PILLAR 3 (BASEL III) DISCLOSURES AS ON 30.06.2020

CENTRAL BANK OF INDIA

Table DF-2: Capital Adequacy

Qualitative disclosures

(a) A summary discussion of the bank's approach to assess the adequacy of its capital to support current and future activities

The Bank carries out regular assessment of its capital requirement from time to time to maintain the capital to Risk Weighted Assets Ratio (CRAR) at desired level. The capital plan is reviewed on annual basis to take care of business growth and CRAR.

The Bank has adopted standardized approach for credit risk, basic indicator approach for operational risk and standardized duration approach for market risk for computation of risk weight.

The Bank has put in place a well laid down Internal Capital Adequacy Assessment Process to enable the Bank to plan its capital requirements in relation to its business projections and to meet the risks inherent in the business. The main objective of ICAAP exercise is to identify and measure the risks that are not fully captured by the minimum capital ratio prescribed under Pillar I; the risks that are not at all taken into account by the pillar I; and the factors external to the Bank and to provide capital for such additional risks and to measure an appropriate level of internal capital as per the risk appetite. The Bank has also put in place the stress testing policy to measure impact of adverse stress scenario on its CRAR.

The Bank reviews the ICAAP on quarterly basis.

The Bank has taken initiatives to migrate to advanced approaches for Capital Adequacy Computation, and has installed SAS solution for computation of risk weight under Advance Approach. Bank has developed various Probability of Default (PD), Loss Given Default (LGD), Exposure At Default (EAD) & Maturity (M) models for computation of capital under Basel Advance Approach.

Quantitative disclosures	
(b) Capital requirements for credit risk: • Portfolios subject to standardized approach @9% • Securitization exposures :	 Rs. 11066 Crore NIL
(c) Capital requirements for market risk: • Standardized duration approach; - Interest rate risk - Foreign exchange risk (including gold) - Equity risk	 Rs. 1379 Crore Rs. 4 Crore Rs. 313 Crore
(d) Capital requirements for operational risk: • Basic Indicator Approach	Rs. 964 Crore
(e) Common Equity Tier 1, Tier 1and Total Capital ratios: • Common Equity Tier 1 • Tier 1 • Total Capital ratio	 9.22% 9.22% 11.50%

General qualitative disclosure requirement

A committee of Board of Directors regularly oversees the Bank's Risk Management policies/practices under various risks viz. credit, operational, market, etc. The Bank also has separate committees comprising of top executives of Bank, headed by Managing Director & CEO and Executive Directors, such as Asset Liability Management, Credit Risk Management, and Operational Risk Management. These committees meet at regular intervals to assess and monitor the level of risk under various operations and initiate appropriate mitigation measures wherever necessary.

The Risk Management Department at Central Office headed by the Chief Risk Officer (General Manager) measures, controls and manages risk within the limits set by the Board and enforces compliance with risk parameters set by the committees. The General Manager is assisted by a team of Deputy General Managers, Assistant General Managers, Chief Managers, Senior Managers and Managers.

Risk Managers are posted at all Zonal offices who act as extended arms of Risk Management Department of Central Office. Risk Managers have also been identified at Regional Offices.

The Bank has in place detailed policies such as Credit Risk Policy, Credit Risk Mitigation and Collateral Management Policy, Enterprise Risk Management Policy, Market Discipline & Disclosure Policy, Operational Risk Management Policies, ALM Policy, Market Risk Management Policy, etc.

Besides these, the Loan Policy prescribe the parameters governing loan sourcing, guidelines on appraisal and evaluation of credit proposals, lending powers of delegated authorities, exposure norms, prudential limits.

Credit Monitoring Department headed by a General Manager monitors the loan portfolio, identifies Special Mention Accounts and takes corrective measures. Loan Review Mechanism is implemented by the department apart from managing of accounts under CDR mechanism.

Dynamic Review of all account with exposure above Rs 300 Crore is under taken at specified frequency and for accounts above Rs. 25.00 crore as and when any trigger takes place. Credit monitoring policy prescribes the methodology for monitoring and supervising the credit portfolio.

The Bank has introduced rating models for different segments of borrowers including retail lending schemes which measure the risks associated with counterparties and helps in making lending and pricing decisions. In case of large borrowers, credit risk assessment models evaluate financial risk, Industry risk, management risk and business risk of the counter party. Conduct of account is also factored in for arriving at an overall rating of the counter party. Where parental support as corporate guarantee is available, it is also factored in. To assess the risk return, RAROC is computed and used in decision making.

Table DF-3
Credit risk: General disclosures for all banks

Qualitative Disclosures

Credit risk

Impaired :

The Working Group to review the existing prudential guidelines on restructuring of advances by banks/financial institutions in its report dated 20.07.2012 observed that as per international accounting standards, accounts are generally treated as impaired on restructuring and recommended that similar practice should be followed in India. Ind AS 109 contains guidance on the recognition, derecognition, classification and measurement of financial instruments including impairment and hedge accounting

A Non-Performing Asset shall be a loan or an advance where-

(i) Interest and/or instalment of principal remain overdue for a period of more than 90 days in respect of a Term Loan;
(ii) The account remains out of order for 90 days
(iii) The bill remains overdue for a period of more than 90 days in the case of Bills Purchased and Discounted
(iv) In case of advances granted for Agricultural purposes
   a) The instalment of principal or interest thereon remains overdue for two crop seasons for short duration crops
   b) The instalment of principal or interest thereon remains overdue for one crop season for long duration crops
(v) The amount of liquidity facility remains outstanding for more than 90 days, in respect of a securitization transaction undertaken in terms of guidelines on securitization dated February 1, 2006.
(vi) in respect of derivative transactions, the overdue receivables representing positive mark to- market value of a derivative contract, if these remain unpaid for a period of 90 days from the specified due date for payment.

Out of Order:

An account should be treated as “Out of Order” if the outstanding balance remains continuously in excess of the sanctioned limit/drawing power, or in cases where the outstanding balance in the principal operating account is less than the sanctioned limit/drawing power, but there are no credits continuously for 90 days as on the date of balance sheet or credits are not enough to cover the interest debited in the account during the same period.

Overdue:

Any amount due to a bank under any credit facility is overdue if it is not paid on due date fixed by the bank.

Credit Risk Management Policy

The Bank has put in place a well-articulated Board approved Credit Risk Policy which is reviewed annually. The policy deals with the following areas:

- Credit risk- definition, Policy and strategy
- Risk identification & measurement,
- Risk grading and aggregation,
- Credit risk rating framework and reporting,
- Risk control and portfolio management,
- Mitigation techniques,
- Target markets and type of economic activity,
- Credit approval authority,
- Country and currency exposure,
- Maturity patterns, level of diversification,
- Cyclical aspect of the economy,
- Credit risk in off balance sheet exposure,
- Credit risk monitoring procedures
- Managing of credit risk in interbank exposure,
- Country risk and other operational matters

(Rs. in Crore)

Quantitative Disclosures: **(a) Total gross credit risk exposures:**	
Fund based*:	306550
Non-fund based:	30773
**includes cash, balances with banks, investments,etc*	
(b) Geographic distribution of exposures:	
▪ Overseas	648
▪ Domestic	336675

(c)

Industry Name	Rs. in Crore	Rs. in Crore	Rs. in Crore
	Funded	**Non-Funded**	**Investment**
A. Mining and Quarrying (A.1 + A.2)	811	139	0
A.1 Coal	189	85	0
A.2 Others	623	55	0
B. Food Processing (B.1 to B.5)	5,433	636	495
B.1 Sugar	1,681	139	434
B.2 Edible Oils and Vanaspati	992	200	0
B.3 Tea	110	3	0
B.4 Coffee	9	0	0
B.5 Others	2,641	294	61
C. Beverages (excluding Tea & Coffee) and Tobacco	187	18	0
C.1 Tobacco and tobacco products	69	1	0
C.2 Others	119	17	0
D. Textiles	6,114	235	285
D.1 Cotton	1,993	83	184
D.2 Jute	120	32	0
D.3 Man-made, of which	424	14	0
D.4 Others	3,577	105	101
Out of D (i.e., Total Textiles) to Spinning Mills	560	33	0
E. Leather and Leather products	167	5	0
F. Wood and Wood Products	188	19	0
G. Paper and Paper Products	601	216	45
H. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	2,207	91	837
I. Chemicals and Chemical Products (Dyes, Paints,	2,337	852	11

etc.) (I.1 to I.4)			
I.1 Fertilizers	505	4	0
I.2 Drugs and Pharmaceuticals	699	798	9
I.3 Petro-chemicals (excluding under Infrastructure)	124	33	0
I.4 Others	1,011	17	2
J. Rubber, Plastic and their Products	1,622	97	0
K. Glass & Glassware	66	5	0
L. Cement and Cement Products	1,693	104	0
M. Basic Metal and Metal Products (M.1 + M.2)	5,625	1,659	125
M.1 Iron and Steel	3,661	657	51
M.2 Other Metal and Metal Products	1,964	1,002	74
N. All Engineering (N.1 + N.2)	6,057	2,971	55
N.1 Electronics	4,378	340	20
N.2 Others	1,680	2,632	35
O. Vehicles, Vehicle Parts and Transport Equipment’s	1,122	80	16
P. Gems and Jewellery	2,529	118	0
Q. Construction	2,578	661	281
R. Infrastructure (a to d)	25,285	3,431	8,361
R.a Transport (a.1 to a.8)	7,159	930	1,526
R.a.1 Roads and Bridges	6,128	922	1,526
R.a.2 Ports	87	0	0
R.a.3 Inland Waterways	0	0	0
R.a.4 Airport	21	0	0
R.a.5 Railway Track, tunnels, viaducts, bridges	641	6	0
R.a.6 Urban Public Transport (except rolling stock in case of urban road transport)	252	2	0
R.a.7 Shipyards	27	0	0

R.a.8 Logistics Infrastructure	4	0	0
b. Energy (b.1 to b.6)	8,779	476	6,247
b.1 Electricity (Generation)	6,692	230	657
b.1.1 Central Govt PSUs	2,348	2	0
b.1.2 State Govt PSUs (incl. SEBs)	1,079	34	0
b.1.3 Private Sector	3,265	195	657
b.2 Electricity (Transmission)	318	98	0
b.2.1 Central Govt PSUs	152	0	0
b.2.2 State Govt PSUs (incl. SEBs)	101	69	0
b.2.3 Private Sector	65	29	0
b.3 Electricity (Distribution)	456	146	5,589
b.3.1 Central Govt PSUs	39	0	1,710
b.3.2 State Govt PSUs (incl. SEBs)	330	146	3,879
b.3.3 Private Sector	87	0	0
R.b.4 Oil Pipelines	0	0	0
R.b.5 Oil/Gas/Liquefied Natural Gas (LNG) storage facility	1,313	3	0
R.b.6 Gas Pipelines	0	0	0
R.c. Water and Sanitation (c.1 to c.7)	992	5	0
R.c.1 Solid Waste Management	11	0	0
R.c.2 Water supply pipelines	126	0	0
R.c.3 Water treatment plants	129	4	0
R.c.4 Sewage collection, treatment and disposal system	498	1	0
R.c.5 Irrigation (dams, channels, embankments etc)	228	0	0
R.c.6 Storm Water Drainage System	0	0	0
R.c.7 Slurry Pipelines	0	0	0

R.d. Communication (d.1 to d.3)	833	774	39
R.d.1 Telecommunication (Fixed network)	17	0	0
R.d.2 Telecommunication towers	370	0	0
R.d.3 Telecommunication and Telecom Services	445	774	39
R.e. Social and Commercial Infrastructure (e.1 to e.12)	1,666	47	0
R.e.1 Education Institutions (capital stock)	501	9	0
R.e.2 Hospitals (capital stock)	409	2	0
R.e.3 Three-star or higher category classified hotels located outside cities with population of more than 1 million	94	15	0
R.e.4 Common infrastructure for industrial parks, SEZ, tourism facilities and agriculture markets	274	0	0
R.e.5 Fertilizer (Capital investment)	1	0	0
R.e.6 Post harvest storage infrastructure for agriculture and horticultural produce including cold storage	30	5	0
R.e.7 Terminal markets	3	15	0
R.e.8 Soil-testing laboratories	0	0	0
R.e.9 Cold Chain	0	0	0
R.e.10 Sports Infrastructure	300	0	0
R.e.11 Tourism - Ropeways and Cable Cars	49	0	0
R.e.12 Affordable Housing	5	0	0
R.f. Others, if any, please specify	5,856	1,199	549
S. Other Industries, pl. specify	22,361	2,693	38
All Industries (A to S)	86,984	14,030	10,550
Residuary other advances (to tally with gross advances)	1,32,129	10,326	13,825
Total	2,19,113	24,357	24,376

Industry exposure is more than 5% of gross exposure

	Funded	**Non-Funded**	**Investment**
Infrastructure (Including Energy)	25,285	3,431	8,361
Energy	8,779	476	6,247

(d) Residual maturity breakdown of Performing Assets:

Day 1	54401
02 days to 07 days:	3680
08 days to 14 days:	2442
15 days to 30 days:	4471
31days to 2 months:	8132
Above 2 months to 3 months:	3395
Above 3 months to 6 months	10250
Above 6 months to 12 months:	13332
Above 1 year to 3 year	93857
Above 3 years to 5 years	21500
Over 5 years	71634
Total	287094

(e) Amount of NPAs (Gross)	
▪ Substandard	3184
▪ Doubtful 1	6668
▪ Doubtful 2	10805
▪ Doubtful 3	7596
▪ Loss	3693
(f) Net NPAs	10469
(g) NPA Ratios	
▪ Gross NPAs to gross advances	18.10%
▪ Net NPAs to net advances	6.76%

(h) Movement of NPAs (Gross) ▪ Opening balance ▪ Additions ▪ Reductions ▪ NPA (Gross)	32589 33 676 31946
(i) Movement of provisions for NPAs ▪ Opening balance ▪ Provisions made during the period ▪ Write-off/Write-back of excess provisions ▪ Closing balance	19934 4571 4633 19872
(j) Amount of Non-Performing Investments	2507
(k) Amount of provisions held for non-performing investments	2159
(l) Movement of provisions/depreciation on investments: ▪ Opening balance ▪ Provisions made during the period ▪ Write-off ▪ Write back of excess provision ▪ Closing balance	4840 444 NIL 153 5131

Table DF-4

Credit risk: disclosures for portfolios subject to the standardized approach

<u>**Qualitative Disclosures**</u>

a. The Bank has adopted Standardized approach for computation of capital charge for Credit risk as per RBI guidelines. These guidelines envisage different risk weights for different asset classes, which have been duly applied.

b. The Bank has recognized the ratings issued by seven External Credit Rating Agencies identified by RBI viz., CRISIL Ltd., CARE, ICRA Ltd., India Ratings and Research Pvt. ltd, ACUITE (SMERA) Ratings, BRICKWORK and INFOMERICS to rate the exposures of borrowers.

c. These agencies rate all fund and non-fund based exposures. The ratings awarded by these agencies to the Bank's borrowers are adopted for assigning risk-weights.

d. In case of Bank's investment in particular issues of Corporates, the issue specific rating of the rating agency is reckoned to assign the risk weight.

Rs. in Crore

Quantitative Disclosures:	
(b) For exposure amounts after risk mitigation subject to the standardized approach	
▪ Below 100 % risk weight:	263666
▪ 100 % risk weight	53313
▪ More than 100 % risk weight	20345
▪ Amount Deducted-CRM	11388

Table DF-13: Main Features of Regulatory Capital Instruments

The main features of Tier - 1 capital instruments are given below:

Details	Equity
Issuer	CENTRAL BANK OF INDIA
Unique identifier (e.g. CUSIP, **ISIN** or Bloomberg identifier for private placement)	INE483A01010
Governing law(s) of the instrument	Indian Laws
Regulatory treatment	
Transitional Basel III rules	Common Equity Tier 1
Post-transitional Basel III rules	Common Equity Tier 1
Eligible at solo/group/ group & solo	Solo and Group
Instrument type	Common Shares
Amount recognised in regulatory capital (Rs. in Crore, as of most recent reporting date)	Rs. 5710
Par value of instrument	Rs. 10 per share
Accounting classification	Shareholder's Equity
Original date of issuance	Various
Perpetual or dated	Perpetual
Original maturity date	N.A.
Issuer call subject to prior supervisory approval	No
Optional call date, contingent call dates and redemption amount	N.A.
Subsequent call dates, if applicable	N.A.
Coupons / dividends	
Fixed or floating dividend/coupon	Floating
Coupon rate and any related index	N.A.
Existence of a dividend stopper	No
Fully discretionary, partially discretionary or mandatory	Fully discretionary
Existence of step up or other incentive to redeem	No
Noncumulative or cumulative	N.A.
Convertible or non-convertible	N.A.
If convertible, conversion trigger(s)	N.A.
If convertible, fully or partially	N.A.
If convertible, conversion rate	N.A.
If convertible, mandatory or optional conversion	N.A.
If convertible, specify instrument type convertible into	N.A.
If convertible, specify issuer of instrument it converts into	N.A.
Write-down feature	N.A.
If write-down, write-down trigger(s)	N.A.
If write-down, full or partial	N.A.
If write-down, permanent or temporary	N.A.
If temporary write-down, description of write-up mechanism	N.A.
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and others Creditors, bonds, and PNCPS
Non-compliant transitioned features	No
If yes, specify non-compliant features	

SERIES DETAILS	**Sr. II PDI**
Issuer	CENTRAL BANK OF INDIA
Unique identifier (e.g. CUSIP, **ISIN** or Bloomberg identifier for private placement)	INE483A09252
Governing law(s) of the instrument	Indian Laws
Regulatory treatment	
Transitional Basel III rules	Ineligible
Post-transitional Basel III rules	Ineligible
Eligible at solo/group/ group & solo	Solo and Group
Instrument type	Perpetual Debt Instruments
Amount recognised in regulatory capital (Rs. in Crore, as of most recent reporting date)	0
Par value of instrument	Rs.10 lakhs
Accounting classification	LIABILITY
Original date of issuance	28.09.2012
Perpetual or dated	Perpetual
Original maturity date	N.A
Issuer call subject to prior supervisory approval	Yes
Optional call date, contingent call dates and redemption amount	28.09.2022
Subsequent call dates, if applicable	N.A.
Coupons / dividends	
Fixed or floating dividend/coupon	Fixed
Coupon rate and any related index	9.40% p.a.
Existence of a dividend stopper	No
Fully discretionary, partially discretionary or mandatory	Mandatory
Existence of step up or other incentive to redeem	No
Noncumulative or cumulative	Noncumulative
Convertible or non-convertible	Nonconvertible
If convertible, conversion trigger(s)	N.A.
If convertible, fully or partially	N.A.
If convertible, conversion rate	N.A.
If convertible, mandatory or optional conversion	N.A.
If convertible, specify instrument type convertible into	N.A.

If convertible, specify issuer of instrument it converts into	N.A.
Write-down feature	Not Applicable
If write-down, write-down trigger(s)	N.A.
If write-down, full or partial	N.A.
If write-down, permanent or temporary	N.A.
If temporary write-down, description of write-up mechanism	N.A.
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other Creditors
Non-compliant transitioned features	Yes
If yes, specify non-compliant features	Fully derecognized, No Loss absorbency features as per Basel III

The main features of Upper Tier - 2 capital instruments are given below

SERIES DETAILS	Upper Tier II (Sr. VI)
Issuer	**CENTRAL BANK OF INDIA**
Unique identifier (e.g. CUSIP, **ISIN** or Bloomberg identifier for private placement)	INE483A08015
Governing law(s) of the instrument	Indian Laws
Regulatory treatment	
Transitional Basel III rules	Tier 2
Post-transitional Basel III rules	Ineligible
Eligible at solo/group/ group & solo	Solo and Group
Instrument type	Upper Tier 2 Capital Instruments
Amount recognized in regulatory capital (Rs. in Crore, as of most recent reporting date)	60
Par value of instrument	Rs. 10 Lakhs
Accounting classification	LIABILITY
Original date of issuance	21.01.2011
Perpetual or dated	DATED
Original maturity date	21.01.2026
Issuer call subject to prior supervisory approval	Yes
Optional call date, contingent call dates and redemption amount	21.01.2021
Subsequent call dates, if applicable	N.A.
Coupons / dividends	
Fixed or floating dividend/coupon	Fixed
Coupon rate and any related index	9.20%
Existence of a dividend stopper	No
Fully discretionary, partially discretionary or mandatory	Mandatory
Existence of step up or other incentive to redeem	No
Noncumulative or cumulative	Noncumulative

Convertible or non-convertible	Nonconvertible
If convertible, conversion trigger(s)	N.A.
If convertible, fully or partially	N.A.
If convertible, conversion rate	N.A.
If convertible, mandatory or optional conversion	N.A.
If convertible, specify instrument type convertible into	N.A.
If convertible, specify issuer of instrument it converts into	N.A.
Write-down feature	N.A.
If write-down, write-down trigger(s)	N.A.
If write-down, full or partial	N.A.
If write-down, permanent or temporary	N.A.
If temporary write-down, description of write-up mechanism	N.A.
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other creditors
Non-compliant transitioned features	YES
If yes, specify non-compliant features	No Loss absorbency features as per Basel III

The main features of Subordinated Debt capital instruments are given below:

SERIES DETAILS	Lower Tier II Sr XIV
Issuer	
Unique identifier (e.g. CUSIP, **ISIN** or Bloomberg identifier for private placement)	INE483A09245
Governing law(s) of the instrument	Indian Laws
Regulatory treatment	
Transitional Basel III rules	Tier 2
Post-transitional Basel III rules	Ineligible
Eligible at solo/group/ group & solo	Solo and Group
Instrument type	Tier 2 Debt Instruments
Amount recognised in regulatory capital (Rs. in Crore, as of most recent reporting date)	100
Par value of instrument	Rs. 10 Lakhs
Accounting classification	LIABILITY
Original date of issuance	21.12.2011
Perpetual or dated	DATED
Original maturity date	21.12.2026
Issuer call subject to prior supervisory approval	Yes
Optional call date, contingent call dates and redemption amount	21.12.2021
Subsequent call dates, if applicable	N.A.
Coupons / dividends	
Fixed or floating dividend/coupon	Fixed
Coupon rate and any related index	9.33%
Existence of a dividend stopper	No
Fully discretionary, partially discretionary or mandatory	Mandatory
Existence of step up or other incentive to redeem	No
Noncumulative or cumulative	Noncumulative
Convertible or non-convertible	Nonconvertible
If convertible, conversion trigger(s)	N.A.
If convertible, fully or partially	N.A.
If convertible, conversion rate	N.A.
If convertible, mandatory or optional conversion	N.A.
If convertible, specify instrument type convertible into	N.A.

If convertible, specify issuer of instrument it converts into	N.A.
Write-down feature	Not Applicable
If write-down, write-down trigger(s)	N.A.
If write-down, full or partial	N.A.
If write-down, permanent or temporary	N.A.
If temporary write-down, description of write-up mechanism	N.A.
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other creditors
Non-compliant transitioned features	YES
If yes, specify non-compliant features	No Loss absorbency features as per Basel III

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

	BASEL III COMPLIANT TIER II BONDS				
	SR I	**SR II**	**SR III**	**SR IV**	**SR V**
Issuer					
Unique identifier (e.g. CUSIP, **ISIN** or Bloomberg identifier for private placement)	INE483A09260	INE483A09278	INE483A09286	INE483A08023	INE483A08031
Governing law(s) of the instrument	Indian Laws	Indian Laws	Indian Laws	Indian Laws	Indian Laws
Regulatory treatment					
Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional Basel III rules	ELIGIBLE	ELIGIBLE	ELIGIBLE	ELIGIBLE	ELIGIBLE
Eligible at solo/group/ group & solo	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group

Instrument type	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments
Amount recognised in regulatory capital (Rs. in Crore, as of most recent reporting date)	600	500	500	500	500
Par value of instrument	Rs. 10 Lakhs	Rs. 10 Lakhs	Rs. 10 Lakhs	Rs. 10 Lakhs	Rs. 10 Lakhs
Accounting classification	LIABILITY	LIABILITY	LIABILITY	LIABILITY	LIABILITY
Original date of issuance	08.11.2013	07.03.2017	29.03.2019	30.09.2019	20.03.2020
Perpetual or dated	DATED	DATED	DATED	DATED	DATED
Original maturity date	08.11.2023	07.05.2027	29.05.2029	30.11.2029	20.05.2030
Issuer call subject to prior supervisory approval	No	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	N.A.	07.05.2022	29.05.2024	30.11.2024	20.05.2025
Subsequent call dates, if applicable	N.A.	N.A.	N.A.	N.A.	N.A.

Coupons / dividends					
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	9.90%	8.62%	10.80%	9.80%	9.20%
Existence of a dividend stopper	No	No	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
If convertible, conversion trigger(s)	N.A.	N.A.	N.A.	N.A.	N.A.
If convertible, fully or partially	N.A.	N.A.	N.A.	N.A.	N.A.
If convertible, conversion rate	N.A.	N.A.	N.A.	N.A.	N.A.
If convertible, mandatory or optional conversion	N.A.	N.A.	N.A.	N.A.	N.A.

If convertible, specify instrument type convertible into	N.A.	N.A.	N.A.	N.A.	N.A.
If convertible, specify issuer of instrument it converts into	N.A.	N.A.	N.A.	N.A.	N.A.
Write-down feature	YES	YES	YES	YES	YES
If write-down, write-down trigger(s)	These bonds, at the option of the Reserve Bank of India, can be temporarily written down or permanently written off upon occurrence of the trigger event, called the 'point of non-viability trigger'("ponv trigger")	These bonds, at the option of the Reserve Bank of India, can be temporarily written down or permanently written off upon occurrence of the trigger event, called the 'point of non-viability trigger'("ponv trigger")	These bonds, at the option of the Reserve Bank of India, can be temporarily written down or permanently written off upon occurrence of the trigger event, called the 'point of non-viability trigger'("ponv trigger")	These bonds, at the option of the Reserve Bank of India, can be temporarily written down or permanently written off upon occurrence of the trigger event, called the 'point of non-viability trigger'("ponv trigger")	These bonds, at the option of the Reserve Bank of India, can be temporarily written down or permanently written off upon occurrence of the trigger event, called the 'point of non-viability trigger'("ponv trigger")
If write-down, full or partial	Partial	Partial	Partial	Partial	Partial
If write-down, permanent or temporary	Temporary	Temporary	Temporary	Temporary	Temporary

If temporary write-down, description of write-up mechanism	It should be done at least one year after the bank makes the first payment of dividend to its common shareholders after breaching the pre-specified trigger. Aggregate write-up in a year should be restricted to a percentage of dividends declared during a year, the percentage being the ratio of the 'equity created by written-down bonds' to 'the total equity minus the equity created by written-down bonds'. Aggregate write-up in a year, should also not exceed 25% of the amount paid as dividend to the common shareholders in a particular year.	It should be done at least one year after the bank makes the first payment of dividend to its common shareholders after breaching the pre-specified trigger. Aggregate write-up in a year should be restricted to a percentage of dividends declared during a year, the percentage being the ratio of the 'equity created by written-down bonds' to 'the total equity minus the equity created by written-down bonds'. Aggregate write-up in a year, should also not exceed 25% of the amount paid as dividend to the common shareholders in a particular year.	It should be done at least one year after the bank makes the first payment of dividend to its common shareholders after breaching the pre-specified trigger. Aggregate write-up in a year should be restricted to a percentage of dividends declared during a year, the percentage being the ratio of the 'equity created by written-down bonds' to 'the total equity minus the equity created by written-down bonds'. Aggregate write-up in a year, should also not exceed 25% of the amount paid as dividend to the common shareholders in a particular year.	It should be done at least one year after the bank makes the first payment of dividend to its common shareholders after breaching the pre-specified trigger. Aggregate write-up in a year should be restricted to a percentage of dividends declared during a year, the percentage being the ratio of the 'equity created by written-down bonds' to 'the total equity minus the equity created by written-down bonds'. Aggregate write-up in a year, should also not exceed 25% of the amount paid as dividend to the common shareholders in a particular year.	It should be done at least one year after the bank makes the first payment of dividend to its common shareholders after breaching the pre-specified trigger. Aggregate write-up in a year should be restricted to a percentage of dividends declared during a year, the percentage being the ratio of the 'equity created by written-down bonds' to 'the total equity minus the equity created by written-down bonds'. Aggregate write-up in a year, should also not exceed 25% of the amount paid as dividend to the common shareholders in a particular year.

Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other creditors	All depositors and other creditors	All depositors and other creditors	All depositors and other creditors	All depositors and other creditors
Non-compliant transitioned features	NO	NO	NO	NO	NO
If yes, specify non-compliant features	-	-	-	-	-

ATUL SAHAI
DY. GENERAL MANAGER-RMD

ASHWINI KUMAR SHUKLA
CHIEF RISK OFFICER

(ALOK SRIVASTAVA)
EXECUTIVE DIRECTOR

(B. S. SHEKHAWAT)
EXECUTIVE DIRECTOR

(PALLAV MOHAPATRA)
MANAGING DIRECTOR & CEO