

## PILLAR 3 (BASEL III) DISCLOSURES AS ON 30.06.2025

### CENTRAL BANK OF INDIA

#### Table DF-2: Capital Adequacy

<b>Qualitative disclosures</b> (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.	
<b>Quantitative disclosures</b> (b) Capital requirements for credit risk: • Portfolios subject to standardized approach @9% • Securitization exposures:	Rs. 15377.43 Crore NIL
(c) Capital requirements for market risk: • Standardized duration approach. - Interest rate risk - Foreign exchange risk (including gold) - Equity risk	Rs. 51.03 Crore Rs. 12.38 Crore Rs. 196.79 Crore
(d) Capital requirements for operational risk: • Basic Indicator Approach	Rs. 2374.17 Crore
(e) Common Equity Tier 1, Tier 1 and Total Capital ratios: • Common Equity Tier 1 • Tier 1 • Total Capital ratio	15.48% 15.48% 17.66%

## **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, Credit Risk Mitigation and Collateral Management Policy, Intra Group Transactions and Exposure Policy, Credit Review Policy, Credit Rating Policy, Model Validation Policy, Model Risk Policy, Integrated Risk Management Policy, ALM Policy, Market Risk Policy, Fraud Risk Management Policy, Operational Risk Management Framework (ORMF), ESG Policy and ERM 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 Rating for all accounts with exposure above Rs.300 Cr and Internal Credit Rating of CBI VII & below is also undertaken bi-annually. Further, Dynamic Review of accounts with exposure Rs.5 Cr and above is undertaken as and when any early warning signal generates. 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\*:

4,98,739

Non-fund based:

42,846

*\*Includes cash, balances with banks, investments, etc.*

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

- Overseas
- Domestic

5,686

5,35,899

(c)

Industry Name	Rs. in Crore	Rs. in Crore	Rs. in Crore
	Funded	Non-Funded	Investment
<b>A. Mining and Quarrying (A.1 + A.2)</b>	284.34	19.65	0.00
<b>A.1 Coal</b>	75.19	-	0.00
<b>A.2 Others</b>	209.14	19.65	0.00
<b>B. Food Processing (B.1 to B.5)</b>	5,507.50	1,774.95	92.58
<b>B.1 Sugar</b>	986.48	42.25	31.13
<b>B.2 Oils</b>	1,180.37	1,334.17	0.01
<b>B.3 Tea</b>	171.77	3.96	0.00
<b>B.4 Coffee</b>	3.51	-	0.00
<b>B.5 Others</b>	3,165.37	394.57	61.44
<b>C. Beverages (excluding Tea &amp; Coffee) and Tobacco (C.1 + C.2)</b>	217.26	14.68	0.00
<b>C.1 Tobacco and tobacco products</b>	2.48	-	0.00
<b>C.2 Others</b>	214.78	14.68	0.00
<b>D. Textiles</b>	7,079.92	457.61	75.62
<b>D.1 Cotton</b>	3,694.95	74.83	75.59
<b>D.2 Jute</b>	230.52	26.85	0.03
<b>D.3 Man-made, of which</b>	191.29	11.64	0.00
<b>D.4 Others</b>	2,963.15	344.29	0.00
<b>Out of D (i.e., Total Textiles) to Spinning Mills</b>	155.48	70.07	0.00
<b>E. Leather and Leather products</b>	106.22	3.25	0.00
<b>F. Wood and Wood Products</b>	356.24	3.81	0.00
<b>G. Paper and Paper Products</b>	276.25	31.31	31.22
<b>H. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels</b>	972.20	50.38	240.02
<b>I. Chemicals and Chemical Products (Dyes, Paints, etc.) (I.1 to I.4)</b>	1,488.56	553.66	1.64
<b>I.1 Fertilizers</b>	48.21	7.52	0.00
<b>I.2 Drugs and Pharmaceuticals</b>	324.76	73.67	0.00
<b>I.3 Petro-chemicals (excluding under Infrastructure)</b>	99.33	370.43	0.00
<b>I.4 Others</b>	1,016.26	102.05	1.64
<b>J. Rubber, Plastic and their Products</b>	1,164.71	97.31	0.00
<b>K. Glass &amp; Glassware</b>	293.00	2.53	0.00
<b>L. Cement and Cement Products</b>	459.73	97.03	0.00
<b>M. Basic Metal and Metal Products (M.1 + M.2)</b>	5,378.51	240.93	69.38

<b>M.1 Iron and Steel</b>	4,778.71	199.72	0.00
<b>M.2 Other Metal and Metal Products</b>	599.80	41.21	69.38
<b>N. All Engineering (N.1 + N.2)</b>	3,145.65	2,632.83	117.03
<b>N.1 Electronics</b>	1,732.93	177.37	4.60
<b>N.2 Others</b>	1,412.72	2,455.46	112.43
<b>O. Vehicles, Vehicle Parts and Transport Equipment's</b>	1,629.00	137.20	6.20
<b>P. Gems and Jewelry</b>	1,529.56	58.39	0.00
<b>Q. Construction</b>	1,841.69	3,302.41	193.23
<b>R. Infrastructure</b>	24,017.40	3,475.30	4,074.86
<b>R.1 Transport and adjoining Infrastructure</b>	6920.99	1843.46	256.02
<b>R.1.1 Roads and Bridges</b>	4913.61	277.01	256.02
<b>R.1.1.1 Highways</b>	4911.56	277.01	256.02
<b>R.1.1.2 Other Roads</b>	2.05	0.00	0.00
<b>R.1.2 Ports</b>	0.00	0.00	0.00
<b>R.1.3 Shipyards</b>	87.25	0.00	0.00
<b>R.1.4 Inland Waterways</b>	0.00	0.00	0.00
<b>R.1.5 Airport</b>	1307.75	1561.49	0.00
<b>R.1.6 Railway track including electrical &amp; signaling system, tunnels, viaducts, bridges</b>	552.61	0.00	0.00
<b>R.1.7 Railway rolling stock along with workshop and associated maintenance facilities</b>	0.00	0.00	0.00
<b>R.1.8 Railway terminal infrastructure including stations and adjoining commercial infrastructure</b>	0.00	0.00	0.00
<b>R.1.9 Urban Public Transport (except rolling stock in case of urban road transport)</b>	0.00	4.00	0.00
<b>R.1.10 Logistics Infrastructure</b>	59.77	0.96	0.00
<b>R.1.11 Bulk Material Transportation Pipelines</b>	0.00	0.00	0.00
<b>R.2 Energy</b>	11017.25	724.76	3649.90
<b>R.2.1 Electricity (Generation)</b>	5432.39	458.95	3649.90
<b>R.2.1.1 Central Govt PSUs</b>	1001.30	0.00	1070.93
<b>R.2.1.2 State Govt PSUs (incl. SEBs)</b>	840.78	5.91	2193.68
<b>R.2.1.3 Private Sector</b>	3590.32	453.04	385.30
<b>R.2.2. Electricity (Transmission)</b>	78.00	4.77	0.00
<b>R.2.2.1 Central Govt PSUs</b>	0.00	0.00	0.00
<b>R.2.2.2 State Govt PSUs (incl. SEBs)</b>	78.00	4.77	0.00
<b>R.2.2.3 Private Sector</b>	0.00	0.00	0.00
<b>R.2.3. Electricity (Distribution)</b>	3991.82	261.04	0.00
<b>R.2.3.1 Central Govt PSUs</b>	0.00	0.00	0.00
<b>R.2.3.2 State Govt PSUs (incl. SEBs)</b>	3960.82	223.54	0.00

<b>R.2.3.3 Private Sector</b>	31.00	37.50	0.00
<b>R.2.4. Oil/Gas/Liquefied Natural Gas (LNG)</b>	1515.03	0.00	0.00
<b>R.3 Water and Sanitation</b>	365.39	9.54	0.00
<b>R.3.1 Solid Waste Management</b>	42.13	3.50	0.00
<b>R.3.2 Water supply pipelines</b>	1.65	1.30	0.00
<b>R.3.3 Water treatment plants</b>	12.04	4.74	0.00
<b>R.3.4 Sewage collection, treatment and disposal system</b>	0.00	0.00	0.00
<b>R.3.5 Irrigation (dams, channels, embankments etc.)</b>	309.57	0.00	0.00
<b>R.3.6 Storm Water Drainage System</b>	0.00	0.00	0.00
<b>R.3.7 Slurry Pipelines</b>	0.00	0.00	0.00
<b>R.4 Communication</b>	0.00	102.00	29.12
<b>R.4.1. Telecommunication (Fixed network)</b>	0.00	0.00	0.00
<b>R.4.2. Telecommunication towers</b>	0.00	0.00	0.00
<b>R.4.3 Telecommunication and Telecom Services</b>	0.00	102.00	29.12
<b>R.5 Social and Commercial Infrastructure</b>	3180.77	404.15	0.00
<b>R.5.1 Education Institutions (capital stock)</b>	317.83	32.97	0.00
<b>R.5.2 Sports Infrastructure</b>	24.38	0.09	0.00
<b>R.5.3 Hospitals (capital stock)</b>	623.88	334.16	0.00
<b>R.5.4 Tourism Infrastructure</b>	1441.22	33.15	0.00
<b>R.5.4.1 Three-star or higher category classified hotels located outside cities with population of more than 1 million</b>	1428.22	33.15	0.00
<b>R.5.4.2 Ropeways and cable cars</b>	0.00	0.00	0.00
<b>R.5.4.3 Others</b>	13.00	0.00	0.00
<b>R.5.5 Common infrastructure for Industrial Parks and other parks with industrial activity such as food parks, textile parks, Special Economic Zones, tourism facilities and agriculture markets</b>	0.00	0.00	0.00
<b>R.5.7 Fertilizer (Capital investment)</b>	0.49	0.00	0.00
<b>R. 5.7 Post harvest storage infrastructure for agriculture and horticultural produce including cold storage</b>	771.28	2.77	0.00
<b>R.5.8 Terminal markets</b>	0.01	0.00	0.00
<b>R.5.9 Soil-testing laboratories</b>	1.68	1.00	0.00
<b>R.5.10 Cold Chain</b>	0.00	0.00	0.00
<b>R.5.11 Affordable Housing</b>	0.00	0.00	0.00
<b>R.5.12 Affordable Rental Housing Complex</b>	0.00	0.00	0.00
<b>R.5.13 Exhibition-cum-Convention Centre</b>	0.00	0.00	0.00
<b>R.6. Others, if any, please specify</b>	2533.00	391.39	139.82

<b>S. Other Industries</b>	25867.27	4956.11	603.97
<b>All Industries (A to S)</b>	81,614.99	17,909.34	5505.75
<b>Residuary other advances (to tally with gross advances)</b>	2,24,212.67	3,930.63	7,144.90
<b>Total</b>	<b>3,05,827.66</b>	<b>21,839.97</b>	<b>12,650.65</b>

Industry exposure is more than 5% of gross exposure

	<b>Funded</b>	<b>Non-Funded</b>	<b>Investment</b>
Infrastructure	24,017.40	3,475.30	4,074.86

(d) Residual maturity breakdown of Performing Assets:

Day 1	58083.81
02 days to 07 days:	2433.29
08 days to 14 days:	3519.48
15 days to 30 days:	10108.63
31days to 2 months:	10389.49
Above 2 months to 3 months:	13160.81
Above 3 months to 6 months	18736.33
Above 6 months to 12 months:	25580.58
Above 1 year to 3 year	131766.87
Above 3 years to 5 years	40174.45
Over 5 years	99371.98
<b>Total</b>	<b>413325.71</b>

**(e) Amount of NPAs (Gross)**

▪ Substandard	2,429
▪ Doubtful 1	1,858
▪ Doubtful 2	2,543
▪ Doubtful 3	785
▪ Loss	1,022



<b>(f) Net NPAs</b>	1,308		
<b>(g) NPA Ratios</b>			
▪ Gross NPAs to gross advances	3.13%		
▪ Net NPAs to net advances	0.49%		
<b>(h) Movement of NPAs (Gross)</b>			
▪ Opening balance	9,225		
▪ Additions	989		
▪ Reductions	1576		
▪ NPA (Gross)	8,638		
<b>(i) Movement of provisions for NPAs</b>			
▪ Opening balance	7,681.52		
▪ Provisions made during the period	505.40		
▪ Write-off/Write-back of excess provisions	857.43		
▪ Closing balance	7,329.49		
<b>(j) Amount of Non-Performing Investments</b>	1,591.68		
<b>(k) Amount of provisions held for non-performing investments</b>	1,591.68		
<b>(l) Movement of provisions/depreciation on investments:</b>			
▪ Opening balance	1596.77		
▪ Provisions made during the period	0.45		
▪ Write-off	NIL		
▪ Write back of excess provision	5.54		
▪ Closing balance	1591.68		
<b>(n) Amount of NPA by 5 major industries (Rs. in cr)</b>	Industry Name	Gross NPAs	
	Food Processing	553.11	

	Textiles	332.95
	All Engineering	282.34
	Infrastructure	243.25
	Basic Metal and Metal Products	148.64
(o) Amount of NPA by geographic areas (Rs. in cr)		
	Overseas	Domestic
	0	8,638

**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 Ratings Ltd., CARE Rating, ICRA Ltd., India Ratings and Research Pvt. Ltd, ACUTE (SMERA) Ratings, INFOMERICS and BRICKWORK Ratings, 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.

<u>Quantitative Disclosures:</u>	Rs. in Crore
(b) For exposure amounts after risk mitigation subject to the standardized approach	
▪ Below 100 % risk weight:	466305.48
▪ 100 % risk weight	39361.48
▪ More than 100 % risk weight	35918.57
▪ Amount Deducted-CRM	36444.81

**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, <b>ISIN</b> 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 recognized in regulatory capital (Rs. in Crore, as of most recent reporting date)	Rs. 9051
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>	Rs. 0.20 per equity share interim dividend for a Face value of Rs. 10 each.
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	

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

Issuer	<b>SR VI</b>
Unique identifier (e.g. CUSIP, <b>ISIN</b> or Bloomberg identifier for private placement)	INE483A08049
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 recognized in regulatory capital (Rs. in Crore, as of most recent reporting date)	1500
Par value of instrument	Rs 1 Crore
Accounting classification	LIABILITY
Original date of issuance	30.08.2023
Perpetual or dated	DATED

Original maturity date	30.08.2033
Issuer call subject to prior supervisory approval	Yes
Optional call date, contingent call dates and redemption amount	30.08.2028
Subsequent call dates, if applicable	N.A.
<i>Coupons / dividends</i>	-
Fixed or floating dividend/coupon	Fixed
Coupon rate and any related index	8.80%
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 permanently written off upon occurrence of the trigger event, called the 'point of non-viability trigger' ("ponv trigger")
If write-down, full or partial	Full
If write-down, permanent or temporary	Permanent

If temporary write-down, description of write-up mechanism	NA
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	-

**(Dr. BHASKAR G.)**  
**CHIEF RISK OFFICER**

**(MAHENDRA DOHARE)**  
**EXECUTIVE DIRECTOR**

**(M.V MURALI KRISHNA)**  
**EXECUTIVE DIRECTOR**

**(VIVEK WAHI)**  
**EXECUTIVE DIRECTOR**