vehicle Parts and Transport Equipments	11999	8289
P. Gems and Jewellery	18002	4003
Q. Construction	72932	16240
R. Infrastructure	398293	64263
R.a Transport (a.1 to a.6)	100754	9604
R.a.1 Roads and Bridges	63258	6815
R.a.2 Ports	6846	600
R.a.3 Inland Waterways	1061	0
R.a.4 Airport	14572	68
R.a.5 Railway Track, tunnels, viaducts, bridges	14974	2120
R.a.6 Urban Public Transport (except rolling stock in case of urban road transport)	43	0
R.b. Energy (b.1 to b.6)	215902	30971
R.b.1 Electricity Generation	127040	8616
R.b.1.1 Central Govt PSUs	4250	0
R.b.1.2 State Govt PSUs (incl. SEBs)	32613	130
R.b.1.3 Private Sector	90178	8486
R.b.2 Electricity Transmission	9188	1761
R.b.2.1 Central Govt PSUs	0	0

R.b.2.2 State Govt PSUs (incl. SEBs)	2736	965
R.b.2.3 Private Sector	6452	796
R.b.3 Electricity Distribution	67258	94
R.b.3.1 Central Govt PSUs	0	0
R.b.3.2 State Govt PSUs (incl. SEBs)	66980	1
R.b.3.3 Private Sector	278	93
R.b.4 Oil Pipelines	735	20000
R.b.5 Oil/Gas/Liquefied Natural Gas (LNG) storage facility	9910	500
R.b.6 Gas Pipelines	1272	500
R.c. Water and Sanitation (c.1 to c.7)	11352	380
R.c.1 Solid Waste Management	800	0
R.c.2 Water supply pipelines	0	0
R.c.3 Water treatment plants	3587	380
R.c.4 Sewage collection, treatment and disposal system	6958	0
R.c.5 Irrigation (dams, channels, embankments etc)	7	0
R.c.6 Storm Water Drainage System	0	0
R.c.7 Slurry Pipelines	0	0
R.d. Communication (d.1 to d.3)	26350	20688
R.d.1 Telecommunication (Fixed network)	0	0
R.d.2 Telecommunication towers	12240	0
R.d.3 Telecommunication and Telecom Services	14110	20688
R.e. Social and Commercial Infrastructure (e.1 to e.9)	39010	563
R.e.1 Education Institutions (capital stock)	12511	0
R.e.2 Hospitals (capital stock)	3548	0
R.e.3 Three-star or higher category classified hotels located outside cities with population of more than 1 million	6868	43
R.e.4 Common infrastructure for industrial parks,	15265	520

SEZ, tourism facilities and agriculture markets		
R.e.5 Fertilizer (Capital investment)	400	0
R.e.6 Post harvest storage infrastructure for agriculture and horticultural produce including cold storage	419	0
R.e.7 Terminal markets	0	0
R.e.8 Soil-testing laboratories	0	0
R.e.9 Cold Chain	0	0
R.f. Others, if any, please specify	6982	0
	0	0
S. Other Industries, pl. specify	148033	75160
All Industries (A to S)	1033843	314740
Residuary other advances (to tally with gross advances)	1087346	63239
Total	2121189	377978
Industry exposure is more than 5% gross exposure	Funded	Non-Funded
Infrastructure	398293	64263
Basic Metal and Metal Products	120100	25891

(d) Residual maturity breakdown of Performing Assets:

Day 1	495119
02days to 07days:	28497
08days to 14days:	49100
15days to 28days:	118655
29days to 3months:	96302
Above 3months to 6months:	68351
Above 6months to 12months:	103860
Above 12months to36months:	853791
Above 36months to60months:	225556
Over 60 month	623539
Total	2662768

(e) Amount of NPAs (Gross) –

	258435
▪ Substandard	100586
▪ Doubtful 1	67644
▪ Doubtful 2	57893
▪ Doubtful 3	26397
▪ Loss	5915

(f) Net NPAs

146110

(g) NPA Ratios

▪ Gross NPAs to gross advances	14.14%
▪ Net NPAs to net advances	8.54%

(h) Movement of NPAs (Gross)	
▪ Opening balance	227209
▪ Additions	82214
▪ Reductions	50988
▪ NPA (Gross)	258435
(i) Movement of provisions for NPAs	
▪ Opening balance	102213
▪ Provisions made during the period	12872
▪ Write-off	5152
▪ Write-back of excess provisions	8619
▪ Closing balance	101314
(j) Amount of Non-Performing Investments	4651
(k) Amount of provisions held for non-performing investments	3474
(l) Movement of provisions/depreciation on investments	
▪ Opening balance	7117
▪ Provisions made during the period	3378
▪ Write-off	-
▪ Write back of excess provision	173
▪ Closing balance	10322

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 borrower and exposure type, which have been duly applied.
- b. The Bank has recognized the ratings issued by six External Credit Rating

<p>Agencies identified by RBI viz., CRISIL Ltd., CARE, ICRA Ltd., India Ratings and research Pvt Ltd., SMERA Rating Ltd and BRICKWORK to rate the exposures of its clients.</p> <p>c. These agencies give their rating grades for all fund and non fund based exposures. The ratings awarded by these agencies to the bank's clients are adopted for assigning risk-weights.</p> <p>d. In case of bank's investment in particular issues of Corporate, the issue specific rating of the rating agency is reckoned to assign the risk weight.</p>	
Rs. in Mn	
<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>2176803</p> <p>683204</p> <p>536231</p> <p>113802</p>

Table DF-13: Main Features of Regulatory Capital Instruments

The main features of Tier - 1 capital instruments are given below:

Rs in Mn

Details	Equity
Issuer	CENTRAL BANK OF INDIA
Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE483A01010
Governing law(s) of the instrument	Indian Laws
<i>Regulatory treatment</i>	
Transitional Basel III rules	Common Equity Tier 1
Post-transitional Basel III rules	Common Equity Tier 1
Eligible at solo/group/ group & solo	Solo and Group
Instrument type	Common Shares
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	19022

Par value of instrument	Rs. 10 per share
Accounting classification	Shareholder's Equity
Original date of issuance	Various
Perpetual or dated	Perpetual
Original maturity date	N.A.
Issuer call subject to prior supervisory approval	No
Optional call date, contingent call dates and redemption amount	N.A.
Subsequent call dates, if applicable	N.A.
<i>Coupons / dividends</i>	
Fixed or floating dividend/coupon	Floating
Coupon rate and any related index	N.A.
Existence of a dividend stopper	No
Fully discretionary, partially discretionary or mandatory	Fully discretionary
Existence of step up or other incentive to redeem	No
Noncumulative or cumulative	N.A.
Convertible or non-convertible	N.A.
If convertible, conversion trigger(s)	N.A.
If convertible, fully or partially	N.A.
If convertible, conversion rate	N.A.
If convertible, mandatory or optional conversion	N.A.
If convertible, specify instrument type convertible into	N.A.
If convertible, specify issuer of instrument it converts into	N.A.
Write-down feature	N.A.
If write-down, write-down trigger(s)	N.A.
If write-down, full or partial	N.A.
If write-down, permanent or temporary	N.A.
If temporary write-down, description of write-up mechanism	N.A.
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and others Creditors, bonds, and PNCPS
Non-compliant transitioned features	No
If yes, specify non-compliant features	

SERIES DETAILS	IPDI	Sr. II PDI
Issuer	CENTRAL BANK OF INDIA	CENTRAL BANK OF INDIA
Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE483A09237	INE483A09252
Governing law(s) of the instrument	Indian Laws	Indian Laws
<i>Regulatory treatment</i>		
Transitional Basel III rules	Additional Tier 1	Ineligible
Post-transitional Basel III rules	Ineligible	Ineligible
Eligible at solo/group/group & solo	Solo and Group	Solo and Group
Instrument type	Perpetual Debt Instruments	Perpetual Debt Instruments
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	3498	0
Par value of instrument	Rs.1.00 Mn	Rs.1.00 Mn
Accounting classification	LIABILITY	LIABILITY
Original date of issuance	30.03.2009	28.09.2012
Perpetual or dated	Perpetual	Perpetual
Original maturity date	N.A	N.A
Issuer call subject to prior supervisory approval	No	Yes

Optional call date, contingent call dates and redemption amount	N.A.	28.09.2022
Subsequent call dates, if applicable	N.A.	N.A.
<i>Coupons / dividends</i>		
Fixed or floating dividend/coupon	Floating	Fixed
Coupon rate and any related index	G.sec + 250 bps to be repriced every year in March	9.40% p.a.
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	Fully derecognized, Not Basel III Loss absorbency features

Instrument type	Upper Tier 2 Capital Instruments					
Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	1800	1710	3000	3000	6000	1800
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,	14.11.2018	17.02.2019	23.06.2019	20.01.2020	11.06.2020	21.01.2021

contingent call dates and redemption amount						
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	Yes	Yes	Yes	Yes	Yes	No

to redeem						
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	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

instrument type convertible into						
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 XII	Lower Tier II Sr XIII	Lower Tier II Sr XIV
Issuer			
Unique identifier (e.g. CUSIP, ISIN or	INE483A09161	INE483109187	INE483A09245

Bloomberg identifier for private placement)			
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	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	0	1620	3000
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	03.03.2008	10.02.2009	21.12.2011
Perpetual or dated	DATED	DATED	DATED
Original maturity date	03.05.2017	10.04.2018	21.12.2026

Issuer call subject to prior supervisory approval	No	No	Yes
Optional call date, contingent call dates and redemption amount	N.A.	N.A.	21.12.2021
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	9.20%	9.35%	9.33%
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	N.A.	N.A.	N.A.

trigger(s)			
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	Not Applicable	Not Applicable	Not Applicable
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	All depositors and other creditors	All depositors and other creditors	All depositors and other creditors

(specify instrument type immediately senior to instrument)			
Non-compliant transitioned features	YES	YES	YES
If yes, specify non-compliant features	Not Basel III Loss absorbency 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
	SRI
Issuer	
Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE483A09260
Governing law(s) of the instrument	Indian Laws
<i>Regulatory treatment</i>	
Transitional Basel III rules	Tier 2
Post-transitional Basel III rules	ELIGIBLE
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)	10000
Par value of instrument	Rs.1.00 Mn
Accounting classification	LIABILITY
Original date of issuance	08.11.2013
Perpetual or dated	DATED
Original maturity date	08.11.2023
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	Fixed
Coupon rate and any related index	9.90%
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	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")
If write-down, full or partial	Partial
If write-down, permanent or temporary	Temporary
If temporary write-down, description of write-up mechanism	<p>1) It should be done at least one year after the bank makes the first payment of dividend to its common shareholders after breaching the pre-specified trigger.</p> <p>2) Aggregate write-up in a year should be restricted to a percentage of dividends declared during a year, the percentage being the ratio of the 'equity created by written-down bonds' to 'the total equity minus the equity created by written-down bonds'.</p> <p>3) Aggregate write-up in a year, should also not exceed 25% of the amount paid as dividend to the common shareholders in a particular year.</p>
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other creditors
Non-compliant transitioned features	NO
If yes, specify non-compliant features	-