PILLAR 3 (BASEL III) DISCLOSURES AS ON 30.06.2021

CENTRAL BANK OF INDIA

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 implemented SAS solution for computation of risk weight under Advanced Approach.

Quantitative disclosures (b) Capital requirements for credit risk: • Portfolios subject to standardized approach @9% • Securitization exposures :	 Rs. 10572 Crore NIL
(c) Capital requirements for market risk: • Standardized duration approach; - Interest rate risk - Foreign exchange risk (including gold) - Equity risk	 Rs. 961 Crore Rs. 4 Crore Rs. 386 Crore
(d) Capital requirements for operational risk: • Basic Indicator Approach	Rs. 1472 Crore
(e) Common Equity Tier 1, Tier 1and Total Capital ratios: • Common Equity Tier 1 • Tier 1 • Total Capital ratio	 12.94% 12.94% 14.88%

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 Committee, Credit Risk Management Committee and Operational Risk Management Committee. 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 measures controls and manages risk within the limits set by the Board and enforces compliance with risk parameters set by the committees. The Chief Risk Officer 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, Model Risk Policy, Credit Rating Policy, Credit Risk Mitigation and Collateral Management Policy, Enterprise Risk Management 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 and 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. Further, Dynamic Review of accounts with exposure above Rs 25 crore is under taken as and when any trigger/event takes place. 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. If parental support as corporate guarantee is available, it is also factored in. To assess the risk return trade off, 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*:	3,22,021
Non-fund based:	31,610
**includes cash, balances with banks, investments,etc*	
(b) Geographic distribution of exposures:	
▪ Overseas	7,870
▪ Domestic	3,45,761

(c)

Industry Name	Rs. in Crore	Rs. in Crore	Rs. in Crore
	Funded	**Non-Funded**	**Investment**
A. Mining and Quarrying (A.1 + A.2)	528	630	0
A.1 Coal	226	301	0
A.2 Others	302	329	0
B. Food Processing (B.1 to B.5)	6629	2765	494
B.1 Sugar	2113	22	433
B.2 Oils	1488	2069	0
B.3 Tea	15	2	0
B.4 Coffee	34	0	61
B.5 Others	2980	672	0
C. Beverages (excluding Tea & Coffee) and Tobacco	185	18	0
C.1 Tobacco and tobacco products	52	0	0
C.2 Others	133	18	0
D. Textiles	6075	1280	292
D.1 Cotton	2452	1042	184
D.2 Jute	215	16	0
D.3 Man-made, of which	557	4	0
D.4 Others	2851	218	108
Out of D (i.e., Total Textiles) to Spinning Mills	543	12	0
E. Leather and Leather products	201	27	0
F. Wood and Wood Products	213	40	0
G. Paper and Paper Products	788	104	45
H. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	2541	107	812
I. Chemicals and Chemical Products (Dyes, Paints,	2895	880	12

etc.) (I.1 to I.4)			
I.1 Fertilizers	586	44	0
I.2 Drugs and Pharmaceuticals	1109	687	9
I.3 Petro-chemicals (excluding under Infrastructure)	292	113	0
I.4 Others	908	36	2
J. Rubber, Plastic and their Products	1308	160	0
K. Glass & Glassware	101	6	0
L. Cement and Cement Products	1619	274	0
M. Basic Metal and Metal Products (M.1 + M.2)	6587	2912	276
M.1 Iron and Steel	4162	1719	53
M.2 Other Metal and Metal Products	2425	1193	223
N. All Engineering (N.1 + N.2)	6237	2617	63
N.1 Electronics	3329	158	20
N.2 Others	2908	2459	43
O. Vehicles, Vehicle Parts and Transport Equipment's	1332	427	274
P. Gems and Jewellery	3362	386	8
Q. Construction	2382	2467	294
R. Infrastructure (a to d)	24010	7226	7613
R.a Transport (a.1 to a.8)	6833	1449	1083
R.a.1 Roads and Bridges	5400	626	1083
R.a.2 Ports	68	0	0
R.a.3 Inland Waterways	0	0	0
R.a.4 Airport	142	8	0
R.a.5 Railway Track, tunnels, viaducts, bridges	648	213	0
R.a.6 Urban Public Transport (except rolling stock in case of urban road transport)	537	596	0
R.a.7 Shipyards	26	0	0

R.a.8 Logistics Infrastructure	12	6	0
b. Energy (b.1 to b.6)	7970	1448	5882
b.1 Electricity (Generation)	5622	557	5881
b.1.1 Central Govt PSUs	2052	127	1000
b.1.2 State Govt PSUs (incl. SEBs)	923	82	3860
b.1.3 Private Sector	2647	348	1021
b.2 Electricity (Transmission)	453	155	0
b.2.1 Central Govt PSUs	128	0	0
b.2.2 State Govt PSUs (incl. SEBs)	104	124	0
b.2.3 Private Sector	221	31	0
b.3 Electricity (Distribution)	1404	722	0
b.3.1 Central Govt PSUs	0	0	0
b.3.2 State Govt PSUs (incl. SEBs)	1398	372	0
b.3.3 Private Sector	6	350	0
R.b.4 Oil Pipelines	116	0	0
R.b.5 Oil/Gas/Liquefied Natural Gas (LNG) storage facility	375	10	0
R.b.6 Gas Pipelines	0	3	0
R.c. Water and Sanitation (c.1 to c.7)	312	8	0
R.c.1 Solid Waste Management	1	0	0
R.c.2 Water supply pipelines	1	0	0
R.c.3 Water treatment plants	7	4	0
R.c.4 Sewage collection, treatment and disposal system	15	1	0
R.c.5 Irrigation (dams, channels, embankments etc)	288	3	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)	859	2377	39
R.d.1 Telecommunication (Fixed network)	335	3	0
R.d.2 Telecommunication towers	1	0	0
R.d.3 Telecommunication and Telecom Services	523	2374	39
R.e. Social and Commercial Infrastructure (e.1 to e.12)	2096	116	0
R.e.1 Education Institutions (capital stock)	632	13	0
R.e.2 Hospitals (capital stock)	513	75	0
R.e.3 Three-star or higher category classified hotels located outside cities with population of more than 1 million	300	18	0
R.e.4 Common infrastructure for industrial parks, SEZ, tourism facilities and agriculture markets	273	4	0
R.e.5 Fertilizer (Capital investment)	0	0	0
R.e.6 Post harvest storage infrastructure for agriculture and horticultural produce including cold storage	206	6	0
R.e.7 Terminal markets	3	0	0
R.e.8 Soil-testing laboratories	0	0	0
R.e.9 Cold Chain	0	0	0
R.e.10 Sports Infrastructure	120	0	0
R.e.11 Tourism - Ropeways and Cable Cars	46	0	0
R.e.12 Affordable Housing	3	0	0
R.f. Others, if any, please specify	5939	1829	609
S. Other Industries, pl. specify	19647	3108	31
All Industries (A to S)	86640	25434	10213
Residuary other advances (to tally with gross advances)	128514	957	11105
Total	215154	26390	21318

Industry exposure is more than 5% of gross exposure

	Funded	**Non-Funded**	**Investment**
Infrastructure (Including Energy)	24010	7226	7613
Energy	7970	1448	5882

(d) Residual maturity breakdown of Performing Assets:

Day 1	60525
02 days to 07 days:	2079
08 days to 14 days:	365
15 days to 30 days:	4662
31days to 2 months:	11151
Above 2 months to 3 months:	9247
Above 3 months to 6 months	15188
Above 6 months to 12 months:	18458
Above 1 year to 3 year	90381
Above 3 years to 5 years	28679
Over 5 years	60039
Total	300775

(e) Amount of NPAs (Gross)	
▪ Substandard	4,090
▪ Doubtful 1	2,811
▪ Doubtful 2	7,401
▪ Doubtful 3	10,182
▪ Loss	3,408
(f) Net NPAs	7,904
(g) NPA Ratios	
▪ Gross NPAs to gross advances	15.92%
▪ Net NPAs to net advances	5.09%

(h) Movement of NPAs (Gross) ▪ Opening balance ▪ Additions ▪ Reductions ▪ NPA (Gross)	 29,277 1,405 2,790 27,892
(i) Movement of provisions for NPAs ▪ Opening balance ▪ Provisions made during the period ▪ Write-off/Write-back of excess provisions ▪ Closing balance	 19,149 136 385 18,900
(j) Amount of Non-Performing Investments	1,994
(k) Amount of provisions held for non-performing investments	1,866
(l) Movement of provisions/depreciation on investments: ▪ Opening balance ▪ Provisions made during the period ▪ Write-off ▪ Write back of excess provision ▪ Closing balance	 5,238 132 NIL 238 5,131
(n) Amount of NPA by 5 major industry (Rs. in cr)	

Industry Name	Gross NPAs
Infrastructure	3,846
All Engineering	3,379
Basic Metal and Metal Products	1,471
Textiles	1,118
Food Processing	1,038

(o) Amount of NPA by geographic areas (Rs. in cr)	<table><tr><td>Overseas</td><td>Domestic</td></tr><tr><td>0</td><td>27,892</td></tr></table>

Table DF-4

Credit risk: disclosures for portfolios subject to the standardized approach

<table>
<tr><td colspan="2"><u>Qualitative Disclosures</u>

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 Ratings Ltd., CARE Rating, 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.

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.</td></tr>
<tr><td colspan="2">Rs. in Crore</td></tr>
<tr><td><u>Quantitative Disclosures:</u>

(b) For exposure amounts after risk mitigation subject to the standardized approach

▪ Below 100 % risk weight:
▪ 100 % risk weight
▪ More than 100 % risk weight
▪ Amount Deducted-CRM</td><td>

289371
43105
21155
14177</td></tr>
</table>

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. 8681
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
Non-compliant transitioned features	Yes
If yes, specify non-compliant features	Fully derecognized, 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)	50
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)	400	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	-	-	-	-	-

K. VISHWANATHAN
DY. GENERAL MANAGER-RMD

ASHWINI KUMAR SHUKLA
CHIEF RISK OFFICER

RAJEEV PURI
EXECUTIVE DIRECTOR

VIVEK WAHI
EXECUTIVE DIRECTOR

ALOK SRIVASTAVA
EXECUTIVE DIRECTOR

M. V. RAO
MANAGING DIRECTOR & CEO