

Table DF – 2

CAPITAL ADEQUACY

Qualitative Disclosures

Banks in India implemented capital adequacy measures in April 1992 based on the capital adequacy framework (Basel-I) issued by the Basel Committee on Banking Supervision (BCBS) and the guidelines issued by Reserve Bank of India (RBI) from time to time. Such a measure was taken in order to strengthen the capital base of banks and at the same time to make it compliant with the international best practices in the matter of maintaining capital adequacy.

Subsequently, the BCBS released the "International Convergence of Capital Measurement and Capital Standards: A Revised Framework" on June 26, 2004. The Revised Framework was updated in November 2005 to include trading activities and the treatment of double default effects and a comprehensive version of the framework was issued in June 2006.

In line with the RBI guidelines, the Bank had migrated to the revised (Basel-II) framework from 31.3.2008 and continues to be compliant with the requirements of Basel-II framework. Basel-II Framework provides a range of options for determining the capital requirements for credit risk, market risk and operational risk. The Framework allows banks and supervisors to select approaches that are most appropriate for their operations and financial markets. In accordance with the RBI's requirements, the Bank has adopted Standardised Approach (SA) for credit risk, Standardised Measurement Method (SMM) for market risks and Basic Indicator Approach (BIA) for Operational Risk to compute capital. The Bank is maintaining capital for Credit, Market and Operational Risk in line with the RBI guidelines in this regard.

RBI has prescribed that banks are required to maintain a minimum total capital (MTC) of 9% of total risk weighted assets (RWAs) i.e. capital to risk weighted assets (CRAR). Banks are further required to maintain a capital conservation buffer (CCB) of 2.5%, comprised of Common Equity Tier 1 capital, above the regulatory minimum capital requirement of 9% in phases by 31.03.2019. The Capital Conservation Buffer as on 31.03.2016 prescribed is 0.625%.

The framework issued by RBI prescribes maintenance of a minimum Tier-1 CRAR of 7% with a minimum CET 1 of 5.5%. Total Capital (Tier 1 Capital plus Tier 2 Capital) must be at least 9% of RWAs on an ongoing basis. Thus, within the minimum CRAR of 9%, Tier 2 capital can be admitted maximum up to 2%.

The Bank has put in place a policy on Internal Capital Adequacy Assessment Process (ICAAP) and the framework in consideration of the relevant risk factors of the bank as a measure towards adequacy of capital available to meet the residual risk as part of Pillar 2 requirements of the revised framework commensurate with the bank's overall risk profile. In framing the policy the bank has taken into

consideration the requirements prescribed by the RBI in their guidelines and bank's risk appetite.

As part of Basel III framework RBI has introduced Leverage Ratio concept. The leverage ratio is the ratio of Tier-1 capital (Common Equity + Additional Tier I) and total exposure (as defined under Basel III). The leverage ratio has to be maintained on a quarterly basis. The basis for calculation at the end of each quarter is "based on the definition of capital (the capital measure) and total exposure (the exposure measure). Banks operating in India are required to make **disclosure** of the leverage ratio on quarterly basis and its components from April 1, 2015 on a quarterly basis as per the templates given. First disclosure required to be made for the quarter ending June 30, 2015.

RBI has issued guidelines on two minimum standards Viz. Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR) for funding liquidity. The LCR promotes short term resilience of banks to potential liquidity disruptions by ensuring that bank have sufficient high quality liquid assets (HQLA) to survive an acute stress scenario lasting for 30 days. The NSFR promotes resilience over longer term time horizons by requiring banks to fund their activities with more stable sources of funding on an ongoing basis. The LCR and NSFR requirement would be binding on banks from January 1, 2015 and January 1, 2018 respectively. With a view to provide transition time for banks, the requirement would be minimum of 60% for the calendar year 2015 i.e with effect from January 1, 2015 and rise in equal steps to reach the minimum required level of 100% on January 1, 2019 as per the time line given below:

Particulars	January 1, 2015	January 1, 2016	January 1, 2017	January 1, 2018	January 1, 2019
Minimum LCR	60%	70%	80%	90%	100%

Quantitative disclosures

(Rs. in crore)
As on 30.09.2016

a) Capital requirements for credit risk	
• Portfolios subject to standardised approach	13403.10
• Securitisation exposures	NIL
b) Capital requirements for market risk:	
• Standardised duration approach	
- Interest rate risk	288.89
- Foreign Exchange risk (including gold)	5.44
- Equity risk	602.61
c) Capital requirements for operational risk	
• Basic indicator approach	1143.79
• The Standardised Approach	Not Applicable

d) Common Equity Tier 1 Capital Ratio	7.64%
Tier 1 Capital	8.27%
Total Capital Ratio	10.15%
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.
(Rs. in crore)

Quantitative Disclosures	30.09.2016
a) Total gross credit risk exposures:	
Fund based	232997.45
Non fund based	20951.93
b) Geographic distribution of exposures,	
• Domestic	
Fund based	144669.04
Non Fund based	25837.71
• Overseas	
Fund based	14852.60
Non Fund based	2286.66
c) Industry type distribution of exposures, fund based and non-fund based separately	Annexed
d) Residual contractual maturity breakdown of assets	Annexed
e) Amount of NPAs (Gross)	34724.11
• Substandard	13867.32
• Doubtful (D1, D2, D3)	20223.21
• Loss	633.58
f) Net NPAs	20765.31
g) NPA Ratios	
• Gross NPAs to gross advances	21.77%
• Net NPAs to net advances	14.30%
h) Movement of NPAs (Gross)	
• Opening balance (01.07.2016)	33913.15
• Additions	2880.54
• Reductions	2069.57
• Closing balance (30.09.2016)	34724.12

i) Movement of provisions for NPAs	
• Opening balance (01.07.2016)	11438.41
• Provisions made during the period	3941.26
• Write off / Write back of excess provisions	2648.62
• Closing balance (30.09.2016)	12731.05
j) Amount of Non-Performing Investments (includes Rs. 11.62 crore of ARCIL – SPIC (Non Performing Investment matured for payment))	284.56
k) Amount of provisions held for non-performing investments (Includes provision of Rs. 11.62 Crores for ARCIL-SPIC (Non Performing Investment matured for payment))	131.33
l) Movement of provisions for depreciation on investments	
• Opening Balance	405.07
• Provisions made during the period (relates to the provision made in overseas branches)	(1.00)
• Write-off / Write-back of excess provisions	(61.81)
• Closing Balance	342.26

Residual contractual Maturity break down of Assets

(Rs. in crore)

Particulars	Amount
Day 1	12216.37
2 Days – 7 Days	18094.69
8 Days – 14 Days	4995.37
15 Days – 30 Days	6056.52
31 Days – 2 Months	14708.90
2 Months – 3 Months	13676.21
3 Months – 6 Months	21548.62
>6 Months – 12 Months	31141.42
>1 Year – 3 Years	46339.93
>3 Years – 5 Years	23193.40
> 5 Years	67246.88

Covers Gross Assets for domestic operations

INDUSTRY WISE EXPOSURES

(Rs. in crore)

Industry Name	Outstanding as on 30.09.2016
Mining and quarrying	1,549.30
Food Processing	3,053.30
Of which Sugar	221.16
Of which Edible Oils and Vanaspati	1,341.31
Of which Tea	47.91
Beverages and Tobacco	523.76
Cotton Textiles	2,577.46
Jute Textiles	100.65
Handicraft/ Khadi (Non Priority)	146.40
Other Textiles	581.21
Leather and Leather Products	461.98
Wood and Wood Products	725.49
Paper and Paper Products	962.54
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	873.26
Chemicals and Chemical Products (Dyes, Paints, etc..)	1,546.90
Of which Fertilisers	81.90
Of Which Drugs and Pharmaceuticals	601.51
Of which Others	863.49
Rubber, Plastic and their products	1,073.15
Glass & Glassware	97.19
Cement and Cement Products	760.00
Iron and Steel	4,890.71
Other Metal and Metal Products	2,954.28
All Engineering	2,236.92
Of which Electronics	103.66
Vehicles, Vehicle Parts and Transport Equipments	1,529.72
Gems and Jewellery	605.80
Construction	948.71
Infrastructure	27,708.73
Of which Roadways	7,523.64
Of which Energy	12,044.53
Of which Telecommunications	2,973.98
Other Industries	565.16
Residuary Other Advances	78,856.32
Of which Aviation Sector	910.15
Total Loans and Advances	1,59,521.65

Table DF-4

CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDISED APPROACH (as on 30.09.2016)**Quantitative Disclosures**

(Rs. in crore)

Classification	Exposure after Mitigation (EAM)	EAM covered under External Rating	Unrated
<u>ADVANCES / INVESTMENT</u>			
Below 100% risk weight	94532.23	13196.77	81335.46
100% risk weight	80863.24	4966.42	75896.82
More than 100% risk weight	21898.80	1081.84	20816.96
Deducted	0.00	0.00	0.00
TOTAL	197294.37	19245.03	178049.24
<u>OTHER ASSETS</u>			
Below 100% risk weight	23082.84	72.66	23010.18
100% risk weight	7829.28	0.00	7829.28
More than 100% risk weight	34.13	0.00	34.13
Deducted	0.00	0.00	0.00
TOTAL	30946.25	72.66	30873.59

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CREDIT RISK MITIGATION: DISCLOSURES FOR STANDARDISED APPROACHES (as on 30.09.2016)**Quantitative Disclosures**

(Rs. in crore)

Particulars	Amount
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	13083.93
Domestic Sovereign	0.00
Foreign Sovereign	0.00
Public Sector Entities	0.36
Banks – Schedule (INR)	0.00
Foreign Bank claims in FCY	0.00
Primary Dealers	0.00
Corporates	1608.76
Regulatory Retail Portfolio (RRP)	8214.52
Claims secured by Residential Property	17.26

Claims secured by Commercial Real Estate	60.74
Consumer Credit	2884.30
Capital Market Exposure	0.43
NBFC	96.46
Venture Capital	0.00
Non Performing Assets – a) Housing Loan	0.01
Non Performing Assets – b) Others	32.71
Other Assets – Staff Loans	22.02
Other Assets	133.66
Restructured Accounts	0.00
Claims secured by C.R.E-RH	12.72
Restructured Housing Loan	0.00

Quantitative Disclosures

(Rs. in crore)

Particulars	Amount
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)	7806.53
Public Sector Entities	4744.66
Corporate	305.60
Regulatory Retail Portfolio (RRP)	1162.94
Restructured	1558.99
Capital Market Exposure / NBFC	0.20
CRE	28.78
CRE-RH	5.35

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:

(Rs. in crore)

Type of Market Risk	Risk Weighted Asset (Notional)	Capital Requirement
Interest rate risk	3611.10	288.89
Equity position risk	7532.57	602.61
Foreign exchange risk	68.02	5.44
TOTAL	11211.69	896.94

Table DF – 8

OPERATIONAL RISK**Quantitative disclosures**

(Rs. in Crore)

Parameter	Capital amount	Notional Risk Weighted Assets
15% of positive average annual gross income over the previous 3 years as defined by RBI	1143.79	14297.33

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 30.09.2016 by applying notional interest rate shocks as discussed above are as under

(Rs. in crore)

Change in Interest Rate	Limit for EaR	Limit in absolute terms		Earnings at Risk (EaR) 30.09.2016	
		In terms of Previous years NII	Max Cap fixed for 3 yrs as per ALM Policy	Up to 1 year	Up to 5 years
0.25%	3%	161.5	192.5	104.80	116.22
0.50%	6%	323	385	209.60	232.43
0.75%	9%	484.5	577.5	314.40	348.65
1.00%	12%	645.96	770	419.20	464.86
2.00%	24%	1292	1540	838.40	929.72
ECONOMIC VALUE OF EQUITY					30.09.2016
Modified Duration Gap (DGAP)					0.06%
Limit as per ALM Policy					(+/-)1%
Market value of Equity (MVE)					(+/-) 20
For a 200 BPS Rate Shock the Drop in Equity Value					2.15

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GENERAL DISCLOSURE FOR EXPOSURES RELATED TO COUNTERPARTY CREDIT RISK**Qualitative Disclosure**

FINANCIAL/NON FINANCIAL PARAMETERES	DETAILS
a. Capital Adequacy Ratio (CAR)	Banks with CAR of 10% and above are assigned maximum weightate of 25% and below 8% is assigned 0%. Banks with CAR of less than 6% are assigned with discount factors of 25% that will be deducted from the total weightage arrived at for computation of counter party limits.
b. Return on Assets (ROA)- Profitability	Banks with ROA of more than or equal to 1.10 are assigned maximum weightage of 20% and the ROA less than 0.15% are assigned as 0%.
c. Gross NPA/Net NPA – Asset Quality	Banks with Gross NPA (for Foreign Banks)/Net NPA (for Indian Banks) of less than 3.00% are assigned Maximum weightage of 20% and the Gross NPA/Net NPA more than or equal to 9.00% are assigned zero Weightage. Banks with Gross NPA/Net NPA more than 15% are assigned with discount factors of 20% that is deducted from the total wieghtage arrived at for computation of counter party limits. However, this will not be applicable to Banks owned by Govt. (Government holding majority share)
d. External Agencies Ratings (Moody Investors Service or Standard & Poor's)	Ratings of Standard & Poor's, Moody's or Fitch and domestic rating agencies like CRISIL, ICRA, CARE of Brickworks in India are considered for arriving at the counter party limits. Banks rated with the highest/high quality /Exceptional/ Excellent grade are assigned a maximum weightage of 25% and the unrated shall have a zero weightage. Most of the Banks in India get themselves rated by rating agencies in India or abroad for their Tier II issuances, borrowing abroad. However, some banks may not have any rating at all by recognized rating agencies. Such banks will be assigned a weightaage of only 5% while assessing counter party limits. Wherever both the ratings are available, lower one will be reckoned and the weightage is assigned accordingly.
e. Tier One Capital in Absolute Terms	Quantum of exposure assumable in relation to the net-worth of a counter party bank ranges from 15% to 50% of net worth.

<p>Non Financial Reciprocal Business/Relationship/Govt Supported Banks/Indian Public/Private sector banks</p> <p>Country of Incorporation</p>	<p>In addition to the above five key financial parameters there are many other key parameters assessed while forming judgment on the counter party bank. The important among them are a) The spread and nature of the ownership structure b) Management Ability c) Peer comparison d) Importance of the Bank in the Economy and e) country of incorporation/Regulatory environment.</p> <p>There are some banks where bank has to consider limits not based on the financial parameters but simply based on their relationship, reciprocal arrangements, business considerations, requests from Indian branches, overseas centres, etc.,</p> <p>Wherever deemed necessary, the weightage ranging from 0% to 10% shall be considered for Govt. supported banks/Indian Private sector banks/Active correspondent Banks.</p>
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Quantitative Disclosure

(Rs. in crore)

No	Particulars	Notional Amount	MTM	Total current credit exposures
1	Derivatives	23.67	0.00	0.47
2	Interest Rates Contracts/Swaps	6901.30	35.49	87.76
3	Forward Purchase / Sales Contract	24563.91	168.35	732.19
4	Credit Derivatives	0.00	0.00	0.00
5	Credit Default Swaps	0.00	0.00	0.00

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)

(Rs. in 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)	10104.79	10104.79
2	Retained earnings	7462.33	7462.33
3	Accumulated other comprehensive income (and other reserves)	1682.08	1682.08

4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies ¹)	0.00	0.00
	Public sector capital injections grandfathered until 1 January 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	19249.20	19249.20
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)	5639.22	5639.22
10	Deferred tax assets ²	0.00	0.00
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	22.91	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) ³	0.00	0.00
20	Mortgage servicing rights ⁴ (amount above 10% threshold)	0.00	0.00
21	Deferred tax assets arising from temporary differences ⁵ (amount above 10% threshold, net of related tax liability)	267.62	267.62
22	Amount exceeding the 15% threshold ⁶	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 ⁷ (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 ⁸	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 ⁹	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	5929.76	5906.84
29	Common Equity Tier 1 capital (CET1)	13319.44	13342.36
Additional Tier 1 capital: instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (share premium) (31+32)	1180.00	1357.60
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)	1180.00	1357.60
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	1180.00	1357.60
Additional Tier 1 capital: regulatory adjustments			
37	Investments in own Additional Tier 1 instruments	50.00	75.00
38	Reciprocal cross-holdings in Additional Tier 1 instruments	30.00	20.00
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	0.00	0.00

	positions) 10		
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	80.00	95.00
44	Additional Tier 1 capital (AT1)	1100.00	1262.60
44a	Additional Tier 1 capital reckoned for capital adequacy¹¹	1100.00	1262.60
45	Tier 1 capital (T1 = CET1 + Admissible AT1) (29 + 44a)	14419.44	14604.96
Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	976.00	976.00
47	Directly issued capital instruments subject to phase out from Tier 2	1279.38	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	0
49	of which: instruments issued by subsidiaries subject to phase out	0	0
50	Provisions ¹²	1082.51	1082.51
51	Tier 2 capital before regulatory adjustments	3337.89	4690.81
Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments	50.00	50.00
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 ¹³ 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	50.00	50.00
58	Tier 2 capital (T2)	3287.89	4640.81
58a	Tier 2 capital reckoned for capital adequacy¹⁴	3287.89	4640.81
58b	Excess Additional Tier 1 capital reckoned as Tier 2 capital	0.00	
58c	Total Tier 2 capital admissible for capital adequacy (58a + 58b)	3287.89	4640.81
59	Total capital (TC = T1 + T2) (45 + 58c)	17707.33	19245.76
	Risk Weighted Assets in respect of Amounts Subject to Pre-Basel III Treatment	52.91	
	of which: [INSERT TYPE OF ADJUSTMENT]	52.91	
	of which: ...	0	
60	Total risk weighted assets (60a + 60b + 60c)	174432.39	
60a	of which: total credit risk weighted assets	148923.38	
60b	of which: total market risk weighted assets	11211.69	
60c	of which: total operational risk weighted assets	14297.33	
Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	7.64%	
62	Tier 1 (as a percentage of risk weighted assets)	8.27%	
63	Total capital (as a percentage of risk weighted assets)	10.15%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)	6.125%	
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)	1.51%	
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)	1082.51	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	2180.40	
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	180.00	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	600.00	
84	Current cap on T2 instruments subject to phase out arrangements	1279.38	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	1352.92	

Notes to the Template

Rs. (in crore)

Row No. of the template	Particular	Amount
10	Deferred tax assets associated with accumulated losses	0
	Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability	1626.33
	Total as indicated in row 10	0.00
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	1082.51
	Eligible Revaluation Reserves included in Tier 2 capital	0.00
	Total of row 50	1082.51
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

(Rs. in crore)

Sr. No.	Particulars	Balance Sheet as in financial statements	Balance sheet under regulatory scope of consolidation
		As on 30.09.2016	As on 30.09.2016
A	Capital & Liabilities		
i	Paid up Capital	2454.73	2454.73
	Reserves and Surplus	12758.64	12758.64
	Minority Interest	0	0
	Total Capital	15213.37	15213.37
ii	Deposits	208057.90	208057.90
	of which : Deposit from Banks	25.58	25.58
	of which : customer deposits	208032.32	208032.32
	of which : Others	0	0
iii	Borrowings	22529.95	22529.95
	of which : From RBI	0	0
	of which : From bank	8827.51	8827.51
	of which : from other institutional & agencies	8680.14	8680.14
	of which : Others(pl .Specify)	0	0
	of which : Capital instruments	5022.30	5022.30
iv	Other liabilities and provisions	6099.13	6099.13
	Total	251900.35	251900.35
B	Assets		
i	Cash and Balances with Reserve Bank of India	14025.26	14025.26
	Balance with bank and money at call and short notice	18956.31	18956.31
ii	Investments	62170.20	62170.20
	of which: Government Securities	49983.70	49983.70
	of which: Other approved securities	3.11	3.11
	of Which :shares	1173.43	1173.43
	of which : Debentures & Bonds	8065.56	8065.56
	of which: Subsidiaries / joint Venture /Associates	199.58	199.58
	of which : other (commercial Paper, Mutual Funds etc)	2744.82	2744.82

	Loans and advances	144725.95	144725.95
iii	of which : Loans and advances to banks	445.48	445.48
	of which : Loans and advances to customers	144280.47	144280.47
iv	Fixed assets	3213.55	3213.55
	Other assets	8809.08	8809.08
v	of which : Goodwill and intangible assets	0	0
	of which : Deferred tax assets	0	0
vi	Goodwill on consolidation	0	0
vii	Debit balance in Profit & Loss account	0	0
	Total	251900.35	251900.35

(Rs. in 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	10104.79
2	Retained Earning	7462.33
3	Accumulated other comprehensive income (and other reserves)	1682.08
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	19249.20
7	Prudential valuation adjustment	
8	Goodwill(net of related tax liability)	

Table DF-13 : MAIN FEATURES OF REGULATORY CAPITAL INSTRUMENTS				
Disclosure template for main features of regulatory capital instruments				
Sr. No.	Particulars	Lower Tier II	Lower Tier II	Lower Tier II
		SERIES XII	SERIES XIII	SERIES XIV
1	Issuer	PSU Bank	PSU Bank	PSU Bank
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE565A09165	INE565A09181	INE565A09215
3	Governing law(s) of the instrument	Chennai	Chennai	Chennai
	<i>Regulatory treatment</i>			
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)	60.00	116.00	800.00
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	22.08.2008	24.08.2009	31.12.2010
12	Perpetual or dated	dated	dated	dated
13	Original maturity date	22.08.2018	24.08.2019	31.12.2020
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, 300	nil, nil, 290	nil, nil, 1000
16	Subsequent call dates, if applicable	Not applicable	Not applicable	Not applicable
	<i>Coupons / dividends</i>			
17	Fixed or floating dividend/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

Sr. No.	Particulars	Lower Tier II	Lower Tier II	Lower Tier II
		SERIES XII	SERIES XIII	SERIES XIV
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

Table DF-13 : MAIN FEATURES OF REGULATORY CAPITAL INSTRUMENTS				
Disclosure template for main features of regulatory capital instruments				
Sr. No.	Particulars	Upper Tier II	Upper Tier II	Upper Tier II
		SERIES II	SERIES III	SERIES IV
1	Issuer	PSU Bank	PSU Bank	PSU Bank
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE565A09173	INE565A09199	INE565A09223
3	Governing law(s) of the instrument	Chennai	Chennai	Chennai
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	Tier II	Tier II	Tier II
5	Post-transitional Basel III rules	Tier II	Tier II	Tier II
6	Eligible at solo/group/group @ solo	Solo	Solo	Solo
7	Instrument type	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)	393.18	306.00	580.20
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	17.09.2008	01.09.2009	10.01.2011
12	Perpetual or dated	dated	dated	dated
13	Original maturity date	17.09.2023	01.09.2024	10.01.2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount (in Rs. Crore)	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
	<i>Coupons / dividends</i>			
17	Fixed or floating dividend/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

Sr. No.	Particulars	Upper Tier II	Upper Tier II	Upper Tier II
		SERIES II	SERIES III	SERIES IV
21	Existence of step up or other incentive to redeem	Step-up 0.50%	Step-up 0.50%	Step-up 0.50%
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	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		
Sr. No.	Particulars	Perpetual
		Basel II Compliant
		SERIES IV
1	Issuer	PSU Bank
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE565A09207
3	Governing law(s) of the instrument	Chennai
	<i>Regulatory treatment</i>	
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)	180.00
9	Par value of instrument	Rs.10.00 lakhs
10	Account classification	Liability
11	Original date of issuance	29.09.2009
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)	29.9.2019 , nil, 300
16	Subsequent call dates, if applicable	No
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/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	Mandatory
21	Existence of step up or other incentive to redeem	Step-up 0.50%
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	No
31	If write-down, write-down trigger(s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-up mechanism	N/A

Sr. No.	Particulars	Perpetual
		Basel II Compliant
		SERIES IV
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
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Call option to be permitted by RBI

Table DF-13 : MAIN FEATURES OF REGULATORY CAPITAL INSTRUMENTS

Disclosure template for main features of regulatory capital instruments		
Sr. No.	Particulars	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
	<i>Regulatory treatment</i>	
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)	1000.00
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)	4.2.2020, nil, 1000
16	Subsequent call dates, if applicable	No
	<i>Coupons / dividends</i>	
17	DF 14	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
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A

Sr. No.	Particulars	Perpetual
		Basel III Compliant
		SERIES I
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 original value in future, when it demonstrates that its capital position is well above the minimum capital requirements and with the prior approval of RBI
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

Table DF-14 : TERMS AND CONDITIONS OF REGULATORY CAPITAL INSTRUMENTS				
Disclosure template for main features of regulatory capital instruments				
Sr. No.	Particulars	Lower Tier II	Lower Tier II	Lower Tier II
		SERIES XII	SERIES XIII	SERIES XIV
1	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE565A09165	INE565A09181	INE565A09215
2	Instrument type	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
4	Issuer call subject to prior supervisory approval	Not applicable	Not applicable	Not applicable
5	Optional call date, contingent call dates and redemption amount (Rs. in Crore)	nil, nil, 300	nil, nil, 290	nil, nil, 1000
6	Subsequent call dates, if applicable	Not applicable	Not applicable	Not applicable
7	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
8	Coupon rate and any related index	Coupon rate	Coupon rate	Coupon rate
9	Existence of a dividend stopper	No	No	No
10	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
11	Existence of step up or other incentive to redeem	Not available	Not Available	Not available
12	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
13	Convertible or 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
15	Non-compliant transitioned features	No	No	No
16	If yes, specify non-compliant features	Redemption to be permitted by RBI	Redemption to be permitted by RBI	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**

Sr. No.	Particulars	Upper Tier II	Upper Tier II	Upper Tier II
		SERIES II	SERIES III	SERIES IV
1	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE565A09173	INE565A09199	INE565A09223
2	Instrument type	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
4	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
5	Optional call date, contingent call dates and redemption amount (in Rs. Crore)	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
7	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
8	Coupon rate and any related index	Coupon rate	Coupon rate	Coupon rate
9	Existence of a dividend stopper	No	No	No
10	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
11	Existence of step up or other incentive to redeem	Step-up	Step-up	Step-up
12	Non-cumulative or cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
13	Convertible or 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
15	Non-compliant transitioned features	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

Table DF-14 : TERMS AND CONDITIONS OF REGULATORY CAPITAL INSTRUMENTS		
Disclosure template for main features of regulatory capital instruments		
Sr. No.	Particulars	Perpetual
		Basel II Compliant
		SERIES IV
1	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE565A09207
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, 300
8	Fixed or floating dividend/coupon	Fixed
9	Existence of a dividend stopper	No
10	Fully discretionary, partially discretionary or mandatory	Mandatory
11	Existence of step up or other incentive to redeem	Step-up
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)	Superior to equity shareholders and subordinate to claims of all other creditors
15	Non-compliant transitioned features	Yes
16	If yes, specify non-compliant features	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		
Sr. No.	Particulars	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

Table DF-16

EQUITIES – DISCLOSURE FOR BANKING BOOK POSITIONS**Qualitative Disclosure**

1	<p>The general qualitative disclosure requirement with respect to equity risk, including:</p> <ul style="list-style-type: none"> • differentiation between holdings on which capital gains are expected and those taken under other objectives including for relationship and strategic reasons; and • Discussion of important policies covering the valuation and accounting of equity holdings in the banking book. This includes the accounting techniques and valuation methodologies used, including key assumptions and practices affecting valuation as well as significant changes in these practices
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Quantitative Disclosure

(Rs. in crore)

Sr. No.	Particulars	Amount
1	Value disclosed in the balance sheet of investments, as well as the fair value of those investments; for quoted securities, a comparison to publicly quoted share values where the share price is materially different from fair value	503.16
2	The types and nature of investments, including the amount that can be classified as: <ul style="list-style-type: none"> • Publicly traded • Privately held 	1004.73 390.06
3	The cumulative realised gains (losses) arising from sales and liquidations in the reporting period (01.04.2016 to 30.09.2016)	130.63
4	Total unrealised gains (losses)	0.00
5	Total latent revaluation gains (losses)	0.00
6	Any amounts of the above included in Tier 1 and/or Tier 2 capital	0.00
7	Capital requirements broken down by appropriate equity groupings, consistent with the bank's methodology, as well as the aggregate amounts and the type of equity investments subject to any supervisory transition or grandfathering provisions regarding regulatory capital requirements	0.00

Table DF 17

SUMMARY COMPARISON OF ACCOUNTING ASSETS VS. LEVERAGE RATIO EXPOSURE MEASURE

(Rs. in crore)

Sr. No.	Item	Amount
1	Total consolidated assets as per published financial statements	251900
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	266
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	5639
4	Adjustments for derivative financial instruments	1265
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	13350
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	23177
7	Other adjustments	23
8	Leverage ratio exposure	283764

Table DF-18

LEVERAGE RATIO COMMON DISCLOSURE TEMPLATE

		(Rs. in crore)
Sr. No.	Item	Leverage ratio framework
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	251900
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	5928
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	245972
Derivative exposures		
4	Replacement cost associated with all <i>derivatives</i> transactions (i.e. net of eligible cash variation margin)	347
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	918
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	---
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	---
8	(Exempted CCP leg of client-cleared trade exposures)	---
9	Adjusted effective notional amount of written credit derivatives	---
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	---
11	Total derivative exposures (sum of lines 4 to 10)	1265
Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	---
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	---
14	CCR exposure for SFT assets	13350
15	Agent transaction exposures	---
16	Total securities financing transaction exposures (sum of lines 12 to 15)	13350
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	43211
18	(Adjustments for conversion to credit equivalent amounts)	20034
19	Off-balance sheet items (sum of lines 17 and 18)	23177
Capital and total exposures		
20	Tier 1 capital	14419
21	Total exposures (sum of lines 3, 11, 16 and 19)	283764
Leverage ratio		
22	Basel III leverage ratio	5.08%