

ADDITIONAL DISCLOSURES AS ON 31.03.2020

Reserve Bank of India issues guidelines on Basel III Capital Adequacy Framework from time to time. In terms of the guidelines, the following disclosures are made as per the specified Formats under Pillar III requirement:

RISK MANAGEMENT

Risk taking is an integral part of the banking business. Banks assume various types of risks in its activities while providing different kinds of services based on its risk appetite. Each transaction that the Bank undertakes changes the risk profile of the Bank. In the normal course of business, a bank is exposed to various risks including Credit Risk, Market Risk and Operational Risk. The objective of risk management is not to prohibit or prevent risk taking activity, but to ensure that the risks are consciously taken with full knowledge, clear purpose and understanding so that it can be measured and mitigated. With a view to managing such risks efficiently and strengthening its risk management systems, the bank has put in place various risk management measures and practices which include policies, tools, techniques, monitoring mechanism and management information systems (MIS).

The Bank, on a continuous basis, aims at enhancing and maximizing the shareholder's value through achieving appropriate trade off between risks and returns. The Bank's risk management objectives broadly cover proper identification, measurement, monitoring, control and mitigation of the risks with a view to enunciate the bank's overall risk philosophy. The risk management strategy adopted by the bank is based on an understanding of risks and the level of risk appetite of the bank. Bank's risk appetite is demonstrated broadly through prescription of risk limits in various policies relating to risk management.

The bank has set up appropriate risk management organization structure in the bank. Risk Management Committee of the Board (RMCB), a sub-committee of the Board, is constituted which is responsible for management of credit risk, market risk, operational risk and other risks in the Bank. The bank has also constituted internal risk management committees namely Credit Risk Management Committee (CRMC) for managing credit risk, Asset Liability Management Committee (ALCO), Funds Committee for managing market risk, Operational Risk Management Committee (ORMC) and Product/Process Risk Mitigation Committee (PRMC) for managing operational risk, and Information Security Committee for managing Information security.

A full-fledged Risk Management department is functioning at the Bank's Central Office, independent of the business departments for implementing best risk management systems and practices in the bank. A Chief Risk Officer in the rank of General Manager of the bank is in charge of the department who is responsible for overall supervision on risk management in the bank and is the convener for all the internal risk management committees. The Mid-Office in Risk Management and Credit Support Services Dept., in particular, and other functional departments/ branches in general also carry out the risk management functions and monitor the adherence/compliance to policies, risk limit framework and internal approvals. Risk Managers have been placed at Regional Offices and Zonal Offices. Apart from coordinating with Risk Management Department,

Central Office for submission of various MIS, they participate in Regional and Zonal Level Credit Approval Committees.

The basic approach to manage risk more effectively lies with controlling the risk at the point of its origination. The bank had implemented the New Capital Adequacy Framework (Basel-II) with effect from 31.3.2008 and is in compliance with the framework, in line with the guidelines issued by the RBI from time to time. Basel III guidelines have been introduced from 01.04.2013, and bank is maintaining capital as per the guidelines. The Basel-II Framework is based on three mutually reinforcing pillars. While the first pillar of the revised framework addresses the minimum capital requirement for credit, market and operational risks, the second pillar of supervisory review process ensures that the bank has adequate capital to address all the risks in their business commensurate with bank's risk profile and control environment. As per RBI Circular, the Bank has put in place a Board approved Policy on Internal Capital Adequacy Assessment Process (ICAAP) to address second pillar requirements. This policy aims at assessing all material risks to which the bank is exposed over and above the regulatory prescriptions under the first pillar risks, and ensuring adequate capital structure to meet the requirements on an ongoing basis.

The bank has formulated a "Stress Testing framework" to assess the potential vulnerability of the organization to exceptional but plausible events in line with the guidelines issued by RBI on 2nd December 2013. Stress testing and scenario analysis, particularly in respect of the bank's material risk exposure, enable identification of potential risks inherent in a portfolio at times of economic recession and accordingly suitable proactive steps are taken to address the same. In accordance with the policy prescriptions, the bank carries out various stress tests on bank's balance sheet periodically and specific portfolios and places the reports to ALCO/ RMCB / Board.

Board approved Business Continuity Plan and Disaster Recovery plan is in place. The 3 way data centers have been implemented to facilitate Zero data loss, Multiple MPLS-VPN high bandwidth connections at all 3 data Centers and Central, Dual connectivity from different alternate service/alternate providers and alternate media for branches have been established. Firewall and Intrusion detection systems have been implemented. A Security Operating Centre (SOC) has been established by the Information System Security Department to monitor and analyse the information security incidents to take corrective steps while IS Audit section takes care of the periodical Information Systems Audit of the Bank's department and branches. The bank has fine-tuned the information security systems in accordance with RBI guidelines. Regular DR drills are being conducted every quarter. To ensure Network security, periodical Vulnerability assessment and Penetration testing exercise are conducted by external experts.

The Bank is also in the process of upgrading its risk management systems and procedure for migrating to the advanced approaches envisaged under Basel II framework.

Reserve Bank of India has issued final guidelines on Liquidity Risk Management effective from March 2013. The guideline covers preparation and submission of consolidated bank operations including domestic operations and overseas

operations separately at various frequencies. The bank has put in place system and procedure in this regard in compliance with the RBI guidelines.

With regard to the RBI guidelines on Liquidity Coverage ratio and Net Stable funding ratio, Bank is reporting LCR to RBI from Jan. 2015 onwards. The implementation of the LCR has been phased in from January 1, 2015 with a minimum mandatory requirement at 60 per cent, which has gradually increased to 100 per cent by January 1, 2019. Our Banks LCR as on 30.09.2019 was 331.84% (based on the average of 3 months of Q2 of FY 2019-20.) . RBI vide their circular number RBI/2018-19/84 DBR.BP.BC.No.08/21.04.098/2018-19 dated Nov 29, 2018 advised that the calculation and monitoring of Net stable funding ratio (NSFR) will come into effect from April 1, 2020. The bank shall accordingly report NSFR as and when advised by RBI.

Basel III has introduced a simple, transparent and non-risk based leverage ratio, which is calibrated to act as a credible supplementary measure to the risk based capital requirement. Bank has been in compliance with the regulatory requirement on Leverage ratio and reporting to RBI on a quarterly basis from the quarter ending June 30, 2013

Reserve Bank of India has issued guidelines on implementation of Basel III capital regulations in India to be implemented in phased manner effective from April 1, 2013 with Banks disclosing Basel III capital ratios from the quarter ending June 30, 2013. The bank is complying with the same.

The third pillar of Basel-II framework refers to market discipline. The purpose of market discipline is to complement the minimum capital requirements detailed under Pillar 1 and the supervisory review process detailed under Pillar 2. In this context and as guided by RBI a set of disclosure (both qualitative and quantitative) is published in DF 1 to 11 (annexed) with regard to risk management in the bank, which will enable market participants to assess key pieces of information on the (a) scope of application (DF-1), (b) Capital Adequacy (DF-2), (c) Credit Risk: General Disclosures for all banks (DF-3), (d) Credit Risk: Disclosures for Portfolios subject to the Standardized Approach (DF-4), (e) Credit Risk Mitigation: Disclosures for Standardised Approaches (DF-5), (f) Securitisation Exposures: Disclosure for Standardised Approach (DF-6), (g) Market Risk in Trading Book (DF-7), (h) Operational Risk (DF-8), (i) Interest Rate Risk in the Banking Book (IRRBB) (DF-9), (j) General Disclosure for Exposures Related to Counter Party Credit Risk (DF-10),(k) Composition of Capital (DF 11 and Leverage ratio common disclosure template (DF-18). This would also provide necessary information to the market participants to evaluate the performance of the bank in various parameters.

Data Required as per Pillar III disclosure under Basel III

1. Scope of Application and Capital Adequacy

TABLE DF –1:

Scope of application

Name of the Banking Group to which the framework applies

(i) Qualitative disclosures:

a. List of group entities considered for consolidation:

Name of the Entity / Country of Incorporation	Whether the entity is included under accounting scope of Consolidation (yes/no)	Explain the method of consolidation	Whether the entity is included under regulatory scope of Consolidation (yes/no)	Explain the method of consolidation	Explain the reasons for difference in the method of consolidation	Explain the reasons if consolidated under only one of the scopes of consolidation
Odisha Graminya Bank	Yes	Equity Method	No	Equity Method	NA	Associate- Not under the scope of consolidation
Universal Sompo General Insurance	Yes	Proportionate Consolidation Method	No	Proportionate Consolidation Method	NA	Joint Venture: Not under scope of Regulatory consolidation
Indian International Bank, Berhad, Malaysia	Yes	Proportionate Consolidation Method	No	Proportionate Consolidation Method	NA	

b. List of Group entities not considered for consolidation both under the accounting and regulatory scope of consolidation

Name of the Entity / Country of Incorporation	Principal activity of the entity	Total Balance Sheet Equity (as stated in the accounting balance sheet of the legal entity)	% of the bank's holding in the total equity	Regulatory treatment of the Bank's investments in the capital instruments of the entity	Total Balance Sheet assets (as stated in the accounting balance sheet of the legal entity)
NONE					

ii. Quantitative disclosures:

a. List of Group entities considered for consolidation

(Rs. in Crore)

Name of the Entity / Country of Incorporation (as indicated in (i)a. above)	Principal activity of the entity	Total Balance Sheet Equity (as stated in the accounting balance sheet of the legal entity)	Total Balance Sheet assets (as stated in the accounting balance sheet of the legal entity)
Odisha Graminya Bank	Banking	782.19	14508.63

b. The aggregate amount of capital deficiencies in all subsidiaries which are not included, in the regulatory scope of consolidation i.e., that are deducted:

Name of the Subsidiaries / Country of Incorporation	Principal activity of the entity	Total Balance Sheet Equity (as stated in the accounting balance sheet of the legal entity)	% of the bank's holding in the total equity	Capital deficiencies
		Not applicable		

c. The aggregate amounts (e.g. currant book value) of the Bank's total interests in insurance entities, which are risk weighted:

(Rs. in Crore)

Name of the insurance entities / Country of Incorporation	Principal activity of the entity	Total Balance Sheet Equity (as stated in the accounting balance sheet of the legal entity)	% of the bank's holding in the total equity/ proportion of voting power	Quantitative impact on regulatory capital of using risk weighting method vs. using the full deduction method
Universal Sompo General Insurance	General Insurance	368.20	18.06	Reduction of less than 1 bps in CRAR

f. Any restrictions or impediments on transfer of funds or regulatory capital within the Banking Group:

Not Applicable

Table DF – 2: CAPITAL ADEQUACY

Qualitative disclosures:

Reserve Bank of India has issued guidelines on implementation of Basel III capital regulations in India to be implemented in a phased manner effective from April 1, 2013 with Banks disclosing Basel III capital ratios from the quarter ending June 30, 2013. The bank is complying with the same.

The Bank has computed capital for market risk and operational risk as per the prescribed guidelines at the bank's Central Office, based on the relevant data. In computation of capital for Credit risk under Standardized Approach, the bank has relied upon the borrower-wise data captured from each individual branch besides portfolios held at Central Office of the bank. In all loan types, the credit risk capital computation is done on borrower basis or facility type basis as per the segmentation advised in the RBI guidelines. For this purpose, the Bank has developed in-house software, which enables computation of capital for credit risk of the advances portfolio of the branches and generation of the requisite reports at the Branch level, Regional Office level and Central Office level through CBS System.

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). 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. As per Basel III guidelines, in addition to the minimum Common Equity Tier 1 capital of 5.5% of RWAs, banks are also required to maintain a capital conservation buffer (CCB) of 2.5% of RWAs in the form of Common Equity Tier 1 capital with a transitional arrangement from 31.03.2016 to 31.03.2020 with an increase of 0.625% every year. However, RBI Press release of 27.03.2020 has informed the deferment of the implementation of the last tranche of 0.625% of Capital Conservation Buffer (CCB) from March 31, 2020 to September 30, 2020. As on 31.03.2020, Banks should maintain CCB of 1.875%.

As Capital Conservation Buffer is designed to ensure that banks build up capital buffers during normal times (i.e. outside periods of stress) which can be drawn down as losses are incurred during a stressed period. The bank is under stress and hence, was not able to maintain the desired CCB of 1.875 % in total CRAR of the Bank as stipulated by RBI. However, Bank has maintained the CET1 percentage with CCB as on 31.03.2020. Banks has been maintaining capital adequacy (excluding CCB) on an ongoing basis.

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. Final guidelines was issued vide RBI circular RBI/2018-19/225 DBR.BP.BC.No.49/21.06.201/2018-19 dated: 28.06.2019 where in it was decided that Non - Domestic Systemically Important Banks (DSIBs) have to maintain a leverage ratio of 3.5% w.e.f 01.10.2020. Bank's Leverage Ratio for the March 2020 is 3.52 % which is above the desired level of 3.50 %. As stipulated by RBI.

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. With a view to providing 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 measure to reach the minimum required level of 100% on January 1, 2019 as per the time line given below:

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

Further, RBI vide its circular RBI/2019-20/217 DOR.BP.BC.No.65/21.04.098/2019-20 dated April 17, 2020, advised that the banks are permitted to maintain LCR as under:

From date of circular to September 30, 2020 -	80 per cent
Oct 1, 2020 to March 31, 2021 -	90 per cent
April 1, 2021 onwards -	100 per cent

LCR for the bank as on 31.03.2020 stood at 214.44% which is well above the RBI stipulated level of 100% as on 31.03.2020. Bank is having enough liquidity to meet sudden cash outflows.

RBI vide circular No. DBR.BP.BC.No.8/21.04.098/2018-19 of 29.11.2018 has issued final guidelines on implementation of NSFR (Net Stable Funding Ratio). As per the circular, the NSFR guidelines will come into effect from April 1, 2020. Due to Covid-19 outbreak, RBI vide circular No. DOR.BP.BC.No.46/21.04.098/2019-20 of March 27, 2020 has decided to defer the implementation of NSFR guidelines by six months. These guidelines will now come to effect from October 1, 2020 as against April 1, 2020. The above ratio should be equal to at least 100% on an ongoing basis. Bank is in readiness to comply with the NSFR guidelines.

Quantitative disclosures:

(Rs. in crore)

Quantitative Disclosures:	As on 31.03.2020
a) Capital requirements for credit risk <ul style="list-style-type: none"> • Portfolios subject to standardized approach • Securitization exposures 	7621.18 0.00
b) Capital requirements for market risk: <ul style="list-style-type: none"> • Standardized duration approach <ul style="list-style-type: none"> - Interest rate risk - Foreign Exchange risk - Equity risk 	449.21 0.00 536.06
c) Capital requirements for operational risk <ul style="list-style-type: none"> • Basic indicator approach • The Standardized Approach 	1331.37 --
d) Total and Tier 1 capital ratio: For the top consolidated group; and <ul style="list-style-type: none"> • Total Capital Ratio (CRAR) • Total CRAR (Subject to application of Prudential Floor) • Total Tier I Capital Ratio (Tier I CRAR) • Common Equity Tier-I Capital Ratio 	(in Percentage) 10.72% 10.72% 8.21% 8.21%

Table DF-3: CREDIT RISK: GENERAL DISCLOSURES FOR ALL BANKS

Qualitative disclosures:

Credit Risk is the possibility of losses associated with diminution in the credit quality of borrowers or counter parties. In a Bank's portfolio, Credit Risk arises mostly from lending and investment activities of the Bank if a borrower / counterparty is unable to meet its financial obligations to the lender/investor. It emanates from changes in the credit quality/worthiness of the borrowers or counter parties. Credit risk also includes counterparty risk and country risk.

Credit rating and Appraisal Process:

The Bank manages its credit risk through continuous measuring and monitoring of risks at obligor (borrower) and portfolio level. The Bank has a robust internal credit rating framework and well-established standardized credit appraisal / approval process. Credit rating is a facilitating process that enables the bank to assess the inherent merits and demerits of a proposal. It is a decision enabling tool that helps the bank to take a view on acceptability or otherwise of any credit proposal.

The rating models factor quantitative and qualitative attributes relating to Risk components such as Industry Risk, Business Risk, Management Risk, Financial Risk, Project risk (where applicable) and Facility Risk etc. The data on industry risk is regularly updated and supported by CRISIL, based on market conditions.

Accounts having exposure below Rs 100 Lacs are rated under the IMACS (ICRA) risk rating models. Thus all the eligible accounts are subjected to Risk Scores Rating spanning over a number of risk parameters.

Bank has implemented "Retail Scoring Models" for Pushpaka (Vehicle Loan), Clean Loan and Housing loan irrespective of the amount w.e.f 02.01.2017. Bank has developed in-house scoring model for rating Small MSME borrowers requesting for loans upto Rs.10 lacs.

The bank follows a well-defined multi layered discretionary power structure for sanction of loans and advances. Approval Committees have been constituted at all levels covering Exceptionally Large branch / RO / CO for recommending fresh/enhancement proposal to appropriate sanctioning authorities. Specific Sanctioning Powers have been delegated to Branch Managers.

As per Loan policy Document of the Bank, all the Accounts having and exposure above Rs 25.00 Cr are mandatorily externally rated and the Accounts eligible for dynamic rating are rated dynamically.

Credit Risk Management Policies:

The bank has put in place a well-structured loan policy and credit risk management policy duly approved by Board. The policy document defines organizational structure, role and responsibilities and processes whereby the Credit Risk carried by the Bank can be identified, quantified and managed within the framework that the Bank considers consistent with its mandate and risk tolerance. Credit risk is monitored by the bank on a bank-wide basis and compliance with the risk limits approved by Board / RMCB is ensured. The Credit Risk Management Committee (CRMC) takes into account the risk tolerance level of the Bank and

accordingly handles the issues relating to Safety, Liquidity, Prudential Norms and Exposure limits.

The bank has taken earnest steps to put in place best credit risk management practices in the bank. In addition to Loan Policy and Credit Risk Management Policy, the bank has also framed Interest Rate Policy on Advances, Funds and Investment Policy, Counter Party Risk Management Policy and Country Risk Management Policy etc., which forms integral part of monitoring of credit risk in the bank. Besides, the bank has implemented a policy on collateral management and credit risk mitigation which lays down the details of securities (both prime and collateral) normally accepted by the Bank and administration of such securities to protect the interest of the bank. Presently, some select securities act as mitigation against credit risk (in capital computation), to which the bank is exposed.

(Rs. in crore)

Quantitative Disclosures:	31.03.2020
a) Total gross credit risk exposures:	
Fund based	223142.19
Non fund based	23836.07
Total	246978.26
b) Geographic distribution of exposures,	
• Domestic	
Fund based	127335.65
Non Fund based	16381.49
• Overseas	
Fund based	7435.76
Non Fund based	1782.29
c)	
d) Industry type distribution of exposures, fund based and non-fund based separately	Annexed
e) Residual contractual maturity breakdown of assets	Annexed
f) Amount of NPAs (Gross)	19912.70
• Substandard	5226.19
• Doubtful	13602.57
a. D1	2384.98
b. D2	9629.06
c. D3	1588.53
• Loss	1083.94
f) Net NPAs	6602.80
g) NPA Ratios	
• Gross NPAs to gross advances	14.78%
• Net NPAs to net advances	5.44%
h) Movement of NPAs (Gross)	
• Opening balance (01.04.2019)	33398.12
• Additions	7225.33
• Reductions	20710.75
• Closing balance (31.03.2020)	19912.70

Quantitative Disclosures:	31.03.2020
i) Movement of provisions for NPAs <ul style="list-style-type: none"> • Opening balance (01.04.2019) • Provisions made during the period • Write off / Write back of excess provisions • Closing balance (31.03.2020) 	18647.23 11171.83 16835.58 12983.48
j) Amount of Non-Performing Investments	1948.34
k) Amount of provisions held for non-performing investments *	1674.61
l) Movement of provisions for depreciation on investments <ul style="list-style-type: none"> • Opening Balance (01.04.2019) • Provisions made during the period • Write-off / Write-back of excess provisions • Closing Balance (31.03.2020) 	2268.31 611.61 284.05 2595.87

Residual contractual Maturity break down of Assets

(Rs. in crore)

Particulars	Amount
Day 1	16316.43
2 Days – 7 Days	14857.63
8 Days – 14 Days	10651.95
15 Days – 30 Days	5424.05
31 Days – 2 Months	10086.59
2 Months – 3 Months	11379.21
3 Months – 6 Months	21483.41
>6 Months – 12 Months	36151.41
>1 Year – 3 Years	37987.91
>3 Years – 5 Years	13993.69
> 5 Years	90587.83

INDUSTRY WISE EXPOSURES

(Rs. in crore)

Industry Name	Exposure as on 31.03.2020
Mining and quarrying	3772
Food Processing	4470
Of which Sugar	744
Of which Edible Oils and Vanaspati	932
Of which Tea	141
Beverages and Tobacco	718
Cotton Textiles	4159
Jute Textiles	171
Handicraft/ Khadi (Non Priority)	340
Other Textiles	2820
Leather and Leather Products	684
Wood and Wood Products	714
Paper and Paper Products	1809
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	1592
Chemicals and Chemical Products (Dyes, Paints, etc.,)	3332
Of which Fertilisers	1595
Of Which Drugs and Pharmaceuticals	614
Of which Others	1123
Rubber, Plastic and their products	1349
Glass & Glassware	135
Cement and Cement Products	1585
Iron and Steel	9258
Other Metal and Metal Products	2839
All Engineering	5463
Of which Electronics	1231
Vehicles, Vehicle Parts and Transport Equipments	3260
Gems and Jewellery	2887
Construction	1150
Infrastructure	27584
Of which Roadways	8709
Of which Energy	12148
Of which Telecommunications	3163
Other Industries	149
Residuary Other Advances	142162
Of which Aviation Sector	71
Total Loans and Advances	222402

Table DF-4: CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDISED APPROACH

Qualitative disclosures:

General Principle:

In accordance with the RBI guidelines, the Bank has adopted New Capital Adequacy Framework for computation of capital for credit risk. In computation of capital, the bank has assigned risk weight to different asset classes as prescribed by the RBI from time to time.

External Credit Ratings:

Rating of borrowers by External Credit Rating Agencies (ECRAs) assumes importance in the light of Guidelines for implementation of the Basel II Capital Adequacy Framework. Exposures on Corporates / Public Sector Enterprises/ Primary Dealers are assigned with risk weights based on available external ratings. For this purpose, the Reserve Bank of India has permitted Banks to use the ratings of seven domestic ECRAs viz. Credit Analysis and Research Ltd (CARE), CRISIL Ltd, India Ratings (formerly known as FITCH India), ICRA Ltd, Brickworks Rating Services India Ltd., Acuite Rating and Research (erstwhile SMERA) and INFOMERICS Valuation and Rating Pvt. Ltd. (INFOMERICS).

In consideration of the above, the Bank has decided to accept the ratings assigned by all these ECRAs for capital relief purpose. The RBI has provided for mapping public issue ratings on to comparable assets into banking book. However, this particular provision has not been taken into account in Credit Risk Capital Computation.

The bank uses only solicited external ratings for capital computation purpose. External ratings assigned fresh or reviewed during the previous 15 months are reckoned for capital computation by the bank.

For the purpose of capital computation of overseas exposures, ratings assigned by the international rating agencies namely Fitch, Moody's and Standard & Poor's are used as per RBI guidelines.

As per Loan policy Document of the Bank, all the Accounts having and exposure above Rs 25.00 Cr are mandatorily externally rated.

Internal Credit Rating:

The bank has a well structured internal credit rating mechanism to evaluate the credit risk associated with a borrower. Bank has put in place a Risk Assessment Model (RAM) to rate accounts under various segments. The RAM model was updated in June-18 to incorporate the best risk management practices. Further, Bank procured 7 more models for appropriate assessment of borrower risk. Rating has been made compulsory based on the Audited Balance sheet of the Borrower. Bank has also introduced the concept of "Dynamic Rating, which is based on certain triggers. Realizing the focus on Retail, Agriculture and MSME (RAM) growth as strategy, Bank introduced Retail Scoring Model on 01.01.2017 and integrated with on-line loan processing. The rating validation is independent of credit departments.

Based on the internal ratings, credit decisions are taken as regards the acceptability of proposals and level of exposures and pricing. The bank has prescribed entry level rating in case of new accounts. Accounts with ratings below

the prescribed rating entry level can be considered only by higher authorities as per the delegated powers prescribed.

Quantitative disclosures:

(Rs. in crore)

Classification	Exposure after Mitigation (EAM)	EAM covered under External Rating	Unrated
<u>ADVANCES / INVESTMENT</u>			
Below 100% risk weight	118997.17	15079.52	103917.64
100% risk weight	38382.64	8927.11	29455.53
More than 100% risk weight	7254.92	5386.88	1868.04
Deducted	0.00	0.00	0.00
TOTAL	164634.72	29393.51	135241.22
<u>OTHER ASSETS</u>			
Below 100% risk weight	28267.57	2745.83	25521.74
100% risk weight	3003.67	0.00	3003.67
More than 100% risk weight	6.33	0.00	6.33
Deducted	0.00	0.00	0.00
TOTAL	31277.56	2745.83	28531.74

Table DF – 5: CREDIT RISK MITIGATION: DISCLOSURES FOR STANDARDISED APPROACHES

Qualitative disclosures:

Policy on Credit Risk Mitigation:

In line with the regulatory requirements, the bank has put in place a well-articulated policy on collateral management and credit risk mitigation techniques duly approved by the bank's Board. The Policy lays down the type of securities normally accepted by the bank for lending and administration/ monitoring of such securities in order to safeguard /protect the interest of the bank so as to minimize the risk associated with it.

Credit Risk Mitigation under Standardized Approach:

(a) Eligible Financial Collaterals:

As advised by RBI, the Bank has adopted the comprehensive approach relating to credit risk mitigation under Standardised Approach, which allows fuller offset of securities (prime and collateral) against exposures, by effectively reducing the exposure amount by the value ascribed to the securities. Thus the eligible financial collaterals are fully made use of to reduce the credit exposure in computation of credit risk capital.

(b) On Balance Sheet Nettings:

As per Bank's policy on utilization of the credit risk mitigation techniques and collateral management, on-balance sheet netting has been reckoned to the extent of deposits available against loans/advances of the borrower (maximum to the extent of exposure), where bank has legally enforceable netting arrangements involving specific lien with proof of documentation as prescribed by RBI. In such cases, the capital computation is done on the basis of net credit exposure.

(c) Eligible Guarantees:

Other approved form of credit risk mitigation is availability of "Eligible Guarantees". In computation of credit risk capital, types of guarantees recognized as mitigation, in line with RBI guidelines are (a) Central Government (0%) (b) State Government (20%), (c) CGTMSE (0%) (d) ECGC (20%) (e) Banks in the form of Bills Purchased/discharged under Letters of Credit (both domestic and foreign banks as per guidelines).

The bank has ensured compliance of legal certainty as prescribed by the RBI in the matter of credit risk mitigation.

Concentration risk in credit risk mitigation:

Policies and process are in place indicating the type of mitigant the bank uses for capital computation under the Standardised approach. All types of securities (financial collaterals) eligible for mitigation are easily realizable financial securities. As such, the bank doesn't envisage any concentration risk in credit risk mitigation used and presently no limit/ceiling has been prescribed for the quantum of each type of collateral under credit risk mitigation.

Particulars	Amount As on 31.03.2020
For each separately disclosed credit risk portfolio, the total exposure (after, where applicable, on or off balance sheet netting) that is covered by Eligible financial collaterals after the application of haircuts	29692.99
Domestic Sovereign	0.00
Foreign Sovereign	0.00
Public Sector Enterprises	335.33
Banks-Schedule (INR)	0.00
Foreign Bank denominated in FCY	0.00
Primary Dealers (PD)	0.00
Corporates	2788.99
Regulatory Retail Portfolio (RRP)	18748.41
Secured by Residential Property	7.33
Secured by Commercial Property	31.15
Consumer Credit	4596.72
Capital Market Exposure	0.20
NBFC ND	0.87
Venture Capital	0.00
N.P.A. housing loan	0.03
N.P.A. Others Loan	47.64
Staff Loans	8.89
Other Assets	3127.34
Restructured / Rescheduled Accounts	0.00
Claims secured by Commercial Property - RH	0.08
Restructured Housing Loan	0.00
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).	1152.96
Public Sector Enterprises	0.00
Corporates	1151.90
Regulatory Retail Portfolio (RRP)	1.06
Restructured / Rescheduled Accounts	0.00
CRE	0.00
CRE-RH	0.00

Table DF 6: SECURITISATION: DISCLOSURE FOR STANDARDISED APPROACH

No Securitization for the half year ended 31.03.2020

Table DF – 7 : MARKET RISK IN TRADING BOOK

Qualitative disclosure:

Market Risk:

Market Risk is defined as the possibility of loss to a bank in on & off-balance sheet position caused by changes/movements in market variables such as interest rate, foreign currency exchange rate, equity prices and commodity prices. Bank's exposure to market risk arises from domestic investments (interest related instruments and equities) in trading book (Both AFS and HFT categories), the Foreign Exchange positions (including open position, if any, in precious metals) and trading related derivatives. The objective of the market risk management is to minimize the impact of losses on earnings and equity capital arising from market risk.

Policies for management of market risk:

The bank has put in place Board approved Market Risk Management Policy and Asset Liability Management (ALM) policy for effective management of market risk in the bank. Other policies which deal with market risk management are Funds Management and Investment Policy, Derivative Policy, Risk Management Policy for forex operations and Stress testing policy. The market risk management policy lays down well defined organization structure for market risk management functions and processes whereby the market risks carried by the bank are identified, measured, monitored and controlled within the ALM framework, consistent with the Bank's risk tolerance. The policies set various risk limits for effective management of market risk and ensuring that the operations are in line with Bank's expectation of return to market risk through proper Asset Liability Management. The policies also deal with the reporting framework for effective monitoring of market risk.

The ALM policy specifically deals with liquidity risk management and interest rate risk management framework. As envisaged in the policy, liquidity risk is managed through GAP analysis based on residual maturity/behavioral pattern of assets and liabilities on daily basis based on best available information data coverage as prescribed by RBI. The liquidity risk through Structural Liquidity statement was hitherto reported to RBI for domestic operation while the same was managed separately at each overseas center and placed to ALCO for control purpose in the past. However as per RBI guidelines from March 2013 the liquidity risk is computed and submitted to RBI in rupee and foreign currency for domestic operations, overseas centers and consolidated for Bank operations at various frequencies.

The bank has put in place mechanism of short-term dynamic liquidity management and contingent funding plan. Prudential (tolerance) limits are prescribed by RBI for the first four buckets and by Bank's Board for different residual maturity time buckets for efficient asset liability management. Liquidity profile of the bank is evaluated through various liquidity ratios. The bank has also drawn various contingent measures to deal with any kind of stress on liquidity position. Bank ensures adequate liquidity management by Domestic Treasury through systematic and stable funds planning.

Interest rate risk is managed through use of GAP analysis of rate sensitive assets and liabilities and monitored through prudential (tolerance) limits prescribed. The bank estimates earnings at risk for domestic operations and modified duration gap for global operations periodically for assessing the impact on Net Interest Income and Economic Value of Equity with a view to optimize shareholder value.

The Asset-Liability Management Committee (ALCO) / Board monitors adherence to prudential limits fixed by the Bank and determines the strategy in the light of the market conditions (current and expected) as articulated in the ALM policy. The mid-office monitors adherence to the prudential limits on a continuous basis.

As interest rate movements are volatile, particularly on deposits of Rs. 2 Crore and above, there is a need to take views on quoting competitive rates to such deposits on daily basis. A subcommittee of ALCO, namely Funds Committee, shall meet daily at the beginning of business hours for this purpose. The committee shall review the present & projected liquidity position of the bank, requirement for immediate payment of funds, market trend regarding deployment opportunities available, impact on un-hedged forex exposure etc

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 31.03.2020 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	5547.63	443.81
Equity position risk	6700.70	536.06
Foreign exchange risk	67.50	5.40
TOTAL	12315.83	985.27

Table DF – 8: OPERATIONAL RISK:Qualitative disclosures:

Operational Risk is the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events. Operational risk includes legal risk but excludes strategic and reputation risk.

The bank has framed operational risk management policy duly approved by the Board. Other policies adopted by the Board which deal with management of operational risk are (a) Information Systems security policy (b) Cyber Security Policy (c) forex risk management policy (d) Policy document on know your customer (KYC) and Anti-Money Laundering (AML) procedures (e) Business Continuity and Disaster Recovery Plan (BC-DRP) (f) compliance policy and (g) policy on outsourcing of Financial Services.

The Bank has got embodied in its Book of Instructions well-defined systems and procedures for various operations. Various internal and external audit systems are in place to ensure that laid down systems and procedures are followed and timely actions are initiated for rectifying the deficiencies.

In line with the final guidelines issued by RBI, our bank is adopting the Basic Indicator Approach for computing capital for operational risk. As per the guidelines the banks must hold capital for operational risk equal to 15% of positive average annual gross income over the previous three years as defined by RBI.

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	1331.37	16642.11

Table DF – 9: INTEREST RATE RISK ON THE BANKING BOOK (IRRB)Qualitative disclosures:

Interest rate risk is the risk where changes in the market interest rates might affect a bank's financial condition. Changes in interest rates may affect both the current earnings (earnings perspective) as also the net worth of the Bank (economic value perspective). The risk from earnings perspective can be measured as impact on the Net Interest Income (NII) or Net Interest Margin. Similarly, the risk from economic value perspective can be measured as drop in Economic Value of Equity.

The bank has adopted traditional gap analysis combined with duration gap analysis for assessing the impact (as a percentage) on the Economic Value of Equity (Economic Value Perspective) on global operations by applying a notional interest rate shock of 200 bps over a time horizon of one year. For the purpose a limit of (+/-) 1.00% for modified duration gap is prescribed in the Bank's ALM policy and the position is monitored periodically.

The bank is computing the interest rate risk position in each currency applying the Duration Gap Analysis (DGA) and Traditional Gap Analysis (TGA) to the Rate Sensitive Assets (RSA)/ Rate Sensitive Liabilities (RSL) items in that currency, where either the assets, or liabilities are 5 per cent or more of the total of either the bank's global assets or global liabilities. The interest rate risk positions in all other residual currencies are computed separately on an aggregate basis.

Quantitative disclosures:

The impact of changes of Net Interest Income (NII) and Economic Value of Equity (EVE) calculated as on 31.03.2020 by applying notional interest rate shocks as discussed above are as under

(Rs. in crore)

Change in Interest Rate	ALM Policy Limit for EaR	Earnings at Risk (EaR) 31.03.2020	
		Up to 1 year	Up to 5 years
0.25% change	162.00 (3% of NII of previous year)	39.24	21.74
0.50% change	323.00 (6% of NII of previous year)	78.48	43.49
0.75% change	485.00 (9% of NII of previous year)	117.22	65.22
1.00% change	646.00 (12% of NII of previous year)	156.96	86.96
2.00% change	1292.00 (24% of NII of Previous year)	313.92	173.92
ECONOMIC VALUE OF EQUITY			31.03.2020
Modified Duration Gap (DGAP)			-0.19
Limit as per ALM Policy			(+/-)1.00%
Market value of Equity (MVE)			
For a 200 BPS Rate Shock the Drop in Equity Value			- 10.19%

Table DF – 10: GENERAL DISCLOSURE FOR EXPOSURES RELATED TO COUNTERPARTY CREDIT RISK

Qualitative Disclosures	(a)	The general qualitative disclosure requirement with respect to derivatives and CCR, including: <ul style="list-style-type: none"> • Discussion of methodology used to assign economic capital and credit limits for counter party credit exposures • Discussion of policies for securing collateral and establishing credit reserves • Discussion of policies with respect to wrong way risk exposures • Discussion on impact of the amount of collateral the bank would have to provide given a credit rating downgrade
Quantitative Disclosures	(b)	Gross positive fair value of contracts, netting benefits, netted current credit exposures, collateral held (including type, e.g. cash, government securities, etc.), and net derivatives credit exposure. Also report measures for exposure at default, or exposure amount, under CEM. The notional value of credit exposure hedges, and the distribution of current credit exposure by types of credit exposure.
	(c)	Credit derivative transactions that create exposures to CCR (notional value), segregated between use for the institution's own credit portfolio, as well as in its intermediation activities, including the distribution of the credit derivatives products used, broken down further by protection bought and sold within each product group.

Quantitative Disclosure

(Rs. in Crore)

No	Particulars	Notional Amount	MTM	Total current credit exposures
1	Derivatives	0.00	0.00	0.00
2	Interest Rates Contracts/Swaps	1669.53	0.00	0.00
3	Forward Purchase / Sales Contract	44152.67	472.79	472.79
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 September 30,2018 : Not Applicable

Part II : Template to be used before September 30,2018 (i.e. during the transition period of Basel III regulatory adjustment)

DF - 11 Composition of Capital		Rs. In Crores	
Common Equity Tier 1 capital: instruments and reserves		Amounts Subject to Pre-Basel III Treatment	
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	23360.31	23360.31
2	Retained earnings	8142.41	8142.41
3	Accumulated other comprehensive income (and other reserves)	1949.16	1949.16
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies ¹)	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	33451.88	33451.88
Common Equity Tier 1 capital: regulatory adjustments			
7	Prudential valuation adjustments	0.00	0.00
8	Goodwill (net of related tax liability)	0.00	0.00
9	Intangibles (net of related tax liability)	18977.12	18977.12
10	Deferred tax assets	0.00	0.00
11	Cash-flow hedge reserve	0.00	0.00
12	Shortfall of provisions to expected losses	0.00	0.00
13	Securitisation gain on sale	0.00	0.00
14	Gains and losses due to changes in own credit risk on fair valued liabilities	0.00	0.00
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)	0.00	0.00
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)	0.00	0.00

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	277.38	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)	4845.09	4845.09
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 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	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	0.00	0.00
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	24122.51	23822.21
29	Common Equity Tier 1 capital (CET1)	9329.37	9629.67
Additional Tier 1 capital: instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (share premium) (31+32)	0.00	0.00
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)	0.00	0.00

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	0.00	0.00
Additional Tier 1 capital: regulatory adjustments			
37	Investments in own Additional Tier 1 instruments	0.00	0.00
38	Reciprocal cross-holdings in Additional Tier 1 instruments	0.00	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
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	0.00	0.00
44	Additional Tier 1 capital (AT1)	0.00	0.00
45	Tier 1 capital (T1 = CET1 + Admissible AT1) (29 + 44)	9329.37	9629.67
Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	0.00	0.00
47	Directly issued capital instruments subject to phase out from Tier 2	1793.40	300.00
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	1058.50	1058.50
51	Tier 2 capital before regulatory adjustments	2851.90	1358.50
Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments	0.00	0.00
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	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	0.00
56	National specific regulatory adjustments (56a+56b)	0.00	0.00
56a	of which: Investments in the Tier 2 capital of unconsolidated subsidiaries	0.00	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	0.00
57	Total regulatory adjustments to Tier 2 capital	0.00	0.00
58	Tier 2 capital (T2)	2851.90	1358.50
59	Total capital (TC = T1 + T2) (45 + 58)	12181.27	10988.16
60	Total risk weighted assets (60a + 60b + 60c)	113637.69	
60a	of which: total credit risk weighted assets	84679.76	
60b	of which: total market risk weighted assets	12315.83	
60c	of which: total operational risk weighted assets	16642.11	
Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	8.21%	
62	Tier 1 (as a percentage of risk weighted assets)	8.21%	
63	Total capital (as a percentage of risk weighted assets)	10.72%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)	7.375%	
65	of which: capital conservation buffer requirement	0	
66	of which: bank specific countercyclical buffer requirement	0	
67	of which: G-SIB buffer requirement	0	

68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	0.83%	
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	0.00	
73	Significant investments in the common stock of financial entities	0.00	
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)	1058.50	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	1058.50	
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	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	0	
82	Current cap on AT1 instruments subject to phase out arrangements	90.00	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	0.00	
84	Current cap on T2 instruments subject to phase out arrangements	1793.40	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	1773.60	

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	6286.31
	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	0.00
	of which: Increase in Common Equity Tier 1 capital	0.00
	of which: Increase in Additional Tier 1 capital	0.00
	of which: Increase in Tier 2 capital	0.00
26b	If investments in the equity capital of unconsolidated non-financial subsidiaries are not deducted and hence, risk weighted then:	0.00
	(i) Increase in Common Equity Tier 1 capital	0.00
	(ii) Increase in risk weighted assets	0.00
50	Eligible Provisions included in Tier 2 capital	1058.50
	Eligible Revaluation Reserves included in Tier 2 capital	0.00
	Total of row 50	1058.50

Table DF – 12

COMPOSITION OF CAPITAL-RECONCILIATION REQUIREMENTS

(Rs. in crore)

S. No.	Particulars	Balance Sheet as in financial statements	Balance sheet under regulatory scope of consolidation
		As on 31.03.2020	As on 31.03.2020
A	Capital & Liabilities		
i	Paid up Capital	16436.99	16436.99
	Reserves and Surplus	-282.01	-282.01
	Minority Interest	0.00	0.00
	Total Capital	16154.98	16154.98
ii	Deposits	222951.88	222951.88
	of which : Deposit from Banks	76.99	76.99
	of which : customer deposits	222874.89	222874.89
	of which : Others	0	0
iii	Borrowings	5419.73	5419.73
	of which : From RBI	203.00	203.00
	of which : From bank	1306.84	1306.84
	of which : from other institutional & agencies	342.89	342.89
	of which : Others(pl .Specify)	0.00	0.00
	of which : Capital instruments	3567.00	3567.00
iv	Other liabilities and provisions	16200.24	16200.24
	Total	260726.83	260726.83
B	Assets		
i	Cash and Balances with Reserve Bank of India	3155.22	3155.22
	Balance with bank and money at call and short notice	20905.43	20905.43
ii	Investments	79416.08	79416.08
	of which: Government Securities	69472.67	69472.67
	of which: Other approved securities	0.99	0.99
	of Which :shares	836.09	836.09
	of which : Debentures & Bonds	3374.45	3374.45
	of which: Subsidiaries / joint Venture /Associates	0.00	0.00
	of which : other (commercial Paper, Mutual Funds etc)	2077.81	2077.81
iii	Loans and advances	121333.41	121333.41
	of which : Loans and advances to banks	0	0
	of which : Loans and advances to customers	121333.41	121333.41
iv	Fixed assets	3127.34	3127.34

S. No.	Particulars	Balance Sheet as in financial statements	Balance sheet under regulatory scope of consolidation
		As on 31.03.2020	As on 31.03.2020
	Other assets	32789.35	32789.35
v	of which : Goodwill and intangible assets	0	0
	of which : Deferred tax assets	6286.68	6286.68
vi	Goodwill on consolidation	0	0
vii	Debit balance in Profit & Loss account	0	0
	Total	260726.83	260726.83

(Rs. in crore)

S. No.	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	23360.31
2	Retained Earning	8142.41
3	Accumulated other comprehensive income (and other reserves)	1949.16
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	33451.88
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
		SERIES XIV
1	Issuer	PSU Bank
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE565A09215
3	Governing law(s) of the instrument	Chennai
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier II
5	Post-transitional Basel III rules	ineligible
6	Eligible at solo/group/group @ solo	Solo
7	Instrument type	Tier II debt instruments
8	Amount recognised in regulatory capital (Rs. In Crore, as of most recent reporting date)	ZERO
9	Par value of instrument	Rs.10.00 lakhs
10	Account classification	Liability
11	Original date of issuance	31.12.2010
12	Perpetual or dated	dated
13	Original maturity date	31.12.2020
14	Issuer call subject to prior supervisory approval	Not applicable
15	Optional call date, contingent call dates and redemption amount (Rs. in Crore)	nil, nil, 1000
16	Subsequent call dates, if applicable	Not applicable
	<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	Not available
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
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinate to claims of all other creditors and depositors

Sr. No.	Particulars	Lower Tier II
		SERIES XIV
36	Non-compliant transitioned features	YES
37	If yes, specify non-compliant features	No Basel III loss Absorption

Table DF-13 : MAIN FEATURES OF REGULATORY CAPITAL INSTRUMENTS

Disclosure template for main features of regulatory capital instruments

Sr. No.	Particulars	Upper Tier II
		SERIES IV
1	Issuer	
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE565A09223
3	Governing law(s) of the instrument	Chennai
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier II
5	Post-transitional Basel III rules	Tier II
6	If convertible, specify issuer of instrument it converts into	Solo
7	Instrument type	Upper Tier II capital instrument
8	Amount recognised in regulatory capital (Rs. In Crore, as of most recent reporting date)	193.40
9	Par value of instrument	Rs.10.00 lakhs
10	Account classification	Liability
11	Original date of issuance	10.01.2011
12	Perpetual or dated	dated
13	Original maturity date	10.01.2026
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount (in Rs. Crore)	10.01.2021 nil 967
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

Sr. No.	Particulars	Upper Tier II
		SERIES IV
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
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 transitioned features	Yes
37	If yes, specify non-compliant features	Step-Up in coupon rate, No Basel III loss Absorbency

Table DF-13 : MAIN FEATURES OF REGULATORY CAPITAL INSTRUMENTS

Disclosure template for main features of regulatory capital instruments

Sr. No.	Particulars	Perpetual	Perpetual	Perpetual
		Basel III Tier II	Basel III Tier II	Basel III Tier II
		Series I	Series II	Series III
1	Issuer	PSU Bank	PSU Bank	PSU Bank
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE565A09256	INE565A09264	INE565A08035
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)	800	300	500
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	03.11.2016	10.12.2018	24.09.2019

Sr. No.	Particulars	Perpetual	Perpetual	Perpetual
		Basel III Tier II	Basel III Tier II	Basel III Tier II
		Series I	Series II	Series III
12	Perpetual or dated	dated	dated	Dated
13	Original maturity date	03.11.2026	10.12.2028	24.09.2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount (Rs. In Crore)	nil, nil, 800	nil, nil, 300	nil, nil, 500
16	Subsequent call dates, if applicable	Not applicable	Not applicable	Not applicable
	<i>Coupons / dividends</i>	Fixed	Fixed	Fixed
17	Fixed or floating dividend/coupon	Coupon rate	Coupon rate	Coupon rate
18	Coupon rate and any related index	No	No	No
19	Existence of a dividend stopper	Mandatory	Mandatory	Mandatory
20	Fully discretionary, partially discretionary or mandatory	Not available	Not available	Not available
21	Existence of step up or other incentive to redeem	Non-cumulative	Non-cumulative	Non-cumulative
22	Non-cumulative or cumulative	Non-convertible	Non-convertible	Non-convertible
23	Convertible or non-convertible	N/A	N/A	N/A
24	If convertible, conversion trigger(s)	Fixed	Fixed	Fixed
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	yes	yes	yes
31	If write-down, write-down trigger(s)	Upon declaration under PONV by RBI	Upon declaration under PONV by RBI	Upon declaration under PONV by RBI
32	If write-down, full or partial	partial/full	partial/full	partial/full
33	If write-down, permanent or temporary	permanent	permanent	permanent
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 transitional features	No	No	No
37	If yes, specify non-compliant features	NA	NA	NA

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
		SERIES XIV
1	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE565A09215
2	Instrument type	Tier II debt instruments
3	Par value of instrument	Rs.10.00 lakhs
4	Issuer call subject to prior supervisory approval	Not applicable
5	Optional call date, contingent call dates and redemption amount (Rs. in Crore)	nil, nil, 1000
6	Subsequent call dates, if applicable	Not applicable
7	Fixed or floating dividend/coupon	Fixed
8	Coupon rate and any related index	Coupon rate
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	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	YES
16	If yes, specify non-compliant features	No Basel III loss Absorption

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
		SERIES IV
1	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE565A09223
2	Instrument type	Upper Tier II capital instrument
3	Par value of instrument	Rs.10.00 lakhs
4	Issuer call subject to prior supervisory approval	Yes
5	Optional call date, contingent call dates and redemption amount (in Rs. Crore)	10.01.2021 nil 967
6	Subsequent call dates, if applicable	No
7	Fixed or floating dividend/coupon	Fixed
8	Coupon rate and any related index	Coupon rate

Sr. No.	Particulars	Upper Tier II
		SERIES IV
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)	Subordinate to claims of all other creditors and depositors
15	Non-compliant transitioned features	yes
16	If yes, specify non-compliant features	Step-Up in coupon rate, No Basel III loss absorbency

Table DF-14 : TERMS AND CONDITIONS OF REGULATORY CAPITAL INSTRUMENTS

Disclosure template for main features of regulatory capital instruments

Sr. No.	Particulars	Perpetual	Perpetual	Perpetual
		Basel III Compliant Tier II	Basel III Compliant Tier II	Basel III Compliant Tier II
		Series I	Series II	Series III
1	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE565A09256	INE565A09264	INE565A08035
2	Instrument type	Debt Instrument	Debt Instrument	Debt Instrument
3	Par value of instrument	Rs.10.00 lakhs	Rs.10.00 lakhs	Rs.10.00 lakhs
4	Perpetual or dated	Dated	Dated	Dated
5	Original maturity date	03.11.2026	10.12.2028	24.09.2029
6	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
7	Optional call date, contingent call dates and redemption amount (Rs. in Crore)	nil, nil, 800	nil, nil, 300	nil, nil, 500
8	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
9	Existence of a dividend stopper	No	No	No
10	Fully discretionary, partially discretionary or mandatory	Full Discretionary	Full Discretionary	Full Discretionary
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

Sr. No.	Particulars	Perpetual	Perpetual	Perpetual
		Basel III Compliant Tier II	Basel III Compliant Tier II	Basel III Compliant Tier II
		Series I	Series II	Series III
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	Not Applicable	Not Applicable	Not Applicable

Table DF-16: EQUITIES – DISCLOSURE FOR BANKING BOOK POSITIONS

Qualitative Disclosure

As per regulatory guidelines, the Equity portfolio of Bank is valued as under:

For Equity Shares held in Available For Sale and Held For Trading category

- Listed Equity Shares are valued at latest Market Rates i.e. Marked to Market.
- Unlisted Equity Shares are valued at Book value ascertained from the latest available balance sheets. If the balance sheet is not available, then the same are valued at Re.1/- per company.

For Equity Shares held in Held till Maturity category

Equity shares held in Held till Maturity category are valued at cost

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 *	71.23
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 	1394.24 676.36
3	The cumulative realised gains (losses) arising from sales and liquidations in the reporting period (01.01.2019 to 31.03.2019) (01.04.2018 to 31.03.2019) FY 2018-19	0.00 0.78
4	Total unrealised gains (losses) **	(1277.01)
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

* Indicates the latest market value of all the quoted equity shares.

**Figure reported above is the Gross MTM depreciation in Shared Basket without adjusting FITL provision available.

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	310373
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	222
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	0
4	Adjustments for derivative financial instruments	1953
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	18225
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	23158
7	Other adjustments	87656
8	Leverage ratio exposure	265830

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)	310373
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	88681
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2) * (Less undrawn amount – Rs.777 Cr)	221692
Derivative exposures		
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	473
5	Add-on amounts for PFE associated with all derivatives transactions	1480
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)	1953
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	18225
15	Agent transaction exposures	---
16	Total securities financing transaction exposures (sum of lines 12 to 15)	18225
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	36531
18	(Adjustments for conversion to credit equivalent amounts)	13373
19	Off-balance sheet items (sum of lines 17 and 18)	23158
Capital and total exposures		
20	Tier 1 capital	9329
21	Total exposures (sum of lines 3, 11, 16 and 19)	265028
Leverage ratio		
22	Basel III leverage ratio	3.52%