Bank of Baroda

Disclosures (on consolidated basis) under Pillar 3 in terms of New Capital Adequacy Framework (Basel III) of Reserve Bank of India As on 31.03.2019

Table DF 1. Scope of Application

The consolidated capital adequacy is based on consolidated financial statements of Bank of Baroda and its subsidiaries, prepared in accordance with guidelines for consolidated accounting and other quantitative methods vide circular DBR.BP.BC No.23/21.04.018/2015-16 dated 1st July 2015 issued by Reserve Bank of India (RBI).

In accordance with the guidelines issued by RBI, the insurance subsidiaries have been excluded from consolidation for the purpose of capital adequacy. The entities which carry on activities of financial nature are considered for consolidation for capital adequacy purpose as stated in the scope for preparing consolidated prudential reports laid down in RBI guidelines. The Bank consolidates all subsidiaries as defined in Accounting Standard -21 (AS-21) Consolidated Financial Statements on a line by line basis by adding together like items of assets, liabilities, income and expenses. Further, investments in Associates are consolidated using the equity method of accounting as defined by Accounting Standard – 23 (AS -23) and Joint Ventures are consolidated using the proportionate method of accounting as defined by Accounting Standard – 27 (AS -27).

The list of group entities considered for consolidation is given below:

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 NainitalBank 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 Financial Solutions Limited (erstwhile BOB Cards Ltd.)/ India	Yes	Line By Line Basis	Yes	Line By Line Basis	NA	NA
Baroda Sun Technologies Ltd./ India	Yes	Line By Line Basis	No	Not consolidated	NA	Non- Financial Subsidiary

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
Baroda Global Shared services Limited/India	Yes	Line By Line Basis	No	Not consolidated	NA	Non- Financial Subsidiary
Baroda Asset Management India Ltd	Yes	Line By Line Basis	Yes	Line By Line Basis	NA	NA
Baroda Trustee India Pvt ltd	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 (Non-Functional)	Yes	Line By Line Basis	No	Not consolidated	NA	Non-Banking
Bank of Baroda (UK) Ltd	Yes	Line By Line Basis	Yes	Line By Line Basis	NA	NA
India First Life Insurance Company Ltd. / India	Yes	Proportionate Consolidation Method	No	Not consolidated	NA	Insurance Joint Venture: Not under scope of Regulatory Consolidation
India International Bank (Malaysia) Bhd. / Malaysia	Yes	Proportionate Consolidation Method	No	Not consolidated	NA	Joint Venture: Not under scope of Regulatory Consolidation
India Infra debt Ltd. / India	Yes	Proportionate Consolidation Method	No	Not consolidated	NA	Joint Venture: Not under scope of Regulatory

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
						Consolidation
Indo Zambia Bank Limited / Zambia	Yes	Equity Method	No	Not consolidated	NA	Associate: Not under scope of Regulatory Consolidation
Baroda Uttar Pradesh GraminBank / India	Yes	Equity Method	No	Not consolidated	NA	Associate: Not under scope of Regulatory Consolidation
Baroda Rajasthan KshetriyaGraminBank / India	Yes	Equity Method	No	Not consolidated	NA	Associate: Not under scope of Regulatory Consolidation
Baroda Gujarat GraminBank / India	Yes	Equity Method	No	Not consolidated	NA	Associate: Not under scope of Regulatory Consolidation

(i) Qualitative Disclosure

a. List of Group entities considered for consolidation:

The NainitalBank Ltd.
BOB Capital Markets Ltd
BOB Financial Solutions Limited (erstwhile BOB Cards Ltd.)/ India
Baroda Global Shared services Limited/India
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. (Non-Functional)
Bank of Baroda (UK) Ltd.
India First Life Insurance Company Limited/ India
Baroda Sun Technologies Ltd.
India International Bank (Malaysia) Bhd.
India Infradebt Ltd.
Indo Zambia Bank Limited

Baroda Asset Management India Ltd
Baroda Trustee India Pvt ltd
Baroda Uttar Pradesh GraminBank
Baroda Rajasthan KshetriyaGraminBank
Baroda Gujarat GraminBank

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 Disclosure

c. List of group entities considered for consolidation:

(Rs. in Lakhs)

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 NainitalBank Ltd. / India	Banking	64378.00	810176.00
BOB Capital Markets Ltd /India	Investment Banking, Institutional Broking & Wealth Management	15377.00	15793.00
BOB Financial Solutions Limited (erstwhile BOB Cards Ltd.)/ India	Consumer Financing for Credit Cards & Personal Loans	24766.00	44160.00
Baroda Global Shared services Limited/India	Digitization of process & Centralized Back	1204.00	1414.00

	Office Operations		
Baroda Sun Technology Limited/India	IT Centre of Excellence	5.00	4.00
Bank of Baroda (Botswana) Ltd./ Botswana	Banking	18867.18	117680.02
Bank of Baroda (Kenya) Ltd. / Kenya	Banking	145760.31	847804.55
Bank of Baroda (Uganda) Ltd. / Uganda	Banking	69118	319735.62
Bank of Baroda (Guyana) Inc. /Guyana	Banking	10070.01	38195.26
Bank of Baroda (Tanzania) Ltd. /Tanzania	Banking	11999.50	53145.29
Bank of Baroda Trinidad & Tobago Ltd. / Trinidad & Tobago	Banking	6095.08	38138.32
Bank of Baroda (Ghana) Ltd. /Ghana	Banking	27994.18	37204.59
Bank of Baroda (New Zealand) Ltd. /New Zealand	Banking	22570.72	58872.42
BOB (UK) Ltd. / UK (Non Functional)	Non-Banking	10.37	10.37
Bank of Baroda (UK) Ltd / UK	Banking	126261.51	1047442.32
India First Life Insurance Company Ltd. / India	Life Insurance	66346.93	1562632.18

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)**
India International Bank (Malaysia) Bhd. / Malaysia	Banking	21808.32	31170.86
India Infradebt Ltd. / India	Infrastructure Debt Fund	162762.00	1029365.00
Indo Zambia Bank Limited / Zambia	Banking	50381.05	256269.71
Baroda Asset Management India Ltd	Asset Management	6451.00	7637.00
Baroda Trustee India Pvt ltd	Holding Company of AMC	9.00	16.00
Baroda Uttar Pradesh GraminBank / India	Banking	132287.00	2415373.00
Baroda Rajasthan KshetriyaGraminBank / India	Banking	113527.00	1803184.00
Baroda Gujarat GraminBank / India	Banking	16240.00	438527.00

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:**

(Rs. in Lakhs)

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	66346.93	44.00%	0.10%

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

With regard to restriction and impediments, local laws and regulation of host countries are applicable.

Table DF 2. Capital Adequacy

Qualitative Disclosures:

(a) A summary discussion of the Bank's approach to assessing the adequacy of its capital to support current and future activities

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. Capital planning under ICAAP takes into account the demand for capital from businesses for their growth plans and ensures that the Group on an aggregate basis as well as the major legal entities on a standalone basis are sufficiently capitalized for the specified time horizon and hold sufficient capital buffers to withstand stress condition. Moreover stress testing is a key element of the ICAAP and an integral tool in the Risk Management framework that provides management a better understanding of how portfolios perform under adverse economic conditions. The Bank performs Reverse Stress testing across key risk areas to test the stress levels at which capital falls below the internal capital threshold.

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 on a five-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 (Desired minimum 12.50% 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.

Quantitative Disclosures:

Capital requirements for various risk categories as at 31st March 2019 **Rs. in Lakhs**

(b) Capital requirements for Credit Risk	
Portfolios subject to Standardized Approach	3926810.78
Securitization exposures	NIL

(c) Capital requirements for Market Risk	
Using Standardized Duration Approach	
Interest rate risk	149714.22
Foreign exchange risk (including gold)	6213.75
Equity position risk	84195.65

(d) Capital requirements for Operational Risk	
Measured using Basic Indicator Approach	395595.99
Measured using the Standardized Approach (if applicable)	NA

(e) Capital Adequacy Ratios	**Consolidated**	**Standalone**
Common Equity Tier I	11.60%	10.38%
Tier I	12.72%	11.55%
Total CRAR	14.52%	13.42%

Table DF 3. General Disclosure in respect of Credit Risk

Qualitative Disclosures:

a. The policy of the Bank for classifying its loan assets is as under:

PAST DUE AND IMPAIRED ASSETS OF THE BANK:

The Non- Performing Assets (NPA) and Non- Performing Investments (NPI) of the Bank as per the IRAC norms of RBI are classified under past due and impaired assets.

THE CREDIT RISK PHILOSOPHY, ARCHITECTURE AND SYSTEMS OF THE BANK:

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:

a. **Risk Management Committee of the Board**:

- It has been constituted by the Board to specifically oversee and co-ordinate Risk Management functions in the Bank.

b. Credit Policy Committee (CPC):

- CPC has been set up to formulate and implement various credit risk strategy including lending policies.
- Formulating policies on standards for credit proposals, financial covenants, rating standards and benchmarks.

c. Credit Risk Management Cell:

- It deals 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

Credit exposure include term loans, working capital facilities (i.e. funded facilities like Cash Credit, Demand Loans, Adhoc limits, Credit Substitutes, Non-funded facilities like Letter of Credit, Acceptances and Bank Guarantees) and current exposure for derivatives.

b. Total Gross Credit Exposure

(Rs. in Lakhs)

Particulars	Fund Based Exposure	Non-Fund Based Exposure	Total Exposure
Total Gross Credit Exposure	65072923.52	10350473.84	75423397.36

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

(Rs. in Lakhs)

Particulars	Fund Based Exposure	Non-Fund Based Exposure	Total Exposure
Total Gross Credit Exposure : (Domestic Operations + Domestic Subsidiaries)	51837542.87	8951554.20	60789097.07
Total Gross Credit Exposure : (Overseas Operations + Overseas Subsidiaries)	13235380.65	1398919.64	14634300.29
Total Gross Credit Exposure	**65072923.52**	**10350473.84**	**75423397.36**

Note: Exposure includes credit exposure (funded and non-funded credit limits), investment exposure (including underwriting and similar commitments) and derivatives exposure which includes MTM and Potential Future exposure

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

(Rs. in Lakhs)

Industry	FB Exposure	NFB Exposure	Total
A. Mining and Quarrying	**1030343.86**	**36685.17**	**1067029.03**
A.1 Coal	140146.93	19170.72	159317.65
A.2 Other	890196.94	17514.45	907711.38
B. Food Processing	**1825399.61**	**135516.96**	**1960916.57**
B.1 Sugar	250219.49	1545.50	251765.00
B.2 Edible Oils and Vanaspati	270652.49	89843.40	360495.88
B.3 TEA	26430.80	514.55	26945.35
B.4 Coffee	942.03	0.20	942.23
B.5 Others	1277154.80	43613.32	1320768.11
C. Beverages	**35008.39**	**4520.54**	**39528.93**
C.1 Tobacco and tobacco products	19263.15	1332.23	20595.38
C.2 Others	15745.24	3188.31	18933.55
D. Textiles	**2257163.08**	**312128.14**	**2569291.22**
D.1 Cotton Textile	1057022.96	34912.05	1091935.01
D.2 Jute Textile	16873.42	2741.63	19615.06
D.3 Handicraft/ Khadi/Silk/Wollen	27520.50	703.79	28224.30
D.4 Other Textile	1155746.20	273770.66	1429516.86
E. Leather and Leather products	**47544.57**	**1643.51**	**49188.07**
F. Wood and Wood products products	**99144.04**	**10389.59**	**109533.63**
G. Paper and Paper products	**208717.68**	**15804.49**	**224522.17**
H. Petroleum	**661023.77**	**847053.12**	**1508076.89**
I. Chemicals and Chemical Products	**4064177.97**	**560015.30**	**4624193.28**
I.1 Fertilizers	760079.56	244038.92	1004118.48
I.2 Drugs and Pharmaceuticals	1029405.19	114457.51	1143862.70

Industry	FB Exposure	NFB Exposure	Total
I.3 Petro-Chemicals	925657.38	100788.07	1026445.44
I.4 Other	1349035.85	100730.81	1449766.65
J. Rubber Plastic and their Products	**547147.40**	**116574.91**	**663722.31**
K. Glass and Glassware	**54373.01**	**7118.28**	**61491.29**
L. Cement and Cement Products	**154428.55**	**67276.13**	**221704.68**
M. Basic Metal and Metal Products	**3028237.33**	**521869.77**	**3550107.10**
M.1 Iron and Steel	2513306.39	450365.32	2963671.71
M.2 Other Metal and Metal Products	514930.94	71504.46	586435.39
N. All Engineering	**1189386.23**	**1018806.69**	**2208192.93**
N.1 Electronics	57200.61	4035.59	61236.20
N.2 Other Engineering	1132185.62	1014771.10	2146956.72
O. Vehicles, Vehicle parts and Transport Equipments	**522870.63**	**30984.45**	**553855.08**
P. Gems and Jewellery	**651179.90**	**40588.68**	**691768.58**
Q. Construction	**941317.05**	**1607483.79**	**2548800.84**
R. Infrastructure	**4751109.51**	**1750925.87**	**6502035.38**
R.1 Transport	755993.96	32551.46	788545.42
R.1.1 Railways	83983.03	1741.00	85724.03
R.1.2 Roadways	650961.92	25537.59	676499.51
R.1.3 Aviation	0.00	0.00	0.00
R.1.4 Waterways	11181.02	5200.00	16381.02
R.1.5 Others Transport	9867.99	72.87	9940.86
R.2 Energy	2721489.09	1373705.60	4095194.69
R.2.1 Non-Renewable Energy	2247538.79	798727.64	3046266.43
R.2.2 Renewable Energy (Solar, Wind, Hydel)	473950.29	574977.97	1048928.26
R.3 TELECOMMUNICATION	767570.25	177650.65	945220.91
R.4 OTHERS	506056.21	167018.16	673074.37
R.4.1 WATER SANITATION	60380.43	20106.01	80486.44
R.4.2 Social and Commercial Infrastructure	25031.57	241.67	25273.24
R.4.3 Others	420644.22	146670.47	567314.69
S. Other Industries	**696097.95**	**45122.57**	**741220.52**
All Industries	22764670.55	7130507.96	29895178.51
Residuary other advances	**42308252.97**	**3219965.88**	**45528218.85**
T.1 Education Loan	376920.56	15919.72	392840.27
T.2 Aviation Sector	961302.63	320599.81	1281902.44
T.3 Other residuary Advances	40970029.78	2883446.36	43853476.14
Total Loans & Advances	**65072923.52**	**10350473.84**	**75423397.36**

Credit exposure in industries where exposure is more than 5% of the total credit exposure of the Bank (Consolidated) are as follows:

Sr. No.	Industry	Exposure Amount (Rs. in Lakhs)	% of Total Credit Exposure
1	Infrastructure	6502035.38	8.62%
2	Chemicals and Chemical Products	4624193.28	6.13%

e. Residual Contractual Maturity breakdown of Assets: (Rs. in Lakhs)

Time Bucket	Cash and Balance with Central Banks	Balances with Banks & Money at call & short notice	Advances	Investments	Fixed assets	Other assets	Total
1 D	1705955	2727426	964651	4998658	0	80813	10477503
2-7 D	6383	296960	1216852	84675	0	55023	1659892
8-14 D	4157	92669	1025498	31941	0	4007	1158271
15-30 D	48076	506960	2424680	166683	0	42774	3189174
31 D-2 M	37334	312044	1735342	147375	0	56267	2288362
2-3 M	34605	247276	1535861	373288	0	21406	2212435
3 - 6 M	108277	265098	1971354	477830	0	41504	2864063
6 - 12 M	157637	269011	2350455	615313	0	66766	3459181
1 - 3 Y	347398	17540	22996409	2633887	0	152152	26147386
3 - 5 Y	69298	2230966	4492233	2190440	0	72630	9055566
Over 5 Y	303415	0	7708147	7808632	714371	2855503	19390068
TOTAL	**2822535**	**6965949**	**48421481**	**19528720**	**714371**	**3448844**	**81901900**

Amount in Lakhs

(f)	**Amount of NPAs (Gross)**	**4910700.25**
	Substandard	932419.38
	Doubtful 1	1072706.02
	Doubtful 2	1483027.22
	Doubtful 3	704058.56
	Loss	718489.08

(g)	**Net NPA**	**1600396.19**

(h)	**NPA Ratios**	
	Gross NPAs to Gross Advances	9.74%
	Net NPAs to Net Advances	3.40%

Amount in Lakhs

(i)	**Movement of NPA (Gross)**	
	Opening balance	**5706024.22**
	Additions	1360342.20
	Reductions	2201467.04
	Any Other Adjustment (Exchange Diff.)	45800.87
	Closing Balance	**4910700.25**

Amount In lakhs

(j)	**Movement of Provisions**		
		General Provision	**Specific Provision**
	Opening balance	**330123.92**	**3335727.86**
	Provision made during the year	6809.27	1108240.48
	Write off / Write-back of excess provisions	4108.55	1170259.18
	Any Other Adjustment (Exchange Diff.)	-1996.86	30622.66
	Closing Balance	**330827.78**	**3304331.82**
	Write-offs that have been booked directly to income statement	237680.76	
	Recoveries that have been booked directly to income statement	83412.10	

Amount In lakhs

	Non Performing Investments	
(k)	Amount of Non-Performing Investments	164920.82
(l)	Amount of provisions held for non-performing investment	148452.63

Amount In lakhs

(m)	**Movement of provisions for depreciation on investments**	
	Opening balance	**184676.18**
	Provisions made during the period	30544.34
	Write off/ Write-back of excess provisions	18012.13
	Closing balance	**197208.39**

Amount In lakhs

<table>
<tr><td></td><td>NPA by major Industries</td><td></td></tr>
<tr><td></td><td></td><td>NPA amount of top 5 Industries
<table>
<tr><td>Infrastructure</td><td>18.47%</td><td>960747.53</td></tr>
<tr><td>Basic Metal and Metal Products</td><td>10.63%</td><td>552989.61</td></tr>
<tr><td>Textiles</td><td>7.07%</td><td>362266.77</td></tr>
<tr><td>Construction</td><td>8.38%</td><td>435920.42</td></tr>
<tr><td>All Engineering</td><td>5.31%</td><td>276147.05</td></tr>
</table></td></tr>
<tr><td></td><td>ii) Specific provision of the above mentioned 5 industries</td><td>1614346</td></tr>
<tr><td></td><td>iii) a- Specific provisions during the current period</td><td>323431</td></tr>
<tr><td></td><td>iii)b- Write offs during the current period</td><td>19097.56</td></tr>
<tr><td></td><td>Amt. of Gross NPAs broken down by significant geographical areas</td><td>
<table>
<tr><td></td><td>Gross NPA</td></tr>
<tr><td>Domestic Operations</td><td>4038762.00</td></tr>
<tr><td>Domestic Subsidiary</td><td>41403.43</td></tr>
<tr><td>International Operations</td><td>784515.21</td></tr>
<tr><td>International Subsidiary</td><td>46019.61</td></tr>
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<tr><td></td><td>Specific Provision for the above</td><td>
<table>
<tr><td></td><td>Specific Provision</td></tr>
<tr><td>Domestic Operations</td><td>2624452.00</td></tr>
<tr><td>Domestic Subsidiary</td><td>15479.03</td></tr>
<tr><td>International Operations</td><td>637874.73</td></tr>
<tr><td>International Subsidiary</td><td>26526.06</td></tr>
</table></td></tr>
</table>

TABLE DF-4: CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDISED APPROACH

Qualitative Disclosures:

Names of Credit Rating Agencies used, plus reasons for anychanges:

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

Types of exposures for which each Agency is used:

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.

Description of the process used to transfer Public Issue Ratings onto comparable assets in the Banking Book

Bank's external ratings application framework are as follows:

1. The Bank uses only those ratings that have been solicited by the counterparty. Foreign sovereign and foreign Bank exposures are risk-weighted based on issuer ratings assigned to them.
2. The Bank encourages Corporate and Public Sector Entity (PSE) borrowers to solicit credit ratings from the RBI approved ECAI and uses these ratings for calculating Risk weighted assets wherever such ratings are available.
3. The RBI guidelines outline specific conditions for facilities that have multiple ratings. In this context, the lower rating, where there are two ratings and the second-lowest rating where there are three or more ratings are used for a given facility.
4. The Bank ensures that the external rating of the facility/borrower has been reviewed at least once by the ECAI during the previous 15 months and is in force on the date of its application.

5. As per RBI guidelines dated 25 August 2016, claims on corporates, AFCs, and NBFC-IFCs having aggregate exposure from Banking system of more than 100 crore which were rated earlier and subsequently have become unrated are risk weighted at 150%.

6. When a borrower is assigned a rating that maps to a risk weight of 150%, then this rating is applied on all the unrated facilities of the borrower and risk weighted at 150%.

Quantitative Disclosures:

The exposure amounts after risk mitigation subject to Standardized Approach (rated and unrated) in the three major risk buckets are as under:

Category of Risk Weight	**TOTAL (Rs. in Lakhs)**
Below 100% risk weight	4,69,10,762.11
100% risk weight	1,63,00,205.74
More than 100 % risk weight	53,75,223.81
CRM Deducted*	68,37,205.70
Total Exposure (FB+NFB)	**7,54,23,397.36**

** CRM also includes provisions on NPA account*

Table DF 5.Credit Risk Mitigation: Disclosures for Standardized Approaches

Qualitative Disclosures:

Policies and processes for, and an indication of the extent to which the bank makes use of, on- and off-balance sheet netting:

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.

The Bank has well-laid out policy on valuation of securities charged to the Bank. The securities mentioned below at Sr. No. 4 to 10 above are recognized as Credit Risk Mitigants (CRM) for on-balance sheet netting under Basel-III standardized approach for credit risk following Comprehensive Approach of Basel-III norms.

Description of the main types of collateral taken by the Bank:

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.

Main types of Guarantor Counterparty and their creditworthiness:

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

Eligible guarantors (as per Basel-III) available as CRM having exposures backed up by Central / State Government, ECGC, CGTMSE, Banks &Corporate/PSEs attracts a lower risk weight than the counter party.Other guarantors having an external rating of AA or better. In case the guarantor is a parent company, affiliate or subsidiary, they should enjoy a risk weight lower than the obligor for the guarantee to be recognized by the Bank.

Information about (Market or Credit) risk concentrations within the mitigation taken:

Bank has a diversified portfolio of assets which are secured by various types of collaterals which includes eligible financial collaterals listed above, Guarantees by sovereigns and well-rated corporates &fixed assets and current assets of the counterparty.

Quantitative Disclosures:

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

(Rs. in Lakhs)

Credit Risk Portfolio	Total
Claims on Banks	27779.82
Commercial Real Estate	41976.21
Corporates	4584344.77
Domestic Sovereigns	617.50
Foreign Sovereigns	18.77
Other Assets	5371.13
Public Sector Entity	19896.06
Regulatory Retail Portfolio	1370495.67
Residential Property	26285.25
Specified Categories	760420.52
Primary Dealers	0.00
MDBS,BIS and IMF	0.00
TOTAL	**6837205.70**

b. For each separately disclosed portfolio the total exposure (after, where applicable, on or off balance sheet netting) that is covered by guarantees / credit derivatives (whenever specifically permitted by RBI)	In lakhs
	1403966.6

Table DF 6. Securitization Exposures: Disclosure for Standardized Approach

	Qualitative Disclosures	
(a)	***The general qualitative disclosure requirement with respect to securitization including a discussion of:***	
	The bank's objectives in relation to securitization activity, including the extent to which these activities transfercredit risk of the underlying securitized exposures away fromthe bank to otherentities.	Nil
	The nature of other risks (e.g. liquidity risk) inherent in securitized assets;	Not Applicable
	The various roles played by the bank in the securitization process (For example: originator, investor, servicer, provider of credit enhancement, liquidity provider, swap provider@, protection provider#) and an indication of the extent of the bank's involvement in each of them; @ A bank may have provided support to a securitization structure in the form of an interest rate swap or currency swap to mitigate the interest rate/currency risk of the underlying assets, if permitted as per regulatory rules. # A bank may provide credit protection to a securitization transaction through guarantees, credit derivatives or any other similar product, if permitted as per regulatory rules.	Not Applicable
	Adescriptionoftheprocessesinplacetomonitorchanges inthecreditandmarketriskofsecuritization exposures(for example, how the behavior of the underlying assets impacts securitization exposures as defined in para5.16.1 of the Master Circular on NCAF dated July 1,2012).	Not Applicable
	A description of the bank's policy governing the use of credit risk mitigation to mitigate the risks retained through securitization exposures;	Not Applicable
(b)	***Summaryofthebank'saccountingpoliciesforsecuritizationactivities,including:***	
	Whether the transactions are treated as sales or financings;	Not Applicable
	Methods and key assumptions (including inputs) applied in valuing positions retained or purchased	Not Applicable
	Changes in methods and key assumptions from the previous period and impact of the changes;	Not Applicable

	Policies for recognizing liabilities on the balance sheet for arrangements that could require the bank to provide financial support for securitized assets.	Not Applicable
(c)	***In the banking book, the names of ECAIs used for securitization s and the types of securitization exposurefor which each agency isused.***	Not Applicable

	Quantitative Disclosures: Banking Book	
(d)	The total amount of exposures securitized by the bank.	Nil
(e)	For exposures securitized losses recognized by the bank during the current period broken by the exposure type (e.g. Credit cards, housing loans, auto loans etc. detailed by underlying security)	Nil
(f)	Amount of assets intended to be securitized within a year	Nil
(g)	Of (f), amount of assets originated within a year before Securitization.	Not Applicable
(h)	The total amount of exposures securitized (by exposure type)andunrecognizedgainorlossesonsalebyexposure type.	Nil
(i)	Aggregate amount of:	
	On-balance sheet securitization exposures retainedor purchased broken down by exposure type and	Nil
	Off-balance sheet securitization exposures broken down by exposure type	Nil
(j)	Aggregate amount of securitization exposures retained or purchased and the associated capital charges, broken down between exposures and further broken down into different risk weight bands for each regulatory capital approach	Nil
	Exposures that have been deducted entirely from Tier 1 capital, credit enhancing I/Os deducted from total capital, and other exposures deducted from total capital (by exposure type).	Nil
	Quantitative Disclosures: Trading Book	
(k)	Aggregateamountofexposuressecuritizedbythebankfor whichthebankhasretainedsomeexposuresandwhichis subject to the market risk approach, by exposuretype.	Nil
(l)	Aggregate amount of:	
	On-balance sheet securitization exposures retained or purchased broken down by exposure type; and	Nil

	Off-balance sheet securitization exposures broken down by exposure type.	Nil
(m)	Aggregate amount of securitization exposures retained or purchased separately for:	Nil
	Securitization exposures retained or purchased subject to Comprehensive Risk Measure for specific risk; and	Nil
	Securitization exposures subject to the securitization framework for specific risk broken down into different risk weight bands.	Nil
(n)	Aggregate amount of:	
	The capital requirements for the securitization exposures, subject to the securitization framework broken down into different risk weight bands.	Nil
	Securitization exposures that are deducted entirely from Tier 1 capital, credit enhancing I/Os deducted from total capital,andotherexposuresdeductedfromtotalcapital (by exposuretype).	Nil

Table DF 7. Market Risk in Trading Book:

Qualitative Disclosures:

The Bank defines market risk as potential loss that the Bank may incur due to adverse movements 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

Quantitative Disclosures:

Risk Weighted Assets and Capital Charge on Market Risk (as per Standardized Duration Approach) as on 31st March 2019 are as under:

Risk Category	Minimum Capital requirement (Rs. in Lakhs)
Interest Rate Risk	149714.21
Foreign Exchange Risk	6213.75
Equity Position Risk	84195.65
Total Capital Charge	**240123.61**

Table DF 8. Operational Risk

Operational Risk is the risk of loss resulting from inadequate or failed internal processes, people and systems, or from external events. The definition is "causal based", providing a breakdown of operational risk into four categories based on its sources: (a.) people, (b.) process, (c.) system, and (d) external factors. This includes legal risk, but excludes strategic and reputational risks. Legal risk includes, but is not limited to, exposures to fines, penalties or punitive damages resulting from supervisory actions, as well as ordinary damages in civil litigation, related legal costs and private settlements.

A. Operational Risk Management Framework

The Bank has a robust Operational Risk Management Framework (ORMF) and Operational Risk Management System (ORMS) in place to facilitate quantitative and qualitative aspects of Operational Risk, in line with Bank's size, nature and complexities of its activities and in compliance with applicable regulatory RBI / Basel III guidelines.

Board of Directors through its various committees i.e. Risk Management Committee of the Board (RMCB), Enterprise Risk Management Committee (ERMC), Product and Process Approval Committee (PPAC), provides guidance and direction for implementation of ORMF and ensures effective management of Operational Risk.

- RMCB is a board level committee responsible for overall Operational Risk profile, ORMF and its continued appropriateness.

- ERMC is a committee of senior management responsible for management and measurement of enterprise-wide risks. The committee is responsible for design and implementation of ERM Framework including ORM framework.

- PPAC is a senior level committee responsible for approval of new product / process / system and approval of modification in existing product / process/ system.

- Operational Risk Management (ORM) Cell is a part of Risk Management Department which is headed by Chief Risk Officer. ORM Cell is an independent function, works in liaison with the business units, corporate management and all other functions and department of the Bank to implement ORMF, codify Bank wide policies, manuals and procedures concerning Operational Risk management and measurement, conduct ORM sensitization across the Bank for development and maintenance of operational risk management culture, develop ORM risk appetite and strategy, Implement Loss Data, RCSA and KRI requirement as per internal policies and regulatory guidelines.

B. Objective of Operational Risk Management:

The objective of the Bank's Operational Risk Management is to manage and control Operational risks in effective manner and establish explicit and consistent standards for Operational Risk Management in the Bank. The ORM aims to:

- Develop a culture for management of Operational Risk at Bank wide level
- Establish risk appetite for the Bank
- Establish Operational Risk Management Strategy of the Bank and issue guidance based on risk profile.
- Ensure responsibilities and accountabilities at all level of staff with adequate number of resources having requisite level of qualification, experience and training in order to effectively manage operational risk.
- Ensure an effective and sound internal control system in the Bank
- Oversee the adequacy of control processes in respect of the continuing appropriateness of the ORMS
- Develop a common understanding of Operational Risk across the Bank, to assess Operational Risk of business, operation and support groups, and take appropriate actions
- Help business and operations to improve internal controls throughout the Bank, thereby reducing the probability and potential impact of losses from operational risk
- Understand significant risks and their strategic implications and effects on the Bank
- Review overall risk profile of the Bank including key issues, risk incidents, limit breaches, internal and external changes having material impact on the risk profile of the Bank, non-compliance with policy and procedures, and pending corrective action plan.

C. Risk Identification, Measurement and Monitoring:

To have a sound operational risk governance structure and manage operational risk the Bank has adopted three lines of Defence mechanism. While day to day operational risk management lies with First Line of Defence (business function, operations and support function), Bank's ORM Cell works as Second Line of Defence and is responsible for designing methodologies for identification, measurement and monitoring of operational risk at the Bank wide level.

ORM cell identifies Operational Risk inherent in the processes, products, systems and external environment of the different business and administrative units of the Bank and submits the analysis reports to ERMC, the Risk Management Committee on a periodic basis for directions. Operational Risk exposures (risk and control self-assessment results, operational risk incidents analysis, key risk indicators and open risks) are monitored by the ORMC on a regular basis and reported to the business heads in the form of dashboard on a periodic basis.

D. Processes and strategies adopted by the Bank for Operational Risk Management are as under:

- Internal Operational Risk loss data are collected, analyzed and monitored in systematic manner and reported to ERMC and RMCB on periodical basis. The loss data collection is done through a web based system by the entities where the incident has happened. Near Miss Events are also captured to identify control gaps and improve risk management practices.

- Bank collects external operational risk Loss Data to understand industry experience and to assess adequacy of our internal controls. In order to gain access of the External Loss database, Bank has taken membership of the CORDEX, a consortium of Indian Banks, established for collection of industry level Operational Risk losses.

- Bank has a comprehensive database of internal and external losses which are collected and monitored as per Basel defined 8 Business Lines and 7 Loss Event Types.

- Bank has implemented RCSA exercise to proactively identify and evaluate the risks involved in products/ processes / systems and to identify control gaps. For new product / process / system owner department conducts assessment of inherent risk and implement control measures to mitigate or minimize the criticality of the risk to bring down under acceptable appetite. For existing products, RCSA assessment is conducted by end users i.e. users at first line of Defense.

- The Risk culture is being inculcated in the organization with the help of various Workshops specifically through RCSA Workshops and other gatherings.

  All new products, processes, systems are rolled out after proper scrutiny through RCSA process in which inherent risk are identified and assessed and appropriate controls are incorporated before their launch.

- Bank has employed Key Risk Indicator (KRI) programme to sense the pulse of potential risk on a pro-active basis to enable the Bank to take appropriate action in a timely manner. These KRIs are monitored on defined frequency and identified threshold levels. Corrective Action Plan are initiated by KRI Owner functions for all KRIs, breaching the threshold.

  The Bank has implemented a web based Operational Risk Management System for systemic, holistic and integrated management of Operational Risk in our Bank. The system contains module such as Incident Management (IMM), Risk and Control Self-Assessment (RCSA), Key Risk Indicator (KRI) and Issues and Action Plan (I&A).

E. Operational Risk Management in Overseas Branches and Banking Subsidiaries:

Operational Risk Management Policy of the Bank is applicable to all branches / offices / corporate office of the Bank including Overseas Branches / Territories, and Domestic and International Subsidiaries, depending upon its business profile, nature, size and complexity of operations. Adoption of group level Operational Risk Management Framework by international subsidiaries and overseas branches / territories is subject of compliance of home-host requirement.

F. Capital requirement for 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 gross income of last 3 years is taken into consideration for arriving at Risk Weighted Assets. Accordingly the capital requirement for Operational Risk is **Rs.395595.99 Lakhs.**

Table DF 9. Interest Rate Risk in the Banking Book (IRRBB)

Qualitative Disclosures:

Interest Rate Risk in the Banking Book is measured and monitored in accordance with the guidelines laid out in the Bank'sGroup Asset Liability Management (ALM) Policy which is based on the RBI "Guidelines on Banks' Group Asset Liability Management Framework – Interest Rate Risk" dated 4th November 2010. Interest Rate Risk is measured in terms of changes in the value of interest rate sensitive positions across the whole Bank i.e. both in the Banking and trading books as described below.

a. The interest rate risk in the Banking book 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.

Quantitative Disclosures:

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 2019, for a period of one year due to 200 basis point upward movement in the interest rate

(Rs. in Lakhs)

Currency	**200 Basis point upward movement in the interest rates**
INR	**34985.19**
EUR	**1636.97**
GBP	**5926.23**
USD	**-25974.37**
Other	**-19485.83**

(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 2019

(Rs. in Lakhs)

Currency	Change in Market Value of Equity due to 200 basis point upward movement in interest rate.
INR	**(3,41,140.36)**
EUR	**(966.13)**
GBP	**6,305.23**
USD	**(65,612.97)**
Other	**(74,058.37)**

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

Qualitative Disclosures:

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 Bank's 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.

Quantitative Disclosures

b. The Bank does not recognize bilateral netting. The derivative exposure is calculated using Current Exposure Method (CEM) and the balance out standing as on 31st March 2019 is given below:

(Rs. in Lakhs)

Particulars	Notional Amounts	Current Credit Exposure (under CEM)
Forward forex Contracts (Less than or equal to 14 days)	4141730.75	85863.77
Forward forex Contracts (Over 14 days)	24159724.85	879932.20
Currency Future	0.00	0.00
Currency Options	159039.56	1775.32
Interest rate future	0.00	0.00
Cross Currency Interest Rate Swap	109053.00	11525.69
Single Currency Interest Rate Swap	4117722.71	66607.61

Table DF – 11: Composition of Capital

(Rs. in Millions)

Basel III common disclosure template used from 31ST March 2017				
Sr. No	**Items**	**Eligible Amount**	**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)	217049.19		A+D

Basel III common disclosure template used from 31ST March 2017				
Sr. No	**Items**	**Eligible Amount**	**Amounts Subject to Pre Basel III Treatments**	**Ref No.**
2	Retained Earnings	265689.23		B+E+F+I+(75%H)+Includes Minority share of Rs 1094.5 million of J-Profit for the quarter
3	Accumulated other comprehensive income (and other reserve)	36759.04		C (less) Revaluation reserve + 45% of Revaluation Reserve
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)			
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**	**519497.46**	**0.00**	
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	22503.28		
11	Cash-flow hedge reserve			
12	Shortfall of provision to expected loss			
13	Securitization 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			
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%			

Basel III common disclosure template used from 31[ST] March 2017				
Sr. No	**Items**	**Eligible Amount**	**Amounts Subject to Pre Basel III Treatments**	**Ref No.**
	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)			
20	Mortgage servicing rights (amount above 10% threshold)			
21	Deferred tax assets arising from temporary difference (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			
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			
28	**Total regulatory adjustments to Common equity Tier 1**	22503.28	0.00	
29	**Common Equity Tier 1 Capital (CET 1)**	**496994.18**		

Basel III common disclosure template used from 31ST March 2017				
Sr. No	**Items**	**Eligible Amount**	**Amounts Subject to Pre Basel III Treatments**	**Ref No.**
	Additional Tier 1 capital : instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32)	43500.00		
31	of which : classified as equity under applicable accounting standards (PNCPS)			
32	of which : classified as liabilities under applicable accounting standards (Perpetual Debt Instruments)	43500.00		
33	Directly issued capital instruments subject to phase out form Additional Tier 1	4834.50	16115.00	
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 : instruments issued by subsidiaries subject to phase out			
36	**Additional Tier 1 capital before regulatory adjustment**	48334.50	16115.00	
37	Investments in own Additional Tier 1 instruments			
38	Reciprocal cross-holdings in Additional Tier 1 instruments	312.10		{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)			
41	National specific regulatory adjustment (41a+41b)			
41a	of which: Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries			

Basel III common disclosure template used from 31ST March 2017				
Sr. No	**Items**	**Eligible Amount**	**Amounts Subject to Pre Basel III Treatments**	**Ref No.**
41b	of which : Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the Bank			
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions			
43	**Total regulatory adjustments to Additional Tier 1 capital**	312.10	0.00	
44	**Additional Tier 1 capital (AT1) capital**	48022.40		
44a	**Additional Tier 1 capital (AT1) reckoned for capital adequacy**	48022.40		
45	**Tier 1 capital (T1 = CET1 + Admissible AT1)**	**545016.58**		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	35565.00		
47	Directly issued capital instruments subject to phase out from Tier 2	7500.00	25000.00	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)			
49	of which: instruments issued by subsidiaries subject to phase out			
50	Provisions	34206.40		G and other Provisions
51	**Tier 2 capital before regulatory adjustments**	**77271.40**		
52	Investments in own Tier 2 instruments			
53	Reciprocal cross-holdings in Tier 2 instruments	50.80	0	{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)			

Basel III common disclosure template used from 31ST March 2017				
Sr. No	**Items**	**Eligible Amount**	**Amounts Subject to Pre Basel III Treatments**	**Ref No.**
56	National specific regulatory adjustments (56a+56b)			
56a	of which: Investments in the Tier 2 capital of unconsolidated subsidiaries			
56b	of which: Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the Bank			
57	**Total regulatory adjustments to Tier 2 capital**	**50.80**		
58	**Tier 2 capital**	**77220.60**		
59	**Total Capital (TC = T1 + T2) (45+58c)**	**622237.18**		
60	**Total risk weighted assets (60a + 60b + 60c)**	**4285858.21**		
60a	of which: total credit risk weighted assets	3701288.48		
60b	of which: total market risk weighted assets	220803.30		
60c	of which: total operational risk weighted assets	363766.43		
Capital ratios and buffers				
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	11.60%		
62	Tier 1 (as a percentage of risk weighted assets)	12.72%		
63	Total capital (as a percentage of risk weighted assets)	14.52%		
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)	11.60%		
65	of which: capital conservation buffer requirement (as a percentage of risk weighted assets)	1.875%		
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)	7.375%		Inc CCB

Basel III common disclosure template used from 31ST March 2017				
Sr. No	**Items**	**Eligible Amount**	**Amounts Subject to Pre Basel III Treatments**	**Ref No.**
70	National Tier 1 minimum ratio (if different from Basel III minimum)	8.875%		Inc CCB
71	National total capital minimum ratio (if different from Basel III minimum)	10.875%		Inc CCB
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)	74452.80		
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)	34206.40		
77	Cap on inclusion of provisions in Tier 2 under standardized approach (1.25% of 3701288.47)	46266.11		
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	48334.50		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	11280.50		
84	Current cap on T2 instruments subject to phase out arrangements	43065.00		

Basel III common disclosure template used from 31ST March 2017				
Sr. No	**Items**	**Eligible Amount**	**Amounts Subject to Pre Basel III Treatments**	**Ref No.**
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	17500.00		

Notes to Template		
Row	**Particular**	**(Rs. in million)**
10	Deferred tax assets associated with accumulated losses	0.23
	Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability	74452.8
	Maximum eligibility limit as per RBI Circular no. RBI/2015-16/331 RBI/2015-16/331 dt. March 1, 2016	51949.75
	Deduction of Net DTA in excess of eligibility limit	22503.28
	Total as indicated in row 10	**74453.03**
19	If investments in insurance subsidiaries are not deducted fully from capital and instead considered under 10% threshold for deduction, the resultant increase in the capital of bank	0.00
	of which: Increase in Common Equity Tier 1 capital	0.00
	of which: Increase in Additional Tier 1 capital	0.00
	of which: Increase in Tier 2 capital	0.00
26b	If investments in the equity capital of unconsolidated non-financial subsidiaries are not deducted and hence, risk weighted then:	
	(i) Increase in Common Equity Tier 1 capital	100.10
	(ii) Increase in risk weighted assets	250.25
50	Eligible Provisions included in Tier 2 capital	34206.39
	Eligible Revaluation Reserves included in Tier 2 Capital	0.00
	Total of row 50	34206.39

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
		31.03.2019	**31.03.2019**
A	**Capital & Liabilities**		
i	Paid-up Capital	5303.64	5303.64
	Reserves & Surplus	494237.56	482600.18
	Minority Interest	3413.65	3413.65
	Share Application Money Pending Allotment **	50420.00	50420.00
	Total Capital	**502954.85**	**491317.48**
ii	**Deposits**	**6655886.85**	**6655349.24**
	of which: Deposits from Banks	551715.71	551733.17
	of which: Customer deposits	6104171.14	6103616.07
	of which: Other deposits (pl. specify)	0.00	0
	of which: Deposit from branches in India	5251427.05	5251800.30
	of which: Deposit from branches outside India	1404459.80	1403548.95
iii	**Borrowings**	**688675.32**	**654719.67**
	of which: From RBI	275000.00	275000.00
	of which: From Banks	71191.13	71867.47
	of which: From other institutions & agencies	79301.85	44586.01
	of which: borrowing outside India	139002.34	139086.20
	of which: Capital instruments	124180.00	124180.00
iv	**Other liabilities & provisions**	298782.43	232040.69
	Total	**8196719.45**	**8083847.09**
B	**Assets**		
i	**Cash and balances with Reserve Bank of India**	282253.46	282241.80
	Balance with Banks and money at call and short notice	696594.94	692599.75
ii	**Investments:**	**1957162.40**	**1876145.86**
	of which: Government securities	1714563.49	1699081.26
	of which: Other approved securities	35496.00	127.86
	of which: Shares	33715.79	22672.02
	of which: Debentures & Bonds	85375.87	64035.80
	of which: Subsidiaries / Joint Ventures / Associates	10179.54	12990.77
	Of which: Others (Commercial Papers, Mutual Funds etc.)	77831.72	77238.15
iii	**Loans and advances**	**4842148.11**	**4820200.15**
	of which: Loans and advances to Bank	535608.14	535608.14
	of which: Loans and advances to customer	4306539.97	4284592.01
iv	**Fixed assets**	**71437.08**	**71294.36**
v	**Other assets**	**344884.39**	**341365.18**
	of which: Goodwill and intangible assets	270418.87	266901.25

(Rs in Million)

	Particulars	Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation
	of which: Deferred tax assets	74465.52	74463.94
vi	**Goodwill on consolidation**	2239.08	0.00
vii	**Debit balance in Profit & Loss account**	0.00	0
	Total Assets	**8196719.45**	**8083847.08**

Step: 2

(Rs in Million)

	Particulars	Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation	Ref No.
		31.03.2019	**31.03.2019**	
A	**Capital & Liabilities**			
i	Paid-up Capital	5303.64	5303.64	
	of which: Amount eligible for CET1	5303.64	5303.64	A
	of which: Amount eligible for AT1			
	Share Application Money Pending Allotment **	50420.00	50420.00	
ii	Reserves & Surplus	**494237.56**	**482600.18**	
Schedule 2	STATUTORY RESERVE	98014.19	97644.94	B
	CAPITAL RESERVE	61939.68	61939.68	C
	SHARE PREMIUM	161325.55	160753.55	D
	General Reserve	0.00		
	Special Reserves u/s 36(i)(viii)(a) of I.T.Act,1961	0.00		
	Special Reserve u/s 36(I)(VIII) of I.T. act	49724.45	49724.45	E
	Revenue & other reserve	88524.11	78379.68	F
	Investment reserve account	631.62	631.62	G
	Foreign Currency Translation Reserve	22983.94	23481.99	H
	Unallocated Profit	11094.02	10044.29	I
	Minority Share	3413.65	3413.65	J
	Total Capital	**553374.85**	**541737.48**	
ii	**Deposits**	**6655886.85**	**6655349.24**	
Schedule 3	Demand Deposit from Bank	10383.64	10383.65	
	Demand Deposit from Others	471917.39	472069.96	
	SAVINGS BANK DEPOSITS	1821200.70	1821195.70	
	Term Deposit from Banks	541332.07	541349.52	

(Rs in Million)

	Particulars	Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation	Ref No.
	Term Deposit from Others	3811053.06	3810350.42	
	Deposit from branches in India	5251427.06	5251800.30	
	Deposit from branches outside India	1404459.79	1403548.95	
iii	**Borrowings**	**688675.32**	**654719.67**	
	RBI (u/s 19 of RBI Act)	275000.00	275000.00	
	From Banks	71191.13	71867.47	
	Other institutions and agencies	79301.85	44586.01	
	Innovative Perpetual Debt Instruments (IPDI)	59615.00	59615.00	U
	Hybrid debt capital instrument issued as bonds			V
Schedule	Subordinated Bonds	64565.00	64565.00	T
4	Borrowings outside India	139002.34	139086.20	
iv	**Other liabilities & provisions**	**298782.43**	**232040.69**	
	of which : Bills Payable	19266.90	19263.87	
	of Which : Inter Office Adjustment (Net)	10831.25	10831.25	
	of Which : Deferred tax liability	24.36	24.04	
	of Which : Interest Accrued	38481.04	37297.70	
	of Which : Contingent Provision against Standard Advances	32210.081	32121.19	X
Schedule 5	of Which : Other (including provision)	197968.77	132502.64	W
	Total Liabilities	**8196719.45**	**8083847.08**	
B	**Assets**			
i	**Total Cash &Bank Balances**	**978848.40**	**974841.54**	
	Cash and balances with Reserve Bank of India	282253.46	282241.80	
	Balance with Banks and money at call and short notice	696594.93	692599.74	
ii	**Investments**	**1957162.40**	**1876145.86**	
	Govt. Securities	1714563.49	1699081.26	N
	Other approved securities	35496	127.86	O
	Shares	33715.78	22672.02	P
	Debentures & Bonds	85375.86	64035.80	Q
Schedule	Subsidiaries and/or JVs India & ABOROAD	10179.54	12990.77	R
8	Other investments	77831.716	77238.15	S
iii	**Loans and advances**	**4842148.11**	**4820200.15**	
	BILLS PURCHASED & DISCOUNTED	264010.02	263907.32	
	CASH CREDITS, OVERDRAFTS & LOANS REPAYABLE ON DEMAND	2079424.13	2079226.07	
	TERM LOANS	2498713.94	2477066.76	

(Rs in Million)

	Particulars	Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation	Ref No.
iv	**Fixed assets**	**71437.08**	**71294.36**	
v	**Other assets**	**344884.39**	**341365.18**	
Schedule 11	of which: Goodwill and intangible assets			L
	Out of which: Goodwill			
	Other intangibles (excluding MSRs)	270418.87	266901.25	
	Deferred tax assets	74465.52	74463.93	M
vi	**Goodwill on consolidation**	2239.08	0.00	
vii	**Debit balance in Profit & Loss account**	0.00	0.00	
	Total Assets	**8196719.45**	**8083847.08**	

Step-3

Common Equity Tier 1 capital (CET1): instruments and reserves			
		Component of regulatory capital reported by Bank	**Ref No. (with respect to DF - 12: Step 2)**
1	Directly issued qualifying common share (and equivalent for non - joint stock companies) capital plus related stock surplus	217049.19	A+D
2	Retained earnings	265689.23	B+E+F+I+(75%H)+Includes Minority share of Rs. 1094.5 million of J-Profit for the quarter
3	Accumulated other comprehensive income (and other reserves)	38998.12	C (less) Revaluation reserve + 45% of Revaluation Reserve
4	Directly issued capital subject to phase out from CET1 (only applicable to non- joint stock companies)		
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 adjustments	**521736.54**	

7	Prudential valuation adjustments		
8	Goodwill (net of related tax liability)		

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 –II
2	TIER I (IPDI) SR –III
3	Basel III AT I SR-V
4	Basel III AT I SR-VI
5	Basel III AT I SR-VII
6	Basel III AT I SR-VIII
7	Basel III AT I SR-IX
8	BOND SERIES –XXI
9	BOND SERIES –XI
10	TIER I (IPDI) SR –IV
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	BOND SERIES –XVIII
18	BOND SERIES –XIX
19	BOND SERIES –XX

Table DF-15: Disclosure Requirements for Remuneration

As Bank of Baroda is a Public Sector Bank Table DF -15 is 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

Group makes direct investments in public and private equity securities; Also investments in debt securities and loans, public and private equity securities and real estate entities. These investments are typically longer-term in nature and are primarily held for capital appreciation purposes; they are therefore classified for regulatory capital purposes as banking book equity investments.

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.

	Item	Amount (Rs. in Lakhs)
1	Investments	361010.94
1.1	As per Balance Sheet	361010.94
1.2	Fair Value	361010.94
	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	361010.94
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.	

	Item	Amount (Rs. in Lakhs)
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

The leverage ratio has been calculated using the definitions of capital and total exposure. The Bank's leverage ratio, calculated in accordance with the RBI guidelines under consolidated framework is as follows:

LEVERAGE RATIO AS ON 31.03.2019		
BANK OF BARODA (GROUP)		
DF-17 Summary Comparison of Accounting Assets Vs. Leverage Ratio Exposure Measure		
Sr. No.	Item	(In Rs. Millions)
1	Total Consolidated Assets as per published financial statements	**80,83,846.49**
2	Adjustment for investments in Banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation.	
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure.	22,815.38
4	Adjustments for derivative financial instruments	1,05,018.44
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)	6,74,482.23
7	Other adjustments	
8	**Leverage ratio exposure**	**88,40,531.78**

DF-18 - Leverage Ratio Common disclosure template

		(Rs. in Millions)
	Leverage Ratio Common Disclosure Template	Mar-19
	Item	Leverage Ratio Framework
	On-Balance sheet Exposures	
1	On-Balance sheet items (excluding derivatives and SFTs, but including collateral)	80,83,846.49
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	-22,815.38
3	**Total On-balance sheet exposures**	80,61,031.11
		Derivative Exposures
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	42,003.35
5	Add-on amounts for PFE associated with all derivatives transactions	63,015.08
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**	1,05,018.44
	Securities Financing Transaction Exposures	
12	Gross SFT assets (with no 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	21,10,605.20
18	(Adjustments for conversion to credit equivalent amounts)	-14,36,122.97
19	**Off-Balance sheet items**	6,74,482.23
	Capital and total exposures	
20	**Tier 1 capital**	5,45,016.58
21	**Total Exposures**	88,40,531.78
	Leverage ratio	
22	**Basel III leverage ratio**	**6.16%**