Table DF – 2: Capital Adequacy

As on 30.09.2015

Quantitative disclosures	(Amount in Rs. Crore)
a) Capital requirements for credit risk	
• Portfolios subject to standardised approach	15628.18
• Securitisation exposures	NIL
b) Capital requirements for market risk:	
• Standardised duration approach	
- Interest rate risk	896.84
- Foreign Exchange risk (including gold)	18.05
- Equity risk	622.91
c) Capital requirements for operational risk	
• Basic indicator approach	1107.51
• The Standardised Approach	Not Applicable
d) Common Equity Tier 1 Capital Ratio	5.89%
Tier 1 Capital	6.59%
Total Capital Ratio	9.09%
For the top consolidated group; and	Not Applicable
• For significant bank subsidiaries (stand alone or sub-consolidated depending on how the Framework is applied)	Not Applicable

Table DF-3

CREDIT RISK: GENERAL DISCLOSURES FOR ALL BANKS

Classification of Non Performing Accounts:

The bank follows the prudential guidelines of RBI for classification of NPA accounts.

(Amount in Rs. Crore)

Quantitative Disclosures	30.09.2015
a) Total gross credit risk exposures:	
Fund based	264575.04
Non fund based	28325.59
b) Geographic distribution of exposures,	
• **Domestic**	
Fund based	158845.74
Non Fund based	35561.02
• **Overseas**	
Fund based	17670.73
Non Fund based	2680.87
c) Industry type distribution of exposures, fund based and non-fund based separately.	Annexed
b) Residual contractual maturity breakdown of assets	Annexed

c) Amount of NPAs (Gross) • Substandard • Doubtful (D1, D2, D3) • Loss	19423.75 8308.54 10812.51 302.70
d) Net NPAs	12539.23
e) NPA Ratios • Gross NPAs to gross advances • Net NPAs to net advances	 11.00% 7.41%
f) Movement of NPAs (Gross) • Opening balance (01.07.2015) • Additions • Reductions • Closing balance (30.09.2015)	 16451.20 4760.54 1787.99 19423.75
j) Movement of provisions for NPAs • Opening balance (01.07.2015) • Provisions made during the period • Write off / Write back of excess provisions • Closing balance (30.09.2015)	 5137.76 1466.30 702.16 5901.90
k) Amount of Non-Performing Investments	259.55
l) Amount of provisions held for non-performing investments (Includes provision of Rs. 11.62 Crores for ARCIL-SPIC (Non Performing Investment matured for payment))	104.83
m) Movement of provisions for depreciation on investments • Opening Balance • Provisions made during the period • Write-off / Write-back of excess provisions • Closing Balance	 552.15 2.29 68.62 485.82

Residual contractual Maturity break down of Assets

(Amount in Rs. Crore)

Day 1	2-7D	8-14D	15-28D	29D-3M	3-6M	>6M-1Year	>1 to 3 years	>3 to 5 years	>5 years
13664.52	5544.31	5415.12	6701.95	20850.83	17664.17	26444.49	66517.46	31930.45	101797.14

Covers Gross Assets for domestic operations

INDIAN OVERSEAS BANK
BALANCE SHEET MANAGEMENT DEPT.
CENTRAL OFFICE

INDUSTRY WISE EXPOSURES

(Amount in Rs. Crore)

Industry Name	Outstanding as on 30.09.2015
Mining and quarrying	1815.41
Food Processing	4180.28
Of which Sugar	1149.37
Of which Edible Oils and Vanaspati	1056.18
Of which Tea	48.58
Beverages and Tobacco	463.57
Cotton Textiles	3933.33
Jute Textiles	77.58
Handicraft/ Khadi (Non Priority)	194.74
Other Textiles	2891.41
Leather and Leather Products	536.34
Wood and Wood Products	708.21
Paper and Paper Products	1869.94
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	891.54
Chemicals and Chemical Products (Dyes, Paints, etc.,)	2716.96
Of which Fertilisers	211.31
Of Which Drugs and Pharmaceuticals	787.00
Of which Others	1718.65
Rubber, Plastic and their products	1085.54
Glass & Glassware	108.05
Cement and Cement Products	1499.22
Iron and Steel	11036.25
Other Metal and Metal Products	2576.06
All Engineering	5513.22
Of which Electronics	397.76
Vehicles, Vehicle Parts and Transport Equipments	3465.82
Gems and Jewellery	810.98
Construction	1001.15
Infrastructure	29627.26
Of which Roadways	8295.23
Of which Energy	18335.68
Of which Telecommunications	1460.02
Other Industries	454.75
Residuary Other Advances	99058.86
Of which Aviation Sector	1489.79
Total Loans and Advances	**176516.47**

INDIAN OVERSEAS BANK BALANCE SHEET MANAGEMENT DEPT. CENTRAL OFFICE

Table DF-4

CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDISED APPROACH (as on 30.09.2015)

Quantitative Disclosures

(Amount in Rs. Crore)

Classification	Exposure after Mitigation (EAM)	EAM covered under External Rating	Unrated
ADVANCES / INVESTMENT			
Below 100% risk weight	105572.29	10489.86	95082.42
100% risk weight	94524.86	12946.25	81578.60
More than 100% risk weight	29970.30	13131.66	16838.66
Deducted	0.00	0.00	0.00
TOTAL	**230067.45**	**36567.77**	**193499.68**
OTHER ASSETS			
Below 100% risk weight	28767.19	107.13	28660.06
100% risk weight	7247.06	0.00	7247.06
More than 100% risk weight	51.51	0.00	51.51
Deducted	0.00	0.00	0.00
TOTAL	**36065.76**	**107.13**	**35958.63**

Table DF – 5

CREDIT RISK MITIGATION: DISCLOSURES FOR STANDARDISED APPROACHES (as on 30.09.2015)

(Amount in Rs. Crore)

Quantitative Disclosures

For each separately disclosed credit risk portfolio, the exposure (after, where applicable, on or off balance sheet netting) that is covered by Eligible Financial Collateral after application of haircuts	21285.80
Domestic Sovereign	0.00
Foreign Sovereign	0.00
Public Sector Entities	67.03
Banks – Schedule (INR)	0.00
Foreign Bank claims in FCY	0.00
Primary Dealers	0.00
Corporates	3036.25
Regulatory Retail Portfolio (RRP)	11976.30
Claims secured by Residential Property	19.04
Claims secured by Commercial Real Estate	117.03
Consumer Credit	5795.80
Capital Market Exposure	0.94
NBFC	27.52

Venture Capital	0.00
Non Performing Assets – a) Housing Loan	0.34
Non Performing Assets – b) Others	104.37
Other Assets – Staff Loans	60.43
Other Assets	45.99
Restructured Accounts	7.70
Claims secured by C.R.E-RH	26.89
Restructured Housing Loan	0.16

(Amount in Rs. Crore)

Quantitative Disclosures

For each separately disclosed credit risk portfolio, the total exposure (after, where applicable, on or off balance sheet netting) that is covered by guarantees / Credit Derivatives (whenever specifically permitted by RBI)	12453.56
Public Sector Entities	8598.94
Corporate	3311.00
Regulatory Retail Portfolio (RRP)	542.49
Restructured	1.13
Capital Market Exposure	0.00
CRE	0.00
CRE-RH	0.00

Table DF – 7

Market Risk in Trading Book:

Quantitative Disclosures:

In line with the RBI's guidelines, the Bank has computed capital for market risk as per Standardised Duration Approach of Basel-II framework for maintaining capital. The capital requirement for market risk as on 30.09.2015 in trading book of the bank is as under:

(Amount in Rs. Crore)

Type of Market Risk	Risk Weighted Asset (Notional)	Capital Requirement
Interest rate risk	11210.46	896.84
Equity position risk	7786.42	622.91
Foreign exchange risk	225.60	18.05
TOTAL	**19222.48**	**1537.80**

Table DF – 8

Operational Risk

Quantitative disclosures

(Amount in Rs. Crore)

Parameter	**Capital amount**	**Notional Risk Weighted Assets**
15% of positive average annual gross income over the previous 3 years as defined by RBI	1107.51	13843.93

Table DF –9 Interest rate risk on the Banking Book:

Quantitative Disclosures –

The impact of changes of Net Interest Income (NII) and Economic Value of Equity (EVE) calculated as on 30.09.2015 by applying notional interest rate shocks as discussed above are as under

(Amount in Rs. Crore)

Change in Interest Rate	ALM Policy Limit for EaR	Earnings at Risk (EaR) 30.09.2015	
		Up to 1 year	Up to 5 years
0.25% change	192.5 (3% of NII of previous year)	118.17	86.20
0.50% change	385 (6% of NII of previous year)	236.35	172.40
0.75% change	577.5 (9% of NII of previous year)	354.52	258.60
1.00% change	770 (12% of NII of previous year)	472.69	344.80
2.00% change	1540 (24% of NII of previous year)	945.38	689.60

ECONOMIC VALUE OF EQUITY	30.09.2015
Modified Duration Gap (DGAP)	0.32%
Limit as per ALM Policy	(+/-)1%
Market value of Equity (MVE)	
For a 200 BPS Rate Shock the Drop in Equity Value	12.65

Table DF – 10: General Disclosure for Exposures Related to Counterparty Credit Risk

Quantitative Disclosure

(Amount in Rs. Crore)

No	Particulars	Notional Amount	MTM	Total current credit exposures
1	Derivatives	211.77	7.89	16.42
2	Interest Rates Contracts/Swaps	6871.10	117.97	128.79
3	Forward Purchase / Sales Contract	43834.93	315.28	1586.06
4	Credit Derivatives	NIL	NIL	NIL
5	Credit Default Swaps	NIL	NIL	NIL

Table DF – 11: Composition of Capital

Part I : Template to be used only from March 31,2017 : Not Applicable

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

(Amount in Rs. Crore)

	Basel III common disclosure template to be used during the transition of regulatory adjustments (i.e. from April 1, 2013 to December 31, 2017)		**Amounts Subject to Pre-Basel III Treatment**
	Common Equity Tier 1 capital: instruments and reserves		
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	6080.48	6080.48
2	Retained earnings	7525.89	7525.89
3	Accumulated other comprehensive income (and other reserves)	0.00	0.00
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	0.00	0.00
	Public sector capital injections grandfathered until January 1, 2018	0.00	0.00
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	0.00	0.00
6	**Common Equity Tier 1 capital before regulatory adjustments**	**13606.37**	**13606.37**
	Common Equity Tier 1 capital: regulatory adjustments		
7	Prudential valuation adjustments		
8	Goodwill (net of related tax liability)		
9	Intangibles other than mortgage-servicing rights (net of related tax liability)	1025.91	1025.91
10	Deferred tax assets	346.84	346.84
11	Cash-flow hedge reserve		
12	Shortfall of provisions to expected losses		
13	Securitisation gain on sale		

14	Gains and losses due to changes in own credit risk on fair valued liabilities		
15	Defined-benefit pension fund net assets	0.00	0.00
16	Investments in own shares (if not already netted off paid-up capital on reported balance sheet)		
17	Reciprocal cross-holdings in common equity	61.26	0.00
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)		
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)	0.00	0.00
20	Mortgage servicing rights (amount above 10% threshold)	0.00	0.00
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	0.00	0.00
22	Amount exceeding the 15% threshold	0.00	0.00
23	of which: significant investments in the common stock of financial entities	0.00	0.00
24	of which: mortgage servicing rights	0.00	0.00
25	of which: deferred tax assets arising from temporary differences	0.00	0.00
26	National specific regulatory adjustments (26a+26b+26c+26d)	0.00	0.00
26a	of which: Investments in the equity capital of unconsolidated insurance subsidiaries	0.00	0.00
26b	of which: Investments in the equity capital of unconsolidated non-financial subsidiaries	0.00	0.00
26c	of which: Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank	0.00	0.00
26d	of which: Unamortised pension funds expenditures	0.00	0.00
	Regulatory Adjustments Applied to Common Equity Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment		
	of which: [INSERT TYPE OF ADJUSTMENT] For example: filtering out of unrealised losses on AFS debt securities (not relevant in Indian context)		
	of which: [INSERT TYPE OF ADJUSTMENT]		
	of which: [INSERT TYPE OF ADJUSTMENT]		
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	0.00	0.00
28	**Total regulatory adjustments to Common equity Tier 1**	**1434.01**	**1372.75**
29	**Common Equity Tier 1 capital (CET1)**	**12172.37**	**12233.63**

	Additional Tier 1 capital: instruments		
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (share premium) (31+32)	1546.00	1780.00
31	of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)	0.00	0.00
32	of which: classified as liabilities under applicable accounting standards (Perpetual debt Instruments)	1546.00	1780.00
33	Directly issued capital instruments subject to phase out from Additional Tier 1	0.00	0.00
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)	0.00	0.00
35	of which: instruments issued by subsidiaries subject to phase out	0.00	0.00
36	**Additional Tier 1 capital before regulatory adjustments**	**1546.00**	**1780.00**
	Additional Tier 1 capital: regulatory adjustments		
37	Investments in own Additional Tier 1 instruments	75.00	75.00
38	Reciprocal cross-holdings in Additional Tier 1 instruments	20.00	0.00
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)	0.00	0.00
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)	0.00	0.00
41	National specific regulatory adjustments (41a+41b)	0.00	0.00
41a	Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	0.00	0.00
41b	Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank	0.00	0.00
	Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment	0.00	0.00
	of which: [INSERT TYPE OF ADJUSTMENT e.g. DTAs]		
	of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%]		
	of which: [INSERT TYPE OF ADJUSTMENT]		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		
43	**Total regulatory adjustments to Additional Tier 1 capital**	95.00	75.00
44	**Additional Tier 1 capital (AT1)**	**1451.00**	**1705.00**
44a	**Additional Tier 1 capital reckoned for capital adequacy**	**1451.00**	**1705.00**
45	**Tier 1 capital (T1 = CET1 + Admissible AT1) (29 + 44a)**	***13623.37***	***13938.63***

	Tier 2 capital: instruments and provisions		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	1294.00	1294.00
47	Directly issued capital instruments subject to phase out from Tier 2	1842.61	2632.30
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)	0.00	0.00
49	of which: instruments issued by subsidiaries subject to phase out	0.00	0.00
50	Provisions	2083.57	2083.57
51	**Tier 2 capital before regulatory adjustments**	**5220.18**	**6009.87**
	Tier 2 capital: regulatory adjustments		
52	Investments in own Tier 2 instruments	55.00	55.00
53	Reciprocal cross-holdings in Tier 2 instruments	0.00	0.00
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)	0.00	
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	0.00	
56	National specific regulatory adjustments (56a+56b)		
56a	of which: Investments in the Tier 2 capital of unconsolidated subsidiaries	0.00	
56b	of which: Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank	0.00	
	Regulatory Adjustments Applied To Tier 2 in respect of Amounts Subject to Pre-Basel III Treatment	0.00	0.00
	of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 2 at 50%]	0.00	0.00
	of which: [INSERT TYPE OF ADJUSTMENT]	0.00	0.00
57	**Total regulatory adjustments to Tier 2 capital**	55.00	55.00
58	**Tier 2 capital (T2)**	**5165.18**	**5954.87**
58a	**Tier 2 capital reckoned for capital adequacy**	**5165.18**	**5954.87**
58b	**Excess Additional Tier 1 capital reckoned as Tier 2 capital**	0.00	
58c	**Total Tier 2 capital admissible for capital adequacy (58a + 58b)**	**5165.18**	**5954.87**
59	**Total capital (TC = T1 + T2) (45 + 58c)**	**18788.55**	**19893.50**
	Risk Weighted Assets in respect of Amounts Subject to Pre-Basel III Treatment	81.26	
	of which: [INSERT TYPE OF ADJUSTMENT]	81.26	
	of which: ...	0.00	

60	**Total risk weighted assets (60a + 60b + 60c)**	***206712.89***	
60a	of which: total credit risk weighted assets	173646.48	
60b	of which: total market risk weighted assets	19222.48	
60c	of which: total operational risk weighted assets	13843.93	
	Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	5.89%	
62	Tier 1 (as a percentage of risk weighted assets)	6.59%	
63	Total capital (as a percentage of risk weighted assets)	9.09%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)	5.50%	
65	of which: capital conservation buffer requirement	0.00	
66	of which: bank specific countercyclical buffer requirement	0.00	
67	of which: G-SIB buffer requirement	0.00	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	0.39%	
	National minima (if different from Basel III)		
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	5.50%	
70	National Tier 1 minimum ratio (if different from Basel III minimum)	7.00%	
71	National total capital minimum ratio (if different from Basel III minimum)	9.00%	
	Amounts below the thresholds for deduction (before risk weighting)		
72	Non-significant investments in the capital of other financial entities		
73	Significant investments in the common stock of financial entities		
74	Mortgage servicing rights (net of related tax liability)	0.00	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	0.00	
	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)	2083.57	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	2583.91	
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	0.00	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	0.00	
82	Current cap on AT1 instruments subject to phase out arrangements	1546	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	234	
84	Current cap on T2 instruments subject to phase out arrangements	1842.61	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	789.69	

Notes to the Template

Row No. of the template	Particular	(Amount in Rs. Crore)
10	Deferred tax assets associated with accumulated losses	0
	Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability	346.84
	Total as indicated in row 10	346.84
19	If investments in insurance subsidiaries are not deducted fully from capital and instead considered under 10% threshold for deduction, the resultant increase in the capital of bank	0
	of which: Increase in Common Equity Tier 1 capital	0
	of which: Increase in Additional Tier 1 capital	0
	of which: Increase in Tier 2 capital	0
26b	If investments in the equity capital of unconsolidated non-financial subsidiaries are not deducted and hence, risk weighted then:	0
	(i) Increase in Common Equity Tier 1 capital	0
	(ii) Increase in risk weighted assets	0
44a	Excess Additional Tier 1 capital not reckoned for capital adequacy (difference between Additional Tier 1 capital as reported in row 44 and admissible Additional Tier 1 capital as reported in 44a)	0
	of which: Excess Additional Tier 1 capital which is considered as Tier 2 capital under row 58b	0
50	Eligible Provisions included in Tier 2 capital	1339.00
	Eligible Revaluation Reserves included in Tier 2 capital	744.57
	Total of row 50	2083.57
58a	Excess Tier 2 capital not reckoned for capital adequacy (difference between Tier 2 capital as reported in row 58 and T2 as reported in 58a)	0

Table DF – 12: Composition of Capital-Reconciliation Requirements

(Amount in Rs. Crore)

		Balance Sheet as in financial statements	Balance sheet under regulatory scope of consolidation
		As on 30.09.2015	As on 30.09.2015
A	**Capital & Liabilities**		
i	**Paid up Capital**	1235.35	1235.35
	Reserves and Surplus	13817.72	13817.72
	Minority Interest	0.00	0.00
	Total Capital	**15053.07**	**15053.07**
ii	**Deposits**	**233026.10**	**233026.10**
	of which : Deposit from Banks	576.50	576.50
	of which : customer deposits	232449.60	232449.60
	of which : Others	0.00	0.00
iii	**Borrowings**	**29844.58**	**29844.58**
	of which : From RBI	0.00	0.00
	of which : From bank	11748.70	11748.70
	of which : from other institutional & agencies	10843.58	10843.58
	of which : Others(pl .Specify)	0.00	0.00
	of which : Capital instruments	7252.30	7252.30
iv	**Other liabilities and provisions**	**6943.91**	**6943.91**
	Total	**284867.66**	**284867.66**
		Balance Sheet as in financial statements	Balance sheet under regulatory scope of consolidation
		As on 30.09.2015	As on 30.09.2015
B	**Assets**		
i	Cash and Balances with Reserve Bank of India	**13559.33**	**13559.33**
	Balance with bank and money at call and short notice	**10309.65**	**10309.65**
II	**Investments**	**82619.39**	**82619.39**
	of which: Government Securities	72886.14	72886.14
	of which: Other approved securities	3.11	3.11
	of Which :shares	1544.29	1544.29
	of which : Debentures & Bonds	4853.19	4853.19
	of which: Subsidiaries/joint Venture/Associates	199.58	199.58

	of which : other (commercial Paper, Mutual Funds etc)	3133.08	3133.08
iii	**Loans and advances**	**168253.85**	**168253.85**
	of which : Loans and advances to banks	448.85	448.85
	of which : Loans and advances to customers	167805.00	167805.00
iv	**Fixed assets**	**2474.76**	**2474.76**
v	**Other assets**	**7650.68**	**7650.68**
	of which : Goodwill and intangible assets	0.00	0.00
	of which : Deferred tax assets	0.00	0.00
vi	**Goodwill on consolidation**	0.00	0.00
vii	**Debit balance in Profit & Loss account**	0.00	0.00
	Total	**284867.66**	**284867.66**

(Amount in Rs. Crore)

	Extract of Basel III common disclosure template (with added column)- Table DF-11 (Part I / Part II whichever, applicable)	
	Common Equity Tier 1 capital: instruments and reserve	
		Component of regulatory capital reported by bank.
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	6080.48
2	Retained Earning	7525.90
3	Accumulated other comprehensive income (and other reserves)	0.00
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	0.00
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	0.00
6	Common Equity Tier 1 capital before regulatory adjustments	13606.37
7	Prudential valuation adjustment	0.00
8	Goodwill(net of related tax liablity)	0.00

Table DF-13 : Main Features of Regulatory Capital Instruments

Disclosure template for main features of regulatory capital instruments

		Lower Tier II SERIES VIII	Lower Tier II SERIES IX	Lower Tier II SERIES X
1	Issuer	PSU Bank	PSU Bank	PSU Bank
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement	INE565A09082	INE565A09090	INE565A09108
3	Governing law(s) of the instrument	Chennai	Chennai	Chennai
	Regulatory treatment			
4	Transitional Basel III rules	Tier II	Tier II	Tier II
5	Post-transitional Basel III rules	ineligible	ineligible	ineligible
6	Eligible at solo/group/group @ solo	Solo	Solo	Solo
7	Instrument type	Tier II debt instruments	Tier II debt instruments	Tier II debt instruments
8	Amount recognised in regulatory capital (Rs. In Crore, as of most recent reporting date)	nil	nil	nil
9	Par value of instrument	Rs.10.00 lakhs	Rs.10.00 lakhs	Rs.10.00 lakhs
10	Account classification	Liability	Liability	Liability
11	Original date of issuance	16.09.2005	09.01.2006	13.03.2006
12	Perpetual or dated	dated	dated	dated
13	Original maturity date	16.12.2015	09.04.2016	13.03.2016
14	Issuer call subject to prior supervisory approval	Not applicable	Not applicable	Not applicable
15	Optional call date, contingent call dates and redemption amount (Rs. in Crore)	nil, nil, 200	nil, nil, 250	nil, nil, 300
16	Subsequent call dates, if applicable	Not applicable	Not applicable	Not applicable
	Coupons / dividends			
17	Fixed or floating divend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Coupon rate	Coupon rate	Coupon rate
19	Existence of a dividend stopper	No	No	No

20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Not available	Not available	Not available
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger(s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	Redemption to be permitted by RBI	Redemption to be permitted by RBI	Redemption to be permitted by RBI

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Table DF-13 : Main Features of Regulatory Capital Instruments

Disclosure template for main features of regulatory capital instruments

		Upper Tier II SERIES I	Upper Tier II SERIES II	Upper Tier II SERIES III	Upper Tier II SERIES IV
1	Issuer	PSU Bank	PSU Bank	PSU Bank	PSU Bank
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement	INE565A09140	INE565A09173	INE565A09199	INE565A09223
3	Governing law(s) of the instrument	Chennai	Chennai	Chennai	Chennai
	Regulatory treatment				
4	Transitional Basel III rules	Tier II	Tier II	Tier II	Tier II
5	Post-transitional Basel III rules	Tier II	Tier II	Tier II	Tier II
6	Eligible at solo/group/group @ solo	Solo	Solo	Solo	Solo
7	Instrument type	Upper Tier II capital instrument	Upper Tier II capital instrument	Upper Tier II capital instrument	Upper Tier II capital instrument
8	Amount recognised in regulatory capital (Rs. In Crore, as of most recent reporting date)	500	655.30	306	967
9	Par value of instrument	Rs.10.00 lakhs	Rs.10.00 lakhs	Rs.10.00 lakhs	Rs.10.00 lakhs
10	Account classification	Liability	Liability	Liability	Liability
11	Original date of issuance	05.09.2006	17.09.2008	01.09.2009	10.01.2011
12	Perpetual or dated	dated	dated	dated	dated
13	Original maturity date	05.09.2021	17.09.2023	01.09.2024	10.01.2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount (in Rs. Crore)	05.09.2016 nil 500	17.09.2018 nil 655.30	01.09.2019 nil 510	10.01.2021 nil 967
16	Subsequent call dates, if applicable	No	No	No	No
	Coupons / dividends				
17	Fixed or floating divend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Coupon rate	Coupon rate	Coupon rate	Coupon rate
19	Existence of a dividend stopper	No	No	No	No

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20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Step-up	Step-up	Step-up	Step-up
22	Non-cumulative or cumulative	Non -Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger(s)	N/A	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	Call option & redemption to be permitted by RBI	Call option & redemption to be permitted by RBI	Call option & redemption to be permitted by RBI	Call option & redemption to be permitted by RBI

Table DF-13 : Main Features of Regulatory Capital Instruments
Disclosure template for main features of regulatory capital instruments

		Perpetual	Perpetual	Perpetual	Perpetual
		Basel II Compliant	**Basel II Compliant**	**Basel II Compliant**	**Basel II Compliant**
		SERIES I	**SERIES II**	**SERIES III**	**SERIES IV**
1	Issuer	PSU Bank	PSU Bank	PSU Bank	PSU Bank
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement	INE565A09116	INE565A09124	INE565A09157	INE565A09207
3	Governing law(s) of the instrument	Chennai	Chennai	Chennai	Chennai
	Regulatory treatment				
4	Transitional Basel III rules	Additional Tier I	Additional Tier I	Additional Tier I	Additional Tier I
5	Post-transitional Basel III rules	Additional Tier I	Additional Tier I	Additional Tier I	Additional Tier I
6	Eligible at solo/group/group @ solo	Solo	Solo	Solo	Solo
7	Instrument type	Perpetual Debt Instrument	Perpetual Debt Instrument	Perpetual Debt Instrument	Perpetual Debt Instrument
8	Amount recognised in regulatory capital (Rs. In Crore, as of most recent reporting date)	200	200	80	300
9	Par value of instrument	Rs.10.00 lakhs	Rs.10.00 lakhs	Rs.10.00 lakhs	Rs.10.00 lakhs
10	Account classification	Liability	Liability	Liability	Liability
11	Original date of issuance	31.03.2006	18.05.2006	30.09.2006	29.09.2009
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	Perpetual	Perpetual	Perpetual	Perpetual
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount (Rs. in Crore)	nil, nil, 200	nil , nil, 200	nil, nil, 80	nil , nil, 300
16	Subsequent call dates, if applicable	No	No	No	No
	Coupons / dividends				
17	Fixed or floating divend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Coupon rate	Coupon rate	Coupon rate	Coupon rate
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Step-up	Step-up	Step-up	Step-up
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A

26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger(s)	N/A	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Superior to equity shareholders and subordinate to claims of all other creditors	Superior to equity shareholders and subordinate to claims of all other creditors	Superior to equity shareholders and subordinate to claims of all other creditors	Superior to equity shareholders and subordinate to claims of all other creditors
36	Non-compliant transitioned features	Yes	Yes	Yes	Yes
37	If yes, specify non-compliant features	Call option to be permitted by RBI	Call option to be permitted by RBI	Call option to be permitted by RBI	Call option to be permitted by RBI

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Table DF-13 : Main Features of Regulatory Capital Instruments

Disclosure template for main features of regulatory capital instruments

		Perpetual		
		Basel III Compliant		
		SERIES I		
1	Issuer	PSU Bank		
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement	INE565A09231		
3	Governing law(s) of the instrument	Chennai		
	Regulatory treatment			
4	Transitional Basel III rules	Additional Tier I		
5	Post-transitional Basel III rules	Additional Tier I		
6	Eligible at solo/group/group @ solo	Solo		
7	Instrument type	Perpetual Debt Instrument		
8	Amount recognised in regulatory capital (Rs. In Crore as of most recent reporting date)	1000		
9	Par value of instrument	Rs.10.00 lakhs		
10	Account classification	Liability		
11	Original date of issuance	04.02.2015		
12	Perpetual or dated	Perpetual		
13	Original maturity date	Perpetual		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount (Rs. In Crore)	nil, nil, 1000		
16	Subsequent call dates, if applicable	No		
	Coupons / dividends			
17	Fixed or floating divend/coupon	Fixed		
18	Coupon rate and any related index	Coupon rate		
19	Existence of a dividend stopper	No		
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary		
21	Existence of step up or other incentive to redeem	Not Available		

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22	Non-cumulative or cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible		
24	If convertible, conversion trigger(s)	N/A		
25	If convertible, fully or partially	N/A		
26	If convertible, conversion rate	N/A		
27	If convertible, mandatory or optional conversion	N/A		
28	If convertible, specify instrument type convertible into	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A		
30	Write-down feature	Available		
31	If write-down, write-down trigger(s)	Common Equity Tier1 capital ratio 5.5		
32	If write-down, full or partial	partially or fully		
33	If write-down, permanent or temporary	Both		
34	If temporary write-down, description of write-up mechanism	Bank solely at its discretion, may write up the bonds to its origianl value in future, when it demonstrates that its capital position is well above the minimum		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinate to claims of all other creditors and depositors		
36	Non-compliant transitional features	No		
37	If yes, specify non-compliant features	Not applicable		

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

Disclosure template for main features of regulatory capital instruments

		Lower Tier II	Lower Tier II	Lower Tier II	Lower Tier II	Lower Tier II	Lower Tier II	Lower Tier II
		SERIES VIII	**SERIES IX**	**SERIES X**	**SERIES XI**	**SERIES XII**	**SERIES XIII**	**SERIES XIV**
1	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement	INE565A09082	INE565A09090	INE565A09108	INE565A09132	INE565A09165	INE565A09181	INE565A09215
2	Instrument type	Tier II debt instruments	Tier II debt instruments	Tier II debt instruments	Tier II debt instruments	Tier II debt instruments	Tier II debt instruments	Tier II debt instruments
3	Par value of instrument	Rs.10.00 lakhs	Rs.10.00 lakhs	Rs.10.00 lakhs	Rs.10.00 lakhs	Rs.10.00 lakhs	Rs.10.00 lakhs	Rs.10.00 lakhs
4	Issuer call subject to prior supervisory approval	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
5	Optional call date, contingent call dates and redemption amount (Rs. in Crore)	nil, nil, 200	nil, nil, 250	nil, nil, 300	nil, nil, 500	nil, nil, 300	nil, nil, 290	nil, nil, 1000
6	Subsequent call dates, if applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
7	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
8	Coupon rate and any related index	Coupon rate	Coupon rate	Coupon rate	Coupon rate	Coupon rate	Coupon rate	Coupon rate
9	Existence of a dividend stopper	No	No	No	No	No	No	No
10	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
11	Existence of step up or other incentive to redeem	Not available	Not available	Not available	Not available	Not abvailable	Not Available	Not available
12	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
13	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
14	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors
15	Non-compliant transitioned features	No	No	No	No	No	No	No
16	If yes, specify non-compliant features	Redemption to be per	Redemption to be per	Redemption to be permitted by RBI	Redemption to be permitted by RBI	Redemption to be permitted by RBI	Redemption to be permitted by RBI	Redemption to be permitted by RBI

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

Disclosure template for main features of regulatory capital instruments

		Upper Tier II SERIES I	Upper Tier II SERIES II	Upper Tier II SERIES III	Upper Tier II SERIES IV
1	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement	INE565A09140	INE565A09173	INE565A09199	INE565A09223
2	Instrument type	Upper Tier II capital instrument	Upper Tier II capital instrument	Upper Tier II capital instrument	Upper Tier II capital instrument
3	Par value of instrument	Rs.10.00 lakhs	Rs.10.00 lakhs	Rs.10.00 lakhs	Rs.10.00 lakhs
4	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
5	Optional call date, contingent call dates and redemption amount (in Rs. Crore)	05.09.2016 nil 500	17.09.2018 nil 655.30	01.09.2019 nil 510	10.01.2021 nil 967
6	Subsequent call dates, if applicable	No	No	No	No
7	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
8	Coupon rate and any related index	Coupon rate	Coupon rate	Coupon rate	Coupon rate
9	Existence of a dividend stopper	No	No	No	No
10	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
11	Existence of step up or other incentive to redeem	Step-up	Step-up	Step-up	Step-up
12	Non-cumulative or cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
13	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
14	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors
15	Non-compliant transitioned features	No	No	No	No
16	If yes, specify non-compliant features	Call option & redemption to be permitted by RBI	Call option & redemption to be permitted by RBI	Call option & redemption to be permitted by RBI	Call option & redemption to be permitted by RBI

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

Disclosure template for main features of regulatory capital instruments

		Perpetual Basel II Compliant SERIES I	Perpetual Basel II Compliant SERIES II	Perpetual Basel II Compliant SERIES III	Perpetual Basel II Compliant SERIES IV
1	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement	INE565A09116	INE565A09124	INE565A09157	INE565A09207
2	Instrument type	Perpetual Debt Instrument	Perpetual Debt Instrument	Perpetual Debt Instrument	Perpetual Debt Instrument
3	Par value of instrument	Rs.10.00 lakhs	Rs.10.00 lakhs	Rs.10.00 lakhs	Rs.10.00 lakhs
4	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
5	Original maturity date	Perpetual	Perpetual	Perpetual	Perpetual
6	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
7	Optional call date, contingent call dates and redemption amount (Rs. in Crore)	nil, nil, 200	nil, nil, 200	nil, nil, 80	nil, nil, 300
8	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
9	Existence of a dividend stopper	No	No	No	No
10	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
11	Existence of step up or other incentive to redeem	Step-up	Step-up	Step-up	Step-up
12	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
13	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
14	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Superior to equity shareholders and subordinate to claims of all other creditors	Superior to equity shareholders and subordinate to claims of all other creditors	Superior to equity shareholders and subordinate to claims of all other creditors	Superior to equity shareholders and subordinate to claims of all other creditors
15	Non-compliant transitioned features	Yes	Yes	Yes	Yes
16	If yes, specify non-compliant features	Call option to be permitted by RBI	Call option to be permitted by RBI	Call option to be permitted by RBI	Call option to be permitted by RBI

Table DF-14 : Terms and Conditions of Regulatory Capital Instruments
Disclosure template for main features of regulatory capital instruments

		Perpetual
		Basel III Compliant
		SERIES I
1	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement	INE565A09231
2	Instrument type	Perpetual Debt Instrument
3	Par value of instrument	Rs.10.00 lakhs
4	Perpetual or dated	Perpetual
5	Original maturity date	Perpetual
6	Issuer call subject to prior supervisory approval	Yes
7	Optional call date, contingent call dates and redemption amount (Rs. in Crore)	nil,, nil, 1000
8	Fixed or floating dividend/coupon	Fixed
9	Existence of a dividend stopper	No
10	Fully discretionary, partially discretionary or mandatory	Full Discretionary
11	Existence of step up or other incentive to redeem	Not available
12	Non-cumulative or cumulative	Non-cumulative
13	Convertible or non-convertible	Non-convertible
14	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinate to claims of all other creditors and depositors
15	Non-compliant transitioned features	No
16	If yes, specify non-compliant features	Not applicable

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