

PILLAR 3 (BASEL III) DISCLOSURES AS ON 31.12.2018

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 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>	
Quantitative disclosures	
(b) Capital requirements for credit risk:	
• Portfolios subject to standardized approach @9%	Rs. 115308mn
• Securitization exposures :	NIL
(c) Capital requirements for market risk:	
• Standardized duration approach;	
- Interest rate risk	Rs. 8289mn
- Foreign exchange risk (including gold)	Rs.41mn
- Equity risk	Rs.5021mn
(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	7.39%
• Tier 1	7.39%
• Total Capital ratio	9.34%

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, and 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 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*:

2792245

Non-fund based:

247797

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

(b) Geographic distribution of exposures:

▪ Overseas

289

▪ Domestic

3039751

(c)

Industry Name	Rs. in Mn	Rs. in Mn	Rs. in Mn
	Funded	Non-Funded	Investment
A. Mining and Quarrying (A.1 + A.2)	1,992	1,384	0.00
A.1 Coal	750	1,356	0.00
A.2 Others	1,242	28	0.00
B. Food Processing (B.1 to B.5)	72,870	20,147	4,954.39
B.1 Sugar	25,304	3,682	4,344.12
B.2 Edible Oils and Vanaspati	14,123	11,811	0.07
B.3 Tea	2,166	31	0.67
B.4 Coffee	18	0	0.00
B.5 Others	31,259	4,622	609.54
C. Beverages (excluding Tea & Coffee) and Tobacco	1,771	0	0.00
C.1 Tobacco and tobacco products	115	0	0.00
C.2 Others	1,656	0	0.00
D. Textiles	64,067	16,336	2,182.34
D.1 Cotton	29,275	1,493	1,902.84
D.2 Jute	1,307	393	0.40
D.3 Man-made, of which	185	0	0.00
D.4 Others	7	0	0.00
Out of D (i.e., Total Textiles) to Spinning Mills	172	0	0.00
E. Leather and Leather products	808	164	0.00
F. Wood and Wood Products	835	392	0.00
G. Paper and Paper Products	4,977	2,135	137.80
H. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	13,086	2,400	28.95
I. Chemicals and Chemical Products (Dyes, Paints, etc.) (I.1 to I.4)	35,904	9,257	121.41

I.1 Fertilizers	11,221	92	0.45
I.2 Drugs and Pharmaceuticals	9,165	5,702	99.49
I.3 Petro-chemicals (excluding under Infrastructure)	4,660	974	0.00
I.4 Others	10,858	2,489	21.48
J. Rubber, Plastic and their Products	2,084	602	0.00
K. Glass & Glassware	527	10	0.00
L. Cement and Cement Products	16,641	1,656	0.00
M. Basic Metal and Metal Products (M.1 + M.2)	111,406	21,951	2,644.08
M.1 Iron and Steel	88,512	16,907	1,903.88
M.2 Other Metal and Metal Products	22,894	5,045	740.20
N. All Engineering (N.1 + N.2)	75,774	53,472	552.30
N.1 Electronics	34,673	1,764	204.98
N.2 Others	41,101	51,708	347.32
O. Vehicles, Vehicle Parts and Transport Equipments	9,820	6,253	159.15
P. Gems and Jewellery	32,622	5,200	0.00
Q. Construction	64,361	14,830	2,811.81
R. Infrastructure (a to d)	443,567	52,390	66,776.99
R.a Transport (a.1 to a.6)	98,416	5,506	10,845.24
R.a.1 Roads and Bridges	65,053	2,535	10,845.24
R.a.2 Ports	6,496	600	0.00
R.a.3 Inland Waterways	1,078	0	0.00
R.a.4 Airport	11,403	66	0.00
R.a.5 Railway Track, tunnels, viaducts, bridges	12,251	2,305	0.00
R.a.6 Urban Public Transport (except rolling stock in case of urban road transport)	2,134	0	0.00
b. Energy (b.1 to b.6)	233,717	8,454	51,714.56
b.1 Electricity (Generation)	115,881	7,146	0.00

b.1.1 Central Govt PSUs	6,905	0	0.00
b.1.2 State Govt PSUs (incl. SEBs)	25,247	3,304	0.00
b.1.3 Private Sector	83,729	3,842	0.00
b.2 Electricity (Transmission)	8,532	855	0.00
b.2.1 Central Govt PSUs	0	0	0.00
b.2.2 State Govt PSUs (incl. SEBs)	2,856	855	0.00
b.2.3 Private Sector	5,676	0	0.00
b.3 Electricity (Distribution)	88,193	453	51,714.56
b.3.1 Central Govt PSUs	0	0	0.00
b.3.2 State Govt PSUs (incl. SEBs)	87,650	1	51,714.56
b.3.3 Private Sector	543	452	0.00
R.b.4 Oil Pipelines	8,757	0	0.00
R.b.5 Oil/Gas/Liquefied Natural Gas (LNG) storage facility	10,500	0	0.00
R.b.6 Gas Pipelines	1,855	0	0.00
R.c. Water and Sanitation (c.1 to c.7)	9,726	380	0.00
R.c.1 Solid Waste Management	810	0	0.00
R.c.2 Water supply pipelines	0	0	0.00
R.c.3 Water treatment plants	2,505	380	0.00
R.c.4 Sewage collection, treatment and disposal system	6,402	0	0.00
R.c.5 Irrigation (dams, channels, embankments etc)	9	0	0.00
R.c.6 Storm Water Drainage System	0	0	0.00
R.c.7 Slurry Pipelines	0	0	0.00
R.d. Communication (d.1 to d.3)	31,911	35,742	595.00
R.d.1 Telecommunication (Fixed network)	0	0	0.00
R.d.2 Telecommunication towers	11,457	0	0.00

R.d.3 Telecommunication and Telecom Services	20,454	35,742	595.00
R.e. Social and Commercial Infrastructure (e.1 to e.9)	37,471	784	0.00
R.e.1 Education Institutions (capital stock)	9,172	589	0.00
R.e.2 Hospitals (capital stock)	4,608	0	0.00
R.e.3 Three-star or higher category classified hotels located outside cities with population of more than 1 million	5,850	150	0.00
R.e.4 Common infrastructure for industrial parks, SEZ, tourism facilities and agriculture markets	16,991	45	0.00
R.e.5 Fertilizer (Capital investment)	438	0	0.00
R.e.6 Post harvest storage infrastructure for agriculture and horticultural produce including cold storage	413	0	0.00
R.e.7 Terminal markets	0	0	0.00
R.e.8 Soil-testing laboratories	0	0	0.00
R.e.9 Cold Chain	0	0	0.00
R.f. Others, if any, please specify	32,326	1,525	3,622.19
S. Other Industries, pl. specify	48,961	5,610	444.90
All Industries (A to S)	1,002,073	214,187	80,814.13
Residuary other advances (to tally with gross advances)	1,020,327	47,544	0
Total	2,022,400	261,731	80,814.13

Industry exposure is more than 5% gross exposure

	Funded Rs. in Mn	Non-Funded Rs. in Mn	Investment Rs. in Mn
Infrastructure	443,567	52,390	66,777
Basic Metal	111,406	21,951	2,644
All Engineering	75,774	53,472	552

(d) Residual maturity breakdown of Performing Assets:		Rs. in Mn
Day 1		458881
02days to 07days:		16803
08days to 14days:		1960
15days to 30days:		18876
31days to 3months:		99199
Above 2 months to 3months:		62317
Above 3 months to 6 months		108791
Above 6 months to 12 months:		104288
Above 1 year to 3year		761397
Above 3 years to 5 years		168377
Over 5 Years		713808
Total		2514697
(e) Amount of NPAs (Gross)		Rs. In Mn
▪ Substandard		96182
▪ Doubtful 1		73193
▪ Doubtful 2		129882
▪ Doubtful 3		40013
▪ Loss		14057
(f) Net NPAs		156051
(g) NPA Ratios		
▪ Gross NPAs to gross advances		20.64%
▪ Net NPAs to net advances		10.32%
(h) Movement of NPAs (Gross)		
▪ Opening balance		381307
▪ Additions		80037
▪ Reductions		108017
▪ NPA (Gross)		353327

<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;">196013 78670 ---- 88508 186175</p>
<p>(j) Amount of Non-Performing Investments</p>	<p style="text-align: right;">24790</p>
<p>(k) Amount of provisions held for non-performing investments</p>	<p style="text-align: right;">21937</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;">26631 13522 NIL 3239 36914</p>

Table DF-4

Credit risk: disclosures for portfolios subject to the standardized approach

<u>Qualitative Disclosures</u>	
<p>a. The Bank has adopted Standardized approach for computation of capital charge for Credit risk as per RBI guidelines. These guidelines envisage different risk weights for different asset classes, which have been duly applied.</p> <p>b. The Bank has recognized the ratings issued by seven External Credit Rating Agencies identified by RBI viz., CRISIL Ltd., CARE, ICRA Ltd., India ratings and research Pvt. ltd, SMERA rating Ltd, BRICKWORK and INFOMERICS to rate the exposures of 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	
<u>Quantitative Disclosures:</u>	
(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"> ▪ Below 100 % risk weight: ▪ 100 % risk weight ▪ More than 100 % risk weight ▪ Amount Deducted-CRM 	<p>2286636</p> <p>363894</p> <p>389510</p> <p>128000</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. 29,725
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, Not Basel III Loss absorbency features

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

SERIES DETAILS	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)	INE483A09195	INE483A09203	INE483A09211	INE483A09229	INE483A08015
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
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)	1140	2000	2000	4000	1200
Par value of instrument	Rs. 1.00 Mn				
Accounting classification	LIABILITY	LIABILITY	LIABILITY	LIABILITY	LIABILITY
Original date of issuance	17.02.2009	23.06.2009	20.01.2010	11.06.2010	21.01.2011
Perpetual or dated	DATED	DATED	DATED	DATED	DATED
Original maturity date	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
Optional call date, contingent call dates and	17.02.2019	23.06.2019	20.01.2020	11.06.2020	21.01.2021

redemption amount					
Subsequent call dates, if applicable	N.A.	N.A.	N.A.	N.A.	N.A.
<i>Coupons / dividends</i>					
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	9.40%	8.80%	8.63%	8.57%	9.20%
Existence of a dividend stopper	No	No	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	Yes	Yes	Yes	Yes	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
If convertible, conversion trigger(s)	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.
If convertible, conversion rate	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.
If convertible, specify instrument type convertible into	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.
Write-down feature	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.
If write-down, full or partial	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.
If temporary write-down, description of write-up mechanism	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
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	Not 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)	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:

	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)	8000	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 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
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>	<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>
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	NO	NO
If yes, specify non-compliant features	-	-