Disclosures (on solo basis) under Pillar 3 in terms of New Capital Adequacy Framework (Basel III) of Reserve Bank of India as on 30.09.2014

I. Scope of application and Capital Adequacy

The framework of disclosures applies to Bank of Baroda, on solo 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 Zealand) Ltd. /New Zealand	Yes	Line By Line Basis	Yes	Line By Line Basis	NA	NA
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 Consolidation Method	Yes	The investment assets is deducted under consolidation	Regulatory guidelines applied to an insurance entity.	Not Consolidated.
India International Bank (Malaysia) Bhd. / Malaysia	Yes	Proportionate Consolidation Method	Yes	Proportionate Consolidation Method	NA	NA
India Infra debt Ltd. / India	Yes	Proportionate Consolidation Method	Yes	Proportionate Consolidation 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 Garmin Bank / India	Yes	Equity Method	Yes	Equity Method	NA	NA
Baroda Rajasthan Kshetriya Garmin Bank / India	Yes	Equity Method	Yes	Equity Method	NA	NA
Baroda Gujarat Garmin 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 First Life Insurance Company Ltd. / India
India Infra debt Ltd.
Indo Zambia Bank Limited
Baroda Pioneer Asset Management Co. Ltd.
Baroda Pioneer Trustee Co. Pvt Ltd
Baroda Uttar Pradesh Garmin Bank
Baroda Rajasthan Kshetriya Garmin Bank
Baroda Gujarat Garmin 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	47919.04	543569.55
BOB Capital Markets Ltd /India	Non Banking	14782.77	14884.05
BOB Cards Ltd. / India	Non Banking	18755.94	21429.92
Bank of Baroda (Botswana) Ltd./ Botswana	Banking	11866.65	90978.46
Bank of Baroda (Kenya) Ltd. / Kenya	Banking	63160.95	409304.98
Bank of Baroda (Uganda) Ltd. / Uganda	Banking	43329.71	253254.77
Bank of Baroda (Guyana) Inc. /Guyana	Banking	6388.70	39706.80
Bank of Baroda (Tanzania) Ltd. /Tanzania	Banking	10019.98	60039.78
Bank of Baroda Trinidad &Tobago Ltd. / Trinidad &Tobago	Banking	3984.72	42035.17
Bank of Baroda (Ghana) Ltd. /Ghana	Banking	18544.49	35416.17
Bank of Baroda (New Zealand) Ltd. /New Zealand	Banking	20767.61	34363.08
BOB (UK) Ltd. / UK	Non Banking	11.44	11.44
India First Life Insurance Company Ltd. / India	Insurance	35542.18	762954.48
India International Bank (Malaysia) Bhd. / Malaysia	Banking	23360.70	33821.52
India Infradebt Ltd. / India	Non Banking	34092.68	65318.29
Indo Zambia Bank Limited / Zambia	Banking	54705.83	221121.55
Baroda Pioneer Asset Management Co. Ltd. / India	Non Banking	6183.05	6754.80
Baroda Pioneer Trustee Co. Pvt Ltd / India	Non Banking	11.19	22.61
Baroda Uttar Pradesh Garmin Bank / India	Banking	82992.72	1413045.62
Baroda Rajasthan Kshetriya Garmin Bank / India	Banking	71650.91	1127383.38
Baroda Gujarat Garmin Bank / India	Banking	13680.55	263639.23

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:

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	35057.35	44%	16198.00

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

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

II. 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 12% 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 and the same is submitted to RBI also.

(b) Capital requirements for credit risk:

• Portfolios subject to Standardized approach: Rs. 2828398.55 Lks

• Securitizations exposures: Nil

(c) Capital requirements for market risk:

- Interest rate risk: Rs. 92214.52 Lks.

- Foreign exchange risk (including gold): Rs. 7200.00 Lks

- Equity risk: Rs. 120262.69 Lks.

(d) Capital requirements for operational risk:

• Basic Indicator Approach. Rs. 217262.40 Lks

• The Standardized Approach (if applicable): NA

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

• Bank of Baroda (Solo Basis):

Common Equity Tier I capital to Total RWA: 8.94%

Tier I capital to Total RWA: 9.26%

Total capital ratio for Bank of Baroda: 12.19%

III. General disclosures in respect of Credit Risk

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 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 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 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 incline and 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:

- A Sub-Committee of Directors 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)

	Fund Base	Non-Fund Base
Total Gross Credit Risk : (Adjusted Gross Advances)	39303214.63	6925143.43

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

(Amt in Lks)

	Fund Base	Non-Fund Base
Total Gross Credit Risk : (Gross Outstanding Advances) (Domestic)	26535767.20	5380634.69
Total Gross Credit Risk : (Gross Outstanding Advances) (Overseas)	12767447.43	1544508.74

(d) Industry type distribution of exposures (Domestic) (Fund based and Non-fund based separately):

INDUSTRY	Funded Bal (Lks)	Non-Funded Bal (Lks)	Total (LKS)
1 A Mining and Quarrying	197679.58	84082.25	281761.83
2A.1 Coal	29737.59	13045.03	42782.62
3A.2 Other	167941.99	71037.23	238979.21
4B. Food Processing	713812.74	168712.93	882525.67
5B.1 Sugar	158254.08	4695.59	162949.67
6B.2 Edible Oils and Vanaspati	68824.68	119646.78	188471.46
7B.3 TEA	7610.20	262.10	7872.30
8B.4 Coffee	1259.97	0.00	1259.97
9B.5 Others	477863.80	44108.47	521972.27
10C.Bevarages	72525.52	5125.78	77651.30
11C.1 Tobacco and tobacco products	29055.20	1285.38	30340.58
12C.2 Others	43470.32	3840.40	47310.72

13D. Textiles	1413715.19	179605.39	1593320.58
14D.1 Cotton Textile	604512.08	38434.45	642946.52
15D.2 Jute Textile	19531.48	4269.40	23800.88
16D.3 Handicraft/Khadi	37994.46	1374.64	39369.10
17D.4 Silk	24425.28	5543.41	29968.69
18D.5 Woollen	43867.11	974.35	44841.47
19D.6 Others	683384.77	129009.14	812393.91
20Out of D to spinning Mills	331531.86	24936.99	356468.85
21E.Leather and Leather products	39507.34	3617.75	43125.09
22F.Wood and Wood products	59506.27	11997.84	71504.11
23G.Paper and Paper products	174495.11	34035.38	208530.50
24H.Petroleum	249352.37	310436.32	559788.70
25I.Chemicals and Chemical Products	862660.88	254206.97	1116867.85
26I1. Fertilizers	133660.24	105226.41	238886.65
27I.2 Drugs and Pharmaceuticals	257223.26	29513.59	286736.85
28I.3 Petro-Chemicals	80807.57	32839.30	113646.87
29I.4 Other	390969.81	86627.68	477597.49
30J.Rubber Plastic and their Products	357106.48	59947.69	417054.16
31K.Glass and Glassware	133692.65	31276.79	164969.45
32L.Cement and Cement Products	138843.42	12458.04	151301.45
33M.Basic Metal and Metal Products	1782941.24	487808.19	2270749.43
34M.1 Iron and Steel	1374653.99	373291.07	1747945.06
35M.2 Other Metal and Metal Products	408287.24	114517.12	522804.37
36N.All Engineering	857366.62	535548.94	1392915.56
37N.1 Electronics	203011.79	72806.25	275818.04
38N.2 Other Eggs	654354.83	462742.70	1117097.52
39O.Vehicles,vehicle parts and Transport Equipments	148930.38	76674.02	225604.40
40P.Gems and Jewellery	177596.24	9544.01	187140.25
41Q.Construction	889128.68	146075.92	1035204.60
42R.Infrastructure	3546621.04	735902.91	4282523.94
43R.1 Transport	862738.80	247864.38	1110603.18
44R.1.1 Railways	1452.64	150.54	1603.18
45R.1.2 Roadways	689721.02	204556.26	894277.28
46R.1.3 Aviation	49184.21	1276.01	50460.22
47R.1.4 Waterways	45338.62	5281.31	50619.93
48R.1.5 Others Transport	77042.31	36600.27	113642.58
49R.2 Energy	1940809.09	252483.05	2193292.14
50R.2.1 Electricity gen-trans--distri	1940323.44	251249.12	2191572.56

51R.2.1.1 of which state electricity Board	507112.53	22363.41	529475.93
52R.2.2 Oil	16.00	8.75	24.75
53R.2.3 Gas/LNG (STORAGE AND PIPELINE	469.65	1225.18	1694.83
54R.2.4 OTHER	0.00	0.00	0.00
55R.3 TELECOMMUNICATION	459241.71	109829.74	569071.45
56R.4 OTHERS	283831.43	125725.73	409557.16
57R.4.1 WATER SANITATION	52938.48	51347.70	104286.18
58R.4.2 Social and Commercial Infrastructure	65816.05	13983.97	79800.02
59R.4.3 Others	165076.90	60394.07	225470.97
60S Other Industries	225208.23	55920.52	281128.75
All Industries	12040689.97	3202977.66	15243667.62
Residuary other advances	**14495077.23**	**2177657.03**	**16672734.27**
Total Loans & Advances	**26535767.20**	**5380634.69**	**31916401.89**

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

Sr. no	Industry	Exposure Amt. (in Lks.)	% of Total Domestic Exposure
34.M.1	Iron and Steel	1747945.06	5.48%
50R.2.1	Electricity gen-trans--distri	2191572.56	6.87%

e. Residual maturity breakdown of assets:

	Advances				Investment			Other Foreign CCY Assets				
Time Bucket	Domestic Rupee	Domestic Fgn CCY	Intl	Total (A)	Domestic	Intl	Total (B)	Domestic	Intl	Total ©	Total Assets(A+B+C)	%age
1 D	184281	30856	216081	431217	2404122	25537	2429659	29003	1916670	1945673	4806549	7.66%
2-7 D	277501	9935	315977	603413	375933	226	376159	0	1168308	1168308	2147880	3.42%
8-14 D	218934	19644	352058	590636	37790	5169	42958	0	643725	643725	1277319	2.04%
15-28 D	427769	58007	978496	1464273	95536	7856	103391	0	1066727	1066727	2634390	4.20%
29-90 D	3293678	134993	2939974	6368644	447029	158702	605731	1173250	2330630	3503880	10478256	16.70%
3 - 6 M	1373094	110250	2076661	3560005	199881	199678	399559	265525	1696990	1962515	5922079	9.44%
6 - 12 M	2064317	57179	830582	2952078	368032	69089	437121	0	1121380	1121380	4510579	7.19%
1 - 3 Y	8153352	66205	3241384	11460941	775471	87912	863382	0	57577	57577	12381901	19.74%
3 - 5 Y	2811530	715	568973	3381218	1056947	54097	1111044	0	386	386	4492648	7.16%
Over 5 Y	6586134	572	1177494	7764201	6278527	17805	6296331	0	21235	21235	14081768	22.45%
TOTAL	**25390591**	**488356**	**12697680**	38576627	**12039268**	**626069**	12665337	**1467778**	**10023627**	11491405	62733369	100.00%

(f) Amount of NPAs (Gross):

Sr. No.	Asset Category	Total in Rs. Lks
(f)	**NPAs (Gross):**	**1305756.50**
	Substandard	386450.51
	Doubtful 1	459804.50
	Doubtful 2	343003.84
	Doubtful 3	43134.66
	Loss	73361.97
(g)	**Net NPAs**	
	Total	670450.72
(h)	**NPA Ratios**	
	Gross NPAs to gross advances	3.32%
	Net NPAs to net advances	1.74%
(i)	**Movement of NPA(Gross)**	
	Opening balance	1187589.69
	Additions	387456.56

	Reductions	269289.75
	Closing balance	**1305756.50**
(j)	**Movement of provisions for NPAs**	
	Opening balance	585067.92
	Provision made during the year	141252.64
	Write off	78713.79
	Write back of excess provision	12300.99
	Closing balance	**635305.78**

Non Performing Investments

Particulars		Total
(k)	Amount of Non-Performing Investments	**53771.27**
(l)	Amount of provisions held for non-performing investment	**53771.27**
(m)	**Movement of provisions for depreciation on investments during the year**	
	Opening balance	**102990.70**
	Provisions made during the period	**6029.99**
	Write-off	**0.00**
	Write-back of excess provisions	**21498.41**
	Exchange Diff	**418.26**
	Closing balance	**87940.54**

IV 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	25400332.06
100% risk weight	12391534.80
More than 100 % risk weight	3840742.77
CRM DEDUCTED	4595748.44
Total Exposure (FB+NFB)	**46228358.06**

V. Credit risk mitigation: Disclosures for Standardized Approaches

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.

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 Financial Collateral (post hair cut) Domestic	Total Financial Collateral (post hair cut) Intl	Total
Domestic Sovereign	249.38	0.00	249.38
Foreign Sovereigns	0.00	0.00	0.00
Public Sector Entities	50397.58	1938.70	52336.28
MDBS,BIS and IMF	0.00	0.00	0.00
Claims on Banks	59843.49	1154.60	60998.09
Primary Dealers	0.00	0.00	0.00
Corporate	993995.26	2402511.99	3396507.25
Reg Retail Portfolio	893758.45	125104.93	1018863.38
Residential Property	8503.05	1432.36	9935.41
Commercial Real Estate	7757.51	5011.27	12768.78
Specified Categories	41639.18	97.70	41736.88
Other Assets	2336.52	**16.48**	2353.00
TOTAL	**2058480.41**	**2537268.03**	**4595748.44**

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

(Amt.in Lks.)

Nature asset desc	DICGC	ECGC	CGTMSE	AA & A Gty	State govt gty	Central govt gty	Gty by Banks
Domestic Sovereigns	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Public Sector Entity	0.00	0.00	0.00	0.00	313949.36	504527.14	841.63
Claims on Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Corporate	0.00	487813.32	0.00	0.00	0.00	0.00	107405.75
Regulatory Retail Portfolio	139.81	35375.76	132543.19	0.00	0.00	0.00	10829.80
Residential Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Comml. Real Estate	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Specified Categories	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	**139.81**	**523189.08**	**132543.19**	**0.00**	**313949.36**	**504527.14**	**119077.18**

VI. 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.

The Bank does not have any case of its assets securitized as on 30th September 2014

c. There is no case of retained exposure in respect of securitization

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

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

d. The bank does not presently plan to securities any of its standard assets during the year 2014-15

VII. 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 30th September 2014 **(Amt in Lks)**

	Minimum Capital Charge at 9%
Interest Rate Risk	92214.52
Equity Position Risk	120262.69
Foreign Exchange Risk	7200.00
Total Capital Charge	**219677.21**

VIII. 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.

IX. 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. Earning At Risk:

NII impact for a period of One year due to 2% upward movement in interest rates

(Amt in Lks)

RATE SENSITIVE GAP REPORT	**0-1M**	**1-3M**	**3-6M**	**6-12M**
A. Rate sensitive Liabilities	**9755497.00**	**20913680.02**	**16153418.96**	**9896892.91**
B. Rate Sensitive Assets	**12428111.18**	**27105744.83**	**12159240.57**	**7284640.74**
C. NET GAP(B-A)	**2672614.18**	**6192064.81**	**-3994178.39**	**-2612252.17**

MID POINT	**0.50**	**2.00**	**4.50**	**9.00**
ANNUAL IMPACT PERIOD	**11.50**	**10.00**	**7.50**	**3.00**
CHANGE IN INTEREST RATE	**0.02**	**0.02**	**0.02**	**0.02**
AMOUNT OF IMPACT ON LIABILITES	**186980.36**	**348561.33**	**201917.74**	**49484.46**
AMOUNT OF IMPACT ON ASSETS	**238205.46**	**451762.41**	**151990.51**	**36423.20**
NET IMPACT ON NII	**51225.11**	**103201.08**	**-49927.23**	**-13061.26**
TOTAL IMPACT ON NII FOR ONE YEAR				**91437.69**

Economic Value: **(Amt in Lks)**

Sr.No.	Particulars	GBP	EURO	USD	RESIDUAL CURRENCIES	INR	Total
1	Rate Sensitive Assets (RSA)	2266251.72	859876.23	27435578.81	4037624.93	44936931.62	**79536263.31**
2	Rate Sensitive Liabilities (RSL)	1929332.04	495567.28	26766835.81	2716869.15	43981925.30	**75890529.59**
3	Modified Duration of Assets (MD_A)	37.16	38.32	57.50	52.05	205.05	**139.80**
4	Modified Duration of Liabilities (MD_L)	73.58	43.67	63.22	51.77	163.62	**121.13**
5	Modified Duration GAP	**-25.48**	**13.15**	**-4.18**	**17.22**	**44.91**	**24.22**
6	**% Change in MVE when int rate changes by**	0	0	0	0	0	0
	1%	**13.06**	**-2.56**	**25.94**	**-15.72**	**-447.00**	**-435.67**
	2%	**26.12**	**-5.11**	**51.87**	**-31.45**	**-894.00**	**-871.34**
	3%	**39.18**	**-7.67**	**77.81**	**-47.17**	**-1341.00**	**-1307.01**
	With 2% change capital will go up / (-)down	**11549.19**	**-2261.14**	**22934.97**	**-13904.50**	**-395284.69**	**-385264.11**

X. General Disclosures for Exposures Related to Counterparty Credit Risk

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.

Where transactions show MTM –ve, the sanctioning authority should take a view on continuing the exposure based on credit comfort available. Where losses are large and more than 50% of the credit exposure, additional collateral may be insisted upon.

A break clause in the documentation is stipulated so that the same can be triggered when it is perceived that party may not be able to meet the commitments or offer additional collateral. This is stipulated in the sanction memorandum. The fact of imposing a break clause is made known to the corporate and concurrence is obtained.

The derivative exposure and MTM thereon are part of MTR of the borrowal account. Any settlements funded by the Bank and outstanding or devolved and is paid/ not paid are subsequently reported in the review. Such devolvement is to be treated on par with credit devolvement.

Mutual termination clause is incorporated in documentation. In addition to other credit events, transfer of accounts to another Bank is treated as credit event .This enables the Bank to shut out the transaction at MTM and transfer the exposure to the Bank, which is taking over the account.

To mange counterparty credit risk bank has put in place appropriate limits and exposure norms essentially dictated by the nature of the product and guided by counterparty credit risk management policy which is read in conjunction with other related policies of the bank such as Loan Policy, Investment Policy, Policy on Exposure Limits on Counterparty Banks, Policy on Off- Balance Sheet Exposure, Foreign Exchange Risk Management Policy, Policy on Credit Default Swaps and Country Risk Management Policy.

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 30th September 2014 is given below:

(In INR Lks)

Particulars	Notional Amounts (Amt in INR)	Current Exposure (Amt in INR)
Forward forex Contracts (less than or equal to 14 day)	1481168.00	31458.00
Forward forex Contracts(over 14 day)	13678418.54	348323.32
Cross currency Swaps incl Cross Currency Interest Rate Swaps	1147.87	22.96
Currency Future	188257.00	4259.18
Currency Options	43192.85	2482.39
Interest Rate Future	52448.00	304.99
Single Currency Int. Rate Swap	4051186.50	47630.21

XII. Composition of Capital:

Table DF – 11 **(Amt in Mil)**

Sr. No	Items	Eligible Amt	Amounts Subject to Pre Basel III Treatments	Ref No.
	Common Equity Tier 1 Capital : instruments and reserves			
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	81451.02	0.00	A+D
2	Retained Earnings	240444.18	0.00	B+E+F+G+J

3	Accumulated other comprehensive income (and other reserve)	8913.62	0.00	C-Revaluation reserve (Rs. 10224.60)
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	0.00	0.00	
	Public sector capital injections grandfathered until 1 January 2018	0.00	0.00	
5	Common Share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	0.00	0.00	
6	**Common Equity Tier 1 Capital before regulatory adjustment**	**330808.82**	**0.00**	
	Common Equity Tier 1 Capital : regulatory adjustment			
7	Prudential Valuation Adjustment	0.00	0	
8	Goodwill (net of related tax liability)	0.00	0.00	
9	Intangibles other than mortgage-service rights (net of tax liability)	0.00	0.00	
10	Deferred tax assets	0.00	0.00	
11	Cash-flow hedge reserve	0.00	0.00	
12	Shortfall of provision to expected loss	0.00	0.00	
13	Securitisation Gain on sale	0.00	0.00	
14	Gains & losses due to changes in own credit risk on fair values liabilities	0.00	0.00	
15	Defined-benefit pension fund net assets	1829.80	0.00	PART OF W
16	Investment in own shares (if not already netted off paid-in capital on reported balance sheet)	1.56	2.34	PART of S
17	Reciprocal cross holdings in common equity	174.44	261.66	{PART OF P+Q+S}
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)	0.00	0.00	
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)	4347.36	6521.04	PART OF R
20	Mortgage servicing rights (amount above 10% threshold)	0.00		
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	0.00	0	
22	Amount exceeding the 15% threshold	0.00	0	
23	of which : significant investments in the common stock of financial entities	0.00	0	
24	of which : mortgage servicing rights	0.00	0	

25	of which : deferred tax assets arising from temporary differences	0.00	0	
26	National specific regulatory adjustment (26a+26b+26c+26d)	0.00	0	
26a	of which : Investment in the equity capital of the unconsolidated insurance subsidiaries	0.00	0.00	
26b	of which : Investment in the Equity Capital of the unconsolidated non-financial subsidiaries	0.00	0	
26c	of which : Shortfall in the Equity Capital of majority owned financial entities which have not been consolidated with the bank	0.00	0	
26d	of which : Unamortised pension funds expenditure	0.00	0	
27	Regulatory adjustment applied to Common Equity Tier 1 due to insufficient Tier 1 and Tier 2 to cover deduction	0.00	0	
28	**Total regulatory adjustments to CET 1**	**6353.16**	**2637.22**	
29	**Common Equity Tier 1 Capital (CET 1)**	**324455.66**		
	Additional Tier 1 capital : instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32)	0.00	0.00	
31	of which : classified as equity under applicable accounting standards (PNCPS)	0.00	0.00	
32	of which : classified as liabilities under applicable accounting standards (Perpetual Debt Instruments)	0.00	0.00	
33	Directly issued capital instruments subject to phase out form Additional Tier 1	15293.60	3823.40	U (AFTER GRND FATHERING)
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)	0.00	0.00	
35	of which : amount issued by subsidiaries subject to phase out	0.00	0.00	
36	**Additional Tier 1 capital before regulatory adjustment**	**15293.60**	**19117.00**	
37	Investments in own Additional Tier 1 instruments	0.00	0.00	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	448.96	673.44	{PART OF P+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)	0.00	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 position)	0.00	0.00	
41	National specific regulatory adjustment (41a+41b)	3260.52	0.00	
41a	Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	0.00	0	

41b	Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank	0.00	0	
	Regulatory adjustments applied to Additional Tier 1 in respect of ammounts subject to Pre-Basel III treatment (please specify the details in remarks column)	3260.52	0	
	of which : Goodwill And Intangible Assets	0.00	0	
	of which : Investment in Subsidiaries c/f from Subsidiaries	3260.52		PART OF R
	of which : All Deferred Tax Assets	0.00		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	0.00	0	
43	**Total regulatory adjustments to Additional Tier 1 capital**	3709.48	673.44	
44	**Additional Tier 1 capital (AT1) capital**	11584.12		
44a	**Additional Tier 1 capital (AT1) reckoned for capital adequacy**	11584.12		
45	**Tier 1 capital (T1 = CET1 + Admissible AT1)**	**336039.78**		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	20000.00	0.00	PART OF T
47	Directly issued capital instruments subject to phase out from Tier 2 (927170.00)	58705.20	14676.30	PART OF T+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 (Revaluation Reserve included in Tier 2) (26617.96+4601.09)	31219.05		PART OF C {45% of 10224.60}+ PART of W
51	**Tier 2 capital before regulatory adjustments**	**109924.25**		
52	Investments in own Tier 2 instruments	0.00		
53	Reciprocal cross-holdings in Tier 2 instruments	550.52	825.78	{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)	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	3260.52		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	0.00		
56c	Regulatory Adjustments Applied To Tier 2 in respect of Amounts Subject to Pre-Basel III Treatment	0.00		
57	**Total regulatory adjustments to Tier 2 capital**	**3811.04**		
58	**Tier 2 capital**	**106113.21**		
58a	Tier 2 Capital reckoned for Capital Adequacy	106113.21		
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)**	**106113.21**		
59	**Total Capital (TC = T1 + T2) (45+58c)**	**442152.99**		
60	**Total risk weighted assets (60a + 60b + 60c)**	**3628153.70**		
60a	of which: total credit risk weighted assets	3142665.08		
60b	of which: total market risk weighted assets	244085.96		
60c	of which: total operational risk weighted assets	241402.66		
	Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	8.94		
62	Tier 1 (as a percentage of risk weighted assets)	9.26		
63	Total capital (as a percentage of risk weighted assets)	12.19		
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)	0.00		
65	of which: capital conservation buffer requirement	0.00		
66	of which: bank specific countercyclical buffer requirement	0.00		
67	**of which: G-SIB buffer requirement**	0.00		
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	0.00		
	National minima (if different from Basel III)			
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	0.00		
70	National Tier 1 minimum ratio (if different from Basel III minimum)	0.00		
71	National total capital minimum ratio (if different from Basel III minimum)	0.00		
	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				
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	26617.96		
77	Cap on inclusion of provisions in Tier 2 under standardised approach (1.25% of 3142665.08)	39283.31		
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	15293.60		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	3823.40		
84	Current cap on T2 instruments subject to phase out arrangements	58705.20		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	14676.30		

Table DF-12: Composition of Capital- Reconciliation Requirements

(Amt in Mil)

	Particulars	**Balance sheet as in financial statements**	**Balance sheet under regulatory scope of consolidation**
		30.09.2014	**30.09.2014**
A	Capital & Liabilities		
i	Paid-up Capital	4306.76	0
	Reserves & Surplus	382042.29	0
	Minority Interest	0.00	0
	Total Capital	386349.05	0
ii	Deposits	5669258.66	0

	of which: Deposits from banks	848988.09	0
	of which: Customer deposits	4820270.57	0
	of which: Other deposits (pl. specify)	0.00	0
iii	Borrowings	354941.96	0
	of which: From RBI	0.00	0
	of which: From banks	5660.34	0
	of which: From other institutions & agencies	17762.78	0
	of which: Others (pl. specify)	220501.84	0
	of which: Capital instruments	111017.00	0
iv	Other liabilities & provisions	187075.59	0
	Total	**6597625.25**	**0**
B	**Assets**		
i	Cash and balances with Reserve Bank of India	174459.88	0
	Balance with banks and money at call and short notice	1128340.65	0
ii	Investments:	1299273.17	0
	of which: Government securities	1083698.84	0
	of which: Other approved securities	12.80	0
	of which: Shares	16792.97	0
	of which: Debentures & Bonds	36447.63	0
	of which: Subsidiaries / Joint Ventures / Associates	16506.84	0
	Of which: Others (Commercial Papers, Mutual Funds etc.)	145814.09	0
iii	Loans and advances	3857662.65	0.00
	of which: Loans and advances to bank		0
	of which: Loans and advances to customer		0
iv	Fixed assets	27953.01	0.00
v	Other assets	109935.90	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	**6597625.25**	**0**

Step: 2

	Particulars	Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation	Ref No.
		30.09.2014	30.09.2014	
A	**Capital & Liabilities**			
i	Paid-up Capital	4306.763	0	
	of which: Amount eligible for CET1	4306.763	0	A
	of which: Amount eligible for AT1	0	0	
ii	Reserves & Surplus	382042.29	0	
Schedule 2	STATUTORY RESERVE	81193.64	0	B
	CAPITAL RESERVE	19138.22	0	C
	SHARE PREMIUM	77144.26	0	D
	General Reserve	122434.06	0	E
	Special Reserves u/s 36(i)(viii)(a) of I.T.Act,1961	2539.46	0	F
	Special Reserve u/s 36(I)(VIII) of I.T. act	33213.03	0	G
	Reserves & Surplus revenue & other reserves investment reserve account	0.00	0	H
	Foreign Currency Translation Reserve	20654.68	0	I
	Statutory Reserve (Foreign)	1063.99	0	J
	Unallocated Profit	24660.95	0	K
	Total Capital	386349.05	0	
ii	Deposits	5669258.66	0	
Schedule 3	Demand Deposit from Bank	14637.10	0	
	Demand Deposit from Others	460233.62	0	
	SAVINGS BANK DEPOSITS	1005415.96	0	
	Term Deposit from banks	834350.99	0	
	Term Deposit from Others	3354620.99	0	
iii	Borrowings	354941.96	0	
Schedule 4	RBI (u/s 19 of RBI Act)	0.00	0	
	State Bank of India	0.00	0	
	Notified Banks	1589.93	0	
	Other Banks	4067.59	0	

	Nationalised banks	2.81	0	
	I.D.B.I.	0.37	0	
	S.I.D.B.I.	3.28	0	
	NABARD	12.44	0	
	Exim Bank	0.00	0	
	CBLO Borrowings	17746.69	0	
	Innovative Perpetual Debt Instruments (IPDI)	19117.00	0	U
	Subordinated Bonds	91900.00	0	T
	Borrowings outside India	220501.84	0	V
iv	**Other liabilities & provisions**	187075.586	0	
	of which : Bills Payable	13345.43	0	
	of Which : Inter Office Adjustment (Net)	8684.07	0	
	of Which : Interest Accrued	43340.03	0	
	of Which : Contingent Provision against Standard Advances	25068.36	0	X
Schedule 5	of Which : Other (including provision)	96637.70	0	W
	Total	**6597625.25**	**0.00**	
B	**Assets**			
i	Cash and balances with Reserve Bank of India	174459.88	0	
	Balance with banks and money at call and short notice	1128340.65	0	
ii	**Investments**	**1299273.17**	**0**	
	Govt. Securities	1083698.84	0	N
	Other approved securities	12.80	0	O
	Shares	16792.97	0	P
	Debentures & Bonds	36447.63	0	Q
	Subsidiaries and/or JVs India & ABOROAD	16506.84	0	R
Schedule 8	Other investments	145814.09	0	S
iii	**Loans and advances**	3857662.65	0	
	BILLS PURCHASED & DISCOUNTED	517321.47	0	
	CASH CREDITS, OVERDRAFTS & LOANS REPAYABLE ON DEMAND	1681300.35	0	
	TERM LOANS	1659040.83	0	
iv	**Fixed assets**	27953.01	0	
v	**Other assets**	109935.90	0	

Schedule 11	of which: Goodwill and intangible assets	0.00	0	L
	Out of which: Goodwill	0	0	
	Other intangibles (excluding MSRs)	109935.899	0	
	Deferred tax assets	0.00	0	M
vi	**Goodwill on consolidation**	0	0	
vii	**Debit balance in Profit & Loss account**	0	0	
	Total Assets	**6597625.25**	**0.00**	

Table DF -13 Main Features of Regulatory Capital Instruments:

Disclosures pertaining to debt capital instruments and the terms and conditions of equity and debt capital instruments have been disclosed separately on the Bank's website under the 'Regulatory Disclosures Section'. **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 on the Bank's website under below mentioned links:

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	BOND SERIES – IV (LOWER)
6	BOND SERIES – V (LOWER)
7	BOND SERIES – VI (LOWER)
8	BOND SERIES – VII (UPPER)
9	BOND SERIES – VIII (UPPER)
10	BOND SERIES –IX (UPPER)
11	BOND SERIES –X (LOWER)
12	BOND SERIES –XI (UPPER)
13	BOND SERIES –XII - (UPPER)
14	BOND SERIES –XIII - (UPPER)
15	BOND SERIES –XIV - (UPPER)
16	BOND SERIES –XV - (UPPER)
17	BOND SERIES – XVI - (UPPER)
18	BOND SERIES – XVII - (UPPER)
19	MTN Bonds – (UPPER)

Table DF-15: Disclosure Requirements for Remuneration

As per the RBI guideline only Private sector and foreign banks operating in India are required to make disclosure on remuneration on an annual basis. As Bank of Baroda is a Public Sector bank the Table DF -15 is not applicable to us.