Basel III- Pillar III Disclosures

September 30, 2020

ADDITIONAL DISCLOSURES IN TERMS OF COMPLIANCE OF BASEL III REQUIREMENTS AS STIPULATED BY RBI

Table DF – 1

Scope of Application

Name of the head of the banking group to which the framework applies: *Indian Bank*

(i) Qualitative Disclosures:

a. List of group entities considered for consolidation

Name of the entity / Country of incorporation	Whether the entity is included under accounting scope of consolidation (yes / no)	Explain the method of consolidation	Whether the entity is included under regulatory scope of consolidation (yes / no)	Explain the method of consolidation	Explain the reasons for difference in the method of consolidation	Explain the reasons if consolidated under only one of the scopes of consolidation
IndBank Merchant Banking Services Ltd. (Subsidiary)	**Yes**	Consolidated in accordance with Accounting Standard 21- Consolidated Financial Statement	**Yes**	Consolidated in accordance with Accounting Standard 21- Consolidated Financial Statement	**Not Applicable**	**Not Applicable**
Ind Bank Housing Ltd (Subsidiary)	**Yes**	Consolidated in accordance with Accounting Standard 21- Consolidated Financial Statement	**Yes**	Consolidated in accordance with Accounting Standard 21- Consolidated Financial Statement	**Not Applicable**	**Not Applicable**
Asrec (India) Ltd (Joint venture)	**Yes**	Accounting standard 27- Financial reporting of interests in joint ventures	**Yes**	Consolidated in accordance with proportionate consolidation method as per Accounting Standard 27- Financial reporting of interests in joint ventures	**Not Applicable**	**Not Applicable**
Universal Sompo General Insurance company Ltd (Joint venture)	**Yes**	Accounting standard 27- Financial reporting of interests in joint ventures	**No**	Not Applicable	**Not Applicable**	Regulatory Guidelines

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
Tamil Nadu Grama Bank (Associates)	**Yes**	Consolidated under Equity Method in accordance with Accounting Standard 23- Consolidated Financial Statement	**No**	**Not Applicable**	**Treated as associates**	Risk weighted for capital adequacy purposes
Saptagiri Grameena Bank (Associates)	**Yes**	Consolidated under Equity Method in accordance with Accounting Standard 23- Consolidated Financial Statement	**No**	**Not Applicable**	**Treated as associates**	Risk weighted for capital adequacy purposes
Puduvai Bharathiar Grama Bank (Associates)	**Yes**	Consolidated under Equity Method in accordance with Accounting Standard 23- Consolidated Financial Statement	**No**	**Not Applicable**	**Treated as associates**	Risk weighted for capital adequacy purposes

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

Name of the entity / country of incorporation	Principal activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	% of 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)
NIL					

(ii) Quantitative Disclosures:

c. List of group entities considered for consolidation: **(₹ in million)**

Name of the entity / country of incorporation *(as indicated in (i)a. above)*	Principal activity of the entity	Total balance sheet equity *(as stated in the accounting balance sheet of the legal entity)*	Total balance sheet assets *(as stated in the accounting balance sheet of the legal entity)*
IndBank Merchant Banking Services Ltd (India)	Merchant Banking services	443.78	791.45
Ind Bank Housing Ltd (India)	Housing Finance	100.00	106.92
Asrec India Ltd (India)	Asset Recovery Company	980.00	2120.38
Universal Sompo General Insurance company Ltd (India)	General insurance company	3681.81	10812.46

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:

Name of the subsidiaries / country of incorporation	Principal activity of the entity	Total balance sheet equity *(as stated in the accounting balance sheet of the legal entity)*	% of bank's holding in the total equity	Capital deficiencies
NIL				

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

Name of the insurance entities / country of incorporation	Principal activity of the entity	Total balance sheet equity *(as stated in the accounting balance sheet of the legal entity)*	% of bank's holding in the total equity / proportion of voting power	Quantitative impact on regulatory capital of using risk weighting method versus using the full deduction method
NIL				

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

There is no restriction or impediments on transfer of funds or regulatory capital within the banking group.

Table DF – 2: Capital Adequacy

Assessment of Capital Adequacy:

(a) Bank maintains capital to protect the interest of depositors, general creditors and stake holders against any unforeseen losses.
As per the RBI guidelines, Banks have to maintain a Minimum Common Equity Tier 1 (CET 1) of 7.375% (including Capital Conservation Buffer of 1.875%) and minimum CRAR of 10.875%. Bank maintains Common Equity Tier 1 (CET 1) of 10.57 %(Solo), 11.16% (Consolidated) and CRAR of 13.64 %(Solo), 14.22 % (Consolidated).

(b) In line with RBI guidelines, Bank has adopted following risk management approaches for assessing the capital adequacy:

- **Credit Risk**: Standardised Approach
- **Market Risk**: Standardised Duration Approach
- **Operational Risk**: Basic Indicator Approach

(c) Bank projects capital for the next 5 financial years based on business projections, policy guidelines, macro-economic scenarios, risk appetite etc

(d) Under Pillar II, Bank considers following risks while assessing / planning capital:

➢ Credit Concentration Risk	➢ Underestimation of Credit Risk under Standardised Approach
➢ Interest Rate Risk in the Banking Book	➢ Pension Obligation Risk
➢ Liquidity Risk	➢ Off-Balance sheet exposure Risk
➢ Settlement Risk	➢ Technology Risk
➢ Compliance Risk	➢ Outsourcing Risk
➢ Reputational Risk	➢ Human Resources Risk
➢ Model Risk	➢ Residual Risk
➢ Country Risk	➢ Strategic Risk
➢ Compensation Risk	➢ Un-hedged Foreign Currency Exposure Risk
➢ Legal Risk	

(e) Bank also periodically undertakes stress testing in various risk areas to assess the impact of stressed scenario or plausible events on asset quality, liquidity, interest rate, derivatives and forex on its profitability and capital adequacy.

A comprehensive stress testing framework is put in place for the amalgamated entity with effect from 01.04.2020. Bank conducts stress test on quarterly basis based on scenarios prescribed by RBI as well as bank specific scenarios. The result of the same is placed to Credit Risk Management Committee (CRMC)/Risk Management Committee (RMC) /Board.

Quantitative disclosures (as per Basel III guidelines)

(a) Capital requirements for credit risk: (₹ in Million)

Particulars	Solo (Global)	Consolidated
Portfolios subject to standardized approach	2,64,196.81	2,64,265.06
Securitization exposures	--	--

b)Capital requirements for market risk:

Standardized duration approach (₹ in Million)

Particulars	Solo (Global)	Consolidated
Interest Rate Risk	13,664.52	13,664.52
Foreign Exchange Risk (including gold)	90.00	90.00
Equity Risk	3,379.69	3,468.32
Total	17,134.21	17,222.84

(c)Capital requirements for operational risk:

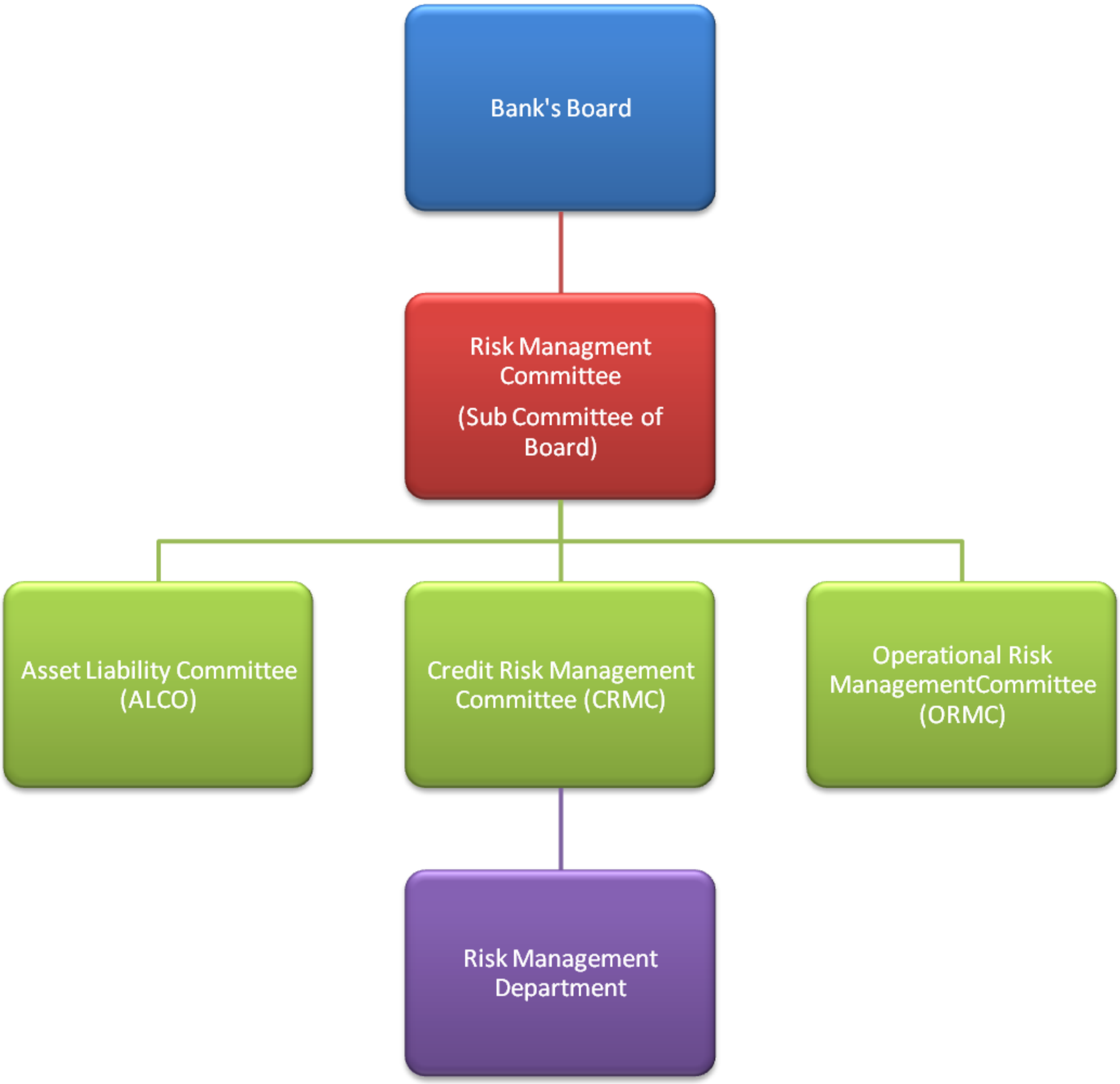
(₹ in Million)

Particulars	Solo (Global)	Consolidated
Basic Indicator Approach	23,718.06	23,771.48

(d)Common Equity Tier 1 (CET 1), Tier 1 and Total capital ratio (as per Basel III guidelines):

Particulars	Solo (Global)	Consolidated
Common Equity Tier 1 (CET 1),	10.57%	11.16%
Tier 1 Capital Adequacy Ratio	10.74%	11.33%
Total Capital Adequacy Ratio	13.64%	14.22%

Organisation Structure:



Risk Management Architecture:

The Bank's risk management framework is based on clear understanding of various risks, disciplined risk assessment and measurement procedures and continuous monitoring. An independent Risk Management Department is functioning for effective Enterprise-Wide Risk Management and responsible for assessment, monitoring and reporting of risk exposures across the bank. All the risks the Bank is exposed to, are managed through following three committees viz.,

(i) Asset Liability Committee (ALCO)
(ii) Credit Risk Management Committee (CRMC)
(iii) Operational Risk Management Committee (ORMC)

These committees work within the overall guidelines and policies approved by the Board.

The Bank has put in place various policies to manage the risks. To analyze the enterprise-wide risk and with the objective of integrating all the risks of the Bank, an Integrated Risk Management policy (including Disclosure, Reputational & Strategic Risk Management) has also been put in place. The important risk policies comprise of Credit Risk Management Policy (part of Credit Policy), Asset Liability Management Policy, Policy on Market Risk Management, Operational Risk Management Policy, Internal Capital Adequacy Assessment Process (ICAAP) Policy,.

All the policies are reviewed at a minimum on annual basis by Risk Management Committee (RMC)/ Board. In order to disseminate the risk management concepts and also to sensitize the field level functionaries, the relevant policies are circulated to the branches, in addition to imparting training at the Bank's training establishments.

Credit Risk:

Risk Management Systems are in place to identify and analyze the risks at an early stage and manage them by setting and monitoring prudential limits besides taking other corrective measures to face the changing risk environment.

Limit Framework:

In order to limit the magnitude of credit risk and concentration risk, a limit framework has been laid down for following type of exposures:

- Single and group borrower exposure
- Sensitive sector exposure
- Unsecured exposure
- Country-wise exposure
- Internal rating wise exposure
- Term loan exposure
- Industry-wise exposure
- Interbank exposure

These exposure limits are monitored on regular basis and placed to various apex level committees of the Board.

Rating Model: All credit proposals are subject to a rigorous credit risk rating/scoring process to support credit decision making as well as to enhance risk management capabilities for portfolio management, pricing and risk based capital measurement.

Software driven rating mechanism is in place to assign the rating to ensure credit quality besides an entry level scoring system. The output of the rating models is used in decision making i.e. sanction, pricing and monitoring of credit portfolio. In order to ensure robustness of the rating models, the rating models have been subjected to validation by an external agency.

Scoring model: The Bank has harmonized the entry level scoring models for the amalgamated entity. All the fresh sanctions coming under structured loan products and other loans less than ₹ 5Millions are subjected to entry level scoring
Loan review mechanism and Credit audit system are in place for the periodical review/audit of the large value accounts and bring about qualitative improvements in credit administration of the Bank. In addition, Standard Assets Monitoring Committee reviews the Special Mention Accounts periodically to initiate timely action to prevent slippage of standard assets to non performing assets. As a part of monitoring mechanism, accounts which are downgraded from investment category are identified and monitored closely.

Migration analysis of ratings is done on quarterly basis. Also weighted average rating of industry-wise portfolio of the Bank is done on quarterly basis. Analysis of rating wise distribution of advances is also carried out on quarterly basis.

Adopting best risk management practices, credit proposals (except schematic loan proposals) coming under sanctioning powers of Corporate Office are scrutinised by the Risk Management Department.

Asset Liability Management:

Asset Liability Management framework facilitates bank to measure, monitor and control liquidity risk and interest rate risk on its balance sheet. This helps in providing suitable strategies for asset liability management. The asset liability management framework consists of the following key components

- Liquidity risk management
- Interest rate risk management
- Balance sheet and Basel III liquidity ratios
- Stress Testing and scenario analysis
- Contingency funding plan

Bank has set in place ALM policy to achieve two primary objectives as listed below:

Short Term Objective:

- To optimize the Net Interest Margin (NIM) of the Bank
- To provide adequate liquidity
- To manage re-pricing risk

Long Term Objective:

- To maximize the shareholder's wealth

Asset Liability Management is the function of Asset Liability Committee (ALCO). It operates under the guidance and supervision of the Board and/or Sub-Committee of Board on Risk Management. It meets at regular intervals to review the interest rate scenario, liquidity position, product pricing for both deposits and advances, maturity profile of the assets and liabilities, demand for Bank funds, cash flows of the Bank and overall Balance Sheet Management.

Liquidity risk is measured and monitored through two approaches-Flow approach and Stock approach. Flow approach involves comprehensive tracking of cash flow mismatches and is done through preparation of Structural liquidity statement on a daily basis. Appropriate tolerance levels/prudential limits have been stipulated for mismatches in different time buckets. Under Stock Approach various balance sheet ratios are prescribed with appropriate limits. The compliance of ratios to the prescribed limits ensures that the Bank has managed its liquidity through appropriate diversification and kept it within the sustainable limit.

For measurement and monitoring of Interest rate risk, currency wise, both Traditional gap approach and Duration gap approaches are followed. The short-term impact of interest rate movements on NIM is worked out through “Earnings at Risk” approach taking into consideration Yield curve risk, Basis risk and Embedded Options Risk. The long-term impact of interest rate movements on Market Value of

Equity is also worked out through Duration Gap approach. The monthly interest rate sensitivity statement is reviewed by ALCO and Quarterly interest rate sensitivity is reviewed by RMC.

Stress testing of liquidity risk and interest rate risk is conducted on regular interval as per the RBI defined and internally defined stress scenarios. The results from internal Liquidity stress testing are used to draw contingency funding plan under different liquidity stress scenarios.

In addition to the above, bank is computing Liquidity Coverage Ratio (LCR) as per latest guidelines issued by RBI and is using it as a risk measurement tool to manage short term liquidity. On a monthly basis LCR statement is reviewed by ALCO.

Market Risk Management:

Market risk is the possibility of loss caused by adverse movements in the market variables. The Bank for International Settlements (BIS) defines market risk as “the risk that the value of ‘on’ or ‘off’ balance sheet positions will be adversely affected by movements in equity and interest rate markets, currency exchange rates and commodity prices”. Thus, Market Risk is the risk to the bank’s earnings and capital due to changes in the market level of interest rates or prices of securities, foreign exchange and equities, as well as the volatilities of those changes. The objective of market risk management is to assist the business units in maximizing the risk adjusted return by providing analytics driven inputs regarding market risk exposures, portfolio performance vis-à-vis risk exposures and comparable benchmarks. Following risks are managed under Market Risk.

- Interest Rate Risk
- Exchange Rate Risk
- Equity Price Risk

The market risk may also arise from changes in commodity prices and volatility. However, Bank does not have any exposure to commodity related markets.

Market Risk Management (MRM) Framework of the bank is as follows:

a) **Risk Identification:** Setting a framework for identifying, assessing and managing market risk in order to provide clarity on various dimensions of risk identification and recognition to each of the business functions.
b) **Risk Measurement and Limits:** Bank recognizes that no single risk statistic can reflect all aspects of market risk. Therefore, various statistical and non-statistical risk measures are used to enhance the stability of risk measurement of market risk. Together, these risk measures provide a more comprehensive view of market risk exposure than any single measure. Market risk is managed with various metrics viz. Value at Risk (VaR), Earnings at Risk (EaR), Modified duration (MD), PV01 Limits, Net Overnight Open Position Limits (NOOPL), Individual Gap Limit (IGL) and Aggregate Gap Limit (AGL) currency wise and also through sensitivity analysis. Stress testing is also conducted on a regular basis to monitor the vulnerability of the bank to extreme but plausible unfavourable shocks.
c) **Risk Monitoring:** Bank monitors and controls its risk, using various internal and regulatory risk limits for trading book which are set based on economic scenario, business strategy, management experience and Bank’s risk appetite. Rate scan is carried out to ensure that transactions are carried out at prevailing market rates.
d) **Risk Reporting:** Mid Office monitors treasury operations on day to day basis. A daily report is placed to Chief Risk Officer and on monthly basis to ALCO. Stress testing is done for assessing market risk as per framework prescribed in Stress Test Policy and reported to ALCO on Quarterly basis.

Market risk management is governed by comprehensive board approved Policy on Market Risk Management and Stress Testing Policy to ensure that the risks spread across different activities carrying an underlying market risk are within the stipulated risk appetite of the bank. All the policies are benchmarked with industry-best practices and RBI regulations. The risk reporting mechanism in the Bank comprises disclosures and reporting to the various apex level committees.

Operational Risk:

Operational risk is now on the focus of intense interest among industry participants, regulators and other stake holders. The bank has put in place Operational Risk Management Frame work (ORMF) and Operational Risk Management systems (ORMS) to ensure effective governance, risk capture and assessment and quantification of operational risk. Operational risk is well managed by using appropriate qualitative & quantitative methods and established internal control systems in day to day management processes and adopting various risk mitigating strategies. The risk perceptions in various products / processes are critically analysed and corrective actions if required, are initiated.

Bank has implemented a web-based Operational Risk Management System to capture, measure, monitor and manage its operational risk.

Operational risk is also monitored through analysis of credit spurt and analysis of frequency and severity of operational losses.

Table DF-3

Credit Risk: General disclosures for all banks

Qualitative Disclosures:

(a) Credit Risk Management:

Credit risk is defined as the possibility of losses associated with diminution in the credit quality of borrowers or counterparties.

Architecture:
In adherence with various guidelines and leading industry practices, the Bank has set up a robust governance structure for the management of credit risk, ensuring an adequate oversight, monitoring and reporting. The framework establishes the responsibilities of the board of directors.

The Bank has established a Board level sub-committee known as 'Risk Management Committee (RMC)' constituted in terms of RBI guidance note on Risk Management system.

Risk Management Committee (RMC):
The RMC evaluates overall risks faced by the Bank and is responsible for the establishment of an effective system to identify measure, monitor and control risk and recommend to the Board for its approval, clear policies, strategy, risk appetite and credit standards.

The Board has delegated authority to the RMC for credit risk related responsibilities.

The committee oversees credit risk management and ensures that the principal credit risks facing the Bank have been properly identified and are being appropriately managed. The committee approves and periodically reviews the overall risk appetite and credit risk management strategy. The committee reviews the risk management policies, the Bank's compliance with risk management guidelines stipulated by the RBI.

The risk committee also reviews credit risk profile and any major development, internal and external, and their impact on portfolio and as a whole on the bank

Credit Risk Management Committee (CRMC):
CRMC deals with the issues relating to credit policy and procedures, and analyzes, manages and controls credit risk on a bank wide basis.

Loan Review Management Committee: (LRMC):

As a part of Credit risk management process, Loan Review Management Committee (LRMC), at Corporate Office, has been constituted to undertake review of borrowal accounts sanctioned by various Committees at CO and Zonal Credit Committee.

Definitions of past due and impaired (for accounting purpose)

Bank has adopted the definitions of the past due and impaired (for accounting purposes) as defined by RBI for Income Recognition and Asset Classification norms. Further, in line with RBI guidelines, the moratorium period, wherever granted, is factored in for the purpose of asset classification.

The policy of the bank for classifying bank's loan assets is as under:

Non Performing Asset (NPA): A non performing asset (NPA) is a loan or an advance where:

- Interest and/ or installment of principal remain overdue for a period of more than 90 days in respect of a term loan,
- The account remains 'out of order' in respect of an Overdraft/Cash Credit (OD/CC)
- The bill remains overdue for a period of more than 90 days in the case of bills purchased and discounted,
- The installment of principal or interest thereon remains overdue for two crop seasons for short duration crops
- The installment of principal or interest thereon remains overdue for one crop season for long duration crops

An OD/CC account is treated as **'out of order'** if the outstanding balance remains continuously in excess of the sanctioned limit/drawing power for more than 90 days. 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 during the same period, these accounts are treated as **'out of order'**.

Non Performing Assets of the Bank is further classified in to three categories as under:

- **Sub standard Assets**

A sub standard asset is one which has remained NPA for a period less than or equal to 12 months.

- **Doubtful Assets**

An asset would be classified as doubtful if it has remained in the sub standard category for 12 months.

- **Loss Assets**

A loss asset is one where loss has been identified by the bank or by internal or external auditors or the RBI inspection.

In accordance with RBI guideline relating to Covid-19 Regulatory package dated 27th March 2020, 17th April 2020 and 23rd May 2020 and clarification issued by RBI through Indian Bankers Association, dated 6th May 2020 the Bank has granted moratorium on payment of instalments and/or interest, as applicable falling due between 1st March 2020 and 31st August 2020 (Moratorium period) to eligible borrowers classified as standard, even if overdue, as on 29th February 2020 without considering the same as restructuring. In accordance with RBI guideline Moratorium period where ever granted, is excluded by the Bank from the number of days past-due for purpose of asset classification under RBI's Income Recognition and Asset Classification norms. The Bank holds provision as at 30th September 2020 against the potential impact on covid-19 based on the information available up to a point in time. The following are the details of such accounts and provisions made by the Bank:

(₹ in Million)

Particulars	As at 30.09.2020
Advance outstanding in SMA/overdue categories, where the moratorium/deferment was extended as per Covid-19 Regulatory package	21692
Advance outstanding where asset classification benefit is extended	21692
Provision made during Q2 of FY2020-21	Nil
Total provision held on 30.09.2020	6322*
Provision adjusted during Q2 of FY 2020-21	Nil

* Provision@15% aggregating to Rs.4369 Million against the accounts withstanding of Rs.20163 Million (Principal amount) which were standard as on 29.02.2020 but would have slipped to NPA/Sub-standard category as on 30.09.2020 had the RBI debt servicing relief as above not been reckoned.

* In respect of the above accounts, interest income aggregating Rs.1952 Million has been reckoned in operating profit and prudent measure an equal amount has been made as additional provision against those assets.

Credit Risk Management Policy:

The Bank has put in place the Credit Risk Management Policy (part of Credit Policy) and the same has been ported on Bank's intranet. The main objective of the policy is to ensure that the operations are in line with the expectation of the management and the strategies of the top management are translated into meaningful directions to the operational level. The Policy stipulates prudential limits on large credit exposures, standards for loan collateral, portfolio management, loan review mechanism, risk concentrations, risk monitoring and evaluation, provisioning and regulatory / legal compliance.

The Bank identifies the risks to which it is exposed and applies suitable techniques to measure, monitor and control these risks.

While the Board / Risk Management Committee of the Board devises the policy and fixes various credit risk exposures, Credit Risk Management Committee implements these policies and strategies approved by the Board / RMC, monitors credit risks on a bank wide basis and ensures compliance of risk limits.

Bank considers rating of a borrower as an important tool to measure the credit risk associated with any borrower and accordingly implemented rating software.

(b) Total gross credit risk exposures, Fund Based and Non-fund based separately.

(₹ in Million)

Particulars	Solo (Global)	Consolidated
Gross Credit Risk Exposures		
Fund Based		
Loans and Advances	36,58,964.32	36,58,964.34
Investments	11,30,615.57	11,30,617.38
Other Assets	6,67,958.36	6,68,581.76
Total Fund Based	**54,57,538.25**	**54,58,163.48**
Non Fund Based including contingent credit, contracts and derivatives*	21,71,064.60	21,71,313.00
Total Credit Risk Exposure	**76,28,602.85**	**76,29,476.47**

*includes notional principles of derivatives exposures, fund based unavailed limits, LC, acceptances Guarantees

(c) Geographic distribution of credit risk exposures Fund based and Non-fund based (solo) separately

(₹ in Million)

Geographical Region	Fund Based	Non Fund Based including contingent credit, contracts and derivatives	Total
Overseas	1,00,349.55	27,600.88	1,27,950.43
Domestic	53,57,188.71	21,43,463.72	72,87,645.48
Total	**54,57,538.25**	**21,71,064.60**	**76,28,602.85**

(d) Industry-wise distribution of exposures (solo) as on 30.09.2020

(₹ in Million)

	MAJOR INDUSTRIES/SECTORS	FB Exposure	NFB Exposure	COMMITED EXPOSURE
1	**Chemicals & Chemical Products**			
1.1	Drugs and Pharmaceuticals	12975.09	1261.40	14236.49
1.2	Fertilizers	12358.42	855.60	13214.03
1.3	Other Chemicals & Chemical Products	20480.86	6295.23	26776.09
2	**Engineering**			
2.1	General Engineering Machinery and Goods	42248.97	49498.14	91747.11
2.2	Electrical Machinary and Goods	17042.70	12571.33	29614.02
2.3	Electronic Machinery,Goods and Software	12613.01	3150.57	15763.58
3	**Food Manufacturing and Processing**			
3.1	Edible oil and Vanaspati	9502.68	17878.53	27381.21
3.2	Rice Mills, Flour Mills and Dal Mills	30137.47	4430.27	34567.74
3.3	Sugar	18855.08	361.21	19216.29
3.4	Tea and Coffee	5065.27	43.36	5108.63
3.5	Other Food Manufacturing and Processing	54305.71	3935.28	58240.99
4	**Infrastructure**			
4.1	**Power**			
4.1.1	Power Generation	168121.47	27855.52	195976.99
4.1.2	Power Transmission and Distribution	78155.14	5982.99	84138.14
4.1.3	Renewable Energy	7047.22	667.95	7715.17
4.2	**Transport**			
4.2.1	Ports and Roads	138047.29	12363.06	150410.35
4.2.2	Shipping	1672.91	177.80	1850.71
4.2.3	Logistics	14611.31	3080.51	17691.82
4.3	Telecommunication	14018.81	25376.47	39395.28
4.4	Educational Institution	49275.23	4034.53	53309.75
4.5	Hospital	21596.96	827.01	22423.96
4.6	Hotels (Three Star and above)	9566.21	228.92	9795.14
4.7	Other Infrastructure	266980.41	13754.00	280734.40
5	**Textiles**			
5.1	Cotton Textile	32862.90	2477.38	35340.28
5.2	Natural Fibre Textile	2490.69	133.25	2623.94
5.3	Handloom Textile and Khadi	3209.42	452.52	3661.95
5.4	Other Textile	59201.83	3749.20	62951.03
6	**NBFC/HFC/MFI**			
6.1	Non Banking Financial Companies (NBFC)	314255.70	1321.89	315577.59
6.2	Micro Finance Institutions (MFI)	26085.50	0.94	26086.45
6.3	Housing Finance Companies (HFC)	212097.45	0.00	212097.45

7	**Metal and Metal Products**			
7.1	Iron and Steel	133655.05	28666.88	162321.93
7.2	Other Metals and Metal Products	29121.82	10836.54	39958.36
8	**Trade**			
8.1	Wholesale Trade	238300.09	32322.51	270622.60
8.2	Retail Trade	179322.28	7102.05	186424.33
9	Automobiles	23628.02	1337.28	24965.30
10	Aviation	2345.58	1924.15	4269.74
11	Beverages and Tobacco	7603.71	158.71	7762.43
12	Cement and Cement Products	38088.88	4748.68	42837.56
13	Capital Market Exposure (CME)	17051.10	1175.00	18226.10
14	Commercial Real Estate (CRE)	64226.87	2318.23	66545.10
15	Construction Contractors	85288.50	159061.50	244350.00
16	Gems and Jewellery	9500.71	706.40	10207.11
17	Glass and Glass Ware	5490.07	3519.98	9010.05
18	Leather and Leather Products	3992.18	188.34	4180.52
19	Media and Entertainment	5424.70	4199.52	9624.22
20	Mining and Quarrying	8652.06	4509.98	13162.04
21	Paper and Paper Products	17137.28	4257.22	21394.50
22	Petroleum and Petroleum Products	100879.77	34848.90	135728.67
23	Printing and Publishing	8299.95	1876.94	10176.89
24	Rubber, Plastic and their Products	30001.30	8117.40	38118.70
25	Wood and Wood Products	6292.65	2415.52	8708.17
26	Other Industries	252257.72	16440.50	268698.22

As on 30.09.2020, the Bank's exposure to the industries stated below was more than 5% of the total exposure

Sl.No	Industry Classification	Percentage of the total gross credit exposure
1	Infrastructure	16.34%
2	NBFC / HFC / MFI	10.43%

(e) Residual contractual maturity break-up of advances and investments

(₹ in Million)

	Investments*	Advances
1 day	540720.40	38543.84
2-7 days	20546.40	63091.10
8 -14 days	13401.80	99345.07
15 to 30 days	23084.00	61690.54
31 days to 2 months	13073.50	107615.36
2 months to 3 months	14717.40	118775.42
Over 3 months to 6 months	68156.40	229469.49
Over 6 months to 1 year	94607.70	400457.30
Over 1 year to 3 years	257309.80	1186494.64
Over 3 years to 5 years	98322.65	375619.27
Over 5 years	633709.20	715463.54
Total	1777649.26	3396565.57

* Excludes 50% of listed equities of Rs. 3953.27 million.

(f)	Amount of NPAs (Gross) – (Solo-Global)	361979.74
	➢ Substandard	35954.22
	➢ Doubtful 1	75224.50
	➢ Doubtful 2	100447.34
	➢ Doubtful 3	56290.11
	➢ Loss	94063.58
(g)	Net NPAs	100522.20
(h)	NPA Ratios	
	➢ Gross NPAs to gross advances	9.89%
	➢ Net NPAs to net advances	2.96%
(i)	Movement of NPAs (Gross)	
	➢ Opening Balance (01.04.2020)	419977.07
	➢ Additions	9211.42
	➢ Reductions	67208.76
	➢ Closing Balance (30.09.2020)	361979.74
(j)	Movement of provisions for NPAs	
	➢ Opening Balance (01.04.2020)	272742.60
	➢ Provisions made during the period	34931.90
	➢ Write Off / Write-back of excess provisions	51466.90
	➢ Closing balance (30.09.2020)	256207.60
(k)	Amount of Non-Performing investments	17112.58
(l)	Amount of Provisions held for non-performing investments	8009.46
(m)	Movement of provisions for depreciation on investments	
	➢ Opening balance (01.04.2020)	12248.00
	➢ Provisions made during the period	493.50
	➢ Write-off	0.00
	➢ Recovery	4732.04
	➢ Write-back of excess provisions	0.00
	➢ Closing balance (30.09.2020)	8009.46

Write off and recoveries that have been booked directly to the income statement:

Recovery in Accounts under collection	1604.17
Memorandum of Interest / legal charges / Recovery in written off accounts	25.52

Amount of NPA by Major Industry type:

(₹ in Million)

Industry	Gross NPA	Provision	Net NPA
Basic Metals and metal products	43810.20	36939.22	6870.98
Infrastructure including Power	60212.60	38937.27	21275.33
Textiles	9195.80	5828.25	3367.55
All engineering	12743.30	10722.10	2021.20
Coal and mining	631.40	215.04	416.36

Technical Write Off during the quarter ended 30.09.2020-global:Rs. 28663.73 million

Geography-wise NPA (₹ in Million)

	Domestic	Overseas	Global
Amount of NPAs (Gross)			
➢ Substandard	31778.18	4176.04	35954.22
➢ Doubtful 1	73565.16	1659.34	75224.50
➢ Doubtful 2	99816.02	631.31	100447.34
➢ Doubtful 3	56276.69	13.42	56290.11
➢ Loss	92630.55	1433.02	94063.58
Total	**354066.61**	**7913.14**	**361979.74**

Analysis of ageing of past-due loans (₹ in Million)

Details	Gross NPA
Less than 1 year (Sub Standard)	35954.22
1-2 Years (D1)	75224.50
2-3 Years(D2- 1st Year)	57446.67
3-4 Years(D2- 2nd Year)	43000.67
More than 4 years	150353.68

Table DF – 4

Credit Risk: disclosures for portfolios subject to the standardized approach

Qualitative Disclosures:

(a)The Bank uses ratings assigned by the seven Rating Agencies approved by the Reserve Bank of India namely a) CRISIL, b) ICRA, c) CARE, d) India Ratings, e) BRICKWORKS f) Acuite and g) INFOMERICS for the eligible exposures such as Corporate, Public Sector Enterprises, Capital Market Exposures etc. according to the Basel III framework. For overseas credit exposure, bank accepts rating of Standard &Poor, Fitch, & Moody's.

The Bank has used the solicited ratings assigned by the above approved credit rating agencies for all eligible exposures, both on balance sheet and off balance sheet, whether short term or long term, in the manner permitted in the RBI guidelines on Basel III capital regulations.

Ratings published by the rating agencies on their website are used for this purpose. Only ratings which are in force as per monthly bulletin published in the website of the concerned rating agencies are taken into account.

For assets in the Bank's portfolio that have contractual maturity up to one year, short term ratings accorded by the chosen credit rating agencies are considered relevant. For other assets, which have a contractual maturity of more than one year, long term ratings accorded by the chosen credit rating agencies are considered relevant.

Long term/short term ratings issued by the chosen domestic credit rating agencies have been mapped to the appropriate risk weights applicable as per the standardised approach under Basel III capital regulations.

Use of multiple rating assessment:

- If there are two ratings accorded by chosen credit rating agencies that map into different risk weights, the higher risk weight are applied
- If there are three or more ratings accorded by chosen credit rating agencies with different risk weights, the ratings corresponding to the two lowest risk weights should be referred to and the higher of those two risk weights should be applied. i.e., the second lowest risk weight

Quantitative Disclosures:

(b)The total credit risk exposure (Solo-Global) bifurcated after the credit risk mitigation under Standardized Approach is as under:

(₹ in Million)

Solo (Global)	Book Value	Risk Weighted value
Below 100% Risk weight	59,39,616.72	11,37,015.79
100% Risk weight	9,26,708.98	6,12,804.84
Above 100% Risk weight	7,62,277.15	6,79,575.34
Total	**76,28,602.85**	**24,29,395.97**

The total credit risk exposure (Consolidated) bifurcated after the credit risk mitigation under Standardized Approach is as under:

(₹ in Million)

Consolidated	Book Value	Risk Weighted value
Below 100% Risk weight	59,40,000.97	11,37,056.21
100% Risk weight	9,27,133.19	6,13,229.05
Above 100% Risk weight	7,62,342.31	6,79,738.24
Total	**76,29,476.47**	**24,30,023.50**

Table DF-5 :Credit Risk Mitigation: disclosures for standardized approaches

Qualitative Disclosures

The Bank has put in place Credit Risk Mitigation & Collateral Management Policy (part of Credit Policy) with the primary objective of a) Mitigation of credit risks & enhancing awareness on identification of appropriate collateral taking into account the spirit of Basel III / RBI guidelines and (b) Optimizing the benefit of credit risk mitigation in computation of capital charge as per approaches laid down in Basel III / RBI guidelines.

The Bank generally relies on Risk Mitigation techniques like Loan participation, Ceiling on Exposures, Escrow mechanism, Forward cover, higher margins, loan covenants, Collateral and insurance cover.

Valuation methodologies are detailed in the Credit Risk Management Policy (part of Credit Policy).

Eligible collateral for which CRM benefit taken for Computation of Capital Charge as per RBI guidelines:

The following collaterals are recognized for availing CRM benefit for Computation of Capital Charge:

i) Cash (as well as certificates of deposit or comparable instruments, **including fixed deposit receipts**, issued by the lending bank) on deposit with the bank, which is incurring the counterparty exposure.

ii) Gold: Gold would include both bullion and jewellery. However, the value of the collateralized jewellery should be benchmarked to 99.99 purity.

iii) Securities issued by Central and State Governments

iv) Kisan Vikas Patra and National Savings Certificates provided no lock-in period is operational and if they can be encashed within the holding period

v) Life insurance policies with a declared surrender value of an insurance company which is regulated by an insurance sector regulator

vi) Debt securities rated at least BBB (-)/PR3/P3/F3/A3

vii) Units of Mutual Funds

Main types of guarantor counterparty and their creditworthiness

The Bank considers credit protection in terms of the guarantees which are direct, explicit, irrevocable and unconditional. The bank takes into account such credit protection in calculating capital requirements

Only guarantees issued by entities with a lower risk weight than the counterparty will lead to reduced capital charges, since the protected portion of the counterparty exposure is assigned the risk weight of the guarantor, whereas the uncovered portion retains the risk weight of the underlying counterparty

Credit protection given by the following entities is recognised as counterparty Guarantor:

(i) Sovereigns (Central and State Governments)

(ii) Sovereign entities (including ECGC, NCGTC and CGTMSE)

(iii) Banks with a lower risk weight than the counterparty

All types of securities eligible for mitigation are easily realizable financial securities. Hence, presently no limit / ceiling has been prescribed to address the concentration risk in credit risk mitigants recognized by the Bank.

The Bank uses the comprehensive approach in capital assessment. In the comprehensive approach, when taking collateral, the Bank calculates the adjusted exposure to a counterparty for capital adequacy purposes by netting off the effects of that collateral. The Bank adjusts the value of any collateral by a haircut to take into account possible future fluctuations in the value of the security occasioned by market movements.

Quantitative Disclosures

For each separately disclosed credit risk portfolio (Solo-Global / Consolidated), the total exposure (after, where applicable, on- or off balance sheet netting) that is covered by eligible financial collateral after the application of haircuts:

(₹ in Million)

Type of Exposure	Eligible financial Collateral	Guarantees
Gross Credit Risk Exposures		
Fund Based		
Loans and Advances	4,33,154.28	3,94,901.29
Investments	0.00	0.00
Other Assets	0.00	0.00
Total Fund Based	4,33,154.28	3,94,901.29
Non Fund Based including contingent credit, contracts and derivatives	43,728.77	4,358.48
Total	4,76,883.05	3,99,259.77

Table DF – 6
Securitization: disclosure for standardized approach

Qualitative Disclosures: The Bank has not undertaken any securitization activity.	
Quantitative Disclosures:	NIL

Table DF – 7
Market risk in trading book

Market Risk :

Market risk is the possibility of loss caused by changes in the market variables. The Bank for International Settlements (BIS) defines market risk as "the risk that the value of 'on' or 'off' balance sheet positions will be adversely affected by movements in equity and interest rate markets, currency exchange rates and commodity prices". Thus, Market Risk is the risk to the bank's earnings and capital due to changes in the market level of interest rates or prices of securities, foreign exchange and equities, as well as the volatilities of those changes. The objective of market risk management is to assist the business units in maximizing the risk adjusted rate of return by providing analytics driven inputs regarding market risk exposures, portfolio performance vis-à-vis risk exposures and comparable benchmarks. Following risks are managed under Market Risk.

- Interest Rate Risk
- Exchange Rate Risk
- Equity Price Risk

The market risk may also arise from changes in commodity prices and volatility. However, Bank does not have any exposure to commodity related markets.

Market Risk Management (MRM) Framework of the bank is as follows:

a) **Risk Identification:** Setting a framework for identifying, assessing and managing market risk in order to provide clarity on various dimensions of risk identification and recognition to each of the business functions.
b) **Risk Measurement and Limits:** Bank recognizes that no single risk statistic can reflect all aspects of market risk. Therefore various statistical and non-statistical risk measures are used to enhance the stability of risk measurement of market risk. Market risk is managed with various metrics viz. Value at Risk (VaR), Earnings at Risk, Modified duration, PV01 Limits, Net Overnight Open Position Limits (NOOPL), Individual Gap Limit (IGL) and Aggregate Gap Limit (AGL) currency wise and also through sensitivity analysis. Stress testing is also conducted on a regular basis to monitor the vulnerability of the bank to extreme but plausible unfavorable shocks.
c) **Risk Monitoring:** Bank monitors and controls its risk, using various internal and regulatory risk limits for trading book which are set based on economic scenario, business strategy, management experience and Bank's risk appetite. Rate scan is carried out to ensure that transactions are executed and revalued at prevailing market rates.
d) **Risk Reporting:** Monitoring of Treasury operations is done by Mid Office and a daily report is put up to Chief Risk Officer. Capital charge on account of Market Risk is computed and reported to ALCO and Board on quarterly basis. Stress testing is done for assessing market risk by following assumptions prescribed in Stress Test Policy and reported to ALCO on Quarterly basis.

Market risk management is governed by comprehensive board approved market risk management policy, Integrated Treasury Management Policy, Stress testing and Derivative Policy to ensure that the risks spread across different activities carrying an underlying market risk are within the stipulated risk appetite of the bank. All the policies are benchmarked with industry-best practices and RBI regulations. The risk reporting mechanism in the Bank comprises disclosures and reporting to the various apex level committees.

Quantitative Disclosures:

The capital requirements (Solo-Global / Consolidated) for:

(₹ in Million)

Particulars	Consolidated
Interest rate risk	13,664.52
Foreign exchange risk	90.00
Equity position risk	3,468.32
Total	17,222.84

Table DF – 8
Operational Risk

Qualitative Disclosures:

Operational risk is defined as the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events. This definition includes legal risk, but excludes strategic and reputational risk.

Operational risk is now on the focus of intense interest among industry participants, regulators and other stake holders. The bank has put in place Operational Risk Management Frame work (ORMF) and Operational Risk Management systems (ORMS) to ensure effective governance, risk capture and assessment and quantification of operational risk exposure. Operational risk is well managed by using appropriate qualitative & quantitative methods and established internal control systems in day to day management processes and adopting various risk mitigating strategies. The risk perceptions in various products / processes are critically analysed and corrective actions if required, are initiated.

Bank has implemented a sophisticated web-based Operational Risk Management System to capture, measure, monitor and manage its operational risk exposure. Bank has built up internal loss data base for more than 10 years.

During the year, monitoring of operational risk through credit spurt and Analysis of frequency & severity of operational loss through statistical technique have been done

Capital charge for Operational Risk is computed as per the Basic Indicator Approach.

Quantitative Disclosures

The average of the gross income, as defined in the Basel III Capital regulations, for the previous 3 years i.e. is considered for computing the capital charge. The required capital is ₹ 23771.48 Million (Consolidated).

Table DF – 9

Interest Rate Risk in the Banking Book (IRRBB)

Qualitative Disclosures:

IRRBB refers to the potential adverse financial impact on the Bank's banking book from changes in interest rates.

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

(i) Earning at Risk (Traditional Gap Analysis) :
The immediate impact of the changes in the interest rates on net interest income of the bank is analyzed under this approach.

(ii) Economic Value of Equity (Duration Gap Analysis):
Modified duration of assets and liabilities is computed separately to finally arrive at the modified duration of equity. This approach assesses impact on economic value of equity by assuming parallel shift in the yield curve for a given change in the yield. Impact on the Economic Value of Equity is also analyzed for a 200 bps rate shock as required by RBI. Market linked yields are used in the calculation of the Modified Duration.

The changes in market interest rates have earnings and economic value impacts on the bank's banking book. Thus, given the complexity and range of balance sheet products, IRR measurement systems are used that assess the effects of the rate changes on both earnings and economic value. Techniques followed are simple maturity (fixed rate) and repricing (floating rate) gaps and duration gaps based on current on-and-off-balance sheet positions, to a little higher technique that incorporate assumptions on behavioural pattern of assets, liabilities and off-balance sheet items and can easily capture the full range of exposures against basis risk, embedded option risk, yield curve risk, etc.
The analysis of bank's Interest Rate Risk in Banking Book (IRRBB) is done for Global position. Analysis note on the same on a monthly basis is placed to ALCO.

Quantitative Disclosures:

The impact on earnings and economic value based on interest rate shocks according to IRRBB (Solo-Global) computation methodology are given below:-

i) Earnings at Risk for 25 bps interest rate shock as on for one year time horizon is ₹716.77 Million
ii) Change in Economic Value of Equity for 200 bps interest rate shock is ₹39184.80 Million

DF-10: General Disclosure for exposures related to Counterparty Credit Risk:

Counterparty Credit Risk is the risk that the counterparty to a derivative transaction can default before the final settlement of the transaction's cash flow. The Bank sets limits as per the norms on exposure stipulated by RBI for both fund and non fund based facilities including derivatives. Limits are set as a percentage of the capital funds and are monitored on regular basis. For corporates the derivatives limits are assessed and sanctioned in conjunction with regular credit limit as part of regular appraisal.

All the Derivative transactions with the Counterparty are evaluated as per Board approved Derivative Policy of the Bank.

The derivative exposure calculated using Current Exposure Method (CEM) and outstanding as on is given below:

₹ in Million

Derivatives	Notional Principle	Current Credit Exposure(+veMTM)	Current Exposure
Forward Contracts	8,49,742.78	5,838.41	22,055.65
Interest Rate Swaps	0.00	0.00	0.00

DF-11: Composition of Capital			(Rs. in million)
			Ref No. (With respect to DF-12; Step 2)
	Common Equity Tier 1 capital: instruments and reserves		
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	2,09,625.15	A1+B1
2	Retained earnings	(1,76,451.13)	B6
3	Accumulated other comprehensive income (and other reserves)	2,99,270.96	B2+B3+B4+B5++B7+B8(i)+B10(i)
4	*Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)*	*0.00*	
	Public sector capital injections grandfathered until January 1, 2018	*0.00*	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	0.00	
6	**Common Equity Tier 1 capital before regulatory adjustments**	3,32,444.98	
	Common Equity Tier 1 capital: regulatory adjustments		
7	Prudential valuation adjustments	0.00	
8	Goodwill (net of related tax liability)	0.00	
9	Intangibles other than mortgage-servicing rights (net of related tax liability)	0.00	
10	Deferred tax assets	2,675.20	
11	Cash-flow hedge reserve	0.00	
12	Shortfall of provisions to expected losses	0.00	
13	Securitisation gain on sale	0.00	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	0.00	
15	Defined-benefit pension fund net assets	0.00	
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	0.00	
17	Reciprocal cross-holdings in common equity	262.57	
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)	1,050.00	
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	0.00	
20	Mortgage servicing rights (amount above 10% threshold)	0.00	

DF-11: Composition of Capital			(Rs. in million)
			Ref No. (With respect to DF-12; Step 2)
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	0.00	
22	Amount exceeding the 15% threshold	0.00	
23	of which: significant investments in the common stock of financial entities	0.00	
24	of which: mortgage servicing rights	0.00	
25	of which: deferred tax assets arising from temporary differences	0.00	
26	National specific regulatory adjustments (26a+26b+26c+26d)	0.00	
26a	*of which:* Investments in the equity capital of the unconsolidated insurance subsidiaries	0.00	
26b	*of which:* Investments in the equity capital of unconsolidated non-financial subsidiaries	0.00	
26c	*of which:* Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank	0.00	
26d	*of which:* Unamortised pension funds expenditures	0.00	
	Regulatory Adjustments Applied to Common Equity Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment	0.00	
	of which: Total equity investment in other financial subsidiaries	0.00	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	0.00	
28	**Total regulatory adjustments to Common equity Tier 1**	3,987.77	
29	**Common Equity Tier 1 capital (CET1)**	3,28,457.21	
	Additional Tier 1 capital: instruments		
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32)	5,000.00	
31	of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)	0.00	
32	of which: classified as liabilities under applicable accounting standards (Perpetual debt Instruments)	5,000.00	D8
33	*Directly issued capital instruments subject to phase out from Additional Tier 1*	0.00	
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	0.00	
35	*of which: instruments issued by subsidiaries subject to phase out*	0.00	
36	**Additional Tier 1 capital before regulatory adjustments**	**5,000.00**	

DF-11: Composition of Capital			(Rs. in million)
			Ref No. (With respect to DF-12; Step 2)
	Additional Tier 1 capital: regulatory adjustments		
37	Investments in own Additional Tier 1 instruments	0.00	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	0.00	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	0.00	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	0.00	
41	National specific regulatory adjustments (41a+41b)	0.00	
41a	Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	0.00	
41b	Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank	0.00	
	Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment	0.00	
	of which: Phase out form ATI	0.00	
	of which: existing adjustments which are deducted from Tier 1 at 50%	0.00	
	of which:DTA	0.00	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	0.00	
43	**Total regulatory adjustments to Additional Tier 1 capital**	0.00	
44	**Additional Tier 1 capital (AT1)**	5,000.00	
44a	**Additional Tier 1 capital reckoned for capital adequacy**	5,000.00	
45	**Tier 1 capital (T1 = CET1 + AT1) (29 + 44a)**	**3,33,457.21**	
	Tier 2 capital: instruments and provisions		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	56,000.00	D7
47	Directly issued capital instruments subject to phase out from Tier 2	0.00	D5+D6
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	0.00	
49	*of which: instruments issued by subsidiaries subject to phase out*	0.00	

DF-11: Composition of Capital			(Rs. in million)
			Ref No. (With respect to DF-12; Step 2)
50	Provisions	30,178.02	B9+E1
51	**Tier 2 capital before regulatory adjustments**	**86,178.02**	
Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments	0.00	
53	Reciprocal cross-holdings in Tier 2 instruments	100.00	
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	0.00	
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	0.00	
56	National specific regulatory adjustments (56a+56b)	0.00	
56a	*of which:* Investments in the Tier 2 capital of unconsolidated subsidiaries	0.00	
56b	*of which:* Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank	0.00	
	Regulatory Adjustments Applied To Tier 2 in respect of Amounts Subject to Pre-Basel III Treatment	0.00	
	of which: Phase out from Tier 2 Bonds	1,000.00	
57	**Total regulatory adjustments to Tier 2 capital**	1,100.00	
58	**Tier 2 capital (T2)**	85,078.02	
58a	**Tier 2 capital reckoned for capital adequacy**	**85,078.02**	
58b	**Excess Additional Tier 1 capital reckoned as Tier 2 capital**	0.00	
58c	**Total Tier 2 capital admissible for capital adequacy (58a + 58b)**	85,078.02	
59	**Total capital (TC = T1 + T2) (45 + 58c)**	**4,18,535.23**	
60	**Total risk weighted assets (60a + 60b + 60c)**	**29,42,452.51**	
60a	*of which: total credit risk weighted assets*	24,30,023.51	
60b	*of which: total market risk weighted assets*	2,15,285.50	
60c	*of which: total operational risk weighted assets*	2,97,143.50	
Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	11.16%	
62	Tier 1 (as a percentage of risk weighted assets)	11.33%	
63	Total capital (as a percentage of risk weighted assets)	14.22%	

DF-11: Composition of Capital			(Rs. in million)
			Ref No. (With respect to DF-12; Step 2)
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)	7.38%	
65	*of which: capital conservation buffer requirement*	1.88%	
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)	5.66%	
National minima (if different from Basel III)			
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	7.38%	
70	National Tier 1 minimum ratio (if different from Basel III minimum) including CCB	8.88%	
71	National total capital minimum ratio (if different from Basel III minimum)	10.88%	
Amounts below the thresholds for deduction (before risk weighting)			
72	Non-significant investments in the capital of other financial entities	0.00	
73	Significant investments in the common stock of financial entities	273.79	
74	Mortgage servicing rights (net of related tax liability)	0.00	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	19,217.30	
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)	30,178.02	B9+E1
77	Cap on inclusion of provisions in Tier 2 under standardised approach (1.25% of Credit Risk RWA)	30,375.29	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	Not Applicable	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	Not Applicable	
Capital instruments subject to phase-out arrangements			
80	*Current cap on CET1 instruments subject to phase out arrangements*	0.00	
81	*Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)*	0.00	
82	*Current cap on AT1 instruments subject to phase out arrangements*	0.00	

DF-11: Composition of Capital			(Rs. in million)
			Ref No. (With respect to DF-12; Step 2)
83	*Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)*	0.00	
84	*Current cap on T2 instruments subject to phase out arrangements*	0.00	
85	*Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)*	0.00	

Notes to the Template

Row No. of the template	Particular	(Rs. in million)
10	Deferred tax assets associated with accumulated losses	2,675.20
	Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability	0.00
	Total as indicated in row 10	2,675.20
19	If investments in insurance subsidiaries are not deducted fully from capital and instead considered under 10% threshold for deduction, the resultant increase in the capital of bank	0.00
	of which: Increase in Common Equity Tier 1 capital	0.00
	of which: Increase in Additional Tier 1 capital	0.00
	of which: Increase in Tier 2 capital	0.00
26b	If investments in the equity capital of unconsolidated non-financial subsidiaries are not deducted and hence, risk weighted then:	0.00
	(i) Increase in Common Equity Tier 1 capital	0.00
	(ii) Increase in risk weighted assets	0.00
44a	Excess Additional Tier 1 capital not reckoned for capital adequacy (difference between Additional Tier 1 capital as reported in row 44 and admissible Additional Tier 1 capital as reported in 44a)	0.00
	of which: Excess Additional Tier 1 capital which is considered as Tier 2 capital under row 58b	0.00
50	Eligible Provisions included in Tier 2 capital	30,178.02
	Eligible Revaluation Reserves included in Tier 2 capital	0.00
	Total of row 50	30,178.02

DF-12: Composition of Capital- Reconciliation Requirements -STEP 1			(Rs. in million)
		Balance sheet as in financial statements	**Balance sheet under regulatory scope of consolidation**
		As on 30.09.2020	**As on 30.0.2020**
A	**Capital & Liabilities**		
i	Paid-up Capital	11,293.67	11,293.67
	Reserves & Surplus	3,63,379.45	3,61,814.90
	Total Capital	**3,74,673.12**	**3,73,108.57**
	Minority Interest	218.25	218.25
ii	**Deposits**	**50,19,128.30**	**50,19,146.22**
	of which: Deposits from banks	40,898.40	40,898.40
	of which: Customer deposits	49,78,229.90	49,78,247.82
	of which: Other deposits (pl. specify)	0.00	0.00
iii	**Borrowings**	**3,13,283.69**	**3,13,283.69**
	From RBI	1,22,270.00	1,22,270.00
	From banks	37.67	37.67
	borrowings outside India	78,667.71	78,667.71
	From other institutions & agencies	1,12,308.30	1,12,308.30
	of which: Capital instruments	61,000.00	61,000.00
iv	**Other liabilities & provisions**	**1,61,234.89**	**1,51,836.63**
	Total Liabilities	**58,68,538.24**	**58,57,593.35**
B	**Assets**		
i	Cash and balances with Reserve Bank of India	**1,61,137.34**	**1,61,135.58**
	Balance with banks and money at call and short notice	**2,36,752.64**	**2,36,571.27**
ii	Investments:	**17,97,328.20**	**17,89,292.76**
	of which: Government securities	16,19,310.94	16,15,596.48
	of which: Other approved securities	66.11	52.28
	of which: Shares	8,440.42	8,368.14
	of which: Debentures & Bonds	1,34,296.54	1,31,806.92
	of which: Subsidiaries / Joint Ventures / Associates	8,075.03	9,125.08
	of which: Others (Commercial Papers, Mutual Funds etc.)	27,139.16	24,343.86
iii	Loans and advances	**33,96,565.57**	**33,96,565.57**
	of which: Loans and advances to banks	39,007.16	39,007.16
	of which: Loans and advances to customers	33,57,558.41	33,57,558.41
iv	Fixed assets	**73,825.24**	**73,722.10**
v	Other assets	**2,02,929.24**	**2,00,306.07**
	of which: Goodwill and intangible assets	0.00	0.00
	of which: Deferred tax assets	21,961.11	21,958.27
vi	Goodwill on consolidation	0.00	0.00
vii	Debit balance in Profit & Loss account	0.00	0.00
	Total Assets	**58,68,538.24**	**58,57,593.35**

DF-12: Composition of Capital- Reconciliation Requirements-STEP 2		(Rs. in million)	
	Balance sheet as in financial statements	**Balance sheet under regulatory scope of consolidation**	**Reference Number**
	As on 30.09.2020	**As on 30.09.2020**	
Capital & Liabilities			
Paid-up Capital	**11,293.67**	**11,293.67**	A
of which: Amount eligible for CET1	11,293.67	11,293.67	A1
Reserves & Surplus (1+2+3+4+5+6+7+8+9+10+11)	**3,63,379.45**	**3,61,814.90**	B
of which			
1.Share Premium	1,98,331.49	1,98,331.49	B1
2.Statutory Reserves	78,985.85	78,985.85	B2
3.Capital Reserves	9,149.35	9,149.35	B3
4.Special Reserves	22,356.26	22,356.26	B4
of which special reserve net of Tax	21,755.20	21,755.20	B4(i)
5.Revenue Reserves	1,19,237.41	1,19,237.41	B5
6.Profit and Loss account	(1,74,886.58)	(1,76,451.13)	B6
7.Amalgamation Reserve	40,069.16	40,069.16	B7
8.Revaluation Reserve	58,263.99	58,263.99	B8
Revaluation Reserve (Part of CET 1 capital @ discount of 55%)	26,218.79	26,218.79	B8(i)
9.Investment Reserve	7,533.68	7,533.68	B9
11.Foreign Currency Translation Reserve (FCTR)	4,338.86	4,338.86	B10
of which considered for Capital funds (at 25% discount)	3,254.14	3,254.14	B10(i)
Minority Interest	218.25	218.25	B11
Of which considered for Capital funds	0.00	0.00	B11(i)
Total Capital	**3,74,891.37**	**3,73,326.82**	
Deposits	**50,19,128.30**	**50,19,146.22**	C
of which: Deposits from banks	40,898.40	40,898.40	C(i)
of which: Customer deposits	49,78,229.90	49,78,247.82	C(ii)
of which: Other deposits	0.00	0.00	C(iii)
Borrowings	**3,13,283.69**	**3,13,283.69**	D
From RBI	1,22,270.00	1,22,270.00	D1
From banks	37.67	37.67	D2
borrowings outside India	78,667.71	78,667.71	D3
From other institutions & agencies	1,12,308.30	1,12,308.30	D4
of which: Capital instruments	61,000.00	61,000.00	D4(i)
Upper Tier II Instruments (Non Basel III Compliant)	0.00	0.00	D5
Lower Tier II Instruments (Non Basel III Compliant)	0.00	0.00	D6
Tier II Instruments (Basel III Complaint)	56,000.00	56,000.00	D7
Perpetual Debt Instruments qualifying for AT 1	5,000.00	5,000.00	D8
Other liabilities & provisions	**1,61,234.89**	**1,51,836.63**	E
General Provisions	22,644.34	22,644.34	E1
Total	**58,68,538.24**	**58,57,593.35**	

DF-12: Composition of Capital- Reconciliation Requirements-STEP 2		(Rs. in million)	
	Balance sheet as in financial statements	**Balance sheet under regulatory scope of consolidation**	**Reference Number**
	As on 30.09.2020	**As on 30.09.2020**	
Assets			
Cash and balances with Reserve Bank of India	**1,61,137.34**	**1,61,135.58**	
Balance with banks and money at call and short notice	**2,36,752.64**	**2,36,571.27**	
Investments	**17,97,328.20**	**17,89,292.76**	
of which: Government securities	16,19,310.94	16,15,596.48	
of which: Other approved securities	66.11	52.28	
of which: Shares	8,440.42	8,368.14	
of which: Debentures & Bonds	1,34,296.54	1,31,806.92	
of which: Subsidiaries / Joint Ventures / Associates	8,075.03	9,125.08	
of which: Others (Commercial Papers, Mutual Funds etc.)	27,139.16	24,343.86	
Loans and advances	**33,96,565.57**	**33,96,565.57**	
of which: Loans and advances to banks	39,007.16	39,007.16	
of which: Loans and advances to customers	33,57,558.41	33,57,558.41	
Fixed assets	**73,825.24**	**73,722.10**	
Other assets	**2,02,929.24**	**2,00,306.07**	
of which: Goodwill and intangible assets	0.00	0.00	
Out of which:			
Goodwill	0	0	
Other intangibles	0	0	
Deferred tax assets (net)	21,961.11	21,958.27	
Goodwill on consolidation	0.00	0.00	
Debit balance in Profit & Loss account	0.00	0.00	
Total Assets	**58,68,538.24**	**58,57,593.35**	

Table DF-13: Main Features of Regulatory Capital Instruments

	Disclosure template for main features of regulatory capital instruments		
1	Issuer	Indian Bank	Indian Bank
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE562A01011	INE562A09055
3	Governing law(s) of the instrument	Applicable Indian Laws and regulatory requirements	Applicable Indian Laws and regulatory requirements
	Regulatory treatment		
4	Transitional Basel III rules	Common Equity Tier 1	AT 1 bonds
5	Post-transitional Basel III rules	Eligible	Eligible
6	Eligible at solo/group/ group & solo	Group & Solo	Group & Solo
7	Instrument type	Common Shares	Perpetual bonds
8	Amount recognised in regulatory capital (Rs. in million)	11293.67	5000
9	Par value of instrument	Not Applicable	5000
10	Accounting classification	Share holder's equity	Borrowings
11	Original date of issuance	various dates	30.03.2016
12	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date	Not Applicable	Perpetual
14	Issuer call subject to prior supervisory approval	Not Applicable	Yes
15	Optional call date, contingent call dates and redemption amount (₹ In Millions)	Not Applicable	Optional Call date:30.03.2021 Contingent Call dates: Not applicable Redemption amount:5000
16	Subsequent call dates, if applicable	Not Applicable	Not Applicable
	Coupons / dividends	*Dividend*	Coupon
17	Fixed or floating dividend/coupon	*Dividend*	Fixed
18	Coupon rate and any related index	Not Applicable	11.15% p.a No related index
19	Existence of a dividend stopper	Not Applicable	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
21	Existence of step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Not Applicable	Convertible at specific trigger/PONV event as described in RBI Master circular on Basel III dated 01.07.2015

Table DF-13: Main Features of Regulatory Capital Instruments			
Disclosure template for main features of regulatory capital instruments			
24	If convertible, conversion trigger(s)	Not Applicable	Conversion at pre-specified trigger at minimum Common Equity Tier I capital ratio of 5.50% (before 31.03.2019) or 6.125% of Risk weighted Assets (RWAs) (on or after 01.04.2021) as prescribed in RBI circular dated 29.09.2020 on Basel III Capital Regulations - Review of transitional arrangements.
25	If convertible, fully or partially	Not Applicable	Fully
26	If convertible, conversion rate	Not Applicable	Based on market price prevailing at the time of conversion
27	If convertible, mandatory or optional conversion	Not Applicable	Mandatory on specific trigger
28	If convertible, specify instrument type convertible into	Not Applicable	Common equity shares
29	If convertible, specify issuer of instrument it converts into	Not Applicable	Not Applicable
30	Write-down feature	No	Yes
31	If write-down, write-down trigger(s)	Not Applicable	At Point of Non Viability (PONV) as set by RBI
32	If write-down, full or partial	Not Applicable	Full
33	If write-down, permanent or temporary	Not Applicable	Permanent
34	If temporary write-down, description of write-up mechanism	Not Applicable	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Not Applicable	Subordinated to the claims of other creditors and depositors of the Bank and subordinate debt bonds
36	Non-compliant transitioned features	No	Not applicable
37	If yes, specify non-compliant features	Not Applicable	Not applicable

Table DF-13: Main Features of Regulatory Capital Instruments			
Disclosure template for main features of regulatory capital instruments			
1	Issuer	Indian Bank	Indian Bank
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE562A08016	INE562A08024
3	Governing law(s) of the instrument	Applicable Indian Laws and regulatory requirements	Applicable Indian Laws and regulatory requirements
	Regulatory treatment		
4	Transitional Basel III rules	Tier 2	Tier 2
5	Post-transitional Basel III rules	Eligible	Eligible
6	Eligible at solo/group/ group & solo	Group & Solo	Group & Solo
7	Instrument type	Basel III compliant Tier II Bond – Series I	Basel III compliant Tier II Bond – Tranche A
8	Amount recognised in regulatory capital (Rs. in million)	6000	2900
9	Par value of instrument	6000	2900
10	Accounting classification	Borrowings	Borrowings
11	Original date of issuance	28/07/2016	30/10/2018
12	Perpetual or dated	Dated	Dated
13	Original maturity date	28/07/2026	30/10/2028
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount (₹ In Millions)	Call Option Date:28/07/2021 Redemption Amount: 6000	Call Option Date: 30/10/2023 Redemption Amount: 2900
16	Subsequent call dates, if applicable	Not Applicable	Not Applicable
	Coupons / dividends	Coupon	Coupon
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	8.10% pa	8.90% pa
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
21	Existence of step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	Not Applicable	Not Applicable
25	If convertible, fully or partially	Not Applicable	Not Applicable
26	If convertible, conversion rate	Not Applicable	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable	Not Applicable

Table DF-13: Main Features of Regulatory Capital Instruments			
Disclosure template for main features of regulatory capital instruments			
29	If convertible, specify issuer of instrument it converts into	Not Applicable	Not Applicable
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	At Point of Non Viability (PONV) as set by RBI	At Point of Non Viability (PONV) as set by RBI
32	If write-down, full or partial	Full	Full
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	Not Applicable	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to the claims of other creditors and depositors of the Bank	Subordinated to the claims of other creditors and depositors of the Bank
36	Non-compliant transitioned features	Fully Compliant	Fully Compliant
37	If yes, specify non-compliant features	Not applicable	Not applicable

Table DF-13: Main Features of Regulatory Capital Instruments			
Disclosure template for main features of regulatory capital instruments			
1	Issuer	Indian Bank	Indian Bank
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE562A08032	INE562A08040
3	Governing law(s) of the instrument	Applicable Indian Laws and regulatory requirements	Applicable Indian Laws and regulatory requirements
	Regulatory treatment		
4	Transitional Basel III rules	Tier 2	Tier 2
5	Post-transitional Basel III rules	Eligible	Eligible
6	Eligible at solo/group/ group & solo	Group & Solo	Group & Solo
7	Instrument type	Basel III compliant Tier II Bond – Tranche B	Basel III compliant Tier II Bond – Tranche C
8	Amount recognised in regulatory capital (Rs. in million)	1100	6000
9	Par value of instrument	1100	6000
10	Accounting classification	Borrowings	Borrowings
11	Original date of issuance	06/11/2018	22/01/2019
12	Perpetual or dated	Dated	Dated
13	Original maturity date	06/11/2028	22/01/2029
14	Issuer call subject to prior supervisory approval	Yes	Yes

Table DF-13: Main Features of Regulatory Capital Instruments			
Disclosure template for main features of regulatory capital instruments			
15	Optional call date, contingent call dates and redemption amount (₹ In Millions)	Call Option Date:06/11/2023 Redemption Amount: 1100	Call Option Date: 22/01/2024 Redemption Amount: 6000
16	Subsequent call dates, if applicable	Not Applicable	Not Applicable
	Coupons / dividends	Coupon	Coupon
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	8.85% pa	8.53% pa
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
21	Existence of step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	Not Applicable	Not Applicable
25	If convertible, fully or partially	Not Applicable	Not Applicable
26	If convertible, conversion rate	Not Applicable	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable	Not Applicable
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	At Point of Non Viability (PONV) as set by RBI	At Point of Non Viability (PONV) as set by RBI
32	If write-down, full or partial	Full	Full
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	Not Applicable	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to the claims of other creditors and depositors of the Bank	Subordinated to the claims of other creditors and depositors of the Bank
36	Non-compliant transitioned features	Fully Compliant	Fully Compliant
37	If yes, specify non-compliant features	Not applicable	Not applicable

Table DF-13: Main Features of Regulatory Capital Instruments			
Disclosure template for main features of regulatory capital instruments			
1	Issuer	Indian Bank	Indian Bank
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE428A08028	INE428A08044

Table DF-13: Main Features of Regulatory Capital Instruments			
Disclosure template for main features of regulatory capital instruments			
3	Governing law(s) of the instrument	Applicable Indian Laws and regulatory requirements	Applicable Indian Laws and regulatory requirements
	Regulatory treatment		
4	Transitional Basel III rules	Tier 2	Tier 2
5	Post-transitional Basel III rules	Eligible	Eligible
6	Eligible at solo/group/ group & solo	Solo & Group	Solo & Group
7	Instrument type	Subordinate Tier II Series I (e-Allahabad Bank)	Subordinate Tier II Series II(e-Allahabad Bank)
8	Amount recognised in regulatory capital (Rs. in million)	Rs. 4000	Rs. 10000
9	Par value of instrument	Rs. 5000 million (Rs. 1 million per Bond)	Rs. 10000 million (Rs. 1 million per Bond)
10	Accounting classification	Liability	Liability
11	Original date of issuance	20th January 2015	21st December 2015
12	Perpetual or dated	Dated	Dated
13	Original maturity date	20th January 2025	20th December 2025 *21st December 2025, being Sunday
14	Issuer call subject to prior supervisory approval	Not Applicable	Not Applicable
15	Optional call date, contingent call dates and redemption amount (r In Millions)	Not Applicable	Not Applicable
16	Subsequent call dates, if applicable	Not Applicable	Not Applicable
	Coupons / dividends	Coupon	Coupon
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	8.78% p.a. payable annually till maturity of Bonds	8.64% p.a. payable annually till maturity of Bonds
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	Not Applicable	Not Applicable
25	If convertible, fully or partially	Not Applicable	Not Applicable
26	If convertible, conversion rate	Not Applicable	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable	Not Applicable
30	Write-down feature	YES	YES
31	If write-down, write-down	The Bonds may, at the option	The Bonds may, at the option of

Table DF-13: Main Features of Regulatory Capital Instruments			
Disclosure template for main features of regulatory capital instruments			
	trigger(s)	of the RBI, be permanently written off upon occurrence of the trigger event called the "Point of Non-Viability Trigger". The PONV Trigger event shall be the earlier of: a) a decision that the permanent write off, without which the Bank would become non-viable, is necessary, as determined by the RBI; and b) the decision to make a public-sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. Such a decision would invariably imply that the write-off consequent upon the trigger event must occur prior to any public-sector injection of capital so that the capital provided by the public sector is not diluted.	the RBI, be permanently written off upon occurrence of the trigger event called the "Point of Non-Viability Trigger". The PONV Trigger event shall be the earlier of: a) a decision that the permanent write off, without which the Bank would become non-viable, is necessary, as determined by the RBI; and b) the decision to make a public-sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. Such a decision would invariably imply that the write-off consequent upon the trigger event must occur prior to any public-sector injection of capital so that the capital provided by the public sector is not diluted.
32	If write-down, full or partial	Full	Full
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	Not Applicable	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the Bondholders shall be (a) senior to the claims of investors in instruments eligible for inclusion in Tier 1 capital of the Bank; (b) subordinate to the claims of all depositors and general creditors of the Bank; and (c) neither secured nor covered by a guarantee of the Bank or related entity or other arrangement that legally or economically enhances the seniority of the claim vis-à-vis creditors of the Bank. The Bondholders shall have no rights to accelerate the repayment of future scheduled payments (coupon or principal) except in	The claims of the Bondholders shall be (a) senior to the claims of investors in instruments eligible for inclusion in Tier 1 capital of the Bank; (b) subordinate to the claims of all depositors and general creditors of the Bank; and (c) neither secured nor covered by a guarantee of the Bank or related entity or other arrangement that legally or economically enhances the seniority of the claim vis-à-vis creditors of the Bank. The Bondholders shall have no rights to accelerate the repayment of future scheduled payments (coupon or principal) except in bankruptcy and

Table DF-13: Main Features of Regulatory Capital Instruments			
Disclosure template for main features of regulatory capital instruments			
		bankruptcy and liquidation.	liquidation.
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	Not Applicable	Not Applicable

Table DF-13: Main Features of Regulatory Capital Instruments			
Disclosure template for main features of regulatory capital instruments			
1	Issuer	Indian Bank	Indian Bank
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE428A08051	INE428A08101
3	Governing law(s) of the instrument	Applicable Indian Laws and regulatory requirements	Applicable Indian Laws and regulatory requirements
	Regulatory treatment		
4	Transitional Basel III rules	Tier 2	Tier 2
5	Post-transitional Basel III rules	Eligible	Eligible
6	Eligible at solo/group/ group & solo	Solo & Group	Solo & Group
7	Instrument type	Subordinate Tier II Series III(e-Allahabad Bank)	Subordinate Tier II Series IV (e-Allahabad Bank)
8	Amount recognised in regulatory capital (Rs. in million)	Rs. 10000 million	Rs. 15000 million
9	Par value of instrument	Rs. 10000 million (Rs. 1 million per Bond)	Rs. 15000 million (Rs. 1 million per Bond)
10	Accounting classification	Liability	Liability
11	Original date of issuance	25th January 2017	27th December 2019
12	Perpetual or dated	Dated	Dated
13	Original maturity date	25th January 2027	27th December 2029
14	Issuer call subject to prior supervisory approval	NA	On every anniversary date after expiry of 5 years from the deemed date of allotment i.e. 27.12.2019
15	Optional call date, contingent call dates and redemption amount (r In Millions)	Not Applicable	Not Applicable
16	Subsequent call dates, if applicable	Not Applicable	Not Applicable
	Coupons / dividends	Coupon	Coupon
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	8.15% p.a. payable annually till maturity of Bonds	9.53% p.a. payable annually till maturity of Bonds
19	Existence of a dividend stopper	No	No

Table DF-13: Main Features of Regulatory Capital Instruments			
Disclosure template for main features of regulatory capital instruments			
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	Not Applicable	Not Applicable
25	If convertible, fully or partially	Not Applicable	Not Applicable
26	If convertible, conversion rate	Not Applicable	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable	Not Applicable
30	Write-down feature	YES	YES
31	If write-down, write-down trigger(s)	The Bonds may, at the option of the RBI, be permanently written off upon occurrence of the trigger event called the “Point of Non-Viability Trigger”. The PONV Trigger event shall be the earlier of: a) a decision that the permanent write off, without which the Bank would become non-viable, is necessary, as determined by the RBI; and b) the decision to make a public-sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. Such a decision would invariably imply that the write-off consequent upon the trigger event must occur prior to any public-sector injection of capital so that the capital provided by the public sector is not diluted.	The Bonds may, at the option of the RBI, be permanently written off upon occurrence of the trigger event called the “Point of Non-Viability Trigger”. The PONV Trigger event shall be the earlier of: a) a decision that the permanent write off, without which the Bank would become non-viable, is necessary, as determined by the RBI; and b) the decision to make a public-sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. Such a decision would invariably imply that the write-off consequent upon the trigger event must occur prior to any public-sector injection of capital so that the capital provided by the public sector is not diluted.
32	If write-down, full or partial	Full	Full
33	If write-down, permanent or temporary	Permanent	Permanent

Table DF-13: Main Features of Regulatory Capital Instruments			
Disclosure template for main features of regulatory capital instruments			
34	If temporary write-down, description of write-up mechanism	Not Applicable	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the Bondholders shall be (a) senior to the claims of investors in instruments eligible for inclusion in Tier 1 capital of the Bank; (b) subordinate to the claims of all depositors and general creditors of the Bank; and (c) neither secured nor covered by a guarantee of the Bank or related entity or other arrangement that legally or economically enhances the seniority of the claim vis-à-vis creditors of the Bank. The Bondholders shall have no rights to accelerate the repayment of future scheduled payments (coupon or principal) except in bankruptcy and liquidation.	The claims of the Bondholders shall be (a) senior to the claims of investors in instruments eligible for inclusion in Tier 1 capital of the Bank; (b) subordinate to the claims of all depositors and general creditors of the Bank; and (c) neither secured nor covered by a guarantee of the Bank or related entity or other arrangement that legally or economically enhances the seniority of the claim vis-à-vis creditors of the Bank. The Bondholders shall have no rights to accelerate the repayment of future scheduled payments (coupon or principal) except in bankruptcy and liquidation.
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	Not Applicable	Not Applicable

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

Terms and conditions for Basel III compliant Tier II Bond-series I	
Security Description	8.10% Unsecured Redeemable Non-Convertible Subordinated Tier II Bonds (Debt Capital Instruments) in the nature of Promissory Notes (Series I) of Rs.10,00,000 each aggregating to Rs.600 Crore)
Security offered through	Private Placement
Tax status	Not exempted from Tax
Date of opening of the issue	28/07/2016
Date of closing of the issue	28/07/2016
Series	Series I
ISIN Code	INE562A08016
Face Value per instrument	Rs.10,00,000
Paid up value per instrument	Rs.10,00,000
Issue Size	Rs.600 Crore
Date of allotment	28/07/2016
Date of maturity	28/07/2026
Call Option	At the end of 5 years ie: 28/07/2021

Amount to be matured	Rs.600 Crore
Coupon rate (fixed)	8.10%
Frequency of Interest	Annual and Non Cumulative
Interest due dates	28th Jul every year
First Interest Payment date	28th Jul 2017

Terms and conditions for Basel III compliant Tier II Bond-series I	
Security Description	8.90% Unsecured, Non-Convertible, Redeemable, Basel-III Compliant Tier II Bonds in the nature of Debentures of 10 Lakhs each aggregating to Rs.290 Crore)
Security offered through	Private Placement
Tax status	Not exempted from Tax
Date of opening of the issue	26/10/2018
Date of closing of the issue	26/10/2018
Series	Tranche A
ISIN Code	INE562A08024
Face Value per instrument	Rs.10,00,000
Paid up value per instrument	Rs.10,00,000
Issue Size	Rs.290 Crore
Date of allotment	30/10/2018
Date of maturity	30/10/2028
Call Option	At the end of 5 years ie: 30/10/2023
Amount to be matured	Rs.290 Crore
Coupon rate (fixed)	8.90%
Frequency of Interest	Annual and Non Cumulative
Interest due dates	30th Oct every year
First Interest Payment date	30/10/2019
Call Option	The Issuer may at its sole discretion, subject to above conditions for call having been satisfied and having notified the Trustee not less than 21 calendar days prior to the date of exercise of such Issuer Call (which notice, shall specify the date fixed for exercise of the Issuer Call (the "Issuer Call Date"), may exercise a call on the outstanding Bonds. The Issuer Call, which is discretionary, may or may not be exercised on the fifth anniversary from the Deemed Date of Allotment, i.e. the fifth Coupon or on coupon payment date thereafter (i.e. At the end of the 5th year – 30.10.2023)

Terms and conditions for Basel III compliant Tier II Bond-series I	
Security Description	8.85% Unsecured, Non-Convertible, Redeemable, Basel-III Compliant Tier II Bonds in the nature of Debentures of 10 Lakhs each aggregating to Rs 110 Crore)
Security offered through	Private Placement
Tax status	Not exempted from Tax
Date of opening of the issue	02/11/2018
Date of closing of the issue	02/11/2018
Series	Tranche B
ISIN Code	INE562A08032
Face Value per instrument	Rs.10,00,000

Paid up value per instrument	Rs.10,00,000
Issue Size	Rs.110 Crore
Date of allotment	06/11/2018
Date of maturity	06/11/2028
Call Option	At the end of 5 years ie: 06/11/2023
Amount to be matured	Rs 110 Crore
Coupon rate (fixed)	8.85%
Frequency of Interest	Annual and Non Cumulative
Interest due dates	6th November every year
First Interest Payment date	06/11/2019
Call Option	The Issuer may at its sole discretion, subject to above conditions for call having been satisfied and having notified the Trustee not less than 21 calendar days prior to the date of exercise of such Issuer Call (which notice, shall specify the date fixed for exercise of the Issuer Call (the "Issuer Call Date"), may exercise a call on the outstanding Bonds. The Issuer Call, which is discretionary, may or may not be exercised on the fifth anniversary from the Deemed Date of Allotment, i.e. the fifth Coupon or on coupon payment date thereafter (i.e. At the end of the 5th year – 06.11.2023)

Terms and conditions for Basel III compliant Tier II Bond-series I	
Security Description	8.53% Unsecured, Non-Convertible, Redeemable, Basel-III Compliant Tier II Bonds in the nature of Debentures of 10 Lakhs each aggregating to Rs.600 Crore)
Security offered through	Private Placement
Tax status	Not exempted from Tax
Date of opening of the issue	18-01-2019
Date of closing of the issue	18-01-2019
Series	Tranche C
ISIN Code	INE562A08040
Face Value per instrument	Rs.10,00,000
Paid up value per instrument	Rs.10,00,000
Issue Size	Rs.600 Crore
Date of allotment	22-01-2019
Date of maturity	22-01-2029
Call Option	At the end of 5 years ie: 22-01-2024
Amount to be matured	Rs.600 Crore
Coupon rate (fixed)	8.53%
Frequency of Interest	Annual and Non Cumulative
Interest due dates	22nd January every year
First Interest Payment date	22-01-2020
Call Option	The Issuer may at its sole discretion, subject to above conditions for call having been satisfied and having notified the Trustee not less than 21 calendar days prior to the date of exercise of such Issuer Call (which notice, shall specify the date fixed for exercise of the Issuer Call (the "Issuer Call Date"), may exercise a call on

	the outstanding Bonds. The Issuer Call, which is discretionary, may or may not be exercised on the fifth anniversary from the Deemed Date of Allotment, i.e. the fifth Coupon or on coupon payment date thereafter (i.e. At the end of the 5th year – 22.01.2024)

Terms and conditions for Basel III compliant Tier II Bond-series I (eAB)	
Security Description	8.78% Unsecured, Non-Convertible, Redeemable, Basel-III Compliant Tier II Bonds (Series A) in the nature of Debentures of 10 Lakh each aggregating to Rs.500 Crore
Security offered through	Private Placement
Tax status	Not exempted from Tax
Date of opening of the issue	14/01/2015
Date of closing of the issue	16/01/2015
Series	Series A
ISIN Code	INE428A08028
Face Value per instrument	Rs.10,00,000
Paid up value per instrument	Rs.10,00,000
Issue Size	Rs.500 Crore
Date of allotment	20/01/2015
Date of maturity	20/01/2025
Call Option	Not Available
Amount to be matured	Rs. 500 Crore
Coupon rate (fixed)	8.78%
Frequency of Interest	Annual and Non Cumulative
Interest due dates	20th January every year
First Interest Payment date	20/01/2016

Terms and conditions for Basel III compliant Tier II Bond-series II (eAB)	
Security Description	8.64% Unsecured, Non-Convertible, Redeemable, Basel-III Compliant Tier II Bonds (Series B) in the nature of Debentures of 10 Lakh each aggregating to Rs. 1000 Crore
Security offered through	Private Placement
Tax status	Not exempted from Tax
Date of opening of the issue	18/12/2015
Date of closing of the issue	18/12/2015
Series	Series B
ISIN Code	INE428A08044
Face Value per instrument	Rs.10,00,000
Paid up value per instrument	Rs.10,00,000
Issue Size	Rs. 1000 Crore
Date of allotment	21/12/2015
Date of maturity	20/12/2025
Call Option	Not Available
Amount to be matured	Rs. 1000 Crore
Coupon rate (fixed)	8.64%
Frequency of Interest	Annual and Non Cumulative
Interest due dates	21st December every year
First Interest Payment date	21/12/2016

Terms and conditions for Basel III compliant Tier II Bond-series III(eAB)	
Security Description	8.15% Unsecured, Non-Convertible, Redeemable, Basel-III Compliant Tier II Bonds (Series C) in the nature of Debentures of 10 Lakh each aggregating to Rs. 1000 Crore
Security offered through	Private Placement
Tax status	Not exempted from Tax
Date of opening of the issue	25/01/2017
Date of closing of the issue	25/01/2017
Series	Series C
ISIN Code	INE428A08051
Face Value per instrument	Rs.10,00,000
Paid up value per instrument	Rs.10,00,000
Issue Size	Rs. 1000 Crore
Date of allotment	25/01/2017
Date of maturity	25/01/2027
Call Option	Not Available
Amount to be matured	Rs. 1000 Crore
Coupon rate (fixed)	8.15%
Frequency of Interest	Annual and Non Cumulative
Interest due dates	25th January every year
First Interest Payment date	25/01/2018

Terms and conditions for Basel III compliant Tier II Bond-series IV(eAB)	
Security Description	9.53% Unsecured, Non-Convertible, Redeemable, Basel-III Compliant Tier II Bonds (Series D) in the nature of Debentures of 10 Lakh each aggregating to Rs. 1500 Crore
Security offered through	Private Placement
Tax status	Not exempted from Tax
Date of opening of the issue	26/12/2019
Date of closing of the issue	26/12/2019
Series	Series D
ISIN Code	INE428A08101
Face Value per instrument	Rs.10,00,000
Paid up value per instrument	Rs.10,00,000
Issue Size	Rs. 1500 Crore
Date of allotment	27/12/2019
Date of maturity	27/12/2029
Call Option	Call Option after fifth year and on every coupon anniversary date thereafter (i) Issuer Call: The issuer, with prior approval of RBI may at its sole discretion, having notified the Trustee not less than 21 calendar days prior to the date of exercise of such issuer call (Which notice shall specify the date fixed for exercise of the issuer Call (The “Issuer call date”), may exercise a call option on the outstanding Bonds. The Issuer Call, which is discretionary, may or may not be exercised on the fifth anniversary from the Deemed Date of

	Allotment i.e. the fifth Coupon Payment Date or on any Coupon Payment Date thereafter. Further as per RBI guidelines, Bank must not exercise call option unless; the instrument should be replaced with capital of the same or better quality and the replacement of this capital is done at conditions which are sustainable for the income capacity of the issuer. Here, replacement of the capital can be concurrent with but not after the instrument is called. OR (i) The Issuer demonstrates that its capital position is well above the minimum capital requirements after the call option is exercised. (ii) Here, minimum refers to Common Equity Tier 1 of 8% RWAs Including capital conservation buffer of 2.5% of RWAs) and Total Capital of 11.5% of RWAs including any additional capital requirement identified under Pillar 2. (ii)Tax call: If a Tax Event (As described below) has occurred and continuing, then the issuer may, having notified the Trustee not less than 21 calendar days prior to the date of exercise of such Tax Call or Variation (Which notice shall specify the date fixed for exercise of the Tax Call or Variation “Tax Call Date”), may exercise a call on the Bonds or substitute the Bonds or vary the terms of the Bonds so that the Bonds have better classification. A Tax event has occurred if, as a result of any change in, or amendment to, the laws affecting taxation or regulations or rulings promulgated there under in India or any change in the official application of such laws, regulations or rulings; the Issuer will no longer be entitled to claim adeduction in respect of computing its taxation liabilities with respect to coupon on Bonds. The exercise of Tax Call by the Issuer is subject to requirements set out in the applicable RBI Guidelines (as defined below). RBI will permit the Issuer to exercise the Tax Call only if the RBI is convinced that the issuer was not in a position to anticipate the Tax Event at the time of issuance of the Bonds. (iii) Regulatory Call: If a Regulatory Event (As described below) has occurred and continuing, then the issuer may, having notified the Trustee not less than 21 calendar days prior to the date of exercise of such Regulatory Call or Variation (Which notice shall specify the date fixed for exercise of the Regulatory Call or Variation “Regulatory Call Date”), may exercise a call on the Bonds and replace with the instrument with better regulatory classification or lower coupon with same regulatory classification with prior approval of RBI or substitute the Bonds or vary the terms of the Bonds so that the Bonds have better classification. A Regulatory event is deemed to have occurred if there is a downgrade of the Bonds in regulatory classification e.g. Bonds are excluded from the regulatory Tier 1 Capital of the Issuer.

	The exercise of Regulatory Call by the Issuer is subject to requirements set out in the applicable RBI Guidelines (as defined below). RBI will permit the Issuer to exercise the Regulatory Call only if the RBI is convinced that the issuer was not in a position to anticipate the Regulatory Event at the time of issuance of the Bonds.
Amount to be matured	Rs. 1500 Crore
Coupon rate (fixed)	9.53%
Frequency of Interest	Annual and Non Cumulative
Interest due dates	27th December every year
First Interest Payment date	27/12/2020

Terms and conditions for AT 1 Bonds	
Security Description	**Unsecured BASEL III Compliant Additional Tier-1 Perpetual Debt Instruments**
Security offered through	Private Placement
Tax status	Not exempted from Tax
Date of opening of the issue	30/03/2016
Date of closing of the issue	30/03/2016
Series	Series I
ISIN Code	INE562A09055
Face Value per instrument	Rs.10,00,000
Paid up value per instrument	Rs.10,00,000
Issue Size	Rs.500 Crore
Date of allotment	31/03/2016
Date of maturity	Perpetual instruments
Coupon rate (fixed)	11.15% p.a .
Frequency of Interest	Annual and Non Cumulative
Interest due dates	30th March every year
First Interest Payment date	30th March 2017
Put option	None
Call Option	Only after completing 5 years and on every coupon anniversary date there after

Table DF-15: Disclosure Requirements for Remuneration

---------------------------Not applicable-------------------------------

As per RBI Master Circular on Basel III, this table is only applicable to all private sector and foreign banks operating in India.

Table DF-16: Equities-Disclosure for Banking Book Positions

Investments are classified at the time of purchase into Held for trade (HFT), Available for Sale (AFS) and Held to Maturity (HTM) categories in line with the RBI master circular on Prudential Norms for classification, valuation and operation of investments portfolio by Banks. Investments that are held principally for sale within a short period are classified as HFT securities. Investments that the Bank intends to hold till maturity are classified under the HTM category. Investments in the equity of subsidiaries/joint ventures are categorized as HTM in accordance with the RBI guidelines. All other investments are classified as AFS securities.

Equity investments under the HTM category are carried at acquisition cost. Equity investments under the banking book are the Bank's investments in subsidiaries and associates. As on 30.09.2020, Book value of equity shares under Banking book is ₹ 2521.02 million.

Investments in subsidiaries have been reduced from CET 1 and investments in associates have been risk weighted at 250%.

Table DF 17- Summary comparison of accounting assets vs. leverage ratio exposure measure	**(Rs. in Million)**
Item	
Total consolidated assets as per published financial Statement	58,57,593.35
Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(1,050.00)
Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	0.00
Adjustments for derivative financial instruments	22,055.65
Adjustment for securities financing transactions (i.e. repos and similar secured lending)	1,272.79
Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	4,39,108.02
Other adjustments	(2,937.77)
Leverage ratio exposure	**63,16,042.05**

	DF 18 – Leverage ratio common disclosure template	**Rs. in million**
	Item	
	On-balance sheet exposures	**Consolidated**
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	58,12,593.35
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(3,987.77)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	58,08,605.59
	Derivative exposures	
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	5,842.15
5	Add-on amounts for PFE associated with all derivatives transactions	0.00

DF 18 – Leverage ratio common disclosure template		Rs. in million
	Item	
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	0.00
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0.00
8	(Exempted CCP leg of client-cleared trade exposures)	0.00
9	Adjusted effective notional amount of written credit derivatives	0.00
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	22,055.65
11	Total derivative exposures (sum of lines 4 to 10)	5,842.15
Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	45,000.00
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0.00
14	CCR exposure for SFT assets	1,272.79
15	Agent transaction exposures	0.00
16	Total securities financing transaction exposures (sum of lines 12 to 15)	46,272.79
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	13,21,570.21
18	(Adjustments for conversion to credit equivalent amounts)	(8,82,462.19)
19	Off-balance sheet items (sum of lines 17 and 18)	4,39,108.02
Capital and total exposures		
20	Tier 1 capital	3,33,457.22
21	Total exposures (sum of lines 3, 11, 16 and 19)	63,16,042.05
Leverage ratio		
22	**Basel III leverage ratio**	**5.28%**