Table DF-1

1. Scope of application

Qualitative Disclosures:

a. Parent Bank: Central Bank of India
The disclosure in this sheet pertains to Central Bank of India on solo basis.

b. In the consolidated accounts, bank's subsidiaries/associates are treated as under:

(b.i) Bank's Subsidiary: The details of Bank's subsidiary are as under:

S. No.	Name of Subsidiary	Ownership
1	Cent Bank Home Finance Ltd.	64.40%
2	Cent Bank Financial Services Ltd	100%

The subsidiaries of parent bank are consolidated on line by line aggregation of like items of assets, liabilities, income and expenses of subsidiaries with the respective item of the parent and after eliminating material intra-group balances/transactions, unrealized profit/loss and making necessary adjustments wherever possible to confirm to accounting policies, based on data received from these subsidiaries duly certified by their respective auditors. The financial statements of the subsidiaries have been drawn up to the same reporting date as that of parent i.e. 31st March, 2015. The accounting standard followed for the consolidation of the financial statements of subsidiaries is AS- 21.

(b.ii) Associates: The Banks associates are as under:

S. No.	Name of Regional Rural Banks	Ownership
I	**Regional Rural Banks**	
1	Central Madhyapradesh GB	35%
3	Uttar Bihar Gramin Bank, Muzzaffarpur	35%
4	Uttarbanga Kshetriya Gram Bank, Cooch Bihar	35%

II	Indo-Zambia Bank Ltd., Zambia.	20%

The accounting standard followed for accounting for investments in Associates in consolidated financial statements is as per AS-23 issued by ICAI. The method followed is equity

The financial statement of INDO Zambia Bank Ltd., considered as an associate has been prepared in accordance with the International Financial Reporting Standard. All Regional

Rural Bank and one associate are in the nature of financial entities.

For computation of CRAR of the Bank, investment in Subsidiaries and Regional Rural Banks are deducted from Tier I and Tier II capital equally.

CRAR is calculated for bank on standalone basis.

Quantitative Disclosures

c) The aggregate amount of capital deficiencies in all subsidiaries not included in the consolidation i.e. that are deducted and the name(s) of such subsidiaries: NIL

(d) The aggregate amounts (e.g. current book value) of the bank’s total interests in insurance entities, which are risk-weighted as well as their name, their country of incorporation or residence, the proportion of ownership interest and, if different, the proportion of voting power in these entities is NIL.

Table DF-2

2. Capital structure

Qualitative Disclosures

a) **Equity capital**

The bank has authorized capital of Rs.5000.00 Crore as on 31st March, 2015 the bank has issued, subscribed and paid up equity capital of Rs.1658.27crore, constituting 1658273181 Number of shares Of Rs.10 each.

Out of this, 81.45% shareholding constituting 1196959325 numbers of shares is with the Government of India as of 31st March, 2015.

2.1 Debt capital instruments

2.2.1 **Details of TIER I Capital**

TIER I CAPITAL	ISSUE DATE	PERIODS IN MONTH	DATE OF REDEMPTION	AMOUNT (` In Crores)	INTEREST RATE
IPDI	30.03.2009	Perpetual	Perpetual	583.00	G-Sec + 250bps to be repriced every year in March.
PDI (Series II)	28.09.2012	Perpetual	Perpetual	500.00	9.40% p.a.
			TOTAL	**1083.00**	

2.2.2 Details of Upper TIER II Bonds

SERIES	ISSUE DATE	DATE OF REDEMPTION	AMOUNT (` In Crores)	INTEREST RATE
Upper Tier II (Sr-I)	14.11.2008	14.11.2023	300.00	11.45% p.a. Step up of 50bps from 11th year (11.95% till maturity)
Upper Tier II (Sr-II)	17.02.2009	17.02.2024	285.00	9.40% p.a Step up of 50bps from 11th year (9.90% till maturity)
Upper Tier II (Sr-III)	23.06.2009	23.06.2024	500.00	8.80% p.a. Step up of 50bps from 11th year (9.30% till maturity)
Upper Tier II (Sr-IV)	20.01.2010	20.01.2025	500.00	8.63% p.a. Step up of 50bps from 11th year (9.13% till maturity)
Upper Tier II (Sr-V)	11.06.2010	11.06.2025	1000.00	8.57% p.a. Step up of 50bps from 11th year (9.07% till maturity)
Upper Tier II (Sr-VI)	21.01.2011	21.01.2026	300.00	9.20%p.a. Till redemption
		TOTAL	**2885.00**	

2.2.3 Details of Subordinated Bonds

Lower Tier II SERIES	ISSUE DATE	DATE OF REDEMPTION	AMOUNT (` In Crores)	INTEREST RATE
X	28.03.2006	28.06.2015	578.20	8.15%p.a.
XI	04.10.2006	04.10.2016	700.00	8.95%p.a.
XII	03.03.2008	03.05.2017	389.10	9.20%p.a.
XIII	10.02.2009	10.04.2018	270.00	9.35%p.a.
XIV	21.12.2011	21.12.2026	500.00	9.33%p.a.
		TOTAL	**2437.30**	

2.2.4 Details of Basel III Compliant Bond –Tier 2

Tier II SERIES	ISSUE DATE	DATE OF REDEMPTION	AMOUNT (` In Crores)	INTEREST RATE
SR I	08.11.2013	08.11.2023	1000.00	9.90% p.a.
		TOTAL	**1000.00**	

Quantitative Disclosures

Rs. in crores

b) **Tier 1 capital**	**16552**
with separate disclosure of:	
▪ paid-up share capital	**1658**
▪ reserves	**13963**
▪ innovative instruments: IPDI –	**1083**
▪ amounts deducted from Tier 1 capital	
investments –	**152**
intangibles -	**0**
(c) **Tier 2 capital** (net of deductions from Tier 2 capital):	**6717**

(d) **Debt capital instruments eligible for inclusion in Upper Tier 2 capital** ▪ Total amount outstanding- ▪ Of which amount raised during the current year – ▪ Amount eligible to be reckoned as capital funds –	 **2885** **NIL** **2885**
(e) **Subordinated debt eligible for inclusion in Lower Tier 2 capital** ▪ Total amount outstanding – ▪ Of which amount raised during the current year ▪ Amount eligible to be reckoned as capital funds –	 **3437** **1958**
(f) **Other deductions from capital –**	**152**
(g) **Total eligible capital.**	**23269**

Table DF-3

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 Weight 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.

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 Pillar1; the risks that are not at all taken into account by the pillar 1; 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 bank's 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 is reviewing the ICAAP on quarterly basis.

	Rs. in Crores
Quantitative disclosures	
(b) Capital requirements for credit risk at 9%:	
Portfolios subject to standardized approach –	
▪ Fund based	13728
▪ Non-fund based	1224
▪ Securitization exposures	NIL
(c) Capital requirements for market risk:	
▪ Standardized duration approach:	
- Interest rate risk –	946
- Foreign exchange risk (including gold) –	4
- Equity risk –	617
(d) Capital requirements for operational risk:	
▪ Basic indicator approach –	1095
(e) Total capital ratio –	11.89%
Tier 1 capital ratio	8.46%

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 for each risk comprising of top executives of bank headed by Chairman and Managing Director/ Executive directors such as Asset liability Management committee, Credit policy Committee, Operational Risk committee. These committees meet at regular intervals throughout the year to assess and monitor the level of risk under various bank operations and initiate appropriate mitigation measures wherever necessary.

The Risk Management Department at central office level which is headed by General Manager; measures control and manages risk within the limits set by the Board and enforces compliance with risk parameters set by various committees. The General Manager is assisted by Deputy General Manager and a team of Assistant General Managers, Chief Managers, Senior Managers and Managers.

At some identified zonal offices, Risk Managers are posted who act as an extended arm of the Risk Management Department of Central Office. Officers are also identified at some regional offices to work as risk managers.

The bank has in place various policies such as Credit Risk Management Policy, Credit Risk Mitigation and Collateral Management Policy, Stress testing policy, Disclosure policy, Intra group transaction and exposure policy, Operational risk policy, ALM policy and Investment and Market risk management Policy.

Besides these, the Loan Policy prescribing broad parameters governing loan functions, guidelines on appraisal and evaluation of credit proposals, lending powers of delegated authority, exposure norms, prudential limits and measures of monitoring and controlling the credit portfolio documentation is also in place.

The Credit Monitoring Department headed by General Manager monitors the quality of loan proposals, identify special mention accounts and take corrective measures. Loan review mechanism is also carried out by the department.

The bank has introduced rating models for various segments of borrowers including retail lending schemes which measures the risk associated with counterparties and helps in credit 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 and each of these risks are scored separately and then overall rating is accorded to the counter party. Facility rating module is also included in the rating tool.

Table DF-4

Credit risk: General disclosures for all banks

<u>Qualitative Disclosures</u>

<u>Credit risk</u>

Definitions of past due and impaired

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

(i) Interest and/or installment of principal remain overdue for a period of more than 90days 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 90days in the case of bills Purchased and Discounted

(iv) In case of advances granted for Agricultural purposes

a) The installment of principal or interest thereon remains overdue for two crop seasons for short duration crops

b) The installment of principal or interest thereon remains overdue for one crop seasons 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. In cases where the outstanding balance in the principal operating accounts less than the sanctioned limit/drawing power, but there are no credits continuously for 90 days as on the date of balance sheet or credit are not enough to cover the interest debited in the account during the same period.

Overdue:

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

Credit Risk Management Policy

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 inter Bank Exposure,
- Country risk and other operational matters.

(Rs. in crores)

<u>Quantitative Disclosures:</u>	
(a) Total gross credit risk exposures:	
Fund based:	289125
Non-fund based:	32881
(b) Geographic distribution of exposures:	
▪ Overseas	191
▪ Domestic	321815

(c)

Industry Name	**Funded**	**Non-Funded**
A. Mining and Quarrying (A.1 + A.2)	438	66
A.1 Coal	256	66
A.2 Others	182	0
B. Food Processing (B.1 to B.5)	7159	1475
B.1 Sugar	3186	115
B.2 Edible Oils and Vanaspati	969	356
B.3 Tea	299	3
B.4 Coffee	24	0
B.5 Others	2681	1001
C. Beverages (excluding Tea & Coffee) and Tobacco	58	31
Of which Tobacco and tobacco products	12	2
D. Textiles (a to f)	7511	1118
a. Cotton	2561	269
b. Jute	165	13
c. Handicraft/Khadi (Non Priority)	19	0
d. Silk	44	0
e. Woolen	111	29
f. Others	4610	807

Out of D (i.e., Total Textiles) to Spinning Mills	299	22
E. Leather and Leather products	106	26
F. Wood and Wood Products	189	89
G. Paper and Paper Products	699	191
H. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	1432	126
I. Chemicals and Chemical Products (Dyes, Paints, etc.) (I.1 to I.4)	3875	1122
I.1 Fertilizers	1373	2
I.2 Drugs and Pharmaceuticals	1800	453
I.3 Petro-chemicals (excluding under Infrastructure)	263	141
I.4 Others	440	526
J. Rubber, Plastic and their Products	379	109
K. Glass & Glassware	39	0
L. Cement and Cement Products	1832	238
M. Basic Metal and Metal Products (M.1 + M.2)	10843	2356
M.1 Iron and Steel	8772	1543
M.2 Other Metal and Metal Products	2071	813
N. All Engineering (N.1 + N.2)	4239	5722
N.1 Electronics	592	461
N.2 Others	3648	5260
O. Vehicles, Vehicle Parts and Transport Equipments	1288	648
P. Gems and Jewellery	1501	403
Q. Construction	5001	1063
R. Infrastructure (a to d)	52618	5238
a. Transport (a.1 to a.5)	10275	1273
a.1 Railways	736	105
a.2 Roadways	7239	1073
a.3 Airport	1222	35
a.4 Waterways	1079	60
a.5 Others	0	0
b. Energy (b.1 to b.6)	36746	2652
b.1 Electricity (Generation)	13308	2322
b.1.1 Central Govt PSUs	765	134
b.1.2 State Govt PSUs (incl. SEBs)	1493	262
b.1.3 Private Sector	11050	1926

b.2 Electricity (Transmission)	715	0
b.2.1 Central Govt PSUs	0	0
b.2.2 State Govt PSUs (incl. SEBs)	225	0
b.2.3 Private Sector	490	0
b.3 Electricity (Distribution)	21856	283
b.3.1 Central Govt PSUs	1176	15
b.3.2 State Govt PSUs (incl. SEBs)	20053	260
b.3.3 Private Sector	626	8
b.4 Oil (storage & pipelines)	380	15
b.5 Gas/Liquefied Natural Gas (LNG) (storage & pipelines)	487	32
b.6 Others	0	0
c. Telecommunication	3037	1172
d. Others	2560	140
Of which Water sanitation	526	29
Of which Social & Commercial Infrastructure	1710	94
S. Other Industries	20616	3693
All Industries (A to S)	119824	23714
Residuary other advances (to tally with gross advances)	99860	6609
a .Education loan	3012	0
b.Aviation Sector	2409	321
c.Other Residuary advance	94439	6288
Total Loans and Advances	219684	30323

(d) Residual contractual maturity breakdown of Assets:

Day 1	5267
02days to 07days:	2517
08days to 14days:	1696
15days to 28days:	657
29days to 3months:	15048
Above 3months to 6months:	7047
Above 6months to 12months:	12829
Above 12months to 36months:	95567

Above 36months to 60months:	46212
Over 60 month	97260
Total	**284101**
(e) Amount of NPAs (Gross) –	11873
▪ Substandard	4773
▪ Doubtful	6874
▪ Loss	226
(f) Net NPAs	6807
(g) NPA Ratios	
▪ Gross NPAs to gross advances	6.09%
▪ Net NPAs to net advances	3.61%
(h) Movement of NPAs (Gross)	
▪ Opening balance	11500
▪ Additions	6579
▪ Reductions	6206
▪ NPA (Gross)	11873
(i) Movement of provisions for NPAs	
▪ Opening balance	4454
▪ Provisions made during the period	2062
▪ Write-off	0
▪ Write-back of excess provisions	1723
▪ Closing balance	4793
(j) Amount of Non-Performing Investments	305
(k) Amount of provisions held for non-performing investments	113
(l) Movement of provisions/depreciation on investments:	
▪ Opening balance	92
▪ Provisions made during the period	22
▪ Write-off	-
▪ Write back of excess provision	1
▪ Closing balance	113

Table DF-5

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 six External Credit Rating Agencies identified by RBI viz., CRISIL Ltd., CARE, ICRA Ltd., India ratings and research pvt ltd, SMERA rating ltd and BRICKWORK to rate the exposures of its clients.

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

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

	Rs. in crores
<u>Quantitative Disclosures:</u>	
(b) For exposure amounts after risk mitigation subject to the standardized approach, amount of a bank's outstanding (rated and unrated) in the following three major risk buckets as well as those that are deducted:	
▪ Below 100 % risk weight:	198906
▪ 100 % risk weight:	76653
▪ More than 100 % risk weight:	46447
▪ Amount Deducted-CRM	13800

Table DF-6

Credit risk mitigation: disclosures for standardized approaches

Qualitative Disclosures

- **Policies and processes for collateral valuation and management;**

  Bank has well defined credit risk mitigation and collateral management policy. The main types of collaterals accepted by bank are cash and near cash securities, land and building, plant and machinery etc.

- **A description of the main types of collateral taken by the bank;**

  Bank accepts personal guarantees, corporate guarantees and guarantees issued by sovereigns and banks. Collaterals are valued at fair market value and at regular intervals as per the policy guidelines.

  RBI guidelines recognize various types of financial collaterals for the purpose of credit risk mitigation. The guidelines further provide recognition of guarantees as one of the credit risk mitigants. Bank has put in place suitable policy measures to capture these elements.

	Rs in crores
Quantitative Disclosures	
(b) For disclosed credit risk portfolio under the standardized approach, the total exposure that is covered by:	
▪ eligible financial collateral; after the application of haircuts-	
Fund based	13285
Non fund based	515

Table DF-7

Securitization: disclosure for standardized approach

<u>Qualitative Disclosures:</u> **NIL**	
	Rs in crores
<u>Quantitative Disclosures</u>	
<u>Banking Book</u>	
(d) The total amount of exposures securitized by the bank	NIL
(e) For exposures securitized losses recognized by the bank during the current period broken down by the exposure type (eg. Credit cards, housing loans, auto loans etc. detailed by underlying security)	NIL
(f) Amount of assets intended to be securitized within a year	NIL
(g) Of (f), the amount of assets originated within a year before securitization	NIL
(h) The total amount of exposures securitized (by exposure type) and unrecognized gain or losses on sale by exposure type	
(i) Aggregate amount of : - On balance sheet securitization exposures retained or purchased broken down by exposure type and- - Off balance sheet securitization exposures broken down by exposure type	NIL
(j) Aggregate amount of securitisation exposures retained or purchased and the associated capital charges broken down between exposures and further broken down into different risk weight bands for each regulatory capital approach.	Nil
Exposures that have been deducted entirely from Tier 1 capital, credit enhancing I/Os deducted from Total Capital, and other exposures deducted from total capital (by exposure type)	Nil
<u>Quantitative Disclosures</u> **<u>Trading Book:</u>**	
(k) Aggregate amount of exposures securitized by the bank for which the bank has retained some exposures and which is subject to the market risk approach by exposure type	Nil
(l) Aggregate amount of :	Nil

- On balance sheet securitization exposures retained or purchased broken down by exposure type and-	Nil
- Off balance sheet securitization exposures broken down by exposure type	Nil
(m) Aggregate amount of securitization exposures retained or purchased separately for :	Nil
- securitization exposures retained or purchased subject to comprehensive risk measure risk measure for specific risk: and	Nil
- securitization exposures subject to the securitization framework for specific risk broken down into different risk weight bands	Nil
(n) Aggregate amount of :	
- The capital requirement s for the securitization exposures, subject to the securitization framework broken down into different risk weight bands	Nil
- Securitization exposures that are deducted entirely from Tier 1 capital, credit enhancing I/O deducted from total capital, and other exposures deducted from total capital (by exposure type)	Nil

Table DF-8

Market risk in trading book

Qualitative disclosures

The bank has well defined Investment and Market Risk Management Policy. This policy covers all important areas of market risk measurement.

Bank defines Market Risk as the risk of loss in on-balance sheet and off-balance sheet positions arising from movements in market process, in particular, changes in interest rates, exchange rates and equity and commodity prices.

The bank has adopted Standardized Duration Approach for measuring the capital requirements for market risk as prescribed by RBI.

Policies for management of Market Risk:

The bank has put in place board approved Investment and Market Risk Management Policy for effective management of Market Risk in the bank. Other policies which also deal with Market Risk Management are Asset Liability Management Policy and Policy on Foreign Exchange Operations.

The policies set various prudential exposure limits and risk limits for ensuring that the operations are in line with bank's expectations of return to market risk through proper Market Risk Management and Asset Liability Management.

Asset-Liability Management

The ALM Policy is the framework of the ALM process. Bank's balance sheet has mixed exposure to different levels financial risk. The goal of bank is to maximize its profitability, but do so in a manner that does not expose the bank to excessive levels of risk which will ultimately affect the profitability. The Policy defines the limits for key measure of risk limits that have been established to specifically accommodate a bank's unique balance complexion, strategic direction, and appetite for risk.

Liquidity Risk

Liquidity Risk is managed through GAP analysis, based on residual maturity/behavior pattern of assets and liabilities. Banks has also put in place mechanism of short term dynamic liquidity management and contingency funding plan. Prudential limits are prescribed for different residual maturity time buckets for efficient Asset Liability Management Liquidity profile of the bank is also evaluated through various liquidity ratios.

Interest rate risk

Interest rate risk is managed through Gap analysis of rate sensitive assets and liabilities and is monitored through prudential limits. Bank also estimates risk periodically against adverse movements in interest rate for assessing the impact on Net Interest Income and economic Value of Equity.

Quantitative disclosures

Capital Requirement for Market Risk	Capital Charge
Interest Rate Risk	**Rs. 946 Cr**
Equity Position Risk	**Rs. 617 Cr**
Foreign Exchange Risk	**Rs. 4 Cr**
TOTAL	**Rs. 1567 Cr**

Table DF-9

Operational risk

Qualitative disclosures

Operational Risk is the risk of losses resulting from inadequate or failed internal processes, people and systems or from external events. Operational Risk includes legal risk but excludes strategic and reputation risks. Operational Risk Management in the Bank is guided by a well defined Operational Risk Management Policy which is reviewed every year. The bank has initiated pro-active steps to equip itself to migrate to advanced approaches under Operational Risk and has started collation of data pertaining to Operational Risk loss events through Loss Data Management, Risk & control Self Assessment (RCSA), Key Risk Indicators (KRI) & Scenario Analysis. Bank is also a member of loss data consortium 'CORDEx' for external loss data base.

The Bank had already approached RBI for moving to The Standardised Approach and is now making efforts to move directly to Advance Measurement Approach.

The bank has provided capital for operational risk as per Basic Indicator Approach. Accordingly the capital requirement for operational risk as on 31.03.2015 is Rs. 1095 Crores.

Table DF-10

Interest rate risk in the banking book (IRRBB)

Qualitative Disclosure:

The interest rate risk is measured and monitored through two approaches:

1) Earning at risk (Traditional Gap Analysis)
   The impact of change in interest rates on net interest income is analyzed under this approach and calculated under yield curve approach. Under this approach a parallel shift of 1% is assumed both in assets and liabilities.

2) Economic Value of Equity:
   Modified duration of assets and liabilities is computed separately to arrive at modified duration of equity. A parallel shift in yield curve by 200 basis point is assumed for calculating the economic value of equity.

Quantitative Disclosure:

Parameter of Change	Rs. in Crores
1.Impact on Earnings at 100 bps increase in interest rate across assets and liability	471
2.Market value of Equity: 200 bps change	-1619

DR. S.K. MISHRA
DY. GENERAL MANAGER

PRADEEP KUMAR
GENERAL MANAGER

(R.C.LODHA)	**(B.K.DIVAKRA)**	**(R.K. GOYAL)**	**(RAJEEV RISHI)**
EXECUTIVE DIRECTOR	**EXECUTIVE DIRECTOR**	**EXECUTIVE DIRECTOR**	**CHAIRMAN & MANAGING DIRECTOR**

Date: 29.05.2015