PILLAR 3 (BASEL III) DISCLOSURES AS ON 30.09.2017

CENTRAL BANK OF INDIA

Table DF-1: Scope of Application

(i) Qualitative Disclosures:

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

In the consolidated accounts (disclosed annually), bank's subsidiaries/associates are treated as under

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
Cent Bank Home Finance Ltd./ India	Yes	Consolidation of the financial statements of subsidiaries in accordance with AS- 21.	No	NA	NA	Risk Weighted Assets
Cent Bank Financial Services Ltd./India	Yes	Consolidation of the financial statements of subsidiaries in accordance with AS- 21	No	NA	NA	Risk Weighted Assets

Central Madhyapradesh GB/ India	Yes	Consolidation of the financial statements of subsidiaries in accordance with AS- 23	No	NA	NA	Risk Weighted Assets
Uttar Bihar Gramin Bank, Muzzaffarpur/ India	Yes	Consolidation of the financial statements of subsidiaries in accordance with AS- 23	No	NA	NA	Risk Weighted Assets
UttarbangaKshetriya Gram Bank, Cooch Bihar/ India	Yes	Consolidation of the financial statements of subsidiaries in accordance with AS- 23	No	NA	NA	Risk Weighted Assets
Indo-Zambia Bank Ltd. /Zambia.	Yes	Consolidation of the financial statements of subsidiaries in accordance with AS- 23	No	NA	NA	Risk Weighted Assets

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	Principle activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	% of bank's holding in the total equity	Regulatory treatment of 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)
NO SUCH ENTITY					

(ii) Quantitative Disclosures:

c. List of group entities considered for consolidation

Name of the entity / country of incorporation *(as indicated in (i)a. above)*	Principle activity of the entity	Total balance sheet equity *(as stated in the accounting balance sheet of the legal entity) Rs. in Mn*	Total balance sheet assets *(as stated in the accounting balance sheet of the legal entity) Rs. in Mn*
Cent Bank Home Finance Ltd./ India	The main objective of the Company is to provide housing finance	250	14605
Cent Financial Services Ltd./India	Providing investment banking products / services to corporate clients	50	441
Central Madhyapradesh GB/ India	Regional Rural Bank	2464	78541
Uttar Bihar Gramin Bank, Muzzaffarpur/ India	Regional Rural Bank	4545	188036
UttarbangaKshetriya Gram Bank, Cooch Bihar/ India	Regional Rural Bank	908	31099

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

e. The aggregate amounts (e.g. current book value) of the bank's total interests in insurance entities, which are risk-weighted: NIL

f. Any restrictions or impediments on transfer of funds or regulatory capital within the banking group: NIL

Table DF-2: Capital Adequacy

<table>
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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 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.

Bank has taken initiatives to migrate to advanced approaches for Capital Adequacy Computation, Bank has already appointed a consultant &a system integrator vendor for moving to advanced approach.

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Quantitative disclosures
(b) Capital requirements for credit risk:
• Portfolios subject to standardized approach @9%
• Securitization exposures :

</td><td>

Rs. 140262mn
NIL

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(c) Capital requirements for market risk: • Standardized duration approach; - Interest rate risk - Foreign exchange risk (including gold) - Equity risk	 Rs. 8124 mn Rs. 40mn Rs.7975mn
(d) Capital requirements for operational risk: • Basic Indicator Approach	 Rs. 11318mn
(e) Common Equity Tier 1, Tier 1and Total Capital ratios: • Common Equity Tier 1 • Tier 1 • Total Capital ratio	 7.04% 7.04% 9.22%

General qualitative disclosure requirement

A committee of board of Directors regularly oversee 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 Chief Risk Officer (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 all zonal offices and Regional office, Risk Managers are posted who act as an extended arm of the Risk Management Department of Central Office.

The bank has in place various policies such as Credit Risk Management Policy, Credit Risk Mitigation and Collateral Management Policy, Stress testing policy, Market Discipline &Disclosure policy, Intra group transaction and exposure policy, Operational risk policy, ALM policy 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 authorities' exposure norms, prudential limits and measures, monitoring and controlling the credit portfolio is also in place.

The Credit Monitoring Department headed by General Manager monitors the loan portfolio, identify special mention accounts and take corrective measures. Loan review mechanism is also carried out by the department apart from processing and monitoring of accounts under CDR mechanism.

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 then overall rating is accorded to the counter party. Facility rating module is also available in the rating tool. Where parental support is available the same is also factored in rating, if corporate guarantee is available to the borrower.

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

<u>Qualitative Disclosures</u>

<u>Credit risk</u>

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 has 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 Financial Instruments 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 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 Mn)

Quantitative Disclosures: **(a) Total gross credit risk exposures:** Fund based*: Non-fund based: **includes cash ,balances with banks , investments etc*	3205997 336015
(b) Geographic distribution of exposures: ▪ Overseas ▪ Domestic	91 3541921

(c)

Industry Name	Rs. in Mn	Rs. in Mn
	Funded	**Non-Funded**
A. Mining and Quarrying (A.1 + A.2)	1967	1544
A.1 Coal	765	1499
A.2 Others	1202	45
B. Food Processing (B.1 to B.5)	72364	26300
B.1 Sugar	28664	5675
B.2 Edible Oils and Vanaspati	12986	14797
B.3 Tea	2637	26

B.4 Coffee	21	0
B.5 Others	28056	5802
C. Beverages (excluding Tea & Coffee) and Tobacco	1768	0
C.1 Tobacco and tobacco products	84	0
C.2 Others	1684	0
D. Textiles	69785	17600
D.1 Cotton	32352	2277
D.2 Jute	1597	360
D.3 Man-made, of which	182	0
D.4 Others	35654	14964
Out of D (i.e., Total Textiles) to Spinning Mills	851	0
E. Leather and Leather products	882	153
F. Wood and Wood Products	946	422
G. Paper and Paper Products	5461	2681
H. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	11543	1583
I. Chemicals and Chemical Products (Dyes, Paints, etc.) (I.1 to I.4)	41202	11031
I.1 Fertilizers	12545	90
I.2 Drugs and Pharmaceuticals	12257	7735
I.3 Petro-chemicals (excluding under Infrastructure)	4008	360
I.4 Others	12391	2846
J. Rubber, Plastic and their Products	2399	802
K. Glass & Glassware	461	23
L. Cement and Cement Products	17101	2049

M. Basic Metal and Metal Products (M.1 + M.2)	118104	27107
M.1 Iron and Steel	92900	21866
M.2 Other Metal and Metal Products	25204	5241
N. All Engineering (N.1 + N.2)	77842	52680
N.1 Electronics	37414	1487
N.2 Others	40427	51193
O. Vehicles, Vehicle Parts and Transport Equipments	9547	7806
P. Gems and Jewellery	17693	4166
Q. Construction	70649	16983
R. Infrastructure (a to d)	442639	52676
R.a Transport (a.1 to a.6)	104626	5505
R.a.1 Roads and Bridges	67045	2727
R.a.2 Ports	6835	600
R.a.3 Inland Waterways	1105	0
R.a.4 Airport	13850	68
R.a.5 Railway Track, tunnels, viaducts, bridges	15736	2110
R.a.6 Urban Public Transport (except rolling stock in case of urban road transport)	55	0
b. Energy (b.1 to b.6)	250636	7670
b.1 Electricity (Generation)	127951	6610
b.1.1 Central Govt PSUs	7612	0
b.1.2 State Govt PSUs (incl. SEBs)	30847	3588
b.1.3 Private Sector	89492	3021
b.2 Electricity (Transmission)	9099	904

b.2.1 Central Govt PSUs	0	0
b.2.2 State Govt PSUs (incl. SEBs)	3745	904
b.2.3 Private Sector	5354	0
b.3 Electricity (Distribution)	87426	156
b.3.1 Central Govt PSUs	0	0
b.3.2 State Govt PSUs (incl. SEBs)	87167	1
b.3.3 Private Sector	259	155
R.b.4 Oil Pipelines	10677	0
R.b.5 Oil/Gas/Liquefied Natural Gas (LNG) storage facility	13397	0
R.b.6 Gas Pipelines	2086	0
R.c. Water and Sanitation (c.1 to c.7)	10852	382
R.c.1 Solid Waste Management	800	0
R.c.2 Water supply pipelines	0	0
R.c.3 Water treatment plants	3097	382
R.c.4 Sewage collection, treatment and disposal system	6948	0
R.c.5 Irrigation (dams, channels, embankments etc)	7	0
R.c.6 Storm Water Drainage System	0	0
R.c.7 Slurry Pipelines	0	0
R.d. Communication (d.1 to d.3)	29896	36910
R.d.1 Telecommunication (Fixed network)	0	0
R.d.2 Telecommunication towers	11403	0
R.d.3 Telecommunication and Telecom Services	18493	36910

R.e. Social and Commercial Infrastructure (e.1 to e.9)	37964	454
R.e.1 Education Institutions (capital stock)	11186	320
R.e.2 Hospitals (capital stock)	4102	0
R.e.3 Three-star or higher category classified hotels located outside cities with population of more than 1 million	4887	89
R.e.4 Common infrastructure for industrial parks, SEZ, tourism facilities and agriculture markets	17068	46
R.e.5 Fertilizer (Capital investment)	399	0
R.e.6 Post harvest storage infrastructure for agriculture and horticultural produce including cold storage	321	0
R.e.7 Terminal markets	0	0
R.e.8 Soil-testing laboratories	0	0
R.e.9 Cold Chain	0	0
R.f. Others, if any, please specify	8665	1755
S. Other Industries, pl. specify	98843	4485
All Industries (A to S)	1061196	230089
Residuary other advances (to tally with gross advances)	1162119	39447
Total	2223314	269536

Industry exposure is more than 5% gross exposure

	Funded	**Non-Funded**
Infrastructure	442639	52676
Basic Metal and Metal Products	118104	27107

(d) Residual maturity breakdown of Performing Assets:

Day 1	259615
02days to 07days:	27619
08days to 14days:	15540
15days to 30days:	17398
31days to 3months:	67633
Above 2 months to 3months:	26198
Above 3 months to 6 months	76264
Above 6 months to 12 months:	107924
Above 1 year to 3year	831303
Above 3 years to 5 years	196820
Over 5 Years	813986
Total	2440300

(e) Amount of NPAs (Gross) –	316411
▪ Substandard	74747
▪ Doubtful 1	105081
▪ Doubtful 2	87371
▪ Doubtful 3	37881
▪ Loss	11331
(f) Net NPAs	158997

(g) NPA Ratios ▪ Gross NPAs to gross advances ▪ Net NPAs to net advances	17.27% 9.53%
(h) Movement of NPAs (Gross) ▪ Opening balance ▪ Additions ▪ Reductions ▪ NPA (Gross)	272513 59724 15826 316411
(i) Movement of provisions for NPAs ▪ Opening balance ▪ Provisions made during the period ▪ Write-off ▪ Write-back of excess provisions ▪ Closing balance	118625 28357 ---- 881 146101
(j) Amount of Non-Performing Investments	7194
(k) Amount of provisions held for non-performing investments	5209
(l) Movement of provisions/depreciation on investments: ▪ Opening balance ▪ Provisions made during the period ▪ Write-off ▪ Write back of excess provision ▪ Closing balance	4812 397 NIL 0 5209

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,SMERA rating Ltd, BRICKWORK and INFOMERICS 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 Mn

<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:	2543351
▪ 100 % risk weight	543095
▪ More than 100 % risk weight	455566
▪ Amount Deducted-CRM	126285

Table DF-5
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 Mn.
Quantitative Disclosures (b) For disclosed credit risk portfolio under the standardized approach, the total exposure that is covered by: ▪ eligible financial collateral; ▪ Fund based Non fund based	 108695 17591

Table DF-6
Securitization: disclosure for standardized approach

<u>Qualitative Disclosures:</u>

NIL

	Rs. in Mn
<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	NIL
(i) Aggregate amount of :	
- 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
(j) Aggregate amount of securitization 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

Quantitative Disclosures **Trading Book:**	
(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 : - 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 requirements 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-7
Market risk in trading book

Qualitative disclosures

The bank has well defined 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 rates, 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 Market Risk Management Policy for effective management of Market Risk in the bank. Other policies which also deal with Market Risk Management are integrated treasury policy and Asset Liability Management Policy.

The policies set various prudential exposure limits and risk limits for ensuring that the operations are in line with bank's expectations of return 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 of 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. Bank is regularly submitting LCR returns and has also put inplace 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 (Rs. in Mn)
Interest Rate Risk	Rs.8124
Equity Position Risk	Rs.7975
Foreign Exchange Risk	Rs. 40
TOTAL	**Rs.16139**

Table DF-8

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 has appointed consultant and system integrator for moving 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 30.09.2017 is Rs.11318mn.

Table DF-9
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 Mn**
1.Impact on Earnings at 100 bps increase in interest rate across assets and liability	1019.5
2.Market value of Equity: 200 bps change	1731.4

Table DF-10

General Disclosure for Exposures Related to Counterparty Credit Risk

Qualitative Disclosures	(a)	The bank assigns credit limits for counterparty exposure on the basis of capital adequacy, asset quality, earnings, liquidity and management quality. The bank has well defined market risk management policy. The Bank deals in various derivative products and interest Rate Swaps. The bank used derivative products for hedging its own balance sheet items as well as for trading purposes.
Quantitative Disclosures	(b)	See table (b) below
	(c)	See table (c) below

(b)

Rs. in Mn

Particulars	Amount
Gross positive value of contracts	710
Netting Benefits	0
Netted current credit exposure	710
Collateral held	0
Net Derivative Credit Exposure	1405

(c)

Rs. in Mn

Item	Notional Amount	Current credit Exposure
Forward Forex contracts	49663	1306
Cross Currency Swaps including cross currency interest rate swaps	3368	98
Interest rate Contracts	0	0

Table DF-11: Composition of Capital

Part I: Template to be used only from March 31, 2017

Basel III common disclosure template to be used from March 31, 2017			**Ref No.**
Common Equity Tier 1 capital: instruments and reserves		**Rs. in Mn**	
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	19117	A1
2	Retained earnings	-66835	
3	Accumulated other comprehensive income (and other reserves)	196321	
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies1)	0	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	0	
6	**Common Equity Tier 1 capital before regulatory adjustments**	**148603**	
Common Equity Tier 1 capital: regulatory adjustments			
7	Prudential valuation adjustments	0	0
8	Goodwill (net of related tax liability)	0	0
9	Intangibles (net of related tax liability)	0	0
10	Deferred tax assets	1213	0
11	Cash-flow hedge reserve	0	0
12	Shortfall of provisions to expected losses	0	0
13	Securitisation gain on sale	0	0
14	Gains and losses due to changes in own credit risk on fair valued liabilities	0	0
15	Defined-benefit pension fund net assets	0	0
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	0	0
17	Reciprocal cross-holdings in common equity	0	
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	0
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	0	
20	Mortgage servicing rights(amount above 10% threshold)	0	0

21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	13420	0
22	Amount exceeding the 15% threshold	0	0
23	of which: significant investments in the common stock of financial entities	0	0
24	of which: mortgage servicing rights	0	0
25	of which: deferred tax assets arising from temporary differences	0	0
26	National specific regulatory adjustments7 (26a+26b+26c+26d)	0	0
26a	of which: Investments in the equity capital of the unconsolidated insurance subsidiaries	0	0
26b	of which: Investments in the equity capital of unconsolidated non-financial subsidiaries	0	0
26c	of which: Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank	0	0
26d	of which: Unamortised pension funds expenditures	0	0
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	0	0
28	**Total regulatory adjustments to Common equity Tier 1**	**14633**	
29	**Common Equity Tier 1 capital (CET1)**	**133970**	
	Additional Tier 1 capital: instruments		
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32)	0	
31	of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)		
32	of which: classified as liabilities under applicable accounting standards (Perpetual debt Instruments)		
33	Directly issued capital instruments subject to phase out from Additional Tier 1	0	B1+B2
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)		
35	of which: instruments issued by subsidiaries subject to phase out		
36	Additional Tier 1 capital before regulatory adjustments	0	
	Additional Tier 1 capital: regulatory adjustments		
37	Investments in own Additional Tier 1 instruments	0	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	0	
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	

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	0
41	National specific regulatory adjustments (41a+41b)	0	
41a	Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries		
41b	Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank		
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**	
44	**Additional Tier 1 capital (AT1)**	**0**	
45	**Tier 1 capital (T1 = CET1 + AT1) (29 + 44a)**	**133970**	
	Tier 2 capital: instruments and provisions		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	15000	C3
47	Directly issued capital instruments subject to phase out from Tier 2	18275	C1+C2
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	
49	of which: instruments issued by subsidiaries subject to phase out	0	
50	Provisions (Revaluation reserves, Provision on Standard assets, sale of NPAetc)	8241	
51	**Tier 2 capital before regulatory adjustments**	41516	
52	Investments in own Tier 2 instruments		
53	Reciprocal cross-holdings in Tier 2 instruments	240	0
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)		
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		
56	National specific regulatory adjustments (56a+56b)		
56a	of which: Investments in the Tier 2 capital of unconsolidated subsidiaries		
56b	of which: Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank		
57	**Total regulatory adjustments to Tier 2 capital**	**240**	
58	**Tier 2 capital (T2)**	**41276**	
59	**Total capital (TC = T1 + T2) (45 + 58)**	**175246**	
60	**Total risk weighted assets (60a + 60b + 60c)**	**1901684**	

60a	**of which: total credit risk weighted assets**	**1558471**	
60b	**of which: total market risk weighted assets**	**201739**	
60c	**of which: total operational risk weighted assets**	**141474**	
Capital ratios			
61	**Common Equity Tier 1 (as a percentage of risk weighted assets)**	**7.04%**	
62	**Tier 1 (as a percentage of risk weighted assets)**	**7.04%**	
63	**Total capital (as a percentage of risk weighted assets)**	**9.22%**	
64	**Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)**	**6.75%**	
65	**of which: capital conservation buffer requirement**	**1.25%**	
66	**of which: bank specific countercyclical buffer requirement**	**0.00%**	
67	**of which: G-SIB buffer requirement**	**0.00%**	
68	**Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)**	**0.00%**	
National minima (if different from Basel III)			
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	6.75%	
70	National Tier 1 minimum ratio (if different from Basel III minimum)	8.25%	
71	National total capital minimum ratio (if different from Basel III minimum)	10.25%	
Amounts below the thresholds for deduction (before risk weighting)			
72	Non-significant investments in the capital of other financial entities		
73	Significant investments in the common stock of financial entities		
74	Mortgage servicing rights (net of related tax liability)		
75	Deferred tax assets arising from temporary differences (net of related tax liability)		
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)		
77	Cap on inclusion of provisions in Tier 2 under standardised approach		
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)		
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach		
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	NA	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	NA	
82	Current cap on AT1 instruments subject to phase out arrangements	NA	

83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	NA	
84	Current cap on T2 instruments subject to phase out arrangements	36550	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	18275	

Table DF-12: Composition of Capital- Reconciliation Requirements

			(Rs. in Millions)
		Balance sheet as in financial statements	**Reference**
		As on 30.09.2017	
A	**Capital & Liabilities**		
i	Paid-up Capital	19117	
	of which: Amount eligible for CET 1	19117	A1
	of which: Amount eligible for AT 1	0	B1
	Reserves & Surplus	147122	
	Minority Interest	0	
	Total Capital	**166239**	
ii	**Deposits**	**2974257**	
	of which: Deposits from banks	40977	
	of which: Customer deposits	2933280	
	of which: Other deposits (pl. specify)	-	
iii	**Borrowings**	**83981**	
	of which: From RBI	26343	
	of which: From banks	18	
	of which: From other institutions & agencies	4679	
	of which: Others (Outside india)	0.00	
	of which:Subordinated Debt	7700	C1
	of which:Upper Tier 2	28850	C2
	of which: Unsecredem NC Basel III Bonds (Tier 2)	15000	C3
	of which: Innovative Perpetual Debt Instrument	1391	
iv	**Other liabilities & provisions**	**90599**	
	Total	**3315077**	
B	**Assets**		
i	Cash and balances with Reserve Bank of India	432604	

	Balance with banks and money at call and short notice	30876	
ii	Investments:	937266	
iii	Loans and advances	1669226	
	of which: Loans and advances to banks	**7**	
	of which: Loans and advances to customers	**1669219**	
iv	Fixed assets	43176	
v	Other assets	201929	
	of which: Goodwill and intangible assets	0	
	of which: Deferred tax assets	0	
vi	Goodwill on consolidation		
vii	Debit balance in Profit & Loss account	0	
	Total Assets	**3315077**	

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 million, as of most recent reporting date)	19118
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 million, as of most recent reporting date)	0
Par value of instrument	Rs.1.00 Mn
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, Not Basel III Loss absorbency features

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

SERIES DETAILS	Upper Tier II (Sr. I)	Upper Tier II (Sr. II)	Upper Tier II (Sr.III)	Upper Tier II (Sr. IV)	Upper Tier II (Sr. V)	Upper Tier II (Sr. VI)
Issuer	**CENTRAL BANK OF INDIA**					
Unique identifier (e.g. CUSIP, **ISIN** or Bloomberg identifier for private placement)	INE483A09179	INE483A09195	INE483A09203	INE483A09211	INE483A09229	INE483A08015
Governing law(s) of the instrument	Indian Laws	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	Tier 2
Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
Eligible at solo/group/ group & solo	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group
Instrument type	Upper Tier 2 Capital Instruments	Upper Tier 2 Capital Instruments	Upper Tier 2 Capital Instruments	Upper Tier 2 Capital Instruments	Upper Tier 2 Capital Instruments	Upper Tier 2 Capital Instruments
Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	1500	1425	2500	2500	5000	1500
Par value of instrument	Rs. 1.00 Mn	Rs. 1.00 Mn	Rs. 1.00 Mn	Rs. 1.00 Mn	Rs. 1.00 Mn	Rs. 1.00 Mn
Accounting classification	LIABILITY	LIABILITY	LIABILITY	LIABILITY	LIABILITY	LIABILITY
Original date of issuance	14.11.2008	17.02.2009	23.06.2009	20.01.2010	11.06.2010	21.01.2011
Perpetual or dated	DATED	DATED	DATED	DATED	DATED	DATED
Original maturity date	14.11.2023	17.02.2024	23.06.2024	20.01.2025	11.06.2025	21.01.2026
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	14.11.2018	17.02.2019	23.06.2019	20.01.2020	11.06.2020	21.01.2021
Subsequent call dates, if	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

applicable						
Coupons / dividends						
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	11.45%	9.40%	8.80%	8.63%	8.57%	9.20%
Existence of a dividend stopper	No	No	No	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	Yes	Yes	Yes	Yes	Yes	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
If convertible, conversion trigger(s)	N.A.	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.	N.A.
If convertible, conversion rate	N.A.	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.	N.A.
If convertible, specify instrument type convertible into	N.A.	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.	N.A.
Write-down feature	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
If write-down, write-down trigger(s)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
If write-down, full or partial	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
If write-down, permanent or temporary	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

If temporary write-down, description of write-up mechanism	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
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	All depositors and other creditors
Non-compliant transitioned features	YES	YES	YES	YES	YES	YES
If yes, specify non-compliant features	Step up, Not Basel III Loss absorbency features	Step up, Not Basel III Loss absorbency features	Step up, Not Basel III Loss absorbency features	Step up, Not Basel III Loss absorbency features	Step up, Not Basel III Loss absorbency features	Not Basel III Loss absorbency features

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

SERIES DETAILS	Lower Tier II Sr XIII	Lower Tier II Sr XIV
Issuer		
Unique identifier (e.g. CUSIP, **ISIN** or Bloomberg identifier for private placement)	INE483109187	INE483A09245
Governing law(s) of the instrument	Indian Laws	Indian Laws
Regulatory treatment		
Transitional Basel III rules	Tier 2	Tier 2
Post-transitional Basel III rules	Ineligible	Ineligible
Eligible at solo/group/ group & solo	Solo and Group	Solo and Group
Instrument type	Tier 2 Debt Instruments	Tier 2 Debt Instruments

Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	1350	2500
Par value of instrument	Rs.1.00 Mn	Rs.1.00 Mn
Accounting classification	LIABILITY	LIABILITY
Original date of issuance	10.02.2009	21.12.2011
Perpetual or dated	DATED	DATED
Original maturity date	10.04.2018	21.12.2026
Issuer call subject to prior supervisory approval	No	Yes
Optional call date, contingent call dates and redemption amount	N.A.	21.12.2021
Subsequent call dates, if applicable	N.A.	N.A.
Coupons / dividends		
Fixed or floating dividend/coupon	Fixed	Fixed
Coupon rate and any related index	9.35%	9.33%
Existence of a dividend stopper	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Nonconvertible	Nonconvertible
If convertible, conversion trigger(s)	N.A.	N.A.
If convertible, fully or partially	N.A.	N.A.
If convertible, conversion rate	N.A.	N.A.

If convertible, mandatory or optional conversion	N.A.	N.A.
If convertible, specify instrument type convertible into	N.A.	N.A.
If convertible, specify issuer of instrument it converts into	N.A.	N.A.
Write-down feature	Not Applicable	Not Applicable
If write-down, write-down trigger(s)	N.A.	N.A.
If write-down, full or partial	N.A.	N.A.
If write-down, permanent or temporary	N.A.	N.A.
If temporary write-down, description of write-up mechanism	N.A.	N.A.
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other creditors	All depositors and other creditors
Non-compliant transitioned features	YES	YES
If yes, specify non-compliant features	Not Basel III Loss absorbency features	Not Basel III Loss absorbency features

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

	BASEL III COMPLIANT TIER II BONDS	
	SR I	**SR II**
Issuer		
Unique identifier (e.g. CUSIP, **ISIN** or Bloomberg identifier for private placement)	INE483A09260	INE483A09278
Governing law(s) of the instrument	Indian Laws	Indian Laws
Regulatory treatment		
Transitional Basel III rules	Tier 2	Tier 2
Post-transitional Basel III rules	ELIGIBLE	ELIGIBLE
Eligible at solo/group/ group & solo	Solo and Group	Solo and Group
Instrument type	Tier 2 Debt Instruments	Tier 2 Debt Instruments
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	10000	5000
Par value of instrument	Rs.1.00 Mn	Rs.1.00 Mn
Accounting classification	LIABILITY	LIABILITY
Original date of issuance	08.11.2013	07.03.2017
Perpetual or dated	DATED	DATED
Original maturity date	08.11.2023	07.05.2027
Issuer call subject to prior supervisory approval	No	Yes
Optional call date, contingent call dates and redemption amount	N.A.	07.05.2022
Subsequent call dates, if applicable	N.A.	N.A.
Coupons / dividends		
Fixed or floating dividend/coupon	Fixed	Fixed
Coupon rate and any related index	9.90%	8.62%
Existence of a dividend stopper	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory

Existence of step up or other incentive to redeem	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Nonconvertible	Nonconvertible
If convertible, conversion trigger(s)	N.A.	N.A.
If convertible, fully or partially	N.A.	N.A.
If convertible, conversion rate	N.A.	N.A.
If convertible, mandatory or optional conversion	N.A.	N.A.
If convertible, specify instrument type convertible into	N.A.	N.A.
If convertible, specify issuer of instrument it converts into	N.A.	N.A.
Write-down feature	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")
If write-down, full or partial	Partial	Partial
If write-down, permanent or temporary	Temporary	Temporary
If temporary write-down, description of write-up mechanism	1) 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. 2) 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'.	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'.

	3) 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.	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
Non-compliant transitioned features	NO	NO
If yes, specify non-compliant features	-	-

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

Sr. No.	Capital type	Instruments	Full Terms and Conditions
1.	Equity	Equity	As disclosed in Main features section
2.	TIER1	PDI	As disclosed in Main features section
3.	TIER 2	UPPER TIER 2 BONDS	As disclosed in Main features section
4.	TIER 2	SUBORDINATE BONDS	As disclosed in Main features section
5.	TIER 2	BASEL III COMPLIANT BOND	As disclosed in Main features section

Table DF-16: Equities – Disclosure for Banking Book Positions As on 30.09.2017 **Qualitative Disclosures**		
1	The general qualitative disclosure requirement (Para 2.1 of this annex) with respect to equity risk, including:	
	• differentiation between holdings on which capital gains are expected and those taken under other objectives including for relationship and strategic reasons; and	• Investments in equity of subsidiaries and joint ventures (a Joint Venture would be one in which the bank, along with its subsidiaries, holds more than 25 percent of the equity) are required to classified under HTM category in accordance with the RBI guidelines. These are held with a strategic objective to maintain strategic relationships or for strategic business purposes.
	• Discussion of important policies covering the valuation and accounting of equity holdings in the banking book. This includes the accounting techniques and valuation methodologies used, including key assumptions and practices affecting valuation as well as significant changes in these practices.	• In accordance with the RBI guidelines on investment classification and valuation, Investments are classified on the date of purchase into “Held for Trading” (HFT), “Available for Sale” (AFS) and “Held to Maturity” (HTM) categories (hereinafter called “categories”). Investments which the Bank intends to hold till maturity are classified as HTM securities. In accordance with the RBI guidelines, equity investments held under the HTM category are classified as banking book for capital adequacy purpose. Investments classified under HTM category are carried at their acquisition cost and not marked to market. Any diminution, other than temporary, in the value of equity investments is provided for. Any loss on sale of investments in HTM category is recognised in the Statement of Profit and Loss. Any gain from sale of investments under HTM category is recognised in the Statement of Profit and Loss and is appropriated, net of taxes and statutory reserve, to “Capital Reserve” in accordance with the RBI Guidelines.

Quantitative Disclosures			**Rs. in Mn**
		BOOK VALUE 30.09.2017	**FAIR VALUE 30.092017**
1	Value disclosed in the balance sheet of investments, as well as the fair value of those investments	3590	3590
	Publicly quoted share values where the share price is materially different from fair	-	-

	value		
2	The types and nature of investments, including the amount that can be classified as:	-	-
	Publicly traded	-	-
	Privately held.	3590	3590
	JV In India (Cent Bank Home Finance)	219	219
	Associate Outside India (JV in Indo Zambia Bank Ltd)	475	475
	RRBs	2771	2771
	Subsidiaries(Cent Bank Financial Services Ltd)	50	50
	Strategic Investments-Central Ware housing Corporation	21	21
	Strategic Investments-IFCI	40	40
	Strategic Investments-Other FIs (IFCI, GSFC, JKFC, WBFC)	20	20
3	The cumulative realised gains (losses) arising from sales and liquidations in the reporting period.	-	-
4	Total unrealised gains (losses)	-	-
5	Total latent revaluation gains (losses)	NIL	NIL
6	Any amounts of the above included in Tier 1 and/or Tier 2 capital.	-	-
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.	NA	NA

LEVERAGE RATIO DISCLOSURES AS ON 30.09.2017

LEVERAGE RATIO

The minimum risk-based capital requirements under Basel III will be supplemented by non-risked-based **Tier 1 leverage ratio.**

Table DF 17- Summary comparison of Accounting assets vs. leverage ratio exposure measure		
	Item	(Rs. in Million)
1	Total consolidated assets as per published financial statements	3001014
2	Less: Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	0
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	2040
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	310847
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	218287
7	Other adjustments	0
8	Leverage ratio exposure	**3532188**

DF-18: Leverage ratio common disclosure template		
		(Amount in Rs mn)
	On-balance sheet exposures	
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	3001014
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	0
3	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)**	3001014
	Derivative exposures	
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	710
5	Add-on amounts for PFE associated with all derivatives transactions	1330
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	0
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0
8	(Exempted CCP leg of client-cleared trade exposures)	0

9	Adjusted effective notional amount of written credit derivatives	0
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0
11	**Total derivative exposures (sum of lines 4 to 10)**	2040
	Securities financing transaction exposures	
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	302110
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0
14	CCR exposure for SFT assets	8737
15	Agent transaction exposures	0
16	Total securities financing transaction exposures (sum of lines 12 to 15)	310847
	Other off-balance sheet exposures	
17	Off-balance sheet exposure at gross notional amount	847363
18	(Adjustments for conversion to credit equivalent amounts)	(629076)
19	**Off-balance sheet items (sum of lines 17 and 18)**	**218287**
	Capital and total exposures	
20	**Tier 1 capital**	**136828**
21	**Total exposures (sum of lines 3, 11, 16 and 19)**	**3532188**
	Leverage ratio	
22	**Basel III leverage ratio (per cent)**	**3.87%**