PILLAR 3 (BASEL III) DISCLOSURES AS ON 31.03.2020

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.	Yes	NA	NA	NA
Cent Bank Financial Services Ltd./India	Yes	Consolidation of the financial statements of subsidiaries in accordance with AS- 21	Yes	NA	NA	NA
Uttar Bihar Gramin Bank, Muzzaffarpur/ India	Yes	Consolidation of the financial statements of subsidiaries in accordance with AS- 23	No	NA	NA	Associate: Not under scope of regulatory Consolidation

Uttar Banga Kshetriya Gramin Bank, Cooch Behar/ India	Yes	Consolidation of the financial statements of subsidiaries in accordance with AS- 23	No	NA	NA	Associate: Not under scope of regulatory Consolidation
Indo-Zambia Bank Ltd. /Zambia.	Yes	Consolidation of the financial statements of subsidiaries in accordance with AS- 23	No	NA	NA	Joint Venture: Not under scope of regulatory Consolidation

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	Principal 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 *(as indicated in (i)a. above)*	Principal activity of the entity	Total balance sheet equity *(as stated in the accounting balance sheet of the legal entity) Rs. in Crore*	Total balance sheet assets *(as stated in the accounting balance sheet of the legal entity) Rs. in Crore*
Cent Bank Home Finance Ltd./ India	The main objective of the Company is to provide housing finance and mortgage loan	25	1290
Cent Bank Financial Services Ltd./India	Providing investment banking products / services to corporate clients	5	43
Uttar Bihar Gramin Bank, Muzzaffarpur/ India	Regional Rural Bank	516	18956
Uttar Banga Kshetriya Gramin Bank, Cooch Behar/ India	Regional Rural Bank	91	3915

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 Weighted 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 for computation of risk weight.

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.

The Bank reviews the ICAAP on quarterly basis.

The Bank has taken initiatives to migrate to advanced approaches for Capital Adequacy Computation, and has installed SAS solution for computation of risk weight under Advance Approach.

Quantitative disclosures	
(b) Capital requirements for credit risk: • Portfolios subject to standardized approach @9% • Securitization exposures :	 Rs. 10882 Crore NIL
(c) Capital requirements for market risk: • Standardized duration approach; - Interest rate risk - Foreign exchange risk (including gold) - Equity risk	 Rs. 1171 Crore Rs. 4 Crore Rs.306 Crore
(d) Capital requirements for operational risk: • Basic Indicator Approach	 Rs. 875 Crore
(e) Common Equity Tier 1, Tier 1and Total Capital ratios: • Common Equity Tier 1 • Tier 1 • Total Capital ratio	 9.33% 9.33% 11.72%

General qualitative disclosure requirement

A committee of Board of Directors regularly oversees the Bank’s Risk Management policies/practices under various risks viz. credit, operational, market, etc. The Bank also has separate committees comprising of top executives of Bank, headed by Managing Director & CEO and Executive Directors, such as Asset Liability Management, Credit Risk Management, and Operational Risk Management. These committees meet at regular intervals to assess and monitor the level of risk under various operations and initiate appropriate mitigation measures wherever necessary.

The Risk Management Department at Central Office headed by the Chief Risk Officer (General Manager) measures, controls and manages risk within the limits set by the Board and enforces compliance with risk parameters set by the committees. The General Manager is assisted by a team of Deputy General Managers, Assistant General Managers, Chief Managers, Senior Managers and Managers.

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

The Bank has in place detailed policies such as Credit Risk Policy, Credit Risk Mitigation and Collateral Management Policy, Enterprise Risk Management Policy, Market Discipline & Disclosure Policy, Operational Risk Management Policies, ALM Policy, Market Risk Management Policy, etc.

Besides these, the Loan Policy prescribe the parameters governing loan sourcing, guidelines on appraisal and evaluation of credit proposals, lending powers of delegated authorities, exposure norms, prudential limits.

Credit Monitoring Department headed by a General Manager monitors the loan portfolio, identifies Special Mention Accounts and takes corrective measures. Loan Review Mechanism is implemented by the department apart from managing of accounts under CDR mechanism.

Dynamic Review of all account with exposure above Rs 300 Crore is also under taken at specified frequency. Credit monitoring policy prescribes the methodology for monitoring and supervising the credit portfolio.

The Bank has introduced rating models for different segments of borrowers including retail lending schemes which measure the risks associated with counterparties and helps in making lending and pricing decisions. In case of large borrowers, credit risk assessment models evaluate financial risk, Industry risk, management risk and business risk of the counter party. Conduct of account is also factored in for arriving at an overall rating of the counter party. Where parental support as corporate guarantee is available, it is also factored in. To assess the risk return, RAROC is computed and used in decision making.

Table DF-3
Credit risk: General disclosures for all banks

Qualitative Disclosures

Credit risk

Impaired :

The Working Group to review the existing prudential guidelines on restructuring of advances by banks/financial institutions in its report dated 20.07.2012 observed that as per international accounting standards, accounts are generally treated as impaired on restructuring and recommended that similar practice should be followed in India. Ind AS 109 contains guidance on the recognition, derecognition, classification and measurement of financial instruments including impairment and hedge accounting

A Non-Performing Asset shall be a loan or an advance where-

(i) Interest and/or instalment of principal remain overdue for a period of more than 90 days in respect of a Term Loan;
(ii) The account remains out of order for 90 days
(iii) The bill remains overdue for a period of more than 90 days in the case of Bills Purchased and Discounted
(iv) In case of advances granted for Agricultural purposes
  a) The instalment of principal or interest thereon remains overdue for two crop seasons for short duration crops
  b) The instalment of principal or interest thereon remains overdue for one crop season for long duration crops
(v) The amount of liquidity facility remains outstanding for more than 90 days, in respect of a securitization transaction undertaken in terms of guidelines on securitization dated February 1, 2006.
(vi) in respect of derivative transactions, the overdue receivables representing positive mark to- market value of a derivative contract, if these remain unpaid for a period of 90 days from the specified due date for payment.

Out of Order:

An account should be treated as “Out of Order” if the outstanding balance remains continuously in excess of the sanctioned limit/drawing power, or in cases where the outstanding balance in the principal operating account is less than the sanctioned limit/drawing power, but there are no credits continuously for 90 days as on the date of balance sheet or credits are not enough to cover the interest debited in the account during the same period.

Overdue:

Any amount due to a bank under any credit facility is overdue if it is not paid on due date fixed by the bank.

Credit Risk Management Policy

The Bank has put in place a well-articulated Board approved Credit Risk Policy which is reviewed annually. The policy deals with the following areas:

- Credit risk- definition, Policy and strategy
- Risk identification & measurement,
- Risk grading and aggregation,
- Credit risk rating framework and reporting,
- Risk control and portfolio management,
- Mitigation techniques,
- Target markets and type of economic activity,
- Credit approval authority,
- Country and currency exposure,
- Maturity patterns, level of diversification,
- Cyclical aspect of the economy,
- Credit risk in off balance sheet exposure,
- Credit risk monitoring procedures
- Managing of credit risk in interbank exposure,
- Country risk and other operational matters

(Rs. in Crore)

Quantitative Disclosures: **(a) Total gross credit risk exposures:** Fund based*: Non-fund based: **includes cash, balances with banks, investments,etc*	 302982 35210
(b) Geographic distribution of exposures: ▪ Overseas ▪ Domestic	 4003 334189

(c)

Industry Name	Rs. in Crore	Rs. in Crore	Rs. in Crore
	Funded	**Non-Funded**	**Investment**
A. Mining and Quarrying (A.1 + A.2)	631	170	0
A.1 Coal	266	165	0
A.2 Others	365	5	0
B. Food Processing (B.1 to B.5)	5786	1090	495
B.1 Sugar	1822	139	434
B.2 Edible Oils and Vanaspati	1292	653	0
B.3 Tea	292	3	0
B.4 Coffee	18	0	0
B.5 Others	2362	294	61
C. Beverages (excluding Tea & Coffee) and Tobacco	191	19	0
C.1 Tobacco and tobacco products	67	2	0
C.2 Others	124	17	0
D. Textiles	10247	365	210
D.1 Cotton	2121	83	184
D.2 Jute	128	32	0
D.3 Man-made, of which	4606	145	0
D.4 Others	3393	105	26
Out of D (i.e., Total Textiles) to Spinning Mills	574	33	0
E. Leather and Leather products	141	5	0
F. Wood and Wood Products	193	19	0
G. Paper and Paper Products	812	216	45
H. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	2116	91	289
I. Chemicals and Chemical Products (Dyes, Paints,	2347	852	11

etc.) (I.1 to I.4)			
I.1 Fertilizers	503	4	0
I.2 Drugs and Pharmaceuticals	704	798	9
I.3 Petro-chemicals (excluding under Infrastructure)	123	33	0
I.4 Others	1016	17	2
J. Rubber, Plastic and their Products	1003	97	0
K. Glass & Glassware	101	5	0
L. Cement and Cement Products	1656	104	0
M. Basic Metal and Metal Products (M.1 + M.2)	5630	1659	125
M.1 Iron and Steel	3629	657	51
M.2 Other Metal and Metal Products	2000	1002	74
N. All Engineering (N.1 + N.2)	6178	2971	55
N.1 Electronics	4406	340	20
N.2 Others	1772	2632	35
O. Vehicles, Vehicle Parts and Transport Equipment’s	936	80	16
P. Gems and Jewellery	2606	118	0
Q. Construction	3145	661	281
R. Infrastructure (a to d)	26401	5558	7789
R.a Transport (a.1 to a.8)	7945	1163	1524
R.a.1 Roads and Bridges	5285	922	1524
R.a.2 Ports	621	0	0
R.a.3 Inland Waterways	97	0	0
R.a.4 Airport	831	224	0
R.a.5 Railway Track, tunnels, viaducts, bridges	832	11	0
R.a.6 Urban Public Transport (except rolling stock in case of urban road transport)	249	2	0
R.a.7 Shipyards	27	0	0
R.a.8 Logistics Infrastructure	4	0	0

b. Energy (b.1 to b.6)	10319	901	5897
b.1 Electricity (Generation)	7781	530	439
b.1.1 Central Govt PSUs	3752	2	0
b.1.2 State Govt PSUs (incl. SEBs)	1070	34	0
b.1.3 Private Sector	2960	495	439
b.2 Electricity (Transmission)	471	98	0
b.2.1 Central Govt PSUs	308	0	0
b.2.2 State Govt PSUs (incl. SEBs)	101	69	0
b.2.3 Private Sector	62	29	0
b.3 Electricity (Distribution)	556	271	5458
b.3.1 Central Govt PSUs	41	0	1111
b.3.2 State Govt PSUs (incl. SEBs)	407	271	4347
b.3.3 Private Sector	107	0	0
R.b.4 Oil Pipelines	0	0	0
R.b.5 Oil/Gas/Liquefied Natural Gas (LNG) storage facility	1511	3	0
R.b.6 Gas Pipelines	0	0	0
R.c. Water and Sanitation (c.1 to c.7)	1109	10	0
R.c.1 Solid Waste Management	10	0	0
R.c.2 Water supply pipelines	139	0	0
R.c.3 Water treatment plants	145	4	0
R.c.4 Sewage collection, treatment and disposal system	547	1	0
R.c.5 Irrigation (dams, channels, embankments etc)	268	5	0
R.c.6 Storm Water Drainage System	0	0	0
R.c.7 Slurry Pipelines	0	0	0
R.d. Communication (d.1 to d.3)	1615	2236	39
R.d.1 Telecommunication (Fixed network)	992	413	39

R.d.2 Telecommunication towers	380	0	0
R.d.3 Telecommunication and Telecom Services	244	1824	0
R.e. Social and Commercial Infrastructure (e.1 to e.12)	1665	49	0
R.e.1 Education Institutions (capital stock)	478	9	0
R.e.2 Hospitals (capital stock)	421	2	0
R.e.3 Three-star or higher category classified hotels located outside cities with population of more than 1 million	94	15	0
R.e.4 Common infrastructure for industrial parks, SEZ, tourism facilities and agriculture markets	277	1	0
R.e.5 Fertilizer (Capital investment)	1	0	0
R.e.6 Post harvest storage infrastructure for agriculture and horticultural produce including cold storage	33	6	0
R.e.7 Terminal markets	3	15	0
R.e.8 Soil-testing laboratories	0	0	0
R.e.9 Cold Chain	0	0	0
R.e.10 Sports Infrastructure	302	0	0
R.e.11 Tourism - Ropeways and Cable Cars	50	0	0
R.e.12 Affordable Housing	6	0	0
R.f. Others, if any, please specify	3748	1199	329
S. Other Industries, pl. specify	17792	2693	38
All Industries (A to S)	87912	16772	9355
Residuary other advances (to tally with gross advances)	128525	7620	11480
Total	216437	24393	20836

Industry exposure is more than 5% of gross exposure

	Funded	**Non-Funded**	**Investment**
Infrastructure (Including Energy)	26401	5558	7789
Energy	10319	901	5897

(d) Residual maturity breakdown of Performing Assets:

Day 1	2514
02 days to 07 days:	2714
08 days to 14 days:	1404
15 days to 30 days:	8701
31days to 2 months:	3391
Above 2 months to 3 months:	6534
Above 3 months to 6 months	14059
Above 6 months to 12 months:	12366
Above 1 year to 3 year	88028
Above 3 years to 5 years	26192
Over 5 years	127715
Total	293618

(e) Amount of NPAs (Gross) ▪ Substandard ▪ Doubtful 1 ▪ Doubtful 2 ▪ Doubtful 3 ▪ Loss	 5294 6704 12075 5766 2750
(f) Net NPAs	11534
(g) NPA Ratios ▪ Gross NPAs to gross advances ▪ Net NPAs to net advances	 18.92% 7.63%
(h) Movement of NPAs (Gross) ▪ Opening balance ▪ Additions ▪ Reductions ▪ NPA (Gross)	 33259 440 1110 32589

(i) Movement of provisions for NPAs ▪ Opening balance ▪ Provisions made during the period ▪ Write-off/Write-back of excess provisions ▪ Closing balance	19934 4571 4633 19872
(j) Amount of Non-Performing Investments	2153
(k) Amount of provisions held for non-performing investments	1933
(l) Movement of provisions/depreciation on investments: ▪ Opening balance ▪ Provisions made during the period ▪ Write-off ▪ Write back of excess provision ▪ Closing balance	3921 1396 NIL 477 4840

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 asset classes, which have been duly applied.

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, ACUITE (SMERA) Ratings, BRICKWORK and INFOMERICS to rate the exposures of borrowers.

c. These agencies rate all fund and non-fund based exposures. The ratings awarded by these agencies to the Bank's borrowers are adopted for assigning risk-weights.

d. In case of Bank's investment in particular issues of Corporates, the issue specific rating of the rating agency is reckoned to assign the risk weight.

Rs. in Crore

Quantitative Disclosures:	
(b) For exposure amounts after risk mitigation subject to the standardized approach	
▪ Below 100 % risk weight:	268221
▪ 100 % risk weight	49925
▪ More than 100 % risk weight	20046
▪ Amount Deducted-CRM	11826

Table DF-5
Credit risk mitigation: disclosures for standardized approaches

<u>Qualitative Disclosures</u>

- **Policies and processes for collateral valuation and management;**
  Bank has a well-defined credit risk mitigation and collateral management policy. The main types of collaterals accepted by the Bank are cash and near cash securities, land and building, plant, machinery and stocks 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.

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.

	Rs. in Crore.
<u>Quantitative Disclosures</u> (b) For disclosed credit risk portfolio under the standardized approach, the total exposure that is covered by: ▪ eligible financial collateral; ▪ Fund based Non fund based	 10397 1429

Table DF-6
Securitization: disclosure for standardized approach

Qualitative Disclosures:	Nil
Rs. in Crore	
Quantitative Disclosures **Banking Book**	
(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 Capital, and other exposures deducted from total capital (by exposure type)	Nil
Quantitative Disclosures **Trading Book:**	
(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	Nil

(l) Aggregate amount of : - On balance sheet securitization exposures retained or purchased broken down by exposure type and- - Off balance sheet securitization exposures broken down by exposure type	Nil Nil Nil
(m) Aggregate amount of securitization exposures retained or purchased separately for : - securitization exposures retained or purchased subject to comprehensive risk measure for specific risk: and - securitization exposures subject to the securitization framework for specific risk broken down into different risk weight bands	Nil Nil
(n) Aggregate amount of : - The capital requirements for the securitization exposures, subject to the securitization framework broken down into different risk weight bands - 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)	Nil Nil

Table DF-7
Market risk in trading book

<u>Qualitative disclosures</u>

The Bank has a well-defined 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 rates, 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.

<u>Policies for management of Market Risk:</u>

The Bank has put in place Board approved Market Risk Management Policy for effective management of Market Risk in the Bank. Other policies which also deal with Market Risk Management are integrated treasury policy and 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 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 of financial risk. The goal of the 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 the 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. Bank is regularly submitting LCR returns and has also put in place 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 Crore)
Interest Rate Risk	Rs. 1171
Equity Position Risk	Rs. 306
Foreign Exchange Risk	Rs. 4
TOTAL	**Rs. 1481**

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 loss events including near miss event through Loss Data Management, Risk & Control Self-Assessment (RCSA), Key Risk Indicators (KRI). Bank is also a member of loss data consortium ‘CORDEx’ from where external loss data is obtained.

The Bank has put in place SAS system for moving to Advanced Measurement Approach.

The Bank has provided capital for operational risk as per Basic Indicator Approach. Accordingly the capital requirement for operational risk as on 31.03.2020 is Rs. 875 Crore.

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 Crore**
1.Impact on Earnings at 100 bps increase in interest rate across assets and liability	456
2.Market value of Equity: 200 bps change	1842

Table DF-10

General Disclosure for Exposures Related to Counterparty Credit Risk

<table>
<tr><td>Qualitative Disclosures</td><td>(a)</td><td>The Bank assigns credit limits for counterparty exposure on the basis of capital adequacy, asset quality, earnings, liquidity and management quality.
The Bank has a well defined market risk management policy.
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.</td></tr>
<tr><td rowspan="2">Quantitative Disclosures</td><td>(b)</td><td>Rs. in Crore
<table>
<tr><th>Particulars</th><th>Amount</th></tr>
<tr><td>Gross positive value of contracts</td><td>184</td></tr>
<tr><td>Netting Benefits</td><td>0</td></tr>
<tr><td>Netted current credit exposure</td><td>184</td></tr>
<tr><td>Collateral held</td><td>0</td></tr>
<tr><td>Net Derivative Credit Exposure</td><td>413</td></tr>
</table></td></tr>
<tr><td>(c)</td><td>Rs. in Crore
<table>
<tr><th>Item</th><th>Notional Amount</th><th>Current credit Exposure</th></tr>
<tr><td>Forward Forex contracts</td><td>7845</td><td>307</td></tr>
<tr><td>Cross Currency Swaps including cross currency interest rate swaps</td><td>1616</td><td>83</td></tr>
<tr><td>Interest rate Contracts</td><td>1125</td><td>23</td></tr>
</table></td></tr>
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Table DF-11: Composition of Capital

Basel III common disclosure template as on March 31st, 2020

	Common Equity Tier 1 capital: instruments and reserves	Rs. in Crore	Ref. No.
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	5710	
2	Retained earnings	-17372	
3	Accumulated other comprehensive income (and other reserves)	31466	
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies1)	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**	**19804**	
	Common Equity Tier 1 capital: regulatory adjustments		
7	Prudential valuation adjustments	0	
8	Goodwill (net of related tax liability)	0	
9	Intangibles (net of related tax liability)	0	
10	Deferred tax assets (Business Loss)	1390	
11	Cash-flow hedge reserve	0	
12	Shortfall of provisions to expected losses	0	
13	Securitisation gain on sale	0	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	0	
15	Defined-benefit pension fund net assets	0	
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	0	
17	Reciprocal cross-holdings in common equity	7	
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)	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)	0	
20	Mortgage servicing rights(amount above 10% threshold)	0	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	4386	
22	Amount exceeding the 15% threshold	0	
23	of which: significant investments in the common stock of financial entities	0	
24	of which: mortgage servicing rights	0	
25	of which: deferred tax assets arising from temporary differences	0	
26	National specific regulatory adjustments7 (26a+26b+26c+26d)	0	

26a	of which: Investments in the equity capital of the unconsolidated insurance subsidiaries	0	
26b	of which: Investments in the equity capital of unconsolidated non-financial subsidiaries	0	
26c	of which: Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank	0	
26d	of which: Unamortised pension funds expenditures	0	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	0	
28	**Total regulatory adjustments to Common equity Tier 1**	**5783**	
29	**Common Equity Tier 1 capital (CET1)**	**14021**	
	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)	0	
32	of which: classified as liabilities under applicable accounting standards (Perpetual debt Instruments)	0	
33	Directly issued capital instruments subject to phase out from Additional Tier 1	0	
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)	0	
35	of which: instruments issued by subsidiaries subject to phase out	0	
36	Additional Tier 1 capital before regulatory adjustments	0	
	Additional Tier 1 capital: regulatory adjustments		
37	Investments in own Additional Tier 1 instruments	0	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	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)	0	
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)	0	
41	National specific regulatory adjustments (41a+41b)	0	
41a	Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	0	
41b	Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank	0	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	0	
43	**Total regulatory adjustments to Additional Tier 1 capital**	**0**	
44	**Additional Tier 1 capital (AT1)**	**0**	

45	**Tier 1 capital (T1 = CET1 + AT1) (29 + 44a)**	**14021**	
	Tier 2 capital: instruments and provisions		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	2600	
47	Directly issued capital instruments subject to phase out from Tier 2	360	
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 (Revaluation reserves, Provision on Standard assets, sale of NPAetc)	634	
51	**Tier 2 capital before regulatory adjustments**	3594	
52	Investments in own Tier 2 instruments	0	
53	Reciprocal cross-holdings in Tier 2 instruments	0	
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)	0	
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	0	
56	National specific regulatory adjustments (56a+56b)	0	
56a	of which: Investments in the Tier 2 capital of unconsolidated subsidiaries	0	
56b	of which: Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank	0	
57	**Total regulatory adjustments to Tier 2 capital**	**0**	
58a	**Tier 2 capital**	**3594**	
58b	**Tier 2 capital (T2) admissible for regulatory capital purposes**	**3594**	
59	**Total capital (TC = T1 + T2) (45 + 58)**	**17615**	
60	**Total risk weighted assets (60a + 60b + 60c)**	**150352**	
60a	**of which: total credit risk weighted assets**	**120907**	
60b	**of which: total market risk weighted assets**	**18512**	
60c	**of which: total operational risk weighted assets**	**10933**	
	Capital ratios		
61	**Common Equity Tier 1 (as a percentage of risk weighted assets)**	**9.33%**	
62	**Tier 1 (as a percentage of risk weighted assets)**	**9.33%**	
63	**Total capital (as a percentage of risk weighted assets)**	**11.72%**	
64	**Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)**	**7.375%**	
65	**of which: capital conservation buffer requirement**	**1.875%**	
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)	7.375%	
70	National Tier 1 minimum ratio (if different from Basel III minimum)	8.875%	
71	National total capital minimum ratio (if different from Basel III minimum)	10.875%	
Amounts below the thresholds for deduction (before risk weighting)			
72	Non-significant investments in the capital of other financial entities	NA	
73	Significant investments in the common stock of financial entities	NA	
74	Mortgage servicing rights (net of related tax liability)	NA	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	NA	
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)	NA	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	NA	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	NA	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	NA	
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	1800	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	1440	

Table DF-12: Composition of Capital- Reconciliation Requirements

			(Rs. in Crore)
		Balance sheet as in financial statements	**Reference**
		As on 31.03.2020	
A	**Capital & Liabilities**		
i	Paid-up Capital	5710	
	of which: Amount eligible for CET 1	5710	A1
	of which: Amount eligible for AT 1	0	B1
	Reserves & Surplus	15720	
	Share application Money pending allotment	0	
	Minority Interest	0	
	Total Capital	**21430**	
ii	**Deposits**	**313763**	
	of which: Deposits from banks	3564	
	of which: Customer deposits	310199	
	of which: Other deposits (pl. specify)	-	
iii	**Borrowings**	**5787**	
	of which: From RBI	669	
	of which: From banks	2	
	of which: From other institutions & agencies	177	
	of which: Others (Outside India)	0	
	of which: Subordinated Debt	500	C1
	of which: Upper Tier 2	1300	C2
	of which: Unsecured. reedem NC Basel III Bonds (Tier 2)	3000	C3
	of which: Innovative Perpetual Debt Instrument	139	
iv	**Other liabilities & provisions**	**15456**	
	Total	**356436**	
B	**Assets**		
i	Cash and balances with Reserve Bank of India	30022	
	Balance with banks and money at call and short notice	6017	
ii	Investments:	142518	
iii	Loans and advances	151102	
	of which: Loans and advances to banks	1	
	of which: Loans and advances to customers	151101	
iv	Fixed assets	4336	
v	Other assets	22442	
	of which: Goodwill and intangible assets	0	
	of which: Deferred tax assets	7617	
vi	Goodwill on consolidation	0	
vii	Debit balance in Profit & Loss account	0	
	Total Assets	**356436**	

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
Regulatory treatment	
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 Crore, as of most recent reporting date)	Rs. 5710
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.
Coupons / dividends	
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
Regulatory treatment	
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 Crore, as of most recent reporting date)	0
Par value of instrument	Rs.10 lakhs
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.
Coupons / dividends	
Fixed or floating dividend/coupon	Fixed
Coupon rate and any related index	9.40% p.a.
Existence of a dividend stopper	No
Fully discretionary, partially discretionary or mandatory	Mandatory
Existence of step up or other incentive to redeem	No
Noncumulative or cumulative	Noncumulative
Convertible or non-convertible	Nonconvertible
If convertible, conversion trigger(s)	N.A.
If convertible, fully or partially	N.A.
If convertible, conversion rate	N.A.
If convertible, mandatory or optional conversion	N.A.

If convertible, specify instrument type convertible into	N.A.
If convertible, specify issuer of instrument it converts into	N.A.
Write-down feature	Not Applicable
If write-down, write-down trigger(s)	N.A.
If write-down, full or partial	N.A.
If write-down, permanent or temporary	N.A.
If temporary write-down, description of write-up mechanism	N.A.
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other Creditors
Non-compliant transitioned features	Yes
If yes, specify non-compliant features	Fully derecognized, No Basel III Loss absorbency features

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

SERIES DETAILS	Upper Tier II (Sr. V)	Upper Tier II (Sr. VI)
Issuer	**CENTRAL BANK OF INDIA**	
Unique identifier (e.g. CUSIP, **ISIN** or Bloomberg identifier for private placement)	INE483A09229	INE483A08015
Governing law(s) of the instrument	Indian Laws	Indian Laws
Regulatory treatment		
Transitional Basel III rules	Tier 2	Tier 2
Post-transitional Basel III rules	Ineligible	Ineligible
Eligible at solo/group/ group & solo	Solo and Group	Solo and Group
Instrument type	Upper Tier 2 Capital Instruments	Upper Tier 2 Capital Instruments
Amount recognized in regulatory capital (Rs. in Crore, as of most recent reporting date)	200	60
Par value of instrument	Rs. 10 Lakhs	Rs. 10 Lakhs
Accounting classification	LIABILITY	LIABILITY
Original date of issuance	11.06.2010	21.01.2011
Perpetual or dated	DATED	DATED
Original maturity date	11.06.2025	21.01.2026
Issuer call subject to prior supervisory approval	Yes	Yes
Optional call date, contingent call dates and redemption amount	11.06.2020	21.01.2021
Subsequent call dates, if applicable	N.A.	N.A.
Coupons / dividends		
Fixed or floating dividend/coupon	Fixed	Fixed
Coupon rate and any related index	8.57%	9.20%
Existence of a dividend stopper	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	Yes	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	N.A.	N.A.
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	Step up, No Basel III Loss absorbency features	No Basel III Loss absorbency features

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

SERIES DETAILS	Lower Tier II Sr XIV
Issuer	
Unique identifier (e.g. CUSIP, **ISIN** or Bloomberg identifier for private placement)	INE483A09245
Governing law(s) of the instrument	Indian Laws
Regulatory treatment	
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 Crore, as of most recent reporting date)	100
Par value of instrument	Rs. 10 Lakhs
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.
Coupons / dividends	
Fixed or floating dividend/coupon	Fixed
Coupon rate and any related index	9.33%
Existence of a dividend stopper	No
Fully discretionary, partially discretionary or mandatory	Mandatory
Existence of step up or other incentive to redeem	No
Noncumulative or cumulative	Noncumulative
Convertible or non-convertible	Nonconvertible
If convertible, conversion trigger(s)	N.A.
If convertible, fully or partially	N.A.
If convertible, conversion rate	N.A.
If convertible, mandatory or optional conversion	N.A.
If convertible, specify instrument type convertible into	N.A.

If convertible, specify issuer of instrument it converts into	N.A.
Write-down feature	Not Applicable
If write-down, write-down trigger(s)	N.A.
If write-down, full or partial	N.A.
If write-down, permanent or temporary	N.A.
If temporary write-down, description of write-up mechanism	N.A.
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other creditors
Non-compliant transitioned features	YES
If yes, specify non-compliant features	No Basel III Loss absorbency features

The main features of BASEL III compliant Tier 2 Bonds are given below:

	BASEL III COMPLIANT TIER II BONDS				
	SR I	**SR II**	**SR III**	**SR IV**	**SR V**
Issuer					
Unique identifier (e.g. CUSIP, **ISIN** or Bloomberg identifier for private placement)	INE483A09260	INE483A09278	INE483A09286	INE483A08023	INE483A08031
Governing law(s) of the instrument	Indian Laws	Indian Laws	Indian Laws	Indian Laws	Indian Laws
Regulatory treatment					
Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional Basel III rules	ELIGIBLE	ELIGIBLE	ELIGIBLE	ELIGIBLE	ELIGIBLE
Eligible at solo/group/ group & solo	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group

Instrument type	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments
Amount recognised in regulatory capital (Rs. in Crore, as of most recent reporting date)	600	500	500	500	500
Par value of instrument	Rs. 10 Lakhs	Rs. 10 Lakhs	Rs. 10 Lakhs	Rs. 10 Lakhs	Rs. 10 Lakhs
Accounting classification	LIABILITY	LIABILITY	LIABILITY	LIABILITY	LIABILITY
Original date of issuance	08.11.2013	07.03.2017	29.03.2019	30.09.2019	20.03.2020
Perpetual or dated	DATED	DATED	DATED	DATED	DATED
Original maturity date	08.11.2023	07.05.2027	29.05.2029	30.11.2029	20.05.2030
Issuer call subject to prior supervisory approval	No	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	N.A.	07.05.2022	29.05.2024	30.11.2024	20.05.2025
Subsequent call dates, if applicable	N.A.	N.A.	N.A.	N.A.	N.A.

Coupons / dividends					
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	9.90%	8.62%	10.80%	9.80%	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	No	No	No	No	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	YES	YES	YES	YES	YES
If write-down, write-down trigger(s)	These bonds, at the option of the Reserve Bank of India, can be temporarily written down or permanently written off upon occurrence of the trigger event, called the 'point of non-viability trigger'("ponv trigger")	These bonds, at the option of the Reserve Bank of India, can be temporarily written down or permanently written off upon occurrence of the trigger event, called the 'point of non-viability trigger'("ponv trigger")	These bonds, at the option of the Reserve Bank of India, can be temporarily written down or permanently written off upon occurrence of the trigger event, called the 'point of non-viability trigger'("ponv trigger")	These bonds, at the option of the Reserve Bank of India, can be temporarily written down or permanently written off upon occurrence of the trigger event, called the 'point of non-viability trigger'("ponv trigger")	These bonds, at the option of the Reserve Bank of India, can be temporarily written down or permanently written off upon occurrence of the trigger event, called the 'point of non-viability trigger'("ponv trigger")
If write-down, full or partial	Partial	Partial	Partial	Partial	Partial
If write-down, permanent or temporary	Temporary	Temporary	Temporary	Temporary	Temporary

If temporary write-down, description of write-up mechanism	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. 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'. 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.	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. 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'. 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.	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. 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'. 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.	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. 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'. 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.	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. 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'. 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.

Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other creditors	All depositors and other creditors	All depositors and other creditors	All depositors and other creditors	All depositors and other creditors
Non-compliant transitioned features	NO	NO	NO	NO	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.	TIER1	PDI	As disclosed in Main features section
3.	TIER 2	UPPER TIER 2 BONDS	As disclosed in Main features section
4.	TIER 2	SUBORDINATE BONDS	As disclosed in Main features section
5.	TIER 2	BASEL III COMPLIANT BOND	As disclosed in Main features section

Table DF-16: Equities – Disclosure for Banking Book Positions As on 31.03.2020		
Qualitative Disclosures		
1	The general qualitative disclosure requirement (Para 2.1 of this annex) with respect to equity risk, including: • differentiation between holdings on which capital gains are expected and those taken under other objectives including for relationship and strategic reasons; and • Discussion of important policies covering the valuation and accounting of equity holdings in the banking book. This includes the accounting techniques and valuation methodologies used, including key assumptions and practices affecting valuation as well as significant changes in these practices.	• Investments in equity of subsidiaries and joint ventures (a Joint Venture would be one in which the bank, along with its subsidiaries, holds more than 25 percent of the equity) are required to classified under HTM category in accordance with the RBI guidelines. These are held with a strategic objective to maintain strategic relationships or for strategic business purposes. • In accordance with the RBI guidelines on investment classification and valuation, Investments are classified on the date of purchase into "Held for Trading" (HFT), "Available for Sale" (AFS) and "Held to Maturity" (HTM) categories (hereinafter called "categories"). Investments which the Bank intends to hold till maturity are classified as HTM securities. In accordance with the RBI guidelines, equity investments held under the HTM category are classified as banking book for capital adequacy purpose. Investments classified under HTM category are carried at their acquisition cost and not marked to market. Any diminution, other than temporary, in the value of equity investments is provided for. Any loss on sale of investments in HTM category is recognised in the Statement of Profit and Loss. Any gain from sale of investments under HTM category is recognised in the Statement of Profit and Loss and is appropriated, net of taxes and statutory reserve, to "Capital Reserve" in accordance with the RBI Guidelines.

Quantitative Disclosures			**Rs. in Crore**
		BOOK VALUE 31.03.2020	**FAIR VALUE 31.03.2020**
1	Value disclosed in the balance sheet of investments, as well as the fair value of those investments	273	273
	Publicly quoted share values where the share price is materially different from fair value	-	-
2	The types and nature of investments, including the amount that can be classified as:	-	-

	Publicly traded	-	-
	Privately held.	273	273
	JV In India (Cent Bank Home Finance)	22	22
	Associate Outside India (JV in Indo Zambia Bank Ltd)	48	48
	RRBs	191	191
	Subsidiaries(Cent Bank Financial Services Ltd)	5	5
	Strategic Investments- Central Ware housing Corporation	2	2
	Strategic Investments-IFCI	3	3
	Strategic Investments-Other FIs (GSFC, JKFC, WBFC)	2	2
3	The cumulative realised gains (losses) arising from sales and liquidations in the reporting period.	-	-
4	Total unrealised gains (losses)	-	-
5	Total latent revaluation gains (losses)	NIL	NIL
6	Any amounts of the above included in Tier 1 and/or Tier 2 capital.	-	-
7	Capital requirements broken down by appropriate equity groupings, consistent with the bank's methodology, as well as the aggregate amounts and the type of equity investments subject to any supervisory transition or grandfathering provisions regarding regulatory capital requirements.	NA	NA

LEVERAGE RATIO DISCLOSURES AS ON 31.03.2020

LEVERAGE RATIO

The minimum risk-based capital requirements under Basel III will be supplemented by non-risk-based **Tier 1 leverage ratio.**

Table DF 17- Summary comparison of Accounting assets vs. leverage ratio exposure measure		
	Item	**(Rs. in Crore)**
1	Total consolidated assets as per published financial statements	357337
2	Less: Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	0
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	139
4	Adjustments for derivative financial instruments	924
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	534
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	18936
7	Other adjustments	(5780)
8	Leverage ratio exposure	**372090**

DF-18: Leverage ratio common disclosure template		
		(Amount in Rs. Crore)
	On-balance sheet exposures	
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	347077
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(5780)
3	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)**	341297
	Derivative exposures	
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	262
5	Add-on amounts for PFE associated with all derivatives transactions	662
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	0
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0
8	(Exempted CCP leg of client-cleared trade exposures)	0
9	Adjusted effective notional amount of written credit derivatives	0
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0
11	**Total derivative exposures (sum of lines 4 to 10)**	924
	Securities financing transaction exposures	
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	10920
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0
14	CCR exposure for SFT assets	13
15	Agent transaction exposures	0
16	Total securities financing transaction exposures (sum of lines 12 to 15)	10933

	Other off-balance sheet exposures	
17	Off-balance sheet exposure at gross notional amount	59205
18	(Adjustments for conversion to credit equivalent amounts)	(40269)
19	**Off-balance sheet items (sum of lines 17 and 18)**	**18936**
	Capital and total exposures	
20	**Tier 1 capital**	**14150**
21	**Total exposures (sum of lines 3, 11, 16 and 19)**	**372090**
	Leverage ratio	
22	**Basel III leverage ratio (per cent)**	**3.80%**

ATUL SAHAI
DY. GENERAL MANAGER-RMD

A. D. SRINIVAS
GENERAL MANAGER-RMD

(ALOK SRIVASTAVA)
EXECUTIVE DIRECTOR

(B. S. SHEKHAWAT)
EXECUTIVE DIRECTOR

(PALLAV MOHAPATRA)
MANAGING DIRECTOR & CEO