Disclosures (on consolidated basis) under Pillar 3 in terms of New Capital Adequacy Framework (Basel III) of Reserve Bank of India as on 30.09.2017

DF 1. Scope of application and Capital Adequacy

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

(i) Qualitative Disclosures: -

Name of the entity / Country of incorporation	Whether the entity is included under accounting scope of consolidation (Yes/No)	Explain the method of consolidation	Whether the entity is included under regulatory scope of consolidation (yes / no)	Explain the method of consolidation	Explain the reasons for difference in the method of consolidation	Explain the reasons if consolidated under only one of the scopes of consolidation
The Nainital Bank Ltd. / India	Yes	Line By Line Basis	Yes	Line By Line Basis	NA	NA
BOB Capital Markets Ltd /India	Yes	Line By Line Basis	Yes	Line By Line Basis	NA	NA
BOB Cards Ltd. / India	Yes	Line By Line Basis	Yes	Line By Line Basis	NA	NA
Baroda Global Shared services Limited/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

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
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 Consolidaton Method	No	The investment asset is deducted from regulatory capital	Regulatory guidelines applied to an insurance entity	Regulatory guidelines
India International Bank (Malaysia) Bhd. / Malaysia	Yes	Proportionate Consolidaton Method	Yes	Proportionate Consolidaton Method	NA	NA
India Infradebt Ltd. / India	Yes	Proportionate Consolidaton Method	Yes	Proportionate Consolidaton Method	NA	NA
Indo Zambia Bank Limited / Zambia	Yes	Equity Method	Yes	Equity Method	NA	NA
Baroda Pioneer Asset Management Co. Ltd. / India	Yes	Equity Method	Yes	Equity Method	NA	NA
Baroda Pioneer Trustee Co. Pvt Ltd / India	Yes	Equity Method	Yes	Equity Method	NA	NA
Baroda Uttar Pradesh Gramin Bank / India	Yes	Equity Method	Yes	Equity Method	NA	NA
Baroda Rajasthan Kshetriya Gramin Bank / India	Yes	Equity Method	Yes	Equity Method	NA	NA
Baroda Gujarat Gramin Bank / India	Yes	Equity Method	Yes	Equity Method	NA	NA

a. List of group entities considered for consolidation:

The Nainital Bank Ltd.
BOB Capital Markets Ltd
BOB Cards Ltd.
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.
India International Bank (Malaysia) Bhd.
India Infradebt Ltd.
Indo Zambia Bank Limited
Baroda Pioneer Asset Management Co. Ltd.
Baroda Pioneer Trustee Co. Pvt Ltd
Baroda Uttar Pradesh Gramin Bank
Baroda Rajasthan Kshetriya Gramin Bank
Baroda Gujarat Gramin Bank

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

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

(ii) Quantitative Disclosures:

c. List of group entities considered for consolidation:

(Amt 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 Nainital Bank Ltd. / India	Banking	61770.81	771532.37
BOB Capital Markets Ltd /India	Non Banking	16247.95	16688.67
BOB Cards Ltd. / India	Non Banking	26047.80	34013.73
Baroda Glabal Shared services Limited/India	Non Banking	981.52	994.78
Baroda Sun technology Limited/India	Non Banking	0.00	0.00
Bank of Baroda (Botswana) Ltd./ Botswana	Banking	16533.25	98653.78
Bank of Baroda (Kenya) Ltd. / Kenya	Banking	101216.63	550050.78
Bank of Baroda (Uganda) Ltd. / Uganda	Banking	51690.04	258697.90
Bank of Baroda (Guyana) Inc. /Guyana	Banking	9174.73	55099.40
Bank of Baroda (Tanzania) Ltd. /Tanzania	Banking	10798.44	50980.29
Bank of Baroda Trinidad &Tobago Ltd. / Trinidad &Tobago	Banking	5193.31	42060.19
Bank of Baroda (Ghana) Ltd. /Ghana	Banking	22832.83	53256.17
Bank of Baroda (New Zealand) Ltd. /New Zealand	Banking	21980.64	50459.32
BOB (UK) Ltd. / UK	Non Banking	10.01	10.01
India International Bank (Malaysia) Bhd. / Malaysia	Banking	47842.20	68001.15
India First Life Insurance company Ltd. / India	Non Banking	54245.25	1162685.43
India Infradebt Ltd. / India	Non Banking	83891.69	716693.25
Indo Zambia Bank Limited / Zambia	Banking	50112.16	221398.20
Baroda Pioneer Asset Management Co. Ltd. / India	Non Banking	5827.03	6862.67
Baroda Pioneer Trustee Co. Pvt Ltd / India	Non Banking	10.20	16.98
Baroda Uttar Pradesh Gramin Bank / India	Banking	113340.78	2083348.32
Baroda Rajasthan Kshetriya Gramin Bank / India	Banking	97152.22	1492974.39
Baroda Gujarat Gramin Bank / India	Banking	16013.02	384735.37

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

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

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

(Amt 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**
NIL				

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

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

DF 2. Capital Adequacy

a. Bank maintains capital to cushion the risk of loss in value of exposure, businesses etc. so as to protect the interest of depositors, general creditors and stake holders against any unforeseen losses. Bank has a well-defined Internal Capital Adequacy Assessment Process (ICAAP) policy to comprehensively evaluate and document all risks and to provide appropriate capital so as to evolve a fully integrated risk/ capital model for both regulatory and economic capital.
In line with the guidelines of the Reserve Bank of India, the Bank has adopted Standardized Approach for Credit Risk, Basic Indicator Approach for Operational Risk and Standardized Duration Approach for Market Risk for computing CRAR.

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

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

The capital plan is revised on an annual basis. The policy of the bank is to maintain capital as prescribed in the ICAAP Policy (minimum 13.00% Capital Adequacy Ratio or as decided by the Bank from time to time). At the same time, Bank has a policy to maintain capital to take care of the future growth in business so that the minimum capital required is maintained on continuous basis. On the basis of the estimation bank raises capital in Tier-1 or Tier-2 with due approval of its Board of Directors. The Capital Adequacy position of the bank is reviewed by the Board of the Bank on quarterly basis

Consolidated Basis (Amt Rs. in Lakhs)

(b) Capital requirements for credit risk:

• Portfolios subject to Standardized approach: 3848913.30

• Securitizations exposures: NIL

(c) Capital requirements for market risk:

- Interest rate risk: 212563.92
- Foreign exchange risk (including gold):11545.43
- Equity risk: 121797.19

(d) Capital requirements for operational risk:

• Basic Indicator Approach: 350470.26

• The Standardized Approach (if applicable): NA

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

Bank of Baroda (Consol Basis):

Common Equity Tier I capital to Total RWA: 8.99%

Tier I capital to Total RWA: 10.16%

Total Capital: 12.10%

DF 3. General disclosures in respect of Credit Risk

(a) The policy of the bank for classifying bank's 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:

- Risk management Committee of Board has been constituted by the Board to specifically oversee and co-ordinate Risk Management functions in the bank.
- Credit Policy Committee has been set up to formulate and implement various credit risk strategy including lending policies and to monitor Bank's Enterprise-wide Risk Management function on a regular basis.

- Formulating policies on standards for credit proposals, financial covenants, rating standards and benchmarks.
- Credit Risk Management cells deal with identification, measurement, monitoring and controlling credit risk within the prescribed limits.
- Enforcement and compliance of the risk parameters and prudential limits set by the Board/regulator etc.,
- Laying down risk assessment systems, developing MIS, monitoring quality of loan portfolio, identification of problems and correction of deficiencies.
- Evaluation of Portfolio, conducting comprehensive studies on economy, industry, test the resilience on the loan portfolio etc.,
- Improving credit delivery system upon full compliance of laid down norms and guidelines.

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

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

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

Quantitative Disclosures in respect of Credit Risk:-

(b) Total Gross Credit Risk Exposure: **(Amt Rs. in Lakhs)**

Particulars	Fund Based	Non-Fund Based
Total Gross Credit Risk : (Exposure)	48606314.55	10761753.12

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

(Amt Rs. in Lakhs)

Particulars	Fund Based	Non-Fund Based
Total Gross Credit Risk : (Exposure) (Domestic + Domestic Subsidiaries)	35685930.07	9473016.85
Total Gross Credit Risk : (Exposure) (Overseas + Overseas Subsidiaries)	12920384.48	1288736.27

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

Industry	FB Exposure	NFB Exposure	Total
1 A Mining and Quarrying	765542.59	92938.42	858481.01
2A.1 Coal	212995.98	13046.73	226042.71
3A.2 Other	552546.61	79891.69	632438.30
4B. Food Processing	1287756.78	366034.44	1653791.22
5B.1 Sugar	279386.22	4853.59	284239.81
6B.2 Edible Oils and Vanaspati	182552.82	276245.55	458798.37
7B.3 TEA	16195.79	635.75	16831.54
8B.4 Coffee	1323.55	0.00	1323.55
9B.5 Others	808298.40	84299.56	892597.97
10C.Bevarages	74028.01	19477.85	93505.86
11C.1 Tobacco and tobacco products	31685.64	11563.86	43249.50
12C.2 Others	42342.36	7913.99	50256.35
13D. Textiles	1941195.31	352297.51	2293492.82
14D.1 Cotton Textile	1030064.73	71089.38	1101154.11
16D.2 Jute Textile	21530.85	4364.92	25895.77
16D.3 Handicraft/Khadi	27899.44	5691.49	33590.93
17D.4 Silk	68000.57	13038.32	81038.89
18D.5 Woolen	23448.10	1466.27	24914.37
19D.6 Others	770251.62	256647.13	1026898.75
20Out of D to spinning Mills	276398.26	44594.00	320992.26
21E.Leather and Leather products	46178.98	4903.09	51082.07
22F.Wood and Wood products	76865.85	12513.38	89379.23
23G.Paper and Paper products	228721.78	61710.87	290432.65
24H.Petroleum	256137.27	388580.74	644718.01
25I.Chemicals and Chemical Products	1496137.56	515636.62	2011774.18
26I1. Fertilizers	250606.05	214894.48	465500.53
27I.2 Drugs and Pharmaceuticals	379540.89	58887.43	438428.32
28I.3 Petro-Chemicals	197537.78	86816.65	284354.43
29I.4 Other	668452.85	155038.06	823490.91
30J.Rubber Plastic and their Products	429428.59	134876.25	564304.84
31K.Glass and Glassware	162167.50	65551.67	227719.16
32L.Cement and Cement Products	166373.14	40717.59	207090.74
33M.Basic Metal and Metal Products	2366596.89	749677.97	3116274.86
34M.1 Iron and Steel	1894727.34	594405.36	2489132.70
35M.2 Other Metal and Metal Products	471869.55	155272.61	627142.16
36N.All Engineering	903129.59	987812.23	1890941.81
37N.1 Electronics	99486.48	103127.94	202614.42
38N.2 Other Engg	803643.11	884684.29	1688327.40

Industry	FB Exposure	NFB Exposure	Total
39O.Vehicles,vehicle parts and Transport Equipment	383910.56	76836.96	460747.53
40P.Gems and Jewellery	231323.97	5927.14	237251.11
41Q.Construction	745585.58	271691.70	1017277.28
42R.Infrastructure	3644105.92	1293335.15	4937441.07
43R.1 Transport	562490.79	525690.34	1088181.12
44R.1.1 Railways	6928.66	2708.45	9637.11
45R.1.2 Roadways	443121.84	491192.59	934314.44
46R.1.3 Aviation	504.38	7120.55	7624.93
47R.1.4 Waterways	11199.89	2603.27	13803.16
48R.1.5 Others Transport	100736.01	22065.47	122801.48
49R.2 Energy	2062841.09	374741.00	2437582.09
50R.2.1 Electricity gen-trans--distribution	1780241.61	366917.23	2147158.84
51R.2.1.1 of which state electricity Board	100525.19	17983.76	118508.95
52R.2.2 Oil	230.00	3.75	233.75
53R.2.3 Gas/LNG (STORAGE AND PIPELINE	507.48	64.71	572.19
54R.2.4 OTHER	281862.00	7755.31	289617.31
55R.3 TELECOMMUNICATION	449174.35	148795.85	597970.19
56R.4 OTHERS	569599.70	244107.97	813707.67
57R.4.1 WATER SANITATION	41908.86	73356.66	115265.53
58R.4.2 Social and Commercial Infrastructure	53704.72	25134.58	78839.30
59R.4.3 Others	473986.11	145616.73	619602.85
60S Other Industries	457256.59	117434.12	574690.71
All Industries	15662442.47	5557953.71	21220396.18
Residuary other advances	32943872.08	5203799.41	38147671.49
61T.1 Education Loan	206895.81	0.00	206895.81
62T.2 Aviation Sector	245143.33	236011.94	481155.27
T.3 Other residuary Advances	32491832.94	4967787.47	37459620.40
Total Loans & Advances	48606314.55	10761753.12	59368067.67

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	4937441.07	8.32%
2	Basic Metal and Metal Products	3116274.86	5.25%

(e) Residual maturity breakdown of Assets: (Amt Rs. in Lakhs)

Time Bucket	1 D	2-7 D	8-14 D	15-30 D	31-2 M	2-3 M	3 - 6 M	6 - 12 M	1 - 3 Y	3 - 5 Y	Over 5 Y	TOTAL
Cash and Balance with Central Banks	543391	18824	5784	119405	109763	111837	254121	377342	912423	246163	751634	3450688
Balances with Banks & Money at call & short notice	144442	1855865	482732	714659	1163770	722531	1426970	1151674	8380	0	39175	7710198
Advances	679982	735283	661108	1020007	2151809	2437029	4419184	3900911	13110155	5100142	5489078	39704687
Investments	5002312	220288	39740	120264	143638	267664	462310	425405	1309730	1893149	6246120	16130620
Fixed assets	0	0	0	0	0	0	0	0	0	0	574927	574927
Other assets	144975	31493	8465	54483	42549	17660	54627	26893	70642	53817	2190292	2695894
Total	6515102	2861752	1197828	2028818	3611529	3556721	6617211	5882224	15411331	7293271	15291227	70267015

Sr. No.	Asset Category	Amount in Rs. in Lakhs (Total)
(f)	**Amount of NPAs (Gross)**	4697390.48
	Substandard	1002018.13
	Doubtful 1	899547.54
	Doubtful 2	1729026.83
	Doubtful 3	473866.34
	Loss	592931.64
(g)	**Amount of NPAs (Net)**	1980993.45
(h)	**NPA Ratios**	
	Gross NPAs to gross advances	11.05%
	Net NPAs to net advances	4.99%
(i)	**Movement of NPA(Gross)**	
	Opening balance	4338030.87
	Additions	823035.23
	Reductions	463675.06
	Any other adjustments due to Exchange Diff	0.00
	Closing balance	4697391.04
(j)	**Specific Provision**	
	Opening balance	2495557.34
	Provision made during the year	292523.09
	Write off (Deduction & Exch Diff)	78232.05
	Any Other Adjustments	716.06
	Closing balance	2710564.44
	Write-offs that have been booked directly to income statement	11906.35

Sr. No.	Asset Category	Amount in Rs. in Lakhs (Total)
	Recoveries that have been booked directly to income statement	18085.08
(k)	**General Provision**	
	Opening balance	365066.73
	Provision made during the year	47713.20
	Write off (Deduction &Exch Diff)	0.00
	Write-back of excess provisions	13.07
	Closing Provision	412766.86
	Non Performing Investments	
(l)	Amount of Non-Performing Investments	92168.38
(m)	Amount of provisions held for non-performing investment	66823.11
(n)	**Movement of provisions for depreciation on investments**	
	Opening balance	109271.11
	Provisions made during the period	28007.84
	Write-off	0.00
	Write-back of excess provisions	2533.76
	Closing balance	134745.19
(o)	**By major Industry or Counter party type**	
	NPA amount of top 5 industries Basic Metal & Metal products Infrastructure Textiles All Engineering Mining and Quarrying	 Rs. 1003813.64 Rs.388199.22 Rs. 251178.57 Rs.230036.91 Rs.189738.21
	ii) Specific provision of the above mentioned 5 industries	974393.38
	iii) a- Specific provisions during the current period	(13010.45)
	iii)b- Write offs during the current period	60372.01
(p)	Amt. of Gross NPAs provided separately by significant geographical areas including specific provisions	<table><tr><th></th><th>Gross NPA</th></tr><tr><td>**Dom**</td><td>3865193.94</td></tr><tr><td>**Dom subsidiary**</td><td>19744.27</td></tr></table>

Sr. No.	Asset Category	Amount in Rs. in Lakhs (Total)	
		Intl	765488.92
		Intl subsidiary	46963.35
	Specific Provisions		**Specific Provision**
		Dom	2037847.17
		Dom subsidiary	10154.78
		Intl	559807.00
		Intl subsidiary	27022.71

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

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 Rs. in Lakhs)
Below 100% risk weight	**3,23,48,283.77**
100% risk weight	**1,79,54,712.81**
More than 100 % risk weight	**59,56,774.91**
CRM DEDUCTED	**31,08,296.18**
Total Exposure (FB+NFB)	**5,93,68,067.67**

DF 5.Credit risk mitigation: Disclosures for Standardized Approaches

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

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

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

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

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

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

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

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

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

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

(Amt Rs. in Lakhs)

Credit Risk Portfolio	Total
Domestic Sovereign	6242.88
Foreign Sovereigns	0.00
Public Sector Entities	74156.32
MDBS,BIS and IMF	0.00
Claims on Banks	10973.02
Primary Dealers	68.37
Corporate	1901593.93
Reg Retail Portfolio	1042140.32
Residential Property	12649.34
Commercial Real Estate	25814.28
Specified Categories	31799.57
Other Assets	2858.15
TOTAL	3108296.18

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

(Amt. Rs. in Lakhs)

Nature asset desc	CGFTSME	DICGC	ECGC	STGOVT GUARANTEE	CENGOV GUARANTEE	BANK GUARANTEE
RESIDENTIAL PROPERTY	0.00	0.00	0.00	0.00	0.00	15.50
DOMESTIC SOVEREIGNS	0.00	0.00	0.00	0.00	40000.00	0.00
PRIMARY DEALERS	0.00	0.00	0.00	0.00	0.00	0.00
COMMERCIAL REAL ESTATE	0.00	0.00	0.00	0.00	0.00	0.00
CLAIMS ON BANKS	0.00	0.00	0.00	0.00	0.00	0.00
PUBLIC SECTOR ENTITY	0.00	0.00	0.00	31800.00	850.00	0.00
SPECIFIED CATEGORIES	48.68	0.00	0.00	4.30	4.32	3.52
CORPORATES, AFCS AND NBCF-IFCS	17.47	0.00	593831.00	26952.93	217500.00	100.00
REGULATORY RETAIL PORTFOLIO	7593.91	4.30	3726.36	116.59	218736.71	107.93
OTHER ASSETS	0.00	0.00	0.00	0.03	8.00	0.00

DF 6. Securitization:

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

b. The Bank does not have any case of its assets securitized as on 30th September' 2017

There is no case of retained exposure in respect of securitization

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

(Amt Rs.in Lakhs)

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

DF 7. Market risk in trading book:

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

- Interest Rate Risk
- Currency Risk
- Price risk

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

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

Risk Weighted Assets and Capital Charge on Market Risk (as per Standardized Duration Approach) as on 30th September' 2017 are as under:

	Minimum Capital Charge at 10.25% **(Amt in Lakhs)**
Interest Rate Risk	212563.92
Equity Position Risk	11545.43
Foreign Exchange Risk	121797.19
Total Capital Charge	**345906.54**

DF 8. Operational risk

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

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

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

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

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

The Earning at Risk is analyzed under different scenarios:

1. Yield curve risk: A parallel shift of 1% is assumed for assets as well as liabilities.
2. Bucket wise different yield changes are assumed for the assets and the same are applied to the liabilities as well.
3. Basis risk and embedded option risk are assumed as per historical trend.

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

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

- This approach assumes parallel shift in the yield curve for a given change in the yield.
- Impact on the Economic Value of Equity is also analyzed for a 200 bps rate shock as required by RBI.
- Market linked yields for respective maturities are used in the calculation of the Modified Duration.

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

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

(i) **Earning at Risk:** The following table sets forth the impact on the net interest income of changes in interest rates on interest sensitive positions as on 30th September 2017, for a period of one year due to 200 basis point upward movement in the interest rate:\

(Amt Rs. in Lakhs)

Currency	200 Basis point upward movement in the interest rates
INR	**-64185.81**
EUR	**567.56**
GBP	**11813.53**
USD	**36032.01**
Rest	**15915.81**

(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 30th September 2017,

(Amt Rs. in Lakhs)

Currency	Change in Market Value of Equity due to 200 basis point upward movement in interest rate.
INR	**-1,90,213.64**
EUR	**-1148.03**
GBP	**12958.11**
USD	**-64570.51**
Rest	**-6148.65**

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

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

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

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

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

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

b. **Quantitative Disclosures**

The Bank does not recognize bilateral netting. The derivative exposure is calculated using Current Exposure Method (CEM) and the balance out standing as on 30.09.2017 is given below:

(Amt Rs. in Lakhs)

Particulars	Notional Amounts	Current Credit Exposure(under CEM)
Forward forex Contracts(less than or equal to 14 days)	1829957.79	39350.44
Forward forex Contracts(over 14 days)	12587575.00	465707.72
Currency Future	0.00	0.00
Currency Options	477850.27	11391.23
Interest rate future	0.00	0.00
Cross Currency Interest Rate Swap	51094.77	9879.98
Single Currency Interest Rate Swap	2631148.10	35889.91

Table DF – 11: Composition of Capital

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

BASEL III COMMON DISCLOUSURE TEMPLATE (TRANSITIONAL PERIOD - APRIL 1 2013 TO DECEMBER 31, 2017) (Rs in million)				
Sr.No	**Items**	**Eligible Amt**	**Amounts Subject to Pre Basel III Treatments**	**Ref No.**
Common Equity Tier 1 Capital : instruments and reserves				
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	112483.02		A+D
2	Retained Earnings	263886.41		B+E+F+I+(75%H) +Includes Minority share of Rs 920.60 million of J-Profit for the quarter
3	Accumulated other comprehensive income (and other reserve)	29656.24		C (less) Revaluation reserve (Rsmillion)+ 45% of Revaluation Reserve (Rs 34038.66 million)
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**	406025.67	0.00	
Common Equity Tier 1 Capital : regulatory adjustment				
7	Purdential Valuation Adjustment			
8	Goodwill (net of realted tax liablity)			
9	Intangibles other than mortgage-service rights (net of tax liablity)			
10	Deferred tax assets	7029.80		
11	Cash-flow hedge reserve			
12	Shortfall of provision to expected loss			
13	Securitisation Gain on sale			
14	Gains & losses due to changes in own credit risk on fair values liablities			
15	Defined-benefit pension fund net assets			

BASEL III COMMON DISCLOUSURE TEMPLATE (TRANSITIONAL PERIOD - APRIL 1 2013 TO DECEMBER 31, 2017) (Rs in million)				
Sr.No	**Items**	**Eligible Amt**	**Amounts Subject to Pre Basel III Treatments**	**Ref No.**
16	Investment in own shares (if not already netted off paid-in capital on reported balance sheet)	3.50		
17	Reciprocal cross holdings in common equity	196.49	0.00	{PART OF P}
18	Investment in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)			
19	Significant investment in the common stock of banking financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short position (amount above 10% threshold)	0.00	0.00	PART OF R
20	Mortgage servicing rights (amount avove 10% threshold)			
21	Deferred tax assets arising from temporary diffrences (amount above 10% threshold, net of related tax liablity)			
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	0.00	0.00	PART OF R
26b	of which : Investment in the Equity Capital of the unconsolidated non-financial subsidiaries			
26c	of which : Shortfall in the Equity Capital of majority owned financial entities which have not been consilidated 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**	7229.80	0.00	

Basel III Common Disclousure Template (Transitional Period - April 1 2013 to December 31, 2017) (Rs in million)				
Sr.No	**Items**	**Eligible Amt**	**Amounts Subject to Pre Basel III Treatments**	**Ref No.**
29	**Common Equity Tier 1 Capital (CET 1)**	398795.87		
	Additional Tier 1 capital : instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32)			
31	of which : classified as equity under applicable accounting standards (PNCPS)			
32	of which : classified as liablities under applicable accounting standards (Perpetual Debt Instruments)	43500.00	0.00	
33	Directly issued capital instruments subject to phase out form Additional Tier 1	9558.50	19117.00	T (AFTER GRAND FATHERING)+ Part of U
34	Additional Tier 1 instruments (and Cet 1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)			
35	of which : instruements issued by subsidiaries subject to phase out			
36	**Additional Tier 1 capital before regulatory adjustment**	53058.50	19117.00	
37	Investments in own Additional Tier 1 instruments			
38	Reciprocal cross-holdings in Additional Tier 1 instruments	1175.30	0.00	{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)	0.00	0.00	Part of R
41	National specific regulatory adjustment (41a+41b)			
41a	of which: Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries			
41b	of which : Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank			

BASEL III COMMON DISCLOUSURE TEMPLATE (TRANSITIONAL PERIOD - APRIL 1 2013 TO DECEMBER 31, 2017) (Rs in million)				
Sr.No	**Items**	**Eligible Amt**	**Amounts Subject to Pre Basel III Treatments**	**Ref No.**
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**	1175.30	0.00	
44	**Additional Tier 1 capital (AT1) capital**	51883.20		
44a	**Additional Tier 1 capital (AT1) reckoned for capital adequacy**	51883.20		
45	**Tier 1 capital (T1 = CET1 + Admissible AT1)**	450678.84		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus			
47	Directly issued capital instruments subject to phase out from Tier 2	45000.00	70000.00	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)	0.00		
49	of which: instruments issued by subsidiaries subject to phase out	0.00		
50	Provisions	41339.20		G and other Provisions
51	**Tier 2 capital before regulatory adjustments**	**86339.20**		
52	Investments in own Tier 2 instruments			
53	Reciprocal cross-holdings in Tier 2 instruments	580.90	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)			
56	National specific regulatory adjustments (56a+56b)			
56a	of which: Investments in the Tier 2 capital of unconsolidated subsidiaries	0.00	0.00	PART OF R
56b	of which: Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank			

BASEL III COMMON DISCLOUSURE TEMPLATE (TRANSITIONAL PERIOD - APRIL 1 2013 TO DECEMBER 31, 2017) (Rs in million)				
Sr.No	**Items**	**Eligible Amt**	**Amounts Subject to Pre Basel III Treatments**	**Ref No.**
57	**Total regulatory adjustments to Tier 2 capital**	**580.90**		
58	**Tier 2 capital**	**85758.30**		
59	**Total Capital (TC = T1 + T2) (45+58c)**	**536437.14**		
60	**Total risk weighted assets (60a + 60b + 60c)**	**4434429.36**		
60a	of which: total credit risk weighted assets	3755037.36		
60b	of which: total market risk weighted assets	337469.79		
60c	of which: total operational risk weighted assets	341922.20		
Capital ratios and buffers				
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	8.99%		
62	Tier 1 (as a percentage of risk weighted assets)	10.16%		
63	Total capital (as a percentage of risk weighted assets)	12.10%		
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 (as a percentage of risk weighted assets)	1.25%		
66	of which: bank specific countercyclical buffer requirement	0.00		
67	**of which: G-SIB buffer requirement**	0.00		
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	0.00		
National minima (if different from Basel III)				
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	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		

BASEL III COMMON DISCLOUSURE TEMPLATE (TRANSITIONAL PERIOD - APRIL 1 2013 TO DECEMBER 31, 2017) (Rs in million)				
Sr.No	**Items**	**Eligible Amt**	**Amounts Subject to Pre Basel III Treatments**	**Ref No.**
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)	41339.20		
77	Cap on inclusion of provisions in Tier 2 under standardised approach (1.25% of 3755037.40)	46937.97		
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	9558.50		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	9558.50		
84	Current cap on T2 instruments subject to phase out arrangements	45000.00		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	25000.00		

Table DF-12: Composition of Capital- Reconciliation Requirements

			(Rs in million)
	Particulars	Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation
		30.09.2017	**30.09.2017**
A	Capital & Liabilities		
i	Paid-up Capital	4620.93	0
	Reserves & Surplus	432687.10	0
	Minority Interest	2468.26	0
	Total Capital	439776.30	0
ii	Deposits	5986762.38	0
	of which: Deposits from banks	444710.59	0
	of which: Customer deposits	5542051.78	0
	of which: Other deposits (pl. specify)	0.00	0
	of which:Deposit from branches in India	4544264.91	
	of which:Deposit from branches outside India	1442497.46	
iii	Borrowings	325450.84	0
	of which: From RBI	0.00	0
	of which: From banks	25311.49	0
	of which: From other institutions & agencies	57442.74	0
	of which: borrowing outside India	118579.61	0
	of which: Capital instruments	124117.00	0
iv	Other liabilities & provisions	274711.95	0
	Total	**7026701.47**	**0**
B	**Assets**		
i	Cash and balances with Reserve Bank of India	237801.53	0
	Balance with banks and money at call and short notice	878287.04	0
ii	Investments:	1613061.97	0
	of which: Government securities	1380166.85	0
	of which: Other approved securities	25324.29	0
	of which: Shares	26091.57	0
	of which: Debentures & Bonds	78113.69	0
	of which: Subsidiaries / Joint Ventures / Associates	9671.30	0
	of which: Others (Commercial Papers, Mutual Funds etc.)	93694.27	0

	Particulars	Balance sheet as in financial statements	(Rs in million) Balance sheet under regulatory scope of consolidation
iii	Loans and advances	3970468.73	0.00
	of which: Loans and advances to bank	535608.14	0
	of which: Loans and advances to customer	3434860.59	0
iv	Fixed assets	57492.75	0.00
v	Other assets	269589.44	0
	of which: Goodwill and intangible assets	221977.39	0
	of which: Deferred tax assets	47612.05	0
vi	Goodwill on consolidation	0.00	0
vii	Debit balance in Profit & Loss account	0.00	0
	Total Assets	**7026701.47**	**0**

Step: 2

	Particulars	Balance sheet as in financial statements	(Rs in million) Balance sheet under regulatory scope of consolidation	Ref No.
		30.09.2017	**30.09.2017**	
A	**Capital & Liabilities**			
i	Paid-up Capital	4620.93	0	
	of which: Amount eligible for CET1	4620.93	0	A
	of which: Amount eligible for AT1	0.00	0	
ii	Reserves & Surplus	432687.10	0	
	STATUTORY RESERVE	96174.39	0	B
	CAPITAL RESERVE	48377.50	0	C
	SHARE PREMIUM	107862.09	0	D
	General Reserve	0.00	0	
	Special Reserves u/s 36(i)(viii)(a) of I.T.Act,1961	0.00	0	
	Special Reserve u/s 36(I)(VIII) of I.T. act	47873.05	0	E
	Revenue & other reserve	97953.58	0	F
	Investment reserve account	1304.63		G
Schedule 2	Foreign Currency Translation Reserve	18788.56	0	H

			(Rs in million)	
	Particulars	**Balance sheet as in financial statements**	**Balance sheet under regulatory scope of consolidation**	**Ref No.**
	Unallocated Profit	14353.30	0	I
	Minority Share	2468.26		J
	Total Capital	437308.03	0	
ii	Deposits	5986762.38	0	
Schedule 3	Demand Deposit from Bank	15268.44	0	
	Demand Deposit from Others	413708.85	0	
	SAVINGS BANK DEPOSITS	1563243.61	0	
	Term Deposit from banks	429442.15	0	
	Term Deposit from Others	3565099.32	0	
	Deposit from branches in India	4544264.91		
	Deposit from branches outside India	1442497.46		
iii	Borrowings	325450.84	0	
Schedule 4	RBI (u/s 19 of RBI Act)	0.00	0	
	From banks	25311.49	0	
	Other institutions and agencies	57442.74	0	
	Innovative Perpetual Debt Instruments (IPDI)	49117.00	0	U
	Hybrid debt capital instrument issued as bonds	33100.00		V
	Subordinated Bonds	41900.00	0	T
	Borrowings ouside India	118579.61	0	
iv	**Other liabilities & provisions**	274711.95	0	
Schedule 5	of which : Bills Payable	16834.12	0	
	of Which : Inter Office Adjustment (Net)	9066.28	0	
	of Which : Deferred tax liability	2.13		
	of Which : Interest Accrued	36692.09	0	
	of Which : Contingent Provision against Standard Advances	40034.64674	0	X
	of Which : Other (including provision)	172082.6763	0	W
	Total	**7026701.47**	**0.00**	
B	**Assets**	**1116088.57**		
i	Cash and balances with Reserve Bank of India	237801.53	0	
	Balance with banks and money at call and short notice	878287.04	0	
ii	**Investments**	**1613061.97**	**0**	

	Particulars	Balance sheet as in financial statements	(Rs in million) Balance sheet under regulatory scope of consolidation	Ref No.
	Govt. Securities	1380166.85	0	N
	Other approved securities	25324.29	0	O
	Shares	26091.57	0	P
	Debentures & Bonds	78113.69	0	Q
	Subsidiaries and/or JVs India & ABOROAD	9671.30	0	R
Schedule 8	Other investments	93694.27	0	S
iii	**Loans and advances**	3970468.73	0	
	BILLS PURCHASED & DISCOUNTED	479603.06	0	
	CASH CREDITS, OVERDRAFTS & LOANS REPAYABLE ON DEMAND	1607661.19	0	
	TERM LOANS	1883204.49	0	
iv	**Fixed assets**	57492.75	0	
v	**Other assets**	269589.44	0	
	of which: Goodwill and intangible assets	0.00	0	L
	Out of which: Goodwill	0.00	0	
	Other intangibles (excluding MSRs)	221977.39	0	
Schedule 11	Deferred tax assets	47612.05	0	M
vi	**Goodwill on consolidation**	0.00	0	
vii	**Debit balance in Profit & Loss account**	0.00	0	
	Total Assets	**7026701.47**	**0.00**	

Table DF -13 Main Features of Regulatory Capital Instruments:

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

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

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

Sr. No	Instruments
1	TIER I IPDI SR – I
2	TIER I (IPDI) SR –II
3	TIER I (IPDI) SR –III
4	TIER I (IPDI) SR –IV
5	TIER I (PDI) SR – V
6	TIER I (PDI) SR – VI
7	TIER I (PDI) SR – VII
8	TIER I (PDI) SR – VIII

Sr. No	Instruments
9	TIER I (PDI) SR – IX
10	BOND SERIES – VII
11	BOND SERIES – VIII
12	BOND SERIES –IX
13	BOND SERIES –X
14	BOND SERIES –XI
15	BOND SERIES –XII
16	BOND SERIES –XIII
17	BOND SERIES –XIV
18	BOND SERIES –XV
19	BOND SERIES –XVI
20	BOND SERIES –XVII

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

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

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

Valuation methodology of HTM

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

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

S No	Item	Amount (Rs. in Lakhs)
1	Investments	199378.99
1.1	As per Balance Sheet	197531.35
1.2	Fair Value	197531.35
	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	199378.99

S No	Item	Amount (Rs. in Lakhs)
3	Cumulative realised gains (losses) arising from sales and liquidations in the reporting period.	-
4	Total unrealised gains (losses)*	-
5	Total latent revaluation gains (losses)**	-
6	Any amounts of the above included in Tier 1 and/or Tier 2 capital.	
7	Capital requirements broken down by appropriate equity groupings, consistent with the bank's methodology, as well as the aggregate amounts and the type of equity investments subject to any supervisory transition or grandfathering provisions regarding regulatory capital requirements	

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

LEVERAGE RATIO AS ON 30.09.2017		
BANK OF BARODA (GROUP)		
DF-17 Summary Comparison of Accounting Assets Vs. Leverage Ratio Exposure Measure		
Sr. No.	**Item**	**Rs. (in million)**
1	Total Consolidated Assets as per published financial statements.	70,26,701.47
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 recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure.	8405.08
4	Adjustments for derivative financial instruments	54,599.71
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)	5,69,338.69
7	Other adjustments	
8	**Leverage ratio exposure**	**76,42,234.78**

DF-18 - Leverage Ratio Common disclosure template

		(In Rs. million)
	Leverage Ratio Common Disclosure Template	**September-17**
	Item	**Leverage Ratio Framework**
On-Balance sheet Exposures		
1	On-Balance sheet items (excluding derivatives and SFTs, but including collateral)	70,26,701.47
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	-8,405.08
3	**Total On-balance sheet exposures**	70,18,296.39
Derivative Exposures		
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	16,865.66
5	Add-on amounts for PFE associated with all derivatives transactions	37,734.04
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-
7	(Deductions of receivables assets for cash variation margin in derivatives transactions)	-
8	(Exempted CCP leg of client-cleared trade exposures)	-
9	Adjusted effective notional amount of written credit derivatives	-
10	(Adjusted effective notional offsets and add-on deduction for written credit derivatives)	-
11	**Total derivative exposures**	54,599.71
Securities Financing Transaction Exposures		
12	Gross SFT assets (with mo recognition of netting), after adjusting for sale accounting transactions	-
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-
14	CCR exposure for SFT assets	-
15	Agent transaction exposures	-
16	**Total securities financing transaction exposure**	-

Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	13,98,591.54
18	(Adjustments for conversion to credit equivalent amounts)	-8,29,252.85
19	**Off-Balance sheet items**	5,69,338.69
Capital and total exposures		
20	**Tier 1 capital**	4,50,678.85
21	**Total Exposures**	76,42,234.78
Leverage ratio		
22	**Basel III leverage ratio**	**5.90%**