

PILLAR 3 (BASEL III) DISCLOSURES AS ON 31.03.2014

CENTRAL BANK OF INDIA

Table DF-1: Scope of Application

(i) Qualitative Disclosures:

The disclosure in this sheet pertains to Central Bank of India on solo basis.

In the consolidated accounts (disclosed annually), bank's subsidiaries/associates are treated as under

a. List of group entities considered for consolidation

Name of the entity / Country of incorporation	Whether the entity is included under accounting scope of consolidation (yes / no)	Explain the method of consolidation	Whether the entity is included under regulatory scope of consolidation (yes / no)	Explain the method of consolidation	Explain the reasons for difference in the method of consolidation	Explain the reasons if consolidated under only one of the scopes of consolidation
Cent Bank Home Finance Ltd./ India	Yes	Consolidation of the financial statements of subsidiaries in accordance with AS- 21.	No	NA	NA	Deduction of Investments from capital
Cent Bank Financial Services Ltd./India	Yes	Consolidation of the financial statements of subsidiaries in accordance with AS- 21	No	NA	NA	Deduction of Investments from capital

Central Madhyapradesh GB/ India	Yes	Consolidation of the financial statements of subsidiaries in accordance with AS- 23	No	NA	NA	Risk Weighted Assets
Uttar Bihar Gramin Bank, Muzzaffarpur/ India	Yes	Consolidation of the financial statements of subsidiaries in accordance with AS- 23	No	NA	NA	Risk Weighted Assets
Uttarbanga Kshetriya Gram Bank, Cooch Bihar/ India	Yes	Consolidation of the financial statements of subsidiaries in accordance with AS- 23	No	NA	NA	Risk Weighted Assets
Indo-Zambia Bank Ltd. /Zambia.	Yes	Consolidation of the financial statements of subsidiaries in accordance with AS- 23	No	NA	NA	Risk Weighted Assets

b. List of group entities not considered for consolidation both under the accounting and regulatory scope of consolidation

Name of the entity / country of incorporation	Principle activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	% of bank's holding in the total equity	Regulatory treatment of bank's investments in the capital instruments of the entity	Total balance sheet assets (as stated in the accounting balance sheet of the legal entity)
NO SUCH ENTITY					

(ii) Quantitative Disclosures:

c. List of group entities considered for consolidation

Name of the entity / country of incorporation <i>(as indicated in (i)a. above)</i>	Principle activity of the entity	Total balance sheet equity <i>(as stated in the accounting balance sheet of the legal entity)</i> Rs. in Mn	Total balance sheet assets <i>(as stated in the accounting balance sheet of the legal entity)</i> Rs. in Mn
Cent Bank Home Finance Ltd./ India	The main objective of the Company is to provide housing finance	250	5121
Cent Financial Services Ltd./India	Providing investment banking products / services to corporate clients	50	424
Central Madhyapradesh GB/ India	Regional Rural Bank	2464	68913
Uttar Bihar Gramin Bank, Muzzaffarpur/ India	Regional Rural Bank	4545	129652

Uttarbanga Kshetriya Gram Bank, Cooch Bihar/ India	Regional Rural Bank	1028.31	22410.19
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d. The aggregate amount of capital deficiencies in all subsidiaries which are not included in the regulatory scope of consolidation i.e. that are deducted: NIL

e. The aggregate amounts (e.g. current book value) of the bank's total interests in insurance entities, which are risk-weighted: NIL

f. Any restrictions or impediments on transfer of funds or regulatory capital within the banking group: NIL

Table DF-2: Capital Adequacy

Qualitative disclosures

(a) A summary discussion of the bank's approach to assess the adequacy of its capital to support current and future activities

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.

The bank has adopted standardized approach for credit risk, basic indicator approach for operational risk and standardized duration approach for market risk.

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 Pillar1; the risks that are not at all taken into account by the pillar 1; 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 under pillar II on its CRAR.

The bank is reviewing the ICAAP on quarterly basis.

Bank has taken initiatives to migrate to advanced approaches for Risk Weighted Assets Computation, Bank is in the process of acquiring software capabilities for the same.

Quantitative disclosures	
(b) Capital requirements for credit risk: <ul style="list-style-type: none"> • Portfolios subject to standardized approach @9% • Securitization exposures : 	Rs. 145363 Mn NIL
(c) Capital requirements for market risk: <ul style="list-style-type: none"> • Standardized duration approach; - Interest rate risk - Foreign exchange risk (including gold) - Equity risk 	Rs. 7866 Mn Rs. 41 Mn Rs. 3285 Mn
(d) Capital requirements for operational risk: <ul style="list-style-type: none"> • Basic Indicator Approach 	Rs. 10047 Mn
(e) Common Equity Tier 1, Tier 1 and Total Capital ratios: <ul style="list-style-type: none"> • Common Equity Tier 1 • Tier 1 • Total Capital ratio 	6.47% 7.37% 9.87%

General qualitative disclosure requirement

A committee of board of Directors regularly oversees the Bank's Risk Management policies/practices under various risks viz. credit, operational, market etc. The bank also has separate committees for each risk comprising of top executives of bank headed by Chairman and Managing Director/ Executive directors such as Asset liability Management committee, Credit policy Committee, Operational Risk committee. These committees meet at regular intervals throughout the year to assess and monitor the level of risk under various bank operations and initiate appropriate mitigation measures wherever necessary.

The Risk Management Department at central office level was headed by Chief 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 Chief General Manager is assisted by Deputy General Manager and a team of Assistant General Managers, Chief Managers, Senior Managers and Managers.

At some identified regional offices, the identified Risk Managers are posted who act as an extended Arm of the Risk Management Department of the Central Office.

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

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

The Credit Monitoring Department headed by General Manager monitors the quality of loan proposals, identify special mention accounts and take corrective measures. Loan review mechanism is also carried out by the department.

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 counter party. Facility rating tool is also included in the rating tool.

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:

2778167

Non-fund based:

417310**(b) Geographic distribution of exposures:**

- Overseas
- Domestic

1909**3193568****(c)**

Industry Name	Funded	Non-Funded

A. Mining and Quarrying (A.1 + A.2)	3865	324
A.1 Coal	1097	244
A.2 Others	2768	80
B. Food Processing (B.1 to B.5)	58223	14712
B.1 Sugar	22584	1366
B.2 Edible Oils and Vanaspati	10033	4143
B.3 Tea	2912	12
B.4 Coffee	179	0
B.5 Others	22514	9192
C. Beverages (excluding Tea & Coffee) and Tobacco	38	39
Of which Tobacco and tobacco products	0	0
D. Textiles (a to f)	60356	10329
a. Cotton	13529	1163
b. Jute	887	100
c. Handicraft/Khadi (Non Priority)	61	0
d. Silk	429	32
e. Woolen	2634	285
f. Others	42816	8749
Out of D (i.e., Total Textiles) to Spinning Mills	0	0
E. Leather and Leather products	1062	67
F. Wood and Wood Products	2215	133
G. Paper and Paper Products	6353	1283
H. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	9539	999
I. Chemicals and Chemical Products (Dyes, Paints, etc.) (I.1 to I.4)	28122	7136
I.1 Fertilizers	9353	117

I.2 Drugs and Pharmaceuticals	15244	4806
I.3 Petro-chemicals (excluding under Infrastructure)	1929	832
I.4 Others	1596	1381
J. Rubber, Plastic and their Products	2941	1276
K. Glass & Glassware	462	49
L. Cement and Cement Products	16454	100
M. Basic Metal and Metal Products (M.1 + M.2)	98977	26450
M.1 Iron and Steel	85537	18835
M.2 Other Metal and Metal Products	13441	7614
N. All Engineering (N.1 + N.2)	36864	33469
N.1 Electronics	6171	1309
N.2 Others	30694	32159
O. Vehicles, Vehicle Parts and Transport Equipments	11272	10015
P. Gems and Jewellery	19544	9178
Q. Construction	49362	14611
R. Infrastructure (a to d)	580274	57279
a. Transport (a.1 to a.5)	141513	13929
a.1 Railways	7493	1050
a.2 Roadways	99824	11327
a.3 Airport	13642	352
a.4 Waterways	20553	1200
a.5 Others	0	0
b. Energy (b.1 to b.6)	361377	28001
b.1 Electricity (Generation)	176005	25225
b.1.1 Central Govt PSUs	9476	0

b.1.2 State Govt PSUs (incl. SEBs)	86181	23437
b.1.3 Private Sector	80349	1788
b.2 Electricity (Transmission)	8956	0
b.2.1 Central Govt PSUs	0	0
b.2.2 State Govt PSUs (incl. SEBs)	5475	0
b.2.3 Private Sector	3482	0
b.3 Electricity (Distribution)	169905	2776
b.3.1 Central Govt PSUs	6133	0
b.3.2 State Govt PSUs (incl. SEBs)	152351	2776
b.3.3 Private Sector	11421	0
b.4 Oil (storage & pipelines)	863	0
b.5 Gas/Liquefied Natural Gas (LNG) (storage & pipelines)	2832	0
b.6 Others	2815	0
c. Telecommunication	28890	13470
d. Others	48495	1880
Of which Water sanitation	3227	0
Of which Social & Commercial Infrastructure	10123	588
S. Other Industries	191912	33025
All Industries (A to S)	1177836	220475
Residuary other advances (to tally with gross advances)	952345	31132
Total Loans and Advances	2130181	251606

Industry exposure is more than 5% of gross exposure

	Funded	Non-Funded
Infrastructure	580274	57279

Other Industries	191912	33025
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(d) Residual contractual maturity breakdown of Assets:

Day 1	58709
02days to 07days:	24717
08days to 14days:	15864
15days to 28days:	15806
29days to 3months:	80954
Above 3months to 6months:	60447
Above 6months to 12months:	145908
Above 12months to36months:	886729
Above 36months to60months:	427919
Over 60 month	919886
Total	2636939

(e) Amount of NPAs (Gross) –	115000
▪ Substandard	50659
▪ Doubtful 1	37402
▪ Doubtful 2	21514
▪ Doubtful 3	2443
▪ Loss	2982
(f) Net NPAs	66486

<p>(g) NPA Ratios</p> <ul style="list-style-type: none"> ▪ Gross NPAs to gross advances ▪ Net NPAs to net advances 	<p style="text-align: right;">6.27%</p> <p style="text-align: right;">3.75%</p>
<p>(h) Movement of NPAs (Gross)</p> <ul style="list-style-type: none"> ▪ Opening balance ▪ Additions ▪ Reductions ▪ NPA (Gross) 	<p style="text-align: right;">84561</p> <p style="text-align: right;">75690</p> <p style="text-align: right;">45250</p> <p style="text-align: right;">115000</p>
<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;">29310</p> <p style="text-align: right;">35240</p> <p style="text-align: right;">20010</p> <p style="text-align: right;">-</p> <p style="text-align: right;">44540</p>
<p>(j) Amount of Non-Performing Investments</p>	<p style="text-align: right;">1259</p>
<p>(k) Amount of provisions held for non-performing investments</p>	<p style="text-align: right;">553</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;">337</p> <p style="text-align: right;">431</p> <p style="text-align: right;">-</p> <p style="text-align: right;">215</p> <p style="text-align: right;">553</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 taken into consideration external rating done by External Credit Rating Agencies identified by the RBI viz., CRISIL Ltd., CARE, ICRA Ltd., Fitch Ratings (I) Ltd, SMERA and BRICKWORK.</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 to comparable exposures as per the mapping scale provided by RBI.</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>1965266</p> <p>827842</p> <p>402370</p> <p>122229</p>

Table DF-5

Credit risk mitigation: disclosures for standardized approaches

<p><u>Qualitative Disclosures</u></p> <ul style="list-style-type: none"> ▪ Policies and processes for collateral valuation and management; Bank has well defined credit risk mitigation and collateral management policy. The main types of collaterals accepted by bank are cash and near cash securities, land and building, and plant and machinery etc. ▪ A description of the main types of collateral taken by the bank; Bank accepts personal guarantees, corporate guarantees and guarantees issued by sovereigns and banks. Collaterals are valued at fair market value and at regular intervals as per the policy guidelines. <p>RBI guidelines recognize various types of financial collaterals for the purpose of credit risk mitigation. The guidelines further provide recognition of guarantees as one of the credit risk mitigants. Bank has put in place suitable policy measures to capture these elements.</p>	
Rs. in Mn.	
<p><u>Quantitative Disclosures</u></p> <p>(b) For disclosed credit risk portfolio under the standardized approach, the total exposure that is covered by:</p> <ul style="list-style-type: none"> ▪ eligible financial collateral; after the application of haircuts- <ul style="list-style-type: none"> Fund based Non fund based 	<p>119030</p> <p>3199</p>

Table DF-6

Securitization: disclosure for standardized approach

<u>Qualitative Disclosures:</u>	
NIL	
Rs. in Mn	
<u>Quantitative Disclosures</u>	
<u>Banking Book</u>	
(d) The total amount of exposures securitized by the bank	NIL
(e) For exposures securitized losses recognized by the bank during the current period broken down by the exposure type (eg. Credit cards, housing loans, auto loans etc. detailed by underlying security)	NIL
(f) Amount of assets intended to be securitized within a year	NIL
(g) Of (f), the amount of assets originated within a year before securitization	NIL
(h) The total amount of exposures securitized (by exposure type) and unrecognized gain or losses on sale by exposure type	NIL
(i) Aggregate amount of :	
- On balance sheet securitization exposures retained or purchased broken down by exposure type and-	NIL
- Off balance sheet securitization exposures broken down by exposure type	NIL
(j) Aggregate amount of securitization exposures retained or purchased and the associated capital charges broken down between exposures and further broken down into different risk weight bands for each regulatory capital approach.	Nil
Exposures that have been deducted entirely from Tier 1 capital, credit enhancing I/Os deducted from Total	Nil

<p>Capital, and other exposures deducted from total capital (by exposure type)</p>	
<p><u>Quantitative Disclosures</u></p>	
<p><u>Trading Book:</u></p>	
<p>(k) Aggregate amount of exposures securitized by the bank for which the bank has retained some exposures and which is subject to the market risk approach by exposure type</p>	<p>Nil</p>
<p>(l) Aggregate amount of :</p>	<p>Nil</p>
<p>- On balance sheet securitization exposures retained or purchased broken down by exposure type and-</p>	
<p>- Off balance sheet securitization exposures broken down by exposure type</p>	<p>Nil</p>
<p>(m) Aggregate amount of securitization exposures retained or purchased separately for :</p>	<p>Nil</p>
<p>- securitization exposures retained or purchased subject to comprehensive risk measure risk measure for specific risk: and</p>	<p>Nil</p>
<p>- securitization exposures subject to the securitization framework for specific risk broken down into different risk weight bands</p>	<p>Nil</p>
<p>(n) Aggregate amount of :</p>	
<p>- The capital requirements for the securitization exposures, subject to the securitization framework broken down into different risk weight bands</p>	<p>Nil</p>
<p>- Securitization exposures that are deducted entirely from Tier 1 capital, credit enhancing I/O deducted from total capital, and other exposures deducted from total capital (by exposure type)</p>	<p>Nil</p>

Table DF-7
Market risk in trading book

Qualitative disclosures

The bank has well defined Investment and Market Risk Management Policy. This policy covers all important areas of market risk measurement.

Bank defines Market Risk as the risk of loss in on-balance sheet and off-balance sheet positions arising from movements in market process, in particular, changes in interest rates, exchange rates and equity and commodity prices.

The bank has adopted Standardized Duration Approach for measuring the capital requirements for market risk as prescribed by RBI.

Policies for management of Market Risk:

The bank has put in place board approved Investment and Market Risk Management Policy for effective management of Market Risk in the bank. Other policy which also deal with Market Risk Management are Asset Liability Management Policy.

The policies set various prudential exposure limits and risk limits for ensuring that the operations are in line with bank's expectations of return to market risk through proper Market Risk Management and Asset Liability Management.

Asset-Liability Management

The ALM Policy is the framework of the ALM process. Bank's balance sheet has mixed exposure to different levels financial risk. The goal of bank is to maximize its profitability, but do so in a manner that does not expose the bank to excessive levels of risk which will ultimately affect the profitability. The Policy defines the limits for key measure of risk limits that have been established to specifically accommodate a bank's unique balance complexion, strategic direction, and appetite for risk.

Liquidity Risk

Liquidity Risk is managed through GAP analysis, based on residual maturity/behavior pattern of assets and liabilities. Banks has also put in place mechanism of short term dynamic liquidity management and contingency funding plan. Prudential limits are

prescribed for different residual maturity time buckets for efficient Asset Liability Management Liquidity profile of the bank is also evaluated through various liquidity ratios.

Interest rate risk

Interest rate risk is managed through Gap analysis of rate sensitive assets and liabilities and is monitored through prudential limits. Bank also estimates risk periodically against adverse movements in interest rate for assessing the impact on Net Interest Income and economic Value of Equity.

Quantitative disclosures

Capital Requirement for Market Risk	Capital Charge (Rs. in Mn)
Interest Rate Risk	7866
Equity Position Risk	3285
Foreign Exchange Risk	41
TOTAL	11192

**Table DF-8
Operational risk**

Qualitative disclosures

Operational Risk is the risk of losses resulting from inadequate or failed internal processes, people and systems or from external events. Operational Risk includes legal risk but excludes strategic and reputation risks. Operational Risk Management in the Bank is guided by a well defined Operational Risk Management Policy which is reviewed every year. The bank has initiated pro-active steps to equip itself to migrate to advanced approaches under Operational Risk and has started collation of data pertaining to Operational Risk loss events through Loss Data Management, Risk & control Self Assessment (RCSA), Key Risk Indicators (KRI) & Scenario Analysis. Bank is also a member of loss data consortium ‘CORDEX’ for external loss data base.

The Bank had already approached RBI for moving to The Standardized Approach and is now making efforts to move directly to Advance Measurement Approach.

The bank has provided capital for operational risk as per Basic Indicator Approach.

Accordingly the capital requirement for operational risk as on 31.03.2014 is Rs. 10047 Mn.

**Table DF-9
Interest rate risk in the banking book (IRRBB)**

Qualitative Disclosure:

The interest rate risk is measured and monitored through two approaches:

- 1) Earning at risk (Traditional Gap Analysis)
The impact of change in interest rates on net interest income is analyzed under this approach and calculated under yield curve approach. Under this approach a parallel shift of 1% is assumed both in assets and liabilities.

- 2) Economic Value of Equity:
Modified duration of assets and liabilities is computed separately to arrive at modified duration of equity. A parallel shift in yield curve by 200 basis point is assumed for calculating the economic value of equity.

Quantitative Disclosure

Parameter of Change	Rs. in Mn
1.Impact on Earnings at 100 bps increase in interest rate across assets and liability	1878
2.Market value of Equity: 200 bps change	-7468

Table DF-10

General Disclosure for Exposures Related to Counterparty Credit Risk

Qualitative Disclosures	(a)	<p>The bank assigns credit limits for counterparty exposure on the basis of capital adequacy, asset quality, earnings, liquidity and management quality.</p> <p>The bank has well defined investment and market risk management policy.</p> <p>The Bank deals in various derivative products and interest Rate Swaps. The bank used derivative products for hedging its own balance sheet items as well as for trading purposes.</p>														
Quantitative Disclosures	(b)	<table border="1" style="width: 100%; text-align: right;"> <thead> <tr> <th colspan="2" style="text-align: center;">Rs. in Mn</th> </tr> <tr> <th style="text-align: center;">Particulars</th> <th style="text-align: center;">Amount</th> </tr> </thead> <tbody> <tr> <td>Gross positive value of contracts</td> <td style="text-align: right;">15307</td> </tr> <tr> <td>Netting Benefits</td> <td style="text-align: right;">0</td> </tr> <tr> <td>Netted current credit exposure</td> <td style="text-align: right;">28674</td> </tr> <tr> <td>Collateral held</td> <td style="text-align: right;">0</td> </tr> <tr> <td>Net Derivative Credit Exposure</td> <td style="text-align: right;">28674</td> </tr> </tbody> </table>	Rs. in Mn		Particulars	Amount	Gross positive value of contracts	15307	Netting Benefits	0	Netted current credit exposure	28674	Collateral held	0	Net Derivative Credit Exposure	28674
	Rs. in Mn															
Particulars	Amount															
Gross positive value of contracts	15307															
Netting Benefits	0															
Netted current credit exposure	28674															
Collateral held	0															
Net Derivative Credit Exposure	28674															
(c)	<table border="1" style="width: 100%; text-align: right;"> <thead> <tr> <th colspan="3" style="text-align: center;">Rs. in Mn</th> </tr> <tr> <th style="text-align: center;">Item</th> <th style="text-align: center;">Notional Amount</th> <th style="text-align: center;">Current credit Exposure</th> </tr> </thead> <tbody> <tr> <td>Forward Forex contracts</td> <td style="text-align: right;">640602</td> <td style="text-align: right;">28121</td> </tr> <tr> <td>Cross Currency Swaps including cross currency interest rate swaps</td> <td style="text-align: right;">5000</td> <td style="text-align: right;">500</td> </tr> <tr> <td>Interest rate Contracts</td> <td style="text-align: right;">2750</td> <td style="text-align: right;">53</td> </tr> </tbody> </table>	Rs. in Mn			Item	Notional Amount	Current credit Exposure	Forward Forex contracts	640602	28121	Cross Currency Swaps including cross currency interest rate swaps	5000	500	Interest rate Contracts	2750	53
Rs. in Mn																
Item	Notional Amount	Current credit Exposure														
Forward Forex contracts	640602	28121														
Cross Currency Swaps including cross currency interest rate swaps	5000	500														
Interest rate Contracts	2750	53														

Table DF-11: Composition of Capital

Part II: Template to be used before March 31, 2017 (i.e. during the transition period of Basel III regulatory adjustments)

			(Rs. in millions)	
Basel III common disclosure template to be used during the transition of regulatory adjustments (i.e. from April 1, 2013 to December 31, 2017)			Amounts Subject to Pre-Basel III Treatment	Ref No.
Common Equity Tier 1 capital: instruments and reserves				
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	13504		A1
2	Retained earnings	0		
3	Accumulated other comprehensive income (and other reserves)	109597		
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies ¹)	0		
	<i>Public sector capital injections grandfathered until 1 January 2018</i>	0		
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	0		
6	Common Equity Tier 1 capital before regulatory adjustments	123101		
Common Equity Tier 1 capital: regulatory adjustments				
7	Prudential valuation adjustments	0	0	0
8	Goodwill (net of related tax liability)	0	0	0
9	Intangibles other than mortgage-servicing rights (net of related tax liability)	35	53	0
10	Deferred tax assets 2	0	0	0
11	Cash-flow hedge reserve	0	0	0
12	Shortfall of provisions to expected losses	0	0	0
13	Securitisation gain on sale	0	0	0
14	Gains and losses due to changes in own credit risk on fair valued liabilities	0	0	0
15	Defined-benefit pension fund net assets	2954	0	0
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	0	0	0
17	Reciprocal cross-holdings in common equity	27	41	0
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	192	288	0

19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold) ³	108	161	0
20	Mortgage servicing rights ⁴ (amount above 10% threshold)	0	0	0
21	Deferred tax assets arising from temporary differences ⁵ (amount above 10% threshold, net of related tax liability)	0	0	0
22	Amount exceeding the 15% threshold	0	0	0
23	of which: significant investments in the common stock of financial entities	0	0	0
24	of which: mortgage servicing rights	0	0	0
25	of which: deferred tax assets arising from temporary differences	0	0	0
26	National specific regulatory adjustments ⁷ (26a+26b+26c+26d)	0	0	0
26a	of which: Investments in the equity capital of the unconsolidated insurance subsidiaries	0	0	0
26b	of which: Investments in the equity capital of unconsolidated non-financial subsidiaries ⁸	0	0	0
26c	of which: Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank ⁹	0	0	0
26d	of which: Unamortized pension funds expenditures	0	0	0
	Regulatory Adjustments Applied to Common Equity Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment	0	0	0
	of which: [INSERT TYPE OF ADJUSTMENT]	0	0	0
	of which: [INSERT TYPE OF ADJUSTMENT]	0	0	0
	of which: [INSERT TYPE OF ADJUSTMENT]	0	0	0
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	0	0	0
28	Total regulatory adjustments to Common equity Tier 1	3316	543	
29	Common Equity Tier 1 capital (CET1)	119785		
Additional Tier 1 capital: instruments				
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32)	0		
31	of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)			
32	of which: classified as liabilities under applicable accounting standards (Perpetual debt Instruments)			
33	Directly issued capital instruments subject to phase out from Additional Tier 1	17600		B1+B2
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)			
35	of which: instruments issued by subsidiaries subject to phase out			

36	Additional Tier 1 capital before regulatory adjustments	17600		
Additional Tier 1 capital: regulatory adjustments				
37	Investments in own Additional Tier 1 instruments	0	0	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	0	0	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	51	22	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	81	81	
41	National specific regulatory adjustments (41a+41b)	781		
41a	Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries			
41b	Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank			
	Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment	781	0	
	of which: Intangible Assets	53		
	of which:e.g. reciprocal cross holding subject to pre - basel III treatment pertaining Common Equity, Additional Tier1 and Tier 2	728	0	
	of which: [INSERT TYPE OF ADJUSTMENT]	0		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions			
43	Total regulatory adjustments to Additional Tier 1 capital	913		
44	Additional Tier 1 capital (AT1)	16687		
44a	Additional Tier 1 capital reckoned for capital adequacy	16687		
45	Tier 1 capital (T1 = CET1 + AT1) (29 + 44a)	136472		
Tier 2 capital: instruments and provisions				
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	10000		C3
47	Directly issued capital instruments subject to phase out from Tier 2	34902		C1+C2
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	0		
49	of which: instruments issued by subsidiaries subject to phase out	0		
50	Provisions	19957		
51	Tier 2 capital before regulatory adjustments	64859		
52	Investments in own Tier 2 instruments			
53	Reciprocal cross-holdings in Tier 2 instruments	1162	498	

54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	156	67	
55	Significant investments ¹³ in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	81	0	
56	National specific regulatory adjustments (56a+56b)	186		
56a	of which: Investments in the Tier 2 capital of unconsolidated subsidiaries			
56b	of which: Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank			
	Regulatory Adjustments Applied To Tier 2 in respect of Amounts Subject to Pre-Basel III Treatment	186		
	of which: Reciprocal cross holding Common Equity	20	0	
	of which: Investments more than 10% of common equity in Tier 1 and Tier 2	166		
57	Total regulatory adjustments to Tier 2 capital	1585		
58	Tier 2 capital (T2)	63275		
58a	Tier 2 capital reckoned for capital adequacy¹⁴	46278		
58b	Excess Additional Tier 1 capital reckoned as Tier 2 capital	0		
58c	Total Tier 2 capital admissible for capital adequacy (58a + 58b)	46278		
59	Total capital (TC = T1 + T2) (45 + 58c)	182750		
	Risk Weighted Assets in respect of Amounts Subject to Pre-Basel III Treatment			
	of which: [INSERT TYPE OF ADJUSTMENT]			
	of which: ...			
60	Total risk weighted assets (60a + 60b + 60c)	1851120		
60a	of which: total credit risk weighted assets	1615146		
60b	of which: total market risk weighted assets	124344		
60c	of which: total operational risk weighted assets	111630		
Capital ratios				
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	6.47%		
62	Tier 1 (as a percentage of risk weighted assets)	7.37%		
63	Total capital (as a percentage of risk weighted assets)	9.87%		
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)	5.00%		
65	of which: capital conservation buffer requirement	0.00%		
66	of which: bank specific countercyclical buffer requirement	0.00%		
67	of which: G-SIB buffer requirement	0.00%		

68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	0.00%		
National minima (if different from Basel III)				
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	5.50%		
70	National Tier 1 minimum ratio (if different from Basel III minimum)	7.00%		
71	National total capital minimum ratio (if different from Basel III minimum)	9.00%		
Amounts below the thresholds for deduction (before risk weighting)				
72	Non-significant investments in the capital of other financial entities			
73	Significant investments in the common stock of financial entities			
74	Mortgage servicing rights (net of related tax liability)			
75	Deferred tax assets arising from temporary differences (net of related tax liability)			
Applicable caps on the inclusion of provisions in Tier 2				
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)			
77	Cap on inclusion of provisions in Tier 2 under standardised approach			
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)			
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach			
Capital instruments subject to phase-out arrangements (only applicable between March 31, 2017 and March 31, 2022)				
80	Current cap on CET1 instruments subject to phase out arrangements	NA		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	NA		
82	Current cap on AT1 instruments subject to phase out arrangements	NA		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	NA		
84	Current cap on T2 instruments subject to phase out arrangements	NA		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	NA		

Table DF-12: Composition of Capital- Reconciliation Requirements

(Rs. in Millions)			
		Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation
		As on 31.03.2014	As on 31.03.2014
A	Capital & Liabilities		
i	Paid-up Capital	29674	
	of which: Amount eligible for CET 1	13504	A1
	of which: Amount eligible for AT 1	16170	B1
	Reserves & Surplus	128211	
	Minority Interest	0	
	Total Capital	157885	
ii	Deposits	2400690	
	of which: Deposits from banks	64206	
	of which: Customer deposits	2218237	
	of which: Other deposits (pl. specify)	118247	
iii	Borrowings	220798	
	of which: From RBI	63390	
	of which: From banks	32	
	of which: From other institutions & agencies	42674	
	of which: Others (Outside india)	38649	
	of which: Subordinated Debt	26373	C1
	of which: Upper Tier 2	28850	C2
	of which: Unsec redem NC Basel III Bonds (Tier 2)	10000	C3
	of which: Innovative Perpetual Debt Instrument	10830	B2
iv	Other liabilities & provisions	115589	
	Total	2894962	
B	Assets		
i	Cash and balances with Reserve Bank of India	119266	
	Balance with banks and money at call and short notice	4514	
ii	Investments:	861351	
iii	Loans and advances	1773152	
	of which: Loans and advances to banks	3	

	of which: Loans and advances to customers	1773149	
iv	Fixed assets	28044	
v	Other assets	108635	
	of which: Goodwill and intangible assets	89	
	of which: Deferred tax assets	0	
vi	Goodwill on consolidation		
vii	Debit balance in Profit & Loss account	13038	
	Total Assets	2894962	

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)	13504
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	PNCPS	PNCPS	PNCPS	PNCPS
Issuer	CENTRAL BANK OF INDIA			
Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE483A04014	INE483A04022	INE483A04030	INE483A04048
Governing law(s) of the instrument	Indian Laws	Indian Laws	Indian Laws	Indian Laws
<i>Regulatory treatment</i>				
Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible
Eligible at solo/group/group & solo	Solo and Group	Solo and Group	Solo and Group	Solo and Group
Instrument type	Perpetual Non-cumulative Preference Shares			
Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	6400	936	3600	2000
Par value of instrument	Rs. 10 per share			
Accounting classification	Shareholder's Equity	Shareholder's Equity	Shareholder's Equity	Shareholder's Equity
Original date of issuance	13.11.2006	30.03.2009	31.03.2010	03.06.2010
Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
Original maturity date	N.A.	N.A.	N.A.	N.A.
Issuer call	No	No	No	No

subject to prior supervisory approval				
Optional call date, contingent call dates and redemption amount	N.A.	N.A.	N.A.	N.A.
Subsequent call dates, if applicable	N.A.	N.A.	N.A.	N.A.
<i>Coupons / dividends</i>				
Fixed or floating dividend/coupon	Floating	Floating	Floating	Floating
Coupon rate and any related index	Repo + 100 bps to be repriced every year on relevant dates	Repo + 100 bps to be repriced every year on relevant dates	Repo + 100 bps to be repriced every year on relevant dates	Repo + 100 bps to be repriced every year on relevant dates
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory before payment of dividend on Equity shares.	Mandatory before payment of dividend on Equity shares.	Mandatory before payment of dividend on Equity shares.	Mandatory before payment of dividend on Equity shares.
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	N.A.	N.A.	N.A.	N.A.
If write-down, write-down trigger(s)	N.A.	N.A.	N.A.	N.A.
If write-down, full or partial	N.A.	N.A.	N.A.	N.A.
If write-down, permanent or temporary	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.
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and others Creditors, bonds.			
Non-compliant transitioned features	Yes	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	Not Basel III Loss absorbency 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	INE483109252
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)	4664	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		
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	N.A.	N.A.

dates, if applicable		
<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	N.A.	N.A.

of write-up mechanism		
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

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

SERIES DETAILS	Upper Tier II (Sr. I)	Upper Tier II (Sr. II)	Upper Tier II (Sr.III)	Upper Tier II (Sr. IV)	Upper Tier II (Sr. V)	Upper Tier II (Sr. VI)
Issuer	CENTRAL BANK OF INDIA					
Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE483109179	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	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)	2400	2280	4000	4000	8000	2400
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	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

applicable						
<i>Coupons / dividends</i>						
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	11.45%	9.40%	8.80%	8.63%	8.57%	9.20%
Existence of a dividend stopper	No	No	No	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	Yes	Yes	Yes	Yes	Yes	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
If convertible, conversion trigger(s)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
If convertible, fully or partially	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
If convertible, conversion rate	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
If convertible, mandatory or optional conversion	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
If convertible, specify instrument type convertible into	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
If convertible, specify issuer of instrument it converts into	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Write-down feature	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
If write-down, write-down trigger(s)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
If write-down, full or partial	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
If write-down, permanent or temporary	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

If temporary write-down, description of write-up mechanism	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other creditors	All depositors and other creditors				
Non-compliant transitioned features	YES	YES	YES	YES	YES	YES
If yes, specify non-compliant features	Step up, Not Basel III Loss absorbency features	Step up, Not Basel III Loss absorbency features	Step up, Not Basel III Loss absorbency features	Step up, Not Basel III Loss absorbency features	Step up, Not Basel III Loss absorbency features	Not Basel III Loss absorbency features

The main features of Subordinated Debt capital instruments are given below:

SERIES DETAILS	Lower Tier II Sr IX	Lower Tier II Sr X	Lower Tier II Sr XI	Lower Tier II Sr XII	Lower Tier II Sr XIII	Lower Tier II Sr XIV
Issuer	CENTRAL BANK OF INDIA					
Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE483A09138	INE483A09146	INE483A09153	INE483A09161	INE483109187	INE483A09245
Governing law(s) of the instrument	Indian Laws	Indian Laws	Indian Laws	Indian Laws	Indian Laws	Indian Laws
<i>Regulatory treatment</i>						
Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
Eligible at solo/group/group & solo	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group

Instrument type	Tier 2 Debt Instruments					
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	0	1041	2520	2101	2160	4000
Par value of instrument	Rs.1.00 Mn					
Accounting classification	LIABILITY	LIABILITY	LIABILITY	LIABILITY	LIABILITY	LIABILITY
Original date of issuance	08.10.2004	28.03.2006	04.10.2006	03.03.2008	10.02.2009	21.12.2011
Perpetual or dated	DATED	DATED	DATED	DATED	DATED	DATED
Original maturity date	08.06.2014	28.06.2015	04.10.2016	03.05.2017	10.04.2018	21.12.2026
Issuer call subject to prior supervisory approval	No	No	No	No	No	Yes
Optional call date, contingent call dates and redemption amount	N.A.	N.A.	N.A.	N.A.	N.A.	21.12.2021
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	7.05%	8.15%	8.95%	9.20%	9.35%	9.33%
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	No	No	No	No	No	No

Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
If convertible, conversion trigger(s)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
If convertible, fully or partially	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
If convertible, conversion rate	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
If convertible, mandatory or optional conversion	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
If convertible, specify instrument type convertible into	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
If convertible, specify issuer of instrument it converts into	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Write-down feature	Not Applicable					
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					

Non-compliant transitioned features	YES	YES	YES	YES	YES	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
	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	-

Table DF-14: Full Terms and Conditions of Regulatory Capital Instruments

Sr. No.	Capital type	Instruments	Full Terms and Conditions
1.	Equity	Equity	As disclosed in Main features section
2.	Additional Tier 1	PNCPS	As disclosed in Main features section
3.	Additional Tier 1	IPDI	As disclosed in Main features section
4.	TIER 2	UPPER TIER 2 BONDS	As disclosed in Main features section
5.	TIER 2	SUBORDINATE BONDS	As disclosed in Main features section
6.	TIER 2	BASEL III COMPLIANT BOND	As disclosed in Main features section

DR. S. K. MISHRA

DY. GENERALMANAGER

PRADEEP KUMAR

DY. GENERALMANAGER

(RAJEEV RISHI)

CHAIRMAN &

MANAGING DIRECTOR

(B.K. DIVAKARA)

EXECUTIVE DIRECTOR

(ANIMESH CHAUHAN)

EXECUTIVE DIRECTOR

(R.K. GOYAL)

EXECUTIVE DIRECTOR

Date: 23.05.2014