Disclosures (on consolidated basis) under Pillar 3 in terms of New Capital Adequacy Framework (Basel III) of Reserve Bank of India as on 30.09.2016

DF 1. Scope of application and Capital Adequacy

The framework of disclosures applies to Bank of Baroda, on consolidated basis, which is the top bank in the group

(i) Qualitative Disclosures: -

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
The Nainital Bank Ltd. / India	Yes	Line By Line Basis	Yes	Line By Line Basis	NA	NA
BOB Capital Markets Ltd /India	Yes	Line By Line Basis	Yes	Line By Line Basis	NA	NA
BOB Cards Ltd. / India	Yes	Line By Line Basis	Yes	Line By Line Basis	NA	NA
Bank of Baroda (Botswana) Ltd./ Botswana	Yes	Line By Line Basis	Yes	Line By Line Basis	NA	NA
Bank of Baroda (Kenya) Ltd. / Kenya	Yes	Line By Line Basis	Yes	Line By Line Basis	NA	NA
Bank of Baroda (Uganda) Ltd. / Uganda	Yes	Line By Line Basis	Yes	Line By Line Basis	NA	NA
Bank of Baroda (Guyana) Inc. /Guyana	Yes	Line By Line Basis	Yes	Line By Line Basis	NA	NA
Bank of Baroda (Tanzania) Ltd. /Tanzania	Yes	Line By Line Basis	Yes	Line By Line Basis	NA	NA
Bank of Baroda Trinidad &Tobago Ltd. / Trinidad &Tobago	Yes	Line By Line Basis	Yes	Line By Line Basis	NA	NA
Bank of Baroda (Ghana) Ltd. /Ghana	Yes	Line By Line Basis	Yes	Line By Line Basis	NA	NA
Bank of Baroda (New	Yes	Line By Line Basis	Yes	Line By Line	NA	NA

Zealand) Ltd. /New Zealand				Basis		
BOB (UK) Ltd. / UK	Yes	Line By Line Basis	Yes	Line By Line Basis	NA	NA
India First Life Insurance Company Ltd. / India	Yes	Proportionate Consolidaton Method	No	The investment asset is deducted from regulatory capital	Regulatory guidelines applied to an insurance entity	Regulatory guidelines
India International Bank (Malaysia) Bhd. / Malaysia	Yes	Proportionate Consolidaton Method	Yes	Proportionate Consolidaton Method	NA	NA
India Infradebt Ltd. / India	Yes	Proportionate Consolidaton Method	Yes	Proportionate Consolidaton Method	NA	NA
Indo Zambia Bank Limited / Zambia	Yes	Equity Method	Yes	Equity Method	NA	NA
Baroda Pioneer Asset Management Co. Ltd. / India	Yes	Equity Method	Yes	Equity Method	NA	NA
Baroda Pioneer Trustee Co. Pvt Ltd / India	Yes	Equity Method	Yes	Equity Method	NA	NA
Baroda Uttar Pradesh Gramin Bank / India	Yes	Equity Method	Yes	Equity Method	NA	NA
Baroda Rajasthan KshetriyaGramin Bank / India	Yes	Equity Method	Yes	Equity Method	NA	NA
Baroda Gujarat Gramin Bank / India	Yes	Equity Method	Yes	Equity Method	NA	NA

a. List of group entities considered for consolidation:

The Nainital Bank Ltd.
BOB Capital Markets Ltd
BOB Cards Ltd.
Bank of Baroda (Botswana) Ltd.
Bank of Baroda (Kenya) Ltd.
Bank of Baroda (Uganda) Ltd.
Bank of Baroda (Guyana) Inc.
Bank of Baroda (Tanzania) Ltd.
Bank of Baroda Trinidad &Tobago Ltd.
Bank of Baroda (Ghana) Ltd.
Bank of Baroda (New Zealand) Ltd.
BOB (UK) Ltd.
India International Bank (Malaysia) Bhd.

India Infradebt Ltd.
Indo Zambia Bank Limited
Baroda Pioneer Asset Management Co. Ltd.
Baroda Pioneer Trustee Co. Pvt Ltd
Baroda Uttar Pradesh Gramin Bank
Baroda Rajasthan KshetriyaGramin Bank
Baroda Gujarat Gramin Bank

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

Name of the entity / country of incorporation	Principle activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	% of bank's holding in the total equity	Regulatory treatment of bank's investments in the capital instruments of the entity	Total balance sheet assets (as stated in the accounting balance sheet of the legal entity)
NIL					

(ii) Quantitative Disclosures:

c. List of group entities considered for consolidation:
(Amt in Lks)

Name of the entity / country of incorporation (as indicated in (i)a. above)	Principle activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	Total balance sheet assets (as stated in the accounting balance sheet of the legal entity)
The Nainital Bank Ltd. / India	Banking	54222.63	646783.75
BOB Capital Markets Ltd /India	Non Banking	16357.94	16591.88
BOB Cards Ltd. / India	Non Banking	23582.28	28152.28
Bank of Baroda (Botswana) Ltd./ Botswana	Banking	12106.83	102500.74
Bank of Baroda (Kenya) Ltd. / Kenya	Banking	85442.83	523728.35
Bank of Baroda (Uganda) Ltd. / Uganda	Banking	49901.93	260748.93
Bank of Baroda (Guyana) Inc. /Guyana	Banking	8891.52	53125.70

Name of the entity / country of incorporation (as indicated in (i)a. above)	Principle activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	Total balance sheet assets (as stated in the accounting balance sheet of the legal entity)
Bank of Baroda (Tanzania) Ltd. /Tanzania	Banking	10612.76	59010.55
Bank of Baroda Trinidad &Tobago Ltd. / Trinidad &Tobago	Banking	5158.64	40432.61
Bank of Baroda (Ghana) Ltd. /Ghana	Banking	22378.67	51173.21
Bank of Baroda (New Zealand) Ltd. /New Zealand	Banking	21933.47	45513.10
BOB (UK) Ltd. / UK	Non Banking	9.90	9.90
India International Bank (Malaysia) Bhd. / Malaysia	Banking	53596.36	76348.14
India Infradebt Ltd. / India	Non Banking	41197.23	344680.43
Indo Zambia Bank Limited / Zambia	Banking	38027.37	160267.37
Baroda Pioneer Asset Management Co. Ltd. / India	Non Banking	4789.71	5822.25
Baroda Pioneer Trustee Co. Pvt Ltd / India	Non Banking	9.42	15.84
Baroda Uttar Pradesh Gramin Bank / India	Banking	109243.47	1744768.20
Baroda Rajasthan KshetriyaGramin Bank / India	Banking	86814.02	1316861.04
Baroda Gujarat Gramin Bank / India	Banking	15004.51	338785.43

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	Principle activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	% of bank's holding in the total equity	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:

(Amt in Lks)

Name of the insurance entities / country of incorporation	Principle activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	% of bank's holding in the total equity / proportion of voting power	Quantitative impact on regulatory capital of using risk weighting method versus using the full deduction method
India First Life Insurance Company Ltd.	Insurance	27500	44.00%	20882.81

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

In regard to restriction and impediments local laws and regulation of host countries are applicable. The transfer of Capital funds within the Group entities is restricted.

DF 2. Capital Adequacy

a. Bank maintains capital to cushion the risk of loss in value of exposure, businesses etc. so as to protect the interest of depositors, general creditors and stake holders against any unforeseen losses. Bank has a well-defined Internal Capital Adequacy Assessment Process (ICAAP) policy to comprehensively evaluate and document all risks and to provide appropriate capital so as to evolve a fully integrated risk/ capital model for both regulatory and economic capital.

In line with the guidelines of the Reserve Bank of India, the Bank has adopted Standardized Approach for Credit Risk, Basic Indicator Approach for Operational Risk and Standardized Duration Approach for Market Risk for computing CRAR.

The capital requirement is affected by the economic environment, regulatory requirement and by the risk arising from bank's activities. Capital Planning exercise of the bank is carried out every year to ensure the adequacy of capital at the times of changing economic conditions, even at the time of economic recession. In capital planning process the bank reviews:

- Current capital requirement of the bank
- The targeted and sustainable capital in terms of business strategy, policy and risk appetite.
- The future capital planning is done on a three-year outlook.

The capital plan is revised on an annual basis. The policy of the bank is to maintain capital as prescribed in the ICAAP Policy (minimum 13.50% Capital Adequacy Ratio or as decided by the Bank from time to time). At the same time, Bank has a policy to maintain capital to take care of the future growth in business so that the minimum capital required is maintained on continuous basis. On the basis of the estimation bank raises capital in Tier-1 or Tier-2 with due approval of its Board of Directors. The Capital Adequacy position of the bank is reviewed by the Board of the Bank on quarterly basis

Consolidated Basis **(Amt in Lks)**

(b) Capital requirements for credit risk:

• Portfolios subject to Standardized approach:Rs3319068.15

• Securitizations exposures: NIL

(c) Capital requirements for market risk:

- Interest rate risk: Rs186195.62
- Foreign exchange risk (including gold):Rs11313.13
- Equity risk: Rs62388.66

(d) Capital requirements for operational risk:

• Basic Indicator Approach: Rs316678.65

• The Standardized Approach (if applicable): NA

(e) Common Equity Tier 1, and Total Capital ratios:

Bank of Baroda (Consol Basis):

Common Equity Tier I capital to Total RWA: 10.45%

Tier I capital to Total RWA: 10.95%

Total Capital: 13.26%

DF 3. General disclosures in respect of Credit Risk

(a) The policy of the bank for classifying bank’s loan assets is as under:

NON PERFORMING ASSETS (NPA): A non-performing asset (NPA) is a loan or an advance where:

(i) Interest and/ or installment of principal remain overdue for a period of more than 90 days in respect of a term loan,

(ii) The account remains ‘out of order’ in respect of an Overdraft/Cash Credit (OD/CC),

(iii) The bill remains overdue for a period of more than 90 days in the case of bills purchased and discounted,

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

(v) 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'**.

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

Non Performing Investments (NPI):

In respect of securities, where interest/principal is in arrears, the Bank does not reckon income on the securities and makes appropriate provisions for the depreciation in the value of the investment.

A non-performing investment (NPI), similar to a non-performing advance (NPA), is one where:

(i) Interest/ installment (including maturity proceeds) is due and remains unpaid for more than 90 days.

(ii) This applies mutatis-mutandis to preference shares where the fixed dividend is not paid.

(iii)In the case of equity shares, in the event the investment in the shares of any company is valued at Re.1 per company on account of the non-availability of the latest balance sheet in accordance with the Reserve Bank of India instructions. Those equity shares are also reckoned as NPI.

(iv) If any credit facility availed by the issuer is NPA in the books of the bank, investment in any of the securities, including preference shares issued by the same issuer would also be treated as NPI and vice versa. However, if only the preference shares are classified as NPI , the investment in any of the other performing assets issued by the same issuer may not be treated as NPA.

(v)The investments in debentures / bonds which are deemed to be in the nature of advance are subjected to NPI norms as applicable to investments.

Non Performing Assets of the Bank are 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 loss assets realizable value of security available is less than 10% of balance outstanding/ dues.

Strategies and Processes:

The bank has a well defined Loan Policy & Investment Policy covering the important areas of credit risk management as under:

- Exposure ceilings to different sectors of the economy, different types of borrowers and their group and industry
- Fair Practice Code in dispensation of credit
- Discretionary Lending Powers for different levels of authority of the bank
- Processes involved in dispensation of credit – pre-sanction inspection, rejection, appraisal, sanction, documentation, monitoring, and recovery.
- Fixation of pricing.

The Credit Risk philosophy, architecture and systems of the bank are as under:

Credit Risk Philosophy:

- To optimize the risk and return envisaged in order to see that the Economic Value Addition to Shareholders is maximized and the interests of all the stakeholders are protected alongside ensuring corporate growth and prosperity with safety of bank’s resources.

- To regulate and streamline the financial resources of the bank in an orderly manner to enable the various channels to achieve the common goal and objectives of the Bank.
- To comply with the national priorities in the matter of deployment of institutional finance to facilitate achieving planned growth in various productive sectors of the economy.
- To instill a sense of credit culture enterprise-wide and to assist the operating staff.
- To provide need-based and timely availability of credit to various borrower segments.
- To strengthen the credit management skills namely pre-sanction, post-sanction monitoring, supervision and follow-up measures so as to promote a healthy credit culture and maintain quality credit portfolio in the bank.
- To deal with credit proposals more effectively with quality assessment, speedy delivery, in full compliance with extant guidelines.
- To comply with various regulatory requirements, more particularly on Exposure norms, Priority Sector norms, Income Recognition and Asset Classification guidelines, Capital Adequacy, Credit Risk Management guidelines etc. of RBI/other Authorities.

Architecture and Systems of the Bank:

- Risk management Committee of Board has been constituted by the Board to specifically oversee and co-ordinate Risk Management functions in the bank.
- Credit Policy Committee has been set up to formulate and implement various credit risk strategy including lending policies and to monitor Bank's Enterprise-wide Risk Management function on a regular basis.
- Formulating policies on standards for credit proposals, financial covenants, rating standards and benchmarks.
- Credit Risk Management cells deal with identification, measurement, monitoring and controlling credit risk within the prescribed limits.
- Enforcement and compliance of the risk parameters and prudential limits set by the Board/regulator etc.,
- Laying down risk assessment systems, developing MIS, monitoring quality of loan portfolio, identification of problems and correction of deficiencies.
- Evaluation of Portfolio, conducting comprehensive studies on economy, industry, test the resilience on the loan portfolio etc.,

- Improving credit delivery system upon full compliance of laid down norms and guidelines.

The Scope and Nature of Risk Reporting and / or Measurement System:

The Bank has in place a robust credit risk rating system for its credit exposures. An effective way to mitigate credit risks is to identify potential risks in a particular asset, maintain healthy asset quality and at the same time impart flexibility in pricing assets to meet the required risk-return parameters as per the bank's overall strategy and credit policy.

The bank's robust credit risk rating system is based on internationally adopted frameworks and global best practices and assists the bank in determining the Probability of Default and the severity of default, among its loan assets and thus allows the bank to build systems and initiate measures to maintain its asset quality.

Quantitative Disclosures in respect of Credit Risk:-

(b) Total Gross Credit Risk Exposure: **(Amt in Lks)**

Particulars	Fund Based	Non-Fund Based
Total Gross Credit Risk : (Exposure)	51536468.26	9766614.11

(c) Geographic distribution of exposures, (Fund based and Non-fund based separately)

(Amt in Lks)

Particulars	Fund Based	Non-Fund Based
Total Gross Credit Risk : (Exposure) (Domestic + Domestic Subsidiaries)	36119716.80	8152009.01
Total Gross Credit Risk : (Exposure) (Overseas + Overseas Subsidiaries)	15416751.46	1614605.11

(d) Industry type distribution of exposures (Consolidated) (Fund based and Non-fund based separately): **(Amt in Lks)**

Industry	FB Exposure	NFB Exposure	Total
1 A Mining and Quarrying	824758.09	91643.61	916401.71
2A.1 Coal	235950.17	17344.01	253294.18
3A.2 Other	588807.93	74299.60	663107.53
4B. Food Processing	209613.61	14724.81	224338.42
5B.1 Sugar	29207.94	586.27	29794.21
6B.2 Edible Oils and Vanaspati	38941.07	182.01	39123.08
7B.3 TEA	631.23	0.00	631.23
8B.4 Coffee	813.87	0.00	813.87
9B.5 Others	140019.50	13956.53	153976.03
10C.Bevarages	234516.45	22607.01	257123.46
11C.1 Tobacco and tobacco products	72618.61	11884.32	84502.93

Industry	FB Exposure	NFB Exposure	Total
12C.2 Others	161897.84	10722.69	172620.53
13D. Textiles	2023968.97	342940.79	2366909.77
14D.1 Cotton Textile	925480.05	70641.55	996121.60
16D.2 Jute Textile	26412.28	4487.85	30900.13
16D.3 Handicraft/Khadi	44880.22	5791.97	50672.19
17D.4 Silk	26516.83	10304.88	36821.71
18D.5 Woolen	60351.68	1603.84	61955.52
19D.6 Others	940327.91	250110.70	1190438.61
20Out of D to spinning Mills	0.00	0.00	0.00
21E.Leather and Leather products	46231.65	4499.87	50731.52
22F.Wood and Wood products	86630.10	11063.39	97693.49
23G.Paper and Paper products	239242.12	63619.68	302861.80
24H.Petroleum	429558.15	156455.61	586013.76
25I.Chemicals and Chemical Products	1530965.54	442583.30	1973548.83
26I1. Fertilizers	219227.82	171512.86	390740.68
27I.2 Drugs and Pharmaceuticals	460851.33	59581.63	520432.96
28I.3 Petro-Chemicals	174692.68	49456.42	224149.10
29I.4 Other	676193.71	162032.39	838226.10
30J.Rubber Plastic and their Products	530728.09	122174.73	652902.83
31K.Glass and Glassware	165651.55	80497.06	246148.61
32L.Cement and Cement Products	177949.70	42575.93	220525.63
33M.Basic Metal and Metal Products	2622655.93	721058.40	3343714.33
34M.1 Iron and Steel	2043762.44	566071.66	2609834.10
35M.2 Other Metal and Metal Products	578893.49	154986.74	733880.22
36N.All Engineering	1182573.33	951706.35	2134279.68
37N.1 Electronics	159416.14	97018.96	256435.11
38N.2 Other Engg	1023157.18	854687.39	1877844.57
39O.Vehicles,vehicle parts and Transport Equipment	359305.21	71618.26	430923.47
40P.Gems and Jewellery	175781.54	5197.39	180978.94
41Q.Construction	1350713.89	232003.80	1582717.70
42R.Infrastructure	4055072.85	1319658.99	5374731.84
43R.1 Transport	887437.13	478215.20	1365652.34
44R.1.1 Railways	3089.63	310.37	3400.00
45R.1.2 Roadways	714036.89	419237.68	1133274.57
46R.1.3 Aviation	44151.00	6195.52	50346.52
47R.1.4 Waterways	16551.20	2603.27	19154.47
48R.1.5 Others Transport	109608.41	49868.36	159476.77
49R.2 Energy	2062892.64	391141.32	2454033.95
50R.2.1 Electricity gen-trans--distribution	2003771.23	362952.52	2366723.75
51R.2.1.1 of which state electricity Board	459.06	18002.01	18461.07
52R.2.2 Oil	17.50	0.00	17.50

Industry	FB Exposure	NFB Exposure	Total
53R.2.3 Gas/LNG (STORAGE AND PIPELINE	609.49	487.72	1097.21
54R.2.4 OTHER	58494.42	27701.07	86195.49
55R.3 TELECOMMUNICATION	539799.91	192489.55	732289.46
56R.4 OTHERS	564943.17	257812.92	822756.09
57R.4.1 WATER SANITATION	102531.54	75823.56	178355.10
58R.4.2 Social and Commercial Infrastructure	70405.75	28372.30	98778.05
59R.4.3 Others	392005.87	153617.06	545622.93
60S Other Industries	1986472.12	736512.08	2722984.20
All Industries	18232388.91	5433141.06	23665529.97
Residuary other advances	33304079.35	4333473.05	37637552.40
61T.1 Education Loan	248350.04	0.00	248350.04
62T.2 Aviation Sector	209685.43	210767.59	420453.02
T.3 Other residuary Advances	32846043.88	4122705.47	36968749.35
Total Loans & Advances	51536468.26	9766614.11	61303082.37

Credit exposure in industries where exposure is more than 5% of the total domestic credit exposure of the bank are as follows:

Sr no	Industry	Exposure Amount (In Lks.)	% of Total Domestic Exposure
1	Infrastructure	5374731.84	8.77%
2	Basic Metal and Metal Products	3343714.33	5.45%

(e) Residual maturity breakdown of Assets:(Amt in Lks)

Time Bucket	1 D	2-7 D	8-14 D	15-30 D	31-2 M	2-3 M	3 - 6 M	6 - 12 M	1 - 3 Y	3 - 5 Y	Over 5 Y	TOTAL
Cash and Balance with Central Banks	435386	12730	2742	62796	56922	50733	126475	259224	486059	151035	545603	2189707
Balances with Banks & Money at call & short notice	1229096	1524030	376354	1078062	2592597	1400782	2693229	1082091	2830	34407	228766	12242244
Advances	636687	765759	661083	939094	1680488	1555794	3439064	2147280	12287212	4057485	8036411	36206357
Investments	2682562	110480	55099	79228	251735	289027	127152	592556	1426290	2435979	6541243	14591351
Fixed assets	0	0	0	0	0	0	0	600	377	1045	610513	612536
Other assets	83633	48005	12505	51372	57307	18427	47400	29829	114313	70476	2037210	2570477
Total	5067365	2461004	1107782	2210553	4639049	3314763	6433320	4111581	14317081	6750428	17999746	68412672

Sr. No.	Asset Category	Amount in Rs. Lks (Total)
(f)	**Amount of NPAs (Gross)**	4347088.45
	Substandard	1148671.68
	Doubtful 1	1521243.14
	Doubtful 2	920393.27
	Doubtful 3	289059.28
	Loss	467721.08
(g)	**Amount of NPAs (Net)**	1955557.72
(h)	**NPA Ratios**	
	Gross NPAs to gross advances	11.25%
	Net NPAs to net advances	5.40%
(i)	**Movement of NPA(Gross)**	
	Opening balance	4088859.48
	Additions	814183.63
	Reductions	555954.66
	Closing balance	4347088.45
(j)	**Specific Provision**	
	Opening balance	2134406.98
	Provision made during the year	409046.77
	Write off (Deduction &Exch Diff)	152167.90
	Any Other Adjustments	245.29
	Closing balance	2391531.14
	Write-offs that have been booked directly to income statement	7031.00
	Recoveries that have been booked directly to income statement	6708.00
	Non Performing Investments	
(k)	Amount of Non-Performing Investments	73429.42
(l)	Amount of provisions held for non-performing investment	55739.55
(m)	**Movement of provisions for depreciation on investments**	
	Opening balance	113262.79
	Provisions made during the period	7099.71
	Write-off	0.00
	Write-back of excess provisions	5406.06
	Closing balance	114956.44

Sr. No.	Asset Category	Amount in Rs. Lks (Total)
(n)	**By major Industry or Counter party type**	
	i) NPA amount of top 5 industries **a) Basic Metal & Metal products** **b) Infrastructure** **c) Textiles** **d) Mining and Quarrying** **e) Chemicals and Chemical Products**	 972645.10 359901.92 197517.63 162575.25 120806.19
	ii) Specific provision of the above mentioned 5 industries	858028.27
	iii) a- Specific provisions during the current period	55732.32
	iii)b- Write offs during the current period	1611.00
(o)	Amt. of Gross NPAs provided separately by significantgeographical areas including specific provisions	<table><tr><th></th><th>Gross NPA</th></tr><tr><td>Dom</td><td>3546654.62</td></tr><tr><td>Dom subsidiary</td><td>19087.33</td></tr><tr><td>Intl</td><td>748270.00</td></tr><tr><td>Intl subsidiary</td><td>33076.50</td></tr></table>
	Specific Provisions	<table><tr><th></th><th>Specific Provision</th></tr><tr><td>Dom</td><td>1913754.50</td></tr><tr><td>Dom subsidiary</td><td>13918.54</td></tr><tr><td>Intl</td><td>446975.20</td></tr><tr><td>Intl subsidiary</td><td>16882.90</td></tr></table>

DF 4. Credit Risk : Disclosures for Portfolios Subject to the Standardized Approaches

Under Standardized Approach the bank accepts rating of all RBI approved ECAI (External Credit Assessment Institution) namely CARE, CRISIL, Fitch (India), ICRA, SMERA (SME Rating Agency of India Ltd.) and Brickwork India Pvt Ltd for domestic credit exposures. For overseas credit exposures the bank accepts rating of Standard & Poor, Moody's and Fitch.

The bank encourages Corporate and Public Sector Entity (PSE) borrowers to solicit credit ratings from ECAI and has used these ratings for calculating risk weighted assets wherever such ratings are available. The exposure amounts after risk mitigation subject to Standardized Approach (rated and unrated) in the following three major risk buckets are as under:

Category of Risk Weight	TOTAL (Amt In Lks)
Below 100% risk weight	2,88,15,359.31
100% risk weight	2,42,54,798.99
More than 100 % risk weight	41,26,516.70
CRM DEDUCTED	41,06,407.37
Total Exposure (FB+NFB)	6,13,03,082.37

DF 5.Credit risk mitigation: Disclosures for Standardized Approaches

(a) Bank obtains various types of securities (which may also be termed as collaterals) to secure the exposures (Fund based as well as Non-Fund based) on its borrowers. Bank has adopted reduction of exposure in respect of certain credit risk mitigant, as per RBI guidelines. Wherever corporate guarantee is available as credit risk mitigant, the credit risk is transferred to the guarantor to the extent of guarantee available. Generally following types of securities (whether as primary securities or collateral securities) are taken:

1. Moveable assets like stocks, moveable machinery etc.
2. Immoveable assets like land, building, plant & machinery.
3. Shares as per approved list
4. Bank's own deposits
5. NSCs, KVPs, LIC policies, Securities issued by Central & State Governments etc.
6. Debt securities - rated by approved credit rating agency- with certain conditions
7. Debt securities- not rated- issued by a bank- with certain conditions
8. Units of Mutual funds
9. Cash Margin against Non-fund based facilities
10. Gold and Gold Jewelry.

The bank has well-laid out policy on valuation of securities charged to the bank.

The securities mentioned at Sr. No. 4 to 10 above are recognized as Credit Risk Mitigants for on-balance sheet netting under Basel-II standardized approach for credit risk, following Comprehensive Approach of Basel II norms.

The main types of guarantors against the credit risk of the bank are:

- ► Individuals (Personal guarantees)
- ► Corporate/PSEs
- ► Central Government
- ► State Government
- ► ECGC
- ► CGTMSE

CRM collaterals available in Loans Against Bank's Own Deposit and Loans against Government Securities, LIC Policies constitute a major percentile of total CRM.

CRM securities are also taken in non fund based facilities like Guarantees and Letters of Credit.

Eligible guarantors (as per Basel-II) available as CRM in respect of Bank's exposures are mainly Central/ State Government, ECGC, CGTSI, Banks & Primary Dealers with a lower risk weight than the counter party AND other entities (mainly parent, subsidiary and affiliate companies) rated AA(-) or better.

b. For each credit risk portfolio, total exposure that is covered by eligible financial collateral, after application of haircut is as under:

(Amt in Lks)

Credit Risk Portfolio	Total
Domestic Sovereign	182.18
Foreign Sovereigns	0.00
Public Sector Entities	135046.81
MDBS,BIS and IMF	0.00
Claims on Banks	10598.15
Primary Dealers	5.70
Corporate	3018671.87
Reg Retail Portfolio	877837.48
Residential Property	7093.02
Commercial Real Estate	25848.72
Specified Categories	28223.62
Other Assets	2899.82
TOTAL	4106407.37

c. **Details of exposures that are covered by Guarantees (permitted by RBI)**

(Amt. in Lks.)

Nature asset desc	DICGC	CGFT	ECGC	CGTMSE	AA & A Gty	State govtgty	Central govtgty	Gty by Banks
Public Sector Entity						128705.67	1360465.82	
Claims on Banks								
Corporate					28887.02	55864.41	32593.27	379852.39
Regulatory Retail Portfolio					441.91		881.23	3887.98
Residential Property								
Comml. Real Estate								
Specified Categories								
Other Assets								
TOTAL	**0.00**	**0.00**	**0.00**	**0.00**	**29328.93**	**184570.08**	**1393940.32**	**383740.37**

DF 6. Securitization:

a. The Bank has a Securitization Policy duly approved by its Board. As per the Policy the nature of portfolio to be securitized are retail loans (housing loans, auto loans, and advance against properties, personal loans and credit cards) SSI and Infrastructure projects loans.

b. The Bank does not have any case of its assets securitized as on 30th Sep 2016
There is no case of retained exposure in respect of securitization

Amount of securitization exposure purchased by the bank is as under**: -**

(Amt in Lks)

Risk weight category as per external credit rating	Book value	Amt held under banking book	RW %	Risk adjusted value
Total		**NIL**		

c. The bank does not presently plan to securities any of its standard assets during the year 2016-17.

DF 7. Market risk in trading book:

The Bank defines market risk as potential loss that the Bank may incur due to adverse developments in market prices. The following risks are managed under Market Risk in trading book:

- Interest Rate Risk
- Currency Risk
- Price risk

To manage risk, Bank's Board has laid down various limits such as Aggregate Settlement limits, Stop loss limits and Value at Risk limits. The risk limits help to check the risks arising from open market positions. The stop loss limit takes in to account realized and unrealized losses.

Bank has put in place a proper system for calculating capital charge on Market Risk on Trading Portfolio as per RBI Guidelines, viz., Standardized Duration Approach. The capital charge thus calculated is converted into Risk Weighted Assets. The aggregate Risk Weighted Assets for credit risk, market risk and operational risk are taken into consideration for calculating the Bank's CRAR under Basel-III

Risk Weighted Assets and Capital Charge on Market Risk (as per Standardized Duration Approach) as on 31st March 2016 are as under:

	Minimum Capital Charge at 9.625% **(Amt in Lks)**
Interest Rate Risk	186195.62
Equity Position Risk	62388.66
Foreign Exchange Risk	11313.13
Total Capital Charge	259897.41

DF 8. Operational risk

In line with RBI guidelines, Bank has adopted the Basic Indicator Approach to compute the capital requirements for Operational Risk. Under Basic Indicator Approach, average income of last 3 years is taken into consideration for arriving at Risk Weighted Assets.

DF 9. Interest rate risk in the Banking Book (IRRBB)

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

(i) Earning at Risk (Traditional Gap Analysis) (Short Term):

The immediate impact of the changes in the interest rates on net interest income of the bank is analyzed under this approach.

The Earning at Risk is analyzed under different scenarios:

1. Yield curve risk: A parallel shift of 1% is assumed for assets as well as liabilities.

2. Bucket wise different yield changes are assumed for the assets and the same are applied to the liabilities as well.

3. Basis risk and embedded option risk are assumed as per historical trend.

(ii) Economic Value of Equity (Duration Gap Analysis) (Long term)

Modified duration of assets and liabilities is computed separately to finally arrive at the modified duration of equity.

- This approach assumes 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 for respective maturities are used in the calculation of the Modified Duration.

The analysis of bank's Interest Rate Risk in Banking Book (IRRBB) is done for both Domestic as well as Overseas Operations. The Economic value of equity for Domestic Operations is measured and monitored on a quarterly basis.

b.The increase (decline) in earnings and economic value for change in interest rate shocks are as under:-

(i) **Earning at Risk:**The following table sets forth the impact on the net interest income of changes in interest rates on interest sensitive positions as on 31st March 2016, for a period of one year due to 200 basis point upward movement in the interest rate:

(Amt in Lks)

Currency	200 Basis point upward movement in the interest rates
INR	**24886**
EUR	**-6634.61**
GBP	**14423.15**
USD	**8309.73**
Rest	**11115.03**

(ii) Economic Value: The following table sets forth the impact on economic value of equity of changes in interest rates on interest sensitive positions at 31st March 2016,

(Amt in Lks)

Currency	Change in Market Value of Equity due to 200 basis point upward movement in interest rate.
INR	-153783.40
EUR	1261.19
GBP	17865.70
USD	-102175.36
Rest	-8531.20

DF 10.General Disclosures for Exposures Related to Counterparty Credit Risk

(a) Counterparty Credit Risk is defined as the risk that the counterparty to a transaction could default before the final settlement of the transaction's cash flows and is the primary source of risk for derivatives and securities financing transactions. Unlike a Bank's exposure to credit risk through a loan, where the exposure to credit risk is unilateral and only the lending bank faces the risk of loss, the counterparty credit risk is bilateral in nature i.e. the market value of the transaction can be positive or negative to either counterparty to the transaction and varying over time with the movement of underlying market factors.

An economic loss would occur if the transactions or portfolio of transactions with the counterparty has a positive economic value at the time of default.

Bank offers many products like derivative products to customers to enable them to deal with their exposures to interest rate and currencies and to earn a margin over the ruling market price for the derivative. All over-the-counter derivative leads to counterparty credit exposures which bank monitors on a regular basis. The margin loaded for these transactions also take into account of the quality and quantity of the credit risk, and the desired return on equity.

The Banks exposure to counterparty credit Risk is covered under its Counterparty Credit Risk Policy. Banks ensures all the due diligence are to be adhered to viz. KYC norms, satisfactory dealing, credit worthiness of the party before extending any derivative products to the party and accordingly decides the level of credit risk mitigation required in the transaction.

To mitigate and monitor the counter party credit exposure, the outstanding derivative transactions to corporate are monitored on a monthly basis and that to the Banks on quarterly basis.

b. **Quantitative Disclosures**

The Bank does not recognize bilateral netting. The derivative exposure is calculated using Current Exposure Method (CEM) and the balance out standing as on 31.03.2016 is given below:

(AmtInLks)

Particulars	Notional Amounts	Current Credit Exposure(under CEM)
Forward forex Contracts(less than or equal to 14 days)	2722181.16	60210.80
Forward forex Contracts(over 14 days)	12320126.63	428399.38
Currency Future	0.00	0.00
Currency Options	72830.85	1445.74
Interest rate future	1430766.87	15854.91
Cross Currency Interest Rate Swap	64190.00	13247.00
Single Currency Interest Rate Swap	1265859.00	37360.00

Table DF – 11: Composition of Capital

Basel III Common disclosure template (Transitional Period - April 1 2013 to December 31 2017)

	BASEL III COMMON DISCLOUSURE TEMPLATE (TRANSITIONAL PERIOD - APRIL 1 2013 TO DECEMBER 31, 2017)		(Rs in Million)	
Sr.No	**Items**	**Eligible Amt**	**Amounts Subject to Pre Basel III Treatements**	**Ref No.**
Common Equity Tier 1 Capital : instruments and reserves				
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	112483.02		A+D
2	Retained Earnings	249101.72		B+E+F+(75%H)+Includes Minority share of Rs 860 Mn

	BASEL III COMMON DISCLOUSURE TEMPLATE (TRANSITIONAL PERIOD - APRIL 1 2013 TO DECEMBER 31, 2017)		(Rs in Million)	
Sr.No	**Items**	**Eligible Amt**	**Amounts Subject to Pre Basel III Treatements**	**Ref No.**
3	Accumulated other comprehensive income (and other reserve)	63796.21		C (less) Revaluation reserve (Rs. 38763.30 Mn)+DTA (Rs 35768.7Mn)+ 45% of Revaluation Reserve (Rs 38763.30 Mn)
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)			
	Public sector capital injections grandfathered until 1 January 2018			
5	Common Share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)			
6	**Common Equity Tier 1 Capital before regulatory adjustment**	425380.95	0.00	
	Common Equity Tier 1 Capital : regulatory adjustment			
7	Prudential Valuation Adjustment			
8	Goodwill (net of related tax liability)			
9	Intangibles other than mortgage-service rights (net of tax liability)			
10	Deferred tax assets			
11	Cash-flow hedge reserve			
12	Shortfall of provision to expected loss			
13	Securitisation Gain on sale			
14	Gains & losses due to changes in own credit risk on fair values liabilities			
15	Defined-benefit pension fund net assets			
16	Investment in own shares (if not already netted off paid-in capital on reported balance sheet)			
17	Reciprocal cross holdings in common equity	420.48	105.12	{PART OF P}

	BASEL III COMMON DISCLOUSURE TEMPLATE (TRANSITIONAL PERIOD - APRIL 1 2013 TO DECEMBER 31, 2017)		(Rs in Million)	
Sr.No	**Items**	**Eligible Amt**	**Amounts Subject to Pre Basel III Treatements**	**Ref No.**
18	Investment 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)			
19	Significant investment in the common stock of banking financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short position (amount above 10% threshold)	2200.00	550.00	PART OF R
20	Mortgage servicing rights (amount above 10% threshold)			
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)			
22	Amount exceeding the 15% threshold			
23	of which : significant investments in the common stock of financial entities			
24	of which : mortgage servicing rights			
25	of which : deferred tax assets arising from temporary differences			
26	National specific regulatory adjustment (26a+26b+26c+26d)			
26a	of which : Investment in the equity capital of the unconsolidated insurance subsidiaries	2200.00	550.00	PART OF R
26b	of which : Investment in the Equity Capital of the unconsolidated non-financial subsidiaries			
26c	of which : Shortfall in the Equity Capital of majority owned financial entities which have not been consolidated with the bank			
26d	of which : Unamortised pension funds expenditure			
27	Regulatory adjustment applied to Common Equity Tier 1 due to insufficient Tier 1 and Tier 2 to cover deduction			

	BASEL III COMMON DISCLOUSURE TEMPLATE (TRANSITIONAL PERIOD - APRIL 1 2013 TO DECEMBER 31, 2017)		(Rs in Million)	
Sr.No	**Items**	**Eligible Amt**	**Amounts Subject to Pre Basel III Treatements**	**Ref No.**
28	**Total regulatory adjustments to Common equity Tier 1**	2620.48	655.12	
29	**Common Equity Tier 1 Capital (CET 1)**	422760.27		
	Additional Tier 1 capital : instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32)			
31	of which : classified as equity under applicable accounting standards (PNCPS)			
32	of which : classified as liabilities under applicable accounting standards (Perpetual Debt Instruments)			
33	Directly issued capital instruments subject to phase out form Additional Tier 1	21470.20	7646.80	T (AFTER GRAND FATHERING)+ Part of U
34	Additional Tier 1 instruments (and CET 1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)			
35	of which : amount issued by subsidiaries subject to phase out			
36	**Additional Tier 1 capital before regulatory adjustment**	21470.20	7646.80	
37	Investments in own Additional Tier 1 instruments			
38	Reciprocal cross-holdings in Additional Tier 1 instruments	658.72	164.68	{PART OF Q+S}
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)			
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short position)	275.00	2475.00	Part of R
41	National specific regulatory adjustment			

	BASEL III COMMON DISCLOUSURE TEMPLATE (TRANSITIONAL PERIOD - APRIL 1 2013 TO DECEMBER 31, 2017)		(Rs in Million)	
Sr.No	**Items**	**Eligible Amt**	**Amounts Subject to Pre Basel III Treatements**	**Ref No.**
	(41a+41b)			
41a	Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries			
41b	Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank			
	Regulatory adjustments applied to Additional Tier 1 in respect of amounts subject to Pre-Basel III treatment (please specify the details in remarks column)			
	of which : Goodwill And Intangible Assets			
	of which : Investment in Subsidiaries c/f from Subsidiaries			
	of which : All Deferred Tax Assets			
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions			
43	**Total regulatory adjustments to Additional Tier 1 capital**	933.72	2639.68	
44	**Additional Tier 1 capital (AT1) capital**	20536.48		
44a	**Additional Tier 1 capital (AT1) reckoned for capital adequacy**	20536.48		
45	**Tier 1 capital (T1 = CET1 + Admissible AT1)**	443296.95		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus			
47	Directly issued capital instruments subject to phase out from Tier 2	62590.70	28393.80	PART OF T (After Grandfathering)+V
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		
50	Provisions	31751.11		G and other Provisions
51	**Tier 2 capital before regulatory adjustments**	**94341.81**		
52	Investments in own Tier 2 instruments			

	BASEL III COMMON DISCLOUSURE TEMPLATE (TRANSITIONAL PERIOD - APRIL 1 2013 TO DECEMBER 31, 2017)		(Rs in Million)	
Sr.No	**Items**	**Eligible Amt**	**Amounts Subject to Pre Basel III Treatements**	**Ref No.**
53	Reciprocal cross-holdings in Tier 2 instruments	473.76	118.44	{PART OF Q+S}
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)			
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)			
56	National specific regulatory adjustments (56a+56b)			
56a	of which: Investments in the Tier 2 capital of unconsolidated subsidiaries	275.00	2475.00	PART OF R
56b	of which: Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank			
56c	Regulatory Adjustments Applied To Tier 2 in respect of Amounts Subject to Pre-Basel III Treatment			
57	**Total regulatory adjustments to Tier 2 capital**	**748.76**		
58	**Tier 2 capital**	**93593.05**		
58a	Tier 2 Capital reckoned for Capital Adequacy	93593.05		
58b	Any Excess Additional Tier 1 capital to be reckoned as Tier 2 capital	0.00		
58c	**Total Tier 2 Capital admissible for capital adequacy (58a+58b)**	**93593.05**		
59	**Total Capital (TC = T1 + T2) (45+58c)**	**536890.00**		
60	**Total risk weighted assets (60a + 60b + 60c)**	**4047422.19**		
60a	of which: total credit risk weighted assets	3448382.49		
60b	of which: total market risk weighted assets	270022.92		
60c	of which: total operational risk weighted assets	329016.78		
Capital ratios				

	BASEL III COMMON DISCLOUSURE TEMPLATE (TRANSITIONAL PERIOD - APRIL 1 2013 TO DECEMBER 31, 2017)		(Rs in Million)	
Sr.No	**Items**	**Eligible Amt**	**Amounts Subject to Pre Basel III Treatements**	**Ref No.**
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	10.45		
62	Tier 1 (as a percentage of risk weighted assets)	10.95		
63	Total capital (as a percentage of risk weighted assets)	13.26		
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)	6.125		
65	of which: capital conservation buffer requirement (as a percentage of risk weighted assets)	0.625		
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)	4.30		
National minima (if different from Basel III)				
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	5.50		
70	National Tier 1 minimum ratio (if different from Basel III minimum)	7.00		
71	National total capital minimum ratio (if different from Basel III minimum)	9.625		
Amounts below the thresholds for deduction (before risk weighting)				
72	Non-significant investments in the capital of other financial entities	0.00		
73	Significant investments in the common stock of financial entities	0.00		
74	Mortgage servicing rights (net of related tax liability)	0.00		
75	Deferred tax assets arising from temporary differences (net of related tax liability)	0.00		
Applicable caps on the inclusion of provisions in Tier 2				

	BASEL III COMMON DISCLOUSURE TEMPLATE (TRANSITIONAL PERIOD - APRIL 1 2013 TO DECEMBER 31, 2017)		(Rs in Million)	
Sr.No	**Items**	**Eligible Amt**	**Amounts Subject to Pre Basel III Treatements**	**Ref No.**
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	31751.11		
77	Cap on inclusion of provisions in Tier 2 under standardised approach (1.25% of 3448382.49)	43104.78		
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	NA		
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	NA		
Capital instruments subject to phase-out arrangements (only applicable between March 31, 2017 and March 31, 2022)				
80	Current cap on CET1 instruments subject to phase out arrangements	NIL		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	NIL		
82	Current cap on AT1 instruments subject to phase out arrangements	11470.20		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	7646.80		
84	Current cap on T2 instruments subject to phase out arrangements	42590.70		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	28393.80		

Table DF-12: Composition of Capital- Reconciliation Requirements

(Rs in Million)

	Particulars	Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation
		30.09.2016	**30.09.2016**
A	Capital & Liabilities		
i	Paid-up Capital	4620.93	0
	Reserves & Surplus	429262.54	0
	Minority Interest	2211.92	0
	Total Capital	436095.39	0
ii	Deposits	5814141.27	0
	of which: Deposits from banks	712148.74	0
	of which: Customer deposits	5101992.53	0
	of which: Other deposits (pl. specify)	0.00	0
	of which: Deposit from branches in India	4102280.34	
	of which: Deposit from branches outside India	1711860.93	
iii	Borrowings	333515.19	0
	of which: From RBI	0.00	0
	of which: From banks	37588.94	0
	of which: From other institutions & agencies	5608.84	0
	of which: borrowing outside India	177000.41	0
	of which: Capital instruments	113317.00	0
iv	Other liabilities & provisions	257515.30	0
	Total	**6841267.15**	**0**
B	**Assets**		
i	Cash and balances with Reserve Bank of India	218925.68	0
	Balance with banks and money at call and short notice	1224269.43	0
ii	Investments:	1459135.07	0
	of which: Government securities	1199867.22	0
	of which: Other approved securities	21868.17	0
	of which: Shares	18972.27	0
	of which: Debentures & Bonds	38457.46	0
	of which: Subsidiaries / Joint Ventures / Associates	7621.85	0
	of which: Others (Commercial Papers, Mutual Funds etc.)	172348.10	0
iii	Loans and advances	3620635.69	0.00

	Particulars	Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation
	of which: Loans and advances to bank		0
	of which: Loans and advances to customer		0
iv	Fixed assets	61253.55	0.00
v	Other assets	257047.73	0
	of which: Goodwill and intangible assets	0.00	0
	of which: Deferred tax assets	0.00	0
vi	Goodwill on consolidation	0.00	0
vii	Debit balance in Profit & Loss account	0.00	0
	Total Assets	**6841267.15**	**0**

Step: 2

	Particulars	Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation	Ref No.
			(Rs in Millions)	
		30.09.2016	**30.09.2016**	
A	**Capital & Liabilities**			
i	Paid-up Capital	4620.93	0	
	of which: Amount eligible for CET1	4620.93	0	A
	of which: Amount eligible for AT1	0	0	
ii	Reserves & Surplus	429262.54	0	
	STATUTORY RESERVE	92281.70	0	B
	CAPITAL RESERVE	49347.33	0	C
	SHARE PREMIUM	107862.09	0	D
	General Reserve	0.00	0	
	Special Reserves u/s 36(i)(viii)(a) of I.T.Act,1961	0.00	0	
	Special Reserve u/s 36(I)(VIII) of I.T. act	44343.69	0	E
	Revenue & other reserve	95676.03	0	F
	Investment reserve account	1304.63		G
Schedule 2	Foreign Currency Translation Reserve	21253.73	0	H

			(Rs in Millions)	
	Particulars	Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation	Ref No.
		30.09.2016	30.09.2016	
	Unallocated Profit	17193.34	0	I
	Minority Share	2211.92		1
	Total Capital	433883.47	0	
ii	Deposits	5814141.27	0	
Schedule 3	Demand Deposit from Bank	18807.45	0	
	Demand Deposit from Others	318232.89	0	
	SAVINGS BANK DEPOSITS	1267366.59	0	
	Term Deposit from banks	693341.29	0	
	Term Deposit from Others	3516393.06	0	
	Deposit from branches in India	4102280.34		
	Deposit from branches outside India	1711860.93		
iii	Borrowings	333515.19	0	
Schedule 4	RBI (u/s 19 of RBI Act)	0.00	0	
	From banks	37588.94	0	
	Other institutions and agencies	5608.84	0	
	Innovative Perpetual Debt Instruments (IPDI)	19117.00	0	U
	Hybrid debt capital instrument issued as bonds	52300.00		V
	Subordinated Bonds	41900.00	0	T
	Borrowings outside India	177000.41	0	
iv	**Other liabilities & provisions**	257515.301	0	
Schedule 5	of which : Bills Payable	16165.95	0	
	of Which : Inter Office Adjustment (Net)	17899.51	0	
	of Which : Deferred tax liability	61.59		
	of Which : Interest Accrued	33916.66	0	
	of Which : Contingent Provision against Standard Advances	28730.82	0	X
	of Which : Other (including provision)	160740.78	0	W
	Total	**6841267.15**	**0.00**	
B	**Assets**	**1443195.10**		
i	Cash and balances with Reserve Bank of India	218925.68	0	

	Particulars	Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation (Rs in Millions)	Ref No.
		30.09.2016	**30.09.2016**	
	Balance with banks and money at call and short notice	1224269.43	0	
ii	**Investments**	**1459135.08**	**0**	
Schedule 8	Govt. Securities	1199867.22	0	N
	Other approved securities	21868.17	0	O
	Shares	18972.27	0	P
	Debentures & Bonds	38457.46	0	Q
	Subsidiaries and/or JVs India & ABOROAD	7621.85	0	R
	Other investments	172348.10	0	S
iii	**Loans and advances**	3620635.69	0	
	BILLS PURCHASED & DISCOUNTED	374227.30	0	
	CASH CREDITS, OVERDRAFTS & LOANS REPAYABLE ON DEMAND	1615906.95	0	
	TERM LOANS	1630501.44	0	
iv	**Fixed assets**	61253.55	0	
v	**Other assets**	257047.73	0	
Schedule 11	of which: Goodwill and intangible assets	0.00	0	L
	Out of which: Goodwill	0	0	
	Other intangibles (excluding MSRs)	221278.99	0	
	Deferred tax assets	35768.74	0	M
vi	**Goodwill on consolidation**	0	0	
vii	**Debit balance in Profit & Loss account**	0	0	
	Total Assets	**6841267.15**	**0.00**	

Table DF -13 Main Features of Regulatory Capital Instruments:

Disclosures pertaining to debt capital instruments and the terms and conditions of debt capital instruments have been disclosed separately. Click here to access the disclosures.

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

The details of Capital instruments are separately disclosed.Click the related links to view the terms and conditions of the capital instruments.

Sr. No	Instruments
1	TIER I IPDI SR – I
2	TIER I (IPDI) SR –II
3	TIER I (IPDI) SR –III
4	TIER I (IPDI) SR –IV
5	TIER I (PDI) SR – V
6	BOND SERIES – VII
7	BOND SERIES – VIII
8	BOND SERIES –IX
9	BOND SERIES –X
10	BOND SERIES –XI
11	BOND SERIES –XII
12	BOND SERIES –XIII
13	BOND SERIES –XIV
14	BOND SERIES –XV
15	BOND SERIES –XVI
16	BOND SERIES –XVII
17	MTN Bonds

Table DF-15: Disclosure Requirements for Remuneration

As Bank of Baroda is a Public Sector bank Table DF -16is not applicable to us as per Circular No DBOD.NO.BC.72/29.67.001/2001-12 dated January 13, 2012 of the Reserve Bank of India.

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

The general qualitative disclosure (Para 2.1 of this annex) with respect to equity risk, including:

All equity HTM investments are in Foreign and Indian Subsidiaries, JVs and RRBs. These are of Strategic in nature.

Valuation methodology of HTM

Investments classified under Held to Maturity category need not be marked to market and will be carried at acquisition cost unless it is more than the face value, in which case the premium should be amortized over the period remaining to maturity. Since the Bank has consistently been following the Weighted Average Cost (WAC) method of accounting, the WAC will be the acquisition cost for the purpose of shifting and also for the calculation of premium for amortization.

Bank is recognizing any diminution, other than temporary, in the value of their investments in subsidiaries/ joint ventures, which are included under Held to Maturity category and provide there for. Such diminution is determined and provided for each investment individually.

S No	Item	Amount (in Lks)
1	Investments	171950.61
1.1	As per Balance Sheet	170003.08
1.2	Fair Value	170003.08
	For quoted securities, a comparison to publicly quoted share values where the share price is materially different from fair value.	-
2	**Type of investment**	
2.1	**HTM**	
2.1.1	Publicly traded	-
2.1.2	Privately held	171950.61
3	Cumulative realised gains (losses) arising from sales and liquidations in the reporting period.	-
4	Total unrealised gains (losses)*	-
5	Total latent revaluation gains (losses)**	-
6	Any amounts of the above included in Tier 1 and/or Tier 2 capital.	
7	Capital requirements broken down by appropriate equity groupings, consistent with the bank's methodology, as well as the aggregate amounts and the type of equity investments subject to any supervisory transition or grandfathering provisions regarding regulatory capital requirements	

DF-17- Summary Comparison of accounting assets vs Leverage Ratio exposure measure

LEVERAGE RATIO AS ON 30.09.2016		
BANK OF BARODA (GROUP)		
DF-17 Summary Comparison of Accounting Assets Vs. Leverage Ratio Exposure Measure		
Sr. No.	**Item**	**Rs. (in millions)**
1	Total Consolidated Assets as per published financial statements	68,41,267.16
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation.	3554.2
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure.	
4	Adjustments for derivative financial instruments	54,210.38
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	
6	Adjustment for off balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposure)	4,83,564.01

7	Other adjustments	
8	**Leverage ratio exposure**	**73,75,487.34**

DF-18 - Leverage Ratio Common disclosure template

		(In Rs. millions)
	Leverage Ratio Common Disclosure Template	**Sep-16**
	Item	**Leverage Ratio Framework**
	On-Balance sheet Exposures	
1	On-Balance sheet items (excluding derivatives and SFTs, but including collateral)	68,41,267.16
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	-3,554.20
3	**Total On-balance sheet exposures**	68,37,712.96
	Derivative Exposures	
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	18,096.83
5	Add-on amounts for PFE associated with all derivatives transactions	36,113.55
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-
7	(Deductions of receivables assets for cash variation margin in derivatives transactions)	-
8	(Exempted CCP leg of client-cleared trade exposures)	-
9	Adjusted effective notional amount of written credit derivatives	-
10	(Adjusted effective notional offsets and add-on deduction for written credit derivatives)	-
11	**Total derivative exposures**	54,210.38
	Securities Financing Transaction Exposures	
12	Gross SFT assets (with mo recognition of netting), after adjusting for sale accounting transactions	-
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-
14	CCR exposure for SFT assets	-

15	Agent transaction exposures	-
16	**Total securities financing transaction exposure**	-
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	13,02,173.10
18	(Adjustments for conversion to credit equivalent amounts)	-8,18,609.10
19	**Off-Balance sheet items**	4,83,564.01
Capital and total exposures		
20	**Tier 1 capital**	4,43,296.75
21	**Total Exposures**	73,75,487.34
Leverage ratio		
22	**Basel III leverage ratio**	**6.01%**